

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



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

May 27, 2001

Account	Week Ending			
	Apr 27	May 4	May 11	May 18
ASSETS				
Bank Credit	275,498	277,032	276,050	274,389
Securities in bank credit (1)	76,996	77,306	77,504	76,940
Treasury and agency securities (2)	53,378	53,696	53,731	53,319
Mortgage-backed securities (MBS) (3)	28,567	28,912	28,926	28,887
Non-MBS (4)	24,811	24,784	24,805	24,432
Other securities	23,618	23,610	23,773	23,621
Mortgage-backed securities (5)	1,051	1,156	1,256	1,259
Non-MBS (6)	22,567	22,454	22,517	22,362
Loans and leases in bank credit (7)	198,502	199,726	198,546	197,449
Commercial and industrial loans	45,914	45,927	46,061	45,971
Real estate loans	117,029	116,964	116,668	116,550
Revolving home equity loans	13,655	13,669	13,597	13,579
Closed-end residential loans (8)	34,612	34,585	34,571	34,591
Commercial real estate loans (9)	68,763	68,710	68,500	68,380
Consumer loans	11,648	11,624	11,594	11,555
Credit cards and other revolving plans	751	746	748	750
Other consumer loans (10)	10,896	10,878	10,846	10,805
Other loans and leases	23,911	25,211	24,223	23,373
Fed funds and reverse RPs with nonbanks (11)	6,689	7,879	7,376	6,833
All other loans and leases (12)	17,222	17,332	16,847	16,540
LESS: Allowance for loan and lease losses	5,097	5,155	5,161	5,160
Interbank loans	4,390	3,538	3,343	3,605
Fed funds and reverse RPs with banks	2,924	2,032	1,971	2,188
Loans to commercial banks	1,466	1,506	1,372	1,417
Cash assets (13)	60,966	57,839	70,182	59,799
Trading assets (14)	5,095	4,894	4,450	3,700
Derivatives with a positive fair value (15)	5,060	4,888	4,444	3,694
Other trading assets	35	6	6	6
Other assets (16)	35,317	42,413	41,568	41,988
TOTAL ASSETS (22)	376,168	380,561	390,431	378,321
LIABILITIES				
Deposits	245,699	252,626	253,494	255,710
Large time deposits	59,592	66,455	66,492	68,253
Other deposits	186,107	186,171	187,002	187,458
Borrowings	50,003	49,790	49,986	48,072
Borrowings from banks in the U.S.	11,301	10,993	10,890	10,924
Borrowings from others	38,702	38,798	39,096	37,148
Trading liabilities (17)	4,891	4,601	4,270	3,423
Derivatives with a negative fair value (15)	4,784	4,506	4,018	3,284
Other trading liabilities	107	95	253	139
Net due to related foreign offices	34,928	32,319	41,313	29,938
Other liabilities	7,011	7,471	7,527	7,203
TOTAL LIABILITIES (22)	342,532	346,807	356,590	344,346
RESIDUAL (ASSETS LESS LIABILITIES) (19)	33,636	33,754	33,841	33,975
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	134	225	274	279
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	9	9	9	9

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.