

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



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

Nov 26, 2010

Account	Week Ending			
	Oct 27	Nov 3	Nov 10	Nov 17
<b>ASSETS</b>				
Bank Credit	267,318	264,595	267,753	266,990
Securities in bank credit (1)	67,636	67,591	67,618	67,394
Treasury and agency securities (2)	44,631	44,395	44,720	44,865
Mortgage-backed securities (MBS) (3)	20,379	20,430	20,517	20,347
Non-MBS (4)	24,252	23,965	24,202	24,518
Other securities	23,004	23,196	22,898	22,529
Mortgage-backed securities (5)	966	960	958	957
Non-MBS (6)	22,038	22,235	21,941	21,572
Loans and leases in bank credit (7)	199,682	197,004	200,135	199,595
Commercial and industrial loans	43,700	43,442	43,470	43,532
Real estate loans	115,005	114,506	114,193	114,010
Revolving home equity loans	12,948	12,923	12,910	12,892
Closed-end residential loans (8)	33,505	33,429	33,271	33,153
Commercial real estate loans (9)	68,552	68,154	68,013	67,965
Consumer loans	11,896	11,936	11,935	11,923
Credit cards and other revolving plans	776	767	767	770
Other consumer loans (10)	11,119	11,169	11,168	11,153
Other loans and leases	29,082	27,120	30,537	30,130
Fed funds and reverse RPs with nonbanks (11)	10,794	8,440	10,624	10,803
All other loans and leases (12)	18,288	18,680	19,912	19,327
LESS: Allowance for loan and lease losses	4,770	4,867	4,865	4,888
Interbank loans	3,322	3,244	3,191	3,068
Fed funds and reverse RPs with banks	2,175	2,094	1,967	2,112
Loans to commercial banks	1,148	1,151	1,224	956
Cash assets (13)	37,784	33,870	39,437	37,109
Trading assets (14)	4,950	5,065	4,998	4,738
Derivatives with a positive fair value (15)	4,945	5,059	4,994	4,734
Other trading assets	5	6	4	4
Other assets (16)	38,359	43,291	40,055	41,250
<b>TOTAL ASSETS (22)</b>	<b>346,963</b>	<b>345,196</b>	<b>350,570</b>	<b>348,268</b>
<b>LIABILITIES</b>				
Deposits	234,516	235,615	235,686	237,977
Large time deposits	59,519	59,863	60,050	61,043
Other deposits	174,997	175,752	175,636	176,934
Borrowings	44,733	45,145	47,534	44,054
Borrowings from banks in the U.S.	6,455	6,349	6,368	5,928
Borrowings from others	38,277	38,797	41,167	38,127
Trading liabilities (17)	5,436	5,808	5,279	5,017
Derivatives with a negative fair value (15)	5,095	5,468	5,172	4,918
Other trading liabilities	341	339	107	99
Net due to related foreign offices	23,042	19,281	22,581	21,649
Other liabilities	7,998	8,000	7,970	8,196
<b>TOTAL LIABILITIES (22)</b>	<b>315,724</b>	<b>313,849</b>	<b>319,050</b>	<b>316,893</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>31,239</b>	<b>31,348</b>	<b>31,519</b>	<b>31,374</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	617	704	690	614
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	546	546	549	551

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.