

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



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

Jul 10, 2009

Account	Week Ending			
				Jul 1
ASSETS				
Bank Credit				352,050
Securities in bank credit (1)				73,268
Treasury and agency securities (2)				48,953
Mortgage-backed securities (MBS) (3)				21,384
Non-MBS (4)				27,569
Other securities				24,315
Mortgage-backed securities (5)				1,524
Non-MBS (6)				22,791
Loans and leases in bank credit (7)				278,782
Commercial and industrial loans				65,128
Real estate loans				158,995
Revolving home equity loans				19,511
Closed-end residential loans (8)				41,404
Commercial real estate loans (9)				98,079
Consumer loans				15,178
Credit cards and other revolving plans				1,747
Other consumer loans (10)				13,431
Other loans and leases				39,481
Fed funds and reverse RPs with nonbanks (11)				15,515
All other loans and leases (12)				23,966
LESS: Allowance for loan and lease losses				6,654
Interbank loans				2,537
Fed funds and reverse RPs with banks				1,519
Loans to commercial banks				1,018
Cash assets (13)				32,451
Trading assets (14)				9,510
Derivatives with a positive fair value (15)				9,484
Other trading assets				26
Other assets (16)				50,759
TOTAL ASSETS				440,653
LIABILITIES				
Deposits				287,835
Large time deposits				71,815
Other deposits				216,019
Borrowings				72,880
Borrowings from banks in the U.S.				15,782
Borrowings from others				57,097
Trading liabilities (17)				10,104
Derivatives with a negative fair value (15)				9,288
Other trading liabilities				816
Net due to related foreign offices				23,579
Other liabilities				10,455
TOTAL LIABILITIES				404,853
RESIDUAL (ASSETS LESS LIABILITIES) (19)				35,801
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)				(125)
Securitized consumer loans (21)				55
Securitized credit cards and other revolving plans				-
Other securitized consumer loans				55
Securitized real estate loans (21)				909

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.

For further information, please call (877) 597-5371.