

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 25, 2011

Account	Week Ending			
	Jan 26	Feb 2	Feb 9	Feb 16
ASSETS				
Bank Credit	281,519	283,217	278,538	280,212
Securities in bank credit (1)	74,195	75,321	74,927	75,817
Treasury and agency securities (2)	51,355	51,980	51,596	52,582
Mortgage-backed securities (MBS) (3)	27,228	27,539	27,554	27,658
Non-MBS (4)	24,127	24,440	24,042	24,923
Other securities	22,840	23,342	23,331	23,236
Mortgage-backed securities (5)	807	800	800	802
Non-MBS (6)	22,033	22,542	22,530	22,433
Loans and leases in bank credit (7)	207,324	207,896	203,611	204,395
Commercial and industrial loans	44,859	45,075	44,978	45,055
Real estate loans	120,230	119,813	119,550	119,172
Revolving home equity loans	13,859	13,849	13,830	13,831
Closed-end residential loans (8)	35,653	35,517	35,351	35,072
Commercial real estate loans (9)	70,719	70,448	70,369	70,269
Consumer loans	11,486	11,503	11,438	11,405
Credit cards and other revolving plans	830	813	815	811
Other consumer loans (10)	10,656	10,690	10,623	10,594
Other loans and leases	30,749	31,505	27,646	28,763
Fed funds and reverse RPs with nonbanks (11)	11,957	12,685	9,980	11,166
All other loans and leases (12)	18,792	18,820	17,666	17,597
LESS: Allowance for loan and lease losses	5,206	5,312	5,342	5,361
Interbank loans	3,192	3,184	3,051	3,101
Fed funds and reverse RPs with banks	1,954	1,892	1,785	1,902
Loans to commercial banks	1,237	1,292	1,266	1,199
Cash assets (13)	48,061	38,627	49,191	42,336
Trading assets (14)	4,029	4,246	4,097	4,071
Derivatives with a positive fair value (15)	4,025	4,242	4,092	4,067
Other trading assets	4	4	5	4
Other assets (16)	37,049	34,485	35,850	38,222
TOTAL ASSETS (22)	368,644	358,448	365,386	362,581
LIABILITIES				
Deposits	247,543	244,589	246,962	245,167
Large time deposits	61,208	59,355	60,742	59,168
Other deposits	186,335	185,234	186,220	185,999
Borrowings	47,977	44,213	47,695	48,541
Borrowings from banks in the U.S.	10,100	8,818	9,935	10,153
Borrowings from others	37,877	35,395	37,759	38,389
Trading liabilities (17)	4,034	4,025	3,865	3,797
Derivatives with a negative fair value (15)	3,970	4,012	3,849	3,758
Other trading liabilities	64	13	17	38
Net due to related foreign offices	27,959	24,596	25,721	24,572
Other liabilities	7,753	7,802	7,848	7,251
TOTAL LIABILITIES (22)	335,265	325,226	332,090	329,329
RESIDUAL (ASSETS LESS LIABILITIES) (19)	33,379	33,221	33,296	33,252
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	119	134	106	99
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	10	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.