

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 17, 2012

Account	Week Ending			
	Jan 18	Jan 25	Feb 1	Feb 8
ASSETS				
Bank Credit	315,884	317,081	316,381	316,686
Securities in bank credit (1)	88,131	88,292	89,138	89,249
Treasury and agency securities (2)	62,534	62,616	62,500	62,471
Mortgage-backed securities (MBS) (3)	33,011	33,300	33,363	33,644
Non-MBS (4)	29,523	29,316	29,137	28,827
Other securities	25,597	25,677	26,638	26,778
Mortgage-backed securities (5)	1,368	1,360	1,388	1,364
Non-MBS (6)	24,229	24,316	25,251	25,414
Loans and leases in bank credit (7)	227,754	228,789	227,243	227,437
Commercial and industrial loans	50,226	49,985	50,133	50,022
Real estate loans	129,589	129,569	129,490	129,438
Revolving home equity loans	15,752	15,739	15,709	15,690
Closed-end residential loans (8)	41,873	41,849	41,848	41,829
Commercial real estate loans (9)	71,963	71,981	71,933	71,918
Consumer loans	11,239	11,202	11,170	11,150
Credit cards and other revolving plans	1,191	1,159	1,120	1,114
Other consumer loans (10)	10,049	10,042	10,049	10,036
Other loans and leases	36,700	38,033	36,451	36,827
Fed funds and reverse RPs with nonbanks (11)	12,456	13,812	11,564	13,142
All other loans and leases (12)	24,244	24,221	24,887	23,685
LESS: Allowance for loan and lease losses	4,130	4,120	4,073	4,086
Interbank loans	3,974	3,923	3,768	3,816
Fed funds and reverse RPs with banks	2,587	2,559	2,348	2,410
Loans to commercial banks	1,388	1,365	1,419	1,407
Cash assets (13)	62,189	61,148	56,137	58,226
Trading assets (14)	3,290	3,226	3,217	2,926
Derivatives with a positive fair value (15)	3,270	3,206	3,198	2,914
Other trading assets	20	20	19	12
Other assets (16)	32,940	30,543	30,845	30,700
TOTAL ASSETS (22)	414,148	411,801	406,275	408,269
LIABILITIES				
Deposits	296,437	286,703	288,673	289,611
Large time deposits	61,439	58,321	58,272	60,273
Other deposits	234,998	228,382	230,401	229,339
Borrowings	39,643	40,574	38,292	38,608
Borrowings from banks in the U.S.	5,395	5,333	5,957	6,086
Borrowings from others	34,248	35,241	32,336	32,523
Trading liabilities (17)	4,017	3,955	3,904	3,700
Derivatives with a negative fair value (15)	3,579	3,483	3,482	3,268
Other trading liabilities	438	473	422	432
Net due to related foreign offices	24,511	31,205	25,199	27,722
Other liabilities	7,976	7,833	8,319	8,161
TOTAL LIABILITIES (22)	372,585	370,270	364,387	367,802
RESIDUAL (ASSETS LESS LIABILITIES) (19)	41,563	41,531	41,888	40,467
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	950	934	1,015	1,059
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	135	135	133	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.