

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 18, 2009

Account	Week Ending			
	Nov 18	Nov 25	Dec 2	Dec 9
ASSETS				
Bank Credit	280,038	278,997	278,190	279,428
Securities in bank credit (1)	63,577	63,734	64,158	64,197
Treasury and agency securities (2)	43,199	43,159	43,668	42,775
Mortgage-backed securities (MBS) (3)	19,319	19,087	19,179	20,000
Non-MBS (4)	23,880	24,071	24,489	22,775
Other securities	20,379	20,576	20,491	21,422
Mortgage-backed securities (5)	1,277	1,271	1,268	1,265
Non-MBS (6)	19,102	19,304	19,223	20,157
Loans and leases in bank credit (7)	216,461	215,262	214,032	215,231
Commercial and industrial loans	48,306	48,126	47,639	47,065
Real estate loans	124,934	124,881	124,549	124,478
Revolving home equity loans	13,419	13,413	13,418	13,441
Closed-end residential loans (8)	35,716	35,735	35,631	35,606
Commercial real estate loans (9)	75,798	75,733	75,500	75,431
Consumer loans	12,044	12,036	12,049	12,020
Credit cards and other revolving plans	658	659	659	661
Other consumer loans (10)	11,386	11,377	11,389	11,358
Other loans and leases	31,177	30,219	29,795	31,669
Fed funds and reverse RPs with nonbanks (11)	13,185	13,193	11,932	14,601
All other loans and leases (12)	17,992	17,026	17,864	17,068
LESS: Allowance for loan and lease losses	5,018	5,020	5,131	5,141
Interbank loans	2,241	2,383	2,494	2,297
Fed funds and reverse RPs with banks	1,450	1,590	1,509	1,517
Loans to commercial banks	791	793	985	780
Cash assets (13)	29,199	31,126	29,649	30,807
Trading assets (14)	8,413	7,679	6,767	6,460
Derivatives with a positive fair value (15)	8,402	7,665	6,751	6,457
Other trading assets	11	14	17	4
Other assets (16)	39,571	36,310	37,961	41,334
TOTAL ASSETS	354,443	351,474	349,930	355,186
LIABILITIES				
Deposits	227,061	229,413	229,473	229,000
Large time deposits	55,844	56,639	56,487	56,822
Other deposits	171,217	172,774	172,986	172,178
Borrowings	62,336	58,720	56,964	63,339
Borrowings from banks in the U.S.	11,081	11,109	10,260	10,810
Borrowings from others	51,255	47,611	46,704	52,529
Trading liabilities (17)	8,676	7,762	7,177	6,565
Derivatives with a negative fair value (15)	7,968	6,949	6,356	6,073
Other trading liabilities	708	814	821	492
Net due to related foreign offices	19,960	18,917	19,428	18,989
Other liabilities	8,537	8,653	8,838	9,076
TOTAL LIABILITIES	326,570	323,465	321,879	326,970
RESIDUAL (ASSETS LESS LIABILITIES) (19)	27,873	28,009	28,052	28,216
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	157	145	229	248
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	497	498	499	501

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.