

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



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

Dec 5, 2012

Account	Week Ending			
	Nov 7	Nov 14	Nov 21	Nov 28
ASSETS				
Bank Credit	322,493	326,095	329,046	330,341
Securities in bank credit (1)	97,088	97,186	97,194	98,207
Treasury and agency securities (2)	67,025	67,027	67,343	68,290
Mortgage-backed securities (MBS) (3)	35,655	35,561	35,328	35,392
Non-MBS (4)	31,370	31,466	32,015	32,898
Other securities	30,063	30,160	29,851	29,917
Mortgage-backed securities (5)	798	799	800	801
Non-MBS (6)	29,265	29,361	29,051	29,117
Loans and leases in bank credit (7)	225,406	228,908	231,852	232,133
Commercial and industrial loans	52,582	52,661	52,979	52,534
Real estate loans	124,434	124,375	124,422	124,534
Revolving home equity loans	14,612	14,609	14,582	14,565
Closed-end residential loans (8)	42,348	42,294	42,365	42,539
Commercial real estate loans (9)	67,474	67,471	67,475	67,429
Consumer loans	11,735	11,750	11,749	11,750
Credit cards and other revolving plans	1,116	1,120	1,125	1,127
Other consumer loans (10)	10,619	10,629	10,624	10,623
Other loans and leases	36,654	40,123	42,703	43,316
Fed funds and reverse RPs with nonbanks (11)	12,487	16,036	19,354	19,917
All other loans and leases (12)	24,168	24,087	23,349	23,399
LESS: Allowance for loan and lease losses	3,856	3,851	3,848	3,756
Interbank loans	3,097	3,187	3,491	3,518
Fed funds and reverse RPs with banks	1,783	1,882	2,203	2,170
Loans to commercial banks	1,314	1,305	1,288	1,348
Cash assets (13)	48,134	46,384	49,474	49,923
Trading assets (14)	3,373	3,442	3,339	3,354
Derivatives with a positive fair value (15)	3,247	3,316	3,193	3,203
Other trading assets	126	126	146	151
Other assets (16)	39,526	42,564	44,936	45,300
TOTAL ASSETS (22)	412,767	417,819	426,438	428,680
LIABILITIES				
Deposits	301,311	303,924	310,423	310,412
Large time deposits	65,423	66,396	74,387	73,330
Other deposits	235,888	237,528	236,036	237,082
Borrowings	34,150	38,459	40,135	42,224
Borrowings from banks in the U.S.	3,227	3,416	3,641	3,589
Borrowings from others	30,923	35,042	36,494	38,635
Trading liabilities (17)	3,914	4,044	4,257	4,567
Derivatives with a negative fair value (15)	3,247	3,319	3,326	3,326
Other trading liabilities	667	725	931	1,241
Net due to related foreign offices	21,543	20,243	19,905	19,567
Other liabilities	8,276	7,665	8,091	8,512
TOTAL LIABILITIES (22)	369,196	374,334	382,811	385,283
RESIDUAL (ASSETS LESS LIABILITIES) (19)	43,571	43,485	43,627	43,398
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	1,033	1,033	1,011	1,030
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	114	114	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.