

# 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 17, 2009

Account	Week Ending	
	Jul 1	Jul 8
<b>ASSETS</b>		
Bank Credit	351,963	348,242
Securities in bank credit (1)	73,233	72,046
Treasury and agency securities (2)	48,936	47,610
Mortgage-backed securities (MBS) (3)	21,367	21,286
Non-MBS (4)	27,569	26,324
Other securities	24,298	24,436
Mortgage-backed securities (5)	1,520	1,527
Non-MBS (6)	22,777	22,909
Loans and leases in bank credit (7)	278,730	276,197
Commercial and industrial loans	65,125	64,571
Real estate loans	158,954	158,156
Revolving home equity loans	19,511	19,525
Closed-end residential loans (8)	41,391	41,243
Commercial real estate loans (9)	98,052	97,387
Consumer loans	15,174	15,120
Credit cards and other revolving plans	1,746	1,748
Other consumer loans (10)	13,427	13,372
Other loans and leases	39,477	38,350
Fed funds and reverse RPs with nonbanks (11)	15,515	15,573
All other loans and leases (12)	23,962	22,778
LESS: Allowance for loan and lease losses	6,653	6,845
Interbank loans	2,536	2,743
Fed funds and reverse RPs with banks	1,517	1,702
Loans to commercial banks	1,018	1,041
Cash assets (13)	32,447	28,971
Trading assets (14)	9,510	9,213
Derivatives with a positive fair value (15)	9,484	9,189
Other trading assets	26	24
Other assets (16)	50,755	51,114
<b>TOTAL ASSETS</b>	<b>440,559</b>	<b>433,438</b>
<b>LIABILITIES</b>		
Deposits	287,754	281,486
Large time deposits	71,807	68,498
Other deposits	215,947	212,988
Borrowings	72,877	78,554
Borrowings from banks in the U.S.	15,782	15,936
Borrowings from others	57,095	62,618
Trading liabilities (17)	10,104	9,859
Derivatives with a negative fair value (15)	9,288	9,012
Other trading liabilities	816	847
Net due to related foreign offices	23,579	17,781
Other liabilities	10,455	10,106
<b>TOTAL LIABILITIES</b>	<b>404,769</b>	<b>397,786</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>35,789</b>	<b>35,652</b>
<b>MEMORANDA</b>		
Net unrealized gains (losses) on available-for-sale securities (20)	(124)	(108)
Securitized consumer loans (21)	55	54
Securitized credit cards and other revolving plans	-	-
Other securitized consumer loans	55	54
Securitized real estate loans (21)	909	912

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.