TABLE B–72.—*Bank credit at all commercial banks, 1959–2003*

[Monthly average; billions of dollars, seasonally adjusted [1]]

Year and month	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			
December:												
1959	189.5	77.4	61.9	15.5	112.1	39.5	28.1	.....	.....	24.1	5.0	15.4
1960	197.6	79.5	63.9	15.6	118.1	42.4	28.7	.....	.....	26.3	5.2	15.6
1961	213.1	88.2	70.4	17.9	124.8	44.1	30.2	.....	.....	27.6	6.1	16.8
1962	231.0	92.2	70.7	21.5	138.8	47.7	34.0	.....	.....	30.3	6.6	20.2
1963	250.7	92.6	67.4	25.2	158.1	52.5	38.9	.....	.....	34.2	7.9	24.6
1964	270.4	94.7	66.7	28.1	175.6	58.7	43.5	.....	.....	39.5	8.3	25.7
1965	297.1	96.1	64.3	31.9	201.0	69.5	48.9	.....	.....	45.0	8.0	29.7
1966	318.6	97.2	61.0	36.2	221.4	79.3	53.8	.....	.....	47.7	8.3	32.4
1967	350.5	111.4	70.7	40.6	239.2	86.5	58.2	.....	.....	51.2	9.6	33.8
1968	390.5	121.9	73.8	48.1	268.6	96.5	64.8	.....	.....	57.7	10.5	39.2
1969	401.6	112.4	64.2	48.2	289.2	106.9	69.9	.....	.....	62.6	10.0	39.8
1970	434.4	129.7	73.4	56.3	304.6	111.6	72.9	.....	.....	65.3	10.4	44.5
1971	485.2	147.5	79.8	67.7	337.6	118.0	81.7	.....	.....	73.3	10.9	53.9
1972	555.3	160.6	85.4	75.2	394.7	133.6	98.8	.....	.....	85.4	14.4	62.5
1973	638.6	168.4	89.7	78.7	470.1	162.8	119.4	.....	119.4	98.3	11.2	78.4
1974	701.7	173.8	87.9	85.9	527.9	193.0	132.5	.....	132.5	102.1	10.6	89.6
1975	732.9	206.7	117.9	88.9	526.2	184.3	137.2	.....	137.2	104.6	12.7	87.5
1976	790.7	228.6	137.3	91.3	562.1	186.3	151.3	.....	151.3	115.9	17.7	91.0
1977	876.0	236.3	137.4	98.9	639.7	205.8	178.0	.....	178.0	138.1	20.7	97.2
1978	989.4	242.2	138.4	103.8	747.2	239.0	213.5	.....	213.5	164.6	19.1	110.9
1979	1,111.4	260.7	147.2	113.4	850.7	282.2	245.0	.....	245.0	184.5	17.4	121.6
1980	1,207.1	296.8	173.2	123.6	910.3	314.5	265.7	.....	265.7	179.2	17.2	133.6
1981	1,302.7	311.1	181.8	129.3	991.6	353.3	287.5	.....	287.5	182.7	20.2	148.0
1982	1,412.3	338.6	204.7	133.9	1,073.7	396.4	303.8	.....	303.8	188.2	23.6	161.7
1983	1,566.7	403.8	263.4	140.4	1,163.0	419.1	334.8	.....	334.8	213.2	26.5	169.4
1984	1,733.4	406.6	262.9	143.7	1,326.9	479.4	380.8	.....	380.8	253.6	34.1	179.0
1985	1,922.2	455.9	273.8	182.2	1,466.3	506.5	431.0	.....	431.0	294.5	42.9	191.4
1986	2,106.6	510.0	312.8	197.2	1,596.5	544.0	499.9	.....	499.9	314.5	38.6	199.5
1987	2,255.3	535.0	338.9	196.1	1,720.2	575.0	595.7	32.2	563.5	327.7	34.8	187.0
1988	2,434.7	562.2	366.6	195.6	1,872.5	611.6	678.0	42.6	635.5	354.8	40.3	187.7
1989	2,604.2	585.1	400.0	185.1	2,019.1	642.6	771.0	53.5	717.5	375.4	40.9	189.3
1990	2,751.5	635.1	456.3	178.8	2,116.4	645.5	858.2	66.3	791.9	380.9	44.6	187.2
1991	2,857.7	747.0	566.8	180.3	2,110.7	623.3	884.3	74.3	810.0	364.1	53.9	185.0
1992	2,956.7	843.1	666.2	176.9	2,113.6	599.4	907.3	78.4	828.9	356.4	63.4	187.1
1993	3,116.0	917.9	733.1	184.8	2,198.0	590.3	948.3	78.0	870.3	387.6	86.5	185.3
1994	3,322.4	942.6	724.2	218.4	2,379.8	650.3	1,012.1	80.5	931.7	448.3	75.9	193.3
1995	3,605.1	986.7	703.7	283.0	2,618.3	723.8	1,091.0	84.4	1,006.5	491.5	83.3	228.7
