
Board of Governors of the Federal Reserve System, Washington, D.C.

ANNUAL STATISTICAL DIGEST

1985

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Preface

The ANNUAL STATISTICAL DIGEST is designed as a compact source of economic—and, especially, financial—data. The object is to lighten the burden of assembling time series by providing a single source of historical continuations of the statistics carried regularly in the *Federal Reserve Bulletin*.

The DIGEST also offers a continuation of series that formerly appeared regularly in the *Bulletin*, as well as certain special, irregular tables, which the *Bulletin* also once carried. The domestic nonfinancial series included are those for which the Board of Governors is the primary source. Sources of data other than the Federal Reserve are listed in Part 3—Notes to Tables.

This issue of the DIGEST, like those for 1980 through 1984, covers data for only a single year—in this case, 1985—unless data were revised for earlier years, exceptions are noted in the Table of Contents. The DIGEST serves to maintain the historical series published in *Banking and Monetary Statistics, 1949–1970*, and the DIGEST, 1970–1979.

In this issue, series include revisions to all the data available through July 1986. The current coverage of the series, any changes in the coverage, and other pertinent details are given in Part 3—Notes to Tables.

The numbering system for the tables contained in this issue differs slightly from those in previous issues of the DIGEST and in the *Bulletin*. As a guide to tables that cover the same material in these publications, the Board's staff has prepared a concordance, which accompanies this DIGEST. A glossary of Federal Reserve terms is available free of charge from Publications Services, Mail Stop 138, Board of Governors of the Federal Reserve System, Washington, D.C. 20551. Suggestions for making the DIGEST more useful may be sent to the Economic Editing Unit, Stop 94, at the same address.

Please note that the index refers to table numbers, *not* page numbers.

Symbols and Abbreviations

ATS	Automatic transfer service	n.e.c.	Not elsewhere classified
CD	Certificate of deposit	NOW	Negotiable order of withdrawal
FHA	Federal Housing Administration	OPEC	Organization of Petroleum Exporting Countries
FHLBB	Federal Home Loan Bank Board	REIT	Real estate investment trust
FSLIC	Federal Savings and Loan Insurance Corporation	RP	Repurchase agreement
G-10	Group of Ten	SDR	Special drawing right
GNMA	Government National Mortgage Association	SMSA	Standard metropolitan statistical area
GNP	Gross national product	VA	Veterans Administration
HUD	Department of Housing and Urban Development	*	Amount is less than one-half the smallest unit in the table (for example, less than 50,000 when the data are shown in millions to one decimal place).
IPCs	Individuals, partnerships, and corporations	. . .	Not applicable
MMDA	Money market deposit account		
n.a.	Not available		

“U.S. government securities” may include issues of U.S. government agencies.

“State and local government” also includes municipalities, special districts, and other political subdivisions.

In some of the tables details do not add to totals because of rounding.

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The data shown in this issue of the DIGEST are in general for 1985. The exceptions are indicated in parentheses after the table titles.

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Part 1—Regular Tables

1. Reserves, money stock, liquid assets, and debt measures

A. Quarterly changes

Annual rate of change, seasonally adjusted, in percent¹

Item	1982				1983			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
<i>Reserves of depository institutions²</i>								
1 Total ³	4.6	1.2	4.0	14.1	6.1	12.4	6.3	.8
2 Required	4.0	1.8	3.7	13.1	5.8	12.6	6.3	.3
3 Nonborrowed	-5.5	4.3	10.4	17.1	6.5	10.3	2.1	3.1
4 Monetary base ⁴	7.5	6.3	7.2	8.5	9.6	10.3	8.1	7.8
<i>Concepts of money, liquid assets, and debts⁵</i>								
5 M1	8.6	3.0	5.8	16.6	11.2	12.2	9.9	6.9
6 M2	9.5	7.1	9.0	9.8	20.6	11.0	7.1	8.3
7 M3	10.4	9.3	10.0	8.9	11.2	9.5	8.4	9.4
8 L	11.9	9.5	9.4	8.9	11.4	10.0	9.8	9.2
9 Debt	8.7	8.0	8.7	9.6	9.4	10.4	12.0	11.3
<i>Nontransaction components</i>								
10 M2 ⁶	9.8	8.5	10.0	7.6	23.7	10.6	6.2	8.8
11 M3 only ⁷	14.2	17.9	13.9	5.6	25.7	2.8	13.9	14.2
<i>Time and savings deposits at commercial banks</i>								
12 Savings ⁸	.3	-.5	1.3	13.1	-45.7	-13.7	-7.1	-9.8
13 Small-denomination time ⁹	13.6	19.7	13.7	-2.6	-44.2	-21.4	9.3	18.5
14 Large-denomination time ^{10,11}	9.4	13.4	9.8	-2.2	-48.5	-16.5	.2	2.7
<i>Thrift institutions</i>								
15 Savings ⁸	3.0	-2.5	1.3	18.5	-33.8	-1.0	4	-7.7
16 Small-denomination time ⁹	.7	6.0	3.9	-7.7	-49.6	-15.7	7.0	17.1
17 Large-denomination time ^{10,11}	22.4	18.6	13.3	24.2	-9.0	57.1	72.9	58.7
<i>Debt components</i>								
18 Federal	14.8	11.4	15.8	23.1	23.2	21.0	20.9	14.7
19 Nonfederal	7.2	7.2	6.9	6.2	5.7	7.6	9.5	10.3
20 Total loans and securities at commercial banks ¹²	8.8	8.8	7.2	6.9	7.8	9.3	11.0	12.5
Item	1984				1985			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
<i>Reserves of depository institutions²</i>								
1 Total ³	7.6	8.6	7.4	3.8	17.4	12.2	16.4	12.1
2 Required	5.2	8.5	7.2	3.0	16.9	12.3	17.1	11.1
3 Nonborrowed	9.0	10.8	-44.6	30.7	57.3	14.1	18.2	9.9
4 Monetary base ⁴	9.5	6.8	6.9	4.6	8.8	7.5	9.7	8.1
<i>Concepts of money, liquid assets, and debts⁵</i>								
5 M1	6.1	6.7	4.1	4.5	10.1	10.5	14.5	10.6
6 M2	7.2	7.5	6.6	9.7	11.7	6.3	9.6	6.0
7 M3	9.6	10.7	9.5	10.5	10.2	5.5	7.8	6.4
8 L	11.5	12.7	11.8	9.7	9.7	6.0	8.0	9.4
9 Debt	13.1	13.6	13.4	14.1	13.7	12.1	12.9	14.4
<i>Nontransaction components</i>								
10 M2 ⁶	7.5	7.8	7.4	11.3	12.2	5.0	8.0	4.6
11 M3 only ⁷	19.9	24.3	21.2	13.6	4.3	2.5	.8	7.7
<i>Time and savings deposits at commercial banks</i>								
12 Savings ⁸	-11.0	-5.8	-8.0	-10.7	5.8	-1.0	7.6	3.2
13 Small-denomination time ⁹	11.3	9.0	14.5	8.1	.3	2.1	-3.3	-1.6
14 Large-denomination time ^{10,11}	9.2	19.7	21.2	10.8	2.7	6.9	-2.2	12.8
<i>Thrift institutions</i>								
15 Savings ⁸	-7.4	-1.6	-5.2	-2.7	1.4	4.0	12.8	7.5
16 Small-denomination time ⁹	14.1	10.0	19.3	16.7	3.1	1.0	-2.8	-2.9
17 Large-denomination time ^{10,11}	49.6	52.3	40.8	25.3	17.1	5.3	-1.0	5.1
<i>Debt components</i>								
18 Federal	15.3	12.6	15.5	16.1	15.3	12.6	14.6	15.1
19 Nonfederal	12.3	13.9	12.8	13.5	13.2	12.0	12.3	14.1
20 Total loans and securities at commercial banks ¹²	11.9	11.0	9.6	10.3	10.0	9.4	9.6	9.4

1. Reserves, money stock, liquid assets, and debt measures—Continued

B. Monthly changes

Annual rate of change, seasonally adjusted, in percent¹

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1982												
<i>Reserves of depository institutions</i> ²												
1 Total ³	9.6	-4	-3	-1.9	7.3	2.5	3.9	9.8	15.3	10.8	21.9	8.9
2 Required	5.9	3.9	-2.5	1.4	4.1	4.4	-4.2	9.9	13.0	10.1	22.2	5.5
3 Nonborrowed	-21.9	-9.6	11.8	4.9	22.4	-3.5	13.5	18.3	1.1	8.8	18.6	8.4
4 Monetary base ⁴	9.1	4.3	2.9	6.0	10.3	8.1	4.8	7.1	9.1	8.3	7.9	10.4
<i>Concepts of money, liquid assets, and debts</i> ⁵												
5 M1	20.7	-7.0	1.1	10.2	.3	.8	2.4	13.6	15.5	21.5	15.5	7.3
6 M2	13.0	2.3	6.9	8.0	8.2	7.1	8.1	11.7	10.2	9.4	8.7	9.2
7 M3	13.7	4.7	9.0	11.7	7.8	9.4	9.8	11.9	9.5	10.9	6.1	3.7
8 L	14.8	9.7	8.2	10.2	9.5	9.1	10.2	9.4	7.2	12.1	6.0	7.3
9 Debt	9.0	8.8	7.5	7.8	8.5	7.7	8.2	9.4	10.3	9.1	9.1	10.4
<i>Nontransaction components</i>												
10 M2 ⁶	10.5	5.3	8.8	7.3	10.8	9.2	10.0	11.1	8.5	5.6	6.5	9.9
11 M3 only ⁷	16.6	14.8	7.5	26.4	6.1	8.1	6.3	12.9	6.6	16.8	-3.8	-17.9
<i>Time and savings deposits at commercial banks</i>												
12 Savings ⁸	4.5	-4.5	-1.5	1.5	.0	-1.5	-3.8	8.3	9.0	21.7	22.0	-20.2
13 Small-denomination time ⁹	6.9	20.6	22.9	20.8	17.2	1.9	20.0	7.8	6.2	-7.7	-9	-18.9
14 Large-denomination time ^{10,11}	15.0	17.7	9.9	20.6	1.8	17.0	15.0	5.4	-4.9	8.9	-4.9	-32.5
<i>Debt components</i>												
15 Savings ⁸	15.5	-7.0	-8.3	-7	-7	1.9	-3.9	5.8	7.1	36.5	28.6	-21.8
16 Small-denomination time ⁹	-6.6	8.4	8.3	5.5	4.2	3.5	7.2	.0	2.0	-13.2	-4.2	-25.4
17 Large-denomination time ^{10,11}	24.4	30.4	27.5	14.5	10.2	16.2	12.0	9.9	19.6	27.1	39.7	3.7
<i>Debt components</i>												
18 Federal	15.0	16.0	11.0	10.6	10.7	10.2	15.1	19.6	24.8	19.6	22.0	31.5
19 Nonfederal	7.6	7.1	6.7	7.1	7.9	7.0	6.5	6.9	6.6	6.4	5.8	4.9
20 Total loans and securities at commercial banks ¹²	8.2	10.7	8.0	10.1	7.8	6.3	7.2	7.6	6.9	9.3	1.7	8.5
1983												
<i>Reserves of depository institutions</i> ²												
1 Total ³	-11.3	19.6	19.6	9.8	4.6	15.1	4.3	3.4	1.5	.4	-2.6	10.1
2 Required	-13.2	19.6	19.6	9.8	4.6	15.1	4.3	3.4	1.5	.4	-2.6	.1
3 Nonborrowed	-8.8	18.0	13.4	6.8	9.4	8.0	-1.5	-4.8	7.7	12.1	-12.3	5.5
4 Monetary base ⁴	6.4	12.8	12.7	8.3	8.8	11.1	6.6	5.5	10.9	7.1	7.3	6.6
<i>Concepts of money, liquid assets, and debts</i> ⁵												
5 M1	9.3	13.7	14.2	9.0	15.4	8.8	2.0	7.0	5.3	11.1	3.9	3.4
6 M2	33.5	22.5	9.9	9.7	9.4	7.8	7.0	5.3	7.0	1.8	7.2	5.5
7 M3	16.6	14.0	8.3	9.4	7.7	10.3	8.2	6.4	9.0	9.0	12.3	8.0
8 L	15.7	12.2	9.1	11.4	7.6	9.4	2.2	8.0	8.1	7.0	11.4	13.7
9 Debt	9.2	7.8	10.3	10.9	9.6	13.1	12.9	10.5	11.2	11.3	10.7	12.6
<i>Nontransaction components</i>												
10 M2 ⁶	41.4	25.3	8.5	10.0	7.2	7.2	5.4	4.7	7.6	12.0	8.2	6.1
11 M3 only ⁷	-50.6	-22.5	1.3	8.1	.0	21.7	13.4	11.5	17.6	-2.9	34.8	18.8
<i>Time and savings deposits at commercial banks</i>												
12 Savings ⁸	-94.6	-51.7	-17.5	-9.3	1.7	5.1	9.4	-6.9	9.5	7.9	3.1	3.3
13 Small-denomination time ⁹	-75.4	-55.9	-35.3	-15.3	-10.3	-4	16.0	15.0	15.9	21.1	20.4	13.1
14 Large-denomination time ^{10,11}	-79.7	-56.9	-31.4	-2.1	-20.7	19.9	-15.4	12.9	3.2	-11.1	15.0	7.9
<i>Debt components</i>												
15 Savings ⁸	-74.8	-31.6	-6.1	7.5	3.4	6.7	1.3	-4.0	-9.4	-4.7	-10.2	-12.3
16 Small-denomination time ⁹	-86.9	-61.1	-26.8	-1.5	-9.5	-1.8	11.0	14.2	14.3	17.6	21.6	13.1
17 Large-denomination time ^{10,11}	-54.7	-1.9	44.0	75.7	66.0	46.1	79.3	74.4	74.2	63.3	31.3	34.2
<i>Debt components</i>												
18 Federal	20.8	16.2	25.4	19.5	15.7	28.5	22.8	13.8	16.7	16.1	12.7	10.1
19 Nonfederal	6.2	5.6	6.2	8.5	7.8	8.7	10.1	9.6	9.6	9.9	10.1	13.3
20 Total loans and securities at commercial banks ¹²	10.2	5.2	10.3	9.7	8.2	12.3	10.8	12.1	9.1	14.1	13.9	10.9

1. Reserves, money stock, liquid assets, and debt measures—Continued
B. Monthly changes—Continued

Annual rate of change, seasonally adjusted, in percent¹

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1984												
<i>Reserves of depository institutions</i> ²												
1 Total ³	7.3	24.3	-2.4	-1.5	13.8	18.4	2.0	7.4	6.2	-4.0	6.0	9.2
2 Required	5.6	3.6	5.3	5.6	11.1	12.9	7.3	5.1	-4.4	-3.8	13.9	14.5
3 Nonborrowed	9.5	27.6	-9.5	-8.4	-47.5	82.2	15.0	2.9	-1.7	-18.1	17.4	25.6
4 Monetary base ⁴	13.0	9.9	5.4	4.9	7.0	11.9	4.7	6.1	4.4	1.0	7.6	8.2
<i>Concepts of money, liquid assets, and debts</i> ⁵												
5 M1	8.2	5.9	7.2	5.6	6.9	8.9	-2	2.9	7.5	2.4	10.0	9.3
6 M2	7.4	8.9	6.3	8.2	7.4	6.4	4.8	7.5	9.4	7.1	12.8	13.0
7 M3	8.4	10.8	10.5	10.9	10.8	9.6	10.4	7.0	9.6	10.2	12.1	12.5
8 L	9.8	10.2	13.9	12.5	12.5	2.5	12.4	9.1	12.2	8.1	8.6	11.4
9 Debt	13.7	13.3	12.6	13.8	14.2	12.8	13.7	13.5	11.8	13.3	6.3	15.9
<i>Nontransaction components</i>												
10 M2 ⁶	7.2	9.9	6.0	9.0	7.6	5.6	6.0	9.0	10.0	10.1	13.7	14.1
11 M3 only ⁷	12.7	18.8	28.4	22.3	24.6	22.8	32.9	4.9	10.0	22.3	9.2	10.7
<i>Time and savings deposits at commercial banks</i>												
12 Savings ⁸	-17.1	9.1	5.5	6.4	-4.6	-4.6	-9.3	-11.3	9.5	-12.4	-9.7	-9.7
13 Small-denomination time ⁹	9.9	9.2	6.4	7.4	11.3	12.9	15.7	16.4	12.1	5.0	5.3	6.5
14 Large-denomination time ^{10,11}	11.0	3.1	11.9	19.0	29.8	30.6	21.6	9.9	12.2	20.9	-1.8	4.1
<i>Thrift institutions</i>												
15 Savings ⁸	-7.6	-5.6	2.1	-7	-4.2	-2.1	-10.6	-3.6	.7	-4.3	-3.6	2.2
16 Small-denomination time ⁹	14.7	13.1	7.6	8.6	10.1	15.3	19.3	25.4	21.1	16.8	11.2	8.2
17 Large-denomination time ^{10,11}	54.6	60.2	44.3	51.1	50.0	49.9	50.7	29.2	-1.7	34.6	31.9	29.5
<i>Debt components</i>												
18 Federal	18.7	21.3	8.3	11.3	15.2	10.0	16.4	20.5	11.9	13.5	20.4	17.7
19 Nonfederal	12.3	10.9	13.9	14.6	13.8	13.6	12.9	11.5	11.7	13.3	15.1	15.3
20 Total loans and securities at commercial banks ¹²	11.2	13.3	10.1	11.1	12.4	6.8	10.6	9.2	9.8	9.9	12.0	9.8
1985												
<i>Reserves of depository institutions</i> ²												
1 Total ³	17.0	24.1	1.1	7.1	18.1	24.8	12.2	16.5	8.7	8.0	20.0	21.9
2 Required	20.8	19.7	5.4	8.1	16.4	22.3	13.9	17.7	13.5	1.6	15.4	18.8
3 Nonborrowed	9.5	27.6	-9.5	-8.4	-47.5	82.2	15.0	2.9	-1.7	-18.1	17.4	25.6
4 Monetary base ⁴	19.3	10.6	5.0	4.2	10.5	12.2	6.7	12.2	7.0	5.9	10.2	8.4
<i>Concepts of money, liquid assets, and debts</i> ⁵												
5 M1	9.5	13.6	6.1	7.3	14.2	17.3	10.8	17.3	13.3	5.1	11.5	12.6
6 M2	13.2	11.0	3.8	2.5	8.6	13.3	8.3	9.3	6.7	4.2	5.8	7.0
7 M3	10.8	8.1	5.1	2.1	7.0	11.0	5.9	7.4	8.0	5.1	5.7	7.1
8 L	8.6	10.5	8.0	1.9	6.0	19.3	6.1	9.3	9.5	6.5	12.1	11.2
9 Debt	13.4	11.3	11.2	12.3	12.5	12.4	13.1	13.0	12.1	12.3	15.8	21.8
<i>Nontransaction components</i>												
10 M2 ⁶	14.4	10.1	3.0	1.1	6.9	12.0	7.5	6.8	4.7	3.9	4.0	5.2
11 M3 only ⁷	1.4	-3.1	10.2	.8	.8	1.9	-3.5	-2	13.0	8.7	5.0	7.2
<i>Time and savings deposits at commercial banks</i>												
12 Savings ⁸	-4.9	-2.0	-4.9	-7.9	9.0	8.9	7.9	7.8	2.9	3.9	3.9	-3.9
13 Small-denomination time ⁹	-2.9	-4.0	.6	5.9	1.9	-.3	-2.8	-10.2	-2.2	-2.2	.6	6.0
14 Large-denomination time ^{10,11}	-2.7	3.2	20.0	18.3	-13.2	-8.9	-14.8	18.2	19.7	8.4	10.5	10.4
<i>Thrift institutions</i>												
15 Savings ⁸	2.9	5.0	2.1	.0	6.4	13.4	16.1	15.2	2.1	10.9	7.4	.7
16 Small-denomination time ⁹	1.9	-2.2	-1.2	1.9	3.1	1.9	-3.1	-9.1	-4.6	-4.6	.0	6.1
17 Large-denomination time ^{10,11}	19.2	3.9	-3.1	1.1	16.4	-2.3	-8.5	-1.6	7.8	6.2	2.3	8.5
<i>Debt components</i>												
18 Federal	15.4	12.7	8.6	12.0	15.8	14.4	16.7	13.9	7.9	8.9	24.1	29.1
19 Nonfederal	12.8	10.9	11.9	12.4	11.5	11.8	12.0	12.8	13.3	13.4	13.3	19.6
20 Total loans and securities at commercial banks ¹²	9.3	10.4	8.7	6.7	12.8	10.8	9.0	7.7	8.7	5.4	13.3	15.6

2. Reserves of depository institutions and Reserve Bank credit, 1985

A. Monthly averages

Millions of dollars

Factor	Jan.	Feb.	Mar.	Apr.	May	June
SUPPLYING RESERVE FUNDS						
1 Reserve Bank credit	182,763	180,077	182,130	187,124	189,001	188,651
2 U.S. government securities ¹	159,619	157,221	159,896	164,467	166,708	166,584
3 Bought outright	158,152	155,848	159,737	163,690	165,365	166,451
4 Held under repurchase agreements	1,467	1,373	159	777	1,343	133
5 Federal agency obligations	8,526	8,565	8,386	8,454	8,461	8,325
6 Bought outright	8,389	8,378	8,372	8,372	8,365	8,321
7 Held under repurchase agreements	137	187	14	82	96	4
8 Acceptances	0	0	0	0	0	0
9 Loans	1,567	1,278	1,646	1,316	1,178	1,227
10 Float	1,203	1,248	540	503	587	600
11 Other Federal Reserve assets	11,848	11,765	11,662	12,384	12,067	11,915
12 Gold stock	11,095	11,094	11,093	11,093	11,091	11,090
13 Special drawing rights certificate account	4,618	4,618	4,618	4,618	4,618	4,618
14 Treasury currency outstanding ²	16,453	16,501	16,565	16,635	16,696	16,749
ABSORBING RESERVE FUNDS						
15 Currency in circulation	180,036	178,273	179,085	180,972	183,019	185,414
16 Treasury cash holdings	526	550	549	575	600	596
Deposits, other than reserve balances, with Federal Reserve Banks						
17 Treasury	3,875	4,344	3,804	6,711	6,591	2,874
18 Foreign	219	223	229	218	227	229
19 Service-related balances and adjustments	1,961	1,717	1,647	1,556	1,549	1,657
20 Other	479	533	628	427	603	470
21 Other Federal Reserve liabilities and capital	6,200	6,061	6,099	6,424	6,310	6,301
22 Reserve balances with Federal Reserve Banks ³	21,634	20,589	22,367	22,587	22,508	23,568
	July	Aug.	Sept.	Oct.	Nov.	Dec.
SUPPLYING RESERVE FUNDS						
1 Reserve Bank credit	191,521	190,759	194,350	193,817	196,936	203,644
2 U.S. government securities ¹	168,803	168,440	171,246	170,018	171,234	178,242
3 Bought outright	168,183	165,378	170,503	170,018	170,943	177,120
4 Held under repurchase agreements	620	62	743	0	291	1,122
5 Federal agency obligations	8,448	8,249	8,428	8,227	8,362	8,661
6 Bought outright	8,302	8,238	8,227	8,227	8,227	8,227
7 Held under repurchase agreements	146	11	201	0	135	434
8 Acceptances	0	0	0	0	0	0
9 Loans	1,180	1,109	1,283	1,140	1,920	1,107
10 Float	703	488	779	669	1,203	1,176
11 Other Federal Reserve assets	12,387	12,473	12,614	13,763	14,217	14,458
12 Gold stock	11,090	11,090	11,090	11,090	11,090	11,090
13 Special drawing rights certificate account	4,618	4,618	4,618	4,692	4,718	4,718
14 Treasury currency outstanding ²	16,794	16,843	16,892	16,943	16,994	17,037
ABSORBING RESERVE FUNDS						
15 Currency in circulation	187,579	187,859	188,364	189,053	191,396	195,367
16 Treasury cash holdings	577	552	546	543	553	557
Deposits, other than reserve balances, with Federal Reserve Banks						
17 Treasury	3,918	2,925	4,275	3,006	2,925	3,499
18 Foreign	228	204	235	214	242	262
19 Service-related balances and adjustments	1,660	1,661	1,607	1,738	1,795	2,024
20 Other	367	485	466	446	574	488
21 Other Federal Reserve liabilities and capital	6,243	6,238	6,274	6,270	6,339	6,410
22 Reserve balances with Federal Reserve Banks ³	23,451	23,386	25,183	25,272	25,914	27,882

2. Reserves of depository institutions and Reserve Bank credit, 1985—Continued

B. Weekly averages of daily figures

Millions of dollars; Wednesday dates

Factor	Jan. 2	Jan. 9	Jan. 16	Jan. 23	Jan. 30	Feb. 6	Feb. 13	Feb. 20	Feb. 27
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit	189,291	186,493	183,752	179,274	179,901	180,153	179,550	179,690	180,318
2 U.S. government securities ¹	162,978	163,043	161,411	156,368	157,296	156,272	156,656	157,641	157,589
3 Bought outright	159,641	161,033	158,645	156,368	156,858	155,135	155,694	154,608	157,589
4 Held under repurchase agreements	3,337	2,010	2,766	0	438	1,137	962	3,033	0
5 Federal agency obligations	8,869	8,537	8,640	8,389	8,440	8,515	8,692	8,628	8,372
6 Bought outright	8,389	8,389	8,389	8,389	8,389	8,389	8,382	8,372	8,372
7 Held under repurchase agreements	480	148	251	0	51	126	310	256	0
8 Acceptances	0	0	0	0	0	0	0	0	0
9 Loans	3,537	2,062	1,200	784	1,167	1,642	1,095	994	1,354
10 Float	2,050	1,203	664	1,606	877	1,460	720	959	1,624
11 Other Federal Reserve assets	11,857	11,647	11,836	12,127	12,122	12,265	12,387	11,468	11,380
12 Gold stock	11,096	11,096	11,095	11,095	11,095	11,095	11,094	11,094	11,094
13 Special drawing rights certificate account	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618
14 Treasury currency outstanding ²	16,418	16,434	16,448	16,462	16,474	16,478	16,492	16,506	16,520
ABSORBING RESERVE FUNDS									
15 Currency in circulation	183,904	182,785	180,592	178,689	177,310	177,657	178,479	178,700	178,134
16 Treasury cash holdings	513	518	524	528	534	538	549	556	555
Deposits, other than reserve balances, with Federal Reserve Banks									
17 Treasury	4,033	3,490	3,463	3,300	4,946	5,015	4,797	3,819	4,038
18 Foreign	255	218	211	223	212	203	210	236	229
19 Service-related balances and adjustments	1,878	1,901	1,884	2,074	1,612	1,982	1,590	1,886	1,693
20 Other	563	429	420	387	574	653	521	508	466
21 Other Federal Reserve liabilities and capital	6,284	6,161	6,319	6,222	6,166	6,040	6,008	6,026	6,182
22 Reserve balances with Federal Reserve Banks ³	23,995	23,137	22,500	20,027	20,734	20,257	19,599	20,176	21,253
	Mar. 6	Mar. 13	Mar. 20	Mar. 27	Apr. 3	Apr. 10	Apr. 17	Apr. 24	May 1
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit	182,198	181,497	182,192	181,141	183,594	184,621	186,787	186,177	195,039
2 U.S. government securities ¹	160,037	159,115	159,983	159,736	160,520	161,541	164,225	163,900	171,950
3 Bought outright	159,679	159,115	159,614	159,736	160,186	161,541	164,225	163,900	167,089
4 Held under repurchase agreements	358	0	369	0	334	0	0	0	4,861
5 Federal agency obligations	8,426	8,372	8,415	8,372	8,393	8,372	8,372	8,372	8,806
6 Bought outright	8,372	8,372	8,372	8,372	8,372	8,372	8,372	8,372	8,372
7 Held under repurchase agreements	54	0	43	0	21	0	0	0	434
8 Acceptances	0	0	0	0	0	0	0	0	0
9 Loans	1,691	2,038	1,681	897	1,687	1,863	1,198	1,118	1,272
10 Float	811	506	318	240	541	813	542	608	73
11 Other Federal Reserve assets	11,234	11,466	11,794	11,896	12,453	12,032	12,450	12,179	12,937
12 Gold stock	11,093	11,093	11,093	11,093	11,093	11,093	11,093	11,092	11,091
13 Special drawing rights certificate account	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618
14 Treasury currency outstanding ²	16,533	16,550	16,568	16,586	16,604	16,618	16,631	16,645	16,662
ABSORBING RESERVE FUNDS									
15 Currency in circulation	178,553	179,430	179,306	178,860	179,570	181,334	181,698	180,816	180,480
16 Treasury cash holdings	538	549	552	554	558	569	570	580	587
Deposits, other than reserve balances, with Federal Reserve Banks									
17 Treasury	3,364	4,061	3,818	4,280	2,981	4,189	3,720	6,016	16,463
18 Foreign	253	207	254	205	251	191	231	204	222
19 Service-related balances and adjustments	1,715	1,993	1,577	1,538	1,649	1,568	1,587	1,543	1,576
20 Other	520	440	1,205	473	398	364	653	371	302
21 Other Federal Reserve liabilities and capital	5,849	5,907	6,101	6,262	6,572	6,514	6,186	6,407	6,488
22 Reserve balances with Federal Reserve Banks ³	23,652	21,171	21,658	21,266	23,930	22,221	24,484	22,596	21,293

2. Reserves of depository institutions and Reserve Bank credit, 1985—Continued

B. Weekly averages of daily figures—Continued

Millions of dollars; Wednesday dates

Factor	May 8	May 15	May 22	May 29	June 5	June 12	June 19	June 26	July 3
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit	195,592	188,009	186,050	185,768	187,266	188,845	188,490	188,052	191,341
2 U.S. government securities ¹	172,581	164,869	164,355	164,223	165,262	166,676	166,052	166,709	168,363
3 Bought outright	168,164	164,869	164,355	164,223	164,694	166,676	166,052	166,709	167,821
4 Held under repurchase agreements	4,417	0	0	0	568	0	0	0	542
5 Federal agency obligations	8,714	8,364	8,363	8,363	8,382	8,337	8,303	8,303	8,443
6 Bought outright	8,371	8,364	8,363	8,363	8,363	8,337	8,303	8,303	8,303
7 Held under repurchase agreements	343	0	0	0	19	0	0	0	140
8 Acceptances	0	0	0	0	0	0	0	0	0
9 Loans	634	1,393	1,474	1,174	1,861	819	1,427	735	1,598
10 Float	696	589	591	496	144	1,055	798	314	716
11 Other Federal Reserve assets	12,967	12,793	11,267	11,512	11,617	11,958	11,910	11,991	12,221
12 Gold stock	11,091	11,091	11,091	11,091	11,091	11,091	11,090	11,090	11,090
13 Special drawing rights certificate account	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618
14 Treasury currency outstanding ²	16,675	16,687	16,701	16,715	16,728	16,739	16,750	16,761	16,771
ABSORBING RESERVE FUNDS									
15 Currency in circulation	181,916	182,900	183,037	183,966	184,906	185,548	185,640	185,139	186,577
16 Treasury cash holdings	597	600	602	601	602	597	597	594	586
Deposits, other than reserve balances, with Federal Reserve Banks									
17 Treasury	12,557	6,883	3,138	3,245	2,400	2,077	2,514	3,754	4,409
18 Foreign	219	241	233	226	217	211	240	210	279
19 Service-related balances and adjustments	1,503	1,516	1,618	1,507	1,494	1,669	1,768	1,608	1,670
20 Other	542	647	784	487	541	426	622	400	335
21 Other Federal Reserve liabilities and capital	6,383	6,290	6,328	6,258	6,254	6,275	6,357	6,307	6,291
22 Reserve balances with Federal Reserve Banks ³	24,259	21,328	22,722	21,902	23,290	24,490	23,211	22,508	23,673
	July 10	July 17	July 24	July 31	Aug. 7	Aug. 14	Aug. 21	Aug. 28	Sept. 4
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit	192,638	193,595	190,640	189,176	190,535	191,539	190,147	189,887	193,890
2 U.S. government securities ¹	169,605	170,858	168,347	166,630	167,740	168,361	168,551	168,429	170,774
3 Bought outright	168,703	169,555	168,347	166,630	167,740	168,361	168,551	168,154	170,124
4 Held under repurchase agreements	902	1,303	0	0	0	0	0	275	650
5 Federal agency obligations	8,566	8,546	8,303	8,296	8,257	8,244	8,227	8,278	8,581
6 Bought outright	8,303	8,303	8,303	8,296	8,257	8,244	8,227	8,227	8,227
7 Held under repurchase agreements	263	243	0	0	0	0	0	51	354
8 Acceptances	0	0	0	0	0	0	0	0	0
9 Loans	1,396	1,171	884	950	835	1,144	1,079	1,096	1,692
10 Float	834	662	658	620	589	572	659	148	582
11 Other Federal Reserve assets	12,237	12,357	12,448	12,679	13,114	13,219	11,631	11,935	12,261
12 Gold stock	11,090	11,090	11,090	11,090	11,090	11,090	11,090	11,090	11,090
13 Special drawing rights certificate account	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618
14 Treasury currency outstanding ²	16,781	16,791	16,801	16,811	16,819	16,833	16,847	16,860	16,870
ABSORBING RESERVE FUNDS									
15 Currency in circulation	188,693	188,057	187,037	186,560	187,683	188,337	187,902	187,243	188,755
16 Treasury cash holdings	580	577	574	574	556	553	550	550	547
Deposits, other than reserve balances, with Federal Reserve Banks									
17 Treasury	4,544	3,219	3,582	3,725	2,798	3,032	3,182	2,436	3,339
18 Foreign	247	203	240	204	200	209	202	198	223
19 Service-related balances and adjustments	1,563	1,641	1,845	1,723	1,617	1,607	1,650	1,654	1,649
20 Other	309	513	353	298	510	413	661	394	410
21 Other Federal Reserve liabilities and capital	6,220	6,297	6,214	6,211	6,429	6,216	6,165	6,150	6,241
22 Reserve balances with Federal Reserve Banks ³	22,970	25,588	23,303	22,399	23,270	23,712	22,389	23,829	25,305

2. Reserves of depository institutions and Reserve Bank credit, 1985—Continued

B. Weekly averages of daily figures—Continued

Millions of dollars; Wednesday dates

Factor	Sept. 11	Sept. 18	Sept. 25	Oct. 2	Oct. 9	Oct. 16	Oct. 23	Oct. 30
SUPPLYING RESERVE FUNDS								
1 Reserve Bank credit	193,579	192,973	196,331	193,635	193,344	193,731	195,568	193,075
2 U.S. government securities ¹	170,965	170,589	173,146	169,819	169,759	170,667	171,140	168,755
3 Bought outright	170,332	170,589	171,243	169,819	169,759	170,667	171,140	168,755
4 Held under repurchase agreements	633	0	1,903	0	0	0	0	0
5 Federal agency obligations	8,364	8,227	8,598	8,227	8,227	8,227	8,227	8,227
6 Bought outright	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227
7 Held under repurchase agreements	137	0	371	0	0	0	0	0
8 Acceptances	0	0	0	0	0	0	0	0
9 Loans	1,091	1,079	1,262	1,440	1,349	935	1,301	1,025
10 Float	784	396	468	1,310	855	500	869	566
11 Other Federal Reserve assets	12,375	12,683	12,856	12,839	13,154	13,402	14,031	14,502
12 Gold stock	11,090	11,090	11,090	11,090	11,090	11,090	11,090	11,090
13 Special drawing rights certificate account	4,618	4,618	4,618	4,618	4,632	4,718	4,718	4,718
14 Treasury currency outstanding ²	16,884	16,898	16,912	16,926	16,940	16,938	16,950	16,962
ABSORBING RESERVE FUNDS								
15 Currency in circulation	189,370	188,677	187,527	187,478	188,758	189,784	189,401	188,520
16 Treasury cash holdings	545	546	546	545	541	541	544	544
Deposits, other than reserve balances, with Federal Reserve Banks								
17 Treasury	3,790	3,354	6,601	3,672	2,909	2,945	3,650	2,664
18 Foreign	215	215	221	306	227	203	193	203
19 Service-related balances and adjustments	1,583	1,610	1,670	1,614	1,589	1,832	1,809	1,671
20 Other	426	586	446	447	412	545	441	375
21 Other Federal Reserve liabilities and capital	6,349	6,269	6,239	6,272	6,417	6,226	6,233	6,170
22 Reserve balances with Federal Reserve Banks ³	23,894	24,322	25,700	25,935	25,152	24,400	26,056	25,697
	Nov. 6	Nov. 13	Nov. 20	Nov. 27	Dec. 4	Dec. 11	Dec. 18	Dec. 25
SUPPLYING RESERVE FUNDS								
1 Reserve Bank credit	195,109	198,178	196,468	198,854	199,327	201,454	203,121	204,641
2 U.S. government securities ¹	170,611	172,407	171,242	171,384	173,638	176,785	178,203	178,911
3 Bought outright	170,611	172,180	170,222	171,384	171,397	176,574	177,874	177,887
4 Held under repurchase agreements	0	227	1,020	0	2,241	211	329	1,024
5 Federal agency obligations	8,227	8,476	8,556	8,227	8,811	8,310	8,325	8,703
6 Bought outright	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227
7 Held under repurchase agreements	0	249	329	0	584	83	98	476
8 Acceptances	0	0	0	0	0	0	0	0
9 Loans	1,125	791	1,565	4,282	1,573	681	1,001	948
10 Float	369	1,471	1,494	1,287	1,244	1,536	1,137	1,390
11 Other Federal Reserve assets	14,777	15,033	13,610	13,674	14,061	14,143	14,454	14,689
12 Gold stock	11,090	11,090	11,090	11,090	11,090	11,090	11,090	11,090
13 Special drawing rights certificate account	4,718	4,718	4,718	4,718	4,718	4,718	4,718	4,718
14 Treasury currency outstanding ²	16,973	16,985	16,997	17,009	17,020	17,028	17,036	17,043
ABSORBING RESERVE FUNDS								
15 Currency in circulation	189,786	191,389	191,553	191,743	193,737	194,589	194,747	195,944
16 Treasury cash holdings	547	554	554	554	556	556	560	557
Deposits, other than reserve balances, with Federal Reserve Banks								
17 Treasury	3,107	3,064	3,008	2,587	2,258	2,565	3,776	3,577
18 Foreign	236	229	231	246	318	245	254	251
19 Service-related balances and adjustments	1,683	1,714	1,718	1,729	2,155	1,810	2,284	2,054
20 Other	624	473	667	518	554	438	530	449
21 Other Federal Reserve liabilities and capital	6,366	6,343	6,267	6,390	6,484	6,526	6,331	6,334
22 Reserve balances with Federal Reserve Banks ³	25,539	27,207	25,274	27,903	26,093	27,562	27,484	28,326

2. Reserves of depository institutions and Reserve Bank credit, 1985—Continued

C. Wednesday figures

Millions of dollars

Factor	Jan. 2	Jan. 9	Jan. 16	Jan. 23	Jan. 30	Feb. 6	Feb. 13	Feb. 20	Feb. 27	Mar. 6
SUPPLYING RESERVE FUNDS										
1 Reserve Bank credit	195,169	182,282	185,645	178,913	179,161	180,050	182,424	182,216	178,271	182,305
2 U.S. government securities ¹	165,965	160,714	163,153	156,030	155,418	155,562	157,651	158,072	155,501	160,235
3 Bought outright	158,616	160,187	158,733	156,030	155,418	155,562	157,651	154,743	155,501	160,235
4 Held under repurchase agreements	7,349	527	4,420	0	0	0	0	3,329	0	0
5 Federal agency obligations	9,099	8,485	8,644	8,389	8,389	8,389	8,372	8,676	8,372	8,372
6 Bought outright	8,389	8,389	8,389	8,389	8,389	8,389	8,372	8,372	8,372	8,372
7 Held under repurchase agreements	710	96	255	0	0	0	0	304	0	0
8 Acceptances	0	0	0	0	0	0	0	0	0	0
9 Loans	6,347	1,437	1,125	764	1,910	1,055	1,613	1,168	1,939	1,509
10 Float	1,775	-91	584	1,661	1,120	2,645	2,189	2,885	588	791
11 Other Federal Reserve assets	11,983	11,737	12,139	12,069	12,324	12,399	12,599	11,415	11,871	11,398
12 Gold stock	11,096	11,096	11,095	11,095	11,095	11,095	11,094	11,094	11,093	11,093
13 Special drawing rights certificate account	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618
14 Treasury currency outstanding ²	16,432	16,446	16,460	16,474	16,476	16,490	16,504	16,518	16,532	16,548
ABSORBING RESERVE FUNDS										
15 Currency in circulation	184,119	181,904	179,800	178,161	177,291	178,112	178,779	178,934	178,130	179,091
16 Treasury cash holdings	513	525	527	534	535	545	556	555	557	549
Deposits, other than reserve balances, with Federal Reserve Banks										
17 Treasury	3,057	4,195	3,331	4,399	2,963	5,618	3,974	3,916	3,099	4,002
18 Foreign	247	249	198	224	238	211	268	244	223	199
19 Service-related balances and adjustments	1,126	1,146	1,143	1,158	1,157	1,164	1,164	1,213	1,213	1,226
20 Other	745	393	421	366	650	597	479	473	452	433
21 Other Federal Reserve liabilities and capital	6,219	6,134	6,208	5,972	5,956	5,840	5,860	5,926	5,963	5,741
22 Reserve balances with Federal Reserve Banks ³	31,289	19,896	26,190	20,286	22,560	20,166	23,559	23,185	20,877	23,322
	Mar. 13	Mar. 20	Mar. 27	Apr. 3	Apr. 10	Apr. 17	Apr. 24	May 1	May 8	May 15
SUPPLYING RESERVE FUNDS										
1 Reserve Bank credit	186,424	180,792	180,313	180,969	186,866	187,676	189,571	200,338	192,684	186,438
2 U.S. government securities ¹	160,156	158,869	159,169	158,841	162,407	164,439	166,717	176,635	169,801	164,212
3 Bought outright	160,156	158,869	159,169	158,841	162,407	164,439	166,717	165,909	167,660	164,212
4 Held under repurchase agreements	0	0	0	0	0	0	0	10,726	2,141	0
5 Federal agency obligations	8,372	8,372	8,372	8,372	8,372	8,372	8,372	8,953	8,585	8,363
6 Bought outright	8,372	8,372	8,372	8,372	8,372	8,372	8,372	8,371	8,371	8,363
7 Held under repurchase agreements	0	0	0	0	0	0	0	582	214	0
8 Acceptances	0	0	0	0	0	0	0	0	0	0
9 Loans	5,840	1,465	385	824	3,467	1,270	1,480	1,288	427	1,484
10 Float	359	219	274	789	277	98	416	368	720	743
11 Other Federal Reserve assets	11,697	11,867	12,113	12,143	12,343	13,497	12,586	13,094	13,151	11,636
12 Gold stock	11,093	11,093	11,093	11,093	11,093	11,093	11,091	11,091	11,091	11,091
13 Special drawing rights certificate account	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618
14 Treasury currency outstanding ²	16,565	16,583	16,602	16,616	16,630	16,643	16,657	16,673	16,685	16,699
ABSORBING RESERVE FUNDS										
15 Currency in circulation	179,566	179,189	179,015	180,498	181,841	181,488	180,545	181,112	182,591	183,114
16 Treasury cash holdings	552	554	554	569	569	579	586	593	598	602
Deposits, other than reserve balances, with Federal Reserve Banks										
17 Treasury	3,698	3,623	4,204	2,683	2,177	4,284	8,868	19,660	7,526	3,414
18 Foreign	232	211	216	192	227	205	180	178	267	319
19 Service-related balances and adjustments	1,226	1,224	1,224	1,359	1,359	1,326	1,326	1,302	1,303	1,326
20 Other	411	721	439	402	321	824	315	366	504	1,469
21 Other Federal Reserve liabilities and capital	5,934	5,894	6,101	6,352	6,081	6,071	6,229	6,358	6,186	6,123
22 Reserve balances with Federal Reserve Banks ³	27,082	21,671	20,873	21,241	26,632	25,254	23,889	23,152	26,104	22,480

2. Reserves of depository institutions and Reserve Bank credit, 1985—Continued

C. Wednesday figures—Continued

Millions of dollars

Factor	May 22	May 29	June 5	June 12	June 19	June 26	July 3	July 10
SUPPLYING RESERVE FUNDS								
1 Reserve Bank credit	190,176	186,578	189,908	188,647	190,224	188,027	192,624	191,346
2 U.S. government securities ¹	164,262	164,714	165,240	166,816	165,431	166,282	167,096	168,474
3 Bought outright	164,262	164,714	164,066	166,816	165,431	166,282	167,096	167,739
4 Held under repurchase agreements	0	0	1,174	0	0	0	0	735
5 Federal agency obligations	8,363	8,363	8,373	8,303	8,303	8,303	8,303	8,503
6 Bought outright	8,363	8,363	8,363	8,303	8,303	8,303	8,303	8,303
7 Held under repurchase agreements	0	0	10	0	0	0	0	200
8 Acceptances	0	0	0	0	0	0	0	0
9 Loans	4,769	1,419	3,549	688	3,806	776	4,059	627
10 Float	1,336	162	774	961	517	391	950	1,049
11 Other Federal Reserve assets	11,446	11,920	11,972	11,879	12,167	12,275	12,216	12,693
12 Gold stock	11,091	11,091	11,091	11,090	11,090	11,090	11,090	11,090
13 Special drawing rights certificate account	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618
14 Treasury currency outstanding ²	16,713	16,726	16,737	16,748	16,759	16,770	16,780	16,790
ABSORBING RESERVE FUNDS								
15 Currency in circulation	183,325	184,853	185,233	185,818	185,478	185,414	188,375	188,774
16 Treasury cash holdings	601	602	598	597	594	588	581	577
Deposits, other than reserve balances, with Federal Reserve Banks								
17 Treasury	3,110	3,853	1,975	1,778	3,541	3,892	3,716	4,733
18 Foreign	213	223	211	207	168	243	195	213
19 Service-related balances and adjustments	1,327	1,336	1,337	1,422	1,423	1,348	1,348	1,361
20 Other	472	530	444	432	567	349	304	329
21 Other Federal Reserve liabilities and capital	6,119	6,086	6,091	6,067	6,186	6,144	6,091	6,008
22 Reserve balances with Federal Reserve Banks ³	27,431	21,531	26,466	24,783	24,734	22,527	24,501	21,849
	July 17	July 24	July 31	Aug. 7	Aug. 14	Aug. 21	Aug. 28	Sept. 4
SUPPLYING RESERVE FUNDS								
1 Reserve Bank credit	194,850	189,160	190,923	190,800	194,358	190,009	191,952	196,782
2 U.S. government securities ¹	169,595	166,394	167,095	167,580	169,474	167,837	169,862	172,449
3 Bought outright	169,595	166,394	167,095	167,580	169,474	167,837	167,934	170,497
4 Held under repurchase agreements	0	0	0	0	0	0	1,928	1,952
5 Federal agency obligations	8,303	8,303	8,257	8,257	8,227	8,227	8,581	9,422
6 Bought outright	8,303	8,303	8,257	8,257	8,227	8,227	8,227	8,227
7 Held under repurchase agreements	0	0	0	0	0	0	354	1,195
8 Acceptances	0	0	0	0	0	0	0	0
9 Loans	4,128	915	1,567	861	2,397	1,441	1,098	967
10 Float	395	1,018	-571	892	282	517	172	1,410
11 Other Federal Reserve assets	12,429	12,530	14,575	13,210	13,978	11,987	12,239	12,534
12 Gold stock	11,090	11,090	11,090	11,090	11,090	11,090	11,090	11,090
13 Special drawing rights certificate account	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618
14 Treasury currency outstanding ²	16,800	16,810	16,820	16,831	16,845	16,859	16,868	16,882
ABSORBING RESERVE FUNDS								
15 Currency in circulation	187,626	186,687	187,042	188,231	188,331	187,600	187,630	189,532
16 Treasury cash holdings	574	574	577	551	550	550	548	545
Deposits, other than reserve balances, with Federal Reserve Banks								
17 Treasury	3,150	2,882	2,656	3,847	2,754	4,172	2,561	2,598
18 Foreign	189	217	274	259	215	198	188	185
19 Service-related balances and adjustments	1,361	1,395	1,395	1,407	1,407	1,421	1,421	1,435
20 Other	531	294	323	418	346	413	423	428
21 Other Federal Reserve liabilities and capital	6,065	6,031	6,325	6,007	6,024	5,987	5,994	6,111
22 Reserve balances with Federal Reserve Banks ³	27,861	23,597	24,858	22,619	27,284	22,235	25,763	28,538

2. Reserves of depository institutions and Reserve Bank credit, 1985—Continued

C. Wednesday figures—Continued

Millions of dollars

Factor	Sept. 11	Sept. 18	Sept. 25	Oct. 2	Oct. 9	Oct. 16	Oct. 23	Oct. 30
SUPPLYING RESERVE FUNDS								
1 Reserve Bank credit	197,749	192,816	198,919	193,605	197,822	194,398	198,249	186,296
2 U.S. government securities ¹	173,904	169,976	174,646	169,831	171,801	170,238	172,215	161,902
3 Bought outright	169,474	169,976	170,800	169,831	171,801	170,238	172,215	161,902
4 Held under repurchase agreements	4,430	0	3,846	0	0	0	0	0
5 Federal agency obligations	9,184	8,227	8,852	8,227	8,227	8,227	8,227	8,227
6 Bought outright	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227
7 Held under repurchase agreements	957	0	625	0	0	0	0	0
8 Acceptances	0	0	0	0	0	0	0	0
9 Loans	1,381	1,190	2,121	1,067	3,926	887	2,355	1,092
10 Float	550	720	225	1,329	360	1,500	1,018	355
11 Other Federal Reserve assets	12,730	12,703	13,075	13,151	13,508	13,546	14,434	14,720
12 Gold stock	11,090	11,090	11,090	11,090	11,090	11,090	11,090	11,090
13 Special drawing rights certificate account	4,618	4,618	4,618	4,618	4,718	4,718	4,718	4,718
14 Treasury currency outstanding ²	16,896	16,910	16,924	16,938	16,952	16,948	16,960	16,971
ABSORBING RESERVE FUNDS								
15 Currency in circulation	189,257	188,241	187,302	188,163	189,359	190,138	189,015	188,886
16 Treasury cash holdings	546	546	544	544	541	544	544	547
Deposits, other than reserve balances, with Federal Reserve Banks								
17 Treasury	2,918	4,070	8,009	3,001	4,932	2,773	2,590	1,186
18 Foreign	202	234	230	214	214	144	180	221
19 Service-related balances and adjustments	1,435	1,441	1,445	1,444	1,444	1,463	1,461	1,468
20 Other	437	684	401	459	482	674	372	377
21 Other Federal Reserve liabilities and capital	6,192	6,078	6,073	6,162	6,159	6,107	6,063	5,964
22 Reserve balances with Federal Reserve Banks ³	29,366	24,140	27,546	26,264	27,450	25,311	30,793	20,426
	Nov. 6	Nov. 13	Nov. 20	Nov. 27	Dec. 4	Dec. 11	Dec. 18	Dec. 25
SUPPLYING RESERVE FUNDS								
1 Reserve Bank credit	199,092	201,217	191,810	192,701	210,853	205,123	207,752	204,384
2 U.S. government securities ¹	172,377	172,282	163,594	167,889	182,177	178,907	179,578	177,730
3 Bought outright	172,377	172,282	163,594	167,889	175,149	177,434	177,276	177,730
4 Held under repurchase agreements	0	0	0	0	7,028	1,473	2,302	0
5 Federal agency obligations	8,227	8,227	8,227	8,227	9,736	8,806	8,912	8,227
6 Bought outright	8,227	8,227	8,227	8,227	8,227	8,227	8,227	8,227
7 Held under repurchase agreements	0	0	0	0	1,509	579	685	0
8 Acceptances	0	0	0	0	0	0	0	0
9 Loans	2,446	758	4,682	924	3,927	719	2,293	1,362
10 Float	940	4,653	1,527	1,848	511	2,177	1,942	2,219
11 Other Federal Reserve assets	15,102	15,297	13,780	13,813	14,502	14,514	15,027	14,846
12 Gold stock	11,090	11,090	11,090	11,090	11,090	11,090	11,090	11,090
13 Special drawing rights certificate account	4,718	4,718	4,718	4,718	4,718	4,718	4,718	4,718
14 Treasury currency outstanding ²	16,983	16,995	17,007	17,019	17,027	17,035	17,043	17,043
ABSORBING RESERVE FUNDS								
15 Currency in circulation	190,645	192,022	191,441	193,131	194,491	194,793	195,122	196,668
16 Treasury cash holdings	555	544	554	554	556	559	557	554
Deposits, other than reserve balances, with Federal Reserve Banks								
17 Treasury	3,955	3,310	2,652	2,331	2,293	1,629	3,351	3,286
18 Foreign	210	229	236	250	320	260	303	209
19 Service-related balances and adjustments	1,469	1,481	1,481	1,484	1,483	1,497	1,498	1,491
20 Other	529	479	534	440	449	472	487	413
21 Other Federal Reserve liabilities and capital	6,193	6,096	6,018	6,004	6,462	6,190	6,168	6,385
22 Reserve balances with Federal Reserve Banks ³	28,327	29,849	21,708	21,332	37,634	32,566	33,117	28,229

2. Reserves of depository institutions and Reserve Bank credit, 1985—Continued

D. End-of-month figures

Millions of dollars

Factor	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
SUPPLYING RESERVE FUNDS												
1 Reserve Bank credit	177,890	181,786	184,711	197,652	185,262	191,442	190,923	192,693	194,148	192,884	194,729	210,598
2 U.S. government securities ¹	154,555	159,632	160,983	173,913	164,245	169,110	167,095	170,109	169,702	168,705	169,168	181,327
3 Bought outright	154,555	157,124	160,983	166,460	164,245	169,110	167,095	170,109	169,702	168,705	169,168	177,798
4 Held under repurchase agreements	0	2,508	0	7,453	0	0	0	0	0	0	0	3,529
5 Federal agency obligations	8,389	8,752	8,372	8,903	8,363	8,303	8,257	8,227	8,227	8,227	8,227	9,921
6 Bought outright	8,289	8,372	8,372	8,372	8,363	8,303	8,257	8,227	8,227	8,227	8,227	8,227
7 Held under repurchase agreements	0	380	0	531	0	0	0	0	0	0	0	1,694
8 Acceptances	0	0	0	0	0	0	0	0	0	0	0	0
9 Loans	2,139	2,329	2,582	1,525	1,765	1,338	1,567	2,068	2,520	886	1,602	3,060
10 Float	502	-56	298	254	-816	262	-571	-152	69	335	909	988
11 Other Federal Reserve assets	12,305	11,129	12,476	13,057	11,705	12,429	14,575	12,441	13,630	14,731	14,823	15,302
12 Gold stock	11,095	11,093	11,093	11,091	11,091	11,090	11,090	11,090	11,090	11,090	11,090	11,090
13 Special drawing rights certificate account	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,718	4,718	4,718
14 Treasury currency outstanding ²	16,476	16,531	16,601	16,673	16,726	16,770	16,817	16,868	16,912	16,971	17,019	17,052
ABSORBING RESERVE FUNDS												
15 Currency in circulation	177,569	178,416	179,210	180,858	184,691	185,886	187,040	188,548	187,325	189,490	193,463	197,465
16 Treasury cash holdings	535	557	554	586	602	588	577	548	546	547	556	550
Deposits other than reserve balances, with Federal Reserve Banks												
17 Treasury	5,349	3,308	3,063	19,305	1,933	3,288	2,656	3,656	4,174	1,528	2,294	9,351
18 Foreign	244	332	253	348	205	310	274	223	535	268	340	480
19 Service-related balances and adjustments	1,164	1,226	1,359	1,302	1,337	1,348	1,395	1,435	1,444	1,469	1,483	1,490
20 Other	560	461	347	324	557	321	323	389	497	372	598	1,041
21 Other Federal Reserve liabilities and capital	5,964	5,863	6,600	6,652	6,242	6,291	6,325	6,240	6,530	6,339	6,475	5,940
22 Reserve balances with Federal Reserve Banks ³	18,694	23,866	25,638	20,660	22,131	25,888	24,858	24,230	25,718	25,650	22,347	27,141

3. Reserves and borrowings of depository institutions, 1985

A. Monthly averages¹

Millions of dollars

Reserve classification	Jan.	Feb.	Mar.	Apr.	May	June
1 Reserve balances with Reserve Banks ²	21,577	20,416	22,065	23,217	22,385	23,367
2 Total vault cash ³	23,044	23,927	21,863	21,567	21,898	22,180
3 Vault cash used to satisfy reserve requirements ⁴	19,547	19,857	18,429	18,435	18,666	18,985
4 Surplus vault cash ⁵	3,497	4,070	3,434	3,132	3,231	3,196
5 Total reserves ⁶	41,125	40,273	40,494	41,652	41,051	45,352
6 Required reserves	40,380	39,370	39,728	40,914	40,247	41,447
7 Excess reserve balances at Reserve Banks ⁷	745	903	766	738	804	905
8 Total borrowings at Reserve Banks	1,395	1,289	1,593	1,323	1,334	1,205
9 Seasonal borrowings at Reserve Banks	62	71	88	135	165	151
10 Extended credit at Reserve Banks ⁸	1,050	803	1,059	868	534	665
	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Reserve balances with Reserve Banks ²	23,503	23,415	24,972	25,431	26,385	27,620
2 Total vault cash ³	22,530	22,839	22,465	22,724	22,457	22,956
3 Vault cash used to satisfy reserve requirements ⁴	19,300	19,548	19,475	20,038	19,997	20,522
4 Surplus vault cash ⁵	3,230	3,291	2,990	2,686	2,460	2,434
5 Total reserves ⁶	42,803	43,963	44,447	45,469	46,382	48,142
6 Required reserves	41,948	42,135	43,782	44,716	45,454	47,085
7 Excess reserve balances at Reserve Banks ⁷	855	827	666	753	928	1,058
8 Total borrowings at Reserve Banks	1,107	1,073	1,289	1,187	1,741	1,318
9 Seasonal borrowings at Reserve Banks	167	221	203	172	107	56
10 Extended credit at Reserve Banks ⁸	507	570	656	629	530	499

B. Biweekly averages of daily figures

Millions of dollars

Reserve classification	Jan. 2	Jan. 16	Jan. 30	Feb. 13	Feb. 27	Mar. 13	Mar. 27	Apr. 12	Apr. 24
1 Reserve balances with Reserve Banks ²	22,129	22,819	20,375	19,924	20,730	22,407	21,458	23,073	23,520
2 Total vault cash ³	23,327	22,088	23,828	24,893	23,202	21,517	22,353	21,273	21,880
3 Vault cash used to satisfy reserve requirements ⁴	19,703	19,002	19,995	20,624	19,270	18,093	18,828	18,126	18,764
4 Surplus vault cash ⁵	3,624	3,087	3,834	4,269	3,933	3,425	3,525	3,148	3,116
5 Total reserves ⁶	41,832	41,820	40,374	40,548	40,003	40,500	40,286	41,199	42,284
6 Required reserves	40,625	41,187	39,590	39,537	39,198	39,719	39,477	40,642	41,400
7 Excess reserve balances at Reserve Banks ⁷	1,207	634	785	1,012	806	782	810	557	884
8 Total borrowings at Reserve Banks	2,691	1,631	976	1,369	1,174	1,865	1,289	1,775	1,158
9 Seasonal borrowings at Reserve Banks	81	58	63	60	81	69	98	121	131
10 Extended credit at Reserve Banks ⁸	2,038	1,371	593	988	603	1,224	839	1,295	766
	May 8	May 22	June 5	June 19	July 3	July 17	July 31	Aug. 14	Aug. 28
1 Reserve balances with Reserve Banks ²	22,751	22,031	22,610	23,861	23,084	24,256	22,840	23,468	23,102
2 Total vault cash ³	21,326	22,356	21,692	21,688	23,049	22,019	22,935	22,829	23,052
3 Vault cash used to satisfy reserve requirements ⁴	18,181	19,068	18,472	18,724	19,550	19,043	19,505	19,550	19,689
4 Surplus vault cash ⁵	3,145	3,289	3,220	2,964	3,480	2,977	3,431	3,280	3,363
5 Total reserves ⁶	40,933	41,100	41,082	42,585	42,633	43,298	42,344	43,018	42,791
6 Required reserves	40,234	40,248	40,260	41,861	41,461	42,608	41,392	42,208	41,841
7 Excess reserve balances at Reserve Banks ⁷	699	852	823	724	1,172	690	953	738	950
8 Total borrowings at Reserve Banks	953	1,434	1,518	1,123	1,167	1,284	917	990	1,088
9 Seasonal borrowings at Reserve Banks	169	160	171	142	153	152	185	224	225
10 Extended credit at Reserve Banks ⁸	396	369	914	612	620	483	506	509	610
	Sept. 11	Sept. 25	Oct. 9	Oct. 23	Nov. 6	Nov. 20	Dec. 4	Dec. 18	
1 Reserve balances with Reserve Banks ²	24,630	25,034	25,553	25,232	25,643	26,242	27,029	27,503	
2 Total vault cash	21,887	22,705	23,067	22,831	22,151	22,528	22,543	22,464	
3 Vault cash used to satisfy reserve requirements ⁴	18,880	19,766	19,971	20,294	19,667	20,117	20,028	20,199	
4 Surplus vault cash ⁵	3,008	2,939	3,097	2,538	2,484	2,412	2,515	2,265	
5 Total reserves ⁶	43,509	44,800	45,523	45,525	45,310	46,359	47,057	47,702	
6 Required reserves	42,838	44,133	44,876	44,733	44,508	45,466	46,005	46,875	
7 Excess reserve balances at Reserve Banks ⁷	672	667	647	793	802	893	1,052	828	
8 Total borrowings at Reserve Banks	1,392	1,171	1,395	1,118	1,075	1,178	2,928	841	
9 Seasonal borrowings at Reserve Banks	196	212	195	169	151	104	84	53	
10 Extended credit at Reserve Banks ⁸	669	656	627	649	598	522	503	524	

4. Federal funds and repurchase agreements of large member banks, 1985¹

Averages of daily figures, in millions of dollars

Maturity and source	Week ending Monday								
	Jan. 7	Jan. 14	Jan. 21	Jan. 28	Feb. 4	Feb. 11	Feb. 18	Feb. 25	Mar. 4
<i>One day and continuing contract</i>									
1 Commercial banks in United States	67,554	63,965	60,571	56,740	60,129	61,359	61,529	58,363	60,758
2 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	27,539	28,694	27,149	27,503	29,148	30,114	29,116	27,655	25,753
3 Nonbank securities dealers	5,796	6,264	7,290	8,643	8,335	7,484	8,404	9,055	8,973
4 All other	26,963	26,337	26,087	28,150	28,217	28,931	30,655	32,282	32,281
<i>All other maturities</i>									
5 Commercial banks in United States	8,513	8,298	8,652	7,475	7,644	8,178	8,472	8,468	8,633
6 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	8,140	8,254	8,072	7,315	7,010	7,200	6,981	7,715	8,068
7 Nonbank securities dealers	5,847	7,475	7,503	7,038	6,936	7,534	7,507	7,772	7,600
8 All other	8,528	8,599	9,588	7,776	8,241	8,605	8,998	8,707	9,010
<i>MEMO: Federal funds and resale agreement loans in maturities of one day or continuing contract</i>									
9 Commercial banks in United States	29,603	29,034	28,434	28,285	29,652	25,935	28,678	26,410	26,738
10 Nonbank securities dealers	6,390	6,763	5,952	6,535	6,871	6,087	6,137	6,117	6,883
Maturity and source	Mar. 11	Mar. 18	Mar. 25	Apr. 1	Apr. 8	Apr. 15	Apr. 22	Apr. 29	May 6
	Mar. 11	Mar. 18	Mar. 25	Apr. 1	Apr. 8	Apr. 15	Apr. 22	Apr. 29	May 6
<i>One day and continuing contract</i>									
1 Commercial banks in United States	62,875	59,617	55,739	56,048	65,940	63,357	62,838	54,786	61,576
2 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	27,269	26,391	25,724	24,661	24,529	25,116	24,127	23,919	25,587
3 Nonbank securities dealers	8,992	9,082	8,195	8,652	6,940	7,835	7,372	7,310	6,944
4 All other	30,605	29,390	29,512	28,432	22,905	25,254	26,606	26,982	25,363
<i>All other maturities</i>									
5 Commercial banks in United States	8,916	9,354	9,495	9,299	10,036	9,694	9,744	10,079	10,544
6 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	8,282	8,401	8,597	8,357	8,777	8,215	7,805	8,307	8,739
7 Nonbank securities dealers	7,540	8,366	8,010	8,641	8,389	8,063	8,376	9,475	9,946
8 All other	8,753	8,946	9,167	8,890	13,879	11,250	8,543	8,885	7,765
<i>MEMO: Federal funds and resale agreement loans in maturities of one day or continuing contract</i>									
9 Commercial banks in United States	24,874	26,775	26,885	27,762	31,380	29,887	30,838	27,132	29,253
10 Nonbank securities dealers	6,410	6,505	6,521	6,902	6,281	6,137	6,799	6,581	6,894
Maturity and source	May 13	May 20	May 27	June 3	June 10	June 17	June 24	July 1	July 8
	May 13	May 20	May 27	June 3	June 10	June 17	June 24	July 1	July 8
<i>One day and continuing contract</i>									
1 Commercial banks in United States	59,551	60,948	57,948	60,878	71,025	67,155	60,567	58,207	68,283
2 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	27,101	28,373	29,995	28,822	32,686	33,019	32,298	31,192	33,003
3 Nonbank securities dealers	6,769	8,583	9,936	12,702	8,428	8,134	9,063	8,252	8,408
4 All other	26,485	27,378	26,803	26,897	25,487	26,465	25,282	24,718	22,113
<i>All other maturities</i>									
5 Commercial banks in United States	10,074	9,626	9,547	9,180	8,870	8,883	9,278	9,728	9,732
6 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	8,201	8,163	7,646	7,572	7,696	7,517	7,671	7,890	7,861
7 Nonbank securities dealers	9,766	9,499	10,135	8,996	9,214	8,870	9,238	9,517	9,139
8 All other	8,098	8,719	8,758	8,701	8,724	8,488	8,545	7,943	9,060
<i>MEMO: Federal funds and resale agreement loans in maturities of one day or continuing contract</i>									
9 Commercial banks in United States	26,710	29,212	27,759	30,412	33,482	31,755	30,618	31,932	34,998
10 Nonbank securities dealers	6,480	7,492	6,982	7,379	7,920	7,505	7,671	7,108	6,456

4. Federal funds and repurchase agreements of large member banks, 1985¹—Continued

Averages of daily figures, in millions of dollars

Maturity and source		Week ending Monday									
		July 15	July 22	July 29	Aug. 5	Aug. 12	Aug. 19	Aug. 26	Sept. 2	Sept. 9	
<i>One day and continuing contract</i>											
1	Commercial banks in United States	64,519	61,686	57,442	64,462	63,640	63,841	58,282	58,562	68,597	
2	Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	32,339	31,360	28,774	28,305	29,230	29,258	28,111	28,068	26,704	
3	Nonbank securities dealers	9,453	9,753	8,963	9,332	8,766	10,776	10,228	8,754	10,060	
4	All other	25,579	25,188	26,228	26,057	26,034	25,572	25,649	26,307	25,236	
<i>All other maturities</i>											
5	Commercial banks in United States	9,326	8,900	8,943	8,851	9,010	8,693	9,308	9,759	9,402	
6	Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	8,397	7,600	7,489	7,644	7,527	7,544	7,693	7,701	7,822	
7	Nonbank securities dealers	9,012	8,288	8,682	9,037	9,470	9,602	9,290	10,563	9,801	
8	All other	7,527	7,281	7,094	6,690	7,086	7,368	7,574	8,325	8,079	
MEMO: Federal funds and resale agreement loans in maturities of one day or continuing contract											
9	Commercial banks in United States	30,417	30,133	26,750	30,197	28,062	29,686	27,009	29,438	31,030	
10	Nonbank securities dealers	7,343	7,504	7,513	7,756	7,056	7,357	7,578	6,728	8,126	
		Sept. 16	Sept. 23	Sept. 30	Oct. 7	Oct. 14	Oct. 21	Oct. 28	Nov. 4	Nov. 11	
<i>One day and continuing contract</i>											
1	Commercial banks in United States	65,553	60,513	62,785	65,744	65,966	61,501	58,757	67,993	70,092	
2	Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	27,636	25,896	24,686	26,195	28,238	28,620	28,543	28,652	32,264	
3	Nonbank securities dealers	9,735	9,877	10,681	10,985	9,926	9,753	9,967	10,392	9,768	
4	All other	25,186	25,469	26,764	25,290	25,641	26,098	26,104	26,550	25,581	
<i>All other maturities</i>											
5	Commercial banks in United States	9,751	9,509	9,601	8,998	9,582	8,822	8,490	8,953	9,588	
6	Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	7,735	7,792	7,494	7,290	7,629	7,114	7,073	7,075	8,093	
7	Nonbank securities dealers	10,172	9,931	9,767	9,214	9,919	9,468	9,668	9,695	9,570	
8	All other	7,900	7,535	7,542	7,223	7,453	7,314	7,606	7,602	7,851	
MEMO: Federal funds and resale agreement loans in maturities of one day or continuing contract											
9	Commercial banks in United States	30,163	29,790	32,736	30,977	30,925	29,495	27,025	32,516	32,175	
10	Nonbank securities dealers	8,286	7,863	7,663	9,011	9,316	9,060	7,992	8,782	8,383	
				Nov. 18	Nov. 25	Dec. 2	Dec. 9	Dec. 16	Dec. 23	Dec. 30	
<i>One day and continuing contract</i>											
1	Commercial banks in United States				69,983	66,797	70,688	74,994	70,735	68,338	65,938
2	Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies				30,383	33,679	31,775	34,067	34,198	33,875	32,376
3	Nonbank securities dealers				10,095	9,867	9,965	10,306	9,783	10,847	10,511
4	All other				27,453	30,288	27,660	29,696	29,389	29,060	26,187
<i>All other maturities</i>											
5	Commercial banks in United States				9,333	9,778	9,848	9,078	9,114	9,696	9,918
6	Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies				7,476	6,911	8,051	7,324	6,953	7,132	7,299
7	Nonbank securities dealers				8,733	8,093	8,746	7,755	8,509	8,477	8,062
8	All other				8,446	8,175	12,667	8,002	8,751	10,378	11,570
MEMO: Federal funds and resale agreement loans in maturities of one day or continuing contract											
9	Commercial banks in United States				34,330	32,778	35,876	32,610	29,179	33,521	31,448
10	Nonbank securities dealers				8,979	8,234	8,810	9,948	9,918	8,785	8,976

5. Federal Reserve Bank interest rates

A. Short-term adjustment credit to depository institutions¹

Percent per annum

Year and month	Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
1984 In effect December 31 .	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0
1985 In effect December 31 .	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5

B. Extended credit to depository institutions

Percent per annum

Year and month	Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
Seasonal credit ²												
1984 In effect December 31 .	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0
1985 In effect December 31 .	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5
Exceptional circumstances and other extended credit ³												
1984 In effect December 31 .	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0
1985 In effect December 31 .	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5

6. Reserve requirements of depository institutions, December 31, 1985¹

Percent of deposits

Type of deposit, and deposit interval ²	Depository institution requirements after implementation of the Monetary Control Act ³	
	Percent	Effective date
<i>Net transaction accounts</i> ^{4,5}		
\$0-\$31.7 million	3	12/31/85
Over \$31.7 million	12	12/31/85
<i>Nonpersonal time deposits</i> ⁶		
By original maturity		
Less than 1½ years	3	10/6/83
1½ years or more	0	10/6/83
<i>Eurocurrency liabilities</i>		
All types	3	11/13/80

7. Margin requirements¹

Percent of market value; effective dates shown

Type of security or sale	Mar. 11, 1968	June 8, 1968	May 6, 1970	Dec. 6, 1971	Nov. 24, 1972	Jan. 3, 1974	Jan. 1, 1977
1 Margin stocks	70	80	65	55	65	50	50
2 Convertible bonds	50	60	50	50	50	50	50
3 Short sales	70	80	65	55	65	50	50
4 Writing options ² .....	.....	.....	.....	.....	.....	.....	30

8. Maximum interest rates payable on time and savings deposits at federally insured institutions¹

Percent per annum

Type of deposit	Commercial banks		Savings and loan associations and mutual savings banks (thrift institutions) ¹	
	In effect Dec. 31, 1985		In effect Dec. 31, 1985	
	Percent	Effective date	Percent	Effective date
1 Savings	5½	1/1/84	5½	7/1/79
2 Negotiable order of withdrawal accounts	5¼	12/31/80	5¼	12/31/80
3 Negotiable order of withdrawal accounts of \$1,000 or more ² .....	.....	1/5/83	.....	1/5/83
4 Money market deposit account ²	(³)	12/14/82	(³)	12/14/82
<i>Time accounts by maturity</i>				
5 7-31 days of less than \$1,000 ⁴	5½	1/1/84	5½	9/1/82
6 7-31 days of \$1,000 or more ² .....	.....	1/5/83	.....	1/5/83
7 More than 31 days .....	.....	10/1/83	.....	10/1/83

9. Federal Reserve open market transactions

Millions of dollars

Type of transaction ¹	1984												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
U.S. GOVERNMENT SECURITIES													
Outright transactions (excluding matched transactions)													
<i>Treasury bills</i>													
1 Gross purchases	20,036	0	368	3,159	3,283	610	801	0	187	3,249	507	4,463	3,410
2 Gross sales	8,557	1,967	828	0	0	2,003	0	897	1,491	71	1,300	0	0
3 Exchange	0	0	0	0	0	0	0	0	0	0	0	0	0
4 Redemptions	7,700	1,300	600	0	0	2,200	0	600	800	0	2,200	0	0
<i>Others within 1 year</i>													
5 Gross purchases	1,126	0	0	0	198	0	0	0	0	600	0	146	182
6 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
7 Maturity shift	16,354	573	2,488	1,012	347	2,739	1,069	428	3,811	872	896	1,348	771
8 Exchange	-20,840	-1,530	-4,574	0	-2,223	-1,807	0	-2,606	-2,274	0	-1,497	-3,363	-966
9 Redemptions	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>1 to 5 years</i>													
10 Gross purchases	1,638	0	0	0	808	0	0	0	0	0	0	830	0
11 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
12 Maturity shift	-13,709	-487	-2,488	-1,012	-273	-2,279	-1,069	-345	-3,811	-872	-896	594	-771
13 Exchange	16,039	1,530	2,861	0	2,223	1,150	0	2,606	1,443	0	1,497	1,763	966
<i>5 to 10 years</i>													
14 Gross purchases	536	0	0	0	200	0	0	0	0	0	0	335	0
15 Gross sales	300	300	0	0	0	0	0	0	0	0	0	0	0
16 Maturity shift	-2,371	-86	97	0	-75	-383	0	-83	52	0	0	-1,893	0
17 Exchange	2,750	0	1,000	0	0	400	0	0	500	0	0	850	0
<i>Over 10 years</i>													
18 Gross purchases	441	0	0	0	277	0	0	0	0	0	0	164	0
19 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
20 Maturity shift	-275	0	-97	0	0	-77	0	0	-52	0	0	-49	0
21 Exchange	2,052	0	713	0	0	257	0	0	332	0	0	750	0
<i>All maturities</i>													
22 Gross purchases	23,776	0	368	3,159	4,766	610	801	0	187	3,849	507	5,938	3,591
23 Gross sales	8,857	2,267	828	0	0	2,003	0	897	1,491	71	1,300	0	0
24 Redemptions	7,700	1,300	600	0	0	2,200	0	600	800	0	2,200	0	0
Matched transactions													
25 Gross sales	808,986	54,833	55,656	66,827	72,293	79,313	61,017	81,799	79,087	52,893	89,689	51,904	63,674
26 Gross purchases	810,432	58,096	47,310	73,634	71,754	79,608	61,331	81,143	78,842	55,776	85,884	55,516	61,537
Repurchase agreements													
27 Gross purchases	127,933	14,245	0	4,996	15,313	8,267	23,298	14,830	4,992	26,040	0	12,063	3,888
28 Gross sales	127,690	15,629	0	4,996	8,220	12,199	26,460	14,830	166	30,867	0	12,063	2,261
29 Net change in government securities	8,908	-1,688	-9,407	9,966	11,321	-7,228	-2,047	-2,154	2,478	1,835	-6,798	9,549	3,080
FEDERAL AGENCY OBLIGATIONS													
Outright transactions													
30 Gross purchases	0	0	0	0	0	0	0	0	0	0	0	0	0
31 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
32 Redemptions	256	40	38	10	2	40	15	1	5	1	14	90	0
Repurchase agreements													
33 Gross purchases	11,509	931	0	609	1,247	616	1,819	958	381	3,743	0	698	506
34 Gross sales	11,328	1,139	0	609	820	744	2,117	958	12	4,112	0	698	119
35 Net change in agency obligations	-76	-248	-38	-10	424	-169	-313	-1	364	-370	-14	-90	388
BANKERS ACCEPTANCES													
36 Repurchase agreements, net	-418	-418	0	0	305	122	-426	0	0	0	0	0	0
37 Total net change in System Open Market Account	8,414	-2,354	-9,444	9,956	12,050	-7,275	-2,786	-2,155	2,842	1,465	-6,811	9,459	3,468

9. Federal Reserve open market transactions—Continued

Millions of dollars

Type of transaction ¹	1985													
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	
U.S. GOVERNMENT SECURITIES														
Outright transactions (excluding matched transactions)														
Treasury bills														
1	Gross purchases	22,214	0	2,976	916	6,026	274	2,099	0	3,056	1,171	0	1,180	4,515
2	Gross sales	4,118	2,668	214	554	0	417	0	0	0	0	265	0	0
3	Exchange	0	0	0	0	0	0	0	0	0	350	0	-350	0
4	Redemptions	3,500	1,600	400	500	0	800	0	200	0	0	0	0	0
Others within 1 year														
5	Gross purchases	1,349	0	0	961	245	0	0	0	0	0	0	0	143
6	Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
7	Maturity shift	19,763	596	1,987	1,299	1,129	2,443	1,312	1,238	4,895	1,028	529	2,363	943
8	Exchange	-17,717	-625	-2,739	0	-1,463	-2,945	0	-1,778	-3,275	-1,807	-942	-615	-1,529
9	Redemptions	0	0	0	0	0	0	0	0	0	0	0	0	0
1 to 5 years														
10	Gross purchases	2,185	0	0	465	846	0	0	0	6	0	0	0	868
11	Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
12	Maturity shift	-17,459	-596	-1,902	-1,299	-1,114	-2,101	-1,312	-1,153	-3,760	-1,028	-520	-1,731	-943
13	Exchange	13,853	625	1,645	0	1,463	1,940	0	1,778	1,825	1,457	942	650	1,529
5 to 10 years														
14	Gross purchases	458	0	0	0	108	0	0	0	6	0	0	0	345
15	Gross sales	100	100	0	0	0	0	0	0	0	0	0	0	0
16	Maturity shift	-1,857	0	-54	0	-16	42	0	-85	-1,136	0	-10	-600	0
17	Exchange	2,184	0	600	0	0	600	0	0	800	0	0	184	0
Over 10 years														
18	Gross purchases	293	0	0	0	96	0	0	0	0	0	0	0	197
19	Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Maturity shift	-447	0	-30	0	0	-384	0	0	0	0	0	-32	0
21	Exchange	1,679	0	493	0	0	405	0	0	650	0	0	131	0
All maturities														
22	Gross purchases	26,499	0	2,976	2,343	7,321	274	2,099	0	3,068	1,171	0	1,180	6,068
23	Gross sales	4,218	2,768	214	554	0	417	0	0	0	0	265	0	0
24	Redemptions	3,500	1,600	400	500	0	800	0	200	0	0	0	0	0
Matched transactions														
25	Gross sales	866,175	66,668	57,076	54,718	65,845	78,870	81,016	60,980	64,263	73,925	100,929	85,486	76,399
26	Gross purchases	865,968	66,367	57,283	57,288	64,001	77,597	83,782	59,165	64,209	72,347	100,197	84,769	78,962
Repurchase agreements														
27	Gross purchases	134,253	20,225	19,584	4,922	11,540	21,716	2,801	10,486	1,928	14,029	0	3,684	23,338
28	Gross sales	132,351	21,852	17,077	7,429	4,088	29,168	2,801	10,486	1,928	14,029	0	3,684	19,809
29	Net change in government securities	20,477	-6,295	5,077	1,351	12,931	-9,668	4,865	-2,015	3,014	-408	-997	463	12,159
FEDERAL AGENCY OBLIGATIONS														
Outright transactions														
30	Gross purchases	0	0	0	0	0	0	0	0	0	0	0	0	0
31	Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
32	Redemptions	162	0	17	0	0	8	60	46	30	0	0	0	0
Repurchase agreements														
33	Gross purchases	22,183	1,463	2,428	445	983	1,336	120	2,439	354	3,522	0	1,454	7,640
34	Gross sales	20,877	1,851	2,048	825	452	1,867	120	2,439	354	3,522	0	1,454	5,947
35	Net change in agency obligations	1,144	-388	363	-380	531	-540	-60	-46	-30	0	0	0	1,693
BANKERS ACCEPTANCES														
36	Repurchase agreements, net	0	0	0	0	0	0	0	0	0	0	0	0	0
37	Total net change in System Open Market Account	21,621	-6,683	5,440	971	13,462	-10,208	4,805	-2,061	2,984	-408	-997	463	13,853

10. Federal Reserve Banks, 1985

A. Consolidated condition statement

Millions of dollars, end of period

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
ASSETS												
1 Gold certificate account . . .	11,095	11,093	11,093	11,091	11,091	11,090	11,090	11,090	11,090	11,090	11,090	11,090
2 Special drawing rights certificate account . . .	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,718	4,718	4,718
3 Coin	497	551	566	597	490	474	486	484	518	524	504	487
4 Loans to depository institutions	2,139	2,329	2,582	1,525	1,765	1,338	1,567	2,068	2,520	886	1,602	3,060
5 Other	0	0	0	0	0	0	0	0	0	0	0	0
6 Acceptances held under repurchase agreements	0	0	0	0	0	0	0	0	0	0	0	0
<i>Federal agency obligations</i>												
7 Bought outright	8,389	8,372	8,372	8,372	8,363	8,303	8,257	8,227	8,227	8,227	8,227	8,227
8 Held under repurchase agreements	0	380	0	531	0	0	0	0	0	0	0	1,694
<i>U.S. government securities</i>												
9 Bought outright ¹												
10 Bills	66,467	69,036	71,469	75,651	73,436	78,301	76,286	79,288	79,231	78,234	78,347	85,425
11 Notes	65,137	64,644	66,070	67,269	67,066	67,066	67,066	66,422	66,072	66,072	66,292	67,647
12 Bonds	22,951	23,444	23,444	23,540	23,743	23,743	23,743	24,399	24,399	24,399	24,529	24,726
13 Total ¹	154,555	157,124	160,983	166,460	164,245	169,110	167,095	170,109	169,702	168,705	169,168	177,798
14 Held under repurchase agreements	0	2,508	0	7,453	0	0	0	0	0	0	0	3,529
14 Total U.S. government securities	154,555	159,632	160,983	173,913	164,245	169,110	167,095	170,109	169,702	168,705	169,168	181,327
15 Total loans and securities	165,083	170,713	171,937	184,341	174,373	178,751	176,919	180,404	180,449	177,818	178,997	194,308
16 Items in process of collection	6,161	6,241	6,127	9,730	6,865	6,277	7,394	5,445	4,297	5,843	5,915	10,147
17 Bank premises	570	571	572	577	581	585	588	590	594	595	600	607
<i>Other assets</i>												
18 Denominated in foreign currencies	3,631	3,498	3,971	4,007	4,058	4,149	4,493	4,591	4,963	6,530	6,834	7,016
19 All other ²	8,104	7,060	7,933	8,473	7,066	7,695	9,494	7,260	8,073	7,606	7,389	7,679
20 Total assets	199,759	204,345	206,817	223,434	209,142	213,639	215,082	214,482	214,602	214,724	216,047	236,052
LIABILITIES												
21 Federal Reserve notes . . .	162,125	162,992	163,728	165,367	169,056	170,178	171,286	172,712	171,476	173,590	177,504	181,450
<i>Deposits</i>												
22 Depository institutions . .	19,858	25,092	26,997	21,962	23,468	27,236	26,253	25,665	27,162	27,119	23,830	28,631
23 U.S. Treasury—												
General account . .	5,349	3,308	3,063	19,305	1,933	3,288	2,656	3,656	4,174	1,528	2,294	9,351
24 Foreign—Official accounts	244	332	253	348	205	310	274	223	535	268	340	480
25 Other	560	461	347	324	557	321	323	389	497	372	598	1,041
26 Total deposits	26,011	29,193	30,660	41,939	26,163	31,155	29,506	29,933	32,368	29,287	27,062	39,503
27 Deferred credit items	5,659	6,297	5,829	9,476	7,681	6,015	7,965	5,597	4,228	5,508	5,006	9,159
28 Other liabilities and accrued dividends ³ . .	2,355	2,463	2,445	2,614	2,359	2,315	2,212	2,232	2,272	2,335	2,306	2,378
29 Total liabilities	196,150	200,945	202,662	219,396	205,259	209,663	210,969	210,474	210,344	210,720	211,878	232,490
CAPITAL ACCOUNTS												
30 Capital paid in	1,639	1,669	1,687	1,702	1,713	1,721	1,741	1,748	1,753	1,762	1,773	1,781
31 Surplus	1,626	1,626	1,624	1,626	1,626	1,626	1,626	1,626	1,626	1,626	1,626	1,781
32 Other capital accounts . . .	344	105	844	710	544	629	746	634	879	616	770	0
33 Total liabilities and capital accounts	199,759	204,345	206,817	223,434	209,142	213,639	215,082	214,482	214,602	214,724	216,047	236,052
34 MEMO: Marketable U.S. government securities held in custody for foreign and international account	116,649	116,519	114,890	116,712	119,753	121,276	125,643	124,404	126,128	123,099	127,566	125,624

10. Federal Reserve Banks, 1985—Continued

B. Federal Reserve note statement

Millions of dollars, end of period

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Federal Reserve notes outstanding (issued to Bank)	193,440	194,635	196,021	196,490	198,021	200,234	201,968	204,511	205,459	206,884	208,830	208,427
2 Less: Notes held by Reserve Bank ¹	31,315	31,643	32,293	31,123	28,965	30,056	30,682	31,799	33,983	33,294	31,326	26,977
3 Federal Reserve notes, net	162,125	162,992	163,728	165,367	169,056	170,178	171,286	172,712	171,476	173,590	177,504	181,450
<i>Collateral held against notes outstanding</i>												
4 Gold certificate account	11,095	11,093	11,093	11,091	11,091	11,090	11,090	11,090	11,090	11,090	11,090	11,090
5 Special drawing rights certificate account	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,718	4,718	4,718
6 Other eligible assets	0	0	0	0	0	0	0	0	0	0	0	0
7 U.S. government and agency securities	146,412	147,281	148,017	149,658	153,347	154,470	155,578	157,004	155,768	157,782	161,696	165,642
8 Total collateral	162,125	162,992	163,728	165,367	169,056	170,178	171,286	172,712	171,476	173,590	177,504	181,450

C. Maturity distribution of loans and securities held

Millions of dollars, end of period

Type and maturity grouping	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Loans	2,139	2,329	2,582	1,525	1,765	1,338	1,567	2,153	2,520	886	1,602	3,060
2 Within 15 days	2,125	2,320	2,558	1,438	1,700	937	1,494	2,074	2,452	829	1,564	3,033
3 16 days to 90 days	14	9	24	87	65	401	73	79	68	57	38	27
4 91 days to 1 year	0	0	0	0	0	0	0	0	0	0	0	0
5 Acceptances	0	0	0	0	0	0	0	0	0	0	0	0
6 Within 15 days	0	0	0	0	0	0	0	0	0	0	0	0
7 16 days to 90 days	0	0	0	0	0	0	0	0	0	0	0	0
8 91 days to 1 year	0	0	0	0	0	0	0	0	0	0	0	0
9 U.S. government securities	154,555	159,632	160,983	173,913	164,245	169,110	167,095	170,109	169,702	168,705	169,168	181,327
10 Within 15 days ¹	3,249	5,276	4,565	12,305	4,256	7,604	9,291	6,209	5,823	1,133	1,558	9,307
11 16 days to 90 days	32,498	33,214	37,280	38,406	38,379	39,719	35,609	35,438	38,796	37,043	41,194	43,462
12 91 days to 1 year	47,474	49,056	46,587	50,568	48,474	48,651	49,831	56,898	53,899	58,933	55,659	56,364
13 Over 1 year to												
5 years	37,101	36,844	37,309	37,204	37,042	37,042	36,355	35,235	34,855	35,277	34,755	35,650
14 Over 5 years to												
10 years	14,000	14,546	14,546	14,638	15,281	15,281	15,196	14,866	14,866	14,856	14,440	14,785
15 Over 10 years	20,233	20,696	20,696	20,792	20,813	20,813	20,813	21,463	21,463	21,463	21,562	21,759
16 Federal agency obligations	8,389	8,752	8,372	8,903	8,363	8,303	8,257	8,227	8,227	8,227	8,227	9,921
17 Within 15 days ¹	97	615	142	613	162	159	120	213	162	84	273	1,836
18 16 days to 90 days	755	514	461	533	566	677	635	475	529	668	504	962
19 91 days to 1 year	1,644	1,738	1,942	1,991	1,918	1,813	1,783	1,813	1,762	1,757	1,820	1,471
20 Over 1 year to												
5 years	4,248	4,222	4,164	4,083	4,089	4,023	4,080	4,070	4,109	4,141	4,070	4,056
21 Over 5 years to												
10 years	1,246	1,264	1,264	1,284	1,229	1,232	1,240	1,257	1,266	1,178	1,161	1,187
22 Over 10 years	399	399	399	399	399	399	399	399	399	399	399	409

11. Debits and deposit turnover at commercial banks

A. Seasonally adjusted

Year and month	Debits during the month (annual rate, billions of dollars)					Average deposits outstanding (billions of dollars)					Annual rate of deposit turnover				
	To demand deposits ¹			ATS and NOW ac-accounts ²	Savings de-posit ³	Demand deposits ¹			ATS and NOW ac-accounts ²	Savings de-posit ³	Demand deposits ¹			ATS and NOW ac-accounts ²	Savings de-posit ³
	All banks	Major N.Y.C. banks	Other banks			All banks	Major N.Y.C. banks	Other banks			All banks	Major N.Y.C. banks	Other banks		
1984															
January ..	120,954.6	51,952.2	69,002.2	1,345.1	620.8	292.0	31.5	260.5	97.3	130.9	414.2	1,650.9	264.9	13.8	4.7
February ..	126,749.9	55,776.7	70,973.1	1,491.1	708.3	291.6	31.9	259.7	99.3	128.5	434.7	1,747.7	273.3	15.0	5.5
March	116,416.7	50,765.2	65,651.5	1,464.9	688.9	294.8	30.8	264.0	99.9	127.0	394.9	1,649.5	248.7	14.7	5.4
April	129,229.4	57,868.3	71,361.1	1,432.1	606.5	292.6	28.8	263.8	97.9	126.5	441.7	2,012.5	270.5	14.6	4.8
May	131,456.9	60,351.3	71,105.6	1,608.9	688.8	296.9	31.1	265.8	100.5	125.8	442.7	1,938.7	267.5	16.0	5.5
June	121,488.2	53,147.7	68,340.4	1,515.8	677.9	302.3	31.9	270.4	100.7	125.4	401.8	1,665.2	252.7	15.1	5.4
July	128,299.3	55,340.6	72,958.7	1,658.9	682.4	296.3	31.2	265.1	100.0	124.5	433.0	1,774.3	275.2	16.6	5.5
August	128,141.9	57,096.5	71,045.4	1,851.9	694.5	293.4	31.1	262.3	101.1	123.2	436.7	1,834.6	270.9	18.3	5.6
September ..	124,117.4	55,591.4	68,526.0	1,640.6	566.8	292.4	30.5	261.9	101.1	122.4	424.0	1,822.5	261.7	16.2	4.6
October ..	142,907.2	67,488.7	75,418.5	1,698.6	597.2	293.6	30.7	262.9	100.7	121.7	486.8	2,199.6	286.9	16.9	4.9
November ..	134,016.3	60,992.8	73,023.5	1,678.5	579.1	299.0	31.8	267.2	101.8	123.5	448.2	1,917.5	273.3	16.5	4.7
December ..	137,512.0	62,341.0	75,171.0	1,677.5	486.0	303.3	32.8	270.5	103.2	122.9	453.4	1,903.0	277.8	16.3	4.0
1985															
January ..	140,678.6	64,474.7	76,203.9	1,552.0	501.3	300.2	32.1	268.1	106.4	119.7	468.6	2,008.6	284.2	14.6	4.2
February ..	143,281.5	63,157.0	80,124.5	1,618.6	499.8	303.9	33.2	270.7	107.9	119.3	471.4	1,902.2	295.9	15.0	4.2
March	139,608.3	62,523.7	77,084.6	1,567.0	539.2	306.0	31.8	274.2	108.9	118.1	456.3	1,967.0	281.1	14.4	4.6
April	156,513.2	70,621.4	85,891.8	1,689.3	589.0	303.7	32.3	271.3	109.8	117.2	515.4	2,183.9	316.5	15.4	5.0
May	149,252.8	66,394.3	82,858.4	1,771.1	636.4	308.0	31.9	276.1	110.3	117.7	484.6	2,079.6	300.2	16.1	5.4
June	146,714.9	66,615.5	80,099.4	1,614.3	544.4	311.2	31.6	279.6	112.1	118.9	471.4	2,104.9	286.5	14.4	4.6
July	157,128.3	69,952.8	87,175.5	1,870.1	584.3	310.3	32.8	277.5	114.0	119.8	506.4	2,131.4	314.2	16.4	4.9
August	147,455.5	65,645.6	81,809.9	2,008.8	550.7	314.0	33.4	280.6	117.8	120.6	469.6	1,965.4	291.5	17.1	4.6
September ..	159,593.3	72,765.4	86,827.9	2,465.3	509.1	312.4	31.3	281.1	119.5	120.9	510.9	2,326.3	308.9	20.6	4.2
October ..	162,205.4	76,706.3	85,499.2	2,212.7	562.0	316.1	31.7	284.4	120.2	122.3	513.2	2,422.2	300.6	18.4	4.6
November ..	163,038.1	77,069.6	85,968.5	2,227.8	533.4	320.9	32.5	288.3	122.4	125.1	508.1	2,368.5	298.1	18.2	4.3
December ..	189,203.0	89,415.1	99,787.9	2,452.5	418.6	325.1	34.8	290.3	123.9	124.9	581.9	2,567.0	343.7	19.8	3.4

B. Not seasonally adjusted

Year and month	Debits during the month (annual rate, billions of dollars)					Average deposits outstanding (billions of dollars)					Annual rate of deposit turnover				
	To demand deposits ¹			ATS and NOW ac-accounts ²	Savings de-posit ³	Demand deposits ¹			ATS and NOW ac-accounts ²	Savings de-posit ³	Demand deposits ¹			ATS and NOW ac-accounts ²	Savings de-posit ³
	All banks	Major N.Y.C. banks	Other banks			All banks	Major N.Y.C. banks	Other banks			All banks	Major N.Y.C. banks	Other banks		
1984															
January ..	123,567.2	52,895.2	70,672.0	1,601.5	672.5	299.7	33.4	266.2	98.6	130.0	412.3	1,581.5	265.4	16.2	5.2
February ..	114,721.3	50,724.8	63,996.5	1,389.5	649.9	284.9	31.3	253.6	97.1	128.4	402.7	1,618.7	252.4	14.3	5.1
March	124,088.6	54,301.1	69,787.5	1,504.3	711.9	287.4	30.2	257.2	99.1	128.3	431.8	1,795.5	271.4	15.2	5.5
April	121,514.4	53,514.4	68,000.0	1,670.1	665.7	295.8	30.2	265.6	102.1	128.4	410.8	1,770.2	256.0	16.4	5.2
May	132,521.7	60,214.5	72,307.2	1,599.0	673.8	290.1	30.2	260.0	99.0	127.5	456.8	1,997.1	278.1	16.1	5.3
June	128,522.3	57,168.1	71,345.3	1,621.7	686.2	299.9	31.9	268.0	100.3	127.0	428.6	1,792.0	266.3	16.2	5.4
July	124,604.3	54,060.5	70,543.8	1,598.5	686.3	298.0	31.1	266.9	99.7	126.1	418.1	1,738.1	264.3	16.0	5.4
August	133,844.2	59,743.8	74,100.3	1,629.4	680.3	287.4	29.8	257.7	99.4	123.3	465.7	2,008.0	287.6	16.4	5.5
September ..	120,120.8	54,329.0	65,791.8	1,523.7	543.1	293.8	30.4	263.4	100.0	121.3	408.9	1,786.4	249.8	15.2	4.5
October ..	141,249.5	64,790.2	76,459.2	1,665.7	616.2	294.3	30.6	263.8	100.5	120.4	479.9	2,120.7	289.9	16.6	5.1
November ..	131,791.6	61,148.7	70,643.0	1,524.8	538.7	300.3	31.4	268.9	102.3	121.1	438.8	1,944.6	262.7	14.9	4.4
December ..	140,166.0	64,498.8	75,667.1	1,625.4	470.6	313.5	33.8	279.8	105.2	120.3	447.1	1,910.8	270.5	15.4	3.9
1985															
January ..	148,880.1	68,203.1	80,677.0	1,838.9	544.7	306.3	33.7	272.6	107.3	119.3	486.0	2,025.9	295.9	17.1	4.6
February ..	129,297.2	57,337.4	79,959.8	1,524.4	455.5	295.8	32.2	263.6	106.7	118.3	437.2	1,780.6	273.0	14.3	3.9
March	143,154.3	64,188.9	78,965.4	1,624.7	552.9	297.7	32.2	265.5	109.0	118.4	480.9	1,990.7	297.5	14.9	4.7
April	151,536.1	67,422.3	84,113.8	1,946.1	644.4	304.2	31.5	272.7	113.2	118.5	498.1	2,138.6	308.4	17.2	5.4
May	151,342.3	67,249.3	84,093.0	1,775.5	621.1	299.4	30.5	268.9	109.5	119.0	505.5	2,205.8	312.7	16.2	5.2
June	148,651.5	67,999.4	80,652.1	1,744.0	549.7	309.3	32.0	277.3	112.8	120.2	480.6	2,125.9	290.8	15.5	4.6
July	157,898.2	70,496.1	87,402.1	1,807.5	586.0	309.9	32.3	277.6	114.0	121.0	509.5	2,185.9	314.8	15.9	4.8
August	152,985.1	68,401.8	84,583.3	1,770.5	538.4	306.4	31.2	275.1	116.0	120.4	499.3	2,189.4	307.4	15.3	4.5
September ..	148,788.8	68,967.9	79,820.9	2,289.9	490.1	313.3	31.1	282.2	118.2	120.0	475.0	2,216.6	282.9	19.4	4.1
October ..	167,639.3	78,010.5	89,628.8	2,157.7	579.9	315.0	31.1	283.9	119.3	121.0	532.1	2,507.4	315.7	18.1	4.8
November ..	157,070.9	73,982.4	83,088.6	2,007.8	496.3	321.0	31.7	289.3	122.1	122.8	489.3	2,332.4	287.2	16.4	4.0
December ..	192,060.0	92,551.5	99,508.5	2,354.4	405.3	334.1	35.7	298.4	125.2	122.3	574.9	2,594.1	333.4	18.8	3.3

12. Measures and components of the money stock and debt¹

A. Seasonally adjusted

Billions of dollars

Year and month	Measures				
	M1	M2	M3	L	Debt
1982					
January	448.7	1,812.2	2,259.1	2,625.6	4,301.8
February	446.1	1,815.6	2,268.0	2,646.8	4,333.6
March	446.5	1,826.0	2,285.0	2,664.8	4,360.6
April	450.3	1,838.2	2,307.3	2,687.4	4,388.5
May	450.4	1,850.8	2,322.3	2,708.7	4,419.4
June	450.7	1,861.8	2,340.4	2,729.3	4,447.7
July	451.6	1,874.4	2,359.5	2,752.4	4,478.0
August	456.7	1,892.6	2,382.9	2,774.0	4,513.0
September	462.6	1,908.7	2,401.7	2,790.7	4,551.7
October	470.9	1,923.7	2,423.6	2,818.8	4,586.5
November	477.0	1,937.7	2,436.0	2,832.9	4,621.4
December	479.9	1,952.6	2,443.5	2,850.1	4,661.3
1983					
January	483.6	2,007.1	2,477.3	2,887.4	4,697.1
February	489.1	2,044.7	2,506.1	2,916.7	4,727.7
March	494.9	2,061.5	2,523.4	2,938.9	4,768.0
April	498.6	2,078.2	2,543.2	2,966.8	4,810.9
May	505.0	2,094.5	2,559.5	2,985.6	4,848.8
June	508.7	2,108.1	2,581.5	3,009.1	4,901.9
July	513.8	2,120.4	2,599.1	3,039.7	4,955.1
August	516.8	2,129.7	2,613.0	3,059.9	4,998.4
September	519.1	2,142.2	2,632.6	3,080.5	5,045.2
October	523.9	2,163.2	2,652.4	3,098.5	5,092.6
November	525.6	2,176.1	2,679.5	3,127.9	5,137.8
December	527.1	2,186.0	2,697.3	3,163.5	5,192.0
1984					
January	530.7	2,199.5	2,716.2	3,189.2	5,252.0
February	533.3	2,215.8	2,740.6	3,216.3	5,310.6
March	536.5	2,227.4	2,764.6	3,253.5	5,365.8
April	539.0	2,242.6	2,789.8	3,287.3	5,426.8
May	542.1	2,256.5	2,814.9	3,321.5	5,490.5
June	546.1	2,268.5	2,837.5	3,356.0	5,549.3
July	546.0	2,277.5	2,862.1	3,390.6	5,612.6
August	547.3	2,291.8	2,878.7	3,416.3	5,675.9
September	550.7	2,309.8	2,901.6	3,450.8	5,731.8
October	549.6	2,323.6	2,926.2	3,474.3	5,795.7
November	554.2	2,348.3	2,955.6	3,499.4	5,874.5
December	558.5	2,373.8	2,986.5	3,532.3	5,952.0
1985					
January	562.9	2,399.9	3,013.5	3,557.5	6,018.2
February	569.3	2,421.8	3,033.8	3,588.5	6,073.7
March	572.2	2,429.4	3,046.6	3,612.6	6,129.7
April	575.7	2,434.4	3,052.0	3,618.9	6,192.8
May	582.5	2,451.9	3,069.9	3,638.2	6,256.5
June	590.9	2,479.0	3,098.0	3,667.4	6,320.2
July	596.2	2,496.1	3,113.3	3,685.2	6,389.8
August	604.8	2,515.4	3,131.4	3,713.1	6,460.3
September	611.5	2,529.5	3,151.5	3,741.1	6,525.3
October	614.2	2,538.4	3,166.0	3,762.3	6,592.0
November	620.1	2,550.8	3,180.9	3,798.8	6,680.3
December	626.6	2,565.8	3,200.1	3,836.8	6,809.8

Components											Year and month
Cur- rency ²	Travel- ers checks ³	Demand deposits ⁴	Other checkable deposits ⁵	Nontransaction components		Savings deposits ³	Small time deposits ⁴	Large time deposits ⁵	Federal debt	Nonfederal debt	
				M2 ⁶	M3 ⁷						
125.0	4.4	237.5	81.8	1,363.5	446.9	347.9	824.6	305.9	2,629.4	4,301.8	1982
125.5	4.4	233.6	82.6	1,369.5	452.4	346.1	833.7	311.1	2,638.8	4,333.6	Jan.
125.9	4.4	232.2	84.0	1,379.5	459.0	344.6	843.9	314.5	2,650.3	4,360.6	Feb.
127.1	4.4	232.1	86.7	1,388.0	469.1	344.7	852.4	319.6	2,663.2	4,388.5	Mar.
128.3	4.4	231.5	86.2	1,400.5	471.5	344.8	859.4	320.5	2,678.6	4,419.4	Apr.
128.9	4.4	230.0	87.4	1,411.1	478.6	344.9	864.4	325.0	2,692.1	4,447.7	May
129.7	4.4	229.6	87.9	1,422.7	485.1	343.8	873.7	329.0	2,700.4	4,478.0	June
130.6	4.4	230.9	90.8	1,435.9	490.3	345.8	876.2	330.8	2,706.4	4,513.0	July
131.5	4.4	232.7	94.0	1,446.1	493.0	348.1	878.9	330.6	2,707.7	4,551.7	Aug.
132.7	4.4	235.9	97.9	1,452.8	499.9	356.6	871.1	334.0	2,712.4	4,586.5	Sept.
133.1	4.4	237.5	102.0	1,460.7	498.3	364.3	869.0	334.9	2,713.0	4,621.4	Oct.
134.3	4.3	237.9	103.4	1,472.7	490.9	357.9	852.8	327.8	2,702.9	4,661.3	Nov.
											Dec.
135.5	4.2	237.9	106.0	1,523.5	470.2	333.0	794.7	307.5	2,704.7	4,697.1	1983
136.8	4.3	237.1	110.9	1,555.6	461.4	321.6	755.8	295.8	2,708.3	4,727.7	Jan.
138.1	4.5	238.3	114.0	1,566.6	461.9	318.6	736.5	292.0	2,706.0	4,768.0	Feb.
139.4	4.6	238.2	116.5	1,579.6	464.9	318.5	731.8	295.7	2,715.3	4,810.9	Mar.
140.5	4.6	240.5	119.4	1,589.4	465.0	318.9	725.8	295.6	2,725.8	4,848.8	Apr.
141.4	4.6	241.1	121.6	1,599.4	473.3	319.3	725.2	302.1	2,728.5	4,901.9	May
142.4	4.6	243.2	123.6	1,606.6	478.7	318.4	733.1	304.2	2,740.3	4,955.1	June
143.1	4.6	243.3	125.7	1,612.9	483.3	317.1	742.0	311.6	2,758.3	4,998.4	July
144.6	4.7	242.9	126.9	1,623.1	490.3	314.4	751.3	317.6	2,773.7	5,045.2	Aug.
146.0	4.8	244.2	128.9	1,639.2	489.2	312.8	763.3	320.2	2,790.6	5,092.6	Sept.
147.2	4.9	243.2	130.4	1,650.5	503.4	309.8	776.6	325.5	2,811.5	5,137.8	Oct.
148.3	4.9	242.7	131.3	1,658.9	511.3	306.6	785.2	329.9	2,846.0	5,192.0	Nov.
											Dec.
149.6	4.9	243.7	132.5	1,668.8	516.7	304.2	793.4	336.4	2,869.4	5,252.0	1984
150.3	5.0	244.2	133.8	1,682.5	524.8	302.4	800.9	342.4	2,885.8	5,310.6	Jan.
151.3	5.0	244.6	135.6	1,690.9	537.2	302.1	805.6	348.7	2,924.2	5,365.8	Feb.
152.2	5.1	245.1	136.6	1,703.5	547.2	301.3	811.0	357.4	2,962.2	5,426.8	Mar.
152.9	5.1	245.6	138.6	1,714.3	558.4	300.3	818.2	368.4	2,994.7	5,490.5	Apr.
154.3	5.1	247.1	139.5	1,722.4	569.0	299.4	827.9	379.7	3,032.7	5,549.3	May
154.9	5.2	246.5	139.5	1,731.5	584.6	296.9	840.1	389.6	3,061.6	5,612.6	June
155.8	5.2	245.8	140.6	1,744.5	587.0	295.1	855.2	395.1	3,081.3	5,675.9	July
156.7	5.1	246.9	142.0	1,759.1	591.8	294.3	867.4	397.5	3,111.6	5,731.8	Aug.
156.9	5.0	245.5	142.2	1,773.9	602.6	292.4	875.8	406.1	3,145.8	5,795.7	Sept.
157.8	5.1	247.3	144.1	1,794.1	607.3	290.9	882.1	409.4	3,179.5	5,874.5	Oct.
158.5	5.2	248.4	146.3	1,815.4	612.7	289.7	887.5	413.9	3,217.4	5,952.0	Nov.
											Dec.
159.6	5.3	249.0	149.0	1,837.0	613.6	289.4	887.4	415.6	3,248.4	6,018.2	1985
160.7	5.3	251.2	152.2	1,852.5	611.9	289.9	885.2	416.9	3,274.8	6,073.7	Jan.
161.3	5.4	251.4	154.1	1,857.2	617.2	289.7	885.0	421.0	3,311.0	6,129.7	Feb.
161.9	5.5	251.8	156.5	1,858.7	617.6	289.0	887.6	425.9	3,346.0	6,192.8	Mar.
163.2	5.5	255.4	158.4	1,869.5	617.9	290.8	889.5	425.0	3,372.5	6,256.5	Apr.
164.4	5.7	259.0	161.8	1,888.1	619.1	293.6	890.3	422.7	3,401.6	6,320.2	May
165.3	5.8	260.4	164.8	1,899.8	617.2	296.7	888.0	418.3	3,430.8	6,389.8	June
166.9	5.9	263.1	169.0	1,910.6	616.0	299.7	880.9	421.0	3,466.9	6,460.3	July
167.7	5.9	266.4	171.5	1,918.0	622.0	300.3	878.3	425.6	3,512.2	6,525.3	Aug.
168.7	5.9	266.0	173.7	1,924.2	627.6	302.3	875.7	429.7	3,556.0	6,592.0	Sept.
169.8	5.9	267.8	176.7	1,930.6	630.1	303.7	876.0	432.9	3,582.2	6,680.3	Oct.
170.6	5.9	271.5	178.6	1,939.2	634.3	303.6	880.3	436.5	3,637.2	6,809.8	Nov.
											Dec.

12. Measures and components of the money stock and debt¹—Continued

B. Not seasonally adjusted

Billions of dollars

Year and month	Measures				
	M1	M2	M3	L	Debt
1982					
January	453.5	1,815.4	2,263.3	2,631.3	4,297.4
February	437.1	1,805.5	2,261.6	2,642.3	4,320.5
March	440.2	1,823.1	2,283.7	2,666.8	4,344.1
April	455.6	1,845.9	2,313.3	2,694.7	4,370.3
May	445.4	1,844.8	2,317.4	2,703.1	4,398.4
June	450.5	1,861.6	2,336.9	2,726.6	4,427.2
July	454.0	1,878.5	2,356.3	2,748.3	4,458.0
August	454.2	1,891.8	2,382.0	2,771.5	4,495.3
September	460.6	1,905.0	2,398.5	2,787.1	4,539.7
October	470.5	1,923.9	2,423.7	2,819.2	4,576.8
November	479.1	1,938.2	2,439.2	2,835.7	4,610.5
December	490.9	1,958.6	2,453.3	2,856.4	4,655.7
1983					
January	488.7	2,011.8	2,482.1	2,893.0	4,691.2
February	479.7	2,035.7	2,498.9	2,911.2	4,711.1
March	488.3	2,060.1	2,522.6	2,940.9	4,747.1
April	504.4	2,086.4	2,549.7	2,974.2	4,788.9
May	499.7	2,088.0	2,554.2	2,977.7	4,826.4
June	509.0	2,108.4	2,579.4	3,007.6	4,881.4
July	516.4	2,124.5	2,596.5	3,037.0	4,935.8
August	513.9	2,127.3	2,611.1	3,057.9	4,981.8
September	516.8	2,136.5	2,627.9	3,076.2	5,033.8
October	523.0	2,161.5	2,651.4	3,098.4	5,083.4
November	527.6	2,176.0	2,682.7	3,130.8	5,127.3
December	538.8	2,192.8	2,707.9	3,170.1	5,186.5
1984					
January	536.1	2,205.7	2,722.0	3,194.7	5,245.2
February	523.2	2,208.0	2,733.1	3,209.7	5,292.8
March	529.7	2,227.6	2,764.4	3,256.2	5,343.4
April	544.9	2,250.9	2,795.9	3,294.4	5,402.9
May	536.6	2,249.4	2,809.3	3,311.5	5,466.6
June	547.1	2,269.5	2,836.5	3,355.5	5,527.8
July	549.0	2,282.0	2,859.1	3,389.1	5,592.4
August	544.6	2,288.2	2,875.7	3,414.9	5,657.4
September	548.4	2,302.5	2,896.3	3,447.3	5,718.0
October	548.2	2,320.4	2,924.4	3,473.9	5,784.0
November	555.9	2,347.3	2,959.3	3,502.3	5,862.5
December	570.5	2,380.8	2,997.9	3,537.5	5,946.3
1985					
January	568.4	2,407.3	3,019.9	3,562.8	6,011.6
February	558.7	2,415.3	3,026.4	3,581.9	6,054.5
March	565.0	2,430.9	3,046.9	3,616.8	6,103.8
April	581.7	2,443.1	3,058.1	3,627.6	6,166.1
May	576.5	2,444.1	3,063.9	3,626.6	6,231.9
June	592.7	2,480.7	3,098.0	3,666.5	6,299.3
July	599.6	2,501.0	3,110.8	3,684.6	6,370.3
August	602.0	2,510.9	3,127.3	3,710.9	6,441.5
September	609.1	2,521.0	3,145.0	3,736.8	6,509.9
October	612.2	2,533.7	3,163.0	3,759.8	6,578.4
November	621.7	2,549.1	3,184.3	3,801.5	6,667.1
December	639.9	2,573.9	3,212.8	3,843.1	6,803.9

Components															Year and month
Cur- rency ²	Travel- ers checks ³	De- mand de- posits ⁴	Other check- able de- posits ⁵	Nontransaction components		Over- night RPs and Euro- dollars ⁸	Money market mutual funds		Money market deposit accounts	Savings deposits ⁹	Small time de- posits ¹⁰	Large time de- posits ¹¹	Federal debt	Non- federal debt	
				M2 ⁶	M3 ⁷		General purpose and broker/ dealer	Institution only							
124.1	4.1	242.8	82.5	1,361.9	447.8	31.5	153.8	37.2	.0	346.6	827.2	307.9	2,627.2	4,297.4	1982 Jan.
123.9	4.1	227.6	81.5	1,368.4	456.1	30.3	155.9	35.6	.0	344.4	835.9	314.1	2,629.7	4,320.5	Feb.
124.7	4.2	227.5	83.8	1,383.0	460.6	32.5	158.8	36.8	.0	345.8	844.6	317.1	2,630.5	4,344.1	Mar.
126.6	4.2	235.3	89.6	1,390.3	467.4	30.3	161.8	36.6	.0	347.6	849.9	317.3	2,642.1	4,370.3	Apr.
128.2	4.3	227.5	85.4	1,399.5	472.6	31.2	163.8	37.5	.0	346.7	856.0	319.1	2,664.6	4,398.4	May
129.3	4.6	229.3	87.3	1,411.2	475.3	30.2	169.7	39.1	.0	347.2	861.7	321.3	2,686.9	4,427.2	June
130.8	4.9	230.3	88.0	1,424.4	477.8	30.2	171.8	41.7	.0	347.0	872.3	325.2	2,700.0	4,458.0	July
131.1	4.9	228.3	89.9	1,437.6	490.2	31.2	180.9	49.1	.0	345.0	877.2	330.1	2,701.9	4,495.3	Aug.
131.3	4.7	231.4	93.3	1,444.4	493.5	31.6	185.1	51.0	.0	346.2	879.4	331.1	2,703.1	4,539.7	Sept.
132.4	4.5	236.2	97.4	1,453.4	499.8	34.3	186.8	51.6	.0	355.8	875.5	334.7	2,711.8	4,576.8	Oct.
133.9	4.2	239.3	101.7	1,459.1	501.1	34.1	190.8	52.7	.0	361.5	871.5	336.2	2,713.5	4,610.5	Nov.
136.5	4.1	246.2	104.1	1,467.7	494.7	33.0	185.2	51.1	43.2	355.2	851.8	331.0	2,702.9	4,655.7	Dec.
134.5	3.9	243.3	107.0	1,523.1	470.3	35.0	168.2	48.7	191.0	332.0	796.9	308.4	2,702.0	4,691.2	1983 Jan.
135.1	4.0	231.0	109.6	1,556.0	463.2	36.1	160.6	48.0	281.3	320.2	756.9	297.4	2,697.6	4,711.1	Feb.
136.8	4.3	233.3	113.9	1,571.8	462.5	37.5	154.8	46.7	323.1	319.6	736.0	293.6	2,684.3	4,747.1	Mar.
138.8	4.4	241.1	120.1	1,582.1	463.3	39.4	148.2	44.0	343.9	321.1	728.4	293.1	2,692.2	4,788.9	Apr.
140.4	4.5	236.5	118.3	1,588.3	466.2	41.8	141.4	43.3	359.9	320.8	722.0	294.3	2,708.4	4,826.4	May
141.9	4.8	240.8	121.5	1,599.4	471.0	42.0	140.2	42.2	370.9	321.3	722.5	299.5	2,719.2	4,881.4	June
143.6	5.1	244.1	123.6	1,608.1	472.0	40.8	138.7	41.3	373.0	320.9	732.3	301.7	2,736.1	4,935.8	July
143.8	5.2	240.6	124.3	1,613.4	483.8	39.6	139.1	41.2	371.5	316.0	743.4	311.7	2,749.6	4,981.8	Aug.
144.4	5.0	241.5	125.9	1,619.7	491.4	40.3	137.8	41.8	372.4	312.7	752.6	318.6	2,765.7	5,033.8	Sept.
145.7	4.8	244.3	128.0	1,638.5	489.9	42.7	137.5	42.8	373.5	312.3	767.8	321.6	2,788.1	5,083.4	Oct.
148.0	4.6	244.9	130.1	1,648.4	506.7	42.4	138.8	43.5	376.0	308.2	779.7	326.8	2,811.4	5,127.3	Nov.
150.5	4.6	251.3	132.4	1,654.0	515.1	42.4	138.2	43.2	379.2	304.5	785.2	332.1	2,846.1	5,186.5	Dec.
148.4	4.6	249.3	133.8	1,669.7	516.3	44.6	137.8	43.5	384.0	303.3	795.8	336.9	2,865.6	5,245.2	1984 Jan.
148.3	4.7	237.9	132.4	1,684.7	525.1	45.9	142.1	44.6	390.0	300.9	801.6	343.4	2,871.3	5,292.8	Feb.
149.9	4.8	239.4	135.6	1,697.9	536.8	45.3	144.8	45.0	396.9	302.8	803.9	349.8	2,896.2	5,343.4	Mar.
151.6	4.8	247.9	140.6	1,706.0	545.0	45.2	145.9	45.0	401.2	303.4	806.4	354.0	2,931.1	5,402.9	Apr.
152.9	5.0	241.4	137.3	1,712.8	560.0	46.2	146.5	45.3	400.0	301.9	813.2	366.8	2,969.2	5,466.6	May
154.9	5.4	247.2	139.7	1,722.4	567.0	43.3	148.9	45.7	398.8	301.2	824.6	377.2	3,016.2	5,527.8	June
156.3	5.8	247.6	139.3	1,733.0	577.1	42.7	150.5	46.1	394.8	299.1	839.3	387.2	3,050.8	5,592.4	July
156.5	5.8	243.2	139.1	1,743.7	587.5	45.0	150.6	46.2	390.2	294.3	856.8	395.5	3,065.8	5,657.4	Aug.
156.5	5.4	245.6	140.9	1,754.1	593.8	44.1	152.0	46.9	390.4	292.8	869.2	399.4	3,097.0	5,718.0	Sept.
156.7	5.0	245.3	141.1	1,772.2	604.0	44.0	155.6	52.2	393.9	292.5	881.3	408.4	3,138.0	5,784.0	Oct.
158.7	4.8	248.7	143.7	1,791.4	612.0	45.9	162.0	58.3	404.3	290.0	886.4	411.4	3,176.5	5,862.5	Nov.
160.9	4.9	257.3	147.5	1,810.3	617.0	43.9	167.5	62.7	417.0	287.9	888.8	416.1	3,216.9	5,946.3	Dec.
158.3	4.9	254.8	150.5	1,838.9	612.6	46.2	171.9	65.0	435.7	288.4	890.3	415.7	3,245.4	6,011.6	1985 Jan.
158.5	5.0	244.6	150.6	1,856.6	611.1	51.3	175.1	62.2	450.5	288.2	885.8	417.3	3,259.7	6,054.5	Feb.
159.8	5.1	245.9	154.2	1,865.9	616.0	50.9	177.6	59.5	460.2	289.8	882.4	421.5	3,279.8	6,103.8	Mar.
161.1	5.2	254.6	160.8	1,861.3	615.0	45.8	176.2	59.5	462.5	290.6	881.8	421.9	3,311.9	6,166.1	Apr.
163.1	5.4	251.0	157.0	1,867.6	619.9	48.5	172.2	63.5	466.4	292.2	883.5	423.6	3,344.3	6,231.9	May
165.1	5.9	259.4	162.2	1,888.0	617.3	48.1	175.4	67.1	478.1	295.4	886.3	420.4	3,383.5	6,299.3	June
166.8	6.5	261.8	164.5	1,901.4	609.8	48.3	175.8	65.0	487.2	298.9	887.1	416.1	3,418.7	6,370.3	July
167.7	6.6	260.4	167.3	1,908.9	616.4	49.4	176.8	63.6	495.2	298.9	882.5	421.4	3,449.9	6,441.5	Aug.
167.6	6.2	265.0	170.3	1,911.9	624.0	50.2	176.7	62.3	499.8	299.1	880.5	427.6	3,496.1	6,509.9	Sept.
168.4	5.9	265.6	172.3	1,921.5	629.3	50.4	177.0	63.3	504.1	302.9	881.3	432.6	3,547.2	6,578.4	Oct.
170.7	5.6	269.0	176.4	1,927.4	635.2	51.9	176.8	64.5	509.5	303.3	880.7	435.3	3,578.7	6,667.1	Nov.
173.1	5.5	281.3	180.1	1,934.0	638.9	52.6	176.5	64.6	512.0	301.8	882.5	438.7	3,636.5	6,803.9	Dec.

