

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 23, 2009

Account	Week Ending			
	Sep 23	Sep 30	Oct 7	Oct 14
ASSETS				
Bank Credit	289,320	286,728	283,397	283,398
Securities in bank credit (1)	62,862	62,940	62,452	62,618
Treasury and agency securities (2)	40,270	40,573	39,719	39,866
Mortgage-backed securities (MBS) (3)	17,944	18,211	18,271	18,333
Non-MBS (4)	22,326	22,362	21,448	21,533
Other securities	22,592	22,368	22,733	22,752
Mortgage-backed securities (5)	1,507	1,450	1,480	1,475
Non-MBS (6)	21,086	20,917	21,254	21,276
Loans and leases in bank credit (7)	226,458	223,788	220,945	220,780
Commercial and industrial loans	49,884	49,427	49,217	49,167
Real estate loans	128,752	129,758	129,432	129,204
Revolving home equity loans	13,556	13,713	13,708	13,717
Closed-end residential loans (8)	36,387	36,818	36,680	36,575
Commercial real estate loans (9)	78,808	79,227	79,044	78,913
Consumer loans	12,036	12,113	12,138	12,086
Credit cards and other revolving plans	646	642	640	651
Other consumer loans (10)	11,390	11,470	11,498	11,435
Other loans and leases	35,787	32,490	30,158	30,324
Fed funds and reverse RPs with nonbanks (11)	16,973	13,639	11,276	11,197
All other loans and leases (12)	18,814	18,850	18,882	19,127
LESS: Allowance for loan and lease losses	4,731	4,671	4,799	4,854
Interbank loans	2,540	2,906	2,983	2,752
Fed funds and reverse RPs with banks	1,769	2,077	2,113	1,930
Loans to commercial banks	771	829	870	823
Cash assets (13)	27,670	36,600	27,642	28,795
Trading assets (14)	8,156	7,378	7,695	8,341
Derivatives with a positive fair value (15)	8,140	7,360	7,682	8,309
Other trading assets	16	17	14	32
Other assets (16)	49,652	49,966	47,637	50,521
TOTAL ASSETS	372,606	378,907	364,555	368,954
LIABILITIES				
Deposits	238,624	242,977	241,105	242,278
Large time deposits	63,100	64,406	64,514	64,725
Other deposits	175,524	178,571	176,591	177,553
Borrowings	73,458	66,492	62,719	65,006
Borrowings from banks in the U.S.	12,154	11,319	11,242	11,512
Borrowings from others	61,304	55,172	51,477	53,494
Trading liabilities (17)	8,335	8,072	8,204	8,705
Derivatives with a negative fair value (15)	7,911	7,578	7,721	8,144
Other trading liabilities	424	494	483	561
Net due to related foreign offices	16,193	23,923	15,630	16,293
Other liabilities	7,796	8,858	8,338	8,152
TOTAL LIABILITIES	344,406	350,321	335,996	340,433
RESIDUAL (ASSETS LESS LIABILITIES) (19)	28,200	28,585	28,559	28,521
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	11	152	222	215
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	489	490	490	491

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.