

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



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

Nov 11, 2011

Account	Week Ending			
	Oct 12	Oct 19	Oct 26	Nov 2
ASSETS				
Bank Credit	311,398	307,901	310,131	312,221
Securities in bank credit (1)	85,550	84,667	85,270	86,672
Treasury and agency securities (2)	60,632	59,595	60,360	61,807
Mortgage-backed securities (MBS) (3)	31,815	31,562	31,545	31,814
Non-MBS (4)	28,817	28,032	28,814	29,994
Other securities	24,918	25,072	24,910	24,865
Mortgage-backed securities (5)	1,003	988	976	985
Non-MBS (6)	23,915	24,085	23,934	23,880
Loans and leases in bank credit (7)	225,848	223,234	224,861	225,549
Commercial and industrial loans	48,839	48,542	48,470	48,578
Real estate loans	127,426	127,407	127,758	127,809
Revolving home equity loans	15,485	15,439	15,470	15,459
Closed-end residential loans (8)	40,847	40,901	41,049	41,117
Commercial real estate loans (9)	71,093	71,066	71,239	71,233
Consumer loans	10,777	10,729	10,735	10,709
Credit cards and other revolving plans	1,122	1,116	1,115	1,108
Other consumer loans (10)	9,656	9,613	9,621	9,601
Other loans and leases	38,806	36,555	37,897	38,453
Fed funds and reverse RPs with nonbanks (11)	16,593	14,026	12,644	16,000
All other loans and leases (12)	22,213	22,529	25,253	22,452
LESS: Allowance for loan and lease losses	4,172	4,228	4,239	4,246
Interbank loans	4,042	3,988	3,019	3,282
Fed funds and reverse RPs with banks	2,780	2,667	1,679	1,957
Loans to commercial banks	1,263	1,320	1,340	1,325
Cash assets (13)	49,496	48,412	55,524	44,812
Trading assets (14)	3,491	3,366	3,332	2,880
Derivatives with a positive fair value (15)	3,484	3,360	3,326	2,878
Other trading assets	7	6	6	3
Other assets (16)	29,585	33,039	30,061	31,709
TOTAL ASSETS (22)	393,841	392,478	397,828	390,658
LIABILITIES				
Deposits	276,829	277,027	277,649	274,687
Large time deposits	57,580	58,211	55,294	55,643
Other deposits	219,248	218,816	222,354	219,044
Borrowings	42,941	44,186	41,394	43,555
Borrowings from banks in the U.S.	6,017	6,706	6,017	6,021
Borrowings from others	36,924	37,480	35,377	37,534
Trading liabilities (17)	4,092	4,134	4,130	3,858
Derivatives with a negative fair value (15)	3,669	3,613	3,574	3,513
Other trading liabilities	423	522	557	344
Net due to related foreign offices	21,841	19,931	26,603	21,187
Other liabilities	9,474	8,177	8,849	8,225
TOTAL LIABILITIES (22)	355,177	353,455	358,624	351,510
RESIDUAL (ASSETS LESS LIABILITIES) (19)	38,664	39,023	39,204	39,147
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	941	927	899	853
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	147	146	146	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.