

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



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

Jan 31, 2013

Account	Week Ending			
	Jan 9	Jan 16	Jan 23	Jan 30
<b>ASSETS</b>				
Bank Credit	331,300	332,041	331,606	331,610
Securities in bank credit (1)	100,259	99,693	100,239	99,875
Treasury and agency securities (2)	68,608	68,482	68,952	68,521
Mortgage-backed securities (MBS) (3)	35,450	35,457	35,605	35,823
Non-MBS (4)	33,158	33,025	33,346	32,698
Other securities	31,651	31,211	31,287	31,354
Mortgage-backed securities (5)	956	966	975	968
Non-MBS (6)	30,696	30,245	30,312	30,387
Loans and leases in bank credit (7)	231,041	232,348	231,367	231,735
Commercial and industrial loans	54,846	54,867	54,543	55,748
Real estate loans	125,191	124,766	124,548	124,346
Revolving home equity loans	14,570	14,527	14,482	14,463
Closed-end residential loans (8)	42,917	42,560	42,419	42,419
Commercial real estate loans (9)	67,703	67,678	67,647	67,464
Consumer loans	11,967	11,970	11,912	11,871
Credit cards and other revolving plans	1,169	1,179	1,166	1,152
Other consumer loans (10)	10,798	10,791	10,746	10,719
Other loans and leases	39,037	40,744	40,365	39,770
Fed funds and reverse RPs with nonbanks (11)	14,968	16,901	16,756	16,004
All other loans and leases (12)	24,069	23,843	23,608	23,766
LESS: Allowance for loan and lease losses	3,742	3,736	3,763	3,716
Interbank loans	3,039	2,997	3,063	3,400
Fed funds and reverse RPs with banks	1,640	1,550	1,684	2,029
Loans to commercial banks	1,399	1,447	1,379	1,371
Cash assets (13)	37,280	47,215	45,216	48,761
Trading assets (14)	2,873	2,831	2,757	2,651
Derivatives with a positive fair value (15)	2,869	2,827	2,753	2,647
Other trading assets	4	4	4	4
Other assets (16)	55,315	43,592	45,178	46,900
<b>TOTAL ASSETS (22)</b>	<b>426,065</b>	<b>424,940</b>	<b>424,056</b>	<b>429,606</b>
<b>LIABILITIES</b>				
Deposits	309,347	308,967	308,862	311,708
Large time deposits	73,568	73,255	74,422	76,958
Other deposits	235,779	235,712	234,439	234,751
Borrowings	39,359	40,334	36,820	36,461
Borrowings from banks in the U.S.	3,640	3,613	2,799	3,030
Borrowings from others	35,718	36,721	34,021	33,431
Trading liabilities (17)	3,467	3,417	3,732	3,759
Derivatives with a negative fair value (15)	3,012	3,141	3,065	2,968
Other trading liabilities	455	276	666	791
Net due to related foreign offices	22,728	20,880	23,253	26,480
Other liabilities	7,823	8,233	8,145	8,018
<b>TOTAL LIABILITIES (22)</b>	<b>382,723</b>	<b>381,832</b>	<b>380,811</b>	<b>386,426</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>43,342</b>	<b>43,109</b>	<b>43,245</b>	<b>43,179</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	1,076	1,077	1,063	1,029
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	110	110	110	110

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.