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

For release Friday at 3 p.m. Central Time

(Coming from the Federal Reserve Bank of Chicago)

<table>
<thead>
<tr>
<th>Account</th>
<th>Week Ending</th>
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<td>Aug 8</td>
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#### Assets

- **Bank Credit**: 326,412 325,899 325,804 329,253
- **Securities in bank credit (1)**: 94,196 94,744 95,131 96,765
- **Treasury and agency securities (2)**: 65,304 65,856 66,211 67,833
- **Mortgage-backed securities (MBS) (3)**: 35,867 35,598 35,570 35,576
- **Non-MBS (4)**: 29,437 30,258 30,641 32,257
- **Other securities**: 28,893 28,888 28,920 28,932
- **Mortgage-backed securities (5)**: 895 909 903 880
- **Non-MBS (6)**: 27,998 27,979 28,017 28,052
- **Loans and leases in bank credit (7)**: 232,215 231,154 230,673 232,489
- **Commercial and industrial loans**: 52,142 52,331 52,326 52,282
- **Real estate loans**: 126,309 126,087 125,973 126,188
- **Revolving home equity loans**: 15,024 14,992 14,931 14,914
- **Closed-end residential loans (8)**: 42,249 42,168 42,229 42,496
- **Commercial real estate loans (9)**: 69,036 68,927 68,813 68,778
- **Consumer loans**: 11,690 11,697 11,711 11,776
- **Credit cards and other revolving plans**: 1,120 1,124 1,125 1,136
- **Other consumer loans (10)**: 10,570 10,573 10,586 10,640
- **Other loans and leases**: 42,074 41,039 40,663 42,242
- **Fed funds and reverse RPs with nonbanks (11)**: 18,925 18,513 18,715 18,847
- **All other loans and leases (12)**: 23,149 22,527 21,948 23,395
- **Less: Allowance for loan and lease losses**: 3,951 3,961 3,963 3,942
- **Interbank loans**: 5,089 5,197 4,920 4,878
- **Fed funds and reverse RPs with banks**: 3,592 3,636 3,346 3,328
- **Loans to commercial banks**: 1,497 1,561 1,574 1,550
- **Cash assets (13)**: 55,989 55,953 51,561 49,242
- **Trading assets (14)**: 3,860 3,735 3,879 3,844
- **Derivatives with a positive fair value (15)**: 3,720 3,592 3,712 3,669
- **Other trading assets**: 140 143 167 175
- **Other assets (16)**: 36,116 36,216 37,202 37,901
- **Total Assets (22)**: 423,515 423,039 419,403 421,176

#### Liabilities

- **Deposits**: 299,994 300,361 298,185 301,728
- **Large time deposits**: 67,781 68,582 66,391 66,057
- **Other deposits**: 232,213 231,779 231,794 235,671
- **Borrowings**: 45,377 44,186 43,108 42,994
- **Borrowings from banks in the U.S.**: 3,953 3,924 3,740 4,193
- **Borrowings from others**: 41,425 40,261 39,368 38,801
- **Trading liabilities (17)**: 4,570 4,512 4,723 4,541
- **Derivatives with a negative fair value (15)**: 3,805 3,786 3,885 3,846
- **Other trading liabilities**: 766 725 838 695
- **Net due to related foreign offices**: 22,426 22,554 22,629 20,415
- **Other liabilities**: 8,131 8,502 7,745 8,567
- **Total Liabilities (22)**: 380,500 380,114 376,391 378,245
- **Residual (Assets Less Liabilities) (19)**: 43,015 42,924 43,012 42,931

#### Memoranda

- **Net unrealized gains (losses) on available-for-sale securities (20)**: 1,172 1,158 1,156 1,161
- **Securitized consumer loans (21)**: - - - -
- **Securitized credit cards and other revolving plans**: - - - -
- **Other securitized consumer loans**: - - - -
- **Securitized real estate loans (21)**: 122 122 122 122

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.


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.