

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 10, 2012

Account	Week Ending			
	Jan 11	Jan 18	Jan 25	Feb 1
ASSETS				
Bank Credit	317,651	315,884	317,081	316,362
Securities in bank credit (1)	89,557	88,131	88,292	89,119
Treasury and agency securities (2)	63,827	62,533	62,615	62,500
Mortgage-backed securities (MBS) (3)	34,052	33,010	33,299	33,363
Non-MBS (4)	29,774	29,523	29,316	29,137
Other securities	25,730	25,598	25,677	26,619
Mortgage-backed securities (5)	1,362	1,369	1,361	1,388
Non-MBS (6)	24,368	24,229	24,316	25,231
Loans and leases in bank credit (7)	228,094	227,754	228,789	227,243
Commercial and industrial loans	49,832	50,226	49,985	50,133
Real estate loans	129,758	129,589	129,569	129,490
Revolving home equity loans	15,780	15,752	15,739	15,709
Closed-end residential loans (8)	42,041	41,873	41,848	41,848
Commercial real estate loans (9)	71,938	71,963	71,981	71,933
Consumer loans	11,248	11,239	11,202	11,170
Credit cards and other revolving plans	1,188	1,191	1,159	1,120
Other consumer loans (10)	10,061	10,049	10,042	10,049
Other loans and leases	37,255	36,700	38,033	36,451
Fed funds and reverse RPs with nonbanks (11)	13,203	12,456	13,812	11,564
All other loans and leases (12)	24,052	24,244	24,221	24,887
LESS: Allowance for loan and lease losses	4,245	4,130	4,120	4,073
Interbank loans	4,120	3,974	3,923	3,768
Fed funds and reverse RPs with banks	2,793	2,587	2,559	2,348
Loans to commercial banks	1,327	1,388	1,365	1,419
Cash assets (13)	57,834	62,189	61,150	56,137
Trading assets (14)	3,353	3,290	3,226	3,217
Derivatives with a positive fair value (15)	3,333	3,270	3,206	3,198
Other trading assets	20	20	20	19
Other assets (16)	32,634	32,940	30,544	30,845
TOTAL ASSETS (22)	411,347	414,148	411,803	406,256
LIABILITIES				
Deposits	292,015	296,437	286,706	288,673
Large time deposits	59,987	61,439	58,321	58,272
Other deposits	232,028	234,998	228,385	230,401
Borrowings	43,334	39,643	40,573	38,292
Borrowings from banks in the U.S.	5,432	5,395	5,333	5,957
Borrowings from others	37,903	34,248	35,240	32,336
Trading liabilities (17)	4,209	4,017	3,955	3,904
Derivatives with a negative fair value (15)	3,612	3,579	3,483	3,482
Other trading liabilities	597	438	473	422
Net due to related foreign offices	22,193	24,511	31,205	25,199
Other liabilities	7,998	7,976	7,833	8,319
TOTAL LIABILITIES (22)	369,751	372,585	370,272	364,387
RESIDUAL (ASSETS LESS LIABILITIES) (19)	41,596	41,563	41,532	41,868
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	975	950	934	1,015
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	135	135	135	133

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.