

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



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

Jul 6, 2012

Account	Week Ending			
	Jun 6	Jun 13	Jun 20	Jun 27
<b>ASSETS</b>				
Bank Credit	326,186	324,049	322,088	323,217
Securities in bank credit (1)	92,448	92,593	91,810	92,243
Treasury and agency securities (2)	63,278	63,261	63,037	63,415
Mortgage-backed securities (MBS) (3)	34,962	34,977	34,952	34,824
Non-MBS (4)	28,316	28,284	28,085	28,591
Other securities	29,170	29,331	28,773	28,829
Mortgage-backed securities (5)	1,313	1,307	1,302	1,339
Non-MBS (6)	27,857	28,024	27,471	27,489
Loans and leases in bank credit (7)	233,738	231,456	230,278	230,973
Commercial and industrial loans	51,419	51,517	51,856	51,799
Real estate loans	127,308	127,106	127,077	126,928
Revolving home equity loans	15,181	15,179	15,150	15,131
Closed-end residential loans (8)	41,963	41,854	41,909	41,970
Commercial real estate loans (9)	70,164	70,073	70,018	69,828
Consumer loans	11,492	11,526	11,566	11,547
Credit cards and other revolving plans	1,125	1,130	1,142	1,128
Other consumer loans (10)	10,367	10,397	10,424	10,420
Other loans and leases	43,519	41,307	39,778	40,698
Fed funds and reverse RPs with nonbanks (11)	19,006	17,360	16,411	17,514
All other loans and leases (12)	24,513	23,947	23,367	23,184
LESS: Allowance for loan and lease losses	4,187	4,149	4,115	3,997
Interbank loans	5,743	5,724	6,041	5,998
Fed funds and reverse RPs with banks	4,598	4,576	4,873	4,839
Loans to commercial banks	1,145	1,147	1,169	1,159
Cash assets (13)	50,465	55,146	55,403	54,698
Trading assets (14)	4,394	4,373	4,139	4,221
Derivatives with a positive fair value (15)	4,308	4,281	4,043	4,052
Other trading assets	86	93	96	169
Other assets (16)	31,704	31,471	30,550	31,797
<b>TOTAL ASSETS (22)</b>	<b>414,305</b>	<b>416,615</b>	<b>414,106</b>	<b>415,934</b>
<b>LIABILITIES</b>				
Deposits	295,909	296,838	292,549	294,120
Large time deposits	63,929	63,930	61,605	62,545
Other deposits	231,979	232,908	230,943	231,576
Borrowings	46,546	45,539	42,855	45,424
Borrowings from banks in the U.S.	3,666	3,377	3,386	3,472
Borrowings from others	42,881	42,162	39,469	41,952
Trading liabilities (17)	5,401	5,499	5,561	5,514
Derivatives with a negative fair value (15)	4,438	4,184	4,114	4,124
Other trading liabilities	963	1,315	1,447	1,390
Net due to related foreign offices	16,016	18,816	23,019	20,380
Other liabilities	8,143	7,729	7,866	8,314
<b>TOTAL LIABILITIES (22)</b>	<b>372,015</b>	<b>374,421</b>	<b>371,849</b>	<b>373,751</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>42,290</b>	<b>42,193</b>	<b>42,257</b>	<b>42,182</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	1,102	1,102	1,082	1,081
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	127	125	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.