

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



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

Dec 3, 2010

Account	Week Ending			
	Nov 3	Nov 10	Nov 17	Nov 24
ASSETS				
Bank Credit	263,751	266,927	266,205	265,168
Securities in bank credit (1)	67,232	67,291	67,139	66,679
Treasury and agency securities (2)	44,131	44,488	44,699	44,157
Mortgage-backed securities (MBS) (3)	20,133	20,252	20,150	20,209
Non-MBS (4)	23,998	24,236	24,549	23,949
Other securities	23,100	22,803	22,441	22,522
Mortgage-backed securities (5)	934	931	931	937
Non-MBS (6)	22,166	21,872	21,510	21,585
Loans and leases in bank credit (7)	196,519	199,637	199,066	198,489
Commercial and industrial loans	43,402	43,431	43,461	43,484
Real estate loans	114,077	113,754	113,577	113,446
Revolving home equity loans	12,945	12,932	12,914	12,881
Closed-end residential loans (8)	33,300	33,128	33,011	32,998
Commercial real estate loans (9)	67,832	67,694	67,652	67,567
Consumer loans	11,944	11,938	11,923	11,935
Credit cards and other revolving plans	766	765	768	771
Other consumer loans (10)	11,179	11,172	11,155	11,164
Other loans and leases	27,096	30,513	30,105	29,625
Fed funds and reverse RPs with nonbanks (11)	8,440	10,624	10,803	10,186
All other loans and leases (12)	18,656	19,889	19,302	19,438
LESS: Allowance for loan and lease losses	4,893	4,890	4,912	4,863
Interbank loans	3,244	3,191	3,068	3,024
Fed funds and reverse RPs with banks	2,094	1,967	2,112	2,073
Loans to commercial banks	1,151	1,224	956	951
Cash assets (13)	33,594	39,139	36,727	39,748
Trading assets (14)	5,065	4,998	4,738	4,706
Derivatives with a positive fair value (15)	5,059	4,994	4,734	4,702
Other trading assets	6	4	4	4
Other assets (16)	43,009	39,666	40,974	41,838
TOTAL ASSETS (22)	343,771	349,031	346,802	349,621
LIABILITIES				
Deposits	234,795	234,903	237,158	237,481
Large time deposits	59,840	60,047	61,053	61,020
Other deposits	174,955	174,856	176,104	176,461
Borrowings	45,015	47,390	43,929	44,838
Borrowings from banks in the U.S.	6,301	6,301	5,874	5,805
Borrowings from others	38,714	41,089	38,055	39,033
Trading liabilities (17)	5,808	5,279	5,017	4,773
Derivatives with a negative fair value (15)	5,468	5,172	4,918	4,681
Other trading liabilities	339	107	99	92
Net due to related foreign offices	19,281	22,581	21,649	23,491
Other liabilities	7,927	7,900	8,120	8,100
TOTAL LIABILITIES (22)	312,825	318,053	315,873	318,683
RESIDUAL (ASSETS LESS LIABILITIES) (19)	30,945	30,978	30,929	30,938
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	718	705	628	592
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	546	549	551	552

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.