

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



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

Jan 8, 2010

Account	Week Ending			
	Dec 9	Dec 16	Dec 23	Dec 30
<b>ASSETS</b>				
Bank Credit	279,564	280,437	281,551	281,172
Securities in bank credit (1)	64,607	65,355	66,240	66,198
Treasury and agency securities (2)	43,328	44,060	44,956	44,934
Mortgage-backed securities (MBS) (3)	19,214	18,959	19,413	19,510
Non-MBS (4)	24,115	25,101	25,543	25,424
Other securities	21,279	21,295	21,284	21,264
Mortgage-backed securities (5)	1,247	1,244	1,224	1,206
Non-MBS (6)	20,033	20,051	20,060	20,058
Loans and leases in bank credit (7)	214,957	215,082	215,311	214,974
Commercial and industrial loans	46,842	46,968	46,554	46,341
Real estate loans	124,280	124,020	123,717	123,300
Revolving home equity loans	13,427	13,425	13,427	13,427
Closed-end residential loans (8)	35,582	35,389	35,349	35,271
Commercial real estate loans (9)	75,271	75,205	74,940	74,602
Consumer loans	12,018	11,799	11,775	11,713
Credit cards and other revolving plans	661	670	677	638
Other consumer loans (10)	11,357	11,129	11,098	11,075
Other loans and leases	31,817	32,295	33,266	33,620
Fed funds and reverse RPs with nonbanks (11)	14,598	13,248	14,077	14,532
All other loans and leases (12)	17,220	19,046	19,189	19,088
LESS: Allowance for loan and lease losses	5,130	5,137	4,993	4,645
Interbank loans	2,289	2,422	2,221	3,220
Fed funds and reverse RPs with banks	1,509	1,674	1,672	2,680
Loans to commercial banks	780	748	548	539
Cash assets (13)	29,909	30,655	33,077	31,321
Trading assets (14)	6,460	6,329	6,280	6,082
Derivatives with a positive fair value (15)	6,457	6,326	6,277	6,080
Other trading assets	4	4	3	3
Other assets (16)	41,270	39,482	38,394	39,575
<b>TOTAL ASSETS</b>	<b>354,363</b>	<b>354,188</b>	<b>356,529</b>	<b>356,726</b>
<b>LIABILITIES</b>				
Deposits	228,299	228,864	230,907	231,265
Large time deposits	56,559	55,683	56,747	56,114
Other deposits	171,740	173,182	174,159	175,150
Borrowings	63,285	62,157	64,557	60,280
Borrowings from banks in the U.S.	10,810	10,990	11,057	9,767
Borrowings from others	52,475	51,167	53,500	50,513
Trading liabilities (17)	6,565	6,761	6,475	6,385
Derivatives with a negative fair value (15)	6,073	5,860	5,817	5,732
Other trading liabilities	492	901	658	653
Net due to related foreign offices	18,989	19,511	17,909	22,210
Other liabilities	9,069	8,742	8,405	8,258
<b>TOTAL LIABILITIES</b>	<b>326,208</b>	<b>326,036</b>	<b>328,253</b>	<b>328,397</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>28,155</b>	<b>28,152</b>	<b>28,276</b>	<b>28,328</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	298	289	239	250
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	501	501	502	504

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.

For further information, please call (877) 597-5371.