

Assets and Liabilities of Selected Commercial Banks in the 7th District



For release Friday at 3 p.m. Central Time
(in millions of dollars)

Feb 18, 2011

Account	Week Ending			
	Jan 19	Jan 26	Feb 2	Feb 9
ASSETS				
Bank Credit	281,454	281,867	283,564	278,884
Securities in bank credit (1)	73,784	74,226	75,352	74,958
Treasury and agency securities (2)	51,189	51,382	52,006	51,623
Mortgage-backed securities (MBS) (3)	26,975	27,249	27,560	27,576
Non-MBS (4)	24,214	24,132	24,446	24,047
Other securities	22,595	22,845	23,346	23,335
Mortgage-backed securities (5)	856	807	800	800
Non-MBS (6)	21,740	22,038	22,546	22,535
Loans and leases in bank credit (7)	207,670	207,640	208,212	203,927
Commercial and industrial loans	45,168	44,887	45,103	45,005
Real estate loans	120,786	120,514	120,096	119,832
Revolving home equity loans	13,860	13,868	13,858	13,840
Closed-end residential loans (8)	35,885	35,714	35,578	35,412
Commercial real estate loans (9)	71,041	70,931	70,660	70,581
Consumer loans	11,532	11,490	11,508	11,442
Credit cards and other revolving plans	836	832	815	816
Other consumer loans (10)	10,696	10,659	10,693	10,626
Other loans and leases	30,185	30,749	31,505	27,646
Fed funds and reverse RPs with nonbanks (11)	10,576	11,957	12,685	9,980
All other loans and leases (12)	19,609	18,792	18,820	17,667
LESS: Allowance for loan and lease losses	5,292	5,221	5,329	5,359
Interbank loans	3,080	3,192	3,184	3,051
Fed funds and reverse RPs with banks	1,929	1,954	1,892	1,785
Loans to commercial banks	1,151	1,237	1,292	1,266
Cash assets (13)	46,234	48,092	38,654	49,220
Trading assets (14)	3,894	4,029	4,246	4,097
Derivatives with a positive fair value (15)	3,890	4,025	4,242	4,092
Other trading assets	4	4	4	5
Other assets (16)	38,317	37,077	34,513	35,877
TOTAL ASSETS (22)	367,687	369,034	358,833	365,772
LIABILITIES				
Deposits	246,983	247,932	244,975	247,348
Large time deposits	58,873	61,296	59,443	60,829
Other deposits	188,110	186,636	185,532	186,519
Borrowings	48,499	47,977	44,213	47,695
Borrowings from banks in the U.S.	9,389	10,100	8,818	9,935
Borrowings from others	39,110	37,877	35,395	37,760
Trading liabilities (17)	4,400	4,034	4,025	3,865
Derivatives with a negative fair value (15)	4,190	3,970	4,012	3,849
Other trading liabilities	211	64	13	17
Net due to related foreign offices	26,217	27,959	24,596	25,721
Other liabilities	8,218	7,754	7,804	7,849
TOTAL LIABILITIES (22)	334,318	335,656	325,614	332,479
RESIDUAL (ASSETS LESS LIABILITIES) (19)	33,369	33,378	33,219	33,293
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	130	118	134	106
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	10	10	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.