

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 27, 2009

Account	Week Ending			
	Oct 28	Nov 4	Nov 11	Nov 18
ASSETS				
Bank Credit	275,432	280,174	281,738	280,093
Securities in bank credit (1)	62,373	63,344	63,967	63,574
Treasury and agency securities (2)	40,383	43,161	43,742	43,226
Mortgage-backed securities (MBS) (3)	18,156	19,355	19,551	19,337
Non-MBS (4)	22,226	23,806	24,191	23,888
Other securities	21,991	20,183	20,225	20,348
Mortgage-backed securities (5)	1,286	1,273	1,272	1,276
Non-MBS (6)	20,705	18,910	18,953	19,072
Loans and leases in bank credit (7)	213,059	216,830	217,772	216,519
Commercial and industrial loans	48,482	48,548	48,299	48,311
Real estate loans	125,296	124,992	125,021	125,008
Revolving home equity loans	13,510	13,497	13,487	13,491
Closed-end residential loans (8)	35,966	35,802	35,807	35,718
Commercial real estate loans (9)	75,821	75,693	75,727	75,798
Consumer loans	12,046	12,009	12,028	12,024
Credit cards and other revolving plans	643	635	635	636
Other consumer loans (10)	11,403	11,374	11,393	11,388
Other loans and leases	27,234	31,281	32,423	31,176
Fed funds and reverse RPs with nonbanks (11)	9,605	13,082	13,978	13,185
All other loans and leases (12)	17,630	18,199	18,445	17,991
LESS: Allowance for loan and lease losses	4,894	5,044	5,048	5,077
Interbank loans	2,849	2,367	2,237	2,344
Fed funds and reverse RPs with banks	1,860	1,582	1,532	1,553
Loans to commercial banks	989	785	706	791
Cash assets (13)	28,572	27,847	29,567	29,250
Trading assets (14)	7,897	8,239	8,394	8,413
Derivatives with a positive fair value (15)	7,883	8,219	8,382	8,402
Other trading assets	13	20	12	11
Other assets (16)	43,424	39,402	36,171	39,531
TOTAL ASSETS	353,280	352,986	353,060	354,553
LIABILITIES				
Deposits	234,343	231,502	229,749	227,088
Large time deposits	60,856	59,783	58,016	56,076
Other deposits	173,487	171,719	171,732	171,012
Borrowings	57,302	59,347	59,503	62,510
Borrowings from banks in the U.S.	11,494	11,554	11,335	11,220
Borrowings from others	45,809	47,793	48,167	51,290
Trading liabilities (17)	7,856	8,000	8,280	8,676
Derivatives with a negative fair value (15)	7,575	7,719	7,883	7,968
Other trading liabilities	282	281	398	708
Net due to related foreign offices	17,976	17,919	18,748	19,960
Other liabilities	8,035	8,323	8,693	8,538
TOTAL LIABILITIES	325,513	325,091	324,973	326,772
RESIDUAL (ASSETS LESS LIABILITIES) (19)	27,767	27,895	28,087	27,782
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	180	138	194	166
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	492	493	495	496

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.