

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 18, 2011

Account	Week Ending			
	Oct 19	Oct 26	Nov 2	Nov 9
ASSETS				
Bank Credit	307,901	310,131	312,623	312,069
Securities in bank credit (1)	84,667	85,270	87,378	86,871
Treasury and agency securities (2)	59,595	60,360	62,417	61,677
Mortgage-backed securities (MBS) (3)	31,562	31,545	32,351	32,419
Non-MBS (4)	28,032	28,814	30,066	29,258
Other securities	25,072	24,910	24,962	25,194
Mortgage-backed securities (5)	988	976	986	982
Non-MBS (6)	24,085	23,934	23,976	24,212
Loans and leases in bank credit (7)	223,234	224,861	225,244	225,198
Commercial and industrial loans	48,542	48,470	48,603	48,708
Real estate loans	127,407	127,758	127,606	127,668
Revolving home equity loans	15,439	15,470	15,440	15,418
Closed-end residential loans (8)	40,901	41,049	41,102	41,127
Commercial real estate loans (9)	71,066	71,239	71,065	71,123
Consumer loans	10,729	10,735	10,735	10,774
Credit cards and other revolving plans	1,116	1,115	1,105	1,118
Other consumer loans (10)	9,613	9,621	9,630	9,656
Other loans and leases	36,555	37,897	38,299	38,048
Fed funds and reverse RPs with nonbanks (11)	14,026	12,644	16,006	16,125
All other loans and leases (12)	22,529	25,253	22,293	21,922
LESS: Allowance for loan and lease losses	4,228	4,239	4,203	4,291
Interbank loans	3,988	3,019	3,296	3,288
Fed funds and reverse RPs with banks	2,667	1,679	1,971	1,983
Loans to commercial banks	1,320	1,340	1,325	1,304
Cash assets (13)	48,412	55,524	45,461	53,388
Trading assets (14)	3,366	3,332	2,912	2,893
Derivatives with a positive fair value (15)	3,360	3,326	2,908	2,887
Other trading assets	6	6	3	6
Other assets (16)	33,039	30,062	31,799	31,191
TOTAL ASSETS (22)	392,479	397,829	391,887	398,538
LIABILITIES				
Deposits	277,027	277,649	275,980	279,663
Large time deposits	58,211	55,294	55,660	53,985
Other deposits	218,816	222,354	220,320	225,678
Borrowings	44,186	41,394	43,354	42,946
Borrowings from banks in the U.S.	6,706	6,017	5,911	5,895
Borrowings from others	37,480	35,377	37,443	37,051
Trading liabilities (17)	4,134	4,130	3,888	3,974
Derivatives with a negative fair value (15)	3,613	3,574	3,538	3,552
Other trading liabilities	522	557	350	421
Net due to related foreign offices	19,931	26,603	21,241	23,232
Other liabilities	8,178	8,849	8,402	7,910
TOTAL LIABILITIES (22)	353,456	358,625	352,865	357,725
RESIDUAL (ASSETS LESS LIABILITIES) (19)	39,023	39,204	39,022	40,813
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	927	899	868	837
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	146	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.