

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



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

Aug 19, 2011

Account	Week Ending			
	Jul 20	Jul 27	Aug 3	Aug 10
<b>ASSETS</b>				
Bank Credit	281,260	283,139	279,846	285,896
Securities in bank credit (1)	79,227	79,417	78,996	78,428
Treasury and agency securities (2)	55,615	55,955	55,427	54,977
Mortgage-backed securities (MBS) (3)	29,603	29,958	29,938	29,828
Non-MBS (4)	26,012	25,997	25,490	25,149
Other securities	23,612	23,463	23,569	23,451
Mortgage-backed securities (5)	1,080	1,062	1,048	1,038
Non-MBS (6)	22,532	22,401	22,521	22,413
Loans and leases in bank credit (7)	202,033	203,721	200,851	207,468
Commercial and industrial loans	46,313	46,214	45,784	45,664
Real estate loans	116,790	116,691	114,244	114,125
Revolving home equity loans	13,974	13,955	13,788	13,810
Closed-end residential loans (8)	35,238	35,265	34,766	34,675
Commercial real estate loans (9)	67,578	67,471	65,690	65,640
Consumer loans	11,892	11,924	11,903	11,921
Credit cards and other revolving plans	1,050	1,051	1,026	1,028
Other consumer loans (10)	10,842	10,873	10,877	10,893
Other loans and leases	27,038	28,892	28,919	35,758
Fed funds and reverse RPs with nonbanks (11)	10,382	12,178	12,862	19,946
All other loans and leases (12)	16,656	16,714	16,057	15,812
LESS: Allowance for loan and lease losses	5,163	3,854	3,814	3,869
Interbank loans	3,337	3,437	3,588	3,574
Fed funds and reverse RPs with banks	2,409	2,403	2,571	2,678
Loans to commercial banks	928	1,034	1,017	895
Cash assets (13)	58,368	49,624	54,084	58,435
Trading assets (14)	3,289	3,394	3,461	3,699
Derivatives with a positive fair value (15)	3,285	3,390	3,456	3,695
Other trading assets	4	4	5	5
Other assets (16)	40,830	40,988	37,943	34,670
<b>TOTAL ASSETS (22)</b>	<b>381,921</b>	<b>376,727</b>	<b>375,108</b>	<b>382,406</b>
<b>LIABILITIES</b>				
Deposits	258,958	258,292	257,878	256,127
Large time deposits	68,694	65,485	60,863	58,461
Other deposits	190,264	192,807	197,015	197,665
Borrowings	44,544	45,512	46,487	50,870
Borrowings from banks in the U.S.	9,853	9,956	11,884	11,386
Borrowings from others	34,692	35,556	34,603	39,484
Trading liabilities (17)	3,536	3,464	3,581	3,618
Derivatives with a negative fair value (15)	2,967	3,026	3,139	3,370
Other trading liabilities	569	438	442	248
Net due to related foreign offices	30,558	24,393	21,890	26,941
Other liabilities	7,239	7,823	8,325	8,123
<b>TOTAL LIABILITIES (22)</b>	<b>344,835</b>	<b>339,484</b>	<b>338,161</b>	<b>345,678</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>37,086</b>	<b>37,243</b>	<b>36,946</b>	<b>36,728</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	571	600	726	725
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	9	9	9	1

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.