

# 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 31, 2010

Account	Week Ending			
	Dec 1	Dec 8	Dec 15	Dec 22
<b>ASSETS</b>				
Bank Credit	267,920	263,943	262,013	261,060
Securities in bank credit (1)	67,673	68,148	67,810	67,146
Treasury and agency securities (2)	45,489	45,998	46,141	45,752
Mortgage-backed securities (MBS) (3)	20,937	21,039	21,097	21,349
Non-MBS (4)	24,552	24,959	25,044	24,403
Other securities	22,184	22,150	21,669	21,394
Mortgage-backed securities (5)	774	760	763	762
Non-MBS (6)	21,410	21,391	20,906	20,632
Loans and leases in bank credit (7)	200,247	195,795	194,203	193,914
Commercial and industrial loans	43,218	42,897	42,362	42,529
Real estate loans	113,315	113,171	113,232	112,993
Revolving home equity loans	12,862	12,862	12,852	12,826
Closed-end residential loans (8)	33,296	33,236	33,106	33,067
Commercial real estate loans (9)	67,157	67,073	67,274	67,100
Consumer loans	11,983	11,967	11,034	11,011
Credit cards and other revolving plans	775	774	785	787
Other consumer loans (10)	11,208	11,193	10,250	10,224
Other loans and leases	31,732	27,761	27,574	27,381
Fed funds and reverse RPs with nonbanks (11)	11,134	8,304	8,353	7,683
All other loans and leases (12)	20,597	19,457	19,222	19,697
LESS: Allowance for loan and lease losses	4,871	4,913	4,955	4,680
Interbank loans	2,814	3,015	3,296	3,251
Fed funds and reverse RPs with banks	2,108	2,204	2,533	2,537
Loans to commercial banks	707	811	764	714
Cash assets (13)	36,886	40,493	41,265	39,739
Trading assets (14)	4,591	4,571	4,416	4,205
Derivatives with a positive fair value (15)	4,587	4,568	4,412	4,200
Other trading assets	4	4	4	5
Other assets (16)	46,685	45,640	41,076	44,424
<b>TOTAL ASSETS (22)</b>	<b>354,026</b>	<b>352,750</b>	<b>347,111</b>	<b>347,997</b>
<b>LIABILITIES</b>				
Deposits	240,630	239,802	238,975	237,627
Large time deposits	62,978	62,200	58,588	58,969
Other deposits	177,652	177,602	180,387	178,659
Borrowings	41,640	46,560	41,176	44,703
Borrowings from banks in the U.S.	5,147	5,911	6,498	6,097
Borrowings from others	36,493	40,649	34,679	38,606
Trading liabilities (17)	4,611	4,609	4,449	4,178
Derivatives with a negative fair value (15)	4,524	4,518	4,356	4,089
Other trading liabilities	87	92	93	89
Net due to related foreign offices	27,894	22,705	23,500	22,277
Other liabilities	8,513	8,224	8,252	8,446
<b>TOTAL LIABILITIES (22)</b>	<b>323,288</b>	<b>321,900</b>	<b>316,352</b>	<b>317,231</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>30,738</b>	<b>30,850</b>	<b>30,759</b>	<b>30,766</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	455	374	320	325
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	554	556	559	562

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.