











**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, adjusted for mergers, billions of dollars (continued)

August 10, 2007

Account	2006	2007	2007	2007	2007	2007	2007	2007	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 11	Jul 18	Jul 25	Aug 1
LIABILITIES												
17 Deposits	2,874.4	2,977.1	2,948.1	2,986.3	2,995.6	2,971.3	2,955.2	2,977.5	2,954.8	2,958.9	2,999.3	3,012.5
18 Transaction	312.1	323.7	314.9	322.4	322.5	333.7	311.5	303.5	297.1	303.3	308.7	306.4
19 Nontransaction	2,562.3	2,653.4	2,633.2	2,663.9	2,673.2	2,637.6	2,643.7	2,674.1	2,657.7	2,655.6	2,690.7	2,706.0
20 Large time	497.5	495.3	492.4	498.5	496.9	487.9	485.1	495.5	493.0	493.1	497.4	505.8
21 Other	2,064.8	2,158.1	2,140.8	2,165.4	2,176.3	2,149.7	2,158.6	2,178.5	2,164.7	2,162.6	2,193.3	2,200.2
22 Borrowings	844.6	881.1	899.3	937.8	935.7	937.3	958.1	1,011.9	1,000.4	1,005.5	1,029.8	1,028.1
23 From banks in the U.S.	138.7	137.5	140.6	143.2	141.6	136.3	138.5	151.2	151.1	147.0	161.4	142.2
24 From others	706.0	743.6	758.8	794.6	794.1	801.0	819.6	860.7	849.3	858.6	868.4	885.9
25 Net due to related foreign offices	307.4	349.7	357.8	351.8	362.7	383.2	387.9	403.9	415.0	425.0	391.1	373.2
26 Other liabilities	360.9	374.3	377.2	389.5	394.9	385.1	398.8	396.3	405.5	400.4	388.9	386.2
27 TOTAL LIABILITIES	<b>4,387.3</b>	<b>4,582.3</b>	<b>4,582.4</b>	<b>4,665.4</b>	<b>4,688.9</b>	<b>4,676.9</b>	<b>4,699.9</b>	<b>4,789.7</b>	<b>4,775.7</b>	<b>4,789.8</b>	<b>4,809.1</b>	<b>4,799.9</b>
28 Residual (assets less liabilities) <sup>8</sup>	577.0	640.3	677.3	635.0	617.2	642.6	649.1	610.1	603.9	606.1	602.3	625.6

Footnotes appear on page 14.



**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, adjusted for mergers, billions of dollars (continued)

August 10, 2007

Account	2006	2007	2007	2007	2007	2007	2007	2007	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 11	Jul 18	Jul 25	Aug 1
LIABILITIES												
17 Deposits	2,867.3	2,969.6	2,956.8	2,978.1	3,001.3	2,959.9	2,956.0	2,969.6	2,959.0	2,945.0	2,941.5	3,015.0
18 Transaction	307.7	329.9	309.8	320.2	328.5	329.3	310.4	298.8	275.5	297.0	317.6	301.6
19 Nontransaction	2,559.5	2,639.7	2,647.0	2,658.0	2,672.8	2,630.6	2,645.6	2,670.9	2,683.5	2,648.0	2,623.9	2,713.3
20 Large time	499.0	497.2	495.4	494.3	491.7	487.4	487.8	497.1	493.7	491.4	499.2	507.8
21 Other	2,060.5	2,142.5	2,151.5	2,163.6	2,181.1	2,143.3	2,157.8	2,173.7	2,189.8	2,156.5	2,124.6	2,205.5
22 Borrowings	840.1	879.3	897.2	929.2	939.7	952.3	970.7	1,006.4	987.8	1,000.7	1,029.6	1,018.6
23 From banks in the U.S.	138.0	136.8	139.4	142.2	144.2	136.3	138.0	150.4	148.6	145.0	160.9	145.6
24 From others	702.1	742.4	757.9	787.0	795.4	816.0	832.8	855.9	839.2	855.7	868.7	872.9
25 Net due to related foreign offices	301.5	356.2	366.1	343.3	347.7	381.9	382.8	396.5	399.3	411.7	392.8	374.4
26 Other liabilities	354.9	380.6	385.0	380.5	379.8	384.0	394.0	389.6	391.1	388.5	390.5	387.3
27 TOTAL LIABILITIES	<b>4,363.8</b>	<b>4,585.5</b>	<b>4,605.1</b>	<b>4,631.2</b>	<b>4,668.5</b>	<b>4,678.1</b>	<b>4,703.6</b>	<b>4,762.0</b>	<b>4,737.3</b>	<b>4,745.9</b>	<b>4,754.3</b>	<b>4,795.3</b>
28 Residual (assets less liabilities) <sup>8</sup>	578.8	650.2	649.3	644.2	640.8	651.9	644.3	613.1	609.7	614.3	616.5	622.0

