

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 28, 2011

Account	Week Ending			
	Sep 28	Oct 5	Oct 12	Oct 19
ASSETS				
Bank Credit	300,021	313,290	311,417	307,909
Securities in bank credit (1)	83,725	84,166	85,550	84,662
Treasury and agency securities (2)	58,843	59,369	60,624	59,595
Mortgage-backed securities (MBS) (3)	31,139	31,807	31,808	31,555
Non-MBS (4)	27,704	27,563	28,817	28,040
Other securities	24,882	24,797	24,926	25,067
Mortgage-backed securities (5)	1,000	996	996	987
Non-MBS (6)	23,882	23,801	23,930	24,081
Loans and leases in bank credit (7)	216,296	229,124	225,867	223,247
Commercial and industrial loans	47,810	48,708	48,855	48,571
Real estate loans	118,826	127,553	127,428	127,407
Revolving home equity loans	13,950	15,537	15,486	15,440
Closed-end residential loans (8)	35,498	40,878	40,862	40,902
Commercial real estate loans (9)	69,377	71,137	71,080	71,065
Consumer loans	10,690	10,811	10,777	10,720
Credit cards and other revolving plans	1,132	1,129	1,122	1,116
Other consumer loans (10)	9,558	9,682	9,656	9,604
Other loans and leases	38,971	42,052	38,806	36,548
Fed funds and reverse RPs with nonbanks (11)	19,592	19,255	16,593	14,026
All other loans and leases (12)	19,379	22,797	22,213	22,522
LESS: Allowance for loan and lease losses	3,984	4,202	4,183	4,201
Interbank loans	3,901	4,092	4,042	3,988
Fed funds and reverse RPs with banks	3,029	2,850	2,780	2,667
Loans to commercial banks	872	1,242	1,263	1,320
Cash assets (13)	59,321	55,228	49,517	48,400
Trading assets (14)	3,509	3,297	3,491	3,366
Derivatives with a positive fair value (15)	3,503	3,291	3,484	3,360
Other trading assets	6	6	7	6
Other assets (16)	33,198	33,413	29,597	32,962
TOTAL ASSETS (22)	395,966	405,118	393,882	392,424
LIABILITIES				
Deposits	273,881	280,479	276,842	277,057
Large time deposits	61,002	60,599	57,586	58,217
Other deposits	212,879	219,881	219,256	218,840
Borrowings	46,797	45,550	42,941	44,199
Borrowings from banks in the U.S.	10,261	6,041	6,017	6,707
Borrowings from others	36,536	39,509	36,924	37,492
Trading liabilities (17)	4,615	3,695	4,092	4,134
Derivatives with a negative fair value (15)	3,837	3,350	3,669	3,613
Other trading liabilities	778	345	423	522
Net due to related foreign offices	22,359	27,080	21,841	19,931
Other liabilities	9,789	8,148	9,474	8,179
TOTAL LIABILITIES (22)	357,442	364,952	355,190	353,500
RESIDUAL (ASSETS LESS LIABILITIES) (19)	38,525	40,166	38,692	38,924
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	933	965	941	927
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	147	147	147	146

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.