

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 9, 2009

Account	Week Ending			
	Sep 9	Sep 16	Sep 23	Sep 30
ASSETS				
Bank Credit	289,725	290,774	289,765	287,171
Securities in bank credit (1)	61,407	62,764	62,927	63,005
Treasury and agency securities (2)	40,389	40,020	40,308	40,611
Mortgage-backed securities (MBS) (3)	18,043	17,930	17,983	18,249
Non-MBS (4)	22,346	22,090	22,326	22,362
Other securities	21,018	22,744	22,618	22,394
Mortgage-backed securities (5)	1,496	1,518	1,515	1,459
Non-MBS (6)	19,521	21,226	21,103	20,935
Loans and leases in bank credit (7)	228,318	228,010	226,838	224,167
Commercial and industrial loans	50,427	50,322	49,896	49,440
Real estate loans	129,430	129,252	129,118	130,122
Revolving home equity loans	13,571	13,591	13,596	13,753
Closed-end residential loans (8)	36,658	36,487	36,448	36,877
Commercial real estate loans (9)	79,200	79,174	79,074	79,492
Consumer loans	12,089	12,067	12,037	12,116
Credit cards and other revolving plans	658	653	646	643
Other consumer loans (10)	11,431	11,414	11,391	11,473
Other loans and leases	36,372	36,369	35,787	32,490
Fed funds and reverse RPs with nonbanks (11)	17,231	16,525	16,973	13,639
All other loans and leases (12)	19,141	19,844	18,814	18,851
LESS: Allowance for loan and lease losses	4,805	4,825	4,748	4,688
Interbank loans	3,122	2,639	2,540	2,906
Fed funds and reverse RPs with banks	2,402	1,878	1,769	2,077
Loans to commercial banks	720	761	771	829
Cash assets (13)	24,719	26,170	27,677	36,606
Trading assets (14)	7,893	8,238	8,156	7,378
Derivatives with a positive fair value (15)	7,879	8,224	8,140	7,360
Other trading assets	14	14	16	17
Other assets (16)	41,163	50,038	49,722	50,036
TOTAL ASSETS	361,818	373,034	373,113	379,410
LIABILITIES				
Deposits	229,209	242,005	239,093	243,444
Large time deposits	59,421	66,259	63,265	64,571
Other deposits	169,787	175,747	175,828	178,874
Borrowings	70,146	70,822	73,485	66,519
Borrowings from banks in the U.S.	13,746	13,150	12,154	11,319
Borrowings from others	56,400	57,672	61,331	55,199
Trading liabilities (17)	8,242	8,221	8,335	8,072
Derivatives with a negative fair value (15)	7,895	7,986	7,911	7,578
Other trading liabilities	347	236	424	494
Net due to related foreign offices	17,166	15,824	16,193	23,923
Other liabilities	8,798	7,934	7,799	8,860
TOTAL LIABILITIES	333,561	344,806	344,906	350,818
RESIDUAL (ASSETS LESS LIABILITIES) (19)	28,257	28,228	28,207	28,592
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	10	8	4	145
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	489	489	489	490

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.