

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



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

Feb 21, 2013

Account	Week Ending			
	Jan 23	Jan 30	Feb 6	Feb 13
ASSETS				
Bank Credit	331,551	331,594	334,543	330,470
Securities in bank credit (1)	100,239	99,864	98,874	97,128
Treasury and agency securities (2)	68,956	68,519	67,495	65,739
Mortgage-backed securities (MBS) (3)	35,605	35,817	35,967	36,011
Non-MBS (4)	33,351	32,702	31,528	29,728
Other securities	31,282	31,344	31,379	31,389
Mortgage-backed securities (5)	975	963	958	958
Non-MBS (6)	30,307	30,382	30,420	30,431
Loans and leases in bank credit (7)	231,312	231,730	235,669	233,342
Commercial and industrial loans	54,595	55,745	55,696	55,512
Real estate loans	124,436	124,345	124,252	123,872
Revolving home equity loans	14,481	14,462	14,420	14,409
Closed-end residential loans (8)	42,435	42,419	42,418	42,100
Commercial real estate loans (9)	67,520	67,464	67,413	67,363
Consumer loans	11,900	11,866	11,821	11,801
Credit cards and other revolving plans	1,155	1,147	1,133	1,134
Other consumer loans (10)	10,744	10,719	10,688	10,667
Other loans and leases	40,382	39,774	43,900	42,156
Fed funds and reverse RPs with nonbanks (11)	16,756	16,004	20,521	19,081
All other loans and leases (12)	23,625	23,770	23,379	23,075
LESS: Allowance for loan and lease losses	3,764	3,716	3,798	3,792
Interbank loans	3,055	3,401	3,325	3,303
Fed funds and reverse RPs with banks	1,684	2,030	1,913	1,989
Loans to commercial banks	1,371	1,371	1,412	1,314
Cash assets (13)	45,216	48,746	47,050	49,340
Trading assets (14)	2,757	2,651	3,156	2,867
Derivatives with a positive fair value (15)	2,753	2,647	3,153	2,863
Other trading assets	4	4	4	4
Other assets (16)	45,178	46,899	47,226	49,508
TOTAL ASSETS (22)	423,993	429,574	431,502	431,695
LIABILITIES				
Deposits	308,862	311,672	315,947	314,862
Large time deposits	74,422	76,956	82,486	80,891
Other deposits	234,439	234,717	233,461	233,971
Borrowings	36,820	36,454	40,333	38,883
Borrowings from banks in the U.S.	2,799	3,028	3,414	3,145
Borrowings from others	34,021	33,427	36,919	35,737
Trading liabilities (17)	3,732	3,759	3,736	3,670
Derivatives with a negative fair value (15)	3,065	2,968	3,101	3,086
Other trading liabilities	666	791	635	584
Net due to related foreign offices	23,253	26,480	20,491	22,969
Other liabilities	8,145	8,017	7,830	8,166
TOTAL LIABILITIES (22)	380,811	386,383	388,337	388,549
RESIDUAL (ASSETS LESS LIABILITIES) (19)	43,181	43,191	43,165	43,147
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	1,063	1,030	1,001	995
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	110	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.