

# 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 16, 2011

Account	Week Ending			
	Nov 16	Nov 23	Nov 30	Dec 7
<b>ASSETS</b>				
Bank Credit	313,223	316,108	313,302	317,521
Securities in bank credit (1)	86,758	87,023	87,177	87,159
Treasury and agency securities (2)	61,584	61,581	61,852	62,259
Mortgage-backed securities (MBS) (3)	32,162	32,535	32,799	32,745
Non-MBS (4)	29,421	29,046	29,053	29,514
Other securities	25,175	25,442	25,325	24,900
Mortgage-backed securities (5)	976	974	951	965
Non-MBS (6)	24,199	24,468	24,374	23,935
Loans and leases in bank credit (7)	226,464	229,085	226,125	230,361
Commercial and industrial loans	48,811	48,929	48,664	48,565
Real estate loans	127,710	127,528	127,203	127,183
Revolving home equity loans	15,390	15,346	15,337	15,317
Closed-end residential loans (8)	41,067	41,070	40,946	40,975
Commercial real estate loans (9)	71,253	71,112	70,920	70,891
Consumer loans	10,767	10,796	10,812	10,819
Credit cards and other revolving plans	1,116	1,145	1,151	1,159
Other consumer loans (10)	9,651	9,651	9,661	9,661
Other loans and leases	39,176	41,832	39,446	43,794
Fed funds and reverse RPs with nonbanks (11)	16,811	19,351	16,750	20,821
All other loans and leases (12)	22,365	22,481	22,696	22,973
LESS: Allowance for loan and lease losses	4,290	4,232	4,158	4,304
Interbank loans	3,405	3,820	3,588	3,475
Fed funds and reverse RPs with banks	2,110	2,554	2,410	2,292
Loans to commercial banks	1,295	1,266	1,178	1,183
Cash assets (13)	59,739	48,314	59,095	53,104
Trading assets (14)	2,833	3,134	2,664	3,129
Derivatives with a positive fair value (15)	2,827	3,128	2,659	3,124
Other trading assets	6	6	5	5
Other assets (16)	30,666	29,938	31,576	30,379
<b>TOTAL ASSETS (22)</b>	<b>405,575</b>	<b>397,082</b>	<b>406,067</b>	<b>403,303</b>
<b>LIABILITIES</b>				
Deposits	281,229	274,407	287,037	281,204
Large time deposits	54,662	51,888	57,373	55,838
Other deposits	226,568	222,519	229,664	225,366
Borrowings	42,518	42,511	42,098	43,922
Borrowings from banks in the U.S.	5,616	5,572	5,392	5,570
Borrowings from others	36,903	36,939	36,706	38,353
Trading liabilities (17)	3,904	4,285	3,620	4,275
Derivatives with a negative fair value (15)	3,549	3,916	3,250	3,712
Other trading liabilities	356	370	370	563
Net due to related foreign offices	29,047	27,764	24,512	24,853
Other liabilities	8,327	7,842	8,319	8,576
<b>TOTAL LIABILITIES (22)</b>	<b>365,026</b>	<b>356,808</b>	<b>365,587</b>	<b>362,830</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>40,549</b>	<b>40,274</b>	<b>40,481</b>	<b>40,473</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	831	835	818	859
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	146	146	146	137

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.