

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 25, 2010

Account	Week Ending			
	May 26	Jun 2	Jun 9	Jun 16
ASSETS				
Bank Credit	269,494	266,762	265,449	267,719
Securities in bank credit (1)	67,408	67,187	67,150	66,583
Treasury and agency securities (2)	44,434	44,104	43,829	43,241
Mortgage-backed securities (MBS) (3)	21,154	21,155	21,191	20,958
Non-MBS (4)	23,280	22,949	22,638	22,283
Other securities	22,974	23,082	23,321	23,342
Mortgage-backed securities (5)	1,097	1,109	1,110	1,112
Non-MBS (6)	21,877	21,973	22,211	22,230
Loans and leases in bank credit (7)	202,086	199,575	198,299	201,135
Commercial and industrial loans	45,379	45,477	45,179	45,103
Real estate loans	118,650	118,441	118,247	118,131
Revolving home equity loans	13,259	13,247	13,242	13,227
Closed-end residential loans (8)	33,825	33,872	33,788	33,760
Commercial real estate loans (9)	71,566	71,321	71,217	71,144
Consumer loans	11,637	11,639	11,614	11,578
Credit cards and other revolving plans	777	784	783	784
Other consumer loans (10)	10,860	10,855	10,831	10,793
Other loans and leases	26,420	24,018	23,259	26,324
Fed funds and reverse RPs with nonbanks (11)	8,800	6,193	6,016	7,519
All other loans and leases (12)	17,620	17,825	17,243	18,806
LESS: Allowance for loan and lease losses	5,096	5,198	5,129	5,131
Interbank loans	2,025	2,026	2,042	1,968
Fed funds and reverse RPs with banks	1,278	1,328	1,357	1,318
Loans to commercial banks	746	698	685	650
Cash assets (13)	29,483	29,380	32,143	28,875
Trading assets (14)	4,947	4,830	5,685	5,282
Derivatives with a positive fair value (15)	4,944	4,827	5,680	5,280
Other trading assets	3	3	4	3
Other assets (16)	41,373	42,366	39,757	37,185
TOTAL ASSETS (22)	342,226	340,166	339,948	335,899
LIABILITIES				
Deposits	229,889	230,374	228,608	225,155
Large time deposits	56,001	56,356	54,553	52,046
Other deposits	173,888	174,017	174,055	173,109
Borrowings	53,830	51,511	49,828	49,707
Borrowings from banks in the U.S.	9,679	9,633	9,012	7,844
Borrowings from others	44,151	41,878	40,816	41,863
Trading liabilities (17)	5,645	5,338	6,536	6,009
Derivatives with a negative fair value (15)	4,722	4,479	5,444	5,023
Other trading liabilities	923	859	1,091	987
Net due to related foreign offices	15,660	15,919	17,644	18,120
Other liabilities	7,963	7,782	8,020	7,573
TOTAL LIABILITIES (22)	312,988	310,924	310,636	306,564
RESIDUAL (ASSETS LESS LIABILITIES) (19)	29,238	29,242	29,312	29,334
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	222	286	295	295
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	502	502	504	505

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.