

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 15, 2010

Account	Week Ending			
	Dec 16	Dec 23	Dec 30	Jan 6
ASSETS				
Bank Credit	280,437	281,551	280,919	276,770
Securities in bank credit (1)	65,355	66,240	65,876	65,510
Treasury and agency securities (2)	44,060	44,956	44,643	44,403
Mortgage-backed securities (MBS) (3)	18,959	19,413	19,520	19,848
Non-MBS (4)	25,101	25,543	25,123	24,555
Other securities	21,295	21,284	21,232	21,107
Mortgage-backed securities (5)	1,243	1,224	1,208	1,201
Non-MBS (6)	20,051	20,060	20,024	19,906
Loans and leases in bank credit (7)	215,082	215,311	215,043	211,260
Commercial and industrial loans	46,968	46,554	46,365	46,187
Real estate loans	124,020	123,717	123,316	122,625
Revolving home equity loans	13,425	13,427	13,430	13,404
Closed-end residential loans (8)	35,389	35,349	35,270	34,979
Commercial real estate loans (9)	75,205	74,940	74,616	74,242
Consumer loans	11,800	11,775	11,721	11,983
Credit cards and other revolving plans	671	677	638	882
Other consumer loans (10)	11,129	11,098	11,083	11,100
Other loans and leases	32,295	33,266	33,641	30,466
Fed funds and reverse RPs with nonbanks (11)	13,248	14,077	14,538	12,558
All other loans and leases (12)	19,046	19,189	19,103	17,908
LESS: Allowance for loan and lease losses	5,137	4,993	4,622	4,787
Interbank loans	2,422	2,221	3,220	2,854
Fed funds and reverse RPs with banks	1,674	1,672	2,680	2,258
Loans to commercial banks	748	548	539	597
Cash assets (13)	30,656	33,077	31,513	30,017
Trading assets (14)	6,329	6,280	6,082	6,410
Derivatives with a positive fair value (15)	6,326	6,277	6,080	6,407
Other trading assets	4	3	3	3
Other assets (16)	39,482	38,394	39,600	39,539
TOTAL ASSETS	354,189	356,530	356,712	350,803
LIABILITIES				
Deposits	228,864	230,907	231,169	230,251
Large time deposits	55,683	56,747	56,379	58,451
Other deposits	173,182	174,159	174,790	171,800
Borrowings	62,157	64,557	60,296	56,518
Borrowings from banks in the U.S.	10,990	11,057	9,780	10,657
Borrowings from others	51,167	53,500	50,516	45,862
Trading liabilities (17)	6,761	6,475	6,385	7,103
Derivatives with a negative fair value (15)	5,860	5,817	5,732	5,991
Other trading liabilities	901	658	653	1,111
Net due to related foreign offices	19,511	17,909	22,210	20,453
Other liabilities	8,742	8,405	8,272	7,857
TOTAL LIABILITIES	326,036	328,253	328,332	322,183
RESIDUAL (ASSETS LESS LIABILITIES) (19)	28,152	28,276	28,379	28,620
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	289	239	250	107
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	501	502	504	505

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.