

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



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

Jan 10, 2013

Account	Week Ending			
	Dec 12	Dec 19	Dec 26	Jan 2
ASSETS				
Bank Credit	335,299	334,293	332,724	333,448
Securities in bank credit (1)	100,759	101,727	100,908	100,538
Treasury and agency securities (2)	68,773	69,842	69,053	68,887
Mortgage-backed securities (MBS) (3)	35,329	35,176	35,196	35,309
Non-MBS (4)	33,444	34,666	33,857	33,578
Other securities	31,986	31,885	31,855	31,651
Mortgage-backed securities (5)	1,194	1,142	1,142	1,168
Non-MBS (6)	30,791	30,743	30,713	30,483
Loans and leases in bank credit (7)	234,540	232,566	231,816	232,910
Commercial and industrial loans	53,366	53,707	54,691	55,320
Real estate loans	124,365	124,576	124,811	125,689
Revolving home equity loans	14,550	14,568	14,589	14,707
Closed-end residential loans (8)	42,395	42,534	42,692	43,103
Commercial real estate loans (9)	67,419	67,474	67,530	67,879
Consumer loans	11,777	11,815	11,866	12,081
Credit cards and other revolving plans	1,146	1,160	1,178	1,191
Other consumer loans (10)	10,631	10,655	10,688	10,890
Other loans and leases	45,032	42,467	40,448	39,820
Fed funds and reverse RPs with nonbanks (11)	21,617	18,534	16,201	14,483
All other loans and leases (12)	23,415	23,933	24,247	25,337
LESS: Allowance for loan and lease losses	3,820	3,788	3,740	3,684
Interbank loans	3,675	4,041	3,120	3,117
Fed funds and reverse RPs with banks	2,279	2,610	1,694	1,682
Loans to commercial banks	1,396	1,432	1,425	1,435
Cash assets (13)	53,397	53,013	53,410	48,220
Trading assets (14)	2,848	2,815	2,861	2,927
Derivatives with a positive fair value (15)	2,844	2,811	2,857	2,923
Other trading assets	3	3	4	4
Other assets (16)	45,996	48,017	48,434	48,568
TOTAL ASSETS (22)	437,395	438,391	436,809	432,595
LIABILITIES				
Deposits	317,338	320,827	318,185	315,097
Large time deposits	78,309	78,062	74,057	71,325
Other deposits	239,029	242,765	244,128	243,772
Borrowings	43,967	43,553	42,965	40,122
Borrowings from banks in the U.S.	4,120	3,722	3,418	3,358
Borrowings from others	39,847	39,831	39,547	36,764
Trading liabilities (17)	4,105	4,028	3,812	3,557
Derivatives with a negative fair value (15)	3,039	3,099	3,148	3,058
Other trading liabilities	1,067	929	664	498
Net due to related foreign offices	19,948	18,678	20,497	22,431
Other liabilities	8,693	7,808	7,877	7,995
TOTAL LIABILITIES (22)	394,051	394,895	393,336	389,201
RESIDUAL (ASSETS LESS LIABILITIES) (19)	43,344	43,496	43,473	43,394
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	1,185	1,158	1,150	1,044
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	111	111	111	110

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.