

# 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 23, 2011

Account	Week Ending			
	Aug 24	Aug 31	Sep 7	Sep 14
<b>ASSETS</b>				
Bank Credit	284,765	288,594	286,845	287,497
Securities in bank credit (1)	79,537	80,750	80,923	81,304
Treasury and agency securities (2)	55,753	56,461	56,920	56,504
Mortgage-backed securities (MBS) (3)	29,639	29,681	29,619	29,663
Non-MBS (4)	26,114	26,780	27,302	26,841
Other securities	23,784	24,289	24,002	24,800
Mortgage-backed securities (5)	1,021	1,004	1,009	1,001
Non-MBS (6)	22,763	23,286	22,993	23,799
Loans and leases in bank credit (7)	205,228	207,843	205,922	206,193
Commercial and industrial loans	45,675	45,884	46,002	46,146
Real estate loans	113,880	113,919	113,641	113,640
Revolving home equity loans	13,779	13,774	13,789	13,793
Closed-end residential loans (8)	34,546	34,628	34,582	34,667
Commercial real estate loans (9)	65,555	65,517	65,270	65,180
Consumer loans	11,969	11,975	11,949	11,938
Credit cards and other revolving plans	1,059	1,037	1,034	1,034
Other consumer loans (10)	10,910	10,938	10,915	10,905
Other loans and leases	33,704	36,065	34,330	34,469
Fed funds and reverse RPs with nonbanks (11)	17,095	19,055	17,381	17,289
All other loans and leases (12)	16,609	17,010	16,949	17,180
LESS: Allowance for loan and lease losses	3,865	3,832	3,896	3,926
Interbank loans	3,791	3,592	3,940	3,760
Fed funds and reverse RPs with banks	2,779	2,625	2,892	2,827
Loans to commercial banks	1,012	967	1,047	934
Cash assets (13)	57,729	59,295	56,394	53,792
Trading assets (14)	3,128	2,905	3,458	3,722
Derivatives with a positive fair value (15)	3,125	2,901	3,455	3,719
Other trading assets	3	3	3	3
Other assets (16)	32,150	32,641	33,490	30,899
<b>TOTAL ASSETS (22)</b>	<b>377,697</b>	<b>383,194</b>	<b>380,231</b>	<b>375,745</b>
<b>LIABILITIES</b>				
Deposits	254,847	256,813	255,019	255,229
Large time deposits	58,165	59,376	58,545	59,141
Other deposits	196,682	197,437	196,475	196,087
Borrowings	48,017	50,250	46,616	46,422
Borrowings from banks in the U.S.	11,353	10,710	10,609	10,471
Borrowings from others	36,664	39,540	36,007	35,951
Trading liabilities (17)	3,619	3,259	4,298	3,995
Derivatives with a negative fair value (15)	3,222	2,857	3,320	3,595
Other trading liabilities	397	402	977	400
Net due to related foreign offices	26,199	27,221	27,485	24,687
Other liabilities	8,251	8,476	9,816	8,383
<b>TOTAL LIABILITIES (22)</b>	<b>340,934</b>	<b>346,019</b>	<b>343,234</b>	<b>338,716</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>36,763</b>	<b>37,175</b>	<b>36,997</b>	<b>37,028</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	725	782	882	874
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	36	36	36	36

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.