

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 22, 2010

Account	Week Ending			
	Sep 22	Sep 29	Oct 6	Oct 13
ASSETS				
Bank Credit	263,536	265,372	264,372	264,796
Securities in bank credit (1)	67,325	66,838	67,296	67,489
Treasury and agency securities (2)	44,714	44,400	44,854	44,896
Mortgage-backed securities (MBS) (3)	20,421	20,373	20,719	20,722
Non-MBS (4)	24,293	24,027	24,135	24,175
Other securities	22,611	22,438	22,442	22,592
Mortgage-backed securities (5)	1,009	999	988	984
Non-MBS (6)	21,602	21,438	21,454	21,609
Loans and leases in bank credit (7)	196,210	198,534	197,076	197,307
Commercial and industrial loans	43,829	43,724	43,427	43,768
Real estate loans	115,684	115,346	114,663	114,486
Revolving home equity loans	13,035	13,022	12,985	12,979
Closed-end residential loans (8)	33,388	33,354	33,228	33,122
Commercial real estate loans (9)	69,261	68,970	68,450	68,385
Consumer loans	11,812	11,873	11,932	11,929
Credit cards and other revolving plans	791	787	777	776
Other consumer loans (10)	11,021	11,086	11,155	11,153
Other loans and leases	24,886	27,591	27,053	27,124
Fed funds and reverse RPs with nonbanks (11)	6,191	8,952	7,915	8,290
All other loans and leases (12)	18,695	18,638	19,138	18,834
LESS: Allowance for loan and lease losses	4,983	4,656	4,807	4,786
Interbank loans	2,876	3,137	4,391	3,296
Fed funds and reverse RPs with banks	1,857	1,986	3,305	2,196
Loans to commercial banks	1,018	1,151	1,086	1,100
Cash assets (13)	30,989	39,045	32,284	38,177
Trading assets (14)	4,487	5,531	5,536	5,572
Derivatives with a positive fair value (15)	4,484	5,527	5,531	5,566
Other trading assets	3	4	5	6
Other assets (16)	39,090	37,353	39,039	38,555
TOTAL ASSETS (22)	335,994	345,782	340,814	345,610
LIABILITIES				
Deposits	228,940	231,812	231,440	231,324
Large time deposits	55,825	57,589	57,475	55,949
Other deposits	173,114	174,222	173,965	175,375
Borrowings	42,795	44,904	45,145	43,829
Borrowings from banks in the U.S.	5,211	6,453	7,429	5,694
Borrowings from others	37,584	38,451	37,716	38,135
Trading liabilities (17)	5,306	5,562	5,880	5,889
Derivatives with a negative fair value (15)	5,156	5,410	5,729	5,738
Other trading liabilities	150	152	151	151
Net due to related foreign offices	20,498	24,884	19,388	24,698
Other liabilities	7,806	7,707	8,106	8,956
TOTAL LIABILITIES (22)	305,344	314,869	309,959	314,696
RESIDUAL (ASSETS LESS LIABILITIES) (19)	30,650	30,913	30,856	30,914
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	704	728	688	674
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	521	527	529	536

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.