Footnotes appear on page 14.



**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, adjusted for mergers, billions of dollars

August 10, 2007

Account	2006	2007	2007	2007	2007	2007	2007	2007	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 11	Jul 18	Jul 25	Aug 1
<b>ASSETS</b>												
1 Bank credit	2,932.5	3,046.1	3,062.7	3,002.7	3,022.8	3,027.6	3,045.8	3,049.0	3,048.6	3,047.7	3,051.0	3,051.0
2 Securities in bank credit	626.6	643.7	643.6	641.4	641.6	643.4	642.5	631.3	632.8	631.5	630.4	628.8
3 Treasury and Agency securities <sup>2</sup>	430.5	429.0	426.8	419.1	416.6	416.5	415.1	410.7	410.6	411.1	410.8	410.4
4 Other securities	196.1	214.7	216.8	222.3	225.0	226.8	227.3	220.6	222.2	220.3	219.6	218.5
5 Loans and leases in bank credit <sup>3</sup>	2,305.9	2,402.5	2,419.1	2,361.3	2,381.2	2,384.2	2,403.4	2,417.7	2,415.8	2,416.2	2,420.6	2,422.2
6 Commercial and industrial	360.1	382.2	384.6	386.6	389.5	391.6	397.0	405.5	403.0	405.6	406.8	408.7
7 Real estate	1,500.9	1,555.5	1,575.9	1,519.4	1,531.6	1,531.9	1,537.7	1,537.5	1,538.1	1,536.4	1,538.7	1,539.3
8 Revolving home equity	116.1	111.3	111.2	103.2	100.6	100.2	100.2	100.9	100.6	101.0	101.3	101.1
9 Other	1,384.8	1,444.2	1,464.8	1,416.2	1,431.0	1,431.7	1,437.6	1,436.6	1,437.4	1,435.3	1,437.4	1,438.2
10 Consumer	339.3	344.4	338.9	335.1	339.6	341.4	346.4	355.1	355.7	356.0	355.5	353.3
12 Other loans and leases	105.6	120.4	119.7	120.2	120.5	119.3	122.3	119.7	119.0	118.3	119.7	120.8
13 Interbank loans	87.0	110.5	109.8	122.7	123.5	121.2	131.5	132.1	132.5	129.8	133.1	131.5
14 Cash assets <sup>5</sup>	88.9	99.4	96.4	94.6	94.8	94.8	94.4	94.6	94.1	95.2	96.9	92.5
15 Other assets <sup>6</sup>	242.4	270.1	274.1	264.2	269.5	273.5	275.3	277.9	278.7	274.2	269.0	287.4
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>3,316.9</b>	<b>3,491.4</b>	<b>3,508.3</b>	<b>3,449.8</b>	<b>3,475.8</b>	<b>3,482.1</b>	<b>3,511.8</b>	<b>3,517.8</b>	<b>3,518.2</b>	<b>3,511.1</b>	<b>3,514.0</b>	<b>3,526.5</b>
<b>LIABILITIES</b>												
17 Deposits	2,328.2	2,446.1	2,457.5	2,430.9	2,432.4	2,436.4	2,450.5	2,464.7	2,460.8	2,459.7	2,473.8	2,466.6
18 Transaction	309.3	307.3	303.8	300.2	295.2	302.1	299.1	299.7	294.5	298.2	303.6	310.6
19 Nontransaction	2,018.9	2,138.8	2,153.7	2,130.7	2,137.2	2,134.4	2,151.3	2,165.0	2,166.2	2,161.4	2,170.2	2,156.0
20 Large time	421.6	442.0	446.2	438.4	432.6	434.8	435.7	436.6	435.5	435.8	435.5	439.4
21 Other	1,597.3	1,696.8	1,707.5	1,692.3	1,704.6	1,699.6	1,715.6	1,728.4	1,730.7	1,725.6	1,734.7	1,716.6
22 Borrowings	529.7	577.2	565.8	528.5	545.5	552.7	561.4	525.2	522.4	530.1	524.7	527.5
23 From banks in the U.S.	169.9	216.0	208.5	205.9	224.4	227.4	226.3	216.0	214.1	218.4	217.4	217.0
24 From others	359.8	361.2	357.3	322.6	321.1	325.3	335.1	309.2	308.3	311.7	307.3	310.6
25 Net due to related foreign offices	11.0	15.2	15.4	11.7	5.2	4.2	4.8	5.1	5.0	5.6	4.3	4.4
26 Other liabilities	67.4	87.7	87.0	84.3	82.4	83.4	83.1	82.9	81.0	80.3	86.8	84.3
27 <b>TOTAL LIABILITIES</b>	<b>2,936.2</b>	<b>3,126.2</b>	<b>3,125.6</b>	<b>3,055.4</b>	<b>3,065.5</b>	<b>3,076.7</b>	<b>3,099.8</b>	<b>3,077.8</b>	<b>3,069.2</b>	<b>3,075.8</b>	<b>3,089.7</b>	<b>3,082.8</b>
28 Residual (assets less liabilities) <sup>8</sup>	380.6	365.3	382.7	394.5	410.3	405.4	412.0	440.0	449.0	435.3	424.4	443.7

