

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



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

May 7, 2010

Account	Week Ending			
	Apr 7	Apr 14	Apr 21	Apr 28
ASSETS				
Bank Credit	262,590	262,679	262,983	267,707
Securities in bank credit (1)	66,181	66,120	66,154	66,578
Treasury and agency securities (2)	44,366	44,439	44,263	44,452
Mortgage-backed securities (MBS) (3)	21,601	21,604	21,563	21,927
Non-MBS (4)	22,765	22,834	22,700	22,525
Other securities	21,814	21,682	21,891	22,126
Mortgage-backed securities (5)	1,117	1,117	1,117	1,166
Non-MBS (6)	20,697	20,565	20,774	20,960
Loans and leases in bank credit (7)	196,410	196,559	196,829	201,129
Commercial and industrial loans	43,934	44,176	44,395	44,570
Real estate loans	118,007	117,823	117,751	120,678
Revolving home equity loans	13,114	13,118	13,125	13,276
Closed-end residential loans (8)	33,736	33,643	33,598	33,957
Commercial real estate loans (9)	71,157	71,062	71,028	73,446
Consumer loans	11,614	11,643	11,630	11,739
Credit cards and other revolving plans	854	859	863	869
Other consumer loans (10)	10,760	10,784	10,767	10,870
Other loans and leases	22,854	22,917	23,053	24,142
Fed funds and reverse RPs with nonbanks (11)	4,346	5,408	5,967	6,960
All other loans and leases (12)	18,508	17,509	17,086	17,182
LESS: Allowance for loan and lease losses	5,033	5,042	5,054	5,225
Interbank loans	2,349	2,214	2,076	2,003
Fed funds and reverse RPs with banks	1,720	1,405	1,364	1,326
Loans to commercial banks	629	809	712	677
Cash assets (13)	23,976	27,610	26,919	29,419
Trading assets (14)	4,765	4,984	4,690	4,743
Derivatives with a positive fair value (15)	4,763	4,980	4,687	4,740
Other trading assets	3	3	3	2
Other assets (16)	45,936	44,498	42,943	40,039
TOTAL ASSETS (22)	334,584	336,943	334,557	338,686
LIABILITIES				
Deposits	229,245	227,689	226,071	227,982
Large time deposits	58,771	57,628	57,329	55,828
Other deposits	170,474	170,061	168,742	172,155
Borrowings	45,101	45,845	47,189	47,568
Borrowings from banks in the U.S.	8,404	7,814	7,667	7,644
Borrowings from others	36,697	38,031	39,522	39,924
Trading liabilities (17)	6,249	6,060	5,626	5,425
Derivatives with a negative fair value (15)	4,762	4,967	4,649	4,535
Other trading liabilities	1,487	1,093	977	890
Net due to related foreign offices	17,802	20,368	19,298	19,663
Other liabilities	7,429	7,951	7,362	8,047
TOTAL LIABILITIES (22)	305,826	307,912	305,546	308,685
RESIDUAL (ASSETS LESS LIABILITIES) (19)	28,757	29,031	29,011	30,001
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	171	135	126	123
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	516	517	518	518

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.