13. Aggregate reserves of depository institutions and monetary base

A. Adjusted for changes in reserve requirements¹

Billions of dollars; averages of daily figures

Year and month	Seasonally adjusted					Not seasonally adjusted				
	Total reserves ²	Non-borrowed reserves	Non-borrowed reserves plus extended credit ³	Required reserves	Monetary base ⁴	Total reserves ²	Non-borrowed reserves	Non-borrowed reserves plus extended credit ³	Required reserves	Monetary base ⁴
1982										
January	32,449	30,931	31,129	32,031	159,324	34,184	32,666	32,864	33,765	160,269
February	32,434	30,645	30,877	32,131	159,899	32,280	30,490	30,723	31,976	158,016
March	32,429	30,875	31,183	32,068	160,291	31,902	30,347	30,656	31,541	158,214
April	32,391	30,823	31,068	32,118	161,101	32,408	30,840	31,085	32,135	160,619
May	32,592	31,474	31,650	32,233	162,487	32,251	31,133	31,310	31,892	162,002
June	32,663	31,458	31,562	32,355	163,582	32,075	30,871	30,975	31,767	163,256
July	32,559	31,868	31,918	32,245	164,238	32,362	31,670	31,720	32,048	165,054
August	32,832	32,317	32,411	32,520	165,212	32,351	31,836	31,930	32,039	165,214
September	33,260	32,326	32,445	32,876	166,461	32,999	32,066	32,184	32,615	165,967
October	33,560	33,082	33,223	33,155	167,610	33,598	33,120	33,261	33,194	167,451
November	34,178	33,557	33,745	33,776	168,716	34,272	33,652	33,840	33,871	169,726
December	34,413	33,779	33,965	33,913	170,152	35,133	34,499	34,685	34,633	173,182
1983										
January	34,032	33,502	33,659	33,484	171,002	35,732	35,203	35,360	35,184	172,028
February	34,438	33,856	34,134	34,003	172,806	34,300	33,718	33,996	33,865	170,781
March	34,977	34,185	34,502	34,544	174,623	34,435	33,643	33,960	34,002	172,542
April	35,464	34,455	34,860	34,988	175,995	35,491	34,481	34,886	35,014	175,464
May	35,400	34,447	34,961	34,951	177,102	35,091	34,139	34,652	34,642	176,742
June	35,855	34,219	35,177	35,375	178,729	35,250	33,614	34,572	34,770	178,562
July	36,017	34,565	35,142	35,510	179,711	35,797	34,344	34,921	35,289	180,587
August	36,063	34,516	35,007	35,616	180,544	35,545	33,999	34,490	35,099	180,557
September	36,159	34,718	35,233	35,661	182,187	35,851	34,410	34,925	35,353	181,650
October	36,173	35,329	35,585	35,668	183,261	36,160	35,316	35,572	35,655	183,088
November	36,122	35,217	35,223	35,593	184,376	36,215	35,310	35,316	35,686	185,465
December	36,155	35,381	35,383	35,594	185,384	36,869	36,095	36,097	36,308	188,653
1984										
January	36,369	35,654	35,658	35,756	187,373	38,179	37,464	37,468	37,566	188,536
February	37,465	36,898	36,903	36,522	189,238	36,962	36,395	36,400	36,019	186,831
March	37,400	36,449	36,476	36,689	190,094	36,990	36,038	36,065	36,279	188,101
April	37,277	36,043	36,087	36,785	190,787	37,855	36,622	36,666	37,364	190,605
May	37,828	34,840	34,876	37,248	192,031	37,163	34,174	34,211	36,583	191,285
June	38,400	35,100	36,973	37,626	193,924	38,210	34,909	36,782	37,436	194,206
July	38,466	32,542	37,550	37,849	194,719	38,279	32,354	37,363	37,662	195,863
August	38,669	30,652	37,695	37,978	195,709	38,130	30,113	37,156	37,439	196,092
September	38,467	31,225	37,684	37,839	196,406	38,304	31,063	37,521	37,677	196,239
October	38,392	32,375	37,432	37,772	196,589	38,375	32,358	37,416	37,755	196,439
November	38,914	34,297	38,134	38,221	197,823	39,123	34,505	38,342	38,429	198,538
December	39,509	36,323	38,927	38,657	199,173	40,565	37,379	39,983	39,713	202,338
1985										
January	40,132	38,738	39,788	39,386	200,776	41,168	39,773	40,823	40,422	201,202
February	40,946	39,657	40,461	40,044	202,496	40,356	39,067	39,870	39,453	199,831
March	40,984	39,391	40,450	40,219	203,337	40,549	38,956	40,015	39,783	201,162
April	41,148	39,825	40,693	40,410	203,972	41,735	40,413	41,281	40,998	203,718
May	41,855	40,521	41,055	41,051	205,853	41,128	39,794	40,328	40,324	204,836
June	42,669	41,464	42,129	41,764	207,932	42,444	41,239	41,904	41,539	208,292
July	43,083	41,976	42,483	42,227	209,105	42,896	41,789	42,295	42,040	210,554
August	43,654	42,581	43,151	42,826	211,208	43,069	41,996	42,566	42,241	211,514
September	43,882	42,593	43,249	43,216	212,289	43,676	42,388	43,043	43,011	212,157
October	44,244	43,056	43,685	43,491	213,566	44,207	43,020	43,649	43,454	213,357
November	44,847	43,106	43,637	43,919	215,253	45,082	43,341	43,871	44,154	216,038
December	45,612	44,294	44,793	44,554	216,721	46,839	45,520	46,019	45,781	220,362

13. Aggregate reserves of depository institutions and monetary base—Continued

B. Not adjusted for changes in reserve requirements⁵

Billions of dollars; averages of daily figures

Year and month	Total reserves ²	Non-borrowed reserves	Non-borrowed reserves plus extended credit ³	Required reserves	Monetary base ⁴	Excess ⁶	Borrowings
1982							
January	43,202	41,685	41,882	42,784	169,897	418	1,517
February	41,285	39,496	39,728	40,981	167,590	304	1,789
March	39,227	37,672	37,981	38,866	166,172	361	1,555
April	39,557	37,989	38,234	39,284	168,422	273	1,568
May	39,550	38,432	38,609	39,191	169,955	359	1,117
June	39,566	38,361	38,465	39,258	171,369	308	1,205
July	39,964	39,273	39,323	39,651	173,289	314	691
August	40,179	39,663	39,757	39,866	173,730	312	515
September	39,960	39,027	39,145	39,576	173,253	384	933
October	40,587	40,110	40,251	40,183	174,759	404	477
November	41,200	40,580	40,768	40,799	177,024	402	621
December	41,854	41,221	41,406	41,354	180,416	500	634
1983							
January	41,864	41,334	41,491	41,315	179,048	548	529
February	39,799	39,217	39,495	39,364	177,207	435	582
March	38,035	37,242	37,560	37,601	177,204	433	792
April	38,650	37,641	38,046	38,174	179,785	476	1,009
May	38,282	37,330	37,843	37,833	181,198	449	952
June	38,415	36,779	37,737	37,934	183,066	480	1,636
July	38,948	37,495	38,072	38,440	185,223	507	1,453
August	38,661	37,114	37,605	38,214	185,314	446	1,546
September	37,916	36,475	36,990	37,418	185,018	498	1,441
October	38,137	37,294	37,550	37,633	186,500	505	844
November	38,144	37,239	37,245	37,615	188,871	529	906
December	38,894	38,120	38,122	38,333	192,258	561	774
1984							
January	40,120	39,405	39,409	39,507	192,220	613	715
February	36,366	35,799	35,804	35,423	187,987	943	567
March	36,280	35,329	35,356	35,569	189,267	718	952
April	37,156	35,922	35,966	36,664	191,813	298	1,234
May	36,522	33,533	33,570	35,942	192,413	966	2,988
June	37,526	34,225	36,098	36,752	195,254	796	3,300
July	37,474	31,550	36,558	36,858	196,965	384	5,924
August	37,266	29,249	36,292	36,575	197,018	744	8,017
September	38,043	30,801	37,260	37,415	197,500	697	7,242
October	38,512	32,495	37,553	37,892	198,121	413	6,017
November	39,235	34,618	38,455	38,542	200,295	782	4,617
December	40,695	37,509	40,113	39,843	204,184	775	3,186
1985							
January	41,126	39,731	40,781	40,380	203,143	838	1,395
February	40,272	38,983	39,787	39,370	201,657	941	1,289
March	40,494	38,901	39,960	39,728	202,908	922	1,593
April	41,652	40,329	41,197	40,914	205,321	317	1,323
May	41,051	39,718	40,251	40,247	206,414	1,013	1,334
June	42,352	41,147	41,813	41,447	209,969	890	1,205
July	42,803	41,696	42,203	41,948	212,269	872	1,107
August	42,963	41,890	42,460	42,135	213,155	969	1,073
September	44,447	43,158	43,814	43,782	214,501	688	1,289
October	45,469	44,282	44,911	44,716	216,192	740	1,187
November	46,382	44,641	45,172	45,454	218,962	981	1,741
December	48,142	46,824	47,323	47,085	223,534	876	1,318

14. Loans and securities of all commercial banks¹

A. Seasonally adjusted

Billions of dollars; averages of Wednesday figures

Source	1972	1973											
	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total loans and securities ²	572.5	575.9	586.2	592.9	598.2	605.0	611.4	619.7	627.3	631.5	636.4	641.4	647.9
2 U.S. government securities	89.0	89.0	85.9	84.0	82.7	82.3	82.5	83.3	82.1	83.1	85.4	87.5	88.2
3 Other securities	93.4	93.4	94.1	94.9	95.4	95.9	96.1	96.7	98.1	98.9	99.2	98.7	99.4
4 Total loans and leases ²	390.1	393.5	406.1	414.0	420.2	426.8	432.8	439.7	447.1	449.4	451.9	455.3	460.3
5 Commercial and industrial	137.1	139.2	144.7	149.5	151.8	154.4	157.4	159.5	162.4	162.6	163.3	163.8	165.0
6 Bankers acceptances held ³	2.4	2.3	2.4	2.6	2.6	2.7	2.9	3.0	3.1	2.8	2.6	2.4	2.5
7 Other commercial and industrial	134.7	136.9	142.3	147.0	149.1	151.6	154.5	156.5	159.3	159.9	160.7	161.4	162.5
8 U.S. addressees ⁴	129.9	131.6	136.6	140.6	142.8	145.1	147.8	150.0	152.7	153.3	154.2	155.0	156.7
9 Non-U.S. addressees ⁴	4.8	5.3	5.7	6.4	6.3	6.5	6.7	6.6	6.6	6.6	6.6	6.4	5.8
10 Real estate	98.1	99.0	100.8	102.5	104.1	105.6	107.4	109.3	111.1	112.8	114.3	115.8	117.3
11 Individual	86.3	87.0	88.6	90.2	91.5	92.6	93.6	94.7	95.6	96.2	97.0	98.0	98.6
12 Security	15.6	15.9	15.8	15.1	14.4	14.2	13.3	13.3	13.4	13.0	12.6	12.6	12.9
13 Nonbank financial institutions	21.7	22.4	23.6	24.6	25.1	26.0	26.6	27.3	28.2	28.3	28.2	27.8	28.5
14 Agricultural	14.3	14.6	14.9	15.2	15.4	15.6	15.7	16.0	16.2	16.3	16.5	16.9	17.2
15 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
16 Foreign banks	3.9	4.1	5.5	6.5	6.2	6.2	6.2	6.1	6.0	5.8	6.0	5.9	6.2
17 Foreign official institutions	1.6	1.6	1.7	1.7	1.7	1.7	1.8	1.7	1.7	1.8	1.8	1.9	2.1
18 Lease financing receivables	1.4	1.5	1.5	1.6	1.6	1.7	1.7	1.8	1.9	1.9	2.0	2.0	2.1
19 All other loans	10.1	8.0	9.0	6.9	8.3	8.8	8.9	9.9	10.4	10.6	10.1	10.3	10.3

1974													
1 Total loans and securities ^{2,5,6}	655.7	662.4	668.6	680.4	686.7	692.1	699.0	704.3	706.6	707.8	710.1	713.9	
2 U.S. government securities	89.0	88.7	88.8	87.3	85.9	85.2	84.5	85.1	83.8	83.8	85.1	86.3	
3 Other securities ^{5,6}	101.0	101.8	103.1	104.0	105.1	105.9	106.5	106.2	107.1	107.4	106.8	107.5	
4 Total loans and leases ^{2,5,6}	465.7	471.9	476.6	489.1	495.7	501.0	508.1	513.0	515.7	516.6	518.2	520.0	
5 Commercial and industrial ^{6,7}	167.7	169.7	174.4	180.4	183.2	185.6	189.3	191.9	193.3	194.6	195.8	196.6	
6 Bankers acceptances held ³	2.5	2.5	2.7	2.9	3.2	3.3	3.7	3.4	3.5	3.5	3.5	3.6	
7 Other commercial and industrial	165.2	167.2	171.7	177.4	180.0	182.3	185.6	188.5	189.9	191.1	192.3	193.0	
8 U.S. addressees ⁴	159.0	160.7	164.9	170.4	172.8	174.7	177.8	180.5	182.0	183.4	184.8	186.2	
9 Non-U.S. addressees ⁴	6.2	6.5	6.8	7.0	7.2	7.6	7.9	8.0	7.9	7.8	7.5	6.9	
10 Real estate ^{5,6,7}	118.5	119.9	121.1	122.6	124.0	125.3	126.7	127.6	128.4	129.1	129.6	130.1	
11 Individual	99.3	100.0	100.6	101.3	101.8	102.3	102.5	102.7	102.8	102.8	102.6	102.4	
12 Security	12.8	12.7	11.9	11.7	12.3	12.2	11.9	12.3	12.8	12.5	12.6	12.7	
13 Nonbank financial institutions ⁶	29.4	29.5	30.2	31.6	32.2	32.7	33.6	34.1	34.3	34.2	34.2	34.5	
14 Agricultural	17.5	17.8	17.9	18.1	18.1	18.2	18.2	18.2	18.2	18.1	18.3	18.3	
15 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	
16 Foreign banks	6.4	6.6	7.3	8.3	8.3	8.6	8.9	8.7	8.7	8.3	8.3	8.3	
17 Foreign official institutions	2.1	2.0	2.1	2.5	2.5	2.6	2.7	2.6	2.3	2.3	2.2	2.2	
18 Lease financing receivables	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	3.0	3.1	3.2	3.2	
19 All other loans	9.8	11.5	8.6	10.2	10.8	10.7	11.3	11.9	11.9	11.7	11.4	11.6	

1975													
1 Total loans and securities ²	715.2	714.6	716.0	717.5	719.1	721.7	724.2	726.5	732.3	736.4	739.1	745.3	
2 U.S. government securities	86.4	86.0	90.3	94.1	98.0	101.6	105.0	107.4	111.8	113.6	114.5	116.7	
3 Other securities	108.6	109.4	109.4	109.4	108.7	109.1	109.5	110.1	109.8	110.6	111.4	111.2	
4 Total loans and leases ²	520.2	519.3	516.3	514.1	512.4	511.0	509.7	508.9	510.7	512.2	513.3	517.3	
5 Commercial and industrial	197.9	196.8	195.0	193.9	192.5	190.9	189.6	188.9	188.7	188.7	188.7	189.3	
6 Bankers acceptances held ³	3.5	4.1	4.0	3.9	4.2	4.3	4.5	4.5	4.5	4.4	5.2	6.2	
7 Other commercial and industrial	194.3	192.7	191.0	190.0	188.4	186.6	185.2	184.4	184.2	184.3	183.5	183.1	
8 U.S. addressees ⁴	186.7	184.7	182.7	181.5	180.0	178.2	176.7	175.8	175.4	175.2	174.5	174.6	
9 Non-U.S. addressees ⁴	7.6	8.0	8.3	8.4	8.4	8.4	8.5	8.6	8.8	9.0	9.0	8.6	
10 Real estate	130.6	131.1	131.3	131.5	131.5	131.8	131.9	132.0	132.4	133.1	133.6	134.4	
11 Individual	102.2	102.5	102.3	101.8	101.6	101.6	101.7	102.1	102.6	103.3	104.0	104.9	
12 Security	12.4	12.0	13.7	11.5	11.5	12.7	12.3	10.8	11.4	12.5	12.5	13.5	
13 Nonbank financial institutions	33.8	33.5	32.6	32.1	31.7	31.5	31.2	31.0	30.5	29.9	29.4	28.9	
14 Agricultural	18.3	18.4	18.5	18.7	18.7	18.7	18.9	19.2	19.5	19.7	19.8	20.1	
15 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	
16 Foreign banks	8.4	8.2	7.9	8.2	8.5	8.2	8.4	8.6	8.8	9.0	9.1	9.0	
17 Foreign official institutions	2.1	2.0	1.9	1.9	1.9	2.1	2.1	2.2	2.1	2.2	2.2	2.4	
18 Lease financing receivables	3.3	3.4	3.4	3.5	3.5	3.6	3.7	3.7	3.8	3.9	3.9	4.0	
19 All other loans	11.4	11.3	9.7	11.0	10.8	10.0	9.9	10.3	10.7	9.9	9.9	10.9	

14. Loans and securities of all commercial banks¹—Continued

A. Seasonally adjusted—Continued

Billions of dollars; averages of Wednesday figures

Source	1976											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total loans and securities ²	745.2	749.0	753.2	757.5	762.1	767.4	770.2	776.1	780.5	789.3	797.0	804.9
2 U.S. government securities	118.6	119.9	121.9	124.6	125.9	125.7	126.2	128.0	128.6	131.3	133.1	136.3
3 Other securities	111.0	110.8	110.4	110.5	110.8	112.0	112.7	112.8	113.2	113.3	113.8	113.5
4 Total loans and leases ²	515.6	518.3	520.9	522.4	525.4	529.7	531.2	535.3	538.8	544.8	550.0	555.1
5 Commercial and industrial ^{8,9}	189.3	188.9	186.5	183.6	184.5	185.0	184.9	185.5	186.7	188.1	189.7	190.9
6 Bankers acceptances held ³	5.5	5.5	5.3	5.4	5.3	5.0	5.2	5.6	6.1	6.3	6.7	8.0
7 Other commercial and industrial	183.8	183.4	181.2	178.2	179.2	180.0	179.7	179.9	180.6	181.8	183.0	182.9
8 U.S. addressees ⁴	174.5	174.1	171.8	168.7	169.3	169.8	169.8	169.8	170.5	171.5	172.6	172.9
9 Non-U.S. addressees ⁴	9.3	9.3	9.4	9.6	9.9	10.2	9.9	10.1	10.1	10.3	10.3	10.0
10 Real estate ^{8,9}	135.5	136.3	137.9	139.8	140.8	141.6	142.7	143.9	145.1	146.2	147.5	148.8
11 Individual	105.8	106.3	107.1	108.0	109.0	110.1	111.0	112.0	112.9	114.0	115.2	116.3
12 Security	12.4	12.1	14.7	14.8	14.9	15.4	15.5	16.0	16.3	17.0	17.0	17.7
13 Nonbank financial institutions ^{8,9}	28.4	28.6	28.9	28.5	27.9	27.5	26.8	26.3	25.9	26.3	26.3	26.4
14 Agricultural	20.4	20.6	20.9	21.2	21.5	21.7	22.0	22.1	22.4	22.6	22.9	23.2
15 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
16 Foreign banks	9.0	9.4	9.6	9.6	9.6	10.3	10.5	10.8	10.8	11.1	11.7	11.7
17 Foreign official institutions	2.4	2.4	2.4	2.5	2.6	2.6	2.6	2.6	2.8	2.8	2.8	2.8
18 Lease financing receivables	4.0	4.1	4.2	4.3	4.5	4.6	4.7	4.8	4.8	4.9	5.0	5.1
19 All other loans ³	8.4	9.5	8.8	10.1	10.2	10.9	10.5	11.3	11.0	11.8	12.0	12.2
1977												
1 Total loans and securities ²	809.5	815.6	823.7	830.7	839.8	846.1	853.5	863.3	869.4	877.1	886.1	891.9
2 U.S. government securities	137.8	138.7	141.0	139.1	139.3	139.4	138.8	138.3	137.6	136.6	136.2	136.6
3 Other securities	113.3	113.6	113.1	115.6	117.3	117.7	119.1	119.7	120.6	121.5	122.7	122.7
4 Total loans and leases ²	558.3	563.3	569.7	576.0	583.2	589.0	595.6	605.2	611.2	618.9	627.2	632.6
5 Commercial and industrial ¹⁰	191.5	193.0	195.1	196.1	197.8	199.7	201.1	203.3	204.7	207.0	209.2	211.0
6 Bankers acceptances held ³	7.1	6.6	6.5	6.8	6.7	6.4	6.5	6.7	6.7	6.9	6.9	7.7
7 Other commercial and industrial	184.5	186.4	188.6	189.3	191.2	193.3	194.6	196.6	197.9	200.1	202.3	203.3
8 U.S. addressees ⁴	173.9	175.9	178.3	179.2	181.1	183.1	184.6	186.5	187.6	189.6	191.9	193.5
9 Non-U.S. addressees ⁴	10.6	10.5	10.3	10.1	10.1	10.2	10.1	10.1	10.4	10.5	10.4	9.8
10 Real estate ¹⁰	150.1	152.0	153.8	156.0	158.3	160.6	163.1	165.7	167.9	170.3	172.8	175.2
11 Individual	117.7	119.3	121.0	122.8	125.0	126.8	128.8	130.6	132.3	134.0	135.9	138.3
12 Security	18.8	18.9	19.1	19.6	19.5	19.1	19.6	20.2	20.9	20.9	21.5	21.0
13 Nonbank financial institutions ¹⁰	26.3	26.0	25.9	25.6	25.6	25.4	25.0	25.0	25.2	25.7	25.6	25.8
14 Agricultural	23.4	23.7	24.1	24.4	24.9	25.2	25.5	25.6	25.7	25.7	25.8	25.8
15 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
16 Foreign banks	11.8	11.8	11.7	12.2	12.6	12.4	12.5	12.8	13.2	13.6	13.4	13.7
17 Foreign official institutions	2.9	2.9	2.7	2.6	2.6	2.5	2.6	2.7	2.7	2.7	2.5	2.7
18 Lease financing receivables	5.1	5.1	5.1	5.1	5.2	5.2	5.2	5.3	5.4	5.5	5.6	5.7
19 All other loans	10.8	10.7	11.1	11.5	11.8	12.2	12.2	14.0	13.2	13.6	14.7	13.3
1978												
1 Total loans and securities ²	899.4	906.6	918.2	930.0	941.1	952.0	963.7	971.4	981.8	993.4	1,006.2	1,014.4
2 U.S. government securities	136.4	137.7	138.4	138.5	138.1	138.1	138.8	139.2	139.7	139.9	139.3	137.6
3 Other securities	122.5	122.2	122.9	124.3	124.9	125.8	125.5	125.8	127.0	127.4	128.0	129.3
4 Total loans and leases ²	640.5	646.7	656.9	667.2	678.0	688.1	699.4	706.4	715.1	726.2	738.9	747.5
5 Commercial and industrial	213.3	216.2	220.3	223.7	227.8	231.1	233.8	235.8	237.7	240.4	244.0	246.2
6 Bankers acceptances held ³	6.8	6.3	6.5	6.4	6.3	6.5	6.3	6.0	6.3	6.7	6.6	6.7
7 Other commercial and industrial	206.5	209.9	213.8	217.4	221.5	224.6	227.5	229.8	231.4	233.7	237.4	239.5
8 U.S. addressees ⁴	196.3	199.4	203.1	206.5	210.2	213.1	215.9	217.8	219.0	221.1	224.2	225.8
9 Non-U.S. addressees ⁴	10.3	10.5	10.7	10.9	11.3	11.5	11.6	12.0	12.4	12.6	13.2	13.7
10 Real estate	178.1	180.6	183.2	185.8	188.7	192.0	195.1	198.5	201.4	204.5	207.6	210.5
11 Individual	140.1	141.9	144.0	146.5	149.1	151.9	155.3	158.4	159.7	162.4	163.8	164.7
12 Security	21.7	20.6	20.8	21.1	21.0	21.1	21.1	20.2	20.8	19.9	19.8	19.6
13 Nonbank financial institutions	25.3	25.1	25.1	25.3	25.6	25.9	26.2	26.3	26.4	25.9	26.0	26.2
14 Agricultural	25.9	26.0	26.0	26.1	26.2	26.5	26.7	27.1	27.3	27.7	28.0	28.2
15 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
16 Foreign banks	14.1	14.6	15.7	15.6	14.9	16.4	16.6	15.9	16.6	18.2	20.0	21.5
17 Foreign official institutions	2.9	3.0	3.1	3.0	3.0	3.0	3.0	3.4	3.8	4.1	4.6	5.1
18 Lease financing receivables	5.8	5.9	6.0	6.1	6.2	6.3	6.4	6.6	6.7	6.9	7.2	7.4
19 All other loans	13.3	12.6	12.8	14.0	15.6	14.1	15.0	14.3	14.6	16.2	17.8	18.1

14. Loans and securities of all commercial banks¹—Continued

A. Seasonally adjusted—Continued

Billions of dollars; averages of Wednesday figures

Source	1979											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total loans and securities ^{2,11}	1,026.5	1,034.4	1,046.8	1,060.4	1,069.8	1,082.8	1,097.0	1,108.5	1,125.9	1,131.5	1,130.2	1,136.2
2 U.S. government securities	136.9	135.8	137.3	138.1	138.8	139.9	140.2	139.7	141.3	142.6	143.0	144.4
3 Other securities ¹¹	134.0	135.4	136.3	137.0	136.7	136.9	138.0	139.6	140.8	141.3	141.9	142.0
4 Total loans and leases ^{2,11}	755.6	763.2	773.2	785.4	794.3	806.1	818.8	829.2	843.9	847.7	845.4	849.9
5 Commercial and industrial ¹¹	250.7	254.5	258.3	263.3	267.9	272.1	276.5	280.4	285.4	287.2	288.2	291.3
6 Bankers acceptances held ³	6.7	7.1	7.1	7.0	7.0	7.3	7.8	7.5	7.7	7.6	7.7	8.3
7 Other commercial and industrial	243.9	247.4	251.2	256.3	260.9	264.8	268.7	272.9	277.6	279.6	280.6	283.1
8 U.S. addressees ⁴	228.8	232.0	235.3	240.1	244.0	247.5	251.3	254.7	258.7	260.7	261.6	263.9
9 Non-U.S. addressees ⁴	15.1	15.5	15.8	16.3	16.8	17.3	17.4	18.2	18.9	18.9	19.0	19.1
10 Real estate ¹¹	212.4	214.5	216.7	219.2	221.2	224.4	228.1	230.7	233.6	236.6	239.1	242.0
11 Individual ¹¹	165.4	168.0	170.2	172.3	174.7	176.8	178.2	180.0	181.7	182.7	183.8	184.5
12 Security	20.1	21.2	21.0	21.7	22.3	22.2	23.3	22.9	23.9	21.0	18.4	18.6
13 Nonbank financial institutions ¹¹	26.5	26.2	26.3	26.8	27.2	27.5	28.3	28.7	29.0	30.0	29.7	29.3
14 Agricultural	28.4	28.6	28.7	29.1	29.2	29.4	29.6	29.9	30.1	30.4	30.8	31.1
15 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
16 Foreign banks	21.7	21.2	21.4	21.0	20.0	21.8	21.9	21.2	22.8	21.7	19.1	18.6
17 Foreign official institutions	5.3	5.4	5.7	5.7	5.3	5.1	5.3	5.7	6.6	7.2	6.9	6.9
18 Lease financing receivables ¹¹	7.4	7.5	7.7	7.9	8.0	8.1	8.3	8.5	8.7	8.8	9.0	9.3
19 All other loans ¹¹	17.7	15.9	17.1	18.5	18.4	18.5	19.3	21.2	22.0	21.9	20.3	18.4
1980												
1 Total loans and securities ^{2,13}	1,142.5	1,154.9	1,164.8	1,164.1	1,159.9	1,158.9	1,168.4	1,187.3	1,195.8	1,207.9	1,226.7	1,240.5
2 U.S. government securities ¹⁴	143.9	145.7	147.1	146.1	148.3	151.5	155.3	160.6	162.7	164.3	168.1	170.6
3 Other securities ¹⁴	143.2	143.8	144.1	145.6	147.7	148.8	150.5	151.1	151.5	153.6	154.2	154.5
4 Total loans and leases ^{2,13}	855.4	865.4	873.6	872.4	863.9	858.6	862.6	875.6	881.6	890.0	904.3	915.4
5 Commercial and industrial ¹³	295.6	299.2	302.9	303.1	300.1	298.4	300.3	306.5	310.6	315.1	322.5	327.4
6 Bankers acceptances held ³	8.1	8.7	8.2	7.8	8.3	8.4	9.0	9.5	9.2	9.2	9.2	8.2
7 Other commercial and industrial	287.4	290.5	294.7	295.3	291.8	289.9	291.3	297.0	301.4	305.9	313.3	319.2
8 U.S. addressees ^{4,12}	267.6	270.5	274.7	275.2	271.2	269.5	271.1	275.7	279.9	284.6	291.2	296.7
9 Non-U.S. addressees ^{4,12}	19.8	20.0	20.0	20.2	20.5	20.4	20.2	21.3	21.5	21.3	22.0	22.4
10 Real estate ¹³	244.5	248.0	250.1	251.9	252.0	252.5	253.8	254.9	256.2	258.3	260.6	262.6
11 Individual	185.1	187.3	187.4	184.8	181.6	179.5	178.9	178.5	178.3	178.4	178.9	179.2
12 Security	17.7	17.5	16.5	15.7	15.2	15.4	14.9	15.8	15.7	16.2	16.8	17.7
13 Nonbank financial institutions	29.0	29.2	30.0	29.4	27.5	26.4	26.8	27.0	27.4	28.0	28.5	29.3
14 Agricultural	31.2	31.3	31.3	31.2	31.2	30.8	30.8	31.0	31.0	31.2	31.4	31.6
15 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
16 Foreign banks	18.4	18.9	19.5	20.3	20.9	20.5	20.9	22.0	21.9	22.1	23.2	23.5
17 Foreign official institutions	7.3	7.4	7.6	7.8	7.9	8.5	9.3	9.5	9.8	10.3	10.9	11.5
18 Lease financing receivables	9.5	9.7	9.8	10.0	10.1	10.3	10.4	10.5	10.6	10.7	10.8	10.9
19 All other loans ^{12,13}	17.1	17.0	18.4	18.2	17.3	16.2	16.6	19.9	20.1	19.7	20.8	21.8
1981												
1 Total loans and securities ^{2,15,17}	1,249.1	1,252.1	1,258.8	1,265.6	1,280.1	1,289.3	1,291.2	1,298.9	1,305.5	1,314.6	1,320.6	1,308.2
2 U.S. government securities	173.8	174.7	175.4	176.5	179.1	180.9	181.0	181.4	180.0	180.3	177.0	179.2
3 Other securities ¹⁷	155.1	155.5	156.5	156.2	155.6	155.7	155.3	154.8	156.2	158.8	162.2	160.6
4 Total loans and leases ^{2,15,17}	920.2	921.9	926.9	933.0	945.4	952.6	954.9	962.6	969.4	975.4	981.4	968.4
5 Commercial and industrial ^{15,16}	329.6	329.6	331.2	333.6	339.0	344.2	346.7	350.1	353.0	356.6	360.4	355.9
6 Bankers acceptances held ³	9.0	8.9	9.0	9.6	9.7	10.1	9.1	7.0	6.3	6.8	6.6	6.6
7 Other commercial and industrial	320.6	320.6	322.2	324.0	329.3	334.0	337.6	343.1	346.7	349.9	353.8	349.3
8 U.S. addressees ⁴	296.6	296.2	297.7	298.9	303.1	307.7	311.4	316.2	319.8	323.3	326.9	333.1
9 Non-U.S. addressees ^{4,17}	24.0	24.4	24.6	25.1	26.2	26.4	26.3	27.0	26.9	26.6	26.8	16.2
10 Real estate ¹⁵	264.2	266.0	267.7	269.5	271.8	273.7	274.9	277.0	278.7	280.3	281.9	284.1
11 Individual	179.2	179.9	180.5	180.1	180.8	181.0	181.1	181.7	182.2	182.2	182.2	182.5
12 Security	19.0	18.7	19.3	19.9	20.7	21.3	20.5	18.5	19.6	19.7	20.9	21.0
13 Nonbank financial institutions ¹⁵	29.3	29.0	28.6	28.8	29.7	30.1	30.0	30.4	30.3	30.1	30.0	30.0
14 Agricultural	31.8	32.0	32.1	32.3	32.5	32.6	32.7	32.8	32.9	33.0	33.0	33.1
15 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
16 Foreign banks ¹⁷	24.0	23.6	22.8	23.1	24.2	24.2	24.3	24.6	24.6	23.9	23.6	17.7
17 Foreign official institutions ¹⁷	11.6	11.4	11.1	11.0	11.1	11.2	11.3	11.4	11.5	11.7	11.9	7.5
18 Lease financing receivables ¹⁵	11.2	11.7	11.8	11.9	12.0	12.2	12.3	12.4	12.5	12.6	12.7	12.7
19 All other loans ¹⁷	20.3	20.1	21.7	22.7	23.6	22.3	21.1	23.6	24.0	25.5	24.8	23.7

14. Loans and securities of all commercial banks¹—Continued

A. Seasonally adjusted—Continued

Billions of dollars; averages of Wednesday figures

Source	1982											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total loans and securities ^{2,18,19}	1,310.0	1,321.0	1,330.3	1,340.7	1,349.0	1,356.0	1,363.7	1,371.5	1,379.1	1,389.4	1,391.1	1,401.1
2 U.S. government securities ^{18,19}	181.1	182.5	181.7	184.8	184.0	185.4	186.6	188.9	190.9	194.9	197.5	201.9
3 Other securities ^{18,19,20}	159.4	159.5	161.1	160.9	161.8	161.8	161.9	161.3	161.5	162.0	161.7	165.3
4 Total loans and leases ^{2,18,19,20}	969.6	979.0	987.5	995.0	1,003.2	1,008.8	1,015.2	1,021.4	1,026.7	1,032.5	1,031.9	1,033.9
5 Commercial and industrial ²⁰	358.1	362.9	366.6	371.7	376.9	380.5	384.3	385.9	390.9	393.1	392.5	392.5
6 Bankers acceptances held ³	6.3	6.5	6.7	7.1	7.3	6.6	6.3	6.8	7.6	7.6	6.9	7.1
7 Other commercial and industrial	351.7	356.4	359.9	364.6	369.6	373.9	378.1	379.1	383.3	385.4	385.6	385.4
8 U.S. addressees ⁴	338.8	343.6	346.9	351.8	356.3	360.6	365.1	366.2	370.4	373.1	373.2	373.0
9 Non-U.S. addressees ⁴	12.9	12.8	13.0	12.8	13.3	13.3	13.0	12.9	13.0	12.3	12.4	12.3
10 Real estate ^{18,19,20}	286.0	288.5	291.1	292.7	294.4	295.9	296.4	297.4	298.2	298.8	299.4	299.9
11 Individual ^{21,22}	182.9	183.4	183.8	184.3	184.7	185.6	185.9	186.0	186.3	186.7	187.2	188.2
12 Security	20.7	20.8	20.9	21.0	20.8	20.6	22.1	23.0	23.7	24.8	24.1	24.4
13 Nonbank financial institutions ²⁰	30.3	30.8	31.7	32.2	32.1	32.1	32.2	31.9	31.5	31.7	31.8	31.3
14 Agricultural	33.3	33.6	33.9	34.3	34.5	34.9	35.3	35.7	36.0	36.2	36.2	36.2
15 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
16 Foreign banks	15.8	16.4	15.8	14.6	14.2	14.2	14.3	14.1	13.8	14.0	14.2	14.4
17 Foreign official institutions	5.9	5.6	5.2	5.2	5.3	5.5	5.7	5.8	6.0	5.9	5.8	5.6
18 Lease financing receivables	12.9	13.0	13.1	13.1	13.2	13.2	13.3	13.3	13.3	13.4	13.4	13.3
19 All other loans ²⁰	23.7	23.9	25.4	26.0	27.1	26.1	25.7	28.1	26.9	28.1	27.4	27.9
1983												
1 Total loans and securities ^{2,26}	1,413.2	1,419.1	1,430.9	1,442.5	1,452.4	1,467.2	1,480.4	1,495.3	1,506.3	1,522.9	1,539.8	1,553.5
2 U.S. government securities	208.6	213.0	220.5	226.9	234.1	240.1	241.0	242.1	246.2	253.2	256.6	259.7
3 Other securities ²³	167.7	167.5	166.6	168.0	169.3	170.9	172.1	173.3	173.3	172.5	172.8	170.1
4 Total loans and leases ^{2,25,26}	1,036.9	1,038.6	1,043.8	1,047.6	1,049.0	1,056.1	1,067.3	1,079.9	1,086.8	1,097.2	1,110.4	1,123.7
5 Commercial and industrial ²⁴	394.3	394.6	395.3	393.7	391.5	393.3	397.2	401.1	402.3	405.7	410.5	414.0
6 Bankers acceptances held ³	7.5	6.7	6.7	6.4	5.9	6.0	6.3	6.2	6.3	6.6	6.6	6.4
7 Other commercial and industrial	386.8	387.9	388.6	387.2	385.5	387.3	390.9	394.8	396.0	399.0	404.0	407.6
8 U.S. addressees ^{4,23}	374.5	375.6	375.9	375.0	372.8	374.9	378.9	382.8	383.9	386.6	391.4	395.4
9 Non-U.S. addressees ^{4,23}	12.3	12.3	12.6	12.2	12.8	12.3	12.1	12.1	12.0	12.4	12.6	12.2
10 Real estate ^{21,22,24}	302.3	303.8	304.9	306.8	308.8	311.1	314.4	317.4	320.8	324.3	327.7	330.9
11 Individual ^{21,22}	188.2	188.5	189.8	190.9	192.3	194.1	197.0	200.1	202.9	206.7	210.1	213.1
12 Security	23.7	23.4	23.6	23.9	24.1	24.2	25.4	25.9	26.0	26.7	27.3	26.8
13 Nonbank financial institutions	31.5	31.6	31.6	31.1	30.7	30.6	30.6	30.6	30.8	30.8	30.5	30.7
14 Agricultural	36.5	36.8	37.1	37.5	37.6	37.7	37.8	38.0	38.1	38.5	38.9	39.2
15 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
16 Foreign banks	14.5	14.5	15.0	15.2	15.1	15.2	14.5	14.4	14.5	14.7	14.3	13.1
17 Foreign official institutions	5.8	6.3	6.7	7.0	7.1	7.3	7.3	7.4	7.5	7.9	8.8	9.5
18 Lease financing receivables	13.4	13.4	13.3	13.4	13.4	13.4	13.2	13.4	13.4	13.5	13.6	13.7
19 All other loans ^{22,25,26}	26.8	25.8	26.4	28.0	28.5	29.2	29.8	31.8	30.5	28.4	28.7	32.7
1984												
1 Total loans and securities ^{2,27,30}	1,567.8	1,585.2	1,598.5	1,613.3	1,630.0	1,639.2	1,653.7	1,666.3	1,679.2	1,691.8	1,708.7	1,722.6
2 U.S. government securities ²⁷	260.5	260.5	260.5	259.4	258.9	256.6	257.6	258.2	258.6	259.1	259.4	260.9
3 Other securities ²⁷	143.6	142.1	142.3	142.3	141.4	140.9	140.8	141.7	142.6	142.7	142.7	142.1
4 Total loans and leases ^{2,27,30}	1,163.7	1,182.7	1,195.8	1,211.5	1,229.7	1,241.7	1,255.3	1,266.4	1,278.0	1,290.0	1,306.6	1,319.7
5 Commercial and industrial ^{27,30}	416.1	422.9	431.8	437.4	445.9	450.8	454.6	458.3	461.0	465.9	471.0	472.9
6 Bankers acceptances held ^{3,27}	5.3	5.3	5.5	5.3	5.8	5.9	6.1	5.8	5.6	5.7	6.0	5.8
7 Other commercial and industrial	410.8	417.6	426.4	432.1	440.1	444.9	448.6	452.5	455.5	460.2	465.0	467.2
8 U.S. addressees ^{4,28,29,30,31}	398.9	405.8	414.0	420.2	427.9	433.5	437.1	441.1	444.5	449.6	454.2	456.6
9 Non-U.S. addressees ⁴	11.9	11.8	12.4	12.0	12.2	11.4	11.5	11.4	11.0	10.6	10.8	10.5
10 Real estate ^{27,28,29,30}	333.9	338.2	342.2	346.5	349.9	353.8	357.0	360.6	364.6	367.6	372.8	376.4
11 Individual ^{23,30}	215.5	218.7	221.8	225.5	229.6	233.6	236.9	239.8	243.1	246.1	249.8	254.0
12 Security	29.4	33.3	29.4	29.2	29.4	28.3	27.8	26.9	29.3	30.8	31.2	32.1
13 Nonbank financial institutions ^{27,30}	30.4	30.4	30.3	30.6	31.2	31.4	31.5	30.9	31.3	31.2	31.4	31.5
14 Agricultural	39.5	39.8	40.1	40.2	40.3	40.3	40.4	40.4	40.5	40.4	40.3	40.2
15 States and political subdivisions ²⁷	33.8	34.9	35.9	37.0	37.8	39.0	40.5	41.3	41.9	42.4	43.8	45.3
16 Foreign banks	12.8	13.2	12.5	12.5	12.1	12.0	11.9	11.7	11.2	11.0	11.1	11.0
17 Foreign official institutions	8.8	9.0	9.0	8.8	8.8	8.8	9.3	9.4	8.9	8.0	7.5	7.4
18 Lease financing receivables	13.8	13.9	14.0	14.2	14.4	14.6	14.8	15.1	15.4	15.6	15.8	16.1
19 All other loans ^{27,31}	29.7	28.5	28.6	29.5	30.4	29.2	30.6	32.1	30.8	30.8	31.9	32.8

14. Loans and securities of all commercial banks¹—Continued

A. Seasonally adjusted—Continued

Billions of dollars; averages of Wednesday figures

Source	1985											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total loans and securities ²	1,736.1	1,751.1	1,763.8	1,773.6	1,792.5	1,808.5	1,822.2	1,833.9	1,847.2	1,855.5	1,876.0	1,900.4
2 U.S. government securities	262.8	267.9	268.1	265.4	270.2	273.1	275.4	275.1	275.5	274.2	276.0	273.1
3 Other securities	144.2	142.7	140.6	142.5	144.7	147.2	148.5	150.7	153.6	157.3	163.3	177.6
4 Total loans and leases ²	1,329.2	1,340.5	1,355.1	1,365.7	1,377.6	1,388.2	1,398.2	1,408.0	1,418.0	1,424.0	1,436.8	1,449.7
5 Commercial and industrial ⁴	474.5	478.4	483.2	483.9	486.1	487.6	488.5	489.7	492.1	492.7	495.7	499.5
6 Bankers acceptances held ³	5.5	6.3	6.5	5.9	5.3	5.1	5.2	5.1	4.9	4.9	4.9	4.9
7 Other commercial and industrial	469.0	472.1	476.7	478.0	480.8	482.5	483.4	484.6	487.1	487.8	490.7	494.7
8 U.S. addressees ^{4,34}	458.9	462.1	466.1	468.0	470.7	473.3	474.4	475.6	478.3	479.4	482.4	486.0
9 Non-U.S. addressees ⁴	10.1	10.0	10.6	10.0	10.1	9.2	9.0	9.0	8.8	8.4	8.3	8.7
10 Real estate ³⁵	379.2	383.3	386.7	390.0	394.1	397.9	402.2	405.9	409.5	414.0	418.0	422.4
11 Individual	258.3	262.4	266.5	270.2	273.4	276.6	280.0	282.9	285.4	287.5	289.7	291.5
12 Security	32.4	32.3	33.6	35.6	37.3	40.4	40.9	39.0	39.7	39.2	39.8	40.1
13 Nonbank financial institutions ³²	31.2	30.8	30.7	30.9	30.8	30.6	30.8	31.4	31.5	31.3	32.0	32.6
14 Agricultural	39.8	39.6	39.4	39.2	39.1	39.0	38.9	38.6	38.3	37.9	37.1	36.3
15 States and political subdivisions ³⁵	47.0	46.8	47.0	47.2	47.5	47.5	47.9	48.8	48.8	49.3	50.0	52.8
16 Foreign banks ³³	11.0	10.9	10.7	10.4	10.3	10.0	9.9	9.7	9.6	9.3	9.0	9.1
17 Foreign official institutions ³³	6.8	6.9	6.8	6.8	6.8	6.6	6.5	6.2	6.5	6.6	6.7	6.9
18 Lease financing receivables	16.2	16.4	16.8	17.0	17.3	17.5	17.8	18.0	18.1	18.3	18.4	18.8
19 All other loans ^{34,34}	32.8	32.8	33.7	34.4	35.0	34.4	34.8	37.7	38.5	38.0	40.3	39.6

B. Not seasonally adjusted

Billions of dollars; averages of Wednesday figures

Source	1972	1973											
	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total loans and securities ²	577.1	575.2	580.1	590.8	597.8	604.1	613.3	620.5	627.8	633.2	637.0	642.3	653.2
2 U.S. government securities	89.9	90.0	86.5	85.2	85.2	82.9	82.9	81.9	80.9	81.8	82.8	86.9	89.1
3 Other securities	93.5	92.9	93.5	94.5	94.6	95.7	96.4	97.0	98.5	99.4	100.0	98.9	99.6
4 Total loans and leases ²	393.7	392.3	400.0	411.2	418.0	425.4	434.0	441.6	448.4	452.1	454.2	456.5	464.5
5 Commercial and industrial	138.5	138.7	142.7	148.5	152.1	154.5	157.8	160.5	162.1	162.9	163.4	163.9	166.7
6 Bankers acceptances held ³	2.5	2.4	2.4	2.6	2.6	2.7	3.0	3.0	2.9	2.6	2.6	2.5	2.6
7 Other commercial and industrial	136.0	136.3	140.4	145.9	149.5	151.8	154.8	157.5	159.2	160.4	160.8	161.4	164.1
8 U.S. addressees ⁴	130.6	130.8	134.6	139.6	143.3	145.4	148.3	150.9	152.7	154.0	154.5	155.0	157.6
9 Non-U.S. addressees ⁴	5.4	5.6	5.8	6.3	6.3	6.4	6.5	6.6	6.5	6.3	6.4	6.4	6.5
10 Real estate	98.3	99.0	100.4	102.0	103.7	105.3	107.4	109.4	111.4	113.3	114.8	116.4	117.5
11 Individual	86.9	87.1	87.8	88.9	90.4	91.8	93.2	94.8	96.5	97.4	98.0	98.8	99.3
12 Security	16.9	15.9	15.4	15.1	13.8	13.6	13.3	12.7	13.7	13.1	13.0	12.9	13.9
13 Nonbank financial institutions	22.0	22.2	22.8	24.1	24.9	25.8	26.9	27.9	28.6	28.8	28.2	27.8	28.9
14 Agricultural	14.2	14.5	14.7	15.0	15.2	15.5	15.8	16.2	16.5	16.6	16.7	17.0	17.1
15 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
16 Foreign banks	4.1	4.1	5.1	6.2	6.0	6.1	6.3	6.4	6.2	5.9	6.0	5.9	6.5
17 Foreign official institutions	1.6	1.6	1.7	1.7	1.7	1.7	1.8	1.7	1.7	1.8	1.8	1.9	2.1
18 Lease financing receivables	1.4	1.5	1.5	1.6	1.6	1.7	1.8	1.8	1.9	1.9	2.0	2.0	2.1
19 All other loans	9.7	7.8	7.8	8.1	8.5	9.3	9.7	10.1	9.9	10.3	10.2	9.9	10.3

Source	1974											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total loans and securities ^{2,5,6}	654.7	655.4	666.2	679.7	685.6	694.2	699.9	704.8	708.5	708.8	711.2	719.8
2 U.S. government securities	89.9	89.2	90.2	89.9	86.5	85.6	83.0	83.9	82.5	81.4	84.5	87.2
3 Other securities ^{5,6}	100.4	101.1	102.6	103.2	105.0	106.2	106.9	106.6	107.6	108.3	107.1	107.8
4 Total loans and leases ^{2,5,6}	464.4	465.1	473.4	486.6	494.0	502.4	510.1	514.4	518.4	519.1	519.6	524.8
5 Commercial and industrial ^{6,7}	167.1	167.5	173.3	180.8	183.3	186.1	190.4	191.5	193.6	194.7	185.9	198.6
6 Bankers acceptances held ³	2.6	2.5	2.7	2.9	3.1	3.4	3.6	3.3	3.3	3.4	3.6	3.8
7 Other commercial and industrial	164.5	165.0	170.5	177.9	180.2	182.7	186.7	188.3	190.3	191.3	192.3	194.8
8 U.S. addressees ⁴	158.0	158.4	163.8	170.9	173.1	175.3	178.9	180.5	182.7	183.7	184.7	187.1
9 Non-U.S. addressees ⁴	6.5	6.6	6.7	7.0	7.1	7.4	7.8	7.8	7.6	7.5	7.6	7.7
10 Real estate ^{5,6,7}	118.5	119.4	120.5	122.1	123.7	125.2	126.8	127.9	128.9	129.6	130.2	130.4
11 Individual	99.4	99.2	99.1	100.0	100.9	101.9	102.7	103.6	104.0	103.9	103.4	103.1
12 Security	12.7	12.4	11.8	11.4	11.7	12.3	11.4	12.5	12.8	12.8	12.9	13.6
13 Nonbank financial institutions ⁹	29.1	28.6	29.6	31.3	31.9	33.1	34.2	34.5	34.9	34.2	34.2	35.0
14 Agricultural	17.3	17.4	17.7	17.8	18.0	18.3	18.4	18.6	18.5	18.3	18.3	18.2
15 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
16 Foreign banks	6.4	6.2	7.0	8.0	8.1	8.7	9.3	9.0	8.8	8.4	8.2	8.8
17 Foreign official institutions	2.1	2.0	2.1	2.5	2.5	2.6	2.7	2.6	2.3	2.3	2.2	2.2
18 Lease financing receivables	2.2	2.3	2.4	2.5	2.7	2.8	2.9	2.9	3.0	3.1	3.1	3.2
19 All other loans	9.6	10.1	9.8	10.3	11.1	11.5	11.2	11.4	11.5	11.9	11.1	11.8

14. Loans and securities of all commercial banks¹—Continued

B. Not seasonally adjusted—Continued

Billions of dollars; averages of Wednesday figures

Source	1975											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total loans and securities ²	714.4	707.4	713.3	716.9	718.0	723.8	724.5	726.3	733.2	736.5	740.1	751.5
2 U.S. government securities	87.1	86.5	91.7	96.9	98.7	102.1	103.3	106.0	110.2	110.6	113.5	117.8
3 Other securities	108.0	108.6	108.8	108.5	108.6	109.4	109.9	110.4	110.3	111.5	111.8	111.6
4 Total loans and leases ²	519.3	512.4	512.9	511.5	510.7	512.4	511.3	509.9	512.7	514.4	514.8	522.1
5 Commercial and industrial	197.2	194.5	193.9	194.3	192.7	191.4	190.5	188.5	188.7	188.7	189.0	191.1
6 Bankers acceptances held ³	3.7	4.1	4.1	3.8	4.1	4.3	4.3	4.2	4.2	4.4	5.6	6.7
7 Other commercial and industrial	193.5	190.4	189.8	190.5	188.6	187.1	186.2	184.3	184.5	184.3	183.4	184.4
8 U.S. addressees ⁴	185.5	182.3	181.7	182.1	180.4	179.0	177.7	175.8	175.8	175.5	174.5	175.2
9 Non-U.S. addressees ⁴	8.0	8.1	8.2	8.4	8.2	8.2	8.4	8.5	8.7	8.8	8.9	9.2
10 Real estate	130.7	130.6	130.6	130.9	131.2	131.7	132.0	132.3	133.0	133.7	134.2	134.6
11 Individual	102.3	101.6	100.7	100.6	100.8	101.2	101.8	102.9	103.8	104.5	104.8	105.6
12 Security	12.3	11.6	13.6	11.2	11.0	12.9	11.9	11.0	11.5	12.7	12.8	14.3
13 Nonbank financial institutions	33.5	32.7	32.0	31.8	31.5	31.8	31.7	31.2	31.0	29.9	29.4	29.4
14 Agricultural	18.1	18.0	18.2	18.4	18.6	18.8	19.2	19.6	19.8	19.9	19.9	20.0
15 State and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
16 Foreign banks	8.4	7.8	7.6	7.9	8.3	8.2	8.7	8.7	9.0	9.1	9.0	9.5
17 Foreign official institutions	2.1	2.0	1.9	1.9	1.9	2.1	2.1	2.2	2.1	2.2	2.2	2.4
18 Lease financing receivables	3.3	3.4	3.4	3.5	3.6	3.6	3.7	3.7	3.8	3.9	3.9	4.0
19 All other loans	11.4	10.1	10.8	10.9	11.1	10.7	9.9	9.8	10.1	9.8	9.5	11.4
1976												
1 Total loans and securities ²	745.0	743.0	750.9	757.8	761.0	769.5	769.7	775.1	781.1	789.4	797.8	811.5
2 U.S. government securities	119.4	120.5	123.7	128.2	126.6	126.3	124.3	126.3	127.2	128.4	132.0	137.5
3 Other securities	110.4	110.1	109.7	109.7	110.9	112.3	113.0	113.0	113.5	114.0	114.3	113.9
4 Total loans and leases ²	515.2	512.5	517.5	519.9	523.5	530.9	532.3	535.8	540.4	547.0	551.6	560.1
5 Commercial and industrial ^{8,9}	188.7	187.0	185.7	184.0	184.7	185.6	185.4	184.9	186.5	188.1	190.0	192.5
6 Bankers acceptances held ³	6.0	5.6	5.5	5.2	5.1	4.9	4.9	5.1	5.7	6.3	7.4	8.9
7 Other commercial and industrial	182.8	181.3	180.2	178.8	179.7	180.7	180.5	179.8	180.8	181.8	182.6	183.6
8 U.S. addressees ⁴	173.3	172.1	170.9	169.3	169.9	170.7	170.7	169.8	170.7	171.6	172.5	173.4
9 Non-U.S. addressees ⁴	9.4	9.3	9.3	9.6	9.8	9.9	9.8	10.0	10.1	10.2	10.1	10.3
10 Real estate ^{8,9}	135.5	135.9	137.1	139.1	140.3	141.4	142.7	144.2	145.7	146.9	148.2	149.1
11 Individual	105.9	105.4	105.5	106.7	108.2	109.7	111.2	112.8	114.2	115.2	115.9	117.0
12 Security	12.4	11.7	14.6	14.7	14.2	15.6	15.0	16.2	16.3	17.2	17.3	18.6
13 Nonbank financial institutions ^{8,9}	28.3	28.0	28.4	28.3	27.7	27.7	27.1	26.5	26.2	26.3	26.3	26.8
14 Agricultural	20.2	20.3	20.5	20.9	21.4	21.9	22.3	22.5	22.7	22.9	23.0	23.1
15 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
16 Foreign banks	9.1	9.0	9.3	9.3	9.3	10.4	10.7	10.7	11.0	11.3	11.5	12.6
17 Foreign official institutions	2.4	2.4	2.4	2.5	2.6	2.6	2.6	2.6	2.8	2.8	2.8	2.8
18 Lease financing receivables	4.0	4.1	4.2	4.3	4.5	4.6	4.7	4.8	4.8	4.9	5.0	5.1
19 All other loans ⁹	8.7	8.8	9.8	10.2	10.5	11.5	10.6	10.6	10.2	11.4	11.5	12.5
1977												
1 Total loans and securities ²	809.9	810.7	821.6	831.3	838.3	848.0	852.6	861.2	869.7	877.6	887.2	899.0
2 U.S. government securities	138.3	139.3	142.9	142.8	139.8	140.0	137.1	136.5	136.5	134.2	135.0	137.6
3 Other securities	112.8	112.9	112.3	114.9	117.5	117.9	119.3	119.7	120.8	122.1	123.2	123.2
4 Total loans and leases ²	558.8	558.5	566.4	573.5	581.0	590.0	596.2	604.9	612.4	621.2	629.0	638.2
5 Commercial and industrial ¹⁰	191.0	191.3	194.5	196.7	198.1	200.3	201.5	202.5	204.3	207.1	209.6	212.5
6 Bankers acceptances held ³	7.9	6.8	6.6	6.5	6.3	6.1	6.1	6.2	6.4	6.9	7.5	8.6
7 Other commercial and industrial	183.1	184.5	187.9	190.1	191.8	194.1	195.4	196.3	197.8	200.2	202.1	204.0
8 U.S. addressees ⁴	172.6	174.0	177.6	179.9	181.8	184.2	185.4	186.3	187.6	189.8	191.8	193.7
9 Non-U.S. addressees ⁴	10.5	10.5	10.3	10.2	10.0	9.9	10.0	10.0	10.2	10.5	10.3	10.2
10 Real estate ¹⁰	150.2	151.6	153.1	155.2	157.8	160.2	163.0	166.0	168.4	171.1	173.6	175.6
11 Individual	117.9	118.3	119.3	121.4	124.1	126.4	128.9	131.4	133.6	135.4	136.7	139.1
12 Security	18.9	18.2	19.0	19.7	18.7	19.4	19.0	20.4	20.9	21.0	22.0	22.0
13 Nonbank financial institutions ¹⁰	26.2	25.6	25.6	25.4	25.4	25.5	25.1	25.0	25.5	25.7	25.7	26.2
14 Agricultural	23.2	23.3	23.6	24.0	24.8	25.4	25.8	26.1	26.2	26.1	25.9	25.7
15 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
16 Foreign banks	12.3	11.3	11.4	11.8	12.1	12.3	12.6	12.5	13.5	13.9	13.3	14.9
17 Foreign official institutions	2.9	2.9	2.7	2.6	2.6	2.5	2.6	2.7	2.7	2.7	2.5	2.7
18 Lease financing receivables	5.1	5.1	5.1	5.1	5.1	5.2	5.2	5.3	5.4	5.5	5.6	5.8
19 All other loans	11.0	10.9	12.0	11.6	12.2	12.8	12.5	13.1	12.0	12.8	14.0	13.8

14. Loans and securities of all commercial banks¹—Continued

B. Not seasonally adjusted—Continued

Billions of dollars; averages of Wednesday figures

Source	1978											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total loans and securities ²	900.8	902.8	915.7	930.1	938.6	953.4	962.1	968.2	982.3	994.5	1,007.4	1,022.5
2 U.S. government securities	136.6	138.3	140.1	141.8	138.3	138.7	137.4	137.5	138.9	137.9	138.1	138.3
3 Other securities	122.3	121.6	122.2	123.7	125.4	125.8	125.3	125.6	127.0	127.8	128.5	130.0
4 Total loans and leases	641.8	642.8	653.4	664.6	675.0	688.8	699.3	705.1	716.3	728.8	740.8	754.2
5 Commercial and industrial	212.9	214.7	219.7	224.4	228.1	231.7	233.9	234.7	237.2	240.6	244.3	247.7
6 Bankers acceptances held ³	7.5	6.5	6.4	6.1	6.0	6.3	6.0	5.7	6.2	6.7	6.9	7.2
7 Other commercial and industrial	205.4	208.2	213.3	218.3	222.1	225.4	227.9	229.1	231.0	233.9	237.4	240.5
8 U.S. addressees ⁴	194.9	197.7	202.5	207.4	211.1	214.4	216.6	217.3	218.9	221.3	223.9	226.0
9 Non-U.S. addressees ⁴	10.4	10.6	10.8	10.9	10.9	11.0	11.3	11.7	12.1	12.7	13.5	14.5
10 Real estate	178.3	180.2	182.4	184.9	188.1	191.5	195.0	198.7	202.0	205.5	208.5	211.0
11 Individual	140.5	140.9	142.2	145.0	148.2	151.5	155.2	159.0	161.1	163.8	164.7	165.8
12 Security	21.9	19.9	20.5	21.2	20.1	21.5	20.5	20.4	20.7	19.8	20.2	20.6
13 Nonbank financial institutions	25.3	24.9	24.8	25.2	25.4	25.9	26.2	26.4	26.7	25.9	26.1	26.6
14 Agricultural	25.6	25.5	25.4	25.6	26.1	26.6	27.1	27.5	27.8	28.1	28.2	28.1
15 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
16 Foreign banks	14.9	14.1	15.4	15.2	14.2	16.3	16.6	15.4	17.1	18.7	19.8	23.2
17 Foreign official institutions	2.9	3.0	3.1	3.0	3.0	3.0	3.0	3.4	3.8	4.1	4.6	5.1
18 Lease financing receivables	5.8	5.9	6.0	6.1	6.2	6.3	6.4	6.5	6.7	6.9	7.2	7.5
19 All other loans	13.7	13.5	13.8	14.0	15.6	14.5	15.3	13.0	13.2	15.2	17.2	18.6
1979												
1 Total loans and securities ^{2,11}	1,029.5	1,031.5	1,044.0	1,060.0	1,066.4	1,083.6	1,094.5	1,103.9	1,126.4	1,133.1	1,131.5	1,145.0
2 U.S. government securities	136.9	136.5	138.7	140.9	138.7	140.5	139.2	138.3	140.8	141.0	141.8	144.6
3 Other securities ¹¹	134.0	134.9	135.9	136.5	137.3	136.8	137.4	139.2	140.5	141.5	142.2	143.0
4 Total loans and leases ^{2,11}	758.5	760.1	769.4	782.6	790.3	806.3	817.9	826.4	845.2	850.7	847.4	857.4
5 Commercial and industrial ¹¹	250.5	253.3	257.8	264.2	268.1	272.5	276.4	278.8	284.9	287.7	288.4	293.0
6 Bankers acceptances held ³	7.2	7.2	7.0	6.8	6.8	7.2	7.6	7.2	7.7	7.5	7.9	9.0
7 Other commercial and industrial	243.3	246.1	250.8	257.4	261.4	265.3	268.8	271.6	277.2	280.2	280.6	284.0
8 U.S. addressees ⁴	227.8	230.5	234.8	241.1	245.1	248.7	251.6	253.8	258.5	261.0	261.2	264.2
9 Non-U.S. addressees ⁴	15.6	15.6	16.0	16.3	16.3	16.6	17.2	17.8	18.7	19.2	19.4	19.8
10 Real estate ¹¹	212.7	214.2	215.9	218.2	220.6	223.8	227.8	230.8	234.3	237.6	240.0	242.6
11 Individual ¹¹	166.2	167.1	168.3	170.8	173.7	176.3	177.7	180.3	183.0	184.2	184.8	185.9
12 Security	20.3	20.5	20.7	21.9	21.5	22.8	22.5	23.0	23.6	20.8	18.8	19.7
13 Nonbank financial institutions ¹¹	26.5	26.1	26.0	26.6	27.0	27.5	28.2	28.8	29.2	30.0	29.8	29.7
14 Agricultural	28.2	28.1	28.1	28.5	29.1	29.6	30.1	30.4	30.7	30.8	30.9	30.9
15 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
16 Foreign banks	23.0	20.5	20.9	20.4	19.2	21.6	21.8	20.4	23.5	22.4	19.0	20.0
17 Foreign official institutions	5.3	5.4	5.7	5.7	5.3	5.1	5.3	5.7	6.6	7.2	6.9	6.9
18 Lease financing receivables ¹¹	7.5	7.6	7.7	7.8	8.0	8.1	8.3	8.5	8.7	8.8	9.0	9.3
19 All other loans ¹¹	18.4	17.3	18.2	18.4	17.9	18.9	20.0	19.5	20.8	21.0	19.7	19.3
1980												
1 Total loans and securities ^{2,13}	1,147.1	1,153.2	1,162.0	1,163.5	1,156.0	1,158.9	1,164.7	1,181.6	1,196.1	1,209.4	1,227.6	1,249.8
2 U.S. government securities ¹⁴	143.9	146.4	148.3	148.7	148.2	152.3	154.4	159.2	162.2	162.7	166.6	170.4
3 Other securities ¹⁴	143.6	143.6	144.0	145.2	148.4	148.5	149.4	150.6	150.9	153.6	154.6	155.8
4 Total loans and leases ^{2,13}	859.6	863.2	869.7	869.5	859.4	858.2	860.9	871.8	883.0	893.1	906.4	923.6
5 Commercial and industrial ¹³	295.9	298.3	302.4	304.0	300.0	298.4	299.8	304.7	310.3	315.7	322.4	329.2
6 Bankers acceptances held ³	8.5	8.7	8.0	7.6	8.0	8.5	8.8	9.2	9.2	9.1	9.2	8.8
7 Other commercial and industrial	287.4	289.6	294.4	296.4	292.1	289.9	291.0	295.5	301.1	306.6	313.2	320.4
8 U.S. addressees ^{4,12}	267.0	269.4	274.3	276.3	272.1	270.2	271.0	274.4	279.7	284.9	290.7	297.2
9 Non-U.S. addressees ^{4,12}	20.3	20.2	20.1	20.1	19.9	19.7	20.0	21.1	21.4	21.8	22.5	23.2
10 Real estate ¹³	244.9	247.6	249.3	250.9	251.4	252.0	253.4	255.0	256.8	259.3	261.4	263.3
11 Individual	186.3	186.6	185.6	183.4	180.5	178.9	178.0	178.5	179.3	179.7	179.8	180.9
12 Security ¹²	18.1	17.0	16.3	15.8	14.7	15.7	14.3	15.7	15.3	16.0	17.2	19.1
13 Nonbank financial institutions	29.0	29.1	29.8	29.3	27.3	26.4	26.7	27.1	27.6	28.0	28.6	29.6
14 Agricultural	30.9	30.7	30.6	30.6	31.1	31.1	31.3	31.5	31.6	31.7	31.5	31.4
15 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
16 Foreign banks	19.4	18.5	19.1	19.7	20.1	20.1	20.6	21.3	22.4	22.7	23.3	25.1
17 Foreign official institutions	7.3	7.4	7.6	7.8	7.9	8.5	9.3	9.5	9.8	10.3	10.9	11.5
18 Lease financing receivables	9.6	9.7	9.9	10.0	10.1	10.2	10.4	10.4	10.5	10.7	10.7	10.9
19 All other loans ^{14,13}	18.2	18.1	19.1	18.0	16.2	16.8	17.1	18.0	19.4	19.1	20.4	22.7

14. Loans and securities of all commercial banks¹—Continued

B. Not seasonally adjusted—Continued

Billions of dollars; averages of Wednesday figures

Source	1981											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total loans and securities ^{2,15,17}	1,254.8	1,251.4	1,256.6	1,265.7	1,276.1	1,288.8	1,286.6	1,292.6	1,305.5	1,315.8	1,321.6	1,317.2
2 U.S. government securities	173.9	175.5	176.8	179.5	179.2	182.0	180.2	180.1	179.5	178.5	175.2	178.4
3 Other securities ¹⁷	155.8	155.6	156.7	155.9	156.3	155.2	153.8	154.3	155.5	158.5	162.5	162.1
4 Total loans and leases ^{2,15,17}	925.2	920.2	923.1	930.3	940.6	951.7	952.6	958.2	970.5	978.7	983.8	976.7
5 Commercial and industrial ^{15,16}	330.4	329.0	331.0	334.6	338.8	343.8	346.1	348.1	352.8	357.5	360.3	357.6
6 Bankers acceptances held ³	9.2	8.9	8.9	9.5	9.4	10.2	9.0	6.8	6.3	6.6	6.6	7.2
7 Other commercial and industrial	321.1	320.1	322.0	325.1	329.4	333.6	337.1	341.2	346.5	350.8	353.6	350.4
8 U.S. addressees ⁴	296.7	295.5	297.4	300.1	304.0	308.1	311.0	314.6	319.5	323.7	326.4	333.7
9 Non-U.S. addressees ^{4,17}	24.4	24.6	24.6	25.0	25.3	25.5	26.1	26.7	27.0	27.2	27.3	16.7
10 Real estate ¹⁵	264.6	265.7	267.0	268.6	271.2	273.2	274.4	277.0	279.3	281.2	282.6	284.9
11 Individual	180.6	179.5	178.9	178.8	179.6	180.1	180.0	181.6	183.1	183.4	183.1	184.5
12 Security	19.4	18.2	19.1	20.1	20.0	21.8	19.5	18.1	18.9	19.4	21.6	23.1
13 Nonbank financial institutions ¹⁵	29.3	28.9	28.4	28.7	29.5	30.0	29.9	30.5	30.4	30.1	30.1	30.3
14 Agricultural	31.5	31.4	31.4	31.7	32.3	32.9	33.3	33.4	33.5	33.5	33.2	32.9
15 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
16 Foreign banks ¹⁷	25.1	23.3	22.4	22.4	23.3	23.5	23.9	23.9	25.0	24.5	24.1	18.7
17 Foreign official institutions ¹⁷	11.6	11.4	11.1	11.0	11.1	11.2	11.3	11.4	11.5	11.7	11.9	7.5
18 Lease financing receivables ¹⁵	11.3	11.8	11.9	11.9	12.0	12.2	12.3	12.4	12.5	12.5	12.6	12.7
19 All other loans ¹⁷	21.4	21.1	22.1	22.6	22.7	22.9	21.9	21.8	23.6	25.0	24.5	24.4
1982												
1 Total loans and securities ^{2,18,19}	1,315.5	1,320.2	1,328.2	1,341.1	1,346.3	1,355.8	1,359.1	1,365.9	1,377.1	1,389.6	1,391.7	1,410.3
2 U.S. government securities ^{18,19}	181.2	183.4	183.2	187.9	184.5	186.5	186.0	187.7	190.2	192.8	195.4	200.7
3 Other securities ^{18,19,20}	160.4	159.9	161.6	160.7	162.4	161.1	160.1	160.8	160.9	161.5	161.9	166.8
4 Total loans and leases ^{2,18,19,20}	973.9	976.9	983.4	992.5	999.5	1,008.2	1,013.0	1,017.4	1,027.6	1,035.4	1,034.5	1,042.8
5 Commercial and industrial ²⁰	358.6	362.2	366.2	372.6	377.2	380.5	384.0	384.1	390.6	393.6	392.1	394.2
6 Bankers acceptances held ³	6.4	6.5	6.7	7.0	7.1	6.7	6.3	6.6	7.4	7.5	6.9	7.8
7 Other commercial and industrial	352.2	355.7	359.5	365.7	370.1	373.8	377.7	377.5	383.2	386.1	385.2	386.4
8 U.S. addressees ⁴	339.2	342.9	346.9	353.0	357.4	360.8	364.6	364.5	370.0	373.3	372.4	373.8
9 Non-U.S. addressees ⁴	13.0	12.8	12.7	12.6	12.7	12.9	13.1	13.0	13.2	12.9	12.8	12.6
10 Real estate ^{18,19,20}	286.4	288.1	290.3	291.8	293.7	295.6	296.0	297.4	298.9	299.6	300.1	300.6
11 Individual	184.4	183.1	182.2	182.9	183.5	184.6	184.8	185.9	187.1	187.8	188.2	190.5
12 Security	21.4	20.5	20.6	21.2	20.2	20.9	20.9	22.3	22.6	24.5	25.0	27.2
13 Nonbank financial institutions ²⁰	30.3	30.6	31.4	32.2	31.9	32.1	32.2	32.1	31.7	31.7	31.9	31.7
14 Agricultural	32.9	33.0	33.1	33.6	34.4	35.2	36.0	36.4	36.7	36.7	36.4	36.0
15 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
16 Foreign banks	16.4	16.4	15.5	14.1	13.8	13.8	14.1	13.8	14.0	14.3	14.6	15.2
17 Foreign official institutions	5.9	5.6	5.2	5.2	5.3	5.5	5.7	5.8	6.0	5.9	5.8	5.6
18 Lease financing receivables	13.0	13.1	13.2	13.2	13.2	13.2	13.3	13.2	13.3	13.3	13.3	13.3
19 All other loans ²⁰	24.5	24.4	25.5	25.9	26.2	26.8	26.1	26.3	26.7	27.9	27.2	28.5
1983												
1 Total loans and securities ^{2,26}	1,418.3	1,418.0	1,429.5	1,443.9	1,450.9	1,467.7	1,475.9	1,489.4	1,505.0	1,521.3	1,539.6	1,562.8
2 U.S. government securities	208.7	214.2	222.7	230.6	235.0	241.5	240.4	240.7	245.0	250.1	253.9	257.7
3 Other securities ²³	168.8	168.0	167.2	167.9	169.9	170.1	170.0	172.9	172.8	171.9	172.9	171.5
4 Total loans and leases ^{2,23,26}	1,040.8	1,035.8	1,039.6	1,045.5	1,046.1	1,056.1	1,065.5	1,075.9	1,087.3	1,099.4	1,112.8	1,133.5
5 Commercial and industrial ²⁴	394.5	393.4	395.1	394.8	392.2	393.6	397.1	399.4	402.0	405.8	410.0	415.5
6 Bankers acceptances held ³	7.5	6.6	6.7	6.4	5.8	6.1	6.3	6.1	6.1	6.5	6.7	6.9
7 Other commercial and industrial	387.0	386.8	388.4	388.4	386.4	387.5	390.8	393.3	395.8	399.3	403.3	408.6
8 U.S. addressees ^{4,23}	374.7	374.6	376.2	376.4	374.2	375.3	378.6	381.1	383.5	386.5	390.4	396.2
9 Non-U.S. addressees ^{4,25}	12.2	12.2	12.2	12.0	12.2	12.2	12.2	12.2	12.3	12.8	12.8	12.5
10 Real estate ^{21,22,24}	302.6	303.4	304.1	306.0	308.1	310.8	314.0	317.4	321.6	325.2	328.5	331.6
11 Individual ^{21,22}	189.9	188.1	188.1	189.4	191.0	193.1	196.1	200.0	203.8	207.9	211.2	215.7
12 Security	24.7	23.0	23.2	24.0	23.5	24.4	24.0	24.8	24.6	26.4	28.3	30.1
13 Nonbank financial institutions	31.6	31.4	31.2	31.0	30.6	30.6	30.6	30.7	30.9	30.6	30.5	31.1
14 Agricultural	35.9	36.0	36.2	36.8	37.5	38.2	38.5	38.8	39.0	39.1	39.0	38.9
15 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
16 Foreign banks	14.9	14.5	14.8	14.8	14.6	14.7	14.4	14.0	14.6	15.0	14.8	13.8
17 Foreign official institutions	5.8	6.3	6.7	7.0	7.1	7.3	7.3	7.4	7.5	7.9	8.8	9.5
18 Lease financing receivables	13.5	13.5	13.4	13.4	13.4	13.4	13.2	13.3	13.3	13.4	13.5	13.7
19 All other loans ^{22,25,26}	27.4	26.2	26.7	28.2	28.1	30.0	30.1	30.0	30.0	27.9	28.2	33.6

14. Loans and securities of all commercial banks¹—Continued

B. Not seasonally adjusted—Continued

Billions of dollars; averages of Wednesday figures

Source	1984											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total loans and securities^{2,27,30}	1,572.4	1,583.2	1,597.7	1,615.4	1,628.9	1,640.4	1,650.1	1,660.0	1,677.8	1,689.4	1,708.3	1,733.3
2 U.S. government securities ²⁷	260.5	261.9	263.5	263.6	260.1	258.1	257.2	256.7	257.2	255.7	257.0	258.8
3 Other securities ²⁷	144.6	142.6	142.8	142.2	141.7	140.1	139.1	141.4	142.4	142.2	142.7	143.2
4 Total loans and leases ^{2,27,30}	1,167.2	1,178.8	1,191.3	1,209.6	1,227.0	1,242.2	1,253.8	1,261.9	1,278.2	1,291.5	1,308.6	1,331.3
5 Commercial and industrial ²⁷	415.8	421.4	432.0	438.9	447.1	451.3	454.7	456.6	460.6	465.5	470.2	474.6
6 Bankers acceptances held ^{3,27}	5.3	5.3	5.5	5.3	5.6	5.9	6.1	5.7	5.4	5.6	6.2	6.2
7 Other commercial and industrial	410.5	416.1	426.4	433.6	441.4	445.4	448.6	451.0	455.2	459.9	464.0	468.4
8 U.S. addressees ^{4,28,29,30,31}	398.6	404.4	414.6	421.9	429.9	434.1	437.0	439.4	443.9	448.9	452.9	457.6
9 Non-U.S. addressees ⁴	11.9	11.7	11.8	11.7	11.6	11.3	11.6	11.6	11.2	11.0	11.1	10.8
10 Real estate ^{27,28,29,30}	334.2	337.6	341.2	345.5	349.1	353.5	356.8	360.8	365.5	368.7	373.8	377.2
11 Individual ^{28,30}	217.4	218.1	219.8	223.6	228.1	232.4	236.1	239.9	244.2	247.5	251.0	257.0
12 Security	30.7	32.6	28.9	29.4	28.8	28.4	26.6	25.4	27.7	30.3	32.3	36.1
13 Nonbank financial institutions ^{27,30}	30.6	30.1	29.9	30.5	31.1	31.4	31.5	31.1	31.5	31.2	31.4	32.1
14 Agricultural	38.8	38.9	39.1	39.4	40.2	40.8	41.3	41.3	41.4	41.0	40.4	39.8
15 States and political subdivisions ²⁷	33.8	34.9	35.9	37.0	37.8	39.0	40.5	41.3	41.9	42.4	43.8	45.3
16 Foreign banks	13.1	13.3	12.4	12.1	11.7	11.6	11.8	11.3	11.2	11.3	11.5	11.5
17 Foreign official institutions	8.8	9.0	9.0	8.8	8.8	8.8	9.3	9.4	8.9	8.0	7.5	7.4
18 Lease financing receivables	13.9	14.0	14.1	14.2	14.4	14.6	14.8	15.1	15.3	15.5	15.7	16.1
19 All other loans ^{27,31}	30.2	28.9	29.0	29.9	30.0	30.3	30.5	29.8	30.0	30.1	31.2	34.2
Source	1985											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total loans and securities²	1,740.4	1,748.4	1,763.1	1,776.2	1,791.6	1,810.1	1,819.0	1,826.9	1,845.5	1,851.8	1,875.7	1,912.6
2 U.S. government securities	262.5	269.4	271.6	269.5	271.5	274.5	275.2	273.4	274.1	270.3	273.7	271.0
3 Other securities	145.2	143.3	141.0	142.3	145.0	146.4	146.7	150.5	153.6	156.8	163.3	178.7
4 Total loans and leases ²	1,332.7	1,335.8	1,350.5	1,364.3	1,375.1	1,389.2	1,397.0	1,402.9	1,417.7	1,424.7	1,438.7	1,462.9
5 Commercial and industrial	473.8	476.4	483.7	485.8	487.7	488.2	488.6	487.9	491.4	492.0	494.8	501.5
6 Bankers acceptances held ³	5.5	6.3	6.6	5.8	5.2	5.1	5.2	5.0	4.8	4.8	5.0	5.2
7 Other commercial and industrial	468.4	470.1	477.1	480.0	482.5	483.2	483.3	482.8	486.6	487.2	489.7	496.4
8 U.S. addressees ^{4,34}	458.3	460.2	467.2	470.3	473.1	474.0	474.1	473.6	477.5	478.4	481.0	487.3
9 Non-U.S. addressees ⁴	10.1	9.9	9.9	9.7	9.4	9.1	9.2	9.3	9.1	8.8	8.8	9.0
10 Real estate ³⁵	379.4	382.6	385.6	389.0	393.1	397.6	402.1	406.1	410.5	415.2	419.2	423.3
11 Individual	260.4	261.5	264.1	268.0	271.6	275.3	279.2	283.2	286.7	289.0	291.0	294.8
12 Security	34.0	31.7	33.0	35.9	36.7	40.6	39.2	36.6	37.5	38.6	41.0	45.4
13 Nonbank financial institutions ³²	31.4	30.4	30.2	30.8	30.7	30.6	30.9	31.6	31.7	31.1	32.1	33.4
14 Agricultural	39.1	38.6	38.4	38.4	39.0	39.5	39.7	39.5	39.2	38.5	37.2	36.0
15 States and political subdivisions ³⁵	47.0	46.8	47.0	47.2	47.5	47.5	47.9	48.8	48.8	49.3	50.0	52.8
16 Foreign banks ³³	11.2	11.0	10.6	10.2	10.0	9.7	9.9	9.4	9.7	9.5	9.3	9.5
17 Foreign official institutions ³³	6.8	6.9	6.8	6.8	6.8	6.6	6.5	6.2	6.5	6.6	6.7	6.9
18 Lease financing receivables	16.4	16.6	16.8	17.0	17.3	17.6	17.8	17.9	18.1	18.2	18.3	18.8
19 All other loans ^{32,34}	33.2	33.4	34.3	35.2	34.7	36.0	35.2	35.7	37.8	36.7	39.1	40.4

15. Major nondeposit funds of commercial banks¹

Monthly averages, billions of dollars

Source	1977											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Total nondeposit funds												
1 Seasonally adjusted ²	48.2	52.0	51.5	49.2	54.0	51.6	52.8	54.6	55.8	57.0	55.9	55.8
2 Not seasonally adjusted	48.2	52.1	50.3	49.3	53.8	51.2	53.1	54.9	55.7	57.3	57.5	55.4
Federal funds, RPs, and other borrowings from nonbanks ³												
3 Seasonally adjusted	44.9	47.8	49.7	49.0	54.8	51.7	53.2	54.6	54.0	54.2	55.9	57.4
4 Not seasonally adjusted	44.9	47.9	48.4	49.1	54.6	51.4	53.4	54.9	53.9	54.5	57.5	57.0
5 Net balances due to foreign-related institutions, not seasonally adjusted	3.3	4.3	1.9	.2	-.7	-.1	-.2	.0	1.8	2.8	.0	-1.5
MEMO												
6 Domestically chartered banks' net positions with own foreign branches, not seasonally adjusted ⁴	-5.3	-4.0	-7.6	-8.8	-9.2	-10.1	-10.1	-9.2	-8.4	-8.4	-10.6	-12.4
7 Gross due from balances	11.1	9.7	13.3	14.4	15.3	16.9	17.1	16.3	16.3	17.3	19.4	21.1
8 Gross due to balances	5.7	5.6	5.6	5.5	6.0	6.7	6.9	7.0	7.8	8.8	8.7	8.6
9 Foreign-related institutions' net positions with directly related institutions, not seasonally adjusted ⁵	8.7	8.4	9.6	9.1	8.5	10.0	9.9	9.3	10.3	11.3	10.7	10.9
10 Gross due from balances	9.2	8.2	7.4	7.1	6.9	7.7	8.5	8.7	9.2	9.4	9.3	10.7
11 Gross due to balances	17.8	16.6	17.0	16.2	15.5	17.7	18.3	17.9	19.5	20.8	20.0	21.7
Security RP borrowings ⁶												
12 Seasonally adjusted	22.8	22.7	23.8	23.8	25.3	26.1	26.5	27.4	27.5	28.4	29.9	29.6
13 Not seasonally adjusted	21.3	22.0	23.4	23.3	27.0	25.8	26.2	27.9	28.4	27.8	30.5	30.5
U.S. Treasury demand balances ⁷												
14 Seasonally adjusted	3.6	4.0	4.4	5.2	3.8	4.3	3.9	4.3	4.4	4.1	4.0	4.5
15 Not seasonally adjusted	3.9	4.2	4.3	5.4	3.6	5.0	3.6	3.4	5.0	3.7	3.5	5.1
Time deposits, \$100,000 or more ⁸												
16 Seasonally adjusted	137.4	137.2	136.9	136.5	137.7	141.8	144.4	146.3	148.2	152.8	157.7	162.3
17 Not seasonally adjusted	138.8	137.7	137.6	135.9	137.1	140.2	142.1	145.6	147.6	152.4	158.5	165.3
1978												
Total nondeposit funds												
1 Seasonally adjusted ²	55.2	57.5	58.5	61.4	69.5	68.7	71.1	73.4	73.2	80.7	82.1	83.1
2 Not seasonally adjusted	55.0	57.2	56.9	61.7	69.4	68.0	71.1	74.0	73.4	81.5	83.5	83.0
Federal funds, RPs, and other borrowings from nonbanks ³												
3 Seasonally adjusted	57.5	59.9	62.3	61.9	69.4	67.4	68.2	71.1	68.9	73.7	74.0	76.3
4 Not seasonally adjusted	57.3	59.6	60.8	62.2	69.2	66.7	68.1	71.7	69.1	74.5	75.4	76.2
5 Net balances due to foreign-related institutions, not seasonally adjusted	-2.2	-2.3	-3.8	-.4	.1	1.3	3.0	2.2	4.3	7.0	8.1	6.8
MEMO												
6 Domestically chartered banks' net positions with own foreign branches, not seasonally adjusted ⁴	-13.5	-13.1	-14.8	-11.0	-11.6	-11.7	-9.4	-10.4	-10.2	-9.8	-9.7	-10.1
7 Gross due from balances	22.3	22.7	23.1	19.0	19.6	20.6	18.4	19.6	20.0	21.3	22.8	24.9
8 Gross due to balances	8.7	9.5	8.2	7.9	7.9	8.8	8.9	9.1	9.7	11.4	13.0	14.7
9 Foreign-related institutions' net positions with directly related institutions, not seasonally adjusted ⁵	11.3	10.8	11.0	10.6	11.8	13.1	12.5	12.7	14.6	16.9	17.9	17.0
10 Gross due from balances	11.6	11.1	12.2	12.5	11.8	12.2	12.1	11.5	12.9	14.3	13.8	14.3
11 Gross due to balances	23.0	21.9	23.2	23.1	23.6	25.3	24.5	24.2	27.5	31.2	31.7	31.3
Security RP borrowings ⁶												
12 Seasonally adjusted	30.8	31.1	32.2	32.3	31.2	29.9	31.3	32.8	32.5	35.5	37.7	40.0
13 Not seasonally adjusted	29.3	30.3	31.8	31.4	32.8	29.8	31.0	33.5	33.2	34.9	38.2	40.8
U.S. Treasury demand balances ⁷												
14 Seasonally adjusted	3.8	4.2	5.0	4.9	4.4	5.4	4.6	4.4	5.4	4.4	9.9	9.4
15 Not seasonally adjusted	4.3	4.3	4.8	5.0	4.0	6.2	4.4	3.5	6.2	4.3	8.3	10.3
Time deposits, \$100,000 or more ⁸												
16 Seasonally adjusted	165.9	169.6	175.1	180.0	185.6	189.9	194.3	197.3	200.1	202.0	210.2	213.9
17 Not seasonally adjusted	167.9	170.9	176.9	179.4	184.8	187.2	190.6	195.6	198.6	201.1	211.7	218.3

15. Major nondeposit funds of commercial banks¹—Continued

Monthly averages, billions of dollars

Source	1979											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Total nondeposit funds												
1 Seasonally adjusted ²	77.6	91.1	97.4	99.4	110.3	113.1	118.8	125.5	128.7	126.6	123.6	117.1
2 Not seasonally adjusted	77.7	90.1	95.6	99.8	110.1	112.1	118.4	126.8	129.3	128.2	124.8	117.1
Federal funds, RPs, and other borrowings from nonbanks ³												
3 Seasonally adjusted	71.3	79.0	80.1	79.6	86.9	86.0	90.3	92.4	93.2	92.2	88.9	88.7
4 Not seasonally adjusted	71.4	78.0	78.3	80.0	86.7	85.0	89.9	93.6	93.8	93.7	90.1	88.7
5 Net balances due to foreign-related institutions, not seasonally adjusted	6.3	12.0	17.3	19.8	23.4	27.1	28.5	33.1	35.5	34.5	34.7	28.4
MEMO												
6 Domestically chartered banks' net positions with own foreign branches, not seasonally adjusted ⁴	-10.0	-6.2	-3.4	-.9	2.7	5.3	5.6	8.2	10.5	9.1	11.4	6.9
7 Gross due from balances	24.6	23.3	22.5	21.9	19.5	20.1	20.3	19.4	21.7	22.0	21.6	22.9
8 Gross due to balances	14.5	17.0	19.0	20.8	22.2	25.4	25.9	27.7	32.2	31.1	33.0	29.7
9 Foreign-related institutions' net positions with directly related institutions, not seasonally adjusted ⁵	16.4	18.4	20.8	20.8	20.6	21.8	22.9	24.9	25.0	25.4	23.3	21.6
10 Gross due from balances	15.4	15.0	15.3	15.7	15.9	17.6	17.6	16.2	23.4	25.7	26.5	28.9
11 Gross due to balances	31.8	33.3	36.0	36.5	36.6	39.3	40.5	41.1	48.3	51.1	49.7	50.5
Security RP borrowings ⁶												
12 Seasonally adjusted	41.9	43.1	44.4	47.0	47.9	50.7	49.1	47.9	51.2	50.7	44.6	43.6
13 Not seasonally adjusted	40.7	42.2	44.1	45.7	49.6	50.3	48.7	49.2	51.9	50.1	45.0	44.1
U.S. Treasury demand balances ⁷												
14 Seasonally adjusted	10.5	7.7	7.0	5.4	7.9	9.8	14.2	11.8	10.7	9.8	8.5	10.7
15 Not seasonally adjusted	12.0	8.4	6.5	5.3	8.4	10.8	13.2	9.8	12.5	11.7	5.6	9.7
Time deposits, \$100,000 or more ⁸												
16 Seasonally adjusted	217.8	219.2	218.8	216.9	214.5	212.1	213.9	216.2	222.4	227.8	229.1	229.6
17 Not seasonally adjusted	220.5	221.5	221.4	216.3	213.8	208.9	209.7	214.1	220.6	226.6	230.6	234.1
	1980											
Total nondeposit funds												
1 Seasonally adjusted ²	120.9	127.0	131.3	119.4	123.5	115.3	117.0	108.7	111.6	117.3	118.3	117.5
2 Not seasonally adjusted	121.0	125.4	129.4	120.1	122.8	113.9	116.3	110.5	112.2	119.4	118.6	117.7
Federal funds, RPs, and other borrowings from nonbanks ³												
3 Seasonally adjusted	92.8	97.6	98.5	92.5	100.5	100.8	106.1	98.4	102.7	106.0	109.8	109.2
4 Not seasonally adjusted	92.9	96.1	96.6	93.2	99.8	99.4	105.4	100.2	103.4	108.0	110.1	109.4
5 Net balances due to foreign-related institutions, not seasonally adjusted	28.1	29.4	32.8	26.9	23.0	14.6	10.9	10.3	8.8	11.3	8.5	8.3
MEMO												
6 Domestically chartered banks' net positions with own foreign branches, not seasonally adjusted ⁴	6.0	6.6	9.3	5.9	2.6	-5.3	-8.3	-10.2	-14.4	-12.9	-14.5	-14.5
7 Gross due from balances	22.9	23.3	23.6	24.5	27.4	30.1	32.7	35.8	38.2	38.3	37.6	37.6
8 Gross due to balances	28.9	29.9	33.0	30.4	30.0	24.7	24.3	25.5	23.7	25.3	23.1	23.0
9 Foreign-related institutions' net positions with directly related institutions, not seasonally adjusted ⁵	22.1	22.8	23.5	20.9	20.5	19.9	19.3	20.6	23.3	24.3	23.1	22.8
10 Gross due from balances	29.7	30.5	32.0	28.4	28.4	28.5	30.8	30.9	30.3	30.8	31.0	32.5
11 Gross due to balances	51.7	53.2	55.4	49.4	48.8	48.4	50.1	51.6	53.6	55.2	54.1	55.4
Security RP borrowings ⁶												
12 Seasonally adjusted	42.2	42.4	41.7	39.4	38.4	42.3	46.9	48.9	49.1	50.5	50.6	51.8
13 Not seasonally adjusted	41.5	41.8	41.6	38.5	39.2	42.1	46.6	49.9	49.6	50.1	50.9	52.0
U.S. Treasury demand balances ⁷												
14 Seasonally adjusted	11.0	10.8	8.2	9.1	8.1	9.3	9.7	10.8	12.1	10.2	10.3	10.2
15 Not seasonally adjusted	12.7	11.7	7.8	9.0	8.5	10.0	9.1	9.0	13.8	12.6	6.7	9.1
Time deposits, \$100,000 or more ⁸												
16 Seasonally adjusted	231.6	235.1	237.9	240.7	243.0	240.5	236.4	237.2	242.4	247.9	257.0	268.7
17 Not seasonally adjusted	234.1	238.0	240.9	240.1	242.3	237.0	232.2	235.3	241.1	247.0	258.3	272.9

15. Major nondeposit funds of commercial banks¹—Continued

Monthly averages, billions of dollars

Source	1981											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Total nondeposit funds												
1 Seasonally adjusted ²	119.2	117.8	112.9	106.6	117.0	119.0	118.5	119.6	118.9	114.0	116.7	95.5
2 Not seasonally adjusted	118.7	117.5	112.9	105.8	118.9	118.7	117.8	120.6	119.0	113.7	117.1	95.3
Federal funds, RPs, and other borrowings from nonbanks ³												
3 Seasonally adjusted	110.9	109.6	109.4	107.3	108.3	113.0	112.2	109.2	109.6	109.1	113.0	113.7
4 Not seasonally adjusted	110.4	109.3	109.4	106.5	109.3	112.7	111.5	110.1	109.6	108.8	113.4	113.5
5 Net balances due to foreign-related institutions, not seasonally adjusted	8.3	8.2	3.5	— .6	8.7	6.0	6.3	10.4	9.3	4.9	3.8	—18.1
MEMO												
6 Domestically chartered banks' net positions with own foreign branches, not seasonally adjusted ⁴	—16.1	—14.6	—16.9	—21.2	—13.5	—14.5	—14.5	—10.1	—12.2	—15.3	—14.8	—22.4
7 Gross due from balances	37.5	36.3	38.8	43.0	43.4	42.5	45.0	43.7	44.5	45.5	47.9	54.9
8 Gross due to balances	21.2	21.6	21.8	21.7	29.8	27.8	30.4	33.5	32.2	30.1	32.9	32.4
9 Foreign-related institutions' net positions with directly related institutions, not seasonally adjusted ⁵	24.5	22.9	20.5	20.6	22.3	20.6	20.9	20.6	21.6	20.3	18.7	4.3
10 Gross due from balances	31.5	31.8	31.9	34.0	35.6	36.8	37.3	37.9	39.9	38.2	39.1	48.1
11 Gross due to balances	55.9	54.7	52.4	54.6	58.0	57.5	58.2	58.5	61.6	58.5	57.8	52.4
Security RP borrowings ⁶												
12 Seasonally adjusted	55.0	54.2	53.9	54.6	54.5	58.8	57.7	56.1	56.0	55.7	57.5	59.3
13 Not seasonally adjusted	54.5	53.9	54.0	53.8	55.5	58.5	57.0	57.0	56.1	55.4	57.9	59.2
U.S. Treasury demand balances ⁷												
14 Seasonally adjusted	6.9	7.3	10.5	11.9	11.9	12.1	11.4	8.9	9.5	10.4	15.0	12.8
15 Not seasonally adjusted	7.9	8.2	10.3	12.1	12.3	12.4	10.5	7.3	10.7	13.2	9.6	11.1
Time deposits, \$100,000 or more ⁸												
16 Seasonally adjusted	280.7	285.1	283.9	285.8	295.3	302.3	309.3	316.8	321.4	323.7	323.8	326.6
17 Not seasonally adjusted	283.0	288.1	286.8	284.8	294.5	298.6	305.0	315.3	320.6	323.1	325.0	330.6
IBF ADJUSTMENTS FOR SELECTED ITEMS ⁹												
18 Items 1 and 2	...	...	...	...	...	...	...	...	...	...	...	22.4
19 Items 3 and 4	...	...	...	...	...	...	...	...	...	...	...	1.7
20 Item 5	...	...	...	...	...	...	...	...	...	...	...	20.7
21 Item 6	...	...	...	...	...	...	...	...	...	...	...	3.1
22 Item 9	...	...	...	...	...	...	...	...	...	...	...	17.6
1982												
Total nondeposit funds												
1 Seasonally adjusted ²	84.2	84.1	82.3	82.3	82.7	85.0	81.5	78.9	76.1	77.9	80.6	75.0
2 Not seasonally adjusted	83.8	84.3	82.7	81.9	83.8	84.7	80.2	79.4	75.7	77.3	81.3	74.6
Federal funds, RPs, and other borrowings from nonbanks ³												
3 Seasonally adjusted	113.5	112.5	114.9	114.7	116.6	117.3	118.5	120.0	121.8	125.8	125.5	122.7
4 Not seasonally adjusted	113.1	112.7	115.2	114.3	117.7	117.0	117.2	120.5	121.4	125.2	126.1	122.3
5 Net balances due to foreign-related institutions, not seasonally adjusted	—29.2	—28.3	—32.4	—32.3	—33.7	—32.2	—36.9	—41.0	—45.5	—47.8	—44.7	—47.6
MEMO												
6 Domestically chartered banks' net positions with own foreign branches, not seasonally adjusted ⁴	—27.0	—25.8	—28.7	—29.7	—29.8	—29.1	—32.9	—34.3	—38.6	—40.3	—38.3	—39.5
7 Gross due from balances	55.1	55.0	56.7	57.4	58.1	57.7	60.6	65.1	68.5	69.8	69.9	72.2
8 Gross due to balances	28.0	29.1	27.9	27.6	28.3	28.5	27.6	30.6	29.8	29.4	31.5	32.6
9 Foreign-related institutions' net positions with directly related institutions, not seasonally adjusted ⁵	—2.1	—2.4	—3.6	—2.5	—3.8	—3.0	—4.0	—6.6	—6.8	—7.4	—6.4	—7.9
10 Gross due from balances	50.0	50.5	50.0	49.2	49.5	50.3	52.7	53.6	54.2	53.9	53.5	54.6
11 Gross due to balances	47.8	48.0	46.3	46.5	45.6	47.2	48.7	46.9	47.2	46.4	47.1	46.6
Security RP borrowings ⁶												
12 Seasonally adjusted	60.1	59.3	60.5	61.1	58.3	57.9	59.0	62.9	63.1	66.4	65.6	64.1
13 Not seasonally adjusted	59.8	59.4	60.9	60.7	59.4	57.6	57.7	63.4	62.7	65.8	66.3	63.7
U.S. Treasury demand balances ⁷												
14 Seasonally adjusted	12.5	18.1	15.5	13.3	14.8	11.0	8.0	10.0	10.9	13.5	12.4	12.8
15 Not seasonally adjusted	14.4	19.9	15.4	13.7	15.3	10.7	8.2	8.1	12.3	16.4	7.8	10.8
Time deposits, \$100,000 or more ⁸												
16 Seasonally adjusted	329.5	333.4	335.2	338.0	341.5	348.4	354.4	360.2	361.7	365.2	361.4	351.4
17 Not seasonally adjusted	331.0	335.7	337.8	336.1	340.4	345.1	351.1	359.7	362.1	365.6	362.4	354.6
IBF ADJUSTMENTS FOR SELECTED ITEMS ⁹												
18 Items 1 and 2	29.6	30.4	31.2	31.4	31.7	32.0	32.2	32.5	32.8	33.1	33.3	33.9
19 Items 3 and 4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4
20 Item 5	27.2	28.0	28.4	29.0	29.3	29.6	29.8	30.1	30.4	30.7	30.9	31.5
21 Item 6	4.8	4.9	4.9	5.0	5.0	5.0	5.1	5.3	5.3	5.4	5.3	5.8
22 Item 9	22.5	23.1	23.6	24.0	24.3	24.6	24.7	24.9	25.0	25.3	25.4	25.7

15. Major nondeposit funds of commercial banks¹—Continued

Monthly averages, billions of dollars

Source	1983											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Total nondeposit funds												
1 Seasonally adjusted ²	64.2	68.1	68.8	71.8	80.5	81.3	73.5	78.2	79.4	75.5	89.8	94.1
2 Not seasonally adjusted	64.0	68.9	69.7	72.1	82.1	80.6	71.3	78.4	78.3	74.7	90.8	93.6
Federal funds, RPs, and other borrowings from nonbanks ³												
3 Seasonally adjusted	125.9	129.2	131.2	134.3	138.5	136.7	132.6	130.5	131.2	131.8	137.2	137.3
4 Not seasonally adjusted	125.7	130.5	132.1	134.7	140.1	136.0	130.4	130.6	130.2	131.0	138.2	136.8
5 Net balances due to foreign-related institutions, not seasonally adjusted	-61.6	-61.5	-62.3	-62.5	-57.8	-55.3	-59.0	-52.2	-51.7	-56.2	-47.3	-43.2
MEMO												
6 Domestically chartered banks' net positions with own foreign branches, not seasonally adjusted ⁴	-49.9	-50.4	-52.7	-52.6	-48.6	-49.1	-50.8	-45.2	-46.2	-48.4	-42.9	-39.7
7 Gross due from balances	79.2	78.9	79.7	80.3	76.3	75.8	77.4	73.6	74.7	76.4	76.5	75.3
8 Gross due to balances	29.2	28.4	26.8	27.6	27.6	26.6	26.5	28.3	28.3	27.9	33.6	35.5
9 Foreign-related institutions' net positions with directly related institutions, not seasonally adjusted ⁵	-11.6	-11.0	-9.4	-9.8	-9.1	-6.1	-8.1	-6.9	-5.4	-7.7	-4.3	-3.4
10 Gross due from balances	57.0	55.4	56.2	55.9	55.8	54.0	55.3	54.0	54.0	56.1	53.9	54.6
11 Gross due to balances	45.3	44.4	46.6	46.1	46.6	47.8	47.1	47.0	48.5	48.3	49.5	51.1
Security RP borrowings ⁶												
12 Seasonally adjusted	65.0	67.1	68.9	72.0	75.4	75.5	73.7	72.0	73.2	74.7	77.8	79.6
13 Not seasonally adjusted	64.8	67.9	69.8	72.4	77.0	74.8	71.4	72.2	72.2	73.9	78.8	79.1
U.S. Treasury demand balances ⁷												
14 Seasonally adjusted	14.0	8.9	12.9	13.5	11.9	14.3	21.1	20.5	16.1	20.7	11.9	12.8
15 Not seasonally adjusted	16.3	10.2	13.2	14.2	12.5	13.2	21.8	16.4	17.9	24.7	7.5	10.8
Time deposits, \$100,000 or more ⁸												
16 Seasonally adjusted	325.3	309.9	299.6	295.5	286.6	286.4	283.9	285.0	284.6	280.3	283.4	287.5
17 Not seasonally adjusted	325.7	310.8	301.1	293.4	285.6	284.3	282.2	285.3	285.6	281.3	284.2	289.5
1984												
Total nondeposit funds												
1 Seasonally adjusted ²	90.7	95.5	99.8	104.7	112.8	103.9	104.2	107.7	110.0	110.6	113.7	110.8
2 Not seasonally adjusted	90.5	97.0	101.4	105.5	114.7	103.1	101.3	107.2	108.6	109.5	114.7	110.4
Federal funds, RPs, and other borrowings from nonbanks ³												
3 Seasonally adjusted	134.8	136.9	136.4	137.7	140.1	136.4	136.8	141.9	143.5	142.3	145.1	141.1
4 Not seasonally adjusted	134.6	138.4	138.0	138.5	142.0	135.6	133.9	141.4	142.1	141.2	146.1	140.7
5 Net balances due to foreign-related institutions, not seasonally adjusted	-44.0	-41.3	-36.5	-33.0	-27.2	-32.4	-32.5	-34.1	-33.3	-31.6	-31.3	-30.2
MEMO												
6 Domestically chartered banks' net positions with own foreign branches, not seasonally adjusted ⁴	-38.7	-37.6	-34.9	-33.2	-29.8	-32.8	-33.0	-34.9	-35.1	-34.0	-32.5	-31.2
7 Gross due from balances	73.3	72.2	73.8	73.6	73.5	73.8	71.2	72.7	71.5	69.7	68.2	69.0
8 Gross due to balances	34.5	34.5	38.8	40.3	43.6	40.9	38.1	37.7	36.2	35.6	35.6	37.7
9 Foreign-related institutions' net positions with directly related institutions, not seasonally adjusted ⁵	-5.2	-3.6	-1.5	.2	2.6	.4	.5	.8	1.8	2.4	1.2	1.0
10 Gross due from balances	54.0	51.1	49.9	49.2	49.3	50.3	51.6	51.1	51.1	50.1	50.0	51.2
11 Gross due to balances	48.7	47.3	48.3	49.4	51.9	50.8	52.0	52.0	52.9	52.4	51.2	52.2
Security RP borrowings ⁶												
12 Seasonally adjusted	79.1	79.2	78.3	80.5	80.0	76.8	77.5	80.0	80.8	80.6	81.7	79.3
13 Not seasonally adjusted	78.9	80.7	79.9	81.3	81.9	76.0	74.6	79.6	79.4	79.4	82.7	78.9
U.S. Treasury demand balances ⁷												
14 Seasonally adjusted	16.3	19.6	17.3	15.9	12.1	13.7	10.8	12.7	15.8	9.5	17.3	14.9
15 Not seasonally adjusted	19.6	22.3	17.5	16.5	12.8	12.4	11.9	10.3	17.5	11.0	10.4	12.5
Time deposits, \$100,000 or more ⁸												
16 Seasonally adjusted	288.7	286.5	289.1	292.6	301.1	310.9	314.7	315.0	315.1	320.4	321.9	325.8
17 Not seasonally adjusted	288.4	286.5	290.1	290.0	300.1	308.9	313.5	315.6	316.9	322.4	323.1	327.5

15. Major nondeposit funds of commercial banks¹—Continued

Monthly averages, billions of dollars

Source	1985											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Total nondeposit funds												
1 Seasonally adjusted ²	103.4	110.2	111.9	104.5	111.7	113.3	108.7	112.2	114.0	117.6	120.8	126.2
2 Not seasonally adjusted	103.3	112.3	114.0	105.4	113.7	112.2	105.4	111.4	112.4	116.2	121.9	125.9
Federal funds, RPs, and other borrowings from nonbanks ³												
3 Seasonally adjusted	138.3	141.6	140.6	136.4	140.1	146.0	145.8	142.2	143.0	143.4	148.4	152.8
4 Not seasonally adjusted	138.2	143.6	142.6	137.3	142.1	144.8	142.4	141.5	141.4	142.0	149.4	152.4
5 Net balances due to foreign-related institutions, not seasonally adjusted	-34.8	-31.2	-28.6	-31.8	-28.3	-32.5	-37.0	-29.9	-28.9	-25.7	-27.5	-26.5
MEMO												
6 Domestically chartered banks' net positions with own foreign branches, not seasonally adjusted ⁴	-34.7	-31.5	-29.4	-32.3	-29.4	-32.4	-38.2	-32.7	-30.6	-28.6	-30.2	-31.5
7 Gross due from balances	71.4	70.5	71.4	74.8	74.5	76.4	79.2	75.8	74.7	74.2	74.1	76.1
8 Gross due to balances	36.6	38.9	41.9	42.4	44.9	44.0	40.8	43.0	44.0	45.4	43.8	44.5
9 Foreign-related institutions' net positions with directly related institutions, not seasonally adjusted ⁵	.0	.3	.9	.5	1.1	— .1	1.3	2.8	1.7	2.9	2.7	5.1
10 Gross due from balances	52.2	53.3	52.7	51.2	51.7	53.0	54.6	55.1	56.0	55.4	56.1	56.8
11 Gross due to balances	52.1	53.5	53.5	51.7	52.9	52.8	55.9	57.9	57.8	58.3	58.8	61.9
Security RP borrowings ⁶												
12 Seasonally adjusted	79.5	82.6	83.2	80.8	81.4	83.5	83.7	83.3	85.3	84.7	84.8	88.0
13 Not seasonally adjusted	79.4	84.7	85.2	81.7	83.4	82.3	80.4	82.6	83.7	83.4	85.9	87.7
U.S. Treasury demand balances ⁷												
14 Seasonally adjusted	14.9	13.8	12.7	15.0	20.3	16.9	20.5	16.1	14.9	4.7	13.5	17.5
15 Not seasonally adjusted	18.5	15.8	12.8	15.4	20.9	14.9	23.1	13.4	16.8	5.4	7.9	14.6
Time deposits, \$100,000 or more ⁸												
16 Seasonally adjusted	326.8	326.0	330.1	333.6	330.4	328.9	324.2	327.2	330.8	333.9	335.9	337.6
17 Not seasonally adjusted	325.9	325.3	330.7	330.5	329.6	327.2	323.2	327.7	332.7	336.3	337.5	339.4

16. Commercial bank assets and liabilities—Last-Wednesday-of-month series

A. All commercial banking institutions¹

Billions of dollars

Account	1984											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Loans and securities ²	1,679.6	1,710.8	1,713.6	1,735.0	1,758.2	1,765.6	1,767.1	1,786.8	1,800.9	1,825.7	1,826.1	1,867.8
2 Investment securities	386.5	389.0	388.7	386.6	383.5	383.0	380.3	378.6	379.9	378.3	377.7	381.1
3 U.S. government securities ³	248.1	251.5	251.8	251.7	248.5	249.2	247.6	244.8	244.9	242.9	242.3	244.5
4 Other ³	138.4	137.6	136.9	135.0	135.0	133.8	132.7	133.8	135.0	135.4	135.5	136.6
5 Trading account assets	16.8	16.9	17.0	19.9	18.8	14.6	15.7	20.0	20.9	22.5	21.9	22.9
6 Total loans ^{2,3}	1,276.3	1,304.8	1,307.9	1,328.5	1,355.9	1,368.0	1,371.2	1,388.2	1,400.0	1,424.9	1,426.4	1,463.9
7 Interbank loans ²	114.4	117.5	114.3	115.8	123.5	121.3	116.9	125.1	121.1	123.6	119.8	123.8
8 Loans excluding interbank ³	1,161.9	1,187.3	1,193.5	1,212.7	1,232.4	1,246.7	1,254.3	1,263.0	1,279.0	1,301.3	1,306.7	1,340.1
9 Commercial and industrial	413.4	427.7	433.3	439.9	447.7	453.3	454.9	455.9	460.5	468.5	469.6	477.8
10 Real estate	334.7	338.7	342.4	347.0	350.4	354.8	357.0	362.2	367.0	370.3	374.9	378.2
11 Individual	217.3	219.2	220.4	225.0	229.5	234.1	236.8	241.8	245.3	249.6	252.4	258.7
12 All other ³	196.5	201.7	197.4	200.9	204.8	204.4	205.6	203.2	206.2	213.0	209.8	225.3
13 Total cash assets	186.4	189.4	182.2	191.0	203.2	186.4	180.0	178.4	182.2	189.4	190.0	203.5
14 Reserves with Federal Reserve Banks	21.7	14.7	16.4	22.2	18.5	19.2	19.5	17.5	18.1	18.2	20.6	20.6
15 Cash in vault	21.1	20.6	20.7	21.2	22.3	21.8	21.6	22.2	21.6	21.5	24.0	23.4
16 Cash items in process of collection	60.7	69.4	62.6	66.3	76.9	64.2	60.8	61.4	64.0	71.1	67.5	76.9
17 Demand balances at U.S. depository institutions	30.2	33.6	31.6	29.9	34.6	30.6	29.0	29.2	30.5	31.7	30.5	34.1
18 Other cash assets	52.7	51.0	51.0	51.5	50.8	50.6	49.1	48.1	48.0	47.0	47.5	48.6
19 Other assets ²	187.0	194.1	192.0	192.6	189.5	195.9	196.1	196.2	203.1	208.7	197.9	205.2
20 Total assets/total liabilities and capital	2,053.0	2,094.3	2,087.8	2,118.6	2,150.9	2,147.9	2,143.3	2,161.4	2,186.2	2,223.8	2,214.0	2,276.6
21 Deposits	1,467.2	1,499.4	1,495.7	1,503.1	1,543.5	1,535.5	1,538.6	1,542.7	1,554.0	1,583.6	1,583.5	1,637.0
22 Transaction deposits ⁴	433.7	456.3	441.2	447.7	463.1	446.5	442.1	440.9	443.3	463.9	454.3	492.5
23 Savings deposits ⁴	361.9	367.2	371.4	369.7	371.8	369.8	368.7	365.4	365.2	371.5	378.6	386.8
24 Time deposits	671.6	675.9	683.0	685.6	708.7	719.2	727.7	736.4	745.5	748.2	750.5	757.6
25 Borrowings	297.6	296.6	290.6	307.9	295.4	295.9	295.7	305.8	312.0	319.9	304.9	310.8
26 Other liabilities	149.6	158.4	161.2	166.0	171.8	171.5	165.3	166.6	169.4	170.2	175.1	176.4
27 Residual (assets less liabilities)	138.6	140.0	140.3	141.6	140.2	145.0	143.8	146.3	150.8	150.1	150.5	152.3
MEMO												
28 U.S. government securities (including trading account)	259.1	263.2	262.9	263.6	260.9	257.4	256.8	256.5	256.9	258.0	257.0	258.9
29 Other securities (including trading account) ^{3,5}	144.2	142.7	142.8	142.9	141.4	140.1	139.2	142.1	143.9	142.9	142.6	145.1

16. Commercial bank assets and liabilities—Last-Wednesday-of-month series—Continued

A. All commercial banking institutions¹—Continued

Billions of dollars

Account	1985											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Loans and securities ²	1,861.3	1,881.0	1,889.2	1,906.3	1,915.3	1,936.1	1,952.8	1,956.7	1,974.9	1,984.3	2,034.1	2,067.0
2 Investment securities	385.6	386.8	388.2	389.4	395.8	398.6	399.1	400.3	403.8	402.4	410.5	420.4
3 U.S. government securities ³	247.4	250.7	253.4	253.1	257.7	259.4	260.2	257.8	258.1	252.9	254.9	253.9
4 Other ¹	138.3	136.1	134.7	136.3	138.1	139.2	138.9	142.5	145.7	149.6	155.6	166.5
5 Trading account assets	24.2	27.6	23.7	23.5	23.5	23.1	22.3	24.2	26.4	25.0	32.0	31.1
6 Total loans ^{2,3}	1,451.5	1,466.6	1,477.3	1,493.4	1,496.0	1,514.3	1,531.4	1,532.1	1,544.7	1,556.9	1,591.6	1,615.6
7 Interbank loans ²	123.9	127.2	125.2	128.9	123.7	123.8	133.0	129.4	128.6	132.4	149.0	150.6
8 Loans excluding interbank ³	1,327.6	1,339.3	1,352.0	1,364.5	1,372.3	1,390.5	1,398.4	1,402.8	1,416.1	1,424.4	1,442.7	1,465.0
9 Commercial and industrial	471.9	478.7	485.4	485.3	487.5	488.2	489.1	487.8	492.3	491.7	495.8	500.2
10 Real estate	380.9	383.2	386.4	389.7	394.4	399.1	403.7	407.4	411.5	416.7	420.2	423.7
11 Individual	261.0	262.4	265.0	269.1	272.9	276.7	281.0	284.9	287.4	290.3	292.0	296.0
12 All other ³	213.9	215.0	215.2	220.3	217.6	226.5	224.7	222.7	224.8	225.7	234.7	245.0
13 Total cash assets	189.1	190.6	184.4	188.3	203.4	192.0	199.9	190.2	189.7	191.5	209.0	213.3
14 Reserves with Federal Reserve Banks	21.0	19.7	19.9	23.0	20.8	21.7	21.0	24.6	24.8	19.5	20.4	27.6
15 Cash in vault	21.9	21.9	21.3	21.4	23.3	22.3	22.0	22.7	22.1	22.6	21.4	22.2
16 Cash items in process of collection	67.7	69.7	64.7	64.4	76.7	68.6	70.7	62.6	61.6	68.1	82.1	79.5
17 Demand balances at U.S. depository institutions	30.5	31.6	31.0	30.1	35.1	31.4	33.6	30.7	30.6	31.5	35.8	36.0
18 Other cash assets	48.1	47.8	47.5	49.5	47.6	48.0	52.5	49.6	50.6	49.8	49.4	48.0
19 Other assets ²	197.3	201.2	194.6	195.3	191.6	199.2	206.1	192.2	197.7	190.7	198.6	203.6
20 Total assets/total liabilities and capital	2,247.7	2,272.8	2,268.2	2,289.9	2,310.2	2,327.2	2,358.7	2,339.1	2,362.2	2,366.5	2,441.8	2,483.8
21 Deposits	1,610.1	1,623.8	1,632.4	1,644.2	1,668.3	1,667.4	1,692.6	1,684.3	1,690.5	1,713.6	1,751.7	1,772.5
22 Transaction deposits ⁴	457.9	459.8	458.0	465.8	480.8	474.8	493.2	476.3	475.2	491.7	522.3	536.9
23 Savings deposits ⁴	401.0	408.3	411.5	411.5	420.3	427.5	436.1	438.3	440.1	445.8	450.4	452.0
24 Time deposits	751.2	755.8	762.9	767.0	767.2	765.1	763.3	769.7	775.3	776.2	779.1	783.6
25 Borrowings	312.1	313.9	304.7	313.9	310.2	322.8	326.3	313.7	328.3	313.6	356.1	367.8
26 Other liabilities	170.0	178.3	173.5	172.3	171.2	175.2	176.1	177.3	179.0	173.8	167.9	175.8
27 Residual (assets less liabilities)	155.6	156.8	157.6	159.5	160.5	161.8	163.6	163.8	164.4	165.5	166.0	167.7
MEMO												
28 U.S. government securities (including trading account)	264.4	272.2	270.9	269.4	272.6	275.1	274.1	271.9	275.2	268.7	274.8	269.7
29 Other securities (including trading account) ^{5,5}	145.4	142.2	141.0	143.5	146.6	146.7	147.3	152.6	155.1	158.8	167.7	181.8

16. Commercial bank assets and liabilities—Last-Wednesday-of-month series—Continued
B. Domestically chartered commercial banks⁶

Billions of dollars

Account	1984											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Loans and securities ²	1,592.0	1,621.3	1,619.6	1,643.7	1,664.4	1,672.3	1,678.3	1,690.4	1,709.7	1,731.2	1,729.8	1,768.9
2 Investment securities	379.9	381.8	381.5	379.2	376.0	375.4	372.2	370.3	371.1	369.4	369.1	372.2
3 U.S. government securities ³	242.8	245.9	246.5	246.2	243.0	243.7	242.1	239.3	239.3	237.1	237.0	239.1
4 Other ³	137.1	135.9	135.1	133.1	133.0	131.6	130.1	131.0	131.8	132.3	132.1	133.1
5 Trading account assets	16.8	16.9	17.0	19.9	18.8	14.6	15.7	20.0	20.9	22.5	21.9	22.9
6 Total loans ^{2,3}	1,195.3	1,222.6	1,221.1	1,244.6	1,269.6	1,282.3	1,290.4	1,300.2	1,317.6	1,339.3	1,338.8	1,373.8
7 Interbank loans ²	89.7	95.5	86.7	89.9	96.0	94.5	94.9	97.2	99.6	102.9	95.6	102.3
8 Loans excluding interbank ³	1,105.5	1,127.2	1,134.3	1,154.7	1,173.5	1,187.9	1,195.5	1,202.9	1,218.0	1,236.4	1,243.2	1,271.6
9 Commercial and industrial	377.0	386.5	392.7	399.9	407.3	412.8	413.9	414.3	418.6	422.8	424.6	430.0
10 Real estate	330.1	334.2	337.7	342.3	346.2	350.6	353.2	358.1	362.5	365.7	369.3	372.4
11 Individual	217.2	219.1	220.3	224.8	229.3	233.9	236.6	241.6	245.1	249.3	252.2	258.4
12 All other ³	181.3	187.5	183.8	187.8	190.8	190.6	191.9	188.9	191.8	198.5	197.2	210.8
13 Total cash assets	175.0	177.0	169.2	177.5	190.2	172.6	166.0	165.1	168.0	175.5	175.6	189.0
14 Reserves with Federal Reserve Banks	21.0	14.0	15.8	21.4	17.3	18.4	17.9	16.7	17.3	17.0	19.6	19.0
15 Cash in vault	21.1	20.6	20.7	21.2	22.3	21.8	21.6	22.2	21.6	21.5	23.9	23.3
16 Cash items in process of collection	60.5	69.3	62.4	66.1	76.7	64.1	60.7	61.1	63.8	70.8	67.3	76.7
17 Demand balances at U.S. depository institutions	28.5	32.1	29.9	28.5	33.3	29.1	27.6	27.8	29.0	30.2	28.9	32.4
18 Other cash assets	43.8	41.1	40.5	40.4	40.6	39.3	38.3	37.2	36.4	36.1	35.9	37.6
19 Other assets ²	139.2	147.5	147.2	145.6	141.6	144.6	142.5	144.9	146.0	153.3	145.5	148.5
20 Total assets/total liabilities and capital	1,906.2	1,945.8	1,936.1	1,966.8	1,996.1	1,989.5	1,986.8	2,000.4	2,023.6	2,060.1	2,050.9	2,106.3
21 Deposits	1,431.1	1,462.7	1,457.4	1,466.2	1,503.5	1,494.7	1,497.9	1,503.3	1,514.3	1,543.0	1,542.3	1,592.5
22 Transaction deposits ⁴	427.4	449.8	434.7	441.3	456.4	439.9	435.2	434.2	436.4	456.8	447.4	485.2
23 Savings deposits ⁴	361.0	366.3	370.5	368.9	370.9	368.9	367.8	364.5	364.3	370.6	377.7	385.8
24 Time deposits	642.6	646.5	652.2	656.1	676.2	685.9	694.9	704.6	713.5	715.6	717.2	721.5
25 Borrowings	233.1	233.3	227.7	242.5	233.4	230.6	229.2	237.5	245.2	253.3	243.1	245.6
26 Other liabilities	106.3	112.7	113.6	119.4	122.0	122.2	118.9	116.3	116.4	116.7	118.2	119.0
27 Residual (assets less liabilities)	135.8	137.1	137.4	138.6	137.2	142.0	140.8	143.2	147.8	147.0	147.4	149.2

16. Commercial bank assets and liabilities—Last-Wednesday-of-month series—Continued

B. Domestically chartered commercial banks⁶—Continued

Billions of dollars

Account	1985											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Loans and securities ²	1,764.9	1,780.9	1,789.0	1,804.1	1,816.4	1,834.5	1,852.5	1,855.3	1,868.4	1,878.0	1,924.5	1,952.7
2 Investment securities	376.3	377.4	379.5	380.3	387.0	388.9	389.1	390.2	392.9	391.1	399.5	409.9
3 U.S. government securities ³	241.8	245.0	248.2	248.1	253.1	254.3	255.5	253.1	253.1	247.4	250.1	249.0
4 Other ⁵	134.5	132.4	131.3	132.3	133.9	134.6	133.7	137.1	139.8	143.8	149.4	160.9
5 Trading account assets	24.2	27.6	23.7	23.5	23.5	23.1	22.3	24.2	26.4	25.0	32.0	31.1
6 Total loans ^{2,3}	1,364.5	1,375.8	1,385.7	1,400.3	1,406.0	1,422.4	1,441.1	1,440.9	1,449.1	1,461.9	1,493.0	1,511.7
7 Interbank loans ²	101.1	101.5	100.8	104.4	101.7	102.2	111.0	106.0	104.2	108.7	124.1	123.9
8 Loans excluding interbank ³	1,263.4	1,274.3	1,285.0	1,295.9	1,304.2	1,320.3	1,330.1	1,334.9	1,344.9	1,353.1	1,368.9	1,387.9
9 Commercial and industrial	426.5	432.9	437.5	437.4	438.0	436.9	439.8	438.0	440.2	439.3	441.8	445.3
10 Real estate	375.4	377.6	381.2	384.5	388.9	393.7	398.3	402.1	406.1	411.5	415.0	418.4
11 Individual	260.7	262.0	264.6	268.8	272.5	276.4	280.7	284.6	287.1	290.0	291.7	295.7
12 All other ⁴	200.8	201.8	201.7	205.2	204.8	213.2	211.3	210.2	211.6	212.3	220.5	228.4
13 Total cash assets	174.1	176.1	170.4	173.4	188.9	177.1	183.0	174.1	173.5	175.7	193.5	197.2
14 Reserves with Federal Reserve Banks	20.0	18.6	19.1	22.2	19.5	20.8	20.3	23.6	24.2	18.3	19.2	25.8
15 Cash in vault	21.9	21.8	21.3	21.3	23.3	22.3	22.0	22.7	22.0	22.6	21.4	22.2
16 Cash items in process of collection	67.4	69.4	64.4	64.1	76.3	68.3	70.5	62.4	61.3	67.9	81.8	79.3
17 Demand balances at U.S. depository institutions	29.1	30.3	29.7	28.7	33.6	29.9	32.3	29.0	29.1	30.1	33.9	34.3
18 Other cash assets	35.6	36.0	35.9	37.1	36.2	35.9	38.0	36.4	36.8	36.8	37.1	35.7
19 Other assets ²	143.9	146.0	144.7	145.5	139.7	146.8	155.4	143.4	144.3	142.7	147.7	151.7
20 Total assets/total liabilities and capital	2,082.9	2,103.0	2,104.1	2,123.0	2,145.1	2,158.4	2,190.8	2,172.8	2,186.1	2,196.3	2,265.6	2,301.6
21 Deposits	1,567.0	1,579.4	1,587.0	1,598.8	1,623.9	1,623.6	1,648.7	1,638.4	1,643.1	1,666.4	1,704.6	1,724.4
22 Transaction deposits ⁴	451.2	453.4	452.0	459.5	474.2	468.3	486.6	469.6	468.3	485.0	515.3	529.5
23 Savings deposits ⁴	399.9	407.0	410.1	410.0	418.8	425.9	434.5	436.7	438.5	444.1	448.6	450.3
24 Time deposits	715.9	719.1	724.9	729.3	730.9	729.4	727.6	732.2	736.3	737.3	740.7	744.7
25 Borrowings	249.5	250.6	243.9	251.4	249.1	257.6	262.8	254.2	263.8	252.2	285.0	295.7
26 Other liabilities	113.9	119.4	118.9	116.4	114.7	118.6	118.8	119.5	117.9	115.4	113.0	116.9
27 Residual (assets less liabilities)	152.5	153.6	154.3	156.4	157.4	158.7	160.5	160.7	161.3	162.4	162.9	164.6

17. All large weekly reporting commercial banks—Assets and liabilities, 1985¹

Millions of dollars, Wednesday figures

Account	Jan. 2	Jan. 9	Jan. 16	Jan. 23	Jan. 30	Feb. 6	Feb. 13
1 Cash and balances due from depository institutions	120,323	88,496	101,251	90,813	90,972	88,435	93,298
2 Total loans, leases, and securities, net	832,422	821,410	826,579	814,556	817,648	820,516	822,967
3 U.S. Treasury and government agencies	79,629	82,677	82,151	82,789	83,870	86,166	85,637
4 Trading account	13,849	15,900	15,095	15,848	17,035	17,807	17,593
5 Investment account, by maturity	65,780	66,778	67,056	66,941	66,835	68,359	68,044
6 One year or less	21,324	20,946	20,888	20,480	20,348	20,186	20,187
7 One through five years	30,943	32,276	32,624	33,018	33,104	34,745	34,422
8 Over five years	13,512	13,556	13,544	13,442	13,383	13,428	13,435
9 Other securities	49,706	48,910	48,552	48,487	48,621	48,116	47,739
10 Trading account	5,235	3,971	3,761	3,651	3,937	3,845	3,568
11 Investment account	44,471	44,940	44,792	44,836	44,684	44,271	44,171
12 States and political subdivisions, by maturity	40,084	40,615	40,433	40,452	40,311	39,871	39,784
13 One year or less	5,055	5,460	5,359	5,398	5,188	5,293	5,336
14 Over one year	35,029	35,155	35,074	35,054	35,123	34,578	34,448
15 Other bonds, corporate stocks, and securities	4,387	4,325	4,359	4,384	4,373	4,399	4,387
16 Other trading account assets	3,022	3,199	2,721	3,434	3,199	3,495	3,435
17 Federal funds sold ²	57,238	53,204	58,723	49,242	52,074	48,432	51,372
18 To commercial banks	41,062	36,063	42,579	34,308	36,658	32,484	36,858
19 To nonbank brokers and dealers in securities	11,057	12,004	11,255	11,237	11,664	11,608	10,403
20 To others	5,119	5,137	4,889	3,697	3,752	4,341	4,111
21 Other loans and leases, gross ³	658,852	649,650	650,774	646,972	646,337	650,887	651,323
22 Other loans, gross ³	645,888	636,798	637,912	634,093	633,481	638,005	638,418
23 Commercial and industrial ³	253,355	250,250	250,828	249,226	249,356	251,428	251,458
24 Bankers acceptances and commercial paper	3,966	3,197	2,949	2,916	3,174	3,660	3,827
25 All other	249,390	247,053	247,879	246,311	246,182	247,768	247,630
26 U.S. addressees	243,207	241,190	242,121	240,559	240,485	242,044	241,952
27 Non-U.S. addressees	6,182	5,863	5,758	5,752	5,696	5,724	5,679
28 Real estate loans ³	160,802	160,869	161,468	161,651	162,146	162,233	162,839
29 To individuals for personal expenditures	114,355	114,486	114,522	114,418	114,623	114,564	114,665
30 To depository and financial institutions	41,798	40,694	40,883	40,734	40,028	42,136	42,068
31 Commercial banks in the United States	10,072	9,791	10,061	10,211	10,144	11,596	11,408
32 Banks in foreign countries	6,535	6,059	6,185	6,575	6,090	6,435	6,564
33 Nonbank depositories and other financial institutions	25,190	24,843	24,637	23,947	23,793	24,105	24,095
34 For purchasing and carrying securities	18,083	16,417	15,600	13,875	13,187	13,607	13,199
35 To finance agricultural production	7,251	7,086	6,966	6,927	6,925	6,884	6,906
36 To states and political subdivisions	29,746	29,772	29,841	29,738	29,798	29,608	29,462
37 To foreign governments and official institutions	3,828	3,711	3,647	3,565	3,638	3,592	3,697
38 All other	16,670	13,562	14,156	13,959	13,781	13,953	14,124
39 Lease financing receivables	12,963	12,852	12,861	12,879	12,856	12,882	12,905
40 Less: Unearned income	5,283	5,305	5,308	5,302	5,303	5,256	5,262
41 Loan and lease reserve ³	10,742	10,926	11,035	11,066	11,150	11,325	11,278
42 Other loans and leases, net ³	642,827	633,419	634,431	630,604	629,884	634,306	634,784
43 All other assets	141,111	134,923	134,683	131,844	130,010	131,248	132,463
44 Total assets	1,093,856	1,044,828	1,062,514	1,037,212	1,038,630	1,040,198	1,048,729
45 Demand deposits	226,107	185,478	198,466	186,162	184,558	184,589	188,169
46 Individuals, partnerships, and corporations	174,183	145,715	151,438	140,649	139,234	139,035	145,106
47 States and political subdivisions	6,326	4,848	5,376	5,902	5,136	5,778	4,684
48 U.S. government	1,210	1,603	3,759	3,033	2,768	2,212	1,617
49 Depository institutions in United States	26,649	19,408	22,370	21,096	21,046	21,974	21,003
50 Banks in foreign countries	6,989	5,718	5,823	6,495	6,187	5,959	6,131
51 Foreign governments and official institutions	864	789	809	830	1,040	1,152	922
52 Certified and officers' checks	9,886	7,397	8,891	8,157	9,148	8,479	8,705
53 Transaction balances other than demand deposits	37,247	37,160	36,807	35,118	34,700	36,441	35,701
54 Nontransaction balances	461,178	460,840	460,101	459,731	459,580	460,068	460,308
55 Individuals, partnerships, and corporations	426,984	426,693	426,114	425,612	424,867	425,430	424,919
56 States and political subdivisions	21,337	21,717	21,668	21,807	22,216	22,303	22,885
57 U.S. government	426	444	466	456	452	449	449
58 Depository institutions in the United States	8,996	8,815	8,718	8,794	9,016	9,004	9,085
59 Foreign governments, official institutions and banks	3,435	3,171	3,135	3,062	3,029	2,882	2,970
60 Liabilities for borrowed money	201,905	194,732	198,916	192,040	194,822	192,918	196,362
61 Borrowings from Federal Reserve Banks	5,577	1,265	846	510	1,555	862	1,369
62 Treasury tax-and-loan notes	8,162	8,154	10,284	14,859	15,650	7,462	8,269
63 All other liabilities for borrowed money ⁴	188,166	185,312	187,786	176,670	177,617	184,594	186,723
64 Other liabilities and subordinated notes and debentures	94,916	94,212	95,713	91,766	92,454	93,088	94,867
65 Total liabilities	1,021,353	972,422	990,004	964,818	966,115	967,105	975,407
66 Residual (total assets minus total liabilities) ⁵	72,504	72,406	72,510	72,394	72,515	73,093	73,322
MEMO							
67 Total loans and leases (gross) and investments adjusted ⁶	797,313	791,786	790,282	786,404	787,299	793,018	791,240
68 Total loans and leases (gross) adjusted ^{3,6}	664,956	657,000	656,857	651,694	651,609	655,240	654,429
69 Time deposits in amounts of \$100,000 or more	160,711	159,935	158,074	157,629	156,878	156,152	156,113
70 Loans sold outright to affiliates, total ⁷	3,060	3,051	3,011	2,976	2,862	2,794	2,887
71 Commercial and industrial	2,078	2,020	1,997	1,978	1,939	1,899	1,910
72 Other	982	1,031	1,014	997	923	894	977
73 Nontransaction savings deposits (including MMDAs)	169,848	170,679	171,864	172,497	173,427	174,584	174,951

17. All large weekly reporting commercial banks—Assets and liabilities, 1985¹—Continued

Millions of dollars, Wednesday figures

Account	Feb. 20	Feb. 27	Mar. 6	Mar. 13	Mar. 20	Mar. 27	Apr. 3
1 Cash and balances due from depository institutions	105,970	91,091	91,684	94,197	91,167	87,296	92,519
2 Total loans, leases, and securities, net	827,236	828,267	830,085	829,458	826,930	829,064	836,191
3 U.S. Treasury and government agencies	89,983	91,462	91,897	90,269	86,896	86,882	87,323
4 Trading account	20,278	21,500	22,234	20,417	17,652	17,511	17,316
5 Investment account, by maturity	69,704	69,962	69,662	69,852	69,244	69,371	70,007
6 One year or less	19,958	20,318	21,652	21,687	21,043	21,202	21,610
7 One through five years	36,990	36,657	34,914	34,948	35,169	35,159	35,165
8 Over five years	12,756	12,987	13,097	13,217	13,032	13,010	13,232
9 Other securities	47,599	47,040	46,974	46,500	46,552	46,952	45,920
10 Trading account	3,582	3,169	3,247	3,248	3,610	3,794	2,607
11 Investment account	44,017	43,871	43,727	43,252	42,942	43,158	43,314
12 States and political subdivisions, by maturity	39,635	39,486	39,320	38,843	38,534	38,694	38,428
13 One year or less	5,325	5,248	5,241	4,918	4,554	4,537	4,538
14 Over one year	34,310	34,238	34,079	33,925	33,979	34,156	33,889
15 Other bonds, corporate stocks and securities	4,382	4,384	4,408	4,409	4,408	4,464	4,886
16 Other trading account assets	3,238	2,956	2,965	3,047	2,490	2,436	3,025
17 Federal funds sold ²	49,599	49,087	47,322	51,504	48,994	51,804	54,767
18 To commercial banks	34,612	33,724	31,134	35,205	33,478	36,345	38,111
19 To nonbank brokers and dealers in securities	10,619	11,048	11,698	11,514	10,368	10,271	11,077
20 To others	4,368	4,315	4,490	4,785	5,148	5,187	5,579
21 Other loans and leases, gross ³	653,401	654,360	657,673	654,977	658,809	657,572	661,797
22 Other loans, gross ³	640,371	641,179	644,444	641,747	645,580	644,350	648,523
23 Commercial and industrial ³	252,509	253,418	255,729	255,053	256,016	255,905	256,282
24 Bankers acceptances and commercial paper	3,728	3,812	4,289	4,026	3,651	3,557	3,502
25 All other	248,782	249,606	251,440	251,027	252,365	252,348	252,780
26 U.S. addressees	243,020	243,825	245,614	245,243	246,530	246,669	247,170
27 Non-U.S. addressees	5,762	5,781	5,826	5,784	5,835	5,679	5,610
28 Real estate loans ³	163,025	163,518	163,911	164,374	164,320	164,607	164,693
29 To individuals for personal expenditures	114,826	115,262	115,455	115,642	115,894	116,130	116,395
30 To depository and financial institutions	41,132	40,885	40,339	39,290	39,488	38,557	39,863
31 Commercial banks in the United States	10,988	11,252	10,852	9,805	9,920	9,904	10,261
32 Banks in foreign countries	6,241	5,982	5,937	5,981	5,977	5,634	5,791
33 Nonbank depositories and other financial institutions	23,903	23,650	23,550	23,504	23,592	23,019	23,810
34 For purchasing and carrying securities	14,030	13,625	14,902	13,869	15,695	14,949	16,507
35 To finance agricultural production	6,898	6,895	6,995	6,967	7,036	7,047	6,984
36 To states and political subdivisions	29,675	29,622	29,579	29,649	29,813	29,850	29,698
37 To foreign governments and official institutions	3,567	3,806	3,504	3,495	3,542	3,693	3,700
38 All other	14,708	14,148	14,029	13,408	13,775	13,612	14,401
39 Lease financing receivables	13,030	13,181	13,229	13,230	13,229	13,222	13,274
40 Less: Unearned income	5,265	5,294	5,243	5,274	5,264	5,252	5,180
41 Loan and lease reserve ³	11,320	11,344	11,502	11,563	11,547	11,331	11,462
42 Other loans and leases, net ³	636,816	637,722	640,928	638,139	641,998	640,989	645,155
43 All other assets	129,997	131,582	131,253	128,926	129,646	129,006	134,165
44 Total assets	1,063,203	1,050,939	1,053,022	1,052,582	1,047,742	1,045,367	1,062,875
45 Demand deposits	197,157	185,175	184,782	181,563	184,976	182,262	194,674
46 Individuals, partnerships, and corporations	148,738	140,202	140,277	141,767	139,959	138,971	144,986
47 States and political subdivisions	5,515	4,883	5,154	4,408	5,169	4,719	4,693
48 U.S. government	1,897	2,713	2,286	1,156	4,040	2,581	4,512
49 Depository institutions in United States	25,386	22,280	22,233	20,383	21,574	21,625	23,684
50 Banks in foreign countries	6,366	5,740	5,392	4,989	5,429	5,302	6,050
51 Foreign governments and official institutions	821	744	736	690	776	810	850
52 Certified and officers' checks	8,435	8,612	8,703	8,169	8,029	8,254	9,900
53 Transaction balances other than demand deposits	35,826	35,359	37,214	36,497	36,463	36,166	38,911
54 Nontransaction balances	460,379	462,630	463,060	462,591	463,382	464,658	465,582
55 Individuals, partnerships, and corporations	424,992	426,494	427,623	426,960	427,762	428,492	430,434
56 States and political subdivisions	22,978	23,399	23,002	23,205	23,487	23,792	22,987
57 U.S. government	447	423	455	355	349	347	342
58 Depository institutions in the United States	9,046	9,359	9,196	9,320	9,069	9,292	9,164
59 Foreign governments, official institutions and banks	2,917	2,955	2,784	2,750	2,714	2,735	2,655
60 Liabilities for borrowed money	199,452	196,336	196,364	198,834	192,228	191,125	192,825
61 Borrowings from Federal Reserve Banks	780	1,544	1,200	5,521	1,043	...	500
62 Treasury tax-and-loan notes	9,147	10,360	3,693	2,164	8,675	7,106	4,597
63 All other liabilities for borrowed money ⁴	189,525	184,432	191,471	191,149	182,510	184,019	187,728
64 Other liabilities and subordinated notes and debentures	97,262	98,562	98,150	99,560	97,479	97,960	97,192
65 Total liabilities	990,076	978,062	979,570	979,045	974,528	972,172	989,184
66 Residual (total assets minus total liabilities) ⁵	73,126	72,877	73,452	73,536	73,214	73,195	73,691
MEMO							
67 Total loans and leases (gross) and investments adjusted ⁶	798,221	799,929	804,844	801,287	800,344	799,397	804,461
68 Total loans and leases (gross) adjusted ^{3,6}	657,401	658,471	663,008	661,471	664,405	663,127	668,192
69 Time deposits in amounts of \$100,000 or more	155,680	157,161	156,993	156,658	156,945	157,640	156,750
70 Loans sold outright to affiliates, total ⁷	2,938	2,932	2,936	2,966	3,016	2,963	2,990
71 Commercial and industrial	1,953	1,924	1,929	1,971	2,028	1,981	2,015
72 Other	986	1,008	1,007	995	988	982	975
73 Nontransaction savings deposits (including MMDAs)	175,813	176,451	176,887	176,642	176,916	177,167	178,578

