Table B–76. Mortgage debt outstanding by holder, 1955–2012

[Billions of dollars]

End of year or quarter	Total	Major financial institutions				Other holders		
		Total	Savings institutions [1]	Commercial banks [2]	Life insurance companies	Federal and related agencies [3]	Mortgage pools or trusts [4]	Individuals and others
1955	129.9	99.3	48.9	21.0	29.4	5.2	0.1	25.3
1956	144.5	111.2	55.5	22.7	33.0	6.0	.1	27.1
1957	156.5	119.7	61.2	23.3	35.2	7.5	.2	29.1
1958	171.8	131.5	68.9	25.5	37.1	7.8	.2	32.3
1959	191.6	145.5	78.1	28.1	39.2	10.0	.2	35.9
1960	208.3	157.5	86.9	28.8	41.8	11.3	.2	39.3
1961	229.1	172.6	98.0	30.4	44.2	11.9	.3	44.2
1962	252.7	192.5	111.1	34.5	46.9	12.2	.4	47.6
1963	280.0	217.1	127.2	39.4	50.5	11.3	.5	51.0
1964	307.4	241.0	141.9	44.0	55.2	11.6	.6	54.1
1965	334.7	264.6	154.9	49.7	60.0	12.7	.9	56.6
1966	357.9	280.7	161.8	54.4	64.6	16.2	1.3	59.7
1967	382.5	298.7	172.3	58.9	67.5	19.0	2.0	62.8
1968	412.1	319.7	184.3	65.5	70.0	22.6	2.5	67.3
1969	442.5	338.9	196.4	70.5	72.0	27.9	3.2	72.4
1970	474.5	355.9	208.3	73.3	74.4	33.6	4.8	80.2
1971	525.0	394.2	236.2	82.5	75.5	36.8	9.5	84.5
1972	598.2	449.9	273.6	99.3	76.9	40.1	14.4	93.8
1973	673.9	505.4	305.0	119.1	81.4	46.6	18.0	103.9
1974	734.0	542.6	324.2	132.1	86.2	58.4	23.8	109.2
1975	793.9	581.2	355.8	136.2	89.2	67.0	34.1	111.5
1976	881.1	647.5	404.6	151.3	91.6	66.9	49.8	116.9
1977	1,013.0	745.2	469.4	179.0	96.8	70.2	70.3	127.3
1978	1,165.5	848.2	528.0	214.0	106.2	81.9	88.6	146.8
1979	1,331.5	938.2	574.6	245.2	118.4	97.3	118.7	177.3
1980	1,467.6	996.8	603.1	262.7	131.1	114.6	145.9	210.4
1981	1,591.5	1,040.5	618.5	284.2	137.7	126.4	168.0	256.6
1982	1,676.1	1,021.3	578.1	301.3	142.0	138.7	224.4	291.6
1983	1,871.7	1,108.1	626.6	330.5	151.0	148.3	297.3	317.9
1984	2,120.6	1,247.8	709.7	381.4	156.7	158.5	350.7	363.7
1985	2,370.3	1,363.5	760.5	431.2	171.8	166.9	438.6	401.2
1986	2,657.9	1,476.5	778.0	504.7	193.8	202.1	549.5	429.8
1987	2,996.2	1,667.6	860.5	594.8	212.4	188.5	700.8	439.2
1988	3,313.1	1,834.3	924.5	676.9	232.9	192.5	785.7	500.7
1989	3,585.4	1,935.2	910.3	770.7	254.2	197.8	922.2	530.2
1990	3,788.2	1,918.8	801.6	849.3	267.9	239.0	1,085.9	544.5
1991	3,929.8	1,846.2	705.4	881.3	259.5	266.0	1,269.6	548.1
1992	4,043.4	1,770.4	627.9	900.5	242.0	286.1	1,440.0	547.0
1993	4,174.8	1,770.1	598.4	947.8	223.9	326.0	1,561.1	517.5
1994	4,339.0	1,824.7	596.2	1,012.7	215.8	315.6	1,696.9	501.9
1995	4,524.8	1,900.1	596.8	1,090.2	213.1	307.9	1,812.1	504.7
1996	4,792.4	1,981.9	628.3	1,145.4	208.2	294.4	1,989.2	527.0
1997	5,104.8	2,084.0	631.8	1,245.3	206.8	285.2	2,165.9	569.7
1998	5,589.5	2,194.6	644.0	1,337.0	213.6	291.9	2,486.7	616.4
1999	6,195.1	2,394.3	668.1	1,495.4	230.8	319.8	2,831.8	649.2
2000	6,752.6	2,619.0	723.0	1,660.1	235.9	339.9	3,097.3	696.4
2001	7,460.4	2,790.9	758.0	1,789.8	243.0	372.0	3,556.7	740.8
2002	8,361.2	3,089.3	781.0	2,058.3	250.0	432.3	3,994.5	845.1
2003	9,376.2	3,387.3	870.6	2,255.8	260.9	694.1	4,353.4	941.5
2004	10,650.7	3,926.3	1,057.4	2,595.6	273.3	703.2	4,834.3	1,186.9
2005	12,097.7	4,396.2	1,152.7	2,958.0	285.5	665.4	5,700.7	1,335.4
2006	13,481.9	4,783.6	1,076.8	3,403.1	303.8	687.5	6,622.5	1,388.3
2007	14,566.0	5,064.6	1,094.0	3,644.4	326.2	725.5	7,422.3	1,353.7
2008	14,661.3	5,044.4	860.6	3,841.3	342.4	801.2	7,564.7	1,251.1
2009	14,370.0	4,778.1	633.3	3,818.6	326.1	816.1	7,612.1	1,163.8
2010	13,712.3	4,583.5	614.8	3,651.2	317.5	5,127.5	3,047.3	953.9
2011	13,383.8	4,448.2	586.2	3,529.5	332.5	5,034.6	2,994.7	906.3
2011: I	13,617.0	4,469.6	600.2	3,550.9	318.4	5,162.4	3,041.5	943.6
II	13,525.3	4,435.6	590.9	3,521.9	322.8	5,127.8	3,029.2	932.8
III	13,443.8	4,433.8	589.4	3,515.8	328.6	5,073.9	3,020.6	915.4
IV	13,383.8	4,448.2	586.2	3,529.5	332.5	5,034.6	2,994.7	906.3
2012: I	13,276.2	4,385.3	502.0	3,546.6	336.7	5,034.5	2,960.7	895.7
II	13,209.2	4,390.4	498.2	3,551.8	340.5	4,982.3	2,955.3	881.1
III p	13,119.2	4,351.4	456.9	3,551.0	343.5	4,956.5	2,931.3	879.9

