

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



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

Jun 11, 2010

Account	Week Ending			
	May 12	May 19	May 26	Jun 2
<b>ASSETS</b>				
Bank Credit	268,039	271,755	269,493	266,762
Securities in bank credit (1)	67,077	67,548	67,407	67,187
Treasury and agency securities (2)	44,918	44,969	44,439	44,110
Mortgage-backed securities (MBS) (3)	21,509	21,416	21,159	21,180
Non-MBS (4)	23,408	23,553	23,280	22,930
Other securities	22,159	22,579	22,968	23,076
Mortgage-backed securities (5)	1,095	1,102	1,092	1,104
Non-MBS (6)	21,065	21,478	21,876	21,972
Loans and leases in bank credit (7)	200,962	204,207	202,086	199,575
Commercial and industrial loans	45,239	45,502	45,366	45,464
Real estate loans	118,877	118,757	118,664	118,455
Revolving home equity loans	13,266	13,262	13,259	13,248
Closed-end residential loans (8)	33,907	33,799	33,825	33,872
Commercial real estate loans (9)	71,704	71,695	71,580	71,335
Consumer loans	11,690	11,661	11,637	11,643
Credit cards and other revolving plans	782	778	777	784
Other consumer loans (10)	10,907	10,883	10,860	10,858
Other loans and leases	25,157	28,286	26,419	24,014
Fed funds and reverse RPs with nonbanks (11)	7,488	10,340	8,800	6,193
All other loans and leases (12)	17,669	17,946	17,620	17,821
LESS: Allowance for loan and lease losses	5,145	5,145	5,096	5,198
Interbank loans	1,946	1,892	2,025	2,026
Fed funds and reverse RPs with banks	1,269	1,238	1,278	1,328
Loans to commercial banks	677	654	746	698
Cash assets (13)	26,827	29,231	29,483	29,380
Trading assets (14)	4,631	4,785	4,947	4,830
Derivatives with a positive fair value (15)	4,269	4,781	4,944	4,827
Other trading assets	363	3	3	3
Other assets (16)	43,371	40,961	41,373	42,366
<b>TOTAL ASSETS (22)</b>	<b>339,670</b>	<b>343,479</b>	<b>342,225</b>	<b>340,166</b>
<b>LIABILITIES</b>				
Deposits	229,647	229,375	229,889	230,374
Large time deposits	57,607	57,021	55,971	56,330
Other deposits	172,040	172,354	173,918	174,044
Borrowings	49,765	52,857	53,830	51,511
Borrowings from banks in the U.S.	8,740	9,590	9,679	9,633
Borrowings from others	41,025	43,267	44,151	41,878
Trading liabilities (17)	5,353	5,686	5,645	5,338
Derivatives with a negative fair value (15)	4,398	4,514	4,722	4,479
Other trading liabilities	955	1,172	923	859
Net due to related foreign offices	18,224	18,341	15,660	15,919
Other liabilities	7,599	8,293	7,963	7,782
<b>TOTAL LIABILITIES (22)</b>	<b>310,588</b>	<b>314,551</b>	<b>312,988</b>	<b>310,924</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>29,082</b>	<b>28,928</b>	<b>29,237</b>	<b>29,242</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	157	156	221	210
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	501	502	502	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.
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.