

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



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

Jan 6, 2012

Account	Week Ending			
	Dec 7	Dec 14	Dec 21	Dec 28
ASSETS				
Bank Credit	324,954	324,810	323,401	323,572
Securities in bank credit (1)	89,157	89,534	89,225	89,369
Treasury and agency securities (2)	63,333	63,669	63,608	63,740
Mortgage-backed securities (MBS) (3)	33,776	33,796	33,892	33,892
Non-MBS (4)	29,557	29,874	29,716	29,848
Other securities	25,824	25,865	25,617	25,630
Mortgage-backed securities (5)	1,372	1,376	1,378	1,364
Non-MBS (6)	24,452	24,489	24,239	24,266
Loans and leases in bank credit (7)	235,797	235,276	234,176	234,203
Commercial and industrial loans	49,406	50,468	50,229	50,471
Real estate loans	130,867	130,698	130,542	130,420
Revolving home equity loans	15,923	15,900	15,878	15,874
Closed-end residential loans (8)	42,476	42,453	42,400	42,342
Commercial real estate loans (9)	72,468	72,346	72,264	72,205
Consumer loans	11,302	11,295	11,314	11,322
Credit cards and other revolving plans	1,166	1,185	1,198	1,204
Other consumer loans (10)	10,136	10,110	10,116	10,118
Other loans and leases	44,223	42,815	42,091	41,990
Fed funds and reverse RPs with nonbanks (11)	20,821	18,769	17,766	17,638
All other loans and leases (12)	23,402	24,046	24,325	24,352
LESS: Allowance for loan and lease losses	4,461	4,466	4,410	4,256
Interbank loans	3,487	3,652	4,106	4,093
Fed funds and reverse RPs with banks	2,304	2,504	2,692	2,728
Loans to commercial banks	1,183	1,147	1,414	1,365
Cash assets (13)	53,477	55,150	54,525	58,081
Trading assets (14)	3,137	3,385	3,116	3,180
Derivatives with a positive fair value (15)	3,130	3,380	3,110	3,163
Other trading assets	8	5	6	16
Other assets (16)	31,080	32,595	34,156	38,664
TOTAL ASSETS (22)	411,674	415,125	414,894	423,335
LIABILITIES				
Deposits	287,723	292,829	294,968	299,322
Large time deposits	56,689	58,171	60,118	65,056
Other deposits	231,035	234,658	234,850	234,266
Borrowings	44,545	45,147	44,736	47,311
Borrowings from banks in the U.S.	5,611	5,724	5,666	5,675
Borrowings from others	38,934	39,422	39,070	41,636
Trading liabilities (17)	4,284	4,687	4,366	4,437
Derivatives with a negative fair value (15)	3,718	3,994	3,745	3,817
Other trading liabilities	566	693	620	620
Net due to related foreign offices	24,853	23,026	21,712	23,029
Other liabilities	8,599	8,032	7,718	7,894
TOTAL LIABILITIES (22)	370,005	373,721	373,500	381,994
RESIDUAL (ASSETS LESS LIABILITIES) (19)	41,669	41,404	41,394	41,341
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	905	936	894	929
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	137	136	136	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.