

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 18, 2011

Account	Week Ending			
	Feb 16	Feb 23	Mar 2	Mar 9
ASSETS				
Bank Credit	281,795	289,308	278,989	279,598
Securities in bank credit (1)	76,145	77,663	77,363	77,327
Treasury and agency securities (2)	52,788	54,111	54,152	54,181
Mortgage-backed securities (MBS) (3)	27,806	27,884	27,978	27,975
Non-MBS (4)	24,982	26,227	26,174	26,206
Other securities	23,357	23,552	23,212	23,146
Mortgage-backed securities (5)	828	835	828	827
Non-MBS (6)	22,530	22,716	22,384	22,320
Loans and leases in bank credit (7)	205,650	211,645	201,625	202,270
Commercial and industrial loans	45,199	45,203	45,424	45,231
Real estate loans	120,169	120,015	119,609	119,406
Revolving home equity loans	13,908	13,887	13,845	13,825
Closed-end residential loans (8)	35,259	35,150	35,074	34,994
Commercial real estate loans (9)	71,001	70,978	70,690	70,586
Consumer loans	11,442	11,448	11,418	11,402
Credit cards and other revolving plans	815	810	781	790
Other consumer loans (10)	10,627	10,638	10,637	10,612
Other loans and leases	28,841	34,980	25,175	26,232
Fed funds and reverse RPs with nonbanks (11)	11,214	17,062	6,798	9,018
All other loans and leases (12)	17,627	17,918	18,377	17,214
LESS: Allowance for loan and lease losses	5,396	5,365	5,429	5,414
Interbank loans	3,105	3,129	3,349	3,466
Fed funds and reverse RPs with banks	1,906	1,875	2,029	2,178
Loans to commercial banks	1,199	1,254	1,319	1,288
Cash assets (13)	42,444	45,621	47,215	48,530
Trading assets (14)	4,071	4,272	4,232	4,277
Derivatives with a positive fair value (15)	4,067	4,268	4,227	4,273
Other trading assets	4	4	5	4
Other assets (16)	38,607	33,312	35,080	33,443
TOTAL ASSETS (22)	364,625	370,277	363,434	363,900
LIABILITIES				
Deposits	246,908	248,074	247,865	249,187
Large time deposits	59,428	59,564	59,062	60,317
Other deposits	187,480	188,510	188,803	188,870
Borrowings	48,552	50,375	44,539	44,471
Borrowings from banks in the U.S.	10,162	9,998	10,377	10,813
Borrowings from others	38,390	40,377	34,161	33,658
Trading liabilities (17)	3,797	4,019	4,173	4,134
Derivatives with a negative fair value (15)	3,758	3,941	4,091	4,071
Other trading liabilities	38	77	82	63
Net due to related foreign offices	24,572	26,625	25,853	25,422
Other liabilities	7,294	7,621	7,588	7,172
TOTAL LIABILITIES (22)	331,122	336,713	330,017	330,387
RESIDUAL (ASSETS LESS LIABILITIES) (19)	33,503	33,564	33,418	33,513
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	96	319	80	76
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.