

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 24, 2010

Account	Week Ending			
	Nov 24	Dec 1	Dec 8	Dec 15
ASSETS				
Bank Credit	265,157	267,920	263,943	262,013
Securities in bank credit (1)	66,678	67,673	68,148	67,810
Treasury and agency securities (2)	44,157	45,489	46,001	46,141
Mortgage-backed securities (MBS) (3)	20,209	20,937	21,039	21,097
Non-MBS (4)	23,948	24,552	24,962	25,044
Other securities	22,521	22,184	22,147	21,669
Mortgage-backed securities (5)	937	774	760	763
Non-MBS (6)	21,585	21,410	21,388	20,906
Loans and leases in bank credit (7)	198,479	200,247	195,795	194,203
Commercial and industrial loans	43,485	43,218	42,897	42,362
Real estate loans	113,435	113,315	113,172	113,233
Revolving home equity loans	12,880	12,862	12,862	12,852
Closed-end residential loans (8)	32,998	33,299	33,240	33,112
Commercial real estate loans (9)	67,557	67,154	67,070	67,269
Consumer loans	11,934	11,983	11,967	11,034
Credit cards and other revolving plans	771	775	774	785
Other consumer loans (10)	11,163	11,208	11,193	10,250
Other loans and leases	29,624	31,731	27,760	27,574
Fed funds and reverse RPs with nonbanks (11)	10,186	11,134	8,304	8,353
All other loans and leases (12)	19,438	20,597	19,456	19,221
LESS: Allowance for loan and lease losses	4,861	4,871	4,913	4,955
Interbank loans	3,024	2,814	3,015	3,296
Fed funds and reverse RPs with banks	2,073	2,108	2,204	2,533
Loans to commercial banks	951	707	811	764
Cash assets (13)	39,728	36,886	40,493	41,265
Trading assets (14)	4,706	4,591	4,571	4,416
Derivatives with a positive fair value (15)	4,702	4,587	4,568	4,412
Other trading assets	4	4	4	4
Other assets (16)	41,841	46,685	45,640	41,076
TOTAL ASSETS (22)	349,596	354,026	352,750	347,111
LIABILITIES				
Deposits	237,465	240,630	239,802	238,978
Large time deposits	61,022	63,009	62,232	58,613
Other deposits	176,443	177,621	177,570	180,365
Borrowings	44,829	41,640	46,560	41,176
Borrowings from banks in the U.S.	5,796	5,147	5,911	6,498
Borrowings from others	39,033	36,493	40,649	34,679
Trading liabilities (17)	4,773	4,611	4,609	4,449
Derivatives with a negative fair value (15)	4,681	4,524	4,518	4,356
Other trading liabilities	92	87	92	93
Net due to related foreign offices	23,491	27,894	22,705	23,500
Other liabilities	8,101	8,513	8,224	8,262
TOTAL LIABILITIES (22)	318,659	323,288	321,900	316,364
RESIDUAL (ASSETS LESS LIABILITIES) (19)	30,937	30,738	30,850	30,747
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	592	455	374	320
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	552	554	556	559

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.