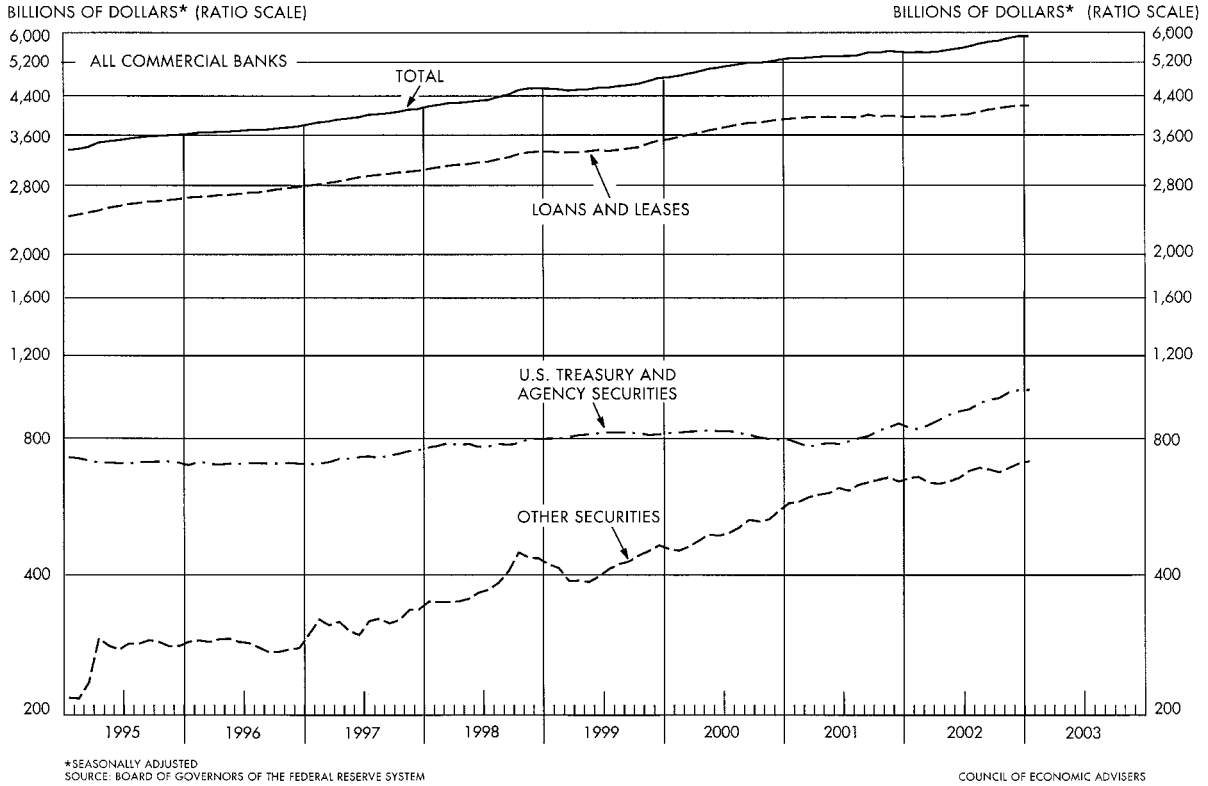
BANK CREDIT AT ALL COMMERCIAL BANKS

Total commercial bank loans and leases were about unchanged in January; commercial and industrial loans fell 0.5 percent.