17. All large weekly reporting commercial banks—Assets and liabilities, 1985¹—Continued

Millions of dollars, Wednesday figures

Account	Apr. 10	Apr. 17	Apr. 24	May 1	May 8	May 15	May 22
1 Cash and balances due from depository institutions	92,644	97,740	89,414	104,951	90,293	98,196	93,981
2 Total loans, leases, and securities, net	832,709	837,936	834,702	846,163	838,877	853,775	844,962
3 U.S. Treasury and government agencies	86,006	86,776	85,366	84,042	85,502	87,800	87,916
4 Trading account	16,040	17,360	16,344	14,747	15,533	15,999	15,854
5 Investment account, by maturity	69,966	69,417	69,022	69,296	69,968	71,801	72,062
6 One year or less	21,613	21,166	20,787	21,000	20,937	20,898	20,434
7 One through five years	34,795	34,682	33,984	34,324	35,155	37,027	36,944
8 Over five years	13,558	13,569	14,251	13,971	13,876	13,876	14,685
9 Other securities	45,897	48,874	48,872	49,075	48,606	48,565	48,976
10 Trading account	2,534	5,131	4,862	5,105	4,258	4,386	4,465
11 Investment account	43,363	43,744	44,009	43,970	44,349	44,178	44,511
12 States and political subdivisions, by maturity	38,476	38,822	38,921	38,950	39,167	39,277	39,352
13 One year or less	4,523	4,724	4,723	4,939	4,993	4,995	4,941
14 Over one year	33,952	34,098	34,198	34,011	34,174	34,283	34,411
15 Other bonds, corporate stocks, and securities	4,887	4,921	5,088	5,020	5,182	4,901	5,159
16 Other trading account assets	2,980	2,905	2,309	3,108	3,067	3,378	2,876
17 Federal funds sold ²	56,458	52,609	53,204	57,542	51,715	59,457	54,410
18 To commercial banks	40,526	35,678	36,342	39,937	34,974	40,502	36,987
19 To nonbank brokers and dealers in securities	11,091	12,052	10,775	12,224	10,904	12,887	11,605
20 To others	4,842	4,879	6,086	5,381	5,837	6,067	5,818
21 Other loans and leases, gross ³	658,066	663,514	661,716	669,247	666,897	671,517	667,744
22 Other loans, gross ³	644,774	650,225	648,248	655,733	653,350	657,960	654,082
23 Commercial and industrial ³	254,283	254,827	253,773	254,920	255,823	254,893	254,382
24 Bankers acceptances and commercial paper	3,234	2,844	2,525	2,582	2,234	2,256	2,200
25 All other	251,049	251,983	251,248	252,337	253,589	252,637	252,182
26 U.S. addressees	245,347	246,405	245,698	246,841	248,089	247,065	246,654
27 Non-U.S. addressees	5,702	5,578	5,550	5,496	5,500	5,572	5,528
28 Real estate loans ³	165,088	165,350	165,882	166,344	166,420	167,293	167,310
29 To individuals for personal expenditures	116,630	117,513	118,170	118,786	118,931	119,180	119,468
30 To depository and financial institutions	39,439	39,558	39,735	41,672	40,864	40,936	40,589
31 Commercial banks in the United States	9,894	10,308	10,951	12,042	11,600	11,411	11,301
32 Banks in foreign countries	5,812	5,511	5,280	5,449	5,664	5,636	5,595
33 Nonbank depositories and other financial institutions	23,733	23,739	23,505	24,180	23,601	23,889	23,693
34 For purchasing and carrying securities	15,364	18,450	16,674	18,738	17,503	20,515	17,883
35 To finance agricultural production	6,999	7,053	7,084	7,071	7,097	7,162	7,183
36 To states and political subdivisions	29,836	29,806	29,942	30,018	30,061	30,129	30,123
37 To foreign governments and official institutions	3,729	3,722	3,701	3,593	3,538	3,959	3,649
38 All other	13,405	13,947	13,287	14,591	13,111	13,893	13,495
39 Lease financing receivables	13,292	13,288	13,468	13,514	13,546	13,567	13,662
40 Less: Unearned income	5,196	5,199	5,215	5,175	5,165	5,179	5,190
41 Loan and lease reserve ³	11,502	11,542	11,549	11,676	11,745	11,762	11,771
42 Other loans and leases, net ³	641,368	646,772	644,952	652,396	649,987	654,576	650,783
43 All other assets	131,876	131,169	129,220	130,640	127,907	128,912	127,634
44 Total assets	1,057,230	1,066,845	1,053,336	1,081,754	1,057,077	1,080,883	1,066,576
45 Demand deposits	187,797	192,688	182,614	204,404	182,446	200,271	184,589
46 Individuals, partnerships, and corporations	143,892	147,033	138,806	153,884	138,514	150,415	140,525
47 States and political subdivisions	5,074	5,659	5,256	6,184	4,718	5,735	4,809
48 U.S. government	2,471	1,874	3,555	1,491	2,595	3,388	2,271
49 Depository institutions in United States	20,942	23,804	21,045	25,466	21,812	24,291	22,367
50 Banks in foreign countries	5,437	5,059	4,872	5,627	5,712	5,813	5,449
51 Foreign governments and official institutions	981	902	937	1,175	918	1,089	789
52 Certified and officers' checks	9,000	8,357	8,141	10,578	8,179	9,539	8,379
53 Transaction balances other than demand deposits	39,160	40,580	37,741	36,937	37,129	36,905	36,408
54 Nontransaction balances	465,349	464,493	464,653	463,930	465,111	466,160	467,152
55 Individuals, partnerships, and corporations	429,835	428,622	428,105	427,782	428,486	429,264	429,728
56 States and political subdivisions	23,314	23,535	24,268	24,000	24,518	24,719	25,090
57 U.S. government	350	316	328	334	338	345	357
58 Depository institutions in the United States	9,317	9,418	9,412	9,281	9,296	9,387	9,576
59 Foreign governments, official institutions and banks	2,532	2,603	2,540	2,533	2,472	2,445	2,400
60 Liabilities for borrowed money	193,376	199,996	197,736	202,723	203,631	206,941	208,020
61 Borrowings from Federal Reserve Banks	3,175	925	977	700	70	830	3,831
62 Treasury tax-and-loan notes	92	13,583	15,439	15,951	15,962	12,119	11,141
63 All other liabilities for borrowed money ⁴	190,109	185,487	181,320	186,072	187,599	193,992	193,047
64 Other liabilities and subordinated notes and debentures	97,577	95,337	96,854	99,721	94,542	96,420	96,209
65 Total liabilities	983,258	993,095	979,598	1,007,716	982,860	1,006,697	992,378
66 Residual (total assets minus total liabilities) ⁵	73,971	73,749	73,738	74,038	74,217	74,186	74,198
MEMO							
67 Total loans and leases (gross) and investments adjusted ⁶	798,987	808,693	804,173	811,035	809,213	818,802	813,634
68 Total loans and leases (gross) adjusted ^{3,6}	664,104	670,137	667,627	674,810	672,038	679,060	673,866
69 Time deposits in amounts of \$100,000 or more	156,001	155,592	156,604	155,380	155,889	155,562	155,955
70 Loans sold outright to affiliates, total ⁷	2,989	2,972	2,938	2,928	2,874	2,778	2,758
71 Commercial and industrial	2,013	1,979	1,948	1,953	1,906	1,832	1,804
72 Other	976	993	990	974	968	946	954
73 Nontransaction savings deposits (including MMDAs)	178,686	177,387	176,461	176,756	177,371	178,717	179,046

17. All large weekly reporting commercial banks—Assets and liabilities, 1985¹—Continued

Millions of dollars, Wednesday figures

Account	May 29	June 5	June 12	June 19	June 26	July 3	July 10
1 Cash and balances due from depository institutions	97,947	97,046	94,839	92,722	92,382	100,556	87,485
2 Total loans, leases, and securities, net	838,812	857,676	848,191	860,708	848,537	863,230	851,859
3 U.S. Treasury and government agencies	87,297	88,300	86,197	86,150	86,295	88,208	89,171
4 Trading account	14,918	16,602	16,350	18,621	15,860	16,678	16,661
5 Investment account, by maturity	72,379	71,698	69,848	69,529	70,434	71,530	72,510
6 One year or less	20,689	20,718	20,868	21,172	21,812	21,930	21,453
7 One through five years	37,026	35,535	34,118	34,013	34,694	35,516	36,136
8 Over five years	14,663	15,445	14,861	14,344	13,928	14,084	14,922
9 Other securities	49,636	48,908	48,985	49,147	49,217	48,417	48,318
10 Trading account	4,973	4,022	3,795	3,981	4,142	4,100	3,845
11 Investment account	44,663	44,885	45,190	45,166	45,075	44,316	44,473
12 States and political subdivisions, by maturity	39,520	39,776	40,003	39,911	39,885	39,089	39,204
13 One year or less	5,215	5,249	5,417	5,281	5,169	4,819	4,877
14 Over one year	34,305	34,527	34,585	34,629	34,716	34,270	34,327
15 Other bonds, corporate stocks, and securities	5,142	5,109	5,188	5,255	5,190	5,228	5,269
16 Other trading account assets	3,561	4,212	4,093	2,996	3,138	4,371	5,150
17 Federal funds sold ²	50,841	63,842	56,589	60,657	55,007	62,383	52,976
18 To commercial banks	34,052	44,629	37,869	43,071	36,353	43,572	35,808
19 To nonbank brokers and dealers in securities	11,298	12,347	11,303	11,656	12,583	12,521	11,862
20 To others	5,491	6,866	7,417	5,929	6,071	6,290	5,306
21 Other loans and leases, gross ³	664,414	669,520	669,506	676,948	672,078	677,613	674,066
22 Other loans, gross ³	650,813	655,837	655,793	663,223	658,321	663,672	660,079
23 Commercial and industrial ³	253,629	254,095	253,327	253,599	252,186	254,036	253,244
24 Bankers acceptances and commercial paper	2,287	2,447	2,276	2,033	2,344	2,663	2,553
25 All other	251,342	251,648	251,052	251,566	249,842	251,372	250,690
26 U.S. addressees	246,246	246,460	245,952	246,506	244,750	246,297	245,642
27 Non-U.S. addressees	5,096	5,188	5,100	5,060	5,092	5,075	5,048
28 Real estate loans ³	167,418	167,410	168,056	168,472	169,154	169,162	169,344
29 To individuals for personal expenditures	119,914	120,160	120,373	120,893	121,699	122,408	122,466
30 To depository and financial institutions	40,003	40,140	39,583	40,548	39,892	40,400	40,674
31 Commercial banks in the United States	10,860	10,502	10,480	11,072	11,078	10,678	10,633
32 Banks in foreign countries	5,263	5,473	5,217	5,304	5,251	5,482	5,570
33 Nonbank depositories and other financial institutions	23,879	24,164	23,886	24,172	23,563	24,240	24,471
34 For purchasing and carrying securities	14,936	19,477	19,752	24,747	19,634	21,983	19,721
35 To finance agricultural production	7,187	7,236	7,237	7,233	7,280	7,349	7,355
36 To states and political subdivisions	30,088	29,992	30,215	30,029	30,098	30,101	30,057
37 To foreign governments and official institutions	3,572	3,427	3,442	3,428	3,444	3,312	3,252
38 All other	14,066	13,899	13,807	14,274	14,933	14,922	13,967
39 Lease financing receivables	13,601	13,683	13,714	13,725	13,757	13,941	13,987
40 LESS: Unearned income	5,194	5,147	5,165	5,178	5,219	5,194	5,199
41 Loan and lease reserve ³	11,744	11,960	12,015	12,013	11,978	12,568	12,622
42 Other loans and leases, net ³	647,477	652,413	652,326	659,758	654,880	659,851	656,244
43 All other assets	124,452	131,940	130,345	131,922	131,605	138,165	135,067
44 Total assets	1,061,211	1,086,662	1,073,375	1,085,352	1,072,524	1,101,951	1,074,411
45 Demand deposits	192,454	197,361	194,231	196,054	190,838	206,134	191,711
46 Individuals, partnerships, and corporations	146,063	148,091	148,694	146,450	143,736	153,667	146,595
47 States and political subdivisions	5,169	5,378	4,814	5,705	5,268	5,550	5,063
48 U.S. government	1,047	4,133	2,560	4,422	2,350	4,456	1,631
49 Depository institutions in United States	25,234	23,586	21,921	24,132	22,224	25,491	22,250
50 Banks in foreign countries	5,347	6,008	5,202	5,448	5,701	5,114	5,912
51 Foreign governments and official institutions	813	787	1,057	842	772	898	905
52 Certified and officers' checks	8,780	9,378	9,983	9,054	10,788	10,956	9,354
53 Transaction balances other than demand deposits	36,401	38,864	38,400	37,943	36,671	39,412	38,904
54 Nontransaction balances	467,566	469,420	470,367	471,175	469,761	471,662	470,710
55 Individuals, partnerships, and corporations	430,589	432,962	433,956	434,884	433,690	436,469	435,319
56 States and political subdivisions	24,853	24,257	24,197	23,973	23,822	23,088	23,227
57 U.S. government	376	340	376	366	397	388	392
58 Depository institutions in the United States	9,426	9,448	9,468	9,594	9,508	9,437	9,392
59 Foreign governments, official institutions and banks	2,322	2,414	2,369	2,357	2,344	2,280	2,379
60 Liabilities for borrowed money	194,900	210,267	199,463	210,435	201,512	217,015	207,165
61 Borrowings from Federal Reserve Banks	730	2,919	123	3,212	118	3,472	66
62 Treasury tax-and-loan notes	7,591	2,563	2,131	12,659	14,466	15,230	13,633
63 All other liabilities for borrowed money ⁴	186,580	204,785	197,210	194,564	186,927	198,313	193,466
64 Other liabilities and subordinated notes and debentures	95,636	95,865	95,741	94,694	98,939	92,932	90,784
65 Total liabilities	986,958	1,011,777	998,202	1,010,300	997,722	1,027,156	999,274
66 Residual (total assets minus total liabilities) ⁵	74,253	74,884	75,173	75,052	74,803	74,795	75,137
MEMO							
67 Total loans and leases (gross) and investments adjusted ⁶	810,837	819,651	817,022	823,755	818,303	826,742	823,240
68 Total loans and leases (gross) adjusted ^{3,6}	670,343	678,230	677,747	683,462	679,653	685,746	680,601
69 Time deposits in amounts of \$100,000 or more	155,555	155,259	155,385	155,573	154,401	154,012	152,798
70 Loans sold outright to affiliates, total ⁷	2,774	2,620	2,585	2,472	2,326	2,371	2,380
71 Commercial and industrial	1,767	1,636	1,639	1,537	1,433	1,457	1,450
72 Other	1,006	984	946	935	893	914	930
73 Nontransaction savings deposits (including MMDAs)	179,786	181,929	182,722	183,089	182,912	185,024	185,464

17. All large weekly reporting commercial banks—Assets and liabilities, 1985¹—Continued

Millions of dollars, Wednesday figures

Account	July 17	July 24	July 31	Aug. 7	Aug. 14	Aug. 21	Aug. 28
1 Cash and balances due from depository institutions	96,336	88,212	93,419	86,731	90,916	86,034	89,220
2 Total loans, leases, and securities, net	854,176	841,741	857,431	848,567	851,542	854,973	853,818
3 U.S. Treasury and government agencies	85,830	85,665	86,090	84,738	86,491	86,595	84,729
4 Trading account	13,879	13,965	13,861	13,523	15,258	15,578	14,118
5 Investment account, by maturity	71,951	71,699	72,229	71,215	71,233	71,016	70,610
6 One year or less	21,537	21,292	21,724	21,867	21,743	21,302	21,130
7 One through five years	35,957	35,851	35,990	34,958	35,810	36,217	36,033
8 Over five years	14,457	14,556	14,514	14,390	13,680	13,497	13,447
9 Other securities	49,332	49,679	49,780	50,659	51,922	52,310	53,056
10 Trading account	4,490	4,671	4,800	5,298	6,108	5,995	6,372
11 Investment account	44,842	45,008	44,980	45,361	45,814	46,315	46,684
12 States and political subdivisions by maturity	39,582	39,721	39,823	40,180	40,521	40,954	41,326
13 One year or less	4,902	4,948	5,088	5,155	5,333	5,534	5,827
14 Over one year	34,680	34,773	34,735	35,026	35,188	35,420	35,498
15 Other bonds, corporate stocks, and securities	5,260	5,287	5,157	5,181	5,294	5,361	5,358
16 Other trading account assets	3,750	3,484	3,572	3,779	3,974	3,533	3,734
17 Federal funds sold ²	57,028	50,794	59,143	52,509	53,401	53,426	54,099
18 To commercial banks	38,900	33,284	41,404	34,803	35,528	33,358	35,305
19 To nonbank brokers and dealers in securities	12,676	12,266	12,375	11,913	11,965	12,842	11,809
20 To others	5,452	5,243	5,363	5,792	5,908	7,226	6,985
21 Other loans and leases, gross ³	676,037	669,962	676,802	674,955	673,882	677,268	676,366
22 Other loans, gross ³	662,041	655,954	662,772	660,888	659,754	663,132	662,168
23 Commercial and industrial ³	252,981	252,060	253,772	253,128	252,049	251,374	251,832
24 Bankers acceptances and commercial paper	2,400	2,411	2,410	2,615	2,541	2,427	2,411
25 All other	250,581	249,648	251,363	250,514	249,508	248,947	249,591
26 U.S. addressees	245,558	244,544	246,274	245,462	244,429	243,918	244,602
27 Non-U.S. addressees	5,023	5,105	5,088	5,052	5,079	5,029	4,989
28 Real estate loans ³	169,976	170,065	170,710	171,070	171,854	172,291	172,507
29 To individuals for personal expenditures	122,746	123,352	123,892	124,085	124,613	125,009	125,790
30 To depository and financial institutions	40,363	40,162	40,884	40,913	40,556	40,923	40,788
31 Commercial banks in the United States	10,487	10,979	10,949	11,131	10,876	10,892	11,122
32 Banks in foreign countries	5,557	5,499	5,799	5,423	5,157	5,325	5,026
33 Nonbank depositories and other financial institutions	24,319	23,684	24,136	24,359	24,523	24,706	24,641
34 For purchasing and carrying securities	19,930	15,594	18,591	16,729	15,860	18,170	16,054
35 To finance agricultural production	7,318	7,327	7,335	7,323	7,316	7,278	7,234
36 To states and political subdivisions	30,248	30,414	30,508	30,509	30,909	31,058	31,051
37 To foreign governments and official institutions	3,352	3,415	3,254	3,153	2,991	2,966	3,147
38 All other	15,126	13,564	13,825	13,977	13,606	14,064	13,764
39 Lease financing receivables	13,996	14,007	14,030	14,067	14,128	14,136	14,199
40 Less: Unearned income	5,202	5,228	5,221	5,202	5,214	5,211	5,210
41 Loan and lease reserve ³	12,600	12,614	12,734	12,871	12,915	12,949	12,956
42 Other loans and leases, net ³	658,235	652,119	658,846	656,882	655,753	659,109	658,200
43 All other assets	132,512	132,612	136,481	133,738	132,050	126,805	125,838
44 Total assets	1,083,024	1,062,565	1,087,331	1,069,036	1,074,509	1,067,811	1,068,877
45 Demand deposits	194,595	186,369	197,427	190,303	188,412	186,530	186,750
46 Individuals, partnerships, and corporations	149,450	141,436	150,012	143,882	146,237	142,477	142,897
47 States and political subdivisions	5,188	5,104	5,867	5,348	4,784	5,365	4,697
48 U.S. government	1,157	2,727	1,600	2,309	2,353	1,114	1,830
49 Depository institutions in United States	23,311	21,762	23,943	22,714	20,847	22,975	22,539
50 Banks in foreign countries	6,059	5,446	6,030	5,598	5,047	5,316	4,880
51 Foreign governments and official institutions	842	808	816	791	937	746	891
52 Certified and officers' checks	8,590	9,086	9,159	9,660	8,207	8,536	9,015
53 Transaction balances other than demand deposits	38,493	37,836	38,585	39,669	38,976	38,567	38,361
54 Nontransaction balances	470,802	471,541	472,176	473,029	473,639	474,684	474,262
55 Individuals, partnerships, and corporations	435,205	435,336	436,060	437,402	437,416	438,118	437,559
56 States and political subdivisions	23,525	23,980	23,818	23,672	24,210	24,429	24,510
57 U.S. government	371	398	412	399	419	465	488
58 Depository institutions in the United States	9,344	9,476	9,521	9,392	9,356	9,412	9,461
59 Foreign governments, official institutions and banks	2,357	2,350	2,365	2,163	2,237	2,258	2,244
60 Liabilities for borrowed money	210,755	200,012	206,567	194,797	200,957	195,701	197,088
61 Borrowings from Federal Reserve Banks	3,370	50	919	180	1,627	705	229
62 Treasury tax-and-loan notes	15,015	15,501	16,336	6,521	5,727	7,035	7,144
63 All other liabilities for borrowed money ⁴	192,370	184,461	189,312	188,096	193,602	187,960	189,714
64 Other liabilities and subordinated notes and debentures	93,152	91,306	96,415	95,082	96,225	96,021	96,249
65 Total liabilities	1,007,797	987,064	1,011,171	992,881	998,210	991,502	992,709
66 Residual (total assets minus total liabilities) ⁵	75,227	75,500	76,160	76,156	76,299	76,309	76,167
MEMO							
67 Total loans and leases (gross) and investments adjusted ⁶	822,592	815,320	823,034	820,707	823,268	828,882	825,558
68 Total loans and leases (gross) adjusted ^{3,6}	683,678	676,492	683,592	681,531	680,880	686,445	684,039
69 Time deposits in amounts of \$100,000 or more	152,968	153,975	153,468	154,587	155,440	156,064	156,297
70 Loans sold outright to affiliates, total ⁷	2,363	2,262	2,189	2,194	2,158	2,132	2,114
71 Commercial and industrial	1,443	1,347	1,292	1,292	1,281	1,248	1,260
72 Other	920	915	898	902	877	885	854
73 Nontransaction savings deposits (including MMDAs)	185,504	185,653	186,768	186,670	186,555	187,056	186,459

17. All large weekly reporting commercial banks—Assets and liabilities, 1985¹—Continued

Millions of dollars, Wednesday figures

Account	Sept. 4	Sept. 11	Sept. 18	Sept. 25	Oct. 2	Oct. 9	Oct. 16
1 Cash and balances due from depository institutions	107,573	92,676	90,942	87,788	100,940	89,159	108,724
2 Total loans, leases, and securities, net	866,636	863,774	861,250	861,929	869,298	871,948	864,286
3 U.S. Treasury and government agencies	88,593	86,840	86,234	87,438	85,004	86,269	85,178
4 Trading account	17,425	16,309	16,079	17,175	15,569	18,442	17,468
5 Investment account, by maturity	71,168	70,531	70,154	70,263	69,434	67,828	67,711
6 One year or less	20,741	20,319	20,305	19,821	19,522	18,586	18,434
7 One through five years	36,447	36,373	35,970	36,469	35,802	35,194	35,275
8 Over five years	13,980	13,839	13,879	13,973	14,111	14,048	14,002
9 Other securities	52,097	52,402	52,440	53,005	53,128	52,718	52,846
10 Trading account	5,235	5,244	5,114	5,532	5,065	4,570	4,469
11 Investment account	46,862	47,158	47,326	47,473	48,063	48,147	48,376
12 States and political subdivisions, by maturity	41,415	41,727	42,034	42,304	42,826	42,888	43,026
13 One year or less	5,880	5,979	6,186	6,434	6,683	6,713	6,742
14 Over one year	35,535	35,748	35,848	35,870	36,142	36,175	36,284
15 Other bonds, corporate stocks, and securities	5,447	5,431	5,292	5,169	5,237	5,259	5,350
16 Other trading account assets	4,162	3,657	3,404	3,671	3,990	3,596	3,558
17 Federal funds sold ²	57,369	59,640	54,516	54,554	57,151	62,353	55,948
18 To commercial banks	36,864	39,434	35,089	35,479	36,920	41,275	35,868
19 To nonbank brokers and dealers in securities	12,970	12,620	12,234	12,006	13,433	14,485	14,177
20 To others	7,535	7,585	7,192	7,070	6,798	6,592	5,903
21 Other loans and leases, gross ³	682,727	679,580	683,034	681,590	688,224	685,176	684,999
22 Other loans, gross ³	668,481	665,360	668,793	667,330	673,890	670,832	670,650
23 Commercial and industrial ³	253,800	253,004	253,933	253,084	254,289	253,010	252,149
24 Bankers acceptances and commercial paper	2,399	2,452	2,304	2,323	2,439	2,248	2,425
25 All other	251,401	250,551	251,629	250,761	251,850	250,762	249,724
26 U.S. addressees	246,402	245,578	246,669	245,852	246,859	245,834	244,824
27 Non-U.S. addressees	5,000	4,974	4,960	4,909	4,991	4,928	4,900
28 Real estate loans ³	172,591	173,251	173,605	174,219	175,104	175,374	175,938
29 To individuals for personal expenditures	125,971	126,266	126,673	127,212	127,417	127,481	127,624
30 To depository and financial institutions	41,571	40,059	40,666	40,245	41,354	40,636	41,122
31 Commercial banks in the United States	10,905	10,108	10,565	10,647	10,621	11,253	10,906
32 Banks in foreign countries	5,963	5,106	5,521	5,410	6,145	5,244	5,911
33 Nonbank depositories and other financial institutions	24,702	24,845	24,580	24,188	24,588	24,139	24,304
34 For purchasing and carrying securities	17,177	17,725	17,968	16,473	17,606	18,679	17,531
35 To finance agricultural production	7,166	7,164	7,115	7,094	7,141	7,130	7,085
36 To states and political subdivisions	31,040	30,769	30,794	30,911	31,091	31,101	31,112
37 To foreign governments and official institutions	3,186	3,193	3,127	3,228	3,308	3,194	3,360
38 All other	15,977	13,928	14,910	14,864	16,581	14,226	14,729
39 Lease financing receivables	14,246	14,220	14,241	14,260	14,333	14,344	14,349
40 Less: Unearned income	5,153	5,158	5,154	5,166	5,108	5,112	5,136
41 Loan and lease reserve ³	13,160	13,187	13,225	13,164	13,091	13,051	13,108
42 Other loans and leases, net ³	664,414	661,234	664,655	663,260	670,025	667,013	666,756
43 All other assets	130,522	129,609	128,728	126,444	130,977	126,857	128,768
44 Total assets	1,104,730	1,086,059	1,080,919	1,076,160	1,101,215	1,087,964	1,101,778
45 Demand deposits	212,753	192,333	193,274	186,591	209,733	189,321	214,748
46 Individuals, partnerships, and corporations	160,644	148,557	146,928	142,776	159,498	147,198	163,197
47 States and political subdivisions	5,658	4,864	5,190	5,094	5,763	4,341	5,103
48 U.S. government	1,552	2,521	3,979	1,839	1,414	1,334	1,787
49 Depository institutions in United States	27,610	21,756	22,505	21,812	25,160	21,553	29,030
50 Banks in foreign countries	6,742	5,272	5,428	5,360	6,816	5,153	5,689
51 Foreign governments and official institutions	871	1,208	784	1,042	794	891	885
52 Certified and officers' checks	9,675	8,155	8,459	8,669	10,289	8,851	9,057
53 Transaction balances other than demand deposits	41,426	40,291	39,595	38,079	39,937	40,128	40,054
54 Nontransaction balances	474,447	475,488	475,228	476,615	478,604	479,148	477,509
55 Individuals, partnerships, and corporations	438,109	438,893	438,265	439,566	441,500	442,597	441,400
56 States and political subdivisions	24,258	24,476	24,710	24,901	25,186	24,495	24,082
57 U.S. government	472	466	475	486	467	482	476
58 Depository institutions in the United States	9,448	9,380	9,429	9,323	9,027	9,181	9,189
59 Foreign governments, official institutions and banks	2,160	2,272	2,350	2,339	2,423	2,393	2,362
60 Liabilities for borrowed money	202,365	202,965	203,162	205,320	207,934	214,327	205,167
61 Borrowings from Federal Reserve Banks	240	725	397	1,272	320	3,262	265
62 Treasury tax-and-loan notes	4,761	3,396	15,833	16,885	7,321	199	338
63 All other liabilities for borrowed money ⁴	197,365	198,844	186,931	187,163	200,293	210,865	204,563
64 Other liabilities and subordinated notes and debentures	97,278	98,242	93,190	93,143	87,768	87,379	86,870
65 Total liabilities	1,028,269	1,009,320	1,004,448	999,748	1,023,977	1,010,304	1,024,348
66 Residual (total assets minus total liabilities) ⁵	76,461	76,740	76,470	76,412	77,238	77,660	77,430
MEMO							
67 Total loans and leases (gross) and investments adjusted ⁶	837,180	832,577	833,974	834,133	839,955	837,583	835,754
68 Total loans and leases (gross) adjusted ^{3,6}	692,327	689,677	691,896	690,019	697,834	695,000	694,172
69 Time deposits in amounts of \$100,000 or more	155,097	156,277	156,407	158,139	158,233	158,811	157,168
70 Loans sold outright to affiliates, total ⁷	2,057	2,088	2,218	2,209	2,189	2,077	2,081
71 Commercial and industrial	1,250	1,282	1,420	1,362	1,298	1,249	1,261
72 Other	806	806	798	847	891	827	821
73 Nontransaction savings deposits (including MMDAs)	186,864	187,636	187,244	187,029	188,828	188,980	189,219

17. All large weekly reporting commercial banks—Assets and liabilities, 1985¹—Continued

Millions of dollars, Wednesday figures

Account	Oct. 23	Oct. 30	Nov. 6	Nov. 13	Nov. 20	Nov. 27
1 Cash and balances due from depository institutions	93,256	89,435	96,084	109,470	92,383	99,278
2 Total loans, leases, and securities, net	858,557	863,067	881,122	873,547	891,575	894,258
3 U.S. Treasury and government agencies	84,182	83,024	88,626	88,017	90,576	90,571
4 Trading account	17,213	15,950	19,627	18,889	21,508	20,024
5 Investment account, by maturity	66,969	67,074	68,999	69,128	69,068	70,547
6 One year or less	18,092	18,235	19,909	19,622	20,541	21,069
7 One through five years	34,629	34,542	34,695	35,381	34,681	35,286
8 Over five years	14,248	14,296	14,396	14,125	13,846	14,192
9 Other securities	53,282	54,075	54,585	54,841	55,554	58,314
10 Trading account	4,577	4,763	5,073	5,082	4,896	6,131
11 Investment account	48,704	49,312	49,512	49,759	50,658	52,182
12 States and political subdivisions, by maturity	43,416	43,917	43,996	44,335	45,224	46,713
13 One year or less	6,751	6,801	6,723	6,594	6,632	6,890
14 Over one year	36,665	37,116	37,273	37,740	38,592	39,824
15 Other bonds, corporate stocks, and securities	5,288	5,395	5,516	5,424	5,434	5,469
16 Other trading account assets	3,899	4,304	5,074	4,658	4,438	5,805
17 Federal funds sold ²	53,941	55,082	62,914	57,185	64,826	61,179
18 To commercial banks	35,139	35,674	42,616	36,389	42,165	39,683
19 To nonbank brokers and dealers in securities	13,102	13,126	13,271	13,712	13,434	14,339
20 To others	5,700	6,282	7,027	7,084	9,228	7,157
21 Other loans and leases, gross ³	681,547	684,854	688,426	687,451	694,733	696,880
22 Other loans, gross ³	667,186	670,449	673,951	673,001	680,228	682,338
23 Commercial and industrial ³	252,542	252,749	255,120	253,686	254,379	255,075
24 Bankers acceptances and commercial paper	2,238	2,229	2,571	2,345	2,180	2,198
25 All other	250,304	250,521	252,549	251,342	252,198	252,876
26 U.S. addressees	245,428	245,697	247,677	246,470	247,348	247,927
27 Non-U.S. addressees	4,876	4,823	4,872	4,872	4,850	4,949
28 Real estate loans ³	176,204	176,657	176,962	177,617	177,805	177,869
29 To individuals for personal expenditures	127,960	128,558	128,640	128,820	129,208	129,966
30 To depository and financial institutions	39,330	39,411	40,406	40,717	40,879	41,161
31 Commercial banks in the United States	10,593	10,563	10,073	10,624	10,800	11,319
32 Banks in foreign countries	5,076	5,019	5,653	5,277	5,015	4,986
33 Nonbank depositories and other financial institutions	23,661	23,829	24,680	24,816	25,064	24,857
34 For purchasing and carrying securities	15,408	17,098	16,844	15,862	21,457	20,746
35 To finance agricultural production	7,048	7,003	6,923	6,863	6,817	6,761
36 To states and political subdivisions	31,236	31,338	31,566	31,463	31,574	31,907
37 To foreign governments and official institutions	3,214	3,157	3,276	3,395	3,233	3,210
38 All other	14,244	14,476	14,213	14,577	14,877	15,644
39 Lease financing receivables	14,361	14,405	14,475	14,450	14,504	14,541
40 Less: Unearned income	5,135	5,137	5,112	5,098	5,090	5,089
41 Loan and lease reserve ³	13,159	13,135	13,391	13,507	13,462	13,400
42 Other loans and leases, net ³	663,253	666,582	669,923	668,846	676,181	678,390
43 All other assets	125,416	124,420	127,970	125,920	127,041	129,892
44 Total assets	1,077,229	1,076,922	1,105,176	1,108,938	1,111,000	1,123,428
45 Demand deposits	189,004	195,741	198,716	208,576	201,285	211,653
46 Individuals, partnerships, and corporations	145,156	149,672	150,484	159,467	152,307	162,131
47 States and political subdivisions	4,824	4,642	4,932	4,535	5,052	5,138
48 U.S. government	2,441	2,511	2,189	1,558	3,678	2,899
49 Depository institutions in United States	21,208	21,631	22,839	26,653	23,043	25,271
50 Banks in foreign countries	5,274	5,593	5,558	5,667	5,618	5,440
51 Foreign governments and official institutions	915	767	1,056	1,060	854	1,219
52 Certified and officers' checks	9,186	10,924	11,658	9,636	10,734	9,553
53 Transaction balances other than demand deposits	39,270	39,042	41,135	40,547	40,158	40,587
54 Nontransaction balances	477,361	478,268	478,385	478,537	479,542	479,732
55 Individuals, partnerships, and corporations	441,083	441,943	442,669	442,352	443,536	444,202
56 States and political subdivisions	24,104	24,244	23,584	23,916	23,879	23,657
57 U.S. government	492	478	479	492	502	535
58 Depository institutions in the United States	9,207	9,153	9,057	9,136	9,054	9,081
59 Foreign governments, official institutions and banks	2,474	2,450	2,596	2,641	2,570	2,258
60 Liabilities for borrowed money	203,263	198,728	224,614	216,790	225,699	228,476
61 Borrowings from Federal Reserve Banks	1,551	285	1,928	250	4,124	365
62 Treasury tax-and-loan notes	1,249	215	2,740	3,218	622	9,454
63 All other liabilities for borrowed money ⁴	200,463	198,228	219,945	213,322	220,953	218,657
64 Other liabilities and subordinated note and debentures	90,976	88,072	84,548	86,472	86,622	85,534
65 Total liabilities	999,873	999,851	1,027,397	1,030,923	1,033,306	1,045,982
66 Residual (total assets minus total liabilities) ⁵	77,356	77,071	77,779	78,014	77,693	77,446
MEMO						
67 Total loans and leases (gross) and investments adjusted ⁶	831,120	835,101	846,936	845,140	857,162	861,746
68 Total loans and leases (gross) adjusted ^{3,6}	689,757	693,698	698,651	697,624	706,595	707,056
69 Time deposits in amounts of \$100,000 or more	157,467	158,262	157,327	157,060	157,402	157,757
70 Loans sold outright to affiliates—total ⁷	2,050	1,951	1,969	2,015	1,977	1,898
71 Commercial and industrial	1,248	1,170	1,230	1,264	1,213	1,137
72 Other	801	781	740	751	764	761
73 Nontransaction savings deposits (including MMDAs)	189,050	189,431	190,380	190,803	191,471	191,322

17. All large weekly reporting commercial banks—Assets and liabilities, 1985¹—Continued

Millions of dollars, Wednesday figures

Account	Dec. 4	Dec. 11	Dec. 18	Dec. 25	Dec. 31 ⁸	Adjustment bank ⁹
1 Cash and balances due from depository institutions	108,183	101,603	107,545	104,202	121,648	590
2 Total loans, leases, and securities, net	902,462	886,663	909,854	908,047	926,535	5,282
3 U.S. Treasury and government agencies	90,616	87,125	91,174	85,469	82,290	785
4 Trading account	19,238	15,990	19,081	15,776	13,443	14
5 Investment account, by maturity	71,377	71,136	72,093	69,694	68,847	771
6 One year or less	20,006	20,044	19,190	18,520	17,952	282
7 One through five years	35,058	34,432	34,754	33,757	33,217	409
8 Over five years	16,313	16,660	18,149	17,416	17,678	80
9 Other securities	58,919	59,758	62,981	67,862	79,344	387
10 Trading account	6,178	5,819	7,256	9,371	11,986	2
11 Investment account	52,741	53,939	55,726	58,491	67,358	384
12 States and political subdivisions, by maturity	47,254	48,450	50,114	52,852	61,613	372
13 One year or less	7,012	7,034	7,459	7,742	11,137	70
14 Over one year	40,242	41,416	42,655	45,109	50,476	303
15 Other bonds, corporate stocks, and securities	5,486	5,489	5,612	5,639	5,744	12
16 Other trading account assets	6,419	5,601	5,394	5,933	4,781	....
17 Federal funds sold ²	68,035	58,485	63,246	59,205	61,008	1,686
18 To commercial banks	44,258	35,787	42,186	37,771	39,610	1,686
19 To nonbank brokers and dealers in securities	16,859	15,082	14,160	14,607	14,815	....
20 To others	6,917	7,616	6,899	6,827	6,582	....
21 Other loans and leases, gross ³	697,144	694,388	705,738	708,290	717,653	2,530
22 Other loans, gross ³	682,572	679,760	690,967	693,445	702,280	2,511
23 Commercial and industrial ³	256,492	254,173	255,076	255,372	259,819	1,433
24 Bankers acceptances and commercial paper	2,646	2,163	2,036	2,164	2,013	27
25 All other	253,847	252,010	253,040	253,207	257,806	1,406
26 U.S. addressees	248,901	247,104	248,214	248,362	252,908	1,405
27 Non-U.S. addressees	4,946	4,906	4,826	4,845	4,898	1
28 Real estate loans ³	178,199	178,747	179,401	179,051	179,349	1,324
29 To individuals for personal expenditures	130,061	130,908	131,891	132,638	133,638	-534
30 To depository and financial institutions	42,481	42,378	42,965	42,202	44,842	66
31 Commercial banks in the United States	11,892	11,509	12,068	11,716	12,492	10
32 Banks in foreign countries	5,720	5,926	5,288	5,508	5,706	....
33 Nonbank depositories and other financial institutions	24,869	24,943	25,608	24,978	26,644	56
34 For purchasing and carrying securities	17,606	16,078	22,282	22,535	19,818	2
35 To finance agricultural production	6,677	6,612	6,599	6,596	6,735	36
36 To states and political subdivisions	31,865	31,950	32,439	33,313	36,282	82
37 To foreign governments and official institutions	3,292	3,198	3,253	3,265	3,138	23
38 All other	15,898	15,716	17,060	18,472	18,659	79
39 Lease financing receivables	14,572	14,628	14,772	14,844	15,373	19
40 Less: Unearned income	5,046	5,049	5,062	5,084	4,993	57
41 Loan and lease reserve ³	13,624	13,646	13,617	13,628	13,548	48
42 Other loans and leases, net ³	678,474	675,693	687,060	689,578	699,112	2,425
43 All other assets	130,619	129,048	131,476	132,636	138,663	191
44 Total assets	1,141,264	1,117,315	1,148,874	1,144,885	1,186,846	6,064
45 Demand deposits	213,863	206,658	217,340	220,204	254,210	1,147
46 Individuals, partnerships, and corporations	163,253	157,671	162,134	166,386	192,578	964
47 States and political subdivisions	4,999	5,279	5,382	5,574	6,359	91
48 U.S. government	3,749	2,529	3,748	2,068	1,583	10
49 Depository institutions in United States	24,547	23,418	26,005	27,682	30,750	32
50 Banks in foreign countries	5,292	6,271	5,489	6,779	7,383	....
51 Foreign governments and official institutions	755	694	991	822	1,073	....
52 Certified and officers' checks	11,268	10,795	13,590	10,892	14,483	49
53 Transaction balances other than demand deposits	42,173	41,584	41,709	41,799	43,116	461
54 Nontransaction balances	479,203	480,939	480,530	482,622	490,387	3,722
55 Individuals, partnerships, and corporations	444,274	445,450	444,588	446,601	453,229	3,521
56 States and political subdivisions	23,181	23,570	23,588	23,830	24,859	187
57 U.S. government	540	551	559	548	517	2
58 Depository institutions in the United States	8,795	8,976	9,475	9,329	9,449	11
59 Foreign governments, official institutions and banks	2,413	2,392	2,321	2,313	2,333	....
60 Liabilities for borrowed money	240,631	222,060	242,611	233,245	229,890	170
61 Borrowings from Federal Reserve Banks	3,311	260	1,667	812	2,395	....
62 Treasury tax-and-loan notes	908	204	11,596	15,681	16,906	....
63 All other liabilities for borrowed money ⁴	236,412	221,595	229,348	216,752	210,589	170
64 Other liabilities and subordinated note and debentures	87,277	87,846	88,826	88,754	90,566	113
65 Total liabilities	1,063,148	1,039,087	1,071,016	1,066,624	1,108,168	5,613
66 Residual (total assets minus total liabilities) ⁵	78,117	78,227	77,858	78,261	78,677	450
MEMO						
67 Total loans and leases (gross) and investments adjusted ⁶	864,981	858,062	874,278	877,271	892,973	3,692
68 Total loans and leases (gross) adjusted ^{3,6}	709,028	705,577	714,729	718,007	726,559	2,520
69 Time deposits in amounts of \$100,000 or more	156,818	158,258	158,246	159,788	164,058	279
70 Loans sold outright to affiliates—total ⁷	1,914	1,838	1,885	1,891	1,831	....
71 Commercial and industrial	1,184	1,099	1,152	1,147	1,115	....
72 Other	730	739	733	744	716	....
73 Nontransaction savings deposits (including MMDAs)	191,659	191,834	191,581	192,139	195,592	1,161

18. Large weekly reporting U.S. branches and agencies of foreign banks—Assets and liabilities, 1985¹

Millions of dollars, Wednesday figures

Account	Jan. 2	Jan. 9	Jan. 16	Jan. 23	Jan. 30	Feb. 6	Feb. 13	Feb. 20	Feb. 27
1 Cash and due from depository institutions	6,992	6,465	6,580	6,384	6,878	6,354	7,346	6,295	6,378
2 Total loans and securities	47,458	44,243	43,723	44,224	44,417	43,960	45,246	45,310	46,436
3 U.S. Treasury and government agency securities	4,005	4,100	4,111	3,966	4,075	4,197	4,023	4,043	4,050
4 Other securities	1,418	1,418	1,476	1,485	1,500	1,527	1,528	1,477	1,513
5 Federal funds sold ²	5,642	3,260	3,326	3,844	4,487	3,353	5,070	4,397	5,390
6 To commercial banks in the United States	5,256	2,865	3,018	3,530	4,074	2,958	4,629	3,993	4,987
7 To others	387	395	308	314	413	395	442	404	403
8 Other loans, gross	36,394	35,464	34,810	34,929	34,355	34,883	34,624	35,393	35,482
9 Commercial and industrial	21,201	20,222	20,102	20,392	20,223	20,552	20,429	20,645	20,587
10 Bankers acceptances and commercial paper	1,453	1,354	1,468	1,489	1,509	1,766	1,733	1,900	1,759
11 All other	19,748	18,868	18,635	18,903	18,714	18,787	18,695	18,744	18,828
12 U.S. addressees	18,330	17,479	17,235	17,561	17,410	17,477	17,369	17,434	17,456
13 Non-U.S. addressees	1,418	1,389	1,400	1,342	1,304	1,309	1,326	1,310	1,371
14 To financial institutions	10,944	11,291	10,850	10,908	10,498	10,593	10,549	11,035	11,225
15 Commercial banks in the United States	8,188	8,680	8,527	8,701	8,363	8,171	8,296	8,787	8,979
16 Banks in foreign countries	1,511	1,407	1,426	1,331	1,314	1,332	1,434	1,346	1,324
17 Nonbank financial institutions	1,245	1,203	897	876	822	1,090	819	902	923
18 To foreign governments and official institutions	493	495	489	477	498	483	486	475	527
19 For purchasing and carrying securities	1,681	1,382	1,193	968	914	1,118	1,001	1,015	978
20 All other	2,075	2,074	2,175	2,184	2,222	2,137	2,158	2,223	2,165
21 Other assets (claims on nonrelated parties)	18,719	18,901	18,434	18,486	18,421	18,340	18,400	18,265	18,788
22 Net due from related institutions	9,238	11,412	11,354	10,445	10,172	11,026	10,669	11,120	11,138
23 Total assets	82,408	81,021	80,092	79,540	79,888	79,681	81,661	80,990	82,740
24 Deposits or credit balances due to other than directly related institutions	24,772	24,319	23,995	23,883	23,995	23,881	23,995	24,028	24,853
25 Transaction accounts and credit balances ³	201	132	137	136	118	129	193	140	232
26 Demand deposits	1,873	1,582	1,651	1,492	1,580	1,628	1,613	1,670	1,621
27 Individuals, partnerships, and corporations	937	838	837	749	799	880	821	916	844
28 Other	937	743	815	743	780	748	792	754	777
29 Time and savings deposits ⁴	22,697	22,604	22,206	22,255	22,297	22,124	22,189	22,218	23,000
30 Individuals, partnerships, and corporations	18,532	18,502	18,078	18,101	18,168	18,084	18,065	18,046	18,586
31 Other	4,165	4,102	4,129	4,154	4,129	4,039	4,124	4,172	4,414
32 Borrowings from other than directly related institutions	29,033	29,226	29,723	28,310	27,805	29,187	30,539	29,718	28,994
33 Federal funds purchased ⁵	11,627	11,663	12,113	11,538	11,419	12,361	12,675	12,017	10,742
34 From commercial banks in the United States	9,828	9,614	9,927	8,828	8,926	9,549	9,940	9,365	8,396
35 From others	1,798	2,050	2,187	2,709	2,494	2,812	2,735	2,652	2,346
36 Other liabilities for borrowed money	17,406	17,563	17,609	16,773	16,386	16,826	17,864	17,701	18,252
37 To commercial banks in the United States	15,748	16,011	16,002	15,190	14,955	15,452	16,407	16,216	16,687
38 To others	1,658	1,552	1,607	1,583	1,431	1,374	1,457	1,485	1,565
39 Other liabilities to nonrelated parties	20,462	20,457	19,972	20,058	20,048	20,020	20,046	20,005	20,507
40 Net due to related institutions	8,141	7,019	6,403	7,288	8,040	6,593	7,081	7,240	8,386
41 Total liabilities	82,408	81,021	80,092	79,540	79,888	79,681	81,661	80,990	82,740
MEMO									
42 Total loans (gross) and securities adjusted ⁶	34,015	32,697	32,178	31,994	31,981	32,831	32,321	32,530	32,470
43 Total loans (gross) adjusted ⁶	28,592	27,179	26,591	26,542	26,405	27,106	26,769	27,011	26,906

18. Large weekly reporting U.S. branches and agencies of foreign banks—Assets and liabilities, 1985¹—Continued

Millions of dollars, Wednesday figures

Account	Mar. 6	Mar. 13	Mar. 20	Mar. 27	Apr. 3	Apr. 10	Apr. 17	Apr. 24	May 1
1 Cash and due from depository institutions	6,513	6,410	6,273	6,142	6,220	6,667	6,398	6,552	6,617
2 Total loans and securities	45,531	44,281	45,105	46,096	44,835	44,929	43,777	46,397	45,854
3 U.S. Treasury and government agency securities	3,610	3,445	3,581	3,630	3,466	3,461	3,620	3,431	3,379
4 Other securities	1,628	1,471	1,460	1,442	1,542	1,575	1,631	1,634	1,679
5 Federal funds sold ²	4,788	4,564	4,035	4,582	3,172	4,002	3,431	5,262	4,911
6 To commercial banks in the United States	4,382	4,118	3,661	4,186	2,673	3,611	3,113	4,916	4,473
7 To others	406	446	374	396	500	390	318	346	438
8 Other loans, gross	35,505	34,801	36,029	36,442	36,654	35,891	35,095	36,069	35,885
9 Commercial and industrial	20,210	20,172	21,435	21,578	21,637	21,565	20,809	20,862	20,998
10 Bankers acceptances and commercial paper	1,794	1,843	1,871	1,798	1,967	1,927	2,031	1,962	1,896
11 All other	18,417	18,329	19,563	19,780	19,670	19,638	18,778	18,900	19,103
12 U.S. addressees	16,937	16,925	18,163	18,401	18,243	18,242	17,458	17,590	17,831
13 Non-U.S. addressees	1,479	1,404	1,400	1,379	1,426	1,396	1,320	1,309	1,272
14 To financial institutions	11,475	11,087	11,155	11,492	11,527	10,722	10,708	11,402	10,985
15 Commercial banks in the United States	9,209	8,922	8,959	8,996	9,124	8,454	8,510	8,975	8,614
16 Banks in foreign countries	1,245	1,269	1,263	1,285	1,374	1,206	1,184	1,191	1,098
17 Nonbank financial institutions	1,021	896	932	1,211	1,029	1,063	1,014	1,237	1,273
18 To foreign governments and official institutions	487	485	492	497	487	495	504	496	508
19 For purchasing and carrying securities	1,166	896	870	939	1,072	1,109	1,064	1,268	1,348
20 All other	2,167	2,161	2,077	1,936	1,931	1,999	2,011	2,041	2,045
21 Other assets (claims on nonrelated parties)	18,729	18,616	18,379	17,733	17,479	17,522	17,771	18,205	18,385
22 Net due from related institutions	11,012	9,886	10,957	9,827	11,680	10,672	10,498	9,960	10,291
23 Total assets	81,785	79,193	80,714	79,798	80,215	79,791	78,444	81,114	81,147
24 Deposits or credit balances due to other than directly related institutions	25,092	24,924	24,839	25,403	25,249	24,898	24,997	25,082	24,971
25 Transaction accounts and credit balances ³	146	130	128	152	253	135	177	188	139
26 Demand deposits	1,745	1,640	1,601	1,631	1,692	1,528	1,632	1,629	1,816
27 Individuals, partnerships, and corporations	857	822	809	841	871	836	888	872	985
28 Other	888	817	792	790	821	692	743	757	830
29 Time and savings deposits ⁴	23,201	23,154	23,109	23,620	23,303	23,236	23,188	23,265	23,016
30 Individuals, partnerships, and corporations	18,797	18,853	18,857	19,288	18,874	18,675	18,540	18,668	18,238
31 Other	4,404	4,300	4,252	4,331	4,430	4,560	4,648	4,597	4,778
32 Borrowings from other than directly related institutions	28,522	27,218	28,352	28,546	30,399	29,628	28,736	29,304	29,801
33 Federal funds purchased ⁵	10,542	9,851	11,421	11,212	13,262	12,547	11,481	11,704	12,474
34 From commercial banks in the United States	7,964	7,516	8,913	8,497	10,948	10,237	9,218	9,659	9,966
35 From others	2,578	2,335	2,508	2,715	2,314	2,310	2,263	2,045	2,507
36 Other liabilities for borrowed money	17,980	17,366	16,931	17,334	17,137	17,081	17,255	17,600	17,328
37 To commercial banks in the United States	16,434	15,920	15,604	15,949	15,889	15,823	15,934	16,258	16,006
38 To others	1,547	1,446	1,327	1,385	1,249	1,258	1,321	1,342	1,321
39 Other liabilities to nonrelated parties	20,575	20,455	20,123	20,240	19,419	19,293	19,545	20,062	20,286
40 Net due to related institutions	7,595	6,597	7,400	5,609	5,147	5,971	5,166	6,665	6,088
41 Total liabilities	81,785	79,193	80,714	79,798	80,215	79,791	78,444	81,114	81,147
MEMO									
42 Total loans (gross) and securities adjusted ⁶	31,940	31,241	32,485	32,913	33,038	32,864	32,154	32,506	32,767
43 Total loans (gross) adjusted ⁶	26,702	26,325	27,444	27,841	28,030	27,828	26,903	27,440	27,709

18. Large weekly reporting U.S. branches and agencies of foreign banks—Assets and liabilities, 1985¹—Continued

Millions of dollars, Wednesday figures

Account	May 8	May 15	May 22	May 29	June 5	June 12	June 19	June 26	July 3
1 Cash and due from depository institutions	6,881	6,532	6,436	6,302	6,969	6,521	6,808	6,332	6,645
2 Total loans and securities	44,890	44,460	45,949	44,574	45,243	44,816	46,053	46,096	47,474
3 U.S. Treasury and government agency securities	3,439	3,375	3,324	3,143	3,269	3,386	3,238	3,413	3,413
4 Other securities	1,647	1,634	1,635	1,637	1,692	1,728	1,756	1,794	1,769
5 Federal funds sold ²	4,246	3,302	4,389	3,925	3,772	3,037	4,231	3,419	4,276
6 To commercial banks in the United States	3,837	3,066	4,075	3,553	3,385	2,653	3,769	3,001	4,061
7 To others	409	236	314	372	388	383	461	418	215
8 Other loans, gross	35,558	36,149	36,600	35,869	36,509	36,666	36,829	37,470	38,016
9 Commercial and industrial	20,739	20,760	21,449	21,363	21,800	22,023	21,582	22,025	22,324
10 Bankers acceptances and commercial paper	1,776	1,663	1,628	1,819	2,029	2,020	1,902	1,813	1,980
11 All other	18,963	19,097	19,821	19,545	19,771	20,003	19,680	20,212	20,344
12 U.S. addressees	17,673	17,815	18,359	18,319	18,499	18,773	18,373	18,862	18,946
13 Non-U.S. addressees	1,290	1,282	1,462	1,225	1,272	1,230	1,307	1,351	1,398
14 To financial institutions	10,900	11,249	11,209	10,714	10,604	10,441	10,618	10,728	10,784
15 Commercial banks in the United States	8,621	8,927	9,062	8,444	8,251	8,196	8,287	8,639	8,423
16 Banks in foreign countries	1,024	1,070	1,023	1,112	1,137	1,164	1,096	1,094	1,075
17 Nonbank financial institutions	1,255	1,252	1,124	1,158	1,216	1,081	1,235	995	1,285
18 To foreign governments and official institutions	510	507	502	495	534	532	534	523	535
19 For purchasing and carrying securities	1,300	1,289	1,114	963	1,220	1,330	1,742	1,846	1,961
20 All other	2,108	2,345	2,326	2,334	2,350	2,340	2,352	2,348	2,412
21 Other assets (claims on nonrelated parties)	18,562	18,591	18,545	18,743	18,242	18,343	18,265	18,071	17,963
22 Net due from related institutions	10,368	11,107	9,998	9,290	10,503	9,720	10,182	9,658	9,781
23 Total assets	80,701	80,690	80,928	78,910	80,956	79,401	81,309	80,157	81,863
24 Deposits or credit balances due to other than directly related institutions	24,031	23,619	23,511	23,550	23,430	23,262	23,247	23,340	23,174
25 Transaction accounts and credit balances ³	135	158	172	193	157	168	223	166	187
26 Demand deposits	1,581	1,789	1,556	1,627	1,670	1,713	1,765	1,712	1,785
27 Individuals, partnerships, and corporations	829	877	843	866	854	883	910	906	989
28 Other	752	912	714	760	816	830	854	806	795
29 Time and savings deposits ⁴	22,315	21,672	21,782	21,730	21,604	21,382	21,259	21,461	21,203
30 Individuals, partnerships, and corporations	17,678	17,179	17,362	17,296	16,874	16,793	16,650	16,833	16,671
31 Other	4,636	4,493	4,420	4,435	4,730	4,588	4,609	4,628	4,531
32 Borrowings from other than directly related institutions	29,970	30,791	30,326	27,989	30,789	29,847	30,934	29,439	31,772
33 Federal funds purchased ⁵	12,484	13,093	12,384	10,645	13,598	12,284	13,216	11,611	13,362
34 From commercial banks in the United States	10,166	11,103	10,313	8,425	11,340	9,987	10,642	9,022	10,846
35 From others	2,318	1,990	2,071	2,220	2,258	2,298	2,574	2,590	2,515
36 Other liabilities for borrowed money	17,485	17,698	17,941	17,344	17,191	17,563	17,718	17,828	18,410
37 To commercial banks in the United States	16,080	16,288	16,412	16,044	15,880	16,118	16,254	16,333	16,983
38 To others	1,405	1,410	1,529	1,300	1,310	1,445	1,463	1,495	1,428
39 Other liabilities to nonrelated parties	20,537	20,554	20,440	20,659	20,081	20,211	20,154	19,903	19,969
40 Net due to related institutions	6,164	5,726	6,651	6,712	6,657	6,080	6,974	7,476	6,947
41 Total liabilities	80,701	80,690	80,928	78,910	80,956	79,401	81,309	80,157	81,863
MEMO									
42 Total loans (gross) and securities adjusted ⁶	32,432	32,466	32,811	32,577	33,606	33,967	33,997	34,456	34,990
43 Total loans (gross) adjusted ⁶	27,346	27,458	27,852	27,797	28,645	28,853	29,003	29,249	29,808

18. Large weekly reporting U.S. branches and agencies of foreign banks—Assets and liabilities, 1985¹—Continued

Millions of dollars, Wednesday figures

Account	July 10	July 17	July 24	July 31	Aug. 7	Aug. 14	Aug. 21	Aug. 28	Sept. 4
1 Cash and due from depository institutions	7,143	6,810	6,807	7,328	7,010	6,874	6,828	6,886	6,617
2 Total loans and securities	46,616	47,244	45,396	46,636	45,092	46,896	46,633	46,964	47,607
3 U.S. Treasury and government agency securities	3,417	3,262	3,280	3,195	3,092	3,055	3,063	3,208	3,242
4 Other securities	2,036	2,074	2,040	2,054	2,071	2,038	2,062	2,095	2,161
5 Federal funds sold ²	4,033	5,086	4,027	4,276	3,621	4,764	3,399	4,102	4,046
6 To commercial banks in the United States	3,653	4,649	3,569	3,803	3,258	4,412	3,163	3,652	3,695
7 To others	381	437	458	472	363	352	237	450	351
8 Other loans, gross	37,130	36,822	36,050	37,111	36,308	37,038	38,108	37,559	38,158
9 Commercial and industrial	22,005	22,209	21,846	22,142	21,884	22,204	22,920	22,289	22,840
10 Bankers acceptances and commercial paper	1,939	1,902	1,886	1,890	1,772	1,676	1,764	1,587	1,770
11 All other	20,066	20,306	19,960	20,252	20,111	20,527	21,156	20,702	21,070
12 U.S. addressees	18,641	18,922	18,552	18,856	18,699	19,138	19,744	19,188	19,647
13 Non-U.S. addressees	1,425	1,384	1,408	1,396	1,412	1,389	1,412	1,514	1,423
14 To financial institutions	10,660	10,488	9,988	10,218	10,044	10,351	10,984	11,018	10,655
15 Commercial banks in the United States	8,434	8,078	7,714	7,754	7,602	7,952	8,582	8,671	8,151
16 Banks in foreign countries	1,110	1,154	1,068	1,085	1,050	1,098	1,037	1,032	1,074
17 Nonbank financial institutions	1,116	1,256	1,204	1,379	1,392	1,301	1,365	1,316	1,430
18 To foreign governments and official institutions	518	516	519	516	515	511	506	515	514
19 For purchasing and carrying securities	1,648	1,330	1,334	1,809	1,459	1,553	1,273	1,322	1,657
20 All other	2,298	2,278	2,362	2,426	2,406	2,420	2,426	2,415	2,492
21 Other assets (claims on nonrelated parties)	18,140	18,024	18,104	18,121	18,280	18,515	18,395	18,563	18,500
22 Net due from related institutions	9,997	9,957	7,932	9,427	9,206	8,852	8,648	8,188	8,777
23 Total assets	81,897	82,036	78,239	81,511	79,589	81,137	80,504	80,601	81,503
24 Deposits or credit balances due to other than directly related institutions	22,670	22,727	23,092	23,516	23,685	23,888	24,566	25,238	25,003
25 Transaction accounts and credit balances ³	148	186	173	142	208	137	136	280	143
26 Demand deposits	1,658	1,676	1,814	1,684	1,759	1,762	1,643	1,755	1,745
27 Individuals, partnerships, and corporations	890	916	895	938	998	943	957	965	948
28 Other	768	760	918	747	761	818	686	790	797
29 Time and savings deposits ⁴	20,865	20,864	21,105	21,690	21,718	21,990	22,788	23,203	23,115
30 Individuals, partnerships, and corporations	16,414	16,524	16,764	16,933	17,059	17,248	18,420	18,615	18,587
31 Other	4,451	4,340	4,342	4,757	4,659	4,742	4,367	4,588	4,528
32 Borrowings from other than directly related institutions	31,457	32,241	27,739	30,249	29,911	29,104	28,763	28,206	30,488
33 Federal funds purchased ⁵	13,712	15,029	10,331	12,562	11,426	11,000	11,060	11,200	13,799
34 From commercial banks in the United States	10,861	12,199	7,868	9,955	8,787	8,605	8,373	8,253	10,859
35 From others	2,851	2,830	2,462	2,607	2,639	2,395	2,687	2,946	2,940
36 Other liabilities for borrowed money	17,745	17,212	17,408	17,687	18,484	18,104	17,703	17,006	16,689
37 To commercial banks in the United States	15,722	15,898	15,947	16,420	16,759	16,286	16,131	15,736	15,516
38 To others	2,023	1,314	1,461	1,267	1,725	1,818	1,572	1,270	1,173
39 Other liabilities to nonrelated parties	20,042	19,748	19,884	20,210	20,348	20,403	20,438	20,884	20,638
40 Net due to related institutions	7,727	7,321	7,523	7,535	5,645	7,741	6,736	6,274	5,373
41 Total liabilities	81,897	82,036	78,239	81,511	79,589	81,137	80,504	80,601	81,503
MEMO									
42 Total loans (gross) and securities adjusted ⁶	34,529	34,517	34,112	35,078	34,232	34,532	34,888	34,641	35,761
43 Total loans (gross) adjusted ⁶	29,076	29,180	28,793	29,829	29,069	29,438	29,762	29,338	30,359

18. Large weekly reporting U.S. branches and agencies of foreign banks—Assets and liabilities, 1985¹—Continued

Millions of dollars, Wednesday figures

Account	Sept. 11	Sept. 18	Sept. 25	Oct. 2	Oct. 9	Oct. 16	Oct. 23	Oct. 30	Nov. 6
1 Cash and due from depository institutions	6,768	6,710	6,925	6,517	7,132	7,981	8,428	6,967	6,696
2 Total loans and securities	48,935	47,934	49,769	50,836	49,192	49,174	47,874	49,900	50,523
3 U.S. Treasury and government agency securities	3,484	3,435	3,391	3,562	3,634	3,712	3,651	3,704	3,943
4 Other securities	2,194	2,253	2,352	2,379	2,440	2,437	2,308	2,330	2,364
5 Federal funds sold ²	3,954	3,238	4,548	4,334	4,284	4,047	3,564	4,556	3,665
6 To commercial banks in the United States	3,407	2,812	4,126	3,887	3,834	3,611	2,994	3,935	3,021
7 To others	547	426	422	447	450	436	569	620	644
8 Others loans, gross	39,302	39,007	39,478	40,561	38,834	38,977	38,351	39,309	40,551
9 Commercial and industrial	23,191	23,279	23,384	23,756	22,476	22,879	22,812	23,727	23,933
10 Bankers acceptances and commercial paper	1,744	1,730	1,650	1,696	1,650	1,720	1,606	1,693	1,753
11 All other	21,447	21,548	21,734	22,060	20,826	21,159	21,205	22,034	22,180
12 U.S. addressees	20,065	20,193	20,433	20,788	19,578	19,952	19,955	20,780	20,937
13 Non-U.S. addressees	1,382	1,356	1,300	1,272	1,248	1,206	1,250	1,254	1,243
14 To financial institutions	11,127	10,966	11,295	12,024	11,934	11,761	11,356	11,302	12,204
15 Commercial banks in the United States	8,589	8,486	8,777	9,057	9,318	9,220	8,831	8,822	9,673
16 Banks in foreign countries	1,079	1,046	998	1,407	1,096	1,128	1,119	1,076	1,074
17 Nonbank financial institutions	1,459	1,434	1,520	1,560	1,520	1,412	1,405	1,404	1,457
18 To foreign governments and official institutions	604	532	574	544	549	552	558	574	607
19 For purchasing and carrying securities	1,893	1,682	1,712	1,682	1,371	1,332	1,258	1,331	1,506
20 All other	2,488	2,548	2,514	2,554	2,503	2,454	2,368	2,374	2,301
21 Other assets (claims on nonrelated parties)	18,690	19,628	19,775	18,719	18,574	19,014	19,208	18,754	18,425
22 Net due from related institutions	8,641	8,730	9,365	8,792	11,008	9,152	8,267	8,289	9,062
23 Total assets	83,034	83,003	85,835	84,864	85,907	85,320	83,778	83,910	84,707
24 Deposits or credit balances due to other than directly related institutions	25,606	25,972	26,189	26,604	26,700	26,716	26,661	26,351	26,457
25 Transaction accounts and credit balances ³	158	163	151	262	235	228	149	179	161
26 Demand deposits	1,908	1,881	1,912	2,146	1,973	2,417	2,382	1,924	1,771
27 Individuals, partnerships, and corporations	962	992	957	1,080	1,036	1,578	1,543	1,128	1,041
28 Other	946	889	955	1,067	937	839	839	796	730
29 Time and savings deposits ⁴	23,539	23,928	24,126	24,196	24,492	24,071	24,130	24,249	24,524
30 Individuals, partnerships, and corporations	18,925	19,003	19,276	19,265	19,452	19,023	19,149	19,207	19,036
31 Other	4,614	4,924	4,850	4,930	5,040	5,048	4,981	5,042	5,488
32 Borrowings from other than directly related institutions	30,236	29,380	30,689	31,610	32,562	30,964	29,087	29,432	32,776
33 Federal funds purchased ⁵	13,320	12,484	13,119	13,878	15,041	14,425	12,586	12,336	16,018
34 From commercial banks in the United States	10,500	9,475	10,058	10,771	11,789	10,962	9,141	9,054	12,680
35 From others	2,820	3,010	3,060	3,107	3,252	3,463	3,445	3,282	3,338
36 Other liabilities for borrowed money	16,916	16,896	17,571	17,732	17,522	16,538	16,501	17,096	16,758
37 To commercial banks in the United States	15,699	15,843	16,455	16,575	16,454	15,377	15,402	16,014	15,821
38 To others	1,217	1,053	1,116	1,156	1,067	1,162	1,099	1,081	937
39 Other liabilities to nonrelated parties	21,016	21,161	21,346	20,811	20,757	20,624	20,690	20,749	20,646
40 Net due to related institutions	6,175	6,489	7,610	5,839	5,887	7,017	7,340	7,378	4,828
41 Total liabilities	83,034	83,003	85,835	84,864	85,907	85,320	83,778	83,910	84,707
MEMO									
42 Total loans (gross) and securities adjusted ⁶	36,938	36,636	36,866	37,891	36,039	36,342	36,048	37,143	37,829
43 Total loans (gross) adjusted ⁶	31,261	30,948	31,124	31,950	29,965	30,193	30,089	31,108	31,522

18. Large weekly reporting U.S. branches and agencies of foreign banks—Assets and liabilities, 1985¹—Continued

Millions of dollars, Wednesday figures

Account	Nov. 13	Nov. 20	Nov. 27	Dec. 4	Dec. 11	Dec. 18	Dec. 25
1 Cash and due from depository institutions	6,720	6,965	6,868	7,653	7,398	7,686	7,076
2 Total loans and securities	49,258	52,453	51,648	49,851	49,924	54,066	54,344
3 U.S. Treasury and government agency securities	3,608	3,149	3,304	3,626	3,491	3,350	3,362
4 Other securities	2,384	2,444	2,484	2,503	2,522	2,540	2,220
5 Federal funds sold ²	3,504	5,576	4,566	3,521	2,868	5,291	4,505
6 To commercial banks in the United States	2,911	4,918	3,896	2,936	2,386	4,637	4,086
7 To others	593	657	669	585	483	654	420
8 Other loans, gross	39,762	41,284	41,295	40,201	41,043	42,885	44,257
9 Commercial and industrial	23,923	24,344	24,471	24,053	24,345	24,706	24,932
10 Bankers acceptances and commercial paper	1,804	1,918	1,898	2,019	2,160	2,066	1,851
11 All other	22,118	22,425	22,573	22,035	22,185	22,640	23,081
12 U.S. addressees	20,905	21,219	21,319	20,789	20,905	21,345	21,767
13 Non-U.S. addressees	1,214	1,206	1,254	1,246	1,280	1,295	1,314
14 To financial institutions	11,799	12,190	12,079	11,666	12,173	13,098	13,693
15 Commercial banks in the United States	9,363	9,489	9,515	8,722	9,618	10,214	10,496
16 Banks in foreign countries	991	1,086	981	1,337	1,018	960	1,055
17 Nonbank financial institutions	1,445	1,615	1,583	1,607	1,537	1,924	2,141
18 To foreign governments and official institutions	598	612	601	610	606	609	641
19 For purchasing and carrying securities	1,134	1,861	1,840	1,494	1,594	2,138	2,687
20 All other	2,308	2,278	2,303	2,378	2,324	2,335	2,303
21 Other assets (claims on nonrelated parties)	18,501	18,471	18,577	18,790	19,144	19,059	19,041
22 Net due from related institutions	9,487	8,511	10,326	10,769	8,846	10,194	10,335
23 Total assets	83,967	86,401	87,419	87,064	85,312	91,005	90,796
24 Deposits or credit balances due to other than directly related institutions	26,353	25,848	26,475	26,793	26,616	26,752	26,771
25 Transaction accounts and credit balances ³	181	190	196	160	240	273	205
26 Demand deposits	1,971	1,774	2,058	2,560	2,306	2,355	2,714
27 Individuals, partnerships, and corporations	1,021	1,006	1,109	1,561	1,219	1,259	1,517
28 Other	950	768	949	999	1,087	1,096	1,198
29 Time and savings deposits ⁴	24,200	23,884	24,221	24,073	24,069	24,124	23,852
30 Individuals, partnerships, and corporations	18,735	18,522	18,944	18,723	18,562	18,485	18,033
31 Other	5,465	5,362	5,276	5,350	5,508	5,639	5,819
32 Borrowings from other than directly related institutions	32,138	32,096	34,579	34,758	31,592	35,535	34,917
33 Federal funds purchased ⁵	14,796	14,953	14,352	16,264	13,574	17,270	16,146
34 From commercial banks in the United States	11,077	12,192	11,458	13,408	10,396	14,067	12,846
35 From others	3,719	2,761	2,894	2,856	3,177	3,203	3,299
36 Other liabilities for borrowed money	17,342	17,143	20,227	18,495	18,018	18,265	18,772
37 To commercial banks in the United States	16,283	16,127	18,969	17,341	16,743	16,981	17,434
38 To others	1,060	1,016	1,258	1,153	1,275	1,284	1,338
39 Other liabilities to nonrelated parties	20,585	20,625	20,602	20,668	20,856	20,786	20,904
40 Net due to related institutions	4,891	7,832	5,763	4,844	6,248	7,932	8,204
41 Total liabilities	83,967	86,401	87,419	87,064	85,312	91,005	90,796
MEMO							
42 Total loans (gross) and securities adjusted ⁶	36,985	38,046	38,236	38,194	37,920	39,214	39,762
43 Total loans (gross) adjusted ⁶	30,993	32,452	32,449	32,064	31,907	33,325	34,180

19. Gross demand deposits of individuals, partnerships, and corporations, 1985¹

Billions of dollars, estimated daily-average balances for last month of quarter

Type of holder	All commercial banks				All weekly reporting banks			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 All holders—Individuals, partnerships, and corporations	286.6	298.6	299.6	321.6	147.8	151.4	153.7	168.8
2 Financial business	28.1	28.9	28.9	32.9	22.6	22.9	23.3	26.6
3 Nonfinancial business	158.3	164.7	68.1	178.4	82.8	84.0	85.9	94.4
4 Consumer	77.9	81.8	80.7	84.8	29.1	29.9	30.6	32.4
5 Foreign	3.5	3.7	3.5	3.5	3.3	3.5	3.3	3.1
6 Other	18.8	19.5	18.5	22.1	10.0	11.0	10.6	12.3

20. Commercial paper and bankers dollar acceptances outstanding

A. Commercial paper, seasonally adjusted

Millions of dollars, end of period

Instrument	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1983											
1 All issuers	167,796	168,744	168,242	169,728	169,945	169,734	170,925	173,805	176,259	176,713	180,954	187,658
Financial companies ¹												
Dealer-placed paper ²												
2 Total	35,814	37,537	36,602	37,764	38,976	38,972	38,474	39,890	40,226	40,475	42,990	44,455
3 Bank-related	2,660	2,604	2,030	1,950	1,954	2,192	2,367	2,353	2,303	2,194	2,341	2,441
Directly placed paper ³												
4 Total	84,505	84,235	85,078	86,727	87,620	87,696	89,476	90,965	91,315	92,531	94,051	97,042
5 Bank-related	31,691	31,661	32,951	32,495	32,943	33,420	33,613	35,085	34,855	34,622	35,001	35,566
6 Nonfinancial companies ⁴	47,477	46,972	46,562	45,237	43,349	43,066	42,975	42,950	44,718	43,707	43,913	46,161
	1984											
1 All issuers	189,504	194,325	201,778	208,594	215,037	217,835	220,818	222,085	225,582	229,212	234,791	237,586
Financial companies ¹												
Dealer-placed paper ²												
2 Total	43,915	44,964	46,646	47,910	50,548	49,738	50,405	51,297	52,798	55,605	55,440	56,485
3 Bank-related	2,087	1,765	1,767	1,865	1,696	1,944	1,799	2,010	1,959	2,060	1,996	2,035
Directly placed paper ³												
4 Total	99,610	101,615	105,165	107,630	110,726	109,154	109,515	108,959	107,737	105,714	109,420	110,543
5 Bank-related	37,636	36,958	39,617	41,881	46,338	43,960	45,090	43,665	41,066	38,112	40,185	42,105
6 Nonfinancial companies ⁴	45,979	47,746	49,967	53,054	53,763	58,943	60,898	61,829	65,047	67,893	69,931	70,558
	1985											
1 All issuers	245,168	246,674	249,435	253,502	258,858	256,253	263,534	274,721	277,482	282,155	287,981	300,899
Financial companies ¹												
Dealer-placed paper ²												
2 Total	59,437	60,172	61,234	62,832	62,171	62,890	68,188	68,926	71,080	70,395	72,145	78,443
3 Bank-related	2,137	2,265	2,304	2,607	2,295	2,051	2,082	2,136	2,333	2,077	1,969	1,602
Directly placed paper ³												
4 Total	113,172	114,317	116,901	117,018	119,743	118,875	119,405	128,819	132,068	131,504	131,667	135,504
5 Bank-related	43,046	42,759	43,334	42,405	43,126	43,454	41,228	42,926	43,224	42,570	41,490	44,778
6 Nonfinancial companies ⁴	72,559	72,185	71,300	73,652	76,944	74,488	75,941	76,976	74,334	80,256	84,169	86,952

B. Bankers dollar acceptances, not seasonally adjusted

Millions of dollars, end of period

Instrument	1985											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total	73,942	77,865	75,364	74,449	71,367	70,636	71,082	69,505	70,845	69,272	67,890	68,115
Holder												
2 Accepting banks	9,678	10,163	10,166	9,129	8,684	8,911	8,755	8,563	10,014	9,719	11,027	11,174
3 Own bills	8,458	9,266	8,860	7,726	6,996	7,310	7,468	7,365	8,501	8,041	8,903	9,448
4 Bills bought	1,220	897	1,307	1,403	1,687	1,601	1,287	1,198	1,513	1,679	2,123	1,726
Federal Reserve Banks												
5 Own account	0	0	0	0	0	0	0	0	0	0	0	0
6 Foreign correspondents	679	761	737	728	575	511	652	789	793	850	874	937
7 Others	64,264	67,701	65,197	65,319	62,683	61,725	62,326	60,941	60,830	59,552	56,863	56,940
Basis												
8 Imports into United States	17,249	17,601	16,592	16,838	17,078	16,871	17,058	17,350	17,146	16,502	15,845	15,147
9 Exports from United States	15,445	15,881	15,179	14,875	14,214	13,353	12,978	12,861	13,242	13,116	13,030	13,204
10 All other	40,132	41,684	39,721	40,231	39,401	38,289	38,281	38,281	38,776	38,362	37,516	36,625

21. Prime rate charged by banks on short-term business loans, 1985¹

Percent per annum

Effective date											Rate	
January 15											10.50	
May 20											10.00	
June 18											9.50	
Averages of daily effective rates												
Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
9.93	10.61	10.50	10.50	10.50	10.31	9.78	9.50	9.50	9.50	9.50	9.50	9.50

22. Terms of lending at commercial banks—Based on surveys of loans made, 1985¹

Item	Feb. 4-8	May 6-10	Aug. 5-9	Nov. 4-8
SHORT-TERM COMMERCIAL AND INDUSTRIAL LOANS				
1 Amount of loans (millions of dollars)	33,766	38,138	35,059	32,061
2 Number of loans (thousands)	159	192	177	147
3 Weighted-average maturity (months) ²	1.3	1.5	1.6	1.5
4 Weighted-average interest rate (percent per annum) ³	10.10	9.86	9.28	9.68
<i>By size of bank</i>				
5 Large banks ⁴	9.71	9.37	8.91	9.39
6 Small banks	11.05	11.08	10.10	10.30
<i>By size of loan (thousands of dollars)</i>				
7 1-99	13.42	13.26	12.51	12.20
8 100-999	11.84	12.04	10.87	10.99
9 1,000 and over	9.64	9.34	8.85	9.29
<i>Percentage of amount of loans</i>				
10 With floating rate	22.7	26.4	31.4	32.5
11 Made under commitment	71.1	67.0	61.8	69.5
12 With no stated maturity	11.2	11.5	13.6	15.1
13 With one-day maturity	37.1	36.9	31.1	33.1
LONG-TERM COMMERCIAL AND INDUSTRIAL LOANS				
14 Amount of loans (millions of dollars)	4,675	4,775	5,455	5,828
15 Number of loans (thousands)	31	36	44	27
16 Weighted-average maturity (months) ²	50.0	54.9	51.8	50.1
17 Weighted-average interest rate (percent per annum) ²	11.10	11.03	10.44	10.31
<i>By size of bank</i>				
18 Large banks ⁴	10.46	10.33	9.84	9.95
19 Small banks	12.52	12.71	11.37	11.13
<i>By size of loan (thousands of dollars)</i>				
20 1-99	14.72	14.76	12.99	13.71
21 100-999	12.01	12.06	11.20	11.26
22 1,000 and over	10.48	10.26	9.82	9.85
<i>Percentage of amount of loans</i>				
23 With floating rate	65.1	64.0	66.0	74.5
24 Made under commitment	80.9	76.9	78.2	76.4

22. Terms of lending at commercial banks—Based on surveys of loans made, 1985¹—Continued

Item	Feb. 4-8	May 6-10	Aug. 5-9	Nov. 4-8
CONSTRUCTION AND LAND DEVELOPMENT LOANS				
25 Amount of loans (millions of dollars)	1,536	2,781	2,283	2,093
26 Number of loans (thousands)	17	23	16	15
27 Weighted-average maturity (months) ²	8.2	9.2	16.5	11.9
28 Weighted-average interest rate (percent per annum) ³	12.05	13.02	11.37	11.28
<i>By size of bank</i>				
29 Large banks ⁴	11.07	10.58	10.15	10.46
30 Small banks	12.86	14.11	12.14	11.93
<i>By size of loan (thousands of dollars)</i>				
31 1-99	14.10	15.04	12.78	13.76
32 100-499	12.39	14.51	11.31	11.51
33 500 and over	11.18	11.01	11.05	10.71
<i>Percentage of amount of loans</i>				
34 With floating rate	51.3	34.9	50.8	62.4
35 Secured by real estate	87.0	87.3	95.0	98.1
36 Made under commitment	63.8	69.7	83.9	77.4
37 With no stated maturity	11.7	4.1	1.3	19.7
<i>By type of construction</i>				
38 1- to 4-family	24.2	26.9	35.0	20.2
39 Multifamily	7.4	9.4	5.8	7.2
40 Nonresidential	68.4	63.7	59.2	72.6
LOANS TO FARMERS				
41 Amount of loans (millions of dollars)	1,185	1,314	773	916
42 Number of loans (thousands)	56	73	50	53
43 Weighted-average maturity (months) ²	6.8	8.5	7.7	8.2
44 Weighted-average interest rate (percent per annum) ²	13.49	13.07	12.31	12.27
<i>By size of bank</i>				
45 Large banks ⁴	11.69	11.55	10.63	10.56
46 Small banks	14.05	13.62	12.93	13.11
<i>By size of loan (thousands of dollars)</i>				
47 1-24	13.91	13.64	13.08	13.26
48 25-99	13.82	13.56	12.60	12.77
49 100 and over	13.14	12.41	11.66	11.29
<i>By purpose of loan</i>				
50 Feeder livestock	13.79	12.93	11.70	12.09
51 Other livestock	13.65	12.94	12.41	11.59
52 Other current operating expenses	13.98	13.46	12.53	12.23
53 Farm machinery and equipment	13.43	14.10	13.34	13.71
54 Other	12.42	11.96	11.46	12.21

23. Interest rates in money and capital markets, 1985

A. Annual and monthly averages

Percent per annum

Item	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
MONEY MARKET INSTRUMENTS													
1 Federal funds ^{1,2}	8.10	8.35	8.50	8.58	8.27	7.97	7.53	7.88	7.90	7.92	7.99	8.05	8.27
2 Discount window borrowing ^{1,2,3}	7.69	8.00	8.00	8.00	8.00	7.81	7.50	7.50	7.50	7.50	7.50	7.50	7.50
Commercial paper ^{4,5}													
3 1-month	7.94	7.99	8.46	8.74	8.31	7.80	7.34	7.58	7.73	7.83	7.81	7.84	7.87
4 3-month	7.95	8.03	8.54	8.90	8.37	7.83	7.35	7.56	7.72	7.83	7.80	7.77	7.75
5 6-month	8.01	8.15	8.69	9.23	8.47	7.88	7.38	7.57	7.74	7.86	7.79	7.69	7.62
Finance paper, directly placed ^{4,5}													
6 1-month	7.91	7.95	8.42	8.70	8.29	7.74	7.31	7.53	7.70	7.84	7.79	7.81	7.81
7 3-month	7.77	7.81	8.25	8.67	8.26	7.71	7.19	7.40	7.57	7.64	7.60	7.58	7.57
8 6-month	7.75	7.82	8.20	8.65	8.27	7.69	7.16	7.34	7.55	7.60	7.59	7.57	7.51
Bankers' acceptances ^{5,6}													
9 3-month	7.92	8.00	8.55	8.88	8.33	7.77	7.32	7.53	7.68	7.81	7.76	7.70	7.65
10 6-month	7.96	8.11	8.69	9.20	8.42	7.81	7.34	7.54	7.69	7.84	7.75	7.59	7.52
Certificates of deposit, secondary market ⁷													
11 1-month	7.97	8.05	8.50	8.73	8.35	7.83	7.38	7.58	7.77	7.88	7.85	7.82	7.87
12 3-month	8.05	8.14	8.69	9.02	8.49	7.92	7.44	7.64	7.81	7.93	7.88	7.81	7.80
13 6-month	8.25	8.45	9.04	9.60	8.75	8.08	7.58	7.80	7.97	8.09	7.97	7.82	7.80
14 Eurodollar deposits, 3-month ⁸	8.28	8.37	9.05	9.32	8.74	8.13	7.60	7.89	8.02	8.14	8.08	8.02	7.99
U.S. Treasury bills⁹													
Secondary market ⁹													
15 3-month	7.48	7.76	8.27	8.52	7.95	7.48	6.95	7.08	7.14	7.10	7.16	7.24	7.10
16 6-month	7.65	8.00	8.39	8.90	8.23	7.65	7.09	7.20	7.32	7.27	7.33	7.30	7.14
17 1-year	7.81	8.33	8.56	9.06	8.44	7.85	7.27	7.31	7.48	7.50	7.45	7.33	7.16
Auction average ¹⁰													
18 3-month	7.49	7.76	8.22	8.57	8.00	7.56	7.01	7.05	7.18	7.08	7.17	7.20	7.07
19 6-month	7.66	8.03	8.34	8.92	8.31	7.75	7.16	7.16	7.35	7.27	7.32	7.26	7.09
20 1-year	7.79	8.39	8.46	9.24	8.44	7.94	7.18	7.09	7.60	7.36	7.42	7.33	7.06
U.S. TREASURY NOTES AND BONDS¹¹													
Constant maturities ¹²													
21 1-year	8.43	9.02	9.29	9.86	9.14	8.46	7.80	7.86	8.05	8.07	8.01	7.88	7.67
22 2-year	9.27	9.93	10.17	10.71	10.09	9.39	8.69	8.77	8.94	8.98	8.86	8.58	8.15
23 3-year	9.64	10.43	10.55	11.05	10.49	9.75	9.05	9.18	9.31	9.37	9.25	8.88	8.40
24 5-year	10.13	10.93	11.13	11.52	11.01	10.34	9.60	9.70	9.81	9.81	9.69	9.28	8.73
25 7-year	10.51	11.27	11.44	11.82	11.34	10.72	10.08	10.16	10.20	10.24	10.11	9.62	9.11
26 10-year	10.62	11.38	11.51	11.86	11.43	10.85	10.16	10.31	10.33	10.37	10.24	9.78	9.26
27 20-year	10.97	11.58	11.70	12.06	11.69	11.19	10.57	10.68	10.73	10.80	10.67	10.24	9.75
28 30-year	10.79	11.45	11.47	11.81	11.47	11.05	10.45	10.50	10.56	10.61	10.50	10.06	9.54
Composite ¹³													
29 Over 10 years (long-term)	10.75	11.15	11.35	11.78	11.42	10.96	10.36	10.51	10.59	10.67	10.56	10.08	9.60
STATE AND LOCAL NOTES AND BONDS													
Moody's series ¹⁴													
30 Aaa	8.60	9.08	8.98	9.18	8.95	8.52	8.24	8.34	8.49	8.70	8.58	8.13	7.98
31 Baa	9.58	10.16	10.05	10.18	9.95	9.54	9.03	9.18	9.50	9.63	9.54	9.20	9.05
32 Bond Buyer series ¹⁵	9.11	9.51	9.65	9.77	9.42	9.01	8.69	8.81	9.08	9.27	9.08	8.54	8.43
CORPORATE BONDS													
33 Seasoned issues, all industries ¹⁶	12.05	12.64	12.66	13.13	12.89	12.47	11.70	11.69	11.76	11.75	11.69	11.29	10.89
Rating group													
34 Aaa	11.37	12.08	12.13	12.56	12.23	11.72	10.94	10.97	11.05	11.07	11.02	10.55	10.16
35 Aa	11.82	12.43	12.49	12.91	12.69	12.30	11.46	11.42	11.47	11.46	11.45	11.07	10.63
36 A	12.28	12.80	12.80	13.36	13.14	12.70	11.98	11.92	12.00	11.99	11.94	11.54	11.19
37 Baa	12.72	13.26	13.23	13.69	13.51	13.15	12.40	12.43	12.50	12.48	12.36	11.99	11.58
38 A-rated recently offered utility bonds ¹⁷	12.06	12.78	12.76	13.17	12.75	12.25	11.62	11.60	11.77	11.87	11.82	11.38	10.91
MEMO: Dividend/price ratio¹⁸													
39 Preferred stocks	10.49	11.13	10.88	10.97	10.75	10.60	10.05	9.92	10.15	10.26	10.35	10.12	10.05
40 Common stocks	4.25	4.51	4.30	4.37	4.37	4.31	4.21	4.14	4.23	4.32	4.28	4.06	3.88

23. Interest rates in money and capital markets, 1985—Continued

B. Weekly averages

Percent per annum

Item	Week ending									
	Jan. 4	Jan. 11	Jan. 18	Jan. 25	Feb. 1	Feb. 8	Feb. 15	Feb. 22	Mar. 1	Mar. 8
MONEY MARKET INSTRUMENTS										
1 Federal funds ^{1,2}	8.75	8.27	8.23	8.19	8.45	8.59	8.44	8.57	8.40	8.63
2 Discount window borrowing ^{1,2,3}	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00
Commercial paper ^{4,5}										
3 1-month	8.17	7.94	7.95	7.88	8.14	8.40	8.46	8.50	8.55	8.80
4 3-month	8.20	8.01	8.00	7.91	8.14	8.41	8.51	8.59	8.75	9.06
5 6-month	8.31	8.14	8.16	8.05	8.22	8.48	8.63	8.74	9.05	9.42
Finance paper, directly placed ^{4,5}										
6 1-month	8.13	7.91	7.87	7.85	8.12	8.36	8.43	8.42	8.54	8.78
7 3-month	7.82	7.83	7.82	7.75	7.86	8.09	8.28	8.28	8.48	8.73
8 6-month	7.76	7.83	7.83	7.80	7.86	8.05	8.18	8.28	8.41	8.62
Bankers acceptances ^{5,6}										
9 3-month	8.19	7.99	7.96	7.90	8.11	8.39	8.48	8.66	8.80	9.10
10 6-month	8.29	8.05	8.14	8.03	8.18	8.43	8.60	8.79	9.13	9.41
Certificates of deposit, secondary market ⁷										
11 1-month	8.21	8.05	8.01	7.97	8.15	8.43	8.47	8.54	8.62	8.80
12 3-month	8.30	8.13	8.11	8.07	8.23	8.56	8.64	8.77	8.91	9.22
13 6-month	8.61	8.43	8.47	8.34	8.49	8.78	8.95	9.16	9.47	9.86
14 Eurodollar deposits, 3-month ⁸	8.61	8.48	8.35	8.28	8.31	8.76	9.04	8.95	9.24	9.58
U.S. Treasury bills ⁵										
Secondary market ⁹										
15 3-month	7.82	7.75	7.73	7.65	7.92	8.17	8.21	8.31	8.47	8.69
16 6-month	8.17	7.98	7.98	7.91	8.09	8.28	8.29	8.42	8.70	8.97
17 1-year	8.47	8.34	8.33	8.22	8.35	8.47	8.47	8.57	8.84	9.09
Auction average ¹⁰										
18 3-month	7.86	7.78	7.74	7.68	7.76	8.16	8.20	8.15	8.36	8.73
19 6-month	8.19	8.02	8.05	7.93	7.97	8.30	8.28	8.25	8.53	8.98
20 1-year .....	.....	.....	.....	8.39	.....	.....	.....	8.46	.....	.....
U.S. TREASURY NOTES AND BONDS¹¹										
Constant maturities ¹²										
21 1-year	9.19	9.04	9.05	8.90	9.03	9.18	9.19	9.30	9.61	9.89
22 2-year	10.05	10.01	9.99	9.79	9.86	10.03	10.02	10.19	10.53	10.73
23 2½-year ⁸	10.20	.....	10.30	.....	10.05	.....	10.25	.....	10.45	.....
24 3-year	10.57	10.51	10.49	10.24	10.34	10.42	10.40	10.55	10.91	11.07
25 5-year	11.15	11.07	11.01	10.70	10.76	10.99	10.99	11.17	11.47	11.51
26 7-year	11.59	11.39	11.35	11.02	11.04	11.28	11.30	11.50	11.78	11.83
27 10-year	11.63	11.50	11.49	11.16	11.15	11.37	11.37	11.57	11.83	11.87
28 20-year	11.80	11.70	11.73	11.36	11.31	11.50	11.57	11.80	12.06	12.09
29 30-year	11.64	11.54	11.59	11.27	11.21	11.31	11.32	11.53	11.80	11.85
Composite ¹³										
30 Over 10 years (long-term)	11.34	11.24	11.28	10.97	10.92	11.09	11.19	11.51	11.77	11.81
STATE AND LOCAL NOTES AND BONDS										
Moody's series ¹⁴										
31 Aaa	9.45	9.20	9.10	8.85	8.80	8.85	8.90	9.10	9.05	9.20
32 Baa	10.50	10.30	10.20	9.90	9.90	9.95	10.00	10.15	10.10	10.20
33 Bond Buyer series ¹⁵	9.87	9.60	9.51	9.21	9.37	9.52	9.64	9.71	9.71	9.75
CORPORATE BONDS										
34 Seasoned issues, all industries ¹⁶	12.77	12.72	12.74	12.55	12.47	12.54	12.57	12.71	12.93	13.05
Rating group										
35 Aaa	12.21	12.16	12.20	11.97	11.85	11.95	12.01	12.21	12.47	12.55
36 Aa	12.56	12.47	12.51	12.37	12.29	12.37	12.43	12.55	12.69	12.80
37 A	12.90	12.91	12.90	12.70	12.59	12.69	12.72	12.84	13.06	13.19
38 Baa	13.39	13.33	13.32	13.15	13.13	13.14	13.13	13.21	13.51	13.63
39 A-rated recently offered utility bonds ¹⁷	12.96	12.92	12.82	12.51	12.59	12.68	12.60	12.95	13.18	13.14
MEMO: Dividend/price ratio ¹⁸										
40 Preferred stocks	11.42	11.11	11.10	11.03	11.99	10.97	10.83	10.77	10.94	10.96
41 Common stocks	4.67	4.67	4.52	4.37	4.31	4.31	4.25	4.30	4.32	4.33

23. Interest rates in money and capital markets, 1985—Continued

B. Weekly averages—Continued

Percent per annum

Item	Week ending										
	Mar. 15	Mar. 22	Mar. 29	Apr. 5	Apr. 12	Apr. 19	Apr. 26	May 3	May 10	May 17	May 24
MONEY MARKET INSTRUMENTS											
1 Federal funds ^{1,2}	8.52	8.75	8.38	8.68	8.45	8.46	7.69	8.35	8.19	8.14	7.91
2 Discount window borrowing ^{1,2,3}	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	7.79
Commercial paper ^{4,5}											
3 1-month	8.77	8.72	8.67	8.64	8.53	8.23	7.99	8.15	8.00	7.93	7.52
4 3-month	8.93	8.86	8.75	8.69	8.58	8.26	8.08	8.19	8.04	7.95	7.54
5 6-month	9.26	9.21	9.02	8.82	8.67	8.31	8.20	8.31	8.11	7.96	7.60
Finance paper, directly placed ^{4,5}											
6 1-month	8.75	8.65	8.61	8.54	8.52	8.18	8.00	8.16	7.97	7.74	7.49
7 3-month	8.67	8.68	8.60	8.52	8.51	8.14	7.95	8.02	7.94	7.75	7.49
8 6-month	8.64	8.73	8.67	8.61	8.55	8.16	7.90	7.96	7.93	7.74	7.50
Bankers acceptances ^{5,6}											
9 3-month	8.90	8.83	8.68	8.66	8.52	8.22	8.07	8.14	8.02	7.84	7.51
10 6-month	9.27	9.19	8.91	8.76	8.58	8.25	8.18	8.26	8.04	7.85	7.59
Certificates of deposit, secondary market ⁷											
11 1-month	8.74	8.74	8.64	8.65	8.56	8.31	8.02	8.17	8.01	7.97	7.58
12 3-month	9.04	9.01	8.82	8.80	8.69	8.39	8.20	8.29	8.14	8.04	7.64
13 6-month	9.62	9.58	9.31	9.15	9.00	8.54	8.46	8.57	8.29	8.15	7.81
14 Eurodollar deposits, 3-month ⁸	9.34	9.33	9.19	9.01	8.99	8.71	8.49	8.58	8.44	8.20	8.01
U.S. Treasury bills⁵											
Secondary market ⁹											
15 3-month	8.55	8.51	8.29	8.16	8.08	7.86	7.77	7.78	7.76	7.50	7.25
16 6-month	8.95	8.96	8.71	8.58	8.41	8.06	8.00	8.03	7.92	7.68	7.41
17 1-year	9.09	9.15	8.90	8.79	8.60	8.27	8.22	8.25	8.09	7.90	7.63
Auction average ¹⁰											
18 3-month	8.48	8.64	8.41	8.18	8.14	8.04	7.62	7.87	7.76	7.69	7.28
19 6-month	8.79	9.04	8.86	8.55	8.56	8.27	7.87	8.11	7.93	7.90	7.43
20 1-year	.....	9.24	.....	.....	.....	8.44	.....	.....	.....	7.94	.....
U.S. TREASURY NOTES AND BONDS¹¹											
Constant maturities ¹²											
21 1-year	9.91	9.97	9.68	9.53	9.32	8.95	8.89	8.92	8.73	8.52	8.22
22 2-year	10.73	10.81	10.59	10.49	10.29	9.88	9.84	9.85	9.68	9.44	9.13
23 2½-year	10.85	.....	10.95	.....	.....	.....	10.65	.....	10.05	.....	10.05
24 3-year	11.08	11.13	10.93	10.83	10.66	10.28	10.29	10.32	10.06	9.75	9.43
25 5-year	11.54	11.60	11.43	11.32	11.19	10.81	10.79	10.85	10.68	10.39	10.06
26 7-year	11.84	11.90	11.73	11.64	11.49	11.15	11.16	11.21	11.06	10.78	10.45
27 10-year	11.85	11.92	11.77	11.71	11.57	11.24	11.27	11.33	11.17	10.89	10.60
28 20-year	12.06	12.11	11.97	11.92	11.79	11.51	11.58	11.62	11.49	11.24	10.96
29 30-year	11.80	11.87	11.73	11.69	11.55	11.29	11.36	11.41	11.30	11.08	10.87
Composite ¹³											
30 Over 10 years (long-term)	11.77	11.83	11.70	11.65	11.51	11.25	11.31	11.35	11.23	11.00	10.76
STATE AND LOCAL NOTES AND BONDS											
Moody's series ¹⁴											
31 Aaa	9.15	9.20	9.15	9.75	9.00	8.85	8.80	8.75	8.70	8.45	8.40
32 Baa	10.20	10.20	10.10	10.10	10.00	9.90	9.80	9.80	9.75	9.45	9.40
33 Bond Buyer series ¹⁵	9.76	9.82	9.75	9.63	9.39	9.25	9.39	9.37	9.11	8.86	8.91
CORPORATE BONDS											
34 Seasoned issues, all industries ¹⁶	13.17	13.21	13.13	13.08	12.98	12.79	12.77	12.81	12.73	12.55	12.30
Rating group											
35 Aaa	12.58	12.62	12.50	12.44	12.34	12.09	12.09	12.15	12.03	11.77	11.50
36 Aa	12.97	12.98	12.93	12.90	12.75	12.61	12.58	12.63	12.59	12.41	12.11
37 A	13.42	13.47	13.41	13.37	13.22	13.03	13.02	13.03	12.93	12.79	12.57
38 Baa	13.70	13.75	13.68	13.61	13.61	13.44	13.41	13.44	13.39	13.24	13.02
39 A-rated recently offered utility bonds ¹⁷	13.23	13.22	13.06	12.98	12.71	12.53	12.65	12.56	12.49	12.24	12.01
MEMO: Dividend/price ratio¹⁸											
40 Preferred stocks	10.97	11.01	10.95	10.84	10.79	10.75	10.63	10.88	10.74	10.66	10.48
41 Common stocks	4.40	4.38	4.38	4.41	4.40	4.35	4.33	4.43	4.40	4.30	4.20

23. Interest rates in money and capital markets, 1985—Continued

B. Weekly averages—Continued

Percent per annum

Item	Week ending										
	May 31	June 7	June 14	June 21	June 28	July 5	July 12	July 19	July 26	Aug. 2	Aug. 9
MONEY MARKET INSTRUMENTS											
1 Federal funds ^{1,2}	7.60	7.75	7.62	7.13	7.46	8.06	8.07	7.77	7.88	7.64	7.92
2 Discount window borrowing ^{1,3} . . .	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50
Commercial paper ^{4,5}											
3 1-month	7.46	7.37	7.41	7.13	7.45	7.50	7.48	7.54	7.71	7.75	7.75
4 3-month	7.48	7.33	7.40	7.16	7.49	7.44	7.42	7.53	7.72	7.77	7.76
5 6-month	7.54	7.31	7.40	7.21	7.60	7.41	7.40	7.53	7.76	7.86	7.82
Finance paper, directly placed ^{4,5}											
6 1-month	7.45	7.34	7.38	7.07	7.47	7.46	7.42	7.51	7.64	7.69	7.76
7 3-month	7.42	7.19	7.22	7.00	7.36	7.27	7.32	7.32	7.55	7.61	7.67
8 6-month	7.39	7.17	7.21	6.99	7.26	7.19	7.27	7.25	7.49	7.60	7.65
Bankers acceptances ^{5,6}											
9 3-month	7.43	7.30	7.36	7.19	7.42	7.35	7.40	7.52	7.71	7.72	7.70
10 6-month	7.47	7.25	7.38	7.23	7.52	7.30	7.37	7.53	7.75	7.83	7.75
Certificates of deposit, secondary market ⁷											
11 1-month	7.49	7.38	7.45	7.22	7.47	7.49	7.49	7.55	7.69	7.75	7.75
12 3-month	7.56	7.39	7.49	7.29	7.60	7.52	7.51	7.62	7.76	7.83	7.83
13 6-month	7.74	7.46	7.59	7.44	7.83	7.59	7.64	7.77	7.98	8.07	8.07
14 Eurodollar deposits, 3-month ⁸	7.86	7.63	7.58	7.50	7.70	7.71	7.74	7.81	8.01	8.13	8.11
U.S. Treasury bills⁵											
Secondary market ⁹											
15 3-month	7.19	7.01	7.03	6.81	6.97	6.90	6.99	7.07	7.22	7.28	7.21
16 6-month	7.32	7.10	7.15	6.97	7.16	6.98	7.09	7.18	7.35	7.44	7.44
17 1-year	7.53	7.25	7.31	7.14	7.37	7.13	7.19	7.29	7.47	7.57	7.58
Auction average ¹⁰											
18 3-month	7.22	7.03	7.21	6.73	7.06	7.00	6.92	7.06	7.23	7.23	7.30
19 6-month	7.39	7.16	7.35	6.90	7.24	7.08	7.00	7.20	7.35	7.40	7.52
20 1-year	7.53	7.25	7.31	7.14	7.37	7.13	7.19	7.29	7.47	7.57	7.58
U.S. TREASURY NOTES AND BONDS¹¹											
Constant maturities ¹²											
21 1-year	8.09	7.80	7.85	7.66	7.91	7.66	7.73	7.82	8.03	8.14	8.15
22 2-year	9.01	8.63	8.72	8.55	8.85	8.58	8.62	8.73	8.97	9.05	9.06
23 2½-year	9.15	8.80	8.90	8.73	9.00	8.73	8.85	9.00	9.20	9.20	9.20
24 3-year	9.36	8.97	9.06	8.80	9.27	8.98	8.96	9.13	9.41	9.51	9.46
25 5-year	9.84	9.45	9.60	9.50	9.85	9.53	9.50	9.64	9.91	10.01	9.98
26 7-year	10.25	9.93	10.06	10.01	10.32	9.98	9.97	10.08	10.36	10.45	10.38
27 10-year	10.39	10.00	10.12	10.08	10.43	10.14	10.12	10.23	10.51	10.61	10.53
28 20-year	10.78	10.46	10.53	10.50	10.77	10.52	10.52	10.62	10.87	10.93	10.86
29 30-year	10.67	10.37	10.43	10.38	10.60	10.39	10.36	10.42	10.64	10.73	10.69
Composite ¹³											
30 Over 10 years (long-term)	10.58	10.27	10.33	10.29	10.56	10.35	10.35	10.44	10.69	10.78	10.73
STATE AND LOCAL NOTES AND BONDS											
Moody's series ¹⁴											
31 Aaa	8.30	8.15	8.25	8.25	8.30	8.30	8.35	8.35	8.35	8.40	8.40
32 Baa	9.30	8.90	9.05	9.05	9.10	9.10	9.20	9.20	9.20	9.40	9.40
33 Bond Buyer series ¹⁵	8.81	8.60	8.66	8.69	8.80	8.82	8.81	8.73	8.87	9.01	9.02
CORPORATE BONDS											
34 Seasoned issues, all industries ¹⁶ . . .	12.01	11.71	11.66	11.63	11.80	11.69	11.61	11.60	11.74	11.86	11.88
Rating group											
35 Aaa	11.27	10.93	10.88	10.86	11.09	10.91	10.85	10.87	11.07	11.21	11.20
36 Aa	11.82	11.50	11.48	11.36	11.52	11.43	11.35	11.34	11.47	11.56	11.61
37 A	12.24	12.04	11.97	11.91	12.02	11.93	11.87	11.83	11.95	12.09	12.11
38 Baa	12.69	12.36	12.32	12.37	12.56	12.46	12.38	12.35	12.45	12.58	12.59
39 A-rated recently offered utility bonds ¹⁷	11.78	11.57	11.50	11.71	11.62	11.37	11.53	11.62	11.81	11.83	11.78
MEMO: Dividend/price ratio¹⁸											
40 Preferred stocks	10.25	10.07	10.10	9.95	10.07	9.98	9.94	9.92	9.84	9.93	10.04
41 Common stocks	4.23	4.17	4.23	4.26	4.19	4.16	4.14	4.07	4.15	4.17	4.24

23. Interest rates in money and capital markets, 1985—Continued

B. Weekly averages—Continued

Percent per annum

Item	Week ending										
	Aug. 16	Aug. 23	Aug. 30	Sept. 6	Sept. 13	Sept. 20	Sept. 27	Oct. 4	Oct. 11	Oct. 18	Oct. 25
MONEY MARKET INSTRUMENTS											
1 Federal funds ^{1,2}	7.88	8.06	7.78	7.88	7.80	7.85	7.96	8.12	7.84	8.03	8.14
2 Discount window borrowing ^{1,2,3}	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50
Commercial paper ^{4,5}											
3 1-month	7.74	7.67	7.71	7.74	7.91	7.90	7.73	7.76	7.80	7.86	7.86
4 3-month	7.72	7.67	7.68	7.75	7.92	7.91	7.72	7.74	7.81	7.85	7.84
5 6-month	7.72	7.68	7.68	7.76	7.98	7.96	7.73	7.73	7.81	7.85	7.82
Finance paper, directly placed ^{4,5}											
6 1-month	7.66	7.63	7.70	7.79	7.92	7.90	7.72	7.78	7.79	7.80	7.87
7 3-month	7.54	7.50	7.47	7.58	7.71	7.71	7.56	7.57	7.59	7.61	7.60
8 6-month	7.53	7.50	7.47	7.49	7.67	7.67	7.55	7.56	7.58	7.60	7.59
Bankers acceptances ^{5,6}											
9 3-month	7.68	7.64	7.66	7.78	7.90	7.88	7.66	7.71	7.80	7.79	7.78
10 6-month	7.66	7.62	7.65	7.79	7.99	7.92	7.64	7.69	7.81	7.78	7.77
Certificates of deposit, secondary market ⁷											
11 1-month	7.80	7.75	7.75	7.82	7.94	7.94	7.78	7.82	7.84	7.88	7.90
12 3-month	7.82	7.78	7.79	7.87	8.00	7.99	7.82	7.85	7.89	7.92	7.93
13 6-month	7.97	7.89	7.92	8.02	8.24	8.19	7.88	7.95	8.00	8.02	8.02
14 Eurodollar deposits, 3-month ⁸	8.03	7.99	7.98	8.06	8.19	8.23	8.09	8.01	8.10	8.13	8.08
U.S. Treasury bills ⁵											
Secondary market ⁹											
15 3-month	7.13	7.07	7.07	7.14	7.23	7.12	6.88	7.01	7.17	7.20	7.22
16 6-month	7.34	7.22	7.22	7.31	7.42	7.33	7.00	7.20	7.36	7.33	7.38
17 1-year	7.49	7.39	7.42	7.49	7.62	7.55	7.34	7.41	7.49	7.44	7.47
Auction average ¹⁰											
18 3-month	7.14	7.14	7.07	7.12	7.22	7.17	6.81	7.07	7.14	7.20	7.18
19 6-month	7.36	7.28	7.21	7.30	7.39	7.32	7.05	7.24	7.32	7.36	7.32
20 1-year .....	.....	.....	.....	7.36	.....	.....	.....	7.33	.....	.....	.....
U.S. TREASURY NOTES AND BONDS¹¹											
Constant maturities ¹²											
21 1-year	8.07	7.95	7.97	8.04	8.20	8.11	7.88	7.96	8.06	8.01	8.03
22 2-year	8.95	8.85	8.86	8.97	9.11	9.05	8.78	8.85	8.96	8.87	8.85
23 2½-year	9.20	.....	9.20	.....	9.05	.....	9.20	.....	9.20	.....	9.05
24 3-year	9.28	9.18	9.22	9.36	9.51	9.43	9.17	9.25	9.35	9.25	9.21
25 5-year	9.84	9.67	9.66	9.76	9.95	9.85	9.66	9.71	9.82	9.70	9.63
26 7-year	10.24	10.04	10.05	10.18	10.36	10.27	10.13	10.16	10.26	10.11	10.02
27 10-year	10.37	10.16	10.17	10.29	10.48	10.40	10.30	10.32	10.37	10.23	10.16
28 20-year	10.79	10.61	10.59	10.71	10.89	10.82	10.76	10.75	10.80	10.66	10.58
29 30-year	10.63	10.45	10.42	10.52	10.70	10.62	10.58	10.58	10.63	10.50	10.42
Composite ¹³											
30 Over 10 years (long-term)	10.65	10.48	10.46	10.57	10.76	10.69	10.63	10.62	10.70	10.56	10.51
STATE AND LOCAL NOTES AND BONDS											
Moody's series ¹⁴											
31 Aaa	8.50	8.65	8.50	8.50	8.70	8.80	8.80	8.80	8.75	8.60	8.45
32 Baa	9.50	9.60	9.60	9.60	9.60	9.65	9.65	9.65	9.60	9.60	9.50
33 Bond Buyer series ¹⁵	9.12	9.18	9.09	9.07	9.26	9.35	9.38	9.33	9.25	9.12	8.95
CORPORATE BONDS											
34 Seasoned issues, all industries ¹⁶	11.79	11.68	11.63	11.66	11.79	11.79	11.74	11.76	11.76	11.71	11.63
Rating group											
35 Aaa	11.08	10.95	10.90	10.94	11.13	11.11	11.05	11.07	11.12	11.03	10.94
36 Aa	11.51	11.40	11.33	11.37	11.51	11.49	11.47	11.50	11.51	11.48	11.41
37 A	12.04	11.92	11.89	11.91	12.01	12.03	11.98	11.99	12.03	11.96	11.85
38 Baa	12.54	12.44	12.40	12.41	12.52	12.51	12.47	12.46	12.39	12.38	12.31
39 A-rated recently offered utility bonds ¹⁷	11.82	11.70	11.73	11.89	11.92	11.91	11.80	11.92	11.96	11.81	11.73
MEMO: Dividend/price ratio ¹⁸											
40 Preferred stocks	10.13	10.17	10.25	10.23	10.23	10.29	10.27	10.33	10.38	10.35	10.37
41 Common stocks	4.25	4.21	4.22	4.23	4.28	4.36	4.41	4.33	4.37	4.26	4.23

23. Interest rates in money and capital markets, 1985—Continued

B. Weekly averages—Continued

Percent per annum

Item	Week ending								
	Nov. 1	Nov. 8	Nov. 15	Nov. 22	Nov. 29	Dec. 6	Dec. 13	Dec. 20	Dec. 27
MONEY MARKET INSTRUMENTS									
1 Federal funds ^{1,2}	7.89	8.30	7.95	8.13	7.71	8.49	8.03	8.05	8.02
2 Discount window borrowing ^{1,2,3}	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50
Commercial paper ^{4,5}									
3 1-month	7.77	7.87	7.88	7.79	7.82	7.94	7.85	7.79	7.86
4 3-month	7.74	7.78	7.79	7.74	7.77	7.85	7.76	7.67	7.73
5 6-month	7.73	7.71	7.69	7.67	7.69	7.74	7.65	7.52	7.58
Finance paper, directly placed ^{4,5}									
6 1-month	7.75	7.88	7.85	7.78	7.74	7.90	7.84	7.75	7.75
7 3-month	7.62	7.60	7.58	7.58	7.58	7.68	7.58	7.53	7.49
8 6-month	7.60	7.59	7.58	7.54	7.56	7.57	7.53	7.48	7.45
Bankers acceptances ^{5,6}									
9 3-month	7.69	7.68	7.71	7.70	7.71	7.75	7.64	7.54	7.67
10 6-month	7.65	7.60	7.62	7.57	7.57	7.67	7.53	7.40	7.48
Certificates of deposit, secondary market ⁷									
11 1-month	7.79	7.80	7.85	7.80	7.86	7.93	7.83	7.75	7.99
12 3-month	7.82	7.79	7.82	7.80	7.86	7.94	7.81	7.67	7.80
13 6-month	7.85	7.79	7.83	7.81	7.88	7.95	7.81	7.67	7.79
14 Eurodollar deposits, 3-month ⁸	8.09	8.00	7.99	8.03	8.03	8.11	8.09	7.86	7.95
U.S. Treasury bills ⁵									
Secondary market ⁹									
15 3-month	7.20	7.25	7.29	7.23	7.18	7.24	7.10	7.06	7.02
16 6-month	7.32	7.32	7.32	7.29	7.28	7.31	7.12	7.06	7.06
17 1-year	7.41	7.36	7.34	7.30	7.32	7.35	7.13	7.07	7.08
Auction average ¹⁰									
18 3-month	7.24	7.21	7.21	7.24	7.15	7.19	7.05	7.00	7.02
19 6-month	7.37	7.30	7.23	7.26	7.26	7.26	7.02	7.01	7.05
20 1-year .....	.....	.....	.....	.....	.....	.....	.....	.....	7.06
U.S. TREASURY NOTES AND BONDS¹¹									
Constant maturities ¹²									
21 1-year	7.97	7.91	7.88	7.85	7.87	7.90	7.65	7.57	7.59
22 2-year	8.76	8.66	8.60	8.52	8.51	8.50	8.12	8.00	8.00
23 2½-year .....	.....	8.95	.....	8.80	.....	8.65	.....	8.20	.....
24 3-year	9.13	9.00	8.94	8.78	8.74	8.75	8.41	8.23	8.24
25 5-year	9.55	9.38	9.30	9.21	9.16	9.12	8.76	8.55	8.53
26 7-year	9.91	9.74	9.63	9.53	9.52	9.52	9.15	8.94	8.90
27 10-year	10.07	9.92	9.82	9.68	9.65	9.65	9.31	9.09	9.04
28 20-year	10.52	10.35	10.27	10.14	10.14	10.13	9.81	9.58	9.53
29 30-year	10.34	10.18	10.10	9.98	9.93	9.90	9.61	9.38	9.31
Composite ¹³									
30 Over 10 years (long-term)	10.37	10.21	10.10	9.98	9.96	9.96	9.66	9.44	9.38
STATE AND LOCAL NOTES AND BONDS									
Moody's series ¹⁴									
31 Aaa	8.30	8.30	8.20	8.00	8.00	8.00	8.00	7.95	7.95
32 Baa	9.35	9.35	9.25	9.10	9.10	9.10	9.10	9.00	9.00
33 Bond Buyer series ¹⁵	8.76	8.68	8.60	8.37	8.51	8.54	8.42	8.38	8.36
CORPORATE BONDS									
34 Seasoned issues, all industries ¹⁶	11.56	11.41	11.31	11.20	11.16	11.16	10.99	10.77	10.70
Rating group									
35 Aaa	10.87	10.67	10.56	10.47	10.43	10.43	10.26	10.05	9.97
36 Aa	11.34	11.19	11.10	10.97	10.95	10.93	10.73	10.50	10.43
37 A	11.78	11.65	11.55	11.46	11.42	11.40	11.25	11.09	11.05
38 Baa	12.24	12.12	12.02	11.91	11.85	11.87	11.70	11.43	11.36
39 A-rated recently offered utility bonds ¹⁷	11.52	11.42	11.42	11.30	11.25	11.27	10.95	10.68	10.62
MEMO: Dividend/price ratio ¹⁸									
40 Preferred stocks	10.32	10.01	10.09	10.13	9.84	10.04	9.98	10.06	10.04
41 Common stocks	4.20	4.14	4.08	4.03	3.98	3.95	3.91	3.84	3.88

24. Stock market—Selected statistics, 1985

A. Stock prices and trading

Averages of daily figures

Series	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Common stock prices</i>													
New York Stock Exchange (Dec. 31, 1965 = 50)													
1 Total	108.09	99.11	104.73	103.92	104.66	107.00	109.52	111.64	109.09	106.62	107.57	113.93	119.33
2 Industrial	123.79	113.99	120.71	119.64	119.93	121.88	124.11	126.94	124.92	122.35	123.65	130.53	136.77
3 Transportation	104.11	94.88	101.76	98.30	96.47	99.66	105.79	111.67	109.92	104.96	103.72	108.61	113.52
4 Utility	56.75	51.95	53.44	53.91	55.51	57.32	59.61	59.68	56.99	55.93	55.84	59.07	61.69
5 Finance	114.21	101.34	109.58	107.59	109.39	115.31	118.47	119.85	114.68	110.21	112.36	122.83	128.86
<i>Standard & Poor's Corporation</i> (1941-43 = 10)													
6 Total	186.84	171.61	180.88	179.42	180.62	184.90	188.89	192.54	188.31	184.06	186.18	197.45	207.26
7 Industrial	207.79	191.64	202.13	200.42	201.13	204.83	208.50	212.90	209.40	205.15	207.65	219.44	230.29
8 Public utility	82.97	75.83	78.14	78.89	81.25	83.60	86.90	87.22	83.21	81.46	81.49	86.80	90.83
9 Transportation (1970 = 10) ¹	166.62	150.95	160.52	154.61	152.12	159.45	167.10	177.97	174.45	168.07	168.89	177.68	187.65
10 Financial (1970 = 10)	22.04	19.49	21.09	20.61	21.00	22.49	23.04	23.19	22.07	21.06	21.60	23.79	25.10
11 American Stock Exchange (Aug. 31, 1973 = 50), total	229.10	211.82	228.40	225.62	229.46	228.75	227.48	235.21	232.65	226.27	225.00	236.53	243.28
<i>Volume of trading</i> (thousands of shares)													
12 New York Stock Exchange	109,191	121,545	115,489	102,591	94,387	106,827	105,849	111,952	87,468	97,910	110,569	122,263	133,446
13 American Stock Exchange	8,355	9,130	10,010	8,677	7,801	7,171	7,128	7,284	7,275	7,057	7,648	9,183	11,890

B. Customer financing

End-of-period balances, millions of dollars

Series	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Margin credit at broker-dealers ²	22,090	22,970	23,230	23,900	24,300	25,260	25,220	25,780	25,330	26,350	26,400	28,390
MEMO: Free credit balances at brokers ³												
2 Margin accounts	1,695	1,670	1,755	1,790	1,780	2,215	1,950	1,810	1,745	1,715	2,080	2,715
3 Cash accounts	9,725	9,840	10,160	9,230	9,230	10,115	9,700	9,440	10,080	9,630	10,340	12,840

C. Margin-account debt at brokers

Percentage distribution, end of period

Series	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>By equity class⁴</i>												
2 Less than 40 percent	35.0	36.0	38.0	39.0	36.0	34.0	34.0	35.0	40.0	37.0	35.0	34.0
3 40-49	19.0	20.0	20.0	19.0	19.0	20.0	20.0	21.0	22.0	22.0	20.0	20.0
4 50-59	20.0	18.0	18.0	18.0	19.0	19.0	19.0	18.0	16.0	17.0	19.0	19.0
5 60-69	11.0	11.0	10.0	10.0	11.0	11.0	11.0	11.0	9.0	10.0	11.0	11.0
6 70-79	7.0	8.0	7.0	7.0	7.0	8.0	8.0	8.0	6.0	7.0	7.0	8.0
7 80 percent or more	8.0	8.0	7.0	7.0	8.0	8.0	8.0	7.0	7.0	7.0	8.0	8.0

D. Special miscellaneous-account balances at brokers

End of period

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total balances (millions of dollars) ⁵	79,600	81,830	83,729	82,990	87,120	86,910	89,240	90,930	91,400	92,250	95,240	99,310
<i>Distribution by equity status (percent)</i>												
2 Net credit status	59.0	59.0	60.0	60.0	60.0	59.0	59.0	59.0	59.0	58.0	57.0	58.0
Debit status, by equity												
3 60 percent or more	30.0	31.0	30.0	30.0	30.0	31.0	32.0	30.0	31.0	31.0	32.0	31.0
4 Less than 60 percent	10.0	10.0	10.0	10.0	10.0	10.0	9.0	11.0	10.0	11.0	11.0	11.0

25. Selected assets and liabilities of financial institutions¹

A. FSLIC-insured institutions¹

Millions of dollars, end of period

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1983												
1 Assets	707,972	718,076	728,405	737,219	747,807	756,772	767,017	776,439	789,150	799,319	807,844	819,168
2 Mortgages	476,290	477,644	478,683	481,994	484,821	489,750	495,709	500,787	506,632	510,428	516,192	521,308
3 Mortgage backed securities	64,685	68,278	72,446	73,824	75,275	78,858	81,832	85,051	87,410	89,955	90,705	90,902
4 Cash and investment securities ²	90,208	93,888	97,613	100,756	104,506	105,109	105,772	103,599	105,724	107,337	110,216	109,923
5 Other	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
6 Liabilities and net worth	707,972	718,076	728,405	737,219	747,807	756,772	767,017	776,439	789,150	799,319	807,844	819,168
7 Savings capital	576,943	587,866	600,143	607,289	614,585	622,954	623,901	637,096	649,380	655,293	659,460	671,059
8 Borrowed money	89,033	86,949	86,757	86,104	86,620	88,892	89,430	89,538	92,247	93,801	95,818	98,511
9 FHLBB	60,517	59,200	58,374	57,883	57,112	57,297	56,680	55,846	56,343	56,973	56,089	57,253
10 Other	28,516	27,749	28,383	28,221	29,508	31,595	32,750	33,692	35,904	36,828	39,729	41,258
11 Other	16,265	17,241	14,657	16,231	18,636	15,914	18,425	19,827	16,735	18,859	20,714	16,619
12 Net worth ³	25,730	26,019	26,847	27,595	27,965	29,011	29,164	29,979	30,788	31,366	31,852	32,980
13 MEMO: Mortgage loan commitments outstanding ²	30,082	33,384	37,658	42,041	45,927	48,342	50,779	52,420	53,855	54,551	57,206	56,785
1984												
1 Assets	825,050	834,647	853,654	865,724	884,156	901,254	913,695	929,947	938,175	947,537	960,177	978,514
2 Mortgages	525,599	530,502	535,887	544,124	553,748	563,375	572,685	579,411	585,555	590,540	598,425	599,021
3 Mortgage backed securities	91,741	92,184	97,565	100,320	102,345	106,092	107,009	109,575	109,276	109,049	107,320	108,219
4 Cash and investment securities ²	109,254	111,653	117,050	114,699	117,790	117,723	116,520	116,984	119,946	120,342	124,304	135,640
5 Other	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	78,882	84,496	85,677	87,421	87,799	91,516
6 Liabilities and net worth	825,050	834,647	853,654	865,724	884,152	901,254	913,695	929,947	938,175	947,537	960,177	978,514
7 Savings capital	680,514	687,258	700,911	705,976	716,235	728,546	736,038	741,992	751,252	760,332	772,124	784,724
8 Borrowed money	94,076	94,332	102,101	106,717	112,228	118,398	120,750	125,780	131,392	129,550	128,060	137,123
9 FHLBB	55,623	55,341	55,853	57,441	59,384	63,056	63,972	67,602	70,188	70,274	70,419	71,719
10 Other	38,453	38,991	46,248	49,276	52,844	55,342	56,778	58,178	61,204	59,276	57,641	65,404
11 Other	17,325	19,231	16,570	18,626	21,078	18,819	21,318	22,218	19,257	21,331	23,081	18,746
12 Net worth ³	33,135	33,826	34,072	34,405	34,615	35,491	35,589	35,957	36,274	36,324	36,912	37,921
13 MEMO: Mortgage loan commitments outstanding ⁴	58,602	61,501	66,745	70,028	74,416	74,847	74,728	72,605	70,633	68,640	68,516	65,836
1985												
1 Assets	974,881	982,182	992,289	995,430	1,003,225	1,012,312	1,022,410	1,034,979	1,042,065	1,049,727	1,061,529	1,069,723
2 Mortgages	602,180	603,308	608,267	613,334	617,574	623,275	627,311	633,107	638,112	644,392	647,684	649,989
3 Mortgage backed securities	106,836	107,779	108,755	108,174	106,433	102,892	105,869	108,417	113,333	112,190	110,831	111,071
4 Cash and investment securities ²	129,481	131,625	132,438	127,225	129,918	132,109	133,001	135,050	131,582	130,795	139,628	143,720
5 Other	91,211	93,100	94,625	96,903	98,034	100,595	101,281	101,688	101,467	102,537	102,956	102,548
6 Liabilities and net worth	974,881	982,182	992,289	995,430	1,003,225	1,012,312	1,022,410	1,034,979	1,042,065	1,049,727	1,061,529	1,069,723
7 Savings capital	791,475	792,566	801,293	801,256	809,083	817,551	822,106	826,841	831,268	833,189	837,488	843,804
8 Borrowed money	125,606	129,321	132,665	132,230	129,082	130,269	134,018	139,507	144,982	147,044	152,760	157,166
9 FHLBB	70,509	71,470	71,674	72,785	74,159	75,897	77,756	80,129	81,486	82,569	82,718	84,398
10 Other	55,096	57,851	60,991	59,445	54,923	54,372	56,263	59,378	63,496	65,270	70,248	72,768
11 Other	19,961	21,816	19,290	22,468	24,215	22,055	23,252	25,199	21,865	24,282	26,040	21,981
12 Net worth ³	37,840	38,488	39,041	39,476	40,845	42,436	43,034	43,432	43,945	44,413	45,061	46,824
13 MEMO: Mortgage loan commitments outstanding ⁴	64,154	65,323	67,615	68,671	69,683	69,585	68,712	65,902	65,711	64,943	64,952	62,963

25. Selected assets and liabilities of financial institutions—Continued

B. Savings banks¹

Millions of dollars, end of period

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1985											
1 Assets	204,859	206,175	210,568	210,469	212,509	212,163	213,824	215,298	215,560	215,893	216,793	216,050
Loans												
2 Mortgage	103,393	103,654	104,340	105,102	105,869	105,891	106,441	107,322	108,842	109,171	109,494	110,509
3 Other	25,747	26,456	27,798	28,000	28,530	29,211	30,339	30,195	29,672	29,967	31,217	30,755
Securities												
4 U.S. government ²	14,628	14,917	15,098	14,504	14,895	14,074	13,960	13,868	13,686	13,734	13,434	13,120
5 Mortgage backed securities	19,459	19,167	19,694	19,750	19,527	19,160	19,779	20,101	20,368	20,012	19,828	19,367
6 State and local government	2,067	2,069	2,092	2,097	2,094	2,063	2,086	2,105	2,107	2,163	2,148	2,318
7 Corporate and other ³	23,892	23,896	24,194	24,139	24,344	24,047	23,738	27,735	23,534	23,039	22,816	21,162
8 Cash	4,140	4,423	4,864	4,679	5,004	4,935	4,544	4,821	4,916	4,893	4,771	6,248
9 Other assets	11,533	11,593	12,488	12,288	12,246	12,770	12,937	13,151	12,345	12,914	13,085	12,571
10 Liabilities	204,859	206,175	210,568	210,469	212,509	212,163	213,824	215,298	215,560	215,893	216,793	216,050
Deposits												
11 Regular ⁴	181,062	181,849	185,197	184,478	185,802	186,091	186,824	187,207	187,722	187,239	187,552	185,948
12 Ordinary savings	177,954	178,791	181,742	180,804	182,113	182,243	182,881	183,222	183,560	183,296	183,716	181,931
13 Time and other	33,413	33,413	33,715	33,211	33,457	33,526	33,495	33,398	33,252	33,303	33,638	33,031
14 Other	104,098	103,536	105,204	104,527	104,843	104,756	104,737	104,448	104,668	104,024	104,116	103,315
15 Other liabilities	3,108	3,058	3,455	3,689	3,674	3,873	3,943	3,985	4,162	3,943	3,836	4,017
16 General reserve accounts	12,931	13,387	14,393	14,959	15,546	14,348	15,137	15,971	15,546	15,996	16,309	16,783
17	10,619	10,670	10,720	10,803	10,913	11,238	11,453	11,704	11,882	12,299	12,567	12,752

C. Life insurance companies

Millions of dollars, end of period

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1984											
1 Assets	658,796	661,339	666,550	672,252	675,433	681,443	686,135	695,829	701,846	707,780	714,319	722,979
Securities												
2 Government	51,096	51,491	52,019	53,282	52,738	53,175	53,707	55,110	56,250	58,403	61,049	62,899
3 United States ¹	29,122	30,015	30,886	32,130	31,422	31,752	32,243	33,386	35,035	37,017	39,592	41,204
4 State and local	9,920	9,265	9,014	8,862	8,823	8,712	8,642	8,672	8,444	8,475	8,427	8,713
5 Foreign ²	12,054	12,211	12,119	12,290	12,493	12,711	12,822	13,052	12,771	12,911	13,030	23,982
6 Business	327,974	328,945	332,825	336,153	336,602	341,178	344,456	351,698	353,991	355,770	358,891	359,333
7 Bonds	263,756	266,717	269,937	273,155	276,089	280,073	284,344	287,334	289,689	292,079	295,879	295,998
8 Stocks	64,218	62,228	62,888	62,998	60,513	61,105	60,112	64,364	64,302	63,691	63,012	63,335
9 Mortgages	151,030	150,920	151,301	152,184	152,735	153,531	153,971	155,058	155,372	155,582	156,160	156,699
10 Real estate	22,501	22,574	23,000	23,186	23,448	23,706	23,911	23,986	24,533	24,773	25,271	25,767
11 Policy loans	54,034	54,107	54,186	54,263	54,300	54,325	54,332	54,407	54,439	54,459	54,465	54,505
12 Other assets	52,161	53,302	53,221	54,184	55,610	55,528	55,758	55,570	57,261	58,793	58,483	63,776
	1985											
1 Assets	731,113	735,332	742,154	748,865	757,523	765,891	772,452	778,293	783,828	791,483	802,024	816,203
Securities												
2 Government	63,979	65,867	65,603	66,402	67,880	68,636	68,983	69,975	71,049	72,334	73,451	77,230
3 United States ¹	41,982	43,916	43,502	44,200	45,593	46,260	46,514	47,343	48,181	49,300	50,321	53,559
4 State and local	8,913	9,000	8,902	8,923	8,998	9,044	8,980	9,201	9,293	9,475	9,615	10,086
5 Foreign ²	13,084	12,951	13,199	13,279	13,289	13,332	13,489	13,431	13,575	13,559	13,515	13,585
6 Business	368,306	371,009	374,757	379,247	384,342	388,448	393,386	397,202	395,505	403,832	410,141	414,424
7 Bonds	302,260	303,452	307,078	311,123	314,021	317,029	321,752	325,647	325,164	331,675	335,129	337,205
8 Stocks	66,046	67,557	67,679	68,124	70,321	71,419	71,634	71,555	70,341	72,157	75,012	77,219
9 Mortgages	156,850	157,253	158,162	159,393	160,470	161,485	162,690	163,027	163,929	165,687	167,306	170,460
10 Real estate	25,983	26,186	26,527	26,828	27,215	27,831	28,240	28,450	28,476	28,637	28,844	28,662
11 Policy loans	54,414	54,489	54,438	54,439	54,384	54,320	54,300	54,238	54,225	54,142	54,121	54,200
12 Other assets	61,571	60,528	62,667	62,556	63,232	65,171	64,853	65,401	66,629	67,313	68,161	71,227

25. Selected assets and liabilities of financial institutions—Continued

D. Credit unions

Millions of dollars, end of period

Account	1984											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total assets/liabilities and capital	82,496	83,726	85,789	86,594	88,350	90,276	90,145	90,503	91,651	91,619	92,521	93,036
2 Federal	54,770	55,753	57,569	58,127	59,636	61,316	61,163	61,500	62,107	61,935	62,690	63,205
3 State	27,726	27,973	28,220	28,467	28,714	28,960	28,982	29,003	29,544	29,684	29,831	29,831
4 Loans outstanding	50,625	51,435	52,269	53,247	54,437	55,915	57,286	58,802	59,874	60,483	62,170	62,561
5 Federal	33,270	33,878	34,510	35,286	36,274	37,547	38,490	39,578	40,310	40,727	41,762	42,337
6 State	17,355	17,557	17,759	17,961	18,163	18,368	18,796	19,224	19,564	19,756	20,408	20,224
7 Savings	75,532	76,556	78,487	79,413	80,702	82,578	82,402	82,135	83,172	83,129	84,000	84,348
8 Federal (shares)	50,438	51,218	52,905	53,587	54,632	56,261	56,278	56,205	56,734	56,655	57,302	57,539
9 State (shares and deposits)	25,094	25,338	25,582	25,826	26,070	26,317	26,124	25,930	26,438	26,474	26,698	26,809
Account	1985											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total assets/liabilities and capital	93,985	96,183	98,667	101,268	104,992	106,784	107,991	111,150	113,016	114,783	117,029	118,010
2 Federal	64,505	65,989	67,820	68,903	71,342	72,022	72,932	74,869	75,567	76,415	77,829	77,861
3 State	29,480	30,194	30,847	32,365	33,650	34,762	35,059	36,281	37,449	38,368	39,200	40,149
4 Loans outstanding	62,270	62,393	62,904	64,341	65,298	66,623	67,662	69,171	70,765	71,811	72,404	73,513
5 Federal	42,220	42,283	42,772	43,414	44,042	44,513	44,963	46,036	46,702	47,065	47,538	47,933
6 State	20,050	20,110	20,132	20,927	21,256	22,110	22,699	23,135	24,063	24,746	24,866	25,580
7 Savings	85,541	86,048	88,562	91,275	95,278	97,204	98,026	98,834	101,318	103,677	105,384	105,963
8 Federal (shares)	58,820	59,914	61,760	62,867	66,680	66,744	67,070	68,087	68,592	70,063	71,117	70,926
9 State (shares and deposits)	26,721	26,134	26,802	28,408	28,598	30,460	30,956	31,747	32,726	33,614	34,267	35,037

Millions of dollars

75

27. U.S. budget

A. Receipts

Millions of dollars

Source	Calendar year 1985						
	Year	Jan.	Feb.	Mar.	Apr.	May	June
1 All sources ¹	745,407	70,453	54,021	49,606	94,593	39,794	72,151
2 Individual income taxes, net	336,770	37,852	23,769	15,254	51,533	3,611	34,764
3 Withheld	305,010	24,778	23,127	23,952	26,343	27,640	23,448
4 Presidential Election Campaign Fund	35	0	1	8	9	8	3
5 Nonwithheld	98,450	12,608	1,683	3,136	43,235	1,945	13,548
6 Refunds	66,722	-433	1,041	11,842	17,986	25,982	2,266
Corporation income taxes							
7 Gross receipts	78,721	4,373	2,673	10,304	11,265	2,205	11,373
8 Refunds	16,121	1,594	919	1,888	2,409	975	585
9 Social insurance taxes and contributions, net	272,615	23,394	23,080	20,550	28,102	28,423	21,049
10 Employment taxes and contributions ²	242,310	21,661	20,097	19,655	24,649	19,794	20,182
11 Unemployment insurance	25,494	1,328	2,615	515	3,062	8,192	501
12 Other net receipts ³	4,808	406	368	381	391	437	367
13 Excise taxes	35,729	3,267	2,585	2,739	2,700	3,235	2,733
14 Customs deposits	12,161	1,085	842	998	939	946	997
15 Estate and gift taxes	6,527	605	504	430	671	566	428
16 Miscellaneous receipts ⁴	19,005	1,471	1,488	1,218	1,793	1,783	1,391

Source	Calendar year 1985					
	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 All sources ¹	57,970	55,776	73,808	57,881	51,162	68,193
2 Individual income taxes, net	26,252	25,770	34,643	29,730	23,399	30,193
3 Withheld	26,898	24,914	22,569	29,360	23,416	28,568
4 Presidential Election Campaign Fund	3	2	1	0	0	0
5 Nonwithheld	1,133	2,285	13,613	1,547	1,269	2,448
6 Refunds	1,783	1,431	1,539	1,177	1,286	822
Corporation income taxes						
7 Gross receipts	3,052	2,397	12,224	3,383	2,364	13,108
8 Refunds	1,161	1,319	1,275	2,202	973	821
9 Social insurance taxes and contributions, net	22,853	22,943	21,977	20,431	20,151	19,662
10 Employment taxes and contributions ²	21,136	18,617	21,325	18,708	17,478	19,012
11 Unemployment insurance	1,276	3,928	275	1,340	2,241	221
12 Other net receipts ³	441	398	376	382	432	429
13 Excise taxes	3,409	2,544	3,331	2,958	3,211	3,017
14 Customs deposits	1,125	1,151	936	1,106	1,028	1,008
15 Estate and gift taxes	614	560	497	574	564	514
16 Miscellaneous receipts ⁴	1,826	1,730	1,473	1,902	1,419	1,511

27. U.S. budget—Continued

B. Outlays

Millions of dollars

Source	Calendar year 1985						
	Year	Jan.	Feb.	Mar.	Apr.	May	June
1 All types¹	960,609	78,373	75,142	79,113	83,524	81,472	73,617
2 National defense	260,085	19,518	19,862	21,986	20,438	22,413	21,098
3 International affairs	15,042	1,254	884	1,416	946	1,201	974
4 General science, space, and technology	8,957	654	715	740	743	722	656
5 Energy	6,922	797	508	537	661	768	-318
6 Natural resources and environment	13,445	1,082	786	929	1,006	1,016	1,073
7 Agriculture	27,117	3,372	2,054	1,732	2,822	903	822
8 Commerce and housing credit	4,706	266	-918	586	1,760	602	1,490
9 Transportation	26,822	2,053	1,505	1,583	2,045	2,146	2,130
10 Community and regional development	7,260	542	469	541	841	348	701
11 Education, training, employment, and social services	28,630	2,547	2,628	2,233	2,344	2,448	1,949
12 Health	34,182	2,822	2,778	2,685	2,909	3,016	2,735
13 Social security and medicare ²	257,388	20,930	20,583	21,031	21,355	21,378	23,074
14 Income security	124,703	11,600	10,220	11,530	13,347	10,740	7,809
15 Veterans benefits and services	26,378	930	2,218	2,296	2,293	3,207	907
16 Administration of justice	6,228	585	453	471	572	492	443
17 General government	6,491	244	699	343	80	848	643
18 General-purpose fiscal assistance	6,050	1,250	116	75	1,258	91	-131
19 Net interest	132,591	10,440	11,820	10,517	10,858	11,536	9,972
20 Undistributed offsetting receipts ³	-32,389	-2,513	-2,238	-2,118	-2,754	-2,403	-2,410
	July	Aug.	Sept.	Oct.	Nov.	Dec.	
1 All types¹	79,039	83,437	74,527	84,967	84,549	82,849	
2 National defense	22,375	23,204	21,504	21,927	22,029	23,731	
3 International affairs	491	1,542	1,995	2,387	831	1,121	
4 General science, space, and technology	652	754	742	1,029	697	853	
5 Energy	653	903	1,167	478	571	197	
6 Natural resources and environment	1,317	1,396	1,083	1,363	1,088	1,306	
7 Agriculture	1,162	1,510	978	3,048	4,307	4,407	
8 Commerce	626	-761	1,715	787	-510	-937	
9 Transportation	2,563	2,617	2,524	2,602	2,667	2,387	
10 Community and regional development	406	761	499	880	613	659	
11 Education, training, employment, and social services	2,185	2,745	2,136	2,581	2,776	2,058	
12 Health	2,944	2,917	2,672	3,125	2,780	2,799	
13 Social security and medicare ²	21,890	21,306	21,170	21,843	21,326	21,502	
14 Income security	10,529	10,201	8,574	9,340	10,791	10,022	
15 Veterans benefits and services	2,324	3,409	942	2,132	3,302	2,418	
16 Administration of justice	658	519	469	538	441	587	
17 General government	215	479	788	265	600	1,287	
18 General-purpose fiscal assistance	1,222	92	291	1,667	74	45	
19 Net interest	10,312	12,324	9,773	11,440	12,312	11,287	
20 Undistributed offsetting receipts ³	-3,485	-2,481	-4,495	-2,465	-2,140	-2,881	

28. Federal debt subject to statutory limit—Types and ownership, 1985

Billions of dollars

Item	Mar. 31	June 30	Sept. 30	Dec. 31
1 Federal debt outstanding	1,715.1	1,779.0	1,827.5	1,950.3
2 Public debt securities	1,710.7	1,774.6	1,823.1	1,945.9
3 Held by public	1,415.2	1,460.5	1,506.6	1,597.1
4 Held by agencies	295.5	314.2	316.5	348.9
5 Agency securities	4.4	4.4	4.4	4.4
6 Held by public	3.3	3.3	3.3	3.3
7 Held by agencies	1.1	1.1	1.1	1.1
8 Debt subject to statutory limit	1,711.4	1,775.3	1,823.8	1,932.4
9 Public debt securities	1,710.1	1,774.0	1,822.5	1,931.1
10 Other debt ¹	1.3	1.3	1.3	1.3
MEMO: Statutory debt limit	1,823.8	1,823.8	1,823.8	2,078.7

29. Gross public debt of the U.S. Treasury—Types and ownership

Billions of dollars, end of period

Type and holder	1984				1985			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 Total gross public debt	1,463.7	1,512.7	1,572.3	1,663.0	1,710.7	1,774.6	1,823.1	1,945.9
<i>Type</i>								
2 Interest-bearing debt	1,452.1	1,501.1	1,559.6	1,660.6	1,695.2	1,759.8	1,821.0	1,943.4
3 Marketable	1,097.7	1,126.6	1,176.6	1,247.4	1,271.7	1,310.7	1,360.2	1,437.7
4 Bills	350.2	343.3	356.8	374.4	379.5	381.9	384.2	399.9
5 Notes	604.9	532.1	661.7	705.1	713.8	740.9	776.4	812.5
6 Bonds	142.6	151.2	158.1	167.9	178.4	187.9	199.5	211.1
7 Nonmarketable ¹	354.4	374.5	383.0	413.2	423.6	449.1	460.8	505.7
8 State and local government series	38.1	39.9	41.4	44.4	47.7	53.9	62.8	87.5
9 Foreign issues ²	9.9	8.8	8.8	9.1	9.1	8.3	6.6	7.5
10 Government	9.9	8.8	8.8	9.1	9.1	8.3	6.6	7.5
11 Public	.0	.0	.0	.0	.0	.0	.0	.0
12 Savings bonds and notes	71.6	72.3	73.1	73.3	74.1	75.4	77.0	78.1
13 Government-account series ³	234.6	253.2	259.5	286.2	292.2	311.0	313.9	332.2
14 Non-interest-bearing debt	11.6	11.6	12.7	2.3	15.5	14.8	2.1	2.5
<i>Holder⁴</i>								
15 U.S. government agencies and trust funds	239.8	257.6	263.1	289.6	295.5	314.2	316.5	348.9
16 Federal Reserve Banks	150.8	152.9	155.0	160.9	161.0	169.1	169.7	181.3
17 Private investors	1,073.0	1,102.2	1,154.1	1,212.5	1,254.1	1,292.0	1,338.2	1,431.3
18 Commercial banks	189.8	182.3	183.0	185.5	195.0	196.3	196.9	192.2
19 Money market funds	19.4	14.9	13.6	26.0	26.7	24.8	22.7	25.1
20 Insurance companies	57.1	61.6	58.6	73.9	80.4	85.0	88.1	93.2
21 Other corporations	42.6	45.3	47.7	50.2	50.8	50.7	54.9	62.0
22 State and local governments	157.7	165.4	172.4	179.4	189.7	198.9	212.8	n.a.
<i>Individuals</i>								
23 Savings bonds	72.2	72.9	73.7	74.5	75.4	76.7	78.2	79.8
24 Other securities	64.0	69.3	73.8	70.8	69.7	72.0	73.2	74.9
25 Foreign and international ⁵	166.3	171.5	175.5	193.1	186.4	200.7	209.8	214.6
26 Other miscellaneous investors ⁶	300.3	317.1	351.1	360.6	380.0	386.9	401.2	n.a.

