

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 12, 2010

Account	Week Ending			
	Jan 13	Jan 20	Jan 27	Feb 3
ASSETS				
Bank Credit	277,526	274,552	276,203	272,855
Securities in bank credit (1)	65,553	65,582	66,251	66,333
Treasury and agency securities (2)	44,271	44,179	44,640	44,314
Mortgage-backed securities (MBS) (3)	21,018	20,733	21,021	21,668
Non-MBS (4)	23,253	23,446	23,619	22,646
Other securities	21,282	21,403	21,611	22,020
Mortgage-backed securities (5)	1,190	1,188	1,172	1,176
Non-MBS (6)	20,091	20,214	20,438	20,844
Loans and leases in bank credit (7)	211,973	208,970	209,952	206,521
Commercial and industrial loans	45,854	46,075	45,649	45,653
Real estate loans	122,149	122,035	121,932	121,674
Revolving home equity loans	13,392	13,390	13,387	13,396
Closed-end residential loans (8)	34,912	34,792	34,733	34,557
Commercial real estate loans (9)	73,845	73,853	73,812	73,721
Consumer loans	11,975	11,927	11,894	11,842
Credit cards and other revolving plans	885	879	877	864
Other consumer loans (10)	11,091	11,048	11,017	10,977
Other loans and leases	31,994	28,934	30,478	27,353
Fed funds and reverse RPs with nonbanks (11)	14,936	11,906	13,412	9,654
All other loans and leases (12)	17,058	17,028	17,066	17,699
LESS: Allowance for loan and lease losses	4,915	4,987	4,977	5,156
Interbank loans	2,966	2,329	1,896	1,890
Fed funds and reverse RPs with banks	2,351	1,636	1,259	1,257
Loans to commercial banks	615	693	637	633
Cash assets (13)	29,943	28,409	27,375	28,629
Trading assets (14)	6,299	5,692	5,606	5,848
Derivatives with a positive fair value (15)	6,296	5,690	5,603	5,845
Other trading assets	3	3	3	3
Other assets (16)	45,721	48,202	45,620	49,265
TOTAL ASSETS	357,539	354,197	351,723	353,332
LIABILITIES				
Deposits	232,833	231,794	233,566	235,141
Large time deposits	61,042	60,591	62,892	64,802
Other deposits	171,791	171,203	170,674	170,339
Borrowings	61,204	59,549	56,065	54,875
Borrowings from banks in the U.S.	10,554	9,785	10,382	10,430
Borrowings from others	50,649	49,764	45,683	44,445
Trading liabilities (17)	7,309	6,246	6,310	6,405
Derivatives with a negative fair value (15)	5,836	5,107	5,020	4,974
Other trading liabilities	1,473	1,139	1,291	1,431
Net due to related foreign offices	19,640	19,943	19,636	20,144
Other liabilities	7,954	8,142	7,604	8,255
TOTAL LIABILITIES	328,941	325,673	323,181	324,819
RESIDUAL (ASSETS LESS LIABILITIES) (19)	28,598	28,523	28,542	28,512
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	66	58	97	173
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	503	503	504	503

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.