

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 8, 2011

Account	Week Ending			
	Jun 8	Jun 15	Jun 22	Jun 29
ASSETS				
Bank Credit	278,991	281,808	280,147	280,183
Securities in bank credit (1)	77,253	77,188	76,929	77,044
Treasury and agency securities (2)	53,224	53,467	53,469	53,650
Mortgage-backed securities (MBS) (3)	29,240	29,305	29,367	29,543
Non-MBS (4)	23,983	24,162	24,101	24,107
Other securities	24,030	23,720	23,461	23,394
Mortgage-backed securities (5)	1,097	1,095	1,079	1,056
Non-MBS (6)	22,933	22,625	22,382	22,338
Loans and leases in bank credit (7)	201,737	204,621	203,218	203,139
Commercial and industrial loans	45,799	46,048	45,941	46,252
Real estate loans	115,922	115,864	115,711	115,582
Revolving home equity loans	13,516	13,513	13,485	13,468
Closed-end residential loans (8)	34,511	34,526	34,502	34,584
Commercial real estate loans (9)	67,896	67,826	67,723	67,530
Consumer loans	11,609	11,664	11,604	11,613
Credit cards and other revolving plans	757	762	755	758
Other consumer loans (10)	10,852	10,902	10,849	10,855
Other loans and leases	28,406	31,044	29,963	29,692
Fed funds and reverse RPs with nonbanks (11)	11,616	12,835	12,872	13,086
All other loans and leases (12)	16,791	18,209	17,091	16,606
LESS: Allowance for loan and lease losses	5,138	5,089	5,084	4,845
Interbank loans	3,787	3,761	3,574	3,469
Fed funds and reverse RPs with banks	2,338	2,458	2,260	2,180
Loans to commercial banks	1,449	1,304	1,314	1,289
Cash assets (13)	58,083	54,754	57,615	61,410
Trading assets (14)	4,312	3,871	3,336	3,281
Derivatives with a positive fair value (15)	4,306	3,864	3,329	3,274
Other trading assets	6	8	7	7
Other assets (16)	42,303	40,290	40,947	42,031
TOTAL ASSETS (22)	382,337	379,397	380,537	385,529
LIABILITIES				
Deposits	257,053	258,925	257,431	259,976
Large time deposits	66,953	68,456	68,352	69,269
Other deposits	190,100	190,469	189,079	190,707
Borrowings	52,160	48,293	49,657	51,470
Borrowings from banks in the U.S.	11,706	11,351	10,819	11,140
Borrowings from others	40,454	36,942	38,838	40,330
Trading liabilities (17)	4,028	3,355	3,305	3,288
Derivatives with a negative fair value (15)	3,529	2,991	2,947	2,917
Other trading liabilities	499	364	358	371
Net due to related foreign offices	27,466	27,578	28,820	29,018
Other liabilities	7,487	7,040	7,015	7,368
TOTAL LIABILITIES (22)	348,193	345,191	346,228	351,119
RESIDUAL (ASSETS LESS LIABILITIES) (19)	34,144	34,205	34,309	34,410
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	516	519	520	525
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	31	31	36	38

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.