

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 19, 2010

Account	Week Ending			
	Oct 20	Oct 27	Nov 3	Nov 10
ASSETS				
Bank Credit	267,705	267,287	264,564	267,716
Securities in bank credit (1)	67,836	67,636	67,591	67,611
Treasury and agency securities (2)	44,986	44,631	44,395	44,713
Mortgage-backed securities (MBS) (3)	20,478	20,379	20,430	20,523
Non-MBS (4)	24,509	24,252	23,965	24,190
Other securities	22,849	23,004	23,196	22,898
Mortgage-backed securities (5)	984	966	960	958
Non-MBS (6)	21,865	22,038	22,235	21,941
Loans and leases in bank credit (7)	199,869	199,651	196,973	200,104
Commercial and industrial loans	43,838	43,699	43,441	43,469
Real estate loans	115,126	114,975	114,477	114,163
Revolving home equity loans	12,960	12,947	12,923	12,910
Closed-end residential loans (8)	33,474	33,503	33,428	33,279
Commercial real estate loans (9)	68,692	68,524	68,126	67,974
Consumer loans	11,915	11,896	11,936	11,935
Credit cards and other revolving plans	776	776	767	767
Other consumer loans (10)	11,139	11,119	11,169	11,168
Other loans and leases	28,990	29,082	27,120	30,538
Fed funds and reverse RPs with nonbanks (11)	10,262	10,794	8,440	10,624
All other loans and leases (12)	18,728	18,287	18,680	19,913
LESS: Allowance for loan and lease losses	4,806	4,770	4,870	4,867
Interbank loans	3,242	3,322	3,244	3,191
Fed funds and reverse RPs with banks	2,122	2,175	2,094	1,967
Loans to commercial banks	1,120	1,148	1,151	1,224
Cash assets (13)	32,757	37,784	33,870	39,472
Trading assets (14)	5,281	4,950	5,065	4,998
Derivatives with a positive fair value (15)	5,276	4,945	5,059	4,994
Other trading assets	5	5	6	4
Other assets (16)	37,328	38,359	43,293	39,932
TOTAL ASSETS (22)	341,506	346,933	345,166	350,442
LIABILITIES				
Deposits	232,404	234,516	235,615	235,719
Large time deposits	57,229	59,519	59,863	60,071
Other deposits	175,176	174,997	175,752	175,648
Borrowings	44,339	44,733	45,145	47,531
Borrowings from banks in the U.S.	6,703	6,455	6,349	6,371
Borrowings from others	37,636	38,277	38,797	41,160
Trading liabilities (17)	5,598	5,436	5,808	5,279
Derivatives with a negative fair value (15)	5,437	5,095	5,468	5,172
Other trading liabilities	161	341	339	107
Net due to related foreign offices	19,731	23,042	19,281	22,581
Other liabilities	8,256	7,998	8,000	7,969
TOTAL LIABILITIES (22)	310,329	315,724	313,849	319,079
RESIDUAL (ASSETS LESS LIABILITIES) (19)	31,177	31,209	31,317	31,363
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	661	617	704	690
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	543	546	546	549

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.