

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 18, 2010

Account	Week Ending			
	May 19	May 26	Jun 2	Jun 9
ASSETS				
Bank Credit	271,756	269,494	266,762	265,449
Securities in bank credit (1)	67,549	67,408	67,187	67,150
Treasury and agency securities (2)	44,969	44,439	44,109	43,834
Mortgage-backed securities (MBS) (3)	21,417	21,161	21,161	21,197
Non-MBS (4)	23,552	23,279	22,948	22,637
Other securities	22,580	22,969	23,077	23,316
Mortgage-backed securities (5)	1,102	1,092	1,104	1,105
Non-MBS (6)	21,479	21,877	21,973	22,211
Loans and leases in bank credit (7)	204,207	202,086	199,575	198,299
Commercial and industrial loans	45,502	45,366	45,464	45,166
Real estate loans	118,757	118,664	118,455	118,261
Revolving home equity loans	13,262	13,259	13,248	13,242
Closed-end residential loans (8)	33,799	33,825	33,872	33,788
Commercial real estate loans (9)	71,695	71,580	71,335	71,230
Consumer loans	11,661	11,637	11,639	11,614
Credit cards and other revolving plans	778	777	784	783
Other consumer loans (10)	10,883	10,860	10,855	10,831
Other loans and leases	28,286	26,419	24,017	23,258
Fed funds and reverse RPs with nonbanks (11)	10,340	8,800	6,193	6,016
All other loans and leases (12)	17,946	17,620	17,825	17,242
LESS: Allowance for loan and lease losses	5,145	5,096	5,198	5,129
Interbank loans	1,892	2,025	2,026	2,040
Fed funds and reverse RPs with banks	1,238	1,278	1,328	1,355
Loans to commercial banks	654	746	698	685
Cash assets (13)	29,231	29,483	29,380	32,143
Trading assets (14)	4,785	4,947	4,830	5,685
Derivatives with a positive fair value (15)	4,781	4,944	4,827	5,680
Other trading assets	3	3	3	4
Other assets (16)	40,961	41,373	42,366	39,757
TOTAL ASSETS (22)	343,480	342,226	340,166	339,946
LIABILITIES				
Deposits	229,375	229,889	230,374	228,608
Large time deposits	57,021	55,971	56,326	54,523
Other deposits	172,354	173,918	174,048	174,085
Borrowings	52,857	53,830	51,511	49,828
Borrowings from banks in the U.S.	9,590	9,679	9,633	9,012
Borrowings from others	43,267	44,151	41,878	40,816
Trading liabilities (17)	5,686	5,645	5,338	6,536
Derivatives with a negative fair value (15)	4,514	4,722	4,479	5,444
Other trading liabilities	1,172	923	859	1,091
Net due to related foreign offices	18,341	15,660	15,919	17,644
Other liabilities	8,293	7,963	7,782	8,020
TOTAL LIABILITIES (22)	314,551	312,988	310,924	310,636
RESIDUAL (ASSETS LESS LIABILITIES) (19)	28,929	29,238	29,242	29,310
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	156	221	285	295
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	502	502	502	504

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.