

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



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

Jun 3, 2011

Account	Week Ending			
	May 4	May 11	May 18	May 25
ASSETS				
Bank Credit	276,857	275,875	274,213	274,954
Securities in bank credit (1)	77,254	77,453	76,887	76,998
Treasury and agency securities (2)	53,660	53,696	53,282	52,852
Mortgage-backed securities (MBS) (3)	28,911	28,925	28,885	28,905
Non-MBS (4)	24,750	24,771	24,397	23,948
Other securities	23,594	23,757	23,605	24,145
Mortgage-backed securities (5)	1,154	1,254	1,257	1,256
Non-MBS (6)	22,440	22,503	22,348	22,890
Loans and leases in bank credit (7)	199,603	198,422	197,326	197,956
Commercial and industrial loans	45,925	46,059	45,970	46,074
Real estate loans	116,844	116,547	116,429	116,301
Revolving home equity loans	13,648	13,575	13,557	13,546
Closed-end residential loans (8)	34,539	34,526	34,545	34,524
Commercial real estate loans (9)	68,657	68,447	68,327	68,232
Consumer loans	11,624	11,593	11,554	11,538
Credit cards and other revolving plans	746	747	750	751
Other consumer loans (10)	10,878	10,846	10,804	10,787
Other loans and leases	25,210	24,222	23,373	24,042
Fed funds and reverse RPs with nonbanks (11)	7,879	7,376	6,833	7,690
All other loans and leases (12)	17,331	16,847	16,540	16,352
LESS: Allowance for loan and lease losses	5,154	5,160	5,158	5,093
Interbank loans	3,538	3,343	3,605	3,777
Fed funds and reverse RPs with banks	2,032	1,971	2,188	2,338
Loans to commercial banks	1,506	1,372	1,417	1,439
Cash assets (13)	57,830	70,173	59,776	58,485
Trading assets (14)	4,894	4,450	3,700	3,728
Derivatives with a positive fair value (15)	4,888	4,444	3,694	3,723
Other trading assets	6	6	6	5
Other assets (16)	42,397	41,552	41,972	41,968
TOTAL ASSETS (22)	380,363	390,234	378,108	377,819
LIABILITIES				
Deposits	252,449	253,317	255,517	255,256
Large time deposits	66,426	66,463	68,224	67,411
Other deposits	186,023	186,854	187,293	187,846
Borrowings	49,790	49,986	48,072	48,749
Borrowings from banks in the U.S.	10,993	10,890	10,924	9,847
Borrowings from others	38,798	39,096	37,148	38,902
Trading liabilities (17)	4,601	4,270	3,423	3,814
Derivatives with a negative fair value (15)	4,506	4,018	3,284	3,330
Other trading liabilities	95	253	139	484
Net due to related foreign offices	32,319	41,313	29,938	28,170
Other liabilities	7,471	7,527	7,202	7,740
TOTAL LIABILITIES (22)	346,630	356,413	344,153	343,730
RESIDUAL (ASSETS LESS LIABILITIES) (19)	33,734	33,821	33,955	34,089
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	224	274	279	320
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.