

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



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

Jul 27, 2012

Account	Week Ending			
	Jun 27	Jul 4	Jul 11	Jul 18
<b>ASSETS</b>				
Bank Credit	321,578	322,700	326,280	324,838
Securities in bank credit (1)	91,715	92,142	92,826	93,750
Treasury and agency securities (2)	63,130	63,554	64,144	64,812
Mortgage-backed securities (MBS) (3)	35,073	34,946	35,133	35,131
Non-MBS (4)	28,057	28,608	29,012	29,681
Other securities	28,584	28,588	28,682	28,938
Mortgage-backed securities (5)	1,136	1,120	1,117	1,115
Non-MBS (6)	27,449	27,467	27,565	27,823
Loans and leases in bank credit (7)	229,863	230,558	233,453	231,088
Commercial and industrial loans	51,802	51,747	52,166	51,981
Real estate loans	126,727	126,576	126,323	126,374
Revolving home equity loans	15,120	15,100	15,101	15,096
Closed-end residential loans (8)	41,811	41,873	41,916	41,942
Commercial real estate loans (9)	69,796	69,603	69,306	69,335
Consumer loans	11,560	11,541	11,551	11,587
Credit cards and other revolving plans	1,142	1,128	1,128	1,127
Other consumer loans (10)	10,418	10,413	10,423	10,461
Other loans and leases	39,774	40,694	43,413	41,146
Fed funds and reverse RPs with nonbanks (11)	16,411	17,514	19,311	17,269
All other loans and leases (12)	23,363	23,181	24,101	23,877
LESS: Allowance for loan and lease losses	4,104	3,987	3,943	3,894
Interbank loans	6,041	5,998	5,654	5,138
Fed funds and reverse RPs with banks	4,873	4,839	4,395	3,885
Loans to commercial banks	1,169	1,159	1,259	1,253
Cash assets (13)	55,361	54,645	52,009	56,697
Trading assets (14)	4,139	4,221	4,152	4,256
Derivatives with a positive fair value (15)	4,043	4,052	3,995	4,091
Other trading assets	96	169	158	165
Other assets (16)	30,484	31,732	33,055	33,773
<b>TOTAL ASSETS (22)</b>	<b>413,500</b>	<b>415,309</b>	<b>417,208</b>	<b>420,808</b>
<b>LIABILITIES</b>				
Deposits	292,046	293,600	294,402	299,156
Large time deposits	61,540	62,479	62,787	67,813
Other deposits	230,506	231,121	231,616	231,343
Borrowings	42,822	45,391	44,937	42,702
Borrowings from banks in the U.S.	3,386	3,472	3,643	3,593
Borrowings from others	39,436	41,919	41,294	39,109
Trading liabilities (17)	5,561	5,514	5,212	5,065
Derivatives with a negative fair value (15)	4,114	4,124	3,862	3,976
Other trading liabilities	1,447	1,390	1,350	1,089
Net due to related foreign offices	23,019	20,380	21,240	22,595
Other liabilities	7,862	8,308	9,101	8,506
<b>TOTAL LIABILITIES (22)</b>	<b>371,309</b>	<b>373,193</b>	<b>374,892</b>	<b>378,025</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>42,191</b>	<b>42,117</b>	<b>42,316</b>	<b>42,783</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	1,080	1,079	1,018	1,033
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	125	125	124	124

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.