

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



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

Sep 28, 2012

Account	Week Ending			
	Aug 29	Sep 5	Sep 12	Sep 19
<b>ASSETS</b>				
Bank Credit	328,452	328,023	330,343	329,077
Securities in bank credit (1)	96,567	97,020	97,715	97,136
Treasury and agency securities (2)	67,717	67,914	68,363	67,686
Mortgage-backed securities (MBS) (3)	35,460	35,782	35,893	35,606
Non-MBS (4)	32,257	32,132	32,470	32,080
Other securities	28,850	29,105	29,352	29,450
Mortgage-backed securities (5)	845	841	841	831
Non-MBS (6)	28,005	28,264	28,510	28,619
Loans and leases in bank credit (7)	231,885	231,003	232,628	231,940
Commercial and industrial loans	52,197	52,087	52,232	52,582
Real estate loans	125,677	125,446	125,482	125,193
Revolving home equity loans	14,854	14,812	14,803	14,791
Closed-end residential loans (8)	42,377	42,399	42,495	42,271
Commercial real estate loans (9)	68,446	68,234	68,184	68,130
Consumer loans	11,768	11,781	11,777	11,796
Credit cards and other revolving plans	1,135	1,130	1,124	1,129
Other consumer loans (10)	10,633	10,651	10,653	10,666
Other loans and leases	42,244	41,690	43,138	42,370
Fed funds and reverse RPs with nonbanks (11)	18,852	18,629	20,027	19,207
All other loans and leases (12)	23,392	23,061	23,111	23,163
LESS: Allowance for loan and lease losses	3,923	3,922	3,961	3,948
Interbank loans	4,785	5,014	4,814	4,635
Fed funds and reverse RPs with banks	3,235	3,440	3,213	3,128
Loans to commercial banks	1,550	1,574	1,602	1,508
Cash assets (13)	49,248	53,532	51,823	57,119
Trading assets (14)	3,844	3,826	3,340	3,190
Derivatives with a positive fair value (15)	3,669	3,672	3,183	3,046
Other trading assets	175	154	157	144
Other assets (16)	37,831	37,384	35,708	35,867
<b>TOTAL ASSETS (22)</b>	<b>420,236</b>	<b>423,858</b>	<b>422,068</b>	<b>425,940</b>
<b>LIABILITIES</b>				
Deposits	300,932	304,233	302,685	303,263
Large time deposits	65,987	68,310	69,117	69,584
Other deposits	234,945	235,923	233,567	233,679
Borrowings	43,014	42,898	42,845	42,491
Borrowings from banks in the U.S.	4,193	3,987	3,958	3,630
Borrowings from others	38,822	38,911	38,887	38,860
Trading liabilities (17)	4,541	4,661	4,731	4,876
Derivatives with a negative fair value (15)	3,846	3,798	3,466	3,460
Other trading liabilities	695	864	1,265	1,417
Net due to related foreign offices	20,400	21,501	20,421	24,359
Other liabilities	8,547	7,650	8,435	7,937
<b>TOTAL LIABILITIES (22)</b>	<b>377,435</b>	<b>380,943</b>	<b>379,116</b>	<b>382,926</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>42,801</b>	<b>42,915</b>	<b>42,951</b>	<b>43,014</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	1,161	1,125	1,135	1,134
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	122	118	118	118

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.