

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 29, 2011

Account	Week Ending			
	Mar 30	Apr 6	Apr 13	Apr 20
ASSETS				
Bank Credit	278,008	278,063	277,790	277,577
Securities in bank credit (1)	75,950	78,194	77,627	77,374
Treasury and agency securities (2)	51,831	54,235	53,937	53,647
Mortgage-backed securities (MBS) (3)	28,181	28,366	28,465	28,473
Non-MBS (4)	23,650	25,869	25,472	25,174
Other securities	24,119	23,959	23,689	23,727
Mortgage-backed securities (5)	1,011	1,004	927	1,039
Non-MBS (6)	23,108	22,955	22,762	22,687
Loans and leases in bank credit (7)	202,058	199,869	200,163	200,203
Commercial and industrial loans	45,367	45,354	45,493	46,121
Real estate loans	117,942	117,316	117,310	117,270
Revolving home equity loans	13,716	13,696	13,680	13,696
Closed-end residential loans (8)	34,718	34,649	34,668	34,643
Commercial real estate loans (9)	69,507	68,971	68,962	68,931
Consumer loans	11,554	11,570	11,639	11,732
Credit cards and other revolving plans	794	795	799	819
Other consumer loans (10)	10,760	10,774	10,839	10,913
Other loans and leases	27,195	25,629	25,722	25,080
Fed funds and reverse RPs with nonbanks (11)	8,858	6,708	8,150	8,059
All other loans and leases (12)	18,337	18,921	17,571	17,022
LESS: Allowance for loan and lease losses	5,071	5,107	5,120	5,144
Interbank loans	3,750	3,582	3,585	3,411
Fed funds and reverse RPs with banks	2,355	2,208	2,198	1,974
Loans to commercial banks	1,395	1,374	1,387	1,437
Cash assets (13)	50,502	56,560	65,994	61,365
Trading assets (14)	4,384	4,627	4,792	4,733
Derivatives with a positive fair value (15)	4,379	4,619	4,783	4,725
Other trading assets	5	8	9	8
Other assets (16)	36,096	37,000	35,316	34,190
TOTAL ASSETS (22)	367,668	374,725	382,357	376,131
LIABILITIES				
Deposits	252,161	249,957	252,537	248,928
Large time deposits	62,380	60,751	62,387	60,006
Other deposits	189,781	189,206	190,150	188,922
Borrowings	46,438	53,058	52,392	50,328
Borrowings from banks in the U.S.	10,490	10,757	11,677	11,421
Borrowings from others	35,948	42,301	40,714	38,907
Trading liabilities (17)	2,411	4,525	4,645	4,580
Derivatives with a negative fair value (15)	2,353	4,442	4,549	4,469
Other trading liabilities	58	84	97	111
Net due to related foreign offices	25,734	26,025	31,866	31,623
Other liabilities	7,245	7,609	7,357	7,206
TOTAL LIABILITIES (22)	333,989	341,174	348,797	342,665
RESIDUAL (ASSETS LESS LIABILITIES) (19)	33,678	33,551	33,560	33,466
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	110	130	138	118
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.