

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



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

Jan 1, 2010

Account	Week Ending			
	Dec 2	Dec 9	Dec 16	Dec 23
ASSETS				
Bank Credit	277,773	279,700	280,574	281,688
Securities in bank credit (1)	63,891	64,618	65,366	66,252
Treasury and agency securities (2)	43,537	43,337	44,068	44,965
Mortgage-backed securities (MBS) (3)	19,197	19,219	18,964	19,418
Non-MBS (4)	24,340	24,118	25,104	25,547
Other securities	20,354	21,282	21,298	21,287
Mortgage-backed securities (5)	1,249	1,243	1,241	1,221
Non-MBS (6)	19,105	20,038	20,057	20,066
Loans and leases in bank credit (7)	213,882	215,082	215,208	215,436
Commercial and industrial loans	47,582	47,009	47,134	46,719
Real estate loans	124,460	124,389	124,130	123,826
Revolving home equity loans	13,418	13,441	13,439	13,441
Closed-end residential loans (8)	35,631	35,606	35,412	35,371
Commercial real estate loans (9)	75,411	75,342	75,278	75,014
Consumer loans	12,049	12,019	11,800	11,776
Credit cards and other revolving plans	659	661	670	677
Other consumer loans (10)	11,389	11,358	11,130	11,099
Other loans and leases	29,791	31,665	32,144	33,115
Fed funds and reverse RPs with nonbanks (11)	11,928	14,598	13,248	14,077
All other loans and leases (12)	17,862	17,067	18,895	19,038
LESS: Allowance for loan and lease losses	5,126	5,136	5,142	4,999
Interbank loans	2,486	2,290	2,422	2,219
Fed funds and reverse RPs with banks	1,502	1,509	1,674	1,671
Loans to commercial banks	985	780	748	548
Cash assets (13)	29,452	29,918	30,662	33,106
Trading assets (14)	6,767	6,460	6,329	6,280
Derivatives with a positive fair value (15)	6,751	6,457	6,326	6,277
Other trading assets	17	4	4	3
Other assets (16)	37,921	41,295	39,507	38,420
TOTAL ASSETS	349,274	354,527	354,352	356,714
LIABILITIES				
Deposits	228,926	228,453	229,017	230,967
Large time deposits	56,458	56,566	55,690	56,744
Other deposits	172,469	171,887	173,328	174,223
Borrowings	56,916	63,292	62,165	64,564
Borrowings from banks in the U.S.	10,260	10,810	10,990	11,057
Borrowings from others	46,656	52,482	51,174	53,507
Trading liabilities (17)	7,177	6,565	6,761	6,475
Derivatives with a negative fair value (15)	6,356	6,073	5,860	5,817
Other trading liabilities	821	492	901	658
Net due to related foreign offices	19,428	18,989	19,511	17,909
Other liabilities	8,833	9,071	8,744	8,470
TOTAL LIABILITIES	321,280	326,372	326,199	328,385
RESIDUAL (ASSETS LESS LIABILITIES) (19)	27,994	28,156	28,154	28,329
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	280	298	289	238
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	499	501	501	502

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.

For further information, please call (877) 597-5371.