

# 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 8, 2012

Account	Week Ending			
	Oct 10	Oct 17	Oct 24	Oct 31
<b>ASSETS</b>				
Bank Credit	328,680	324,219	319,559	319,581
Securities in bank credit (1)	98,104	96,622	96,233	96,702
Treasury and agency securities (2)	68,135	66,769	66,350	66,808
Mortgage-backed securities (MBS) (3)	35,636	35,314	35,202	35,735
Non-MBS (4)	32,499	31,455	31,148	31,074
Other securities	29,969	29,854	29,883	29,894
Mortgage-backed securities (5)	812	805	807	795
Non-MBS (6)	29,157	29,049	29,076	29,099
Loans and leases in bank credit (7)	230,576	227,597	223,327	222,878
Commercial and industrial loans	53,012	52,995	52,656	52,658
Real estate loans	124,161	124,201	124,181	124,454
Revolving home equity loans	14,656	14,658	14,632	14,627
Closed-end residential loans (8)	42,122	42,081	42,163	42,358
Commercial real estate loans (9)	67,383	67,462	67,386	67,469
Consumer loans	11,734	11,754	11,735	11,760
Credit cards and other revolving plans	1,111	1,117	1,120	1,122
Other consumer loans (10)	10,623	10,637	10,615	10,638
Other loans and leases	41,669	38,646	34,754	34,007
Fed funds and reverse RPs with nonbanks (11)	17,496	15,009	11,373	8,959
All other loans and leases (12)	24,173	23,638	23,382	25,048
LESS: Allowance for loan and lease losses	3,742	3,775	3,820	3,802
Interbank loans	4,072	3,062	2,388	2,491
Fed funds and reverse RPs with banks	2,591	1,577	1,033	1,155
Loans to commercial banks	1,481	1,486	1,355	1,336
Cash assets (13)	48,455	51,426	42,941	36,705
Trading assets (14)	3,355	3,179	3,055	3,419
Derivatives with a positive fair value (15)	3,230	3,052	2,927	3,293
Other trading assets	125	126	127	126
Other assets (16)	37,801	36,615	38,190	42,413
<b>TOTAL ASSETS (22)</b>	<b>418,620</b>	<b>414,725</b>	<b>402,313</b>	<b>400,806</b>
<b>LIABILITIES</b>				
Deposits	302,913	302,414	293,704	295,215
Large time deposits	67,388	68,068	60,462	56,748
Other deposits	235,525	234,346	233,242	238,467
Borrowings	39,420	34,539	30,955	29,720
Borrowings from banks in the U.S.	3,261	3,986	3,299	2,883
Borrowings from others	36,159	30,554	27,656	26,837
Trading liabilities (17)	4,108	4,415	4,373	4,175
Derivatives with a negative fair value (15)	3,389	3,431	3,316	3,296
Other trading liabilities	720	985	1,058	879
Net due to related foreign offices	20,578	22,606	22,138	20,142
Other liabilities	8,209	7,399	7,358	7,601
<b>TOTAL LIABILITIES (22)</b>	<b>375,228</b>	<b>371,373</b>	<b>358,529</b>	<b>356,853</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>43,392</b>	<b>43,352</b>	<b>43,785</b>	<b>43,953</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	1,186	1,057	1,035	1,022
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	116	116	116	116

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.