## Table B–72. Bank credit at all commercial banks, 1972–2009

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

| Year and month | Total bank credit | Securities in bank credit [2] | | | Loans and leases in bank credit | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Total securities | U.S. Treasury and agency securities | Other securities | Total loans and leases [3] | Commercial and industrial loans | Real estate loans | | | Consumer loans [6] | Other loans and leases [7] |
| | | | | | | | Total [4] | Revolving home equity loans | Commercial loans [5] | | |
| December: | | | | | | | | | | | |
| 1972 | 561.8 | 159.7 | 86.9 | 72.8 | 402.0 | 133.1 | 96.9 | ..... | ..... | 85.3 | 86.8 |
| 1973 | 643.1 | 166.9 | 90.1 | 76.8 | 476.2 | 161.2 | 117.0 | ..... | ..... | 98.4 | 99.7 |
| 1974 | 707.5 | 172.1 | 88.2 | 83.9 | 535.4 | 191.3 | 129.8 | ..... | ..... | 102.1 | 112.2 |
| 1975 | 737.8 | 204.9 | 118.1 | 86.8 | 532.9 | 183.4 | 134.1 | ..... | ..... | 104.3 | 111.1 |
| 1976 | 798.6 | 226.7 | 137.5 | 89.1 | 571.9 | 185.2 | 148.5 | ..... | ..... | 115.8 | 122.3 |
| 1977 | 885.6 | 234.3 | 137.5 | 96.8 | 651.3 | 204.7 | 175.1 | ..... | ..... | 138.0 | 133.5 |
| 1978 | 1,003.8 | 240.2 | 138.3 | 101.9 | 763.6 | 237.2 | 210.5 | ..... | ..... | 164.4 | 151.5 |
| 1979 | 1,119.0 | 258.5 | 146.8 | 111.7 | 860.5 | 279.6 | 241.7 | ..... | ..... | 183.7 | 155.5 |
| 1980 | 1,217.8 | 294.2 | 172.2 | 121.9 | 923.7 | 312.0 | 262.3 | ..... | ..... | 178.6 | 170.8 |
| 1981 | 1,298.6 | 307.6 | 180.5 | 127.0 | 991.1 | 350.2 | 283.6 | ..... | ..... | 182.0 | 175.2 |
| 1982 | 1,398.5 | 334.5 | 203.2 | 131.3 | 1,063.9 | 392.0 | 299.7 | ..... | ..... | 187.6 | 184.6 |
| 1983 | 1,550.2 | 398.7 | 261.2 | 137.5 | 1,151.5 | 413.8 | 330.4 | ..... | ..... | 212.7 | 194.7 |
| 1984 | 1,715.4 | 401.3 | 260.5 | 140.7 | 1,314.1 | 472.8 | 376.1 | ..... | ..... | 253.5 | 211.6 |
| 1985 | 1,902.2 | 450.0 | 271.5 | 178.5 | 1,452.1 | 499.8 | 425.4 | ..... | ..... | 294.4 | 232.5 |
| 1986 | 2,084.7 | 503.0 | 309.7 | 193.3 | 1,581.7 | 536.5 | 493.3 | ..... | ..... | 315.2 | 236.6 |
| 1987 | 2,229.3 | 527.7 | 335.6 | 192.0 | 1,701.6 | 566.6 | 585.9 | 30.8 | ..... | 327.8 | 221.4 |
| 1988 | 2,405.7 | 547.7 | 359.5 | 188.2 | 1,858.0 | 604.4 | 665.0 | 40.0 | ..... | 355.3 | 233.3 |
| 1989 | 2,569.7 | 569.4 | 400.6 | 168.8 | 2,000.3 | 635.5 | 760.0 | 50.4 | ..... | 373.5 | 231.3 |
| 1990 | 2,704.9 | 615.8 | 458.5 | 157.3 | 2,089.1 | 638.2 | 841.7 | 62.2 | ..... | 375.6 | 233.6 |
| 1991 | 2,815.8 | 724.5 | 560.0 | 164.5 | 2,091.3 | 617.6 | 869.1 | 70.5 | ..... | 363.6 | 241.1 |
| 1992 | 2,916.1 | 821.0 | 661.3 | 159.7 | 2,095.1 | 598.0 | 887.9 | 73.8 | ..... | 354.7 | 254.4 |
