

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



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

Apr 17, 2014

Account	Week Ending			
	Mar 19	Mar 26	Apr 2	Apr 9
<b>ASSETS</b>				
Bank Credit	353,170	353,284	354,326	352,504
Securities in bank credit (1)	103,766	104,151	102,899	103,093
Treasury and agency securities (2)	68,905	69,169	67,892	67,841
Mortgage-backed securities (MBS) (3)	40,733	40,739	40,968	41,100
Non-MBS (4)	28,172	28,430	26,923	26,741
Other securities	34,862	34,982	35,007	35,252
Mortgage-backed securities (5)	931	927	924	922
Non-MBS (6)	33,931	34,055	34,083	34,330
Loans and leases in bank credit (7)	249,404	249,134	251,427	249,411
Commercial and industrial loans	63,956	64,224	64,088	64,385
Real estate loans	123,642	123,772	123,987	124,075
Revolving home equity loans	12,958	12,962	12,949	12,934
Closed-end residential loans (8)	40,816	40,943	41,017	41,080
Commercial real estate loans (9)	69,867	69,867	70,022	70,061
Consumer loans	12,376	12,426	12,494	12,504
Credit cards and other revolving plans	1,116	1,113	1,148	1,136
Other consumer loans (10)	11,261	11,313	11,346	11,368
Other loans and leases	49,429	48,711	50,858	48,448
Fed funds and reverse RPs with nonbanks (11)	21,206	20,285	21,573	20,356
All other loans and leases (12)	28,223	28,425	29,285	28,092
LESS: Allowance for loan and lease losses	3,509	3,483	3,472	3,499
Interbank loans	4,093	3,982	4,030	4,371
Fed funds and reverse RPs with banks	3,177	3,070	3,088	3,416
Loans to commercial banks	915	912	941	954
Cash assets (13)	53,096	54,415	53,420	59,133
Trading assets (14)	1,409	1,528	1,473	1,578
Derivatives with a positive fair value (15)	1,402	1,521	1,467	1,571
Other trading assets	7	7	7	7
Other assets (16)	39,551	42,669	44,591	43,095
<b>TOTAL ASSETS (22)</b>	<b>447,810</b>	<b>452,396</b>	<b>454,367</b>	<b>457,182</b>
<b>LIABILITIES</b>				
Deposits	323,317	327,922	328,152	330,367
Large time deposits	76,027	77,417	78,216	79,351
Other deposits	247,290	250,505	249,936	251,016
Borrowings	43,654	43,746	44,044	43,227
Borrowings from banks in the U.S.	2,751	2,540	2,952	3,110
Borrowings from others	40,903	41,207	41,092	40,117
Trading liabilities (17)	2,223	2,244	2,408	2,534
Derivatives with a negative fair value (15)	1,394	1,516	1,474	1,584
Other trading liabilities	829	729	935	950
Net due to related foreign offices	26,664	26,522	27,195	27,910
Other liabilities	8,490	8,381	8,224	9,268
<b>TOTAL LIABILITIES (22)</b>	<b>404,348</b>	<b>408,815</b>	<b>410,023</b>	<b>413,307</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>43,462</b>	<b>43,581</b>	<b>44,344</b>	<b>43,875</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	174	155	53	89
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.