

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



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

Aug 31, 2012

Account	Week Ending			
	Aug 1	Aug 8	Aug 15	Aug 22
ASSETS				
Bank Credit	327,793	326,412	325,899	325,804
Securities in bank credit (1)	94,351	94,196	94,744	95,131
Treasury and agency securities (2)	65,513	65,304	65,856	66,211
Mortgage-backed securities (MBS) (3)	35,853	35,867	35,598	35,570
Non-MBS (4)	29,660	29,437	30,258	30,641
Other securities	28,838	28,893	28,888	28,920
Mortgage-backed securities (5)	893	895	909	903
Non-MBS (6)	27,945	27,998	27,979	28,017
Loans and leases in bank credit (7)	233,442	232,215	231,154	230,673
Commercial and industrial loans	52,053	52,142	52,331	52,327
Real estate loans	126,271	126,309	126,087	125,973
Revolving home equity loans	15,062	15,024	14,992	14,931
Closed-end residential loans (8)	42,142	42,249	42,168	42,229
Commercial real estate loans (9)	69,067	69,036	68,927	68,813
Consumer loans	11,679	11,690	11,697	11,710
Credit cards and other revolving plans	1,128	1,120	1,124	1,124
Other consumer loans (10)	10,551	10,570	10,573	10,586
Other loans and leases	43,439	42,074	41,039	40,663
Fed funds and reverse RPs with nonbanks (11)	19,648	18,925	18,513	18,715
All other loans and leases (12)	23,791	23,149	22,527	21,948
LESS: Allowance for loan and lease losses	3,840	3,951	3,961	3,963
Interbank loans	5,145	5,089	5,197	4,920
Fed funds and reverse RPs with banks	3,668	3,592	3,636	3,346
Loans to commercial banks	1,478	1,497	1,561	1,574
Cash assets (13)	54,474	55,989	55,953	51,561
Trading assets (14)	3,878	3,860	3,735	3,879
Derivatives with a positive fair value (15)	3,741	3,720	3,592	3,712
Other trading assets	137	140	143	167
Other assets (16)	33,528	36,116	36,216	37,202
TOTAL ASSETS (22)	420,979	423,515	423,039	419,403
LIABILITIES				
Deposits	299,321	299,994	300,361	298,185
Large time deposits	65,694	67,781	68,582	66,391
Other deposits	233,627	232,213	231,779	231,794
Borrowings	43,475	45,377	44,186	43,108
Borrowings from banks in the U.S.	4,006	3,953	3,924	3,740
Borrowings from others	39,469	41,425	40,261	39,368
Trading liabilities (17)	4,995	4,570	4,512	4,723
Derivatives with a negative fair value (15)	3,836	3,805	3,786	3,885
Other trading liabilities	1,159	766	725	838
Net due to related foreign offices	22,273	22,426	22,554	22,629
Other liabilities	7,938	8,131	8,502	7,745
TOTAL LIABILITIES (22)	378,002	380,500	380,114	376,391
RESIDUAL (ASSETS LESS LIABILITIES) (19)	42,977	43,015	42,924	43,012
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	1,120	1,172	1,158	1,158
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	122	122	122	122

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.