

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 23, 2010

Account	Week Ending			
	Mar 24	Mar 31	Apr 7	Apr 14
ASSETS				
Bank Credit	271,013	264,247	265,536	265,583
Securities in bank credit (1)	65,626	66,151	67,016	66,944
Treasury and agency securities (2)	43,542	44,671	45,109	45,176
Mortgage-backed securities (MBS) (3)	21,930	22,309	22,318	22,315
Non-MBS (4)	21,613	22,362	22,791	22,862
Other securities	22,083	21,480	21,907	21,768
Mortgage-backed securities (5)	1,151	1,121	1,144	1,144
Non-MBS (6)	20,932	20,359	20,763	20,623
Loans and leases in bank credit (7)	205,387	198,096	198,520	198,639
Commercial and industrial loans	45,428	44,808	44,262	44,438
Real estate loans	120,760	119,762	119,692	119,544
Revolving home equity loans	13,269	13,218	13,251	13,255
Closed-end residential loans (8)	34,212	34,152	34,023	33,950
Commercial real estate loans (9)	73,279	72,392	72,418	72,339
Consumer loans	11,736	11,702	11,710	11,738
Credit cards and other revolving plans	868	839	862	867
Other consumer loans (10)	10,868	10,863	10,848	10,871
Other loans and leases	27,463	21,825	22,856	22,919
Fed funds and reverse RPs with nonbanks (11)	8,585	3,679	4,346	5,408
All other loans and leases (12)	18,878	18,146	18,510	17,511
LESS: Allowance for loan and lease losses	5,236	5,073	5,135	5,152
Interbank loans	2,157	2,351	2,351	2,216
Fed funds and reverse RPs with banks	1,487	1,740	1,722	1,407
Loans to commercial banks	670	610	630	810
Cash assets (13)	28,784	32,320	24,039	27,764
Trading assets (14)	5,228	3,664	4,765	4,984
Derivatives with a positive fair value (15)	5,221	3,661	4,763	4,980
Other trading assets	7	3	3	3
Other assets (16)	51,699	46,803	45,998	44,563
TOTAL ASSETS (22)	353,645	344,311	337,555	339,957
LIABILITIES				
Deposits	236,267	237,261	232,097	230,570
Large time deposits	64,146	61,843	59,719	58,583
Other deposits	172,121	175,417	172,378	171,987
Borrowings	55,551	45,235	45,220	45,976
Borrowings from banks in the U.S.	9,075	8,820	8,377	7,802
Borrowings from others	46,476	36,416	36,843	38,173
Trading liabilities (17)	5,782	5,849	6,249	6,060
Derivatives with a negative fair value (15)	4,869	4,609	4,762	4,967
Other trading liabilities	914	1,240	1,487	1,093
Net due to related foreign offices	19,404	19,804	17,802	20,368
Other liabilities	7,786	7,379	7,522	8,043
TOTAL LIABILITIES (22)	324,790	315,528	308,890	311,016
RESIDUAL (ASSETS LESS LIABILITIES) (19)	28,856	28,783	28,665	28,941
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	198	187	157	120
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	506	506	516	517

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.