

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 21, 2011

Account	Week Ending			
	Dec 22	Dec 29	Jan 5	Jan 12
ASSETS				
Bank Credit	279,776	280,940	278,421	278,048
Securities in bank credit (1)	73,333	73,369	74,261	74,418
Treasury and agency securities (2)	50,701	50,773	51,737	51,759
Mortgage-backed securities (MBS) (3)	26,297	26,272	27,210	27,162
Non-MBS (4)	24,404	24,501	24,527	24,597
Other securities	22,632	22,596	22,524	22,658
Mortgage-backed securities (5)	855	847	856	857
Non-MBS (6)	21,777	21,749	21,667	21,802
Loans and leases in bank credit (7)	206,443	207,571	204,160	203,630
Commercial and industrial loans	45,021	45,021	44,650	44,606
Real estate loans	121,832	121,570	120,333	120,075
Revolving home equity loans	13,997	13,981	13,929	13,902
Closed-end residential loans (8)	36,835	36,815	36,607	36,462
Commercial real estate loans (9)	71,000	70,774	69,798	69,711
Consumer loans	11,628	11,581	11,587	11,566
Credit cards and other revolving plans	828	828	839	841
Other consumer loans (10)	10,800	10,753	10,748	10,726
Other loans and leases	27,962	29,399	27,590	27,383
Fed funds and reverse RPs with nonbanks (11)	7,683	9,682	8,108	8,371
All other loans and leases (12)	20,279	19,717	19,482	19,012
LESS: Allowance for loan and lease losses	5,188	5,121	5,209	5,274
Interbank loans	3,183	3,403	3,488	3,425
Fed funds and reverse RPs with banks	2,466	2,647	2,401	2,396
Loans to commercial banks	717	756	1,087	1,029
Cash assets (13)	40,508	45,623	44,964	49,345
Trading assets (14)	4,268	4,273	3,701	3,728
Derivatives with a positive fair value (15)	4,264	4,269	3,697	3,722
Other trading assets	5	4	4	5
Other assets (16)	46,692	47,167	44,111	43,540
TOTAL ASSETS (22)	369,239	376,284	369,476	372,811
LIABILITIES				
Deposits	253,212	253,545	252,146	249,347
Large time deposits	59,903	61,240	61,270	59,234
Other deposits	193,308	192,305	190,876	190,113
Borrowings	46,736	50,268	47,039	51,370
Borrowings from banks in the U.S.	8,113	8,806	9,021	9,909
Borrowings from others	38,623	41,462	38,019	41,461
Trading liabilities (17)	4,247	4,269	4,123	4,134
Derivatives with a negative fair value (15)	4,158	4,179	4,029	4,043
Other trading liabilities	89	91	94	91
Net due to related foreign offices	22,708	26,020	24,276	26,854
Other liabilities	8,555	8,527	8,685	8,108
TOTAL LIABILITIES (22)	335,458	342,629	336,270	339,812
RESIDUAL (ASSETS LESS LIABILITIES) (19)	33,781	33,655	33,206	32,998
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	417	344	131	125
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.