| 1993 | 3,070.5 | 891.3 | 725.0 | 166.3 | 2,179.2 | 585.4 | 929.9 | 73.3 | ..... | 386.4 | 277.5 |
| 1994 | 3,238.2 | 889.1 | 713.6 | 175.5 | 2,349.1 | 643.6 | 986.6 | 75.2 | ..... | 443.7 | 275.1 |
| 1995 | 3,470.8 | 891.3 | 693.4 | 197.9 | 2,579.5 | 715.2 | 1,062.0 | 79.1 | ..... | 484.4 | 317.9 |
| 1996 | 3,635.7 | 887.6 | 692.3 | 195.3 | 2,748.1 | 778.4 | 1,121.9 | 85.4 | ..... | 505.4 | 342.4 |
| 1997 | 3,959.8 | 984.8 | 746.4 | 238.4 | 2,975.0 | 845.2 | 1,220.4 | 98.1 | ..... | 498.8 | 410.6 |
| 1998 | 4,359.6 | 1,089.6 | 790.7 | 298.9 | 3,270.0 | 938.1 | 1,308.4 | 96.2 | ..... | 497.3 | 526.3 |
| 1999 | 4,605.7 | 1,147.6 | 805.2 | 342.4 | 3,458.1 | 999.6 | 1,456.8 | 99.5 | ..... | 485.9 | 515.8 |
| 2000 | 5,027.0 | 1,191.6 | 781.6 | 410.0 | 3,835.5 | 1,083.7 | 1,637.1 | 129.5 | ..... | 532.4 | 582.3 |
| 2001 | 5,210.2 | 1,319.6 | 840.6 | 479.0 | 3,890.6 | 1,021.8 | 1,754.3 | 152.3 | ..... | 550.4 | 564.1 |
| 2002 | 5,642.7 | 1,509.6 | 1,007.0 | 502.5 | 4,133.1 | 960.2 | 2,007.2 | 211.7 | ..... | 579.0 | 586.7 |
| 2003 | 6,010.5 | 1,636.3 | 1,092.1 | 544.3 | 4,374.2 | 896.2 | 2,209.7 | 278.4 | ..... | 635.6 | 630.7 |
| 2004 | 6,563.6 | 1,728.2 | 1,151.1 | 577.0 | 4,835.5 | 918.5 | 2,547.8 | 395.2 | 1,077.7 | 685.9 | 683.3 |
| 2005 | 7,258.6 | 1,825.0 | 1,139.8 | 685.2 | 5,433.6 | 1,041.6 | 2,916.0 | 442.9 | 1,266.6 | 697.6 | 778.5 |
| 2006 | 8,037.8 | 1,962.6 | 1,188.6 | 774.0 | 6,075.3 | 1,181.2 | 3,355.8 | 466.8 | 1,454.3 | 732.1 | 806.2 |
| 2007 | 8,843.5 | 2,083.2 | 1,107.6 | 975.6 | 6,760.3 | 1,424.4 | 3,588.4 | 483.2 | 1,589.5 | 793.4 | 954.0 |
| 2008 | 9,372.5 | 2,109.4 | 1,240.3 | 869.1 | 7,263.1 | 1,617.7 | 3,823.2 | 588.0 | 1,726.8 | 861.4 | 960.8 |
| 2009 | 9,082.1 | 2,342.5 | 1,424.8 | 917.7 | 6,739.6 | 1,343.0 | 3,809.0 | 601.7 | 1,648.1 | 832.6 | 755.0 |
| 2008: Jan | 8,926.2 | 2,075.8 | 1,093.7 | 982.0 | 6,850.4 | 1,450.7 | 3,612.5 | 487.0 | 1,603.6 | 791.7 | 995.6 |
| Feb | 8,965.3 | 2,081.2 | 1,090.0 | 991.2 | 6,884.1 | 1,468.9 | 3,628.8 | 491.6 | 1,618.4 | 794.2 | 992.3 |
| Mar | 9,035.4 | 2,082.3 | 1,097.6 | 984.7 | 6,953.1 | 1,497.6 | 3,670.9 | 496.8 | 1,631.6 | 799.5 | 985.2 |
| Apr | 8,976.6 | 2,072.7 | 1,096.5 | 976.2 | 6,903.9 | 1,512.6 | 3,649.5 | 503.0 | 1,640.4 | 804.8 | 937.0 |
| May | 9,001.6 | 2,080.0 | 1,105.5 | 974.5 | 6,921.6 | 1,518.7 | 3,645.8 | 508.6 | 1,648.3 | 808.3 | 948.7 |
| June | 8,992.9 | 2,084.9 | 1,117.5 | 967.4 | 6,908.0 | 1,531.5 | 3,634.3 | 514.5 | 1,659.6 | 813.4 | 928.8 |
| July | 9,021.5 | 2,085.1 | 1,122.0 | 963.1 | 6,936.4 | 1,544.3 | 3,622.3 | 521.6 | 1,663.6 | 823.7 | 946.1 |
| Aug | 9,038.2 | 2,072.4 | 1,130.1 | 942.3 | 6,965.8 | 1,557.7 | 3,623.7 | 526.4 | 1,666.7 | 829.5 | 954.9 |
