

# 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 28, 2012

Account	Week Ending			
	Oct 31	Nov 7	Nov 14	Nov 21
<b>ASSETS</b>				
Bank Credit	319,480	322,493	326,095	329,057
Securities in bank credit (1)	96,689	97,088	97,186	97,410
Treasury and agency securities (2)	66,800	67,025	67,027	67,423
Mortgage-backed securities (MBS) (3)	35,733	35,655	35,561	35,349
Non-MBS (4)	31,067	31,370	31,466	32,074
Other securities	29,889	30,063	30,160	29,988
Mortgage-backed securities (5)	795	798	799	825
Non-MBS (6)	29,093	29,265	29,361	29,163
Loans and leases in bank credit (7)	222,791	225,406	228,908	231,647
Commercial and industrial loans	52,649	52,582	52,661	52,987
Real estate loans	124,395	124,434	124,375	124,297
Revolving home equity loans	14,625	14,612	14,609	14,577
Closed-end residential loans (8)	42,341	42,348	42,294	42,259
Commercial real estate loans (9)	67,429	67,474	67,471	67,461
Consumer loans	11,758	11,735	11,750	11,743
Credit cards and other revolving plans	1,122	1,116	1,120	1,123
Other consumer loans (10)	10,636	10,619	10,629	10,620
Other loans and leases	33,990	36,654	40,123	42,619
Fed funds and reverse RPs with nonbanks (11)	8,959	12,487	16,036	19,205
All other loans and leases (12)	25,031	24,168	24,087	23,414
LESS: Allowance for loan and lease losses	3,801	3,856	3,851	3,838
Interbank loans	2,488	3,097	3,187	3,490
Fed funds and reverse RPs with banks	1,152	1,783	1,882	2,204
Loans to commercial banks	1,336	1,314	1,305	1,286
Cash assets (13)	36,692	48,134	46,384	53,262
Trading assets (14)	3,419	3,373	3,442	3,316
Derivatives with a positive fair value (15)	3,293	3,247	3,316	3,180
Other trading assets	126	126	126	135
Other assets (16)	42,400	39,526	42,564	45,046
<b>TOTAL ASSETS (22)</b>	<b>400,677</b>	<b>412,767</b>	<b>417,819</b>	<b>430,333</b>
<b>LIABILITIES</b>				
Deposits	295,102	301,311	303,924	311,273
Large time deposits	56,728	65,423	66,396	74,459
Other deposits	238,374	235,888	237,528	236,814
Borrowings	29,719	34,150	38,459	40,162
Borrowings from banks in the U.S.	2,883	3,227	3,416	3,748
Borrowings from others	26,836	30,923	35,042	36,414
Trading liabilities (17)	4,175	3,914	4,044	4,176
Derivatives with a negative fair value (15)	3,296	3,247	3,319	3,302
Other trading liabilities	879	667	725	873
Net due to related foreign offices	20,142	21,543	20,243	19,939
Other liabilities	7,601	8,276	7,665	7,900
<b>TOTAL LIABILITIES (22)</b>	<b>356,738</b>	<b>369,196</b>	<b>374,334</b>	<b>383,449</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>43,939</b>	<b>43,571</b>	<b>43,485</b>	<b>46,884</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	1,022	1,033	1,033	1,017
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	116	114	114	114

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.