

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



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

Nov 5, 2010

Account	Week Ending			
	Oct 6	Oct 13	Oct 20	Oct 27
ASSETS				
Bank Credit	264,372	264,796	266,833	266,418
Securities in bank credit (1)	67,296	67,489	67,802	67,602
Treasury and agency securities (2)	44,854	44,893	44,957	44,604
Mortgage-backed securities (MBS) (3)	20,719	20,722	20,780	20,679
Non-MBS (4)	24,135	24,172	24,178	23,925
Other securities	22,442	22,595	22,844	22,998
Mortgage-backed securities (5)	988	984	984	966
Non-MBS (6)	21,454	21,612	21,860	22,032
Loans and leases in bank credit (7)	197,076	197,307	199,031	198,816
Commercial and industrial loans	43,389	43,730	43,637	43,499
Real estate loans	114,703	114,526	114,490	114,339
Revolving home equity loans	12,981	12,975	12,953	12,941
Closed-end residential loans (8)	33,263	33,156	33,165	33,204
Commercial real estate loans (9)	68,460	68,394	68,373	68,195
Consumer loans	11,931	11,928	11,915	11,895
Credit cards and other revolving plans	778	777	776	776
Other consumer loans (10)	11,153	11,151	11,139	11,119
Other loans and leases	27,052	27,123	28,989	29,084
Fed funds and reverse RPs with nonbanks (11)	7,915	8,290	10,262	10,794
All other loans and leases (12)	19,137	18,833	18,727	18,289
LESS: Allowance for loan and lease losses	4,807	4,786	4,805	4,769
Interbank loans	4,391	3,296	3,242	3,325
Fed funds and reverse RPs with banks	3,305	2,196	2,122	2,177
Loans to commercial banks	1,086	1,100	1,120	1,148
Cash assets (13)	32,284	38,175	32,610	37,662
Trading assets (14)	5,536	5,572	5,281	4,950
Derivatives with a positive fair value (15)	5,531	5,566	5,276	4,945
Other trading assets	5	6	5	5
Other assets (16)	39,039	38,555	36,952	38,000
TOTAL ASSETS (22)	340,814	345,608	340,113	345,587
LIABILITIES				
Deposits	231,440	231,324	231,272	233,412
Large time deposits	57,475	55,949	56,756	59,059
Other deposits	173,965	175,375	174,517	174,352
Borrowings	45,145	43,827	44,264	44,659
Borrowings from banks in the U.S.	7,429	5,692	6,703	6,455
Borrowings from others	37,716	38,135	37,561	38,204
Trading liabilities (17)	5,880	5,889	5,598	5,436
Derivatives with a negative fair value (15)	5,729	5,738	5,437	5,095
Other trading liabilities	151	151	161	341
Net due to related foreign offices	19,388	24,698	19,731	23,042
Other liabilities	8,106	8,956	8,235	7,983
TOTAL LIABILITIES (22)	309,959	314,694	309,100	314,531
RESIDUAL (ASSETS LESS LIABILITIES) (19)	30,856	30,914	31,013	31,056
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	688	674	661	617
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	529	536	543	546

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.