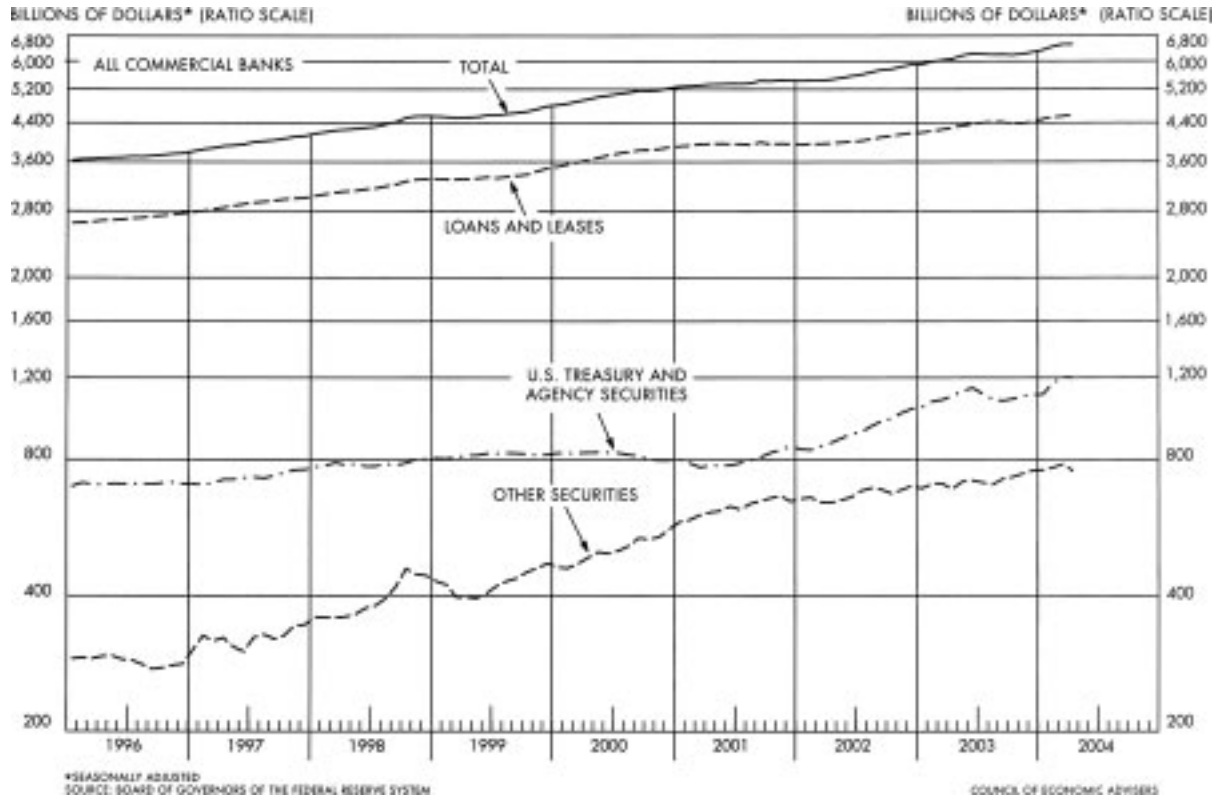
# BANK CREDIT AT ALL COMMERCIAL BANKS

**Total commercial bank loans and leases rose 0.8 percent in April; commercial and industrial loans fell 0.4 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 | | | |
| 1994: Dec | 3,318.2 | 939.9 | 721.6 | 218.3 | 2,378.3 | 650.3 | 1,010.7 | 80.5 | 930.2 | 448.2 | 75.8 | 193.3 |
| 1995: Dec | 3,600.6 | 984.0 | 701.0 | 282.9 | 2,616.7 | 723.8 | 1,089.4 | 84.4 | 1,005.0 | 491.4 | 83.3 | 228.8 |
| 1996: Dec | 3,756.8 | 984.3 | 702.6 | 281.8 | 2,772.5 | 784.7 | 1,140.1 | 90.8 | 1,049.3 | 512.9 | 75.3 | 259.5 |
| 1997: Dec | 4,099.4 | 1,098.8 | 755.6 | 343.3 | 3,000.6 | 854.1 | 1,242.8 | 104.9 | 1,137.9 | 502.6 | 94.4 | 306.8 |
| 1998: Dec | 4,534.4 | 1,238.8 | 797.6 | 441.2 | 3,295.7 | 947.4 | 1,332.9 | 103.8 | 1,229.1 | 496.9 | 145.3 | 373.1 |
| 1999: Dec | 4,764.8 | 1,284.2 | 815.6 | 468.6 | 3,480.5 | 998.8 | 1,471.1 | 101.5 | 1,369.6 | 490.6 | 149.8 | 370.2 |
| 2000: Dec | 5,218.6 | 1,350.3 | 792.4 | 557.9 | 3,868.4 | 1,087.0 | 1,650.5 | 130.1 | 1,520.4 | 539.2 | 177.3 | 414.4 |
| 2001: Dec | 5,429.9 | 1,495.7 | 853.0 | 642.7 | 3,934.2 | 1,027.2 | 1,779.7 | 155.8 | 1,623.9 | 555.8 | 146.0 | 425.5 |
| 2002: Dec | 5,887.1 | 1,723.9 | 1,029.1 | 694.8 | 4,163.2 | 962.2 | 2,021.2 | 213.5 | 1,807.7 | 586.0 | 190.2 | 403.6 |
| 2003: Dec r | 6,255.4 | 1,856.1 | 1,104.6 | 751.5 | 4,399.3 | 889.7 | 2,215.7 | 280.7 | 1,934.9 | 630.1 | 214.9 | 448.8 |
| 2003: Apr | 6,050.6 | 1,782.3 | r 1,098.5 | r 683.8 | 4,268.3 | 942.5 | 2,126.3 | 235.2 | 1,891.1 | 588.7 | 191.7 | 419.1 |
