

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



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

Jun 4, 2010

Account	Week Ending			
	May 5	May 12	May 19	May 26
ASSETS				
Bank Credit	267,308	268,039	271,755	269,519
Securities in bank credit (1)	66,666	67,077	67,548	67,394
Treasury and agency securities (2)	44,407	44,882	44,933	44,389
Mortgage-backed securities (MBS) (3)	21,533	21,472	21,378	21,122
Non-MBS (4)	22,874	23,410	23,555	23,267
Other securities	22,259	22,195	22,615	23,005
Mortgage-backed securities (5)	1,075	1,095	1,102	1,094
Non-MBS (6)	21,184	21,100	21,513	21,911
Loans and leases in bank credit (7)	200,643	200,962	204,207	202,125
Commercial and industrial loans	45,316	45,239	45,502	45,383
Real estate loans	118,997	118,877	118,757	118,678
Revolving home equity loans	13,265	13,266	13,262	13,260
Closed-end residential loans (8)	33,953	33,907	33,799	33,821
Commercial real estate loans (9)	71,779	71,704	71,695	71,596
Consumer loans	11,691	11,690	11,661	11,638
Credit cards and other revolving plans	780	782	778	777
Other consumer loans (10)	10,911	10,907	10,883	10,861
Other loans and leases	24,639	25,157	28,286	26,427
Fed funds and reverse RPs with nonbanks (11)	7,197	7,488	10,340	8,800
All other loans and leases (12)	17,441	17,669	17,946	17,627
LESS: Allowance for loan and lease losses	5,143	5,145	5,145	5,094
Interbank loans	1,878	1,946	1,892	2,028
Fed funds and reverse RPs with banks	1,209	1,269	1,238	1,281
Loans to commercial banks	669	677	654	746
Cash assets (13)	27,254	26,827	29,231	29,430
Trading assets (14)	4,793	4,631	4,785	4,947
Derivatives with a positive fair value (15)	4,791	4,269	4,781	4,944
Other trading assets	3	363	3	3
Other assets (16)	41,946	43,371	40,961	41,362
TOTAL ASSETS (22)	338,037	339,670	343,479	342,193
LIABILITIES				
Deposits	228,612	229,647	229,375	229,814
Large time deposits	57,112	57,607	57,021	55,883
Other deposits	171,500	172,040	172,354	173,931
Borrowings	47,518	49,765	52,857	53,828
Borrowings from banks in the U.S.	8,535	8,740	9,590	9,678
Borrowings from others	38,983	41,025	43,267	44,150
Trading liabilities (17)	5,430	5,353	5,686	5,645
Derivatives with a negative fair value (15)	4,576	4,398	4,514	4,722
Other trading liabilities	855	955	1,172	923
Net due to related foreign offices	19,988	18,224	18,341	15,630
Other liabilities	7,458	7,599	8,293	7,963
TOTAL LIABILITIES (22)	309,006	310,588	314,551	312,881
RESIDUAL (ASSETS LESS LIABILITIES) (19)	29,031	29,082	28,928	29,312
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	160	157	156	219
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	501	501	502	502

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.