

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



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

Apr 13, 2012

Account	Week Ending			
	Mar 14	Mar 21	Mar 28	Apr 4
ASSETS				
Bank Credit	322,205	320,568	323,304	320,228
Securities in bank credit (1)	92,878	93,881	93,942	93,032
Treasury and agency securities (2)	64,098	64,558	64,843	64,088
Mortgage-backed securities (MBS) (3)	34,013	33,868	34,065	34,325
Non-MBS (4)	30,085	30,690	30,779	29,763
Other securities	28,780	29,323	29,098	28,944
Mortgage-backed securities (5)	1,403	1,412	1,393	1,412
Non-MBS (6)	27,377	27,910	27,706	27,532
Loans and leases in bank credit (7)	229,327	226,687	229,362	227,195
Commercial and industrial loans	50,148	50,511	50,403	50,762
Real estate loans	128,444	128,482	128,346	128,155
Revolving home equity loans	15,512	15,453	15,426	15,406
Closed-end residential loans (8)	42,005	42,100	42,095	42,173
Commercial real estate loans (9)	70,927	70,928	70,825	70,576
Consumer loans	11,177	11,202	11,250	11,291
Credit cards and other revolving plans	1,078	1,071	1,072	1,072
Other consumer loans (10)	10,099	10,131	10,179	10,219
Other loans and leases	39,557	36,492	39,363	36,988
Fed funds and reverse RPs with nonbanks (11)	15,446	12,704	15,282	12,666
All other loans and leases (12)	24,111	23,788	24,081	24,322
LESS: Allowance for loan and lease losses	4,286	4,238	4,070	4,121
Interbank loans	4,085	4,423	4,963	5,200
Fed funds and reverse RPs with banks	2,731	3,119	3,634	3,844
Loans to commercial banks	1,353	1,305	1,329	1,356
Cash assets (13)	53,086	54,586	51,567	53,814
Trading assets (14)	3,780	3,665	3,726	3,780
Derivatives with a positive fair value (15)	3,761	3,346	3,721	3,775
Other trading assets	19	319	5	5
Other assets (16)	31,380	30,706	32,285	33,859
TOTAL ASSETS (22)	410,250	409,711	411,775	412,760
LIABILITIES				
Deposits	294,219	291,781	296,386	299,467
Large time deposits	63,141	60,852	64,575	64,483
Other deposits	231,078	230,930	231,811	234,984
Borrowings	39,331	40,835	41,580	40,087
Borrowings from banks in the U.S.	3,765	3,680	3,796	3,489
Borrowings from others	35,566	37,154	37,784	36,598
Trading liabilities (17)	4,909	4,518	4,242	4,551
Derivatives with a negative fair value (15)	4,068	4,002	4,084	4,182
Other trading liabilities	840	517	158	369
Net due to related foreign offices	22,255	22,785	19,783	18,427
Other liabilities	7,653	7,957	7,943	8,284
TOTAL LIABILITIES (22)	368,367	367,876	369,934	370,816
RESIDUAL (ASSETS LESS LIABILITIES) (19)	41,882	41,835	41,840	41,944
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	989	969	972	912
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	131	131	131	128

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.