

# 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 29, 2012

Account	Week Ending			
	May 30	Jun 6	Jun 13	Jun 20
<b>ASSETS</b>				
Bank Credit	327,962	326,186	324,049	322,088
Securities in bank credit (1)	93,297	92,448	92,593	91,810
Treasury and agency securities (2)	64,185	63,278	63,261	63,037
Mortgage-backed securities (MBS) (3)	34,801	34,962	34,977	34,952
Non-MBS (4)	29,384	28,316	28,284	28,085
Other securities	29,112	29,170	29,331	28,773
Mortgage-backed securities (5)	1,318	1,313	1,307	1,302
Non-MBS (6)	27,794	27,857	28,024	27,471
Loans and leases in bank credit (7)	234,665	233,738	231,456	230,278
Commercial and industrial loans	51,548	51,407	51,505	51,856
Real estate loans	127,750	127,320	127,118	127,077
Revolving home equity loans	15,217	15,181	15,179	15,150
Closed-end residential loans (8)	42,079	41,963	41,854	41,909
Commercial real estate loans (9)	70,454	70,176	70,085	70,018
Consumer loans	11,458	11,492	11,526	11,566
Credit cards and other revolving plans	1,120	1,125	1,130	1,142
Other consumer loans (10)	10,338	10,367	10,397	10,424
Other loans and leases	43,909	43,519	41,307	39,778
Fed funds and reverse RPs with nonbanks (11)	19,705	19,006	17,360	16,411
All other loans and leases (12)	24,204	24,513	23,947	23,367
LESS: Allowance for loan and lease losses	4,115	4,187	4,149	4,115
Interbank loans	5,154	5,743	5,724	6,041
Fed funds and reverse RPs with banks	4,013	4,598	4,576	4,873
Loans to commercial banks	1,142	1,145	1,147	1,169
Cash assets (13)	52,872	50,465	55,146	55,403
Trading assets (14)	3,856	4,394	4,373	4,139
Derivatives with a positive fair value (15)	3,785	4,308	4,281	4,043
Other trading assets	71	86	93	96
Other assets (16)	32,229	31,704	31,471	30,550
<b>TOTAL ASSETS (22)</b>	<b>417,960</b>	<b>414,305</b>	<b>416,615</b>	<b>414,106</b>
<b>LIABILITIES</b>				
Deposits	295,727	295,909	296,838	292,549
Large time deposits	63,389	63,929	63,930	61,605
Other deposits	232,339	231,979	232,908	230,943
Borrowings	45,246	46,546	45,539	42,855
Borrowings from banks in the U.S.	4,020	3,666	3,377	3,386
Borrowings from others	41,226	42,881	42,162	39,469
Trading liabilities (17)	5,606	5,401	5,499	5,561
Derivatives with a negative fair value (15)	4,426	4,438	4,184	4,114
Other trading liabilities	1,179	963	1,315	1,447
Net due to related foreign offices	20,360	16,016	18,816	23,019
Other liabilities	8,744	8,143	7,729	7,866
<b>TOTAL LIABILITIES (22)</b>	<b>375,683</b>	<b>372,015</b>	<b>374,421</b>	<b>371,849</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>42,277</b>	<b>42,290</b>	<b>42,193</b>	<b>42,257</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	1,112	1,102	1,102	1,082
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	127	127	125	125

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.