TABLE B–76.—*Mortgage debt outstanding by holder, 1945–2000*

[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]	Individuals and others[4]
1945	35.5	21.0	9.6	4.8	6.6	2.4	12.1
1946	41.8	26.0	11.5	7.2	7.2	2.0	13.8
1947	48.9	31.8	13.8	9.4	8.7	1.8	15.3
1948	56.2	37.8	16.1	10.9	10.8	1.8	16.6
1949	62.3	42.9	18.3	11.6	12.9	2.0	17.5
1950	72.7	51.7	21.9	13.7	16.1	2.6	18.4
1951	82.1	59.5	25.5	14.7	19.3	3.3	19.3
1952	91.4	67.0	29.8	16.0	21.3	3.9	20.4
1953	101.2	75.1	34.8	17.0	23.3	4.4	21.7
1954	113.7	85.8	41.1	18.7	26.0	4.7	23.2
1955	130.1	99.5	48.9	21.2	29.4	5.3	25.3
1956	144.7	111.4	55.5	22.9	33.0	6.2	27.1
1957	156.7	120.0	61.2	23.6	35.2	7.7	29.1
1958	172.0	131.7	68.9	25.8	37.1	8.0	32.3
1959	190.9	145.6	78.1	28.2	39.2	10.2	35.1
1960	207.5	157.6	86.9	28.9	41.8	11.5	38.4
1961	228.1	172.7	98.0	30.6	44.2	12.2	43.1
1962	251.6	192.6	111.1	34.7	46.9	12.6	46.3
1963	278.7	217.4	127.2	39.6	50.5	11.8	49.5
1964	306.2	241.3	141.9	44.3	55.2	12.2	52.7
1965	333.7	265.0	154.9	50.0	60.0	13.5	55.2
1966	356.9	281.2	161.8	54.8	64.6	17.5	58.2
1967	381.6	299.2	172.3	59.5	67.4	20.9	61.4
1968	411.5	320.3	184.3	66.1	70.0	25.1	66.1
1969	442.3	339.8	196.4	71.4	72.0	31.1	71.4
1970	474.4	356.7	208.3	74.1	74.4	38.3	79.4
1971	525.1	395.2	236.2	83.4	75.5	46.3	83.6
1972	598.1	450.8	273.6	100.2	76.9	54.5	92.8
1973	673.4	506.3	305.0	120.1	81.3	64.7	102.4
1974	734.0	544.1	324.2	133.6	86.2	82.2	107.7
1975	793.5	582.9	355.8	137.9	89.2	101.1	109.6
1976	880.3	649.3	404.6	153.1	91.6	116.7	114.4
1977	1,012.0	747.0	469.4	180.8	96.8	140.5	124.6
1978	1,164.6	849.8	528.0	215.7	106.2	170.6	144.3
1979	1,330.0	939.9	574.6	246.9	118.4	216.0	174.2
1980	1,464.8	998.6	603.1	264.5	131.1	256.8	209.4
1981	1,590.1	1,042.8	618.5	286.5	137.7	289.4	257.9
1982	1,675.5	1,023.4	578.1	303.4	142.0	355.4	296.7
1983	1,869.0	1,109.9	626.6	332.3	151.0	433.3	325.7
1984	2,113.1	1,247.8	709.7	381.4	156.7	490.6	374.7
1985	2,376.8	1,363.5	760.5	431.2	171.8	580.9	432.4
1986	2,663.2	1,476.4	778.0	504.7	193.7	733.7	453.1
1987	3,001.4	1,667.6	860.5	594.8	212.4	857.9	475.9
1988	3,319.5	1,834.3	924.5	676.9	232.9	937.8	547.5
1989	3,590.4	1,934.2	910.3	770.7	253.2	1,067.3	588.9
1990	3,807.9	1,918.8	801.6	849.3	267.9	1,258.9	630.2
1991	3,958.2	1,845.2	705.4	881.3	258.5	1,422.5	690.6
1992	4,073.9	1,770.4	627.9	900.5	242.0	1,558.1	745.3
1993	4,211.3	1,770.0	598.4	947.7	223.9	1,682.8	758.5
1994	4,383.1	1,824.7	596.2	1,012.7	215.8	1,787.6	770.8
1995	4,585.1	1,900.1	596.8	1,090.2	213.1	1,878.8	806.2
1996	4,868.3	1,981.9	628.3	1,145.4	208.2	2,006.5	879.9
1997	5,204.1	2,084.0	631.8	1,245.3	206.8	2,112.0	1,008.1
1998	5,737.2	2,194.8	644.0	1,337.2	213.6	2,312.0	1,230.3
1999	6,385.9	2,394.9	668.6	1,495.5	230.8	2,614.6	1,376.4
1998: I	5,322.7	2,114.7	637.1	1,271.1	206.5	2,134.1	1,074.0
II	5,441.7	2,122.0	632.4	1,281.9	207.7	2,196.2	1,123.5
III	5,579.7	2,137.4	634.3	1,295.8	207.4	2,263.3	1,179.0
IV	5,737.2	2,194.8	644.0	1,337.2	213.6	2,312.0	1,230.3
1999: I	5,876.8	2,202.2	646.5	1,336.7	219.0	2,401.7	1,272.9
II	6,028.9	2,242.4	656.5	1,361.4	224.5	2,472.2	1,314.2
III	6,236.3	2,321.4	676.3	1,418.8	226.2	2,568.7	1,346.3
IV	6,385.9	2,394.9	668.6	1,495.5	230.8	2,614.6	1,376.4
2000: I	6,481.5	2,456.8	680.7	1,546.8	229.2	2,645.3	1,379.5
II	6,651.2	2,548.6	702.0	1,614.3	232.3	2,688.2	1,414.5
III *p*	6,803.2	2,603.7	721.5	1,648.7	233.5	2,751.4	1,448.1

[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 1988.

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

[3] Includes Government National Mortgage Association (GNMA), 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), Federal Land Banks, Federal Home Loan Mortgage Corporation (FHLMC), Federal Home Loan Banks (beginning 1997), and mortgage pass-through securities issued or guaranteed by GNMA, FHLMC, FNMA or FmHA. 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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