

# 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 7, 2014

Account	Week Ending			
	Sep 3	Sep 10	Sep 17	Sep 24
<b>ASSETS</b>				
Bank Credit	351,620	353,127	355,471	356,516
Securities in bank credit (1)	97,601	97,885	97,680	97,655
Treasury and agency securities (2)	66,073	66,305	66,069	66,085
Mortgage-backed securities (MBS) (3)	42,679	42,675	42,525	42,576
Non-MBS (4)	23,394	23,630	23,544	23,508
Other securities	31,528	31,580	31,611	31,571
Mortgage-backed securities (5)	689	686	683	683
Non-MBS (6)	30,840	30,894	30,928	30,888
Loans and leases in bank credit (7)	254,019	255,242	257,791	258,861
Commercial and industrial loans	67,153	66,879	67,401	67,394
Real estate loans	126,502	126,598	126,775	126,783
Revolving home equity loans	12,745	12,748	12,744	12,726
Closed-end residential loans (8)	41,914	41,883	41,827	41,846
Commercial real estate loans (9)	71,843	71,968	72,204	72,211
Consumer loans	13,033	13,025	13,059	13,073
Credit cards and other revolving plans	1,255	1,251	1,297	1,283
Other consumer loans (10)	11,778	11,774	11,762	11,790
Other loans and leases	47,330	48,739	50,555	51,611
Fed funds and reverse RPs with nonbanks (11)	17,654	19,052	20,524	21,592
All other loans and leases (12)	29,676	29,687	30,031	30,019
LESS: Allowance for loan and lease losses	3,441	3,451	3,437	3,411
Interbank loans	3,693	3,748	3,919	4,375
Fed funds and reverse RPs with banks	2,949	2,998	3,163	3,641
Loans to commercial banks	744	750	755	734
Cash assets (13)	67,277	68,928	65,174	64,931
Trading assets (14)	1,856	2,139	1,959	2,090
Derivatives with a positive fair value (15)	1,849	2,131	1,952	2,083
Other trading assets	7	8	7	7
Other assets (16)	33,664	32,126	33,465	37,347
<b>TOTAL ASSETS (22)</b>	<b>454,669</b>	<b>456,617</b>	<b>456,550</b>	<b>461,848</b>
<b>LIABILITIES</b>				
Deposits	334,566	331,759	332,709	332,026
Large time deposits	75,847	74,779	76,560	77,545
Other deposits	258,719	256,980	256,149	254,481
Borrowings	37,212	38,066	39,523	42,649
Borrowings from banks in the U.S.	2,821	2,750	3,010	2,933
Borrowings from others	34,392	35,315	36,513	39,716
Trading liabilities (17)	2,414	2,864	2,604	2,552
Derivatives with a negative fair value (15)	1,487	1,760	1,578	1,718
Other trading liabilities	927	1,104	1,026	835
Net due to related foreign offices	27,273	31,326	29,238	31,933
Other liabilities	7,847	7,872	7,637	7,744
<b>TOTAL LIABILITIES (22)</b>	<b>409,313</b>	<b>411,887</b>	<b>411,711</b>	<b>416,903</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>45,356</b>	<b>44,730</b>	<b>44,839</b>	<b>44,945</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	316	313	304	297
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	-	-	-	-

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.