1996	3,757.2	981.9	701.8	280.1	2,775.3	784.9	1,142.4	90.8	1,051.6	513.2	75.4	259.5
1997	4,101.3	1,096.6	755.2	341.4	3,004.7	854.5	1,245.5	104.9	1,140.6	503.0	94.6	307.2
1998	4,537.4	1,236.1	797.6	438.5	3,301.3	948.0	1,336.3	103.8	1,232.5	497.3	145.8	373.9
1999	4,769.2	1,281.4	814.6	466.8	3,487.8	999.8	1,475.5	101.5	1,374.0	491.2	150.4	370.8
2000	5,223.8	1,346.8	791.8	555.0	3,877.0	1,088.4	1,656.0	130.0	1,526.1	540.1	177.2	415.3
2001	5,434.1	1,491.8	852.4	639.4	3,942.4	1,029.0	1,784.4	155.5	1,628.8	557.5	145.6	426.0
2002	5,889.4	1,718.4	1,028.1	690.4	4,171.0	964.0	2,028.5	213.4	1,815.1	588.0	188.8	401.7
2003	6,247.6	1,850.6	1,100.5	750.1	4,397.0	897.7	2,217.0	280.9	1,936.1	635.1	196.6	450.6
2002: Jan	5,413.9	1,482.8	835.4	647.4	3,931.0	1,019.2	1,782.4	158.6	1,623.8	560.3	151.8	417.3
Feb	5,420.2	1,480.2	829.8	650.4	3,940.0	1,023.3	1,790.2	161.7	1,628.5	562.3	154.0	410.2
Mar	5,411.2	1,479.8	846.7	633.1	3,931.4	1,016.4	1,792.3	167.0	1,625.2	560.8	161.7	400.3
Apr	5,435.6	1,499.4	868.4	630.9	3,936.2	1,005.6	1,796.8	171.1	1,625.6	565.3	168.3	400.3
May	5,484.3	1,529.1	889.7	639.4	3,955.2	998.4	1,819.6	178.6	1,641.1	568.5	170.0	398.7
June	5,528.9	1,559.6	908.7	650.9	3,969.4	990.0	1,842.6	185.2	1,657.4	567.8	169.6	399.4
July	5,580.9	1,591.7	917.4	674.3	3,989.2	978.6	1,874.7	192.3	1,682.4	564.1	178.1	393.7
Aug	5,662.9	1,629.4	943.6	685.7	4,033.5	978.5	1,906.7	197.3	1,709.4	574.5	177.0	396.9
Sept	5,722.4	1,642.5	962.6	679.9	4,079.9	972.8	1,940.0	200.7	1,739.3	583.0	181.0	403.1
Oct	5,755.0	1,645.2	981.6	663.6	4,109.8	967.4	1,971.5	204.7	1,766.8	584.7	183.1	403.2
Nov	5,835.3	1,687.3	1,012.3	675.0	4,148.0	966.3	2,006.5	208.7	1,797.8	585.5	185.9	403.9
Dec	5,889.4	1,718.4	1,028.1	690.4	4,171.0	964.0	2,028.5	213.4	1,815.1	588.0	188.8	401.7
2003: Jan	5,881.2	1,713.6	1,029.7	683.8	4,167.6	957.4	2,046.8	217.6	1,829.2	591.9	171.5	399.9
Feb	5,957.2	1,756.2	1,058.4	697.8	4,201.0	951.2	2,080.0	222.7	1,857.3	591.9	177.9	400.0
Mar	5,988.8	1,769.0	1,071.1	697.9	4,219.8	945.6	2,095.2	230.5	1,864.7	587.0	190.0	402.0
Apr	6,028.1	1,782.9	1,103.5	679.4	4,245.2	945.4	2,111.1	234.8	1,876.4	584.6	187.1	416.9
May	6,140.7	1,841.4	1,134.5	706.9	4,299.3	937.2	2,134.1	238.4	1,895.7	594.5	207.8	425.9
June	6,196.6	1,868.2	1,152.1	716.2	4,328.3	924.4	2,156.9	244.8	1,912.2	600.5	209.9	436.6
July	6,201.1	1,828.6	1,116.7	711.9	4,372.5	923.7	2,195.6	249.0	1,946.6	602.2	211.3	439.7
Aug	6,190.6	1,785.6	1,079.6	706.0	4,405.0	917.1	2,242.3	253.4	1,988.9	603.4	203.7	438.4
Sept	6,198.2	1,789.7	1,064.5	725.3	4,408.5	907.2	2,259.5	258.8	2,000.8	607.9	199.1	434.7
Oct	6,178.1	1,809.6	1,080.8	728.8	4,368.5	896.8	2,238.3	265.6	1,972.6	603.0	206.7	423.8
Nov	6,217.9	1,839.2	1,101.3	738.0	4,378.7	893.0	2,222.7	273.4	1,949.3	631.7	212.4	418.8
Dec	6,247.6	1,850.6	1,100.5	750.1	4,397.0	897.7	2,217.0	280.9	1,936.1	635.1	196.6	450.6

[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.

[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.

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