

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



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

Mar 6, 2013

Account	Week Ending			
	Feb 6	Feb 13	Feb 20	Feb 27
ASSETS				
Bank Credit	336,485	332,364	332,286	333,326
Securities in bank credit (1)	99,079	97,426	96,968	96,517
Treasury and agency securities (2)	67,567	65,861	65,548	64,830
Mortgage-backed securities (MBS) (3)	35,839	35,880	35,224	35,123
Non-MBS (4)	31,728	29,981	30,324	29,707
Other securities	31,512	31,565	31,420	31,688
Mortgage-backed securities (5)	956	956	954	936
Non-MBS (6)	30,556	30,610	30,466	30,751
Loans and leases in bank credit (7)	237,406	234,938	235,317	236,809
Commercial and industrial loans	56,801	56,543	56,962	56,469
Real estate loans	124,708	124,309	122,312	122,290
Revolving home equity loans	14,519	14,493	14,069	14,045
Closed-end residential loans (8)	42,509	42,187	41,515	41,508
Commercial real estate loans (9)	67,681	67,628	66,728	66,737
Consumer loans	11,919	11,889	12,323	12,361
Credit cards and other revolving plans	1,138	1,139	1,165	1,167
Other consumer loans (10)	10,781	10,749	11,157	11,195
Other loans and leases	43,977	42,197	43,721	45,689
Fed funds and reverse RPs with nonbanks (11)	20,521	19,065	19,945	22,018
All other loans and leases (12)	23,456	23,132	23,776	23,671
LESS: Allowance for loan and lease losses	3,817	3,814	3,813	3,783
Interbank loans	3,325	3,299	3,315	3,308
Fed funds and reverse RPs with banks	1,914	1,986	2,068	2,147
Loans to commercial banks	1,412	1,313	1,248	1,161
Cash assets (13)	47,200	48,637	50,774	53,795
Trading assets (14)	3,200	2,906	2,938	2,782
Derivatives with a positive fair value (15)	3,197	2,902	2,935	2,778
Other trading assets	3	4	3	4
Other assets (16)	47,456	49,819	49,028	51,316
TOTAL ASSETS (22)	433,849	433,210	434,529	440,744
LIABILITIES				
Deposits	317,846	315,886	314,327	316,088
Large time deposits	82,663	81,058	79,743	81,510
Other deposits	235,183	234,829	234,583	234,578
Borrowings	40,383	39,011	40,939	43,063
Borrowings from banks in the U.S.	3,414	3,231	2,943	3,168
Borrowings from others	36,969	35,780	37,996	39,895
Trading liabilities (17)	3,781	3,710	3,975	3,753
Derivatives with a negative fair value (15)	3,146	3,126	3,281	2,780
Other trading liabilities	635	584	694	973
Net due to related foreign offices	20,491	22,932	23,816	25,696
Other liabilities	7,906	8,240	8,214	8,734
TOTAL LIABILITIES (22)	390,406	389,780	391,270	397,333
RESIDUAL (ASSETS LESS LIABILITIES) (19)	43,443	43,430	43,259	43,410
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	1,005	997	947	954
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.