

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



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

Feb 19, 2010

Account	Week Ending			
	Jan 20	Jan 27	Feb 3	Feb 10
<b>ASSETS</b>				
Bank Credit	274,548	276,203	272,856	272,238
Securities in bank credit (1)	65,577	66,251	66,334	66,269
Treasury and agency securities (2)	44,175	44,640	44,314	44,271
Mortgage-backed securities (MBS) (3)	20,733	21,021	21,668	21,730
Non-MBS (4)	23,442	23,619	22,646	22,541
Other securities	21,403	21,611	22,021	21,998
Mortgage-backed securities (5)	1,188	1,172	1,176	1,182
Non-MBS (6)	20,214	20,439	20,845	20,816
Loans and leases in bank credit (7)	208,970	209,952	206,521	205,969
Commercial and industrial loans	46,075	45,649	45,653	45,648
Real estate loans	122,035	121,932	121,674	121,511
Revolving home equity loans	13,390	13,387	13,396	13,387
Closed-end residential loans (8)	34,792	34,733	34,557	34,396
Commercial real estate loans (9)	73,853	73,812	73,721	73,728
Consumer loans	11,927	11,894	11,842	11,846
Credit cards and other revolving plans	879	877	864	871
Other consumer loans (10)	11,048	11,017	10,977	10,975
Other loans and leases	28,934	30,478	27,353	26,965
Fed funds and reverse RPs with nonbanks (11)	11,906	13,412	9,654	9,652
All other loans and leases (12)	17,028	17,066	17,699	17,313
LESS: Allowance for loan and lease losses	4,987	4,977	5,156	5,164
Interbank loans	2,329	1,896	1,890	1,907
Fed funds and reverse RPs with banks	1,636	1,259	1,257	1,275
Loans to commercial banks	693	637	633	632
Cash assets (13)	28,418	27,375	28,629	28,373
Trading assets (14)	5,692	5,606	5,848	5,813
Derivatives with a positive fair value (15)	5,690	5,603	5,845	5,810
Other trading assets	3	3	3	3
Other assets (16)	48,202	45,620	49,265	48,515
<b>TOTAL ASSETS</b>	<b>354,202</b>	<b>351,724</b>	<b>353,332</b>	<b>351,682</b>
<b>LIABILITIES</b>				
Deposits	231,800	233,566	235,141	234,007
Large time deposits	60,590	62,892	64,802	63,487
Other deposits	171,209	170,674	170,339	170,520
Borrowings	59,549	56,065	54,875	56,647
Borrowings from banks in the U.S.	9,785	10,382	10,430	10,784
Borrowings from others	49,764	45,683	44,445	45,863
Trading liabilities (17)	6,246	6,310	6,405	6,340
Derivatives with a negative fair value (15)	5,107	5,020	4,974	4,967
Other trading liabilities	1,139	1,291	1,431	1,373
Net due to related foreign offices	19,943	19,636	20,144	18,039
Other liabilities	8,142	7,604	8,255	7,985
<b>TOTAL LIABILITIES</b>	<b>325,679</b>	<b>323,181</b>	<b>324,819</b>	<b>323,018</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>28,523</b>	<b>28,543</b>	<b>28,513</b>	<b>28,664</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	58	97	174	206
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	503	504	503	502

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.