

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



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

Aug 20, 2010

Account	Week Ending			
	Jul 21	Jul 28	Aug 4	Aug 11
ASSETS				
Bank Credit	269,650	269,987	268,764	269,432
Securities in bank credit (1)	67,703	67,865	68,139	68,216
Treasury and agency securities (2)	44,466	44,546	45,230	45,629
Mortgage-backed securities (MBS) (3)	21,306	21,254	21,449	21,236
Non-MBS (4)	23,160	23,292	23,781	24,393
Other securities	23,237	23,319	22,910	22,587
Mortgage-backed securities (5)	1,037	1,037	1,036	1,036
Non-MBS (6)	22,200	22,282	21,874	21,551
Loans and leases in bank credit (7)	201,947	202,122	200,624	201,216
Commercial and industrial loans	43,932	43,797	43,949	43,835
Real estate loans	118,740	118,694	118,596	118,561
Revolving home equity loans	13,227	13,224	13,181	13,175
Closed-end residential loans (8)	33,948	34,042	34,004	34,049
Commercial real estate loans (9)	71,565	71,428	71,411	71,337
Consumer loans	11,642	11,641	11,622	11,652
Credit cards and other revolving plans	796	792	788	792
Other consumer loans (10)	10,846	10,848	10,834	10,860
Other loans and leases	27,633	27,991	26,457	27,168
Fed funds and reverse RPs with nonbanks (11)	9,179	9,771	7,836	8,885
All other loans and leases (12)	18,454	18,220	18,621	18,283
LESS: Allowance for loan and lease losses	5,187	5,119	5,226	5,234
Interbank loans	2,131	2,294	2,373	2,462
Fed funds and reverse RPs with banks	1,162	1,239	1,178	1,198
Loans to commercial banks	969	1,055	1,195	1,264
Cash assets (13)	27,641	25,879	27,508	28,116
Trading assets (14)	4,766	4,979	4,826	4,449
Derivatives with a positive fair value (15)	4,763	4,976	4,823	4,446
Other trading assets	3	3	3	3
Other assets (16)	38,500	38,018	39,464	38,745
TOTAL ASSETS (22)	337,500	336,037	337,710	337,971
LIABILITIES				
Deposits	228,400	226,072	228,658	228,364
Large time deposits	55,554	52,353	54,234	53,978
Other deposits	172,846	173,719	174,424	174,385
Borrowings	44,468	45,958	44,030	45,353
Borrowings from banks in the U.S.	6,012	5,820	5,587	5,500
Borrowings from others	38,456	40,138	38,444	39,853
Trading liabilities (17)	5,006	5,297	5,299	4,862
Derivatives with a negative fair value (15)	4,627	4,858	5,061	3,909
Other trading liabilities	379	439	237	953
Net due to related foreign offices	21,130	20,199	20,946	20,554
Other liabilities	7,827	7,800	8,029	7,924
TOTAL LIABILITIES (22)	306,831	305,327	306,962	307,057
RESIDUAL (ASSETS LESS LIABILITIES) (19)	30,669	30,710	30,747	30,914
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	384	507	589	648
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	509	510	510	510

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.
22. As of the week ending March 31, 2010, domestically chartered banks and foreign-related institutions had certain assets and liabilities of off-balance-sheet vehicles consolidated onto their balance sheets owing to the adoption of FASB's Financial Accounting Statements No. 166 (FAS 166), Accounting for Transfers of Financial Assets, and No. 167 (FAS 167), Amendments to FASB Interpretation No. 46(R).

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