

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



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

Oct 9, 2013

Account	Week Ending			
	Sep 11	Sep 18	Sep 25	Oct 2
<b>ASSETS</b>				
Bank Credit	329,331	329,736	331,423	331,855
Securities in bank credit (1)	95,024	95,202	95,207	94,730
Treasury and agency securities (2)	60,453	60,670	60,525	60,278
Mortgage-backed securities (MBS) (3)	33,406	33,604	33,597	33,773
Non-MBS (4)	27,047	27,065	26,928	26,504
Other securities	34,571	34,533	34,682	34,453
Mortgage-backed securities (5)	991	994	988	1,000
Non-MBS (6)	33,580	33,538	33,694	33,452
Loans and leases in bank credit (7)	234,307	234,534	236,216	237,125
Commercial and industrial loans	58,780	58,909	58,699	59,446
Real estate loans	119,586	119,215	119,220	119,140
Revolving home equity loans	13,127	13,102	13,074	13,060
Closed-end residential loans (8)	40,547	40,243	40,237	40,336
Commercial real estate loans (9)	65,912	65,870	65,910	65,744
Consumer loans	12,114	12,129	12,116	12,140
Credit cards and other revolving plans	1,117	1,132	1,113	1,132
Other consumer loans (10)	10,997	10,996	11,003	11,008
Other loans and leases	43,828	44,282	46,181	46,399
Fed funds and reverse RPs with nonbanks (11)	18,978	19,130	21,362	21,144
All other loans and leases (12)	24,850	25,153	24,820	25,255
LESS: Allowance for loan and lease losses	3,617	3,574	3,537	3,475
Interbank loans	3,094	3,231	3,647	3,394
Fed funds and reverse RPs with banks	1,992	2,123	2,529	2,252
Loans to commercial banks	1,101	1,109	1,118	1,142
Cash assets (13)	52,095	52,049	52,590	56,484
Trading assets (14)	1,837	1,930	1,851	1,885
Derivatives with a positive fair value (15)	1,832	1,924	1,846	1,880
Other trading assets	5	5	5	5
Other assets (16)	41,306	42,813	41,825	37,831
<b>TOTAL ASSETS (22)</b>	<b>424,046</b>	<b>426,186</b>	<b>427,799</b>	<b>427,974</b>
<b>LIABILITIES</b>				
Deposits	309,324	309,212	312,393	311,357
Large time deposits	75,881	76,012	78,775	74,999
Other deposits	233,443	233,200	233,618	236,358
Borrowings	36,916	39,529	38,454	38,397
Borrowings from banks in the U.S.	2,864	3,143	3,176	3,505
Borrowings from others	34,052	36,386	35,279	34,892
Trading liabilities (17)	2,469	2,389	2,305	2,438
Derivatives with a negative fair value (15)	1,967	2,059	1,990	1,975
Other trading liabilities	503	330	316	464
Net due to related foreign offices	27,304	26,062	25,649	25,752
Other liabilities	6,793	7,542	6,980	7,481
<b>TOTAL LIABILITIES (22)</b>	<b>382,806</b>	<b>384,733</b>	<b>385,781</b>	<b>385,424</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>41,240</b>	<b>41,452</b>	<b>42,018</b>	<b>42,550</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	(253)	(205)	(185)	39
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	96	96	96	96

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.