

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



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

Oct 1, 2010

Account	Week Ending			
	Sep 1	Sep 8	Sep 15	Sep 22
ASSETS				
Bank Credit	265,402	265,453	263,826	264,399
Securities in bank credit (1)	66,732	67,137	67,670	67,561
Treasury and agency securities (2)	44,116	44,382	44,891	44,929
Mortgage-backed securities (MBS) (3)	20,344	20,304	20,504	20,542
Non-MBS (4)	23,772	24,077	24,387	24,388
Other securities	22,616	22,756	22,780	22,632
Mortgage-backed securities (5)	1,015	1,011	1,011	1,007
Non-MBS (6)	21,600	21,744	21,769	21,625
Loans and leases in bank credit (7)	198,671	198,315	196,155	196,837
Commercial and industrial loans	44,065	44,023	43,971	43,894
Real estate loans	116,182	116,140	116,225	116,169
Revolving home equity loans	13,121	13,122	13,092	13,088
Closed-end residential loans (8)	33,447	33,415	33,453	33,504
Commercial real estate loans (9)	69,613	69,603	69,681	69,577
Consumer loans	11,796	11,795	11,784	11,827
Credit cards and other revolving plans	789	787	785	791
Other consumer loans (10)	11,006	11,008	10,999	11,036
Other loans and leases	26,628	26,357	24,176	24,947
Fed funds and reverse RPs with nonbanks (11)	7,625	7,663	5,003	6,190
All other loans and leases (12)	19,002	18,693	19,173	18,757
LESS: Allowance for loan and lease losses	4,888	5,025	5,045	5,005
Interbank loans	2,299	2,492	2,761	2,876
Fed funds and reverse RPs with banks	1,236	1,361	1,683	1,857
Loans to commercial banks	1,063	1,131	1,078	1,018
Cash assets (13)	31,439	37,834	30,448	31,099
Trading assets (14)	4,809	4,666	4,659	4,487
Derivatives with a positive fair value (15)	4,805	4,662	4,654	4,484
Other trading assets	4	5	4	3
Other assets (16)	37,200	36,559	38,811	39,257
TOTAL ASSETS (22)	336,261	341,978	335,459	337,112
LIABILITIES				
Deposits	228,438	229,525	230,746	229,866
Large time deposits	52,094	53,554	55,022	55,942
Other deposits	176,343	175,971	175,725	173,924
Borrowings	45,268	46,546	40,836	42,794
Borrowings from banks in the U.S.	6,252	6,582	5,356	5,211
Borrowings from others	39,015	39,964	35,480	37,584
Trading liabilities (17)	4,767	4,816	4,768	5,306
Derivatives with a negative fair value (15)	4,622	4,519	4,551	5,156
Other trading liabilities	145	297	218	150
Net due to related foreign offices	18,849	22,212	20,659	20,498
Other liabilities	8,003	8,079	7,696	7,811
TOTAL LIABILITIES (22)	305,325	311,178	304,705	306,275
RESIDUAL (ASSETS LESS LIABILITIES) (19)	30,936	30,800	30,754	30,837
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	736	699	714	708
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	516	521	522	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.