

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



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

Oct 19, 2012

| Account | Week Ending | | | |
|---|----------------|----------------|----------------|----------------|
| | Sep 19 | Sep 26 | Oct 3 | Oct 10 |
| ASSETS | | | | |
| Bank Credit | 329,049 | 328,352 | 328,436 | 328,694 |
| Securities in bank credit (1) | 97,109 | 96,968 | 97,544 | 98,021 |
| Treasury and agency securities (2) | 67,686 | 67,373 | 67,720 | 68,109 |
| Mortgage-backed securities (MBS) (3) | 35,604 | 35,421 | 35,674 | 35,610 |
| Non-MBS (4) | 32,082 | 31,952 | 32,045 | 32,499 |
| Other securities | 29,423 | 29,595 | 29,824 | 29,912 |
| Mortgage-backed securities (5) | 831 | 814 | 799 | 805 |
| Non-MBS (6) | 28,592 | 28,781 | 29,025 | 29,107 |
| Loans and leases in bank credit (7) | 231,940 | 231,383 | 230,892 | 230,672 |
| Commercial and industrial loans | 52,582 | 53,070 | 53,061 | 53,028 |
| Real estate loans | 125,193 | 124,803 | 124,579 | 124,272 |
| Revolving home equity loans | 14,791 | 14,748 | 14,732 | 14,668 |
| Closed-end residential loans (8) | 42,271 | 42,366 | 42,283 | 42,119 |
| Commercial real estate loans (9) | 68,130 | 67,690 | 67,564 | 67,486 |
| Consumer loans | 11,795 | 11,784 | 11,786 | 11,726 |
| Credit cards and other revolving plans | 1,127 | 1,123 | 1,128 | 1,109 |
| Other consumer loans (10) | 10,669 | 10,661 | 10,657 | 10,617 |
| Other loans and leases | 42,370 | 41,726 | 41,467 | 41,646 |
| Fed funds and reverse RPs with nonbanks (11) | 19,207 | 18,614 | 17,827 | 17,496 |
| All other loans and leases (12) | 23,163 | 23,112 | 23,640 | 24,150 |
| LESS: Allowance for loan and lease losses | 3,948 | 3,748 | 3,668 | 3,747 |
| Interbank loans | 4,635 | 4,553 | 4,271 | 4,072 |
| Fed funds and reverse RPs with banks | 3,128 | 3,078 | 2,816 | 2,591 |
| Loans to commercial banks | 1,508 | 1,475 | 1,455 | 1,481 |
| Cash assets (13) | 57,120 | 48,986 | 54,519 | 49,380 |
| Trading assets (14) | 3,190 | 3,094 | 3,341 | 3,353 |
| Derivatives with a positive fair value (15) | 3,046 | 2,944 | 3,204 | 3,228 |
| Other trading assets | 144 | 150 | 137 | 125 |
| Other assets (16) | 35,893 | 44,183 | 37,865 | 37,823 |
| TOTAL ASSETS (22) | 425,940 | 425,421 | 424,764 | 419,575 |
| LIABILITIES | | | | |
| Deposits | 303,263 | 302,557 | 304,125 | 303,656 |
| Large time deposits | 69,579 | 68,239 | 69,170 | 67,427 |
| Other deposits | 233,684 | 234,318 | 234,955 | 236,229 |
| Borrowings | 42,491 | 42,513 | 40,179 | 39,545 |
| Borrowings from banks in the U.S. | 3,630 | 3,892 | 3,415 | 3,261 |
| Borrowings from others | 38,860 | 38,621 | 36,764 | 36,284 |
| Trading liabilities (17) | 4,876 | 4,355 | 3,946 | 4,106 |
| Derivatives with a negative fair value (15) | 3,460 | 3,350 | 3,379 | 3,387 |
| Other trading liabilities | 1,417 | 1,005 | 567 | 720 |
| Net due to related foreign offices | 24,359 | 25,246 | 24,295 | 20,578 |
| Other liabilities | 7,937 | 7,825 | 8,703 | 8,201 |
| TOTAL LIABILITIES (22) | 382,926 | 382,496 | 381,247 | 376,087 |
| RESIDUAL (ASSETS LESS LIABILITIES) (19) | 43,014 | 42,925 | 43,517 | 43,488 |
| MEMORANDA | | | | |
| Net unrealized gains (losses) on available-for-sale securities (20) | 1,133 | 1,145 | 1,200 | 1,190 |
| Securitized consumer loans (21) | - | - | - | - |
| Securitized credit cards and other revolving plans | - | - | - | - |
| Other securitized consumer loans | - | - | - | - |
| Securitized real estate loans (21) | 118 | 118 | 116 | 116 |

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.