

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 30, 2010

Account	Week Ending			
	Jun 30	Jul 7	Jul 14	Jul 21
ASSETS				
Bank Credit	268,299	271,023	271,466	270,870
Securities in bank credit (1)	66,469	67,317	67,846	67,841
Treasury and agency securities (2)	43,360	44,075	44,413	44,554
Mortgage-backed securities (MBS) (3)	20,919	21,672	21,551	21,387
Non-MBS (4)	22,441	22,403	22,862	23,167
Other securities	23,108	23,242	23,433	23,287
Mortgage-backed securities (5)	1,083	1,087	1,070	1,056
Non-MBS (6)	22,026	22,155	22,363	22,231
Loans and leases in bank credit (7)	201,831	203,705	203,620	203,029
Commercial and industrial loans	44,825	45,962	45,835	45,274
Real estate loans	117,107	118,245	118,092	116,714
Revolving home equity loans	13,202	13,266	13,266	13,073
Closed-end residential loans (8)	33,598	33,714	33,603	33,455
Commercial real estate loans (9)	70,307	71,265	71,223	70,186
Consumer loans	11,616	11,639	11,639	11,646
Credit cards and other revolving plans	787	807	804	798
Other consumer loans (10)	10,829	10,832	10,836	10,848
Other loans and leases	28,282	27,860	28,054	29,394
Fed funds and reverse RPs with nonbanks (11)	9,922	8,823	9,266	9,179
All other loans and leases (12)	18,361	19,037	18,788	20,215
LESS: Allowance for loan and lease losses	5,028	5,141	5,170	5,181
Interbank loans	2,172	3,128	2,791	2,132
Fed funds and reverse RPs with banks	1,424	2,256	1,936	1,163
Loans to commercial banks	749	872	854	969
Cash assets (13)	36,833	27,007	26,854	27,732
Trading assets (14)	4,044	4,845	4,889	4,766
Derivatives with a positive fair value (15)	4,041	4,842	4,886	4,763
Other trading assets	3	2	3	3
Other assets (16)	34,841	37,697	39,255	38,246
TOTAL ASSETS (22)	341,161	338,558	340,085	338,566
LIABILITIES				
Deposits	224,621	227,565	227,859	229,220
Large time deposits	52,816	52,439	53,734	55,752
Other deposits	171,805	175,126	174,126	173,468
Borrowings	50,150	47,401	49,435	44,562
Borrowings from banks in the U.S.	9,066	8,323	7,732	6,096
Borrowings from others	41,084	39,078	41,703	38,466
Trading liabilities (17)	5,196	5,084	5,015	5,006
Derivatives with a negative fair value (15)	4,167	4,718	4,755	4,627
Other trading liabilities	1,029	366	260	379
Net due to related foreign offices	23,380	19,108	19,026	21,130
Other liabilities	7,737	8,455	7,687	7,776
TOTAL LIABILITIES (22)	311,084	307,613	309,022	307,695
RESIDUAL (ASSETS LESS LIABILITIES) (19)	30,076	30,946	31,063	30,871
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	340	379	382	365
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	507	506	507	509

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.