

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



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

Feb 4, 2011

Account	Week Ending			
	Jan 5	Jan 12	Jan 19	Jan 26
<b>ASSETS</b>				
Bank Credit	279,772	279,411	281,653	282,057
Securities in bank credit (1)	74,249	74,405	73,835	74,279
Treasury and agency securities (2)	51,758	51,779	51,216	51,406
Mortgage-backed securities (MBS) (3)	27,225	27,177	26,991	27,264
Non-MBS (4)	24,533	24,602	24,224	24,142
Other securities	22,491	22,626	22,619	22,873
Mortgage-backed securities (5)	856	856	858	812
Non-MBS (6)	21,634	21,769	21,761	22,061
Loans and leases in bank credit (7)	205,524	205,006	207,819	207,777
Commercial and industrial loans	44,761	44,739	45,175	44,887
Real estate loans	121,573	121,303	120,926	120,625
Revolving home equity loans	13,959	13,932	13,896	13,904
Closed-end residential loans (8)	36,271	36,120	35,887	35,702
Commercial real estate loans (9)	71,343	71,251	71,143	71,019
Consumer loans	11,570	11,552	11,533	11,516
Credit cards and other revolving plans	837	838	836	831
Other consumer loans (10)	10,734	10,714	10,697	10,684
Other loans and leases	27,619	27,412	30,184	30,749
Fed funds and reverse RPs with nonbanks (11)	8,108	8,371	10,575	11,956
All other loans and leases (12)	19,511	19,041	19,609	18,794
LESS: Allowance for loan and lease losses	5,215	5,300	5,300	5,232
Interbank loans	3,488	3,428	3,097	3,208
Fed funds and reverse RPs with banks	2,401	2,399	1,946	1,971
Loans to commercial banks	1,087	1,029	1,151	1,238
Cash assets (13)	45,370	49,685	46,263	48,129
Trading assets (14)	3,701	3,728	3,894	4,029
Derivatives with a positive fair value (15)	3,697	3,722	3,890	4,025
Other trading assets	4	5	4	4
Other assets (16)	42,197	41,665	38,334	37,092
<b>TOTAL ASSETS (22)</b>	<b>369,314</b>	<b>372,616</b>	<b>367,940</b>	<b>369,283</b>
<b>LIABILITIES</b>				
Deposits	252,108	249,276	247,185	248,117
Large time deposits	61,250	59,212	58,955	61,347
Other deposits	190,858	190,064	188,230	186,770
Borrowings	47,036	51,334	48,542	48,044
Borrowings from banks in the U.S.	9,015	9,875	9,389	10,101
Borrowings from others	38,022	41,459	39,153	37,944
Trading liabilities (17)	4,123	4,134	4,400	4,034
Derivatives with a negative fair value (15)	4,029	4,043	4,190	3,970
Other trading liabilities	94	91	211	64
Net due to related foreign offices	24,276	26,854	26,217	27,959
Other liabilities	8,224	7,687	8,220	7,753
<b>TOTAL LIABILITIES (22)</b>	<b>335,767</b>	<b>339,285</b>	<b>334,565</b>	<b>335,907</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>33,547</b>	<b>33,332</b>	<b>33,375</b>	<b>33,376</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	128	123	132	123
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	10	10	10	10

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.