

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



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

Jul 29, 2011

Account	Week Ending			
	Jun 29	Jul 6	Jul 13	Jul 20
<b>ASSETS</b>				
Bank Credit	281,676	281,548	282,903	281,491
Securities in bank credit (1)	77,118	78,470	78,554	79,132
Treasury and agency securities (2)	53,682	54,884	54,912	55,547
Mortgage-backed securities (MBS) (3)	29,527	29,618	29,742	29,530
Non-MBS (4)	24,155	25,266	25,170	26,016
Other securities	23,436	23,586	23,642	23,585
Mortgage-backed securities (5)	1,054	1,061	1,060	1,059
Non-MBS (6)	22,382	22,525	22,582	22,526
Loans and leases in bank credit (7)	204,557	203,078	204,349	202,359
Commercial and industrial loans	46,266	46,233	45,906	46,345
Real estate loans	116,953	117,455	117,285	117,124
Revolving home equity loans	13,515	14,039	14,028	13,994
Closed-end residential loans (8)	34,932	35,420	35,385	35,305
Commercial real estate loans (9)	68,506	67,996	67,872	67,825
Consumer loans	11,617	11,963	11,945	11,884
Credit cards and other revolving plans	758	1,055	1,055	1,050
Other consumer loans (10)	10,859	10,907	10,890	10,834
Other loans and leases	29,721	27,428	29,213	27,006
Fed funds and reverse RPs with nonbanks (11)	13,086	10,651	12,452	10,382
All other loans and leases (12)	16,635	16,777	16,761	16,625
LESS: Allowance for loan and lease losses	4,920	5,186	5,206	5,222
Interbank loans	3,469	3,494	3,284	3,337
Fed funds and reverse RPs with banks	2,180	2,225	2,300	2,409
Loans to commercial banks	1,289	1,269	984	928
Cash assets (13)	61,512	67,922	68,338	58,259
Trading assets (14)	3,281	3,166	3,337	3,289
Derivatives with a positive fair value (15)	3,274	3,162	3,334	3,285
Other trading assets	7	4	3	4
Other assets (16)	42,228	43,162	39,340	40,846
<b>TOTAL ASSETS (22)</b>	<b>387,245</b>	<b>394,105</b>	<b>391,996</b>	<b>381,999</b>
<b>LIABILITIES</b>				
Deposits	261,521	260,559	258,621	258,873
Large time deposits	69,555	69,222	67,415	68,754
Other deposits	191,966	191,338	191,206	190,120
Borrowings	51,482	50,107	46,947	44,588
Borrowings from banks in the U.S.	11,155	11,526	9,793	9,893
Borrowings from others	40,326	38,581	37,154	34,695
Trading liabilities (17)	3,288	3,443	3,630	3,559
Derivatives with a negative fair value (15)	2,917	2,904	3,021	2,967
Other trading liabilities	371	539	609	591
Net due to related foreign offices	29,018	34,602	37,611	30,558
Other liabilities	7,373	8,264	7,911	7,261
<b>TOTAL LIABILITIES (22)</b>	<b>352,681</b>	<b>356,974</b>	<b>354,720</b>	<b>344,839</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>34,564</b>	<b>37,131</b>	<b>37,276</b>	<b>37,160</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	526	536	556	544
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	38	44	47	49

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.