30. U.S. government securities dealers, 1985

A. Transactions¹

Par value, averages of daily figures, in millions of dollars

Type and maturity	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
IMMEDIATE DELIVERY												
1 U.S. government securities . . .	71,700	71,774	73,284	72,575	83,466	87,015	65,824	70,892	62,982	71,623	91,974	80,865
<i>Maturity</i>												
2 Bills	32,186	33,449	38,092	35,920	34,188	34,572	29,397	29,991	27,674	31,724	35,971	31,632
3 Other within 1 year	1,762	1,650	1,726	1,976	1,953	1,664	1,561	1,636	1,683	1,923	1,970	2,224
4 1-5 years	17,679	17,535	16,108	17,023	23,181	23,495	15,940	17,417	15,313	15,330	21,282	20,033
5 5-10 years	12,039	10,500	10,469	10,924	13,126	15,613	10,810	11,288	10,467	13,606	18,814	14,786
6 Over 10 years	8,035	8,641	6,889	6,731	11,018	11,671	8,115	10,561	7,845	9,039	13,938	12,191
<i>Type of customer</i>												
7 U.S. government securities dealers	4,282	4,326	3,964	3,907	3,046	2,952	2,472	2,918	2,945	3,246	3,132	2,845
8 U.S. government securities brokers	32,623	33,865	36,413	34,716	40,086	42,795	33,370	34,585	30,771	33,817	43,621	38,008
9 All others ²	34,795	33,583	32,907	33,951	40,333	41,270	29,982	33,389	29,266	34,561	45,221	40,013
10 Federal agency securities	9,895	9,490	8,769	10,191	10,982	12,912	10,829	10,969	11,668	13,361	15,299	15,317
11 Certificates of deposit	5,429	4,608	3,731	4,359	4,687	4,670	3,926	3,255	3,386	3,245	3,096	3,800
12 Bankers acceptances	3,750	3,240	2,926	3,504	3,920	4,005	3,247	2,999	3,009	2,790	2,651	2,862
13 Commercial paper	10,784	9,958	10,205	12,014	11,388	12,709	13,390	13,027	13,466	14,379	14,703	16,579
FUTURES TRANSACTIONS ³												
14 Treasury bills	5,521	7,125	8,065	6,662	4,586	6,425	4,047	3,942	5,836	4,610	5,020	4,888
15 Treasury coupons	5,201	6,170	5,098	5,521	5,731	7,632	4,960	5,667	6,599	6,043	7,429	6,777
16 Federal agency securities	155	128	112	120	148	223	155	346	234	564	467	229
FORWARD TRANSACTIONS ⁴												
17 U.S. government securities	1,053	1,569	1,330	1,020	1,723	1,319	1,200	1,317	1,050	732	1,759	1,323
18 Federal agency securities	3,622	3,311	2,149	2,634	3,270	3,740	3,500	3,602	3,824	4,790	5,671	6,176

Type and maturity	Week ending Wednesday										
	Jan. 2	Jan. 9	Jan. 16	Jan. 23	Jan. 30	Feb. 6	Feb. 13	Feb. 20	Feb. 27	Mar. 6	
IMMEDIATE DELIVERY											
1 U.S. government securities	53,115	74,645	60,285	74,057	77,363	73,746	67,722	69,475	78,004	67,541	
<i>Maturity</i>											
2 Bills	25,237	31,972	29,236	36,756	30,554	34,151	31,622	35,744	34,081	33,773	
3 Other within 1 year	1,863	2,183	1,702	1,646	1,495	1,595	1,390	1,765	1,740	1,709	
4 1-5 years	12,892	18,110	11,906	17,576	22,732	20,889	12,715	16,484	20,313	13,504	
5 5-10 years	7,008	13,366	10,529	11,354	13,296	9,078	9,364	8,250	14,237	11,848	
6 Over 10 years	6,115	9,015	6,913	6,724	9,286	8,032	12,631	7,233	7,633	6,708	
<i>Type of customer</i>											
7 U.S. government securities dealers	4,843	4,542	3,718	4,482	3,924	4,055	4,942	4,090	4,247	3,973	
8 U.S. government securities brokers	19,005	34,467	28,359	32,627	35,305	35,561	31,919	32,237	36,138	33,995	
9 All others ²	29,268	35,637	28,209	36,947	38,134	34,131	30,861	33,149	37,620	29,574	
10 Federal agency securities	5,535	9,082	11,921	10,355	9,519	8,360	9,889	11,580	8,977	7,483	
11 Certificates of deposit	3,356	7,999	5,327	4,867	4,087	5,151	4,338	3,929	4,651	3,815	
12 Bankers acceptances	2,557	5,363	3,273	3,741	3,007	3,334	3,310	2,861	3,384	3,391	
13 Commercial paper	10,436	11,373	10,631	10,433	10,132	11,098	9,575	10,066	9,277	10,544	
FUTURES TRANSACTIONS ³											
14 Treasury bills	3,106	4,748	5,705	4,791	6,497	7,569	7,970	5,884	7,204	7,932	
15 Treasury coupons	3,681	4,826	5,250	4,407	6,304	5,302	5,997	5,327	7,332	6,395	
16 Federal agency securities	78	148	91	167	136	126	133	218	118	69	
FORWARD TRANSACTIONS ⁴											
17 U.S. government securities	1,135	851	693	1,034	1,320	2,070	1,652	1,207	1,620	682	
18 Federal agency securities	2,100	3,417	4,626	4,064	2,851	2,518	3,429	4,373	3,300	2,192	

30. U.S. government securities dealers, 1985—Continued

A. Transactions¹—Continued

Par value, averages of daily figures, in millions of dollars

Type and maturity	Week ending Wednesday									
	Mar. 13	Mar. 20	Mar. 27	Apr. 3	Apr. 10	Apr. 17	Apr. 24	May 1	May 8	May 15
IMMEDIATE DELIVERY										
1 U.S. government securities	66,085	65,993	77,766	80,066	74,012	84,050	75,819	66,117	74,241	100,760
<i>Maturity</i>										
2 Bills	36,441	38,853	37,633	38,465	40,155	40,292	37,673	30,892	31,980	41,380
3 Other within 1 year	1,932	1,671	1,766	1,777	1,809	2,094	1,736	2,165	1,870	2,292
4 1-5 years	12,619	11,948	22,208	17,748	13,832	20,731	18,420	17,216	22,016	24,571
5 5-10 years	9,310	7,618	10,065	12,691	11,206	13,345	11,002	9,402	11,362	15,759
6 Over 10 years	5,784	5,903	6,094	9,385	7,009	7,588	6,988	6,443	7,013	16,758
<i>Type of customer</i>										
7 U.S. government securities dealers	3,963	3,186	4,109	5,092	4,390	4,941	2,617	3,285	3,337	3,516
8 U.S. government securities brokers	33,830	33,568	36,486	38,484	35,776	38,972	37,176	32,248	35,011	49,382
9 All others ²	28,292	29,240	37,171	36,490	33,846	40,138	36,025	30,584	35,893	47,862
10 Federal agency securities	8,160	10,141	8,228	8,597	10,218	14,426	10,008	7,911	9,276	14,588
11 Certificates of deposit	3,783	3,458	3,649	3,982	3,999	4,914	5,200	3,701	4,996	4,741
12 Bankers acceptances	3,043	2,411	2,790	2,845	3,641	3,912	3,994	3,080	3,765	3,414
13 Commercial paper	9,589	10,525	10,429	11,469	11,251	12,324	12,228	12,563	11,839	10,438
FUTURES TRANSACTIONS³										
14 Treasury bills	7,352	10,720	6,018	6,894	6,261	6,725	7,759	5,277	4,737	5,315
15 Treasury coupons	5,319	4,775	3,751	5,171	5,362	5,881	6,308	5,642	5,243	6,454
16 Federal agency securities	109	109	119	170	150	41	154	60	96	148
FORWARD TRANSACTIONS⁴										
17 U.S. government securities	1,087	1,502	2,049	757	1,335	735	1,686	889	2,778	1,162
18 Federal agency securities	2,129	2,613	1,768	2,440	2,435	3,795	2,330	1,743	3,064	4,464
	May 22	May 29	June 5	June 12	June 19	June 26	July 3	July 10	July 17	July 24
IMMEDIATE DELIVERY										
1 U.S. government securities	80,422	71,794	97,622	80,156	88,937	80,404	75,464	65,943	71,204	65,395
<i>Maturity</i>										
2 Bills	30,490	27,135	39,749	35,634	36,585	28,575	29,910	29,459	32,228	29,084
3 Other within 1 year	2,177	1,348	2,073	1,515	1,531	1,582	1,877	1,349	1,681	1,324
4 1-5 years	25,254	23,274	22,821	17,948	24,608	27,746	17,529	14,707	16,017	16,456
5 5-10 years	10,824	11,515	19,623	14,719	15,124	13,079	14,989	12,008	12,295	10,354
6 Over 10 years	11,678	8,522	13,356	10,340	11,090	9,422	11,160	8,421	8,983	8,177
<i>Type of customer</i>										
7 U.S. government securities dealers	2,581	2,357	3,751	2,922	2,389	2,044	3,656	2,381	2,290	1,799
8 U.S. government securities brokers	38,365	34,884	45,477	40,348	44,445	40,281	36,498	31,179	36,818	34,904
9 All others ²	39,476	34,553	48,395	36,885	42,103	38,080	35,310	32,384	32,097	28,693
10 Federal agency securities	11,158	7,652	13,536	11,368	16,214	10,225	11,118	11,238	14,201	9,749
11 Certificates of deposit	4,678	4,130	5,418	3,937	5,262	4,099	4,419	4,092	4,227	4,049
12 Bankers acceptances	4,010	4,231	4,497	3,659	4,550	3,656	3,239	3,217	3,834	3,143
13 Commercial paper	10,832	11,020	13,062	11,595	13,541	12,219	14,565	13,006	14,603	12,313
FUTURES TRANSACTIONS³										
14 Treasury bills	3,770	4,057	7,360	6,197	7,539	5,223	3,538	3,504	4,993	5,051
15 Treasury coupons	5,907	4,627	7,488	7,870	8,552	6,388	5,262	5,049	4,701	5,266
16 Federal agency securities	311	121	202	300	99	347	258	99	135	134
FORWARD TRANSACTIONS⁴										
17 U.S. government securities	1,739	1,399	1,388	666	1,936	1,303	1,086	902	644	1,450
18 Federal agency securities	3,820	2,032	3,374	3,861	4,799	3,027	2,658	3,950	4,791	2,959

30. U.S. government securities dealers, 1985—Continued

A. Transactions¹—Continued

Par value, averages of daily figures, in millions of dollars

Type and maturity	Week ending Wednesday										
	July 31	Aug. 7	Aug. 14	Aug. 21	Aug. 28	Sept. 4	Sept. 11	Sept. 18	Sept. 25	Oct. 2	Oct. 9
IMMEDIATE DELIVERY											
1 U.S. government securities	64,348	71,432	77,453	72,568	62,605	69,881	60,677	56,130	73,682	65,898	59,790
<i>Maturity</i>											
2 Bills	28,617	31,954	30,476	30,869	26,609	31,760	27,618	26,163	29,476	31,399	27,361
3 Other within 1 year	1,689	1,928	1,473	1,581	1,634	1,572	1,384	1,572	1,820	2,924	2,197
4 1-5 years	17,423	18,499	16,426	20,153	16,664	13,303	13,558	13,321	21,229	12,731	10,662
5 5-10 years	8,996	9,837	13,513	9,914	9,290	14,920	10,015	8,634	12,537	10,971	11,563
6 Over 10 years	7,622	9,214	15,565	10,051	8,407	8,327	8,102	6,441	8,620	7,873	8,007
<i>Type of customer</i>											
7 U.S. government securities dealers	3,354	2,564	3,711	2,040	2,897	3,439	3,407	2,819	2,548	3,427	2,134
8 U.S. government securities brokers	32,074	36,116	38,431	36,644	28,537	31,416	30,234	27,736	37,095	30,709	28,898
9 All others ²	28,920	32,752	35,311	33,884	31,170	35,027	27,036	25,576	34,039	31,762	28,758
10 Federal agency securities	8,838	8,473	11,591	14,347	10,045	9,340	13,429	13,813	11,089	9,822	12,654
11 Certificates of deposit	3,297	3,352	3,571	3,380	2,867	3,103	3,645	3,005	4,021	3,031	3,378
12 Bankers acceptances	3,046	3,016	3,077	3,298	2,609	3,015	2,924	2,633	3,762	2,651	3,156
13 Commercial paper	12,403	12,832	12,827	13,980	12,509	13,960	13,480	13,435	14,009	13,977	13,204
FUTURES TRANSACTIONS³											
14 Treasury bills	3,476	3,019	4,838	4,649	2,802	6,135	6,374	5,135	6,654	4,254	4,561
15 Treasury coupons	5,462	5,634	6,390	5,523	5,317	5,460	7,491	5,467	8,074	6,075	5,512
16 Federal agency securities	337	176	334	262	502	305	277	266	208	305	867
FORWARD TRANSACTIONS⁴											
17 U.S. government securities	1,735	1,366	1,720	1,289	1,232	1,134	782	823	1,632	439	555
18 Federal agency securities	2,723	3,371	4,183	4,425	2,850	3,132	4,690	4,583	3,143	2,772	4,661
	Oct. 16	Oct. 23	Oct. 30	Nov. 6	Nov. 13	Nov. 20	Nov. 27	Dec. 4	Dec. 11	Dec. 18	Dec. 25
IMMEDIATE DELIVERY											
1 U.S. government securities	49,566	65,754	95,725	86,393	86,858	104,567	95,321	84,385	83,829	96,767	73,847
<i>Maturity</i>											
2 Bills	25,950	28,994	39,031	28,601	33,262	46,662	35,455	33,029	27,400	35,590	30,220
3 Other within 1 year	1,423	1,325	1,605	2,168	1,919	2,014	2,062	2,401	1,857	2,090	1,883
4 1-5 years	8,492	14,481	25,927	18,653	18,213	26,992	23,113	15,700	19,510	27,518	20,315
5 5-10 years	7,964	11,822	17,263	23,045	19,465	15,412	19,212	20,080	20,239	16,937	11,388
6 Over 10 years	5,738	9,131	11,900	13,925	14,000	13,487	15,480	13,176	14,824	14,633	10,042
<i>Type of customer</i>											
7 U.S. government securities dealers	2,797	2,744	4,330	3,809	2,771	3,150	3,478	2,893	2,276	3,032	2,588
8 U.S. government securities brokers	23,217	30,889	46,070	40,794	43,127	49,635	43,940	38,886	41,197	47,536	33,193
9 All other ²	23,553	32,121	45,325	41,791	40,959	51,783	47,903	42,606	40,356	46,199	38,066
10 Federal agency securities	14,560	12,895	13,567	12,080	15,275	20,490	15,155	10,399	16,031	22,244	15,064
11 Certificates of deposit	2,790	2,684	3,791	3,017	2,933	3,874	2,828	2,931	3,832	5,045	3,203
12 Bankers acceptances	2,167	2,274	3,341	2,471	2,901	3,143	2,445	2,837	3,158	3,270	2,314
13 Commercial paper	14,331	14,224	13,880	15,229	14,841	15,815	15,013	15,865	15,104	17,787	15,248
FUTURES TRANSACTIONS³											
14 Treasury bills	3,717	4,585	5,793	4,260	4,136	6,550	4,853	5,041	6,526	5,442	4,189
15 Treasury coupons	3,939	5,892	7,902	7,214	7,894	7,858	7,434	7,791	8,535	7,660	4,984
16 Federal agency securities	486	530	724	853	850	169	146	87	557	221	180
FORWARD TRANSACTIONS⁴											
17 U.S. government securities	512	1,200	648	829	726	2,610	2,548	1,255	620	2,063	1,579
18 Federal agency securities	6,185	4,427	4,736	4,813	7,331	7,113	4,353	3,848	8,004	7,830	5,297

30. U.S. government securities dealers, 1985—Continued

B. Positions¹

Averages of daily figures, in millions of dollars

Type and maturity	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
NET IMMEDIATE²												
1 U.S. government securities	13,970	13,534	11,106	8,284	5,100	1,614	134	1,277	2,094	3,710	17,493	10,374
2 Bills	11,614	12,456	14,133	11,621	7,996	4,638	2,973	5,327	6,416	12,166	17,498	14,060
3 Other within 1 year	-110	851	1,316	1,203	1,083	844	1,293	1,376	1,059	1,056	1,112	1,520
4 1-5 years	5,680	3,078	442	2,227	3,784	5,698	6,511	4,442	5,733	6,164	9,242	8,850
5 5-10 years	-4,026	-2,900	-2,546	-4,461	-5,688	-7,173	-7,230	-6,199	-6,381	-9,192	-7,632	-10,999
6 Over 10 years	812	50	-2,238	-2,307	-2,076	-2,393	-3,412	-3,670	-4,734	-6,483	-2,727	-3,057
7 Federal agency securities	19,416	19,614	19,342	18,046	19,818	22,746	23,461	23,111	23,787	25,350	26,485	33,144
8 Certificates of deposit	10,257	9,486	8,007	8,652	9,368	9,496	9,038	8,234	8,288	8,850	9,995	10,630
9 Bankers acceptances	4,840	4,728	3,563	3,949	4,476	4,544	4,607	4,213	4,174	4,940	5,525	5,475
10 Commercial paper	4,880	5,230	4,646	4,959	5,469	5,232	4,786	4,905	5,624	5,699	7,449	7,957
FUTURES POSITIONS												
11 Treasury bills	-13,133	-2,556	1,214	-2,890	-5,934	-4,925	-4,794	-6,699	-6,222	-13,573	-15,885	-12,469
12 Treasury coupons	1,335	3,135	5,573	6,321	6,584	4,251	4,444	5,164	5,130	5,789	2,584	3,269
13 Federal agency securities	-55	-9	-101	38	-99	-472	-1,161	-530	-1,209	-2,677	-1,333	-1,050
FORWARD POSITIONS												
14 U.S. government securities	-850	-1,745	-1,317	-818	-344	227	-1,086	-700	-1,464	-1,574	-866	-395
15 Federal agency securities	-6,977	-8,170	-8,252	-7,871	-7,786	-9,131	-8,870	-10,793	-10,433	-9,358	-11,106	-14,289

30. U.S. government securities dealers, 1985—Continued

B. Positions¹—Continued

Averages of daily figures, in millions of dollars

Type and maturity	Week ending Wednesday										
	Jan. 2	Jan. 9	Jan. 16	Jan. 23	Jan. 30	Feb. 6	Feb. 13	Feb. 20	Feb. 27	Mar. 6	Mar. 13
NET IMMEDIATE ²											
1 U.S. government securities	20,121	18,709	11,803	11,633	13,130	11,757	11,278	13,846	15,742	14,773	11,546
2 Bills	13,896	12,907	9,601	11,211	12,506	12,201	10,534	12,792	13,496	14,508	14,775
3 Other within 1 year	-253	-191	-390	-6	100	357	713	852	1,132	2,069	1,749
4 1-5 years	9,751	6,486	5,635	4,725	5,468	4,809	3,763	1,888	2,254	790	-792
5 5-10 years	-2,645	-2,135	-4,517	-4,793	-4,930	-4,352	-4,200	-2,547	-1,443	-1,678	-2,614
6 Over 10 years	-627	1,642	1,474	495	-15	-1,257	469	862	303	-917	-1,572
7 Federal agency securities	19,166	19,143	18,270	18,882	20,898	21,007	20,007	18,846	18,819	20,244	20,413
8 Certificates of deposit	10,858	11,506	10,124	9,361	9,706	10,154	9,784	9,285	8,926	8,745	7,904
9 Bankers acceptances	4,974	5,428	4,626	4,489	4,825	4,819	4,812	4,974	4,386	4,191	3,758
10 Commercial paper	5,591	4,689	4,496	4,512	5,436	5,677	5,037	5,293	5,118	5,587	4,529
FUTURES POSITIONS											
11 Treasury bills	-11,822	-12,855	-14,568	-13,901	-12,052	-9,301	-4,996	-1,518	2,306	4,365	3,522
12 Treasury coupons	1,197	526	974	1,561	2,218	2,738	2,949	3,136	3,391	4,498	5,189
13 Federal agency securities	-172	-150	-149	-62	108	216	171	-87	-255	-66	-42
FORWARD POSITIONS											
14 U.S. government securities	-2,075	-1,162	-1,098	-181	-803	-1,178	-1,877	-2,486	-1,498	-1,411	-1,570
15 Federal agency securities	-7,527	-7,623	-7,447	-6,282	-6,298	-7,899	-8,335	-8,191	-8,027	-8,760	-8,709
	Mar. 20	Mar. 27	Apr. 3	Apr. 10	Apr. 17	Apr. 24	May 1	May 8	May 15	May 22	May 29
NET IMMEDIATE ²											
1 U.S. government securities	8,409	10,580	10,684	6,791	9,608	7,991	6,498	7,497	10,036	2,352	-452
2 Bills	13,919	14,429	11,808	10,341	13,192	12,191	9,592	11,200	9,939	6,516	3,866
3 Other within 1 year	1,157	625	858	705	1,019	1,649	1,545	1,223	1,198	999	913
4 1-5 years	-1,165	2,002	2,455	712	1,948	2,291	4,220	4,337	4,960	1,298	3,793
5 5-10 years	-2,828	-3,222	-2,076	-2,985	-4,412	-5,709	-5,863	-5,299	-5,370	-4,662	-7,166
6 Over 10 years	-2,675	-3,253	-2,362	-1,981	-2,139	-2,431	-2,996	-3,965	-691	-1,798	-1,858
7 Federal agency securities	19,391	18,455	16,692	17,372	18,850	18,672	18,029	19,243	19,515	19,633	20,720
8 Certificates of deposit	7,491	7,883	8,487	8,334	8,364	8,907	9,165	9,605	9,379	9,113	9,226
9 Bankers acceptances	3,047	3,249	3,996	3,821	3,825	3,948	4,264	4,343	4,014	4,393	4,949
10 Commercial paper	4,066	4,586	4,334	4,195	4,321	5,825	6,072	6,071	5,072	5,039	5,204
FUTURES POSITIONS											
11 Treasury bills	1,635	-2,647	-3,572	-3,735	-3,023	-3,215	-267	-2,734	-6,690	-7,158	-7,912
12 Treasury coupons	5,359	6,728	6,046	6,258	6,910	6,563	5,882	7,422	7,518	6,410	5,284
13 Federal agency securities	-149	-168	-108	-33	48	78	196	150	4	-194	-421
FORWARD POSITIONS											
14 U.S. government securities	-535	-1,428	-2,169	-810	-660	-718	-88	-655	-1,242	-216	813
15 Federal agency securities	-8,137	-7,686	-7,898	-8,485	-7,958	-7,464	-7,542	-7,528	-7,898	-7,920	-7,609
	June 5	June 12	June 19	June 26	July 3	July 10	July 17	July 24	July 31	Aug. 7	
NET IMMEDIATE ²											
1 U.S. government securities	5,460	4,332	2,309	-3,714	603	2,677	1,580	-1,396	-2,363	-4,739	
2 Bills	7,190	7,155	5,454	1,226	604	2,973	4,134	4,090	2,042	2,521	
3 Other within 1 year	1,014	1,078	745	586	893	1,022	1,139	1,435	1,652	1,310	
4 1-5 years	5,774	5,746	5,680	5,126	6,806	7,155	6,702	5,445	6,669	5,253	
5 5-10 years	-7,217	-7,084	-7,056	-7,922	-5,751	-6,615	-6,896	-7,957	-8,150	-8,169	
6 Over 10 years	-1,302	-2,563	-2,515	-2,730	-1,949	-1,858	-3,499	-4,409	-4,576	-5,654	
7 Federal agency securities	22,179	23,420	22,541	22,628	22,329	24,179	24,612	23,605	22,083	22,784	
8 Certificates of deposit	9,821	10,242	9,491	8,908	8,807	10,350	9,009	8,439	8,662	8,275	
9 Bankers acceptances	5,218	5,267	4,204	3,875	4,563	5,797	4,609	4,451	3,679	4,525	
10 Commercial paper	6,512	5,989	4,425	4,616	5,044	5,342	4,945	4,552	4,041	5,272	
FUTURES POSITIONS											
11 Treasury bills	-7,451	-6,009	-5,672	-3,411	-1,886	-4,835	-6,771	-4,289	-4,751	-5,856	
12 Treasury coupons	4,832	4,646	4,732	3,692	3,045	3,408	3,998	5,392	5,520	5,347	
13 Federal agency securities	-175	-252	-330	-776	-1,000	-1,156	-1,078	-1,365	-1,199	-1,169	
FORWARD POSITIONS											
14 U.S. government securities	-123	-998	-62	1,310	973	-961	-917	-1,322	-2,076	-978	
15 Federal agency securities	-8,662	-9,819	-9,319	-8,903	-8,042	-8,152	-9,336	-9,280	-9,025	-9,431	

30. U.S. government securities dealers, 1985—Continued

B. Positions¹—Continued

Averages of daily figures, in millions of dollars

Type and maturity	Week ending Wednesday									
	Aug. 14	Aug. 21	Aug. 28	Sept. 4	Sept. 11	Sept. 18	Sept. 25	Oct. 2	Oct. 9	Oct. 16
NET IMMEDIATE²										
1 U.S. government securities . . .	4,478	492	3,795	5,739	650	997	2,714	3,002	-524	1,212
2 Bills	8,312	5,357	5,280	6,317	4,483	5,988	7,490	9,353	8,401	11,321
3 Other within 1 year	1,394	1,337	1,356	1,459	1,007	1,089	946	1,156	757	1,023
4 1-5 years	6,548	1,651	4,277	5,431	4,985	4,550	6,733	6,754	6,674	5,451
5 5-10 years	-7,555	-4,685	-5,084	-4,924	-5,819	-5,825	-6,794	-8,253	-9,305	-9,342
6 Over 10 years	-4,221	-3,167	-2,034	-2,544	-4,006	-4,805	-5,661	-6,008	-7,052	-7,242
7 Federal agency securities	23,756	22,988	22,944	23,063	24,129	24,227	23,768	23,357	25,038	26,392
8 Certificates of deposit	8,141	8,292	8,212	8,315	8,303	8,013	8,107	8,853	8,864	8,643
9 Bankers acceptances	4,573	3,984	3,766	4,313	3,870	3,495	4,410	5,451	5,020	4,567
10 Commercial paper	4,972	5,093	4,417	5,168	5,770	5,132	5,396	6,713	6,134	5,408
FUTURES POSITIONS										
11 Treasury bills	-6,158	-6,779	-7,700	-7,047	-3,629	-3,822	-8,774	-9,579	-9,412	-11,520
12 Treasury coupons	5,915	5,240	4,653	3,741	4,201	5,026	5,990	6,508	6,696	6,633
13 Federal agency securities	--540	-130	-282	-692	-1,238	-1,033	-1,409	-1,203	-2,805	-2,600
FORWARD POSITIONS										
14 U.S. government securities . . .	-298	-1,221	-453	-706	-1,199	-1,620	-1,480	-1,840	-1,315	-2,037
15 Federal agency securities . . .	-11,294	-11,843	-10,638	-10,599	-11,156	-11,143	-9,929	-9,065	-10,102	-10,347
Type and maturity	Oct. 23	Oct. 30	Nov. 6	Nov. 13	Nov. 20	Nov. 27	Dec. 4	Dec. 11	Dec. 18	Dec. 25
NET IMMEDIATE²										
1 U.S. government securities . . .	4,349	6,811	14,664	15,929	17,818	20,648	14,744	9,195	12,177	11,493
2 Bills	14,479	14,072	14,995	15,456	18,824	19,922	14,819	12,052	16,973	16,147
3 Other within 1 year	1,390	1,096	588	913	1,442	1,368	1,434	1,540	1,396	1,809
4 1-5 years	3,938	7,256	10,634	11,382	7,405	8,650	7,881	7,198	8,284	10,581
5 5-10 years	-9,192	-9,737	-7,788	-8,749	-7,699	-6,748	-6,937	-8,793	-11,491	-13,218
6 Over 10 years	-6,265	-5,875	-3,765	-3,072	-2,154	-2,543	-2,452	-2,802	-2,985	-3,826
7 Federal agency securities	25,531	25,001	26,047	25,548	26,016	27,889	28,270	30,050	34,432	36,058
8 Certificates of deposit	8,635	9,249	9,492	9,873	9,710	10,506	10,829	10,401	11,024	10,593
9 Bankers acceptances	4,919	4,839	5,338	5,910	5,395	5,395	6,177	5,310	5,650	5,370
10 Commercial paper	4,963	5,406	7,776	7,295	7,548	7,044	8,147	7,438	8,404	8,063
FUTURES POSITIONS										
11 Treasury bills	-16,240	-18,031	-16,407	-17,445	-15,829	-14,479	-12,874	-11,480	-12,335	-13,297
12 Treasury coupons	5,558	4,546	3,243	2,968	1,600	2,768	2,884	2,937	3,625	3,620
13 Federal agency securities	-2,713	-3,193	-3,335	-1,221	-591	-622	-739	-699	-1,173	-1,353
FORWARD POSITIONS										
14 U.S. government securities . . .	-1,508	-1,438	-1,524	-896	-1,330	57	-843	-702	124	--960
15 Federal agency securities . . .	-8,598	-8,650	-9,830	-11,719	-11,363	-11,166	-11,754	-13,698	-15,187	-14,510

30. U.S. government securities dealers, 1985—Continued

C. Financing¹

Millions of dollars

Source	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
REVERSE REPURCHASE AGREEMENTS²												
1 Overnight and continuing	57,000	59,989	60,818	62,325	64,824	66,347	68,930	69,377	72,392	77,247	76,817	79,435
2 Term	72,387	71,570	75,298	77,440	74,562	75,308	74,930	78,394	80,007	88,981	96,966	99,204
REPURCHASE AGREEMENTS³												
3 Overnight and continuing	93,727	96,535	96,019	94,055	97,989	96,450	100,429	103,403	107,884	93,334	116,992	120,458
4 Term	63,188	62,327	62,890	65,621	67,542	66,486	151,085	67,346	67,645	74,425	88,119	90,233
REVERSE REPURCHASE AGREEMENTS²												
	Jan. 2	Jan. 9	Jan. 16	Jan. 23	Jan. 30	Feb. 6	Feb. 13	Feb. 20	Feb. 27	Mar. 6	Mar. 13	
1 Overnight and continuing	54,817	55,943	59,869	56,906	55,697	59,293	58,024	62,073	59,690	63,672	61,988	
2 Term	63,715	77,251	75,256	71,552	69,193	71,218	73,032	70,585	71,618	70,344	74,138	
REPURCHASE AGREEMENTS³												
3 Overnight and continuing	91,548	95,464	94,117	92,835	93,269	94,194	93,827	96,337	100,117	102,523	99,639	
4 Term	53,698	69,530	63,509	60,790	62,840	62,587	64,499	61,539	60,975	61,142	61,379	
REVERSE REPURCHASE AGREEMENTS²												
	Mar. 20	Mar. 27	Apr. 3	Apr. 10	Apr. 17	Apr. 24	May 1	May 8	May 15	May 22	May 29	
1 Overnight and continuing	58,873	59,096	61,351	61,341	62,917	59,814	66,685	59,143	65,564	66,964	66,126	
2 Term	76,213	78,752	77,184	76,353	76,958	78,588	78,158	76,167	73,944	75,172	72,491	
REPURCHASE AGREEMENTS³												
3 Overnight and continuing	91,341	91,832	96,123	93,090	92,528	93,057	96,865	94,731	101,773	98,306	97,482	
4 Term	63,137	65,514	62,991	63,129	63,501	69,561	68,432	68,813	68,783	66,977	65,962	
REVERSE REPURCHASE AGREEMENTS²												
	June 5	June 12	June 19	June 26	July 3	July 10	July 17	July 24	July 31	Aug. 7		
1 Overnight and continuing	67,633	68,551	67,572	65,057	59,070	67,715	72,453	68,266	73,201	67,514		
2 Term	73,949	71,940	75,144	78,893	77,210	71,374	72,671	76,861	77,445	79,663		
REPURCHASE AGREEMENTS³												
3 Overnight and continuing	97,714	99,708	98,638	98,069	76,889	99,547	107,275	103,286	105,731	96,920		
4 Term	66,185	63,166	64,648	65,772	81,614	60,232	61,689	463,826	60,274	68,577		
REVERSE REPURCHASE AGREEMENTS²												
	Aug. 14	Aug. 21	Aug. 28	Sept. 4	Sept. 11	Sept. 18	Sept. 25	Oct. 2	Oct. 9	Oct. 16		
1 Overnight and continuing	71,755	71,916	66,067	70,024	74,397	70,935	71,849	74,755	80,414	76,417		
2 Term	76,708	78,163	80,744	74,143	79,871	80,423	82,305	81,571	86,109	86,872		
REPURCHASE AGREEMENTS³												
3 Overnight and continuing	104,777	105,841	105,336	105,249	109,149	107,615	107,943	108,763	113,292	11,824		
4 Term	65,709	67,851	67,878	65,766	66,890	64,815	71,234	69,521	72,157	68,719		
REVERSE REPURCHASE AGREEMENTS²												
	Oct. 23	Oct. 30	Nov. 6	Nov. 13	Nov. 20	Nov. 27	Dec. 4	Dec. 11	Dec. 18	Dec. 25		
1 Overnight and continuing	76,930	75,713	79,794	80,765	74,295	69,065	86,679	82,127	82,837	68,950		
2 Term	89,648	94,822	96,171	97,968	94,006	100,601	94,362	92,657	94,696	107,036		
REPURCHASE AGREEMENTS³												
3 Overnight and continuing	122,220	113,650	124,225	121,264	124,373	93,413	132,340	128,322	130,714	99,691		
4 Term	74,254	83,299	80,589	85,475	79,170	108,969	80,043	76,087	79,572	112,707		

31. Debt of federal and federally sponsored credit agencies, 1985

Millions of dollars, end of period

Agency	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Federal and federally sponsored agencies . . .	271,334	271,849	276,067	275,961	279,440	284,889	286,159	289,657	288,657	292,584	293,930	293,905
2 Federal agencies	35,235	35,360	35,140	35,182	34,915	35,644	35,354	35,338	35,903	35,990	36,121	36,390
3 Defense Department ¹	133	122	116	107	102	97	93	89	82	79	75	71
4 Export-Import Bank ^{2,3}	15,882	15,881	15,709	15,707	15,706	15,744	15,746	15,744	15,419	15,417	15,417	15,678
5 Federal Housing Administration ⁴	132	129	127	123	122	119	118	116	117	116	115	115
6 Government National Mortgage Association participation certificates ⁵	2,165	2,165	2,165	2,165	2,165	2,165	2,165	2,165	2,165	2,165	2,165	2,165
7 Postal Service ⁶	1,337	1,337	1,337	1,337	970	970	970	970	1,940	1,940	1,940	1,940
8 Tennessee Valley Authority	15,535	15,675	15,635	15,776	15,776	16,475	16,188	16,180	16,106	16,199	16,335	16,347
9 United States Railway Association ⁶	51	51	51	74	74	74	74	74	74	74	74	74
10 Federally sponsored agencies ⁷	236,099	236,489	240,927	240,779	244,525	249,225	250,805	253,939	252,754	256,594	257,809	257,515
11 Federal Home Loan Banks	64,705	64,706	65,700	65,257	67,765	69,898	70,244	71,949	72,384	73,260	73,840	74,447
12 Federal Home Loan Mortgage Corporation	10,195	11,237	11,882	12,004	12,167	12,723	13,197	13,393	12,720	13,239	11,016	11,926
13 Federal National Mortgage Association	84,612	84,701	86,297	86,913	88,170	89,518	90,208	91,318	91,693	92,578	94,576	93,896
14 Farm Credit Banks	70,642	70,012	70,383	69,882	69,321	70,039	70,069	70,092	68,287	69,274	69,933	68,851
15 Student Loan Marketing Association ⁸	5,945	5,833	6,665	6,723	7,111	7,047	7,087	7,187	7,670	8,243	8,444	8,395
MEMO												
16 Federal Financing Bank debt ⁹	146,034	146,611	147,507	148,723	149,597	151,971	152,962	152,941	153,513	153,565	154,226	153,373
<i>Lending to federal and federally sponsored agencies</i>												
17 Export-Import Bank ³	15,852	15,852	15,690	15,690	15,690	15,729	15,729	15,729	15,409	15,409	15,409	15,670
18 Postal Service ⁶	1,087	1,087	1,087	1,087	720	720	720	720	1,690	1,690	1,690	1,690
19 Student Loan Marketing Association ⁸	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
20 Tennessee Valley Authority	13,810	13,950	13,910	14,051	14,154	14,750	14,463	14,455	14,381	14,474	14,610	14,622
21 United States Railway Association ⁶	51	51	51	74	74	74	74	74	74	74	74	74
<i>Other lending¹⁰</i>												
22 Farmers Home Administration	59,066	59,041	59,756	60,641	61,461	62,606	63,546	63,779	64,169	63,969	64,189	64,234
23 Rural Electrification Administration	20,653	20,804	20,730	20,894	21,003	21,183	21,364	21,463	21,676	21,792	21,826	20,654
24 Other	30,515	30,826	31,283	31,286	31,495	31,909	31,721	31,721	31,114	31,157	31,428	31,429

32. New security issues of state and local governments, 1985

Millions of dollars

Type of issue or issuer, or use	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 All issues, new and refunding¹	214,189	6,607	8,510	9,873	12,095	14,097	11,801	12,268	15,239	13,345	20,780	32,144	57,430
<i>Type of issue</i>													
2 General obligation	52,622	1,887	3,527	2,998	3,265	4,535	2,739	5,257	3,160	3,953	5,852	6,695	8,754
3 U.S. government loans ²	14	7	0	5	0	1	0	0	0	0	0	0	0
4 Revenue	161,567	4,720	4,983	6,875	8,830	9,562	9,062	7,011	12,079	9,392	14,928	25,449	48,676
5 U.S. government loans ²	27	3	0	0	2	0	1	6	2	0	6	7	0
<i>Type of issuer</i>													
6 State	13,004	369	1,559	252	958	1,298	350	786	800	1,501	1,337	1,648	2,146
7 Special district and statutory authority	134,363	4,045	4,493	5,754	7,279	8,126	7,625	6,893	9,484	7,580	12,374	21,563	39,147
8 Municipalities, counties, townships, school districts	66,822	2,193	2,458	3,867	3,858	4,673	3,826	4,589	4,955	4,264	7,069	8,933	16,137
9 Issues for new capital, total.	156,050	5,206	5,890	8,253	9,075	9,279	7,966	7,660	10,709	9,878	13,984	21,362	46,788
<i>Use of proceeds</i>													
10 Education	16,658	757	950	1,018	1,121	1,169	962	797	1,194	1,317	1,518	1,954	3,901
11 Transportation	12,070	347	472	173	319	631	276	651	252	471	1,264	3,734	3,480
12 Utilities and conservation	26,852	1,359	1,008	1,491	2,347	1,478	1,844	720	1,987	1,358	2,924	3,266	7,070
13 Social welfare	63,181	1,670	1,848	3,155	3,105	3,454	2,956	3,155	4,283	3,989	4,305	8,672	22,589
14 Industrial aid	12,892	389	353	584	293	782	560	553	1,524	735	1,507	2,029	3,583
15 Other purposes	24,398	684	1,259	1,832	1,890	1,765	1,368	1,784	1,469	2,009	2,466	1,707	6,165

33. New security issues of corporations

Millions of dollars

Type of issue or issuer, or use	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1983													
1 All issues ¹	120,149	7,717	8,563	11,703	10,491	11,484	8,088	6,329	6,037	6,600	6,933	8,132	6,946
2 Bonds	68,570	4,577	3,911	5,292	6,038	7,012	2,167	2,405	2,643	2,897	3,091	4,104	3,307
<i>Type of offering</i>													
3 Public	47,444	4,577	3,911	5,292	6,038	7,012	2,167	2,405	2,643	2,897	3,091	4,104	3,307
4 Private placement	21,126	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
<i>Industry group</i>													
5 Manufacturing	16,851	849	655	853	1,397	2,071	700	60	184	262	366	22	423
6 Commercial and miscellaneous	7,540	512	330	511	1,164	1,070	232	208	458	336	114	22	229
7 Transportation	3,833	31	250	0	175	135	84	147	0	0	0	111	106
8 Public utility	9,125	313	763	1,050	795	1,150	363	322	355	590	510	910	120
9 Communication	3,642	0	0	650	725	488	250	896	0	100	50	0	0
10 Real estate and financial	27,577	2,873	1,913	2,228	1,781	2,097	537	772	1,647	1,608	2,051	3,038	2,430
11 Stocks	51,579	3,140	4,652	6,411	4,453	4,472	5,921	3,924	3,394	3,703	3,842	4,028	3,639
<i>Type</i>													
12 Preferred	7,213	594	1,962	893	440	492	665	290	247	644	300	433	253
13 Common	44,366	2,546	2,690	5,518	4,013	3,980	5,256	3,634	3,147	3,059	3,542	3,595	3,386
<i>Industry group</i>													
14 Manufacturing	14,135	888	1,038	1,654	1,424	1,545	2,449	1,015	1,309	962	744	458	649
15 Commercial and miscellaneous	13,112	994	646	1,225	1,494	922	1,358	1,415	743	997	868	1,598	852
16 Transportation	2,729	355	283	91	113	221	109	337	145	165	305	192	413
17 Public utility	5,001	350	534	674	639	264	550	72	263	200	588	622	245
18 Communication	1,822	187	2	1,133	37	8	138	20	236	0	36	13	12
19 Real estate and financial	14,780	366	2,149	1,634	746	1,512	1,317	1,065	698	1,379	1,301	1,145	1,468
1984													
1 All issues ¹	132,531	7,741	7,707	5,465	6,075	4,073	7,401	7,689	10,917	7,758	12,478	11,954	6,948
2 Bonds	109,903	5,698	5,328	3,370	4,290	2,264	5,180	6,357	8,863	6,225	10,531	9,547	5,926
<i>Type of offering</i>													
3 Public	73,579	5,698	5,328	3,370	4,290	2,264	5,180	6,357	8,863	6,225	10,531	9,547	5,926
4 Private placement	36,326	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
<i>Industry group</i>													
5 Manufacturing	24,607	179	452	68	691	383	1,440	950	2,484	1,614	2,989	1,447	1,741
6 Commercial and miscellaneous	13,726	1,007	650	265	1,098	221	536	875	776	576	988	1,198	555
7 Transportation	4,694	10	75	180	69	0	225	40	183	200	161	19	110
8 Public utility	10,679	325	385	521	495	100	475	650	765	758	1,150	555	575
9 Communication	2,997	210	0	200	0	0	0	31	0	0	240	1,557	169
10 Real estate and financial	53,199	3,967	3,766	2,135	1,937	1,560	2,504	3,811	4,654	3,076	5,003	4,771	2,776
11 Stocks	22,628	2,043	2,379	2,096	1,785	1,809	2,221	1,332	2,054	1,533	1,947	2,407	1,022
<i>Type</i>													
12 Preferred	4,118	305	425	227	339	579	244	209	334	155	555	655	91
13 Common	18,510	1,738	1,954	1,869	1,446	1,230	1,977	1,123	1,720	1,378	1,392	1,752	931
<i>Industry group</i>													
14 Manufacturing	4,054	427	299	387	165	442	584	204	258	212	712	227	137
15 Commercial and miscellaneous	6,277	465	616	486	732	718	316	382	558	378	489	1,025	112
16 Transportation	589	54	15	105	62	84	1	28	0	87	16	66	71
17 Public utility	1,624	225	45	134	188	116	282	136	44	92	146	150	66
18 Communication	419	30	20	18	94	16	11	0	123	9	69	3	26
19 Real estate and financial	9,665	842	1,384	966	544	433	1,027	582	1,071	755	515	936	610

33. New security issues of corporations—Continued

Millions of dollars

Type of issue or issuer, or use	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1985												
1 All issues ¹	201,501	7,419	6,817	14,030	11,947	13,045	19,247	12,042	14,861	11,304	11,595	13,568	19,429
2 Bonds	165,986	5,864	4,101	11,666	9,007	9,887	15,507	8,835	11,465	8,833	9,271	10,913	14,440
Type of offering													
3 Public	119,789	5,864	4,101	11,666	9,007	9,887	15,507	8,835	11,465	8,833	9,271	10,913	14,440
4 Private placement	46,195	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Industry group													
5 Manufacturing	52,278	1,326	1,476	5,660	922	1,500	8,044	2,688	2,352	2,079	1,953	4,072	2,704
6 Commercial and miscellaneous	15,215	144	469	974	1,317	639	865	1,642	921	186	898	933	735
7 Transportation	5,743	297	30	130	334	357	512	76	459	177	348	125	187
8 Public utility	12,957	309	80	500	860	1,136	585	434	857	1,042	863	1,114	1,090
9 Communication	10,456	375	353	300	0	150	125	110	1,295	367	690	100	2,318
10 Real estate and financial	69,337	3,413	1,693	4,102	5,575	6,105	5,376	3,885	5,581	4,982	4,519	4,569	7,407
11 Stocks	35,515	1,555	2,716	2,364	2,940	3,158	3,740	3,207	3,396	2,471	2,324	2,655	4,989
Type													
12 Preferred	6,505	170	218	311	312	634	726	631	754	653	406	782	908
13 Common	29,010	1,385	2,498	2,053	2,628	2,524	3,014	2,576	2,642	1,818	1,918	1,873	4,081
Industry group													
14 Manufacturing	5,700	172	229	224	283	504	558	605	235	820	279	746	1,045
15 Commercial and miscellaneous	9,149	234	760	472	1,019	624	1,453	568	1,293	507	403	596	1,220
16 Transportation	1,544	0	153	32	522	33	236	0	127	107	113	21	200
17 Public utility	1,966	225	283	197	157	185	91	87	73	47	408	12	201
18 Communication	978	271	101	15	5	119	151	99	18	7	41	5	146
19 Real estate and financial	16,178	653	1,190	1,424	954	1,693	1,251	1,848	1,650	983	1,080	1,275	2,177

34. Open-end investment companies¹

Millions of dollars

Item	1984												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Sales of own shares ²	107,480	10,249	8,260	8,846	9,549	8,657	8,343	7,487	8,958	8,156	9,511	9,458	10,006
2 Redemptions of own shares ³	77,032	5,530	5,395	5,992	7,451	5,993	6,156	5,771	6,499	6,187	6,767	6,343	8,948
3 Net sales	30,448	4,719	2,865	2,854	2,098	2,664	2,187	1,716	2,459	1,969	2,744	3,115	1,058
4 Assets ⁴	137,126	114,839	111,119	114,537	116,812	111,071	115,034	115,481	128,209	129,626	131,539	132,709	137,126
5 Cash position ⁵	12,181	8,963	9,192	10,406	10,941	10,847	11,907	11,620	12,698	13,229	11,417	11,518	12,181
6 Other	124,945	105,876	101,927	104,131	105,871	100,224	103,127	103,861	115,511	116,397	120,122	121,191	124,945
Item	1985												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Sales of own shares ²	222,673	19,151	14,779	14,582	18,049	16,408	18,191	20,284	18,049	16,936	22,099	20,585	23,560
2 Redemptions of own shares ³	132,440	9,183	8,010	9,412	13,500	10,069	9,836	11,502	10,837	9,963	10,653	11,138	18,337
3 Net sales	90,233	9,968	6,769	5,170	4,549	6,339	8,355	8,782	7,212	6,973	11,446	9,447	5,223
4 Assets ⁴	251,695	151,149	154,275	157,065	164,087	178,275	186,284	195,707	201,608	203,210	218,720	237,410	251,536
5 Cash position ⁵	20,607	12,936	14,140	13,082	15,444	15,017	15,565	16,943	17,959	18,700	21,987	21,894	20,590
6 Other	231,088	138,213	140,135	143,983	148,643	163,258	170,719	178,764	183,649	184,510	196,733	215,516	230,946

35. Corporate profits and their distribution

Billions of dollars; data are at seasonally adjusted annual rates

Item	1983	1984	1985	1983			
				Q1	Q2	Q3	Q4
1 Corporate profits with inventory valuation and capital consumption adjustments	213.8	273.3	295.5	173.4	205.9	228.4	247.6
2 Profits before tax	205.0	237.6	225.3	167.1	199.8	225.4	227.6
3 Profits tax liability	75.2	93.6	85.0	58.9	73.8	84.1	84.0
4 Profits after tax	129.8	144.0	140.2	108.2	126.0	141.3	143.6
5 Dividends	70.8	78.1	83.5	69.3	69.6	71.1	73.1
6 Undistributed profits	59.0	65.9	56.7	38.9	56.4	70.3	70.6
7 Inventory valuation adjustment	-10.0	-5.4	-6	-3.4	-9.3	-18.1	-8.9
8 Capital consumption adjustment	18.8	41.0	70.9	9.7	15.5	21.0	28.9

	1984				1985			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 Corporate profits with inventory valuation and capital consumption adjustments	268.0	227.8	271.2	276.2	281.7	288.1	309.1	303.1
2 Profits before tax	247.4	247.4	227.7	228.0	220.0	218.7	228.6	233.8
3 Profits tax liability	99.1	100.6	87.4	87.4	83.4	82.3	87.4	87.1
4 Profits after tax	148.3	146.7	140.3	140.6	136.6	136.4	141.1	146.7
5 Dividends	75.3	77.5	78.9	80.7	82.0	83.1	83.9	85.0
6 Undistributed profits	73.1	69.2	61.3	60.0	54.6	53.3	57.3	61.7
7 Inventory valuation adjustment	-13.0	-5.6	-1.3	-1.6	.7	2.2	4.7	-10.1
8 Capital consumption adjustment	33.5	36.0	44.8	49.8	61.1	67.2	75.9	79.4

36. Current assets and liabilities of nonfinancial corporations¹

Billions of dollars, except for ratio

Account	1980				1981				1982			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 Current assets	1,255.8	1,262.8	1,294.2	1,328.3	1,368.8	1,382.7	1,404.2	1,419.6	1,421.6	1,423.8	1,452.2	1,437.1
2 Cash	113.2	115.2	118.2	127.0	127.2	127.5	127.5	135.6	125.6	128.0	130.6	147.8
3 U.S. government securities	16.3	15.2	17.9	18.7	18.1	19.2	17.5	17.7	16.8	16.9	19.4	23.0
4 Notes and accounts receivable	475.5	472.4	491.2	507.5	525.1	530.4	539.0	532.5	537.2	535.9	540.1	517.4
5 Inventories	526.0	535.5	538.5	543.0	559.2	563.8	575.1	584.0	591.5	589.0	599.8	579.0
6 Other	124.9	124.5	128.4	132.1	139.1	141.6	145.1	149.7	150.5	154.0	162.2	169.8
7 Current liabilities	837.8	831.0	860.0	890.6	921.1	927.9	961.5	971.3	985.6	990.7	1,013.9	986.0
8 Notes and accounts payable	474.4	472.1	490.2	514.4	515.2	517.3	537.2	547.1	543.3	547.7	558.2	550.7
9 Other	363.5	358.9	369.8	376.2	406.0	410.7	424.3	424.1	442.3	443.0	455.7	435.3
10 Net working capital	418.0	431.9	434.3	437.8	447.7	454.7	442.6	448.3	436.0	433.1	438.3	451.1
11 Current ratio ²	1.499	1.520	1.505	1.492	1.486	1.490	1.460	1.462	1.442	1.437	1.432	1.458

	1983				1984				1985			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 Current assets	1,451.8	1,477.8	1,537.3	1,575.9	1,619.5	1,650.0	1,685.9	1,703.0	1,718.4	1,729.8	1,756.7	1,778.5
2 Cash	144.9	150.6	155.0	171.8	167.6	164.9	161.3	173.6	166.7	168.0	174.6	188.0
3 U.S. government securities	26.4	28.6	27.5	31.0	35.4	37.2	33.0	36.2	35.0	34.8	31.9	32.3
4 Notes and accounts receivable	525.7	540.0	567.5	583.0	606.4	622.6	639.1	633.1	649.5	652.4	658.6	671.2
5 Inventories	578.2	578.2	600.8	603.4	622.2	632.5	659.3	656.9	666.1	666.6	674.7	663.9
6 Other	176.6	180.4	186.6	186.7	187.9	192.9	193.2	203.2	201.0	208.0	217.0	223.2
7 Current liabilities	993.9	1,001.4	1,040.2	1,059.6	1,093.1	1,126.3	1,155.0	1,163.6	1,173.2	1,179.4	1,209.1	1,232.7
8 Notes and accounts payable	538.8	545.6	571.0	595.7	601.9	623.4	642.2	647.8	636.4	649.8	668.1	683.1
9 Other	455.1	455.7	469.2	463.9	491.2	502.9	512.9	515.8	536.8	529.7	541.0	549.7
10 Net working capital	457.9	476.5	497.1	516.3	526.5	523.7	530.8	539.5	545.2	550.3	547.6	545.7
11 Current ratio ²	1.461	1.476	1.478	1.487	1.482	1.465	1.460	1.464	1.465	1.467	1.453	1.443

37. Total nonfarm business expenditures on new plant and equipment, 1985

Billions of dollars; quarterly data are at seasonally adjusted annual rates

Industry	Year	Q1	Q2	Q3	Q4
1 Total nonfarm business	386.41	371.16	387.83	388.90	397.74
<i>Manufacturing</i>					
2 Durable goods industries	73.14	69.87	73.96	72.85	75.87
3 Nondurable goods industries	80.01	75.78	80.36	81.19	82.70
<i>Nonmanufacturing</i>					
4 Mining	15.88	15.66	16.51	15.94	15.40
Transportation					
5 Railroad	7.06	6.02	7.48	8.13	6.61
6 Air	4.78	4.20	3.66	5.20	6.06
7 Other	6.13	6.01	6.37	5.77	6.39
Public utilities					
8 Electric	36.12	36.65	36.04	35.34	36.45
9 Gas and other	12.62	11.81	12.43	12.80	13.44
10 Commercial and other ¹	150.67	145.71	151.02	151.69	154.81

38. Domestic finance companies—Assets and liabilities, 1985

Millions of dollars, end of period

Account	Q1	Q2	Q3	Q4
ASSETS				
Receivables				
1 Consumer	99,133	105,971	116,422	120,842
2 Business	142,136	144,618	141,092	152,761
3 Real estate	27,216	28,432	29,015	30,402
4 Total, gross	268,485	279,021	286,529	304,005
5 LESS: Reserves for unearned income	36,601	38,628	40,990	40,851
6 LESS: Reserves for losses	4,854	4,763	4,926	5,036
7 Total receivables, net	227,030	235,630	240,613	258,118
8 All other	35,880	39,525	46,323	46,782
9 Total assets	262,910	275,155	286,936	304,900
LIABILITIES AND CAPITAL				
10 Bank loans	19,833	18,516	18,150	21,042
11 Commercial paper	79,078	82,610	93,579	96,923
Debt				
12 Other short-term	16,824	16,607	16,577	17,182
13 Long-term	78,343	85,683	86,360	93,046
14 All other liabilities	35,378	36,997	36,584	39,569
15 Capital surplus and undivided profits	33,455	34,742	35,685	37,137
16 Total liabilities and capital	262,910	275,155	286,936	304,900

39. Business credit of domestic finance companies, 1985

A. Accounts receivable

Millions of dollars

Type	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Total outstanding, end of period</i>												
Retail financing of installment sales												
1 Automotive (commercial vehicles) . .	11,294	11,213	11,502	11,751	12,214	12,464	12,895	13,176	13,733	14,341	14,437	14,339
2 Business, industrial, and farm equipment	20,312	20,332	20,293	20,196	20,251	20,431	20,520	20,405	20,198	20,297	20,122	20,555
Wholesale financing												
3 Automotive	19,001	20,186	20,580	20,899	20,846	20,903	19,577	18,100	14,806	18,923	21,277	23,333
4 Equipment	4,677	4,778	4,972	4,808	4,887	4,709	4,583	4,467	4,499	4,450	4,435	4,235
5 All other	6,408	6,597	6,750	6,841	6,705	6,798	6,790	6,711	6,869	7,139	7,395	7,322
Leasing												
6 Automotive	12,989	13,436	13,792	14,174	14,592	14,941	15,228	15,474	15,591	15,847	15,037	15,254
7 Equipment	36,459	36,399	36,897	36,824	36,877	37,269	37,477	37,706	37,940	38,252	38,720	40,116
8 Loans on commercial accounts receivable and factored commercial accounts receivable	15,248	15,578	16,069	16,005	15,719	15,733	15,591	15,744	15,927	15,462	15,652	15,685
9 All other business credit	10,563	10,969	11,281	11,081	11,178	11,368	11,281	11,324	11,235	11,346	11,549	11,922
<i>Changes during period, seasonally adjusted</i>												
Retail financing of installment sales												
10 Automotive (commercial vehicles) . .	-25	43	298	119	354	146	366	389	660	586	199	-76
11 Business, industrial, and farm equipment	-218	-25	84	-102	4	71	-38	-37	-329	-46	-185	527
Wholesale financing												
12 Automotive	1,096	709	476	417	-462	422	-997	759	-4,746	3,716	1,358	2,277
13 Equipment	157	-15	105	-213	34	-160	83	-80	6	32	63	-265
14 All other	147	106	86	-59	-249	126	-30	59	118	45	267	156
Leasing												
15 Automotive	623	305	271	538	363	295	251	461	409	417	-832	-109
16 Equipment	928	39	332	207	141	-174	584	231	271	381	574	-15
17 Loans on commercial accounts receivable and factored commercial accounts receivable	625	-64	207	-44	243	-268	207	-354	677	-662	526	-348
18 All other business credit	1	394	224	-118	264	50	154	2	-446	643	211	-18

B. Extensions and repayments

Millions of dollars, seasonally adjusted

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Extensions</i>												
Retail financing of installment sales												
1 Automotive (commercial vehicles) . .	720	797	1,060	889	1,135	948	1,170	1,212	1,488	1,441	1,081	820
2 Business, industrial, and farm equipment	1,254	1,272	1,427	1,063	1,238	1,347	1,240	1,105	1,180	1,222	1,202	1,365
Wholesale financing												
3 Automotive	10,165	9,394	10,201	9,090	9,493	9,053	8,497	10,471	7,853	12,252	10,747	11,813
4 Equipment	711	485	540	479	588	439	638	882	508	494	591	536
5 All other	1,824	1,690	1,652	1,627	1,569	1,517	1,576	1,695	1,751	1,815	1,861	1,799
Leasing												
6 Automotive	1,121	966	872	1,093	1,034	829	1,090	1,117	1,119	972	700	719
7 Equipment	1,767	916	1,222	1,313	992	1,345	1,223	1,048	1,215	1,178	1,754	1,696
8 Loans on commercial accounts receivable and factored commercial accounts receivable	9,475	9,650	9,567	9,448	9,396	8,917	9,201	9,994	9,654	9,749	10,182	9,502
9 All other business credit	973	1,274	1,047	1,096	1,265	1,060	1,156	1,418	1,343	1,976	1,223	1,427
<i>Repayments</i>												
Retail financing of installment sales												
10 Automotive (commercial vehicles) . .	745	754	762	770	781	802	804	823	828	855	882	896
11 Business, industrial, and farm equipment	1,472	1,297	1,343	1,165	1,234	1,276	1,278	1,142	1,509	1,268	1,387	838
Wholesale financing												
12 Automotive	9,069	8,685	9,725	8,673	9,955	8,631	9,494	9,712	12,599	8,536	9,389	9,536
13 Equipment	554	500	435	692	554	599	555	962	502	462	528	801
14 All other	1,677	1,584	1,566	1,686	1,818	1,391	1,606	1,636	1,633	1,770	1,594	1,643
Leasing												
15 Automotive	498	661	601	555	671	534	839	656	710	555	1,532	828
16 Equipment	839	877	890	1,106	851	1,519	639	817	944	797	1,180	1,711
17 Loans on commercial accounts receivable and factored commercial accounts receivable	8,850	9,714	9,360	9,492	9,153	9,185	8,994	10,348	8,977	10,411	9,656	9,850
18 All other business credit	972	880	823	1,214	1,001	1,010	1,002	1,416	1,789	1,333	1,012	1,445

40. Mortgage markets, 1985

Millions of dollars, except as noted

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Terms and yields in primary and secondary markets												
PRIMARY MARKETS												
Conventional mortgages on new homes												
<i>Terms¹</i>												
1 Purchase price (thousands of dollars) . .	94.8	101.8	91.3	101.4	106.4	102.4	119.2	104.4	104.6	104.1	107.5	111.5
2 Amount of loan (thousands of dollars) .	71.4	76.5	69.9	76.9	78.4	79.7	89.4	74.4	76.7	77.1	78.5	80.3
3 Loan-price ratio (percent)	77.9	77.6	79.8	78.9	76.1	79.9	77.5	74.6	76.0	76.0	75.5	75.0
4 Maturity (years)	27.7	28.1	27.2	27.4	26.8	27.7	27.5	24.5	26.7	26.7	26.4	26.7
5 Fees and charges (percent of loan amount) ²	2.65	2.58	2.65	2.65	2.49	2.40	2.24	2.46	2.62	2.49	2.57	2.59
6 Contract rate (percent per annum)	11.77	11.74	11.42	11.55	11.55	11.31	10.94	10.78	10.69	10.64	10.55	10.47
<i>Yield (percent per annum)</i>												
7 FHLBB series ³	12.27	12.21	11.92	12.05	12.01	11.75	11.34	11.24	11.17	11.09	11.01	10.94
8 HUD series ⁴	12.88	13.06	13.26	13.01	12.49	12.06	12.09	12.06	12.02	11.86	11.56	11.03
SECONDARY MARKETS												
<i>Yield (percent per annum)</i>												
9 FHA mortgages (HUD series) ⁵	13.01	13.27	13.43	12.97	12.28	11.89	12.12	11.99	12.04	11.87	11.28	10.70
10 GNMA securities ⁶	12.26	12.23	12.68	12.31	11.93	11.54	11.48	11.24	11.29	11.16	10.81	10.39
Activity in secondary markets												
FEDERAL NATIONAL MORTGAGE ASSOCIATION												
<i>Mortgage holdings (end of period)</i>												
11 Total	89,353	90,369	91,975	92,765	93,610	94,777	95,634	96,324	96,769	97,228	97,807	98,282
12 FHA/VA	34,602	34,553	34,585	34,516	34,428	34,307	34,276	34,177	34,084	33,885	33,828	33,684
13 Conventional	54,751	55,816	57,391	58,250	59,182	60,470	61,359	62,147	62,685	63,343	63,979	64,598
<i>Mortgage transactions (during period)</i>												
14 Purchases	1,943	1,559	2,256	1,515	1,703	1,904	1,918	1,921	1,739	1,767	1,624	1,663
15 Sales	0	0	100	0	0	0	251	230	101	200	100	319
<i>Mortgage commitments⁷</i>												
16 Contracted (during period)	1,230	1,895	1,636	1,921	2,074	1,593	1,583	1,797	1,638	1,733	1,199	1,858
17 Outstanding (end of period)	5,678	5,665	5,019	5,361	5,589	5,062	4,517	4,245	3,974	3,840	3,330	3,402
FEDERAL HOME LOAN MORTGAGE CORPORATION												
<i>Mortgage holdings (end of period)⁸</i>												
18 Total	10,362	11,118	11,549	11,615	11,879	12,576	12,844	13,521	13,088	13,025	13,194	14,022
19 FHA/VA	876	859	854	850	843	838	842	835	829	823	816	825
20 Conventional	9,485	10,259	10,694	10,765	11,036	11,738	12,002	12,686	12,259	12,202	12,378	13,197
<i>Mortgage transactions (during period)</i>												
21 Purchases	2,197	3,247	3,232	2,201	3,591	4,106	4,626	3,602	4,219	3,215	3,680	6,096
22 Sales	2,162	2,428	2,751	1,973	3,189	3,292	4,200	2,682	4,501	3,076	3,449	5,202
<i>Mortgage commitments⁹</i>												
23 Contracted (during period)	4,264	3,622	3,453	4,141	3,701	5,172	3,259	3,958	2,919	3,995	4,854	5,651
24 Outstanding (end of period)	29,654	30,135	30,436	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	16,613

41. Mortgage debt outstanding, by type of holder and type of property¹

Millions of dollars, end of period

Type of holder, and type of property	1982				1983			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 All holders	1,582,191	1,604,745	1,611,252	1,631,262	1,659,669	1,703,890	1,759,878	1,811,540
2 1- to 4-family	1,049,202	1,062,411	1,062,249	1,074,670	1,093,240	1,120,854	1,157,555	1,189,811
3 Multifamily	143,477	144,546	144,055	145,767	146,553	149,791	154,166	158,718
4 Commercial	281,975	288,875	295,192	300,799	309,582	321,980	336,033	350,389
5 Farm	107,537	108,913	109,756	110,026	110,294	111,265	112,124	112,622
6 Major financial institutions	1,059,985	1,063,468	1,047,982	1,041,542	1,046,766	1,066,397	1,099,306	1,130,781
7 Commercial banks ²	288,774	294,234	298,194	301,272	303,947	311,121	321,244	330,521
8 1- to 4-family	171,936	173,569	173,549	173,804	172,672	174,539	178,708	182,514
9 Multifamily	15,680	15,918	16,132	16,480	16,322	16,925	17,604	18,410
10 Commercial	92,783	96,215	99,925	102,553	106,442	110,759	115,808	120,210
11 Farm	8,375	8,532	8,588	8,435	8,511	8,898	9,124	9,387
12 Mutual savings banks	97,464	96,346	94,382	94,452	101,641	114,716	125,546	131,940
13 1- to 4-family	66,305	65,381	63,849	64,488	70,643	81,088	89,268	93,649
14 Multifamily	15,536	15,338	15,026	14,780	15,034	16,075	17,032	17,247
15 Commercial	15,594	15,598	15,479	15,156	15,936	17,526	19,219	21,016
16 Farm	29	29	28	28	28	27	27	28
17 Savings and loan associations	516,450	513,675	494,918	483,614	477,358	475,183	483,317	494,789
18 1- to 4-family	430,461	426,453	406,328	393,323	384,990	378,483	381,946	387,924
19 Multifamily	38,011	38,372	38,208	38,979	39,286	40,011	42,000	44,333
20 Commercial	47,978	48,850	50,382	51,312	53,082	56,689	59,308	62,403
21 Farm	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	63	129
22 Life insurance companies	138,830	139,672	140,477	141,989	143,329	144,725	147,356	150,999
23 1- to 4-family	17,094	16,467	16,874	16,751	16,422	15,860	15,534	15,319
24 Multifamily	19,209	19,000	18,977	18,856	18,864	18,778	18,857	19,107
25 Commercial	89,573	91,200	91,687	93,547	95,356	97,416	100,209	103,831
26 Farm	12,954	13,005	12,939	12,835	12,687	12,671	12,756	12,742
27 Finance companies	18,467	19,541	20,011	20,215	20,491	20,652	21,843	22,532
28 Federal and related agencies	129,068	131,874	134,919	138,741	140,659	142,883	143,100	148,328
29 Government National Mortgage Association	4,438	4,669	4,110	4,227	3,753	3,643	3,475	3,395
30 1- to 4-family	689	688	682	676	665	651	639	630
31 Multifamily	3,749	3,981	3,428	3,551	3,088	2,992	2,836	2,765
32 Farmers Home Administration	2,469	1,335	947	1,786	2,077	1,605	600	2,141
33 1- to 4-family	715	491	302	783	707	381	211	1,159
34 Multifamily	615	179	46	218	380	555	32	173
35 Commercial	499	256	164	377	337	248	113	409
36 Farm	640	409	435	408	653	421	244	400
37 Federal Housing Administration and Veterans Administration	6,003	5,908	5,362	5,228	5,138	5,084	5,050	4,894
38 1- to 4-family	2,266	2,218	2,130	1,980	1,867	1,911	2,061	1,893
39 Multifamily	3,737	3,690	3,232	3,248	3,271	3,173	2,989	3,001
40 Federal National Mortgage Association	62,544	65,008	68,841	71,814	73,666	74,669	75,174	78,256
41 1- to 4-family	57,142	59,631	63,495	66,500	68,370	69,396	69,938	73,045
42 Multifamily	5,402	5,377	5,346	5,314	5,296	5,273	5,236	5,211
43 Federal Land Banks	48,317	49,688	50,493	50,953	51,230	51,647	51,945	52,010
44 1- to 4-family	2,916	2,998	3,081	3,130	3,118	3,102	3,085	3,081
45 Farm	45,401	46,690	47,412	47,823	48,112	48,545	48,860	48,929
46 Federal Home Loan Mortgage Corporation	5,297	5,266	5,166	4,733	4,795	6,235	6,856	7,632
47 1- to 4-family	5,240	5,209	5,116	4,686	4,740	6,119	6,799	7,559
48 Multifamily	57	57	50	47	55	116	57	73
49 Mortgage pools or trusts ³	172,303	183,657	198,376	216,654	234,596	252,665	272,611	285,073
50 Government National Mortgage Association	108,592	111,459	114,776	118,940	127,939	139,276	151,597	159,850
51 1- to 4-family	105,942	108,739	111,975	116,038	124,817	135,878	147,898	155,950
52 Multifamily	2,650	2,720	2,801	2,902	3,122	3,398	3,699	3,900
53 Federal Home Loan Mortgage Corporation	23,970	28,703	35,132	42,964	48,008	50,934	54,152	57,895
54 1- to 4-family	23,610	28,329	34,739	42,560	47,575	50,446	53,539	57,273
55 Multifamily	360	374	393	404	433	488	613	622
56 Federal National Mortgage Association	2,786	4,556	8,133	14,450	18,157	20,933	23,819	25,121
57 1- to 4-family	2,786	4,556	8,133	14,450	18,157	20,933	23,819	25,121
58 Multifamily	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
59 Farmers Home Administration	36,955	38,939	40,335	40,300	40,492	41,522	43,043	42,207
60 1- to 4-family	18,740	19,357	20,079	20,005	20,263	20,728	21,083	20,404
61 Multifamily	3,447	4,044	4,344	4,344	4,344	4,343	5,042	5,090
62 Commercial	6,351	6,762	7,056	7,011	7,115	7,303	7,542	7,351
63 Farm	8,417	8,776	8,856	8,940	8,770	9,148	9,376	9,362
64 Individuals and others ⁴	220,835	225,746	229,975	234,325	237,648	241,945	244,861	247,358
65 1- to 4-family	124,893	128,784	131,906	135,281	137,743	140,687	141,184	141,758
66 Multifamily	35,024	35,496	36,072	36,644	37,058	37,664	38,169	38,786
67 Commercial	29,197	29,994	30,499	30,843	31,314	32,039	33,834	35,169
68 Farm	31,721	31,472	31,498	31,557	31,533	31,555	31,674	31,645

41. Mortgage debt outstanding, by type of holder and type of property¹—Continued

Millions of dollars, end of period

Type of holder, and type of property	1984				1985			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 All holders	1,856,020	1,917,318	1,972,985	2,022,769	2,069,664	2,127,381	2,187,756	2,250,370
2 1- to 4-family	1,217,825	1,255,002	1,288,257	1,319,413	1,347,567	1,385,620	1,426,569	1,469,075
3 Multifamily	163,596	170,114	174,443	178,795	184,591	189,818	195,368	203,556
4 Commercial	362,220	379,635	397,621	412,924	425,941	441,212	457,064	471,037
5 Farm	112,379	112,567	112,664	111,637	111,565	110,731	108,755	106,702
6 Major financial institutions	1,155,814	1,200,398	1,239,916	1,267,488	1,289,271	1,321,054	1,353,888	1,386,865
7 Commercial banks ²	339,653	352,258	363,156	374,780	383,598	396,141	410,653	423,003
8 1- to 4-family	185,213	190,185	193,090	196,540	198,849	203,654	209,724	214,340
9 Multifamily	19,836	20,501	20,083	20,216	20,609	21,544	22,239	22,906
10 Commercial	124,890	131,533	139,742	147,845	153,827	160,315	167,603	174,336
11 Farm	9,714	10,039	10,241	10,179	10,313	10,628	11,087	11,421
12 Mutual savings banks	139,113	143,388	146,072	154,441	161,032	165,705	174,427	177,774
13 1- to 4-family	98,172	100,691	101,810	107,302	111,592	114,375	119,952	122,323
14 Multifamily	18,118	18,567	18,947	19,817	20,668	21,357	22,604	23,360
15 Commercial	22,794	24,100	25,285	27,291	28,741	29,942	31,757	32,009
16 Farm	29	30	30	31	31	31	114	82
17 Savings and loan associations	503,509	528,172	550,130	555,277	559,263	569,291	575,864	587,799
18 1- to 4-family	391,619	407,506	421,014	421,489	421,024	425,021	426,432	432,564
19 Multifamily	46,474	50,176	53,748	55,750	57,660	60,231	62,499	67,006
20 Commercial	65,220	70,215	75,010	77,605	80,070	83,447	86,255	87,617
21 Farm	196	275	358	433	509	592	678	612
22 Life insurance companies	151,301	153,531	155,372	156,699	158,162	161,485	163,929	167,887
23 1- to 4-family	14,900	14,404	14,159	14,120	13,840	13,562	13,382	13,499
24 Multifamily	19,061	18,984	18,769	18,938	18,964	18,983	18,972	19,453
25 Commercial	104,770	107,548	109,801	111,175	113,187	116,812	119,543	122,925
26 Farm	12,570	12,595	12,643	12,466	12,171	12,128	12,032	12,010
27 Finance companies	22,238	23,049	25,186	26,291	27,216	28,432	29,015	30,402
28 Federal and related agencies	151,875	153,897	154,768	158,993	163,531	165,912	166,248	166,183
29 Government National Mortgage Association	2,900	2,715	2,389	2,301	1,964	1,825	1,640	1,473
30 1- to 4-family	618	605	594	585	576	564	552	539
31 Multifamily	2,282	2,110	1,795	1,716	1,388	1,261	1,088	934
32 Farmers Home Administration	2,094	1,344	738	1,276	1,062	790	577	733
33 1- to 4-family	1,005	281	206	213	156	223	185	183
34 Multifamily	303	463	126	119	82	136	139	113
35 Commercial	319	81	113	497	421	163	72	159
36 Farm	467	519	293	447	403	268	181	278
37 Federal Housing Administration and Veterans Administration	4,832	4,753	4,749	4,816	4,878	4,888	4,918	4,903
38 1- to 4-family	1,956	1,894	1,982	2,048	2,181	2,199	2,251	2,246
39 Multifamily	2,876	2,859	2,767	2,768	2,697	2,689	2,667	2,657
40 Federal National Mortgage Association	80,975	83,243	84,850	87,940	91,975	94,777	96,769	98,282
41 1- to 4-family	75,770	77,633	79,175	82,175	86,129	88,788	90,590	91,966
42 Multifamily	5,205	5,610	5,675	5,765	5,846	5,989	6,179	6,316
43 Federal Land Banks	52,095	52,364	52,595	52,261	52,104	51,056	49,255	47,548
44 1- to 4-family	3,074	3,061	3,068	3,074	3,064	3,006	2,895	2,798
45 Farm	49,021	49,303	49,527	49,187	49,040	48,050	46,360	44,750
46 Federal Home Loan Mortgage Corporation	8,979	9,478	9,447	10,399	11,548	12,576	13,089	13,244
47 1- to 4-family	8,847	8,931	8,841	9,654	10,642	11,288	11,457	11,208
48 Multifamily	132	547	606	745	906	1,288	1,632	2,036
49 Mortgage pools or trusts ³	296,481	305,051	317,548	332,057	347,793	365,748	388,948	413,913
50 Government National Mortgage Association	166,261	170,893	175,770	179,981	185,954	192,925	201,026	212,145
51 1- to 4-family	162,204	166,723	171,481	175,589	181,419	188,228	196,198	207,198
52 Multifamily	4,057	4,170	4,289	4,392	4,535	4,697	4,828	4,947
53 Federal Home Loan Mortgage Corporation	59,376	61,267	63,964	70,822	76,759	83,327	91,915	99,088
54 1- to 4-family	58,776	60,636	63,352	70,253	75,781	82,369	90,997	98,182
55 Multifamily	600	631	612	569	978	958	918	906
56 Federal National Mortgage Association	28,354	29,256	32,888	36,215	39,370	42,755	48,769	54,987
57 1- to 4-family	28,354	29,256	32,730	35,965	38,772	41,985	47,857	54,036
58 Multifamily	n.a.	n.a.	158	250	598	770	912	951
59 Farmers Home Administration	42,490	43,635	44,926	45,039	45,710	46,741	47,238	47,693
60 1- to 4-family	20,573	21,331	21,595	21,813	21,928	21,962	22,090	22,186
61 Multifamily	5,081	5,081	5,618	5,841	6,041	6,377	6,415	6,675
62 Commercial	7,456	7,764	7,844	7,559	7,681	8,014	8,192	8,189
63 Farm	9,380	9,459	9,869	9,826	10,060	10,388	10,541	10,643
64 Individuals and others ⁴	251,850	257,972	260,753	264,231	269,069	274,667	278,672	283,409
65 1- to 4-family	144,506	148,816	149,974	152,302	154,398	159,964	162,992	165,405
66 Multifamily	39,571	40,415	41,250	41,909	43,619	43,538	44,276	45,296
67 Commercial	36,771	38,394	39,826	40,952	42,014	42,519	43,642	45,802
68 Farm	31,002	30,347	29,703	29,068	29,038	28,646	27,762	26,906

42. Installment credit—Total outstanding, and net change¹

Millions of dollars, seasonally adjusted

Holder, and type of credit	1984											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total	382,794	388,578	393,658	399,878	409,389	417,321	423,453	430,171	435,424	441,308	447,304	453,580
<i>By major holder</i>												
2 Commercial banks	172,799	176,127	179,152	182,014	187,815	191,928	194,915	198,263	200,414	203,459	206,204	209,158
3 Finance companies ²	86,748	87,377	87,599	87,921	88,828	90,228	91,194	92,449	93,578	93,938	94,797	96,126
4 Credit unions	54,277	55,506	56,236	57,891	59,348	60,161	61,728	62,953	63,787	64,947	65,937	66,544
5 Retailers	34,453	34,745	34,937	35,113	35,443	35,837	35,870	36,064	36,327	36,457	36,766	37,061
6 Savings institutions	30,301	30,652	31,553	32,779	33,762	34,888	35,493	36,272	37,201	38,281	39,340	40,330
7 Gasoline companies	4,216	4,171	4,181	4,161	4,193	4,279	4,253	4,171	4,117	4,225	4,260	4,361
<i>By major credit type</i>												
8 Automobile	148,520	150,693	152,211	154,062	157,615	160,410	163,173	165,682	167,165	169,102	170,890	173,122
9 Commercial banks	69,136	70,589	71,914	73,155	75,670	77,238	78,887	80,083	80,817	81,780	82,692	83,900
10 Credit unions	25,741	26,101	26,218	26,757	27,191	27,322	27,785	28,083	28,198	28,449	28,618	28,614
11 Finance companies	50,477	50,610	50,390	50,217	50,598	51,444	51,894	52,681	53,057	53,498	53,919	54,663
12 Savings institutions	3,166	3,393	3,689	3,933	4,156	4,406	4,607	4,835	5,093	5,375	5,661	5,945
13 Revolving ³	79,904	81,273	82,482	83,795	86,490	88,745	89,616	91,414	93,239	95,002	96,880	98,514
14 Commercial banks	43,373	44,498	45,472	46,496	48,718	50,370	51,164	52,783	54,324	55,684	57,058	58,145
15 Retailers	30,821	31,074	31,236	31,388	31,675	32,027	32,048	32,215	32,447	32,547	32,816	33,064
16 Gasoline companies	4,216	4,171	4,181	4,161	4,193	4,279	4,253	4,171	4,117	4,225	4,260	4,361
17 Savings institutions	1,494	1,530	1,593	1,750	1,904	2,069	2,151	2,245	2,351	2,546	2,746	2,944
18 Mobile home	22,405	22,441	22,597	22,789	22,954	23,193	23,353	23,469	23,625	23,757	23,978	24,184
19 Commercial banks	9,818	9,734	9,693	9,683	9,645	9,650	9,666	9,653	9,672	9,583	9,602	9,623
20 Finance companies	8,669	8,707	8,752	8,773	8,825	8,889	8,984	9,043	9,095	9,132	9,152	9,161
21 Savings institutions	3,918	4,000	4,152	4,333	4,484	4,654	4,703	4,773	4,858	5,042	5,224	5,400
22 Other	131,965	134,171	136,368	139,232	142,330	144,973	147,311	149,606	151,395	153,447	155,556	157,760
23 Commercial banks	50,472	51,306	52,073	52,680	53,782	54,670	55,198	55,744	55,601	56,412	56,852	57,490
24 Finance companies	27,602	28,060	28,457	28,931	29,405	29,895	30,316	30,725	31,426	31,308	31,726	32,302
25 Credit unions	28,536	29,405	30,018	31,134	32,157	32,839	33,943	34,870	35,589	36,498	37,319	37,930
26 Retailers	3,632	3,671	3,701	3,725	3,768	3,810	3,822	3,849	3,880	3,910	3,950	3,997
27 Savings institutions	21,723	21,729	22,119	22,762	23,218	23,759	24,032	24,418	24,899	25,319	25,709	26,041
Net change (during period)												
28 Total	6,555	5,784	5,080	6,220	9,511	7,932	6,132	6,718	5,253	5,884	5,996	6,276
<i>By major holder</i>												
29 Commercial banks	3,460	3,328	3,025	2,862	5,801	4,113	2,987	3,348	2,151	3,045	2,745	2,954
30 Finance companies ²	583	629	222	322	907	1,400	966	1,255	1,129	360	859	1,329
31 Credit unions	1,189	1,229	730	1,655	1,457	813	1,567	1,225	834	1,160	990	607
32 Retailers	292	292	192	176	330	394	33	194	263	130	309	295
33 Savings institutions	1,009	351	901	1,226	983	1,126	605	779	929	1,080	1,059	990
34 Gasoline companies	22	-45	10	-20	32	86	-26	-82	-54	108	35	101
<i>By major credit type</i>												
35 Automobile	2,612	2,173	1,518	1,851	3,553	2,795	2,763	2,509	1,483	1,937	1,788	2,232
36 Commercial banks	1,588	1,453	1,325	1,241	2,515	1,568	1,649	1,196	734	963	912	1,208
37 Credit unions	350	360	117	539	434	131	463	298	115	251	169	-4
38 Finance companies	390	133	-220	-173	381	846	450	787	376	441	421	744
39 Savings institutions	284	227	296	244	223	250	201	228	258	282	286	284
40 Revolving ³	1,535	1,369	1,209	1,313	2,695	2,255	871	1,798	1,825	1,763	1,878	1,634
41 Commercial banks	1,177	1,125	974	1,024	2,222	1,652	794	1,619	1,541	1,360	1,374	1,087
42 Retailers	269	253	162	152	287	352	21	167	232	100	269	248
43 Gasoline companies	22	-45	10	-20	32	86	-26	-82	-54	108	35	101
44 Savings institutions	67	36	63	157	154	165	82	94	106	195	200	198
45 Mobile home	211	36	156	192	165	239	160	116	156	132	221	206
46 Commercial banks	-4	-84	-41	-10	-38	5	16	-13	19	-89	19	21
47 Finance companies	52	38	45	21	52	64	95	59	52	37	20	9
48 Savings institutions	163	82	152	181	151	170	49	70	85	184	182	176
49 Other	2,197	2,206	2,197	2,864	3,098	2,643	2,338	2,295	1,789	2,052	2,109	2,204
50 Commercial banks	699	834	767	607	1,102	888	528	546	-143	811	440	638
51 Finance companies	141	458	397	474	474	490	421	409	701	-118	418	576
52 Credit unions	839	869	613	1,116	1,023	682	1,104	927	719	909	821	611
53 Retailers	23	39	30	24	43	42	12	27	31	30	40	47
54 Savings institutions	495	6	390	643	456	541	273	386	481	420	390	332

42. Installment credit—Total outstanding, and net change¹—Continued

Millions of dollars, seasonally adjusted

Holder, and type of credit	1985											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total	459,843	466,690	474,989	482,532	488,862	493,253	500,039	506,090	516,420	522,978	528,621	535,098
<i>By major holder</i>												
2 Commercial banks	212,154	215,900	220,480	223,746	225,393	226,825	229,088	230,644	233,545	235,364	238,620	240,796
3 Finance companies ²	97,316	98,614	100,522	102,558	104,783	106,106	107,498	109,457	114,927	117,565	118,356	120,095
4 Credit unions	67,402	68,078	68,712	69,533	70,274	70,689	71,446	71,938	72,433	73,474	74,117	75,127
5 Retailers	37,310	37,446	37,743	38,000	38,313	38,327	38,423	38,751	38,723	38,890	39,039	39,187
6 Savings institutions	41,424	42,492	43,472	44,650	46,010	47,235	49,474	51,115	52,656	53,509	54,307	55,555
7 Gasoline companies	4,237	4,159	4,060	4,046	4,090	4,072	4,110	4,185	4,136	4,176	4,182	4,337
<i>By major credit type</i>												
8 Automobile	175,845	178,251	181,514	184,526	187,533	189,459	191,201	192,923	198,656	201,994	203,766	206,482
9 Commercial banks	85,022	86,212	87,603	88,502	89,198	89,799	90,350	90,234	90,784	91,402	92,127	92,764
10 Credit unions	28,982	29,000	29,132	29,339	29,511	29,543	29,716	29,775	29,556	29,904	30,166	30,577
11 Finance companies	55,553	56,406	57,806	59,340	61,057	61,960	62,586	64,071	69,201	71,415	71,996	73,391
12 Savings institutions	6,288	6,633	6,973	7,345	7,757	8,157	8,549	8,843	9,115	9,273	9,477	9,750
13 Revolving ³	100,263	102,373	105,297	107,417	108,372	109,260	110,904	112,373	113,850	115,218	117,050	118,296
14 Commercial banks	59,619	61,519	64,108	65,806	66,218	66,891	68,172	69,079	70,453	71,507	73,076	73,893
15 Retailers	33,267	33,359	33,399	33,797	34,034	34,013	34,065	34,330	34,264	34,382	34,486	34,560
16 Gasoline companies	4,237	4,159	4,060	4,046	4,090	4,072	4,110	4,185	4,136	4,176	4,182	4,337
17 Savings institutions	3,140	3,336	3,530	3,768	4,030	4,284	4,557	4,779	4,997	5,153	5,306	5,506
18 Mobile home	24,139	24,360	24,468	24,570	24,670	24,768	25,015	25,173	25,341	25,320	25,315	25,461
19 Commercial banks	9,541	9,584	9,592	9,603	9,597	9,596	9,576	9,608	9,662	9,596	9,584	9,578
20 Finance companies	9,060	9,103	9,081	9,087	9,092	9,107	9,141	9,114	9,092	9,089	9,057	9,116
21 Savings institutions	5,538	5,673	5,795	5,880	5,981	6,065	6,298	6,451	6,587	6,635	6,674	6,767
22 Other	159,596	161,706	163,710	166,019	168,287	169,766	172,919	175,621	178,573	180,446	182,490	184,859
23 Commercial banks	57,972	58,585	59,177	59,835	60,380	60,539	60,990	61,723	62,646	62,859	63,833	64,561
24 Finance companies	32,703	33,105	33,635	34,131	34,624	35,039	35,771	36,272	36,634	37,061	37,303	37,588
25 Credit unions	38,420	39,078	39,580	40,194	40,763	41,146	41,730	42,163	42,877	43,570	43,951	44,550
26 Retailers	4,043	4,087	4,144	4,203	4,279	4,314	4,358	4,421	4,459	4,508	4,553	4,627
27 Savings institutions	26,458	26,851	27,174	27,656	28,241	28,728	30,070	31,042	31,957	32,448	32,850	33,533
Net change (during period)												
28 Total	6,263	6,847	8,299	7,543	6,330	4,391	6,786	6,051	10,330	6,558	5,643	6,477
<i>By major holder</i>												
29 Commercial banks	2,996	3,746	4,580	3,266	1,647	1,432	2,263	1,556	2,901	1,819	3,256	2,176
30 Finance companies ²	1,190	1,298	1,908	2,036	2,225	1,323	1,392	1,959	5,470	2,638	791	1,739
31 Credit unions	858	676	634	821	741	415	757	492	495	1,041	643	1,010
32 Retailers	249	136	297	257	313	14	96	328	-28	167	149	148
33 Savings institutions	1,094	1,068	980	1,178	1,360	1,225	2,239	1,641	1,541	853	798	1,248
34 Gasoline companies	-124	-78	-99	-14	44	-18	38	75	-49	40	6	155
<i>By major credit type</i>												
35 Automobile	2,723	2,406	3,263	3,012	3,007	1,926	1,742	1,722	5,733	3,338	1,772	2,716
36 Commercial banks	1,122	1,190	1,391	899	696	601	551	-116	550	618	725	637
37 Credit unions	368	18	132	207	172	32	173	59	-219	348	262	411
38 Finance companies	890	853	1,400	1,534	1,727	893	626	1,485	5,130	2,214	581	1,395
39 Savings institutions	343	345	340	372	412	400	392	294	272	158	204	273
40 Revolving ³	1,749	2,110	2,924	2,120	955	888	1,644	1,469	1,477	1,368	1,832	1,246
41 Commercial banks	1,474	1,900	2,589	1,698	412	673	1,281	907	1,374	1,054	1,569	817
42 Retailers	203	92	240	198	237	-21	52	265	-66	118	104	74
43 Gasoline companies	-124	-78	-99	-14	44	-18	38	75	-49	40	6	155
44 Savings institutions	196	196	194	238	262	254	273	222	218	156	153	200
45 Mobile home	-45	221	108	102	100	98	247	158	168	-21	-5	146
46 Commercial banks	-82	43	8	11	-6	-1	-20	32	54	-66	-12	-6
47 Finance companies	-101	43	-22	6	5	15	34	-27	-22	-3	-32	59
48 Savings institutions	138	135	122	85	101	84	233	153	136	48	39	93
49 Other	1,836	2,110	2,004	2,309	2,268	1,479	3,153	2,702	2,952	1,873	2,044	2,369
50 Commercial banks	482	613	592	658	545	159	451	733	923	213	974	728
51 Finance companies	401	402	530	496	493	415	732	501	362	427	242	285
52 Credit unions	490	658	502	614	569	383	584	433	714	693	381	599
53 Retailers	46	44	57	59	76	35	44	63	38	49	45	74
54 Savings institutions	417	393	323	482	585	487	1,342	972	915	491	402	683

43. Flow of funds accounts—Financial assets and liabilities, December 31, 1985

A. All sectors

Amounts outstanding, billions of dollars

Line and transaction category	Private domestic nonfinancial sectors								Rest of the world		U.S. government	
	Households		Business		State and local		Total					
	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities
1 Total financial assets	7,624.1		1,490.9		491.0		9,606.0		808.3		368.5	
2 Total liabilities		2,459.1		3,042.0		563.7		6,064.8		621.0		1,806.5
3 Gold ²									38.2			
4 Special drawing rights									19.4		7.3	
5 International Monetary Fund position										12.0	12.0	
6 Official foreign exchange										12.9	5.8	
7 Treasury currency												18.0
8 Checkable deposits and currency	418.9		109.2		18.6		546.7		21.1		34.0	
9 Private domestic	418.9		109.2		18.6		546.7					
10 Foreign									21.1			
11 U.S. government											34.0	
12 Small time and savings deposits	1,828.9				2.4		1,831.2				1.2	
13 Money market fund shares	207.5						207.5					
14 Large time deposits	221.1		88.3		61.1		370.5		43.3			
15 Federal funds and security RPs			36.3		25.5		61.8					
16 Deposits abroad			10.5				10.5			29.6		
17 Life insurance reserves	253.8						253.8					10.2
18 Pension fund reserves	1,705.9						1,705.9					148.8
19 Interbank claims									-16.2			
20 Corporate equities ³	1,843.0						1,843.0		125.2			
21 Credit market instruments	1,016.5	2,376.1	189.0	2,350.8	361.3	540.7	1,566.9	5,267.6	371.2	246.8	252.2	1,600.4
22 U.S. Treasury securities ⁴	302.1		29.1		223.1		554.2		214.6			1,597.1
23 Federal agency securities ⁵	146.3		1.6		63.2		211.1					3.2
24 Tax exempt securities	312.0	77.5	4.9	127.6	9.8	515.2	326.7	720.3				
25 Corporate and foreign bonds	74.7			536.6			74.7	536.6	103.6	72.7		
26 Mortgages	155.3	1,497.1		752.0	65.4		220.6	2,249.1			53.2	.1
27 Consumer credit		673.1	87.1				87.1	673.1				
28 Bank loans n.e.c.		41.0		575.3				616.3		19.6		
29 Open market paper	26.2		66.3	92.0			92.5	92.0	53.0	82.3		
30 Other loans		87.3		267.3		25.6		380.2		72.1	199.0	
31 Security credit	18.5	41.1					18.5	41.1				
32 Trade credit ⁶		28.0	612.6	509.7		23.0	612.6	560.6	24.8	12.8	37.3	29.2
33 Taxes payable				2.1	22.1		22.1	2.1			2.5	
34 Miscellaneous	109.9	13.9	444.9	179.5			554.9	193.4	181.3	307.0	16.1	

Financial sectors										All sectors ¹		Floats and discrepancies	Line
Total		Sponsored agencies and mortgage pools		Monetary authority		Commercial banking		Private nonbank finance					
Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	
7,702.6	.....	694.6	.....	243.4	.....	2,202.3	.....	4,562.2	.....	18,485.4	.....	- 67.2	1
.....	7,366.2	.....	686.4	.....	243.4	.....	2,046.3	.....	4,390.0	.....	15,858.5	.....	2
11.1	.....	.....	.....	11.1	.....	.....	.....	.....	.....	49.3	.....	.....	3
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	26.7	.....	.....	4
*	.....	.....	.....	.....	.....	.....	.....	.....	.....	12.0	12.0	.....	5
7.0	.....	.....	.....	7.0	.....	.....	.....	.....	.....	12.9	12.9	.....	6
21.8	.....	.....	.....	21.8	.....	.....	.....	.....	.....	21.8	18.0	- 3.8	7
59.2	704.7	.9	.....	.....	182.4	13.6	465.5	44.7	56.8	661.0	704.7	43.7	8
59.2	648.3	.9	.....	.....	172.0	13.6	419.5	44.7	56.8	605.9	648.3	42.5	9
.....	21.1	.....	.....	.....	.5	.....	20.6	.....	.....	21.1	21.1	.....	10
.....	35.3	.....	.....	.....	9.9	.....	25.4	.....	.....	34.0	35.3	1.2	11
13.0	1,845.4	.....	.....	.....	.....	.....	895.7	13.0	949.7	1,845.4	1,845.4	.....	12
.....	207.5	.....	.....	.....	.....	.....	.....	.....	207.5	207.5	207.5	.....	13
74.7	488.5	.....	.....	.....	.....	.....	332.3	74.7	156.1	488.5	488.5	.....	14
101.6	194.7	23.4	.....	.....	.....	.....	150.3	78.2	44.4	163.4	194.7	31.3	15
19.0	.....	.....	.....	.....	.....	.....	.....	19.0	.....	29.6	29.6	.....	16
.....	243.6	.....	.....	.....	.....	.....	.....	.....	243.6	253.8	253.8	.....	17
.....	1,557.1	.....	.....	.....	.....	.....	.....	.....	1,557.1	1,705.9	1,705.9	.....	18
58.2	26.7	.....	.....	4.0	54.1	54.1	- 27.4	.....	.....	42.0	26.7	- 15.2	19
809.1	293.6	.....	.....	.....	.....	.1	.....	809.0	293.6	2,777.3	293.6	.....	20
6,033.8	1,109.4	659.2	630.6	191.2	.....	1,916.6	109.0	3,266.8	369.8	8,224.1	8,224.1	.....	21
828.2	.....	5.9	.....	181.3	.....	192.2	.....	448.8	.....	1,597.1	1,597.1	.....	22
417.7	625.6	1.1	625.6	9.9	.....	74.7	.....	332.0	.....	628.8	628.8	.....	23
393.6	.....	.....	.....	.....	.....	214.3	.....	179.3	.....	720.3	720.3	.....	24
596.3	165.3	.....	.....	.....	.....	24.1	62.6	572.3	102.7	774.6	774.6	.....	25
1,977.7	2.3	527.5	.....	.....	.....	423.0	.....	1,027.2	2.3	2,251.5	2,251.5	.....	26
586.0	.....	.....	.....	.....	.....	302.5	.....	283.5	.....	673.1	673.1	.....	27
670.5	34.6	.....	.....	.....	.....	670.5	.....	.....	34.6	670.5	670.5	.....	28
216.6	187.8	.1	.....	.....	.....	15.3	46.4	201.2	141.4	362.1	362.1	.....	29
347.1	93.8	124.6	5.0	.....	.....	.....	.....	222.5	88.8	546.1	546.1	.....	30
79.8	57.2	.....	.....	.....	.....	44.8	.....	35.0	57.2	98.3	98.3	.....	31
29.4	.....	.....	.....	.....	.....	.....	.....	29.4	.....	704.0	602.6	- 101.4	32
.....	2.1	.....	.....	.....	.....	.....	.4	.....	1.8	24.6	4.3	- 20.1	33
385.0	635.4	11.1	55.8	8.3	6.9	173.2	120.5	192.4	452.3	1,137.3	1,135.9	- 1.5	34

43. Flow of funds accounts—Financial assets and liabilities, December 31, 1985—Continued

B. Private nonbank financial institutions

Amounts outstanding, billions of dollars

Transaction category	Total		Savings and loan associations		Mutual savings banks		Credit unions		Life insurance companies		Private pension funds	
	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities
1 Total assets	4,562.2		1,071.6		220.1		136.0		773.0		738.5	
2 Total liabilities		4,390.0		1,048.3		205.3		126.6		745.0		738.5
3 Checkable deposits	44.7	56.8	11.8	31.6	4.8	13.5	1.6	11.6	3.3		4.0	
4 Small time and savings deposits	13.0	949.7		683.2		151.5	13.0	115.0				
5 Money market fund shares		207.5										
6 Large time deposits	74.7	156.1	12.1	133.0	.2	23.2	2.6				25.0	
7 Federal funds and security RPs	78.2	44.4	24.3	44.4	7.1							
8 Deposits abroad	19.0											
9 Life insurance reserves		243.6								243.6		
10 Pension fund reserves		1,557.1								394.1		738.5
11 Corporate equities ³	809.0	293.6			5.4				75.0		385.5	
12 Credit market instruments	3,266.8	369.8	906.6	114.9	190.2		118.8		635.7		323.9	
13 U.S. Treasury securities ⁴	448.8		39.8		8.8		25.6		51.0		129.1	
14 Federal agency securities ⁵	332.0		128.5		24.5		6.9		46.5		59.9	
15 Tax exempt securities	179.3		.6		2.2				9.7			
16 Corporate and foreign bonds	572.3	102.7		7.6	19.4				272.4		97.1	
17 Mortgages	1,027.2	2.3	660.1		110.5		7.1		167.9		4.8	
18 Consumer credit	283.5		45.0		13.4		79.1					
19 Bank loans n.e.c.		34.6		18.5								
20 Open market paper	201.2	141.4	17.0		11.5				34.0		33.0	
21 Other loans	222.5	88.8		88.8					54.2			
22 Security credit	35.0	57.2										
23 Trade credit	29.4											
24 Taxes payable		1.8		.1						.4		
25 Miscellaneous	192.4	452.3	116.8	41.2	12.4	17.0			59.0	106.8		

State and local government retirement funds		Other insurance companies		Finance companies		Real estate investment trusts		Open-end investment companies		Money market funds		Security brokers and dealers		Line
Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	
424.6		268.6	.....	357.6	.....	5.8	.....	293.6	.....	207.5	.....	65.4	.....	1
.....	424.6	.....	183.2	.....	354.4	.....	4.8	.....	293.6	.....	207.5	.....	58.2	2
3.0		2.7	.....	5.4	.....	.....	.....	3.8	.....	.2	.....	4.1	.....	3
.....											207.5	.....	.....	4
.....														5
18.0										16.8	.....	.....	.....	6
.....		20.7	.....	.....	.....	.....	.....	.....	.....	26.1	.....	.....	.....	7
.....										19.0	.....	.....	.....	8
.....	424.6	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	9
.....														10
144.1		58.4	.....	.....	.....	.....	.....	124.8	293.6	.....	.....	15.8	.....	11
259.5		157.4	.....	352.2	250.6	5.3	4.3	164.9	.....	141.8	.....	10.4	.....	12
80.5		25.8	.....	.....	.....	.....	.....	54.0	.....	42.7	.....	-8.6	.....	13
49.5		16.2	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	14
1.6		86.8	.....	.....	.....	.....	.....	76.3	.....	.....	.....	2.1	.....	15
112.5		25.9	.....	.....	94.3	.....	.8	28.1	.....	.....	.....	16.9	.....	16
15.4		2.6	.....	.....	53.5	.....	5.3	2.3	.....	.....	.....	.....	.....	17
.....					146.0	.....	.....	.....	.....	.....	.....	.....	.....	18
.....					15.6	.....	.5	.....	.....	.....	.....	.....	.....	19
.....					140.7	.....	.7	6.5	.....	99.1	.....	.....	.....	20
.....					152.8	.....	.....	.....	.....	.....	.....	.....	.....	21
.....												35.0	57.2	22
.....		29.4	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	23
.....			.1	.....	.1	.....	.....	.....	.....	.....	.....	.....	1.0	24
.....			183.1	.....	103.7	.6	.5	.....	.....	3.6	.....	.....	.....	25

44. Flow of funds accounts

A. Summary of credit market debt outstanding, by sector

Amounts outstanding at end of year, billions of dollars

Transaction category, or sector	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985
	Financial sectors											
1 Total credit market debt owed by domestic nonfinancial sectors	2,081.9	2,274.4	2,517.9	2,841.1	3,206.7	3,594.1	3,923.5	4,295.5	4,681.3	5,224.2	5,989.0	6,867.9
2 U.S. government	360.8	446.3	515.8	572.5	626.2	663.6	742.8	830.1	991.4	1,177.9	1,376.8	1,600.4
3 Treasury issues	351.5	437.3	506.4	564.1	619.2	658.0	737.8	825.6	987.7	1,174.4	1,373.4	1,597.1
4 Agency issues and mortgages	9.4	8.9	9.3	8.4	7.0	5.6	5.0	4.5	3.7	3.6	3.4	3.3
5 Private domestic nonfinancial sectors	1,721.1	1,828.1	2,002.1	2,268.6	2,580.5	2,930.6	3,180.7	3,465.4	3,689.9	4,046.2	4,612.3	5,267.6
6 Debt capital instruments	1,161.0	1,261.6	1,384.9	1,559.6	1,760.8	1,975.2	2,163.3	2,317.4	2,458.3	2,712.0	3,035.8	3,506.0
7 Tax exempt obligations	207.7	223.8	239.5	262.9	291.3	321.6	351.9	375.2	423.9	481.2	547.0	720.3
8 Corporate bonds	227.1	254.3	277.2	300.0	321.2	338.5	365.1	386.9	405.5	421.6	468.7	536.6
9 Mortgages	726.2	783.5	868.2	996.6	1,148.4	1,315.1	1,446.3	1,555.2	1,628.9	1,809.2	2,020.1	2,249.1
10 Home mortgages	437.4	476.9	539.5	632.7	742.8	861.0	955.2	1,032.1	1,074.7	1,191.6	1,321.3	1,471.1
11 Multifamily residential	98.3	98.9	103.9	112.3	123.5	133.6	141.2	141.1	144.8	156.6	177.0	202.3
12 Commercial	145.8	158.0	169.6	188.1	210.5	235.0	254.2	276.2	299.4	348.4	410.2	468.6
13 Farm	44.7	49.7	55.3	63.5	71.6	85.6	95.8	105.8	110.0	112.6	111.6	107.1
14 Other debt instruments	560.1	566.5	617.2	709.0	819.6	955.4	1,017.4	1,148.0	1,231.6	1,334.2	1,576.5	1,761.5
15 Bank loans n.e.c.	228.3	217.7	222.0	248.9	284.5	333.9	371.0	425.4	478.9	505.7	585.6	616.3
16 Consumer credit	213.4	222.9	248.4	288.9	337.7	383.1	375.9	398.5	418.1	474.7	569.5	673.1
17 Open market paper	19.8	17.2	21.2	24.3	25.4	36.5	41.7	60.9	57.3	55.7	80.0	92.0
18 Other	98.6	108.7	125.6	146.9	172.1	201.8	228.8	263.2	277.4	298.1	341.4	380.2
19 By borrowing sector, total	1,721.1	1,828.1	2,002.1	2,268.6	2,580.5	2,930.6	3,180.7	3,465.4	3,689.9	4,046.2	4,612.3	5,267.6
20 Tax exempt	207.9	220.2	233.5	245.5	262.0	279.6	296.9	303.6	329.6	367.2	412.2	540.7
21 Households	714.8	765.5	856.7	996.9	1,165.2	1,341.7	1,450.6	1,573.8	1,655.3	1,842.8	2,081.4	2,376.1
22 Nonfinancial business	798.4	842.4	912.0	1,026.2	1,153.3	1,309.2	1,433.3	1,588.0	1,705.0	1,836.3	2,118.7	2,350.8
23 Farm	73.1	82.0	92.0	105.4	121.0	144.6	159.8	176.4	183.2	187.3	187.2	180.3
24 Nonfarm noncorporate	197.8	211.9	228.5	258.1	291.2	328.2	359.3	393.2	430.7	501.5	591.7	674.6
25 Corporate	527.4	548.5	591.5	662.6	741.1	836.5	914.2	1,018.4	1,091.1	1,147.5	1,339.8	1,495.8
26 Foreign credit market debt held in United States	79.8	91.2	110.6	123.9	161.9	182.4	209.6	236.9	226.3	245.2	247.3	246.8
27 Bonds	19.1	25.3	33.9	38.9	43.1	47.0	47.8	53.3	59.9	63.7	67.7	72.7
28 Bank loans n.e.c.	16.5	18.5	24.1	27.1	46.4	48.7	60.2	64.1	29.4	34.3	26.5	19.6
29 Open market paper	11.4	11.7	13.6	16.1	26.6	37.8	48.0	61.9	74.9	80.9	83.4	82.3
30 U.S. government loans	32.8	35.7	39.0	41.8	45.7	49.0	53.6	57.7	62.1	66.3	69.7	72.1
31 Total nonfinancial domestic plus foreign	2,161.7	2,365.6	2,628.4	2,965.0	3,368.6	3,776.6	4,133.1	4,532.4	4,907.7	5,469.4	6,236.4	7,114.7

44. Flow of funds accounts—Continued

A. Summary of credit market debt outstanding, by sector—Continued

Amounts outstanding at end of year, billions of dollars

Transaction category, or sector	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985
Financial sectors												
32 Total credit market debt owed by financial sectors	232.6	239.9	261.1	307.1	380.6	464.1	521.8	610.8	693.7	783.1	921.0	1,109.4
<i>By type of instrument</i>												
33 U.S. government-related	98.6	108.9	123.1	145.5	182.6	231.8	276.6	324.0	388.9	456.7	531.2	630.6
34 Sponsored credit agency securities	76.4	78.8	81.2	88.2	111.3	135.5	159.9	190.4	205.4	206.8	237.2	257.8
35 Mortgage pool securities	21.5	28.5	40.7	56.8	70.4	94.8	114.0	129.0	178.5	244.9	289.0	367.8
36 Loans from U.S. government	.7	1.6	1.2	.5	.9	1.5	2.7	4.6	5.0	5.0	5.0	5.0
37 Private financial sectors	134.0	131.0	138.0	161.5	198.0	232.3	245.2	286.8	304.8	326.5	389.8	478.8
38 Corporate bonds	40.5	43.7	53.6	63.7	71.2	79.0	80.8	84.3	98.0	110.8	136.7	165.3
39 Mortgages	1.6	2.0	2.4	2.4	2.0	2.0	1.9	1.9	2.0	2.1	2.5	2.3
40 Bank loans n.e.c.	33.6	29.9	26.4	26.0	28.3	27.7	26.9	27.7	29.6	29.5	30.4	34.6
41 Open market paper	36.5	37.5	39.7	49.2	63.9	81.8	86.6	107.6	109.2	125.2	145.5	187.8
42 Loans from Federal Home Loan Banks	21.8	17.8	15.9	20.2	32.7	41.8	49.0	65.2	66.0	59.0	74.6	88.8
43 Total, by sector	232.6	239.9	261.1	307.1	380.6	464.1	521.8	610.8	693.7	783.1	921.0	1,109.4
44 Sponsored credit agencies	77.1	80.3	82.4	88.7	112.2	137.0	162.6	195.0	210.4	211.8	242.2	262.8
45 Mortgage pools	21.5	28.5	40.7	56.8	70.4	94.8	114.0	129.0	178.5	244.9	289.0	367.8
46 Private financial sectors	134.0	131.0	138.0	161.5	198.0	232.3	245.2	286.8	304.8	326.5	389.8	478.8
47 Commercial banks	4.3	4.5	5.2	5.7	5.9	6.1	6.3	6.2	6.8	6.6	10.1	13.0
48 Bank affiliates	14.4	15.0	20.4	22.4	29.5	36.0	42.9	51.2	57.3	69.9	86.8	96.0
49 Savings and loan associations	23.3	19.1	17.4	24.3	37.8	50.3	57.8	73.4	75.9	73.9	93.2	114.9
50 Finance companies	76.2	76.7	81.2	97.9	120.3	135.4	134.3	152.3	161.1	172.7	195.3	250.6
51 Real estate investment trusts	15.8	15.7	13.8	11.3	4.6	4.4	3.9	3.7	3.7	3.5	4.3	4.3
All sectors												
52 Total credit market debt	2,394.4	2,605.5	2,889.5	3,272.0	3,749.1	4,240.7	4,654.8	5,143.2	5,601.4	6,252.5	7,157.4	8,224.1
53 U.S. government securities	457.6	552.5	636.7	716.7	807.1	893.2	1,016.1	1,149.1	1,375.0	1,629.4	1,902.8	2,225.9
54 Tax exempt obligations	207.7	223.8	239.5	262.9	291.3	321.6	351.9	375.2	423.9	481.2	547.0	720.3
55 Corporate and foreign bonds	286.7	323.4	364.6	402.6	435.4	464.4	493.7	524.5	563.4	596.1	673.2	774.6
56 Mortgages	729.0	786.6	871.6	999.9	1,151.1	1,317.7	1,448.8	1,557.6	1,631.3	1,811.5	2,022.7	2,251.5
57 Consumer credit	213.4	222.9	248.4	288.9	337.7	383.1	375.9	398.5	418.1	474.7	569.5	673.1
58 Bank loans n.e.c.	278.4	266.1	272.5	302.1	359.2	410.3	458.0	517.2	538.0	569.5	642.5	670.5
59 Open market paper	67.6	66.4	74.6	89.5	115.9	156.2	176.3	230.3	241.4	261.8	308.9	362.1
60 Other loans	153.9	163.8	181.6	209.4	251.3	294.1	334.1	390.7	410.5	428.3	490.7	546.1
<i>Selected claims not included above</i>												
61 Security credit	24.7	28.5	41.1	43.4	44.6	46.7	59.2	60.0	67.4	79.6	81.7	98.3
62 Trade credit	211.3	223.6	243.0	271.1	332.1	392.9	440.8	480.1	484.4	534.8	576.9	602.6
63 Mutual fund shares	35.2	43.0	46.5	45.4	45.8	51.2	63.5	63.8	89.5	129.3	161.2	293.6
64 Other corporate equities	641.7	849.5	1,005.5	950.0	982.5	1,179.5	1,572.3	1,505.0	1,721.1	2,022.3	2,022.1	2,483.8

44. Flow of funds accounts—Continued

B. Direct and indirect claims on credit market debt

Amounts outstanding at end of year, billions of dollars, exceptions noted

Transaction category, or sector	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985
1 Total credit market debt claims against domestic nonfinancial sectors	2,081.9	2,274.4	2,517.9	2,841.1	3,206.7	3,594.1	3,923.5	4,295.5	4,681.3	5,224.2	5,989.0	6,867.9
<i>Public agencies and foreign</i>												
2 Total held	339.2	378.9	428.8	508.3	605.9	682.8	779.8	877.4	991.4	1,108.8	1,253.2	1,473.9
3 U.S. government securities	146.0	164.0	187.1	221.9	253.3	247.0	262.8	279.9	302.6	330.2	366.1	412.9
4 Residential mortgages	63.8	79.5	91.8	111.8	137.5	174.6	206.3	229.8	290.8	367.0	423.5	516.2
5 Federal Home Loan Bank advances to savings and loans	21.8	17.8	15.9	20.2	32.7	41.8	49.0	65.2	66.0	59.0	74.6	88.8
6 Other loans and securities	107.6	117.5	134.0	154.5	182.4	219.3	261.7	302.5	331.9	352.7	388.9	456.0
7 By type of lender	339.2	378.9	428.8	508.3	605.9	682.8	779.8	877.4	991.4	1,108.8	1,253.2	1,473.9
8 U.S. government	72.3	85.8	93.8	103.6	120.6	140.0	163.6	187.6	203.4	213.0	229.9	252.2
9 Government-related agencies and pools	106.8	118.3	135.2	158.2	198.5	252.9	298.5	346.7	412.2	482.0	555.3	659.2
10 Monetary authorities	86.7	95.3	105.1	112.2	119.2	126.9	131.4	140.5	150.3	161.2	169.6	191.2
11 Foreign	73.4	79.5	94.7	134.3	167.6	163.1	186.4	202.6	225.4	252.5	298.4	371.2
<i>Agency and foreign debt not on line 1</i>												
12 Sponsored credit agencies and mortgage pools	98.6	108.9	123.1	145.5	182.6	231.8	276.6	324.0	388.9	456.7	531.2	630.6
13 Foreign	79.8	91.2	110.6	123.9	161.9	182.4	209.6	236.9	226.3	245.2	247.3	246.8
<i>Private domestic holdings</i>												
14 Total private holdings	1,921.2	2,095.6	2,322.8	2,602.2	2,945.3	3,325.6	3,629.9	3,979.1	4,305.2	4,817.3	5,514.4	6,271.4
15 U.S. government securities	311.6	388.5	449.6	494.7	553.8	646.2	753.3	869.2	1,072.4	1,299.2	1,536.7	1,813.0
16 Tax exempt obligations	207.7	223.8	239.5	262.9	291.3	321.6	351.9	375.2	423.9	481.2	547.0	720.3
17 Corporate and foreign bonds	242.3	275.1	305.6	329.7	353.1	371.6	390.9	409.7	424.5	439.4	474.2	505.7
18 Residential mortgages	473.1	497.4	552.5	634.1	729.6	820.5	890.5	943.9	928.9	981.5	1,074.9	1,157.3
19 Other mortgages and loans	708.4	728.6	791.4	900.8	1,050.2	1,207.5	1,292.2	1,446.2	1,521.6	1,674.9	1,956.2	2,163.9
20 LESS: Federal Home Loan Bank advances	21.8	17.8	15.9	20.2	32.7	41.8	49.0	65.2	66.0	59.0	74.6	88.8
<i>Private financial intermediation</i>												
21 Credit market claims held by private financial institutions	1,631.9	1,767.2	1,964.2	2,229.6	2,549.6	2,866.5	3,138.6	3,459.5	3,710.4	4,095.0	4,649.3	5,183.4
22 Commercial banking	720.0	749.4	809.2	897.0	1,025.4	1,146.3	1,246.9	1,349.1	1,428.0	1,564.1	1,745.8	1,916.6
23 Savings institutions	396.4	447.4	515.8	594.4	667.1	723.8	778.7	807.0	823.8	963.6	1,108.5	1,215.6
24 Insurance and pension funds	390.8	442.8	498.5	571.7	661.0	746.6	841.1	937.8	1,045.3	1,139.5	1,258.4	1,376.5
25 Other finance	124.7	127.6	140.7	166.6	196.1	249.8	272.0	365.6	413.4	427.9	536.5	674.7
26 Sources of funds	1,631.9	1,767.2	1,964.2	2,229.6	2,549.6	2,866.5	3,138.6	3,459.5	3,710.4	4,095.0	4,649.3	5,183.4
27 Private domestic deposits and repurchase agreements	968.0	1,062.9	1,185.9	1,324.8	1,467.4	1,603.5	1,777.6	1,989.6	2,178.6	2,388.0	2,686.7	2,888.3
28 Credit market debt	134.0	131.0	138.0	161.5	198.0	232.3	245.2	286.8	304.8	326.5	389.8	478.8
29 Other sources	529.9	573.2	640.3	743.3	884.2	1,030.6	1,115.8	1,183.2	1,227.1	1,380.6	1,572.7	1,816.3
30 Foreign funds	38.7	30.1	25.6	27.6	34.2	61.5	39.8	31.2	-18.3	3.7	30.3	47.7
31 Treasury balances	4.8	3.1	3.0	7.3	14.1	14.5	11.9	10.8	16.9	11.5	15.5	25.4
32 Insurance and pension reserves	328.5	367.7	407.5	463.0	534.2	606.1	688.8	780.5	882.5	974.8	1,087.4	1,196.2
33 Other, net	157.9	172.3	204.3	245.4	301.8	348.5	375.3	360.8	346.1	390.6	439.5	547.1

44. Flow of funds accounts—Continued

B. Direct and indirect claims on credit market debt—Continued

Amounts outstanding at end of year, billions of dollars, exceptions noted

Transaction category, or sector	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985
<i>Private domestic nonfinancial investors</i>												
34 Credit market claims	423.3	459.4	496.5	534.1	593.6	691.5	736.4	806.3	899.6	1,048.7	1,254.9	1,566.9
35 U.S. government securities	165.2	183.4	196.3	219.2	257.5	311.7	336.3	365.8	398.9	487.2	612.6	765.3
36 Tax exempt obligations	69.1	77.5	80.8	81.5	83.6	93.7	100.4	112.1	140.5	184.1	227.3	326.7
37 Corporate and foreign bonds	54.6	60.9	71.6	71.4	65.2	63.9	52.9	49.2	57.8	52.5	67.7	74.7
38 Open market paper, etc.	33.4	30.5	30.8	34.6	42.9	51.4	48.2	50.9	56.4	63.0	61.6	92.5
39 Other	101.0	107.2	116.9	127.4	144.5	170.7	198.7	228.4	245.9	262.0	285.7	307.7
40 Deposits and currency	1,041.0	1,143.0	1,275.1	1,423.4	1,578.0	1,723.5	1,909.1	2,131.0	2,327.2	2,555.7	2,859.0	3,070.8
41 Currency	68.1	74.4	81.7	89.9	99.2	107.1	117.5	126.9	136.6	150.9	159.6	172.0
42 Checkable deposits	203.3	212.2	222.5	239.2	256.4	275.5	285.4	303.6	321.2	348.0	372.0	417.2
43 Small time and savings deposits	622.7	720.5	841.9	935.4	1,001.3	1,060.7	1,143.6	1,190.6	1,328.8	1,547.1	1,696.9	1,831.2
44 Money market fund shares	2.4	3.7	3.7	3.9	10.8	45.2	74.4	181.9	206.6	162.5	209.7	207.5
45 Large time deposits	128.2	114.8	103.8	129.9	175.3	191.7	237.2	274.0	278.7	272.8	356.4	370.5
46 Security repurchase agreements	11.5	11.7	14.0	16.3	23.7	30.3	36.9	39.4	43.3	57.5	51.7	61.8
47 Foreign deposits	4.9	5.8	7.4	8.7	11.4	12.9	14.0	14.5	12.0	16.8	12.7	10.5
48 Total of credit market instruments, deposits, and currency	1,464.3	1,602.5	1,771.6	1,957.5	2,171.6	2,415.0	2,645.5	2,937.3	3,226.7	3,604.5	4,114.0	4,637.7
49 Public support rate (percent)	15.7	16.0	16.3	17.1	18.0	18.1	18.9	19.4	20.2	20.3	20.1	20.7
50 Private financial intermediation (percent)	84.9	84.3	84.6	85.7	86.6	86.2	86.5	86.9	86.2	85.0	84.3	82.7
51 Total foreign funds	112.1	109.6	120.2	162.0	201.8	224.6	226.2	233.8	207.1	256.2	328.7	418.9
Corporate equities not included above												
52 Total market value	676.9	892.5	1,051.9	995.4	1,028.3	1,230.7	1,635.7	1,568.8	1,810.6	2,151.5	2,183.3	2,777.3
53 Mutual fund shares	35.2	43.0	46.5	45.4	45.8	51.2	63.5	63.8	89.5	129.3	161.2	293.6
54 Other equities	641.7	849.5	1,005.5	950.0	982.5	1,179.5	1,572.3	1,505.0	1,721.1	2,022.3	2,022.1	2,483.8
55 Held by financial institutions	154.1	210.3	243.0	232.2	245.3	290.0	382.7	369.5	458.4	595.7	594.3	809.1
56 Other holdings	522.7	682.2	809.0	763.2	783.1	940.7	1,253.1	1,199.3	1,352.2	1,555.8	1,588.9	1,968.2

NOTES BY LINE NUMBER

1. Line 1 of table 44, part A.
6. Includes farm and commercial mortgages.
12. Credit market funds raised by federally sponsored credit agencies, and net issues of federally related mortgage pool securities.
14. Line 1 less line 2 plus lines 12 and 13. Also line 21 less line 28 plus line 34. Also sum of lines 29 and 48 less lines 41 and 47.
19. Includes farm and commercial mortgages.
27. Line 40 less lines 41 and 47.
28. Excludes equity issues and investment company shares. Includes line 20.
30. Foreign deposits at commercial banks, bank borrowings from foreign branches, and liabilities of foreign banking offices to foreign affiliates, net of claims on foreign affiliate and deposits by banking in foreign banks.
31. Demand deposits and note balances at commercial banks.
32. Excludes net investment of these reserves in corporate equities.
33. Mainly retained earnings and net miscellaneous liabilities.
34. Line 14 less 21 plus line 28.
- 35–39. Lines 15–19 less amounts acquired by private finance plus amounts borrowed by private finance. Line 39 includes mortgages.
41. Mainly an offset to line 10.
48. Sum of lines 34 and 40, or line 14 less line 29 plus lines 41 and 47.
49. Line 2 divided by line 1.
50. Line 21 divided by line 14.
51. Sum of lines 11 and 30.
- 52, 54. Includes issues by financial institutions.

