

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



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

Jun 15, 2012

Account	Week Ending			
	May 16	May 23	May 30	Jun 6
ASSETS				
Bank Credit	325,406	325,407	327,962	326,186
Securities in bank credit (1)	93,091	93,057	93,297	92,448
Treasury and agency securities (2)	63,742	63,830	64,185	63,278
Mortgage-backed securities (MBS) (3)	34,551	34,738	34,801	34,962
Non-MBS (4)	29,191	29,092	29,384	28,316
Other securities	29,350	29,227	29,112	29,170
Mortgage-backed securities (5)	1,346	1,346	1,318	1,313
Non-MBS (6)	28,003	27,881	27,794	27,857
Loans and leases in bank credit (7)	232,315	232,350	234,665	233,738
Commercial and industrial loans	51,551	51,723	51,550	51,408
Real estate loans	127,824	127,699	127,749	127,318
Revolving home equity loans	15,244	15,234	15,217	15,181
Closed-end residential loans (8)	42,072	41,994	42,079	41,963
Commercial real estate loans (9)	70,508	70,471	70,453	70,174
Consumer loans	11,375	11,414	11,458	11,493
Credit cards and other revolving plans	1,096	1,111	1,120	1,125
Other consumer loans (10)	10,279	10,303	10,338	10,367
Other loans and leases	41,564	41,514	43,909	43,519
Fed funds and reverse RPs with nonbanks (11)	17,597	17,461	19,705	19,006
All other loans and leases (12)	23,967	24,054	24,204	24,513
LESS: Allowance for loan and lease losses	4,179	4,148	4,115	4,187
Interbank loans	5,241	5,277	5,154	5,743
Fed funds and reverse RPs with banks	4,026	4,063	4,013	4,598
Loans to commercial banks	1,215	1,214	1,142	1,145
Cash assets (13)	53,686	50,943	52,872	50,466
Trading assets (14)	3,774	3,932	3,856	4,394
Derivatives with a positive fair value (15)	3,733	3,879	3,785	4,308
Other trading assets	41	52	71	86
Other assets (16)	31,290	32,964	32,229	31,704
TOTAL ASSETS (22)	415,219	414,374	417,960	414,306
LIABILITIES				
Deposits	292,696	294,101	295,727	295,909
Large time deposits	61,887	63,485	63,389	63,929
Other deposits	230,808	230,616	232,339	231,979
Borrowings	46,664	46,447	45,246	46,546
Borrowings from banks in the U.S.	3,691	3,536	4,020	3,666
Borrowings from others	42,973	42,911	41,226	42,881
Trading liabilities (17)	5,436	5,543	5,606	5,401
Derivatives with a negative fair value (15)	4,324	4,480	4,426	4,438
Other trading liabilities	1,112	1,063	1,179	963
Net due to related foreign offices	19,777	17,949	20,360	16,016
Other liabilities	8,540	8,155	8,744	8,143
TOTAL LIABILITIES (22)	373,113	372,195	375,683	372,015
RESIDUAL (ASSETS LESS LIABILITIES) (19)	42,105	42,179	42,277	42,291
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	1,091	1,106	1,112	1,101
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	127	127	127	127

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.