

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



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

Feb 28, 2013

Account	Week Ending			
	Jan 30	Feb 6	Feb 13	Feb 20
<b>ASSETS</b>				
Bank Credit	331,625	334,487	330,406	330,318
Securities in bank credit (1)	99,821	98,820	97,167	96,711
Treasury and agency securities (2)	68,382	67,343	65,636	65,324
Mortgage-backed securities (MBS) (3)	35,682	35,817	35,858	35,200
Non-MBS (4)	32,700	31,526	29,778	30,124
Other securities	31,439	31,478	31,531	31,387
Mortgage-backed securities (5)	960	956	956	954
Non-MBS (6)	30,479	30,522	30,576	30,433
Loans and leases in bank credit (7)	231,804	235,667	233,238	233,607
Commercial and industrial loans	55,846	55,765	55,549	55,956
Real estate loans	124,241	124,112	123,711	121,715
Revolving home equity loans	14,442	14,396	14,371	13,946
Closed-end residential loans (8)	42,428	42,418	42,097	41,425
Commercial real estate loans (9)	67,372	67,298	67,244	66,344
Consumer loans	11,872	11,824	11,792	12,227
Credit cards and other revolving plans	1,148	1,134	1,135	1,161
Other consumer loans (10)	10,723	10,690	10,657	11,065
Other loans and leases	39,845	43,966	42,186	43,709
Fed funds and reverse RPs with nonbanks (11)	16,004	20,521	19,065	19,945
All other loans and leases (12)	23,841	23,445	23,121	23,765
LESS: Allowance for loan and lease losses	3,719	3,801	3,798	3,796
Interbank loans	3,401	3,325	3,298	3,314
Fed funds and reverse RPs with banks	2,030	1,913	1,986	2,067
Loans to commercial banks	1,371	1,412	1,313	1,248
Cash assets (13)	48,631	46,987	48,405	50,467
Trading assets (14)	2,650	3,155	2,861	2,893
Derivatives with a positive fair value (15)	2,646	3,152	2,857	2,889
Other trading assets	4	3	4	3
Other assets (16)	46,987	47,315	49,673	48,881
<b>TOTAL ASSETS (22)</b>	<b>429,574</b>	<b>431,467</b>	<b>430,845</b>	<b>432,078</b>
<b>LIABILITIES</b>				
Deposits	311,604	315,881	313,944	312,286
Large time deposits	76,939	82,473	80,868	79,552
Other deposits	234,665	233,408	233,077	232,734
Borrowings	36,457	40,293	38,923	40,852
Borrowings from banks in the U.S.	3,068	3,414	3,231	2,943
Borrowings from others	33,389	36,879	35,692	37,910
Trading liabilities (17)	3,758	3,735	3,665	3,929
Derivatives with a negative fair value (15)	2,967	3,100	3,081	3,235
Other trading liabilities	791	635	584	694
Net due to related foreign offices	26,480	20,491	22,932	23,816
Other liabilities	8,069	7,875	8,204	8,188
<b>TOTAL LIABILITIES (22)</b>	<b>386,368</b>	<b>388,275</b>	<b>387,668</b>	<b>389,072</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>43,206</b>	<b>43,192</b>	<b>43,177</b>	<b>43,006</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	1,025	999	992	941
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.