44. Flow of funds accounts—Continued

C. Sector statements of financial assets and liabilities

Amounts outstanding at end of year, billions of dollars

Category	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985
Households, personal trusts, and nonprofit organizations												
1 Total financial assets	2,186.4	2,541.1	2,879.8	3,056.3	3,346.2	3,824.5	4,497.5	4,793.4	5,357.1	6,024.8	6,613.1	7,624.1
2 Deposits and credit market instruments ¹	1,163.6	1,277.0	1,419.0	1,576.1	1,749.4	1,949.5	2,146.4	2,400.4	2,625.7	2,896.9	3,321.0	3,692.9
3 Deposits	847.8	940.1	1,062.0	1,189.5	1,321.5	1,450.4	1,620.5	1,826.4	2,000.9	2,197.9	2,496.5	2,676.4
4 Checkable deposits and currency	163.6	170.4	186.2	205.2	228.3	249.4	263.9	295.6	311.7	350.8	373.8	418.9
5 Small time and savings deposits	622.6	719.6	835.8	930.9	996.9	1,056.9	1,140.2	1,187.1	1,323.8	1,536.8	1,689.2	1,828.9
6 Money market fund shares	2.4	3.7	3.7	3.9	10.8	45.2	74.4	181.9	206.6	162.5	209.7	207.5
7 Large time deposits	59.2	46.4	36.4	49.5	85.5	98.8	142.0	161.7	158.8	147.9	223.8	221.1
8 Credit market instruments	315.8	336.9	357.0	386.6	427.8	499.2	525.9	574.0	624.8	699.0	824.5	1,016.5
9 U.S. government securities	127.2	138.7	145.5	163.4	188.9	228.0	242.7	273.5	279.7	318.8	392.3	448.4
10 Treasury issues	111.3	126.2	129.8	142.3	161.6	182.8	190.6	214.8	227.2	263.6	311.1	302.1
11 Savings bonds	63.3	67.4	72.0	76.8	80.7	79.9	72.5	68.2	68.3	71.5	74.5	79.8
12 Other Treasury	48.0	58.9	57.8	65.5	80.9	102.9	118.1	146.6	158.9	192.1	236.6	222.3
13 Agency issues	15.8	12.5	15.6	21.2	27.3	45.2	52.1	58.8	52.4	55.2	81.1	146.3
14 Tax exempt obligations	61.9	68.1	70.1	70.1	72.7	83.2	89.9	101.4	129.6	171.9	213.6	312.0
15 Corporate and foreign bonds	54.6	60.9	71.6	71.4	65.2	63.9	52.9	49.2	57.8	52.5	67.7	74.7
16 Mortgages	55.3	58.4	63.7	71.6	82.9	99.3	116.6	133.3	143.5	145.7	151.6	155.3
17 Open market paper	16.9	10.9	6.1	10.1	18.1	24.7	23.8	16.5	14.2	10.1	— .8	26.2
18 Corporate equities	498.5	646.9	766.0	723.4	741.0	892.4	1,188.5	1,134.7	1,275.4	1,458.6	1,493.0	1,843.0
19 Mutual fund shares	35.2	43.0	46.5	45.4	45.8	51.2	63.5	63.8	89.5	129.3	161.2	293.6
20 Other corporate equities	463.3	603.9	719.5	678.1	695.2	841.2	1,125.0	1,070.9	1,186.0	1,329.3	1,331.9	1,549.4
21 Life insurance reserves	158.4	166.5	175.3	184.8	196.0	206.7	216.4	225.6	232.8	240.8	246.0	253.8
22 Pension fund reserves	352.2	405.6	467.2	513.8	592.6	699.6	859.0	941.4	1,121.5	1,316.4	1,435.3	1,705.9
23 Security credit	3.9	4.5	6.3	5.3	7.8	9.6	14.8	12.7	16.4	18.8	18.1	18.5
24 Miscellaneous assets	36.8	40.6	46.0	52.9	59.5	66.7	72.4	78.5	85.3	93.3	99.7	109.9
25 Total liabilities	741.5	794.7	892.8	1,036.3	1,208.5	1,389.0	1,507.9	1,633.9	1,722.4	1,920.6	2,156.9	2,459.1
26 Credit market instruments	714.8	765.5	856.7	996.9	1,165.2	1,341.7	1,450.6	1,573.8	1,655.3	1,842.8	2,081.4	2,376.1
27 Home mortgages	431.8	469.9	529.9	620.0	729.3	848.7	944.5	1,023.0	1,064.5	1,174.7	1,304.1	1,453.3
28 Installment consumer credit	164.6	172.3	193.8	230.6	273.6	312.0	301.4	318.2	335.0	383.7	460.5	549.9
29 Other consumer credit	48.8	50.7	54.6	58.3	64.0	71.1	74.5	80.3	83.1	91.0	109.0	123.2
30 Tax exempt debt	1.3	2.7	4.7	8.1	10.7	13.6	16.7	21.1	29.6	41.0	51.0	77.5
31 Other mortgages	23.7	24.8	25.6	26.7	28.1	29.6	31.5	33.8	36.4	38.9	41.4	43.8
32 Bank loans n.e.c.	15.2	13.7	14.6	17.4	19.9	20.8	27.3	31.6	33.5	36.9	36.0	41.0
33 Other loans	29.4	31.5	33.4	35.7	39.5	45.9	54.7	65.8	73.2	76.5	79.4	87.3
34 Security credit	11.4	12.1	17.2	18.5	19.7	20.7	27.2	25.5	29.3	37.7	34.6	41.1
35 Trade credit	8.3	9.4	10.5	11.7	13.2	14.9	17.2	19.8	22.2	24.0	25.8	28.0
36 Deferred and unpaid life insurance premiums	7.1	7.7	8.4	9.3	10.3	11.7	12.9	14.7	15.5	16.1	15.1	13.9

44. Flow of funds accounts—Continued

C. Sector statements of financial assets and liabilities—Continued

Amounts outstanding at end of year, billions of dollars

Transaction category, or sector	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985
Nonfinancial Corporate Business												
37 Total financial assets	516.7	557.6	611.9	671.7	764.4	888.6	994.4	1,061.0	1,086.2	1,209.7	1,293.0	1,356.7
38 Liquid assets	105.4	125.2	139.8	143.4	159.2	181.4	196.5	214.0	243.3	297.8	314.0	325.7
39 Demand deposits and currency	47.8	53.9	56.4	59.2	63.0	69.2	73.2	66.3	75.8	78.3	79.5	88.6
40 Time deposits	20.5	22.4	24.4	29.2	31.2	35.9	39.9	54.8	60.0	76.6	81.4	88.3
41 Security repurchase agreements	5.5	4.7	7.0	8.3	13.7	16.3	22.9	22.9	26.6	37.9	33.3	36.3
42 Foreign deposits	4.9	5.8	7.4	8.7	11.4	12.9	14.0	14.5	12.0	16.8	12.7	10.5
43 U.S. government securities	5.6	14.3	16.4	10.0	11.5	16.7	18.7	17.7	23.0	31.0	40.7	30.7
44 Tax exempt obligations	4.7	4.5	3.4	3.5	3.7	3.7	3.5	3.5	3.5	4.2	4.1	4.9
45 Commercial paper	16.5	19.6	24.7	24.5	24.8	26.7	24.4	34.3	42.2	52.9	62.3	66.3
46 Consumer credit	15.5	16.0	17.3	19.4	20.6	21.8	22.0	23.9	24.4	27.6	31.4	34.5
47 Trade credit	250.3	256.3	275.7	310.9	367.4	437.3	485.5	508.7	493.0	555.4	601.8	612.6
48 Miscellaneous assets	145.5	160.1	179.2	198.0	217.2	248.2	290.4	314.5	325.5	329.0	345.9	384.0
49 Foreign direct investments ²	100.4	114.1	126.6	135.4	151.8	178.2	208.5	224.8	227.4	236.5	246.2	260.2
50 Insurance receivables	17.8	20.0	23.4	27.8	33.4	38.9	43.6	47.3	50.0	53.5	58.6	62.1
51 Equity in sponsored agencies	.4	.4	.5	.5	.6	.6	.6	.6	.7	.7	.7	.8
52 Other	26.9	25.5	28.8	34.3	31.4	30.4	37.7	41.7	47.4	38.3	40.4	60.9
53 Total liabilities	743.4	770.9	834.7	930.3	1,072.0	1,235.6	1,380.6	1,534.3	1,612.8	1,731.5	1,981.6	2,165.4
54 Credit market instruments	527.4	548.5	591.5	662.6	741.1	836.5	914.2	1,018.4	1,091.1	1,147.5	1,339.8	1,495.8
55 Tax exempt debt ³	4.1	6.7	9.2	17.4	25.0	35.0	45.9	59.3	74.5	83.9	102.4	127.6
56 Corporate bonds ²	227.1	254.3	277.2	300.0	321.2	338.5	365.1	386.9	405.5	421.6	468.7	536.6
57 Mortgages	66.8	65.9	68.3	71.9	76.1	77.5	80.0	78.7	77.4	81.0	81.1	81.4
58 Home mortgages	2.8	3.5	4.8	6.4	6.7	6.1	5.3	4.6	5.1	8.4	8.6	8.9
59 Multifamily	28.3	28.8	30.0	32.0	34.7	37.2	40.6	41.4	40.8	41.6	41.8	41.7
60 Commercial	35.7	33.6	33.6	33.5	34.6	34.2	34.0	32.7	31.6	30.9	30.7	30.8
61 Bank loans n.e.c.	181.5	172.4	176.3	197.0	227.4	272.6	299.2	341.9	383.0	401.9	479.4	508.4
62 Commercial paper	12.5	9.6	11.0	12.8	15.5	24.5	28.0	42.7	37.6	36.8	58.5	72.2
63 Acceptances	3.6	3.8	5.1	5.7	5.0	6.0	6.9	9.1	9.8	9.5	10.7	9.9
64 Finance company loans	28.1	31.9	40.3	53.8	65.3	75.4	80.8	90.2	92.3	102.4	127.3	145.2
65 U.S. government loans	3.7	3.9	4.1	4.0	5.7	6.9	8.4	9.6	10.9	10.4	11.6	14.5
66 Profit taxes payable	16.7	14.3	21.8	20.3	24.6	27.1	25.3	18.5	4.5	9.8	10.5	2.1
67 Trade debt	174.1	180.5	190.7	212.8	263.9	317.6	357.9	388.7	392.5	437.1	471.7	488.0
68 Foreign direct investment in United States	25.1	27.7	30.8	34.6	42.5	54.5	83.0	108.7	124.7	137.1	159.6	179.5
MEMO												
69 Net trade credit	76.2	75.8	84.9	98.0	103.6	119.7	127.6	120.0	100.5	118.3	130.1	124.6
Debt subtotals												
70 Securities and mortgages	298.0	326.9	354.7	389.3	422.2	451.0	491.0	524.9	557.5	586.4	652.3	745.6
71 Loans and short-term paper	229.4	221.5	236.8	273.4	318.8	385.4	423.2	493.5	533.6	561.0	687.5	720.5
72 Total short-term liabilities ⁴	420.3	416.3	449.3	506.4	607.2	730.1	806.5	900.7	930.6	1,008.0	1,169.7	1,240.3
Ratios (percent)												
73 Long-term debt to credit market debt	56.5	59.6	60.0	58.7	57.0	53.9	53.7	51.5	51.1	51.1	48.7	49.8
74 Short-term debt to credit market debt	43.5	40.4	40.0	41.3	43.0	46.1	46.3	48.5	48.9	48.9	51.3	50.2
75 Liquid assets to short-term liabilities	25.1	30.1	31.1	28.3	26.2	24.8	24.4	23.8	26.1	29.5	26.8	26.3

45. Selected measures of nonfinancial business activity, 1985

1977 = 100; monthly data are seasonally adjusted. Exceptions are noted

Measure	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Industrial production, total	124.5	123.6	123.7	124.0	124.1	124.1	124.3	124.1	125.2	125.1	124.4	125.4	126.4
<i>Market groups</i>													
2 Products, total	131.7	129.6	129.8	130.3	130.8	131.4	131.6	131.6	133.0	133.1	131.8	133.5	134.1
3 Final, total	132.0	130.4	130.4	130.8	131.3	131.7	131.6	131.8	133.3	133.3	131.9	133.7	134.4
4 Consumer goods	120.7	118.8	119.1	119.8	119.5	120.0	120.4	120.1	121.5	121.8	120.8	122.7	124.2
5 Equipment	147.1	145.7	145.3	145.4	146.9	147.1	146.6	147.3	149.0	148.6	146.6	148.3	147.9
6 Intermediate	130.6	126.8	127.7	128.6	129.3	130.3	131.4	130.7	132.0	132.3	131.5	132.7	132.9
7 Materials	114.7	115.4	115.4	115.5	115.0	114.2	114.3	113.8	114.5	114.2	114.2	114.3	115.9
<i>Industry groups</i>													
8 Manufacturing	127.1	125.9	125.8	126.3	126.6	126.6	126.7	126.9	128.2	127.7	127.2	128.4	129.1
Capacity utilization (percent) ¹													
9 Manufacturing	80.3	80.7	80.4	80.5	80.5	80.3	80.1	80.1	80.7	80.1	79.6	80.2	80.4
10 Industrial materials industries	80.3	81.7	81.5	81.4	80.9	80.1	80.1	79.5	79.9	79.5	79.3	79.2	80.1
11 Construction contracts (1977 = 100) ^{2,3}	161.0	153.0	152.0	167.0	163.0	161.0	154.0	164.0	164.0	167.0	168.0	162.0	162.0
12 Nonagricultural employment, total ⁴	148.5	146.5	146.8	147.3	147.6	148.0	148.1	148.5	148.9	149.3	149.8	150.1	150.6
13 Goods-producing, total	107.5	107.7	107.5	107.5	107.6	107.5	107.3	107.2	107.3	107.1	107.5	107.6	107.9
14 Manufacturing, total	99.9	100.8	100.6	100.4	100.1	99.9	99.7	99.5	99.6	99.1	99.4	99.7	99.9
15 Manufacturing, production worker	92.4	93.6	93.3	93.0	92.6	92.3	92.0	91.8	91.9	91.5	91.8	92.0	92.4
16 Service-producing	170.9	167.8	168.3	169.1	169.5	170.3	170.5	171.1	171.7	172.4	173.0	173.5	174.0
17 Personal income, total ⁵	511.0	499.2	503.8	505.5	510.3	507.6	509.0	510.5	511.3	513.6	516.7	519.3	525.3
18 Wage and salary disbursements	457.1	444.3	446.8	450.2	452.4	453.9	456.6	456.9	459.2	461.9	464.3	467.1	471.3
19 Manufacturing	340.7	338.1	336.1	338.8	338.0	338.8	339.4	339.2	340.7	341.3	344.9	344.8	348.3
20 Disposable personal income ⁵	203.6	199.3	198.9	197.6	203.6	207.2	202.1	202.7	202.8	203.5	204.9	205.9	208.2
21 Retail sales (1977 = 100) ⁶	189.9	183.4	185.8	185.9	189.6	189.2	188.3	189.9	193.0	197.7	190.5	191.6	194.0
<i>Prices⁷</i>													
22 Consumer	322.2	316.1	317.4	318.8	320.1	321.3	322.3	322.8	323.5	324.5	325.5	326.6	327.4
23 Producer finished goods	293.7	292.1	292.6	292.1	293.1	294.1	294.0	294.8	293.5	289.9	294.8	296.7	297.2

46. Output, capacity, and capacity utilization, 1985

A. Output

1977 = 100; quarterly data are seasonally adjusted

Series	Year	Q1	Q2	Q3	Q4
1 Total industry	124.5	123.8	124.2	124.8	125.4
2 Mining	109.0	110.1	110.0	108.5	107.6
3 Utilities	113.2	114.2	113.6	111.4	113.7
4 Manufacturing	127.1	126.0	126.6	127.6	128.2
5 Primary processing ¹	108.8	107.5	108.1	109.5	110.4
6 Advanced processing ²	138.1	137.1	137.9	138.6	139.0
7 Materials ³	114.7	115.4	114.5	114.2	114.8
8 Durable goods	121.8	123.6	121.4	120.7	121.4
9 Metal	80.6	80.6	80.2	79.4	82.4
10 Nondurable goods	112.2	110.9	111.2	113.7	113.8
11 Textile, paper, and chemical	112.4	111.6	111.0	114.1	114.0
12 Paper	123.7	126.3	121.8	123.8	124.5
13 Chemical	113.6	113.2	112.6	114.6	114.2
14 Energy	104.3	105.0	105.2	103.2	104.2

B. Capacity

1977 output = 100; quarterly data are seasonally adjusted

Series	Year	Q1	Q2	Q3	Q4
1 Total industry	154.5	152.8	154.0	155.1	156.2
2 Mining	133.8	133.4	133.6	133.9	134.1
3 Utilities	135.0	133.7	134.5	135.4	136.3
4 Manufacturing	158.3	156.5	157.7	158.9	160.2
5 Primary processing ¹	132.2	131.6	132.0	132.4	132.8
6 Advanced processing ²	174.0	171.4	173.2	174.9	176.7
7 Materials ¹	142.9	141.6	142.5	143.4	144.3
8 Durable goods	158.2	155.9	157.4	158.9	160.5
9 Metal	117.3	117.3	117.3	117.3	117.3
10 Nondurable goods	138.0	137.3	137.8	138.2	138.7
11 Textile, paper, and chemical	137.2	136.7	137.0	137.4	137.8
12 Paper	136.3	136.1	136.2	136.3	136.5
13 Chemical	142.3	141.5	142.0	142.6	143.1
14 Energy	120.5	120.0	120.3	120.6	120.9

C. Capacity utilization⁴

Percent; quarterly data are seasonally adjusted

Series	Year	Q1	Q2	Q3	Q4
1 Total industry	80.6	81.0	80.7	80.5	80.3
2 Mining	81.5	82.6	82.3	81.0	80.2
3 Utilities	83.9	85.5	84.4	82.3	83.4
4 Manufacturing	80.3	80.5	80.3	80.3	80.0
5 Primary processing ¹	82.3	81.6	81.9	82.7	83.1
6 Advanced processing ²	79.4	80.0	79.6	79.2	78.7
7 Materials ³	80.3	81.5	80.4	79.6	79.5
8 Durable goods	77.0	79.3	77.1	76.0	75.6
9 Metal	68.8	68.7	68.4	67.7	70.3
10 Nondurable goods	81.4	80.7	80.7	82.2	82.0
11 Textile, paper, and chemical	82.1	81.7	81.0	83.0	82.7
12 Paper	91.1	92.8	89.4	90.8	91.2
13 Chemical	79.8	80.0	79.3	80.4	79.8
14 Energy	86.6	87.5	87.5	85.5	86.1

47. Labor force, employment, and unemployment, 1985

Thousands of persons; monthly data are seasonally adjusted. Exceptions noted

Category	Year	Jan.	Feb.	Mar.	Apr.	May	June
HOUSEHOLD SURVEY DATA							
1 Noninstitutional population ¹	180,440	179,600	179,742	179,891	180,024	180,171	180,322
2 Labor force (including Armed Forces) ¹	117,695	116,970	117,208	117,559	117,481	117,566	117,250
3 Civilian labor force	115,461	114,754	114,982	115,335	115,256	115,339	115,024
<i>Employment</i>							
4 Nonagricultural industries ²	103,971	102,996	103,262	103,637	103,519	103,655	103,461
5 Agriculture	3,179	3,319	3,325	3,314	3,353	3,284	3,140
<i>Unemployment</i>							
6 Number	8,312	8,439	8,395	8,384	8,384	8,400	8,423
7 Rate (percent of civilian labor force)	7.2	7.4	7.3	7.3	7.3	7.3	7.3
8 Not in labor force	62,745	62,630	62,534	62,332	62,543	62,605	63,072
ESTABLISHMENT SURVEY DATA							
9 Nonagricultural payroll employment ³	97,692	96,419	96,591	96,910	97,120	97,421	97,473
10 Manufacturing	19,424	19,604	19,561	19,526	19,467	19,426	19,398
11 Mining	969	974	976	977	982	982	974
12 Contract construction	4,661	4,534	4,525	4,553	4,641	4,658	4,638
13 Transportation and public utilities	5,301	5,259	5,272	5,269	5,278	5,301	5,295
14 Trade	23,188	22,776	22,857	22,963	23,013	23,140	23,193
15 Finance	5,924	5,790	5,809	5,835	5,858	5,888	5,906
16 Service	21,931	21,382	21,480	21,644	21,723	21,813	21,856
17 Government	16,294	16,100	16,111	16,143	16,158	16,213	16,213
HOUSEHOLD SURVEY DATA							
1 Noninstitutional population ¹	180,492	180,657	180,831	181,011	181,186	181,349	
2 Labor force (including Armed Forces) ¹	117,501	117,595	118,049	118,355	118,376	118,466	
3 Civilian labor force	115,272	115,343	115,790	116,114	116,130	116,229	
<i>Employment</i>							
4 Nonagricultural industries ²	103,751	104,115	104,502	104,755	104,899	105,055	
5 Agriculture	3,120	3,095	3,017	3,058	3,070	3,151	
<i>Unemployment</i>							
6 Number	8,401	8,133	8,271	8,301	8,161	8,023	
7 Rate (percent of civilian labor force)	7.3	7.1	7.1	7.1	7.0	6.9	
8 Not in labor force	62,991	63,062	62,782	62,656	62,810	62,883	
ESTABLISHMENT SURVEY DATA							
9 Nonagricultural payroll employment ³	97,707	97,977	98,217	98,559	98,801	99,086	
10 Manufacturing	19,351	19,362	19,279	19,338	19,381	19,433	
11 Mining	969	965	962	960	954	952	
12 Contract construction	4,660	4,688	4,721	4,753	4,754	4,770	
13 Transportation and public utilities	5,302	5,282	5,317	5,327	5,342	5,350	
14 Trade	23,226	23,305	23,344	23,440	23,473	23,550	
15 Finance	5,932	5,959	5,987	6,011	6,048	6,068	
16 Service	21,926	22,073	22,155	22,244	22,365	22,450	
17 Government	16,341	16,343	16,452	16,486	16,484	16,513	

48. Industrial production¹

Monthly data are seasonally adjusted

Groups	1977 pro- portion	1985 avg.	1985											
			Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
			Index (1977 = 100)											
MAJOR MARKET														
1 Total index	100.00	124.5	123.6	123.7	124.0	124.1	124.1	124.3	124.1	125.2	125.1	124.4	125.4	126.4
2 Products	57.72	131.7	129.6	129.8	130.3	130.8	131.4	131.6	131.6	133.0	133.1	131.8	133.5	134.1
3 Final products	44.77	132.0	130.4	130.4	130.8	131.3	131.7	131.6	131.8	133.3	133.3	131.9	133.7	134.4
4 Consumer goods	25.52	120.7	118.8	119.1	119.8	119.5	120.0	120.4	120.1	121.5	121.8	120.8	122.7	124.2
5 Equipment	19.25	147.0	145.7	145.3	145.4	146.9	147.1	146.6	147.3	149.0	148.6	146.6	148.3	147.9
6 Intermediate products	12.94	130.6	126.8	127.7	128.6	129.3	130.3	131.4	130.7	132.0	132.3	131.5	132.7	132.9
7 Materials	42.28	114.7	115.4	115.4	115.5	115.0	114.2	114.3	113.8	114.5	114.2	114.2	114.3	115.9
Consumer goods														
8 Durable consumer goods	6.89	112.9	112.8	112.8	113.5	111.5	111.8	112.0	111.3	114.0	112.9	111.4	115.5	116.8
9 Automotive products	2.98	115.1	114.2	115.4	115.1	113.1	113.6	113.4	115.0	120.0	117.8	112.9	116.8	116.6
10 Autos and trucks	1.79	112.0	112.5	111.7	110.5	109.0	109.6	109.4	113.7	120.2	116.6	108.7	113.7	112.0
11 Autos, consumer	1.16	98.9	102.5	100.7	101.3	100.5	98.1	97.0	101.1	101.3	98.8	92.3	94.9	99.9
12 Trucks, consumer	.63	136.3	131.1	132.0	127.5	124.7	130.9	132.3	137.2	155.4	149.7	139.1	148.6	134.5
13 Auto parts and allied goods	1.19	119.8	116.8	121.1	122.0	119.4	119.6	119.4	116.8	119.6	119.5	119.3	121.4	123.4
14 Home goods	3.91	111.3	111.6	110.9	112.2	110.2	110.4	110.9	108.4	109.5	109.3	110.2	114.5	116.9
15 Appliances, A/C, and TV	1.24	129.6	126.1	127.1	131.8	126.9	129.3	131.5	121.6	124.5	123.7	126.3	139.4	145.4
16 Appliances and TV	1.19	130.4	126.6	127.2	131.8	127.1	128.7	131.7	123.2	125.5	125.6	128.6	141.9	148.4
17 Carpeting and furniture	.96	118.9	112.7	117.9	117.7	118.1	116.9	119.6	122.2	119.5	120.2	120.1	122.9	118.9
18 Miscellaneous home goods	1.71	93.7	100.6	95.1	95.0	93.7	93.1	91.2	91.2	93.0	92.7	92.9	91.9	95.2
19 Nondurable consumer goods	18.63	123.6	121.1	121.4	122.1	122.5	123.1	123.5	123.4	124.2	125.1	124.3	125.4	127.0
20 Clothing	3.34	96.8	96.0	96.3	95.8	94.8	95.8	95.4	96.3	96.4	97.9	98.0	100.0	99.4
21 Consumer staples	15.29	129.4	126.6	126.9	127.9	128.5	129.0	129.6	129.3	130.3	131.0	130.1	131.0	133.0
22 Consumer foods and tobacco	7.80	129.7	127.1	127.8	128.0	129.4	128.9	130.5	130.1	130.8	131.5	129.5	130.7	132.4
23 Nonfood staples	7.49	129.1	126.0	126.0	127.7	127.6	129.1	128.7	128.5	129.7	130.5	130.6	131.2	133.6
24 Consumer chemical products	2.75	147.5	142.9	143.2	145.1	145.1	147.3	145.4	145.4	149.1	151.4	149.4	152.4	152.9
25 Consumer paper products	1.88	143.8	141.2	138.1	141.7	142.0	143.7	144.6	144.9	143.9	144.7	145.5	145.7	148.0
26 Consumer energy	2.86	101.9	99.9	101.5	101.9	101.5	102.1	102.2	101.5	101.8	101.0	102.9	101.4	105.6
27 Consumer fuel	1.44	88.6	85.1	84.9	87.0	90.0	90.2	88.8	89.2	91.1	85.8	90.2	90.1	92.3
28 Residential utilities	1.42	115.5	115.0	118.4	117.1	113.2	114.4	115.9	114.0	112.7	116.5	115.8	112.9	119.2
Equipment														
29 Business and defense	18.01	147.8	145.5	145.6	146.1	147.7	147.9	147.4	147.9	149.7	149.4	147.5	149.7	149.4
30 Business	14.34	141.2	140.4	140.0	140.2	142.0	141.9	140.7	141.3	143.0	142.2	139.6	141.7	141.4
31 Construction, mining, and farm	2.08	67.7	68.8	68.3	67.1	68.4	67.4	67.7	68.6	67.2	67.0	65.9	68.2	68.3
32 Manufacturing	3.27	112.8	111.6	112.3	112.0	112.4	113.1	111.9	113.5	115.1	114.8	111.7	112.8	112.8
33 Power	1.27	83.8	82.5	81.8	79.6	81.8	82.8	84.1	85.6	84.5	85.1	85.5	84.7	87.1
34 Commercial	5.22	219.0	217.4	217.0	218.9	221.8	222.8	219.6	219.5	222.8	219.4	213.9	217.7	217.9
35 Transit	2.49	106.1	106.7	104.9	104.5	106.0	102.9	103.4	103.3	106.0	108.3	109.7	111.2	107.7
36 Defense and space	3.67	173.6	165.3	167.3	169.0	170.1	171.2	173.4	173.9	175.5	177.5	178.7	180.7	180.7
Intermediate Products														
37 Construction supplies	5.95	118.9	116.2	115.7	116.9	117.4	118.1	119.2	119.4	121.5	121.3	120.0	120.9	120.7
38 Business supplies	6.99	140.5	135.9	137.9	138.6	139.4	140.7	141.7	140.3	140.9	141.7	141.2	142.7	143.3
39 General business supplies	5.67	144.3	140.2	141.1	141.9	143.4	144.4	146.1	144.4	145.1	145.4	144.8	146.7	146.8
40 Commercial energy products	1.31	124.0	117.1	124.1	124.5	122.4	124.6	122.7	122.7	122.5	125.7	125.7	125.3	128.1
Materials														
41 Durable goods materials	20.50	121.8	124.2	123.3	123.3	122.8	120.7	120.8	120.2	121.8	120.2	120.4	121.7	122.1
42 Durable consumer parts	4.92	100.7	102.6	102.2	102.1	101.8	100.1	98.7	98.3	100.0	99.0	100.2	101.6	101.5
43 Equipment parts	5.94	158.9	166.7	164.2	163.3	161.1	157.8	157.3	157.0	158.7	156.5	154.0	155.0	155.1
44 Durable materials n.e.c.	9.64	109.7	109.1	109.0	109.6	110.0	108.2	109.6	108.6	110.2	108.7	109.9	111.4	112.3
45 Basic metal materials	4.64	84.8	83.5	84.1	85.1	86.6	82.0	85.0	82.5	85.1	82.8	85.8	87.6	88.5
46 Nondurable goods materials	10.09	112.3	110.9	111.4	110.3	110.4	111.3	111.8	112.8	113.5	114.7	113.4	113.0	114.9
47 Textile, paper, and chemical materials	7.53	112.6	111.5	112.1	111.3	110.5	110.9	111.7	113.5	113.8	115.1	113.5	113.2	115.2
48 Textile materials	1.52	98.3	90.3	93.5	93.0	94.1	95.0	97.3	100.2	104.4	104.1	101.2	104.4	102.1
49 Pulp and paper materials	1.55	123.9	127.5	126.0	125.4	121.3	120.9	123.3	125.0	122.8	123.7	121.1	123.0	129.3
50 Chemical materials	4.46	113.6	113.3	113.5	112.7	112.3	112.9	112.6	114.0	113.8	115.9	115.0	112.8	114.8
51 Miscellaneous nondurable materials	2.57	111.3	109.2	109.4	107.2	110.1	112.5	112.0	110.8	112.7	113.5	113.3	112.5	113.9
52 Energy materials	11.69	104.4	103.9	104.9	106.2	105.3	105.3	105.1	103.5	102.7	103.4	104.2	102.5	105.8
53 Primary energy	7.57	107.9	107.0	107.6	110.2	107.9	107.8	109.0	107.4	106.4	106.8	108.2	106.7	109.0
54 Converted fuel materials	4.12	98.1	98.2	100.0	99.0	100.6	100.6	98.1	96.2	95.9	97.0	96.8	94.7	100.1

48. Industrial production¹—Continued

Monthly data are seasonally adjusted

Groups	SIC code	1977 proportion	1985											
			Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
			Index (1977 = 100)											
MAJOR INDUSTRY														
1 Mining and utilities		15.79	111.4	111.9	111.8	111.1	111.3	111.6	109.4	109.1	110.3	109.9	108.9	110.8
2 Mining		9.83	110.5	109.5	110.5	109.6	109.8	110.6	108.7	108.3	108.4	108.4	106.9	107.4
3 Utilities		5.96	113.0	115.8	113.9	113.6	113.7	113.4	110.7	110.3	113.2	112.4	112.2	116.5
4 Manufacturing		84.21	125.9	125.8	126.3	126.6	126.6	126.7	126.9	128.2	127.7	127.2	128.4	129.1
5 Nondurable		35.11	123.2	123.8	123.9	124.3	124.7	125.5	125.6	126.6	126.9	126.4	127.3	128.0
6 Durable		49.10	127.8	127.2	128.0	128.2	127.9	127.6	127.9	129.4	128.3	127.7	129.2	129.9
Mining														
7 Metal	10	.50	70.5	74.5	83.6	81.2	78.3	77.5	60.9	73.1	71.4	74.2	78.3	74.3
8 Coal	11.12	1.60	118.5	121.5	131.9	128.5	128.7	134.0	128.0	127.7	126.3	130.1	125.5	128.0
9 Oil and gas extraction	13	7.07	110.7	108.2	106.8	106.5	106.9	106.9	106.9	105.5	106.0	104.8	103.5	104.4
10 Stone and earth minerals	14	.66	118.5	119.8	118.7	118.5	118.7	117.9	116.6	117.7	119.3	120.4	119.0	114.0
Nondurable manufactures														
11 Foods	20	7.96	128.2	129.4	128.5	130.8	131.4	131.8	132.2	132.6	132.5	130.7	131.4	132.6
12 Tobacco products	21	.62	97.2	103.8	103.4	98.4	95.7	98.9	96.0	97.7	97.8	105.3	104.5	103.5
13 Textile mill products	22	2.29	93.6	98.5	99.4	99.0	100.0	103.3	104.1	106.3	106.7	104.9	108.0	106.3
14 Apparel products	23	2.79	102.6	103.1	101.3	100.2	100.3	99.2	100.6	100.4	101.8	102.6	103.9	105.0
15 Paper and products	26	3.15	128.3	126.4	126.9	125.1	124.1	127.1	129.0	127.5	128.6	127.3	128.2	132.3
16 Printing and publishing	27	4.54	150.4	150.3	152.6	154.2	155.4	156.7	154.3	156.3	156.2	157.0	159.0	158.4
17 Chemicals and products	28	8.05	125.7	125.8	126.5	125.8	126.7	126.4	126.4	128.2	129.0	127.9	128.0	128.5
18 Petroleum products	29	2.40	84.1	84.0	84.7	87.3	87.4	87.1	88.3	88.2	85.9	87.7	87.3	88.7
19 Rubber and plastic products	30	2.80	145.9	145.7	144.1	144.9	144.3	145.5	145.6	148.0	148.6	148.7	150.5	150.0
20 Leather and products	31	.53	69.1	69.2	69.4	69.9	71.0	71.5	72.2	72.7	72.3	71.4	72.1	69.9
Durable manufactures														
21 Lumber and products	24	2.30	109.2	109.1	109.5	110.9	112.2	113.5	113.0	114.8	115.9	116.5	115.6	116.5
22 Furniture and fixtures	25	1.27	136.5	139.0	139.2	141.0	142.0	141.9	145.3	144.3	143.2	141.9	144.1	142.1
23 Clay, glass, and stone products	32	2.72	112.7	110.5	111.4	114.5	116.3	116.1	115.1	116.2	116.2	115.6	115.2	118.2
24 Primary metals	33	5.33	81.7	80.2	81.8	81.4	76.4	78.3	79.0	82.0	80.3	83.1	83.6	81.7
25 Iron and steel	331.2	3.49	71.0	68.5	73.2	71.9	65.4	67.6	68.7	71.6	69.7	74.4	75.3	72.0
26 Fabricated metal products	34	6.46	106.4	107.6	108.6	109.1	108.3	107.4	107.3	107.8	107.5	108.4	107.9	108.8
27 Nonelectrical machinery	35	9.54	145.0	144.9	146.5	148.9	149.1	145.6	147.5	149.2	146.5	143.0	145.6	146.0
28 Electrical machinery	36	7.15	176.0	173.2	173.1	168.9	169.3	169.5	165.7	166.1	165.1	165.1	168.9	171.9
29 Transportation equipment	37	9.13	120.4	120.5	120.8	120.7	120.9	121.8	123.7	126.8	126.2	124.5	126.5	126.8
30 Motor vehicles and parts	371	5.25	113.0	112.5	111.3	110.9	110.5	110.5	112.8	116.8	115.3	111.7	114.5	115.4
31 Aerospace and miscellaneous transportation equipment	372-6.9	3.87	130.5	131.4	133.7	134.1	134.9	137.1	138.5	140.4	141.1	141.9	142.9	142.3
32 Instruments	38	2.66	138.7	138.7	139.0	138.5	139.9	140.7	141.1	141.8	139.4	139.8	140.7	140.6
33 Miscellaneous manufactures	39	1.46	99.0	96.4	96.0	98.3	98.3	96.8	95.9	97.2	96.4	95.9	94.5	96.3
Utilities														
34 Electric		4.17	118.9	121.9	119.5	119.1	119.5	119.4	117.5	116.7	120.6	119.3	118.7	124.4
Gross value (billions of 1972 dollars, annual rates)														
MAJOR MARKET														
35 Products, total			761.3	764.2	769.5	774.3	776.3	779.0	769.0	778.7	777.9	772.2	782.8	783.3
36 Final			606.5	608.7	613.3	617.4	618.1	620.1	610.1	618.6	617.8	613.0	622.4	622.1
37 Consumer goods			358.8	360.9	364.6	366.1	366.6	367.3	361.7	366.2	365.6	363.8	370.5	373.6
38 Equipment			247.6	247.8	248.7	251.4	251.5	252.8	248.4	252.4	252.2	249.3	251.9	248.5
39 Intermediate			154.9	155.5	156.3	156.9	158.1	158.9	158.9	160.1	160.1	159.2	160.4	161.2

49. Housing and construction, 1985

Monthly figures are at seasonally adjusted annual rates except as noted

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Private residential real estate activity (thousands of units)												
NEW UNITS												
1 Permits authorized	1,635	1,624	1,741	1,704	1,778	1,712	1,694	1,784	1,808	1,688	1,661	1,873
2 1-family	903	927	993	948	933	961	967	990	949	965	918	978
3 2-or-more-family	732	697	748	756	845	751	727	794	859	723	743	895
4 Started	1,804	1,632	1,849	1,851	1,684	1,693	1,673	1,737	1,653	1,784	1,654	1,882
5 1-family	1,039	1,111	1,147	1,129	1,041	1,036	1,068	1,071	1,006	1,118	1,006	1,098
6 2-or-more-family	765	521	702	722	643	657	605	666	647	666	648	784
7 Under construction, end of period ¹	1,072	1,068	1,065	1,086	1,082	1,073	1,071	1,079	1,065	1,089	1,087	1,089
8 1-family	573	579	577	581	579	574	577	582	568	578	570	562
9 2-or-more-family	499	488	488	506	504	499	494	499	496	512	517	529
10 Completed	1,702	1,771	1,691	1,659	1,635	1,758	1,722	1,720	1,778	1,541	1,721	1,757
11 1-family	1,086	1,079	1,048	1,070	1,028	1,078	1,042	1,032	1,100	1,072	1,095	1,139
12 2-or-more-family	616	692	643	589	607	680	680	688	678	469	626	618
13 Mobile homes shipped	275	279	286	288	287	272	285	286	283	291	287	285
Merchant builder activity in 1-family units												
14 Number sold	629	676	698	648	684	710	745	708	681	637	722	712
15 Number for sale, end of period ¹	355	359	356	355	355	354	351	348	350	353	353	351
Price (thousands of dollars) ²												
16 Median Units sold	82.5	82.0	84.2	85.6	80.1	86.3	82.1	83.3	84.6	85.4	87.2	88.6
17 Average Units sold	98.3	96.2	100.9	104.7	98.1	99.6	99.4	99.2	102.6	102.7	104.1	107.1
EXISTING UNITS (1-family)												
18 Number sold	2,980	2,890	3,000	3,020	3,040	3,070	3,170	3,430	3,480	3,530	3,450	3,520
Price of units sold (thousands of dollars) ²												
19 Median	73.8	74.0	74.6	74.8	75.2	76.5	76.7	77.2	75.9	75.2	74.9	75.5
20 Average	87.7	88.0	89.0	89.8	90.3	91.9	92.7	93.2	91.4	91.2	90.3	91.8
Value of new construction (millions of dollars) ³												
CONSTRUCTION												
21 Total put in place	341,038	334,254	333,723	341,861	339,943	343,837	344,206	343,246	346,084	344,502	343,847	351,669
22 Private	283,688	276,452	274,575	281,988	276,420	278,939	279,521	279,371	282,505	282,115	281,284	286,914
23 Residential	155,260	146,042	146,195	146,539	142,254	147,158	148,699	146,858	148,915	150,873	149,670	150,690
24 Nonresidential, total	128,428	130,410	128,380	135,449	134,166	131,781	130,822	132,513	133,590	131,242	131,614	136,224
Buildings												
25 Industrial	15,195	15,815	14,585	17,283	16,443	15,170	15,384	15,118	15,567	15,630	16,271	17,357
26 Commercial	58,524	58,922	59,382	61,219	60,064	58,290	57,956	59,910	61,227	60,740	61,101	64,496
27 Other	11,889	12,054	11,245	12,663	12,929	12,786	12,578	12,957	12,769	12,250	12,495	12,048
28 Public utilities and other	42,820	43,619	43,168	44,284	44,730	45,535	44,904	44,528	44,027	42,622	41,747	42,323
29 Public	57,350	57,802	59,148	59,873	63,523	64,897	64,686	63,875	63,580	62,387	62,563	64,755
30 Military	2,969	3,036	3,078	3,166	3,349	3,426	3,364	2,966	3,008	3,086	3,040	3,452
31 Highway	17,759	18,416	19,176	19,920	22,314	21,093	19,589	20,224	19,585	19,193	19,826	20,827
32 Conservation and development	4,645	4,674	4,727	4,393	5,051	5,410	5,075	4,824	5,254	4,892	5,176	4,978
33 Other	31,977	31,676	32,167	32,394	32,809	34,968	36,658	35,861	35,733	35,216	34,521	35,498

50. Consumer and producer prices, 1985

Percentage changes based on seasonally adjusted data, except as noted

Item	12 months to		3 months (at annual rate) to				Index level (1967 = 100) ¹					
	1984 Dec.	1985 Dec.	Q1	Q2	Q3	Q4						
CONSUMER PRICES ²												
1 All items	4.0	3.8	4.0	3.3	2.4	5.3	327.4					
2 Food	3.8	2.7	1.8	.6	2.1	5.9	313.2					
3 Energy items	.2	1.8	.6	6.9	-3.2	3.3	426.5					
4 All items less food and energy ..	4.7	4.4	5.2	3.5	3.4	5.4	320.7					
5 Commodities	3.1	2.1	5.1	-.9	1.1	3.6	262.2					
6 Services	5.6	5.7	5.4	6.2	4.8	6.5	385.8					
PRODUCER PRICES												
7 Finished goods	1.7	1.8	-.1	2.2	-2.7	9.5	297.2					
8 Consumer foods	3.5	.3	-3.3	-5.7	-2.9	15.0	274.4					
9 Consumer energy	-4.1	.0	-21.3	24.7	-11.3	22.2	736.1					
10 Other consumer goods	2.2	2.7	5.3	1.9	-.5	5.0	254.7					
11 Capital equipment	1.8	2.7	5.1	1.5	-1.1	5.4	303.5					
12 Intermediate materials ³	1.7	-.1	-1.9	.6	-1.3	2.7	325.2					
13 Excluding energy	2.1	-.2	-.4	.8	-.7	-.3	304.2					
Crude materials												
14 Foods	-1.2	-6.4	-21.5	-16.7	-8.7	27.9	236.8					
15 Energy	-1.3	-4.3	-13.1	4.4	-5.9	-2.0	739.5					
16 Other	-3.4	-4.5	-5.5	-7.8	-4.4	1.0	242.6					
1 month to												
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
CONSUMER PRICES ²												
1 All items	.2	.3	.5	.3	.2	.2	.2	.2	.2	.4	.6	.4
2 Food	.2	.2	.1	.0	-.1	.2	.0	.1	.4	.1	.7	.6
3 Energy items	-.5	-.9	1.5	1.1	.4	.1	-.2	-.4	-.2	-.2	.6	.4
4 All items less food and energy ..	.3	.6	.4	.3	.3	.3	.3	.4	.2	.5	.5	.3
5 Commodities	.4	.6	.2	.1	-.3	.0	-.1	.2	.2	.5	.2	.2
6 Services	.3	.5	.5	.4	.6	.5	.5	.5	.2	.6	.7	.4
PRODUCER PRICES												
7 Finished goods	-.1	.0	.0	.5	.2	-.2	.2	-.3	-.6	1.0	.7	.5
8 Consumer foods	-.4	.0	-.4	-.6	-.8	-.1	.9	-.7	-1.0	1.8	1.0	.7
9 Consumer energy	-2.6	-2.5	-.9	6.1	3.0	-3.3	-1.1	-1.5	-.4	.1	2.8	2.2
10 Other consumer goods	.5	.3	.4	.0	.2	.3	.4	.0	-.5	.8	.3	.2
11 Capital equipment	.4	.6	.2	.1	.1	.1	.1	.2	-.6	1.1	.2	.1
12 Intermediate materials ³	.0	-.4	-.1	.3	.3	-.5	-.2	-.1	-.1	.1	.2	.3
13 Excluding energy	.1	-.2	.0	-.1	.1	.1	-.1	.0	-.1	-.1	.0	.0
Crude materials												
14 Foods	-1.4	-1.9	-2.7	-2.6	-1.5	-.4	-.5	-3.4	1.7	2.4	4.3	-.5
15 Energy	-2.0	-.4	-1.0	.4	1.5	-.8	-.3	-1.3	.0	.0	-.1	-.5
16 Other	-.3	-3.6	2.5	.5	-1.8	-.8	.4	-.7	-.9	.7	.0	-.4

51. Gross national product and income, 1985

Billions of current dollars except as noted; quarterly data are at seasonally adjusted annual rates

Account	Year	Q1	Q2	Q3	Q4
GROSS NATIONAL PRODUCT					
1 Total	3,988.5	3,917.5	3,960.6	4,016.9	4,059.3
<i>By source</i>					
2 Personal consumption expenditures	2,582.3	2,525.0	2,563.3	2,606.1	2,634.8
3 Durable goods	361.5	351.5	356.5	376.0	362.0
4 Nondurable goods	912.2	895.7	910.2	914.5	928.3
5 Services	1,308.6	1,277.8	1,296.6	1,315.6	1,344.6
6 Gross private domestic investment	669.3	657.6	672.8	666.1	680.7
7 Fixed investment	661.8	639.1	657.3	665.9	685.0
8 Nonresidential	476.2	459.6	474.2	478.5	492.5
9 Structures	170.2	166.1	169.7	170.4	174.5
10 Producers' durable equipment	306.0	293.5	304.5	308.1	318.0
11 Residential structures	185.6	179.4	183.1	187.4	192.5
12 Change in business inventories	7.5	18.5	15.5	.2	-4.3
13 Nonfarm	11.8	14.2	10.8	3.1	19.0
14 Net exports of goods and services	-78.5	-42.3	-70.3	-87.8	-113.4
15 Exports	369.9	379.6	369.2	363.2	367.8
16 Imports	448.4	421.9	439.5	451.0	481.2
17 Government purchases of goods and services	815.4	777.2	794.8	832.5	857.2
18 Federal	355.4	334.4	337.8	364.8	384.7
19 State and local	460.0	442.8	457.1	467.7	472.5
<i>By major type of product</i>					
20 Final sales, total	3,981.1	3,899.0	3,945.0	4,016.7	4,063.6
21 Goods	1,639.3	1,628.4	1,636.0	1,650.8	1,642.2
22 Durable	709.2	706.2	705.9	714.8	710.0
23 Nondurable	930.1	922.1	930.2	935.9	932.2
24 Services	1,930.5	1,887.6	1,908.2	1,939.9	1,986.4
25 Structures	418.7	401.5	416.3	426.2	430.6
26 Change in business inventories	7.5	18.5	15.5	.2	-4.3
27 Durable goods	6.4	16.9	1.8	-6.4	13.4
28 Nondurable goods	1.1	1.6	13.7	6.6	-17.7
29 MEMO: Total GNP in 1982 dollars	3,570.0	3,547.8	3,557.4	3,584.1	3,590.8
NATIONAL INCOME					
30 Total	3,211.3	3,155.3	3,192.2	3,228.0	3,269.9
31 Compensation of employees	2,372.5	2,320.4	2,356.9	2,385.2	2,427.5
32 Wages and salaries	1,960.3	1,917.7	1,947.6	1,970.1	2,005.8
33 Government and government enterprises	370.8	362.6	367.4	372.6	379.7
34 Other	1,589.7	1,555.1	1,580.2	1,597.5	1,626.1
35 Supplement to wages and salaries	412.2	402.7	409.4	415.1	421.7
36 Employer contributions for social insurance	205.8	201.8	204.6	206.7	210.2
37 Other labor income	206.4	200.9	204.8	208.4	211.5
38 Proprietors' income ¹	242.2	239.4	240.9	237.5	250.9
39 Business and professional ¹	221.0	212.9	218.1	225.3	227.6
40 Farm ¹	21.2	26.5	22.8	12.2	23.3
41 Rental income of persons ²	13.8	11.0	13.8	14.5	15.9
42 Corporate profits ¹	295.5	281.7	288.1	309.1	303.1
43 Profits before tax ³	225.3	220.0	218.7	228.6	233.8
44 Inventory valuation adjustment	-6	.7	2.2	4.7	-10.1
45 Capital consumption adjustment	70.9	61.1	67.2	75.9	79.4
46 Net interest	287.4	302.9	292.4	281.8	272.6

52. Personal income and saving, 1985

Billions of current dollars; quarterly data are at seasonally adjusted annual rates. Exceptions noted

Account	Year	Q1	Q2	Q3	Q4
PERSONAL INCOME AND SAVING					
1 Total personal income	3,293.5	3,240.9	3,280.1	3,298.5	3,354.3
2 Wage and salary disbursements	1,960.5	1,917.6	1,948.6	1,970.1	2,005.8
3 Commodity-producing industries	607.3	600.1	604.7	607.6	616.9
4 Manufacturing	457.6	453.5	454.9	457.2	464.7
5 Distributive industries	468.8	459.8	467.4	471.2	476.8
6 Service industries	513.6	495.2	508.1	518.7	532.4
7 Government and government enterprises	370.8	362.5	368.4	372.6	379.7
8 Other labor income	206.4	200.9	204.8	208.4	211.5
9 Proprietors' income ¹	242.2	239.4	240.9	237.5	250.9
10 Business and professional ¹	221.0	212.9	218.1	225.3	227.6
11 Farm ¹	21.2	26.5	22.8	12.2	23.3
12 Rental income of persons ²	13.8	11.0	13.8	14.5	15.9
13 Dividends	78.9	77.9	78.7	79.1	79.8
14 Personal interest income	456.3	462.8	460.5	450.6	451.4
15 Transfer payments	484.5	477.6	481.0	488.1	491.2
16 Old-age survivors, disability, and health insurance benefits	253.4	249.2	250.7	256.5	257.1
17 LESS: Personal contributions for social insurance	149.1	146.3	148.3	149.7	152.0
18 EQUALS: Personal income	3,293.5	3,240.9	3,280.1	3,298.5	3,354.3
19 LESS: Personal tax and nontax payments	492.7	501.7	462.4	498.2	508.5
20 EQUALS: Disposable personal income	2,800.8	2,739.2	2,817.7	2,800.2	2,845.9
21 LESS: Personal outlays	2,671.8	2,608.4	2,650.6	2,697.6	2,730.6
22 EQUALS: Personal saving	129.0	130.9	167.2	102.6	115.2
MEMO: Per capita (1982 dollars)					
23 Gross national product	14,916.9	14,875.4	14,884.0	14,958.6	14,949.2
24 Personal consumption expenditures	9,664.6	9,595.8	9,638.0	9,722.8	9,701.9
25 Disposable personal income	10,483.0	10,411.0	10,595.0	10,447.0	10,479.0
26 Saving rate (percent)	4.6	4.8	5.9	3.7	4.0
GROSS SAVING					
27 Gross saving	553.4	578.3	571.7	537.3	526.1
28 Gross private saving	694.3	677.7	723.6	681.8	694.2
29 Personal saving	129.0	130.9	167.2	102.6	115.2
30 Undistributed corporate profits ¹	126.9	116.3	122.6	137.8	131.0
31 Corporate inventory valuation adjustment	-.6	.7	2.2	4.7	-10.1
<i>Capital consumption allowances</i>					
32 Corporate	269.2	264.3	266.8	270.9	274.8
33 Noncorporate	169.2	166.3	167.0	170.5	173.2
34 Wage accruals less disbursements	.0	.0	.0	.0	.0
35 Government surplus, or deficit (-), national income and product accounts	-141.0	-99.4	-151.9	-144.5	-168.0
36 Federal	-200.0	-162.6	-209.1	-201.3	-226.9
37 State and local	59.0	63.2	57.3	56.9	58.8
38 Capital grants received by the United States, net	.0	.0	.0	.0	.0
39 Gross investments	554.0	580.8	567.0	539.9	528.2
40 Gross private domestic	669.3	657.6	672.8	666.1	680.7
41 Net foreign	-115.3	-76.8	-105.8	-126.2	-152.5
42 Statistical discrepancy	.6	2.5	-4.7	2.5	-3.9

53. Summary of U.S. international transactions

Millions of dollars; quarterly figures are seasonally adjusted except as noted¹

Item	1984	1985	1984				1985			
			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 Balance on current account	-106,466	-117,676	-20,240	-27,833	-28,273	-30,117	-26,112	-29,417	-28,455	-33,695
2 Not seasonally adjusted .....	.....	.....	-18,054	-28,445	-31,958	-28,009	-23,529	-30,363	-32,275	-31,510
3 Merchandise trade balance ²	-112,522	-124,439	-25,801	-29,094	-28,453	-29,174	-25,045	-30,367	-31,675	-37,352
4 Merchandise exports	219,900	214,424	53,614	54,590	55,691	56,005	55,324	53,875	52,498	52,727
5 Merchandise imports	-332,422	-338,863	-79,415	-83,684	-84,144	-85,179	-80,369	-84,242	-84,173	-90,079
6 Military transactions, net	-1,827	-2,917	-281	-615	-234	-696	-246	-729	-619	-1,322
7 Investment income, net ³	18,751	25,187	7,414	3,896	3,405	4,038	2,219	5,449	8,262	9,255
8 Other service transactions, net	1,288	-524	796	419	116	-42	240	-312	-422	-32
9 Remittances, pensions, and other transfers	-3,621	-3,787	-896	-917	-875	-933	-1,056	-881	-914	-937
10 U.S. government grants (excluding military)	-8,536	-11,196	-1,472	-1,522	-2,232	-3,310	-2,224	-2,577	-3,087	-3,307
11 Change in government assets other than official reserve assets, net (increase, -)	-5,523	-2,824	-2,029	-1,386	-1,388	-717	-807	-1,055	-422	-540
12 Change in official reserve assets (increase, -)	-3,130	-3,858	-657	-565	-799	-1,109	-233	-356	-121	-3,147
13 Gold	0	0	0	0	0	0	0	0	0	0
14 Special drawing rights	-979	-897	-226	-288	-271	-194	-264	-180	-264	-189
15 Reserve position in International Monetary Fund	-995	908	-200	-321	-331	-143	281	72	388	168
16 Foreign currencies	-1,156	-3,869	-231	44	-197	-772	-250	-248	-245	-3,126
17 Change in U.S. private assets abroad (increase, -) ³	-14,987	-25,755	-885	-18,220	18,630	-14,512	530	-1,382	-5,324	-19,579
18 Bank-reported claims	-11,127	-691	-1,557	-20,146	17,817	-7,241	335	3,450	4,009	-8,485
19 Nonbank-reported claims	5,081	1,665	873	1,564	1,541	1,103	1,058	1,706	-1,517	418
20 U.S. purchases of foreign securities, net	-5,082	-7,977	671	-832	-1,185	-3,736	-2,577	-2,325	-1,664	-1,411
21 U.S. direct investments abroad, net ³	-3,859	-18,752	-872	1,194	457	-4,638	1,714	-4,213	-6,152	-10,101
22 Change in foreign official assets in the United States (increase, +)	3,037	-1,324	-2,947	-157	-765	6,906	-11,066	8,486	2,577	-1,322
23 U.S. Treasury securities	4,690	-546	-274	-271	-571	5,806	-7,174	8,685	-81	-1,976
24 Other U.S. government obligations	13	-295	3	146	84	-220	-306	136	46	-171
25 Other U.S. government liabilities ⁴	436	483	159	576	-154	-144	-445	606	58	263
26 Other U.S. liabilities reported by U.S. banks	555	522	-2,242	363	400	2,034	-3,025	-107	2,932	722
27 Other foreign official assets ⁵	-2,657	-1,488	-593	-970	-524	-570	-116	-834	-378	-160
28 Change in foreign private assets in United States (increase, +) ³	99,730	128,431	25,198	42,120	3,433	28,979	25,313	16,872	33,088	53,158
29 U.S. bank-reported liabilities	33,849	40,387	11,525	21,590	-5,192	5,926	12,078	606	7,276	20,427
30 U.S. nonbank-reported liabilities	4,704	-1,172	5,066	4,714	-3,056	-2,020	-2,156	-1,837	589	2,232
31 Foreign private purchases of U.S. Treasury securities, net	23,059	20,500	1,959	6,347	5,318	9,435	2,217	5,123	7,484	5,676
32 Foreign purchases of other U.S. securities, net	12,759	50,859	1,449	460	1,510	9,340	9,567	7,223	11,628	22,441
33 Foreign direct investments in United States, net ³	25,359	17,857	5,199	9,009	4,853	6,298	3,607	5,757	6,111	2,382
34 Allocation ⁶ of SDRs	0	0	0	0	0	0	0	0	0	0
35 Discrepancy	27,338	23,006	1,560	6,040	9,162	10,570	12,375	6,852	-1,343	5,125
36 Owing to seasonal adjustments .....	.....	.....	-455	-573	-3,274	4,305	1,094	-1,174	-3,687	3,771
37 Statistical discrepancy in recorded data before seasonal adjustment	27,338	23,006	620	7,002	12,723	6,993	11,282	8,026	2,344	1,354

53. Summary of U.S. international transactions—Continued

Millions of dollars; quarterly figures are seasonally adjusted except as noted¹

Item	1984	1985	1984				1985			
			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
MEMO:										
Changes in official assets										
38 U.S. official reserve assets (increase, -)	-3,130	-3,858	-657	-565	-799	-1,109	-233	-356	-121	-3,147
39 Foreign official assets in the United States excluding line 27 (increase, +)	2,601	-1,807	-3,106	-732	-611	7,050	-10,621	7,880	2,519	-1,585
40 Changes in OPEC official assets in the United States (part of line 22 above)	-4,304	-6,599	-2,525	-2,127	-499	847	-1,923	-1,843	-1,831	-1,002
41 Transfers under military grant programs (excluded from lines 4, 6, and 10)	190	64	41	44	45	61	10	12	15	28

54. U.S. foreign trade, 1985¹

Millions of dollars; monthly data are seasonally adjusted

Item	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Exports of domestic and foreign merchandise excluding grant-aid shipments ..	213,146	18,673	17,143	20,330	17,973	18,337	18,012	16,727	16,584	17,034	17,618	17,721	16,994
2 General imports including merchandise for immediate consumption plus entries into bonded warehouses ..	345,276	28,773	25,941	28,725	28,572	29,302	30,136	27,000	26,247	31,349	28,429	30,010	30,728
3 Trade balance ..	-132,129	-10,163	-8,798	-8,395	-10,599	-10,965	-12,124	-10,274	-9,663	-14,315	-10,811	-12,290	-13,734

55. U.S. reserve assets, 1985

Millions of dollars, end of period

Type	Jan.	Feb.	Mar.	Apr.	May	June
1 Total	34,380	34,272	35,493	35,493	35,782	36,088
2 Gold stock ¹	11,095	11,093	11,093	11,091	11,091	11,090
3 Special drawing rights ^{2,3}	6,270	6,301	7,041	7,049	7,158	7,408
4 Reserve position in International Monetary Fund ^{2,4}	11,322	11,097	11,386	11,382	11,370	11,394
5 Convertible foreign currencies ⁵	5,693	5,781	5,973	5,971	6,163	6,196
	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total	37,071	37,154	38,295	41,657	42,852	43,186
2 Gold stock ¹	11,090	11,090	11,090	11,090	11,090	11,090
3 Special drawing rights ^{2,3}	7,958	7,894	8,672	11,798	12,554	12,856
4 Reserve position in International Monetary Fund ^{2,4}	11,513	11,478	11,686	11,843	11,955	11,947
5 Convertible foreign currencies ⁵	6,510	6,692	6,847	6,926	7,253	7,293

56. Selected U.S. liabilities to foreign official institutions

A. By type

Millions of dollars, end of period

Item	1984							
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.
1 Total ¹	76,160	176,758	174,846	175,534	172,118	174,114	177,471	177,426
2 Liabilities reported by banks in the United States ²	22,702	23,100	23,293	23,994	23,219	23,656	25,739	26,398
3 U.S. Treasury bills and certificates ³	55,327	56,084	53,681	53,171	51,035	53,977	51,974	54,022
U.S. Treasury bonds and notes								
4 Marketable	69,059	69,064	69,550	70,194	69,879	68,983	69,162	70,530
5 Nonmarketable ⁴	7,250	6,600	6,600	6,600	6,600	6,600	6,600	5,800
6 U.S. securities other than U.S. Treasury securities ⁵	21,822	21,910	21,722	21,575	21,385	20,898	20,996	20,676
Item	1984				1985			
	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.
1 Total ¹	173,503	176,069	178,366	180,553	176,886	173,430	169,931	170,648
2 Liabilities reported by banks in the United States ²	24,056	26,826	25,860	26,089	23,337	23,465	23,065	22,786
3 U.S. Treasury bills and certificates ³	54,627	55,780	59,570	59,976	56,662	52,474	54,685	57,226
U.S. Treasury bonds and notes								
4 Marketable	68,562	67,700	67,099	69,019	71,558	72,903	67,635	67,010
5 Nonmarketable ⁴	5,800	5,800	5,800	5,800	5,800	5,300	5,300	4,900
6 U.S. securities other than U.S. Treasury securities ⁵	20,458	20,054	20,037	19,673	19,529	19,288	19,246	18,726
Item	1985							
	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total ¹	173,765	173,765	180,753	181,310	180,328	178,331	179,971	178,743
2 Liabilities reported by banks in the United States ²	23,168	23,168	22,068	23,340	25,889	27,014	29,276	26,611
3 U.S. Treasury bills and certificates ³	56,691	56,691	60,727	60,921	56,493	54,398	54,331	53,252
U.S. Treasury bonds and notes								
4 Marketable	70,541	70,541	75,013	75,117	76,181	74,972	74,735	77,447
5 Nonmarketable ⁴	4,500	4,500	4,500	3,550	3,550	3,550	3,550	3,550
6 U.S. securities other than U.S. Treasury securities ⁵	18,865	18,865	18,445	18,382	18,215	18,397	18,079	17,883

B. By area

Millions of dollars, end of period

Item	1984							
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.
1 Total	65,740	67,449	67,274	69,529	69,634	69,774	68,394	70,108
2 Western Europe ¹	2,511	2,329	1,944	1,557	1,248	994	1,241	1,435
3 Canada	6,343	7,505	6,364	7,449	6,441	6,966	6,798	8,086
4 Latin America and Caribbean	92,669	91,042	91,089	89,033	86,992	88,898	90,893	90,954
5 Asia	1,056	1,067	1,038	1,062	1,179	1,007	970	837
6 Africa	7,841	7,366	7,137	6,904	6,624	6,475	6,175	6,006
Item	1984				1985			
	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.
1 Total	67,735	68,315	70,528	69,776	68,282	67,402	63,731	65,645
2 Western Europe ¹	1,069	1,321	1,466	1,528	1,491	1,136	1,715	1,403
3 Canada	6,978	8,043	8,811	8,561	7,471	7,285	7,540	7,549
4 Latin America and Caribbean	90,832	91,905	90,115	93,954	93,059	91,054	90,783	89,998
5 Asia	896	972	1,396	1,264	1,120	1,397	1,200	1,403
6 Africa	5,993	5,604	6,050	5,470	5,463	5,156	4,962	4,650
Item	1985							
	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total	67,933	70,337	73,299	75,234	74,514	74,257	76,832	74,290
2 Western Europe ¹	1,558	1,571	2,010	1,664	1,561	1,586	1,507	1,314
3 Canada	8,093	8,489	8,868	9,531	10,539	10,100	10,871	11,121
4 Latin America and Caribbean	90,214	91,424	90,877	89,606	88,326	87,288	85,876	86,995
5 Asia	1,262	1,299	1,259	1,110	1,397	1,410	1,629	1,824
6 Africa	4,705	4,690	4,440	4,165	3,991	3,690	3,256	3,199

57. Liabilities to foreigners, payable in U.S. dollars, reported by banks in the United States

A. By holder and type of liability

Millions of dollars, end of period

Item	1984							
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.
1 All foreigners	360,885	372,677	379,885	382,390	398,573	403,101	398,685	396,764
2 Banks' own liabilities	266,581	275,299	287,167	288,573	305,620	305,693	302,486	296,434
3 Demand deposits	16,124	16,635	17,389	17,163	17,181	17,657	16,355	16,229
4 Time deposits ¹	88,941	92,016	97,473	96,981	103,683	105,549	109,515	107,649
5 Other ²	22,711	25,488	24,007	24,301	26,443	23,345	25,731	23,451
6 Own foreign offices ³	138,804	141,159	148,299	150,128	158,313	159,142	150,885	149,105
7 Banks' custody liabilities ⁴	94,304	97,378	92,718	93,817	92,953	97,408	96,199	100,330
8 U.S. Treasury bill and certificates ⁵	71,405	74,659	70,201	70,431	69,067	72,863	71,948	74,793
9 Other negotiable and readily transferable instruments ⁶	17,981	17,771	17,982	18,598	18,731	19,469	19,314	20,541
10 Other	4,919	4,948	4,535	4,788	5,155	5,076	4,937	4,991
11 Nonmonetary international and regional organizations⁷	5,199	8,934	6,373	6,356	7,951	5,110	5,589	5,998
12 Banks' own liabilities	3,307	4,420	4,177	3,528	4,864	2,975	2,837	2,210
13 Demand deposits	271	347	414	194	255	182	142	325
14 Time deposits ¹	2,615	1,661	2,686	2,468	1,790	2,264	2,313	1,546
15 Other ²	421	2,412	1,077	866	2,820	529	382	339
16 Banks' custody liabilities ⁴	1,892	4,514	2,196	2,827	3,087	2,135	2,752	3,788
17 U.S. Treasury bills and certificates ⁵	1,045	3,416	1,224	1,759	2,057	887	1,709	2,722
18 Other negotiable and readily transferable instruments ⁶	847	1,098	971	1,068	1,030	1,248	1,023	1,067
19 Other	0	0	0	0	0	0	20	0
20 Official institutions⁸	78,029	79,184	76,973	77,165	74,255	77,633	77,712	80,421
21 Banks' own liabilities	16,498	17,517	17,125	17,629	16,974	16,635	18,428	18,278
22 Demand deposits	1,753	1,663	1,938	1,761	1,729	1,909	1,875	2,003
23 Time deposits ¹	7,255	7,616	6,707	7,473	7,308	7,522	7,927	8,070
24 Other ²	7,489	8,238	8,480	8,395	7,938	7,204	8,625	8,205
25 Banks' custody liabilities ⁴	61,531	61,667	59,848	59,536	57,280	60,998	59,284	62,142
26 U.S. Treasury bills and certificates ⁵	55,327	56,084	53,681	53,171	51,035	53,977	51,974	54,022
27 Other negotiable and readily transferable instruments ⁶	6,157	5,523	6,149	6,187	6,207	6,930	7,256	8,110
28 Other	47	60	19	178	38	91	55	10
29 Banks⁹	219,787	224,668	235,961	236,664	251,412	254,298	250,059	244,036
30 Banks' own liabilities	196,798	201,680	212,948	213,573	227,521	228,848	223,871	217,764
31 Unaffiliated foreign banks	57,994	60,521	64,649	63,445	69,208	69,706	72,986	68,659
32 Demand deposits	8,172	8,388	8,260	8,784	8,864	9,100	8,174	7,884
33 Time deposits ¹	35,735	38,126	42,674	40,283	45,316	45,644	48,727	46,803
34 Other ²	14,087	14,007	13,715	14,378	15,028	14,962	16,085	13,972
35 Own foreign offices ³	138,804	141,159	148,299	150,128	158,313	159,142	150,885	149,105
36 Banks' custody liabilities ⁴	22,989	22,988	23,013	23,090	23,892	25,450	26,188	26,272
37 U.S. Treasury bills and certificates ⁵	11,097	11,158	11,312	11,356	11,762	13,468	13,720	13,408
38 Other negotiable and readily transferable instruments ⁶	7,474	7,426	7,496	7,625	7,618	7,538	7,957	8,259
39 Other	4,417	4,404	4,205	4,109	4,512	4,444	4,511	4,605
40 Other foreigners	57,870	59,890	60,578	62,206	64,955	66,060	65,325	66,309
41 Banks' own liabilities	49,978	51,681	52,917	53,842	56,261	57,235	57,350	58,182
42 Demand deposits	5,927	6,237	6,778	6,423	6,333	6,466	6,163	6,017
43 Time deposits ¹	43,336	44,614	45,405	46,757	49,270	50,119	50,548	51,229
44 Other ²	714	831	734	662	658	650	639	936
45 Banks' custody liabilities ⁴	7,893	8,209	7,661	8,364	8,695	8,825	7,975	8,127
46 U.S. Treasury bills and certificates ⁵	3,935	4,001	3,984	4,145	4,214	4,531	4,546	4,646
47 Other negotiable and readily transferable instruments ⁶	3,503	3,724	3,366	3,718	3,876	3,753	3,078	3,106
48 Other	455	484	311	501	605	541	351	375
49 MEMO: Negotiable time certificates of deposit held in custody for foreigners	10,307	9,416	9,688	10,128	10,630	10,986	10,923	11,456

57. Liabilities to foreigners, payable in U.S. dollars, reported by banks in the United States— Continued

A. By holder and type of liability—Continued

Millions of dollars, end of period

Item	1984				1985			
	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.
1 All foreigners	399,173	389,006	399,753	407,306	399,419	405,277	413,238	410,750
2 Banks' own liabilities	299,867	289,932	297,614	306,898	302,017	311,932	317,336	313,023
3 Demand deposits	17,171	16,490	18,356	19,571	17,975	19,360	18,114	18,302
4 Time deposits ¹	112,033	109,572	112,305	110,413	114,370	116,971	119,387	117,848
5 Other ²	22,276	24,133	23,407	26,268	23,516	25,201	25,124	24,449
6 Own foreign offices ³	148,387	139,736	143,546	150,646	146,157	150,400	154,711	152,424
7 Banks' custody liabilities ⁴	99,306	99,074	102,139	100,408	97,403	93,345	95,902	97,726
8 U.S. Treasury bills and certificates ⁵	73,802	73,883	77,059	76,368	73,635	69,189	71,552	73,078
9 Other negotiable and readily transferable instruments ⁶	20,781	20,199	19,645	18,747	18,192	18,068	18,099	18,337
10 Other	4,723	4,993	5,436	5,293	5,577	6,089	6,251	6,311
11 Nonmonetary international and regional organizations⁷	6,579	4,801	5,952	4,454	7,094	5,977	6,070	6,331
12 Banks' own liabilities	3,605	2,053	2,879	2,014	3,736	2,257	2,498	3,302
13 Demand deposits	209	144	354	254	417	341	191	167
14 Time deposits ¹	2,626	1,513	2,214	1,267	2,847	1,101	1,653	2,441
15 Other ²	770	396	311	493	472	815	654	694
16 Banks' custody liabilities ⁴	2,975	2,748	3,073	2,440	3,358	3,719	3,572	3,029
17 U.S. Treasury bills and certificates	1,834	1,455	1,448	916	1,921	2,258	2,082	1,434
18 Other negotiable and readily transferable instruments ⁶	1,140	1,292	1,604	1,524	1,429	1,461	1,490	1,593
19 Other	0	0	21	0	8	1	0	2
20 Official institutions⁸	78,683	82,606	85,430	86,065	79,999	75,939	77,749	80,012
21 Banks' own liabilities	16,392	19,239	18,764	19,039	16,997	17,294	16,851	16,646
22 Demand deposits	1,969	1,725	2,133	1,823	1,780	1,872	1,923	1,975
23 Time deposits ¹	7,858	8,660	9,440	9,374	8,385	8,723	8,533	9,191
24 Other ²	6,565	8,854	7,191	7,842	6,831	6,699	6,395	5,481
25 Banks' custody liabilities ⁴	62,291	63,367	66,666	67,026	63,002	58,645	60,898	63,366
26 U.S. Treasury bills and certificates ⁵	54,627	55,780	59,570	59,976	56,662	52,474	54,685	57,226
27 Other negotiable and readily transferable instruments ⁶	7,646	7,526	6,910	6,966	6,287	6,086	6,109	6,007
28 Other	18	61	186	84	53	85	105	133
29 Banks⁹	246,639	234,163	240,246	248,893	241,812	250,155	257,529	252,932
30 Banks' own liabilities	220,959	209,283	216,014	225,368	219,237	227,818	235,096	230,500
31 Unaffiliated foreign banks	72,572	69,547	72,468	74,722	73,080	77,418	80,385	78,076
32 Demand deposits	8,477	8,389	9,436	10,556	9,030	9,656	9,137	9,266
33 Time deposits ¹	49,781	46,774	47,739	47,095	48,594	50,844	54,106	51,473
34 Other ²	14,315	14,383	15,293	17,071	15,456	16,917	17,142	17,337
35 Own foreign offices ³	148,387	139,736	143,546	150,646	146,157	150,400	154,711	152,424
36 Banks' custody liabilities ⁴	25,680	24,880	24,232	23,525	22,575	22,336	22,433	22,432
37 U.S. Treasury bills and certificates	12,862	12,414	11,919	11,448	10,933	10,493	10,602	10,446
38 Other negotiable and readily transferable instruments ⁶	8,511	7,891	7,445	7,236	6,527	6,254	6,206	6,235
39 Other	4,307	4,575	4,868	4,841	5,114	5,589	5,625	5,751
40 Other foreigners	67,272	67,437	68,126	67,894	70,514	73,206	71,890	71,475
41 Banks' own liabilities	58,911	59,357	59,958	60,477	62,047	64,562	62,891	62,576
42 Demand deposits	6,517	6,232	6,433	6,938	6,747	7,491	6,863	6,895
43 Time deposits ¹	51,769	52,625	52,912	52,678	54,544	56,302	55,095	54,743
44 Other ²	626	500	612	861	756	769	933	938
45 Banks' custody liabilities ⁴	8,360	8,080	8,168	7,417	8,468	8,644	8,998	8,899
46 U.S. Treasury bills and certificates	4,478	4,234	4,122	4,029	4,118	3,964	4,182	3,973
47 Other negotiable and readily transferable instruments ⁶	3,483	3,489	3,686	3,021	3,948	4,267	4,294	4,501
48 Other	399	357	360	367	402	414	522	425
49 MEMO: Negotiable time certificates of deposit held in custody for foreigners	11,048	10,685	10,437	10,476	9,287	9,169	9,412	9,145

57. Liabilities to foreigners, payable in U.S. dollars, reported by banks in the United States—Continued

A. By holder and type of liability—Continued

Millions of dollars, end of period

Item	1985							
	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 All foreigners	411,387	412,699	417,089	420,075	420,758	417,541	421,341	434,671
2 Banks' own liabilities	315,931	317,112	319,568	321,257	323,339	321,857	324,049	340,373
3 Demand deposits	17,705	19,419	17,626	17,735	20,926	18,450	20,940	21,107
4 Time deposits ¹	120,714	116,211	115,960	118,998	115,186	114,438	114,314	116,716
5 Other ²	25,694	25,943	25,996	25,738	29,789	28,932	29,856	29,466
6 Own foreign offices ³	151,818	155,539	159,987	158,787	157,438	160,037	158,939	173,082
7 Banks' custody liabilities ⁴	95,456	95,587	97,521	98,818	97,419	95,684	97,292	94,298
8 U.S. Treasury bills and certificates ⁵	71,597	73,061	75,440	75,699	73,398	72,163	73,189	68,785
9 Other negotiable and readily transferable instruments ⁶	17,690	16,284	16,165	16,707	17,160	16,755	16,979	17,964
10 Other	6,169	6,242	5,916	6,412	6,861	6,766	7,124	7,549
11 Nonmonetary international and regional organizations⁷	6,859	5,844	5,019	7,353	7,467	6,766	7,803	5,566
12 Banks' own liabilities	4,554	4,063	3,243	5,569	3,275	1,842	1,535	2,366
13 Demand deposits	264	164	134	252	243	143	252	85
14 Time deposits ¹	3,912	3,158	2,556	4,366	2,261	1,299	1,051	2,067
15 Other ²	377	740	553	951	771	399	233	214
16 Banks' custody liabilities ⁴	2,305	1,782	1,777	1,784	4,192	4,924	6,268	3,200
17 U.S. Treasury bills and certificates	775	642	767	742	2,759	3,636	5,069	1,736
18 Other negotiable and readily transferable instruments ⁶	1,531	1,140	1,010	1,042	1,433	1,287	1,195	1,464
19 Other	0	0	0	1	0	1	5	0
20 Official institutions⁸	79,859	81,546	82,795	84,261	82,382	81,412	83,608	79,862
21 Banks' own liabilities	17,667	17,817	17,223	17,836	20,262	21,178	23,323	20,825
22 Demand deposits	1,630	1,881	1,546	1,538	2,151	1,707	2,018	2,077
23 Time deposits ¹	8,743	9,166	9,121	9,340	8,954	10,277	10,523	10,935
24 Other ²	7,294	6,769	6,556	6,959	9,157	9,195	10,783	7,813
25 Banks' custody liabilities ⁴	62,192	63,730	65,572	66,425	62,120	60,234	60,284	59,037
26 U.S. Treasury bills and certificates ⁵	56,691	58,589	60,727	60,921	56,493	54,398	54,331	53,252
27 Other negotiable and readily transferable instruments ⁶	5,451	5,062	4,725	5,291	5,492	5,767	5,848	5,711
28 Other	50	78	120	213	135	69	105	75
29 Banks⁹	252,080	254,019	257,710	256,432	257,690	256,379	255,021	274,991
30 Banks' own liabilities	230,153	232,293	236,085	234,188	235,063	234,428	233,188	252,290
31 Unaffiliated foreign banks	78,335	76,753	76,098	75,401	77,625	74,391	74,249	79,208
32 Demand deposits	8,714	9,847	8,647	8,594	10,468	9,045	10,043	10,271
33 Time deposits ¹	52,568	49,739	49,759	49,846	48,744	47,833	46,809	48,962
34 Other ²	17,053	17,166	17,692	16,961	18,413	17,514	17,397	19,975
35 Own foreign offices ³	151,818	155,539	159,987	158,787	157,438	160,037	158,939	173,082
36 Banks' custody liabilities ⁴	21,926	21,727	21,625	22,244	22,627	21,951	21,832	22,701
37 U.S. Treasury bills and certificates	10,216	9,745	9,934	9,966	9,952	9,897	9,429	9,554
38 Other negotiable and readily transferable instruments ⁶	6,104	6,289	6,390	6,569	6,462	5,906	5,853	6,153
39 Other	5,606	5,693	5,301	5,710	6,213	6,148	6,551	6,994
40 Other foreigners	72,589	71,289	71,565	72,029	73,219	72,984	74,909	74,251
41 Banks' own liabilities	63,557	62,940	63,018	63,664	64,740	64,409	66,002	64,892
42 Demand deposits	7,098	7,526	7,299	7,351	8,064	7,555	8,627	8,673
43 Time deposits ¹	55,491	54,147	54,524	55,446	55,227	55,029	55,932	54,752
44 Other ²	969	1,267	1,195	867	1,449	1,825	1,444	1,467
45 Banks' custody liabilities ⁴	9,032	8,349	8,547	8,365	8,479	8,575	8,907	9,359
46 U.S. Treasury bills and certificates	3,915	4,085	4,012	4,071	4,193	4,232	4,360	4,243
47 Other negotiable and readily transferable instruments ⁶	4,604	3,793	4,040	3,805	3,774	3,795	4,084	4,636
48 Other	512	471	495	489	513	548	463	480
49 MEMO: Negotiable time certificates of deposit held in custody for foreigners	9,081	8,679	8,567	8,903	9,228	9,088	9,152	9,845

**57. Liabilities to foreigners, payable in U.S. dollars, reported by banks in the United States—
Continued**

B. By area and country

Millions of dollars, end of period

Area and country	1984							
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.
1 Total	360,885	372,677	379,885	382,390	398,573	403,101	398,685	396,764
2 Foreign countries	355,685	363,743	373,512	376,035	390,622	397,991	393,096	390,766
3 Europe	135,459	140,671	143,236	148,395	152,299	157,065	153,673	151,603
4 Austria	755	756	861	883	867	770	668	758
5 Belgium-Luxembourg	2,972	3,242	3,392	3,617	4,704	5,169	4,848	4,789
6 Denmark	372	355	285	307	378	291	429	408
7 Finland	298	398	287	485	405	1,248	947	489
8 France	8,122	10,098	10,733	10,740	12,119	11,670	12,031	11,528
9 Germany	3,829	4,599	4,878	5,205	3,990	3,692	3,973	3,758
10 Greece	513	513	503	528	594	596	600	566
11 Italy	7,627	7,653	7,400	7,818	8,313	8,153	6,965	8,361
12 Netherlands	4,008	4,210	4,451	4,968	4,955	5,836	5,615	5,116
13 Norway	1,481	1,452	1,285	1,847	1,536	2,084	1,624	2,026
14 Portugal	377	352	403	414	401	425	440	539
15 Spain	1,645	1,664	1,749	1,707	1,663	1,774	1,825	1,971
16 Sweden	1,896	1,755	1,838	1,673	1,962	1,486	1,833	2,095
17 Switzerland	32,392	32,721	32,874	33,393	33,454	35,952	34,222	33,754
18 Turkey	334	400	318	335	444	315	340	354
19 United Kingdom	61,908	64,532	65,107	67,860	69,027	69,937	69,778	67,900
20 Yugoslavia	505	477	479	448	511	556	525	435
21 Other Western Europe ¹	5,882	4,970	5,753	5,594	6,439	6,486	6,544	6,180
22 U.S.S.R.	62	74	177	61	53	41	31	47
23 Other Eastern Europe ²	482	451	464	510	484	584	435	532
24 Canada	16,319	17,719	17,224	16,722	17,488	17,572	19,221	18,164
25 Latin America and Caribbean	136,722	139,176	144,651	145,358	153,528	153,133	148,858	150,423
26 Argentina	4,301	4,534	4,374	4,627	4,553	4,505	4,409	4,381
27 Bahamas	53,266	53,743	59,649	58,369	64,317	62,844	60,075	60,065
28 Bermuda	2,749	3,173	2,901	3,111	3,276	2,598	2,544	2,743
29 Brazil	2,931	3,420	3,666	3,816	3,579	3,655	4,153	4,660
30 British West Indies	32,995	32,474	32,677	33,004	33,589	34,609	33,680	33,780
31 Chile	1,811	1,935	1,878	1,972	1,887	1,970	2,140	2,050
32 Colombia	1,586	1,840	1,669	1,814	1,767	1,809	1,801	1,791
33 Cuba	9	13	8	8	10	9	7	7
34 Ecuador	828	826	821	969	885	908	845	951
35 Guatemala	800	812	815	850	842	825	811	831
36 Jamaica	113	131	132	127	131	157	116	126
37 Mexico	10,823	10,514	10,528	11,019	11,691	11,788	11,332	11,865
38 Netherlands Antilles	3,848	4,581	4,979	4,756	4,746	4,512	4,263	4,252
39 Panama	5,372	5,560	5,478	5,482	6,293	6,673	6,678	6,507
40 Peru	1,130	1,146	1,154	1,192	1,259	1,279	1,278	1,273
41 Uruguay	1,284	1,326	1,425	1,343	1,380	1,309	1,302	1,319
42 Venezuela	9,334	9,461	8,582	9,081	9,434	10,129	9,684	10,046
43 Other	3,541	3,688	3,915	3,817	3,888	3,553	3,740	3,776
44 Asia	56,268	55,636	57,975	55,234	57,251	60,272	61,801	61,364
45 China								
46 Mainland	249	168	272	312	410	479	644	603
47 Taiwan	4,339	4,368	4,273	4,469	4,446	4,672	4,891	4,866
48 Hong Kong	6,234	5,920	6,422	5,494	5,769	6,277	5,999	5,986
49 India	670	749	687	657	646	498	631	800
50 Indonesia	1,103	866	743	794	897	1,281	937	1,137
51 Israel	786	752	836	716	754	768	804	726
52 Japan	17,026	17,565	19,201	18,862	20,516	19,440	19,434	19,726
53 Korea	1,617	1,545	1,741	1,416	1,328	1,282	1,400	1,637
54 Philippines	1,244	1,289	1,266	1,026	1,130	1,032	976	1,084
55 Thailand	776	622	714	636	730	875	779	782
56 Middle East oil-exporting countries ³	12,607	11,737	12,364	12,331	11,662	12,414	14,792	13,200
56 Other	9,618	10,055	9,455	8,519	8,962	11,256	10,515	10,815
57 Africa	2,939	3,088	3,111	3,303	3,132	3,341	3,145	3,052
58 Egypt	589	587	561	649	698	893	858	743
59 Morocco	109	138	122	127	132	133	128	119
60 South Africa	486	502	538	264	329	420	409	350
61 Zaire	61	66	77	119	124	136	99	101
62 Oil-exporting countries ⁴	874	839	893	1,167	886	816	706	775
63 Other	821	957	920	978	962	943	946	964
64 Other countries	7,979	7,451	7,315	7,023	6,925	6,609	6,399	6,159
65 Australia	7,742	7,197	7,095	6,803	6,685	6,316	6,095	5,758
66 All other	237	255	220	220	240	293	304	401
67 Nonmonetary international and regional organizations	5,199	8,934	6,373	6,356	7,951	5,110	5,589	5,998
68 International ⁵	4,614	8,292	5,556	5,641	7,376	4,491	4,965	5,223
69 Latin American regional	433	457	451	419	428	438	431	445
70 Other regional ⁶	152	186	366	296	146	180	193	330

57. Liabilities to foreigners, payable in U.S. dollars, reported by banks in the United States— Continued

B. By area and country—Continued

Millions of dollars, end of period

Area and country	1984				1985			
	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.
1 Total	399,173	389,006	399,753	407,306	399,419	405,277	413,238	410,750
2 Foreign countries	392,594	384,205	393,802	402,852	392,325	399,301	407,168	404,419
3 Europe	147,741	146,993	151,175	153,145	149,257	152,088	151,628	149,081
4 Austria	693	744	617	615	734	625	670	537
5 Belgium-Luxembourg	4,278	4,093	3,613	4,114	4,000	4,638	4,797	4,795
6 Denmark	341	337	434	438	452	530	452	557
7 Finland	638	407	487	418	425	735	804	476
8 France	11,554	11,641	11,935	12,701	11,908	12,430	12,782	13,622
9 Germany	3,036	3,331	3,425	3,358	3,586	3,258	2,923	3,539
10 Greece	567	609	602	699	615	583	730	649
11 Italy	8,271	8,981	11,061	10,762	9,482	9,108	8,412	7,895
12 Netherlands	5,239	4,421	5,013	4,731	4,657	4,616	4,928	4,448
13 Norway	1,912	1,895	1,693	1,548	1,712	1,635	1,889	2,138
14 Portugal	434	540	552	597	570	614	715	698
15 Spain	1,984	1,905	1,873	2,082	2,016	1,887	2,079	2,000
16 Sweden	2,008	1,945	1,839	1,676	2,133	1,486	1,667	1,901
17 Switzerland	33,835	33,248	32,179	31,740	31,437	31,580	30,421	30,059
18 Turkey	320	557	457	584	495	501	527	506
19 United Kingdom	65,090	65,173	67,865	68,671	67,993	70,211	70,263	68,218
20 Yugoslavia	514	579	565	602	545	542	671	648
21 Other Western Europe ¹	6,247	6,062	6,429	7,192	5,855	6,628	6,286	5,790
22 U.S.S.R.	41	50	54	79	66	60	94	125
23 Other Eastern Europe ²	738	476	481	537	575	422	517	480
24 Canada	17,596	16,808	16,549	16,059	16,331	18,263	17,195	16,982
25 Latin America and Caribbean	151,820	145,421	149,394	153,381	151,348	154,788	157,518	156,634
26 Argentina	4,345	4,456	4,530	4,394	4,488	4,293	4,497	4,575
27 Bahamas	58,431	52,756	55,421	56,897	55,665	56,982	59,606	59,069
28 Bermuda	3,158	3,043	3,222	2,370	2,716	3,425	2,799	3,153
29 Brazil	4,405	4,672	4,893	5,275	4,863	6,079	4,599	4,743
30 British West Indies	36,038	34,683	34,480	36,773	35,200	35,201	36,568	35,765
31 Chile	1,874	2,039	2,063	2,001	1,948	1,916	1,897	1,909
32 Colombia	1,957	2,022	2,057	2,514	2,356	2,479	2,540	2,401
33 Cuba	8	8	8	10	26	8	6	5
34 Ecuador	931	924	1,029	1,092	912	981	1,024	1,022
35 Guatemala	810	855	884	896	920	915	950	955
36 Jamaica	180	122	110	183	157	182	163	154
37 Mexico	12,471	12,079	13,020	12,303	13,100	12,848	13,067	13,011
38 Netherlands Antilles	4,185	4,187	4,245	4,220	4,456	4,775	4,691	4,494
39 Panama	6,811	6,609	6,871	6,951	6,884	7,177	7,488	7,584
40 Peru	1,343	1,297	1,209	1,266	1,151	1,064	1,132	1,077
41 Uruguay	1,418	1,361	1,309	1,394	1,434	1,413	1,443	1,461
42 Venezuela	9,615	10,367	10,013	10,545	10,717	10,740	10,649	10,791
43 Other	3,839	3,942	4,030	4,297	4,275	4,311	4,401	4,453
44 Asia	66,364	65,964	66,892	71,187	66,594	65,026	72,209	73,329
45 China	803	804	844	1,153	1,075	1,068	980	912
46 Mainland	5,042	5,098	5,157	4,990	5,120	5,227	5,306	5,242
47 Hong Kong	6,910	6,106	6,405	6,581	6,545	6,635	6,924	7,078
48 India	644	616	606	507	559	725	738	554
49 Indonesia	939	1,344	893	1,033	1,136	914	1,175	1,241
50 Israel	750	2,017	1,023	1,268	1,003	994	941	873
51 Japan	21,302	19,716	20,833	21,640	21,690	22,554	24,535	22,663
52 Korea	1,581	1,560	1,615	1,730	1,566	1,589	1,533	1,601
53 Philippines	1,020	1,083	1,239	1,383	1,327	1,113	1,102	1,223
54 Thailand	741	980	1,458	1,257	1,161	1,050	1,384	1,141
55 Middle East oil-exporting countries ³	13,764	13,884	13,373	16,804	15,965	15,202	16,391	16,373
56 Other	12,865	12,755	13,448	12,841	9,447	7,955	11,200	14,426
57 Africa	3,018	3,174	3,516	3,396	3,170	3,561	3,476	3,517
58 Egypt	629	595	656	647	541	637	715	747
59 Morocco	136	115	117	118	115	116	167	155
60 South Africa	318	459	460	328	376	371	244	339
61 Zaire	148	141	163	153	76	79	100	128
62 Oil-exporting countries ⁴	821	1,012	1,141	1,189	1,186	1,450	1,346	1,177
63 Other	966	852	978	961	876	910	903	969
64 Other countries	6,055	5,844	6,277	5,684	5,624	5,574	5,142	4,877
65 Australia	5,687	5,464	5,598	5,300	5,248	5,017	4,743	4,456
66 All other	368	379	679	384	377	557	399	422
67 Nonmonetary international and regional organizations	6,579	4,801	5,952	4,454	7,094	5,977	6,070	6,331
68 International ⁵	5,711	4,086	5,155	3,747	6,337	5,110	5,297	5,466
69 Latin American regional	488	518	593	587	600	580	632	706
70 Other regional ⁶	381	196	204	120	157	286	141	159

57. Liabilities to foreigners, payable in U.S. dollars, reported by banks in the United States— Continued

B. By area and country—Continued

Millions of dollars, end of period

Area and country	1985							
	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total	411,387	412,699	417,089	420,075	420,758	417,541	421,341	434,671
2 Foreign countries	404,528	406,855	412,069	412,722	413,291	410,775	413,538	429,105
3 Europe	151,081	153,691	156,083	160,052	157,222	158,857	163,433	163,438
4 Austria	627	563	567	711	767	613	655	693
5 Belgium-Luxembourg	4,619	4,889	5,743	5,416	5,725	5,262	5,556	5,214
6 Denmark	494	727	684	617	778	558	624	513
7 Finland	604	325	349	377	350	594	497	491
8 France	14,172	13,842	15,237	15,626	15,741	15,984	15,863	15,540
9 Germany	3,727	4,003	4,389	5,359	5,224	4,366	7,265	4,835
10 Greece	585	605	588	531	593	536	574	664
11 Italy	8,467	9,276	9,624	9,537	9,088	9,717	9,069	9,642
12 Netherlands	4,573	4,273	4,689	4,588	4,568	4,295	4,359	4,212
13 Norway	1,994	1,397	1,183	1,156	1,043	1,132	1,008	848
14 Portugal	665	635	658	672	641	647	619	652
15 Spain	2,030	2,015	2,113	2,034	2,140	2,094	2,122	2,113
16 Sweden	1,689	2,277	2,559	2,008	1,668	1,760	1,482	1,344
17 Switzerland	29,706	29,547	29,767	29,475	29,290	28,495	28,992	28,742
18 Turkey	384	631	598	404	516	417	288	429
19 United Kingdom	69,759	71,000	70,160	73,487	70,497	73,877	74,595	76,571
20 Yugoslavia	585	729	626	622	647	626	675	673
21 Other Western Europe ¹	5,877	6,311	6,072	6,884	7,432	7,403	8,619	9,635
22 U.S.S.R.	67	31	72	45	37	51	36	105
23 Other Eastern Europe ²	458	614	406	503	477	429	533	523
24 Canada	16,214	15,874	16,284	16,739	17,358	16,288	16,428	17,426
25 Latin America and Caribbean	157,159	158,117	159,742	157,638	157,480	156,319	155,202	167,745
26 Argentina	4,760	4,937	5,191	5,187	5,634	5,872	5,899	6,029
27 Bahamas	58,195	57,406	55,858	55,497	53,694	54,518	53,394	57,621
28 Bermuda	3,192	2,503	2,380	2,741	2,124	2,238	2,415	2,765
29 Brazil	5,376	5,187	5,602	5,918	5,894	5,861	5,614	5,369
30 British West Indies	35,831	39,036	41,827	38,359	38,931	37,163	35,858	42,645
31 Chile	1,922	1,870	1,910	1,966	1,907	1,940	2,867	2,042
32 Colombia	2,452	2,526	2,421	2,543	2,599	2,562	2,920	3,102
33 Cuba	7	6	10	9	13	64	7	11
34 Ecuador	987	1,004	1,046	1,043	1,251	1,029	1,253	1,238
35 Guatemala	979	963	972	995	1,005	957	1,087	1,071
36 Jamaica	146	123	194	152	144	122	150	122
37 Mexico	13,444	13,307	13,123	13,381	13,809	13,610	13,948	14,045
38 Netherlands Antilles	4,551	4,307	4,025	4,364	4,973	4,666	4,612	4,875
39 Panama	7,570	7,427	7,462	7,430	7,168	7,343	6,502	7,492
40 Peru	1,162	1,168	1,113	1,143	1,159	1,093	1,124	1,166
41 Uruguay	1,492	1,415	1,460	1,557	1,576	1,498	1,534	1,549
42 Venezuela	10,696	10,471	10,853	10,940	11,121	11,404	11,345	11,919
43 Other	4,396	4,460	4,297	4,414	4,479	4,381	4,673	4,683
44 Asia	71,636	70,400	71,701	70,473	73,292	71,643	71,047	72,266
45 China	698	833	921	1,117	1,937	1,809	1,380	1,594
46 Mainland	5,381	5,535	5,867	6,065	6,280	6,455	7,427	7,799
47 Taiwan	7,360	7,989	7,831	8,001	7,924	7,964	8,170	8,062
48 Hong Kong	546	569	555	484	644	473	562	711
49 India	1,164	1,264	1,463	1,337	1,363	1,570	1,381	1,466
50 Indonesia	988	1,053	1,011	885	1,189	2,118	1,595	1,595
51 Israel	22,688	21,103	22,913	22,537	23,597	22,059	21,689	23,077
52 Japan	1,598	1,705	1,493	1,580	1,657	1,751	1,685	1,665
53 Korea	1,305	1,443	1,335	1,694	1,607	1,325	1,189	1,140
54 Philippines	1,167	1,063	984	1,073	1,029	1,014	1,066	1,358
55 Thailand	16,316	15,052	15,410	14,817	15,352	15,252	14,941	14,523
56 Middle East oil-exporting countries ³	12,424	12,791	11,918	10,885	10,713	9,852	9,961	9,276
57 Other	3,429	3,920	3,384	3,501	3,635	3,723	3,989	4,883
58 Africa	618	745	881	737	923	885	780	1,363
59 Egypt	189	161	98	162	157	140	145	163
60 Morocco	273	332	181	420	370	404	462	388
61 South Africa	124	170	87	103	115	136	140	163
62 Zaire	1,164	1,497	1,099	1,092	1,049	1,076	1,407	1,494
63 Oil-exporting countries ⁴	1,062	1,015	1,037	986	1,021	1,082	1,056	1,312
64 Other	5,009	4,854	4,876	4,319	4,303	3,945	3,440	3,347
65 Other countries	4,608	4,462	4,364	3,850	3,762	3,451	2,906	2,779
66 Australia	401	392	511	469	541	494	534	568
67 All other	6,859	5,844	5,019	7,353	7,467	6,766	7,803	5,566
68 Nonmonetary international and regional organizations	5,808	4,833	3,985	6,458	6,542	5,779	6,952	4,551
69 International ⁵	834	808	782	739	796	646	580	894
70 Latin American regional	216	203	252	156	129	341	271	121
71 Other regional ⁶								

58. Banks' own claims on foreigners, payable in U.S. dollars, reported by banks in the United States

Millions of dollars, end of period

Area and country	1984							
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.
1 Total	377,421	382,348	389,487	390,778	402,039	409,275	406,090	397,694
2 Foreign countries	377,307	382,074	389,270	390,523	401,542	409,015	405,782	396,619
3 Europe	91,634	92,619	93,143	96,923	98,697	104,280	102,594	100,054
4 Austria	349	414	449	679	456	582	636	581
5 Belgium-Luxembourg	5,947	6,197	6,005	6,243	6,626	6,814	6,108	6,156
6 Denmark	1,316	1,259	1,298	1,207	1,136	1,215	1,202	1,101
7 Finland	945	952	931	1,021	1,041	1,100	935	872
8 France	8,018	8,314	8,392	8,734	9,029	9,375	9,722	9,975
9 Germany	1,043	1,052	1,122	1,526	1,125	1,155	1,142	1,257
10 Greece	508	549	694	830	940	1,036	979	974
11 Italy	7,899	7,919	8,176	8,292	7,901	8,556	8,331	7,832
12 Netherlands	1,384	1,294	1,358	2,294	1,753	1,766	1,811	1,440
13 Norway	652	645	638	705	719	729	648	649
14 Portugal	1,144	1,145	1,119	1,291	1,366	1,463	1,503	1,433
15 Spain	3,401	3,290	3,364	3,736	3,707	3,809	3,962	3,706
16 Sweden	3,373	3,356	3,528	3,646	2,918	3,152	2,677	2,404
17 Switzerland	1,459	1,302	1,452	1,854	1,579	1,933	1,544	1,574
18 Turkey	814	933	963	1,043	1,047	1,160	1,210	1,145
19 United Kingdom	49,413	50,023	49,642	49,668	53,207	56,213	55,822	54,720
20 Yugoslavia	1,776	1,760	1,765	1,754	1,775	1,808	1,817	1,857
21 Other Western Europe ¹	493	547	499	651	591	597	800	732
22 U.S.S.R.	162	187	199	179	172	175	172	175
23 Other Eastern Europe ²	1,537	1,483	1,548	1,570	1,610	1,643	1,573	1,471
24 Canada	15,911	15,994	17,199	17,087	17,915	17,515	18,395	16,335
25 Latin America and Caribbean	197,693	200,816	204,928	203,771	211,618	210,424	209,945	204,191
26 Argentina	11,762	11,767	11,635	11,418	11,078	11,171	11,388	11,027
27 Bahamas	54,048	54,636	57,962	57,084	62,046	59,630	58,549	56,649
28 Bermuda	644	409	532	614	845	559	543	484
29 Brazil	25,045	25,150	25,921	26,066	26,070	26,256	26,019	26,001
30 British West Indies	32,816	34,635	34,806	35,503	37,849	38,374	39,271	35,909
31 Chile	6,196	6,319	6,164	6,085	6,146	6,492	6,648	6,619
32 Colombia	3,695	3,536	3,667	3,649	3,524	3,559	3,490	3,444
33 Cuba	0	0	0	4	0	21	0	0
34 Ecuador	2,367	2,350	2,334	2,335	2,332	2,373	2,396	2,380
35 Guatemala	189	126	128	129	127	125	124	130
36 Jamaica	253	219	277	252	220	323	272	216
37 Mexico	34,904	35,022	34,935	34,604	34,960	35,386	35,473	35,246
38 Netherlands Antilles	971	1,043	1,245	1,149	1,173	1,312	1,381	1,278
39 Panama	7,872	8,804	8,377	7,980	8,381	8,092	7,812	8,193
40 Peru	2,467	2,415	2,453	2,380	2,438	2,473	2,487	2,394
41 Uruguay	982	908	924	923	887	950	961	930
42 Venezuela	11,250	11,178	11,137	11,100	11,014	11,170	10,831	11,132
43 Other	2,232	2,298	2,431	2,497	2,529	2,159	2,301	2,160
44 Asia	62,806	62,701	64,347	63,022	63,637	66,942	64,742	65,860
45 China								
46 Mainland	420	337	364	428	348	554	640	639
47 Taiwan	1,811	1,701	1,647	1,644	1,562	1,702	1,510	1,573
48 Hong Kong	8,180	8,064	7,514	7,979	7,478	8,163	6,979	6,809
49 India	337	247	331	366	356	349	318	290
50 Indonesia	755	815	841	818	886	850	826	777
51 Israel	1,556	1,478	1,607	1,846	1,822	1,910	1,827	1,869
52 Japan	27,188	27,658	28,457	25,962	27,077	29,020	27,717	28,988
53 Korea	9,547	9,477	9,651	10,299	9,597	9,649	9,806	9,556
54 Philippines	2,415	2,361	2,413	2,392	2,438	2,500	2,655	2,761
55 Thailand	1,240	1,274	1,163	1,219	1,301	1,123	1,120	1,262
56 Middle East oil-exporting countries ³	4,644	4,272	5,048	5,113	5,200	5,118	5,214	4,924
57 Other	4,712	5,019	5,310	4,956	5,571	6,004	6,129	6,414
58 Africa	6,571	7,226	6,919	6,655	6,725	6,840	7,048	6,969
59 Egypt	738	712	744	698	666	734	638	613
60 Morocco	450	481	484	486	522	497	549	556
61 South Africa	2,684	2,928	2,989	2,908	2,974	3,065	3,307	3,281
62 Zaire	29	16	13	26	28	39	43	30
63 Oil-exporting countries ⁴	1,037	1,124	1,029	1,000	967	1,004	1,025	996
64 Other	1,631	1,964	1,661	1,536	1,568	1,502	1,485	1,493
65 Other countries	2,692	2,719	2,734	3,066	2,950	3,013	3,059	3,210
66 Australia	2,085	2,048	2,007	2,446	2,353	2,452	2,504	2,582
67 All other	607	670	727	620	597	561	554	628
67 Nonmonetary international and regional organizations ⁵	115	274	216	255	497	260	308	1,075

58. Banks' own claims on foreigners, payable in U.S. dollars, reported by banks in the United States—Continued

Millions of dollars, end of period

Area and country	1984				1985			
	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.
1 Total	394,294	383,910	385,901	400,162	389,353	395,016	399,001	393,107
2 Foreign countries	394,223	383,176	384,617	399,363	387,776	394,464	398,679	391,920
3 Europe	98,226	95,614	98,230	99,014	97,143	99,082	103,076	100,768
4 Austria	565	521	525	433	339	367	484	519
5 Belgium-Luxembourg	6,286	5,363	4,995	4,794	4,683	5,097	5,233	5,161
6 Denmark	1,065	544	520	648	589	589	638	610
7 Finland	882	894	1,098	898	817	907	826	794
8 France	9,079	8,868	9,366	9,157	8,677	9,662	10,069	10,331
9 Germany	1,220	1,115	1,306	1,306	999	949	1,090	1,026
10 Greece	1,086	929	819	817	896	840	848	907
11 Italy	7,803	7,820	8,876	9,119	8,059	8,500	8,711	8,237
12 Netherlands	1,470	1,190	1,249	1,356	1,502	1,495	1,358	1,426
13 Norway	649	676	602	675	651	808	621	748
14 Portugal	1,387	1,346	1,262	1,243	1,234	1,304	1,186	1,151
15 Spain	3,350	3,179	3,017	2,884	2,858	3,135	2,978	2,890
16 Sweden	2,596	2,372	2,323	2,230	2,506	2,586	2,356	2,313
17 Switzerland	1,741	2,067	2,275	2,123	2,308	2,110	1,921	1,848
18 Turkey	1,132	1,121	1,097	1,130	1,232	1,155	1,172	1,147
19 United Kingdom	53,759	53,484	54,819	56,185	55,807	55,625	59,629	57,479
20 Yugoslavia	1,888	1,868	1,866	1,886	1,862	1,783	1,793	1,892
21 Other Western Europe ¹	660	660	625	596	671	679	642	640
22 U.S.S.R.	176	159	169	142	118	178	203	245
23 Other Eastern Europe ²	1,432	1,436	1,422	1,389	1,335	1,315	1,317	1,404
24 Canada	16,599	16,672	15,814	16,109	16,369	19,131	18,873	18,426
25 Latin America and Caribbean	203,381	198,627	199,339	207,862	199,873	201,025	203,207	199,434
26 Argentina	11,115	11,021	10,989	11,050	11,460	11,280	11,169	11,170
27 Bahamas	55,268	51,926	54,050	58,009	54,534	54,651	57,724	55,743
28 Bermuda	508	551	635	592	517	448	464	633
29 Brazil	26,150	26,150	26,275	26,315	25,970	26,234	26,124	26,147
30 British West Indies	36,091	34,994	33,852	38,205	35,570	36,904	36,590	35,691
31 Chile	6,836	6,795	6,703	6,839	6,746	6,713	6,775	6,670
32 Colombia	3,438	3,343	3,406	3,499	3,369	3,406	3,313	3,246
33 Cuba	0	0	0	0	0	1	0	0
34 Ecuador	2,365	2,452	2,431	2,420	2,477	2,489	2,470	2,467
35 Guatemala	120	141	148	158	154	157	154	154
36 Jamaica	225	234	222	252	242	253	233	223
37 Mexico	35,820	35,584	35,484	34,885	34,127	33,660	33,470	32,614
38 Netherlands Antilles	1,296	1,337	1,337	1,350	1,273	1,393	1,259	1,319
39 Panama	7,628	7,527	7,347	7,707	6,864	7,071	7,002	7,032
40 Peru	2,397	2,416	2,358	2,384	2,414	2,337	2,345	2,353
41 Uruguay	934	962	990	1,088	1,053	1,021	1,019	1,014
42 Venezuela	10,977	11,024	10,993	11,017	10,968	10,929	10,956	10,804
43 Other	2,211	2,170	2,118	2,091	2,135	2,077	2,139	2,154
44 Asia	65,921	62,232	61,326	66,316	64,561	65,524	63,806	63,598
45 China	563	409	543	710	507	741	650	572
46 Mainland	1,651	1,588	1,679	1,849	1,745	1,827	1,954	1,937
47 Taiwan	7,139	7,165	7,019	7,293	6,805	7,351	6,644	6,897
48 Hong Kong	349	295	375	425	299	354	284	307
49 India	760	697	669	724	700	770	780	704
50 Indonesia	1,802	1,890	1,938	2,088	1,993	2,041	1,941	2,004
51 Israel	30,581	26,841	26,386	29,066	28,628	29,248	28,153	26,745
52 Japan	9,642	9,253	8,896	9,285	8,814	8,818	9,339	9,444
53 Korea	2,594	2,516	2,492	2,555	2,504	2,560	2,440	2,365
54 Philippines	1,113	1,072	1,112	1,125	1,123	1,076	1,005	926
55 Thailand	4,501	4,650	4,687	5,044	5,004	4,856	4,708	5,509
56 Middle East oil-exporting countries ³	5,227	5,855	5,530	6,152	6,438	5,883	5,910	6,186
57 Other	6,830	6,862	6,719	6,615	6,556	6,376	6,221	6,291
58 Africa	650	674	693	728	668	584	674	629
59 Egypt	545	582	536	583	572	582	584	595
60 Morocco	3,152	3,140	2,960	2,795	2,791	2,666	2,420	2,508
61 South Africa	18	18	19	18	41	29	24	24
62 Zaire	944	938	911	842	812	791	819	885
63 Oil-exporting countries ⁴	1,522	1,510	1,600	1,649	1,672	1,724	1,700	1,651
64 Other	3,266	3,169	3,189	3,447	3,274	3,325	3,496	3,403
65 Other countries	2,665	2,508	2,548	2,769	2,584	2,627	2,824	2,755
66 Australia	601	661	642	678	690	699	672	648
67 All other								
67 Nonmonetary international and regional organizations ⁵	71	735	1,284	800	1,576	552	323	1,186

58. Banks' own claims on foreigners, payable in U.S. dollars, reported by banks in the United States—Continued

Millions of dollars, end of period

Area and country	1985							
	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total	392,518	397,299	391,497	388,420	390,612	381,103	384,515	403,209
2 Foreign countries	391,634	396,588	391,223	387,982	390,230	380,334	383,903	402,178
3 Europe	101,131	101,885	101,359	101,497	106,091	102,194	106,915	108,360
4 Austria	552	536	742	703	763	673	614	598
5 Belgium-Luxembourg	5,264	5,219	5,818	5,501	6,147	5,882	6,801	5,741
6 Denmark	560	474	498	492	615	636	558	706
7 Finland	700	896	875	738	905	789	909	823
8 France	10,486	10,008	10,190	10,287	11,029	10,190	9,785	9,134
9 Germany	1,023	1,246	1,138	948	999	1,036	1,355	1,257
10 Greece	921	1,002	947	959	1,004	966	854	991
11 Italy	7,808	7,592	7,628	6,532	7,394	7,597	7,765	8,833
12 Netherlands	1,045	1,359	1,146	1,200	1,297	1,110	1,389	1,258
13 Norway	753	750	710	683	858	788	755	697
14 Portugal	1,158	1,156	1,151	1,181	1,189	1,141	1,123	1,058
15 Spain	2,587	2,700	2,387	2,156	2,401	2,310	2,199	1,908
16 Sweden	2,187	2,077	2,713	2,496	2,474	2,643	2,546	2,203
17 Switzerland	1,636	2,231	2,669	2,629	3,091	2,604	3,162	3,161
18 Turkey	1,162	1,208	1,238	1,234	1,269	1,355	1,269	1,200
19 United Kingdom	58,884	59,146	57,410	59,739	60,641	58,106	61,655	64,594
20 Yugoslavia	1,940	1,958	1,972	1,954	1,880	1,867	1,879	1,964
21 Other Western Europe ¹	760	775	679	629	685	1,206	1,082	998
22 U.S.S.R.	312	297	250	239	199	165	128	130
23 Other Eastern Europe ²	1,393	1,255	1,195	1,198	1,252	1,131	1,086	1,107
24 Canada	17,939	17,909	16,713	17,018	16,965	15,941	16,209	16,466
25 Latin America and Caribbean	201,295	203,957	200,824	196,979	194,050	190,779	191,663	202,401
26 Argentina	11,349	11,416	11,456	11,293	11,433	11,236	11,486	11,462
27 Bahamas	56,854	59,485	55,627	53,573	53,424	51,256	49,015	57,756
28 Bermuda	506	563	405	502	480	1,017	498	499
29 Brazil	26,434	26,555	26,580	26,441	25,416	25,397	25,376	25,283
30 British West Indies	36,155	36,377	37,457	35,861	35,096	34,258	37,063	38,640
31 Chile	6,634	6,680	6,663	6,476	6,192	6,145	6,198	6,603
32 Colombia	3,270	3,207	3,210	3,205	3,183	3,210	3,222	3,259
33 Cuba	0	0	0	0	0	4	0	0
34 Ecuador	2,487	2,493	2,450	2,430	2,423	2,411	2,419	2,390
35 Guatemala	149	145	153	149	168	168	197	194
36 Jamaica	237	227	234	228	228	222	222	224
37 Mexico	32,748	32,384	32,129	32,375	31,833	31,720	32,424	32,255
38 Netherlands Antilles	1,386	1,249	1,110	1,135	1,170	1,387	1,071	1,340
39 Panama	6,742	6,825	6,985	6,923	7,108	6,526	6,519	6,650
40 Peru	2,310	2,286	2,237	2,221	2,069	2,016	1,990	1,947
41 Uruguay	1,013	1,013	1,007	1,018	989	947	954	960
42 Venezuela	10,947	10,996	10,992	11,028	10,863	10,838	10,876	10,871
43 Other	2,072	2,055	2,129	2,122	1,977	2,022	2,135	2,067
44 Asia	61,872	63,579	63,351	63,778	64,398	62,847	60,578	66,166
45 China								
46 Mainland	543	326	635	560	1,148	997	748	639
47 Taiwan	1,641	1,751	1,540	1,527	1,476	1,329	1,258	1,535
48 Hong Kong	7,290	7,237	7,473	7,999	7,718	6,917	6,472	6,796
49 India	270	310	385	460	461	388	439	450
50 Indonesia	701	682	631	623	695	653	608	698
51 Israel	2,000	2,598	2,053	1,955	1,875	1,901	1,958	1,991
52 Japan	25,501	26,618	26,453	27,785	27,002	28,558	26,768	31,209
53 Korea	9,132	9,163	9,712	9,337	9,192	9,096	8,908	9,241
54 Philippines	2,384	2,448	2,454	2,487	2,412	2,239	2,285	2,224
55 Thailand	852	859	733	745	787	756	788	840
56 Middle East oil-exporting countries ³	5,546	5,120	5,315	4,116	4,845	4,576	4,239	4,298
57 Other	6,012	6,466	5,967	6,185	6,785	5,436	6,106	6,245
58 Africa	6,203	6,075	5,920	5,718	5,641	5,463	5,394	5,407
59 Egypt	612	626	549	585	634	668	685	721
60 Morocco	577	592	596	598	592	610	584	575
61 South Africa	2,497	2,524	2,421	2,214	2,062	1,968	1,848	1,942
62 Zaire	24	24	24	25	22	21	21	20
63 Oil-exporting countries ⁴	871	740	743	722	828	674	677	630
64 Other	1,621	1,569	1,587	1,574	1,503	1,521	1,579	1,520
65 Other countries	3,194	3,183	3,057	2,991	3,087	3,111	3,144	3,379
66 Australia	2,536	2,498	2,320	2,227	2,304	2,293	2,341	2,401
67 All other	658	685	737	764	783	818	803	978
67 Nonmonetary international and regional organizations ⁵	884	710	275	438	382	768	612	1,030

59. Banks' own and domestic customers' claims on foreigners, payable in U.S. dollars, reported by banks in the United States¹

Millions of dollars, end of period

Type of claim	1984							
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.
1 Total	377,421	382,348	426,649	390,778	402,039	446,419	406,090	397,694
2 Banks' own claims on foreigners	377,421	382,348	389,487	390,778	402,039	409,275	406,090	397,694
3 Foreign public borrowers	59,522	58,453	58,783	59,199	59,423	60,477	60,849	60,330
4 Own foreign offices ²	142,563	145,090	149,309	147,749	156,934	158,760	156,783	153,981
5 Unaffiliated foreign banks	117,092	119,385	122,311	123,921	125,934	130,119	127,685	123,783
6 Deposits	43,138	45,106	46,008	45,172	47,127	49,706	48,778	47,179
7 Other	73,955	74,279	76,303	78,749	78,807	80,413	78,907	76,605
8 All other foreigners	58,244	59,420	59,084	59,909	59,749	59,920	60,774	59,600
9 Claims of banks' domestic customers ³			37,162			37,144		
10 Deposits			3,660			3,458		
11 Negotiable and readily transferable instruments ⁴			26,947			26,324		
12 Outstanding collections and other claims			6,555			7,362		
13 MEMO: Customer liability on acceptances			37,217			42,911		
Dollar deposits in banks abroad, reported by nonbanking business enterprises in the United States ⁵	47,252	49,715	48,414	50,668	49,676	45,817	44,891	45,621

Type of claim	1984				1985			
	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.
1 Total	428,830	383,910	385,901	433,078	389,353	395,016	432,647	393,107
2 Banks' own claims on foreigners	394,294	383,910	385,901	400,162	389,353	395,016	399,001	393,107
3 Foreign public borrowers	60,615	62,592	63,183	62,237	62,572	62,610	61,924	62,180
4 Own foreign offices ²	152,001	143,638	144,822	156,216	153,620	154,477	157,718	155,140
5 Unaffiliated foreign banks	122,548	120,981	121,167	124,932	119,054	122,779	124,239	121,250
6 Deposits	47,557	47,067	46,255	49,226	47,211	48,982	51,519	49,451
7 Other	74,991	73,914	74,913	75,706	71,842	73,797	72,721	71,798
8 All other foreigners	59,130	56,700	56,729	56,777	54,107	55,150	55,119	54,537
9 Claims of banks' domestic customers ³	34,537			32,916			33,646	
10 Deposits	4,575			3,380			3,806	
11 Negotiable and readily transferable instruments ⁴	23,907			23,805			24,641	
12 Outstanding collections and other claims	6,055			5,732			5,198	
13 MEMO: Customer liability on acceptances	38,905			37,103			35,580	
Dollar deposits in banks abroad, reported by nonbanking business enterprises in the United States ⁵	45,060	43,496	44,556	40,714	43,439	40,385	39,993	39,770

Type of claim	1985							
	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total	392,518	427,832	391,497	388,420	424,081	381,103	384,515	432,090
2 Banks' own claims on foreigners	392,518	397,299	391,497	388,420	390,612	381,103	384,515	403,209
3 Foreign public borrowers	61,790	61,286	61,214	60,961	60,382	60,132	59,920	60,331
4 Own foreign offices ²	157,044	162,879	158,238	155,375	159,520	156,011	158,752	176,535
5 Unaffiliated foreign banks	120,517	119,476	118,546	118,818	118,047	113,664	115,189	116,244
6 Deposits	49,378	49,424	50,344	50,912	49,806	47,345	47,610	47,416
7 Other	71,139	70,051	68,202	67,906	68,242	66,319	67,578	68,829
8 All other foreigners	53,167	53,658	53,499	53,266	52,663	51,296	50,654	50,098
9 Claims of banks' domestic customers ³		30,534			33,468			28,881
10 Deposits		2,870			3,314			3,335
11 Negotiable and readily transferable instruments ⁴		22,164			24,827			19,332
12 Outstanding collections and other claims		5,499			5,327			6,214
13 MEMO: Customer liability on acceptances		31,751			30,195			28,180
Dollar deposits in banks abroad, reported by nonbanking business enterprises in the United States ⁵	37,890	36,533	38,014	38,796	38,205	37,757	37,856	37,378

60. Banks' own claims on unaffiliated foreigners, payable in U.S. dollars, reported by banks in the United States

Millions of dollars, end of period

Maturity, by borrower and area	1983	1984				1985			
	Dec. ¹	Mar.	June	Sept.	Dec. ¹	Mar.	June	Sept.	Dec.
1 Total	243,715	239,097	250,237	240,794	243,952	241,379	232,485	232,360	227,238
<i>By borrower</i>									
2 Maturity of 1 year of less ²	176,158	164,580	173,805	163,026	167,858	167,004	159,383	162,262	160,162
3 Foreign public borrowers	24,039	21,320	22,261	21,219	23,912	23,688	23,764	26,466	26,312
4 All other foreigners	152,120	143,259	151,544	141,808	143,947	143,316	135,619	135,797	133,850
5 Maturity of over 1 year ²	67,557	74,518	76,432	77,767	76,094	74,374	73,102	70,098	67,076
6 Foreign public borrowers	32,521	36,266	37,576	38,702	38,695	38,187	37,554	36,257	34,510
7 All other foreigners	35,036	38,251	38,856	39,066	37,399	36,188	35,549	33,841	32,566
<i>By area</i>									
Maturity of 1 year of less ²									
8 Europe	56,117	54,507	60,083	56,825	58,498	61,596	56,369	58,403	56,425
9 Canada	6,211	6,552	7,021	5,868	6,028	7,588	6,160	6,100	6,386
10 Latin America and Caribbean	73,660	66,498	66,117	61,600	62,791	60,447	63,517	62,973	63,040
11 Asia	34,403	31,155	34,001	32,230	33,504	30,903	27,569	29,049	27,779
12 Africa	4,199	4,472	4,790	4,798	4,442	4,109	4,003	3,954	3,753
13 All other ³	1,569	1,396	1,793	1,705	2,593	2,360	1,764	1,782	2,779
Maturity of over 1 year ²									
14 Europe	13,576	13,336	12,790	11,267	9,605	8,545	8,739	8,078	7,643
15 Canada	1,857	2,030	2,188	1,801	1,882	2,181	2,116	1,932	1,804
16 Latin America and Caribbean	43,888	50,549	53,350	56,655	56,144	55,411	53,507	52,049	50,662
17 Asia	4,850	5,106	5,002	5,023	5,323	5,221	5,123	5,217	4,502
18 Africa	2,286	2,291	1,865	1,871	2,033	1,963	1,996	1,665	1,538
19 All other ³	1,101	1,205	1,237	1,150	1,107	1,053	1,622	1,157	926

61. Liabilities to and claims on foreigners, payable in foreign currencies, reported by banks in the United States¹

Millions of dollars, end of period

Item	1983	1984				1985			
	Dec.	Mar.	June	Sept.	Dec.	Mar.	June	Sept.	Dec.
1 Banks' own liabilities	5,219	5,768	6,556	6,369	8,586	7,992	10,238	12,901	15,168
2 Banks' own claims	7,231	9,051	9,561	9,279	11,984	12,618	14,179	15,233	16,088
3 Deposits	2,731	3,905	4,133	3,610	4,998	5,941	7,308	8,540	8,329
4 Other claims	4,501	5,146	5,429	5,669	6,986	6,677	6,871	6,693	7,759
5 Claims of banks' domestic customers ²	1,059	361	227	281	569	440	243	328	832

62. Marketable U.S. Treasury bonds and notes—Foreign transactions

Millions of dollars

Country or area	1984												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Transactions (end of period) ¹												
1 Estimated total ²	4,218	775	556	-527	2,304	1,435	-325	1,752	6,658	-3,802	2,939	2,229	7,507
2 Foreign countries ²	2,807	788	-157	24	981	411	761	1,325	5,639	-1,739	1,075	2,325	5,065
3 Europe ²	3,638	544	1,317	-87	554	602	708	1,230	4,053	-753	753	799	1,294
4 Belgium--													
5 Luxembourg	118	16	17	7	34	-30	74	3	32	21	27	41	46
5 Germany ²	2,413	291	943	300	364	448	67	-108	1,038	-749	-39	38	336
6 Netherlands	-126	-16	-61	-40	95	-139	35	106	13	-12	460	-7	15
7 Sweden	93	31	20	47	5	5	-15	17	-52	77	-1	-5	-88
8 Switzerland ²	636	49	39	50	-14	165	348	272	69	108	-175	-280	26
9 United Kingdom	555	232	-120	-163	4	237	364	379	2,919	-350	710	266	711
10 Other Western													
Europe	-50	-58	479	-289	67	-83	-165	561	36	153	-229	746	248
11 Eastern Europe	0	0	0	0	0	-1	0	0	0	0	0	0	0
12 Canada	340	31	3	-222	193	214	120	37	225	293	247	193	253
13 Latin America	-192	563	-587	-274	9	209	-113	-543	314	175	321	967	376
14 Venezuela	11	0	0	0	1	0	10	-1	1	3	1	7	-10
15 Netherlands Antilles	-220	-19	-122	-67	-51	97	-57	102	233	92	62	58	208
16 Other Latin America and Caribbean	17	582	-464	-207	59	112	-66	-644	80	80	258	902	177
17 Asia	-995	-351	-879	602	226	-638	46	570	1,003	-1,457	-289	376	3,224
18 Japan	1,547	94	355	-11	250	337	522	412	551	-1	865	1,312	1,603
19 Africa	8	0	-1	4	3	2	0	0	-100	27	-1	-5	2
20 All other	8	0	-10	1	-4	21	0	31	142	-23	43	-5	-83
21 Nonmonetary international and regional organizations	1,413	-13	712	-550	1,324	1,026	-1,086	427	1,021	-2,063	1,864	-95	2,442
22 International	1,456	63	672	-525	1,323	1,010	-1,086	381	1,099	-2,149	1,651	-188	2,361
23 Latin American regional	0	0	0	0	0	0	0	0	0	0	0	0	0
MEMO													
24 Foreign countries ²	2,807	788	-157	24	981	411	761	1,325	5,639	-1,739	1,075	2,325	5,065
25 Official institutions	469	545	4	487	644	-316	-896	179	1,368	-1,968	-862	-601	1,921
26 Other foreign ²	2,338	243	-160	-463	336	725	1,657	1,146	4,271	229	1,937	2,926	3,145
Oil-exporting countries													
27 Middle East ³	-2,941	-517	-827	51	-678	-1,037	67	-312	-411	-144	-981	-1,281	-200
28 Africa ⁴	0	0	0	0	0	0	0	0	-100	0	0	0	0

62. Marketable U.S. Treasury bonds and notes—Foreign transactions—Continued

Millions of dollars

Country or area	1985												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Holdings (end of period) ¹												
1 Estimated total ²	13,457	2,426	2,319	-4,387	4,313	3,072	5,714	4,825	-3,357	6,547	-647	2,500	6,460
2 Foreign countries ²	13,625	3,911	2,164	-4,742	2,238	4,340	5,714	5,435	1,015	4,002	-116	2,276	3,066
3 Europe ²	2,555	608	-101	-1,439	1,798	686	1,004	966	951	960	-699	-995	180
4 Belgium													
5 Luxembourg	320	104	18	0	80	101	17	20	92	49	10	29	-44
6 Germany ²	-255	-131	-129	-1,538	291	838	415	723	937	294	17	-101	302
7 Netherlands	-338	-71	11	-201	-13	-73	10	148	386	127	-126	155	-82
8 Sweden	1,103	150	-10	1	30	157	775	119	-89	-33	-41	-42	-41
9 Switzerland ²	835	-29	358	315	183	-135	143	-20	72	25	116	-151	-116
10 United Kingdom	-352	501	-361	287	182	-865	-96	-768	-84	285	-733	-584	50
Other Western Europe	1,243	86	11	-303	1,045	663	-260	744	-363	214	58	-301	111
11 Eastern Europe	0	0	0	0	0	0	0	0	0	0	0	0	0
12 Canada	162	-110	-241	38	356	113	6	12	-144	106	138	-394	-71
13 Latin America	2,060	151	738	-77	467	581	200	215	524	562	125	735	90
14 Venezuela	77	5	-11	2	10	-9	80	4	33	2	91	72	-41
15 Netherlands Antilles	904	0	75	69	179	463	118	46	95	556	110	367	265
16 Other Latin America and Caribbean	1,079	146	674	-149	278	126	2	165	397	4	-76	296	-133
17 Asia	8,645	3,147	1,735	-3,285	-345	2,894	4,500	4,323	-426	2,237	248	2,979	2,833
18 Japan	6,777	578	564	179	1,729	1,060	2,666	3,752	875	1,884	1,630	3,039	902
19 Africa	84	2	1	1	13	57	10	10	-1	0	9	1	9
20 All other	118	113	32	20	-51	9	-6	-91	111	137	63	-51	25
21 Nonmonetary international and regional organizations	-167	-1,484	155	355	2,075	-1,268	0	-610	-4,372	2,545	-530	224	3,393
22 International	-203	-1,675	504	338	1,792	-1,057	-105	-229	-4,400	1,883	-430	-15	3,001
23 Latin American regional	3	0	1	0	-3	5	0	0	0	-1	0	8	7
MEMO													
24 Foreign countries ²	13,625	3,911	2,164	-4,742	2,238	4,340	5,714	5,435	1,015	4,002	-116	2,276	3,066
25 Official institutions	4,196	2,539	1,345	-5,268	-625	3,530	2,675	1,797	104	1,064	-1,209	-236	2,712
26 Other foreign ²	9,429	1,372	819	526	2,863	810	3,039	3,638	911	2,938	1,093	2,512	355
Oil-exporting countries													
27 Middle East ³	865	74	-369	554	-851	52	1,405	15	-1,142	-826	-814	-413	740
28 Africa ⁴	0	0	0	0	0	0	0	0	0	0	4	0	2

63. Foreign official assets held at Federal Reserve Banks, 1985¹

Millions of dollars, end of period

Assets	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Deposits	244	331	253	348	204	310	215	242	206	270	392	253
<i>Assets held in custody</i>												
2 U.S. Treasury securities ²	117,330	115,179	113,532	115,184	116,989	121,755	115,760	117,130	115,678	115,542	117,433	118,267
3 Earmarked gold ³	14,261	14,260	14,264	14,264	14,265	14,262	14,270	14,258	14,256	14,260	14,265	14,265

