

WEEKLY REPORT OF ASSETS AND LIABILITIES OF LARGE  
**SEVENTH DISTRICT BANKS**  
 AND THEIR CONSOLIDATED DOMESTIC SUBSIDIARIES

Change From:

	01-19-05	01-12-05	12-22-04
<b><u>ASSETS</u></b>			
(In Millions of Dollars)			
1 Cash and balances due from depository institutions .....	11,028	+3,173	+1,866
2 Investment account securities - total .....(1) (2)	49,484	+1,470	+394
3 U.S. Treasury and government agency securities - total .....	37,278	+1,399	+338
4 Other securities .....	12,206	+71	+55
5 States and political subdivisions .....	7,592	-10	-26
6 Other .....	4,615	+81	+81
7 Federal funds sold .....(3)	5,702	+1,690	-2,073
8 To commercial banks .....	4,809	+1,631	-1,575
9 To nonbank brokers and dealers in securities .....	6	+1	+6
10 To others .....	886	+59	-504
11 Other loans and leases, gross .....	172,374	+1,539	+1,656
12 Other loans, gross .....	167,370	+1,547	+1,578
13 Commercial and industrial .....(4)	59,867	+272	+31
14 Real estate loans .....	90,966	+1,180	+1,830
15 Revolving home equity .....	14,458	-12	+37
16 Commercial real estate .....	39,568	+39	+78
17 All other loans secured by real estate .....	36,941	+1,153	+1,714
18 Loans to individuals .....	9,252	+30	+19
19 Loans to and acceptances of commercial banks in the U.S. ....	1,025	+174	+289
20 Loans for purchasing or carrying securities .....	590	-30	-69
21 Agricultural loans .....	549	-3	-27
22 Loans to states and political subdivisions .....	615	-21	-20
23 All other loans .....	4,504	-56	-474
24 Lease financing receivables .....	5,005	-7	+78
25 Less: Unearned income .....	99	0	+1
26 Loan and lease reserve .....(5)	2,256	0	-129
27 Other loans and leases, net .....	170,018	+1,539	+1,784
28 All other assets .....(6)	19,153	-613	+174
29 Total assets .....	255,385	+7,260	+2,145
<b><u>LIABILITIES</u></b>			
30 Deposits - total .....	148,549	+1,711	-2,596
31 Transaction balances - total .....	15,833	+543	-1,749
32 Nontransaction balances - total .....	132,716	+1,168	-847
33 Liabilities for borrowed money .....(7)	48,898	+2,440	-1,605
34 Other liabilities and subordinated notes and debentures .....(8)	31,374	+3,355	+5,235
35 Total liabilities .....	228,821	+7,507	+1,035
36 Residual (Total assets minus total liabilities) .....(9)	26,564	-247	+1,111
<b><u>MEMORANDA</u></b>			
37 Time deposits in amounts of \$100,000 or more .....(10)	19,515	+487	+745

See reverse side for footnote explanations

Research Department  
 Federal Reserve Bank of Chicago

January 28, 2005

Weekly Report of Assets and Liabilities of Large  
Commercial Banks and Their Consolidated Domestic Subsidiaries

Footnotes:

- (1) Excludes securities held in trading accounts; trading account securities and other trading account assets are included in "all other assets."
- (2) Includes "mortgage-backed securities."
- (3) Includes securities purchased under agreements to resell.
- (4) Includes commercial and industrial loans of U.S. and non-U.S. addressees.
- (5) May include allowance for possible loan losses at foreign offices; includes allocated transfer risk reserve.
- (6) Includes assets held in trading accounts.
- (7) Includes federal funds purchased and securities sold under agreements to repurchase, interest-bearing demand notes issued to the U.S. Treasury, and other liabilities for borrowed money.
- (8) Includes trading liabilities.
- (9) This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis.
- (10) Included in nontransaction balances.

Coverage:

Domestic-office assets and liabilities of large banks and consolidated domestic subsidiaries exclude gross amounts due from or due to foreign offices of reporting banks. Relationships with all foreign offices are reported on a net basis either as a net due from foreign offices in "all other assets" or as a net due to foreign offices in "other liabilities and subordinated notes and debentures." Foreign offices include International Banking Facility Accounts, Edge and Agreement corporations, foreign branches and foreign subsidiaries.

Outstanding amounts may reflect transfers of assets and liabilities from or to banks outside the reporting panel or from thrift institutions. Changes are based on data that have been adjusted to remove the effects of acquisitions from or divestitures to banks outside the reporting panel.

Effective November 13, 2004, the coverage of large banks in the Seventh Federal Reserve District consists of 7 banks. Changes from week ago and month ago are based on comparable data. For further information, please call (312) 322-2113.