

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 10, 2010

Account	Week Ending			
	Aug 11	Aug 18	Aug 25	Sep 1
ASSETS				
Bank Credit	267,060	266,261	266,655	265,404
Securities in bank credit (1)	67,478	66,821	66,374	66,731
Treasury and agency securities (2)	44,951	44,231	43,765	44,116
Mortgage-backed securities (MBS) (3)	20,925	20,269	20,134	20,236
Non-MBS (4)	24,025	23,962	23,630	23,881
Other securities	22,527	22,590	22,609	22,615
Mortgage-backed securities (5)	1,025	1,036	1,034	1,015
Non-MBS (6)	21,502	21,554	21,575	21,599
Loans and leases in bank credit (7)	199,582	199,440	200,281	198,673
Commercial and industrial loans	43,544	43,503	43,433	43,321
Real estate loans	117,230	117,405	117,566	116,921
Revolving home equity loans	13,124	13,150	13,137	13,124
Closed-end residential loans (8)	33,680	33,705	33,793	33,829
Commercial real estate loans (9)	70,425	70,549	70,637	69,967
Consumer loans	11,651	11,686	11,738	11,795
Credit cards and other revolving plans	788	793	789	789
Other consumer loans (10)	10,863	10,893	10,949	11,006
Other loans and leases	27,158	26,846	27,543	26,636
Fed funds and reverse RPs with nonbanks (11)	8,879	8,697	9,160	7,633
All other loans and leases (12)	18,279	18,149	18,383	19,003
LESS: Allowance for loan and lease losses	5,126	5,044	5,007	4,888
Interbank loans	2,452	2,319	2,202	2,499
Fed funds and reverse RPs with banks	1,188	1,214	1,154	1,436
Loans to commercial banks	1,264	1,106	1,047	1,063
Cash assets (13)	27,957	30,512	31,253	31,439
Trading assets (14)	4,449	4,361	4,224	4,809
Derivatives with a positive fair value (15)	4,446	4,358	4,220	4,805
Other trading assets	3	3	4	4
Other assets (16)	38,599	39,154	39,506	37,204
TOTAL ASSETS (22)	335,391	337,564	338,833	336,467
LIABILITIES				
Deposits	226,446	226,840	227,417	228,421
Large time deposits	53,383	53,658	53,470	52,091
Other deposits	173,063	173,182	173,947	176,329
Borrowings	44,730	47,935	47,097	45,478
Borrowings from banks in the U.S.	5,099	5,745	6,030	6,253
Borrowings from others	39,631	42,191	41,067	39,225
Trading liabilities (17)	4,862	4,776	4,656	4,767
Derivatives with a negative fair value (15)	4,626	4,543	4,455	4,622
Other trading liabilities	236	233	201	145
Net due to related foreign offices	20,554	19,380	20,685	18,849
Other liabilities	7,897	7,647	7,904	8,004
TOTAL LIABILITIES (22)	304,489	306,579	307,759	305,518
RESIDUAL (ASSETS LESS LIABILITIES) (19)	30,903	30,985	31,074	30,949
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	645	626	630	735
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	510	514	514	516

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.