

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



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

Sep 2, 2009

Account	Week Ending			
	Aug 5	Aug 12	Aug 19	Aug 26
ASSETS				
Bank Credit	345,014	341,881	344,264	339,546
Securities in bank credit (1)	69,734	69,676	69,042	68,522
Treasury and agency securities (2)	45,721	45,637	45,162	44,774
Mortgage-backed securities (MBS) (3)	21,515	21,410	21,469	21,550
Non-MBS (4)	24,206	24,227	23,692	23,224
Other securities	24,014	24,039	23,880	23,748
Mortgage-backed securities (5)	1,497	1,493	1,501	1,486
Non-MBS (6)	22,517	22,546	22,379	22,262
Loans and leases in bank credit (7)	275,279	272,206	275,223	271,024
Commercial and industrial loans	63,355	62,841	62,326	62,090
Real estate loans	156,143	156,017	155,522	155,171
Revolving home equity loans	19,482	19,496	19,503	19,500
Closed-end residential loans (8)	40,038	39,973	39,634	39,441
Commercial real estate loans (9)	96,623	96,547	96,385	96,229
Consumer loans	15,401	15,449	15,520	15,617
Credit cards and other revolving plans	1,791	1,803	1,822	1,822
Other consumer loans (10)	13,610	13,646	13,697	13,796
Other loans and leases	40,381	37,899	41,855	38,146
Fed funds and reverse RPs with nonbanks (11)	18,675	16,235	19,592	16,135
All other loans and leases (12)	21,706	21,664	22,263	22,012
LESS: Allowance for loan and lease losses	6,907	6,914	6,925	6,899
Interbank loans	2,876	2,754	2,836	3,098
Fed funds and reverse RPs with banks	1,829	1,778	1,805	2,057
Loans to commercial banks	1,047	976	1,032	1,041
Cash assets (13)	31,046	28,940	27,412	31,793
Trading assets (14)	8,492	8,159	8,395	7,637
Derivatives with a positive fair value (15)	8,469	8,136	8,370	7,606
Other trading assets	23	23	25	31
Other assets (16)	55,967	57,075	56,843	51,177
TOTAL ASSETS	436,488	431,896	432,826	426,351
LIABILITIES				
Deposits	286,533	285,348	282,890	279,772
Large time deposits	74,727	75,527	72,732	67,760
Other deposits	211,806	209,821	210,157	212,012
Borrowings	75,870	75,624	80,489	76,400
Borrowings from banks in the U.S.	13,674	15,482	15,479	16,942
Borrowings from others	62,196	60,142	65,010	59,458
Trading liabilities (17)	9,606	9,232	9,203	8,376
Derivatives with a negative fair value (15)	9,311	8,935	8,907	7,971
Other trading liabilities	295	297	296	405
Net due to related foreign offices	19,877	16,920	15,859	17,497
Other liabilities	9,440	9,501	9,248	9,077
TOTAL LIABILITIES	401,325	396,625	397,688	391,123
RESIDUAL (ASSETS LESS LIABILITIES) (19)	35,162	35,271	35,137	35,228
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	(28)	(41)	(38)	(25)
Securitized consumer loans (21)	50	49	48	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	50	49	48	-
Securitized real estate loans (21)	915	907	909	908

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.