

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



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

Aug 3, 2012

Account	Week Ending			
	Jul 4	Jul 11	Jul 18	Jul 25
<b>ASSETS</b>				
Bank Credit	326,504	325,065	326,048	326,043
Securities in bank credit (1)	92,852	93,777	94,030	93,581
Treasury and agency securities (2)	64,166	64,836	65,033	64,537
Mortgage-backed securities (MBS) (3)	35,149	35,147	35,231	35,183
Non-MBS (4)	29,017	29,689	29,802	29,355
Other securities	28,686	28,941	28,996	29,043
Mortgage-backed securities (5)	1,117	1,115	1,117	1,105
Non-MBS (6)	27,569	27,826	27,879	27,938
Loans and leases in bank credit (7)	233,652	231,288	232,018	232,462
Commercial and industrial loans	52,184	51,998	52,201	52,015
Real estate loans	126,482	126,532	126,450	126,460
Revolving home equity loans	15,105	15,100	15,101	15,102
Closed-end residential loans (8)	41,955	41,992	41,910	41,993
Commercial real estate loans (9)	69,422	69,440	69,440	69,364
Consumer loans	11,559	11,596	11,599	11,626
Credit cards and other revolving plans	1,128	1,127	1,128	1,134
Other consumer loans (10)	10,431	10,469	10,472	10,493
Other loans and leases	43,428	41,162	41,768	42,362
Fed funds and reverse RPs with nonbanks (11)	19,311	17,269	18,148	19,702
All other loans and leases (12)	24,116	23,893	23,620	22,659
LESS: Allowance for loan and lease losses	3,947	3,899	3,911	3,890
Interbank loans	5,654	5,138	5,222	5,159
Fed funds and reverse RPs with banks	4,395	3,885	3,872	3,775
Loans to commercial banks	1,259	1,253	1,350	1,384
Cash assets (13)	52,016	56,706	56,632	57,574
Trading assets (14)	4,153	4,256	4,061	4,053
Derivatives with a positive fair value (15)	3,995	4,091	3,895	3,904
Other trading assets	158	166	166	149
Other assets (16)	33,068	33,786	35,142	34,166
<b>TOTAL ASSETS (22)</b>	<b>417,448</b>	<b>421,053</b>	<b>423,194</b>	<b>423,105</b>
<b>LIABILITIES</b>				
Deposits	294,609	299,366	299,996	300,209
Large time deposits	62,825	67,852	69,292	68,847
Other deposits	231,784	231,514	230,703	231,362
Borrowings	44,945	42,710	43,683	43,197
Borrowings from banks in the U.S.	3,643	3,594	3,714	4,023
Borrowings from others	41,301	39,116	39,969	39,175
Trading liabilities (17)	5,212	5,065	5,692	5,326
Derivatives with a negative fair value (15)	3,862	3,976	3,926	3,930
Other trading liabilities	1,350	1,089	1,766	1,397
Net due to related foreign offices	21,240	22,595	22,893	23,111
Other liabilities	9,102	8,507	8,091	8,436
<b>TOTAL LIABILITIES (22)</b>	<b>375,107</b>	<b>378,244</b>	<b>380,355</b>	<b>380,279</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>42,341</b>	<b>42,809</b>	<b>42,839</b>	<b>42,826</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	1,018	1,033	1,040	1,062
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	124	124	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.