

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



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

Feb 3, 2012

Account	Week Ending			
	Jan 4	Jan 11	Jan 18	Jan 25
ASSETS				
Bank Credit	320,140	317,656	315,889	317,096
Securities in bank credit (1)	89,460	89,562	88,136	88,298
Treasury and agency securities (2)	63,852	63,832	62,538	62,620
Mortgage-backed securities (MBS) (3)	34,028	34,052	33,010	33,299
Non-MBS (4)	29,825	29,780	29,528	29,321
Other securities	25,608	25,730	25,598	25,677
Mortgage-backed securities (5)	1,366	1,362	1,369	1,361
Non-MBS (6)	24,242	24,368	24,229	24,316
Loans and leases in bank credit (7)	230,680	228,094	227,754	228,799
Commercial and industrial loans	50,162	49,895	50,289	49,990
Real estate loans	129,966	129,746	129,576	129,573
Revolving home equity loans	15,820	15,780	15,752	15,739
Closed-end residential loans (8)	42,280	42,131	41,964	41,931
Commercial real estate loans (9)	71,866	71,836	71,860	71,903
Consumer loans	11,279	11,249	11,239	11,202
Credit cards and other revolving plans	1,206	1,188	1,191	1,159
Other consumer loans (10)	10,073	10,061	10,049	10,043
Other loans and leases	39,273	37,204	36,649	38,034
Fed funds and reverse RPs with nonbanks (11)	14,495	13,203	12,456	13,812
All other loans and leases (12)	24,778	24,001	24,193	24,221
LESS: Allowance for loan and lease losses	4,275	4,245	4,130	4,090
Interbank loans	4,037	4,120	3,974	3,923
Fed funds and reverse RPs with banks	2,672	2,793	2,587	2,559
Loans to commercial banks	1,365	1,327	1,388	1,365
Cash assets (13)	57,137	57,829	62,186	61,117
Trading assets (14)	3,515	3,353	3,290	3,226
Derivatives with a positive fair value (15)	3,509	3,333	3,270	3,206
Other trading assets	6	20	20	20
Other assets (16)	38,623	32,634	32,938	30,542
TOTAL ASSETS (22)	419,177	411,347	414,148	411,813
LIABILITIES				
Deposits	297,774	292,015	296,437	286,706
Large time deposits	63,709	59,987	61,439	58,321
Other deposits	234,066	232,028	234,998	228,385
Borrowings	45,518	43,334	39,643	40,573
Borrowings from banks in the U.S.	5,670	5,432	5,395	5,333
Borrowings from others	39,848	37,903	34,248	35,240
Trading liabilities (17)	4,523	4,209	4,017	3,955
Derivatives with a negative fair value (15)	3,884	3,612	3,579	3,483
Other trading liabilities	638	597	438	473
Net due to related foreign offices	22,551	22,193	24,511	31,205
Other liabilities	7,918	7,998	7,976	7,833
TOTAL LIABILITIES (22)	378,283	369,751	372,585	370,272
RESIDUAL (ASSETS LESS LIABILITIES) (19)	40,893	41,596	41,563	41,542
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	961	970	950	934
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	135	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.