

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 20, 2009

Account	Week Ending			
	Oct 21	Oct 28	Nov 4	Nov 11
ASSETS				
Bank Credit	276,781	275,432	280,174	281,740
Securities in bank credit (1)	62,560	62,373	63,344	63,967
Treasury and agency securities (2)	40,210	40,383	43,161	43,740
Mortgage-backed securities (MBS) (3)	18,190	18,156	19,355	19,551
Non-MBS (4)	22,020	22,226	23,806	24,189
Other securities	22,350	21,991	20,183	20,227
Mortgage-backed securities (5)	1,289	1,286	1,273	1,272
Non-MBS (6)	21,061	20,705	18,910	18,955
Loans and leases in bank credit (7)	214,221	213,059	216,830	217,773
Commercial and industrial loans	48,466	48,482	48,548	48,298
Real estate loans	125,087	125,296	124,992	125,022
Revolving home equity loans	13,456	13,510	13,497	13,487
Closed-end residential loans (8)	35,962	35,966	35,802	35,809
Commercial real estate loans (9)	75,668	75,821	75,693	75,726
Consumer loans	12,080	12,046	12,009	12,028
Credit cards and other revolving plans	643	643	635	635
Other consumer loans (10)	11,437	11,403	11,374	11,393
Other loans and leases	28,589	27,234	31,281	32,423
Fed funds and reverse RPs with nonbanks (11)	10,746	9,605	13,082	13,978
All other loans and leases (12)	17,842	17,630	18,199	18,445
LESS: Allowance for loan and lease losses	4,843	4,894	5,044	5,048
Interbank loans	2,791	2,849	2,367	2,237
Fed funds and reverse RPs with banks	1,938	1,860	1,582	1,532
Loans to commercial banks	853	989	785	706
Cash assets (13)	27,952	28,572	27,847	29,566
Trading assets (14)	8,440	7,897	8,239	8,394
Derivatives with a positive fair value (15)	8,426	7,883	8,219	8,382
Other trading assets	14	13	20	12
Other assets (16)	45,604	43,424	39,402	36,171
TOTAL ASSETS	356,725	353,280	352,986	353,060
LIABILITIES				
Deposits	233,454	234,343	231,502	229,751
Large time deposits	60,915	60,856	59,783	58,020
Other deposits	172,538	173,487	171,719	171,732
Borrowings	61,861	57,302	59,347	59,501
Borrowings from banks in the U.S.	11,710	11,494	11,554	11,335
Borrowings from others	50,151	45,809	47,793	48,166
Trading liabilities (17)	8,722	7,856	8,000	8,280
Derivatives with a negative fair value (15)	8,137	7,575	7,719	7,883
Other trading liabilities	585	282	281	398
Net due to related foreign offices	16,399	17,976	17,919	18,748
Other liabilities	8,430	8,035	8,323	8,693
TOTAL LIABILITIES	328,866	325,513	325,091	324,974
RESIDUAL (ASSETS LESS LIABILITIES) (19)	27,860	27,767	27,895	28,086
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	219	180	138	194
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	492	492	493	495

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.