

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



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

Jun 5, 2013

Account	Week Ending			
	May 8	May 15	May 22	May 29
<b>ASSETS</b>				
Bank Credit	327,536	327,419	327,807	328,473
Securities in bank credit (1)	93,466	92,559	92,447	93,188
Treasury and agency securities (2)	60,475	59,818	59,579	59,938
Mortgage-backed securities (MBS) (3)	32,903	32,836	32,893	32,803
Non-MBS (4)	27,572	26,982	26,685	27,136
Other securities	32,990	32,741	32,868	33,249
Mortgage-backed securities (5)	949	948	953	944
Non-MBS (6)	32,041	31,793	31,915	32,306
Loans and leases in bank credit (7)	234,071	234,860	235,361	235,285
Commercial and industrial loans	57,576	57,809	57,725	57,568
Real estate loans	119,559	119,357	119,472	119,677
Revolving home equity loans	13,462	13,440	13,415	13,415
Closed-end residential loans (8)	40,650	40,537	40,559	40,725
Commercial real estate loans (9)	65,448	65,379	65,498	65,537
Consumer loans	11,912	11,966	11,986	12,030
Credit cards and other revolving plans	1,174	1,183	1,181	1,181
Other consumer loans (10)	10,738	10,782	10,805	10,848
Other loans and leases	45,024	45,729	46,178	46,011
Fed funds and reverse RPs with nonbanks (11)	20,708	21,384	21,940	21,732
All other loans and leases (12)	24,316	24,344	24,238	24,279
LESS: Allowance for loan and lease losses	3,720	3,730	3,749	3,718
Interbank loans	3,689	3,619	3,436	3,600
Fed funds and reverse RPs with banks	2,490	2,457	2,253	2,440
Loans to commercial banks	1,200	1,162	1,183	1,160
Cash assets (13)	49,041	49,086	49,268	50,087
Trading assets (14)	2,197	2,357	2,372	2,307
Derivatives with a positive fair value (15)	2,192	2,351	2,367	2,300
Other trading assets	5	6	5	7
Other assets (16)	37,268	35,675	36,110	35,530
<b>TOTAL ASSETS (22)</b>	<b>416,011</b>	<b>414,426</b>	<b>415,245</b>	<b>416,279</b>
<b>LIABILITIES</b>				
Deposits	301,515	301,779	302,653	300,273
Large time deposits	73,416	72,716	72,128	70,815
Other deposits	228,100	229,063	230,525	229,457
Borrowings	38,618	37,721	38,180	37,071
Borrowings from banks in the U.S.	3,504	2,566	3,206	2,556
Borrowings from others	35,114	35,154	34,975	34,515
Trading liabilities (17)	3,092	3,094	2,987	3,207
Derivatives with a negative fair value (15)	2,370	2,545	2,573	2,522
Other trading liabilities	722	549	414	685
Net due to related foreign offices	22,627	22,228	21,937	26,072
Other liabilities	7,967	7,476	7,278	7,462
<b>TOTAL LIABILITIES (22)</b>	<b>373,819</b>	<b>372,297</b>	<b>373,035</b>	<b>374,086</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>42,192</b>	<b>42,130</b>	<b>42,210</b>	<b>42,194</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	917	906	887	850
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	102	102	102	102

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.