

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



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

Sep 14, 2012

Account	Week Ending			
	Aug 15	Aug 22	Aug 29	Sep 5
ASSETS				
Bank Credit	325,904	325,809	329,210	328,788
Securities in bank credit (1)	94,744	95,131	96,722	97,198
Treasury and agency securities (2)	65,856	66,211	67,790	68,014
Mortgage-backed securities (MBS) (3)	35,598	35,570	35,533	35,854
Non-MBS (4)	30,258	30,641	32,257	32,160
Other securities	28,888	28,920	28,932	29,185
Mortgage-backed securities (5)	909	903	880	874
Non-MBS (6)	27,979	28,017	28,052	28,311
Loans and leases in bank credit (7)	231,160	230,678	232,488	231,590
Commercial and industrial loans	52,331	52,326	52,280	52,169
Real estate loans	126,087	125,973	126,186	125,940
Revolving home equity loans	14,992	14,931	14,914	14,872
Closed-end residential loans (8)	42,168	42,229	42,498	42,517
Commercial real estate loans (9)	68,927	68,813	68,774	68,552
Consumer loans	11,697	11,711	11,776	11,789
Credit cards and other revolving plans	1,124	1,125	1,136	1,130
Other consumer loans (10)	10,573	10,586	10,640	10,659
Other loans and leases	41,045	40,669	42,245	41,691
Fed funds and reverse RPs with nonbanks (11)	18,518	18,720	18,852	18,629
All other loans and leases (12)	22,528	21,949	23,394	23,062
LESS: Allowance for loan and lease losses	3,961	3,963	3,943	3,942
Interbank loans	5,192	4,915	4,873	5,087
Fed funds and reverse RPs with banks	3,631	3,341	3,323	3,513
Loans to commercial banks	1,561	1,574	1,550	1,574
Cash assets (13)	55,953	51,561	49,259	53,545
Trading assets (14)	3,735	3,879	3,844	3,826
Derivatives with a positive fair value (15)	3,592	3,712	3,669	3,672
Other trading assets	143	167	175	154
Other assets (16)	36,216	37,202	37,902	37,458
TOTAL ASSETS (22)	423,040	419,404	421,144	424,763
LIABILITIES				
Deposits	300,297	298,122	301,728	305,054
Large time deposits	68,582	66,391	66,057	68,379
Other deposits	231,715	231,731	235,671	236,675
Borrowings	44,206	43,129	43,014	42,898
Borrowings from banks in the U.S.	3,924	3,740	4,193	3,987
Borrowings from others	40,282	39,389	38,822	38,911
Trading liabilities (17)	4,512	4,723	4,541	4,661
Derivatives with a negative fair value (15)	3,786	3,885	3,846	3,798
Other trading liabilities	725	838	695	864
Net due to related foreign offices	22,538	22,614	20,400	21,501
Other liabilities	8,496	7,740	8,560	7,659
TOTAL LIABILITIES (22)	380,050	376,328	378,244	381,773
RESIDUAL (ASSETS LESS LIABILITIES) (19)	42,990	43,076	42,900	42,989
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	1,158	1,158	1,161	1,125
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	122	122	122	118

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.