

# 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 25, 2009

Account	Week Ending			
	Nov 25	Dec 2	Dec 9	Dec 16
<b>ASSETS</b>				
Bank Credit	278,990	278,184	280,113	280,987
Securities in bank credit (1)	63,728	64,152	64,881	65,630
Treasury and agency securities (2)	43,174	43,682	43,483	44,215
Mortgage-backed securities (MBS) (3)	19,147	19,238	19,261	19,006
Non-MBS (4)	24,026	24,444	24,222	25,208
Other securities	20,554	20,471	21,399	21,415
Mortgage-backed securities (5)	1,258	1,255	1,249	1,247
Non-MBS (6)	19,297	19,216	20,149	20,168
Loans and leases in bank credit (7)	215,262	214,031	215,231	215,357
Commercial and industrial loans	48,126	47,639	47,065	47,073
Real estate loans	124,881	124,549	124,478	124,218
Revolving home equity loans	13,413	13,418	13,441	13,440
Closed-end residential loans (8)	35,735	35,631	35,606	35,412
Commercial real estate loans (9)	75,733	75,500	75,431	75,366
Consumer loans	12,036	12,049	12,020	11,919
Credit cards and other revolving plans	659	659	661	670
Other consumer loans (10)	11,377	11,389	11,358	11,248
Other loans and leases	30,219	29,795	31,669	32,148
Fed funds and reverse RPs with nonbanks (11)	13,193	11,931	14,601	13,252
All other loans and leases (12)	17,026	17,864	17,068	18,897
LESS: Allowance for loan and lease losses	5,020	5,131	5,141	5,147
Interbank loans	2,383	2,494	2,297	2,429
Fed funds and reverse RPs with banks	1,590	1,509	1,517	1,681
Loans to commercial banks	793	985	780	748
Cash assets (13)	31,132	29,656	30,123	30,865
Trading assets (14)	7,679	6,767	6,460	6,329
Derivatives with a positive fair value (15)	7,665	6,751	6,457	6,326
Other trading assets	14	17	4	4
Other assets (16)	36,310	37,961	41,334	39,547
<b>TOTAL ASSETS</b>	<b>351,474</b>	<b>349,930</b>	<b>355,186</b>	<b>355,010</b>
<b>LIABILITIES</b>				
Deposits	229,413	229,473	229,000	229,563
Large time deposits	56,639	56,487	56,565	55,712
Other deposits	172,774	172,986	172,435	173,851
Borrowings	58,720	56,964	63,339	62,212
Borrowings from banks in the U.S.	11,109	10,260	10,810	10,991
Borrowings from others	47,611	46,704	52,529	51,221
Trading liabilities (17)	7,762	7,177	6,565	6,761
Derivatives with a negative fair value (15)	6,949	6,356	6,073	5,860
Other trading liabilities	814	821	492	901
Net due to related foreign offices	18,917	19,428	18,989	19,511
Other liabilities	8,653	8,838	9,076	8,749
<b>TOTAL LIABILITIES</b>	<b>323,465</b>	<b>321,879</b>	<b>326,970</b>	<b>326,796</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>28,009</b>	<b>28,052</b>	<b>28,216</b>	<b>28,214</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	146	231	249	236
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	498	499	501	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.