| Sept | 9,195.1 | 2,112.7 | 1,149.5 | 963.2 | 7,082.4 | 1,581.4 | 3,664.1 | 539.8 | 1,674.9 | 834.9 | 1,002.0 |
| Oct | 9,541.2 | 2,231.5 | 1,217.6 | 1,013.9 | 7,309.7 | 1,645.6 | 3,822.0 | 578.4 | 1,719.2 | 852.6 | 989.5 |
| Nov | 9,406.2 | 2,166.8 | 1,252.5 | 914.3 | 7,239.4 | 1,636.9 | 3,820.4 | 582.6 | 1,723.6 | 858.1 | 923.9 |
| Dec | 9,372.5 | 2,109.4 | 1,240.3 | 869.1 | 7,263.1 | 1,617.7 | 3,823.2 | 588.0 | 1,726.8 | 861.4 | 960.8 |
| 2009: Jan | 9,337.1 | 2,145.7 | 1,273.0 | 872.7 | 7,191.4 | 1,601.1 | 3,805.0 | 593.0 | 1,720.8 | 869.8 | 915.6 |
| Feb | 9,347.6 | 2,162.6 | 1,261.7 | 900.8 | 7,185.0 | 1,587.1 | 3,818.2 | 595.7 | 1,721.6 | 879.9 | 899.7 |
| Mar | 9,328.6 | 2,187.2 | 1,273.0 | 914.2 | 7,141.4 | 1,564.1 | 3,836.1 | 600.2 | 1,720.3 | 870.6 | 870.6 |
| Apr | 9,266.9 | 2,185.0 | 1,263.8 | 921.2 | 7,081.9 | 1,545.0 | 3,831.4 | 605.1 | 1,715.6 | 859.7 | 845.8 |
| May | 9,338.1 | 2,210.7 | 1,263.2 | 947.5 | 7,127.4 | 1,525.4 | 3,875.6 | 613.1 | 1,712.2 | 858.3 | 868.1 |
| June | 9,319.6 | 2,252.5 | 1,293.5 | 959.0 | 7,067.1 | 1,499.0 | 3,862.5 | 610.9 | 1,704.6 | 856.2 | 849.4 |
| July | 9,249.6 | 2,268.1 | 1,325.5 | 942.6 | 6,981.5 | 1,482.8 | 3,846.8 | 608.3 | 1,697.8 | 852.6 | 799.3 |
| Aug | 9,210.4 | 2,304.0 | 1,363.1 | 940.8 | 6,906.5 | 1,450.7 | 3,825.5 | 606.9 | 1,690.5 | 850.5 | 779.8 |
| Sept | 9,126.9 | 2,314.1 | 1,379.4 | 934.7 | 6,812.8 | 1,414.7 | 3,781.9 | 604.0 | 1,679.8 | 848.0 | 768.2 |
| Oct | 9,046.3 | 2,305.0 | 1,372.1 | 932.8 | 6,741.4 | 1,383.5 | 3,757.3 | 601.8 | 1,667.1 | 846.6 | 754.0 |
| Nov | 9,103.7 | 2,309.8 | 1,382.9 | 926.9 | 6,793.8 | 1,366.0 | 3,823.0 | 604.6 | 1,660.6 | 842.2 | 762.7 |
| Dec | 9,082.1 | 2,342.5 | 1,424.8 | 917.7 | 6,739.6 | 1,343.0 | 3,809.0 | 601.7 | 1,648.1 | 832.6 | 755.0 |

[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] Includes securities held in trading accounts, held-to-maturity, and available for sale. Excludes all non-security trading assets, such as derivatives with a positive fair value or loans held in trading accounts.

[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. Includes all loans held in trading accounts under a fair value option.

[4] Includes closed-end residential loans, not shown separately.

[5] Includes construction, land development, and other land loans, and loans secured by farmland, multifamily (5 or more) residential properties, and nonfarm nonresidential properties.

[6] Includes credit cards and other consumer loans.

[7] Includes other items, not shown separately.

Note: Data in this table are shown as of January 22, 2010.

Source: Board of Governors of the Federal Reserve System.