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

ANNUAL STATISTICAL DIGEST

1980

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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.

This issue of the DIGEST covers only 1980 unless data were revised for earlier years. It serves to maintain the historical series first published in *Banking and Monetary Statistics, 1941-1970*, and the DIGEST, 1970-1979. Series originating at the Board or in U.S. government agencies

include revisions to all the data available through August 1981; for others, revisions are complete through mid-July. 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 three publications, the Board's staff has prepared a concordance, which is available free of charge on request from Publications Services, Board of Governors of the Federal Reserve System, Washington, D.C. 20551.

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

Symbols and Abbreviations

CDs	Certificates of deposit	SMSAs	Standard metropolitan statistical areas
FHA	Federal Housing Administration	VA	Veterans Administration
IPCs	Individuals, partnerships, and corporations	*	Amount is less than one-half the smallest unit in the table (for example, less than 50,000 when the unit is millions and data are shown to one decimal place).
n.e.c.	Not elsewhere classified		
NOW	Negotiable order of withdrawal		
REITs	Real estate investment trusts		
RPs	Repurchase agreements	...	Not applicable
SDR	Special drawing right	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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Unless specifically noted in the "Contents," the data shown in this issue of the DIGEST are for 1980. The exceptions are indicated in parentheses after the table titles.

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Part 1 – Regular Tables

1. Monetary and credit aggregates and interest rates

A.1. Quarterly changes (monetary and credit aggregates)

Annual rate of change, seasonally adjusted, in percent¹

Item	1977				1978			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
<i>Member bank reserves</i>								
1 Total	4.3	3.3	6.5	4.5	9.6	6.2	6.7	1.9
2 Required	4.6	3.8	5.9	4.7	9.5	6.9	6.7	1.7
3 Nonborrowed	4.2	2.1	.5	1.6	16.0	-1	4.4	4.5
4 Monetary base ²	7.3	7.6	9.0	8.1	10.2	8.6	8.5	7.8
<i>Concepts of money and liquid assets³</i>								
5 M1-A	9.0	6.9	6.4	8.1	7.2	8.8	7.7	5.2
6 M1-B	9.5	7.1	6.8	8.6	7.5	9.2	7.9	7.1
7 M2	14.2	11.2	9.7	9.1	8.0	7.7	8.1	8.7
8 M3	12.8	11.5	11.9	11.9	10.8	11.4	10.4	10.5
9 L	11.9	11.6	12.4	12.8	11.5	12.1	11.2	11.9
<i>Time and savings deposits</i>								
<i>Commercial banks</i>								
10 Total	11.0	9.4	10.9	10.6	12.5	13.9	11.9	9.4
11 Savings ⁴	21.9	9.4	5.4	4.6	4.6	2.8	-1.8	-3.9
12 Small-denomination time ⁵	10.7	12.9	7.2	2.1	5.7	5.9	12.1	14.4
13 Large-denomination time ⁶	-4.2	5.5	23.8	29.1	30.6	36.6	28.0	19.5
14 Thrift institutions ⁷	14.9	12.9	13.8	12.8	10.1	9.0	10.1	10.9
15 Total loans and securities at commercial banks ⁸	10.5	10.3	10.6	11.1	11.7	13.0	12.6	13.6
1979								
1980								
<i>Member bank reserves</i>								
1 Total	-3.0	-2.9	5.3	11.1	4.3	.4	6.7	16.5
2 Required	-2.9	-2.8	5.0	10.4	5.1	.7	5.8	15.2
3 Nonborrowed	-3.5	-7.3	7.5	4.6	3.3	7.4	12.4	7.2
4 Monetary base ²	6.6	5.6	9.3	8.6	8.4	5.6	9.5	10.6
<i>Concepts of money and liquid assets³</i>								
5 M1-A	.4	7.1	7.8	4.0	5.2	-5.0	11.4	8.1
6 M1-B	5.5	10.2	9.1	4.6	6.8	-3.1	13.9	10.8
7 M2	7.8	10.2	10.2	6.1	8.7	5.1	15.4	8.1
8 M3	9.5	9.5	10.7	7.9	9.1	5.9	13.1	11.3
9 L	12.1	13.1	12.4	8.1	9.9	6.8	10.0	11.5
<i>Time and savings deposits</i>								
<i>Commercial banks</i>								
10 Total	8.0	2.0	9.7	10.8	8.7	10.6	6.1	15.4
11 Savings ⁴	-13.0	-7.7	-3.2	-16.8	-16.0	-21.8	22.1	1.6
12 Small-denomination time ⁵	19.5	21.5	24.6	30.7	27.5	32.8	2.1	16.2
13 Large-denomination time ⁶	19.6	-6.2	8.1	16.8	10.4	13.1	-1.2	25.4
14 Thrift institutions ⁷	10.0	7.4	7.3	5.1	4.3	4.7	10.1	9.7
15 Total loans and securities at commercial banks ⁸	16.4	11.5	13.8	8.8	9.9	.1	6.7	14.6

A.2. Quarterly (interest rates)

Level, percent per annum

Item	1980			
	Q1	Q2	Q3	Q4
<i>Short-term rates</i>				
1 Federal funds ⁹	15.05	12.69	9.83	15.85
2 Discount window borrowing ¹⁰	12.51	12.45	10.35	11.78
3 Treasury bills (3-month market yield) ¹¹	13.35	9.62	9.15	13.61
4 Commercial paper (3-month) ^{11, 12}	14.54	11.18	9.65	15.26
<i>Long-term rates</i>				
<i>Bonds</i>				
5 U.S. government ¹³	11.78	10.58	10.95	12.23
6 State and local government ¹⁴	8.23	7.95	8.58	9.59
7 Aaa utility (new issue) ¹⁵	13.22	11.77	12.20	13.49
8 Conventional mortgages ¹⁶	14.32	12.70	13.12	14.62

1. Monetary and credit aggregates and interest rates--Continued
B. Monthly changes (monetary and credit aggregates only)▲

Annual rate of change, seasonally adjusted, in percent¹

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1977												
<i>Member bank reserves</i>												
1 Total	8.4	-6.2	2.3	8.9	3.7	-3.2	14.6	8.3	.1	5.8	5.5	3.5
2 Required	8.7	-3.8	1.7	9.8	3.1	-1.0	10.0	11.1	-2	5.8	4.1	5.7
3 Nonborrowed	7.8	-6.4	1.1	10.1	-1.1	-5.3	12.6	-18.4	16.2	-18.8	22.1	14.1
4 Monetary base ²	9.4	5.1	6.6	10.4	7.0	4.6	14.0	7.9	6.5	9.5	7.9	7.2
<i>Concepts of money and liquid assets³</i>												
5 M1-A	11.3	7.3	7.3	9.9	1.9	6.1	8.3	4.9	8.6	9.6	7.3	6.9
6 M1-B	12.0	7.3	8.0	9.8	2.2	6.7	8.5	5.2	9.2	10.2	7.2	7.9
7 M2	14.0	12.7	11.4	11.2	11.2	7.9	9.7	10.2	10.1	7.7	10.1	8.1
8 M3	11.3	12.0	11.5	10.4	12.7	10.6	11.7	12.7	11.7	10.2	14.2	11.0
9 L	10.5	12.5	11.2	10.9	12.3	11.6	12.2	13.1	11.8	11.9	15.4	10.5
<i>Time and savings deposits</i>												
<i>Commercial banks</i>												
10 Total	10.4	9.1	9.5	8.0	9.6	12.8	11.5	9.8	7.7	9.0	15.2	12.1
11 Savings ⁴	22.7	15.3	11.6	9.8	8.5	-1.1	5.7	9.6	5.6	1.1	7.2	2.8
12 Small-denomination time ⁵	10.6	9.8	14.2	12.6	13.9	11.6	6.4	2.1	3.6	-7	2.8	6.4
13 Large-denomination time ⁶	-7.8	-9	.9	.0	6.1	35.8	26.3	19.1	15.5	31.4	39.3	31.9
14 Thrift institutions ⁷	15.6	14.4	10.9	13.4	12.6	13.3	13.4	14.4	14.0	12.3	11.8	11.4
15 Total loans and securities at commercial banks ⁸	8.5	11.0	10.9	9.0	12.0	8.4	9.7	13.4	9.9	11.1	12.6	7.4
1978												
<i>Member bank reserves</i>												
1 Total	21.3	9.3	-8.4	8.4	14.0	9.8	10.2	-4.5	5.5	5.1	-1.1	-3.0
2 Required	18.7	10.2	-7.1	10.3	11.6	11.2	9.6	-3.5	4.7	6.2	-3.1	-3.3
3 Nonborrowed	24.7	12.2	-5.8	.5	-8.7	14.3	2.7	1.5	8.4	-2.2	18.7	-8.6
4 Monetary base ²	15.4	9.1	4.3	8.0	13.0	9.0	8.1	5.0	10.4	7.9	7.0	6.5
<i>Concepts of money and liquid assets³</i>												
5 M1-A	12.7	.4	4.7	12.1	11.7	9.1	5.2	5.9	11.4	2.4	4.1	2.7
6 M1-B	12.5	1.1	4.6	13.0	12.2	9.0	5.5	6.5	11.5	2.7	8.7	8.6
7 M2	8.2	6.5	7.3	7.5	9.4	6.1	7.0	9.2	11.1	6.6	8.9	8.3
8 M3	9.8	9.2	12.0	11.2	13.4	7.7	9.5	12.1	11.6	6.4	14.2	10.6
9 L	11.4	10.7	11.0	12.8	13.7	9.5	10.5	12.2	11.6	7.8	16.8	13.2
<i>Time and savings deposits</i>												
<i>Commercial banks</i>												
10 Total	10.9	11.9	15.4	12.9	15.7	10.9	11.0	11.6	12.2	1.8	17.5	7.4
11 Savings ⁴	5.0	5.5	2.7	2.2	5.4	-3.3	-6.0	.0	3.3	-4.9	-5.5	-15.9
12 Small-denomination time ⁵	7.0	4.2	5.6	4.2	6.2	12.4	12.3	11.5	17.4	13.2	11.1	20.0
13 Large-denomination time ⁶	23.0	27.6	41.9	36.4	36.7	25.9	30.4	24.7	17.5	-1.2	48.3	20.7
14 Thrift institutions ⁷	9.0	9.7	9.0	8.8	8.3	9.7	9.8	10.5	12.2	10.3	10.4	10.3
15 Total loans and securities at commercial banks ⁸	13.2	12.6	11.6	14.0	12.5	12.8	13.5	9.1	15.2	14.2	14.6	9.9

1. Monetary and credit aggregates and interest rates—Continued
B. Monthly changes (monetary and credit aggregates only)▲—Continued

Annual rate of change, seasonally adjusted, in percent¹

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1979											
<i>Member bank reserves</i>												
1 Total	5.3	-15.9	-3.9	-8	.6	-1.1	8.3	8.2	8.0	17.8	3.5	14.8
2 Required	6.0	-15.8	-2.2	-1.5	1.8	-3.8	8.6	7.9	9.1	15.1	4.5	12.2
3 Nonborrowed .....	.9	-15.3	-4.6	1.6	-28.7	11.1	17.3	11.5	-5	-5.0	7.8	30.5
4 Monetary base ²	10.3	1.7	5.1	6.5	5.5	7.7	9.9	11.0	10.6	9.2	4.7	7.7
<i>Concepts of money and liquid assets³</i>												
5 M1-A	-3.4	-1.4	6.8	13.5	-1.3	13.4	9.6	5.3	5.2	2.0	4.9	4.9
6 M1-B	2.0	3.6	9.8	18.2	.0	12.8	11.7	7.2	5.9	2.5	4.7	5.6
7 M2	6.4	7.5	10.1	11.7	8.2	11.4	10.2	10.2	9.2	3.2	5.0	6.4
8 M3	7.7	8.7	9.3	10.0	8.5	10.7	9.5	11.7	13.6	6.2	3.6	6.5
9 L	10.4	10.5	12.7	12.8	12.7	16.5	10.1	10.3	13.9	6.6	4.4	5.9
<i>Time and savings deposits</i>												
Commercial banks												
10 Total	10.7	2.9	1.3	2.5	1.7	1.7	12.0	14.8	16.1	9.6	8.6	3.6
11 Savings ⁴	-16.7	-11.3	-8.0	-9.8	-4.6	-3.5	-1.2	-2.3	-9.3	-24.1	-23.4	-13.5
12 Small-denomination time ⁵	28.5	11.2	14.1	26.1	24.3	23.9	21.7	26.9	25.8	28.4	42.5	20.8
13 Large-denomination time ⁶	22.6	9.4	-1.1	-7.7	-12.7	-14.5	15.3	19.6	29.7	21.5	2.6	1.1
14 Thrift institutions ⁷	9.7	10.0	9.5	6.0	5.1	8.2	7.4	7.0	7.3	3.1	4.4	6.0
15 Total loans and securities at commercial banks ⁸	25.0	13.5	9.1	13.8	8.6	12.8	14.2	12.0	22.3	7.0	-2.0	5.4
	1980											
<i>Member bank reserves</i>												
1 Total	2.6	-2.2	2.5	1.3	-0	-8	3.5	15.3	21.3	5.2	35.9	1.6
2 Required	5.2	-1.0	3.3	.9	-4	-1.6	.9	14.9	22.9	6.8	27.0	.0
3 Nonborrowed	10.5	-16.1	-36.6	14.1	48.1	20.2	3.1	7.0	.7	5.4	13.2	13.4
4 Monetary base ²	11.1	7.4	6.6	1.8	9.1	5.9	8.8	14.2	8.8	9.3	15.7	3.8
<i>Concepts of money and liquid assets³</i>												
5 M1-A	5.5	9.0	-2.2	-20.4	1.0	10.4	9.6	19.8	11.3	11.5	3.7	-11.0
6 M1-B	6.8	12.8	-6	-17.2	.9	11.0	13.4	22.8	14.5	13.1	8.1	-10.0
7 M2	10.6	11.5	4.8	-4.6	11.3	16.1	18.6	14.4	8.4	6.6	10.5	.6
8 M3	11.1	13.1	5.0	-1.1	10.5	12.5	13.6	15.2	9.6	9.8	14.4	7.9
9 L	13.2	13.4	6.3	4.2	7.2	7.8	9.5	14.2	9.2	9.1	15.8	10.8
<i>Time and savings deposits</i>												
Commercial banks												
10 Total	9.2	11.5	11.0	13.8	9.2	1.7	2.6	11.0	12.3	10.0	25.5	20.4
11 Savings ⁴	-9.9	-16.9	-32.3	-43.6	-4.7	24.4	33.2	22.6	7.0	1.3	6.9	-39.5
12 Small-denomination time ⁵	23.4	23.4	41.2	51.9	14.6	-1.3	-1.8	2.2	7.5	11.3	29.8	32.5
13 Large-denomination time ⁶	10.0	22.4	13.0	17.7	13.0	-11.3	-15.4	12.1	22.5	15.2	34.4	51.3
14 Thrift institutions ⁷	4.2	4.0	2.0	2.3	8.8	9.6	9.7	11.3	10.5	8.2	9.7	10.1
15 Total loans and securities at commercial banks ⁸	13.4	17.8	3.9	-3.0	-6.7	-2.6	7.7	18.0	12.6	13.0	17.6	12.9

2. Factors affecting member bank reserves

A. Annual and monthly averages, 1980

Millions of dollars

Factor	1980	Jan.	Feb.	Mar.	Apr.	May	June
SUPPLYING RESERVE FUNDS							
1 Reserve Bank credit outstanding	139,865	138,843	135,485	136,504	139,098	139,561	141,182
2 U.S. government securities ¹	119,378	117,855	115,028	115,902	118,636	120,689	122,336
3 Bought outright	118,798	117,493	114,842	115,473	118,268	120,282	121,623
4 Held under repurchase agreements	580	362	186	429	368	407	713
5 Federal agency securities	8,818	8,383	8,299	8,341	8,910	8,974	9,020
6 Bought outright	8,672	8,216	8,216	8,212	8,833	8,877	8,875
7 Held under repurchase agreements	146	167	83	129	77	97	145
8 Acceptances	134	104	67	76	55	75	171
9 Loans	1,420	1,264	1,660	2,828	2,443	1,028	380
10 Float	4,470	5,813	5,612	4,658	3,903	3,642	3,918
11 Other Federal Reserve assets	5,645	5,424	4,818	4,699	5,151	5,153	5,357
12 Gold stock	11,168	11,156	11,172	11,172	11,172	11,172	11,172
13 Special drawing rights certificate account	3,030	2,064	2,968	2,968	2,968	2,968	2,986
14 Treasury currency outstanding ²	13,263	12,978	13,059	13,132	13,209	13,258	13,288
ABSORBING RESERVE FUNDS							
15 Currency in circulation	127,332	122,934	121,591	122,437	123,708	124,730	126,334
16 Treasury cash holdings	499	441	477	535	593	577	543
Deposits, other than member bank reserves, with Federal Reserve Banks							
17 Treasury	3,015	3,110	3,379	2,773	2,647	2,828	2,923
18 Foreign	330	331	322	346	346	377	354
19 Other ³	559	434	324	403	500	643	1,378
20 Other Federal Reserve liabilities and capital	4,809	5,080	4,713	4,881	4,990	5,078	4,971
21 Reserve accounts ⁴	30,782	32,712	31,878	32,400	33,663	32,726	32,125
		July	Aug.	Sept.	Oct.	Nov.	Dec.
SUPPLYING RESERVE FUNDS							
1 Reserve Bank credit outstanding	141,744	139,235	139,993	141,695	142,984	143,250	
2 U.S. government securities ¹	122,060	119,092	119,826	121,455	120,656	119,074	
3 Bought outright	121,662	118,823	119,692	119,866	119,094	118,548	
4 Held under repurchase agreements	398	269	134	1,589	1,562	526	
5 Federal agency securities	8,937	8,978	8,858	9,206	9,087	8,821	
6 Bought outright	8,874	8,873	8,809	8,769	8,761	8,743	
7 Held under repurchase agreements	63	105	49	437	326	78	
8 Acceptances	74	71	42	353	397	124	
9 Loans	395	659	1,311	1,335	2,156	1,617	
10 Float	4,702	5,084	4,768	3,722	4,288	5,797	
11 Other Federal Reserve assets	5,576	5,351	5,188	5,624	6,400	7,817	
12 Gold stock	11,172	11,172	11,170	11,165	11,163	11,161	
13 Special drawing rights certificate account	3,053	3,215	3,268	3,268	3,325	3,313	
14 Treasury currency outstanding ²	13,305	13,310	13,344	13,369	13,439	13,409	
ABSORBING RESERVE FUNDS							
15 Currency in circulation	128,182	128,969	129,744	130,582	132,787	135,663	
16 Treasury cash holdings	512	480	468	464	458	447	
Deposits, other than member bank reserves, with Federal Reserve Banks							
17 Treasury	3,119	3,297	3,237	3,196	2,964	2,722	
18 Foreign	324	301	309	284	314	353	
19 Other ³	1,051	475	367	330	401	403	
20 Other Federal Reserve liabilities and capital	4,702	4,488	4,486	4,665	4,772	4,881	
21 Reserve accounts ⁴	31,384	28,923	29,164	29,976	29,215	26,664	

2. Factors affecting member bank reserves—Continued

B. Weekly averages of daily figures, 1980

Millions of dollars; end-of-week 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 outstanding	143,360	140,973	139,548	138,063	135,771	134,890	134,465	137,473	135,559
2 U.S. government securities ¹	119,035	118,789	118,713	117,695	115,570	114,574	116,924	113,242	113,242
3 Bought outright	117,496	118,798	118,713	117,323	115,644	115,570	114,431	116,383	113,242
4 Held under repurchase agreements	1,539	0	0	372	684	0	143	541	0
5 Federal agency securities	8,805	8,216	8,216	8,481	8,216	8,216	8,303	8,468	8,216
6 Bought outright	8,216	8,216	8,216	8,216	8,216	8,216	8,216	8,216	8,216
7 Held under repurchase agreements	589	0	0	265	241	0	87	252	0
8 Acceptances	826	0	0	61	143	0	40	207	0
9 Loans	1,431	730	1,227	1,203	1,819	758	1,239	2,192	2,060
10 Float	7,642	7,610	6,069	5,266	3,614	4,985	4,981	5,291	7,718
11 Other Federal Reserve assets	5,622	5,628	5,324	5,357	5,409	5,362	5,328	4,390	4,323
12 Gold stock	11,112	11,121	11,172	11,172	11,172	11,172	11,172	11,172	11,172
13 Special drawing rights certificate account	1,800	1,800	1,800	1,800	2,801	2,968	2,968	2,968	2,968
14 Treasury currency outstanding ²	12,947	12,956	12,973	12,989	12,998	13,040	13,036	13,066	13,076
ABSORBING RESERVE FUNDS									
15 Currency in circulation	125,475	124,841	123,368	122,060	121,000	121,094	121,714	121,962	121,533
16 Treasury cash holdings	426	432	437	444	453	467	475	482	503
Deposits, other than member bank reserves, with Federal Reserve Banks									
17 Treasury	3,607	2,812	3,281	3,073	3,039	2,976	3,727	3,369	3,682
18 Foreign	351	372	283	320	313	322	363	335	277
19 Other ³	820	432	321	346	313	367	286	291	349
20 Other Federal Reserve liabilities and capital	5,402	4,741	5,006	5,166	5,357	5,056	4,641	4,756	4,564
21 Reserve accounts ⁴	33,137	33,219	32,797	32,616	32,267	31,790	30,436	33,485	31,867
	Mar. 5	Mar. 12	Mar. 19	Mar. 26	Apr. 2	Apr. 9	Apr. 16	Apr. 23	Apr. 30
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	134,863	134,969	137,163	137,181	136,944	137,953	137,871	141,479	139,982
2 U.S. government securities ¹	114,901	114,220	115,653	116,837	117,315	117,629	117,688	120,823	119,509
3 Bought outright	114,487	113,925	115,653	116,638	116,235	116,987	117,688	119,886	119,509
4 Held under repurchase agreements	414	295	0	199	1,080	642	0	937	0
5 Federal agency securities	8,269	8,289	8,211	8,420	8,447	8,940	8,877	9,146	8,877
6 Bought outright	8,216	8,214	8,211	8,211	8,211	8,879	8,877	8,877	8,877
7 Held under repurchase agreements	53	75	0	209	236	61	0	269	0
8 Acceptances	129	13	0	36	187	82	0	155	0
9 Loans	2,506	3,438	3,000	2,659	2,266	2,384	2,276	2,553	2,663
10 Float	4,561	4,504	5,599	4,372	3,724	4,029	3,881	3,540	3,609
11 Other Federal Reserve assets	4,496	4,506	4,699	4,857	5,005	4,890	5,144	5,263	5,324
12 Gold stock	11,172	11,172	11,172	11,172	11,172	11,172	11,172	11,172	11,172
13 Special drawing rights certificate account	2,968	2,968	2,968	2,968	2,969	2,968	2,968	2,968	2,968
14 Treasury currency outstanding ²	13,162	13,108	13,127	13,146	13,193	13,186	13,209	13,218	13,229
ABSORBING RESERVE FUNDS									
15 Currency in circulation	121,657	122,444	122,783	122,503	122,847	123,807	124,097	123,740	123,280
16 Treasury cash holdings	521	525	532	540	576	585	593	593	590
Deposits, other than member bank reserves, with Federal Reserve Banks									
17 Treasury	2,658	2,940	2,514	3,243	2,211	2,258	1,256	3,362	3,845
18 Foreign	360	328	346	359	341	379	323	315	365
19 Other ³	356	385	535	400	378	328	447	625	571
20 Other Federal Reserve liabilities and capital	4,710	4,839	4,840	4,924	5,044	4,933	4,907	5,117	5,007
21 Reserve accounts ⁴	31,902	30,755	32,879	32,499	32,878	32,988	33,597	35,086	33,692

2. Factors affecting member bank reserves—Continued
B. Weekly averages of daily figures, 1980—Continued

Millions of dollars; end-of-week dates

Factor	May 7	May 14	May 21	May 28	June 4	June 11	June 18	June 25	July 2
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	138,503	138,636	140,616	139,598	142,312	140,307	140,197	141,585	142,432
2 U.S. government securities ¹	118,535	119,953	122,295	120,851	123,192	121,586	121,141	122,735	123,928
3 Bought outright	118,290	119,953	122,295	120,125	121,183	121,586	120,059	122,003	123,387
4 Held under repurchase agreements	245	0	0	726	2,009	.....	1,082	732	541
5 Federal agency securities	8,992	8,877	8,877	9,088	9,254	8,876	9,126	8,963	8,904
6 Bought outright	8,877	8,877	8,877	8,877	8,877	8,876	8,875	8,875	8,875
7 Held under repurchase agreements	115	0	0	211	377	.....	251	88	29
8 Acceptances	109	0	0	119	376	.....	245	163	101
9 Loans	1,331	1,020	838	1,124	459	401	396	318	349
10 Float	4,098	3,225	3,868	3,506	3,943	4,335	3,842	3,883	3,587
11 Other Federal Reserve assets	5,437	5,561	4,738	4,909	5,089	5,108	5,446	5,522	5,564
12 Gold stock	11,172	11,172	11,172	11,172	11,172	11,172	11,172	11,172	11,172
13 Special drawing rights certificate account	2,968	2,968	2,968	2,968	2,968	2,968	2,968	3,011	3,018
14 Treasury currency outstanding ²	13,246	13,253	13,262	13,267	13,383	13,275	13,278	13,285	13,324
ABSORBING RESERVE FUNDS									
15 Currency in circulation	123,917	124,713	124,750	125,187	125,854	126,213	126,536	126,311	126,960
16 Treasury cash holdings	584	588	577	566	557	549	546	538	527
Deposits, other than member bank reserves, with Federal Reserve Banks									
17 Treasury	2,442	2,807	3,020	2,614	3,886	2,884	2,023	3,192	3,091
18 Foreign	367	467	328	355	450	347	276	311	398
19 Other ³	536	515	523	778	1,260	1,281	1,355	1,458	1,415
20 Other Federal Reserve liabilities and capital	5,138	5,069	5,066	5,043	4,999	4,960	5,080	4,907	4,940
21 Reserve accounts ⁴	32,904	31,869	33,754	32,461	32,830	31,487	31,799	32,336	32,615
	July 9	July 16	July 23	July 30	Aug. 6	Aug. 13	Aug. 20	Aug. 27	Sept. 3
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	142,261	143,245	142,916	138,504	137,972	138,082	140,928	139,739	139,520
2 U.S. government securities ¹	121,810	123,227	123,114	119,884	117,939	117,604	120,654	119,744	119,546
3 Bought outright	121,810	122,766	122,670	119,654	116,951	117,604	120,654	119,744	119,070
4 Held under repurchase agreements . . . . .	.....	461	444	230	988	.....	.....	.....	476
5 Federal agency securities	8,875	8,925	8,952	8,920	9,206	8,873	8,873	8,873	9,148
6 Bought outright	8,875	8,873	8,873	8,873	8,873	8,873	8,873	8,873	8,873
7 Held under repurchase agreements . . . . .	.....	52	79	47	333	.....	.....	.....	275
8 Acceptances . . . . .	.....	117	68	49	242	.....	.....	.....	158
9 Loans	216	332	355	630	827	394	345	701	1,348
10 Float	5,664	5,269	4,878	3,356	3,995	5,381	6,061	5,486	4,188
11 Other Federal Reserve assets	5,696	5,375	5,548	5,667	5,762	5,831	4,995	4,934	5,130
12 Gold stock	11,172	11,172	11,172	11,172	11,172	11,172	11,172	11,171	11,172
13 Special drawing rights certificate account	3,018	3,018	3,061	3,118	3,118	3,161	3,268	3,268	3,268
14 Treasury currency outstanding ²	13,293	13,294	13,296	13,301	13,343	13,309	13,311	13,313	13,488
ABSORBING RESERVE FUNDS									
15 Currency in circulation	128,366	128,655	128,125	127,660	128,354	129,186	129,103	128,928	129,733
16 Treasury cash holdings	520	520	508	498	490	488	479	471	468
17 Treasury	3,102	3,315	2,723	3,206	2,652	3,339	3,630	3,840	2,706
18 Foreign	351	302	282	324	312	300	315	289	328
19 Other ³	1,209	1,067	1,148	793	586	538	425	408	409
20 Other Federal Reserve liabilities and capital	4,886	4,693	4,629	4,552	4,567	4,404	4,484	4,472	4,509
21 Reserve accounts ⁴	31,309	32,177	33,030	29,062	28,643	27,469	30,243	29,084	29,294

2. Factors affecting member bank reserves—Continued
B. Weekly averages of daily figures, 1980—Continued

Millions of dollars; end-of-week dates

Factor	Sept. 10	Sept. 17	Sept. 24	Oct. 1	Oct. 8	Oct. 15	Oct. 22	Oct. 29	Nov. 5		
SUPPLYING RESERVE FUNDS											
1 Reserve Bank credit outstanding	139,048	139,898	140,188	141,495	140,043	141,199	143,233	141,755	141,887		
2 U.S. government securities ¹	118,560	119,679	120,099	121,641	120,650	121,879	121,830	121,472	121,048		
3 Bought outright	118,560	119,679	120,099	120,819	118,237	120,314	120,895	120,037	119,893		
4 Held under repurchase agreements				822	2,413	1,565	935	1,435	1,155		
5 Federal agency securities	8,860	8,782	8,782	9,056	9,354	9,101	9,262	9,070	9,077		
6 Bought outright	8,860	8,782	8,782	8,781	8,779	8,776	8,761	8,761	8,761		
7 Held under repurchase agreements				275	575	325	501	309	316		
8 Acceptances				227	327	357	167	487	430		
9 Loans	594	1,211	1,630	1,873	1,249	1,111	1,198	1,435	1,878		
10 Float	5,996	5,066	4,362	3,346	3,147	3,348	5,123	3,314	3,038		
11 Other Federal Reserve assets	5,037	5,151	5,315	5,351	5,316	5,403	5,653	5,976	6,416		
12 Gold stock	11,171	11,171	11,169	11,168	11,167	11,165	11,165	11,164	11,163		
13 Special drawing rights certificate account	3,268	3,268	3,268	3,268	3,268	3,268	3,268	3,268	3,268		
14 Treasury currency outstanding ²	13,328	13,332	13,337	13,387	13,346	13,350	13,363	13,371	13,522		
ABSORBING RESERVE FUNDS											
15 Currency in circulation	130,209	130,088	129,419	129,217	129,992	131,001	130,886	130,459	131,134		
16 Treasury cash holdings	468	468	468	466	464	468	465	460	460		
Deposits, other than member bank reserves, with Federal Reserve Banks											
17 Treasury	3,033	3,032	3,126	4,268	3,302	3,306	3,201	3,190	2,291		
18 Foreign	341	312	267	309	299	299	287	231	310		
19 Other ³	365	438	325	421	283	306	303	305	447		
20 Other Federal Reserve liabilities and capital	4,433	4,428	4,541	4,590	4,632	4,626	4,742	4,654	4,785		
21 Reserve accounts ⁴	27,967	28,894	29,817	30,047	28,852	28,975	31,145	30,258	30,412		
				Nov. 12	Nov. 19	Nov. 26	Dec. 3	Dec. 10	Dec. 17	Dec. 24	Dec. 31
SUPPLYING RESERVE FUNDS											
1 Reserve Bank credit outstanding				143,252	142,641	142,123	142,557	141,255	143,982	144,173	145,857
2 U.S. government securities ¹				120,365	120,131	121,150	119,126	118,947	121,322	119,337	117,608
3 Bought outright				118,847	118,976	118,974	118,111	117,991	120,724	119,071	117,098
4 Held under repurchase agreements				1,518	1,155	2,176	1,015	956	598	266	510
5 Federal agency securities				9,234	8,914	9,083	8,977	8,843	8,881	8,749	8,837
6 Bought outright				8,761	8,761	8,761	8,757	8,750	8,739	8,739	8,739
7 Held under repurchase agreements				473	153	322	220	93	142	10	98
8 Acceptances				623	195	312	279	215	112	30	191
9 Loans				2,067	1,979	2,215	2,142	1,786	1,505	1,649	1,627
10 Float				4,338	5,107	3,209	5,561	4,482	4,221	6,038	9,049
11 Other Federal Reserve assets				6,625	6,315	6,154	6,472	6,982	7,941	8,370	8,544
12 Gold stock				11,163	11,163	11,163	11,162	11,162	11,161	11,161	11,161
13 Special drawing rights certificate account				3,268	3,354	3,368	3,368	3,368	3,368	3,368	3,125
14 Treasury currency outstanding ²				13,376	13,376	13,376	13,554	13,399	13,408	13,410	13,426
ABSORBING RESERVE FUNDS											
15 Currency in circulation				132,525	133,159	133,080	134,256	134,892	135,365	135,960	136,912
16 Treasury cash holdings				465	476	454	450	448	445	446	445
Deposits, other than member bank reserves, with Federal Reserve Banks											
17 Treasury				3,062	3,468	2,946	2,845	2,228	2,784	2,287	3,286
18 Foreign				309	308	309	323	284	386	395	375
19 Other ³				332	375	387	472	384	391	392	416
20 Other Federal Reserve liabilities and capital				4,708	4,674	4,785	4,785	4,851	4,977	4,974	4,857
21 Reserve accounts ⁴				29,658	28,072	28,068	27,510	26,096	27,572	27,659	27,277

2. Factors affecting member bank reserves—Continued

C. Wednesday figures, 1980

Millions of dollars; end-of-week dates

Factor	Jan. 2	Jan. 9	Jan. 16	Jan. 23	Jan. 30	Feb. 6	Feb. 13	Feb. 20	Feb. 27
SUPPLING RESERVE FUNDS									
1 Reserve Bank credit outstanding	146,060	139,987	136,420	140,386	131,672	131,648	140,739	140,706	134,002
2 U.S. government securities ¹	119,070	117,639	114,774	118,610	112,478	111,849	117,659	118,416	112,301
3 Bought outright	116,406	117,639	114,774	116,950	112,478	111,849	116,660	116,182	112,301
4 Held under repurchase agreements	2,664	0	0	1,660	0	0	999	2,234	0
5 Federal agency securities	9,338	8,216	8,216	9,123	8,216	8,216	8,823	8,924	8,216
6 Bought outright	8,216	8,216	8,216	8,216	8,216	8,216	8,216	8,216	8,216
7 Held under repurchase agreements	1,122	0	0	907	0	0	607	708	0
8 Acceptances	1,078	0	0	327	0	0	281	825	0
9 Loans	2,060	1,250	1,740	1,116	924	343	3,324	1,101	4,318
10 Float	8,777	7,577	6,393	5,831	4,468	5,889	5,202	7,084	4,734
11 Other Federal Reserve assets	5,737	5,305	5,297	5,379	5,586	5,351	5,450	4,356	4,433
12 Gold stock	11,112	11,172	11,172	11,172	11,172	11,172	11,172	11,172	11,172
13 Special drawing rights certificate account	1,800	1,800	1,800	1,800	2,968	2,968	2,968	2,968	2,968
14 Treasury currency outstanding ²	12,947	12,970	12,979	12,989	13,006	13,035	13,044	13,066	13,076
ABSORBING RESERVE FUNDS									
15 Currency in circulation	125,590	124,286	122,959	121,781	121,182	121,642	122,198	122,170	121,722
16 Treasury cash holdings	426	434	438	448	457	471	482	483	513
Deposits, other than member bank reserves, with Federal Reserve Banks									
17 Treasury	3,961	3,472	3,468	3,309	3,051	3,733	3,395	2,461	4,478
18 Foreign	379	299	250	242	249	362	343	294	245
19 Other ³	1,821	324	307	357	261	275	281	332	330
20 Other Federal Reserve liabilities and capital	4,905	4,907	4,986	5,345	5,349	4,512	4,687	4,771	4,438
21 Reserve accounts ⁴	34,837	32,207	29,963	34,865	28,269	27,828	36,537	37,401	29,492
	Mar. 5	Mar. 12	Mar. 19	Mar. 26	Apr. 2	Apr. 9	Apr. 16	Apr. 23	Apr. 30
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	134,517	130,631	132,506	139,097	133,204	133,627	139,391	140,713	141,107
2 U.S. government securities ¹	113,442	110,378	111,808	117,830	113,803	112,561	117,015	119,611	118,825
3 Bought outright	113,442	110,378	111,808	117,830	113,803	112,561	117,015	119,402	118,825
4 Held under repurchase agreements	0	0	0	0	0	0	0	209	0
5 Federal agency securities	8,216	8,211	8,211	8,211	8,211	8,879	8,877	9,125	8,877
6 Bought outright	8,216	8,211	8,211	8,211	8,211	8,879	8,877	8,877	8,877
7 Held under repurchase agreements	0	0	0	0	0	0	0	248	0
8 Acceptances	0	0	0	0	0	0	0	0	0
9 Loans	2,179	3,080	2,859	4,651	2,108	1,890	3,579	2,962	4,770
10 Float	6,198	4,306	4,738	3,382	3,978	5,051	4,639	3,646	3,072
11 Other Federal Reserve assets	4,482	4,656	4,890	5,023	5,104	5,246	5,281	5,369	5,563
12 Gold stock	11,172	11,172	11,172	11,172	11,172	11,172	11,172	11,172	11,172
13 Special drawing rights certificate account	2,968	2,968	2,968	2,968	2,968	2,968	2,968	2,968	2,968
14 Treasury currency outstanding ²	13,106	13,118	13,146	13,146	13,186	13,186	13,218	13,218	13,244
ABSORBING RESERVE FUNDS									
15 Currency in circulation	122,286	123,098	122,948	122,874	123,533	124,502	124,410	123,688	123,796
16 Treasury cash holdings	517	525	530	540	580	587	591	592	585
Deposits, other than member bank reserves, with Federal Reserve Banks									
17 Treasury	3,769	1,976	3,827	2,998	2,057	1,410	3,164	5,212	4,561
18 Foreign	232	291	284	368	325	276	342	322	648
19 Other ³	298	468	492	342	322	283	494	571	553
20 Other Federal Reserve liabilities and capital	4,556	4,521	4,646	4,773	4,678	4,662	4,848	4,983	5,066
21 Reserve accounts ⁴	30,105	27,009	27,065	34,488	29,035	29,233	32,900	32,703	33,282

2. Factors affecting member bank reserves—Continued
C. Wednesday figures, 1980—Continued

Millions of dollars; end-of-week dates

Factor	May 7	May 14	May 21	May 28	June 4	June 11	June 18	June 25	July 2
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	138,056	142,543	138,811	145,684	142,005	140,152	142,608	139,278	142,517
2 U.S. government securities ¹	118,277	122,454	120,095	124,202	121,509	122,185	121,979	119,841	123,078
3 Bought outright	118,277	122,454	120,095	121,200	120,573	122,185	121,542	119,841	123,078
4 Held under repurchase agreements	0	0	0	3,002	936	0	437	0	0
5 Federal agency securities	8,877	8,877	8,877	9,801	9,270	8,875	8,936	8,875	8,875
6 Bought outright	8,877	8,877	8,877	8,877	8,877	8,875	8,875	8,875	8,875
7 Held under repurchase agreements	0	0	0	924	393	0	61	0	0
8 Acceptances	0	0	0	612	467	0	367	0	0
9 Loans	927	1,585	886	2,400	252	329	798	364	420
10 Float	4,442	3,777	4,008	3,605	5,396	3,579	5,039	4,483	4,486
11 Other Federal Reserve assets	5,533	5,850	4,945	5,064	5,111	5,184	5,489	5,715	5,658
12 Gold stock	11,172	11,172	11,172	11,172	11,172	11,172	11,172	11,172	11,172
13 Special drawing rights certificate account	2,968	2,968	2,968	2,968	2,968	2,968	2,968	3,018	3,018
14 Treasury currency outstanding ²	13,250	13,260	13,266	13,271	13,275	13,275	13,285	13,285	13,293
ABSORBING RESERVE FUNDS									
15 Currency in circulation	124,686	125,027	125,089	125,949	126,252	126,831	126,773	126,766	128,011
16 Treasury cash holdings	585	587	574	562	555	552	545	534	526
17 Treasury	3,367	2,080	3,119	2,297	3,337	2,970	3,549	2,951	3,590
18 Foreign	409	351	350	383	517	315	254	295	257
19 Other ³	526	478	528	1,163	1,314	1,348	1,400	1,525	1,184
20 Other Federal Reserve liabilities and capital	4,966	4,929	4,867	4,979	4,884	4,870	5,111	4,851	4,826
21 Reserve accounts ⁴	30,907	36,491	31,690	37,763	32,561	30,681	32,402	29,831	31,605
	July 9	July 16	July 23	July 30	Aug. 6	Aug. 13	Aug. 20	Aug. 27	Sept. 3
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	142,067	146,439	144,892	141,019	131,148	136,300	142,696	140,020	137,367
2 U.S. government securities ¹	120,418	123,519	124,386	119,577	109,332	114,815	120,700	118,690	116,761
3 Bought outright	120,418	122,797	121,275	119,577	109,332	114,815	120,700	118,690	116,761
4 Held under repurchase agreements	0	722	3,111	0	0	0	0	0	0
5 Federal agency securities	8,875	8,977	9,426	8,873	8,873	8,873	8,873	8,873	8,873
6 Bought outright	8,875	8,873	8,873	8,873	8,873	8,873	8,873	8,873	8,873
7 Held under repurchase agreements	0	104	553	0	0	0	0	0	0
8 Acceptances	0	173	478	0	0	0	0	0	0
9 Loans	284	559	548	2,620	464	921	821	2,572	844
10 Float	7,017	7,690	4,417	4,025	6,563	5,783	7,417	4,720	5,819
11 Other Federal Reserve assets	5,473	5,521	5,637	5,924	5,916	5,908	4,885	5,165	5,070
12 Gold stock	11,172	11,172	11,172	11,172	11,172	11,172	11,171	11,171	11,172
13 Special drawing rights certificate account	3,018	3,018	3,118	3,118	3,118	3,268	3,268	3,268	3,268
14 Treasury currency outstanding ²	13,293	13,295	13,300	13,304	13,309	13,309	13,313	13,313	13,323
ABSORBING RESERVE FUNDS									
15 Currency in circulation	129,127	128,761	128,122	128,238	129,169	129,618	129,151	129,313	130,316
16 Treasury cash holdings	518	513	504	492	488	484	474	473	470
17 Treasury	3,204	2,956	2,855	3,073	2,762	3,473	2,491	3,749	2,604
18 Foreign	301	294	246	301	285	237	225	199	277
19 Other ³	1,014	1,103	1,178	415	588	398	377	382	418
20 Other Federal Reserve liabilities and capital	4,580	4,563	4,570	4,448	4,260	4,255	4,623	4,367	4,294
21 Reserve accounts ⁴	30,804	35,734	35,007	31,646	21,195	25,584	33,107	29,290	26,750

2. Factors affecting member bank reserves—Continued

C. Wednesday figures, 1980—Continued

Millions of dollars; end-of-week dates

Factor	Sept. 10	Sept. 17	Sept. 24	Oct. 1	Oct. 8	Oct. 15	Oct. 22	Oct. 29	Nov. 5
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	138,765	139,983	142,830	145,284	135,865	140,219	143,583	143,384	145,967
2 U.S. government securities ¹	117,724	118,541	120,713	122,058	117,173	119,460	121,472	121,436	121,314
3 Bought outright	117,724	118,541	120,713	119,509	117,173	119,460	121,472	120,515	119,988
4 Held under repurchase agreements				2,549				921	1,326
5 Federal agency securities	8,782	8,782	8,782	9,725	8,779	8,761	8,761	8,928	8,919
6 Bought outright	8,782	8,782	8,782	8,779	8,779	8,761	8,761	8,761	8,761
7 Held under repurchase agreements				946				167	158
8 Acceptances				623				426	441
9 Loans	990	590	3,617	3,264	623	567	3,966	2,740	3,371
10 Float	6,154	6,745	4,171	3,973	3,822	5,805	3,503	3,686	5,217
11 Other Federal Reserve assets	5,115	5,325	5,547	5,641	5,468	5,626	5,881	6,168	6,705
12 Gold stock	11,170	11,169	11,168	11,168	11,166	11,165	11,164	11,163	11,163
13 Special drawing rights certificate account	3,268	3,268	3,268	3,268	3,268	3,268	3,268	3,268	3,268
14 Treasury currency outstanding ²	13,331	13,336	13,341	13,341	13,347	13,362	13,368	13,376	13,376
ABSORBING RESERVE FUNDS									
15 Currency in circulation	130,593	130,057	129,530	129,756	130,798	131,520	130,945	130,989	131,904
16 Treasury cash holdings	469	468	467	462	470	467	465	460	470
17 Treasury	3,023	3,328	3,928	4,125	3,331	2,898	3,228	2,877	3,064
18 Foreign	272	234	301	313	272	325	236	260	236
19 Other ³	421	423	286	1,210	286	320	321	316	421
20 Other Federal Reserve liabilities and capital	4,302	4,376	4,430	4,734	4,372	4,562	4,506	4,518	4,501
21 Reserve accounts ⁴	27,455	28,871	31,666	32,461	24,117	27,921	31,682	31,770	33,177

	Nov. 12	Nov. 19	Nov. 26	Dec. 3	Dec. 10	Dec. 17	Dec. 24	Dec. 31
SUPPLYING RESERVE FUNDS								
1 Reserve Bank credit outstanding	141,979	144,379	144,197	135,751	138,306	148,364	147,075	146,382
2 U.S. government securities ¹	118,050	121,690	120,642	114,677	114,992	122,123	118,308	121,328
3 Bought outright	117,014	119,145	119,161	114,677	114,992	120,069	118,308	119,299
4 Held under repurchase agreements	1,036	2,545	1,481			2,054		2,029
5 Federal agency securities	9,283	8,904	9,086	8,752	8,739	9,128	8,739	9,264
6 Bought outright	8,761	8,761	8,761	8,752	8,739	8,739	8,739	8,739
7 Held under repurchase agreements	522	143	325			389		525
8 Acceptances	429	374	387			327		776
9 Loans	2,095	2,468	3,985	1,355	2,101	1,616	1,388	1,809
10 Float	5,202	4,981	3,599	3,866	4,934	6,561	9,673	4,467
11 Other Federal Reserve assets	6,920	5,962	6,498	7,101	7,540	8,609	8,967	8,738
12 Gold stock	11,163	11,163	11,162	11,162	11,161	11,161	11,161	11,161
13 Special drawing rights certificate account	3,268	3,368	3,368	3,368	3,368	3,368	3,368	2,518
14 Treasury currency outstanding ²	13,376	13,376	13,376	13,396	13,408	13,408	13,423	13,427
ABSORBING RESERVE FUNDS								
15 Currency in circulation	133,381	133,351	133,823	134,875	134,630	135,904	136,771	136,829
16 Treasury cash holdings	465	455	451	450	446	441	447	441
17 Treasury	2,763	3,477	2,323	3,116	1,516	2,653	2,540	3,062
18 Foreign	398	236	279	283	272	287	413	411
19 Other ³	311	363	461	391	466	403	379	617
20 Other Federal Reserve liabilities and capital	4,608	4,658	4,621	4,461	4,616	5,009	4,741	4,671
21 Reserve accounts ⁴	27,859	29,746	30,144	20,101	23,297	31,604	29,735	27,456

2. Factors affecting member bank reserves—Continued

D. End-of-year and end-of-month figures, 1980

Millions of dollars

Factor	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
SUPPLYING RESERVE FUNDS												
1 Reserve Bank credit outstanding	135,202	134,555	136,313	141,107	142,105	143,741	138,316	139,791	140,011	141,189	146,115	146,382
2 U.S. government securities ¹	116,311	115,171	116,657	118,825	124,277	124,515	119,563	119,848	120,711	121,482	120,812	121,328
3 Bought outright	116,311	114,550	115,734	118,825	121,371	124,058	118,497	119,014	119,418	119,852	118,936	119,299
4 Held under repurchase agreements	0	621	923	0	2,906	457	1,066	834	1,293	1,630	1,876	2,029
5 Federal agency securities	8,216	8,247	8,291	8,877	9,230	8,912	9,404	9,355	9,053	9,220	9,165	9,264
6 Bought outright	8,216	8,216	8,211	8,877	8,877	8,875	8,873	8,873	8,782	8,761	8,761	8,739
7 Held under repurchase agreements	0	31	80	0	353	37	531	482	271	459	404	525
8 Acceptances	0	205	171	0	366	373	310	277	499	566	523	776
9 Loans	828	3,364	2,502	4,770	602	215	562	1,515	982	1,567	2,284	1,809
10 Float	4,610	3,154	3,682	3,072	2,475	4,167	2,808	3,468	3,192	2,194	6,792	4,467
11 Other Federal Reserve assets	5,237	4,414	5,010	5,563	5,155	5,559	5,669	5,328	5,574	6,160	6,539	8,738
12 Gold stock	11,172	11,172	11,172	11,172	11,172	11,172	11,172	11,172	11,168	11,163	11,162	11,161
13 Special drawing rights certificate account	2,968	2,968	2,968	2,968	2,968	3,018	3,118	3,268	3,268	3,268	3,368	2,518
14 Treasury currency outstanding ²	13,169	13,259	13,178	13,410	13,271	13,293	13,570	13,614	13,341	13,716	13,779	13,427
ABSORBING RESERVE FUNDS												
15 Currency in circulation	121,157	121,436	122,788	123,963	125,430	126,859	128,337	129,667	129,594	131,075	134,104	136,829
16 Treasury cash holdings	472	525	572	584	559	528	489	467	465	460	449	441
Deposits, other than member bank reserves, with Federal Reserve Banks												
17 Treasury	2,931	2,417	2,334	4,561	4,523	3,199	3,954	2,742	4,102	1,864	2,435	3,062
18 Foreign	440	450	468	648	380	691	436	336	460	368	368	411
19 Other ³	339	350	313	553	1,160	1,332	500	383	363	338	478	617
20 Other Federal Reserve liabilities and capital	5,682	4,668	4,886	5,066	5,083	5,003	4,540	4,570	4,659	4,713	5,061	4,671
21 Reserve accounts ⁴	31,492	32,108	32,270	33,282	32,382	33,612	27,920	29,680	28,146	30,518	31,528	27,456

3. Reserves and borrowings of member banks¹

A. Annual and monthly averages, 1980

Millions of dollars

Reserve classification	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.
<i>All member banks</i>												
<i>Reserves</i>												
1 At Reserve Banks	30,894	32,712	31,878	32,156	33,777	32,755	32,125	31,384	28,923	29,164	29,976	29,215
2 Currency and coin	11,563	12,283	11,063	10,718	10,889	10,999	11,141	11,287	11,262	11,811	11,678	12,315
3 Total held	42,645	45,170	43,156	43,097	44,877	43,968	43,479	42,859	40,373	41,164	41,815	41,678
4 Required	42,368	44,928	42,966	42,911	44,683	43,785	43,268	42,575	40,071	40,908	41,498	40,723
5 Excess	277	242	190	186	194	183	211	284	302	256	317	955
<i>Borrowings at Reserve Banks²</i>												
6 Total	1,421	1,241	1,655	2,824	2,455	1,018	380	395	659	1,311	1,335	2,156
7 Seasonal	73	75	96	150	155	63	12	7	10	26	67	99
<i>Large banks in New York City</i>												
8 Reserves held		7,758	7,168	7,189	7,686	7,661	7,580	7,316	6,506	6,686	6,710	
9 Required		7,760	7,205	7,193	7,623	7,646	7,586	7,275	6,507	6,661	6,741	
10 Excess		-2	-37	-4	63	15	-6	41	-1	25	-31	
11 Borrowings ²		26	125	57	83	31	18	61	100	177	0	
<i>Large banks in Chicago</i>												
12 Reserves held		2,051	1,968	1,964	2,170	1,909	1,869	1,865	1,596	1,658	1,654	
13 Required		2,063	1,941	1,967	2,180	1,906	1,868	1,866	1,590	1,657	1,687	
14 Excess		-12	27	-3	-10	3	1	-1	6	1	-33	
15 Borrowings ²		60	97	140	60	28	5	18	27	109	0	
<i>Other large banks</i>												
16 Reserves held		18,078	17,246	17,187	18,006	17,557	17,244	16,863	15,853	16,107	16,188	
17 Required		18,065	17,265	17,168	18,041	17,558	17,205	16,819	15,781	16,073	16,347	
18 Excess	n.a.	13	-19	19	-35	-1	39	44	72	34	-159	n.a.
19 Borrowings ²		647	729	1,483	1,278	798	327	298	453	725	0	
<i>All other banks</i>												
20 Reserves held		16,904	16,403	16,341	16,483	16,346	16,310	16,373	16,083	16,378	16,466	
21 Required		16,692	16,229	16,197	16,335	16,213	16,168	16,203	15,883	16,207	16,392	
22 Excess		212	174	144	148	133	142	170	200	171	74	
23 Borrowings ²		508	704	1,144	1,034	161	30	18	79	300	0	
<i>Edge corporations</i>												
24 Reserves held		339	328	322	334	332	366	378	335	335	346	
25 Required		323	303	301	311	309	341	353	310	310	331	
26 Excess		16	25	21	23	23	25	25	25	25	15	
<i>U.S. agencies and branches</i>												
27 Reserves held		40	43	94	198	163	110	64	0	0	0	
28 Required		25	23	85	193	153	100	59	0	0	0	
29 Excess		15	20	9	5	10	10	5	0	0	0	

Reserve classification	Dec.	Reserve classification	Dec.
1 Reserve balances with Reserve Banks ³	26,664	<i>Large commercial banks</i>	
2 Total vault cash	18,149	12 Reserves held	24,940
3 Vault cash at institutions with required reserve balances ⁴	12,602	13 Required	25,819
4 Vault cash equal to required reserves at other institutions	704	14 Excess	-879
5 Surplus vault cash at other institutions ⁵	4,843	<i>Small commercial banks</i>	
6 Reserve balances + total vault cash ⁶	44,940	15 Reserves held	13,719
7 Reserve balances + total vault cash used to satisfy reserve requirements ^{6,7}	40,097	16 Required	13,523
8 Required reserves	40,067	17 Excess	196
9 Excess reserve balances at Reserve Banks ^{6,8}	30	<i>U.S. agencies and branches</i>	
10 Total borrowings at Reserve Banks	1,617	18 Reserves held	260
11 Seasonal borrowings at Reserve Banks	116	19 Required	230
		20 Excess	30
		<i>All other institutions</i>	
		21 Reserves held	494
		22 Required	495
		23 Excess	-1

3. Reserves and borrowings of member banks¹—Continued

B. Weekly averages of daily figures, 1980

Millions of dollars; end-of-week dates

Reserve classification	Jan. 2	Jan. 9	Jan. 16	Jan. 23	Jan. 30	Feb. 6	Feb. 13	Feb. 20	Feb. 27
<i>All member banks</i>									
Reserves									
1 At Reserve Banks	33,137	33,219	32,797	32,616	32,267	31,790	30,436	33,485	31,867
2 Currency and coin	11,439	11,268	13,446	12,483	12,253	11,731	11,668	10,290	10,711
3 Total held	44,737	44,671	46,414	45,271	44,692	43,736	42,319	43,992	42,792
4 Required	44,185	44,543	46,031	45,145	44,449	43,224	42,371	43,450	42,999
5 Excess	552	128	383	126	243	512	-52	542	-207
Borrowings at Reserve Banks²									
6 Total	1,431	730	1,227	1,203	1,819	758	1,239	2,192	2,060
7 Seasonal	64	61	74	78	87	73	91	100	109
<i>Large banks in New York City</i>									
8 Reserves held	7,578	7,615	8,397	7,669	7,460	7,400	6,893	7,579	7,061
9 Required	7,464	7,753	8,299	7,681	7,469	7,175	7,053	7,428	7,244
10 Excess	114	-138	98	-18	-9	225	-143	121	-183
11 Borrowings ²	129	33	46	0	0	0	81	226	207
<i>Large banks in Chicago</i>									
12 Reserves held	2,126	2,076	2,098	2,046	2,013	1,983	1,904	2,024	1,883
13 Required	2,069	2,088	2,118	2,044	2,010	1,988	1,904	2,006	1,893
14 Excess	57	-12	-20	2	3	-5	0	18	-10
15 Borrowings ²	111	0	0	0	236	0	125	148	47
<i>Other large banks</i>									
16 Reserves held	17,706	18,000	18,499	18,151	17,903	17,422	16,965	17,583	17,044
17 Required	17,680	17,919	18,483	18,172	17,894	17,371	17,093	17,441	17,231
18 Excess	26	81	16	-21	9	51	-128	142	-187
19 Borrowings ²	666	316	772	658	892	264	552	996	908
<i>All other banks</i>									
20 Reserves held	16,952	16,604	17,011	17,042	16,931	16,566	16,154	16,462	16,455
21 Required	16,643	16,435	16,725	16,926	16,748	16,358	15,998	16,260	16,314
22 Excess	309	169	286	116	183	208	156	202	141
23 Borrowings ²	525	381	409	545	691	494	481	822	898
<i>Edge corporations</i>									
24 Reserves held	349	341	368	314	341	331	348	309	309
25 Required	315	328	368	280	318	318	310	294	298
26 Excess	34	13	0	34	23	13	38	15	11
<i>U.S. agencies and branches</i>									
27 Reserves held	26	35	41	49	44	34	55	35	40
28 Required	14	20	38	36	10	14	30	21	19
29 Excess	12	15	3	13	34	20	25	14	21

3. Reserves and borrowings of member banks¹—Continued

B. Weekly averages of daily figures, 1980—Continued

Millions of dollars; end-of-week dates

Reserve classification	Mar. 5	Mar. 12	Mar. 19	Mar. 26	Apr. 2	Apr. 9	Apr. 16	Apr. 23	Apr. 30
<i>All member banks</i>									
<i>Reserves</i>									
1 At Reserve Banks	31,902	30,755	32,879	32,499	32,878	32,988	33,597	35,086	33,692
2 Currency and coin	10,883	11,425	10,339	10,248	10,751	11,088	11,037	10,187	11,285
3 Total held	42,998	42,409	43,445	42,972	43,843	44,290	44,843	45,491	45,194
4 Required	42,467	42,331	43,265	42,991	43,556	44,132	44,636	45,254	45,034
5 Excess	531	78	180	-19	287	158	207	237	160
<i>Borrowings at Reserve Banks²</i>									
6 Total	2,506	3,438	3,000	2,659	2,266	2,384	2,276	2,553	2,663
7 Seasonal	114	140	155	177	165	154	140	159	172
<i>Large banks in New York City</i>									
8 Reserves held	7,053	7,022	7,386	7,074	7,441	7,584	7,685	7,858	7,688
9 Required	6,963	7,055	7,413	7,070	7,482	7,452	7,712	7,714	7,654
10 Excess	90	-33	-27	4	-41	132	-27	144	34
11 Borrowings ²	13	29	80	71	89	0	194	44	91
<i>Large banks in Chicago</i>									
12 Reserves held	1,922	1,891	2,009	1,985	2,014	2,267	2,233	2,118	2,106
13 Required	1,899	1,909	2,006	1,994	2,024	2,267	2,244	2,143	2,109
14 Excess	23	-18	3	-9	-10	0	-11	-25	-3
15 Borrowings ²	291	288	0	117	13	10	68	54	122
<i>Other large banks</i>									
16 Reserves held	17,251	16,846	17,303	17,106	17,554	17,529	18,043	18,366	18,240
17 Required	17,054	16,926	17,251	17,229	17,421	17,705	17,966	18,412	18,259
18 Excess	197	-80	52	-123	133	-176	77	-46	-19
19 Borrowings ²	1,187	2,021	1,664	1,343	967	1,332	1,049	1,339	1,483
<i>All other banks</i>									
20 Reserves held	16,402	16,236	16,290	16,408	16,403	16,208	16,303	16,675	16,761
21 Required	16,229	16,060	16,160	16,321	16,232	16,026	16,155	16,551	16,640
22 Excess	173	176	130	87	171	182	148	124	121
23 Borrowings ²	1,015	1,100	1,256	1,128	1,197	1,042	965	1,116	967
<i>Edge corporations</i>									
24 Reserves held	307	319	356	298	326	328	364	326	318
25 Required	277	296	338	287	296	306	348	300	296
26 Excess	30	23	18	11	30	22	16	26	22
<i>U.S. agencies and branches</i>									
27 Reserves held	63	95	101	101	105	374	215	148	81
28 Required	45	85	97	90	101	376	211	134	76
29 Excess	18	10	4	11	4	-2	4	14	5

3. Reserves and borrowings of member banks¹—Continued

B. Weekly averages of daily figures, 1980—Continued

Millions of dollars; end-of-week dates

Reserve classification	May 7	May 14	May 21	May 28	June 4	June 11	June 18	June 25	July 2
<i>All member banks</i>									
<i>Reserves</i>									
1 At Reserve Banks	32,904	31,869	33,754	32,461	32,830	31,487	31,799	32,336	32,615
2 Currency and coin	11,415	11,410	10,196	10,925	11,114	11,254	11,407	10,695	11,257
3 Total held	44,530	43,488	44,159	43,595	44,151	42,948	43,413	43,240	44,069
4 Required	44,202	43,453	43,880	43,614	43,766	42,809	43,268	43,080	43,778
5 Excess	328	35	279	-19	385	139	145	160	291
<i>Borrowings at Reserve Banks²</i>									
6 Total	1,331	1,020	838	1,124	459	401	396	318	349
7 Seasonal	155	47	41	29	21	15	11	8	7
<i>Large banks in New York City</i>									
8 Reserves held	7,649	7,320	8,006	7,471	8,118	7,368	7,611	7,391	7,664
9 Required	7,495	7,445	7,829	7,661	8,007	7,478	7,619	7,352	7,680
10 Excess	154	-125	177	-190	111	-110	-8	39	-16
11 Borrowings ²	0	89	0	48	0	0	8	0	0
<i>Large banks in Chicago</i>									
12 Reserves held	1,947	1,876	1,985	1,838	1,888	1,848	1,908	1,820	1,900
13 Required	1,921	1,903	1,955	1,859	1,871	1,857	1,902	1,825	1,891
14 Excess	26	-27	30	-21	17	-9	6	-5	9
15 Borrowings ²	11	0	0	108	11	0	0	0	21
<i>Other large banks</i>									
16 Reserves held	17,936	17,571	17,363	17,439	17,285	17,097	17,158	17,209	17,518
17 Required	17,934	17,555	17,460	17,401	17,282	16,994	17,210	17,203	17,433
18 Excess	2	16	-97	38	3	103	-52	6	85
19 Borrowings ²	861	831	774	899	393	378	291	297	298
<i>All other banks</i>									
20 Reserves held	16,580	16,204	16,325	16,310	16,304	16,028	16,301	16,415	16,602
21 Required	16,448	16,085	16,193	16,175	16,103	15,902	16,132	16,335	16,412
22 Excess	132	119	132	135	201	126	169	80	110
23 Borrowings ²	459	100	64	69	55	23	27	21	30
<i>Edge corporations</i>									
24 Reserves held	315	329	321	350	367	390	375	347	343
25 Required	302	297	295	328	341	368	355	315	326
26 Excess	13	32	26	22	26	22	20	32	17
<i>U.S. agencies and branches</i>									
27 Reserves held	103	188	159	187	189	217	60	58	39
28 Required	102	168	148	190	162	210	50	50	36
29 Excess	1	20	11	-3	27	7	10	8	3

3. Reserves and borrowings of member banks¹—Continued

B. Weekly averages of daily figures, 1980—Continued

Millions of dollars, end-of-week dates

Reserve classification	July 9	July 16	July 23	July 30	Aug. 6	Aug. 13	Aug. 20	Aug. 27	Sept. 3	Sept. 10
<i>All member banks</i>										
Reserves										
1 At Reserve Banks	31,309	32,177	33,030	29,062	28,643	27,469	30,243	29,084	29,294	27,967
2 Currency and coin	11,556	11,498	10,509	11,555	11,543	11,742	11,478	11,136	11,592	12,068
3 Total held	43,058	43,863	43,724	40,801	40,369	39,399	40,912	40,410	41,075	40,224
4 Required	42,556	43,596	43,713	40,492	39,759	39,305	40,588	40,285	40,601	40,046
5 Excess	502	267	11	309	610	94	314	125	474	178
Borrowings at Reserve Banks²										
6 Total	216	332	355	630	827	394	345	701	1,348	594
7 Seasonal	5	5	5	7	7	6	6	10	20	14
<i>Large banks in New York City</i>										
8 Reserves held	7,499	7,764	7,182	6,830	6,563	6,269	6,780	6,387	6,563	6,520
9 Required	7,324	7,706	7,330	6,729	6,554	6,332	6,747	6,376	6,552	6,538
10 Excess	175	58	-148	101	9	-63	33	11	11	-18
11 Borrowings ²	0	0	0	241	214	63	0	161	61	195
<i>Large banks in Chicago</i>										
12 Reserves held	1,853	2,013	2,004	1,619	1,602	1,548	1,611	1,579	1,671	1,602
13 Required	1,858	2,009	2,005	1,629	1,542	1,570	1,611	1,604	1,635	1,613
14 Excess	-5	4	-1	-10	60	-22	0	-25	36	-11
15 Borrowings ²	0	64	0	5	21	0	7	80	29	0
<i>Other large banks</i>										
16 Reserves held	16,954	17,222	17,376	15,833	15,818	15,517	16,047	15,880	16,107	15,698
17 Required	16,878	17,238	17,365	15,796	15,577	15,512	15,951	15,917	16,019	15,643
18 Excess	76	-16	11	37	241	5	96	-37	88	55
19 Borrowings ²	203	258	342	356	518	315	315	338	1,041	279
<i>All other banks</i>										
20 Reserves held	16,304	16,361	16,673	16,167	16,066	15,747	16,127	16,206	16,408	16,061
21 Required	16,084	16,167	16,555	16,005	15,779	15,596	15,949	16,069	16,104	15,929
22 Excess	220	194	118	162	287	151	178	137	304	132
23 Borrowings ²	13	10	13	28	74	16	23	122	217	120
<i>Edge corporations</i>										
24 Reserves held	374	388	415	350	320	318	347	358	326	343
25 Required	337	371	385	333	307	295	330	319	291	323
26 Excess	37	17	30	17	13	23	17	39	35	20
<i>U.S. agencies and branches</i>										
27 Reserves held	80	114	81	0	0	0	0	0	0	0
28 Required	75	105	73	0	0	0	0	0	0	0
29 Excess	5	9	8	0	0	0	0	0	0	0

3. Reserves and borrowings of member banks¹—Continued

B. Weekly averages of daily figures, 1980—Continued

Millions of dollars, end-of-week dates

Reserve classification	Sept. 17	Sept. 24	Oct. 1	Oct. 8	Oct. 15	Oct. 22	Oct. 29	Nov. 5	Nov. 12
<i>All member banks</i>									
Reserves									
1 At Reserve Banks	28,894	29,817	30,047	28,852	28,975	31,145	30,258	30,412	29,658
2 Currency and coin	11,654	11,629	12,015	12,106	12,049	10,889	11,544	12,028	12,273
3 Total held	40,744	41,643	42,234	41,132	41,188	42,198	41,966	42,599	42,090
4 Required	40,409	41,564	41,884	40,780	40,953	42,120	41,930	42,032	41,686
5 Excess	335	79	350	352	235	78	36	567	404
Borrowings at Reserve Banks²									
6 Total	1,211	1,630	1,873	1,249	1,111	1,198	1,435	1,878	2,067
7 Seasonal	21	30	40	48	61	69	87	72	96
<i>Large banks in New York City</i>									
8 Reserves held	6,589	6,701	7,036	6,728	6,501	6,948	6,664	7,045	6,648
9 Required	6,448	6,778	6,974	6,608	6,634	6,905	6,719	6,982	6,896
10 Excess	141	-77	62	120	-133	43	-55	63	-248
11 Borrowings ²	171	154	247	46	0	225	71	36	0
<i>Large banks in Chicago</i>									
12 Reserves held	1,703	1,650	1,677	1,638	1,685	1,707	1,720	1,659	1,621
13 Required	1,701	1,651	1,674	1,628	1,684	1,713	1,718	1,715	1,747
14 Excess	2	-1	3	10	1	-6	2	-56	-126
15 Borrowings ²	48	385	26	18	6	89	0	148	71
<i>Other large banks</i>									
16 Reserves held	15,880	16,376	16,535	16,127	16,297	16,557	16,466	16,447	16,253
17 Required	15,895	16,368	16,464	16,074	16,192	16,616	16,488	16,443	16,392
18 Excess	-15	8	71	53	105	-59	-22	4	-139
19 Borrowings ²	729	731	1,078	750	676	484	840	1,174	1,437
<i>All other banks</i>									
20 Reserves held	16,210	16,598	16,674	16,304	16,340	16,614	16,791	16,708	16,413
21 Required	16,030	16,470	16,481	16,149	16,114	16,552	16,664	16,569	16,354
22 Excess	180	128	193	155	226	62	127	139	59
23 Borrowings ²	263	360	521	435	429	400	524	520	559
<i>Edge corporations</i>									
24 Reserves held	362	318	319	335	365	372	325	367	352
25 Required	335	297	291	321	329	334	341	323	297
26 Excess	27	21	28	14	36	38	-16	44	55

	Nov. 19	Nov. 26	Dec. 3	Dec. 10	Dec. 17	Dec. 24	Dec. 31
1 Reserve balances with Reserve Banks ³	28,079	28,196	27,616	26,236	27,579	27,729	27,417
2 Total vault cash	17,350	16,937	18,317	17,440	17,695	16,992	17,867
3 Vault cash at institutions with required reserve balances ⁴	11,553	11,385	12,413	12,279	12,393	12,140	12,673
4 Vault cash equal to required reserves at other institutions	730	730	740	1,038	1,064	1,005	1,074
5 Surplus vault cash at other institutions ⁵	5,067	4,822	5,164	4,123	4,238	3,847	4,120
6 Reserve balances and total vault cash ⁶	45,588	45,133	45,933	43,676	45,274	44,721	45,284
7 Reserve balances and total vault cash used to satisfy reserve requirements ^{6,7}	40,521	40,311	40,769	39,553	41,036	40,874	41,164
8 Required reserves	40,017	39,995	39,910	39,236	40,587	40,232	40,631
9 Excess reserve balances at Reserve Banks ^{6,8}	504	316	859	317	449	642	533
10 Total borrowings at Reserve Banks	1,979	2,217	2,137	1,782	1,498	1,636	1,582
11 Seasonal borrowings at Reserve Banks	96	112	106	105	117	111	95
<i>Commercial banks</i>							
12 Reserves held	38,713	39,598	40,061	38,806	40,243	40,104	40,343
13 Required	39,254	39,298	39,178	38,500	39,810	39,493	39,865
14 Excess	-541	300	883	306	433	611	478
15 Borrowings ²	1,979	2,217	2,137	1,782	1,498	1,635	1,582
<i>U.S. agencies and branches</i>							
16 Reserves held	233	223	234	248	260	261	263
17 Required	259	228	244	256	253	250	260
18 Excess	-26	-5	-10	-8	7	11	3
<i>All other institutions</i>							
19 Reserves held	478	490	474	499	533	509	558
20 Required	504	469	488	480	524	489	506
21 Excess	-26	21	-14	19	9	20	52
22 Borrowings ²	0	0	0	0	0	1	0

4. Federal funds and repurchase agreements of large member banks¹

Averages of daily figures, in millions of dollars

Maturity and source	1980, week ending Wednesday									
	Mar. 5	Mar. 12	Mar. 19	Mar. 26	Apr. 2	Apr. 9	Apr. 16	Apr. 23	Apr. 30	
<i>One day and continuing contract</i>										
1 Commercial banks in United States	46,899	48,455	45,867	42,376	44,241	50,603	48,984	46,354	42,431	
2 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	12,857	13,328	13,227	13,716	12,924	11,365	11,170	11,784	11,978	
3 Nonbank securities dealers	1,664	1,846	1,625	1,556	1,585	1,090	998	1,263	1,155	
4 All other	13,694	13,819	14,552	13,852	13,748	12,271	13,199	13,202	13,125	
<i>All other maturities</i>										
5 Commercial banks in United States	5,303	5,000	4,865	5,006	5,140	6,324	5,752	6,128	6,282	
6 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	6,618	6,793	6,535	6,549	6,876	7,322	6,930	6,908	7,103	
7 Nonbank securities dealers	2,188	2,201	2,302	2,290	2,284	2,156	3,053	2,494	2,368	
8 All other	10,165	10,309	8,851	9,450	9,403	10,545	8,973	9,077	8,869	
MEMO: Federal funds and resale agreement loans in maturities of one day or continuing contract										
9 Commercial banks in United States	14,870	12,878	13,461	13,603	14,294	16,210	14,938	14,243	13,971	
10 Nonbank securities dealers	2,293	2,294	2,269	1,828	1,970	1,816	2,217	2,261	2,275	
	May 7	May 14	May 21	May 28	June 4	June 11	June 18	June 25	July 2	
<i>One day and continuing contract</i>										
1 Commercial banks in United States	46,389	46,768	47,069	45,310	46,855	51,239	50,202	47,244	47,699	
2 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	12,021	13,804	15,219	14,372	17,464	16,181	17,030	17,513	17,036	
3 Nonbank securities dealers	1,076	962	1,233	1,178	1,587	968	1,048	1,545	1,242	
4 All other	13,264	12,496	13,197	14,059	14,582	13,595	13,394	14,975	15,568	
<i>All other maturities</i>										
5 Commercial banks in United States	6,107	5,981	6,034	6,558	6,092	5,392	4,847	4,420	3,980	
6 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	7,214	7,018	6,963	7,252	6,801	6,916	6,733	6,426	6,432	
7 Nonbank securities dealers	2,463	2,337	2,568	2,498	2,704	2,829	2,807	2,809	2,956	
8 All other	9,614	10,161	8,536	9,233	9,317	10,592	9,104	9,470	9,164	
MEMO: Federal funds and resale agreement loans in maturities of one day or continuing contract										
9 Commercial banks in United States	16,197	15,606	16,669	14,860	16,359	16,275	17,098	15,224	15,642	
10 Nonbank securities dealers	1,890	2,051	2,129	1,850	1,964	2,921	2,617	2,173	2,117	
	July 9	July 16	July 23	July 30	Aug. 6	Aug. 13	Aug. 20	Aug. 27	Sept. 3	
<i>One day and continuing contract</i>										
1 Commercial banks in United States	54,232	52,267	48,524	47,341	52,923	53,760	52,133	49,813	51,764	
2 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	16,159	17,717	17,789	17,198	16,867	16,808	17,404	15,687	14,732	
3 Nonbank securities dealers	1,585	2,128	2,341	2,374	3,112	2,377	2,462	2,708	2,717	
4 All other	14,992	16,030	16,635	16,119	16,090	15,440	16,253	16,612	17,829	
<i>All other maturities</i>										
5 Commercial banks in United States	3,706	3,861	3,779	3,760	3,957	3,669	3,399	3,625	3,601	
6 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	6,303	6,343	6,291	6,178	6,028	6,154	6,118	5,966	5,821	
7 Nonbank securities dealers	2,856	2,955	3,032	3,314	3,481	3,665	3,585	3,517	3,416	
8 All other	9,444	10,067	9,637	10,921	10,927	11,391	10,161	10,756	10,777	
MEMO: Federal funds and resale agreement loans in maturities of one day or continuing contract										
9 Commercial banks in United States	16,440	16,022	13,073	13,278	15,521	14,332	13,946	11,458	12,787	
10 Nonbank securities dealers	2,444	2,457	2,317	2,507	2,559	2,579	2,852	2,418	2,322	

4. Federal funds and repurchase agreements of large member banks¹—Continued

Averages of daily figures, in millions of dollars

Maturity and source	1980, week ending Wednesday								
	Sept. 10	Sept. 17	Sept. 24	Oct. 1	Oct. 8	Oct. 15	Oct. 22	Oct. 29	Nov. 5
<i>One day and continuing contract</i>									
1 Commercial banks in United States	56,030	54,901	50,341	50,759	54,831	53,527	49,832	47,442	49,000
2 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies.	15,465	15,779	15,191	15,189	15,272	15,835	15,973	15,230	14,139
3 Nonbank securities dealers	2,216	2,268	2,847	1,978	2,203	1,740	2,007	2,200	2,669
4 All other	16,758	16,684	16,587	16,914	16,823	15,775	17,144	17,232	16,584
<i>All other maturities</i>									
5 Commercial banks in United States	3,751	3,702	3,484	3,625	3,259	5,159	3,730	3,828	4,645
6 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies.	5,689	6,018	6,216	6,386	6,388	6,878	7,100	7,216	7,790
7 Nonbank securities dealers	3,143	3,134	3,524	3,937	3,681	3,805	4,020	4,570	4,051
8 All other	11,078	10,494	10,091	10,613	10,256	11,342	10,536	10,956	10,987
MEMO: Federal funds and resale agree- ment loans in maturities of one day or continuing contract									
9 Commercial banks in United States	13,361	14,938	12,945	14,378	13,873	15,138	12,504	12,200	13,305
10 Nonbank securities dealers	2,813	2,150	1,702	2,020	2,465	2,266	2,484	2,126	2,774
		Nov. 12	Nov. 19	Nov. 26	Dec. 3	Dec. 10	Dec. 17	Dec. 24	Dec. 31
<i>One day and continuing contract</i>									
1 Commercial banks in United States		52,886	51,545	47,910	51,213	52,762	51,140	46,737	45,865
2 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies.		15,280	15,986	15,573	14,205	14,384	14,076	13,898	13,846
3 Nonbank securities dealers		2,694	2,635	2,790	2,581	2,355	2,864	2,682	2,242
4 All other		15,873	17,505	17,067	15,484	17,964	17,847	16,656	14,598
<i>All other maturities</i>									
5 Commercial banks in United States		4,781	3,868	4,112	4,501	4,001	4,070	4,324	5,266
6 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies.		7,927	7,438	7,283	7,225	7,300	7,534	7,750	7,738
7 Nonbank securities dealers		4,186	4,174	4,240	4,494	4,139	4,136	4,495	4,491
8 All other		10,790	9,874	10,611	12,147	10,304	9,981	10,820	13,847
MEMO: Federal funds and resale agree- ment loans in maturities of one day or continuing contract									
9 Commercial banks in United States		12,545	14,872	11,316	14,697	14,141	14,411	13,385	15,532
10 Nonbank securities dealers		2,731	2,787	2,547	2,721	2,976	2,950	3,254	2,763

5. Federal Reserve Bank interest rates

A. Short-term adjustment credit to depository institutions¹

Percent per annum. Figures in parentheses indicate day of month new rate became effective.

Year and month	Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Fran- cisco
1979—In effect December 31. .	12	12	12	12	12	12	12	12	12	12	12	12
1980—February	(19) 13	(15) 13	(19) 13	(15) 13	(15) 13	(15) 13	(15) 13	(15) 13	(15) 13	(19) 13	(15) 13	(15) 13
May	(30) 12	(29) 12	(29) 12	(29) 12	(29) 12	(29) 12	(29) 12	(29) 12	(29) 12	(29) 12	(29) 12	(29) 12
June	(16) 11	(13) 11	(13) 11	(13) 11	(13) 11	(16) 11	(13) 11	(13) 11	(13) 11	(13) 11	(13) 11	(13) 11
July	(29) 10	(28) 10	(29) 10	(28) 10	(28) 10	(28) 10	(28) 10	(28) 10	(28) 10	(28) 10	(28) 10	(28) 10
September	(26) 11	(26) 11	(26) 11	(26) 11	(26) 11	(26) 11	(26) 11	(26) 11	(26) 11	(26) 11	(26) 11	(26) 11
November	(17) 12	(17) 12	(17) 12	(17) 12	(17) 12	(17) 12	(17) 12	(17) 12	(17) 12	(17) 12	(17) 12	(17) 12
December	(8) 13	(5) 13	(8) 13	(5) 13	(5) 13	(5) 13	(8) 13	(5) 13	(5) 13	(5) 13	(8) 13	(5) 13
In effect December 31. .	13	13	13	13	13	13	13	13	13	13	13	13

B. Extended credit to depository institutions

Percent per annum. Figures in parentheses indicate day of month new rate became effective.

Year and month	Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Fran- cisco
	Seasonal credit											
1979—In effect December 31. .	12	12	12	12	12	12	12	12	12	12	12	12
1980—February	(19) 13	(15) 13	(19) 13	(15) 13	(15) 13	(15) 13	(15) 13	(15) 13	(15) 13	(19) 13	(15) 13	(15) 13
May	(30) 12	(29) 12	(29) 12	(29) 12	(29) 12	(29) 12	(29) 12	(29) 12	(29) 12	(29) 12	(29) 12	(29) 12
June	(16) 11	(13) 11	(13) 11	(13) 11	(13) 11	(16) 11	(13) 11	(13) 11	(13) 11	(13) 11	(13) 11	(13) 11
July	(29) 10	(28) 10	(29) 10	(28) 10	(28) 10	(28) 10	(28) 10	(28) 10	(28) 10	(28) 10	(28) 10	(28) 10
September	(26) 11	(26) 11	(26) 11	(26) 11	(26) 11	(26) 11	(26) 11	(26) 11	(26) 11	(26) 11	(26) 11	(26) 11
November	(17) 12	(17) 12	(17) 12	(17) 12	(17) 12	(17) 12	(17) 12	(17) 12	(17) 12	(17) 12	(17) 12	(17) 12
December	(8) 13	(5) 13	(8) 13	(5) 13	(5) 13	(5) 13	(8) 13	(5) 13	(5) 13	(5) 13	(8) 13	(5) 13
In effect December 31. .	13	13	13	13	13	13	13	13	13	13	13	13

5. Federal Reserve Bank interest rates—Continued
B. Extended credit to depository institutions—Continued

Percent per annum. Figures in parentheses indicate day of month new rate became effective.

Year and month	Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Franc- isco
	Special circumstances ¹											
1979—In effect December 31. . .	13	13	13	13	13	13	13	13	13	13	13	13
1980—February	(19) 14	(15) 14	(19) 14	(15) 14	(15) 14	(15) 14	(15) 14	(15) 14	(15) 14	(19) 14	(15) 14	(15) 14
May	(30) 13	(29) 13	(29) 13	(29) 13	(29) 13	(29) 13	(29) 13	(29) 13	(29) 13	(29) 13	(29) 13	(29) 13
June	(16) 12	(13) 12	(13) 12	(13) 12	(13) 12	(16) 12	(13) 12	(13) 12	(13) 12	(13) 12	(13) 12	(13) 12
July	(29) 11	(28) 11	(29) 11	(28) 11	(28) 11	(28) 11	(28) 11	(28) 11	(28) 11	(28) 11	(28) 11	(28) 11
September	(26) 12	(26) 12	(26) 12	(26) 12	(26) 12	(26) 12	(26) 12	(26) 12	(26) 12	(26) 12	(26) 12	(26) 12
November	(17) 13	(17) 13	(17) 13	(17) 13	(17) 13	(17) 13	(17) 13	(17) 13	(17) 13	(17) 13	(17) 13	(17) 13
December	(8) 14	(5) 14	(8) 14	(5) 14	(5) 14	(5) 14	(8) 14	(5) 14	(5) 14	(5) 14	(8) 14	(5) 14
In effect December 31. . .	14	14	14	14	14	14	14	14	14	14	14	14

C. Emergency credit to all others under last paragraph of Section 13¹

Percent per annum. Figures in parentheses indicate day of month new rate became effective.

Year and month	Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Franc- isco
1979—In effect December 31. . .	15	15	15	15	15	15	15	15	15	15	15	15
1980—February	(19) 16	(15) 16	(19) 16	(15) 16	(15) 16	(15) 16	(15) 16	(15) 16	(15) 16	(19) 16	(15) 16	(15) 16
May	(30) 15	(29) 15	(29) 15	(29) 15	(29) 15	(29) 15	(29) 15	(29) 15	(29) 15	(29) 15	(29) 15	(29) 15
June	(16) 14	(13) 14	(13) 14	(13) 14	(13) 14	(16) 14	(13) 14	(13) 14	(13) 14	(13) 14	(13) 14	(13) 14
July	(29) 13	(28) 13	(29) 13	(28) 13	(28) 13	(28) 13	(28) 13	(28) 13	(28) 13	(28) 13	(28) 13	(28) 13
September	(26) 14	(26) 14	(26) 14	(26) 14	(26) 14	(26) 14	(26) 14	(26) 14	(26) 14	(26) 14	(26) 14	(26) 14
November	(17) 15	(17) 15	(17) 15	(17) 15	(17) 15	(17) 15	(17) 15	(17) 15	(17) 15	(17) 15	(17) 15	(17) 15
December	(8) 16	(5) 16	(8) 16	(5) 16	(5) 16	(5) 16	(8) 16	(5) 16	(5) 16	(5) 16	(8) 16	(5) 16
In effect December 31. . .	16	16	16	16	16	16	16	16	16	16	16	16

6. Depository institutions reserve requirements¹

Percent of deposits

Type of deposit, and deposit interval in millions of dollars	Member bank requirements before implementation of the Monetary Control Act		Type of deposit, and deposit interval	Depository institution requirements after implementation of the Monetary Control Act ⁵	
	Percent	Effective date		Percent	Effective date
<i>Net demand²</i>			<i>Net transaction accounts⁶</i>		
0-2	7	12/30/76	\$0-\$25 million	3	11/13/80
2-10	9½	12/30/76	Over \$25 million	12	11/13/80
10-100	11¾	12/30/76	<i>Nonpersonal time deposits⁷</i>		
100-400	12¾	12/30/76	By original maturity		
Over 400	16¼	12/30/76	Less than 4 years	3	11/13/80
<i>Time and savings^{2,3}</i>			4 years or more	0	11/13/80
Savings	3	3/16/67	<i>Eurocurrency liabilities</i>		
<i>Time⁴</i>			All types	3	11/13/80
0-5, by maturity					
30-179 days	3	3/16/67			
180 days to 4 years	2½	1/8/76			
4 years or more	1	10/30/75			
Over 5, by maturity					
30-179 days	6	12/12/74			
180 days to 4 years	2½	1/8/76			
4 years or more	1	10/30/75			

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 and maturity of deposit	Commercial banks				Savings and loan associations and mutual savings banks			
	In effect Dec. 31, 1980		Previous maximum		In effect Dec. 31, 1980		Previous maximum	
	Percent	Effective date	Percent	Effective date	Percent	Effective date	Percent	Effective date
1 Savings	5 $\frac{1}{4}$	7/1/79	5	7/1/73	5 $\frac{1}{2}$	7/1/79	5 $\frac{1}{4}$	(2)
2 Negotiable order of withdrawal accounts ³	5 $\frac{1}{4}$	12/31/80	5	1/1/74	5 $\frac{1}{4}$	12/31/80	5	1/1/74
Time accounts ⁴								
<i>Fixed ceiling rates by maturity⁵</i>								
3 14-89 days ⁶	5 $\frac{1}{4}$	8/1/79	5	7/1/73	(7)	.....	(7)	.....
4 90 days to 1 year	5 $\frac{3}{4}$	1/1/80	5 $\frac{1}{2}$	7/1/73	6	1/1/80	5 $\frac{3}{4}$	(2)
5 1 to 2 years ⁸ .....	.....	.....	5 $\frac{1}{2}$	1/21/70	6 $\frac{1}{2}$	(2)	5 $\frac{3}{4}$	1/21/70
6 2 to 2 $\frac{1}{2}$ years ⁸	6	7/1/73	5 $\frac{3}{4}$	1/21/70	6 $\frac{1}{2}$	(2)	6	1/21/70
7 2 $\frac{1}{2}$ to 4 years ⁸	6 $\frac{1}{2}$	7/1/73	5 $\frac{3}{4}$	1/21/70	6 $\frac{3}{4}$	11/1/73	6	1/21/70
8 4 to 6 years ⁹	7 $\frac{1}{4}$	11/1/73	(10)	.....	7 $\frac{1}{2}$	12/23/74	(10)	.....
9 6 to 8 years ⁹	7 $\frac{1}{2}$	12/23/74	7 $\frac{1}{4}$	11/1/73	7 $\frac{3}{4}$	6/1/78	7 $\frac{1}{2}$	11/1/73
10 8 years or more ⁹	7 $\frac{3}{4}$	6/1/78	(7)	.....	8	6/1/78	(7)	.....
11 Issued to governmental units (all maturities) ¹¹	8	6/1/78	7 $\frac{3}{4}$	12/23/74	8	6/1/78	7 $\frac{3}{4}$	12/23/74
12 Individual retirement accounts and Keogh (H.R. 10) plans (3 years or more) ^{11, 12}	8	6/1/78	7 $\frac{3}{4}$	7/6/77	8	6/1/78	7 $\frac{3}{4}$	7/6/77
<i>Special variable ceiling rates by maturity</i>								
13 6-month money market time deposits ¹³	(14)	(14)	(14)	(14)	(14)	(14)	(14)	(14)
14 2 $\frac{1}{2}$ years or more	(15)	(15)	(16)	(16)	(15)	(15)	(16)	(16)

9. Federal Reserve open market transactions

Millions of dollars

Type of transaction ¹	1980													
	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	7,668	0	187	1,370	2,428	838	322	0	0	200	991	0	1,331
2	Gross sales	7,331	1,722	1,590	0	108	232	0	2,264	47	237	531	600	0
3	Exchange	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Redemptions	3,389	790	400	0	0	0	0	950	0	0	700	500	49
<i>Others within 1 year</i>														
5	Gross purchases	912	0	0	292	109	155	121	0	137	0	0	0	100
6	Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
7	Maturity shift	12,427	383	1,822	921	179	1,670	412	311	2,423	589	596	2,368	754
8	Exchange	-18,251	-403	-2,177	-809	-459	-5,276	-1,479	-788	-3,134	-1,459	-420	-879	-967
9	Redemptions	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>1 to 5 years</i>														
10	Gross purchases	2,138	0	0	355	373	405	465	0	541	0	0	0	0
11	Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
12	Maturity shift	-8,909	-383	-374	-921	-179	-1,302	-412	-311	-720	-589	-596	-2,368	-754
13	Exchange	13,412	403	1,377	809	459	3,000	1,479	788	1,750	1,459	420	500	967
<i>5 to 10 years</i>														
14	Gross purchases	703	0	0	107	62	133	164	0	236	0	0	0	0
15	Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Maturity shift	-3,092	0	-1,364	0	0	-25	0	0	-1,703	0	0	0	0
17	Exchange	2,970	0	450	0	0	1,300	0	0	1,000	0	0	220	0
<i>Over 10 years</i>														
18	Gross purchases	811	0	0	81	64	216	129	0	320	0	0	0	0
19	Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Maturity shift	-426	0	-84	0	0	-342	0	0	0	0	0	0	0
21	Exchange	1,869	0	350	0	0	976	0	0	384	0	0	159	0
<i>All maturities</i>														
22	Gross purchases	12,232	0	187	2,206	3,036	1,747	1,200	0	1,234	200	991	0	1,431
23	Gross sales	7,331	1,722	1,590	0	108	232	0	2,264	47	237	531	600	0
24	Redemptions	3,389	790	400	0	0	0	0	950	0	0	700	500	49
Matched transactions														
25	Gross sales	674,000	53,025	54,541	55,658	57,316	49,934	50,590	48,370	72,315	55,766	55,787	40,944	79,754
26	Gross purchases	675,496	55,557	54,584	54,636	57,479	50,965	52,076	46,023	71,645	56,207	56,462	41,129	78,734
Repurchase agreements														
27	Gross purchases	113,902	5,704	5,407	6,682	3,029	7,717	12,810	10,719	2,783	3,203	20,145	24,169	11,534
28	Gross sales	113,040	6,872	4,787	6,379	3,952	4,811	15,258	10,110	3,016	2,743	19,808	23,924	11,381
29	Net change in government securities	3,869	-1,148	-1,140	1,486	2,168	5,452	238	-4,952	284	863	771	-670	516
FEDERAL AGENCY OBLIGATIONS														
Outright transactions														
30	Gross purchases	668	0	0	0	668	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	145	0	*	5	2	0	2	2	*	91	21	0	22
Repurchase agreements														
33	Gross purchases	28,895	3,049	2,403	1,883	483	1,611	3,035	1,737	1,082	977	5,922	4,825	1,889
34	Gross sales	28,863	3,543	2,372	1,834	563	1,258	3,351	1,242	1,132	1,188	5,734	4,880	1,767
35	Net change in agency obligations	555	-494	31	45	586	353	-318	492	-50	-302	167	-55	99
BANKERS ACCEPTANCES														
36	Outright transactions, net	0	0	0	0	0	0	0	0	0	0	0	0	0
37	Repurchase agreements, net	73	-704	205	-34	-171	366	7	-64	-33	222	67	-43	253
38	Net change in bankers acceptances	73	-704	205	-34	-171	366	7	-64	-33	222	67	-43	253
39	Total net change in System Open Market Account	4,497	-2,345	-903	1,497	2,582	6,171	-73	-4,523	202	784	1,005	-768	868

10. Federal Reserve Banks

A. Consolidated condition statement, 1980

Millions of dollars, end of period

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
ASSETS												
1 Gold certificate account	11,172	11,172	11,172	11,172	11,172	11,172	11,172	11,172	11,168	11,163	11,162	11,161
2 Special drawing rights certificate account	2,968	2,968	2,968	2,968	2,968	3,018	3,118	3,268	3,268	3,268	3,368	2,518
3 Coin ¹	469	468	415	387	401	408	399	405	427	429	416	397
Loans												
4 Member bank borrowings	828	3,364	2,502	4,770	602	215	562	1,515	982	1,567	2,284	1,809
5 Other	0	0	0	0	0	0	0	0	0	0	0	0
Acceptances												
6 Bought outright	0	0	0	0	0	0	0	0	0	0	0	0
7 Held under repurchase agreement	0	205	171	0	366	373	310	277	499	566	523	776
Federal agency obligations												
8 Bought outright	8,216	8,216	8,211	8,877	8,877	8,875	8,873	8,873	8,782	8,761	8,761	8,739
9 Held under repurchase agreement	0	31	80	0	353	37	531	482	271	459	404	525
U.S. government securities												
Bought outright												
10 Bills	45,264	43,503	43,851	46,335	47,972	49,781	44,220	43,503	43,907	44,341	43,425	43,688
Certificates												
11 Special	0	0	0	0	0	0	0	0	0	0	0	0
12 Other	0	0	0	0	0	0	0	0	0	0	0	0
13 Notes	56,494	56,411	57,164	57,707	57,425	58,174	58,174	58,703	58,703	58,703	58,618	58,718
14 Bonds	14,553	14,636	14,719	14,783	15,974	16,103	16,103	16,808	16,808	16,808	16,893	16,893
15 Total bought outright ²	116,311	114,550	115,734	118,825	121,371	124,058	118,497	119,014	119,418	119,852	118,936	119,299
16 Held under repurchase agreement	0	621	923	0	2,906	457	1,066	834	1,293	1,630	1,876	2,029
17 Total U.S. government securities	116,311	115,171	116,657	118,825	124,277	124,515	119,563	119,848	120,711	121,482	120,812	121,328
18 Total loans and securities	125,355	126,987	127,621	132,472	134,475	134,015	129,839	130,995	131,245	132,835	132,784	133,177
Cash items in process of collection												
19	10,050	8,906	8,949	10,595	8,386	9,375	8,312	9,721	12,481	8,691	12,831	12,554
20 Bank premises	411	411	430	433	448	441	445	449	450	453	457	457
Other assets												
21 Denominated in foreign currencies ³	2,220	2,123	2,378	2,236	2,304	2,339	2,201	2,235	2,245	2,750	3,631	5,104
22 All other	2,606	1,880	2,202	2,894	2,403	2,779	3,022	2,645	2,879	2,957	2,451	3,177
23 Total assets	155,251	154,915	156,135	163,157	162,557	163,547	158,508	160,890	164,163	162,546	167,100	168,545

10. Federal Reserve Banks—Continued

A. Consolidated condition statement, 1980—Continued

Millions of dollars, end of period

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
LIABILITIES												
24 Federal Reserve notes ⁴	108,927	109,170	110,597	111,524	113,118	114,502	115,654	116,925	117,144	118,248	121,191	124,241
Deposits												
25 Member bank reserve accounts	31,232	31,725	31,870	32,927	31,804	33,187	27,548	29,338	28,146	30,518	31,528	27,456
26 Edge Act corporations	244	328	308	315	376	397	372	342	0	0	0	0
27 U.S. agencies and branches of foreign banks	16	55	92	40	202	28	0	0	0	0	0	0
28 Total	31,492	32,108	32,270	33,282	32,382	33,612	27,920	29,680	28,146	30,518	31,528	27,456
29 U.S. Treasury—General account	2,931	2,417	2,334	4,561	4,523	3,199	3,954	2,742	4,102	1,864	2,435	3,062
30 Foreign	440	450	468	648	380	691	436	336	460	368	368	411
31 Other	339	350	313	553	1,160	1,332	500	383	363	338	478	617
32 Total deposits	35,202	35,325	35,385	39,044	38,445	38,834	32,810	33,141	33,071	33,088	34,809	31,546
33 Deferred availability cash items	5,440	5,752	5,267	7,523	5,911	5,208	5,504	6,254	9,289	6,497	6,039	8,087
34 Other liabilities and accrued dividends ⁵	2,425	2,106	2,173	2,470	2,389	2,250	1,957	1,879	1,877	2,042	2,317	2,265
35 Total liabilities	151,994	152,353	153,422	160,561	159,863	160,794	155,925	158,199	161,381	159,875	164,356	166,139
CAPITAL ACCOUNTS												
36 Capital paid in	1,153	1,153	1,159	1,162	1,164	1,169	1,175	1,180	1,184	1,199	1,199	1,203
37 Surplus	1,145	1,145	1,145	1,145	1,145	1,145	1,145	1,145	1,145	1,145	1,145	1,203
38 Other capital accounts	959	264	409	289	385	439	263	366	453	327	400	0
39 Total liabilities and capital accounts	155,251	154,915	156,135	163,157	162,557	163,547	158,508	160,890	164,163	162,546	167,100	168,545
40 MEMO: Marketable U.S. government securities held in custody for foreign and international account.	81,039	80,625	77,566	74,045	75,691	82,226	82,862	84,331	84,526	86,150	90,529	91,795

10. Federal Reserve Banks—Continued
B. Federal Reserve note statement, 1980

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) . . .	125,707	127,046	128,418	130,478	131,334	132,861	134,545	134,781	137,292	137,871	138,699	140,184
2 Less—Notes held by Reserve Bank ¹	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	20,148	19,623	17,508	15,943
3 Federal Reserve notes, net	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	117,144	118,248	121,191	124,241
<i>Collateral held against notes outstanding</i>												
4 Gold certificate account	11,172	11,172	11,172	11,172	11,172	11,172	11,172	11,172	11,168	11,163	11,162	11,161
5 Special drawing rights certificate account	2,968	2,968	2,968	2,968	2,968	3,018	3,118	3,268	3,268	3,268	3,368	2,518
6 Other eligible assets	635	1,473	1,665	1,613	42	29	86	553	0	0	0	0
7 U.S. government securities	110,932	111,433	112,613	114,725	117,152	118,642	120,169	119,788	102,708	103,817	106,661	110,562
8 Total collateral	125,707	127,046	128,418	130,478	131,334	132,861	134,545	134,781	117,144	118,248	121,191	124,241

C. Maturity distribution of loans and securities held, 1980

Millions of dollars, end of period

Type and maturity grouping	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Loans	828	3,364	2,502	4,770	602	215	562	1,515	982	1,567	2,283	1,809
2 Within 15 days	813	3,324	2,458	4,716	594	211	560	1,510	973	1,550	2,272	1,757
3 16 days to 90 days	15	40	44	54	8	4	2	5	9	17	11	52
4 91 days to 1 year	0	0	0	0	0	0	0	0	0	0	0	0
5 Acceptances	0	205	171	0	366	373	310	277	499	566	523	776
6 Within 15 days	0	205	171	0	366	373	310	277	499	566	523	776
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	116,311	115,171	116,657	118,825	124,277	124,515	119,563	119,848	120,711	121,482	120,812	121,328
10 Within 15 days ¹	3,878	3,086	4,238	7,519	4,821	3,633	4,693	3,394	3,168	2,993	5,494	4,780
11 16 days to 90 days	22,815	27,708	25,319	22,179	28,363	28,039	21,908	20,302	22,479	24,059	23,086	23,499
12 91 days to 1 year	36,211	30,615	32,907	34,155	31,349	31,686	31,328	32,139	30,751	30,293	28,934	30,187
13 Over 1 year to 5 years	27,885	28,888	29,131	29,784	32,298	33,418	33,895	36,037	36,336	36,160	34,942	34,505
14 Over 5 years to 10 years	12,774	11,860	11,967	12,029	13,437	13,601	13,601	13,134	13,135	13,135	13,354	13,355
15 Over 10 years	12,748	13,014	13,095	13,159	14,009	14,138	14,138	14,842	14,842	14,842	15,002	15,002
16 Federal agency obligations	8,216	8,247	8,291	8,877	9,230	8,912	9,404	9,355	9,053	9,220	9,165	9,264
17 Within 15 days ¹	79	219	224	48	528	223	615	769	522	63	556	705
18 16 days to 90 days	546	268	279	409	417	518	761	607	508	1,003	467	426
19 91 days to 1 year	1,277	1,480	1,478	1,627	1,612	1,499	1,310	1,249	1,312	1,558	1,495	1,519
20 Over 1 year to 5 years	4,238	4,242	4,337	4,778	4,670	4,663	4,770	4,802	4,818	4,771	4,870	4,837
21 Over 5 years to 10 years	1,356	1,318	1,253	1,271	1,259	1,265	1,204	1,184	1,149	1,140	1,092	1,092
22 Over 10 years	720	720	720	744	744	744	744	744	744	685	685	685

11. Demand deposits, debits, and deposit turnover, by major banking group
A. Seasonally adjusted

Period	Demand deposits ¹ (billions of dollars)			Debits ¹ (annual rate, billions of dollars)			Deposit turnover (annual rate, ratio of debits to deposits)		
	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
1979-January	297.7	28.0	273.7	44,799.6	16,345.5	28,454.1	150.5	584.3	105.5
February	295.0	27.3	267.7	44,153.0	15,428.8	28,724.2	149.7	565.1	107.3
March	294.4	27.4	267.1	45,326.0	15,637.7	29,688.2	153.9	571.7	111.2
April	301.0	27.3	273.7	46,772.4	16,898.4	29,874.1	155.4	618.3	109.2
May	299.9	27.4	272.5	47,777.9	17,212.6	30,565.4	159.3	628.3	112.2
June	304.6	28.8	275.8	50,478.0	19,748.5	30,729.5	165.7	685.5	111.4
July	306.7	28.5	278.2	52,030.9	19,992.5	32,038.4	169.6	700.7	115.2
August	306.1	28.7	277.4	52,816.6	20,364.1	32,452.5	172.5	709.1	117.0
September	313.1	29.7	283.5	54,498.6	21,119.0	33,379.6	174.0	711.5	117.8
October	313.1	30.8	282.3	53,170.5	19,679.6	33,490.9	169.8	639.1	118.6
November	311.2	29.9	281.3	51,666.2	19,224.3	32,441.9	166.0	643.0	115.3
December	311.2	30.0	281.3	53,809.8	20,500.8	33,309.1	172.9	684.0	118.4
1980-January	310.6	31.0	279.6	58,797.2	23,679.8	35,117.5	189.3	763.4	125.6
February	312.1	31.1	281.0	59,369.9	23,036.5	36,333.4	190.2	741.2	129.3
March	310.6	31.1	279.6	59,186.7	22,937.8	36,248.9	190.5	738.0	129.7
April	294.5	29.5	265.0	57,889.3	23,792.7	34,096.6	196.6	805.9	128.7
May	301.9	29.3	272.6	61,493.4	25,509.2	35,984.2	203.7	871.8	132.0
June	305.0	30.3	274.7	61,790.2	24,789.6	37,000.6	202.6	817.1	134.7
July	309.1	30.2	278.8	63,257.8	25,540.9	37,716.9	204.7	844.6	135.3
August	317.5	31.1	286.4	65,498.2	26,708.4	38,789.8	206.3	859.7	135.4
September	321.2	31.9	289.3	65,258.6	26,104.7	39,154.0	203.2	818.6	135.3
October	323.4	32.6	290.8	65,346.7	26,035.0	39,311.7	202.1	799.5	135.2
November	319.5	31.8	287.7	67,621.4	26,821.8	40,799.6	211.6	842.2	141.8
December	314.2	31.6	282.6	69,950.2	27,352.2	42,598.0	222.7	865.8	150.8

B. Not seasonally adjusted

Period	Demand deposits ¹ (billions of dollars)			Debits ¹ (annual rate, billions of dollars)			Deposit turnover (annual rate, ratio of debits to deposits)		
	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
1979-January	305.5	29.2	276.3	47,442.7	17,309.9	30,132.8	155.3	592.0	109.4
February	290.3	27.4	262.9	40,090.9	14,382.8	25,708.2	150.5	584.3	105.5
March	290.3	27.5	262.8	47,139.0	16,797.7	30,341.4	162.4	610.7	115.4
April	303.7	27.3	276.4	46,912.7	17,008.8	29,903.9	154.5	623.0	108.2
May	294.5	26.9	267.6	48,590.1	17,413.5	31,176.7	165.0	647.3	116.5
June	304.3	29.1	275.3	50,831.4	19,487.3	31,344.1	167.0	670.7	113.9
July	307.3	28.9	278.5	51,510.6	19,280.0	32,230.6	167.6	667.8	115.7
August	300.0	27.3	272.7	53,503.2	20,077.1	33,426.1	178.3	735.1	122.6
September	311.9	29.3	282.6	49,648.2	19,072.5	30,575.7	159.2	651.4	108.2
October	312.1	29.9	282.3	55,616.3	20,316.9	35,299.4	178.2	680.5	125.0
November	313.4	30.1	283.3	50,994.6	19,169.0	31,825.5	162.7	636.7	112.3
December	321.5	31.2	290.3	55,047.5	21,538.6	33,508.9	171.2	689.4	115.4
1980-January	318.8	32.4	286.4	62,325.1	25,311.2	37,013.8	195.6	781.6	129.3
February	307.5	31.4	276.3	54,679.7	21,761.6	32,918.1	178.0	698.8	119.3
March	306.9	31.2	275.7	58,950.0	23,389.8	35,560.2	192.5	749.5	129.3
April	297.7	29.5	268.2	60,494.2	24,761.0	35,733.2	203.6	838.7	133.5
May	297.0	28.7	268.3	60,386.5	24,762.1	35,624.4	203.7	861.8	133.1
June	305.2	30.6	274.6	61,913.7	24,728.2	37,185.5	203.2	808.6	135.6
July	310.3	30.6	279.7	65,282.0	25,867.9	39,414.2	210.8	845.9	141.2
August	311.1	29.6	281.5	61,306.3	24,106.9	37,199.4	197.1	814.8	132.1
September	319.9	31.5	288.4	64,214.5	25,373.8	38,840.7	200.7	806.2	134.7
October	322.4	31.6	290.8	68,810.1	27,532.8	41,277.3	213.4	871.5	141.9
November	321.8	32.1	289.7	61,332.6	24,245.7	37,086.9	190.6	756.1	128.0
December	324.5	32.9	291.6	77,294.9	31,076.2	46,218.8	238.2	944.1	158.5

12. Savings deposits, debits, and deposit turnover, by type of depositor
Not seasonally adjusted

Period	Savings deposits ¹ (billions of dollars)			Debits (annual rate, billions of dollars)			Deposit turnover (annual rate, ratio of debits to deposits)		
	All depositors	Business ²	Other	All depositors	Business ²	Other	All depositors	Business ²	Other
1979-January	217.8	11.0	200.2	596.8	75.3	468.3	2.7	6.8	2.3
February	215.9	10.4	197.8	438.4	55.4	332.3	2.0	5.3	1.7
March	216.5	10.5	197.3	587.6	78.2	448.6	2.7	7.4	2.3
April	217.7	10.7	197.1	687.0	75.1	535.5	3.2	7.0	2.7
May	216.0	10.7	194.9	726.6	74.1	568.4	3.4	6.9	2.9
June	217.1	10.6	195.8	654.4	75.8	494.7	3.0	7.1	2.5
July	219.1	10.7	197.0	766.0	78.1	605.6	3.5	7.3	3.1
August	218.4	11.1	195.1	721.9	81.3	548.8	3.3	7.3	2.8
September	216.6	11.2	193.1	663.4	77.5	492.5	3.1	6.9	2.6
October	213.3	10.8	190.0	833.4	90.7	629.7	3.9	8.4	3.3
November	206.6	10.5	183.6	765.0	81.7	577.3	3.7	7.8	3.1
December	204.6	10.2	181.8	733.4	84.3	545.1	3.6	8.3	3.0
1980-January	203.8	9.8	180.7	874.2	91.7	640.5	4.3	9.4	3.5
February	200.4	9.5	177.6	762.8	84.0	560.8	3.8	8.8	3.2
March	196.8	9.0	174.1	826.3	90.6	610.4	4.2	10.1	3.5
April	192.3	8.7	169.8	908.3	92.7	647.9	4.7	10.6	3.8
May	190.6	8.9	167.9	765.6	85.5	542.3	4.0	9.6	3.2
June	196.3	9.6	171.2	766.6	88.4	525.4	3.9	9.2	3.1
July	204.0	10.4	176.9	809.8	90.3	560.8	4.0	8.7	3.2
August	208.3	11.0	179.7	793.2	87.4	560.3	3.8	8.0	3.1
September	210.2	11.1	180.5	921.1	95.8	649.0	4.4	8.6	3.6
October	210.9	11.3	180.4	973.8	100.1	688.2	4.6	8.8	3.8
November	210.7	11.3	178.9	842.8	95.6	573.7	4.0	8.5	3.2
December	204.5	10.6	173.0	1,041.6	119.2	704.2	5.1	11.3	4.1

13. Measures of the money stock¹

A. Seasonally adjusted

Billions of dollars

Year and month	Measures					Components					
	M1-A	M1-B	M2	M3	L	Currency	Demand deposits	Traveler's checks ²	Savings deposits	Small time deposits ³	Large time deposits ⁴
1977-January	310.6	314.2	1,183.0	1,314.6	1,542.3	81.3	226.6	2.8	453.8	401.9	117.7
February	312.5	316.1	1,195.5	1,327.7	1,558.3	81.9	227.7	2.8	458.8	406.7	117.8
March	314.4	318.2	1,206.9	1,340.4	1,572.8	82.4	229.2	2.9	461.9	412.0	118.3
April	317.0	320.8	1,218.2	1,352.0	1,587.1	83.1	230.9	2.9	465.6	417.2	118.5
May	317.5	321.4	1,229.6	1,366.3	1,603.4	83.7	230.8	2.9	468.3	423.0	119.1
June	319.1	323.2	1,237.7	1,378.4	1,618.9	84.2	231.9	3.0	469.3	429.0	123.4
July	321.3	325.5	1,247.7	1,391.8	1,635.3	85.2	233.1	3.0	471.8	434.1	126.4
August	322.6	326.9	1,258.3	1,406.5	1,653.2	85.7	233.9	3.0	475.4	438.5	129.6
September	324.9	329.4	1,268.9	1,420.2	1,669.5	86.4	235.5	3.0	478.2	443.3	132.2
October	327.5	332.2	1,277.0	1,432.3	1,686.1	87.1	237.3	3.1	480.3	446.8	136.3
November	329.5	334.2	1,287.7	1,449.2	1,707.7	87.8	238.6	3.1	483.9	450.1	140.7
December	331.4	336.4	1,296.4	1,462.5	1,722.7	88.6	239.7	3.1	486.5	453.8	145.1
1978-January	334.9	339.9	1,305.3	1,474.4	1,739.0	89.2	242.5	3.1	488.8	457.1	148.7
February	335.0	340.2	1,312.4	1,485.7	1,754.5	89.9	242.0	3.1	491.7	459.9	152.2
March	336.3	341.5	1,320.4	1,500.6	1,770.6	90.7	242.5	3.2	493.1	463.4	158.0
April	339.7	345.2	1,328.6	1,514.6	1,789.5	91.2	245.3	3.2	494.0	467.0	163.6
May	343.0	348.7	1,339.0	1,531.5	1,809.9	92.2	247.6	3.3	495.1	471.3	169.0
June	345.6	351.3	1,345.8	1,541.3	1,824.2	92.9	249.4	3.3	492.6	479.3	173.6
July	347.1	352.9	1,353.7	1,553.5	1,840.1	93.4	250.3	3.3	487.7	489.3	177.1
August	348.8	354.8	1,364.1	1,569.1	1,858.8	94.1	251.3	3.4	486.3	497.1	180.8
September	352.1	358.2	1,376.7	1,584.2	1,876.8	95.0	253.7	3.4	486.4	505.9	183.5
October	352.8	359.0	1,384.3	1,592.7	1,889.0	95.7	253.7	3.4	484.2	513.9	183.9
November	354.0	361.6	1,394.6	1,611.5	1,915.4	96.5	254.0	3.5	480.8	523.0	190.8
December	354.8	364.2	1,404.2	1,625.7	1,936.5	97.4	253.9	3.5	475.5	533.3	194.0
1979-January	353.8	364.8	1,411.7	1,636.1	1,953.2	98.2	252.1	3.5	468.0	546.5	197.4
February	353.4	365.9	1,420.5	1,648.0	1,970.3	98.9	251.1	3.5	462.7	555.9	200.0
March	355.4	368.9	1,432.5	1,660.7	1,991.1	99.6	252.3	3.6	459.4	564.7	199.9
April	359.4	374.5	1,446.5	1,674.6	2,012.4	100.3	255.5	3.6	454.9	574.6	198.8
May	359.0	374.5	1,456.4	1,686.5	2,033.7	101.0	254.3	3.7	451.4	583.3	198.6
June	363.0	378.5	1,470.2	1,701.5	2,061.7	101.9	257.5	3.6	450.1	591.0	198.9
July	365.9	382.2	1,482.7	1,714.9	2,079.0	102.7	259.6	3.6	449.3	598.1	200.3
August	367.5	384.5	1,495.3	1,731.6	2,096.8	103.7	260.1	3.6	447.5	606.8	204.2
September	369.1	386.4	1,506.8	1,751.2	2,121.1	104.6	260.8	3.7	442.3	618.0	210.8
October	369.7	387.2	1,510.8	1,760.2	2,132.8	105.2	260.8	3.7	430.6	630.8	216.7
November	371.2	388.7	1,517.1	1,765.5	2,140.6	105.6	261.8	3.7	420.1	645.8	218.1
December	372.7	390.5	1,525.2	1,775.1	2,151.1	106.1	262.8	3.8	416.5	652.7	219.7
1980-January	374.4	392.7	1,538.7	1,791.5	2,174.7	107.3	263.3	3.8	412.6	660.4	222.8
February	377.2	396.9	1,553.4	1,811.0	2,198.9	108.1	265.2	3.8	406.4	669.2	227.5
March	376.5	396.7	1,559.6	1,818.6	2,210.4	108.9	263.8	3.8	396.0	683.5	230.2
April	370.1	391.0	1,553.6	1,816.9	2,218.2	109.1	257.1	3.8	381.9	702.2	234.4
May	370.4	391.3	1,568.2	1,832.8	2,231.5	110.4	256.1	3.8	377.7	712.9	235.9
June	373.6	394.9	1,589.3	1,851.9	2,245.9	111.1	258.7	3.8	384.6	714.1	233.3
July	376.6	399.3	1,614.0	1,872.9	2,263.7	112.1	260.7	3.8	395.9	712.6	228.2
August	382.8	406.9	1,633.4	1,896.7	2,290.5	113.4	265.4	3.9	404.6	713.6	229.6
September	386.4	411.8	1,644.9	1,911.9	2,308.1	113.8	268.6	4.0	407.9	718.1	233.4
October	390.1	416.3	1,654.0	1,927.5	2,325.6	114.9	271.2	4.0	407.8	724.0	237.7
November	391.3	419.1	1,668.5	1,950.7	2,356.1	115.7	271.6	4.1	406.1	738.0	245.4
December	387.7	415.6	1,669.4	1,963.5	2,377.4	116.1	267.4	4.2	393.0	756.8	256.8

13. Measures of the money stock¹—Continued

B. Not seasonally adjusted

Billions of dollars

Year and month	Measures					Components								
	M1-A	M1-B	M2	M3	L	Currency	Demand deposits	Traveler's checks ²	Other checkable deposits ⁵	Overnight RPs and Eurodollars ⁶	Money market mutual funds	Savings deposits	Small time deposits ³	Large time deposits ⁴
1977—January	314.9	318.4	1,184.4	1,317.2	1,544.7	80.7	231.5	2.6	3.6	12.4	3.6	451.0	401.9	118.9
February	306.1	309.7	1,187.2	1,319.9	1,552.1	80.9	222.5	2.7	3.7	12.9	3.8	455.0	408.6	118.4
March	309.3	313.1	1,204.3	1,338.2	1,572.3	81.7	224.8	2.7	3.8	13.8	3.8	461.9	414.6	118.7
April	319.5	323.4	1,225.6	1,358.5	1,594.6	82.9	233.9	2.7	3.9	13.8	3.7	467.9	419.7	117.6
May	312.6	316.4	1,227.2	1,363.5	1,601.9	83.5	226.2	2.8	3.9	16.1	3.6	469.4	424.4	118.7
June	318.4	322.5	1,241.1	1,379.9	1,619.6	84.3	231.1	3.1	4.1	15.5	3.5	472.7	429.7	121.6
July	322.9	327.1	1,253.7	1,395.9	1,637.9	85.7	233.8	3.4	4.2	15.7	3.4	476.1	434.1	124.6
August	320.8	325.1	1,256.5	1,404.4	1,650.4	85.8	231.6	3.4	4.4	16.8	3.4	477.1	436.8	129.2
September	324.2	328.8	1,266.6	1,417.5	1,666.0	86.2	234.8	3.2	4.6	17.2	3.5	478.8	441.1	131.8
October	328.3	333.0	1,277.6	1,432.9	1,686.3	87.0	238.3	3.1	4.7	17.0	3.5	481.3	445.5	136.3
November	331.7	336.5	1,284.5	1,446.8	1,704.8	88.5	240.2	3.0	4.8	18.6	3.6	481.5	447.1	141.5
December	340.1	345.1	1,299.0	1,467.7	1,726.7	90.3	247.0	2.9	5.0	18.6	3.8	483.1	451.3	147.7
1978—January	339.4	344.5	1,307.6	1,478.5	1,742.5	88.6	247.8	2.9	5.1	18.1	4.2	485.9	457.8	150.5
February	327.8	332.9	1,302.6	1,477.3	1,747.5	88.9	236.0	3.0	5.2	18.6	4.8	486.7	462.4	153.5
March	330.5	335.8	1,316.6	1,498.0	1,769.9	89.9	237.6	3.0	5.3	19.7	5.3	491.9	466.6	159.3
April	343.0	348.4	1,336.1	1,521.1	1,797.5	90.9	249.0	3.0	5.5	19.5	5.8	495.1	470.0	162.7
May	337.7	343.3	1,335.0	1,526.9	1,807.3	91.9	242.6	3.1	5.6	20.4	6.3	495.0	472.8	168.3
June	344.7	350.4	1,348.4	1,540.9	1,823.8	92.9	248.5	3.4	5.8	18.7	6.8	495.4	479.8	170.6
July	349.1	354.9	1,360.1	1,557.0	1,842.4	94.0	251.3	3.8	5.9	19.5	7.2	492.5	488.9	174.2
August	346.9	352.9	1,362.7	1,566.4	1,855.5	94.3	248.8	3.8	6.0	21.0	7.8	489.2	494.8	179.4
September	352.0	358.1	1,375.8	1,582.2	1,873.8	94.9	253.5	3.6	6.1	20.7	8.4	488.8	502.7	182.4
October	354.4	360.6	1,387.3	1,595.7	1,891.2	95.7	255.3	3.5	6.3	21.3	8.9	487.2	512.4	183.7
November	356.5	364.1	1,392.9	1,611.7	1,914.6	97.4	255.7	3.3	7.6	22.8	9.4	479.3	520.3	192.7
December	364.2	373.6	1,409.0	1,634.6	1,943.6	99.4	261.5	3.3	9.4	23.9	10.3	472.6	531.7	198.1
1979—January	358.0	369.0	1,413.6	1,640.3	1,955.9	97.5	257.2	3.3	11.1	23.5	12.1	464.6	547.4	199.7
February	345.5	357.5	1,409.1	1,638.5	1,962.2	97.7	244.5	3.3	12.0	24.5	14.5	456.9	558.8	201.9
March	348.8	362.0	1,427.1	1,657.3	1,989.8	98.7	246.7	3.4	13.3	25.9	16.8	457.1	568.6	201.8
April	362.7	377.4	1,453.1	1,680.3	2,020.0	99.9	259.3	3.4	14.8	26.7	19.2	454.7	578.5	197.9
May	353.4	368.2	1,450.6	1,680.0	2,030.4	100.7	249.2	3.5	14.9	28.7	21.8	450.2	584.9	197.9
June	362.1	377.9	1,472.4	1,699.9	2,061.0	101.9	256.5	3.8	15.9	29.3	24.6	452.1	591.7	195.1
July	367.9	384.5	1,488.6	1,717.6	2,080.2	103.2	260.6	4.0	16.7	28.5	28.0	454.0	596.9	197.1
August	365.8	383.0	1,493.7	1,728.2	2,092.6	103.9	257.8	4.1	17.2	28.7	31.2	450.9	603.3	202.3
September	369.2	386.8	1,505.8	1,748.7	2,117.6	104.5	260.8	3.9	17.7	29.9	33.7	445.4	613.5	209.3
October	371.5	389.2	1,514.3	1,763.2	2,134.4	105.2	262.5	3.8	17.7	28.9	36.9	434.4	628.5	216.2
November	373.8	391.4	1,516.1	1,766.7	2,139.9	106.6	263.7	3.6	17.7	25.8	40.4	419.1	643.1	220.5
December	382.5	400.6	1,531.3	1,785.5	2,158.8	108.3	270.8	3.5	18.2	25.4	43.6	413.9	651.4	223.9
1980—January	378.4	397.2	1,541.3	1,796.6	2,177.7	106.6	268.3	3.6	18.8	27.5	49.1	409.6	661.5	225.3
February	368.5	387.5	1,541.8	1,801.4	2,190.7	106.8	258.1	3.6	19.1	27.8	56.7	400.7	672.7	229.5
March	369.5	389.1	1,554.2	1,815.4	2,210.0	107.9	257.9	3.6	19.7	26.3	60.9	393.3	688.3	232.5
April	373.3	393.9	1,560.8	1,822.9	2,227.0	108.7	260.9	3.6	20.7	22.0	60.4	381.4	706.9	233.1
May	364.6	384.7	1,562.6	1,826.4	2,229.4	109.9	251.0	3.7	20.2	23.4	66.8	376.4	715.2	235.0
June	372.7	394.3	1,591.3	1,849.5	2,245.3	111.1	257.6	4.0	21.7	25.3	74.2	386.3	715.1	228.9
July	378.7	401.8	1,619.4	1,874.9	2,264.1	112.7	261.7	4.3	23.2	29.6	80.6	400.3	711.1	224.8
August	381.1	405.4	1,630.7	1,891.9	2,284.8	113.7	263.0	4.4	24.4	31.7	80.7	408.0	709.0	227.4
September	386.6	412.3	1,643.3	1,908.7	2,303.9	113.7	268.6	4.3	25.9	33.0	78.2	411.4	712.5	231.8
October	391.7	418.4	1,657.5	1,930.5	2,326.5	114.9	272.8	4.1	26.8	32.7	77.4	411.9	721.2	237.4
November	394.1	421.9	1,666.9	1,951.7	2,354.1	116.7	273.5	3.9	28.0	32.8	77.0	405.0	734.6	248.0
December	397.7	425.9	1,675.2	1,974.0	2,384.0	118.4	275.4	3.9	28.3	32.4	75.8	390.2	755.2	261.4

