

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



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

Sep 9, 2011

Account	Week Ending			
	Aug 10	Aug 17	Aug 24	Aug 31
<b>ASSETS</b>				
Bank Credit	285,746	284,942	284,768	288,827
Securities in bank credit (1)	78,370	79,257	79,547	80,883
Treasury and agency securities (2)	54,985	55,727	55,757	56,740
Mortgage-backed securities (MBS) (3)	29,833	29,687	29,642	29,735
Non-MBS (4)	25,152	26,040	26,115	27,005
Other securities	23,385	23,530	23,790	24,142
Mortgage-backed securities (5)	1,038	1,039	1,021	998
Non-MBS (6)	22,347	22,492	22,769	23,144
Loans and leases in bank credit (7)	207,377	205,685	205,221	207,945
Commercial and industrial loans	45,620	45,752	45,669	45,908
Real estate loans	114,074	113,860	113,873	113,964
Revolving home equity loans	13,802	13,780	13,769	13,766
Closed-end residential loans (8)	34,674	34,579	34,565	34,636
Commercial real estate loans (9)	65,599	65,501	65,540	65,562
Consumer loans	11,924	11,922	11,974	11,944
Credit cards and other revolving plans	1,028	1,026	1,059	1,030
Other consumer loans (10)	10,896	10,896	10,915	10,914
Other loans and leases	35,757	34,150	33,704	36,128
Fed funds and reverse RPs with nonbanks (11)	19,946	17,673	17,095	19,055
All other loans and leases (12)	15,811	16,477	16,609	17,074
LESS: Allowance for loan and lease losses	3,869	3,872	3,865	3,859
Interbank loans	3,574	3,501	3,792	3,600
Fed funds and reverse RPs with banks	2,679	2,500	2,780	2,633
Loans to commercial banks	895	1,001	1,012	967
Cash assets (13)	58,436	55,936	57,719	60,256
Trading assets (14)	3,699	3,608	3,128	2,931
Derivatives with a positive fair value (15)	3,695	3,604	3,125	2,928
Other trading assets	5	4	3	3
Other assets (16)	34,813	32,254	32,154	32,737
<b>TOTAL ASSETS (22)</b>	<b>382,400</b>	<b>376,369</b>	<b>377,696</b>	<b>384,492</b>
<b>LIABILITIES</b>				
Deposits	256,120	255,185	254,846	257,784
Large time deposits	58,462	57,343	58,183	59,377
Other deposits	197,659	197,842	196,663	198,407
Borrowings	50,870	49,635	48,017	50,675
Borrowings from banks in the U.S.	11,386	11,620	11,353	10,996
Borrowings from others	39,484	38,014	36,663	39,678
Trading liabilities (17)	3,618	3,509	3,619	3,260
Derivatives with a negative fair value (15)	3,370	3,281	3,222	2,870
Other trading liabilities	248	229	397	391
Net due to related foreign offices	26,941	23,433	26,199	27,119
Other liabilities	8,130	7,925	8,251	8,432
<b>TOTAL LIABILITIES (22)</b>	<b>345,678</b>	<b>339,687</b>	<b>340,932</b>	<b>347,269</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>36,722</b>	<b>36,681</b>	<b>36,764</b>	<b>37,223</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	728	705	725	712
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	1	1	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.