

Assets and Liabilities of Selected Commercial Banks in the 7th District



For release Friday at 3 p.m. Central Time
(in millions of dollars)

Apr 5, 2013

Account	Week Ending			
	Mar 6	Mar 13	Mar 20	Mar 27
ASSETS				
Bank Credit	334,307	333,023	331,997	334,341
Securities in bank credit (1)	97,900	98,205	97,122	98,526
Treasury and agency securities (2)	65,680	65,746	65,294	66,188
Mortgage-backed securities (MBS) (3)	35,638	35,764	35,533	35,417
Non-MBS (4)	30,042	29,982	29,761	30,771
Other securities	32,220	32,459	31,827	32,338
Mortgage-backed securities (5)	967	973	971	964
Non-MBS (6)	31,253	31,486	30,856	31,374
Loans and leases in bank credit (7)	236,407	234,819	234,875	235,816
Commercial and industrial loans	56,929	57,120	57,534	57,532
Real estate loans	122,330	121,946	121,801	121,586
Revolving home equity loans	13,999	13,967	13,907	13,873
Closed-end residential loans (8)	41,589	41,402	41,451	41,479
Commercial real estate loans (9)	66,742	66,578	66,443	66,234
Consumer loans	12,356	12,335	12,348	12,380
Credit cards and other revolving plans	1,152	1,151	1,145	1,141
Other consumer loans (10)	11,204	11,184	11,203	11,239
Other loans and leases	44,792	43,417	43,192	44,318
Fed funds and reverse RPs with nonbanks (11)	21,079	19,694	19,622	20,663
All other loans and leases (12)	23,713	23,724	23,570	23,654
LESS: Allowance for loan and lease losses	3,839	3,840	3,817	3,766
Interbank loans	3,050	2,941	3,092	3,220
Fed funds and reverse RPs with banks	1,970	1,858	2,022	2,128
Loans to commercial banks	1,080	1,083	1,070	1,092
Cash assets (13)	55,738	47,198	49,076	53,640
Trading assets (14)	3,276	3,170	2,853	2,897
Derivatives with a positive fair value (15)	3,272	3,166	2,849	2,893
Other trading assets	4	4	4	4
Other assets (16)	46,429	46,254	48,424	47,725
TOTAL ASSETS (22)	438,962	428,746	431,626	438,056
LIABILITIES				
Deposits	316,260	314,292	314,675	320,286
Large time deposits	80,043	77,506	77,713	79,040
Other deposits	236,217	236,786	236,963	241,246
Borrowings	41,654	38,815	39,555	41,753
Borrowings from banks in the U.S.	3,435	3,314	3,270	3,792
Borrowings from others	38,219	35,501	36,285	37,962
Trading liabilities (17)	3,371	3,299	2,871	3,244
Derivatives with a negative fair value (15)	2,590	2,535	2,401	2,477
Other trading liabilities	780	764	469	767
Net due to related foreign offices	26,436	21,454	23,907	22,411
Other liabilities	7,773	7,516	7,317	7,186
TOTAL LIABILITIES (22)	395,492	385,376	388,326	394,880
RESIDUAL (ASSETS LESS LIABILITIES) (19)	43,469	43,370	43,300	43,175
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	949	939	942	954
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	106	106	106	106

Description and footnotes appear on page 2.

Footnotes

Data include the following types of institutions in the Federal Reserve's Seventh District: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations (foreign-related institutions). Data exclude International Banking Facilities.

Data are aggregated from a sample that is consistent throughout the report period. The report may not be comparable to previous or future releases as the sample is subject to change.

1. Includes securities held in trading accounts, held-to-maturity, and available-for-sale. Excludes all non-security trading assets, such as derivatives with a positive fair value or loans held in trading accounts.
2. Treasury securities are liabilities of the U.S. government. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.
3. Includes mortgage-backed securities (MBS) issued by U.S. government agencies or by U.S. government-sponsored enterprises such as the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), or the Federal Home Loan Mortgage Corporation (FHLMC). Includes pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped MBS.
4. Includes U.S. Treasury securities and U.S. Government agency obligations other than MBS.
5. Includes pass-through securities not guaranteed by the U.S. government and other MBS issued by non-U.S. government issuers, including those collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.
6. Includes securities issued by states and political subdivisions in the United States, asset-backed securities (ABS), other domestic and foreign debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.
7. Excludes unearned income. Includes the allowance for loan and lease losses. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks. Includes all loans held in trading accounts under a fair value option.
8. Includes first and junior liens on closed-end loans secured by 1-4 family residential properties.
9. Includes construction, land development, and other land loans, and loans secured by farmland, multifamily (5 or more) residential properties, and nonfarm nonresidential properties.
10. Includes loans for purchasing automobiles and mobile homes, student loans, loans for medical expenses and vacations, and loans for other personal expenditures.
11. Includes fed funds with brokers and dealers and with others, including the Federal Home Loan Banks (FHLB).
12. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, loans to nonbank financial institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.
13. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.
14. Excludes most securities held in trading accounts. Trading account securities at some smaller domestically chartered commercial banks are included in this item.
15. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation No. 39 (FIN 39).
16. Excludes the due-from position with related foreign offices. Includes other real estate owned, premises and fixed assets, investments in unconsolidated subsidiaries, intangible assets (including goodwill), direct and indirect investments in real estate ventures, accounts receivable, and other assets.
17. Includes liabilities for short positions and other trading liabilities to which fair value accounting has been applied.
18. Includes subordinated notes and debentures, net deferred tax liabilities, interest and other expenses accrued and unpaid, accounts payable, and other liabilities.
19. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis.
20. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement 115.
21. Includes the outstanding principal balance of assets sold and securitized by commercial banks with servicing retained or with recourse or other seller-provided credit enhancements.
22. As of the week ending March 31, 2010, domestically chartered banks and foreign-related institutions had certain assets and liabilities of off-balance-sheet vehicles consolidated onto their balance sheets owing to the adoption of FASB's Financial Accounting Statements No. 166 (FAS 166), Accounting for Transfers of Financial Assets, and No. 167 (FAS 167), Amendments to FASB Interpretation No. 46(R).

For further information, please call (877) 597-5371.