

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



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

May 11, 2012

Account	Week Ending			
	Apr 11	Apr 18	Apr 25	May 2
ASSETS				
Bank Credit	320,241	320,116	318,872	322,500
Securities in bank credit (1)	93,061	93,195	92,501	93,064
Treasury and agency securities (2)	64,114	64,492	63,588	63,680
Mortgage-backed securities (MBS) (3)	34,335	34,431	34,298	34,622
Non-MBS (4)	29,779	30,061	29,290	29,058
Other securities	28,946	28,703	28,913	29,385
Mortgage-backed securities (5)	1,412	1,382	1,376	1,359
Non-MBS (6)	27,534	27,321	27,537	28,026
Loans and leases in bank credit (7)	227,181	226,921	226,371	229,436
Commercial and industrial loans	50,762	50,806	51,520	51,483
Real estate loans	128,138	128,203	128,132	128,214
Revolving home equity loans	15,401	15,376	15,369	15,367
Closed-end residential loans (8)	42,181	42,188	42,025	42,093
Commercial real estate loans (9)	70,556	70,639	70,738	70,754
Consumer loans	11,301	11,342	11,369	11,380
Credit cards and other revolving plans	1,072	1,086	1,121	1,105
Other consumer loans (10)	10,229	10,256	10,248	10,275
Other loans and leases	36,979	36,571	35,350	38,359
Fed funds and reverse RPs with nonbanks (11)	12,666	12,518	10,984	13,705
All other loans and leases (12)	24,314	24,054	24,366	24,655
LESS: Allowance for loan and lease losses	4,121	4,138	4,130	4,109
Interbank loans	5,200	4,682	4,932	5,023
Fed funds and reverse RPs with banks	3,844	3,366	3,624	3,713
Loans to commercial banks	1,356	1,316	1,308	1,310
Cash assets (13)	53,784	56,081	51,389	51,262
Trading assets (14)	3,780	3,737	3,753	3,733
Derivatives with a positive fair value (15)	3,775	3,733	3,748	3,719
Other trading assets	5	5	5	14
Other assets (16)	33,850	32,878	31,958	32,352
TOTAL ASSETS (22)	412,735	413,356	406,773	410,761
LIABILITIES				
Deposits	299,457	301,557	297,366	293,677
Large time deposits	64,488	62,253	63,579	62,528
Other deposits	234,969	239,304	233,787	231,149
Borrowings	40,075	39,470	38,052	43,510
Borrowings from banks in the U.S.	3,477	3,366	3,142	4,293
Borrowings from others	36,598	36,103	34,910	39,218
Trading liabilities (17)	4,551	4,957	4,686	4,639
Derivatives with a negative fair value (15)	4,182	4,149	4,232	4,197
Other trading liabilities	369	808	454	442
Net due to related foreign offices	18,427	17,499	16,946	19,072
Other liabilities	8,285	7,903	7,853	7,858
TOTAL LIABILITIES (22)	370,794	371,386	364,903	368,757
RESIDUAL (ASSETS LESS LIABILITIES) (19)	41,941	41,970	41,870	42,004
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	925	953	957	963
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	128	128	128	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.