

# 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 18, 2013

Account	Week Ending			
	Sep 18	Sep 25	Oct 2	Oct 9
<b>ASSETS</b>				
Bank Credit	329,736	331,429	331,859	331,071
Securities in bank credit (1)	95,202	95,211	94,735	94,737
Treasury and agency securities (2)	60,670	60,533	60,285	60,163
Mortgage-backed securities (MBS) (3)	33,604	33,605	33,781	33,804
Non-MBS (4)	27,065	26,928	26,504	26,359
Other securities	34,533	34,678	34,450	34,575
Mortgage-backed securities (5)	994	988	1,000	987
Non-MBS (6)	33,538	33,690	33,450	33,587
Loans and leases in bank credit (7)	234,534	236,218	237,123	236,333
Commercial and industrial loans	58,909	58,703	59,445	59,308
Real estate loans	119,215	119,222	119,138	119,360
Revolving home equity loans	13,102	13,074	13,060	13,037
Closed-end residential loans (8)	40,243	40,236	40,335	40,348
Commercial real estate loans (9)	65,870	65,912	65,744	65,975
Consumer loans	12,129	12,116	12,140	12,134
Credit cards and other revolving plans	1,132	1,113	1,132	1,131
Other consumer loans (10)	10,996	11,003	11,008	11,003
Other loans and leases	44,282	46,178	46,399	45,531
Fed funds and reverse RPs with nonbanks (11)	19,130	21,362	21,144	20,212
All other loans and leases (12)	25,153	24,816	25,256	25,319
LESS: Allowance for loan and lease losses	3,574	3,537	3,475	3,526
Interbank loans	3,231	3,647	3,394	2,784
Fed funds and reverse RPs with banks	2,123	2,529	2,252	1,623
Loans to commercial banks	1,109	1,118	1,142	1,160
Cash assets (13)	52,049	52,570	56,418	57,595
Trading assets (14)	1,930	1,851	1,885	1,860
Derivatives with a positive fair value (15)	1,924	1,846	1,880	1,854
Other trading assets	5	5	5	5
Other assets (16)	42,816	41,823	37,924	37,591
<b>TOTAL ASSETS (22)</b>	<b>426,188</b>	<b>427,783</b>	<b>428,005</b>	<b>427,375</b>
<b>LIABILITIES</b>				
Deposits	309,212	312,381	311,311	314,292
Large time deposits	76,012	78,764	74,972	75,796
Other deposits	233,200	233,617	236,339	238,496
Borrowings	39,529	38,445	38,397	36,434
Borrowings from banks in the U.S.	3,143	3,176	3,506	3,466
Borrowings from others	36,386	35,269	34,891	32,968
Trading liabilities (17)	2,389	2,305	2,438	2,239
Derivatives with a negative fair value (15)	2,059	1,990	1,975	1,926
Other trading liabilities	330	316	464	312
Net due to related foreign offices	26,062	25,649	25,752	24,879
Other liabilities	7,545	6,983	7,575	7,335
<b>TOTAL LIABILITIES (22)</b>	<b>384,736</b>	<b>385,763</b>	<b>385,473</b>	<b>385,179</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>41,452</b>	<b>42,021</b>	<b>42,532</b>	<b>42,196</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	(205)	(185)	38	6
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.