14. Aggregate reserves of depository institutions and member bank deposits

A. Reserves, 1980¹

Month	Seasonally adjusted				Not seasonally adjusted					
	Total reserves	Non-borrowed	Required	Monetary base ²	Total reserves	Non-borrowed	Required	Monetary base ²	Excess	Borrowings
	Billions of dollars								Millions of dollars	
January	43,442	42,201	43,192	154.7	45,179	43,938	44,928	155.9	251	1,241
February	43,350	41,695	43,139	155.6	43,177	41,522	42,966	154.0	211	1,655
March	43,669	40,846	43,483	156.7	43,096	40,273	42,910	154.9	186	2,823
April	44,846	42,391	44,649	158.0	44,880	42,425	44,683	157.5	197	2,455
May	44,445	43,427	44,267	158.8	43,963	42,945	43,785	157.8	178	1,018
June	43,959	43,580	43,756	159.1	43,472	43,092	43,268	158.6	203	379
July	42,781	42,387	42,497	158.9	42,859	42,464	42,575	159.6	284	395
August	40,749	40,090	40,447	158.2	40,373	39,715	40,071	158.0	302	658
September	41,517	40,206	41,262	159.4	41,164	39,852	40,908	159.0	256	1,311
October	41,727	40,417	41,521	160.7	41,704	40,394	41,498	160.6	206	1,310
November	41,251	39,191	40,731	160.5	41,244	39,184	40,723	161.6	521	2,059
December	40,127	38,437	39,659	159.4	40,614	38,924	40,146	162.4	468	1,690

B. Deposits, 1980

Billions of dollars

Month	Seasonally adjusted					Not seasonally adjusted						
	Deposits subject to reserve requirements ¹					Deposits subject to reserve requirements ¹						
	Total	Time and savings	Private demand			U.S. gov-ernment demand	Total	Time and savings	Private demand			U.S. gov-ernment demand
Total			Net inter-bank	Other	Total				Net inter-bank	Other		
January	644.1	452.3	189.5	13.6	176.0	2.3	652.5	455.0	195.4	14.5	180.9	2.1
February	647.2	454.4	190.9	14.5	176.4	1.9	643.9	455.8	186.2	14.3	172.0	1.8
March	649.1	457.9	189.4	15.6	173.9	1.8	648.0	460.6	185.5	15.2	170.4	1.9
April	655.4	464.2	188.7	17.2	171.5	2.4	657.7	464.7	190.4	16.8	173.6	2.6
May	656.8	467.6	187.3	17.1	170.2	1.8	651.5	467.7	182.1	16.2	165.9	1.7
June	658.0	467.9	188.4	16.9	171.5	1.7	656.9	467.4	187.2	16.6	170.6	2.3
July	658.5	467.0	189.1	16.6	172.5	2.5	658.2	466.0	190.0	16.8	173.2	2.2
August	667.8	474.2	191.5	14.4	177.1	2.1	662.5	471.8	189.0	14.2	174.8	1.7
September	678.2	482.0	194.5	15.9	178.6	1.8	675.6	479.6	193.9	15.9	178.0	2.1
October	684.7	486.7	195.6	16.5	179.1	2.4	684.2	485.7	196.4	16.5	179.8	2.1
November	694.3	494.1	198.0	17.3	180.6	2.2	694.5	493.2	199.5	18.0	181.5	1.9
December	701.8	504.0	195.9	17.5	178.4	1.9	710.3	505.0	203.2	18.2	185.0	2.1

15. Loans and securities of all commercial banks¹

Billions of dollars; averages of Wednesday figures

Category	Seasonally adjusted						Not seasonally adjusted					
	1979											
	Jan.	Feb.	Mar.	Apr.	May	June	Jan.	Feb.	Mar.	Apr.	May	June
1 Total loans and securities² . . .	1,029.7³	1,041.3	1,049.3	1,061.3	1,068.8	1,080.2	1,029.5³	1,031.5	1,044.0	1,060.0	1,066.4	1,083.6
2 U.S. Treasury securities	92.8	93.1	93.8	93.9	94.1	95.0	93.6	93.7	95.7	96.9	94.7	95.3
3 Other securities	177.7	178.6	179.5	180.2	181.0	181.4	177.3	177.7	178.9	180.5	181.3	181.9
4 Total loans and leases²	759.2³	769.6	776.0	787.2	793.7	803.8	758.5³	760.1	769.4	782.6	790.3	806.3
5 Commercial and industrial loans	251.3 ³	256.2	259.3	263.6	267.4	270.9	250.5 ³	253.3	257.8	264.2	268.1	272.5
6 Real estate loans	212.6 ³	214.9	217.1	219.2	221.4	223.9	212.6 ³	214.0	215.8	218.1	220.5	223.7
7 Loans to individuals	167.0	169.4	171.7	174.0	175.3	177.0	167.0	167.8	169.1	171.7	173.9	176.5
8 Security loans	20.0	21.0	20.9	22.2	22.6	22.7	20.3	20.5	20.7	21.9	21.6	22.8
9 Loans to nonbank financial institutions	26.8 ³	26.6	26.4	26.7	27.0	27.2	26.6 ³	26.0	25.8	26.4	26.9	27.4
10 Agricultural loans	28.5	28.6	28.6	28.9	29.2	29.5	28.2	28.1	28.1	28.5	29.1	29.6
11 Lease financing receivables	7.5	7.6	7.7	7.8	8.0	8.1	7.5	7.6	7.7	7.8	8.0	8.1
12 All other loans	45.5	45.4	44.2	44.6	42.8	44.4	46.0	42.7	44.3	44.0	42.4	45.7
MEMO												
13 Total loans and securities plus loans sold^{2, 4}	1,033.3³	1,044.9	1,052.8	1,064.9	1,072.5	1,083.9	1,033.1³	1,035.1	1,047.5	1,063.6	1,070.0	1,087.3
14 Total loans plus loans sold ^{2, 4}	762.8 ³	773.2	779.5	790.8	797.4	807.6	762.1 ³	763.7	772.9	786.2	794.0	810.1
15 Total loans sold to affiliates ⁴	3.6	3.6	3.5	3.6	3.7	3.8	3.6	3.6	3.5	3.6	3.7	3.8
16 Commercial and industrial loans plus loans sold ⁴	253.9 ³	258.7	261.8	266.2	270.0	273.8	253.0 ³	255.8	260.3	266.8	270.8	275.3
17 Commercial and industrial loans sold ⁴	2.5	2.5	2.5	2.6	2.7	2.8	2.5	2.5	2.5	2.6	2.7	2.8
18 Acceptances held	6.8	7.3	7.0	7.0	7.0	7.3	7.2	7.2	7.0	6.8	6.8	7.2
19 Other commercial and industrial loans	244.5	248.9	252.4	256.6	260.4	263.7	243.3	246.1	250.8	257.4	261.3	265.3
20 To U.S. addressees ⁵	229.4	233.3	236.0	240.1	243.9	246.9	227.7	230.4	234.8	241.1	245.0	248.6
21 To non-U.S. addressees ⁵	15.1	15.6	16.4	16.5	16.5	16.7	15.6	15.7	16.0	16.3	16.3	16.7
22 Loans to foreign banks	22.0	21.8	21.4	20.9	19.9	20.8	23.0	20.5	20.9	20.4	19.2	21.6
23 Loans to commercial banks in the United States	54.1	53.1	57.1	60.3	61.3	66.2	56.2	55.8	59.0	62.5	58.6	65.3
	July	Aug.	Sept.	Oct.	Nov.	Dec.	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total loans and securities² . . .	1,093.0	1,104.0	1,124.6	1,131.2	1,129.4	1,134.6	1,094.5	1,103.9	1,126.4	1,133.1	1,131.5	1,145.0
2 U.S. Treasury securities	95.5	94.5	95.3	95.5	94.5	93.8	93.8	92.6	93.6	93.3	93.5	95.0
3 Other securities	183.0	185.3	187.6	188.9	190.3	191.8	182.8	184.9	187.7	189.1	190.6	192.6
4 Total loans and leases²	814.5	824.2	841.7	846.8	844.6	848.9	817.9	826.4	845.1	850.6	847.4	857.4
5 Commercial and industrial loans	275.0	279.1	285.0	287.9	288.4	291.1	276.4	278.8	284.9	287.7	288.4	293.0
6 Real estate loans	227.3	229.8	232.6	235.8	238.1	241.3	227.5	230.5	233.8	237.0	239.3	241.8
7 Loans to individuals	178.0	178.9	180.5	181.8	183.3	184.9	178.4	180.6	182.7	183.8	184.8	186.0
8 Security loans	23.4	23.0	23.4	20.6	18.5	18.6	22.5	23.0	23.6	20.8	18.9	19.8
9 Loans to nonbank financial institutions	27.8	28.3	28.5	29.5	29.4	28.8	28.1	28.6	28.9	29.7	29.5	29.3
10 Agricultural loans	29.7	29.8	30.1	30.5	30.9	31.1	30.1	30.4	30.7	30.8	30.9	30.9
11 Lease financing receivables	8.3	8.5	8.7	8.8	9.0	9.3	8.3	8.5	8.7	8.8	9.0	9.3
12 All other loans	45.1	46.9	52.9	51.8	47.0	44.0	46.6	46.0	52.0	52.0	46.6	47.3
MEMO												
13 Total loans and securities plus loans sold^{2, 4}	1,096.7	1,107.7	1,128.3	1,134.8	1,133.0	1,137.6⁶	1,098.2	1,107.6	1,130.2	1,136.7	1,135.0	1,148.0⁶
14 Total loans plus loans sold ^{2, 4}	818.3	827.9	845.4	850.4	848.2	851.9 ⁶	821.6	830.1	848.9	854.2	851.0	860.4 ⁶
15 Total loans sold to affiliates ⁴	3.7	3.7	3.7	3.6	3.6	3.0 ⁶	3.7	3.7	3.7	3.6	3.6	3.0 ⁶
16 Commercial and industrial loans plus loans sold ⁴	277.7	281.8	287.7	290.5	291.0	293.1 ⁶	279.1	281.6	287.6	290.3	291.0	295.0 ⁶
17 Commercial and industrial loans sold ⁴	2.8	2.8	2.7	2.7	2.5	2.0 ⁶	2.8	2.8	2.7	2.7	2.5	2.0 ⁶
18 Acceptances held	7.9	7.7	8.3	7.7	7.6	8.2	7.6	7.3	7.7	7.6	7.9	9.1
19 Other commercial and industrial loans	267.0	271.3	276.7	280.2	280.8	282.9	268.8	271.6	277.2	280.1	280.5	283.9
20 To U.S. addressees ⁵	249.7	253.3	258.0	260.7	261.5	264.1	251.5	253.7	258.5	260.9	261.1	264.1
21 To non-U.S. addressees ⁵	17.3	18.1	18.6	19.5	19.3	18.8	17.3	17.9	18.7	19.2	19.4	19.8
22 Loans to foreign banks	20.8	20.7	23.8	22.9	19.5	18.5	21.8	20.4	23.5	22.4	19.0	20.0
23 Loans to commercial banks in the United States	67.7	71.0	74.7	74.3	72.6	75.0	64.5	66.4	72.3	72.1	74.0	78.9

15. Loans and securities of all commercial banks¹—Continued

Billions of dollars; averages of Wednesday figures

Category	Seasonally adjusted						Not seasonally adjusted					
	1980											
	Jan.	Feb.	Mar.	Apr.	May	June	Jan.	Feb.	Mar.	Apr.	May	June
1 Total loans and securities ² . . .	1,147.2	1,164.4	1,168.2	1,165.3	1,158.7	1,156.0	1,147.1	1,153.2	1,162.0	1,163.4	1,155.8	1,159.6
2 U.S. Treasury securities	93.4	95.1	95.0	93.8	95.5	98.1	94.3	95.7	96.8	96.7	96.1	98.4
3 Other securities	193.6	195.3	196.1	196.8	200.1	201.7	193.2	194.3	195.5	197.2	200.5	202.3
4 Total loans and leases ²	860.2	874.1	877.1	874.6	863.2	856.3	859.6	863.2	869.7	869.5	859.3	858.9
5 Commercial and industrial loans	296.8	301.7	304.2	303.4	299.1	296.9	295.9	298.3	302.4	304.0	299.8	298.6
6 Real estate loans	244.0	247.5	249.6	250.8	250.9	250.7	244.0	246.5	248.1	249.5	249.9	250.5
7 Loans to individuals	185.7	186.9	186.6	184.6	181.6	178.7	185.7	185.2	183.8	182.2	180.1	178.2
8 Security loans	17.9	17.5	16.4	16.1	15.4	15.7	18.2	17.1	16.3	15.8	14.7	15.7
9 Loans to nonbank financial institutions	28.9	29.4	30.1	29.2	27.1	26.0	28.6	28.7	29.4	28.9	27.0	26.2
10 Agricultural loans	31.2	31.3	31.2	31.1	31.2	30.9	30.9	30.7	30.6	30.6	31.1	31.1
11 Lease financing receivables	9.6	9.7	9.9	10.0	10.1	10.3	9.6	9.7	9.9	10.0	10.1	10.3
12 All other loans	46.1	50.1	49.2	49.6	47.6	47.0	46.8	46.9	49.2	48.6	46.5	48.4
MEMO												
13 Total loans and securities plus loans sold ^{2, 4}	1,149.9	1,167.0	1,170.8	1,167.9	1,161.4	1,158.8	1,149.8	1,155.8	1,164.6	1,166.0	1,158.5	1,162.4
14 Total loans plus loans sold ^{2, 4}	862.9	876.7	879.7	877.3	865.8	859.1	862.3	865.8	872.3	872.1	862.0	861.7
15 Total loans sold to affiliates ⁴	2.7	2.6	2.6	2.6	2.7	2.8	2.7	2.6	2.6	2.6	2.7	2.8
16 Commercial and industrial loans plus loans sold ⁴	298.5	303.4	305.9	305.1	300.8	298.8	297.6	300.0	304.1	305.7	301.6	300.4
17 Commercial and industrial loans sold ⁴	1.7	1.7	1.7	1.7	1.7	1.9	1.7	1.7	1.7	1.7	1.7	1.9
18 Acceptances held	8.1	8.8	8.0	7.9	8.4	8.9	8.6	8.8	8.0	7.7	8.0	8.8
19 Other commercial and industrial loans	288.7	292.8	296.2	295.5	290.7	288.0	287.3	289.5	294.4	296.3	291.8	289.8
20 To U.S. addressees ⁵	268.9	272.6	275.7	275.1	270.7	268.2	267.0	269.3	274.2	276.2	271.9	270.0
21 To non-U.S. addressees ⁵	19.8	20.2	20.6	20.3	20.0	19.8	20.3	20.2	20.2	20.1	20.0	19.8
22 Loans to foreign banks	18.5	19.7	19.6	20.3	20.9	19.5	19.4	18.5	19.1	19.7	20.1	20.1
23 Loans to commercial banks in the United States	74.7	75.3	76.0	80.8	89.3	90.2	77.6	79.1	78.5	83.8	85.3	89.0
	July	Aug.	Sept.	Oct.	Nov.	Dec.	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total loans and securities ² . . .	1,163.6	1,180.9	1,193.4	1,206.5	1,224.3	1,237.2	1,165.1	1,180.5	1,195.1	1,208.3	1,226.3	1,248.8
2 U.S. Treasury securities	102.0	105.7	107.7	109.1	110.5	110.7	100.1	103.6	105.9	106.6	109.3	112.1
3 Other securities	204.1	206.9	207.5	209.9	212.1	213.9	203.9	206.5	207.5	210.1	212.3	214.8
4 Total loans and leases ²	857.5	868.4	878.1	887.6	901.7	912.7	861.0	870.5	881.6	891.6	904.7	922.0
5 Commercial and industrial loans	298.0	303.3	308.4	313.9	320.8	324.9	299.5	303.1	308.3	313.7	320.8	327.0
6 Real estate loans	251.6	252.6	253.6	256.0	258.1	260.6	251.8	253.4	254.8	257.2	259.4	261.1
7 Loans to individuals	176.7	175.5	175.3	175.1	174.8	175.2	177.1	177.0	177.4	177.0	176.2	176.2
8 Security loans	14.9	15.7	15.3	15.8	16.7	17.6	14.3	15.7	15.4	16.0	17.1	18.8
9 Loans to nonbank financial institutions	26.3	26.6	26.9	27.6	28.2	28.7	26.6	26.9	27.3	27.7	28.3	29.2
10 Agricultural loans	30.9	30.9	31.0	31.3	31.5	31.6	31.3	31.5	31.6	31.7	31.6	31.4
11 Lease financing receivables	10.4	10.5	10.6	10.7	10.8	10.9	10.4	10.5	10.6	10.7	10.8	10.9
12 All other loans	48.8	53.3	57.1	57.3	60.8	63.3	50.0	52.4	56.3	57.6	60.6	67.3
MEMO												
13 Total loans and securities plus loans sold ^{2, 4}	1,166.4	1,183.8	1,196.3	1,209.3	1,226.9	1,239.9	1,167.9	1,183.4	1,198.0	1,211.0	1,229.0	1,251.5
14 Total loans plus loans sold ^{2, 4}	860.3	871.3	881.1	890.3	904.4	915.4	863.8	873.4	884.6	894.3	907.3	924.7
15 Total loans sold to affiliates ⁴	2.8	2.9	2.9	2.8	2.6	2.7	2.8	2.9	2.9	2.8	2.6	2.7
16 Commercial and industrial loans plus loans sold ⁴	299.9	305.3	310.3	315.7	322.5	326.6	301.4	305.0	310.2	315.5	322.5	328.8
17 Commercial and industrial loans sold ⁴	1.9	1.9	1.9	1.8	1.7	1.8	1.9	1.9	1.9	1.8	1.7	1.8
18 Acceptances held	9.5	10.0	9.9	9.3	9.0	8.2	9.1	9.3	9.3	9.1	9.3	8.8
19 Other commercial and industrial loans	288.5	293.4	298.4	304.6	311.8	316.7	290.4	293.8	299.0	304.5	311.5	318.2
20 To U.S. addressees ⁵	268.5	272.8	277.9	282.9	289.4	295.2	270.4	273.2	278.4	283.2	289.0	295.2
21 To non-U.S. addressees ⁵	20.0	20.6	20.5	21.7	22.4	21.5	20.0	20.6	20.6	21.4	22.5	23.0
22 Loans to foreign banks	19.7	21.5	22.8	23.1	23.8	23.1	20.6	21.2	22.4	22.7	23.2	24.8
23 Loans to commercial banks in the United States	92.6	99.5	94.7	95.1	n.a.	n.a.	88.3	93.2	91.7	92.3	n.a.	n.a.

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

A. Domestically chartered commercial banks¹

Billions of dollars

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1979											
1 Loans and securities, excluding interbank	976.8	983.6	990.4	1,004.8	1,013.7	1,025.5	1,034.6	1,045.4	1,060.1	1,067.8	1,067.5	1,082.8
2 Loans, excluding interbank	708.7	713.9	718.6	730.7	740.1	752.7	760.7	770.4	781.9	787.9	786.0	799.1
3 Commercial and industrial	220.9	224.8	228.2	233.2	236.8	240.8	241.8	243.5	248.9	250.2	248.5	254.3
4 Other	487.8	489.1	490.4	497.5	503.3	511.9	518.8	526.9	533.0	537.7	537.4	544.9
5 U.S. Treasury securities	92.0	93.0	93.6	94.3	93.3	91.7	92.3	90.8	91.9	91.7	92.0	92.6
6 Other securities	176.2	176.7	178.2	179.8	180.3	181.1	181.6	184.2	186.3	188.2	189.5	191.1
7 Cash assets, total	140.0	147.6	135.8	139.5	159.1	147.1	140.3	145.5	148.2	160.5	157.9	146.5
8 Currency and coin	15.2	15.0	15.2	15.6	16.0	16.3	16.0	16.8	16.6	16.5	18.1	17.8
9 Reserves with Reserve Banks	29.8	29.7	30.0	33.9	32.8	32.6	29.6	33.7	31.6	34.1	34.7	28.4
10 Balances with depository institutions	40.3	42.9	36.5	38.2	44.5	41.4	41.1	40.8	40.5	45.4	43.8	37.8
11 Cash items in process of collection	54.7	59.9	54.0	51.7	65.9	56.8	53.7	54.3	59.5	64.5	61.4	62.5
12 Other assets	105.4	104.6	101.5	100.4	98.3	100.7	101.7	104.2	110.6	111.8	111.0	122.8
13 Total assets/total liabilities and capital	1,222.2	1,235.8	1,227.7	1,244.6	1,271.1	1,273.3	1,276.6	1,295.1	1,318.9	1,340.0	1,336.4	1,352.2
14 Deposits	960.8	970.0	956.2	964.8	976.0	971.9	976.0	983.4	997.6	1,024.8	1,018.8	1,032.5
15 Demand	347.6	352.5	335.7	348.5	358.2	352.8	352.9	352.7	358.8	376.5	364.8	377.5
16 Savings	214.9	215.0	216.5	215.4	215.3	216.1	218.1	216.2	213.2	207.3	204.8	203.3
17 Time	398.4	402.5	404.0	400.9	402.5	403.0	405.0	414.5	425.7	441.0	449.2	451.7
18 Borrowings	111.7	111.9	115.1	123.4	131.8	136.8	136.8	140.1	146.6	136.8	134.8	139.6
19 Other liabilities ²	56.6	59.0	60.9	60.8	65.3	65.3	64.7	69.8	71.0	74.0	78.7	74.5
20 Residual (assets less liabilities) ²	93.1	95.0	95.5	95.6	98.0	99.2	99.2	101.7	103.7	104.3	104.1	105.6
21 U.S. Treasury note balances included in borrowing	11.9	3.9	4.8	5.9	4.9	12.9	11.9	8.6	17.8	8.4	5.0	12.8

16. Commercial bank assets and liabilities—Last-Wednesday-of-month series—Continued
A. Domestically chartered commercial banks¹—Continued

Billions of dollars

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1980											
1 Loans and securities, excluding interbank.	1,078.3	1,087.7	1,090.6	1,093.5	1,087.0	1,090.5	1,095.3	1,108.5	1,117.9	1,134.8	1,150.8	1,177.1
2 Loans, excluding interbank.	794.2	800.7	801.5	801.7	792.5	793.2	793.4	801.9	809.1	821.6	832.8	851.4
3 Commercial and industrial.	252.8	256.4	259.4	259.7	256.6	256.9	257.1	259.5	263.9	269.0	275.7	281.5
4 Other.	541.4	544.3	542.1	541.9	535.9	536.4	536.3	542.4	545.2	552.6	557.1	569.9
5 U.S. Treasury securities.	92.6	94.0	94.8	94.3	94.8	96.2	98.7	101.4	103.2	104.4	107.1	111.2
6 Other securities.	191.5	193.0	194.3	197.6	199.8	201.1	203.3	205.2	205.6	208.9	210.9	214.6
7 Cash assets, total.	148.3	149.9	153.9	168.5	172.7	150.6	154.3	148.8	156.6	155.9	175.6	194.2
8 Currency and coin.	17.2	17.0	16.7	16.7	17.7	17.3	17.5	18.2	17.8	18.3	16.9	19.9
9 Reserves with Reserve Banks.	28.3	30.6	34.2	33.2	37.9	29.5	32.2	29.0	31.1	31.7	30.4	28.2
10 Balances with depository institutions.	43.9	43.6	43.3	50.0	48.3	45.8	45.0	45.9	46.8	47.2	56.1	63.0
11 Cash items in process of collection.	58.8	58.7	59.8	68.6	68.9	58.1	59.6	55.8	60.9	58.8	72.2	83.0
12 Other assets.	119.3	122.4	121.3	135.8	140.1	143.8	143.5	150.3	154.4	151.3	151.3	166.6
13 Total assets/total liabilities and capital.	1,345.9	1,359.9	1,365.8	1,397.8	1,399.8	1,384.9	1,393.1	1,407.7	1,428.9	1,442.1	1,477.7	1,538.0
14 Deposits.	1,023.6	1,030.2	1,034.9	1,063.9	1,060.9	1,048.1	1,053.1	1,062.8	1,077.2	1,092.9	1,126.2	1,187.4
15 Demand.	361.6	358.2	354.3	377.5	370.3	358.1	363.5	363.4	369.7	375.7	393.0	432.2
16 Savings.	200.1	199.6	196.3	189.2	192.4	197.7	205.5	208.5	209.1	210.9	209.5	201.3
17 Time.	461.9	472.5	484.3	497.2	498.2	492.4	484.2	490.9	498.5	506.2	523.7	553.8
18 Borrowings.	142.0	143.7	140.9	144.7	152.6	151.0	157.0	158.5	163.7	161.7	157.3	155.3
19 Other liabilities ²	77.3	81.3	83.7	80.5	77.9	75.9	74.0	75.4	75.6	74.7	78.1	79.0
20 Residual (assets less liabilities) ²	103.0	104.7	106.4	108.7	108.5	109.8	109.0	111.0	112.3	112.7	116.1	116.3
21 U.S. Treasury note balances included in borrowing.	15.0	7.9	9.6	14.5	5.2	13.3	7.6	8.7	15.7	11.5	4.4	9.5

16. Commercial bank assets and liabilities—Last-Wednesday-of-month series—Continued
B. All commercial banking institutions³

Billions of dollars

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1979											
1 Loans and securities, excluding interbank.	1,027.6	1,034.4	1,046.5	1,058.2	1,069.3	1,086.7	1,093.1	1,107.0	1,130.2	1,132.1	1,131.0	1,151.5
2 Loans, excluding interbank.	757.1	762.3	772.1	781.3	792.9	811.0	816.5	829.3	848.5	848.8	846.1	864.4
3 Commercial and industrial	250.5	255.0	259.9	264.7	269.0	274.7	276.5	279.6	287.3	288.4	288.2	295.6
4 Other	506.6	507.3	512.2	516.7	523.9	536.4	540.0	549.7	561.2	560.4	558.0	568.8
5 U.S. Treasury securities.	93.1	94.2	94.8	95.6	94.8	93.2	93.6	92.1	93.5	93.3	93.7	94.5
6 Other securities	177.4	178.0	179.6	181.2	181.7	182.5	183.0	185.6	188.2	189.9	191.2	192.6
7 Cash assets, total	157.9	166.9	156.8	156.0	176.8	168.6	160.5	165.9	171.9	179.5	176.8	169.6
8 Currency and coin	15.2	15.1	15.2	15.6	16.0	16.3	16.0	16.8	16.6	16.5	18.1	17.9
9 Reserves with Reserve Banks	30.4	30.3	30.7	34.6	33.5	33.4	30.4	34.5	32.5	34.8	35.5	29.0
10 Balances with depository institutions	56.3	60.3	55.6	53.0	60.2	60.9	59.2	59.1	62.2	62.5	60.6	59.1
11 Cash items in process of collection	56.0	61.3	55.4	52.9	67.2	58.0	55.0	55.5	60.6	65.7	62.6	63.7
12 Other assets	130.7	130.6	130.6	128.4	129.3	131.2	130.1	134.9	145.7	148.2	149.8	160.1
13 Total assets/total liabilities and capital	1,316.2	1,331.8	1,334.0	1,342.6	1,375.5	1,386.5	1,383.7	1,407.8	1,447.8	1,459.8	1,457.6	1,481.2
14 Deposits	993.6	1,002.7	995.3	997.8	1,013.7	1,016.3	1,013.1	1,021.6	1,045.0	1,063.8	1,060.0	1,078.0
15 Demand	362.9	367.9	356.3	362.5	376.2	376.8	370.0	369.4	383.3	394.1	384.8	400.3
16 Savings	215.6	215.8	217.7	216.4	216.5	216.9	218.8	217.1	213.9	208.0	205.7	203.7
17 Time	415.0	419.0	421.3	418.9	420.9	422.6	424.2	435.1	447.8	461.7	469.5	473.9
18 Borrowings	138.6	137.5	141.3	150.1	159.0	164.9	165.1	169.0	181.0	170.8	168.9	179.4
19 Other liabilities ²	89.0	94.8	99.9	97.1	102.8	104.1	104.3	113.4	115.9	118.6	122.4	116.0
20 Residual (assets less liabilities) ²	94.9	96.8	97.4	97.5	100.0	101.2	101.2	103.8	105.9	106.5	106.3	107.8
21 U.S. Treasury note balances included in borrowing	11.9	3.9	4.8	5.9	4.9	12.9	11.9	8.6	17.8	8.4	5.0	12.8

16. Commercial bank assets and liabilities—Last-Wednesday-of-month series—Continued
B. All commercial banking institutions³—Continued

Billions of dollars

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1980											
1 Loans and securities, excluding interbank	1,144.1	1,154.7	1,160.2	1,162.8	1,154.2	1,161.0	.....	.....	1,194.3	.....	.....	1,262.4
2 Loans, excluding interbank	856.6	864.4	867.7	867.5	856.3	860.2	.....	.....	881.5	.....	.....	932.5
3 Commercial and industrial	295.0	298.5	303.0	302.5	298.7	297.8	.....	.....	308.1	.....	.....	330.6
4 Other	561.6	565.9	564.7	565.0	557.6	562.4	.....	.....	573.4	.....	.....	601.9
5 U.S. Treasury securities	94.4	95.8	96.7	96.2	96.7	98.3	.....	.....	105.6	.....	.....	113.6
6 Other securities	193.0	194.5	195.8	199.1	201.3	202.5	.....	.....	207.2	.....	.....	216.3
7 Cash assets, total	166.0	167.9	174.2	187.5	190.9	172.2	.....	.....	178.2	.....	.....	218.6
8 Currency and coin . . . . .	.17.2	17.0	16.7	16.7	17.7	17.3	.....	.....	17.8	.....	.....	20.0
9 Reserves with Reserve Banks	29.0	31.2	35.0	34.0	38.7	30.3	.....	.....	31.6	.....	.....	29.0
10 Balances with depository institutions	59.5	59.8	61.3	66.9	64.0	64.9	.....	.....	66.4	.....	.....	85.0
11 Cash items in process of collection	60.3	59.9	61.2	70.0	70.5	59.7	.....	.....	62.4	.....	.....	84.7
12 Other assets	158.5	165.4	166.2	181.3	186.6	191.0	.....	.....	204.3	.....	.....	222.7
13 Total assets/total liabilities and capital	1,468.5	1,488.0	1,500.6	1,531.7	1,531.8	1,524.3	.....	.....	1,576.8	.....	.....	1,703.7
14 Deposits	1,063.8	1,070.6	1,076.3	1,105.1	1,101.1	1,091.6	.....	.....	1,122.1	.....	.....	1,239.9
15 Demand	379.3	375.4	373.3	396.9	388.1	378.9	.....	.....	388.8	.....	.....	453.6
16 Savings	200.4	199.9	196.6	189.5	192.7	198.1	.....	.....	209.5	.....	.....	201.6
17 Time	484.1	495.2	506.4	518.7	520.3	514.7	.....	.....	523.9	.....	.....	584.7
18 Borrowings	178.3	181.7	185.2	188.5	194.7	197.6	.....	.....	211.0	.....	.....	210.4
19 Other liabilities ²	121.2	128.9	130.4	127.1	125.1	123.6	.....	.....	129.7	.....	.....	135.5
20 Residual (assets less liabilities) ²	105.2	106.9	108.7	111.0	110.9	111.4	.....	.....	113.9	.....	.....	117.9
21 U.S. Treasury note balances included in borrowing	15.0	7.9	9.6	14.5	5.2	13.3	.....	.....	15.7	.....	.....	9.5

17. Insured commercial banks with assets of \$100 million or over—Domestic and foreign offices¹

A. March 31, 1980

Millions of dollars, except for number of banks

Item	Insured	Banks with foreign offices ²			Banks without foreign offices
		Total	Foreign offices ³	Domestic offices	
1 Total assets	1,340,965	989,322	323,137	696,583	351,643
2 Cash and due from depository institutions	270,218	230,562	116,381	114,180	39,656
3 Currency and coin (U.S. and foreign)	10,934	6,126	245	5,881	4,808
4 Balances with Federal Reserve Banks	29,028	22,183	508	21,675	6,845
5 Balances with other central banks	2,961	2,961	2,940	21	(⁴)
6 Demand balances with commercial banks in United States	36,934	26,170	3,979	22,191	10,764
7 All other balances with depository institutions in United States and with banks in foreign countries	112,977	109,359	106,219	3,140	3,618
8 Time and savings balances with commercial banks in United States	4,120	1,832	1,344	488	2,288
9 Balances with other depository institutions in United States	354	291	146	144	63
10 Balances with banks in foreign countries	108,503	107,236	104,728	2,507	1,267
11 Foreign branches of other U.S. banks	(⁴)	27,944	27,185	759	(⁴)
12 Other banks in foreign countries	(⁴)	79,292	77,543	1,748	(⁴)
13 Cash items in process of collection	77,384	63,763	2,491	61,272	13,621
14 Total securities, loans, and lease financing receivables	981,424	682,975	171,634	511,342	298,449
15 Total securities, book value	198,681	112,339	7,866	104,473	86,342
16 U.S. Treasury	55,696	28,767	245	28,522	26,929
17 Obligations of other U.S. government agencies and corporations	29,838	15,297	78	15,219	14,541
18 Obligations of states and political subdivisions in United States	92,380	50,178	484	49,694	42,203
19 All other securities	20,767	18,097	7,060	11,038	2,670
20 Other bonds, notes, and debentures	9,579	7,749	6,120	1,628	1,830
21 Federal Reserve and corporate stock	1,635	1,186	171	1,016	449
22 Trading account securities	9,553	9,163	769	8,394	391
23 Federal funds sold and securities purchased under agreements to resell	40,474	23,331	547	22,784	17,143
24 Total loans, gross	752,869	550,762	163,017	387,745	202,107
25 LESS: Unearned income on loans	14,921	8,286	1,476	6,810	6,635
26 Allowance for possible loan loss	7,580	5,437	215	5,222	2,143
27 EQUALS: Loans, net	730,368	537,039	161,325	375,714	193,329
<i>Total loans, gross, by category</i>					
28 Real estate loans	178,082	103,920	5,510	98,411	74,162
29 Construction and land development	(⁴)	(⁴)	(⁴)	19,665	8,437
30 Secured by farmland	(⁴)	(⁴)	(⁴)	655	1,204
31 Secured by residential properties	(⁴)	(⁴)	(⁴)	58,060	41,712
32 1- to 4-family	(⁴)	(⁴)	(⁴)	55,011	39,669
33 FHA-insured or VA-guaranteed	(⁴)	(⁴)	(⁴)	4,126	2,064
34 Conventional	(⁴)	(⁴)	(⁴)	50,885	37,605
35 Multifamily	(⁴)	(⁴)	(⁴)	3,049	2,043
36 FHA-insured	(⁴)	(⁴)	(⁴)	224	93
37 Conventional	(⁴)	(⁴)	(⁴)	2,825	1,950
38 Secured by nonfarm nonresidential properties	(⁴)	(⁴)	(⁴)	20,030	22,809
39 Loans to financial institutions	70,314	67,341	29,622	37,719	2,974
40 REITs and mortgage companies in United States	6,441	5,690	109	5,582	751
41 Commercial banks in United States	5,220	4,707	735	3,972	513
42 U.S. branches and agencies of foreign banks	(⁴)	1,797	354	1,443	(⁴)
43 Other commercial banks	(⁴)	2,910	381	2,529	(⁴)
44 Banks in foreign countries	29,441	29,215	22,412	6,803	225
45 Foreign branches of other U.S. banks	(⁴)	570	283	287	(⁴)
46 Other	(⁴)	28,646	22,129	6,516	(⁴)
47 Finance companies in United States	11,103	10,662	530	10,132	441
48 Other financial institutions	18,109	17,066	5,836	11,230	1,043
49 Loans for purchasing or carrying securities	12,584	10,834	1,011	9,823	1,751
50 Brokers and dealers in securities	8,463	8,195	737	7,459	267
51 Other	4,122	2,638	274	2,364	1,483
52 Loans to finance agricultural production and other loans to farmers	9,174	5,198	537	4,661	3,976
53 Commercial and industrial loans	310,832	254,255	94,931	159,325	56,577
54 U.S. addressees (domicile)	(⁴)	157,125	5,182	151,943	(⁴)
55 Non-U.S. addressees (domicile)	(⁴)	97,130	89,749	7,381	(⁴)
56 Loans to individuals for household, family, and other personal expenditures	130,705	71,297	5,401	65,896	59,407
57 Installment loans	(⁴)	(⁴)	(⁴)	56,268	50,482
58 Passenger automobiles	(⁴)	(⁴)	(⁴)	18,607	22,508
59 Credit cards and related plans	(⁴)	(⁴)	(⁴)	18,684	9,266
60 Retail (charge account) credit card	(⁴)	(⁴)	(⁴)	15,100	7,966
61 Check and revolving credit	(⁴)	(⁴)	(⁴)	3,584	1,301
62 Mobile homes	(⁴)	(⁴)	(⁴)	3,460	3,501
63 Other installment loans	(⁴)	(⁴)	(⁴)	15,517	15,206
64 Other retail consumer goods	(⁴)	(⁴)	(⁴)	4,109	3,516
65 Residential property repair and modernization	(⁴)	(⁴)	(⁴)	3,596	3,596
66 Other installment loans for household, family, and other personal expenditures	(⁴)	(⁴)	(⁴)	7,812	8,094
67 Single-payment loans	(⁴)	(⁴)	(⁴)	9,628	8,925
68 All other loans	41,178	37,917	26,006	11,911	3,261
69 Loans to foreign governments and official institutions	(⁴)	24,526	22,627	1,899	(⁴)
70 Other	(⁴)	13,391	3,379	10,013	(⁴)

17-A. Continued

Item	Insured	Banks with foreign offices ²			Banks without foreign offices
		Total	Foreign offices ³	Domestic offices	
71 Lease financing receivables	11,901	10,266	1,895	8,371	1,635
72 Bank premises, furniture and fixtures, and other assets representing bank premises	17,211	10,307	994	9,312	6,904
73 Real estate owned other than bank premises	1,612	1,169	117	1,051	443
74 All other assets	70,500	64,309	34,010	60,697	6,191
75 Investment in unconsolidated subsidiaries and associated companies	1,131	1,094	664	430	37
76 Customers' liability on acceptances outstanding	36,305	35,899	7,447	28,452	406
77 U.S. addressees (domicile)	(⁴)	12,288	(⁴)	(⁴)	(⁴)
78 Non-U.S. addressees (domicile)	(⁴)	23,611	(⁴)	(⁴)	(⁴)
79 Net due from foreign branches, foreign subsidiaries, Edge and Agreement subsidiaries	(⁴)	(⁴)	16,778	13,620	(⁴)
80 Other	33,065	27,316	9,121	18,196	5,748
81 Total liabilities and equity capital ⁴	1,340,965	989,322	(⁴)	(⁴)	351,643
82 Total liabilities excluding subordinated debt	1,265,856	940,874	322,849	648,423	324,982
83 Total deposits	1,047,097	753,214	279,702	473,512	293,883
84 Individuals, partnerships, and corporations	722,488	468,273	95,288	372,985	254,215
85 U.S. government	2,360	1,528	236	1,292	832
86 States and political subdivisions in United States	53,819	26,950	396	26,553	26,869
87 All other	253,327	244,646	181,301	63,345	8,681
88 Foreign governments and official institutions	42,375	42,154	35,859	6,295	222
89 Commercial banks in United States	68,818	60,734	13,965	46,769	8,084
90 U.S. branches and agencies of foreign banks	(⁴)	11,988	3,807	8,181	(⁴)
91 Other commercial banks in United States	(⁴)	48,746	10,158	38,588	(⁴)
92 Banks in foreign countries	142,134	141,759	131,477	10,281	376
93 Foreign branches of other U.S. banks	(⁴)	29,750	29,726	25	(⁴)
94 Other banks in foreign countries	(⁴)	112,008	101,752	10,256	(⁴)
95 Certified and officers' checks, traveler's checks, and letters of credit sold for cash	15,104	11,817	2,480	9,337	3,286
96 Federal funds purchased and securities sold under agreements to repurchase in domestic offices and Edge and Agreement subsidiaries	106,499	84,885	535	84,349	21,614
97 Interest-bearing demand notes issued to U.S. Treasury and other liabilities for borrowed money	36,921	33,947	13,039	20,908	2,975
98 Interest-bearing demand notes (note balances) issued to U.S. Treasury	5,704	4,263	(⁴)	4,263	1,441
99 Other liabilities for borrowed money	31,218	29,683	13,039	16,644	1,534
100 Mortgage indebtedness and liability for capitalized leases	1,824	1,253	39	1,213	572
101 All other liabilities	73,514	67,576	29,533	68,441	5,938
102 Acceptances executed and outstanding	36,504	36,098	6,463	29,635	406
103 Net due to foreign branches, foreign subsidiaries, Edge and Agreement subsidiaries	(⁴)	(⁴)	13,620	16,778	(⁴)
104 Other	37,010	31,478	9,450	22,028	5,532
105 Subordinated notes and debentures	5,270	3,543	288	3,255	1,728
106 Total equity capital ⁵	69,839	44,905	(⁴)	(⁴)	24,933
107 Preferred stock	94	10	(⁴)	(⁴)	84
108 Common stock	14,317	9,172	(⁴)	(⁴)	5,145
109 Surplus	25,031	15,513	(⁴)	(⁴)	9,518
110 Undivided profits and reserve for contingencies and other capital reserves	30,397	20,211	(⁴)	(⁴)	10,186
111 Undivided profits	29,498	19,759	(⁴)	(⁴)	9,740
112 Reserve for contingencies and other capital reserves	898	452	(⁴)	(⁴)	446
MEMO					
<i>Deposits in domestic offices</i>					
113 Total demand	308,682	210,934	0	210,934	97,749
114 Total savings	130,563	66,793	0	66,793	63,769
115 Total time	328,150	195,784	0	195,784	132,365
116 Time deposits of \$100,000 or more	183,017	129,388	0	129,388	53,630
117 Certificates of deposit in denominations of \$100,000 or more	160,352	110,705	0	110,705	49,647
118 Other	22,665	18,682	0	18,682	3,983
119 Savings deposits authorized for automatic transfer and NOW accounts	11,612	7,113	0	7,113	4,499
120 Money market time certificates of \$10,000 and less than \$100,000 with original maturities of 26 weeks	80,484	37,718	0	37,718	42,766
121 Demand deposits adjusted ⁶	184,853	107,903	0	107,903	76,951
122 Standby letters of credit, total	37,121	34,691	8,549	26,142	2,430
123 U.S. addressees (domicile)	(⁴)	21,885	(⁴)	(⁴)	(⁴)
124 Non-U.S. addressees (domicile)	(⁴)	12,806	(⁴)	(⁴)	(⁴)
125 Standby letters of credit conveyed to others through participations (included in total standby letters of credit)	1,865	1,778	385	1,393	87
126 Holdings of commercial paper included in total gross loans	(⁴)	(⁴)	(⁴)	217	280
<i>Average for 30 calendar days (or calendar month) ending with report date</i>					
127 Total assets	1,318,393	971,057	297,026	674,032	347,336
128 Cash and due from depository institutions	257,002	221,455	115,081	106,374	35,547
129 Federal funds sold and securities purchased under agreements to resell	38,722	21,537	500	21,037	17,185
130 Total loans	733,014	537,620	161,766	375,854	195,393
131 Total deposits	1,021,370	732,783	281,243	451,540	288,587
132 Time CDs in denominations of \$100,000 or more in domestic offices	160,768	(⁴)	(⁴)	110,770	49,998
133 Federal funds purchased and securities sold under agreements to repurchase	115,807	93,217	473	92,744	22,590
134 Other liabilities for borrowed money	29,964	28,527	11,980	16,547	1,437
135 Number of banks	1,429	169	169	169	1,260

17. Insured commercial banks with assets of \$100 million or over—
 Domestic and foreign offices¹—Continued
 B. June 30, 1980

Millions of dollars, except for number of banks

Item	Insured	Banks with foreign offices ²			Banks without foreign offices
		Total	Foreign offices ³	Domestic offices	
1 Total assets	1,379,265	1,029,012	336,060	718,141	350,254
2 Cash and due from depository institutions	285,345	245,676	121,397	124,279	39,669
3 Currency and coin (U.S. and foreign)	11,417	6,523	246	6,277	4,895
4 Balances with Federal Reserve Banks	31,651	24,622	528	24,094	7,030
5 Balances with other central banks	3,018	3,018	3,006	12	(⁴)
6 Demand balances with commercial banks in United States	41,142	30,179	4,231	25,947	10,964
7 All other balances with depository institutions in United States and with banks in foreign countries	119,590	115,886	111,237	4,649	3,704
8 Time and savings balances with commercial banks in United States	4,372	2,010	961	1,049	2,361
9 Balances with other depository institutions in United States	349	239	129	109	110
10 Balances with banks in foreign countries	114,869	113,637	110,147	3,490	1,332
11 Foreign branches of other U.S. banks	(⁴)	26,896	25,767	1,129	(⁴)
12 Other banks in foreign countries	(⁴)	86,741	84,380	2,361	(⁴)
13 Cash items in process of collection	78,526	65,449	2,149	63,300	13,077
14 Total securities, loans, and lease financing receivables	1,000,805	703,824	188,745	515,079	296,981
15 Total securities, book value	207,294	119,965	10,236	109,729	87,329
16 U.S. Treasury	59,527	32,281	429	31,852	27,247
17 Obligations of other U.S. government agencies and corporations	31,560	16,424	130	16,294	15,136
18 Obligations of states and political subdivisions in United States	94,185	51,944	644	51,301	42,240
19 All other securities	22,021	19,316	9,033	10,282	2,706
20 Other bonds, notes, and debentures	10,968	9,078	7,426	1,651	1,890
21 Federal Reserve and corporate stock	1,663	1,213	166	1,047	450
22 Trading account securities	9,391	9,025	1,442	7,584	365
23 Federal funds sold and securities purchased under agreements to resell	43,293	23,531	549	22,982	19,763
24 Total loans, gross	760,227	563,427	177,599	385,828	196,799
25 LESS: Unearned income on loans	14,818	8,434	1,563	6,872	6,383
26 Allowance for possible loan loss	7,745	5,615	222	5,393	2,130
27 EQUALS: Loans, net	737,664	549,378	175,814	373,564	188,286
<i>Total loans, gross, by category</i>					
28 Real estate loans	180,923	107,532	6,084	101,448	73,390
29 Construction and land development	(⁴)	(⁴)	(⁴)	20,541	8,305
30 Secured by farmland	(⁴)	(⁴)	(⁴)	719	1,165
31 Secured by residential properties	(⁴)	(⁴)	(⁴)	59,634	41,098
32 1- to 4-family	(⁴)	(⁴)	(⁴)	56,540	39,077
33 FHA-insured or VA-guaranteed	(⁴)	(⁴)	(⁴)	3,779	2,004
34 Conventional	(⁴)	(⁴)	(⁴)	52,761	37,073
35 Multifamily	(⁴)	(⁴)	(⁴)	3,094	2,021
36 FHA-insured	(⁴)	(⁴)	(⁴)	213	93
37 Conventional	(⁴)	(⁴)	(⁴)	2,880	1,928
38 Secured by nonfarm nonresidential properties	(⁴)	(⁴)	(⁴)	20,554	22,821
39 Loans to financial institutions	69,350	66,754	32,322	34,432	2,596
40 REITs and mortgage companies in United States	5,539	4,907	100	4,807	633
41 Commercial banks in United States	5,153	4,730	720	4,011	423
42 U.S. branches and agencies of foreign banks	(⁴)	1,707	388	1,319	(⁴)
43 Other commercial banks	(⁴)	3,023	331	2,692	(⁴)
44 Banks in foreign countries	31,547	31,353	24,182	7,171	194
45 Foreign branches of other U.S. banks	(⁴)	858	521	337	(⁴)
46 Other	(⁴)	30,495	23,661	6,834	(⁴)
47 Finance companies in United States	9,626	9,212	404	8,808	414
48 Other financial institutions	17,485	16,552	6,916	9,636	933
49 Loans for purchasing or carrying securities	13,084	11,374	1,547	9,827	1,711
50 Brokers and dealers in securities	8,968	8,692	1,138	7,554	275
51 Other	4,117	2,681	409	2,272	1,436
52 Loans to finance agricultural production and other loans to farmers	9,444	5,505	583	4,921	3,940
53 Commercial and industrial loans	317,183	261,772	104,465	157,307	55,411
54 U.S. addressees (domicile)	(⁴)	157,375	7,636	149,738	(⁴)
55 Non-U.S. addressees (domicile)	(⁴)	104,397	96,829	7,569	(⁴)
56 Loans to individuals for household, family, and other personal expenditures	128,021	71,541	6,406	65,135	56,480
57 Installment loans	(⁴)	(⁴)	(⁴)	55,576	48,123
58 Passenger automobiles	(⁴)	(⁴)	(⁴)	18,375	21,192
59 Credit cards and related plans	(⁴)	(⁴)	(⁴)	18,268	8,804
60 Retail (charge account) credit card	(⁴)	(⁴)	(⁴)	14,651	7,514
61 Check and revolving credit	(⁴)	(⁴)	(⁴)	3,617	1,290
62 Mobile homes	(⁴)	(⁴)	(⁴)	3,483	3,501
63 Other installment loans	(⁴)	(⁴)	(⁴)	15,450	14,625
64 Other retail consumer goods	(⁴)	(⁴)	(⁴)	4,174	3,426
65 Residential property repair and modernization	(⁴)	(⁴)	(⁴)	3,729	3,537
66 Other installment loans for household, family, and other personal expenditures	(⁴)	(⁴)	(⁴)	7,547	7,663
67 Single-payment loans	(⁴)	(⁴)	(⁴)	9,558	8,357
68 All other loans	42,221	38,950	26,191	12,758	3,272
69 Loans to foreign governments and official institutions	(⁴)	25,153	22,942	2,211	(⁴)
70 Other	(⁴)	13,796	3,249	10,547	(⁴)

17-B. Continued

Item	Insured	Banks with foreign offices ²			Banks without foreign offices
		Total	Foreign offices ³	Domestic offices	
71 Lease financing receivables	12,554	10,950	2,145	8,805	1,604
72 Bank premises, furniture and fixtures, and other assets representing bank premises	17,712	10,737	1,031	9,705	6,976
73 Real estate owned other than bank premises	1,674	1,212	137	1,075	462
74 All other assets	73,729	67,563	24,750	68,003	6,166
75 Investment in unconsolidated subsidiaries and associated companies	1,237	1,200	854	345	37
76 Customers' liability on acceptances outstanding	39,713	39,446	8,363	31,083	267
77 U.S. addressees (domicile)	(⁴)	13,934	(⁴)	(⁴)	(⁴)
78 Non-U.S. addressees (domicile)	(⁴)	25,512	(⁴)	(⁴)	(⁴)
79 Net due from foreign branches, foreign subsidiaries, Edge and Agreement subsidiaries	(⁴)	(⁴)	5,469	19,720	(⁴)
80 Other	32,780	26,917	10,063	16,854	5,862
81 Total liabilities and equity capital ⁵	1,379,265	1,029,012	(⁴)	(⁴)	350,254
82 Total liabilities excluding subordinated debt	1,301,913	978,448	335,764	667,873	323,465
83 Total deposits	1,067,151	775,242	284,622	490,620	291,909
84 Individuals, partnerships, and corporations	739,481	486,870	100,183	386,687	252,611
85 U.S. government	2,247	1,484	203	1,281	763
86 States and political subdivisions in United States	51,294	24,942	550	24,392	26,352
87 All other	258,716	249,878	181,413	68,465	8,838
88 Foreign governments and official institutions	44,719	44,454	36,170	8,284	265
89 Commercial banks in United States	73,470	65,210	15,622	49,589	8,259
90 U.S. branches and agencies of foreign banks	(⁴)	13,869	3,759	10,111	(⁴)
91 Other commercial banks in United States	(⁴)	51,341	11,863	39,478	(⁴)
92 Banks in foreign countries	140,528	140,214	129,622	10,592	314
93 Foreign branches of other U.S. banks	(⁴)	27,015	26,981	33	(⁴)
94 Other banks in foreign countries	(⁴)	113,199	102,641	10,559	(⁴)
95 Certified and officers' checks, travelers' checks, and letters of credit sold for cash	15,413	12,068	2,272	9,796	3,345
96 Federal funds purchased and securities sold under agreements to repurchase in domestic offices and Edge and Agreement subsidiaries	119,402	97,459	557	96,902	21,943
97 Interest-bearing demand notes issued to U.S. Treasury and other liabilities for borrowed money	37,323	33,988	13,083	20,905	3,335
98 Interest-bearing demand notes (note balances) issued to U.S. Treasury	9,791	7,334	(⁴)	7,334	2,457
99 Other liabilities for borrowed money	27,532	26,654	13,083	13,571	878
100 Mortgage indebtedness and liability for capitalized leases	1,829	1,253	43	1,211	576
101 All other liabilities	76,207	70,505	37,460	58,234	5,702
102 Acceptances executed and outstanding	40,028	39,761	7,076	32,685	267
103 Net due to foreign branches, foreign subsidiaries, Edge and Agreement subsidiaries	(⁴)	(⁴)	19,720	5,469	(⁴)
104 Other	36,178	30,744	10,664	20,080	5,435
105 Subordinated notes and debentures	5,765	4,064	295	3,769	1,701
106 Total equity capital ⁵	71,588	46,500	(⁴)	(⁴)	25,088
107 Preferred stock	96	10	(⁴)	(⁴)	86
108 Common stock	14,417	9,333	(⁴)	(⁴)	5,084
109 Surplus	25,384	15,916	(⁴)	(⁴)	9,468
110 Undivided profits and reserve for contingencies and other capital reserves	31,692	21,241	(⁴)	(⁴)	10,451
111 Undivided profits	30,828	20,800	(⁴)	(⁴)	10,027
112 Reserve for contingencies and other capital reserves	864	441	(⁴)	(⁴)	423
MEMO					
<i>Deposits in domestic offices</i>					
113 Total demand	321,011	223,159	0	223,159	97,852
114 Total savings	132,947	69,151	0	69,151	63,796
115 Total time	328,572	198,310	0	198,310	130,262
116 Time deposits of \$100,000 or more	177,255	127,004	0	127,004	50,251
117 Certificates of deposit in denominations of \$100,000 or more	155,269	109,023	0	109,023	46,246
118 Other	21,986	17,981	0	17,981	4,005
119 Savings deposits authorized for automatic transfer and NOW accounts	12,700	7,764	0	7,764	4,936
120 Money market time certificates of \$10,000 and less than \$100,000 with original maturities of 26 weeks	86,650	41,851	0	41,851	44,799
121 Demand deposits adjusted ⁶	192,329	115,024	0	115,024	77,305
122 Standby letters of credit, total	39,727	37,197	8,721	28,476	2,530
123 U.S. addressees (domicile)	(⁴)	24,138	(⁴)	(⁴)	(⁴)
124 Non-U.S. addressees (domicile)	(⁴)	13,059	(⁴)	(⁴)	(⁴)
125 Standby letters of credit conveyed to others through participation (included in total standby letters of credit)	2,131	2,064	381	1,682	67
126 Holdings of commercial paper included in total gross loans	(⁴)	(⁴)	(⁴)	249	355
<i>Average for 30 calendar days (or calendar month) ending with report date</i>					
127 Total assets	1,343,557	998,709	310,355	688,355	344,847
128 Cash and due from depository institutions	260,561	225,934	120,266	105,668	34,628
129 Federal funds sold and securities purchased under agreements to resell	44,022	23,689	692	22,997	20,332
130 Total loans	738,801	547,731	173,079	374,652	190,070
131 Total deposits	1,032,182	746,389	285,703	460,686	285,793
132 Time CDs in denominations of \$100,000 or more in domestic offices	157,893	(⁴)	(⁴)	110,742	47,150
133 Federal funds purchased and securities sold under agreements to repurchase	126,086	102,801	778	102,023	23,286
134 Other liabilities for borrowed money	26,727	25,811	11,411	14,400	917
135 Number of banks	1,439	173	173	173	1,266

**17. Insured commercial banks with assets of \$100 million or over—
Domestic and foreign offices¹—Continued**
C. September 30, 1980

Millions of dollars, except for number of banks

Item	Insured	Banks with foreign offices ²			Banks without foreign offices
		Total	Foreign offices ³	Domestic offices	
1 Total assets	1,403,264	1,048,130	343,261	735,102	355,134
2 Cash and due from depository institutions	282,330	242,842	126,383	116,459	39,488
3 Currency and coin (U.S. and foreign)	12,424	7,235	277	6,958	5,189
4 Balances with Federal Reserve Banks	25,567	18,577	330	18,247	6,991
5 Balances with other central banks	2,637	2,637	2,573	64	(⁴)
6 Demand balances with commercial banks in United States	38,395	27,393	4,405	22,988	11,011
7 All other balances with depository institutions in United States and with banks in foreign countries	126,471	121,724	116,789	4,935	4,747
8 Time and savings balances with commercial banks in United States	5,482	2,759	1,503	1,256	2,723
9 Balances with other depository institutions in United States	395	250	113	137	145
10 Balances with banks in foreign countries	120,594	118,715	115,173	3,542	1,879
11 Foreign branches of other U.S. banks	(⁴)	26,749	25,668	1,081	(⁴)
12 Other banks in foreign countries	(⁴)	91,966	89,506	2,460	(⁴)
13 Cash items in process of collection	76,835	75,276	2,008	63,268	11,559
14 Total securities, loans, and lease financing receivables	1,027,609	725,672	192,942	532,730	301,937
15 Total securities, book value	214,098	123,142	10,305	112,837	90,955
16 U.S. Treasury	63,077	33,868	387	33,482	29,209
17 Obligations of other U.S. government agencies and corporations	31,928	15,911	25	15,886	16,017
18 Obligations of states and political subdivisions in United States	97,433	54,487	651	53,836	42,946
19 All other securities	21,660	18,876	9,243	9,633	2,783
20 Other bonds, notes, and debentures	11,591	9,621	8,005	1,615	1,970
21 Federal Reserve and corporate stock	1,642	1,200	149	1,051	442
22 Trading account securities	8,427	8,056	1,089	6,967	371
23 Federal funds sold and securities purchased under agreements to resell	45,568	24,599	260	24,339	20,969
24 Total loans, gross	777,187	580,303	182,006	398,297	196,884
25 LESS: Unearned income on loans	14,328	7,987	1,642	6,345	6,341
26 Allowance for possible loan loss	7,889	5,770	226	5,544	2,119
27 EQUALS: Loans, net	754,970	566,546	180,138	386,409	188,424
<i>Total loans, gross, by category</i>					
28 Real estate loans	184,931	111,741	6,224	105,516	73,191
29 Construction and land development	(⁴)	(⁴)	(⁴)	22,031	8,021
30 Secured by farmland	(⁴)	(⁴)	(⁴)	772	1,161
31 Secured by residential properties	(⁴)	(⁴)	(⁴)	61,698	41,254
32 1- to 4-family	(⁴)	(⁴)	(⁴)	58,396	39,254
33 FHA-insured or VA-guaranteed	(⁴)	(⁴)	(⁴)	4,080	2,075
34 Conventional	(⁴)	(⁴)	(⁴)	54,315	37,178
35 Multifamily	(⁴)	(⁴)	(⁴)	3,302	2,00
36 FHA-insured	(⁴)	(⁴)	(⁴)	210	111
37 Conventional	(⁴)	(⁴)	(⁴)	3,092	1,889
38 Secured by nonfarm nonresidential properties	(⁴)	(⁴)	(⁴)	21,016	22,755
39 Loans to financial institutions	73,516	70,600	33,858	36,742	2,916
40 REITs and mortgage companies in United States	6,216	5,478	126	5,351	738
41 Commercial banks in United States	5,992	5,413	746	4,667	579
42 U.S. branches and agencies of foreign banks	(⁴)	2,203	360	1,842	(⁴)
43 Other commercial banks	(⁴)	3,211	386	2,825	(⁴)
44 Banks in foreign countries	33,860	33,616	25,718	7,897	244
45 Foreign branches of other U.S. banks	(⁴)	401	229	173	(⁴)
46 Other	(⁴)	33,214	25,490	7,725	(⁴)
47 Finance companies of other U.S. banks	9,519	9,080	349	8,730	439
48 Other financial institutions	17,930	17,014	6,919	10,096	916
49 Loans for purchasing or carrying securities	11,178	9,454	1,399	8,055	1,724
50 Brokers and dealers in securities	7,259	6,967	1,040	5,927	292
51 Other	3,919	2,488	359	2,128	1,432
52 Loans to finance agricultural production and other loans to farmers	9,901	5,880	677	5,203	4,022
53 Commercial and industrial loans	326,686	270,960	106,627	164,333	55,726
54 U.S. addressees (domicile)	(⁴)	163,031	7,054	155,977	(⁴)
55 Non-U.S. addressees (domicile)	(⁴)	107,929	99,573	8,356	(⁴)
56 Loans to individuals for household, family, and other personal expenditures	128,389	72,374	6,585	65,789	56,014
57 Installment loans	(⁴)	(⁴)	(⁴)	55,695	47,458
58 Passenger automobiles	(⁴)	(⁴)	(⁴)	18,021	20,617
59 Credit cards and related plans	(⁴)	(⁴)	(⁴)	18,521	8,718
60 Retail (charge account) credit card	(⁴)	(⁴)	(⁴)	4,979	7,388
61 Check and revolving credit	(⁴)	(⁴)	(⁴)	3,542	1,329
62 Mobile homes	(⁴)	(⁴)	(⁴)	3,456	3,411
63 Other installment loans	(⁴)	(⁴)	(⁴)	15,697	14,713
64 Other retail consumer goods	(⁴)	(⁴)	(⁴)	4,361	3,459
65 Residential property repair and modernization	(⁴)	(⁴)	(⁴)	3,751	3,599
66 Other installment loans for household, family, and other personal expenditures	(⁴)	(⁴)	(⁴)	7,585	7,654
67 Single-payment loans	(⁴)	(⁴)	(⁴)	10,094	8,556
68 All other loans	42,585	39,294	26,635	12,659	3,291
69 Loans to foreign governments and official institutions	(⁴)	25,661	23,530	2,131	(⁴)
70 Other	(⁴)	13,633	3,105	10,528	(⁴)

17-C. Continued

Item	Insured	Banks with foreign offices ²			Banks without foreign offices
		Total	Foreign offices ³	Domestic offices	
71 Lease financing receivables	12,973	11,384	2,239	9,145	1,589
72 Bank premises, furniture and fixtures, and other assets representing bank premises	18,159	11,096	1,027	10,069	7,062
73 Real estate owned other than bank premises	1,660	1,177	135	1,042	483
74 All other assets	73,508	67,343	22,775	74,801	6,165
75 Investment in unconsolidated subsidiaries and associated companies	1,496	1,458	956	502	38
76 Customers' liability on acceptances outstanding	39,612	39,298	8,241	31,057	314
77 U.S. addressees (domicile)	(⁴)	13,713	(⁴)	(⁴)	(⁴)
78 Non-U.S. addressees (domicile)	(⁴)	25,585	(⁴)	(⁴)	(⁴)
79 Net due from foreign branches, foreign subsidiaries, Edge and Agreement subsidiaries	(⁴)	(⁴)	3,863	26,370	(⁴)
80 Other	32,400	26,587	9,714	16,872	5,813
81 Total liabilities and equity capital ⁵	1,403,264	1,048,130	(⁴)	(⁴)	355,134
82 Total liabilities excluding subordinated debt	1,324,113	996,052	342,969	683,317	328,060
83 Total deposits	1,071,469	777,481	285,741	491,740	293,988
84 Individuals, partnerships, and corporations	749,841	493,236	100,662	392,574	256,605
85 U.S. government	2,365	1,653	226	1,427	712
86 States and political subdivisions in United States	49,808	24,903	547	24,356	24,905
87 All other	254,731	246,297	182,048	64,249	8,433
88 Foreign governments and official institutions	41,600	41,418	33,491	7,927	182
89 Commercial banks in United States	69,906	61,995	15,448	46,547	7,911
90 U.S. branches and agencies of foreign banks	(⁴)	11,365	3,613	7,752	(⁴)
91 Other commercial banks in United States	(⁴)	50,630	11,835	38,795	(⁴)
92 Banks in foreign countries	143,225	142,884	133,109	9,775	341
93 Foreign branches of other U.S. banks	(⁴)	26,792	26,746	46	(⁴)
94 Other banks in foreign countries	(⁴)	116,093	106,363	9,729	(⁴)
95 Certified and officers' checks, travelers' checks, and letters of credit sold for cash	14,724	11,392	2,259	9,133	3,332
96 Federal funds purchased and securities sold under agreements to repurchase in domestic offices and Edge and Agreement subsidiaries	129,551	106,084	394	105,690	23,467
97 Interest-bearing demand notes issued to U.S. Treasury and other liabilities for borrowed money	46,353	41,730	14,278	27,452	4,623
98 Interest-bearing demand notes (note balances) issued to U.S. Treasury	16,059	12,528	(⁴)	12,528	3,531
99 Other liabilities for borrowed money	30,294	29,202	14,278	14,924	1,093
100 Mortgage indebtedness and liability for capitalized leases	1,805	1,224	13	1,211	581
101 All other liabilities	74,934	69,533	42,542	57,224	5,402
102 Acceptances executed and outstanding	39,728	39,414	6,580	32,834	314
103 Net due to foreign branches, foreign subsidiaries, Edge and Agreement subsidiaries	(⁴)	(⁴)	26,370	3,863	(⁴)
104 Other	35,206	30,118	9,592	20,527	5,087
105 Subordinated notes and debentures	5,778	4,094	292	3,802	1,684
106 Total equity capital ⁵	73,374	47,984	(⁴)	(⁴)	25,390
107 Preferred stock	95	10	(⁴)	(⁴)	85
108 Common stock	14,589	9,532	(⁴)	(⁴)	5,057
109 Surplus	25,861	16,325	(⁴)	(⁴)	9,536
110 Undivided profits and reserve for contingencies and other capital reserves	32,828	22,116	(⁴)	(⁴)	10,712
111 Undivided profits	31,964	21,701	(⁴)	(⁴)	10,263
112 Reserve for contingencies and other capital reserves	864	415	(⁴)	(⁴)	449
MEMO					
<i>Deposits in domestic offices</i>					
113 Total demand	312,252	213,994	0	213,994	98,258
114 Total savings	139,609	73,078	0	73,078	66,531
115 Total time	333,867	204,668	0	204,668	129,199
116 Time deposits of \$100,000 or more	183,241	133,488	0	133,488	49,753
117 Certificates of deposit in denominations of \$100,000 or more	167,788	121,903	0	121,903	45,885
118 Other	15,453	11,584	0	11,584	3,869
119 Savings deposits authorized for automatic transfer and NOW accounts	15,218	9,072	0	9,072	6,146
120 Money market time certificates of \$10,000 and less than \$100,000 with original maturities of 26 weeks	84,552	41,087	0	41,087	43,466
121 Demand deposits adjusted ⁶	188,365	108,929	0	108,929	79,437
122 Standby letters of credit, total	42,544	39,759	9,104	30,655	2,785
123 U.S. addressees (domicile)	(⁴)	25,708	(⁴)	(⁴)	(⁴)
124 Non-U.S. addressees (domicile)	(⁴)	14,052	(⁴)	(⁴)	(⁴)
125 Standby letters of credit conveyed to others through participation (included in total standby letters of credit)	2,138	2,008	265	1,743	130
126 Holdings of commercial paper included in total gross loans	(⁴)	(⁴)	(⁴)	212	425
<i>Averages for 30 calendar days (or calendar month) ending with report date</i>					
127 Total assets	1,377,849	1,027,036	316,014	711,022	350,813
128 Cash and due from depository institutions	269,262	233,422	123,663	109,758	35,840
129 Federal funds sold and securities purchased under agreements to resell	45,602	23,463	485	22,978	22,139
130 Total loans	754,090	564,292	179,364	384,927	189,798
131 Total deposits	1,048,951	758,934	284,592	474,342	290,017
132 Time CDs in denominations of \$100,000 or more in domestic offices	165,775	(⁴)	(⁴)	119,997	45,778
133 Federal funds purchased and securities sold under agreements to repurchase	133,995	110,066	359	109,707	23,929
134 Other liabilities for borrowed money	29,178	28,105	13,297	14,808	1,073
135 Number of banks	1,427	177	177	177	1,250

**17. Insured commercial banks with assets of \$100 million or over—
Domestic and foreign offices¹—Continued**
D. December 31, 1980

Millions of dollars, except for number of banks

Item	Insured	Banks with foreign offices ²			Banks without foreign offices
		Total	Foreign offices ³	Domestic offices	
1 Total assets.	1,461,449	1,091,408	353,763	768,687	370,041
2 Cash and due from depository institutions	293,859	249,317	130,527	118,790	44,542
3 Currency and coin (U.S. and foreign)	14,351	8,421	308	8,113	5,930
4 Balances with Federal Reserve Banks	26,636	20,062	389	19,674	6,573
5 Balances with other central banks	2,800	2,800	2,741	59	(⁴)
6 Demand balances with commercial banks in United States	37,617	26,316	4,656	21,660	11,301
7 All other balances with depository institutions in United States and with banks in foreign countries	132,725	125,406	120,255	5,151	7,319
8 Time and savings balances with commercial banks in United States	6,634	2,472	1,422	1,050	4,163
9 Balances with other depository institutions in United States	497	300	122	178	197
10 Balances with banks in foreign countries	125,593	122,634	118,711	3,923	2,958
11 Foreign branches of other U.S. banks	(⁴)	26,671	25,562	1,109	(⁴)
12 Other banks in foreign countries	(⁴)	95,963	93,149	2,814	(⁴)
13 Cash items in process of collection	79,730	66,311	2,177	64,134	13,420
14 Total securities, loans, and lease financing receivables	1,069,655	758,718	197,752	560,966	310,937
15 Total securities, book value	220,294	126,332	10,489	115,843	93,962
16 U.S. Treasury	65,665	34,930	403	34,527	30,735
17 Obligations of other U.S. government agencies and corporations	32,944	15,845	9	15,836	17,099
18 Obligations of states and political subdivisions in United States	99,200	55,808	751	55,057	43,392
19 All other securities	22,485	19,749	9,326	10,423	2,736
20 Other bonds, notes, and debentures	11,386	9,420	7,751	1,670	1,966
21 Federal Reserve and corporate stock	1,718	1,279	168	1,111	440
22 Trading account securities	9,380	9,050	1,408	7,643	330
23 Federal funds sold and securities purchased under agreements to resell	47,745	26,833	306	26,528	20,911
24 Total loans, gross	809,875	607,465	186,542	420,923	202,410
25 LESS: Unearned income on loans	13,877	7,984	1,678	6,307	5,892
26 Allowance for possible loan loss	8,018	5,843	235	5,607	2,176
27 EQUALS: Loans, net	78,980	593,638	184,629	409,009	194,342
<i>Total loans, gross, by category</i>					
28 Real estate loans	189,916	115,624	6,741	108,883	74,292
29 Construction and land development	(⁴)	(⁴)	(⁴)	23,009	8,213
30 Secured by farmland	(⁴)	(⁴)	(⁴)	838	1,183
31 Secured by residential properties	(⁴)	(⁴)	(⁴)	63,511	41,915
32 1- to 4-family	(⁴)	(⁴)	(⁴)	60,271	39,924
33 FHA-insured or VA-guaranteed	(⁴)	(⁴)	(⁴)	3,887	2,034
34 Conventional	(⁴)	(⁴)	(⁴)	56,384	37,891
35 Multifamily	(⁴)	(⁴)	(⁴)	3,240	1,990
36 FHA-insured	(⁴)	(⁴)	(⁴)	221	99
37 Conventional	(⁴)	(⁴)	(⁴)	3,019	1,891
38 Secured by nonfarm nonresidential properties	(⁴)	(⁴)	(⁴)	21,524	22,982
39 Loans to financial institutions	79,814	76,095	35,003	41,092	3,720
40 REITs and mortgage companies in United States	5,665	4,963	104	4,859	702
41 Commercial banks in United States	7,291	6,081	678	5,403	1,209
42 U.S. branches and agencies of foreign banks	(⁴)	2,482	282	2,200	(⁴)
43 Other commercial banks	(⁴)	3,599	396	3,203	(⁴)
44 Banks in foreign countries	37,054	36,708	26,751	9,956	347
45 Foreign branches of other U.S. banks	(⁴)	714	324	391	(⁴)
46 Other	(⁴)	35,993	26,427	9,566	(⁴)
47 Finance companies in United States	10,716	10,258	382	9,877	457
48 Other financial institutions	19,089	18,084	7,088	10,996	1,005
49 Loans for purchasing or carrying securities	13,084	11,254	1,259	9,995	1,830
50 Brokers and dealers in securities	9,037	8,682	857	7,825	355
51 Other	4,048	2,573	402	2,171	1,475
52 Loans to finance agricultural production and other loans to farmers	9,903	5,983	709	5,273	3,920
53 Commercial and industrial loans	342,309	283,233	109,396	173,837	59,076
54 U.S. addressees (domicile)	(⁴)	171,776	6,255	165,521	(⁴)
55 Non-U.S. addressees (domicile)	(⁴)	111,457	103,141	8,316	(⁴)
56 Loans to individuals for household, family, and other personal expenditures	129,521	73,514	6,448	67,066	56,007
57 Installment loans	(⁴)	(⁴)	(⁴)	56,201	46,829
58 Passenger automobiles	(⁴)	(⁴)	(⁴)	17,648	19,978
59 Credit cards and related plans	(⁴)	(⁴)	(⁴)	19,344	9,153
60 Retail (charge account) credit card	(⁴)	(⁴)	(⁴)	15,797	7,813
61 Check and revolving credit	(⁴)	(⁴)	(⁴)	3,546	1,340
62 Mobile homes	(⁴)	(⁴)	(⁴)	3,471	3,316
63 Other installment loans	(⁴)	(⁴)	(⁴)	15,739	14,382
64 Other retail consumer goods	(⁴)	(⁴)	(⁴)	4,300	3,311
65 Residential property repair and modernization	(⁴)	(⁴)	(⁴)	3,880	3,581
66 Other installment loans for household, family, and other personal expenditures	(⁴)	(⁴)	(⁴)	7,559	7,489
67 Single-payment loans	(⁴)	(⁴)	(⁴)	10,865	9,178
68 All other loans	45,327	41,762	26,985	14,777	3,566
69 Loans to foreign governments and official institutions	(⁴)	27,352	24,572	2,780	(⁴)
70 Other	(⁴)	14,410	2,412	11,997	(⁴)

17-D. Continued

Item	Insured	Banks with foreign offices ²			Banks without foreign offices
		Total	Foreign offices ³	Domestic offices	
71 Lease financing receivables	13,636	11,914	2,328	9,586	1,722
72 Bank premises, furniture and fixtures, and other assets representing bank premises	18,900	11,578	1,199	10,379	7,322
73 Real estate owned other than bank premises	1,615	1,127	127	1,001	488
74 All other assets	77,420	70,669	24,158	77,552	6,751
75 Investment in unconsolidated subsidiaries and associated companies	1,345	1,307	838	468	38
76 Customers' liability on acceptances outstanding	40,749	40,457	8,785	31,671	292
77 U.S. addressees (domicile)	(⁴)	13,686	(⁴)	(⁴)	(⁴)
78 Non-U.S. addressees (domicile)	(⁴)	26,771	(⁴)	(⁴)	(⁴)
79 Net due from foreign branches, foreign subsidiaries, Edge and Agreement subsidiaries	(⁴)	(⁴)	3,980	27,062	(⁴)
80 Other	35,326	28,905	10,554	18,351	6,421
81 Total liabilities and equity capital ⁵	1,461,449	1,091,408	(⁴)	(⁴)	370,041
82 Total liabilities excluding subordinated debt	1,380,870	1,038,412	353,482	715,972	342,458
83 Total deposits	1,133,249	825,440	294,012	531,429	307,809
84 Individuals, partnerships, and corporations	805,958	537,761	110,231	427,530	268,198
85 U.S. government	2,565	1,731	225	1,506	834
86 States and political subdivisions in United States	51,726	26,101	560	25,541	25,625
87 All other	258,246	248,700	181,143	67,557	9,546
88 Foreign governments and official institutions	42,190	41,979	33,411	8,567	211
89 Commercial banks in United States	74,887	65,949	17,630	48,320	8,938
90 U.S. branches and agencies of foreign banks	(⁴)	11,633	4,626	7,007	(⁴)
91 Other commercial banks in United States	(⁴)	54,317	13,004	41,313	(⁴)
92 Banks in foreign countries	141,169	140,772	130,102	10,670	397
93 Foreign branches of other U.S. banks	(⁴)	26,977	26,960	18	(⁴)
94 Other banks in foreign countries	(⁴)	113,794	103,143	10,652	(⁴)
95 Certified and officers' checks, travelers' checks, and letters of credit sold for cash	14,754	11,148	1,853	9,295	3,606
96 Federal funds purchased and securities sold under agreements to repurchase in domestic offices and Edge and Agreement subsidiaries	127,584	103,070	810	102,260	24,515
97 Interest-bearing demand notes issued to U.S. Treasury and other liabilities for borrowed money	40,625	36,866	14,735	22,131	3,760
98 Interest-bearing demand notes (note balances) issued to U.S. Treasury	8,634	6,412	(⁴)	6,412	2,222
99 Other liabilities for borrowed money	31,991	30,453	14,735	15,719	1,537
100 Mortgage indebtedness and liability for capitalized leases	1,852	1,244	13	1,231	609
101 All other liabilities	77,559	71,792	43,913	58,921	5,766
102 Acceptances executed and outstanding	40,862	40,567	7,288	33,279	295
103 Net due to foreign branches, foreign subsidiaries, Edge and Agreement subsidiaries	(⁴)	(⁴)	27,062	3,980	(⁴)
104 Other	36,697	31,226	9,564	21,662	5,471
105 Subordinated notes and debentures	5,726	4,035	282	3,754	1,691
106 Total equity capital ⁵	74,853	48,961	(⁴)	(⁴)	25,892
107 Preferred stock	96	10	(⁴)	(⁴)	86
108 Common stock	14,897	9,750	(⁴)	(⁴)	5,147
109 Surplus	26,196	16,478	(⁴)	(⁴)	9,717
110 Undivided profits and reserve for contingencies and other capital reserves	33,665	22,724	(⁴)	(⁴)	10,941
111 Undivided profits	32,781	22,272	(⁴)	(⁴)	10,509
112 Reserve for contingencies and other capital reserves	884	451	(⁴)	(⁴)	433
MEMO					
<i>Deposits in domestic offices</i>					
113 Total demand	328,535	224,736	0	224,736	103,799
114 Total savings	132,477	69,726	0	69,726	62,751
115 Total time	378,225	236,966	0	236,966	141,259
116 Time deposits of \$100,000 or more	214,066	158,821	0	158,821	55,245
117 Certificates of deposit in denominations of \$100,000 or more	198,137	146,533	0	146,533	51,604
118 Other	15,929	12,288	0	12,288	3,641
119 Savings deposits authorized for automatic transfer and NOW accounts	17,402	10,391	0	10,391	7,011
120 Money market time certificates of \$10,000 and less than \$100,000 with original maturities of 26 weeks	100,352	49,268	0	49,268	51,084
121 Demand deposits adjusted ⁶	202,284	119,821	0	119,821	82,463
122 Standby letters of credit, total	45,718	42,614	9,702	32,912	3,104
123 U.S. addressees (domicile)	(⁴)	28,330	(⁴)	(⁴)	(⁴)
124 Non-U.S. addressees (domicile)	(⁴)	14,284	(⁴)	(⁴)	(⁴)
125 Standby letters of credit conveyed to others through participations (included in total standby letters of credit)	1,855	1,696	309	1,387	159
126 Holdings of commercial paper included in total gross loans	(⁴)	(⁴)	(⁴)	335	562
<i>Average for 30 calendar days (or calendar month) ending with report date</i>					
127 Total assets	1,421,230	1,059,707	319,870	739,837	361,523
128 Cash and due from depository institutions	272,517	234,316	125,308	109,008	38,201
129 Federal funds sold and securities purchased under agreements to resell	47,291	26,252	372	25,880	21,039
130 Total loans	783,086	588,192	180,965	407,226	194,895
131 Total deposits	1,103,465	804,501	298,739	505,762	298,964
132 Time CDs in denominations of \$100,000 or more in domestic offices	189,406	(⁴)	(⁴)	139,815	49,590
133 Federal funds purchased and securities sold under agreements to repurchase	133,488	108,154	390	107,763	25,335
134 Other liabilities for borrowed money	31,794	30,275	14,655	15,620	1,519
135 Number of banks	1,425	178	178	178	1,247

18. Insured commercial banks with assets of \$100 million or over—Domestic offices¹

A. March 31, 1980

Millions of dollars, except for number of banks

Item	Insured	Member banks			Non-member insured
		Total	National	State	
1 Total assets	1,048,226	898,474	675,482	222,992	149,752
2 Cash and due from depository institutions	153,837	140,240	94,205	46,035	13,597
3 Currency and coin (U.S. and foreign)	10,689	9,128	7,063	2,065	1,561
4 Balances with Federal Reserve Banks	28,520	28,520	21,035	7,485	*
5 Balances with other central banks	21	21	21	*	*
6 Demand balances with commercial banks in United States	32,955	26,064	13,891	12,173	6,891
7 All other balances with depository institutions in United States and with banks in foreign countries	6,758	3,952	3,024	929	2,806
8 Time and savings balances with commercial banks in United States	2,777	1,223	1,056	167	1,554
9 Balances with other depository institutions in United States	207	46	29	16	162
10 Balances with banks in foreign countries	3,774	2,684	1,938	745	1,091
11 Cash items in process of collection	74,893	72,554	49,172	23,382	2,338
12 Total securities, loans, and lease financing receivables	809,790	680,478	522,590	157,888	129,312
13 Total securities, book value	190,815	152,863	116,518	36,346	37,951
14 U.S. Treasury	55,451	42,688	32,288	10,401	12,762
15 Obligations of other U.S. government agencies and corporations	29,760	23,069	17,998	5,071	6,691
16 Obligations of states and political subdivisions in United States	91,897	74,932	57,084	17,848	16,965
17 All other securities	13,708	12,174	9,149	3,026	1,533
18 Other bonds, notes, and debentures	3,459	2,217	1,695	522	1,242
19 Federal Reserve and corporate stock	1,464	1,291	959	332	173
20 Trading account securities	8,785	8,667	6,494	2,172	118
21 Federal funds sold and securities purchased under agreements to resell	39,927	34,435	25,132	9,303	5,492
22 Total loans, gross	589,852	501,133	387,797	113,336	88,719
23 LESS: Unearned income on loans	13,445	10,718	8,851	1,867	2,727
24 Allowance for possible loan loss	7,365	6,451	4,869	1,581	915
25 EQUALS: Loans, net	569,042	483,965	374,077	109,888	85,078
<i>Total loans, gross, by category</i>					
26 Real estate loans	172,573	138,143	113,178	24,965	34,430
27 Construction and land development	28,103	23,584	18,545	5,040	4,518
28 Secured by farmland	1,859	1,397	1,275	122	462
29 Secured by residential properties	99,772	80,715	67,128	13,588	19,057
30 1- to 4-family	94,680	76,726	64,132	12,593	17,954
31 FHA-insured or VA-guaranteed	6,190	5,591	4,762	829	599
32 Conventional	88,490	71,134	59,371	11,764	17,356
33 Multifamily	5,092	3,990	2,995	994	1,102
34 FHA-insured	317	258	141	117	58
35 Conventional	4,775	3,731	2,854	877	1,044
36 Secured by nonfarm nonresidential properties	42,839	32,446	26,230	6,216	10,393
37 Loans to financial institutions	40,692	38,997	24,792	14,205	1,695
38 REITs and mortgage companies in United States	6,333	6,036	4,600	1,436	297
39 Commercial banks in United States	4,485	4,015	2,329	1,686	470
40 Banks in foreign countries	7,028	6,792	3,498	3,294	236
41 Finance companies in United States	10,573	10,313	6,753	3,560	260
42 Other financial institutions	12,273	11,841	7,611	4,229	432
43 Loans for purchasing or carrying securities	11,574	11,008	6,217	4,791	566
44 Brokers and dealers in securities	7,726	7,494	3,573	3,921	232
45 Other	3,848	3,514	2,643	870	334
46 Loans to finance agricultural production and other loans to farmers	8,637	7,804	7,306	498	833
47 Commercial and industrial loans	215,901	190,499	143,607	46,892	25,402
48 Loans to individuals for household, family, and other personal expenditures	125,304	100,848	82,800	18,047	24,456
49 Installment loans	106,750	85,798	70,948	14,850	20,952
50 Passenger automobiles	41,115	31,563	26,148	5,415	9,552
51 Credit cards and related plans	27,951	25,109	20,779	4,330	2,842
52 Retail (charge account) credit card	23,066	20,898	17,558	3,340	2,167
53 Check and revolving credit	4,885	4,211	3,221	989	675
54 Mobile homes	6,962	5,691	5,183	508	1,271
55 Other installment loans	30,723	23,435	18,837	4,597	7,288
56 Other retail consumer goods	7,624	6,114	5,253	861	1,510
57 Residential property repair and modernization	7,192	5,346	4,404	941	1,847
58 Other installment loans for household, family, and other personal expenditures	15,906	11,975	9,180	2,796	3,931
59 Single-payment loans	18,553	15,050	11,852	3,197	3,504
60 All other loans	15,172	13,835	9,897	3,937	1,338
61 Lease financing receivables	10,006	9,215	6,864	2,352	790
62 Bank premises, furniture and fixtures, and other assets representing bank premises	16,217	13,372	10,897	2,475	2,845
63 Real estate owned other than bank premises	1,494	1,311	1,062	249	183
64 All other assets	66,889	63,072	46,727	16,345	3,816
65 Investment in unconsolidated subsidiaries and associated companies	467	440	368	72	27
66 Customers' liability on acceptances outstanding	28,858	28,336	20,127	8,209	522
67 Net due from foreign branches, foreign subsidiaries, Edge and Agreement subsidiaries	13,620	12,985	10,495	2,491	635
68 Other	23,944	21,311	15,737	5,574	2,633

18-A. Continued

Item	Insured	Member banks			Non-member insured
		Total	National	State	
69 Total liabilities and equity capital ²	1,048,226	898,474	675,482	222,992	149,752
70 Total liabilities excluding subordinated debt	973,405	834,718	627,232	207,486	138,687
71 Total deposits	767,395	639,715	484,864	154,851	127,680
72 Individuals, partnerships, and corporations	627,200	516,618	405,657	110,961	110,581
73 U.S. government	2,123	1,787	1,376	411	337
74 States and political subdivisions in United States	53,422	40,899	33,493	7,406	12,523
75 All other	72,026	69,475	38,198	31,277	2,551
76 Foreign governments and official institutions	6,517	6,303	3,826	2,476	214
77 Commercial banks in United States	54,853	52,893	29,485	23,408	1,960
78 Banks in foreign countries	10,657	10,280	4,888	5,392	377
79 Certified and officers' checks, travelers' checks, and letters of credit sold for cash	12,623	10,936	6,139	4,796	1,688
80 Demand deposits	308,682	269,255	188,733	80,522	39,428
81 Mutual savings banks	1,224	1,063	589	473	162
82 Other individuals, partnerships, and corporations	223,846	189,827	144,511	45,316	34,019
83 U.S. government	1,431	1,229	971	258	202
84 States and political subdivisions in United States	10,286	8,367	6,722	1,645	1,919
85 All other	59,272	57,833	29,800	28,033	1,439
86 Foreign governments and official institutions	2,203	2,170	1,167	1,003	33
87 Commercial banks in United States	47,506	46,249	24,297	21,952	1,257
88 Banks in foreign countries	9,563	9,414	4,336	5,078	149
89 Certified and officers' checks, travelers' checks, and letters of credit sold for cash	12,623	10,936	6,139	4,796	1,688
90 Time deposits	328,150	267,083	213,349	53,734	61,067
91 Mutual savings banks	406	398	309	88	8
92 Other individuals, partnerships, and corporations	272,798	223,225	178,436	44,789	49,573
93 U.S. government	646	517	366	152	129
94 States and political subdivisions in United States	41,560	31,314	25,850	5,463	10,246
95 All other	12,740	11,629	8,387	3,241	1,111
96 Foreign governments and official institutions	4,306	4,125	2,654	1,471	181
97 Commercial banks in United States	7,341	6,638	5,182	1,456	703
98 Banks in foreign countries	1,094	866	552	314	228
99 Savings deposits	130,563	103,378	82,782	20,595	27,185
100 Mutual savings banks	*	*	*	0	0
101 Other individuals, partnerships, and corporations	128,925	102,105	81,810	20,295	26,820
102 Individuals and nonprofit organizations	122,749	97,489	78,145	19,344	25,260
103 Corporations and other profit organizations	6,176	4,616	3,665	950	1,560
104 U.S. government	47	41	39	1	6
105 States and political subdivisions in United States	1,577	1,218	921	297	359
106 All other	13	13	11	2	*
107 Foreign governments and official institutions	7	7	5	2	*
108 Commercial banks in United States	6	6	6	*	*
109 Banks in foreign countries	*	*	*	*	*
110 Federal funds purchased and securities sold under agreements to repurchase	105,963	99,187	74,695	24,492	6,777
111 Interest-bearing demand notes issued to U.S. Treasury and other liabilities for borrowed money	23,882	23,062	14,367	8,695	821
112 Interest-bearing demand notes (note balances) issued to U.S. Treasury	5,704	5,239	3,887	1,352	465
113 Other liabilities for borrowed money	18,179	17,823	10,479	7,343	356
114 Mortgage indebtedness and liability for capitalized leases	1,785	1,522	1,245	277	263
115 All other liabilities	74,379	71,232	52,062	19,171	3,147
116 Acceptances executed and outstanding	30,041	29,519	21,238	8,281	522
117 Net due to foreign branches, foreign subsidiaries, Edge and Agreement subsidiaries	16,778	16,633	11,658	4,975	146
118 Other	27,560	25,081	19,166	5,915	2,479
119 Subordinated notes and debentures	4,983	3,956	2,741	1,216	1,026
120 Total equity capital ²	69,839	59,800	45,509	14,291	10,039
MEMO					
121 Time deposits of \$100,000 or more	183,017	154,337	119,604	34,733	28,680
122 Certificates of deposit in denominations of \$100,000 or more	160,352	133,326	101,987	31,339	27,026
123 Other	22,665	21,011	17,618	3,393	1,654
124 Savings deposits authorized for automatic transfer and NOW accounts	11,612	9,458	7,106	2,352	2,154
125 Money market time certificates of \$10,000 and less than \$100,000 with original maturities of 26 weeks	80,484	62,739	52,498	10,241	17,745
126 Demand deposits adjusted ³	184,853	149,222	114,293	34,929	35,631
127 Total standby letters of credit	28,572	27,359	18,048	9,311	1,213
128 Conveyed to others through participation (included in standby letters of credit)	1,480	1,442	1,178	264	38
129 Holdings of commercial paper included in total gross loans	497	269	229	40	228
<i>Average for 30 calendar days (or calendar month) ending with report date</i>					
130 Total assets	1,021,367	873,109	659,180	213,929	148,258
131 Cash and due from depository institutions	141,921	130,338	87,291	43,047	11,583
132 Federal funds sold and securities purchased under agreements to resell	38,222	32,410	24,602	7,808	5,812
133 Total loans	571,248	485,291	375,333	109,958	85,957
134 Total deposits	740,127	614,546	468,123	146,423	125,581
135 Time CDs in denominations of \$100,000 or more in domestic offices	160,768	133,715	102,400	31,314	27,054
136 Federal funds purchased and securities sold under agreements to repurchase	115,333	108,421	80,400	28,022	6,912
137 Other liabilities for borrowed money	17,984	17,636	10,738	6,897	348
138 Number of banks	1,429	932	771	161	497

18. Insured commercial banks with assets of \$100 million or over—Domestic offices¹—Continued

B. June 30, 1980

Millions of dollars, except for number of banks

Item	Insured	Member banks			Non-member insured
		Total	National	State	
1 Total assets	1,068,395	916,076	688,333	227,743	152,319
2 Cash and due from depository institutions	163,948	149,083	97,138	51,945	14,865
3 Currency and coin (U.S. and foreign)	11,171	9,555	7,396	2,158	1,617
4 Balances with Federal Reserve Banks	31,123	31,103	22,083	9,021	20
5 Balances with other central banks	12	12	12	*	*
6 Demand balances with commercial banks in United States	36,911	29,024	15,524	13,500	7,887
7 All other balances with depository institutions in United States and with banks in foreign countries	8,353	5,314	4,051	1,263	3,039
8 Time and savings balances with commercial banks in United States	3,411	1,797	1,573	224	1,614
9 Balances with other depository institutions in United States	220	89	74	16	130
10 Balances with banks in foreign countries	4,723	3,428	2,405	1,023	1,294
11 Cash items in process of collection	76,377	74,075	48,072	26,004	2,302
12 Total securities, loans, and lease financing receivables	812,060	681,948	527,741	154,207	130,112
13 Total securities, book value	197,057	158,284	119,892	38,393	38,773
14 U.S. Treasury	59,099	46,179	34,739	11,440	12,919
15 Obligations of other U.S. government agencies and corporations	31,430	24,428	19,152	5,276	7,002
16 Obligations of states and political subdivisions in United States	93,541	76,322	58,039	18,283	17,219
17 All other securities	12,988	11,355	7,961	3,394	1,633
18 Other bonds, notes, and debentures	3,542	2,255	1,650	605	1,286
19 Federal Reserve and corporate stock	1,497	1,318	973	345	180
20 Trading account securities	7,949	7,782	5,338	2,444	167
21 Federal funds sold and securities purchased under agreements to resell	42,745	37,100	29,597	7,503	5,644
22 Total loans, gross	582,627	494,117	384,789	109,328	88,510
23 LESS: Unearned income on loans	13,255	10,565	8,735	1,830	2,690
24 Allowance for possible loan loss	7,522	6,592	4,951	1,641	930
25 EQUALS: Loans, net	561,850	476,960	371,103	105,857	84,889
<i>Total loans, gross, by category</i>					
26 Real estate loans	174,838	140,094	114,849	25,245	34,745
27 Construction and land development	28,846	24,298	19,082	5,216	4,548
28 Secured by farmland	1,884	1,419	1,293	126	466
29 Secured by residential properties	100,732	81,536	67,947	13,589	19,196
30 1- to 4-family	95,617	77,510	64,896	12,615	18,107
31 FHA-insured or VA-guaranteed	5,784	5,187	4,388	799	596
32 Conventional	89,833	72,323	60,508	11,816	17,510
33 Multifamily	5,115	4,026	3,051	975	1,089
34 FHA-insured	306	247	133	114	59
35 Conventional	4,809	3,779	2,917	861	1,030
36 Secured by nonfarm nonresidential properties	43,376	32,841	26,526	6,314	10,535
37 Loans to financial institutions	37,029	35,419	23,040	12,380	1,609
38 REITs and mortgage companies in United States	5,439	5,164	3,916	1,248	276
39 Commercial banks in United States	4,433	4,038	2,483	1,555	395
40 Banks in foreign countries	7,365	7,129	3,944	3,185	236
41 Finance companies in United States	9,222	8,992	5,888	3,104	230
42 Other financial institutions	10,569	10,097	6,809	3,288	472
43 Loans for purchasing or carrying securities	11,537	10,851	6,752	4,099	686
44 Brokers and dealers in securities	7,830	7,499	4,190	3,309	331
45 Other	3,708	3,353	2,562	790	355
46 Loans to finance agricultural production and other loans to farmers	8,861	7,975	7,453	522	886
47 Commercial and industrial loans	212,718	187,303	142,346	44,957	25,415
48 Loans to individuals for household, family, and other personal expenditures	121,614	97,863	80,315	17,548	23,751
49 Installment loans	103,699	83,297	68,788	14,509	20,402
50 Passenger automobiles	39,567	30,397	25,126	5,271	9,170
51 Credit cards and related plans	27,072	24,290	20,042	4,247	2,783
52 Retail (charge account) credit card	22,165	20,070	16,819	3,251	2,095
53 Check and revolving credit	4,907	4,219	3,223	996	688
54 Mobile homes	6,983	5,686	5,179	507	1,297
55 Other installment loans	30,076	22,924	18,440	4,484	7,151
56 Other retail consumer goods	7,600	6,100	5,207	893	1,500
57 Residential property repair and modernization	7,265	5,407	4,434	973	1,858
58 Other installment loans for household, family, and other personal expenditures	15,210	11,417	8,799	2,618	3,793
59 Single-payment loans	17,916	14,566	11,528	3,039	3,349
60 All other loans	16,030	14,612	10,035	4,577	1,418
61 Lease financing receivables	10,408	9,603	7,149	2,454	805
62 Bank premises, furniture and fixtures, and other assets representing bank premises	16,681	13,720	11,180	2,541	2,961
63 Real estate owned other than bank premises	1,537	1,348	1,077	271	189
64 All other assets	74,169	69,977	51,197	18,779	4,192
65 Investment in unconsolidated subsidiaries and associated companies	382	356	283	73	26
66 Customers' liability on acceptances outstanding	31,350	30,768	21,899	8,869	582
67 Net due from foreign branches, foreign subsidiaries, Edge and Agreement subsidiaries	19,720	18,847	14,502	4,344	873
68 Other	22,717	20,006	14,513	5,493	2,711

18-B. Continued

Item	Insured	Member banks			Non-member insured
		Total	National	State	
69 Total liabilities and equity capital ²	1,068,395	916,076	688,333	227,743	152,319
70 Total liabilities excluding subordinated debt	991,338	850,338	638,485	211,853	141,000
71 Total deposits	782,530	653,246	492,368	160,879	129,283
72 Individuals, partnerships, and corporations	639,298	527,428	412,191	115,237	111,871
73 U.S. government	2,044	1,691	1,327	364	353
74 States and political subdivisions in United States	50,744	38,411	31,684	6,728	12,333
75 All other	77,303	74,358	40,893	33,465	2,945
76 Foreign governments and official institutions	8,549	8,267	5,046	3,221	282
77 Commercial banks in United States	57,848	55,576	31,048	24,528	2,272
78 Banks in foreign countries	10,906	10,514	4,798	5,716	392
79 Certified and officers' checks, travelers' checks, and letters of credit sold for cash	13,141	11,358	6,273	5,085	1,782
80 Demand deposits	321,011	280,243	194,366	85,877	40,768
81 Mutual savings banks	1,234	1,055	545	510	179
82 Other individuals, partnerships, and corporations	230,260	195,663	147,261	48,402	34,597
83 U.S. government	1,501	1,263	1,021	242	237
84 States and political subdivisions in United States	11,216	9,047	7,297	1,751	2,169
85 All other	63,659	61,856	31,968	29,888	1,803
86 Foreign governments and official institutions	2,995	2,924	1,406	1,518	71
87 Commercial banks in United States	50,804	49,247	26,275	22,972	1,557
88 Banks in foreign countries	9,860	9,685	4,287	5,399	175
89 Certified and officers' checks, travelers' checks, and letters of credit sold for cash	13,141	11,358	6,273	5,085	1,782
90 Time deposits	328,572	267,697	213,875	53,822	60,875
91 Mutual savings banks	420	412	339	73	8
92 Other individuals, partnerships, and corporations	276,375	226,514	181,048	45,465	49,861
93 U.S. government	483	372	251	121	111
94 States and political subdivisions in United States	37,673	27,920	23,331	4,589	9,753
95 All other	13,621	12,480	8,905	3,575	1,141
96 Foreign governments and official institutions	5,537	5,327	3,626	1,701	210
97 Commercial banks in United States	7,038	6,324	4,767	1,556	714
98 Banks in foreign countries	1,046	829	511	317	217
99 Savings deposits	132,947	105,306	84,127	21,179	27,641
100 Mutual savings banks	*	*	*	0	0
101 Other individuals, partnerships, and corporations	131,009	103,784	82,997	20,787	27,225
102 Individuals and nonprofit organizations	124,263	98,737	79,001	19,736	25,526
103 Corporations and other profit organizations	6,746	5,047	3,995	1,051	1,699
104 U.S. government	60	56	55	1	5
105 States and political subdivisions in United States	1,855	1,444	1,056	388	411
106 All other	22	22	20	2	*
107 Foreign governments and official institutions	17	16	14	2	*
108 Commercial banks in United States	6	6	6	*	*
109 Banks in foreign countries	*	*	*	*	*
110 Federal funds purchased and securities sold under agreements to repurchase	118,845	111,700	84,663	27,036	7,146
111 Interest-bearing demand notes issued to U.S. Treasury and other liabilities for borrowed money	24,240	23,166	14,761	8,405	1,075
112 Interest-bearing demand notes (note balances) issued to U.S. Treasury	9,791	9,038	6,595	2,443	753
113 Other liabilities for borrowed money	14,449	14,128	8,166	5,962	321
114 Mortgage indebtedness and liability for capitalized leases	1,787	1,509	1,231	278	278
115 All other liabilities	63,936	60,717	45,462	15,256	3,219
116 Acceptances executed and outstanding	32,952	32,370	23,361	9,009	582
117 Net due to foreign branches, foreign subsidiaries, Edge and Agreement subsidiaries	5,469	5,340	4,824	516	130
118 Other	25,515	23,008	17,278	5,730	2,507
119 Subordinated notes and debentures	5,469	4,439	3,261	1,178	1,030
120 Total equity capital ²	71,588	61,299	46,588	14,712	10,289
MEMO					
121 Time deposits of \$100,000 or more	177,255	149,755	115,809	33,946	27,500
122 Certificates of deposit in denominations of \$100,000 or more	155,269	129,368	98,589	30,780	25,901
123 Other	21,986	20,387	17,220	3,166	1,599
124 Savings deposits authorized for automatic transfer and NOW accounts	12,700	10,418	7,834	2,585	2,281
125 Money market time certificates of \$10,000 and less than \$100,000 with original maturities of 26 weeks	86,650	67,887	56,825	11,062	18,762
126 Demand deposits adjusted ³	192,329	155,657	118,998	36,660	36,672
127 Total standby letters of credit	31,006	29,695	19,076	10,619	1,311
128 Conveyed to others through participation (included in standby letters of credit)	1,750	1,709	1,406	303	41
129 Holdings of commercial paper included in total gross loans	603	337	230	107	267
<i>Average for 30 calendar days (or calendar month) ending with report date</i>					
130 Total assets	1,033,202	883,964	667,881	216,082	149,238
131 Cash and due from depository institutions	140,295	128,633	85,399	43,234	11,662
132 Federal funds sold and securities purchased under agreements to resell	43,329	37,239	28,011	9,228	6,091
133 Total loans	564,722	479,248	372,419	106,830	85,473
134 Total deposits	746,478	620,059	470,866	149,193	126,420
135 Time CDs in denominations of \$100,000 or more in domestic offices	157,893	131,742	100,350	31,392	26,151
136 Federal funds purchased and securities sold under agreements to repurchase	125,308	118,435	88,830	29,604	6,874
137 Other liabilities for borrowed money	15,317	14,948	8,728	6,220	369
138 Number of banks	1,439	938	772	166	501

18. Insured commercial banks with assets of \$100 million or over—Domestic offices¹—Continued
C. September 30, 1980

Millions of dollars, except for number of banks

Item	Insured	Member banks			Non-member insured
		Total	National	State	
1 Total assets	1,090,236	934,280	703,091	231,190	155,956
2 Cash and due from depository institutions	155,947	141,960	94,880	47,080	13,987
3 Currency and coin (U.S. and foreign)	12,147	10,419	8,150	2,268	1,728
4 Balances with Federal Reserve Banks	25,238	25,061	18,329	6,733	176
5 Balances with other central banks	64	64	64	*	*
6 Demand balances with commercial banks in United States	33,989	27,089	15,041	12,048	6,900
7 All other balances with depository institutions in United States and with banks in foreign countries	9,682	6,398	5,041	1,357	3,284
8 Time and savings balances with commercial banks in United States	3,979	2,346	2,125	221	1,633
9 Balances with other depository institutions in United States	282	104	86	18	178
10 Balances with banks in foreign countries	5,421	3,947	2,829	1,118	1,474
11 Cash items in process of collection	74,827	72,928	48,255	24,674	1,899
12 Total securities, loans, and lease financing receivables	834,667	700,606	540,679	159,927	134,060
13 Total securities, book value	203,793	163,291	123,406	39,885	40,501
14 U.S. Treasury	62,690	48,955	36,593	12,362	13,735
15 Obligations of other U.S. government agencies and corporations	31,903	24,520	19,453	5,067	7,383
16 Obligations of states and political subdivisions in United States	96,782	79,053	59,840	19,213	17,729
17 All other securities	12,417	10,763	7,520	3,242	1,654
18 Other bonds, notes, and debentures	3,586	2,259	1,703	557	1,326
19 Federal Reserve and corporate stock	1,493	1,317	973	344	176
20 Trading account securities	7,338	7,186	4,845	2,342	152
21 Federal funds sold and securities purchased under agreements to resell	45,308	38,919	30,861	8,058	6,389
22 Total loans, gross	595,181	505,176	392,183	112,993	90,005
23 LESS: Unearned income on loans	12,686	9,968	8,054	1,914	2,718
24 Allowance for possible loan loss	7,663	6,723	5,054	1,669	940
25 EQUALS: Loans, net	574,832	488,484	379,075	109,409	86,348
<i>Total loans, gross, by category</i>					
26 Real estate loans	178,707	143,599	117,704	25,895	35,108
27 Construction and land development	30,052	25,523	19,881	5,642	4,529
28 Secured by farmland	1,932	1,461	1,330	131	472
29 Secured by residential properties	102,951	83,472	69,617	13,854	19,480
30 1- to 4-family	97,649	79,264	66,506	12,758	18,385
31 FHA-insured or VA-guaranteed	6,156	5,509	4,662	847	647
32 Conventional	91,493	73,755	61,844	11,911	17,739
33 Multifamily	5,302	4,208	3,111	1,096	1,095
34 FHA-insured	321	250	138	112	71
35 Conventional	4,981	3,958	2,973	985	1,023
36 Secured by nonfarm nonresidential properties	43,771	33,143	26,876	6,267	10,628
37 Loans to financial institutions	39,658	37,735	24,120	13,615	1,923
38 REITs and mortgage companies in United States	6,089	5,753	4,408	1,344	337
39 Commercial banks in United States	5,246	4,561	2,725	1,835	686
40 Banks in foreign countries	8,142	7,908	4,244	3,664	234
41 Finance companies in United States	9,170	8,919	5,757	3,162	251
42 Other financial institutions	11,011	10,595	6,985	3,609	417
43 Loans for purchasing or carrying securities	9,779	9,230	5,606	3,624	549
44 Brokers and dealers in securities	6,219	5,994	3,034	2,960	225
45 Other	3,560	3,235	2,571	664	324
46 Loans to finance agricultural production and other loans to farmers	9,225	8,335	7,670	664	890
47 Commercial and industrial loans	220,059	194,013	146,742	47,271	26,046
48 Loans to individuals for household, family, and other personal expenditures	121,803	97,817	80,166	17,651	23,986
49 Installment loans	103,153	82,619	68,169	14,450	20,534
50 Passenger automobiles	38,637	29,553	24,377	5,175	9,085
51 Credit cards and related plans	27,239	24,425	20,105	4,320	2,814
52 Retail (charge account) credit card	22,367	20,230	16,898	3,332	2,137
53 Check and revolving credit	4,872	4,195	3,207	988	677
54 Mobile homes	6,867	5,572	5,073	499	1,295
55 Other installment loans	30,410	23,069	18,614	4,455	7,341
56 Other retail consumer goods	7,820	6,247	5,383	864	1,573
57 Residential property repair and modernization	7,351	5,417	4,435	982	1,934
58 Other installment loans for household, family and other personal expenditures	15,239	11,405	8,796	2,609	3,834
59 Single-payment loans	18,650	15,198	11,997	3,201	3,452
60 All other loans	15,950	14,447	10,174	4,273	1,503
61 Lease financing receivables	10,734	9,912	7,338	2,574	822
62 Bank premises, furniture and fixtures, and other assets representing bank premises	17,132	14,060	11,479	2,581	3,071
63 Real estate owned other than bank premises	1,524	1,321	1,043	278	203
64 All other assets	80,966	76,333	55,009	21,324	4,634
65 Investment in unconsolidated subsidiaries and associated companies	539	512	439	73	27
66 Customers' liability on acceptances outstanding	31,371	30,726	21,374	9,352	645
67 Net due from foreign branches, foreign subsidiaries, Edge and Agreement subsidiaries	26,370	25,119	18,695	6,424	1,251
68 Other	22,686	19,976	14,501	5,475	2,710

18-C. Continued

Item	Insured	Member banks			Non-member insured
		Total	National	State	
69 Total liabilities and equity capital ²	1,090,236	934,280	703,091	231,190	155,956
70 Total liabilities excluding subordinated debt	1,011,377	867,142	652,138	215,004	144,235
71 Total deposits	785,728	653,803	495,553	158,250	131,925
72 Individuals, partnerships, and corporations	649,179	533,832	417,884	115,948	115,347
73 U.S. government	2,140	1,813	1,366	446	327
74 States and political subdivisions in United States	49,261	37,358	30,486	6,872	11,904
75 All other	72,682	70,107	39,539	30,568	2,576
76 Foreign governments and official institutions	8,108	7,860	4,853	3,007	248
77 Commercial banks in United States	54,458	52,549	30,238	22,311	1,910
78 Banks in foreign countries	10,116	9,698	4,448	5,250	417
79 Certified and officers' checks, travelers' checks, and letters of credit sold for cash	12,466	10,694	6,278	4,416	1,772
80 Demand deposits	312,252	271,064	190,398	80,666	41,188
81 Mutual savings banks	1,132	965	532	433	167
82 Other individuals, partnerships, and corporations	227,679	192,133	144,923	47,210	35,546
83 U.S. government	1,559	1,348	1,064	284	211
84 States and political subdivisions in United States	10,552	8,584	6,840	1,745	1,967
85 All other	58,865	57,340	30,760	26,579	1,525
86 Foreign governments and official institutions	2,301	2,201	917	1,284	100
87 Commercial banks in United States	47,501	46,298	25,966	20,332	1,203
88 Banks in foreign countries	9,063	8,841	3,877	4,963	222
89 Certified and officers' checks, travelers' checks, and letters of credit sold for cash	12,466	10,694	6,278	4,416	1,772
90 Time deposits	333,867	272,356	216,822	55,534	61,512
91 Mutual savings banks	360	334	242	93	26
92 Other individuals, partnerships, and corporations	282,135	231,339	184,844	46,495	50,796
93 U.S. government	513	404	243	160	109
94 States and political subdivisions in United States	37,059	27,529	22,730	4,798	9,530
95 All other	13,800	12,750	8,763	3,987	1,050
96 Foreign governments and official institutions	5,795	5,647	3,925	1,722	148
97 Commercial banks in United States	6,952	6,246	4,266	1,979	707
98 Banks in foreign countries	1,052	857	571	286	195
99 Savings deposits	139,609	110,384	88,334	22,050	29,225
100 Mutual savings banks	*	*	*	0	0
101 Other individuals, partnerships, and corporations	137,872	109,060	87,343	21,717	28,812
102 Individuals and nonprofit organizations	130,329	103,436	82,856	20,580	26,893
103 Corporations and other profit organizations	7,543	5,624	4,487	1,138	1,919
104 U.S. government	68	61	59	2	7
105 States and political subdivisions in United States	1,651	1,245	916	329	406
106 All other	18	17	16	2	1
107 Foreign governments and official institutions	13	12	11	1	*
108 Commercial banks in United States	5	5	5	*	*
109 Banks in foreign countries	*	*	*	*	*
110 Federal funds purchased and securities sold under agreements to repurchase	129,157	122,062	91,569	30,493	7,095
111 Interest-bearing demand notes issued to U.S. Treasury and other liabilities for borrowed money	32,075	30,308	20,205	10,103	1,767
112 Interest-bearing demand notes (note balances) issued to U.S. Treasury	16,059	14,885	11,110	3,775	1,174
113 Other liabilities for borrowed money	16,016	15,423	9,095	6,328	593
114 Mortgage indebtedness and liability for capitalized leases	1,792	1,488	1,211	277	304
115 All other liabilities	62,625	59,481	43,599	15,882	3,145
116 Acceptances executed and outstanding	33,148	32,503	23,091	9,412	645
117 Net due to foreign branches, foreign subsidiaries, Edge and Agreement subsidiaries	3,863	3,714	2,977	737	149
118 Other	25,614	23,264	17,531	5,733	2,350
119 Subordinated notes and debentures	5,486	4,408	3,225	1,182	1,078
120 Total equity capital ²	73,374	62,731	47,727	15,003	10,643
MEMO					
121 Time deposits of \$100,000 or more	183,241	155,263	119,561	35,703	27,978
122 Certificates of deposit in denominations of \$100,000 or more	167,788	141,288	108,752	32,536	26,500
123 Other	15,453	13,976	10,809	3,166	1,477
124 Savings deposits authorized for automatic transfer and NOW accounts	15,218	12,342	9,444	2,898	2,876
125 Money market time certificates of \$10,000 and less than \$100,000 with original maturities of 26 weeks	84,552	66,199	55,475	10,724	18,353
126 Demand deposits adjusted ³	188,365	150,490	115,113	35,377	37,876
127 Total standby letters of credit	33,440	31,883	21,764	10,119	1,557
128 Conveyed to others through participation (included in standby letters of credit)	1,872	1,761	1,498	262	112
129 Holdings of commercial paper included in total gross loans	637	389	280	109	248
Average for 30 calendar days (or calendar month) ending with report date					
130 Total assets	1,061,835	907,918	684,258	223,660	153,917
131 Cash and due from depository institutions	145,599	132,868	88,723	44,145	12,730
132 Federal funds sold and securities purchased under agreements to resell	45,117	38,501	30,630	7,870	6,616
133 Total loans	574,726	487,719	379,216	108,503	87,006
134 Total deposits	764,359	634,265	483,555	150,709	130,094
135 Time CDs in denominations of \$100,000 or more in domestic offices	165,775	139,534	107,737	31,797	26,241
136 Federal funds purchased and securities sold under agreements to repurchase	133,636	126,434	95,110	31,323	7,203
137 Other liabilities for borrowed money	15,881	15,367	8,695	6,672	514
138 Number of banks	1,427	928	769	159	499

