

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



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

Jan 7, 2011

Account	Week Ending			
	Dec 8	Dec 15	Dec 22	Dec 29
ASSETS				
Bank Credit	264,448	262,513	261,568	262,835
Securities in bank credit (1)	68,245	67,905	67,246	67,389
Treasury and agency securities (2)	46,086	46,226	45,840	46,015
Mortgage-backed securities (MBS) (3)	21,060	21,118	21,374	21,451
Non-MBS (4)	25,026	25,108	24,466	24,563
Other securities	22,159	21,679	21,406	21,374
Mortgage-backed securities (5)	760	763	762	754
Non-MBS (6)	21,400	20,916	20,644	20,621
Loans and leases in bank credit (7)	196,203	194,608	194,322	195,446
Commercial and industrial loans	43,005	42,471	42,640	42,631
Real estate loans	113,456	113,515	113,276	113,040
Revolving home equity loans	12,898	12,891	12,866	12,856
Closed-end residential loans (8)	33,336	33,206	33,166	33,115
Commercial real estate loans (9)	67,222	67,418	67,244	67,069
Consumer loans	11,973	11,040	11,017	10,967
Credit cards and other revolving plans	774	785	787	786
Other consumer loans (10)	11,198	10,255	10,230	10,181
Other loans and leases	27,769	27,582	27,389	28,808
Fed funds and reverse RPs with nonbanks (11)	8,304	8,352	7,683	9,682
All other loans and leases (12)	19,465	19,230	19,706	19,126
LESS: Allowance for loan and lease losses	4,914	4,957	4,683	4,623
Interbank loans	3,015	3,296	3,251	3,443
Fed funds and reverse RPs with banks	2,204	2,533	2,537	2,690
Loans to commercial banks	811	764	714	753
Cash assets (13)	40,569	41,344	39,806	44,983
Trading assets (14)	4,571	4,416	4,205	4,209
Derivatives with a positive fair value (15)	4,568	4,412	4,200	4,205
Other trading assets	4	4	5	4
Other assets (16)	45,677	41,113	44,460	44,926
TOTAL ASSETS (22)	353,366	347,726	348,607	355,772
LIABILITIES				
Deposits	240,262	239,433	238,086	239,045
Large time deposits	62,288	58,670	59,063	60,380
Other deposits	177,974	180,763	179,023	178,665
Borrowings	46,653	41,271	44,797	47,839
Borrowings from banks in the U.S.	5,912	6,498	6,097	6,291
Borrowings from others	40,741	34,773	38,700	41,547
Trading liabilities (17)	4,609	4,449	4,178	4,200
Derivatives with a negative fair value (15)	4,518	4,356	4,089	4,109
Other trading liabilities	92	93	89	91
Net due to related foreign offices	22,705	23,500	22,277	25,574
Other liabilities	8,228	8,256	8,450	8,411
TOTAL LIABILITIES (22)	322,457	316,909	317,788	325,069
RESIDUAL (ASSETS LESS LIABILITIES) (19)	30,909	30,817	30,819	30,704
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	376	322	327	254
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	556	559	562	564

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.