

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 6, 2011

Account	Week Ending			
	Apr 6	Apr 13	Apr 20	Apr 27
ASSETS				
Bank Credit	278,085	277,808	277,595	275,506
Securities in bank credit (1)	78,194	77,627	77,374	76,847
Treasury and agency securities (2)	54,237	53,939	53,649	53,242
Mortgage-backed securities (MBS) (3)	28,367	28,467	28,475	28,376
Non-MBS (4)	25,869	25,472	25,174	24,866
Other securities	23,957	23,688	23,725	23,605
Mortgage-backed securities (5)	1,002	925	1,038	1,032
Non-MBS (6)	22,955	22,762	22,687	22,573
Loans and leases in bank credit (7)	199,891	200,181	200,221	198,659
Commercial and industrial loans	45,400	45,539	46,167	46,091
Real estate loans	117,286	117,277	117,238	117,159
Revolving home equity loans	13,684	13,668	13,684	13,665
Closed-end residential loans (8)	34,631	34,650	34,625	34,628
Commercial real estate loans (9)	68,970	68,959	68,928	68,866
Consumer loans	11,565	11,634	11,727	11,674
Credit cards and other revolving plans	795	799	819	750
Other consumer loans (10)	10,770	10,835	10,908	10,924
Other loans and leases	25,640	25,731	25,090	23,735
Fed funds and reverse RPs with nonbanks (11)	6,728	8,168	8,077	6,689
All other loans and leases (12)	18,912	17,563	17,013	17,046
LESS: Allowance for loan and lease losses	5,107	5,120	5,144	5,079
Interbank loans	3,582	3,585	3,411	4,400
Fed funds and reverse RPs with banks	2,208	2,198	1,974	2,926
Loans to commercial banks	1,374	1,387	1,437	1,474
Cash assets (13)	56,545	65,979	61,365	61,102
Trading assets (14)	4,627	4,792	4,733	5,095
Derivatives with a positive fair value (15)	4,619	4,783	4,725	5,060
Other trading assets	8	9	8	35
Other assets (16)	36,957	35,275	34,152	35,282
TOTAL ASSETS (22)	374,689	382,319	376,111	376,307
LIABILITIES				
Deposits	249,957	252,537	248,928	245,750
Large time deposits	60,752	62,384	60,006	59,802
Other deposits	189,205	190,153	188,922	185,948
Borrowings	53,058	52,392	50,328	50,058
Borrowings from banks in the U.S.	10,757	11,677	11,421	11,331
Borrowings from others	42,301	40,714	38,907	38,727
Trading liabilities (17)	4,525	4,645	4,580	4,891
Derivatives with a negative fair value (15)	4,442	4,549	4,469	4,784
Other trading liabilities	84	97	111	107
Net due to related foreign offices	26,025	31,866	31,623	34,928
Other liabilities	7,578	7,332	7,196	7,098
TOTAL LIABILITIES (22)	341,143	348,772	342,655	342,726
RESIDUAL (ASSETS LESS LIABILITIES) (19)	33,546	33,546	33,455	33,581
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	130	138	118	155
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.