

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



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

May 18, 2012

Account	Week Ending			
	Apr 18	Apr 25	May 2	May 9
<b>ASSETS</b>				
Bank Credit	318,793	322,430	325,746	328,057
Securities in bank credit (1)	92,482	93,047	93,563	94,308
Treasury and agency securities (2)	63,499	63,596	64,147	64,654
Mortgage-backed securities (MBS) (3)	34,209	34,537	34,743	34,811
Non-MBS (4)	29,289	29,060	29,403	29,843
Other securities	28,983	29,451	29,417	29,654
Mortgage-backed securities (5)	1,379	1,361	1,360	1,357
Non-MBS (6)	27,605	28,089	28,057	28,297
Loans and leases in bank credit (7)	226,312	229,383	232,183	233,749
Commercial and industrial loans	51,464	51,428	51,574	51,519
Real estate loans	128,132	128,218	128,151	128,081
Revolving home equity loans	15,361	15,359	15,314	15,297
Closed-end residential loans (8)	42,029	42,098	42,238	42,232
Commercial real estate loans (9)	70,742	70,761	70,599	70,551
Consumer loans	11,373	11,383	11,384	11,390
Credit cards and other revolving plans	1,123	1,107	1,107	1,103
Other consumer loans (10)	10,249	10,276	10,276	10,287
Other loans and leases	35,344	38,354	41,074	42,760
Fed funds and reverse RPs with nonbanks (11)	10,984	13,705	16,801	18,769
All other loans and leases (12)	24,360	24,649	24,273	23,991
LESS: Allowance for loan and lease losses	4,128	4,107	4,123	4,176
Interbank loans	4,932	5,023	5,313	5,370
Fed funds and reverse RPs with banks	3,624	3,713	3,955	4,082
Loans to commercial banks	1,308	1,310	1,358	1,288
Cash assets (13)	51,372	51,264	53,552	51,914
Trading assets (14)	3,775	3,755	3,613	3,709
Derivatives with a positive fair value (15)	3,770	3,742	3,599	3,667
Other trading assets	5	14	14	42
Other assets (16)	31,914	32,320	31,578	31,616
<b>TOTAL ASSETS (22)</b>	<b>406,659</b>	<b>410,686</b>	<b>415,678</b>	<b>416,490</b>
<b>LIABILITIES</b>				
Deposits	297,285	293,631	294,741	291,473
Large time deposits	63,415	62,366	63,168	60,423
Other deposits	233,869	231,264	231,573	231,051
Borrowings	38,039	43,531	46,947	47,376
Borrowings from banks in the U.S.	3,142	4,333	3,245	3,776
Borrowings from others	34,897	39,198	43,701	43,600
Trading liabilities (17)	4,709	4,662	5,060	5,915
Derivatives with a negative fair value (15)	4,255	4,220	4,096	4,170
Other trading liabilities	454	442	963	1,745
Net due to related foreign offices	16,946	19,072	18,127	21,105
Other liabilities	7,781	7,786	8,678	8,401
<b>TOTAL LIABILITIES (22)</b>	<b>364,760</b>	<b>368,683</b>	<b>373,552</b>	<b>374,270</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>41,899</b>	<b>42,003</b>	<b>42,126</b>	<b>42,220</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	956	964	1,053	1,091
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	128	128	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.