

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 30, 2011

Account	Week Ending			
	Aug 31	Sep 7	Sep 14	Sep 21
ASSETS				
Bank Credit	299,305	297,899	298,539	298,398
Securities in bank credit (1)	82,509	83,018	83,395	83,512
Treasury and agency securities (2)	58,386	58,863	58,447	58,690
Mortgage-backed securities (MBS) (3)	31,560	31,514	31,559	31,591
Non-MBS (4)	26,827	27,348	26,887	27,099
Other securities	24,123	24,155	24,948	24,822
Mortgage-backed securities (5)	1,004	1,009	1,001	1,004
Non-MBS (6)	23,119	23,146	23,948	23,818
Loans and leases in bank credit (7)	216,796	214,882	215,144	214,886
Commercial and industrial loans	49,185	49,226	49,416	49,325
Real estate loans	119,229	119,009	118,987	119,041
Revolving home equity loans	14,036	14,052	14,055	14,047
Closed-end residential loans (8)	35,121	35,073	35,161	35,327
Commercial real estate loans (9)	70,072	69,884	69,771	69,667
Consumer loans	12,192	12,163	12,150	12,136
Credit cards and other revolving plans	1,146	1,140	1,140	1,140
Other consumer loans (10)	11,046	11,023	11,010	10,996
Other loans and leases	36,191	34,483	34,592	34,384
Fed funds and reverse RPs with nonbanks (11)	19,055	17,381	17,289	17,902
All other loans and leases (12)	17,135	17,102	17,303	16,482
LESS: Allowance for loan and lease losses	4,071	4,136	4,166	4,120
Interbank loans	3,593	3,941	3,762	3,719
Fed funds and reverse RPs with banks	2,627	2,894	2,828	2,877
Loans to commercial banks	967	1,047	934	842
Cash assets (13)	59,917	57,004	54,335	55,178
Trading assets (14)	3,030	3,582	3,843	3,633
Derivatives with a positive fair value (15)	3,024	3,575	3,836	3,625
Other trading assets	7	6	7	7
Other assets (16)	33,208	34,038	31,454	30,900
TOTAL ASSETS (22)	394,983	392,327	387,767	387,708
LIABILITIES				
Deposits	267,184	265,367	265,503	272,639
Large time deposits	61,407	60,572	61,160	60,247
Other deposits	205,777	204,795	204,342	212,391
Borrowings	50,354	46,720	46,524	46,586
Borrowings from banks in the U.S.	10,710	10,608	10,469	10,686
Borrowings from others	39,644	36,112	36,056	35,901
Trading liabilities (17)	3,387	4,424	4,119	4,249
Derivatives with a negative fair value (15)	2,982	3,443	3,715	3,889
Other trading liabilities	405	981	403	360
Net due to related foreign offices	27,221	27,485	24,687	17,604
Other liabilities	8,647	9,991	8,560	8,249
TOTAL LIABILITIES (22)	356,793	353,988	349,393	349,327
RESIDUAL (ASSETS LESS LIABILITIES) (19)	38,190	38,340	38,374	38,381
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	823	932	924	920
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	147	147	147	36

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.