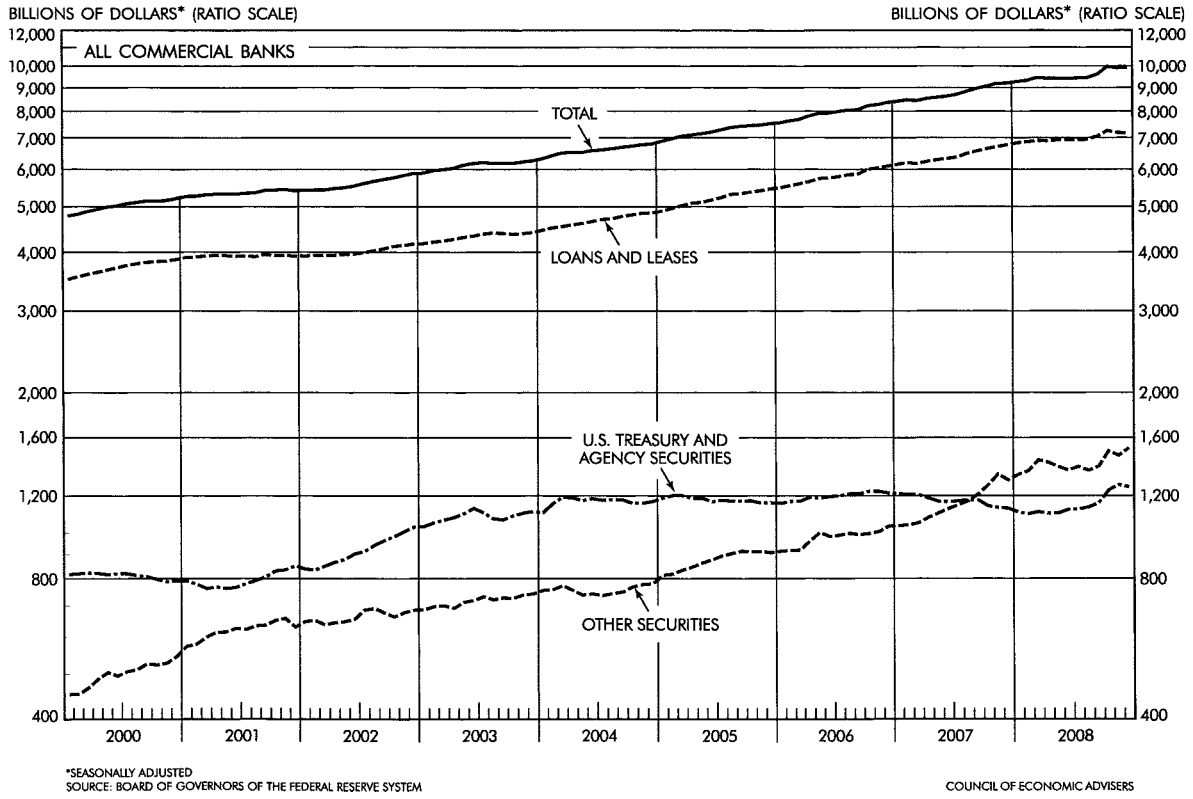
BANK CREDIT AT ALL COMMERCIAL BANKS

Total commercial bank loans and leases fell 0.3 percent in December; commercial and industrial loans fell 1.2 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 [2]	Total loans and leases [3]	Commercial and industrial	Real estate			Consumer [5]	Security [5]	Other
							Total [4]	Revolving home equity	Commercial			
1999: Dec r	4,743.1	1,268.8	810.4	458.4	3,474.4	990.9	1,471.9	101.1	648.0	491.5	139.6	380.4
2000: Dec r	5,204.7	1,337.3	790.6	546.7	3,867.4	1,079.1	1,655.9	129.7	742.2	539.8	161.0	431.6
2001: Dec r	5,414.9	1,482.9	852.1	630.8	3,932.0	1,018.7	1,786.1	155.4	813.6	556.2	135.0	436.0
2002: Dec r	5,885.5	1,714.7	1,029.4	685.3	4,170.8	955.9	2,033.8	213.1	884.5	585.9	173.7	421.5
2003: Dec r	6,257.0	1,852.0	1,109.3	742.7	4,405.0	896.4	2,229.7	280.5	961.1	642.2	198.0	438.7
2004: Dec r	6,807.7	1,947.3	1,166.8	780.5	4,860.4	918.8	2,566.1	398.1	1,082.8	696.7	197.3	481.6
2005: Dec r	7,523.9	2,067.1	1,159.4	907.7	5,456.8	1,036.4	2,924.4	444.0	1,274.2	707.6	245.5	542.9
2006: Dec r	8,353.6	2,247.4	1,215.2	1,032.3	6,106.1	1,188.2	3,357.6	467.8	1,452.9	743.3	268.5	548.6
2007: Dec r	9,204.6	2,424.3	1,128.2	1,296.1	6,780.4	1,433.5	3,578.2	483.5	1,602.3	809.2	287.4	672.0
2008: Dec	9,944.8	2,775.1	1,255.2	1,519.9	7,169.7	1,586.4	3,790.9	587.3	1,731.7	881.6	249.3	661.4
2008: Jan r	9,274.2	2,436.9	1,106.4	1,330.5	6,837.3	1,449.1	3,594.5	487.3	1,613.0	813.0	301.2	679.4
Feb r	9,331.3	2,453.8	1,097.5	1,356.4	6,877.5	1,457.0	3,622.0	492.9	1,626.4	814.5	295.9	688.1
Mar r	9,449.5	2,538.6	1,108.9	1,429.7	6,910.9	1,477.0	3,649.1	499.3	1,641.7	817.8	292.2	674.8
Apr r	9,415.4	2,513.5	1,098.5	1,415.0	6,901.9	1,490.9	3,656.3	507.3	1,654.0	823.5	284.6	646.7
May r	9,424.0	2,487.0	1,102.1	1,384.9	6,937.0	1,500.5	3,662.7	512.7	1,666.9	827.6	296.1	650.1
June r	9,409.7	2,481.8	1,120.4	1,361.4	6,927.9	1,510.3	3,657.2	519.1	1,685.5	832.4	286.1	641.8
July r	9,441.1	2,506.0	1,122.0	1,383.9	6,935.1	1,518.3	3,637.2	524.3	1,674.0	840.2	301.1	638.3
Aug r	9,458.1	2,492.0	1,134.0	1,358.0	6,966.1	1,520.2	3,655.8	527.0	1,680.1	846.1	311.5	632.5
Sept r	9,612.6	2,545.6	1,158.8	1,386.8	7,067.0	1,548.4	3,673.4	540.9	1,684.2	852.9	336.0	656.3
Oct r	9,992.1	2,726.2	1,231.3	1,495.0	7,265.9	1,611.9	3,797.7	578.2	1,720.0	871.3	306.2	678.7
Nov	9,921.1	2,730.4	1,265.2	1,465.2	7,190.7	1,606.4	3,788.7	580.8	1,725.1	876.5	271.5	647.7
Dec	9,944.8	2,775.1	1,255.2	1,519.9	7,169.7	1,586.4	3,790.9	587.3	1,731.7	881.6	249.3	661.4

[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] Includes other trading assets.

[3] Excludes unearned income. Includes the allowance for loan and lease losses. Excludes Federal funds sold to, reverse repurchase agreements (RPs) with, and loans to commercial banks in the United States.

[4] Includes other residential, not shown separately.

[5] Includes other items, not shown separately.

Source: Board of Governors of the Federal Reserve System.