

# 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 26, 2011

Account	Week Ending			
	Jul 27	Aug 3	Aug 10	Aug 17
<b>ASSETS</b>				
Bank Credit	282,984	279,692	285,746	284,940
Securities in bank credit (1)	79,358	78,937	78,369	79,255
Treasury and agency securities (2)	55,954	55,427	54,985	55,725
Mortgage-backed securities (MBS) (3)	29,954	29,935	29,833	29,687
Non-MBS (4)	26,000	25,493	25,152	26,038
Other securities	23,403	23,509	23,385	23,530
Mortgage-backed securities (5)	1,062	1,047	1,038	1,039
Non-MBS (6)	22,342	22,462	22,347	22,491
Loans and leases in bank credit (7)	203,627	200,756	207,377	205,685
Commercial and industrial loans	46,215	45,785	45,592	45,724
Real estate loans	116,597	114,150	114,103	113,889
Revolving home equity loans	13,943	13,776	13,802	13,790
Closed-end residential loans (8)	35,260	34,761	34,674	34,564
Commercial real estate loans (9)	67,394	65,613	65,627	65,535
Consumer loans	11,922	11,901	11,924	11,922
Credit cards and other revolving plans	1,050	1,026	1,028	1,026
Other consumer loans (10)	10,872	10,875	10,896	10,896
Other loans and leases	28,893	28,920	35,757	34,150
Fed funds and reverse RPs with nonbanks (11)	12,178	12,862	19,946	17,673
All other loans and leases (12)	16,715	16,058	15,811	16,477
LESS: Allowance for loan and lease losses	3,854	3,814	3,869	3,872
Interbank loans	3,438	3,588	3,574	3,501
Fed funds and reverse RPs with banks	2,405	2,572	2,679	2,500
Loans to commercial banks	1,033	1,016	895	1,001
Cash assets (13)	49,624	54,084	58,436	55,947
Trading assets (14)	3,395	3,461	3,699	3,608
Derivatives with a positive fair value (15)	3,390	3,456	3,695	3,604
Other trading assets	5	5	5	4
Other assets (16)	41,139	38,095	34,819	32,260
<b>TOTAL ASSETS (22)</b>	<b>376,726</b>	<b>375,107</b>	<b>382,406</b>	<b>376,384</b>
<b>LIABILITIES</b>				
Deposits	258,292	257,878	256,127	255,205
Large time deposits	65,485	60,863	58,462	57,343
Other deposits	192,807	197,015	197,666	197,862
Borrowings	45,512	46,487	50,870	49,612
Borrowings from banks in the U.S.	9,956	11,884	11,386	11,615
Borrowings from others	35,556	34,603	39,484	37,997
Trading liabilities (17)	3,464	3,581	3,618	3,532
Derivatives with a negative fair value (15)	3,026	3,139	3,370	3,281
Other trading liabilities	438	442	248	251
Net due to related foreign offices	24,393	21,890	26,941	23,433
Other liabilities	7,823	8,325	8,123	7,916
<b>TOTAL LIABILITIES (22)</b>	<b>339,484</b>	<b>338,161</b>	<b>345,678</b>	<b>339,698</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>37,242</b>	<b>36,946</b>	<b>36,728</b>	<b>36,686</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	600	726	725	705
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	9	9	1	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.