

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 12, 2011

Account	Week Ending			
	Jul 13	Jul 20	Jul 27	Aug 3
ASSETS				
Bank Credit	282,897	281,503	283,287	280,006
Securities in bank credit (1)	78,562	79,138	79,241	78,812
Treasury and agency securities (2)	54,916	55,552	55,828	55,282
Mortgage-backed securities (MBS) (3)	29,757	29,541	29,832	29,793
Non-MBS (4)	25,159	26,011	25,996	25,488
Other securities	23,645	23,586	23,414	23,530
Mortgage-backed securities (5)	1,060	1,059	1,043	1,029
Non-MBS (6)	22,585	22,527	22,370	22,501
Loans and leases in bank credit (7)	204,335	202,365	204,046	201,195
Commercial and industrial loans	45,957	46,406	46,283	45,844
Real estate loans	117,231	117,074	116,989	114,553
Revolving home equity loans	14,024	13,989	13,971	13,806
Closed-end residential loans (8)	35,381	35,281	35,329	34,838
Commercial real estate loans (9)	67,827	67,803	67,688	65,909
Consumer loans	11,940	11,879	11,900	11,883
Credit cards and other revolving plans	1,055	1,050	1,050	1,025
Other consumer loans (10)	10,885	10,829	10,850	10,858
Other loans and leases	29,207	27,006	28,875	28,915
Fed funds and reverse RPs with nonbanks (11)	12,452	10,382	12,178	12,862
All other loans and leases (12)	16,754	16,624	16,697	16,053
LESS: Allowance for loan and lease losses	5,203	5,222	3,913	3,870
Interbank loans	3,286	3,337	3,437	3,588
Fed funds and reverse RPs with banks	2,302	2,409	2,403	2,571
Loans to commercial banks	984	928	1,034	1,017
Cash assets (13)	68,347	58,261	49,559	54,069
Trading assets (14)	3,337	3,289	3,394	3,461
Derivatives with a positive fair value (15)	3,334	3,285	3,390	3,456
Other trading assets	3	4	4	5
Other assets (16)	39,337	40,843	41,000	37,952
TOTAL ASSETS (22)	391,999	382,010	376,764	375,205
LIABILITIES				
Deposits	258,502	258,864	258,172	257,791
Large time deposits	67,410	68,733	65,518	60,883
Other deposits	191,092	190,131	192,654	196,908
Borrowings	46,953	44,611	45,555	46,563
Borrowings from banks in the U.S.	9,793	9,900	9,978	11,935
Borrowings from others	37,160	34,710	35,577	34,628
Trading liabilities (17)	3,630	3,536	3,464	3,581
Derivatives with a negative fair value (15)	3,021	2,967	3,026	3,139
Other trading liabilities	609	569	438	442
Net due to related foreign offices	37,611	30,558	24,393	21,890
Other liabilities	7,911	7,263	7,849	8,339
TOTAL LIABILITIES (22)	354,606	344,831	339,433	338,163
RESIDUAL (ASSETS LESS LIABILITIES) (19)	37,393	37,179	37,331	37,042
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	556	544	572	698
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	47	49	48	50

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.