

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



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

Dec 4, 2009

Account	Week Ending			
	Nov 4	Nov 11	Nov 18	Nov 25
ASSETS				
Bank Credit	280,174	281,739	280,095	279,053
Securities in bank credit (1)	63,344	63,966	63,577	63,734
Treasury and agency securities (2)	43,133	43,714	43,199	43,159
Mortgage-backed securities (MBS) (3)	19,335	19,531	19,319	19,087
Non-MBS (4)	23,798	24,183	23,880	24,071
Other securities	20,211	20,252	20,379	20,576
Mortgage-backed securities (5)	1,274	1,273	1,277	1,271
Non-MBS (6)	18,936	18,979	19,102	19,304
Loans and leases in bank credit (7)	216,830	217,773	216,518	215,319
Commercial and industrial loans	48,602	48,355	48,363	48,184
Real estate loans	124,917	124,946	124,933	124,879
Revolving home equity loans	13,426	13,416	13,419	13,413
Closed-end residential loans (8)	35,800	35,805	35,715	35,733
Commercial real estate loans (9)	75,691	75,725	75,798	75,733
Consumer loans	12,030	12,049	12,045	12,038
Credit cards and other revolving plans	658	657	658	659
Other consumer loans (10)	11,372	11,392	11,387	11,379
Other loans and leases	31,280	32,423	31,177	30,218
Fed funds and reverse RPs with nonbanks (11)	13,082	13,978	13,185	13,193
All other loans and leases (12)	18,199	18,445	17,992	17,025
LESS: Allowance for loan and lease losses	5,044	5,048	5,075	5,077
Interbank loans	2,198	2,081	2,241	2,382
Fed funds and reverse RPs with banks	1,413	1,375	1,450	1,589
Loans to commercial banks	785	706	791	793
Cash assets (13)	27,842	29,549	29,199	31,126
Trading assets (14)	8,239	8,394	8,413	7,679
Derivatives with a positive fair value (15)	8,219	8,382	8,402	7,665
Other trading assets	20	12	11	14
Other assets (16)	39,401	36,170	39,521	36,260
TOTAL ASSETS	352,810	352,885	354,394	351,423
LIABILITIES				
Deposits	231,497	229,738	227,061	229,412
Large time deposits	59,783	58,016	56,078	56,631
Other deposits	171,714	171,721	170,982	172,781
Borrowings	59,178	59,349	62,336	58,720
Borrowings from banks in the U.S.	11,385	11,182	11,081	11,109
Borrowings from others	47,793	48,168	51,255	47,610
Trading liabilities (17)	8,000	8,280	8,676	7,762
Derivatives with a negative fair value (15)	7,719	7,883	7,968	6,949
Other trading liabilities	281	398	708	814
Net due to related foreign offices	17,919	18,748	19,960	18,917
Other liabilities	8,323	8,692	8,537	8,653
TOTAL LIABILITIES	324,916	324,808	326,570	323,464
RESIDUAL (ASSETS LESS LIABILITIES) (19)	27,894	28,077	27,824	27,959
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	138	194	159	147
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	493	495	496	497

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.