

# 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 29, 2010

Account	Week Ending			
	Dec 30	Jan 6	Jan 13	Jan 20
<b>ASSETS</b>				
Bank Credit	280,918	277,068	277,808	274,835
Securities in bank credit (1)	65,875	65,507	65,598	65,627
Treasury and agency securities (2)	44,643	44,402	44,273	44,181
Mortgage-backed securities (MBS) (3)	19,520	20,848	20,803	20,518
Non-MBS (4)	25,122	23,554	23,470	23,663
Other securities	21,232	21,105	21,325	21,446
Mortgage-backed securities (5)	1,208	1,201	1,197	1,195
Non-MBS (6)	20,024	19,904	20,128	20,251
Loans and leases in bank credit (7)	215,043	211,561	212,210	209,208
Commercial and industrial loans	46,365	46,278	45,974	46,194
Real estate loans	123,316	122,706	122,259	122,145
Revolving home equity loans	13,430	13,405	13,386	13,383
Closed-end residential loans (8)	35,270	35,057	34,890	34,772
Commercial real estate loans (9)	74,616	74,244	73,983	73,990
Consumer loans	11,721	11,995	11,981	11,932
Credit cards and other revolving plans	638	882	885	879
Other consumer loans (10)	11,083	11,113	11,096	11,054
Other loans and leases	33,641	30,582	31,997	28,937
Fed funds and reverse RPs with nonbanks (11)	14,538	12,558	14,936	11,906
All other loans and leases (12)	19,103	18,025	17,060	17,030
LESS: Allowance for loan and lease losses	4,622	4,822	4,915	4,988
Interbank loans	3,222	2,840	2,961	2,326
Fed funds and reverse RPs with banks	2,683	2,260	2,346	1,632
Loans to commercial banks	539	580	615	693
Cash assets (13)	31,518	30,041	29,926	28,399
Trading assets (14)	6,082	6,410	6,299	5,692
Derivatives with a positive fair value (15)	6,080	6,407	6,296	5,690
Other trading assets	3	3	3	3
Other assets (16)	39,599	39,350	45,517	47,998
<b>TOTAL ASSETS</b>	<b>356,718</b>	<b>350,887</b>	<b>357,596</b>	<b>354,262</b>
<b>LIABILITIES</b>				
Deposits	231,172	230,303	232,879	231,845
Large time deposits	56,382	58,453	61,342	60,604
Other deposits	174,790	171,850	171,537	171,241
Borrowings	60,296	56,516	61,203	59,549
Borrowings from banks in the U.S.	9,780	10,654	10,554	9,785
Borrowings from others	50,517	45,862	50,649	49,764
Trading liabilities (17)	6,385	7,103	7,309	6,246
Derivatives with a negative fair value (15)	5,732	5,991	5,836	5,107
Other trading liabilities	653	1,111	1,473	1,139
Net due to related foreign offices	22,210	20,453	19,640	19,943
Other liabilities	8,272	7,923	7,955	8,143
<b>TOTAL LIABILITIES</b>	<b>328,335</b>	<b>322,299</b>	<b>328,987</b>	<b>325,726</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>28,382</b>	<b>28,588</b>	<b>28,609</b>	<b>28,536</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	250	107	67	59
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	503	504	504	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.