

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 10, 2011

Account	Week Ending			
	May 11	May 18	May 25	Jun 1
ASSETS				
Bank Credit	275,874	274,191	274,933	275,690
Securities in bank credit (1)	77,453	76,884	76,993	77,380
Treasury and agency securities (2)	53,696	53,279	52,815	53,177
Mortgage-backed securities (MBS) (3)	28,925	28,886	28,869	29,068
Non-MBS (4)	24,771	24,393	23,946	24,109
Other securities	23,757	23,605	24,178	24,203
Mortgage-backed securities (5)	1,254	1,257	1,256	1,250
Non-MBS (6)	22,503	22,348	22,922	22,953
Loans and leases in bank credit (7)	198,421	197,307	197,940	198,310
Commercial and industrial loans	46,059	45,952	46,064	46,205
Real estate loans	116,546	116,429	116,293	115,949
Revolving home equity loans	13,574	13,557	13,546	13,524
Closed-end residential loans (8)	34,525	34,544	34,523	34,517
Commercial real estate loans (9)	68,447	68,327	68,224	67,908
Consumer loans	11,593	11,554	11,541	11,567
Credit cards and other revolving plans	747	750	751	751
Other consumer loans (10)	10,846	10,805	10,789	10,816
Other loans and leases	24,222	23,372	24,042	24,589
Fed funds and reverse RPs with nonbanks (11)	7,376	6,833	7,690	7,755
All other loans and leases (12)	16,847	16,539	16,352	16,834
LESS: Allowance for loan and lease losses	5,160	5,158	5,092	5,127
Interbank loans	3,343	3,605	3,777	4,314
Fed funds and reverse RPs with banks	1,971	2,188	2,338	2,860
Loans to commercial banks	1,372	1,417	1,439	1,454
Cash assets (13)	70,174	59,817	58,544	55,883
Trading assets (14)	4,450	3,700	3,728	4,266
Derivatives with a positive fair value (15)	4,444	3,694	3,723	4,258
Other trading assets	6	6	5	8
Other assets (16)	41,552	41,972	41,967	41,900
TOTAL ASSETS (22)	390,233	378,127	377,856	376,925
LIABILITIES				
Deposits	253,317	255,519	255,325	256,538
Large time deposits	66,463	68,225	67,251	64,599
Other deposits	186,854	187,294	188,074	191,939
Borrowings	49,986	48,083	48,777	47,761
Borrowings from banks in the U.S.	10,890	10,933	9,891	11,611
Borrowings from others	39,096	37,150	38,886	36,149
Trading liabilities (17)	4,270	3,423	3,814	3,872
Derivatives with a negative fair value (15)	4,018	3,284	3,330	3,379
Other trading liabilities	253	139	484	492
Net due to related foreign offices	41,313	29,938	28,170	27,399
Other liabilities	7,527	7,202	7,734	7,208
TOTAL LIABILITIES (22)	356,413	344,165	343,820	342,778
RESIDUAL (ASSETS LESS LIABILITIES) (19)	33,820	33,962	34,036	34,148
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	274	279	327	460
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.