

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 16, 2012

Account	Week Ending			
	Feb 15	Feb 22	Feb 29	Mar 7
ASSETS				
Bank Credit	315,994	319,721	323,968	324,916
Securities in bank credit (1)	88,880	89,379	91,643	92,756
Treasury and agency securities (2)	61,711	61,942	63,745	64,507
Mortgage-backed securities (MBS) (3)	33,597	33,939	34,293	34,241
Non-MBS (4)	28,114	28,002	29,451	30,266
Other securities	27,169	27,437	27,898	28,250
Mortgage-backed securities (5)	1,404	1,398	1,381	1,399
Non-MBS (6)	25,766	26,040	26,517	26,851
Loans and leases in bank credit (7)	227,114	230,342	232,325	232,160
Commercial and industrial loans	50,338	50,253	50,287	50,214
Real estate loans	129,486	129,330	129,462	129,222
Revolving home equity loans	15,642	15,613	15,577	15,559
Closed-end residential loans (8)	41,923	41,827	42,108	42,103
Commercial real estate loans (9)	71,922	71,890	71,778	71,560
Consumer loans	11,156	11,163	11,184	11,190
Credit cards and other revolving plans	1,100	1,090	1,082	1,080
Other consumer loans (10)	10,056	10,072	10,102	10,109
Other loans and leases	36,133	39,596	41,392	41,535
Fed funds and reverse RPs with nonbanks (11)	11,750	14,432	14,854	15,359
All other loans and leases (12)	24,383	25,164	26,538	26,175
LESS: Allowance for loan and lease losses	4,233	4,211	4,101	4,295
Interbank loans	3,866	3,726	3,807	4,106
Fed funds and reverse RPs with banks	2,467	2,307	2,415	2,716
Loans to commercial banks	1,399	1,418	1,392	1,390
Cash assets (13)	63,201	68,171	64,162	57,471
Trading assets (14)	3,184	3,244	3,510	3,866
Derivatives with a positive fair value (15)	3,178	3,225	3,491	3,847
Other trading assets	6	19	19	19
Other assets (16)	30,911	30,494	31,516	31,420
TOTAL ASSETS (22)	412,923	421,145	422,861	417,484
LIABILITIES				
Deposits	292,414	294,307	294,448	297,183
Large time deposits	61,851	63,809	60,882	63,767
Other deposits	230,563	230,498	233,567	233,416
Borrowings	39,251	41,818	39,046	38,959
Borrowings from banks in the U.S.	6,128	5,647	4,598	4,368
Borrowings from others	33,123	36,171	34,448	34,591
Trading liabilities (17)	3,974	3,982	4,511	4,882
Derivatives with a negative fair value (15)	3,476	3,508	3,781	4,138
Other trading liabilities	497	474	730	744
Net due to related foreign offices	27,422	31,339	33,865	25,710
Other liabilities	8,064	7,921	9,016	8,772
TOTAL LIABILITIES (22)	371,124	379,366	380,886	375,505
RESIDUAL (ASSETS LESS LIABILITIES) (19)	41,799	41,779	41,975	41,978
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	1,057	1,040	1,043	1,048
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	133	133	133	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.