

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



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

Apr 2, 2010

Account	Week Ending			
	Mar 3	Mar 10	Mar 17	Mar 24
<b>ASSETS</b>				
Bank Credit	268,876	268,570	269,554	271,043
Securities in bank credit (1)	65,613	65,692	65,484	65,657
Treasury and agency securities (2)	43,896	43,959	43,439	43,562
Mortgage-backed securities (MBS) (3)	21,917	21,908	21,904	21,950
Non-MBS (4)	21,979	22,051	21,534	21,612
Other securities	21,718	21,733	22,045	22,095
Mortgage-backed securities (5)	1,135	1,145	1,142	1,150
Non-MBS (6)	20,583	20,588	20,903	20,946
Loans and leases in bank credit (7)	203,263	202,878	204,071	205,385
Commercial and industrial loans	45,420	45,292	45,433	45,418
Real estate loans	120,973	120,966	120,858	120,768
Revolving home equity loans	13,331	13,322	13,288	13,269
Closed-end residential loans (8)	34,273	34,290	34,238	34,246
Commercial real estate loans (9)	73,369	73,354	73,332	73,253
Consumer loans	11,737	11,776	11,744	11,731
Credit cards and other revolving plans	904	900	872	868
Other consumer loans (10)	10,833	10,876	10,873	10,863
Other loans and leases	25,133	24,844	26,035	27,469
Fed funds and reverse RPs with nonbanks (11)	7,510	7,462	8,320	8,585
All other loans and leases (12)	17,623	17,382	17,715	18,884
LESS: Allowance for loan and lease losses	5,279	5,242	5,272	5,237
Interbank loans	2,231	2,124	2,142	2,157
Fed funds and reverse RPs with banks	1,560	1,441	1,508	1,487
Loans to commercial banks	671	683	634	670
Cash assets (13)	27,190	29,374	28,726	28,786
Trading assets (14)	5,427	5,384	5,375	5,228
Derivatives with a positive fair value (15)	5,424	5,382	5,372	5,221
Other trading assets	3	3	3	7
Other assets (16)	51,004	53,308	54,186	51,707
<b>TOTAL ASSETS</b>	<b>349,449</b>	<b>353,517</b>	<b>354,711</b>	<b>353,684</b>
<b>LIABILITIES</b>				
Deposits	236,625	237,596	241,026	236,253
Large time deposits	64,012	65,297	68,632	64,170
Other deposits	172,613	172,300	172,394	172,084
Borrowings	51,414	54,726	51,725	55,556
Borrowings from banks in the U.S.	10,516	9,640	8,547	9,055
Borrowings from others	40,898	45,085	43,179	46,501
Trading liabilities (17)	6,244	5,644	5,943	5,782
Derivatives with a negative fair value (15)	5,049	5,017	5,031	4,869
Other trading liabilities	1,195	628	912	914
Net due to related foreign offices	18,607	19,151	19,510	19,404
Other liabilities	7,889	7,638	7,725	7,788
<b>TOTAL LIABILITIES</b>	<b>320,779</b>	<b>324,756</b>	<b>325,930</b>	<b>324,782</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>28,670</b>	<b>28,762</b>	<b>28,781</b>	<b>28,902</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	205	207	202	199
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	504	505	505	506

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.