

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 20, 2012

Account	Week Ending			
	Dec 21	Dec 28	Jan 4	Jan 11
ASSETS				
Bank Credit	323,134	323,321	320,139	317,636
Securities in bank credit (1)	89,178	89,321	89,464	89,551
Treasury and agency securities (2)	63,564	63,696	63,858	63,837
Mortgage-backed securities (MBS) (3)	33,848	33,848	34,030	34,058
Non-MBS (4)	29,716	29,848	29,828	29,779
Other securities	25,614	25,626	25,606	25,714
Mortgage-backed securities (5)	1,378	1,364	1,362	1,345
Non-MBS (6)	24,236	24,262	24,244	24,369
Loans and leases in bank credit (7)	233,956	233,999	230,675	228,085
Commercial and industrial loans	50,197	50,439	50,160	49,895
Real estate loans	130,354	130,250	129,962	129,739
Revolving home equity loans	15,852	15,848	15,825	15,785
Closed-end residential loans (8)	42,387	42,329	42,273	42,132
Commercial real estate loans (9)	72,115	72,074	71,864	71,823
Consumer loans	11,313	11,321	11,267	11,236
Credit cards and other revolving plans	1,198	1,204	1,207	1,187
Other consumer loans (10)	10,115	10,117	10,061	10,049
Other loans and leases	42,091	41,990	39,285	37,215
Fed funds and reverse RPs with nonbanks (11)	17,766	17,638	14,495	13,203
All other loans and leases (12)	24,325	24,352	24,790	24,013
LESS: Allowance for loan and lease losses	4,380	4,244	4,270	4,240
Interbank loans	4,106	4,093	4,037	4,120
Fed funds and reverse RPs with banks	2,692	2,728	2,672	2,793
Loans to commercial banks	1,414	1,365	1,365	1,327
Cash assets (13)	54,501	58,061	57,137	57,797
Trading assets (14)	3,116	3,180	3,515	3,353
Derivatives with a positive fair value (15)	3,110	3,163	3,509	3,333
Other trading assets	6	16	6	20
Other assets (16)	34,114	38,623	38,643	32,655
TOTAL ASSETS (22)	414,591	423,034	419,201	411,321
LIABILITIES				
Deposits	294,697	299,054	297,774	291,988
Large time deposits	60,016	64,954	63,680	59,981
Other deposits	234,681	234,100	234,094	232,007
Borrowings	44,732	47,307	45,518	43,337
Borrowings from banks in the U.S.	5,666	5,675	5,670	5,432
Borrowings from others	39,066	41,632	39,848	37,905
Trading liabilities (17)	4,366	4,437	4,523	4,209
Derivatives with a negative fair value (15)	3,745	3,817	3,884	3,612
Other trading liabilities	620	620	638	597
Net due to related foreign offices	21,712	23,029	22,551	22,193
Other liabilities	7,714	7,891	7,916	8,000
TOTAL LIABILITIES (22)	373,221	381,718	378,281	369,727
RESIDUAL (ASSETS LESS LIABILITIES) (19)	41,369	41,316	40,919	41,594
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	893	927	964	967
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	136	136	138	138

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.