

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 25, 2011

Account	Week Ending			
	Feb 23	Mar 2	Mar 9	Mar 16
ASSETS				
Bank Credit	289,308	278,989	279,597	278,902
Securities in bank credit (1)	77,663	77,363	77,326	77,124
Treasury and agency securities (2)	54,111	54,152	54,180	53,689
Mortgage-backed securities (MBS) (3)	27,884	27,978	27,975	27,988
Non-MBS (4)	26,227	26,174	26,205	25,701
Other securities	23,552	23,212	23,146	23,436
Mortgage-backed securities (5)	835	828	827	1,032
Non-MBS (6)	22,716	22,384	22,320	22,404
Loans and leases in bank credit (7)	211,645	201,625	202,270	201,778
Commercial and industrial loans	45,203	45,424	45,231	45,416
Real estate loans	120,015	119,609	119,406	119,209
Revolving home equity loans	13,887	13,845	13,825	13,798
Closed-end residential loans (8)	35,150	35,074	34,994	34,905
Commercial real estate loans (9)	70,978	70,690	70,586	70,506
Consumer loans	11,448	11,418	11,402	11,402
Credit cards and other revolving plans	810	781	790	792
Other consumer loans (10)	10,638	10,637	10,612	10,610
Other loans and leases	34,980	25,175	26,231	25,751
Fed funds and reverse RPs with nonbanks (11)	17,062	6,798	9,018	7,274
All other loans and leases (12)	17,918	18,377	17,213	18,477
LESS: Allowance for loan and lease losses	5,365	5,429	5,414	5,424
Interbank loans	3,129	3,349	3,466	3,730
Fed funds and reverse RPs with banks	1,875	2,029	2,179	2,411
Loans to commercial banks	1,254	1,319	1,288	1,319
Cash assets (13)	45,621	47,215	48,530	46,072
Trading assets (14)	4,272	4,232	4,277	4,373
Derivatives with a positive fair value (15)	4,268	4,227	4,273	4,368
Other trading assets	4	5	4	5
Other assets (16)	33,312	35,080	33,443	33,900
TOTAL ASSETS (22)	370,277	363,434	363,900	361,552
LIABILITIES				
Deposits	248,074	247,865	249,186	249,424
Large time deposits	59,564	59,062	60,317	60,465
Other deposits	188,510	188,803	188,869	188,959
Borrowings	50,375	44,539	44,472	41,485
Borrowings from banks in the U.S.	9,998	10,377	10,813	10,235
Borrowings from others	40,377	34,161	33,658	31,250
Trading liabilities (17)	4,019	4,173	4,134	4,306
Derivatives with a negative fair value (15)	3,941	4,091	4,071	4,191
Other trading liabilities	77	82	63	115
Net due to related foreign offices	26,625	25,853	25,422	25,270
Other liabilities	7,621	7,588	7,172	7,486
TOTAL LIABILITIES (22)	336,713	330,017	330,387	327,971
RESIDUAL (ASSETS LESS LIABILITIES) (19)	33,564	33,418	33,513	33,581
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	318	76	72	119
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.