

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



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

Nov 4, 2011

Account	Week Ending			
	Oct 5	Oct 12	Oct 19	Oct 26
<b>ASSETS</b>				
Bank Credit	313,283	311,398	307,918	310,147
Securities in bank credit (1)	84,166	85,550	84,662	85,266
Treasury and agency securities (2)	59,384	60,638	59,601	60,360
Mortgage-backed securities (MBS) (3)	31,821	31,822	31,560	31,539
Non-MBS (4)	27,563	28,817	28,040	28,821
Other securities	24,783	24,912	25,062	24,906
Mortgage-backed securities (5)	996	996	981	976
Non-MBS (6)	23,787	23,915	24,081	23,930
Loans and leases in bank credit (7)	229,116	225,848	223,256	224,881
Commercial and industrial loans	48,691	48,839	48,571	48,499
Real estate loans	127,562	127,426	127,407	127,758
Revolving home equity loans	15,537	15,485	15,440	15,471
Closed-end residential loans (8)	40,866	40,847	40,902	41,050
Commercial real estate loans (9)	71,159	71,093	71,065	71,237
Consumer loans	10,811	10,777	10,720	10,726
Credit cards and other revolving plans	1,129	1,122	1,116	1,115
Other consumer loans (10)	9,682	9,656	9,604	9,612
Other loans and leases	42,052	38,806	36,557	37,898
Fed funds and reverse RPs with nonbanks (11)	19,255	16,593	14,026	12,644
All other loans and leases (12)	22,797	22,213	22,531	25,254
LESS: Allowance for loan and lease losses	4,203	4,172	4,210	4,221
Interbank loans	4,092	4,042	3,988	3,019
Fed funds and reverse RPs with banks	2,850	2,780	2,667	1,679
Loans to commercial banks	1,242	1,263	1,320	1,340
Cash assets (13)	55,211	49,496	48,400	55,503
Trading assets (14)	3,297	3,491	3,366	3,332
Derivatives with a positive fair value (15)	3,291	3,484	3,360	3,326
Other trading assets	6	7	6	6
Other assets (16)	33,401	29,585	32,962	29,987
<b>TOTAL ASSETS (22)</b>	<b>405,081</b>	<b>393,841</b>	<b>392,424</b>	<b>397,768</b>
<b>LIABILITIES</b>				
Deposits	280,471	276,829	277,057	277,679
Large time deposits	60,594	57,580	58,217	55,297
Other deposits	219,877	219,248	218,840	222,382
Borrowings	45,550	42,941	44,199	41,408
Borrowings from banks in the U.S.	6,041	6,017	6,707	6,016
Borrowings from others	39,509	36,924	37,492	35,393
Trading liabilities (17)	3,695	4,092	4,134	4,130
Derivatives with a negative fair value (15)	3,350	3,669	3,613	3,574
Other trading liabilities	345	423	522	557
Net due to related foreign offices	27,080	21,841	19,931	26,603
Other liabilities	8,147	9,474	8,179	8,851
<b>TOTAL LIABILITIES (22)</b>	<b>364,942</b>	<b>355,177</b>	<b>353,500</b>	<b>358,671</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>40,139</b>	<b>38,664</b>	<b>38,924</b>	<b>39,097</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	965	941	927	899
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	147	147	146	146

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.