

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



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

Feb 5, 2010

Account	Week Ending			
	Jan 6	Jan 13	Jan 20	Jan 27
ASSETS				
Bank Credit	276,860	277,599	274,627	276,294
Securities in bank credit (1)	65,507	65,597	65,627	66,312
Treasury and agency securities (2)	44,402	44,272	44,181	44,657
Mortgage-backed securities (MBS) (3)	21,063	21,018	20,733	21,037
Non-MBS (4)	23,339	23,254	23,448	23,620
Other securities	21,105	21,325	21,446	21,655
Mortgage-backed securities (5)	1,201	1,197	1,195	1,179
Non-MBS (6)	19,904	20,128	20,251	20,476
Loans and leases in bank credit (7)	211,353	212,002	209,000	209,982
Commercial and industrial loans	46,160	45,857	46,077	45,651
Real estate loans	122,609	122,162	122,050	121,945
Revolving home equity loans	13,411	13,392	13,390	13,387
Closed-end residential loans (8)	35,081	34,914	34,797	34,738
Commercial real estate loans (9)	74,117	73,856	73,863	73,821
Consumer loans	11,990	11,976	11,926	11,894
Credit cards and other revolving plans	882	885	879	877
Other consumer loans (10)	11,108	11,092	11,047	11,018
Other loans and leases	30,593	32,007	28,947	30,491
Fed funds and reverse RPs with nonbanks (11)	12,558	14,936	11,906	13,412
All other loans and leases (12)	18,036	17,071	17,041	17,079
LESS: Allowance for loan and lease losses	4,822	4,915	4,988	4,977
Interbank loans	2,840	2,966	2,327	1,891
Fed funds and reverse RPs with banks	2,260	2,351	1,634	1,254
Loans to commercial banks	580	615	693	637
Cash assets (13)	30,041	29,945	28,398	27,366
Trading assets (14)	6,410	6,299	5,692	5,606
Derivatives with a positive fair value (15)	6,407	6,296	5,690	5,603
Other trading assets	3	3	3	3
Other assets (16)	39,558	45,725	48,206	45,596
TOTAL ASSETS	350,887	357,618	354,263	351,777
LIABILITIES				
Deposits	230,383	232,899	231,847	233,618
Large time deposits	58,166	61,056	60,604	62,906
Other deposits	172,217	171,842	171,243	170,713
Borrowings	56,397	61,204	59,549	56,065
Borrowings from banks in the U.S.	10,654	10,554	9,785	10,382
Borrowings from others	45,743	50,649	49,764	45,683
Trading liabilities (17)	7,103	7,309	6,246	6,310
Derivatives with a negative fair value (15)	5,991	5,836	5,107	5,020
Other trading liabilities	1,111	1,473	1,139	1,291
Net due to related foreign offices	20,453	19,640	19,943	19,636
Other liabilities	7,937	7,955	8,143	7,605
TOTAL LIABILITIES	322,274	329,007	325,727	323,235
RESIDUAL (ASSETS LESS LIABILITIES) (19)	28,613	28,612	28,536	28,542
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	107	67	59	98
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	504	504	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.