

# 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 30, 2014

Account	Week Ending			
	Jul 2	Jul 9	Jul 16	Jul 23
<b>ASSETS</b>				
Bank Credit	350,785	356,579	353,189	352,077
Securities in bank credit (1)	102,496	102,667	101,593	101,101
Treasury and agency securities (2)	68,612	68,718	68,342	68,385
Mortgage-backed securities (MBS) (3)	43,241	43,239	43,036	42,967
Non-MBS (4)	25,371	25,479	25,306	25,418
Other securities	33,883	33,949	33,250	32,716
Mortgage-backed securities (5)	865	867	866	869
Non-MBS (6)	33,018	33,082	32,384	31,847
Loans and leases in bank credit (7)	248,290	253,911	251,596	250,976
Commercial and industrial loans	65,641	66,146	66,211	66,079
Real estate loans	124,839	125,928	125,875	125,817
Revolving home equity loans	12,843	12,844	12,821	12,799
Closed-end residential loans (8)	41,421	41,893	41,866	41,751
Commercial real estate loans (9)	70,575	71,192	71,188	71,266
Consumer loans	13,049	13,236	13,236	13,208
Credit cards and other revolving plans	1,205	1,290	1,317	1,316
Other consumer loans (10)	11,844	11,946	11,919	11,892
Other loans and leases	44,761	48,601	46,275	45,872
Fed funds and reverse RPs with nonbanks (11)	15,421	18,870	16,909	17,434
All other loans and leases (12)	29,340	29,731	29,366	28,438
LESS: Allowance for loan and lease losses	3,439	3,434	3,451	3,469
Interbank loans	5,300	4,628	4,434	3,792
Fed funds and reverse RPs with banks	4,255	3,567	3,396	2,781
Loans to commercial banks	1,045	1,061	1,038	1,011
Cash assets (13)	51,915	56,386	59,136	61,361
Trading assets (14)	1,643	1,646	1,655	1,755
Derivatives with a positive fair value (15)	1,633	1,637	1,647	1,747
Other trading assets	10	9	9	8
Other assets (16)	36,677	39,998	39,767	38,403
<b>TOTAL ASSETS (22)</b>	<b>442,883</b>	<b>455,802</b>	<b>454,729</b>	<b>453,919</b>
<b>LIABILITIES</b>				
Deposits	325,475	326,092	326,792	325,342
Large time deposits	74,518	73,604	73,709	74,408
Other deposits	250,957	252,489	253,083	250,934
Borrowings	37,088	45,211	44,431	40,124
Borrowings from banks in the U.S.	2,725	2,716	2,755	3,056
Borrowings from others	34,363	42,495	41,677	37,068
Trading liabilities (17)	2,473	2,474	2,385	2,560
Derivatives with a negative fair value (15)	1,382	1,402	1,412	1,371
Other trading liabilities	1,091	1,072	973	1,189
Net due to related foreign offices	24,928	29,710	29,114	33,158
Other liabilities	8,223	7,604	7,300	7,909
<b>TOTAL LIABILITIES (22)</b>	<b>398,188</b>	<b>411,091</b>	<b>410,022</b>	<b>409,093</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>44,695</b>	<b>44,712</b>	<b>44,706</b>	<b>44,826</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	328	339	335	335
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.