

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



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

Nov 6, 2009

Account	Week Ending			
	Oct 7	Oct 14	Oct 21	Oct 28
<b>ASSETS</b>				
Bank Credit	282,383	282,500	280,698	279,367
Securities in bank credit (1)	62,386	62,552	62,783	62,594
Treasury and agency securities (2)	39,690	39,837	40,220	40,393
Mortgage-backed securities (MBS) (3)	18,254	18,316	18,199	18,174
Non-MBS (4)	21,436	21,521	22,021	22,219
Other securities	22,697	22,715	22,563	22,201
Mortgage-backed securities (5)	1,479	1,474	1,460	1,457
Non-MBS (6)	21,218	21,240	21,103	20,744
Loans and leases in bank credit (7)	219,996	219,949	217,915	216,773
Commercial and industrial loans	49,110	49,059	48,638	48,642
Real estate loans	128,618	128,507	128,441	128,689
Revolving home equity loans	13,661	13,669	13,661	13,714
Closed-end residential loans (8)	36,396	36,292	36,311	36,317
Commercial real estate loans (9)	78,561	78,546	78,469	78,658
Consumer loans	12,093	12,041	12,088	12,055
Credit cards and other revolving plans	637	648	645	645
Other consumer loans (10)	11,456	11,393	11,443	11,410
Other loans and leases	30,176	30,342	28,747	27,387
Fed funds and reverse RPs with nonbanks (11)	11,276	11,197	10,746	9,605
All other loans and leases (12)	18,900	19,145	18,001	17,782
LESS: Allowance for loan and lease losses	4,783	4,824	4,920	4,891
Interbank loans	2,891	2,652	2,838	2,896
Fed funds and reverse RPs with banks	2,021	1,830	1,938	1,860
Loans to commercial banks	870	823	900	1,036
Cash assets (13)	27,594	28,691	28,271	28,815
Trading assets (14)	7,695	8,341	8,440	7,897
Derivatives with a positive fair value (15)	7,682	8,309	8,426	7,883
Other trading assets	14	32	14	13
Other assets (16)	47,582	50,447	46,212	44,030
<b>TOTAL ASSETS</b>	<b>363,361</b>	<b>367,808</b>	<b>361,539</b>	<b>358,113</b>
<b>LIABILITIES</b>				
Deposits	240,021	241,185	237,233	238,111
Large time deposits	64,275	64,483	61,874	61,751
Other deposits	175,745	176,703	175,359	176,360
Borrowings	62,709	64,956	62,477	57,868
Borrowings from banks in the U.S.	11,283	11,514	11,710	11,494
Borrowings from others	51,426	53,442	50,767	46,375
Trading liabilities (17)	8,204	8,705	8,722	7,856
Derivatives with a negative fair value (15)	7,721	8,144	8,137	7,575
Other trading liabilities	483	561	585	282
Net due to related foreign offices	15,630	16,293	16,399	17,976
Other liabilities	8,329	8,138	8,470	8,077
<b>TOTAL LIABILITIES</b>	<b>334,893</b>	<b>339,279</b>	<b>333,301</b>	<b>329,890</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>28,469</b>	<b>28,530</b>	<b>28,238</b>	<b>28,224</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	232	225	210	171
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	490	491	492	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.