Footnotes appear on page 14.



**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

August 10, 2007

Account	2006 Jul	2007 Jan	2007 Feb	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	Week ending			
									Jul 11	Jul 18	Jul 25	Aug 1
<b>ASSETS</b>												
1 Bank credit	884.3	942.3	971.4	975.6	1,002.9	1,016.1	1,016.6	1,038.0	1,031.7	1,036.4	1,040.1	1,050.1
2 Securities in bank credit	365.4	379.6	389.7	397.7	408.4	413.7	423.5	423.7	421.5	420.5	421.0	435.3
3 Treasury and Agency securities <sup>2</sup>	80.7	81.6	86.3	86.9	84.9	84.6	83.1	82.3	78.5	79.2	83.1	90.9
4 Other securities	284.6	298.0	303.4	310.8	323.5	329.1	340.4	341.4	343.0	341.3	337.9	344.4
5 Loans and leases in bank credit <sup>3</sup>	518.9	562.7	581.7	577.8	594.5	602.3	593.1	614.3	610.2	615.9	619.1	614.8
6 Commercial and industrial	193.4	218.9	221.3	222.3	223.1	227.1	234.5	238.3	241.9	238.4	237.1	235.7
7 Real estate	23.2	23.7	22.2	22.8	29.2	29.8	27.2	29.0	29.4	28.9	28.1	29.3
11 Security <sup>4</sup>	139.0	148.0	158.6	157.0	161.0	161.1	144.2	156.1	153.0	155.8	160.1	155.9
12 Other loans and leases	163.3	172.1	179.5	175.7	181.3	184.3	187.1	191.0	185.9	192.9	193.8	193.9
13 Interbank loans	46.1	65.7	64.4	59.8	56.3	60.3	64.0	71.5	75.1	68.3	74.7	69.8
14 Cash assets <sup>5</sup>	53.6	52.6	54.0	53.2	50.4	54.0	50.8	54.0	54.3	55.9	53.2	52.1
15 Other assets <sup>6</sup>	46.0	34.8	38.5	37.1	37.4	38.9	39.2	40.6	43.2	36.6	40.5	42.0
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>1,029.4</b>	<b>1,094.8</b>	<b>1,127.7</b>	<b>1,125.1</b>	<b>1,146.5</b>	<b>1,168.7</b>	<b>1,170.1</b>	<b>1,203.6</b>	<b>1,203.7</b>	<b>1,196.7</b>	<b>1,208.0</b>	<b>1,213.6</b>
<b>LIABILITIES</b>												
17 Deposits	654.7	760.4	774.4	804.0	850.3	888.6	871.7	858.8	865.3	857.9	843.3	862.9
18 Transaction	11.3	10.6	10.3	10.5	12.1	11.2	12.2	11.8	11.6	11.2	11.1	12.0
19 Nontransaction	643.4	749.8	764.1	793.6	838.1	877.4	859.5	847.0	853.7	846.7	832.2	850.9
22 Borrowings	458.7	536.7	551.2	573.8	577.8	566.6	576.8	577.8	565.6	570.9	583.2	583.0
23 From banks in the U.S.	44.2	62.1	62.4	68.4	61.7	59.2	67.8	64.5	54.9	63.8	66.6	69.5
24 From others	414.5	474.6	488.9	505.4	516.0	507.4	509.0	513.3	510.8	507.1	516.6	513.5
25 Net due to related foreign offices	-205.7	-317.4	-314.4	-369.1	-409.0	-435.4	-414.5	-359.2	-350.9	-357.6	-361.2	-354.1
26 Other liabilities	115.8	114.7	117.1	114.6	121.3	128.3	122.0	121.4	120.2	118.4	126.2	125.7
27 <b>TOTAL LIABILITIES</b>	<b>1,023.5</b>	<b>1,094.5</b>	<b>1,128.4</b>	<b>1,123.3</b>	<b>1,140.4</b>	<b>1,148.2</b>	<b>1,156.0</b>	<b>1,198.8</b>	<b>1,200.3</b>	<b>1,189.5</b>	<b>1,191.6</b>	<b>1,217.4</b>
28 <b>Residual (assets less liabilities)<sup>8</sup></b>	<b>5.9</b>	<b>0.4</b>	<b>-0.6</b>	<b>1.8</b>	<b>6.1</b>	<b>20.5</b>	<b>14.2</b>	<b>4.8</b>	<b>3.4</b>	<b>7.2</b>	<b>16.4</b>	<b>-3.9</b>

