

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



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

Apr 19, 2013

Account	Week Ending			
	Mar 20	Mar 27	Apr 3	Apr 10
<b>ASSETS</b>				
Bank Credit	331,997	334,341	336,967	334,571
Securities in bank credit (1)	97,122	98,526	99,052	99,641
Treasury and agency securities (2)	65,298	66,192	66,597	66,788
Mortgage-backed securities (MBS) (3)	35,533	35,417	35,755	35,638
Non-MBS (4)	29,765	30,775	30,842	31,150
Other securities	31,823	32,334	32,455	32,853
Mortgage-backed securities (5)	971	964	962	979
Non-MBS (6)	30,852	31,370	31,493	31,874
Loans and leases in bank credit (7)	234,875	235,816	237,915	234,930
Commercial and industrial loans	57,534	57,532	57,333	57,481
Real estate loans	121,801	121,586	121,700	121,594
Revolving home equity loans	13,907	13,873	13,836	13,829
Closed-end residential loans (8)	41,446	41,474	41,586	41,522
Commercial real estate loans (9)	66,448	66,238	66,278	66,243
Consumer loans	12,348	12,380	12,426	12,414
Credit cards and other revolving plans	1,145	1,141	1,151	1,146
Other consumer loans (10)	11,203	11,239	11,274	11,269
Other loans and leases	43,192	44,318	46,456	43,441
Fed funds and reverse RPs with nonbanks (11)	19,622	20,663	21,605	19,021
All other loans and leases (12)	23,570	23,654	24,851	24,420
LESS: Allowance for loan and lease losses	3,817	3,766	3,733	3,736
Interbank loans	3,092	3,220	3,256	3,579
Fed funds and reverse RPs with banks	2,022	2,128	2,184	2,460
Loans to commercial banks	1,070	1,092	1,072	1,119
Cash assets (13)	49,087	53,633	50,626	49,885
Trading assets (14)	2,853	2,897	2,616	2,626
Derivatives with a positive fair value (15)	2,849	2,893	2,611	2,622
Other trading assets	4	4	5	4
Other assets (16)	48,413	47,725	44,125	41,546
<b>TOTAL ASSETS (22)</b>	<b>431,626</b>	<b>438,049</b>	<b>433,857</b>	<b>428,471</b>
<b>LIABILITIES</b>				
Deposits	314,675	320,247	319,383	317,734
Large time deposits	77,713	79,040	78,657	76,779
Other deposits	236,963	241,207	240,725	240,955
Borrowings	39,555	41,753	38,555	36,353
Borrowings from banks in the U.S.	3,270	3,792	3,256	3,135
Borrowings from others	36,285	37,962	35,299	33,218
Trading liabilities (17)	2,871	3,244	2,956	3,262
Derivatives with a negative fair value (15)	2,401	2,477	2,372	2,442
Other trading liabilities	469	767	583	820
Net due to related foreign offices	23,907	22,411	21,721	19,954
Other liabilities	7,317	7,186	7,801	7,707
<b>TOTAL LIABILITIES (22)</b>	<b>388,326</b>	<b>394,841</b>	<b>390,415</b>	<b>385,009</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>43,300</b>	<b>43,208</b>	<b>43,442</b>	<b>43,462</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	942	954	955	947
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	106	106	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.