18. Insured commercial banks with assets of \$100 million or over—Domestic offices¹—Continued

D. December 31, 1980

Millions of dollars, except for number of banks

Item	Insured	Member banks			Non-member insured
		Total	National	State	
1 Total assets	1,138,728	975,380	733,083	242,297	163,348
2 Cash and due from depository institutions	163,332	147,434	100,874	46,560	15,898
3 Currency and coin (U.S. and foreign)	14,043	12,055	9,479	2,577	1,987
4 Balances with Federal Reserve Banks	26,247	26,093	20,730	5,363	154
5 Balances with other central banks	59	59	58	*	0
6 Demand balances with commercial banks in United States	32,961	25,735	14,519	11,216	7,227
7 All other balances with depository institutions in United States and with banks in foreign countries	12,469	8,470	6,580	1,890	3,999
8 Time and savings balances with commercial banks in United States	5,212	3,207	2,833	373	2,006
9 Balances with other depository institutions in United States	375	148	102	46	228
10 Balances with banks in foreign countries	6,881	5,115	3,645	1,471	1,766
11 Cash items in process of collection	77,553	75,023	49,509	25,514	2,531
12 Total securities, loans, and lease financing receivables	871,903	732,839	562,417	170,422	139,064
13 Total securities, book value	209,805	168,264	128,288	39,976	41,541
14 U.S. Treasury	65,262	51,027	38,278	12,749	14,235
15 Obligations of other U.S. government agencies and corporations	32,935	25,042	20,087	4,956	7,892
16 Obligations of states and political subdivisions in United States	98,449	80,630	61,302	19,328	17,819
17 All other securities	13,159	11,564	8,621	2,943	1,595
18 Other bonds, notes, and debentures	3,636	2,331	1,775	556	1,305
19 Federal Reserve and corporate stock	1,551	1,380	1,032	348	171
20 Trading account securities	7,972	7,854	5,814	2,040	119
21 Federal funds sold and securities purchased under agreements to resell	47,439	40,705	30,988	9,717	6,734
22 Total loans, gross	623,333	529,870	408,142	121,728	93,463
23 Less: Unearned income on loans	12,199	9,608	7,609	1,999	2,591
24 Allowance for possible loan loss	7,783	6,822	5,129	1,693	960
25 EQUALS: Loans, net	603,351	513,440	395,404	118,037	89,911
<i>Total loans, gross, by category</i>					
26 Real estate loans	183,174	147,410	120,856	26,554	35,765
27 Construction and land development	31,222	26,510	20,678	5,832	4,712
28 Secured by farmland	2,021	1,540	1,409	130	481
29 Secured by residential properties	105,426	85,642	71,560	14,082	19,784
30 1- to 4-family	100,196	81,486	68,373	13,112	18,710
31 FHA-insured or VA-guaranteed	5,921	5,284	4,435	849	636
32 Conventional	94,275	76,202	63,938	12,264	18,073
33 Multifamily	5,230	4,157	3,187	970	1,074
34 FHA-insured	320	253	144	109	68
35 Conventional	4,910	3,904	3,043	861	1,006
36 Secured by nonfarm nonresidential properties	44,506	33,718	27,209	6,509	10,788
37 Loans to financial institutions	44,811	42,322	26,716	15,606	2,489
38 REITs and mortgage companies in United States	5,561	5,261	4,109	1,152	300
39 Commercial banks in United States	6,613	5,541	3,500	2,042	1,071
40 Banks in foreign countries	10,303	9,936	5,374	4,562	367
41 Finance companies in United States	10,334	10,098	6,366	3,733	236
42 Other financial institutions	12,001	11,486	7,368	4,118	515
43 Loans for purchasing or carrying securities	11,825	11,153	6,126	5,027	672
44 Brokers and dealers in securities	8,180	7,852	3,547	4,305	328
45 Other	3,646	3,302	2,579	723	344
46 Loans to finance agricultural production and other loans to farmers	9,193	8,326	7,616	710	867
47 Commercial and industrial loans	232,913	204,892	154,480	50,412	28,021
48 Loans to individuals for household, family, and other personal expenditures	123,073	99,005	81,081	17,924	24,068
49 Installment loans	103,031	82,717	68,157	14,560	20,314
50 Passenger automobiles	37,627	28,760	23,647	5,112	8,867
51 Credit cards and related plans	28,497	25,593	21,033	4,560	2,904
52 Retail (charge account) credit card	23,610	21,393	17,830	3,563	2,217
53 Check and revolving credit	4,887	4,200	3,203	997	687
54 Mobile homes	6,786	5,526	5,033	493	1,261
55 Other installment loans	30,121	22,838	18,444	4,395	7,283
56 Other retail consumer goods	7,611	6,081	5,212	869	1,530
57 Residential property repair and modernization	7,461	5,499	4,502	997	1,962
58 Other installment loans for household, family, and other personal expenditures	15,049	11,258	8,730	2,529	3,790
59 Single-payment loans	20,042	16,288	12,924	3,364	3,754
60 All other loans	18,343	16,762	11,267	5,495	1,581
61 Lease financing receivables	11,308	10,430	7,737	2,692	878
62 Bank premises, furniture and fixtures, and other assets representing bank premises	17,701	14,481	11,794	2,687	3,220
63 Real estate owned other than bank premises	1,489	1,283	1,030	253	206
64 All other assets	84,303	79,344	56,968	22,376	4,960
65 Investment in unconsolidated subsidiaries and associated companies	506	480	452	28	26
66 Customers' liability on acceptances outstanding	31,963	31,301	21,736	9,564	663
67 Net due from foreign branches, foreign subsidiaries, Edge and Agreement subsidiaries	27,062	25,798	19,016	6,782	1,264
68 Other	24,772	21,765	15,763	6,002	3,007

18-D. Continued

Item	Insured	Member banks			Non-member insured
		Total	National	State	
69 Total liabilities and equity capital ²	1,138,728	975,380	733,083	242,297	163,348
70 Total liabilities excluding subordinated debt.	1,058,430	907,112	681,297	225,816	151,317
71 Total deposits	839,238	700,959	531,731	169,229	138,278
72 Individuals, partnerships, and corporations	695,727	574,733	447,298	127,434	120,995
73 U.S. government	2,341	1,955	1,481	475	385
74 States and political subdivisions in United States	51,166	39,208	32,208	7,000	11,958
75 All other	77,103	74,203	43,869	30,335	2,900
76 Foreign governments and official institutions	8,778	8,485	5,531	2,955	293
77 Commercial banks in United States	57,258	55,174	33,780	21,393	2,084
78 Banks in foreign countries	11,067	10,544	4,557	5,987	522
79 Certified and officers' checks, travelers' checks, and letters of credit sold for cash	12,901	10,861	6,876	3,985	2,040
80 Demand deposits	328,535	285,247	201,267	83,980	43,288
81 Mutual savings banks	1,139	1,005	539	465	134
82 Other individuals, partnerships, and corporations	241,762	204,789	153,261	51,528	36,973
83 U.S. government	1,749	1,491	1,182	309	258
84 States and political subdivisions in United States	11,458	9,274	7,615	1,659	2,184
85 All other	59,526	57,828	31,794	26,034	1,698
86 Foreign governments and official institutions	2,612	2,490	1,089	1,401	122
87 Commercial banks in United States	46,949	45,658	26,688	18,970	1,291
88 Banks in foreign countries	9,965	9,680	4,017	5,663	286
89 Certified and officers' checks, travelers' checks, and letters of credit sold for cash	12,901	10,861	6,876	3,985	2,040
90 Time deposits	378,225	310,721	246,394	64,327	67,504
91 Mutual savings banks	660	651	455	196	9
92 Other individuals, partnerships, and corporations	321,318	264,577	209,944	54,634	56,740
93 U.S. government	531	415	251	164	116
94 States and political subdivisions in United States	38,160	28,722	23,688	5,034	9,438
95 All other	17,556	16,356	12,056	4,300	1,200
96 Foreign governments and official institutions	6,151	5,980	4,428	1,552	171
97 Commercial banks in United States	10,304	9,511	7,088	2,423	793
98 Banks in foreign countries	1,101	864	540	324	237
99 Savings deposits	132,477	104,991	84,070	20,921	27,486
100 Mutual savings banks	*	*	*	0	0
101 Other individuals, partnerships, and corporations	130,849	103,710	83,099	20,611	27,139
102 Individuals and nonprofit organizations	124,117	98,664	79,054	19,610	25,453
103 Corporations and other profit organizations	6,732	5,046	4,044	1,001	1,686
104 U.S. government	60	50	48	2	10
105 States and political subdivisions in United States	1,547	1,212	905	307	336
106 All other	21	20	19	2	1
107 Foreign governments and official institutions	15	15	14	1	1
108 Commercial banks in United States	5	5	5	*	*
109 Banks in foreign countries	*	*	*	*	*
110 Federal funds purchased and securities sold under agreement to repurchase	126,775	118,820	88,979	29,841	7,955
111 Interest-bearing demand notes issued to U.S. Treasury and other liabilities for borrowed money	25,890	24,530	14,482	10,048	1,360
112 Interest-bearing demand notes (note balances) issued to U.S. Treasury	8,634	7,810	5,578	2,232	824
113 Other liabilities for borrowed money	17,256	16,720	8,904	7,816	536
114 Mortgage indebtedness and liability for capitalized leases	1,839	1,522	1,243	280	317
115 All other liabilities	64,687	61,280	44,862	16,418	3,407
116 Acceptances executed and outstanding	33,574	32,908	23,288	9,620	666
117 Net due to foreign branches, foreign subsidiaries, Edge and Agreement subsidiaries	3,980	3,734	3,168	566	246
118 Other	27,133	24,638	18,406	6,232	2,495
119 Subordinated notes and debentures	5,445	4,331	3,143	1,187	1,114
120 Total equity capital ²	74,854	63,937	48,643	15,294	10,917
MEMO					
121 Time deposits of \$100,000 or more	214,066	183,003	140,104	42,899	31,063
122 Certificates of deposit in denominations of \$100,000 or more	198,137	168,439	129,248	39,191	29,697
123 Other	15,929	14,564	10,856	3,708	1,365
124 Savings deposits authorized for automatic transfer and NOW accounts	17,402	14,069	10,993	3,076	3,333
125 Money market time certificates of \$10,000 and less than \$100,000 with original maturities of 26 weeks	100,352	78,649	65,643	13,006	21,704
126 Demand deposits adjusted ³	202,284	163,076	123,889	39,187	39,208
127 Total standby letters of credit	36,016	34,331	22,976	11,355	1,686
128 Conveyed to others through participation (included in standby letters of credit)	1,546	1,477	1,031	446	69
129 Holdings of commercial paper included in total gross loans	897	581	499	82	315
<i>Average for 30 calendar days (or calendar month) ending with report date</i>					
130 Total assets	1,101,360	942,084	708,201	233,883	159,276
131 Cash and due from depository institutions	147,209	133,676	88,970	44,706	13,533
132 Federal funds sold and securities purchased under agreements to resell	46,919	40,236	30,514	9,722	6,683
133 Total loans	602,121	512,549	395,008	117,540	89,572
134 Total deposits	804,726	670,493	508,616	161,877	134,233
135 Time CDs in denominations of \$100,000 or more in domestic offices	189,406	160,546	122,683	37,863	28,860
136 Federal funds purchased and securities sold under agreements to repurchase	133,098	124,917	92,668	32,249	8,181
137 Other liabilities for borrowed money	17,139	16,600	8,782	7,818	539
138 Number of banks	1,425	930	766	164	495

19. Insured commercial bank assets and liabilities—Domestic offices¹

A. March 31, 1980

Millions of dollars, except for number of banks

Item	Insured	Member banks			Non-member insured
		Total	National	State	
1 Total assets	1,402,712	1,046,822	800,819	246,003	355,890
2 Cash and due from depository institutions	185,401	155,180	106,951	48,229	30,221
3 Currency and coin (U.S. and foreign)	15,325	11,252	8,872	2,380	4,073
4 Balances with Federal Reserve Banks	33,008	33,006	24,867	3,138	2
5 Balances with other central banks	21	21	21	*	*
6 Demand balances with commercial banks in United States	48,258	30,960	18,124	12,836	17,298
7 All other balances with depository institutions in United States and with banks in foreign countries	10,711	5,241	4,165	1,076	5,470
8 Cash items in process of collection	78,078	74,700	50,903	23,797	3,377
9 Total securities, loans, and lease financing receivables	1,120,239	808,742	630,802	177,941	311,497
10 Total securities, book value	287,456	193,014	150,531	42,483	94,442
11 U.S. Treasury	87,102	55,560	43,042	12,518	31,542
12 Obligations of other U.S. government agencies and corporations	50,544	31,221	24,922	6,299	19,323
13 Obligations of states and political subdivisions in United States	134,310	93,281	72,772	20,509	41,028
14 All other securities	15,501	12,952	9,795	3,157	2,549
15 Federal funds sold and securities purchased under agreements to resell	58,216	41,858	31,431	10,428	16,358
16 Total loans, gross	794,026	585,419	458,737	126,682	208,607
17 LESS: Unearned income on loans	20,525	13,671	11,363	2,308	6,854
18 Allowance for possible loan loss	9,266	7,265	5,560	1,705	2,001
19 EQUALS: Loans, net	764,235	564,483	441,815	122,668	199,752
<i>Total loans, gross, by category</i>					
20 Real estate loans	248,609	169,709	139,407	30,302	78,900
21 Construction and land development	33,423	25,469	20,190	5,279	7,955
22 Secured by farmland	8,516	3,644	3,074	570	4,872
23 Secured by residential properties	145,386	100,567	83,507	17,060	44,820
24 1- to 4-family	139,117	96,132	80,144	15,988	42,984
25 Multifamily	6,270	4,434	3,363	1,072	1,835
26 Secured by nonfarm nonresidential properties	61,284	40,030	32,637	7,393	21,254
27 Loans to financial institutions	41,414	39,286	25,044	14,242	2,127
28 Loans for purchasing or carrying securities	12,157	11,194	6,380	4,814	963
29 Loans to finance agricultural production and other loans to farmers	30,476	16,291	14,251	2,040	14,186
30 Commercial and industrial loans	259,785	208,619	159,106	49,513	51,166
31 Loans to individuals for household, family, and other personal expenditures	183,316	125,154	103,515	21,639	58,162
32 Installment loans	152,371	104,978	87,336	17,643	47,393
33 Passenger automobiles	66,788	42,283	35,320	6,964	24,504
34 Credit cards and related plans	29,179	25,689	21,292	4,397	3,490
35 Mobile homes	10,633	7,387	6,650	737	3,245
36 All other installment loans for household, family, and other personal expenditures	45,771	29,619	24,073	5,545	16,153
37 Single-payment loans	30,946	20,176	16,179	3,997	10,770
38 All other loans	18,269	15,166	11,034	4,132	3,103
39 Lease financing receivables	10,332	9,387	7,025	2,361	945
40 Bank premises, furniture and fixtures, and other assets representing bank premises	23,122	16,269	13,355	2,914	6,853
41 Real estate owned other than bank premises	1,949	1,464	1,185	279	485
42 All other assets	72,001	65,167	48,526	16,642	6,834

19. Insured commercial bank assets and liabilities—Domestic offices¹—Continued

A. March 31, 1980—Continued

Millions of dollars, except for number of banks

Item	Insured	Member banks			Non-member insured
		Total	National	State	
43 Total liabilities and equity capital ²	1,402,712	1,046,822	800,819	246,003	355,890
44 Total liabilities excluding subordinated debt.	1,297,209	970,361	741,896	228,465	326,848
45 Total deposits	1,081,136	770,472	595,379	175,093	310,664
46 Individuals, partnerships, and corporations	907,331	634,209	504,937	129,272	273,122
47 U.S. government	2,871	2,080	1,634	446	791
48 States and political subdivisions in United States	82,244	52,063	42,994	9,068	30,182
49 All other	73,088	69,962	38,626	31,336	3,126
50 Certified and officers' checks, travelers' checks, and letters of credit sold for cash	15,601	12,158	7,187	4,971	3,443
51 Demand deposits	401,728	308,351	222,271	86,080	93,377
52 Individuals, partnerships, and corporations	307,838	225,596	174,887	50,708	82,242
53 U.S. government	1,966	1,445	1,158	287	521
54 States and political subdivisions in United States	16,323	10,935	8,905	2,030	5,388
55 All other	59,999	58,216	30,133	28,083	1,782
56 Certified and officers' checks, travelers' checks, and letters of credit sold for cash	15,601	12,158	7,187	4,971	3,443
57 Time deposits	482,667	330,125	266,495	63,631	152,541
58 Other individuals, partnerships, and corporations	406,187	278,640	225,028	53,612	127,547
59 U.S. government	841	585	428	157	256
60 States and political subdivisions in United States	62,585	39,180	32,567	6,612	23,405
61 All other	13,053	11,720	8,471	3,249	1,333
62 Savings deposits	196,741	131,995	106,613	25,382	64,746
63 Corporations and other profit organizations	8,713	5,653	4,548	1,105	3,060
64 Other individuals, partnerships, and corporations	184,592	124,320	100,474	23,846	60,273
65 U.S. government	64	49	47	2	14
66 States and political subdivisions in United States	3,336	1,948	1,522	426	1,388
67 All other	36	25	22	3	11
68 Federal funds purchased and securities sold under agreements to repurchase	110,087	101,381	76,546	24,835	8,706
69 Interest-bearing demand notes (note balances) issued to U.S. Treasury and other liabilities for borrowed money	24,900	23,692	14,906	8,786	1,208
70 Mortgage indebtedness and liability for capitalized leases	2,105	1,643	1,342	301	461
71 All other liabilities	78,981	73,173	53,723	19,450	5,808
72 Subordinated notes and debentures	5,785	4,284	3,033	1,251	1,500
73 Total equity capital ²	99,719	72,177	55,890	16,287	27,542
MEMO					
74 Time deposits of \$100,000 or more	218,738	168,142	131,497	36,645	50,596
75 Certificates of deposit in denominations of \$100,000 or more	192,667	145,801	112,731	33,071	46,866
76 Other	26,071	22,341	18,767	3,574	3,730
77 Savings deposits authorized for automatic transfer and NOW accounts	14,016	10,605	8,084	2,521	3,410
78 Money market time certificates of \$10,000 and less than \$100,000 with original maturities of 26 weeks	143,643	88,919	74,559	14,360	54,724
79 Demand deposits adjusted ³	273,455	185,573	145,579	39,994	87,882
80 Standby letters of credit	29,395	27,676	18,323	9,354	1,719
<i>Average for 30 calendar days (or calendar month) ending with report date</i>					
81 Total deposits	1,051,373	743,987	577,534	166,452	307,386
82 Number of banks	14,382	5,415	4,437	978	8,967

19. Insured commercial bank assets and liabilities—Domestic offices¹—Continued

B. June 30, 1980

Millions of dollars, except for number of banks

Item	Insured	Member banks			Non-member insured
		Total	National	State	
1 Total assets	1,429,203	1,066,631	815,724	250,907	362,572
2 Cash and due from depository institutions	196,704	164,374	110,197	54,176	32,330
3 Currency and coin (U.S. and foreign)	16,025	11,781	9,283	2,497	4,244
4 Balances with Federal Reserve Banks	35,695	35,663	25,967	9,696	32
5 Balances with other central banks	12	12	12	*	*
6 Demand balances with commercial banks in United States	53,033	34,091	19,907	14,184	18,943
7 All other balances with depository institutions in United States and with banks in foreign countries	12,371	6,614	5,203	1,411	5,757
8 Cash items in process of collection	79,568	76,213	49,825	26,388	3,354
9 Total securities, loans, and lease financing receivables	1,126,975	811,830	637,470	174,360	315,145
10 Total securities, book value	296,306	199,280	154,695	44,584	97,027
11 U.S. Treasury	90,639	58,912	45,378	13,534	31,727
12 Obligations of other U.S. government agencies and corporations	53,559	33,103	26,540	6,563	20,456
13 Obligations of states and political subdivisions in United States	137,302	95,132	74,168	20,964	42,170
14 All other securities	14,807	12,132	8,609	3,523	2,675
15 Federal funds sold and securities purchased under agreements to resell	63,920	46,114	37,196	8,918	17,806
16 Total loans, gross	785,629	577,524	455,108	122,415	208,105
17 Less: Unearned income on loans	20,183	13,448	11,189	2,260	6,735
18 Allowance for possible loan loss	9,437	7,414	5,653	1,762	2,023
19 EQUALS: Loans, net	756,008	556,661	438,267	118,394	199,347
<i>Total loans, gross, by category</i>					
20 Real estate loans	250,743	171,459	140,941	30,518	79,284
21 Construction and land development	33,952	26,054	20,618	5,436	7,898
22 Secured by farmland	8,432	3,619	3,054	565	4,813
23 Secured by residential properties	146,438	101,352	84,302	17,050	45,086
24 1- to 4-family	140,109	96,875	80,880	15,996	43,233
25 Multifamily	6,330	4,477	3,422	1,054	1,853
26 Secured by nonfarm nonresidential properties	61,920	40,434	32,966	7,468	21,486
27 Loans to financial institutions	37,745	35,694	23,279	12,414	2,052
28 Loans for purchasing or carrying securities	12,115	11,030	6,910	4,121	1,085
29 Loans to finance agricultural production and other loans to farmers	31,060	16,578	14,489	2,089	14,482
30 Commercial and industrial loans	257,168	205,669	158,104	47,565	51,499
31 Loans to individuals for household, family, and other personal expenditures	177,741	121,194	100,240	20,954	56,547
32 Installment loans	147,817	101,743	84,592	17,151	46,073
33 Passenger automobiles	64,160	40,634	33,912	6,722	23,527
34 Credit cards and related plans	28,265	24,852	20,541	4,312	3,413
35 Mobile homes	10,597	7,331	6,600	732	3,265
36 All other installment loans for household, family, and other personal expenditures	44,795	28,926	23,540	5,386	15,869
37 Single-payment loans	29,924	19,451	15,648	3,802	10,474
38 All other loans	19,056	15,900	11,145	4,755	3,156
39 Lease financing receivables	10,741	9,776	7,312	2,464	965
40 Bank premises, furniture and fixtures, and other assets representing bank premises	23,826	16,694	13,712	2,982	7,131
41 Real estate owned other than bank premises	2,028	1,515	1,211	304	513
42 All other assets	79,670	72,217	53,133	19,084	7,453

19. Insured commercial bank assets and liabilities—Domestic offices¹—Continued

B. June 30, 1980—Continued

Millions of dollars, except for number of banks

Item	Insured	Member banks			Non-member insured
		Total	National	State	
43 Total liabilities and equity capital ²	1,429,203	1,066,631	815,724	250,907	362,572
44 Total liabilities excluding subordinated debt	1,320,698	987,972	755,000	232,972	332,726
45 Total deposits	1,100,989	785,705	604,479	181,226	315,284
46 Individuals, partnerships, and corporations	923,658	646,333	512,711	133,622	277,325
47 U.S. government	2,936	2,035	1,629	406	901
48 States and political subdivisions in United States	79,814	49,824	41,443	8,381	29,990
49 All other	78,339	74,855	41,307	33,549	3,483
50 Certified and officers' checks, travelers' checks, and letters of credit sold for cash	16,243	12,657	7,389	5,268	3,585
51 Demand deposits	414,843	319,647	228,205	91,442	95,196
52 Individuals, partnerships, and corporations	314,370	231,356	177,614	53,742	83,014
53 U.S. government	2,178	1,530	1,252	278	648
54 States and political subdivisions in United States	17,668	11,841	9,654	2,187	5,827
55 All other	64,384	62,262	32,295	29,967	2,122
56 Certified and officers' checks, travelers' checks, and letters of credit sold for cash	16,243	12,657	7,389	5,268	3,585
57 Time deposits	486,133	331,779	267,959	63,820	154,354
58 Other individuals, partnerships, and corporations	413,160	283,073	228,637	54,436	130,087
59 U.S. government	677	440	315	125	237
60 States and political subdivisions in United States	58,388	35,709	30,030	5,679	22,679
61 All other	13,907	12,557	8,978	3,579	1,350
62 Savings deposits	200,013	134,279	108,314	25,965	65,734
63 Corporations and other profit organizations	9,469	6,156	4,941	1,215	3,313
64 Other individuals, partnerships, and corporations	186,659	125,748	101,519	24,230	60,910
65 U.S. government	80	65	62	3	15
66 States and political subdivisions in United States	3,758	2,274	1,759	515	1,484
67 All other	48	36	34	3	11
68 Federal funds purchased and securities sold under agreements to repurchase	123,081	113,940	86,546	27,394	9,141
69 Interest-bearing demand notes (note balances) issued to U.S. Treasury and other liabilities for borrowed money	25,740	23,935	15,432	8,503	1,805
70 Mortgage indebtedness and liability for capitalized leases	2,109	1,629	1,328	301	480
71 All other liabilities	68,779	62,763	47,215	15,548	6,016
72 Subordinated notes and debentures	6,257	4,760	3,548	1,212	1,498
73 Total equity capital ²	102,248	73,899	57,176	16,724	28,348
MEMO					
74 Time deposits of \$100,000 or more	212,710	163,406	127,622	35,784	49,304
75 Certificates of deposit in denominations of \$100,000 or more	187,036	141,601	109,181	32,420	45,435
76 Other	25,674	21,805	18,441	3,363	3,869
77 Savings deposits authorized for automatic transfer and NOW accounts	15,490	11,748	8,973	2,776	3,742
78 Money market time certificates of \$10,000 and less than \$100,000 with original maturities of 26 weeks	153,368	95,411	80,016	15,395	57,957
79 Demand deposits adjusted ³	281,571	192,251	150,526	41,726	89,320
80 Standby letters of credit	31,897	30,037	19,370	10,667	1,860
<i>Average for 30 calendar days (or calendar month) ending with report date</i>					
81 Total deposits	1,061,614	750,820	581,528	169,292	310,795
82 Number of banks	14,395	5,407	4,426	981	8,988

19. Insured commercial bank assets and liabilities—Domestic offices¹—Continued

C. September 30, 1980

Millions of dollars, except for number of banks

Item	Insured	Member banks			Non-member insured
		Total	National	State	
1 Total assets	1,462,137	1,089,335	833,801	255,534	372,801
2 Cash and due from depository institutions	187,021	156,716	107,416	49,300	30,305
3 Currency and coin (U.S. and foreign)	17,294	12,800	10,163	2,636	4,494
4 Balances with Federal Reserve Banks	29,923	29,647	22,237	7,410	276
5 Balances with other central banks	64	64	64	*	*
6 Demand balances with commercial banks in United States	48,600	31,708	19,025	12,683	16,892
7 All other balances with depository institutions in United States and with banks in foreign countries	13,607	7,726	6,176	1,549	5,881
8 Cash items in process of collection	77,533	74,771	49,750	25,021	2,762
9 Total securities, loans, and lease financing receivables	1,161,877	835,324	654,103	181,221	326,553
10 Total securities, book value	309,772	207,184	160,549	46,635	102,588
11 U.S. Treasury	97,523	63,089	48,327	14,762	34,434
12 Obligations of other U.S. government agencies and corporations	55,488	33,846	27,375	6,471	21,642
13 Obligations of states and political subdivisions in United States	142,452	98,676	76,650	22,026	43,776
14 All other securities	14,309	11,573	8,197	3,375	2,736
15 Federal funds sold and securities purchased under agreements to resell	69,013	48,747	39,103	9,644	20,266
16 Total loans, gross	801,395	589,773	463,263	126,509	211,623
17 LESS: Unearned income on loans	19,787	12,917	10,556	2,362	6,870
18 Allowance for possible loan loss	9,593	7,555	5,763	1,791	2,038
19 EQUALS: Loans, net	772,015	569,301	446,944	122,357	202,715
<i>Total loans, gross, by category</i>					
20 Real estate loans	255,765	175,403	144,060	31,343	80,362
21 Construction and land development	35,188	27,283	21,396	5,887	7,905
22 Secured by farmland	8,493	3,672	3,090	581	4,821
23 Secured by residential properties	149,439	103,584	86,185	17,400	45,855
24 1- to 4-family	142,917	98,917	82,693	16,224	44,000
25 Multifamily	6,523	4,668	3,492	1,176	1,855
26 Secured by nonfarm nonresidential properties	62,644	40,864	33,389	7,475	21,780
27 Loans to financial institutions	40,466	38,033	24,384	13,649	2,433
28 Loans for purchasing or carrying securities	10,345	9,412	5,762	3,650	934
29 Loans to finance agricultural production and other loans to farmers	31,581	17,003	14,756	2,247	14,578
30 Commercial and industrial loans	265,518	212,685	162,697	49,988	52,834
31 Loans to individuals for household, family, and other personal expenditures	178,621	121,465	100,294	21,171	57,157
32 Installment loans	147,617	101,230	84,051	17,179	46,387
33 Passenger automobiles	63,111	39,753	33,101	6,653	23,358
34 Credit cards and related plans	28,450	25,001	20,614	4,386	3,449
35 Mobile homes	10,507	7,219	6,489	731	3,288
36 All other installment loans for household, family, and other personal expenditures	45,548	29,256	23,848	5,049	16,292
37 Single-payment loans	31,004	20,235	16,242	3,992	10,770
38 All other loans	19,098	15,773	11,311	4,462	3,325
39 Lease financing receivables	11,077	10,093	7,507	2,586	984
40 Bank premises, furniture and fixtures, and other assets representing bank premises	24,547	17,139	14,087	3,052	7,407
41 Real estate owned other than bank premises	2,051	1,504	1,191	313	547
42 All other assets	86,641	78,652	57,003	21,649	7,989

19. Insured commercial bank assets and liabilities—Domestic offices¹—Continued

C. September 30, 1980—Continued

Millions of dollars, except for number of banks

Item	Insured	Member banks			Non-member insured
		Total	National	State	
43 Total liabilities and equity capital ²	1,462,137	1,089,335	833,801	255,534	372,801
44 Total liabilities excluding subordinated debt	1,350,738	1,008,832	771,631	237,201	341,906
45 Total deposits	1,114,575	790,452	610,770	179,682	324,123
46 Individuals, partnerships, and corporations	944,602	657,211	521,782	135,429	287,391
47 U.S. government	2,952	2,133	1,645	488	818
48 States and political subdivisions in United States	77,455	48,434	39,921	8,513	29,021
49 All other	73,790	70,614	39,975	30,639	3,176
50 Certified and officers' checks, travelers' checks, and letters of credit sold for cash	15,776	12,059	7,446	4,613	3,717
51 Demand deposits	409,783	311,900	225,326	86,575	97,883
52 Individuals, partnerships, and corporations	315,591	229,300	176,448	52,852	86,291
53 U.S. government	2,148	1,583	1,264	319	565
54 States and political subdivisions in United States	16,631	11,219	9,071	2,149	5,412
55 All other	59,637	57,739	31,097	26,642	1,898
56 Certified and officers' checks, travelers' checks, and letters of credit sold for cash	15,776	12,059	7,446	4,613	3,717
57 Time deposits	493,303	337,157	271,333	65,823	156,146
58 Other individuals, partnerships, and corporations	421,220	288,674	232,918	55,756	132,546
59 U.S. government	713	479	313	166	234
60 States and political subdivisions in United States	57,262	35,161	29,254	5,907	22,101
61 All other	14,108	12,842	8,848	3,995	1,266
62 Savings deposits	211,489	141,395	114,111	27,284	70,094
63 Corporations and other profit organizations	10,765	6,922	5,584	1,338	3,843
64 Other individuals, partnerships, and corporations	197,026	132,315	106,832	25,483	64,711
65 U.S. government	90	71	67	4	19
66 States and political subdivisions in United States	3,563	2,054	1,596	457	1,509
67 All other	45	33	30	2	12
68 Federal funds purchased and securities sold under agreements to repurchase	133,437	124,344	93,503	30,841	9,093
69 Interest-bearing demand notes (note balances) issued to U.S. Treasury and other liabilities for borrowed money	33,434	31,040	20,835	10,205	2,394
70 Mortgage indebtedness and liability for capitalized leases	2,128	1,617	1,313	305	511
71 All other liabilities	67,164	61,379	45,210	16,168	5,785
72 Subordinated notes and debentures	6,267	4,728	3,511	1,217	1,539
73 Total equity capital ²	105,132	75,776	58,659	17,117	29,356
MEMO					
74 Time deposits of \$100,000 or more	219,730	169,337	131,678	37,659	50,392
75 Certificates of deposit in denominations of \$100,000 or more	200,678	153,972	119,664	34,309	46,706
76 Other	19,052	15,365	12,014	3,351	3,687
77 Savings deposits authorized for automatic transfers and NOW accounts	19,025	14,122	10,968	3,154	4,904
78 Money market time certificates of \$10,000 and less than \$100,000 with original maturities of 26 weeks	150,599	93,383	78,280	15,103	57,216
79 Demand deposits adjusted ³	281,831	188,850	148,009	40,840	92,982
80 Standby letters of credit	34,464	32,261	22,091	10,171	2,203
<i>Average for 30 calendar days (or calendar month) ending with report date</i>					
81 Total deposits	1,091,095	770,059	598,063	171,996	321,036
82 Number of banks	14,415	5,411	4,425	986	9,004

19. Insured commercial bank assets and liabilities—Domestic offices¹—Continued

D. December 31, 1980

Millions of dollars, except for number of banks

Item	Insured	Member banks			Non-member insured
		Total	National	State	
1 Total assets	1,525,565	1,135,649	868,450	267,199	389,916
2 Cash and due from depository institutions	199,108	163,601	114,702	48,899	35,508
3 Currency and coin (U.S. and foreign)	19,791	14,688	11,717	2,971	5,103
4 Balances with Federal Reserve Banks	29,972	29,775	23,871	5,904	198
5 Balances with other central banks	59	59	58	*	0
6 Demand balances with commercial banks in United States	49,096	30,781	18,861	11,920	18,315
7 All other balances with depository institutions in United States and with banks in foreign countries	19,487	11,210	8,998	2,212	8,277
8 Cash items in process of collection	80,703	77,088	51,197	25,891	3,615
9 Total securities, loans, and lease financing receivables	1,208,686	871,118	678,990	192,128	337,568
10 Total securities, book value	322,340	214,666	167,527	47,140	107,674
11 U.S. Treasury	103,460	66,572	51,196	15,376	36,888
12 Obligations of other U.S. government agencies and corporations	58,805	35,220	28,731	6,489	23,586
13 Obligations of states and political subdivisions in United States	144,856	100,465	78,281	22,185	44,390
14 All other securities	15,219	12,409	9,319	3,090	2,810
15 Federal funds sold and securities purchased under agreements to resell	69,853	50,216	39,009	11,207	19,637
16 Total loans, gross	833,827	615,799	480,471	135,328	218,028
17 LESS: Unearned income on loans	19,213	12,495	10,063	2,432	6,718
18 Allowance for possible loan loss	9,766	7,662	5,843	1,819	2,104
19 EQUALS: Loans, net	804,848	595,643	464,566	131,077	209,206
<i>Total loans, gross, by category</i>					
20 Real estate loans	261,406	179,593	147,551	32,042	81,814
21 Construction and land development	36,416	28,234	22,179	6,055	8,182
22 Secured by farmland	8,545	3,747	3,161	586	4,797
23 Secured by residential properties	152,727	106,047	88,361	17,686	46,680
24 1- to 4-family	146,260	101,416	84,783	16,633	44,844
25 Multifamily	6,467	4,631	3,578	1,053	1,836
26 Secured by nonfarm nonresidential properties	63,719	41,565	33,850	7,714	22,154
27 Loans to financial institutions	46,103	42,865	27,192	15,673	3,238
28 Loans for purchasing or carrying securities	12,431	11,338	6,285	5,054	1,093
29 Loans to finance agricultural production and other loans to farmers	31,539	17,004	14,729	2,275	14,536
30 Commercial and industrial loans	280,645	224,265	171,081	53,184	56,380
31 Loans to individuals for household, family, and other personal expenditures	179,945	122,529	101,146	21,383	57,416
32 Installment loans	146,800	100,909	83,724	17,186	45,891
33 Passenger automobiles	61,470	38,675	32,146	6,530	22,794
34 Credit cards and related plans	29,698	26,134	21,506	4,628	3,563
35 Mobile homes	10,336	7,104	6,393	711	3,232
36 All other installment loans for household, family, and other personal expenditures	45,296	28,995	23,678	5,317	16,302
37 Single-payment loans	33,145	21,620	17,422	4,198	11,525
38 All other loans	21,757	18,205	12,487	5,717	3,553
39 Lease financing receivables	11,644	10,593	7,889	2,704	1,051
40 Bank premises, furniture and fixtures, and other assets representing bank premises	25,344	17,635	14,471	3,164	7,709
41 Real estate owned other than bank premises	2,047	1,479	1,188	291	568
42 All other assets	90,380	81,816	59,099	22,718	8,564

19. Insured commercial bank assets and liabilities—Domestic offices¹—Continued

D. December 31, 1980—Continued

Millions of dollars, except for number of banks

Item	Insured	Member banks			Non-member insured
		Total	National	State	
43 Total liabilities and equity capital²	1,525,565	1,135,649	868,450	267,199	389,916
44 Total liabilities excluding subordinated debt.	1,412,195	1,053,819	805,259	248,560	358,377
45 Total deposits	1,181,397	842,247	651,065	191,183	339,150
46 Individuals, partnerships, and corporations	1,003,205	702,441	555,085	147,356	300,764
47 U.S. government	3,233	2,313	1,792	521	920
48 States and political subdivisions in United States	80,359	50,520	41,855	8,665	29,839
49 All other	78,234	74,713	44,274	30,439	3,521
50 Certified and officers' checks, travelers' checks, and letters of credit sold for cash	16,366	12,260	8,059	4,201	4,106
51 Demand deposits	429,969	327,364	237,322	90,041	102,606
52 Individuals, partnerships, and corporations	332,607	242,882	185,597	57,286	89,725
53 U.S. government	2,436	1,769	1,421	347	667
54 States and political subdivisions in United States	18,152	12,098	10,020	2,078	6,054
55 All other	60,409	58,355	32,226	26,130	2,053
56 Certified and officers' checks, travelers' checks, and letters of credit sold for cash	16,366	12,260	8,059	4,201	4,106
57 Time deposits	551,761	380,899	305,571	75,328	170,862
58 Other individuals, partnerships, and corporations	474,466	327,648	262,918	64,730	146,818
59 U.S. government	721	488	317	171	233
60 States and political subdivisions in United States	58,792	36,436	30,316	6,120	22,356
61 All other	17,782	16,327	12,019	4,308	1,455
62 Savings deposits	199,667	133,985	108,172	25,813	65,682
63 Corporations and other profit organizations	9,911	6,336	5,136	1,200	3,574
64 Other individuals, partnerships, and corporations	186,222	125,574	101,434	24,140	60,647
65 U.S. government	76	57	54	3	19
66 States and political subdivisions in United States	3,415	1,986	1,519	467	1,429
67 All other	43	31	29	2	12
68 Federal funds purchased and securities sold under agreement to repurchase ..	131,612	121,225	91,015	30,210	10,387
69 Interest-bearing demand notes (note balances) issued to U.S. Treasury and other liabilities for borrowed money	27,399	25,371	15,220	10,151	2,028
70 Mortgage indebtedness and liability for capitalized leases	2,207	1,660	1,354	306	547
71 All other liabilities	69,580	63,316	46,606	16,710	6,265
72 Subordinated notes and debentures	6,183	4,614	3,392	1,222	1,569
73 Total equity capital²	107,187	77,216	59,799	17,417	29,971
MEMO					
74 Time deposits of \$100,000 or more	253,912	198,150	153,245	44,905	55,761
75 Certificates of deposit in denominations of \$100,000 or more	234,476	182,247	141,213	41,035	52,229
76 Other	19,435	15,903	12,032	3,871	3,532
77 Savings deposits authorized for automatic transfer and NOW accounts	22,036	16,221	12,858	3,363	5,815
78 Money market time certificates of \$10,000 and less than \$100,000 with original maturities of 26 weeks	178,191	110,596	92,474	18,102	67,595
79 Demand deposits adjusted ³	299,000	202,321	157,584	44,737	96,680
80 Standby letters of credit	37,199	34,757	23,344	11,413	2,441
<i>Average for 30 calendar days (or calendar month) ending with report date</i>					
81 Total deposits	1,142,039	809,853	626,307	183,546	332,185
82 Number of banks	14,421	5,421	4,424	997	9,000

20. All large weekly reporting commercial banks

A. Assets and liabilities

Millions of dollars, Wednesday figures, 1980

Account	Jan. 2	Jan. 9	Jan. 16	Jan. 23	Jan. 30	Feb. 6	Feb. 13	Feb. 20	Feb. 27
1 Cash items in process of collection	59,763	51,466	57,413	51,607	48,944	51,510	55,598	60,209	48,648
2 Demand deposits due from banks in United States	17,956	16,550	16,811	17,568	18,161	17,092	20,630	18,166	18,871
3 All other cash and due from depository institutions	36,170	33,392	31,292	35,192	28,544	28,821	36,658	37,354	29,843
4 Total loans and securities	530,565	520,019	519,080	511,726	515,896	517,940	516,440	520,428	517,042
<i>Securities</i>									
5 U.S. Treasury securities	36,175	35,956	35,990	35,527	35,690	35,375	35,343	35,399	35,454
6 Trading account	4,873	5,106	5,412	5,188	5,245	5,344	5,105	5,168	5,122
7 Investment account, by maturity	31,302	30,850	30,577	30,339	30,446	30,032	30,238	30,231	30,332
8 One year or less	8,082	7,549	7,306	7,378	7,420	7,244	7,314	7,341	7,490
9 Over one through five years	18,619	18,720	18,651	18,333	18,328	18,136	18,169	18,232	18,184
10 Over five years	4,600	4,581	4,619	4,628	4,698	4,652	4,755	4,658	4,657
11 Other securities	72,269	72,780	72,857	72,814	72,826	73,349	72,926	72,952	73,037
12 Trading account	3,535	3,672	3,556	3,472	3,395	3,771	3,264	3,245	3,261
13 Investment account	68,734	69,107	69,300	69,341	69,431	69,578	69,661	69,707	69,776
14 U.S. government agencies	15,856	15,813	15,855	15,869	15,857	15,890	15,901	15,912	15,848
15 States and political subdivisions, by maturity	50,243	50,651	50,797	50,826	50,907	51,016	51,071	51,127	51,269
16 One year or less	6,333	6,410	6,326	6,299	6,401	6,381	6,350	6,424	6,318
17 Over one year	43,910	44,241	44,472	44,527	44,506	44,636	44,721	44,703	44,951
18 Other bonds, corporate stocks, and securities	2,634	2,644	2,648	2,646	2,667	2,671	2,689	2,668	2,660
<i>Loans</i>									
19 Federal funds sold ¹	34,358	28,447	27,833	24,896	27,894	28,182	25,940	25,987	24,527
20 To commercial banks	27,922	21,737	20,302	19,190	20,178	20,195	20,155	20,477	18,190
21 To nonbank brokers and dealers in securities	4,881	4,928	5,395	4,276	5,286	5,504	4,310	4,037	4,318
22 To others	1,554	1,781	2,136	1,430	2,430	2,482	1,475	1,473	2,018
23 Other loans, gross	400,084	395,213	394,812	390,923	391,972	393,524	394,781	398,701	396,657
24 Commercial and industrial	159,929	158,334	157,879	157,352	157,554	158,743	159,939	160,513	159,623
25 Bankers' acceptances and commercial paper	5,183	4,743	4,569	4,182	4,292	4,489	4,768	5,174	4,740
26 All other	154,746	153,591	153,310	153,170	153,263	154,254	155,171	155,340	154,884
27 U.S. addressees	148,167	147,032	146,796	146,714	146,835	147,946	148,869	148,980	148,548
28 Non-U.S. addressees	6,579	6,559	6,514	6,456	6,428	6,308	6,302	6,360	6,336
29 Real estate	100,076	100,176	100,613	100,928	101,165	101,213	101,447	101,768	102,082
30 To individuals for personal expenditures	73,480	73,417	73,282	73,244	73,402	73,228	73,197	73,152	73,237
To financial institutions									
31 Commercial banks in United States	3,780	3,691	3,454	2,876	2,812	3,260	2,954	3,376	3,412
32 Banks in foreign countries	7,399	6,841	7,134	5,985	6,367	6,460	6,719	6,929	6,663
33 Sales finance, personal finance companies, etc.	9,486	8,835	9,037	8,620	8,672	8,683	8,763	9,618	9,631
34 Other financial institutions	17,117	16,862	16,578	16,238	16,143	16,135	16,214	16,261	16,067
35 To nonbank brokers and dealers in securities	7,739	7,344	7,305	6,359	6,238	6,143	6,051	7,169	6,630
36 To others for purchasing and carrying securities ²	2,165	2,139	2,157	2,139	2,156	2,150	2,149	2,165	2,137
37 To finance agricultural production	5,053	4,981	4,957	4,906	4,938	4,948	4,923	4,910	4,933
38 All other loans	13,858	12,595	12,419	12,276	12,526	12,560	12,424	12,839	12,242
39 Less: Unearned income	7,130	7,171	7,195	7,210	7,231	7,162	7,201	7,236	7,251
40 Loan loss reserve	5,190	5,205	5,216	5,224	5,255	5,329	5,349	5,376	5,382
41 Other loans, net	387,764	382,837	382,401	378,489	379,486	381,033	382,231	386,089	384,024
42 Lease financing receivables	7,968	8,079	8,083	8,104	8,102	8,136	8,148	8,252	8,227
43 All other assets	65,605	61,792	61,923	62,317	64,646	64,531	64,730	65,450	65,763
44 Total assets	718,026	691,298	694,602	686,514	684,295	688,030	702,205	709,860	688,394
<i>Deposits</i>									
45 Demand deposits	219,473	195,983	202,578	190,527	189,480	193,522	201,100	202,868	185,372
46 Mutual savings banks	915	744	769	622	619	640	627	659	549
47 Individuals, partnerships, and corporations	155,979	140,098	142,686	133,511	131,838	132,622	137,540	140,682	128,202
48 States and political subdivisions	5,972	5,105	5,053	4,941	5,280	5,182	4,732	5,051	4,661
49 U.S. government	864	963	1,271	964	774	1,014	1,380	1,365	1,821
50 Commercial banks in United States	36,022	30,427	32,839	32,356	31,655	34,340	38,155	36,334	32,008
51 Banks in foreign countries	8,337	7,828	8,591	6,894	8,237	8,059	8,186	8,172	8,301
52 Foreign governments and official institutions	1,777	1,937	2,175	2,115	2,211	1,944	1,919	1,890	1,779
53 Certified and officers' checks	9,606	8,880	9,193	9,124	8,866	9,630	8,560	8,715	8,050
54 Time and savings deposits	268,013	270,031	269,672	269,050	269,746	270,776	270,956	270,690	271,911
55 Savings	74,867	74,733	74,105	73,478	72,866	73,313	72,946	72,816	72,290
56 Individuals and nonprofit organizations	70,305	70,151	69,657	69,002	68,416	68,873	68,465	68,439	67,961
57 Partnerships and corporations operated for profit	3,779	3,784	3,708	3,726	3,724	3,693	3,696	3,651	3,630
58 Domestic governmental units	759	774	718	731	704	727	766	707	684
59 All other	24	23	21	18	22	20	18	18	15
60 Time	193,146	195,298	195,567	195,572	196,880	197,463	198,010	197,874	199,620
61 Individuals, partnerships, and corporations	160,246	161,938	162,517	162,526	163,860	164,135	164,620	164,727	166,226
62 States and political subdivisions	21,419	21,716	22,000	22,119	22,306	22,558	22,661	22,456	22,686
63 U.S. government	468	478	447	427	424	425	428	411	410
64 Commercial banks in United States	5,163	5,292	5,369	5,506	5,429	5,480	5,442	5,436	5,538
65 Foreign governments, official institutions, and banks	5,849	5,873	5,234	4,995	4,862	4,865	4,860	4,845	4,760
66 Federal funds purchased ³	100,970	101,828	96,028	96,102	90,601	95,364	97,875	103,328	93,606
<i>Other liabilities for borrowed money</i>									
67 Borrowings from Federal Reserve Banks	1,545	842	1,290	445	299	21	2,831	476	3,423
68 Treasury tax and loan notes	6,926	1,670	4,393	8,213	9,917	5,136	5,188	5,928	4,959
69 All other liabilities for borrowed money	14,504	14,122	13,665	13,995	14,950	15,407	15,951	15,949	15,844
70 Other liabilities and subordinated notes and debentures	60,658	60,739	60,792	61,952	63,009	61,280	61,804	64,312	66,893
71 Total liabilities	672,089	645,215	648,417	640,285	638,003	641,507	655,705	663,552	642,007
72 Residual (total assets minus total liabilities)⁴	45,938	46,083	46,185	46,228	46,291	46,522	46,499	46,308	46,386

20. All large weekly reporting commercial banks—Continued

A. Assets and liabilities—Continued

Millions of dollars, Wednesday figures, 1980

Account	Mar. 5	Mar. 12	Mar. 19	Mar. 26	Apr. 2	Apr. 9	Apr. 16	Apr. 23	Apr. 30
1 Cash items in process of collection	54,154	51,064	53,577	49,845	55,312	49,679	53,850	49,637	56,422
2 Demand deposits due from banks in United States . . .	17,717	17,995	18,480	17,865	19,107	19,421	17,431	16,331	20,855
3 All other cash and due from depository institutions . .	30,046	27,697	27,023	33,998	29,457	29,439	33,182	32,811	33,903
4 Total loans and securities	523,326	519,715	520,184	514,588	523,600	524,606	521,005	517,470	520,602
<i>Securities</i>									
5 U.S. Treasury securities	37,234	35,951	34,483	35,128	34,664	36,807	36,663	35,087	35,281
6 Trading account	7,082	5,761	4,978	5,502	5,287	7,470	7,403	6,102	5,921
7 Investment account, by maturity	30,153	30,190	29,505	29,626	29,377	29,337	29,260	28,985	29,360
8 One year or less	7,278	7,400	6,753	6,935	6,941	7,008	7,007	6,909	6,813
9 Over one through five years	18,186	18,142	18,112	18,050	17,882	17,805	17,736	17,498	18,066
10 Over five years	4,689	4,648	4,639	4,642	4,554	4,525	4,516	4,579	4,481
11 Other securities	73,040	74,011	73,201	72,838	72,026	72,710	72,899	72,995	74,560
12 Trading account	3,142	4,005	3,184	2,795	2,651	3,336	3,114	2,946	4,079
13 Investment account	69,898	70,006	70,016	70,043	69,375	69,374	69,785	70,049	70,481
14 U.S. government agencies	15,868	15,849	15,840	15,772	15,681	15,664	15,708	15,756	15,918
15 States and political subdivisions, by maturity	51,369	51,503	51,552	51,664	51,092	51,126	51,504	51,718	51,984
16 One year or less	6,543	6,561	6,521	6,526	6,040	6,146	6,264	6,199	6,497
17 Over one year	44,826	44,942	45,030	45,138	45,052	44,979	45,240	45,519	45,487
18 Other bonds, corporate stocks, and securities	2,660	2,654	2,625	2,606	2,602	2,584	2,573	2,575	2,578
<i>Loans</i>									
19 Federal funds sold ¹	25,980	24,337	25,302	20,973	25,005	27,419	24,838	24,776	24,655
20 To commercial banks	19,150	17,501	19,487	16,945	19,473	19,876	20,017	20,584	20,608
21 To nonbank brokers and dealers in securities	4,896	4,322	3,958	2,917	3,579	4,302	3,670	3,016	3,016
22 To others	1,934	2,514	1,857	1,111	1,953	3,240	1,150	1,177	1,032
23 Other loans, gross	399,688	398,081	399,914	398,379	404,533	400,384	399,386	397,438	398,889
24 Commercial and industrial	160,445	161,280	162,000	161,018	162,574	162,048	161,902	160,837	160,895
25 Bankers' acceptances and commercial paper	4,644	4,044	3,925	3,547	3,742	3,789	4,099	3,885	4,354
26 All other	155,802	157,236	158,075	157,471	158,833	158,259	157,803	156,952	156,541
27 U.S. addressees	149,406	150,890	151,787	151,041	152,684	152,102	151,703	150,834	150,396
28 Non-U.S. addressees	6,396	6,346	6,288	6,430	6,148	6,156	6,099	6,118	6,146
29 Real estate	102,232	102,678	103,018	103,284	103,361	103,657	103,945	104,117	104,318
30 To individuals for personal expenditures	73,252	73,006	73,173	73,075	72,900	72,607	72,542	72,470	72,221
To financial institutions									
31 Commercial banks in United States	3,167	3,287	3,728	3,602	4,098	3,792	3,479	3,138	3,563
32 Banks in foreign countries	7,030	6,572	6,655	6,497	6,771	6,870	6,273	6,721	6,831
33 Sales finance, personal finance companies, etc. . . .	10,395	9,459	9,985	9,620	10,579	9,572	9,512	9,061	8,972
34 Other financial institutions	16,410	16,401	16,184	16,237	16,931	16,804	16,155	16,067	16,061
35 To nonbank brokers and dealers in securities	6,925	6,093	6,542	5,875	7,060	5,646	6,410	6,006	6,678
36 To others for purchasing and carrying securities ² . . .	2,161	2,166	2,146	2,139	2,126	2,096	2,087	2,076	2,060
37 To finance agricultural production	4,942	4,991	5,006	5,017	5,008	4,963	5,009	5,015	5,039
38 All other loans	12,729	12,146	12,476	12,014	13,124	12,330	12,072	11,930	12,252
39 LESS: Unearned income	7,198	7,232	7,285	7,326	7,251	7,318	7,367	7,413	7,340
40 Loan loss reserve	5,419	5,434	5,430	5,404	5,377	5,395	5,414	5,414	5,444
41 Other loans, net	387,071	385,416	387,198	385,649	391,905	387,671	386,605	384,611	386,105
42 Lease financing receivables	8,265	8,281	8,307	8,357	8,378	8,340	8,349	8,388	8,471
43 All other assets	67,439	67,060	66,283	65,533	69,271	68,419	66,994	68,081	69,849
44 Total assets	700,948	691,812	693,854	690,186	705,126	699,904	700,812	692,719	710,102
<i>Deposits</i>									
45 Demand deposits	196,166	190,856	194,565	183,742	201,657	195,093	198,113	187,396	201,144
46 Mutual savings banks	641	601	654	561	909	772	779	644	761
47 Individuals, partnerships, and corporations	133,266	134,532	131,724	127,794	139,544	134,938	138,151	131,557	134,331
48 States and political subdivisions	4,685	4,363	4,920	4,500	4,760	4,492	4,957	4,778	5,975
49 U.S. government	3,258	1,937	3,048	1,734	972	955	1,680	1,687	2,424
50 Commercial banks in United States	34,422	30,941	35,364	31,694	34,756	34,891	34,097	31,541	37,598
51 Banks in foreign countries	9,070	8,989	9,258	8,232	9,422	8,926	8,253	7,905	8,745
52 Foreign governments and official institutions	2,032	1,588	1,671	1,958	1,902	2,146	2,208	1,736	2,837
53 Certified and officers' checks	8,793	7,904	7,926	7,269	9,391	7,973	7,987	7,546	8,474
54 Time and savings deposits	273,847	274,156	275,649	275,915	276,187	277,981	277,308	278,310	278,011
55 Savings	72,510	71,836	71,294	71,214	71,210	70,981	70,174	69,243	68,456
56 Individuals and nonprofit organizations	68,238	67,655	67,216	67,157	67,208	66,985	66,289	65,381	64,583
57 Partnerships and corporations operated for profit . . .	3,589	3,531	3,433	3,435	3,372	3,387	3,258	3,261	3,230
58 Domestic governmental units	668	633	631	610	620	597	617	591	632
59 All other	14	17	14	11	10	13	9	10	10
60 Time	201,338	202,319	204,355	204,702	204,977	207,000	207,134	209,067	209,554
61 Individuals, partnerships, and corporations	167,920	168,711	170,629	170,758	171,849	173,508	173,405	175,188	176,018
62 States and political subdivisions	22,558	22,695	22,694	22,635	21,978	21,973	21,836	21,865	21,511
63 U.S. government	407	373	374	376	370	376	392	373	402
64 Commercial banks in United States	5,610	5,818	5,969	6,097	5,984	6,092	6,204	6,286	6,322
65 Foreign governments, official institutions, and banks	4,843	4,722	4,689	4,836	4,795	5,051	5,297	5,355	5,301
66 Federal funds purchased ³									
Other liabilities for borrowed money									
67 Borrowings from Federal Reserve Banks	1,490	1,987	1,741	3,398	1,139	1,071	2,691	1,817	3,596
68 Treasury tax and loan notes	1,645	274	1,764	6,098	228	220	4,615	5,702	10,649
69 All other liabilities for borrowed money	113,886	110,300	106,281	104,941	108,189	110,707	104,908	106,102	103,276
70 Other liabilities and subordinated notes and debentures	67,388	67,650	67,398	69,496	70,966	67,987	66,500	66,545	66,268
71 Total liabilities	654,423	645,223	647,397	643,590	658,366	653,058	654,136	645,873	662,944
72 Residual (total assets minus total liabilities)⁴	46,525	46,588	46,457	46,596	46,760	46,845	46,676	46,846	47,158

20. All large weekly reporting commercial banks—Continued

A. Assets and liabilities—Continued

Millions of dollars, Wednesday figures, 1980

Account	May 7	May 14	May 21	May 28	June 4	June 11	June 18	June 25	July 2
1 Cash items in process of collection	49,875	52,586	47,651	56,919	53,685	51,339	53,888	48,142	57,210
2 Demand deposits due from banks in United States	20,136	17,205	17,565	18,660	17,641	17,855	18,834	17,932	18,684
3 All other cash and due from depository institutions	31,959	37,409	33,098	39,074	33,903	32,363	33,803	31,303	33,887
4 Total loans and securities	516,857	514,754	514,938	515,848	519,227	516,434	517,866	515,343	522,683
<i>Securities</i>									
5 U.S. Treasury securities	34,384	33,749	35,412	35,568	37,413	37,455	36,332	36,545	36,965
6 Trading account	4,953	4,600	5,090	4,813	6,240	5,382	4,045	4,194	4,098
7 Investment account, by maturity	29,430	29,149	30,322	30,755	31,173	32,072	32,287	32,351	32,868
8 One year or less	6,502	6,044	6,015	6,340	6,437	6,453	6,151	6,210	6,216
9 Over one through five years	18,330	18,488	19,558	19,556	20,104	20,759	21,148	21,116	21,737
10 Over five years	4,598	4,616	4,749	4,858	4,632	4,861	4,988	5,024	4,914
11 Other securities	74,436	76,015	75,251	75,371	75,068	75,915	74,995	75,367	75,660
12 Trading account	3,737	5,050	4,273	3,831	3,468	4,108	3,218	3,537	3,934
13 Investment account	70,699	70,964	70,978	71,540	71,600	71,807	71,776	71,830	71,725
14 U.S. government agencies	16,128	16,349	16,374	16,577	16,632	16,672	16,627	16,562	16,501
15 States and political subdivisions, by maturity	51,975	52,021	52,026	52,385	52,475	52,633	52,616	52,668	52,596
16 One year or less	6,522	6,505	6,271	6,524	6,540	6,623	6,553	6,492	6,406
17 Over one year	45,452	45,516	45,755	45,861	45,936	46,010	46,064	46,175	46,190
18 Other bonds, corporate stocks, and securities	2,596	2,594	2,577	2,578	2,493	2,501	2,533	2,601	2,628
<i>Loans</i>									
19 Federal funds sold ¹	25,385	23,495	24,595	25,110	26,800	24,898	26,688	23,613	26,913
20 To commercial banks	20,909	19,800	21,131	21,908	22,676	20,369	22,162	19,305	22,550
21 To nonbank brokers and dealers in securities	3,256	2,789	2,572	2,286	3,348	3,681	3,667	3,459	3,323
22 To others	1,220	905	891	916	775	848	859	848	1,040
23 Other loans, gross	395,485	394,376	392,572	392,681	392,772	391,035	392,738	392,638	395,837
24 Commercial and industrial	159,766	158,442	157,514	157,553	158,266	157,398	158,179	158,083	159,464
25 Bankers' acceptances and commercial paper	4,597	4,728	4,616	4,910	5,519	5,186	5,056	5,063	5,329
26 All other	155,169	154,114	152,898	152,643	152,747	152,211	153,122	153,021	154,135
27 U.S. addressees	149,148	148,158	147,063	146,836	146,993	146,391	147,346	147,371	148,484
28 Non-U.S. addressees	6,021	5,956	5,835	5,807	5,754	5,820	5,777	5,650	5,651
29 Real estate	104,398	104,661	104,894	104,947	104,921	105,014	105,126	105,302	105,290
30 To individuals for personal expenditures	71,819	71,533	71,290	71,153	70,942	70,761	70,707	70,793	70,859
To financial institutions									
31 Commercial banks in United States	3,509	3,400	3,390	3,418	3,632	3,335	3,608	3,948	4,062
32 Banks in foreign countries	6,741	6,627	7,023	7,356	6,533	6,367	6,208	6,513	7,428
33 Sales finance, personal finance companies, etc.	8,750	8,636	8,396	8,566	8,432	8,353	8,376	8,183	8,544
34 Other financial institutions	15,882	15,320	15,218	14,932	14,776	14,619	14,555	14,363	14,399
35 To nonbank brokers and dealers in securities	5,622	6,724	6,067	5,562	6,034	6,768	6,788	6,359	5,800
36 To others for purchasing and carrying securities ²	2,039	2,050	2,061	2,091	2,057	2,070	2,041	2,044	2,078
37 To finance agricultural production	5,061	5,063	5,087	5,060	5,012	5,102	5,111	5,146	5,190
38 All other loans	11,898	11,518	11,631	12,041	12,074	11,247	12,039	11,903	12,722
39 LESS: Unearned income	7,342	7,361	7,374	7,358	7,241	7,262	7,282	7,256	7,173
40 Loan loss reserve	5,491	5,519	5,517	5,525	5,585	5,607	5,606	5,564	5,518
41 Other loans, net	382,652	381,496	379,680	379,798	379,945	378,166	379,850	379,819	383,145
42 Lease financing receivables	8,481	8,524	8,527	8,540	8,583	8,589	8,646	8,663	8,692
43 All other assets	69,594	71,326	71,643	71,348	74,005	75,637	75,304	75,120	80,327
44 Total assets	696,903	701,806	693,422	710,388	707,043	702,219	708,340	696,403	721,484
<i>Deposits</i>									
45 Demand deposits	188,583	189,250	185,913	194,911	196,122	191,550	195,094	187,063	208,631
46 Mutual savings banks	717	637	563	680	689	604	583	546	769
47 Individuals, partnerships, and corporations	128,111	130,962	125,838	132,409	133,359	132,367	134,547	129,364	141,960
48 States and political subdivisions	4,775	4,454	4,812	4,581	4,787	4,405	4,664	4,805	5,008
49 U.S. government	974	734	863	1,811	3,580	1,894	3,629	2,466	1,061
50 Commercial banks in United States	34,968	32,885	34,589	35,489	33,745	32,970	33,558	32,445	39,637
51 Banks in foreign countries	8,911	8,672	9,649	9,951	8,378	8,723	7,927	8,337	8,232
52 Foreign governments and official institutions	2,306	1,778	1,963	1,616	1,557	1,461	1,426	1,452	1,959
53 Certified and officers' checks	7,821	9,127	7,636	8,374	10,027	9,125	8,759	7,647	10,005
54 Time and savings deposits	278,926	279,122	278,742	278,736	278,177	278,396	277,894	277,446	276,789
55 Savings	68,726	68,829	69,230	69,686	70,796	71,162	71,760	71,876	73,377
56 Individuals and nonprofit organizations	64,823	64,865	65,219	65,546	66,595	66,842	67,374	67,405	68,835
57 Partnerships and corporations operated for profit	3,278	3,320	3,380	3,492	3,532	3,641	3,641	3,726	3,762
58 Domestic governmental units	616	631	620	639	658	669	729	731	764
59 All other	10	13	11	9	12	11	16	14	16
60 Time	210,200	210,293	209,512	209,050	207,381	207,233	206,135	205,570	203,412
61 Individuals, partnerships, and corporations	176,521	176,991	176,483	175,623	174,832	175,254	174,456	174,123	172,887
62 States and political subdivisions	21,647	21,404	21,228	21,045	20,370	19,991	19,703	19,546	18,764
63 U.S. government	384	360	357	343	336	307	297	284	269
64 Commercial banks in United States	6,295	6,215	6,122	5,952	5,805	5,718	5,699	5,656	5,519
65 Foreign governments, official institutions, and banks	5,352	5,323	5,322	6,086	6,038	5,962	5,980	5,960	5,973
66 Federal funds purchased ³									
Other liabilities for borrowed money									
67 Borrowings from Federal Reserve Banks	713	1,487	810	2,265	221	315	758	336	397
68 Treasury tax and loan notes	3,561	2,392	4,312	3,086	765	985	7,240	9,142	4,678
69 All other liabilities for borrowed money	111,633	116,501	110,143	120,568	121,337	120,390	117,994	113,557	120,889
70 Other liabilities and subordinated notes and debentures	6,283	65,794	66,386	63,600	63,039	62,944	61,973	61,444	62,292
71 Total liabilities	649,700	654,548	646,306	663,165	659,663	654,580	660,953	648,988	673,676
72 Residual (total assets minus total liabilities)⁴	47,202	47,258	47,116	47,223	47,380	47,638	47,387	47,415	47,807

20. All large weekly reporting commercial banks—Continued

A. Assets and liabilities—Continued

Millions of dollars, Wednesday figures, 1980

Account	July 9	July 16	July 23	July 30	Aug. 6	Aug. 13	Aug. 20	Aug. 27	Sept. 3
1 Cash items in process of collection	51,437	58,997	48,650	49,101	47,917	46,672	51,008	45,656	57,750
2 Demand deposits due from banks in United States	19,345	18,049	17,453	17,769	17,319	15,949	18,561	17,301	18,145
3 All other cash and due from depository institutions	33,310	37,044	35,342	33,466	23,860	28,294	35,078	31,377	29,657
4 Total loans and securities	518,650	516,318	512,755	514,487	527,183	524,156	522,234	521,516	530,256
<i>Securities</i>									
5 U.S. Treasury securities	37,494	37,446	37,874	38,152	39,854	39,012	40,434	39,387	40,295
6 Trading account	4,466	4,592	4,749	4,909	6,445	5,628	6,363	5,252	5,450
7 Investment account, by maturity	33,028	32,854	33,125	33,243	33,409	33,384	34,071	34,135	34,845
8 One year or less	6,229	6,311	6,556	6,701	7,039	7,050	7,439	7,576	7,726
9 Over one through five years	21,887	21,704	21,755	21,729	21,635	21,551	22,579	22,616	23,329
10 Over five years	4,912	4,839	4,813	4,814	4,735	4,782	4,053	3,942	3,790
11 Other securities	75,841	75,518	75,458	75,578	76,551	75,746	75,699	76,005	75,584
12 Trading account	3,957	3,495	3,092	3,051	4,040	2,994	2,904	3,237	2,822
13 Investment account	71,884	72,024	72,366	72,527	72,512	72,751	72,795	72,768	72,762
14 U.S. government agencies	16,443	16,416	16,400	16,397	16,311	16,202	16,086	16,018	16,095
15 States and political subdivisions, by maturity	52,788	52,991	53,337	53,490	53,530	53,840	54,000	54,059	53,962
16 One year or less	6,453	6,555	6,628	6,617	6,707	6,821	6,881	6,918	6,934
17 Over one year	46,336	46,436	46,709	46,873	46,823	47,018	47,119	47,141	47,029
18 Other bonds, corporate stocks, and securities	2,652	2,616	2,629	2,640	2,671	2,710	2,709	2,691	2,704
<i>Loans</i>									
19 Federal funds sold ¹	25,556	23,854	21,526	21,781	28,300	26,908	22,792	22,528	27,399
20 To commercial banks	20,508	19,498	16,911	17,431	20,590	19,900	17,468	16,773	19,878
21 To nonbank brokers and dealers in securities	3,945	3,438	3,494	3,333	5,349	4,480	4,030	4,296	4,752
22 To others	1,103	918	1,120	1,017	2,361	2,528	1,294	1,459	2,770
23 Other loans, gross	392,489	392,272	390,716	391,758	395,279	395,327	396,157	396,470	399,769
24 Commercial and industrial	158,764	158,187	158,091	158,020	159,343	159,704	159,710	160,224	161,373
25 Bankers' acceptances and commercial paper	5,060	4,974	4,983	5,249	5,193	5,233	4,686	5,013	4,925
26 All other	153,704	153,213	153,108	152,771	154,150	154,471	155,024	155,211	156,448
27 U.S. addressees	148,110	147,615	147,472	147,120	148,233	148,563	149,054	149,169	150,295
28 Non-U.S. addressees	5,594	5,597	5,636	5,651	5,917	5,908	5,970	6,042	6,154
29 Real estate	105,318	105,623	105,834	105,971	105,988	106,416	106,738	106,963	106,939
30 To individuals for personal expenditures	70,604	70,516	70,511	70,584	70,559	70,633	70,712	70,880	71,036
To financial institutions									
31 Commercial banks in United States	3,644	3,546	3,433	3,651	3,810	4,002	3,557	3,297	4,195
32 Banks in foreign countries	7,105	6,911	6,569	6,642	6,848	6,593	6,895	7,218	7,481
33 Sales finance, personal finance companies, etc.	8,376	8,667	8,352	8,496	8,187	8,246	8,448	8,273	8,190
34 Other financial institutions	14,465	14,617	14,480	14,637	14,908	15,096	15,144	15,029	15,272
35 To nonbank brokers and dealers in securities	4,909	4,802	4,442	4,406	5,652	5,076	5,346	5,054	4,869
36 To others for purchasing and carrying securities ²	2,044	2,035	2,060	2,059	2,052	2,070	2,063	2,058	2,055
37 To finance agricultural production	5,191	5,235	5,334	5,388	5,418	5,423	5,425	5,379	5,430
38 All other loans	12,069	12,132	11,610	11,904	12,514	12,068	12,120	12,095	12,929
39 LESS: Unearned income	7,203	7,227	7,260	7,234	7,180	7,202	7,203	7,230	7,111
40 Loan loss reserve	5,528	5,546	5,559	5,549	5,621	5,635	5,644	5,643	5,680
41 Other loans, net	379,759	379,500	377,897	378,975	382,477	382,490	383,309	383,597	386,978
42 Lease financing receivables	8,718	8,737	8,745	8,756	8,784	8,781	8,806	8,810	8,836
43 All other assets	77,654	75,156	77,045	74,758	78,988	79,252	78,522	80,130	82,229
44 Total assets	709,114	714,301	699,989	698,338	704,049	703,105	714,210	704,791	726,873
<i>Deposits</i>									
45 Demand deposits	196,456	203,881	187,476	187,725	190,256	186,196	194,081	184,867	204,290
46 Mutual savings banks	819	657	601	681	657	644	633	635	809
47 Individuals, partnerships, and corporations	134,957	139,172	130,454	131,371	133,616	132,867	132,971	129,156	142,783
48 States and political subdivisions	4,535	4,923	4,316	4,962	4,595	4,468	4,545	4,606	4,887
49 U.S. government	1,243	873	702	817	1,143	858	3,262	1,829	1,015
50 Commercial banks in United States	36,204	38,591	33,364	30,413	32,473	31,135	33,630	31,547	36,559
51 Banks in foreign countries	8,818	8,381	7,873	8,218	7,501	7,242	7,628	8,163	8,408
52 Foreign governments and official institutions	1,506	1,655	1,236	2,042	1,319	1,591	1,644	1,615	1,633
53 Certified and officers' checks	8,375	9,629	8,929	9,219	8,933	7,391	9,769	7,317	8,196
54 Time and savings deposits	275,381	275,157	275,503	273,708	275,665	278,112	279,380	279,767	281,420
55 Savings	74,167	74,324	74,491	74,574	75,474	75,350	75,528	75,400	75,905
56 Individuals and nonprofit organizations	69,560	69,759	69,826	69,863	70,748	70,675	70,845	70,641	71,145
57 Partnerships and corporations operated for profit	3,862	3,847	3,958	4,030	4,062	4,040	4,053	4,120	4,116
58 Domestic governmental units	727	704	690	666	641	622	614	624	628
59 All other	19	14	17	15	24	14	15	15	17
60 Time	201,213	200,832	201,012	199,135	200,191	202,761	203,852	204,367	205,515
61 Individuals, partnerships, and corporations	170,946	170,674	170,573	168,630	169,561	171,728	172,710	173,039	174,167
62 States and political subdivisions	18,739	18,733	18,977	19,055	19,078	19,484	19,447	19,495	19,428
63 U.S. government	243	255	242	275	280	284	335	351	348
64 Commercial banks in United States	5,324	5,236	5,199	5,153	5,198	5,225	5,421	5,535	5,645
65 Foreign governments, official institutions, and banks	5,961	5,934	6,021	6,022	6,073	6,040	5,939	5,948	5,925
66 Federal funds purchased ³									
67 Other liabilities for borrowed money									
68 Borrowings from Federal Reserve Banks	270	556	546	2,556	437	881	774	2,468	757
69 Treasury tax and loan notes	1,415	3,245	3,839	4,370	2,886	2,288	4,667	5,540	5,770
70 All other liabilities for borrowed money	126,824	123,887	124,249	122,495	127,071	128,444	126,714	122,994	125,071
71 Other liabilities and subordinated notes and debentures	60,845	59,758	60,506	59,674	59,236	58,802	60,355	60,867	60,920
72 Residual (total assets minus total liabilities)⁴	47,924	47,817	47,869	47,810	48,498	48,382	48,239	48,288	48,644

20. All large weekly reporting commercial banks—Continued

A. Assets and liabilities—Continued

Millions of dollars, Wednesday figures, 1980

Account	Sept. 10	Sept. 17	Sept. 24	Oct. 1	Oct. 8	Oct. 15	Oct. 22	Oct. 29	Nov. 5
1 Cash items in process of collection	50,630	53,741	50,643	57,586	50,163	65,802	51,492	48,419	60,790
2 Demand deposits due from banks in United States	18,136	18,853	18,756	21,347	20,337	21,311	19,180	17,182	24,901
3 All other cash and due from depository institutions	30,276	31,046	33,012	33,389	27,733	30,263	33,466	34,727	35,104
4 Total loans and securities	529,429	528,071	525,544	536,955	535,690	537,879	530,930	534,286	543,970
<i>Securities</i>									
5 U.S. Treasury securities	39,263	39,262	38,329	38,706	37,966	38,308	37,972	37,674	38,294
6 Trading account	4,734	4,865	4,030	4,324	4,241	4,388	4,191	3,777	4,360
7 Investment account, by maturity	34,530	34,397	34,298	34,382	33,725	33,920	33,781	33,897	33,933
8 One year or less	7,532	7,693	7,730	8,068	7,959	8,288	8,396	8,579	8,528
9 Over one through five years	23,321	23,088	22,917	22,731	22,295	22,157	21,944	21,929	21,981
10 Over five years	3,677	3,616	3,650	3,583	3,470	3,476	3,441	3,389	3,424
11 Other securities	76,343	75,657	75,653	76,188	77,112	76,568	76,564	76,588	76,732
12 Trading account	3,470	2,658	2,592	2,810	3,390	2,869	2,984	2,941	3,142
13 Investment account	72,873	72,999	73,062	73,378	73,722	73,699	73,580	73,647	73,590
14 U.S. government agencies	15,975	15,928	15,935	16,047	16,066	16,034	15,914	15,972	15,906
15 States and political subdivisions, by maturity	54,200	54,353	54,440	54,626	54,958	54,947	54,943	54,952	54,998
16 One year or less	7,049	7,182	7,205	7,438	7,420	7,390	7,197	7,251	7,294
17 Over one year	47,151	47,171	47,236	47,188	47,538	47,558	47,746	47,701	47,704
18 Other bonds, corporate stocks, and securities	2,698	2,717	2,686	2,704	2,698	2,718	2,722	2,722	2,686
<i>Loans</i>									
19 Federal funds sold ¹	27,142	24,616	23,479	26,229	28,093	27,720	22,505	23,946	27,261
20 To commercial banks	19,368	18,479	17,317	20,027	20,605	21,039	15,546	16,714	20,443
21 To nonbank brokers and dealers in securities	5,378	3,977	3,993	4,142	5,159	4,725	4,807	4,820	4,660
22 To others	2,395	2,160	2,169	2,060	2,329	1,956	2,152	2,411	2,158
23 Other loans, gross	399,514	401,397	400,975	408,550	405,248	408,048	406,707	408,904	414,482
24 Commercial and industrial	162,006	163,151	163,002	166,196	165,533	165,931	165,949	166,154	169,141
25 Bankers' acceptances and commercial paper	4,720	4,500	4,678	4,971	4,406	4,424	4,270	4,473	4,692
26 All other	157,286	158,651	158,324	161,226	161,127	161,507	161,679	161,681	164,449
27 U.S. addressees	151,082	152,392	151,999	155,025	154,817	155,093	155,311	155,249	157,943
28 Non-U.S. addressees	6,204	6,259	6,325	6,200	6,310	6,414	6,368	6,432	6,506
29 Real estate	107,324	107,719	107,980	108,332	108,462	108,871	109,195	109,484	109,744
30 To individuals for personal expenditures	70,970	71,103	71,145	71,231	71,070	71,008	71,023	71,124	71,067
To financial institutions									
31 Commercial banks in United States	3,597	3,848	3,653	4,167	3,678	4,012	3,673	3,671	3,882
32 Banks in foreign countries	7,252	7,299	7,230	7,778	7,314	8,449	7,964	8,110	8,446
33 Sales finance, personal finance companies, etc.	8,378	8,322	8,338	8,604	8,498	8,916	8,953	8,872	9,766
34 Other financial institutions	15,495	15,396	15,162	15,666	15,416	15,311	15,122	15,124	15,560
35 To nonbank brokers and dealers in securities	4,654	4,604	4,676	5,532	4,968	5,391	4,583	4,928	5,613
36 To others for purchasing and carrying securities ²	2,086	2,104	2,108	2,112	2,103	2,113	2,108	2,145	2,130
37 To finance agricultural production	5,402	5,405	5,425	5,437	5,461	5,403	5,531	5,488	5,497
38 All other loans	12,349	12,445	12,256	13,493	12,746	12,642	12,606	13,803	13,636
39 LESS: Unearned income	7,134	7,155	7,212	7,082	7,096	7,104	7,139	7,162	7,078
40 Loan loss reserve	5,699	5,707	5,679	5,636	5,633	5,660	5,679	5,664	5,722
41 Other loans, net	386,681	388,535	388,083	395,832	392,519	395,283	393,888	396,078	401,683
42 Lease financing receivables	8,844	8,900	8,918	8,946	8,946	9,001	8,991	9,043	9,013
43 All other assets	83,099	82,552	83,547	84,093	83,339	81,376	78,788	78,973	81,251
44 Total assets	720,415	723,164	720,420	742,316	726,208	745,633	722,848	722,629	755,028
<i>Deposits</i>									
45 Demand deposits	196,842	200,755	190,743	208,608	197,809	221,533	194,071	191,797	218,471
46 Mutual savings banks	708	751	589	863	790	965	607	619	868
47 Individuals, partnerships, and corporations	139,793	141,962	132,627	145,288	138,494	150,662	136,309	135,200	146,717
48 States and political subdivisions	4,476	4,835	4,787	5,135	4,850	5,534	4,794	4,658	5,088
49 U.S. government	1,862	1,406	1,318	1,030	858	1,786	742	787	2,927
50 Commercial banks in United States	33,493	34,229	34,909	37,536	35,951	42,878	33,955	34,457	44,179
51 Banks in foreign countries	7,477	7,707	7,804	7,922	7,886	8,602	7,900	7,618	7,975
52 Foreign governments and official institutions	1,639	1,097	1,008	1,376	1,395	1,628	1,439	1,292	2,261
53 Certified and officers' checks	7,394	8,769	7,703	9,457	7,585	9,476	8,325	7,165	8,455
54 Time and savings deposits	282,447	282,464	284,684	285,113	287,028	285,683	286,770	289,357	291,380
55 Savings	75,880	76,041	75,305	76,664	76,556	76,449	76,236	76,039	76,566
56 Individuals and nonprofit organizations	71,102	71,306	70,578	71,733	71,711	71,596	71,421	71,214	71,719
57 Partnerships and corporations operated for profit	4,121	4,062	4,074	4,079	4,106	4,053	4,102	4,170	4,152
58 Domestic governmental units	642	658	636	835	720	784	694	635	674
59 All other	15	16	17	16	19	17	18	20	20
60 Time	206,567	206,422	209,379	208,449	210,472	209,234	210,534	213,318	214,814
61 Individuals, partnerships, and corporations	175,219	175,095	177,713	177,083	178,748	177,529	178,418	181,110	182,711
62 States and political subdivisions	19,189	19,165	19,237	19,098	19,366	19,366	19,578	19,582	19,520
63 U.S. government	353	314	323	296	315	322	315	315	328
64 Commercial banks in United States	5,550	5,547	5,715	5,640	5,638	5,646	5,741	5,803	5,805
65 Foreign governments, official institutions, and banks	6,256	6,301	6,392	6,332	6,404	6,372	6,482	6,508	6,451
66 Federal funds purchased ³									
Other liabilities for borrowed money									
67 Borrowings from Federal Reserve Banks	934	452	3,337	2,791	274	275	3,499	2,082	2,365
68 Treasury tax and loan notes	2,315	7,084	11,486	12,740	4,480	5,633	6,901	7,996	774
69 All other liabilities for borrowed money	128,318	123,663	120,614	123,240	128,848	124,516	122,572	122,454	132,294
70 Other liabilities and subordinated notes and debentures	60,858	60,290	60,872	60,551	58,359	58,937	59,993	59,745	60,205
71 Total liabilities	671,714	674,709	671,736	693,043	676,799	696,577	673,806	673,432	705,490
72 Residual (total assets minus total liabilities)⁴	48,701	48,454	48,684	49,272	49,409	49,056	49,042	49,197	49,539

20. All large weekly reporting commercial banks—Continued

A. Assets and liabilities—Continued

Millions of dollars, Wednesday figures, 1980

Account	Nov. 12	Nov. 19	Nov. 26	Dec. 3	Dec. 10	Dec. 17	Dec. 24	Dec. 31	Adjustment bank ⁵
1 Cash items in process of collection	62,315	53,206	58,097	57,512	52,992	59,820	58,330	66,086	33
2 Demand deposits due from banks in United States	24,450	18,245	18,699	19,552	18,358	19,447	19,693	21,552	89
3 All other cash and due from depository institutions	31,654	34,213	33,672	24,937	28,816	36,914	34,051	34,092	-234
4 Total loans and securities	545,182	542,054	543,329	554,114	553,537	556,070	555,851	563,783	1,782
<i>Securities</i>									
5 U.S. Treasury securities	38,397	38,741	38,506	39,409	39,556	39,179	37,984	39,611	231
6 Trading account	4,380	4,689	4,354	4,987	5,175	4,788	3,883	4,372	0
7 Investment account, by maturity	34,017	34,052	34,153	34,422	34,381	34,391	34,101	35,239	231
8 One year or less	8,611	8,615	8,745	9,161	9,201	9,166	9,096	10,221	154
9 Over one through five years	22,011	22,042	22,053	21,947	21,846	21,821	21,691	21,678	76
10 Over five years	3,395	3,395	3,355	3,314	3,334	3,404	3,313	3,340	1
11 Other securities	77,288	76,916	76,757	77,119	77,767	77,314	77,818	78,487	193
12 Trading account	3,458	2,967	2,745	3,132	3,781	3,018	3,067	3,310	0
13 Investment account	73,829	73,949	74,012	73,986	73,986	74,296	74,751	75,177	193
14 U.S. government agencies	15,939	15,888	15,854	15,813	15,801	16,025	16,220	16,232	70
15 States and political subdivisions, by maturity	55,188	55,298	55,400	55,376	55,405	55,517	55,738	56,149	102
16 One year or less	7,372	7,373	7,344	7,405	7,385	7,408	7,419	7,403	18
17 Over one year	47,816	47,925	48,055	47,971	48,020	48,109	48,319	48,746	84
18 Other bonds, corporate stocks, and securities	2,702	2,763	2,758	2,798	2,780	2,754	2,792	2,795	20
<i>Loans</i>									
19 Federal funds sold ¹	28,163	24,852	23,499	30,173	29,109	28,057	27,484	27,805	38
20 To commercial banks	19,944	17,634	16,735	22,110	20,201	20,644	19,401	19,438	38
21 To nonbank brokers and dealers in securities	5,252	5,307	4,663	5,621	6,092	5,540	6,054	6,496	0
22 To others	2,968	1,910	2,100	2,442	2,816	1,873	2,028	1,871	0
23 Other loans, gross	414,166	414,392	417,392	420,228	419,963	424,365	425,349	430,210	1,372
24 Commercial and industrial	169,598	169,457	171,397	172,262	172,758	174,015	172,637	174,581	388
25 Bankers acceptances and commercial paper	4,713	4,313	4,374	4,104	3,952	3,709	3,696	4,074	0
26 All other	164,885	165,144	167,024	168,158	168,806	170,306	168,941	170,507	388
27 U.S. addressees	158,286	158,346	160,127	161,191	161,944	163,213	161,871	163,207	388
28 Non-U.S. addressees	6,598	6,798	6,897	6,968	6,862	7,093	7,069	7,300	0
29 Real estate	110,193	110,513	110,622	110,763	111,052	111,333	111,509	111,819	466
30 To individuals for personal expenditures	70,936	71,018	71,201	71,276	71,462	71,805	72,361	72,227	499
To financial institutions									
31 Commercial banks in United States	4,202	3,817	4,080	4,147	3,580	4,257	4,949	5,264	-6
32 Banks in foreign countries	8,454	8,373	8,332	8,595	8,626	8,800	9,529	9,700	7
33 Sales finance, personal finance companies, etc.	9,015	8,877	9,031	9,246	9,567	10,416	9,947	10,107	0
34 Other financial institutions	15,609	15,711	15,418	15,586	15,533	15,903	15,658	15,966	7
35 To nonbank brokers and dealers in securities	5,466	6,034	5,874	6,795	6,251	6,471	6,144	7,845	0
36 To others for purchasing and carrying securities ²	2,115	2,164	2,148	2,155	2,185	2,198	2,168	2,143	1
37 To finance agricultural production	5,466	5,469	5,369	5,331	5,282	5,284	5,300	5,465	6
38 All other loans	13,111	12,957	13,919	14,070	13,666	13,882	15,146	15,094	3
39 Less: Unearned income	7,076	7,081	7,053	7,004	7,040	7,040	7,033	6,662	38
40 Loan loss reserve	5,755	5,766	5,772	5,811	5,818	5,806	5,750	5,668	14
41 Other loans, net	401,335	401,545	404,567	407,413	407,105	411,519	412,566	417,880	1,320
42 Lease financing receivables	9,030	9,062	9,078	9,094	9,091	9,103	9,143	9,389	0
43 All other assets	82,535	80,827	81,595	83,128	82,810	83,309	84,358	87,954	263
44 Total assets	755,166	737,607	744,470	748,338	745,605	764,662	761,426	782,856	1,933
<i>Deposits</i>									
45 Demand deposits	219,916	197,084	201,858	208,795	200,264	208,350	208,144	228,086	575
46 Mutual savings banks	871	618	607	718	602	619	700	838	0
47 Individuals, partnerships, and corporations	150,128	137,216	142,261	144,788	141,031	145,530	145,207	158,283	483
48 States and political subdivisions	4,569	4,674	4,922	4,804	4,641	4,804	4,885	5,829	20
49 U.S. government	1,360	2,884	2,145	2,964	2,079	1,253	1,460	1,108	4
50 Commercial banks in United States	44,227	33,777	34,312	36,826	33,199	37,401	37,607	41,407	30
51 Banks in foreign countries	8,793	8,777	8,129	7,661	8,797	7,931	8,884	8,930	11
52 Foreign governments and official institutions	1,933	1,424	1,585	2,149	1,870	1,477	2,020	2,459	0
53 Certified and officers' checks	8,036	7,716	7,895	8,884	8,046	9,335	7,381	9,232	26
54 Time and savings deposits	294,987	297,518	300,361	300,969	302,882	305,910	311,038	314,128	1,036
55 Savings	75,765	75,368	74,663	74,983	74,350	73,412	71,648	72,670	335
56 Individuals and nonprofit organizations	70,965	70,558	69,924	70,294	69,750	69,006	67,422	68,418	304
57 Partnerships and corporations operated for profit	4,113	4,076	4,062	4,021	3,983	3,781	3,633	3,595	26
58 Domestic governmental units	664	709	655	649	598	605	567	635	6
59 All other	24	25	22	19	20	21	26	23	0
60 Time	219,222	222,150	225,698	225,986	228,532	232,498	239,390	241,458	701
61 Individuals, partnerships, and corporations	186,713	189,186	192,575	193,228	195,399	198,499	203,884	205,862	594
62 States and political subdivisions	19,767	20,122	20,236	19,872	19,817	19,897	20,434	20,185	101
63 U.S. government	322	308	303	291	292	270	301	301	5
64 Commercial banks in United States	5,998	6,097	6,261	6,285	6,614	7,454	8,135	8,418	2
65 Foreign governments, official institutions, and banks	6,422	6,437	6,324	6,309	6,411	6,377	6,636	6,691	0
66 Federal funds purchased ³									29
<i>Other liabilities for borrowed money</i>									
67 Borrowings from Federal Reserve Banks	1,401	1,638	2,975	740	1,322	725	656	1,055	0
68 Treasury tax and loan notes	278	1,901	2,839	432	168	5,590	7,022	6,668	0
69 All other liabilities for borrowed money	129,418	128,317	124,448	126,742	128,838	129,342	122,448	119,366	30
70 Other liabilities and subordinated notes and debentures	59,596	61,831	62,557	60,800	62,385	65,117	62,570	63,328	86
71 Total liabilities	705,596	688,289	695,037	698,479	695,860	715,034	711,878	732,632	1,726
72 Residual (total assets minus total liabilities) ⁴	49,570	49,318	49,433	49,859	49,744	49,628	49,547	50,224	207

20. All large weekly reporting commercial banks—Continued

B. Balance sheet memoranda, 1980¹

Millions of dollars

Account	Jan. 2	Jan. 9	Jan. 16	Jan. 23	Jan. 30	Feb. 6	Feb. 13	Feb. 20	Feb. 27
1 Total loans (gross) and investments adjusted ¹	511,182	506,968	507,736	502,094	505,393	506,975	505,880	509,187	508,073
2 Total loans (gross) adjusted ¹	402,739	398,232	398,890	393,754	396,876	398,250	397,612	400,836	399,582
3 Demand deposits adjusted ²	122,824	113,126	111,055	105,601	108,107	106,567	105,966	104,959	102,894
4 Total time deposits in accounts of \$100,000 or more	128,434	129,662	129,449	129,076	130,107	130,307	130,415	129,982	131,282
5 Negotiable CDs.	91,499	92,266	92,432	91,864	92,639	92,743	92,542	92,063	93,075
6 Other time deposits.	36,935	37,397	37,017	37,211	37,468	37,563	37,874	37,919	38,207
7 Total loans sold outright to affiliates ³	2,749	2,646	2,662	2,612	2,656	2,656	2,508	2,542	2,634
8 Commercial and industrial.	1,819	1,711	1,728	1,705	1,750	1,805	1,651	1,668	1,706
9 Other	930	934	934	907	906	851	857	874	928
	Mar. 5	Mar. 12	Mar. 19	Mar. 26	Apr. 2	Apr. 9	Apr. 16	Apr. 23	Apr. 30
1 Total loans (gross) and investments adjusted ¹	513,626	511,592	509,685	506,771	512,658	513,651	510,290	506,575	509,214
2 Total loans (gross) adjusted ¹	403,352	401,630	402,001	398,805	405,967	404,134	400,727	398,492	399,373
3 Demand deposits adjusted ²	104,332	106,914	102,576	100,469	110,616	109,567	108,486	104,530	104,700
4 Total time deposits in accounts of \$100,000 or more	132,396	132,593	133,570	133,682	132,306	133,480	132,978	134,162	134,670
5 Negotiable CDs.	94,045	93,914	94,599	94,555	93,508	94,492	94,194	95,193	95,624
6 Other time deposits.	38,351	38,679	38,971	39,127	38,797	38,988	38,784	38,969	39,046
7 Total loans sold outright to affiliates ³	2,602	2,609	2,609	2,569	2,577	2,578	2,675	2,598	2,630
8 Commercial and industrial.	1,673	1,678	1,687	1,652	1,666	1,679	1,764	1,693	1,645
9 Other	929	931	922	917	911	900	911	905	985
	May 7	May 14	May 21	May 28	June 4	June 11	June 18	June 25	July 2
1 Total loans (gross) and investments adjusted ¹	505,272	504,433	503,308	503,405	505,744	505,599	504,984	504,909	508,762
2 Total loans (gross) adjusted ¹	396,452	394,670	392,645	392,466	393,263	392,229	393,657	392,997	396,138
3 Demand deposits adjusted ²	102,766	103,044	102,810	100,692	105,113	105,347	104,019	104,010	110,723
4 Total time deposits in accounts of \$100,000 or more	134,941	135,007	134,221	133,847	132,190	132,036	130,820	130,417	128,468
5 Negotiable CDs.	95,499	95,775	95,139	94,572	93,628	93,952	93,149	93,100	91,794
6 Other time deposits.	39,442	39,232	39,082	39,275	38,562	38,084	37,671	37,317	36,674
7 Total loans sold outright to affiliates ³	2,552	2,591	2,733	2,700	2,738	2,774	2,871	2,843	2,788
8 Commercial and industrial.	1,614	1,696	1,834	1,788	1,780	1,813	1,899	1,903	1,843
9 Other	939	895	900	911	957	961	972	940	945

20. All large weekly reporting commercial banks—Continued

B. Balance sheet memoranda, 1980¹—Continued

Millions of dollars

Account	July 9	July 16	July 23	July 30	Aug. 6	Aug. 13	Aug. 20	Aug. 27	Sept. 3
1 Total loans (gross) and investments adjusted ¹	507,228	506,047	505,229	506,188	515,584	513,090	514,057	514,320	518,974
2 Total loans (gross) adjusted ¹	393,893	393,082	391,897	392,458	399,179	398,332	397,924	398,928	403,096
3 Demand deposits adjusted ²	107,572	105,420	104,760	107,393	108,723	107,531	106,180	105,836	108,966
4 Total time deposits in accounts of \$100,000 or more	126,638	126,328	126,714	125,220	126,232	128,744	129,812	130,362	131,160
5 Negotiable CDs	90,196	90,044	90,263	88,977	89,781	91,931	93,119	93,481	94,432
6 Other time deposits	36,442	36,284	36,451	36,243	36,451	36,813	36,693	36,881	36,728
7 Total loans sold outright to affiliates ³	2,817	2,831	2,736	2,809	2,890	2,897	2,902	2,933	2,917
8 Commercial and industrial	1,899	1,836	1,826	1,894	1,927	1,901	1,891	1,944	1,908
9 Other	919	995	911	915	962	996	1,010	989	1,009
	Sept. 10	Sept. 17	Sept. 24	Oct. 1	Oct. 8	Oct. 15	Oct. 22	Oct. 29	Nov. 5
1 Total loans (gross) and investments adjusted ¹	519,297	518,606	517,466	525,479	524,136	525,593	524,530	526,727	532,444
2 Total loans (gross) adjusted ¹	403,690	403,686	403,484	410,585	409,058	410,717	409,993	412,465	417,418
3 Demand deposits adjusted ²	110,858	111,379	103,874	112,455	110,838	111,066	107,882	108,134	110,575
4 Total time deposits in accounts of \$100,000 or more	131,933	132,078	134,313	134,403	135,012	133,681	134,973	137,865	139,309
5 Negotiable CDs	95,051	95,030	97,043	97,287	97,353	95,910	96,601	99,374	100,465
6 Other time deposits	36,882	37,049	37,269	37,116	37,659	37,770	38,372	38,491	38,844
7 Total loans sold outright to affiliates ³	2,903	2,931	2,900	2,949	2,868	2,775	2,732	2,633	2,733
8 Commercial and industrial	1,910	1,935	1,905	1,948	1,848	1,753	1,811	1,760	1,734
9 Other	993	995	995	1,001	1,020	1,022	921	873	999
	Nov. 12	Nov. 19	Nov. 26	Dec. 3	Dec. 10	Dec. 17	Dec. 24	Dec. 31	Adjustment bank ⁴
1 Total loans (gross) and investments adjusted ¹	533,868	533,449	535,339	540,672	542,614	544,014	544,283	551,411	1,802
2 Total loans (gross) adjusted ¹	418,183	417,792	420,076	424,144	425,291	427,521	428,482	433,313	1,378
3 Demand deposits adjusted ²	112,014	107,218	107,303	111,493	111,995	109,876	110,747	119,485	508
4 Total time deposits in accounts of \$100,000 or more	142,413	144,962	148,016	147,891	150,077	153,020	158,511	159,448	157
5 Negotiable CDs	102,780	104,777	107,450	107,404	109,046	111,356	115,608	116,377	86
6 Other time deposits	39,633	40,186	40,566	40,487	41,030	41,664	42,903	43,072	71
7 Total loans sold outright to affiliates ³	2,597	2,577	2,650	2,657	2,668	2,712	2,736	2,748	.....
8 Commercial and industrial	1,704	1,700	1,744	1,742	1,768	1,767	1,791	1,800	.....
9 Other	892	877	906	915	900	945	946	947	.....

20. All large weekly reporting commercial banks—Continued

C. Total commercial and industrial loans classified by industry¹

Millions of dollars; last Wednesday-of-month data, 1980

Industry	Jan.	Feb.	Mar.	Apr.	May	June	
1 Durable goods manufacturing.....	23,735	24,237	25,061	24,081	22,939	22,729	
2 Nondurable goods manufacturing.....	19,116	19,302	19,824	18,683	18,075	18,338	
3 Food, liquor, and tobacco.....	4,941	4,885	4,923	4,176	3,859	3,701	
4 Textiles, apparel, and leather.....	4,138	4,331	4,480	4,614	4,668	4,934	
5 Petroleum refining.....	3,175	3,111	3,139	2,611	2,490	2,715	
6 Chemicals and rubber.....	3,714	3,714	3,911	3,903	3,761	3,704	
7 Other nondurable goods.....	3,148	3,260	3,370	3,379	3,299	3,284	
8 Mining (including crude petroleum and natural gas).....	12,323	12,479	12,596	13,272	13,588	13,758	
9 Trade.....	24,576	25,184	25,456	25,406	24,833	24,600	
10 Commodity dealers.....	2,136	2,171	1,816	1,784	1,639	1,531	
11 Other wholesale.....	11,705	11,938	12,097	12,050	11,645	11,679	
12 Retail.....	10,735	11,076	11,543	11,572	11,549	11,389	
13 Transportation, communication, and other public utilities.....	18,027	17,884	18,292	18,832	18,507	18,745	
14 Transportation.....	7,173	7,238	7,516	7,692	7,543	7,600	
15 Communication.....	2,619	2,630	2,747	2,846	2,800	2,839	
16 Other public utilities.....	8,236	8,016	8,028	8,284	8,164	8,306	
17 Construction.....	5,783	5,772	5,874	5,902	5,832	5,970	
18 Services.....	19,846	19,964	20,211	20,444	19,977	20,296	
19 All other ²	15,637	15,780	15,655	15,640	15,125	14,999	
20 Total domestic loans.....	139,042	140,603	142,969	142,260	138,876	139,435	
21 MEMO: Term loans (original maturity more than one year) included in domestic loans.....	74,731	74,761	75,997	76,192	74,862	74,295	
	July	Aug.	Sept.	Oct.	Nov.	Dec.	Adjustment bank ³
1 Durable goods manufacturing.....	22,476	22,964	23,512	23,335	24,088	24,679	5
2 Nondurable goods manufacturing.....	18,531	18,798	19,533	20,273	20,804	20,507	7
3 Food, liquor, and tobacco.....	3,886	3,896	4,350	4,584	4,921	5,391	-1
4 Textiles, apparel, and leather.....	5,066	5,230	5,204	5,070	4,906	4,150	.....
5 Petroleum refining.....	2,616	2,694	2,686	3,153	3,129	3,636	.....
6 Chemicals and rubber.....	3,723	3,707	3,733	3,846	4,158	3,917	4
7 Other nondurable goods.....	3,240	3,270	3,559	3,620	3,690	3,412	3
8 Mining (including crude petroleum and natural gas).....	13,649	13,559	13,956	14,716	15,338	16,427	.....
9 Trade.....	24,273	24,732	24,950	26,270	27,050	26,240	10
10 Commodity dealers.....	1,670	1,853	2,118	2,470	2,402	2,563	.....
11 Other wholesale.....	11,553	11,611	11,586	11,876	12,182	12,293	4
12 Retail.....	11,050	11,268	11,245	11,923	12,467	11,384	6
13 Transportation, communication, and other public utilities.....	18,992	19,218	19,223	19,316	20,099	21,302	11
14 Transportation.....	7,751	7,651	7,735	7,788	8,019	8,372	9
15 Communication.....	2,883	2,918	2,993	3,094	3,161	3,319	1
16 Other public utilities.....	8,357	8,649	8,495	8,434	8,919	9,611	1
17 Construction.....	5,785	5,871	6,030	5,924	5,992	5,995	.....
18 Services.....	20,565	20,805	21,311	21,530	22,160	22,859	10
19 All other ²	14,964	15,250	15,402	15,614	16,146	16,528	325
20 Total domestic loans.....	139,234	141,197	143,917	146,978	151,678	154,537	368
21 MEMO: Term loans (original maturity more than one year) included in domestic loans.....	73,767	74,976	76,536	76,912	78,956	81,783	6

21. Gross demand deposits of individuals, partnerships, and corporations, 1980¹

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.....	288.4	288.6	302.0	315.5	133.6	133.9	140.6	147.4
2 Financial business.....	28.4	27.7	29.6	29.8	20.1	20.2	21.2	21.8
3 Nonfinancial business.....	144.9	145.3	151.9	162.3	69.1	69.2	72.4	78.3
4 Consumer.....	97.6	97.9	101.8	102.4	34.2	33.9	36.0	35.6
5 Foreign.....	3.1	3.3	3.2	3.3	3.0	3.1	3.1	3.1
6 Other.....	14.4	14.4	15.5	17.2	7.2	7.5	7.9	8.6

22. 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.
1970												
1 All issuers	34,964	36,553	38,236	39,228	40,763	39,519	38,914	38,358	35,980	34,891	34,422	33,415
Financial companies ¹												
Dealer-placed paper ²												
2 Total	6,438	6,650	6,426	6,868	7,259	6,104	5,663	5,531	5,266	5,475	5,515	5,415
3 Bank-related	1,139	1,117	932	780	783	666	558	435	329	361	323	352
Directly placed paper ³												
4 Total	23,208	24,105	25,027	25,790	26,879	26,387	26,414	25,972	23,501	22,381	21,804	20,491
5 Bank-related	4,389	4,935	5,545	5,892	6,817	6,937	7,262	6,868	4,289	3,338	2,803	1,997
6 Nonfinancial companies ⁴	5,318	5,798	6,783	6,570	6,625	7,028	6,837	6,855	7,213	7,035	7,103	7,509
1971												
1 All issuers	33,284	33,270	32,593	32,861	32,417	31,439	32,183	32,327	32,397	32,360	32,222	32,444
Financial companies ¹												
Dealer-placed paper ²												
2 Total	5,297	5,410	5,262	5,635	5,268	5,167	5,477	5,510	5,298	5,203	5,154	5,205
3 Bank-related	293	326	354	417	440	432	463	469	504	476	473	524
Directly placed paper ³												
4 Total	20,275	19,938	19,268	19,492	19,200	19,265	19,849	19,620	19,799	20,361	20,361	20,663
5 Bank-related	1,737	1,575	1,338	1,377	1,308	1,301	1,345	1,323	1,396	1,505	1,557	1,449
6 Nonfinancial companies ⁴	7,712	7,922	8,063	7,734	7,949	7,007	6,857	7,197	7,300	6,796	6,707	6,576
1972												
1 All issuers	32,661	32,836	33,573	33,875	33,775	34,988	35,707	34,853	34,814	34,771	34,816	35,075
Financial companies ¹												
Dealer-placed paper ²												
2 Total	5,492	5,771	5,358	5,115	4,993	5,230	5,379	5,535	5,760	5,399	5,456	5,570
3 Bank-related	558	662	585	594	649	671	626	718	829	948	1,177	1,226
Directly placed paper ³												
4 Total	20,522	20,373	20,867	20,866	20,802	21,391	21,798	21,043	21,409	21,473	21,718	22,172
5 Bank-related	1,529	1,487	1,587	1,582	1,350	1,300	1,630	1,703	1,539	1,581	1,408	1,411
6 Nonfinancial companies ⁴	6,647	6,692	7,348	7,894	7,980	8,367	8,530	8,275	7,645	7,899	7,642	7,333
1973												
1 All issuers	35,177	34,542	34,132	34,652	35,417	36,247	36,079	37,445	38,553	40,752	41,897	41,591
Financial companies ¹												
Dealer-placed paper ²												
2 Total	4,857	4,187	4,087	4,044	4,279	4,355	4,326	4,383	4,845	5,835	5,678	5,419
3 Bank-related	1,200	1,311	1,493	1,557	1,740	1,849	1,973	2,114	2,077	2,035	1,951	1,938
Directly placed paper ³												
4 Total	22,688	23,602	24,260	24,744	25,142	25,657	25,547	27,089	27,428	27,325	27,549	27,316
5 Bank-related	1,506	1,805	1,963	2,254	2,330	2,434	2,541	2,994	3,154	2,833	3,021	2,943
6 Nonfinancial companies ⁴	7,632	6,753	5,785	5,864	5,996	6,235	6,206	5,973	6,280	7,592	8,670	8,856
1974												
1 All issuers	44,791	46,166	44,777	44,872	45,923	45,390	46,487	48,617	50,190	50,465	50,744	49,994
Financial companies ¹												
Dealer-placed paper ²												
2 Total	6,105	6,967	6,528	6,215	5,728	5,153	4,800	5,460	5,506	5,164	4,758	4,557
3 Bank-related	1,960	1,923	2,137	2,270	1,978	1,579	1,465	2,364	2,114	1,986	1,898	1,814
Directly placed paper ³												
4 Total	29,320	28,980	29,045	29,005	29,919	29,955	30,502	31,683	32,097	31,940	32,147	31,979
5 Bank-related	3,541	3,606	3,908	4,564	5,106	5,373	5,585	6,423	6,525	6,484	6,762	6,518
6 Nonfinancial companies ⁴	9,366	10,219	9,204	9,652	10,276	10,282	11,185	11,474	12,587	13,361	13,839	13,458

22. Commercial paper and bankers dollar acceptances outstanding—Continued

A. Commercial paper, seasonally adjusted—Continued

Millions of dollars, end of period

Instrument	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1975											
1 All issuers	50,881	51,321	51,030	51,626	51,042	49,200	50,233	50,499	49,330	49,631	48,552	48,421
Financial companies ¹												
<i>Dealer-placed paper</i> ²												
2 Total	4,838	5,017	5,306	5,448	5,923	5,822	6,217	5,859	5,794	6,247	6,228	6,153
3 Bank-related	1,822	1,787	1,682	1,618	1,543	1,561	1,649	1,511	1,482	1,634	1,715	1,762
<i>Directly placed paper</i> ³												
4 Total	31,987	32,361	31,394	32,284	32,223	31,047	31,441	32,100	31,390	32,110	31,632	31,430
5 Bank-related	6,782	7,318	7,272	7,002	7,096	7,230	7,038	7,392	7,316	7,114	6,975	6,892
6 Nonfinancial companies ⁴	14,056	13,943	14,330	13,894	12,896	12,331	12,575	12,540	12,146	11,274	10,692	10,838
	1976											
1 All issuers	48,219	49,052	49,591	49,353	50,196	50,270	51,899	50,829	51,105	50,789	52,228	52,937
Financial companies ¹												
<i>Dealer-placed paper</i> ²												
2 Total	5,807	6,185	6,381	6,230	6,480	6,312	6,395	6,483	6,600	6,556	6,930	7,190
3 Bank-related	1,617	1,527	1,616	1,620	1,684	1,674	1,615	1,612	1,644	1,703	1,825	1,900
<i>Directly placed paper</i> ³												
4 Total	31,300	31,475	31,476	31,164	31,256	31,033	32,708	31,601	32,534	31,772	32,335	32,570
5 Bank-related	6,958	6,793	6,811	6,342	6,013	6,334	5,977	5,976	6,250	5,864	5,944	5,959
6 Nonfinancial companies ⁴	11,112	11,392	11,734	11,959	12,460	12,925	12,796	12,745	11,971	12,461	12,963	13,177
	1977											
1 All issuers	53,183	53,522	54,986	55,708	57,043	59,356	59,350	60,423	61,526	63,545	63,044	65,051
Financial companies ¹												
<i>Dealer-placed paper</i> ²												
2 Total	7,023	7,053	7,218	7,306	7,536	8,077	8,216	8,175	8,430	8,621	8,570	8,796
3 Bank-related	1,895	1,929	1,839	1,778	1,805	1,894	1,744	1,650	1,846	1,961	1,980	2,132
<i>Directly placed paper</i> ³												
4 Total	32,634	32,327	33,961	34,125	34,878	36,481	36,558	37,352	37,985	39,406	39,194	40,574
5 Bank-related	5,637	5,502	6,126	5,703	5,999	6,636	6,344	6,394	7,069	7,012	6,567	7,102
6 Nonfinancial companies ⁴	13,526	14,142	13,807	14,277	14,629	14,798	14,576	14,896	15,111	15,518	15,280	15,681
	1978											
1 All issuers	65,734	66,220	67,549	69,681	71,155	72,579	74,305	74,643	76,998	78,309	80,948	83,438
Financial companies ¹												
<i>Dealer-placed paper</i> ²												
2 Total	8,971	9,014	8,904	9,667	10,263	10,228	10,605	10,903	11,415	11,020	11,545	12,181
3 Bank-related	2,035	1,997	1,993	2,078	2,217	2,442	2,633	2,935	2,622	2,868	3,231	3,521
<i>Directly placed paper</i> ³												
4 Total	41,363	42,396	42,887	43,944	44,748	45,808	46,395	46,325	47,964	48,849	50,376	51,647
5 Bank-related	7,202	7,718	8,153	7,995	9,258	9,585	10,030	9,634	10,383	10,925	11,478	12,314
6 Nonfinancial companies ⁴	15,400	14,810	15,758	16,070	16,144	16,543	17,305	17,415	17,619	18,440	19,027	19,610
	1979											
1 All issuers	85,234	87,924	90,648	92,494	96,049	99,799	102,181	104,740	107,453	107,544	108,686	112,154
Financial companies ¹												
<i>Dealer-placed paper</i> ²												
2 Total	12,873	13,487	14,176	14,989	15,582	16,419	17,062	17,438	18,180	16,194	16,194	16,722
3 Bank-related	4,413	3,969	3,793	4,251	4,141	3,826	3,951	4,062	4,485	3,052	2,958	2,784
<i>Directly placed paper</i> ³												
4 Total	52,598	54,540	55,573	55,306	57,955	59,778	60,507	61,181	61,571	63,324	64,656	64,748
5 Bank-related	12,191	12,166	12,642	12,788	13,800	15,130	14,717	15,817	15,930	18,024	18,339	17,598
6 Nonfinancial companies ⁴	19,763	19,897	20,899	22,199	22,512	23,602	24,612	26,121	27,702	28,026	27,836	30,684

22. Commercial paper and bankers dollar acceptances outstanding—Continued

A. Commercial paper, seasonally adjusted—Continued

Millions of dollars, end of period

Instrument	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1980											
1 All issuers	115,864	116,643	118,587	119,257	119,957	122,852	120,951	121,956	122,492	121,285	123,093	123,703
Financial companies ¹												
Dealer-placed paper ²												
2 Total	17,087	16,725	17,374	18,038	17,657	18,094	17,334	18,215	18,263	17,338	18,078	18,186
3 Bank-related	3,034	3,010	3,142	3,467	3,591	3,188	3,198	3,313	3,370	3,442	3,436	3,561
Directly placed paper ³												
4 Total	66,003	65,730	64,576	65,625	63,874	62,654	63,825	64,780	65,618	66,612	67,340	67,888
5 Bank-related	19,257	19,941	19,360	19,166	18,845	19,436	19,239	19,909	19,692	21,146	21,939	22,382
6 Nonfinancial companies ⁴ .	32,774	34,188	36,637	35,594	38,426	42,104	39,792	38,961	38,611	37,335	37,675	37,629

B. Bankers dollar acceptances, not seasonally adjusted

Millions of dollars, end of period

Instrument	1980											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total	47,780	50,269	49,317	50,177	52,636	54,356	54,334	54,486	55,774	56,610	55,226	54,744
Holder												
2 Accepting banks	8,578	9,343	8,159	8,159	9,262	10,051	9,764	9,644	10,275	11,317	10,236	10,564
Own bills	7,692	8,565	7,560	7,488	8,768	9,113	8,603	8,544	9,004	9,808	8,837	8,963
4 Bills bought	886	778	598	670	493	939	1,161	1,100	1,270	1,509	1,399	1,601
Federal Reserve Banks												
5 Own account	0	205	171	0	366	373	310	277	499	566	523	776
6 Foreign correspondents	1,431	1,417	1,373	1,555	1,718	1,784	1,899	1,841	1,820	1,915	1,852	1,791
7 Others	37,771	29,303	39,614	40,463	41,290	42,147	42,361	42,724	43,179	42,813	42,616	41,614
Basis												
8 Imports into United States	11,217	11,393	10,926	10,946	11,651	11,536	12,109	11,861	11,731	12,254	11,774	11,776
9 Exports from United States	10,248	11,102	11,001	11,221	11,347	11,339	12,401	12,582	12,991	13,445	13,670	12,712
10 All other	26,315	27,774	27,389	28,010	29,637	31,480	29,824	30,043	31,052	30,911	29,782	30,257

23. Prime rate charged by banks on short-term business loans, 1980¹

Percent per annum

Date of change in effective rate							
Effective date	Rate	Effective date	Rate	Effective date	Rate	Effective date	Rate
February 19 . . .	15.75	May 1 . . .	18.50-19.00	August 22 . . .	11.25	November 6 . . .	15.50
22 . . .	16.25-16.50	2 . . .	18.50	27 . . .	11.50	17 . . .	16.25
29 . . .	16.75	7 . . .	17.50			21 . . .	17.00
March 4 . . .	17.25	16 . . .	16.50	September 8 . . .	12.00	26 . . .	17.75
7 . . .	17.75	23 . . .	14.50	12 . . .	12.25		
14 . . .	18.50	30 . . .	14.00	19 . . .	12.50	December 2 . . .	18.50
19 . . .	19.00	June 6 . . .	13.00	26 . . .	13.00	5 . . .	19.00
28 . . .	19.50	13 . . .	12.00-12.50	October 1 . . .	13.50	10 . . .	20.00
April 2 . . .	20.00	20 . . .	12.00	17 . . .	14.00	16 . . .	21.00
18 . . .	19.50	July 7 . . .	11.50	29 . . .	14.50	19 . . .	21.50
		25 . . .	11.00				

Averages of daily effective rates												
Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
15.27	15.25	15.63	18.31	19.77	16.57	12.63	11.48	11.12	12.23	13.79	16.06	20.35

24. Terms of lending at commercial banks—Based on survey of loans made¹

Item	1980			
	Feb. 4-9	May 5-10	Aug. 4-9	Nov. 3-8
SHORT-TERM COMMERCIAL AND INDUSTRIAL LOANS				
1 Amount of loans (millions of dollars)	9,920	11,317	13,475	13,101
2 Number of loans (thousands)	136	164	139	132
3 Weighted-average maturity (months) ²	2.5	2.8	2.2	2.2
4 Weighted-average interest rate (percent per annum) ³	15.67	17.75	11.56	15.71
<i>By size of bank</i>				
5 Large banks ⁴	15.77	17.44	11.18	15.76
6 Small banks	15.38	18.35	13.12	15.49
<i>By size of loan (thousands of dollars)</i>				
7 1-99	15.49	18.46	13.37	16.02
8 100-999	16.26	18.64	12.37	15.61
9 1,000 and over	15.51	17.11	10.92	15.68
Percentage of amount of loans				
10 With floating rate	50.8	43.8	35.3	50.5
11 Made under commitment	47.8	50.3	46.2	45.7
12 With no stated maturity	25.6	19.0	22.8	25.2
LONG-TERM COMMERCIAL AND INDUSTRIAL LOANS				
13 Amount of loans (millions of dollars)	1,886	1,340	1,803	3,152
14 Number of loans (thousands)	22	15	24	18
15 Weighted-average maturity (months) ²	43.2	42.8	45.8	46.3
16 Weighted-average interest rate (percent per annum) ³	15.32	18.37	12.06	15.07
<i>By size of bank</i>				
17 Large banks ⁴	15.39	18.39	11.57	15.09
18 Small banks	15.53	18.18	13.99	15.01
<i>By size of loan (thousands of dollars)</i>				
19 1-99	15.91	18.25	14.27	15.42
20 100-999	15.49	18.63	12.46	15.27
21 1,000 and over	15.24	18.30	11.31	14.95
Percentage of amount of loans				
22 With floating rate	45.4	74.0	67.7	70.1
23 Made under commitment	59.0	71.1	72.6	58.1
CONSTRUCTION AND LAND DEVELOPMENT LOANS				
24 Amount of loans (millions of dollars)	856	1,111	1,065	1,072
25 Number of loans (thousands)	19	17	23	24
26 Weighted-average maturity (months) ²	13.1	7.4	8.0	13.4
27 Weighted-average interest rate (percent per annum) ³	15.79	18.32	13.16	15.31
<i>By size of bank</i>				
28 Large banks ⁴	15.78	18.16	12.73	16.14
29 Small banks	15.97	18.50	13.44	14.57
<i>By size of loan (thousands of dollars)</i>				
30 1-99	15.02	17.41	13.73	14.79
31 100-499	16.80	19.56	12.74	15.24
32 500 and over	15.78	16.99	12.66	16.16
Percentage of amount of loans				
33 With floating rate	39.3	71.0	40.1	44.4
34 Secured by real estate	95.4	94.4	93.9	81.9
35 Made under commitment	60.6	45.1	69.8	60.9
36 With no stated maturity	9.0	11.9	12.9	16.5
<i>By type of construction</i>				
37 1- to 4-family	54.2	35.5	44.2	40.9
38 Multifamily	5.3	5.5	8.9	8.2
39 Nonresidential	40.4	58.9	47.0	50.9
LOANS TO FARMERS				
40 Amount of loans (millions of dollars)	1,142	1,211	948	1,301
41 Number of loans (thousands)	64	65	60	72
42 Weighted-average maturity (months) ²	7.2	6.6	7.8	7.3
43 Weighted-average interest rate (percent per annum) ³	14.14	17.38	13.51	15.46
<i>By size of bank</i>				
44 Large banks ⁴	15.97	18.47	12.84	16.27
45 Small banks	13.72	17.06	13.66	15.27
<i>By size of loan (thousands of dollars)</i>				
46 1-24	13.54	16.72	13.47	15.05
47 25-99	13.74	17.22	13.56	15.39
48 100 and over	15.02	17.83	13.50	15.84
<i>By purpose of loan</i>				
49 Feeder livestock	14.41	17.67	13.45	15.45
50 Other livestock	13.48	16.64	13.74	15.35
51 Other current operating expenses	14.28	17.49	13.65	15.44
52 Farm machinery and equipment	13.00	16.44	13.31	15.13
53 Other	14.60	17.15	13.25	15.75

