

# 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 26, 2010

Account	Week Ending			
	Jan 27	Feb 3	Feb 10	Feb 17
<b>ASSETS</b>				
Bank Credit	276,203	272,835	272,216	272,097
Securities in bank credit (1)	66,251	66,315	66,250	65,974
Treasury and agency securities (2)	44,640	44,302	44,258	44,313
Mortgage-backed securities (MBS) (3)	21,021	21,657	21,718	21,618
Non-MBS (4)	23,619	22,646	22,540	22,695
Other securities	21,611	22,013	21,991	21,661
Mortgage-backed securities (5)	1,172	1,173	1,179	1,163
Non-MBS (6)	20,439	20,840	20,812	20,498
Loans and leases in bank credit (7)	209,952	206,519	205,966	206,123
Commercial and industrial loans	45,649	45,653	45,648	45,864
Real estate loans	121,932	121,673	121,510	121,269
Revolving home equity loans	13,387	13,396	13,387	13,374
Closed-end residential loans (8)	34,733	34,556	34,395	34,278
Commercial real estate loans (9)	73,812	73,721	73,727	73,617
Consumer loans	11,894	11,842	11,846	11,811
Credit cards and other revolving plans	877	864	871	871
Other consumer loans (10)	11,017	10,977	10,975	10,940
Other loans and leases	30,478	27,351	26,964	27,179
Fed funds and reverse RPs with nonbanks (11)	13,412	9,654	9,652	9,947
All other loans and leases (12)	17,066	17,697	17,311	17,232
LESS: Allowance for loan and lease losses	4,977	5,156	5,164	5,194
Interbank loans	1,896	1,891	1,909	1,948
Fed funds and reverse RPs with banks	1,259	1,258	1,277	1,363
Loans to commercial banks	637	633	632	585
Cash assets (13)	27,375	28,623	28,362	28,301
Trading assets (14)	5,606	5,848	5,813	5,475
Derivatives with a positive fair value (15)	5,603	5,845	5,810	5,473
Other trading assets	3	3	3	2
Other assets (16)	45,620	49,265	48,515	47,162
<b>TOTAL ASSETS</b>	<b>351,724</b>	<b>353,307</b>	<b>351,653</b>	<b>349,789</b>
<b>LIABILITIES</b>				
Deposits	233,566	235,134	233,998	231,604
Large time deposits	62,892	64,802	63,487	59,870
Other deposits	170,674	170,332	170,511	171,734
Borrowings	56,065	54,875	56,646	55,872
Borrowings from banks in the U.S.	10,382	10,430	10,785	10,655
Borrowings from others	45,683	44,445	45,861	45,217
Trading liabilities (17)	6,310	6,405	6,340	6,154
Derivatives with a negative fair value (15)	5,020	4,974	4,967	4,900
Other trading liabilities	1,291	1,431	1,373	1,254
Net due to related foreign offices	19,636	20,144	18,039	19,688
Other liabilities	7,604	8,248	7,980	7,849
<b>TOTAL LIABILITIES</b>	<b>323,181</b>	<b>324,806</b>	<b>323,003</b>	<b>321,168</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>28,543</b>	<b>28,501</b>	<b>28,650</b>	<b>28,621</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	97	162	194	203
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	504	503	502	503

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.