

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 16, 2010

Account	Week Ending			
	Mar 17	Mar 24	Mar 31	Apr 7
ASSETS				
Bank Credit	269,555	271,013	264,249	265,535
Securities in bank credit (1)	65,483	65,626	66,150	67,014
Treasury and agency securities (2)	43,433	43,542	44,671	45,109
Mortgage-backed securities (MBS) (3)	21,899	21,930	22,309	22,318
Non-MBS (4)	21,534	21,613	22,362	22,791
Other securities	22,050	22,083	21,479	21,906
Mortgage-backed securities (5)	1,151	1,158	1,127	1,144
Non-MBS (6)	20,900	20,925	20,352	20,761
Loans and leases in bank credit (7)	204,072	205,387	198,098	198,520
Commercial and industrial loans	45,428	45,428	44,808	44,262
Real estate loans	120,869	120,760	119,764	119,692
Revolving home equity loans	13,288	13,269	13,218	13,251
Closed-end residential loans (8)	34,238	34,212	34,152	34,023
Commercial real estate loans (9)	73,342	73,279	72,394	72,418
Consumer loans	11,746	11,736	11,702	11,710
Credit cards and other revolving plans	872	868	839	862
Other consumer loans (10)	10,874	10,868	10,863	10,848
Other loans and leases	26,030	27,463	21,825	22,856
Fed funds and reverse RPs with nonbanks (11)	8,320	8,585	3,679	4,346
All other loans and leases (12)	17,710	18,878	18,146	18,510
LESS: Allowance for loan and lease losses	5,272	5,236	5,073	5,135
Interbank loans	2,142	2,157	2,351	2,353
Fed funds and reverse RPs with banks	1,508	1,487	1,740	1,724
Loans to commercial banks	634	670	610	630
Cash assets (13)	28,726	28,784	32,320	24,039
Trading assets (14)	5,375	5,228	3,664	4,765
Derivatives with a positive fair value (15)	5,372	5,221	3,661	4,763
Other trading assets	3	7	3	3
Other assets (16)	54,188	51,699	46,809	45,998
TOTAL ASSETS (22)	354,714	353,645	344,318	337,555
LIABILITIES				
Deposits	241,026	236,267	237,261	231,747
Large time deposits	68,632	64,146	61,843	59,719
Other deposits	172,394	172,121	175,417	172,028
Borrowings	51,725	55,551	45,235	45,220
Borrowings from banks in the U.S.	8,547	9,075	8,820	8,377
Borrowings from others	43,179	46,476	36,416	36,843
Trading liabilities (17)	5,943	5,782	5,849	6,249
Derivatives with a negative fair value (15)	5,031	4,869	4,609	4,762
Other trading liabilities	912	914	1,240	1,487
Net due to related foreign offices	19,510	19,404	19,804	17,802
Other liabilities	7,725	7,786	7,373	7,522
TOTAL LIABILITIES (22)	325,930	324,790	315,522	308,540
RESIDUAL (ASSETS LESS LIABILITIES) (19)	28,784	28,856	28,796	29,015
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	202	198	187	158
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	505	506	506	516

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.