

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 14, 2011

Account	Week Ending			
	Dec 15	Dec 22	Dec 29	Jan 5
ASSETS				
Bank Credit	261,840	260,902	262,168	259,646
Securities in bank credit (1)	67,751	67,095	67,235	68,120
Treasury and agency securities (2)	46,085	45,701	45,876	46,808
Mortgage-backed securities (MBS) (3)	21,043	21,301	21,379	22,284
Non-MBS (4)	25,042	24,400	24,497	24,524
Other securities	21,666	21,394	21,360	21,311
Mortgage-backed securities (5)	763	762	754	763
Non-MBS (6)	20,903	20,632	20,606	20,548
Loans and leases in bank credit (7)	194,089	193,806	194,932	191,527
Commercial and industrial loans	42,396	42,566	42,557	42,159
Real estate loans	113,087	112,850	112,616	111,392
Revolving home equity loans	12,862	12,837	12,827	12,773
Closed-end residential loans (8)	33,111	33,072	33,021	32,751
Commercial real estate loans (9)	67,113	66,941	66,768	65,868
Consumer loans	11,026	11,003	10,954	10,965
Credit cards and other revolving plans	784	787	786	797
Other consumer loans (10)	10,242	10,216	10,168	10,167
Other loans and leases	27,580	27,387	28,806	27,011
Fed funds and reverse RPs with nonbanks (11)	8,352	7,683	9,682	8,108
All other loans and leases (12)	19,228	19,704	19,124	18,903
LESS: Allowance for loan and lease losses	4,941	4,668	4,608	4,728
Interbank loans	3,228	3,179	3,395	3,479
Fed funds and reverse RPs with banks	2,465	2,465	2,642	2,395
Loans to commercial banks	764	714	753	1,084
Cash assets (13)	41,302	39,769	44,930	44,319
Trading assets (14)	4,416	4,205	4,209	3,646
Derivatives with a positive fair value (15)	4,412	4,200	4,205	3,642
Other trading assets	4	5	4	4
Other assets (16)	41,046	44,393	44,856	41,758
TOTAL ASSETS (22)	346,891	347,779	354,950	348,120
LIABILITIES				
Deposits	238,755	237,412	238,385	237,355
Large time deposits	58,577	58,988	60,296	60,374
Other deposits	180,178	178,425	178,088	176,981
Borrowings	41,195	44,721	47,753	44,167
Borrowings from banks in the U.S.	6,498	6,097	6,291	6,149
Borrowings from others	34,697	38,623	41,462	38,018
Trading liabilities (17)	4,449	4,178	4,200	4,063
Derivatives with a negative fair value (15)	4,356	4,089	4,109	3,969
Other trading liabilities	93	89	91	94
Net due to related foreign offices	23,500	22,277	25,574	23,835
Other liabilities	8,250	8,447	8,407	8,581
TOTAL LIABILITIES (22)	316,148	317,034	324,319	318,001
RESIDUAL (ASSETS LESS LIABILITIES) (19)	30,743	30,745	30,631	30,119
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	321	327	254	76
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	10	10	10	10

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.