

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 21, 2009

Account	Week Ending			
	Jul 22	Jul 29	Aug 5	Aug 12
ASSETS				
Bank Credit	350,528	349,760	345,014	341,881
Securities in bank credit (1)	70,520	70,191	69,734	69,676
Treasury and agency securities (2)	46,155	45,998	45,721	45,637
Mortgage-backed securities (MBS) (3)	21,005	21,163	21,515	21,410
Non-MBS (4)	25,149	24,835	24,206	24,227
Other securities	24,365	24,193	24,014	24,039
Mortgage-backed securities (5)	1,521	1,503	1,497	1,493
Non-MBS (6)	22,844	22,690	22,517	22,546
Loans and leases in bank credit (7)	280,008	279,568	275,279	272,206
Commercial and industrial loans	64,041	63,471	63,355	62,841
Real estate loans	157,121	156,887	156,143	156,017
Revolving home equity loans	19,485	19,484	19,482	19,496
Closed-end residential loans (8)	40,626	40,370	40,038	39,973
Commercial real estate loans (9)	97,010	97,032	96,623	96,547
Consumer loans	15,279	15,291	15,401	15,449
Credit cards and other revolving plans	1,748	1,799	1,791	1,803
Other consumer loans (10)	13,531	13,492	13,610	13,646
Other loans and leases	43,566	43,919	40,381	37,899
Fed funds and reverse RPs with nonbanks (11)	20,270	21,664	18,675	16,235
All other loans and leases (12)	23,297	22,255	21,706	21,664
LESS: Allowance for loan and lease losses	6,869	6,640	6,907	6,914
Interbank loans	2,478	2,536	2,876	2,754
Fed funds and reverse RPs with banks	1,503	1,639	1,829	1,778
Loans to commercial banks	974	897	1,047	976
Cash assets (13)	31,380	31,506	31,046	28,940
Trading assets (14)	9,697	9,355	8,492	8,159
Derivatives with a positive fair value (15)	9,673	9,329	8,469	8,136
Other trading assets	25	26	23	23
Other assets (16)	59,769	53,301	55,967	57,075
TOTAL ASSETS	446,983	439,818	436,488	431,896
LIABILITIES				
Deposits	288,022	289,034	286,533	285,348
Large time deposits	76,983	76,582	74,727	75,527
Other deposits	211,039	212,452	211,806	209,821
Borrowings	84,924	78,064	75,870	75,624
Borrowings from banks in the U.S.	16,937	15,432	13,674	15,482
Borrowings from others	67,987	62,632	62,196	60,142
Trading liabilities (17)	9,370	9,090	9,606	9,232
Derivatives with a negative fair value (15)	9,228	8,755	9,311	8,935
Other trading liabilities	142	335	295	297
Net due to related foreign offices	19,681	18,952	19,877	16,920
Other liabilities	9,807	9,507	9,440	9,501
TOTAL LIABILITIES	411,805	404,648	401,325	396,625
RESIDUAL (ASSETS LESS LIABILITIES) (19)	35,178	35,170	35,162	35,271
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	(121)	(133)	(28)	(41)
Securitized consumer loans (21)	52	51	50	49
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	52	51	50	49
Securitized real estate loans (21)	914	915	915	907

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.