

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



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

Nov 21, 2013

Account	Week Ending			
	Oct 30	Nov 6	Nov 13	Nov 20
<b>ASSETS</b>				
Bank Credit	317,936	324,063	327,754	329,373
Securities in bank credit (1)	94,882	95,090	95,682	95,580
Treasury and agency securities (2)	60,502	60,659	60,990	60,996
Mortgage-backed securities (MBS) (3)	34,308	34,570	34,649	34,376
Non-MBS (4)	26,194	26,089	26,341	26,620
Other securities	34,380	34,432	34,692	34,584
Mortgage-backed securities (5)	1,022	1,016	1,101	1,099
Non-MBS (6)	33,358	33,416	33,591	33,485
Loans and leases in bank credit (7)	223,054	228,972	232,072	233,793
Commercial and industrial loans	59,238	59,599	59,797	60,052
Real estate loans	119,037	119,107	119,346	119,555
Revolving home equity loans	12,996	12,958	12,983	12,977
Closed-end residential loans (8)	40,070	40,138	40,029	40,145
Commercial real estate loans (9)	65,971	66,011	66,334	66,434
Consumer loans	12,139	12,172	12,182	12,203
Credit cards and other revolving plans	1,107	1,108	1,118	1,120
Other consumer loans (10)	11,033	11,064	11,064	11,083
Other loans and leases	32,640	38,095	40,748	41,983
Fed funds and reverse RPs with nonbanks (11)	7,669	12,272	15,436	16,668
All other loans and leases (12)	24,971	25,823	25,312	25,314
LESS: Allowance for loan and lease losses	3,526	3,558	3,588	3,586
Interbank loans	1,876	2,730	2,986	3,322
Fed funds and reverse RPs with banks	761	1,675	1,968	2,250
Loans to commercial banks	1,114	1,055	1,018	1,073
Cash assets (13)	53,423	55,159	59,347	63,577
Trading assets (14)	1,652	1,660	1,595	1,633
Derivatives with a positive fair value (15)	1,646	1,655	1,589	1,627
Other trading assets	6	6	5	6
Other assets (16)	37,176	34,893	35,438	34,260
<b>TOTAL ASSETS (22)</b>	<b>408,537</b>	<b>414,947</b>	<b>423,532</b>	<b>428,579</b>
<b>LIABILITIES</b>				
Deposits	308,032	308,670	310,502	307,769
Large time deposits	69,078	70,201	70,557	69,640
Other deposits	238,955	238,469	239,944	238,129
Borrowings	22,318	30,385	32,983	37,903
Borrowings from banks in the U.S.	3,033	2,835	3,029	3,202
Borrowings from others	19,286	27,550	29,954	34,701
Trading liabilities (17)	1,906	1,968	1,882	1,959
Derivatives with a negative fair value (15)	1,751	1,747	1,681	1,717
Other trading liabilities	155	220	201	242
Net due to related foreign offices	27,280	23,707	28,463	30,546
Other liabilities	6,872	8,169	7,868	8,222
<b>TOTAL LIABILITIES (22)</b>	<b>366,409</b>	<b>372,899</b>	<b>381,698</b>	<b>386,399</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>42,128</b>	<b>42,048</b>	<b>41,835</b>	<b>42,180</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	78	158	148	150
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.