

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



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

Aug 6, 2010

Account	Week Ending			
	Jul 7	Jul 14	Jul 21	Jul 28
<b>ASSETS</b>				
Bank Credit	270,539	270,950	270,382	270,709
Securities in bank credit (1)	67,254	67,773	67,781	67,940
Treasury and agency securities (2)	44,045	44,376	44,518	44,596
Mortgage-backed securities (MBS) (3)	21,639	21,512	21,350	21,296
Non-MBS (4)	22,405	22,864	23,169	23,300
Other securities	23,209	23,397	23,263	23,345
Mortgage-backed securities (5)	1,087	1,070	1,057	1,057
Non-MBS (6)	22,121	22,327	22,206	22,288
Loans and leases in bank credit (7)	203,285	203,177	202,600	202,769
Commercial and industrial loans	45,164	45,017	44,183	44,046
Real estate loans	118,650	118,498	119,132	119,081
Revolving home equity loans	13,269	13,264	13,259	13,256
Closed-end residential loans (8)	33,704	33,595	33,984	34,078
Commercial real estate loans (9)	71,676	71,639	71,889	71,747
Consumer loans	11,631	11,631	11,646	11,645
Credit cards and other revolving plans	807	804	799	795
Other consumer loans (10)	10,824	10,827	10,848	10,850
Other loans and leases	27,840	28,031	27,639	27,997
Fed funds and reverse RPs with nonbanks (11)	8,823	9,266	9,179	9,771
All other loans and leases (12)	19,017	18,765	18,460	18,226
LESS: Allowance for loan and lease losses	5,156	5,185	5,196	5,135
Interbank loans	3,128	2,791	2,130	2,291
Fed funds and reverse RPs with banks	2,256	1,936	1,161	1,236
Loans to commercial banks	872	854	969	1,055
Cash assets (13)	27,061	26,885	27,676	25,955
Trading assets (14)	4,845	4,889	4,766	4,979
Derivatives with a positive fair value (15)	4,842	4,886	4,763	4,976
Other trading assets	2	3	3	3
Other assets (16)	37,940	39,524	38,509	38,027
<b>TOTAL ASSETS (22)</b>	<b>338,357</b>	<b>339,853</b>	<b>338,266</b>	<b>336,827</b>
<b>LIABILITIES</b>				
Deposits	227,519	227,744	229,039	226,732
Large time deposits	52,435	53,695	55,697	52,499
Other deposits	175,084	174,049	173,342	174,233
Borrowings	47,360	49,365	44,500	45,987
Borrowings from banks in the U.S.	8,286	7,686	6,044	5,848
Borrowings from others	39,074	41,679	38,456	40,139
Trading liabilities (17)	5,084	5,015	5,006	5,297
Derivatives with a negative fair value (15)	4,718	4,755	4,627	4,858
Other trading liabilities	366	260	379	439
Net due to related foreign offices	19,108	19,026	21,130	20,199
Other liabilities	8,502	7,741	7,833	7,804
<b>TOTAL LIABILITIES (22)</b>	<b>307,573</b>	<b>308,891</b>	<b>307,508</b>	<b>306,019</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>30,784</b>	<b>30,962</b>	<b>30,758</b>	<b>30,808</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	380	383	365	488
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	506	507	509	510

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.