

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



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

Mar 4, 2011

Account	Week Ending			
	Feb 2	Feb 9	Feb 16	Feb 23
ASSETS				
Bank Credit	283,217	278,538	280,212	286,424
Securities in bank credit (1)	75,321	74,927	75,817	76,041
Treasury and agency securities (2)	51,980	51,596	52,582	52,617
Mortgage-backed securities (MBS) (3)	27,539	27,554	27,658	27,727
Non-MBS (4)	24,440	24,042	24,923	24,890
Other securities	23,342	23,331	23,236	23,424
Mortgage-backed securities (5)	800	800	802	805
Non-MBS (6)	22,542	22,530	22,433	22,619
Loans and leases in bank credit (7)	207,896	203,611	204,395	210,383
Commercial and industrial loans	45,075	44,978	45,055	45,067
Real estate loans	119,813	119,550	119,172	119,016
Revolving home equity loans	13,849	13,830	13,831	13,810
Closed-end residential loans (8)	35,517	35,351	35,072	34,960
Commercial real estate loans (9)	70,448	70,369	70,269	70,246
Consumer loans	11,503	11,438	11,405	11,411
Credit cards and other revolving plans	813	815	811	806
Other consumer loans (10)	10,690	10,623	10,594	10,605
Other loans and leases	31,505	27,646	28,763	34,889
Fed funds and reverse RPs with nonbanks (11)	12,685	9,980	11,166	16,999
All other loans and leases (12)	18,820	17,666	17,597	17,890
LESS: Allowance for loan and lease losses	5,312	5,342	5,361	5,330
Interbank loans	3,184	3,051	3,101	3,129
Fed funds and reverse RPs with banks	1,892	1,785	1,902	1,875
Loans to commercial banks	1,292	1,266	1,199	1,254
Cash assets (13)	38,627	49,191	42,336	45,483
Trading assets (14)	4,246	4,097	4,071	4,272
Derivatives with a positive fair value (15)	4,242	4,092	4,067	4,268
Other trading assets	4	5	4	4
Other assets (16)	34,485	35,850	38,222	34,191
TOTAL ASSETS (22)	358,448	365,386	362,581	368,169
LIABILITIES				
Deposits	244,589	246,962	245,167	246,328
Large time deposits	59,355	60,742	59,168	59,310
Other deposits	185,234	186,220	185,999	187,018
Borrowings	44,213	47,695	48,541	50,365
Borrowings from banks in the U.S.	8,818	9,935	10,153	9,989
Borrowings from others	35,395	37,759	38,389	40,376
Trading liabilities (17)	4,025	3,865	3,797	4,019
Derivatives with a negative fair value (15)	4,012	3,849	3,758	3,941
Other trading liabilities	13	17	38	77
Net due to related foreign offices	24,596	25,721	24,572	28,184
Other liabilities	7,802	7,848	7,251	6,000
TOTAL LIABILITIES (22)	325,226	332,090	329,329	334,897
RESIDUAL (ASSETS LESS LIABILITIES) (19)	33,221	33,296	33,252	33,272
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	134	106	99	325
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.