

# 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 25, 2013

Account	Week Ending			
	Aug 28	Sep 4	Sep 11	Sep 18
<b>ASSETS</b>				
Bank Credit	327,017	328,854	329,333	329,754
Securities in bank credit (1)	95,171	95,216	95,026	95,204
Treasury and agency securities (2)	60,560	60,690	60,453	60,670
Mortgage-backed securities (MBS) (3)	33,222	33,492	33,406	33,605
Non-MBS (4)	27,338	27,198	27,047	27,064
Other securities	34,611	34,526	34,573	34,535
Mortgage-backed securities (5)	1,002	999	991	994
Non-MBS (6)	33,609	33,527	33,582	33,540
Loans and leases in bank credit (7)	231,846	233,638	234,307	234,550
Commercial and industrial loans	58,399	58,725	58,783	58,912
Real estate loans	119,622	119,756	119,606	119,250
Revolving home equity loans	13,161	13,146	13,127	13,102
Closed-end residential loans (8)	40,458	40,514	40,563	40,268
Commercial real estate loans (9)	66,002	66,096	65,916	65,880
Consumer loans	12,075	12,086	12,114	12,129
Credit cards and other revolving plans	1,107	1,110	1,117	1,132
Other consumer loans (10)	10,968	10,976	10,997	10,996
Other loans and leases	41,750	43,071	43,805	44,259
Fed funds and reverse RPs with nonbanks (11)	17,064	18,080	18,978	19,130
All other loans and leases (12)	24,686	24,991	24,827	25,130
LESS: Allowance for loan and lease losses	3,586	3,587	3,617	3,576
Interbank loans	3,349	2,876	3,094	3,231
Fed funds and reverse RPs with banks	2,260	1,846	1,992	2,123
Loans to commercial banks	1,090	1,030	1,101	1,109
Cash assets (13)	50,587	53,027	52,095	51,975
Trading assets (14)	1,557	1,832	1,837	1,930
Derivatives with a positive fair value (15)	1,551	1,827	1,832	1,924
Other trading assets	5	5	5	5
Other assets (16)	42,543	42,193	41,295	42,803
<b>TOTAL ASSETS (22)</b>	<b>421,466</b>	<b>425,195</b>	<b>424,038</b>	<b>426,117</b>
<b>LIABILITIES</b>				
Deposits	310,209	311,658	309,324	309,150
Large time deposits	77,051	77,373	75,891	76,024
Other deposits	233,158	234,285	233,433	233,126
Borrowings	35,382	36,104	36,916	39,529
Borrowings from banks in the U.S.	2,423	2,635	2,864	3,143
Borrowings from others	32,959	33,469	34,052	36,386
Trading liabilities (17)	2,287	2,066	2,469	2,389
Derivatives with a negative fair value (15)	2,199	1,935	1,967	2,059
Other trading liabilities	88	130	503	330
Net due to related foreign offices	24,628	26,861	27,304	26,062
Other liabilities	7,295	7,117	6,793	7,543
<b>TOTAL LIABILITIES (22)</b>	<b>379,801</b>	<b>383,805</b>	<b>382,806</b>	<b>384,672</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>41,665</b>	<b>41,389</b>	<b>41,231</b>	<b>41,444</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	(76)	(256)	(250)	(202)
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	97	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.