

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



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

Aug 17, 2012

Account	Week Ending			
	Jul 18	Jul 25	Aug 1	Aug 8
<b>ASSETS</b>				
Bank Credit	325,930	325,925	327,799	326,411
Securities in bank credit (1)	93,995	93,545	94,351	94,196
Treasury and agency securities (2)	64,925	64,438	65,513	65,307
Mortgage-backed securities (MBS) (3)	35,120	35,080	35,853	35,870
Non-MBS (4)	29,804	29,358	29,660	29,437
Other securities	29,071	29,107	28,838	28,889
Mortgage-backed securities (5)	1,120	1,096	893	891
Non-MBS (6)	27,951	28,011	27,945	27,998
Loans and leases in bank credit (7)	231,934	232,380	233,448	232,215
Commercial and industrial loans	52,210	52,047	52,059	52,142
Real estate loans	126,336	126,348	126,271	126,309
Revolving home equity loans	15,077	15,079	15,062	15,024
Closed-end residential loans (8)	41,909	41,995	42,142	42,249
Commercial real estate loans (9)	69,350	69,273	69,067	69,036
Consumer loans	11,619	11,646	11,679	11,690
Credit cards and other revolving plans	1,129	1,135	1,125	1,117
Other consumer loans (10)	10,490	10,511	10,554	10,573
Other loans and leases	41,770	42,340	43,439	42,074
Fed funds and reverse RPs with nonbanks (11)	18,148	19,702	19,648	18,925
All other loans and leases (12)	23,622	22,638	23,791	23,149
LESS: Allowance for loan and lease losses	3,909	3,886	3,840	3,951
Interbank loans	5,229	5,166	5,142	5,075
Fed funds and reverse RPs with banks	3,879	3,782	3,664	3,578
Loans to commercial banks	1,350	1,384	1,478	1,497
Cash assets (13)	56,748	57,763	54,474	55,989
Trading assets (14)	4,066	4,057	3,878	3,860
Derivatives with a positive fair value (15)	3,899	3,908	3,741	3,720
Other trading assets	166	149	137	140
Other assets (16)	35,154	34,199	33,528	36,116
<b>TOTAL ASSETS (22)</b>	<b>423,217</b>	<b>423,224</b>	<b>420,982</b>	<b>423,500</b>
<b>LIABILITIES</b>				
Deposits	300,024	300,197	299,283	299,951
Large time deposits	69,257	68,818	65,694	67,781
Other deposits	230,767	231,380	233,590	232,169
Borrowings	43,660	43,292	43,475	45,377
Borrowings from banks in the U.S.	3,666	4,063	4,006	3,953
Borrowings from others	39,994	39,229	39,469	41,425
Trading liabilities (17)	5,696	5,331	4,995	4,570
Derivatives with a negative fair value (15)	3,930	3,934	3,836	3,805
Other trading liabilities	1,766	1,397	1,159	766
Net due to related foreign offices	22,893	23,111	22,273	22,426
Other liabilities	8,096	8,439	7,937	8,131
<b>TOTAL LIABILITIES (22)</b>	<b>380,369</b>	<b>380,370</b>	<b>377,963</b>	<b>380,456</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>42,848</b>	<b>42,854</b>	<b>43,018</b>	<b>43,044</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	1,041	1,064	1,120	1,170
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	124	124	122	122

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.