

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



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

Dec 10, 2010

Account	Week Ending			
	Nov 10	Nov 17	Nov 24	Dec 1
<b>ASSETS</b>				
Bank Credit	266,927	266,206	265,157	267,392
Securities in bank credit (1)	67,291	67,140	66,679	67,685
Treasury and agency securities (2)	44,488	44,700	44,157	45,499
Mortgage-backed securities (MBS) (3)	20,252	20,144	20,209	20,941
Non-MBS (4)	24,236	24,556	23,948	24,558
Other securities	22,803	22,441	22,522	22,186
Mortgage-backed securities (5)	931	931	937	774
Non-MBS (6)	21,872	21,510	21,585	21,412
Loans and leases in bank credit (7)	199,637	199,065	198,479	199,707
Commercial and industrial loans	43,431	43,461	43,485	43,032
Real estate loans	113,754	113,578	113,435	112,978
Revolving home equity loans	12,932	12,914	12,880	12,863
Closed-end residential loans (8)	33,128	33,002	32,998	32,933
Commercial real estate loans (9)	67,694	67,662	67,557	67,183
Consumer loans	11,938	11,923	11,934	11,965
Credit cards and other revolving plans	765	768	771	775
Other consumer loans (10)	11,172	11,155	11,163	11,190
Other loans and leases	30,513	30,104	29,624	31,731
Fed funds and reverse RPs with nonbanks (11)	10,624	10,803	10,186	11,134
All other loans and leases (12)	19,889	19,301	19,438	20,597
LESS: Allowance for loan and lease losses	4,890	4,909	4,861	4,872
Interbank loans	3,191	3,068	3,024	2,814
Fed funds and reverse RPs with banks	1,967	2,112	2,073	2,108
Loans to commercial banks	1,224	956	951	707
Cash assets (13)	39,139	36,684	39,728	36,940
Trading assets (14)	4,998	4,738	4,706	4,591
Derivatives with a positive fair value (15)	4,994	4,734	4,702	4,587
Other trading assets	4	4	4	4
Other assets (16)	39,666	40,968	41,841	46,693
<b>TOTAL ASSETS (22)</b>	<b>349,031</b>	<b>346,755</b>	<b>349,596</b>	<b>353,559</b>
<b>LIABILITIES</b>				
Deposits	234,903	237,121	237,465	240,632
Large time deposits	60,047	61,024	61,022	63,005
Other deposits	174,856	176,097	176,443	177,627
Borrowings	47,390	43,929	44,829	41,689
Borrowings from banks in the U.S.	6,301	5,871	5,796	5,180
Borrowings from others	41,089	38,058	39,033	36,509
Trading liabilities (17)	5,279	5,017	4,773	4,611
Derivatives with a negative fair value (15)	5,172	4,918	4,681	4,524
Other trading liabilities	107	99	92	87
Net due to related foreign offices	22,581	21,649	23,491	27,894
Other liabilities	7,900	8,121	8,101	7,974
<b>TOTAL LIABILITIES (22)</b>	<b>318,053</b>	<b>315,837</b>	<b>318,659</b>	<b>322,799</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>30,978</b>	<b>30,918</b>	<b>30,937</b>	<b>30,760</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	705	626	592	454
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	549	551	552	554

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.