

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



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

Mar 9, 2012

Account	Week Ending			
	Feb 8	Feb 15	Feb 22	Feb 29
ASSETS				
Bank Credit	317,245	316,000	319,721	323,997
Securities in bank credit (1)	89,405	88,880	89,379	91,690
Treasury and agency securities (2)	62,444	61,711	61,942	63,480
Mortgage-backed securities (MBS) (3)	33,575	33,597	33,940	34,329
Non-MBS (4)	28,869	28,114	28,002	29,150
Other securities	26,962	27,169	27,438	28,210
Mortgage-backed securities (5)	1,368	1,404	1,398	1,381
Non-MBS (6)	25,594	25,766	26,040	26,829
Loans and leases in bank credit (7)	227,839	227,119	230,342	232,308
Commercial and industrial loans	50,200	50,338	50,253	50,298
Real estate loans	129,597	129,486	129,330	129,441
Revolving home equity loans	15,658	15,642	15,613	15,574
Closed-end residential loans (8)	41,908	41,923	41,827	42,108
Commercial real estate loans (9)	72,031	71,922	71,890	71,759
Consumer loans	11,147	11,156	11,163	11,182
Credit cards and other revolving plans	1,107	1,100	1,090	1,082
Other consumer loans (10)	10,040	10,056	10,072	10,100
Other loans and leases	36,895	36,139	39,596	41,386
Fed funds and reverse RPs with nonbanks (11)	13,049	11,755	14,432	14,854
All other loans and leases (12)	23,845	24,383	25,164	26,532
LESS: Allowance for loan and lease losses	4,216	4,233	4,211	4,101
Interbank loans	3,844	3,866	3,726	3,808
Fed funds and reverse RPs with banks	2,441	2,467	2,307	2,416
Loans to commercial banks	1,403	1,399	1,418	1,392
Cash assets (13)	59,474	63,246	68,222	64,217
Trading assets (14)	3,216	3,184	3,244	3,510
Derivatives with a positive fair value (15)	3,197	3,178	3,225	3,491
Other trading assets	19	6	19	19
Other assets (16)	30,792	30,911	30,494	31,539
TOTAL ASSETS (22)	410,355	412,974	421,196	422,971
LIABILITIES				
Deposits	289,637	292,465	294,357	294,531
Large time deposits	60,418	61,851	63,809	60,880
Other deposits	229,219	230,613	230,548	233,651
Borrowings	38,668	39,251	41,818	39,041
Borrowings from banks in the U.S.	5,821	6,088	5,607	4,558
Borrowings from others	32,847	33,163	36,211	34,483
Trading liabilities (17)	3,949	3,974	3,982	4,511
Derivatives with a negative fair value (15)	3,495	3,476	3,508	3,781
Other trading liabilities	454	497	474	730
Net due to related foreign offices	27,955	27,422	31,339	33,865
Other liabilities	8,186	8,064	7,921	9,019
TOTAL LIABILITIES (22)	368,394	371,175	379,417	380,967
RESIDUAL (ASSETS LESS LIABILITIES) (19)	41,960	41,799	41,779	42,004
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	1,048	1,057	1,040	1,043
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	133	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.