

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



Jan 31, 2013

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

Account	Week Ending			
	Jan 2	Jan 9	Jan 16	Jan 23
ASSETS				
Bank Credit	332,681	333,399	331,300	332,038
Securities in bank credit (1)	100,890	100,517	100,259	99,695
Treasury and agency securities (2)	69,038	68,870	68,400	68,276
Mortgage-backed securities (MBS) (3)	35,196	35,310	35,242	35,251
Non-MBS (4)	33,842	33,560	33,158	33,025
Other securities	31,852	31,647	31,859	31,419
Mortgage-backed securities (5)	1,142	1,168	1,163	1,173
Non-MBS (6)	30,710	30,479	30,696	30,246
Loans and leases in bank credit (7)	231,791	232,882	231,041	232,343
Commercial and industrial loans	54,690	55,319	54,856	54,876
Real estate loans	124,786	125,663	125,181	124,757
Revolving home equity loans	14,588	14,706	14,577	14,534
Closed-end residential loans (8)	42,679	43,090	42,893	42,535
Commercial real estate loans (9)	67,519	67,867	67,711	67,687
Consumer loans	11,864	12,072	11,955	11,969
Credit cards and other revolving plans	1,177	1,184	1,168	1,178
Other consumer loans (10)	10,687	10,888	10,786	10,791
Other loans and leases	40,451	39,828	39,049	40,741
Fed funds and reverse RPs with nonbanks (11)	16,201	14,483	14,968	16,901
All other loans and leases (12)	24,250	25,344	24,081	23,840
LESS: Allowance for loan and lease losses	3,740	3,684	3,742	3,736
Interbank loans	3,120	3,120	3,039	2,998
Fed funds and reverse RPs with banks	1,694	1,685	1,640	1,551
Loans to commercial banks	1,425	1,435	1,399	1,447
Cash assets (13)	53,396	48,214	37,280	47,223
Trading assets (14)	2,861	2,927	2,873	2,831
Derivatives with a positive fair value (15)	2,857	2,923	2,869	2,827
Other trading assets	4	4	4	4
Other assets (16)	48,430	48,566	55,315	43,592
TOTAL ASSETS (22)	436,748	432,541	426,065	424,946
LIABILITIES				
Deposits	318,131	315,066	309,347	308,969
Large time deposits	74,050	71,318	73,568	73,444
Other deposits	244,081	243,748	235,779	235,525
Borrowings	42,965	40,106	39,359	40,338
Borrowings from banks in the U.S.	3,418	3,353	3,640	3,613
Borrowings from others	39,547	36,753	35,718	36,725
Trading liabilities (17)	3,813	3,557	3,467	3,417
Derivatives with a negative fair value (15)	3,150	3,058	3,012	3,141
Other trading liabilities	664	498	455	276
Net due to related foreign offices	20,497	22,431	22,728	20,880
Other liabilities	7,876	7,994	7,821	8,231
TOTAL LIABILITIES (22)	393,282	389,154	382,721	381,835
RESIDUAL (ASSETS LESS LIABILITIES) (19)	43,466	43,387	43,344	43,111
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	1,150	1,045	1,076	1,077
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	111	110	110	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.