

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



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

Jun 1, 2012

Account	Week Ending			
	May 2	May 9	May 16	May 23
<b>ASSETS</b>				
Bank Credit	325,737	328,048	325,407	325,396
Securities in bank credit (1)	93,563	94,308	93,092	93,057
Treasury and agency securities (2)	64,147	64,654	63,742	63,830
Mortgage-backed securities (MBS) (3)	34,743	34,811	34,551	34,738
Non-MBS (4)	29,403	29,843	29,191	29,092
Other securities	29,417	29,654	29,350	29,227
Mortgage-backed securities (5)	1,360	1,357	1,346	1,347
Non-MBS (6)	28,057	28,297	28,003	27,881
Loans and leases in bank credit (7)	232,173	233,740	232,315	232,339
Commercial and industrial loans	51,564	51,509	51,551	51,723
Real estate loans	128,151	128,081	127,824	127,689
Revolving home equity loans	15,314	15,297	15,244	15,234
Closed-end residential loans (8)	42,238	42,233	42,072	41,994
Commercial real estate loans (9)	70,599	70,551	70,508	70,460
Consumer loans	11,384	11,390	11,375	11,414
Credit cards and other revolving plans	1,107	1,103	1,096	1,111
Other consumer loans (10)	10,276	10,287	10,279	10,303
Other loans and leases	41,074	42,760	41,564	41,514
Fed funds and reverse RPs with nonbanks (11)	16,801	18,769	17,597	17,461
All other loans and leases (12)	24,273	23,991	23,967	24,054
LESS: Allowance for loan and lease losses	4,127	4,179	4,186	4,148
Interbank loans	5,313	5,370	5,241	5,277
Fed funds and reverse RPs with banks	3,955	4,082	4,026	4,063
Loans to commercial banks	1,358	1,288	1,215	1,214
Cash assets (13)	53,552	51,914	53,686	50,943
Trading assets (14)	3,613	3,709	3,774	3,932
Derivatives with a positive fair value (15)	3,599	3,667	3,733	3,879
Other trading assets	14	42	41	52
Other assets (16)	31,602	31,640	31,271	32,934
<b>TOTAL ASSETS (22)</b>	<b>415,689</b>	<b>416,502</b>	<b>415,193</b>	<b>414,334</b>
<b>LIABILITIES</b>				
Deposits	294,738	291,470	292,696	294,101
Large time deposits	63,168	60,423	61,887	63,485
Other deposits	231,570	231,048	230,808	230,616
Borrowings	46,945	47,374	46,664	46,447
Borrowings from banks in the U.S.	3,245	3,776	3,691	3,536
Borrowings from others	43,700	43,598	42,973	42,911
Trading liabilities (17)	5,060	5,915	5,436	5,543
Derivatives with a negative fair value (15)	4,096	4,170	4,324	4,480
Other trading liabilities	963	1,745	1,112	1,063
Net due to related foreign offices	18,127	21,105	19,777	17,949
Other liabilities	8,677	8,400	8,540	8,155
<b>TOTAL LIABILITIES (22)</b>	<b>373,546</b>	<b>374,265</b>	<b>373,113</b>	<b>372,195</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>42,143</b>	<b>42,237</b>	<b>42,080</b>	<b>42,139</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	1,049	1,087	1,091	1,106
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	127	127	127	127

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.