

# 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 30, 2009

Account	Week Ending			
	Sep 30	Oct 7	Oct 14	Oct 21
<b>ASSETS</b>				
Bank Credit	286,690	283,366	283,480	281,676
Securities in bank credit (1)	62,916	62,425	62,590	62,819
Treasury and agency securities (2)	40,565	39,710	39,857	40,240
Mortgage-backed securities (MBS) (3)	18,203	18,263	18,325	18,207
Non-MBS (4)	22,362	21,447	21,532	22,032
Other securities	22,351	22,715	22,734	22,579
Mortgage-backed securities (5)	1,449	1,479	1,474	1,460
Non-MBS (6)	20,902	21,237	21,259	21,119
Loans and leases in bank credit (7)	223,774	220,941	220,890	218,857
Commercial and industrial loans	49,423	49,215	49,165	48,744
Real estate loans	129,750	129,430	129,315	129,250
Revolving home equity loans	13,713	13,708	13,717	13,709
Closed-end residential loans (8)	36,817	36,680	36,575	36,594
Commercial real estate loans (9)	79,220	79,042	79,024	78,948
Consumer loans	12,113	12,138	12,086	12,133
Credit cards and other revolving plans	642	640	651	648
Other consumer loans (10)	11,470	11,498	11,435	11,485
Other loans and leases	32,488	30,158	30,324	28,729
Fed funds and reverse RPs with nonbanks (11)	13,639	11,276	11,197	10,746
All other loans and leases (12)	18,849	18,881	19,127	17,983
LESS: Allowance for loan and lease losses	4,674	4,799	4,854	4,950
Interbank loans	2,868	2,934	2,700	2,887
Fed funds and reverse RPs with banks	2,039	2,064	1,877	1,987
Loans to commercial banks	829	870	823	900
Cash assets (13)	36,542	27,639	28,738	28,313
Trading assets (14)	7,378	7,695	8,341	8,440
Derivatives with a positive fair value (15)	7,360	7,682	8,309	8,426
Other trading assets	17	14	32	14
Other assets (16)	49,961	47,628	50,512	46,279
<b>TOTAL ASSETS</b>	<b>378,765</b>	<b>364,463</b>	<b>368,917</b>	<b>362,644</b>
<b>LIABILITIES</b>				
Deposits	242,840	240,982	242,150	238,177
Large time deposits	64,404	64,512	64,718	62,109
Other deposits	178,436	176,470	177,431	176,068
Borrowings	66,497	62,764	65,011	62,531
Borrowings from banks in the U.S.	11,325	11,287	11,517	11,713
Borrowings from others	55,172	51,477	53,494	50,819
Trading liabilities (17)	8,072	8,204	8,705	8,722
Derivatives with a negative fair value (15)	7,578	7,721	8,144	8,137
Other trading liabilities	494	483	561	585
Net due to related foreign offices	23,923	15,630	16,293	16,399
Other liabilities	8,851	8,334	8,146	8,478
<b>TOTAL LIABILITIES</b>	<b>350,183</b>	<b>335,914</b>	<b>340,305</b>	<b>334,307</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>28,581</b>	<b>28,549</b>	<b>28,613</b>	<b>28,338</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	162	232	225	210
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	490	490	491	492

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.