

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 10, 2012

Account	Week Ending			
	Jul 11	Jul 18	Jul 25	Aug 1
ASSETS				
Bank Credit	325,065	326,046	326,044	327,912
Securities in bank credit (1)	93,777	94,030	93,581	94,413
Treasury and agency securities (2)	64,836	65,033	64,549	65,640
Mortgage-backed securities (MBS) (3)	35,147	35,231	35,194	35,984
Non-MBS (4)	29,689	29,802	29,355	29,656
Other securities	28,941	28,996	29,032	28,773
Mortgage-backed securities (5)	1,115	1,117	1,093	890
Non-MBS (6)	27,826	27,879	27,938	27,883
Loans and leases in bank credit (7)	231,288	232,017	232,463	233,500
Commercial and industrial loans	51,992	52,194	52,008	52,016
Real estate loans	126,531	126,447	126,459	126,370
Revolving home equity loans	15,090	15,091	15,092	15,072
Closed-end residential loans (8)	41,996	41,912	41,997	42,141
Commercial real estate loans (9)	69,445	69,444	69,370	69,157
Consumer loans	11,603	11,607	11,634	11,665
Credit cards and other revolving plans	1,126	1,127	1,133	1,124
Other consumer loans (10)	10,477	10,479	10,500	10,542
Other loans and leases	41,162	41,769	42,362	43,449
Fed funds and reverse RPs with nonbanks (11)	17,269	18,148	19,702	19,648
All other loans and leases (12)	23,894	23,621	22,660	23,801
LESS: Allowance for loan and lease losses	3,899	3,911	3,890	3,844
Interbank loans	5,138	5,229	5,166	5,142
Fed funds and reverse RPs with banks	3,885	3,879	3,782	3,664
Loans to commercial banks	1,253	1,350	1,384	1,478
Cash assets (13)	56,706	56,635	57,574	54,393
Trading assets (14)	4,256	4,061	4,053	3,873
Derivatives with a positive fair value (15)	4,091	3,895	3,904	3,737
Other trading assets	166	166	149	137
Other assets (16)	33,786	35,141	34,166	33,490
TOTAL ASSETS (22)	421,053	423,202	423,112	420,966
LIABILITIES				
Deposits	299,366	300,003	300,216	299,278
Large time deposits	67,852	69,292	68,847	65,722
Other deposits	231,514	230,711	231,369	233,556
Borrowings	42,710	43,683	43,197	43,498
Borrowings from banks in the U.S.	3,594	3,714	4,023	4,006
Borrowings from others	39,116	39,969	39,175	39,492
Trading liabilities (17)	5,065	5,692	5,326	4,991
Derivatives with a negative fair value (15)	3,976	3,926	3,930	3,832
Other trading liabilities	1,089	1,766	1,397	1,159
Net due to related foreign offices	22,595	22,893	23,111	22,273
Other liabilities	8,507	8,091	8,436	7,918
TOTAL LIABILITIES (22)	378,244	380,363	380,286	377,958
RESIDUAL (ASSETS LESS LIABILITIES) (19)	42,809	42,839	42,826	43,008
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	1,033	1,040	1,062	1,124
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	124	124	124	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.