

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 12, 2010

Account	Week Ending			
	Oct 13	Oct 20	Oct 27	Nov 3
ASSETS				
Bank Credit	265,670	267,705	267,295	264,566
Securities in bank credit (1)	67,523	67,836	67,638	67,587
Treasury and agency securities (2)	44,922	44,986	44,632	44,378
Mortgage-backed securities (MBS) (3)	20,725	20,783	20,679	20,413
Non-MBS (4)	24,198	24,204	23,953	23,964
Other securities	22,600	22,849	23,005	23,210
Mortgage-backed securities (5)	984	984	966	960
Non-MBS (6)	21,617	21,865	22,039	22,249
Loans and leases in bank credit (7)	198,148	199,869	199,657	196,979
Commercial and industrial loans	43,933	43,839	43,702	43,443
Real estate loans	115,163	115,126	114,977	114,481
Revolving home equity loans	12,982	12,960	12,947	12,923
Closed-end residential loans (8)	33,466	33,474	33,504	33,432
Commercial real estate loans (9)	68,715	68,692	68,525	68,127
Consumer loans	11,928	11,915	11,896	11,936
Credit cards and other revolving plans	777	776	776	767
Other consumer loans (10)	11,151	11,139	11,119	11,169
Other loans and leases	27,124	28,989	29,083	27,119
Fed funds and reverse RPs with nonbanks (11)	8,290	10,262	10,794	8,440
All other loans and leases (12)	18,833	18,727	18,288	18,679
LESS: Allowance for loan and lease losses	4,787	4,806	4,770	4,868
Interbank loans	3,296	3,242	3,322	3,253
Fed funds and reverse RPs with banks	2,196	2,122	2,174	2,102
Loans to commercial banks	1,100	1,120	1,148	1,151
Cash assets (13)	38,308	32,757	37,811	33,891
Trading assets (14)	5,572	5,281	4,950	5,065
Derivatives with a positive fair value (15)	5,566	5,276	4,945	5,059
Other trading assets	6	5	5	6
Other assets (16)	38,931	37,328	38,360	43,292
TOTAL ASSETS (22)	346,991	341,506	346,968	345,199
LIABILITIES				
Deposits	232,447	232,404	234,537	235,627
Large time deposits	56,438	57,249	59,537	59,881
Other deposits	176,009	175,156	174,999	175,746
Borrowings	43,902	44,339	44,739	45,152
Borrowings from banks in the U.S.	5,692	6,703	6,455	6,356
Borrowings from others	38,211	37,636	38,284	38,795
Trading liabilities (17)	5,889	5,598	5,436	5,808
Derivatives with a negative fair value (15)	5,738	5,437	5,095	5,468
Other trading liabilities	151	161	341	339
Net due to related foreign offices	24,698	19,731	23,042	19,281
Other liabilities	8,977	8,256	7,999	8,000
TOTAL LIABILITIES (22)	315,913	310,329	315,752	313,868
RESIDUAL (ASSETS LESS LIABILITIES) (19)	31,077	31,177	31,216	31,332
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	674	661	617	704
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	536	543	546	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.