

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



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

Nov 21, 2012

Account	Week Ending			
	Oct 24	Oct 31	Nov 7	Nov 14
ASSETS				
Bank Credit	319,559	319,581	322,594	326,267
Securities in bank credit (1)	96,233	96,702	97,101	97,313
Treasury and agency securities (2)	66,350	66,808	67,033	67,063
Mortgage-backed securities (MBS) (3)	35,202	35,735	35,657	35,495
Non-MBS (4)	31,148	31,074	31,376	31,567
Other securities	29,883	29,894	30,068	30,250
Mortgage-backed securities (5)	807	795	798	798
Non-MBS (6)	29,076	29,099	29,270	29,451
Loans and leases in bank credit (7)	223,327	222,878	225,492	228,955
Commercial and industrial loans	52,656	52,658	52,591	52,668
Real estate loans	124,181	124,454	124,492	124,331
Revolving home equity loans	14,632	14,627	14,613	14,606
Closed-end residential loans (8)	42,163	42,358	42,365	42,222
Commercial real estate loans (9)	67,386	67,469	67,514	67,503
Consumer loans	11,735	11,760	11,737	11,746
Credit cards and other revolving plans	1,120	1,122	1,116	1,118
Other consumer loans (10)	10,615	10,638	10,621	10,628
Other loans and leases	34,754	34,007	36,672	40,210
Fed funds and reverse RPs with nonbanks (11)	11,373	8,959	12,487	16,038
All other loans and leases (12)	23,382	25,048	24,186	24,172
LESS: Allowance for loan and lease losses	3,820	3,802	3,857	3,849
Interbank loans	2,388	2,491	3,100	3,185
Fed funds and reverse RPs with banks	1,033	1,155	1,786	1,883
Loans to commercial banks	1,355	1,336	1,314	1,303
Cash assets (13)	42,941	36,705	48,149	48,596
Trading assets (14)	3,055	3,419	3,373	3,488
Derivatives with a positive fair value (15)	2,927	3,293	3,247	3,353
Other trading assets	127	126	126	135
Other assets (16)	38,190	42,413	39,538	42,791
TOTAL ASSETS (22)	402,313	400,806	412,897	420,478
LIABILITIES				
Deposits	293,704	295,215	301,425	304,157
Large time deposits	60,462	56,748	65,443	66,466
Other deposits	233,242	238,467	235,982	237,691
Borrowings	30,955	29,720	34,151	38,373
Borrowings from banks in the U.S.	3,299	2,883	3,227	3,367
Borrowings from others	27,656	26,837	30,924	35,006
Trading liabilities (17)	4,373	4,175	3,914	4,038
Derivatives with a negative fair value (15)	3,316	3,296	3,247	3,313
Other trading liabilities	1,058	879	667	725
Net due to related foreign offices	22,138	20,142	21,543	20,204
Other liabilities	7,358	7,601	8,277	7,577
TOTAL LIABILITIES (22)	358,529	356,853	369,311	374,349
RESIDUAL (ASSETS LESS LIABILITIES) (19)	43,785	43,953	43,585	46,129
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	1,035	1,022	1,033	1,036
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	116	116	114	114

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.