

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.