

# 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 7, 2012

Account	Week Ending			
	Aug 8	Aug 15	Aug 22	Aug 29
<b>ASSETS</b>				
Bank Credit	326,412	325,899	325,804	329,253
Securities in bank credit (1)	94,196	94,744	95,131	96,765
Treasury and agency securities (2)	65,304	65,856	66,211	67,833
Mortgage-backed securities (MBS) (3)	35,867	35,598	35,570	35,576
Non-MBS (4)	29,437	30,258	30,641	32,257
Other securities	28,893	28,888	28,920	28,932
Mortgage-backed securities (5)	895	909	903	880
Non-MBS (6)	27,998	27,979	28,017	28,052
Loans and leases in bank credit (7)	232,215	231,154	230,673	232,489
Commercial and industrial loans	52,142	52,331	52,326	52,282
Real estate loans	126,309	126,087	125,973	126,188
Revolving home equity loans	15,024	14,992	14,931	14,914
Closed-end residential loans (8)	42,249	42,168	42,229	42,496
Commercial real estate loans (9)	69,036	68,927	68,813	68,778
Consumer loans	11,690	11,697	11,711	11,776
Credit cards and other revolving plans	1,120	1,124	1,125	1,136
Other consumer loans (10)	10,570	10,573	10,586	10,640
Other loans and leases	42,074	41,039	40,663	42,242
Fed funds and reverse RPs with nonbanks (11)	18,925	18,513	18,715	18,847
All other loans and leases (12)	23,149	22,527	21,948	23,395
LESS: Allowance for loan and lease losses	3,951	3,961	3,963	3,942
Interbank loans	5,089	5,197	4,920	4,878
Fed funds and reverse RPs with banks	3,592	3,636	3,346	3,328
Loans to commercial banks	1,497	1,561	1,574	1,550
Cash assets (13)	55,989	55,953	51,561	49,242
Trading assets (14)	3,860	3,735	3,879	3,844
Derivatives with a positive fair value (15)	3,720	3,592	3,712	3,669
Other trading assets	140	143	167	175
Other assets (16)	36,116	36,216	37,202	37,901
<b>TOTAL ASSETS (22)</b>	<b>423,515</b>	<b>423,039</b>	<b>419,403</b>	<b>421,176</b>
<b>LIABILITIES</b>				
Deposits	299,994	300,361	298,185	301,728
Large time deposits	67,781	68,582	66,391	66,057
Other deposits	232,213	231,779	231,794	235,671
Borrowings	45,377	44,186	43,108	42,994
Borrowings from banks in the U.S.	3,953	3,924	3,740	4,193
Borrowings from others	41,425	40,261	39,368	38,801
Trading liabilities (17)	4,570	4,512	4,723	4,541
Derivatives with a negative fair value (15)	3,805	3,786	3,885	3,846
Other trading liabilities	766	725	838	695
Net due to related foreign offices	22,426	22,554	22,629	20,415
Other liabilities	8,131	8,502	7,745	8,567
<b>TOTAL LIABILITIES (22)</b>	<b>380,500</b>	<b>380,114</b>	<b>376,391</b>	<b>378,245</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>43,015</b>	<b>42,924</b>	<b>43,012</b>	<b>42,931</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	1,172	1,158	1,158	1,161
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	122	122	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.