

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



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

Aug 5, 2011

Account	Week Ending			
	Jul 6	Jul 13	Jul 20	Jul 27
ASSETS				
Bank Credit	281,543	282,874	281,475	283,259
Securities in bank credit (1)	78,468	78,556	79,138	79,241
Treasury and agency securities (2)	54,881	54,913	55,552	55,828
Mortgage-backed securities (MBS) (3)	29,624	29,753	29,541	29,832
Non-MBS (4)	25,257	25,160	26,011	25,996
Other securities	23,587	23,643	23,586	23,414
Mortgage-backed securities (5)	1,061	1,060	1,059	1,043
Non-MBS (6)	22,526	22,583	22,527	22,370
Loans and leases in bank credit (7)	203,075	204,318	202,336	204,018
Commercial and industrial loans	46,285	45,943	46,406	46,283
Real estate loans	117,405	117,152	117,045	116,960
Revolving home equity loans	14,035	14,013	13,989	13,971
Closed-end residential loans (8)	35,415	35,371	35,281	35,333
Commercial real estate loans (9)	67,955	67,768	67,775	67,656
Consumer loans	11,958	12,010	11,879	11,901
Credit cards and other revolving plans	1,055	1,125	1,050	1,050
Other consumer loans (10)	10,903	10,885	10,829	10,850
Other loans and leases	27,427	29,212	27,006	28,875
Fed funds and reverse RPs with nonbanks (11)	10,651	12,452	10,382	12,178
All other loans and leases (12)	16,776	16,760	16,624	16,697
LESS: Allowance for loan and lease losses	5,185	5,206	5,222	3,913
Interbank loans	3,478	3,284	3,337	3,437
Fed funds and reverse RPs with banks	2,209	2,300	2,409	2,403
Loans to commercial banks	1,269	984	928	1,034
Cash assets (13)	67,949	68,344	58,261	49,559
Trading assets (14)	3,166	3,337	3,289	3,394
Derivatives with a positive fair value (15)	3,162	3,334	3,285	3,390
Other trading assets	4	3	4	4
Other assets (16)	43,170	39,365	40,871	41,028
TOTAL ASSETS (22)	394,120	391,997	382,010	376,764
LIABILITIES				
Deposits	260,563	258,611	258,864	258,172
Large time deposits	69,221	67,396	68,733	65,528
Other deposits	191,342	191,216	190,131	192,644
Borrowings	50,107	46,948	44,611	45,555
Borrowings from banks in the U.S.	11,526	9,793	9,900	9,978
Borrowings from others	38,581	37,154	34,710	35,577
Trading liabilities (17)	3,443	3,630	3,536	3,464
Derivatives with a negative fair value (15)	2,904	3,021	2,967	3,026
Other trading liabilities	539	609	569	438
Net due to related foreign offices	34,602	37,611	30,558	24,393
Other liabilities	8,264	7,912	7,263	7,849
TOTAL LIABILITIES (22)	356,978	354,712	344,831	339,433
RESIDUAL (ASSETS LESS LIABILITIES) (19)	37,142	37,286	37,179	37,331
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	536	556	544	572
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	44	47	49	48

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.