

# 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 28, 2009

Account	Week Ending			
	Jul 29	Aug 5	Aug 12	Aug 19
<b>ASSETS</b>				
Bank Credit	349,760	345,014	341,881	344,264
Securities in bank credit (1)	70,191	69,734	69,676	69,042
Treasury and agency securities (2)	45,998	45,721	45,637	45,162
Mortgage-backed securities (MBS) (3)	21,163	21,515	21,410	21,469
Non-MBS (4)	24,835	24,206	24,227	23,692
Other securities	24,193	24,014	24,039	23,880
Mortgage-backed securities (5)	1,503	1,497	1,493	1,501
Non-MBS (6)	22,690	22,517	22,546	22,379
Loans and leases in bank credit (7)	279,568	275,279	272,206	275,223
Commercial and industrial loans	63,471	63,355	62,841	62,326
Real estate loans	156,887	156,143	156,017	155,522
Revolving home equity loans	19,484	19,482	19,496	19,503
Closed-end residential loans (8)	40,370	40,038	39,973	39,634
Commercial real estate loans (9)	97,032	96,623	96,547	96,385
Consumer loans	15,291	15,401	15,449	15,520
Credit cards and other revolving plans	1,799	1,791	1,803	1,822
Other consumer loans (10)	13,492	13,610	13,646	13,697
Other loans and leases	43,919	40,381	37,899	41,855
Fed funds and reverse RPs with nonbanks (11)	21,664	18,675	16,235	19,592
All other loans and leases (12)	22,255	21,706	21,664	22,263
LESS: Allowance for loan and lease losses	6,640	6,907	6,914	6,925
Interbank loans	2,536	2,876	2,754	2,836
Fed funds and reverse RPs with banks	1,639	1,829	1,778	1,805
Loans to commercial banks	897	1,047	976	1,032
Cash assets (13)	31,506	31,046	28,940	27,412
Trading assets (14)	9,355	8,492	8,159	8,395
Derivatives with a positive fair value (15)	9,329	8,469	8,136	8,370
Other trading assets	26	23	23	25
Other assets (16)	53,301	55,967	57,075	56,843
<b>TOTAL ASSETS</b>	<b>439,818</b>	<b>436,488</b>	<b>431,896</b>	<b>432,826</b>
<b>LIABILITIES</b>				
Deposits	289,034	286,533	285,348	282,890
Large time deposits	76,582	74,727	75,527	72,732
Other deposits	212,452	211,806	209,821	210,157
Borrowings	78,064	75,870	75,624	80,489
Borrowings from banks in the U.S.	15,432	13,674	15,482	15,479
Borrowings from others	62,632	62,196	60,142	65,010
Trading liabilities (17)	9,090	9,606	9,232	9,203
Derivatives with a negative fair value (15)	8,755	9,311	8,935	8,907
Other trading liabilities	335	295	297	296
Net due to related foreign offices	18,952	19,877	16,920	15,859
Other liabilities	9,507	9,440	9,501	9,248
<b>TOTAL LIABILITIES</b>	<b>404,648</b>	<b>401,325</b>	<b>396,625</b>	<b>397,688</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>35,170</b>	<b>35,162</b>	<b>35,271</b>	<b>35,137</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	(133)	(28)	(41)	(38)
Securitized consumer loans (21)	51	50	49	48
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	51	50	49	48
Securitized real estate loans (21)	915	915	907	909

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.