

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 15, 2011

Account	Week Ending			
	Jun 15	Jun 22	Jun 29	Jul 6
ASSETS				
Bank Credit	281,808	281,668	281,685	281,554
Securities in bank credit (1)	77,188	77,019	77,123	78,475
Treasury and agency securities (2)	53,467	53,509	53,682	54,884
Mortgage-backed securities (MBS) (3)	29,305	29,371	29,548	29,618
Non-MBS (4)	24,162	24,138	24,134	25,266
Other securities	23,720	23,510	23,441	23,591
Mortgage-backed securities (5)	1,095	1,079	1,054	1,061
Non-MBS (6)	22,625	22,432	22,387	22,530
Loans and leases in bank credit (7)	204,621	204,649	204,562	203,079
Commercial and industrial loans	46,035	45,992	46,302	46,234
Real estate loans	115,878	117,074	116,940	117,454
Revolving home equity loans	13,513	13,533	13,515	14,039
Closed-end residential loans (8)	34,526	34,853	34,932	35,420
Commercial real estate loans (9)	67,839	68,688	68,493	67,995
Consumer loans	11,664	11,608	11,616	11,963
Credit cards and other revolving plans	762	755	758	1,056
Other consumer loans (10)	10,902	10,853	10,859	10,907
Other loans and leases	31,044	29,975	29,704	27,428
Fed funds and reverse RPs with nonbanks (11)	12,835	12,872	13,086	10,651
All other loans and leases (12)	18,209	17,103	16,618	16,777
LESS: Allowance for loan and lease losses	5,089	5,116	4,875	5,154
Interbank loans	3,761	3,574	3,469	3,494
Fed funds and reverse RPs with banks	2,458	2,260	2,180	2,225
Loans to commercial banks	1,304	1,314	1,289	1,269
Cash assets (13)	54,754	57,695	61,493	67,922
Trading assets (14)	3,871	3,336	3,281	3,166
Derivatives with a positive fair value (15)	3,864	3,329	3,274	3,162
Other trading assets	8	7	7	4
Other assets (16)	40,290	41,138	42,218	43,154
TOTAL ASSETS (22)	379,397	382,295	387,270	394,135
LIABILITIES				
Deposits	258,925	258,982	261,521	260,560
Large time deposits	68,456	68,625	69,555	69,222
Other deposits	190,469	190,358	191,966	191,338
Borrowings	48,293	49,670	51,485	50,107
Borrowings from banks in the U.S.	11,351	10,832	11,155	11,526
Borrowings from others	36,942	38,838	40,330	38,581
Trading liabilities (17)	3,355	3,305	3,288	3,443
Derivatives with a negative fair value (15)	2,991	2,947	2,917	2,904
Other trading liabilities	364	358	371	539
Net due to related foreign offices	27,578	28,820	29,018	34,602
Other liabilities	7,040	7,023	7,370	8,270
TOTAL LIABILITIES (22)	345,191	347,800	352,681	356,981
RESIDUAL (ASSETS LESS LIABILITIES) (19)	34,205	34,495	34,589	37,154
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	519	521	526	536
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	31	36	38	44

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.