

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 18, 2009

Account	Week Ending			
	Aug 19	Aug 26	Sep 2	Sep 9
ASSETS				
Bank Credit	344,264	339,546	339,543	339,076
Securities in bank credit (1)	69,042	68,522	68,527	68,895
Treasury and agency securities (2)	45,162	44,774	44,693	45,023
Mortgage-backed securities (MBS) (3)	21,469	21,550	22,056	21,890
Non-MBS (4)	23,692	23,224	22,637	23,134
Other securities	23,880	23,748	23,834	23,872
Mortgage-backed securities (5)	1,501	1,486	1,504	1,504
Non-MBS (6)	22,379	22,262	22,329	22,368
Loans and leases in bank credit (7)	275,223	271,024	271,016	270,180
Commercial and industrial loans	62,326	62,090	62,088	61,967
Real estate loans	155,522	155,171	154,931	154,809
Revolving home equity loans	19,503	19,500	19,529	19,563
Closed-end residential loans (8)	39,634	39,441	39,516	39,494
Commercial real estate loans (9)	96,385	96,229	95,886	95,753
Consumer loans	15,520	15,617	15,618	15,620
Credit cards and other revolving plans	1,822	1,822	1,799	1,812
Other consumer loans (10)	13,697	13,796	13,819	13,808
Other loans and leases	41,855	38,146	38,380	37,784
Fed funds and reverse RPs with nonbanks (11)	19,592	16,135	16,677	17,231
All other loans and leases (12)	22,263	22,012	21,702	20,553
LESS: Allowance for loan and lease losses	6,925	6,899	6,945	6,968
Interbank loans	2,836	3,098	3,408	3,349
Fed funds and reverse RPs with banks	1,805	2,057	2,574	2,516
Loans to commercial banks	1,032	1,041	834	833
Cash assets (13)	27,412	31,793	32,730	33,122
Trading assets (14)	8,395	7,637	7,936	8,470
Derivatives with a positive fair value (15)	8,370	7,606	7,906	8,446
Other trading assets	25	31	30	24
Other assets (16)	56,843	51,177	49,823	47,509
TOTAL ASSETS	432,826	426,351	426,496	424,558
LIABILITIES				
Deposits	282,890	279,772	279,361	280,529
Large time deposits	72,732	67,760	66,972	66,304
Other deposits	210,157	212,012	212,389	214,226
Borrowings	80,489	76,400	76,114	72,945
Borrowings from banks in the U.S.	15,479	16,942	15,933	15,296
Borrowings from others	65,010	59,458	60,181	57,649
Trading liabilities (17)	9,203	8,376	8,441	8,829
Derivatives with a negative fair value (15)	8,907	7,971	8,028	8,483
Other trading liabilities	296	405	413	347
Net due to related foreign offices	15,859	17,497	18,018	17,166
Other liabilities	9,248	9,077	9,532	9,787
TOTAL LIABILITIES	397,688	391,123	391,465	389,257
RESIDUAL (ASSETS LESS LIABILITIES) (19)	35,137	35,228	35,031	35,301
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	(38)	(25)	78	100
Securitized consumer loans (21)	48	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	48	-	-	-
Securitized real estate loans (21)	909	908	909	910

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.