

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 26, 2010

Account	Week Ending			
	Feb 24	Mar 3	Mar 10	Mar 17
ASSETS				
Bank Credit	272,718	268,892	268,570	269,552
Securities in bank credit (1)	65,397	65,626	65,692	65,484
Treasury and agency securities (2)	43,732	43,833	43,884	43,364
Mortgage-backed securities (MBS) (3)	21,729	21,835	21,827	21,824
Non-MBS (4)	22,003	21,998	22,058	21,541
Other securities	21,665	21,793	21,807	22,120
Mortgage-backed securities (5)	1,156	1,140	1,150	1,147
Non-MBS (6)	20,509	20,653	20,658	20,972
Loans and leases in bank credit (7)	207,321	203,266	202,878	204,069
Commercial and industrial loans	45,670	45,420	45,292	45,433
Real estate loans	121,279	120,976	120,966	120,858
Revolving home equity loans	13,349	13,331	13,322	13,288
Closed-end residential loans (8)	34,338	34,277	34,290	34,238
Commercial real estate loans (9)	73,593	73,368	73,354	73,332
Consumer loans	11,758	11,733	11,776	11,744
Credit cards and other revolving plans	901	904	900	872
Other consumer loans (10)	10,857	10,829	10,876	10,873
Other loans and leases	28,614	25,137	24,844	26,033
Fed funds and reverse RPs with nonbanks (11)	10,791	7,510	7,462	8,320
All other loans and leases (12)	17,823	17,628	17,382	17,713
LESS: Allowance for loan and lease losses	5,165	5,280	5,242	5,272
Interbank loans	1,890	2,205	2,124	2,142
Fed funds and reverse RPs with banks	1,255	1,534	1,441	1,508
Loans to commercial banks	635	671	683	634
Cash assets (13)	30,926	27,189	29,374	28,726
Trading assets (14)	5,486	5,427	5,384	5,375
Derivatives with a positive fair value (15)	5,483	5,424	5,382	5,372
Other trading assets	3	3	3	3
Other assets (16)	50,329	51,007	53,308	54,188
TOTAL ASSETS	356,184	349,440	353,517	354,711
LIABILITIES				
Deposits	234,181	236,611	237,596	241,026
Large time deposits	63,079	64,013	65,297	68,632
Other deposits	171,102	172,597	172,300	172,394
Borrowings	59,132	51,413	54,726	51,725
Borrowings from banks in the U.S.	9,953	10,516	9,640	8,547
Borrowings from others	49,179	40,896	45,085	43,179
Trading liabilities (17)	6,127	6,244	5,644	5,943
Derivatives with a negative fair value (15)	4,882	5,049	5,017	5,031
Other trading liabilities	1,245	1,195	628	912
Net due to related foreign offices	20,278	18,607	19,151	19,510
Other liabilities	7,866	7,890	7,638	7,725
TOTAL LIABILITIES	327,584	320,763	324,756	325,930
RESIDUAL (ASSETS LESS LIABILITIES) (19)	28,600	28,677	28,762	28,781
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	188	205	207	202
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	504	504	505	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.

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