

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 21, 2012

Account	Week Ending			
	Aug 22	Aug 29	Sep 5	Sep 12
ASSETS				
Bank Credit	325,809	329,210	328,788	331,073
Securities in bank credit (1)	95,131	96,722	97,198	97,860
Treasury and agency securities (2)	66,211	67,790	68,014	68,462
Mortgage-backed securities (MBS) (3)	35,570	35,533	35,854	35,964
Non-MBS (4)	30,641	32,257	32,160	32,498
Other securities	28,920	28,932	29,185	29,398
Mortgage-backed securities (5)	903	880	874	841
Non-MBS (6)	28,017	28,052	28,311	28,557
Loans and leases in bank credit (7)	230,678	232,488	231,590	233,213
Commercial and industrial loans	52,326	52,280	52,169	52,312
Real estate loans	125,973	126,186	125,940	125,976
Revolving home equity loans	14,931	14,914	14,872	14,863
Closed-end residential loans (8)	42,229	42,498	42,517	42,613
Commercial real estate loans (9)	68,813	68,774	68,552	68,500
Consumer loans	11,711	11,776	11,789	11,785
Credit cards and other revolving plans	1,125	1,136	1,130	1,124
Other consumer loans (10)	10,586	10,640	10,659	10,661
Other loans and leases	40,669	42,245	41,691	43,140
Fed funds and reverse RPs with nonbanks (11)	18,720	18,852	18,629	20,027
All other loans and leases (12)	21,949	23,394	23,062	23,113
LESS: Allowance for loan and lease losses	3,963	3,943	3,942	3,980
Interbank loans	4,915	4,873	5,087	4,875
Fed funds and reverse RPs with banks	3,341	3,323	3,513	3,274
Loans to commercial banks	1,574	1,550	1,574	1,602
Cash assets (13)	51,561	49,259	53,545	51,834
Trading assets (14)	3,879	3,844	3,826	3,340
Derivatives with a positive fair value (15)	3,712	3,669	3,672	3,183
Other trading assets	167	175	154	157
Other assets (16)	37,202	37,902	37,458	35,804
TOTAL ASSETS (22)	419,404	421,144	424,763	422,947
LIABILITIES				
Deposits	298,122	301,728	305,054	303,482
Large time deposits	66,391	66,057	68,379	69,184
Other deposits	231,731	235,671	236,675	234,298
Borrowings	43,129	43,014	42,898	42,845
Borrowings from banks in the U.S.	3,740	4,193	3,987	3,958
Borrowings from others	39,389	38,822	38,911	38,887
Trading liabilities (17)	4,723	4,541	4,661	4,731
Derivatives with a negative fair value (15)	3,885	3,846	3,798	3,466
Other trading liabilities	838	695	864	1,265
Net due to related foreign offices	22,614	20,400	21,501	20,421
Other liabilities	7,740	8,560	7,659	8,443
TOTAL LIABILITIES (22)	376,328	378,244	381,773	379,922
RESIDUAL (ASSETS LESS LIABILITIES) (19)	43,076	42,900	42,989	43,025
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	1,158	1,161	1,125	1,137
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	122	122	118	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.