

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



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

Feb 26, 2014

Account	Week Ending			
	Jan 29	Feb 5	Feb 12	Feb 19
<b>ASSETS</b>				
Bank Credit	333,712	334,975	339,646	343,701
Securities in bank credit (1)	98,909	100,324	101,384	102,353
Treasury and agency securities (2)	64,489	66,001	66,841	67,833
Mortgage-backed securities (MBS) (3)	37,164	38,103	38,642	39,197
Non-MBS (4)	27,325	27,898	28,199	28,637
Other securities	34,420	34,323	34,543	34,520
Mortgage-backed securities (5)	999	969	969	969
Non-MBS (6)	33,421	33,354	33,573	33,551
Loans and leases in bank credit (7)	234,802	234,651	238,262	241,348
Commercial and industrial loans	61,481	61,658	61,671	62,404
Real estate loans	121,474	121,465	122,862	122,828
Revolving home equity loans	13,017	12,983	13,074	13,069
Closed-end residential loans (8)	40,155	40,211	40,844	40,607
Commercial real estate loans (9)	68,303	68,272	68,945	69,151
Consumer loans	12,321	12,325	12,328	12,315
Credit cards and other revolving plans	1,111	1,115	1,130	1,126
Other consumer loans (10)	11,211	11,210	11,198	11,188
Other loans and leases	39,525	39,203	41,401	43,802
Fed funds and reverse RPs with nonbanks (11)	12,615	12,472	14,541	16,241
All other loans and leases (12)	26,910	26,731	26,860	27,561
LESS: Allowance for loan and lease losses	3,440	3,489	3,489	3,487
Interbank loans	4,746	5,001	4,659	4,712
Fed funds and reverse RPs with banks	3,835	4,121	3,688	3,700
Loans to commercial banks	911	879	971	1,012
Cash assets (13)	54,453	54,837	50,850	51,161
Trading assets (14)	1,544	1,449	1,518	1,550
Derivatives with a positive fair value (15)	1,538	1,444	1,512	1,542
Other trading assets	6	6	6	8
Other assets (16)	38,755	41,050	39,273	40,712
<b>TOTAL ASSETS (22)</b>	<b>429,770</b>	<b>433,823</b>	<b>432,457</b>	<b>438,350</b>
<b>LIABILITIES</b>				
Deposits	310,496	313,083	312,387	316,810
Large time deposits	68,308	69,948	71,054	74,946
Other deposits	242,188	243,135	241,333	241,864
Borrowings	39,365	39,769	40,782	39,761
Borrowings from banks in the U.S.	2,536	2,383	2,561	2,685
Borrowings from others	36,829	37,385	38,221	37,076
Trading liabilities (17)	1,996	2,452	2,240	2,305
Derivatives with a negative fair value (15)	1,654	1,495	1,507	1,541
Other trading liabilities	342	958	733	764
Net due to related foreign offices	25,972	26,597	25,185	26,960
Other liabilities	8,536	8,208	8,547	9,127
<b>TOTAL LIABILITIES (22)</b>	<b>386,365</b>	<b>390,110</b>	<b>389,142</b>	<b>394,962</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>43,405</b>	<b>43,713</b>	<b>43,315</b>	<b>43,388</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	(72)	88	71	83
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	60	60	60	60

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.