

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



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

Jun 24, 2011

Account	Week Ending			
	May 25	Jun 1	Jun 8	Jun 15
<b>ASSETS</b>				
Bank Credit	274,906	275,664	278,991	281,806
Securities in bank credit (1)	76,918	77,305	77,253	77,185
Treasury and agency securities (2)	52,885	53,247	53,222	53,464
Mortgage-backed securities (MBS) (3)	29,013	29,213	29,240	29,305
Non-MBS (4)	23,871	24,034	23,982	24,159
Other securities	24,033	24,058	24,031	23,722
Mortgage-backed securities (5)	1,112	1,107	1,097	1,095
Non-MBS (6)	22,921	22,952	22,934	22,627
Loans and leases in bank credit (7)	197,988	198,358	201,737	204,621
Commercial and industrial loans	46,059	46,199	45,799	46,038
Real estate loans	116,345	116,001	115,922	115,924
Revolving home equity loans	13,549	13,528	13,516	13,513
Closed-end residential loans (8)	34,574	34,567	34,511	34,556
Commercial real estate loans (9)	68,222	67,906	67,896	67,856
Consumer loans	11,543	11,570	11,609	11,674
Credit cards and other revolving plans	752	751	757	762
Other consumer loans (10)	10,791	10,818	10,852	10,912
Other loans and leases	24,042	24,589	28,406	30,984
Fed funds and reverse RPs with nonbanks (11)	7,690	7,755	11,616	12,835
All other loans and leases (12)	16,352	16,834	16,791	18,149
LESS: Allowance for loan and lease losses	5,092	5,127	5,138	5,089
Interbank loans	3,777	4,314	3,787	3,763
Fed funds and reverse RPs with banks	2,338	2,860	2,338	2,460
Loans to commercial banks	1,439	1,454	1,449	1,304
Cash assets (13)	58,544	55,883	58,083	54,754
Trading assets (14)	3,728	4,266	4,312	3,871
Derivatives with a positive fair value (15)	3,723	4,258	4,306	3,864
Other trading assets	5	8	6	8
Other assets (16)	41,993	41,927	42,303	40,290
<b>TOTAL ASSETS (22)</b>	<b>377,856</b>	<b>376,925</b>	<b>382,337</b>	<b>379,397</b>
<b>LIABILITIES</b>				
Deposits	255,329	256,538	257,053	258,926
Large time deposits	67,249	64,598	66,949	68,456
Other deposits	188,080	191,941	190,104	190,470
Borrowings	48,777	47,761	52,160	48,293
Borrowings from banks in the U.S.	9,891	11,611	11,706	11,351
Borrowings from others	38,886	36,149	40,454	36,941
Trading liabilities (17)	3,814	3,872	4,028	3,355
Derivatives with a negative fair value (15)	3,330	3,379	3,529	2,991
Other trading liabilities	484	492	499	364
Net due to related foreign offices	28,170	27,399	27,466	27,578
Other liabilities	7,743	7,211	7,487	7,040
<b>TOTAL LIABILITIES (22)</b>	<b>343,833</b>	<b>342,781</b>	<b>348,193</b>	<b>345,192</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>34,023</b>	<b>34,144</b>	<b>34,144</b>	<b>34,205</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	327	459	516	519
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	30	30	31	31

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.