Footnotes appear on page 14.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

August 10, 2007

Account	2006 Jul	2007 Jan	2007 Feb	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	Week ending			
									Jul 11	Jul 18	Jul 25	Aug 1
<b>ASSETS</b>												
1 Bank credit	881.0	949.9	976.6	978.9	1,007.7	1,007.4	1,014.7	1,034.3	1,025.6	1,032.8	1,037.5	1,047.8
2 Securities in bank credit	365.4	379.6	389.7	397.7	408.4	413.7	423.5	423.7	421.5	420.5	421.0	435.3
3 Treasury and Agency securities <sup>2</sup>	80.7	81.6	86.3	86.9	84.9	84.6	83.1	82.3	78.5	79.2	83.1	90.9
3a Trading account	26.2	21.6	26.2	30.0	26.4	24.9	26.8	25.9	23.1	23.7	25.6	32.5
3b Investment account	54.5	60.0	60.1	56.9	58.4	59.8	56.3	56.4	55.4	55.5	57.5	58.4
4 Other securities	284.6	298.0	303.4	310.8	323.5	329.1	340.4	341.4	343.0	341.3	337.9	344.4
4a Trading account	180.6	183.1	187.2	192.7	203.5	211.7	215.9	216.4	218.9	216.9	214.5	216.0
4b Investment account	104.1	114.9	116.2	118.2	120.0	117.4	124.5	125.0	124.2	124.4	123.4	128.4
5 Loans and leases in bank credit <sup>3</sup>	515.6	570.3	586.9	581.1	599.3	593.7	591.2	610.5	604.1	612.3	616.5	612.5
6 Commercial and industrial	192.8	221.0	224.3	224.2	224.3	227.1	233.9	237.5	240.6	237.9	237.0	235.3
7 Real estate	23.2	23.7	22.2	22.8	29.2	29.8	27.2	29.0	29.4	28.9	28.1	29.3
11 Security <sup>4</sup>	136.2	151.7	160.1	157.1	162.9	152.8	142.8	153.0	148.2	152.5	157.7	154.6
12 Other loans and leases	163.3	173.9	180.3	177.1	182.8	184.1	187.3	191.0	185.9	193.0	193.7	193.3
13 Interbank loans	46.1	65.7	64.4	59.8	56.3	60.3	64.0	71.5	75.1	68.3	74.7	69.8
14 Cash assets <sup>5</sup>	53.2	53.4	53.3	51.5	49.6	53.3	50.2	53.6	53.5	55.9	52.4	52.2
15 Other assets <sup>6</sup>	45.1	35.9	39.3	37.0	36.5	39.4	39.3	39.9	42.3	35.6	40.0	42.8
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>1,024.8</b>	<b>1,104.4</b>	<b>1,133.0</b>	<b>1,126.6</b>	<b>1,149.5</b>	<b>1,159.8</b>	<b>1,167.6</b>	<b>1,198.7</b>	<b>1,195.9</b>	<b>1,192.1</b>	<b>1,204.1</b>	<b>1,212.1</b>
<b>LIABILITIES</b>												
17 Deposits	656.1	763.1	775.7	807.7	861.8	904.6	885.7	860.7	860.9	861.6	855.9	864.6
18 Transaction	11.0	10.8	10.6	10.7	12.0	11.0	12.0	11.6	10.9	10.8	11.0	12.1
19 Nontransaction	645.0	752.3	765.2	797.0	849.8	893.6	873.7	849.1	850.0	850.9	844.9	852.4
22 Borrowings	458.7	536.7	551.2	573.8	577.8	566.6	576.8	577.8	565.6	570.9	583.2	583.0
23 From banks in the U.S.	44.2	62.1	62.4	68.4	61.7	59.2	67.8	64.5	54.9	63.8	66.6	69.5
24 From others	414.5	474.6	488.9	505.4	516.0	507.4	509.0	513.3	510.8	507.1	516.6	513.5
25 Net due to related foreign offices	-208.3	-315.3	-314.6	-371.4	-412.3	-439.7	-417.7	-362.3	-352.8	-360.2	-362.9	-360.3
26 Other liabilities	114.0	115.8	117.0	113.3	119.3	125.4	120.0	119.5	119.1	117.0	125.0	121.8
27 <b>TOTAL LIABILITIES</b>	<b>1,020.5</b>	<b>1,100.3</b>	<b>1,129.4</b>	<b>1,123.5</b>	<b>1,146.6</b>	<b>1,156.9</b>	<b>1,164.7</b>	<b>1,195.7</b>	<b>1,192.9</b>	<b>1,189.3</b>	<b>1,201.2</b>	<b>1,209.1</b>
28 Residual (assets less liabilities) <sup>8</sup>	4.3	4.1	3.6	3.2	2.9	2.9	2.9	2.9	3.0	2.9	2.9	3.0

Footnotes appear on page 14.