[1] Includes savings banks and savings and loan associations. Data reported by Federal Savings and Loan Insurance Corporation–insured institutions include loans in process for 1987 and exclude loans in process beginning with 1988.

[2] Includes loans held by nondeposit trust companies but not loans held by bank trust departments.

[3] Includes Government National Mortgage Association (GNMA or Ginnie Mae), Federal Housing Administration, Veterans Administration, Farmers Home Administration (FmHA), Federal Deposit Insurance Corporation, Resolution Trust Corporation (through 1995), and in earlier years Reconstruction Finance Corporation, Homeowners Loan Corporation, Federal Farm Mortgage Corporation, and Public Housing Administration. Also includes U.S.-sponsored agencies such as Federal National Mortgage Association (FNMA or Fannie Mae), Federal Land Banks, Federal Home Loan Mortgage Corporation (FHLMC or Freddie Mac), Federal Agricultural Mortgage Corporation (Farmer Mac, beginning 1994), Federal Home Loan Banks (beginning 1997), and mortgage pass-through securities issued or guaranteed by GNMA, FHLMC, FNMA, FmHA, or Farmer Mac. Other U.S. agencies (amounts small or current separate data not readily available) included with "individuals and others."

[4] Includes private mortgage pools.

Source: Board of Governors of the Federal Reserve System, based on data from various Government and private organizations.

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