

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



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

Jul 17, 2014

Account	Week Ending			
	Jun 18	Jun 25	Jul 2	Jul 9
<b>ASSETS</b>				
Bank Credit	352,602	350,785	354,589	356,568
Securities in bank credit (1)	102,886	102,496	102,492	102,629
Treasury and agency securities (2)	68,749	68,612	68,514	68,674
Mortgage-backed securities (MBS) (3)	43,391	43,241	43,262	43,195
Non-MBS (4)	25,358	25,371	25,252	25,479
Other securities	34,137	33,883	33,978	33,955
Mortgage-backed securities (5)	871	865	870	867
Non-MBS (6)	33,266	33,018	33,109	33,089
Loans and leases in bank credit (7)	249,716	248,290	252,096	253,939
Commercial and industrial loans	65,532	65,641	66,263	66,159
Real estate loans	124,728	124,839	125,939	125,940
Revolving home equity loans	12,853	12,843	12,867	12,849
Closed-end residential loans (8)	41,302	41,421	42,056	42,024
Commercial real estate loans (9)	70,574	70,575	71,017	71,066
Consumer loans	13,029	13,049	13,256	13,239
Credit cards and other revolving plans	1,211	1,205	1,297	1,290
Other consumer loans (10)	11,818	11,844	11,958	11,949
Other loans and leases	46,427	44,761	46,638	48,601
Fed funds and reverse RPs with nonbanks (11)	16,627	15,421	17,075	18,870
All other loans and leases (12)	29,800	29,340	29,563	29,731
LESS: Allowance for loan and lease losses	3,496	3,439	3,449	3,450
Interbank loans	5,455	5,300	5,159	4,688
Fed funds and reverse RPs with banks	4,424	4,255	4,085	3,628
Loans to commercial banks	1,031	1,045	1,074	1,061
Cash assets (13)	57,118	51,915	52,752	56,333
Trading assets (14)	1,604	1,643	1,585	1,648
Derivatives with a positive fair value (15)	1,594	1,633	1,576	1,639
Other trading assets	10	10	9	9
Other assets (16)	38,138	36,677	42,650	40,023
<b>TOTAL ASSETS (22)</b>	<b>451,421</b>	<b>442,883</b>	<b>453,285</b>	<b>455,810</b>
<b>LIABILITIES</b>				
Deposits	326,706	325,475	324,938	326,083
Large time deposits	77,027	74,518	73,956	73,682
Other deposits	249,678	250,957	250,981	252,401
Borrowings	42,214	37,088	43,012	45,159
Borrowings from banks in the U.S.	2,559	2,725	2,728	2,711
Borrowings from others	39,654	34,363	40,283	42,448
Trading liabilities (17)	2,183	2,473	2,614	2,476
Derivatives with a negative fair value (15)	1,342	1,382	1,336	1,404
Other trading liabilities	841	1,091	1,278	1,072
Net due to related foreign offices	27,249	24,928	29,651	29,710
Other liabilities	8,463	8,223	7,973	7,675
<b>TOTAL LIABILITIES (22)</b>	<b>406,815</b>	<b>398,188</b>	<b>408,187</b>	<b>411,103</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>44,607</b>	<b>44,695</b>	<b>45,098</b>	<b>44,708</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	332	328	316	338
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.