

# 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 29, 2010

Account	Week Ending			
	Sep 29	Oct 6	Oct 13	Oct 20
<b>ASSETS</b>				
Bank Credit	265,372	264,372	264,796	266,831
Securities in bank credit (1)	66,838	67,296	67,489	67,800
Treasury and agency securities (2)	44,400	44,854	44,893	44,957
Mortgage-backed securities (MBS) (3)	20,373	20,719	20,722	20,780
Non-MBS (4)	24,027	24,135	24,172	24,178
Other securities	22,438	22,442	22,595	22,843
Mortgage-backed securities (5)	999	988	984	984
Non-MBS (6)	21,438	21,454	21,612	21,859
Loans and leases in bank credit (7)	198,534	197,076	197,307	199,030
Commercial and industrial loans	43,685	43,389	43,730	43,637
Real estate loans	115,387	114,703	114,526	114,489
Revolving home equity loans	13,019	12,981	12,975	12,953
Closed-end residential loans (8)	33,388	33,263	33,156	33,164
Commercial real estate loans (9)	68,980	68,460	68,394	68,372
Consumer loans	11,872	11,931	11,928	11,915
Credit cards and other revolving plans	788	778	777	776
Other consumer loans (10)	11,084	11,153	11,151	11,139
Other loans and leases	27,590	27,052	27,123	28,989
Fed funds and reverse RPs with nonbanks (11)	8,952	7,915	8,290	10,262
All other loans and leases (12)	18,638	19,137	18,833	18,727
LESS: Allowance for loan and lease losses	4,656	4,807	4,786	4,805
Interbank loans	3,137	4,391	3,296	3,246
Fed funds and reverse RPs with banks	1,986	3,305	2,196	2,126
Loans to commercial banks	1,151	1,086	1,100	1,120
Cash assets (13)	39,045	32,284	38,177	32,611
Trading assets (14)	5,531	5,536	5,572	5,281
Derivatives with a positive fair value (15)	5,527	5,531	5,566	5,276
Other trading assets	4	5	6	5
Other assets (16)	37,353	39,039	38,555	36,952
<b>TOTAL ASSETS (22)</b>	<b>345,782</b>	<b>340,814</b>	<b>345,610</b>	<b>340,116</b>
<b>LIABILITIES</b>				
Deposits	231,812	231,440	231,324	231,273
Large time deposits	57,589	57,475	55,949	56,756
Other deposits	174,222	173,965	175,375	174,517
Borrowings	44,904	45,145	43,829	44,265
Borrowings from banks in the U.S.	6,453	7,429	5,694	6,705
Borrowings from others	38,451	37,716	38,135	37,560
Trading liabilities (17)	5,562	5,880	5,889	5,598
Derivatives with a negative fair value (15)	5,410	5,729	5,738	5,437
Other trading liabilities	152	151	151	161
Net due to related foreign offices	24,884	19,388	24,698	19,731
Other liabilities	7,707	8,106	8,956	8,235
<b>TOTAL LIABILITIES (22)</b>	<b>314,869</b>	<b>309,959</b>	<b>314,696</b>	<b>309,102</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>30,913</b>	<b>30,856</b>	<b>30,914</b>	<b>31,014</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	728	688	674	661
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	527	529	536	543

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.