

# 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 16, 2010

Account	Week Ending			
	Jun 16	Jun 23	Jun 30	Jul 7
<b>ASSETS</b>				
Bank Credit	267,718	270,028	268,301	270,994
Securities in bank credit (1)	66,582	66,416	66,465	67,286
Treasury and agency securities (2)	43,241	43,222	43,359	44,045
Mortgage-backed securities (MBS) (3)	20,958	20,891	20,918	21,636
Non-MBS (4)	22,283	22,330	22,441	22,409
Other securities	23,341	23,194	23,106	23,241
Mortgage-backed securities (5)	1,111	1,117	1,083	1,087
Non-MBS (6)	22,230	22,076	22,023	22,153
Loans and leases in bank credit (7)	201,136	203,613	201,835	203,708
Commercial and industrial loans	45,102	44,990	44,830	45,965
Real estate loans	118,131	117,814	117,104	118,242
Revolving home equity loans	13,227	13,211	13,202	13,266
Closed-end residential loans (8)	33,759	33,741	33,596	33,713
Commercial real estate loans (9)	71,145	70,862	70,306	71,263
Consumer loans	11,579	11,629	11,616	11,639
Credit cards and other revolving plans	784	782	787	807
Other consumer loans (10)	10,795	10,847	10,829	10,832
Other loans and leases	26,324	29,180	28,285	27,862
Fed funds and reverse RPs with nonbanks (11)	7,519	9,355	9,922	8,823
All other loans and leases (12)	18,805	19,825	18,364	19,039
LESS: Allowance for loan and lease losses	5,131	5,048	5,022	5,142
Interbank loans	1,965	2,125	2,172	3,125
Fed funds and reverse RPs with banks	1,315	1,393	1,424	2,253
Loans to commercial banks	650	732	749	872
Cash assets (13)	28,873	31,173	36,807	26,978
Trading assets (14)	5,282	5,241	4,044	4,845
Derivatives with a positive fair value (15)	5,280	5,238	4,041	4,842
Other trading assets	3	3	3	2
Other assets (16)	37,186	36,767	34,854	37,697
<b>TOTAL ASSETS (22)</b>	<b>335,894</b>	<b>340,286</b>	<b>341,155</b>	<b>338,496</b>
<b>LIABILITIES</b>				
Deposits	225,152	225,133	224,627	227,557
Large time deposits	52,046	52,788	52,816	52,442
Other deposits	173,106	172,345	171,811	175,116
Borrowings	49,709	52,675	50,147	47,397
Borrowings from banks in the U.S.	7,843	7,653	9,066	8,321
Borrowings from others	41,866	45,022	41,082	39,076
Trading liabilities (17)	6,009	5,970	5,196	5,084
Derivatives with a negative fair value (15)	5,023	4,977	4,167	4,718
Other trading liabilities	987	993	1,029	366
Net due to related foreign offices	18,120	18,877	23,380	19,108
Other liabilities	7,572	7,288	7,735	8,452
<b>TOTAL LIABILITIES (22)</b>	<b>306,563</b>	<b>309,943</b>	<b>311,085</b>	<b>307,598</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>29,331</b>	<b>30,344</b>	<b>30,070</b>	<b>30,898</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	293	314	337	379
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	505	506	507	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.