

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



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

Jul 2, 2010

Account	Week Ending			
	Jun 2	Jun 9	Jun 16	Jun 23
<b>ASSETS</b>				
Bank Credit	266,764	265,451	267,718	270,028
Securities in bank credit (1)	67,188	67,152	66,582	66,416
Treasury and agency securities (2)	44,104	43,829	43,241	43,222
Mortgage-backed securities (MBS) (3)	21,155	21,191	20,958	20,891
Non-MBS (4)	22,949	22,638	22,283	22,330
Other securities	23,084	23,323	23,341	23,194
Mortgage-backed securities (5)	1,111	1,112	1,111	1,117
Non-MBS (6)	21,973	22,211	22,230	22,076
Loans and leases in bank credit (7)	199,575	198,299	201,136	203,613
Commercial and industrial loans	45,477	45,179	45,102	44,990
Real estate loans	118,441	118,247	118,131	117,814
Revolving home equity loans	13,247	13,242	13,227	13,211
Closed-end residential loans (8)	33,872	33,788	33,759	33,741
Commercial real estate loans (9)	71,321	71,217	71,145	70,862
Consumer loans	11,639	11,614	11,579	11,629
Credit cards and other revolving plans	784	783	784	782
Other consumer loans (10)	10,855	10,831	10,795	10,847
Other loans and leases	24,018	23,259	26,324	29,180
Fed funds and reverse RPs with nonbanks (11)	6,193	6,016	7,519	9,355
All other loans and leases (12)	17,825	17,243	18,805	19,825
LESS: Allowance for loan and lease losses	5,198	5,129	5,131	5,048
Interbank loans	2,026	2,042	1,965	2,125
Fed funds and reverse RPs with banks	1,328	1,357	1,315	1,393
Loans to commercial banks	698	685	650	732
Cash assets (13)	29,380	32,143	28,873	31,173
Trading assets (14)	4,830	5,685	5,282	5,241
Derivatives with a positive fair value (15)	4,827	5,680	5,280	5,238
Other trading assets	3	4	3	3
Other assets (16)	42,366	39,757	37,186	36,767
<b>TOTAL ASSETS (22)</b>	<b>340,168</b>	<b>339,950</b>	<b>335,894</b>	<b>340,286</b>
<b>LIABILITIES</b>				
Deposits	230,374	228,608	225,152	225,133
Large time deposits	56,356	54,553	52,046	52,792
Other deposits	174,017	174,055	173,106	172,340
Borrowings	51,511	49,828	49,709	52,675
Borrowings from banks in the U.S.	9,633	9,012	7,843	7,653
Borrowings from others	41,878	40,816	41,866	45,022
Trading liabilities (17)	5,338	6,536	6,009	5,970
Derivatives with a negative fair value (15)	4,479	5,444	5,023	4,977
Other trading liabilities	859	1,091	987	993
Net due to related foreign offices	15,919	17,644	18,120	18,877
Other liabilities	7,782	8,020	7,572	7,288
<b>TOTAL LIABILITIES (22)</b>	<b>310,924</b>	<b>310,636</b>	<b>306,563</b>	<b>309,943</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>29,244</b>	<b>29,313</b>	<b>29,331</b>	<b>30,344</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	284	293	293	306
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	502	504	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.
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.