

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 30, 2012

Account	Week Ending			
	Feb 29	Mar 7	Mar 14	Mar 21
ASSETS				
Bank Credit	323,967	324,886	322,895	321,273
Securities in bank credit (1)	91,640	92,732	92,911	93,912
Treasury and agency securities (2)	63,745	64,491	64,128	64,577
Mortgage-backed securities (MBS) (3)	34,239	34,139	34,031	33,873
Non-MBS (4)	29,506	30,351	30,097	30,704
Other securities	27,896	28,242	28,783	29,335
Mortgage-backed securities (5)	1,381	1,399	1,405	1,424
Non-MBS (6)	26,514	26,843	27,378	27,911
Loans and leases in bank credit (7)	232,327	232,154	229,984	227,361
Commercial and industrial loans	50,281	50,209	50,166	50,534
Real estate loans	129,468	129,225	129,082	129,123
Revolving home equity loans	15,577	15,558	15,525	15,468
Closed-end residential loans (8)	42,107	42,101	42,078	42,170
Commercial real estate loans (9)	71,785	71,566	71,480	71,485
Consumer loans	11,184	11,189	11,177	11,203
Credit cards and other revolving plans	1,082	1,080	1,078	1,072
Other consumer loans (10)	10,102	10,109	10,099	10,131
Other loans and leases	41,393	41,530	39,559	36,502
Fed funds and reverse RPs with nonbanks (11)	14,854	15,359	15,446	12,704
All other loans and leases (12)	26,540	26,171	24,113	23,798
LESS: Allowance for loan and lease losses	4,101	4,295	4,312	4,264
Interbank loans	3,804	4,086	4,085	4,424
Fed funds and reverse RPs with banks	2,414	2,698	2,731	3,119
Loans to commercial banks	1,390	1,388	1,353	1,305
Cash assets (13)	64,166	57,472	53,193	54,683
Trading assets (14)	3,510	3,866	3,780	3,665
Derivatives with a positive fair value (15)	3,491	3,847	3,761	3,346
Other trading assets	19	19	19	319
Other assets (16)	31,515	31,440	31,422	30,750
TOTAL ASSETS (22)	422,861	417,455	411,062	410,532
LIABILITIES				
Deposits	294,448	297,166	294,944	292,511
Large time deposits	60,882	63,763	63,361	61,078
Other deposits	233,567	233,403	231,583	231,433
Borrowings	39,046	38,960	39,376	40,885
Borrowings from banks in the U.S.	4,598	4,369	3,765	3,680
Borrowings from others	34,448	34,591	35,611	37,205
Trading liabilities (17)	4,511	4,882	4,909	4,518
Derivatives with a negative fair value (15)	3,781	4,138	4,068	4,002
Other trading liabilities	730	744	840	517
Net due to related foreign offices	33,865	25,710	22,255	22,785
Other liabilities	9,016	8,773	7,654	7,955
TOTAL LIABILITIES (22)	380,886	375,490	369,138	368,655
RESIDUAL (ASSETS LESS LIABILITIES) (19)	41,975	41,965	41,925	41,877
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	1,043	1,048	1,000	980
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	133	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.