

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 28, 2011

Account	Week Ending			
	Dec 29	Jan 5	Jan 12	Jan 19
ASSETS				
Bank Credit	280,940	278,421	278,042	280,322
Securities in bank credit (1)	73,369	74,261	74,417	73,858
Treasury and agency securities (2)	50,773	51,738	51,760	51,213
Mortgage-backed securities (MBS) (3)	26,272	27,210	27,162	26,987
Non-MBS (4)	24,501	24,528	24,598	24,226
Other securities	22,596	22,523	22,657	22,645
Mortgage-backed securities (5)	847	856	857	858
Non-MBS (6)	21,749	21,667	21,801	21,787
Loans and leases in bank credit (7)	207,571	204,160	203,625	206,464
Commercial and industrial loans	45,020	44,651	44,608	45,065
Real estate loans	121,570	120,333	120,071	119,689
Revolving home equity loans	13,981	13,929	13,902	13,866
Closed-end residential loans (8)	36,815	36,607	36,460	36,223
Commercial real estate loans (9)	70,774	69,798	69,709	69,600
Consumer loans	11,582	11,586	11,565	11,553
Credit cards and other revolving plans	827	838	840	837
Other consumer loans (10)	10,755	10,748	10,725	10,716
Other loans and leases	29,399	27,590	27,381	30,158
Fed funds and reverse RPs with nonbanks (11)	9,682	8,108	8,371	10,575
All other loans and leases (12)	19,717	19,482	19,011	19,583
LESS: Allowance for loan and lease losses	5,121	5,209	5,293	5,292
Interbank loans	3,403	3,488	3,428	3,090
Fed funds and reverse RPs with banks	2,647	2,401	2,399	1,939
Loans to commercial banks	756	1,087	1,029	1,151
Cash assets (13)	45,623	44,964	49,331	45,974
Trading assets (14)	4,273	3,701	3,728	3,894
Derivatives with a positive fair value (15)	4,269	3,697	3,722	3,890
Other trading assets	4	4	5	4
Other assets (16)	47,167	44,111	43,559	40,226
TOTAL ASSETS (22)	376,284	369,476	372,795	368,214
LIABILITIES				
Deposits	253,545	252,146	249,332	247,292
Large time deposits	61,240	61,270	59,229	58,971
Other deposits	192,305	190,876	190,103	188,321
Borrowings	50,268	47,039	51,369	48,598
Borrowings from banks in the U.S.	8,806	9,021	9,909	9,452
Borrowings from others	41,462	38,019	41,460	39,147
Trading liabilities (17)	4,269	4,123	4,134	4,400
Derivatives with a negative fair value (15)	4,179	4,029	4,043	4,190
Other trading liabilities	91	94	91	211
Net due to related foreign offices	26,020	24,276	26,854	26,217
Other liabilities	8,527	8,685	8,109	8,646
TOTAL LIABILITIES (22)	342,629	336,270	339,798	335,154
RESIDUAL (ASSETS LESS LIABILITIES) (19)	33,655	33,206	32,997	33,060
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	344	130	125	134
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.