

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



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

Oct 15, 2010

Account	Week Ending			
	Sep 15	Sep 22	Sep 29	Oct 6
<b>ASSETS</b>				
Bank Credit	262,961	263,536	265,371	264,364
Securities in bank credit (1)	67,433	67,325	66,838	67,290
Treasury and agency securities (2)	44,673	44,714	44,400	44,838
Mortgage-backed securities (MBS) (3)	20,368	20,421	20,385	20,719
Non-MBS (4)	24,305	24,293	24,015	24,119
Other securities	22,760	22,611	22,438	22,452
Mortgage-backed securities (5)	1,012	1,009	999	983
Non-MBS (6)	21,747	21,602	21,438	21,470
Loans and leases in bank credit (7)	195,528	196,210	198,534	197,075
Commercial and industrial loans	43,899	43,823	43,723	43,422
Real estate loans	115,741	115,681	115,346	114,667
Revolving home equity loans	13,037	13,035	13,022	12,984
Closed-end residential loans (8)	33,335	33,385	33,354	33,233
Commercial real estate loans (9)	69,369	69,261	68,970	68,450
Consumer loans	11,774	11,817	11,873	11,932
Credit cards and other revolving plans	785	791	787	777
Other consumer loans (10)	10,989	11,026	11,086	11,155
Other loans and leases	24,114	24,889	27,591	27,053
Fed funds and reverse RPs with nonbanks (11)	5,000	6,191	8,952	7,915
All other loans and leases (12)	19,113	18,698	18,638	19,138
LESS: Allowance for loan and lease losses	5,025	4,983	4,656	4,807
Interbank loans	2,761	2,876	3,137	4,390
Fed funds and reverse RPs with banks	1,683	1,857	1,986	3,304
Loans to commercial banks	1,078	1,018	1,151	1,086
Cash assets (13)	30,354	30,989	39,044	32,287
Trading assets (14)	4,659	4,487	5,531	5,536
Derivatives with a positive fair value (15)	4,654	4,484	5,527	5,531
Other trading assets	4	3	4	5
Other assets (16)	38,656	39,090	37,353	39,038
<b>TOTAL ASSETS (22)</b>	<b>334,365</b>	<b>335,994</b>	<b>345,780</b>	<b>340,809</b>
<b>LIABILITIES</b>				
Deposits	229,815	228,940	231,812	231,440
Large time deposits	54,905	55,825	57,589	57,474
Other deposits	174,910	173,114	174,223	173,965
Borrowings	40,836	42,795	44,902	45,143
Borrowings from banks in the U.S.	5,356	5,211	6,451	7,428
Borrowings from others	35,480	37,584	38,451	37,715
Trading liabilities (17)	4,768	5,306	5,562	5,880
Derivatives with a negative fair value (15)	4,551	5,156	5,410	5,729
Other trading liabilities	218	150	152	151
Net due to related foreign offices	20,659	20,498	24,884	19,388
Other liabilities	7,692	7,806	7,707	8,105
<b>TOTAL LIABILITIES (22)</b>	<b>303,770</b>	<b>305,344</b>	<b>314,867</b>	<b>309,956</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>30,595</b>	<b>30,650</b>	<b>30,913</b>	<b>30,853</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	710	704	728	687
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	522	521	527	529

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.