

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



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

Oct 7, 2011

Account	Week Ending			
	Sep 7	Sep 14	Sep 21	Sep 28
ASSETS				
Bank Credit	297,899	298,539	298,398	300,200
Securities in bank credit (1)	83,018	83,395	83,512	83,744
Treasury and agency securities (2)	58,863	58,447	58,690	58,863
Mortgage-backed securities (MBS) (3)	31,514	31,559	31,591	31,284
Non-MBS (4)	27,348	26,887	27,099	27,578
Other securities	24,155	24,948	24,822	24,881
Mortgage-backed securities (5)	1,009	1,001	1,004	1,000
Non-MBS (6)	23,146	23,948	23,818	23,881
Loans and leases in bank credit (7)	214,882	215,144	214,886	216,457
Commercial and industrial loans	49,226	49,416	49,325	47,823
Real estate loans	119,009	118,987	119,041	118,971
Revolving home equity loans	14,052	14,055	14,047	13,972
Closed-end residential loans (8)	35,073	35,161	35,327	35,512
Commercial real estate loans (9)	69,884	69,771	69,667	69,487
Consumer loans	12,163	12,150	12,136	10,693
Credit cards and other revolving plans	1,140	1,140	1,140	1,132
Other consumer loans (10)	11,023	11,010	10,996	9,561
Other loans and leases	34,483	34,592	34,384	38,969
Fed funds and reverse RPs with nonbanks (11)	17,381	17,289	17,902	19,592
All other loans and leases (12)	17,102	17,303	16,482	19,378
LESS: Allowance for loan and lease losses	4,136	4,166	4,120	3,988
Interbank loans	3,941	3,762	3,719	3,907
Fed funds and reverse RPs with banks	2,894	2,828	2,877	3,034
Loans to commercial banks	1,047	934	842	872
Cash assets (13)	57,004	54,335	55,178	59,371
Trading assets (14)	3,582	3,843	3,633	3,509
Derivatives with a positive fair value (15)	3,575	3,836	3,625	3,503
Other trading assets	6	7	7	6
Other assets (16)	34,038	31,454	30,900	33,238
TOTAL ASSETS (22)	392,327	387,767	387,708	396,238
LIABILITIES				
Deposits	265,367	265,503	272,639	274,118
Large time deposits	60,572	61,160	60,247	61,031
Other deposits	204,795	204,342	212,391	213,086
Borrowings	46,720	46,524	46,586	46,804
Borrowings from banks in the U.S.	10,608	10,469	10,686	10,262
Borrowings from others	36,112	36,056	35,901	36,542
Trading liabilities (17)	4,424	4,119	4,249	4,615
Derivatives with a negative fair value (15)	3,443	3,715	3,889	3,837
Other trading liabilities	981	403	360	778
Net due to related foreign offices	27,485	24,687	17,604	22,359
Other liabilities	9,991	8,560	8,249	9,813
TOTAL LIABILITIES (22)	353,988	349,393	349,327	357,709
RESIDUAL (ASSETS LESS LIABILITIES) (19)	38,340	38,374	38,381	38,529
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	932	924	920	933
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	147	147	36	147

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.