

# 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 26, 2014

Account	Week Ending			
	Feb 26	Mar 5	Mar 12	Mar 19
<b>ASSETS</b>				
Bank Credit	346,562	348,702	350,580	352,943
Securities in bank credit (1)	102,946	102,174	103,214	103,709
Treasury and agency securities (2)	68,137	67,176	68,050	68,856
Mortgage-backed securities (MBS) (3)	39,637	39,976	40,497	40,685
Non-MBS (4)	28,500	27,200	27,554	28,171
Other securities	34,810	34,998	35,163	34,853
Mortgage-backed securities (5)	963	933	930	931
Non-MBS (6)	33,847	34,065	34,233	33,922
Loans and leases in bank credit (7)	243,616	246,528	247,367	249,234
Commercial and industrial loans	62,651	63,548	63,460	63,921
Real estate loans	123,254	123,355	123,427	123,469
Revolving home equity loans	13,058	13,013	12,987	12,958
Closed-end residential loans (8)	40,662	40,757	40,844	40,772
Commercial real estate loans (9)	69,533	69,585	69,596	69,739
Consumer loans	12,344	12,348	12,361	12,386
Credit cards and other revolving plans	1,122	1,122	1,118	1,116
Other consumer loans (10)	11,222	11,227	11,243	11,270
Other loans and leases	45,368	47,277	48,119	49,458
Fed funds and reverse RPs with nonbanks (11)	17,926	19,664	20,212	21,206
All other loans and leases (12)	27,441	27,612	27,907	28,252
LESS: Allowance for loan and lease losses	3,482	3,479	3,508	3,504
Interbank loans	4,125	3,990	4,119	4,093
Fed funds and reverse RPs with banks	3,135	3,040	3,172	3,177
Loans to commercial banks	990	950	947	915
Cash assets (13)	52,799	48,603	57,278	53,048
Trading assets (14)	1,540	1,497	1,527	1,409
Derivatives with a positive fair value (15)	1,532	1,490	1,520	1,402
Other trading assets	9	7	7	7
Other assets (16)	41,304	42,753	44,530	39,564
<b>TOTAL ASSETS (22)</b>	<b>442,848</b>	<b>442,065</b>	<b>454,527</b>	<b>447,552</b>
<b>LIABILITIES</b>				
Deposits	320,584	321,346	328,176	323,100
Large time deposits	75,570	74,682	80,196	75,941
Other deposits	245,014	246,664	247,980	247,159
Borrowings	40,597	40,897	41,622	43,653
Borrowings from banks in the U.S.	2,801	2,748	2,721	2,751
Borrowings from others	37,796	38,149	38,901	40,902
Trading liabilities (17)	2,114	2,240	2,705	2,223
Derivatives with a negative fair value (15)	1,538	1,484	1,516	1,394
Other trading liabilities	575	756	1,189	829
Net due to related foreign offices	26,102	26,318	28,879	26,664
Other liabilities	9,604	7,570	9,667	8,488
<b>TOTAL LIABILITIES (22)</b>	<b>399,001</b>	<b>398,372</b>	<b>411,050</b>	<b>404,128</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>43,846</b>	<b>43,694</b>	<b>43,478</b>	<b>43,425</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	101	188	196	175
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.