

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 10, 2013

Account	Week Ending			
	Mar 13	Mar 20	Mar 27	Apr 3
ASSETS				
Bank Credit	333,025	331,997	334,341	336,970
Securities in bank credit (1)	98,207	97,122	98,526	99,052
Treasury and agency securities (2)	65,750	65,298	66,192	66,597
Mortgage-backed securities (MBS) (3)	35,764	35,533	35,417	35,755
Non-MBS (4)	29,986	29,765	30,775	30,842
Other securities	32,457	31,823	32,334	32,455
Mortgage-backed securities (5)	973	971	964	964
Non-MBS (6)	31,484	30,852	31,370	31,490
Loans and leases in bank credit (7)	234,819	234,875	235,816	237,919
Commercial and industrial loans	57,120	57,534	57,532	57,333
Real estate loans	121,946	121,801	121,586	121,700
Revolving home equity loans	13,967	13,907	13,873	13,836
Closed-end residential loans (8)	41,402	41,451	41,479	41,591
Commercial real estate loans (9)	66,578	66,443	66,234	66,273
Consumer loans	12,335	12,348	12,380	12,426
Credit cards and other revolving plans	1,151	1,145	1,141	1,151
Other consumer loans (10)	11,184	11,203	11,239	11,274
Other loans and leases	43,417	43,192	44,318	46,460
Fed funds and reverse RPs with nonbanks (11)	19,694	19,622	20,663	21,610
All other loans and leases (12)	23,724	23,570	23,654	24,851
LESS: Allowance for loan and lease losses	3,840	3,817	3,766	3,733
Interbank loans	2,941	3,092	3,220	3,251
Fed funds and reverse RPs with banks	1,858	2,022	2,128	2,180
Loans to commercial banks	1,083	1,070	1,092	1,072
Cash assets (13)	47,195	49,076	53,633	50,626
Trading assets (14)	3,170	2,853	2,897	2,616
Derivatives with a positive fair value (15)	3,166	2,849	2,893	2,611
Other trading assets	4	4	4	5
Other assets (16)	46,254	48,424	47,725	44,126
TOTAL ASSETS (22)	428,746	431,626	438,049	433,857
LIABILITIES				
Deposits	314,292	314,675	320,247	319,383
Large time deposits	77,506	77,713	79,040	78,657
Other deposits	236,786	236,963	241,207	240,725
Borrowings	38,815	39,555	41,753	38,555
Borrowings from banks in the U.S.	3,314	3,270	3,792	3,256
Borrowings from others	35,501	36,285	37,962	35,299
Trading liabilities (17)	3,299	2,871	3,244	2,956
Derivatives with a negative fair value (15)	2,535	2,401	2,477	2,372
Other trading liabilities	764	469	767	583
Net due to related foreign offices	21,454	23,907	22,411	21,721
Other liabilities	7,516	7,317	7,186	7,801
TOTAL LIABILITIES (22)	385,376	388,326	394,841	390,415
RESIDUAL (ASSETS LESS LIABILITIES) (19)	43,370	43,300	43,208	43,442
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	939	942	954	955
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	106	106	106	103

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.