

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



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

Jul 1, 2011

Account	Week Ending			
	Jun 1	Jun 8	Jun 15	Jun 22
ASSETS				
Bank Credit	275,664	278,991	281,808	280,148
Securities in bank credit (1)	77,305	77,253	77,188	76,929
Treasury and agency securities (2)	53,247	53,222	53,466	53,464
Mortgage-backed securities (MBS) (3)	29,213	29,240	29,305	29,363
Non-MBS (4)	24,034	23,982	24,161	24,100
Other securities	24,058	24,031	23,722	23,465
Mortgage-backed securities (5)	1,107	1,097	1,095	1,083
Non-MBS (6)	22,952	22,934	22,626	22,382
Loans and leases in bank credit (7)	198,358	201,737	204,621	203,219
Commercial and industrial loans	46,199	45,799	46,048	45,941
Real estate loans	116,001	115,922	115,864	115,711
Revolving home equity loans	13,528	13,516	13,513	13,485
Closed-end residential loans (8)	34,567	34,511	34,526	34,503
Commercial real estate loans (9)	67,906	67,896	67,826	67,723
Consumer loans	11,570	11,609	11,664	11,604
Credit cards and other revolving plans	751	757	762	755
Other consumer loans (10)	10,818	10,852	10,902	10,849
Other loans and leases	24,589	28,406	31,044	29,963
Fed funds and reverse RPs with nonbanks (11)	7,755	11,616	12,835	12,872
All other loans and leases (12)	16,834	16,791	18,209	17,091
LESS: Allowance for loan and lease losses	5,127	5,138	5,089	5,092
Interbank loans	4,314	3,787	3,761	3,574
Fed funds and reverse RPs with banks	2,860	2,338	2,458	2,259
Loans to commercial banks	1,454	1,449	1,304	1,314
Cash assets (13)	55,883	58,083	54,754	57,614
Trading assets (14)	4,266	4,312	3,871	3,336
Derivatives with a positive fair value (15)	4,258	4,306	3,864	3,329
Other trading assets	8	6	8	7
Other assets (16)	41,927	42,303	40,290	40,947
TOTAL ASSETS (22)	376,925	382,337	379,397	380,526
LIABILITIES				
Deposits	256,538	257,053	258,925	257,441
Large time deposits	64,601	66,953	68,456	68,295
Other deposits	191,937	190,100	190,469	189,145
Borrowings	47,761	52,160	48,293	49,652
Borrowings from banks in the U.S.	11,611	11,706	11,351	10,816
Borrowings from others	36,149	40,454	36,942	38,835
Trading liabilities (17)	3,872	4,028	3,355	3,305
Derivatives with a negative fair value (15)	3,379	3,529	2,991	2,947
Other trading liabilities	492	499	364	358
Net due to related foreign offices	27,399	27,466	27,578	28,820
Other liabilities	7,211	7,487	7,040	7,016
TOTAL LIABILITIES (22)	342,781	348,193	345,191	346,233
RESIDUAL (ASSETS LESS LIABILITIES) (19)	34,144	34,144	34,205	34,293
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	459	516	519	521
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	30	31	31	36

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.