

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 25, 2009

Account	Week Ending			
	Aug 26	Sep 2	Sep 9	Sep 16
ASSETS				
Bank Credit	334,141	334,156	333,700	334,600
Securities in bank credit (1)	66,640	66,646	67,023	68,333
Treasury and agency securities (2)	44,524	44,444	44,773	44,397
Mortgage-backed securities (MBS) (3)	21,550	22,056	21,890	21,771
Non-MBS (4)	22,974	22,388	22,883	22,626
Other securities	22,115	22,202	22,250	23,937
Mortgage-backed securities (5)	1,486	1,504	1,504	1,526
Non-MBS (6)	20,630	20,697	20,746	22,411
Loans and leases in bank credit (7)	267,501	267,510	266,677	266,267
Commercial and industrial loans	62,065	62,063	61,942	61,753
Real estate loans	151,674	151,450	151,332	151,137
Revolving home equity loans	19,499	19,527	19,561	19,582
Closed-end residential loans (8)	39,428	39,503	39,481	39,319
Commercial real estate loans (9)	92,746	92,420	92,289	92,237
Consumer loans	15,617	15,617	15,619	15,604
Credit cards and other revolving plans	1,822	1,799	1,812	1,811
Other consumer loans (10)	13,795	13,818	13,807	13,793
Other loans and leases	38,146	38,380	37,784	37,773
Fed funds and reverse RPs with nonbanks (11)	16,135	16,677	17,231	16,525
All other loans and leases (12)	22,012	21,702	20,553	21,248
LESS: Allowance for loan and lease losses	6,639	6,681	6,701	6,722
Interbank loans	3,098	3,408	3,349	2,864
Fed funds and reverse RPs with banks	2,057	2,574	2,516	1,990
Loans to commercial banks	1,041	834	833	874
Cash assets (13)	30,965	31,951	32,295	33,686
Trading assets (14)	7,637	7,936	8,470	8,815
Derivatives with a positive fair value (15)	7,606	7,906	8,446	8,791
Other trading assets	31	30	24	23
Other assets (16)	49,926	48,580	46,263	55,220
TOTAL ASSETS	419,127	419,350	417,376	428,463
LIABILITIES				
Deposits	273,034	272,689	273,865	286,335
Large time deposits	65,729	64,971	64,355	71,100
Other deposits	207,305	207,718	209,510	215,234
Borrowings	76,400	76,113	72,944	73,775
Borrowings from banks in the U.S.	16,942	15,933	15,296	14,924
Borrowings from others	59,458	60,180	57,648	58,851
Trading liabilities (17)	8,376	8,441	8,829	8,809
Derivatives with a negative fair value (15)	7,971	8,028	8,483	8,573
Other trading liabilities	405	413	347	236
Net due to related foreign offices	17,497	18,018	17,166	15,824
Other liabilities	8,780	9,228	9,483	8,632
TOTAL LIABILITIES	384,087	384,489	382,288	393,374
RESIDUAL (ASSETS LESS LIABILITIES) (19)	35,040	34,861	35,088	35,089
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	(29)	77	98	96
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	908	909	910	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.