

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



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

Jan 13, 2012

Account	Week Ending			
	Dec 14	Dec 21	Dec 28	Jan 4
<b>ASSETS</b>				
Bank Credit	324,541	323,134	323,321	320,114
Securities in bank credit (1)	89,487	89,178	89,321	89,464
Treasury and agency securities (2)	63,625	63,564	63,696	63,858
Mortgage-backed securities (MBS) (3)	33,751	33,848	33,848	34,030
Non-MBS (4)	29,874	29,716	29,848	29,828
Other securities	25,862	25,614	25,626	25,606
Mortgage-backed securities (5)	1,376	1,378	1,364	1,362
Non-MBS (6)	24,487	24,236	24,262	24,244
Loans and leases in bank credit (7)	235,054	233,956	233,999	230,650
Commercial and industrial loans	50,435	50,197	50,439	50,152
Real estate loans	130,510	130,354	130,250	129,945
Revolving home equity loans	15,874	15,852	15,848	15,824
Closed-end residential loans (8)	42,440	42,387	42,329	42,253
Commercial real estate loans (9)	72,196	72,115	72,074	71,868
Consumer loans	11,294	11,313	11,321	11,267
Credit cards and other revolving plans	1,185	1,198	1,204	1,207
Other consumer loans (10)	10,109	10,115	10,117	10,061
Other loans and leases	42,815	42,091	41,990	39,285
Fed funds and reverse RPs with nonbanks (11)	18,769	17,766	17,638	14,495
All other loans and leases (12)	24,046	24,325	24,352	24,790
LESS: Allowance for loan and lease losses	4,436	4,380	4,244	4,270
Interbank loans	3,652	4,106	4,093	4,037
Fed funds and reverse RPs with banks	2,504	2,692	2,728	2,672
Loans to commercial banks	1,147	1,414	1,365	1,365
Cash assets (13)	55,125	54,501	58,061	57,137
Trading assets (14)	3,385	3,116	3,180	3,515
Derivatives with a positive fair value (15)	3,380	3,110	3,163	3,509
Other trading assets	5	6	16	6
Other assets (16)	32,552	34,114	38,623	38,668
<b>TOTAL ASSETS (22)</b>	<b>414,819</b>	<b>414,591</b>	<b>423,034</b>	<b>419,201</b>
<b>LIABILITIES</b>				
Deposits	292,556	294,697	299,054	297,774
Large time deposits	58,068	60,016	64,954	63,680
Other deposits	234,488	234,681	234,100	234,094
Borrowings	45,143	44,732	47,307	45,518
Borrowings from banks in the U.S.	5,724	5,666	5,675	5,670
Borrowings from others	39,418	39,066	41,632	39,848
Trading liabilities (17)	4,687	4,366	4,437	4,523
Derivatives with a negative fair value (15)	3,994	3,745	3,817	3,884
Other trading liabilities	693	620	620	638
Net due to related foreign offices	23,026	21,712	23,029	22,551
Other liabilities	8,028	7,714	7,891	7,916
<b>TOTAL LIABILITIES (22)</b>	<b>373,440</b>	<b>373,221</b>	<b>381,718</b>	<b>378,281</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>41,378</b>	<b>41,369</b>	<b>41,316</b>	<b>40,919</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	934	893	927	964
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	136	136	136	138

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.