

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



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

May 25, 2012

Account	Week Ending			
	Apr 25	May 2	May 9	May 16
ASSETS				
Bank Credit	322,421	325,737	328,048	325,407
Securities in bank credit (1)	93,045	93,563	94,308	93,092
Treasury and agency securities (2)	63,595	64,147	64,654	63,742
Mortgage-backed securities (MBS) (3)	34,536	34,743	34,811	34,551
Non-MBS (4)	29,060	29,403	29,843	29,191
Other securities	29,450	29,417	29,654	29,350
Mortgage-backed securities (5)	1,361	1,360	1,357	1,346
Non-MBS (6)	28,089	28,057	28,297	28,003
Loans and leases in bank credit (7)	229,375	232,173	233,740	232,315
Commercial and industrial loans	51,421	51,564	51,509	51,551
Real estate loans	128,218	128,151	128,081	127,824
Revolving home equity loans	15,359	15,314	15,297	15,244
Closed-end residential loans (8)	42,098	42,238	42,233	42,072
Commercial real estate loans (9)	70,761	70,599	70,551	70,508
Consumer loans	11,383	11,384	11,390	11,375
Credit cards and other revolving plans	1,107	1,107	1,103	1,096
Other consumer loans (10)	10,276	10,276	10,287	10,279
Other loans and leases	38,354	41,074	42,760	41,564
Fed funds and reverse RPs with nonbanks (11)	13,705	16,801	18,769	17,597
All other loans and leases (12)	24,649	24,273	23,991	23,967
LESS: Allowance for loan and lease losses	4,110	4,127	4,179	4,186
Interbank loans	5,023	5,313	5,370	5,241
Fed funds and reverse RPs with banks	3,713	3,955	4,082	4,026
Loans to commercial banks	1,310	1,358	1,288	1,215
Cash assets (13)	51,254	53,552	51,914	53,686
Trading assets (14)	3,755	3,613	3,709	3,774
Derivatives with a positive fair value (15)	3,742	3,599	3,667	3,733
Other trading assets	14	14	42	41
Other assets (16)	32,344	31,602	31,640	31,271
TOTAL ASSETS (22)	410,687	415,689	416,502	415,193
LIABILITIES				
Deposits	293,614	294,738	291,470	292,696
Large time deposits	62,366	63,168	60,423	61,887
Other deposits	231,249	231,570	231,048	230,808
Borrowings	43,531	46,945	47,374	46,664
Borrowings from banks in the U.S.	4,334	3,245	3,776	3,691
Borrowings from others	39,197	43,700	43,598	42,973
Trading liabilities (17)	4,662	5,060	5,915	5,436
Derivatives with a negative fair value (15)	4,220	4,096	4,170	4,324
Other trading liabilities	442	963	1,745	1,112
Net due to related foreign offices	19,072	18,127	21,105	19,777
Other liabilities	7,786	8,677	8,400	8,540
TOTAL LIABILITIES (22)	368,665	373,546	374,265	373,113
RESIDUAL (ASSETS LESS LIABILITIES) (19)	42,022	42,143	42,237	42,080
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	961	1,049	1,087	1,091
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	128	127	127	127

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.