

# 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 11, 2009

Account	Week Ending			
	Nov 11	Nov 18	Nov 25	Dec 2
<b>ASSETS</b>				
Bank Credit	281,739	280,095	279,054	278,247
Securities in bank credit (1)	63,966	63,577	63,735	64,159
Treasury and agency securities (2)	43,714	43,199	43,159	43,675
Mortgage-backed securities (MBS) (3)	19,531	19,319	19,087	19,186
Non-MBS (4)	24,183	23,880	24,071	24,489
Other securities	20,252	20,379	20,576	20,484
Mortgage-backed securities (5)	1,273	1,277	1,271	1,261
Non-MBS (6)	18,979	19,102	19,304	19,223
Loans and leases in bank credit (7)	217,773	216,518	215,319	214,088
Commercial and industrial loans	48,355	48,363	48,184	47,696
Real estate loans	124,946	124,933	124,879	124,547
Revolving home equity loans	13,416	13,419	13,413	13,418
Closed-end residential loans (8)	35,805	35,715	35,733	35,629
Commercial real estate loans (9)	75,725	75,798	75,733	75,500
Consumer loans	12,049	12,045	12,038	12,051
Credit cards and other revolving plans	657	658	659	659
Other consumer loans (10)	11,392	11,387	11,379	11,391
Other loans and leases	32,423	31,177	30,218	29,795
Fed funds and reverse RPs with nonbanks (11)	13,978	13,185	13,193	11,932
All other loans and leases (12)	18,445	17,992	17,025	17,863
LESS: Allowance for loan and lease losses	5,048	5,075	5,077	5,179
Interbank loans	2,081	2,241	2,382	2,697
Fed funds and reverse RPs with banks	1,375	1,450	1,589	1,712
Loans to commercial banks	706	791	793	985
Cash assets (13)	29,549	29,199	31,125	29,648
Trading assets (14)	8,394	8,413	7,679	6,767
Derivatives with a positive fair value (15)	8,382	8,402	7,665	6,751
Other trading assets	12	11	14	17
Other assets (16)	36,170	39,521	36,260	37,910
<b>TOTAL ASSETS</b>	<b>352,885</b>	<b>354,394</b>	<b>351,423</b>	<b>350,091</b>
<b>LIABILITIES</b>				
Deposits	229,738	227,061	229,411	229,470
Large time deposits	58,046	56,109	56,653	56,780
Other deposits	171,692	170,952	172,758	172,690
Borrowings	59,349	62,336	58,720	57,169
Borrowings from banks in the U.S.	11,182	11,081	11,109	10,465
Borrowings from others	48,168	51,255	47,611	46,704
Trading liabilities (17)	8,280	8,676	7,762	7,177
Derivatives with a negative fair value (15)	7,883	7,968	6,949	6,356
Other trading liabilities	398	708	814	821
Net due to related foreign offices	18,748	19,960	18,917	19,428
Other liabilities	8,692	8,537	8,653	8,838
<b>TOTAL LIABILITIES</b>	<b>324,808</b>	<b>326,570</b>	<b>323,463</b>	<b>322,081</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>28,077</b>	<b>27,824</b>	<b>27,959</b>	<b>28,010</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	194	159	147	232
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	495	496	497	498

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.