**Memo Items**

Not seasonally adjusted, billions of dollars

August 10, 2007

Account	2006	2007	2007	2007	2007	2007	2007	2007	Week ending				
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 11	Jul 18	Jul 25	Aug 1	
LARGE DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
29	Reval. gains on off-bal. sheet items <sup>9</sup>	111.2	109.9	109.4	114.2	119.5	125.1	129.3	129.8	126.9	132.5	129.8	131.7
30	Reval. losses on off-bal. sheet items <sup>9</sup>	96.4	90.9	92.1	95.0	99.7	105.8	116.3	110.1	110.5	113.0	110.4	106.1
31	Mortgage-backed securities <sup>10</sup>	686.7	684.0	695.8	694.4	671.7	670.5	662.0	661.1	656.2	661.6	662.6	664.7
31a	Pass-through	514.6	520.8	533.0	535.2	516.1	512.4	503.1	502.0	497.7	503.0	503.6	504.8
31b	CMO, REMIC, and other	172.1	163.2	162.8	159.2	155.6	158.1	158.9	159.1	158.5	158.6	159.0	159.9
32	Net unrealized gains (losses) on available-for-sale securities <sup>11</sup>	-19.8	-8.3	-7.9	-4.9	-4.7	-6.2	-14.2	-16.5	-17.8	-16.9	-16.2	-14.1
33	Securitized consumer loans <sup>12</sup>	102.1	105.7	105.4	106.8	105.8	105.4	103.6	105.3	105.1	104.6	105.3	106.3
33a	Credit cards and related plans	69.3	67.3	67.6	69.5	69.8	70.1	68.5	69.0	68.6	68.4	69.2	70.4
33b	Other	32.8	38.4	37.7	37.3	36.0	35.3	35.1	36.2	36.5	36.2	36.1	35.9
34	Securitized real estate loans <sup>12</sup>	-	-	-	-	-	-	-	1,213.5	1,214.8	1,214.8	1,215.2	1,210.2
SMALL DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
31	Mortgage-backed securities <sup>10</sup>	268.4	273.4	274.6	272.6	267.7	267.2	269.6	266.1	267.2	265.7	264.4	264.1
33	Securitized consumer loans <sup>12</sup>	260.3	272.5	273.2	276.6	275.4	275.5	278.1	280.6	279.2	279.0	282.2	282.9
33a	Credit cards and related plans	256.7	269.2	269.9	273.4	272.2	272.3	274.9	278.4	276.6	276.4	279.6	282.4
33b	Other	3.6	3.3	3.3	3.2	3.2	3.2	3.1	2.2	2.6	2.6	2.6	0.5
34	Securitized real estate loans <sup>12</sup>	-	-	-	-	-	-	-	41.0	41.1	41.3	41.0	40.6
FOREIGN-RELATED INSTITUTIONS													
29	Reval. gains on off-bal. sheet items <sup>9</sup>	71.0	64.9	65.3	66.0	66.9	70.5	66.0	65.9	65.7	66.7	66.1	66.4
30	Reval. losses on off-bal. sheet items <sup>9</sup>	76.7	73.5	72.5	72.6	74.6	77.4	73.6	72.3	72.6	73.2	72.6	71.8

Footnotes appear on page 14.

1. Covers the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks that submit a weekly report of condition (large domestic); other domestically chartered commercial banks (small domestic); branches and agencies of foreign banks, and Edge Act and Agreement corporations (foreign-related institutions). Excludes International Banking Facilities. Data are Wednesday values or *pro rata* averages of Wednesday values. Large domestic banks constitute a universe; data for small domestic banks and foreign-related institutions are estimates based on weekly samples and on quarter-end condition reports. Data are adjusted for breaks caused by reclassifications of assets and liabilities.

