

# 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 5, 2012

Account	Week Ending			
	Sep 5	Sep 12	Sep 19	Sep 26
<b>ASSETS</b>				
Bank Credit	328,060	330,375	329,077	328,407
Securities in bank credit (1)	97,020	97,715	97,136	97,020
Treasury and agency securities (2)	67,914	68,363	67,686	67,422
Mortgage-backed securities (MBS) (3)	35,782	35,893	35,606	35,452
Non-MBS (4)	32,132	32,470	32,080	31,970
Other securities	29,105	29,352	29,450	29,598
Mortgage-backed securities (5)	841	841	831	814
Non-MBS (6)	28,264	28,510	28,619	28,784
Loans and leases in bank credit (7)	231,040	232,661	231,940	231,387
Commercial and industrial loans	52,087	52,232	52,582	53,052
Real estate loans	125,482	125,514	125,193	124,825
Revolving home equity loans	14,812	14,803	14,791	14,748
Closed-end residential loans (8)	42,436	42,527	42,271	42,366
Commercial real estate loans (9)	68,234	68,184	68,130	67,712
Consumer loans	11,781	11,777	11,795	11,784
Credit cards and other revolving plans	1,130	1,124	1,129	1,123
Other consumer loans (10)	10,651	10,653	10,666	10,661
Other loans and leases	41,690	43,138	42,370	41,725
Fed funds and reverse RPs with nonbanks (11)	18,629	20,027	19,207	18,614
All other loans and leases (12)	23,061	23,111	23,163	23,111
LESS: Allowance for loan and lease losses	3,922	3,961	3,948	3,748
Interbank loans	5,014	4,814	4,635	4,553
Fed funds and reverse RPs with banks	3,440	3,213	3,128	3,078
Loans to commercial banks	1,574	1,602	1,508	1,475
Cash assets (13)	53,532	51,823	57,119	48,936
Trading assets (14)	3,826	3,340	3,190	3,094
Derivatives with a positive fair value (15)	3,672	3,183	3,046	2,944
Other trading assets	154	157	144	150
Other assets (16)	37,347	35,676	35,867	44,182
<b>TOTAL ASSETS (22)</b>	<b>423,858</b>	<b>422,068</b>	<b>425,940</b>	<b>425,423</b>
<b>LIABILITIES</b>				
Deposits	304,233	302,685	303,263	302,557
Large time deposits	68,310	69,117	69,584	68,270
Other deposits	235,923	233,567	233,679	234,287
Borrowings	42,898	42,845	42,491	42,513
Borrowings from banks in the U.S.	3,987	3,958	3,630	3,892
Borrowings from others	38,911	38,887	38,860	38,621
Trading liabilities (17)	4,661	4,731	4,876	4,355
Derivatives with a negative fair value (15)	3,798	3,466	3,460	3,350
Other trading liabilities	864	1,265	1,417	1,005
Net due to related foreign offices	21,501	20,421	24,359	25,246
Other liabilities	7,650	8,435	7,937	7,824
<b>TOTAL LIABILITIES (22)</b>	<b>380,943</b>	<b>379,116</b>	<b>382,926</b>	<b>382,494</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>42,915</b>	<b>42,951</b>	<b>43,014</b>	<b>42,929</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	1,125	1,135	1,134	1,145
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	118	118	118	118

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.