

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 23, 2010

Account	Week Ending			
	Jun 23	Jun 30	Jul 7	Jul 14
ASSETS				
Bank Credit	270,028	268,302	271,025	271,470
Securities in bank credit (1)	66,416	66,468	67,317	67,850
Treasury and agency securities (2)	43,222	43,360	44,075	44,414
Mortgage-backed securities (MBS) (3)	20,891	20,919	21,672	21,552
Non-MBS (4)	22,330	22,441	22,403	22,862
Other securities	23,194	23,108	23,242	23,435
Mortgage-backed securities (5)	1,117	1,083	1,087	1,072
Non-MBS (6)	22,076	22,025	22,155	22,363
Loans and leases in bank credit (7)	203,613	201,833	203,708	203,620
Commercial and industrial loans	44,990	44,828	45,963	45,835
Real estate loans	117,814	117,105	118,245	118,092
Revolving home equity loans	13,211	13,202	13,266	13,266
Closed-end residential loans (8)	33,741	33,598	33,714	33,603
Commercial real estate loans (9)	70,862	70,305	71,265	71,223
Consumer loans	11,629	11,615	11,638	11,639
Credit cards and other revolving plans	782	787	807	804
Other consumer loans (10)	10,847	10,828	10,832	10,836
Other loans and leases	29,180	28,285	27,862	28,054
Fed funds and reverse RPs with nonbanks (11)	9,355	9,922	8,823	9,266
All other loans and leases (12)	19,825	18,363	19,039	18,788
LESS: Allowance for loan and lease losses	5,048	5,028	5,141	5,170
Interbank loans	2,125	2,176	3,144	2,809
Fed funds and reverse RPs with banks	1,393	1,428	2,272	1,955
Loans to commercial banks	732	749	872	854
Cash assets (13)	31,173	36,821	26,987	26,836
Trading assets (14)	5,241	4,044	4,845	4,889
Derivatives with a positive fair value (15)	5,238	4,041	4,842	4,886
Other trading assets	3	3	2	3
Other assets (16)	36,767	34,841	37,697	39,251
TOTAL ASSETS (22)	340,286	341,156	338,557	340,084
LIABILITIES				
Deposits	225,133	224,621	227,565	227,859
Large time deposits	52,801	52,816	52,439	53,734
Other deposits	172,331	171,806	175,126	174,126
Borrowings	52,675	50,150	47,401	49,435
Borrowings from banks in the U.S.	7,653	9,066	8,323	7,732
Borrowings from others	45,022	41,084	39,078	41,703
Trading liabilities (17)	5,970	5,196	5,084	5,015
Derivatives with a negative fair value (15)	4,977	4,167	4,718	4,755
Other trading liabilities	993	1,029	366	260
Net due to related foreign offices	18,877	23,380	19,108	19,026
Other liabilities	7,288	7,737	8,454	7,687
TOTAL LIABILITIES (22)	309,943	311,084	307,612	309,023
RESIDUAL (ASSETS LESS LIABILITIES) (19)	30,344	30,071	30,946	31,061
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	314	340	379	382
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	506	507	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.