

TABLE B-70.—Bank credit at all commercial banks, 1972–96

[Monthly average; billions of dollars, seasonally adjusted¹]

Year and month	Total bank credit	Securities in bank credit			Loans and leases in bank credit							
		Total securities	U.S. Government securities	Other securities	Total loans and leases ²	Commercial and industrial	Real estate			Consumer	Security	Other
							Total	Revolving home equity	Other			
December:												
1972	572.5	182.4	89.0	93.4	390.1	137.1	98.1	.....	.....	86.3	15.6	53.0
1973	647.8	187.6	88.2	99.4	460.2	165.0	117.3	.....	.....	98.6	12.9	66.4
1974	713.7	193.8	86.3	107.5	519.9	196.6	130.1	.....	.....	102.4	12.7	78.1
1975	745.1	227.9	116.7	111.2	517.2	189.3	134.4	.....	.....	104.9	13.5	75.1
1976	804.6	249.8	136.3	113.5	554.8	190.9	148.8	.....	.....	116.3	17.7	81.1
1977	891.5	259.3	136.6	122.7	632.3	211.0	175.2	.....	.....	138.3	21.0	86.8
1978	1,013.9	266.8	137.6	129.2	747.1	246.2	210.5	.....	.....	164.7	19.7	106.0
1979	1,135.6	286.2	144.3	141.9	849.4	291.4	241.9	.....	.....	184.5	18.7	112.9
1980	1,238.6	325.0	170.6	154.4	913.5	325.7	262.6	.....	.....	179.2	18.0	128.0
1981	1,307.0	339.8	179.3	160.5	967.3	355.4	284.1	.....	.....	182.5	21.4	123.9
1982	1,400.4	366.5	201.7	164.8	1,033.9	392.5	299.9	.....	.....	188.2	25.3	128.0
1983	1,552.2	428.3	259.2	169.1	1,123.9	414.2	331.0	.....	.....	212.9	28.0	137.8
1984	1,722.9	400.7	259.8	140.9	1,322.2	473.2	376.3	.....	.....	254.2	35.0	183.5
1985	1,910.4	449.8	270.8	179.0	1,460.6	500.2	425.9	.....	.....	295.0	43.3	196.2
1986	2,093.7	504.0	310.1	193.9	1,589.7	536.7	494.1	.....	.....	315.4	40.3	203.2
1987	2,241.2	531.6	335.8	195.8	1,709.6	566.4	587.2	.....	.....	328.2	34.5	193.3
New series												
1988	2,435.7	562.0	366.8	195.2	1,873.8	608.0	675.0	39.9	635.1	357.7	40.7	192.4
1989	2,608.9	584.5	400.0	184.5	2,024.4	639.3	770.1	50.1	719.9	378.1	41.4	195.6
1990	2,751.5	633.7	455.6	178.1	2,117.8	640.9	855.1	62.1	793.1	383.2	45.0	193.5
1991	2,856.2	745.0	565.2	179.8	2,111.2	619.5	879.9	69.5	810.4	366.5	54.4	190.9
1992	2,957.7	843.5	666.8	176.7	2,113.3	596.2	901.2	73.4	827.8	358.9	64.1	192.8
1993	3,113.6	918.8	733.9	184.9	2,194.8	585.9	940.4	72.9	867.5	390.4	87.5	190.6
1994	3,326.2	952.3	732.1	220.2	2,373.9	645.1	1,002.4	75.2	927.2	451.2	76.2	199.0
1995	3,610.1	1,001.9	710.5	291.4	2,608.1	716.4	1,077.5	79.1	998.4	493.1	83.0	238.1
1996	3,767.7	993.6	704.3	289.3	2,774.0	786.0	1,124.7	85.2	1,039.6	518.7	76.2	268.4
1995: Jan												
Feb	3,355.5	952.3	730.3	222.0	2,403.2	655.7	1,013.7	75.7	938.0	457.3	73.2	203.4
Mar	3,370.5	944.2	727.0	217.1	2,426.3	668.0	1,021.6	76.0	945.6	459.9	73.0	203.9
Apr	3,398.0	949.3	715.0	234.3	2,448.7	670.8	1,028.6	76.1	952.5	465.0	75.4	208.9
May	3,474.7	1,001.9	708.0	294.0	2,472.7	680.8	1,035.4	76.6	958.8	470.1	77.7	208.7
June	3,495.5	993.6	709.7	283.9	2,501.8	687.6	1,041.3	77.1	964.2	472.5	88.1	212.4
July	3,517.0	995.5	708.5	286.9	2,521.5	691.6	1,049.4	77.7	971.7	478.0	87.7	214.8
Aug	3,536.8	987.8	701.7	286.1	2,549.0	696.9	1,062.0	78.0	984.0	480.8	87.1	222.3
Sept	3,548.3	989.1	705.8	283.3	2,559.2	699.0	1,067.3	78.3	989.0	485.2	84.2	223.5
Oct	3,568.5	992.4	705.4	286.9	2,576.2	703.8	1,071.0	78.5	992.5	488.8	86.6	225.9
Nov	3,588.0	996.9	712.3	284.6	2,591.1	709.4	1,075.3	78.4	996.9	489.1	86.7	230.6
Dec	3,598.7	999.1	714.1	285.0	2,599.6	713.6	1,076.7	78.8	997.9	490.9	86.3	232.1
1996: Jan	3,610.1	1,001.9	710.5	291.4	2,608.1	716.4	1,077.5	79.1	998.4	493.1	83.0	238.1
Feb	3,640.3	999.6	701.6	298.0	2,640.7	722.6	1,085.9	79.5	1,006.4	499.7	85.1	247.2
Mar	3,650.4	1,005.0	713.3	291.7	2,645.4	725.6	1,089.0	79.7	1,009.2	499.4	85.9	245.5
Apr	3,642.8	989.4	702.6	286.7	2,653.5	723.4	1,094.1	79.7	1,014.3	502.6	85.1	248.3
May	3,669.5	990.7	704.5	286.2	2,678.8	732.6	1,097.6	80.0	1,017.6	507.1	85.3	256.1
June	3,674.0	996.6	713.2	283.4	2,677.4	735.4	1,100.1	79.6	1,020.5	504.6	82.0	255.3
July	3,680.7	989.7	708.5	281.3	2,691.0	738.5	1,103.3	79.3	1,024.1	510.0	81.5	257.6
Aug	3,685.3	983.7	707.6	276.1	2,701.6	743.1	1,103.8	79.9	1,023.9	513.0	79.1	262.6
Sept	3,675.5	972.3	701.3	271.0	2,703.3	744.5	1,110.0	80.6	1,029.5	514.3	72.7	261.7
Oct	3,690.0	966.5	702.2	264.3	2,723.5	759.1	1,111.8	81.2	1,030.6	517.9	73.4	261.4
Nov	3,717.9	968.5	700.9	267.6	2,749.4	770.3	1,114.2	82.4	1,031.8	517.5	78.6	268.8
Dec	3,745.4	986.5	705.7	280.8	2,759.0	774.9	1,117.6	83.4	1,034.2	518.1	78.7	269.6
1997: Jan	3,767.7	993.6	704.3	289.3	2,774.0	786.0	1,124.7	85.2	1,039.6	518.7	76.2	268.4

¹ Data are Wednesday values or 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. Beginning 1988, data are adjusted for breaks caused by reclassifications of assets.

² Excludes Federal funds sold to, reverse repurchase agreements (RPs) with, and loans to commercial banks in the United States.

Note.—Data are not strictly comparable because of breaks in the series.

Source: Board of Governors of the Federal Reserve System.