

# 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 25, 2013

Account	Week Ending			
	Mar 27	Apr 3	Apr 10	Apr 17
<b>ASSETS</b>				
Bank Credit	334,342	336,967	334,569	331,536
Securities in bank credit (1)	98,526	99,052	99,644	97,375
Treasury and agency securities (2)	66,190	66,595	66,785	64,425
Mortgage-backed securities (MBS) (3)	35,416	35,754	35,637	35,564
Non-MBS (4)	30,774	30,841	31,148	28,861
Other securities	32,336	32,457	32,859	32,951
Mortgage-backed securities (5)	964	962	979	978
Non-MBS (6)	31,372	31,495	31,880	31,973
Loans and leases in bank credit (7)	235,816	237,915	234,925	234,160
Commercial and industrial loans	57,532	57,333	57,482	58,219
Real estate loans	121,586	121,700	121,586	121,271
Revolving home equity loans	13,873	13,836	13,829	13,837
Closed-end residential loans (8)	41,474	41,586	41,508	41,152
Commercial real estate loans (9)	66,238	66,278	66,249	66,283
Consumer loans	12,380	12,426	12,414	12,555
Credit cards and other revolving plans	1,141	1,151	1,146	1,199
Other consumer loans (10)	11,239	11,274	11,269	11,357
Other loans and leases	44,318	46,456	43,443	42,114
Fed funds and reverse RPs with nonbanks (11)	20,663	21,605	19,021	17,113
All other loans and leases (12)	23,654	24,851	24,422	25,001
LESS: Allowance for loan and lease losses	3,766	3,733	3,735	3,745
Interbank loans	3,220	3,256	3,579	3,620
Fed funds and reverse RPs with banks	2,128	2,184	2,460	2,551
Loans to commercial banks	1,092	1,072	1,119	1,068
Cash assets (13)	53,633	50,626	49,882	47,747
Trading assets (14)	2,897	2,616	2,626	2,443
Derivatives with a positive fair value (15)	2,893	2,611	2,622	2,439
Other trading assets	4	5	4	4
Other assets (16)	47,724	44,125	41,550	41,263
<b>TOTAL ASSETS (22)</b>	<b>438,049</b>	<b>433,857</b>	<b>428,471</b>	<b>422,863</b>
<b>LIABILITIES</b>				
Deposits	320,247	319,383	317,725	312,516
Large time deposits	79,040	78,657	76,777	75,106
Other deposits	241,207	240,725	240,948	237,410
Borrowings	41,753	38,555	36,353	37,284
Borrowings from banks in the U.S.	3,792	3,256	3,135	3,576
Borrowings from others	37,962	35,299	33,218	33,708
Trading liabilities (17)	3,244	2,956	3,262	3,015
Derivatives with a negative fair value (15)	2,477	2,372	2,442	2,400
Other trading liabilities	767	583	820	615
Net due to related foreign offices	22,411	21,721	19,954	19,601
Other liabilities	7,186	7,801	7,706	7,362
<b>TOTAL LIABILITIES (22)</b>	<b>394,841</b>	<b>390,415</b>	<b>384,998</b>	<b>379,778</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>43,208</b>	<b>43,442</b>	<b>43,472</b>	<b>43,085</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	954	955	949	949
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	106	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.