

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



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

Apr 9, 2010

Account	Week Ending			
	Mar 10	Mar 17	Mar 24	Mar 31
ASSETS				
Bank Credit	268,571	269,555	271,043	264,220
Securities in bank credit (1)	65,691	65,483	65,626	66,111
Treasury and agency securities (2)	43,959	43,439	43,548	44,642
Mortgage-backed securities (MBS) (3)	21,908	21,904	21,935	22,240
Non-MBS (4)	22,051	21,534	21,613	22,402
Other securities	21,733	22,045	22,078	21,468
Mortgage-backed securities (5)	1,148	1,145	1,152	1,122
Non-MBS (6)	20,585	20,900	20,925	20,347
Loans and leases in bank credit (7)	202,880	204,072	205,417	198,109
Commercial and industrial loans	45,287	45,428	45,428	44,808
Real estate loans	120,973	120,865	120,786	119,774
Revolving home equity loans	13,322	13,288	13,269	13,218
Closed-end residential loans (8)	34,290	34,238	34,242	34,153
Commercial real estate loans (9)	73,361	73,338	73,275	72,402
Consumer loans	11,774	11,746	11,736	11,702
Credit cards and other revolving plans	900	872	868	839
Other consumer loans (10)	10,875	10,874	10,868	10,863
Other loans and leases	24,845	26,034	27,467	21,825
Fed funds and reverse RPs with nonbanks (11)	7,462	8,320	8,585	3,679
All other loans and leases (12)	17,383	17,714	18,882	18,146
LESS: Allowance for loan and lease losses	5,242	5,272	5,236	5,064
Interbank loans	2,124	2,142	2,157	2,350
Fed funds and reverse RPs with banks	1,441	1,508	1,487	1,739
Loans to commercial banks	683	634	670	610
Cash assets (13)	29,374	28,726	28,784	32,248
Trading assets (14)	5,384	5,375	5,228	3,664
Derivatives with a positive fair value (15)	5,382	5,372	5,221	3,661
Other trading assets	3	3	7	3
Other assets (16)	53,309	54,188	51,699	46,796
TOTAL ASSETS	353,520	354,714	353,676	344,213
LIABILITIES				
Deposits	237,596	241,026	236,267	237,227
Large time deposits	65,297	68,632	64,146	61,829
Other deposits	172,300	172,394	172,121	175,398
Borrowings	54,726	51,725	55,551	45,234
Borrowings from banks in the U.S.	9,640	8,547	9,075	8,818
Borrowings from others	45,085	43,179	46,476	36,416
Trading liabilities (17)	5,644	5,943	5,782	5,849
Derivatives with a negative fair value (15)	5,017	5,031	4,869	4,609
Other trading liabilities	628	912	914	1,240
Net due to related foreign offices	19,151	19,510	19,404	19,804
Other liabilities	7,638	7,725	7,786	7,345
TOTAL LIABILITIES	324,756	325,930	324,790	315,460
RESIDUAL (ASSETS LESS LIABILITIES) (19)	28,764	28,784	28,886	28,754
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	207	202	198	188
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	505	505	506	506

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.