The data for large and small domestic banks presented on pages 5 to 10 are adjusted to remove the estimated effects of mergers between these two groups. The adjustment for mergers changes past levels to make them comparable with current levels. Estimated quantities of balance sheet items acquired in mergers are removed from past data for the bank group that contained the acquired bank and put into past data for the group containing the acquiring bank. Balance sheet data for acquired banks are obtained from call reports, and a ratio procedure is used to adjust past levels.

2. Treasury securities are liabilities of the U.S. Treasury. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.
3. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks in the United States, all of which are included in line 13.
4. Consists of reverse RPs with brokers and dealers and loans to purchase and carry securities. Data for small domestic banks are estimates based only on quarter-end condition reports.
5. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.
6. Excludes the due-from position with related foreign offices, which is included in line 25.
7. Excludes unearned income, reserves for losses on loans and leases, and reserves for transfer risk. Loans are reported gross of these items.
8. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.
9. 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 #39. The fair value of derivative contracts in a gain position is included in "Other securities, trading account," balance sheet item 4a. The fair value of derivative contracts in a loss position is included in "Other liabilities," balance sheet item 26.
10. Includes mortgage-backed securities issued by U.S. government agencies, U.S. government-sponsored enterprises, and private entities.
11. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement #115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.
12. Total amount outstanding.

Current and historical H.8 data are available on the Federal Reserve Board's web site ([www.federalreserve.gov](http://www.federalreserve.gov)). For information about individual copies or subscriptions, contact Publications Services at the Federal Reserve Board (phone 202-452-3244, fax 202-728-5886). For paid electronic access to current and historical data, call STAT-USA at 1-800-782-8872 or 202-482-1986.

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