

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



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

Oct 26, 2012

Account	Week Ending			
	Sep 26	Oct 3	Oct 10	Oct 17
<b>ASSETS</b>				
Bank Credit	328,354	328,431	328,689	324,235
Securities in bank credit (1)	96,971	97,546	98,024	96,567
Treasury and agency securities (2)	67,383	67,720	68,109	66,755
Mortgage-backed securities (MBS) (3)	35,431	35,674	35,610	35,299
Non-MBS (4)	31,952	32,045	32,499	31,456
Other securities	29,587	29,826	29,915	29,813
Mortgage-backed securities (5)	804	799	805	794
Non-MBS (6)	28,783	29,027	29,110	29,019
Loans and leases in bank credit (7)	231,383	230,885	230,665	227,668
Commercial and industrial loans	53,076	53,066	53,033	53,007
Real estate loans	124,798	124,567	124,260	124,287
Revolving home equity loans	14,748	14,732	14,668	14,670
Closed-end residential loans (8)	42,358	42,276	42,111	42,069
Commercial real estate loans (9)	67,692	67,560	67,481	67,549
Consumer loans	11,780	11,786	11,726	11,746
Credit cards and other revolving plans	1,119	1,128	1,109	1,116
Other consumer loans (10)	10,661	10,657	10,617	10,631
Other loans and leases	41,730	41,466	41,645	38,627
Fed funds and reverse RPs with nonbanks (11)	18,614	17,827	17,496	15,009
All other loans and leases (12)	23,116	23,640	24,149	23,619
LESS: Allowance for loan and lease losses	3,748	3,668	3,747	3,780
Interbank loans	4,553	4,271	4,072	3,062
Fed funds and reverse RPs with banks	3,078	2,816	2,591	1,577
Loans to commercial banks	1,475	1,455	1,481	1,486
Cash assets (13)	48,984	54,517	48,743	51,666
Trading assets (14)	3,094	3,341	3,353	3,176
Derivatives with a positive fair value (15)	2,944	3,204	3,228	3,050
Other trading assets	150	137	125	126
Other assets (16)	44,183	37,871	37,830	36,643
<b>TOTAL ASSETS (22)</b>	<b>425,421</b>	<b>424,763</b>	<b>418,941</b>	<b>415,004</b>
<b>LIABILITIES</b>				
Deposits	302,557	304,125	303,020	302,525
Large time deposits	68,239	69,170	67,430	68,139
Other deposits	234,318	234,955	235,590	234,387
Borrowings	42,513	40,179	39,545	34,656
Borrowings from banks in the U.S.	3,892	3,415	3,261	3,986
Borrowings from others	38,621	36,764	36,284	30,670
Trading liabilities (17)	4,355	3,946	4,106	4,413
Derivatives with a negative fair value (15)	3,350	3,379	3,387	3,428
Other trading liabilities	1,005	567	720	985
Net due to related foreign offices	25,246	24,295	20,578	22,606
Other liabilities	7,825	8,703	8,201	7,391
<b>TOTAL LIABILITIES (22)</b>	<b>382,496</b>	<b>381,247</b>	<b>375,450</b>	<b>371,590</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>42,925</b>	<b>43,516</b>	<b>43,490</b>	<b>43,413</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	1,145	1,200	1,190	1,062
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	118	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.