

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 17, 2011

Account	Week Ending			
	May 18	May 25	Jun 1	Jun 8
ASSETS				
Bank Credit	274,171	274,906	275,664	278,992
Securities in bank credit (1)	76,811	76,918	77,305	77,255
Treasury and agency securities (2)	53,205	52,740	53,102	53,079
Mortgage-backed securities (MBS) (3)	28,885	28,868	29,068	29,099
Non-MBS (4)	24,320	23,871	24,034	23,980
Other securities	23,605	24,178	24,203	24,176
Mortgage-backed securities (5)	1,258	1,257	1,252	1,242
Non-MBS (6)	22,347	22,921	22,952	22,934
Loans and leases in bank credit (7)	197,360	197,988	198,358	201,737
Commercial and industrial loans	45,950	46,059	46,199	45,799
Real estate loans	116,481	116,345	116,001	115,922
Revolving home equity loans	13,561	13,549	13,528	13,515
Closed-end residential loans (8)	34,595	34,574	34,567	34,511
Commercial real estate loans (9)	68,325	68,222	67,906	67,896
Consumer loans	11,557	11,543	11,570	11,609
Credit cards and other revolving plans	750	752	751	757
Other consumer loans (10)	10,807	10,791	10,818	10,852
Other loans and leases	23,372	24,042	24,589	28,406
Fed funds and reverse RPs with nonbanks (11)	6,833	7,690	7,755	11,616
All other loans and leases (12)	16,539	16,352	16,834	16,791
LESS: Allowance for loan and lease losses	5,158	5,092	5,127	5,138
Interbank loans	3,605	3,777	4,314	3,787
Fed funds and reverse RPs with banks	2,188	2,338	2,860	2,338
Loans to commercial banks	1,417	1,439	1,454	1,449
Cash assets (13)	59,817	58,544	55,883	58,083
Trading assets (14)	3,700	3,728	4,266	4,312
Derivatives with a positive fair value (15)	3,694	3,723	4,258	4,306
Other trading assets	6	5	8	6
Other assets (16)	41,992	41,993	41,927	42,303
TOTAL ASSETS (22)	378,127	377,856	376,925	382,338
LIABILITIES				
Deposits	255,519	255,329	256,538	257,052
Large time deposits	68,223	67,249	64,597	66,950
Other deposits	187,296	188,080	191,941	190,102
Borrowings	48,083	48,777	47,761	52,163
Borrowings from banks in the U.S.	10,933	9,891	11,611	11,709
Borrowings from others	37,150	38,886	36,149	40,454
Trading liabilities (17)	3,423	3,814	3,872	4,028
Derivatives with a negative fair value (15)	3,284	3,330	3,379	3,529
Other trading liabilities	139	484	492	499
Net due to related foreign offices	29,938	28,170	27,399	27,466
Other liabilities	7,234	7,758	7,232	7,513
TOTAL LIABILITIES (22)	344,197	343,848	342,802	348,221
RESIDUAL (ASSETS LESS LIABILITIES) (19)	33,930	34,008	34,124	34,118
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	279	327	459	516
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.