

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



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

Jul 3, 2013

Account	Week Ending			
	Jun 5	Jun 12	Jun 19	Jun 26
<b>ASSETS</b>				
Bank Credit	329,616	330,247	331,015	332,582
Securities in bank credit (1)	94,440	94,615	94,618	94,127
Treasury and agency securities (2)	60,806	60,801	60,668	60,257
Mortgage-backed securities (MBS) (3)	32,991	32,938	32,923	32,712
Non-MBS (4)	27,815	27,863	27,745	27,545
Other securities	33,634	33,814	33,950	33,870
Mortgage-backed securities (5)	937	935	934	952
Non-MBS (6)	32,697	32,879	33,016	32,918
Loans and leases in bank credit (7)	235,176	235,632	236,398	238,455
Commercial and industrial loans	57,933	57,723	57,659	58,352
Real estate loans	119,434	119,487	119,302	119,343
Revolving home equity loans	13,373	13,350	13,332	13,320
Closed-end residential loans (8)	40,732	40,848	40,700	40,737
Commercial real estate loans (9)	65,329	65,288	65,270	65,286
Consumer loans	12,082	12,126	12,128	12,025
Credit cards and other revolving plans	1,184	1,179	1,155	1,145
Other consumer loans (10)	10,898	10,947	10,973	10,879
Other loans and leases	45,727	46,297	47,309	48,736
Fed funds and reverse RPs with nonbanks (11)	20,779	20,745	21,832	23,244
All other loans and leases (12)	24,948	25,551	25,477	25,492
LESS: Allowance for loan and lease losses	3,704	3,758	3,745	3,727
Interbank loans	3,453	3,359	3,957	4,481
Fed funds and reverse RPs with banks	2,338	2,231	2,800	3,461
Loans to commercial banks	1,116	1,128	1,157	1,020
Cash assets (13)	46,989	47,295	43,221	46,239
Trading assets (14)	2,065	2,364	1,998	1,949
Derivatives with a positive fair value (15)	2,059	2,358	1,991	1,942
Other trading assets	6	6	7	7
Other assets (16)	36,799	38,347	38,737	40,786
<b>TOTAL ASSETS (22)</b>	<b>415,219</b>	<b>417,855</b>	<b>415,183</b>	<b>422,309</b>
<b>LIABILITIES</b>				
Deposits	301,308	303,040	301,303	302,767
Large time deposits	73,132	72,645	73,615	74,670
Other deposits	228,176	230,395	227,689	228,097
Borrowings	37,518	42,616	41,488	47,156
Borrowings from banks in the U.S.	2,580	3,627	3,389	3,450
Borrowings from others	34,938	38,988	38,099	43,706
Trading liabilities (17)	2,897	3,259	2,780	2,727
Derivatives with a negative fair value (15)	2,086	2,381	2,005	1,979
Other trading liabilities	811	878	775	747
Net due to related foreign offices	23,823	19,942	20,921	21,042
Other liabilities	7,507	7,057	6,982	7,366
<b>TOTAL LIABILITIES (22)</b>	<b>373,053</b>	<b>375,914</b>	<b>373,475</b>	<b>381,058</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>42,166</b>	<b>41,941</b>	<b>41,708</b>	<b>41,251</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	640	623	620	534
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	100	100	100	100

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.