[Billions of dollars, seasonally adjusted [1]]

Period	Total bank credit	Securities in bank credit			Loans and leases in bank credit							
		Total securities	U.S. Treasury and agency securities	Other securities	Total loans and leases [2]	Commercial and industrial	Real estate			Consumer	Security	Other
							Total	Revolving home equity	Other			
1993: Dec r	3,115.8	917.7	732.9	184.8	2,198.2	590.3	948.3	78.0	870.3	387.6	86.5	185.5
1994: Dec r	3,322.8	942.5	724.2	218.3	2,380.3	650.3	1,012.1	80.4	931.7	448.3	75.9	193.8
1995: Dec r	3,605.4	986.7	703.7	283.0	2,618.7	723.7	1,090.9	84.4	1,006.6	491.5	83.3	229.2
1996: Dec	3,761.8	980.5	r 700.6	r 279.9	2,781.3	787.9	r 1,142.7	90.7	r 1,052.0	512.9	75.5	262.4
1997: Dec	4,105.5	1,089.1	749.6	339.5	3,016.4	856.5	1,248.5	104.8	1,143.7	502.5	95.0	313.9
1998: Dec	4,546.0	1,229.8	792.8	437.0	3,316.2	951.0	1,339.5	103.9	1,235.6	497.2	146.5	382.0
1999: Dec	4,782.4	1,277.6	811.3	466.4	3,504.7	1,003.9	r 1,477.8	101.5	1,376.3	490.6	151.9	380.7
2000: Dec	5,234.0	1,345.7	790.9	554.8	3,888.3	r 1,088.3	1,658.4	129.9	1,528.5	539.5	178.7	423.4
2001: Dec	5,451.0	1,496.8	856.2	640.6	3,954.2	r 1,031.3	1,784.5	155.5	r 1,629.0	557.9	146.8	433.7
2002: Dec r	5,885.9	1,714.7	1,012.3	702.4	4,171.2	965.0	2,020.8	212.4	1,808.4	586.8	191.6	407.1
2002: Jan r	5,428.7	1,491.0	839.2	651.8	3,937.8	1,022.2	1,781.0	158.7	1,622.4	560.9	152.0	421.7
Feb r	5,438.9	1,488.5	832.7	655.8	3,950.4	1,028.8	1,789.2	162.2	1,627.0	564.4	153.4	414.6
Mar r	5,433.9	1,488.0	849.7	638.3	3,945.9	1,023.6	1,790.4	167.6	1,622.8	563.4	161.3	407.2
Apr r	5,450.8	1,504.4	870.6	633.8	3,946.4	1,008.2	1,794.8	172.1	1,622.8	567.7	168.4	407.2
May r	5,498.9	1,535.5	893.7	641.8	3,963.4	1,000.7	1,816.9	179.6	1,637.4	570.1	169.7	406.0
June r	5,540.7	1,562.5	909.3	653.3	3,978.1	993.1	1,838.7	186.1	1,652.6	568.7	170.2	407.4
July r	5,591.2	1,594.6	918.9	675.8	3,996.5	981.5	1,869.4	192.9	1,676.4	564.6	178.1	403.0
Aug r	5,672.8	1,632.9	946.3	686.6	4,039.9	981.3	1,900.9	197.7	1,703.2	574.7	176.7	406.3
Sept r	5,730.1	1,643.5	962.9	680.6	4,086.5	974.6	1,935.2	200.9	1,734.3	582.7	181.4	412.6
Oct r	5,759.8	1,643.7	972.5	671.2	4,116.1	969.4	1,967.7	204.9	1,762.8	584.7	183.1	411.2
Nov r	5,837.4	1,688.4	1,001.6	686.8	4,149.0	967.1	2,000.3	207.8	1,792.5	585.4	186.6	409.5
Dec r	5,885.9	1,714.7	1,012.3	702.4	4,171.2	965.0	2,020.8	212.4	1,808.4	586.8	191.6	407.1
2003: Jan	5,892.1	1,722.1	1,013.1	709.0	4,170.0	960.2	2,038.9	216.9	1,822.0	592.6	176.8	401.5

[1] Data are prorated averages of Wednesday values for domestically chartered commercial banks, branches and agencies of foreign banks, New York State investment companies (through September 1996), and Edge Act and agreement corporations. Data are adjusted for breaks caused by reclassifications of assets and liabilities.

[2] Excludes Federal funds sold to, reverse repurchase agreements (RPs) with, and loans to commercial banks in the United States.

Source: Board of Governors of the Federal Reserve System.