

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 24, 2012

Account	Week Ending			
	Jan 25	Feb 1	Feb 8	Feb 15
ASSETS				
Bank Credit	317,145	316,444	317,026	315,765
Securities in bank credit (1)	88,313	89,158	89,445	88,926
Treasury and agency securities (2)	62,616	62,500	62,594	61,878
Mortgage-backed securities (MBS) (3)	33,300	33,363	33,719	33,758
Non-MBS (4)	29,316	29,137	28,874	28,120
Other securities	25,697	26,659	26,851	27,049
Mortgage-backed securities (5)	1,360	1,388	1,364	1,401
Non-MBS (6)	24,337	25,271	25,487	25,648
Loans and leases in bank credit (7)	228,832	227,286	227,581	226,839
Commercial and industrial loans	49,985	50,133	50,080	50,206
Real estate loans	129,590	129,510	129,463	129,345
Revolving home equity loans	15,739	15,709	15,678	15,660
Closed-end residential loans (8)	41,869	41,868	41,862	41,875
Commercial real estate loans (9)	71,982	71,933	71,924	71,810
Consumer loans	11,202	11,170	11,161	11,168
Credit cards and other revolving plans	1,159	1,120	1,106	1,098
Other consumer loans (10)	10,042	10,049	10,055	10,070
Other loans and leases	38,056	36,473	36,877	36,119
Fed funds and reverse RPs with nonbanks (11)	13,812	11,564	13,049	11,755
All other loans and leases (12)	24,244	24,909	23,828	24,363
LESS: Allowance for loan and lease losses	4,120	4,073	4,205	4,223
Interbank loans	3,923	3,768	3,827	3,849
Fed funds and reverse RPs with banks	2,559	2,348	2,424	2,450
Loans to commercial banks	1,365	1,419	1,403	1,399
Cash assets (13)	61,148	56,137	59,272	63,076
Trading assets (14)	3,226	3,217	3,216	3,184
Derivatives with a positive fair value (15)	3,206	3,198	3,197	3,178
Other trading assets	20	19	19	6
Other assets (16)	30,480	30,782	30,783	30,901
TOTAL ASSETS (22)	411,801	406,275	409,920	412,553
LIABILITIES				
Deposits	286,703	288,673	289,345	292,194
Large time deposits	58,321	58,272	60,219	61,651
Other deposits	228,382	230,401	229,125	230,543
Borrowings	40,574	38,292	38,651	39,253
Borrowings from banks in the U.S.	5,333	5,957	6,091	6,358
Borrowings from others	35,241	32,336	32,560	32,895
Trading liabilities (17)	3,955	3,904	3,949	3,974
Derivatives with a negative fair value (15)	3,483	3,482	3,495	3,476
Other trading liabilities	473	422	454	497
Net due to related foreign offices	31,205	25,199	27,955	27,422
Other liabilities	7,833	8,319	8,147	8,025
TOTAL LIABILITIES (22)	370,270	364,387	368,046	370,868
RESIDUAL (ASSETS LESS LIABILITIES) (19)	41,531	41,888	41,874	41,684
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	934	1,015	1,036	1,045
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	135	133	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.