

# 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 30, 2010

Account	Week Ending			
	Mar 31	Apr 7	Apr 14	Apr 21
<b>ASSETS</b>				
Bank Credit	263,776	265,073	265,145	265,428
Securities in bank credit (1)	65,811	66,657	66,594	66,624
Treasury and agency securities (2)	44,367	44,794	44,863	44,684
Mortgage-backed securities (MBS) (3)	22,003	22,002	22,003	21,957
Non-MBS (4)	22,364	22,792	22,861	22,727
Other securities	21,443	21,863	21,730	21,940
Mortgage-backed securities (5)	1,121	1,144	1,144	1,144
Non-MBS (6)	20,322	20,719	20,586	20,796
Loans and leases in bank credit (7)	197,966	198,416	198,551	198,804
Commercial and industrial loans	44,719	44,213	44,449	44,658
Real estate loans	119,694	119,626	119,435	119,354
Revolving home equity loans	13,219	13,252	13,256	13,262
Closed-end residential loans (8)	34,109	33,981	33,888	33,840
Commercial real estate loans (9)	72,365	72,392	72,291	72,253
Consumer loans	11,703	11,696	11,725	11,713
Credit cards and other revolving plans	839	862	867	871
Other consumer loans (10)	10,863	10,834	10,859	10,843
Other loans and leases	21,850	22,881	22,942	23,078
Fed funds and reverse RPs with nonbanks (11)	3,679	4,346	5,408	5,967
All other loans and leases (12)	18,171	18,535	17,534	17,111
LESS: Allowance for loan and lease losses	5,091	5,151	5,169	5,185
Interbank loans	2,348	2,349	2,214	2,076
Fed funds and reverse RPs with banks	1,738	1,720	1,405	1,364
Loans to commercial banks	610	629	809	712
Cash assets (13)	32,636	24,385	28,021	27,348
Trading assets (14)	3,664	4,765	4,984	4,690
Derivatives with a positive fair value (15)	3,661	4,763	4,980	4,687
Other trading assets	3	3	3	3
Other assets (16)	47,023	46,242	44,803	43,239
<b>TOTAL ASSETS (22)</b>	<b>344,356</b>	<b>337,663</b>	<b>339,999</b>	<b>337,595</b>
<b>LIABILITIES</b>				
Deposits	237,230	231,992	230,425	228,796
Large time deposits	61,444	59,279	58,146	57,855
Other deposits	175,786	172,713	172,279	170,941
Borrowings	45,293	45,267	46,007	47,351
Borrowings from banks in the U.S.	8,855	8,404	7,814	7,667
Borrowings from others	36,439	36,862	38,193	39,684
Trading liabilities (17)	5,849	6,249	6,060	5,626
Derivatives with a negative fair value (15)	4,609	4,762	4,967	4,649
Other trading liabilities	1,240	1,487	1,093	977
Net due to related foreign offices	19,804	17,802	20,368	19,298
Other liabilities	7,365	7,511	8,032	7,443
<b>TOTAL LIABILITIES (22)</b>	<b>315,542</b>	<b>308,820</b>	<b>310,892</b>	<b>308,514</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>28,814</b>	<b>28,843</b>	<b>29,107</b>	<b>29,080</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	194	163	127	118
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	506	516	517	518

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.
22. As of the week ending March 31, 2010, domestically chartered banks and foreign-related institutions had certain assets and liabilities of off-balance-sheet vehicles consolidated onto their balance sheets owing to the adoption of FASB's Financial Accounting Statements No. 166 (FAS 166), Accounting for Transfers of Financial Assets, and No. 167 (FAS 167), Amendments to FASB Interpretation No. 46(R).

For further information, please call (877) 597-5371.