

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



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

Apr 6, 2012

Account	Week Ending			
	Mar 7	Mar 14	Mar 21	Mar 28
ASSETS				
Bank Credit	324,886	322,895	321,255	323,996
Securities in bank credit (1)	92,732	92,911	93,913	93,974
Treasury and agency securities (2)	64,491	64,128	64,579	64,865
Mortgage-backed securities (MBS) (3)	34,139	34,031	33,877	34,074
Non-MBS (4)	30,351	30,097	30,702	30,791
Other securities	28,242	28,783	29,335	29,110
Mortgage-backed securities (5)	1,399	1,405	1,424	1,404
Non-MBS (6)	26,843	27,378	27,911	27,705
Loans and leases in bank credit (7)	232,154	229,984	227,342	230,022
Commercial and industrial loans	50,209	50,166	50,529	50,422
Real estate loans	129,225	129,082	129,117	129,007
Revolving home equity loans	15,558	15,525	15,466	15,438
Closed-end residential loans (8)	42,101	42,078	42,171	42,170
Commercial real estate loans (9)	71,566	71,480	71,480	71,399
Consumer loans	11,189	11,177	11,202	11,250
Credit cards and other revolving plans	1,080	1,078	1,071	1,072
Other consumer loans (10)	10,109	10,099	10,131	10,178
Other loans and leases	41,530	39,559	36,494	39,343
Fed funds and reverse RPs with nonbanks (11)	15,359	15,446	12,704	15,282
All other loans and leases (12)	26,171	24,113	23,790	24,061
LESS: Allowance for loan and lease losses	4,295	4,312	4,264	4,093
Interbank loans	4,086	4,085	4,424	4,954
Fed funds and reverse RPs with banks	2,698	2,731	3,119	3,625
Loans to commercial banks	1,388	1,353	1,305	1,329
Cash assets (13)	57,472	53,193	54,696	51,664
Trading assets (14)	3,866	3,780	3,665	3,726
Derivatives with a positive fair value (15)	3,847	3,761	3,346	3,721
Other trading assets	19	19	319	5
Other assets (16)	31,440	31,422	30,748	32,322
TOTAL ASSETS (22)	417,455	411,062	410,524	412,569
LIABILITIES				
Deposits	297,166	294,944	292,506	297,102
Large time deposits	63,763	63,361	61,072	64,792
Other deposits	233,403	231,583	231,434	232,310
Borrowings	38,960	39,376	40,880	41,614
Borrowings from banks in the U.S.	4,369	3,765	3,680	3,785
Borrowings from others	34,591	35,611	37,199	37,829
Trading liabilities (17)	4,882	4,909	4,518	4,242
Derivatives with a negative fair value (15)	4,138	4,068	4,002	4,084
Other trading liabilities	744	840	517	158
Net due to related foreign offices	25,710	22,255	22,785	19,783
Other liabilities	8,773	7,654	7,958	7,944
TOTAL LIABILITIES (22)	375,490	369,138	368,647	370,686
RESIDUAL (ASSETS LESS LIABILITIES) (19)	41,965	41,925	41,877	41,884
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	1,048	1,000	980	983
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	131	131	131	131

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.