25. Interest rates in money and capital markets

A. Annual and monthly averages, 1980

Percent per annum

Item	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
MONEY MARKET INSTRUMENTS													
1 Federal funds	13.36	13.82	14.13	17.19	17.61	10.98	9.47	9.03	9.61	10.87	12.81	15.85	18.90
Commercial paper ^{1,2}													
2 1-month	12.76	13.07	13.62	16.55	16.10	9.60	8.56	8.53	9.48	10.82	12.59	15.23	18.95
3 3-month	12.66	13.04	13.78	16.81	15.78	9.49	8.27	8.41	9.57	10.97	12.52	15.18	18.07
4 6-month	12.29	12.66	13.60	16.50	14.93	9.29	8.03	8.29	9.61	11.04	12.32	14.73	16.49
Finance paper, directly placed ^{1,2}													
5 1-month	12.44	13.01	13.58	16.30	15.70	9.30	8.01	8.37	9.30	10.62	12.32	14.87	17.87
6 3-month	11.49	11.96	13.05	15.36	14.05	9.09	7.59	8.03	9.08	10.28	11.24	13.14	15.00
7 6-month	11.28	11.79	12.39	14.70	13.68	9.01	7.42	8.03	9.08	10.29	11.15	13.07	14.78
8 Bankers acceptances, 90-day ^{2,3} Certificates of deposit, secondary market ⁴	12.78	13.15	14.01	17.10	15.63	9.60	8.31	8.58	9.85	11.13	12.69	15.34	17.96
9 1-month	12.91	13.26	13.93	16.81	16.23	9.77	8.53	8.59	9.62	10.89	12.69	15.39	19.24
10 3-month	13.07	13.39	14.30	17.57	16.14	9.79	8.49	8.65	9.91	11.29	12.94	15.68	18.65
11 6-month	12.99	13.48	14.58	17.74	15.80	9.78	8.33	8.73	10.29	11.73	12.99	15.36	17.10
12 Eurodollar deposits, 3-month ⁵	14.00	14.33	15.33	18.72	17.81	11.20	9.41	9.33	10.82	12.07	13.55	16.46	19.47
U.S. Treasury bills^{2,6}													
<i>Secondary market</i>													
13 3-month	11.43	12.00	12.86	15.20	13.20	8.58	7.07	8.06	9.13	10.27	11.62	13.73	15.49
14 6-month	11.37	11.84	12.86	15.03	12.88	8.65	7.30	8.06	9.41	10.57	11.63	13.50	14.64
15 1-year	10.89	10.96	12.46	14.03	11.97	8.66	7.54	8.00	9.39	10.48	11.30	12.66	13.23
<i>Auction average⁵</i>													
16 3-month	11.506	12.036	12.814	15.526	14.003	9.150	6.995	8.126	9.259	10.321	11.580	13.888	15.661
17 6-month	11.374	11.851	12.721	15.100	13.618	9.149	7.218	8.101	9.443	10.546	11.566	13.612	14.770
18 1-year	10.748	11.040	11.211	13.527	12.450	8.341	7.491	7.669	8.963	9.967	11.136	12.219	13.261
U.S. TREASURY NOTES AND BONDS													
<i>Constant maturities⁷</i>													
19 1-year	12.05	12.06	13.92	15.82	13.30	9.39	8.16	8.65	10.24	11.52	12.49	14.15	14.88
20 2-year	11.77	11.50	13.42	14.88	12.50	9.45	8.73	9.03	10.53	11.57	12.09	13.51	14.08
21 2½-year ⁸		11.15	14.00	14.65	11.25								
22 3-year	11.55	10.88	12.84	14.05	12.02	9.44	8.91	9.27	10.63	11.57	12.01	13.31	13.65
23 5-year	11.48	10.74	12.60	13.47	11.84	9.95	9.21	9.53	10.84	11.62	11.86	12.83	13.25
24 7-year	11.43	10.77	12.53	13.00	11.49	10.09	9.45	9.84	10.95	11.57	11.79	12.71	13.00
25 10-year	11.46	10.80	12.41	12.75	11.47	10.18	9.78	10.25	11.10	11.51	11.75	12.68	12.84
26 20-year	11.39	10.65	12.21	12.49	11.42	10.44	9.89	10.32	11.07	11.47	11.75	12.44	12.49
27 30-year	11.30	10.60	12.13	12.34	11.40	10.36	9.81	10.24	11.00	11.34	11.59	12.37	12.40
<i>Composite⁹</i>													
28 Over 10 years (long-term)	10.81	10.03	11.55	11.87	10.83	9.82	9.40	9.83	10.53	10.94	11.20	11.83	11.89
STATE AND LOCAL NOTES AND BONDS													
<i>Moody's series¹⁰</i>													
29 Aaa	7.85	6.58	7.28	8.16	7.95	6.80	7.11	7.35	8.03	8.36	8.38	8.71	9.44
30 Baa	9.01	7.60	8.12	10.30	9.19	8.02	7.98	8.46	9.25	9.38	9.41	9.74	10.64
31 Bond Buyer series ¹¹	8.59	7.35	8.16	9.17	8.63	7.59	7.63	8.13	8.67	8.94	9.11	9.56	10.11
CORPORATE BONDS													
32 Seasoned issues, all industries ¹²	12.75	11.74	12.92	13.73	13.21	12.11	11.64	11.77	12.33	12.80	13.07	13.63	14.04
<i>Rating group</i>													
33 Aaa	11.94	11.09	12.38	12.96	12.04	10.99	10.58	11.07	11.64	12.02	12.31	12.97	13.21
34 Aa	12.50	11.56	12.73	13.51	13.06	11.91	11.39	11.43	12.09	12.52	12.68	13.34	13.78
35 A	12.89	11.88	12.99	13.97	13.55	12.35	11.89	11.95	12.44	12.97	13.05	13.59	14.03
36 Baa	13.67	12.42	13.57	14.45	14.19	13.17	12.71	12.67	13.55	13.70	14.23	14.64	15.14
<i>Aaa utility bonds¹³</i>													
37 New issue	12.74	11.73	13.57	14.00	12.90	11.53	10.95	11.60	12.32	12.74	13.18	13.85	14.51
38 Recently offered issue	12.70	11.77	13.35	13.90	12.91	11.64	11.00	11.41	12.31	12.72	13.13	13.91	14.38
MEMO: Dividend/price ratio¹⁴													
39 Preferred stocks	10.60	10.17	10.55	11.37	11.16	10.20	9.78	9.81	10.04	10.14	10.64	11.35	11.94
40 Common stocks	5.26	5.41	5.24	5.87	6.05	5.77	5.39	5.20	5.06	4.90	4.80	4.63	4.74

25. Interest rates in money and capital markets—Continued

B. Weekly averages, 1980

Percent per annum

Item	Week ending										
	Jan. 4	Jan. 11	Jan. 18	Jan. 25	Feb. 1	Feb. 8	Feb. 15	Feb. 22	Feb. 29	Mar. 7	Mar. 14
MONEY MARKET INSTRUMENTS											
1 Federal funds ¹⁵	14.04	13.94	13.91	13.77	13.54	12.80	13.64	14.87	14.62	16.17	16.45
2 Commercial paper ^{1,2}	13.26	13.08	13.01	13.05	13.02	13.01	13.10	14.01	14.46	15.92	16.75
3 1-month	13.11	13.02	12.97	13.06	13.06	13.08	13.17	14.21	14.77	16.22	16.95
4 3-month	12.64	12.56	12.63	12.71	12.80	12.79	12.96	14.11	14.68	16.02	16.50
5 Finance paper, directly placed ^{1,2}	13.32	12.97	12.96	12.96	12.96	12.99	13.03	13.93	14.45	15.71	16.53
6 1-month	11.89	11.95	11.97	11.98	12.03	12.65	12.72	12.96	13.93	14.96	15.52
7 3-month	11.73	11.79	11.75	11.82	11.83	11.84	11.97	12.55	13.27	14.31	14.72
8 6-month	13.29	13.09	13.04	13.24	13.11	13.13	13.33	14.65	15.10	16.59	17.24
9 Bankers acceptances, 90-day ^{2,3}											
10 Certificates of deposit, secondary market ⁴											
11 1-month	13.34	13.30	13.21	13.29	13.16	13.22	13.28	14.47	14.88	16.15	17.21
12 3-month	13.45	13.38	13.33	13.42	13.36	13.43	13.59	14.93	15.45	16.87	17.71
13 6-month	13.49	13.39	13.34	13.57	13.59	13.73	13.91	15.16	15.74	17.11	17.77
14 Eurodollar deposits, 3-month ¹⁶	14.58	14.56	14.18	14.20	14.41	14.29	14.46	15.26	16.46	17.16	18.58
15 U.S. Treasury bills ^{2,6}											
16 Secondary market											
17 3-month	12.10	11.72	11.91	12.17	12.15	12.05	12.36	13.38	13.78	15.37	15.32
18 6-month	11.93	11.73	11.77	11.88	11.96	12.03	12.46	13.34	13.82	14.90	15.02
19 1-year	10.97	10.78	10.83	11.05	11.23	11.51	11.91	13.12	13.53	13.94	13.92
20 Auction average											
21 3-month	12.105	11.943	11.904	12.189	12.038	12.086	12.307	13.162	13.700	15.136	15.381
22 6-month	11.880	11.858	11.783	11.886	11.846	11.985	12.256	13.013	13.629	14.792	14.956
23 1-year . . . . .	.....	11.040	.....	.....	.....	11.211	.....	.....	.....	13.527	.....
U.S. TREASURY NOTES AND BONDS											
<i>Constant maturities⁷</i>											
24 1-year	12.02	11.90	11.92	12.11	12.36	12.80	13.22	14.71	15.24	15.77	15.68
25 2-year	11.39	11.27	11.37	11.63	11.86	12.31	12.71	14.26	14.70	15.03	14.67
26 2½ year ⁸ . . . . .	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
27 3-year	10.75	10.69	10.78	10.96	11.24	11.83	12.12	13.65	14.07	14.27	13.83
28 5-year	10.52	10.54	10.64	10.87	11.15	11.68	11.99	13.22	13.76	13.65	13.22
29 7-year	10.52	10.57	10.66	10.91	11.17	11.73	12.02	13.16	13.50	13.23	12.76
30 10-year	10.52	10.59	10.71	10.95	11.19	11.71	12.01	12.99	13.20	12.94	12.54
31 20-year	10.30	10.35	10.52	10.86	11.19	11.72	12.00	12.79	12.59	12.61	12.36
32 30-year	10.25	10.31	10.46	10.80	11.12	11.63	11.94	12.63	12.57	12.44	12.23
33 Composite ⁹											
34 Over 10 years (long-term)	9.73	9.80	9.93	10.20	10.48	10.96	11.25	12.14	12.10	12.01	11.73
STATE AND LOCAL NOTES AND BONDS											
<i>Moody's series¹⁰</i>											
35 Aaa	6.50	6.60	6.60	6.60	6.80	7.00	7.00	7.60	8.00	8.00	8.15
36 Baa	7.60	7.60	7.60	7.60	7.60	7.60	7.90	8.50	9.00	10.40	10.40
37 Bond Buyer series ¹¹	7.32	7.30	7.28	7.33	7.52	7.71	7.75	8.46	8.72	8.94	9.08
CORPORATE BONDS											
38 Seasoned issues, all industries ¹²	11.54	11.60	11.67	11.83	12.06	12.43	12.74	13.18	13.54	13.64	13.72
<i>Rating group</i>											
39 Aaa	10.88	10.91	10.99	11.22	11.49	11.95	12.19	12.74	12.88	13.00	13.00
40 Aa	11.35	11.40	11.50	11.64	11.87	12.17	12.51	12.99	13.45	13.41	13.51
41 A	11.61	11.73	11.83	11.78	12.20	12.48	12.83	13.16	13.66	13.89	13.99
42 Baa	12.29	12.34	12.34	12.46	12.69	13.11	13.41	13.82	14.16	14.27	14.36
<i>Aaa utility bonds¹³</i>											
43 New issue . . . . .	.....	11.51	11.61	12.08	.....	12.96	13.27	13.92	14.11	13.98	13.95
44 Recently offered issue	11.44	11.54	11.69	12.11	12.35	12.80	13.17	14.11	13.83	13.94	13.72
MEMO: Dividend/price ratio¹⁴											
45 Preferred stocks	10.20	10.17	10.04	10.14	10.30	10.37	10.44	10.54	10.83	11.11	11.34
46 Common stocks	5.66	5.49	5.40	5.28	5.21	5.23	5.12	5.21	5.41	5.49	5.72

25. Interest rates in money and capital markets—Continued

B. Weekly averages, 1980—Continued

Percent per annum

Item	Week ending										
	Mar. 21	Mar. 28	Apr. 4	Apr. 11	Apr. 18	Apr. 25	May 2	May 9	May 16	May 23	May 30
MONEY MARKET INSTRUMENTS											
1 Federal funds ¹⁵	16.24	17.78	19.39	19.04	18.35	17.56	15.12	12.96	10.85	10.71	9.46
Commercial paper ^{1,2}											
2 1-month	16.84	16.61	17.22	17.73	16.74	14.90	12.76	10.31	9.44	9.13	8.19
3 3-month	17.04	16.95	17.41	17.44	16.25	14.44	12.44	10.04	9.38	9.12	8.19
4 6-month	16.70	16.70	17.08	16.52	15.24	13.47	11.88	9.60	9.26	8.95	8.15
Finance paper, directly placed ^{1,2}											
5 1-month	16.48	16.34	17.15	17.62	16.44	13.99	12.20	9.93	9.31	8.79	8.00
6 3-month	15.50	15.43	15.66	15.41	14.37	12.82	11.42	9.90	8.95	8.62	7.81
7 6-month	14.69	14.98	15.21	14.84	14.11	12.50	11.15	9.73	8.93	8.64	7.81
8 Bankers acceptances, 90-day ^{2,3}	17.22	17.29	17.51	17.12	16.05	14.39	12.46	10.04	9.60	9.08	8.42
Certificates of deposit, secondary market ⁴											
9 1-month	16.97	16.84	17.33	17.60	16.92	15.24	12.97	10.30	9.65	9.42	8.35
10 3-month	17.82	17.80	18.07	17.65	16.62	14.79	12.89	10.26	9.70	9.43	8.43
11 6-month	17.90	18.07	18.28	17.57	15.89	14.24	12.67	10.07	9.71	9.43	8.60
12 Eurodollar deposits, 3-month ¹⁶	18.98	18.99	19.60	19.45	18.54	17.10	15.33	12.96	11.16	11.09	9.78
U.S. Treasury bills^{2,6}											
<i>Secondary market</i>											
13 3-month	14.76	15.55	14.78	14.30	13.57	12.18	10.47	9.14	8.53	8.15	7.70
14 6-month	14.83	15.42	14.75	14.11	13.03	11.72	10.38	9.09	8.68	8.26	7.87
15 1-year	13.89	14.39	13.90	13.11	11.97	10.80	9.99	9.00	8.72	8.34	8.03
<i>Auction average</i>											
16 3-month	15.053	16.532	15.037	14.424	13.818	12.731	10.788	9.728	8.604	8.953	7.675
17 6-month	14.950	15.700	14.804	14.226	13.549	11.892	10.790	9.495	8.782	8.923	7.753
18 1-year . . . . .	.....	.....	14.459	.....	.....	.....	10.440	.....	.....	.....	8.341
U.S. TREASURY NOTES AND BONDS											
<i>Constant maturities⁷</i>											
19 1-year	15.58	16.25	15.74	14.68	13.21	11.86	10.94	9.77	9.44	9.02	8.68
20 2-year	14.72	15.16	14.56	13.61	12.28	11.44	10.61	9.60	9.48	9.21	9.07
21 2½-year ⁸ . . . . .	.....	.....	.....	.....	.....	.....	.....	.....	.....	9.05	.....
22 3-year	13.86	14.31	13.64	12.91	11.81	11.23	10.49	9.57	9.44	9.23	9.14
23 5-year	13.21	13.83	13.29	12.57	11.67	11.08	10.63	9.94	9.94	9.89	9.79
24 7-year	12.76	13.28	12.74	12.04	11.25	10.93	10.54	10.02	10.16	10.08	9.98
25 10-year	12.54	13.00	12.62	12.05	11.25	10.90	10.57	10.08	10.25	10.16	10.14
26 20-year	12.29	12.71	12.43	11.77	11.15	11.04	10.78	10.32	10.49	10.50	10.37
27 30-year	12.13	12.55	12.30	11.76	11.17	11.05	10.77	10.30	10.40	10.38	10.25
<i>Composite⁹</i>											
28 Over 10 years (long-term)	11.67	12.06	11.81	11.23	10.59	10.42	10.15	9.70	9.87	9.86	9.77
STATE AND LOCAL NOTES AND BONDS											
<i>Moody's series¹⁰</i>											
29 Aaa	8.25	8.25	8.25	8.60	7.60	7.35	7.15	6.60	6.60	6.80	6.85
30 Baa	10.40	10.00	10.00	9.75	8.75	8.25	8.25	8.00	7.85	8.00	8.00
31 Bond Buyer series ¹¹	9.20	9.44	9.44	9.07	7.89	8.11	7.96	7.11	7.44	7.72	7.73
CORPORATE BONDS											
32 Seasoned issues, all industries ¹²	13.67	13.87	13.93	13.65	13.12	12.79	12.60	12.11	12.04	12.10	12.00
<i>Rating group</i>											
33 Aaa	12.83	13.00	12.95	12.57	11.87	11.51	11.38	10.93	10.96	11.02	10.90
34 Aa	13.43	13.65	13.76	13.50	13.03	12.62	12.39	11.91	11.80	11.92	11.82
35 A	13.95	14.17	14.24	13.95	13.45	13.17	12.94	12.41	12.28	12.33	12.16
36 Baa	14.45	14.67	14.75	14.56	14.11	13.86	13.68	13.20	13.10	13.11	13.10
<i>Aaa utility bonds¹³</i>											
37 New issue	13.85	14.22	13.98	13.28	12.87	12.42	12.10	11.38	11.43	11.50	11.52
38 Recently offered issue	13.80	14.12	13.93	13.30	12.69	12.64	12.05	11.55	11.65	11.60	11.55
MEMO: Dividend/price ratio¹⁴											
39 Preferred stocks	11.43	11.61	11.75	11.48	11.17	10.78	10.60	10.13	10.22	10.29	10.16
40 Common stocks	5.94	6.31	6.06	6.04	6.14	6.05	5.94	5.82	5.86	5.82	5.58

25. Interest rates in money and capital markets—Continued
B. Weekly averages, 1980—Continued

Percent per annum

Item	Week ending									
	June 6	June 13	June 20	June 27	July 4	July 11	July 18	July 25	Aug. 1	Aug. 8
MONEY MARKET INSTRUMENTS										
1 Federal funds ¹⁵	10.74	9.68	8.99	9.08	9.41	9.26	8.98	8.68	8.98	9.60
2 Commercial paper ^{1,2}										
1-month	9.09	8.32	8.39	8.39	8.75	8.52	8.58	8.39	8.75	8.93
3-month	8.82	8.11	8.04	8.06	8.44	8.36	8.43	8.35	8.68	8.92
6-month	8.50	7.93	7.78	7.89	8.26	8.21	8.30	8.26	8.61	8.84
3 Finance paper, directly placed ^{1,2}										
1-month	8.40	8.03	7.81	7.79	8.12	8.35	8.50	8.31	8.55	8.69
3-month	7.90	7.70	7.42	7.38	7.60	7.95	8.13	8.10	8.25	8.58
6-month	7.88	7.41	7.13	7.25	7.60	7.92	8.14	8.10	8.25	8.60
4 Bankers acceptances, 90-day ^{2,3}	8.68	8.06	8.08	8.33	8.66	8.58	8.55	8.44	8.97	9.14
5 Certificates of deposit, secondary market ⁴										
1-month	8.96	8.36	8.31	8.43	8.69	8.58	8.65	8.45	8.82	9.16
3-month	8.92	8.34	8.25	8.41	8.70	8.63	8.70	8.50	8.93	9.29
6-month	8.69	8.07	8.16	8.31	8.85	8.61	8.79	8.56	9.11	9.43
6 Eurodollar deposits, 3-month ¹⁶	10.08	9.45	8.99	9.25	9.61	9.23	9.43	9.16	9.30	10.09
7 U.S. Treasury bills ^{2,6}										
Secondary market										
3-month	7.51	6.44	6.76	7.42	7.92	8.08	7.98	7.93	8.44	8.58
6-month	7.77	6.91	6.93	7.48	7.88	8.03	7.99	7.99	8.49	8.69
Auction average										
3-month	8.035	6.500	6.369	7.077	8.149	8.209	8.169	7.880	8.221	8.877
6-month	8.165	6.935	6.662	7.108	8.097	8.114	8.110	7.906	8.276	8.867
1-year . . . . .	.....	.....	.....	7.491	.....	.....	.....	7.669	.....	.....
U.S. TREASURY NOTES AND BONDS										
8 Constant maturities ⁷										
1-year	8.56	7.89	7.87	8.23	8.51	8.54	8.57	8.58	9.13	9.35
2-year	9.06	8.58	8.49	8.74	8.94	8.89	8.95	9.02	9.47	9.70
2½-year ⁸	9.00	.....	8.60	.....	9.05	.....	9.05	.....	9.70	.....
3-year	9.23	8.78	8.64	8.96	9.15	9.16	9.19	9.23	9.72	9.90
5-year	9.58	9.08	8.90	9.23	9.47	9.46	9.44	9.46	9.92	10.12
7-year	9.80	9.32	9.16	9.47	9.74	9.78	9.76	9.76	10.20	10.39
10-year	10.07	9.66	9.51	9.80	10.11	10.18	10.20	10.20	10.59	10.75
20-year	10.29	9.78	9.59	9.86	10.15	10.26	10.29	10.29	10.64	10.78
30-year	10.17	9.70	9.54	9.81	10.06	10.19	10.19	10.20	10.58	10.74
9 Composite ⁹										
Over 10 years (long-term)	9.73	9.31	9.13	9.40	9.69	9.77	9.80	9.80	10.13	10.27
STATE AND LOCAL NOTES AND BONDS										
10 Moody's series ¹⁰										
Aaa	7.40	7.25	6.80	7.00	7.00	7.40	7.50	7.50	8.15	8.00
Baa	8.00	8.00	7.80	8.10	8.25	8.50	8.60	8.50	9.30	9.25
11 Bond Buyer series ¹¹	7.67	7.53	7.55	7.76	7.88	7.95	8.03	8.19	8.59	8.61
CORPORATE BONDS										
12 Seasoned issues, all industries ¹²	11.95	11.69	11.47	11.47	11.67	11.68	11.78	11.80	11.94	12.14
13 Rating group										
Aaa	10.88	10.53	10.34	10.53	10.84	10.94	11.09	11.11	11.33	11.44
Aa	11.86	11.46	11.11	11.14	11.29	11.30	11.45	11.50	11.61	11.91
A	12.13	11.92	11.81	11.72	11.90	11.88	11.94	11.94	12.09	12.25
Baa	12.92	12.82	12.60	12.48	12.66	12.61	12.66	12.65	12.70	12.97
14 Aaa utility bonds ¹³										
New issue	11.45	10.91	10.58	10.88	11.50	11.48	11.54	11.65	11.92	12.03
Recently offered issue	11.28	10.85	10.79	11.03	11.18	11.26	11.33	11.44	12.00	12.10
15 MEMO: Dividend/price ratio ¹⁴										
Preferred stocks	10.06	9.85	9.65	9.57	9.79	9.95	9.82	9.77	9.70	10.03
Common stocks	5.56	5.41	5.31	5.29	5.36	5.26	5.17	5.10	5.09	5.12

25. Interest rates in money and capital markets—Continued

B. Weekly averages, 1980—Continued

Percent per annum

Item	Week ending									
	Aug. 15	Aug. 22	Aug. 29	Sept. 5	Sept. 12	Sept. 19	Sept. 26	Oct. 3	Oct. 10	Oct. 17
MONEY MARKET INSTRUMENTS										
1 Federal funds ¹⁵	8.85	9.35	10.03	10.47	10.22	10.64	10.85	12.38	12.59	12.64
Commercial paper ^{1,2}										
2 1-month	9.02	9.73	10.24	10.17	10.44	10.76	11.07	12.56	12.20	12.51
3 3-month	9.14	9.87	10.40	10.36	10.61	10.93	11.19	12.54	12.05	12.23
4 6-month	9.20	9.94	10.52	10.46	10.65	11.00	11.30	12.42	11.82	11.97
Finance paper, directly placed ^{1,2}										
5 1-month	8.89	9.58	10.12	9.93	10.35	10.55	10.93	12.16	11.90	12.22
6 3-month	8.77	9.19	9.93	9.91	10.01	10.32	10.54	11.05	11.02	11.06
7 6-month	8.77	9.21	9.89	9.97	10.03	10.33	10.55	10.97	10.95	11.00
8 Bankers acceptances, 90-day ^{2,3}	9.39	10.14	10.77	10.63	10.80	11.07	11.37	12.51	12.17	12.24
Certificates of deposit, secondary market ⁴										
9 1-month	9.21	9.82	10.31	10.36	10.44	10.91	11.10	12.58	12.30	12.45
10 3-month	9.46	10.13	10.80	10.72	10.90	11.34	11.45	12.81	12.36	12.52
11 6-month	9.85	10.62	11.34	11.07	11.31	11.77	12.07	12.97	12.38	12.51
12 Eurodollar deposits, 3-month ¹⁶	10.33	10.64	11.54	11.90	11.48	11.86	12.04	13.25	13.03	13.00
U.S. Treasury bills ^{2,6}										
Secondary market										
13 3-month	8.60	9.41	10.01	9.78	10.09	10.26	10.45	11.39	11.24	11.07
14 6-month	8.91	9.83	10.36	9.92	10.26	10.60	11.00	11.47	11.17	11.17
15 1-year	8.94	9.85	10.28	9.84	10.15	10.58	10.94	11.14	10.87	10.85
Auction average										
16 3-month	8.723	9.411	10.025	10.124	10.060	10.638	10.460	11.524	11.295	11.338
17 6-month	8.891	9.765	10.250	10.250	10.234	10.875	10.824	11.718	11.140	11.281
18 1-year . . . . .	.....	8.963	.....	.....	.....	9.967	.....	.....	.....	11.136
U.S. TREASURY NOTES AND BONDS										
Constant maturities ⁷										
19 1-year	9.71	10.79	11.28	10.74	11.12	11.65	12.07	12.28	11.99	11.98
20 2-year	10.06	11.03	11.47	10.86	11.19	11.74	12.10	12.02	11.56	11.71
21 2½-year ⁸	10.25	.....	11.50	.....	11.30	.....	12.15	.....	11.55	.....
22 3-year	10.18	11.06	11.52	10.92	11.18	11.74	12.06	11.97	11.54	11.65
23 5-year	10.47	11.21	11.69	11.23	11.31	11.68	12.01	11.80	11.46	11.55
24 7-year	10.66	11.20	11.65	11.23	11.30	11.60	11.91	11.79	11.44	11.49
25 10-year	10.93	11.20	11.59	11.19	11.26	11.51	11.82	11.79	11.42	11.44
26 20-year	10.97	11.15	11.41	11.14	11.24	11.48	11.75	11.81	11.46	11.40
27 30-year	10.94	11.09	11.28	11.03	11.11	11.34	11.63	11.66	11.28	11.25
Composite ⁹										
28 Over 10 years (long-term)	10.46	10.61	10.84	10.62	10.72	10.95	11.22	11.27	10.93	10.90
STATE AND LOCAL NOTES AND BONDS										
Moody's series ¹⁰										
29 Aaa	8.00	8.00	8.00	8.30	8.30	8.35	8.50	8.50	8.40	8.30
30 Baa	9.25	9.25	9.20	9.20	9.40	9.40	9.50	9.50	9.40	9.25
31 Bond Buyer series ¹¹	8.53	8.68	8.85	8.78	8.82	8.98	9.18	9.22	9.01	8.81
CORPORATE BONDS										
32 Seasoned issues, all industries ¹²	12.26	12.43	12.56	12.67	12.71	12.79	12.91	13.08	12.98	12.91
Rating group										
33 Aaa	11.57	11.70	11.88	11.89	11.90	12.00	12.15	12.30	12.18	12.11
34 Aa	12.03	12.15	12.36	12.43	12.42	12.48	12.61	12.74	12.59	12.49
35 A	12.37	12.56	12.65	12.80	12.93	12.98	13.05	13.12	13.03	12.95
36 Baa	13.07	13.28	13.37	13.55	13.57	13.69	13.82	14.12	14.12	14.09
Aaa utility bonds ¹³										
37 New issue	12.36	12.48	12.62	12.34	12.60	.....	13.10	13.08	13.02	12.62
38 Recently offered issue	12.27	12.36	12.68	12.42	12.48	12.78	13.03	13.06	12.87	12.85
MEMO: Dividend/price ratio ¹⁴										
39 Preferred stocks	10.16	9.94	10.01	10.00	10.10	10.17	10.30	10.51	10.46	10.44
40 Common stocks	5.05	5.03	5.04	4.95	5.00	4.84	4.82	4.91	4.74	4.69

25. Interest rates in money and capital markets—Continued

B. Weekly averages, 1980—Continued

Percent per annum

Item	Week ending									
	Oct. 24	Oct. 31	Nov. 7	Nov. 14	Nov. 21	Nov. 28	Dec. 5	Dec. 12	Dec. 19	Dec. 26
MONEY MARKET INSTRUMENTS										
1 Federal funds ¹⁵	12.55	13.17	13.99	14.65	15.22	17.43	17.72	18.82	19.83	19.44
Commercial paper ^{1,2}										
2 1-month	12.54	13.12	14.29	14.59	15.41	16.60	17.42	19.64	20.33	19.06
3 3-month	12.42	13.33	14.47	14.52	15.37	16.33	17.09	19.00	19.55	17.51
4 6-month	12.15	13.28	14.34	14.12	14.91	15.48	16.05	17.57	17.49	15.49
Finance paper, directly placed ^{1,2}										
5 1-month	12.34	12.88	14.06	14.30	14.94	16.15	16.90	18.55	19.36	17.30
6 3-month	11.24	11.65	12.49	12.96	13.32	13.76	14.18	15.17	15.62	15.26
7 6-month	11.14	11.52	12.38	12.93	13.28	13.63	14.03	14.84	15.32	15.11
8 Bankers acceptances, 90-day ^{2,3}	12.66	13.71	14.68	14.64	15.46	16.58	17.28	19.23	19.24	16.84
Certificates of deposit, secondary market ⁴										
9 1-month	12.65	13.34	14.50	14.80	15.44	16.79	17.66	20.08	20.76	19.23
10 3-month	12.90	13.98	14.98	14.95	15.79	16.97	17.58	19.93	20.23	17.60
11 6-month	12.94	14.09	15.02	14.70	15.52	16.15	16.57	18.34	18.19	15.87
12 Eurodollar deposits, 3-month ¹⁶	13.38	14.31	15.41	16.39	15.85	16.98	18.16	19.46	21.36	19.29
U.S. Treasury bills ^{2,6}										
Secondary market										
13 3-month	11.66	12.51	13.28	13.29	13.98	14.31	14.98	16.76	16.21	14.62
14 6-month	11.64	12.59	13.18	13.03	13.71	14.05	14.57	15.39	15.18	13.81
15 1-year	11.36	12.16	12.47	12.21	12.74	13.22	13.43	13.75	13.71	12.40
Auction average										
16 3-month	11.413	12.331	13.344	13.514	14.309	14.384	14.649	16.335	16.667	14.992
17 6-month	11.407	12.284	13.269	13.231	13.917	14.030	14.554	15.069	15.423	14.032
18 1-year . . . . .	.....	.....	12.219	.....	.....	.....	13.261	.....	.....	.....
U.S. TREASURY NOTES AND BONDS										
Constant maturities ⁷										
19 1-year	12.56	13.51	13.97	13.61	14.20	14.81	15.18	15.52	15.44	13.82
20 2-year	12.20	12.95	13.39	13.07	13.58	14.00	14.21	14.66	14.77	13.15
21 2½-year ⁸	12.25	.....	13.30	.....	13.50	.....	14.00	.....	14.15	.....
22 3-year	12.08	12.82	13.27	12.99	13.33	13.62	13.77	14.10	14.17	12.91
23 5-year	11.89	12.62	12.94	12.59	12.77	13.06	13.40	13.68	13.69	12.50
24 7-year	11.80	12.45	12.76	12.50	12.74	12.82	13.09	13.38	13.40	12.37
25 10-year	11.76	12.37	12.69	12.63	12.69	12.72	12.91	13.19	13.18	12.29
26 20-year	11.78	12.33	12.56	12.45	12.38	12.37	12.48	12.86	12.81	11.99
27 30-year	11.60	12.16	12.44	12.41	12.33	12.30	12.44	12.78	12.68	11.87
Composite ⁹										
28 Over 10 years (long-term)	11.21	11.74	11.94	11.82	11.77	11.80	11.92	12.25	12.15	11.38
STATE AND LOCAL NOTES AND BONDS										
Moody's series ¹⁰										
29 Aaa	8.30	8.40	9.05	8.60	8.60	8.60	9.20	9.40	9.80	9.80
30 Baa	9.25	9.63	9.75	9.60	9.60	10.00	10.00	11.00	11.00	11.00
31 Bond Buyer series ¹¹	9.06	9.45	9.64	9.50	9.50	9.61	9.84	10.42	10.56	9.99
CORPORATE BONDS										
32 Seasoned issues, all industries ¹²	13.03	13.35	13.56	13.62	13.62	13.76	13.85	14.19	14.31	13.91
Rating group										
33 Aaa	12.27	12.72	12.96	12.93	12.96	13.03	13.15	13.47	13.49	12.89
34 Aa	12.61	12.99	13.28	13.34	13.30	13.44	13.59	13.95	14.05	13.64
35 A	12.99	13.17	13.42	13.59	13.59	13.76	13.83	14.11	14.33	13.94
36 Baa	14.27	14.49	14.56	14.61	14.61	14.79	14.84	15.21	15.36	15.19
Aaa utility bonds ¹³										
37 New issue	13.21	13.92	.....	.....	13.85	.....	.....	14.51	.....	.....
38 Recently offered issue	13.03	13.79	13.97	13.72	13.91	14.02	14.16	15.03	14.25	14.20
MEMO: Dividend/price ratio ¹⁴										
39 Preferred stocks	10.66	11.12	11.07	11.48	11.36	11.48	11.66	12.04	12.08	11.83
40 Common stocks	4.76	4.91	4.79	4.68	4.54	4.51	4.63	4.94	4.78	4.66

26. Stock market—Selected statistics, 1980

A. Stock prices and trading

Averages of daily figures

Series	1980	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Common stock prices</i>													
<i>New York Stock Exchange (Dec. 31, 1965 = 50)</i>													
1 Total	68.06	63.74	66.05	59.52	58.47	61.38	65.43	68.56	70.87	73.12	75.17	78.15	76.70
2 Industrial	78.64	72.67	76.42	68.71	66.31	69.39	74.47	78.67	82.15	84.92	88.00	92.32	90.37
3 Transportation	60.52	52.61	57.92	51.77	48.62	51.07	54.04	59.14	62.48	65.89	70.76	77.22	75.78
4 Utility	37.35	37.08	36.22	33.38	35.29	37.31	38.53	38.77	38.18	38.77	38.44	38.35	37.89
5 Finance	64.28	64.22	61.84	54.71	57.32	61.47	65.16	66.76	67.22	69.33	68.29	67.21	67.46
<i>Standard & Poor's Corporation (1941-43) = 10)</i>													
6 Total	118.71	110.87	115.34	104.69	102.97	107.69	114.55	119.83	123.50	126.49	130.22	135.65	133.48
7 Industrial	134.52	124.72	130.91	118.73	115.57	120.80	128.81	135.23	140.18	143.70	148.37	155.08	152.19
8 Public utility	50.54	50.26	49.04	45.40	48.37	50.63	52.48	52.82	51.18	51.10	51.49	52.08	51.66
9 Transportation (1970 = 10)	18.52	15.51	17.22	15.62	14.68	15.27	16.27	17.97	18.83	19.85	21.77	24.65	24.55
10 Financial (1970 = 10)	12.50	12.64	11.95	10.73	11.56	12.20	12.87	13.05	13.04	13.38	13.04	12.68	12.89
<i>American Stock Exchange (Aug. 31, 1973 = 100), total</i>													
11	300.94	259.54	288.99	259.79	242.60	258.45	286.21	310.29	321.87	337.01	350.08	349.97	347.56
<i>Volume of trading (thousands of shares)</i>													
<i>12 New York Stock Exchange</i>													
12	44,867	52,647	47,826	41,735	32,101	36,424	39,507	46,444	45,983	50,397	44,859	54,895	46,610
<i>13 American Stock Exchange</i>													
13	6,377	9,362	6,903	5,946	3,428	3,799	5,240	6,195	6,452	7,880	7,087	7,852	6,411

B. Customer financing

End-of-period balances, millions of dollars

Series	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	
1 Regulated margin credit at brokers-dealers ¹	11,987	12,638	11,914	11,310	11,441	11,369	11,522	12,008	12,731	13,293	14,363	14,721	
2 Margin stocks ²	11,820	12,460	11,740	11,140	11,270	11,200	11,320	11,800	12,520	13,080	14,140	14,500	
3 Convertible bonds	165	175	171	167	167	166	198	204	208	211	220	219	
4 Subscription issues	2	3	3	2	4	4	4	3	3	2	3	2	
<i>MEMO: Free credit balances at brokers³</i>													
5 Margin accounts	1,180	1,320	1,365	1,290	1,270	1,345	1,665	1,695	1,850	1,950	2,115	2,105	
6 Cash accounts	4,680	4,755	5,000	4,790	4,750	4,790	4,905	4,925	5,680	5,500	5,590	6,070	

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	13.0	16.0	45.0	28.0	19.0	17.0	12.0	11.0	13.0	13.0	13.0	14.0	
3 40-49	22.0	30.0	21.0	31.0	33.0	31.0	27.0	25.0	28.0	29.0	18.0	30.0	
4 50-59	32.0	24.0	13.0	18.0	22.0	23.0	28.0	30.0	26.0	25.0	31.0	25.0	
5 60-69	16.0	14.0	9.0	10.0	12.0	13.0	16.0	16.0	15.0	15.0	18.0	14.0	
6 70-79	9.0	9.0	6.0	7.0	7.0	8.0	9.0	10.0	10.0	10.0	11.0	9.0	
7 80 percent or more	8.0	7.0	5.0	6.0	7.0	7.0	8.0	8.0	8.0	8.0	9.0	8.0	

26. Stock market—Selected statistics, 1980—Continued
D. Special miscellaneous-account balances at brokers⁵

End of period

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total balances (millions of dollars)	16,300	16,500	16,690	16,340	16,540	16,920	17,890	18,350	19,280	19,930	21,600	21,690
<i>Distribution by equity status</i>												
<i>(percent)</i>												
2 Net credit status	43.0	44.0	46.0	44.0	46.0	48.0	49.0	48.0	49.0	47.0	46.0	48.0
3 Debit status, by equity												
60 percent or more	49.0	47.0	42.0	44.0	44.0	43.0	44.0	45.0	43.0	46.0	47.0	44.0
Less than 60 percent	8.0	8.0	12.0	12.0	11.0	9.0	8.0	7.0	8.0	7.0	7.0	8.0

27. Selected assets and liabilities of savings institutions

A. Savings and loan associations

Millions of dollars, end of period

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1979											
1 Assets	529,661	533,978	539,482	543,197	548,873	555,213	560,807	566,230	570,190	575,930	578,580	578,962
2 Mortgages	435,398	437,837	441,337	445,605	450,932	456,483	460,549	464,528	468,217	472,099	474,572	475,688
3 Cash and investment securities ¹	47,662	49,008	50,102	48,632	48,197	48,153	49,381	49,875	49,152	49,054	47,997	46,341
4 Other	46,601	47,133	48,043	48,960	49,744	50,577	50,877	51,827	52,821	54,777	56,011	56,933
5 Liabilities and net worth	529,661	533,978	539,482	543,197	548,873	555,213	560,807	566,230	570,190	575,930	578,580	578,962
6 Savings capital	435,668	438,532	446,830	445,688	447,717	454,541	456,547	457,741	462,490	464,345	465,498	470,004
7 Borrowed money	42,304	41,293	41,505	43,665	44,268	46,923	48,355	50,342	52,631	54,149	54,302	55,232
8 FHLBB	31,758	31,004	31,123	32,389	33,003	34,266	35,286	36,009	37,620	39,223	39,638	40,441
9 Other	10,546	10,289	10,382	11,276	11,265	12,657	13,069	14,333	15,011	14,926	14,664	14,791
10 Loans in process	10,434	10,282	10,347	10,711	11,144	11,291	11,346	11,091	10,960	10,823	10,223	9,582
11 Other	11,936	14,204	10,886	12,909	15,196	11,618	13,420	15,606	12,390	14,547	16,185	11,506
12 Net worth ²	29,319	29,667	29,914	30,224	30,548	30,840	31,139	31,450	31,719	32,066	32,372	32,638
13 MEMO: Mortgage loan commitments outstanding ³	18,054	19,037	21,032	22,915	23,560	22,770	22,360	22,282	22,397	20,930	18,029	16,007
1980												
1 Assets	581,898	585,321	589,120	590,725	592,931	594,397	596,620	603,295	609,320	617,773	623,939	629,676
2 Mortgages	476,333	477,183	478,952	480,032	479,956	481,042	482,839	487,036	491,895	496,495	499,973	502,718
3 Cash and investment securities ¹	48,273	49,966	50,702	50,373	52,466	52,408	52,165	53,336	53,435	56,146	57,302	57,562
4 Other	57,292	58,172	59,466	60,320	60,509	60,947	61,616	62,923	63,990	65,132	66,664	69,396
5 Liabilities and net worth	581,898	585,321	589,120	590,725	592,931	594,397	596,620	603,295	609,320	617,773	623,939	629,676
6 Savings capital	472,063	473,685	478,075	478,400	481,411	486,680	488,896	497,403	496,991	500,861	503,365	511,024
7 Borrowed money	55,089	55,125	57,193	57,253	55,199	54,796	41,239	55,396	58,418	60,727	62,067	64,464
8 FHLBB	40,364	40,337	42,413	42,724	41,529	40,613	39,882	41,005	42,547	44,325	45,505	47,074
9 Other	14,725	14,788	14,780	14,529	13,670	14,183	13,579	14,391	15,871	16,402	16,562	17,390
10 Loans in process	8,807	8,340	8,149	7,725	7,185	7,031	7,112	7,540	8,243	8,654	8,853	8,732
11 Other	13,192	15,264	12,566	14,143	16,141	12,966	14,364	16,190	12,776	14,502	16,433	12,131
12 Net worth ²	32,747	32,907	33,137	33,204	32,995	32,924	32,787	32,766	32,892	33,029	33,221	33,325
13 MEMO: Mortgage loan commitments outstanding ³	15,560	16,744	15,843	14,195	13,931	15,368	18,020	20,278	20,311	19,077	17,979	16,184

27. Selected assets and liabilities of savings institutions—Continued

B. Mutual savings banks¹

Millions of dollars, end of period

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1979											
1 Assets	158,892	160,078	161,866	161,231	161,380	161,876	162,638	163,451	163,494	163,197	163,205	163,405
Loans												
2 Mortgage	95,552	95,821	96,136	95,900	96,239	96,761	97,252	97,647	97,980	98,311	98,610	98,908
3 Other	7,744	8,455	9,421	9,290	9,444	9,565	10,247	10,405	9,972	9,496	9,449	9,253
Securities												
4 U.S. government ²	4,838	4,801	4,814	8,193	8,148	7,995	7,973	7,904	7,874	7,734	7,754	7,658
5 State and local government	3,328	3,167	3,126	3,326	3,264	3,163	3,136	3,132	3,133	3,083	3,003	2,930
6 Corporate and other ³	40,007	40,307	40,658	37,211	37,304	37,284	37,178	37,127	37,079	37,207	37,036	37,086
7 Cash	3,274	3,306	3,410	3,072	2,785	2,845	2,620	2,961	3,115	3,003	3,010	3,156
8 Other assets	4,149	4,222	4,300	4,239	4,198	4,263	4,233	4,277	4,342	4,363	4,343	4,412
9 Liabilities	158,892	160,078	161,866	161,231	161,380	161,876	162,638	163,451	163,494	163,197	163,205	163,405
Deposits												
10 Regular ⁴	142,879	143,539	145,650	145,096	145,056	146,194	145,877	145,855	146,394	145,247	144,828	146,006
11 Ordinary savings	141,388	142,071	144,042	143,210	143,271	144,281	143,944	143,852	144,372	143,389	143,064	144,070
12 Time and other	69,244	68,817	68,829	67,758	67,577	68,113	67,531	66,739	65,683	62,678	61,156	61,123
13 Other	72,145	73,254	75,213	75,452	75,694	76,167	76,413	77,113	78,689	80,712	81,908	82,947
14 Other liabilities	1,491	1,468	1,608	1,886	1,784	1,913	1,933	2,022	2,022	1,857	1,764	1,936
15 General reserve accounts	5,485	5,032	5,048	5,050	5,172	4,477	5,499	6,275	5,715	6,517	6,872	5,873
16 MEMO: Mortgage loan commitments outstanding ⁵	4,366	4,453	4,482	4,449	4,352	4,469	4,214	4,071	4,123	3,749	3,619	3,182
	1980											
1 Assets	163,252	164,270	165,107	165,366	166,340	166,982	167,959	168,752	169,409	170,432	171,126	171,564
Loans												
2 Mortgage	99,220	98,940	99,051	99,045	99,163	99,176	99,301	99,289	99,306	99,523	99,677	99,865
3 Other	9,804	10,044	10,131	10,187	10,543	11,148	11,390	11,122	11,415	11,382	11,477	11,733
Securities												
4 U.S. government ²	7,387	7,436	7,629	7,548	7,527	7,483	7,796	8,079	8,434	8,622	8,715	8,949
5 State and local government	2,887	2,853	2,824	2,791	2,727	2,706	2,702	2,709	2,728	2,754	2,736	2,390
6 Corporate and other ³	37,114	37,223	37,493	37,801	38,246	38,276	38,863	39,327	39,609	39,720	39,888	39,282
7 Cash	2,703	3,012	3,361	3,405	3,588	3,561	3,260	3,456	3,153	3,592	3,717	4,334
8 Other assets	4,417	4,481	4,518	4,588	4,547	4,631	4,648	4,770	4,764	4,839	4,916	5,011
9 Liabilities	163,252	164,270	165,107	165,366	166,340	166,982	167,959	168,752	169,409	170,432	171,126	171,564
Deposits												
10 Regular ⁴	145,044	145,171	146,328	145,821	146,637	148,606	149,580	150,187	151,765	151,998	152,133	153,501
11 Ordinary savings	143,143	143,284	144,214	143,765	144,646	146,416	147,408	148,018	149,395	149,797	150,109	151,416
12 Time and other	59,252	58,234	56,948	54,247	54,669	56,388	57,737	58,191	58,658	57,651	56,256	53,971
13 Other	83,891	85,050	87,266	89,517	89,977	90,028	89,671	89,827	90,736	92,146	93,853	97,445
14 Other liabilities	1,901	1,887	2,115	2,056	1,990	2,190	2,172	2,169	2,370	2,200	2,024	2,086
15 General reserve accounts	6,665	7,485	7,135	7,916	8,161	6,898	6,964	7,211	6,299	7,117	7,644	6,695
16 MEMO: Mortgage loan commitments outstanding ⁵	2,919	2,618	2,397	2,097	1,883	1,898	1,939	1,849	1,883	1,817	1,682	1,476

27. Selected assets and liabilities of savings institutions—Continued

C. Life insurance companies

Millions of dollars, end of period

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1980											
1 Assets	436,226	438,638	439,733	442,932	447,020	450,858	455,759	459,362	464,483	468,057	473,529	476,190
Securities												
2 Government	20,378	20,438	20,545	20,470	20,529	20,395	20,786	20,833	20,853	20,942	21,204	21,453
3 United States ¹	4,878	4,898	5,004	5,059	5,107	4,990	5,325	5,386	5,361	5,390	5,568	5,753
4 State and local	6,433	6,488	6,454	6,351	6,352	6,349	6,361	6,421	6,474	6,484	6,568	6,682
5 Foreign ²	9,067	9,052	9,087	9,060	9,070	9,056	9,050	9,026	9,018	9,068	9,068	9,018
6 Business	222,332	223,423	221,214	222,175	223,556	224,874	228,645	230,477	233,652	236,115	239,150	238,048
7 Bonds	181,820	182,521	182,536	182,750	183,356	184,329	186,385	187,839	189,586	191,229	191,753	191,090
8 Stocks	40,512	40,902	38,678	39,425	40,200	40,545	42,260	42,638	44,066	44,886	47,397	46,958
9 Mortgages	119,885	120,926	122,314	123,587	124,563	125,455	126,461	127,357	128,089	128,977	129,878	131,145
10 Real estate	13,083	13,201	13,512	13,696	13,981	14,085	14,164	14,184	14,460	14,702	15,183	15,247
11 Policy loans	35,302	35,839	36,901	38,166	38,890	39,354	39,649	39,925	40,258	40,548	40,878	41,411
12 Other assets	25,246	24,811	25,247	24,838	25,501	26,695	26,104	26,586	27,171	26,765	27,236	28,836

D. Credit unions

Millions of dollars, end of period

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1979											
1 Total assets/liabilities and capital	61,528	62,130	63,710	63,078	64,219	65,511	64,920	65,639	66,385	65,179	65,546	65,992
2 Federal	34,288	34,615	35,538	34,930	35,598	36,415	35,720	36,078	36,554	35,978	36,157	36,468
3 State	27,240	27,515	28,172	28,148	28,621	29,096	29,200	29,561	29,831	29,201	29,389	29,524
4 Loans outstanding	49,898	49,980	50,615	50,562	50,991	51,591	51,571	52,374	52,867	52,777	52,530	52,224
5 Federal	27,422	27,478	27,924	27,820	28,041	28,412	28,292	28,746	29,014	28,892	28,754	28,547
6 State	22,476	22,502	22,691	22,742	22,950	23,179	23,279	23,628	23,853	23,885	23,776	23,677
7 Savings	52,446	53,127	55,017	54,599	55,613	57,061	57,114	57,407	58,192	56,756	56,916	57,459
8 Federal (shares)	28,968	29,402	30,534	30,219	30,758	31,709	31,496	31,635	32,091	31,444	31,586	31,831
9 State (shares and deposits)	23,478	23,725	24,483	24,380	24,855	25,352	25,618	25,772	26,101	25,312	25,330	25,628
	1980											
1 Total assets/liabilities and capital	64,640	64,990	65,816	65,315	66,228	68,231	68,550	69,673	70,515	70,702	71,335	71,707
2 Federal	35,752	35,951	36,626	36,363	36,878	38,111	38,128	38,733	39,219	39,155	39,428	39,801
3 State	28,888	29,039	29,190	28,952	29,350	30,120	30,422	30,940	31,296	31,547	31,907	31,908
4 Loans outstanding	51,203	50,748	50,465	49,490	48,625	47,347	47,006	47,059	47,211	47,221	47,299	47,774
5 Federal	27,905	27,637	27,539	26,976	26,410	25,637	25,301	25,267	25,381	25,288	25,273	25,627
6 State	23,298	23,111	22,926	22,514	22,215	21,710	21,705	21,792	21,830	21,933	22,026	22,147
7 Savings	56,651	57,004	57,985	57,569	58,451	60,619	61,914	62,765	63,728	63,957	64,304	64,399
8 Federal (shares)	31,319	31,545	32,267	32,163	32,740	34,161	34,901	35,415	35,961	36,030	36,183	36,348
9 State (shares and deposits)	25,332	25,459	25,718	25,406	25,711	26,458	27,013	27,350	27,767	27,927	28,121	28,051

28. Federal fiscal and financing operations

Millions of dollars

Type of account or operation	Fiscal year 1980	Calendar year 1980						
		Year	H1	H2	Jan.	Feb.	Mar.	Apr.
<i>U.S. budget</i>								
1 Receipts	520,050	533,016	270,864	262,152	43,429	37,862	33,351	61,097
2 Outlays ¹	579,613	600,908	289,899	311,009	47,988	47,208	46,566	51,237
3 Surplus, or deficit (-)	-59,563	-67,893	-19,035	-48,858	-4,559	-9,346	-13,215	9,860
4 Trust funds	8,791	1,832	4,383	-2,551	-5,090	3,398	-1,590	-153
5 Federal funds ²	-67,752	-69,724	-23,418	-46,306	531	-12,745	-11,625	10,013
<i>Off-budget entities</i>								
Surplus, or deficit (-)								
6 Federal Financing Bank outlays	-14,549	-15,287	-7,735	-7,553	-714	-819	-2,016	-1,848
7 Other ³	303	-118	-528	410	103	-294	-118	24
<i>U.S. budget plus off-budget, including Federal Financing Bank</i>								
8 Surplus, or deficit (-)	-73,808	-83,299	-27,298	-56,001	-5,170	-10,459	-15,349	8,036
9 Borrowing from the public	70,515	79,200	24,435	54,764	5,201	2,066	11,802	4,631
10 Cash and monetary assets—Decrease, or increase (-) ⁴	-355	-6,649	80	-6,730	-1,884	6,007	3,231	-13,542
11 Other ⁵	3,648	10,748	2,781	7,966	1,853	2,386	315	875
MEMO								
12 Treasury operating balance (level, end of period)	20,990	12,305	14,092	12,305	16,602	10,688	8,154	18,430
13 Federal Reserve Banks	4,102	3,062	3,199	3,062	2,931	2,417	2,334	4,561
14 Tax and loan accounts	16,888	9,243	10,893	9,243	13,671	8,271	5,820	13,869
Calendar year 1980								
	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>U.S. budget</i>								
1 Receipts	36,071	59,055	37,348	44,259	53,544	38,923	39,175	48,903
2 Outlays ¹	50,198	46,702	52,409	50,755	47,289	56,304	48,049	56,202
3 Surplus, or deficit (-)	-14,127	12,353	-15,062	-6,496	6,255	-17,382	-8,874	-7,299
4 Trust funds	6,463	1,361	-8,224	2,227	8,286	-7,452	-3,049	5,661
5 Federal funds ²	-20,590	10,992	-6,838	-8,723	-2,031	-9,929	-5,825	-12,960
<i>Off-budget entities</i>								
Surplus, or deficit (-)								
6 Federal Financing Bank outlays	-1,827	-511	-1,214	-929	-1,861	-1,157	-1,358	-1,033
7 Other ³	-364	121	-108	-922	41	1,403	-466	463
<i>U.S. budget plus off-budget, including Federal Financing Bank</i>								
8 Surplus, or deficit (-)	-16,318	11,963	-16,383	-8,347	4,435	-17,136	-10,698	-7,869
Source of financing								
9 Borrowing from the public	5,350	-4,615	9,737	11,111	6,260	4,758	9,231	13,667
10 Cash and monetary assets—Decrease, or increase (-) ⁴	9,841	-3,573	3,346	-2,464	-9,692	8,488	4,077	-10,485
11 Other ⁵	1,127	-3,775	3,300	-300	-1,002	3,890	-2,610	4,686
MEMO								
12 Treasury operating balance (level, end of period)	10,662	14,092	10,432	12,494	20,990	12,678	7,226	12,305
13 Federal Reserve Banks	4,523	3,199	3,954	2,742	4,102	1,864	2,435	3,062
14 Tax and loan accounts	6,139	10,893	6,478	9,752	16,888	10,814	4,791	9,243

29. U.S. budget

A. Receipts

Millions of dollars

Source	Calendar year 1980						
	Year	Jan.	Feb.	Mar.	Apr.	May	June
1 All sources ¹	533,016	43,429	37,862	33,351	61,097	36,071	59,055
2 Individual income taxes, net	251,950	26,856	15,522	9,056	31,488	9,275	27,791
3 Withheld	231,318	17,821	19,466	18,077	17,136	18,104	19,791
4 Presidential Election Campaign Fund	38	0	7	9	7	7	4
5 Nonwithheld	64,299	9,061	1,230	2,998	24,937	2,101	9,380
6 Refunds	43,706	26	5,181	12,027	10,592	10,937	1,385
Corporation income taxes							
7 Gross receipts	72,013	2,702	2,117	10,255	10,244	1,866	16,251
8 Refunds	8,582	465	697	747	1,073	635	447
9 Social insurance taxes and contributions, net	163,859	10,775	16,857	11,499	15,886	20,787	10,793
10 Payroll employment taxes and contributions ²	135,908	9,085	14,447	10,346	10,122	15,376	9,702
11 Self-employment taxes and contributions ³	5,723	441	377	401	3,545	376	395
12 Unemployment insurance	15,432	675	1,490	208	1,646	4,495	177
13 Other net receipts ⁴	6,796	574	543	544	573	540	519
14 Excise taxes	26,715	1,448	1,378	1,289	2,269	2,502	2,497
15 Customs deposits	7,160	611	519	584	559	557	611
16 Estate and gift taxes	6,590	509	506	494	459	623	502
17 Miscellaneous receipts ⁵	13,311	992	1,661	920	1,265	1,098	1,057

Source	Calendar year 1980					
	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 All sources ¹	37,348	44,259	53,544	38,923	39,175	48,903
2 Individual income taxes, net	19,773	19,527	26,936	21,150	20,851	23,725
3 Withheld	19,513	19,220	18,731	20,237	20,379	22,844
4 Presidential Election Campaign Fund	4	0	0	0	0	0
5 Nonwithheld	1,580	1,103	8,632	1,454	673	1,150
6 Refunds	1,324	796	429	540	201	269
Corporation income taxes						
7 Gross receipts	2,673	1,848	9,531	2,598	1,774	10,155
8 Refunds	537	481	647	1,314	771	768
9 Social insurance taxes and contributions, net	10,253	18,546	12,860	11,283	13,242	11,078
10 Payroll employment taxes and contributions ²	8,697	15,512	11,520	9,645	11,189	10,268
11 Self-employment taxes and contributions ³	-231	0	419	0	0	0
12 Unemployment insurance	1,229	2,423	299	1,068	1,499	224
13 Other net receipts ⁴	558	612	622	570	554	586
14 Excise taxes	2,662	2,687	2,734	2,778	2,080	2,391
15 Customs deposits	663	617	605	654	546	632
16 Estate and gift taxes	623	595	611	610	543	517
17 Miscellaneous receipts ⁵	1,240	918	914	1,163	909	1,174

29. U.S. budget—Continued

B. Outlays

Millions of dollars

Source	Calendar year 1980						
	Year	Jan.	Feb.	Mar.	Apr.	May	June
1 All types	600,908	47,988	47,208	46,566	51,237	50,198	46,702
2 National defense	141,589	11,195	11,174	11,742	11,593	11,543	11,885
3 International affairs	10,032	859	885	1,048	837	648	325
4 General science, space, and technology	6,355	528	545	526	508	516	527
5 Energy	7,123	439	471	311	625	624	657
6 Natural resources and environment	14,391	1,167	961	970	1,123	1,130	1,159
7 Agriculture	5,085	1,432	163	340	156	478	623
8 Commerce and housing credit	7,041	676	-122	579	696	1,133	924
9 Transportation	21,129	1,914	1,278	1,469	1,655	1,419	1,846
10 Community and regional development	10,672	1,304	868	611	718	836	966
11 Education, training, employment, and social services	31,906	3,088	2,915	2,727	2,861	2,521	2,560
12 Health	60,562	4,980	4,562	4,745	5,094	4,970	4,948
13 Income security ¹	202,548	15,150	15,937	15,792	16,456	16,115	15,150
14 Veterans benefits and services	21,489	803	2,775	746	2,006	2,795	632
15 Administration of justice	4,590	400	347	367	417	397	363
16 General government	4,854	384	394	616	229	382	426
17 General-purpose fiscal assistance	8,131	1,798	51	61	1,739	238	53
18 Interest	68,567	3,037	4,950	4,630	5,177	5,299	9,565
19 Undistributed offsetting receipts ²	-25,156	-1,166	-945	-714	-654	-845	-5,905

Source	Calendar year 1980					
	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 All types	52,409	50,755	47,289	56,304	48,049	56,202
2 National defense	11,666	11,698	11,636	13,040	11,812	12,605
3 International affairs	1,445	546	532	984	674	1,249
4 General science, space, and technology	503	556	391	588	549	618
5 Energy	619	645	630	631	627	845
6 Natural resources and environment	1,316	1,275	1,314	1,406	1,086	1,325
7 Agriculture	-247	-131	-184	221	878	1,355
8 Commerce and housing credit	781	88	-26	1,626	-357	1,051
9 Transportation	1,948	1,778	2,077	2,066	1,808	1,870
10 Community and regional development	593	941	1,128	989	847	872
11 Education, training, employment, and social services	2,435	2,560	2,595	2,947	2,223	2,461
12 Health	5,043	4,897	5,284	5,432	4,891	5,716
13 Income security ¹	17,941	17,999	17,487	18,361	17,216	18,944
14 Veterans benefits and services	1,715	2,659	747	2,859	719	3,032
15 Administration of justice	400	353	350	466	348	382
16 General government	413	642	428	39	464	446
17 General-purpose fiscal assistance	1,830	46	150	1,929	210	26
18 Interest	4,602	5,063	4,752	5,349	5,338	10,805
19 Undistributed offsetting receipts ²	-594	-860	-2,000	-2,630	-1,285	-7,400

30. Federal debt subject to statutory limit—Types and ownership

Billions of dollars

Item	1980			
	Mar. 31	June 30	Sept. 30	Dec. 31
1 Federal debt outstanding	870.4	884.4	914.3	936.7
2 Public debt securities	863.5	877.6	907.7	930.2
3 Held by public	677.1	682.7	710.0	737.7
4 Held by agencies	186.3	194.9	197.7	192.5
5 Agency securities	7.0	6.8	6.6	6.5
6 Held by public	5.5	5.3	5.1	5.0
7 Held by agencies	1.5	1.5	1.5	1.5
8 Debt subject to statutory limit	864.5	878.7	908.7	931.2
9 Public debt securities	862.8	877.0	907.1	929.6
10 Other debt ¹	1.7	1.7	1.6	1.6
11 MEMO: Statutory debt limit	879.0	925.0	925.0	935.1

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

Billions of dollars, end of period

Type and holder	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1980											
1 Total gross public debt	847.7	854.6	863.5	870.0	877.9	877.6	881.7	893.4	907.7	908.2	913.8	930.2
<i>Type</i>												
2 Interest-bearing debt	846.5	853.4	862.2	868.9	873.5	876.3	880.4	888.7	906.4	906.9	909.4	928.9
3 Marketable	535.7	540.6	557.5	564.9	567.6	566.7	576.1	583.4	594.5	599.4	605.4	623.2
4 Bills	175.5	177.4	190.8	195.3	195.4	184.7	191.5	199.3	199.8	202.3	208.7	216.1
5 Notes	284.0	286.8	290.4	291.8	291.5	301.5	302.6	300.3	310.9	311.9	311.1	321.6
6 Bonds	76.1	76.4	76.3	77.7	80.6	80.6	82.0	83.9	83.8	85.2	85.5	85.4
7 Nonmarketable ¹	310.9	312.7	304.7	304.0	306.0	309.5	304.3	305.3	311.9	307.5	304.0	305.7
8 Convertible bonds ²	2.2	2.2	2.2	.....	.....	.....	.....	.....	.....	.....	.....	.....
9 State and local government series	24.8	24.5	23.9	23.7	23.6	23.6	23.5	23.6	23.6	23.9	24.0	23.8
10 Foreign issues ³	30.0	29.6	26.9	26.3	25.9	25.5	25.8	25.8	25.2	24.8	24.5	24.0
11 Government	23.6	23.2	20.5	19.8	19.5	19.0	19.3	19.4	18.7	18.4	18.1	17.6
12 Public	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4
13 Savings bonds and notes	78.6	77.7	76.0	74.2	73.6	73.4	73.3	73.2	73.0	73.0	72.8	72.5
14 Government-account series ⁴	174.9	178.4	175.5	179.7	182.6	186.8	181.5	182.4	189.8	185.7	182.4	185.1
15 Non-interest-bearing debt	1.2	1.2	1.2	1.1	4.4	1.3	1.3	4.7	1.3	1.2	4.4	1.3
<i>Holder⁵</i>												
16 U.S. government agencies and trust funds	184.5	190.8	186.3	188.2	190.7	194.9	189.2	189.8	197.7	193.4	189.7	192.5
17 Federal Reserve Banks	116.3	115.2	116.7	118.8	124.0	124.5	119.7	119.3	120.7	121.5	120.4	121.3
18 Private investors	546.9	551.6	560.5	563.0	562.9	558.2	572.9	583.8	589.2	593.3	603.2	616.4
19 Commercial banks	92.2	92.9	92.4	90.3	92.0	93.6	94.4	98.1	100.9	103.4	101.8	104.7
20 Mutual savings banks	4.5	4.5	4.6	4.6	4.6	4.5	4.7	5.0	5.3	5.5	5.6	5.8
21 Insurance companies	14.5	14.7	15.3	15.2	13.7	13.8	14.4	14.1	14.4	15.3	15.4	15.2
22 Other corporations	26.5	28.1	21.8	25.7	25.0	22.7	25.3	24.6	25.5	25.3	24.8	24.6
23 State and local governments	67.8	72.9	68.1	67.3	67.6	67.4	68.9	70.7	73.4	73.1	74.6	74.7
<i>Individuals</i>												
24 Savings bonds	78.6	77.7	76.0	74.2	73.5	73.4	73.3	73.2	73.0	73.0	72.8	72.5
25 Other securities	38.4	36.1	48.8	51.1	50.8	46.7	47.9	50.9	50.0	49.9	52.1	56.7
26 Foreign and international ⁶	125.0	124.7	119.9	116.7	117.5	122.9	124.7	126.3	126.3	127.7	132.6	134.3
27 Other miscellaneous investors ⁷	99.4	100.0	113.5	117.9	118.2	113.2	119.3	120.9	120.4	120.1	123.4	127.9

32. U.S. government marketable securities—Ownership, by maturity¹

A. All maturities

Par value; millions of dollars; end of period

Type of holder	1980			
	Q1	Q2	Q3	Q4
1 All holders	557,493	566,735	594,506	623,186
2 U.S. government agencies and trust funds	10,800	10,327	10,078	9,564
3 Federal Reserve Banks	116,657	124,515	120,711	121,328
4 Private investors	430,036	431,893	463,717	492,294
5 Commercial banks ²	69,266	69,535	75,029	77,868
6 Mutual savings banks	3,172	3,023	3,605	3,917
7 Insurance companies	11,666	11,075	11,464	11,930
8 Nonfinancial corporations	8,328	6,948	8,182	7,758
9 Savings and loan associations	3,057	3,088	4,021	4,225
10 State and local governments	18,747	17,997	20,467	21,058
11 All others	315,799	320,226	340,948	365,539

B. Total maturing within 1 year

Par value; millions of dollars; end of period

Type of holder	1980			
	Q1	Q2	Q3	Q4
1 All holders	271,642	262,450	276,529	297,385
2 U.S. government agencies and trust funds	1,363	1,047	1,084	830
3 Federal Reserve Banks	61,737	63,038	55,360	56,858
4 Private investors	208,542	198,365	220,084	239,697
5 Commercial banks ²	20,108	17,584	21,308	25,197
6 Mutual savings banks	839	833	981	1,246
7 Insurance companies	1,976	1,659	1,807	1,940
8 Nonfinancial corporations	4,905	3,205	4,638	4,281
9 Savings and loan associations	1,178	1,123	1,680	1,646
10 State and local governments	7,060	6,412	7,236	7,750
11 All others	172,472	167,550	182,434	197,636

C. Bills maturing within 1 year

Par value; millions of dollars; end of period

Type of holder	1980			
	Q1	Q2	Q3	Q4
1 All holders	190,780	184,684	199,832	216,104
2 U.S. government agencies and trust funds	*	1	1	1
3 Federal Reserve Banks	43,939	49,905	44,098	43,971
4 Private investors	146,841	134,778	155,732	172,132
5 Commercial banks ²	6,576	4,739	8,168	9,856
6 Mutual savings banks	207	144	257	394
7 Insurance companies	584	373	528	672
8 Nonfinancial corporations	3,053	988	2,363	2,363
9 Savings and loan associations	269	203	802	818
10 State and local governments	4,110	3,906	4,836	5,413
11 All others	132,041	124,426	138,779	152,616

32. U.S. government marketable securities—Ownership, by maturity¹—Continued
D. Other than bills maturing within 1 year

Par value; millions of dollars; end of period

Type of holder	1980			
	Q1	Q2	Q3	Q4
1 All holders	80,862	77,766	76,697	81,281
2 U.S. government agencies and trust funds	1,363	1,046	1,083	829
3 Federal Reserve Banks	17,799	13,133	11,262	12,888
4 Private investors	61,701	63,587	64,351	67,565
5 Commercial banks ²	13,532	12,844	13,140	15,341
6 Mutual savings banks	631	690	724	852
7 Insurance companies	1,392	1,285	1,280	1,268
8 Nonfinancial corporations	1,852	2,217	2,275	1,918
9 Savings and loan associations	909	920	878	828
10 State and local governments	2,950	2,506	2,400	2,337
11 All others	40,435	43,124	43,655	45,020

E. 1- to 5-year maturities

Par value; millions of dollars; end of period

Type of holder	1980			
	Q1	Q2	Q3	Q4
1 All holders	169,599	184,000	195,784	197,409
2 U.S. government agencies and trust funds	2,281	2,541	2,255	1,990
3 Federal Reserve Banks	29,803	33,703	37,285	35,835
4 Private investors	137,515	147,756	156,244	159,585
5 Commercial banks ²	39,149	42,026	45,390	44,482
6 Mutual savings banks	1,603	1,474	1,880	1,925
7 Insurance companies	4,296	4,137	4,417	4,504
8 Nonfinancial corporations	2,173	2,565	2,370	2,213
9 Savings and loan associations	1,728	1,812	2,193	2,289
10 State and local governments	4,434	4,189	4,555	4,595
11 All others	84,131	91,553	95,439	99,577

F. 5- to 10-year maturities

Par value; millions of dollars; end of period

Type of holder	1980			
	Q1	Q2	Q3	Q4
1 All holders	53,822	54,736	53,372	56,037
2 U.S. government agencies and trust funds	1,650	1,398	1,398	1,404
3 Federal Reserve Banks	12,021	13,623	13,165	13,458
4 Private investors	40,151	39,715	38,809	41,175
5 Commercial banks ²	7,583	7,354	5,871	5,793
6 Mutual savings banks	473	478	454	455
7 Insurance companies	3,197	3,006	2,943	3,037
8 Nonfinancial corporations	387	345	318	357
9 Savings and loan associations	93	96	82	216
10 State and local governments	1,953	1,874	2,118	2,030
11 All others	26,464	26,561	27,022	29,287

32. U.S. government marketable securities—Ownership, by maturity¹—Continued
G. 10- to 20-year maturities

Par value; millions of dollars; end of period

Type of holder	1980			
	Q1	Q2	Q3	Q4
1 All holders	29,300	29,432	35,481	36,854
2 U.S. government agencies and trust funds	3,772	3,608	3,686	3,686
3 Federal Reserve Banks	3,803	3,596	5,895	5,919
4 Private investors	21,725	22,229	25,901	27,250
5 Commercial banks ²	1,077	1,054	1,129	1,071
6 Mutual savings banks	172	158	185	181
7 Insurance companies	1,242	1,352	1,495	1,718
8 Nonfinancial corporations	348	332	403	431
9 Savings and loan associations	44	45	54	52
10 State and local governments	2,007	2,302	3,559	3,597
11 All others	16,834	16,988	19,076	20,200

H. Over 20-year maturities

Par value; millions of dollars; end of period

Type of holder	1980			
	Q1	Q2	Q3	Q4
1 All holders	33,130	36,117	33,340	35,500
2 U.S. government agencies and trust funds	1,734	1,734	1,656	1,656
3 Federal Reserve Banks	9,293	10,556	9,005	9,258
4 Private investors	22,104	23,828	22,680	24,587
5 Commercial banks ²	1,350	1,518	1,332	1,325
6 Mutual savings banks	85	80	104	110
7 Insurance companies	954	921	802	730
8 Nonfinancial corporations	515	500	454	476
9 Savings and loan associations	14	14	13	21
10 State and local governments	3,293	3,220	2,998	3,086
11 All others	15,893	17,574	16,978	18,838

33. U.S. government securities dealers

A. Transactions, 1980¹

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

Type and maturity	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 U.S. government securities	18,330	16,170	17,522	17,349	19,731	19,370	17,742	15,824	17,892	17,608	17,464	21,716	21,576
<i>Maturity</i>													
2 Bills	11,412	10,512	9,722	11,719	12,892	11,664	9,996	10,108	10,387	10,789	11,543	13,768	13,840
3 Other within 1 year	421	486	357	380	372	500	560	348	465	325	350	442	464
4 1 to 5 years	3,330	2,696	3,680	2,780	3,610	3,967	3,718	2,680	3,546	3,377	2,745	3,699	3,461
5 5 to 10 years	1,464	990	2,009	1,339	1,138	1,394	1,770	1,121	1,692	1,611	1,060	1,640	1,806
6 Over 10 years	1,704	1,486	1,754	1,130	1,719	1,846	1,697	1,567	1,802	1,506	1,766	2,167	2,005
<i>Type of customer</i>													
7 U.S. government securities dealers	1,491	1,720	1,367	1,492	1,607	1,438	1,382	1,204	1,333	1,503	1,296	1,745	1,807
8 U.S. government securities brokers	7,611	6,699	7,407	6,934	8,127	8,243	7,184	6,513	7,418	7,220	7,664	9,536	8,382
9 Commercial banks	2,339	2,025	2,244	2,312	2,875	2,825	2,312	2,032	2,164	2,228	2,019	2,366	2,661
10 All others ²	6,890	5,726	6,505	6,611	7,123	6,863	6,864	6,074	6,977	6,657	6,485	8,069	8,726
11 Federal agency securities	3,261	2,838	3,052	2,923	4,497	4,352	3,689	3,234	2,735	2,666	3,277	3,074	2,789

33. U.S. government securities dealers—Continued
A. Transactions, 1980¹—Continued

Par value; 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. 5	Mar. 12
1 U.S. government securities	16,169	17,649	15,642	14,779	16,057	16,387	20,465	15,892	17,427	17,983	15,430
<i>Maturity</i>											
2 Bills	12,194	11,548	10,050	9,360	10,382	10,500	9,910	9,576	9,214	11,485	10,082
3 Other within 1 year	845	601	460	330	450	343	437	396	288	352	376
4 1 to 5 years	1,968	2,655	2,554	2,413	3,169	3,161	4,601	2,912	4,018	2,768	2,072
5 5 to 10 years	542	939	1,063	1,128	883	1,013	2,621	1,490	2,433	2,030	1,635
6 Over 10 years	620	1,906	1,515	1,548	1,173	1,370	2,895	1,519	1,474	1,348	1,265
<i>Type of customer</i>											
7 U.S. government securities dealers	2,817	1,810	1,842	1,589	1,695	1,621	1,498	1,033	1,384	1,140	1,492
8 U.S. government securities brokers	3,981	7,001	6,620	6,639	6,507	7,044	8,835	7,070	6,965	7,133	6,213
9 Commercial banks	2,128	2,600	1,827	1,731	1,867	2,067	2,995	1,944	1,934	2,220	1,807
10 All others ²	7,243	6,238	5,352	4,820	5,988	5,655	7,138	5,845	7,144	7,490	5,918
11 Federal agency securities	2,252	2,540	3,013	2,925	2,593	3,248	2,957	3,066	2,773	3,474	2,638
	Mar. 19	Mar. 26	Apr. 2	Apr. 9	Apr. 16	Apr. 23	Apr. 30	May 7	May 14	May 21	May 28
1 U.S. government securities	15,267	19,629	20,826	19,023	18,569	20,698	19,620	22,669	21,019	17,283	18,262
<i>Maturity</i>											
2 Bills	10,524	12,927	15,264	12,360	11,435	13,032	12,995	13,487	11,524	10,183	12,370
3 Other within 1 year	305	422	493	340	399	323	429	557	558	428	464
4 1 to 5 years	2,111	3,977	3,059	3,034	3,599	4,339	3,846	5,563	4,499	3,551	2,748
5 5 to 10 years	1,330	1,211	899	1,190	1,309	1,301	847	1,174	2,054	1,391	1,105
6 Over 10 years	997	1,092	1,112	2,099	1,827	1,703	1,503	1,887	2,384	1,730	1,576
<i>Type of customer</i>											
7 U.S. government securities dealers	1,502	1,917	1,637	1,466	1,493	1,688	1,562	1,647	1,862	1,137	1,228
8 U.S. government securities brokers	6,055	7,971	7,949	7,868	7,831	8,579	8,221	10,004	8,758	7,672	7,409
9 Commercial banks	2,077	2,637	3,048	2,750	2,900	2,852	3,044	3,763	2,904	2,249	2,532
10 All others ²	5,633	7,105	8,194	6,938	6,344	7,580	6,793	7,255	7,495	6,225	7,093
11 Federal agency securities	3,490	2,617	3,357	3,916	5,034	4,888	4,334	6,360	4,235	3,515	3,037
	June 4	June 11	June 18	June 25	July 2	July 9	July 16	July 23	July 30	Aug. 6	Aug. 13
1 U.S. government securities	17,931	20,107	16,183	17,011	17,019	16,905	14,078	15,294	15,146	17,448	18,871
<i>Maturity</i>											
2 Bills	11,221	11,358	8,697	9,710	10,410	10,805	9,130	10,020	9,010	10,927	10,104
3 Other within 1 year	520	592	602	439	533	327	401	252	360	454	505
4 1 to 5 years	3,546	3,733	2,985	4,083	3,239	2,380	2,218	2,491	3,361	3,364	3,242
5 5 to 10 years	1,325	2,548	2,055	1,238	1,217	1,257	831	1,204	1,031	1,116	2,452
6 Over 10 years	1,319	1,877	1,844	1,542	1,620	2,135	1,499	1,327	1,385	1,587	2,569
<i>Type of customer</i>											
7 U.S. government securities dealers	1,690	1,414	1,038	1,287	1,401	1,219	965	1,308	1,077	1,198	1,470
8 U.S. government securities brokers	6,946	9,241	6,417	6,568	6,521	7,417	5,867	6,405	5,840	7,177	7,867
9 Commercial banks	2,390	2,506	2,134	2,370	2,204	2,149	1,727	1,878	2,155	2,025	2,145
10 All others ²	6,904	6,946	6,594	6,785	6,893	6,122	5,520	5,703	6,074	7,049	7,390
11 Federal agency securities	3,966	4,253	3,795	3,322	3,154	3,675	3,578	2,609	3,122	3,028	2,577

33. U.S. government securities dealers—Continued

A. Transactions, 1980¹—Continued

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

Type and maturity	Week ending Wednesday									
	Aug. 20	Aug. 27	Sept. 3	Sept. 10	Sept. 17	Sept. 24	Oct. 1	Oct. 8	Oct. 15	Oct. 22
1 U.S. government securities	18,181	17,289	18,390	15,533	17,174	19,832	18,413	17,836	17,905	16,068
<i>Maturity</i>										
2 Bills	11,400	9,843	10,475	9,520	11,333	11,730	10,818	11,269	12,586	11,155
3 Other within 1 year	550	433	377	310	178	290	465	304	266	430
4 1 to 5 years	3,369	4,544	2,813	2,508	2,805	4,754	3,777	2,926	2,108	2,256
5 5 to 10 years	1,280	979	3,091	1,793	1,382	1,686	1,281	1,372	1,022	798
6 Over 10 years	1,582	1,490	1,634	1,402	1,476	1,372	2,071	1,966	1,922	1,428
<i>Type of customer</i>										
7 U.S. government securities dealers	1,206	1,541	1,257	1,103	1,397	1,902	2,093	1,251	1,339	992
8 U.S. government securities brokers	7,668	7,120	7,329	6,414	7,058	8,179	7,342	7,732	7,274	7,298
9 Commercial banks	2,213	2,290	2,451	2,004	2,354	2,371	2,169	2,127	2,115	1,708
10 All others ²	7,095	6,337	7,354	6,012	6,365	7,381	6,808	6,726	7,178	6,070
11 Federal agency securities	2,740	2,958	2,456	2,347	2,311	3,392	2,822	3,348	3,414	2,947
	Oct. 29	Nov. 5	Nov. 12	Nov. 19	Nov. 26	Dec. 3	Dec. 10	Dec. 17	Dec. 24	Dec. 31
1 U.S. government securities	16,823	18,541	25,386	22,277	20,769	19,061	19,794	21,449	23,656	21,858
<i>Maturity</i>										
2 Bills	10,515	13,100	14,207	14,343	13,520	13,014	12,124	13,559	13,781	16,183
3 Other within 1 year	373	332	302	636	432	372	397	577	347	638
4 1 to 5 years	3,339	2,541	4,691	3,494	3,942	3,186	2,257	3,492	5,409	2,384
5 5 to 10 years	988	960	3,189	1,594	943	850	2,840	1,706	1,800	1,275
6 Over 10 years	1,608	1,608	2,997	2,211	1,933	1,639	2,175	2,115	2,320	1,378
<i>Type of customer</i>										
7 U.S. government securities dealers	1,066	1,669	1,640	1,687	2,096	1,525	1,172	1,712	2,098	2,408
8 U.S. government securities brokers	7,998	8,043	11,513	9,773	8,872	8,387	8,835	8,851	9,060	5,723
9 Commercial banks	1,969	2,158	2,807	2,547	2,007	2,166	2,496	2,613	3,129	2,565
10 All others ²	5,790	6,671	9,427	8,271	7,795	6,984	7,290	8,273	9,369	11,163
11 Federal agency securities	3,194	3,140	3,141	3,656	2,751	2,462	2,667	3,058	3,281	2,230

33. U.S. government securities dealers—Continued

B. Positions, 1980¹

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

Type and maturity	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 U.S. government securities	4,304	3,442	2,729	2,341	8,036	5,398	5,156	5,240	5,947	3,338	2,701	3,279	4,042
2 Bills	4,101	4,386	2,939	3,000	7,870	4,025	3,720	4,603	5,149	3,753	2,557	3,132	4,081
3 Other within 1 year	-1,062	-1,094	-792	-764	-1,082	-843	-731	-1,150	-1,336	-1,685	-1,082	-792	-1,394
4 1 to 5 years	434	-305	28	-518	683	726	916	1,074	1,391	620	755	-123	-43
5 5 to 10 years	166	123	327	336	61	361	504	73	218	122	-221	-13	104
6 Over 10 years	665	333	226	286	505	1,128	747	640	526	529	692	1,075	1,294
7 Federal agency securities	797	998	236	284	1,206	1,254	1,411	1,182	691	320	979	357	643
Week ending Wednesday													
	Jan. 2	Jan. 9	Jan. 16	Jan. 23	Jan. 30	Feb. 6	Feb. 13	Feb. 20	Feb. 27	Mar. 5	Mar. 12		
1 U.S. government securities	1,057	2,418	3,456	3,585	4,359	4,128	3,327	1,742	2,481	2,453	2,794		
2 Bills	2,339	3,197	4,332	5,061	5,012	5,009	3,200	2,175	2,327	2,743	3,778		
3 Other within 1 year	-1,335	-1,087	-1,105	-1,134	-1,052	-924	-829	-693	-735	-689	-672		
4 1 to 5 years	-119	-311	-453	-835	225	83	5	-355	428	-532	-995		
5 5 to 10 years	256	253	196	120	-57	-135	658	320	271	623	390		
6 Over 10 years	-84	367	485	373	231	94	292	295	191	307	292		
7 Federal agency securities	1,421	1,016	1,122	890	863	785	396	77	-23	44	-36		
	Mar. 19	Mar. 26	Apr. 2	Apr. 9	Apr. 16	Apr. 23	Apr. 30	May 7	May 14	May 21	May 28		
1 U.S. government securities	875	2,117	4,923	8,002	8,765	7,575	8,504	5,891	5,890	4,647	5,416		
2 Bills	2,005	2,509	4,886	7,769	8,864	7,487	7,950	4,754	3,948	3,404	4,089		
3 Other within 1 year	-773	-826	-970	-1,028	-1,051	-1,136	-1,114	-876	-817	-826	-865		
4 1 to 5 years	-1,046	-156	799	614	318	623	1,098	1,140	747	476	676		
5 5 to 10 years	354	287	39	31	87	21	143	65	638	372	381		
6 Over 10 years	335	302	170	616	546	580	427	808	1,374	1,220	1,134		
7 Federal agency securities	311	396	699	907	1,067	1,506	1,561	1,406	1,314	1,049	1,301		
	June 4	June 11	June 18	June 25	July 2	July 9	July 16	July 23	July 30	Aug. 6	Aug. 13		
1 U.S. government securities	6,009	7,029	4,686	4,301	3,134	4,011	3,957	5,955	7,076	6,230	7,571		
2 Bills	4,508	4,779	3,518	3,402	2,258	3,163	3,743	5,893	5,674	5,381	5,318		
3 Other within 1 year	-756	-672	-716	-759	-908	-1,055	-1,209	-1,281	-1,138	-910	-1,186		
4 1 to 5 years	776	1,144	684	769	1,035	890	663	604	2,031	1,739	2,152		
5 5 to 10 years	456	876	478	292	234	227	129	84	-99	-373	442		
6 Over 10 years	1,026	903	722	598	515	786	631	655	609	393	846		
7 Federal agency securities	1,185	1,427	1,328	1,540	1,397	1,454	1,292	1,124	949	845	857		
	Aug. 20	Aug. 27	Sept. 3	Sept. 10	Sept. 17	Sept. 24	Oct. 1	Oct. 8	Oct. 15	Oct. 22			
1 U.S. government securities	6,568	4,351	4,500	3,784	3,656	2,921	2,164	2,018	2,984	2,517			
2 Bills	6,337	4,300	4,330	4,063	4,467	3,184	2,683	2,126	2,818	2,569			
3 Other within 1 year	-1,558	-1,510	-1,603	-1,727	-1,741	-1,788	-1,425	-1,369	-1,502	-995			
4 1 to 5 years	1,026	939	648	544	118	970	908	1,097	853	229			
5 5 to 10 years	328	172	674	439	183	-69	-359	-155	-69	-187			
6 Over 10 years	435	450	451	465	629	624	356	318	884	902			
7 Federal agency securities	821	428	269	183	259	435	486	858	947	1,188			
	Oct. 29	Nov. 5	Nov. 12	Nov. 19	Nov. 26	Dec. 3	Dec. 10	Dec. 17	Dec. 24	Dec. 31			
1 U.S. government securities	3,299	2,719	4,212	4,055	1,910	3,539	4,266	2,927	4,432	5,060			
2 Bills	2,566	2,852	3,210	3,874	2,310	3,526	4,066	3,935	4,146	4,532			
3 Other within 1 year	-712	-563	-646	-844	-924	-920	-920	-1,652	-1,751	-1,564			
4 1 to 5 years	970	261	712	-195	-791	-415	-716	-683	913	743			
5 5 to 10 years	-342	-435	6	74	50	30	431	3	-198	260			
6 Over 10 years	818	603	932	1,146	1,267	1,318	1,405	1,324	1,323	1,090			
7 Federal agency securities	1,066	700	576	78	314	591	542	406	668	1,102			

33. U.S. government securities dealers—Continued

C.1. Sources of financing, 1980¹, ▲

Par value; averages of daily figures, in million of dollars

Source		Jan.	Feb.	Mar.	Apr.	May	June
1	All sources	16,097	15,997	14,236	19,829	19,358	.....
2	Commercial banks	4,747	4,410	3,117	4,789	4,117	.....
3	New York City	869	749	-297	574	851	.....
4	Outside New York City	3,878	3,661	3,414	4,215	3,266	.....
5	Corporations ²	3,672	3,731	3,205	4,387	4,651	.....
6	All other	7,678	7,856	7,914	10,653	10,591	.....

		Jan. 2	Jan. 9	Jan. 16	Jan. 23	Jan. 30	Feb. 6	Feb. 13	Feb. 20	Feb. 27	Mar. 5	Mar. 12
1	All sources	17,323	14,581	16,406	17,424	16,388	17,378	16,447	15,769	15,055	15,068	16,953
2	Commercial banks	4,388	3,858	4,792	5,561	4,691	5,479	4,517	4,059	4,118	3,912	4,271
3	New York City	1,043	380	1,120	1,204	680	1,254	987	428	555	580	520
4	Outside New York City	3,345	3,479	3,673	4,357	4,011	4,225	3,530	3,631	3,563	3,332	3,752
5	Corporations ²	3,227	3,915	3,757	3,419	3,647	3,901	4,134	3,840	3,289	3,168	3,690
6	All other	9,708	6,807	7,856	8,445	8,050	7,998	7,797	7,870	7,648	7,988	8,991

		Mar. 19	Mar. 26	Apr. 2	Apr. 9	Apr. 16	Apr. 23	Apr. 30	May 7	May 14	May 21	May 28	June 4
1	All sources	13,375	12,624	12,971	17,801	21,376	21,149	20,835	18,748	18,452	20,670	19,216	20,115
2	Commercial banks	2,793	2,354	2,361	4,210	5,438	5,187	4,815	4,479	4,221	4,383	3,229	4,494
3	New York City	-474	-902	-1,044	588	1,021	515	447	686	1,204	1,406	66	853
4	Outside New York City	3,267	3,256	3,405	3,622	4,417	4,672	4,368	3,793	3,017	2,976	3,163	3,641
5	Corporations ²	2,827	3,008	3,197	3,793	5,112	4,272	4,755	4,635	4,517	4,582	4,683	4,874
6	All other	7,754	7,262	7,414	9,798	10,827	11,690	11,266	9,634	9,714	11,706	11,304	10,747

C.2. Financing, 1980³, ▲

Millions of dollars

Source		July	Aug.	Sept.	Oct.	Nov.	Dec.
Reverse repurchase agreements ⁴							
1	Overnight and continuing contracts	7,154	8,347	8,080	7,239	8,916	12,074
2	Term agreements	21,203	21,957	21,820	23,088	28,266	34,249
Repurchase agreements ⁵							
3	Overnight and continuing contracts	19,687	21,824	20,222	21,835	23,191	25,303
4	Term agreements	20,402	19,945	19,562	19,699	25,397	29,426

		June 11	June 18	June 25	July 2	July 9	July 16	July 23	July 30	Aug. 6	Aug. 13
Reverse repurchase agreements ⁴											
1	Overnight and continuing contracts	6,589	6,272	6,815	6,517	7,809	6,587	7,455	7,400	10,218	8,815
2	Term agreements	23,193	22,249	21,942	21,256	21,305	20,822	21,743	20,890	22,849	21,711
Repurchase agreements ⁵											
3	Overnight and continuing contracts	19,619	21,736	20,293	19,174	19,539	19,849	20,383	19,489	23,120	21,792
4	Term agreements	24,491	19,268	19,988	18,714	20,415	19,759	21,849	21,274	21,751	20,433

		Aug. 20	Aug. 27	Sept. 3	Sept. 10	Sept. 17	Sept. 24	Oct. 1	Oct. 8	Oct. 15	Oct. 22
Reverse repurchase agreements ⁴											
1	Overnight and continuing contracts	7,123	7,232	9,929	7,280	7,731	7,382	8,285	7,061	6,731	7,009
2	Term agreements	21,170	22,102	20,409	21,329	22,659	22,883	21,188	23,322	23,118	23,610
Repurchase agreements ⁵											
3	Overnight and continuing contracts	21,198	21,186	21,573	19,477	19,938	19,899	23,391	20,543	20,783	22,376
4	Term agreements	19,650	17,945	19,339	20,098	19,275	19,537	17,550	20,467	19,280	20,791

		Oct. 29	Nov. 5	Nov. 12	Nov. 19	Nov. 26	Dec. 3	Dec. 10	Dec. 17	Dec. 24	Dec. 31
Reverse repurchase agreements ⁴											
1	Overnight and continuing contracts	7,106	8,221	9,292	9,768	8,381	10,503	12,925	11,091	10,697	15,156
2	Term agreements	24,203	25,054	26,979	29,050	31,980	30,993	32,422	33,633	38,899	35,295
Repurchase agreements ⁵											
3	Overnight and continuing contract	22,080	23,967	22,702	26,210	19,884	26,340	27,642	29,500	20,095	22,939
4	Term agreements	20,408	20,761	24,477	24,536	31,815	24,986	27,262	25,495	38,515	30,870

34. Debt of federal and federally sponsored credit agencies

Millions of dollars, end of period

Agency	1980											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Federal and federally sponsored agencies	165,819	167,813	173,216	176,880	179,062	179,353	180,119	179,545	182,713	188,076	188,743	193,229
2 Federal agencies	24,883	25,013	25,583	25,776	25,904	26,667	26,810	26,930	27,618	27,797	27,941	28,606
3 Defense												
4 Department ¹	729	719	709	688	679	674	661	651	641	636	631	610
5 Export-Import Bank ^{2,3}	9,176	9,144	9,627	9,615	9,597	10,275	10,248	10,232	10,728	10,715	10,696	11,250
6 Federal Housing Administration ⁴	539	546	550	537	531	524	516	508	495	490	486	477
7 Government National Mortgage Association participation certificates ⁵	2,979	2,979	2,979	2,937	2,937	2,877	2,842	2,842	2,842	2,842	2,842	2,817
8 Postal Service ⁶	1,837	1,837	1,837	1,837	1,770	1,770	1,770	1,770	1,770	1,770	1,770	1,770
9 Tennessee Valley Authority	9,182	9,347	9,440	9,695	9,920	10,075	10,300	10,445	10,660	10,835	11,010	11,190
10 United States Railway Association ⁶	441	441	441	467	470	472	473	482	482	509	506	492
10 Federally sponsored agencies	140,936	142,800	147,633	151,104	153,158	152,686	153,309	152,615	155,095	160,279	160,802	164,623
11 Federal Home Loan Banks	33,122	33,102	35,309	36,352	37,540	36,748	36,039	35,690	36,710	38,819	39,380	41,258
12 Federal Home Loan Mortgage Corporation	2,769	2,764	2,644	2,643	2,642	2,642	2,634	2,634	2,537	2,537	2,537	2,536
13 Federal National Mortgage Association	49,031	50,139	51,614	52,456	52,573	52,389	52,114	52,001	52,382	53,889	53,643	55,185
14 Federal Land Banks	15,106	15,106	15,106	13,940	13,940	13,940	12,7165	12,765	12,765	12,365	12,365	12,365
15 Federal Intermediate Credit Banks	2,144	2,144	2,144	2,144	2,144	2,144	1,821	1,821	1,821	1,821	1,821	1,821
16 Banks for Cooperatives	584	584	584	584	584	584	584	584	584	584	584	584
17 Farm Credit Banks	36,584	37,240	38,446	41,039	41,629	42,058	45,111	44,824	45,950	47,888	48,021	48,153
18 Student Loan Marketing Association ⁷	1,595	1,720	1,785	1,945	2,105	2,180	2,240	2,295	2,345	2,375	2,450	2,720
19 Other	1	1	1	1	1	1	1	1	1	1	1	1
MEMO												
20 Federal Financing Bank debt^{6,8}	68,294	69,268	71,885	74,009	76,009	77,408	78,870	80,024	82,559	83,903	85,440	84,460
<i>Lending to federal and federally sponsored agencies</i>												
21 Export-Import Bank ³	8,353	8,353	8,849	8,849	8,849	9,558	9,558	9,558	10,067	10,067	10,067	10,654
22 Postal Service ⁶	1,587	1,587	1,587	1,587	1,520	1,520	1,520	1,520	1,520	1,520	1,520	1,520
23 Student Loan Marketing Association ⁷	1,595	1,720	1,785	1,945	2,105	2,180	2,240	2,295	2,345	2,375	2,450	2,720
24 Tennessee Valley Authority	7,457	7,622	7,715	7,970	8,195	8,350	8,575	8,720	8,935	9,110	9,285	9,465
25 United States Railway Association ⁶	441	441	441	467	470	472	473	482	482	509	506	492
<i>Other lending⁹</i>												
26 Farmers Home Administration	32,145	32,565	33,410	34,755	35,745	35,745	36,715	37,403	37,961	38,466	39,431	39,431
27 Rural Electrification Administration	6,701	6,874	7,039	7,155	7,631	7,942	8,084	8,233	8,425	8,646	8,760	9,196
28 Other	10,015	10,106	11,059	11,281	11,494	11,641	11,705	11,813	12,824	13,210	13,421	13,982

35. New security issues of state and local governments

Millions of dollars

Type of issue or issuer, or use	1980												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 All issues, new and refunding¹	48,462	3,084	2,433	2,440	4,964	4,752	6,139	4,878	3,957	4,532	4,496	2,928	3,859
<i>Type of issue</i>													
2 General obligation	14,100	1,171	939	834	1,700	1,560	1,934	1,402	849	1,363	1,056	734	558
3 Revenue	34,267	1,905	1,484	1,600	3,263	3,188	4,202	3,469	3,097	3,160	3,419	2,183	3,297
<i>Housing Assistance</i>													
<i>Administration²</i>													
5 U.S. government loans	95	8	10	6	1	4	3	7	11	9	21	11	4
<i>Type of issuer</i>													
6 State	5,304	699	327	393	470	749	897	178	303	643	195	323	127
7 Special district and statutory authority	26,972	1,398	1,256	1,219	2,229	2,339	3,488	3,136	2,282	2,792	2,863	1,638	2,332
8 Municipalities, counties, townships, school district	16,090	981	841	823	2,263	1,658	1,751	1,558	1,361	1,088	1,416	955	1,395
9 Issues for new capital, total	46,736	3,057	2,399	2,436	4,823	4,682	6,063	4,506	3,929	3,894	4,472	2,715	3,760
<i>Use of proceeds</i>													
10 Education	4,572	227	361	192	495	321	756	634	274	433	470	211	198
11 Transportation	2,621	172	178	157	302	197	345	155	99	425	282	256	53
12 Utilities and conservation	8,149	553	363	444	627	726	598	1,235	1,186	737	903	367	408
13 Social welfare	19,958	1,319	1,049	1,151	2,093	1,830	3,044	1,658	1,485	1,385	1,403	1,076	2,465
14 Industrial aid	3,974	68	119	231	367	527	386	206	393	375	595	412	295
15 Other purposes	7,462	718	329	261	939	1,081	934	618	492	539	819	391	341

36. 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.
	1979												
1 All issues ¹	51,533	3,770	3,165	4,354	4,692	4,160	6,238	4,103	4,211	4,593	4,601	3,868	3,778
2 Bonds	40,208	3,106	2,257	3,729	4,113	3,568	5,347	3,122	2,987	3,306	3,572	2,649	2,452
<i>Type of offering</i>													
3 Public	25,814	1,282	1,336	1,904	2,984	1,999	4,171	2,247	1,972	2,167	2,669	1,583	1,500
4 Private placement	14,394	1,824	921	1,825	1,129	1,569	1,176	875	1,015	1,139	903	1,066	952
<i>Industry group</i>													
5 Manufacturing	9,678	893	278	739	536	1,200	1,146	962	808	1,153	1,336	319	308
6 Commercial and miscellaneous	3,948	494	279	362	73	268	590	241	419	412	221	219	370
7 Transportation	3,119	142	266	245	307	205	395	380	166	213	295	314	191
8 Public utility	8,153	460	517	721	1,153	638	1,103	174	186	670	1,124	658	749
9 Communication	4,219	259	558	517	261	102	379	26	336	418	435	854	74
10 Real estate and financial	11,094	858	359	1,145	1,782	1,154	1,736	1,338	1,073	440	161	286	762
11 Stocks	11,325	664	908	625	579	592	891	981	1,224	1,281	1,029	1,219	1,326
<i>Type</i>													
12 Preferred	3,574	171	201	184	155	174	278	392	401	698	195	443	282
13 Common	7,751	493	707	441	424	418	613	589	823	589	834	776	1,044
<i>Industry group</i>													
14 Manufacturing	1,679	41	121	24	36	85	47	38	360	394	151	158	224
15 Commercial and miscellaneous	2,623	169	93	114	210	203	363	173	266	218	98	286	430
16 Transportation	255	.....	.....	55	.....	49	3	.....	142	4	.....	2	.....
17 Public utility	5,171	357	669	288	257	227	248	598	366	527	662	607	365
18 Communication	303	2	.....	65	.....	7	30	68	.....	83	47	2	1
19 Real estate and financial	12,931	96	23	79	78	21	200	103	91	61	70	165	306
1980													
1 All issues ¹	73,688	6,173	4,507	4,454	5,656	9,074	9,645	8,029	5,437	5,025	5,819	3,936	5,933
2 Bonds	53,199	4,765	2,911	2,872	4,754	7,342	8,282	6,652	4,213	2,916	3,284	2,164	3,044
<i>Type of offering</i>													
3 Public	41,587	2,433	1,506	1,985	3,807	6,810	7,548	5,354	3,843	2,421	2,756	1,405	1,719
4 Private placement	11,612	2,332	1,405	887	947	532	734	1,298	370	495	528	759	1,325
<i>Industry group</i>													
5 Manufacturing	15,409	936	927	744	1,697	2,405	2,371	2,867	1,545	553	623	132	609
6 Commercial and miscellaneous	6,688	605	310	220	457	561	1,669	999	206	390	320	442	509
7 Transportation	3,329	414	257	96	152	365	404	334	346	409	240	147	165
8 Public utility	9,556	1,289	582	1,423	572	723	1,428	351	971	569	769	565	314
9 Communication	6,683	516	534	208	598	1,171	209	787	580	517	763	147	653
10 Real estate and financial	11,534	1,006	301	181	1,278	2,117	2,201	1,314	565	477	569	732	793
11 Stocks	20,490	1,408	1,596	1,582	902	1,732	1,363	1,378	1,224	2,109	2,535	1,772	2,889
<i>Type</i>													
12 Preferred	3,632	319	88	525	223	202	382	360	101	392	543	256	241
13 Common	16,858	1,089	1,508	1,057	679	1,530	981	1,018	1,123	1,717	1,992	1,516	2,648
<i>Industry group</i>													
14 Manufacturing	4,839	365	380	598	81	215	127	165	293	502	851	418	844
15 Commercial and miscellaneous	5,245	313	426	404	374	512	202	390	238	569	400	509	908
16 Transportation	549	59	58	36	9	27	9	.....	32	54	117	53	95
17 Public utility	6,230	535	627	408	319	615	494	714	463	633	526	227	669
18 Communication	567	.....	39	27	53	25	126	.....	46	6	67	113	65
19 Real estate and financial	3,059	135	65	109	67	338	406	108	152	345	574	452	308

37. Open-end investment companies¹

Millions of dollars

Item	1980												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Sales of own shares ²	15,266	957	773	723	1,010	1,175	1,772	1,890	1,507	1,405	1,523	1,289	1,242
2 Redemptions of own shares ³	12,012	776	882	892	762	647	775	863	1,019	1,228	1,362	1,086	1,720
3 Net sales	3,254	181	-109	-169	248	528	997	1,027	488	177	161	203	-478
4 Assets ⁴	58,400	51,278	49,512	44,581	47,270	50,539	51,352	54,406	54,941	55,779	56,156	60,329	58,400
5 Cash position ⁵	5,321	5,702	5,895	5,644	5,862	6,209	5,001	5,629	5,619	5,481	5,460	5,467	5,321
6 Other	53,079	45,576	43,617	38,937	41,708	44,330	46,351	48,777	49,322	50,298	50,696	54,862	53,079

38. Corporate profits and their distribution

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

Item	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980
1 Corporate profits with inventory valuation and capital consumption adjustments	71.4	83.2	96.6	108.3	94.9	110.5	138.1	164.7	185.5	196.9	182.7
2 Profits before tax	75.4	86.5	100.6	125.6	136.7	132.1	166.3	192.6	223.3	255.4	245.5
3 Profits tax liability	34.2	37.5	41.7	49.0	51.5	50.6	63.8	72.5	82.9	87.6	82.3
4 Profits after tax	41.3	49.0	58.9	76.5	85.1	81.5	102.5	120.0	140.3	167.7	163.2
5 Dividends	22.4	22.9	24.4	27.0	29.9	30.7	37.4	39.9	44.6	50.2	56.0
6 Undistributed profits	18.8	26.1	34.5	49.5	55.2	50.8	65.1	80.1	95.7	117.6	107.2
7 Inventory valuation adjustment	-6.6	-4.6	-6.6	-20.0	-39.9	-11.6	-14.7	-15.8	-24.3	-42.6	-45.7
8 Capital consumption adjustment	2.5	1.2	2.6	2.7	-1.8	-10.1	-13.5	-12.0	-13.5	-15.9	-17.2

Item	1970				1971				1972			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 Corporate profits with inventory valuation and capital consumption adjustments	71.1	73.2	72.9	68.3	80.4	81.6	83.8	87.0	93.2	93.3	96.4	103.1
2 Profits before tax	75.9	75.6	77.2	73.0	82.8	85.3	88.2	89.9	96.2	96.7	100.2	109.2
3 Profits tax liability	34.1	34.0	35.1	33.4	37.1	38.0	37.4	37.6	40.0	40.1	41.2	45.3
4 Profits after tax	41.8	41.6	42.1	39.6	45.7	47.3	50.8	52.3	56.2	56.6	59.0	63.9
5 Dividends	22.7	22.5	22.3	22.3	23.0	22.9	23.0	22.7	23.9	24.1	24.7	25.1
6 Undistributed profits	19.1	19.1	19.8	17.3	22.7	24.4	27.8	29.6	32.3	32.5	34.3	38.8
7 Inventory valuation adjustment	-8.2	-5.2	-6.4	-6.4	-3.6	-5.1	-5.8	-3.9	-5.1	-5.6	-6.3	-9.4
8 Capital consumption adjustment	3.3	2.9	2.2	1.7	1.2	1.3	1.4	1.0	2.1	2.3	2.9	3.3

Item	1973				1974				1975			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 Corporate profits with inventory valuation and capital consumption adjustments	111.3	107.1	106.0	108.9	100.6	98.4	90.8	89.6	88.3	100.9	121.9	130.9
2 Profits before tax	123.0	126.8	124.4	128.1	130.8	136.2	146.7	133.0	111.7	118.5	144.6	153.8
3 Profits tax liability	49.2	50.0	47.8	49.2	48.4	51.2	55.8	50.8	42.3	45.3	56.3	58.6
4 Profits after tax	73.8	76.8	76.6	78.9	82.4	85.0	90.9	82.2	69.4	73.2	88.3	95.2
5 Dividends	26.0	26.6	27.1	28.2	29.0	29.9	30.4	30.3	30.3	30.3	30.9	31.5
6 Undistributed profits	47.8	50.2	49.5	50.7	53.4	55.1	60.5	51.9	39.1	42.9	57.4	63.7
7 Inventory valuation adjustment	-15.0	-22.5	-20.4	-22.0	-32.0	-37.8	-53.4	-36.5	-14.9	-8.0	-12.2	-11.2
8 Capital consumption adjustment	3.3	2.8	1.9	2.7	1.9	0.0	-2.5	-6.8	-8.6	-9.6	-10.4	-11.7

Item	1976				1977				1978			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 Corporate profits with inventory valuation and capital consumption adjustments	142.4	136.8	137.5	135.7	150.8	162.8	176.5	168.8	163.6	185.2	190.5	202.7
2 Profits before tax	165.6	166.2	167.3	166.2	182.9	190.6	197.4	199.4	196.5	220.6	227.9	248.1
3 Profits tax liability	64.9	63.8	63.9	62.8	68.8	71.9	74.1	75.4	71.2	83.3	85.0	92.3
4 Profits after tax	100.7	102.4	103.4	103.4	114.1	118.7	123.3	124.0	125.3	137.3	142.9	155.8
5 Dividends	34.3	37.0	38.5	39.7	39.7	39.5	40.0	40.5	42.3	43.5	45.4	47.3
6 Undistributed profits	66.4	65.4	64.9	63.7	74.4	79.2	83.3	83.5	83.0	93.8	97.5	108.5
7 Inventory valuation adjustment	-10.4	-15.5	-15.6	-17.3	-18.9	-16.0	-10.1	-18.2	-21.6	-23.2	-22.6	-29.8
8 Capital consumption adjustment	-12.9	-13.8	-14.3	-13.2	-13.2	-11.7	-10.7	-12.4	-11.3	-12.2	-14.9	-15.6

Item	1979				1980			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 Corporate profits with inventory valuation and capital consumption adjustments	201.9	196.6	199.5	189.4	200.2	169.3	177.9	183.3
2 Profits before tax	253.1	250.9	262.0	255.4	277.1	217.9	237.6	249.5
3 Profits tax liability	88.5	86.4	88.4	87.2	94.2	71.5	78.5	85.2
4 Profits after tax	164.6	164.5	173.6	168.2	182.9	146.4	159.1	164.3
5 Dividends	49.0	49.8	50.2	51.6	53.9	55.7	56.7	57.7
6 Undistributed profits	115.6	114.7	123.4	116.6	129.0	90.7	102.4	106.6
7 Inventory valuation adjustment	-35.3	-37.9	-46.5	-50.8	-61.4	-31.1	-41.7	-48.4
8 Capital consumption adjustment	-15.9	-16.4	-16.1	-15.1	-15.4	-17.6	-17.9	-17.8

39. Current assets and liabilities of nonfinancial corporations¹

Billions of dollars, except for ratio

Account	1976				1977				1978	
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
1 Current assets	782.4	805.0	821.0	826.8	845.4	859.4	882.9	902.1	926.4	955.8
2 Cash	80.3	82.3	80.9	88.2	82.4	84.4	84.7	95.8	90.0	92.4
3 U.S. government securities	21.0	22.2	22.0	23.4	23.7	19.2	18.4	17.6	17.4	16.1
4 Notes and accounts receivable	281.7	290.3	298.4	292.8	304.0	312.7	326.6	324.7	337.7	356.8
5 Inventories	325.1	334.7	343.4	342.4	352.9	359.3	367.7	374.8	389.7	398.3
6 Other	74.3	75.5	76.3	80.1	82.5	83.9	85.5	89.2	91.6	92.2
7 Current liabilities	465.0	476.3	490.6	494.7	509.8	516.4	535.7	549.4	577.2	596.6
8 Notes and accounts payable	265.3	275.6	279.1	281.9	289.9	295.7	305.7	313.2	324.6	337.1
9 Other	199.7	200.7	211.5	212.8	219.9	220.7	229.9	236.2	252.6	259.5
10 Net working capital	317.4	328.7	330.4	332.2	335.6	343.1	347.2	352.7	349.2	359.2
11 Current ratio ²	1.683	1.690	1.673	1.672	1.658	1.664	1.648	1.642	1.605	1.602
	1978		1979				1980			
	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 Current assets	994.4	1,030.0	1,081.0	1,108.2	1,169.5	1,200.9	1,234.0	1,232.2	1,254.9	1,281.1
2 Cash	92.6	104.5	102.7	100.1	103.7	116.1	110.5	111.5	113.4	120.9
3 U.S. government securities	14.9	16.3	17.4	18.6	15.8	15.6	15.2	14.0	16.4	17.1
4 Notes and accounts receivable	377.7	383.8	408.1	421.1	453.0	456.8	470.3	463.4	478.7	491.6
5 Inventories	414.3	426.9	451.4	465.2	489.4	501.7	518.9	525.0	524.5	525.3
6 Other	95.0	98.5	101.4	103.2	107.7	110.8	119.2	118.3	121.9	126.2
7 Current liabilities	629.3	665.5	705.4	724.7	777.8	809.1	836.5	826.0	850.5	877.8
8 Notes and accounts payable	355.2	373.7	391.3	406.4	438.8	456.3	467.7	462.8	477.0	498.5
9 Other	274.2	291.7	314.1	318.3	339.0	352.8	368.8	363.2	373.5	379.3
10 Net working capital	365.1	364.6	375.6	383.5	391.7	391.8	397.5	406.2	404.3	403.4
11 Current ratio ²	1.580	1.548	1.532	1.529	1.504	1.484	1.475	1.492	1.475	1.460

40. Total nonfarm business expenditures on new plant and equipment

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

Industry	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	
1 Total nonfarm business	105.61	108.53	120.25	137.70	156.98	157.71	171.45	198.08	231.24	270.46	295.63	
<i>Manufacturing</i>												
2 Durable goods industries	19.80	16.78	18.22	22.75	27.44	26.33	28.47	34.04	40.43	51.07	58.91	
3 Nondurable goods industries	17.19	16.82	17.20	19.62	25.76	28.59	31.47	35.18	39.29	47.61	56.90	
<i>Nonmanufacturing</i>												
4 Mining	2.02	2.67	2.88	3.31	4.62	6.10	7.44	9.24	10.21	11.38	13.51	
<i>Transportation</i>												
5 Railroad	1.94	1.74	1.68	2.15	2.70	2.88	2.87	3.03	3.48	4.03	4.25	
6 Air	2.83	1.48	2.18	2.09	1.94	1.62	1.16	2.17	3.09	4.01	4.01	
7 Other	2.18	2.71	2.86	3.17	3.59	4.19	4.86	4.20	4.10	4.31	3.82	
<i>Public utilities</i>												
8 Electric	10.56	12.28	13.60	15.00	16.64	16.65	18.75	22.23	24.63	27.65	28.12	
9 Gas and other	2.46	2.42	2.66	2.97	3.19	3.33	3.62	4.56	5.32	6.31	7.32	
10 Trade and services	29.77	34.20	40.00	45.53	47.79	46.23	49.30	56.54	68.66	79.26	81.79	
11 Commercial and other ¹	16.85	17.43	18.96	21.12	23.30	21.80	23.51	26.90	32.02	34.83	36.99	
	1970				1971				1972			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2		
1 Total nonfarm business	104.13	105.96	107.18	105.02	104.84	108.19	108.85	111.56	115.56	116.27		
<i>Manufacturing</i>												
2 Durable goods industries	20.57	20.42	19.74	18.69	17.07	16.78	16.33	17.01	17.00	17.45		
3 Nondurable goods industries	17.14	17.20	17.44	16.97	17.23	16.92	16.56	16.64	16.66	17.06		
<i>Nonmanufacturing</i>												
4 Mining	1.90	1.88	2.05	2.23	2.40	2.65	2.78	2.83	2.89	2.99		
<i>Transportation</i>												
5 Railroad	1.99	1.98	2.05	1.79	1.62	1.88	1.77	1.66	2.03	1.70		
6 Air	2.80	2.84	3.03	2.60	1.03	1.83	1.19	1.74	1.91	2.33		
7 Other	2.00	2.01	2.24	2.43	2.73	2.64	2.76	2.69	2.93	2.95		
<i>Public utilities</i>												
8 Electric	9.65	10.24	11.06	11.18	11.69	12.18	12.72	12.48	13.36	13.43		
9 Gas and other	2.27	2.54	2.60	2.35	2.33	2.38	2.41	2.52	2.61	2.49		
10 Trade and service	29.99	29.79	29.64	29.73	31.66	33.37	34.77	36.51	37.42	37.76		
11 Commercial and other ¹	15.82	17.06	17.33	17.06	17.08	17.54	17.56	17.49	18.75	18.11		
	1972		1973				1974					
	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4		
1 Total nonfarm business	119.70	128.18	130.86	137.65	139.46	141.76	147.31	155.41	159.69	163.68		
<i>Manufacturing</i>												
2 Durable goods industries	18.35	19.68	20.79	22.44	23.29	24.08	25.81	27.00	27.64	28.82		
3 Nondurable goods industries	16.95	17.96	18.33	18.86	20.06	20.87	22.51	24.90	26.44	28.40		
<i>Nonmanufacturing</i>												
4 Mining	2.56	3.04	2.86	3.10	3.53	3.68	3.94	4.41	4.69	5.36		
<i>Transportation</i>												
5 Railroad	1.40	1.62	2.10	1.98	2.27	2.26	2.28	2.42	2.81	3.22		
6 Air	2.27	2.14	2.11	2.23	2.01	2.00	1.97	2.15	1.81	1.84		
7 Other	2.69	2.84	2.83	3.10	3.37	3.28	3.01	3.50	3.68	3.99		
<i>Public utilities</i>												
8 Electric	13.72	13.86	14.31	14.58	15.30	15.72	15.89	16.96	16.89	16.76		
9 Gas and other	2.63	2.89	2.89	2.86	2.97	3.12	3.11	3.18	3.09	3.35		
10 Trade and services	40.29	44.02	43.90	47.21	45.87	45.18	46.67	47.32	49.02	48.19		
11 Commercial and other ¹	18.84	20.12	20.74	21.29	20.79	21.56	22.13	23.57	23.62	23.75		

40. Total nonfarm business expenditures on new plant and equipment—Continued

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

Industry	1975				1976			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 Total nonfarm business	160.77	157.28	155.85	157.58	163.90	167.47	174.07	178.89
<i>Manufacturing</i>								
2 Durable goods industries	28.12	26.99	25.19	25.26	25.83	27.20	29.24	30.96
3 Nondurable goods industries	28.74	28.65	28.46	28.54	30.66	30.74	32.24	32.01
<i>Nonmanufacturing</i>								
4 Mining	5.68	6.05	6.02	6.60	6.83	6.90	7.76	8.19
<i>Transportation</i>								
5 Railroad	3.07	3.13	2.81	2.50	2.53	2.89	2.95	3.04
6 Air	1.91	1.45	1.80	1.41	.98	1.31	.86	1.45
7 Other	4.38	3.97	4.07	4.39	4.45	5.03	5.01	4.88
<i>Public utilities</i>								
8 Electric	16.22	15.96	16.65	17.65	18.30	18.76	18.70	19.19
9 Gas and other	3.38	3.32	3.32	3.31	3.59	3.35	3.70	3.80
10 Trade and services	46.26	46.24	45.65	46.98	48.43	48.71	50.04	50.02
11 Commercial and other ¹	23.01	21.52	21.88	20.94	22.30	22.59	23.57	25.35
1977								
1 Total nonfarm business	187.48	193.80	204.57	204.76	213.24	227.53	233.24	247.36
<i>Manufacturing</i>								
2 Durable goods industries	32.13	32.94	35.50	35.19	36.19	39.47	41.09	43.88
3 Nondurable goods industries	32.94	34.96	36.31	36.34	36.44	38.72	38.87	42.27
<i>Nonmanufacturing</i>								
4 Mining	9.00	9.21	9.86	8.90	9.09	10.10	10.48	11.03
<i>Transportation</i>								
5 Railroad	2.94	2.68	3.39	3.11	3.35	3.34	3.54	3.68
6 Air	1.83	2.17	2.30	2.36	3.17	2.79	3.08	3.41
7 Other	4.35	5.12	3.59	3.75	4.08	3.86	4.05	4.36
<i>Public utilities</i>								
8 Electric	21.67	21.72	22.64	22.79	23.11	23.79	24.66	26.65
9 Gas and other	4.18	4.38	4.71	4.83	5.08	5.14	5.49	5.48
10 Trade and services	52.94	54.50	58.88	59.34	62.96	68.86	68.73	73.32
11 Commercial and other ¹	25.50	26.39	27.38	28.15	29.76	31.46	33.24	33.28
1979								
1 Total nonfarm business	255.55	265.24	273.15	284.30	291.89	294.36	296.23	299.58
<i>Manufacturing</i>								
2 Durable goods industries	46.38	49.25	52.13	55.03	58.28	59.38	58.19	59.77
3 Nondurable goods industries	44.37	45.47	47.97	51.55	53.49	56.32	58.21	58.86
<i>Nonmanufacturing</i>								
4 Mining	11.23	11.01	11.40	11.86	11.89	12.81	13.86	15.28
<i>Transportation</i>								
5 Railroad	3.90	3.83	4.13	4.24	4.46	4.06	3.98	4.54
6 Air	3.49	4.03	3.95	4.55	3.90	4.27	4.06	3.77
7 Other	4.04	4.16	4.60	4.41	4.11	3.76	4.18	3.39
<i>Public utilities</i>								
8 Electric	26.85	27.88	28.71	27.16	28.98	27.91	28.14	27.54
9 Gas and other	5.55	6.14	6.35	6.92	7.28	7.12	7.44	7.41
10 Trade and services	76.03	79.03	78.86	82.69	82.17	81.07	81.19	82.91
11 Commercial and other ¹	33.71	34.44	35.05	35.90	37.34	37.66	36.97	36.11

41. Domestic finance companies—Assets and liabilities

Billions of dollars, end of period

Asset account	1980				Liability account	1980			
	Q1	Q2	Q3	Q4		Q1	Q2	Q3	Q4
Gross accounts receivable					8 Bank loans	9.7	10.1	10.1	13.2
1 Consumer	67.7	70.2	71.7	73.6	9 Commercial paper	40.8	40.7	40.5	43.4
2 Business	70.6	70.3	66.9	72.3	10 Short-term debt, n.e.c.	7.4	7.9	7.7	7.5
3 Total	138.4	140.4	138.6	145.9	11 Long-term debt, n.e.c.	48.9	50.5	52.0	52.4
4 LESS: Reserves for unearned income and losses	20.4	21.4	22.3	23.3	12 Other debt	15.7	16.0	14.6	14.3
5 Net accounts receivable	118.0	119.0	116.3	122.6	13 Capital, surplus, and undivided profits	19.2	19.9	19.8	19.4
6 Cash and bank deposits, securities, and all other	23.7	26.1	28.3	27.5	14 Total liabilities and capital	141.7	145.1	144.7	150.1
7 Total assets	141.7	145.1	144.7	150.1					

42. Business credit of domestic finance companies

A. Accounts receivable, 1980

Millions of dollars

Type	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Total outstanding, end of period</i>												
1 Retail automotive (commercial vehicles)	15,176	15,030	14,824	14,586	14,149	13,831	13,493	13,125	12,799	12,758	12,469	12,455
2 Wholesale automotive	13,036	13,141	12,990	12,831	12,1685	12,398	11,326	9,814	10,004	10,584	11,169	12,182
3 Retail paper on business, industrial, and farm equipment	19,216	19,238	19,403	19,823	19,947	20,079	20,554	20,884	21,311	22,212	22,589	23,465
4 Loans on commercial accounts receivable and factored commercial accounts receivable	7,027	7,299	7,509	7,366	7,413	7,292	7,048	6,700	5,843	6,265	6,014	7,416
5 All other business credit	15,048	15,592	15,921	16,315	16,340	16,655	16,386	16,541	16,936	17,082	17,501	16,819
<i>Changes during period, seasonally adjusted</i>												
6 Retail automotive (commercial vehicles)	-55	24	-250	-364	-491	-389	-363	-232	-221	-128	-169	-151
7 Wholesale automotive	-849	-315	-415	39	-136	-10	-514	-101	-333	62	299	434
8 Retail paper on business, industrial, and farm equipment	555	419	680	403	-13	-105	295	155	586	16	149	876
9 Loans on commercial accounts receivable and factored commercial accounts receivable	180	111	153	-233	88	-235	-194	-358	-827	408	-261	1,195
10 All other business credit	-304	63	-173	432	45	403	177	124	474	289	392	-372

