

# 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 26, 2012

Account	Week Ending			
	Nov 28	Dec 5	Dec 12	Dec 19
<b>ASSETS</b>				
Bank Credit	330,307	333,617	335,299	334,203
Securities in bank credit (1)	98,205	99,933	100,759	101,811
Treasury and agency securities (2)	68,295	69,756	68,773	69,856
Mortgage-backed securities (MBS) (3)	35,397	35,717	35,329	35,176
Non-MBS (4)	32,898	34,040	33,444	34,680
Other securities	29,910	30,177	31,986	31,955
Mortgage-backed securities (5)	799	784	1,194	1,142
Non-MBS (6)	29,111	29,393	30,791	30,813
Loans and leases in bank credit (7)	232,103	233,684	234,540	232,393
Commercial and industrial loans	52,526	53,152	53,368	53,812
Real estate loans	124,512	124,320	124,365	124,355
Revolving home equity loans	14,564	14,550	14,550	14,335
Closed-end residential loans (8)	42,534	42,422	42,398	42,550
Commercial real estate loans (9)	67,415	67,348	67,416	67,469
Consumer loans	11,748	11,748	11,775	11,795
Credit cards and other revolving plans	1,127	1,122	1,147	1,165
Other consumer loans (10)	10,622	10,626	10,629	10,630
Other loans and leases	43,316	44,465	45,032	42,431
Fed funds and reverse RPs with nonbanks (11)	19,917	20,717	21,617	18,536
All other loans and leases (12)	23,399	23,748	23,415	23,895
LESS: Allowance for loan and lease losses	3,761	3,697	3,820	3,789
Interbank loans	3,518	3,509	3,675	4,030
Fed funds and reverse RPs with banks	2,170	2,133	2,279	2,608
Loans to commercial banks	1,348	1,376	1,396	1,423
Cash assets (13)	50,025	48,749	53,397	51,701
Trading assets (14)	3,354	3,327	2,848	2,804
Derivatives with a positive fair value (15)	3,203	3,323	2,844	2,800
Other trading assets	151	3	3	3
Other assets (16)	45,318	46,486	45,996	47,947
<b>TOTAL ASSETS (22)</b>	<b>428,761</b>	<b>431,992</b>	<b>437,395</b>	<b>436,898</b>
<b>LIABILITIES</b>				
Deposits	310,427	313,006	317,338	319,702
Large time deposits	73,310	75,506	78,309	78,120
Other deposits	237,118	237,501	239,029	241,582
Borrowings	42,254	41,090	43,967	43,438
Borrowings from banks in the U.S.	3,629	3,957	4,120	3,648
Borrowings from others	38,625	37,133	39,847	39,790
Trading liabilities (17)	4,567	4,431	4,105	4,048
Derivatives with a negative fair value (15)	3,326	3,370	3,039	3,117
Other trading liabilities	1,241	1,062	1,067	932
Net due to related foreign offices	19,567	20,310	19,948	18,722
Other liabilities	8,509	9,587	8,693	7,833
<b>TOTAL LIABILITIES (22)</b>	<b>385,325</b>	<b>388,424</b>	<b>394,051</b>	<b>393,742</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>43,436</b>	<b>43,567</b>	<b>43,344</b>	<b>43,155</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	1,043	1,064	1,185	1,160
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	114	111	111	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.