

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



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

Aug 14, 2009

Account	Week Ending			
	Jul 15	Jul 22	Jul 29	Aug 5
<b>ASSETS</b>				
Bank Credit	346,681	350,528	349,760	345,014
Securities in bank credit (1)	71,686	70,520	70,191	69,734
Treasury and agency securities (2)	47,113	46,155	45,998	45,721
Mortgage-backed securities (MBS) (3)	21,224	21,005	21,163	21,515
Non-MBS (4)	25,889	25,149	24,835	24,206
Other securities	24,573	24,365	24,193	24,014
Mortgage-backed securities (5)	1,524	1,521	1,503	1,497
Non-MBS (6)	23,049	22,844	22,690	22,517
Loans and leases in bank credit (7)	274,995	280,008	279,568	275,279
Commercial and industrial loans	64,246	64,041	63,471	63,355
Real estate loans	157,334	157,121	156,887	156,143
Revolving home equity loans	19,492	19,485	19,484	19,482
Closed-end residential loans (8)	40,774	40,626	40,370	40,038
Commercial real estate loans (9)	97,068	97,010	97,032	96,623
Consumer loans	15,114	15,279	15,291	15,401
Credit cards and other revolving plans	1,742	1,748	1,799	1,791
Other consumer loans (10)	13,372	13,531	13,492	13,610
Other loans and leases	38,302	43,566	43,919	40,381
Fed funds and reverse RPs with nonbanks (11)	15,627	20,270	21,664	18,675
All other loans and leases (12)	22,675	23,297	22,255	21,706
LESS: Allowance for loan and lease losses	6,911	6,869	6,640	6,907
Interbank loans	2,798	2,478	2,536	2,876
Fed funds and reverse RPs with banks	1,724	1,503	1,639	1,829
Loans to commercial banks	1,073	974	897	1,047
Cash assets (13)	34,711	31,380	31,506	31,046
Trading assets (14)	9,421	9,697	9,355	8,492
Derivatives with a positive fair value (15)	9,393	9,673	9,329	8,469
Other trading assets	28	25	26	23
Other assets (16)	53,216	59,769	53,301	55,967
<b>TOTAL ASSETS</b>	<b>439,915</b>	<b>446,983</b>	<b>439,818</b>	<b>436,488</b>
<b>LIABILITIES</b>				
Deposits	287,286	288,022	289,034	286,533
Large time deposits	73,343	76,983	76,582	74,727
Other deposits	213,942	211,039	212,452	211,806
Borrowings	77,082	84,924	78,064	75,870
Borrowings from banks in the U.S.	16,505	16,937	15,432	13,674
Borrowings from others	60,577	67,987	62,632	62,196
Trading liabilities (17)	9,945	9,370	9,090	9,606
Derivatives with a negative fair value (15)	9,119	9,228	8,755	9,311
Other trading liabilities	827	142	335	295
Net due to related foreign offices	20,423	19,681	18,952	19,877
Other liabilities	10,027	9,807	9,507	9,440
<b>TOTAL LIABILITIES</b>	<b>404,763</b>	<b>411,805</b>	<b>404,648</b>	<b>401,325</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>35,152</b>	<b>35,178</b>	<b>35,170</b>	<b>35,162</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	(112)	(121)	(133)	(28)
Securitized consumer loans (21)	53	52	51	50
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	53	52	51	50
Securitized real estate loans (21)	913	914	915	915

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.