

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



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

Oct 2, 2009

Account	Week Ending			
	Sep 2	Sep 9	Sep 16	Sep 23
ASSETS				
Bank Credit	331,677	331,235	332,139	331,037
Securities in bank credit (1)	66,617	66,993	68,304	68,452
Treasury and agency securities (2)	44,430	44,759	44,382	44,685
Mortgage-backed securities (MBS) (3)	22,055	21,889	21,770	21,836
Non-MBS (4)	22,375	22,870	22,612	22,849
Other securities	22,187	22,235	23,922	23,767
Mortgage-backed securities (5)	1,497	1,496	1,519	1,515
Non-MBS (6)	20,690	20,739	22,403	22,251
Loans and leases in bank credit (7)	265,060	264,241	263,834	262,586
Commercial and industrial loans	61,449	61,333	61,144	60,665
Real estate loans	149,641	149,531	149,339	149,168
Revolving home equity loans	19,405	19,440	19,460	19,463
Closed-end residential loans (8)	39,165	39,147	38,985	38,938
Commercial real estate loans (9)	91,071	90,944	90,894	90,767
Consumer loans	15,603	15,605	15,590	15,577
Credit cards and other revolving plans	1,792	1,805	1,803	1,804
Other consumer loans (10)	13,811	13,800	13,787	13,773
Other loans and leases	38,368	37,773	37,761	37,177
Fed funds and reverse RPs with nonbanks (11)	16,677	17,231	16,525	16,973
All other loans and leases (12)	21,690	20,541	21,236	20,204
LESS: Allowance for loan and lease losses	6,563	6,573	6,595	6,515
Interbank loans	3,408	3,349	2,864	2,757
Fed funds and reverse RPs with banks	2,574	2,516	1,990	1,872
Loans to commercial banks	834	833	874	884
Cash assets (13)	31,835	32,129	33,545	35,038
Trading assets (14)	7,928	8,462	8,806	8,724
Derivatives with a positive fair value (15)	7,906	8,446	8,791	8,707
Other trading assets	22	15	15	17
Other assets (16)	48,357	46,039	54,997	54,672
TOTAL ASSETS	416,642	414,640	425,755	425,713
LIABILITIES				
Deposits	270,610	271,747	284,240	280,900
Large time deposits	64,647	64,043	70,798	67,705
Other deposits	205,962	207,705	213,443	213,196
Borrowings	75,716	72,535	73,369	76,387
Borrowings from banks in the U.S.	15,933	15,296	14,924	14,290
Borrowings from others	59,782	57,239	58,445	62,097
Trading liabilities (17)	8,441	8,829	8,809	8,923
Derivatives with a negative fair value (15)	8,028	8,483	8,573	8,499
Other trading liabilities	413	347	236	424
Net due to related foreign offices	18,018	17,166	15,824	16,193
Other liabilities	9,171	9,434	8,590	8,402
TOTAL LIABILITIES	381,955	379,712	390,832	390,805
RESIDUAL (ASSETS LESS LIABILITIES) (19)	34,687	34,928	34,923	34,908
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	81	103	100	108
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	754	756	756	756

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.