

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 14, 2010

Account	Week Ending			
	Apr 14	Apr 21	Apr 28	May 5
ASSETS				
Bank Credit	262,679	262,983	266,427	267,303
Securities in bank credit (1)	66,120	66,154	65,988	66,663
Treasury and agency securities (2)	44,439	44,263	43,880	44,407
Mortgage-backed securities (MBS) (3)	21,604	21,563	21,358	21,533
Non-MBS (4)	22,834	22,700	22,521	22,874
Other securities	21,682	21,891	22,108	22,257
Mortgage-backed securities (5)	1,117	1,117	1,089	1,077
Non-MBS (6)	20,565	20,774	21,019	21,180
Loans and leases in bank credit (7)	196,559	196,829	200,439	200,640
Commercial and industrial loans	44,178	44,397	45,314	45,352
Real estate loans	117,821	117,749	119,275	118,961
Revolving home equity loans	13,118	13,125	13,273	13,265
Closed-end residential loans (8)	33,655	33,612	34,019	33,953
Commercial real estate loans (9)	71,047	71,012	71,983	71,743
Consumer loans	11,643	11,630	11,755	11,688
Credit cards and other revolving plans	859	863	868	780
Other consumer loans (10)	10,784	10,767	10,887	10,908
Other loans and leases	22,917	23,053	24,095	24,639
Fed funds and reverse RPs with nonbanks (11)	5,408	5,967	6,960	7,197
All other loans and leases (12)	17,509	17,086	17,135	17,441
LESS: Allowance for loan and lease losses	5,042	5,054	5,025	5,143
Interbank loans	2,214	2,076	2,029	1,878
Fed funds and reverse RPs with banks	1,405	1,364	1,336	1,209
Loans to commercial banks	809	712	692	669
Cash assets (13)	27,610	26,919	28,789	27,257
Trading assets (14)	4,984	4,690	4,740	4,793
Derivatives with a positive fair value (15)	4,980	4,687	4,738	4,791
Other trading assets	3	3	2	3
Other assets (16)	44,498	42,943	41,046	41,948
TOTAL ASSETS (22)	336,943	334,557	338,005	338,037
LIABILITIES				
Deposits	227,689	226,071	227,135	228,612
Large time deposits	57,624	57,365	55,569	57,152
Other deposits	170,065	168,706	171,566	171,460
Borrowings	45,845	47,189	48,110	47,518
Borrowings from banks in the U.S.	7,814	7,667	8,373	8,535
Borrowings from others	38,031	39,522	39,737	38,983
Trading liabilities (17)	6,060	5,626	5,425	5,430
Derivatives with a negative fair value (15)	4,967	4,649	4,535	4,576
Other trading liabilities	1,093	977	890	855
Net due to related foreign offices	20,368	19,298	19,710	19,988
Other liabilities	7,951	7,362	8,061	7,458
TOTAL LIABILITIES (22)	307,912	305,546	308,441	309,006
RESIDUAL (ASSETS LESS LIABILITIES) (19)	29,031	29,011	29,564	29,031
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	135	126	131	159
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	517	518	518	501

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.