

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 21, 2010

Account	Week Ending			
	Apr 21	Apr 28	May 5	May 12
ASSETS				
Bank Credit	262,983	266,563	267,308	268,042
Securities in bank credit (1)	66,154	66,125	66,666	67,057
Treasury and agency securities (2)	44,263	44,016	44,407	44,861
Mortgage-backed securities (MBS) (3)	21,563	21,495	21,533	21,469
Non-MBS (4)	22,700	22,521	22,874	23,392
Other securities	21,891	22,108	22,259	22,195
Mortgage-backed securities (5)	1,115	1,088	1,075	1,095
Non-MBS (6)	20,776	21,021	21,184	21,101
Loans and leases in bank credit (7)	196,830	200,439	200,643	200,985
Commercial and industrial loans	44,397	45,314	45,316	45,238
Real estate loans	117,749	119,275	118,997	118,877
Revolving home equity loans	13,125	13,273	13,265	13,266
Closed-end residential loans (8)	33,612	34,019	33,953	33,905
Commercial real estate loans (9)	71,012	71,983	71,779	71,706
Consumer loans	11,630	11,755	11,691	11,690
Credit cards and other revolving plans	863	868	780	782
Other consumer loans (10)	10,767	10,887	10,911	10,908
Other loans and leases	23,053	24,095	24,639	25,180
Fed funds and reverse RPs with nonbanks (11)	5,967	6,960	7,197	7,510
All other loans and leases (12)	17,086	17,135	17,441	17,670
LESS: Allowance for loan and lease losses	5,054	5,070	5,143	5,144
Interbank loans	2,076	2,029	1,878	1,946
Fed funds and reverse RPs with banks	1,364	1,336	1,209	1,269
Loans to commercial banks	712	692	669	677
Cash assets (13)	26,918	29,165	27,254	26,818
Trading assets (14)	4,690	4,740	4,793	4,631
Derivatives with a positive fair value (15)	4,687	4,738	4,791	4,269
Other trading assets	3	2	3	363
Other assets (16)	42,943	41,048	41,946	43,371
TOTAL ASSETS (22)	334,556	338,475	338,037	339,664
LIABILITIES				
Deposits	226,070	227,135	228,612	229,646
Large time deposits	57,324	55,529	57,112	57,598
Other deposits	168,746	171,607	171,500	172,049
Borrowings	47,189	48,110	47,518	49,765
Borrowings from banks in the U.S.	7,667	8,373	8,535	8,740
Borrowings from others	39,522	39,737	38,983	41,025
Trading liabilities (17)	5,626	5,425	5,430	5,353
Derivatives with a negative fair value (15)	4,649	4,535	4,576	4,398
Other trading liabilities	977	890	855	955
Net due to related foreign offices	19,298	19,710	19,988	18,224
Other liabilities	7,362	8,061	7,458	7,598
TOTAL LIABILITIES (22)	305,546	308,441	309,006	310,586
RESIDUAL (ASSETS LESS LIABILITIES) (19)	29,010	30,034	29,031	29,077
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	126	133	159	157
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	518	518	501	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.