B. Extensions and repayments, 1980

Millions of dollars, seasonally adjusted

Type	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Extensions</i>												
1 Retail automotive (commercial vehicles)	1,127	1,172	952	844	699	782	772	883	889	969	908	923
2 Wholesale automotive	5,094	5,339	4,917	4,502	3,846	4,316	4,338	4,710	4,125	5,223	5,455	5,564
3 Retail paper on business, industrial, and farm equipment	1,468	1,529	1,614	1,304	1,267	1,201	1,466	1,601	1,595	1,460	1,612	1,562
4 Loans on commercial accounts receivable and factored commercial accounts receivable	7,085	7,782	7,908	6,269	6,814	6,083	6,479	6,349	5,938	6,756	5,455	7,827
5 All other business credit	2,144	2,021	1,979	1,835	1,796	1,994	2,132	2,002	2,261	2,373	2,251	2,432
<i>Repayments</i>												
6 Retail automotive (commercial vehicles)	1,182	1,148	1,202	1,208	1,190	1,171	1,135	1,115	1,110	1,097	1,077	1,074
7 Wholesale automotive	5,943	5,654	5,332	4,463	3,982	4,326	4,852	4,811	4,458	5,161	5,156	5,130
8 Retail paper on business, industrial, and farm equipment	913	1,110	934	901	1,280	1,306	1,171	1,446	1,009	1,444	1,463	686
9 Loans on commercial accounts receivable and factored commercial accounts receivable	6,905	7,671	7,755	6,502	6,726	6,318	6,673	6,707	6,765	6,348	5,716	6,632
10 All other business credit	2,448	1,958	2,152	1,403	1,751	1,591	1,955	1,878	1,787	2,084	1,859	2,804

43. Mortgage markets

Millions of dollars, except as noted

Item	1980											
	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)	76.9	79.8	77.7	83.1	88.0	81.3	90.1	88.6	83.7	84.0	77.1	90.1
2 Amount of loan (thousands of dollars)	54.4	56.6	55.1	59.4	61.3	58.0	64.2	61.5	58.7	61.3	56.1	63.9
3 Loan-price ratio (percent)	73.0	72.5	72.0	73.6	72.4	74.1	73.9	71.2	72.2	75.0	75.0	72.9
4 Maturity (years)	28.1	28.8	27.4	28.3	28.8	28.4	28.9	27.7	27.6	28.2	27.6	28.2
5 Fees and charges (percent of loan amount) ²	2.11	1.79	1.98	2.04	2.17	2.21	2.12	2.12	2.10	2.16	2.15	2.15
6 Contract rate (percent per annum)	11.48	11.60	12.25	12.64	13.26	12.24	12.08	11.84	11.95	12.20	12.62	12.86
<i>Yield (percent per annum)</i>												
7 FHLBB series ³	11.87	11.93	12.62	13.03	13.68	12.66	12.48	12.25	12.35	12.61	13.04	13.28
8 HUD series ⁴	12.80	14.10	16.05	15.55	13.20	12.45	12.45	13.25	13.65	14.10	14.70	15.05
SECONDARY MARKETS												
<i>Yield (percent per annum)</i>												
9 FHA mortgages (HUD series) ⁵	12.60	.....	14.63	13.45	11.99	11.85	12.39	13.54	14.26	14.38	14.47	14.08
10 GNMA securities ⁶												
11 FNMA auctions ⁷												
11 Government-underwritten loans	12.91	14.49	15.64	14.61	12.88	12.35	12.66	13.92	14.77	14.94	15.53	15.21
12 Conventional loans	13.20	14.12	16.62	16.29	13.54	12.93	12.80	13.66	14.45	14.70	15.30	15.54
Activity in secondary markets												
FEDERAL NATIONAL MORTGAGE ASSOCIATION												
<i>Mortgage holdings (end of period)</i>												
13 Total	52,105	52,884	53,990	54,843	55,328	55,419	55,362	55,361	55,632	56,188	56,619	57,327
14 FHA-insured ⁸	24,905	25,146										
15 VA-guaranteed ⁸	10,653	10,885	36,913	37,390	37,470	37,418	37,327	37,312	37,558	38,040	38,381	38,969
16 Conventional	16,546	16,853	17,079	17,453	17,858	18,001	18,034	18,049	18,074	18,148	18,239	18,358
<i>Mortgage transactions (during period)</i>												
17 Purchases	1,163	1,087	1,062	1,021	589	206	100	167	500	771	579	855
18 Sales	0	0	0	0	0	0	0	.337	0	0	0	0
<i>Mortgage commitments⁹</i>												
19 Contracted (during period)	508	999	827	506	391	441	733	1,180	1,109	514	472	403
20 Outstanding (end of period)	5,671	5,504	5,078	4,372	4,064	4,215	4,230	4,545	4,789	4,399	3,963	3,278
<i>Auction of four-month commitments to buy</i>												
Government-underwritten loans												
21 Offered ¹⁰	516.0	1,169.4	1,267.3	493.7	608.7	602.5	1,055.6	1,063.3	907.0	427.8	252.0	242.1
22 Accepted	231.8	563.7	426.1	199.4	214.1	266.5	430.3	628.1	537.9	257.7	135.6	110.8
Conventional loans												
23 Offered ¹⁰	443.1	412.1	918.6	135.2	279.7	169.7	228.7	571.3	347.7	107.6	81.6	84.8
24 Accepted	247.2	147.8	239.9	65.8	109.1	76.0	140.9	218.8	132.5	201.5	68.8	54.1
FEDERAL HOME LOAN MORTGAGE CORPORATION												
<i>Mortgage holdings (end of period)¹¹</i>												
25 Total	4,124	4,145	4,235	4,255	4,031	4,014	4,151	4,295	4,543	4,727	4,843	5,067
26 FHA/VA	1,098	1,092	1,076	1,081	1,077	1,072	1,066	1,059	1,050	1,044	1,038	1,033
27 Conventional	3,025	3,052	3,149	3,175	2,955	2,943	3,085	3,237	3,493	3,682	3,805	4,034
<i>Mortgage transactions (during period)</i>												
28 Purchases	280	248	193	231	176	225	440	495	521	398	231	285
29 Sales	180	207	106	199	391	232	288	320	274	187	94	48
<i>Mortgage commitments¹²</i>												
30 Contracted (during period)	296	197	186	189	491	577	702	476	218	221	180	126
31 Outstanding (end of period)	779	726	700	643	932	1,246	139	1,300	934	1,726	653	447

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

Millions of dollars, end of period

Type of holder, and type of property	1978				1979	
	Q1	Q2	Q3	Q4	Q1	Q2
1 All holders	1,048,609	1,088,999	1,129,882	1,169,412	1,201,500	1,245,953
2 1- to 4- family	674,590	703,905	735,141	765,217	787,906	820,422
3 Multifamily	113,916	116,846	118,949	121,138	122,942	125,013
4 Commercial	194,748	200,513	206,064	211,851	216,518	222,651
5 Farm	65,355	67,735	69,728	71,206	74,134	77,867
6 Major financial institutions	764,736	793,804	821,669	848,177	865,585	893,581
7 Commercial banks ²	184,596	194,467	205,163	214,045	219,655	228,820
8 1- to 4-family	108,284	113,730	121,887	129,167	132,807	138,624
9 Multifamily	9,525	10,338	10,381	10,266	10,324	10,493
10 Commercial	58,886	62,189	64,483	66,115	68,005	71,040
11 Farm	7,901	8,210	8,412	8,497	8,523	8,663
12 Mutual savings banks	89,800	91,535	93,403	95,157	96,136	97,155
13 1- to 4-family	58,747	59,882	61,104	62,252	62,892	63,559
14 Multifamily	15,598	15,900	16,224	16,529	16,699	16,876
15 Commercial	15,401	15,698	16,019	16,319	16,488	16,662
16 Farm	54	55	56	57	57	58
17 Savings and loan associations	392,418	407,940	420,934	432,808	441,377	456,483
18 1- to 4-family	320,056	334,144	345,587	356,114	363,739	377,466
19 Multifamily	33,591	34,349	35,358	36,053	36,678	37,066
20 Commercial	38,771	39,447	39,989	40,641	40,960	41,951
21 Life insurance companies	97,922	99,862	102,169	106,167	108,417	111,123
22 1- to 4-family	14,417	14,217	14,158	14,436	14,507	14,489
23 Multifamily	18,648	18,688	18,742	19,000	19,080	19,102
24 Commercial	55,652	57,245	59,153	62,232	63,908	66,055
25 Farm	9,205	9,712	10,116	10,499	10,922	11,477
26 Federal and related agencies	71,893	73,985	78,551	81,739	86,579	89,913
27 Government National Mortgage Association	3,291	3,283	3,560	3,509	3,448	3,425
28 1- to 4-family	948	922	897	877	821	800
29 Multifamily	2,343	2,361	2,663	2,632	2,627	2,625
30 Farmers Home Administration	1,179	618	1,384	926	956	1,200
31 1- to 4-family	202	124	460	288	302	363
32 Multifamily	408	102	240	320	180	75
33 Commercial	218	104	251	101	283	278
34 Farm	351	288	433	217	191	484
35 Federal Housing and Veterans Administrations	5,217	5,219	5,174	5,305	5,412	5,415
36 1- to 4-family	1,592	1,558	1,588	1,673	1,733	1,798
37 Multifamily	3,625	3,661	3,586	3,632	3,679	3,617
38 Federal National Mortgage Association	36,029	38,753	41,189	43,311	46,410	48,206
39 1- to 4-family	30,208	32,974	35,437	37,579	40,702	42,543
40 Multifamily	5,821	5,779	5,752	5,732	5,708	5,663
41 Federal Land Banks	22,925	23,857	24,758	25,624	26,893	28,459
42 1- to 4-family	691	727	819	927	1,042	1,198
43 Farm	22,234	23,130	23,939	24,697	25,851	27,261
44 Federal Home Loan Mortgage Corporation	3,252	2,255	2,486	3,064	3,460	3,208
45 1- to 4-family	2,694	1,856	1,994	2,407	2,685	2,489
46 Multifamily	558	399	492	657	775	719
47 Mortgage pools or trusts ³	74,080	78,602	82,730	88,633	94,551	102,259
48 Government National Mortgage Association	46,357	48,032	50,844	54,347	57,955	63,000
49 1- to 4-family	44,906	46,515	49,276	52,732	56,269	61,246
50 Multifamily	1,451	1,517	1,568	1,615	1,686	1,754
51 Federal Home Loan Mortgage Corporation	7,471	9,423	10,511	11,892	12,467	13,708
52 1- to 4-family	6,286	7,797	8,616	9,657	10,088	11,096
53 Multifamily	1,185	1,626	1,895	2,235	2,379	2,612
54 Farmers Home Administration	20,252	21,147	21,375	22,394	24,129	25,551
55 1- to 4-family	12,235	12,742	12,851	13,400	13,883	14,329
56 Multifamily	732	1,128	1,116	1,116	1,465	1,764
57 Commercial	3,528	3,301	3,369	3,560	3,660	3,833
58 Farm	3,757	3,976	4,039	4,318	5,121	5,625
59 Individuals and others ⁴	137,900	142,608	146,932	150,863	154,785	160,200
60 1- to 4-family	73,324	76,717	80,467	83,708	86,440	90,422
61 Multifamily	20,431	20,998	20,932	21,351	21,662	22,647
62 Commercial	22,292	22,529	22,800	22,883	23,214	22,832
63 Farm	21,853	22,364	22,733	22,921	23,469	24,299

44. 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	1979		1980			
	Q3	Q4	Q1	Q2	Q3	Q4
1 All holders	1,289,397	1,326,750	1,375,660	1,380,928	1,414,881	1,451,841
2 1- to 4- family	852,317	878,931	897,608	910,286	935,393	960,408
3 Multifamily	126,802	128,852	130,363	132,194	134,193	136,601
4 Commercial	229,613	236,451	242,776	247,444	251,651	258,332
5 Farm	80,665	82,516	86,913	91,004	93,644	96,500
6 Major financial institutions	919,311	938,567	951,276	958,750	977,281	998,372
7 Commercial banks ²	238,797	245,187	250,702	253,103	258,003	264,602
8 1- to 4- family	145,093	149,460	152,553	153,753	156,737	160,746
9 Multifamily	10,937	11,180	11,557	11,764	11,997	12,304
10 Commercial	74,051	75,957	77,993	79,110	80,626	82,688
11 Farm	8,716	8,590	8,599	8,476	8,643	8,864
12 Mutual savings banks	97,929	98,908	99,151	99,150	99,306	99,813
13 1- to 4- family	64,065	64,706	64,865	64,864	64,966	65,297
14 Multifamily	17,010	17,180	17,223	17,223	17,249	17,338
15 Commercial	16,795	16,963	17,004	17,004	17,031	17,118
16 Farm	59	59	59	59	60	60
17 Savings and loan associations	468,217	475,688	478,952	481,042	491,895	502,812
18 1- to 4- family	387,918	394,345	398,009	399,746	409,896	419,446
19 Multifamily	37,270	37,579	37,215	37,329	37,728	38,113
20 Commercial	43,029	43,764	43,728	43,967	44,271	45,253
21 Life insurance companies	114,368	118,784	122,471	125,455	128,077	131,145
22 1- to 4- family	14,884	16,193	16,884	17,796	17,996	17,911
23 Multifamily	19,107	19,274	19,590	19,284	19,357	19,614
24 Commercial	68,513	71,137	73,693	75,693	77,995	80,776
25 Farm	11,864	12,180	12,413	12,682	12,729	12,844
26 Federal and related agencies	92,927	97,084	103,921	108,539	110,526	114,300
27 Government National Mortgage Association	3,382	3,852	3,919	4,466	4,389	4,642
28 1- to 4- family	780	763	749	736	719	704
29 Multifamily	2,602	3,089	3,170	3,730	3,670	3,938
30 Farmers Home Administration	1,383	1,274	2,845	3,375	3,525	3,492
31 1- to 4- family	163	417	1,139	1,383	978	916
32 Multifamily	299	71	408	636	774	610
33 Commercial	262	174	409	402	370	411
34 Farm	659	612	889	954	1,403	1,555
35 Federal Housing and Veterans Administrations	5,456	5,555	5,621	5,691	5,600	5,640
36 1- to 4- family	1,872	1,955	2,022	2,085	1,986	2,051
37 Multifamily	3,584	3,600	3,599	3,606	3,614	3,589
38 Federal National Mortgage Association	49,173	51,091	53,990	55,419	55,632	57,327
39 1- to 4- family	43,534	45,488	48,394	49,837	50,071	51,775
40 Multifamily	5,639	5,603	5,596	5,582	5,561	5,552
41 Federal Land Banks	29,804	31,277	33,311	35,574	36,837	38,131
42 1- to 4- family	1,374	1,552	1,708	1,893	1,895	2,099
43 Farm	28,430	29,725	31,603	33,681	34,852	36,032
44 Federal Home Loan Mortgage Corporation	3,729	4,035	4,235	4,014	4,543	5,068
45 1- to 4- family	2,850	3,059	3,210	3,037	3,459	3,873
46 Multifamily	879	976	1,025	977	1,084	1,195
47 Mortgage pools or trusts ³	110,648	119,278	124,632	129,647	136,583	142,258
48 Government National Mortgage Association	69,357	76,401	80,843	84,282	89,452	93,874
49 1- to 4- family	67,535	74,546	78,872	82,208	87,276	91,602
50 Multifamily	1,822	1,855	1,971	2,074	2,176	2,272
51 Federal Home Loan Mortgage Corporation	14,421	15,180	15,454	16,120	16,659	16,854
52 1- to 4- family	11,568	12,149	12,359	12,886	13,318	13,471
53 Multifamily	2,853	3,031	3,095	3,234	3,341	3,383
54 Farmers Home Administration	26,870	27,697	28,335	29,245	30,472	31,530
55 1- to 4- family	14,972	14,884	14,926	15,224	16,226	16,683
56 Multifamily	1,763	2,163	2,159	2,159	2,235	2,612
57 Commercial	4,054	4,328	4,495	4,763	5,059	5,271
58 Farm	6,081	6,322	6,755	7,099	6,952	6,964
59 Individuals and others ⁴	166,511	171,821	177,831	183,992	190,491	196,911
60 1- to 4- family	95,709	99,414	101,952	104,838	109,780	113,834
61 Multifamily	23,037	23,251	23,755	24,596	25,407	26,081
62 Commercial	22,909	24,128	25,529	26,505	26,299	26,815
63 Farm	24,856	25,028	26,595	28,053	29,005	30,181

45. Installment credit¹—Total outstanding, and net change

Millions of dollars

Holder, and type of credit	1980											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Amounts outstanding (end of period)											
1 Total	311,012	310,149	309,127	307,831	305,788	304,399	303,853	305,763	306,926	307,222	308,051	313,435
<i>By major holder</i>												
2 Commercial banks	153,636	153,308	152,347	150,937	149,238	147,883	146,555	146,548	146,362	145,895	145,147	145,765
3 Finance companies	68,724	69,545	70,421	71,545	72,101	73,118	73,909	74,433	74,823	74,985	75,690	76,756
4 Credit unions	46,466	45,964	45,730	44,954	44,139	42,995	42,644	43,347	43,562	43,518	43,606	44,041
5 Retailers ²	27,216	26,252	25,495	25,073	24,970	24,786	24,620	24,918	25,301	25,703	26,469	29,410
6 Savings and loans	8,398	8,533	8,618	8,756	8,782	8,823	8,991	9,141	9,266	9,611	9,687	9,911
7 Gasoline companies	3,891	3,891	3,913	3,961	3,948	4,175	4,500	4,710	4,872	4,736	4,662	4,717
8 Mutual savings banks	2,681	2,656	2,603	2,605	2,610	2,619	2,634	2,666	2,740	2,774	2,790	2,835
<i>By major credit type</i>												
9 Automobile	116,719	117,202	117,642	117,502	117,058	116,456	116,125	116,868	116,781	116,657	116,517	116,327
10 Commercial banks	67,166	67,119	66,786	65,837	65,035	64,224	63,344	63,177	62,734	62,350	61,848	61,025
11 Indirect paper	38,249	38,312	38,257	37,767	37,435	36,948	36,233	36,047	35,768	35,572	35,284	34,857
12 Direct loans	28,917	28,807	28,529	28,070	27,600	27,276	27,111	27,130	26,966	26,778	26,564	26,168
13 Credit unions	22,220	21,955	21,868	21,497	21,107	20,558	20,392	20,728	20,831	20,810	20,852	21,060
14 Finance companies	27,333	28,128	28,988	30,168	30,916	31,674	32,389	32,963	33,216	33,497	33,817	34,242
15 Revolving	56,256	55,269	54,269	53,690	53,225	53,042	53,036	53,771	54,406	54,598	55,304	59,862
16 Commercial banks	29,801	29,641	29,177	28,987	28,617	28,280	28,073	28,305	28,403	28,331	28,360	30,001
17 Retailers	22,564	21,737	21,179	20,742	20,660	20,587	20,463	20,756	21,131	21,531	22,282	25,144
18 Gasoline	3,891	3,891	3,913	3,961	3,948	4,175	4,500	4,710	4,872	4,736	4,662	4,717
19 Mobile home	16,832	16,875	16,944	16,974	16,912	16,988	17,004	17,068	17,113	17,276	17,293	17,327
20 Commercial banks	10,621	10,628	10,635	10,596	10,532	10,593	10,568	10,564	10,538	10,502	10,452	10,376
21 Finance companies	3,415	3,428	3,475	3,523	3,529	3,544	3,546	3,566	3,601	3,657	3,702	3,745
22 Savings and loans	2,302	2,331	2,348	2,377	2,382	2,391	2,437	2,477	2,511	2,654	2,675	2,737
23 Credit unions	494	488	486	478	469	460	453	461	463	463	464	469
24 Other	121,205	120,803	120,272	119,665	118,593	117,913	117,688	118,056	118,626	118,691	118,937	119,919
25 Commercial banks	46,048	45,920	45,749	45,517	45,054	44,786	44,570	44,502	44,687	44,712	44,487	44,363
26 Finance companies	37,976	37,989	37,958	37,854	37,656	37,900	37,974	37,904	38,006	37,831	38,171	38,769
27 Credit unions	23,752	23,521	23,376	22,979	22,563	21,977	21,799	22,158	22,268	22,245	22,290	22,512
28 Retailers	4,652	4,515	4,316	4,331	4,310	4,199	4,157	4,162	4,170	4,172	4,187	4,266
29 Savings and loans	6,096	6,202	6,270	6,379	6,400	6,432	6,554	6,664	6,755	6,957	7,012	7,174
30 Mutual savings banks	2,681	2,656	2,603	2,605	2,610	2,619	2,634	2,666	2,740	2,774	2,790	2,835

45. Installment credit¹—Total outstanding, and net change—Continued

Millions of dollars

Holder, and type of credit	1980											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Net change (during period) ³											
31 Total	2,727	2,403	654	-1,671	-2,677	-2,045	-1,199	489	1,055	702	839	1,619
<i>By major holder</i>												
32 Commercial banks	543	1,032	-263	-1,721	-1,936	-1,783	-1,749	-682	-265	-336	-120	-276
33 Finance companies	1,013	1,395	1,138	828	246	744	439	387	613	454	594	860
34 Credit unions	738	-354	-275	-735	-986	-1,298	-270	465	36	63	218	378
35 Retailers ²	307	12	-93	-279	-46	68	89	160	456	134	52	316
36 Savings and loans	67	227	137	183	100	96	155	5	93	246	-14	190
37 Gasoline companies	82	140	67	36	-47	124	132	136	90	98	72	83
38 Mutual savings banks	-23	-49	-57	17	-8	4	5	18	32	43	37	68
<i>By major credit type</i>												
39 Automobile	1,538	982	513	-643	-1,041	-1,026	-717	355	84	201	245	302
40 Commercial banks	204	233	-348	-1,182	-1,008	-1,007	-1,083	-344	-362	-348	-138	-491
41 Indirect paper	147	143	-85	-628	-460	-601	-784	-286	-282	-170	-44	-181
42 Direct loans	57	90	-263	-554	-548	-406	-299	-58	-80	-178	-94	-310
43 Credit unions	434	-200	-111	-348	-481	-636	-108	215	10	18	101	174
44 Finance companies	900	949	972	887	448	617	474	484	436	531	282	619
45 Revolving	529	722	261	-330	-287	-95	38	281	478	273	265	616
46 Commercial banks	108	523	137	-83	-241	-338	-259	-24	-81	-19	121	211
47 Retailers	339	59	57	-283	1	119	165	169	469	194	72	322
48 Gasoline companies	82	140	67	36	-47	124	132	136	90	98	72	83
49 Mobile home	104	55	55	14	-50	58	14	33	43	141	24	66
50 Commercial banks	38	5	-3	-48	-71	26	-23	-8	-22	-21	-33	-34
51 Finance companies	47	39	49	44	7	12	-2	14	30	42	44	48
52 Savings and loans	8	16	12	26	23	29	45	21	35	120	11	47
53 Credit unions	11	-5	-3	-8	-9	-9	-6	6	0	0	2	5
54 Other	556	644	-175	-712	-1,299	-982	-534	-180	450	87	305	635
55 Commercial banks	193	271	-49	-408	-616	-464	-384	-306	200	52	-70	38
56 Finance companies	66	407	117	-103	-209	115	-33	-111	147	-119	268	193
57 Credit unions	293	-149	-161	-379	-496	-653	-156	244	26	45	115	199
58 Retailers	-32	-47	-150	4	-47	-51	-76	-9	-13	-60	-20	-6
59 Savings and loans	59	211	125	157	77	67	110	-16	58	126	-25	143
60 Mutual savings banks	-23	-49	-57	17	-8	4	5	18	32	43	37	68

46. Installment credit—Extensions and liquidations

Millions of dollars

Holder, and type of credit	1980											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Extensions ¹											
1 Total	27,923	27,581	25,881	23,220	22,093	22,349	23,997	26,176	27,064	27,365	25,991	27,149
<i>By major holder</i>												
2 Commercial banks	12,322	12,780	11,395	10,227	9,785	9,892	10,098	11,107	11,671	11,977	11,432	11,484
3 Finance companies	5,471	5,755	5,574	4,801	4,320	4,439	4,809	5,155	5,355	5,323	4,852	5,185
4 Credit unions	3,483	2,444	2,428	1,862	1,575	1,318	2,305	3,085	2,752	2,872	2,795	3,035
5 Retailers ²	4,368	4,096	4,108	3,845	4,072	4,186	4,148	4,263	4,596	4,291	4,250	4,497
6 Savings and loans	462	623	542	591	508	518	582	454	539	695	444	658
7 Gasoline companies	1,686	1,780	1,745	1,738	1,700	1,847	1,902	1,941	1,965	2,009	2,024	2,061
8 Mutual savings banks	131	103	89	156	133	149	153	171	186	198	194	229
<i>By major credit type</i>												
9 Automobile	8,441	7,973	7,372	5,922	5,533	5,550	6,068	7,400	7,518	7,544	7,117	7,234
10 Commercial banks	4,285	4,304	3,522	2,683	2,745	2,815	2,771	3,606	3,713	3,791	3,552	3,271
11 Indirect paper	2,330	2,342	2,014	1,542	1,600	1,490	1,329	1,866	2,035	2,135	1,962	1,857
12 Direct loans	1,955	1,962	1,508	1,141	1,145	1,325	1,442	1,740	1,678	1,656	1,590	1,414
13 Credit unions	1,843	1,257	1,281	973	817	707	1,197	1,570	1,455	1,457	1,402	1,538
14 Finance companies	2,313	2,412	2,569	2,266	1,971	2,028	2,100	2,224	2,350	2,296	2,163	2,425
15 Revolving	10,500	10,756	10,634	10,347	10,302	10,341	10,679	10,700	11,143	11,124	10,953	11,614
16 Commercial banks	4,955	5,361	5,152	5,281	4,996	4,771	5,059	4,989	5,067	5,264	5,155	5,554
17 Retailers	3,859	3,615	3,737	3,328	3,606	3,723	3,718	3,770	4,111	3,851	3,774	3,999
18 Gasoline companies	1,686	1,780	1,745	1,738	1,700	1,847	1,902	1,941	1,965	2,009	2,024	2,061
19 Mobile home	522	452	435	397	299	424	377	415	442	513	424	479
20 Commercial banks	335	279	260	214	164	281	226	263	250	257	243	254
21 Finance companies	87	84	86	87	52	54	52	56	84	89	93	89
22 Savings and loans	76	82	80	92	81	87	95	78	95	159	74	119
23 Credit unions	24	7	9	4	2	2	4	18	13	8	14	17
24 Other	8,460	8,400	7,440	6,554	5,959	6,034	6,873	7,661	7,961	8,184	7,497	7,822
25 Commercial banks	2,747	2,836	2,461	2,049	1,880	2,025	2,042	2,249	2,641	2,665	2,482	2,405
26 Finance companies	3,071	3,259	2,919	2,448	2,297	2,357	2,657	2,875	2,921	2,938	2,596	2,671
27 Credit unions	1,616	1,180	1,138	885	756	609	1,104	1,497	1,284	1,407	1,379	1,480
28 Retailers	509	481	371	517	466	463	430	493	485	440	476	498
29 Savings and loans	386	541	462	499	427	431	487	376	444	536	370	539
30 Mutual savings banks	131	103	89	156	133	149	153	171	186	198	194	229

46. Installment credit—Extensions and liquidations—Continued

Millions of dollars

Holder, and type of credit	1980											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Liquidations ¹											
31 Total	25,196	25,178	25,227	24,891	24,770	24,394	25,196	25,687	26,009	26,663	25,152	25,530
<i>By major holder</i>												
32 Commercial banks	11,779	11,748	11,658	11,948	11,721	11,675	11,847	11,789	11,936	12,313	11,552	11,760
33 Finance companies	4,458	4,360	4,436	3,973	4,074	3,695	4,370	4,768	4,742	4,869	4,258	4,325
34 Credit unions	2,745	2,798	2,703	2,597	2,561	2,616	2,575	2,620	2,716	2,809	2,577	2,657
35 Retailers ²	4,061	4,084	4,201	4,124	4,118	4,118	4,059	4,103	4,140	4,157	4,198	4,181
36 Savings and loans	395	396	405	408	408	422	427	449	446	449	458	468
37 Gasoline companies	1,604	1,640	1,678	1,702	1,747	1,723	1,770	1,805	1,875	1,911	1,952	1,978
38 Mutual savings banks ..	154	152	146	139	141	145	148	153	154	155	157	161
<i>By major credit type</i>												
39 Automobile	6,903	6,991	6,859	6,565	6,574	6,576	6,785	7,045	7,434	7,343	6,872	6,932
40 Commercial banks ..	4,081	4,071	3,870	3,865	3,753	3,822	3,854	3,950	4,075	4,139	3,690	3,762
41 Indirect paper	2,183	2,199	2,099	2,170	2,060	2,091	2,113	2,152	2,317	2,305	2,006	2,038
42 Direct loans	1,898	1,872	1,771	1,695	1,693	1,731	1,741	1,798	1,758	1,834	1,684	1,724
43 Credit unions	1,409	1,457	1,392	1,321	1,298	1,343	1,305	1,355	1,445	1,439	1,301	1,364
44 Finance companies ..	1,413	1,463	1,597	1,379	1,523	1,411	1,626	1,740	1,914	1,765	1,881	1,806
45 Revolving	9,971	10,034	10,373	10,677	10,589	10,436	10,641	10,419	10,665	10,851	10,688	10,998
46 Commercial banks ..	4,847	4,838	5,015	5,364	5,237	5,109	5,318	5,013	5,148	5,283	5,034	5,343
47 Retailers	3,520	3,556	3,680	3,611	3,605	3,604	3,553	3,601	3,642	3,657	3,702	3,677
48 Gasoline companies ..	1,604	1,640	1,678	1,702	1,747	1,723	1,770	1,805	1,875	1,911	1,952	1,978
49 Mobile home	418	397	380	383	349	366	363	382	399	372	400	413
50 Commercial banks ..	297	274	263	262	235	255	249	271	272	278	276	288
51 Finance companies ..	40	45	37	43	45	42	54	42	54	47	49	41
52 Savings and loans ..	68	66	68	66	58	58	50	57	60	39	63	72
53 Credit unions	13	12	12	12	11	11	10	12	13	8	12	12
54 Other	7,904	7,756	7,615	7,266	7,258	7,016	7,407	7,841	7,511	8,097	7,192	7,187
55 Commercial banks ..	2,554	2,565	2,510	2,457	2,496	2,489	2,426	2,555	2,441	2,613	2,552	2,367
56 Finance companies ..	3,005	2,852	2,802	2,551	2,506	2,242	2,690	2,986	2,774	3,057	2,328	2,478
57 Credit unions	1,323	1,329	1,299	1,264	1,252	1,262	1,260	1,253	1,258	1,362	1,264	1,281
58 Retailers	541	528	521	513	513	514	506	502	498	500	496	504
59 Savings and loans ..	327	330	337	342	350	364	377	392	386	410	395	396
60 Mutual savings banks	154	152	146	139	141	145	148	153	154	155	157	161

47. Flow of funds accounts—Financial assets and liabilities, December 31, 1980

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	4,412.6		1,028.7		214.3		5,655.6		429.1		241.9	
2 Total liabilities		1,497.3		1,835.0		330.4	3,662.7		457.3		858.2	
3 Gold ²									38.1			
4 SDRs									20.3		2.6	
5 International Monetary Fund position										2.9	2.9	
6 Official foreign exchange										10.1	5.0	
7 Treasury currency												13.6
8 Demand deposits and currency	243.0		88.8		11.1		343.0		24.1		16.2	
9 Private domestic	243.0		88.8		11.1		343.0				16.2	
10 U.S. government												16.2
11 Foreign									24.1			
12 Time and savings accounts	1,307.2		39.1		62.5		1,408.7		25.9		.8	
13 Commercial banks	583.6		39.1		62.5		685.2		25.9		.8	
14 Savings institutions	723.6						723.6					
15 Federal funds and security RPs			22.7		14.0		36.7					
16 Money market fund shares	74.4						74.4					
17 Life insurance reserves	224.2						224.2					9.6
18 Pension fund reserves	729.1						729.1					76.4
19 Interbank claims									-13.1			
20 Corporate equities ³	1,144.1						1,144.1		67.6			
21 Credit market instruments	598.2	1,440.6	93.0	1,392.3	114.4	314.1	805.6	3,147.0	181.7	209.6	177.3	742.8
22 U.S. Treasury securities ⁴	227.3		-5.3		52.0		274.0		134.3			737.8
23 Federal agency securities ⁵	65.3		1.7		20.9		87.9				39.4	4.4
24 State and local government securities ⁵	69.7		3.7	23.6	8.8	306.5	82.0	330.1				
25 Corporate and foreign bonds	80.0			367.4			80.0	-367.4	12.6	47.6		
26 Mortgages	127.5	971.2		468.9	32.7		160.2	1,440.1			13.8	.6
27 Consumer credit		385.7	52.1				52.1	385.7				
28 Bank loans n.e.c.		28.8		339.5				368.3		60.2		
29 Open market paper	28.5		41.1	42.1			69.6	42.1	34.7	48.0		
30 Other loans		54.9		150.8		7.6		213.3		53.8	124.1	
31 Security credit	15.2	27.5					15.2	27.5				
32 Trade credit ⁶		16.0	453.6	364.0		16.3	453.6	396.3	22.5	16.0	15.0	15.8
33 Taxes payable				18.2	12.3			12.3			12.5	
34 Miscellaneous	77.1	13.2	331.5	60.5			408.6	73.6	62.1	218.8	9.6	*

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		
Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets		
4,239.8		334.8		173.8		1,364.0		2,367.1		10,566.4		6.9	1	
	4,005.5		330.5		173.8		1,283.9		2,217.3		8,983.8		2	
11.2				11.2						49.3			3	
										22.9			4	
-1				-1						2.9	2.9		5	
5.1				5.1						10.1	10.1		6	
16.4				16.4						16.4	13.6	-2.8	7	
31.1	443.4	.5			121.5	2.9	321.9	27.7		414.4	443.4	29.0	8	
31.1	403.9	.5			117.4	2.9	286.4	27.7		374.1	403.9	29.8	9	
	15.4				3.5		11.9			16.2	15.4	-8	10	
	24.1				.5		23.6			24.1	24.1		11	
59.2	1,494.6						765.8	59.2	728.8	1,494.6	1,494.6		12	
53.9	765.8						765.8	53.9		765.8	765.8		13	
5.2	728.8							5.2	728.8	728.8	728.8		14	
20.5	118.2	6.0					109.8	14.5	8.5	57.2	118.2	61.1	15	
	74.4									74.4	74.4		16	
	214.6								214.6	224.2	224.2		17	
	652.7								652.7	729.1	729.1		18	
53.5	26.0			6.3	47.3	47.3	-21.3			40.4	26.0	-14.5	19	
361.2	55.5					.1		361.1	55.5	1,572.9	55.5		20	
3,488.2	553.5	323.9	302.2	131.4		1,243.6	32.2	1,789.5	219.1	4,652.9	4,652.9		21	
329.5		1.7		121.3		111.2		95.2		737.8	737.8		22	
179.3	302.2	.8	302.2	9.3		60.9		108.3		306.6	306.6		23	
248.1						149.2		99.0		330.1	330.1		24	
398.0	75.6					7.7	6.3	390.3	69.4	490.6	490.6		25	
1,277.9	11.1	242.8				264.6		770.5	11.1	1,451.8	1,451.8		26	
333.5						176.7		156.9		385.7	385.7		27	
456.3	27.8					456.3			27.8	456.3	456.3		28	
73.5	87.7	.4		.8		16.9	25.9	55.5	61.8	177.8	177.8		29	
192.0	49.0	78.2						113.8	49.0	316.1	316.1		30	
44.7	32.4					20.9		23.8	32.4	59.9	59.9		31	
15.0								15.0		506.1	428.1	-78.0	32	
	10.8							.9		24.8	28.9	4.1	33	
133.8	329.5	4.4	28.4	3.6	5.1	49.3	74.4	76.4	221.6	614.0	621.9	7.9	34	

47. Flow of funds accounts—Financial assets and liabilities, December 31, 1980—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	2,367.1		629.8		172.6		70.8		469.1		279.2	
2 Total liabilities		2,217.3		596.5		160.1		64.4		441.4		279.2
3 Demand deposits and currency	27.7		3.6		3.9		1.7		2.8		1.9	
4 Time and savings accounts	59.2	728.8	7.8	511.0	.4	153.4	7.2	64.4			10.3	
5 Commercial banks	53.9		7.8		.4		2.0				10.3	
6 Savings institutions	5.2	728.8		511.0		153.4	5.2	64.4				
7 Federal funds and security RPs.	14.5	8.5	10.8	8.5	3.7							
8 Money market fund shares		74.4										
9 Life insurance reserves		214.6							214.6			
10 Pension fund reserves		652.7							165.6			279.2
11 Corporate equities ³	361.1	55.5			5.3				53.0		168.2	
12 Credit market instruments	1,789.5	219.1	573.1	66.7	154.2		61.9		385.1		92.6	
13 U.S. Treasury securities ⁴	95.2		5.5		5.3		7.1		5.8		24.1	
14 Federal agency securities ⁵	108.3		41.2		17.5		6.5		11.1		6.7	
15 State and local government securities	99.0		1.2		2.4				6.7			
16 Corporate and foreign bonds	390.3	69.4		3.7	21.2				178.0		58.1	
17 Mortgages	770.5	11.1	502.8	8.8	99.8		4.3		131.1		3.7	
18 Consumer credit	156.9		17.5		4.1		44.0					
19 Bank loans n.e.c.		27.8		5.2								
20 Open-market paper	55.5	61.8	4.9		4.0				11.0			
21 Other loans	113.8	49.0		49.0					41.5			
22 Security credit	23.8	32.4										
23 Trade credit	15.0											
24 Taxes payable		9.8		2.5						4.0		
25 Miscellaneous	76.4	221.6	34.5	7.9	5.0	6.7			28.1	57.2	6.2	

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	
207.9		185.0		181.4		5.7		55.5		74.4		35.6		1
	207.9		127.3		169.6		8.0		55.5		74.4		32.8	2
4.6		2.7		4.7				.8		.2		.7		3
										33.4				4
										33.4				5
														6
														7
										74.4				8
	207.9													9
														10
54.3		35.1						42.2	55.5			2.9		11
149.0		132.2		176.6	146.2	4.2	6.1	12.5		39.8		8.3		12
18.0		14.2						1.9		8.2		5.2		13
18.0		7.3												14
4.1		83.6										1.1		15
98.0		26.4			64.3		1.3	6.6				2.0		16
10.9		.7		13.0		4.2	2.4							17
				91.3										18
					20.7		1.9							19
					61.2		.5	4.1		31.6				20
				72.3										21
												23.8	32.4	22
		15.0												23
			1.3		1.6								.4	24
			126.0		21.8	1.5	1.9			1.1				25

48. Flow of funds accounts, 1971-80

A. Summary of credit market debt outstanding, by sector

Amounts outstanding at end of year, billions of dollars

Transaction category, or sector	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980
	Nonfinancial sectors									
1 Total credit market debt owed by non-financial sectors	1,624.7	1,791.6	1,987.3	2,172.6	2,374.9	2,636.1	2,971.8	3,368.5	3,755.0	4,099.4
2 U.S. government	325.7	340.8	349.1	360.8	446.3	515.8	572.5	626.2	663.6	742.8
3 Treasury issues	317.3	331.5	339.4	351.5	437.3	506.4	564.1	619.2	658.0	737.8
4 Agency issues and mortgages	8.5	9.3	9.6	9.4	8.9	9.3	8.4	7.0	5.6	5.0
5 Private domestic nonfinancial sectors	1,242.8	1,389.4	1,570.5	1,730.6	1,834.3	2,005.4	2,270.8	2,576.8	2,909.3	3,147.0
6 Debt capital instruments	866.4	968.5	1,073.6	1,171.3	1,271.5	1,395.6	1,571.6	1,768.2	1,965.3	2,137.6
7 State and local obligations	161.8	176.5	191.2	207.7	223.8	239.5	263.2	291.4	305.1	330.1
8 Corporate bonds	186.1	198.3	207.5	227.1	254.3	277.2	298.1	318.3	339.4	367.4
9 Mortgages	518.5	593.7	674.9	736.5	793.3	879.0	1,010.3	1,158.5	1,320.8	1,440.1
10 Home mortgages	322.6	365.1	411.5	446.1	485.6	549.6	646.2	751.2	862.6	951.6
11 Multifamily residential	68.3	81.0	91.4	98.3	98.9	102.7	110.1	120.4	129.2	135.3
12 Commercial	95.4	111.8	130.7	145.8	157.9	169.6	188.2	210.9	236.7	256.8
13 Farm	32.2	35.8	41.3	46.3	50.9	57.0	65.7	76.0	92.4	96.5
14 Other debt instruments	376.4	420.9	496.9	559.3	562.8	609.8	699.2	808.6	943.9	1,009.4
15 Bank loans n.e.c.	140.7	157.6	194.7	226.8	214.2	217.2	243.9	279.4	332.3	368.3
16 Consumer credit	157.8	177.6	203.7	213.6	223.3	248.8	289.4	340.0	384.2	385.7
17 Open market paper	9.9	10.6	13.1	19.8	17.2	21.2	24.3	25.4	36.3	42.1
18 Other	68.1	75.0	85.5	99.2	108.2	122.6	141.6	163.8	191.1	213.3
19 By borrowing sector, total	1,242.8	1,389.4	1,570.5	1,730.6	1,834.3	2,005.4	2,270.8	2,576.8	2,909.3	3,147.0
20 State and local governments	166.9	181.4	193.7	209.2	222.9	238.2	258.5	282.1	290.6	314.1
21 Households	526.6	591.5	671.7	722.8	772.3	863.3	1,003.4	1,164.8	1,331.7	1,440.6
22 Nonfinancial business	549.3	616.5	705.1	798.6	839.1	904.0	1,008.8	1,129.8	1,287.0	1,392.3
23 Farm	51.4	57.2	67.0	75.1	83.9	94.8	109.4	127.6	153.5	161.5
24 Nonfarm noncorporate	88.5	102.6	116.3	123.7	125.8	130.3	143.3	156.6	172.3	183.3
25 Corporate	409.5	456.7	521.8	599.8	629.5	678.9	756.2	845.7	961.2	1,047.6
26 Foreign credit market debt owed to										
United States	56.2	61.3	67.7	81.1	94.3	114.9	128.5	165.5	182.2	209.6
27 Bonds	15.0	16.0	17.0	19.1	25.3	33.9	38.9	42.9	46.8	47.6
28 Bank loans n.e.c.	7.3	10.4	13.1	17.8	21.6	28.4	31.4	49.9	48.7	60.2
29 Open-market paper	4.3	3.2	4.2	11.4	11.7	13.6	16.1	26.6	37.8	48.0
30 U.S. government loans	29.6	31.7	33.4	32.8	35.7	39.0	42.1	46.0	48.9	53.8

48. Flow of funds accounts, 1971-80—Continued

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

Amounts outstanding at end of year, billions of dollars

Transaction category, or sector	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980
Financial sectors										
1 Total credit market debt owed by financial sectors	127.0	150.3	193.6	232.1	244.3	267.5	319.6	399.3	487.9	553.5
<i>By type of instrument</i>										
2 U.S. government-related	49.5	57.9	77.9	100.9	114.5	133.1	158.5	199.9	254.8	302.2
3 Sponsored credit agency securities	40.0	43.5	59.8	76.4	78.8	82.1	88.2	111.3	135.5	159.9
4 Mortgage pool securities	9.5	14.4	18.0	23.8	34.1	49.8	70.3	88.6	119.3	142.3
5 Loans from U.S. government				.7	1.6	1.2				
6 Private financial sectors	77.5	92.3	115.8	131.2	129.8	134.4	161.1	199.4	233.1	251.3
7 Corporate bonds	23.7	28.8	32.3	34.4	37.4	43.2	53.3	60.8	68.6	75.6
8 Mortgages	5.7	7.4	6.1	4.9	7.2	9.3	12.3	13.3	12.1	11.1
9 Bank loans n.e.c.	14.3	20.4	29.5	33.6	29.9	26.4	26.0	28.8	28.3	27.8
10 Open-market paper	25.9	27.8	32.7	36.5	37.5	39.7	49.2	63.9	82.3	87.7
11 Loans from Federal Home Loan Banks	7.9	8.0	15.1	21.8	17.8	15.9	20.2	32.7	41.8	49.0
12 Total, by sector	127.0	150.3	193.6	232.1	244.3	267.5	319.6	399.3	487.9	553.5
13 Sponsored credit agencies	40.0	43.5	59.8	77.1	80.3	83.3	88.2	111.3	135.5	159.9
14 Mortgage pools	9.5	14.4	18.0	23.8	34.1	49.8	70.3	88.6	119.3	142.3
15 Private financial sectors	77.5	92.3	115.8	131.2	129.8	134.4	161.1	199.4	233.1	251.3
16 Commercial banks	3.0	4.1	4.1	4.3	4.5	5.2	5.7	5.9	6.1	6.3
17 Bank affiliates	2.0	2.6	4.9	8.3	8.7	7.9	9.1	15.8	20.4	25.9
18 Savings and loan associations	14.1	15.7	21.7	26.5	24.2	24.3	34.2	48.5	59.9	66.7
19 Finance companies	54.3	61.1	70.7	76.2	76.7	83.4	100.8	119.6	138.3	146.2
20 Real estate investment trusts	4.1	8.8	14.4	15.8	15.7	13.8	11.3	9.7	8.4	6.1
All sectors										
1 Total credit market debt	1,751.7	1,941.8	2,180.9	2,404.7	2,619.2	2,903.6	3,291.4	3,767.8	4,242.9	4,652.9
2 U.S. government securities	373.8	397.4	425.7	459.9	558.1	646.7	730.1	825.3	917.7	1,044.4
3 State and local obligations	161.8	176.5	191.2	207.7	223.8	239.5	263.2	291.4	305.1	330.1
4 Corporate and foreign bonds	224.8	243.1	256.8	280.6	317.0	354.2	390.4	422.0	454.8	490.6
5 Mortgages	525.7	602.4	682.3	742.5	801.5	889.2	1,023.5	1,172.5	1,333.6	1,451.8
6 Consumer credit	157.8	177.6	203.7	213.6	223.3	248.8	289.4	340.0	284.2	385.7
7 Bank loans n.e.c.	162.2	188.5	237.3	278.2	265.7	272.0	301.4	358.2	409.3	456.3
8 Open-market paper	40.0	41.6	50.0	67.6	66.4	74.6	89.5	115.9	156.4	177.8
9 Other loans	105.6	114.7	134.0	154.5	163.3	178.6	203.9	242.5	281.8	316.1
<i>Selected claims not included above</i>										
10 Security credit	28.7	37.4	29.5	24.7	28.5	41.1	47.2	47.6	45.9	59.9
11 Trade credit	196.7	221.2	263.9	210.9	223.4	246.8	273.8	325.8	391.6	428.1
12 Investment company shares	56.7	59.8	46.5	34.1	42.2	47.0	42.8	42.6	46.2	55.5
13 Other corporate equities	1,003.7	1,138.1	901.4	641.7	849.5	1,059.7	996.6	1,043.5	1,188.3	1,517.4

48. Flow of funds accounts, 1971-80—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	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980
1 Total credit market debt claims against nonfinancial sectors	1,624.7	1,791.6	1,987.3	2,172.6	2,374.9	2,636.1	2,971.8	3,368.5	3,755.0	4,099.4
<i>Public agencies and foreign</i>										
2 Total held	238.7	258.7	290.7	342.2	386.8	441.1	526.4	636.1	718.5	814.2
3 U.S. government securities	119.6	127.2	136.6	148.5	171.0	197.8	238.0	281.9	283.9	306.9
4 Residential mortgages	35.3	42.3	50.6	65.3	81.5	94.3	114.7	141.2	179.7	211.6
5 Federal Home Loan Bank advances to savings and loans	7.9	8.0	15.1	21.8	17.8	15.9	20.2	32.7	41.8	49.0
6 Other loans and securities	75.9	81.2	88.4	106.6	116.5	133.2	153.5	180.4	213.0	246.8
<i>By sector</i>										
7 U.S. government	59.9	62.4	65.5	73.1	88.2	97.2	109.1	129.5	151.9	177.3
8 Government-related agencies and pools	54.5	63.4	82.5	109.0	123.9	144.2	171.0	215.6	275.6	323.9
9 Monetary authorities	71.1	71.3	80.6	86.7	95.3	105.1	112.2	119.2	126.9	131.4
10 Foreign	53.2	61.6	62.2	73.4	79.5	94.7	134.1	171.8	164.0	181.7
11 Agency debt and mortgage pool securities not in line 1	49.5	57.9	77.9	100.9	114.5	133.1	158.5	199.9	254.8	302.2
<i>Private domestic holdings</i>										
12 Total held	1,435.6	1,590.8	1,774.4	1,931.3	2,102.5	2,328.0	2,603.9	2,932.3	3,291.3	3,587.3
13 U.S. government securities	254.3	270.2	289.0	311.4	387.1	448.9	492.1	543.5	633.8	737.5
14 State and local obligations	161.8	176.5	191.2	207.7	223.8	239.5	263.2	291.4	305.1	330.1
15 Corporate and foreign bonds	198.1	211.3	221.3	242.3	275.1	305.6	328.1	350.6	376.3	402.3
16 Residential mortgages	357.1	405.2	453.6	480.3	504.1	559.1	642.6	731.2	812.7	875.8
17 Other mortgages and loans	472.2	535.6	634.4	711.4	730.3	790.9	898.2	1,048.3	1,205.3	1,290.5
18 LESS: Federal Home Loan Bank advances	7.9	8.0	15.1	21.8	17.8	15.9	20.2	32.7	41.8	49.0
<i>Private financial intermediation</i>										
19 Credit market claims held by private financial institutions	1,182.0	1,330.5	1,491.8	1,617.0	1,741.0	1,930.9	2,188.2	2,485.5	2,776.3	3,033.0
20 Commercial banking	497.8	568.3	652.9	719.7	749.1	808.7	896.3	1,025.0	1,143.9	1,243.6
21 Savings institutions	294.3	341.6	376.7	400.3	453.6	524.2	606.2	682.0	738.0	789.2
22 Insurance and pension funds	305.3	322.2	345.9	375.7	416.3	466.2	535.3	608.9	680.6	758.9
23 Other finance	84.5	98.4	116.3	121.2	122.0	131.8	150.4	169.6	213.7	241.3
24 Sources of funds	1,182.0	1,330.5	1,491.8	1,617.0	1,741.0	1,930.9	2,188.2	2,485.5	2,776.3	3,033.0
25 Private domestic deposits and RPs	708.4	809.3	906.5	974.1	1,066.0	1,190.6	1,331.1	1,473.7	1,607.2	1,775.2
26 Credit market debt	77.5	92.3	115.8	131.2	129.8	134.4	161.1	199.4	233.1	251.3
27 Other sources	396.1	428.9	469.5	511.7	545.2	605.9	696.0	812.4	936.0	1,006.5
28 Foreign funds	19.8	25.6	28.7	39.0	30.3	25.7	27.6	33.9	60.1	37.0
29 Treasury balances	10.2	10.9	9.9	4.8	3.1	3.0	7.3	14.1	14.5	11.9
30 Insurance and pension reserves	250.2	260.8	282.0	312.8	341.5	374.2	425.9	483.8	532.4	591.7
31 Other, net	115.9	131.6	149.0	155.1	170.3	202.9	235.1	280.6	329.0	365.9

48. Flow of funds accounts, 1971-80—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	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980
<i>Private domestic nonfinancial investors</i>										
32 Credit market claims	331.1	352.7	398.3	445.5	491.3	531.5	576.8	646.2	748.2	805.6
33 U.S. government securities	129.3	133.5	152.3	171.3	195.4	212.0	233.7	266.6	327.4	361.8
34 State and local obligations	51.4	54.4	59.8	69.1	77.5	81.4	83.9	86.9	78.9	82.0
35 Corporate and foreign bonds	43.1	48.0	50.1	55.2	63.5	69.3	66.3	64.8	76.2	80.0
36 Open-market paper, etc.	19.1	20.4	30.2	36.0	34.7	36.6	46.1	62.4	73.1	69.6
37 Other	88.2	96.3	106.0	114.0	120.2	132.3	146.8	165.5	192.5	212.3
38 Deposits and currency	761.9	867.1	968.4	1,042.2	1,140.3	1,272.2	1,421.0	1,572.9	1,714.3	1,892.6
39 Security RPs	1.1	2.7	13.7	11.5	11.7	14.0	16.3	23.7	30.3	36.7
40 Money market fund shares				2.4	3.7	3.7	3.9	10.8	45.2	74.4
41 Time and savings accounts	534.4	617.9	693.6	759.1	843.0	956.5	1,077.5	1,192.7	1,274.9	1,408.7
42 Large at commercial banks	60.1	75.0	112.5	144.8	129.0	109.9	132.9	178.8	172.8	203.1
43 Other at commercial banks	203.3	226.5	236.2	248.3	288.6	352.1	381.1	389.3	432.8	482.1
44 At savings institutions	271.0	316.4	344.9	365.9	425.4	494.5	563.4	624.6	669.3	723.6
45 Money	226.4	246.6	261.1	269.2	281.9	298.0	323.4	345.7	363.8	372.8
46 Demand deposits	173.0	188.7	199.3	201.1	207.6	216.4	233.5	246.5	256.7	255.3
47 Currency	53.4	57.9	61.8	68.1	74.3	81.6	89.9	99.2	107.1	117.4
48 Total of credit market instruments, deposits, and currency	1,093.0	1,219.8	1,366.7	1,487.7	1,631.6	1,803.8	1,997.8	2,219.1	2,462.4	2,698.3
49 Public support rate (percent)	14.7	14.4	14.6	15.8	16.3	16.7	17.7	18.9	19.1	19.9
50 Private financial intermediation (percent)	82.3	83.6	84.1	83.7	82.8	82.9	84.0	84.8	84.4	84.5
51 Total foreign funds	73.0	87.2	90.8	112.4	109.8	120.4	161.7	205.7	224.1	218.6
Corporate equities not included above										
52 Total market value	1,060.4	1,198.0	947.9	675.8	891.7	1,106.6	1,039.4	1,086.1	1,234.5	1,572.9
53 Investment company shares	56.7	59.8	46.5	34.1	42.2	47.0	42.8	42.6	46.2	55.5
54 Other equities	1,003.7	1,138.1	901.4	641.7	849.5	1,059.7	996.6	1,043.5	1,188.3	1,517.4
55 Held by financial institutions	195.6	244.8	201.8	146.8	196.7	236.5	222.7	235.6	268.2	361.2
56 Other holdings	864.9	953.1	746.2	529.0	695.0	870.1	816.7	850.5	966.3	1,211.7

NOTES BY LINE NUMBER

1. Line 1 of Table 48, part A.
2. Sum of lines 3-6 or 7-10.
6. Includes farm and commercial mortgages.
11. Credit market funds raised by federally sponsored credit agencies, and net issues of federally related mortgage pool securities. Included in lines 3, 13, and 33.
12. Line 1 less line 2 plus line 11. Also line 19 less line 26 plus line 32. Also sum of lines 27, 32, 39, 40, 41, and 46.
17. Includes farm and commercial mortgages.
25. Sum of lines 39, 40, 41, and 46.
26. Excludes equity issues and investment company shares. Includes line 18.
28. Foreign deposits at commercial banks, bank borrowings from foreign branches, and liabilities of foreign banking agencies to foreign affiliates.
29. Demand deposits at commercial banks.
30. Excludes net investment of these reserves in corporate equities.
31. Mainly retained earnings and net miscellaneous liabilities.
32. Line 12 less line 19 plus line 26.
- 33-37. Lines 13-17 less amounts acquired by private finance. Line 37 includes mortgages.
47. Mainly an offset to line 9.
48. Sum of lines 32 and 38, or line 12 less line 27 plus line 47.
49. Line 2 divided by line 1.
50. Line 19 divided by line 12.
51. Sum of lines 10 and 28.
- 52-54. Includes issues by financial institutions.

48. Flow of funds accounts, 1971-80—Continued

C. Sector statements of financial assets and liabilities

Amounts outstanding at end of year, billions of dollars

Category	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980
	Households, personal trusts, and nonprofit organizations									
1 Total financial assets	2,152.7	2,387.1	2,300.5	2,200.6	2,551.5	2,944.4	3,118.0	3,422.0	3,836.2	4,412.6
2 Deposits and credit market instruments ¹	872.5	970.6	1,087.0	1,194.6	1,314.5	1,461.9	1,628.7	1,815.2	2,029.8	2,222.9
3 Deposits	624.3	711.0	788.7	853.9	943.2	1,067.4	1,198.7	1,329.1	1,455.7	1,624.7
4 Demand deposits and currency	129.8	142.2	156.1	163.0	166.9	181.9	203.7	222.1	235.7	243.0
5 Time and savings accounts	494.5	568.8	632.6	688.5	772.6	881.9	991.1	1,096.3	1,174.8	1,307.2
6 Commercial banks	223.5	252.4	287.7	322.6	347.2	387.4	427.6	471.7	505.5	583.6
7 Savings institutions	271.0	316.4	344.9	365.9	425.4	494.5	563.4	624.6	669.3	723.6
8 Money market fund shares				2.4	3.7	3.7	3.9	10.8	45.2	74.4
9 Credit market instruments	248.2	259.7	298.3	340.7	371.3	394.5	430.0	486.0	574.1	598.2
10 U.S. government securities	97.0	96.6	115.4	136.0	152.8	162.8	177.2	203.8	268.9	292.6
11 Treasury issues	76.5	79.6	96.7	113.6	133.4	139.6	149.4	166.7	209.8	227.3
12 Savings bonds	54.4	57.7	60.4	63.3	67.4	72.0	76.8	80.7	79.9	72.5
13 Other Treasury	22.1	21.9	36.4	50.3	66.0	67.6	72.7	86.0	129.9	154.8
14 Agency issues	20.5	17.0	18.6	22.4	19.4	23.2	27.7	37.1	59.1	65.3
15 State and local obligations	46.1	48.4	53.7	61.9	68.1	70.6	73.2	75.0	66.5	69.7
16 Corporate and foreign bonds	43.1	48.0	50.1	55.2	63.5	69.3	66.3	64.8	76.2	80.0
17 Mortgages	54.1	60.5	63.9	68.2	71.9	79.8	91.8	106.2	122.6	127.5
18 Open-market paper	7.9	6.2	15.3	19.5	15.1	11.9	21.6	36.1	39.9	28.5
19 Corporate equities	834.1	914.1	712.7	504.8	659.7	827.2	777.0	808.5	918.0	1,144.1
20 Investment company shares	56.7	59.8	46.5	34.1	42.2	47.0	42.8	42.6	46.2	55.5
21 Other corporate equities	777.4	854.3	666.1	470.7	617.5	780.2	734.2	765.9	871.9	1,088.6
22 Life insurance reserves	136.8	143.7	151.3	158.0	166.6	175.0	186.5	198.5	211.2	224.2
23 Pension fund reserves	275.8	322.3	310.6	302.5	365.7	427.9	465.5	530.5	599.4	729.1
24 Security credit	4.9	5.0	4.9	3.9	4.5	6.3	7.3	8.8	9.0	15.2
25 Miscellaneous assets	28.7	31.3	34.1	36.8	40.6	46.0	52.9	60.5	68.9	77.1
26 Total liabilities	550.9	621.5	698.3	749.3	801.2	899.3	1,044.8	1,210.0	1,378.6	1,497.3
27 Credit market instruments	526.6	591.5	671.7	722.8	772.3	863.3	1,003.4	1,164.8	1,331.7	1,440.6
28 Home mortgages	317.1	358.6	405.7	440.9	479.0	540.6	634.0	738.2	850.7	941.4
29 Other mortgages	20.3	21.5	22.6	23.7	24.8	25.8	26.9	27.9	28.9	29.8
30 Installment consumer credit	118.3	133.2	155.1	164.6	172.4	194.0	230.8	275.6	311.3	313.4
31 Other consumer credit	39.5	44.5	48.6	49.0	50.9	54.8	58.6	64.3	72.8	72.2
32 Bank loans n.e.c.	9.2	10.1	13.5	15.2	13.7	14.6	17.4	19.2	22.1	28.8
33 Other loans	22.3	23.6	26.2	29.4	31.5	33.4	35.7	39.5	45.8	54.9
34 Security credit	13.1	17.5	13.2	11.4	12.1	17.2	20.3	21.7	20.6	27.5
35 Trade credit	5.8	6.5	7.1	8.0	9.1	10.5	11.8	13.2	14.6	16.0
36 Deferred and unpaid life insurance premiums	5.4	6.0	6.4	7.1	7.7	8.4	9.3	10.3	11.7	13.2

48. Flow of funds accounts, 1971-80—Continued

C. Sector statements of financial assets and liabilities—Continued

Amounts outstanding at end of year, billions of dollars

Category	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980
Nonfinancial corporate business										
1 Total financial assets	406.0	455.5	526.0	516.7	557.6	610.4	664.8	756.7	873.5	946.2
2 Liquid assets	78.8	88.0	101.0	105.4	125.2	139.0	141.0	151.3	169.7	183.5
3 Demand deposits and currency	42.6	44.9	46.3	47.8	53.9	55.5	56.3	61.6	67.5	68.9
4 Time deposits	9.5	11.9	16.6	20.5	22.4	24.4	29.2	31.2	35.9	39.1
5 Foreign deposits	1.2	2.2	3.3	4.9	5.8	7.4	8.7	10.7	11.7	12.0
6 U.S. government securities	10.0	7.9	4.5	5.6	14.3	16.6	10.4	4.1	1.3	-3.6
7 State and local obligations	3.2	4.2	4.0	4.7	4.5	3.4	3.5	3.7	3.7	3.4
8 Commercial paper	11.3	14.2	14.9	16.5	19.6	24.7	24.5	26.3	33.2	41.1
9 Security RPs	1.1	2.7	11.3	5.5	4.7	7.0	8.3	13.7	16.3	22.7
10 Consumer credit	18.6	18.4	21.7	22.2	22.3	24.0	25.0	26.7	30.4	32.5
11 Trade credit	202.5	229.8	266.8	243.6	250.0	269.5	300.6	355.5	421.4	453.6
12 Miscellaneous assets	106.1	119.3	136.6	145.5	160.1	177.8	198.2	223.2	251.9	276.5
13 Foreign direct investments ²	76.4	81.5	91.7	100.4	114.1	126.6	139.0	156.4	179.1	197.1
14 Insurance receivables	11.9	13.7	15.7	17.8	20.0	23.4	27.8	32.6	37.2	42.0
15 Equity in sponsored agencies . . . . .	.4	.4	.4	.4	.4	.5	.5	.6	.6	.6
16 Other	17.5	23.7	28.8	26.9	25.5	27.4	30.9	33.6	35.0	36.8
17 Total liabilities	610.7	681.0	793.1	815.8	851.9	925.5	1,027.0	1,172.9	1,361.7	1,479.0
18 Credit market instruments	409.5	456.7	521.8	599.8	629.5	678.9	756.2	845.7	961.2	1,047.6
19 Tax-exempt bonds ³ . . . . .	.1	.6	2.4	4.1	6.7	9.2	12.7	15.8	21.2	23.6
20 Corporate bonds ²	186.1	198.3	207.5	227.1	254.3	277.2	298.1	318.3	339.4	367.4
21 Mortgages	92.1	109.0	127.1	140.7	152.0	165.4	184.5	207.3	231.6	250.0
22 Home mortgages	2.8	3.3	2.9	2.6	3.3	4.5	6.1	6.5	5.9	5.1
23 Multifamily	21.7	24.5	26.9	28.3	28.8	31.5	33.2	36.2	38.6	40.6
24 Commercial	67.6	81.2	97.3	109.8	119.8	129.4	145.2	164.7	187.0	204.2
25 Bank loans n.e.c.	106.9	119.9	149.6	180.0	168.9	171.5	192.5	224.0	270.7	299.8
26 Commercial paper	6.2	7.0	8.4	12.5	9.6	11.0	12.8	15.5	24.3	28.4
27 Acceptances	1.8	1.8	2.4	3.6	3.8	5.1	5.7	5.0	6.0	6.9
28 Finance company loans	14.6	18.2	22.3	28.1	30.3	35.5	45.8	54.1	61.1	63.2
29 United States government loans	1.6	1.8	2.1	3.7	3.9	4.1	4.0	5.7	6.9	8.4
30 Profit taxes payable	13.3	13.3	15.6	16.7	14.3	21.8	20.4	23.9	24.9	18.2
31 Trade debt	174.0	196.2	235.1	174.1	180.5	194.0	215.7	262.5	323.5	352.7
32 Miscellaneous liabilities	13.9	14.9	20.6	25.1	27.7	30.8	34.6	40.8	52.3	60.5
MEMO										
33 Net trade credit	28.5	33.5	31.7	69.5	69.5	75.5	84.9	93.1	97.9	100.9
Debt subtotals ⁴										
34 Securities and mortgages	278.3	307.9	337.0	371.9	413.0	451.7	495.3	541.4	592.2	641.0
35 Loans and short-term paper	131.2	148.8	184.8	227.9	216.5	227.2	260.9	304.3	369.0	406.6
36 Total short-term liabilities	318.6	358.3	435.5	418.7	411.3	443.1	497.1	590.6	717.3	777.5
37 Ratios (percent)										
37 Long-term debt due to credit market debt	68.0	67.4	64.6	62.0	65.6	66.5	65.5	64.0	61.6	61.2
38 Short-term debt due to credit market debt	32.0	32.6	35.4	38.0	34.4	33.5	34.5	36.0	38.4	38.8
39 Liquid assets to short-term liabilities	24.7	24.6	23.2	25.2	30.4	31.4	28.4	25.6	23.7	23.6

49. Selected measures of nonfinancial business activity, 1980¹

1967 = 100; monthly data are seasonally adjusted. Exceptions are noted.

Measure	1980	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Industrial production, total	147.0	153.0	152.8	152.1	148.2	143.8	141.4	140.3	142.2	144.4	146.6	149.2	150.4
<i>Market groupings</i>													
2 Products, total	146.7	150.1	150.2	149.8	146.5	143.4	142.5	142.9	144.5	145.6	147.1	148.7	149.4
3 Final, total	145.3	147.2	147.7	147.5	145.4	142.9	142.2	142.4	143.3	144.1	145.7	147.4	147.8
4 Consumer goods	145.4	147.9	148.2	148.0	145.2	142.1	141.8	142.1	142.9	144.5	146.3	148.1	147.1
5 Equipment	145.2	146.1	147.1	146.8	145.8	144.0	142.8	142.8	143.7	143.6	144.8	146.5	148.8
6 Intermediate	151.9	160.9	159.2	158.5	150.3	145.5	143.7	144.6	148.9	151.2	152.4	153.4	155.4
7 Materials	147.6	157.6	156.9	155.7	150.9	144.2	139.8	136.4	138.8	142.5	145.9	150.1	152.2
<i>Industry groupings</i>													
8 Manufacturing	146.7	153.5	153.1	152.0	148.0	143.5	140.2	139.3	141.2	143.9	146.5	148.9	150.4
Capacity utilization (percent) ²													
9 Manufacturing	79.0	83.9	83.5	82.8	80.3	77.6	75.7	74.9	75.5	76.7	78.2	79.4	79.9
10 Industrial materials industries	79.8	86.1	85.6	84.7	82.1	78.3	75.7	73.7	74.6	76.4	78.4	80.4	81.3
11 Construction contracts (1972 = 100) ³	161.8	190	171	155	130	125	145	148	192	163	167	210	193
12 Nonagricultural employment, total ⁴	137.6	137.8	138.1	138.1	138.0	137.4	136.9	136.7	137.1	137.5	137.8	138.1	138.2
13 Goods-producing, total	110.3	113.2	113.1	112.6	111.4	110.1	109.0	107.9	108.6	109.2	109.5	110.0	110.0
14 Manufacturing, total	104.4	107.1	107.0	106.8	105.6	104.2	103.0	102.2	102.8	103.2	103.4	103.8	103.7
15 Manufacturing, production worker	99.4	103.4	102.9	102.8	101.2	99.1	97.5	96.5	97.4	97.8	98.0	98.4	98.3
16 Service-producing	152.6	151.3	151.8	152.1	152.6	152.5	152.2	152.5	152.7	153.0	153.3	153.5	153.7
17 Personal income, total ⁵	342.9	329.7	331.2	333.5	333.7	335.6	337.6	343.0	345.9	350.1	354.7	358.3	361.4
18 Wage and salary disbursements	314.7	305.9	308.0	309.8	308.6	309.2	309.9	310.6	314.4	317.8	323.6	328.0	330.5
19 Manufacturing	261.5	257.6	259.7	260.9	258.2	255.5	254.2	254.3	258.5	262.9	267.6	273.1	275.8
20 Disposable personal income ⁵	332.5	320.7	321.8	324.0	324.1	325.6	327.2	333.1	335.4	339.3	343.2	346.4	349.2
21 Retail sales ⁶	300.2	303.6	298.0	292.4	286.6	285.0	290.4	299.1	301.0	306.0	308.0	313.8	315.8
<i>Prices⁷</i>													
22 Consumer	246.8	233.2	236.4	239.8	242.5	244.9	247.6	247.8	249.4	251.7	253.9	256.2	258.4
23 Producer finished goods	247.0	234.4	237.7	240.0	242.1	243.4	244.9	249.3	251.4	251.4	255.4	252.2	257.2

50. Output, capacity, and capacity utilization

A. Output

1967 = 100; quarterly data are seasonally adjusted.

Series	1979	1980	1979				1980			
			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 Manufacturing	153.6	146.7	153.8	153.4	153.7	153.4	152.9	143.9	141.5	148.6
2 Primary processing ¹	162.8	149.6	162.6	162.4	163.9	162.5	161.2	145.0	139.7	152.7
3 Advanced processing ²	148.7	145.2	149.1	148.7	148.3	148.5	148.8	143.3	142.3	146.2
4 Materials ³	156.4	147.6	156.2	155.9	156.9	156.5	156.7	145.0	139.2	149.4
5 Durable goods	157.8	143.0	158.6	157.8	158.6	156.3	155.4	140.7	131.4	144.3
6 Metal	123.8	104.3	124.9	124.5	126.3	119.6	118.3	101.5	87.3	109.4
7 Nondurable goods	175.9	171.5	173.3	174.4	176.8	179.2	180.2	166.1	163.2	176.3
8 Textile, paper, and chemical	183.7	177.7	179.7	182.1	185.0	187.9	188.6	171.5	167.0	183.7
9 Textile	121.0	117.4	118.1	119.4	122.7	123.8	124.6	117.7	113.2	113.7
10 Paper	143.5	145.6	136.9	141.6	146.8	148.9	147.7	141.2	143.6	149.7
11 Chemical	227.4	217.2	224.0	225.9	227.7	231.8	233.3	207.3	200.0	228.2
12 Energy	128.9	129.3	129.4	128.8	128.2	129.0	131.0	129.1	128.4	128.2

B. Capacity

1967 output = 100; quarterly data are seasonally adjusted.

Series	1979 ⁴	1980	1979				1980			
			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 Manufacturing	179.3	185.6	177.0	178.6	180.1	181.7	183.3	184.8	186.4	187.9
2 Primary processing ¹	184.8	190.5	182.6	184.1	185.6	187.1	188.5	189.8	191.2	192.5
3 Advanced processing ²	176.4	183.0	174.0	175.6	177.3	178.9	180.5	182.2	183.8	185.5
4 Materials ³	179.0	184.5	176.7	178.2	179.8	181.2	182.7	183.8	185.1	186.4
5 Durable goods	183.6	188.9	181.5	182.9	184.3	185.7	187.1	188.3	189.5	190.6
6 Metal	140.2	141.0	139.9	140.1	140.3	140.6	140.8	140.9	141.2	141.3
7 Nondurable goods	194.7	202.4	191.8	193.7	195.6	197.6	199.6	201.5	203.4	205.3
8 Textile, paper, and chemical	202.6	211.5	199.5	201.6	203.7	205.8	208.1	210.4	212.6	214.9
9 Textile	137.7	139.2	137.0	137.4	137.9	138.4	138.7	139.1	139.4	139.7
10 Paper	151.1	156.6	148.9	150.4	151.9	153.3	154.7	155.9	157.2	158.5
11 Chemical	252.0	265.3	247.3	250.5	253.6	256.8	260.1	263.6	267.1	270.5
12 Energy	148.6	152.0	146.9	148.0	149.2	150.3	151.1	151.7	152.3	152.8

C. Capacity utilization⁵

Percent; quarterly data are seasonally adjusted.

Series	1979	1980	1979				1980			
			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 Manufacturing	85.7	79.1	86.9	85.9	85.3	84.4	83.4	77.9	75.9	79.1
2 Primary processing ¹	88.1	78.5	89.0	88.2	88.3	86.9	85.5	76.4	73.1	79.3
3 Advanced processing ²	84.3	79.4	85.7	84.7	83.7	83.0	82.5	78.7	77.4	78.8
4 Materials ³	87.4	80.0	88.4	87.5	87.2	86.3	85.8	78.8	75.2	80.1
5 Durable goods	85.9	75.7	87.4	86.3	86.0	84.1	83.1	74.7	69.3	75.7
6 Metal	88.3	73.9	89.3	88.9	90.0	85.1	84.0	72.0	61.8	77.4
7 Nondurable goods	90.4	84.7	90.4	90.0	90.4	90.6	90.3	82.4	80.2	85.9
8 Textile, paper, and chemical	90.6	84.0	90.1	90.3	90.8	91.2	90.6	81.5	78.5	85.5
9 Textile	87.9	84.3	86.2	86.9	89.0	89.4	89.8	84.6	81.2	81.4
10 Paper	95.0	93.0	91.9	94.2	96.7	97.1	95.5	90.5	91.3	94.5
11 Chemical	90.2	81.9	90.5	90.2	89.8	90.3	89.7	78.7	74.9	84.3
12 Energy	86.8	85.1	88.1	87.0	85.9	85.9	86.7	85.1	84.4	83.9

51. Industrial production¹

Monthly data are seasonally adjusted.

Grouping	1967 propor- tion	1979											
		Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
		Index (1967 = 100)											
MAJOR MARKET													
1 Total index	100.0	152.0	152.5	153.5	151.1	152.7	153.0	153.0	152.1	152.7	152.7	152.3	152.5
2 Products	60.71	149.5	150.1	151.3	148.5	150.4	150.5	150.1	149.1	150.2	150.1	149.8	149.8
3 Final products	47.82	146.5	147.1	148.6	145.4	147.8	147.7	147.4	145.8	147.3	147.3	147.1	147.2
4 Consumer goods	27.68	151.3	151.8	153.4	149.3	152.2	152.1	151.2	148.7	150.0	150.0	149.1	148.6
5 Equipment	20.14	139.9	140.6	141.9	140.1	141.8	141.7	142.1	141.9	143.7	143.6	144.2	145.2
6 Intermediate products	12.89	161.0	161.3	161.4	160.1	160.1	160.7	160.3	161.3	160.6	160.6	160.2	159.6
7 Materials	39.29	155.7	156.1	156.9	154.9	156.1	156.8	157.4	156.6	156.6	156.6	156.2	156.6
<i>Consumer goods</i>													
8 Durable consumer goods	7.89	161.2	161.1	163.7	151.8	160.6	159.0	156.8	148.0	152.4	153.1	149.6	146.7
9 Automotive products	2.83	182.7	179.6	186.8	163.0	182.7	176.2	168.5	147.0	157.6	159.2	150.6	141.8
10 Autos and utility vehicles	2.03	175.0	170.8	178.8	147.4	176.3	167.4	153.4	125.1	139.7	142.4	131.0	121.4
11 Autos	1.90	147.7	145.4	153.8	128.6	153.1	148.0	139.6	118.5	128.0	129.0	118.3	110.2
12 Auto parts and allied goods . . . . .	.80	202.2	202.2	207.2	202.7	199.0	198.5	206.8	202.7	203.0	202.1	200.3	193.6
13 Home goods	5.06	149.2	150.6	150.8	145.6	148.3	149.4	150.2	148.6	149.5	149.7	149.0	149.4
14 Appliances, A/C, and TV	1.40	125.6	129.4	128.7	115.4	127.8	128.8	129.1	123.3	129.6	128.0	129.8	133.1
15 Appliances and TV	1.33	126.5	131.0	130.6	116.5	129.6	130.8	131.1	126.1	132.2	130.2	132.4	135.5
16 Carpeting and furniture	1.07	171.4	173.2	175.5	172.5	172.0	173.8	174.7	173.4	174.2	173.1	171.6	170.8
17 Miscellaneous home goods	2.59	152.8	152.9	152.6	150.8	149.6	150.5	151.6	152.1	150.0	151.7	150.0	149.4
18 Nondurable consumer goods	19.79	147.3	148.0	149.3	148.3	148.9	149.3	149.0	149.0	149.0	149.0	148.8	149.0
19 Clothing	4.29	132.2	133.1	134.6	130.6	131.4	133.3	131.8	130.8	131.2	130.4	132.3	131.3
20 Consumer staples	15.50	151.5	152.2	153.3	153.2	153.7	153.8	153.8	154.0	153.9	153.9	153.6	154.3
21 Consumer foods and tobacco	8.33	141.8	142.3	144.8	145.0	145.3	145.7	146.5	145.4	145.7	145.9	144.8	145.8
22 Nonfood staples	7.17	162.8	163.7	163.2	162.8	163.4	163.1	162.2	164.0	163.4	163.1	163.8	164.3
23 Consumer chemical products	2.63	201.4	203.1	202.8	201.6	205.2	205.9	206.1	208.8	207.2	206.4	207.9	207.8
24 Consumer paper products	1.92	119.5	122.1	121.4	120.9	121.3	121.1	119.9	121.2	121.1	121.7	119.3	121.0
25 Consumer energy products	2.62	155.8	154.6	154.1	154.5	152.3	150.9	149.2	150.6	150.6	150.1	152.2	152.4
26 Residential utilities	1.45	165.7	167.2	167.3	166.1	163.8	161.0	157.7	161.8	161.9	162.2	166.5	165.0
<i>Equipment</i>													
27 Business	12.63	168.2	169.3	171.0	168.7	171.2	171.2	171.3	171.6	173.4	172.3	172.6	174.1
28 Industrial	6.77	151.6	152.6	152.8	150.4	151.8	151.8	151.2	151.7	153.5	151.8	153.5	153.2
29 Building and mining	1.44	208.0	207.3	205.2	204.2	203.7	205.3	207.4	210.6	212.0	203.2	205.1	205.0
30 Manufacturing	3.85	128.1	129.6	130.3	128.0	130.1	129.7	130.3	131.1	130.4	130.8	132.5	132.1
31 Power	1.47	157.8	159.1	160.2	156.0	157.7	156.8	151.0	147.7	156.3	156.3	157.6	157.8
32 Commercial, transit, and farm	5.86	187.3	188.5	192.0	189.8	193.7	193.8	194.6	194.6	196.5	196.0	194.7	198.1
33 Commercial	3.26	220.8	221.3	224.6	223.2	225.1	226.7	227.4	231.4	231.6	234.5	223.5	237.2
34 Transit	1.93	146.5	147.4	152.0	147.9	155.3	153.9	154.3	148.5	155.0	154.6	150.1	151.9
35 Farm . . . . .	.67	142.0	147.4	149.0	148.2	150.8	148.1	151.0	148.3	145.3	128.0	139.5	141.0
36 Defense and space	7.51	92.3	92.4	93.0	92.1	92.4	92.2	92.9	91.9	93.8	95.4	96.4	96.7
<i>Intermediate products</i>													
37 Construction supplies	6.42	159.6	159.5	159.4	157.1	157.6	158.0	157.9	158.7	157.8	157.9	157.4	155.7
38 Business supplies	6.47	162.4	163.1	163.4	163.1	162.5	163.3	162.7	163.9	163.4	163.3	163.0	163.5
39 Commercial energy products	1.14	173.3	173.4	173.7	173.7	172.4	169.6	169.6	170.9	170.5	172.4	172.7	173.8
<i>Materials</i>													
40 Durable goods materials	20.35	158.4	158.1	159.4	155.6	158.1	159.6	160.3	157.7	157.7	157.2	155.8	155.8
41 Durable consumer parts	4.58	148.6	146.0	145.8	136.7	142.5	141.9	138.5	129.7	131.9	131.5	126.1	125.1
42 Equipment parts	5.44	182.2	184.4	186.8	186.3	187.4	191.0	191.3	191.5	192.9	193.2	195.1	196.7
43 Durable materials n.e.c.	10.34	150.2	149.7	151.0	147.7	149.6	150.9	153.5	152.3	150.6	149.5	148.3	147.8
44 Basic metal materials	5.57	124.9	124.1	126.7	123.2	123.9	125.9	129.5	127.1	124.3	121.3	119.9	118.1
45 Nondurable goods materials	10.47	172.1	173.6	174.2	174.1	174.7	174.4	175.5	177.1	177.8	178.8	178.5	180.2
46 Textile, paper, and chemical materials	7.62	178.0	180.1	181.0	181.8	182.1	182.3	183.2	185.4	186.3	187.6	187.0	189.2
47 Textile materials	1.85	118.0	117.4	119.0	117.6	118.7	121.8	122.2	121.6	124.4	124.4	123.2	123.8
48 Paper materials	1.62	133.3	137.4	139.9	141.5	141.1	142.1	146.2	146.2	148.1	148.1	148.5	150.1
49 Chemical materials	4.15	222.3	224.8	224.8	226.2	226.5	225.1	224.9	229.2	228.9	231.2	230.5	233.6
50 Containers, nondurable	1.70	171.7	170.7	169.8	164.5	165.7	162.5	166.8	166.4	166.6	169.1	168.1	168.2
51 Nondurable materials n.e.c.	1.14	133.7	134.5	135.6	137.7	138.4	138.8	137.5	137.5	137.7	134.6	137.6	138.8
52 Energy materials	8.48	129.1	129.7	129.5	129.7	128.3	128.4	128.1	128.7	127.7	128.1	129.4	129.4
53 Primary energy	4.65	114.3	113.4	114.6	114.1	111.8	112.1	111.3	114.6	112.7	113.6	114.0	113.7
54 Converted fuel materials	3.82	147.0	149.6	147.6	148.7	148.3	148.2	148.7	145.9	145.9	145.7	148.2	148.5
<i>Supplementary groups</i>													
55 Home goods and clothing	9.35	141.4	142.6	143.4	138.7	140.5	142.0	141.7	140.4	141.1	140.8	141.3	141.1
56 Energy, total	12.23	138.9	139.1	138.9	139.1	137.5	137.0	136.5	137.3	136.6	136.9	138.3	138.4
57 Products	3.76	161.1	160.3	160.1	160.3	158.4	156.5	155.4	156.7	156.7	156.8	158.4	158.9
58 Materials	8.48	129.1	129.7	129.5	129.7	128.3	128.4	128.1	128.7	127.7	128.1	129.4	129.4

51. Industrial production¹—Continued

Monthly data are seasonally adjusted.

Grouping	1967 proportion	1980											
		Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Index (1967 = 100)													
MAJOR MARKET													
1 Total index	100.00	153.0	152.8	152.1	148.2	143.8	141.4	140.3	142.2	144.4	146.6	149.2	150.4
2 Products	60.71	150.1	150.2	149.8	146.5	143.4	142.5	142.9	144.5	145.6	147.1	148.7	149.4
3 Final products	47.82	147.2	147.7	147.5	145.4	142.9	142.2	142.4	143.3	144.1	145.7	147.4	147.8
4 Consumer goods	27.68	147.9	148.2	148.0	145.2	142.1	141.8	142.1	142.9	144.5	146.3	148.1	147.1
5 Equipment	20.14	146.1	147.1	146.8	145.8	144.0	142.8	142.8	143.7	143.6	144.8	146.5	148.8
6 Intermediate products	12.89	160.9	159.2	158.5	150.3	145.5	143.7	144.6	148.9	151.2	152.4	153.4	155.4
7 Materials	39.29	157.6	156.9	155.7	150.9	144.2	139.8	136.4	138.8	142.5	145.9	150.1	152.2
<i>Consumer goods</i>													
8 Durable consumer goods	7.89	143.0	145.1	144.3	136.5	128.8	128.1	128.0	128.3	133.5	139.0	143.4	141.3
9 Automotive products	2.83	132.6	143.2	140.9	126.9	118.6	121.3	127.5	120.7	131.2	140.9	146.1	139.0
10 Autos and utility vehicles	2.03	110.8	126.3	121.9	102.9	92.8	96.4	103.5	93.1	106.5	119.2	125.4	116.2
11 Autos	1.90	100.2	118.7	114.8	97.7	88.5	95.0	102.0	90.1	98.9	109.7	115.4	105.9
12 Auto parts and allied goods . . . . .	.80	187.7	186.1	189.0	188.0	184.2	184.7	188.5	190.9	193.9	196.1	198.6	197.0
13 Home goods	5.06	148.8	146.2	146.2	141.8	134.5	131.8	128.3	132.6	134.7	137.8	141.8	142.6
14 Appliances, A/C, and TV	1.40	130.1	123.6	123.1	115.2	102.4	104.9	104.1	113.5	115.8	122.2	128.4	126.4
15 Appliances and TV	1.33	131.4	125.8	126.0	117.9	105.4	107.8	105.2	114.2	117.1	124.5	131.0	128.7
16 Carpeting and furniture	1.07	170.9	168.2	169.5	164.6	154.1	146.2	136.1	142.1	147.8	150.2	154.1	157.3
17 Miscellaneous home goods	2.59	149.8	149.4	149.2	146.8	143.8	140.5	138.1	139.0	139.6	141.2	144.0	145.4
18 Nondurable consumer goods	19.79	149.9	149.4	149.5	148.6	147.4	147.2	147.7	148.7	148.9	149.3	150.0	149.3
19 Clothing	4.29	129.6	129.3	130.3	128.2	126.6	125.5	122.2	125.6	123.5	122.5	125.5	121.0
20 Consumer staples	15.50	155.5	155.0	154.8	154.3	153.1	153.3	154.7	155.2	156.0	156.7	156.7	157.2
21 Consumer foods and tobacco	8.33	147.0	146.4	146.6	146.3	146.5	147.0	147.1	146.3	147.5	148.9	149.1	149.0
22 Nonfood staples	7.17	165.5	164.9	164.4	163.6	160.9	160.5	163.7	165.4	165.8	165.8	165.6	166.6
23 Consumer chemical products	2.63	210.5	211.5	208.9	207.6	203.9	202.2	205.4	210.3	211.1	211.0	211.0	213.8
24 Consumer paper products	1.92	123.4	122.0	121.3	120.4	120.2	120.0	123.0	122.6	122.2	125.8	128.3	127.7
25 Consumer energy products	2.62	151.1	149.6	151.5	151.1	147.5	148.4	151.6	151.8	152.2	149.6	147.3	147.8
26 Residential utilities	1.45	162.9	162.1	168.4	170.1	164.9	166.4	172.7	173.8	173.8	169.6	166.0	166.2
<i>Equipment</i>													
27 Business	12.63	175.2	176.5	176.2	174.5	171.8	169.7	169.5	171.1	170.7	171.9	173.9	177.1
28 Industrial	6.77	157.2	159.7	159.2	159.1	157.1	155.0	154.6	155.4	154.0	153.5	155.3	159.1
29 Building and mining	1.44	222.1	231.4	234.4	237.8	239.8	241.7	242.4	243.8	242.5	242.8	247.9	253.3
30 Manufacturing	3.85	133.1	134.4	133.4	131.9	129.1	125.5	125.8	125.5	124.0	123.1	124.3	128.5
31 Power	1.47	156.7	155.5	152.9	153.0	149.0	147.4	144.0	147.0	145.9	145.4	145.3	146.5
32 Commercial, transit, and farm	5.86	196.0	196.0	195.8	192.4	188.8	186.6	186.8	189.2	189.9	193.1	195.4	198.0
33 Commercial	3.26	238.2	238.7	240.4	235.6	233.5	228.8	228.3	235.6	237.6	242.0	244.8	248.5
34 Transit	1.93	145.0	146.9	144.0	144.5	136.2	137.9	138.7	137.6	134.6	135.6	137.5	139.0
35 Farm . . . . .	.67	137.1	129.9	127.7	120.0	112.8	121.4	123.0	112.3	116.8	120.9	121.9	122.4
36 Defense and space	7.51	97.2	97.6	97.4	97.6	97.4	97.7	97.9	97.7	98.1	99.2	100.3	101.0
<i>Intermediate products</i>													
37 Construction supplies	6.42	156.7	154.4	152.9	139.4	132.0	128.7	128.4	134.1	138.5	140.6	142.6	145.2
38 Business supplies	6.47	165.0	164.0	164.1	161.2	158.8	158.5	160.7	163.6	163.7	164.1	164.2	165.5
39 Commercial energy products	1.14	171.9	171.0	172.1	172.2	170.4	168.3	171.1	173.4	174.0	173.2	174.0	175.4
<i>Materials</i>													
40 Durable goods materials	20.35	156.3	155.2	154.6	147.9	140.0	134.2	129.0	131.3	133.9	139.5	146.1	147.4
41 Durable consumer parts	4.58	120.6	120.6	120.4	109.7	99.1	94.5	92.5	96.8	102.8	108.3	113.1	113.8
42 Equipment parts	5.44	199.8	198.9	198.9	195.0	190.8	183.2	177.0	176.3	176.6	179.1	184.2	186.1
43 Durable materials n.e.c.	10.34	149.3	147.6	146.5	140.1	131.4	126.0	120.0	122.8	125.2	132.4	140.6	142.0
44 Basic metal materials	5.57	120.3	117.4	118.2	110.1	101.0	97.2	86.7	89.9	91.4	100.7	114.7	114.3
45 Nondurable goods materials	10.47	182.2	180.8	177.7	173.3	165.4	159.5	157.1	161.3	171.3	174.3	175.1	179.6
46 Textile, paper, and chemical materials	7.62	191.1	189.1	185.7	180.0	171.2	163.2	159.6	164.8	176.5	180.8	182.4	187.8
47 Textile materials	1.85	124.6	125.6	123.6	120.3	118.1	114.7	112.7	112.7	114.3	113.7	115.2	112.2
48 Paper materials	1.62	150.8	146.1	146.2	141.6	141.7	140.4	140.2	142.6	148.0	148.6	149.5	151.1
49 Chemical materials	4.15	236.6	234.3	228.9	221.7	206.5	193.8	188.1	196.7	215.3	223.4	225.2	235.9
50 Containers, nondurable	1.70	171.8	171.5	168.4	168.5	158.1	157.9	159.1	160.0	160.7	168.9	166.5	169.9
51 Nondurable materials n.e.c.	1.14	138.2	138.6	138.1	135.3	137.3	137.3	137.9	139.7	139.0	138.4	139.2	139.7
52 Energy materials	8.48	130.4	131.6	131.0	130.3	128.2	128.9	128.4	129.3	127.6	126.2	128.9	129.6
53 Primary energy	4.65	115.2	114.2	115.8	116.1	115.6	116.0	114.8	115.4	114.1	113.9	114.4	116.0
54 Converted fuel materials	3.82	148.8	152.7	149.5	147.4	143.5	144.5	145.0	146.2	144.2	141.3	146.5	146.1
<i>Supplementary groups</i>													
55 Home goods and clothing	9.35	140.0	138.5	138.9	135.6	130.9	128.9	125.5	129.4	129.6	130.8	134.3	132.7
56 Energy, total	12.23	138.7	139.1	139.2	138.6	136.3	136.7	137.3	138.2	137.2	135.6	137.0	137.7
57 Products	3.76	157.4	156.1	157.7	157.5	154.4	154.4	155.5	158.3	158.8	156.8	155.4	156.1
58 Materials	8.48	130.4	131.6	131.0	130.3	128.2	128.9	128.4	129.3	127.6	126.2	128.9	129.6

51. Industrial production¹—Continued

Monthly data are seasonally adjusted.

Grouping	SIC code	1967 proportion	1979											
			Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
			Index (1967 = 100)											
MAJOR INDUSTRY														
1 Mining and utilities	0	12.05	144.4	144.1	144.0	144.1	143.3	142.7	143.1	144.7	144.6	145.7	147.5	148.2
2 Mining	0	6.36	124.7	122.6	123.0	123.4	123.3	123.6	124.1	126.8	126.0	127.8	129.9	131.4
3 Utilities	0	5.69	166.5	168.1	167.6	167.2	165.7	164.1	164.2	164.6	165.4	165.7	167.2	166.9
4 Electric	0	3.88	188.3	189.9	188.6	187.9	185.3	182.6	182.6	183.3	184.5	184.5	186.6	186.0
5 Manufacturing	0	87.95	153.0	153.6	154.9	151.9	154.1	154.2	154.4	152.9	153.9	153.7	153.3	153.2
6 Nondurable	0	35.97	161.6	162.9	164.0	162.6	163.6	163.7	164.8	165.2	165.4	164.8	165.0	165.3
7 Durable	0	51.98	147.0	147.2	148.6	144.5	147.6	147.6	147.2	144.4	145.9	146.0	145.2	144.8
<i>Mining</i>														
8 Metal	10	.51	124.5	125.4	127.1	129.0	123.2	123.3	128.9	127.1	122.1	124.2	132.2	136.9
9 Coal	11,12	.69	124.2	121.8	126.6	129.1	130.2	142.9	136.9	144.1	142.6	146.0	143.3	143.4
10 Oil and gas extraction . .	13	4.40	122.9	120.1	119.8	119.8	119.7	118.3	119.5	122.2	121.8	123.6	125.7	127.2
11 Stone and earth minerals . . .	14	.75	135.9	135.7	135.6	135.3	137.8	137.3	136.4	138.3	137.5	138.2	140.5	141.4
<i>Nondurable manufactures</i>														
12 Foods	20	8.75	143.9	145.3	147.4	146.8	148.3	149.0	148.9	147.5	148.1	147.7	147.9	148.4
13 Tobacco products	21	.67	120.6	116.2	123.3	120.0	120.5	117.7	118.9	114.8	117.5	115.6	113.0	116.6
14 Textile mill products . . .	22	2.68	142.1	141.5	143.0	142.7	142.1	145.0	146.3	145.7	148.7	147.7	148.5	148.0
15 Apparel products	23	3.31	136.0	138.0	138.5	134.0	133.1	136.4	132.7	132.5	135.7	131.5	133.5	131.1
16 Paper and products	26	3.21	144.7	146.6	149.0	149.0	147.8	148.0	154.3	154.0	155.3	154.2	154.3	155.7
17 Printing and publishing .	27	4.72	135.6	138.2	137.3	135.7	136.8	136.9	135.6	137.7	137.2	137.2	136.2	137.8
18 Chemicals and products	28	7.74	207.5	209.7	210.4	209.3	211.2	209.6	211.8	214.8	212.8	212.9	215.3	216.8
19 Petroleum products	29	1.79	147.0	144.5	143.6	145.8	144.4	143.6	144.2	143.1	141.5	142.6	142.1	145.4
20 Rubber and plastic products	30	2.24	270.0	271.1	272.3	267.4	271.9	271.1	278.0	278.5	276.6	278.0	271.3	263.8
21 Leather and products . . .	31	.86	75.4	74.6	74.2	71.2	72.5	70.1	70.0	69.7	70.8	70.1	70.4	71.2
<i>Durable manufactures</i>														
22 Ordnance, private and government	19,91	3.64	74.6	75.8	75.4	74.0	74.6	74.2	74.0	73.9	73.9	77.1	78.0	77.5
23 Lumber and products	24	1.64	137.3	137.2	137.7	137.2	135.8	136.8	135.2	138.5	138.6	138.7	135.9	132.4
24 Furniture and fixtures . . .	25	1.37	161.7	163.1	163.5	159.4	159.6	159.6	159.5	161.7	162.7	163.3	162.9	161.0
25 Clay, glass, and stone products	32	2.74	168.2	166.7	165.7	161.6	164.5	163.6	163.7	162.5	161.5	163.6	164.1	163.8
26 Primary metals	33	6.57	123.3	120.4	123.8	122.0	121.2	124.2	126.7	121.1	122.1	118.4	117.1	115.3
27 Iron and steel	331,2	4.21	113.3	110.8	116.2	115.8	114.3	118.1	119.0	112.0	115.0	108.8	108.1	106.6
28 Fabricated metal products	34	5.93	149.1	150.8	150.2	148.8	150.3	149.3	149.3	147.6	146.5	147.5	146.9	146.2
29 Nonelectrical machinery	35	9.15	161.2	162.9	164.1	161.4	164.4	164.6	165.5	166.3	165.2	162.9	162.9	163.0
30 Electrical machinery	36	8.05	171.2	173.1	174.3	170.6	174.6	175.1	174.7	172.1	176.7	177.3	179.5	181.6
31 Transportation equipment	37	9.27	141.5	140.0	143.4	131.6	141.8	139.3	135.2	125.2	131.8	133.3	128.3	127.3
32 Motor vehicles and parts	371	4.50	178.7	173.3	179.7	156.0	175.8	169.0	159.2	138.5	150.3	150.1	139.3	137.1
33 Aerospace and miscellaneous transportation equipment	372,9	4.77	106.5	108.6	109.2	108.6	109.9	111.3	112.6	112.6	114.5	117.4	117.9	118.1
34 Instruments	38	2.11	175.2	176.0	177.0	176.3	174.7	175.9	174.0	173.9	172.9	175.0	173.4	175.0
35 Miscellaneous manufactures	39	1.51	152.0	154.0	154.5	152.3	150.7	153.2	155.0	155.7	153.6	154.5	155.3	153.7
Gross value (billions of 1972 dollars, annual rates)														
MAJOR MARKET														
36 Products, total	0	507.4²	627.5	628.5	638.2	619.1	633.1	629.9	626.7	615.0	623.9	623.7	618.8	619.7
37 Final	0	390.9 ²	483.1	483.1	491.9	474.5	488.5	485.2	482.7	469.9	479.8	479.3	475.1	476.1
38 Consumer goods	0	277.5 ²	330.2	330.3	335.7	323.7	332.0	330.3	328.6	320.0	324.9	325.3	322.5	322.1
39 Equipment	0	113.4 ²	152.9	152.8	156.2	150.8	156.5	155.0	154.1	149.9	154.9	154.0	152.6	154.0
40 Intermediate	0	116.6 ²	144.4	145.4	146.4	144.6	144.6	144.6	144.0	145.1	144.1	144.4	143.7	143.6

51. Industrial production¹—Continued

Monthly data are seasonally adjusted.

Grouping	SIC code	1967 proportion	1980											
			Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
			Index (1967 = 100)											
MAJOR INDUSTRY														
1 Mining and utilities . . .	0	12.05	147.5	148.7	151.1	149.0	148.1	148.9	149.0	149.9	149.5	148.9	151.5	152.4
2 Mining	0	6.36	133.2	132.9	133.1	132.7	132.7	132.6	130.6	129.6	130.7	132.1	135.1	138.6
3 Utilities	0	5.69	163.4	166.3	171.1	167.2	165.2	167.1	169.6	172.6	170.6	167.7	169.9	167.9
4 Electric	0	3.88	181.8	185.4	192.8	187.5	185.0	188.4	192.3	196.6	193.7	189.6	192.6	189.5
5 Manufacturing	0	87.95	153.5	153.1	152.0	148.0	143.5	140.2	139.3	141.2	143.9	146.5	148.9	150.4
6 Nondurable	0	35.97	166.0	165.8	164.3	161.6	158.1	155.1	154.6	157.6	161.0	162.1	163.0	165.0
7 Durable	0	51.98	144.8	144.4	143.5	138.5	133.3	129.9	128.7	129.9	132.1	135.7	139.2	140.3
<i>Mining</i>														
8 Metal	10	.51	136.6	135.6	133.5	123.5	121.8	121.0	83.1	71.2	72.8	90.8	107.2	122.2
9 Coal	11,12	.69	140.0	137.2	138.8	143.5	145.2	150.1	149.9	153.0	149.1	149.7	151.7	153.5
10 Oil and gas extraction . .	13	4.40	129.9	130.4	131.5	131.7	132.6	132.3	133.5	133.4	134.7	134.5	136.1	138.4
11 Stone and earth minerals	14	.75	143.9	141.7	137.2	134.5	129.8	126.4	127.9	125.3	129.7	129.8	132.7	137.4
<i>Nondurable manufactures</i>														
12 Foods	20	.875	149.9	149.4	148.6	148.1	148.6	149.3	149.1	148.7	149.9	151.1	151.6	151.0
13 Tobacco products	21	.67	118.7	120.0	121.2	121.4	116.9	115.7	119.6	118.7	119.7	123.6	123.5	118.8
14 Textile mill products . . .	22	2.68	148.1	148.0	144.9	142.4	138.6	136.0	131.3	134.8	133.2	134.3	136.4	135.6
15 Apparel products	23	3.31	131.7	130.7	133.5	130.0	128.7	126.1	123.6	125.5	123.5	121.7	125.7	122.7
16 Paper and products	26	3.21	158.3	153.0	153.7	148.0	145.8	145.6	143.6	146.8	153.6	153.4	154.3	157.0
17 Printing and publishing . .	27	4.72	138.5	139.9	139.1	136.7	135.6	135.3	139.2	141.7	140.9	142.5	142.1	143.0
18 Chemicals and products	28	7.74	218.2	217.3	212.9	208.7	198.9	191.5	190.8	198.2	208.2	209.4	211.7	220.5
19 Petroleum products	29	1.79	146.1	143.6	140.0	136.1	131.5	130.5	127.9	124.4	129.0	128.0	128.6	131.3
20 Rubber and plastic products	30	2.24	268.0	267.1	266.2	261.3	246.7	240.4	241.0	243.3	254.4	258.8	258.9	262.3
21 Leather and products	31	.86	73.2	72.5	72.6	71.1	70.1	68.7	67.8	67.9	67.5	70.1	71.0	67.9
<i>Durable manufactures</i>														
22 Ordnance, private and government	19,91	3.64	77.3	77.7	78.0	78.4	78.7	78.5	77.8	78.1	78.9	79.4	79.7	79.6
23 Lumber and products	24	1.64	131.7	130.9	126.6	104.4	104.9	110.2	113.8	120.2	121.6	121.4	123.7	123.6
24 Furniture and fixtures	25	1.37	160.8	157.9	161.7	158.3	149.8	143.2	138.3	140.8	144.5	146.7	147.6	148.6
25 Clay, glass, and stone products	32	2.74	164.2	163.5	157.9	149.0	140.7	135.2	135.1	137.1	143.8	146.2	148.8	153.0
26 Primary metals	33	6.57	117.7	113.6	115.2	107.0	96.8	91.3	83.3	86.9	90.6	99.6	113.2	111.5
27 Iron and steel	331,2	4.21	108.9	105.6	108.1	97.8	85.1	76.4	68.7	76.0	80.4	92.0	107.6	103.0
28 Fabricated metal products	34	5.93	144.8	145.3	144.8	140.6	132.2	125.0	122.6	124.8	128.8	131.7	132.3	135.7
29 Nonelectrical machinery	35	9.15	167.1	167.0	166.5	163.2	162.1	158.3	154.1	159.6	159.5	160.9	162.9	166.9
30 Electrical machinery	36	8.05	181.3	179.5	179.9	177.4	171.1	166.2	165.8	166.8	167.4	169.8	173.0	175.1
31 Transportation equipment	37	9.27	122.0	126.0	123.9	116.0	110.0	110.0	110.3	108.5	113.3	118.3	121.8	120.4
32 Motor vehicles and parts	371	4.50	127.0	134.6	130.1	116.2	106.7	106.8	107.0	104.1	113.7	123.2	129.2	125.7
33 Aerospace and miscellaneous transportation equipment	372,9	4.77	117.3	118.0	118.1	115.7	113.1	113.0	113.5	112.7	112.8	113.7	114.9	115.4
34 Instruments	38	2.11	175.7	174.7	173.1	173.8	171.2	169.2	167.5	168.6	168.1	169.6	170.0	171.9
35 Miscellaneous manufactures	39	1.51	154.4	152.3	152.8	151.2	147.3	144.3	145.0	145.5	144.6	145.0	147.1	151.0
Gross value (billions of 1972 dollars, annual rates)														
MAJOR MARKET														
36 Products, total	0	507.4 ²	615.9	620.1	618.3	598.9	586.3	584.6	586.5	587.3	597.1	604.0	611.8	612.4
37 Final	0	390.9 ²	471.3	476.6	475.4	464.5	456.0	455.2	456.3	453.4	461.1	467.0	473.5	472.6
38 Consumer goods	0	277.5 ²	317.6	319.5	320.5	312.1	305.4	305.5	307.6	304.8	311.8	315.8	320.7	317.7
39 Equipment	0	113.4 ²	153.8	157.1	154.9	152.4	150.5	149.7	148.7	148.6	149.2	151.2	152.9	154.9
40 Intermediate	0	116.6 ²	144.6	143.5	142.9	134.4	130.4	129.4	130.2	133.9	136.0	137.1	138.3	139.8

52. Summary of U.S. international transactions

Millions of dollars; quarterly figures are seasonally adjusted except as noted.¹

Item	1979	1980	1979				1980			
			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 Balance on current account . . .	1,414	3,723	1,228	-679	1,052	-189	-2,095	-545	4,975	1,390
2 Not seasonally adjusted			1,713	628	-2,537	1,610	-1,575	905	1,149	3,244
3 Merchandise										
trade balance ²	-27,346	-25,342	-4,730	-7,283	-6,974	-8,359	-10,126	-6,744	-2,902	-5,570
4 Merchandise exports	184,473	223,966	42,036	43,834	47,236	51,367	54,898	55,667	56,252	57,149
5 Merchandise imports	-211,819	-249,308	-46,766	-51,117	-54,210	-59,726	-65,024	-62,411	-59,154	-62,719
6 Military transactions, net	-1,947	-2,515	-134	-324	-565	-923	-918	-427	-455	-715
7 Investment income, net ³	33,462	32,762	6,759	7,633	9,321	9,749	9,836	6,518	8,154	8,257
8 Other service transactions, net	2,839	5,874	644	676	671	845	991	1,440	1,681	1,762
9 Remittances, pensions, and other transfers	-2,057	-2,397	-457	-470	-520	-611	-542	-545	-591	-720
10 U.S. government grants (excluding military)	-3,536	-4,659	-854	-911	-881	-890	-1,336	-787	-912	-1,624
11 Change in U.S. government assets other than official reserve assets, net (increase, -)	-3,767	-5,165	-1,093	-971	-778	-925	-1,456	-1,187	-1,427	-1,094
12 Change in U.S. official reserve assets (increase, -)	-1,132	-8,155	-3,585	322	2,779	-649	-3,268	502	-1,109	-4,279
13 Gold	-65	0	0	0	0	-65	0	0	0	0
14 SDRs	-1,136	-16	-1,142	6	0	0	-1,152	112	-261	1,285
15 Reserve position in International Monetary Fund	-189	-1,667	-86	-78	-52	27	-34	-99	-294	-1,240
16 Foreign currencies	257	-6,472	-2,357	394	2,831	-611	-2,082	489	-554	-4,324
17 Change in U.S. private assets abroad (increase, -) ³	-57,739	-71,456	-3,379	-14,990	-26,943	-12,429	-7,915	-24,152	-16,766	-22,622
18 Bank-reported claims	-26,213	-46,947	5,926	-7,921	-17,833	-6,385	-1,203	-20,165	-12,440	-13,139
19 Nonbank-reported claims	-3,026	-2,653	-2,953	504	-649	72	-1,083	92	343	-2,005
20 U.S. purchases of foreign securities, net	-4,552	-3,310	-856	-476	-2,247	-974	-766	-1,369	-818	-356
21 U.S. direct investments abroad, net ³	-23,948	-18,546	-5,496	-7,097	-6,214	-5,142	-4,863	-2,710	-3,851	-7,122
22 Change in foreign official assets in the United States (increase, +)	-13,757	15,492	-8,688	-9,784	6,011	-1,295	-7,462	7,557	7,686	7,712
23 U.S. Treasury securities	-22,435	9,683	-8,832	-12,860	5,026	-5,769	-5,357	4,360	3,769	6,911
24 Other U.S. government obligations	463	2,187	-5	94	333	41	801	250	549	587
25 Other U.S. government liabilities ⁴	-133	636	-22	344	314	-768	-68	420	80	205
26 Other U.S. liabilities reported by U.S. banks	7,213	-159	-51	2,436	172	4,656	-3,198	1,676	1,823	-460
27 Other foreign official assets ⁵	1,135	3,145	222	202	166	545	360	851	1,465	469
28 Change in foreign private assets in United States (increase, +) ³	52,703	34,769	10,948	16,793	18,334	6,630	14,971	-326	3,965	16,157
29 U.S. bank-reported liabilities	32,607	10,743	6,773	12,018	13,153	663	6,599	-4,509	916	7,737
30 U.S. nonbank-reported liabilities	2,065	5,109	-368	1,010	177	1,246	416	1,092	373	3,228
31 Foreign private purchases of U.S. Treasury securities, net	4,820	2,679	2,564	-129	1,465	920	3,300	-1,260	-254	893
32 Foreign purchases of other U.S. securities, net	1,334	5,384	425	540	157	213	2,435	468	241	2,240
33 Foreign direct investments in United States, net ³	11,877	10,853	1,554	3,354	3,382	3,588	2,221	3,883	2,689	2,059
34 Allocations of SDRs	1,139	1,152	1,139	0	0	0	1,152	0	0	0
35 Discrepancy	21,140	29,640	3,430	9,309	-455	8,857	6,073	18,151	2,676	2,736
36 Owing to seasonal adjustments			-42	1,165	-3,122	2,000	-206	1,355	-3,291	2,139
37 Statistical discrepancy in recorded data before seasonal adjustment	21,140	29,640	3,472	8,144	2,667	6,857	6,279	16,796	5,967	597

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

Millions of dollars; quarterly figures are seasonally adjusted except as noted.¹

Item	1979	1980	1979				1980			
			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
MEMO										
38 Changes in official assets										
U.S. official reserve assets (increase, -)	-1,132	-8,155	-3,585	322	2,779	-649	-3,268	502	-1,109	-4,279
39 Foreign official assets in the United States excluding line 27 (increase, +)	-13,624	14,856	-8,666	-10,128	5,697	-527	-7,394	7,137	7,606	7,507
40 Changes in OPEC official assets in the United States (part of line 24 above)	5,543	12,744	-1,463	281	1,760	4,965	2,988	4,617	4,115	1,024
41 Transfers under military grant programs (excluded from lines 4, 6, and 10)	305	635	29	49	88	139	144	155	125	211

53. U.S. reserve assets

Millions of dollars, end of period

Type	1979							
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.
1 Total ¹	20,468	20,292	21,655	21,402	22,299	21,268	20,045	20,045
2 Gold stock ²	11,592	11,544	11,479	11,418	11,354	11,323	11,290	11,259
3 Special drawing rights ^{1,3}	2,661	2,672	2,667	2,602	2,624	2,670	2,690	2,689
4 Reserve position in International Monetary Fund ^{1,4}	1,017	1,120	1,121	1,097	1,193	1,204	1,200	1,277
5 Convertible foreign currencies ^{5,6}	5,198	4,956	6,388	6,285	7,128	6,071	4,865	4,820
	1979				1980			
	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.
1 Total ¹	18,557	18,016	19,285	18,956	20,989	20,887	21,491	21,644
2 Gold stock ²	11,228	11,194	11,112	11,172	11,172	11,172	11,172	11,172
3 Special drawing rights ^{1,3}	2,725	2,659	2,705	2,724	3,871	3,836	3,681	3,697
4 Reserve position in International Monetary Fund ^{1,4}	1,280	1,238	1,322	1,253	1,251	1,287	1,222	1,094
5 Convertible foreign currencies ^{5,6}	3,324	2,925	4,146	3,807	4,695	4,592	5,416	5,681
	1980							
	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total ¹	21,917	21,943	21,845	22,691	22,994	23,967	25,673	26,756
2 Gold stock ²	11,172	11,172	11,172	11,172	11,168	11,163	11,162	11,160
3 Special drawing rights ^{1,3}	3,744	3,782	3,842	4,009	4,007	3,939	3,954	2,610
4 Reserve position in International Monetary Fund ^{1,4}	1,157	1,385	1,410	1,564	1,665	1,671	1,822	2,852
5 Convertible foreign currencies ^{5,6}	5,844	5,604	5,421	5,946	6,154	7,194	8,735	10,134

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

A. By type

Millions of dollars, end of period

Item	1978								
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.
1 Total¹	134,954	137,957	146,067	142,781	141,324	140,979	144,582	146,612	145,697
2 Liabilities reported by banks in the United States ²	17,988	19,020	19,459	19,484	19,327	19,168	19,807	20,420	20,086
3 U.S. Treasury bills and certificates ³ U.S. Treasury bonds and notes	49,752	52,689	59,302	57,675	56,493	55,594	56,849	56,371	55,078
4 Marketable	33,879	33,602	34,597	32,898	32,357	32,879	34,192	34,902	35,607
5 Nonmarketable ⁴	20,473	19,602	19,513	19,444	19,355	19,284	19,214	20,375	20,304
6 U.S. securities other than U.S. Treasury securities ⁵	12,862	13,044	13,196	13,280	13,792	14,054	14,520	14,544	14,622
	1978			1979					
	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June
1 Total¹	152,491	156,932	162,625	162,933	160,709	154,492	148,622	141,224	144,370
2 Liabilities reported by banks in the United States ²	22,232	22,292	23,326	22,779	23,813	23,276	25,247	25,923	25,712
3 U.S. Treasury bills and certificates ³ U.S. Treasury bonds and notes	58,005	62,656	67,671	68,437	65,803	59,774	51,614	43,727	46,304
4 Marketable	36,178	36,242	35,894	36,062	35,464	35,989	36,231	36,082	36,379
5 Nonmarketable ⁴	21,426	20,993	20,970	20,952	20,912	20,471	20,467	20,467	20,697
6 U.S. securities other than U.S. Treasury securities ⁵	14,650	14,749	14,764	14,703	14,717	14,982	15,063	15,025	15,278
	1979						1980		
	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.
1 Total¹	148,222	148,919	150,075	147,050	141,687	149,546	146,102	145,105	142,153
2 Liabilities reported by banks in the United States ²	26,031	25,615	25,884	25,247	26,995	30,540	24,888	24,606	27,342
3 U.S. Treasury bills and certificates ³ U.S. Treasury bonds and notes	49,425	50,146	50,842	49,411	43,921	47,666	48,864	48,234	42,797
4 Marketable	37,421	37,932	38,024	38,080	37,043	37,590	38,073	37,809	37,706
5 Nonmarketable ⁴	19,797	19,547	19,547	18,497	17,837	17,387	17,434	17,384	16,784
6 U.S. securities other than U.S. Treasury securities ⁵	15,548	15,679	15,778	15,815	15,891	16,363	16,843	17,072	17,524
	1980								
	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total¹	140,597	143,605	149,289	153,235	154,897	156,894	157,376	163,212	164,402
2 Liabilities reported by banks in the United States ²	28,055	28,621	29,018	29,286	29,600	30,841	28,734	29,546	30,381
3 U.S. Treasury bills and certificates ³ U.S. Treasury bonds and notes	40,527	42,731	45,907	47,982	49,811	49,361	50,392	55,104	56,243
4 Marketable	37,643	38,068	39,786	40,548	39,803	40,801	41,465	41,765	41,431
5 Nonmarketable ⁴	16,384	16,184	15,954	15,954	15,654	15,254	15,254	15,254	14,654
6 U.S. securities other than U.S. Treasury securities ⁵	17,988	18,001	18,624	19,465	20,029	20,637	21,531	21,543	21,693

54. Selected U.S. liabilities to foreign official institutions—Continued

B. By area

Millions of dollars, end of period

Area	1978								
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.
1 Total	134,954	137,957	146,067	142,781	141,324	140,979	144,582	146,612	145,697
2 Western Europe ¹	72,598	74,441	76,294	73,655	72,888	74,583	75,857	79,853	80,426
3 Canada	2,078	1,389	1,633	2,476	2,680	2,593	2,490	2,071	1,497
4 Latin America and Caribbean	4,589	5,179	5,772	5,583	5,429	4,677	4,658	4,647	3,922
5 Asia	53,207	54,385	59,592	58,089	57,466	56,460	58,374	57,214	57,107
6 Africa	1,706	1,901	1,758	1,872	1,945	1,689	2,219	2,035	2,008
7 Other countries ²	776	662	1,018	1,106	916	977	984	792	737
	1978			1979					
	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June
1 Total	152,491	156,932	162,625	162,933	160,709	154,492	148,622	141,224	144,370
2 Western Europe ¹	85,142	88,438	93,089	94,532	92,945	90,361	85,201	81,077	83,635
3 Canada	2,618	2,446	2,486	2,150	1,908	3,088	3,044	1,993	1,979
4 Latin America and Caribbean	4,635	4,519	5,046	4,351	4,342	4,141	4,591	4,742	4,529
5 Asia	57,174	58,434	58,854	59,119	58,386	54,116	52,449	50,139	50,914
6 Africa	2,184	2,303	2,408	2,256	2,339	2,112	2,504	2,460	2,597
7 Other countries ²	738	792	742	525	789	674	833	813	716
	1979						1980		
	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.
1 Total	148,222	148,919	150,075	147,050	141,687	149,546	146,102	145,105	142,153
2 Western Europe ¹	86,704	86,589	87,264	85,615	80,871	85,633	82,658	79,882	77,149
3 Canada	2,116	2,185	2,412	1,954	1,971	1,898	1,922	2,347	1,644
4 Latin America and Caribbean	5,317	4,417	4,816	4,478	4,500	6,291	4,699	4,836	6,019
5 Asia	50,784	52,096	52,637	52,034	51,579	52,827	53,610	54,720	54,132
6 Africa	2,613	3,219	2,511	2,583	2,215	2,412	2,480	2,392	2,419
7 Other countries ²	688	413	435	386	551	485	733	928	790
	1980								
	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total	140,597	143,605	149,289	153,235	154,897	156,894	157,376	163,212	164,402
2 Western Europe ¹	74,199	74,204	75,351	78,191	78,549	76,967	75,989	80,884	81,592
3 Canada	1,903	2,134	2,157	1,907	2,156	1,901	1,670	1,393	1,562
4 Latin America and Caribbean	5,899	5,955	5,943	6,309	6,049	6,606	6,008	5,722	5,688
5 Asia	54,543	57,493	62,273	63,183	64,385	67,671	69,114	70,097	70,608
6 Africa	3,316	2,889	2,694	2,930	3,281	3,232	3,520	3,866	4,123
7 Other countries ²	737	930	871	715	477	517	1,075	1,250	829

