

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 1, 2011

Account	Week Ending			
	Mar 2	Mar 9	Mar 16	Mar 23
ASSETS				
Bank Credit	278,989	279,597	278,902	281,370
Securities in bank credit (1)	77,363	77,326	77,124	77,427
Treasury and agency securities (2)	54,152	54,180	53,689	53,696
Mortgage-backed securities (MBS) (3)	27,978	27,975	27,988	28,061
Non-MBS (4)	26,174	26,205	25,701	25,635
Other securities	23,212	23,146	23,436	23,731
Mortgage-backed securities (5)	828	827	1,032	1,040
Non-MBS (6)	22,384	22,320	22,404	22,691
Loans and leases in bank credit (7)	201,625	202,270	201,778	203,942
Commercial and industrial loans	45,424	45,231	45,416	45,319
Real estate loans	119,609	119,406	119,209	118,960
Revolving home equity loans	13,845	13,825	13,798	13,773
Closed-end residential loans (8)	35,074	34,994	34,905	34,874
Commercial real estate loans (9)	70,690	70,586	70,506	70,313
Consumer loans	11,418	11,402	11,402	11,472
Credit cards and other revolving plans	781	790	792	787
Other consumer loans (10)	10,637	10,612	10,610	10,685
Other loans and leases	25,175	26,231	25,751	28,193
Fed funds and reverse RPs with nonbanks (11)	6,798	9,018	7,274	10,106
All other loans and leases (12)	18,377	17,213	18,477	18,086
LESS: Allowance for loan and lease losses	5,429	5,414	5,424	5,365
Interbank loans	3,349	3,466	3,730	3,731
Fed funds and reverse RPs with banks	2,029	2,179	2,411	2,351
Loans to commercial banks	1,319	1,288	1,319	1,381
Cash assets (13)	47,215	48,530	46,072	47,764
Trading assets (14)	4,232	4,277	4,373	4,513
Derivatives with a positive fair value (15)	4,227	4,273	4,368	4,509
Other trading assets	5	4	5	4
Other assets (16)	35,080	33,443	33,900	34,142
TOTAL ASSETS (22)	363,434	363,900	361,552	366,156
LIABILITIES				
Deposits	247,865	249,186	249,424	248,582
Large time deposits	59,062	60,317	60,465	59,862
Other deposits	188,803	188,869	188,959	188,721
Borrowings	44,539	44,472	41,485	44,597
Borrowings from banks in the U.S.	10,377	10,813	10,235	11,409
Borrowings from others	34,161	33,658	31,250	33,188
Trading liabilities (17)	4,173	4,134	4,306	4,651
Derivatives with a negative fair value (15)	4,091	4,071	4,191	4,331
Other trading liabilities	82	63	115	320
Net due to related foreign offices	25,853	25,422	25,270	27,446
Other liabilities	7,588	7,172	7,486	7,286
TOTAL LIABILITIES (22)	330,017	330,387	327,971	332,563
RESIDUAL (ASSETS LESS LIABILITIES) (19)	33,418	33,513	33,581	33,593
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	76	72	119	103
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	9	9	9	9

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.