

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



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

Dec 2, 2011

Account	Week Ending			
	Nov 2	Nov 9	Nov 16	Nov 23
<b>ASSETS</b>				
Bank Credit	312,579	312,031	313,221	316,105
Securities in bank credit (1)	87,378	86,872	86,767	87,035
Treasury and agency securities (2)	62,417	61,674	61,596	61,608
Mortgage-backed securities (MBS) (3)	32,351	32,416	32,194	32,590
Non-MBS (4)	30,066	29,258	29,402	29,018
Other securities	24,962	25,198	25,172	25,427
Mortgage-backed securities (5)	986	986	976	975
Non-MBS (6)	23,976	24,212	24,196	24,453
Loans and leases in bank credit (7)	225,201	225,158	226,454	229,070
Commercial and industrial loans	48,603	48,708	48,798	48,904
Real estate loans	127,563	127,626	127,710	127,536
Revolving home equity loans	15,432	15,411	15,390	15,346
Closed-end residential loans (8)	41,062	41,087	41,073	41,084
Commercial real estate loans (9)	71,069	71,129	71,247	71,106
Consumer loans	10,735	10,773	10,767	10,796
Credit cards and other revolving plans	1,105	1,118	1,116	1,145
Other consumer loans (10)	9,630	9,655	9,651	9,651
Other loans and leases	38,300	38,050	39,179	41,834
Fed funds and reverse RPs with nonbanks (11)	16,006	16,125	16,811	19,351
All other loans and leases (12)	22,294	21,925	22,368	22,484
LESS: Allowance for loan and lease losses	4,163	4,251	4,290	4,231
Interbank loans	3,296	3,288	3,430	3,826
Fed funds and reverse RPs with banks	1,971	1,983	2,134	2,560
Loans to commercial banks	1,325	1,304	1,295	1,266
Cash assets (13)	45,461	53,374	59,704	48,194
Trading assets (14)	2,912	2,893	2,833	3,134
Derivatives with a positive fair value (15)	2,908	2,887	2,827	3,128
Other trading assets	3	6	6	6
Other assets (16)	31,727	31,073	30,663	29,934
<b>TOTAL ASSETS (22)</b>	<b>391,811</b>	<b>398,408</b>	<b>405,560</b>	<b>396,962</b>
<b>LIABILITIES</b>				
Deposits	275,980	279,652	281,247	274,413
Large time deposits	55,660	53,985	54,654	51,880
Other deposits	220,320	225,667	226,593	222,533
Borrowings	43,354	42,946	42,483	42,527
Borrowings from banks in the U.S.	5,911	5,895	5,599	5,569
Borrowings from others	37,443	37,051	36,884	36,958
Trading liabilities (17)	3,888	3,974	3,904	4,285
Derivatives with a negative fair value (15)	3,538	3,552	3,549	3,916
Other trading liabilities	350	421	356	370
Net due to related foreign offices	21,241	23,232	29,047	27,621
Other liabilities	8,402	7,910	8,326	7,840
<b>TOTAL LIABILITIES (22)</b>	<b>352,865</b>	<b>357,714</b>	<b>365,008</b>	<b>356,687</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>38,946</b>	<b>40,694</b>	<b>40,553</b>	<b>40,275</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	868	839	832	835
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	146	146	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.