

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



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

Sep 3, 2010

Account	Week Ending			
	Aug 4	Aug 11	Aug 18	Aug 25
ASSETS				
Bank Credit	266,422	267,060	266,261	266,656
Securities in bank credit (1)	67,418	67,478	66,821	66,375
Treasury and agency securities (2)	44,567	44,950	44,231	43,765
Mortgage-backed securities (MBS) (3)	21,142	20,930	20,274	20,139
Non-MBS (4)	23,425	24,020	23,957	23,625
Other securities	22,851	22,528	22,590	22,610
Mortgage-backed securities (5)	1,026	1,026	1,036	1,034
Non-MBS (6)	21,826	21,502	21,554	21,576
Loans and leases in bank credit (7)	199,004	199,582	199,440	200,281
Commercial and industrial loans	43,664	43,544	43,503	43,433
Real estate loans	117,264	117,230	117,405	117,566
Revolving home equity loans	13,130	13,124	13,150	13,137
Closed-end residential loans (8)	33,637	33,680	33,705	33,793
Commercial real estate loans (9)	70,498	70,425	70,549	70,637
Consumer loans	11,621	11,651	11,686	11,738
Credit cards and other revolving plans	784	788	793	789
Other consumer loans (10)	10,836	10,863	10,893	10,949
Other loans and leases	26,455	27,158	26,846	27,544
Fed funds and reverse RPs with nonbanks (11)	7,836	8,879	8,697	9,160
All other loans and leases (12)	18,619	18,279	18,149	18,384
LESS: Allowance for loan and lease losses	5,121	5,126	5,044	5,007
Interbank loans	2,338	2,452	2,319	2,188
Fed funds and reverse RPs with banks	1,143	1,188	1,214	1,141
Loans to commercial banks	1,195	1,264	1,106	1,047
Cash assets (13)	27,311	27,957	30,512	31,258
Trading assets (14)	4,826	4,449	4,361	4,224
Derivatives with a positive fair value (15)	4,823	4,446	4,358	4,220
Other trading assets	3	3	3	4
Other assets (16)	39,323	38,599	39,154	39,506
TOTAL ASSETS (22)	335,098	335,391	337,564	338,825
LIABILITIES				
Deposits	226,691	226,446	226,840	227,420
Large time deposits	53,642	53,383	53,658	53,471
Other deposits	173,049	173,063	173,182	173,949
Borrowings	43,418	44,730	47,935	47,100
Borrowings from banks in the U.S.	5,186	5,099	5,745	6,034
Borrowings from others	38,232	39,631	42,191	41,067
Trading liabilities (17)	5,299	4,862	4,776	4,656
Derivatives with a negative fair value (15)	5,061	4,626	4,543	4,455
Other trading liabilities	237	236	233	201
Net due to related foreign offices	20,946	20,554	19,380	20,685
Other liabilities	8,004	7,897	7,647	7,904
TOTAL LIABILITIES (22)	304,357	304,489	306,579	307,766
RESIDUAL (ASSETS LESS LIABILITIES) (19)	30,741	30,903	30,985	31,059
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	584	639	620	623
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	510	510	514	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.