

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



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

Sep 2, 2011

Account	Week Ending			
	Aug 3	Aug 10	Aug 17	Aug 24
ASSETS				
Bank Credit	279,693	285,746	284,942	284,768
Securities in bank credit (1)	78,937	78,370	79,257	79,547
Treasury and agency securities (2)	55,428	54,985	55,727	55,757
Mortgage-backed securities (MBS) (3)	29,935	29,833	29,687	29,642
Non-MBS (4)	25,493	25,152	26,040	26,115
Other securities	23,509	23,385	23,530	23,790
Mortgage-backed securities (5)	1,047	1,038	1,039	1,021
Non-MBS (6)	22,462	22,347	22,492	22,769
Loans and leases in bank credit (7)	200,756	207,377	205,685	205,221
Commercial and industrial loans	45,814	45,620	45,752	45,669
Real estate loans	114,121	114,074	113,860	113,873
Revolving home equity loans	13,776	13,802	13,780	13,769
Closed-end residential loans (8)	34,761	34,674	34,579	34,565
Commercial real estate loans (9)	65,584	65,599	65,501	65,540
Consumer loans	11,901	11,924	11,922	11,974
Credit cards and other revolving plans	1,026	1,028	1,026	1,059
Other consumer loans (10)	10,875	10,896	10,896	10,915
Other loans and leases	28,920	35,757	34,150	33,704
Fed funds and reverse RPs with nonbanks (11)	12,862	19,946	17,673	17,095
All other loans and leases (12)	16,058	15,811	16,477	16,609
LESS: Allowance for loan and lease losses	3,814	3,869	3,872	3,865
Interbank loans	3,588	3,574	3,501	3,792
Fed funds and reverse RPs with banks	2,572	2,679	2,500	2,780
Loans to commercial banks	1,016	895	1,001	1,012
Cash assets (13)	54,077	58,436	55,936	57,719
Trading assets (14)	3,461	3,699	3,608	3,128
Derivatives with a positive fair value (15)	3,456	3,695	3,604	3,125
Other trading assets	5	5	4	3
Other assets (16)	38,101	34,819	32,260	32,154
TOTAL ASSETS (22)	375,107	382,406	376,374	377,696
LIABILITIES				
Deposits	257,878	256,120	255,185	254,846
Large time deposits	60,863	58,462	57,333	58,183
Other deposits	197,015	197,659	197,852	196,663
Borrowings	46,487	50,870	49,635	48,017
Borrowings from banks in the U.S.	11,884	11,386	11,620	11,353
Borrowings from others	34,603	39,484	38,014	36,663
Trading liabilities (17)	3,581	3,618	3,509	3,619
Derivatives with a negative fair value (15)	3,139	3,370	3,281	3,222
Other trading liabilities	442	248	229	397
Net due to related foreign offices	21,890	26,941	23,433	26,199
Other liabilities	8,325	8,130	7,925	8,251
TOTAL LIABILITIES (22)	338,161	345,678	339,687	340,932
RESIDUAL (ASSETS LESS LIABILITIES) (19)	36,946	36,728	36,687	36,764
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	729	728	705	725
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	9	1	1	1

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.