

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 21, 2011

Account	Week Ending			
	Sep 21	Sep 28	Oct 5	Oct 12
ASSETS				
Bank Credit	298,221	300,021	313,290	311,428
Securities in bank credit (1)	83,490	83,725	84,166	85,550
Treasury and agency securities (2)	58,669	58,843	59,369	60,624
Mortgage-backed securities (MBS) (3)	31,589	31,139	31,807	31,808
Non-MBS (4)	27,080	27,704	27,563	28,817
Other securities	24,821	24,882	24,797	24,926
Mortgage-backed securities (5)	1,004	1,000	996	996
Non-MBS (6)	23,817	23,882	23,801	23,930
Loans and leases in bank credit (7)	214,731	216,296	229,124	225,878
Commercial and industrial loans	49,307	47,800	48,698	48,846
Real estate loans	118,907	118,832	127,559	127,446
Revolving home equity loans	14,035	13,964	15,551	15,500
Closed-end residential loans (8)	35,317	35,502	40,882	40,867
Commercial real estate loans (9)	69,555	69,366	71,126	71,079
Consumer loans	12,134	10,693	10,814	10,780
Credit cards and other revolving plans	1,140	1,132	1,129	1,122
Other consumer loans (10)	10,994	9,561	9,685	9,658
Other loans and leases	34,383	38,971	42,053	38,807
Fed funds and reverse RPs with nonbanks (11)	17,902	19,592	19,255	16,593
All other loans and leases (12)	16,482	19,379	22,798	22,213
LESS: Allowance for loan and lease losses	4,116	3,984	4,202	4,183
Interbank loans	3,713	3,901	4,092	4,042
Fed funds and reverse RPs with banks	2,871	3,029	2,850	2,780
Loans to commercial banks	842	872	1,242	1,263
Cash assets (13)	55,131	59,321	55,228	49,517
Trading assets (14)	3,633	3,509	3,297	3,491
Derivatives with a positive fair value (15)	3,625	3,503	3,291	3,484
Other trading assets	7	6	6	7
Other assets (16)	30,862	33,198	33,403	29,586
TOTAL ASSETS (22)	387,443	395,966	405,108	393,882
LIABILITIES				
Deposits	272,405	273,881	280,479	276,842
Large time deposits	60,219	61,002	60,599	57,586
Other deposits	212,185	212,879	219,881	219,256
Borrowings	46,581	46,797	45,550	42,941
Borrowings from banks in the U.S.	10,686	10,261	6,041	6,017
Borrowings from others	35,895	36,536	39,509	36,924
Trading liabilities (17)	4,249	4,615	3,695	4,092
Derivatives with a negative fair value (15)	3,889	3,837	3,350	3,669
Other trading liabilities	360	778	345	423
Net due to related foreign offices	17,604	22,359	27,080	21,841
Other liabilities	8,226	9,789	8,148	9,474
TOTAL LIABILITIES (22)	349,064	357,442	364,952	355,190
RESIDUAL (ASSETS LESS LIABILITIES) (19)	38,379	38,525	40,156	38,692
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	920	933	965	939
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	36	147	147	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.