

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 24, 2010

Account	Week Ending			
	Aug 25	Sep 1	Sep 8	Sep 15
ASSETS				
Bank Credit	266,652	265,402	265,453	264,357
Securities in bank credit (1)	66,377	66,732	67,137	67,670
Treasury and agency securities (2)	43,767	44,116	44,382	44,891
Mortgage-backed securities (MBS) (3)	20,205	20,344	20,304	20,504
Non-MBS (4)	23,562	23,772	24,077	24,387
Other securities	22,609	22,616	22,756	22,780
Mortgage-backed securities (5)	1,034	1,015	1,011	1,011
Non-MBS (6)	21,575	21,600	21,744	21,769
Loans and leases in bank credit (7)	200,275	198,671	198,315	196,686
Commercial and industrial loans	43,432	43,319	43,277	43,755
Real estate loans	117,569	116,928	116,886	116,971
Revolving home equity loans	13,135	13,121	13,122	13,092
Closed-end residential loans (8)	33,792	33,830	33,798	33,836
Commercial real estate loans (9)	70,642	69,976	69,966	70,044
Consumer loans	11,738	11,796	11,795	11,784
Credit cards and other revolving plans	789	789	787	785
Other consumer loans (10)	10,949	11,006	11,008	10,999
Other loans and leases	27,536	26,628	26,357	24,176
Fed funds and reverse RPs with nonbanks (11)	9,153	7,625	7,663	5,003
All other loans and leases (12)	18,383	19,002	18,693	19,173
LESS: Allowance for loan and lease losses	5,007	4,888	5,025	5,045
Interbank loans	2,202	2,299	2,492	2,761
Fed funds and reverse RPs with banks	1,154	1,236	1,361	1,683
Loans to commercial banks	1,047	1,063	1,131	1,078
Cash assets (13)	31,261	31,439	37,834	30,448
Trading assets (14)	4,224	4,809	4,666	4,659
Derivatives with a positive fair value (15)	4,220	4,805	4,662	4,654
Other trading assets	4	4	5	4
Other assets (16)	39,511	37,211	36,570	38,823
TOTAL ASSETS (22)	338,841	336,272	341,990	336,001
LIABILITIES				
Deposits	227,439	228,438	229,525	230,746
Large time deposits	53,462	52,095	53,555	55,022
Other deposits	173,977	176,343	175,971	175,724
Borrowings	47,087	45,268	46,546	40,836
Borrowings from banks in the U.S.	6,030	6,252	6,582	5,356
Borrowings from others	41,057	39,015	39,964	35,480
Trading liabilities (17)	4,656	4,767	4,816	4,768
Derivatives with a negative fair value (15)	4,455	4,622	4,519	4,551
Other trading liabilities	201	145	297	218
Net due to related foreign offices	20,685	18,849	22,212	20,659
Other liabilities	7,904	8,003	8,079	7,696
TOTAL LIABILITIES (22)	307,771	305,325	311,178	304,705
RESIDUAL (ASSETS LESS LIABILITIES) (19)	31,070	30,948	30,811	31,296
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	630	736	699	717
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	514	516	521	522

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.