

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 15, 2011

Account	Week Ending			
	Mar 16	Mar 23	Mar 30	Apr 6
ASSETS				
Bank Credit	278,358	280,883	278,060	278,122
Securities in bank credit (1)	77,090	77,394	75,963	78,209
Treasury and agency securities (2)	53,675	53,685	51,836	54,242
Mortgage-backed securities (MBS) (3)	27,974	28,054	28,186	28,372
Non-MBS (4)	25,701	25,631	23,651	25,870
Other securities	23,415	23,710	24,126	23,967
Mortgage-backed securities (5)	1,035	1,043	1,011	1,004
Non-MBS (6)	22,380	22,667	23,115	22,963
Loans and leases in bank credit (7)	201,268	203,489	202,098	199,913
Commercial and industrial loans	45,391	45,360	45,367	45,355
Real estate loans	118,734	118,477	117,979	117,357
Revolving home equity loans	13,786	13,760	13,745	13,723
Closed-end residential loans (8)	34,783	34,741	34,707	34,640
Commercial real estate loans (9)	70,166	69,976	69,528	68,994
Consumer loans	11,397	11,467	11,554	11,570
Credit cards and other revolving plans	792	787	794	795
Other consumer loans (10)	10,605	10,680	10,760	10,774
Other loans and leases	25,746	28,185	27,197	25,632
Fed funds and reverse RPs with nonbanks (11)	7,274	10,106	8,859	6,709
All other loans and leases (12)	18,471	18,078	18,339	18,923
LESS: Allowance for loan and lease losses	5,414	5,355	5,067	5,102
Interbank loans	3,730	3,737	3,750	3,582
Fed funds and reverse RPs with banks	2,410	2,356	2,355	2,208
Loans to commercial banks	1,320	1,382	1,395	1,374
Cash assets (13)	46,059	47,707	50,527	56,584
Trading assets (14)	4,373	4,513	4,384	4,627
Derivatives with a positive fair value (15)	4,368	4,509	4,379	4,619
Other trading assets	5	4	5	8
Other assets (16)	33,829	34,095	36,083	36,984
TOTAL ASSETS (22)	360,936	365,581	367,737	374,796
LIABILITIES				
Deposits	248,913	248,020	252,233	250,035
Large time deposits	60,373	59,738	62,423	60,799
Other deposits	188,539	188,282	189,810	189,236
Borrowings	41,454	44,578	46,437	53,057
Borrowings from banks in the U.S.	10,204	11,394	10,490	10,757
Borrowings from others	31,250	33,184	35,947	42,300
Trading liabilities (17)	4,306	4,651	2,411	4,525
Derivatives with a negative fair value (15)	4,191	4,331	2,353	4,442
Other trading liabilities	115	320	58	84
Net due to related foreign offices	25,270	27,446	25,734	26,025
Other liabilities	7,483	7,287	7,241	7,606
TOTAL LIABILITIES (22)	327,425	331,981	334,057	341,248
RESIDUAL (ASSETS LESS LIABILITIES) (19)	33,511	33,600	33,679	33,548
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	119	103	112	132
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.