

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



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

Mar 22, 2013

Account	Week Ending			
	Feb 20	Feb 27	Mar 6	Mar 13
<b>ASSETS</b>				
Bank Credit	332,872	333,913	334,307	333,023
Securities in bank credit (1)	97,117	96,668	97,900	98,205
Treasury and agency securities (2)	65,619	64,910	65,680	65,746
Mortgage-backed securities (MBS) (3)	35,289	35,196	35,638	35,764
Non-MBS (4)	30,330	29,714	30,042	29,982
Other securities	31,499	31,758	32,220	32,459
Mortgage-backed securities (5)	972	955	967	973
Non-MBS (6)	30,527	30,803	31,253	31,486
Loans and leases in bank credit (7)	235,754	237,245	236,407	234,819
Commercial and industrial loans	57,102	56,610	56,938	57,120
Real estate loans	122,567	122,546	122,320	121,946
Revolving home equity loans	14,080	14,056	13,999	13,967
Closed-end residential loans (8)	41,563	41,555	41,589	41,402
Commercial real estate loans (9)	66,923	66,934	66,732	66,578
Consumer loans	12,326	12,365	12,356	12,335
Credit cards and other revolving plans	1,166	1,167	1,152	1,151
Other consumer loans (10)	11,160	11,198	11,204	11,184
Other loans and leases	43,760	45,725	44,793	43,417
Fed funds and reverse RPs with nonbanks (11)	19,945	22,018	21,079	19,694
All other loans and leases (12)	23,815	23,706	23,714	23,724
LESS: Allowance for loan and lease losses	3,817	3,787	3,839	3,840
Interbank loans	3,315	3,308	3,050	2,941
Fed funds and reverse RPs with banks	2,068	2,147	1,970	1,858
Loans to commercial banks	1,248	1,161	1,080	1,083
Cash assets (13)	50,789	53,818	55,738	47,198
Trading assets (14)	2,938	2,782	3,276	3,170
Derivatives with a positive fair value (15)	2,935	2,778	3,272	3,166
Other trading assets	3	4	4	4
Other assets (16)	49,074	51,353	46,425	46,254
<b>TOTAL ASSETS (22)</b>	<b>435,171</b>	<b>441,387</b>	<b>438,957</b>	<b>428,746</b>
<b>LIABILITIES</b>				
Deposits	314,844	316,576	316,260	314,292
Large time deposits	79,782	81,551	80,040	77,506
Other deposits	235,063	235,025	236,220	236,786
Borrowings	40,979	43,134	41,654	38,815
Borrowings from banks in the U.S.	2,960	3,225	3,435	3,314
Borrowings from others	38,019	39,909	38,219	35,501
Trading liabilities (17)	3,975	3,753	3,371	3,299
Derivatives with a negative fair value (15)	3,281	2,780	2,590	2,535
Other trading liabilities	694	973	780	764
Net due to related foreign offices	23,816	25,696	26,436	21,454
Other liabilities	8,227	8,737	7,773	7,516
<b>TOTAL LIABILITIES (22)</b>	<b>391,840</b>	<b>397,896</b>	<b>395,492</b>	<b>385,376</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>43,331</b>	<b>43,491</b>	<b>43,464</b>	<b>43,370</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	950	958	950	941
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	110	110	106	106

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.