

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 31, 2009

Account	Week Ending			
	Jul 1	Jul 8	Jul 15	Jul 22
ASSETS				
Bank Credit	351,543	347,794	346,960	350,808
Securities in bank credit (1)	73,144	71,927	71,757	70,591
Treasury and agency securities (2)	48,871	47,530	47,135	46,176
Mortgage-backed securities (MBS) (3)	21,320	21,236	21,226	21,008
Non-MBS (4)	27,551	26,294	25,908	25,168
Other securities	24,273	24,397	24,622	24,415
Mortgage-backed securities (5)	1,520	1,527	1,524	1,521
Non-MBS (6)	22,753	22,870	23,098	22,893
Loans and leases in bank credit (7)	278,399	275,867	275,203	280,217
Commercial and industrial loans	65,069	64,543	64,286	64,081
Real estate loans	158,807	157,988	157,460	157,248
Revolving home equity loans	19,503	19,517	19,516	19,510
Closed-end residential loans (8)	41,340	41,189	40,787	40,639
Commercial real estate loans (9)	97,964	97,282	97,157	97,099
Consumer loans	15,165	15,111	15,116	15,281
Credit cards and other revolving plans	1,746	1,748	1,743	1,748
Other consumer loans (10)	13,419	13,363	13,373	13,533
Other loans and leases	39,357	38,224	38,341	43,607
Fed funds and reverse RPs with nonbanks (11)	15,515	15,573	15,627	20,270
All other loans and leases (12)	23,842	22,652	22,714	23,337
LESS: Allowance for loan and lease losses	6,650	6,838	6,915	6,872
Interbank loans	2,535	2,742	2,806	2,481
Fed funds and reverse RPs with banks	1,516	1,701	1,733	1,507
Loans to commercial banks	1,018	1,041	1,073	974
Cash assets (13)	32,423	28,933	34,716	31,385
Trading assets (14)	9,510	9,213	9,421	9,697
Derivatives with a positive fair value (15)	9,484	9,189	9,393	9,673
Other trading assets	26	24	28	25
Other assets (16)	50,557	50,898	53,223	59,776
TOTAL ASSETS	439,919	432,741	440,211	447,275
LIABILITIES				
Deposits	287,443	281,109	287,531	288,263
Large time deposits	71,754	68,435	73,373	77,013
Other deposits	215,689	212,674	214,158	211,250
Borrowings	72,870	78,542	77,101	84,943
Borrowings from banks in the U.S.	15,782	15,936	16,505	16,937
Borrowings from others	57,087	62,606	60,596	68,005
Trading liabilities (17)	10,104	9,859	9,945	9,370
Derivatives with a negative fair value (15)	9,288	9,012	9,119	9,228
Other trading liabilities	816	847	827	142
Net due to related foreign offices	23,579	17,781	20,423	19,681
Other liabilities	10,452	10,099	10,028	9,809
TOTAL LIABILITIES	404,449	397,390	405,028	412,065
RESIDUAL (ASSETS LESS LIABILITIES) (19)	35,470	35,351	35,183	35,210
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	(126)	(110)	(111)	(120)
Securitized consumer loans (21)	55	54	53	52
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	55	54	53	52
Securitized real estate loans (21)	909	912	913	914

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.