| May | 6,155.9 | 1,835.9 | r 1,125.1 | r 710.8 | 4,320.1 | 934.2 | 2,146.8 | 239.1 | 1,907.7 | 597.1 | 215.9 | 426.0 |
| June | 6,209.8 | 1,858.8 | r 1,143.4 | r 715.3 | 4,351.1 | 924.4 | 2,171.8 | 244.7 | 1,927.1 | 600.6 | 218.1 | 436.2 |
| July | 6,196.7 | 1,817.5 | r 1,110.4 | r 707.0 | 4,379.2 | 924.9 | 2,198.0 | 248.5 | 1,949.5 | 602.0 | 217.7 | 436.6 |
| Aug | 6,181.7 | 1,779.9 | r 1,080.0 | r 699.9 | 4,401.8 | 916.8 | 2,234.2 | 252.7 | 1,981.5 | 601.4 | 214.6 | 434.8 |
| Sept | 6,187.2 | 1,791.6 | r 1,071.0 | r 720.6 | 4,395.5 | 906.3 | 2,245.4 | 258.5 | 1,986.9 | 602.3 | 212.2 | 429.4 |
| Oct | 6,165.8 | 1,809.1 | r 1,081.1 | r 728.0 | 4,356.7 | 895.1 | 2,227.6 | 265.5 | 1,962.1 | 597.6 | 220.0 | 416.5 |
| Nov r | 6,202.9 | 1,836.8 | 1,096.7 | 740.1 | 4,366.2 | 888.3 | 2,206.9 | 273.2 | 1,933.7 | 626.6 | 228.6 | 415.8 |
| Dec r | 6,255.4 | 1,856.1 | 1,104.6 | 751.5 | 4,399.3 | 889.7 | 2,215.7 | 280.7 | 1,934.9 | 630.1 | 214.9 | 448.8 |
| 2004: Jan r | 6,320.8 | 1,860.5 | 1,106.5 | 754.0 | 4,460.3 | 887.6 | 2,239.8 | 291.3 | 1,948.5 | 632.6 | 233.1 | 467.2 |
| Feb r | 6,436.6 | 1,935.4 | 1,172.3 | 763.1 | 4,501.2 | 888.1 | 2,258.9 | 297.8 | 1,961.1 | 635.0 | 241.4 | 477.8 |
| Mar r | 6,509.2 | 1,985.2 | 1,208.1 | 777.1 | 4,524.0 | 879.9 | 2,296.9 | 308.4 | 1,988.5 | 640.4 | 239.9 | 467.0 |
| Apr | 6,513.5 | 1,952.1 | 1,201.8 | 750.3 | 4,561.4 | 876.0 | 2,346.5 | 317.5 | 2,029.0 | 641.6 | 233.8 | 463.6 |

[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.