

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 2, 2012

Account	Week Ending			
	Feb 1	Feb 8	Feb 15	Feb 22
ASSETS				
Bank Credit	316,327	316,828	315,585	319,233
Securities in bank credit (1)	89,101	89,378	88,853	89,311
Treasury and agency securities (2)	62,334	62,418	61,686	61,952
Mortgage-backed securities (MBS) (3)	33,210	33,557	33,580	33,937
Non-MBS (4)	29,124	28,861	28,106	28,015
Other securities	26,767	26,960	27,168	27,359
Mortgage-backed securities (5)	1,392	1,368	1,404	1,398
Non-MBS (6)	25,376	25,592	25,764	25,961
Loans and leases in bank credit (7)	227,226	227,450	226,732	229,923
Commercial and industrial loans	50,237	50,156	50,295	50,179
Real estate loans	129,342	129,256	129,147	128,995
Revolving home equity loans	15,684	15,648	15,632	15,607
Closed-end residential loans (8)	41,853	41,842	41,856	41,754
Commercial real estate loans (9)	71,805	71,766	71,659	71,634
Consumer loans	11,157	11,146	11,155	11,150
Credit cards and other revolving plans	1,121	1,107	1,100	1,097
Other consumer loans (10)	10,036	10,039	10,055	10,052
Other loans and leases	36,489	36,892	36,136	39,598
Fed funds and reverse RPs with nonbanks (11)	11,564	13,049	11,755	14,432
All other loans and leases (12)	24,925	23,843	24,381	25,166
LESS: Allowance for loan and lease losses	4,069	4,201	4,219	4,212
Interbank loans	3,768	3,827	3,849	3,720
Fed funds and reverse RPs with banks	2,348	2,424	2,450	2,301
Loans to commercial banks	1,419	1,403	1,399	1,418
Cash assets (13)	56,240	59,459	63,232	68,855
Trading assets (14)	3,217	3,216	3,184	3,244
Derivatives with a positive fair value (15)	3,198	3,197	3,178	3,236
Other trading assets	19	19	6	8
Other assets (16)	30,758	30,760	30,880	30,574
TOTAL ASSETS (22)	406,241	409,889	412,511	421,414
LIABILITIES				
Deposits	288,618	289,291	292,122	294,121
Large time deposits	58,377	60,324	61,758	63,734
Other deposits	230,242	228,967	230,364	230,387
Borrowings	38,272	38,620	39,203	42,004
Borrowings from banks in the U.S.	5,686	5,821	6,088	5,657
Borrowings from others	32,586	32,799	33,115	36,347
Trading liabilities (17)	3,904	3,949	3,974	4,021
Derivatives with a negative fair value (15)	3,482	3,495	3,476	3,519
Other trading liabilities	422	454	497	502
Net due to related foreign offices	25,199	27,955	27,422	31,161
Other liabilities	8,348	8,172	8,050	7,843
TOTAL LIABILITIES (22)	364,341	367,986	370,771	379,150
RESIDUAL (ASSETS LESS LIABILITIES) (19)	41,899	41,902	41,741	42,264
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	1,026	1,047	1,056	1,042
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.