

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 22, 2011

Account	Week Ending			
	Mar 23	Mar 30	Apr 6	Apr 13
ASSETS				
Bank Credit	280,838	278,008	278,063	277,806
Securities in bank credit (1)	77,383	75,950	78,194	77,642
Treasury and agency securities (2)	53,681	51,831	54,235	53,938
Mortgage-backed securities (MBS) (3)	28,050	28,181	28,366	28,466
Non-MBS (4)	25,630	23,650	25,869	25,472
Other securities	23,703	24,119	23,959	23,705
Mortgage-backed securities (5)	1,043	1,011	1,004	933
Non-MBS (6)	22,660	23,108	22,955	22,772
Loans and leases in bank credit (7)	203,455	202,058	199,869	200,164
Commercial and industrial loans	45,361	45,367	45,354	45,493
Real estate loans	118,443	117,942	117,316	117,311
Revolving home equity loans	13,731	13,716	13,696	13,680
Closed-end residential loans (8)	34,755	34,718	34,649	34,668
Commercial real estate loans (9)	69,957	69,507	68,971	68,963
Consumer loans	11,467	11,554	11,570	11,639
Credit cards and other revolving plans	787	794	795	799
Other consumer loans (10)	10,680	10,760	10,774	10,839
Other loans and leases	28,184	27,195	25,629	25,722
Fed funds and reverse RPs with nonbanks (11)	10,106	8,858	6,708	8,150
All other loans and leases (12)	18,078	18,337	18,921	17,571
LESS: Allowance for loan and lease losses	5,358	5,071	5,107	5,119
Interbank loans	3,737	3,750	3,582	3,584
Fed funds and reverse RPs with banks	2,356	2,355	2,208	2,197
Loans to commercial banks	1,382	1,395	1,374	1,387
Cash assets (13)	47,693	50,502	56,560	65,998
Trading assets (14)	4,513	4,384	4,627	4,792
Derivatives with a positive fair value (15)	4,509	4,379	4,619	4,783
Other trading assets	4	5	8	9
Other assets (16)	34,106	36,096	37,000	35,316
TOTAL ASSETS (22)	365,530	367,668	374,725	382,375
LIABILITIES				
Deposits	247,967	252,161	249,957	252,540
Large time deposits	59,696	62,380	60,751	62,388
Other deposits	188,270	189,781	189,206	190,152
Borrowings	44,579	46,438	53,058	52,392
Borrowings from banks in the U.S.	11,393	10,490	10,757	11,677
Borrowings from others	33,185	35,948	42,301	40,714
Trading liabilities (17)	4,651	2,411	4,525	4,645
Derivatives with a negative fair value (15)	4,331	2,353	4,442	4,549
Other trading liabilities	320	58	84	97
Net due to related foreign offices	27,446	25,734	26,025	31,866
Other liabilities	7,290	7,245	7,609	7,357
TOTAL LIABILITIES (22)	331,933	333,989	341,174	348,800
RESIDUAL (ASSETS LESS LIABILITIES) (19)	33,597	33,678	33,551	33,575
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	101	110	130	147
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.