

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 24, 2009

Account	Week Ending		
	Jul 1	Jul 8	Jul 15
ASSETS			
Bank Credit	351,543	347,794	346,960
Securities in bank credit (1)	73,144	71,927	71,757
Treasury and agency securities (2)	48,871	47,530	47,135
Mortgage-backed securities (MBS) (3)	21,320	21,236	21,226
Non-MBS (4)	27,551	26,294	25,908
Other securities	24,273	24,397	24,622
Mortgage-backed securities (5)	1,520	1,527	1,524
Non-MBS (6)	22,753	22,870	23,098
Loans and leases in bank credit (7)	278,399	275,867	275,203
Commercial and industrial loans	65,069	64,543	64,286
Real estate loans	158,807	157,988	157,460
Revolving home equity loans	19,503	19,517	19,516
Closed-end residential loans (8)	41,340	41,189	40,787
Commercial real estate loans (9)	97,964	97,282	97,157
Consumer loans	15,165	15,111	15,116
Credit cards and other revolving plans	1,746	1,748	1,743
Other consumer loans (10)	13,419	13,363	13,373
Other loans and leases	39,357	38,224	38,341
Fed funds and reverse RPs with nonbanks (11)	15,515	15,573	15,627
All other loans and leases (12)	23,842	22,652	22,714
LESS: Allowance for loan and lease losses	6,650	6,838	6,915
Interbank loans	2,535	2,742	2,806
Fed funds and reverse RPs with banks	1,516	1,701	1,733
Loans to commercial banks	1,018	1,041	1,073
Cash assets (13)	32,423	28,933	34,716
Trading assets (14)	9,510	9,213	9,421
Derivatives with a positive fair value (15)	9,484	9,189	9,393
Other trading assets	26	24	28
Other assets (16)	50,557	50,898	53,223
TOTAL ASSETS	439,919	432,741	440,211
LIABILITIES			
Deposits	287,443	281,109	287,531
Large time deposits	71,754	68,435	73,373
Other deposits	215,689	212,674	214,158
Borrowings	72,870	78,542	77,101
Borrowings from banks in the U.S.	15,782	15,936	16,505
Borrowings from others	57,087	62,606	60,596
Trading liabilities (17)	10,104	9,859	9,945
Derivatives with a negative fair value (15)	9,288	9,012	9,119
Other trading liabilities	816	847	827
Net due to related foreign offices	23,579	17,781	20,423
Other liabilities	10,452	10,099	10,028
TOTAL LIABILITIES	404,449	397,390	405,028
RESIDUAL (ASSETS LESS LIABILITIES) (19)	35,470	35,351	35,183
MEMORANDA			
Net unrealized gains (losses) on available-for-sale securities (20)	(126)	(110)	(111)
Securitized consumer loans (21)	55	54	53
Securitized credit cards and other revolving plans	-	-	-
Other securitized consumer loans	55	54	53
Securitized real estate loans (21)	909	912	913

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.