55. 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	1978								
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.
1 All foreigners	126,377	130,105	139,326	143,361	138,512	137,466	138,364	141,960	146,887
2 Banks' own liabilities				66,940	62,482	61,923	62,291	65,252	71,124
3 Demand deposits	17,377	17,675	17,163	17,945	17,823	17,189	17,954	16,106	17,205
4 Time deposits ¹	11,518	12,038	11,274	11,645	11,543	11,707	12,017	12,751	12,266
5 Other ²				7,312	7,209	6,509	6,884	7,384	6,626
6 Own foreign offices ³				30,038	25,906	26,518	25,436	29,012	35,027
7 Banks' custody liabilities ⁴				76,421	76,030	75,544	76,073	76,708	75,763
8 U.S. Treasury bills and certificates ⁵	51,094	54,233	61,071	59,166	58,306	57,141	57,636	57,336	56,729
9 Other negotiable and readily transferable instruments ⁶				15,093	15,627	16,235	16,159	17,226	16,665
10 Other				2,162	2,098	2,168	2,277	2,146	2,369
11 Nonmonetary international and regional organizations⁷	3,625	3,102	3,618	3,058	3,129	2,942	2,678	2,813	3,396
12 Banks' own liabilities				774	501	480	1,017	798	757
13 Demand deposits	186	180	245	267	286	265	257	142	144
14 Time deposits ¹	129	120	109	92	61	119	106	87	89
15 Other ²				416	154	97	654	569	523
16 Banks' custody liabilities ⁴				2,283	2,627	2,462	1,662	2,014	2,639
17 U.S. Treasury bills and certificates	959	1,111	1,317	892	1,153	922	228	368	1,036
18 Other negotiable and readily transferable instruments ⁶				1,391	1,473	1,537	1,432	1,645	1,603
19 Other				1	1	3	1	1	1
20 Official institutions⁸	67,740	71,709	78,761	77,158	75,820	74,762	76,656	76,790	75,164
21 Banks' own liabilities				9,664	9,092	8,592	9,554	9,392	9,583
22 Demand deposits	2,673	2,782	2,804	3,701	3,092	2,617	3,477	2,646	3,310
23 Time deposits ¹	1,788	2,570	1,777	1,881	1,982	2,052	2,376	2,716	2,701
24 Other ²				4,082	4,018	3,923	3,701	4,030	3,572
25 Banks' custody liabilities ⁴				67,494	66,728	66,170	67,102	67,399	65,581
26 U.S. Treasury bills and certificates ⁵	49,752	52,689	59,302	57,675	56,493	55,594	56,849	56,371	55,078
27 Other negotiable and readily transferable instruments ⁶				9,708	10,116	10,466	10,122	10,823	10,258
28 Other				111	120	109	132	205	245
29 Banks⁹	40,228	40,549	42,027	48,298	44,461	44,536	43,701	46,626	53,032
30 Banks' own liabilities				44,015	40,051	39,962	39,106	42,086	48,226
31 Unaffiliated foreign banks				13,977	14,145	13,444	13,670	13,073	13,199
32 Demand deposits	10,274	10,570	10,113	10,215	10,339	10,157	10,236	9,227	9,711
33 Time deposits ¹	1,995	1,823	1,734	1,375	1,325	1,255	1,321	1,386	1,269
34 Other ²				2,387	2,481	2,032	2,113	2,460	2,219
35 Own foreign offices ³				30,038	25,906	26,518	25,436	29,012	35,027
36 Banks' custody liabilities ⁴				4,283	4,410	4,573	4,595	4,540	4,806
37 U.S. Treasury bills and certificates	152	165	161	314	363	300	269	296	307
38 Other negotiable and readily transferable instruments ⁶				2,195	2,282	2,385	2,446	2,414	2,569
39 Other				1,774	1,766	1,888	1,879	1,830	1,931
40 Other foreigners	14,785	14,745	14,920	14,847	15,102	15,227	15,329	15,732	15,295
41 Banks' own liabilities				12,487	12,838	12,888	12,614	12,977	12,558
42 Demand deposits	4,245	4,143	4,000	3,762	4,106	4,149	3,983	4,090	4,039
43 Time deposits ¹	7,606	7,526	7,654	8,297	8,175	8,282	8,215	8,562	8,207
44 Other ²				428	557	457	417	324	312
45 Banks' custody liabilities ⁴				2,361	2,264	2,339	2,714	2,755	2,736
46 U.S. Treasury bills and certificates	231	268	291	286	297	325	290	301	308
47 Other negotiable and readily transferable instruments ⁶				1,799	1,756	1,846	2,159	2,344	2,235
48 Other				276	212	167	265	110	193
49 MEMO: Negotiable time certificates of deposit held in custody for foreigners				9,587	9,584	9,687	9,625	10,122	10,098

55. 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	1978			1979					
	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June
1 All foreigners	151,245	159,507	166,842	164,382	163,963	166,601	160,227	159,113	167,725
2 Banks' own liabilities	72,034	76,361	78,661	74,924	77,069	85,139	86,026	93,597	99,601
3 Demand deposits	17,558	18,269	19,218	17,786	17,217	16,719	18,394	18,132	19,355
4 Time deposits ¹	12,444	12,667	12,427	12,293	12,108	12,366	12,501	12,631	12,651
5 Other ²	9,648	8,860	9,705	9,079	9,856	8,783	10,625	13,988	12,797
6 Own foreign offices ³	32,384	36,565	37,311	35,766	37,888	47,271	44,506	48,846	54,798
7 Banks' custody liabilities⁴	79,210	83,146	88,181	89,458	86,894	81,461	74,201	65,516	68,124
8 U.S. Treasury bills and certificates ⁵	59,107	63,151	68,202	69,020	66,597	60,709	53,434	45,103	47,545
9 Other negotiable and readily transferable instruments ⁶	17,316	17,592	17,472	18,005	18,121	18,571	18,605	18,204	18,272
10 Other	2,788	2,404	2,507	2,433	2,176	2,181	2,162	2,210	2,308
11 Nonmonetary international and regional organizations⁷	2,919	2,215	2,607	2,307	2,075	2,352	2,280	2,759	2,982
12 Banks' own liabilities	326	407	906	752	486	757	771	1,308	1,513
13 Demand deposits	133	153	330	333	272	276	270	298	264
14 Time deposits ¹	106	92	84	78	92	89	90	75	94
15 Other ²	87	161	492	340	121	392	411	935	1,155
16 Banks' custody liabilities⁴	2,593	1,809	1,701	1,555	1,589	1,595	1,509	1,451	1,469
17 U.S. Treasury bills and certificates	403	183	201	183	193	211	212	175	318
18 Other negotiable and readily transferable instruments ⁶	2,189	1,625	1,499	1,367	1,395	1,382	1,294	1,274	1,151
19 Other	1	1	1	5	1	2	2	1	1
20 Official institutions⁸	80,228	84,644	90,742	91,029	89,460	83,050	76,860	69,650	72,016
21 Banks' own liabilities	11,738	11,287	12,165	10,905	11,909	10,985	12,995	14,158	13,666
22 Demand deposits	3,050	3,416	3,390	2,699	2,759	2,864	3,586	3,170	3,196
23 Time deposits ¹	2,606	2,544	2,560	2,515	2,376	2,535	2,504	2,581	2,521
24 Other ²	6,081	5,326	6,215	5,691	6,774	5,586	6,905	8,406	7,949
25 Banks' custody liabilities⁴	68,491	73,357	78,577	80,124	77,551	72,065	63,865	55,492	58,350
26 U.S. Treasury bills and certificates ⁵	57,996	62,352	67,415	68,250	65,647	59,774	51,614	43,727	46,304
27 Other negotiable and readily transferable instruments ⁶	10,284	10,894	10,992	11,683	11,849	12,248	12,212	11,695	12,006
28 Other	210	111	170	191	55	43	40	70	40
29 Banks⁹	52,139	56,097	57,423	55,019	55,919	65,251	63,901	69,589	75,721
30 Banks' own liabilities	47,182	51,246	52,626	50,274	51,189	60,320	58,903	64,411	70,601
31 Unaffiliated foreign banks	14,798	14,681	15,315	14,508	13,301	13,049	14,396	15,565	15,803
32 Demand deposits	10,152	10,071	11,257	10,426	9,440	9,371	10,225	10,304	11,165
33 Time deposits ¹	1,542	1,713	1,429	1,434	1,283	1,207	1,251	1,202	1,326
34 Other ²	3,104	2,896	2,629	2,648	2,577	2,471	2,921	4,059	3,312
35 Own foreign offices³	32,384	36,565	37,311	35,766	37,888	47,271	44,506	48,846	54,798
36 Banks' custody liabilities⁴	4,957	4,852	4,797	4,745	4,730	4,931	4,999	5,178	5,119
37 U.S. Treasury bills and certificates	381	371	300	302	399	425	456	508	407
38 Other negotiable and readily transferable instruments ⁶	2,447	2,576	2,425	2,404	2,346	2,431	2,509	2,593	2,557
39 Other	2,129	1,905	2,072	2,039	1,985	2,075	2,033	2,077	2,155
40 Other foreigners	15,958	16,551	16,070	16,027	16,509	15,948	17,186	17,116	17,006
41 Banks' own liabilities	12,788	13,422	12,964	12,993	13,485	13,078	13,358	13,720	13,821
42 Demand deposits	4,222	4,628	4,242	4,328	4,745	4,208	4,314	4,359	4,730
43 Time deposits ¹	8,191	8,317	8,353	8,265	8,357	8,536	8,656	8,773	8,709
44 Other ²	376	476	368	400	383	334	388	588	381
45 Banks' custody liabilities⁴	3,170	3,129	3,106	3,034	3,024	2,870	3,828	3,396	3,185
46 U.S. Treasury bills and certificates	326	245	285	285	358	299	1,152	693	516
47 Other negotiable and readily transferable instruments ⁶	2,395	2,497	2,557	2,552	2,531	2,510	2,590	2,641	2,558
48 Other	448	387	264	197	135	62	86	62	112
49 MEMO: Negotiable time certificates of deposit held in custody for foreigners	10,838	10,881	11,007	11,132	11,017	11,264	11,161	10,824	10,643

55. 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	1979						1980		
	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.
1 All foreigners	168,664	191,058	185,521	180,446	184,160	187,521	185,359	194,173	186,312
2 Banks' own liabilities	96,850	117,136	111,433	107,551	116,863	117,196	113,939	122,740	119,334
3 Demand deposits	19,115	18,951	20,237	17,934	23,359	23,303	20,804	22,476	22,577
4 Time deposits ¹	12,564	12,593	12,823	12,171	12,606	13,623	12,466	12,711	12,859
5 Other ²	13,117	12,813	13,026	12,926	12,808	16,453	13,123	12,715	14,998
6 Own foreign offices ³	52,054	72,778	65,347	64,520	68,090	63,817	67,547	74,837	68,900
7 Banks' custody liabilities ⁴	71,814	73,923	74,088	72,894	67,298	70,325	71,421	71,433	66,978
8 U.S. Treasury bills and certificates ⁵	51,467	52,258	52,429	50,452	45,005	48,573	49,860	49,360	44,447
9 Other negotiable and readily transferable instruments ⁶	18,121	19,371	19,411	20,242	19,904	19,396	19,051	19,532	19,775
10 Other	2,226	2,293	2,248	2,201	2,388	2,356	2,509	2,541	2,756
11 Nonmonetary international and regional organizations⁷	3,442	3,485	2,914	2,394	2,722	2,356	1,232	1,722	1,774
12 Banks' own liabilities	849	609	496	571	758	714	449	403	399
13 Demand deposits	216	154	161	143	214	260	164	153	160
14 Time deposits ¹	69	77	82	82	80	151	89	78	85
15 Other ²	564	379	253	347	464	303	196	172	154
16 Banks' custody liabilities ⁴	2,593	2,876	2,418	1,823	1,964	1,643	783	1,319	1,376
17 U.S. Treasury bills and certificates	1,345	1,442	912	327	258	102	102	114	157
18 Other negotiable and readily transferable instruments ⁶	1,247	1,433	1,505	1,494	1,605	1,538	681	1,206	1,218
19 Other	1	1	1	2	101	2	0	0	0
20 Official institutions⁸	75,456	75,761	76,725	74,658	70,917	78,206	73,753	72,840	70,140
21 Banks' own liabilities	14,603	13,161	13,753	12,277	14,528	18,292	12,496	12,266	14,643
22 Demand deposits	2,850	2,397	3,143	2,374	5,652	4,671	3,646	3,614	3,801
23 Time deposits ¹	2,600	2,317	2,248	1,892	1,983	3,050	2,309	2,367	2,397
24 Other ²	9,153	8,447	8,362	8,011	6,894	10,571	6,542	6,285	8,445
25 Banks' custody liabilities ⁴	60,853	62,600	62,972	62,381	56,388	59,914	61,256	60,575	55,497
26 U.S. Treasury bills and certificates ⁵	49,425	50,146	50,842	49,411	43,921	47,666	48,864	48,234	42,797
27 Other negotiable and readily transferable instruments ⁶	11,377	12,402	12,080	12,913	12,411	12,196	12,357	12,303	12,668
28 Other	50	52	51	57	56	52	35	37	32
29 Banks⁹	72,481	94,615	88,463	85,691	92,197	88,316	91,631	100,330	95,201
30 Banks' own liabilities	67,519	89,577	83,296	80,580	86,973	83,299	86,246	94,845	89,414
31 Unaffiliated foreign banks	15,465	16,798	17,949	16,060	18,883	19,482	18,700	20,007	20,514
32 Demand deposits	11,386	11,796	12,492	10,638	12,898	13,285	11,911	13,367	13,396
33 Time deposits ¹	1,160	1,447	1,599	1,437	1,552	1,667	1,240	1,272	1,553
34 Other ²	2,919	3,555	3,858	3,985	4,433	4,530	5,549	5,368	5,564
35 Own foreign offices ³	52,054	72,778	65,347	64,520	68,090	63,817	67,547	74,837	68,900
36 Banks' custody liabilities ⁴	4,962	5,038	5,167	5,111	5,224	5,017	5,385	5,485	5,787
37 U.S. Treasury bills and certificates	347	384	406	400	451	422	533	566	675
38 Other negotiable and readily transferable instruments ⁶	2,556	2,518	2,634	2,684	2,618	2,415	2,576	2,569	2,559
39 Other	2,058	2,136	2,127	2,028	2,155	2,179	2,276	2,350	2,553
40 Other foreigners	17,286	17,197	17,419	17,702	18,324	18,642	18,744	19,280	19,197
41 Banks' own liabilities	13,879	13,789	13,888	14,123	14,603	14,891	14,747	15,226	14,878
42 Demand deposits	4,663	4,604	4,441	4,779	4,595	5,087	5,082	5,343	5,219
43 Time deposits ¹	8,735	8,752	8,894	8,760	8,991	8,755	8,828	8,993	8,823
44 Other ²	481	433	553	584	1,017	1,048	837	890	836
45 Banks' custody liabilities ⁴	3,407	3,409	3,532	3,579	3,722	3,751	3,996	4,054	4,319
46 U.S. Treasury bills and certificates	350	285	269	315	375	382	361	446	817
47 Other negotiable and readily transferable instruments ⁶	2,940	3,019	3,193	3,151	3,270	3,247	3,437	3,454	3,330
48 Other	117	105	70	114	76	123	199	154	172
49 MEMO: Negotiable time certificates^{of} deposit held in custody for foreigners	10,732	11,099	11,264	11,346	10,828	10,984	10,909	11,405	11,236

55. 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	1980									
	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	
1 All foreigners	181,174	184,361	186,889	188,462	201,908	192,149	196,030	204,792	205,295	
2 Banks' own liabilities	115,756	116,311	116,599	116,658	128,645	119,117	121,437	125,048	124,789	
3 Demand deposits	22,322	22,378	25,759	21,803	22,299	22,344	22,460	22,847	23,462	
4 Time deposits ¹	12,623	12,674	12,780	12,990	13,355	14,104	14,113	14,647	15,076	
5 Other ²	15,222	16,235	16,984	18,988	19,103	18,112	17,181	17,097	17,581	
6 Own foreign offices ³	65,589	65,025	61,076	62,877	73,887	64,557	67,683	70,458	68,670	
7 Banks' custody liabilities ⁴	65,418	68,050	70,290	71,804	73,263	73,032	74,594	79,743	80,506	
8 U.S. Treasury bills and certificates ⁵	42,596	45,523	48,193	49,615	51,505	50,731	51,990	56,484	57,595	
9 Other negotiable and readily transferable instruments ⁶	20,033	19,734	19,522	19,450	19,166	19,783	20,002	20,624	20,079	
10 Other	2,790	2,793	2,575	2,739	2,593	2,517	2,601	2,635	2,832	
11 Nonmonetary international and regional organizations ⁷	2,382	3,217	3,509	2,903	2,820	2,549	2,734	2,476	2,342	
12 Banks' own liabilities	698	382	852	607	501	476	352	383	442	
13 Demand deposits	241	144	99	214	171	141	115	187	146	
14 Time deposits ¹	93	88	92	93	101	100	95	92	85	
15 Other ²	364	150	662	299	229	235	143	104	211	
16 Banks' custody liabilities ⁴	1,684	2,835	2,657	2,296	2,319	2,073	2,382	2,093	1,900	
17 U.S. Treasury bills and certificates	451	1,519	1,106	592	644	316	581	337	254	
18 Other negotiable and readily transferable instruments ⁶	1,233	1,317	1,551	1,704	1,675	1,757	1,800	1,756	1,646	
19 Other	0	0	0	0	0	0	0	0	0	
20 Official institutions ⁸	68,582	71,352	74,926	77,268	79,411	80,203	79,127	84,650	86,624	
21 Banks' own liabilities	14,679	15,498	16,419	17,147	17,717	18,466	16,101	16,842	17,826	
22 Demand deposits	4,734	4,326	4,914	3,987	3,691	4,229	3,406	3,553	3,771	
23 Time deposits ¹	2,392	2,591	2,670	2,705	3,026	3,576	3,355	3,588	3,612	
24 Other ²	7,553	8,581	8,835	10,454	11,001	10,661	9,341	9,700	10,443	
25 Banks' custody liabilities ⁴	53,903	55,854	58,507	60,122	61,694	61,736	63,025	67,808	68,798	
26 U.S. Treasury bills and certificates ⁵	40,527	42,731	45,907	47,982	49,811	49,361	50,392	55,104	56,243	
27 Other negotiable and readily transferable instruments ⁶	13,341	13,084	12,554	12,092	11,830	12,312	12,577	12,648	12,501	
28 Other	35	40	45	48	54	63	55	56	54	
29 Banks ⁹	91,959	91,926	89,346	90,203	101,012	90,341	95,296	97,812	96,415	
30 Banks' own liabilities	86,144	86,099	83,955	84,715	95,692	85,093	89,931	91,932	90,456	
31 Unaffiliated foreign banks	20,555	21,074	22,879	21,838	21,805	20,536	22,248	21,474	21,786	
32 Demand deposits	12,684	13,028	14,920	12,870	13,423	12,989	13,843	13,714	14,188	
33 Time deposits ¹	1,494	1,419	1,475	1,622	1,510	1,408	1,718	1,782	1,703	
34 Other ²	6,378	6,627	6,484	7,346	6,872	6,139	6,686	5,978	5,895	
35 Own foreign offices ³	65,589	65,025	61,076	62,877	73,887	64,557	67,683	70,458	68,670	
36 Banks' custody liabilities ⁴	5,815	5,828	5,391	5,489	5,320	5,248	5,365	5,880	5,959	
37 U.S. Treasury bills and certificates	771	765	594	557	577	361	515	529	623	
38 Other negotiable and readily transferable instruments ⁶	2,462	2,490	2,522	2,395	2,435	2,533	2,417	2,883	2,748	
39 Other	2,582	2,573	2,276	2,537	2,308	2,354	2,434	2,467	2,588	
40 Other foreigners	18,252	17,866	19,108	18,088	18,665	19,056	18,874	19,854	19,914	
41 Banks' own liabilities	14,235	14,333	15,373	14,190	14,735	15,081	15,052	15,892	16,065	
42 Demand deposits	4,663	4,880	5,826	4,732	5,014	4,986	5,096	5,393	5,356	
43 Time deposits ¹	8,645	8,576	8,543	8,570	8,719	9,020	8,945	9,184	9,676	
44 Other ²	927	878	1,004	888	1,002	1,076	1,011	1,315	1,033	
45 Banks' custody liabilities ⁴	4,017	3,532	3,735	3,898	3,930	3,975	3,822	3,962	3,849	
46 U.S. Treasury bills and certificates	847	508	586	484	473	693	502	513	474	
47 Other negotiable and readily transferable instruments ⁶	2,997	2,844	2,895	3,259	3,226	3,181	3,208	3,337	3,185	
48 Other	173	180	254	154	231	100	112	112	190	
49 MEMO: Negotiable time certificates of deposit held in custody for foreigners	11,670	11,685	11,773	10,500	10,458	10,729	10,799	10,553	10,745	

55. 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	1978											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total	126,377	130,105	139,326	143,361	138,512	137,466	138,364	141,960	146,887	151,245	159,507	166,842
2 Foreign countries	122,752	127,002	135,707	140,304	135,383	134,524	135,686	139,148	143,491	148,326	157,292	164,235
3 Europe	59,702	60,970	63,905	63,828	64,009	64,877	65,507	68,480	70,195	73,807	78,733	85,172
4 Austria	294	302	419	349	370	365	382	431	438	473	521	513
5 Belgium-Luxembourg	2,629	2,765	2,992	3,107	3,138	2,865	2,397	2,289	2,646	2,619	2,632	2,550
6 Denmark	1,044	1,050	1,044	1,063	1,110	1,335	1,542	1,593	1,673	1,734	1,827	1,946
7 Finland	295	307	357	433	396	352	407	416	415	424	388	346
8 France	5,153	4,668	5,034	5,874	6,781	6,583	7,741	8,716	8,492	8,770	9,070	9,214
9 Germany	8,832	10,585	11,440	11,031	9,539	10,049	9,727	10,766	11,209	13,351	15,653	17,283
10 Greece	538	548	571	588	563	597	646	826	865	887	907	826
11 Italy	6,199	5,943	5,626	6,013	6,364	6,869	7,036	8,055	7,394	7,346	7,761	7,739
12 Netherlands	2,959	3,029	3,132	3,002	2,981	3,106	3,066	3,227	2,743	2,501	2,518	2,402
13 Norway	987	888	1,211	1,465	1,643	1,869	1,737	1,516	1,208	1,210	1,102	1,271
14 Portugal	205	188	174	164	288	191	230	326	521	386	379	330
15 Spain	707	648	717	659	717	708	761	795	795	773	956	870
16 Sweden	2,711	2,826	2,816	3,177	3,302	3,385	3,340	3,355	3,341	3,187	3,216	3,121
17 Switzerland	12,134	12,689	13,549	13,249	12,534	12,540	12,015	12,135	13,035	14,202	15,392	18,225
18 Turkey	187	171	115	249	200	110	147	137	226	164	163	157
19 United Kingdom	12,576	11,929	12,274	11,053	11,873	11,727	11,920	11,044	11,944	12,249	12,994	14,272
20 Yugoslavia	219	196	138	192	168	229	192	149	167	158	190	254
21 Other Western Europe ¹	1,787	1,966	2,030	1,911	1,735	1,677	1,947	2,448	2,756	3,027	2,792	3,440
22 U.S.S.R.	63	98	72	62	96	66	50	46	65	82	73	82
23 Other Eastern Europe ²	186	175	193	186	211	255	222	210	262	262	198	330
24 Canada	5,279	4,758	4,564	5,922	6,600	5,816	5,623	5,890	5,135	7,469	8,076	6,969
25 Latin America and Caribbean	23,263	24,286	25,339	29,994	25,232	26,215	24,866	27,293	30,733	28,559	31,234	31,638
26 Argentina	1,746	1,928	1,801	1,862	2,260	1,692	1,550	1,453	1,389	1,645	1,498	1,484
27 Bahamas	3,150	3,755	4,199	8,085	3,484	4,470	3,659	4,636	8,616	4,926	6,391	6,752
28 Bermuda	269	286	322	375	337	396	383	372	409	387	425	428
29 Brazil	1,113	977	1,327	1,412	1,298	1,220	1,295	1,382	1,275	1,439	1,230	1,125
30 British West Indies	4,081	3,993	4,097	4,865	3,955	4,962	4,009	5,479	5,564	5,995	6,769	5,974
31 Chile	387	412	415	394	361	376	380	346	351	333	341	398
32 Colombia	1,226	1,207	1,290	1,331	1,300	1,424	1,429	1,486	1,431	1,483	1,612	1,756
33 Cuba	6	7	8	6	7	7	9	10	7	7	7	13
34 Ecuador	358	376	438	356	318	325	378	347	405	369	348	322
35 Guatemala ³				460	592	448	457	458	347	410	392	416
36 Jamaica ³				41	46	66	75	59	78	57	43	52
37 Mexico	2,985	3,084	2,793	2,960	2,970	2,854	2,921	3,171	3,112	3,101	3,411	3,467
38 Netherlands Antilles	205	203	212	212	289	320	435	288	317	352	330	308
39 Panama	2,189	2,121	2,132	2,226	2,627	2,386	2,639	2,612	2,712	2,372	2,825	2,967
40 Peru	265	267	262	309	274	282	309	311	322	323	337	363
41 Uruguay	230	280	226	221	208	220	218	185	197	210	209	231
42 Venezuela	3,016	3,246	3,438	3,243	3,300	3,161	3,233	3,215	2,562	3,696	3,550	3,821
43 Other	2,037	2,147	2,380	1,636	1,605	1,604	1,489	1,482	1,639	1,453	1,518	1,760
44 Asia	30,881	33,330	37,996	36,386	35,635	33,841	35,362	33,726	33,693	34,762	35,398	36,492
45 China												
46 Mainland	54	48	56	50	47	53	47	44	46	49	57	67
47 Taiwan	1,041	995	1,014	1,224	1,060	1,055	1,195	1,266	1,284	1,319	1,250	502
48 Hong Kong	1,037	1,121	1,174	1,118	1,489	1,085	1,191	1,211	1,250	1,368	1,201	1,256
49 India	1,012	1,001	947	937	962	899	798	762	833	899	831	790
50 Indonesia	896	506	492	649	451	330	597	309	348	575	439	449
51 Israel	461	454	485	486	568	476	519	440	432	453	469	688
52 Japan	14,488	17,024	21,725	20,153	19,739	19,035	20,374	19,755	19,933	19,956	21,358	21,927
53 Korea	606	737	682	751	817	748	714	736	776	790	750	795
54 Philippines	658	615	647	606	693	600	645	571	628	594	583	644
55 Thailand	258	309	317	258	304	297	320	296	290	352	279	427
56 Middle East oil-exporting countries ⁴	9,193	9,329	9,165	8,945	8,049	7,453	6,973	6,534	7,025	6,922	7,534	
56 Other	1,178	1,190	1,291	1,209	1,285	1,213	1,510	1,364	1,341	1,384	1,259	1,414
57 Africa	2,507	2,645	2,469	2,699	2,641	2,360	3,013	2,578	2,645	2,540	2,636	2,886
58 Egypt	346	357	341	455	461	402	594	463	417	322	312	404
59 Morocco	100	79	51	31	29	28	28	67	74	84	30	32
60 South Africa	191	251	183	167	185	226	175	160	238	266	194	168
61 Zaire	41	50	45	46	49	44	73	52	45	39	43	43
62 Oil-exporting countries ⁵	1,179	1,263	1,226	1,393	1,244	979	1,365	1,198	1,270	1,230	1,335	1,525
63 Other	649	645	623	707	673	681	778	638	601	600	622	715

55. 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	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1978											
64 Other countries	1,121	1,014	1,434	1,475	1,267	1,414	1,315	1,180	1,090	1,189	1,214	1,076
65 Australia	933	870	1,229	1,262	1,129	1,211	1,158	1,051	899	975	977	838
66 All other	188	144	205	212	138	203	157	130	191	213	236	239
67 Nonmonetary international and regional organizations	3,625	3,102	3,618	3,058	3,129	2,942	2,678	2,813	3,396	2,919	2,215	2,607
68 International ⁶	3,116	2,558	3,094	2,590	2,430	2,311	2,027	2,157	2,339	1,789	1,033	1,485
69 Latin American regional	258	266	261	162	430	395	411	437	799	856	870	808
70 Other regional ⁷	250	279	262	306	269	236	241	218	259	274	313	314
	1979											
1 Total	164,382	163,963	166,601	160,227	159,113	167,725	168,664	191,058	185,521	180,446	184,160	187,521
2 Foreign countries	162,075	161,888	164,249	157,948	156,355	164,743	165,222	187,573	182,607	178,052	181,438	185,164
3 Europe	84,205	81,515	81,460	77,007	74,659	78,988	80,954	85,300	88,052	87,463	86,963	90,952
4 Austria	562	505	524	484	475	449	444	446	444	426	404	413
5 Belgium-Luxembourg	2,746	2,192	2,443	2,359	2,282	2,419	2,493	2,714	2,920	2,720	2,796	2,375
6 Denmark	2,036	2,074	2,131	1,596	1,526	1,165	1,560	1,412	1,100	1,001	1,166	1,092
7 Finland	379	357	361	367	401	457	466	508	415	334	390	398
8 France	8,616	8,214	8,904	9,297	9,763	9,603	9,622	9,988	10,510	9,340	10,301	10,433
9 Germany	15,766	13,864	12,994	9,360	7,614	8,489	10,721	10,431	13,127	13,154	10,801	12,935
10 Greece	683	761	671	660	678	684	760	695	691	632	792	635
11 Italy	8,773	8,096	8,184	8,939	9,753	9,658	8,460	9,678	8,551	8,481	8,345	7,782
12 Netherlands	2,536	2,796	2,774	2,826	2,889	2,638	2,355	2,619	2,281	2,174	2,172	2,337
13 Norway	1,411	1,445	1,572	1,477	1,456	1,348	1,263	1,320	1,402	1,393	1,407	1,267
14 Portugal	254	246	279	231	244	353	303	411	554	620	595	557
15 Spain	759	868	763	1,077	897	1,211	1,107	1,060	1,133	1,103	1,184	1,259
16 Sweden	2,955	2,656	2,520	2,596	2,524	2,437	2,227	2,368	2,062	2,165	2,064	2,005
17 Switzerland	19,528	19,279	18,010	15,009	13,140	15,333	16,135	15,158	16,079	16,080	16,659	17,954
18 Turkey	141	141	132	110	127	156	193	160	135	150	145	120
19 United Kingdom	13,185	13,753	15,357	16,158	16,704	18,012	18,752	22,321	22,637	24,144	24,049	24,700
20 Yugoslavia	174	184	176	207	184	151	159	149	142	147	147	266
21 Other Western Europe ¹	3,375	3,847	3,340	3,902	3,716	4,058	3,610	3,504	3,493	3,087	3,248	4,070
22 U.S.S.R.	150	62	59	84	58	62	63	80	52	53	39	52
23 Other Eastern Europe ²	176	173	268	266	227	302	260	277	325	259	259	302
24 Canada	6,623	6,766	7,995	8,764	7,963	6,677	7,614	8,378	8,323	8,644	7,280	7,379
25 Latin America and Caribbean	30,987	32,641	38,072	36,149	40,549	44,827	41,281	56,935	49,536	47,323	51,761	49,686
26 Argentina	1,682	1,789	1,537	1,486	1,889	1,896	1,697	1,761	1,935	1,705	1,573	1,582
27 Bahamas	7,448	7,732	13,115	10,101	11,708	16,451	13,079	24,030	18,351	15,388	18,548	15,255
28 Bermuda	386	464	375	351	345	402	339	415	392	399	404	430
29 Brazil	1,103	1,152	1,137	1,251	1,578	1,336	1,297	1,043	1,198	994	1,051	1,005
30 British West Indies	5,702	6,728	6,889	6,968	9,376	8,756	7,856	13,426	11,276	11,502	12,595	11,138
31 Chile	376	356	341	445	366	401	463	458	419	424	355	468
32 Colombia	1,769	1,867	1,925	2,079	2,192	2,402	2,292	2,378	2,188	2,243	2,377	2,617
33 Cuba	7	13	6	7	9	7	7	6	9	7	12	13
34 Ecuador	321	274	330	335	318	391	443	449	364	482	476	425
35 Guatemala	387	386	339	360	318	319	319	317	335	361	374	414
36 Jamaica	72	43	75	80	78	46	104	67	175	113	74	76
37 Mexico	3,228	3,208	3,227	3,284	3,264	3,442	3,681	3,707	3,624	3,603	3,735	4,185
38 Netherlands Antilles	321	361	318	335	396	414	422	366	359	609	460	499
39 Panama	2,798	2,491	2,938	3,368	2,903	3,148	3,070	3,044	3,336	3,926	4,290	4,483
40 Peru	320	347	403	360	321	382	425	391	477	388	417	383
41 Uruguay	222	220	236	230	223	248	231	222	217	217	185	202
42 Venezuela	3,339	3,709	3,211	3,426	3,664	2,982	3,920	3,180	2,903	3,168	3,014	4,192
43 Other	1,507	1,501	1,669	1,681	1,601	1,804	1,636	1,675	1,977	1,795	1,822	2,318
44 Asia	36,700	37,005	32,989	31,870	28,922	29,811	30,984	32,314	32,725	30,719	31,351	33,005
45 China												
46 Mainland	65	105	280	45	41	46	42	41	45	49	45	49
47 Taiwan	552	534	600	667	598	739	769	1,027	1,231	1,339	1,413	1,393
48 Hong Kong	1,400	1,390	1,279	1,459	1,496	1,555	1,452	1,571	1,659	1,542	1,624	1,672
49 India	804	838	857	929	1,016	940	873	704	674	496	580	527
50 Indonesia	575	357	479	567	394	409	509	317	463	555	478	504
51 Israel	656	617	631	673	652	708	624	627	626	621	574	707
52 Japan	21,428	21,769	18,130	14,951	12,263	12,571	13,105	13,093	13,292	10,886	7,867	8,907
53 Korea	771	827	748	728	986	809	816	825	938	950	951	993
54 Philippines	617	549	644	562	605	685	635	598	627	593	666	795

55. 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	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1979											
54 Asia—Continued												
55 Thailand	379	307	277	343	302	413	307	330	421	304	415	277
56 Middle East oil-exporting countries ⁴	8,171	8,411	7,816	9,571	9,167	9,305	10,022	11,408	10,888	11,420	14,861	15,300
56 Other	1,285	1,300	1,249	1,375	1,402	1,632	1,830	1,773	1,862	1,963	1,876	1,879
57 Africa	2,694	2,804	2,650	2,986	3,056	3,238	3,226	3,819	3,194	3,141	3,105	3,239
58 Egypt	338	278	329	359	297	307	378	303	245	294	380	475
59 Morocco	29	32	43	34	36	45	35	40	40	30	36	33
60 South Africa	179	207	242	246	206	316	196	174	235	194	213	184
61 Zaïre	48	42	50	55	47	56	37	49	73	112	104	110
62 Oil-exporting countries ⁵	1,379	1,549	1,257	1,554	1,523	1,566	1,699	2,441	1,832	1,711	1,513	1,635
63 Other	721	697	728	738	946	948	881	811	768	800	859	804
64 Other countries	865	1,157	1,084	1,171	1,206	1,202	1,164	826	778	762	980	904
65 Australia	655	935	863	959	991	891	808	621	550	528	714	684
66 All other	209	222	221	213	215	311	355	205	227	234	266	220
67 Nonmonetary international and regional organizations	2,307	2,075	2,352	2,280	2,759	2,982	3,442	3,485	2,914	2,394	2,722	2,356
68 International ⁶	1,210	905	1,183	1,113	1,543	1,871	2,263	2,435	1,810	1,343	1,504	1,238
69 Latin American regional	809	859	866	866	886	823	911	787	824	755	790	806
70 Other regional ⁷	289	311	303	300	330	289	268	263	280	296	428	313
	1980											
1 Total	185,359	194,173	186,312	181,174	184,361	186,889	188,462	201,908	192,149	196,030	204,792	205,295
2 Foreign countries	184,127	192,451	184,537	178,792	181,144	183,380	185,559	199,088	189,600	193,296	202,315	202,953
3 Europe	86,949	85,782	85,943	82,828	82,760	82,965	83,879	86,187	83,513	83,970	90,682	90,897
4 Austria	378	379	335	444	352	383	432	390	432	460	511	523
5 Belgium-Luxembourg	2,129	2,407	2,365	2,369	2,795	3,988	3,837	3,673	3,696	3,322	3,696	4,019
6 Denmark	955	587	613	615	588	553	534	525	528	493	586	497
7 Finland	455	544	484	522	435	438	433	403	311	307	363	455
8 France	10,723	11,260	11,118	11,302	10,850	11,272	12,178	12,596	12,332	11,654	12,374	12,125
9 Germany	10,345	8,960	8,618	5,337	5,427	6,954	7,626	9,121	7,854	7,557	9,168	9,973
10 Greece	832	627	618	617	610	626	567	642	591	643	711	670
11 Italy	7,825	7,394	7,393	7,429	6,942	5,778	7,138	6,530	5,969	6,796	7,308	7,572
12 Netherlands	2,532	2,495	2,477	2,022	2,128	2,676	2,830	2,491	2,540	2,555	2,783	2,441
13 Norway	1,229	1,156	1,500	1,391	1,221	1,282	1,140	1,040	1,074	1,381	1,444	1,344
14 Portugal	550	438	314	537	339	391	398	506	571	491	437	374
15 Spain	1,192	1,146	1,242	1,418	1,383	1,366	1,371	1,491	1,321	1,520	1,379	1,500
16 Sweden	1,845	1,978	1,692	1,847	1,632	1,999	1,795	1,861	1,826	1,813	1,807	1,737
17 Switzerland	16,745	16,950	15,625	14,859	14,517	14,730	14,359	14,252	13,524	13,695	16,574	16,689
18 Turkey	232	118	138	136	136	153	156	147	237	171	257	242
19 United Kingdom	25,089	25,307	26,816	27,208	27,258	24,198	22,567	22,940	22,830	23,791	24,439	22,680
20 Yugoslavia	157	149	115	122	144	254	190	139	169	203	225	681
21 Other Western Europe ¹	3,474	3,455	3,693	4,301	5,606	5,523	6,026	7,097	7,275	6,865	6,140	6,939
22 U.S.S.R.	46	41	37	33	40	49	36	70	39	33	64	68
23 Other Eastern Europe ²	217	390	300	319	354	351	267	271	392	220	416	370
24 Canada	9,579	9,556	8,507	8,048	8,201	9,157	9,228	9,187	10,337	10,039	9,856	10,031
25 Latin America and Caribbean	51,002	57,954	51,578	48,974	48,920	47,131	49,385	58,459	48,945	52,501	53,308	53,170
26 Argentina	1,635	1,632	1,582	1,679	1,903	1,705	1,841	1,880	1,875	1,996	1,996	2,132
27 Bahamas	16,580	22,244	16,282	14,431	16,481	13,048	13,289	21,390	14,096	17,567	16,803	16,381
28 Bermuda	447	560	534	479	512	576	464	559	677	595	555	670
29 Brazil	1,405	1,156	1,367	1,645	1,527	1,420	1,434	1,378	1,222	1,342	1,248	1,216
30 British West Indies	12,028	12,938	11,788	11,579	9,504	10,310	11,999	13,294	11,392	12,058	12,637	12,766
31 Chile	395	470	445	444	416	450	459	475	431	448	456	460
32 Colombia	2,882	2,840	2,825	2,905	2,780	2,854	2,954	2,893	2,916	3,037	2,962	3,077
33 Cuba	10	5	6	23	7	6	6	7	5	5	6	6
34 Ecuador	386	412	459	357	337	455	346	818	381	387	437	371
35 Guatemala	394	391	426	403	350	360	373	372	373	365	359	367
36 Jamaica	96	90	97	132	138	91	137	100	101	85	78	97
37 Mexico	4,071	4,063	4,094	4,434	4,200	4,007	4,268	4,291	4,226	4,575	4,580	4,547
38 Netherlands Antilles	344	524	419	411	335	250	332	314	360	393	568	413
39 Panama	4,770	4,663	4,418	4,505	4,082	4,179	4,685	4,617	3,894	3,595	4,575	4,718
40 Peru	376	388	363	392	412	346	350	401	355	380	345	403
41 Uruguay	216	210	240	216	208	231	232	241	199	220	244	254
42 Venezuela	3,083	3,518	4,075	3,104	3,953	4,709	4,350	3,692	4,405	3,659	3,662	3,170
43 Other	1,883	1,853	2,158	1,834	1,773	2,135	1,866	1,737	2,035	1,793	1,796	2,123

55. 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	1980											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
44 Asia	32,158	34,630	34,337	33,613	36,063	39,157	38,033	40,098	42,009	41,056	41,999	42,420
China												
45 Mainland	46	32	34	35	30	44	38	37	38	46	62	49
46 Taiwan	1,386	1,567	1,188	1,076	1,396	1,524	1,438	1,552	1,595	1,610	1,636	1,662
47 Hong Kong	1,694	1,776	1,897	1,857	1,944	2,270	2,186	2,125	2,347	2,304	2,410	2,548
48 India	544	579	558	576	740	633	494	631	529	485	438	416
49 Indonesia	743	693	658	935	670	807	849	649	827	811	715	730
50 Israel	517	507	759	560	570	584	488	569	534	530	548	883
51 Japan	9,436	10,707	9,689	9,386	10,793	12,174	12,547	14,160	15,434	15,372	15,720	16,281
52 Korea	959	1,019	1,069	1,008	989	1,087	1,482	1,473	1,994	1,809	1,764	1,528
53 Philippines	724	767	664	784	880	848	935	778	817	842	803	919
54 Thailand	408	284	414	407	472	405	405	304	517	403	440	464
55 Middle East oil-exporting countries ⁴	14,194	15,073	15,767	15,284	15,806	16,790	15,363	15,786	15,409	14,611	15,214	14,453
56 Other	1,506	1,625	1,638	1,704	1,771	1,992	1,808	2,033	1,968	2,232	2,250	2,487
57 Africa	3,325	3,164	3,319	4,197	3,803	3,681	3,796	4,221	3,902	4,246	4,718	5,187
58 Egypt	449	333	320	438	376	326	451	350	322	269	374	485
59 Morocco	50	33	31	41	31	35	33	47	32	57	38	33
60 South Africa	270	195	313	294	316	325	360	404	354	288	326	288
61 Zaire	128	93	102	84	86	107	78	38	42	36	34	57
62 Oil-exporting countries ⁵	1,497	1,659	1,653	2,455	2,225	2,093	2,094	2,685	2,459	2,911	3,211	3,540
63 Other	932	852	901	885	768	796	779	697	694	685	735	783
64 Other countries	1,114	1,363	1,304	1,133	1,397	1,290	1,239	936	894	1,484	1,752	1,247
65 Australia	853	1,054	992	881	1,150	1,019	959	692	613	1,190	1,419	950
66 All other	261	309	312	252	247	271	281	243	281	294	333	297
67 Nonmonetary international and regional organizations	1,232	1,722	1,774	2,382	3,217	3,509	2,903	2,820	2,549	2,734	2,476	2,342
68 International ⁶	829	618	658	1,272	2,133	2,394	1,804	1,736	1,389	1,586	1,366	1,156
69 Latin American regional	84	785	751	813	790	807	785	800	837	841	801	890
70 Other regional ⁷	319	320	366	297	294	307	314	285	323	307	309	296

56. Banks' own claims on foreigners, payable in U.S. dollars, reported by banks in the United States¹

Millions of dollars, end of period

Area and country	1978											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total	91,874	91,040	96,449	91,711	90,497	90,959	89,271	92,796	96,169	97,512	106,441	115,545
2 Foreign countries	91,830	91,005	96,406	91,665	90,465	90,928	89,235	92,758	96,129	97,472	106,396	115,488
3 Europe	17,034	17,197	18,690	15,925	16,819	17,111	16,971	17,311	18,335	19,343	20,589	24,201
4 Austria	107	112	83	76	94	105	110	107	95	111	142	140
5 Belgium-Luxembourg	660	552	596	707	1,089	866	775	847	969	1,036	1,257	1,200
6 Denmark	172	171	166	142	183	141	129	146	147	160	193	254
7 Finland	179	184	189	180	182	182	187	216	221	232	260	305
8 France	1,776	1,988	2,265	1,991	2,228	2,239	2,249	2,580	2,845	2,771	2,716	3,735
9 Germany	640	615	783	710	770	828	712	650	730	787	812	845
10 Greece	188	209	211	200	279	204	190	125	126	161	134	164
11 Italy	1,170	1,147	1,155	906	1,198	998	1,134	1,098	1,061	1,378	1,458	1,523
12 Netherlands	374	382	470	419	468	383	436	403	380	505	617	677
13 Norway	176	191	184	190	209	217	208	163	263	238	282	299
14 Portugal	137	155	155	126	122	116	132	105	99	106	180	171
15 Spain	732	735	741	561	665	683	690	682	740	898	985	1,120
16 Sweden	230	200	171	199	184	219	244	290	325	348	465	537
17 Switzerland	597	704	696	829	404	821	771	1,013	871	781	1,045	1,283
18 Turkey	337	311	315	319	312	313	327	324	323	309	299	300
19 United Kingdom	8,133	8,200	9,204	6,881	7,083	7,446	7,323	7,240	7,752	8,079	8,385	10,147
20 Yugoslavia	306	308	307	280	285	320	301	281	307	293	302	363
21 Other Western Europe ²	142	74	49	267	137	153	165	125	132	138	107	122
22 U.S.S.R.	424	383	370	316	369	326	313	343	370	387	321	360
23 Other Eastern Europe ³	554	576	580	626	556	553	576	573	578	627	627	657
24 Canada	3,758	4,009	4,084	2,773	2,437	2,509	3,144	3,366	3,450	3,619	4,530	5,152
25 Latin America and Caribbean	48,616	47,249	49,866	51,440	48,209	47,730	47,411	49,530	51,013	49,785	55,441	57,565
26 Argentina	1,622	1,574	1,642	1,537	1,603	1,562	1,584	1,577	1,702	1,467	1,710	2,281
27 Bahamas	22,348	21,517	22,801	23,377	21,668	18,924	19,903	22,175	19,813	19,607	24,569	21,555
28 Bermuda	111	233	195	178	345	145	145	194	136	352	141	184
29 Brazil	4,510	4,559	4,832	4,317	4,438	4,686	4,609	4,835	5,268	5,599	6,137	6,251
30 British West Indies	6,173	5,589	6,851	8,880	6,824	8,844	6,971	6,933	9,093	7,227	6,445	9,694
31 Chile	690	700	710	725	719	747	748	813	745	836	865	970
32 Colombia	651	640	592	550	577	617	649	687	727	793	936	1,012
33 Cuba	14	4	3	1	1	1	1	1	1	0	4	0
34 Ecuador	518	530	544	524	531	561	547	560	646	621	680	705
35 Guatemala ⁴				61	79	90	83	86	79	85	89	94
36 Jamaica ⁴				19	42	53	49	44	46	45	49	40
37 Mexico	4,898	4,719	4,836	4,475	4,539	4,903	5,103	5,021	5,016	4,934	5,286	5,479
38 Netherlands Antilles	220	208	215	201	206	212	206	198	230	197	227	273
39 Panama	1,953	1,880	1,699	2,198	2,194	1,930	2,288	1,658	2,330	2,518	2,561	3,098
40 Peru	965	931	920	888	920	931	919	930	967	946	931	918
41 Uruguay	67	65	65	51	58	53	52	56	51	63	58	52
42 Venezuela	2,205	2,421	2,367	2,145	2,228	2,233	2,340	2,517	2,752	3,110	3,367	3,474
43 Other	1,671	1,678	1,593	1,314	1,238	1,240	1,214	1,246	1,412	1,384	1,386	1,485
44 Asia	18,830	18,985	20,039	18,372	19,827	20,454	18,579	19,319	20,107	21,476	22,632	25,362
45 China												
46 Mainland	15	13	11	20	13	13	5	31	8	10	6	4
47 Taiwan	1,619	1,663	1,656	1,400	1,455	1,331	1,183	1,177	1,242	1,285	1,356	1,499
48 Hong Kong	516	495	609	926	867	957	813	905	1,017	1,484	1,385	1,479
49 India	65	72	97	53	72	80	46	73	76	66	46	54
50 Indonesia	210	222	202	165	137	146	139	125	152	144	188	143
51 Israel	501	498	491	433	493	466	443	502	542	553	717	888
52 Japan	9,626	9,767	10,266	9,771	10,021	10,172	9,792	9,818	10,206	10,530	11,865	12,646
53 Korea	2,458	2,315	2,090	1,847	1,803	2,327	1,938	1,927	1,933	1,790	1,792	2,282
54 Philippines	602	642	660	614	749	678	638	728	730	732	717	680
55 Thailand	634	647	656	693	735	715	723	675	635	734	760	758
56 Middle East oil-exporting countries ⁵	1,681	1,753	2,219	1,484	2,510	2,085	1,641	2,092	2,210	2,137	2,198	3,125
57 Other	903	898	1,082	969	971	1,482	1,218	1,267	1,357	2,012	1,603	1,804
58 Africa	2,556	2,548	2,632	2,209	2,213	2,133	2,132	2,260	2,161	2,226	2,163	2,221
59 Egypt	126	121	107	79	72	70	79	62	67	56	68	107
60 Morocco	61	44	39	35	37	40	38	42	38	47	36	82
61 South Africa	1,095	1,106	1,169	1,035	1,051	1,049	1,032	1,054	1,022	990	906	860
62 Zaire	98	98	101	77	80	79	79	79	82	161	162	164
63 Oil-exporting countries ⁶	499	531	493	427	442	383	341	458	406	438	439	452
64 Other	677	648	723	556	530	512	563	565	547	534	551	556
65 Other countries	1,037	1,017	1,095	945	960	989	997	972	1,063	1,023	1,041	988
66 Australia	839	813	879	778	794	824	831	827	895	879	894	877
67 All other	198	204	216	166	166	166	167	145	169	145	147	111
67 Nonmonetary international and regional organizations ⁷	44	35	43	46	32	31	36	38	39	41	45	56

56. Banks' own claims on foreigners, payable in U.S. dollars, reported by banks in the United States¹—Continued

Millions of dollars, end of period

Area and country	1979											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total	105,928	104,305	108,560	105,801	106,789	115,645	113,821	125,918	127,719	121,571	124,701	133,943
2 Foreign countries	105,888	104,266	108,514	105,755	106,743	115,600	113,774	125,866	127,669	121,530	124,653	133,906
3 Europe	20,646	20,285	21,230	20,558	20,283	24,231	24,180	25,794	28,342	26,188	25,768	28,388
4 Austria	147	115	177	130	150	151	188	223	191	190	168	284
5 Belgium-Luxembourg	1,554	1,428	1,832	1,417	1,368	1,704	1,729	1,534	1,783	1,569	1,313	1,339
6 Denmark	166	164	166	199	168	140	137	141	166	116	149	147
7 Finland	281	264	297	250	184	186	220	247	227	230	182	202
8 France	2,674	2,296	2,930	2,917	2,711	3,522	3,239	3,262	3,788	2,738	3,305	3,322
9 Germany	822	694	900	793	769	828	930	874	1819	1,316	1,396	1,179
10 Greece	158	169	188	168	156	167	130	267	194	282	171	154
11 Italy	1,411	1,410	1,302	1,408	1,440	1,322	1,201	1,475	1,571	1,429	1,264	1,631
12 Netherlands	685	623	585	527	526	511	792	559	631	618	603	514
13 Norway	249	251	205	240	196	200	181	227	238	236	257	276
14 Portugal	169	173	209	208	190	172	235	297	325	349	352	330
15 Spain	910	1,103	909	808	930	999	1,004	970	1,126	1,117	1,050	1,051
16 Sweden	449	388	312	300	231	247	401	482	459	603	548	542
17 Switzerland	1,055	973	1,071	878	959	1,066	1,027	714	1,179	1,171	1,232	1,165
18 Turkey	193	147	162	162	139	155	138	167	140	162	151	149
19 United Kingdom	8,239	8,629	8,460	8,325	8,497	11,137	10,661	12,311	12,292	11,824	11,407	13,795
20 Yugoslavia	399	409	448	472	492	535	541	571	584	578	577	611
21 Other Western Europe ²	133	110	124	422	171	187	199	216	247	154	185	175
22 U.S.S.R.	320	309	319	298	288	293	273	283	317	341	302	268
23 Other Eastern Europe ³	632	629	632	636	718	709	955	974	1,064	1,163	1,155	1,254
24 Canada	4,969	5,068	5,213	4,800	4,712	4,895	5,058	5,012	4,785	4,332	4,365	4,143
25 Latin America and Caribbean	53,056	50,920	54,061	52,812	53,880	57,597	54,193	63,107	62,871	59,509	62,583	67,993
26 Argentina	2,138	2,350	2,749	3,095	3,406	3,200	3,341	3,253	3,284	3,656	4,157	4,389
27 Bahamas	21,609	19,213	19,353	19,411	20,184	19,045	16,917	20,061	19,129	17,558	16,147	18,918
28 Bermuda	164	149	150	135	198	127	179	167	170	485	462	496
29 Brazil	6,252	6,245	6,280	6,187	6,269	6,121	6,162	6,535	7,281	7,555	7,491	7,713
30 British West Indies	5,267	5,034	7,838	5,543	4,815	9,474	6,320	10,817	9,522	6,766	9,219	9,818
31 Chile	1,017	944	964	970	1,058	1,089	1,120	1,172	1,323	1,396	1,349	1,441
32 Colombia	1,054	1,019	1,004	945	1,010	1,093	1,207	1,225	1,264	1,456	1,523	1,614
33 Cuba	0	0	4	4	4	4	4	6	4	4	4	4
34 Ecuador	700	768	839	903	877	908	916	921	943	1,000	1,007	1,025
35 Guatemala	87	110	89	95	101	95	98	97	103	110	115	134
36 Jamaica	37	48	61	63	64	40	47	30	32	29	34	47
37 Mexico	5,489	5,441	5,605	5,804	6,075	6,478	7,222	7,726	8,529	8,515	8,438	9,099
38 Netherlands Antilles	255	208	273	213	234	280	392	342	301	230	227	248
39 Panama	3,213	3,546	2,947	3,568	3,710	3,619	4,212	4,397	4,523	4,272	5,786	6,041
40 Peru	873	846	834	813	739	720	727	728	716	607	604	652
41 Uruguay	50	44	46	48	61	58	56	66	60	72	71	105
42 Venezuela	3,317	3,472	3,518	3,552	3,608	3,802	3,814	4,015	4,176	4,349	4,396	4,657
43 Other	1,534	1,483	1,507	1,463	1,466	1,445	1,458	1,548	1,511	1,450	1,553	1,593
44 Asia	24,157	25,087	25,087	24,725	24,940	25,761	27,243	29,038	28,643	28,637	29,154	30,730
45 China												
46 Mainland	15	13	16	20	22	7	27	29	25	55	31	35
47 Taiwan	1,451	1,761	1,834	1,820	1,814	1,884	1,876	1,970	1,935	1,930	1,805	1,821
48 Hong Kong	1,626	1,964	2,040	1,732	1,970	1,863	1,978	1,788	1,859	1,737	1,794	1,804
49 India	61	60	52	73	59	82	43	75	74	68	69	92
50 Indonesia	141	123	124	135	138	138	131	156	140	147	135	131
51 Israel	1,012	918	927	779	824	842	865	857	882	891	842	990
52 Japan	12,474	12,105	12,720	12,082	12,292	12,868	13,900	15,002	14,645	15,037	16,138	16,911
53 Korea	2,237	2,474	2,528	2,703	2,935	3,383	3,464	3,607	3,725	3,836	3,729	3,793
54 Philippines	607	692	660	710	697	678	743	793	638	724	642	737
55 Thailand	757	832	765	760	836	895	925	919	1,040	956	957	933
56 Middle East oil-exporting countries ⁵	2,333	2,487	1,940	2,439	1,725	1,596	1,809	1,689	1,914	1,190	1,107	1,548
56 Other	1,444	1,658	1,481	1,474	1,630	1,524	1,483	2,152	1,765	2,067	1,906	1,934
57 Africa	2,147	2,093	1,966	1,977	1,971	2,130	2,082	1,974	2,106	1,929	1,867	1,797
58 Egypt	82	83	71	104	125	178	115	128	122	125	93	114
59 Morocco	97	88	66	64	46	37	34	31	23	6	73	103
60 South Africa	838	760	701	680	719	745	745	730	704	602	565	445
61 Zaire	156	155	155	151	151	151	189	151	149	135	135	144
62 Oil-exporting countries ⁶	439	458	455	462	460	480	491	400	565	435	442	391
63 Other	533	550	518	516	471	539	508	533	542	566	559	600
64 Other countries	914	813	956	882	956	987	1,017	942	922	935	916	855
65 Australia	792	704	825	755	789	782	769	772	750	756	741	673
66 All other	122	108	131	127	167	205	248	170	172	180	176	182
67 Nonmonetary international and regional organizations ⁷	40	39	46	46	46	45	47	51	50	41	49	36

56. Banks' own claims on foreigners, payable in U.S. dollars, reported by banks in the United States¹—Continued

Millions of dollars, end of period

Area and country	1980											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total	127,765	131,235	131,817	133,786	139,845	149,566	151,469	163,649	161,548	163,189	167,525	172,702
2 Foreign countries	127,726	131,198	131,776	133,748	139,807	149,528	151,433	163,606	161,510	163,144	167,487	172,624
3 Europe	24,897	25,600	25,805	24,547	26,209	29,403	28,455	29,440	29,667	29,306	32,654	32,155
4 Austria	258	315	331	337	292	305	309	280	264	196	250	236
5 Belgium-Luxembourg	1,416	1,524	1,631	1,590	1,471	1,866	1,622	1,883	1,954	1,680	1,946	1,621
6 Denmark	126	156	207	203	168	167	149	164	180	132	165	127
7 Finland	262	237	188	223	273	307	223	215	184	253	248	460
8 France	3,086	3,197	2,984	2,811	2,740	2,687	2,582	3,288	3,232	2,551	3,506	2,958
9 Germany	921	1,189	1,308	1,153	1,104	1,143	1,004	1,131	1,018	987	1,506	948
10 Greece	136	141	191	244	329	346	279	265	221	278	265	256
11 Italy	1,383	1,407	1,491	1,462	1,748	1,940	2,295	2,433	2,560	2,842	3,063	3,364
12 Netherlands	472	610	535	480	457	590	492	632	546	557	749	575
13 Norway	177	175	254	170	172	219	270	231	248	335	138	227
14 Portugal	288	213	227	247	246	300	346	335	330	341	393	331
15 Spain	948	1,015	914	1,020	1,106	1,189	1,011	1,139	1,106	1,113	1,111	993
16 Sweden	747	702	593	618	661	677	534	558	716	763	633	783
17 Switzerland	939	1,363	1,356	826	916	1,237	1,319	1,581	1,337	1,564	1,932	1,446
18 Turkey	128	131	123	132	151	144	143	137	144	123	149	145
19 United Kingdom	11,371	10,897	10,956	10,484	11,854	13,725	13,181	12,668	13,015	12,981	13,995	14,917
20 Yugoslavia	569	565	598	593	614	658	648	647	682	684	689	853
21 Other Western Europe ²	203	227	225	330	266	204	170	172	245	226	234	179
22 U.S.S.R.	263	265	253	257	247	289	531	232	241	257	271	281
23 Other Eastern Europe ³	1,202	1,270	1,439	1,366	1,394	1,412	1,346	1,448	1,444	1,443	1,413	1,457
24 Canada	4,018	4,136	4,312	4,023	4,283	5,272	4,782	4,775	5,072	4,614	4,542	4,810
25 Latin America and Caribbean	65,686	66,341	65,255	68,526	71,674	74,214	78,784	89,407	85,935	87,986	89,259	92,992
26 Argentina	4,670	4,888	4,958	4,993	5,117	5,226	5,234	5,393	5,629	5,898	6,270	5,689
27 Bahamas	20,861	19,349	19,412	21,190	23,312	25,255	28,813	32,056	30,440	30,275	29,679	29,419
28 Bermuda	434	314	313	321	296	175	194	256	216	399	260	218
29 Brazil	7,494	7,600	7,992	8,108	8,039	8,289	8,969	9,216	9,635	10,131	9,996	10,496
30 British West Indies	7,875	10,187	7,468	8,713	9,052	8,691	8,648	14,584	12,019	12,948	13,674	15,663
31 Chile	1,419	1,430	1,367	1,334	1,355	1,368	1,359	1,487	1,627	1,721	1,730	1,951
32 Colombia	1,655	1,698	1,526	1,539	1,408	1,435	1,448	1,490	1,493	1,575	1,582	1,752
33 Cuba	4	4	4	5	4	4	4	3	6	3	3	3
34 Ecuador	1,001	1,025	1,023	1,011	1,007	1,058	1,051	1,136	1,111	1,157	1,157	1,190
35 Guatemala	114	105	109	108	107	120	153	102	105	112	114	137
36 Jamaica	51	44	42	43	43	36	31	31	33	35	40	36
37 Mexico	8,933	8,990	9,148	9,188	9,746	10,170	10,660	10,779	11,120	11,745	12,014	12,595
38 Netherlands Antilles	325	397	506	671	701	728	760	725	710	799	816	821
39 Panama	4,435	3,929	4,662	4,643	4,538	4,952	4,552	4,931	4,461	3,972	4,367	4,974
40 Peru	585	634	701	654	628	711	647	687	671	719	749	890
41 Uruguay	100	82	90	84	154	103	91	105	100	100	105	137
42 Venezuela	4,211	4,151	4,416	4,224	4,520	4,317	4,469	4,737	4,879	4,710	5,113	5,438
43 Other	1,518	1,515	1,520	1,696	1,646	1,576	1,700	1,687	1,681	1,689	1,591	1,583
44 Asia	30,246	32,386	33,639	33,969	34,989	37,566	36,290	36,987	37,716	37,964	37,956	39,140
45 China												
46 Mainland	28	51	49	48	40	75	68	50	117	126	187	195
47 Taiwan	1,700	1,691	1,524	1,626	1,889	2,105	2,224	2,284	2,492	2,332	2,382	2,469
48 Hong Kong	1,804	2,127	1,888	2,001	2,362	2,271	2,174	2,194	2,243	2,133	2,094	2,247
49 India	136	90	120	87	61	83	97	118	84	103	125	142
50 Indonesia	117	128	132	166	128	155	205	245	208	214	248	245
51 Israel	812	787	734	829	828	1,028	950	1,010	916	1,055	1,125	1,172
52 Japan	16,990	18,876	20,173	20,352	20,474	21,850	20,590	21,185	20,666	20,614	20,323	21,361
53 Korea	4,077	4,353	4,723	4,850	5,045	5,415	5,516	5,456	5,565	5,880	5,839	5,697
54 Philippines	649	645	696	693	717	780	881	1,019	1,171	1,084	1,122	989
55 Thailand	971	993	877	857	918	927	939	950	947	925	974	876
56 Middle East oil-exporting countries ⁵	1,400	1,211	1,437	1,136	936	1,219	1,078	998	1,429	1,258	1,538	1,494
56 Other	1,562	1,434	1,286	1,324	1,591	1,659	1,567	1,478	1,876	2,240	1,999	2,252
57 Africa	1,901	1,777	1,731	1,802	1,770	2,016	2,179	1,977	2,029	2,090	1,933	2,377
58 Egypt	132	156	130	137	134	95	112	135	123	159	165	151
59 Morocco	106	109	118	128	107	121	134	180	166	119	146	223
60 South Africa	412	342	337	362	465	616	691	469	535	440	375	370
61 Zaire	146	144	143	143	108	107	107	98	101	123	98	94
62 Oil-exporting countries ⁶	507	451	353	443	325	364	378	349	374	469	402	805
63 Other	599	574	649	588	632	714	757	746	729	780	747	734
64 Other countries	978	958	1,035	880	883	1,056	943	1,021	1,091	1,185	1,143	1,150
65 Australia	803	789	803	713	695	860	743	793	879	942	915	859
66 All other	175	170	232	167	187	196	200	228	213	243	228	290
67 Nonmonetary international and regional organizations ⁷	40	38	41	38	38	39	36	43	39	44	38	78

57. 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	1978								
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.
1 Total	91,874	91,040	96,449			100,089			105,250
2 Banks' own claims on foreigners				91,711	90,497	90,959	89,271	92,796	96,169
3 Foreign public borrowers	3,037	3,079	3,004	5,910	6,128	6,495	7,310	7,727	8,207
4 Own foreign offices ²				39,119	38,025	34,727	34,962	37,698	35,814
5 Unaffiliated foreign banks	27,515	27,804	30,840	28,234	27,778	30,426	27,780	27,496	31,788
6 Deposits				4,470	4,849	5,321	5,185	4,859	4,692
7 Other				23,765	22,930	25,105	22,596	22,637	27,095
8 All other foreigners	12,346	12,152	12,546	18,447	18,565	19,312	19,218	19,875	20,360
9 Claims of banks' domestic customers ³						9,131			9,081
10 Deposits						419			500
11 Negotiable and readily transferable instruments ⁴									
12 Outstanding collections and other claims ⁵	6,342	6,446	6,765			5,001			4,847
13 MEMO: Customer liability on acceptances							11,865		12,784
	1978			1979					
	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June
1 Total			126,787			121,725			129,638
2 Banks' own claims on foreigners	97,512	106,441	115,545	105,928	104,305	108,560	105,801	106,789	115,645
3 Foreign public borrowers	8,487	9,424	10,346	10,513	10,806	11,137	11,374	10,950	11,606
4 Own foreign offices ²	36,880	41,301	41,605	38,563	36,066	36,691	37,005	35,981	37,469
5 Unaffiliated foreign banks	31,031	33,659	40,483	34,341	34,456	37,311	34,195	35,446	41,561
6 Deposits	4,183	4,450	5,428	4,600	5,158	6,134	5,389	5,394	7,004
7 Other	26,848	29,209	35,054	29,741	29,298	31,177	28,806	30,052	34,557
8 All other foreigners	21,115	22,057	23,111	22,511	22,977	23,421	23,227	24,412	25,010
9 Claims of banks' domestic customers ³			11,243			13,165			13,993
10 Deposits			480			719			683
11 Negotiable and readily transferable instruments ⁴			5,396			6,800			7,397
12 Outstanding collections and other claims			5,366			5,646			5,913
13 MEMO: Customer liability on acceptances			15,030			15,266			16,983
Dollar deposits in banks abroad, reported by nonbanking business enterprises in the United States ⁶			13,558	17,444	18,517	19,164	20,223	21,171	19,433
	1979			1980					
	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.
1 Total			147,022			154,030			154,401
2 Banks' own claims on foreigners	113,821	125,918	127,719	121,571	124,701	133,943	127,765	131,235	131,817
3 Foreign public borrowers	12,284	13,033	14,475	14,820	14,326	15,937	15,386	15,448	15,858
4 Own foreign offices ²	36,402	40,431	39,722	38,389	43,798	47,428	46,598	47,172	46,029
5 Unaffiliated foreign banks	38,820	45,062	46,025	39,790	37,703	40,927	36,163	38,930	39,548
6 Deposits	6,709	7,267	7,115	6,491	5,478	6,274	4,949	5,152	5,502
7 Other	32,110	37,795	38,910	33,298	32,226	34,654	31,214	33,778	34,047
8 All other foreigners	26,316	27,392	27,497	28,572	28,874	29,650	29,617	29,686	30,381
9 Claims of banks' domestic customers ³			19,302			20,088			22,584
10 Deposits			975			955			1,208
11 Negotiable and readily transferable instruments ⁴			12,236			13,100			14,763
12 Outstanding collections and other claims			6,091			6,032			6,613
13 MEMO: Customer liability on acceptances			19,867			18,021			20,144
Dollar deposits in banks abroad, reported by nonbanking business enterprises in the United States ⁶	22,976	23,543	21,663	24,486	22,950	22,042	24,562	26,200	25,416

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

Millions of dollars, end of period

Type of claim	1980									
	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	
1 Total			174,725			187,038			198,807	
2 Banks' own claims on foreigners	133,786	139,845	149,566	151,469	163,649	161,548	163,189	167,525	172,702	
3 Foreign public borrowers	15,647	15,615	16,215	17,056	17,762	19,311	19,478	21,158	20,944	
4 Own foreign offices ²	46,486	50,129	56,270	58,698	64,313	61,880	62,087	62,507	65,084	
5 Unaffiliated foreign banks	40,971	42,778	43,851	41,991	47,462	45,963	46,576	49,066	50,215	
6 Deposits	6,115	6,506	6,522	6,178	7,263	7,211	7,116	7,579	8,254	
7 Other	34,856	36,272	37,329	35,812	40,200	38,752	39,460	41,488	41,962	
8 All other foreigners	30,682	31,324	33,230	33,725	34,111	34,395	35,048	34,794	36,459	
9 Claims of banks' domestic customers ³			25,159			25,490			26,106	
10 Deposits			910			1,081			885	
11 Negotiable and readily transferable instruments ⁴			17,444			15,260			15,574	
12 Outstanding collections and other claims			6,804			9,148			9,648	
13 MEMO: Customer liability on acceptances			22,375			23,433			22,714	
Dollar deposits in banks abroad, reported by nonbanking business enterprises in the United States ⁶	24,744	25,364	24,084	25,581	24,294	22,121	22,798	24,658	23,644	

58. Banks' own claims on unaffiliated foreigners, payable in U.S. dollars, reported by banks in the United States¹

Millions of dollars, end of period

Maturity, by borrower and area	1978			1979			
	June	Sept.	Dec.	Mar.	June	Sept.	Dec.
1 Total	55,865	60,057	73,635	71,604	77,748	87,538	86,181
<i>By borrower</i>							
2 Maturity of 1 year or less ²	44,522	47,192	58,345	55,425	60,084	68,362	65,152
3 Foreign public borrowers	3,134	3,711	4,633	4,676	4,658	6,159	7,233
4 All other foreigners	41,387	43,480	53,712	50,748	55,426	62,203	57,919
5 Maturity of over 1 year ²	11,343	12,866	15,289	16,179	17,664	19,176	21,030
6 Foreign public borrowers	3,251	4,247	5,395	5,982	6,500	7,787	8,371
7 All other foreigners	8,092	8,618	9,894	10,197	11,164	11,388	12,659
<i>By area</i>							
Maturity of 1 year or less ²							
8 Europe	9,714	10,518	15,169	12,396	14,075	16,802	15,235
9 Canada	1,598	1,953	2,670	2,514	2,709	2,471	1,777
10 Latin America and Caribbean	17,446	18,624	20,895	21,729	23,153	25,686	24,928
11 Asia	13,784	13,971	17,545	16,951	18,143	21,478	21,641
12 Africa	1,457	1,535	1,496	1,292	1,438	1,401	1,077
13 All other ³	523	591	569	541	565	524	493
Maturity of over 1 year ²							
14 Europe	2,920	3,102	3,142	3,103	3,483	3,653	4,160
15 Canada	344	794	1,426	1,456	1,221	1,364	1,317
16 Latin America and Caribbean	5,900	6,877	8,464	9,325	10,277	11,769	12,814
17 Asia	1,297	1,303	1,407	1,486	1,884	1,578	1,911
18 Africa	631	580	637	629	616	625	655
19 All other ³	252	211	214	180	183	188	173
				1980			
				Mar.	June	Sept.	Dec.
1 Total				85,452	93,260	99,022	106,857
<i>By borrower</i>							
2 Maturity of 1 year or less ²				64,109	71,938	76,231	82,665
3 Foreign public borrowers				6,812	7,227	8,935	10,036
4 All other foreigners				57,297	64,711	67,296	72,628
5 Maturity of over 1 year ²				21,343	21,322	22,791	24,193
6 Foreign public borrowers				8,593	8,673	9,722	10,152
7 All other foreigners				12,750	12,649	13,069	14,041
<i>By area</i>							
Maturity of 1 year or less ²							
8 Europe				13,848	17,215	16,940	18,762
9 Canada				1,812	2,047	2,166	2,723
10 Latin America and Caribbean				23,042	24,460	28,097	32,034
11 Asia				23,737	26,162	26,876	26,748
12 Africa				1,043	1,330	1,401	1,757
13 All other ³				627	724	751	640
Maturity of over 1 year ²							
14 Europe				4,236	4,033	4,705	5,118
15 Canada				1,214	1,199	1,188	1,448
16 Latin America and Caribbean				13,388	13,887	14,187	15,075
17 Asia				1,728	1,477	2,014	1,865
18 Africa				620	576	567	507
19 All other ³				157	150	130	179

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

Millions of dollars, end of period

Item	1978							
	Jan.	Feb.	Mar.	June	Sept.	Dec.		
1 Banks' own liabilities	831	885	986	1,489	1,794	2,406		
2 Banks' own claims ²	2,371	2,317	2,383	2,619	2,954	3,671		
3 Deposits	940	895	948	1,092	1,385	1,795		
4 Other claims	1,432	1,422	1,435	1,528	1,568	1,876		
5 Claims of banks' domestic customers ³				809	446	358		
	1979				1980			
	Mar.	June	Sept.	Dec.	Mar.	June	Sept.	Dec.
1 Banks' own liabilities	1,877	2,041	2,455	1,918	2,403	2,739	2,754	3,748
2 Banks' own claims	2,690	2,599	3,013	2,419	2,772	2,874	3,203	4,206
3 Deposits	1,208	1,373	1,376	994	1,212	1,090	1,169	2,507
4 Other claims	1,482	1,225	1,637	1,425	1,560	1,784	2,035	1,699
5 Claims of banks' domestic customers ³	475	574	609	580	1,058	798	595	962

60. Marketable U.S. Treasury bonds and notes—Foreign holdings and transactions

Millions of dollars

Country or area	1978	1979	1980	1978					
				Jan.	Feb.	Mar.	Apr.	May	June
	Holdings (end of period) ¹								
1 Estimated total ²	44,946	51,344	57,418	40,121	40,400	41,270	39,692	39,397	40,668
2 Foreign countries ²	39,817	45,915	52,831	35,668	35,499	36,515	34,843	34,375	34,974
3 Europe ²	17,072	24,824	24,337	15,064	14,915	15,241	13,628	12,966	13,106
4 Belgium-Luxembourg	19	60	77	19	19	19	19	19	19
5 Germany ²	8,705	14,056	12,335	3,373	3,494	3,816	3,820	4,031	4,361
6 Netherlands	1,358	1,466	1,884	930	954	1,029	1,079	1,070	1,113
7 Sweden	285	647	595	125	125	155	175	175	185
8 Switzerland ²	977	1,868	1,485	411	422	436	464	468	529
9 United Kingdom	5,373	6,236	7,183	9,839	9,513	9,418	7,737	6,856	6,527
10 Other Western Europe	354	491	777	362	384	363	333	348	371
11 Eastern Europe	0	0	0	4	4	4	0	0	0
12 Canada	152	232	449	285	250	251	253	261	264
13 Latin America	416	466	999	543	587	551	535	503	494
14 Venezuela	144	103	292	201	241	200	189	174	174
15 Netherlands Antilles	162	163	421	162	162	162	162	162	162
16 Asia	21,488	19,805	26,112	19,413	19,378	20,125	20,080	20,147	20,615
17 Japan	11,528	11,175	9,479	7,463	7,617	8,313	8,332	8,964	9,616
18 Africa	691	591	920	362	362	341	341	491	491
19 All other	-3	-3	14	2	7	6	6	8	4
20 Nonmonetary international and regional organizations	5,129	5,429	4,587	4,453	4,901	4,755	4,849	5,022	5,694
21 International	5,089	5,388	4,548	4,358	4,781	4,640	4,740	4,931	5,633
22 Latin American regional	41	37	36	95	120	115	110	90	61
	Transactions (net purchases, or sales (-), during period)								
23 Total ²	6,305	6,397	6,075	1,481	278	871	-1,579	-295	1,271
24 Foreign countries ²	5,921	6,099	6,916	1,774	-169	1,016	-1,674	-467	599
25 Official institutions	3,729	1,697	3,840	1,714	-277	995	-1,699	-541	522
26 Other foreign ²	2,193	4,403	3,076	59	108	22	26	73	77
27 Nonmonetary international and regional organizations	383	301	-843	-292	447	-146	95	171	671
MEMO: Oil-exporting countries									
28 Middle East ³	-1,785	-1,014	7,672	56	-184	77	-72	-563	-185
29 Africa ⁴	329	-100	328	0	0	-20	0	150	0

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

Millions of dollars

Country or area	1978						1979			
	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.
	Holdings (end of period) ¹									
1 Estimated total ²	41,158	41,583	42,222	43,632	43,857	44,946	46,218	45,595	47,457	48,059
2 Foreign countries ²	36,316	37,129	37,836	38,482	38,479	39,817	41,341	40,883	42,852	43,097
3 Europe ²	14,226	14,154	14,689	15,261	15,654	17,072	18,360	18,502	20,172	20,593
4 Belgium-Luxembourg	19	19	19	19	19	19	19	19	19	19
5 Germany ²	5,531	5,761	6,157	6,645	7,102	8,705	8,864	8,860	10,216	10,812
6 Netherlands	1,113	1,278	1,306	1,356	1,351	1,358	1,433	1,517	1,587	1,637
7 Sweden	200	210	211	231	266	285	320	355	360	415
8 Switzerland ²	590	636	694	731	915	977	1,818	1,508	1,537	1,510
9 United Kingdom	6,403	5,862	5,909	5,915	5,674	5,373	5,489	5,823	5,991	5,735
10 Other Western Europe	370	387	393	365	327	354	417	420	461	464
11 Eastern Europe	0	0	0	0	0	0	0	0	0	0
12 Canada	275	276	276	151	151	152	150	146	166	226
13 Latin America	485	545	445	426	416	416	433	337	338	317
14 Venezuela	174	244	144	144	144	144	183	103	103	103
15 Netherlands Antilles	162	162	162	162	162	162	162	162	162	162
16 Asia	20,841	21,657	21,929	21,947	21,570	21,488	21,709	21,210	21,488	21,273
17 Japan	9,927	10,791	11,096	11,560	11,483	11,528	12,226	12,422	12,729	12,982
18 Africa	491	491	491	691	691	691	691	691	691	691
19 All other	-3	7	5	6	-3	-3	-3	-3	-3	-3
20 Nonmonetary international and regional organizations	4,842	4,454	4,386	5,150	5,378	5,129	4,877	4,712	4,605	4,962
21 International	4,809	4,421	4,354	5,118	5,345	5,089	4,837	4,666	4,560	4,915
22 Latin American regional	33	33	33	33	33	41	41	46	46	46
	Transactions (net purchases, or sales (-), during period)									
23 Total ²	490	425	639	1,410	225	1,089	1,272	-623	1,862	602
24 Foreign countries ²	1,342	813	706	646	-3	1,338	1,524	-458	1,968	246
25 Official institutions	1,313	710	704	572	64	-349	168	-597	524	242
26 Other foreign ²	29	103	3	74	-67	1,686	1,356	141	1,443	3
27 Nonmonetary international and regional organizations	-852	-387	-67	764	227	-248	-252	-165	-106	357
MEMO: Oil-exporting countries										
28 Middle East ³	-85	-31	-31	-401	-241	-127	-461	-693	-31	-452
29 Africa ⁴	0	0	0	200	-1	0	0	0	0	0

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

Millions of dollars

Country or area	1979								1980	
	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.
	Holdings (end of period) ¹									
1 Estimated total ²	47,135	47,413	48,910	49,493	50,176	50,807	50,817	51,344	53,902	54,245
2 Foreign countries ²	42,975	43,374	44,464	44,899	44,981	45,127	45,316	45,915	47,854	47,603
3 Europe ²	20,667	21,047	22,213	22,558	22,599	22,692	23,029	24,824	26,507	26,028
4 Belgium-Luxembourg	20	24	24	24	65	65	60	60	60	55
5 Germany ²	10,828	10,751	10,781	10,952	10,953	11,082	12,456	14,056	15,200	14,916
6 Netherlands	1,672	1,695	1,655	1,577	1,667	1,660	1,490	1,466	1,407	1,414
7 Sweden	479	484	481	525	588	600	593	647	640	636
8 Switzerland ²	1,458	1,582	1,843	2,048	2,496	2,427	1,961	1,868	1,894	1,564
9 United Kingdom	5,697	6,016	6,938	6,895	6,193	6,191	5,955	6,236	6,792	6,930
10 Other Western Europe	513	496	491	538	637	666	513	491	514	512
11 Eastern Europe	0	0	0	0	0	0	0	0	0	0
12 Canada	216	227	232	233	233	235	234	232	231	389
13 Latin America	307	307	457	459	459	461	459	466	466	467
14 Venezuela	103	103	103	103	103	103	103	103	103	103
15 Netherlands Antilles	162	162	162	165	165	164	164	163	163	164
16 Asia	21,097	21,103	20,874	20,960	21,001	21,051	21,006	19,805	20,062	20,131
17 Japan	13,014	13,040	13,090	12,818	12,789	12,591	12,502	11,175	10,844	10,420
18 Africa	691	691	691	691	691	691	591	591	591	591
19 All other	-3	-3	-3	-3	-3	-3	-3	-3	-3	-3
20 Nonmonetary international and regional organizations	4,160	4,039	4,446	4,594	5,195	5,680	5,501	5,429	6,048	6,642
21 International	4,114	3,993	4,400	4,551	5,150	5,636	5,463	5,388	6,016	6,592
22 Latin American regional	46	46	46	43	43	43	37	37	32	50
	Transactions (net purchase, or sales (-), during period)									
23 Total ²	-924	278	1,497	584	682	632	9	527	2,562	343
24 Foreign countries ²	-122	399	1,090	435	82	146	189	600	1,939	-251
25 Official institutions	-149	297	1,042	511	92	56	-1,037	547	483	-264
26 Other foreign ²	27	102	49	-77	-10	89	1,227	53	1,456	14
27 Nonmonetary international and regional organizations	-802	-121	407	149	600	487	-180	-73	622	593
MEMO: Oil-exporting countries										
28 Middle East ³	-190	8	-193	394	73	299	64	168	550	500
29 Africa ⁴	0	0	0	0	0	0	-100	0	0	0

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

Millions of dollars

Country or area	1980									
	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Holdings (end of period)¹										
1 Estimated total ²	54,017	53,118	52,438	54,200	54,889	54,125	55,874	56,558	57,222	57,418
2 Foreign countries ²	47,557	47,460	47,978	49,800	50,595	49,997	51,178	52,081	52,872	52,831
3 Europe ²	25,713	25,114	25,181	25,482	25,262	24,646	25,019	24,786	24,711	24,337
4 Belgium-Luxembourg	27	28	28	28	45	89	91	78	74	77
5 Germany ²	14,608	14,326	14,344	14,095	13,697	13,097	13,110	12,823	12,758	12,335
6 Netherlands	1,453	1,473	1,412	1,437	1,547	1,522	1,640	1,658	1,777	1,884
7 Sweden	633	642	653	647	650	640	611	607	614	595
8 Switzerland ²	1,534	1,528	1,574	1,731	1,675	1,675	1,566	1,517	1,489	1,485
9 United Kingdom	6,978	6,590	6,651	6,987	7,077	7,092	7,459	7,541	7,414	7,183
10 Other Western Europe	478	527	519	556	571	531	542	562	584	777
11 Eastern Europe	0	0	0	0	0	0	0	0	0	0
12 Canada	394	381	385	423	481	469	480	503	532	449
13 Latin America	472	501	512	616	690	706	768	768	942	999
14 Venezuela	103	103	103	200	248	261	302	292	292	292
15 Netherlands Antilles	164	199	200	200	200	205	225	221	372	421
16 Asia	20,391	20,873	21,310	22,793	23,577	23,587	24,294	25,333	25,968	26,112
17 Japan	9,631	9,533	9,543	9,545	9,614	9,465	9,444	9,503	9,547	9,479
18 Africa	591	593	593	492	592	592	617	685	715	920
19 All other	-3	-2	-2	-6	-6	-5	0	5	4	14
20 Nonmonetary international and regional organizations	6,460	5,658	4,460	4,400	4,294	4,128	4,696	4,477	4,350	4,587
21 International	6,407	5,606	4,401	4,338	4,234	4,066	4,632	4,430	4,302	4,548
22 Latin American regional	50	50	60	60	60	60	65	44	44	36
Transactions (net purchases, or sales (-), during period)										
23 Total ²	-231	-899	-677	1,759	692	-767	1,752	681	664	196
24 Foreign countries ²	-46	-98	518	1,822	795	-598	1,181	903	791	-41
25 Official institutions	-103	-63	425	1,718	762	-745	998	664	301	-336
26 Other foreign ²	57	-34	92	104	33	146	183	240	490	295
27 Nonmonetary international and regional organizations	-186	-802	-1,195	-63	-104	-168	571	-222	-126	237
MEMO: Oil-exporting countries										
28 Middle East ³	1,014	471	462	1,427	598	140	601	990	561	358
29 Africa ⁴	0	0	0	-100	100	0	25	68	29	205

61. Foreign official assets held at Federal Reserve Banks¹

Millions of dollars, end of period

Assets	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1980											
1 Deposits	439	450	468	618	380	691	436	336	460	368	368	411
<i>Assets held in custody</i>												
2 U.S. Treasury securities ²	97,116	96,200	89,290	85,717	88,489	93,661	95,525	96,504	96,227	98,121	102,786	102,417
3 Earmarked gold ³	15,138	15,109	15,087	15,057	15,037	15,034	15,034	15,025	14,987	14,986	14,968	14,965

62. Foreign transactions in securities

Millions of dollars

Transactions, and area or country	1978												
	Jan- Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Stocks													
U.S. corporate securities													
1 Foreign purchases	20,145	1,024	826	1,414	1,864	2,394	2,094	1,306	2,446	2,357	1,521	1,461	1,438
2 Foreign sales	17,723	909	762	922	1,150	1,966	1,938	1,297	2,680	2,115	1,523	1,359	1,102
3 Net purchases, or sales (-)	2,423	115	64	492	713	429	156	9	-235	242	-2	103	336
4 Foreign countries	2,469	116	63	511	720	428	177	9	-235	245	-3	102	336
5 Europe	1,283	30	41	319	508	323	77	-6	-152	-33	-80	-10	264
6 France	47	-12	-2	68	79	-2	-39	-15	9	2	-4	1	-38
7 Germany	620	45	33	52	125	52	83	17	-54	24	-30	8	264
8 Netherlands	-22	-4	-13	-9	16	9	-18	9	-22	7	7	6	-9
9 Switzerland	-585	-54	-16	7	103	31	-76	-52	-184	-115	-118	-88	-23
10 United Kingdom	1,230	60	57	187	173	229	101	50	110	54	69	67	74
11 Canada	74	-19	-26	-3	44	-58	-12	-16	-18	117	22	6	38
12 Latin America and Caribbean	151	-9	-4	17	37	36	33	-35	48	1	13	-2	16
13 Middle East ¹	781	107	48	170	97	90	59	69	-134	120	42	109	4
14 Other Asia	189	6	2	5	35	41	23	-5	34	36	-4	1	15
15 Africa	-13	0	2	1	-1	-4	-3	1	-12	5	2	-2	-1
16 Other countries	3	1	1	0	0	0	0	0	-1	-1	2	1	1
17 Nonmonetary international and regional organizations	-46	-1	1	-19	-7	1	-21	0	0	-3	1	1	0
BONDS²													
18 Foreign purchases	7,985	459	574	604	311	779	671	1,049	868	610	727	437	894
19 Foreign sales	5,688	379	348	651	345	364	310	631	490	550	530	526	564
20 Net purchases, or sales (-)	2,297	81	226	-47	-35	416	361	418	379	60	197	-89	330
21 Foreign countries	1,878	99	181	-27	-33	417	290	396	326	62	137	-99	128
22 Europe	736	131	32	-189	-96	11	155	352	137	80	89	-113	146
23 France	30	-4	1	5	-5	8	-3	13	6	-2	-10	3	17
24 Germany	-2	1	7	11	10	4	7	18	38	-5	-12	-89	10
25 Netherlands	12	7	1	-20	3	-3	-7	11	18	19	-4	-8	-6
26 Switzerland	-202	-7	3	-56	-33	-49	5	-109	-20	43	9	-27	39
27 United Kingdom	930	123	22	-122	-54	75	154	416	89	0	110	9	109
28 Canada	102	7	7	5	13	9	6	14	24	16	-5	0	6
29 Latin America and Caribbean	98	11	6	11	1	12	2	12	17	11	13	-1	5
30 Middle East ¹	810	-59	125	137	33	370	91	135	99	-73	-19	-8	-21
31 Other Asia	131	9	11	9	15	14	36	-116	48	28	60	23	-5
32 Africa	-1	0	-1	0	0	0	0	0	0	0	0	0	0
33 Other countries	1	0	0	0	1	1	0	0	1	0	0	0	-3
34 Nonmonetary international and regional organizations	419	-18	45	-20	-2	-1	72	22	53	-3	60	10	202
Foreign securities													
35 Stocks, net purchases, or sales (-)	527	103	113	114	144	-12	-61	10	52	-69	-19	163	-12
36 Foreign purchases	3,666	255	280	337	407	272	247	333	383	261	299	360	232
37 Foreign sales	3,139	152	167	223	262	284	308	323	331	330	318	197	244
38 Bonds, net purchases, or sales (-)	-4,185	-636	-192	-617	-486	-43	-639	-300	-199	40	-688	-462	40
39 Foreign purchases	11,098	818	597	819	1,237	1,020	1,107	941	990	774	924	856	1,015
40 Foreign sales	15,283	1,454	789	1,436	1,723	1,063	1,746	1,241	1,189	735	1,612	1,318	975
41 Net purchases, or sales (-), of stocks and bonds	-3,658	-533	-79	-503	-342	-55	-700	-290	-147	-29	-707	-299	28
42 Foreign countries	-3,471	-540	1	-355	-413	-67	-745	-291	-150	-62	-517	-319	-13
43 Europe	-61	208	90	112	157	-201	-222	-175	93	-86	13	-103	53
44 Canada	-3,229	-446	60	-177	-807	-80	-420	-146	-157	-39	-747	-246	-24
45 Latin America and Caribbean	221	-6	39	69	134	72	-66	9	-17	-10	-17	17	-4
46 Asia	186	-176	-129	-337	146	138	189	39	52	74	226	8	-44
47 Africa	-441	-118	-61	-29	-44	0	-44	-25	-123	-1	1	1	0
48 Other countries	-146	-3	2	6	2	4	-182	7	3	1	6	4	5
49 Nonmonetary international and regional organizations	-187	7	-80	-148	70	12	45	1	3	33	-190	19	41

62. Foreign transactions in securities—Continued

Millions of dollars

Transactions, and area or country	1979												
	Jan.- Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
STOCKS													
U.S. corporate securities													
1 Foreign purchases	22,781	1,368	1,397	1,958	1,621	1,586	1,873	1,790	2,393	2,090	2,427	1,889	2,389
2 Foreign sales	21,123	1,309	1,269	1,448	1,528	1,395	1,797	1,784	2,235	2,030	2,411	1,700	2,216
3 Net purchases, or sales (-) . .	1,658	59	129	509	94	191	76	6	159	60	15	189	173
4 Foreign countries	1,642	60	112	506	93	190	76	6	157	66	15	191	169
5 Europe	217	-8	53	104	-2	136	11	-42	-48	-107	-33	77	75
6 France	122	-6	16	33	31	48	41	18	19	-20	-48	-18	8
7 Germany	-221	-18	20	-2	-59	-1	-16	-19	-30	-37	-32	-18	-10
8 Netherlands	-71	-35	-15	-19	-10	-7	-15	8	-3	0	38	12	-25
9 Switzerland	-519	-31	13	-12	-16	18	-3	-52	-87	-64	-68	-148	-68
10 United Kingdom	964	85	19	109	52	74	5	-12	97	19	83	278	155
11 Canada	552	7	-6	57	30	47	33	30	78	145	76	11	44
12 Latin America and Caribbean	-19	34	-25	36	22	-18	-28	-17	45	-8	-93	-7	40
13 Middle East ¹	688	-18	53	246	46	20	24	5	44	49	52	135	32
14 Other Asia	211	50	30	61	-3	9	40	32	35	-12	18	-28	-21
15 Africa	-14	-2	6	1	-3	-2	-3	-3	-4	-2	-1	1	-3
16 Other countries	7	-4	1	1	2	-1	-1	1	7	1	-3	2	2
17 Nonmonetary international and regional organizations	17	-1	16	3	1	0	0	1	2	-7	0	-3	4
BONDS²													
18 Foreign purchases	8,835	641	453	594	595	864	1,131	869	729	448	824	725	963
19 Foreign sales	7,602	725	546	486	377	923	818	646	679	291	643	913	555
20 Net purchases, or sales (-) . .	1,233	-84	-93	108	218	-60	314	223	50	156	180	-188	408
21 Foreign countries	1,330	34	34	95	107	84	280	224	65	69	40	-124	422
22 Europe	626	18	116	16	141	120	139	161	-11	16	84	-205	32
23 France	11	18	0	13	-2	-1	8	-34	-3	-1	1	11	1
24 Germany	58	42	13	4	19	6	10	-11	-16	-4	-7	2	1
25 Netherlands	-202	-4	-10	-27	-20	-37	-32	-9	-19	-2	-7	-15	-20
26 Switzerland	-118	-15	6	-9	8	-41	-14	-2	-8	4	0	-53	7
27 United Kingdom	814	-54	93	28	134	149	169	232	24	23	103	-124	36
28 Canada	80	11	10	33	6	4	0	8	9	17	8	-1	-25
29 Latin America and Caribbean	109	23	9	24	8	6	-10	11	10	-4	6	12	15
30 Middle East ¹	424	-34	-106	25	-61	-73	102	40	50	43	-39	71	406
31 Other Asia	88	16	4	-3	14	28	48	5	7	-4	-19	-1	-6
32 Africa	1	0	1	0	0	0	0	0	0	1	0	0	0
33 Other countries	1	0	0	1	-1	0	0	0	0	0	1	0	0
34 Nonmonetary international and regional organizations	-96	-118	-127	13	112	-143	34	-1	-14	87	140	-63	-14
Foreign securities													
35 Stocks, net purchases, or sales (-)	-786	49	-28	3	13	67	-18	-4	-117	-338	-198	-84	-130
36 Foreign purchases	4,615	303	232	332	369	554	402	391	377	420	466	365	406
37 Foreign sales	5,401	254	260	329	356	487	421	395	494	758	663	449	536
38 Bonds, net purchases, or sales (-)	-3,855	-519	-316	-45	20	16	-572	-382	-579	-783	-27	-344	-323
39 Foreign purchases	12,672	856	956	1,195	903	841	957	1,020	1,611	850	1,242	1,094	1,147
40 Foreign sales	16,527	1,375	1,272	1,240	883	825	1,529	1,402	2,190	1,634	1,269	1,438	1,470
41 Net purchases, or sales (-), of stocks and bonds	-4,641	-470	-344	-42	33	83	-591	-386	-697	-1,122	-225	-428	-453
42 Foreign countries	-3,891	-393	-134	-31	19	82	-309	-411	-613	-972	-229	-309	-591
43 Europe	-1,646	-120	-43	-11	-163	-29	-151	-277	-301	-120	-29	-120	-282
44 Canada	-2,601	-267	-184	-220	9	85	-221	-178	-128	-891	-358	-106	-142
45 Latin America and Caribbean	347	60	70	51	56	24	42	31	12	-7	13	30	-35
46 Asia	44	-64	26	149	113	-4	20	14	-197	80	158	-118	-133
47 Africa	-61	-3	-5	-8	2	5	5	-2	-1	-39	-14	1	-1
48 Other countries	25	1	2	7	2	1	-4	2	2	5	2	3	3
49 Nonmonetary international and regional organizations	-750	-77	-210	-11	13	1	-282	24	-83	-149	4	-118	138

62. Foreign transactions in securities—Continued

Millions of dollars

Transactions and area or country	1980												
	Jan.-Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
U.S. corporate securities													
STOCKS													
1 Foreign purchases	40,320	3,159	4,490	2,745	1,986	1,956	2,559	3,110	3,505	3,569	4,438	4,457	4,345
2 Foreign sales	34,962	2,467	3,372	2,390	1,728	1,966	2,400	2,800	3,301	3,329	3,920	3,588	3,701
3 Net purchases, or sales (-)	5,358	692	1,118	354	258	-11	159	310	203	241	519	869	644
4 Foreign countries	5,340	691	1,120	352	255	-12	161	308	205	246	524	867	623
5 Europe	3,069	506	855	156	129	105	56	115	42	-83	300	633	254
6 France	482	71	133	-49	14	23	9	62	30	-33	53	109	60
7 Germany	186	35	52	-25	3	14	-5	-13	-21	-18	35	121	8
8 Netherlands	-328	8	-40	-6	-30	-40	-25	-27	-26	-38	-29	-58	-17
9 Switzerland	308	153	374	-36	-75	-17	-19	-82	-127	-122	83	265	-88
10 United Kingdom	2,503	215	333	277	194	106	99	188	216	153	172	251	300
11 Canada	865	42	130	130	66	-42	24	81	13	-22	-66	263	247
12 Latin America and Caribbean	148	92	33	-49	6	-4	27	-25	-32	-83	132	57	-8
13 Middle East ¹	1,206	18	49	107	138	-53	19	141	183	410	126	-109	177
14 Other Asia	16	30	58	8	-81	-21	28	-5	-22	19	33	18	-49
15 Africa	-1	0	-1	2	0	0	-2	-1	0	2	2	0	-2
16 Other countries	38	2	-3	-2	-2	3	8	2	21	4	-3	5	2
17 Nonmonetary international and regional organizations	18	1	-2	2	3	2	-2	2	-2	-5	-6	2	22
BONDS²													
18 Foreign purchases	15,425	1,190	952	1,278	1,659	1,283	1,864	1,735	1,087	645	1,591	1,193	946
19 Foreign sales	9,976	548	601	839	1,143	1,259	1,152	898	589	481	739	902	826
20 Net purchases, or sales (-)	5,449	642	352	439	516	25	712	837	498	165	852	291	121
21 Foreign countries	5,514	510	287	448	566	251	655	809	475	214	897	295	107
22 Europe	1,576	192	54	351	248	93	105	129	27	-23	263	163	-26
23 France	129	8	1	15	7	47	12	8	6	-2	2	12	12
24 Germany	213	-5	5	10	103	104	-14	-50	-11	4	30	13	22
25 Netherlands	-65	-3	-30	0	-14	-14	6	-26	-7	7	8	-7	17
26 Switzerland	54	6	8	3	79	-29	-10	-16	-9	0	1	8	14
27 United Kingdom	1,257	236	84	302	34	-33	110	196	53	-5	228	166	-113
28 Canada	135	25	28	8	2	9	5	-2	25	12	9	21	-7
29 Latin America and Caribbean	185	14	10	9	13	25	23	29	32	18	7	11	-5
30 Middle East ¹	3,486	280	181	83	295	104	513	640	382	194	594	105	113
31 Other Asia	117	-1	3	-4	7	17	5	13	9	14	24	-3	32
32 Africa	5	0	2	0	0	1	0	0	0	0	0	0	0
33 Other countries	10	0	8	0	0	0	4	1	0	-2	0	-1	0
34 Nonmonetary international and regional organizations	-65	132	65	-8	-50	-226	57	28	23	-49	-45	-4	14
Foreign securities													
35 Stocks, net purchases, or sales (-)	-2,084	-233	-429	9	-40	-100	-174	-77	-201	-558	-341	129	-68
36 Foreign purchases	7,885	635	814	679	402	456	495	663	605	694	795	927	721
37 Foreign sales	9,968	868	1,243	670	442	555	669	740	805	1,253	1,136	798	788
38 Bonds, net purchases, or sales (-)	-846	-50	-77	13	-3	-288	-620	368	-265	-84	-206	92	274
39 Foreign purchases	17,069	1,281	1,379	1,181	1,082	1,482	1,638	1,730	1,374	1,231	1,651	1,254	1,786
40 Foreign sales	17,915	1,331	1,455	1,168	1,085	1,770	2,258	1,362	1,639	1,316	1,857	1,161	1,512
41 Net purchases, or sales (-), of stocks and bonds	-2,929	-283	-505	22	-43	-388	-794	290	-466	-643	-547	221	206
42 Foreign countries	-3,806	-361	-506	-26	-63	-386	-813	-40	-390	-680	-563	198	-177
43 Europe	-957	169	-132	60	-71	-223	-481	2	-181	-110	126	-30	-86
44 Canada	-1,948	-325	-415	-159	3	-137	-288	-28	42	-344	-651	329	24
45 Latin America and Caribbean	126	5	101	29	14	45	-25	34	-14	7	-35	-24	-11
46 Asia	-1,131	-205	-46	48	-13	-83	-66	-55	-313	-223	-16	-73	-84
47 Africa	24	-1	-1	0	4	5	5	1	0	-4	29	-1	-13
48 Other countries	80	-4	-13	-3	0	6	44	6	76	-6	-16	-3	-7
49 Nonmonetary international and regional organizations	876	78	1	48	20	-1	19	330	-76	37	15	23	383

63. Liabilities to unaffiliated foreigners, reported by nonbanking business enterprises in the United States¹

Millions of dollars, end of period

Type, and area or country	1978	1979				1980			
	Dec.	Mar.	June	Sept.	Dec.	Mar.	June	Sept.	Dec.
1 Total	14,948	14,592	15,600	15,782	17,062	17,476	18,643	18,634	21,064
2 Payable in dollars	11,513	11,543	12,646	12,699	13,984	14,470	15,203	15,337	17,445
3 Payable in foreign currencies ²	3,435	3,049	2,954	3,082	3,078	3,006	3,440	3,296	3,619
<i>By type</i>									
4 Financial liabilities	6,353	6,112	6,105	6,196	7,366	7,832	8,410	8,293	10,844
5 Payable in dollars	3,838	3,800	3,875	3,883	5,096	5,591	5,791	5,818	8,140
6 Payable in foreign currencies	2,515	2,311	2,231	2,313	2,270	2,242	2,619	2,475	2,703
7 Commercial liabilities	8,595	8,480	9,495	9,585	9,696	9,643	10,233	10,341	10,221
8 Trade payables	4,008	3,528	4,302	4,051	4,424	4,190	4,297	4,381	4,401
9 Advance receipts and other liabilities	4,587	4,952	5,193	5,535	5,272	5,454	5,936	5,960	5,820
10 Payable in dollars	7,674	7,743	8,771	8,817	8,888	8,879	9,412	9,520	9,305
11 Payable in foreign currencies	921	738	724	769	808	764	821	821	916
<i>By area or country</i>									
<i>Financial liabilities</i>									
12 Europe	3,958	3,722	3,643	3,776	4,642	4,860	5,470	5,314	6,276
13 Belgium-Luxembourg	289	266	355	317	345	360	422	417	464
14 France	173	145	140	132	175	193	347	339	327
15 Germany	366	311	283	381	497	520	657	557	582
16 Netherlands	390	422	401	542	828	795	797	780	662
17 Switzerland	248	244	235	190	170	174	238	224	354
18 United Kingdom	2,159	2,121	2,010	2,014	2,449	2,647	2,841	2,867	3,753
19 Canada	244	252	290	304	439	380	530	508	756
20 Latin America and Caribbean	1,357	1,346	1,395	1,347	1,483	1,764	1,633	1,732	3,068
21 Bahamas	478	447	477	390	375	459	434	412	945
22 Bermuda	4	5	2	2	81	83	2	1	1
23 Brazil	10	13	19	14	18	22	25	20	23
24 British West Indies	194	201	189	198	514	694	700	703	1,442
25 Mexico	102	101	131	122	121	101	101	108	98
26 Venezuela	49	55	68	71	72	70	72	74	81
27 Asia	784	781	767	759	793	807	752	707	718
28 Japan	717	717	709	702	726	740	683	618	644
29 Middle East oil-exporting countries ³	32	23	25	19	31	26	31	37	38
30 Africa	5	5	6	5	4	11	10	11	11
31 Oil-exporting countries ⁴	2	1	2	1	1	1	1	1	1
32 All other ⁵	5	5	5	5	4	10	15	21	15
<i>Commercial liabilities</i>									
33 Europe	3,054	3,033	3,329	3,411	3,639	3,716	4,038	4,079	4,075
34 Belgium-Luxembourg	97	88	90	105	137	117	132	109	89
35 France	321	350	353	394	467	503	485	501	582
36 Germany	529	407	488	554	548	545	727	693	688
37 Netherlands	246	224	230	206	227	288	245	276	219
38 Switzerland	302	329	439	348	310	382	462	452	493
39 United Kingdom	824	870	997	1,015	1,077	1,012	1,133	1,045	1,012
40 Canada	667	614	663	717	868	720	591	590	784
41 Latin America and Caribbean	997	1,168	1,335	1,401	1,323	1,253	1,271	1,361	1,244
42 Bahamas	25	16	65	89	69	4	26	8	8
43 Bermuda	97	42	82	48	32	47	107	114	73
44 Brazil	74	61	165	186	203	228	151	156	111
45 British West Indies	53	89	121	21	21	20	37	12	35
46 Mexico	106	236	216	270	257	235	272	324	326
47 Venezuela	303	356	323	359	301	211	210	293	307
48 Asia	2,931	2,649	3,033	2,995	2,905	2,950	3,091	2,909	2,848
49 Japan	448	429	516	517	494	581	418	502	645
50 Middle East oil-exporting countries ³	1,523	1,122	1,224	1,069	1,017	901	1,030	944	894
51 Africa	743	779	891	775	728	742	875	1,006	814
52 Oil-exporting countries ⁴	312	343	410	370	384	382	498	633	514
53 All other ⁵	203	237	243	287	233	263	367	396	456

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

Millions of dollars, end of period

Type, and area or country	1978	1979				1980			
	Dec.	Mar.	June	Sept.	Dec.	Mar.	June	Sept.	Dec.
1 Total	27,892	30,920	30,348	31,022	31,023	32,077	32,024	31,579	33,560
2 Payable in dollars	24,905	28,109	27,444	28,345	27,850	29,069	28,962	28,322	30,719
3 Payable in foreign currencies ²	2,988	2,811	2,904	2,677	3,173	3,008	3,062	3,257	2,841
<i>By type</i>									
4 Financial claims	16,570	20,153	19,363	19,251	18,222	19,332	18,630	18,285	18,979
5 Deposits	11,111	14,698	13,706	13,808	12,579	13,657	12,786	12,218	13,223
6 Payable in dollars	10,043	13,757	12,747	12,900	11,663	12,681	11,907	11,056	12,499
7 Payable in foreign currencies	1,068	941	958	908	916	977	879	1,162	724
8 Other financial claims	5,459	5,455	5,658	5,443	5,643	5,675	5,844	6,067	5,756
9 Payable in dollars	3,874	3,926	4,079	4,030	3,803	4,055	4,103	4,399	4,063
10 Payable in foreign currencies	1,584	1,530	1,579	1,413	1,840	1,620	1,740	1,668	1,693
11 Commercial claims	11,323	10,767	10,984	11,770	12,801	12,745	13,394	13,294	14,581
12 Trade receivables	10,764	10,097	10,356	11,058	12,112	12,095	12,685	12,605	13,873
13 Advance payments and other claims	559	670	628	712	688	649	710	688	709
14 Payable in dollars	10,988	10,426	10,617	11,415	12,384	12,333	12,952	12,867	14,157
15 Payable in foreign currencies	335	341	367	355	416	411	443	427	424
<i>By area or country</i>									
Financial claims									
16 Europe	5,215	5,357	5,641	6,581	6,146	5,843	5,843	5,605	5,974
17 Belgium-Luxembourg	48	63	54	33	32	21	23	17	193
18 France	178	171	183	191	177	290	307	409	334
19 Germany	510	268	363	393	409	300	190	168	224
20 Netherlands	103	85	62	51	53	39	37	30	32
21 Switzerland	98	96	81	85	73	89	96	41	57
22 United Kingdom	4,021	4,437	4,652	5,540	5,081	4,790	4,863	4,545	4,865
23 Canada	4,484	5,232	5,146	4,767	4,813	4,885	4,783	4,804	4,698
24 Latin America and Caribbean	5,714	8,476	7,486	6,736	6,261	7,583	6,924	6,757	7,353
25 Bahamas	3,001	4,560	3,686	3,338	2,741	3,516	3,080	2,831	3,233
26 Bermuda	80	63	57	31	30	34	25	65	135
27 Brazil	151	156	141	133	163	128	120	116	96
28 British West Indies	1,291	2,536	2,407	1,838	2,001	2,591	2,393	2,301	2,577
29 Mexico	163	160	159	156	158	169	178	192	208
30 Venezuela	157	147	155	139	143	134	139	128	114
31 Asia	920	832	803	821	706	713	758	791	685
32 Japan	305	210	219	225	199	226	253	269	158
33 Middle East oil-exporting countries ³	18	16	17	21	16	18	16	20	19
34 Africa	181	204	227	277	253	265	256	260	237
35 Oil-exporting countries ⁴	10	26	23	41	49	40	35	29	26
36 All other ⁵	55	52	61	69	44	43	65	68	32
Commercial claims									
37 Europe	3,980	3,809	3,829	4,121	4,897	4,759	4,830	4,655	5,450
38 Belgium-Luxembourg	144	173	170	179	202	208	258	230	232
39 France	609	490	471	517	726	702	662	707	1,124
40 Germany	398	506	420	450	589	515	510	569	571
41 Netherlands	267	275	307	261	298	347	297	289	318
42 Switzerland	198	230	232	224	269	349	429	333	345
43 United Kingdom	824	673	727	814	901	926	903	988	929
44 Canada	1,094	1,109	1,106	1,165	846	861	896	929	919
45 Latin America and Caribbean	2,544	2,444	2,404	2,602	2,850	2,986	3,277	3,375	3,796
46 Bahamas	109	117	98	26	21	19	19	53	21
47 Bermuda	215	292	118	154	197	135	133	81	148
48 Brazil	628	493	501	567	645	654	695	710	858
49 British West Indies	9	10	25	13	16	11	9	17	34
50 Mexico	505	492	586	650	698	832	921	981	1,088
51 Venezuela	291	273	295	345	343	350	395	388	411
52 Asia	3,080	2,762	2,965	3,113	3,413	3,395	3,576	3,395	3,449
53 Japan	976	896	1,005	1,128	1,140	1,213	1,143	1,094	989
54 Middle East oil-exporting countries ³	716	682	685	700	766	719	830	837	821
55 Africa	447	443	487	549	554	517	566	669	651
56 Oil-exporting countries ⁴	136	131	139	140	133	114	115	135	151
57 All other ⁵	178	200	194	220	240	225	249	270	316

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

Millions of dollars, end of period

Item	1980											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
All foreign countries												
ASSETS												
1 Total, all currencies	360,439	372,149	371,533	376,146	378,899	376,722	377,877	386,467	385,884	383,356	389,184	397,233
2 Claims on												
United States	31,604	39,737	35,682	34,183	35,606	29,069	29,085	36,864	29,341	30,476	30,617	28,459
3 Parent bank	24,788	32,192	28,249	26,290	26,139	18,565	17,552	26,711	19,685	21,440	22,254	20,202
4 Other	6,816	7,545	7,433	7,893	9,467	10,504	11,533	10,153	9,656	9,036	8,363	8,257
5 Claims on foreigners	313,879	317,041	319,857	325,623	326,340	330,171	331,329	332,531	339,204	335,623	340,848	350,993
6 Other branches of												
parent bank	75,336	78,104	80,523	79,500	76,317	76,061	75,196	72,558	73,856	72,477	74,062	76,552
7 Banks	125,204	124,541	126,161	130,236	130,356	132,634	134,685	136,590	139,902	138,296	139,977	144,627
8 Official institutions	25,833	26,081	25,509	25,239	25,438	25,632	25,474	26,113	26,740	26,548	26,935	27,626
9 Nonbank foreigners	87,506	88,315	87,664	90,648	94,229	95,844	95,974	97,270	98,706	98,302	99,874	102,188
10 Other assets	14,956	15,371	15,994	16,340	16,953	17,482	17,463	17,072	17,339	17,257	17,719	17,781
11 Total payable in U.S. dollars	265,222	276,066	276,760	277,791	277,542	275,232	275,783	283,974	282,171	279,827	284,401	289,860
12 Claims on												
United States	30,519	38,520	34,502	32,899	34,314	27,867	27,720	35,551	28,138	29,059	29,173	27,190
13 Parent bank	24,516	31,812	27,897	25,920	25,778	18,254	17,236	26,390	19,414	21,043	21,853	19,896
14 Other	6,003	6,708	6,605	6,979	8,536	9,613	10,484	9,161	8,724	8,016	7,320	7,294
15 Claims on foreigners	226,843	229,060	233,763	235,953	234,159	238,213	239,290	239,561	245,588	242,152	246,363	253,451
16 Other branches of												
parent bank	58,041	60,174	63,404	61,768	58,908	58,456	57,813	55,106	56,603	55,249	57,238	58,273
17 Banks	97,999	97,274	99,413	103,294	102,736	104,949	106,365	108,073	111,878	109,438	110,799	115,984
18 Official institutions	21,550	21,804	21,382	20,998	21,221	21,382	21,233	21,786	22,305	22,578	22,846	23,398
19 Nonbank foreigners	49,253	49,808	49,564	49,893	51,294	53,426	53,879	54,596	54,802	54,887	55,480	55,796
20 Other assets	7,860	8,486	8,495	8,939	9,069	9,152	8,773	8,862	8,445	8,616	8,865	9,219
United Kingdom												
21 Total, all currencies	128,417	133,793	136,654	138,915	138,930	139,066	135,669	136,467	137,447	138,158	140,715	142,781
22 Claims on												
United States	10,147	10,697	11,990	11,533	11,399	9,157	8,366	8,465	8,022	8,216	8,771	7,508
23 Parent bank	8,207	8,584	9,838	9,300	9,140	6,870	5,705	6,023	5,788	5,969	6,552	5,275
24 Other	1,940	2,113	2,152	2,233	2,259	2,287	2,661	2,442	2,234	2,247	2,219	2,233
25 Claims on foreigners	113,617	118,212	119,290	122,105	121,851	124,059	120,914	121,805	123,369	123,854	125,559	129,232
26 Other branches of												
parent bank	31,995	35,187	35,536	36,015	34,305	34,824	32,231	31,607	30,858	31,431	32,267	34,538
27 Banks	52,177	53,127	52,509	54,020	54,076	54,855	54,824	55,530	57,066	56,723	57,423	57,658
28 Official institutions	4,559	4,499	5,860	5,578	5,591	5,897	5,710	5,865	6,251	6,113	6,405	6,684
29 Nonbank foreigners	24,886	25,399	25,385	26,492	27,879	28,483	28,149	28,803	29,194	29,587	29,764	30,352
30 Other assets	4,653	4,884	5,374	5,277	5,680	5,850	6,389	6,197	6,056	6,088	6,085	6,041
31 Total payable in U.S. dollars	91,760	96,228	99,711	100,628	98,809	98,013	93,158	93,720	94,784	95,287	97,246	98,913
32 Claims on												
United States	9,820	10,285	11,620	11,071	10,988	8,790	7,831	7,954	7,656	7,647	8,233	7,115
33 Parent bank	8,161	8,467	9,778	9,179	9,059	6,810	5,629	5,960	5,744	5,817	6,410	5,229
34 Other	1,659	1,818	1,842	1,892	1,929	1,980	2,202	1,994	1,912	1,830	1,823	1,886
35 Claims on foreigners	79,740	83,603	85,452	86,818	85,013	86,404	82,434	82,705	84,355	84,849	86,246	88,950
36 Other branches of												
parent bank	26,842	29,907	30,204	29,980	28,466	28,692	26,083	25,565	24,913	25,593	26,710	28,231
37 Banks	37,487	38,185	37,768	39,159	38,594	39,050	38,471	39,070	40,917	40,312	40,542	41,373
38 Official institutions	3,274	3,253	4,589	4,277	4,277	4,396	4,280	4,327	4,663	4,551	4,706	4,909
39 Nonbank foreigners	12,137	12,258	12,891	13,402	13,676	14,266	13,600	13,743	13,862	14,393	14,288	14,437
40 Other assets	2,200	2,340	2,639	2,739	2,808	2,819	2,893	3,061	2,773	2,791	2,767	2,848
Bahamas and Caymans												
41 Total, all currencies	111,012	117,889	114,798	115,840	116,538	115,276	120,307	128,515	123,179	119,524	119,367	123,837
42 Claims on												
United States	19,681	27,155	21,832	20,060	21,406	17,682	18,272	25,882	18,305	19,656	18,325	17,751
43 Parent bank	15,366	22,414	17,323	15,269	15,334	10,660	10,524	19,149	11,839	13,837	13,071	12,631
44 Other	4,315	4,741	4,509	4,791	6,072	7,022	7,748	6,733	6,466	5,819	5,254	5,120
45 Claims on foreigners	87,901	86,877	89,326	91,683	90,995	93,432	98,020	98,496	100,905	95,959	96,800	101,926
46 Other branches of												
parent bank	10,242	10,265	13,659	13,438	12,454	12,977	14,362	13,160	14,724	13,076	13,118	13,315
47 Banks	44,113	42,478	44,515	47,250	46,825	48,059	50,832	51,809	52,749	49,900	50,626	54,888
48 Official institutions	12,919	13,132	11,334	11,355	11,636	11,554	11,627	12,055	12,078	12,441	12,213	12,577
49 Nonbank foreigners	20,627	21,002	19,818	19,640	20,080	20,842	21,199	21,472	21,354	20,542	20,843	21,146
50 Other assets	3,430	3,857	3,640	4,097	4,137	4,162	4,015	4,137	3,969	3,909	4,242	4,160
51 Total payable in U.S. dollars	105,078	111,553	108,599	109,728	110,872	109,715	114,538	122,667	117,245	113,683	113,560	117,654

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

Millions of dollars, end of period

Item	1980											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
All foreign countries												
LIABILITIES												
1 Total, all currencies	360,439	372,149	371,533	376,146	378,899	376,722	377,877	386,467	385,884	383,356	389,184	397,233
2 To United States	70,453	71,213	67,713	69,636	73,329	76,187	83,244	87,606	84,068	84,161	86,589	90,942
3 Parent bank	25,062	22,990	22,495	24,468	26,654	30,790	35,216	37,433	38,456	37,184	36,956	39,135
4 Other banks in												
United States	11,864	13,792	12,328	12,778	13,105	12,450	11,622	14,758	12,669	12,872	13,420	14,473
5 Nonbanks	33,527	34,431	32,890	32,390	33,570	32,947	36,406	35,415	32,943	34,105	36,213	37,289
6 To foreigners	276,208	286,281	289,484	291,113	289,754	284,716	279,604	284,141	287,810	285,366	288,385	291,780
7 Other branches of												
parent bank	72,846	73,602	76,695	75,096	72,530	72,061	72,067	69,178	70,689	69,776	71,554	73,938
8 Banks	121,979	130,159	129,254	130,675	130,805	127,813	122,727	130,360	131,022	132,195	132,281	130,654
9 Official institutions	33,157	34,333	34,890	35,107	34,910	34,141	33,073	33,080	33,086	30,722	31,145	32,440
10 Nonbank foreigners	48,226	48,187	48,645	50,235	51,509	50,701	51,737	51,523	53,013	52,673	53,405	54,748
11 Other liabilities	13,778	14,655	14,336	15,397	15,816	15,819	15,029	14,720	14,006	13,829	14,210	14,556
12 Total payable in												
U.S. dollars	270,663	282,249	282,715	283,880	285,131	282,578	283,090	291,873	289,163	287,318	292,549	300,988
13 To United States	68,002	68,629	65,393	67,216	70,826	73,527	80,657	84,698	81,125	81,255	83,764	88,123
14 Parent bank	23,856	21,695	21,248	23,157	25,264	29,352	33,770	35,873	36,791	35,419	35,233	37,496
15 Other banks in												
United States	11,534	13,385	11,981	12,529	12,841	12,180	11,362	14,452	12,444	12,593	13,124	14,203
16 Nonbanks	32,612	33,549	32,164	31,530	32,721	31,995	35,525	34,373	31,890	33,243	35,407	36,424
17 To foreigners	195,248	205,529	209,174	207,847	205,263	200,049	194,359	198,971	200,281	198,682	200,937	204,697
18 Other branches of												
parent bank	56,779	57,714	61,240	59,423	56,577	56,247	56,206	53,355	55,146	53,780	55,599	56,965
19 Banks	80,952	89,184	88,018	87,606	87,029	84,467	78,930	86,420	85,387	86,994	86,556	86,596
20 Official institutions	26,746	27,799	28,384	28,685	28,360	26,961	26,177	26,165	25,659	23,373	23,870	24,691
21 Nonbank foreigners	30,771	30,832	31,532	32,133	33,297	32,374	33,046	33,031	34,089	34,535	34,912	36,445
22 Other liabilities	7,413	8,091	8,148	8,817	9,042	9,002	8,074	8,204	7,757	7,381	7,848	8,168
United Kingdom												
23 Total, all currencies	128,417	133,793	136,654	138,915	138,930	139,066	135,669	136,467	137,447	138,158	140,715	142,781
24 To United States	20,378	20,808	19,921	20,838	19,877	20,012	21,404	20,608	19,343	19,157	20,594	21,735
25 Parent bank	3,014	2,758	2,140	2,301	2,118	2,410	3,275	2,542	2,951	2,712	3,198	4,176
26 Other banks in												
United States	6,507	6,559	6,502	6,382	6,265	6,129	5,567	5,910	5,361	5,800	5,732	5,716
27 Nonbanks	10,857	11,491	11,279	12,155	11,494	11,473	12,562	12,156	11,031	10,645	11,664	11,843
28 To foreigners	102,117	106,524	110,473	111,375	111,769	112,055	107,739	109,604	112,412	113,539	114,813	115,582
29 Other branches of												
parent bank	11,458	11,099	14,799	14,268	13,824	13,767	12,694	13,343	13,706	13,940	13,951	13,933
30 Banks	48,872	53,031	53,204	53,955	54,309	54,927	51,203	51,452	53,776	56,772	58,127	55,928
31 Official institutions	21,822	22,890	23,303	23,453	23,628	22,577	21,088	22,600	22,444	19,807	20,437	21,412
32 Nonbank foreigners	19,965	19,504	19,167	19,699	20,008	20,784	22,754	22,209	22,486	23,020	22,298	24,309
33 Other liabilities	5,922	6,461	6,260	6,702	7,284	6,999	6,526	6,255	5,692	5,462	5,308	5,464
34 Total payable in												
U.S. dollars	92,771	97,391	101,293	101,679	101,170	100,117	95,314	96,453	96,832	97,055	99,135	102,300
35 To United States	19,827	20,206	19,381	20,337	19,284	19,321	20,843	20,007	18,687	18,551	19,778	21,080
36 Parent bank	2,968	2,724	2,089	2,252	2,060	2,315	3,238	2,496	2,892	2,634	3,101	4,078
37 Other banks in												
United States	6,445	6,399	6,351	6,318	6,210	6,056	5,486	5,809	5,259	5,714	5,616	5,626
38 Nonbanks	10,414	11,083	10,941	11,767	11,014	10,950	12,119	11,702	10,536	10,203	11,261	11,376
39 To foreigners	70,597	74,705	79,251	78,296	78,278	77,322	71,489	73,431	75,422	76,114	76,696	78,512
40 Other branches of												
parent bank	7,793	7,322	10,894	10,468	10,021	9,758	8,672	9,128	9,588	9,891	9,770	9,600
41 Banks	30,988	34,694	35,300	34,485	34,488	35,394	31,352	31,726	32,891	35,495	35,998	35,177
42 Official institutions	17,995	18,923	19,255	19,554	19,558	18,300	16,846	18,253	18,046	15,338	15,989	17,024
43 Nonbank foreigners	13,821	13,766	13,802	13,789	14,211	13,870	14,619	14,324	14,897	15,390	14,939	16,711
44 Other liabilities	2,347	2,480	2,661	3,046	3,608	3,474	2,982	3,015	2,723	2,390	2,461	2,708
Bahamas and Caymans												
45 Total, all currencies	111,012	117,889	114,798	115,840	116,538	115,276	120,307	128,515	123,179	119,524	119,367	123,837
46 To United States	43,137	43,610	40,926	41,919	45,618	48,431	54,217	58,925	56,317	56,123	56,860	59,666
47 Parent bank	17,033	15,158	15,394	17,121	19,155	22,553	26,382	29,156	29,321	27,666	26,861	28,181
48 Other banks in												
United States	4,422	6,322	4,755	5,363	5,736	5,395	5,028	7,493	6,109	5,957	6,528	7,379
49 Nonbanks	21,682	22,130	20,777	19,435	20,727	20,483	22,807	22,276	20,887	22,500	23,471	24,106
50 To foreigners	65,248	71,151	70,822	70,601	67,971	63,935	63,208	66,630	63,966	60,593	59,492	61,218
51 Other branches of												
parent bank	20,559	22,150	22,387	22,470	20,009	20,102	20,409	18,081	17,079	16,720	15,878	17,040
52 Banks	30,523	34,720	33,792	33,046	32,174	28,917	27,145	34,100	32,185	29,202	28,933	29,895
53 Official institutions	5,020	5,016	4,958	5,435	5,461	5,096	5,525	4,119	4,250	4,610	4,368	4,361
54 Nonbank foreigners	9,146	9,265	9,685	9,650	10,327	9,820	10,129	10,330	10,452	10,061	10,313	9,922
55 Other liabilities	2,627	3,128	3,050	3,320	2,949	2,910	2,882	2,960	2,896	2,808	3,015	2,953
56 Total payable in												
U.S. dollars	106,063	112,978	110,123	111,486	112,509	111,494	116,246	124,103	118,576	115,166	115,121	119,657

