

# 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 12, 2013

Account	Week Ending			
	Jun 12	Jun 19	Jun 26	Jul 3
<b>ASSETS</b>				
Bank Credit	329,745	330,502	332,074	332,235
Securities in bank credit (1)	94,541	94,545	94,056	94,719
Treasury and agency securities (2)	60,769	60,637	60,226	60,691
Mortgage-backed securities (MBS) (3)	32,927	32,913	32,685	33,025
Non-MBS (4)	27,842	27,724	27,541	27,666
Other securities	33,772	33,909	33,830	34,028
Mortgage-backed securities (5)	935	934	952	939
Non-MBS (6)	32,838	32,975	32,878	33,090
Loans and leases in bank credit (7)	235,203	235,957	238,018	237,516
Commercial and industrial loans	57,708	57,644	58,337	58,564
Real estate loans	119,067	118,884	118,929	119,934
Revolving home equity loans	13,338	13,320	13,308	13,283
Closed-end residential loans (8)	40,709	40,560	40,600	41,082
Commercial real estate loans (9)	65,020	65,004	65,021	65,569
Consumer loans	12,122	12,124	12,021	12,057
Credit cards and other revolving plans	1,179	1,155	1,145	1,155
Other consumer loans (10)	10,943	10,969	10,876	10,902
Other loans and leases	46,307	47,305	48,731	46,961
Fed funds and reverse RPs with nonbanks (11)	20,745	21,832	23,244	19,890
All other loans and leases (12)	25,561	25,473	25,487	27,070
LESS: Allowance for loan and lease losses	3,730	3,717	3,701	3,682
Interbank loans	3,359	3,957	4,481	4,371
Fed funds and reverse RPs with banks	2,231	2,800	3,461	3,326
Loans to commercial banks	1,128	1,157	1,020	1,045
Cash assets (13)	47,151	43,078	46,096	46,601
Trading assets (14)	2,364	1,998	1,949	2,073
Derivatives with a positive fair value (15)	2,358	1,991	1,942	2,068
Other trading assets	6	7	7	6
Other assets (16)	38,273	38,665	40,717	43,909
<b>TOTAL ASSETS (22)</b>	<b>417,162</b>	<b>414,483</b>	<b>421,616</b>	<b>425,507</b>
<b>LIABILITIES</b>				
Deposits	302,378	300,644	302,110	309,824
Large time deposits	72,570	73,540	74,596	78,450
Other deposits	229,807	227,103	227,513	231,374
Borrowings	42,607	41,480	47,147	42,342
Borrowings from banks in the U.S.	3,623	3,384	3,445	3,075
Borrowings from others	38,985	38,096	43,703	39,268
Trading liabilities (17)	3,259	2,780	2,727	2,554
Derivatives with a negative fair value (15)	2,381	2,005	1,979	1,886
Other trading liabilities	878	775	747	668
Net due to related foreign offices	19,942	20,921	21,042	21,856
Other liabilities	7,051	6,976	7,359	7,457
<b>TOTAL LIABILITIES (22)</b>	<b>375,237</b>	<b>372,800</b>	<b>380,385</b>	<b>384,033</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>41,925</b>	<b>41,683</b>	<b>41,231</b>	<b>41,474</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	624	621	535	151
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	100	100	100	98

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.