

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 11, 2011

Account	Week Ending			
	Feb 9	Feb 16	Feb 23	Mar 2
ASSETS				
Bank Credit	279,776	281,795	289,306	278,973
Securities in bank credit (1)	75,227	76,145	77,662	77,353
Treasury and agency securities (2)	51,778	52,788	54,110	54,144
Mortgage-backed securities (MBS) (3)	27,683	27,806	27,885	27,976
Non-MBS (4)	24,095	24,982	26,226	26,168
Other securities	23,449	23,358	23,552	23,209
Mortgage-backed securities (5)	826	828	835	828
Non-MBS (6)	22,623	22,530	22,716	22,381
Loans and leases in bank credit (7)	204,549	205,650	211,645	201,619
Commercial and industrial loans	45,091	45,199	45,203	45,418
Real estate loans	120,265	120,169	120,014	119,608
Revolving home equity loans	13,897	13,908	13,887	13,845
Closed-end residential loans (8)	35,477	35,260	35,150	35,074
Commercial real estate loans (9)	70,891	71,001	70,977	70,689
Consumer loans	11,470	11,442	11,448	11,417
Credit cards and other revolving plans	818	815	810	781
Other consumer loans (10)	10,652	10,627	10,638	10,637
Other loans and leases	27,724	28,840	34,980	25,175
Fed funds and reverse RPs with nonbanks (11)	10,028	11,214	17,062	6,798
All other loans and leases (12)	17,696	17,626	17,918	18,377
LESS: Allowance for loan and lease losses	5,359	5,396	5,365	5,429
Interbank loans	3,052	3,104	3,129	3,349
Fed funds and reverse RPs with banks	1,786	1,905	1,875	2,029
Loans to commercial banks	1,266	1,199	1,254	1,319
Cash assets (13)	49,279	42,444	45,625	47,265
Trading assets (14)	4,097	4,071	4,272	4,232
Derivatives with a positive fair value (15)	4,092	4,067	4,268	4,227
Other trading assets	5	4	4	5
Other assets (16)	36,203	38,607	33,312	35,080
TOTAL ASSETS (22)	367,048	364,625	370,280	363,469
LIABILITIES				
Deposits	248,324	246,907	248,076	247,902
Large time deposits	60,916	59,428	59,562	59,061
Other deposits	187,408	187,479	188,514	188,841
Borrowings	47,704	48,552	50,375	44,533
Borrowings from banks in the U.S.	9,945	10,162	9,998	10,376
Borrowings from others	37,759	38,390	40,377	34,157
Trading liabilities (17)	3,865	3,797	4,019	4,173
Derivatives with a negative fair value (15)	3,849	3,758	3,941	4,091
Other trading liabilities	17	38	77	82
Net due to related foreign offices	25,721	24,572	26,625	25,853
Other liabilities	7,887	7,294	7,621	7,587
TOTAL LIABILITIES (22)	333,501	331,122	336,715	330,047
RESIDUAL (ASSETS LESS LIABILITIES) (19)	33,547	33,503	33,565	33,422
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	106	99	325	88
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.