

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



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

Nov 15, 2012

Account	Week Ending			
	Oct 17	Oct 24	Oct 31	Nov 7
ASSETS				
Bank Credit	324,219	319,559	319,614	322,594
Securities in bank credit (1)	96,622	96,233	96,702	97,101
Treasury and agency securities (2)	66,769	66,350	66,808	67,033
Mortgage-backed securities (MBS) (3)	35,314	35,202	35,735	35,657
Non-MBS (4)	31,455	31,148	31,074	31,376
Other securities	29,854	29,883	29,894	30,068
Mortgage-backed securities (5)	805	807	795	798
Non-MBS (6)	29,049	29,076	29,099	29,270
Loans and leases in bank credit (7)	227,597	223,327	222,912	225,492
Commercial and industrial loans	52,995	52,656	52,691	52,591
Real estate loans	124,201	124,181	124,454	124,492
Revolving home equity loans	14,658	14,632	14,627	14,613
Closed-end residential loans (8)	42,081	42,163	42,358	42,364
Commercial real estate loans (9)	67,462	67,386	67,469	67,515
Consumer loans	11,754	11,735	11,760	11,737
Credit cards and other revolving plans	1,117	1,120	1,122	1,116
Other consumer loans (10)	10,637	10,615	10,638	10,621
Other loans and leases	38,646	34,754	34,007	36,672
Fed funds and reverse RPs with nonbanks (11)	15,009	11,373	8,959	12,487
All other loans and leases (12)	23,638	23,382	25,048	24,186
LESS: Allowance for loan and lease losses	3,767	3,812	3,794	3,857
Interbank loans	3,062	2,388	2,491	3,100
Fed funds and reverse RPs with banks	1,577	1,033	1,155	1,786
Loans to commercial banks	1,486	1,355	1,336	1,314
Cash assets (13)	51,426	42,941	36,705	48,145
Trading assets (14)	3,179	3,055	3,419	3,373
Derivatives with a positive fair value (15)	3,052	2,927	3,293	3,247
Other trading assets	126	127	126	126
Other assets (16)	36,615	38,190	42,380	39,539
TOTAL ASSETS (22)	414,734	402,322	400,815	412,894
LIABILITIES				
Deposits	302,414	293,704	295,215	301,423
Large time deposits	68,068	60,462	56,748	65,443
Other deposits	234,346	233,242	238,467	235,980
Borrowings	34,539	30,955	29,720	34,151
Borrowings from banks in the U.S.	3,986	3,299	2,883	3,227
Borrowings from others	30,554	27,656	26,837	30,924
Trading liabilities (17)	4,415	4,373	4,175	3,914
Derivatives with a negative fair value (15)	3,431	3,316	3,296	3,247
Other trading liabilities	985	1,058	879	667
Net due to related foreign offices	22,606	22,138	20,142	21,543
Other liabilities	7,399	7,358	7,602	8,277
TOTAL LIABILITIES (22)	371,373	358,529	356,854	369,310
RESIDUAL (ASSETS LESS LIABILITIES) (19)	43,360	43,793	43,961	43,584
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	1,057	1,035	1,022	1,033
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	116	116	116	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.