

# 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 8, 2012

Account	Week Ending			
	May 9	May 16	May 23	May 30
<b>ASSETS</b>				
Bank Credit	328,048	325,406	325,407	327,964
Securities in bank credit (1)	94,307	93,091	93,057	93,299
Treasury and agency securities (2)	64,654	63,742	63,830	64,180
Mortgage-backed securities (MBS) (3)	34,811	34,551	34,738	34,796
Non-MBS (4)	29,843	29,191	29,092	29,384
Other securities	29,654	29,350	29,227	29,119
Mortgage-backed securities (5)	1,356	1,346	1,346	1,317
Non-MBS (6)	28,297	28,003	27,881	27,802
Loans and leases in bank credit (7)	233,740	232,315	232,350	234,665
Commercial and industrial loans	51,509	51,551	51,723	51,549
Real estate loans	128,081	127,824	127,699	127,747
Revolving home equity loans	15,297	15,244	15,234	15,217
Closed-end residential loans (8)	42,233	42,072	41,994	42,078
Commercial real estate loans (9)	70,551	70,508	70,471	70,451
Consumer loans	11,390	11,375	11,414	11,458
Credit cards and other revolving plans	1,103	1,096	1,111	1,120
Other consumer loans (10)	10,287	10,279	10,303	10,338
Other loans and leases	42,760	41,564	41,514	43,912
Fed funds and reverse RPs with nonbanks (11)	18,769	17,597	17,461	19,705
All other loans and leases (12)	23,991	23,967	24,054	24,207
LESS: Allowance for loan and lease losses	4,179	4,186	4,148	4,115
Interbank loans	5,370	5,241	5,277	5,154
Fed funds and reverse RPs with banks	4,082	4,026	4,063	4,013
Loans to commercial banks	1,288	1,215	1,214	1,142
Cash assets (13)	51,914	53,686	50,943	52,874
Trading assets (14)	3,709	3,774	3,932	3,856
Derivatives with a positive fair value (15)	3,667	3,733	3,879	3,785
Other trading assets	42	41	52	71
Other assets (16)	31,640	31,271	32,953	32,230
<b>TOTAL ASSETS (22)</b>	<b>416,502</b>	<b>415,193</b>	<b>414,363</b>	<b>417,964</b>
<b>LIABILITIES</b>				
Deposits	291,470	292,696	294,101	295,773
Large time deposits	60,423	61,887	63,485	63,387
Other deposits	231,048	230,808	230,616	232,387
Borrowings	47,374	46,664	46,447	45,211
Borrowings from banks in the U.S.	3,776	3,691	3,536	3,979
Borrowings from others	43,598	42,973	42,911	41,232
Trading liabilities (17)	5,915	5,436	5,543	5,606
Derivatives with a negative fair value (15)	4,170	4,324	4,480	4,426
Other trading liabilities	1,745	1,112	1,063	1,179
Net due to related foreign offices	21,105	19,777	17,949	20,360
Other liabilities	8,400	8,540	8,174	8,738
<b>TOTAL LIABILITIES (22)</b>	<b>374,265</b>	<b>373,113</b>	<b>372,214</b>	<b>375,688</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>42,237</b>	<b>42,080</b>	<b>42,149</b>	<b>42,276</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	1,087	1,091	1,125	1,128
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.