66. 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	1978			1979				1980			
	June	Sept.	Dec.	Mar.	June	Sept.	Dec.	Mar.	June	Sept.	Dec.
1 Total	247.1	247.5	266.2	263.9	275.6	293.9	303.8	308.5	328.5	338.7	350.1
2 G-10 countries and Switzerland	112.6	113.5	124.7	119.0	125.3	135.7	138.4	141.2	154.2	158.7	161.5
3 Belgium-Luxembourg	8.3	8.4	9.0	9.4	9.7	10.7	11.1	10.8	13.1	13.5	12.9
4 France	11.4	11.7	12.2	11.7	12.7	12.0	11.7	12.0	14.0	13.9	14.0
5 Germany	9.1	9.7	11.3	10.5	10.8	12.8	12.2	11.4	12.7	12.9	11.5
6 Italy	6.4	6.1	6.7	5.7	6.1	6.1	6.4	6.2	6.9	7.2	8.2
7 Netherlands	3.4	3.5	4.4	3.9	4.0	4.7	4.8	4.3	4.5	4.4	4.4
8 Sweden	2.1	2.2	2.1	2.0	2.0	2.3	2.4	2.4	2.7	2.8	2.9
9 Switzerland	4.1	4.3	5.3	4.5	4.7	5.0	4.7	4.3	3.3	3.4	4.0
10 United Kingdom	44.9	44.2	47.3	46.4	50.3	53.7	56.4	57.6	64.3	66.6	68.7
11 Canada	5.1	4.9	6.0	5.9	5.5	6.0	6.3	6.9	7.2	7.7	8.4
12 Japan	17.9	18.5	20.6	19.0	19.5	22.3	22.4	25.4	25.5	26.1	26.5
13 Other developed countries	19.4	18.7	19.4	18.2	18.2	19.7	19.9	18.8	20.3	20.6	21.1
14 Austria	1.5	1.5	1.7	1.7	1.8	2.0	2.0	1.7	1.8	1.8	1.9
15 Denmark	1.7	1.9	2.0	2.0	1.9	2.0	2.2	2.1	2.2	2.2	2.2
16 Finland	1.1	1.0	1.2	1.2	1.1	1.2	1.2	1.1	1.3	1.2	1.4
17 Greece	2.3	2.2	2.3	2.3	2.2	2.3	2.4	2.4	2.5	2.6	2.8
18 Norway	2.1	2.1	2.1	2.1	2.1	2.3	2.3	2.4	2.4	2.4	2.6
19 Portugal	.6	.5	.6	.6	.5	.7	.7	.6	.6	.7	.6
20 Spain	3.6	3.5	3.5	3.0	3.0	3.3	3.5	3.5	3.9	4.2	4.0
21 Turkey	1.4	1.5	1.5	1.4	1.4	1.4	1.4	1.4	1.4	1.3	1.5
22 Other Western Europe	1.2	1.0	1.3	1.1	.9	1.5	1.4	1.4	1.6	1.7	1.7
23 South Africa	2.4	2.2	2.0	1.7	1.8	1.7	1.3	1.1	1.5	1.2	1.1
24 Australia	1.4	1.3	1.4	1.3	1.4	1.3	1.3	1.2	1.2	1.2	1.3
25 OPEC countries ²	19.2	20.4	22.7	22.6	22.7	23.4	22.9	21.8	20.9	21.3	22.8
26 Ecuador	1.4	1.6	1.6	1.5	1.6	1.6	1.7	1.8	1.8	1.9	2.1
27 Venezuela	5.6	6.2	7.2	7.2	7.6	7.9	8.7	7.9	7.9	8.5	9.1
28 Indonesia	1.9	1.9	2.0	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.8
29 Middle East countries	8.4	8.7	9.5	9.4	9.0	9.2	8.0	7.8	6.9	6.6	6.9
30 African countries	1.9	2.0	2.5	2.6	2.6	2.8	2.6	2.5	2.5	2.4	2.8
31 Non-OPEC developing countries	49.1	49.6	52.6	53.9	55.9	58.8	62.8	63.7	67.4	72.8	76.9
<i>Latin America</i>											
32 Argentina	3.0	2.9	3.0	3.1	3.5	4.1	5.0	5.5	5.6	7.6	7.9
33 Brazil	13.3	14.0	14.9	14.9	15.1	15.1	15.2	15.0	15.3	15.8	16.2
34 Chile	1.3	1.3	1.6	1.7	1.8	2.2	2.5	2.5	2.7	3.2	3.5
35 Columbia	1.3	1.3	1.4	1.5	1.5	1.7	2.2	2.1	2.2	2.4	2.6
36 Mexico	11.0	10.7	10.8	10.9	10.7	11.4	12.0	12.1	13.6	14.4	15.9
37 Peru	1.8	1.8	1.7	1.6	1.4	1.4	1.5	1.3	1.4	1.5	1.8
38 Other Latin America	3.3	3.4	3.6	3.5	3.3	3.6	3.7	3.6	3.6	3.9	3.9
<i>Asia</i>											
<i>China</i>											
39 Mainland	0	0	0	.1	.1	.1	.1	.1	.1	.1	.2
40 Taiwan	2.5	2.4	2.9	3.1	3.3	3.5	3.4	3.6	3.8	4.1	4.2
41 India	.2	.3	.2	.2	.2	.2	.2	.2	.2	.2	.3
42 Israel	.7	.7	1.0	1.0	.9	1.0	1.3	.9	1.2	1.1	1.5
43 Korea (South)	3.6	3.5	3.9	4.2	5.0	5.3	5.5	6.4	7.1	7.3	7.1
44 Malaysia	.6	.6	.6	.6	.7	.7	.9	.8	.9	.9	1.0
45 Philippines	2.7	2.8	2.8	3.2	3.7	3.7	4.2	4.4	4.6	4.8	5.0
46 Thailand	1.1	1.1	1.2	1.2	1.4	1.6	1.6	1.4	1.5	1.5	1.4
47 Other Asia	.3	.3	.2	.3	.4	.3	.4	.5	.5	.5	.6
<i>Africa</i>											
48 Egypt	.3	.4	.4	.5	.7	.6	.6	.7	.7	.7	.8
49 Morocco	.5	.5	.6	.6	.5	.5	.6	.5	.5	.6	.7
50 Zaire	.2	.2	.2	.2	.2	.2	.2	.2	.2	.2	.2
51 Other Africa ³	1.2	1.3	1.4	1.4	1.5	1.6	1.7	1.7	1.8	2.0	2.0
52 Eastern Europe	6.4	6.6	6.9	6.7	6.7	7.2	7.3	7.3	7.2	7.3	7.5
53 U.S.S.R.	1.4	1.4	1.3	1.1	.9	.9	.7	.6	.5	.5	.4
54 Yugoslavia	1.3	1.3	1.5	1.6	1.7	1.8	1.8	1.9	2.1	2.1	2.3
55 Other	3.7	3.9	4.1	4.0	4.1	4.6	4.8	4.9	4.5	4.7	4.7
56 Offshore banking centers	32.4	30.1	30.9	33.7	37.0	38.6	40.4	42.6	44.2	44.5	46.5
57 Bahamas	12.1	11.5	10.4	12.3	14.4	13.0	13.7	13.9	13.7	13.1	13.3
58 Bermuda	.7	.7	.7	.6	.7	.7	.8	.6	.6	.6	.6
59 Cayman Islands and other British West Indies	7.2	6.7	7.4	7.1	7.4	9.5	9.4	11.3	9.8	10.1	10.6
60 Netherlands Antilles	.6	.6	.8	.8	1.0	1.1	1.2	.9	1.2	1.3	2.1
61 Panama ⁴	3.3	3.1	3.0	3.4	3.8	3.4	4.3	4.9	5.6	5.6	5.4
62 Lebanon	.1	.1	.1	.1	.1	.2	.2	.2	.2	.2	.2
63 Hong Kong	4.1	4.0	4.2	4.8	4.9	5.5	6.0	5.7	6.9	7.5	8.1
64 Singapore	3.8	2.9	3.9	4.2	4.2	4.9	4.5	4.7	5.9	5.6	5.9
65 Other ⁵	.5	.5	.5	.4	.4	.4	.4	.4	.4	.4	.3
66 Miscellaneous and unallocated ⁶	8.1	8.6	9.1	9.5	9.9	10.6	11.7	13.1	14.3	13.7	13.9

67. Discount rates of foreign central banks¹

Percent per annum

End of month	Argentina	Austria	Belgium	Brazil	Canada	Denmark	France	Germany	Italy	Japan	Mexico	Netherlands	Norway	Sweden	Switzerland	United Kingdom	Venezuela
1980																	
January	5.25	10.5	33.0	14.0	11.0	9.5	6.0	15.0	6.25	4.5	9.5	9.0	10.0	2.0	17.0	8.5
February	5.25	12.0	↑	14.0	13.0	↑	7.0	↑	7.25	↑	↓	↑	↑	3.0	↑	8.5
March	6.75	14.0	↓	15.49	↑	↑	7.0	↑	9.0	↑	↑	↑	↑	↑	↓	12.0
April	14.0	↓	15.67	↑	↑	7.0	↑	↑	↑	9.5	↑	↑	↑	↓	↑
May	14.0	↓	11.83	↓	↑	7.5	↑	↑	↑	10.0	↑	↑	↑	↓	↑
June	13.0	33.0	10.67	↓	↑	↑	↓	↓	↑	9.5	↑	↑	↑	17.0	12.0
July	12.0	40.0	10.18	↓	↑	↑	9.0	9.0	↓	9.0	↑	↑	↑	16.0	10.0
August	10.45	13.0	↑	↑	15.0	8.25	↓	9.0	↑	↑	↑	↑	↑
September	11.02	12.0	↓	↑	16.5	8.25	↓	8.5	↑	↑	↑	↑	↑
October	11.76	11.0	↓	↑	8.25	8.25	↓	8.0	↑	↑	↑	16.0	↑
November	110.31 ²	.....	.....	13.06	11.0	↓	↑	7.25	7.25	↓	8.0	↑	↑	↑	14.0	↑
December	137.01	6.75	12.0	40.0	17.28	11.0	9.5	7.5	16.5	7.25	4.5	9.0	10.0	.....	14.0	10.0

68. Foreign short-term interest rates¹

Percent per annum, averages of daily figures

Month	Euro-dollars	United Kingdom	Canada	Germany	Switzerland	Netherlands	France	Italy	Belgium	Japan
1980	14.00	16.59	13.12	9.45	5.79	10.60	12.18	17.50	14.06	11.45
January	14.33	17.30	13.93	8.79	5.45	11.85	12.31	17.00	14.38	8.44
February	15.32	17.72	13.95	8.94	5.19	11.99	12.63	17.88	14.45	8.40
March	18.71	18.07	14.72	9.50	6.57	11.48	13.93	18.12	16.23	11.51
April	17.81	17.70	16.31	10.11	6.87	10.76	12.84	16.92	17.10	12.65
May	11.20	16.97	13.23	10.17	5.85	11.17	12.62	17.20	16.31	12.30
June	9.41	16.68	11.73	10.00	5.64	10.72	12.37	17.25	14.69	11.55
July	9.33	15.82	10.90	9.58	5.29	10.06	11.87	17.49	13.30	11.21
August	10.82	16.45	10.47	8.93	5.52	9.97	11.20	17.30	12.52	11.31
September	12.07	15.89	10.73	8.90	5.57	10.31	11.81	17.50	12.35	11.28
October	13.55	15.87	11.71	8.99	5.40	9.63	11.69	18.16	12.24	10.23
November	16.46	15.87	12.96	9.37	5.52	9.59	11.26	17.51	12.40	9.59
December	19.47	14.64	16.83	10.11	6.61	9.68	11.52	17.47	12.75	9.89

69. 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.
1980	85.52	86.37	90.26	91.09	86.96	85.29	84.65	86.09	85.50	86.59	89.31	90.99

70. Foreign exchange rates¹

Cents per unit of foreign currency

Period	Australia (dollar)	Austria (schilling)	Belgium (franc)	Canada (dollar)	Denmark (krone)	Finland (markka)	France (franc)	Germany (deutsche mark)	India (rupee)	Ireland (pound)	Italy (lira)	Japan (yen)
1980	114.00	7.7349	3.4247	85.530	17.766	26.892	23.694	55.089	12.686	205.77	.11694	.44311
January	110.97	8.0689	3.5688	85.911	18.568	27.082	24.750	57.986	12.519	214.31	.12426	.42041
February	110.41	7.9815	3.5221	86.546	18.326	26.912	24.413	57.203	12.529	211.59	.12346	.40934
March	109.03	7.5539	3.3395	85.255	17.325	25.998	23.188	54.039	12.270	202.25	.11635	.40245
April	109.10	7.4513	3.3156	84.311	17.104	26.158	22.985	53.310	12.395	198.98	.11417	.39980
May	113.02	7.8112	3.4759	85.177	17.859	27.084	23.920	55.828	12.727	207.41	.11860	.43766
June	115.29	7.9420	3.5335	86.836	18.215	27.448	24.310	56.584	12.751	211.16	.11973	.45894
July	115.85	8.0578	3.5766	86.783	18.487	27.699	24.657	57.245	12.875	214.74	.12026	.45232
August	115.77	7.8840	3.4883	86.263	18.070	27.353	24.106	55.866	12.849	210.62	.11801	.44666
September	117.04	7.8916	3.4844	85.861	18.068	27.428	24.056	55.883	12.903	210.34	.11742	.46644
October	117.43	7.6713	3.3875	85.538	17.639	27.122	23.489	54.280	12.932	203.88	.11441	.47777
November	116.75	7.3433	3.2457	84.286	16.962	26.452	22.515	52.113	12.868	194.59	.11000	.46928
December	116.86	7.1549	3.1543	83.560	16.573	25.903	21.925	50.769	12.608	189.01	.10704	.47747
	Malaysia (ringgit)	Mexico (peso)	Nether- lands (guilder)	New Zealand (dollar)	Norway (krone)	Portugal (escudo)	South Africa (rand)	Spain (peseta)	Sri Lanka (rupee)	Sweden (krona)	Switzer- land (franc)	United Kingdom (pound)
1980	45.967	4.3535	50.369	97.337	20.261	1.9980	128.54	1.3958	6.1947	23.647	59.697	232.58
January	45.868	4.3780	52.527	98.690	20.372	2.0051	121.64	1.5124	6.4323	24.112	62.693	226.41
February	45.896	4.3789	51.886	97.960	20.483	2.0634	122.90	1.5005	6.4350	23.974	60.966	228.91
March	44.956	4.3739	49.270	95.451	19.815	2.0116	123.59	1.4446	6.4098	23.008	56.710	220.45
April	43.817	4.3779	48.570	94.704	19.739	1.9798	123.88	1.3918	6.1500	22.872	56.857	220.94
May	45.691	4.3763	50.673	97.641	20.377	2.0298	126.43	1.4104	6.1900	23.731	60.131	230.20
June	46.625	4.3684	51.578	98.728	20.608	2.0422	129.00	1.4280	6.2186	23.995	61.207	233.59
July	46.658	4.3511	52.337	98.643	20.762	2.0466	130.79	1.4122	6.3288	24.238	62.203	237.31
August	46.484	4.3389	51.305	97.738	20.555	2.0163	131.55	1.3810	6.2980	23.953	60.527	237.04
September	47.126	4.3443	51.397	98.308	20.676	2.0096	132.73	1.3638	6.3196	24.072	61.012	240.12
October	46.902	4.3324	50.052	98.069	20.421	1.9756	133.13	1.3423	5.9707	23.845	60.185	241.64
November	46.187	4.3166	48.102	96.770	19.938	1.9178	133.20	1.3085	5.8139	23.240	57.942	239.41
December	45.406	4.3071	46.730	95.404	19.370	1.8773	132.83	1.2653	5.7379	22.722	56.022	234.59

Part 2—Special Tables

71. Statement of condition of Federal Reserve Banks, December 31, 1980¹

Millions of dollars, end of period

Item	All Reserve Banks	Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS													
1 Gold certificate account	11,161	577	3,013	560	847	961	465	1,722	465	225	501	572	1,253
2 SDR certificate account	2,518	128	665	121	201	229	79	411	106	42	111	132	293
3 Coin	397	27	24	19	49	42	38	23	24	12	44	30	65
Loans													
4 Secured by U.S. government and agency obligations	1,594	106	663	37	70	189	81	183	51	25	88	46	55
5 Other	215	0	0	17	132	0	0	3	0	9	50	1	3
Acceptances													
6 Bought outright	0	0	0	0	0	0	0	0	0	0	0	0	0
7 Held under RP agreement	776	0	776	0	0	0	0	0	0	0	0	0	0
Federal agency obligations													
8 Bought outright ²	8,739	399	2,272	379	660	718	317	1,373	351	156	409	519	1,186
9 Held under RP agreement	525	0	525	0	0	0	0	0	0	0	0	0	0
U.S. government securities													
10 Bought outright ²	119,299	5,450	31,010	5,179	9,013	9,799	4,323	18,746	4,794	2,131	5,591	7,080	16,183
11 Held under RP agreement	2,029	0	2,029	0	0	0	0	0	0	0	0	0	0
12 Total loans and securities	133,177	5,955	37,275	5,612	9,875	10,706	4,721	20,305	5,196	2,321	6,138	7,646	17,427
13 Cash items in process of collection	15,504	403	2,351	425	479	3,035	2,041	1,730	656	699	1,521	1,370	794
14 Bank premises	457	100	20	53	24	89	35	16	14	28	22	13	43
Other assets													
15 Denominated in foreign currencies ³	5,104	145	1,374	195	414	255	379	729	150	160	215	294	794
16 All other	3,177	122	751	151	294	252	157	417	102	84	126	157	564
17 Interdistrict Settlement Account	0	-82	2,859	-837	-322	219	-392	-967	-391	-448	-71	401	31
18 Total assets	171,495	7,375	48,332	6,299	11,861	15,788	7,523	24,386	6,322	3,123	8,607	10,615	21,264

71. Statement of condition of Federal Reserve Banks, December 31, 1980¹—Continued

Millions of dollars, end of period

Item	All Reserve Banks	Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
LIABILITIES													
19 Federal Reserve notes	124,241	6,191	35,601	5,276	9,463	10,786	3,670	19,437	4,835	1,807	5,758	7,198	14,219
Deposits													
20 Reserve accounts ⁴	27,456	743	6,521	576	1,529	1,637	1,852	3,495	742	655	1,350	2,312	6,044
21 U.S. Treasury—General account	3,062	0	3,062	0	0	0	0	0	0	0	0	0	0
22 Foreign—Official accounts	411	10	145	14	30	18	27	52	11	11	15	21	57
23 All other	617	11	437	8	16	24	8	39	9	5	12	19	29
24 Total deposits	31,546	764	10,165	598	1,575	1,679	1,887	3,586	762	671	1,377	2,352	6,130
25 Deferred-availability cash items	11,037	257	1,384	237	437	2,989	1,667	672	569	529	1,269	790	237
26 Other liabilities and accrued dividends ⁵	2,265	97	570	96	196	210	119	337	84	40	99	127	290
27 Total liabilities	169,089	7,309	47,720	6,207	11,671	15,664	7,343	24,032	6,250	3,047	8,503	10,467	20,876
CAPITAL ACCOUNTS													
28 Capital paid in	1,203	33	306	46	95	62	90	177	36	38	52	74	194
29 Surplus	1,203	33	306	46	95	62	90	177	36	38	52	74	194
30 Other capital accounts	0	0	0	0	0	0	0	0	0	0	0	0	0
31 Total liabilities and capital accounts	171,495	7,375	48,332	6,299	11,861	15,788	7,523	24,386	6,322	3,123	8,607	10,615	21,264

71. Statement of condition of Federal Reserve Banks, December 31, 1980¹—Continued

Millions of dollars, end of period

Item	All Reserve Banks	Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
NOTE STATEMENT													
32 Federal Reserve notes issued to Reserve Bank by Federal Reserve Agent and outstanding . . .	140,184	7,007	38,710	6,515	10,225	12,006	5,678	21,021	5,606	2,265	6,750	8,216	16,185
33 Less held by issuing Bank, and forwarded for redemption ⁶ . . .	15,943	816	3,109	1,239	762	1,220	2,008	1,584	771	458	992	1,018	1,966
34 Federal Reserve notes, net ⁷	124,241	6,191	35,601	5,276	9,463	10,786	3,670	19,437	4,835	1,807	5,758	7,198	14,219
Collateral held by Federal Reserve Agent for notes issued to Bank													
35 Gold certificate account	11,161	577	3,013	560	847	961	465	1,722	465	225	501	572	1,253
36 SDR certificate account	2,518	128	665	121	201	229	79	411	106	42	111	132	293
37 Other eligible assets	0	0	0	0	0	0	0	0	0	0	0	0	0
38 U.S. government and agency securities	110,562	5,486	31,923	4,595	8,415	9,596	3,126	17,304	4,264	1,540	5,146	6,494	12,673
39 Total collateral	124,241	6,191	35,601	5,276	9,463	10,786	3,670	19,437	4,835	1,807	5,758	7,198	14,219

72. Earnings and expenses of Federal Reserve Banks, 1980

Dollars

Item	Total	Boston	New York	Philadelphia	Cleveland	Richmond
CURRENT EARNINGS						
1 Loans	175,835,241	11,139,456	19,440,276	31,248,389	10,369,402	17,374,400
2 Acceptances	18,214,755		18,214,755			
3 U.S. government securities	12,478,609,389	576,017,695	3,260,843,560	554,382,814	953,866,750	1,016,533,101
4 Foreign currencies	123,354,719	3,487,982	34,073,256	4,689,169	9,974,390	6,128,922
5 All other	6,305,232	200,091	3,321,053	191,051	259,345	253,335
6 Total	12,802,319,336	590,845,224	3,335,892,900	590,511,423	974,469,887	1,040,289,758
CURRENT EXPENSES						
7 Salaries	385,640,414	25,301,019	86,062,107	18,792,631	23,159,590	29,827,709
8 Retirement and other benefits	110,792,473	7,554,588	24,353,744	6,295,654	6,963,759	8,034,429
9 Fees	6,586,411	288,692	2,123,210	265,401	353,605	451,717
10 Travel	12,702,997	670,728	2,080,450	401,782	908,627	1,041,490
11 Postage	14,422,139	641,192	2,207,436	593,033	891,334	1,132,571
12 Other shipping expenses	76,076,259	4,348,228	10,054,223	3,266,678	5,603,200	8,747,939
13 Communications	13,823,022	819,875	3,013,580	647,729	793,501	1,059,833
14 Materials and supplies	33,737,841	2,331,977	6,415,326	1,635,949	1,988,271	3,073,162
Bank premises						
15 Taxes on real estate	15,102,618	2,922,503	2,524,679	1,225,982	903,700	1,203,532
16 Depreciation	9,760,793	1,874,955	244,797	1,461,057	670,076	2,166,106
17 Utilities	16,351,188	1,845,108	3,591,791	1,651,807	997,768	1,687,297
18 Rent	10,077,225	405,611	6,336,999	24,400	141,319	827,767
19 Other building expenses	7,162,771	479,951	790,023	760,558	281,210	739,608
Furniture and equipment						
20 Rentals	41,079,873	1,595,798	7,395,275	1,070,464	3,107,261	4,823,665
21 Depreciation	19,387,239	1,534,408	3,228,062	1,524,508	1,356,580	1,255,120
22 Cost of Federal Reserve currency	73,124,423	3,778,604	14,844,238	3,361,052	4,895,982	8,191,403
23 All other	24,813,621	1,992,513	5,002,306	1,318,631	1,659,698	1,797,747
24 Contraexpense ¹	-2,145,520	-149,758		-1,504	-152,159	-194,432
25 Total ²	865,969,678	58,235,992	180,268,246	44,295,812	54,523,322	73,340,554 ²
26 Reimbursements and recoveries	74,812,417	7,561,496	16,670,575	4,100,917	5,754,554	5,431,132
27 Net expenses	791,157,261	50,674,496	163,597,671	40,194,895	48,768,768	67,909,422
PROFIT AND LOSS						
28 Current net earnings	12,011,162,076	540,170,728	3,172,295,229	550,316,528	925,701,119	972,380,336
Additions to current net earnings						
29 Profit on foreign currency transactions ³	96,118,696	2,787,442	24,318,030	3,748,629	7,977,852	4,902,053
30 All other	4,502,792	22,958	209,126	9,319	16,870	25,204
31 Total additions	100,621,488	2,810,400	24,527,156	3,757,948	7,994,722	4,927,257
Deductions from current net earnings						
32 Losses on sales of U.S. government securities	199,348,220	9,403,767	50,330,254	9,141,236	15,589,711	16,347,840
33 All other	16,659,123	316,466	1,315,286	413,798	1,522,934	565,653
34 Total deductions	216,007,343	9,720,233	51,645,540	9,555,034	17,112,645	16,913,493
35 Net deductions from current net earnings	115,385,855	6,909,833	27,118,384	5,797,086	9,117,923	11,986,236
36 Assessment for expenditures of Board of Governors ⁴	62,230,800	1,775,100	15,742,400	2,428,200	5,119,700	3,188,100
37 Net earnings before payments to U.S. Treasury	11,833,545,421	531,485,795	3,129,434,445	542,091,242	911,463,496	957,206,000
38 Dividends paid	70,354,516	1,979,868	17,866,143	2,649,084	5,666,776	3,666,118
39 Payments to U.S. Treasury (interest on Federal Reserve notes)	11,706,369,955	529,189,477	3,095,446,252	538,877,458	905,500,670	950,087,482
40 Transferred to surplus	56,820,950	316,450	16,122,050	564,700	296,050	3,452,400
41 Surplus, January 1	1,145,411,250	32,797,800	289,884,750	45,389,450	94,893,900	58,232,800
42 Surplus, December 31	1,202,232,200	33,114,250	306,006,800	45,954,150	95,189,950	61,685,200

72. Earnings and expenses of Federal Reserve Banks, 1980—Continued

Dollars

Item	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
CURRENT EARNINGS							
1 Loans	13,702,974	27,056,315	6,852,559	5,049,341	8,398,459	12,247,609	12,956,061
2 Acceptances							
3 U.S. government securities	468,479,938	1,952,245,414	506,659,174	237,724,958	570,198,456	716,797,931	1,664,859,598
4 Foreign currencies	9,126,749	17,548,677	3,605,830	3,843,798	5,162,833	7,082,798	18,630,315
5 All other	436,372	568,053	190,912	294,692	201,257	208,714	180,357
6 Total	491,746,033	1,997,418,459	517,308,475	246,912,789	583,961,005	736,337,052	1,696,626,331
CURRENT EXPENSES							
7 Salaries	33,987,415	48,589,427	19,758,996	16,668,502	25,080,619	20,605,461	37,806,938
8 Retirement and other benefits	9,490,398	14,362,834	5,865,030	4,224,663	7,269,543	5,283,737	11,094,094
9 Fees	311,584	460,164	492,289	406,800	360,847	334,662	737,440
10 Travel	1,279,782	1,648,821	629,220	659,834	1,104,674	808,531	1,469,058
11 Postage	1,171,737	1,525,752	1,120,328	921,460	1,721,673	787,029	1,708,594
12 Other shipping expenses	7,691,493	10,797,986	4,542,386	2,915,567	4,862,494	4,977,877	8,268,188
13 Communications	1,462,549	1,561,741	535,369	651,392	916,951	984,312	1,376,190
14 Materials and supplies	3,152,089	4,379,240	1,902,314	1,186,339	2,404,304	2,154,696	3,114,174
Bank premises							
15 Taxes on real estate	742,221	2,058,707	386,358	1,602,655	470,276	508,049	553,956
16 Depreciation	469,077	500,701	359,991	831,581	540,090	187,832	454,530
17 Utilities	1,282,017	1,415,824	820,941	522,102	820,339	804,916	911,278
18 Rent	437,958	906,911	151,013	61,501	32,338	28,811	722,597
19 Other building expenses	435,295	1,443,511	489,469	498,620	283,261	652,877	308,388
Furniture and equipment							
20 Rentals	4,237,755	6,761,526	2,535,762	1,128,425	3,088,142	1,998,582	3,337,218
21 Depreciation	1,338,247	1,174,918	1,146,798	744,222	1,638,700	1,340,071	3,105,605
22 Cost of Federal Reserve currency	6,631,342	8,549,266	2,879,262	1,347,936	3,952,861	5,143,576	9,548,901
23 All other	2,254,720	1,582,742	1,195,216	1,226,870	1,568,760	2,295,958	2,918,460
24 Contraexpense ¹	-244,947	-323,156	-140,022	-57,212	-484,139	-155,735	-242,456
25 Total ²	76,130,732	107,396,915	44,670,720	35,541,257	55,631,733	48,741,242	87,193,153
26 Reimbursements and recoveries	5,958,351	8,529,467	3,612,000	2,368,433	4,502,415	2,838,362	7,484,715
27 Net expenses	70,172,381	98,867,448	41,058,720	33,172,824	51,129,318	45,902,880	79,708,438
PROFIT AND LOSS							
28 Current net earnings	421,573,652	1,898,551,011	476,249,755	213,739,966	532,831,687	690,434,172	1,616,917,893
Additions to current net earnings							
29 Profit on foreign currency transactions ³	7,305,021	14,033,330	2,883,561	3,075,798	4,133,104	5,671,003	15,282,873
30 All other	45,108	158,504	10,611	31,692	108,080	41,993	3,823,327
31 Total additions	7,350,129	14,191,834	2,894,172	3,107,490	4,241,184	5,712,996	19,106,200
Deductions from current net earnings							
32 Losses on sales of U.S. government securities	7,798,479	31,496,833	8,272,097	4,043,489	9,041,188	11,293,644	26,589,682
33 All other	589,747	1,764,860	2,215,644	430,413	746,878	1,677,656	5,099,788
34 Total deductions	8,388,226	33,261,693	10,487,741	4,473,902	9,788,066	12,971,300	31,689,470
35 Net deductions from current net earnings	1,038,097	19,069,859	7,593,569	1,366,412	5,546,882	7,258,304	12,583,270
36 Assessment for expenditures of Board of Governors	4,723,800	9,153,900	1,878,300	1,975,200	2,666,400	3,699,800	9,879,900
37 Net earnings before payment to U.S. Treasury	415,811,755	1,870,327,252	466,777,886	210,398,354	524,618,405	679,476,068	1,594,454,723
38 Dividends paid	5,355,123	10,341,003	2,112,599	2,244,182	3,013,706	4,268,321	11,191,593
39 Payments to U.S. Treasury (interest on Federal Reserve notes)	407,036,932	1,851,065,549	463,536,637	206,336,172	518,866,449	669,089,897	1,571,336,980
40 Transferred to surplus	3,419,700	8,920,700	1,128,650	1,818,000	2,738,250	6,117,850	11,926,150
41 Surplus, January 1	86,658,250	167,898,000	34,597,200	36,256,150	49,055,200	67,409,750	182,338,000
42 Surplus, December 31	90,077,950	176,818,700	35,725,850	38,074,150	51,793,450	73,527,600	194,264,150

73. Banks and branches—Number in operation, December 31, 1980, 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		In-sured	Non-in-sured	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 . . .	15,296	14,836	4,425	997	9,000	414	323	137	7,267	6,859	2,328	503	4,005	23	296	112		
Alabama	318	318	99	24	195	0	0	0	183	183	69	11	103	0	0	0		
Alaska	14	12	5	0	7	0	2	0	12	11	5	0	6	0	1	0		
Arizona	35	35	3	0	21	11	0	0	14	14	3	0	11	0	0	0		
Arkansas	262	262	68	4	188	2	0	0	163	163	55	3	105	0	0	0		
California	297	297	48	8	225	16	0	0	185	185	26	8	146	5	0	0		
Colorado	442	442	142	36	145	119	0	0	87	87	49	4	34	0	0	0		
Connecticut	129	64	19	2	43	0	65	0	115	54	17	2	35	0	61	0		
Delaware	22	20	6	0	12	2	2	0	14	12	5	0	7	0	2	0		
District of Columbia	18	18	16	0	1	1	0	0	13	13	12	0	1	0	0	0		
Florida	565	565	204	32	321	8	0	0	383	383	148	19	216	0	0	0		
Georgia	435	435	63	9	363	0	0	0	267	267	55	7	205	0	0	0		
Hawaii	12	12	2	0	7	3	0	0	10	10	1	0	7	2	0	0		
Idaho	26	26	7	4	15	0	0	0	21	21	6	2	13	0	0	0		
Illinois	1,292	1,292	407	59	787	39	0	0	409	409	182	19	208	0	0	0		
Indiana	411	407	119	41	245	2	4	0	289	287	95	22	170	0	2	0		
Iowa	657	657	99	39	513	6	0	0	279	279	51	17	211	0	0	0		
Kansas	620	620	148	22	449	1	0	0	143	143	52	4	87	0	0	0		
Kentucky	345	345	78	9	257	1	0	0	225	225	60	6	159	0	0	0		
Louisiana	269	269	53	6	210	0	0	0	196	196	41	5	150	0	0	0		
Maine	70	41	14	3	24	0	29	0	65	38	13	3	22	0	27	0		
Maryland	105	102	31	5	66	1	3	0	90	87	29	5	53	0	3	0		
Massachusetts	306	144	70	7	61	6	25	137	261	125	64	7	54	0	24	112		
Michigan	376	376	126	80	169	1	0	0	312	312	113	67	131	1	0	0		
Minnesota	765	764	204	33	523	4	1	0	202	201	84	6	111	0	1	0		
Mississippi	178	178	37	5	135	1	0	0	146	146	35	4	107	0	0	0		
Missouri	731	731	99	47	579	6	0	0	339	339	52	26	261	0	0	0		
Montana	166	166	55	44	64	3	0	0	29	29	13	6	10	0	0	0		
Nebraska	464	464	117	9	331	7	0	0	93	93	41	2	50	0	0	0		
Nevada	11	11	3	1	5	2	0	0	7	7	2	1	4	0	0	0		
New Hampshire	101	76	36	4	35	1	25	0	72	54	29	2	23	0	18	0		
New Jersey	189	169	90	15	64	0	20	0	165	148	79	15	54	0	17	0		
New Mexico	90	90	40	6	43	1	0	0	67	67	29	4	34	0	0	0		
New York	428	317	113	43	58	103	111	0	271	163	84	31	38	10	108	0		
North Carolina	80	80	24	1	54	1	0	0	66	66	22	1	42	1	0	0		
North Dakota	178	178	39	3	133	3	0	0	77	77	25	2	50	0	0	0		
Ohio	385	385	170	86	128	1	0	0	276	276	138	59	79	0	0	0		
Oklahoma	502	502	184	20	291	7	0	0	134	134	70	3	61	0	0	0		
Oregon	92	90	6	10	64	10	2	0	50	48	6	3	38	1	2	0		
Pennsylvania	376	367	210	11	134	12	9	0	271	262	143	8	110	1	9	0		
Rhode Island	23	17	5	0	9	3	6	0	20	14	5	0	7	2	6	0		
South Carolina	85	85	19	6	60	0	0	0	65	65	17	5	43	0	0	0		
South Dakota	153	153	33	27	92	1	0	0	51	51	13	10	28	0	0	0		
Tennessee	353	353	68	10	272	3	0	0	270	270	63	9	198	0	0	0		
Texas	1,472	1,472	642	42	783	5	0	0	226	226	52	14	160	0	0	0		
Utah	78	78	12	16	48	2	0	0	30	30	4	7	19	0	0	0		
Vermont	35	29	12	1	15	1	6	0	28	23	8	1	14	0	5	0		
Virginia	230	230	72	82	75	1	0	0	180	180	64	57	59	0	0	0		
Washington	121	111	20	4	76	11	10	0	76	66	18	1	47	0	10	0		
West Virginia	237	237	109	29	99	0	0	0	64	64	30	6	28	0	0	0		
Wisconsin	644	641	132	27	476	6	3	0	253	253	50	9	194	0	0	0		
Wyoming	103	103	47	25	30	1	0	0	3	3	1	0	2	0	0	0		
Puerto Rico	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Virgin Islands	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

73. Banks and branches—Number in operation, December 31, 1980, by state—Continued

State	Branches and additional offices ¹												Banking facilities ³
	Class of bank						Location						
	Total	Commercial banks				Mutual savings banks		In head-office city	Outside head-office city				
		Total	Member		Nonmember		In-sured		Non-in-sured	In head-office county	In contiguous counties	In non-contiguous counties	
	National	State	In-sured	Non-in-sured	In-sured	Non-in-sured							
United States	41,477	38,353	19,620	4,760	13,923	50	2,744	380	14,152	12,289	7,326	7,710	156
Alabama	619	619	376	29	214	0	0	0	341	243	17	18	2
Alaska	114	111	77	0	34	0	3	0	43	7	33	31	2
Arizona	535	535	353	0	182	0	0	0	145	156	154	80	2
Arkansas	414	414	195	10	209	0	0	0	264	145	4	1	1
California	4,262	4,262	2,758	431	1,065	8	0	0	554	580	840	2,288	27
Colorado	103	102	60	4	38	0	1	0	88	10	5	0	9
Connecticut	951	603	204	89	310	0	348	0	219	444	246	42	0
Delaware	172	148	6	0	142	0	24	0	40	75	46	11	0
District of Columbia	150	150	148	0	2	0	0	0	150	0	0	0	1
Florida	1,180	1,180	530	60	590	0	0	0	547	598	25	10	8
Georgia	861	861	397	80	384	0	0	0	421	284	57	99	8
Hawaii	159	159	10	0	146	3	0	0	58	42	4	55	6
Idaho	247	247	189	6	52	0	0	0	36	20	45	146	0
Illinois	531	531	255	28	248	0	0	0	470	56	4	1	6
Indiana	1,132	1,129	551	39	539	0	3	0	594	536	1	1	1
Iowa	572	572	152	45	375	0	0	0	319	188	65	0	0
Kansas	271	271	135	5	131	0	0	0	263	6	2	0	1
Kentucky	759	759	280	94	385	0	0	0	496	259	3	1	1
Louisiana	802	802	309	43	450	0	0	0	452	337	10	3	2
Maine	406	307	111	39	157	0	99	0	72	177	128	29	2
Maryland	1,001	939	378	101	460	0	62	0	212	228	326	235	3
Massachusetts	1,458	953	427	69	456	1	125	380	600	813	44	1	1
Michigan	2,155	2,155	1,057	529	567	2	0	0	875	821	422	37	3
Minnesota	275	273	137	6	130	0	2	0	148	93	32	2	0
Mississippi	696	696	272	16	408	0	0	0	251	166	136	143	2
Missouri	437	437	76	39	322	0	0	0	327	108	2	0	2
Montana	35	35	19	6	10	0	0	0	34	0	1	0	1
Nebraska	283	283	205	7	71	0	0	0	266	12	5	0	1
Nevada	143	143	95	24	24	0	0	0	37	20	18	68	0
New Hampshire	219	159	97	3	59	0	60	0	82	106	30	1	0
New Jersey	1,784	1,583	976	216	391	0	201	0	274	820	426	264	5
New Mexico	244	244	122	14	108	0	0	0	160	74	9	1	0
New York	4,723	3,423	1,862	1,230	320	11	1,300	0	1,651	955	1,129	988	5
North Carolina	1,741	1,741	837	6	888	10	0	0	226	134	299	1,082	0
North Dakota	126	126	44	4	78	0	0	0	49	45	31	1	2
Ohio	2,234	2,234	1,424	513	297	0	0	0	705	1,020	223	286	3
Oklahoma	250	250	176	3	71	0	0	0	231	14	5	0	5
Oregon	604	586	354	3	226	3	18	0	136	89	131	248	0
Pennsylvania	2,766	2,558	1,285	187	1,084	2	208	0	325	1,009	1,432	0	2
Rhode Island	303	232	119	0	103	10	71	0	63	128	78	34	0
South Carolina	727	727	370	12	345	0	0	0	135	90	87	415	2
South Dakota	166	166	105	17	44	0	0	0	46	40	37	43	0
Tennessee	1,030	1,030	410	52	568	0	0	0	617	395	8	10	1
Texas	241	241	42	17	182	0	0	0	235	5	1	0	20
Utah	283	283	118	105	60	0	0	0	45	84	42	112	3
Vermont	199	167	44	1	122	0	32	0	33	61	58	47	0
Virginia	1,399	1,399	639	546	214	0	0	0	271	230	362	536	10
Washington	1,125	938	636	4	298	0	187	0	288	308	198	331	4
West Virginia	64	64	30	6	28	0	0	0	59	5	0	0	0
Wisconsin	524	524	168	22	334	0	0	0	197	253	65	9	1
Wyoming	2	2	0	0	2	0	0	0	2	0	0	0	1
Puerto Rico	0	0	0	0	0	0	0	0	0	0	0	0	0
Virgin Islands	0	0	0	0	0	0	0	0	0	0	0	0	0

74. Number of par banking offices¹

Date, and Federal Reserve District	Total		Member		Nonmember	
	Banks	Branches and offices	Banks	Branches and offices	Banks	Branches and offices
United States, including other areas ²						
End of year 1980	14,652	38,769	5,422	24,563	9,230	14,206
Federal Reserve District						
December 31, 1980						
Boston	348	2,228	169	1,104	179	1,124
New York	482	4,945	226	4,044	256	901
Philadelphia	353	2,458	213	1,385	140	1,073
Cleveland	656	3,311	374	2,566	282	745
Richmond	717	5,023	376	3,079	341	1,944
Atlanta	1,823	4,423	563	2,269	1,260	2,154
Chicago	2,790	4,477	903	2,647	1,887	1,830
St. Louis	1,448	2,028	387	900	1,061	1,128
Minneapolis	1,428	783	507	430	921	353
Kansas City	2,331	1,233	818	731	1,513	502
Dallas	1,636	548	737	205	899	343
San Francisco	640	7,312	149	5,203	491	2,109

75. Banking offices in the United States—Number, and changes in number¹

A. Banks (head offices), by type

Item	All banks	Commercial banks							Mutual savings banks	
		Total	Member			Nonmember			Insured	Non- insured
			Total	National	State	Total	Insured	Non- insured		
Number										
End of year 1980	15,296	14,836	5,422	4,425	997	9,414	9,000	414 ²	323	137
Change in number during 1980										
1 New banks ³	267	266	90	62	28	176	116	60	1	0
2 Voluntary liquidations	-3	-3	-1	-1	0	-2	-2	0	0	0
Consolidations and absorptions										
3 Banks converted into branches	-118	-117	-54	-38	-16	-63	-63	0	0	-1
4 Other	-18	-18	-6	-6	0	-12	-10	-2	0	0
Interclass changes										
5 Nonmember to national	0	0	4	4	0	-4	-4	0	0	0
6 Nonmember to state member	0	0	16	0	16	-16	-16	0	0	0
7 State member to national	0	0	0	2	-2	0	0	0	0	0
8 State member to nonmember	0	0	-11	0	-11	11	11	0	0	0
9 National to nonmember	0	0	-41	-41	0	41	41	0	0	0
10 National to state member	0	0	0	-5	5	0	0	0	0	0
11 Noninsured to insured	0	0	0	0	0	0	1	-1	0	0
12 Noninsured mutual to insured mutual	0	0	0	0	0	0	0	0	1	-1
13 Insured mutual to federal mutual	-3	0	0	0	0	0	0	0	-3	0
14 Net change	125	128	-3	-23	20	131	74	57	-1	-2

75. Banking offices in the United States—Number, and changes in number¹—Continued
B. Branches, additional offices, and facilities, by type of bank

Item	All banks	Commercial banks							Mutual savings banks	
		Total	Member			Nonmember			Insured	Non-insured
			Total	National	State	Total	Insured	Non-insured		
Number										
<i>End of year</i>										
1980	41,633	38,509	24,514	19,744	4,770	13,995	13,944	51	2,744	380
Change in number during 1980										
<i>Branches and additional offices</i>										
1 De novo	2,397	2,099	1,143	946	197	956	956	0	271	27
2 Banks converted	116	113	69	52	17	44	44	0	2	1
3 Discontinued	-287	-267	-194	-148	-46	-73	-73	0	-19	-1
4 Sale of branch	0	0	-11	6	-17	11	11	0	0	0
<i>Interclass changes</i>										
5 Nonmember to national	0	0	66	66	0	-66	-66	0	0	0
6 Nonmember to state member	0	0	75	0	75	-75	-75	0	0	0
7 State member to national	0	0	0	322	-322	0	0	0	0	0
8 State member to nonmember	0	0	-53	0	-53	53	53	0	0	0
9 National to state member	0	0	0	-57	57	0	0	0	0	0
10 National to nonmember	0	0	-262	-262	0	262	262	0	0	0
11 Noninsured mutual savings to insured mutual savings	0	0	0	0	0	0	0	0	5	-5
12 Insured mutual savings to federal mutual savings	-30	0	0	0	0	0	0	0	-30	0
13 Facilities reclassified as branches	8	8	6	6	0	2	2	0	0	0
14 Other	-4	-3	-3	15	-18	0	0	0	0	-1
15 Net change	2,200	1,950	836	946	-110	1,114	1,114	0	229	21
16 Number, December 31, 1980	41,477	38,353	24,379	19,620	4,759	13,974	13,923	51	2,744	380
<i>Banking facilities¹</i>										
17 Established	1	1	1	1	0	0	0	0	0	0
18 Discontinued	-5	-5	-3	-1	-2	-2	-2	0	0	0
19 Facilities reclassified as branches	-6	-6	-6	-6	0	0	0	0	0	0
20 Net change	-10	-10	-8	-6	-2	-2	-2	0	0	0
21 Number, December 31, 1980	156	156	135	124	11	21	21	0	0	0

**76. Changes in offices of commercial banks and nondeposit trust companies during 1980¹—
Summary, by state**

State	January 1–June 30					July 1–December 31					Type of branching ²
	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	51,278	1,034	154	52,158	880	52,158	1,449	274	53,333	1,175	.....
Statewide branching states.....	21,997	454	85	22,366	369	22,366	665	141	22,890	524	.....
Limited branching states.....	21,037	408	57	21,388	351	21,388	560	96	21,852	464	.....
Unit banking states.....	8,244	172	12	8,404	160	8,404	224	37	8,591	187	.....
Alabama.....	895	16	1	910	15	910	33	1	942	32	L
Alaska.....	121	4	0	125	4	125	2	2	125	0	S
Arizona.....	532	13	0	545	13	545	28	1	572	27	S
Arkansas.....	654	10	0	664	10	664	13	0	677	13	L
California.....	4,347	114	13	4,448	101	4,448	148	11	4,585	137	S
Colorado.....	507	25	1	531	24	531	24	2	553	22	U
Connecticut.....	658	3	0	661	3	661	7	1	667	6	S
Delaware.....	167	2	1	168	1	168	2	2	168	0	S
District of Columbia.....	157	7	0	164	7	164	6	1	169	5	S
Florida.....	1,530	96	13	1,613	83	1,613	154	18	1,749	136	S
Georgia.....	1,268	14	0	1,282	14	1,282	35	6	1,311	29	L
Hawaii.....	175	2	0	177	2	177	1	1	177	0	S
Idaho.....	263	3	0	266	3	266	8	1	273	7	S
Illinois.....	1,740	44	3	1,781	41	1,781	48	3	1,826	45	U
Indiana.....	1,488	18	0	1,506	18	1,506	33	3	1,536	30	L
Iowa.....	1,195	19	1	1,213	18	1,213	19	3	1,229	16	L
Kansas.....	871	12	3	880	9	880	17	5	892	12	U
Kentucky.....	1,040	32	1	1,071	31	1,071	37	2	1,106	35	L
Louisiana.....	1,026	25	0	1,051	25	1,051	26	3	1,074	23	L
Maine.....	340	5	0	345	5	345	6	2	349	4	S
Maryland.....	1,007	20	7	1,020	13	1,020	26	2	1,044	24	S
Massachusetts.....	1,085	9	4	1,090	5	1,090	15	8	1,097	7	L
Michigan.....	2,372	86	8	2,450	78	2,450	102	17	2,535	85	L
Minnesota.....	989	19	1	1,007	18	1,007	33	3	1,037	30	L
Mississippi.....	849	19	6	862	13	862	15	2	875	13	L
Missouri.....	1,142	10	2	1,150	8	1,150	23	4	1,169	19	U
Montana.....	193	5	0	198	5	198	4	0	202	4	U
Nebraska.....	697	17	0	714	17	714	35	2	747	33	U
Nevada.....	144	7	0	151	7	151	5	2	154	3	S
New Hampshire.....	227	7	1	233	6	233	5	2	236	3	S
New Jersey.....	1,730	13	3	1,740	10	1,740	24	7	1,757	17	S
New Mexico.....	325	3	0	328	3	328	6	0	334	6	L
New York.....	3,691	41	20	3,712	21	3,712	51	28	3,735	23	S
North Carolina.....	1,806	19	5	1,820	14	1,820	20	18	1,822	2	S
North Dakota.....	298	7	3	302	4	302	8	4	306	4	U
Ohio.....	2,514	63	12	2,565	51	2,565	78	21	2,622	57	L
Oklahoma.....	744	7	0	751	7	751	20	14	757	6	U
Oregon.....	631	22	4	649	18	649	27	4	672	23	S
Pennsylvania.....	2,857	40	21	2,876	19	2,876	68	18	2,926	50	L
Rhode Island.....	248	0	3	245	–3	245	6	1	250	5	S
South Carolina.....	772	25	3	794	22	794	26	6	814	20	S
South Dakota.....	313	5	2	316	3	316	3	0	319	3	S
Tennessee.....	1,344	18	2	1,360	16	1,360	33	8	1,385	25	L
Texas.....	1,661	40	0	1,701	40	1,701	33	2	1,732	31	U
Utah.....	349	7	1	355	6	355	10	1	364	9	S
Vermont.....	189	4	0	193	4	193	6	3	196	3	S
Virginia.....	1,606	26	6	1,626	20	1,626	36	22	1,640	14	S
Washington.....	994	9	3	1,000	6	1,000	58	5	1,053	53	S
West Virginia.....	294	1	0	295	1	295	7	1	301	6	U
Wisconsin.....	1,136	17	0	1,153	17	1,153	14	1	1,166	13	L
Wyoming.....	97	4	0	101	4	101	5	0	106	5	U

**77. 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 1980										
Alabama (248)										
Assets										
Per organization	16.1	11.8	11.1	10.9	4.8	4.3	1.6 ²	1.4 ²	1.2 ²	.7 ²
Cumulative	16.1	27.9	39.0	50.0	54.8	59.1	60.7	62.1	63.4	64.2
Deposits										
Per organization	15.4	10.7	11.1	10.4	4.9	4.4	1.6	1.4	1.3	.8
Cumulative	15.4	26.2	37.3	47.8	52.7	57.1	58.8	60.3	61.6	62.4
Alaska (11)										
Assets										
Per organization	28.1 ²	23.1 ²	12.1	9.0 ²	8.1	5.3	4.9 ²	3.2 ²	2.3 ²	2.2
Cumulative	28.1	51.2	63.3	72.4	80.6	85.9	90.9	94.2	96.5	98.8
Deposits										
Per organization	28.3	22.0	10.4	9.0	8.9	5.7	5.2	3.8	2.7	2.3
Cumulative	28.3	50.3	60.7	69.8	78.7	84.4	89.6	93.5	96.2	98.6
Arizona (22)										
Assets										
Per organization	43.1 ²	26.7 ²	15.7	5.0	3.8	2.1	.8 ²	.7 ²	.3	.1 ²
Cumulative	43.1	69.8	85.6	90.7	94.5	96.7	97.5	98.3	98.6	98.7
Deposits										
Per organization	42.2	27.8	15.2	5.1	3.9	2.2	.8	.7	.3	.1
Cumulative	42.2	70.0	85.3	90.4	94.4	96.6	97.5	98.2	98.6	98.8
Arkansas (256)										
Assets										
Per organization	7.6	3.7 ²	3.5 ²	3.0 ²	2.4	2.0 ²	1.9	1.9	1.8 ²	1.4
Cumulative	7.6	11.4	14.9	17.9	20.3	22.3	24.3	26.2	28.0	29.5
Deposits										
Per organization	7.0	2.8	2.8	2.8	2.1	2.0	1.9	1.4	1.9	1.5
Cumulative	7.0	9.9	12.7	15.5	17.7	19.8	21.7	23.1	25.1	26.6
California (255)										
Assets										
Per organization	35.1	12.4	10.8	8.8	8.2	3.6	2.0	2.0	1.6	1.0
Cumulative	35.1	47.5	58.4	67.2	75.4	79.1	81.1	83.1	84.7	85.8
Deposits										
Per organization	35.0	12.7	10.4	8.0	7.7	3.3	2.2	1.6	1.8	1.2
Cumulative	35.0	47.7	58.1	66.1	73.8	77.2	79.5	81.1	82.9	84.2
Colorado (218)										
Assets										
Per organization	16.1	16.0	9.9	8.3	8.3	3.6	3.5	1.8	1.1	1.0 ²
Cumulative	16.1	32.1	42.1	50.5	58.8	62.4	65.9	67.8	68.9	70.0
Deposits										
Per organization	14.6	15.2	10.4	8.5	7.7	3.7	3.5	1.8	1.1	1.1
Cumulative	14.6	29.9	40.4	48.9	56.6	60.3	63.9	65.8	66.9	68.0
Connecticut (60)										
Assets										
Per organization	19.7	17.8	9.6	9.1	5.9 ²	5.2	5.1	4.8	4.2	1.4 ²
Cumulative	19.7	37.6	47.2	56.4	62.4	67.6	72.8	77.7	81.9	83.4
Deposits										
Per organization	18.8	16.6	9.2	9.4	6.0	5.8	5.6	5.1	4.0	1.5
Cumulative	18.8	35.4	44.7	54.1	60.2	66.0	71.6	76.8	80.8	82.4
Delaware (18)										
Assets										
Per organization	38.6 ²	20.4 ²	15.6 ²	14.3 ²	3.2 ²	1.9 ²	1.0	.8 ²	.7 ²	.5 ²
Cumulative	38.6	59.1	74.7	89.0	92.3	94.3	95.3	96.2	96.9	97.5
Deposits										
Per organization	34.4	21.3	17.0	15.5	3.6	2.1	1.0	.8	.7	.6
Cumulative	34.4	55.7	72.7	88.2	91.9	94.0	95.0	95.9	96.7	97.3
District of Columbia (17)										
Assets										
Per organization	33.7 ²	28.5	10.9	9.2	7.3 ²	2.3 ²	1.6 ²	1.5 ²	.8 ²	.8 ²
Cumulative	33.7	62.3	73.2	82.4	89.7	92.1	93.7	95.3	96.1	96.9
Deposits										
Per organization	33.3	26.5	10.7	10.1	7.4	2.7	1.9	1.7	1.0	.9
Cumulative	33.3	59.8	70.6	80.7	88.2	90.9	92.8	94.5	95.5	96.5
Florida (318)										
Assets										
Per organization	11.2	9.2	7.0	4.8	4.5	4.1	4.0	2.9	2.5	2.4
Cumulative	11.2	20.4	27.4	32.3	36.8	41.0	45.1	48.0	50.6	53.0
Deposits										
Per organization	10.4	9.1	7.2	4.6	4.4	4.1	4.0	2.6	2.7	2.2
Cumulative	10.4	19.6	26.8	31.5	35.9	40.1	44.1	46.8	49.5	51.8

**77. 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 1980									
Georgia (400)										
Assets										
Per organization	20.2	12.7	11.5	5.4	2.6	1.8	1.8 ²	1.5	.8 ²	.7 ²
Cumulative	20.2	33.0	44.5	50.0	52.6	54.4	56.2	57.7	58.6	59.3
Deposits										
Per organization	17.6	11.6	10.8	4.6	2.6	1.9	1.8	1.6	.8	.8
Cumulative	17.6	29.2	40.1	44.7	47.4	49.4	51.2	52.9	53.8	54.6
Hawaii (9)										
Assets										
Per organization	39.0	32.6	8.1	7.3 ²	4.9 ²	4.1 ²	2.8 ²	.7 ²	.1 ²	.0
Cumulative	39.0	71.6	79.7	87.0	92.0	96.1	99.0	99.8	99.9	100.0
Deposits										
Per organization	38.7	32.1	8.4	7.4	5.0	4.2	3.0	.7	.1	.0
Cumulative	38.7	70.8	79.3	86.7	91.7	96.0	99.0	99.8	99.9	100.0
Idaho (26)										
Assets										
Per organization	36.3 ²	26.5	11.7	8.9	3.7	2.2 ²	1.4 ²	1.3 ²	1.0	.9 ²
Cumulative	36.3	62.8	74.5	83.5	87.2	89.4	90.9	92.2	93.2	94.2
Deposits										
Per organization	36.7	26.1	11.3	8.6	3.7	2.3	1.5	1.4	.9	1.0
Cumulative	36.7	62.8	74.2	82.8	86.6	89.0	90.5	91.9	92.9	93.9
Illinois (1,245)										
Assets										
Per organization	23.8	13.5	5.4	4.1	1.8	1.0	.5	.4	.4 ²	.4
Cumulative	23.8	37.4	42.8	46.9	48.8	49.8	50.4	50.8	51.2	51.6
Deposits										
Per organization	16.0	11.4	4.6	3.7	1.6	1.0	.5	.4	.4	.5
Cumulative	16.0	27.5	32.1	35.9	37.6	38.6	39.2	39.7	40.2	40.7
Indiana (404)										
Assets										
Per organization	8.0	7.1	5.7	2.2	1.7 ²	1.7 ²	1.5 ²	1.4	1.4 ²	1.2
Cumulative	8.0	15.1	20.8	23.1	24.9	26.6	28.1	29.5	30.9	32.2
Deposits										
Per organization	6.1	6.3	4.8	1.9	1.7	1.6	1.4	1.4	1.4	1.3
Cumulative	6.1	12.4	17.3	19.3	21.1	22.7	24.2	25.7	27.1	28.5
Iowa (580)										
Assets										
Per organization	7.9	6.6	4.5	3.7	3.3	2.7	2.4 ²	1.5	1.0 ²	.9 ²
Cumulative	7.9	14.5	19.1	22.9	26.2	29.0	31.5	33.0	34.1	35.1
Deposits										
Per organization	6.9	6.0	4.8	3.4	3.5	2.2	2.0	1.4	.9	.8
Cumulative	6.9	13.0	17.8	21.2	24.7	27.0	29.1	30.5	31.4	32.3
Kansas (613)										
Assets										
Per organization	5.4	2.9 ²	2.3	1.9 ²	1.6 ²	1.6 ²	1.6	1.1	1.1	.9 ²
Cumulative	5.4	8.4	10.7	12.6	14.3	15.9	17.6	18.7	19.9	20.9
Deposits										
Per organization	4.7	2.7	2.1	1.5	1.5	1.5	1.2	.6	1.0	.9
Cumulative	4.7	7.4	9.5	11.0	12.6	14.1	15.3	16.0	17.0	17.9
Kentucky (342)										
Assets										
Per organization	10.5	9.8	5.0 ²	3.6	2.4 ²	2.2 ²	2.0	1.2 ²	.9	.9 ²
Cumulative	10.5	20.4	25.5	29.1	31.5	33.8	35.8	37.0	38.0	39.0
Deposits										
Per organization	9.2	8.4	4.7	3.3	2.3	1.3	1.8	1.2	.9	1.0
Cumulative	9.2	17.6	22.4	25.7	28.1	29.5	31.4	32.6	33.6	34.6
Louisiana (264)										
Assets										
Per organization	7.8	4.8	3.9	3.2 ²	3.2 ²	2.9 ²	2.7	2.5	2.1	2.0
Cumulative	7.8	12.6	16.6	19.8	23.1	26.0	28.7	31.2	33.4	35.5
Deposits										
Per organization	7.1	3.9	3.7	2.9	3.0	2.6	2.5	2.3	2.2	2.1
Cumulative	7.1	11.0	14.7	17.7	20.7	23.3	25.9	28.3	30.5	32.6
Maine (25)										
Assets										
Per organization	18.6	15.8	14.3	13.7	11.9 ²	7.3	2.3	1.9	1.7 ²	1.5 ²
Cumulative	18.6	34.5	48.8	62.5	74.4	81.8	84.1	86.0	87.7	89.3
Deposits										
Per organization	18.6	16.4	13.0	14.2	11.8	7.0	2.3	1.9	1.8	1.5
Cumulative	18.6	35.0	48.0	62.3	74.2	81.2	83.5	85.4	87.2	88.8

**77. 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 1980										
Maryland (87)										
Assets										
Per organization	22.3	12.7	11.8	9.1	7.8	7.1	4.0 ²	2.1	1.5 ²	1.2 ²
Cumulative	22.3	35.0	46.9	56.0	63.8	70.9	75.0	77.1	78.6	79.9
Deposits										
Per organization	19.9	13.1	11.3	9.6	7.9	7.0	4.2	2.2	1.6	1.3
Cumulative	19.9	33.1	44.4	54.1	62.0	69.1	73.3	75.5	77.2	78.5
Massachusetts (91)										
Assets										
Per organization	29.9	11.3	10.3	9.7	8.6	3.4	2.9	2.4	2.1	1.8
Cumulative	29.9	41.2	51.6	61.3	70.0	73.5	76.5	78.9	81.1	82.9
Deposits										
Per organization	22.2	11.5	12.6	8.7	8.8	4.3	3.5	2.9	2.6	2.3
Cumulative	22.2	33.7	46.4	55.2	64.0	68.3	71.9	74.8	77.5	79.9
Michigan (239)										
Assets										
Per organization	17.7	10.8	9.8	9.1	3.8	3.6	2.9	2.1	1.9 ²	1.8
Cumulative	17.7	28.6	38.4	47.5	51.3	55.0	57.9	60.1	62.0	63.9
Deposits										
Per organization	15.2	11.3	8.9	8.4	3.7	4.0	2.8	2.1	2.0	2.0
Cumulative	15.2	26.5	35.5	43.9	47.6	51.6	54.5	56.6	58.7	60.7
Minnesota (623)										
Assets										
Per organization	30.6	24.1	2.3	2.0	1.8	.9	.6	.6	.6 ²	.4
Cumulative	30.6	54.7	57.0	59.0	60.9	61.8	62.5	63.1	63.8	64.2
Deposits										
Per organization	25.6	23.4	2.6	1.9	1.7	.8	.7	.7	.6	.4
Cumulative	25.6	49.1	51.7	53.6	55.3	56.2	57.0	57.7	58.4	58.9
Mississippi (178)										
Assets										
Per organization	13.6	11.0	4.1 ²	3.4	3.3 ²	3.0 ²	2.6 ²	2.2 ²	1.8 ²	1.6 ²
Cumulative	13.6	24.6	28.7	32.1	35.4	38.5	41.2	43.4	45.2	46.9
Deposits										
Per organization	11.8	10.3	4.1	3.5	3.3	3.1	2.4	2.3	1.8	1.7
Cumulative	11.8	22.1	26.3	29.8	33.2	36.4	38.9	41.3	43.1	44.9
Missouri (499)										
Assets										
Per organization	12.7	11.4	8.4	6.2	5.7	5.5	2.3	2.2	1.6	1.5
Cumulative	12.7	24.2	32.6	38.9	44.6	50.2	52.5	54.7	56.3	57.9
Deposits										
Per organization	10.1	9.2	8.7	5.9	5.3	5.1	2.5	2.4	1.7	1.7
Cumulative	10.1	19.4	28.1	34.0	39.3	44.5	47.0	49.5	51.2	53.0
Montana (119)										
Assets										
Per organization	24.7	12.5	6.0	5.7	4.2	2.3 ²	1.5	1.4 ²	1.2	1.0
Cumulative	24.7	37.2	43.3	49.1	53.4	55.7	57.2	58.6	59.9	60.9
Deposits										
Per organization	24.4	12.4	5.3	5.8	4.2	2.2	1.6	1.3	1.2	1.0
Cumulative	24.4	36.9	42.3	48.1	52.3	54.6	56.2	57.6	58.9	59.9
Nebraska (450)										
Assets										
Per organization	8.2	7.5	6.7	4.2	3.2	1.2	1.1 ²	.9	.8	.8
Cumulative	8.2	15.7	22.5	26.8	30.0	31.2	32.4	33.3	34.2	35.0
Deposits										
Per organization	7.8	6.0	5.1	3.8	2.5	1.2	1.1	.9	.9	.7
Cumulative	7.8	13.8	19.0	22.8	25.3	26.6	27.7	28.7	29.6	30.4
Nevada (9)										
Assets										
Per organization	48.0	21.1 ²	14.0	8.6 ²	4.2 ²	3.1 ²	.4 ²	.2 ²	.0 ²	.0
Cumulative	48.0	69.2	83.2	91.8	96.0	99.1	99.6	99.8	99.9	100.0
Deposits										
Per organization	49.2	20.4	13.5	8.4	4.2	3.3	.4	.1	.0	.0
Cumulative	49.2	69.6	83.2	91.6	95.9	99.2	99.6	99.8	99.9	100.0
New Hampshire (62)										
Assets										
Per organization	16.0	11.5	8.0	7.6	4.6 ²	3.4 ²	2.7 ²	2.5 ²	1.8	1.8 ²
Cumulative	16.0	27.5	35.6	43.2	47.9	51.4	54.1	56.7	58.5	60.4
Deposits										
Per organization	15.9	11.2	7.8	7.7	4.8	3.6	2.5	2.5	1.8	1.8
Cumulative	15.9	27.1	35.0	42.7	47.6	51.3	53.8	56.3	58.2	60.1

**77. 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 1980									
New Jersey (140)										
Assets										
Per organization	8.8	8.2	6.9	6.3	3.8	3.4	3.2	3.0 ²	2.9	2.8 ²
Cumulative	8.8	17.0	24.0	30.3	34.2	37.7	41.0	44.0	46.9	49.8
Deposits										
Per organization	8.2	7.7	6.8	6.0	4.0	3.1	3.2	3.1	3.0	3.1
Cumulative	8.2	16.0	22.8	28.8	32.8	36.0	39.3	42.4	45.4	48.6
New Mexico (63)										
Assets										
Per organization	22.7	12.7	10.2 ²	7.4	3.7	3.1	2.9 ²	1.8 ²	1.7 ²	1.6 ²
Cumulative	22.7	35.4	45.6	53.1	56.8	60.0	63.0	64.8	66.5	68.2
Deposits										
Per organization	22.5	13.0	9.1	7.6	3.7	3.2	3.0	1.7	1.8	1.6
Cumulative	22.5	35.5	44.6	52.3	56.0	59.3	62.3	64.0	65.8	67.4
New York (174)										
Assets										
Per organization	16.4	15.6	11.0	10.6	9.8	7.8	4.3	4.1	2.9	1.6
Cumulative	16.4	32.0	43.1	53.8	63.6	71.4	75.8	79.9	82.9	84.5
Deposits										
Per organization	13.1	15.4	12.7	9.0	10.4	7.5	4.8	4.3	3.0	1.6
Cumulative	13.1	28.5	41.3	50.3	60.8	68.3	73.1	77.5	80.5	82.2
North Carolina (80)										
Assets										
Per organization	22.0	21.3	12.8	7.5	5.8 ²	3.0	2.7	2.3	2.2 ²	1.7 ²
Cumulative	22.0	43.3	56.1	63.7	69.6	72.6	75.4	77.7	80.0	81.7
Deposits										
Per organization	20.2	18.4	11.5	8.5	6.6	3.4	3.2	2.7	2.5	1.9
Cumulative	20.2	38.6	50.2	58.7	65.4	68.9	72.1	74.8	77.4	79.4
North Dakota (143)										
Assets										
Per organization	16.6	15.9	6.8	2.6	2.6 ²	2.0	1.7	1.3 ²	1.1 ²	1.1
Cumulative	16.6	32.5	39.4	42.0	44.6	46.6	48.4	49.8	51.0	52.1
Deposits										
Per organization	16.2	16.0	6.8	2.5	2.4	2.0	1.8	1.4	1.1	1.1
Cumulative	16.2	32.2	39.1	41.7	44.2	46.2	48.0	49.4	50.6	51.7
Ohio (317)										
Assets										
Per organization	10.0	9.2	8.8	6.2	5.8	4.9	4.9	3.9	3.3	2.6
Cumulative	10.0	19.3	28.2	34.4	40.2	45.1	50.0	54.0	57.3	60.0
Deposits										
Per organization	8.8	9.1	7.9	6.0	4.2	5.3	4.8	4.0	3.1	2.5
Cumulative	8.8	18.0	26.0	32.1	36.3	41.6	46.4	50.4	53.5	56.1
Oklahoma (489)										
Assets										
Per organization	8.7	6.7	5.3	4.6	2.7	1.5	1.5	1.1	1.0	.9
Cumulative	8.7	15.5	20.9	25.6	28.3	29.9	31.4	32.6	33.6	34.6
Deposits										
Per organization	6.7	5.8	4.7	4.4	2.5	1.6	1.6	.9	1.0	1.0
Cumulative	6.7	12.5	17.3	21.7	24.3	25.9	27.5	28.5	29.5	30.6
Oregon (73)										
Assets										
Per organization	37.7	33.6	7.3	3.5	2.9 ²	1.2 ²	1.0 ²	.9 ²	.8 ²	.6
Cumulative	37.7	71.4	78.7	82.3	85.2	86.5	87.6	88.5	89.3	90.0
Deposits										
Per organization	35.7	34.0	7.4	3.8	3.1	1.3	1.1	.9	.9	.6
Cumulative	35.7	69.7	77.1	81.0	84.2	85.6	86.7	87.7	88.6	89.3
Pennsylvania (363)										
Assets										
Per organization	14.2	6.9	6.6	6.2	4.2	3.4	3.0	2.8	2.3 ²	2.2
Cumulative	14.2	21.1	27.8	34.0	38.2	41.7	44.7	47.6	49.9	52.2
Deposits										
Per organization	12.4	4.0	6.1	4.8	3.5	3.2	2.7	2.7	2.7	2.5
Cumulative	12.4	16.4	22.5	27.4	30.9	34.1	36.9	39.6	42.3	44.8
Rhode Island (14)										
Assets										
Per organization	43.3	25.9	21.8	3.1	2.4	.8	.5	.4	.3 ²	.3
Cumulative	43.3	69.3	91.2	94.3	96.7	97.6	98.2	98.6	98.9	99.2
Deposits										
Per organization	40.8	24.3	24.8	3.6	2.4	1.0	.6	.5	.3	.3
Cumulative	40.8	65.2	90.1	93.8	96.2	97.3	97.9	98.4	98.8	99.2

**77. 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 1980										
South Carolina (84)										
Assets										
Per organization	20.5	12.9	12.4 ²	11.9	5.9	4.2 ²	2.3 ²	1.4 ²	1.3 ²	1.3 ²
Cumulative	20.5	33.5	45.9	57.9	63.8	68.1	70.5	72.0	73.3	74.6
Deposits										
Per organization	19.2	12.9	12.4	11.0	6.4	4.6	2.5	1.6	1.4	1.4
Cumulative	19.2	32.2	44.6	55.7	62.1	66.7	69.3	70.9	72.3	73.8
South Dakota (137)										
Assets										
Per organization	22.7	17.6	3.4 ²	3.2	3.1	2.0	1.9	1.6	1.6	1.6
Cumulative	22.7	40.4	43.9	47.1	50.3	52.3	54.2	55.9	57.5	59.2
Deposits										
Per organization	22.5	17.6	3.2	3.2	3.2	1.8	2.0	1.7	1.6	1.6
Cumulative	22.5	40.2	43.4	46.7	49.9	51.7	53.7	55.4	57.1	58.8
Tennessee (306)										
Assets										
Per organization	11.7	8.9	7.9	7.6	4.9	3.5	2.9	2.7 ²	2.2 ²	1.2 ²
Cumulative	11.7	20.6	28.5	36.2	41.2	44.7	47.6	50.4	52.6	53.8
Deposits										
Per organization	11.3	8.1	7.5	7.7	4.1	3.4	2.8	2.5	2.0	1.3
Cumulative	11.3	19.4	27.0	34.7	38.9	42.3	45.1	47.7	49.7	51.0
Texas (1,176)										
Assets										
Per organization	9.4	8.9	8.8	8.4	4.6	3.4	2.9	2.3	1.8	1.8
Cumulative	9.4	18.4	27.2	35.6	40.3	43.7	46.6	48.9	50.8	52.6
Deposits										
Per organization	8.1	7.3	8.4	7.8	4.2	3.2	2.7	2.5	1.8	1.8
Cumulative	8.1	15.4	23.9	31.7	36.0	39.3	42.1	44.6	46.5	48.3
Utah (57)										
Assets										
Per organization	28.9	20.9	11.4	7.5	5.9	4.2 ²	3.2	2.5	1.0 ²	.9
Cumulative	28.9	49.9	61.3	68.8	74.7	78.9	82.2	84.8	85.8	86.8
Deposits										
Per organization	28.2	20.6	11.6	7.6	6.2	3.3	3.1	2.8	1.1	1.0
Cumulative	28.2	48.8	60.4	68.1	74.3	77.7	80.9	83.7	84.8	85.9
Vermont (29)										
Assets										
Per organization	16.2	13.7 ²	13.3 ²	11.5 ²	6.7	4.8 ²	4.4 ²	3.1	2.8 ²	2.1 ²
Cumulative	16.2	29.9	43.2	54.7	61.5	66.3	70.7	73.9	76.7	78.9
Deposits										
Per organization	16.1	13.8	13.1	11.6	6.6	4.8	4.3	3.1	2.8	2.1
Cumulative	16.1	30.0	43.1	54.8	61.4	66.2	70.5	73.6	76.5	78.7
Virginia (176)										
Assets										
Per organization	14.3	10.9	9.2	8.7	8.5	7.9	6.4	4.5	2.8	1.3
Cumulative	14.3	25.3	34.6	43.3	51.9	59.9	66.3	70.8	73.7	75.0
Deposits										
Per organization	13.6	10.7	8.4	8.5	8.7	7.5	7.0	4.7	2.9	1.2
Cumulative	13.6	24.4	32.9	41.4	50.1	57.7	64.7	69.4	72.4	73.7
Washington (100)										
Assets										
Per organization	39.1	18.6	9.1	6.6 ²	6.1	3.4 ²	2.4 ²	1.4 ²	1.2 ²	.9 ²
Cumulative	39.1	57.7	66.9	73.6	79.8	83.2	85.7	87.1	88.3	89.3
Deposits										
Per organization	36.2	18.8	8.5	7.1	6.3	3.9	2.7	1.5	1.4	1.0
Cumulative	36.2	55.0	63.6	70.7	77.1	81.0	83.7	85.3	86.7	87.7
West Virginia (235)										
Assets										
Per organization	4.7 ²	2.9 ²	2.4 ²	2.2 ²	1.8 ²	1.8 ²	1.7 ²	1.7	1.6 ²	1.4 ²
Cumulative	4.7	7.6	10.1	12.3	14.1	16.0	17.7	19.4	21.1	22.5
Deposits										
Per organization	3.6	2.4	1.7	2.0	1.4	1.6	1.6	1.3	1.7	1.4
Cumulative	3.6	6.1	7.8	9.8	11.3	12.9	14.5	15.9	17.7	19.1
Wisconsin (500)										
Assets										
Per organization	17.1	7.7	6.6	2.3	2.3	2.2	1.8	1.6	1.6	1.4
Cumulative	17.1	24.8	31.4	33.8	36.1	38.3	40.1	41.8	43.4	44.8
Deposits										
Per organization	12.9	7.0	6.6	2.0	2.4	2.1	1.8	1.7	1.7	1.4
Cumulative	12.9	19.9	26.5	28.6	31.0	33.2	35.1	36.8	38.5	40.0

**77. 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 1980										
Wyoming (67)										
Assets										
Per organization	16.0	12.7	9.4	4.3	3.7	2.9	2.6	2.5 ²	2.4	1.9 ²
Cumulative	16.0	28.8	38.2	42.5	46.3	49.2	51.9	54.5	56.9	58.9
Deposits										
Per organization	15.8	12.5	9.1	4.3	3.8	2.9	2.7	2.7	2.5	2.0
Cumulative	15.8	28.3	37.5	41.8	45.7	48.7	51.4	54.1	56.7	58.7
United States (12,375)										
Assets										
Per organization	3.9	2.8	2.7	1.9	1.9	1.8	1.8	1.7	1.3	1.3
Cumulative	3.9	6.8	9.5	11.5	13.4	15.3	17.1	18.8	20.2	21.6
Deposits										
Per organization	3.9	2.0	2.3	1.9	1.9	1.3	1.1	1.5	1.4	1.1
Cumulative	3.9	5.9	8.2	10.1	12.1	13.5	14.6	16.2	17.6	18.7
December 1980										
Alabama (245)										
Assets										
Per organization	15.8	12.2	11.6	10.7	4.9	4.0	1.6 ²	1.3 ²	1.2 ²	.7 ²
Cumulative	15.8	28.0	39.6	50.4	55.3	59.3	61.0	62.4	63.6	64.4
Deposits										
Per organization	15.3	11.2	11.5	9.7	5.1	4.0	1.6	1.3	1.2	.8
Cumulative	15.3	26.5	38.1	47.9	53.0	57.1	58.8	60.1	61.4	62.2
Alaska (11)										
Assets										
Per organization	30.0 ²	23.4 ²	12.2 ²	7.6	7.6 ²	5.5	4.5	3.5 ²	2.2 ²	2.0 ²
Cumulative	30.0	53.5	65.7	73.4	81.0	86.6	91.1	94.6	96.9	98.9
Deposits										
Per organization	30.9	22.5	10.2	7.8	7.8	5.9	4.6	4.0	2.6	2.2
Cumulative	30.9	53.4	63.7	71.5	79.3	85.3	89.9	94.0	96.6	98.8
Arizona (24)										
Assets										
Per organization	42.4 ²	27.6	15.2 ²	5.3	3.7	2.1	.8 ²	.6 ²	.3 ²	.1 ²
Cumulative	42.4	70.0	85.3	90.7	94.4	96.6	97.4	98.1	98.4	98.6
Deposits										
Per organization	42.0	27.2	15.4	5.6	3.8	2.3	.9	.6	.3	.2
Cumulative	42.0	69.3	84.7	90.4	94.2	96.5	97.4	98.1	98.4	98.6
Arkansas (256)										
Assets										
Per organization	7.4	3.6	3.5 ²	3.1	2.4	1.8	1.8 ²	1.7 ²	1.5	1.4
Cumulative	7.4	11.0	14.6	17.7	20.1	21.9	23.8	25.6	27.2	28.6
Deposits										
Per organization	6.7	3.2	3.1	2.8	2.1	1.8	1.8	1.8	1.4	1.4
Cumulative	6.7	9.9	13.0	15.8	18.0	19.9	21.8	23.7	25.1	26.5
California (276)										
Assets										
Per organization	35.3	12.4	10.4	8.9	7.9	3.7	1.9	1.7	1.5	1.1
Cumulative	35.3	47.7	58.1	67.0	75.0	78.7	80.7	82.5	84.0	85.1
Deposits										
Per organization	35.0	12.9	9.9	8.3	7.4	3.3	2.1	1.4	1.7	1.2
Cumulative	35.0	47.9	57.9	66.2	73.7	77.0	79.2	80.6	82.3	83.6
Colorado (226)										
Assets										
Per organization	16.9	15.8	9.6	8.4	8.0	3.5	3.4	1.7	1.1 ²	1.1
Cumulative	16.9	32.8	42.4	50.8	58.9	62.4	65.9	67.6	68.8	69.9
Deposits										
Per organization	15.8	15.3	9.9	8.5	7.5	3.4	3.5	1.7	1.2	1.0
Cumulative	15.8	31.1	41.0	49.6	57.1	60.6	64.1	65.9	67.1	68.2
Connecticut (59)										
Assets										
Per organization	20.1	19.5	9.0	8.8 ²	5.6	5.2	5.1	4.6	4.0 ²	1.6
Cumulative	20.1	39.6	48.7	57.5	63.1	68.4	73.5	78.1	82.2	83.8
Deposits										
Per organization	18.6	19.1	9.1	8.3	5.9	5.5	5.6	4.7	4.1	1.4
Cumulative	18.6	37.7	47.0	55.4	61.3	66.9	72.6	77.3	81.5	83.0

**77. 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 1980										
Delaware (18)										
Assets										
Per organization	40.5 ²	20.4 ²	15.9 ²	12.3 ²	3.2 ²	1.9	1.0	.8 ²	.7 ²	.5 ²
Cumulative	40.5	60.9	76.8	89.2	92.4	94.3	95.4	96.2	96.9	97.5
Deposits										
Per organization	34.2	21.7	18.0	13.6	3.7	2.1	1.1	.8	.8	.6
Cumulative	34.2	56.0	74.1	87.8	91.5	93.7	94.8	95.7	96.6	97.2
District of Columbia (17)										
Assets										
Per organization	33.4 ²	29.1	10.6	9.0	7.0 ²	2.3 ²	1.9 ²	1.5 ²	.8 ²	.8 ²
Cumulative	33.4	62.6	73.3	82.4	89.4	91.8	93.7	95.3	96.1	96.9
Deposits										
Per organization	32.3	28.4	10.4	9.4	7.2	2.8	2.1	1.7	1.0	.9
Cumulative	32.3	60.7	71.2	80.6	87.9	90.7	92.9	94.6	95.6	96.6
Florida (311)										
Assets										
Per organization	11.6	9.4	6.9	5.2	5.0	4.3	3.9	2.8	2.5	2.3
Cumulative	11.6	21.0	27.9	33.1	38.2	42.5	46.5	49.3	51.8	54.1
Deposits										
Per organization	10.5	9.2	7.2	4.9	5.0	4.2	3.9	2.5	2.6	2.2
Cumulative	10.5	19.7	26.9	31.9	36.9	41.1	45.1	47.7	50.3	52.5
Georgia (396)										
Assets										
Per organization	17.5	13.4	11.9	5.2	2.7	1.9 ²	1.8	1.6	.8	.7 ²
Cumulative	17.5	30.9	42.8	48.1	50.8	52.8	54.6	56.3	57.2	58.0
Deposits										
Per organization	16.4	11.9	11.4	4.4	2.7	1.9	1.9	1.7	.8	.8
Cumulative	16.4	28.3	39.8	44.3	47.0	48.9	50.9	52.6	53.5	54.4
Hawaii (9)										
Assets										
Per organization	40.0	32.0	7.8	7.1 ²	5.0 ²	3.9 ²	2.9 ²	.7 ²	.1 ²	.0
Cumulative	40.0	72.0	79.8	87.0	92.1	96.0	99.0	99.7	99.9	100.0
Deposits										
Per organization	38.5	32.5	8.1	7.4	5.1	4.0	3.1	.7	.1	.0
Cumulative	38.5	71.0	79.2	86.6	91.8	95.8	99.0	99.7	99.9	100.0
Idaho (25)										
Assets										
Per organization	37.1 ²	26.3	11.6	8.0	3.4	2.2 ²	1.7 ²	1.4 ²	1.1	.9
Cumulative	37.1	63.5	75.1	83.2	86.6	88.9	90.6	92.0	93.2	94.2
Deposits										
Per organization	36.5	26.0	11.5	8.2	3.6	2.4	1.7	1.5	1.2	.9
Cumulative	36.5	62.6	74.1	82.4	86.0	88.4	90.1	91.7	92.9	93.8
Illinois (1,247)										
Assets										
Per organization	23.3	13.6	5.1	4.0	1.8	1.0	.5	.4	.4	.4
Cumulative	23.3	36.9	42.0	46.1	47.9	49.0	49.5	50.0	50.4	50.8
Deposits										
Per organization	16.7	11.9	4.5	3.6	1.8	1.0	.5	.4	.5	.4
Cumulative	16.7	28.7	33.2	36.8	38.7	39.7	40.2	40.7	41.2	41.7
Indiana (404)										
Assets										
Per organization	7.4	7.1	5.8	2.4	1.9 ²	1.7 ²	1.5	1.5 ²	1.4 ²	1.2 ²
Cumulative	7.4	14.5	20.4	22.8	24.8	26.5	28.0	29.6	31.0	32.3
Deposits										
Per organization	6.0	6.3	4.9	2.0	1.8	1.7	1.4	1.5	1.4	1.2
Cumulative	6.0	12.4	17.3	19.4	21.2	23.0	24.4	25.9	27.4	28.6
Iowa (575)										
Assets										
Per organization	8.0	6.4	5.1	4.0	3.2	3.0	2.5 ²	1.5	.9 ²	.9 ²
Cumulative	8.0	14.4	19.5	23.6	26.8	29.8	32.4	33.9	34.9	35.8
Deposits										
Per organization	7.1	5.8	5.3	3.7	3.3	2.4	2.1	1.4	.8	.8
Cumulative	7.1	13.0	18.3	22.1	25.4	27.9	30.0	31.4	32.3	33.1
Kansas (615)										
Assets										
Per organization	5.4	2.9 ²	2.0	1.8 ²	1.8 ²	1.5	1.5 ²	1.2	1.0 ²	.9
Cumulative	5.4	8.3	10.4	12.2	14.0	15.5	17.1	18.3	19.4	20.3
Deposits										
Per organization	4.6	2.6	1.7	1.4	1.1	1.1	1.4	1.0	.9	.8
Cumulative	4.6	7.3	9.1	10.5	11.7	12.8	14.2	15.3	16.3	17.1

77. 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 1980									
Kentucky (343)										
Assets										
Per organization	10.9	10.2	4.8	4.0	2.4 ²	2.0	1.9 ²	1.2 ²	.9 ²	.9 ²
Cumulative	10.9	21.1	26.0	30.0	32.4	34.4	36.3	37.5	38.5	39.4
Deposits										
Per organization	9.5	8.8	4.4	3.5	2.4	1.7	1.1	1.2	1.0	.9
Cumulative	9.5	18.3	22.8	26.3	28.7	30.5	31.6	32.9	33.9	34.9
Louisiana (267)										
Assets										
Per organization	6.9	4.7	4.1	3.2 ²	3.0 ²	3.0 ²	2.5	2.3	2.2 ²	2.1
Cumulative	6.9	11.7	15.9	19.1	22.2	25.2	27.7	30.1	32.3	34.5
Deposits										
Per organization	6.7	4.1	3.7	2.9	2.8	2.9	2.3	2.1	2.2	2.2
Cumulative	6.7	10.8	14.5	17.5	20.4	23.3	25.7	27.9	30.1	32.3
Maine (25)										
Assets										
Per organization	19.3	15.4	14.2	13.4	11.6 ²	7.3	2.2	1.8 ²	1.8	1.6 ²
Cumulative	19.3	34.7	49.0	62.5	74.1	81.4	83.6	85.5	87.3	89.0
Deposits										
Per organization	18.3	16.5	13.5	13.9	11.5	6.9	2.0	1.9	1.8	1.6
Cumulative	18.3	34.8	48.4	62.4	73.9	80.9	83.0	84.9	86.8	88.5
Maryland (87)										
Assets										
Per organization	22.5	12.7	11.7	9.1	8.2	7.2	3.9 ²	2.1	1.5 ²	1.3 ²
Cumulative	22.5	35.3	47.1	56.3	64.5	71.8	75.7	77.8	79.3	80.6
Deposits										
Per organization	20.9	13.2	10.6	9.5	8.4	7.0	4.0	2.1	1.6	1.4
Cumulative	20.9	34.2	44.8	54.4	62.8	69.8	73.9	76.1	77.7	79.2
Massachusetts (86)										
Assets										
Per organization	29.0	11.1	10.9	9.8	8.8	3.5	3.1	2.3	2.2	1.8
Cumulative	29.0	40.2	51.1	61.0	69.8	73.4	76.5	78.9	81.1	83.0
Deposits										
Per organization	23.8	10.9	12.6	8.8	9.0	4.2	3.5	2.7	2.6	2.1
Cumulative	23.8	34.8	47.4	56.3	65.3	69.5	73.1	75.8	78.4	80.6
Michigan (231)										
Assets										
Per organization	17.8	11.4	10.6	9.0	4.6	3.7	2.6	1.9 ²	1.9	1.9
Cumulative	17.8	29.3	39.9	49.0	53.6	57.4	60.0	62.0	64.0	65.9
Deposits										
Per organization	15.4	11.5	9.3	8.7	5.0	3.8	2.5	2.0	1.9	2.1
Cumulative	15.4	26.9	36.3	45.1	50.2	54.0	56.5	58.5	60.5	62.6
Minnesota (624)										
Assets										
Per organization	30.2	25.1	2.1	2.0	1.8	.8	.6	.6	.6 ²	.4
Cumulative	30.2	55.4	57.6	59.7	61.5	62.4	63.0	63.7	64.3	64.7
Deposits										
Per organization	26.0	24.8	2.4	1.8	1.6	.8	.7	.7	.6	.4
Cumulative	26.0	50.9	53.3	55.2	56.8	57.7	58.4	59.1	59.7	60.2
Mississippi (177)										
Assets										
Per organization	14.4	11.3	4.1 ²	3.3	3.2 ²	3.0 ²	2.6 ²	2.2 ²	1.8 ²	1.6 ²
Cumulative	14.4	25.7	29.8	33.1	36.3	39.4	42.0	44.2	46.0	47.6
Deposits										
Per organization	12.1	10.8	4.2	3.3	3.3	3.1	2.3	2.3	1.9	1.7
Cumulative	12.1	22.9	27.2	30.5	33.9	37.1	39.4	41.8	43.7	45.4
Missouri (493)										
Assets										
Per organization	13.3	11.7	8.1	6.0	5.9	5.6	2.4	2.1	1.7	1.5
Cumulative	13.3	25.1	33.2	39.2	45.2	50.9	53.3	55.5	57.3	58.9
Deposits										
Per organization	11.0	10.0	8.4	5.4	5.6	5.3	2.6	2.3	1.8	1.6
Cumulative	11.0	21.0	29.5	34.9	40.5	45.8	48.5	50.9	52.7	54.4
Montana (119)										
Assets										
Per organization	24.3	12.1	6.8	5.6	4.1	2.1 ²	1.5	1.4 ²	1.2	1.0
Cumulative	24.3	36.5	43.4	49.1	53.2	55.3	56.8	58.2	59.5	60.6
Deposits										
Per organization	24.0	11.9	5.8	5.8	4.0	2.1	1.6	1.4	1.3	1.0
Cumulative	24.0	36.0	41.8	47.7	51.7	53.8	55.4	56.8	58.2	59.3

77. 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 1980										
Nebraska (451)										
Assets										
Per organization	8.1	8.0	6.4	4.5	3.3	1.1 ²	1.1	.8	.8	.8
Cumulative	8.1	16.2	22.6	27.2	30.6	31.7	32.8	33.7	34.5	35.3
Deposits										
Per organization	6.4	7.7	5.1	4.4	2.6	1.1	1.1	.9	.6	.8
Cumulative	6.4	14.2	19.4	23.8	26.5	27.6	28.7	29.7	30.4	31.2
Nevada (9)										
Assets										
Per organization	47.6	22.5 ²	13.3	8.3 ²	4.3 ²	2.7 ²	.4 ²	.4 ²	.1	.0
Cumulative	47.6	70.2	83.5	91.9	96.2	98.9	99.4	99.8	99.9	100.0
Deposits										
Per organization	47.5	22.3	13.6	8.1	4.4	2.8	.4	.4	.1	.0
Cumulative	47.5	69.8	83.5	91.6	96.1	98.9	99.4	99.8	99.9	100.0
New Hampshire (60)										
Assets										
Per organization	15.5	11.9	7.5	7.2	4.8 ²	3.4 ²	3.2 ²	2.6 ²	1.9	1.8 ²
Cumulative	15.5	27.4	34.9	42.1	47.0	50.5	53.7	56.4	58.3	60.2
Deposits										
Per organization	15.4	11.7	7.1	7.3	5.0	3.6	3.1	2.5	1.9	1.8
Cumulative	15.4	27.1	34.2	41.6	46.6	50.3	53.4	55.9	57.9	59.8
New Jersey (137)										
Assets										
Per organization	8.8	8.7	8.4	7.1	3.9	3.2	3.2	3.0 ²	2.8 ²	2.7
Cumulative	8.8	17.6	26.0	33.2	37.1	40.3	43.5	46.6	49.4	52.2
Deposits										
Per organization	8.3	8.4	7.8	6.9	4.0	3.2	3.1	2.9	3.0	2.9
Cumulative	8.3	16.8	24.7	31.7	35.8	39.0	42.2	45.1	48.1	51.1
New Mexico (66)										
Assets										
Per organization	23.6	11.8	9.9 ²	7.3	3.2	3.2	2.8 ²	1.9 ²	1.7 ²	1.7 ²
Cumulative	23.6	35.4	45.4	52.7	56.0	59.2	62.0	64.0	65.7	67.5
Deposits										
Per organization	23.1	11.9	8.8	7.5	3.2	3.2	2.9	1.9	1.7	1.8
Cumulative	23.1	35.0	43.9	51.4	54.7	58.0	60.9	62.9	64.6	66.5
New York (171)										
Assets										
Per organization	16.8	15.0	11.1	10.7	9.5	7.6	4.5	4.1	2.8	1.6
Cumulative	16.8	31.8	43.0	53.7	63.3	71.0	75.5	79.7	82.5	84.2
Deposits										
Per organization	12.6	15.2	12.1	9.9	9.8	7.1	4.9	4.6	3.2	1.6
Cumulative	12.6	27.9	40.1	50.0	59.8	67.0	71.9	76.6	79.9	81.5
North Carolina (78)										
Assets										
Per organization	21.9	21.3	12.9	7.6	5.8 ²	3.0	2.9	2.3	2.3 ²	1.7 ²
Cumulative	21.9	43.2	56.2	63.8	69.6	72.7	75.6	78.0	80.3	82.1
Deposits										
Per organization	19.9	19.3	11.9	8.3	6.5	3.4	3.2	2.7	2.5	1.9
Cumulative	19.9	39.2	51.1	59.5	66.0	69.5	72.8	75.5	78.1	80.0
North Dakota (143)										
Assets										
Per organization	16.4	15.5	7.0	2.7 ²	2.5	1.9	1.8	1.4 ²	1.1 ²	1.1
Cumulative	16.4	32.0	39.0	41.7	44.2	46.1	48.0	49.4	50.5	51.6
Deposits										
Per organization	16.1	15.7	6.8	2.5	2.4	1.9	1.9	1.4	1.1	1.1
Cumulative	16.1	31.9	38.7	41.3	43.8	45.7	47.6	49.1	50.2	51.3
Ohio (306)										
Assets										
Per organization	9.7	9.0	8.8	6.3	5.6	5.1	5.0	4.0	3.4	2.7
Cumulative	9.7	18.7	27.6	33.9	39.6	44.7	49.7	53.7	57.2	59.9
Deposits										
Per organization	8.7	9.2	7.0	6.1	4.8	5.3	4.9	4.1	3.1	2.6
Cumulative	8.7	17.9	25.0	31.1	35.9	41.3	46.2	50.3	53.5	56.2
Oklahoma (494)										
Assets										
Per organization	9.0	7.4	5.1	4.9	2.7	1.7	1.6	1.5	1.1	.9
Cumulative	9.0	16.5	21.6	26.5	29.3	31.1	32.8	34.3	35.4	36.4
Deposits										
Per organization	7.7	6.4	4.6	4.5	2.5	1.8	1.7	1.5	.9	.9
Cumulative	7.7	14.2	18.8	23.4	26.0	27.8	29.5	31.1	32.0	33.0

**77. 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 1980										
Oregon (76)										
Assets										
Per organization	36.6	33.5	7.6	3.7	2.8 ²	1.2 ²	1.0 ²	.9 ²	.8 ²	.6
Cumulative	36.6	70.2	77.8	81.5	84.4	85.6	86.6	87.6	88.4	89.1
Deposits										
Per organization	33.7	34.3	7.7	4.1	3.0	1.3	1.1	1.0	.9	.7
Cumulative	33.7	68.1	75.9	80.1	83.1	84.5	85.7	86.7	87.6	88.3
Pennsylvania (353)										
Assets										
Per organization	13.9	7.0	6.0	5.4	4.5	3.3	3.1	3.0	2.3 ²	2.3
Cumulative	13.9	21.0	27.0	32.5	37.1	40.4	43.6	46.7	49.0	51.4
Deposits										
Per organization	12.2	6.2	4.7	4.0	3.9	3.1	2.9	2.9	2.6	2.3
Cumulative	12.2	18.5	23.2	27.3	31.2	34.4	37.4	40.3	43.0	45.3
Rhode Island (14)										
Assets										
Per organization	42.0	25.7	23.4	3.1	2.3	.8	.5	.4	.3	.2 ²
Cumulative	42.0	67.8	91.2	94.4	96.8	97.6	98.2	98.6	99.0	99.2
Deposits										
Per organization	41.5	23.9	25.1	3.6	2.2	.9	.6	.5	.3	.3
Cumulative	41.5	65.4	90.6	94.2	96.5	97.4	98.0	98.5	98.9	99.2
South Carolina (85)										
Assets										
Per organization	20.3	13.4	13.2 ²	11.4	5.9	4.2 ²	2.3 ²	1.4 ²	1.3 ²	1.3 ²
Cumulative	20.3	33.7	47.0	58.5	64.4	68.6	71.0	72.4	73.7	75.0
Deposits										
Per organization	19.1	13.4	12.8	11.0	6.3	4.5	2.4	1.5	1.4	1.3
Cumulative	19.1	32.5	45.3	56.4	62.7	67.3	69.8	71.4	72.8	74.2
South Dakota (137)										
Assets										
Per organization	23.0	17.1	3.3 ²	3.2	3.0	1.8	1.8	1.6	1.6	1.6
Cumulative	23.0	40.1	43.5	46.8	49.9	51.7	53.6	55.3	56.9	58.5
Deposits										
Per organization	23.0	17.0	3.2	3.2	3.1	1.8	1.6	1.7	1.6	1.6
Cumulative	23.0	40.0	43.2	46.4	49.6	51.5	53.1	54.9	56.5	58.2
Tennessee (306)										
Assets										
Per organization	12.0	8.7	7.8	7.7	4.9	3.4	3.1	2.6 ²	2.2 ²	1.2 ²
Cumulative	12.0	20.8	28.6	36.3	41.3	44.7	47.9	50.5	52.8	54.0
Deposits										
Per organization	11.5	8.0	7.8	7.5	4.2	3.2	3.0	2.5	1.8	1.2
Cumulative	11.5	19.6	27.5	35.0	39.2	42.5	45.6	48.1	50.0	51.3
Texas (1,178)										
Assets										
Per organization	10.2	8.8	8.6	8.3	4.6	3.5	3.0	2.4	1.9	1.7
Cumulative	10.2	19.1	27.8	36.1	40.8	44.3	47.3	49.7	51.7	53.4
Deposits										
Per organization	9.0	8.1	8.1	7.1	4.2	3.3	2.8	2.6	1.9	1.8
Cumulative	9.0	17.1	25.3	32.4	36.7	40.0	42.9	45.6	47.5	49.3
Utah (58)										
Assets										
Per organization	28.6	21.0	11.2	7.6	6.2	3.8 ²	3.1	2.4	1.0 ²	.9
Cumulative	28.6	49.6	60.9	68.6	74.8	78.7	81.8	84.2	85.3	86.2
Deposits										
Per organization	27.7	20.6	11.1	7.7	6.3	3.9	3.2	2.6	1.1	.9
Cumulative	27.7	48.3	59.5	67.2	73.5	77.5	80.8	83.4	84.5	85.5
Vermont (28)										
Assets										
Per organization	16.9 ²	13.4 ²	13.1 ²	11.6 ²	8.6	4.8 ²	4.1 ²	3.1	2.8 ²	1.7 ²
Cumulative	16.9	30.3	43.4	55.1	63.8	68.6	72.7	75.8	78.7	80.5
Deposits										
Per organization	17.1	13.2	12.8	11.8	8.5	4.8	4.1	3.0	2.9	1.7
Cumulative	17.1	30.4	43.2	55.1	63.7	68.5	72.6	75.7	78.6	80.4
Virginia (174)										
Assets										
Per organization	14.1	11.0	10.1	9.2	9.0	7.8	6.3	4.5	2.7	1.1
Cumulative	14.1	25.1	35.3	44.5	53.6	61.5	67.8	72.4	75.1	76.3
Deposits										
Per organization	13.6	10.7	10.0	8.6	8.5	7.4	6.9	4.7	2.8	1.1
Cumulative	13.6	24.4	34.4	43.1	51.6	59.0	65.9	70.7	73.6	74.8

**77. 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 1980										
Washington (99)										
Assets										
Per organization	39.0	19.3	8.5	6.7 ²	6.1	3.5 ²	2.4 ²	1.4 ²	1.4 ²	.9 ²
Cumulative	39.0	58.3	66.9	73.7	79.8	83.3	85.8	87.3	88.7	89.6
Deposits										
Per organization	36.9	18.6	8.6	7.1	6.3	3.8	2.7	1.6	1.5	.9
Cumulative	36.9	55.6	64.2	71.4	77.7	81.6	84.3	85.9	87.4	88.4
West Virginia (236)										
Assets										
Per organization	4.9 ²	2.9 ²	2.5 ²	2.4 ²	1.9 ²	1.7 ²	1.7 ²	1.7	1.6 ²	1.4
Cumulative	4.9	7.8	10.3	12.7	14.7	16.5	18.2	20.0	21.6	23.1
Deposits										
Per organization	3.7	2.6	1.8	2.2	1.6	1.3	1.6	1.4	1.7	1.4
Cumulative	3.7	6.3	8.1	10.3	12.0	13.4	15.0	16.4	18.1	19.5
Wisconsin (497)										
Assets										
Per organization	16.0	9.1	7.3	2.3	2.1	2.1	1.8	1.6	1.6	1.4
Cumulative	16.0	25.1	32.4	34.8	37.0	39.1	41.0	42.6	44.3	45.7
Deposits										
Per organization	13.3	8.3	7.0	2.4	2.1	2.0	1.8	1.6	1.7	1.5
Cumulative	13.3	21.6	28.6	31.0	33.2	35.2	37.1	38.7	40.4	41.9
Wyoming (69)										
Assets										
Per organization	16.2	13.0	9.9	4.2	3.6	2.9	2.6	2.6	2.5 ²	1.7
Cumulative	16.2	29.3	39.2	43.4	47.1	50.1	52.7	55.4	57.9	59.6
Deposits										
Per organization	16.0	12.9	9.7	4.2	3.7	2.8	2.6	2.7	2.6	1.8
Cumulative	16.0	28.9	38.6	42.9	46.6	49.5	52.2	54.9	57.6	59.4
United States (12,353)										
Assets										
Per organization	4.0	2.9	2.6	1.9	1.9	1.8	1.7	1.6	1.4	1.3
Cumulative	4.0	7.0	9.6	11.5	13.5	15.3	17.0	18.7	20.1	21.5
Deposits										
Per organization	4.0	1.8	2.2	1.7	1.9	1.4	1.1	1.4	1.5	1.0
Cumulative	4.0	5.9	8.1	9.9	11.8	13.2	14.4	15.8	17.3	18.4

78. Banking offices, assets, and deposits of banks in holding company groups¹

A. Summary totals and comparisons

Item	50 states and District of Columbia		Holding company groups as percentage of all commercial banks	Type of branching		
	Holding company groups	All commercial banks		Statewide	Limited	Unit
December 31, 1980, domestic data only						
<i>Banking offices</i>						
Total	29,924	53,234	56.2	16,009	10,084	3,831
Banks	4,954	14,621	.....	811	1,731	2,412
Branches	24,970	38,613	.....	15,198	8,353	1,419
<i>Amounts (millions of dollars)</i>						
Assets	1,134,426	1,530,657	74.1	613,402	282,265	238,759
Deposits	840,591	1,183,803	71.0	447,091	214,247	179,254
December 31, 1980, including foreign data						
<i>Banking offices</i>						
Total	30,902	54,204	57.0	16,717	10,237	3,948
Banks	4,954	14,621	.....	811	1,731	2,412
Branches	25,948	39,583	.....	15,906	8,506	1,536
<i>Amounts (millions of dollars)</i>						
Assets	1,455,497	1,853,529	78.5	875,984	302,619	276,894
Deposits	1,132,997	1,477,982	76.7	682,964	234,159	215,874

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, 1980, domestic data only						
Total (3,056 companies) ..	2,905	4,954	24,970	29,924	1,134,426	840,591
Member .....	.....	2,085	18,639	20,724	949,109	681,270
Nonmember .....	.....	2,869	6,331	9,200	185,317	159,322
Multibank	361	2,426	12,885	15,311	546,816	407,090
Member .....	.....	1,249	9,463	10,712	454,004	326,904
Nonmember .....	.....	1,177	3,422	4,599	92,812	80,186
One-bank	2,544 ⁴	2,528	12,085	14,613	587,609	433,502
Member .....	.....	836	9,176	10,012	495,105	354,366
Nonmember .....	.....	1,692	2,909	4,601	92,504	79,136
All commercial banks .....	.....	14,621	38,613	53,234	1,530,657	1,183,803
December 31, 1980, including foreign data						
Total (3,056 companies) ..	2,905	4,954	25,948	30,902	1,455,497	1,132,997
Member .....	.....	2,085	19,581	21,666	1,265,329	968,724
Nonmember .....	.....	2,869	6,367	9,236	190,168	164,273
Multibank	361	2,426	13,338	15,764	674,884	522,977
Member .....	.....	1,249	9,905	11,154	580,539	441,303
Nonmember .....	.....	1,177	3,433	4,610	94,345	81,674
One-bank	2,544 ⁴	2,528	12,610	15,138	780,613	610,021
Member .....	.....	836	9,676	10,512	684,790	527,421
Nonmember .....	.....	1,692	2,934	4,626	95,823	82,599
All commercial banks .....	.....	14,621	39,583	54,204	1,853,529	1,477,982

78. 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 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 all commercial bank assets	In millions of dollars	As a percentage of all commercial bank deposits
					Total	As a percentage of all commercial banking offices				
December 31, 1980, domestic data only										
50 states and District of Columbia—Total	3,056 ⁶	2,905 ⁶	4,954	24,970	29,924	56.2	1,134,426	74.1	840,591	71.0
Member			2,085	18,639	20,724	69.1	949,109	83.5	681,270	80.8
Nonmember			2,869	6,331	9,200	39.6	185,317	47.0	159,322	46.8
Alabama	18	18	91	407	498	52.6	10,529	62.4	8,491	60.2
Member			48	304	352	65.8	8,250	72.7	6,631	70.9
Nonmember			43	103	146	35.4	2,278	41.2	1,860	39.2
Alaska	4	3	4	14	18	14.4	400	17.8	323	18.4
Member			1	5	6	7.1	73	4.6	62	5.2
Nonmember			3	9	12	29.3	327	48.4	261	46.9
Arizona	4	4	4	221	225	39.5	5,186	38.9	4,422	39.0
Member			1	151	152	42.3	3,678	39.4	3,090	39.3
Nonmember			3	70	73	34.6	1,508	37.9	1,332	38.5
Arkansas	31	29	33	128	161	23.7	3,504	31.6	2,850	30.0
Member			15	85	100	36.0	2,574	42.3	2,063	40.4
Nonmember			18	43	61	15.3	930	18.6	787	17.9
California	54	43	47	3,777	3,824	83.2	160,888	91.5	124,334	90.5
Member			11	3,090	3,101	94.5	143,419	97.9	109,197	97.7
Nonmember			36	687	723	55.1	17,469	59.5	15,137	59.3
Colorado	117	112	210	93	303	55.1	13,718	82.7	11,286	82.5
Member			114	61	175	70.0	11,330	87.9	9,174	87.1
Nonmember			96	32	128	42.7	2,388	64.5	2,111	67.1
Connecticut	9	9	14	426	440	65.8	10,483	77.2	8,538	76.1
Member			5	211	216	68.6	6,297	83.5	5,052	82.4
Nonmember			9	215	224	63.3	4,185	69.3	3,487	68.5
Delaware	3	2	2	7	9	5.4	57	1.5	50	1.7
Member			1	1	2	16.7	17	18.3	16	18.8
Nonmember			1	6	7	4.5	40	1.1	34	1.2
District of Columbia	5	3	3	81	84	50.0	3,558	48.9	2,698	48.4
Member			3	81	84	50.9	3,558	49.3	2,698	48.8
Nonmember			0	0	0	0	0	0	0	0
Florida	69	62	309	905	1,214	69.4	37,502	78.6	31,221	77.6
Member			152	509	661	80.0	24,139	87.3	19,449	86.4
Nonmember			157	396	553	59.8	13,364	66.6	11,772	66.5
Georgia	45	40	78	505	583	44.7	13,862	60.6	10,646	57.4
Member			23	372	395	71.3	11,469	81.6	8,553	79.3
Nonmember			55	133	188	25.1	2,394	27.2	2,094	26.9
Hawaii	4	4	4	137	141	75.4	4,345	84.1	3,787	84.1
Member			0	0	0	0	0	0	0	0
Nonmember			4	137	141	80.6	4,345	86.9	3,787	87.0
Idaho	7	7	8	145	153	56.0	2,663	52.1	2,221	52.1
Member			3	109	112	54.4	1,991	47.4	1,643	47.2
Nonmember			5	36	41	61.2	672	74.4	579	73.7
Illinois	290	283	283	178	461	25.7	76,642	68.7	50,778	62.6
Member			98	96	194	25.8	66,284	78.3	41,756	72.6
Nonmember			185	82	267	25.6	10,358	38.4	9,022	38.3
Indiana	49	46	47	376	423	27.6	12,372	38.3	9,372	35.1
Member			19	238	257	34.3	8,851	45.4	6,432	41.4
Nonmember			28	138	166	21.2	3,522	27.6	2,940	26.4

78. 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 all commercial bank assets	In millions of dollars	As a percentage of all commercial bank deposits
					Total	As a percentage of all commercial banking offices				
December 31, 1980, domestic data only—Continued										
Iowa	248	232	306	381	687	56.1	12,994	59.8	10,900	59.0
Member			75	150	225	67.6	6,508	67.1	5,127	65.9
Nonmember			231	231	462	51.9	6,487	53.9	5,772	54.0
Kansas	299	291	293	193	486	54.4	9,494	57.2	8,009	56.9
Member			85	101	186	59.8	4,581	57.3	3,686	56.9
Nonmember			208	92	300	51.5	4,913	57.1	4,323	56.9
Kentucky	30	30	31	230	261	23.5	7,188	37.1	5,370	33.5
Member			12	201	213	46.0	6,597	61.5	4,839	56.9
Nonmember			19	29	48	7.4	592	6.8	530	7.0
Louisiana	32	31	32	212	244	22.6	8,432	33.9	6,830	32.3
Member			11	119	130	31.1	6,042	45.4	4,816	43.8
Nonmember			21	93	114	17.3	2,390	20.6	2,014	19.8
Maine	7	7	23	237	260	74.3	2,561	73.9	2,123	73.3
Member			9	97	106	62.7	1,006	60.2	819	59.3
Nonmember			14	140	154	85.1	1,556	86.7	1,304	86.1
Maryland	13	9	24	654	678	64.9	12,036	75.1	9,726	73.3
Member			9	384	393	76.0	7,201	83.2	5,601	81.2
Nonmember			15	270	285	54.1	4,835	65.5	4,125	64.8
Massachusetts	28	26	77	760	837	76.6	26,657	90.4	19,256	89.0
Member			42	392	434	75.6	19,763	93.8	13,419	92.3
Nonmember			35	368	403	77.6	6,894	82.0	5,838	82.3
Michigan	42	38	180	1,554	1,734	68.3	40,000	77.4	31,426	75.3
Member			104	1,224	1,328	73.9	34,840	83.5	26,802	81.5
Nonmember			76	330	406	54.8	5,160	52.1	4,624	52.4
Minnesota	228	224	360	193	553	53.4	24,474	79.7	18,839	77.2
Member			147	114	261	68.7	18,984	89.8	13,912	88.1
Nonmember			213	79	292	44.6	5,490	57.3	4,927	57.2
Mississippi	15	15	14	171	185	21.1	3,818	33.3	3,023	30.9
Member			4	133	137	41.1	3,352	60.5	2,603	57.1
Nonmember			10	38	48	8.8	467	7.9	421	8.0
Missouri	172	161	393	298	691	59.1	27,644	80.1	20,894	77.7
Member			92	89	181	68.8	16,397	90.1	11,159	87.6
Nonmember			301	209	510	56.3	11,247	68.9	9,825	68.9
Montana	38	37	81	27	108	53.2	3,694	69.5	3,169	68.6
Member			49	22	71	56.8	2,929	74.1	2,480	72.9
Nonmember			32	5	37	47.4	765	56.1	690	56.5
Nebraska	256	249	254	245	499	66.8	8,736	75.9	7,148	74.6
Member			76	194	270	79.9	5,942	84.2	4,655	82.6
Nonmember			178	51	229	56.0	2,794	62.8	2,493	63.2
Nevada	3	2	2	95	97	63.8	2,295	61.0	1,956	61.2
Member			2	95	97	78.9	2,295	72.6	1,956	72.8
Nonmember			0	0	0	0	0	0	0	0
New Hampshire	9	9	23	69	92	39.0	1,458	44.2	1,259	43.6
Member			15	49	64	45.4	1,068	57.8	921	57.6
Nonmember			8	20	28	29.5	389	26.9	339	26.2
New Jersey	17	17	49	867	916	52.1	20,401	57.0	16,779	55.9
Member			34	703	737	56.6	17,257	62.5	14,049	61.4
Nonmember			15	164	179	39.3	3,144	38.4	2,730	38.3

78. 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 all commercial bank assets	In millions of dollars	As a percentage of all commercial bank deposits
					Total	As a percentage of all commercial banking offices				
December 31, 1980, domestic data only—Continued										
New Mexico	18	17	40	138	178	53.3	3,619	59.3	3,134	59.4
Member			23	83	106	58.2	2,371	59.7	2,032	60.1
Nonmember			17	55	72	47.4	1,248	58.4	1,102	58.2
New York	68	43	85	3,124	3,209	87.6	260,402	96.6	167,029	96.2
Member			53	2,872	2,925	88.9	249,201	97.8	158,772	97.1
Nonmember			32	252	284	75.9	11,201	75.9	8,257	82.2
North Carolina	10	10	11	1,074	1,085	59.6	17,444	74.8	13,014	71.9
Member			5	690	695	80.1	13,985	89.0	10,030	87.2
Nonmember			6	384	390	40.9	3,458	45.5	2,985	45.3
North Dakota	51	50	82	76	158	51.6	2,919	54.7	2,574	56.9
Member			22	35	57	62.0	1,532	68.9	1,350	68.9
Nonmember			60	41	101	47.2	1,386	44.6	1,225	47.7
Ohio	28	28	105	1,494	1,599	61.0	39,883	72.5	29,276	69.0
Member			76	1,329	1,405	64.0	37,204	75.2	27,020	71.8
Nonmember			29	165	194	45.5	2,679	48.1	2,257	47.0
Oklahoma	205	196	199	163	362	47.9	15,735	68.8	12,932	67.0
Member			85	119	204	52.0	12,027	76.1	9,639	74.0
Nonmember			114	44	158	43.5	3,708	52.6	3,294	52.5
Oregon	5	5	10	440	450	67.9	10,605	82.6	8,492	81.2
Member			4	350	354	95.2	9,141	97.9	7,241	97.7
Nonmember			6	90	96	33.0	1,464	41.8	1,252	41.0
Pennsylvania	27	27	29	1,017	1,046	35.8	45,486	55.9	31,553	50.2
Member			16	727	743	43.7	37,927	68.7	25,530	62.7
Nonmember			13	290	303	24.7	7,559	28.8	6,023	27.1
Rhode Island	10	10	10	217	227	91.5	6,577	99.1	5,084	99.0
Member			4	118	122	98.4	4,717	99.7	3,529	99.7
Nonmember			6	99	105	84.7	1,860	97.4	1,555	97.3
South Carolina	5	5	5	380	385	47.3	3,912	51.2	3,169	50.1
Member			3	306	309	75.6	3,454	79.8	2,759	78.7
Nonmember			2	74	76	18.8	458	13.8	410	14.5
South Dakota	40	40	55	128	183	57.4	3,516	69.1	3,132	69.1
Member			27	103	130	71.4	2,885	77.1	2,565	77.2
Nonmember			28	25	53	38.7	631	46.9	567	46.8
Tennessee	31	30	74	498	572	41.3	13,255	55.9	10,685	54.0
Member			30	326	356	65.8	10,450	77.3	8,212	76.1
Nonmember			44	172	216	25.6	2,805	27.5	2,473	27.5
Texas	264	256	543	137	680	39.2	76,939	69.5	59,562	66.6
Member			278	50	328	42.9	60,972	77.2	45,485	74.2
Nonmember			265	87	352	36.3	15,967	50.3	14,077	50.0
Utah	20	20	39	257	296	81.1	5,725	85.5	4,785	84.9
Member			17	215	232	91.0	4,790	91.3	3,981	91.0
Nonmember			22	42	64	58.2	935	64.6	804	63.9
Vermont	3	3	3	47	50	25.5	690	28.7	625	28.9
Member			0	0	0	0	0	0	0	0
Nonmember			3	47	50	36.2	690	38.4	625	38.7
Virginia	15	13	70	1,417	1,487	90.6	24,599	102.0	20,040	99.5
Member			56	1,305	1,361	101.0	22,923	110.7	18,554	108.4
Nonmember			14	112	126	42.9	1,676	49.1	1,486	49.0

