

# 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 13, 2009

Account	Week Ending			
	Oct 14	Oct 21	Oct 28	Nov 4
<b>ASSETS</b>				
Bank Credit	278,571	276,781	275,431	280,174
Securities in bank credit (1)	62,316	62,560	62,373	63,345
Treasury and agency securities (2)	39,826	40,209	40,382	43,161
Mortgage-backed securities (MBS) (3)	18,307	18,190	18,164	19,363
Non-MBS (4)	21,520	22,020	22,218	23,799
Other securities	22,489	22,351	21,991	20,184
Mortgage-backed securities (5)	1,291	1,289	1,286	1,274
Non-MBS (6)	21,198	21,061	20,704	18,910
Loans and leases in bank credit (7)	216,256	214,221	213,059	216,828
Commercial and industrial loans	48,886	48,466	48,482	48,548
Real estate loans	125,156	125,087	125,296	124,987
Revolving home equity loans	13,464	13,456	13,510	13,497
Closed-end residential loans (8)	35,943	35,962	35,966	35,797
Commercial real estate loans (9)	75,749	75,668	75,821	75,693
Consumer loans	12,032	12,080	12,046	12,014
Credit cards and other revolving plans	646	643	643	635
Other consumer loans (10)	11,387	11,437	11,403	11,378
Other loans and leases	30,181	28,589	27,234	31,279
Fed funds and reverse RPs with nonbanks (11)	11,197	10,746	9,605	13,082
All other loans and leases (12)	18,984	17,842	17,630	18,198
LESS: Allowance for loan and lease losses	4,747	4,843	4,815	4,965
Interbank loans	2,605	2,791	2,849	2,367
Fed funds and reverse RPs with banks	1,830	1,938	1,860	1,582
Loans to commercial banks	775	853	989	785
Cash assets (13)	28,358	27,952	28,573	27,850
Trading assets (14)	8,341	8,440	7,897	8,239
Derivatives with a positive fair value (15)	8,309	8,426	7,883	8,219
Other trading assets	32	14	13	20
Other assets (16)	49,856	45,604	43,424	39,402
<b>TOTAL ASSETS</b>	<b>362,984</b>	<b>356,725</b>	<b>353,360</b>	<b>353,069</b>
<b>LIABILITIES</b>				
Deposits	237,406	233,454	234,343	231,508
Large time deposits	63,525	60,915	60,856	59,784
Other deposits	173,881	172,538	173,487	171,723
Borrowings	64,315	61,861	57,302	59,348
Borrowings from banks in the U.S.	11,514	11,710	11,494	11,554
Borrowings from others	52,801	50,151	45,809	47,793
Trading liabilities (17)	8,705	8,722	7,856	8,000
Derivatives with a negative fair value (15)	8,144	8,137	7,575	7,719
Other trading liabilities	561	585	282	281
Net due to related foreign offices	16,293	16,399	17,976	17,919
Other liabilities	8,113	8,430	8,035	8,323
<b>TOTAL LIABILITIES</b>	<b>334,832</b>	<b>328,866</b>	<b>325,513</b>	<b>325,097</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>28,152</b>	<b>27,860</b>	<b>27,847</b>	<b>27,971</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	234	219	180	138
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	491	492	492	493

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.