

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



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

Mar 20, 2014

Account	Week Ending			
	Feb 19	Feb 26	Mar 5	Mar 12
<b>ASSETS</b>				
Bank Credit	344,542	346,564	348,704	350,582
Securities in bank credit (1)	102,662	102,946	102,174	103,214
Treasury and agency securities (2)	67,960	68,137	67,176	68,050
Mortgage-backed securities (MBS) (3)	39,233	39,637	39,976	40,497
Non-MBS (4)	28,727	28,500	27,200	27,554
Other securities	34,702	34,810	34,998	35,163
Mortgage-backed securities (5)	969	963	933	930
Non-MBS (6)	33,733	33,847	34,065	34,233
Loans and leases in bank credit (7)	241,879	243,618	246,530	247,369
Commercial and industrial loans	62,509	62,651	63,548	63,460
Real estate loans	123,176	123,254	123,355	123,427
Revolving home equity loans	13,082	13,058	13,013	12,987
Closed-end residential loans (8)	40,648	40,662	40,757	40,844
Commercial real estate loans (9)	69,446	69,533	69,585	69,596
Consumer loans	12,318	12,346	12,350	12,363
Credit cards and other revolving plans	1,129	1,122	1,122	1,118
Other consumer loans (10)	11,189	11,224	11,229	11,245
Other loans and leases	43,876	45,368	47,277	48,119
Fed funds and reverse RPs with nonbanks (11)	16,241	17,926	19,664	20,212
All other loans and leases (12)	27,636	27,441	27,612	27,907
LESS: Allowance for loan and lease losses	3,496	3,482	3,479	3,508
Interbank loans	4,682	4,125	3,990	4,119
Fed funds and reverse RPs with banks	3,670	3,135	3,040	3,172
Loans to commercial banks	1,012	990	950	947
Cash assets (13)	51,295	52,805	48,610	57,285
Trading assets (14)	1,550	1,540	1,497	1,527
Derivatives with a positive fair value (15)	1,542	1,532	1,490	1,520
Other trading assets	8	9	7	7
Other assets (16)	40,770	41,321	42,770	44,546
<b>TOTAL ASSETS (22)</b>	<b>439,343</b>	<b>442,873</b>	<b>442,092</b>	<b>454,552</b>
<b>LIABILITIES</b>				
Deposits	317,665	320,590	321,353	328,183
Large time deposits	75,052	75,570	74,682	80,196
Other deposits	242,613	245,021	246,671	247,987
Borrowings	39,818	40,597	40,897	41,622
Borrowings from banks in the U.S.	2,701	2,801	2,748	2,721
Borrowings from others	37,117	37,796	38,149	38,901
Trading liabilities (17)	2,305	2,114	2,240	2,705
Derivatives with a negative fair value (15)	1,541	1,538	1,484	1,516
Other trading liabilities	764	575	756	1,189
Net due to related foreign offices	26,960	26,102	26,318	28,879
Other liabilities	9,144	9,604	7,570	9,667
<b>TOTAL LIABILITIES (22)</b>	<b>395,891</b>	<b>399,008</b>	<b>398,378</b>	<b>411,056</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>43,451</b>	<b>43,865</b>	<b>43,713</b>	<b>43,495</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	86	101	188	196
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	0	0	0	0

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.