

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



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

Dec 23, 2011

Account	Week Ending			
	Nov 23	Nov 30	Dec 7	Dec 14
ASSETS				
Bank Credit	316,352	313,563	317,775	317,692
Securities in bank credit (1)	87,076	87,233	87,223	87,600
Treasury and agency securities (2)	61,543	61,819	62,222	62,558
Mortgage-backed securities (MBS) (3)	32,492	32,762	32,711	32,730
Non-MBS (4)	29,051	29,057	29,511	29,828
Other securities	25,533	25,414	25,001	25,042
Mortgage-backed securities (5)	997	974	988	991
Non-MBS (6)	24,536	24,440	24,013	24,050
Loans and leases in bank credit (7)	229,276	226,330	230,553	230,092
Commercial and industrial loans	48,842	48,585	48,489	49,565
Real estate loans	127,715	127,397	127,360	127,229
Revolving home equity loans	15,350	15,342	15,321	15,305
Closed-end residential loans (8)	41,278	41,154	41,176	41,145
Commercial real estate loans (9)	71,087	70,902	70,862	70,780
Consumer loans	10,788	10,804	10,809	10,806
Credit cards and other revolving plans	1,145	1,151	1,159	1,177
Other consumer loans (10)	9,643	9,653	9,650	9,629
Other loans and leases	41,931	39,544	43,896	42,491
Fed funds and reverse RPs with nonbanks (11)	19,351	16,750	20,821	18,769
All other loans and leases (12)	22,581	22,794	23,074	23,723
LESS: Allowance for loan and lease losses	4,229	4,157	4,303	4,308
Interbank loans	3,820	3,588	3,478	3,647
Fed funds and reverse RPs with banks	2,554	2,410	2,295	2,499
Loans to commercial banks	1,266	1,178	1,183	1,147
Cash assets (13)	48,219	59,005	52,972	54,730
Trading assets (14)	3,134	2,664	3,129	3,377
Derivatives with a positive fair value (15)	3,128	2,659	3,124	3,374
Other trading assets	6	5	5	3
Other assets (16)	30,122	31,775	30,591	32,282
TOTAL ASSETS (22)	397,418	406,437	403,642	407,420
LIABILITIES				
Deposits	274,358	287,012	281,140	286,299
Large time deposits	51,915	57,407	55,878	57,368
Other deposits	222,443	229,605	225,262	228,931
Borrowings	42,576	42,160	43,990	44,685
Borrowings from banks in the U.S.	5,577	5,387	5,563	5,734
Borrowings from others	36,999	36,773	38,428	38,951
Trading liabilities (17)	4,285	3,620	4,275	4,678
Derivatives with a negative fair value (15)	3,916	3,250	3,712	3,988
Other trading liabilities	370	370	563	690
Net due to related foreign offices	27,764	24,512	24,853	23,026
Other liabilities	7,840	8,307	8,557	7,989
TOTAL LIABILITIES (22)	356,822	365,612	362,816	366,677
RESIDUAL (ASSETS LESS LIABILITIES) (19)	40,596	40,825	40,826	40,742
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	872	850	891	922
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	146	146	137	136

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.