

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



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

Apr 27, 2012

Account	Week Ending			
	Mar 28	Apr 4	Apr 11	Apr 18
<b>ASSETS</b>				
Bank Credit	323,314	320,241	320,116	318,872
Securities in bank credit (1)	93,952	93,061	93,195	92,501
Treasury and agency securities (2)	64,856	64,114	64,492	63,588
Mortgage-backed securities (MBS) (3)	34,068	34,335	34,431	34,298
Non-MBS (4)	30,789	29,779	30,061	29,290
Other securities	29,095	28,946	28,703	28,913
Mortgage-backed securities (5)	1,390	1,412	1,382	1,376
Non-MBS (6)	27,706	27,534	27,321	27,537
Loans and leases in bank credit (7)	229,362	227,181	226,921	226,371
Commercial and industrial loans	50,403	50,760	50,804	51,517
Real estate loans	128,346	128,148	128,212	128,142
Revolving home equity loans	15,426	15,406	15,381	15,374
Closed-end residential loans (8)	42,095	42,172	42,179	42,016
Commercial real estate loans (9)	70,825	70,569	70,652	70,751
Consumer loans	11,250	11,291	11,332	11,359
Credit cards and other revolving plans	1,072	1,072	1,086	1,121
Other consumer loans (10)	10,179	10,219	10,246	10,238
Other loans and leases	39,363	36,981	36,573	35,352
Fed funds and reverse RPs with nonbanks (11)	15,282	12,666	12,518	10,984
All other loans and leases (12)	24,081	24,316	24,056	24,368
LESS: Allowance for loan and lease losses	4,070	4,121	4,138	4,130
Interbank loans	4,963	5,200	4,682	4,932
Fed funds and reverse RPs with banks	3,634	3,844	3,366	3,624
Loans to commercial banks	1,329	1,356	1,316	1,308
Cash assets (13)	51,567	53,784	56,081	51,389
Trading assets (14)	3,726	3,780	3,737	3,753
Derivatives with a positive fair value (15)	3,721	3,775	3,733	3,748
Other trading assets	5	5	5	5
Other assets (16)	32,275	33,850	32,878	31,958
<b>TOTAL ASSETS (22)</b>	<b>411,775</b>	<b>412,735</b>	<b>413,356</b>	<b>406,773</b>
<b>LIABILITIES</b>				
Deposits	296,386	299,457	301,557	297,366
Large time deposits	64,582	64,488	62,253	63,579
Other deposits	231,804	234,969	239,304	233,787
Borrowings	41,580	40,075	39,470	38,052
Borrowings from banks in the U.S.	3,796	3,477	3,366	3,142
Borrowings from others	37,784	36,598	36,103	34,910
Trading liabilities (17)	4,242	4,551	4,957	4,687
Derivatives with a negative fair value (15)	4,084	4,182	4,149	4,232
Other trading liabilities	158	369	808	455
Net due to related foreign offices	19,783	18,427	17,499	16,946
Other liabilities	7,943	8,285	7,903	7,853
<b>TOTAL LIABILITIES (22)</b>	<b>369,934</b>	<b>370,794</b>	<b>371,386</b>	<b>364,904</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>41,840</b>	<b>41,941</b>	<b>41,970</b>	<b>41,870</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	972	927	953	957
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	131	128	128	128

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.