

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



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

May 20, 2011

Account	Week Ending			
	Apr 20	Apr 27	May 4	May 11
<b>ASSETS</b>				
Bank Credit	277,568	275,477	277,127	276,140
Securities in bank credit (1)	77,374	76,847	77,191	77,355
Treasury and agency securities (2)	53,652	53,244	53,565	53,577
Mortgage-backed securities (MBS) (3)	28,463	28,363	28,717	28,717
Non-MBS (4)	25,189	24,881	24,847	24,861
Other securities	23,722	23,603	23,626	23,778
Mortgage-backed securities (5)	1,036	1,031	1,136	1,235
Non-MBS (6)	22,686	22,572	22,491	22,543
Loans and leases in bank credit (7)	200,193	198,630	199,937	198,785
Commercial and industrial loans	46,171	46,095	46,135	46,274
Real estate loans	117,204	117,125	117,105	116,834
Revolving home equity loans	13,685	13,665	13,682	13,611
Closed-end residential loans (8)	34,615	34,616	34,602	34,593
Commercial real estate loans (9)	68,905	68,843	68,822	68,630
Consumer loans	11,728	11,675	11,663	11,631
Credit cards and other revolving plans	819	750	745	747
Other consumer loans (10)	10,909	10,925	10,918	10,885
Other loans and leases	25,090	23,735	25,033	24,045
Fed funds and reverse RPs with nonbanks (11)	8,077	6,689	7,879	7,376
All other loans and leases (12)	17,013	17,046	17,154	16,670
LESS: Allowance for loan and lease losses	5,142	5,077	5,131	5,138
Interbank loans	3,411	4,399	3,547	3,351
Fed funds and reverse RPs with banks	1,974	2,925	2,032	1,971
Loans to commercial banks	1,437	1,474	1,515	1,380
Cash assets (13)	61,373	61,111	57,879	70,242
Trading assets (14)	4,733	5,095	4,894	4,450
Derivatives with a positive fair value (15)	4,725	5,060	4,888	4,444
Other trading assets	8	35	6	6
Other assets (16)	34,151	35,282	42,377	41,538
<b>TOTAL ASSETS (22)</b>	<b>376,092</b>	<b>376,287</b>	<b>380,693</b>	<b>390,584</b>
<b>LIABILITIES</b>				
Deposits	248,867	245,691	252,754	253,650
Large time deposits	60,011	59,805	66,723	66,762
Other deposits	188,857	185,886	186,031	186,888
Borrowings	50,332	50,063	49,907	50,100
Borrowings from banks in the U.S.	11,421	11,331	11,087	10,979
Borrowings from others	38,911	38,732	38,820	39,122
Trading liabilities (17)	4,580	4,891	4,601	4,270
Derivatives with a negative fair value (15)	4,469	4,784	4,506	4,018
Other trading liabilities	111	107	95	253
Net due to related foreign offices	31,623	34,928	32,319	41,313
Other liabilities	7,196	7,098	7,569	7,622
<b>TOTAL LIABILITIES (22)</b>	<b>342,599</b>	<b>342,671</b>	<b>347,150</b>	<b>356,956</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>33,494</b>	<b>33,616</b>	<b>33,543</b>	<b>33,628</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	115	152	246	296
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	9	9	9	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.