

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 22, 2011

Account	Week Ending			
	Jun 22	Jun 29	Jul 6	Jul 13
ASSETS				
Bank Credit	281,669	281,676	281,548	282,903
Securities in bank credit (1)	77,020	77,118	78,470	78,554
Treasury and agency securities (2)	53,509	53,682	54,884	54,912
Mortgage-backed securities (MBS) (3)	29,371	29,527	29,618	29,742
Non-MBS (4)	24,138	24,155	25,266	25,170
Other securities	23,511	23,436	23,586	23,642
Mortgage-backed securities (5)	1,079	1,054	1,061	1,060
Non-MBS (6)	22,433	22,382	22,525	22,582
Loans and leases in bank credit (7)	204,649	204,557	203,078	204,349
Commercial and industrial loans	45,979	46,266	46,233	45,906
Real estate loans	117,087	116,953	117,455	117,285
Revolving home equity loans	13,533	13,515	14,039	14,028
Closed-end residential loans (8)	34,853	34,932	35,420	35,385
Commercial real estate loans (9)	68,701	68,506	67,996	67,872
Consumer loans	11,608	11,617	11,963	11,945
Credit cards and other revolving plans	755	758	1,055	1,055
Other consumer loans (10)	10,853	10,859	10,907	10,890
Other loans and leases	29,975	29,721	27,428	29,213
Fed funds and reverse RPs with nonbanks (11)	12,872	13,086	10,651	12,452
All other loans and leases (12)	17,103	16,635	16,777	16,761
LESS: Allowance for loan and lease losses	5,116	4,875	5,154	5,175
Interbank loans	3,574	3,469	3,494	3,284
Fed funds and reverse RPs with banks	2,260	2,180	2,225	2,300
Loans to commercial banks	1,314	1,289	1,269	984
Cash assets (13)	57,695	61,512	67,922	68,338
Trading assets (14)	3,336	3,281	3,166	3,337
Derivatives with a positive fair value (15)	3,329	3,274	3,162	3,334
Other trading assets	7	7	4	3
Other assets (16)	41,137	42,228	43,162	39,340
TOTAL ASSETS (22)	382,295	387,290	394,137	392,028
LIABILITIES				
Deposits	258,982	261,521	260,559	258,621
Large time deposits	68,625	69,555	69,222	67,415
Other deposits	190,358	191,966	191,338	191,206
Borrowings	49,667	51,482	50,107	46,947
Borrowings from banks in the U.S.	10,832	11,155	11,526	9,793
Borrowings from others	38,835	40,326	38,581	37,154
Trading liabilities (17)	3,305	3,288	3,443	3,630
Derivatives with a negative fair value (15)	2,947	2,917	2,904	3,021
Other trading liabilities	358	371	539	609
Net due to related foreign offices	28,820	29,018	34,602	37,611
Other liabilities	7,026	7,373	8,264	7,911
TOTAL LIABILITIES (22)	347,800	352,681	356,974	354,720
RESIDUAL (ASSETS LESS LIABILITIES) (19)	34,495	34,609	37,163	37,308
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	521	526	536	556
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	36	38	44	47

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.