

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



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

Jul 9, 2010

Account	Week Ending			
	Jun 9	Jun 16	Jun 23	Jun 30
ASSETS				
Bank Credit	265,451	267,718	270,028	268,288
Securities in bank credit (1)	67,152	66,582	66,416	66,457
Treasury and agency securities (2)	43,829	43,241	43,222	43,352
Mortgage-backed securities (MBS) (3)	21,191	20,958	20,891	20,969
Non-MBS (4)	22,638	22,283	22,330	22,383
Other securities	23,323	23,341	23,194	23,104
Mortgage-backed securities (5)	1,112	1,111	1,117	1,083
Non-MBS (6)	22,211	22,230	22,076	22,022
Loans and leases in bank credit (7)	198,299	201,136	203,613	201,831
Commercial and industrial loans	45,179	45,102	44,990	44,827
Real estate loans	118,247	118,131	117,814	117,098
Revolving home equity loans	13,242	13,227	13,211	13,202
Closed-end residential loans (8)	33,788	33,759	33,741	33,595
Commercial real estate loans (9)	71,217	71,145	70,862	70,301
Consumer loans	11,614	11,579	11,629	11,616
Credit cards and other revolving plans	783	784	782	787
Other consumer loans (10)	10,831	10,795	10,847	10,829
Other loans and leases	23,259	26,324	29,180	28,289
Fed funds and reverse RPs with nonbanks (11)	6,016	7,519	9,355	9,923
All other loans and leases (12)	17,243	18,805	19,825	18,366
LESS: Allowance for loan and lease losses	5,129	5,131	5,048	4,986
Interbank loans	2,042	1,965	2,125	2,178
Fed funds and reverse RPs with banks	1,357	1,315	1,393	1,429
Loans to commercial banks	685	650	732	749
Cash assets (13)	32,143	28,873	31,173	36,840
Trading assets (14)	5,685	5,282	5,241	4,471
Derivatives with a positive fair value (15)	5,680	5,280	5,238	4,469
Other trading assets	4	3	3	3
Other assets (16)	39,757	37,186	36,767	34,759
TOTAL ASSETS (22)	339,950	335,894	340,286	341,550
LIABILITIES				
Deposits	228,608	225,152	225,133	224,618
Large time deposits	54,554	52,046	52,788	52,809
Other deposits	174,054	173,106	172,345	171,809
Borrowings	49,828	49,709	52,675	50,135
Borrowings from banks in the U.S.	9,012	7,843	7,653	9,066
Borrowings from others	40,816	41,866	45,022	41,069
Trading liabilities (17)	6,536	6,009	5,970	5,639
Derivatives with a negative fair value (15)	5,444	5,023	4,977	4,611
Other trading liabilities	1,091	987	993	1,029
Net due to related foreign offices	17,644	18,120	18,877	23,137
Other liabilities	8,020	7,572	7,288	7,954
TOTAL LIABILITIES (22)	310,636	306,563	309,943	311,484
RESIDUAL (ASSETS LESS LIABILITIES) (19)	29,313	29,331	30,344	30,067
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	293	293	314	338
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	504	505	506	507

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.