

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 25, 2011

Account	Week Ending			
	Oct 26	Nov 2	Nov 9	Nov 16
ASSETS				
Bank Credit	310,091	312,583	312,029	313,216
Securities in bank credit (1)	85,270	87,378	86,871	86,770
Treasury and agency securities (2)	60,360	62,417	61,677	61,598
Mortgage-backed securities (MBS) (3)	31,545	32,351	32,419	32,196
Non-MBS (4)	28,814	30,066	29,258	29,402
Other securities	24,910	24,962	25,194	25,172
Mortgage-backed securities (5)	976	986	982	976
Non-MBS (6)	23,934	23,976	24,212	24,196
Loans and leases in bank credit (7)	224,821	225,204	225,158	226,447
Commercial and industrial loans	48,470	48,603	48,708	48,791
Real estate loans	127,718	127,566	127,626	127,710
Revolving home equity loans	15,462	15,432	15,410	15,390
Closed-end residential loans (8)	41,009	41,062	41,087	41,072
Commercial real estate loans (9)	71,247	71,073	71,129	71,248
Consumer loans	10,735	10,735	10,773	10,767
Credit cards and other revolving plans	1,115	1,105	1,118	1,115
Other consumer loans (10)	9,621	9,630	9,655	9,651
Other loans and leases	37,897	38,300	38,050	39,179
Fed funds and reverse RPs with nonbanks (11)	12,644	16,006	16,125	16,811
All other loans and leases (12)	25,253	22,294	21,925	22,368
LESS: Allowance for loan and lease losses	4,199	4,163	4,251	4,290
Interbank loans	3,019	3,296	3,288	3,430
Fed funds and reverse RPs with banks	1,679	1,971	1,983	2,134
Loans to commercial banks	1,340	1,325	1,304	1,295
Cash assets (13)	55,524	45,461	53,388	59,721
Trading assets (14)	3,332	2,912	2,893	2,833
Derivatives with a positive fair value (15)	3,326	2,908	2,887	2,827
Other trading assets	6	3	6	6
Other assets (16)	29,979	31,723	31,073	30,663
TOTAL ASSETS (22)	397,746	391,811	398,420	405,572
LIABILITIES				
Deposits	277,649	275,980	279,663	281,258
Large time deposits	55,294	55,660	53,985	54,672
Other deposits	222,354	220,320	225,678	226,587
Borrowings	41,394	43,354	42,946	42,486
Borrowings from banks in the U.S.	6,017	5,911	5,895	5,599
Borrowings from others	35,377	37,443	37,051	36,887
Trading liabilities (17)	4,130	3,888	3,974	3,904
Derivatives with a negative fair value (15)	3,574	3,538	3,552	3,549
Other trading liabilities	557	350	421	356
Net due to related foreign offices	26,603	21,241	23,232	29,047
Other liabilities	8,849	8,402	7,910	8,326
TOTAL LIABILITIES (22)	358,625	352,865	357,725	365,022
RESIDUAL (ASSETS LESS LIABILITIES) (19)	39,121	38,946	40,695	40,550
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	899	868	839	832
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.