

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



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

Sep 11, 2013

Account	Week Ending			
	Aug 14	Aug 21	Aug 28	Sep 4
<b>ASSETS</b>				
Bank Credit	325,905	325,819	327,174	329,008
Securities in bank credit (1)	95,002	94,447	95,151	95,190
Treasury and agency securities (2)	60,190	59,777	60,538	60,662
Mortgage-backed securities (MBS) (3)	33,409	33,193	33,212	33,475
Non-MBS (4)	26,780	26,585	27,326	27,186
Other securities	34,813	34,669	34,613	34,528
Mortgage-backed securities (5)	1,003	1,002	1,002	999
Non-MBS (6)	33,810	33,667	33,610	33,529
Loans and leases in bank credit (7)	230,903	231,373	232,023	233,818
Commercial and industrial loans	58,551	58,389	58,406	58,727
Real estate loans	119,152	119,374	119,791	119,935
Revolving home equity loans	13,137	13,170	13,166	13,150
Closed-end residential loans (8)	40,275	40,282	40,507	40,558
Commercial real estate loans (9)	65,740	65,921	66,118	66,228
Consumer loans	12,102	12,054	12,076	12,087
Credit cards and other revolving plans	1,147	1,103	1,107	1,110
Other consumer loans (10)	10,955	10,951	10,970	10,977
Other loans and leases	41,098	41,556	41,750	43,069
Fed funds and reverse RPs with nonbanks (11)	16,412	16,878	17,064	18,080
All other loans and leases (12)	24,687	24,678	24,686	24,989
LESS: Allowance for loan and lease losses	3,683	3,687	3,663	3,664
Interbank loans	3,795	3,536	3,349	2,876
Fed funds and reverse RPs with banks	2,654	2,425	2,260	1,846
Loans to commercial banks	1,142	1,112	1,090	1,030
Cash assets (13)	53,380	51,068	50,657	53,116
Trading assets (14)	1,240	1,508	1,557	1,832
Derivatives with a positive fair value (15)	1,234	1,503	1,551	1,827
Other trading assets	5	5	5	5
Other assets (16)	38,739	40,878	42,509	42,147
<b>TOTAL ASSETS (22)</b>	<b>419,377</b>	<b>419,123</b>	<b>421,583</b>	<b>425,315</b>
<b>LIABILITIES</b>				
Deposits	304,377	307,659	310,238	311,689
Large time deposits	73,619	76,722	77,047	77,321
Other deposits	230,758	230,937	233,191	234,368
Borrowings	37,068	35,119	35,387	36,100
Borrowings from banks in the U.S.	2,135	2,550	2,423	2,590
Borrowings from others	34,934	32,569	32,964	33,510
Trading liabilities (17)	2,289	2,471	2,287	2,066
Derivatives with a negative fair value (15)	1,830	2,124	2,199	1,935
Other trading liabilities	460	347	88	130
Net due to related foreign offices	27,076	25,237	24,628	26,861
Other liabilities	7,068	7,051	7,298	7,105
<b>TOTAL LIABILITIES (22)</b>	<b>377,879</b>	<b>377,537</b>	<b>379,838</b>	<b>383,821</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>41,498</b>	<b>41,586</b>	<b>41,745</b>	<b>41,494</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	14	4	(37)	(213)
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	97	97	97	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.