

# 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 3, 2013

Account	Week Ending			
	Sep 4	Sep 11	Sep 18	Sep 25
<b>ASSETS</b>				
Bank Credit	328,854	329,333	329,738	331,435
Securities in bank credit (1)	95,216	95,026	95,204	95,209
Treasury and agency securities (2)	60,690	60,453	60,670	60,525
Mortgage-backed securities (MBS) (3)	33,492	33,406	33,604	33,597
Non-MBS (4)	27,198	27,047	27,065	26,928
Other securities	34,526	34,573	34,535	34,684
Mortgage-backed securities (5)	999	991	994	988
Non-MBS (6)	33,527	33,582	33,540	33,696
Loans and leases in bank credit (7)	233,638	234,307	234,534	236,227
Commercial and industrial loans	58,725	58,783	58,911	58,694
Real estate loans	119,742	119,592	119,221	119,235
Revolving home equity loans	13,146	13,127	13,102	13,074
Closed-end residential loans (8)	40,500	40,548	40,244	40,247
Commercial real estate loans (9)	66,096	65,916	65,875	65,914
Consumer loans	12,086	12,114	12,129	12,119
Credit cards and other revolving plans	1,110	1,117	1,132	1,113
Other consumer loans (10)	10,976	10,997	10,996	11,006
Other loans and leases	43,085	43,819	44,273	46,178
Fed funds and reverse RPs with nonbanks (11)	18,080	18,978	19,130	21,362
All other loans and leases (12)	25,005	24,841	25,144	24,817
LESS: Allowance for loan and lease losses	3,587	3,617	3,574	3,537
Interbank loans	2,876	3,094	3,231	3,647
Fed funds and reverse RPs with banks	1,846	1,992	2,123	2,529
Loans to commercial banks	1,030	1,101	1,109	1,118
Cash assets (13)	53,027	52,095	52,049	52,583
Trading assets (14)	1,832	1,837	1,930	1,851
Derivatives with a positive fair value (15)	1,827	1,832	1,924	1,846
Other trading assets	5	5	5	5
Other assets (16)	42,201	41,304	42,811	41,823
<b>TOTAL ASSETS (22)</b>	<b>425,203</b>	<b>424,046</b>	<b>426,186</b>	<b>427,801</b>
<b>LIABILITIES</b>				
Deposits	311,658	309,324	309,212	312,396
Large time deposits	77,373	75,881	76,012	78,776
Other deposits	234,285	233,443	233,200	233,620
Borrowings	36,104	36,916	39,529	38,489
Borrowings from banks in the U.S.	2,635	2,864	3,143	3,176
Borrowings from others	33,469	34,052	36,386	35,313
Trading liabilities (17)	2,066	2,469	2,389	2,305
Derivatives with a negative fair value (15)	1,935	1,967	2,059	1,990
Other trading liabilities	130	503	330	316
Net due to related foreign offices	26,861	27,304	26,062	25,649
Other liabilities	7,117	6,793	7,542	6,978
<b>TOTAL LIABILITIES (22)</b>	<b>383,805</b>	<b>382,806</b>	<b>384,733</b>	<b>385,817</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>41,398</b>	<b>41,240</b>	<b>41,452</b>	<b>41,984</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	(258)	(253)	(204)	(186)
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.