64. Foreign transactions in securities

Millions of dollars

Transactions, and area or country	1984												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
U.S. corporate securities													
Stocks													
1 Foreign purchases	31,011	5,282	6,062	5,900	4,364	4,843	4,559	3,384	7,301	4,060	4,741	4,837	4,498
2 Foreign sales	31,167	5,677	5,656	5,481	4,056	5,378	4,919	4,007	7,412	4,910	5,489	4,774	5,056
3 Net purchases, or sales (-)	-156	-395	406	419	308	-535	-359	-622	-111	-850	-747	63	-558
4 Foreign countries	-122	-384	476	387	307	-541	-368	-631	-256	-920	-770	51	-460
5 Europe	-325	-193	138	226	192	-361	-327	-638	-409	-687	-531	-130	-357
6 France	-130	-71	-102	-3	37	11	-2	-44	-28	-67	-36	-48	-52
7 Germany	278	98	114	149	-44	-40	1	-38	-125	-63	-10	11	-102
8 Netherlands	-144	-8	-2	10	-19	-49	-75	-36	-18	-67	-47	-15	-29
9 Switzerland	-73	-101	285	-3	91	-222	-122	-322	-362	-330	-131	-75	-249
10 United Kingdom	-378	-106	-172	47	131	-89	-189	-171	149	-133	-252	19	88
11 Canada	890	79	337	305	67	-59	160	193	127	152	148	47	134
12 Latin America and Caribbean	320	119	34	22	33	73	38	-58	216	10	-89	29	66
13 Middle East ¹	-1,034	-360	-42	-193	-55	-165	-219	-66	-183	-230	-283	0	-197
14 Other Asia	24	-50	36	33	64	-34	-25	-77	-58	-159	-93	74	-89
15 Africa	11	5	10	-7	5	-4	3	-2	-3	-6	-9	-8	-6
16 Other countries	-9	16	-36	2	2	8	0	16	54	0	87	39	-11
17 Nonmonetary international and regional organizations	-33	-11	-70	32	1	6	8	9	145	70	23	12	-97
BONDS ²													
18 Foreign purchases	11,415	1,799	1,998	2,337	1,721	1,593	1,968	3,003	2,977	3,380	7,097	4,976	6,447
19 Foreign sales	10,764	1,746	1,927	2,032	1,861	1,435	1,764	2,492	2,125	2,088	3,148	2,644	2,938
20 Net purchases, or sales (-)	651	53	71	305	-139	157	204	511	851	1,292	3,950	2,332	3,509
21 Foreign countries	559	64	-17	362	-207	192	164	470	899	1,248	3,970	2,119	3,534
22 Europe	514	71	-118	163	44	77	276	422	496	1,003	3,956	1,951	3,355
23 France	-5	-1	-4	-6	0	0	6	31	18	8	143	-11	23
24 Germany	343	-37	-31	114	68	107	122	256	179	19	606	137	185
25 Netherlands	35	3	26	8	-12	-1	11	3	16	9	22	-1	15
26 Switzerland	-118	13	-103	-46	-22	8	32	10	50	11	254	160	277
27 United Kingdom	89	126	37	132	-222	-67	82	-132	305	913	2,860	1,601	2,793
28 Canada	-99	4	-47	-13	-81	10	27	-41	51	1	-2	13	14
29 Latin America and Caribbean	63	6	16	18	-5	12	15	14	75	62	39	45	79
30 Middle East ¹	-474	-22	58	28	-267	16	-288	-56	5	-52	-214	-58	-181
31 Other Asia	554	5	76	163	99	76	134	129	268	230	191	169	277
32 Africa	0	-1	0	0	1	0	0	0	1	1	0	-2	1
33 Other countries	1	0	-2	3	1	0	0	1	3	3	0	2	-10
34 Nonmonetary international and regional organizations	93	-11	87	-57	67	-34	40	41	-48	43	-20	213	-24
Foreign securities													
35 Stocks, net purchases, or sales (-)	395	-98	350	145	-19	50	-32	107	-498	-346	-342	-188	-230
36 Foreign purchases	8,090	1,264	1,548	1,655	1,290	1,195	1,139	907	1,246	923	1,334	1,145	1,170
37 Foreign sales	7,695	1,362	1,198	1,510	1,309	1,144	1,171	800	1,745	1,269	1,676	1,333	1,400
38 Bonds, net purchases, or sales (-)	-526	272	-1	14	-291	-692	170	170	-138	-476	-1,228	-599	-1,133
39 Foreign purchases	26,745	3,479	4,065	5,021	3,880	5,136	5,164	4,229	5,498	4,104	4,392	6,153	4,897
40 Foreign sales	27,271	3,206	4,066	5,007	4,171	5,827	4,994	4,059	5,636	4,580	5,620	6,752	6,030
41 Net purchases, or sales (-), of stocks and bonds	-131	174	349	159	-310	-641	138	277	-636	-821	-1,570	-787	-1,363
42 Foreign countries	-371	146	317	73	-309	-721	124	215	-473	-885	-1,534	-940	-654
43 Europe	-3,248	-12	-335	-298	-437	-1,621	-545	-487	-590	-970	-1,548	-736	-1,075
44 Canada	258	-4	181	112	-190	41	118	179	131	-188	-71	-24	257
45 Latin America and Caribbean	1,549	120	188	48	123	607	463	238	121	27	212	209	104
46 Asia	1,124	50	295	228	201	258	92	335	-139	169	-111	89	-110
47 Africa	-51	-5	-11	-10	-4	-16	-4	-21	11	-14	-21	-16	3
48 Other countries	-2	-3	0	-7	-3	11	0	-28	-7	91	4	-462	166
49 Nonmonetary international and regional organizations	240	28	32	87	-2	80	15	62	-163	64	-36	153	-709

64. Foreign transactions in securities—Continued

Millions of dollars

Transactions, and area or country	1985												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	U.S. corporate securities												
STOCKS													
1 Foreign purchases	36,615	5,040	7,107	6,340	5,132	6,517	6,479	7,207	6,371	4,802	7,244	8,409	11,172
2 Foreign sales	37,175	5,763	7,168	6,768	4,997	6,419	6,060	6,559	5,721	4,690	6,560	7,137	9,010
3 Net purchases, or sales (-)	-560	-723	-61	-428	135	98	420	648	650	112	684	1,273	2,161
4 Foreign countries	-490	-738	-58	-384	127	141	421	548	649	163	656	1,362	1,996
5 Europe	-1,638	-573	-214	-581	-64	-283	78	327	369	170	554	948	1,339
6 France	-7	-19	-41	-13	24	17	25	2	-41	-120	-82	-85	-105
7 Germany	-290	-134	-109	-113	23	39	5	126	76	29	235	270	283
8 Netherlands	-412	-44	-108	-130	7	-51	-86	42	18	25	33	47	125
9 Switzerland	-500	-159	-130	-122	-46	-90	47	23	-23	-87	125	107	280
10 United Kingdom	-509	-193	128	-195	-88	-218	58	107	295	293	210	579	700
11 Canada	193	47	170	0	32	7	-62	67	68	34	-31	-70	93
12 Latin America and Caribbean	891	97	157	81	166	247	143	115	109	-35	89	243	305
13 Middle East ¹	36	-56	-108	131	-90	53	106	53	35	54	8	-174	227
14 Other Asia	-39	-264	-101	-41	91	101	174	-23	58	-26	-16	384	-25
15 Africa	-18	-7	-2	-13	-1	-8	13	25	9	0	-4	-1	12
16 Other countries	85	19	40	39	-6	25	-31	-16	1	-34	55	32	44
17 Nonmonetary international and regional organizations	-70	14	-4	-44	8	-44	-1	100	1	-51	28	-89	165
BONDS ²													
18 Foreign purchases	36,031	5,972	7,969	5,548	4,478	6,761	5,302	8,495	5,547	7,482	7,401	12,466	9,755
19 Foreign sales	19,802	3,155	3,332	2,644	3,081	3,668	3,922	4,263	3,741	3,634	2,786	4,284	4,558
20 Net purchases, or sales (-)	16,230	2,817	4,637	2,904	1,398	3,094	1,380	4,232	1,806	3,848	4,614	8,182	5,197
21 Foreign countries	16,184	2,821	4,556	2,955	1,373	3,232	1,248	3,581	2,118	4,174	4,768	7,824	5,555
22 Europe	15,387	2,635	4,248	2,942	1,613	2,745	1,204	3,202	1,834	3,947	3,662	6,835	5,176
23 France	7	55	-22	-10	18	0	-35	-2	169	42	8	-15	0
24 Germany	-51	66	-154	-114	155	-17	13	177	103	159	308	897	408
25 Netherlands	32	9	45	8	-9	-13	-9	-2	25	-4	0	158	13
26 Switzerland	1,033	12	313	483	59	71	95	492	243	154	249	804	1,013
27 United Kingdom	13,849	2,441	4,128	2,543	1,304	2,392	1,041	2,388	1,368	3,517	3,036	4,903	3,696
28 Canada	88	60	-6	-5	-18	52	4	-14	-24	-31	42	110	19
29 Latin America and Caribbean	327	91	46	69	-84	178	27	42	-81	-64	81	124	68
30 Middle East ¹	-1,472	-120	-79	-139	-509	-119	-507	-265	-80	-187	11	-215	-435
31 Other Asia	1,841	141	342	89	379	372	518	610	465	508	966	975	703
32 Africa	2	0	0	0	0	1	0	3	1	0	1	0	4
33 Other countries	11	15	4	-2	-9	2	1	2	3	1	6	-5	19
34 Nonmonetary international and regional organizations	46	-4	81	-50	25	-138	133	651	-312	-326	-154	358	-358
	Foreign securities												
35 Stocks, net purchases, or sales (-)	-2,141	-790	-682	-462	-146	97	-160	-550	-221	-217	-49	-303	-413
36 Foreign purchases	9,098	1,234	1,618	1,395	1,446	1,767	1,638	1,590	1,689	1,563	2,168	2,159	2,740
37 Foreign sales	11,239	2,024	2,299	1,857	1,591	1,670	1,798	2,140	1,910	1,780	2,217	2,462	3,153
38 Bonds, net purchases, or sales (-)	-2,741	169	204	-998	-696	-1,050	-370	-548	310	-417	-756	272	-138
39 Foreign purchases	34,250	5,244	5,132	4,507	5,170	7,472	6,726	7,203	6,959	6,833	8,538	9,000	8,370
40 Foreign sales	36,991	5,075	4,928	5,505	5,865	8,522	7,095	7,750	6,649	7,250	9,294	8,728	8,507
41 Net purchases, or sales (-), of stocks and bonds	-4,882	-621	-477	-1,460	-841	-953	-529	-1,098	89	-635	-805	-31	-551
42 Foreign countries	-5,145	-750	-778	-1,269	-750	-1,117	-481	-1,327	299	-870	-793	-254	-886
43 Europe	-5,637	-728	-105	-1,259	-847	-2,010	-688	-1,162	-261	-762	-635	-1,046	-424
44 Canada	-650	79	-419	-66	21	-104	-159	-765	36	2	-27	112	-394
45 Latin America and Caribbean	1,164	192	-54	8	136	810	73	152	178	191	48	32	85
46 Asia	-100	-400	-249	98	-18	201	268	416	387	-318	-179	814	-352
47 Africa	-24	-4	-3	-26	-5	2	13	18	9	-2	-5	37	42
48 Other countries	102	111	52	-23	-36	-15	14	13	-51	19	6	-204	156
49 Nonmonetary international and regional organizations	263	129	300	-190	-91	164	-49	229	-210	235	-13	223	335

65. Liabilities to unaffiliated foreigners, reported by nonbanking business enterprises in the United States

Millions of dollars, end of period

Type, and area or country	1982	1983				1984
	Dec.	Mar.	June	Sept.	Dec.	Mar.
1 Total	27,512	24,766	23,700	26,325	25,346	30,176
2 Payable in dollars	24,280	21,826	20,864	23,546	22,233	26,844
3 Payable in foreign currencies	3,232	2,940	2,836	2,780	3,113	3,332
<i>By type</i>						
4 Financial liabilities	11,066	11,000	11,115	10,900	10,572	14,856
5 Payable in dollars	8,858	9,008	9,144	9,025	8,700	12,744
6 Payable in foreign currencies	2,208	1,992	1,971	1,875	1,872	2,112
7 Commercial liabilities	16,446	13,766	12,585	15,425	14,774	15,320
8 Trade payables	9,438	6,935	6,933	8,567	7,765	7,933
9 Advance receipts and other liabilities	7,008	6,831	5,652	6,858	7,009	7,387
10 Payable in dollars	15,423	12,818	11,720	14,521	13,533	14,100
11 Payable in foreign currencies	1,023	948	865	904	1,241	1,219
<i>By area or country</i>						
<i>Financial liabilities</i>						
12 Europe	6,501	6,380	6,335	6,014	5,742	7,209
13 Belgium-Luxembourg	505	410	436	379	302	428
14 France	783	774	802	785	843	956
15 Germany	467	482	457	449	502	524
16 Netherlands	711	699	728	730	621	581
17 Switzerland	792	725	606	500	486	641
18 United Kingdom	3,102	3,148	3,132	3,014	2,839	3,848
19 Canada	746	733	876	788	764	795
20 Latin America and Caribbean	2,751	2,793	2,623	2,737	2,596	5,346
21 Bahamas	904	857	776	784	751	1,857
22 Bermuda	14	18	10	13	13	51
23 Brazil	28	39	34	32	32	37
24 British West Indies	1,027	1,059	1,033	1,095	1,041	2,655
25 Mexico	121	149	151	185	213	243
26 Venezuela	114	121	124	117	124	121
27 Asia	1,039	1,061	1,255	1,327	1,424	1,457
28 Japan	715	718	879	896	991	1,042
29 Middle East oil-exporting countries ¹	169	168	205	201	170	178
30 Africa	17	20	17	19	19	19
31 Oil-exporting countries ²	0	0	0	0	0	0
32 All other ³	12	13	9	15	27	31
<i>Commercial liabilities</i>						
33 Europe	3,831	3,551	3,443	3,633	3,245	3,573
34 Belgium-Luxembourg	52	45	41	47	62	40
35 France	598	579	594	523	437	488
36 Germany	468	455	439	472	427	417
37 Netherlands	346	351	342	243	268	259
38 Switzerland	367	324	385	460	241	477
39 United Kingdom	1,027	810	678	967	732	847
40 Canada	1,495	1,437	1,468	1,418	1,841	1,776
41 Latin America and Caribbean	1,570	1,523	1,376	1,508	1,473	1,813
42 Bahamas	16	4	1	1	1	14
43 Bermuda	117	137	77	77	67	158
44 Brazil	60	51	49	48	44	68
45 British West Indies	32	4	22	14	6	33
46 Mexico	436	371	456	512	585	682
47 Venezuela	642	592	531	539	432	560
48 Asia	8,144	6,166	5,254	7,638	6,741	6,598
49 Japan	1,226	1,245	1,246	1,305	1,247	1,291
50 Middle East oil-exporting countries ¹	5,503	3,486	2,740	4,817	4,178	3,735
51 Africa	753	511	525	628	553	565
52 Oil-exporting countries ²	277	158	192	231	167	269
53 All other ³	651	578	518	600	921	995

65. Liabilities to unaffiliated foreigners, reported by nonbanking business enterprises in the United States—Continued

Millions of dollars, end of period

Type, and area or country	1984			1985			
	June	Sept.	Dec.	Mar.	June	Sept.	Dec.
1 Total	34,856	31,438	29,357	26,243	24,591	25,184	27,018
2 Payable in dollars	31,567	28,538	26,389	23,466	21,945	22,364	23,811
3 Payable in foreign currencies	3,290	2,900	2,968	2,777	2,646	2,820	3,203
<i>By type</i>							
4 Financial liabilities	19,192	16,488	14,509	11,722	11,489	11,743	12,856
5 Payable in dollars	17,058	14,602	12,553	9,873	9,533	9,780	10,835
6 Payable in foreign currencies	2,134	1,886	1,955	1,849	1,956	1,963	2,021
7 Commercial liabilities	15,665	14,950	14,849	14,521	13,103	13,441	14,162
8 Trade payables	7,912	7,015	7,005	7,052	5,854	5,694	6,685
9 Advance receipts and other liabilities	7,753	7,936	7,843	7,469	7,249	7,747	7,477
10 Payable in dollars	14,509	13,936	13,836	13,593	12,413	12,584	12,976
11 Payable in foreign currencies	1,156	1,014	1,013	928	690	857	1,186
<i>By area or country</i>							
<i>Financial liabilities</i>							
12 Europe	7,355	6,697	6,728	6,138	5,934	6,534	7,146
13 Belgium-Luxembourg	359	428	471	298	351	367	329
14 France	900	910	995	896	865	849	857
15 Germany	571	521	489	506	474	493	419
16 Netherlands	607	605	590	619	604	624	745
17 Switzerland	563	514	569	541	566	593	676
18 United Kingdom	4,105	3,470	3,297	3,039	2,825	3,318	3,822
19 Canada	735	825	863	840	850	826	760
20 Latin America and Caribbean	9,494	7,253	5,086	3,147	3,106	2,619	3,152
21 Bahamas	4,090	3,052	1,926	1,341	1,107	1,145	1,120
22 Bermuda	13	11	13	25	10	4	4
23 Brazil	25	33	35	29	27	23	29
24 British West Indies	4,567	3,271	2,103	1,521	1,734	1,234	1,814
25 Mexico	237	260	367	25	32	28	15
26 Venezuela	124	130	137	3	3	3	3
27 Asia	1,561	1,662	1,777	1,555	1,555	1,728	1,765
28 Japan	1,104	1,174	1,209	1,033	965	1,098	1,148
29 Middle East oil-exporting countries ¹	188	151	155	124	147	82	82
30 Africa	16	16	14	12	14	14	12
31 Oil-exporting countries ²	0	1	0	0	0	0	0
32 All other ³	31	35	41	31	30	22	21
<i>Commercial liabilities</i>							
33 Europe	3,415	4,052	4,001	3,519	3,485	3,897	4,011
34 Belgium-Luxembourg	45	34	48	37	53	56	62
35 France	525	430	438	401	425	431	453
36 Germany	502	561	622	590	431	601	607
37 Netherlands	265	238	245	272	284	386	364
38 Switzerland	253	405	257	233	353	289	379
39 United Kingdom	794	1,224	1,095	752	740	858	976
40 Canada	1,840	1,906	1,975	1,727	1,494	1,383	1,449
41 Latin America and Caribbean	1,705	1,780	1,871	1,717	1,244	1,262	1,088
42 Bahamas	17	1	7	11	12	2	12
43 Bermuda	124	110	114	112	77	105	77
44 Brazil	31	68	124	101	90	120	58
45 British West Indies	5	8	32	21	1	15	44
46 Mexico	568	641	586	654	492	415	430
47 Venezuela	630	628	636	395	309	311	212
48 Asia	6,967	5,547	5,285	5,721	5,259	5,353	6,046
49 Japan	1,235	1,429	1,256	1,241	1,232	1,567	1,799
50 Middle East oil-exporting countries ¹	4,190	2,364	2,372	2,786	2,396	2,109	2,829
51 Africa	691	597	588	765	633	572	587
52 Oil-exporting countries ²	224	251	233	294	265	235	238
53 All other ³	1,046	1,068	1,128	1,070	988	975	982

66. Claims on unaffiliated foreigners, reported by nonbanking business enterprises in the United States¹

Millions of dollars, end of period

Type, and area or country	1982	1983				1984
	Dec.	Mar.	June	Sept.	Dec.	Mar.
1 Total	28,725	31,656	33,527	32,934	34,911	34,040
2 Payable in dollars	26,085	28,921	30,860	30,029	31,815	31,192
3 Payable in foreign currencies	2,640	2,736	2,667	2,905	3,096	2,848
<i>By type</i>						
4 Financial claims	17,684	20,598	22,864	22,038	23,780	23,098
5 Deposits	13,058	15,868	17,819	16,907	18,496	18,012
6 Payable in dollars	12,628	15,388	17,379	16,463	17,993	17,580
7 Payable in foreign currencies	430	480	439	445	503	432
8 Other financial claims	4,626	4,730	5,046	5,130	5,284	5,086
9 Payable in dollars	2,979	3,071	3,437	3,279	3,328	3,341
10 Payable in foreign currencies	1,647	1,659	1,608	1,851	1,956	1,745
11 Commercial claims	11,041	11,058	10,663	10,896	11,131	10,942
12 Trade receivables	9,994	9,819	9,261	9,562	9,721	9,617
13 Advance payments and other claims	1,047	1,238	1,402	1,334	1,410	1,325
14 Payable in dollars	10,478	10,461	10,044	10,287	10,494	10,271
15 Payable in foreign currencies	563	597	620	609	637	671
<i>By area or country</i>						
<i>Financial claims</i>						
16 Europe	4,873	6,327	7,304	6,232	6,488	6,402
17 Belgium-Luxembourg	15	58	12	25	37	30
18 France	134	98	140	135	150	171
19 Germany	178	127	216	161	163	148
20 Netherlands	97	140	136	89	71	32
21 Switzerland	107	107	37	34	38	115
22 United Kingdom	4,064	5,532	6,514	5,577	5,817	5,697
23 Canada	4,377	4,692	5,107	5,244	5,989	5,496
24 Latin America and Caribbean	7,546	8,688	9,380	9,500	10,234	10,184
25 Bahamas	3,279	3,915	4,037	3,829	4,771	4,035
26 Bermuda	32	21	92	62	102	3
27 Brazil	62	50	48	49	53	87
28 British West Indies	3,255	3,479	4,065	4,457	4,206	5,143
29 Mexico	274	352	348	315	293	281
30 Venezuela	139	156	152	137	134	130
31 Asia	698	712	771	764	764	762
32 Japan	153	233	288	257	297	318
33 Middle East oil-exporting countries ²	15	18	14	8	4	7
34 Africa	158	153	154	151	147	144
35 Oil-exporting countries ³	48	45	48	45	55	42
36 All other ⁴	31	25	149	148	159	109
<i>Commercial claims</i>						
37 Europe	3,826	3,671	3,465	3,394	3,670	3,626
38 Belgium-Luxembourg	151	136	138	116	135	173
39 France	474	490	497	486	459	413
40 Germany	357	424	366	382	349	379
41 Netherlands	350	310	243	282	334	310
42 Switzerland	360	257	331	292	317	336
43 United Kingdom	811	758	734	738	809	787
44 Canada	633	650	711	792	829	1,061
45 Latin America and Caribbean	2,526	2,705	2,728	2,870	2,695	2,462
46 Bahamas	21	30	30	15	8	8
47 Bermuda	261	176	111	246	190	216
48 Brazil	258	403	512	611	493	357
49 British West Indies	12	21	21	12	7	7
50 Mexico	775	894	957	898	884	745
51 Venezuela	351	288	273	282	272	268
52 Asia	3,050	3,121	2,861	2,934	3,063	3,016
53 Japan	1,047	1,106	944	1,033	1,114	1,195
54 Middle East oil-exporting countries ²	751	703	698	719	737	701
55 Africa	588	559	528	562	588	497
56 Oil-exporting countries ³	140	131	130	131	139	132
57 All other ⁴	417	351	369	344	286	280

66. Claims on unaffiliated foreigners, reported by nonbanking business enterprises in the United States¹—Continued

Millions of dollars, end of period

Type, and area or country	1984			1985			
	June	Sept.	Dec.	Mar.	June	Sept.	Dec.
1 Total	32,478	30,939	29,839	28,672	26,968	28,487	28,071
2 Payable in dollars	29,497	28,148	27,242	26,100	24,339	25,621	25,769
3 Payable in foreign currencies	2,982	2,792	2,597	2,571	2,629	2,866	2,302
By type							
4 Financial claims	21,960	20,435	19,192	18,375	16,512	19,024	18,031
5 Deposits	16,813	15,626	14,559	14,368	12,657	15,135	14,805
6 Payable in dollars	16,291	15,187	14,140	13,871	12,101	14,432	14,190
7 Payable in foreign currencies	522	439	420	497	556	704	615
8 Other financial claims	5,148	4,808	4,633	4,007	3,856	3,889	3,227
9 Payable in dollars	3,387	3,116	3,190	2,442	2,375	2,351	2,192
10 Payable in foreign currencies	1,761	1,693	1,442	1,565	1,480	1,538	1,035
11 Commercial claims	10,518	10,505	10,646	10,297	10,456	9,463	10,040
12 Trade receivables	9,186	9,012	9,177	8,784	9,089	7,988	8,750
13 Advance payments and other claims	1,332	1,493	1,470	1,513	1,367	1,475	1,290
14 Payable in dollars	9,819	9,845	9,912	9,787	9,863	8,839	9,387
15 Payable in foreign currencies	699	659	735	510	592	624	652
By area or country							
Financial claims							
16 Europe	6,564	5,783	5,754	5,774	5,445	6,452	6,306
17 Belgium-Luxembourg	37	15	15	29	15	12	10
18 France	151	151	126	92	51	132	184
19 Germany	166	192	224	196	175	158	225
20 Netherlands	158	62	66	81	46	127	61
21 Switzerland	61	64	66	46	16	53	74
22 United Kingdom	5,739	5,068	4,856	5,042	4,867	5,725	5,492
23 Canada	5,302	4,492	3,979	3,934	3,747	4,022	3,256
24 Latin America and Caribbean	8,850	8,987	8,170	7,612	6,475	7,450	7,650
25 Bahamas	3,317	3,435	3,282	3,018	2,153	2,290	2,638
26 Bermuda	11	5	6	4	6	5	6
27 Brazil	83	84	100	98	96	92	78
28 British West Indies	4,602	4,580	4,021	3,924	3,657	4,504	4,440
29 Mexico	230	232	215	201	206	201	180
30 Venezuela	124	128	125	101	100	73	48
31 Asia	977	900	961	856	639	969	696
32 Japan	321	371	353	509	281	725	475
33 Middle East oil-exporting countries ²	8	7	13	6	6	6	4
34 Africa	158	160	210	101	111	104	103
35 Oil-exporting countries ³	35	37	85	32	25	31	29
36 All other ⁴	109	113	117	97	95	26	21
Commercial claims							
37 Europe	3,573	3,618	3,801	3,360	3,689	3,235	3,533
38 Belgium-Luxembourg	142	128	165	149	212	158	175
39 France	408	411	440	375	408	360	426
40 Germany	473	368	374	358	375	336	346
41 Netherlands	300	298	335	340	301	286	284
42 Switzerland	250	289	271	253	376	208	284
43 United Kingdom	812	949	1,063	885	950	779	898
44 Canada	933	1,026	1,021	1,248	1,065	1,100	1,023
45 Latin America and Caribbean	2,089	2,027	2,052	1,973	2,124	1,717	1,808
46 Bahamas	4	14	8	9	11	18	13
47 Bermuda	89	88	115	164	65	62	93
48 Brazil	310	219	214	210	193	211	206
49 British West Indies	8	10	7	6	29	7	6
50 Mexico	577	595	583	493	616	416	510
51 Venezuela	241	245	206	192	224	149	157
52 Asia	3,091	2,901	3,073	2,985	2,721	2,712	2,982
53 Japan	1,183	1,089	1,191	1,154	968	884	1,016
54 Middle East oil-exporting countries ²	710	703	668	666	593	541	638
55 Africa	536	595	470	510	522	434	437
56 Oil-exporting countries ³	128	135	134	141	139	131	130
57 All other ⁴	297	338	229	221	336	264	257

67. Assets and liabilities of foreign branches of U.S. banks¹

Millions of dollars, end of period

Assets	1984											
	Jan.	Feb.	Mar.	Apr.	May	June ²	July	Aug.	Sept.	Oct.	Nov.	Dec.
All foreign countries												
1 Total, all currencies	459,031	466,648	481,752	475,159	485,930	478,971	466,992	463,511	455,206	450,009	454,424	453,656
2 Claims on United States	112,897	113,426	122,468	121,465	126,085	125,129	118,132	116,637	113,807	109,296	112,813	113,393
3 Parent bank	78,740	80,521	87,317	86,129	89,565	90,155	82,529	81,994	79,680	75,738	77,954	78,109
4 Other banks in United States ³	34,157	32,905	35,151	35,336	36,520	13,980	13,699	12,927	12,878	12,357	13,313	13,664
5 Nonbanks ³	326,775	332,914	339,262	333,715	339,323	333,865	328,703	325,895	320,809	320,541	320,902	320,162
6 Claims on foreigners	89,447	89,170	94,981	96,258	99,432	96,246	91,805	93,902	93,040	91,248	91,742	95,184
7 Other branches of parent bank	108,204	111,499	114,854	107,691	112,810	105,858	107,535	103,420	101,640	102,337	103,123	100,397
8 Banks	25,158	25,599	24,654	24,639	24,241	23,777	23,787	23,152	23,076	23,561	23,423	23,343
9 Public borrowers	107,420	110,057	109,048	108,544	106,998	107,984	105,576	105,421	103,053	103,395	102,614	101,238
10 Nonbank foreigners	19,359	20,308	20,022	19,979	20,522	19,977	20,157	20,979	20,590	20,172	20,709	20,101
11 Other assets	350,495	351,455	365,716	359,667	372,646	368,931	358,594	353,810	347,884	342,023	346,853	350,636
12 Total payable in U.S. dollars	110,774	111,165	120,065	118,955	123,680	122,907	115,793	114,298	111,309	106,655	110,440	111,426
13 Claims on United States	77,572	79,271	85,984	84,687	88,364	89,022	81,308	80,848	78,492	74,368	76,759	77,229
14 Parent bank	33,202	31,894	34,081	34,268	35,316	13,759	13,393	12,614	12,528	12,107	13,121	13,500
15 Other banks in United States ³	229,130	229,802	235,778	230,438	238,190	235,495	232,152	228,547	225,884	224,682	225,556	228,600
16 Nonbanks ³	71,429	70,080	75,088	73,374	79,685	77,792	74,048	76,364	75,903	73,899	75,029	78,746
17 Claims on foreigners	83,173	84,930	88,467	83,401	86,811	81,498	82,464	77,476	76,638	76,993	77,168	76,940
18 Other branches of parent bank	17,868	18,117	18,098	17,946	17,650	17,524	17,676	17,275	17,448	17,840	17,884	17,626
19 Banks	59,977	59,956	58,268	58,988	58,046	58,681	57,964	57,432	55,985	55,950	55,475	55,288
20 Public borrowers	10,591	10,488	9,873	10,274	10,776	10,529	10,649	10,965	10,691	10,686	10,857	10,610
21 Nonbank foreigners	229,130	229,802	235,778	230,438	238,190	235,495	232,152	228,547	225,884	224,682	225,556	228,600
22 Other assets	113,316	116,055	118,200	117,713	117,970	117,492	116,740	117,255	113,299	113,539	114,284	111,828
23 Total, all currencies	33,871	33,296	34,617	38,571	36,806	38,620	37,728	39,313	37,499	37,653	37,415	37,953
24 Claims on United States	40,119	42,300	43,804	39,779	42,244	40,069	40,980	39,906	39,133	38,696	39,262	37,443
25 Parent bank	6,063	6,213	6,076	6,072	5,992	5,876	5,786	5,510	5,330	5,441	5,424	5,334
26 Other banks in United States ³	33,263	34,246	33,703	33,291	32,928	32,927	32,246	32,526	31,337	31,749	32,183	31,098
27 Nonbanks ³	5,177	5,271	4,735	4,968	5,108	5,208	5,206	5,304	5,064	5,086	5,611	4,882
28 Claims on foreigners	121,195	121,944	124,501	123,174	122,406	123,933	120,488	118,337	114,358	113,437	114,895	112,809
29 Other branches of parent bank	35,886	35,934	37,282	37,598	35,234	35,387	32,587	30,641	28,282	27,902	28,590	26,868
30 Banks	30,383	30,515	31,789	32,453	29,876	30,181	27,239	25,509	23,323	22,810	23,358	21,495
31 Public borrowers	5,503	5,419	5,493	5,145	5,358	1,144	1,149	950	1,195	1,113	1,437	1,363
32 Nonbank foreigners	82,190	83,067	84,599	82,769	84,087	85,447	84,729	84,553	83,082	82,471	82,991	82,945
33 Other assets	28,770	28,103	28,723	29,247	30,280	32,867	31,762	33,623	32,704	32,476	32,689	33,607
34 Total payable in U.S. dollars	28,749	30,158	31,613	29,135	30,196	28,778	29,444	27,961	27,986	27,093	27,290	26,805
35 Claims on United States	4,356	4,414	4,390	4,408	4,296	4,284	4,288	3,983	3,879	4,063	4,094	4,030
36 Parent bank	20,315	20,392	19,873	19,979	19,315	19,518	19,235	18,986	18,513	18,839	18,918	18,503
37 Other banks in United States ³	3,119	2,943	2,620	2,807	3,085	3,099	3,172	3,143	2,994	3,064	3,314	2,996
38 Nonbanks ³	Bahamas and Caymans											
39 Claims on United States	142,670	141,347	150,289	145,563	156,658	153,704	147,541	146,861	144,207	138,981	141,610	146,811
40 Parent bank	71,315	71,242	78,352	75,964	83,613	81,807	77,881	78,424	76,642	71,911	75,655	77,296
41 Other banks in United States ³	44,313	45,402	50,959	48,379	54,654	54,307	49,914	50,926	49,707	45,641	48,202	49,449
42 Nonbanks ³	27,002	25,840	27,393	27,585	28,959	11,891	11,644	11,258	10,825	10,479	11,043	11,544
43 Claims on foreigners	67,460	66,212	68,024	65,758	69,033	68,109	65,620	64,263	63,545	63,031	62,024	65,598
44 Other branches of parent bank	19,269	17,892	19,288	18,075	21,110	17,926	15,567	16,093	15,639	15,117	13,837	17,661
45 Banks	32,971	33,125	34,896	32,822	33,659	31,746	32,007	30,505	30,075	30,263	30,529	30,246
46 Public borrowers	6,002	5,965	6,039	6,009	5,918	5,993	6,000	5,883	6,119	6,057	6,075	6,089
47 Nonbank foreigners	12,497	12,464	11,823	12,115	12,350	12,444	12,046	11,782	11,712	11,594	11,583	11,602
48 Other assets	3,895	3,893	3,913	3,841	4,012	3,788	4,040	4,174	4,020	4,039	3,931	3,917
49 Total payable in U.S. dollars	136,263	134,984	143,802	139,163	150,193	147,546	141,579	140,666	138,307	133,002	136,211	141,562

67. Assets and liabilities of foreign branches of U.S. banks¹—Continued

Millions of dollars, end of period

Liabilities	1984											
	Jan.	Feb.	Mar.	Apr.	May	June ²	July	Aug.	Sept.	Oct.	Nov.	Dec.
All foreign countries												
57 Total, all currencies	459,031	466,648	481,752	475,159	485,930	478,971	466,992	463,511	455,206	450,009	454,424	453,656
58 Negotiable CDs ⁴	n.a.	n.a.	n.a.	n.a.	n.a.	43,421	41,297	41,656	39,866	38,520	37,915	37,725
59 To United States	182,789	185,624	188,545	184,707	191,039	162,954	155,438	152,730	147,183	140,195	139,186	147,583
60 Parent bank	80,097	82,055	78,119	76,026	80,488	81,380	78,438	77,234	75,186	75,367	70,955	78,739
61 Other banks in United States	27,481	26,576	29,623	27,737	28,399	23,174	22,365	19,726	20,155	18,967	18,679	18,409
62 Nonbanks	75,211	76,993	80,803	80,944	82,152	58,400	54,818	55,770	51,842	45,861	49,552	50,435
63 To foreigners	257,136	261,443	273,061	270,190	274,959	252,891	249,501	247,597	246,799	249,161	254,886	247,907
64 Other branches of parent bank	83,688	83,626	89,229	92,991	94,894	93,031	89,862	91,572	91,266	90,274	91,404	93,909
65 Banks	86,898	89,493	95,639	90,164	94,042	83,025	80,082	78,796	77,471	82,235	86,822	78,203
66 Official institutions	19,716	20,551	18,248	17,887	19,606	19,523	21,261	20,238	21,566	19,501	20,883	20,281
67 Nonbank foreigners	68,728	69,714	71,923	71,205	68,882	57,312	58,296	56,991	56,496	57,151	55,777	55,514
68 Other liabilities	19,106	19,581	20,146	20,262	19,932	19,705	20,756	21,528	21,358	22,133	22,437	20,441
69 Total payable in U.S. dollars	368,650	370,305	383,099	375,719	390,726	386,295	375,661	371,224	365,217	357,949	363,210	367,145
70 Negotiable CDs ⁴	n.a.	n.a.	n.a.	n.a.	n.a.	40,852	38,990	39,610	37,629	36,102	35,608	35,227
71 To United States	178,918	181,304	184,259	180,405	186,760	158,410	151,180	148,197	142,662	135,924	134,991	143,571
72 Parent bank	77,722	79,438	75,527	73,583	78,012	78,671	75,730	74,648	72,414	72,856	68,432	76,254
73 Other banks in United States	27,004	26,026	29,054	27,163	27,763	22,593	21,749	19,052	19,492	18,313	18,128	17,935
74 Nonbanks	74,192	75,840	79,678	79,659	80,985	57,146	53,701	54,497	50,756	44,755	48,431	49,382
75 To foreigners	180,715	179,883	189,600	185,187	193,984	177,103	175,101	172,614	174,364	174,796	181,455	178,260
76 Other branches of parent bank	66,561	65,245	70,373	70,928	75,813	74,938	72,056	74,170	74,100	72,826	75,110	77,770
77 Banks	50,583	50,704	56,225	50,917	55,004	46,987	44,858	42,373	42,772	46,227	50,501	45,123
78 Official institutions	14,672	15,834	13,162	13,346	14,835	14,124	16,117	15,476	16,850	14,850	16,068	15,773
79 Nonbank foreigners	50,629	49,864	51,656	51,828	50,589	41,054	42,070	40,595	40,642	40,893	39,776	39,594
80 Other liabilities	9,017	9,118	9,240	10,127	9,982	9,930	10,390	10,803	10,562	11,127	11,156	10,087
United Kingdom												
81 Total, all currencies	155,096	157,972	161,007	161,109	159,250	159,038	155,643	154,250	147,696	147,562	149,377	144,385
82 Negotiable CDs ⁴	n.a.	n.a.	n.a.	n.a.	n.a.	39,840	37,998	38,265	36,600	34,948	34,269	34,413
83 To United States	55,618	56,550	56,228	56,526	55,353	31,949	29,682	29,667	27,280	26,558	25,338	25,250
84 Parent bank	17,075	18,307	15,580	16,311	17,820	18,532	16,730	18,127	16,130	16,598	15,060	14,651
85 Other banks in United States	10,640	10,570	11,440	10,542	9,487	4,701	4,277	3,581	3,486	3,418	3,074	3,125
86 Nonbanks	27,903	27,673	28,938	29,673	28,046	8,716	8,675	7,959	7,664	6,542	7,204	7,474
87 To foreigners	92,268	93,734	97,109	97,064	96,530	79,802	80,261	78,469	75,901	77,985	81,217	77,424
88 Other branches of parent bank	18,526	17,741	21,477	21,939	20,791	21,298	21,459	22,252	21,536	21,023	20,846	21,641
89 Banks	38,812	39,548	42,073	40,751	41,597	32,917	31,435	30,735	28,996	32,436	34,739	30,436
90 Official institutions	10,530	11,531	8,833	9,403	10,377	9,928	11,301	10,480	10,625	9,650	10,505	10,154
91 Nonbank foreigners	24,400	24,914	24,726	24,971	23,765	15,659	16,066	15,002	14,744	14,876	15,127	15,203
92 Other liabilities	7,210	7,688	7,670	7,519	7,367	7,447	7,702	7,849	7,915	8,071	8,553	7,298
93 Total payable in U.S. dollars	126,987	127,622	130,985	128,369	128,446	128,922	126,294	124,260	119,337	118,103	119,287	117,497
94 Negotiable CDs ⁴	n.a.	n.a.	n.a.	n.a.	n.a.	38,463	36,757	37,219	35,398	33,703	33,168	33,070
95 To United States	54,535	55,105	55,031	55,201	54,094	30,602	28,349	28,027	25,763	25,178	24,024	24,105
96 Parent bank	16,838	17,900	15,606	16,127	17,624	18,244	16,390	17,701	15,679	16,209	14,688	14,339
97 Other banks in United States	10,406	10,247	11,204	10,292	9,200	4,486	4,018	3,277	3,166	3,174	2,862	2,980
98 Nonbanks	27,291	26,958	28,221	28,782	27,270	7,872	7,941	7,049	6,918	5,795	6,474	6,786
99 To foreigners	69,557	69,438	72,892	69,739	70,955	56,274	57,495	55,337	54,590	55,482	58,163	56,923
100 Other branches of parent bank	14,758	13,956	17,559	14,801	15,907	17,362	17,472	18,384	18,175	17,600	17,562	18,294
101 Banks	26,386	26,229	28,833	27,286	27,308	19,541	18,197	16,984	16,015	18,309	20,262	18,356
102 Official institutions	8,594	9,777	6,910	7,650	8,760	7,945	9,610	8,920	9,375	8,306	9,072	8,871
103 Nonbank foreigners	19,819	19,476	19,590	20,002	18,980	11,426	12,216	11,049	11,025	11,267	11,267	11,402
104 Other liabilities	2,895	3,079	3,062	3,429	3,397	3,583	3,693	3,677	3,586	3,740	3,932	3,399
Bahamas and Caymans												
105 Total, all currencies	142,670	141,347	150,289	145,563	156,658	153,704	147,541	146,861	144,207	138,981	141,610	146,811
106 Negotiable CDs ⁴	n.a.	n.a.	n.a.	n.a.	n.a.	1,065	965	905	788	878	898	615
107 To United States	105,221	105,694	111,088	107,694	114,715	110,722	105,967	103,457	100,311	95,249	95,975	102,935
108 Parent bank	45,692	45,129	46,049	43,961	46,449	45,725	44,727	41,915	41,693	42,851	40,517	47,162
109 Other banks in United States	15,222	14,476	16,565	15,794	17,478	16,989	16,498	14,742	15,459	14,167	14,187	13,938
110 Nonbanks	44,307	46,089	48,474	47,939	50,788	48,008	44,742	46,800	43,159	38,231	41,271	41,855
111 To foreigners	35,206	33,412	36,839	35,524	39,427	39,338	37,828	39,598	40,213	39,872	41,764	40,320
112 Other branches of parent bank	13,799	13,392	13,629	14,533	16,096	13,873	12,381	14,446	15,283	14,823	16,455	16,782
113 Banks	9,884	9,373	11,428	9,902	12,178	12,485	12,635	12,200	11,978	13,068	13,993	12,405
114 Official institutions	2,310	1,870	2,397	1,869	2,198	2,681	2,427	2,674	3,028	2,211	2,376	2,054
115 Nonbank foreigners	10,758	10,378	11,027	10,895	11,018	10,299	10,385	10,278	9,924	9,770	8,940	9,079
116 Other liabilities	2,243	2,241	2,362	2,345	2,516	2,579	2,781	2,901	2,895	2,982	2,973	2,921
117 Total payable in U.S. dollars	138,805	137,666	146,253	141,322	152,517	149,634	143,590	142,836	140,531	135,326	137,866	143,582

67. Assets and liabilities of foreign branches of U.S. banks¹—Continued

Millions of dollars, end of period

Assets	1985											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
All foreign countries												
1 Total, all currencies	446,622	454,412	463,646	462,069	459,990	458,218	463,981	457,525	456,700	454,492	455,935	458,104
2 Claims on United States	115,549	119,014	119,903	121,784	121,105	121,200	119,332	122,861	119,526	121,806	115,587	119,826
3 Parent bank	79,432	84,068	86,788	86,869	85,575	85,210	83,995	86,735	85,463	87,255	82,327	87,201
4 Other banks in United States ³	13,625	13,733	13,089	14,194	14,098	14,457	14,737	14,051	13,258	12,808	12,096	13,070
5 Nonbanks ¹	22,492	21,213	20,026	20,721	21,432	21,533	20,600	22,075	20,805	21,743	21,164	19,555
6 Claims on foreigners	311,085	316,042	323,329	320,444	318,447	316,156	323,032	313,288	314,997	310,480	317,498	315,763
7 Other branches of parent bank	87,952	89,786	93,687	91,751	91,410	89,875	91,205	89,678	87,673	86,912	89,580	91,399
8 Banks	100,489	104,922	105,510	104,543	102,537	101,492	105,020	99,162	102,334	98,578	102,907	103,014
9 Public borrowers	22,762	22,431	22,658	23,216	23,193	23,136	23,209	22,958	23,389	23,478	23,613	23,395
10 Nonbank foreigners	99,882	98,903	101,474	100,934	101,307	101,653	103,598	101,490	101,601	101,512	101,398	97,955
11 Other assets	19,988	19,356	20,414	19,841	20,438	20,862	21,617	21,376	22,177	22,206	22,850	22,515
12 Total payable in U.S. dollars	344,988	353,271	356,084	352,855	351,180	350,135	346,112	341,872	335,326	331,610	329,622	336,339
13 Claims on United States	113,302	116,710	117,532	119,185	118,650	118,642	116,361	120,113	116,630	118,630	112,419	116,758
14 Parent bank	78,506	83,058	85,706	85,737	84,606	84,224	82,845	85,806	84,252	86,101	81,162	85,971
15 Other banks in United States ³	13,432	13,460	12,783	13,835	13,702	14,015	14,113	13,444	12,697	12,258	11,463	12,467
16 Nonbanks ³	21,364	20,192	19,043	19,613	20,342	20,403	19,403	20,863	19,681	20,271	19,794	18,320
17 Claims on foreigners	221,161	226,123	228,435	223,803	222,546	221,510	219,843	212,051	208,868	203,009	207,258	209,947
18 Other branches of parent bank	72,927	74,848	77,926	75,506	75,651	74,635	74,504	72,475	69,241	68,576	70,548	72,689
19 Banks	75,932	79,458	78,948	76,846	75,632	75,286	75,282	70,916	71,013	67,344	69,646	71,738
20 Public borrowers	17,302	16,956	17,165	17,335	17,394	17,305	17,118	17,132	17,386	17,432	17,277	17,192
21 Nonbank foreigners	55,000	54,861	54,396	54,116	53,869	54,284	52,939	51,528	51,228	49,657	49,787	48,328
22 Other assets	10,525	10,438	10,117	9,867	9,984	9,983	9,908	9,708	9,828	9,971	9,945	9,634
United Kingdom												
23 Total, all currencies	146,293	149,702	150,972	149,144	148,860	149,600	151,456	151,118	150,276	149,607	152,456	148,599
24 Claims on United States	28,750	31,884	29,649	29,909	30,294	31,273	31,102	35,256	32,620	33,816	33,774	33,150
25 Parent bank	22,265	25,287	23,224	23,215	23,534	23,881	24,330	28,156	25,829	26,956	26,718	26,970
26 Other banks in United States ³	1,540	1,561	1,511	1,649	1,613	1,691	1,525	1,474	1,334	1,269	1,289	1,106
27 Nonbanks ³	4,945	5,036	4,914	5,045	5,147	5,701	5,247	5,626	5,457	5,591	5,767	5,074
28 Claims on foreigners	112,479	113,126	116,176	114,138	113,416	113,234	114,860	110,513	112,529	110,325	112,865	110,224
29 Other branches of parent bank	36,559	35,573	36,147	34,485	34,535	34,230	33,572	32,654	32,418	32,110	30,600	31,576
30 Banks	39,235	41,186	41,010	41,242	39,905	39,850	40,546	37,796	40,504	37,858	40,482	39,250
31 Public borrowers	5,226	5,052	4,949	4,967	4,932	4,973	5,056	5,054	5,112	5,482	5,735	5,644
32 Nonbank foreigners	31,459	31,315	34,070	33,444	34,044	34,181	35,686	35,009	34,495	34,875	36,048	33,754
33 Other assets	5,064	4,692	5,147	5,097	5,150	5,093	5,494	5,349	5,127	5,466	5,817	5,225
34 Total payable in U.S. dollars	113,116	116,400	114,389	111,931	111,880	112,687	110,452	110,973	108,731	108,024	108,699	108,626
35 Claims on United States	27,774	30,919	28,807	28,977	29,369	30,319	30,049	34,207	31,505	32,569	32,553	32,085
36 Parent bank	21,929	24,885	22,884	22,885	23,241	23,576	23,957	27,853	25,358	26,495	26,210	26,568
37 Other banks in United States ³	1,496	1,498	1,462	1,572	1,488	1,604	1,415	1,355	1,247	1,194	1,205	1,005
38 Nonbanks ³	4,349	4,536	4,461	4,520	4,640	5,139	4,677	4,999	4,900	4,880	5,138	4,512
39 Claims on foreigners	82,357	82,459	82,731	79,958	79,616	79,506	77,479	73,807	74,301	72,323	72,842	73,482
40 Other branches of parent bank	32,091	31,290	31,621	29,505	29,817	29,406	28,656	27,031	26,596	26,719	24,989	26,011
41 Banks	27,626	28,761	28,184	27,803	27,184	27,317	26,349	24,382	25,458	23,888	25,667	26,139
42 Public borrowers	3,861	3,672	3,534	3,503	3,500	3,587	3,538	3,599	3,633	3,966	3,982	3,999
43 Nonbank foreigners	18,779	18,736	19,392	19,147	19,115	19,196	18,936	18,795	18,614	17,750	18,204	17,333
44 Other assets	2,985	3,022	2,851	2,996	2,895	2,862	2,924	2,959	2,925	3,132	3,304	3,059
Bahamas and Caymans												
45 Total, all currencies	141,902	144,665	147,041	145,096	144,033	143,549	140,786	138,510	135,519	135,262	133,645	142,055
46 Claims on United States	76,923	76,435	78,872	79,132	78,834	78,014	75,242	74,421	72,744	73,572	69,923	74,984
47 Parent bank	49,023	50,036	53,926	52,979	51,872	51,158	48,657	47,815	47,299	47,918	45,811	50,553
48 Other banks in United States ³	11,265	11,301	10,758	11,642	11,720	11,995	12,379	11,718	11,138	10,812	10,082	11,217
49 Nonbanks ³	16,635	15,098	14,188	14,511	15,242	14,861	14,206	14,888	14,307	14,842	14,303	13,214
50 Claims on foreigners	61,157	64,374	64,308	62,137	61,576	61,951	62,204	60,954	59,466	58,467	60,503	63,894
51 Other branches of parent bank	14,382	16,235	15,685	14,716	15,268	15,645	15,669	16,479	15,428	15,856	17,050	19,042
52 Banks	29,180	30,864	31,415	29,807	28,868	28,452	29,182	27,544	27,087	25,861	26,768	28,182
53 Public borrowers	6,163	6,107	6,359	6,704	6,669	6,727	6,590	6,527	6,598	6,417	6,440	6,458
54 Nonbank foreigners	11,432	11,168	10,849	10,910	10,771	11,127	10,763	10,404	10,353	10,333	10,245	10,212
55 Other assets	3,822	3,856	3,861	3,827	3,623	3,584	3,340	3,135	3,309	3,223	3,219	3,177
56 Total payable in U.S. dollars	137,164	139,544	141,541	139,920	138,720	138,579	135,474	133,521	130,135	129,787	127,997	136,794

67. Assets and liabilities of foreign branches of U.S. banks¹—Continued

Millions of dollars, end of period

Liabilities	1985											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
All foreign countries												
57 Total, all currencies	446,622	454,412	463,646	462,069	459,990	458,218	463,981	457,525	456,700	454,492	455,935	458,104
58 Negotiable CDs ⁴	38,965	41,963	41,153	39,368	37,755	37,946	37,679	37,880	39,676	38,044	36,607	34,607
59 To United States	144,125	141,305	146,023	145,491	145,591	147,386	146,374	144,390	143,556	140,142	143,169	155,276
60 Parent bank	75,669	72,742	76,350	76,378	78,410	79,819	80,650	77,472	78,631	75,479	81,171	83,649
61 Other banks in United States	18,092	17,820	17,766	18,824	18,774	19,424	17,025	16,085	17,017	15,602	15,460	16,894
62 Nonbanks	50,364	50,743	51,907	50,289	48,407	48,143	48,699	50,833	47,908	49,061	46,538	54,733
63 To foreigners	242,519	250,598	254,830	255,618	254,521	251,573	256,751	252,696	250,345	252,253	252,205	246,003
64 Other branches of parent bank	88,678	90,783	94,856	92,499	91,961	91,103	92,979	90,477	87,854	88,539	88,438	89,529
65 Banks	79,235	83,999	82,658	83,604	81,530	80,507	82,762	80,931	82,421	82,470	81,871	76,878
66 Official institutions	19,484	19,356	20,831	21,854	21,827	21,703	20,935	21,234	21,020	21,322	21,658	19,523
67 Nonbank foreigners	55,122	56,460	56,485	57,661	59,203	58,260	60,075	60,054	59,050	59,922	60,238	60,073
68 Other liabilities	21,013	20,546	21,640	21,592	22,123	21,313	23,177	22,559	23,123	24,053	23,954	22,218
69 Total payable in U.S. dollars	359,383	367,521	370,548	366,958	365,165	365,813	361,407	357,183	350,394	346,883	345,810	353,416
70 Negotiable CDs ⁴	36,456	39,707	38,463	36,386	34,783	34,631	33,712	34,025	35,695	33,995	32,838	31,063
71 To United States	140,273	137,561	141,684	140,835	140,939	142,461	141,128	138,768	136,917	134,266	137,036	149,899
72 Parent bank	73,348	70,506	73,927	73,779	75,786	77,013	77,537	74,164	74,778	71,996	77,892	80,623
73 Other banks in United States	17,554	17,291	17,217	18,260	18,201	18,863	16,439	15,464	16,092	15,128	14,896	16,264
74 Nonbanks	49,371	49,764	50,540	48,796	46,952	46,585	47,152	49,140	46,047	47,142	44,248	53,012
75 To foreigners	172,319	179,579	180,121	179,474	179,553	179,354	177,130	174,624	167,785	168,378	165,393	163,358
76 Other branches of parent bank	73,458	75,698	79,191	76,647	76,101	75,923	76,381	73,764	69,606	70,007	69,261	70,943
77 Banks	44,884	48,712	44,851	45,157	44,406	44,705	43,676	42,850	41,180	41,559	39,682	37,323
78 Official institutions	14,861	14,653	16,049	17,178	17,407	17,278	15,935	16,238	16,224	16,010	15,905	14,354
79 Nonbank foreigners	39,116	40,516	40,030	40,492	41,639	41,448	41,138	41,772	40,775	40,802	40,545	40,738
80 Other liabilities	10,335	10,674	10,280	10,263	9,890	9,367	9,437	9,766	9,997	10,244	10,543	9,096
United Kingdom												
81 Total, all currencies	146,293	149,702	150,972	149,144	148,860	149,600	151,456	151,118	150,276	149,607	152,456	148,599
82 Negotiable CDs ⁴	35,616	38,446	37,614	35,754	34,228	34,431	34,090	34,151	35,819	33,913	32,708	31,260
83 To United States	27,757	23,440	23,735	23,986	24,811	25,480	24,167	25,158	25,547	24,958	27,933	29,425
84 Parent bank	16,714	13,763	14,507	14,033	14,278	14,910	13,434	14,336	14,592	13,893	18,167	19,330
85 Other banks in United States	3,569	2,948	2,673	2,665	2,735	3,571	2,853	2,839	3,592	2,602	2,453	2,974
86 Nonbanks	7,474	6,729	6,555	7,288	7,798	6,999	7,880	7,983	7,429	8,463	7,313	7,121
87 To foreigners	75,040	80,450	80,967	80,914	81,034	81,004	83,480	82,317	79,671	80,646	81,446	78,522
88 Other branches of parent bank	20,200	22,147	23,700	21,888	21,785	22,565	23,647	22,348	20,233	20,175	21,932	23,289
89 Banks	31,216	33,789	32,003	32,259	31,573	30,852	32,389	31,518	32,041	33,102	32,200	28,581
90 Official institutions	9,084	9,374	10,305	11,590	11,260	11,240	10,180	10,823	10,824	10,812	10,519	9,676
91 Nonbank foreigners	14,540	15,140	14,959	15,177	16,416	16,347	17,264	17,628	16,573	16,557	16,795	16,876
92 Other liabilities	7,880	7,366	8,656	8,490	8,787	8,685	9,719	9,492	9,239	10,090	10,369	9,392
93 Total payable in U.S. dollars	117,361	120,791	118,251	116,561	116,317	117,334	114,124	115,065	112,816	111,263	112,681	112,697
94 Negotiable CDs ⁴	34,245	37,196	35,985	34,191	32,707	32,715	31,739	31,906	33,380	31,574	30,570	29,337
95 To United States	26,585	22,385	22,232	22,281	23,206	23,729	22,254	23,119	23,329	22,854	25,581	27,759
96 Parent bank	16,349	13,506	14,127	13,569	13,869	14,472	12,777	13,773	13,995	13,350	17,651	18,956
97 Other banks in United States	3,420	2,804	2,503	2,500	2,550	3,387	2,687	2,628	3,309	2,479	2,295	2,826
98 Nonbanks	6,816	6,075	5,602	6,212	6,787	5,870	6,790	6,718	6,025	7,025	5,635	5,977
99 To foreigners	52,953	57,656	56,575	56,474	56,886	57,504	56,783	56,208	52,245	52,469	52,091	51,977
100 Other branches of parent bank	16,941	18,773	20,128	18,452	18,376	19,053	19,640	18,241	15,999	15,480	16,687	18,493
101 Banks	17,889	20,022	17,191	17,497	17,417	17,175	17,249	16,975	15,787	17,053	15,840	14,344
102 Official institutions	7,748	7,854	8,734	9,989	9,687	9,648	8,430	9,005	9,055	8,877	8,357	7,661
103 Nonbank foreigners	10,375	11,007	10,522	10,536	11,406	11,628	11,464	11,987	11,404	11,059	11,207	11,479
104 Other liabilities	3,578	3,554	3,459	3,615	3,518	3,386	3,348	3,832	3,862	4,366	4,439	3,624
Bahamas and Caymans												
105 Total, all currencies	141,902	144,665	147,041	145,096	144,033	143,549	140,786	138,510	135,519	135,262	133,645	142,055
106 Negotiable CDs ⁴	734	953	779	634	436	344	320	356	686	745	747	610
107 To United States	98,428	99,188	103,028	100,469	99,360	99,818	98,667	95,775	94,375	92,978	92,508	103,548
108 Parent bank	43,739	43,360	45,386	43,742	45,548	45,713	47,141	43,372	44,647	43,083	43,509	44,546
109 Other banks in United States	13,287	13,578	13,948	15,102	14,537	14,742	12,972	12,151	12,092	11,946	11,874	12,778
110 Nonbanks	41,402	42,250	43,694	41,625	39,275	39,363	38,554	40,252	37,636	37,949	37,125	46,224
111 To foreigners	39,858	41,514	40,350	41,087	41,422	40,622	39,063	39,658	37,668	38,787	37,307	35,053
112 Other branches of parent bank	16,142	17,111	16,742	17,175	17,752	16,608	16,640	17,632	16,023	17,201	15,593	14,075
113 Banks	12,218	12,962	12,550	13,459	12,872	13,611	12,314	11,443	11,420	11,120	10,954	10,669
114 Official institutions	2,020	1,992	1,884	1,598	2,194	1,866	1,939	1,687	1,763	1,872	2,278	1,776
115 Nonbank foreigners	9,478	9,449	9,174	8,855	8,604	8,537	8,170	8,896	8,462	8,594	8,482	8,533
116 Other liabilities	2,882	3,010	2,884	2,906	2,815	2,765	2,736	2,721	2,790	2,752	3,083	2,844
117 Total payable in U.S. dollars	138,277	140,965	143,215	140,945	139,909	139,648	136,823	134,623	131,226	130,992	129,575	138,322

68. Assets and liabilities of U.S. branches and agencies of foreign banks

A. March 31, 1985¹

Millions of dollars

Item	All states ²			New York		California, total	Illinois, branches	Other states ²	
	Total	Branches	Agencies	Branches	Agencies			Branches	Agencies
1 Total assets ³	283,047	226,652	56,395	202,805	5,839	46,213	13,583	6,265	8,342
2 Cash and due from depository institutions	66,748	60,910	5,838	57,038	258	6,034	2,714	272	431
3 Currency and coin (U.S. and foreign)	22	19	3	15	1	2	2	1	2
4 Balances with Federal Reserve Banks	1,147	1,090	57	970	28	38	52	51	8
5 Balances with other central banks	32	29	3	28	3	0	1	0	0
6 Demand balances with commercial banks in United States	1,011	879	131	807	44	65	31	21	43
7 All other balances with depository institutions in United States and with banks in foreign countries	64,295	58,667	5,628	54,999	181	5,918	2,625	197	374
8 Time and savings balances with commercial banks in United States	33,709	30,169	3,540	28,292	154	3,310	1,598	123	233
9 Balances with other depository institutions in United States	126	101	25	101	0	4	0	0	21
10 Balances with banks in foreign countries	30,460	28,397	2,063	26,607	27	2,604	1,027	74	120
11 Foreign branches of U.S. banks	2,314	2,280	35	2,239	5	21	41	0	9
12 Other banks in foreign countries	28,145	26,117	2,028	24,368	22	2,583	986	74	111
13 Cash items in process of collection	241	225	16	219	1	12	3	2	5
14 Total securities, loans, and lease financing receivables	155,795	120,172	35,623	104,070	4,495	27,632	10,032	3,441	6,125
15 Total securities, book value	12,402	10,925	1,477	10,315	151	1,298	423	43	173
16 U.S. Treasury	4,731	4,488	242	4,273	112	59	163	25	100
17 Obligations of other U.S. government agencies and corporations	568	548	21	532	2	15	0	13	6
18 Obligations of states and political subdivisions in United States	73	62	12	50	0	1	12	0	11
19 Other bonds, notes, debentures, and corporate stock	7,030	5,827	1,202	5,460	37	1,223	249	5	55
20 Federal funds sold and securities purchased under agreements to resell	7,796	6,636	1,159	6,426	658	449	130	48	84
By holder									
21 Commercial banks in United States	6,270	5,469	801	5,267	360	398	122	48	74
22 Others	1,526	1,167	359	1,159	298	51	8	0	10
By type									
23 One-day maturity or continuing contract	7,655	6,496	1,159	6,286	658	448	130	48	84
24 Securities purchased under agreements to resell	49	30	19	30	18	0	0	0	1
25 Other	7,606	6,466	1,140	6,256	640	448	130	48	83
26 Other securities purchased under agreements to resell	141	140	1	140	0	1	0	0	0
27 Total loans, gross	143,537	109,347	34,190	93,845	4,354	26,370	9,614	3,400	5,955
28 LESS: Unearned income on loans	145	100	44	89	10	35	5	2	2
29 EQUALS: Loans, net	143,392	109,247	34,145	93,755	4,344	26,334	9,608	3,398	5,953

68. Assets and liabilities of U.S. branches and agencies of foreign banks—Continued

A. March 31, 1985¹—Continued

Millions of dollars

Item	All states ²			New York		California, total	Illinois, branches	Other states ²	
	Total	Branches	Agencies	Branches	Agencies			Branches	Agencies
<i>Total loans, gross, by category</i>									
30 Real estate loans	5,005	2,795	2,210	1,810	10	1,340	405	277	1,163
31 Loans to financial institutions	54,382	41,554	12,827	37,237	954	11,549	3,265	519	858
32 Commercial banks in United States	27,466	19,941	7,525	18,034	390	7,365	1,253	246	178
33 U.S. branches and agencies of other foreign banks	23,500	16,336	7,164	14,566	373	7,047	1,170	202	144
34 Other commercial banks	3,965	3,605	360	3,468	17	318	83	44	34
35 Banks in foreign countries	23,918	19,042	4,876	17,351	543	3,766	1,336	273	649
36 Foreign branches of U.S. banks	841	657	184	497	13	180	149	1	1
37 Other	23,077	18,385	4,692	16,854	530	3,586	1,187	272	648
38 Other financial institutions	2,998	2,571	426	1,851	22	418	676	1	31
39 Loans for purchasing or carrying securities	1,537	1,451	86	1,375	1	158	0	3	0
40 Commercial and industrial loans	66,096	51,021	15,075	41,848	2,110	11,245	5,395	2,387	3,111
41 U.S. addressees (domicile)	42,300	32,199	10,101	24,447	261	8,476	4,840	1,709	2,566
42 Non-U.S. addressees (domicile)	23,795	18,822	4,974	17,401	1,849	2,768	554	679	544
43 Loans to individuals for household, family, and other personal expenditures	362	243	119	205	91	27	9	21	9
44 All other loans	16,156	12,283	3,873	11,369	1,188	2,052	540	192	815
45 Loans to foreign governments and official institutions	15,269	11,534	3,735	10,752	1,173	1,941	479	152	772
46 Other	887	749	138	617	14	111	61	41	43
47 Lease financing receivables	0	0	0	0	0	0	0	0	0
48 All other assets	52,709	38,934	13,775	35,270	428	12,098	706	2,504	1,702
49 Customers' liability on acceptances outstanding	19,114	14,624	4,490	14,150	36	4,446	207	197	79
50 U.S. addressees (domicile)	11,862	7,939	3,923	7,629	6	3,967	196	42	21
51 Non-U.S. addressees (domicile)	7,252	6,686	566	6,520	30	479	11	154	57
52 Net due from related banking institutions ⁴	26,192	18,243	7,949	15,642	229	6,600	132	2,184	1,406
53 Other	7,402	6,067	1,336	5,479	163	1,052	367	123	218

68. Assets and liabilities of U.S. branches and agencies of foreign banks—Continued

A. March 31, 1985¹—Continued

Millions of dollars

Item	All states ²			New York		California, total	Illinois, branches	Other states ²	
	Total	Branches	Agencies	Branches	Agencies			Branches	Agencies
54 Total liabilities ³	283,047	226,652	56,395	202,805	5,839	46,213	13,583	6,265	8,342
55 Total deposits and credit balances	160,875	138,891	21,985	127,600	2,037	18,914	5,224	3,631	3,469
56 Individuals, partnerships, and corporations	46,539	42,671	3,868	36,418	109	1,663	2,160	3,134	3,054
57 U.S. addressees (domicile)	26,240	26,179	61	20,995	12	377	1,797	3,038	20
58 Non-U.S. addressees (domicile)	20,299	16,492	3,807	15,423	97	1,286	363	97	3,034
59 U.S. government, states, and political subdivisions in United States	72	72	0	27	0	9	11	26	0
60 All other	114,264	96,147	18,117	91,155	1,928	17,242	3,054	471	414
61 Foreign governments and official institutions	7,632	7,126	506	6,994	312	111	40	20	154
62 Commercial banks in United States	46,695	35,999	10,696	33,688	948	10,276	1,454	241	88
63 U.S. branches and agencies of other foreign banks	37,706	28,945	8,761	27,010	564	8,700	1,252	140	40
64 Other commercial banks in United States	8,989	7,054	1,935	6,678	384	1,576	202	102	48
65 Banks in foreign countries	59,526	52,654	6,871	50,132	655	6,831	1,547	205	154
66 Foreign branches of U.S. banks	7,069	5,777	1,292	5,283	237	1,194	292	51	13
67 Other banks in foreign countries	52,457	46,878	5,579	44,849	418	5,638	1,256	155	142
68 Certified and officers' checks, travelers checks, and letters of credit sold for cash	411	368	43	341	13	24	13	4	17
69 Demand deposits	3,400	3,158	242	2,885	14	87	126	91	196
70 Individuals, partnerships, and corporations	1,915	1,770	145	1,557	0	58	106	65	129
71 U.S. addressees (domicile)	1,199	1,198	1	1,010	0	26	102	59	1
72 Non-U.S. addressees (domicile)	716	572	144	547	0	32	4	6	128
73 U.S. government, states, and political subdivisions in United States	7	7	0	7	0	0	0	0	0
74 All other	1,478	1,381	97	1,321	14	29	19	26	67
75 Foreign governments and official institutions	304	301	3	279	0	1	2	20	2
76 Commercial banks in United States	97	85	11	82	0	1	1	2	11
77 U.S. branches and agencies of other foreign banks	33	33	1	32	0	0	0	0	1
78 Other commercial banks in United States	63	53	10	49	0	1	1	2	10
79 Banks in foreign countries	665	626	39	620	1	3	4	0	37
80 Certified and officers' checks, travelers checks, and letters of credit sold for cash	411	368	43	341	13	24	13	4	17
81 Time deposits	156,121	134,664	21,457	123,864	1,913	18,714	5,014	3,458	3,158
82 Individuals, partnerships, and corporations	43,416	39,914	3,502	34,091	58	1,493	1,970	2,988	2,817
83 U.S. addressees (domicile)	24,366	24,365	1	19,556	0	293	1,614	2,902	1
84 Non-U.S. addressees (domicile)	19,049	15,549	3,501	14,534	58	1,200	356	86	2,816
85 U.S. government, states, and political subdivisions in United States	65	65	0	20	0	9	10	25	0
86 All other	112,641	94,685	17,955	89,753	1,856	17,212	3,034	445	341
87 Foreign governments and official institutions	7,286	6,813	472	6,703	287	109	38	1	147
88 Commercial banks in United States	46,583	35,909	10,674	33,602	937	10,275	1,453	239	77
89 U.S. branches and agencies of other foreign banks	37,672	28,912	8,760	26,977	564	8,700	1,252	140	39
90 Other commercial banks in United States	8,911	6,997	1,914	6,625	373	1,575	201	100	38
91 Banks in foreign countries	58,772	51,963	6,809	49,448	631	6,828	1,543	205	117
92 Savings deposits	995	878	117	662	0	83	84	81	85
93 Individuals, partnerships, and corporations	995	878	117	662	0	83	84	81	85
94 U.S. addressees (domicile)	541	541	0	355	0	30	80	76	0
95 Non-U.S. addressees (domicile)	454	337	117	307	0	53	4	5	85
96 U.S. government, states, and political subdivisions in United States	0	0	0	0	0	0	0	0	0
97 All other	0	0	0	0	0	0	0	0	0

68. Assets and liabilities of U.S. branches and agencies of foreign banks—Continued

A. March 31, 1985¹—Continued

Millions of dollars

Item	All states ²			New York		California, total	Illinois, branches	Other states ²	
	Total	Branches	Agencies	Branches	Agencies			Branches	Agencies
98 Credit balances	359	191	169	189	109	30	0	1	30
99 Individuals, partnerships, and corporations	213	110	104	108	51	30	0	1	24
100 U.S. addressees (domicile)	134	75	59	73	12	29	0	1	19
101 Non-U.S. addressees (domicile)	80	35	45	35	39	1	0	0	5
102 U.S. government, states, and political subdivisions in United States	0	0	0	0	0	0	0	0	0
103 All other	146	81	65	81	58	1	0	0	6
104 Foreign governments and official institutions	42	12	31	12	25	1	0	0	6
105 Commercial banks in United States	16	5	11	5	11	0	0	0	0
106 U.S. branches and agencies of other foreign banks	1	1	0	1	0	0	0	0	0
107 Other commercial banks in United States	15	4	11	4	11	0	0	0	0
108 Banks in foreign countries	88	65	23	65	23	0	0	0	0
109 Federal funds purchased and securities sold under agreements to repurchase	22,956	18,071	4,886	17,082	629	4,328	533	186	198
By holder									
110 Commercial banks in United States	18,692	14,368	4,324	13,466	247	4,174	465	186	154
111 Others	4,265	3,703	562	3,616	382	154	68	0	44
By type									
112 One-day maturity or continuing contract	21,834	17,034	4,801	16,122	546	4,316	467	186	198
113 Securities sold under agreements to repurchase	2,514	2,408	106	2,396	69	38	2	0	8
114 Other	19,320	14,626	4,695	13,726	477	4,277	464	186	190
115 Other securities sold under agreements to repurchase	1,122	1,037	85	960	83	13	66	0	0
116 Other liabilities for borrowed money	38,070	23,330	14,740	21,129	1,691	12,706	1,260	484	799
117 Owed to banks	36,150	21,557	14,592	19,524	1,637	12,613	1,100	478	799
118 U.S. addressees (domicile)	35,081	20,684	14,398	18,710	1,622	12,607	1,075	444	624
119 Non-U.S. addressees (domicile)	1,069	874	195	815	15	6	25	34	175
120 Owed to others	1,920	1,772	148	1,605	54	94	161	6	0
121 U.S. addressees (domicile)	1,739	1,648	91	1,481	7	84	161	6	0
122 Non-U.S. addressees (domicile)	181	124	57	124	47	10	0	0	0
123 All other liabilities	61,146	46,361	14,784	36,993	1,483	10,264	6,565	1,964	3,877
124 Acceptances executed and outstanding	21,571	16,705	4,866	16,216	16	4,841	219	199	81
125 Net due to related banking institutions ⁴	33,809	24,604	9,206	16,163	1,354	4,855	6,075	1,654	3,709
126 Other	5,765	5,053	712	4,615	113	569	271	111	87
MEMO									
127 Time deposits of \$100,000 or more	116,249	96,971	19,279	86,534	142	18,536	4,944	3,282	2,811
128 Certificates of deposit (CDs) in denominations of \$100,000 or more	35,706	33,714	1,992	28,328	1	1,232	1,827	2,906	1,412
129 Other	80,543	63,256	17,287	58,206	141	17,304	3,117	376	1,399
130 Savings deposits authorized for automatic transfer and NOW accounts	89	53	35	34	0	14	7	8	26
131 Money market time certificates of \$10,000 or more, and less than \$100,000 with original maturities of 26 weeks	0	0	0	0	0	0	0	0	0
132 Time certificates of deposit in denominations of \$100,000 or more with remaining maturity of more than 12 months	11,713	11,677	36	9,834	0	193	462	1,195	28
133 Acceptances refinanced with a U.S.-chartered bank	3,333	2,408	925	2,024	114	933	0	261	1
134 Statutory or regulatory asset pledge requirement	48,789	47,325	1,464	45,305	1,384	150	1,896	20	35
135 Statutory or regulatory asset maintenance requirement	19,313	19,097	215	6,060	0	448	9,697	2,896	211
136 Commercial letters of credit	9,040	6,065	2,975	5,497	257	2,634	166	245	241
137 Standby letters of credit, total	33,989	29,008	4,981	24,931	88	4,183	2,730	715	1,342
138 U.S. addressees (domicile)	30,500	26,035	4,465	22,191	19	3,823	2,560	685	1,221
139 Non-U.S. addressees (domicile)	3,489	2,973	516	2,740	69	360	170	30	121
140 Standby letters of credit conveyed to others through participations (included in total standby letters of credit)	4,802	4,590	211	4,009	0	269	384	42	97

68. Assets and liabilities of U.S. branches and agencies of foreign banks—Continued

A. March 31, 1985¹—Continued

Millions of dollars

Item	All states ²			New York		California total	Illinois, branches	Other states ²	
	Total	Branches	Agencies	Branches	Agencies			Branches	Agencies
141 Holdings of commercial paper included in total gross loans	569	362	207	328	3	213	10	3	12
142 Holdings of acceptances included in total commercial and industrial loans	4,716	3,591	1,125	3,465	57	1,075	93	17	10
143 Immediately available funds with a maturity greater than one day (included in other liabilities for borrowed money)	28,058	17,567	10,491	15,694	1,375	9,400	1,120	371	98
144 Gross due from related banking institutions ⁴	100,956	81,923	19,034	74,030	977	16,321	3,511	3,563	2,554
145 U.S. addressees (domicile)	25,732	18,951	6,781	14,355	117	5,807	1,354	2,900	1,199
146 Branches and agencies in the United States	24,915	18,355	6,560	13,780	95	5,608	1,336	2,897	1,199
147 In the same state as reporter	2,130	1,471	658	1,418	48	595	0	2	67
148 In other states	22,785	16,884	5,902	12,362	48	5,013	1,336	2,896	1,132
149 U.S. banking subsidiaries	818	596	221	576	22	199	18	2	1
150 Non-U.S. addressees (domicile)	75,224	62,971	12,253	59,675	860	10,514	2,157	664	1,355
151 Head office and non-U.S. branches and agencies	73,240	61,444	11,795	58,185	764	10,306	2,122	663	1,199
152 Non-U.S. banking companies and offices	1,984	1,527	457	1,489	95	209	35	0	156
153 Gross due to related banking institutions ⁴	108,573	88,283	20,291	74,551	2,101	14,576	9,454	3,033	4,858
154 U.S. addressees (domicile)	25,066	17,865	7,201	10,207	49	3,789	4,811	2,320	3,891
155 Branches and agencies in the United States	24,545	17,482	7,063	9,917	49	3,706	4,728	2,311	3,834
156 In the same state as reporter	2,045	1,428	617	1,373	12	608	0	2	51
157 In other states	22,500	16,054	6,446	8,544	37	3,099	4,728	2,309	3,783
158 U.S. banking subsidiaries	521	384	138	290	0	82	83	9	57
159 Non-U.S. addressees (domicile)	83,507	70,417	13,089	64,344	2,053	10,787	4,643	713	967
160 Head office and non-U.S. branches and agencies	81,154	68,346	12,808	62,340	1,957	10,631	4,627	713	886
161 Non-U.S. banking companies and offices	2,353	2,072	281	2,005	95	157	15	0	81
<i>Average for 30 calendar days (or calendar month) ending with report date</i>									
162 Total assets	284,148	226,858	57,290	203,048	5,846	47,090	13,569	6,365	8,231
163 Cash and due from depository institutions	64,446	58,357	6,089	54,573	285	6,164	2,755	255	414
164 Federal funds sold and securities purchased under agreements to resell	8,728	7,590	1,139	7,213	613	545	255	43	59
165 Total loans	139,987	106,529	33,458	91,408	4,165	26,012	9,389	3,405	5,609
166 Loans to banks in foreign countries	23,179	18,370	4,810	16,788	573	3,679	1,237	265	637
167 Total deposits and credit balances	155,980	134,186	21,794	123,067	1,799	18,872	5,361	3,581	3,300
168 Time CDs in denominations of \$100,000 or more	34,876	32,875	2,001	27,399	0	1,277	1,902	2,914	1,384
169 Federal funds purchased and securities sold under agreements to repurchase	20,816	16,179	4,637	15,113	606	4,101	571	258	168
170 Other liabilities for borrowed money	39,750	24,499	15,251	22,196	1,722	13,177	1,323	458	874
171 Number of reports filed ⁵	465	293	172	187	28	120	45	32	53

68. Assets and liabilities of U.S. branches and agencies of foreign banks—Continued

B. June 30, 1985¹

Millions of dollars

Item	All states ²			New York		California total	Illinois, branches	Other states	
	Total	Branches	Agencies	Branches	Agencies			Branches	Agencies
1 Total assets ³	285,041	226,910	58,130	202,840	5,632	47,761	14,258	5,941	8,609
2 Cash and due from depository institutions	65,502	59,251	6,252	55,038	140	6,154	3,268	311	593
3 Currency and coin (U.S. and foreign)	22	20	2	16	0	2	2	1	1
4 Balances with Federal Reserve Banks	1,349	1,293	56	1,167	27	32	66	41	15
5 Balances with other central banks	64	55	10	53	4	0	1	0	5
6 Demand balances with commercial banks in United States	1,114	925	188	838	34	114	44	22	62
7 All other balances with depository institutions in United States and with banks in foreign countries	62,700	56,716	5,984	52,736	74	5,996	3,146	245	504
8 Time and savings balances with commercial banks in United States	33,777	30,270	3,507	28,143	47	3,506	1,680	150	252
9 Balances with other depository institutions in United States	105	49	55	44	2	1	0	5	53
10 Balances with banks in foreign countries	28,818	26,397	2,421	24,548	25	2,489	1,466	90	200
11 Foreign branches of U.S. banks	2,253	2,185	67	2,068	5	50	117	0	13
12 Other banks in foreign countries	26,565	24,211	2,354	22,480	20	2,439	1,349	90	187
13 Cash items in process of collection	253	241	12	228	0	10	9	2	4
14 Total securities, loans, and lease financing receivables	159,081	123,166	35,915	107,113	4,234	28,284	9,945	3,422	6,084
15 Total securities, book value	13,357	11,565	1,792	10,820	117	1,609	530	43	237
16 U.S. Treasury	3,948	3,744	204	3,460	75	61	234	19	100
17 Obligations of other U.S. government agencies and corporations	571	558	13	542	0	17	0	12	0
18 Obligations of states and political subdivisions in United States	86	75	12	62	0	0	12	1	11
19 Other bonds, notes, debentures, and corporate stock	8,752	7,188	1,564	6,758	42	1,530	285	11	126
20 Federal funds sold and securities purchased under agreements to resell	8,330	6,795	1,536	6,554	932	509	172	42	122
<i>By holder</i>									
21 Commercial banks in United States	6,572	5,600	972	5,383	513	419	147	42	68
22 Others	1,758	1,195	563	1,170	419	90	25	0	54
<i>By type</i>									
23 One-day maturity or continuing contract	8,029	6,495	1,534	6,254	932	508	172	42	122
24 Securities purchased under agreements to resell	104	54	50	43	50	0	0	12	0
25 Other	7,925	6,440	1,484	6,211	882	508	172	30	122
26 Other securities purchased under agreements to resell	301	300	1	300	0	1	0	0	0
27 Total loans, gross	145,845	111,686	34,159	96,369	4,121	26,708	9,419	3,380	5,849
28 Less: Unearned income on loans	121	85	35	76	4	33	4	1	2
29 EQUALS: Loans, net	145,724	111,601	34,123	96,292	4,117	26,675	9,414	3,378	5,847

68. Assets and liabilities of U.S. branches and agencies of foreign banks—Continued

B. June 30, 1985¹—Continued

Millions of dollars

Item	All states ²			New York		Cali- fornia, total	Illinois, branches	Other states ²	
	Total	Branches	Agencies	Branches	Agencies			Branches	Agencies
<i>Total loans, gross, by category</i>									
30 Real estate loans	5,370	3,287	2,084	2,427	14	1,296	379	195	1,060
31 Loans to financial institutions	54,159	41,396	12,763	36,865	902	11,794	3,154	571	874
32 Commercial banks in United States	27,882	20,323	7,559	17,843	312	7,685	1,555	299	189
33 U.S. branches and agencies of other foreign banks	23,573	16,304	7,270	13,979	309	7,406	1,480	246	155
34 Other commercial banks	4,309	4,019	290	3,864	3	279	76	53	34
35 Banks in foreign countries	23,014	18,009	5,005	16,667	569	3,895	958	271	653
36 Foreign branches of U.S. banks	1,439	1,200	238	1,168	109	144	17	0	0
37 Other	21,575	16,808	4,767	15,498	460	3,751	941	271	653
38 Other financial institutions	3,263	3,064	198	2,355	22	214	640	1	32
39 Loans for purchasing or carrying securities	2,215	2,135	80	2,063	0	151	0	2	0
40 Commercial and industrial loans	67,375	52,068	15,307	43,077	2,080	11,438	5,391	2,353	3,036
41 U.S. addressees (domicile)	43,939	33,535	10,404	25,867	253	8,839	4,869	1,740	2,372
42 Non-U.S. addressees (domicile)	23,435	18,532	4,903	17,211	1,827	2,599	522	613	664
43 Loans to individuals for household, family, and other personal expenditures	303	266	37	224	3	34	12	21	9
44 All other loans	16,423	12,535	3,888	11,713	1,123	1,996	483	237	871
45 Loans to foreign governments and official institutions	15,258	11,547	3,711	10,857	1,109	1,858	446	168	819
46 Other	1,164	988	177	856	14	138	37	69	51
47 Lease financing receivables	0	0	0	0	0	0	0	0	0
48 All other assets	52,127	37,699	14,428	34,137	326	12,814	874	2,167	1,810
49 Customers' liability on acceptances outstanding	19,526	14,715	4,811	14,149	23	4,825	227	225	78
50 U.S. addressees (domicile)	12,282	8,339	3,943	7,943	6	4,015	222	71	25
51 Non-U.S. addressees (domicile)	7,244	6,376	868	6,206	17	810	5	154	53
52 Net due from related banking institutions ⁴	26,275	18,051	8,224	15,595	156	6,872	316	1,832	1,504
53 Other	6,325	4,933	1,393	4,393	146	1,117	331	110	228

68. Assets and liabilities of U.S. branches and agencies of foreign banks—Continued
B. June 30, 1985¹—Continued

Millions of dollars

Item	All states ²			New York		California, total	Illinois, branches	Other states ²	
	Total	Branches	Agencies	Branches	Agencies			Branches	Agencies
54 Total liabilities³	285,041	226,910	58,130	202,840	5,632	47,761	14,258	5,941	8,609
55 Total deposits and credit balances	154,239	131,994	22,244	121,589	2,010	18,620	5,067	3,308	3,644
56 Individuals, partnerships, and corporations	43,625	39,475	4,150	33,606	142	1,726	2,168	2,735	3,248
57 U.S. addressees (domicile)	23,514	23,417	97	18,470	10	430	1,953	2,615	37
58 Non-U.S. addressees (domicile)	20,111	16,058	4,053	15,136	132	1,296	215	120	3,211
59 U.S. government, states, and political subdivisions in United States	66	66	0	23	0	2	12	29	0
60 All other	110,548	92,454	18,094	87,959	1,868	16,892	2,888	545	396
61 Foreign governments and official institutions	7,522	6,981	541	6,805	340	157	25	31	164
62 Commercial banks in United States	46,943	35,974	10,969	33,702	853	10,648	1,416	258	66
63 U.S. branches and agencies of other foreign banks	37,877	29,036	8,840	27,263	478	8,857	1,051	196	31
64 Other commercial banks in United States	9,066	6,938	2,128	6,439	374	1,790	365	62	35
65 Banks in foreign countries	55,753	49,205	6,548	47,196	663	6,056	1,437	249	154
66 Foreign branches of U.S. banks	7,539	6,031	1,508	5,450	265	1,389	338	81	15
67 Other banks in foreign countries	48,215	43,174	5,041	41,746	398	4,666	1,099	168	138
68 Certified and officers' checks, travelers checks, and letters of credit sold for cash	330	294	36	256	13	31	10	7	13
69 Demand deposits	3,595	3,363	232	3,064	13	92	129	109	189
70 Individuals, partnerships, and corporations	2,195	2,055	140	1,837	0	55	113	68	123
71 U.S. addressees (domicile)	1,298	1,298	0	1,101	0	27	109	61	0
72 Non-U.S. addressees (domicile)	897	757	140	735	0	28	3	7	123
73 U.S. government, states, and political subdivisions in United States	4	4	0	3	0	0	0	0	0
74 All other	1,396	1,304	92	1,224	13	37	16	41	66
75 Foreign governments and official institutions	297	290	6	256	0	1	2	31	5
76 Commercial banks in United States	116	91	25	87	0	1	1	2	25
77 U.S. branches and agencies of other foreign banks	8	8	0	8	0	0	0	1	0
78 Other commercial banks in United States	107	82	25	80	0	1	1	1	25
79 Banks in foreign countries	653	629	24	625	0	4	2	0	23
80 Certified and officers' checks, travelers checks, and letters of credit sold for cash	330	294	36	256	13	31	10	7	13
81 Time deposits	149,059	127,453	21,605	117,580	1,832	18,384	4,849	3,114	3,301
82 Individuals, partnerships, and corporations	40,054	36,351	3,703	30,932	64	1,529	1,965	2,581	2,982
83 U.S. addressees (domicile)	21,509	21,509	1	16,951	0	323	1,759	2,476	1
84 Non-U.S. addressees (domicile)	18,544	14,842	3,702	13,981	64	1,206	206	105	2,981
85 U.S. government, states, and political subdivisions in United States	62	62	0	20	0	2	11	28	0
86 All other	108,943	91,041	17,902	86,627	1,768	16,853	2,872	504	319
87 Foreign governments and official institutions	7,145	6,671	475	6,529	292	155	22	0	147
88 Commercial banks in United States	46,806	35,875	10,930	33,608	840	10,646	1,415	256	41
89 U.S. branches and agencies of other foreign banks	37,867	29,028	8,839	27,255	478	8,857	1,051	195	31
90 Other commercial banks in United States	8,939	6,848	2,091	6,352	362	1,789	365	61	10
91 Banks in foreign countries	54,992	48,495	6,497	46,491	636	6,052	1,434	248	130
92 Savings deposits	1,136	998	137	768	0	90	90	86	102
93 Individuals, partnerships, and corporations	1,135	998	137	768	0	90	90	86	102
94 U.S. addressees (domicile)	570	570	0	378	0	29	84	78	0
95 Non-U.S. addressees (domicile)	566	428	137	390	0	61	5	8	102
96 U.S. government, states, and political subdivisions in United States	0	0	0	0	0	0	0	0	0
97 All other	0	0	0	0	0	0	0	0	0

68. Assets and liabilities of U.S. branches and agencies of foreign banks—Continued

B. June 30, 1985¹—Continued

Millions of dollars

Item	All states ²			New York		California, total	Illinois, branches	Other states ²	
	Total	Branches	Agencies	Branches	Agencies			Branches	Agencies
98 Credit balances	450	180	270	178	166	54	0	0	53
99 Individuals, partnerships, and corporations	240	71	170	69	78	52	0	0	41
100 U.S. addressees (domicile)	136	41	96	39	10	51	0	0	36
101 Non-U.S. addressees (domicile)	104	30	74	30	68	1	0	0	5
102 U.S. government, states, and political subdivisions in United States	0	0	0	0	0	0	0	0	0
103 All other	209	109	100	108	88	1	0	0	12
104 Foreign governments and official institutions	80	20	60	20	48	1	0	0	12
105 Commercial banks in United States	21	8	13	7	13	1	0	0	0
106 U.S. branches and agencies of other foreign banks	1	0	1	0	0	0	0	0	0
107 Other commercial banks in United States	20	7	13	7	12	1	0	0	0
108 Banks in foreign countries	108	81	27	81	27	0	0	0	0
109 Federal funds purchased and securities sold under agreements to repurchase	29,892	23,326	6,565	21,858	544	6,077	994	264	154
<i>By holder</i>									
110 Commercial banks in United States	25,523	19,386	6,136	18,136	253	5,964	787	264	118
111 Others	4,369	3,940	429	3,722	291	113	207	0	37
<i>By type</i>									
112 One-day maturity or continuing contract	28,605	22,041	6,564	20,694	544	6,073	876	264	154
113 Securities sold under agreements to repurchase	2,668	2,569	99	2,553	89	19	7	0	0
114 Other	25,937	19,472	6,465	18,141	455	6,054	869	264	154
115 Other securities sold under agreements to repurchase	1,287	1,286	1	1,164	0	4	118	0	0
116 Other liabilities for borrowed money	38,289	23,897	14,393	21,635	1,717	12,062	1,333	473	1,068
117 Owed to banks	36,031	21,865	14,165	19,756	1,706	11,845	1,189	466	1,068
118 U.S. addressees (domicile)	34,812	20,971	13,841	18,914	1,632	11,836	1,170	432	827
119 Non-U.S. addressees (domicile)	1,219	895	324	842	74	9	19	34	241
120 Owed to others	2,259	2,031	228	1,879	11	217	145	7	0
121 U.S. addressees (domicile)	2,082	1,864	218	1,712	11	207	145	7	0
122 Non-U.S. addressees (domicile)	177	167	10	167	0	10	0	0	0
123 All other liabilities	62,621	47,693	14,928	37,758	1,360	11,002	6,863	1,896	3,742
124 Acceptances executed and outstanding	22,198	16,923	5,275	16,334	11	5,301	229	244	79
125 Net due to related banking institutions ⁴	35,724	26,929	8,795	17,927	1,207	5,037	6,430	1,569	3,554
126 Other	4,699	3,841	858	3,497	143	663	204	83	109
MEMO									
127 Time deposits of \$100,000 or more	113,505	93,989	19,517	84,448	189	18,166	4,787	2,993	2,923
128 Certificates of deposit (CDs) in denominations of \$100,000 or more	33,906	31,819	2,087	26,576	0	1,310	2,019	2,504	1,497
129 Other	79,599	62,170	17,429	57,872	189	16,856	2,768	489	1,425
130 Savings deposits authorized for automatic transfer and NOW accounts	96	58	38	40	0	14	6	8	28
131 Money market time certificates of \$10,000 or more, and less than \$100,000 with original maturities of 26 weeks	0	0	0	0	0	0	0	0	0
132 Time certificates of deposit in denominations of \$100,000 or more with remaining maturity of more than 12 months	11,581	11,552	29	9,828	0	194	515	1,019	25
133 Acceptances refinanced with a U.S.-chartered bank	3,126	2,164	962	1,880	73	992	9	172	0
134 Statutory or regulatory asset pledge requirement	48,357	46,822	1,535	46,152	1,453	143	552	21	36
135 Statutory or regulatory asset maintenance requirement	21,181	20,922	259	5,860	0	105	12,452	2,508	256
136 Commercial letters of credit	9,844	6,965	2,879	6,339	179	2,596	213	278	239
137 Standby letters of credit, total	39,679	33,500	6,179	28,765	114	5,387	3,235	748	1,430
138 U.S. addressees (domicile)	36,030	30,525	5,505	26,088	19	4,935	3,067	673	1,248
139 Non-U.S. addressees (domicile)	3,602	2,929	673	2,677	95	451	169	29	182
140 Standby letters of credit conveyed to others through participations (included in total standby letters of credit)	6,350	6,011	339	5,248	0	384	502	114	102

68. Assets and liabilities of U.S. branches and agencies of foreign banks—Continued

B. June 30, 1985¹—Continued

Millions of dollars

Item	All states ²			New York		California total	Illinois, branches	Other states ²	
	Total	Branches	Agencies	Branches	Agencies			Branches	Agencies
141 Holdings of commercial paper included in total gross loans	443	218	225	190	3	237	0	0	14
142 Holdings of acceptances included in total commercial and industrial loans	4,635	3,308	1,326	3,201	46	1,283	76	18	10
143 Immediately available funds with a maturity greater than one day (included in other liabilities for borrowed money)	28,716	18,852	9,864	16,911	1,368	8,593	1,238	313	293
144 Gross due from related banking institutions ⁴	105,276	85,366	19,910	78,528	989	16,896	3,198	2,949	2,716
145 U.S. addressees (domicile)	25,595	18,288	7,307	14,236	159	6,173	1,379	2,385	1,262
146 Branches and agencies in the United States	24,886	17,830	7,056	13,815	137	5,930	1,360	2,383	1,261
147 In the same state as reporter	2,947	2,151	797	2,107	59	711	0	0	70
148 In other states	21,939	15,680	6,259	11,708	78	5,219	1,360	2,383	1,191
149 U.S. banking subsidiaries	709	458	251	422	21	244	19	2	1
150 Non-U.S. addressees (domicile)	79,681	67,078	12,604	64,291	831	10,723	1,819	564	1,454
151 Head office and non-U.S. branches and agencies	77,472	65,404	12,069	62,655	744	10,443	1,783	564	1,283
152 Non-U.S. banking companies and offices	2,209	1,674	535	1,636	86	280	36	0	171
153 Gross due to related banking institutions ⁴	114,725	94,243	20,482	80,860	2,040	15,062	9,311	2,685	4,766
154 U.S. addressees (domicile)	25,969	18,844	7,125	11,544	54	4,094	4,524	2,038	3,715
155 Branches and agencies in the United States	25,338	18,401	6,937	11,223	54	3,969	4,413	2,027	3,653
156 In the same state as reporter	2,718	1,947	770	1,904	29	722	0	1	63
157 In other states	22,621	16,454	6,167	9,319	25	3,247	4,413	2,027	3,590
158 U.S. banking subsidiaries	630	443	188	322	0	126	110	10	62
159 Non-U.S. addressees (domicile)	88,756	75,399	13,357	69,316	1,987	10,967	4,787	648	1,051
160 Head office and non-U.S. branches and agencies	85,914	72,775	13,140	67,030	1,913	10,879	4,474	645	973
161 Non-U.S. banking companies and offices	2,841	2,625	217	2,286	74	88	313	2	78
<i>Average for 30 calendar days (or calendar month) ending with report date</i>									
162 Total assets	284,241	225,185	59,056	200,750	5,655	48,791	14,414	6,082	8,549
163 Cash and due from depository institutions	64,143	57,951	6,191	53,563	131	6,276	3,346	310	517
164 Federal funds sold and securities purchased under agreements to resell	7,376	6,132	1,243	5,871	819	347	183	55	101
165 Total loans	140,454	106,688	33,766	91,268	4,009	26,422	9,555	3,382	5,818
166 Loans to banks in foreign countries	22,766	17,901	4,864	16,580	482	3,833	964	246	660
167 Total deposits and credit balances	153,536	131,433	22,103	120,873	1,843	18,651	5,216	3,401	3,552
168 Time CDs in denominations of \$100,000 or more	34,575	32,475	2,100	27,064	0	1,321	2,047	2,637	1,506
169 Federal funds purchased and securities sold under agreements to repurchase	25,836	19,636	6,200	17,966	496	5,888	1,088	271	126
170 Other liabilities for borrowed money	38,526	23,862	14,665	21,659	1,760	12,086	1,307	459	1,254
171 Number of reports filed ⁵	462	291	171	185	26	121	45	32	53

68. Assets and liabilities of U.S. branches and agencies of foreign banks—Continued

C. September 30, 1985¹

Millions of dollars

Item	All states ²			New York		California, total	Illinois, branches	Other states ²	
	Total	Branches	Agencies	Branches	Agencies			Branches	Agencies
1 Total assets ¹	297,760	238,376	59,384	213,050	5,735	48,176	15,426	6,274	9,099
2 Cash and due from depository institutions	69,685	63,110	6,575	58,685	330	6,292	3,477	332	567
3 Currency and coin (U.S. and foreign)	30	28	2	22	0	2	3	2	1
4 Balances with Federal Reserve Banks	1,431	1,387	44	1,268	19	23	65	42	14
5 Balances with other central banks	99	95	4	93	4	0	1	0	0
6 Demand balances with commercial banks in United States	1,652	1,497	154	1,412	35	95	45	18	47
7 All other balances with depository institutions in United States and with banks in foreign countries	66,138	59,774	6,365	55,575	272	6,169	3,352	269	501
8 Time and savings balances with commercial banks in United States	36,236	32,433	3,803	30,057	72	3,888	1,777	196	245
9 Balances with other depository institutions in United States	100	53	47	53	1	2	0	0	43
10 Balances with banks in foreign countries	29,802	27,287	2,515	25,464	198	2,280	1,575	72	213
11 Foreign branches of U.S. banks	1,812	1,745	67	1,629	0	70	107	0	6
12 Other banks in foreign countries	27,990	25,542	2,448	23,835	198	2,210	1,468	72	207
13 Cash items in process of collection	335	330	5	314	1	4	11	3	3
14 Total securities, loans, and lease financing receivables	165,183	128,065	37,118	110,908	4,154	28,886	11,158	3,518	6,559
15 Total securities, book value	15,368	13,355	2,013	12,548	139	1,963	547	38	134
16 U.S. Treasury	4,298	4,207	91	3,914	64	65	242	14	0
17 Obligations of other U.S. government agencies and corporations	686	673	13	657	0	17	0	12	0
18 Obligations of states and political subdivisions in United States	71	62	10	49	0	0	11	1	9
19 Other bonds, notes, debentures, and corporate stock	10,313	8,413	1,900	7,928	75	1,880	293	11	125
20 Federal funds sold and securities purchased under agreements to resell	10,355	8,918	1,437	8,652	921	453	188	41	100
By holder									
21 Commercial banks in United States	8,395	7,658	736	7,401	302	398	180	41	72
22 Others	1,961	1,259	701	1,251	619	54	8	0	28
By type									
23 One-day maturity or continuing contract	9,963	8,527	1,436	8,264	921	451	186	41	100
24 Securities purchased under agreements to resell	426	419	7	412	7	0	0	7	0
25 Other	9,538	8,109	1,429	7,852	914	451	186	35	100
26 Other securities purchased under agreements to resell	392	390	2	388	0	2	2	0	0
27 Total loans, gross	149,964	114,821	35,142	98,459	4,018	26,962	10,616	3,482	6,426
28 Less: Unearned income on loans	149	111	38	100	3	38	4	2	1
29 Equals: Loans, net	149,815	114,710	35,105	98,360	4,015	26,923	10,612	3,480	6,425

68. Assets and liabilities of U.S. branches and agencies of foreign banks—Continued

C. September 30, 1985¹—Continued

Millions of dollars

Item	All states ²			New York		California, total	Illinois, branches	Other states ²	
	Total	Branches	Agencies	Branches	Agencies			Branches	Agencies
<i>Total loans, gross, by category</i>									
30 Real estate loans	5,508	3,557	1,951	2,627	11	1,090	345	285	1,151
31 Loans to financial institutions	54,447	41,668	12,779	37,688	926	11,507	3,001	484	841
32 Commercial banks in United States	27,106	19,917	7,188	17,939	276	7,148	1,350	273	120
33 U.S. branches and agencies of other foreign banks	22,155	15,303	6,852	13,460	243	6,853	1,283	224	93
34 Other commercial banks	4,951	4,614	337	4,479	33	295	67	49	27
35 Banks in foreign countries	24,108	18,789	5,320	17,597	603	4,090	915	210	694
36 Foreign branches of U.S. banks	909	625	284	589	16	274	24	5	0
37 Other	23,199	18,164	5,036	17,007	586	3,816	891	205	694
38 Other financial institutions	3,233	2,962	271	2,153	47	269	736	1	27
39 Loans for purchasing or carrying securities	2,470	2,390	80	2,323	0	144	0	2	0
40 Commercial and industrial loans	70,218	53,642	16,576	43,089	2,037	12,315	6,802	2,450	3,526
41 U.S. addressees (domicile)	47,214	35,535	11,680	26,359	264	9,696	6,238	1,812	2,845
42 Non-U.S. addressees (domicile)	23,004	18,107	4,897	16,730	1,772	2,618	564	638	681
43 Loans to individuals for household, family, and other personal expenditures	319	270	50	224	3	46	15	22	10
44 All other loans	17,000	13,295	3,706	12,508	1,041	1,860	453	239	899
45 Loans to foreign governments and official institutions	15,731	12,187	3,544	11,535	1,026	1,759	421	162	828
46 Other	1,269	1,108	162	973	15	100	33	77	71
47 Lease financing receivables	0	0	0	0	0	0	0	0	0
48 All other assets	52,537	38,283	14,254	34,805	330	12,545	603	2,382	1,873
49 Customers' liability on acceptances outstanding	20,171	15,159	5,012	14,650	41	5,036	87	288	69
50 U.S. addressees (domicile)	12,478	8,431	4,047	8,116	22	4,145	83	97	15
51 Non-U.S. addressees (domicile)	7,693	6,728	965	6,534	20	891	3	191	54
52 Net due from related banking institutions ⁴	24,812	16,984	7,828	14,706	141	6,378	44	1,978	1,565
53 Other	7,553	6,140	1,413	5,449	147	1,131	472	116	238

68. Assets and liabilities of U.S. branches and agencies of foreign banks—Continued
C. September 30, 1985¹—Continued

Millions of dollars

Item	All states ²			New York		California, total	Illinois, branches	Other states ²	
	Total	Branches	Agencies	Branches	Agencies			Branches	Agencies
54 Total liabilities³	297,760	238,376	59,384	213,050	5,735	48,176	15,426	6,274	9,099
55 Total deposits and credit balances	164,402	140,697	23,705	129,815	1,958	19,951	5,501	3,494	3,683
56 Individuals, partnerships, and corporations	47,441	42,838	4,603	37,033	433	1,636	1,994	2,944	3,399
57 U.S. addressees (domicile)	26,741	26,647	94	21,629	14	448	1,792	2,812	46
58 Non-U.S. addressees (domicile)	20,700	16,191	4,509	15,404	420	1,189	202	131	3,353
59 U.S. government, states, and political subdivisions in United States	111	111	0	66	0	6	11	27	0
60 All other	116,850	97,748	19,102	92,716	1,524	18,308	3,496	523	283
61 Foreign governments and official institutions	7,456	7,040	416	6,834	248	257	26	23	68
62 Commercial banks in United States	47,992	36,658	11,335	34,382	658	11,159	1,521	230	43
63 U.S. branches and agencies of other foreign banks	39,496	29,815	9,682	27,807	316	9,796	1,366	187	25
64 Other commercial banks in United States	8,496	6,843	1,653	6,575	342	1,363	155	43	18
65 Banks in foreign countries	60,915	53,611	7,305	51,087	606	6,869	1,938	266	148
66 Foreign branches of U.S. banks	7,229	5,718	1,511	5,222	262	1,339	341	54	11
67 Other banks in foreign countries	53,687	47,893	5,794	45,865	345	5,530	1,598	212	137
68 Certified and officers' checks, travelers checks, and letters of credit sold for cash	487	440	47	413	12	23	10	4	24
69 Demand deposits	4,168	3,930	238	3,582	12	89	195	94	196
70 Individuals, partnerships, and corporations	2,532	2,383	149	2,095	0	60	179	66	133
71 U.S. addressees (domicile)	1,670	1,669	1	1,405	0	28	176	61	1
72 Non-U.S. addressees (domicile)	862	713	149	690	0	31	3	5	132
73 U.S. government, states, and political subdivisions in United States	5	5	0	4	0	0	1	0	0
74 All other	1,631	1,542	89	1,483	12	29	16	28	63
75 Foreign governments and official institutions	371	368	3	344	0	1	2	21	2
76 Commercial banks in United States	129	128	1	124	0	1	1	2	1
77 U.S. branches and agencies of other foreign banks	15	15	0	15	0	0	0	0	0
78 Other commercial banks in United States	113	113	0	109	0	1	1	2	0
79 Banks in foreign countries	644	607	37	602	0	3	3	0	36
80 Certified and officers' checks, travelers checks, and letters of credit sold for cash	487	440	47	413	12	23	10	4	24
81 Time deposits	158,361	135,395	22,967	125,101	1,696	19,739	5,211	3,310	3,304
82 Individuals, partnerships, and corporations	43,329	39,299	4,029	34,022	254	1,455	1,720	2,788	3,089
83 U.S. addressees (domicile)	24,337	24,335	2	19,783	1	354	1,525	2,673	1
84 Non-U.S. addressees (domicile)	18,992	14,965	4,027	14,239	253	1,101	195	116	3,089
85 U.S. government, states, and political subdivisions in United States	103	103	0	60	0	5	11	27	0
86 All other	114,930	95,992	18,937	91,019	1,442	18,278	3,480	495	215
87 Foreign governments and official institutions	7,011	6,637	374	6,454	216	255	25	1	61
88 Commercial banks in United States	47,824	36,502	11,322	34,231	646	11,158	1,520	228	43
89 U.S. branches and agencies of other foreign banks	39,480	29,799	9,681	27,791	315	9,796	1,366	187	25
90 Other commercial banks in United States	8,345	6,704	1,641	6,439	331	1,361	154	41	18
91 Banks in foreign countries	60,094	52,853	7,241	50,334	580	6,866	1,936	266	112
92 Savings deposits	1,222	1,061	161	822	1	84	95	89	130
93 Individuals, partnerships, and corporations	1,214	1,053	161	814	1	84	95	89	130
94 U.S. addressees (domicile)	587	587	0	387	0	31	91	79	0
95 Non-U.S. addressees (domicile)	627	466	161	428	1	53	5	10	130
96 U.S. government, states, and political subdivisions in United States	0	0	0	0	0	0	0	0	0
97 All other	8	8	0	8	0	0	0	0	0

68. Assets and liabilities of U.S. branches and agencies of foreign banks—Continued

C. September 30, 1985¹—Continued

Millions of dollars

Item	All states ²			New York		California, total	Illinois, branches	Other states ²	
	Total	Branches	Agencies	Branches	Agencies			Branches	Agencies
98 Credit balances	651	311	339	310	248	39	0	1	53
99 Individuals, partnerships, and corporations	366	103	263	102	178	38	0	1	48
100 U.S. addressees (domicile)	147	56	91	55	12	35	0	1	45
101 Non-U.S. addressees (domicile)	219	47	172	47	166	3	0	0	3
102 U.S. government, states, and political subdivisions in United States	2	2	0	2	0	0	0	0	0
103 All other	282	205	76	205	70	1	0	0	6
104 Foreign governments and official institutions	65	27	38	27	32	1	0	0	5
105 Commercial banks in United States	39	28	12	27	12	0	0	0	0
106 U.S. branches and agencies of other foreign banks	1	1	0	1	0	0	0	0	0
107 Other commercial banks in United States	38	27	12	27	11	0	0	0	0
108 Banks in foreign countries	177	151	26	151	26	0	0	0	0
109 Federal funds purchased and securities sold under agreements to repurchase	28,055	21,820	6,234	20,551	716	5,531	841	295	121
By holder									
110 Commercial banks in United States	23,402	17,953	5,448	16,909	209	5,275	626	295	87
111 Others	4,653	3,867	786	3,641	506	256	215	0	34
By type									
112 One-day maturity or continuing contract	26,944	20,711	6,233	19,583	716	5,529	700	295	121
113 Securities sold under agreements to repurchase	2,258	2,179	79	2,156	69	19	14	0	0
114 Other	24,686	18,532	6,154	17,428	646	5,510	686	295	121
115 Other securities sold under agreements to repurchase	1,111	1,110	1	967	0	3	141	0	0
116 Other liabilities for borrowed money	40,371	26,163	14,208	23,510	1,795	11,619	1,834	378	1,236
117 Owed to banks	38,592	24,596	13,995	22,185	1,755	11,446	1,602	368	1,236
118 U.S. addressees (domicile)	37,355	23,709	13,647	21,348	1,691	11,438	1,583	339	957
119 Non-U.S. addressees (domicile)	1,236	888	349	837	64	8	18	29	280
120 Owed to others	1,780	1,567	213	1,325	39	174	232	10	0
121 U.S. addressees (domicile)	1,590	1,417	173	1,175	10	164	232	10	0
122 Non-U.S. addressees (domicile)	190	150	40	150	30	10	0	0	0
123 All other liabilities	64,932	49,696	15,236	39,174	1,267	11,074	7,250	2,108	4,059
124 Acceptances executed and outstanding	22,019	16,682	5,337	16,139	18	5,383	89	319	71
125 Net due to related banking institutions ⁴	37,195	28,203	8,993	18,644	1,076	5,027	5,887	1,689	3,874
126 Other	5,718	4,811	907	4,391	174	664	274	100	115
MEMO									
127 Time deposits of \$100,000 or more	125,094	104,223	20,871	94,236	317	19,205	5,150	3,178	3,008
128 Certificates of deposit (CDs) in denominations of \$100,000 or more	35,994	33,855	2,139	28,571	0	1,421	1,779	2,704	1,518
129 Other	89,100	70,368	18,732	65,665	317	17,784	3,371	473	1,489
130 Savings deposits authorized for automatic transfer and NOW accounts	113	72	40	53	0	13	6	9	31
131 Money market time certificates of \$10,000 or more, and less than \$100,000 with original maturities of 26 weeks	0	0	0	0	0	0	0	0	0
132 Time certificates of deposit in denominations of \$100,000 or more with remaining maturity of more than 12 months	12,546	12,520	26	10,787	0	196	620	910	22
133 Acceptances refinanced with a U.S.-chartered bank	3,068	2,005	1,063	1,718	108	1,038	6	198	0
134 Statutory or regulatory asset pledge requirement	50,499	49,088	1,412	48,401	1,329	147	569	18	35
135 Statutory or regulatory asset maintenance requirement	22,534	22,257	276	6,403	0	114	13,091	2,652	274
136 Commercial letters of credit	10,183	7,387	2,796	6,649	145	2,583	225	284	298
137 Standby letters of credit, total	47,067	39,701	7,367	33,384	108	6,917	4,562	818	1,278
138 U.S. addressees (domicile)	42,250	35,741	6,509	29,646	20	6,268	4,425	782	1,109
139 Non-U.S. addressees (domicile)	4,817	3,960	858	3,738	89	649	137	36	169
140 Standby letters of credit conveyed to others through participations (included in total standby letters of credit)	8,698	8,103	595	6,588	0	634	1,256	118	102

68. Assets and liabilities of U.S. branches and agencies of foreign banks—Continued

C. September 30, 1985¹—Continued

Millions of dollars

Item	All states ²			New York		California total	Illinois, branches	Other states ²	
	Total	Branches	Agencies	Branches	Agencies			Branches	Agencies
141 Holdings of commercial paper included in total gross loans	629	335	294	267	1	292	45	0	25
142 Holdings of acceptances included in total commercial and industrial loans	3,916	3,096	820	2,971	43	785	101	14	3
143 Immediately available funds with a maturity greater than one day (included in other liabilities for borrowed money)	28,782	19,975	8,808	17,622	1,289	7,617	1,703	278	274
144 Gross due from related banking institutions ⁴	106,007	88,303	17,703	81,499	956	14,821	2,763	3,108	2,860
145 U.S. addressees (domicile)	26,585	19,680	6,905	15,894	83	5,860	891	2,570	1,286
146 Branches and agencies in the United States	25,656	18,931	6,725	15,199	67	5,683	854	2,568	1,285
147 In the same state as reporter	2,940	2,149	791	2,073	2	792	0	26	47
148 In other states	22,717	16,782	5,934	13,125	65	4,891	854	2,542	1,239
149 U.S. banking subsidiaries	929	749	180	695	17	177	37	2	1
150 Non-U.S. addressees (domicile)	79,421	68,623	10,798	65,606	873	8,961	1,872	538	1,573
151 Head office and non-U.S. branches and agencies	77,132	66,822	10,310	63,873	808	8,716	1,805	538	1,392
152 Non-U.S. banking companies and offices	2,289	1,802	488	1,733	65	245	66	0	181
153 Gross due to related banking institutions ⁴	118,390	99,522	18,868	85,437	1,891	13,469	9,605	2,819	5,168
154 U.S. addressees (domicile)	25,696	18,272	7,424	10,192	60	4,087	5,088	2,233	4,036
155 Branches and agencies in the United States	25,028	17,722	7,305	9,774	60	4,032	4,967	2,222	3,973
156 In the same state as reporter	3,080	2,232	848	2,084	28	802	0	100	65
157 In other states	21,948	15,491	6,457	7,690	33	3,230	4,967	2,122	3,907
158 U.S. banking subsidiaries	668	550	118	418	0	55	121	11	64
159 Non-U.S. addressees (domicile)	92,694	81,250	11,444	75,245	1,830	9,383	4,518	586	1,132
160 Head office and non-U.S. branches and agencies	89,808	78,540	11,268	72,860	1,748	9,260	4,253	579	1,108
161 Non-U.S. banking companies and offices	2,885	2,709	176	2,385	83	122	265	7	24
<i>Average for 30 calendar days (or calendar month) ending with report date</i>									
162 Total assets	294,568	234,689	59,879	209,521	5,856	48,788	15,024	6,470	8,909
163 Cash and due from depository institutions	67,961	61,558	6,404	57,192	289	6,167	3,471	305	537
164 Federal funds sold and securities purchased under agreements to resell	8,124	6,959	1,165	6,676	810	279	167	83	109
165 Total loans	146,271	111,960	34,311	95,911	3,903	26,479	10,301	3,500	6,177
166 Loans to banks in foreign countries	24,268	19,000	5,268	17,680	538	4,107	989	266	688
167 Total deposits and credit balances	159,277	136,311	22,966	125,567	1,885	18,333	5,409	3,490	3,593
168 Time CDs in denominations of \$100,000 or more	36,328	34,252	2,076	28,635	0	1,405	2,091	2,729	1,469
169 Federal funds purchased and securities sold under agreements to repurchase	26,040	20,266	5,774	18,744	580	5,303	961	343	109
170 Other liabilities for borrowed money	39,611	25,504	14,107	23,162	1,752	11,613	1,588	331	1,164
171 Number of reports filed ⁵	463	293	170	188	26	120	46	30	53

68. Assets and liabilities of U.S. branches and agencies of foreign banks—Continued

D. December 31, 1985¹

Millions of dollars

Item	All states ²		New York		California		Illinois	
	Total including IBFs	IBFs only ⁶	Total including IBFs	IBFs only ⁶	Total including IBFs	IBFs only ⁶	Total including IBFs	IBFs only ⁶
1 Total assets ³	311,562	152,871	231,028	119,995	49,534	21,759	16,265	6,390
2 Claims on nonrelated parties	286,233	133,979	215,222	105,060	42,786	19,488	16,208	6,291
3 Cash and balances due from depository institutions	67,273	52,592	56,924	44,174	5,643	5,113	3,894	3,062
4 Cash items in process of collection	224	0	179	0	23	0	10	0
5 Currency and coin (U.S. and foreign)	20	n.a.	14	n.a.	2	n.a.	2	n.a.
6 Balances with depository institutions in United States	36,125	24,573	29,944	20,016	3,490	3,057	2,090	1,339
7 U.S. branches and agencies of other foreign banks (including IBFs)	29,524	23,046	23,990	18,673	3,231	2,925	1,868	1,298
8 Other depository institutions in United States (including IBFs)	6,601	1,527	5,955	1,342	259	132	222	42
9 Balances with banks in foreign countries and with foreign central banks	29,142	28,020	25,179	24,159	2,087	2,056	1,750	1,723
10 Foreign branches of U.S. banks	2,217	2,133	1,946	1,875	95	93	172	165
11 Other banks in foreign countries and foreign central banks	26,924	25,886	23,233	22,284	1,992	1,963	1,578	1,558
12 Balances with Federal Reserve Banks	1,762	n.a.	1,608	n.a.	41	n.a.	43	n.a.
13 Total securities and loans	182,035	78,345	129,395	58,443	30,715	13,992	11,582	3,088
14 Total securities, book value	18,667	7,151	15,555	5,490	2,407	1,484	528	133
15 U.S. Treasury	4,496	n.a.	4,255	n.a.	61	n.a.	170	n.a.
16 Obligations of U.S. government agencies and corporations	976	n.a.	956	n.a.	18	n.a.	0	n.a.
17 Other bonds, notes, debentures and corporate stock (including state and local securities)	13,195	7,151	10,344	5,490	2,328	1,484	358	133
18 Federal funds sold and securities purchased under agreements to resell	9,692	943	8,594	845	748	65	156	9
19 U.S. branches and agencies of other foreign banks	6,042	531	5,314	504	470	15	140	2
20 Commercial banks in United States	1,768	35	1,606	21	78	0	9	0
21 Other	1,882	377	1,674	320	201	50	7	7
22 Total loans, gross	163,521	71,220	113,938	52,975	28,354	12,511	11,059	2,955
23 LESS: Unearned income on loans	152	27	98	23	46	3	4	0
24 EQUALS: Loans, net	163,368	71,193	113,840	52,953	28,308	12,508	11,055	2,954

68. Assets and liabilities of U.S. branches and agencies of foreign banks—Continued

D. December 31, 1985¹—Continued

Millions of dollars

Item	All states ²		New York		California		Illinois	
	Total including IBFs	IBFs only ⁶	Total including IBFs	IBFs only ⁶	Total including IBFs	IBFs only ⁶	Total including IBFs	IBFs only ⁶
<i>Total loans, gross, by category</i>								
25 Real estate loans	5,758	64	2,621	46	1,166	19	478	0
26 Loans to depository institutions	55,842	37,907	40,390	26,092	11,027	8,669	3,046	2,124
27 Commercial banks in United States (including IBFs)	30,657	14,986	21,492	8,825	6,958	5,012	1,841	1,010
28 U.S. branches and agencies of other foreign banks	26,709	13,272	18,070	7,342	6,646	4,820	1,741	978
29 Other commercial banks in United States	3,948	1,713	3,423	1,484	312	192	100	32
30 Other depository institutions in United States (including IBFs)	100	28	74	28	12	0	0	0
31 Banks in foreign countries	25,085	22,893	18,823	17,239	4,057	3,657	1,205	1,114
32 Foreign branches of U.S. banks	988	888	727	681	247	193	9	9
33 Other	24,096	22,005	18,097	16,558	3,809	3,463	1,196	1,105
34 Other financial institutions	4,839	461	3,532	375	341	59	939	18
35 Commercial and industrial loans	73,031	18,447	47,646	15,023	13,501	2,152	5,903	423
36 U.S. addressees (domicile)	49,952	101	29,231	99	10,802	0	5,353	0
37 Non-U.S. addressees (domicile)	23,079	18,346	18,415	14,924	2,699	2,151	550	423
38 Acceptances of other banks	1,206	30	1,055	21	120	2	12	7
39 U.S. banks	976	0	849	0	106	0	5	0
40 Foreign banks	230	30	206	21	14	2	7	7
41 Loans to foreign governments and official institutions (including foreign central banks)	15,878	13,989	12,635	11,165	1,702	1,557	434	383
42 Loans for purchasing or carrying securities (secured and unsecured)	5,575	154	5,219	154	353	0	0	0
43 All other loans	1,392	168	840	99	143	54	246	0
44 All other assets	27,232	2,099	20,309	1,597	5,680	318	575	133
45 Customers' liability on acceptances outstanding	20,887	n.a.	15,689	n.a.	4,682	n.a.	169	n.a.
46 U.S. addressees (domicile)	13,053	n.a.	8,799	n.a.	3,980	n.a.	156	n.a.
47 Non-U.S. addressees (domicile)	7,835	n.a.	6,890	n.a.	702	n.a.	13	n.a.
48 Other assets including other claims on nonrelated parties	6,345	2,099	4,620	1,597	998	318	406	133
49 Net due from related depository institutions ⁴	25,329	18,892	15,805	14,935	6,748	2,271	57	99
50 Net due from head office and other related depository institutions ⁴	25,329	n.a.	15,805	n.a.	6,748	n.a.	57	n.a.
51 Net due from establishing entity, head offices, and other related depository institutions ⁴	n.a.	18,892	n.a.	14,935	n.a.	2,271	n.a.	99
52 Total liabilities ³	311,562	152,871	231,028	119,995	49,534	21,759	16,265	6,390
53 Liabilities to nonrelated parties	270,815	128,735	208,354	101,845	44,506	19,521	8,865	3,611

68. Assets and liabilities of U.S. branches and agencies of foreign banks—Continued
D. December 31, 1985¹—Continued

Millions of dollars

Item	All states ²		New York		California		Illinois	
	Total excluding IBFs	IBFs only ⁶	Total excluding IBFs	IBFs only ⁶	Total excluding IBFs	IBFs only ⁶	Total excluding IBFs	IBFs only ⁶
54 Total deposits and credit balances	43,111	106,768	35,614	90,200	1,795	11,512	2,410	1,592
55 Individuals, partnerships, and								
corporations	31,524	12,842	25,011	9,873	1,375	388	1,993	80
56 U.S. addressees (domicile)	25,176	538	20,582	504	553	33	1,885	0
57 Non-U.S. addressees (domicile)	6,348	12,304	4,429	9,369	821	355	108	80
58 Commercial banks in United States								
(including IBFs)	5,825	37,684	5,319	29,803	75	6,673	395	796
59 U.S. branches and agencies of								
other foreign banks	3,224	30,458	2,852	23,950	39	5,503	331	667
60 Other commercial banks in								
United States	2,602	7,225	2,467	5,852	36	1,170	64	129
61 Banks in foreign countries	1,640	51,520	1,485	45,963	114	4,410	7	702
62 Foreign branches of U.S. banks	68	6,400	67	5,184	0	921	0	179
63 Other banks in foreign countries	1,572	45,120	1,418	40,779	114	3,489	7	523
64 Foreign governments and official								
institutions (including foreign								
central banks)	3,452	4,710	3,242	4,550	195	40	2	14
65 All other deposits and credit balances	286	12	235	11	9	0	1	0
66 Certified and official checks	384	n.a.	322	n.a.	27	n.a.	13	n.a.
67 Transaction accounts and credit								
balances (excluding IBFs)	4,441	n.a.	3,709	n.a.	173	n.a.	154	n.a.
68 Individuals, partnerships, and								
corporations	2,808	n.a.	2,235	n.a.	134	n.a.	137	n.a.
69 U.S. addressees (domicile)	1,844	n.a.	1,519	n.a.	94	n.a.	133	n.a.
70 Non-U.S. addressees (domicile)	964	n.a.	716	n.a.	40	n.a.	4	n.a.
71 Commercial banks in United States								
(including IBFs)	180	n.a.	159	n.a.	1	n.a.	0	n.a.
72 U.S. branches and agencies of								
other foreign banks	18	n.a.	17	n.a.	0	n.a.	0	n.a.
73 Other commercial banks in								
United States	162	n.a.	142	n.a.	1	n.a.	0	n.a.
74 Banks in foreign countries	664	n.a.	626	n.a.	5	n.a.	2	n.a.
75 Foreign branches of U.S. banks	18	n.a.	17	n.a.	0	n.a.	0	n.a.
76 Other banks in foreign countries	646	n.a.	609	n.a.	5	n.a.	2	n.a.
77 Foreign governments and official								
institutions (including foreign								
central banks)	319	n.a.	303	n.a.	1	n.a.	2	n.a.
78 All other deposits and credit balances	87	n.a.	64	n.a.	4	n.a.	1	n.a.
79 Certified and official checks	384	n.a.	322	n.a.	27	n.a.	13	n.a.
80 Demand deposits (included in transaction								
accounts and credit balances)	3,569	n.a.	3,013	n.a.	92	n.a.	145	n.a.
81 Individuals, partnerships, and								
corporations	2,294	n.a.	1,856	n.a.	57	n.a.	128	n.a.
82 U.S. addressees (domicile)	1,481	n.a.	1,251	n.a.	33	n.a.	124	n.a.
83 Non-U.S. addressees (domicile)	814	n.a.	605	n.a.	25	n.a.	3	n.a.
84 Commercial banks in United States								
(including IBFs)	141	n.a.	121	n.a.	1	n.a.	0	n.a.
85 U.S. branches and agencies								
of other foreign banks	3	n.a.	3	n.a.	0	n.a.	0	n.a.
86 Other commercial banks in								
United States	138	n.a.	118	n.a.	1	n.a.	0	n.a.
87 Banks in foreign countries	536	n.a.	509	n.a.	5	n.a.	2	n.a.
88 Foreign branches of U.S. banks	15	n.a.	14	n.a.	0	n.a.	0	n.a.
89 Other banks in foreign countries	520	n.a.	494	n.a.	5	n.a.	2	n.a.
90 Foreign governments and official								
institutions (including foreign								
central banks)	196	n.a.	190	n.a.	1	n.a.	2	n.a.
91 All other deposits and credit balances	19	n.a.	16	n.a.	0	n.a.	1	n.a.
92 Certified and official checks	384	n.a.	322	n.a.	27	n.a.	13	n.a.

68. Assets and liabilities of U.S. branches and agencies of foreign banks—Continued
D. December 31, 1985¹—Continued

Millions of dollars

Item	All states ²		New York		California		Illinois	
	Total excluding IBFs	IBFs only ⁶	Total excluding IBFs	IBFs only ⁶	Total excluding IBFs	IBFs only ⁶	Total excluding IBFs	IBFs only ⁶
93 Non-transaction accounts (including MMDAs, excluding IBFs)	38,670	n.a.	31,905	n.a.	1,622	n.a.	2,256	n.a.
94 Individuals, partnerships, and corporations	28,716	n.a.	22,776	n.a.	1,241	n.a.	1,856	n.a.
95 U.S. addressees (domicile)	23,333	n.a.	19,064	n.a.	459	n.a.	1,752	n.a.
96 Non-U.S. addressees (domicile)	5,383	n.a.	3,712	n.a.	782	n.a.	104	n.a.
97 Commercial banks in United States (including IBFs)	5,646	n.a.	5,160	n.a.	74	n.a.	395	n.a.
98 U.S. branches and agencies of other foreign banks	3,206	n.a.	2,834	n.a.	39	n.a.	331	n.a.
99 Other commercial banks in United States	2,439	n.a.	2,325	n.a.	35	n.a.	63	n.a.
100 Banks in foreign countries	976	n.a.	858	n.a.	109	n.a.	5	n.a.
101 Foreign branches of U.S. banks	50	n.a.	50	n.a.	0	n.a.	0	n.a.
102 Other banks in foreign countries	927	n.a.	809	n.a.	109	n.a.	5	n.a.
103 Foreign governments and official institutions (including foreign central banks)	3,133	n.a.	2,940	n.a.	194	n.a.	0	n.a.
104 All other deposits and credit balances	199	n.a.	171	n.a.	5	n.a.	0	n.a.
105 IBF deposit liabilities	n.a.	106,768	n.a.	90,200	n.a.	11,512	n.a.	1,592
106 Individuals, partnerships, and corporations	n.a.	12,842	n.a.	9,873	n.a.	388	n.a.	80
107 U.S. addressees (domicile)	n.a.	538	n.a.	504	n.a.	33	n.a.	0
108 Non-U.S. addressees (domicile)	n.a.	12,304	n.a.	9,369	n.a.	355	n.a.	80
109 Commercial banks in United States (including IBFs)	n.a.	37,684	n.a.	29,803	n.a.	6,673	n.a.	796
110 U.S. branches and agencies of other foreign banks	n.a.	30,458	n.a.	23,950	n.a.	5,503	n.a.	667
111 Other commercial banks in United States	n.a.	7,225	n.a.	5,852	n.a.	1,170	n.a.	129
112 Banks in foreign countries	n.a.	51,520	n.a.	45,963	n.a.	4,410	n.a.	702
113 Foreign branches of U.S. banks	n.a.	6,400	n.a.	5,184	n.a.	921	n.a.	179
114 Other banks in foreign countries	n.a.	45,120	n.a.	40,779	n.a.	3,489	n.a.	523
115 Foreign governments and official institutions (including foreign central banks)	n.a.	4,710	n.a.	4,550	n.a.	40	n.a.	14
116 All other deposits and credit balances	n.a.	12	n.a.	11	n.a.	0	n.a.	0

68. Assets and liabilities of U.S. branches and agencies of foreign banks—Continued
D. December 31, 1985¹—Continued

Millions of dollars

Item	All states ²		New York		California		Illinois	
	Total including IBFs	IBFs only ⁶	Total including IBFs	IBFs only ⁶	Total including IBFs	IBFs only ⁶	Total including IBFs	IBFs only ⁶
117 Federal funds purchased and securities sold under agreements to repurchase	33,350	1,823	25,199	1,296	6,756	506	953	20
118 U.S. branches and agencies of other foreign banks	7,848	615	5,796	315	1,750	296	143	4
119 Other commercial banks in United States	17,049	57	11,980	53	4,231	3	633	0
120 Other	8,453	1,151	7,423	928	775	207	177	16
121 Other borrowed money	59,443	18,280	35,919	8,914	18,716	7,257	3,458	1,867
122 Owed to nonrelated commercial banks in United States (including IBFs)	44,361	8,276	25,360	2,874	15,839	4,791	1,904	416
123 Owed to U.S. offices of nonrelated U.S. banks	23,395	1,908	14,235	767	7,443	991	774	21
124 Owed to U.S. branches and agencies of nonrelated foreign banks	20,967	6,368	11,126	2,107	8,396	3,800	1,130	395
125 Owed to nonrelated banks in foreign countries	9,683	8,900	5,666	4,970	2,492	2,461	1,449	1,423
126 Owed to foreign branches of nonrelated U.S. banks	1,047	978	334	295	496	468	208	206
127 Owed to foreign offices of nonrelated foreign banks	8,637	7,922	5,333	4,675	1,996	1,993	1,241	1,217
128 Owed to others	5,398	1,104	4,893	1,070	385	5	105	28
129 All other liabilities	28,143	1,864	21,422	1,434	5,727	246	453	133
130 Branch or agency liability on acceptances executed and outstanding	22,982	n.a.	17,458	n.a.	4,988	n.a.	170	n.a.
131 Other liabilities to nonrelated parties	5,161	1,864	3,964	1,434	740	246	283	133
132 Net due to related depository institutions ⁴	40,747	24,136	22,673	18,150	5,028	2,238	7,399	2,779
133 Net due to head office and other related depository institutions ⁴	40,747	n.a.	22,673	n.a.	5,028	n.a.	7,399	n.a.
134 Net due to establishing entity, head office, and other related depository institutions ⁴	n.a.	24,136	n.a.	18,150	n.a.	2,238	n.a.	2,779
MEMO								
135 Non-interest bearing balances with commercial banks in United States	2,785	34	2,605	29	82	0	45	0
136 Holding of commercial paper included in total loans	672	n.a.	363	n.a.	247	n.a.	62	n.a.
137 Holding of own acceptances included in commercial and industrial loans	3,849	n.a.	2,930	n.a.	671	n.a.	177	n.a.
138 Commercial and industrial loans with remaining maturity of one year or less	48,358	n.a.	30,527	n.a.	9,223	n.a.	4,515	n.a.
139 Predetermined interest rates	29,473	n.a.	17,133	n.a.	7,122	n.a.	3,273	n.a.
140 Floating interest rates	18,885	n.a.	13,395	n.a.	2,101	n.a.	1,243	n.a.
141 Commercial and industrial loans with remaining maturity of more than one year	24,673	n.a.	17,119	n.a.	4,278	n.a.	1,388	n.a.
142 Predetermined interest rates	9,174	n.a.	5,786	n.a.	1,899	n.a.	549	n.a.
143 Floating interest rates	15,499	n.a.	11,333	n.a.	2,379	n.a.	838	n.a.
	All states ²		New York		California		Illinois	
	Total excluding IBFs	IBFs only ⁶	Total excluding IBFs	IBFs only ⁶	Total excluding IBFs	IBFs only ⁶	Total excluding IBFs	IBFs only ⁶
144 Components of total nontransaction accounts, included in total deposits and credit balances of nontransaction accounts, including IBFs	48,829	n.a.	41,503	n.a.	1,686	n.a.	2,751	n.a.
145 Time CDs in denominations of \$100,000 or more	32,189	n.a.	26,568	n.a.	1,401	n.a.	1,953	n.a.
146 Other time deposits in denominations of \$100,000 or more	4,106	n.a.	3,885	n.a.	69	n.a.	123	n.a.
147 Time CDs in denominations of \$100,000 or more with remaining maturity of more than 12 months	12,535	n.a.	11,049	n.a.	216	n.a.	675	n.a.
	All states ²		New York		California		Illinois	
	Total including IBFs	IBFs only ⁶	Total including IBFs	IBFs only ⁶	Total including IBFs	IBFs only ⁶	Total including IBFs	IBFs only ⁶
148 Market value of securities held	65,902	7,328	62,986	5,696	2,250	1,455	528	133
149 Immediately available funds with a maturity greater than one day included in other borrowed money	40,261	n.a.	24,164	n.a.	13,908	n.a.	1,601	n.a.
150 Number of reports filed ³	466	....	217	....	117	....	46	....

