

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 27, 2012

Account	Week Ending			
	Dec 28	Jan 4	Jan 11	Jan 18
ASSETS				
Bank Credit	323,321	320,136	317,652	315,885
Securities in bank credit (1)	89,322	89,461	89,563	88,137
Treasury and agency securities (2)	63,692	63,856	63,832	62,538
Mortgage-backed securities (MBS) (3)	33,845	34,028	34,052	33,010
Non-MBS (4)	29,848	29,828	29,780	29,528
Other securities	25,630	25,605	25,731	25,598
Mortgage-backed securities (5)	1,368	1,366	1,362	1,388
Non-MBS (6)	24,262	24,240	24,369	24,211
Loans and leases in bank credit (7)	233,999	230,675	228,089	227,749
Commercial and industrial loans	50,424	50,166	49,900	50,293
Real estate loans	130,250	129,962	129,742	129,573
Revolving home equity loans	15,848	15,825	15,784	15,757
Closed-end residential loans (8)	42,329	42,273	42,124	41,957
Commercial real estate loans (9)	72,074	71,864	71,834	71,858
Consumer loans	11,321	11,267	11,237	11,228
Credit cards and other revolving plans	1,204	1,207	1,188	1,191
Other consumer loans (10)	10,117	10,061	10,049	10,036
Other loans and leases	42,004	39,280	37,210	36,655
Fed funds and reverse RPs with nonbanks (11)	17,638	14,495	13,203	12,456
All other loans and leases (12)	24,366	24,785	24,008	24,200
LESS: Allowance for loan and lease losses	4,244	4,270	4,240	4,125
Interbank loans	4,093	4,037	4,120	3,974
Fed funds and reverse RPs with banks	2,728	2,672	2,793	2,587
Loans to commercial banks	1,365	1,365	1,327	1,388
Cash assets (13)	58,061	57,136	57,828	62,185
Trading assets (14)	3,180	3,515	3,353	3,290
Derivatives with a positive fair value (15)	3,163	3,509	3,333	3,270
Other trading assets	16	6	20	20
Other assets (16)	38,624	38,645	32,657	32,938
TOTAL ASSETS (22)	423,035	419,199	411,370	414,148
LIABILITIES				
Deposits	299,054	297,774	292,015	296,437
Large time deposits	64,963	63,689	59,987	61,439
Other deposits	234,091	234,085	232,028	234,998
Borrowings	47,307	45,518	43,334	39,643
Borrowings from banks in the U.S.	5,675	5,670	5,432	5,395
Borrowings from others	41,632	39,848	37,903	34,248
Trading liabilities (17)	4,437	4,523	4,209	4,017
Derivatives with a negative fair value (15)	3,817	3,884	3,612	3,579
Other trading liabilities	620	638	597	438
Net due to related foreign offices	23,029	22,551	22,193	24,511
Other liabilities	7,893	7,918	7,998	7,976
TOTAL LIABILITIES (22)	381,721	378,283	369,751	372,585
RESIDUAL (ASSETS LESS LIABILITIES) (19)	41,315	40,915	41,619	41,563
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	926	961	970	950
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	136	135	135	135

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.