

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 27, 2010

Account	Week Ending			
	Jul 28	Aug 4	Aug 11	Aug 18
ASSETS				
Bank Credit	269,584	268,365	269,027	268,202
Securities in bank credit (1)	67,775	68,049	68,134	67,453
Treasury and agency securities (2)	44,490	45,171	45,580	44,850
Mortgage-backed securities (MBS) (3)	21,222	21,416	21,204	20,546
Non-MBS (4)	23,268	23,755	24,376	24,303
Other securities	23,285	22,878	22,554	22,604
Mortgage-backed securities (5)	1,031	1,030	1,030	1,041
Non-MBS (6)	22,255	21,848	21,524	21,563
Loans and leases in bank credit (7)	201,810	200,316	200,894	200,749
Commercial and industrial loans	43,770	43,922	43,802	43,759
Real estate loans	118,411	118,318	118,282	118,456
Revolving home equity loans	13,180	13,137	13,131	13,157
Closed-end residential loans (8)	33,984	33,949	33,992	34,017
Commercial real estate loans (9)	71,247	71,233	71,159	71,281
Consumer loans	11,639	11,621	11,651	11,686
Credit cards and other revolving plans	788	785	788	793
Other consumer loans (10)	10,851	10,837	10,863	10,893
Other loans and leases	27,989	26,455	27,159	26,848
Fed funds and reverse RPs with nonbanks (11)	9,771	7,836	8,879	8,697
All other loans and leases (12)	18,218	18,619	18,280	18,151
LESS: Allowance for loan and lease losses	5,100	5,209	5,218	5,133
Interbank loans	2,294	2,373	2,462	2,329
Fed funds and reverse RPs with banks	1,239	1,178	1,198	1,224
Loans to commercial banks	1,055	1,195	1,264	1,106
Cash assets (13)	25,826	27,449	28,059	30,622
Trading assets (14)	4,979	4,826	4,449	4,361
Derivatives with a positive fair value (15)	4,976	4,823	4,446	4,358
Other trading assets	3	3	3	3
Other assets (16)	37,972	39,423	38,704	39,258
TOTAL ASSETS (22)	335,555	337,226	337,483	339,640
LIABILITIES				
Deposits	225,610	228,194	227,913	228,294
Large time deposits	52,268	54,148	53,890	54,176
Other deposits	173,343	174,045	174,023	174,118
Borrowings	45,940	44,012	45,324	48,530
Borrowings from banks in the U.S.	5,820	5,587	5,499	6,145
Borrowings from others	40,120	38,426	39,825	42,385
Trading liabilities (17)	5,297	5,299	4,862	4,776
Derivatives with a negative fair value (15)	4,858	5,061	4,626	4,543
Other trading liabilities	439	237	236	233
Net due to related foreign offices	20,199	20,946	20,554	19,380
Other liabilities	7,797	8,026	7,922	7,671
TOTAL LIABILITIES (22)	304,844	306,477	306,575	308,650
RESIDUAL (ASSETS LESS LIABILITIES) (19)	30,711	30,749	30,908	30,989
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	510	593	651	632
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	510	510	510	514

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.