

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



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

Nov 2, 2012

Account	Week Ending			
	Oct 3	Oct 10	Oct 17	Oct 24
<b>ASSETS</b>				
Bank Credit	328,430	328,688	324,242	319,551
Securities in bank credit (1)	97,546	98,024	96,567	96,164
Treasury and agency securities (2)	67,720	68,109	66,755	66,326
Mortgage-backed securities (MBS) (3)	35,674	35,610	35,299	35,177
Non-MBS (4)	32,045	32,499	31,456	31,149
Other securities	29,826	29,915	29,813	29,838
Mortgage-backed securities (5)	799	805	794	793
Non-MBS (6)	29,027	29,110	29,019	29,045
Loans and leases in bank credit (7)	230,884	230,664	227,675	223,387
Commercial and industrial loans	53,075	53,042	53,016	52,668
Real estate loans	124,559	124,253	124,286	124,258
Revolving home equity loans	14,728	14,665	14,666	14,639
Closed-end residential loans (8)	42,290	42,125	42,083	42,164
Commercial real estate loans (9)	67,542	67,463	67,537	67,454
Consumer loans	11,785	11,725	11,745	11,726
Credit cards and other revolving plans	1,128	1,109	1,116	1,119
Other consumer loans (10)	10,656	10,616	10,630	10,607
Other loans and leases	41,466	41,645	38,627	34,735
Fed funds and reverse RPs with nonbanks (11)	17,827	17,496	15,009	11,373
All other loans and leases (12)	23,639	24,149	23,618	23,362
LESS: Allowance for loan and lease losses	3,666	3,745	3,778	3,823
Interbank loans	4,271	4,072	3,062	2,388
Fed funds and reverse RPs with banks	2,816	2,591	1,577	1,033
Loans to commercial banks	1,455	1,481	1,486	1,355
Cash assets (13)	54,517	48,743	51,666	43,178
Trading assets (14)	3,341	3,353	3,176	3,052
Derivatives with a positive fair value (15)	3,204	3,228	3,050	2,925
Other trading assets	137	125	126	127
Other assets (16)	37,874	37,833	36,646	38,222
<b>TOTAL ASSETS (22)</b>	<b>424,767</b>	<b>418,944</b>	<b>415,014</b>	<b>402,567</b>
<b>LIABILITIES</b>				
Deposits	304,125	303,020	302,525	293,798
Large time deposits	69,170	67,430	68,109	60,500
Other deposits	234,955	235,590	234,417	233,299
Borrowings	40,179	39,545	34,656	31,058
Borrowings from banks in the U.S.	3,415	3,261	3,986	3,299
Borrowings from others	36,764	36,284	30,670	27,759
Trading liabilities (17)	3,946	4,106	4,413	4,371
Derivatives with a negative fair value (15)	3,379	3,387	3,428	3,313
Other trading liabilities	567	720	985	1,058
Net due to related foreign offices	24,295	20,578	22,606	22,138
Other liabilities	8,703	8,201	7,391	7,353
<b>TOTAL LIABILITIES (22)</b>	<b>381,247</b>	<b>375,450</b>	<b>371,590</b>	<b>358,719</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>43,520</b>	<b>43,494</b>	<b>43,424</b>	<b>43,848</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	1,200	1,190	1,062	1,041
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	116	116	116	116

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.