

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



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

Dec 12, 2012

Account	Week Ending			
	Nov 14	Nov 21	Nov 28	Dec 5
<b>ASSETS</b>				
Bank Credit	326,095	329,046	330,307	333,616
Securities in bank credit (1)	97,186	97,194	98,205	99,932
Treasury and agency securities (2)	67,027	67,343	68,295	69,712
Mortgage-backed securities (MBS) (3)	35,561	35,328	35,397	35,717
Non-MBS (4)	31,466	32,015	32,898	33,995
Other securities	30,160	29,851	29,910	30,220
Mortgage-backed securities (5)	799	800	799	784
Non-MBS (6)	29,361	29,051	29,111	29,436
Loans and leases in bank credit (7)	228,908	231,852	232,103	233,684
Commercial and industrial loans	52,661	52,979	52,526	53,152
Real estate loans	124,375	124,422	124,512	124,319
Revolving home equity loans	14,609	14,582	14,564	14,550
Closed-end residential loans (8)	42,294	42,365	42,534	42,422
Commercial real estate loans (9)	67,471	67,475	67,415	67,347
Consumer loans	11,750	11,749	11,748	11,748
Credit cards and other revolving plans	1,120	1,125	1,127	1,122
Other consumer loans (10)	10,629	10,624	10,622	10,626
Other loans and leases	40,123	42,703	43,316	44,465
Fed funds and reverse RPs with nonbanks (11)	16,036	19,354	19,917	20,717
All other loans and leases (12)	24,087	23,349	23,399	23,748
LESS: Allowance for loan and lease losses	3,851	3,848	3,761	3,697
Interbank loans	3,187	3,491	3,518	3,509
Fed funds and reverse RPs with banks	1,882	2,203	2,170	2,133
Loans to commercial banks	1,305	1,288	1,348	1,376
Cash assets (13)	46,384	49,474	50,025	48,752
Trading assets (14)	3,442	3,339	3,354	3,327
Derivatives with a positive fair value (15)	3,316	3,193	3,203	3,323
Other trading assets	126	146	151	3
Other assets (16)	42,564	44,936	45,318	46,486
<b>TOTAL ASSETS (22)</b>	<b>417,819</b>	<b>426,438</b>	<b>428,761</b>	<b>431,993</b>
<b>LIABILITIES</b>				
Deposits	303,924	310,423	310,427	313,009
Large time deposits	66,396	74,387	73,335	75,534
Other deposits	237,528	236,036	237,092	237,476
Borrowings	38,459	40,135	42,254	41,090
Borrowings from banks in the U.S.	3,416	3,641	3,629	3,957
Borrowings from others	35,042	36,494	38,625	37,133
Trading liabilities (17)	4,044	4,257	4,567	4,431
Derivatives with a negative fair value (15)	3,319	3,326	3,326	3,370
Other trading liabilities	725	931	1,241	1,062
Net due to related foreign offices	20,243	19,905	19,567	20,310
Other liabilities	7,665	8,091	8,509	9,587
<b>TOTAL LIABILITIES (22)</b>	<b>374,334</b>	<b>382,811</b>	<b>385,325</b>	<b>388,427</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>43,485</b>	<b>43,627</b>	<b>43,436</b>	<b>43,566</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	1,033	1,011	1,034	1,054
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	114	114	114	111

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.