

# 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 11, 2011

Account	Week Ending			
	Jan 12	Jan 19	Jan 26	Feb 2
<b>ASSETS</b>				
Bank Credit	279,578	279,411	281,876	283,732
Securities in bank credit (1)	74,200	74,405	74,228	75,381
Treasury and agency securities (2)	51,731	51,779	51,380	52,027
Mortgage-backed securities (MBS) (3)	27,208	27,177	27,247	27,574
Non-MBS (4)	24,523	24,602	24,133	24,454
Other securities	22,469	22,626	22,848	23,354
Mortgage-backed securities (5)	854	856	807	803
Non-MBS (6)	21,615	21,769	22,041	22,551
Loans and leases in bank credit (7)	205,378	205,006	207,648	208,350
Commercial and industrial loans	44,743	44,739	44,880	45,225
Real estate loans	121,451	121,303	120,532	120,130
Revolving home equity loans	13,954	13,932	13,901	13,888
Closed-end residential loans (8)	36,236	36,120	35,687	35,553
Commercial real estate loans (9)	71,261	71,251	70,945	70,689
Consumer loans	11,569	11,552	11,490	11,503
Credit cards and other revolving plans	837	838	831	814
Other consumer loans (10)	10,732	10,714	10,659	10,689
Other loans and leases	27,615	27,412	30,745	31,491
Fed funds and reverse RPs with nonbanks (11)	8,108	8,371	11,956	12,683
All other loans and leases (12)	19,507	19,041	18,790	18,808
LESS: Allowance for loan and lease losses	5,208	5,300	5,223	5,304
Interbank loans	3,474	3,428	3,192	3,185
Fed funds and reverse RPs with banks	2,387	2,399	1,954	1,892
Loans to commercial banks	1,087	1,029	1,237	1,292
Cash assets (13)	45,352	49,685	48,097	38,774
Trading assets (14)	3,701	3,728	4,029	4,246
Derivatives with a positive fair value (15)	3,697	3,722	4,025	4,242
Other trading assets	4	5	4	4
Other assets (16)	42,176	41,665	37,069	34,413
<b>TOTAL ASSETS (22)</b>	<b>369,073</b>	<b>372,616</b>	<b>369,039</b>	<b>359,045</b>
<b>LIABILITIES</b>				
Deposits	251,914	249,276	247,934	244,981
Large time deposits	61,180	59,212	61,312	59,426
Other deposits	190,735	190,064	186,622	185,556
Borrowings	46,993	51,334	47,977	44,352
Borrowings from banks in the U.S.	9,015	9,875	10,101	8,840
Borrowings from others	37,979	41,459	37,877	35,512
Trading liabilities (17)	4,123	4,134	4,034	4,025
Derivatives with a negative fair value (15)	4,029	4,043	3,970	4,012
Other trading liabilities	94	91	64	13
Net due to related foreign offices	24,276	26,854	27,959	24,597
Other liabilities	8,220	7,687	7,751	7,799
<b>TOTAL LIABILITIES (22)</b>	<b>335,527</b>	<b>339,285</b>	<b>335,655</b>	<b>325,754</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>33,547</b>	<b>33,332</b>	<b>33,384</b>	<b>33,291</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	128	123	121	145
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	10	10	10	9

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.