

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 8, 2010

Account	Week Ending			
	Sep 8	Sep 15	Sep 22	Sep 29
ASSETS				
Bank Credit	265,453	263,823	264,398	266,525
Securities in bank credit (1)	67,137	67,670	67,561	67,344
Treasury and agency securities (2)	44,382	44,891	44,928	44,902
Mortgage-backed securities (MBS) (3)	20,305	20,504	20,554	20,604
Non-MBS (4)	24,077	24,387	24,375	24,297
Other securities	22,755	22,779	22,633	22,443
Mortgage-backed securities (5)	1,013	1,012	1,009	989
Non-MBS (6)	21,742	21,767	21,624	21,454
Loans and leases in bank credit (7)	198,315	196,153	196,837	199,181
Commercial and industrial loans	44,023	43,971	43,893	43,835
Real estate loans	116,140	116,225	116,169	115,813
Revolving home equity loans	13,122	13,092	13,088	13,076
Closed-end residential loans (8)	33,415	33,453	33,504	33,455
Commercial real estate loans (9)	69,603	69,681	69,577	69,281
Consumer loans	11,795	11,784	11,827	11,883
Credit cards and other revolving plans	787	785	791	788
Other consumer loans (10)	11,008	10,999	11,036	11,095
Other loans and leases	26,357	24,173	24,947	27,650
Fed funds and reverse RPs with nonbanks (11)	7,663	5,000	6,190	8,952
All other loans and leases (12)	18,693	19,173	18,757	18,697
LESS: Allowance for loan and lease losses	5,025	5,045	5,005	4,644
Interbank loans	2,492	2,761	2,876	3,141
Fed funds and reverse RPs with banks	1,361	1,683	1,857	1,990
Loans to commercial banks	1,131	1,078	1,018	1,151
Cash assets (13)	37,850	30,470	31,112	38,807
Trading assets (14)	4,666	4,659	4,487	5,531
Derivatives with a positive fair value (15)	4,662	4,654	4,484	5,527
Other trading assets	5	4	3	4
Other assets (16)	36,559	38,811	39,245	37,512
TOTAL ASSETS (22)	341,994	335,478	337,113	346,871
LIABILITIES				
Deposits	229,525	230,746	229,875	232,475
Large time deposits	53,554	55,022	55,945	57,761
Other deposits	175,971	175,725	173,929	174,714
Borrowings	46,546	40,836	42,795	45,022
Borrowings from banks in the U.S.	6,582	5,356	5,211	6,451
Borrowings from others	39,964	35,480	37,584	38,570
Trading liabilities (17)	4,816	4,768	5,306	5,562
Derivatives with a negative fair value (15)	4,519	4,551	5,156	5,410
Other trading liabilities	297	218	150	152
Net due to related foreign offices	22,212	20,659	20,498	24,884
Other liabilities	8,079	7,696	7,811	7,714
TOTAL LIABILITIES (22)	311,178	304,705	306,284	315,657
RESIDUAL (ASSETS LESS LIABILITIES) (19)	30,816	30,773	30,830	31,214
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	699	714	708	732
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	521	522	521	527

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.