

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



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

May 1, 2013

Account	Week Ending			
	Apr 3	Apr 10	Apr 17	Apr 24
<b>ASSETS</b>				
Bank Credit	328,903	326,511	323,471	324,177
Securities in bank credit (1)	96,107	96,700	94,440	95,191
Treasury and agency securities (2)	63,901	64,091	61,739	62,396
Mortgage-backed securities (MBS) (3)	33,060	32,943	32,878	32,981
Non-MBS (4)	30,841	31,148	28,861	29,415
Other securities	32,207	32,609	32,701	32,795
Mortgage-backed securities (5)	906	923	922	961
Non-MBS (6)	31,301	31,686	31,779	31,834
Loans and leases in bank credit (7)	232,795	229,811	229,032	228,986
Commercial and industrial loans	56,052	56,207	56,941	57,092
Real estate loans	119,073	118,962	118,641	118,695
Revolving home equity loans	13,409	13,402	13,409	13,390
Closed-end residential loans (8)	40,802	40,730	40,367	40,474
Commercial real estate loans (9)	64,862	64,830	64,865	64,831
Consumer loans	11,356	11,340	11,476	11,512
Credit cards and other revolving plans	1,145	1,139	1,193	1,166
Other consumer loans (10)	10,212	10,200	10,284	10,346
Other loans and leases	46,314	43,302	41,974	41,688
Fed funds and reverse RPs with nonbanks (11)	21,605	19,021	17,113	17,008
All other loans and leases (12)	24,709	24,281	24,861	24,680
LESS: Allowance for loan and lease losses	3,622	3,632	3,641	3,646
Interbank loans	3,256	3,579	3,620	3,673
Fed funds and reverse RPs with banks	2,184	2,460	2,551	2,538
Loans to commercial banks	1,072	1,119	1,068	1,135
Cash assets (13)	50,190	49,402	47,295	49,719
Trading assets (14)	2,616	2,626	2,443	2,390
Derivatives with a positive fair value (15)	2,611	2,622	2,439	2,385
Other trading assets	5	4	4	4
Other assets (16)	43,248	40,689	40,408	42,576
<b>TOTAL ASSETS (22)</b>	<b>424,591</b>	<b>419,175</b>	<b>413,596</b>	<b>418,889</b>
<b>LIABILITIES</b>				
Deposits	312,199	310,508	305,335	304,074
Large time deposits	78,140	76,260	74,591	77,055
Other deposits	234,059	234,247	230,745	227,018
Borrowings	37,749	35,549	36,457	35,153
Borrowings from banks in the U.S.	3,256	3,135	3,576	3,420
Borrowings from others	34,494	32,414	32,881	31,733
Trading liabilities (17)	2,956	3,262	3,015	3,500
Derivatives with a negative fair value (15)	2,372	2,442	2,400	2,388
Other trading liabilities	583	820	615	1,111
Net due to related foreign offices	21,721	19,954	19,601	25,730
Other liabilities	7,713	7,621	7,281	8,317
<b>TOTAL LIABILITIES (22)</b>	<b>382,338</b>	<b>376,893</b>	<b>371,690</b>	<b>376,773</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>42,253</b>	<b>42,282</b>	<b>41,905</b>	<b>42,117</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	936	930	930	920
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	103	103	103	103

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.