

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



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

Mar 12, 2010

Account	Week Ending			
	Feb 10	Feb 17	Feb 24	Mar 3
ASSETS				
Bank Credit	272,229	272,104	272,717	268,899
Securities in bank credit (1)	66,264	65,987	65,396	65,627
Treasury and agency securities (2)	44,272	44,327	43,734	43,839
Mortgage-backed securities (MBS) (3)	21,705	21,608	21,732	21,838
Non-MBS (4)	22,567	22,718	22,003	22,002
Other securities	21,992	21,661	21,662	21,788
Mortgage-backed securities (5)	1,179	1,163	1,152	1,137
Non-MBS (6)	20,812	20,498	20,509	20,651
Loans and leases in bank credit (7)	205,966	206,117	207,321	203,272
Commercial and industrial loans	45,648	45,865	45,670	45,423
Real estate loans	121,510	121,264	121,279	120,976
Revolving home equity loans	13,387	13,373	13,349	13,331
Closed-end residential loans (8)	34,415	34,297	34,338	34,279
Commercial real estate loans (9)	73,708	73,594	73,593	73,366
Consumer loans	11,844	11,809	11,758	11,733
Credit cards and other revolving plans	871	871	901	904
Other consumer loans (10)	10,973	10,939	10,857	10,829
Other loans and leases	26,964	27,178	28,614	25,140
Fed funds and reverse RPs with nonbanks (11)	9,652	9,947	10,791	7,511
All other loans and leases (12)	17,312	17,231	17,823	17,629
LESS: Allowance for loan and lease losses	5,164	5,194	5,163	5,279
Interbank loans	1,909	1,951	1,890	2,206
Fed funds and reverse RPs with banks	1,277	1,366	1,255	1,535
Loans to commercial banks	632	585	635	671
Cash assets (13)	28,342	28,285	30,926	27,187
Trading assets (14)	5,813	5,475	5,486	5,427
Derivatives with a positive fair value (15)	5,810	5,473	5,483	5,424
Other trading assets	3	2	3	3
Other assets (16)	48,516	47,165	50,354	51,032
TOTAL ASSETS	351,646	349,787	356,210	349,473
LIABILITIES				
Deposits	233,986	231,597	234,181	236,616
Large time deposits	63,487	59,869	63,097	64,033
Other deposits	170,499	171,727	171,084	172,583
Borrowings	56,652	55,875	59,132	51,415
Borrowings from banks in the U.S.	10,785	10,656	9,953	10,516
Borrowings from others	45,867	45,219	49,179	40,899
Trading liabilities (17)	6,340	6,154	6,127	6,244
Derivatives with a negative fair value (15)	4,967	4,900	4,882	5,049
Other trading liabilities	1,373	1,254	1,245	1,195
Net due to related foreign offices	18,039	19,688	20,278	18,607
Other liabilities	7,980	7,849	7,866	7,890
TOTAL LIABILITIES	322,996	321,163	327,585	320,772
RESIDUAL (ASSETS LESS LIABILITIES) (19)	28,650	28,624	28,626	28,701
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	194	195	188	205
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	502	503	504	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.

For further information, please call (877) 597-5371.