

# 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 5, 2014

Account	Week Ending			
	Feb 5	Feb 12	Feb 19	Feb 26
<b>ASSETS</b>				
Bank Credit	335,018	339,695	343,720	345,740
Securities in bank credit (1)	100,326	101,397	102,366	102,655
Treasury and agency securities (2)	66,002	66,853	67,845	68,026
Mortgage-backed securities (MBS) (3)	38,104	38,643	39,198	39,601
Non-MBS (4)	27,898	28,210	28,647	28,424
Other securities	34,324	34,544	34,521	34,629
Mortgage-backed securities (5)	969	969	969	963
Non-MBS (6)	33,355	33,575	33,552	33,667
Loans and leases in bank credit (7)	234,692	238,298	241,354	243,085
Commercial and industrial loans	61,692	61,702	62,408	62,535
Real estate loans	121,472	122,870	122,834	122,917
Revolving home equity loans	12,982	13,073	13,068	13,045
Closed-end residential loans (8)	40,165	40,801	40,564	40,578
Commercial real estate loans (9)	68,325	68,996	69,201	69,294
Consumer loans	12,325	12,324	12,311	12,339
Credit cards and other revolving plans	1,115	1,130	1,126	1,119
Other consumer loans (10)	11,210	11,194	11,184	11,219
Other loans and leases	39,203	41,401	43,802	45,295
Fed funds and reverse RPs with nonbanks (11)	12,472	14,541	16,241	17,926
All other loans and leases (12)	26,731	26,860	27,561	27,369
LESS: Allowance for loan and lease losses	3,489	3,489	3,487	3,473
Interbank loans	4,978	4,597	4,681	4,110
Fed funds and reverse RPs with banks	4,099	3,626	3,670	3,120
Loans to commercial banks	879	971	1,012	990
Cash assets (13)	54,845	50,889	51,166	52,682
Trading assets (14)	1,449	1,518	1,550	1,540
Derivatives with a positive fair value (15)	1,444	1,512	1,542	1,532
Other trading assets	6	6	8	9
Other assets (16)	41,048	39,270	40,718	41,286
<b>TOTAL ASSETS (22)</b>	<b>433,849</b>	<b>432,479</b>	<b>438,349</b>	<b>441,885</b>
<b>LIABILITIES</b>				
Deposits	313,095	312,401	316,814	319,739
Large time deposits	69,954	71,060	74,952	75,469
Other deposits	243,141	241,341	241,862	244,270
Borrowings	39,779	40,793	39,779	40,558
Borrowings from banks in the U.S.	2,392	2,569	2,701	2,801
Borrowings from others	37,387	38,224	37,078	37,757
Trading liabilities (17)	2,452	2,240	2,305	2,114
Derivatives with a negative fair value (15)	1,495	1,507	1,541	1,538
Other trading liabilities	958	733	764	575
Net due to related foreign offices	26,597	25,185	26,960	26,102
Other liabilities	8,220	8,567	9,137	9,600
<b>TOTAL LIABILITIES (22)</b>	<b>390,144</b>	<b>389,186</b>	<b>394,995</b>	<b>398,112</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>43,705</b>	<b>43,293</b>	<b>43,354</b>	<b>43,773</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	90	72	85	100
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	60	60	60	60

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.