

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 17, 2010

Account	Week Ending			
	Aug 18	Aug 25	Sep 1	Sep 8
ASSETS				
Bank Credit	266,255	266,652	265,402	265,450
Securities in bank credit (1)	66,822	66,377	66,732	67,137
Treasury and agency securities (2)	44,232	43,767	44,116	44,386
Mortgage-backed securities (MBS) (3)	20,305	20,205	20,344	20,320
Non-MBS (4)	23,927	23,562	23,772	24,066
Other securities	22,590	22,609	22,616	22,751
Mortgage-backed securities (5)	1,036	1,034	1,015	1,011
Non-MBS (6)	21,554	21,575	21,600	21,739
Loans and leases in bank credit (7)	199,433	200,275	198,671	198,313
Commercial and industrial loans	43,502	43,432	43,319	43,275
Real estate loans	117,406	117,569	116,928	116,886
Revolving home equity loans	13,149	13,135	13,121	13,122
Closed-end residential loans (8)	33,705	33,792	33,830	33,798
Commercial real estate loans (9)	70,552	70,642	69,976	69,965
Consumer loans	11,686	11,738	11,796	11,795
Credit cards and other revolving plans	793	789	789	787
Other consumer loans (10)	10,893	10,949	11,006	11,008
Other loans and leases	26,838	27,536	26,628	26,357
Fed funds and reverse RPs with nonbanks (11)	8,690	9,153	7,625	7,663
All other loans and leases (12)	18,148	18,383	19,002	18,693
LESS: Allowance for loan and lease losses	5,045	5,007	4,888	5,025
Interbank loans	2,319	2,202	2,299	2,492
Fed funds and reverse RPs with banks	1,214	1,154	1,236	1,361
Loans to commercial banks	1,106	1,047	1,063	1,131
Cash assets (13)	30,520	31,261	31,439	37,837
Trading assets (14)	4,361	4,224	4,809	4,666
Derivatives with a positive fair value (15)	4,358	4,220	4,805	4,662
Other trading assets	3	4	4	5
Other assets (16)	39,157	39,511	37,211	36,572
TOTAL ASSETS (22)	337,568	338,841	336,272	341,991
LIABILITIES				
Deposits	226,861	227,439	228,438	229,521
Large time deposits	53,652	53,462	52,095	53,410
Other deposits	173,209	173,977	176,343	176,111
Borrowings	47,925	47,087	45,268	46,550
Borrowings from banks in the U.S.	5,744	6,030	6,252	6,586
Borrowings from others	42,181	41,057	39,015	39,964
Trading liabilities (17)	4,776	4,656	4,767	4,816
Derivatives with a negative fair value (15)	4,543	4,455	4,622	4,519
Other trading liabilities	233	201	145	297
Net due to related foreign offices	19,380	20,685	18,849	22,212
Other liabilities	7,648	7,904	8,003	8,079
TOTAL LIABILITIES (22)	306,590	307,771	305,325	311,178
RESIDUAL (ASSETS LESS LIABILITIES) (19)	30,978	31,070	30,948	30,813
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	626	630	736	699
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	514	514	516	521

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.