

# 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 11, 2009

Account	Week Ending			
	Aug 12	Aug 19	Aug 26	Sep 2
<b>ASSETS</b>				
Bank Credit	341,881	344,264	339,546	339,543
Securities in bank credit (1)	69,676	69,042	68,522	68,527
Treasury and agency securities (2)	45,637	45,162	44,774	44,693
Mortgage-backed securities (MBS) (3)	21,410	21,469	21,550	22,056
Non-MBS (4)	24,227	23,692	23,224	22,637
Other securities	24,039	23,880	23,748	23,834
Mortgage-backed securities (5)	1,493	1,501	1,486	1,504
Non-MBS (6)	22,546	22,379	22,262	22,329
Loans and leases in bank credit (7)	272,206	275,223	271,024	271,016
Commercial and industrial loans	62,841	62,326	62,090	62,088
Real estate loans	156,017	155,522	155,171	154,931
Revolving home equity loans	19,496	19,503	19,500	19,529
Closed-end residential loans (8)	39,973	39,634	39,441	39,516
Commercial real estate loans (9)	96,547	96,385	96,229	95,886
Consumer loans	15,449	15,520	15,617	15,618
Credit cards and other revolving plans	1,803	1,822	1,822	1,799
Other consumer loans (10)	13,646	13,697	13,796	13,819
Other loans and leases	37,899	41,855	38,146	38,380
Fed funds and reverse RPs with nonbanks (11)	16,235	19,592	16,135	16,677
All other loans and leases (12)	21,664	22,263	22,012	21,702
LESS: Allowance for loan and lease losses	6,914	6,925	6,899	6,945
Interbank loans	2,754	2,836	3,098	3,408
Fed funds and reverse RPs with banks	1,778	1,805	2,057	2,574
Loans to commercial banks	976	1,032	1,041	834
Cash assets (13)	28,940	27,412	31,793	32,730
Trading assets (14)	8,159	8,395	7,637	7,936
Derivatives with a positive fair value (15)	8,136	8,370	7,606	7,906
Other trading assets	23	25	31	30
Other assets (16)	57,075	56,843	51,177	49,823
<b>TOTAL ASSETS</b>	<b>431,896</b>	<b>432,826</b>	<b>426,351</b>	<b>426,496</b>
<b>LIABILITIES</b>				
Deposits	285,348	282,890	279,772	279,361
Large time deposits	75,527	72,732	67,760	66,972
Other deposits	209,821	210,157	212,012	212,389
Borrowings	75,624	80,489	76,400	76,114
Borrowings from banks in the U.S.	15,482	15,479	16,942	15,933
Borrowings from others	60,142	65,010	59,458	60,181
Trading liabilities (17)	9,232	9,203	8,376	8,441
Derivatives with a negative fair value (15)	8,935	8,907	7,971	8,028
Other trading liabilities	297	296	405	413
Net due to related foreign offices	16,920	15,859	17,497	18,018
Other liabilities	9,501	9,248	9,077	9,532
<b>TOTAL LIABILITIES</b>	<b>396,625</b>	<b>397,688</b>	<b>391,123</b>	<b>391,465</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>35,271</b>	<b>35,137</b>	<b>35,228</b>	<b>35,031</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	(41)	(38)	(25)	78
Securitized consumer loans (21)	49	48	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	49	48	-	-
Securitized real estate loans (21)	907	909	908	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.