

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



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

Jun 12, 2014

Account	Week Ending			
	May 14	May 21	May 28	Jun 4
<b>ASSETS</b>				
Bank Credit	353,390	356,542	356,372	356,416
Securities in bank credit (1)	103,072	104,219	102,926	103,334
Treasury and agency securities (2)	68,383	69,277	68,609	69,084
Mortgage-backed securities (MBS) (3)	42,450	43,390	42,721	42,983
Non-MBS (4)	25,932	25,887	25,888	26,101
Other securities	34,689	34,942	34,317	34,250
Mortgage-backed securities (5)	889	889	888	883
Non-MBS (6)	33,800	34,053	33,429	33,367
Loans and leases in bank credit (7)	250,318	252,323	253,446	253,081
Commercial and industrial loans	65,053	65,069	65,571	65,502
Real estate loans	123,934	123,937	123,983	124,144
Revolving home equity loans	12,895	12,889	12,864	12,850
Closed-end residential loans (8)	41,064	40,952	41,073	41,164
Commercial real estate loans (9)	69,975	70,097	70,046	70,129
Consumer loans	12,684	12,745	12,801	12,838
Credit cards and other revolving plans	1,152	1,159	1,155	1,155
Other consumer loans (10)	11,532	11,586	11,646	11,683
Other loans and leases	48,646	50,572	51,092	50,598
Fed funds and reverse RPs with nonbanks (11)	19,175	20,384	21,503	20,801
All other loans and leases (12)	29,471	30,187	29,589	29,797
LESS: Allowance for loan and lease losses	3,532	3,533	3,511	3,487
Interbank loans	5,024	5,618	4,933	4,789
Fed funds and reverse RPs with banks	4,028	4,617	3,916	3,770
Loans to commercial banks	995	1,000	1,018	1,019
Cash assets (13)	55,800	51,540	55,147	59,260
Trading assets (14)	1,744	1,705	1,679	1,709
Derivatives with a positive fair value (15)	1,737	1,698	1,671	1,701
Other trading assets	7	7	7	9
Other assets (16)	39,682	37,914	34,352	35,847
<b>TOTAL ASSETS (22)</b>	<b>452,108</b>	<b>449,785</b>	<b>448,972</b>	<b>454,535</b>
<b>LIABILITIES</b>				
Deposits	327,011	326,289	325,476	327,945
Large time deposits	78,853	77,304	74,684	73,552
Other deposits	248,158	248,985	250,792	254,393
Borrowings	44,467	43,329	42,590	42,990
Borrowings from banks in the U.S.	3,426	3,122	2,127	2,286
Borrowings from others	41,041	40,207	40,463	40,704
Trading liabilities (17)	2,306	2,415	2,582	2,431
Derivatives with a negative fair value (15)	1,448	1,413	1,388	1,427
Other trading liabilities	857	1,002	1,194	1,004
Net due to related foreign offices	25,651	24,982	25,770	27,873
Other liabilities	8,873	9,006	8,630	8,949
<b>TOTAL LIABILITIES (22)</b>	<b>408,307</b>	<b>406,021</b>	<b>405,048</b>	<b>410,188</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>43,801</b>	<b>43,764</b>	<b>43,924</b>	<b>44,347</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	177	185	201	240
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.