69. Claims on foreign countries held by U.S. offices and foreign branches of U.S.-chartered banks¹

Billions of dollars, end of period

Area or country	1984				1985			
	Mar.	June ²	Sept.	Dec.	Mar.	June	Sept.	Dec.
1 Total	435.3	432.4	411.9	409.2	411.3	402.5	403.9	403.5
2 G-10 countries and Switzerland	166.1	157.9	148.2	148.0	152.8	146.9	153.1	155.7
3 Belgium-Luxembourg	11.0	10.9	9.8	8.8	9.4	9.0	9.6	9.2
4 France	15.9	14.2	14.3	14.1	14.6	13.6	14.9	12.6
5 Germany	11.7	10.9	10.0	9.0	8.9	9.6	9.9	11.0
6 Italy	11.2	11.5	9.7	10.1	10.0	8.5	8.4	9.7
7 Netherlands	3.4	3.0	3.4	3.9	3.8	3.7	3.4	3.9
8 Sweden	5.2	4.3	3.5	3.2	3.1	2.8	3.1	2.7
9 Switzerland	4.3	4.2	3.9	3.9	4.2	4.0	4.1	4.4
10 United Kingdom	65.1	60.6	57.5	60.0	65.1	65.7	68.0	66.9
11 Canada	8.6	8.9	8.1	7.9	9.0	8.0	7.5	8.0
12 Japan	29.7	29.3	27.9	27.2	24.8	22.0	24.3	27.3
13 Other developed countries	35.8	37.2	36.4	33.9	33.0	32.5	32.3	30.5
14 Austria	2.0	1.9	1.8	1.6	1.6	1.6	1.7	1.5
15 Denmark	3.4	3.1	2.9	2.2	2.1	1.9	2.1	2.4
16 Finland	2.1	2.3	1.9	1.9	1.8	1.8	1.8	1.6
17 Greece	3.0	3.3	3.2	2.9	2.9	2.9	2.8	2.6
18 Norway	3.2	3.2	3.2	3.0	2.9	2.9	3.4	2.9
19 Portugal	1.4	1.7	1.6	1.4	1.4	1.3	1.4	1.3
20 Spain	7.1	7.3	6.9	6.5	6.4	5.9	6.2	5.8
21 Turkey	1.9	2.0	2.0	1.9	1.9	2.0	2.1	1.9
22 Other Western Europe	1.8	1.9	1.7	1.7	1.7	1.8	1.7	2.0
23 South Africa	4.8	4.7	5.0	4.5	4.2	3.9	3.3	3.2
24 Australia	5.2	5.8	6.3	6.2	6.2	6.4	5.8	5.2
25 OPEC countries ³	28.6	27.0	25.2	25.8	25.4	23.8	24.1	21.8
26 Ecuador	2.1	2.1	2.1	2.2	2.2	2.3	2.3	2.2
27 Venezuela	9.7	9.5	9.2	9.3	9.3	9.3	9.2	8.9
28 Indonesia	4.0	4.3	4.0	3.9	3.8	3.6	3.6	3.4
29 Middle East countries	9.8	8.4	7.4	8.2	7.8	6.6	6.7	5.7
30 African countries	3.0	2.7	2.5	2.3	2.3	2.2	2.3	1.6
31 Non-OPEC developing countries	112.3	113.5	112.7	112.9	111.8	111.0	111.2	106.8
Latin America								
32 Argentina	9.5	9.2	9.1	8.7	8.6	8.6	9.3	8.9
33 Brazil	25.1	25.4	26.3	26.3	26.4	26.6	26.1	25.6
34 Chile	6.5	6.7	7.1	7.0	7.0	6.9	6.9	6.9
35 Colombia	3.1	3.0	2.9	2.9	2.8	2.7	2.6	2.7
36 Mexico	25.7	26.2	26.2	26.0	25.7	25.6	25.2	25.3
37 Peru	2.3	2.3	2.2	2.2	2.2	2.1	2.0	1.8
38 Other Latin America	4.4	4.1	3.9	3.9	3.7	3.6	3.5	3.4
Asia								
China								
39 Mainland	.3	.6	.5	.7	.7	.3	1.1	.5
40 Taiwan	4.9	5.4	5.3	5.3	5.4	5.5	5.2	4.5
41 India	1.0	1.0	1.1	1.0	1.0	1.0	1.2	1.4
42 Israel	1.6	1.9	1.7	1.8	1.7	2.3	1.5	1.6
43 Korea (South)	11.1	11.3	10.5	10.9	10.6	10.3	10.7	9.7
44 Malaysia	2.8	2.9	3.1	3.0	2.9	3.0	2.9	2.5
45 Philippines	6.7	6.3	5.9	6.0	6.1	6.0	6.1	5.8
46 Thailand	2.1	1.9	1.8	1.8	1.7	1.6	1.6	1.4
47 Other Asia	.9	1.1	1.0	1.2	1.1	1.0	1.1	1.1
Africa								
48 Egypt	1.4	1.4	1.2	1.2	1.1	1.0	1.0	1.0
49 Morocco	.8	.8	.8	.8	.8	.8	.9	.9
50 Zaire	.1	.1	.1	.1	.1	.1	.1	.1
51 Other Africa ⁴	2.2	1.9	1.9	2.1	2.2	2.0	2.0	1.9
52 Eastern Europe	4.9	4.9	4.5	4.4	4.3	4.3	4.6	4.1
53 U.S.S.R.	.2	.2	.2	.1	.2	.3	.2	.1
54 Yugoslavia	2.3	2.3	2.3	2.3	2.2	2.2	2.5	2.2
55 Other	2.5	2.4	2.1	2.0	1.9	1.8	1.9	1.8
56 Offshore banking centers	71.3	74.6	67.4	67.0	66.9	66.8	61.4	67.4
57 Bahamas	24.6	27.5	23.8	21.5	21.9	22.0	16.9	21.6
58 Bermuda	.7	.7	1.0	.9	.7	.9	.8	.7
59 Cayman Islands and other British West Indies	11.9	12.2	11.1	11.7	12.4	12.4	12.5	13.4
60 Netherlands Antilles	3.3	3.3	3.1	3.4	3.3	3.2	2.3	2.3
61 Panama ⁵	6.3	6.6	5.7	6.8	5.7	5.5	6.2	6.2
62 Lebanon	.1	.1	.1	.1	.1	.1	.0	.1
63 Hong Kong	14.4	13.9	13.1	12.8	12.9	13.1	13.2	13.3
64 Singapore	10.0	10.3	9.5	9.8	10.0	9.7	9.4	9.8
65 Other ⁶	.0	.0	.0	.0	.0	.0	.0	.0
66 Miscellaneous and unallocated ⁷	16.3	17.4	17.4	17.3	17.1	17.3	17.6	17.1

70. Discount rates of foreign central banks, 1985¹

Percent per annum

Month-end	Austria	Belgium	Brazil	Canada	Denmark	France	Germany	Italy	Japan	Netherlands	Norway	Sweden	Switzerland	Venezuela
January	4.5	11.0	49.0	9.66	7.0	10.5	4.5	15.5	5.0	5.0	8.0	9.5	4.0	11.0
February	↑	↓	↑	10.95	↑	10.5	↑	↑	↑	5.5	↑	↓	↑	11.0
March	↑	11.0	↑	11.18	↑	10.5	↑	↑	↑	↑	↑	9.5	↑	10.0
April	↑	9.5	↑	9.59	↑	10.13	↑	↑	↑	↑	↑	11.5	↑	↑
May	↑	9.25	↑	9.57	↑	10.13	↓	↑	↑	↑	↑	11.5	↑	↑
June	↓	9.5	↑	9.31	↑	9.63	4.5	↑	↑	5.5	↑	10.5	↑	↑
July	4.5	9.5	↑	9.30	↑	9.63	4.0	↓	↑	5.0	↑	↑	↑	↑
August	4.0	9.5	↑	9.31	↑	9.25	↑	↑	↑	↑	↑	↑	↑	↑
September	↑	9.0	↑	8.77	↑	9.125	↑	15.5	↑	↑	↑	↑	↑	↑
October	↑	8.75	↑	8.98	↑	8.75	↑	15.0	↑	↑	↑	↑	↑	↑
November	↓	9.75	↑	9.33	↑	8.75	↑	15.0	↑	↑	↑	↑	↑	↑
December	4.0	9.75	49.0	9.33	7.0	8.75	4.0	15.0	5.0	5.0	8.0	10.5	4.0	10.0

71. Foreign short-term interest rates, 1985¹

Percent per annum, averages of daily figures

Month	Euro-dollars	United Kingdom	Canada	Germany	Switzerland	Netherlands	France	Italy	Belgium	Japan
January	8.37	11.63	9.70	5.84	5.13	5.87	10.43	15.82	10.75	6.27
February	9.05	13.68	10.63	6.13	5.66	6.90	10.60	15.79	10.75	6.29
March	9.32	13.52	11.42	6.36	5.77	7.14	10.71	15.82	10.75	6.30
April	8.74	12.70	10.15	5.99	5.35	6.82	10.49	15.15	10.09	6.26
May	8.13	12.61	9.77	5.81	5.15	6.90	10.15	14.90	9.35	6.26
June	7.60	12.38	9.58	5.66	5.14	6.58	10.18	15.00	8.95	6.29
July	7.89	12.01	9.33	5.31	5.07	6.29	9.97	14.37	8.95	6.29
August	8.02	11.42	9.16	4.75	4.64	5.80	9.79	14.36	9.50	6.30
September	8.14	11.49	9.10	4.64	4.59	5.72	9.57	13.95	9.33	6.31
October	8.08	11.49	8.73	4.77	4.53	5.89	9.29	14.16	8.97	6.47
November	8.02	11.50	8.85	4.82	4.07	5.90	8.95	14.29	8.66	7.29
December	7.99	11.66	9.25	4.80	4.13	5.78	8.92	14.71	9.14	7.36

72. Index of weighted-average value of U.S. dollar¹

March 1973 = 100

Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1985	152.82	158.43	158.14	149.56	149.92	147.70	140.94	137.55	139.14	130.71	128.08	125.80

73. Foreign exchange rates, 1985¹

Foreign currency units per dollar

Period	Australia ² (dollar)	Austria (schilling)	Belgium (franc)	Brazil (cruzeiro)	Canada (dollar)	China (yuan)	Denmark (krone)	Finland (markka)
January	81.506	22.267	63.455	3346.67	1.3240	2.8160	11.3304	6.6368
February	73.737	23.190	66.310	3768.17	1.3547	2.8347	11.8071	6.8616
March	69.697	23.247	66.308	4158.19	1.3840	2.8533	11.7971	6.8464
April	65.841	21.717	62.283	4511.58	1.3658	2.8480	11.1142	6.4652
May	67.683	21.868	62.572	5239.00	1.3756	2.8556	11.2244	6.4641
June	66.510	21.532	61.719	5786.00	1.3676	2.8693	10.9962	6.3660
July	69.952	20.446	58.626	6236.19	1.3526	2.8809	10.4563	6.0798
August	70.701	19.632	56.543	6714.00	1.3575	2.9093	10.1459	5.9464
September	68.959	19.949	57.395	7453.33	1.3703	2.9722	10.2906	6.0140
October	70.246	18.569	53.618	8203.57	1.3667	3.0782	9.5880	5.6836
November	67.741	18.236	52.474	8913.95	1.3765	3.2086	9.3918	5.5709
December	68.114	17.658	51.251	9915.71	1.3954	3.2095	9.1221	5.4824
	France (franc)	Germany (deutsche mark)	Greece (drachma)	Hong Kong (dollar)	India (rupee)	Ireland ² (pound)	Italy (lira)	Japan (yen)
January	9.7036	3.1706	129.38	7.8110	12.612	98.23	1948.76	254.18
February	10.0933	3.3025	134.73	7.8017	12.922	94.23	2042.00	260.48
March	10.0776	3.2982	140.62	7.8009	12.861	94.58	2078.50	257.92
April	9.4427	3.0946	134.86	7.7902	12.400	101.17	1975.89	251.84
May	9.4829	3.1093	137.24	7.7766	12.500	100.71	1984.45	251.73
June	9.3414	3.0636	136.00	7.7698	12.440	102.19	1953.92	248.84
July	8.8513	2.9083	131.75	7.7527	12.031	107.79	1900.33	241.14
August	8.5323	2.7937	131.75	7.7906	11.898	111.43	1873.51	237.46
September	8.6599	2.8381	136.75	7.8043	12.125	109.55	1903.42	236.53
October	8.0641	2.6446	145.74	7.7908	12.033	117.00	1785.43	214.68
November	7.9095	2.5954	153.04	7.8042	12.101	119.19	1753.72	204.07
December	7.6849	2.5122	150.19	7.8064	12.152	122.48	1713.50	202.79
	Malaysia (ringgit)	Nether- lands (guilder)	New Zealand ² (dollar)	Norway (krone)	Portugal (escudo)	Singapore (dollar)	South Africa ² (rand)	South Korea (won)
January	2.4804	3.5819	47.04	9.1765	172.56	2.2011	46.336	832.16
February	2.5513	3.7387	45.22	9.4695	183.24	2.2557	50.569	839.16
March	2.5734	3.7290	45.28	9.4608	183.98	2.2582	50.333	850.71
April	2.4922	3.4981	45.52	8.9314	174.56	2.2199	51.498	861.21
May	2.4759	3.5097	45.20	8.9442	177.55	2.2228	50.177	871.11
June	2.4685	3.4535	45.95	8.8255	176.14	2.2291	50.544	875.00
July	2.4696	3.2732	49.83	8.4338	169.77	2.2109	51.075	876.46
August	2.4644	3.1429	53.56	8.2487	167.34	2.2191	43.066	885.09
September	2.4841	3.1921	53.29	8.3337	172.56	2.2268	39.487	847.46
October	2.4529	2.9819	56.93	7.9099	164.59	2.1387	38.383	894.49
November	2.4341	2.9230	57.23	7.8076	162.96	2.1084	37.571	893.35
December	2.4291	2.8293	52.63	7.6524	160.80	2.1213	37.049	893.13
		Spain (peseta)	Sri Lanka (rupee)	Sweden (krona)	Switzer- land (franc)	Taiwan (dollar)	Thailand (baht)	United Kingdom ² (pound)
January		175.13	26.392	9.0716	2.6590	39.21	27.330	112.71
February		182.35	26.605	9.3364	2.8045	39.23	27.961	109.31
March		183.13	26.836	9.4135	2.8033	39.54	28.097	112.53
April		172.85	27.113	8.9946	2.5948	39.73	27.466	123.77
May		175.40	27.404	8.9895	2.6150	39.91	27.554	124.83
June		173.42	27.433	8.8565	2.5721	39.86	27.433	128.08
July		167.97	27.327	8.4703	2.4060	40.14	27.053	138.07
August		164.49	27.377	8.3106	2.2962	40.50	26.889	138.40
September		168.91	27.430	8.3907	2.3749	40.46	27.050	136.42
October		161.71	27.421	7.9557	2.1692	40.20	26.569	142.15
November		159.66	27.449	7.8127	2.1306	39.98	26.315	143.96
December		156.05	27.420	7.6817	2.1042	39.91	26.715	144.47

Part 2—Special Tables

74. Statement of condition of Federal Reserve Banks, December 31, 1985¹

Millions of dollars

Item	All Reserve Banks	Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Fran- cisco
ASSETS													
1 Gold certificate account . . .	11,090	658	3,277	483	635	969	413	1,451	357	156	617	713	1,361
2 Special drawing rights certificate account . . .	4,718	281	1,354	195	270	426	192	620	157	63	263	307	590
3 Coin	487	26	16	23	33	88	53	29	26	22	48	39	84
4 Loans	3,060	24	2,060	155	153	312	38	32	15	3	207	19	42
5 Acceptances held under repurchase agreement . . .	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
<i>Federal agency obligations</i>													
6 Bought outright	8,227	481	2,744	288	481	726	252	906	239	108	367	532	1,103
7 Held under repurchase agreement	1,694	.....	1,694	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
<i>U.S. government securities</i>													
8 Bought outright ²	177,798	10,386	59,305	6,226	10,394	15,682	5,446	19,588	5,162	2,343	7,930	11,492	23,844
9 Held under repurchase agreement	3,529	.....	3,529	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
10 Total loans and securities . .	194,308	10,891	69,332	6,669	11,028	16,720	5,736	20,526	5,416	2,454	8,504	12,043	24,989
11 Items in process of collection	11,667	529	1,338	533	432	682	909	958	828	654	1,840	1,358	1,606
12 Bank premises	607	93	31	48	28	101	48	22	18	25	46	19	128
<i>Other assets</i>													
13 Denominated in foreign currencies ³	7,016	197	1,712	344	449	344	582	982	197	231	316	561	1,101
14 All other	7,679	200	1,521	128	212	365	220	3,659	114	93	156	540	471
15 Interdistrict Settlement Account	0	449	-3,210	-651	215	-417	3,476	-263	487	-39	-769	-612	1,334
16 Total assets	237,572	13,324	75,371	7,772	13,302	19,278	11,629	27,984	7,600	3,659	11,021	14,968	31,664

74. Statement of condition of Federal Reserve Banks, December 31, 1985¹—Continued

Millions of dollars

Item	All Reserve Banks	Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Fran- cisco
LIABILITIES													
17 Federal Reserve notes	181,450	11,349	53,848	5,870	11,341	16,656	7,341	23,724	5,796	2,391	7,823	11,100	24,211
<i>Deposits</i>													
18 Reserve accounts ⁴	28,631	1,178	8,153	1,136	1,126	1,584	2,893	2,545	896	471	1,055	2,615	4,979
19 U.S. Treasury—General account	9,351	.....	9,351	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
20 Foreign—Official accounts . .	480	4	367	7	10	7	12	21	4	5	7	12	24
21 All other	1,041	36	495	28	43	69	31	109	21	13	37	51	108
22 Total deposits	39,503	1,218	18,366	1,171	1,179	1,660	2,936	2,675	921	489	1,099	2,678	5,111
23 Deferred credit items	10,679	521	1,486	485	434	584	914	849	709	630	1,837	751	1,479
24 Other liabilities and accrued dividends ⁵	2,378	130	793	80	134	196	144	254	66	33	102	143	303
25 Total liabilities	234,010	13,218	74,493	7,606	13,088	19,096	11,335	27,502	7,492	3,543	10,861	14,672	31,104
CAPITAL ACCOUNTS													
26 Capital paid in	1,781	53	439	83	107	91	147	241	54	58	80	148	280
27 Surplus	1,781	53	439	83	107	91	147	241	54	58	80	148	280
28 Other capital accounts . . . .	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
29 Total liabilities and capital accounts	237,572	13,324	75,371	7,772	13,302	19,278	11,629	27,984	7,600	3,659	11,021	14,968	31,664
NOTE STATEMENT													
<i>Federal Reserve notes</i>													
30 Issued to Reserve Bank by Federal Reserve Agent and outstanding	208,427	13,504	57,138	7,999	12,543	18,176	10,558	25,553	7,091	2,999	11,100	13,043	28,723
31 Less held by issuing Bank, and forwarded for redemption	26,977	2,155	3,290	2,129	1,202	1,520	3,217	1,829	1,295	608	3,277	1,943	4,512
32 Federal Reserve notes, net ⁶ .	181,450	11,349	53,848	5,870	11,341	16,656	7,341	23,724	5,796	2,391	7,823	11,100	24,211
<i>Collateral held by Federal Reserve Agent for notes issued to Bank</i>													
33 Gold certificate account . . .	11,090	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
34 Special drawing rights certificate account	4,718	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
35 Other eligible assets . . . . .	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
36 U.S. government and agency securities	165,642	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
37 Total collateral	181,450	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

75. Income and expenses of Federal Reserve Banks, 1985

Dollars

Item	Total	Boston	New York	Philadelphia	Cleveland	Richmond
CURRENT INCOME						
1 Loans	427,937,199	1,653,288	14,331,208	2,067,951	2,106,227	22,552,116
2 Acceptances	0	0	0	0	0	0
3 U.S. government securities	16,843,078,347	937,862,068	5,672,308,476	580,130,971	964,682,089	1,454,471,378
4 Foreign currencies	228,705,105	6,420,037	55,804,046	11,262,217	14,566,789	11,173,962
5 Priced services	613,829,990	37,102,796	99,676,286	25,021,005	36,425,345	50,116,744
6 All other	18,432,145	587,982	9,243,142	252,755	498,154	756,265
7 Total	18,131,982,786	983,626,171	5,851,363,158	618,734,899	1,018,278,604	1,539,070,465
CURRENT EXPENSES						
8 Salaries and other personnel expenses	563,144,289	37,049,000	116,059,976	29,639,535	32,437,523	41,684,787
9 Retirement and other benefits	134,266,707	8,502,750	26,001,782	7,291,701	8,553,803	10,329,407
10 Fees	14,329,746	2,134,788	1,047,236	575,672	3,696,339	543,146
11 Travel	20,876,804	966,260	2,575,447	833,999	1,759,190	1,818,187
12 Postage and other shipping costs	82,769,382	3,427,180	9,127,380	4,507,415	5,927,753	6,774,101
13 Communications	15,395,947	1,182,943	3,571,634	705,961	757,623	1,020,115
14 Materials and supplies	45,036,644	2,524,696	8,404,075	2,512,217	2,835,715	4,143,807
Building expenses						
15 Taxes on real estate	21,079,390	3,573,455	3,705,394	1,484,083	970,760	1,758,864
16 Property depreciation	21,088,018	2,396,542	2,175,324	1,720,426	1,200,985	3,618,464
17 Utilities	22,945,483	2,284,942	3,761,098	2,276,402	1,476,419	1,971,127
18 Rent	13,100,040	487,335	7,720,260	44,621	218,944	442,657
19 Other	13,818,941	774,356	3,263,534	1,114,043	465,664	1,577,317
Equipment						
20 Purchases	2,572,078	84,637	0	106,788	122,429	307,391
21 Rentals	46,279,650	1,644,920	8,351,104	961,947	4,359,469	2,195,985
22 Depreciation	60,308,821	3,512,313	10,598,470	3,126,515	3,128,266	5,993,679
23 Repairs and maintenance	34,261,077	2,023,059	5,741,991	1,844,293	1,150,071	3,454,372
24 Cost of earnings credits	105,217,382	6,133,438	12,446,864	8,966,615	8,534,049	8,117,291
25 All other	38,639,924	2,266,234	6,327,265	2,210,109	2,741,554	3,466,788
26 Shared costs, net ¹	0	(1,810,864)	2,562,792	2,436,204	(3,692,672)	755,018
27 Recoveries	(30,559,981)	(6,218,751)	(2,522,880)	(1,993,509)	(2,987,434)	(3,991,663)
28 Expenses capitalized ²	(1,976,961)	(141,087)	(7,457)	(21,151)	(205,609)	(300,713)
29 Total	1,222,593,382	72,798,146	230,911,289	70,343,886	73,450,841	95,680,127
30 Reimbursements	94,848,892	4,259,968	22,344,412	10,621,241	5,955,043	6,121,099
31 Net expenses	1,127,744,490	68,538,178	208,566,877	59,722,645	67,495,798	89,559,028
PROFIT AND LOSS						
32 Current net income	17,004,238,298	915,087,993	5,642,796,281	559,012,254	950,782,806	1,449,511,437
Additions to current net income						
33 Profits on sales of U.S. government securities	99,435,343	5,384,507	33,056,598	3,391,633	5,627,610	8,481,391
34 All other	1,211,263,619	33,889,682	295,272,609	59,296,990	77,448,009	59,401,124
35 Total additions	1,310,698,962	39,274,189	328,329,207	62,688,622	83,075,619	67,882,515
Deductions from current net income	9,074,668	560,577	1,160,787	297,516	434,823	571,149
36 Net additions to or deductions from current net income	1,301,624,294	38,713,612	327,168,421	62,391,106	82,640,795	67,311,366
Assessments by Board						
37 Board expenditures ³	77,377,700	2,116,000	19,025,200	3,747,700	4,902,500	3,849,200
38 Cost of Federal Reserve currency	173,738,745	10,280,468	52,739,089	5,869,244	10,450,559	15,923,504
39 Net income before payments to U.S. Treasury	18,054,746,147	941,405,138	5,898,200,412	611,786,416	1,018,070,543	1,497,050,099
40 Dividends paid	103,028,905	2,844,470	25,607,748	4,852,310	6,349,649	5,149,817
41 Payments to U.S. Treasury (interest on Federal Reserve notes)	17,796,464,292	930,560,317	5,829,661,765	604,330,206	1,008,680,244	1,481,448,482
42 Transferred to surplus	155,252,950	8,000,350	42,930,900	2,603,900	3,040,650	10,451,800
43 Surplus, January 1	1,626,108,200	44,798,550	396,509,800	79,942,000	103,959,650	80,360,450
44 Surplus, December 31	1,781,361,150	52,798,900	439,440,700	82,545,900	107,000,300	90,812,250

75. Income and expenses of Federal Reserve Banks, 1985—Continued

Dollars

Item	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
CURRENT INCOME							
1 Loans	1,900,356	318,485,481	2,816,574	2,413,372	16,672,254	38,832,490	4,105,881
2 Acceptances	0	0	0	0	0	0	0
3 U.S. government securities	477,961,822	1,986,309,592	485,322,928	222,589,785	764,335,125	1,077,764,155	2,219,339,959
4 Foreign currencies	19,015,924	2,009,495	6,397,770	7,525,813	10,286,569	18,383,040	35,859,443
5 Priced services	64,856,993	81,575,186	28,017,848	34,279,665	42,813,820	44,420,512	69,523,790
6 All other	1,690,626	1,599,041	438,336	298,372	260,365	1,067,391	1,739,717
7 Total	565,425,721	2,419,978,795	522,993,456	267,107,007	834,368,133	1,180,467,588	2,330,568,790
CURRENT EXPENSES							
8 Salaries and other personnel expenses	48,483,889	67,621,635	28,133,297	25,621,374	36,959,981	36,182,616	63,270,676
9 Retirement and other benefits	11,675,035	16,005,616	7,139,410	6,015,610	9,094,835	7,782,123	15,874,635
10 Fees	1,973,778	1,857,710	394,111	449,920	653,653	299,296	704,097
11 Travel	1,993,065	2,838,694	989,314	1,054,530	1,642,435	1,503,150	2,902,533
12 Postage and other shipping costs	9,031,066	8,490,569	4,691,478	5,584,910	6,265,739	5,989,674	12,952,117
13 Communications	1,652,323	1,535,986	623,430	672,176	1,158,700	955,037	1,560,019
14 Materials and supplies	4,477,114	5,113,900	2,699,443	1,865,836	3,312,113	3,058,517	4,089,211
Building expenses							
15 Taxes on real estate	1,131,414	2,499,317	422,929	2,294,395	745,987	717,718	1,775,074
16 Property depreciation	1,121,996	1,148,291	710,618	1,040,916	1,293,444	1,051,605	3,609,407
17 Utilities	1,931,580	2,496,765	1,160,585	857,354	1,224,287	1,222,198	2,282,726
18 Rent	144,800	2,105,921	344,768	119,459	68,703	1,039,335	363,237
19 Other	981,247	2,283,172	667,217	572,815	528,094	528,004	1,063,478
Equipment							
20 Purchases	259,608	504,150	466,516	336,111	94,620	100,799	189,029
21 Rentals	6,551,898	7,867,337	1,347,458	1,761,330	1,514,938	4,548,328	5,174,936
22 Depreciation	4,187,252	7,836,849	2,754,188	3,264,501	3,752,881	4,230,862	7,923,045
23 Repairs and maintenance	2,770,306	5,851,054	1,705,126	1,578,605	2,269,093	2,162,430	3,710,677
24 Cost of earnings credits	11,295,260	21,098,453	4,988,184	6,176,634	5,374,044	4,375,980	7,710,572
25 All other	3,144,894	5,155,094	1,686,730	1,858,527	1,845,582	3,166,908	4,770,239
26 Shared costs, net ¹	1,297,915	(5,691,388)	1,305,087	1,638,359	877,459	(88,836)	410,927
27 Recoveries	(1,347,122)	(2,242,115)	(1,340,166)	(679,781)	(1,065,680)	(1,996,327)	(4,174,553)
28 Expenses capitalized ²	(170,892)	243,822	(42,511)	(57,390)	(878,692)	(334,759)	(60,522)
29 Total	112,586,426	154,620,832	60,847,212	62,026,191	76,732,216	76,494,658	136,101,560
30 Reimbursements	6,196,615	10,751,371	6,067,436	2,803,977	5,073,659	4,065,245	10,588,826
31 Net expenses	106,389,811	143,869,461	54,779,776	59,222,214	71,658,557	72,429,413	125,512,734
PROFIT AND LOSS							
32 Current net income	459,035,910	2,276,109,333	468,213,680	207,884,793	762,709,577	1,108,038,175	2,205,056,057
Additions to current net income							
33 Profits on sales of U.S. government securities	2,697,273	12,144,614	2,851,799	1,315,504	4,552,538	6,964,270	12,967,606
34 All other	100,942,474	169,447,271	33,886,147	39,932,238	54,489,487	96,945,102	190,312,486
35 Total additions	103,639,747	181,591,886	36,737,946	41,247,742	59,042,025	103,909,371	203,280,092
Deductions from current net income	547,206	736,742	584,438	246,903	852,004	1,478,353	1,604,169
36 Net additions to or deductions (-) from current net income	103,092,542	180,855,144	36,153,507	41,000,839	58,190,021	102,431,018	201,675,923
Assessments by Board							
37 Board expenditures ³	6,373,600	10,775,500	2,188,000	2,572,100	3,499,700	6,177,900	12,150,300
38 Cost of Federal Reserve currency	5,384,164	24,640,150	5,414,222	2,131,426	8,025,341	11,154,896	21,725,682
39 Net income before payments to U.S. Treasury	550,370,688	2,421,548,827	496,764,966	244,182,106	809,374,557	1,193,136,397	2,372,855,999
40 Dividends paid	8,445,546	14,199,298	2,935,559	3,390,797	4,657,283	8,359,610	16,236,818
41 Payments to U.S. Treasury (interest on Federal Reserve notes)	529,535,842	2,393,780,879	486,053,607	236,601,859	798,313,374	1,165,861,687	2,331,636,030
42 Transferred to surplus	12,389,300	13,568,650	7,775,800	4,189,450	6,403,900	18,915,100	24,983,150
43 Surplus, January 1	134,156,200	227,612,600	45,947,100	54,303,950	73,731,900	129,296,150	255,489,850
44 Surplus, December 31	146,545,500	241,181,250	53,722,900	58,493,400	80,135,800	148,211,250	280,473,000

76. Banks and branches—Number in operation, December 31, 1985, by state

State	Commercial and mutual savings banks								Number maintaining branches or additional offices ¹							
	Total	Commercial					Mutual savings		Total	Commercial					Mutual savings	
		Total	Member		Nonmember		In-sured	Non-in-sured ²		Total	Member		Nonmember		In-sured	Non-in-sured
			National	State	In-sured	Non-in-sured ²					National	State	In-sured	Non-in-sured		
United States	15,429	15,072	4,968	1,085	8,380	639	344	13	7,494	7,175	2,408	536	4,190	41	310	9
Alabama	240	240	54	26	160	0	0	0	139	139	34	14	91	1	0	0
Alaska	17	16	6	0	9	1	1	0	16	16	6	0	9	0	0	0
Arizona	61	61	14	10	28	9	0	0	31	31	5	1	24	1	0	0
Arkansas	262	262	82	5	172	3	0	0	172	172	69	3	100	0	0	0
California	536	536	171	30	282	53	0	0	321	321	71	19	223	8	0	0
Colorado	577	577	241	68	162	106	0	0	124	124	72	6	45	1	0	0
Connecticut	116	58	17	1	39	1	58	0	94	41	12	1	28	0	53	0
Delaware	40	39	15	3	18	3	1	0	14	13	7	0	6	0	1	0
District of Columbia	22	22	18	0	1	3	0	0	14	14	13	0	1	0	0	0
Florida	433	433	182	56	187	8	0	0	271	271	108	23	140	0	0	0
Georgia	374	374	54	15	304	1	0	0	239	239	47	7	185	0	0	0
Hawaii	26	26	3	0	19	4	0	0	19	19	2	0	15	2	0	0
Idaho	26	26	7	3	16	0	0	0	22	22	6	3	13	0	0	0
Illinois	1,297	1,297	400	68	767	62	0	0	571	571	227	28	315	1	0	0
Indiana	377	374	110	41	220	3	3	0	284	282	93	28	160	1	2	0
Iowa	626	626	111	37	477	1	0	0	299	299	61	19	219	0	0	0
Kansas	625	625	168	20	436	1	0	0	148	148	57	6	85	0	0	0
Kentucky	335	335	78	7	248	2	0	0	241	241	65	5	171	0	0	0
Louisiana	303	303	71	6	225	2	0	0	223	223	44	5	174	0	0	0
Maine	44	25	8	2	15	0	19	0	41	24	8	2	14	0	17	0
Maryland	93	91	25	5	60	1	2	0	81	79	23	5	51	0	2	0
Massachusetts	267	122	58	2	55	7	132	13	226	99	51	2	46	0	118	9
Michigan	361	361	119	81	158	3	0	0	311	311	105	70	135	1	0	0
Minnesota	739	739	212	34	489	4	0	0	267	267	114	7	145	1	0	0
Mississippi	148	148	33	3	110	2	0	0	122	122	30	3	89	0	0	0
Missouri	679	679	126	37	511	5	0	0	372	372	80	23	269	0	0	0
Montana	173	173	55	42	73	3	0	0	28	28	14	5	9	0	0	0
Nebraska	459	459	121	9	324	5	0	0	114	114	46	2	66	0	0	0
Nevada	19	19	6	1	10	2	0	0	13	13	3	1	9	0	0	0
New Hampshire	86	64	24	3	34	3	22	0	66	50	23	2	24	1	16	0
New Jersey	143	128	71	10	45	2	15	0	127	113	66	10	37	0	14	0
New Mexico	98	98	45	6	45	2	0	0	70	70	30	4	36	0	0	0
New York	486	416	104	39	52	221	70	0	221	154	82	26	33	13	67	0
North Carolina	65	65	17	0	46	2	0	0	51	51	16	0	35	0	0	0
North Dakota	181	181	43	6	130	2	0	0	82	82	28	3	51	0	0	0
Ohio	323	323	144	69	107	3	0	0	234	234	115	51	68	0	0	0
Oklahoma	542	542	231	22	282	7	0	0	195	195	87	8	99	1	0	0
Oregon	77	76	8	13	46	9	1	0	48	47	7	9	31	0	1	0
Pennsylvania	335	330	184	17	112	17	5	0	248	243	133	12	95	3	5	0
Rhode Island	34	30	6	0	10	14	4	0	18	14	4	0	9	1	4	0
South Carolina	74	74	20	5	49	0	0	0	59	59	16	4	39	0	0	0
South Dakota	138	138	25	26	87	0	0	0	47	47	8	9	30	0	0	0
Tennessee	294	294	58	10	221	5	0	0	221	221	52	9	159	1	0	0
Texas	1,951	1,951	1,058	70	808	15	0	0	311	311	75	13	221	2	0	0
Utah	62	62	7	16	36	3	0	0	40	40	5	10	25	0	0	0
Vermont	31	26	12	0	13	1	5	0	26	22	10	0	12	0	4	0
Virginia	169	169	46	82	41	0	0	0	126	126	40	54	32	0	0	0
Washington	118	113	24	3	71	15	5	0	80	75	19	1	55	0	5	0
West Virginia	219	219	97	27	94	1	0	0	119	119	56	16	47	0	0	0
Wisconsin	583	582	119	22	435	6	1	0	272	271	62	6	203	0	1	0
Wyoming	116	116	59	25	31	1	0	0	4	4	1	0	3	0	0	0
Puerto Rico	23	23	1	2	10	10	0	0	12	12	0	1	9	2	0	0
Virgin Islands	6	6	0	0	0	6	0	0	0	0	0	0	0	0	0	0

76. Banks and branches—Number in operation, December 31, 1985, by state—Continued

State	Branches and additional offices ¹													Bank- ing facili- ties ³
	Class of bank								Location					
	Total	Commercial banks					Mutual savings		In head- office city	Outside head-office city				
		Total	Member		Nonmember		In- sured	Non- in- sured ²		In head- office county	In con- tiguous counties	In non- con- tiguous counties		
			National	State	In- sured	Non- in- sured ²								
United States	45,505	43,239	22,727	4,946	15,476	90	2,232	34	13,389	12,790	8,263	11,057	144	
Alabama	760	760	318	138	304	0	0	0	223	228	39	260	2	
Alaska	139	139	98	0	40	1	0	0	54	9	39	37	1	
Arizona	684	684	429	0	254	1	0	0	173	213	203	95	2	
Arkansas	446	446	222	12	212	0	0	0	286	153	4	3	1	
California	4,777	4,777	2,641	495	1,624	17	0	0	637	766	979	2,395	15	
Colorado	114	114	66	6	41	1	0	0	101	10	3	0	9	
Connecticut	1,023	622	344	1	277	0	401	0	207	426	208	182	0	
Delaware	164	159	46	0	113	0	5	0	41	80	24	19	0	
District of Columbia	157	157	153	2	2	0	0	0	155	0	0	2	1	
Florida	2,171	2,171	1,524	80	567	0	0	0	559	812	254	546	7	
Georgia	1,107	1,107	587	131	389	0	0	0	397	277	210	223	19	
Hawaii	231	231	11	0	217	3	0	0	87	68	3	73	6	
Idaho	273	273	195	10	68	0	0	0	38	22	54	159	0	
Illinois	746	746	315	41	385	5	0	0	542	168	26	10	6	
Indiana	1,283	1,280	583	111	585	1	3	0	625	628	18	12	1	
Iowa	548	548	117	51	380	0	0	0	262	213	72	1	0	
Kansas	218	218	86	7	125	0	0	0	215	3	0	0	1	
Kentucky	774	774	290	62	422	0	0	0	480	289	3	2	1	
Louisiana	927	927	335	38	554	0	0	0	501	409	12	5	1	
Maine	443	325	121	47	157	0	118	0	54	154	133	102	2	
Maryland	1,183	1,145	607	116	422	0	38	0	209	253	387	334	2	
Massachusetts	1,601	1,074	537	19	517	1	493	34	544	863	130	64	1	
Michigan	2,123	2,123	959	547	616	1	0	0	841	841	414	27	2	
Minnesota	374	374	172	11	190	1	0	0	172	148	43	11	0	
Mississippi	764	764	326	11	427	0	0	0	213	147	163	241	2	
Missouri	650	650	215	42	393	0	0	0	402	231	10	7	2	
Montana	25	25	11	5	9	0	0	0	24	0	1	0	1	
Nebraska	191	191	95	4	92	0	0	0	152	5	8	26	1	
Nevada	202	202	105	37	60	0	0	0	49	28	26	99	0	
New Hampshire	270	214	103	4	106	1	56	0	70	133	58	9	0	
New Jersey	2,019	1,771	1,290	183	298	0	248	0	217	731	499	577	4	
New Mexico	278	278	130	20	128	0	0	0	187	80	8	3	0	
New York	3,885	3,324	1,860	1,169	279	16	561	0	1,331	671	898	985	4	
North Carolina	1,863	1,863	1,046	0	817	0	0	0	176	103	247	1,337	0	
North Dakota	122	122	36	5	81	0	0	0	41	49	31	1	2	
Ohio	2,429	2,429	1,726	380	323	0	0	0	649	919	418	443	3	
Oklahoma	194	194	71	8	113	2	0	0	159	21	12	2	5	
Oregon	641	635	380	12	243	0	6	0	136	97	139	269	0	
Pennsylvania	2,933	2,772	1,598	107	1,055	12	161	0	296	971	1,465	201	2	
Rhode Island	223	192	102	0	79	11	31	0	47	105	49	22	0	
South Carolina	793	793	365	8	420	0	0	0	137	79	102	475	0	
South Dakota	175	175	98	20	57	0	0	0	30	35	38	72	0	
Tennessee	1,047	1,047	474	56	515	2	0	0	490	324	58	175	1	
Texas	350	350	63	17	265	5	0	0	330	15	1	4	19	
Utah	368	368	191	77	100	0	0	0	65	97	59	147	3	
Vermont	213	188	78	0	110	0	25	0	33	65	62	53	0	
Virginia	1,563	1,563	633	748	182	0	0	0	219	193	369	782	10	
Washington	962	876	668	4	204	0	86	0	259	270	185	248	3	
West Virginia	195	195	110	20	65	0	0	0	92	80	12	11	0	
Wisconsin	591	591	150	49	392	0	0	0	179	306	85	21	1	
Wyoming	3	3	0	0	3	0	0	0	3	0	0	0	1	
Puerto Rico	272	272	31	35	197	9	0	0	0	2	2	267	0	
Virgin Islands	18	18	16	0	2	0	0	0	0	0	0	18	0	

77. Banking offices in the United States—Number, and changes in number, December 31, 1985

A. Banks (head offices), by type¹

Item	All banks	Commercial banks								Mutual savings banks	
		Total	Member			Nonmember			Insured ²	Non-insured	
			Total	National	State	Total	Insured	Non-insured			
Number											
1 Total	15,429	15,072	6,053	4,968	1,085 ³	9,019	8,380	639 ⁴	344	13	
Change in number during 1985											
2 New banks ⁵	346	344	226	180	46	118	92	26	2	0	
3 Ceased banking operations	-31	-31	-16	-12	-4	-15	-10	-5	0	0	
4 Voluntary liquidation	-29	-29	-15	-12	-3	-14	-9	-5	0	0	
5 Suspensions	0	0	0	0	0	0	0	0	0	0	
6 Placed in receivership	0	0	0	0	0	0	0	0	0	0	
Consolidations and absorptions											
7 Banks converted into branches	-318	-313	-142	-111	-31	-171	-167	-4	-5	0	
8 Other	-28	-25	-30	-24	-9	8	-42	50	-2	-1	
Interclass changes											
9 Nonmember to national	0	0	46	46	0	-46	-46	0	0	0	
10 Nonmember to state member	0	0	7	7	0	-7	-7	0	0	0	
11 State member to national	0	0	0	3	-3	0	0	0	0	0	
12 State member to nonmember	0	0	-5	0	-5	5	4	1	0	0	
13 National to nonmember	0	0	0	-15	15	0	0	0	0	0	
14 National to state member	0	0	0	-4	4	0	0	0	0	0	
15 Noninsured mutual to insured mutual	0	0	0	0	0	0	0	0	82	-82	
16 Noninsured to insured	0	0	0	0	0	0	35	-35	0	0	
17 Noninsured to national	0	0	0	0	0	0	0	0	0	0	
18 Noninsured nonmember to state member	0	0	0	0	3	-3	0	-3	0	0	
19 Insured mutual to federal mutual	0	0	0	0	0	0	0	0	0	0	
20 National to noninsured	0	0	0	0	0	0	0	0	0	0	
21 Savings and loan to state member	0	0	0	0	0	0	0	0	0	0	
22 Savings and loan to national	0	0	0	0	0	0	0	0	0	0	
23 Net change	-60	-54	71	58	13	-125	-150	25	77	-83	

B. Branches, additional offices, and facilities, by type of bank

Item	All banks	Commercial banks							Mutual savings banks	
		Total	Member			Nonmember			In-sured	Non-insured
			Total	National	State	Total	Insured	Non-insured		
		Number								
1 Total	45,505	43,239	27,673	22,727	4,946	15,566	15,476	90	2,232	34
		Change in number during 1985								
<i>Branches and additional offices</i>										
2 De novo	1,480	1,407	734	568	166	673	660	13	66	7
3 Banks converted	318	313	142	111	31	171	167	4	5	0
4 Discontinued	-617	-596	-406	-338	-68	-190	-190	0	-21	0
5 Other ¹	345	375	509	404	105	-134	-137	3	173	-203
6 Net change	1,526	1,499	979	745	234	520	500	20	223	-196
7 Number, December 31, 1984	43,979	41,740	26,694	21,982	4,712	15,046	14,976	70	2,009	230
<i>Banking facilities²</i>										
8 Established	0	0	0	1	0	0	0	0	0	0
9 Other	0	0	0	0	0	0	0	0	0	0
10 Net change	1	1	1	1	0	0	0	0	0	0
11 Number, December 31, 1985	136	136	111	100	11	25	25	0	0	0

**78. Changes in offices of commercial banks and nondeposit trust companies during 1985—
Summary, by state**

State	January 1–June 30					July 1–December 31					Type of branching ¹
	In operation on Jan. 1	Beginning operation	Ceasing operation	In operation on June 30	Net increase, or decrease (–)	In operation on July 1	Beginning operation	Ceasing operation	In operation on Dec. 31	Net increase, or decrease (–)	
50 states and District of Columbia—Total	56,023	894	447	56,470	447	56,470	800	381	56,889	419	
Statewide branching states	28,656	513	260	28,909	253	28,909	432	221	29,120	211	
Limited branching states	19,773	246	140	19,879	106	19,879	270	118	20,031	152	
Unit banking states	7,594	135	47	7,682	88	7,682	98	42	7,738	56	
Alabama	986	22	13	995	9	995	25	24	996	1	L
Alaska	144	4	2	146	2	146	3	2	147	1	S
Arizona	690	22	2	710	20	710	19	1	728	18	S
Arkansas	683	8	2	689	6	689	7	0	696	7	L
California	4,965	92	94	4,963	–2	4,963	77	98	4,942	–21	S
Colorado	683	16	6	693	10	693	11	6	698	5	U
Connecticut	687	20	7	700	13	700	10	3	707	7	S
Delaware	187	1	3	185	–2	185	6	0	191	6	S
District of Columbia	181	1	0	182	1	182	0	0	182	0	S
Florida	2,374	122	38	2,458	84	2,458	90	33	2,515	57	S
Georgia	1,400	42	14	1,428	28	1,428	32	9	1,451	23	L
Hawaii	194	2	0	196	2	196	1	0	197	1	S
Idaho	292	0	0	292	0	292	2	1	293	1	S
Illinois	1,980	23	3	2,000	20	2,000	17	8	2,009	9	U
Indiana	1,625	12	10	1,627	2	1,627	18	2	1,643	16	L
Iowa	1,166	8	12	1,162	–4	1,162	3	6	1,159	–3	L
Kansas	845	11	8	848	3	848	5	7	846	–2	U
Kentucky	1,086	8	0	1,094	8	1,094	9	4	1,099	5	L
Louisiana	1,182	20	7	1,195	13	1,195	8	1	1,202	7	L
Maine	349	3	2	350	1	350	5	0	355	5	S
Maryland	1,158	19	5	1,172	14	1,172	27	2	1,197	25	S
Massachusetts	1,157	16	14	1,159	2	1,159	23	4	1,178	19	S
Michigan	2,479	6	12	2,473	–6	2,473	10	7	2,476	3	L
Minnesota	1,090	11	5	1,096	6	1,096	11	4	1,103	7	L
Mississippi	901	9	8	902	1	902	13	9	906	4	L
Missouri	1,284	24	22	1,286	2	1,286	15	8	1,293	7	U
Montana	198	1	0	199	1	199	1	0	200	1	U
Nebraska	634	9	9	634	0	634	11	9	636	2	L
Nevada	190	4	1	193	3	193	4	2	195	2	S
New Hampshire	202	7	1	268	6	268	3	2	269	1	S
New Jersey	1,828	36	14	1,850	22	1,850	23	3	1,870	20	S
New Mexico	364	5	2	367	3	367	5	2	370	3	L
New York	3,656	37	11	3,682	26	3,682	36	25	3,693	11	S
North Carolina	1,900	26	7	1,919	19	1,919	16	6	1,929	10	S
North Dakota	302	0	0	302	0	302	0	0	302	0	U
Ohio	2,638	16	17	2,637	–1	2,637	58	12	2,683	46	L
Oklahoma	712	19	4	727	15	727	15	7	735	8	L
Oregon	693	4	4	693	0	693	12	7	698	5	S
Pennsylvania	3,033	43	9	3,067	34	3,067	26	7	3,086	19	S
Rhode Island	241	1	0	242	1	242	2	0	244	2	S
South Carolina	869	6	17	858	–11	858	8	4	862	4	S
South Dakota	313	2	3	312	–1	312	1	2	311	–1	S
Tennessee	1,328	30	14	1,344	16	1,344	12	5	1,351	7	L
Texas	2,179	60	7	2,232	53	2,232	46	10	2,268	36	U
Utah	407	3	2	408	1	408	2	1	409	1	S
Vermont	209	2	1	210	1	210	2	1	211	1	S
Virginia	1,711	32	17	1,726	15	1,726	22	8	1,740	14	S
Washington	966	8	6	968	2	968	12	9	971	3	S
West Virginia	363	9	1	371	8	371	18	6	383	12	L
Wisconsin	1,136	12	10	1,138	2	1,138	15	11	1,142	4	L
Wyoming	123	0	1	122	–1	122	3	3	122	0	U

**79. Percentage of total assets and total deposits held by 10 largest banking organizations
(all commercial banks and trust companies), by state**

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
June 1985										
Alabama (206)										
Assets										
Per organization	16.6	15.1	13.7	12.4	4.2	2.6 ²	1.6	1.4	1.0	.9
Cumulative	16.6	31.7	45.5	57.9	62.2	64.8	66.5	67.9	69.0	69.9
Deposits										
Per organization	16.0	13.8	13.9	10.6	4.4	2.8	1.5	1.3	1.1	1.0
Cumulative	16.0	29.8	43.8	54.4	58.9	61.8	63.3	64.7	65.9	66.9
Alaska (13)										
Assets										
Per organization	22.9	14.9 ²	14.3	10.5	10.0 ²	8.4 ²	6.9	3.5 ²	2.7	2.0
Cumulative	22.9	37.8	52.1	62.6	72.7	81.1	88.1	91.6	94.4	96.4
Deposits										
Per organization	22.6	14.1	12.8	10.9	11.0	8.9	6.8	3.7	3.1	1.5
Cumulative	22.6	36.8	49.7	60.7	71.7	80.6	87.5	91.2	94.4	95.9
Arizona (49)										
Assets										
Per organization	40.0	24.7	15.6	8.0	2.4	2.1	.9 ²	.6 ²	.5 ²	.2
Cumulative	40.0	64.8	80.5	88.5	91.0	93.1	94.1	94.8	95.3	95.6
Deposits										
Per organization	39.2	24.9	15.8	8.2	2.5	2.1	1.0	.6	.5	.3
Cumulative	39.2	64.1	79.9	88.2	90.7	92.8	93.8	94.5	95.1	95.4
Arkansas (231)										
Assets										
Per organization	13.3	6.2	2.9	2.9	2.8	2.0 ²	1.9	1.9	1.6	1.4
Cumulative	13.3	19.5	22.5	25.4	28.2	30.2	32.2	34.1	35.8	37.2
Deposits										
Per organization	13.0	5.7	2.9	2.9	2.6	1.9	2.0	1.8	1.7	1.4
Cumulative	13.0	18.8	21.7	24.6	27.2	29.2	31.2	33.1	34.8	36.3
California (435)										
Assets										
Per organization	30.2	14.0	9.8	7.8	7.7	3.5	2.0	1.6	1.1	1.0
Cumulative	30.2	44.3	54.1	61.9	69.7	73.2	75.2	76.9	78.1	79.1
Deposits										
Per organization	31.1	13.0	9.9	6.8	7.4	3.1	2.1	1.4	1.1	1.2
Cumulative	31.1	44.2	54.1	60.9	68.3	71.5	73.6	75.0	76.2	77.4
Colorado (262)										
Assets										
Per organization	17.5	11.2	10.6	10.1	8.0	4.6	3.0 ²	.9	.8	.8
Cumulative	17.5	28.7	39.3	49.4	57.4	62.1	65.1	66.0	66.9	67.7
Deposits										
Per organization	16.7	10.5	8.9	10.6	8.1	4.9	3.0	.9	.8	.5
Cumulative	16.7	27.2	36.2	46.9	55.0	60.0	63.0	64.0	64.9	65.4
Connecticut (47)										
Assets										
Per organization	27.8	27.7	9.4	7.1	6.8	5.6 ²	1.3 ²	1.1	1.0 ²	.9
Cumulative	27.8	55.5	64.9	72.1	78.9	84.5	85.9	87.1	88.1	89.1
Deposits										
Per organization	25.7	26.4	10.1	7.4	7.4	5.6	1.5	1.3	1.1	1.1
Cumulative	25.7	52.1	62.2	69.7	77.1	82.7	84.3	85.6	86.7	87.8
Delaware (28)										
Assets										
Per organization	13.7	11.5	9.9 ²	9.8	8.3	6.2	5.2 ²	4.4	4.0	3.7
Cumulative	13.7	25.3	35.3	45.1	53.4	59.7	65.0	69.4	73.5	77.3
Deposits										
Per organization	12.2	6.4	8.1	16.2	6.8	11.3	.6	8.4	4.2	4.8
Cumulative	12.2	18.6	26.8	43.0	49.9	61.2	61.8	70.3	74.5	79.3
District of Columbia (19)										
Assets										
Per organization	32.5	26.0	10.3	9.9	7.8	3.1	2.4	2.2 ²	.9 ²	.6
Cumulative	32.5	58.6	68.9	78.8	86.7	89.8	92.3	94.6	95.5	96.2
Deposits										
Per organization	32.4	23.7	10.9	9.9	7.7	3.7	2.7	2.5	1.1	.8
Cumulative	32.4	56.1	67.1	77.1	84.8	88.5	91.3	93.8	95.0	95.8
Florida (295)										
Assets										
Per organization	14.9	12.1	11.9	6.7 ²	5.9	4.8	4.7	4.6	2.0 ²	1.5
Cumulative	14.9	27.0	39.0	45.7	51.6	56.4	61.1	65.8	67.8	69.4
Deposits										
Per organization	15.8	12.3	10.7	6.6	5.7	4.6	4.7	4.5	1.9	1.6
Cumulative	15.8	28.2	38.9	45.6	51.3	55.9	60.7	65.2	67.2	68.8

**79. Percentage of total assets and total deposits held by 10 largest banking organizations
(all commercial banks and trust companies), by state—Continued**

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
June 1985										
Georgia (302)										
Assets										
Per organization	18.9	15.6	15.5	6.0	5.8	3.5	2.5	1.3 ²	1.2	1.0
Cumulative	18.9	34.6	50.1	56.1	62.0	65.5	68.0	69.3	70.5	71.6
Deposits										
Per organization	16.8	15.1	13.9	6.5	5.6	3.3	2.7	1.5	1.2	1.0
Cumulative	16.8	31.9	45.8	52.4	58.0	61.4	64.1	65.6	66.9	67.9
Hawaii (19)										
Assets										
Per organization	39.7	32.7 ²	6.0	5.8	4.1 ²	3.6 ²	2.5 ²	2.0 ²	1.5 ²	.6
Cumulative	39.7	72.4	78.4	84.3	88.4	92.0	94.6	96.6	98.1	98.8
Deposits										
Per organization	41.7	31.9	6.3	6.1	4.3	1.5	2.6	2.0	1.3	.6
Cumulative	41.7	73.7	80.0	86.1	90.5	92.0	94.7	96.8	98.1	98.8
Idaho (24)										
Assets										
Per organization	39.4	24.7	11.8	6.9	3.6 ²	2.2 ²	1.5 ²	1.5	1.4	.9
Cumulative	39.4	64.1	75.9	82.8	86.5	88.7	90.3	91.8	93.2	94.2
Deposits										
Per organization	37.6	24.9	12.1	7.4	3.7	2.2	1.6	1.6	1.5	1.0
Cumulative	37.6	62.5	74.6	82.1	85.9	88.1	89.7	91.3	92.8	93.9
Illinois (1,000)										
Assets										
Per organization	18.9	14.1	5.4	4.2	1.5	1.0	1.0	.9	.8	.7
Cumulative	18.9	33.0	38.5	42.8	44.3	45.4	46.4	47.3	48.1	48.8
Deposits										
Per organization	14.0	9.1	4.8	3.6	1.8	1.1	.9	1.0	.9	.8
Cumulative	14.0	23.1	27.9	31.6	33.4	34.6	35.5	36.5	37.5	38.3
Indiana (371)										
Assets										
Per organization	7.5	7.5	5.2 ²	2.4	2.1	2.0	1.9	1.9	1.5	1.4
Cumulative	7.5	15.1	20.4	22.9	25.0	27.0	29.0	30.9	32.5	33.9
Deposits										
Per organization	6.8	6.6	4.2	2.3	2.1	1.9	1.8	1.9	1.5	1.3
Cumulative	6.8	13.4	17.7	20.0	22.2	24.1	25.9	27.8	29.4	30.7
Iowa (518)										
Assets										
Per organization	7.6	6.5	5.2 ²	3.6	3.5	3.2	1.8	1.4	1.1	1.1
Cumulative	7.6	14.1	19.3	23.0	26.5	29.7	31.5	33.0	34.2	35.3
Deposits										
Per organization	7.2	6.2	5.5	2.8	3.6	3.1	1.5	1.4	1.1	1.1
Cumulative	7.2	13.5	19.0	21.8	25.4	28.6	30.2	31.6	32.7	33.9
Kansas (613)										
Assets										
Per organization	7.9	2.8	1.9	1.8	1.5	1.4	1.4	1.3	1.2	1.0
Cumulative	7.9	10.7	12.7	14.5	16.0	17.4	18.9	20.2	21.5	22.5
Deposits										
Per organization	7.2	2.6	1.7	1.6	1.5	1.4	1.3	1.3	1.0	1.0
Cumulative	7.2	9.9	11.6	13.3	14.8	16.2	17.6	18.9	20.0	21.0
Kentucky (313)										
Assets										
Per organization	12.8	11.2	7.0	3.5	2.3	1.5	1.1 ²	1.1	1.0	.9
Cumulative	12.8	24.0	31.1	34.7	37.0	38.5	39.6	40.8	41.8	42.7
Deposits										
Per organization	11.2	9.2	6.9	2.7	2.0	1.3	1.1	1.0	1.1	1.0
Cumulative	11.2	20.5	27.4	30.1	32.2	33.5	34.7	35.8	36.9	37.9
Louisiana (296)										
Assets										
Per organization	8.6	7.0	5.4	5.3	3.2	2.2	2.1	2.0	1.9	1.7
Cumulative	8.6	15.7	21.1	26.5	29.7	31.9	34.1	36.2	38.2	39.9
Deposits										
Per organization	8.2	6.5	5.1	4.8	3.2	2.3	2.1	2.0	2.0	1.7
Cumulative	8.2	14.8	19.9	24.7	28.0	30.3	32.5	34.5	36.5	38.2
Maine (21)										
Assets										
Per organization	22.3	19.3	14.8	14.1	13.9	2.1	2.1	1.6	1.6	1.2
Cumulative	22.3	41.6	56.5	70.7	84.7	86.8	89.0	90.6	92.3	93.6
Deposits										
Per organization	22.0	19.9	13.8	14.3	14.0	2.2	2.2	1.8	1.7	1.2
Cumulative	22.0	42.0	55.8	70.1	84.1	86.4	88.6	90.4	92.2	93.4

**79. Percentage of total assets and total deposits held by 10 largest banking organizations
(all commercial banks and trust companies), by state—Continued**

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
June 1985										
Maryland (68)										
Assets										
Per organization	21.0	12.7	10.9	10.2	8.2	7.1	6.1	3.8	2.5	2.1
Cumulative	21.0	33.7	44.6	54.9	63.1	70.2	76.3	80.2	82.8	84.9
Deposits										
Per organization	18.9	11.3	11.4	10.6	9.2	6.7	6.3	4.3	.7	2.5
Cumulative	18.9	30.2	41.6	52.2	61.5	68.3	74.6	78.9	79.7	82.2
Massachusetts (67)										
Assets										
Per organization	23.6	13.4	12.7	10.8	8.3	5.9	4.4	2.9	2.0	1.9
Cumulative	23.6	37.0	49.8	60.7	69.0	74.9	79.4	82.4	84.4	86.4
Deposits										
Per organization	21.5	12.7	12.0	11.8	6.7	6.6	5.1	3.4	2.2	2.2
Cumulative	21.5	34.3	46.3	58.2	64.9	71.5	76.7	80.1	82.4	84.6
Michigan (191)										
Assets										
Per organization	21.8	13.6	10.6	8.7	6.5	6.0	2.1	1.9	1.7	1.5
Cumulative	21.8	35.4	46.1	54.9	61.5	67.5	69.7	71.7	73.5	75.0
Deposits										
Per organization	19.2	13.3	11.0	8.4	7.0	6.1	2.3	1.9	1.9	1.6
Cumulative	19.2	32.6	43.6	52.0	59.0	65.2	67.5	69.5	71.4	73.0
Minnesota (585)										
Assets										
Per organization	35.2	20.8	3.3	2.0	1.8	.9	.6	.5 ²	.4	.3
Cumulative	35.2	56.0	59.4	61.5	63.3	64.2	64.9	65.4	65.9	66.3
Deposits										
Per organization	26.7	22.2	3.4	2.3	1.8	1.0	.7	.6	.5	.4
Cumulative	26.7	48.9	52.4	54.7	56.5	57.5	58.3	59.0	59.5	60.0
Mississippi (149)										
Assets										
Per organization	15.7	12.0 ²	5.9	3.7	3.7	2.2	2.2	1.8	1.6	1.5
Cumulative	15.7	27.7	33.7	37.5	41.2	43.4	45.7	47.5	49.2	50.7
Deposits										
Per organization	13.9	11.3	5.7	3.9	3.9	2.3	2.3	1.9	1.7	1.6
Cumulative	13.9	25.3	31.1	35.0	39.0	41.3	43.7	45.6	47.4	49.0
Missouri (438)										
Assets										
Per organization	12.9	12.7	10.6	8.5	5.1	2.7	2.4	2.1	1.9	1.7
Cumulative	12.9	25.7	36.3	44.9	50.1	52.8	55.3	57.4	59.3	61.1
Deposits										
Per organization	11.5	12.1	9.5	7.9	5.3	2.6	2.6	2.2	2.1	1.6
Cumulative	11.5	23.6	33.2	41.1	46.5	49.1	51.8	54.0	56.2	57.8
Montana (103)										
Assets										
Per organization	26.9	11.2	6.2	6.0	4.4	4.2	3.2	1.7	1.2	1.2
Cumulative	26.9	38.2	44.4	50.4	54.8	59.1	62.3	64.0	65.3	66.5
Deposits										
Per organization	23.6	11.4	6.3	6.3	4.6	4.5	3.2	1.7	1.2	1.3
Cumulative	23.6	35.0	41.4	47.7	52.4	56.9	60.1	61.9	63.1	64.4
Nebraska (435)										
Assets										
Per organization	13.6	9.3	4.3	3.1	1.2	.9	.9	.8	.7	.7
Cumulative	13.6	22.9	27.3	30.4	31.6	32.6	33.6	34.5	35.2	36.0
Deposits										
Per organization	12.0	8.6	4.2	2.9	1.2	1.0	1.0	.9	.8	.7
Cumulative	12.0	20.6	24.9	27.8	29.0	30.0	31.1	32.0	32.8	33.6
Nevada (16)										
Assets										
Per organization	46.3	21.8	10.5 ²	7.2 ²	3.3 ²	2.7	2.1 ²	1.9	1.0 ²	.7
Cumulative	46.3	68.2	78.7	85.9	89.3	92.0	94.2	96.2	97.2	98.0
Deposits										
Per organization	47.6	21.7	10.6	7.7	3.5	.0	2.4	2.2	1.1	.8
Cumulative	47.6	69.3	79.9	87.7	91.2	91.3	93.7	96.0	97.1	97.9
New Hampshire (43)										
Assets										
Per organization	19.9	18.6	11.4	8.7	4.7	4.2	2.5 ²	2.1	1.9 ²	1.7
Cumulative	19.9	38.5	50.0	58.7	63.5	67.7	70.2	72.4	74.3	76.0
Deposits										
Per organization	20.0	17.8	11.4	8.6	4.5	4.4	2.4	2.2	1.8	1.8
Cumulative	20.0	37.9	49.3	57.9	62.5	66.9	69.4	71.6	73.4	75.2

**79. Percentage of total assets and total deposits held by 10 largest banking organizations
(all commercial banks and trust companies), by state—Continued**

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
June 1985										
New Jersey (91)										
Assets										
Per organization	19.0	12.5	7.5	5.4	5.1 ²	4.1 ²	3.3	3.3	3.0	2.6
Cumulative	19.0	31.5	39.1	44.5	49.6	53.8	57.2	60.5	63.5	66.2
Deposits										
Per organization	17.6	11.8	7.3	5.4	5.2	4.2	3.3	3.4	3.2	2.7
Cumulative	17.6	29.5	36.9	42.4	47.6	51.9	55.2	58.6	61.9	64.6
New Mexico (61)										
Assets										
Per organization	24.3 ²	10.6	9.9	8.0	6.4	3.7	2.6	2.2	1.6	1.5
Cumulative	24.3	35.0	44.9	52.9	59.3	63.0	65.7	68.0	69.6	71.2
Deposits										
Per organization	24.4	9.2	10.0	8.2	6.6	3.8	2.6	2.0	1.7	1.6
Cumulative	24.4	33.6	43.6	51.9	58.5	62.3	65.0	67.0	68.8	70.4
New York (162)										
Assets										
Per organization	19.0	12.3	10.8	10.5	9.0	6.7	4.4	4.3	3.1	2.1
Cumulative	19.0	31.3	42.1	52.7	61.7	68.5	72.9	77.2	80.4	82.5
Deposits										
Per organization	16.9	13.5	10.3	11.9	6.0	3.9	3.4	4.7	3.6	2.8
Cumulative	16.9	30.5	40.8	52.8	58.8	62.8	66.3	71.0	74.6	77.4
North Carolina (63)										
Assets										
Per organization	24.3	19.6	18.1	7.0	6.0	5.5	3.3	3.1	2.4	1.5
Cumulative	24.3	44.0	62.1	69.1	75.2	80.7	84.0	87.2	89.6	91.2
Deposits										
Per organization	21.3	20.6	13.1	7.3	7.1	6.5	4.0	3.9	2.9	1.9
Cumulative	21.3	42.0	55.1	62.5	69.6	76.2	80.3	84.3	87.2	89.1
North Dakota (139)										
Assets										
Per organization	17.2	13.4	6.3	3.1	2.8	2.1	1.9 ²	1.9	1.3 ²	1.2
Cumulative	17.2	30.6	36.9	40.1	42.9	45.1	47.1	49.0	50.3	51.6
Deposits										
Per organization	16.3	13.5	6.4	3.2	2.6	2.1	2.0	1.7	1.3	1.1
Cumulative	16.3	29.9	36.3	39.5	42.1	44.3	46.3	48.0	49.4	50.5
Ohio (240)										
Assets										
Per organization	16.5	13.1	9.0	8.1	7.4	4.6	3.9	3.8	3.2	3.1
Cumulative	16.5	29.7	38.7	46.9	54.3	59.0	62.9	66.8	70.0	73.2
Deposits										
Per organization	15.4	13.4	7.9	8.5	7.0	4.7	3.8	3.5	2.9	3.0
Cumulative	15.4	28.9	36.8	45.3	52.3	57.1	61.0	64.5	67.5	70.5
Oklahoma (501)										
Assets										
Per organization	10.9	8.9	6.9	2.0	1.6	1.5	1.1	1.0	.9	.9
Cumulative	10.9	19.9	26.8	28.8	30.5	32.1	33.2	34.2	35.2	36.1
Deposits										
Per organization	9.8	8.4	5.3	2.1	1.4	1.5	1.1	.9	.9	.8
Cumulative	9.8	18.3	23.6	25.8	27.2	28.8	30.0	30.9	31.9	32.8
Oregon (63)										
Assets										
Per organization	41.1	32.8	6.3	3.9 ²	1.8	1.5	1.0	.9	.6	.6
Cumulative	41.1	73.9	80.2	84.1	86.0	87.6	88.6	89.5	90.2	90.8
Deposits										
Per organization	38.9	31.5	6.6	4.4	2.2	1.8	1.1	1.0	.7	.7
Cumulative	38.9	70.5	77.1	81.5	83.8	85.6	86.8	87.8	88.6	89.3
Pennsylvania (291)										
Assets										
Per organization	22.6	13.6	7.1	4.7	4.2	3.9	2.8	2.2	2.0	1.9
Cumulative	22.6	36.2	43.4	48.2	52.4	56.4	59.2	61.5	63.5	65.5
Deposits										
Per organization	17.0	11.7	7.0	5.3	4.4	3.4	3.2	2.4	2.4	2.2
Cumulative	17.0	28.7	35.7	41.0	45.4	48.9	52.2	54.6	57.1	59.3
Rhode Island (13)										
Assets										
Per organization	55.5	30.5	4.3	2.8	1.7	1.3	.8	.7	.5 ²	.5
Cumulative	55.5	86.0	90.3	93.2	95.0	96.4	97.3	98.0	98.6	99.1
Deposits										
Per organization	52.2	30.6	5.1	3.6	2.1	1.6	1.0	.8	.7	.7
Cumulative	52.2	82.9	88.1	91.8	93.9	95.6	96.7	97.6	98.3	99.0

**79. Percentage of total assets and total deposits held by 10 largest banking organizations
(all commercial banks and trust companies), by state—Continued**

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
June 1985										
South Carolina (75)										
Assets										
Per organization	28.3	18.5 ²	15.3	7.2	4.6	2.1	1.5	1.4 ²	1.3	1.2
Cumulative	28.3	46.8	62.2	69.5	74.1	76.3	77.9	79.3	80.7	81.9
Deposits										
Per organization	26.7	18.7	13.0	8.2	5.0	2.3	1.6	1.6	1.4	1.3
Cumulative	26.7	45.4	58.5	66.8	71.8	74.2	75.9	77.5	78.9	80.3
South Dakota (121)										
Assets										
Per organization	54.6	10.0	8.4	1.7	1.6	1.3	1.0	1.0	.8	.8
Cumulative	54.6	64.6	73.1	74.8	76.4	77.7	78.8	79.8	80.7	81.5
Deposits										
Per organization	31.5	15.6	11.8	2.5	2.5	2.0	1.6	1.5	1.3	1.1
Cumulative	31.5	47.1	59.0	61.6	64.1	66.2	67.8	69.3	70.7	71.8
Tennessee (252)										
Assets										
Per organization	13.9	12.7	12.6	8.3	7.0	3.3 ²	1.7	1.3	1.0	1.0
Cumulative	13.9	26.6	39.3	47.6	54.6	57.9	59.7	61.0	62.1	63.1
Deposits										
Per organization	13.1	12.3	12.8	7.9	4.7	3.1	1.9	1.4	1.1	1.0
Cumulative	13.1	25.5	38.3	46.3	51.1	54.3	56.2	57.7	58.8	59.9
Texas (1,260)										
Assets										
Per organization	10.9	10.5	9.0	8.2	6.6	5.2 ²	4.4	3.2	1.7	1.4
Cumulative	10.9	21.4	30.5	38.7	45.3	50.6	55.0	58.2	59.9	61.4
Deposits										
Per organization	10.5	9.1	7.8	7.1	6.8	5.5	2.2	3.2	1.9	1.5
Cumulative	10.5	19.7	27.6	34.7	41.6	47.1	49.4	52.6	54.6	56.1
Utah (53)										
Assets										
Per organization	28.9	22.4	9.8	7.8	7.3 ²	3.0	2.8 ²	2.2	1.4	1.0
Cumulative	28.9	51.3	61.1	69.0	76.3	79.3	82.1	84.3	85.8	86.8
Deposits										
Per organization	28.5	21.1	10.0	8.2	7.1	2.6	3.0	2.0	1.5	1.1
Cumulative	28.5	49.7	59.8	68.0	75.2	77.9	80.9	83.0	84.5	85.6
Vermont (23)										
Assets										
Per organization	21.1	12.2	11.7	11.3	10.0	5.5	4.8	3.2	2.6	1.9
Cumulative	21.1	33.3	45.1	56.4	66.4	72.0	76.8	80.0	82.7	84.6
Deposits										
Per organization	21.4	12.1	11.8	11.4	9.6	5.4	4.8	3.2	2.6	1.9
Cumulative	21.4	33.5	45.3	56.8	66.4	71.8	76.6	79.9	82.6	84.5
Virginia (140)										
Assets										
Per organization	20.8	15.9	11.2 ²	10.8	8.4	6.9	5.4	2.6	.8	.8
Cumulative	20.8	36.7	48.0	58.9	67.3	74.2	79.7	82.4	83.3	84.1
Deposits										
Per organization	20.5	14.6	11.2	9.8	7.8	7.8	5.8	2.8	.9	.9
Cumulative	20.5	35.1	46.3	56.2	64.0	71.9	77.8	80.7	81.6	82.5
Washington (92)										
Assets										
Per organization	30.6	22.1	11.0	8.1	5.6	5.4 ²	2.3	1.9 ²	1.0 ²	.6
Cumulative	30.6	52.8	63.8	71.9	77.6	83.0	85.4	87.3	88.4	89.0
Deposits										
Per organization	27.6	21.7	11.7	8.3	6.0	5.9	2.5	2.1	1.0	.6
Cumulative	27.6	49.3	61.0	69.4	75.4	81.4	83.9	86.1	87.2	87.9
West Virginia (192)										
Assets										
Per organization	6.7	3.8	3.4	2.8	2.4	2.0	2.0	1.9	1.8	1.7
Cumulative	6.7	10.5	13.9	16.7	19.1	21.2	23.2	25.1	26.9	28.7
Deposits										
Per organization	6.5	3.4	3.2	2.3	2.5	1.6	1.8	1.8	1.9	1.7
Cumulative	6.5	9.9	13.2	15.6	18.1	19.8	21.6	23.5	25.4	27.2
Wisconsin (430)										
Assets										
Per organization	13.1	10.6	9.3	3.8	2.8	2.8	2.2	1.6	1.6	1.4
Cumulative	13.1	23.8	33.1	37.0	39.9	42.7	45.0	46.6	48.2	49.7
Deposits										
Per organization	12.0	9.7	8.9	4.0	2.8	2.8	2.0	1.6	1.6	1.3
Cumulative	12.0	21.7	30.7	34.7	37.5	40.4	42.4	44.0	45.6	47.0

**79. Percentage of total assets and total deposits held by 10 largest banking organizations
(all commercial banks and trust companies), by state—Continued**

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
June 1985										
Wyoming (65)										
Assets										
Per organization	14.4	11.4	11.0	4.9	4.0	3.9 ²	3.8	3.7	2.0	2.0
Cumulative	14.4	25.8	36.8	41.8	45.8	49.8	53.6	57.3	59.4	61.5
Deposits										
Per organization	14.1	11.4	10.8	4.8	4.1	4.0	3.8	3.8	2.1	2.1
Cumulative	14.1	25.6	36.5	41.3	45.4	49.4	53.3	57.2	59.3	61.4
United States (11,377)										
Assets										
Per organization	3.5	3.4	2.1	1.8	1.8	1.7	1.5	1.5	1.2	1.1
Cumulative	3.5	7.0	9.2	11.0	12.8	14.5	16.1	17.6	18.8	20.0
Deposits										
Per organization	3.8	2.2	1.7	1.9	1.3	1.4	.7	1.4	.9	.8
Cumulative	3.8	6.0	7.8	9.7	11.0	12.4	13.2	14.7	15.6	16.4
December 1985										
Alabama (201)										
Assets										
Per organization	19.9	16.5	14.0	12.6	2.9 ²	1.6	1.4	1.1	1.0	1.0
Cumulative	19.9	36.4	50.5	63.2	66.1	67.8	69.2	70.4	71.4	72.5
Deposits										
Per organization	18.0	15.8	14.7	11.1	3.2	1.5	1.4	1.2	1.2	1.1
Cumulative	18.0	33.9	48.6	59.7	62.9	64.5	65.9	67.1	68.3	69.4
Alaska (13)										
Assets										
Per organization	22.8	16.5 ²	13.6	10.8	10.5	7.7 ²	6.6	3.0 ²	2.7	2.3
Cumulative	22.8	39.3	53.0	63.8	74.3	82.1	88.7	91.8	94.5	96.8
Deposits										
Per organization	22.8	16.3	12.1	10.9	11.6	8.0	6.5	3.1	3.0	1.6
Cumulative	22.8	39.2	51.3	62.2	73.9	82.0	88.5	91.7	94.8	96.5
Arizona (52)										
Assets										
Per organization	39.3	24.8	16.0	8.5	2.1	2.0	.9 ²	.6 ²	.5 ²	.2
Cumulative	39.3	64.1	80.1	88.7	90.9	93.0	93.9	94.6	95.1	95.4
Deposits										
Per organization	39.0	24.4	15.8	8.7	2.2	2.2	.9	.6	.5	.3
Cumulative	39.0	63.5	79.4	88.1	90.4	92.6	93.6	94.3	94.8	95.2
Arkansas (231)										
Assets										
Per organization	11.8	6.4	2.9	2.8	2.8	2.0 ²	1.9	1.9	1.6 ²	1.3
Cumulative	11.8	18.3	21.2	24.0	26.9	28.9	30.9	32.9	34.5	35.9
Deposits										
Per organization	11.3	5.8	2.8	2.7	2.5	1.9	2.0	2.0	1.6	1.2
Cumulative	11.3	17.1	20.0	22.8	25.3	27.3	29.3	31.4	33.0	34.3
California (438)										
Assets										
Per organization	29.6	14.9	9.3	7.8	7.0	3.7	2.0	1.7	1.1	1.0
Cumulative	29.6	44.5	53.9	61.8	68.8	72.5	74.6	76.3	77.4	78.5
Deposits										
Per organization	29.4	13.3	9.7	7.9	6.7	3.4	2.1	1.5	1.2	1.1
Cumulative	29.4	42.8	52.5	60.5	67.2	70.7	72.8	74.3	75.6	76.7
Colorado (262)										
Assets										
Per organization	19.0	11.8	10.3	10.0	8.2	4.4	2.9	.8	.7	.7
Cumulative	19.0	30.9	41.3	51.3	59.6	64.1	67.0	67.9	68.6	69.3
Deposits										
Per organization	18.1	11.3	9.0	10.6	8.1	4.7	3.0	.9	.5	.7
Cumulative	18.1	29.5	38.5	49.1	57.3	62.1	65.1	66.0	66.5	67.3
Connecticut (52)										
Assets										
Per organization	28.4	27.5	9.3	7.4	6.7	5.4 ²	1.3 ²	1.1	1.0 ²	.9
Cumulative	28.4	56.0	65.4	72.9	79.6	85.1	86.4	87.6	88.6	89.5
Deposits										
Per organization	27.2	26.6	9.6	7.4	7.1	5.5	1.4	1.2	1.1	1.0
Cumulative	27.2	53.9	63.5	71.0	78.1	83.6	85.1	86.4	87.5	88.5

**79. Percentage of total assets and total deposits held by 10 largest banking organizations
(all commercial banks and trust companies), by state—Continued**

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
December 1985										
Delaware (32)										
Assets										
Per organization	16.4	9.8 ²	8.4	7.9	7.2	5.0	4.5	4.0	3.9 ²	3.9
Cumulative	16.4	26.3	34.7	42.7	49.9	54.9	59.4	63.5	67.4	71.4
Deposits										
Per organization	11.3	7.0	15.8	7.9	8.3	9.7	.5	3.9	.0	.9
Cumulative	11.3	18.4	34.2	42.2	50.6	60.3	60.9	64.8	64.8	65.8
District of Columbia (19)										
Assets										
Per organization	31.7	25.8	10.4	10.2	7.8	3.5	2.6	2.3 ²	.9 ²	.7
Cumulative	31.7	57.5	67.9	78.1	86.0	89.5	92.1	94.5	95.4	96.1
Deposits										
Per organization	32.2	23.3	10.7	10.2	7.7	4.1	2.8	2.6	1.1	.8
Cumulative	32.2	55.5	66.3	76.5	84.3	88.5	91.3	93.9	95.0	95.8
Florida (299)										
Assets										
Per organization	15.5	12.5	11.7	6.8 ²	6.0	5.1	4.6	3.5	1.8 ²	1.8
Cumulative	15.5	28.0	39.8	46.6	52.6	57.8	62.5	66.0	67.8	69.6
Deposits										
Per organization	16.3	12.7	10.6	6.7	5.8	4.5	4.4	3.7	1.7	1.9
Cumulative	16.3	29.0	39.7	46.4	52.3	56.8	61.3	65.0	66.8	68.7
Georgia (295)										
Assets										
Per organization	19.2	18.3	16.2	5.9	5.4	3.1	2.5 ²	1.8	1.4	.9
Cumulative	19.2	37.5	53.7	59.6	65.1	68.2	70.8	72.6	74.1	75.1
Deposits										
Per organization	17.5	15.0	14.7	5.8	6.3	3.2	2.9	2.1	1.7	1.0
Cumulative	17.5	32.5	47.2	53.0	59.3	62.6	65.5	67.7	69.4	70.4
Hawaii (19)										
Assets										
Per organization	41.4	32.1	5.8	5.7	3.9 ²	3.1 ²	2.5 ²	1.9 ²	1.5	.6
Cumulative	41.4	73.5	79.4	85.1	89.0	92.2	94.7	96.6	98.2	98.8
Deposits										
Per organization	42.5	32.0	6.1	6.0	4.0	1.4	2.6	1.9	1.3	.5
Cumulative	42.5	74.5	80.6	86.7	90.7	92.2	94.8	96.8	98.2	98.7
Idaho (25)										
Assets										
Per organization	39.7	24.5	11.5	7.2	3.5 ²	2.2 ²	1.5 ²	1.5	1.3	.8
Cumulative	39.7	64.3	75.8	83.0	86.5	88.8	90.4	91.9	93.3	94.1
Deposits										
Per organization	37.7	24.8	11.7	7.4	3.8	2.3	1.6	1.6	1.5	.9
Cumulative	37.7	62.5	74.3	81.8	85.6	88.0	89.6	91.2	92.8	93.7
Illinois (977)										
Assets										
Per organization	18.0	14.1	5.8	4.6	1.2	1.1	1.0	1.0	1.0	.9
Cumulative	18.0	32.2	38.0	42.7	43.9	45.0	46.1	47.1	48.1	49.1
Deposits										
Per organization	14.0	9.7	5.2	3.9	1.4	1.0	1.3	1.2	1.1	1.0
Cumulative	14.0	23.8	29.0	32.9	34.3	35.3	36.6	37.8	38.9	40.0
Indiana (354)										
Assets										
Per organization	9.6	8.4	5.0	2.3 ²	2.3	2.2	2.1	2.1	2.0	1.5
Cumulative	9.6	18.1	23.1	25.5	27.8	30.1	32.2	34.3	36.4	38.0
Deposits										
Per organization	8.7	7.2	4.5	2.2	2.3	2.1	2.1	2.1	1.7	1.4
Cumulative	8.7	16.0	20.6	22.9	25.2	27.3	29.5	31.7	33.5	34.9
Iowa (512)										
Assets										
Per organization	8.0	7.3	4.8 ²	3.8	3.3	3.2	1.7	1.5	1.3	1.0
Cumulative	8.0	15.3	20.2	24.0	27.4	30.6	32.4	34.0	35.3	36.3
Deposits										
Per organization	7.4	6.6	5.1	2.8	3.5	3.3	1.5	1.4	1.1	1.0
Cumulative	7.4	14.0	19.2	22.1	25.6	28.9	30.5	32.0	33.1	34.1
Kansas (596)										
Assets										
Per organization	8.9	3.2	1.9	1.9	1.6	1.5	1.5	1.4	1.3	1.3
Cumulative	8.9	12.1	14.1	16.0	17.6	19.1	20.7	22.1	23.5	24.8
Deposits										
Per organization	8.0	2.7	1.6	1.8	1.4	1.6	1.5	1.4	1.4	1.2
Cumulative	8.0	10.8	12.4	14.3	15.7	17.3	18.8	20.3	21.7	22.9

**79. Percentage of total assets and total deposits held by 10 largest banking organizations
(all commercial banks and trust companies), by state—Continued**

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
December 1985										
Kentucky (298)										
Assets										
Per organization	13.8	12.6	7.2	4.3	2.3	1.4	1.1 ²	1.0	.9	.9
Cumulative	13.8	26.4	33.6	38.0	40.3	41.7	42.9	44.0	45.0	45.9
Deposits										
Per organization	12.2	10.6	6.9	3.8	1.9	1.3	1.1	1.0	1.0	1.0
Cumulative	12.2	22.9	29.8	33.7	35.7	37.1	38.2	39.3	40.4	41.4
Louisiana (283)										
Assets										
Per organization	11.4	10.4	7.3	6.8	3.2	2.2	2.1	1.9	1.5	1.5
Cumulative	11.4	21.8	29.1	35.9	39.2	41.4	43.6	45.6	47.1	48.7
Deposits										
Per organization	11.1	9.3	7.1	6.3	3.2	2.2	2.0	1.9	1.5	1.4
Cumulative	11.1	20.4	27.6	34.0	37.2	39.5	41.5	43.5	45.1	46.5
Maine (21)										
Assets										
Per organization	21.0	20.2	14.8	14.2	13.9	2.1	2.1	1.7	1.6	1.2
Cumulative	21.0	41.2	56.1	70.4	84.3	86.4	88.5	90.3	92.0	93.2
Deposits										
Per organization	20.8	21.1	13.8	13.9	13.8	2.1	2.2	1.8	1.8	1.3
Cumulative	20.8	42.0	55.9	69.9	83.7	85.9	88.2	90.0	91.8	93.2
Maryland (70)										
Assets										
Per organization	19.6	11.8	10.7	10.1	8.1	7.1	6.3	3.8	2.9	2.3
Cumulative	19.6	31.4	42.2	52.4	60.5	67.7	74.0	77.9	80.8	83.1
Deposits										
Per organization	18.1	11.1	11.1	10.1	9.1	7.1	6.2	4.2	.6	2.6
Cumulative	18.1	29.3	40.5	50.7	59.8	66.9	73.2	77.4	78.0	80.7
Massachusetts (67)										
Assets										
Per organization	22.9	13.2	12.8	10.7	9.8	5.8	4.1	2.9	2.1	1.8
Cumulative	22.9	36.1	49.0	59.7	69.6	75.5	79.6	82.5	84.7	86.5
Deposits										
Per organization	20.1	13.5	11.8	11.3	8.6	6.6	4.8	3.3	2.3	2.0
Cumulative	20.1	33.7	45.6	56.9	65.5	72.2	77.0	80.3	82.7	84.8
Michigan (185)										
Assets										
Per organization	21.6	13.6	10.8	9.4	7.6	6.0	2.9	2.8	1.6	1.4
Cumulative	21.6	35.3	46.1	55.6	63.3	69.3	72.2	75.1	76.7	78.2
Deposits										
Per organization	18.9	13.5	11.0	8.9	8.1	6.2	3.1	2.8	1.7	1.6
Cumulative	18.9	32.4	43.5	52.4	60.6	66.8	70.0	72.8	74.6	76.2
Minnesota (580)										
Assets										
Per organization	35.0	21.5	3.8	2.0	1.9	.9	.6	.5 ²	.4	.3
Cumulative	35.0	56.5	60.4	62.4	64.3	65.2	65.8	66.4	66.9	67.3
Deposits										
Per organization	27.8	21.8	3.8	2.2	1.9	.9	.7	.6	.4	.4
Cumulative	27.8	49.6	53.5	55.7	57.6	58.6	59.4	60.1	60.6	61.0
Mississippi (146)										
Assets										
Per organization	16.6	13.4 ²	5.6	4.6	3.7	2.3	2.3	1.8	1.6	1.5
Cumulative	16.6	30.0	35.7	40.4	44.1	46.5	48.8	50.6	52.3	53.8
Deposits										
Per organization	14.3	12.5	5.6	4.9	4.0	2.5	2.2	1.9	1.7	1.5
Cumulative	14.3	26.8	32.5	37.5	41.5	44.0	46.3	48.2	50.0	51.5
Missouri (427)										
Assets										
Per organization	14.6	13.4	10.4	10.3	5.6	2.6	2.3	1.9	1.9	1.6
Cumulative	14.6	28.0	38.5	48.9	54.5	57.1	59.5	61.4	63.3	64.9
Deposits										
Per organization	13.4	11.7	9.1	10.7	5.8	2.6	2.4	2.0	2.0	1.7
Cumulative	13.4	25.2	34.3	45.0	50.9	53.5	56.0	58.1	60.1	61.9
Montana (103)										
Assets										
Per organization	25.1	11.5	6.3	6.0	4.5	4.1	3.2	1.9	1.3	1.2
Cumulative	25.1	36.7	43.0	49.1	53.6	57.8	61.1	63.0	64.3	65.6
Deposits										
Per organization	23.5	11.2	6.4	6.2	4.6	4.2	3.2	1.8	1.4	1.2
Cumulative	23.5	34.7	41.2	47.4	52.1	56.3	59.5	61.4	62.8	64.1

**79. Percentage of total assets and total deposits held by 10 largest banking organizations
(all commercial banks and trust companies), by state—Continued**

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
December 1985										
Nebraska (424)										
Assets										
Per organization	14.3	9.0	5.5	5.1	1.2	1.0	.9	.9	.7	.7
Cumulative	14.3	23.3	28.9	34.1	35.3	36.4	37.3	38.2	39.0	39.8
Deposits										
Per organization	12.2	8.3	5.3	4.9	1.2	1.0	.9	.9	.8	.8
Cumulative	12.2	20.5	25.9	30.9	32.2	33.2	34.2	35.1	35.9	36.8
Nevada (16)										
Assets										
Per organization	38.0	22.0	16.3	8.3 ²	6.0	2.8	1.6 ²	1.5	.8 ²	.6
Cumulative	38.0	60.0	76.4	84.7	90.8	93.6	95.3	96.9	97.8	98.4
Deposits										
Per organization	47.9	.1	20.1	11.2	8.1	3.7	2.3	2.2	1.1	.8
Cumulative	47.9	48.0	68.2	79.4	87.6	91.3	93.6	95.9	97.1	97.9
New Hampshire (40)										
Assets										
Per organization	20.7	20.0	12.1	8.7	6.3	4.0	2.6 ²	2.0 ²	1.6 ²	1.4
Cumulative	20.7	40.7	52.8	61.6	67.9	71.9	74.5	76.6	78.2	79.7
Deposits										
Per organization	20.0	19.9	12.1	8.3	6.4	4.2	2.6	2.1	1.7	1.5
Cumulative	20.0	39.9	52.1	60.4	66.9	71.2	73.8	75.9	77.6	79.1
New Jersey (89)										
Assets										
Per organization	20.7	16.5	7.4	5.7	5.0 ²	3.4	3.4	3.0	2.6	2.5
Cumulative	20.7	37.2	44.6	50.4	55.5	58.9	62.3	65.3	68.0	70.5
Deposits										
Per organization	19.3	15.8	7.2	5.8	5.2	3.4	3.5	3.2	2.7	2.6
Cumulative	19.3	35.2	42.5	48.4	53.6	57.0	60.5	63.8	66.5	69.1
New Mexico (62)										
Assets										
Per organization	25.4	11.3	10.3	9.8	3.6	3.1	2.1 ²	1.8	1.6	1.5
Cumulative	25.4	36.8	47.1	56.9	60.6	63.8	66.0	67.8	69.4	70.9
Deposits										
Per organization	25.3	9.3	10.7	10.1	3.8	3.2	2.0	1.8	1.6	1.5
Cumulative	25.3	34.6	45.4	55.5	59.4	62.6	64.7	66.5	68.2	69.8
New York (161)										
Assets										
Per organization	19.2	11.8	10.1	9.9	9.0	8.1	4.3	3.8	3.4	2.1
Cumulative	19.2	31.1	41.2	51.1	60.2	68.3	72.6	76.5	80.0	82.1
Deposits										
Per organization	17.4	13.3	9.7	11.3	5.8	5.3	4.9	3.7	3.7	2.7
Cumulative	17.4	30.7	40.4	51.8	57.6	62.9	67.8	71.6	75.4	78.1
North Carolina (63)										
Assets										
Per organization	26.6	23.1	19.4	5.9	5.9	3.1	3.1	2.4	1.5	1.3
Cumulative	26.6	49.8	69.2	75.1	81.0	84.2	87.3	89.8	91.3	92.7
Deposits										
Per organization	19.0	21.5	21.0	7.0	7.2	4.0	3.9	3.0	1.9	1.7
Cumulative	19.0	40.6	61.7	68.8	76.1	80.1	84.1	87.2	89.1	90.9
North Dakota (138)										
Assets										
Per organization	16.4	13.5	6.2	3.4	2.7	2.0	2.0 ²	2.0	1.2 ²	1.1
Cumulative	16.4	30.0	36.3	39.7	42.4	44.5	46.5	48.5	49.8	51.0
Deposits										
Per organization	16.1	13.6	6.3	3.4	2.7	1.9	2.0	1.7	1.2	1.1
Cumulative	16.1	29.8	36.1	39.6	42.3	44.2	46.3	48.1	49.4	50.5
Ohio (241)										
Assets										
Per organization	15.6	13.9	10.7	9.1	7.3	4.5	4.0	3.4	3.2	2.9
Cumulative	15.6	29.6	40.3	49.5	56.8	61.4	65.5	69.0	72.2	75.2
Deposits										
Per organization	14.4	13.3	11.1	7.8	7.3	4.6	3.9	3.4	3.0	3.2
Cumulative	14.4	27.7	38.8	46.6	54.0	58.7	62.6	66.0	69.1	72.3
Oklahoma (495)										
Assets										
Per organization	11.8	9.3	6.2	2.0	1.6	1.2	1.1	1.0	1.0	.9
Cumulative	11.8	21.2	27.5	29.5	31.2	32.4	33.6	34.6	35.6	36.6
Deposits										
Per organization	10.6	8.6	4.8	2.1	1.6	1.1	1.2	1.0	.9	.9
Cumulative	10.6	19.3	24.2	26.3	27.9	29.0	30.2	31.2	32.1	33.1

**79. Percentage of total assets and total deposits held by 10 largest banking organizations
(all commercial banks and trust companies), by state—Continued**

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
December 1985										
Oregon (62)										
Assets										
Per organization	42.3	32.5	5.9	3.7 ²	1.7	1.5	.9	.8	.6	.6
Cumulative	42.3	74.9	80.8	84.6	86.3	87.9	88.8	89.7	90.4	91.0
Deposits										
Per organization	39.1	31.1	6.6	4.4	2.1	1.8	1.1	1.0	.7	.7
Cumulative	39.1	70.2	76.8	81.3	83.4	85.3	86.5	87.5	88.3	89.1
Pennsylvania (272)										
Assets										
Per organization	21.7	14.3	7.8	4.9	4.1	3.9	3.7	2.3	2.0	1.9
Cumulative	21.7	36.0	43.8	48.8	53.0	56.9	60.6	63.0	65.0	66.9
Deposits										
Per organization	15.8	12.3	7.6	5.2	4.3	3.4	4.3	2.9	2.2	2.3
Cumulative	15.8	28.1	35.7	41.0	45.4	48.8	53.2	56.1	58.4	60.7
Rhode Island (16)										
Assets										
Per organization	53.9	25.7	7.8	4.1	2.4	1.3	1.1	.8	.6 ²	.5
Cumulative	53.9	79.7	87.6	91.7	94.1	95.5	96.6	97.4	98.1	98.6
Deposits										
Per organization	45.8	28.3	9.9	5.3	3.2	1.8	1.4	1.0	.8	.6
Cumulative	45.8	74.1	84.1	89.4	92.6	94.5	95.9	96.9	97.8	98.5
South Carolina (74)										
Assets										
Per organization	28.1	19.3 ²	15.9	6.9	4.5	2.1	1.6	1.4 ²	1.3	1.2
Cumulative	28.1	47.4	63.4	70.3	74.9	77.0	78.6	80.1	81.4	82.6
Deposits										
Per organization	26.3	19.2	13.6	8.1	4.8	2.3	1.7	1.6	1.4	1.3
Cumulative	26.3	45.6	59.2	67.3	72.2	74.5	76.2	77.9	79.3	80.6
South Dakota (118)										
Assets										
Per organization	52.0	9.3	8.6	4.2	1.8	1.5	1.2	.9	.9	.7
Cumulative	52.0	61.3	70.0	74.3	76.1	77.7	78.9	79.9	80.9	81.6
Deposits										
Per organization	25.3	16.4	12.3	.9	3.0	2.8	2.2	1.7	1.6	1.4
Cumulative	25.3	41.7	54.0	54.9	58.0	60.8	63.0	64.8	66.5	67.9
Tennessee (245)										
Assets										
Per organization	14.2	14.1	13.4	8.5	6.4	3.4 ²	1.6	1.2	1.0 ²	.9
Cumulative	14.2	28.3	41.8	50.3	56.8	60.2	61.8	63.1	64.1	65.0
Deposits										
Per organization	14.3	13.2	12.9	8.7	4.4	3.1	1.7	1.4	1.0	.9
Cumulative	14.3	27.5	40.4	49.2	53.6	56.8	58.6	60.0	61.1	62.0
Texas (1,275)										
Assets										
Per organization	11.3	10.9	10.9	9.0	7.5	4.8	3.3	1.7	1.4	.9
Cumulative	11.3	22.3	33.2	42.2	49.8	54.6	57.9	59.6	61.1	62.1
Deposits										
Per organization	9.4	9.2	10.8	8.0	6.8	4.8	3.3	1.8	1.6	1.0
Cumulative	9.4	18.6	29.5	37.5	44.4	49.2	52.5	54.4	56.0	57.0
Utah (52)										
Assets										
Per organization	27.5	25.6	9.5	7.9	7.7 ²	2.7	2.4 ²	2.4	1.2	.8
Cumulative	27.5	53.1	62.6	70.6	78.4	81.1	83.5	86.0	87.3	88.1
Deposits										
Per organization	26.6	24.5	9.9	8.4	8.1	2.3	2.7	2.1	1.3	.9
Cumulative	26.6	51.1	61.1	69.5	77.7	80.1	82.8	84.9	86.3	87.2
Vermont (20)										
Assets										
Per organization	21.2	16.0	12.3	12.3	10.2	5.5	4.3	2.5	2.0 ²	1.8
Cumulative	21.2	37.2	49.6	62.0	72.2	77.8	82.1	84.7	86.7	88.5
Deposits										
Per organization	21.5	16.1	12.4	11.9	10.0	5.5	4.3	2.5	2.0	1.8
Cumulative	21.5	37.6	50.0	62.0	72.1	77.6	82.0	84.5	86.6	88.5
Virginia (139)										
Assets										
Per organization	21.7	15.8	11.2	10.6	8.2	7.0	5.4	2.5	.8	.8
Cumulative	21.7	37.5	48.7	59.4	67.6	74.7	80.2	82.7	83.6	84.4
Deposits										
Per organization	20.7	15.1	9.8	10.7	7.8	8.0	5.9	2.7	.9	.8
Cumulative	20.7	35.9	45.7	56.5	64.3	72.3	78.2	81.0	82.0	82.8

**79. Percentage of total assets and total deposits held by 10 largest banking organizations
(all commercial banks and trust companies), by state—Continued**

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
December 1985										
Washington (92)										
Assets										
Per organization	30.6	23.2	10.7	7.9	5.4	5.4 ²	2.3	2.0	1.0 ²	.6
Cumulative	30.6	53.9	64.7	72.6	78.1	83.5	85.8	87.8	88.8	89.4
Deposits										
Per organization	27.9	21.9	11.7	8.3	5.8	6.0	2.5	2.1	1.0	.6
Cumulative	27.9	49.8	61.5	69.9	75.8	81.8	84.4	86.5	87.5	88.2
West Virginia (177)										
Assets										
Per organization	7.8	7.6	2.9	2.4	2.3	2.3	2.2	1.9	1.7	1.7
Cumulative	7.8	15.5	18.5	20.9	23.3	25.6	27.9	29.9	31.7	33.4
Deposits										
Per organization	7.4	7.4	3.1	2.0	2.2	2.2	2.2	1.8	1.7	1.8
Cumulative	7.4	14.8	17.9	20.0	22.3	24.6	26.8	28.6	30.4	32.3
Wisconsin (409)										
Assets										
Per organization	15.2	12.1	10.4	4.8	3.1	3.1	2.5	1.8 ²	1.3	1.0
Cumulative	15.2	27.3	37.8	42.7	45.8	48.9	51.5	53.3	54.7	55.8
Deposits										
Per organization	14.0	11.3	10.1	5.1	3.1	3.0	2.3	1.7	1.4	1.1
Cumulative	14.0	25.4	35.6	40.7	43.9	46.9	49.3	51.1	52.5	53.7
Wyoming (64)										
Assets										
Per organization	16.8	11.5	11.0	3.8 ²	3.7	3.7	3.7	3.6	2.3	2.2
Cumulative	16.8	28.3	39.3	43.2	47.0	50.7	54.4	58.1	60.4	62.6
Deposits										
Per organization	16.7	11.1	10.8	3.9	3.7	3.9	3.7	3.6	2.3	2.2
Cumulative	16.7	27.9	38.7	42.7	46.5	50.4	54.2	57.9	60.2	62.5
United States (11,172)										
Assets										
Per organization	3.6	3.4	2.1	1.8	1.7	1.7	1.6	1.5	1.3	1.2
Cumulative	3.6	7.1	9.2	11.0	12.8	14.5	16.1	17.7	19.1	20.3
Deposits										
Per organization	2.3	3.5	1.8	1.9	1.3	1.5	.7	1.4	.6	.8
Cumulative	2.3	5.9	7.7	9.7	11.0	12.5	13.3	14.7	15.4	16.3

80. Banking offices, assets, and deposits of banks in holding company groups

A. Summary total and comparisons

Item	50 states and District of Columbia		Holding company groups as percentage of insured commercial banks	Type of branching		
	Holding company groups	Insured commercial banks		Statewide	Limited	Unit
	December 31, 1985, domestic data only					
Banking offices						
Total	47,618	58,594	81.3	22,800	19,062	5,756
Banks	9,256	14,367	. . .	1,339	4,177	3,740
Branches	38,362	44,227	. . .	21,461	14,885	2,016
Amounts (millions of dollars)						
Assets	2,151,497	2,365,210	91.0	1,191,680	719,875	453,654
Deposits	1,595,177	1,786,340	89.3	855,241	574,767	356,332
	December 31, 1985, including foreign data					
Banking offices						
Total	49,218	59,333	83.0	24,181	19,141	5,896
Banks	9,256	14,367	. . .	1,339	4,177	3,740
Branches	39,962	44,966	. . .	22,842	14,964	2,156
Amounts (millions of dollars)						
Assets	2,505,130	2,720,992	92.1	1,429,032	640,379	435,720
Deposits	1,915,096	2,108,184	90.8	1,063,601	535,783	345,711

B. Multibank and one-bank classifications—Summary

Classification	Number				Amounts (in millions of dollars)	
	Holding company groups ²	Offices			Assets	Deposits
		Banks	Branches ³	Total		
	December 31, 1985, domestic data only					
Total (6,102 companies)	5,946	9,256	38,362	47,618	2,151,497	1,595,177
Member . . . . .	.....	4,158	24,254	28,412	1,380,985	1,120,492
Nonmember . . . . .	.....	5,098	14,108	19,206	570,512	474,685
Multibank	869	3,981	26,506	30,487	1,683,131	1,199,968
Member . . . . .	.....	2,178	18,913	21,091	1,343,635	926,703
Nonmember . . . . .	.....	1,803	7,593	9,396	339,496	273,265
One-bank	5,077	5,275	11,856	17,131	468,365	395,208
Member . . . . .	.....	1,980	5,341	7,321	237,350	193,789
Nonmember . . . . .	.....	3,295	6,515	9,810	231,015	201,419
All commercial banks	....	14,367	44,227	58,594	2,365,210	1,786,340
	December 31, 1985, including foreign data					
Total (6,102 companies)	5,946	9,256	39,962	49,218	2,505,130	1,915,096
Member . . . . .	.....	4,158	25,746	29,904	1,908,871	1,415,336
Nonmember . . . . .	.....	5,098	14,216	19,314	596,259	499,760
Multibank	869	3,981	27,634	31,615	2,026,293	1,508,390
Member . . . . .	.....	2,178	19,972	22,150	1,666,755	1,216,240
Nonmember . . . . .	.....	1,803	7,662	9,465	359,538	292,150
One-bank	5,077 ⁴	5,275	12,328	17,603	478,837	406,706
Member . . . . .	.....	1,980	5,774	7,754	242,116	199,096
Nonmember . . . . .	.....	3,295	6,554	9,849	236,721	207,610
All commercial banks	....	14,367	44,966	59,333	2,720,992	2,108,184

80. Banking offices, assets, and deposits of banks in holding company groups¹—Continued

C. Details, by state

State, and class of bank	Number of holding companies ¹	Number of holding company groups ^{2,3}	Number of offices				Assets		Deposits	
			Banks	Branches	Banks and branches		In millions of dollars	As a percentage of commercial bank assets	In millions of dollars	As a percentage of insured commercial bank deposits
					Total	As a percentage of commercial banking offices				
December 31, 1985, domestic data only										
50 states and District of Columbia—Total	6,453	5,985	14,367	44,227	58,594	81.5	2,365,210	91.3	1,786,340	89.6
Member	...	...	6,032	28,505	34,537	88.4	1,782,343	94.5	1,285,200	93.4
Nonmember	...	...	8,335	15,722	24,057	71.5	582,867	81.6	501,140	79.8
Alabama	101	96	240	779	1,019	81.7	25,987	85.1	20,671	83.8
Member	...	...	80	475	555	90.5	17,405	91.7	13,193	90.8
Nonmember	...	...	160	304	464	71.3	8,582	71.7	7,477	71.6
Alaska	11	8	15	142	157	63.1	4,906	74.9	3,895	75.8
Member	...	...	6	101	107	55.1	2,489	58.4	1,891	59.4
Nonmember	...	...	9	41	50	80.0	2,418	91.9	2,005	91.3
Arizona	30	26	52	690	742	92.6	24,522	95.9	20,865	95.7
Member	...	...	24	433	457	97.4	16,193	98.5	13,684	98.4
Nonmember	...	...	28	257	285	84.9	8,329	90.9	7,182	90.6
Arkansas	136	128	259	453	712	74.0	17,201	80.4	14,932	80.1
Member	...	...	87	239	326	84.7	9,954	89.3	8,489	88.7
Nonmember	...	...	172	214	386	65.0	7,247	68.3	6,443	68.7
California	219	182	460	4,882	5,342	81.1	241,349	94.6	193,466	93.5
Member	...	...	200	3,204	3,404	92.9	193,542	96.7	151,744	96.5
Nonmember	...	...	260	1,678	1,938	60.3	47,807	86.4	41,722	82.4
Colorado	177	168	459	149	608	82.2	25,255	92.8	21,007	92.4
Member	...	...	308	97	405	83.0	20,578	93.8	16,907	93.3
Nonmember	...	...	151	52	203	80.8	4,677	88.5	4,100	88.6
Connecticut	20	18	57	573	630	82.9	25,491	90.5	20,742	89.5
Member	...	...	18	348	366	91.0	15,237	95.8	12,029	95.3
Nonmember	...	...	39	225	264	71.6	10,253	82.5	8,713	81.5
Delaware	47	26	36	160	196	60.2	27,405	95.4	11,390	80.9
Member	...	...	18	46	64	95.3	17,538	93.6	6,516	97.6
Nonmember	...	...	18	114	132	43.2	9,866	98.8	4,874	58.6
District of Columbia	20	12	19	158	177	91.0	12,790	96.5	10,187	96.0
Member	...	...	18	156	174	92.5	12,699	97.2	10,103	96.8
Nonmember	...	...	1	2	3	...	90	...	84	...
Florida	194	163	424	2,224	2,648	87.8	86,869	96.6	73,366	94.4
Member	...	...	238	1,627	1,865	92.7	65,731	95.4	54,610	95.4
Nonmember	...	...	186	597	783	76.1	21,138	100.3	18,757	91.3
Georgia	153	143	373	1,190	1,563	84.3	46,165	91.6	34,373	90.1
Member	...	...	69	779	848	97.1	33,925	98.6	23,552	98.2
Nonmember	...	...	304	411	715	69.1	12,240	72.4	10,820	72.6
Hawaii	8	7	22	248	270	73.7	9,207	89.7	7,959	91.4
Member	...	...	3	11	14	...	194	...	175	...
Nonmember	...	...	19	237	256	77.7	9,013	91.6	7,784	93.5
Idaho	12	12	26	273	299	84.6	7,210	91.1	5,966	90.6
Member	...	...	10	205	215	87.4	5,940	93.1	4,844	92.7
Nonmember	...	...	16	68	84	77.4	1,270	82.1	1,123	81.9
Illinois	559	525	1,235	778	2,013	69.8	138,152	87.9	102,923	85.4
Member	...	...	467	378	845	71.5	99,984	92.4	69,178	90.4
Nonmember	...	...	768	400	1,168	68.6	38,168	76.1	33,745	75.2
Indiana	217	213	371	1,312	1,683	79.0	45,451	85.9	38,151	85.2
Member	...	...	151	713	864	85.0	29,215	91.0	23,793	90.3
Nonmember	...	...	220	599	819	72.8	16,237	76.9	14,358	76.8

80. Banking offices, assets, and deposits of banks in holding company groups¹—Continued
C. Details, by state—Continued

State, and class of bank	Number of holding companies ³	Number of holding company groups ^{2,5}	Number of offices				Assets		Deposits		
			Banks	Branches	Banks and branches		In millions of dollars	As a percentage of commercial bank assets	In millions of dollars	As a percentage of insured commercial bank deposits	
					Total	As a percentage of commercial banking offices					
	December 31, 1985, domestic data only										
Iowa	362	346	622	610	1,232	81.7	28,994	81.9	24,864	82.5	
Member	...	...	147	210	357	86.3	13,121	82.5	10,738	83.6	
Nonmember	...	...	475	400	875	79.9	15,872	81.5	14,127	81.7	
Kansas	446	425	623	234	857	76.9	23,819	83.4	20,658	83.1	
Member	...	...	187	103	290	82.8	11,091	89.4	9,347	89.0	
Nonmember	...	...	436	131	567	73.9	12,727	78.2	11,311	78.3	
Kentucky	182	176	333	801	1,134	76.2	29,764	83.1	23,884	81.9	
Member	...	...	85	367	452	89.8	16,447	94.5	12,536	93.8	
Nonmember	...	...	248	434	682	67.2	13,317	69.1	11,348	68.6	
Louisiana	167	163	300	961	1,261	75.6	36,762	82.9	31,335	82.2	
Member	...	...	77	392	469	86.4	20,096	92.1	16,577	91.6	
Nonmember	...	...	223	569	792	69.2	16,666	71.8	14,757	71.7	
Maine	21	14	25	373	398	102.0	5,194	116.8 ⁶	4,368	117.1 ⁶	
Member	...	...	10	215	225	100.0	3,024	100.0	2,539	100.0	
Nonmember	...	...	15	158	173	104.6	2,170	140.3	1,830	140.8	
Maryland	33	22	90	1,151	1,241	87.6	32,189	91.4	24,558	89.7	
Member	...	...	30	729	759	93.5	20,086	95.5	14,643	94.4	
Nonmember	...	...	60	422	482	78.2	12,103	84.6	9,914	82.8	
Massachusetts	47	43	115	1,087	1,202	89.8	60,146	95.8	45,637	95.1	
Member	...	...	60	570	630	93.3	39,975	98.4	28,581	98.1	
Nonmember	...	...	55	517	572	85.8	20,172	90.5	17,056	90.0	
Michigan	63	58	358	2,187	2,545	84.0	70,480	89.6	57,764	88.3	
Member	...	...	200	1,568	1,768	88.1	56,589	93.1	45,263	92.2	
Nonmember	...	...	158	619	777	74.5	13,891	75.1	12,501	74.0	
Minnesota	411	400	735	384	1,119	80.4	49,363	91.9	36,771	90.5	
Member	...	...	246	193	439	88.8	36,413	96.6	25,315	95.7	
Nonmember	...	...	489	191	680	75.0	12,950	78.7	11,456	79.1	
Mississippi	75	75	146	769	915	69.3	17,048	76.4	14,377	75.5	
Member	...	...	36	339	375	83.2	8,685	89.4	6,978	88.4	
Nonmember	...	...	110	430	540	59.6	8,363	63.0	7,398	63.4	
Missouri	271	247	673	659	1,332	81.2	48,544	90.3	39,565	89.6	
Member	...	...	163	260	423	89.1	27,548	95.8	21,009	95.3	
Nonmember	...	...	510	399	909	77.4	20,996	83.1	18,556	83.1	
Montana	74	66	170	33	203	80.3	7,187	88.8	6,139	88.4	
Member	...	...	96	23	119	78.2	4,986	89.0	4,186	88.3	
Nonmember	...	...	74	10	84	83.3	2,201	88.6	1,953	88.5	
Nebraska	314	293	453	216	669	75.2	16,197	85.9	13,750	85.5	
Member	...	...	129	117	246	84.6	9,836	92.6	8,088	92.1	
Nonmember	...	...	324	99	423	69.7	6,361	75.4	5,663	76.0	
Nevada	7	6	17	203	220	81.4	7,567	90.2	4,829	86.8	
Member	...	...	7	143	150	97.3	6,504	98.6	3,910	98.2	
Nonmember	...	...	10	60	70	47.1	1,063	38.3	919	38.2	
New Hampshire	22	21	61	218	279	90.3	6,517	113.2 ⁶	5,673	109.4 ⁶	
Member	...	...	27	107	134	88.8	3,348	93.0	2,862	92.6	
Nonmember	...	...	34	111	145	91.7	3,168	134.5 ⁶	2,811	126.5 ⁶	
New Jersey	45	43	126	1,800	1,926	84.1	59,301	88.0	50,004	87.6	
Member	...	...	81	1,495	1,576	88.8	50,245	91.3	41,990	91.0	
Nonmember	...	...	45	305	350	62.9	9,056	69.3	8,015	69.7	

80. Banking offices, assets, and deposits of banks in holding company groups¹—Continued
C. Details, by state—Continued

State, and class of bank	Number of holding companies ⁵	Number of holding company groups ^{2,3}	Number of offices				Assets		Deposits	
			Banks	Branches	Banks and branches		In millions of dollars	As a percentage of commercial bank assets	In millions of dollars	As a percentage of insured commercial bank deposits
					Total	As a percentage of commercial banking offices				
December 31, 1985, domestic data only										
New Mexico	46	39	96	293	389	88.2	9,376	90.4	8,092	90.2
Member	...	...	51	150	201	88.1	6,131	91.2	5,182	90.9
Nonmember	...	...	45	143	188	88.3	3,245	88.9	2,910	89.0
New York	134	88	194	3,402	3,596	94.1	388,990	98.9	229,914	97.9
Member	...	...	140	3,070	3,210	94.1	365,663	98.5	214,157	97.9
Nonmember	...	...	54	332	386	93.5	23,326	104.4 ⁶	15,758	98.6
North Carolina	21	20	63	1,864	1,927	92.0	46,634	95.4	32,642	94.2
Member	...	...	17	1,049	1,066	97.5	36,272	99.0	23,660	98.7
Nonmember	...	...	46	815	861	85.1	10,362	83.0	8,982	82.5
North Dakota	98	95	179	131	310	78.7	6,859	83.5	6,005	83.6
Member	...	...	47	50	97	83.5	3,304	86.0	2,862	86.3
Nonmember	...	...	132	81	213	76.5	3,555	81.1	3,143	81.1
Ohio	72	72	320	2,571	2,891	79.9	80,954	87.6	63,247	86.0
Member	...	...	213	2,225	2,438	86.1	74,073	90.4	57,147	89.1
Nonmember	...	...	107	346	453	46.6	6,881	57.4	6,100	57.4
Oklahoma	353	322	534	260	794	72.9	31,950	84.7	27,287	84.1
Member	...	...	253	124	377	70.8	21,444	85.8	17,815	84.9
Nonmember	...	...	281	136	417	74.8	10,506	82.5	9,472	82.7
Oregon	22	19	67	634	701	82.5	17,628	92.0	13,104	90.2
Member	...	...	21	391	412	93.9	13,690	97.9	9,622	97.4
Nonmember	...	...	46	243	289	66.1	3,938	71.5	3,482	70.3
Pennsylvania	112	102	312	2,808	3,120	83.7	127,388	91.8	92,760	90.0
Member	...	...	200	1,739	1,939	84.8	92,286	93.2	63,170	91.2
Nonmember	...	...	112	1,069	1,181	81.9	35,102	88.4	29,589	87.4
Rhode Island	16	12	16	215	231	90.5	9,577	98.8	6,502	98.6
Member	...	...	6	125	131	98.5	8,525	99.8	5,578	99.7
Nonmember	...	...	10	90	100	80.0	1,052	91.3	924	91.8
South Carolina	27	26	74	792	866	69.6	14,716	72.3	11,587	73.3
Member	...	...	25	373	398	89.2	8,417	93.8	6,514	93.0
Nonmember	...	...	49	419	468	53.0	6,299	43.5	5,073	47.9
South Dakota	68	66	138	177	315	76.5	16,047	93.4	8,121	88.4
Member	...	...	50	120	170	88.2	14,135	96.9	6,430	93.9
Nonmember	...	...	88	57	145	62.8	1,912	67.0	1,691	67.4
Tennessee	143	139	289	1,081	1,370	79.9	35,636	87.3	29,334	86.2
Member	...	...	68	551	619	94.5	22,973	96.9	18,076	96.5
Nonmember	...	...	221	530	751	67.8	12,663	69.8	11,258	69.7
Texas	671	602	1,936	391	2,327	69.2	199,296	88.0	155,986	86.4
Member	...	...	1,128	108	1,236	64.6	141,079	89.7	104,974	87.7
Nonmember	...	...	808	283	1,091	74.4	58,217	84.0	51,012	83.7
Utah	26	24	57	372	429	80.0	10,117	88.0	8,251	88.2
Member	...	...	21	272	293	91.5	8,009	94.4	6,458	94.7
Nonmember	...	...	36	100	136	55.1	2,107	63.7	1,793	64.9
Vermont	16	15	25	189	214	99.1	4,001	106.4 ⁶	3,607	106.3 ⁶
Member	...	...	12	78	90	90.0	1,459	93.3	1,307	93.2
Nonmember	...	...	13	111	124	105.6 ⁶	2,542	114.0	2,300	113.7
Virginia	38	34	169	1,575	1,744	83.4	43,422	88.7	34,757	87.3
Member	...	...	126	1,391	1,517	88.6	38,880	92.3	30,758	91.3
Nonmember	...	...	43	184	227	48.9	4,542	57.7	4,000	56.6

80. Banking offices, assets, and deposits of banks in holding company groups¹—Continued
C. Details, by state—Continued

State, and class of bank	Number of holding companies ²	Number of holding company groups ^{2,3}	Number of offices				Assets		Deposits	
			Banks	Branches	Banks and branches		In millions of dollars	As a percentage of commercial bank assets	In millions of dollars	As a percentage of insured commercial bank deposits
					Total	As a percentage of commercial banking offices				
December 31, 1985, domestic data only										
Washington	36	35	98	912	1,010	78.2	29,889	91.0	23,850	90.0
Member	...	...	27	672	699	95.9	25,683	98.1	20,162	97.8
Nonmember	...	...	71	240	311	38.6	4,205	48.1	3,688	47.2
West Virginia	57	56	217	198	415	52.0	13,937	64.6	11,936	63.6
Member	...	...	124	132	256	58.2	9,618	69.7	8,130	68.4
Nonmember	...	...	93	66	159	42.1	4,319	53.2	3,806	53.3
Wisconsin	220	205	574	661	1,235	73.7	37,222	81.1	31,239	80.2
Member	...	...	141	241	382	83.2	18,437	88.8	14,686	87.6
Nonmember	...	...	433	420	853	69.4	18,786	73.6	16,553	73.7
Wyoming	42	41	114	4	118	81.4	4,544	86.5	4,049	86.6
Member	...	...	84	1	85	80.0	3,646	86.2	3,244	86.3
Nonmember	...	...	30	3	33	84.8	898	87.4	805	87.8
December 31, 1985, including foreign data										
50 states and District of Columbia—Total	6,453	5,985	14,367	44,966	59,333	83.1	2,720,992	92.4	2,108,184	91.1
Member	...	...	6,032	29,593	35,625	88.9	2,126,447	95.4	1,594,514	94.7
Nonmember	...	...	8,335	15,373	23,708	74.5	594,545	81.8	513,669	80.1
Alabama	101	96	240	782	1,022	81.6	26,128	85.2	20,818	84.0
Member	...	...	80	478	558	90.1	17,546	91.7	13,341	90.9
Nonmember	...	...	160	304	464	71.3	8,582	71.7	7,477	71.6
Alaska	11	8	15	142	157	64.3	4,910	75.0	3,896	75.8
Member	...	...	6	102	108	56.5	2,492	58.5	1,892	59.4
Nonmember	...	...	9	40	49	81.6	2,418	91.9	2,005	91.3
Arizona	30	26	52	694	746	92.4	24,556	95.9	20,889	95.7
Member	...	...	24	436	460	97.0	16,227	98.5	13,708	98.4
Nonmember	...	...	28	258	286	85.0	8,329	90.9	7,182	90.6
Arkansas	136	128	259	454	713	74.1	17,205	80.4	14,935	80.1
Member	...	...	87	240	327	84.7	9,958	89.3	8,491	88.7
Nonmember	...	...	172	214	386	65.0	7,247	68.3	6,443	68.7
California	219	182	460	4,727	5,187	88.0	292,916	95.3	239,006	94.5
Member	...	...	200	3,359	3,559	93.2	242,865	97.3	195,487	97.3
Nonmember	...	...	260	1,368	1,628	76.6	50,052	85.3	43,518	81.9
Colorado	177	168	459	150	609	82.1	25,531	92.9	21,251	92.5
Member	...	...	308	99	407	82.6	20,853	93.9	17,151	93.4
Nonmember	...	...	151	51	202	81.2	4,677	88.5	4,100	88.6
Connecticut	20	18	57	580	637	82.1	26,022	90.7	21,277	89.8
Member	...	...	18	353	371	90.0	15,745	95.9	12,540	95.4
Nonmember	...	...	39	227	266	71.1	10,277	82.6	8,737	81.6
Delaware	47	26	36	165	201	152.2	28,045	95.5	12,566	82.7
Member	...	...	18	49	67	97.0	18,178	93.8	7,692	98.0
Nonmember	...	...	18	116	134	179.9	9,868	98.8	4,874	58.6
District of Columbia	20	12	19	165	184	89.7	15,101	97.0	12,222	96.7
Member	...	...	18	163	181	91.2	15,011	97.6	12,138	97.4
Nonmember	...	...	1	2	3	...	90	...	84	...
Florida	194	163	424	2,237	2,661	88.1	87,991	96.7	74,236	94.4
Member	...	...	238	1,639	1,877	92.9	66,819	95.5	55,434	95.5
Nonmember	...	...	186	598	784	76.7	21,172	100.3	18,802	91.3

80. Banking offices, assets, and deposits of banks in holding company groups¹—Continued
C. Details, by state—Continued

State, and class of bank	Number of holding companies ⁵	Number of holding company groups ^{2,5}	Number of offices				Assets		Deposits	
			Banks	Branches	Banks and branches		In millions of dollars	As a percentage of commercial bank assets	In millions of dollars	As a percentage of insured commercial bank deposits
					Total	As a percentage of commercial banking offices				
December 31, 1985, including foreign data										
Georgia	153	143	373	1,197	1,570	84.2	47,169	91.8	35,319	90.4
Member	...	...	69	786	855	96.8	34,929	98.6	24,499	98.3
Nonmember	...	...	304	411	715	69.1	12,240	72.4	10,820	72.6
Hawaii	8	7	22	258	280	75.7	9,961	90.5	8,674	92.1
Member	...	...	3	11	14	...	194	...	175	...
Nonmember	...	...	19	247	266	79.7	9,767	92.3	8,499	94.0
Idaho	12	12	26	273	299	84.6	7,210	91.1	5,966	90.6
Member	...	...	10	205	215	87.4	5,940	93.1	4,844	92.7
Nonmember	...	...	16	68	84	77.4	1,270	82.1	1,123	81.9
Illinois	559	525	1,235	846	2,081	73.0	163,586	89.8	127,098	88.1
Member	...	...	467	451	918	73.4	125,198	94.0	93,131	92.9
Nonmember	...	...	768	395	1,163	72.7	38,388	76.0	33,966	75.1
Indiana	217	213	371	1,316	1,687	79.2	45,780	86.0	38,463	85.3
Member	...	...	151	718	869	85.0	29,543	91.1	24,105	90.4
Nonmember	...	...	220	598	818	73.0	16,237	76.9	14,358	76.8
Iowa	362	346	622	611	1,233	81.8	29,008	82.0	24,880	82.6
Member	...	...	147	211	358	86.3	13,136	82.5	10,754	83.6
Nonmember	...	...	475	400	875	79.9	15,872	81.5	14,127	81.7
Kansas	446	425	623	234	857	76.9	23,819	83.4	20,658	83.1
Member	...	...	187	103	290	82.8	11,091	89.4	9,347	89.0
Nonmember	...	...	436	131	567	73.9	12,727	78.2	11,311	78.3
Kentucky	182	176	333	803	1,136	76.1	30,083	83.3	24,191	82.1
Member	...	...	85	369	454	89.4	16,767	94.6	12,843	94.0
Nonmember	...	...	248	434	682	67.2	13,317	69.1	11,348	68.6
Louisiana	167	163	300	964	1,264	75.4	36,793	82.9	31,355	82.2
Member	...	...	77	395	472	85.8	20,127	92.1	16,598	91.6
Nonmember	...	...	223	569	792	69.2	16,666	71.8	14,757	71.7
Maine	21	14	25	373	398	102.0	5,194	116.8 ⁶	4,368	117.1 ⁶
Member	...	...	10	215	225	100.0	3,024	100.0	2,539	100.0
Nonmember	...	...	15	158	173	104.6	2,170	140.3	1,830	140.8
Maryland	33	22	90	1,158	1,248	87.4	33,299	91.6	25,610	90.1
Member	...	...	30	736	766	93.1	21,196	95.7	15,695	94.7
Nonmember	...	...	60	422	482	78.4	12,103	84.6	9,914	82.8
Massachusetts	47	43	115	1,154	1,269	90.5	69,104	96.3	53,404	95.8
Member	...	...	60	637	697	94.4	48,752	98.7	36,170	98.5
Nonmember	...	...	55	517	572	85.8	20,352	90.6	17,235	90.1
Michigan	63	58	358	2,200	2,558	84.1	72,739	89.9	60,069	88.7
Member	...	...	200	1,582	1,782	87.8	58,848	93.4	47,568	92.6
Nonmember	...	...	158	618	776	75.4	13,891	75.1	12,501	74.0
Minnesota	411	400	735	392	1,127	80.3	51,946	92.3	39,236	91.1
Member	...	...	246	202	448	88.2	38,996	96.8	27,780	96.1
Nonmember	...	...	489	190	679	75.1	12,950	78.7	11,456	79.1
Mississippi	75	75	146	770	916	69.3	17,068	76.4	14,391	75.5
Member	...	...	36	340	376	83.2	8,705	89.4	6,993	88.4
Nonmember	...	...	110	430	540	59.6	8,363	63.0	7,398	63.4
Missouri	271	247	673	664	1,337	80.9	49,058	90.4	40,244	89.7
Member	...	...	163	265	428	88.3	28,062	95.9	21,688	95.4
Nonmember	...	...	510	399	909	77.4	20,996	83.1	18,556	83.1

80. Banking offices, assets, and deposits of banks in holding company groups¹—Continued

C. Details, by state—Continued

State, and class of bank	Number of holding companies ³	Number of holding company groups ^{2,3}	Number of offices				Assets		Deposits	
			Banks	Branches	Banks and branches		In millions of dollars	As a percentage of commercial bank assets	In millions of dollars	As a percentage of insured commercial bank deposits
					Total	As a percentage of commercial banking offices				
December 31, 1985, including foreign data										
Montana	74	66	170	33	203	80.3	7,187	88.8	6,139	88.4
Member	...	...	96	23	119	78.2	4,986	89.0	4,186	88.3
Nonmember	...	...	74	10	84	83.3	2,201	88.6	1,953	88.5
Nebraska	314	293	453	215	668	75.3	16,197	85.9	13,750	85.5
Member	...	...	129	116	245	84.9	9,836	92.6	8,088	92.1
Nonmember	...	...	324	99	423	69.7	6,361	75.4	5,663	76.0
Nevada	7	6	17	203	220	81.4	7,567	90.2	4,829	86.8
Member	...	...	7	143	150	97.3	6,504	98.6	3,910	98.2
Nonmember	...	...	10	60	70	47.1	1,063	38.3	919	38.2
New Hampshire	22	21	61	217	278	90.6	6,517	113.2 ⁶	5,673	109.4 ⁶
Member	...	...	27	107	134	88.8	3,348	93.0	2,862	92.6
Nonmember	...	...	34	110	144	92.4	3,168	134.5	2,811	126.5
New Jersey	45	43	126	1,809	1,935	83.7	59,599	88.0	50,307	87.7
Member	...	...	81	1,504	1,585	88.3	50,543	91.4	42,292	91.1
Nonmember	...	...	45	305	350	62.9	9,056	69.3	8,015	69.7
New Mexico	46	39	96	293	389	88.2	9,376	90.4	8,092	90.2
Member	...	...	51	150	201	88.1	6,131	91.2	5,182	90.9
Nonmember	...	...	45	143	188	88.3	3,245	88.9	2,910	89.0
New York	134	88	194	3,966	4,160	100.9	621,782	99.1	435,145	98.7
Member	...	...	140	3,628	3,768	98.6	590,246	98.9	410,220	98.7
Nonmember	...	...	54	338	392	123.0	31,536	102.9 ⁶	24,925	98.6
North Carolina	21	20	63	1,875	1,938	91.8	48,670	95.6	34,746	94.6
Member	...	...	17	1,060	1,077	97.1	38,308	99.0	25,764	98.8
Nonmember	...	...	46	815	861	85.1	10,362	83.0	8,982	82.5
North Dakota	98	95	179	131	310	78.7	6,859	83.5	6,005	83.6
Member	...	...	47	50	97	83.5	3,304	86.0	2,862	86.3
Nonmember	...	...	132	81	213	76.5	3,555	81.1	3,143	81.1
Ohio	72	72	320	2,587	2,907	79.7	81,765	87.7	64,064	86.2
Member	...	...	213	2,241	2,454	85.8	74,884	90.5	57,964	89.3
Nonmember	...	...	107	346	453	46.6	6,881	57.4	6,100	57.4
Oklahoma	353	322	534	261	795	72.8	31,970	84.7	27,430	84.2
Member	...	...	253	128	381	70.1	21,464	85.8	17,958	85.0
Nonmember	...	...	281	133	414	75.4	10,506	82.5	9,472	82.7
Oregon	22	19	67	638	705	82.3	17,684	92.0	13,160	90.2
Member	...	...	21	395	416	93.5	13,747	97.9	9,679	97.4
Nonmember	...	...	46	243	289	66.1	3,938	71.5	3,482	70.3
Pennsylvania	112	102	312	2,813	3,125	84.7	134,109	92.2	98,953	90.6
Member	...	...	200	1,773	1,973	84.7	99,007	93.6	69,364	92.0
Nonmember	...	...	112	1,040	1,152	84.7	35,102	88.4	29,589	87.4
Rhode Island	16	12	16	208	224	94.2	10,155	98.9	7,497	98.8
Member	...	...	6	129	135	97.0	9,103	99.8	6,574	99.7
Nonmember	...	...	10	79	89	89.9	1,052	91.3	924	91.8
South Carolina	27	26	74	795	869	69.4	14,721	72.2	11,707	72.5
Member	...	...	25	376	401	88.5	8,417	93.8	6,514	93.0
Nonmember	...	...	49	419	468	53.0	6,305	43.5	5,193	46.8
South Dakota	68	66	138	177	315	76.5	16,047	93.4	8,121	88.4
Member	...	...	50	120	170	88.2	14,135	96.9	6,430	93.9
Nonmember	...	...	88	57	145	62.8	1,912	67.0	1,691	67.4

80. Banking offices, assets, and deposits of banks in holding company groups¹—Continued
C. Details, by state—Continued

State, and class of bank	Number of holding companies ¹	Number of holding company groups ^{2,5}	Number of offices				Assets		Deposits	
			Banks	Branches	Banks and branches		In millions of dollars	As a percentage of commercial bank assets	In millions of dollars	As a percentage of insured commercial bank deposits
					Total	As a percentage of commercial banking offices				
December 31, 1985, including foreign data										
Tennessee	143	139	289	1,085	1,374	79.7	35,968	87.4	29,533	86.3
Member	...	...	68	557	625	93.8	23,305	96.9	18,275	96.5
Nonmember	...	...	221	528	749	68.0	12,663	69.8	11,258	69.7
Texas	671	602	1,936	415	2,351	69.5	209,056	88.6	168,292	87.4
Member	...	...	1,128	136	1,264	64.6	150,834	90.4	117,017	89.0
Nonmember	...	...	808	279	1,087	75.3	58,222	84.0	51,275	83.8
Utah	26	24	57	372	429	80.0	10,233	88.2	8,368	88.4
Member	...	...	21	272	293	91.5	8,126	94.5	6,575	94.7
Nonmember	...	...	36	100	136	55.1	2,107	63.7	1,793	64.9
Vermont	16	15	25	189	214	99.1	4,001	106.4 ⁶	3,607	106.3 ⁶
Member	...	...	12	78	90	90.0	1,459	93.3	1,307	93.2
Nonmember	...	...	13	111	124	105.6	2,542	114.0	2,300	113.7
Virginia	38	34	169	1,581	1,750	83.3	43,710	88.8	35,041	87.4
Member	...	...	126	1,397	1,523	88.4	39,168	92.4	31,041	91.4
Nonmember	...	...	43	184	227	48.9	4,542	57.7	4,000	56.6
Washington	36	35	98	927	1,025	78.5	31,447	91.5	25,104	90.5
Member	...	...	27	687	714	95.8	27,241	98.2	21,416	98.0
Nonmember	...	...	71	240	311	38.9	4,205	48.1	3,688	47.2
West Virginia	57	56	217	198	415	52.0	13,937	64.6	11,936	63.6
Member	...	...	124	132	256	58.2	9,618	69.7	8,130	68.4
Nonmember	...	...	93	66	159	42.1	4,319	53.2	3,806	53.3
Wisconsin	220	205	574	666	1,240	73.5	37,670	81.4	31,614	80.4
Member	...	...	141	246	387	82.7	18,885	89.1	15,060	87.9
Nonmember	...	...	433	420	853	69.4	18,786	73.6	16,553	73.7
Wyoming	42	41	114	3	117	82.1	4,544	86.5	4,049	86.6
Member	...	...	84	1	85	80.0	3,646	86.2	3,244	86.3
Nonmember	...	...	30	2	32	87.5	898	87.4	805	87.8

80. Banking offices, assets, and deposits of banks in holding company groups¹—Continued

D. Multibank, one-bank, and all commercial bank comparisons, by state

State, and type of holding company	Type of branching ⁷	Number of holding company groups ^{2,3}	Number of offices						Amounts (millions of dollars)			
			Holding companies			Insured commercial banks			Assets		Deposits	
			Banks	Branches	Total	Banks	Branches	Total	Holding companies	All commercial banks	Holding companies	Insured commercial banks
December 31, 1985, domestic data only												
50 states and District of Columbia—Total		6,413	9,256	38,362	47,618	14,367	44,227	58,594	2,151,495	2,365,210	1,595,177	1,786,340
Multibank		1,143	4,158	24,254	28,412	...	...	...	1,580,982	...	1,120,494	...
One-bank		5,270	5,098	14,108	19,206	...	...	...	570,513	...	474,683	...
Alabama	L	101	137	696	833	240	779	1,019	22,109	25,987	17,332	20,671
Multibank		13	51	560	611	...	...	...	17,882	...	13,603	...
One-bank		88	86	136	222	...	...	...	4,227	...	3,729	...
Alaska	S	11	10	89	99	15	142	157	3,678	4,906	2,953	3,895
Multibank		5	5	14	19	...	...	...	1,166	...	946	...
One-bank		6	5	75	80	...	...	...	2,512	...	2,007	...
Arizona	S	30	26	661	687	52	690	742	23,517	24,522	19,964	20,865
Multibank		1	1	181	182	...	...	...	6,083	...	5,112	...
One-bank		29	25	480	505	...	...	...	17,434	...	14,852	...
Arkansas	L	136	160	367	527	259	453	712	13,834	17,201	11,956	14,932
Multibank		21	49	162	211	...	...	...	6,519	...	5,419	...
One-bank		115	111	205	316	...	...	...	7,315	...	6,537	...
California	S	213	201	4,105	4,306	460	4,882	5,342	227,671	241,349	180,500	193,466
Multibank		30	46	2,447	2,493	...	...	...	147,176	...	113,690	...
One-bank		183	155	1,658	1,813	...	...	...	80,495	...	66,810	...
Colorado	U	176	364	135	499	459	149	608	23,424	25,255	19,390	21,007
Multibank		42	230	102	332	...	...	...	19,150	...	15,564	...
One-bank		134	134	33	167	...	...	...	4,274	...	3,826	...
Connecticut	S	18	22	497	519	57	573	630	22,781	25,491	18,325	20,742
Multibank		8	12	430	442	...	...	...	19,800	...	15,809	...
One-bank		10	10	67	77	...	...	...	2,981	...	2,516	...
Delaware	S	41	26	80	106	36	160	196	25,244	27,405	8,524	11,390
Multibank		34	21	44	65	...	...	...	22,301	...	6,827	...
One-bank		7	5	36	41	...	...	...	2,943	...	1,697	...
District of Columbia	S	20	12	149	161	19	158	177	12,338	12,790	9,784	10,187
Multibank		8	2	41	43	...	...	...	2,310	...	1,836	...
One-bank		12	10	108	118	...	...	...	10,028	...	7,948	...
Florida	S	193	292	2,031	2,323	424	2,224	2,648	83,930	86,869	69,243	73,366
Multibank		62	184	1,609	1,793	...	...	...	67,441	...	55,016	...
One-bank		131	108	422	530	...	...	...	16,489	...	14,227	...
Georgia	L	152	222	1,094	1,316	373	1,190	1,563	42,248	46,165	30,940	34,373
Multibank		37	111	859	970	...	...	...	35,405	...	25,084	...
One-bank		115	111	235	346	...	...	...	6,843	...	5,856	...
Hawaii	S	6	7	177	184	22	248	270	8,204	9,207	7,228	7,959
Multibank		2	1	15	16	...	...	...	527	...	483	...
One-bank		4	6	162	168	...	...	...	7,677	...	6,745	...
Idaho	S	12	13	240	253	26	273	299	6,571	7,210	5,407	5,966
Multibank		4	5	206	211	...	...	...	5,991	...	4,884	...
One-bank		8	8	34	42	...	...	...	580	...	523	...
Illinois	U	559	789	616	1,405	1,235	778	2,013	121,480	138,152	87,902	102,923
Multibank		133	373	332	705	...	...	...	93,121	...	63,292	...
One-bank		426	416	284	700	...	...	...	28,359	...	24,610	...
Indiana	L	217	232	1,098	1,330	371	1,312	1,683	39,060	45,451	32,506	38,151
Multibank		12	29	265	294	...	...	...	12,103	...	9,432	...
One-bank		205	203	833	1,036	...	...	...	26,957	...	23,074	...

