

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 23, 2012

Account	Week Ending			
	Feb 22	Feb 29	Mar 7	Mar 14
ASSETS				
Bank Credit	319,718	323,965	324,885	322,894
Securities in bank credit (1)	89,376	91,640	92,732	92,911
Treasury and agency securities (2)	61,942	63,745	64,491	64,128
Mortgage-backed securities (MBS) (3)	33,897	34,239	34,139	34,031
Non-MBS (4)	28,044	29,506	30,351	30,097
Other securities	27,435	27,896	28,242	28,783
Mortgage-backed securities (5)	1,398	1,381	1,399	1,405
Non-MBS (6)	26,037	26,514	26,843	27,378
Loans and leases in bank credit (7)	230,342	232,325	232,152	229,983
Commercial and industrial loans	50,248	50,281	50,209	50,166
Real estate loans	129,336	129,468	129,225	129,082
Revolving home equity loans	15,612	15,577	15,558	15,525
Closed-end residential loans (8)	41,826	42,107	42,101	42,078
Commercial real estate loans (9)	71,897	71,785	71,566	71,480
Consumer loans	11,163	11,184	11,189	11,177
Credit cards and other revolving plans	1,090	1,082	1,080	1,078
Other consumer loans (10)	10,072	10,102	10,109	10,099
Other loans and leases	39,596	41,392	41,529	39,558
Fed funds and reverse RPs with nonbanks (11)	14,432	14,854	15,359	15,446
All other loans and leases (12)	25,164	26,538	26,170	24,111
LESS: Allowance for loan and lease losses	4,211	4,101	4,295	4,312
Interbank loans	3,723	3,806	4,088	4,086
Fed funds and reverse RPs with banks	2,304	2,414	2,698	2,731
Loans to commercial banks	1,418	1,392	1,390	1,355
Cash assets (13)	68,177	64,166	57,472	53,191
Trading assets (14)	3,244	3,510	3,866	3,780
Derivatives with a positive fair value (15)	3,225	3,491	3,847	3,761
Other trading assets	19	19	19	19
Other assets (16)	30,494	31,515	31,440	31,423
TOTAL ASSETS (22)	421,145	422,861	417,455	411,062
LIABILITIES				
Deposits	294,307	294,448	297,166	294,944
Large time deposits	63,809	60,882	63,763	63,361
Other deposits	230,498	233,567	233,403	231,583
Borrowings	41,818	39,046	38,960	39,376
Borrowings from banks in the U.S.	5,647	4,598	4,369	3,765
Borrowings from others	36,171	34,448	34,591	35,611
Trading liabilities (17)	3,982	4,511	4,882	4,909
Derivatives with a negative fair value (15)	3,508	3,781	4,138	4,068
Other trading liabilities	474	730	744	840
Net due to related foreign offices	31,339	33,865	25,710	22,255
Other liabilities	7,921	9,016	8,773	7,654
TOTAL LIABILITIES (22)	379,366	380,886	375,490	369,138
RESIDUAL (ASSETS LESS LIABILITIES) (19)	41,779	41,975	41,965	41,925
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	1,040	1,043	1,048	1,000
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	133	133	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.