

# 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 23, 2013

Account	Week Ending			
	Apr 24	May 1	May 8	May 15
<b>ASSETS</b>				
Bank Credit	326,027	326,695	326,092	327,522
Securities in bank credit (1)	94,777	95,517	93,424	93,463
Treasury and agency securities (2)	61,900	62,555	60,606	60,478
Mortgage-backed securities (MBS) (3)	32,810	32,915	32,922	32,902
Non-MBS (4)	29,091	29,641	27,684	27,576
Other securities	32,877	32,961	32,818	32,985
Mortgage-backed securities (5)	923	961	944	949
Non-MBS (6)	31,954	32,001	31,875	32,036
Loans and leases in bank credit (7)	231,250	231,178	232,667	234,059
Commercial and industrial loans	57,753	57,871	57,750	57,550
Real estate loans	119,688	119,727	119,677	119,561
Revolving home equity loans	13,573	13,553	13,508	13,462
Closed-end residential loans (8)	40,522	40,628	40,633	40,646
Commercial real estate loans (9)	65,593	65,547	65,536	65,452
Consumer loans	11,805	11,836	11,893	11,918
Credit cards and other revolving plans	1,196	1,169	1,178	1,173
Other consumer loans (10)	10,608	10,667	10,715	10,744
Other loans and leases	42,005	41,744	43,348	45,031
Fed funds and reverse RPs with nonbanks (11)	17,113	17,008	18,832	20,708
All other loans and leases (12)	24,892	24,737	24,516	24,322
LESS: Allowance for loan and lease losses	3,663	3,667	3,647	3,720
Interbank loans	3,628	3,716	3,665	3,616
Fed funds and reverse RPs with banks	2,560	2,581	2,470	2,415
Loans to commercial banks	1,068	1,135	1,195	1,201
Cash assets (13)	47,431	49,858	50,604	49,088
Trading assets (14)	2,442	2,388	2,221	2,197
Derivatives with a positive fair value (15)	2,437	2,383	2,216	2,192
Other trading assets	5	5	5	5
Other assets (16)	40,743	42,927	43,448	37,160
<b>TOTAL ASSETS (22)</b>	<b>416,608</b>	<b>421,918</b>	<b>422,382</b>	<b>415,864</b>
<b>LIABILITIES</b>				
Deposits	307,819	306,569	306,356	301,493
Large time deposits	75,077	77,480	76,920	73,415
Other deposits	232,742	229,089	229,436	228,078
Borrowings	36,600	35,324	37,517	38,623
Borrowings from banks in the U.S.	3,628	3,512	3,122	3,508
Borrowings from others	32,972	31,812	34,395	35,116
Trading liabilities (17)	3,014	3,498	3,135	3,092
Derivatives with a negative fair value (15)	2,398	2,386	2,383	2,370
Other trading liabilities	616	1,112	752	722
Net due to related foreign offices	19,601	25,730	25,546	22,627
Other liabilities	7,305	8,339	7,465	7,868
<b>TOTAL LIABILITIES (22)</b>	<b>374,340</b>	<b>379,460</b>	<b>380,018</b>	<b>373,704</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>42,268</b>	<b>42,458</b>	<b>42,364</b>	<b>42,160</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	932	923	867	914
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	103	103	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.