

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



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

Mar 19, 2010

Account	Week Ending			
	Feb 17	Feb 24	Mar 3	Mar 10
<b>ASSETS</b>				
Bank Credit	272,105	272,718	268,892	268,570
Securities in bank credit (1)	65,988	65,397	65,626	65,692
Treasury and agency securities (2)	44,327	43,735	43,836	43,888
Mortgage-backed securities (MBS) (3)	21,609	21,732	21,838	21,830
Non-MBS (4)	22,718	22,003	21,998	22,058
Other securities	21,661	21,662	21,790	21,804
Mortgage-backed securities (5)	1,163	1,152	1,137	1,146
Non-MBS (6)	20,498	20,509	20,653	20,658
Loans and leases in bank credit (7)	206,117	207,321	203,266	202,878
Commercial and industrial loans	45,865	45,670	45,420	45,292
Real estate loans	121,264	121,279	120,976	120,966
Revolving home equity loans	13,373	13,349	13,331	13,322
Closed-end residential loans (8)	34,297	34,338	34,277	34,290
Commercial real estate loans (9)	73,594	73,593	73,368	73,354
Consumer loans	11,809	11,758	11,733	11,776
Credit cards and other revolving plans	871	901	904	900
Other consumer loans (10)	10,939	10,857	10,829	10,876
Other loans and leases	27,178	28,614	25,137	24,844
Fed funds and reverse RPs with nonbanks (11)	9,947	10,791	7,510	7,462
All other loans and leases (12)	17,231	17,823	17,628	17,382
LESS: Allowance for loan and lease losses	5,194	5,163	5,279	5,240
Interbank loans	1,951	1,890	2,205	2,124
Fed funds and reverse RPs with banks	1,366	1,255	1,534	1,441
Loans to commercial banks	585	635	671	683
Cash assets (13)	28,285	30,926	27,189	29,369
Trading assets (14)	5,475	5,486	5,427	5,384
Derivatives with a positive fair value (15)	5,473	5,483	5,424	5,382
Other trading assets	2	3	3	3
Other assets (16)	47,164	50,354	51,032	53,337
<b>TOTAL ASSETS</b>	<b>349,787</b>	<b>356,210</b>	<b>349,466</b>	<b>353,543</b>
<b>LIABILITIES</b>				
Deposits	231,597	234,181	236,611	237,596
Large time deposits	59,851	63,079	64,013	65,297
Other deposits	171,746	171,102	172,597	172,300
Borrowings	55,875	59,132	51,413	54,726
Borrowings from banks in the U.S.	10,656	9,953	10,516	9,640
Borrowings from others	45,219	49,179	40,896	45,085
Trading liabilities (17)	6,154	6,127	6,244	5,644
Derivatives with a negative fair value (15)	4,900	4,882	5,049	5,017
Other trading liabilities	1,254	1,245	1,195	628
Net due to related foreign offices	19,688	20,278	18,607	19,151
Other liabilities	7,849	7,866	7,890	7,639
<b>TOTAL LIABILITIES</b>	<b>321,163</b>	<b>327,585</b>	<b>320,764</b>	<b>324,756</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>28,624</b>	<b>28,626</b>	<b>28,703</b>	<b>28,787</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	195	188	205	207
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	503	504	504	505

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.