

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 22, 2010

Account	Week Ending			
	Dec 23	Dec 30	Jan 6	Jan 13
ASSETS				
Bank Credit	281,551	280,918	276,787	277,578
Securities in bank credit (1)	66,240	65,875	65,510	65,598
Treasury and agency securities (2)	44,956	44,643	44,403	44,273
Mortgage-backed securities (MBS) (3)	19,413	19,520	19,848	19,803
Non-MBS (4)	25,543	25,122	24,555	24,470
Other securities	21,284	21,232	21,107	21,325
Mortgage-backed securities (5)	1,224	1,208	1,201	1,197
Non-MBS (6)	20,060	20,024	19,906	20,128
Loans and leases in bank credit (7)	215,311	215,043	211,277	211,980
Commercial and industrial loans	46,554	46,365	46,187	45,928
Real estate loans	123,717	123,316	122,642	122,200
Revolving home equity loans	13,427	13,430	13,404	13,385
Closed-end residential loans (8)	35,349	35,270	34,996	34,832
Commercial real estate loans (9)	74,940	74,616	74,242	73,982
Consumer loans	11,775	11,721	11,982	11,971
Credit cards and other revolving plans	677	638	882	885
Other consumer loans (10)	11,098	11,083	11,101	11,087
Other loans and leases	33,266	33,641	30,466	31,880
Fed funds and reverse RPs with nonbanks (11)	14,077	14,538	12,558	14,936
All other loans and leases (12)	19,189	19,103	17,908	16,944
LESS: Allowance for loan and lease losses	4,993	4,622	4,787	4,880
Interbank loans	2,221	3,222	2,838	2,961
Fed funds and reverse RPs with banks	1,672	2,683	2,258	2,346
Loans to commercial banks	548	539	580	615
Cash assets (13)	33,077	31,518	30,016	29,918
Trading assets (14)	6,280	6,082	6,410	6,299
Derivatives with a positive fair value (15)	6,277	6,080	6,407	6,296
Other trading assets	3	3	3	3
Other assets (16)	38,394	39,599	39,539	45,676
TOTAL ASSETS	356,530	356,718	350,803	357,552
LIABILITIES				
Deposits	230,907	231,172	230,251	232,862
Large time deposits	56,748	56,382	58,452	61,342
Other deposits	174,158	174,790	171,799	171,520
Borrowings	64,557	60,296	56,518	61,203
Borrowings from banks in the U.S.	11,057	9,780	10,657	10,554
Borrowings from others	53,500	50,517	45,862	50,649
Trading liabilities (17)	6,475	6,385	7,103	7,309
Derivatives with a negative fair value (15)	5,817	5,732	5,991	5,836
Other trading liabilities	658	653	1,111	1,473
Net due to related foreign offices	17,909	22,210	20,453	19,640
Other liabilities	8,405	8,272	7,857	7,916
TOTAL LIABILITIES	328,253	328,335	322,183	328,931
RESIDUAL (ASSETS LESS LIABILITIES) (19)	28,276	28,382	28,619	28,620
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	239	250	107	67
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	502	504	505	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.