80. Banking offices, assets, and deposits of banks in holding company groups¹—Continued
D. Multibank, one-bank, and all commercial bank comparisons, by state—Continued

State, and type of holding company	Type of branching ⁷	Number of holding company groups ^{2,3}	Number of offices						Amounts (millions of dollars)			
			Holding companies			Insured commercial banks			Assets		Deposits	
			Banks	Branches	Total	Banks	Branches	Total	Holding companies	All commercial banks	Holding companies	Insured commercial banks
December 31, 1985, domestic data only												
Iowa	L	362	469	538	1,007	622	610	1,232	23,760	28,994	20,524	24,864
Multibank		45	159	278	437	...	...	...	11,874	...	10,048	...
One-bank		317	310	260	570	...	...	...	11,886	...	10,476	...
Kansas	U	446	451	208	659	623	234	857	19,868	23,819	17,171	20,658
Multibank		34	49	46	95	...	...	...	5,439	...	4,432	...
One-bank		412	402	162	564	...	...	...	14,429	...	12,739	...
Kentucky	L	182	211	653	864	333	801	1,134	24,739	29,764	19,551	23,884
Multibank		27	57	301	358	...	...	...	14,306	...	10,648	...
One-bank		155	154	352	506	...	...	...	10,433	...	8,903	...
Louisiana	L	167	182	771	953	300	961	1,261	30,470	36,762	25,765	31,335
Multibank		12	29	303	332	...	...	...	16,103	...	13,117	...
One-bank		155	153	468	621	...	...	...	14,367	...	12,648	...
Maine	S	20	17	361	378	25	373	398	4,985	5,194	4,181	4,368
Multibank		13	10	330	340	...	...	...	4,431	...	3,688	...
One-bank		7	7	31	38	...	...	...	554	...	493	...
Maryland	S	33	44	1,043	1,087	90	1,151	1,241	29,408	32,189	22,025	24,558
Multibank		15	27	387	414	...	...	...	11,007	...	8,254	...
One-bank		18	17	656	673	...	...	...	18,401	...	13,771	...
Massachusetts	S	40	82	989	1,071	115	1,087	1,202	54,099	60,146	40,373	45,637
Multibank		12	57	840	897	...	...	...	43,738	...	32,704	...
One-bank		28	25	149	174	...	...	...	10,361	...	7,669	...
Michigan	L	63	235	1,902	2,137	358	2,187	2,545	63,119	70,480	50,998	57,764
Multibank		25	198	1,759	1,957	...	...	...	59,877	...	48,082	...
One-bank		38	37	143	180	...	...	...	3,242	...	2,916	...
Minnesota	L	411	555	345	900	735	384	1,119	45,354	49,363	33,287	36,771
Multibank		46	195	190	385	...	...	...	34,743	...	23,833	...
One-bank		365	360	155	515	...	...	...	10,611	...	9,454	...
Mississippi	L	75	74	560	634	146	769	915	13,027	17,048	10,857	14,377
Multibank		...	...	...	...	...	...	...	...	...	...	...
One-bank		75	74	560	634	...	...	...	13,027	...	10,857	...
Missouri	U	270	496	584	1,080	673	659	1,332	43,590	48,544	35,206	39,565
Multibank		65	295	431	726	...	...	...	35,574	...	28,060	...
One-bank		205	201	153	354	...	...	...	8,016	...	7,146	...
Montana	U	74	132	31	163	170	33	203	6,385	7,187	5,425	6,139
Multibank		22	81	28	109	...	...	...	4,911	...	4,116	...
One-bank		52	51	3	54	...	...	...	1,474	...	1,309	...
Nebraska	L	310	319	180	499	453	216	669	13,884	16,197	11,732	13,750
Multibank		33	45	85	130	...	...	...	6,495	...	5,113	...
One-bank		277	274	95	369	...	...	...	7,389	...	6,619	...
Nevada	S	7	8	171	179	17	203	220	6,823	7,567	4,190	4,829
Multibank		4	5	96	101	...	...	...	4,888	...	2,616	...
One-bank		3	3	75	78	...	...	...	1,935	...	1,574	...
New Hampshire	S	20	42	207	249	61	218	279	7,334	6,517	6,170	5,673
Multibank		8	29	169	198	...	...	...	5,734	...	4,831	...
One-bank		12	13	38	51	...	...	...	1,600	...	1,339	...
New Jersey	S	43	78	1,539	1,617	126	1,800	1,926	52,118	59,301	43,753	50,004
Multibank		11	48	1,120	1,168	...	...	...	39,032	...	32,309	...
One-bank		32	30	419	449	...	...	...	13,086	...	11,444	...

80. Banking offices, assets, and deposits of banks in holding company groups¹—Continued
D. Multibank, one-bank, and all commercial bank comparisons, by state—Continued

State, and type of holding company	Type of branching ⁷	Number of holding company groups ^{2,5}	Number of offices						Amounts (millions of dollars)			
			Holding companies			Insured commercial banks			Assets		Deposits	
			Banks	Branches	Total	Banks	Branches	Total	Holding companies	All commercial banks	Holding companies	Insured commercial banks
			December 31, 1985, domestic data only									
New Mexico	L	46	72	271	343	96	293	389	8,478	9,376	7,299	8,092
Multibank		12	42	166	208	...	...	...	5,190	...	4,560	...
One-bank		34	30	105	135	...	...	...	3,288	...	2,739	...
New York	S	132	130	3,251	3,381	194	3,402	3,596	383,005	388,990	225,100	229,914
Multibank		52	78	2,726	2,804	...	...	...	342,045	...	196,411	...
One-bank		80	52	525	577	...	...	...	40,960	...	28,688	...
North Carolina	S	21	23	1,749	1,772	63	1,864	1,927	44,503	46,634	30,758	32,642
Multibank		4	6	801	807	...	...	...	32,328	...	20,161	...
One-bank		17	17	948	965	...	...	...	12,175	...	10,597	...
North Dakota	U	98	135	109	244	179	131	310	5,724	6,859	5,018	6,005
Multibank		11	50	48	98	...	...	...	3,123	...	2,726	...
One-bank		87	85	61	146	...	...	...	2,601	...	2,292	...
Ohio	L	72	152	2,157	2,309	320	2,571	2,891	70,893	80,954	54,422	63,247
Multibank		18	98	1,604	1,702	...	...	...	51,850	...	39,848	...
One-bank		54	54	553	607	...	...	...	19,043	...	14,573	...
Oklahoma	L	353	362	217	579	534	260	794	27,074	31,950	22,954	27,287
Multibank		38	64	54	118	...	...	...	13,212	...	10,450	...
One-bank		315	298	163	461	...	...	...	13,862	...	12,504	...
Oregon	S	22	25	553	578	67	634	701	16,218	17,628	11,821	13,104
Multibank		7	11	439	450	...	...	...	14,272	...	10,133	...
One-bank		15	14	114	128	...	...	...	1,946	...	1,688	...
Pennsylvania	L	111	145	2,466	2,611	312	2,808	3,120	116,986	27,388	83,453	92,760
Multibank		30	65	1,604	1,669	...	...	...	86,547	...	58,798	...
One-bank		81	80	862	942	...	...	...	30,439	...	24,655	...
Rhode Island	S	16	13	196	209	16	215	231	9,464	9,577	6,409	6,502
Multibank		7	5	106	111	...	...	...	8,400	...	5,470	...
One-bank		9	8	90	98	...	...	...	1,064	...	940	...
South Carolina	S	27	26	577	603	74	792	866	10,635	4,716	8,488	11,587
Multibank		2	2	81	83	...	...	...	669	...	565	...
One-bank		25	24	496	520	...	...	...	9,966	...	7,924	...
South Dakota	S	67	84	155	239	138	177	315	14,950	16,047	7,153	8,121
Multibank		18	36	106	142	...	...	...	13,320	...	5,702	...
One-bank		49	48	49	97	...	...	...	1,630	...	1,451	...
Tennessee	L	143	182	912	1,094	289	1,081	1,370	31,100	35,636	25,295	29,334
Multibank		20	60	429	489	...	...	...	16,637	...	13,721	...
One-bank		123	122	483	605	...	...	...	14,463	...	11,573	...
Texas	U	671	1,280	330	1,610	1,936	391	2,327	175,433	199,296	134,792	155,986
Multibank		181	820	245	1,065	...	...	...	149,740	...	111,907	...
One-bank		490	460	85	545	...	...	...	25,693	...	22,885	...
Utah	S	25	28	314	342	57	372	429	8,869	10,117	7,247	8,251
Multibank		5	10	225	235	...	...	...	7,174	...	5,769	...
One-bank		20	18	89	107	...	...	...	1,695	...	1,478	...
Vermont	S	16	20	192	212	25	189	214	4,257	4,001	3,833	3,607
Multibank		4	9	74	83	...	...	...	1,534	...	1,389	...
One-bank		12	11	118	129	...	...	...	2,723	...	2,444	...
Virginia	S	38	66	1,389	1,455	169	1,575	1,744	38,507	43,422	30,348	34,757
Multibank		14	42	852	894	...	...	...	23,044	...	18,251	...
One-bank		24	24	537	561	...	...	...	15,463	...	12,097	...

80. Banking offices, assets, and deposits of banks in holding company groups¹—Continued

D. Multibank, one-bank, and all commercial bank comparisons, by state—Continued

State, and type of holding company	Type of branching ⁷	Number of holding company groups ^{2,3}	Number of offices						Amounts (millions of dollars)			
			Holding companies			Insured commercial banks			Assets		Deposits	
			Banks	Branches	Total	Banks	Branches	Total	Holding companies	All commercial banks	Holding companies	Insured commercial banks
December 31, 1985, domestic data only												
Washington	S	36	44	746	790	98	912	1,010	27,212	29,889	21,469	23,850
Multibank		10	18	584	602	...	...	...	23,430	...	18,231	...
One-bank		26	26	162	188	...	...	...	3,782	...	3,238	...
West Virginia	L	57	96	120	216	217	198	415	9,007	13,937	7,593	11,936
Multibank		25	64	83	147	...	...	...	6,596	...	5,511	...
One-bank		32	32	37	69	...	...	...	2,411	...	2,082	...
Wisconsin	L	220	372	538	910	574	661	1,235	30,199	37,222	25,058	31,239
Multibank		55	208	395	603	...	...	...	23,849	...	19,471	...
One-bank		165	164	143	307	...	...	...	6,350	...	5,587	...
Wyoming	U	42	93	3	96	114	4	118	3,929	4,544	3,505	4,049
Multibank		14	66	2	68	...	...	...	2,895	...	2,572	...
One-bank		28	27	1	28	...	...	...	1,034	...	934	...
TOTALS BY STATE-BRANCHING CLASSIFICATION												
Statewide branching	25	1,140	1,371	21,530	22,901	2,446	24,314	26,760	1,134,667	1,191,680	800,668	855,241
Multibank		...	694	16,075	16,769	1,195	16,931	18,126	942,743	973,480	649,457	674,764
One-bank		...	677	5,455	6,132	1,251	7,383	8,634	191,924	218,200	151,211	180,477
Limited branching ..	18	3,184	4,183	14,885	19,068	6,532	17,534	24,066	625,422	719,875	491,587	574,767
Multibank		...	1,595	9,566	11,161	2,357	10,554	12,911	456,694	496,648	343,838	378,729
One-bank		...	2,588	5,319	7,907	4,175	6,980	11,155	168,728	223,227	147,749	196,037
Unit branching	8	2,338	3,742	2,016	5,758	5,389	2,379	7,768	400,120	453,654	308,665	356,332
Multibank		...	1,706	891	2,597	2,480	1,020	3,500	285,033	312,215	207,708	231,707
One-bank		...	2,036	1,125	3,161	2,909	1,359	4,268	115,087	141,439	100,957	124,625
December 31, 1985, including foreign data												
50 states and District of Columbia—Total		6,413	9,256	39,962	49,218	14,367	44,966	59,333	2,505,130	2,720,992	1,915,099	2,108,184
Multibank		1,143	4,158	25,746	29,904	...	...	...	1,908,870	...	1,415,340	...
One-bank		5,270	5,098	14,216	19,314	...	...	...	596,260	...	499,759	...
Alabama	L	101	137	697	834	240	782	1,022	22,249	26,128	17,480	20,818
Multibank		13	51	561	612	...	...	...	18,022	...	13,751	...
One-bank		88	86	136	222	...	...	...	4,227	...	3,729	...
Alaska	S	11	10	91	101	15	142	157	3,680	4,910	2,953	3,896
Multibank		5	5	14	19	...	...	...	1,166	...	946	...
One-bank		6	5	77	82	...	...	...	2,515	...	2,007	...
Arizona	S	30	26	663	689	52	694	746	23,551	24,556	19,988	20,889
Multibank		1	1	181	182	...	...	...	6,117	...	5,136	...
One-bank		29	25	482	507	...	...	...	17,434	...	14,852	...
Arkansas	L	136	160	368	528	259	454	713	13,838	17,205	11,959	14,935
Multibank		21	49	163	212	...	...	...	6,523	...	5,422	...
One-bank		115	111	205	316	...	...	...	7,315	...	6,537	...
California	S	213	201	4,339	4,540	460	4,727	5,187	278,396	292,916	225,486	239,006
Multibank		30	46	2,656	2,702	...	...	...	194,116	...	154,988	...
One-bank		183	155	1,683	1,838	...	...	...	84,281	...	70,498	...
Colorado	U	176	364	135	499	459	150	609	23,700	25,531	19,634	21,251
Multibank		42	230	102	332	...	...	...	19,426	...	15,808	...
One-bank		134	134	33	167	...	...	...	4,274	...	3,826	...

80. Banking offices, assets, and deposits of banks in holding company groups¹—Continued
D. Multibank, one-bank, and all commercial bank comparisons, by state—Continued

State, and type of holding company	Type of branching ⁷	Number of holding company groups ^{2,3}	Number of offices						Amounts (millions of dollars)				
			Holding companies			Insured commercial banks			Assets		Deposits		
			Banks	Branches	Total	Banks	Branches	Total	Holding companies	All commercial banks	Holding companies	Insured commercial banks	
			December 31, 1985, including foreign data										
Connecticut	S	18	22	498	520	57	580	637	23,313	26,022	18,861	21,277	
Multibank		8	12	431	443	...	...	...	20,332	...	16,345	...	
One-bank		10	10	67	77	...	...	...	2,981	...	2,516	...	
Delaware	S	41	26	268	294	36	165	201	25,885	28,045	9,700	12,566	
Multibank		34	21	232	253	...	...	...	22,937	...	7,998	...	
One-bank		7	5	36	41	...	...	...	2,948	...	1,702	...	
District of Columbia	S	20	12	153	165	19	165	184	14,649	15,101	11,819	12,222	
Multibank		8	2	42	44	...	...	...	2,342	...	1,868	...	
One-bank		12	10	111	121	...	...	...	12,307	...	9,951	...	
Florida	S	193	292	2,051	2,343	424	2,237	2,661	85,051	87,991	70,112	74,236	
Multibank		62	184	1,623	1,807	...	...	...	68,388	...	55,800	...	
One-bank		131	108	428	536	...	...	...	16,663	...	14,312	...	
Georgia	L	152	222	1,099	1,321	373	1,197	1,570	43,252	47,169	31,886	35,319	
Multibank		37	111	863	974	...	...	...	36,356	...	26,009	...	
One-bank		115	111	236	347	...	...	...	6,896	...	5,877	...	
Hawaii	S	6	7	190	197	22	258	280	8,958	9,961	7,943	8,674	
Multibank		2	1	15	16	...	...	...	527	...	483	...	
One-bank		4	6	175	181	...	...	...	8,431	...	7,460	...	
Idaho	S	12	13	240	253	26	273	299	6,571	7,210	5,407	5,966	
Multibank		4	5	206	211	...	...	...	5,991	...	4,884	...	
One-bank		8	8	34	42	...	...	...	580	...	523	...	
Illinois	U	559	789	731	1,520	1,235	846	2,081	146,821	163,586	111,978	127,098	
Multibank		133	373	446	819	...	...	...	118,243	...	87,154	...	
One-bank		426	416	285	701	...	...	...	28,578	...	24,824	...	
Indiana	L	217	232	1,104	1,336	371	1,316	1,687	39,390	45,780	32,818	38,463	
Multibank		12	29	271	300	...	...	...	12,329	...	9,655	...	
One-bank		205	203	833	1,036	...	...	...	27,061	...	23,163	...	
Iowa	L	362	469	539	1,008	622	611	1,233	23,774	29,008	20,540	24,880	
Multibank		45	159	279	438	...	...	...	11,888	...	10,064	...	
One-bank		317	310	260	570	...	...	...	11,886	...	10,476	...	
Kansas	U	446	451	208	659	623	234	857	19,868	23,819	17,171	20,658	
Multibank		34	49	46	95	...	...	...	5,439	...	4,432	...	
One-bank		412	402	162	564	...	...	...	14,429	...	12,739	...	
Kentucky	L	182	211	653	864	333	803	1,136	25,059	30,083	19,858	24,191	
Multibank		27	57	301	358	...	...	...	14,626	...	10,955	...	
One-bank		155	154	352	506	...	...	...	10,433	...	8,903	...	
Louisiana	L	167	182	771	953	300	964	1,264	30,501	36,793	25,786	31,355	
Multibank		12	29	303	332	...	...	...	16,134	...	13,138	...	
One-bank		155	153	468	621	...	...	...	14,367	...	12,648	...	
Maine	S	20	17	361	378	25	373	398	4,985	5,194	4,181	4,368	
Multibank		13	10	330	340	...	...	...	4,431	...	3,688	...	
One-bank		7	7	31	38	...	...	...	554	...	493	...	
Maryland	S	33	44	1,047	1,091	90	1,158	1,248	30,518	33,259	23,077	25,610	
Multibank		15	27	387	414	...	...	...	11,294	...	8,495	...	
One-bank		18	17	660	677	...	...	...	19,224	...	14,582	...	
Massachusetts	S	40	82	1,059	1,141	115	1,154	1,269	62,876	69,104	47,962	53,404	
Multibank		12	57	909	966	...	...	...	51,888	...	39,699	...	
One-bank		28	25	150	175	...	...	...	10,988	...	8,263	...	

80. Banking offices, assets, and deposits of banks in holding company groups¹—Continued

D. Multibank, one-bank, and all commercial bank comparisons, by state—Continued

State, and type of holding company	Type of branching ⁷	Number of holding company groups ^{2,3}	Number of offices						Amounts (millions of dollars)			
			Holding companies			Insured commercial banks			Assets		Deposits	
			Banks	Branches	Total	Banks	Branches	Total	Holding companies	All commercial banks	Holding companies	Insured commercial banks
December 31, 1985, including foreign data												
Michigan	L	63	235	1,915	2,150	358	2,200	2,558	65,379	72,739	53,303	60,069
Multibank		25	198	1,772	1,970	...	...	...	62,137	...	50,387	...
One-bank		38	37	143	180	...	...	...	3,242	...	2,916	...
Minnesota	L	410	555	350	905	735	392	1,127	47,937	51,946	35,751	39,236
Multibank		46	195	195	390	...	...	...	37,326	...	26,297	...
One-bank		365	360	155	515	...	...	...	10,611	...	9,454	...
Mississippi	L	75	74	561	635	146	770	916	13,048	17,068	10,871	14,391
Multibank		...	...	...	...	...	...	...	...	...	...	...
One-bank		75	74	561	635	...	...	...	13,048	...	10,871	...
Missouri	U	270	496	585	1,081	673	664	1,337	44,105	49,058	35,885	40,244
Multibank		65	295	432	727	...	...	...	36,089	...	28,739	...
One-bank		205	201	153	354	...	...	...	8,016	...	7,146	...
Montana	U	74	132	31	163	170	33	203	6,385	7,187	5,425	6,139
Multibank		22	81	28	109	...	...	...	4,911	...	4,116	...
One-bank		52	51	3	54	...	...	...	1,474	...	1,309	...
Nebraska	L	310	319	180	499	453	215	668	13,884	16,197	11,732	13,750
Multibank		33	45	85	130	...	...	...	6,495	...	5,113	...
One-bank		277	274	95	369	...	...	...	7,389	...	6,619	...
Nevada	S	7	8	170	179	17	203	220	6,823	7,567	4,190	4,829
Multibank		4	5	96	101	...	...	...	4,888	...	2,616	...
One-bank		3	3	75	78	...	...	...	1,935	...	1,574	...
New Hampshire	S	20	42	207	249	61	217	278	7,334	6,517	6,170	5,673
Multibank		8	29	169	198	...	...	...	5,734	...	4,831	...
One-bank		12	13	38	51	...	...	...	1,600	...	1,339	...
New Jersey	S	43	78	1,540	1,618	126	1,809	1,935	52,414	59,599	44,055	50,307
Multibank		11	48	1,121	1,169	...	...	...	39,329	...	32,589	...
One-bank		32	30	419	449	...	...	...	13,086	...	11,466	...
New Mexico	L	46	72	271	343	96	293	389	8,478	9,376	7,299	8,092
Multibank		12	42	166	208	...	...	...	5,190	...	4,560	...
One-bank		34	30	105	135	...	...	...	3,288	...	2,739	...
New York	S	132	130	4,064	4,194	194	3,966	4,160	614,776	621,782	429,362	435,145
Multibank		52	78	3,508	3,586	...	...	...	559,608	...	386,211	...
One-bank		80	52	556	608	...	...	...	55,168	...	43,151	...
North Carolina	S	21	23	1,756	1,779	63	1,875	1,938	46,539	48,670	32,862	34,746
Multibank		4	6	808	814	...	...	...	34,364	...	22,265	...
One-bank		17	17	948	965	...	...	...	12,175	...	10,597	...
North Dakota	U	98	135	109	244	179	131	310	5,724	6,859	5,018	6,005
Multibank		11	50	48	98	...	...	...	3,123	...	2,726	...
One-bank		87	85	61	146	...	...	...	2,601	...	2,292	...
Ohio	L	72	152	2,164	2,316	320	2,587	2,907	71,704	81,765	55,238	64,064
Multibank		18	98	1,610	1,708	...	...	...	52,311	...	40,350	...
One-bank		54	54	554	608	...	...	...	19,393	...	14,888	...
Oklahoma	L	353	362	217	579	534	261	795	27,094	31,970	23,097	27,430
Multibank		38	64	54	118	...	...	...	13,232	...	10,593	...
One-bank		315	298	163	461	...	...	...	13,862	...	12,504	...
Oregon	S	22	25	555	580	67	638	705	16,275	17,684	11,877	13,160
Multibank		7	11	441	452	...	...	...	14,329	...	10,189	...
One-bank		15	14	114	128	...	...	...	1,946	...	1,688	...

80. Banking offices, assets, and deposits of banks in holding company groups¹—Continued
D. Multibank, one-bank, and all commercial bank comparisons, by state—Continued

State, and type of holding company	Type of branching ⁷	Number of holding company groups ^{2,3}	Number of offices						Amounts (millions of dollars)			
			Holding companies			Insured commercial banks			Assets		Deposits	
			Banks	Branches	Total	Banks	Branches	Total	Holding companies	All commercial banks	Holding companies	Insured commercial banks
December 31, 1985, including foreign data												
Pennsylvania	L	111	145	2,502	2,647	312	2,813	3,125	123,707	134,109	89,647	98,953
Multibank		30	65	1,625	1,690	...	...	...	91,128	...	62,978	...
One-bank		81	80	877	957	...	...	...	32,579	...	26,669	...
Rhode Island	S	16	13	198	211	16	208	224	10,042	10,155	7,405	7,497
Multibank		7	5	108	113	...	...	...	8,978	...	6,465	...
One-bank		9	8	90	98	...	...	...	1,064	...	940	...
South Carolina	S	27	26	577	603	74	795	869	10,635	14,721	8,489	11,707
Multibank		2	2	81	83	...	...	...	669	...	565	...
One-bank		25	24	496	520	...	...	...	9,966	...	7,924	...
South Dakota	S	67	84	155	239	138	177	315	14,950	16,047	7,153	8,121
Multibank		18	36	106	142	...	...	...	13,320	...	5,702	...
One-bank		49	48	49	97	...	...	...	1,630	...	1,451	...
Tennessee	L	143	182	913	1,095	289	1,085	1,374	31,432	35,968	25,493	29,533
Multibank		20	60	429	489	...	...	...	16,783	...	13,913	...
One-bank		123	122	484	606	...	...	...	14,649	...	11,580	...
Texas	U	671	1,280	354	1,634	1,936	415	2,351	185,187	209,056	147,095	168,292
Multibank		181	820	268	1,088	...	...	...	159,494	...	124,208	...
One-bank		490	460	86	546	...	...	...	25,693	...	22,887	...
Utah	S	25	28	314	342	57	372	429	8,986	10,233	7,364	8,368
Multibank		5	10	225	235	...	...	...	7,291	...	5,886	...
One-bank		20	18	89	107	...	...	...	1,695	...	1,478	...
Vermont	S	16	20	192	212	25	189	214	4,257	4,001	3,833	3,607
Multibank		4	9	74	83	...	...	...	1,534	...	1,389	...
One-bank		12	11	118	129	...	...	...	2,723	...	2,444	...
Virginia	S	38	66	1,392	1,458	169	1,581	1,750	38,794	43,710	30,631	35,041
Multibank		14	42	855	897	...	...	...	23,316	...	18,520	...
One-bank		24	24	537	561	...	...	...	15,478	...	12,111	...
Washington	S	36	44	761	805	98	927	1,025	28,770	31,447	22,723	25,104
Multibank		10	18	599	617	...	...	...	24,988	...	19,485	...
One-bank		26	26	162	188	...	...	...	3,782	...	3,238	...
West Virginia	L	57	96	120	216	217	198	415	9,007	13,937	7,593	11,936
Multibank		25	64	83	147	...	...	...	6,596	...	5,511	...
One-bank		32	32	37	69	...	...	...	2,411	...	2,082	...
Wisconsin	L	220	372	540	912	574	666	1,240	30,647	37,670	25,433	31,614
Multibank		55	208	397	605	...	...	...	24,297	...	19,846	...
One-bank		165	164	143	307	...	...	...	6,350	...	5,587	...
Wyoming	U	42	93	3	96	114	3	117	3,929	4,544	3,506	4,049
Multibank		14	66	2	68	...	...	...	2,895	...	2,572	...
One-bank		28	27	1	28	...	...	...	1,034	...	934	...
TOTALS BY STATE-BRANCHING CLASSIFICATION												
Statewide branching	25	1,107	1,339	21,461	22,800	2,446	24,314	26,760	1,126,321	1,191,680	795,245	855,241
Multibank		340	670	13,923	14,593	...	...	...	847,841	...	571,086	...
One-bank		767	669	7,538	8,207	...	...	...	278,480	...	224,159	...
Limited branching	18	3,178	4,177	14,885	19,062	6,532	17,534	24,066	625,342	719,875	491,522	574,767
Multibank		469	1,524	9,097	10,621	...	...	...	419,189	...	316,738	...
One-bank		2,709	2,653	5,788	8,441	...	...	...	206,153	...	174,784	...
Unit branching	8	2,336	3,740	2,016	5,756	5,389	2,379	7,768	399,835	453,654	308,411	356,332
Multibank		502	1,964	1,234	3,198	...	...	...	313,956	...	232,669	...
One-bank		1,834	1,776	782	2,558	...	...	...	85,879	...	75,742	...

**81. Selected assets and liabilities of minority-owned banks in the United States, by size of bank,
December 31, 1985¹**

Thousands of dollars, except as noted

Account	All size classes	Asset size (in millions of dollars)			
		Under 10	10-24	25-49	50 and over
ASSETS					
1 Cash and due from depositories	507,073	7,777	59,632	113,563	326,101
2 U.S. Treasury and federal agency securities, total	905,131	11,460	88,122	135,908	669,641
3 Securities issued by states etc., book value	371,457	314	14,734	51,362	305,047
4 Other securities, book value	81,817	241	3,022	4,622	73,932
5 Customers liability on acceptances	8,062	0	802	1,750	5,510
6 Assets held in trading accounts	5,362	0	5,362	0	0
7 Federal funds sold and securities purchased under agreements to resell	909,597	3,843	48,908	109,086	747,760
8 Net loans and leases	2,390,252	23,187	286,286	422,533	1,658,246
9 Bank premises, etc.	110,275	1,429	16,506	17,536	74,804
10 Real estate owned, not bank premises	26,493	134	1,887	4,138	20,334
11 Other assets	88,659	897	9,626	16,643	61,493
12 Intangible assets	1,559	0	48	105	1,406
13 Investment in unconsolidated subdivisions	87	0	0	0	87
14 Total assets	5,736,206	49,282	534,936	877,247	4,274,741
LIABILITIES					
Deposits					
15 Demand—Individuals, partnerships, and corporations	807,931	11,897	85,424	148,830	561,780
16 Total time and savings	2,881,039	20,701	258,532	435,460	2,166,346
17 U.S. government	96,749	1,148	16,067	27,675	51,859
18 States and political subdivisions	545,336	6,288	63,255	103,272	372,521
19 Certified and officers checks	62,360	1,112	6,330	9,810	45,108
20 Total deposits	4,751,440	44,935	471,625	777,899	3,456,981
21 Demand	1,018,773	15,101	107,603	203,825	692,244
22 Nontransaction accounts	3,426,191	26,208	330,433	519,365	2,550,185
23 Federal funds purchased and securities sold under agreements to repurchase	56,428	113	2,924	724	52,667
24 Treasury note balances and other borrowings	42,042	142	8,005	13,688	20,207
25 Mortgage indebtedness	10,322	0	833	117	9,372
26 All other liabilities	499,672	515	7,715	12,849	478,593
27 Total liabilities	4,878,965	45,705	491,101	805,277	3,536,882
28 Subordinated notes and debentures	5,976	0	1,864	1,393	2,719
EQUITY CAPITAL					
29 Preferred stock—Par	3,946	120	1,494	601	1,731
30 Common stock—Par	113,883	4,096	23,761	28,127	57,899
31 Surplus	150,013	4,029	27,451	29,487	89,046
32 Undivided profits and capital reserves	61,937	-4,668	-10,736	12,362	64,979
33 Total equity capital	329,779	3,577	41,970	70,577	213,655
34 Total liabilities and equity capital	5,214,721	49,282	534,936	877,247	3,753,256
35 Number of banks	93	6	30	25	32

82. Assets of pension funds

A. Totals for private and public funds

Book value of all assets other than equities at end of year, billions of dollars

Type	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985
1 All types	325.2	405.6	467.2	513.8	592.6	699.6	859.0	941.4	1,121.5	1,316.4	1,435.3	1,705.9
2 Private funds	199.0	258.9	300.3	328.4	378.9	462.2	584.5	631.0	761.0	893.2	954.9	1,132.6
3 Insured	60.4	72.3	88.7	103.2	121.6	143.5	172.0	199.8	242.9	286.4	331.6	394.1
4 Noninsured ¹	138.6	186.6	211.6	225.1	257.3	318.7	412.5	431.2	518.1	606.8	623.3	738.5
5 Public funds	126.2	146.7	166.9	185.4	213.6	237.4	274.5	310.4	360.5	423.2	480.3	573.4
6 State and local government	88.0	104.8	120.4	132.5	153.9	169.7	198.1	224.2	262.5	311.2	350.4	424.6
7 U.S. government	38.2	41.9	46.4	52.9	59.8	67.7	76.4	86.2	97.9	112.0	130.0	148.8
8 Civil service ²	34.4	38.5	43.1	50.0	56.7	64.6	73.9	84.8	97.4	111.4	126.9	144.6
9 Railroad retirement	3.9	3.4	3.3	2.9	3.1	3.1	2.5	1.4	.5	.6	3.1	4.2

B. Types held by private noninsured funds

Book value of all assets other than equities at end of year, billions of dollars

Type	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985
1 Total financial assets	138.6	186.6	211.6	225.1	257.3	318.7	412.5	431.2	518.1	606.8	623.3	738.5
2 Demand deposits and currency	1.5	1.7	1.9	2.1	2.3	2.8	2.8	3.0	2.8	3.4	4.2	4.0
3 Time deposits	9.5	7.3	8.6	10.4	14.1	16.9	17.2	18.5	17.2	21.6	24.6	25.0
4 Corporate equities	70.6	102.1	116.0	111.3	116.9	146.6	209.5	195.6	248.4	306.2	294.1	385.5
5 U.S. government securities	12.4	24.9	32.3	38.9	43.9	55.5	75.0	101.1	136.8	152.3	171.0	189.0
6 Corporate and foreign bonds	39.5	43.9	44.6	48.2	58.5	71.3	82.0	85.4	86.5	92.3	94.5	97.1
7 Mortgages	2.4	2.4	2.4	2.5	2.7	3.1	3.6	3.9	4.2	4.2	4.5	4.8

C. Types held by state and local government retirement funds

Book value of all assets other than equities at end of year, billions of dollars

Type	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985
1 Total financial assets	88.0	104.8	120.4	132.5	153.9	169.7	198.1	224.2	262.5	311.2	350.4	424.6
2 Corporate bonds	54.9	61.8	66.9	72.9	81.9	85.0	94.5	103.8	107.3	106.6	113.5	112.5
3 Corporate equities	20.9	23.2	26.4	30.0	32.7	36.8	42.1	51.3	59.8	76.4	83.0	101.7
4 U.S. government securities	6.2	7.8	10.9	16.3	23.4	30.1	40.0	51.8	71.2	88.2	109.8	130.0
5 Other	6.0	12.0	16.2	13.2	15.9	17.8	21.4	17.3	24.2	40.1	44.1	80.4

83. Terms of consumer installment credit¹

Percent per year; unless noted otherwise

Item		1983	1984	1985	1985				
					Jan.	Feb.	Mar.	Apr.	May
INTEREST RATES									
Commercial banks ²									
1	48-month new car ³	13.92	13.71	12.91	.....	13.38	.....	.....	13.16
2	24-month personal	16.68	16.47	15.94	.....	16.21	.....	.....	16.09
3	120-month mobile home ³	15.91	15.58	14.96	.....	15.43	.....	.....	15.03
4	Credit card	18.78	18.77	18.70	.....	18.85	.....	.....	18.74
Auto finance companies									
5	New car	12.58	14.62	11.98	15.11	13.78	12.65	11.92	11.87
6	Used car	18.74	17.84	17.59	17.88	17.91	17.78	17.78	17.84
OTHER TERMS ⁴									
Maturity (months)									
7	New car	45.9	48.3	51.5	50.7	51.4	52.2	51.5	50.9
8	Used car	37.9	39.7	41.4	41.3	41.1	41.3	41.3	41.4
Loan-to-value ratio									
9	New car	86.0	88.0	91.0	90.0	90.0	91.0	91.0	91.0
10	Used car	92.0	92.0	94.0	93.0	93.0	93.0	93.0	94.0
Amount financed (dollars)									
11	New car	8,787	9,333	9,915	9,654	9,196	9,232	9,305	9,775
12	Used car	5,033	5,691	6,089	5,951	5,968	5,976	6,043	6,117

Item		1983	1984	1985	1985				
					June	July	Aug.	Sept.	Oct.	Nov.	Dec.
INTEREST RATES									
Commercial banks ²									
1	48-month new car ³ .....	.....	.....	12.72	.....	.....	12.39	.....	
2	24-month personal .....	.....	.....	15.84	.....	.....	15.61	.....	
3	120-month personal .....	.....	.....	14.72	.....	.....	14.66	.....	
4	Credit card .....	.....	.....	18.62	.....	.....	18.57	.....	
Auto finance companies									
5	New car	12.06	12.46	10.87	8.84	9.97	11.71	12.52	
6	Used car	17.77	17.49	17.57	17.31	17.21	17.28	17.22	
OTHER TERMS ⁴									
Maturity (months)									
7	New car	51.3	51.7	51.1	51.2	51.5	52.0	52.1	
8	Used car	41.3	41.5	41.6	41.4	41.4	41.5	41.4	
Loan-to-value ratio									
9	New car	91.0	91.0	91.0	92.0	93.0	82.0	92.0	
10	Used car	94.0	95.0	95.0	95.0	95.0	95.0	95.0	
Amount financed (dollars)									
11	New car	9,965	10,355	10,422	10,449	10,498	10,205	9,925	
12	Used car	6,116	6,146	6,139	6,097	6,091	6,167	6,255	

84. Security credit reported by nonbank lenders subject to margin regulations, June 30, 1985¹

Millions of dollars

Type of credit	Regulation T			Regulation G	Total
	NYSE members	Other brokers and dealers ²	Total		
1 Margin accounts ³	23,591	14	23,605	301	23,906
2 "Plan lenders" ⁴	....	....	....	206	206
3 Total ³	23,591	14	23,605	507	24,112

85. Detailed debit and credit balances at brokers carrying margin accounts, June 30, 1985

Millions of dollars, except for number of firms

Item	Member firms ¹
ASSETS	
<i>Debit balances due from public customers</i>	
1 Margin accounts	23,605
2 Cash accounts	7,251
3 Nonsecurities accounts	348
4 Other accounts	1,154
5 Total	32,358
6 Debit balances in firm investment and trading accounts	89,457
7 Amount to be received for securities held under repurchase agreements	103,629
8 All other assets	43,804
9 Total assets	269,248
LIABILITIES AND CAPITAL	
<i>Credit balances due to public customers</i>	
10 Margin accounts	6,112
11 Cash accounts	12,080
12 Nonsecurities accounts	1,108
13 Other accounts	1,578
14 Total	20,878
15 Credit balances in firm investment and trading accounts	45,354
<i>Credit balances due on loans</i>	
16 U.S. banks	16,796
17 Foreign banks	6,216
18 Other lenders	7,198
19 Total	30,210
20 Amounts to be repaid for securities sold under repurchase agreements	115,188
21 All other liabilities and capital	57,618
22 Total liabilities and capital	269,248
<i>MEMO: Number of margin accounts</i>	
23 Debit status	1,035,271
24 Credit status	1,243,066
25 Total	2,278,337

86. Commitments of life insurance companies for income-property mortgages¹

Period	Number of loans	Total amount committed (millions of dollars)	Averages ²						
			Loan amount (thousands of dollars)	Contract interest rate (percent)	Maturity (years/months)	Loan-to-value ratio (percent)	Capitalization rate (percent)	Debt coverage ratio	Percent constant
1983	1,181	9,965.9	8,734	12.56	9/5	70.1	11.1	1.27	12.9
1984	1,138	12,968.5	12,248	12.98	9/5	70.2	10.8	1.24	13.2
1985	2,159	20,633.1	9,600	11.81	7/8	70.9	10.1	1.24	12.1
January	136	810.2	5,957	12.58	7/8	66.9	10.4	1.24	12.9
February	200	1,576.7	7,884	12.35	8/6	71.0	10.6	1.27	12.8
March	192	2,018.9	10,516	12.28	9/4	71.1	10.4	1.24	12.5
April	167	1,616.3	9,678	12.49	7/9	71.2	10.3	1.19	12.7
May	155	1,404.4	9,061	12.25	7/8	71.2	10.2	1.17	12.4
June	151	1,952.3	12,929	11.74	8/11	69.9	10.0	1.34	12.0
July	200	1,746.2	8,731	11.52	8/8	71.5	10.0	1.23	11.9
August	220	1,883.3	8,560	11.31	7/5	72.4	10.0	1.24	11.5
September	183	1,605.3	8,772	11.44	8/10	70.4	9.9	1.23	11.7
October	203	2,129.0	10,488	11.38	8/10	71.6	9.8	1.23	11.5
November	155	2,089.1	13,483	11.34	8/7	72.1	10.1	1.24	11.7
December	197	1,801.2	9,143	11.04	7/7	71.0	9.7	1.29	11.3

Part 3—Notes to Tables

Notes to Tables

Part 1—Regular Tables

TABLE 1

1. Unless otherwise noted, rates of change are calculated from average amounts outstanding in preceding month or quarter. Growth rates for reserves are adjusted for discontinuities in series that result from changes in Regulations D and M.

2. Figures incorporate adjustments for discontinuities associated with the implementation of the Monetary Control Act and other regulatory changes to reserve requirements. To adjust for discontinuities due to changes in reserve requirements on reservable non-deposit liabilities, the sum of such required reserves is subtracted from the actual series. Similarly, in adjusting for discontinuities in the monetary base, required clearing balances and adjustments to compensate for float also are subtracted from the actual series.

3. Total reserves not adjusted for discontinuities consist of reserve balances with Federal Reserve Banks, which exclude required clearing balances and adjustments to compensate for float, plus vault cash used to satisfy reserve requirements. Such vault cash consists of all vault cash held during the lagged computation period by institutions having required reserve balances at Federal Reserve Banks plus the amount of vault cash equal to required reserves during the maintenance period at institutions having no required reserve balances.

4. The monetary base not adjusted for discontinuities consists of total reserves plus required clearing balances and adjustments to compensate for float at Federal Reserve Banks and the currency component of the money stock less the amount of vault cash holdings of thrift institutions that is included in the currency component of the money stock plus, for institutions not having required reserve balances, the excess of current vault cash over the amount applied to satisfy current reserve requirements. After the introduction of contemporaneous reserve requirements (CRR), currency and vault cash figures are measured over the weekly computation period ending Monday.

Before CRR, all components of the monetary base other than excess reserves are seasonally adjusted as a whole, rather than by component, and excess reserves are added on a not seasonally adjusted basis. After CRR, the seasonally adjusted series consists of seasonally adjusted total reserves, which include excess reserves on a not seasonally adjusted basis, plus the seasonally adjusted currency component of the money stock and the remaining items seasonally adjusted as a whole.

5. Composition of money stock and debt measures is as follows:

M1: (1) currency outside the Treasury, Federal Reserve Banks, and the vaults of commercial banks; (2) travelers checks of nonbank issuers; (3) demand deposits at all commercial banks other than those due to domestic banks, the U.S. government, and foreign banks and official institutions less cash items in the process of collection and Federal Reserve float; and (4) other checkable de-

posits (OCD) consisting of negotiable order of withdrawal (NOW) and automatic transfer service (ATS) accounts at depository institutions, credit union share draft accounts, and demand deposits at thrift institutions. The currency and demand deposit components exclude the estimated amount of vault cash and demand deposits respectively held by thrift institutions to service their OCD liabilities.

M2: M1 plus overnight (and continuing contract) repurchase agreements (RPs) issued by all commercial banks and overnight Eurodollars issued to U.S. residents by foreign branches of U.S. banks worldwide, MMDAs, savings and small-denomination time deposits (time deposits—including retail RPs—in amounts of less than \$100,000), and balances in both taxable and tax-exempt general purpose and broker/dealer money market mutual funds. Excludes individual retirement accounts (IRA) and Keogh balances at depository institutions and money market funds. Also excludes all balances held by U.S. commercial banks, money market funds (general purpose and broker/dealer), foreign governments and commercial banks, and the U.S. government. Also subtracted is a consolidation adjustment that represents the estimated amount of demand deposits and vault cash held by thrift institutions to service their time and savings deposits.

M3: M2 plus large-denomination time deposits and term RP liabilities (in amounts of \$100,000 or more) issued by commercial banks and thrift institutions, term Eurodollars held by U.S. residents at foreign branches of U.S. banks worldwide and at all banking offices in the United Kingdom and Canada, and balances in both taxable and tax-exempt, institution-only money market mutual funds. Excludes amounts held by depository institutions, the U.S. government, money market funds, and foreign banks and official institutions. Also subtracted is a consolidation adjustment that represents the estimated amount of overnight RPs and Eurodollars held by institution-only money market funds.

L: M3 plus the nonbank public holdings of U.S. savings bonds, short-term Treasury securities, commercial paper and bankers acceptances, net of money market mutual fund holdings of these assets.

Debt: Debt of domestic nonfinancial sectors consists of outstanding credit market debt of the U.S. government, state and local governments, and private nonfinancial sectors. Private debt consists of corporate bonds, mortgages, consumer credit (including bank loans), other bank loans, commercial paper, bankers acceptances, and other debt instruments. The source of data on domestic nonfinancial debt is the Federal Reserve Board's flow of funds accounts. Debt data are on an end-of-month basis. Growth rates reflect adjustments for discontinuities over time in the levels of debt presented in other tables.

6. Sum of overnight RPs and overnight Eurodollars, money market fund balances (general purpose and broker/dealer), MMDAs,

and savings and small time deposits, less the consolidation adjustment that represents the estimated amount of demand deposits and vault cash held by thrift institutions to service their time and savings deposits liabilities.

7. Sum of large time deposits, term RPs and term Eurodollars of U.S. residents, money market fund balances (institution-only), less a consolidation adjustment that represents the estimated amount of overnight RPs and Eurodollars held by institution-only money market funds.

8. Savings deposits exclude MMDAs.

9. Small-denomination time deposits—including retail RPs—are those issued in amounts of less than \$100,000. All individual retirement accounts (IRA) and Keogh accounts at commercial banks and thrifts are subtracted from small time deposits.

10. Large-denomination time deposits are those issued in amounts of \$100,000 or more, excluding those booked at international banking facilities.

11. Large-denomination time deposits at commercial banks less those held by money market mutual funds, depository institutions, and foreign banks and official institutions.

12. Changes calculated from figures shown in table 14. Adjusted for shifts of assets to international banking facilities and breaks in series.

TABLE 2

1. Includes securities loaned—securities fully guaranteed by the U.S. government pledged with Federal Reserve Banks—and excludes any securities sold and scheduled to be bought back under matched sale-purchase transactions.

2. Amounts of currency and coin held as reserves are shown in table 3, line 3 plus line 4.

3. Excludes required clearing balances to compensate for float.

TABLE 3

1. Before February 1984, data are prorated monthly averages of weekly averages; beginning February 1984, data are prorated monthly averages of biweekly averages.

2. Excludes required clearing balances and adjustments to compensate for float.

3. Dates refer to the maintenance periods in which the vault cash can be used to satisfy reserve requirements. Under contemporaneous reserve requirements, maintenance periods end 30 days after the lagged computation periods in which the balances are held.

4. Equal to all vault cash held during the lagged computation period by institutions having required reserve balances at Federal Reserve Banks plus the amount of vault cash equal to required reserves during the maintenance period at institutions having no required reserve balances.

5. Total vault cash at institutions having no required reserve balances less the amount of vault cash equal to their required reserves during the maintenance period.

6. Total reserves not adjusted for discontinuities consist of reserve balances with Federal Reserve Banks, which exclude required clearing balances and adjustments to compensate for float, plus vault cash used to satisfy reserve requirements. Such vault cash consists of all vault cash held during the lagged computation period by institutions having no required reserve balances at Federal Reserve Banks plus the amount of vault cash equal to required reserves during the maintenance period at institutions having no required reserve balances.

7. Reserve balances with Federal Reserve Banks plus vault cash used to satisfy reserve requirements less required reserves.

8. Extended credit consists of borrowing at the discount window

under the terms and conditions established for the extended credit program to help depository institutions deal with sustained liquidity pressures. Because there is not the same need to repay such borrowing promptly as there is with traditional short-term adjustment credit, the money market impact of extended credit is similar to that of nonborrowed reserves.

TABLE 4

1. Daily average borrowings in immediately available funds of 121 large member banks (banks with assets of \$1 billion or more as of December 31, 1977) disaggregated by lender and term to maturity.

Immediately available funds are those that borrowing banks receive the same day that the transfer of these funds is initiated. Unsecured borrowings in immediately available funds—federal funds—are acquired mainly from commercial banks and, to a lesser extent, from other depository institutions and federal agencies. Other borrowings and immediately available funds are principally sales of U.S. Treasury and federal agency obligations under an agreement to repurchase—security repurchase agreements—and are obtained from a much wider range of customers, including nonbank securities dealers, nonfinancial corporations, and state and local governments. There is also a small amount of borrowing in immediately available funds in the form of promissory notes, repurchase agreements involving other assets, due bills, and certain other obligations.

Borrowings of immediately available funds may have a specified term to maturity—as short as one business day—or may be made under continuing contract. Transactions under continuing contract remain in effect until terminated, without any requirement of prior notice by either borrower or lender. Information is provided on two maturity categories: one-day plus continuing-contract borrowings, and all other maturities.

TABLE 5

1. Rate applied to discounts of eligible paper and advances secured to the satisfaction of the Federal Reserve Bank pursuant to section 201.4(b) of Regulation A. Adjustment credit is extended to assist an institution in meeting temporary requirements for funds or to cushion more persistent outflows of funds pending an orderly adjustment of an institution's assets and liabilities. (See section 201.3(a) of Regulation A.)

2. Rate applied on advances to assist smaller depository institutions in meeting regular needs for funds arising from expected patterns of movement in deposits and loans. A temporary simplified seasonal program was established on March 8, 1985, and the interest rate was a fixed rate $\frac{1}{2}$ percent above the rate on adjustment credit. (See section 201.3(b)(1) of Regulation A.)

3. Applicable to advances when exceptional circumstances or practices involve only a particular depository institution and to advances when an institution is under sustained liquidity pressures. The interest rate is increased by one percentage point for loans outstanding more than 90 days and by an additional percentage point for loans of more than 150 days duration. As an alternative, for loans outstanding for more than 150 days, a Federal Reserve Bank may charge a flexible rate that takes into account rates on market sources of funds, but in no case will the rate charged be less than the basic rate plus one percentage point. Where credit provided to a particular depository institution is anticipated to be outstanding for an unusually prolonged period and in relatively large amounts, the time period in which each rate under this structure is applied may be shortened. (See section 201.3(b)(2) of Regulation A.)

TABLE 6

1. For reserve requirements before implementation of the Monetary Control Act of 1980, see previous editions of the ANNUAL STATISTICAL DIGEST.

2. The Garn-St Germain Depository Institutions Act of 1982 (Public Law 97-320) provides that \$2 million of reservable liabilities (transaction accounts, nonpersonal time deposits, and Eurocurrency liabilities) of each depository institution be subject to a zero percent reserve requirement. The Board is to adjust the amount of reservable liabilities subject to this zero percent reserve requirement each year for the next succeeding calendar year by 80 percent of the percentage increase in the total reservable liabilities of all depository institutions, measured on an annual basis as of June 30. No corresponding adjustment is to be made in the event of a decrease. Effective December 9, 1982, the amount of the exemption was established at \$2.1 million. Beginning December 15, 1983, for quarterly reporters and December 29, for weekly reporters, the amount of the exemption was \$2.2 million. Effective with the reserve maintenance period beginning January 1, 1985, the amount of the exemption is \$2.4 million. Effective with the reserve computation period beginning December 31, 1985, the amount of the exemption is \$2.6 million. In determining the reserve requirements of a depository institution, the exemptions shall apply in the following order: (1) nonpersonal money market deposit accounts (MMDAs) authorized under 12 CFR section 1204.122; (2) net NOW accounts (NOW accounts less allowable deductions); (3) net other transaction accounts; and (4) nonpersonal time deposits or Eurocurrency liabilities starting with those with the highest reserve ratio. With respect to NOW accounts and other transaction accounts, the exemption applies only to such accounts that would be subject to a 3 percent reserve requirement.

3. For nonmember banks and thrift institutions that were not members of the Federal Reserve System on or after July 1, 1979, a phase-in period will end September 3, 1987. For banks that were members on or after July 1, 1979, but withdrew on or before March 31, 1980, the phase-in period established by Public Law 97-320 ended on October 24, 1985. For existing member banks the phase-in period is about three years, depending on whether their new reserve requirements are greater or less than the old requirements. All new institutions will have a two-year phase-in beginning with the date that they open for business, except for those institutions that have total reservable liabilities of \$50 million or more.

4. Transaction accounts include all deposits on which the account holder is permitted to make withdrawals by negotiable or transferable instruments, payment orders of withdrawal, and telephone and preauthorized transfers (in excess of three per month) for the purpose of making payments to third persons or others. However, certain accounts are not considered transaction accounts but rather savings deposits subject to time deposit reserve requirements: MMDAs and similar accounts offered by institutions not subject to the rules of the Depository Institutions Deregulation Committee that permit no more than six preauthorized, automatic, or other transfers per month of which no more than three can be checks.

5. The Monetary Control Act of 1980 requires that the amount of transaction accounts against which the 3 percent reserve requirement applies be modified annually by 80 percent of the percentage increase in transaction accounts held by all depository institutions determined as of June 30 each year. Effective on the following dates, the amount was increased accordingly from \$25 million; December 31, 1981, to \$26 million; December 30, 1982, to \$26.3 million; December 29, 1983, to \$28.9 million; January 1, 1985 to \$29.8 million; and December 31, 1985, to \$31.7 million.

6. In general, nonpersonal time deposits are time deposits, including savings deposits, that are not transaction accounts and in which the beneficial interest is held by a depositor that is not a natural person. Also included are certain transferable time deposits held by natural persons, and certain obligations issued to depository

institution offices located outside the United States. For details, see section 204.2 of Regulation D.

TABLE 7

1. Regulations G, T, and U of the Board of Governors of the Federal Reserve System, prescribed in accordance with the Securities Exchange Act of 1934, limit the amount of credit to purchase and carry margin stocks that may be extended on securities as collateral by prescribing a maximum loan value, which is a specified percentage of the market value of the collateral at the time the credit is extended. Margin requirements are the difference between the market value (100 percent) and the maximum loan value. The term "margin stocks" is defined in the corresponding regulation.

Special margin requirements for bonds, convertible into stocks were adopted by the Board of Governors effective March 11, 1968.

2. The margin is expressed as a percent of the market value of the stock underlying the option.

TABLE 8

1. Effective October 1, 1983, restrictions on the maximum rates of interest payable by commercial banks and thrift institutions on various categories of deposits were removed. For information regarding previous interest rate ceilings on all categories of accounts, see earlier issues of the *Federal Reserve Bulletin*, the *Federal Home Loan Bank Board Journal*, and the *Annual Report of the Federal Deposit Insurance Corporation*.

2. Effective December 1, 1983, IRA/Keogh (HR 10) Plan accounts are not subject to minimum deposit requirements. Effective January 1, 1985, the minimum denomination requirement was lowered from \$2,500 to \$1,000.

3. Effective December 14, 1982, depository institutions are authorized to offer a new account with a required initial balance of \$2,500 and an average maintenance balance of \$2,500 not subject to interest rate restrictions. Effective January 1, 1985, the minimum denomination and average balance maintenance requirement was lowered to \$1,000. No minimum maturity period is required for this account, but depository institutions must reserve the right to require seven days notice before withdrawals. When the average balance is less than \$1,000 the account is subject to the maximum ceiling rate of interest for NOW accounts; compliance with the average balance requirement may be determined over a period of one month. Depository institutions may not guarantee a rate of interest for this account for a period longer than one month or condition the payment of a rate on a requirement that the funds remain on deposit for longer than one month.

4. Effective January 1, 1985, the minimum denomination requirement was lowered from \$2,500 to \$1,000. Deposits of less than \$1,000 issued to governmental units continue to be subject to an interest rate ceiling of 8 percent.

TABLE 9

1. Sales, redemptions, and negative figures reduce holdings of the System Open Market Account; all other figures increase such holdings. Details may not add to totals because of rounding.

TABLE 10-A

1. Includes securities loaned—securities fully guaranteed by U.S. government pledged with Federal Reserve Banks—and excludes

any securities sold and scheduled to be bought back under matched sale-purchase transactions.

2. Includes special investment account at the Federal Reserve Bank of Chicago in Treasury bills maturing within 90 days.

3. Includes exchange-translation account reflecting the monthly revaluation at market exchange rates of foreign-exchange commitments.

TABLE 10-B

1. Federal Reserve notes held by the Reserve Bank are exempt from the collateral requirement.

TABLE 10-C

1. Holdings under repurchase agreements are classified as maturing within 15 days in accordance with maximum maturity of the agreements.

TABLE 11

1. Accounts of individuals, partnerships, and corporations, and of states and political subdivisions.

2. Accounts authorized for negotiable orders of withdrawal (NOW) and accounts authorized for automatic transfer to demand deposits (ATS). ATS data are available starting in December 1978.

3. Excludes ATS and NOW accounts as well as special club accounts, such as Christmas and vacation clubs.

SOURCES. Data for demand deposits are available beginning in 1970 estimated in part from the debits series for 233 SMSAs that were available through June 1977. Data for ATS and NOW accounts and savings deposits are available beginning in July 1977. Back data are available on request from the Banking Section, Division of Research and Statistics, Board of Governors of the Federal Reserve System, Washington, D.C. 20551.

TABLE 12

1. Composition of the money stock measures and debt is as follows:

M1: (1) currency outside the Treasury, Federal Reserve Banks, and the vaults of commercial banks; (2) travelers checks of nonbank issuers; (3) demand deposits at all commercial banks other than those due to domestic banks, the U.S. government, and foreign banks and official institutions less cash items in the process of collection and Federal Reserve float; and (4) other checkable deposits (OCD) consisting of negotiable order of withdrawal (NOW) and automatic transfer service (ATS) accounts at depository institutions, credit union share draft accounts, and demand deposits at thrift institutions. The currency and demand deposit components exclude the estimated amount of vault cash and demand deposits respectively held by thrift institutions to service their OCD liabilities.

M2: M1 plus overnight (and continuing contract) repurchase agreements (RPs) issued by all commercial banks and overnight Eurodollars issued to U.S. residents by foreign branches of U.S. banks worldwide. MMDAs, savings and small-denomination time deposits (time deposits—including retail RPs—in amounts of less than \$100,000), and balances in both taxable and tax-exempt general purpose and broker/dealer money market mutual funds. Excludes individual retirement accounts (IRA) and Keogh balances at depository institutions and money market funds. Also excludes all balances held by U.S. commercial banks, money market funds

(general purpose and broker/dealer), foreign governments and commercial banks, and the U.S. government. Also subtracted is a consolidation adjustment that represents the estimated amount of demand deposits and vault cash held by thrift institutions to service their time and savings deposits.

M3: M2 plus large-denomination time deposits and term RP liabilities (in amounts of \$100,000 or more) issued by commercial banks and thrift institutions, term Eurodollars held by U.S. residents at foreign branches of U.S. banks worldwide and at all banking offices in the United Kingdom and Canada, and balances in both taxable and tax-exempt, institution-only money market mutual funds. Excludes amounts held by depository institutions, the U.S. government money market funds, and foreign banks and official institutions. Also subtracted is a consolidation adjustment that represents the estimated amount of overnight RPs and Eurodollars held by institution-only money mutual funds.

L: M3 plus the nonbank public holdings of U.S. savings bonds, short-term Treasury securities, commercial paper and bankers acceptances, net of money market mutual fund holdings of these assets.

Debt: Debt of domestic nonfinancial sectors consists of outstanding credit market debt of the U.S. government, state and local governments, and private nonfinancial sectors. Private debt consists of corporate bonds, mortgages, consumer credit (including bank loans), other bank loans, commercial paper, bankers acceptances, and other debt instruments. The source of data on domestic nonfinancial debt is the Federal Reserve Board's flow of funds accounts. Debt data are on an end-of-month basis.

2. Currency outside the U.S. Treasury, Federal Reserve Banks, and vaults of commercial banks. Excludes the estimated amount of vault cash held by thrift institutions to service their OCD liabilities.

3. Outstanding amount of U.S. dollar-denominated travelers checks of nonbank issuers. Travelers checks issued by depository institutions are included in demand deposits.

4. Demand deposits at commercial banks and foreign-related institutions other than those due to domestic banks, the U.S. government, and foreign banks and official institutions less cash items in the process of collection and Federal Reserve float. Excludes the estimated amount of demand deposits held at commercial banks by thrift institutions to service their OCD liabilities.

5. Consists of NOW and ATS balances at all depository institutions, credit union share draft balances, and demand deposits at thrift institutions. Other checkable deposits seasonally adjusted equals the difference between the seasonally adjusted sum of demand deposits plus OCD and seasonally adjusted demand deposits. Included are all ceiling free "Super NOWs," authorized by the Depository Institutions Deregulation committee offered beginning January 5, 1983.

6. Sum of overnight RPs and overnight Eurodollars, money market fund balances (general purpose and broker/dealer), MMDAs, and savings and small time deposits, less the consolidation adjustment that represents the estimated amount of demand deposits and vault cash held by thrift institutions to service their time and savings deposit liabilities.

7. Sum of large time deposits, term RPs and term Eurodollars of U.S. residents, money market fund balances (institution-only), less a consolidation adjustment that represents the estimated amount of overnight RPs and Eurodollars held by institution-only money market funds.

8. Consists of overnight and continuing contract RPs issued by commercial banks to other than depository institutions and money market mutual funds (general purpose and broker/dealer), and overnight Eurodollars issued by foreign branches of U.S. banks worldwide to U.S. residents other than depository institutions and money market mutual funds (general purpose and broker/dealer).

9. Savings deposits exclude MMDAs.

10. Small-denomination time deposits—including retail RPs—are those issued in amounts of less than \$100,000. All individual

retirement accounts (IRA) and Keogh accounts at commercial banks and thrifts are subtracted from small time deposits.

11. Large-denomination time deposits are those issued in amounts of \$100,000 or more, excluding those booked at international banking facilities.

TABLE 13

1. Figures incorporate adjustments for discontinuities associated with the implementation of the Monetary Control Act and other regulatory changes to reserve requirements. To adjust for discontinuities due to changes in reserve requirements on reservable non-deposit liabilities, the sum of such required reserves is subtracted from the actual series. Similarly, in adjusting for discontinuities in the monetary base, required clearing balances and adjustments to compensate for float also are subtracted from the actual series.

2. Total reserves not adjusted for discontinuities consist of reserve balances with Federal Reserve Banks, which exclude required clearing balances and adjustments to compensate for float, plus vault cash used to satisfy reserve requirements. Such vault cash consists of all vault cash held during the lagged computation period by institutions having required reserve balances at Federal Reserve Banks plus the amount of vault cash equal to required reserves during the maintenance period at institutions having no required reserve balances.

3. Extended credit consists of borrowing at the discount window under the terms and conditions established for the extended credit program to help depository institutions deal with sustained liquidity pressures. Because there is not the same need to repay such borrowing promptly as there is with traditional short-term adjustment credit, the money market impact of extended credit is similar to that of nonborrowed reserves.

4. The monetary base not adjusted for discontinuities consists of total reserves plus required clearing balances and adjustments to compensate for float at Federal Reserve Banks and the currency component of the money stock less the amount of vault cash holdings of thrift institutions that is included in the currency component of the money stock plus, for institutions not having required reserve balances, the excess of current vault cash over the amount applied to satisfy current reserve requirements. After the introduction of contemporaneous reserve requirements (CRR), currency and vault cash figures are measured over the weekly computation period ending Monday.

Before CRR, all components of the monetary base other than excess reserves are seasonally adjusted as a whole, rather than by component, and excess reserves are added on a not seasonally adjusted basis. After CRR, the seasonally adjusted series consists of seasonally adjusted total reserves, which include excess reserves on a not seasonally adjusted basis, plus the seasonally adjusted currency component of the money stock and the remaining items seasonally adjusted as a whole.

5. Reflects actual reserve requirements, including those on non-deposit liabilities, with no adjustments to eliminate the effects of discontinuities associated with implementation of the Monetary Control Act or other regulatory changes to reserve requirements.

6. Reserve balances with Federal Reserve Banks plus vault cash used to satisfy reserve requirements less required reserves.

TABLE 14

1. All commercial banks include domestically chartered insured banks, U.S. branches and agencies of foreign banks, New York investment companies majority owned by foreign banks, and Edge Act corporations owned by domestically chartered and foreign banks. Data are prorated averages of Wednesday estimates for domestically chartered insured banks, based on weekly reports of a sample of domestically chartered insured banks and quarterly reports of all

domestically chartered insured banks. For foreign-related institutions, data are averages of month-end estimates based on weekly reports from large agencies and branches and quarterly reports from all agencies, branches, investment companies, and Edge Act corporations engaged in banking.

2. Adjusted to exclude federal funds sold to commercial banks and domestic commercial interbank loans.

3. Includes nonfinancial commercial paper held.

4. U.S. includes the 50 states and the District of Columbia.

5. Beginning June 30, 1974, data revised to include one large mutual savings bank that merged with a nonmember commercial bank. Total loans and securities were increased \$0.6 billion of which \$0.5 billion were in loans (specifically real estate loans) and \$0.1 billion in other securities.

6. Beginning October 31, 1974, as the result of the liquidation of one large bank, total loans and securities were reduced \$1.5 billion; total loans and leases \$1.0 billion; commercial and industrial loans \$0.6 billion; nonbank financial loans \$0.2 billion; real estate \$0.2 billion; and other securities \$0.5 billion.

7. Beginning November 6, 1974, commercial and industrial loans were increased and real estate loans reduced \$0.1 billion as the result of loan reclassifications at one large midwestern bank.

8. Beginning March 24, 1976, as the result of loan reclassifications, commercial and industrial loans were reduced \$0.7 billion; real estate loans were increased \$0.6 billion; and nonbank financial loans \$0.2 billion.

9. Beginning March 31, 1976, as the result of loan reclassifications, commercial and industrial loans were reduced \$0.5 billion; real estate loans were increased \$0.2 billion; nonbank financial loans \$0.4 billion; and all other loans \$0.2 billion.

10. Beginning December 31, 1977, as the result of loan reclassifications, commercial and industrial loans were reduced \$0.2 billion, and nonbank financial loans \$0.1 billion; real estate loans were increased \$0.3 billion.

11. As of January 3, 1979, total loans and securities were increased \$0.6 billion. Other securities were increased \$1.5 billion largely as the result of reclassifications of certain tax-exempt obligations. Total loans and leases were reduced \$0.9 billion. Commercial and industrial loans were increased \$1.8 billion; real estate loans \$0.5 billion; and lease financing receivables \$0.1 billion. Loans to individuals were reduced \$0.4 billion; nonbank financial loans \$1.2 billion; and all other loans \$1.6 billion as the result of loan reclassifications.

12. Beginning January 2, 1980, as the result of reclassifications, commercial and industrial loans were increased \$0.5 billion (loans to U.S. addressees \$0.4 billion); security loans and all other loans were reduced \$0.2 billion and \$0.3 billion respectively.

13. Beginning January 2, 1980, as the result of reclassifications, total loans and securities, total loans and leases, and real estate loans were reduced \$0.1 billion. Commercial and industrial loans were increased \$0.1 billion; all other loans were reduced \$0.2 billion.

14. Beginning October 1, 1980, U.S. government securities were reduced \$0.1 billion while other securities were increased the same amount because of a reclassification.

15. As of February 4, 1981, as the result of the absorption of a nonbank affiliate by a large commercial bank, total loans and securities were increased \$1.0 billion; total loans and leases \$1.0 billion; commercial and industrial loans \$0.5 billion; real estate loans \$0.1 billion; nonbank financial loans \$0.1 billion; and lease financing receivables \$0.2 billion.

16. Beginning April 1, 1981, an accounting procedure change by one bank reduced commercial and industrial loans \$0.1 billion.

17. Beginning in December 1981, shifts of foreign loans and securities from U.S. banking offices to international banking facilities (IBFs) reduced the levels of several items. The accompanying tables show the cumulative, not seasonally adjusted amounts shifted to the IBFs for each month from December 1981 to December 1982 on a monthly average basis, for each item affected.

Cumulative Assets Shifted to International Banking Facilities
Monthly averages, not seasonally adjusted
Billions of dollars, all commercial banks

Item	1981	1982						
	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	
Total loans and securities	15.3	29.8	31.0	31.8	32.5	32.8	33.1	
Other securities	.3	.6	.6	.6	.6	.6	.6	
Total loans and leases	15.0	29.2	30.4	31.2	31.8	32.1	32.5	
Commercial and industrial to non-U.S. addressees	7.3	13.8	14.2	14.6	14.9	15.0	15.1	
Foreign banks	3.7	7.4	7.8	8.1	8.3	8.4	8.6	
Foreign official institutions	3.4	6.9	7.2	7.3	7.5	7.6	7.7	
All other loans	.7	1.1	1.1	1.1	1.1	1.2	1.2	

	1982							
	July	Aug.	Sept.	Oct.	Nov.	Dec.		
Total loans and securities	33.4	33.8	34.0	34.3	34.6	35.0		
Other securities	.6	.6	.6	.6	.6	.6		
Total loans and leases	32.7	33.1	33.4	33.7	34.0	34.4		
Commercial and industrial to non-U.S. addressees	15.2	15.4	15.5	15.7	15.7	15.8		
Foreign banks	8.6	8.7	8.7	8.8	8.8	9.0		
Foreign official institutions	7.7	7.8	7.9	8.1	8.2	8.3		
All other loans	1.2	1.2	1.2	1.2	1.2	1.2		

18. Beginning February 24, 1982, due to the merger of a mutual savings bank with a commercial bank, total loans and securities increased \$1.0 billion. U.S. government securities and other securities each increased \$0.1 billion. Total loans and leases increased \$0.8 billion and real estate loans \$0.7 billion.

19. Beginning March 17, 1982, due to the merger of a commercial bank with a mutual savings bank, total loans and securities increased \$0.6 billion. U.S. government securities and other securities each increased \$0.1 billion; total loans and leases and real estate loans each increased \$0.4 billion.

20. Beginning September 29, 1982, as the result of reclassifications, total loans and leases were reduced \$0.1 billion. Real estate loans increased \$0.3 billion; commercial and industrial loans and other securities each increased \$0.1 billion. Nonbank financial loans and all other loans decreased \$0.3 billion and \$0.1 billion respectively.

21. Beginning January 5, 1983, as the result of reclassifications, real estate loans increased while loans to individuals decreased \$0.2 billion.

22. Beginning January 12, 1983, real estate loans increased \$0.4 billion; loans to individuals and all other loans were each decreased \$0.2 billion because of loan reclassifications.

23. Beginning January 26, 1983, total loans and leases, and commercial and industrial loans to U.S. addressees were reduced \$0.2 billion. Other securities were increased \$0.2 billion because of a reclassification.

24. Beginning February 2, 1983, commercial and industrial loans were reduced and real estate loans increased \$0.5 billion as the result of a loan reclassification.

25. Beginning October 5, 1983, due to reclassifications, commercial and industrial loans to non-U.S. addressees increased \$0.3 billion, while all other loans were reduced the same amount.

26. As of October 19, 1983, as the result of a merger and sale of loans, total loans and securities, total loans and leases, and all other loans were each reduced \$1.0 billion.

27. Beginning January 4, 1984, several definitional changes occurred in the banks credit series.

A. Other assets in trading accounts were shifted out of total loans and leases into other securities. Other securities decreased \$2.2 billion; total loans and leases increased \$1.6

billion, of which \$1.2 billion came from bankers acceptances held and \$0.4 billion from nonbank financial loans.

B. Loans to state and political subdivisions were shifted from other securities to total loans and leases. Other securities decreased and total loans and leases increased \$33.2 billion.

C. U.S. agency securities held in trading accounts were shifted from other securities to U.S. government securities. Other securities were reduced \$2.0 billion; U.S. government securities increased the same amount.

D. Domestically chartered non-insured commercial banks were eliminated from the series. Total loans and securities were reduced \$1.3 billion; U.S. government securities \$0.2 billion; other securities \$0.3 billion; total loans and leases \$0.8 billion. Commercial and industrial loans decreased \$0.3 billion; real estate loans \$0.4 billion; and all other loans \$0.2 billion.

28. Beginning January 4, 1984, commercial and industrial loans to U.S. addressees increased \$0.2 billion; real estate loans increased \$0.1 billion; and loans to individuals decreased \$0.3 billion because of loan reclassifications.

29. Beginning September 19, 1984, a reclassification of loans raised real estate loans \$0.2 billion and lowered commercial and industrial loans to U.S. addressees \$0.2 billion.

30. As of September 26, 1984, a transfer of loans from Continental Illinois National Bank to the FDIC reduced total loans and securities and total loans and leases \$1.9 billion. Commercial and industrial loans to U.S. addressees decreased \$1.4 billion; real estate loans \$0.4 billion; nonbank financial loans and loans to individuals were each reduced \$0.1 billion.

31. Beginning December 26, 1984, commercial and industrial loans to U.S. addressees increased \$0.4 billion, while all other loans decreased \$0.4 billion because of reclassifications.

32. As of January 23, 1985, nonbank financial loans were reduced \$0.1 billion. All other loans were increased \$0.1 billion because of reclassifications.

33. Beginning March 27, 1985, loans to foreign governments increased \$0.2 billion because of loan reclassifications, while loans to foreign banks declined \$0.2 billion.

34. As of April 24, 1985, commercial and industrial loans to U.S. addressees increased \$0.2 billion because of loan reclassifications. All other loans were reduced \$0.2 billion.

35. As of June 12, 1985, reclassifications increased loans to states and political subdivisions \$0.1 billion and reduced real estate loans \$0.1 billion.

TABLE 15

1. Commercial banks are those in the 50 states and the District of Columbia with national or state charters plus U.S. agencies and branches of foreign banks, New York investment companies majority owned by foreign banks, and Edge Act corporations owned by domestically chartered and foreign banks.

2. Includes seasonally adjusted federal funds, RPs, and other borrowings from nonbanks and not seasonally adjusted net Eurodollars. Includes averages of Wednesday data for domestically chartered banks and averages of current and previous month-end data for foreign-related institutions.

3. Other borrowings are borrowings on any instrument, such as a promissory note or due bill, given for the purpose of borrowing money for the banking business. This includes borrowings from Federal Reserve Banks and from foreign banks, term federal funds, overdrawn due from bank balances, loan RPs, and participations in pooled loans. Includes averages of Wednesday figures for domestically chartered banks and averages of current and previous month-end data for foreign-related institutions. Beginning November 1980, fluctuations of federal funds, RPs, and other borrowings from nonbanks (lines 3 and 4) are derived from changes in the following: security RP borrowings (lines 12 and 13), borrowings

from Federal Reserve Banks, borrowings from foreign banks, one-day and term federal funds purchased and RPs from other depository institutions, foreign banks, and foreign official institutions.

4. Averages of daily figures for member and nonmember banks. Before October 1980, nonmember banks were interpolated from quarterly call report data.

5. Includes averages of current and previous month-end data until August 1979; beginning September 1979 averages of daily data.

6. Based on daily average data reported by 122 large banks beginning February 1980 and 46 banks before February 1980.

7. Includes U.S. Treasury demand deposits and Treasury tax-and-loan notes at commercial banks. Averages of daily data.

8. Averages of Wednesday figures.

9. Estimated effects of shifts of foreign assets from U.S. banking offices to international banking facilities (IBFs).

TABLE 16

1. All commercial banking institutions include domestically chartered insured commercial banks, agencies and branches of foreign banks, Edge Act and Agreement corporations owned by domestically chartered and foreign banks, and New York State investment companies majority owned by foreign banks. Data for domestically chartered insured commercial banks (partly estimated) are for the last Wednesday of the month. Data for foreign-related institutions are based on last-Wednesday-of-the-month reports from large agencies, branches, investment companies, and Edge Act and Agreement corporations engaged in banking.

2. Beginning in January 1984 loans to domestic commercial banks (interbank loans) are shown separately and are included in both total loans and total loans and securities. Before 1984, because of inadequate data after October 1980, total loans and securities do not include interbank loans; these are included in other assets.

3. Beginning January 1984, U.S. government securities includes both U.S. Treasury securities and U.S. government agency obligations; previously published data included U.S. government agency obligations in other securities. Data before 1984 have been revised to conform more closely to the new definition; however, U.S. government agency obligations held in trading accounts remain in other securities through December 1983 resulting in a \$2.0 billion break in series.

In addition, certain obligations of state and political subdivisions have been moved to all other loans. This shift results in a break in series of -\$33.2 billion at the beginning of 1984. Partially offsetting this shift, trading accounts assets other than securities formerly reported as loans or cash assets, increased other securities \$2.2 billion in January 1984.

4. Beginning January 1984, deposits are grouped differently than in previous years. The new categories are transactions deposits, non-transactions savings deposits, and time deposits. Through 1983 the categories were demand deposits, savings deposits, and time deposits. Only total deposits and time deposits are consistent from 1973-84.

5. Beginning January 1984, the definition of loans was changed to include certain obligations of state and political subdivisions previously included in other securities. Total loans (specifically, all other loans) were increased \$33.2 billion by this shift; an offsetting \$1.6 billion decline was due to the transfer of certain acceptances and commercial paper formerly reported as loans to trading account other assets.

6. Data are last-Wednesday-of-the-month estimates for domestically chartered commercial banks, based on weekly sample reports and quarterly universe reports. Beginning in January 1984, the series includes only insured commercial banks. The exclusion of noninsured banks reduced total loans \$0.8 billion and securities \$0.5 billion in January 1984.

TABLE 17

1. All large weekly reporting commercial banks are those with domestic assets of \$1.4 million or more on December 31, 1982. This panel began reporting on January 4, 1984. Partially estimated historical data for this reporting panel are available beginning with January 1979 data, from the Banking Section, Division of Research and Statistics, Board of Governors of the Federal Reserve System.

2. Includes securities purchased under agreements to resell.

3. Levels of major loan items were affected by the September 26, 1984 transaction between Continental Illinois National Bank and the Federal Deposit Insurance Corporation. Other loans and leases gross, declined \$1,949 million, with commercial and industrial loans accounting for \$1,373 million of this amount and real estate loans for \$372 million; the remainder was distributed among several other loan categories.

4. Includes federal funds purchased and securities sold under agreements to repurchase.

5. This is not a measure of equity capital for use in capital adequacy analysis or for other analytic uses.

6. Exclusive of loans and federal funds transactions with domestic commercial banks.

7. Loans sold are those sold outright to a bank's own foreign branches, nonconsolidated nonbank affiliates of the bank, the banks holding company (if not a bank), and nonconsolidated nonbank subsidiaries of the holding company.

8. These data are as of Tuesday the last day of the year.

9. Adjustment bank amounts represent accumulated adjustments originally made to offset the cumulative effects of mergers. These adjustment amounts should be added to outstanding data for any date in the year to establish comparability with any data in the subsequent year. A description of the adjustment process is available in *Banking and Monetary Statistics, 1941-1970*, pages 148-49.

TABLE 18

1. Effective January 1, 1986, the reporting panel includes 65 U.S. branches and agencies of foreign banks which include those branches and agencies with assets of \$750 million or more on June 30, 1980 plus those branches and agencies which had reached the \$750 million asset level on December 31, 1984.

2. Includes securities purchased under agreements to resell.

3. Includes credit balances, demand deposits, and other checkable deposits.

4. Includes savings deposits, money market deposit accounts, and time deposits.

5. Includes securities sold under agreements to repurchase.

6. Exclusive of loans to and federal funds sold to commercial banks in the United States.

TABLE 19

1. Figures include cash items in process of collection. Estimates of gross deposits are based on reports supplied by a sample of commercial banks. Types of depositors in each category are described in the *Federal Reserve Bulletin*, vol. 57 (June 1971), page 466.

TABLE 20

1. Institutions engaged primarily in commercial, savings, and mortgage banking; sales, personal, and mortgage financing; factoring, finance leasing, and other business lending; insurance underwriting; other investment activities; and the like.

2. Includes all financial company paper sold by dealers in the open market.

3. As reported by financial companies that place their paper directly with investors.

4. Includes public utilities and firms engaged primarily in activities such as communications, construction, manufacturing, mining, wholesale and retail trade, transportation, and services.

TABLE 21

1. The prime rate is the rate that banks charge their most creditworthy business customers on short-term loans. The table shows the date on which a new rate came to be the predominant one quoted, rather than the date on which the first bank made a change in the rate.

TABLE 22

1. The survey of terms of bank lending covers loans of \$1,000 or more made at about 340 banks selected to represent all sizes of banks. The sample data are collected over one business week and used to estimate lending terms at all insured commercial banks. Short-term loans have original maturities of less than one year, and long term loans have maturities of one year or more. Construction and land development loans include both unsecured loans and loans secured by real estate. Thus some of the construction and land development loans would be reported on the statement of condition as real estate loans and the remainder as business loans. Loans to farmers exclude loans secured by real estate.

2. Average maturities are weighted by loan volumes exclusive of loans with no stated maturity (demand loans).

3. The approximate compounded annual interest rate on each loan is calculated from survey data on the stated rate and other terms of the loan; then, in computing the average of these approximate effective rates, each loan is weighted by its dollar amount.

4. Large banks correspond roughly to banks with more than \$500 million in total assets.

TABLE 23

1. Weekly and monthly figures are averages of all calendar days, where the rate for a weekend or holiday is taken to be the rate prevailing on the preceding business day. The daily rate is the average of the rates on a given day weighted by the volume of transactions at these rates.

2. Weekly figures are averages for statement week ending Wednesday.

3. Rate for the Federal Reserve Bank of New York.

4. Unweighted average of offering rates quoted by at least five dealers (in the case of commercial paper), or finance companies (in the case of finance paper).

5. Yields are quoted on a bank-discount basis, rather than an investment yield basis (which would give a higher figure).

6. Dealer closing offered rates for top-rated banks. Most representative rate (which may be, but need not be, the average of the rates quoted by dealers).

7. Unweighted average of offered rates quoted by at least five dealers early in the day.

8. Calendar week average. For indication purposes only.

9. Unweighted average of closing bid rates quoted by at least five dealers.

10. Rates are recorded in the week in which bills are issued.

11. Yields are based on closing bid prices quoted by at least five dealers.

12. Yields adjusted to constant maturities by the U.S. Treasury. That is, yields are read from a yield curve at fixed maturities. Based on only recently issued, actively traded securities.

13. Averages (to maturity or call) for all outstanding bonds neither due nor callable in less than 10 years, including one very low yielding "flower" bond.

14. General obligations based on Thursday figures; Moody's Investors Service.

15. General obligations only, with 20 years to maturity, issued by 20 state and local governmental units of mixed quality. Based on figures for Thursday.

16. Daily figures from Moody's Investors Service. Based on yields to maturity on selected long-term bonds.

17. Compilation of the Federal Reserve. This series is an estimate of the yield on recently-offered, A-rated utility bonds with a 30-year maturity and 5 years of call protection. Weekly data are based on Friday quotations.

18. Standard and Poor's corporate series. Preferred stock ratio based on a sample of ten issues: four public utilities, four industrials, one financial, and one transportation. Common stock ratios on the 500 stocks in the price index.

TABLE 24

1. Beginning January 25, 1984, Standard and Poor's Corporation rebased the transportation index making 1982 = 100, rather than 10. Data only from 1974 are available on this new basis.

2. Beginning July 1983, under the revised Regulation T, margin credit at broker-dealers includes credit extended against stocks, convertible bonds, stocks acquired through exercise of subscription rights, corporate bonds, and government securities. Separate reporting of data for margin stocks, convertible bonds, and subscription issues was discontinued in April 1984, and margin credit at broker-dealers became the total that is distributed by equity class.

3. Free credit balances are in accounts with no unfulfilled commitments to the brokers and are subject to withdrawal by customers on demand.

4. Each customer's equity in his collateral (market value of collateral less net debit balance) is expressed as a percentage of current collateral values.

5. Balances that may be used by customers as the margin deposit required for additional purchases. Balances may arise as transfers based on loan values of other collateral in the customer's margin account or deposits of cash (usually sales proceeds) occur.

TABLE 25-A

1. Beginning in 1982, a regulatory accounting change provides that certain balances that had been reported as liabilities be reported as contra-assets and deducted from asset balances. Total assets and liabilities plus net worth are net of these items.

2. Holdings of stock in the Federal Home Loan Banks are included in "Other" (line 5).

3. Includes all items eligible as regulatory net worth.

4. Excludes figures for loans in process.

SOURCE. Data are based on monthly reports of federally insured associations to the Federal Home Loan Bank Board. Even when revised, data for the current and the preceding year are subject to further revision.

TABLE 25-B

1. Data are reported on a net-of-valuation-reserves basis. for December 31, 1984, are revised as follows:

1 Assets	203,898
Loans	
2 Mortgage	102,895
3 Other	24,954
Securities	
4 U.S. government ²	14,643
5 Mortgage backed securities	19,215
6 State and local government	2,077
7 Corporate and other ³	23,747
8 Cash	4,954
9 Other assets	11,413
10 Liabilities	203,898
Deposits	180,616
12 Regular ⁴	177,418
13 Ordinary savings	33,739
14 Time	104,732
15 Other	3,198
16 Other liabilities	12,504
17 General reserve accounts	10,510

2. Data include obligations of U.S. government agencies.

3. Item includes securities of foreign governments and international organizations.

4. Excludes checking, club, and school accounts.

SOURCE: Estimates of National Council of Savings Institutions for all savings banks in the United States.

TABLE 25-C

1. Direct and guaranteed obligations. Excludes federal agency issues not guaranteed, which are shown in this table under "Business."

2. Issues of foreign governments and their subdivisions and bonds of the International Bank for Reconstruction and Development.

SOURCE: Estimates of the American Council of Life Insurance for all life insurance companies in the United States. Annual figures are annual-statement asset values, with bonds carried on an amortized basis and stocks at year-end market values. Adjustments for interest due and accrued and for differences between market and book values are not made on each item separately but are included, in total, in "Other assets."

TABLE 25-D

SOURCE: Estimates by the National Credit Union Administration based on a group of federal and federally insured state credit unions serving natural persons. Figures are preliminary and are revised annually to incorporate recent benchmark data.

TABLE 26

1. The U.S. Treasury Department has presented on-budget and off-budget spending categories for data through February 1986, after which in accordance with the Balanced Budget and Emergency Deficit Control Act of 1985 (Gramm-Rudman-Hollings), all former off-budget entries will be presented on budget.

2. Half-year figures are calculated as a residual (total surplus or deficit less trust-fund surplus or deficit).

3. Other off-budget includes the Postal Service Fund, Rural Electrification and telephone revolving fund, and Rural Telephone Bank, synthetic fuels corporation fund, U.S. Railway Association; it also includes, effective November 1981, petroleum acquisition and transportation and strategic petroleum reserve.

4. Data include U.S. Treasury operating cash accounts, special drawing rights (SDRs), reserve position on the U.S. quota in the IMF, loans to the International Monetary Fund, and other cash and monetary assets.

5. Item includes accrued interest payable to the public, allocations of special drawing rights, deposit funds, miscellaneous lia-

bility (including checks outstanding) and asset accounts, seigniorage, increment on gold, profit on sale of gold, net gain or loss for U.S. currency-valuation adjustment, and net gain or loss for IMF loan-valuation adjustment.

SOURCES: U.S. Treasury Department, "Monthly Treasury Statement of Receipts and Outlays of the U.S. Government," and *Treasury Bulletin*, various issues.

TABLE 27-A

1. Supplemental medical insurance premiums and voluntary hospital insurance premiums have been reclassified from social insurance receipts to offsetting receipts in the health function.

2. Old-age, disability, and hospital insurance, and railroad retirement accounts.

3. Federal employee retirement contributions, and civil service retirement and disability fund.

4. Deposits of earnings by Federal Reserve Banks and other miscellaneous receipts.

SOURCES: "Monthly Treasury Statement of Receipts and Outlays of the U.S. Government."

TABLE 27-B

1. Supplemental medical insurance premiums and voluntary hospital insurance premiums have been reclassified from social insurance receipts to offsetting receipts in the health function.

2. Beginning February 1984, social security and medicare were removed from the income security and health functions respectively.

3. Consists of rents and royalties on the outer continental shelf, and U.S. government contributions for employee retirement.

SOURCES: "Monthly Treasury Statement of Receipts and Outlays of the U.S. Government."

TABLE 28

1. Includes guaranteed debt of U.S. government agencies, specified participation certificates, notes to international lending organizations, and District of Columbia stadium bonds.

SOURCE: *Treasury Bulletin*.

TABLE 29

1. Includes (not shown separately) securities issued to the Rural Electrification Administration; depository bonds; retirement plan bonds; and individual retirement bonds.

2. Nonmarketable dollar-denominated and foreign currency-denominated series held by foreigners.

3. Held almost entirely by U.S. government agencies and trust funds.

4. Data for Federal Reserve Banks and U.S. government agencies and trust funds are actual holdings; data for other groups are Treasury estimates.

5. Consists of investments of foreign and international accounts. Excludes non-interest-bearing notes issued to the International Monetary Fund.

6. Includes savings and loan associations, nonprofit institutions, credit unions, mutual savings banks, corporate pension trust funds, dealers and brokers, certain U.S. government deposit accounts, and U.S. government-sponsored agencies.

SOURCES: Data by type of security, U.S. Treasury Department,

TABLE 30-A

1. Transactions are market purchases and sales of U.S. government securities dealers reporting to the Federal Reserve Bank of New York. The figures exclude allotments of, and exchanges for, new U.S. government securities, redemptions of called or matured securities, purchases or sales of securities under repurchase agreement, reverse repurchase (resale), or similar contracts.
2. Includes, among others, all other dealers and brokers in commodities and securities, nondealer departments of commercial banks, foreign banking agencies, and the Federal Reserve System.
3. Futures transactions are standardized agreements arranged on an organized exchange in which parties commit to purchase or sell securities for delivery at a future date.
4. Forward transactions are agreements arranged in the over-the-counter market in which securities are purchased (sold) for delivery after five business days from the date of the transaction for government securities (Treasury bills, notes, and bonds) or after thirty days for mortgage-backed agency issues.

TABLE 30-B

1. Positions are shown net and are on a commitment basis.
2. Immediate positions are net amounts (in terms of par values) of securities owned by nonbank dealer firms and dealer departments of commercial banks on a commitment, that is, trade-date basis, including any such securities that have been sold under agreements to repurchase (RPs). The maturities of some repurchase agreements are sufficiently long, however, to suggest that the securities involved are not available for trading purposes. Securities owned, and hence dealer positions, do not include securities to resell (reserve RPs).

TABLE 30-C

1. Figures cover financing involving U.S. government and federal agency securities, negotiable certificates of deposit, bankers acceptances, and commercial paper (based on Wednesday figures, in terms of actual money borrowed or lent).
2. Includes all reverse repurchase agreements, including those that have been arranged to make delivery on short sales and those for which the securities obtained have been used as collateral on borrowings, that is, matched agreements.
3. Includes both repurchase agreements undertaken to finance positions and "matched book" repurchase agreements.

TABLE 31

1. Consists of mortgages assumed by the Defense Department between 1957 and 1963 under family housing and homeowners assistance programs.
2. Includes participation certificates reclassified as debt beginning October 1, 1976.
3. Off-budget August 17, 1974, through September 30, 1976; on-budget thereafter.
4. Consists of debentures issued in payment of Federal Housing Administration insurance claims. Once issued, these securities may be sold privately on the securities market.
5. Certificates of participation issued before fiscal 1969 by the Government National Mortgage Association acting as trustee for the Farmers Home Administration; Department of Health and Hu-

man Services; Department of Housing and Urban Development; Small Business Administration; and the Veterans Administration.

6. Off-budget.
7. Includes outstanding noncontingent liabilities: notes, bonds, and debentures. Some data are estimates and some that were previously published in the *Federal Reserve Bulletin* have been revised.
8. Before late 1981, the Association obtained financing through the Federal Financing Bank (FFB).
9. The FFB, which began operations in 1974, is authorized to purchase or sell obligations issued, sold, or guaranteed by other federal agencies. Since FFB incurs debt solely for the purpose of lending to other agencies, its debt is not included in the main portion of the table in order to avoid double counting.
10. Includes FFB purchases of agency assets and guaranteed loans; the latter contains loans guaranteed by numerous agencies with the guarantees of any particular agency being generally small. The Farmers Home Administration item consists exclusively of agency assets, while the Rural Electrification Administration entry contains both agency assets and guaranteed loans.

TABLE 32

1. Par amounts of long-term issues based on date of sale.
 2. Consists of tax-exempt issues guaranteed by the Farmers Home Administration.
- SOURCE. Public Securities Association.

TABLE 33

1. Figures, which represent gross proceeds of issues maturing in more than one year sold for cash in the United States, are the principal amount or the number of units multiplied by the offering price. Excludes offerings of less than \$100,000, secondary offerings, undefined or exempted issues as defined in the Securities Act of 1933, employee stock plans, investment companies other than closed-end, intracorporate transactions, and sales to foreigners. Private placement data are not available on a monthly basis.
- SOURCES. IDD Information Services, Inc., the U.S. Securities and Exchange Commission and the Board of Governors of the Federal Reserve System.

TABLE 34

1. Excluding money market funds.
 2. Includes reinvestment of investment income dividends. Excludes reinvestment of capital gains distributions and share issues of conversions from one fund to another in the same group.
 3. Excludes share redemptions resulting from conversions from one fund to another in the same group.
 4. Market value at end of period, less current liabilities.
 5. Includes cash on hand, receivables minus liabilities, and any securities held with a maturity under 1 year.
- SOURCE. Investment Company Institute. Data based on reports of members, which are substantially all open-end investment companies registered with the Securities and Exchange Commission. Data reflect newly formed companies after their initial offering of securities.

TABLE 35

SOURCE. *Survey of Current Business* (U.S. Department of Commerce).

TABLE 36

1. For description of series, see *Federal Reserve Bulletin*, vol. 64 (July 1978), pages 533-37.

2. The ratio of total current assets to total current liabilities.

SOURCE. Federal Trade Commission and Bureau of the Census.

TABLE 37

1. "Other" consists of construction; wholesale and retail trade; finance and insurance; personal and business services; and communication.

SOURCE. *Survey of Current Business* (U.S. Department of Commerce).

TABLE 40

1. Weighted averages based on sample surveys of mortgages closed by major institutional lenders during the first five full working days of the month. Compiled by the Federal Home Loan Bank Board in cooperation with the Federal Deposit Insurance Corporation.

2. Includes all fees, commissions, discounts, and "points" paid (by the borrower or the seller) to obtain a loan.

3. Average effective interest rates on loans closed, assuming prepayment at the end of 10 years.

4. Average contract rates on new commitments for conventional first mortgages, from U.S. Department of Housing and Urban Development.

5. Average gross yields on 30-year, minimum-downpayment first mortgages, insured by the Federal Housing Administration for immediate delivery in the private secondary market. Any gaps in data are in periods of adjustment to changes in maximum permissible contract rates.

6. Average net yields to investors on fully modified pass-through securities backed by mortgages and guaranteed by the Government National Mortgage Association, assuming prepayment in 12 years on pools of 30-year mortgages insured by the Federal Housing Agency or guaranteed by the Veterans Administration. Monthly figures are unweighted averages of Thursday quotations for the month.

7. Includes commitments for residential mortgages to be added to FNMA's portfolio. The total excludes commitments to issue securities backed by pools of conventional mortgages under a program begun in October 1981. By December 1981, about \$2.6 billion in mostly optional-delivery commitments were outstanding under the new program.

8. Includes participations as well as whole loans.

9. Includes both conventional mortgages and a small amount of government-underwritten loans.

TABLE 41

1. Minor revisions in some items were made for 1977 and 1978. These revisions are available from the Mortgage and Consumer Finance Section, Board of Governors of the Federal Reserve System, Washington, D.C. 20551.

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

3. Outstanding principal balances of mortgage-backed securities insured or guaranteed by the agency indicated.

4. Other holders include mortgage companies, real estate investment trusts, state and local credit agencies, state and local government retirement funds, noninsured pension funds, credit unions, and U.S. agencies for which amounts are small or separate data are not readily available.

SOURCES. Based on data from various institutional and government sources, with figures for some quarters estimated in part by the Federal Reserve in conjunction with the Federal Home Loan Bank Board and the U.S. Department of Commerce. Separation of nonfarm mortgage debt by type of property, if not reported directly, and interpolations and extrapolations, when required, are estimated mainly by the Federal Reserve. Multifamily debt refers to loans on structures of five or more units.

TABLE 42

1. The consumer installment credit series covers most short- and intermediate-term credit extended to individuals that is scheduled to be repaid (or with the option of repayment) in two or more installments. Data are revised.

2. More detail for finance companies is available in the G.20 statistical release, Finance Companies.

3. Excludes 30-day charge credit held by travel and entertainment companies.

TABLE 43

1. Excess of total assets over total liabilities consists of gold, special drawing rights (SDRs), and corporate equities not included in liabilities minus total floats and discrepancies in adjacent column.

2. Rest-of-the-world total holdings of gold and SDRs appear as assets and are included in totals because in flow tables transactions in these categories are treated as purchases and sales of existing assets without associated liabilities.

3. Assets are shown at market value; nonbank finance liability is redemption value of shares of open-end investment companies. No specific liability is attributed to issuers of stocks other than open-end investment companies for amounts outstanding.

4. Includes savings bonds and other nonmarketable debt held by the public. Postal savings system deposits are included in "Miscellaneous" in part A, line 34.

5. Issues by agencies in the budget (Commodity Credit Corporation, Government National Mortgage Association, Tennessee Valley Authority, Federal Housing Administration) and by sponsored credit agencies in financial sectors. Includes loan participation certificates and securities backed by mortgage pools.

6. Entry under business assets is corporate only. Noncorporate trade credit is deducted in liabilities total to conform to quarterly flow tables.

TABLE 44-C

1. Excludes corporate equities.

2. Corporate bonds include net issues by Netherlands Antilles subsidiaries, and U.S. foreign direct investment is before subtracting reflows of capital from Netherlands Antilles subsidiaries' foreign financing.

3. Industrial revenue bonds. Issued by state and local governments to finance private investment and secured in interest and principal by the industrial user of the funds.

4. Loans, short-term paper (line 35), and profit taxes payable, and trade debt.

TABLE 45

1. Ratios of indexes of production to indexes of capacity. Federal Reserve estimates.

2. Index of dollar value of total construction contracts, including residential, nonresidential, and heavy engineering, from McGraw-Hill Informations Systems Company. F.W. Dodge Division.

3. Annual data for line 11, 1983 and 1984 are revised as follows: 1983, 138.0; and 1984, 150.0.

4. Based on data in *Employment and Earnings* (U.S. Department of Labor). Series covers employees only, excluding personnel in the Armed Forces.

5. Based on data in *Survey of Current Business* (U.S. Department of Commerce).

6. Based on U.S. Bureau of Census data published in *Survey of Current Business*.

7. Not seasonally adjusted. Based on data published by the U.S. Department of Labor, Bureau of Labor Statistics.

SOURCE. Basic data (not index numbers) for series mentioned in notes 5 and 6 and indexes for series mentioned in notes 3 and 7 may also be found in *Survey of Current Business*.

TABLE 46

1. Primary processing includes textiles; lumber; paper; industrial chemicals; petroleum refining; rubber and plastics; stone, clay, and glass; and primary and fabricated metals.

2. Advanced processing includes food, tobacco, apparel, furniture, printing, chemical products such as drugs and toiletries, leather, machinery, transportation equipment, instruments, miscellaneous manufacturing, and ordnance.

3. Industrial materials are items both produced and used as inputs by manufacturing plants, mines, and utilities; industrial materials cover many of the items represented in the primary-processing group of manufacturing as well as some of the output of mines and utilities such as iron ore, crude oil, and electricity sold to industry.

4. Capacity utilization is calculated as the ratio of the Federal Reserve's seasonally adjusted index of industrial production to the corresponding index of capacity.

For a detailed description of these series, see *Federal Reserve Measures of Capacity and Capacity Utilization* (Board of Governors of the Federal Reserve System, 1978); "New Federal Reserve Measures of Capacity and Capacity Utilization," *Federal Reserve Bulletin*, vol. 69 (July 1983), pages 515-21; and "Capacity Utilization: Manufacturing, Mining, and Utilities, January 1967-December 1982" (Federal Reserve statistical release, July 1983).

TABLE 47

1. Persons 16 years of age and over. Monthly figures, which are based on sample data, relate to the calendar week that contains the 12th day; annual data are averages of monthly figures. By definition, seasonality does not exist in population figures. Based on data from *Employment and Earnings* (U.S. Department of Labor).

2. Includes self-employed, unpaid family, and domestic service workers.

3. Data include all full- and part-time employees who worked during, or received pay for, the pay period that includes the 12th day of the month, and exclude proprietors, self-employed persons, domestic servants, unpaid family workers, and members of the Armed Forces. Data are adjusted to the March 1985 benchmark. Based on data from *Employment and Earnings* (U.S. Department of Labor).

TABLE 48

1. Not at annual rates.

TABLE 49

1. Published groups include some series and subtotals not shown separately. For a detailed description of the 1976 revision and for historical data, see "Industrial Production: 1976 Revision" (Board of Governors, 1979).

2. 1972 dollar value.

3. Value of new construction data in recent periods may not be strictly comparable with data in prior periods because of changes by the Bureau of the Census in its estimating techniques. For a description of these changes see *Construction Reports* (C-30-76-5), issued by the Bureau in July 1976.

SOURCE. Census Bureau estimates for all series except (a) mobile homes, which are private, domestic shipments as reported by the Manufactured Housing Institute and seasonally adjusted by the Census Bureau, and (b) sales and prices of existing units, which are published by the National Association of Realtors. All back and current figures are available from originating agency. Permit authorizations are those reported to the Census Bureau from 16,000 jurisdictions beginning with 1978.

TABLE 50

1. Not seasonally adjusted.

2. Figures for consumer prices are those for all urban consumers.

3. Excludes intermediate materials for food manufacturing and manufactured animal feeds.

SOURCE. Bureau of Labor Statistics.

TABLE 51

1. With inventory valuation and capital consumption adjustments.

2. With capital consumption adjustment.

3. For after-tax profits, dividends, and the like, see table 35.

SOURCE. *Survey of Current Business* (Department of Commerce).

TABLE 52

1. With inventory valuation and capital consumption adjustments.

2. With capital consumption adjustment.

SOURCE. *Survey of Current Business* (Department of Commerce).

TABLE 53

1. Seasonal factors are not calculated for lines 6, 10, 12-16, 18-20, 22-34, and 38-41.

2. Data are on an international accounts (I.A.) basis, which differs from the Census basis data for reasons of coverage and timing. Military exports are excluded from merchandise data and are included in line 6.

3. Includes reinvested earnings.

4. Associated primarily with military sales contracts and other transactions arranged with or through foreign official agencies.

5. Consists of investments in U.S. corporate stocks and in debt securities of private corporations and state and local governments.

SOURCES FOR TABLES 53-66.

Data in table 53 are from *Survey of Current Business* (U.S. Department of Commerce, Bureau of Economic Analysis).

FT900 "Summary of U.S. Export and Import Merchandise Trade" (U.S. Department of Commerce, Bureau of the Census).

Table 55 is based on U.S. Treasury Department data and on data reported to the Treasury Department by the International Monetary Fund.

Tables 56 through 64 are based on Treasury Department data and on data reported to the Treasury Department by banks (including Federal Reserve Banks) and brokers in the United States. The data exclude the holdings of dollars by the International Monetary Fund derived from payments of the U.S. subscription and from the exchange transactions and other operations of the IMF. The data also exclude U.S. Treasury letters of credit and U.S. nonnegotiable, noninterest-bearing notes held by nonmonetary international and regional organizations.

Tables 65 and 66 are based on data reported to the Treasury Department by nonbanking business enterprises.

The term "foreigners" covers all institutions and individuals domiciled outside the United States (including U.S. citizens domiciled abroad), and the foreign branches, subsidiaries, and offices of U.S. banks and business concerns; the central governments, central banks, and other official institutions of foreign countries, wherever located and international and regional organizations, wherever located. The term "foreigners" also includes persons in the United States when it is known by reporting institutions that they are acting on behalf of foreigners.

TABLE 54

1. Data are on a Census/customs valuation basis. For reasons of coverage and timing, these data differ from the merchandise trade data shown in table 53, "Summary of U.S. International Transactions."

TABLE 55

1. Includes gold in Exchange Stabilization Fund. Gold held under earmark at Federal Reserve Banks for foreign and international accounts is not included in the gold stock of the United States; see table 63. Gold stock and earmarked gold are valued at \$42.22 per fine troy ounce.

2. Beginning July 1974, the International Monetary Fund adopted a technique for valuing the special drawing right based on a weighted average of exchange rates for the currencies of member countries. From July 1974 through December 1980, 16 currencies were used; from January 1981, 5 currencies have been used. The U.S. SDR holdings, and reserve position in the IMF are valued on this basis beginning in July 1974. At valuation used before July 1974 (SDR 1 = \$1.20635) total U.S. reserve assets, SDR holdings, and reserve position in IMF were as follows (in millions of dollars, end of period).

Month	Total	SDRs	Reserve position in IMF
1985			
January	37,105	7,044	12,696
February	37,308	7,255	12,659
March	37,968	7,269	12,565
April	37,942	7,268	12,534
May	38,239	7,488	12,502
June	38,447	7,488	12,461
July	38,758	7,571	12,139
August	38,887	7,797	12,106
September	39,638	7,797	12,079
October	42,794	7,797	12,109
November	43,693	8,004	12,045
December	44,021	8,009	12,066

3. Includes allocations by the IMF of special drawing rights as follows: \$867 million on January 1, 1970; \$717 million on January 1, 1971; \$710 million on January 1, 1972; \$1,139 million on January 1, 1979; \$1,152 million on January 1, 1980; and \$1,093 million on January 1, 1981; plus net transactions in SDRs.

4. Represents the U.S. reserve tranche position in the IMF (the U.S. quota, plus net U.S. loans to the IMF, minus IMF holdings

of dollars), which is the amount that the United States could purchase in foreign currencies automatically if needed. Under appropriate conditions, the United States could purchase additional amounts related to the U.S. quota.

5. Valued at current market exchange rates.

Sources appear at the end of notes for table 53.

TABLE 56-A

1. Includes the Bank for International Settlements.
 2. Principally demand deposits, time deposits, bankers acceptances, commercial paper, negotiable time certificates of deposit, and borrowings under repurchase agreements.
 3. Includes nonmarketable certificates of indebtedness (including those payable in foreign currencies) and nonmarketable Treasury bills issued to official institutions of foreign countries.
 4. Excludes notes issued to foreign official nonreserve agencies. Includes bonds and notes payable in foreign currencies.
 5. Debt securities of U.S. government corporations and federally sponsored agencies, and U.S. corporate stocks and bonds.
- Sources appear at the end of notes for table 53.

TABLE 56-B

1. Includes the Bank for International Settlements.
 2. Includes countries in Oceania and Eastern Europe.
- Sources appear at the end of notes for table 53.

TABLE 57-A

1. Excludes negotiable time certificates of deposit, which are included in "Other negotiable and readily transferable instruments."
 2. Includes borrowing under repurchase agreements.
 3. U.S. banks: includes amounts due to own foreign branches and foreign subsidiaries consolidated in "Consolidated report of condition" filed with bank regulatory agencies. Agencies, branches, and majority-owned subsidiaries of foreign banks: principally amounts due to head office or parent foreign bank and to foreign branches, agencies, or wholly owned subsidiaries of head office or parent foreign bank.
 4. Financial claims on residents of the United States, other than long-term securities, held by or through reporting banks.
 5. Includes nonmarketable certificates of indebtedness and Treasury bills issued to official institutions of foreign countries.
 6. Principally bankers acceptances, commercial paper, and negotiable time certificates of deposit.
 7. Principally the International Bank for Reconstruction and Development and the Inter-American and Asian Development Banks. Data exclude "holdings of dollars" of the International Monetary Fund.
 8. Foreign central banks and foreign central governments and the Bank for International Settlements.
 9. Excludes central banks, which are included in "Official institutions."
- Sources appear at the end of notes for table 53.

TABLE 57-B

1. Includes the Bank for International Settlements. Also includes Eastern European countries not included in line 23.
2. Comprises Bulgaria, Czechoslovakia, the German Democratic Republic, Hungary, Poland, and Romania.
3. Comprises Bahrain, Iran, Iraq, Kuwait, Oman, Qatar, Saudi Arabia, and United Arab Emirates (Trucial States).

4. Comprises Algeria, Gabon, Libya, and Nigeria.
5. Excludes "holding of dollars" of the International Monetary Fund.

6. Asian, African, Middle Eastern, and European regional organizations, except the Bank for International Settlements, which is included in "Other Western Europe."

Sources appear at the end of notes for table 53.

TABLE 58

1. Includes the Bank for International Settlements. Also includes Eastern European countries not included in line 23.

2. Comprises Bulgaria, Czechoslovakia, the German Democratic Republic, Hungary, Poland, and Romania.

3. Comprises Bahrain, Iran, Iraq, Kuwait, Oman, Qatar, Saudi Arabia, and United Arab Emirates (Trucial States).

4. Comprises Algeria, Gabon, Libya, and Nigeria.

5. Excludes the Bank for International Settlements, which is included in "Other Western Europe."

Sources appear at the end of notes for table 53.

TABLE 59

1. Data for banks' own claims are given on a monthly basis, but the data for claims of banks' own domestic customers are available on a quarterly basis only.

2. U.S. banks: includes amounts due from own foreign branches and foreign subsidiaries consolidated in "Consolidated report of condition" filed with bank regulatory agencies. Agencies, branches, and majority-owned subsidiaries of foreign banks: includes principally amounts due from head office or parent foreign bank, and foreign branches, agencies, or wholly owned subsidiaries of head office or parent foreign bank.

3. Assets owned by customers of the reporting bank located in the United States that represent claims on foreigners held by reporting banks for the account of their domestic customers.

4. Principally negotiable time certificates of deposit and bankers acceptances.

5. Includes demand and time deposits and negotiable and non-negotiable certificates of deposit denominated in U.S. dollars issued by banks abroad.

Sources appear at the end of notes for table 53.

TABLE 60

1. Liabilities and claims of banks in the United States were increased, beginning in December 1981, by the shift from foreign branches to international banking facilities in the United States of liabilities to, and claims on, foreign residents.

2. Remaining time to maturity.

3. Includes nonmonetary international and regional organizations.

Sources appear at the end of notes for table 53.

TABLE 61

1. Data on claims exclude foreign currencies held by U.S. monetary authorities.

2. Assets owned by customers of the reporting bank located in the United States that represent claims on foreigners held by reporting banks for the accounts of their domestic customers.

Sources appear at the end of notes for table 53.

TABLE 62

1. Estimated official and private transactions of marketable U.S. Treasury securities with an original maturity of more than one year. Data are based on monthly transaction reports. Excludes nonmarketable U.S. Treasury bonds and notes held by official institutions of foreign countries.

2. Includes U.S. Treasury notes, denominated in foreign currencies, publicly issued to private foreign residents.

3. Comprises Bahrain, Iran, Iraq, Kuwait, Oman, Qatar, Saudi Arabia, and United Arab Emirates (Trucial States).

4. Comprises Algeria, Gabon, Libya, and Nigeria.

Sources appear at the end of notes for table 53.

TABLE 63

1. Excludes deposits and U.S. Treasury securities held for international and regional organizations.

2. Marketable U.S. Treasury bills, notes, and bonds; and nonmarketable U.S. Treasury securities payable in dollars and in foreign currencies.

3. Earmarked gold is gold held for foreign and international accounts; it is not included in the gold stock of the United States. Earmarked gold and the gold stock are valued at \$42.22 per fine troy ounce.

Sources appear at the end of notes for table 53.

TABLE 64

1. Comprises oil-exporting countries as follows: Bahrain, Iran, Iraq, Kuwait, Oman, Qatar, Saudi Arabia, and United Arab Emirates (Trucial States).

2. Includes state and local government securities, and securities of U.S. government agencies and corporations. Also includes issues of new debt securities sold abroad by U.S. corporations organized to finance direct investments abroad.

Sources appear at the end of notes for table 53.

TABLE 65

1. Comprises Bahrain, Iran, Iraq, Kuwait, Oman, Qatar, Saudi Arabia, and United Arab Emirates (Trucial States).

2. Comprises Algeria, Gabon, Libya, and Nigeria.

3. Includes nonmonetary international and regional organizations.

Sources appear at the end of notes for table 53.

TABLE 66

1. Table 59, "Banks' own and domestic customers' claims on foreigners," includes monthly figures for U.S. dollar deposits in banks abroad, reported by nonbanking business enterprises in the United States.

2. Comprises Bahrain, Iran, Iraq, Kuwait, Oman, Qatar, Saudi Arabia, and United Arab Emirates (Trucial States).

3. Comprises Algeria, Gabon, Libya, and Nigeria.

4. Includes nonmonetary international and regional organizations.

Sources appear at the end of notes for table 53.

TABLE 67

1. For a given month, total assets may not equal total liabilities because some branches did not adjust the net position of the bank

in the branch to reflect unrealized paper profits and paper losses caused by changes in exchange rates, which are used to convert foreign currency values into equivalent dollar values.

2. Beginning with the data for June 1984, reported claims held by foreign branches have been reduced by an increase in the reporting threshold for "shell" branches from \$50 million to \$150 million equivalent in total assets; this is the threshold now applicable to all reporting branches.

3. Data for assets vis-à-vis other banks in the United States and vis-à-vis nonbanks are combined for dates before June 1984.

4. Before June 1984, liabilities on negotiable CDs were included in liabilities to the United States or liabilities to foreigners, according to the address of the initial purchaser.

TABLE 68

1. Data are aggregates of categories reported on the quarterly form FFIEC 002, "Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks." Details may not add to totals because of rounding. This form was first used for reporting data as of June 30, 1980, and was revised as of December 31, 1985. From November 1972 through May 1980, U.S. branches and agencies of foreign banks had filed a monthly FR 886a report. Aggregate data from that report were available through the Federal Reserve statistical release G.11, last issued on July 10, 1980. Data in this table and in the G.11 tables are not strictly comparable because of differences in reporting panels and in definitions of balance sheet items.

2. Includes the District of Columbia.

3. Total assets and total liabilities include *net* balances, if any, due from or due to related banking institutions in the United States and in foreign countries (see footnote 4). On the former monthly branch and agency report, available through the G.11 statistical release, *gross* balances were included in total assets and total liabilities. Therefore, total asset and total liability figures in this table are not comparable to those in the G.11 tables.

4. "Related banking institutions" includes the foreign head office and other U.S. and foreign branches and agencies of the bank, the bank's parent holding company, and majority-owned banking subsidiaries of the bank and of its parent holding company (including subsidiaries owned both directly and indirectly).

5. In some cases two or more offices of a foreign bank within the same metropolitan area file a consolidated report.

6. Effective December 1981, the Federal Reserve Board amended Regulations D and Q to permit banking offices located in the United States to operate International Banking Facilities (IBFs). As of December 31, 1985, data for IBFs are reported in a separate column. These data are either included in or excluded from the total columns as indicated in the headings. The notation "n.a." indicates that no IBF data are reported for that item, either because the item is not an eligible IBF asset or liability or because that level of detail is not reported for IBFs. From December 1981 through September 1985, IBF data were included in all applicable items reported.

TABLE 69

1. The banking offices covered by these data are the U.S. offices and foreign branches of U.S.-owned banks and of U.S. subsidiaries of foreign-owned banks. Offices *not* covered include (1) U.S. agencies and branches of foreign banks, and (2) foreign subsidiaries of U.S. banks. To minimize duplication, the data are adjusted to exclude the claims on foreign branches held by a U.S. office or another foreign branch of the same banking institution. The data in this table combine foreign branch claims in table 67 (the sum of lines 7 through 10) with the claims of U.S. offices in table 59 (excluding those held by agencies and branches of foreign banks and those constituting claims on own foreign branches).

The claims of the U.S. offices in this table include only banks' own claims payable in dollars.

2. Beginning with June 1984 data, reported claims held by foreign branches have been reduced by an increase in the reporting threshold for "shell" branches from \$50 million to \$150 million equivalent in total assets, the threshold now applicable to all reporting branches.

3. In addition to the Organization of Petroleum Exporting Countries shown individually, this group includes other members of OPEC (Algeria, Gabon, Iran, Iraq, Kuwait, Libya, Nigeria, Qatar, Saudi Arabia, and United Arab Emirates) as well as Bahrain and Oman (not formally members of OPEC).

4. Excludes Liberia.

5. Includes Canal Zone beginning December 1979.

6. Foreign branch claims only.

7. Includes New Zealand, Liberia, and international and regional organizations.

TABLE 70

1. Rates are mainly those at which the central bank either discounts or makes advances against eligible commercial paper or government securities for commercial banks or brokers. For countries with more than one rate applicable to such discounts or advances, the rate shown is the one at which it is understood the central bank transacts the largest proportion of its credit operations.

The compounded annual rate is based on the official rate per day.

TABLE 71

1. Rates are for three-month interbank loans except for Canada, finance company paper; Belgium, three-month Treasury bills; and Japan, Gensaki rate.

TABLE 72

1. Index of weighted-average exchange value of U.S. dollar against currencies of other Group of Ten (G-10) countries plus Switzerland. Weights are 1972-76 global trade of each of the 10 countries. Series revised as of August 1978 (see *Federal Reserve Bulletin*, vol. 64, August 1978, p. 700).

TABLE 73

1. Averages of certified noon buying rates in New York for cable transfers.

2. Cents per unit of foreign currency.

Part 4—Special Tables

TABLE 74

1. See the Board's *Annual Report* for statements of condition of the Federal Reserve Banks for other years.

2. Includes securities loaned—securities fully guaranteed by U.S. government pledged with Federal Reserve Banks; and excludes any securities sold and scheduled to be bought back under matched sale-purchase transactions.

3. Such assets are revalued monthly at market exchange rates.
4. Includes reserves of all depository institutions.
5. Includes exchange-translation account reflecting the monthly revaluation at market exchange rates of foreign exchange commitments.
6. Includes Federal Reserve notes held by U.S. Treasury and by Federal Reserve Banks other than the issuing Bank.

TABLE 75

1. Includes distribution of costs for projects performed by one Bank for the benefit of one or more other Banks.
 2. This item includes expenses for labor and materials temporarily capitalized and charged to activities when the products are consumed.
 3. For additional details, see the Board of Governors of the Federal Reserve System, *72nd Annual Report, 1985*, (1986), pages 214-17.
- NOTE. Details may not add to totals because of rounding.

TABLE 76

1. Number excludes banks that have banking facilities only; banking facilities are shown separately; see note 2.
- Except for the following, branches and additional offices are located in the same state as the parent bank. (In this table these branches are shown according to their own location rather than that of the parent bank.)

Type and location of bank	Number and location of branches
1 national in New Jersey	1 in Pennsylvania
1 national in California	3 in Washington and 1 in Oregon
1 noninsured unincorporated in New York	1 in Massachusetts and 1 in Pennsylvania
3 insured nonmember in Puerto Rico	17 in New York and 1 in California

2. As of December 31, 1984, includes 13 state member non-insured trust companies and 1 noninsured national trust company.
3. Banking facilities (other than branches) that are provided at military and other government establishments through arrangements made by the Treasury; 78 banks operated such facilities and 23 had no other type of branch or facility in 1984.

TABLE 77-A

1. Figures include all banks in Alaska and Hawaii, but exclude nonmember banks in territories and possessions.
2. Figures exclude Federal (mutual) savings banks.
3. State member figures include 1 bank in Puerto Rico.
4. As of December 31, 1985, includes 13 state member non-insured and 1 noninsured national trust company.
5. Figures exclude new banks organized to succeed operating banks.

TABLE 77-B

1. Individual breakdowns by type of bank are not available. Therefore, the "Other" category of changes is the residual changes from the differences between figures for the current and previous year, minus the actual changes from the first three (3) categories.
2. Provided at military and other government establishments through arrangements made by the U.S. Treasury Department.

TABLE 78

1. S = statewide branching; L = limited branching; U = unit banking.

SOURCES. Compiled from unpublished data from the Board of Governors of the Federal Reserve System and the Federal Deposit Insurance Corporation.

TABLE 79

1. Number in parentheses is total of banking organizations in state.
2. Independent bank.

TABLE 80

1. Companies included are those that have reported to the Board of Governors of the Federal Reserve System pursuant to the requirements of the Bank Holding Company Act; the number includes some companies that have filed registration statements, but whose holding company status has not yet been determined by the Board.

The total does not necessarily equal the sum of the figures for states because it has been corrected for duplications; that is, holding companies or groups that have subsidiary banks in more than one state are included in the total only once.

Lists showing the names, offices, total assets, and total deposits of the subsidiary banks in the holding company groups (both domestic and domestic including foreign) for 1984 are available from Publications Services, Board of Governors of the Federal Reserve System, Washington, D.C. 20551.

Figures exclude banking subsidiaries located in Puerto Rico and holding companies whose only banking subsidiaries are located in Puerto Rico.

2. Companies that are subsidiaries of other bank holding companies are eliminated.

3. Branches include locations other than the bank's head office; that is, domestic branches, facilities, foreign branches and subsidiaries, and Edge Act and Agreement corporations, when applicable.

4. Companies whose only bank subsidiary is also a subsidiary of another, unrelated bank holding company are included.

5. Data for each state represent the number of bank holding companies or groups having subsidiary banks in that state rather than the number of registered bank holding companies or groups whose principal offices are located in the state.

6. These data may be more than 100 percent because of mutual savings banks and other institutions entity type codes are equal to 1. These data are not added into the total U.S. commercial bank figures but are added into the BHC figures.

7. S = statewide branching; L = limited branching; U = unit banking.

TABLE 81

1. Minority-owned banks are defined as those in which more than 50 percent of the stock is owned by minority groups, as well as those independently controlled by minority group members.

The following tabulation shows numbers of minority-owned banks for 1985 classified in two ways:

By type of minority		By type of bank charter	
Black	45	Federal Reserve member	
Hispanic	28	National	46
Women	6	State	5
Asian	14		
American Indian	3	Nonmember state	47
Multiracial	2		

TABLE 82

1. Includes deferred profit-sharing funds and pension funds of corporations, unions, multiemployer groups, and nonprofit organizations.
2. Includes Foreign Service Retirement and Disability Trust Fund.

TABLE 83

1. Rates are reported on an annual percentage rate basis as specified in Regulation Z (Truth in Lending) of the Board of Governors. Commercial bank rates are "most common" rates for direct loans with specified maturities; finance company rates are weighted averages for purchased contracts on automobile loans. For description of data, see *Federal Reserve Bulletin*, vol. 59 (September 1973), pages 641-45.
2. Data are available for midmonth of quarter only.
3. Before 1983 the maturity for new car loans was 36 months, and for mobile home loans was 84 months.
4. At auto finance companies.

TABLE 84

1. Annual data for bank lending under Regulation U ceased to be collected after June 1977.
2. Includes data for firms that are members of the American Stock Exchange but not of the New York Stock Exchange that report directly to the Board of Governors of the Federal Reserve System.

3. Margin accounts include credit extended on stock and non-convertible, and convertible bonds under the consolidated method of reporting in Regulation T.
4. Includes credit extended to finance purchases through qualified stock option and employee stock purchase plans.

TABLE 85

1. These are members of either the American Stock Exchange or the New York Stock Exchange.

TABLE 86

1. American Council of Life Insurance data for new commitments of \$100,000 and over each on mortgages for multifamily and nonresidential nonfarm properties, most of which are located in the United States. The series covers 20 companies with 61 percent of industry assets and 67 percent of nonfarm mortgages.
2. Averages, which are based on number of loans, vary in part with loan composition by type and location of property, type and purpose of loan, and loan amortization and prepayment terms. Data for the following are limited to cases for which information was available or estimates could be made: capitalization rate (net stabilized property earnings divided by property value); debt-coverage ratio (net stabilized earnings divided by debt service); and percent constant (annual level payment, including principal and interest, per \$100 of debt). All statistics exclude construction loans, increases in existing loans in a company's portfolio, reapprovals, and loans secured by land only.

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