78. 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 all commercial bank assets	In millions of dollars	As a percentage of all commercial bank deposits
					Total	As a percentage of all commercial banking offices				
December 31, 1980, domestic data only—Continued										
Washington.....	6	6	7	479	486	46.8	16,098	73.4	12,282	71.0
Member.....			7	479	486	73.3	16,098	85.4	12,282	83.9
Nonmember.....			0	0	0	0	0	0	0	0
West Virginia.....	9	9	10	6	16	5.3	539	5.2	437	5.1
Member.....			8	5	13	7.5	424	6.0	338	5.8
Nonmember.....			2	1	3	2.4	115	3.6	98	3.5
Wisconsin.....	101	97	234	289	523	44.7	16,188	61.1	12,595	58.2
Member.....			65	146	211	60.3	10,099	75.6	7,351	72.2
Nonmember.....			169	143	312	38.0	6,090	46.4	5,244	45.7
Wyoming.....	32	32	64	3	67	63.2	2,699	78.2	2,374	78.2
Member.....			46	1	47	64.4	2,214	78.9	1,941	78.9
Nonmember.....			18	2	20	60.6	485	75.1	432	75.1
December 31, 1980, including foreign data										
50 states and District of Columbia—Total.....	3,056⁶	2,905⁶	4,954	25,948	30,902	57.0	1,455,497	78.5	132,997	76.7
Member.....			2,085	19,581	21,666	70.0	1,265,329	87.0	968,724	85.6
Nonmember.....			2,869	6,367	9,236	39.7	190,168	47.7	164,273	47.5
Alabama.....	18	18	91	409	500	52.7	10,548	62.4	8,521	60.3
Member.....			48	306	354	65.9	8,270	72.7	6,661	70.9
Nonmember.....			43	103	146	35.4	2,278	41.2	1,860	39.2
Alaska.....	4	3	4	14	18	14.4	400	17.8	323	18.4
Member.....			1	5	6	7.1	73	4.6	62	5.2
Nonmember.....			3	9	12	29.3	327	48.4	261	46.9
Arizona.....	4	4	4	222	226	39.4	5,195	38.9	4,431	38.9
Member.....			1	152	153	42.3	3,687	39.3	3,099	39.1
Nonmember.....			3	70	73	34.4	1,508	37.9	1,332	38.5
Arkansas.....	31	29	33	128	161	23.7	3,504	31.6	2,850	30.0
Member.....			15	85	100	36.0	2,574	42.3	2,063	40.4
Nonmember.....			18	43	61	15.3	930	18.6	787	17.9
California.....	54	43	47	3,948	3,995	83.8	222,922	93.7	179,480	93.2
Member.....			11	3,254	3,265	94.7	205,280	98.5	164,184	98.4
Nonmember.....			36	694	730	55.3	17,642	59.5	15,296	59.3
Colorado.....	117	112	210	98	308	55.8	13,722	82.7	11,289	82.5
Member.....			114	66	180	71.4	11,334	87.9	9,177	87.1
Nonmember.....			96	32	128	42.7	2,388	64.5	2,111	67.1
Connecticut.....	9	9	14	433	447	66.0	10,842	77.7	8,879	76.8
Member.....			5	215	220	68.8	6,611	84.1	5,346	83.2
Nonmember.....			9	218	227	63.6	4,232	69.5	3,533	68.8
Delaware.....	3	2	2	7	9	5.4	57	1.5	50	1.7
Member.....			1	1	2	16.7	17	18.3	16	18.8
Nonmember.....			1	6	7	4.5	40	1.1	34	1.2
District of Columbia.....	5	3	3	84	87	50.3	4,220	48.8	3,400	48.7
Member.....			3	84	87	51.2	4,220	49.1	3,400	49.1
Nonmember.....			0	0	0	0	0	0	0	0
Florida.....	69	62	309	908	1,217	69.4	37,829	78.8	31,549	77.8
Member.....			152	512	664	80.1	24,465	87.4	19,777	86.6
Nonmember.....			157	396	553	59.8	13,364	66.6	11,772	66.5

78. 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 ^{4,5}	Number of offices				Assets		Deposits	
			Banks	Branches	Banks and branches		In millions of dollars	As a percentage of all commercial bank assets	In millions of dollars	As a percentage of all commercial bank deposits
					Total	As a percentage of all commercial banking offices				
December 31, 1980, including foreign data—Continued										
Georgia	45	40	78	513	591	45.1	14,266	61.3	10,985	58.1
Member			23	380	403	71.7	11,782	82.1	8,892	80.0
Nonmember			55	133	188	25.1	2,394	27.2	2,094	26.9
Hawaii	4	4	4	149	153	76.9	4,612	84.9	4,094	85.1
Member			0	0	0	0	0	0	0	0
Nonmember			4	149	153	81.8	4,612	87.5	4,094	87.9
Idaho	7	7	8	145	153	56.0	2,663	52.1	2,221	52.1
Member			3	109	112	54.4	1,991	47.4	1,643	47.2
Nonmember			5	36	41	61.2	672	74.4	579	73.7
Illinois	290	283	283	255	538	28.7	106,237	75.2	78,898	72.2
Member			98	173	271	32.7	95,879	83.9	69,876	81.6
Nonmember			185	82	267	25.6	10,358	38.4	9,022	38.3
Indiana	49	46	47	381	428	27.8	12,817	39.2	9,801	36.2
Member			19	243	262	34.7	9,295	46.6	6,682	43.0
Nonmember			28	138	166	21.2	3,522	27.6	2,940	26.4
Iowa	248	232	306	382	688	56.2	13,012	59.8	10,916	59.0
Member			75	151	226	67.7	6,525	67.2	5,144	66.0
Nonmember			231	231	462	51.9	6,487	53.9	5,772	54.0
Kansas	299	291	293	193	486	54.4	9,494	57.2	8,009	56.9
Member			85	101	186	59.8	4,581	57.3	3,686	56.9
Nonmember			208	92	300	51.5	4,913	57.1	4,323	56.9
Kentucky	30	30	31	232	263	23.6	7,258	37.3	5,429	33.7
Member			12	203	215	46.2	6,667	61.7	4,899	57.2
Nonmember			19	29	48	7.4	592	6.8	530	7.0
Louisiana	32	31	32	215	247	22.8	8,483	34.0	6,881	32.5
Member			11	122	133	31.6	6,093	45.6	4,867	44.1
Nonmember			21	93	114	17.3	2,390	20.6	2,014	19.8
Maine	7	7	23	237	260	74.3	2,561	73.9	2,123	73.3
Member			9	97	106	62.7	1,006	60.2	819	59.3
Nonmember			14	140	154	85.1	1,556	86.7	1,304	86.1
Maryland	13	9	24	660	684	65.1	12,548	75.8	10,227	74.3
Member			9	389	398	76.2	7,713	84.1	6,100	82.4
Nonmember			15	271	286	54.2	4,835	65.5	4,127	64.8
Massachusetts	28	26	77	817	894	77.7	33,385	92.2	25,402	91.5
Member			42	449	491	77.8	26,491	95.3	19,564	94.6
Nonmember			35	368	403	77.6	6,894	82.0	5,838	82.3
Michigan	42	38	180	1,566	1,746	68.4	41,738	78.2	33,075	76.3
Member			104	1,236	1,340	74.0	36,578	84.1	28,451	82.4
Nonmember			76	330	406	54.8	5,160	52.1	4,624	52.4
Minnesota	228	224	360	199	559	53.7	25,576	80.4	19,916	78.1
Member			147	120	267	69.2	20,086	90.3	14,989	88.8
Nonmember			213	79	292	44.6	5,490	57.3	4,927	57.2
Mississippi	15	15	14	172	186	21.2	3,825	33.3	3,028	30.9
Member			4	134	138	41.3	3,358	60.5	2,607	57.1
Nonmember			10	38	48	8.8	467	7.9	421	8.0
Missouri	172	161	393	304	697	59.3	28,043	80.3	21,372	78.0
Member			92	95	187	69.5	16,796	90.3	11,548	88.0
Nonmember			301	209	510	56.3	11,247	68.9	9,825	68.9

78. 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 all commercial bank assets	In millions of dollars	As a percentage of all commercial bank deposits
					Total	As a percentage of all commercial banking offices				
December 31, 1980, including foreign data—Continued										
Montana	38	37	81	27	108	53.2	3,694	69.5	3,169	68.6
Member.			49	22	71	56.8	2,929	74.1	2,480	72.9
Nonmember.			32	5	37	47.4	765	56.1	690	56.5
Nebraska	256	249	254	245	499	66.8	8,736	75.9	7,148	74.6
Member.			76	194	270	79.9	5,942	84.2	4,655	82.6
Nonmember.			178	51	229	56.0	2,794	62.8	2,493	63.2
Nevada	3	2	2	95	97	63.8	2,295	61.0	1,956	61.2
Member.			2	95	97	78.9	2,295	72.6	1,956	72.8
Nonmember.			0	0	0	0	0	0	0	0
New Hampshire	9	9	23	69	92	39.0	1,458	44.2	1,259	43.6
Member.			15	49	64	45.4	1,068	57.8	921	57.6
Nonmember.			8	20	28	29.5	389	26.9	339	26.2
New Jersey	17	17	49	874	923	52.3	20,728	57.4	17,096	56.3
Member.			34	710	744	56.8	17,584	62.9	14,367	61.9
Nonmember.			15	164	179	39.3	3,144	38.4	2,730	38.3
New Mexico	18	17	40	138	178	53.3	3,619	59.3	3,134	59.4
Member.			23	83	106	58.2	2,371	59.7	2,032	60.1
Nonmember.			17	55	72	47.4	1,248	58.4	1,102	58.2
New York	68	43	85	3,578	3,663	88.9	453,800	97.8	341,000	97.9
Member.			53	3,316	3,369	90.2	438,278	98.5	328,385	98.3
Nonmember.			32	262	294	76.4	15,522	80.7	12,615	86.6
North Carolina	10	10	11	1,083	1,094	59.8	19,787	77.1	15,189	74.9
Member.			5	698	703	80.3	16,329	90.4	12,204	89.2
Nonmember.			6	385	391	41.0	3,458	45.5	2,985	45.3
North Dakota	51	50	82	76	158	51.6	2,919	54.7	2,574	56.9
Member.			22	35	57	62.0	1,532	68.9	1,350	68.9
Nonmember.			60	41	101	47.2	1,386	44.6	1,225	47.7
Ohio	28	28	105	1,507	1,612	61.2	41,130	73.1	30,588	70.0
Member.			76	1,342	1,418	64.2	38,451	75.8	28,332	72.8
Nonmember.			29	165	194	45.5	2,679	48.1	2,257	47.0
Oklahoma	205	196	199	167	366	48.2	15,744	68.9	13,020	67.2
Member.			85	123	208	52.5	12,036	76.1	9,726	74.2
Nonmember.			114	44	158	43.5	3,708	52.6	3,294	52.5
Oregon	5	5	10	444	454	68.1	10,725	82.7	8,606	81.4
Member.			4	354	358	95.2	9,261	97.9	7,355	97.8
Nonmember.			6	90	96	33.0	1,464	41.8	1,252	41.0
Pennsylvania	27	27	29	1,051	1,080	36.5	53,607	59.9	39,864	56.0
Member.			16	759	775	44.8	46,005	72.7	33,762	69.0
Nonmember.			13	292	305	24.8	7,602	28.9	6,102	27.4
Rhode Island	10	10	10	220	230	95.8	6,908	99.1	5,435	99.0
Member.			4	121	125	98.4	5,048	99.8	3,880	99.8
Nonmember.			6	99	105	92.9	1,860	97.4	1,555	97.3
South Carolina	5	5	5	382	387	47.4	3,913	51.3	3,169	50.1
Member.			3	308	311	75.7	3,455	79.8	2,759	78.7
Nonmember.			2	74	76	18.8	458	13.8	410	14.5
South Dakota	40	40	55	128	183	57.4	3,516	69.1	3,132	69.1
Member.			27	103	130	71.4	2,885	77.1	2,565	77.2
Nonmember.			28	25	53	38.7	631	46.9	567	46.8

78. 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 all commercial bank assets	In millions of dollars	As a percentage of all commercial bank deposits
					Total	As a percentage of all commercial banking offices				
December 31, 1980, including foreign data—Continued										
Tennessee.....	31	30	74	503	577	41.5	13,347	56.1	10,762	54.1
Member.....			30	331	361	66.1	10,542	77.5	8,289	76.2
Nonmember.....			44	172	216	25.6	2,805	27.5	2,473	27.5
Texas.....	264	256	543	162	705	40.0	85,068	71.6	67,584	69.3
Member.....			278	75	353	44.7	69,101	79.3	53,507	77.2
Nonmember.....			265	87	352	36.3	15,967	50.3	14,077	50.0
Utah.....	20	20	39	258	297	81.1	5,777	85.7	4,836	85.1
Member.....			17	216	233	91.0	4,842	91.4	4,033	91.1
Nonmember.....			22	42	64	58.2	935	64.6	804	63.9
Vermont.....	3	3	3	47	50	25.5	690	28.7	625	28.9
Member.....			0	0	0	0	0	0	0	0
Nonmember.....			3	47	50	36.2	690	38.4	625	38.7
Virginia.....	15	13	70	1,427	1,497	90.9	24,721	102.2	20,155	99.7
Member.....			56	1,315	1,371	101.3	23,045	110.9	18,668	108.6
Nonmember.....			14	112	126	42.9	1,676	49.1	1,486	49.0
Washington.....	6	6	7	494	501	47.5	17,816	75.4	13,728	73.2
Member.....			7	494	501	73.9	17,816	86.6	13,728	85.4
Nonmember.....			0	0	0	0	0	0	0	0
West Virginia.....	9	9	10	6	16	5.3	539	5.2	437	5.1
Member.....			8	5	13	7.5	424	6.0	338	5.8
Nonmember.....			2	1	3	2.4	115	3.6	98	3.5
Wisconsin.....	101	97	234	293	527	44.9	16,503	61.6	13,008	59.0
Member.....			65	150	215	60.7	10,413	76.2	7,764	73.3
Nonmember.....			169	143	312	38.0	6,090	46.4	5,244	45.7
Wyoming.....	32	32	64	3	67	63.2	2,699	78.2	2,374	78.2
Member.....			46	1	47	64.4	2,214	78.9	1,941	78.9
Nonmember.....			18	2	20	60.6	485	75.1	432	75.1

78. Banking offices, assets, and deposits of banks in holding company groups¹—Continued
D. Multibank, one-bank, and all commercial bank comparisons by state⁷

State, and type of holding company	Type of branching ⁸	Number of holding company groups ^{2,5}	Number of offices						Amounts (millions of dollars)			
			Holding companies			All commercial banks			Assets		Deposits	
			Banks	Branches	Total	Banks	Branches	Total	Holding companies	All commercial banks	Holding companies	All commercial banks
December 31, 1980, domestic data only												
50 states and District of Columbia—												
Total		2,905 ⁶	4,954	24,970	29,924	14,621	38,613	53,234	1,134,426	1,530,657	840,591	1,183,803
Multibank		361	2,426	12,885	15,311				546,816		407,090	
One-bank		2,544	2,528	12,085	14,613				587,609		433,502	
Alabama	L	18	91	407	498	318	629	947	10,529	16,883	8,491	14,101
Multibank		9	82	395	477				10,279		8,281	
One-bank		9	9	12	21				250		210	
Alaska	S	3	4	14	18	12	113	125	400	2,251	323	1,757
Multibank		1	2	6	8				173		137	
One-bank		2	2	8	10				227		186	
Arizona	S	4	4	221	225	31	539	570	5,186	13,325	4,422	11,334
Multibank		1	1	151	152				3,678		3,090	
One-bank		3	3	70	73				1,508		1,332	
Arkansas	L	29	33	128	161	261	417	678	3,504	11,091	2,850	9,498
Multibank		2	6	30	36				1,034		813	
One-bank		27	27	98	125				2,470		2,037	
California	S	43	47	3,777	3,824	289	4,306	4,595	160,888	175,826	124,334	137,333
Multibank		8	13	673	686				22,427		17,511	
One-bank		35	34	3,104	3,138				138,460		106,824	
Colorado	U	112	210	93	303	438	112	550	13,718	16,587	11,286	13,682
Multibank		15	114	67	181				11,174		9,058	
One-bank		97	96	26	122				2,544		2,227	
Connecticut	S	9	14	426	440	64	605	669	10,483	13,586	8,538	11,214
Multibank		3	8	126	134				2,500		2,133	
One-bank		6	6	300	306				7,983		6,406	
Delaware	S	2	2	7	9	20	148	168	57	3,686	50	2,903
Multibank		0	0	0	0				0		0	
One-bank		2	2	7	9				57		50	
District of Columbia	S	3	3	81	84	17	151	168	3,558	7,272	2,698	5,576
Multibank		1	1	22	23				661		529	
One-bank		2	2	59	61				2,896		2,169	
Florida	S	62	309	905	1,214	562	1,188	1,750	37,502	47,709	31,221	40,228
Multibank		26	273	814	1,087				33,494		27,764	
One-bank		36	36	91	127				4,009		3,456	
Georgia	L	40	78	505	583	435	868	1,303	13,862	22,862	10,646	18,555
Multibank		10	49	424	473				12,713		9,647	
One-bank		30	29	81	110				1,150		1,000	
Hawaii	S	4	4	137	141	11	176	187	4,345	5,163	3,787	4,502
Multibank		1	1	14	15				399		366	
One-bank		3	3	123	126				3,946		3,421	
Idaho	S	7	8	145	153	26	247	273	2,663	5,106	2,221	4,262
Multibank		3	4	126	130				2,353		1,954	
One-bank		4	4	19	23				310		267	
Illinois	U	283	283	178	461	1,257	539	1,796	76,642	111,624	50,778	81,098
Multibank		3	6	2	8				450		402	
One-bank		280	277	176	453				76,192		50,377	
Indiana	L	46	47	376	423	405	1,129	1,534	12,372	32,281	9,372	26,683
Multibank		1	2	14	16				387		342	
One-bank		45	45	362	407				11,986		9,030	

78. Banking offices, assets, and deposits of banks in holding company groups¹—Continued
D. Multibank, one-bank, and all commercial bank comparisons by state⁷—Continued

State, and type of holding company	Type of branching ⁸	Number of holding company groups ^{2,5}	Number of offices						Amounts (millions of dollars)			
			Holding companies			All commercial banks			Assets		Deposits	
			Banks	Branches	Total	Banks	Branches	Total	Holding companies	All commercial banks	Holding companies	All commercial banks
December 31, 1980, domestic data only—Continued												
Iowa	L	232	306	381	687	654	570	1,224	12,994	21,734	10,900	18,475
Multibank		14	89	209	298				6,685		5,423	
One-bank		218	217	172	389				6,310		5,476	
Kansas	U	291	293	193	486	620	274	894	9,494	16,597	8,009	14,078
Multibank		8	13	20	33				826		657	
One-bank		283	280	173	453				8,668		7,352	
Kentucky	L	30	31	230	261	345	767	1,112	7,188	19,371	5,370	16,030
Multibank		1	2	50	52				2,112		1,523	
One-bank		29	29	180	209				5,076		3,846	
Louisiana	L	31	32	212	244	269	809	1,078	8,432	24,893	6,830	21,144
Multibank		1	2	4	6				84		75	
One-bank		30	30	208	238				8,348		6,755	
Maine	S	7	23	237	260	41	309	350	2,561	3,465	2,123	2,895
Multibank		5	21	224	245				2,420		2,010	
One-bank		2	2	13	15				141		113	
Maryland	S	9	24	654	678	102	942	1,044	12,036	16,035	9,726	13,271
Multibank		4	19	299	318				5,185		4,439	
One-bank		5	5	355	360				6,852		5,286	
Massachusetts	L	26	77	760	837	139	954	1,093	26,657	29,479	19,256	21,627
Multibank		13	64	639	703				24,513		17,439	
One-bank		13	13	121	134				2,144		1,817	
Michigan	L	38	180	1,554	1,734	376	2,163	2,539	40,000	51,661	31,426	41,714
Multibank		23	165	1,452	1,617				37,610		29,363	
One-bank		15	15	102	117				2,390		2,064	
Minnesota	L	224	360	193	553	761	274	1,035	24,474	30,726	18,839	24,408
Multibank		11	147	124	271				19,501		14,412	
One-bank		213	213	69	282				4,973		4,428	
Mississippi	L	15	14	171	185	178	699	877	3,818	11,466	3,023	9,793
Multibank		0	0	0	0				0		0	
One-bank		15	14	171	185				3,818		3,023	
Missouri	U	161	393	298	691	729	440	1,169	27,644	34,515	20,984	26,999
Multibank		37	270	245	515				24,266		18,092	
One-bank		124	123	53	176				3,378		2,892	
Montana	U	37	81	27	108	166	37	203	3,694	5,319	3,169	4,623
Multibank		8	52	23	75				2,995		2,540	
One-bank		29	29	4	33				699		630	
Nebraska	U	249	254	245	499	459	288	747	8,736	11,509	7,148	9,583
Multibank		5	9	34	43				992		801	
One-bank		244	245	211	456				7,744		6,347	
Nevada	S	2	2	95	97	9	143	152	2,295	3,761	1,956	3,199
Multibank		1	1	64	65				1,793		1,520	
One-bank		1	1	31	32				502		436	
New Hampshire	S	9	23	69	92	75	161	236	1,458	3,298	1,259	2,890
Multibank		4	18	47	65				1,095		955	
One-bank		5	5	22	27				363		304	
New Jersey	S	17	49	867	916	169	1,589	1,758	20,401	35,800	16,779	30,023
Multibank		10	42	702	744				16,261		13,317	
One-bank		7	7	165	172				4,141		3,463	

78. Banking offices, assets, and deposits of banks in holding company groups¹—Continued
D. Multibank, one-bank, and all commercial bank comparisons by state⁷—Continued

State, and type of holding company	Type of branching ⁸	Number of holding company groups ^{2,3}	Number of offices						Amounts (millions of dollars)			
			Holding companies			All commercial banks			Assets		Deposits	
			Banks	Branches	Total	Banks	Branches	Total	Holding companies	All commercial banks	Holding companies	All commercial banks
December 31, 1980, domestic data only—Continued												
New Mexico	L	17	40	138	178	90	244	334	3,619	6,107	3,134	5,273
Multibank		5	28	108	136				2,876		2,481	
One-bank		12	12	30	42				743		653	
New York	S	43	85	3,124	3,209	223	3,440	3,663	260,402	269,627	167,029	173,556
Multibank		17	60	1,550	1,610				120,498		74,366	
One-bank		26	25	1,574	1,599				139,904		92,663	
North Carolina	S	10	11	1,074	1,085	80	1,741	1,821	17,444	23,321	13,014	18,095
Multibank		1	2	80	82				679		593	
One-bank		9	9	994	1,003				16,765		12,421	
North Dakota	U	50	82	76	158	178	128	306	2,919	5,333	2,574	4,523
Multibank		5	37	46	83				1,876		1,642	
One-bank		45	45	30	75				1,043		932	
Ohio	L	28	105	1,494	1,599	385	2,238	2,623	39,883	55,037	29,276	42,417
Multibank		13	90	1,230	1,320				34,086		24,658	
One-bank		15	15	264	279				5,797		4,618	
Oklahoma	U	196	199	163	362	495	260	755	15,735	22,857	12,932	19,296
Multibank		3	6	4	10				496		419	
One-bank		193	193	159	352				15,240		12,513	
Oregon	S	5	10	440	450	81	582	663	10,605	12,847	8,492	10,464
Multibank		4	9	433	442				10,518		8,417	
One-bank		1	1	7	8				87		76	
Pennsylvania	L	27	29	1,017	1,046	360	2,565	2,925	45,486	81,436	31,553	62,898
Multibank		2	4	2	6				92		80	
One-bank		25	25	1,015	1,040				45,395		31,473	
Rhode Island	S	10	10	217	227	14	234	248	6,577	6,638	5,084	5,136
Multibank		0	0	0	0				0		0	
One-bank		10	10	217	227				6,577		5,084	
South Carolina	S	5	5	380	385	85	729	814	3,912	7,634	3,169	6,325
Multibank		0	0	0	0				0		0	
One-bank		5	5	380	385				3,912		3,169	
South Dakota	S	40	55	128	183	153	166	319	3,516	5,085	3,132	4,535
Multibank		5	20	78	98				2,332		2,078	
One-bank		35	35	50	85				1,184		1,054	
Tennessee	L	30	74	498	572	352	1,033	1,385	13,255	23,712	10,685	19,798
Multibank		11	55	356	411				10,329		8,365	
One-bank		19	19	142	161				2,926		2,320	
Texas	U	256	543	137	680	1,469	267	1,736	76,939	110,759	59,562	89,463
Multibank		44	334	103	437				68,611		52,154	
One-bank		212	209	34	243				8,328		7,409	
Utah	S	20	39	257	296	77	288	365	5,725	6,693	4,785	5,635
Multibank		6	25	178	203				4,580		3,789	
One-bank		14	14	79	93				1,146		996	
Vermont	S	3	3	47	50	29	167	196	690	2,401	625	2,166
Multibank		0	0	0	0				0		0	
One-bank		3	3	47	50				690		625	
Virginia	S	13	70	1,417	1,487	230	1,411	1,641	24,599	24,117	20,040	20,142
Multibank		12	69	1,316	1,385				22,377		18,290	
One-bank		1	1	101	102				2,223		1,750	

78. Banking offices, assets, and deposits of banks in holding company groups¹—Continued
D. Multibank, one-bank, and all commercial bank comparisons by state⁷—Continued

State, and type of holding company	Type of branching ⁸	Number of holding company groups ^{2,5}	Number of offices						Amounts (millions of dollars)			
			Holding companies			All commercial banks			Assets		Deposits	
			Banks	Branches	Total	Banks	Branches	Total	Holding companies	All commercial banks	Holding companies	All commercial banks
December 31, 1980, domestic data only—Continued												
Washington	S	6	7	479	486	101	938	1,039	16,098	21,922	12,282	17,302
Multibank		2	3	158	161				3,234		2,591	
One-bank		4	4	321	325				12,865		9,692	
West Virginia	U	9	10	6	16	237	64	301	539	10,315	437	8,620
Multibank		1	2	2	4				33		30	
One-bank		8	8	4	12				506		406	
Wisconsin	L	97	234	289	523	641	529	1,170	16,188	26,488	12,595	21,645
Multibank		26	163	239	402				14,260		10,903	
One-bank		71	71	50	121				1,928		1,692	
Wyoming	U	32	64	3	67	103	3	106	2,699	3,450	2,374	3,035
Multibank		10	43	2	45				1,882		1,642	
One-bank		22	21	1	22				817		732	
TOTALS BY STATE-BRANCHING CLASSIFICATION												
Statewide branching	24	336	811	15,198	16,009	2,501	20,313	22,814	613,402	716,567	447,091	534,744
Multibank		115	592	7,061	7,653				256,655		185,849	
One-bank		221	219	8,137	8,356				356,747		261,242	
Limited branching	16	928	1,731	8,353	10,084	5,969	15,888	21,857	282,265	465,225	214,247	374,060
Multibank		142	948	5,276	6,224				176,561		133,804	
One-bank		786	783	3,077	3,860				105,704		80,443	
Unit banking	11	1,676	2,412	1,419	3,831	6,151	2,412	8,563	238,759	348,866	179,254	274,999
Multibank		139	886	548	1,434				113,600		87,437	
One-bank		1,537	1,526	871	2,397				125,159		91,816	
December 31, 1980, including foreign data												
50 states and District of Columbia—												
Total		2,905 ⁶	4,954	25,948	30,902	14,621	39,583	54,204	1,455,497	1,853,529	1,132,997	1,477,982
Multibank		361	2,426	13,338	15,764				674,884		522,977	
One-bank		2,544	2,528	12,610	15,138				780,613		610,021	
Alabama	L	18	91	409	500	318	631	949	10,548	16,903	8,521	14,130
Multibank		9	82	397	479				10,298		8,310	
One-bank		9	9	12	21				250		210	
Alaska	S	3	4	14	18	12	113	125	400	2,251	323	1,757
Multibank		1	2	6	8				173		137	
One-bank		2	2	8	10				227		186	
Arizona	S	4	4	222	226	31	543	574	5,195	13,368	4,431	11,376
Multibank		1	1	152	153				3,687		3,099	
One-bank		3	3	70	73				1,508		1,332	
Arkansas	L	29	33	128	161	261	417	678	3,504	11,091	2,850	9,498
Multibank		2	6	30	36				1,034		813	
One-bank		27	27	98	125				2,470		2,037	
California	S	43	47	3,948	3,995	289	4,478	4,767	222,922	237,991	179,480	192,605
Multibank		8	13	687	700				25,228		19,895	
One-bank		35	34	3,261	3,295				197,694		159,584	
Colorado	U	112	210	98	308	438	114	552	13,722	16,591	11,289	13,685
Multibank		15	114	72	186				11,177		9,061	
One-bank		97	96	26	122				2,544		2,227	

78. Banking offices, assets, and deposits of banks in holding company groups¹—Continued
D. Multibank, one-bank, and all commercial bank comparisons by state⁷—Continued

State, and type of holding company	Type of branching ⁸	Number of holding company groups ^{2,5}	Number of offices						Amounts (millions of dollars)			
			Holding companies			All commercial banks			Assets		Deposits	
			Banks	Branches	Total	Banks	Branches	Total	Holding companies	All commercial banks	Holding companies	All commercial banks
December 31, 1980, including foreign data—Continued												
Connecticut	S	9	14	433	447	64	613	677	10,842	13,950	8,879	11,559
Multibank		3	8	128	136				2,501		2,134	
One-bank		6	6	305	311				8,341		6,745	
Delaware	S	2	2	7	9	20	148	168	57	3,686	50	2,903
Multibank		0	0	0	0				0		0	
One-bank		2	2	7	9				57		50	
District of Columbia	S	3	3	84	87	17	156	173	4,220	8,648	3,400	6,977
Multibank		1	1	23	24				667		535	
One-bank		2	2	61	63				3,553		2,864	
Florida	S	62	309	908	1,217	562	1,191	1,753	37,829	48,036	31,549	40,556
Multibank		26	273	817	1,090				33,821		28,093	
One-bank		36	36	91	127				4,009		3,456	
Georgia	L	40	78	513	591	435	876	1,311	14,266	23,266	10,985	18,894
Multibank		10	49	432	481				13,116		9,986	
One-bank		30	29	81	110				1,150		1,000	
Hawaii	S	4	4	149	153	11	188	199	4,612	5,430	4,094	4,809
Multibank		1	1	14	15				399		366	
One-bank		3	3	135	138				4,212		3,727	
Idaho	S	7	8	145	153	26	247	273	2,663	5,106	2,221	4,262
Multibank		3	4	126	130				2,353		1,954	
One-bank		4	4	19	23				310		267	
Illinois	U	283	283	255	538	1,257	616	1,873	106,237	141,219	78,898	109,218
Multibank		3	6	2	8				450		402	
One-bank		280	277	253	530				105,786		78,497	
Indiana	L	46	47	381	428	405	1,134	1,539	12,817	32,725	9,801	27,113
Multibank		1	2	14	16				387		342	
One-bank		45	45	367	412				12,430		9,459	
Iowa	L	232	306	382	688	654	571	1,225	13,012	21,751	10,916	18,492
Multibank		14	89	210	299				6,702		5,440	
One-bank		218	217	172	389				6,310		5,476	
Kansas	U	291	293	193	486	620	274	894	9,494	16,597	8,009	14,078
Multibank		8	13	20	33				826		657	
One-bank		283	280	173	453				8,668		7,352	
Kentucky	L	30	31	232	263	345	769	1,114	7,258	19,441	5,429	16,090
Multibank		1	2	51	53				2,174		1,575	
One-bank		29	29	181	210				5,084		3,854	
Louisiana	L	31	32	215	247	269	812	1,081	8,483	24,944	6,881	21,195
Multibank		1	2	4	6				84		75	
One-bank		30	30	211	241				8,399		6,805	
Maine	S	7	23	237	260	41	309	350	2,561	3,465	2,123	2,895
Multibank		5	21	224	245				2,420		2,010	
One-bank		2	2	13	15				141		113	
Maryland	S	9	24	660	684	102	948	1,050	12,548	16,546	10,227	13,772
Multibank		4	19	300	319				5,185		4,441	
One-bank		5	5	360	365				7,363		5,786	
Massachusetts	L	26	77	817	894	139	1,011	1,150	33,385	36,206	25,402	27,772
Multibank		13	64	696	760				31,241		23,584	
One-bank		13	13	121	134				2,144		1,817	

78. Banking offices, assets, and deposits of banks in holding company groups¹—Continued
D. Multibank, one-bank, and all commercial bank comparisons by state⁷—Continued

State, and type of holding company	Type of branching ⁶	Number of holding company groups ^{2,5}	Number of offices						Amounts (millions of dollars)			
			Holding companies			All commercial banks			Assets		Deposits	
			Banks	Branches	Total	Banks	Branches	Total	Holding companies	All commercial banks	Holding companies	All commercial banks
December 31, 1980, including foreign data—Continued												
Michigan.....	L	38	180	1,566	1,746	376	2,175	2,551	41,738	53,399	33,075	43,363
Multibank.....		23	165	1,464	1,629				39,348		31,011	
One-bank.....		15	15	102	117				2,390		2,064	
Minnesota.....	L	224	360	199	559	761	280	1,041	25,576	31,828	19,916	25,485
Multibank.....		11	147	129	276				20,598		15,477	
One-bank.....		213	213	70	283				4,979		4,438	
Mississippi.....	L	15	14	172	186	178	700	878	3,825	11,472	3,028	9,798
Multibank.....		0	0	0	0				0		0	
One-bank.....		15	14	172	186				3,825		3,028	
Missouri.....	U	161	393	304	697	729	446	1,175	28,043	34,914	21,372	27,388
Multibank.....		37	270	251	521				24,665		18,481	
One-bank.....		124	123	53	176				3,378		2,892	
Montana.....	U	37	81	27	108	166	37	203	3,694	5,319	3,169	4,623
Multibank.....		8	52	23	75				2,995		2,540	
One-bank.....		29	29	4	33				699		630	
Nebraska.....	U	249	254	245	499	459	288	747	8,736	11,509	7,148	9,583
Multibank.....		5	9	34	43				992		801	
One-bank.....		244	245	211	456				7,744		6,347	
Nevada.....	S	2	2	95	97	9	143	152	2,295	3,761	1,956	3,199
Multibank.....		1	1	64	65				1,793		1,520	
One-bank.....		1	1	31	32				502		436	
New Hampshire....	S	9	23	69	92	75	161	236	1,458	3,298	1,259	2,890
Multibank.....		4	18	47	65				1,095		955	
One-bank.....		5	5	22	27				363		304	
New Jersey.....	S	17	49	874	923	169	1,596	1,765	20,728	36,127	17,096	30,340
Multibank.....		10	42	707	749				16,586		13,633	
One-bank.....		7	7	167	174				4,143		3,463	
New Mexico.....	L	17	40	138	178	90	244	334	3,619	6,107	3,134	5,273
Multibank.....		5	28	108	136				2,876		2,481	
One-bank.....		12	12	30	42				743		653	
New York.....	S	43	85	3,578	3,663	223	3,896	4,119	453,800	463,985	341,000	348,478
Multibank.....		17	60	1,818	1,878				224,642		167,484	
One-bank.....		26	25	1,760	1,785				229,158		173,516	
North Carolina....	S	10	11	1,083	1,094	80	1,750	1,830	19,787	25,664	15,189	20,270
Multibank.....		1	2	80	82				679		593	
One-bank.....		9	9	1,003	1,012				19,108		14,595	
North Dakota.....	U	50	82	76	158	178	128	306	2,919	5,333	2,574	4,523
Multibank.....		5	37	46	83				1,876		1,642	
One-bank.....		45	45	30	75				1,043		932	
Ohio.....	L	28	105	1,507	1,612	385	2,251	2,636	41,130	56,284	30,588	43,729
Multibank.....		13	90	1,242	1,332				35,290		25,928	
One-bank.....		15	15	265	280				5,840		4,660	
Oklahoma.....	U	196	199	167	366	495	264	759	15,744	22,866	13,020	19,383
Multibank.....		3	6	4	10				496		419	
One-bank.....		193	193	163	356				15,248		12,600	
Oregon.....	S	5	10	444	454	81	586	667	10,725	12,967	8,606	10,578
Multibank.....		4	9	437	446				10,638		8,531	
One-bank.....		1	1	7	8				87		76	

78. Banking offices, assets, and deposits of banks in holding company groups¹—Continued
D. Multibank, one-bank, and all commercial bank comparisons by state⁷—Continued

State, and type of holding company	Type of branching ⁸	Number of holding company groups ^{2,5}	Number of offices						Amounts (millions of dollars)			
			Holding companies			All commercial banks			Assets		Deposits	
			Banks	Branches	Total	Banks	Branches	Total	Holding companies	All commercial banks	Holding companies	All commercial banks
December 31, 1980, including foreign data—Continued												
Pennsylvania	L	27	29	1,051	1,080	360	2,600	2,960	53,607	89,557	39,864	71,208
Multibank		2	4	2	6				92		80	
One-bank		25	25	1,049	1,074				53,516		39,784	
Rhode Island	S	10	10	220	230	14	226	240	6,908	6,969	5,435	5,487
Multibank		0	0	0	0				0		0	
One-bank		10	10	220	230				6,908		5,435	
South Carolina	S	5	5	382	387	85	731	816	3,913	7,635	3,169	6,325
Multibank		0	0	0	0				0		0	
One-bank		5	5	382	387				3,913		3,169	
South Dakota	S	40	55	128	183	153	166	319	3,516	5,085	3,132	4,535
Multibank		5	20	78	98				2,332		2,078	
One-bank		35	35	50	85				1,184		1,054	
Tennessee	L	30	74	503	577	352	1,038	1,390	13,347	23,804	10,762	19,875
Multibank		11	55	360	415				10,401		8,436	
One-bank		19	19	143	162				2,945		2,326	
Texas	U	256	543	162	705	1,469	292	1,761	85,068	118,888	67,584	97,485
Multibank		44	334	128	462				76,740		60,175	
One-bank		212	209	34	243				8,328		7,409	
Utah	S	20	39	258	297	77	289	366	5,777	6,744	4,836	5,687
Multibank		6	25	179	204				4,631		3,840	
One-bank		14	14	79	93				1,146		996	
Vermont	S	3	3	47	50	29	167	196	690	2,401	625	2,166
Multibank		0	0	0	0				0		0	
One-bank		3	3	47	50				690		625	
Virginia	S	13	70	1,427	1,497	230	1,417	1,647	24,721	24,196	20,155	20,216
Multibank		12	69	1,325	1,394				22,468		18,377	
One-bank		1	1	102	103				2,254		1,777	
Washington	S	6	7	494	501	101	953	1,054	17,816	23,639	13,728	18,748
Multibank		2	3	160	163				3,238		2,594	
One-bank		4	4	334	338				14,578		11,134	
West Virginia	U	9	10	6	16	237	64	301	539	10,315	437	8,620
Multibank		1	2	2	4				33		30	
One-bank		8	8	4	12				506		406	
Wisconsin	L	97	234	293	527	641	533	1,174	16,503	26,802	13,008	22,058
Multibank		26	163	243	406				14,575		11,316	
One-bank		71	71	50	121				1,928		1,692	
Wyoming	U	32	64	3	67	103	3	106	2,699	3,450	2,374	3,035
Multibank		10	43	2	45				1,882		1,642	
One-bank		22	21	1	22				817		732	
TOTALS BY STATE-BRANCHING CLASSIFICATION												
Statewide branching	24	336	811	15,906	16,717	2,501	21,015	23,516	875,984	980,950	682,964	772,391
Multibank		115	592	7,372	7,964				364,535		282,272	
One-bank		221	219	8,534	8,753				511,449		400,692	
Limited branching	16	928	1,731	8,506	10,237	5,969	16,042	22,011	302,619	485,579	234,159	393,972
Multibank		142	948	5,382	6,330				188,216		144,854	
One-bank		786	783	3,124	3,907				114,403		89,305	
Unit branching	11	1,676	2,412	1,536	3,948	6,151	2,526	8,677	276,894	387,001	215,874	311,619
Multibank		139	886	584	1,470				122,132		95,850	
One-bank		• 1,537	1,526	952	2,478				154,761		120,024	

79. Consolidated report of income, 1980¹

A. All insured commercial banks

Data are consolidated with respect to domestic and foreign offices. Figures are in thousands of dollars.

Item	Total	Asset size class (millions of dollars)					Member	Non-member
		0-99	100-299	300-999	1,000-4,999	5,000 and over		
1 Operating income—total . . .	190,115,194	34,923,357	18,056,475	18,335,355	36,205,792	82,594,215	150,632,790	39,482,404
2 Interest and fees on loans	126,665,088	22,253,303	11,706,973	11,876,026	23,670,501	57,158,285	101,083,368	25,581,720
3 Interest on balances with depository institutions	16,037,641	481,773	381,123	511,369	2,486,432	12,176,944	14,989,890	1,047,751
4 Income on federal funds sold and securities purchased under agreements to resell in domestic offices of bank and of its Edge and Agreement subsidiaries	8,750,414	2,817,752	1,242,995	1,284,710	1,741,359	1,663,598	6,159,679	2,590,735
5 Interest on U.S. Treasury securities and on obligations of other U.S. government agencies and corporations	13,403,503	4,794,466	2,056,266	1,828,268	2,542,174	2,182,329	8,475,312	4,928,191
6 U.S. Treasury securities	(2)	(2)	(2)	1,159,320	1,644,473	1,500,814	(2)	(2)
7 Obligations of other U.S. government agencies and corporations	(2)	(2)	(2)	668,948	897,701	681,515	(2)	(2)
8 Interest on obligations of states and political subdivisions in United States	8,131,120	2,260,300	1,314,834	1,122,721	1,830,289	1,602,976	5,738,289	2,392,831
9 Income from all other securities	1,434,469	148,326	82,671	121,818	189,262	892,392	1,182,834	251,635
10 Interest on other bonds, notes, and debentures	(2)	(2)	(2)	105,329	154,763	837,393	(2)	(2)
11 Dividends on stock	(2)	(2)	(2)	16,489	34,499	54,999	(2)	(2)
12 Income from lease financing	1,370,729	36,800	39,373	124,005	252,405	918,146	1,257,570	113,159
13 Income from fiduciary activities	2,737,833	147,031	245,092	337,394	890,970	1,117,346	2,423,736	314,097
14 Service charges on deposit accounts in domestic offices	3,172,765	1,115,804	476,434	427,185	644,639	508,703	2,017,302	1,155,463
15 Other service charges, commissions, and fees	4,354,940	557,875	332,817	475,884	1,083,236	1,905,128	3,654,155	700,785
16 Other operating income	4,056,699	309,928	177,900	225,978	874,525	2,468,368	3,650,657	406,042
17 Trading income, net	(2)	(2)	(2)	43,881	318,972	707,069	(2)	(2)
18 Equity in net income of unconsolidated subsidiaries and associated companies	(2)	(2)	(2)	2,193	10,863	194,559	(2)	(2)
19 All other	(2)	(2)	(2)	179,903	544,689	1,566,740	(2)	(2)

79. Consolidated report of income, 1980¹—Continued

A. All insured commercial banks—Continued

Data are consolidated with respect to domestic and foreign offices. Figures are in thousands of dollars.

Item	Total	Asset size class (millions of dollars)					Member	Non-member
		0-99	100-299	300-999	1,000-4,999	5,000 and over		
20 Operating expenses—total	170,682,912	29,619,449	15,828,693	16,353,777	33,213,302	75,667,691	136,468,787	34,214,125
21 Salaries and employee benefits	24,566,410	5,473,201	2,809,559	2,914,881	5,230,296	8,138,473	18,333,697	6,232,713
22 Interest on time CDs of \$100,000 or more issued by domestic offices	24,754,205	3,187,772	2,534,712	2,955,150	6,088,829	9,987,742	19,226,752	5,527,453
23 Interest on deposits in foreign offices	34,941,865	0	104,687	300,962	2,891,741	31,644,475	34,479,019	462,846
24 Interest on other deposits	38,440,724	14,352,974	6,257,082	4,953,883	6,613,830	6,262,955	24,658,537	13,782,187
25 Expense of federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries	16,708,479	410,207	841,516	1,649,955	5,546,691	8,260,110	15,604,135	1,104,344
26 Interest on demand notes (note balances) issued to U.S. Treasury and other borrowed money	4,379,999	133,604	135,867	191,703	702,830	3,215,995	4,176,471	203,528
27 Demand notes (note balances) issued to U.S. Treasury	(2)	(2)	(2)	109,963	266,500	322,992	(2)	(2)
28 Other borrowed money	(2)	(2)	(2)	81,740	436,330	2,893,003	(2)	(2)
29 Interest on subordinated notes and debentures	541,099	65,254	65,377	84,624	170,155	155,689	394,453	146,646
30 Occupancy expense of bank premises, net, and furniture and equipment expense	7,326,206	1,566,674	886,512	959,613	1,585,560	2,327,847	5,479,054	1,847,152
31 Occupancy expense of bank premises, gross	(2)	(2)	(2)	650,445	1,077,465	1,619,817	(2)	(2)
32 LESS: Rental income	(2)	(2)	(2)	121,399	205,163	223,774	(2)	(2)
33 Occupancy expense of bank premises, net	(2)	(2)	(2)	529,047	872,302	1,396,044	(2)	(2)
34 Furniture and equipment expense	(2)	(2)	(2)	430,566	713,258	931,803	(2)	(2)
35 Provision for possible loan losses	4,454,199	891,598	433,238	486,030	1,095,878	1,547,455	3,448,454	1,005,745
36 Other operating expenses	14,569,698	3,538,139	1,760,142	1,856,976	3,287,491	4,126,950	10,668,205	3,901,493
37 Minority interest in consolidated subsidiaries	(2)	(2)	(2)	582	330	26,163	(2)	(2)
38 All other	(2)	(2)	(2)	1,856,400	3,287,161	4,100,787	(2)	(2)
39 Income before income taxes and securities gains or losses	19,432,262	5,303,888	2,227,783	1,981,577	2,992,490	6,926,524	14,164,003	5,268,259
40 Applicable income taxes	5,008,891	1,214,558	407,273	371,589	478,226	2,537,245	3,864,176	1,144,715
41 Income before securities gains or losses	14,423,387	4,089,343	1,820,513	1,609,988	2,514,264	4,389,279	10,299,838	4,123,549
42 Securities gains or losses (-), gross	-855,131	-148,829	-84,289	-69,803	-349,078	-203,132	-702,702	-152,429
43 Applicable income taxes	-362,582	-55,668	-37,873	-31,114	-127,208	-110,719	-306,498	-56,084
44 Securities gains or losses (-), net	-492,229	-92,873	-46,389	-38,681	-221,870	-92,416	-396,089	-96,140
45 Income before extraordinary items	13,931,059	3,996,385	1,774,110	1,571,307	2,292,394	4,296,863	9,903,712	4,027,347
46 Extraordinary items, gross	3,110	11,998	6,498	11,038	-11,247	-15,177	-12,316	15,426
47 Applicable income taxes	-13,716	774	-819	1,072	-5,781	-8,962	-13,630	-86
48 Extraordinary items, net of tax effect	16,879	11,277	7,317	9,966	-5,466	-6,215	1,340	15,539
49 Net income	13,947,912	4,007,636	1,781,427	1,581,273	2,286,928	4,290,648	9,905,049	4,042,863

79. Consolidated report of income, 1980¹—Continued

A. All insured commercial banks—Continued

Data are consolidated with respect to domestic and foreign offices. Figures are in thousands of dollars.

Item	Total	Asset size class (millions of dollars)					Member	Non-member
		0-99	100-299	300-999	1,000-4,999	5,000 and over		
<i>Equity capital account</i>								
50 Balance, end of previous year	96,416,812	26,447,102	12,135,116	11,156,034	18,609,192	28,069,368	70,126,572	26,290,240
51 Adjustments	9,413	2,602	-2,068	12,466	-3,901	314	201	9,212
52 Adjusted balance, end of previous year	96,426,195	26,449,662	12,133,059	11,168,500	18,605,292	28,069,682	70,126,761	26,299,434
53 Net income or loss (-)	13,947,912	4,007,636	1,781,427	1,581,273	2,286,928	4,290,648	9,905,049	4,042,863
54 Sale, conversion, acquisition or retirement of capital, net.	1,204,481	602,534	102,990	193,578	127,902	177,477	608,207	596,274
55 Transactions with own holding company or affiliates	682,719	145,312	73,144	166,596	121,623	176,044	410,202	272,517
56 Other	521,762	457,222	29,846	26,982	6,279	1,433	198,005	323,757
57 Changes incident to mergers and absorptions, net.	359,046	38,997	112,737	118,102	52,797	36,413	210,510	148,536
58 LESS: Cash dividends declared on common stock	5,081,405	1,062,578	628,341	637,408	1,083,747	1,669,331	3,893,917	1,187,488
59 LESS: Cash dividends declared on preferred stock	9,976	2,057	1,219	3,906	2,794	0	2,708	7,268
60 Other increases or decreases (-)	406,451	74,663	16,083	21,333	108,663	185,709	329,104	77,347
61 Balance, end of period	107,252,724	30,108,890	13,516,725	12,441,472	20,095,039	31,090,598	77,283,016	29,969,708
<i>Allowance for possible loan losses</i>								
62 Balance, end of previous year	9,107,541	1,670,792	939,383	969,336	1,955,009	3,573,021	7,208,711	1,898,830
63 Recoveries credited to allowance	1,275,734	263,679	114,709	132,145	294,650	470,551	1,012,215	263,519
64 Changes incident to mergers and absorptions, net.	38,870	3,217	6,014	12,518	17,041	80	24,700	14,170
65 Provision for possible loan losses	4,454,199	891,598	433,238	486,030	1,095,878	1,547,455	3,448,454	1,005,745
66 LESS: Losses charged to allowance	4,853,378	1,006,726	468,540	523,860	1,206,503	1,647,749	3,778,490	1,074,888
67 Foreign currency translation adjustment	-12,648	(2)	(2)	(2)	22	-12,670	-12,648	(2)
68 Balance, end of period	10,010,205	1,822,441	1,024,808	1,076,168	2,156,098	3,930,690	7,902,933	2,107,272
MEMO								
69 Provision for U.S. federal income taxes	2,465,262	1,006,317	300,841	257,529	189,092	711,483	1,576,367	888,895
70 Provision for U.S., state and local income taxes	1,052,432	152,829	67,255	77,261	99,210	655,877	859,237	193,195
71 Provision for foreign income taxes	1,114,451	98	462	6,748	56,935	1,050,208	1,108,296	6,155
72 Total	4,632,171	1,159,273	368,559	341,535	345,236	2,417,568	3,543,905	1,088,266
73 Provision for income taxes, current portion.	(2)	(2)	(2)	286,410	241,085	1,941,354	(2)	(2)
74 Provision for income taxes, deferred portion.	(2)	(2)	(2)	55,125	104,152	476,214	(2)	(2)
75 Number of full-time equivalent employees ³	1,478,537	373,826	220,189	190,421	306,014	388,087	1,063,378	415,159
76 Number of banks ³	14,421	12,730	1,155	351	156	29	5,422	8,999

79. Consolidated report of income, 1980¹—Continued

B. Insured commercial banks with foreign offices

Data are consolidated with respect to domestic and foreign offices. Figures are in thousands of dollars for income, etc., and in millions for assets and liability items.

Item	Total	Asset size class (millions of dollars)			Member	Non-member
		0-999	1,000-4,999	5,000 and over		
CONSOLIDATED INCOME STATEMENT						
1 Income before income taxes and securities gains or losses	9,624,637	171,878	2,526,235	6,926,524	9,353,771	270,866
2 Total interest income	105,146,531	1,946,822	27,523,185	75,676,524	101,422,759	3,723,772
3 Total noninterest income	10,179,326	162,634	3,099,001	6,917,691	9,896,624	282,702
4 Total interest expense	79,811,939	1,344,211	18,940,762	59,526,966	77,221,509	2,590,430
5 Total noninterest expense	25,889,280	593,367	9,155,188	16,140,725	24,744,104	1,145,176
6 LESS: Income taxes, security gains (losses), and extraordinary items	3,299,142	42,809	620,457	2,635,876	3,234,725	64,417
7 EQUALS: Net income	6,325,495	129,069	1,905,778	4,290,648	6,119,046	206,449
INTEREST INCOME AND INTEREST EXPENSE						
<i>Domestic offices</i>						
8 Total interest income	64,642,947	1,494,292	23,910,982	39,237,673	61,489,052	3,153,895
9 Interest and fees on loans	52,588,606	1,072,450	18,382,890	33,133,266	50,194,453	2,394,153
10 Interest on balances with depository institutions	458,370	102,203	243,840	112,327	331,755	126,615
11 Income on federal funds sold and securities purchased under agreements to resell in domestic offices and Edge and Agreement subsidiaries	3,052,934	82,974	1,356,221	1,613,739	2,946,424	106,510
12 Interest on bonds, notes, and debentures	7,723,538	227,611	3,701,145	3,794,782	7,217,399	506,139
13 Interest on U.S. Treasury securities	2,865,838	81,408	1,294,797	1,489,633	2,665,847	199,991
14 Interest on obligations of other U.S. government agencies and corporations	1,469,336	33,332	755,350	680,654	1,348,409	120,927
15 Interest on obligations of states and political subdivisions in United States	3,212,148	87,611	1,570,375	1,554,162	3,059,079	153,069
16 Interest on other bonds, notes, and debentures	176,212	25,259	80,620	70,333	144,061	32,151
17 Income from lease financing	819,499	9,054	226,886	583,559	799,021	20,478
18 Total interest expense	42,633,877	921,778	15,785,984	25,926,115	40,524,208	2,109,669
19 Interest on time certificates of deposit of \$100,000 or more	15,506,769	440,588	5,078,439	9,987,742	14,394,534	1,112,235
20 Interest on other deposits	11,809,847	265,821	5,281,071	6,262,955	11,094,269	715,578
21 Expense of federal funds purchased and securities sold under agreements to repurchase in domestic offices and Edge and Agreement subsidiaries	13,294,122	185,084	4,914,745	8,194,293	13,066,360	227,762
22 Interest on subordinated notes and debentures	286,277	12,278	144,739	129,260	256,671	29,606
23 Interest on other borrowed money	1,736,862	18,007	366,990	1,351,865	1,712,374	24,488
<i>Foreign offices and Edge and Agreement subsidiaries</i>						
24 Total interest income	41,575,929	460,100	3,813,831	37,301,998	40,988,275	587,654
25 Interest and fees on loans	25,793,323	184,422	1,583,882	24,025,019	25,519,291	274,032
26 Interest on balances with depository institutions	14,494,359	263,092	2,166,650	12,064,617	14,204,872	289,487
27 Income on federal funds sold and securities purchased under agreement to resell in Edge and Agreement subsidiaries	57,678	1,878	5,941	49,859	57,533	145
28 Interest on bonds, notes, and debentures	893,312	10,708	54,688	827,916	869,322	23,990
29 Income from lease financing	337,257	0	2,670	334,587	337,257	0
30 Total interest expense	36,612,148	410,223	2,924,066	33,277,859	36,146,585	465,563
31 Interest on deposits in foreign offices	34,941,865	405,649	2,891,741	31,644,475	34,479,019	462,846
32 Expense of federal funds purchased and securities sold under agreements to repurchase in Edge and Agreement subsidiaries	77,122	0	11,305	65,817	77,122	0
33 Interest on subordinated notes and debentures	28,065	1,636	0	26,429	28,065	0
34 Interest on other borrowed money	1,565,096	2,938	21,020	1,541,138	1,562,379	2,717

79. Consolidated report of income, 1980¹—Continued

B. Insured commercial banks with foreign offices—Continued

Data are consolidated with respect to domestic and foreign offices. Figures are in thousands of dollars for income, etc., and in millions for asset and liability items.

Item	Total	Asset size class (millions of dollars)			Member	Non-member
		0-999	1,000-4,999	5,000 and over		
INCOME ATTRIBUTABLE TO INTERNATIONAL BUSINESS (estimated)						
35 Pretax income attributable to foreign offices and Edge and Agreement subsidiaries	2,700,955	23,098	308,473	2,369,384	2,655,878	45,077
36 Pretax income attributable to international business conducted in domestic offices	966,100	16,730	317,610	631,760	931,428	34,672
37 LESS: Coverage adjustment	203,417	909	89,743	112,765	202,162	1,255
38 Pretax income attributable to international business	3,463,637	38,919	536,339	2,888,379	3,385,143	78,494
39 Less: All income taxes attributable to international business	1,518,774	18,279	225,908	1,274,587	1,490,276	28,498
40 EQUALS: Net income attributable to international business	1,944,862	20,640	310,430	1,613,792	1,894,866	49,996
MEMO						
41 Provision for possible loan losses attributable to international business	384,246	4,305	51,730	328,211	376,614	7,632
<i>Noninterest income allocation</i>						
42 Attributable to foreign offices and Edge and Agreement subsidiaries	1,768,901	1,331	92,568	1,675,002	1,762,042	6,859
43 Attributable to international business	2,275,938	10,221	154,557	2,111,160	2,260,609	15,329
<i>Noninterest expense allocation</i>						
44 Attributable to foreign offices and Edge and Agreement subsidiaries	3,571,809	7,261	142,467	3,422,081	3,559,573	12,236
45 Attributable to international business	4,339,564	15,937	209,458	4,114,169	4,325,134	14,430
<i>Gross intracompany interest adjustments</i>						
46 Intracompany interest income attributable to international business	4,585,148	23,003	279,444	4,282,701	4,549,914	35,234
47 Intracompany interest expense attributable to international business	6,021,219	36,216	1,299,918	4,685,085	5,864,997	156,222
48 Interest income of domestic offices from foreign domiciled customers	2,891,195	96,930	847,337	1,946,928	2,743,397	147,798
ASSETS AND LIABILITIES (average for 30 calendar days)						
<i>Domestic offices</i>						
49 Federal funds sold and securities purchased under agreements	25,880	802	11,688	13,389	24,933	946
50 Total loans	407,226	8,423	142,165	256,637	387,801	19,425
51 Total deposits	505,762	11,917	190,147	303,697	478,536	27,225
52 Cash and due from depository institutions	109,007	2,143	33,929	72,934	105,810	3,197
53 Federal funds purchased and securities sold under agreements to repurchase	107,763	1,545	40,305	65,912	105,704	2,058
54 Total assets, year-end	768,687	16,537	275,359	476,789	733,986	34,700
<i>Foreign offices</i>						
55 Total loans	180,965	1,252	10,997	168,715	179,015	1,950
56 Total deposits	298,739	3,529	23,655	271,553	294,696	4,042
57 Cash and due from depository institutions	125,307	2,567	18,810	103,929	122,482	2,825
58 Total assets, year-end	353,762	5,232	35,223	313,306	347,271	6,491
59 Number of banks ³	178	31	118	29	151	27

80. Income, expenses, and dividends of member banks, by Federal Reserve District¹

A. All member banks

Statements for each bank reflect fully consolidated operations. Figures are in thousands of dollars.

Item	Boston	New York	Phila- delphia	Cleveland
1 Operating income—total	5,073,265	49,503,096	4,372,082	8,036,912
2 Interest and fees on loans	3,132,565	33,613,118	2,873,422	5,063,776
3 Interest on balances with depository institutions	536,490	7,132,634	216,272	626,224
4 Income on federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries	182,148	1,161,612	213,569	373,348
5 Interest on U.S. Treasury securities and on obligations of other U.S. government agencies and corporations	396,017	1,387,421	425,365	725,825
6 Interest on obligations of states and political subdivisions in United States	168,998	1,096,689	247,719	567,952
7 Income from all other securities	101,922	651,744	40,202	26,924
8 Income from lease financing	78,714	523,956	13,310	58,378
9 Income from fiduciary activities	162,320	753,209	105,281	178,678
10 Service charges on deposit accounts in domestic offices	50,310	217,427	58,513	137,820
11 Other service charges, commissions, and fees	157,831	1,303,210	83,156	160,693
12 Other operating income	105,945	1,662,079	95,275	117,293
13 Operating expenses—total	4,680,528	45,243,597	4,141,585	7,166,742
14 Salaries and employee benefits	726,438	4,829,167	646,000	1,084,725
15 Interest on time CDs of \$100,000 or more issued by domestic offices	617,409	4,065,077	440,254	1,120,374
16 Interest on deposits in foreign offices	1,045,589	20,710,114	472,053	590,635
17 Interest on other deposits	641,721	3,504,984	1,160,828	2,102,020
18 Expense of federal funds purchased and securities sold under agreements to repurchase in domestic offices of bank and of its Edge and Agreement subsidiaries	792,703	4,578,962	559,031	978,608
19 Interest on demand notes (note balances) issued to U.S. Treasury and other borrowed money	132,130	2,219,832	97,343	165,416
20 Interest on subordinated notes and debentures	7,035	114,041	39,252	6,688
21 Occupancy expense of bank premises, net, and furniture and equipment expense	210,331	1,471,443	203,294	325,731
22 Provision for possible loan losses	110,142	959,460	177,999	175,514
23 Other operating expenses	397,027	2,790,516	345,526	617,029
24 Income before income taxes and securities gains or losses	392,742	4,259,498	230,497	870,170
25 Applicable income taxes	107,411	1,608,065	12,903	119,798
26 Income before securities gains or losses	285,327	2,651,437	217,595	750,373
27 Securities gains or losses (—), gross	—22,879	—194,967	—104,952	—63,687
28 Applicable income taxes	—11,869	—111,951	—13,905	—24,797
29 Securities gains or losses (—), net	—11,008	—83,002	—91,048	—38,887
30 Income before extraordinary items	274,319	2,568,436	126,545	711,482
31 Extraordinary items, gross	472	—13,689	1,449	1,828
32 Applicable income taxes	1	—8,962	752	123
33 Extraordinary items, net of tax effect	470	—4,723	699	1,705
34 Net income	274,789	2,563,712	127,244	713,187
<i>Equity capital account</i>				
35 Balance, end of previous year	2,044,044	18,330,646	2,533,640	5,338,290
36 Adjustments	123	551	153	—1,128
37 Adjusted balance, end of previous year	2,044,166	18,331,197	2,533,790	5,337,162
38 Net income or loss (—)	274,789	2,563,712	127,244	713,187
39 Sale, conversion, acquisition, or retirement of capital, net	7,261	177,672	4,136	8,776
40 Transactions with own holding company or affiliates	6,551	176,277	2,584	2,377
41 Other	710	1,395	1,552	6,399
42 Changes incident to mergers and absorptions, net	34	—1,537	10,427	71,825
43 LESS: Cash dividends declared on common stock	119,693	1,055,653	108,883	362,592
44 LESS: Cash dividends declared on preferred stock	10	477	832	32
45 Other increases or decreases (—)	365	279,272	19,781	106
46 Balance, end of period	2,206,913	20,294,177	2,585,672	5,768,434
<i>Allowance for possible loan losses</i>				
47 Balance, end of previous year	231,627	2,130,155	250,999	454,816
48 Recoveries credited to allowance	35,351	315,703	29,913	59,842
49 Changes incident to mergers and absorptions, net	181	—193	920	3,989
50 Provision for possible loan losses	110,142	959,460	177,999	175,514
51 LESS: Losses charged to allowance	111,181	1,048,913	182,775	221,480
52 Foreign currency translation adjustment	87	—9,047	(2)	(2)
53 Balance, end of period	266,203	2,347,164	277,056	472,681
MEMO				
54 Provision for U.S. federal income taxes	35,563	249,390	—16,998	78,516
55 Provision for U.S., state, and local income taxes	34,021	490,426	4,155	1,011
56 Provision for foreign income taxes	25,962	747,329	12,596	15,593
57 Total	95,543	1,487,141	—244	95,120
58 Number of full-time equivalent employees ³	40,709	254,893	38,585	67,496
59 Number of banks ³	169	226	213	374

Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	Line
6,702,405	7,752,507	19,944,937	3,649,344	3,436,578	5,491,874	8,889,617	27,780,173	1
4,371,754	4,695,975	13,089,846	2,286,573	2,373,097	3,633,483	5,836,923	20,112,836	2
399,462	217,805	2,084,119	69,291	111,402	21,616	703,774	2,870,801	3
387,994	679,761	807,673	377,102	172,432	590,933	664,116	548,991	4
535,147	860,934	1,367,204	373,825	267,409	449,233	601,644	1,085,288	5
413,890	484,688	940,868	209,442	215,892	329,306	496,359	566,486	6
11,458	24,309	126,852	9,566	6,257	9,166	15,132	159,302	7
36,681	27,030	76,154	24,094	16,144	17,865	15,840	369,404	8
112,551	145,584	379,125	54,429	43,105	89,821	124,498	275,135	9
163,592	249,007	227,682	75,326	53,137	118,687	170,911	494,890	10
143,904	239,587	420,595	99,281	99,720	133,787	176,089	636,302	11
125,971	127,826	424,827	70,414	77,988	97,974	84,328	660,737	12
6,004,446	6,760,627	18,514,193	3,248,603	3,056,304	4,681,389	7,714,064	25,256,709	13
1,118,807	1,228,179	2,237,661	504,086	436,388	768,655	958,287	3,795,304	14
712,357	997,344	2,711,199	465,824	514,283	970,103	1,948,430	4,664,098	15
504,874	83,982	3,659,619	75,970	146,675	14,965	911,066	6,263,477	16
1,779,833	1,935,833	4,073,508	1,057,977	1,029,328	1,330,018	1,607,352	4,435,135	17
640,554	836,076	2,987,767	526,204	354,759	575,270	986,698	1,787,503	18
93,757	60,255	376,393	50,374	82,508	61,784	81,547	755,132	19
19,392	21,224	32,099	6,105	22,224	17,844	50,111	58,438	20
345,660	394,282	714,491	169,870	106,110	236,095	268,012	1,033,735	21
164,135	267,479	447,539	83,968	67,872	147,391	224,650	622,285	22
625,067	935,967	1,273,927	308,222	296,154	559,268	677,900	1,841,602	23
697,958	991,878	1,430,744	400,742	380,274	810,488	1,175,548	2,523,464	24
119,049	221,262	191,701	68,271	70,233	203,671	285,192	856,620	25
578,906	770,623	1,239,049	332,475	310,041	606,814	890,355	1,666,843	26
-47,548	-58,164	-69,900	-13,330	-10,702	-23,601	-45,698	-47,274	27
-22,211	-26,228	-30,823	-5,905	-4,951	-9,956	-20,413	-23,489	28
-25,329	-31,917	-39,065	-7,415	-5,747	-13,625	-25,260	-23,786	29
553,578	738,693	1,199,981	325,060	304,287	593,178	865,093	1,643,060	30
685	2,120	-12,562	260	403	2,162	2,402	2,154	31
5	-38	-6,591	145	11	107	79	738	32
683	2,159	-5,958	115	391	2,064	2,319	1,416	33
554,261	740,856	1,194,016	325,175	304,679	595,241	867,413	1,644,476	34
4,076,614	4,951,741	9,990,784	2,326,431	2,049,286	3,433,273	4,779,367	10,272,456	35
-382	-124	240	-105	129	-518	237	1,025	36
4,076,228	4,951,612	9,991,025	2,326,321	2,049,415	3,432,756	4,779,608	10,273,481	37
554,261	740,856	1,194,016	325,175	304,679	595,241	867,413	1,644,476	38
22,562	48,406	44,810	8,588	11,552	48,538	93,319	132,587	39
8,186	29,701	32,945	2,736	7,294	30,123	33,515	77,913	40
14,376	18,705	11,865	5,852	4,258	18,415	59,804	54,674	41
14,841	47,882	17,407	240	918	299	2,186	45,988	42
199,303	298,013	521,409	103,948	99,889	195,470	218,311	610,753	43
164	112	206	214	31	169	0	461	44
-2,621	-45,780	-156	9,208	5,025	8,887	7,423	47,594	45
4,465,798	5,444,851	10,725,483	2,565,366	2,271,666	3,890,101	5,531,638	11,532,917	46
348,561	432,001	947,455	186,037	170,140	278,454	420,902	1,357,564	47
52,979	84,378	95,056	28,809	14,400	49,297	47,616	198,871	48
2,609	11,359	464	234	139	0	174	4,824	49
164,155	267,479	447,539	83,968	67,872	147,391	224,650	622,285	50
181,534	298,400	473,534	97,141	72,099	166,494	194,084	730,855	51
(2)	(2)	531	(2)	(2)	(2)	(2)	-4,219	52
386,770	496,814	1,017,507	201,911	180,450	308,647	499,260	1,448,470	53
69,236	173,232	55,573	56,237	29,585	172,395	248,108	425,530	54
21,485	18,570	31,000	4,183	31,002	21,399	9,791	192,194	55
6,113	3,183	67,672	2,063	4,708	0	6,939	216,138	56
96,833	194,985	154,239	62,488	65,295	193,801	264,838	833,866	57
73,373	84,328	123,108	33,315	25,801	46,794	59,134	215,842	58
376	563	903	387	507	818	737	149	59

80. Income, expenses, and dividends of member banks, by Federal Reserve District¹—Continued

B. Large banks

Statements for each bank reflect fully consolidated operations. Figures are in thousands of dollars.

Item	Boston	New York	Phila- delphia	Cleveland
1 Operating income—total	2,939,934	43,963,513	2,495,480	5,131,102
2 Interest and fees on loans	1,728,974	30,212,590	1,642,761	3,165,354
3 Interest on balances with depository institutions	440,357	6,683,669	172,822	583,906
4 Income on federal funds sold and securities purchased under agreements to resell in domestic offices of bank and of its Edge and Agreement subsidiaries	81,117	905,426	105,486	205,050
5 Interest on Treasury securities and on other U.S. government obligations	210,468	965,827	186,153	363,969
6 Interest on U.S. Treasury securities	173,707	718,747	72,528	196,319
7 Interest on obligations of other U.S. government agencies and corporations	36,761	247,080	113,625	167,650
8 Interest on obligations of states and political subdivisions in United States	55,072	776,982	98,259	332,117
9 Income from all other securities	93,850	579,420	20,703	18,397
10 Interest on other bonds, notes, and debentures	92,309	550,555	16,742	13,149
11 Dividends on stock	1,541	28,865	3,961	5,248
12 Income from lease financing	60,592	494,595	12,506	43,908
13 Income from fiduciary activities	92,599	666,677	82,704	132,736
14 Service charges on deposit account in domestic offices	9,760	134,290	31,614	70,243
15 Other service charges, commissions, and fees	103,495	1,042,165	61,266	118,177
16 Other operating income	63,650	1,501,872	81,206	97,245
17 Trading income, net	21,009	455,879	44,438	45,102
18 Equity in net income of unconsolidated subsidiaries and associated companies	3,472	126,537	938	1,613
19 All other	39,169	919,456	35,830	50,530
20 Operating expenses—total	2,747,402	40,142,924	2,413,213	4,622,560
21 Salaries and employee benefits	354,938	4,043,531	350,027	636,205
22 Interest on time CDs of \$100,000 or more issued by domestic offices	363,637	3,374,232	302,673	879,681
23 Interest on deposits in foreign offices	965,051	20,227,719	467,709	587,080
24 Interest on other deposits	89,744	2,122,523	282,085	913,047
25 Expense of federal funds purchased and securities sold under agreements to repurchase in domestic offices of bank and of its Edge and Agreement subsidiaries	549,783	4,103,750	486,761	839,484
26 Interest on demand notes issued to U.S. Treasury and other borrowed money	91,915	2,109,545	81,138	138,234
27 Interest on demand notes (note balances) issued to U.S. Treasury	13,868	149,682	15,497	43,106
28 Interest on other borrowed money	78,047	1,959,863	65,641	95,128
29 Interest on subordinated notes and debentures	3,004	105,590	30,501	2,351
30 Occupancy expense of bank premises, net, and furniture and equipment expense	96,695	1,217,605	109,022	188,102
31 Occupancy expense of bank premises, gross	67,392	882,799	72,310	124,199
32 Less: Rental income	9,460	105,499	8,744	27,238
33 Occupancy expense of bank premises, net	57,932	777,300	63,566	96,961
34 Furniture and equipment expense	38,763	440,305	45,456	91,141
35 Provision for possible loan losses	58,224	731,486	123,476	101,279
36 Other operating expenses	174,411	2,106,943	179,821	337,097
37 Minority interest in consolidated subsidiaries	0	24,765	0	0
38 All other	174,411	2,082,178	179,821	337,097
39 Income before income taxes and securities gains or losses	192,532	3,820,589	82,267	508,542
40 Applicable income taxes	68,189	1,562,409	14,507	73,959
41 Income before securities gains or losses	124,343	2,258,180	67,760	434,583
42 Securities gains or losses (—), gross	—8,862	—133,125	—89,374	—57,448
43 Applicable income taxes	—4,798	—77,112	—11,141	—22,124
44 Securities gains or losses (—), net	—4,064	—56,012	—78,233	—35,324
45 Income before extraordinary items	120,279	2,202,168	—10,473	399,259
46 Extraordinary items, gross	0	—15,177	1,435	1,213
47 Applicable income taxes	0	—8,962	775	66
48 Extraordinary items, net of tax effect	0	—6,215	660	1,147
49 Net income	120,279	2,195,953	—9,813	400,406
<i>Equity capital account</i>				
50 Balance, end of previous year	881,947	14,764,250	1,175,869	3,041,859
51 Adjustments	0	314	—604	—2,022
52 Adjusted balance, end of previous year	881,947	14,764,564	1,175,265	3,039,837
53 Net income or loss (—)	120,279	2,195,953	—9,813	400,406
54 Sale, conversion, acquisition, or retirement of capital, net	0	166,092	1,653	0
55 Transactions with own holding company or affiliates	0	166,092	1,653	0
56 Other	0	0	0	0
57 Changes incident to mergers and absorptions, net	0	—14,778	0	28,456
58 LESS: Cash dividends declared on common stock	61,639	855,588	45,389	237,347
59 LESS: Cash dividends declared on preferred stock	0	0	800	0
60 Other increases or decreases (—)	0	145,779	18,729	—1,724
61 Balance, end of period	940,587	16,402,022	1,139,645	3,229,628
<i>Allowance for possible loan losses</i>				
62 Balance, end of previous year	113,895	1,797,659	150,329	303,720
63 Recoveries credited to allowance	17,974	250,611	20,885	39,040
64 Changes incident to mergers and absorptions, net	0	—1,941	123	1,109
65 Provision for possible loan losses	58,224	731,486	123,476	101,279
66 LESS: Losses charged to allowance	53,148	784,173	127,499	132,915
67 Foreign currency translation adjustment	87	—9,047	(2)	(2)
68 Balance, end of period	137,032	1,984,595	167,314	312,233
MEMO				
69 Provision for U.S. federal income taxes	18,482	272,082	—9,975	35,465
70 Provision for U.S., state, and local income taxes	20,351	468,710	1,520	843
71 Provision for foreign income taxes	24,558	735,543	12,596	15,593
72 Total	63,391	1,476,335	4,141	51,901
73 Provision for income taxes, current portion	53,334	1,291,825	12,766	28,654
74 Provision for income taxes, deferred portion	10,057	184,510	—8,625	23,247
75 Number of full-time equivalent employees ³	17,111	172,806	18,073	36,467
76 Number of banks ³	4	14	6	15

Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	Line
3,870,745	2,892,823	13,432,388	1,837,941	1,262,134	1,820,984	4,579,356	25,128,557	1
2,537,651	1,757,836	8,861,572	1,157,907	810,285	1,198,732	3,121,893	18,282,248	2
378,463	131,782	2,004,512	55,109	99,649	1,211	623,536	2,810,570	3
160,614	267,994	381,367	214,459	48,112	246,913	207,293	422,368	4
216,442	242,357	545,126	101,700	60,045	93,122	149,983	853,734	5
147,628	168,641	392,857	67,674	35,410	72,962	122,221	493,500	6
68,814	73,716	152,269	34,026	24,635	18,810	27,703	360,234	7
214,848	146,738	455,390	84,686	81,116	87,351	210,255	435,747	8
7,068	9,024	81,676	3,874	1,097	2,426	6,792	154,356	9
5,135	2,570	71,257	2,719	327	870	4,642	137,936	10
1,933	6,454	10,419	1,155	770	1,522	2,150	16,420	11
29,697	17,295	60,758	22,903	13,170	9,071	11,650	341,917	12
77,572	64,762	274,400	35,525	33,760	55,167	90,012	247,001	13
82,175	81,718	100,073	33,128	10,325	16,511	21,120	383,085	14
73,031	104,164	305,384	72,588	46,784	55,274	95,370	575,398	15
93,184	69,154	362,130	56,063	57,791	55,206	41,452	622,133	16
50,243	22,750	113,833	33,586	44,560	26,571	8,396	135,029	17
682	607	18,442	655	1,338	482	3,543	43,957	18
42,259	45,797	229,855	21,822	11,893	28,142	29,513	443,147	19
3,507,596	2,546,420	12,683,291	1,669,753	1,179,237	1,627,003	4,077,102	22,964,868	20
609,099	429,323	1,244,749	251,683	131,625	247,762	371,708	3,292,079	21
488,241	434,991	2,080,743	275,296	305,679	440,398	1,103,031	4,332,268	22
503,420	81,598	3,650,191	75,970	146,675	14,965	903,252	6,256,410	23
756,891	438,750	1,347,079	285,830	92,423	171,857	370,689	3,640,567	24
470,843	519,646	2,621,201	446,592	286,172	378,731	764,298	1,644,129	25
67,897	32,304	315,633	39,691	62,945	30,024	57,254	737,963	26
30,420	11,052	79,752	15,855	16,696	16,392	28,555	104,306	27
37,477	21,252	235,881	23,836	46,249	13,573	28,699	633,657	28
10,182	10,730	13,243	3,684	10,063	8,849	36,279	49,638	29
186,654	137,076	394,864	92,461	22,569	79,437	86,104	885,692	30
119,718	88,637	283,356	29,423	24,612	49,099	82,866	578,964	31
13,679	22,729	51,352	8,395	12,511	13,293	50,388	71,499	32
106,039	65,908	232,005	41,028	12,101	35,806	32,478	507,465	33
80,615	71,168	162,859	51,433	10,468	43,245	53,574	378,227	34
100,763	108,608	311,299	43,084	25,768	47,513	100,939	555,481	35
313,606	353,394	704,289	155,462	95,318	207,467	283,548	1,570,641	36
0	0	197	-15	0	6	0	3,779	37
313,606	353,394	704,092	155,477	95,318	206,512	283,491	1,566,862	38
363,149	346,403	749,097	168,188	82,897	193,981	502,254	2,163,688	39
65,183	88,753	116,383	25,462	-5,193	42,854	123,756	748,503	40
297,966	257,650	632,714	142,726	88,090	151,127	378,498	1,415,185	41
-28,960	-35,356	-36,022	-6,382	-3,215	-6,989	-15,842	-35,042	42
-13,743	-16,338	-17,011	-3,014	-1,667	-3,410	-7,286	-17,396	43
-15,217	-19,018	-19,011	-3,368	-1,544	-3,579	-8,556	-17,650	44
282,749	238,632	613,703	139,358	86,546	147,548	369,942	1,397,535	45
0	0	-13,895	0	0	0	2,154	465	46
0	0	-6,622	0	0	0	0	130	47
0	0	-7,273	0	0	0	2,154	335	48
282,749	238,632	606,430	139,358	86,546	147,548	372,096	1,397,870	49
2,009,954	1,666,706	5,153,408	934,714	614,635	926,572	2,001,524	8,783,299	50
0	0	0	95	0	0	0	0	51
2,009,954	1,666,706	5,153,408	934,809	614,636	926,572	2,001,524	8,783,299	52
282,749	238,632	606,430	139,358	86,546	147,548	372,096	1,397,870	53
14,382	19	36,954	-35	0	0	9,519	52,868	54
14,382	300	36,954	-53	0	0	7,519	47,289	55
0	-281	0	18	0	0	2,000	5,579	56
14,631	-50,688	-1,817	240	0	0	0	39,628	57
100,900	113,874	288,634	49,574	30,570	56,531	111,833	540,599	58
0	54	0	0	0	0	0	0	59
-1,004	-49,109	-5,926	5,000	0	2,366	-658	46,018	60
2,219,812	1,691,632	5,500,415	1,029,798	670,611	1,019,955	2,270,648	9,779,084	61
193,035	174,352	598,481	97,243	61,734	94,532	214,846	1,214,078	62
27,659	38,243	56,310	16,700	2,272	21,440	14,180	182,891	63
2,491	3,608	276	0	0	0	0	4,824	64
100,763	108,608	311,299	43,084	25,768	47,513	100,939	555,481	65
103,726	126,866	304,675	51,996	25,080	54,452	72,205	662,619	66
(2)	(2)	531	(2)	(2)	(2)	(2)	-4,219	67
220,222	197,945	662,222	105,031	64,694	109,033	257,760	1,290,438	68
30,119	65,145	6,887	18,564	-20,095	35,426	102,501	342,089	69
15,208	4,363	18,191	1,822	8,524	4,013	8,520	174,890	70
6,113	2,907	67,672	2,063	4,708	0	5,449	214,262	71
51,440	72,415	92,750	22,449	-6,863	39,439	116,470	731,241	72
55,133	66,341	155,337	404	-25,080	31,884	97,006	430,400	73
-3,693	6,074	-62,587	22,045	18,217	6,978	19,491	300,842	74
37,636	27,152	59,623	15,726	6,553	13,932	18,754	184,384	75
14	20	24	14	8	18	18	18	76

80. Income, expenses, and dividends of member banks, by Federal Reserve District¹—Continued

C. Other-than-large banks

Statements for each bank reflect fully consolidated operations. Figures are in thousands of dollars.

Item	Boston	New York	Phila- delphia	Cleveland
1 Operating income—total	2,133,331	5,539,583	1,876,602	2,905,810
2 Interest and fees on loans	1,403,591	3,400,528	1,230,661	1,898,422
3 Interest on balances with depository institutions	96,133	448,965	43,450	42,318
4 Income on federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries	101,031	256,186	108,083	168,298
5 Interest on U.S. Treasury securities and on obligations of other U.S. government agencies and corporations	185,549	421,594	239,212	361,856
6 Interest on obligations of states and political subdivisions in United States	113,926	319,707	149,460	235,835
7 Income from all other securities	8,072	72,324	19,499	8,527
8 Income from lease financing	18,122	29,361	804	14,470
9 Income from fiduciary activities	69,721	86,532	22,577	45,942
10 Service charges on deposit accounts in domestic offices	40,550	83,137	26,899	67,577
11 Other service charges, commissions, and fees	54,336	261,045	21,890	42,516
12 Other operating income	42,295	160,207	14,069	20,048
13 Operating expenses—total	1,933,126	5,100,673	1,728,372	2,544,182
14 Salaries and employee benefits	371,500	785,636	295,973	448,520
15 Interest on time CDs of \$100,000 or more issued by domestic offices	253,772	690,845	137,581	240,693
16 Interest on deposits in foreign offices	80,538	482,395	4,344	3,555
17 Interest on other deposits	551,977	1,382,461	878,743	1,188,973
18 Expense of federal funds purchased and securities sold under agreements to repurchase in domestic offices of bank and of its Edge and Agreement subsidiaries	242,920	475,212	72,270	139,124
19 Interest on demand notes (note balances) issued to U.S. Treasury and other borrowed money	40,215	110,287	16,205	27,182
20 Interest on subordinated notes and debentures	4,031	8,451	8,751	4,337
21 Occupancy expense of bank premises, net, and furniture and equipment expense	113,636	253,838	94,272	137,629
22 Provision for possible loan losses	51,918	227,974	54,523	74,235
23 Other operating expenses	222,616	683,573	165,705	279,932
24 Income before income taxes and securities gains or losses	200,210	438,909	148,230	361,628
25 Applicable income taxes	39,222	45,656	-1,604	45,839
26 Income before securities gains or losses	160,984	393,257	149,835	315,790
27 Securities gains or losses (-), gross	-14,017	-61,842	-15,578	-6,239
28 Applicable income taxes	-7,071	-34,839	-2,764	-2,673
29 Securities gains or losses (-), net	-6,944	-26,990	-12,815	-3,563
30 Income before extraordinary items	154,040	366,268	137,018	312,223
31 Extraordinary items, gross	472	1,488	14	615
32 Applicable income taxes	1	0	-23	57
33 Extraordinary items, net of tax effect	470	1,492	39	558
34 Net income	154,510	367,759	137,057	312,781
<i>Equity capital account</i>				
35 Balance, end of previous year	1,162,097	3,566,396	1,357,771	2,296,431
36 Adjustments	123	237	757	894
37 Adjusted balance, end of previous year	1,162,219	3,566,633	1,358,525	2,297,325
38 Net income or loss (-)	154,510	367,759	137,057	312,781
39 Sale, conversion, acquisition, or retirement of capital, net	7,261	11,580	2,483	8,776
40 Transactions with own holding company or affiliates	6,551	10,185	931	2,377
41 Other	710	1,395	1,552	6,399
42 Changes incident to mergers and absorptions, net	34	13,241	10,427	43,369
43 LESS: Cash dividends declared on common stock	58,054	200,065	63,494	125,245
44 LESS: Cash dividends declared on preferred stock	10	477	32	32
45 Other increases or decreases (-)	365	133,493	1,052	1,830
46 Balance, end of period	1,266,326	3,892,155	1,446,027	2,538,806
<i>Allowance for possible loan losses</i>				
47 Balance, end of previous year	117,732	332,496	100,670	151,096
48 Recoveries credited to allowance	17,377	65,092	9,028	20,802
49 Changes incident to mergers and absorptions, net	181	1,748	797	2,880
50 Provision for possible loan losses	51,918	227,974	54,523	74,235
51 LESS: Losses charged to allowance	58,033	264,740	55,276	88,565
52 Balance, end of period	129,171	362,569	109,742	160,448
MEMO				
53 Provision for U.S. federal income taxes	17,081	-22,692	-7,023	43,051
54 Provision for U.S., state, and local income taxes	13,670	21,716	2,635	168
55 Provision for foreign income taxes	1,404	11,786	0	0
56 Total	32,152	10,806	-4,385	43,219
57 Number of full-time equivalent employees ³	23,598	82,087	20,512	31,029
58 Number of banks ³	165	212	207	359

Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	Line
2,831,660	4,859,684	6,512,549	1,811,403	2,174,444	3,670,890	4,310,261	2,651,616	1
1,834,103	2,938,139	4,228,274	1,128,666	1,562,812	2,434,751	2,715,030	1,830,588	2
20,999	86,023	79,607	14,182	11,753	20,405	80,238	60,231	3
227,380	411,767	426,306	162,643	124,320	344,020	456,823	126,623	4
318,705	618,577	822,078	272,125	207,364	356,111	451,661	231,554	5
199,042	337,950	485,478	124,756	134,776	241,955	286,104	130,739	6
4,390	15,285	45,176	5,692	5,160	6,740	8,340	4,946	7
6,984	9,735	15,396	1,191	2,974	8,794	4,190	27,487	8
34,979	80,822	104,725	18,904	9,345	34,654	34,486	28,134	9
81,417	167,289	127,609	42,198	42,812	102,176	149,791	111,805	10
70,873	135,423	115,211	26,693	52,936	78,513	80,719	60,904	11
32,787	58,672	62,697	14,351	20,197	42,768	42,876	38,604	12
2,496,850	4,214,207	5,830,902	1,578,850	1,877,067	3,054,386	3,636,962	2,291,841	13
509,708	798,856	992,912	252,403	304,763	520,893	586,579	503,225	14
224,116	562,353	630,456	190,528	208,604	529,705	845,399	331,830	15
1,454	2,384	9,428	0	0	0	7,814	7,067	16
1,022,942	1,497,083	2,726,429	772,147	936,905	1,158,161	1,236,663	794,568	17
169,711	316,430	366,566	79,612	68,587	196,539	222,400	143,374	18
25,860	27,951	60,760	10,683	19,563	31,760	24,293	17,169	19
9,210	10,494	18,856	2,421	12,161	8,995	13,832	8,800	20
159,006	257,206	319,627	77,409	83,541	156,658	181,908	148,043	21
63,392	158,871	136,240	40,884	42,104	99,878	123,711	66,804	22
311,461	582,573	569,638	152,760	200,836	351,801	394,352	270,961	23
334,809	645,475	681,647	232,554	297,377	616,507	673,294	359,776	24
53,866	132,509	75,318	42,809	75,426	160,817	161,436	108,117	25
280,940	512,973	606,335	189,749	221,951	455,687	511,857	251,658	26
-18,588	-22,808	-33,878	-6,948	-7,487	-16,612	-29,856	-12,232	27
-8,468	-9,890	-13,812	-2,891	-3,284	-6,546	-13,127	-6,093	28
-10,112	-12,899	-20,054	-4,047	-4,203	-10,046	-16,704	-6,136	29
270,829	500,061	586,278	185,702	217,741	445,630	495,151	245,525	30
685	2,120	1,333	260	403	2,162	248	1,689	31
5	-38	31	145	11	107	79	608	32
683	2,159	1,315	115	391	2,064	165	1,081	33
271,512	502,224	587,586	185,817	218,133	447,693	495,317	246,606	34
2,066,660	3,285,035	4,837,376	1,391,717	1,434,651	2,506,701	2,777,843	1,489,157	35
-382	-124	240	-200	129	-518	237	1,025	36
2,066,274	3,284,906	4,837,617	1,391,512	1,434,779	2,506,184	2,778,084	1,490,182	37
271,512	502,224	587,586	185,817	218,133	447,693	495,317	246,606	38
8,180	48,387	7,856	8,623	11,552	48,538	83,800	79,719	39
-6,196	29,401	-4,009	2,789	7,294	30,123	25,996	30,624	40
14,376	18,986	11,865	5,834	4,258	18,415	57,804	49,095	41
210	98,570	19,224	0	918	299	2,186	6,360	42
98,403	184,139	232,775	54,374	69,319	138,939	106,478	70,154	43
164	58	206	214	31	169	0	461	44
-1,617	3,329	5,770	4,208	5,025	6,521	8,081	1,576	45
2,245,986	3,753,219	5,225,068	1,535,568	1,601,055	2,870,146	3,260,990	1,753,833	46
155,526	257,649	348,974	88,794	108,406	183,922	206,056	143,486	47
25,320	46,135	38,746	12,109	12,128	27,857	33,436	15,980	48
118	7,751	188	234	139	0	174	0	49
63,392	158,871	136,240	40,884	42,104	99,878	123,711	66,804	50
77,808	171,534	168,859	45,145	47,019	112,042	121,879	68,236	51
166,548	298,869	355,285	96,880	115,756	199,614	241,500	158,032	52
39,117	108,087	48,686	37,673	49,680	136,969	145,607	83,441	53
6,277	14,207	12,809	2,361	22,478	17,386	1,271	17,304	54
0	276	0	0	0	0	1,490	1,876	55
45,393	122,570	61,489	40,039	72,158	154,362	148,368	102,625	56
35,737	57,176	63,485	17,589	19,248	32,862	40,380	31,458	57
362	543	879	373	499	800	719	131	58

81. Selected assets and liabilities of minority-owned banks, by size of bank, December 31, 1980¹

Thousands of dollars, except for number of banks

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	363,321	23,594	86,203	78,347	175,177
Total securities held					
2 U.S. Treasury	274,363	22,403	63,952	57,956	130,052
3 U.S. government agencies and corporations	269,250	21,103	69,183	68,713	110,251
4 States and political subdivisions	166,863	1,992	21,125	27,495	116,251
5 All others	17,539	440	4,003	1,632	11,464
6 Federal funds sold and securities purchased under agreements to resell					
7 Net loans	336,795	16,485	82,408	77,257	160,645
8 Lease financing receivables	1,383,822	72,293	300,339	332,129	679,061
9 Bank premises, etc.	5,054	0	0	1,155	3,899
10 Real estate owned, not bank premises	69,949	7,120	15,102	19,253	28,474
11 Other assets	7,392	379	1,064	1,549	4,400
12 Total assets	61,448	3,291	10,848	14,725	32,584
12 Total assets	2,955,795	169,099	654,227	680,211	1,452,258
LIABILITIES					
Deposits					
13 Demand—Individuals, partnerships, and corporations	694,677	41,089	160,757	158,607	334,224
14 Time and savings—Individuals, partnerships, and corporations	1,342,783	71,477	270,684	303,022	697,600
15 U.S. government	114,940	6,396	43,252	41,574	23,718
16 States and political subdivisions	332,249	20,801	79,043	71,256	161,149
17 All other	22,468	442	3,121	4,097	14,808
18 Certified and officers checks	48,733	3,259	10,733	11,587	23,154
19 Total deposits	2,555,854	143,468	567,590	590,143	1,254,653
20 Demand	924,925	53,372	222,567	216,922	432,064
21 Time and savings	1,630,924	90,092	345,023	373,219	822,590
22 Federal funds purchased and securities sold under agreements to repurchase					
23 Treasury note balances and other borrowings	53,764	1,245	6,527	5,100	40,892
24 Mortgage indebtedness	48,297	746	8,620	11,808	27,123
25 All other liabilities	10,619	655	931	1,719	7,314
26 Total liabilities	58,543	2,677	9,628	20,271	25,967
26 Total liabilities	2,727,072	148,787	593,295	629,041	1,355,949
27 Subordinated notes and debentures	10,152	113	3,820	2,137	4,082
EQUITY CAPITAL					
28 Preferred stock—Par	5,934	870	598	1,263	3,203
29 Common stock—Par	78,534	12,346	27,874	17,472	20,842
30 Surplus	94,360	8,901	23,424	20,811	41,224
31 Undivided profits and capital reserves	39,744	1,917	5,216	9,487	26,958
32 Total equity capital	218,571	20,199	57,112	49,033	92,227
33 Total liabilities and equity capital	2,955,795	169,099	654,227	680,211	1,452,258
34 Number of banks	96	22	39	20	15

82. Denominations of U.S. currency in circulation, 1980

Millions of dollars, end of period

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total in circulation¹	121,157	121,436	122,943	123,963	125,694	127,097	128,337	129,667	129,917	131,075	134,104	137,244
2 Coin and small-denomination currency	66,964	66,883	67,640	68,097	68,802	69,135	69,381	69,969	69,734	70,129	72,098	73,892
3 Coin	11,641	11,680	11,764	11,874	11,940	12,010	12,090	12,149	12,178	12,243	12,324	12,419
4 \$1²	3,058	3,073	3,085	3,187	3,245	3,246	3,246	3,256	3,264	3,295	3,340	3,499
5 \$2	666	667	667	668	669	668	670	671	670	670	673	677
6 \$5	4,215	4,197	4,231	4,285	4,319	4,313	4,307	4,324	4,334	4,343	4,450	4,635
7 \$10	10,992	10,911	10,989	11,029	11,132	11,120	11,110	11,153	11,114	11,167	11,530	11,924
8 \$20	36,392	36,355	36,904	37,054	37,497	37,778	37,958	38,416	38,174	38,411	39,781	40,738
9 Large-denomination currency	54,193	54,553	55,304	55,866	56,892	57,962	58,956	59,698	60,183	60,946	62,006	63,352
10 \$50	12,163	12,184	12,372	12,416	12,563	12,738	12,928	13,067	13,071	13,199	13,494	13,731
11 \$100	41,668	42,009	42,571	43,089	43,969	44,866	45,669	46,273	46,754	47,390	48,155	49,264
12 \$500	164	164	164	164	164	163	163	163	163	163	163	163
13 \$1,000	192	191	191	191	190	190	190	190	190	189	189	189
14 \$5,000	2	2	2	2	2	2	2	2	2	2	2	2
15 \$10,000	4	4	4	4	4	3	3	3	3	3	3	3

83. 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	1979	1980
1 All types	599.4	729.1
2 Private funds	361.6	444.8
3 Insured	139.2	165.6
4 Noninsured¹	222.4	279.2
5 Public funds	237.8	284.3
6 State and local government	170.1	207.9
7 U.S. government	67.7	76.4
8 Civil service²	64.6	73.9
9 Railroad retirement	3.1	2.5

B. Types held by private noninsured funds

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

Type	1979	1980
1 Total financial assets	222.4	279.2
2 Demand deposits and currency	1.9	1.9
3 Time deposits	8.9	10.3
4 Corporate equities	123.7	168.2
5 U.S. government securities	25.0	30.8
6 Corporate and foreign bonds	53.7	58.1
7 Mortgages	3.5	3.8
8 Miscellaneous assets	5.7	6.1

84. Finance rates on selected types of installment credit¹

Percent per annum; not seasonally adjusted

Month	Commercial banks					Finance companies				
	New auto-mobiles (36 mos.)	Mobile homes (84 mos.)	Other consumer goods (24 mos.)	Personal loans (12 mos.)	Credit-card plans	Automobiles		Mobile homes	Other consumer goods	Personal loans
						New	Used			
1980	14.30	14.99	15.47	15.68	17.31	14.84	19.10	15.47	20.61	21.13
February	13.28	13.57	14.69	14.88	17.13	14.12	18.27	14.05	19.65	20.55
May	15.72	15.96	16.31	16.42	17.31	15.24	19.42	15.94	20.90	21.16
August	13.91	14.95	15.33	15.50	17.39	14.73	19.33	15.91	20.94	21.32
November	14.29	15.49	15.54	15.90	17.41	15.25	19.36	15.98	20.94	21.48

85. Security credit reported by nonbank lenders subject to margin regulations, June 30, 1980¹

Millions of dollars

Type of credit	Regulation T			Regulation G	Total
	NYSE members	Other brokers and dealers ²	Total		
1 Margin stock	11,417	18	11,435	83	11,518
2 Convertible bonds	169	0	169	0	169
3 Subscription issues	15	0	15	0	15
4 Plan lenders³	0	0	0	90	90
5 Total	11,601	18	11,619	173	11,792

86. Detailed debit and credit balances at brokers carrying margin accounts

Millions of dollars, except for number of firms

Item	June 30, 1980		
	NYSE member firms	AMEX member firms ¹	Total
DEBIT BALANCES			
1 Cash on hand and in banks	1,127	2	1,129
Securities			
2 Borrowed	6,517	0	6,519
3 Sold, delivery pending (failed to deliver)	3,925	1	3,926
4 Net debit balances due from member firms of national securities exchanges	1,497	2	1,499
5 Debit balances due from all other customers, exclusive of general partners or voting stockholders—Total	16,266	21	16,287
6 In stock margin accounts	11,416	19	11,435
7 In convertible bond margin accounts	169	0	169
8 In subscription accounts	15	0	15
9 In cash accounts	3,725	2	3,727
10 In other (including U.S. government securities)	940	0	940
11 Net debit balances in general partners' or voting stockholders' individual investment and trading accounts	150	0	150
Debit balances			
12 In firm investment accounts	3,765	0	3,765
13 In firm trading and underwriting accounts	17,366	2	17,368
14 Commodity margins on deposit with banks, and commodity guaranty funds on deposit	976	0	976
15 All other debit balances	21,117	3	21,120
16 Total	72,708	32	72,740
CREDIT BALANCES			
17 Money borrowed—Total ²	18,187	15	18,202
From banks and trust companies			
18 In New York City	4,184	13	4,197
19 Elsewhere in the United States	6,304	2	6,306
20 From U.S. agencies of foreign banks	713	0	713
21 From other lenders (not including members of national securities exchanges)	6,986	0	6,986
Securities			
22 Loaned	6,994	0	6,994
23 Bought, delivery pending (failed to receive)	3,839	2	3,841
24 Net credit balances due to member firms of national securities exchanges	695	1	696
25 Credit balances due to other customers exclusive of general partners or voting stockholders—Total	10,122	6	10,128
26 In free credit balances in cash accounts	4,866	4	4,870
27 In free credit balances in margin accounts	1,415	2	1,417
28 In credit balances in short accounts	1,000	0	1,000
29 In other net credit balances	2,842	0	2,842
30 Credit balances and money borrowed that are subordinated to general creditors under approved agreements	1,077	1	1,078
31 Net credit balances in general partners' or voting stockholders' individual investment and trading accounts	509	0	509
32 Credit balances in firm investment and trading accounts	9,818	0	9,818
33 Net balances in capital accounts ³ and profit and loss accounts and general partners' or voting stockholders' drawing accounts	3,862	6	3,868
34 All other credit balances	17,604	1	17,605
35 Total	72,708	32	72,740
MEMO			
<i>Money borrowed, according to collateral</i>			
<i>Secured by customers' collateral</i>			
36 Entirely by obligations of U.S. government or its agencies	1,587	0	1,587
37 Entirely by bonds other than convertible bonds and U.S. government securities	140	0	140
38 By nonexempt securities or mixed collateral	2,344	13	2,357
<i>Secured by firm or general partners or voting stockholders' collateral</i>			
39 Entirely by obligations of U.S. government or its agencies	6,377	0	6,377
40 Entirely by bonds other than convertible bonds and U.S. government securities	995	1	996
41 By nonexempt securities or mixed collateral	5,807	1	5,808
42 Unsecured borrowing other than subordinated to general creditors	937	0	937
43 Total	18,187	15	18,202
44 Amount to be repaid for securities sold under repurchase agreements	23,624	0	23,624
45 Number of firms	157	4	161

87. 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
Old series									
1975	599	1,717.0	2,866	10.22	21/9	73.8	10.8	1.33	11.2
1976	1,059	3,570.5	3,372	9.83	21/10	73.6	10.3	1.30	10.8
1977	1,854	5,830.9	3,145	9.33	21/5	73.7	9.9	1.32	10.4
1978	2,286	7,361.6	3,220	9.59	21/0	73.1	10.0	1.29	10.7
1979	1,767	7,014.6	3,970	10.36	21/2	72.5	10.4	1.26	11.3
January	119	471.6	3,963	9.95	19/4	74.1	10.1	1.21	11.5
February	139	469.2	3,375	10.01	20/8	74.5	10.1	1.24	10.9
March	147	700.9	4,768	10.09	21/1	73.4	10.3	1.28	11.1
April	152	629.7	4,143	10.14	21/8	74.6	10.4	1.25	11.0
May	164	619.9	3,780	10.18	22/7	73.2	10.3	1.28	11.2
June	215	930.3	4,327	10.29	23/0	74.0	10.3	1.24	11.0
July	167	711.6	4,261	10.43	22/9	73.6	10.4	1.25	11.2
August	167	469.7	2,813	10.41	24/10	73.1	10.6	1.29	11.2
September	148	650.8	4,397	10.53	22/4	73.3	10.5	1.27	11.2
October	154	627.7	4,076	10.58	21/7	72.5	10.4	1.27	11.4
November	145	553.4	3,817	10.90	22/10	72.1	10.5	1.26	11.7
December	50	179.7	3,597	11.50	21/7	73.0	11.1	1.26	12.1
New series									
1979	2,637	10,761.5	4,081	10.36	21/5	74.1	10.5	1.25	11.3
January	187	859.3R	4,488	9.99	19/7	74.4	10.2	1.22	11.3
February	209	678.4	3,246	10.01	20/10	75.2	10.2	1.22	10.9
March	251	1,048.0	4,175	10.09	21/2	73.9	10.3	1.27	11.1
April	224	900.1	4,018	10.15	20/10	75.1	10.4	1.25	11.0
May	262	1,098.4	4,193	10.21	20/11	73.7	10.4	1.27	11.2
June	300	1,401.4	4,671	10.29	22/4	74.6	10.4	1.24	11.0
July	238	1,048.4	4,405	10.42	22/0	74.1	10.5	1.26	11.2
August	257	768.1	2,989	10.41	22/9	73.5	10.7	1.30	11.3
September	247	1,158.0	4,688	10.53	21/4	74.2	10.6	1.28	11.2
October	217	847.0	3,903	10.65	21/0	73.0	10.6	1.27	11.4
November	179	690.2	3,856	11.01	21/11	72.5	10.7	1.26	11.7
December	66	284.2	4,305	11.51	21/2	74.5	11.3	1.28	12.2
1980	656	4,180.3	6,372	12.69	18/6	73.3	12.1	1.27	13.1
January	32	154.3	4,822	11.65	19/6	71.0	11.2	1.27	12.3
February	82	350.8	4,278	12.03	22/4	76.3	11.9	1.25	12.6
March	80	516.1	6,451	12.89	19/5	71.9	12.0	1.26	13.2
April	20	269.4	13,472	13.40	21/2	73.2	12.6	1.26	13.7
May	29	150.6	5,194	13.18	15/0	74.0	12.4	1.25	13.4
June	34	214.8	6,318	13.09	17/9	73.5	12.7	1.29	13.6
July	51	359.8	7,055	13.59	19/4	75.5	12.2	1.26	13.0
August	66	320.9	4,863	12.55	16/10	74.2	12.2	1.28	13.0
September	97	850.5	8,768	12.59	18/8	73.6	12.0	1.27	12.9
October	67	332.9	4,969	12.99	17/2	70.6	12.2	1.28	13.3
November	61	442.2	7,249	12.93	16/11	73.9	12.2	1.26	13.2
December	37	217.8	5,886	13.32	15/4	69.7	12.2	1.30	13.8

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 member bank reserves are adjusted for discontinuities in series that result from changes in Regulations D and M.

2. Includes reserve balances at Federal Reserve Banks in the current week plus vault cash held two weeks earlier used to satisfy reserve requirements at all depository institutions plus currency outside the U.S. Treasury, Federal Reserve Banks, the vaults of depository institutions, and surplus vault cash at depository institutions.

3. M1-A: Averages of daily figures for (1) 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; (2) currency outside the Treasury, Federal Reserve Banks, and the vaults of commercial banks; and (3) traveler's checks of nonbank issuers.

M1-B: M1-A plus negotiable order of withdrawal (NOW) and automatic transfer service (ATS) accounts at banks and thrift institutions, credit union share draft accounts, and demand deposits at mutual savings banks.

M2: M1-B plus savings and small-denomination time deposits at all depository institutions, overnight repurchase agreements at commercial banks, overnight Eurodollars held by U.S. residents other than banks at Caribbean branches of member banks, and money market mutual fund shares.

M3: M2 plus large-denomination time deposits at all depository institutions and term RPs at commercial banks and savings and loan associations.

L: M3 plus other liquid assets such as term Eurodollars held by U.S. residents other than banks, bankers acceptances, commercial paper, Treasury bills and other liquid Treasury securities, and U.S. savings bonds.

4. Savings deposits exclude NOW and ATS accounts at commercial banks.

5. Small-denomination time deposits are those issued in amounts of less than \$100,000.

6. Large-denomination time deposits are those issued in amounts of \$100,000 or more.

7. Savings and loan associations, mutual savings banks, and credit unions.

8. Changes calculated from figures shown in table 15.

9. Averages of daily effective rates (average of the rates on a given date weighted by the volume of transactions at those rates).

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

11. Quoted on a bank-discount basis.

12. Unweighted average of offering rates quoted by at least five dealers.

13. Market yields adjusted to a 20-year maturity by the U.S. Treasury.

14. *Bond Buyer* series for 20 issues of mixed quality.

15. Weighted averages of new publicly offered bonds rated Aaa, Aa, and A by Moody's Investors Service and adjusted to an Aaa basis. Federal Reserve compilations.

16. Average rates on new commitments for conventional first mortgages on new homes in primary markets, unweighted and rounded to nearest 5 basis points, from U.S. Department of Housing and Urban Development.

▲Annual, monthly, and weekly averages of interest rates are shown in table 25.

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.

3. Beginning in late July 1973, includes certain deposits of domestic nonmember banks and foreign-owned banking institutions held with member banks and redeposited in full with Federal Reserve Banks in connection with voluntary participation by nonmember institutions in the Federal Reserve System's program of credit restraint.

As of December 12, 1974, the amounts of voluntary nonmember and foreign agency and branch deposits at Federal Reserve Banks that are associated with marginal reserves are no longer reported. However, deposits voluntarily held by agencies and branches of foreign banks operating in the United States as reserves against Eurodollar liabilities were reported until October 1978.

4. Includes reserves of member banks, Edge Act corporations, and U.S. agencies and branches of foreign banks. As of November 13, 1980, includes reserves of all depository institutions.

TABLE 3

1. As of November 13, 1980, the figures shown include balances of all depository institutions.

The various designations used in this table are explained as follows:

Reserve classification: Designation of banks as reserve city banks for reserve requirement purposes is based on size of bank (net demand deposits of more than \$400 million), as described in *Federal Reserve Bulletin*, vol. 58 (July 1972), pages 626-30. Categories shown here as "Large banks in New York City," "Large banks in Chicago," and "Other large banks" make up the previous "Reserve city" category; "All other banks" replaces the "Country" category. Hence the series are continuous over time.

Total reserves held and Excess reserves held: Reserve deficiencies on which Federal Reserve Banks were allowed to waive penalties in connection with bank adaptation to Regulation J, as amended November 9, 1972.

Required reserves held: Based on close-of-business figures for reserve period ending two weeks previous to report date.

Borrowings: These figures are based on closing figures.

Seasonal borrowings: Effective April 19, 1973, the Board's Regulation A, which governs lending by Federal Reserve Banks, was revised to assist smaller member banks to meet the seasonal borrowing needs of their communities.

2. Based only on closing figures.
3. Includes reserve balances of all depository institutions.
4. Before November 13, 1980, the figures shown reflect only the vault cash held by member banks.
5. Total vault cash at institutions without required reserve balances less vault cash equal to their required reserves.
6. Adjusted to include waivers of penalties for reserve deficiencies in accordance with Board policy, effective November 19, 1975, of permitting transitional relief on a graduated basis over a 24-month period when a nonmember bank merges into an existing member bank, or when a nonmember bank joins the Federal Reserve System. For weeks for which figures are preliminary, figures by class of bank do not add to total because adjusted data by class are not available.
7. Reserve balances with Federal Reserve Banks plus vault cash at institutions with required reserve balances plus vault cash equal to required reserves at other institutions.
8. Reserve balances with Federal Reserve Banks plus vault cash used to satisfy reserve requirements less required reserves. (This measure of excess reserves is comparable to the old excess reserve concept published historically.)

TABLE 4

1. Effective March 13, 1980, the 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, were reported; previously reported data from 46 large banks were discontinued at the end of February 1980.

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 in 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-A

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. The previous distinction between advances secured under sections 13 and 13a and section 10b of the Federal Reserve Act was removed with the passage of the Monetary Control Act of 1980 and the subsequent revision of Regulation A. Before the September 1, 1980, effective date of the revised regulation, advances under section 10b carried an interest rate of 1/2 of 1 percent above advances under sections 13 and 13a.

Twice in 1980, the Federal Reserve applied a surcharge to short-term adjustment credit borrowings by institutions with deposits of \$500 million or more that had borrowed in successive weeks or in more than four weeks in a calendar quarter. A 3 percent surcharge was in effect from March 17, 1980, through May 7, 1980. On November 17, 1980, a 2 percent surcharge was adopted, which was subsequently raised to 3 percent on December 5, 1980. The 3 percent surcharge remained in effect at year-end.

TABLE 5-B

1. Applicable to advances when exceptional circumstances or practices involve only a particular depository institution as described in section 201.3 (b) (2) of Regulation A.

TABLE 5-C

1. Advances to individuals, partnerships, or corporations that are not depository institutions, secured by direct obligations of, or obligations fully guaranteed as to principal and interest by, the U.S. government or any of its agencies.

TABLE 6

1. Required reserves must be held in the form of deposits with Federal Reserve Banks or vault cash. After implementation of the Monetary Control Act, nonmembers may maintain reserves on a pass-through basis with certain approved institutions. For changes in reserve requirements beginning 1963, see Board's ANNUAL STATISTICAL DIGEST, 1971-1975 and for prior changes, see Board's *Annual Report* for 1976, table 13. Under provisions of the Monetary Control Act, depository institutions include commercial banks, mutual savings banks, savings and loan associations, credit unions, agencies and branches of foreign banks, and Edge Act corporations.

2. (a) Requirement schedules are graduated, and each deposit interval applies to that part of the deposits of each bank. Demand deposits subject to reserve requirements were gross demand deposits minus cash items in process of collection and demand balances due from domestic banks.

(b) The Federal Reserve Act as amended through 1978 specified different ranges of requirements for reserve city banks and for other banks. Reserve cities were designated under a criterion adopted effective November 9, 1972, by which a bank having net demand deposits of more than \$400 million was considered to have the character of business of a reserve city bank.

The presence of the head office of such a bank constituted designation of that place as a reserve city. Cities in which there were Federal Reserve Banks or branches were also reserve cities. Any banks having net demand deposits of \$400 million or less were considered to have the character of business of banks outside of reserve cities and were permitted to maintain reserves at ratios set for banks not in reserve cities.

(c) Effective August 24, 1978, the Regulation M reserve requirements on net balances due from domestic banks to their foreign branches and on deposits that foreign branches lend to U.S. residents were reduced to zero from 4 percent and 1 percent respectively. The Regulation D reserve requirement on borrowings from unrelated banks abroad was also reduced to zero from 4 percent.

(d) Effective with the reserve computation period beginning November 16, 1978, domestic deposits of Edge corporations were subject to the same reserve requirements as deposits of member banks.

3. (a) Negotiable order of withdrawal (NOW) accounts and time deposits such as Christmas and vacation club accounts were subject to the same requirements as savings deposits.

(b) The average reserve requirement on savings and other time deposits before implementation of the Monetary Control Act had to be at least 3 percent, the minimum specified by law.

4. (a) Effective November 2, 1978, a supplementary reserve requirement of 2 percent was imposed on large time deposits of \$100,000 or more, obligations of affiliates, and ineligible acceptances. This supplementary requirement was eliminated with the maintenance period beginning July 24, 1980.

(b) Effective with the reserve maintenance period beginning October 25, 1979, a marginal reserve requirement of 8 percent was added to managed liabilities in excess of a base amount. This marginal requirement was increased to 10 percent beginning April 3, 1980, was decreased to 5 percent beginning June 12, 1980, and was reduced to zero beginning July 24, 1980. Managed liabilities are defined as large time deposits, Eurodollar borrowings, repurchase agreements against U.S. government and federal agency securities, federal funds borrowings from nonmember institutions, and certain other obligations. In general, the base for the marginal reserve requirement was originally the greater of (a) \$100 million or (b) the average amount of the managed liabilities held by a member bank, Edge corporation, or family of U.S. branches and agencies of a foreign bank for the two statement weeks ending September 26, 1979. For the computation period beginning March 20, 1980, the base was lowered by (a) 7 percent or (b) the decrease in an institution's U.S. office gross loans to foreigners and gross balances due from foreign offices of other institutions between the base period (September 13-26, 1979) and the week ending March 12, 1980, whichever was greater. For the computation period beginning May 29, 1980, the base was increased by 7½ percent above the base used to calculate the marginal reserve in the statement week of May 14-21, 1980. In addition, beginning March 19, 1980, the base was reduced to the extent that foreign loans and balances declined.

5. For existing nonmember banks and thrift institutions at the time of implementation of the Monetary Control Act, the phase-in period ends September 3, 1987. 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. For existing agencies and branches of foreign banks, the phase-in ends August 12, 1982. All new institutions will have a two-year phase-in beginning with the date that they open for business.

6. 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.

7. 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.

Regulation G and 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. Before March 31, 1980, the maximum rates that could be paid by federally insured commercial banks, mutual savings banks, and savings and loan associations were established by the Board of Governors of the Federal Reserve System, the Board of Directors of the Federal Deposit Insurance Corporation, and the Federal Home Loan Bank Board under the provisions of 12 CFR 217, 329, and 526 respectively. Title II of the Depository Institutions Deregulation and Monetary Control Act of 1980 (P.L. 96-221) transferred the authority of the agencies to establish maximum rates of interest payable on deposits to the Depository Institutions Deregulation Committee. The maximum rates on time deposits in denominations of \$100,000 or more with maturities of 30-89 days were suspended in June 1970; such deposits maturing in 90 days or more were suspended in May 1973. For information regarding previous interest rate ceilings on all types of accounts, see the *Federal Reserve Bulletin*, the *Federal Loan Bank Board Journal*, and the *Annual Report of the Federal Deposit Insurance Corporation*.

2. July 1, 1973, for mutual savings banks; July 6, 1973, for savings and loan associations.

3. For authorized states only, federally insured commercial banks, savings and loan associations, cooperative banks, and mutual savings banks in Massachusetts and New Hampshire were first permitted to offer negotiable order of withdrawal (NOW) accounts on January 1, 1974. Authorization to issue NOW accounts was extended to similar institutions throughout New England on February 27, 1976, in New York State on November 10, 1978, and in New Jersey on December 28, 1979. Authorization to issue NOW accounts was extended to similar institutions nationwide effective December 31, 1980.

4. For exceptions with respect to certain foreign time deposits see the *Federal Reserve Bulletin* for October 1962 (p. 1279), August 1965 (p. 1084), and February 1968 (p. 167).

5. Effective November 10, 1980, the minimum notice

period for public unit accounts at savings and loan associations was decreased to 14 days and the minimum maturity period for time deposits at savings and loan associations in excess of \$100,000 was decreased to 14 days. Effective October 30, 1980, the minimum maturity or notice period for time deposits was decreased from 30 days to 14 days for mutual savings banks.

6. Effective October 30, 1980, the minimum maturity or notice period for time deposits was decreased from 30 days to 14 days for commercial banks.

7. No separate account category.

8. No minimum denomination. Until July 1, 1979, a minimum of \$1,000 was required for savings and loan associations, except in areas where mutual savings banks permitted lower minimum denominations. This restriction was removed for deposits maturing in less than 1 year, effective November 1, 1973.

9. No minimum denomination. Until July 1, 1979, the minimum denomination was \$1,000 except for deposits representing funds contributed to an individual retirement account (IRA) or a Keogh (H.R. 10) plan established pursuant to the Internal Revenue Code. The \$1,000 minimum requirement was removed for such accounts in December 1975 and November 1976 respectively.

10. Between July 1, 1973, and October 31, 1973, there was no ceiling for certificates maturing in four years or more with minimum denominations of \$1,000; however, the amount of such certificates that an institution could issue was limited to 5 percent of its total time and savings deposits. Sales in excess of that amount, as well as certificates of less than \$1,000, were limited to the 6½ percent ceiling on time deposits maturing in two and one-half years or more.

Effective November 1, 1973, ceilings were reimposed on certificates maturing in four years or more with minimum denomination of \$1,000. There is no limitation on the amount of these certificates that banks can issue.

11. Accounts subject to fixed-rate ceilings. See note 9 for minimum denomination requirements.

12. Effective January 1, 1980, commercial banks are permitted to pay the same rate as thrift institutions on IRA and Keogh accounts and accounts of governmental units when such deposits are placed in the new 2½-year or more variable-ceiling certificates or in 26-week money market certificates regardless of the level of the Treasury bill rate.

13. These deposits must have a maturity of exactly 26 weeks and a minimum denomination of \$10,000, and must be non-negotiable.

14. Commercial banks, savings and loan associations, and mutual savings banks were authorized to offer money market time deposits effective June 1, 1978.

The ceiling rate for commercial banks on money market time deposits entered into before June 5, 1980, is the discount rate (auction average) on most recently issued six-month U.S. Treasury bills. Until March 15, 1979, the ceiling rate for savings and loan associations and mutual savings banks was ¼ percentage point higher than the rate for commercial banks. Beginning March 15, 1979, the ¼-percentage-point interest differential is removed when the six-month Treasury bill rate is 9 percent or more. The full differential is in effect when the six-month bill rate is 8¾ percent or less. Thrift institutions may pay a maximum 9 percent when the six-month bill rate is between 8¾ and 9 percent. Also effective March 15, 1979, interest compounding was prohibited on six-month money market time deposits at all offering institutions. Effective for all six-month money market certificates issued beginning June 5, 1980, the interest rate ceilings are determined by the discount rate (auction average) of the most recently issued six-month U.S. Treasury bills as shown in the following tabulation:

<i>Bill rate</i>	<i>Commercial bank ceiling</i>	<i>Thrift ceiling</i>
8.75 and above	bill rate + ¼ percent	bill rate + ¼ percent
8.50 to 8.75	bill rate + ¼ percent	9.00
7.50 to 8.50	bill rate + ¼ percent	bill rate + ½ percent
7.25 to 7.50	7.75	bill rate + ½ percent
Below 7.25	7.75	7.75

The prohibition against compounding interest in these certificates continues.

15. Effective January 1, 1980, commercial banks, savings and loan associations, and mutual savings banks were authorized to offer variable-ceiling nonnegotiable time deposits with no required minimum denomination and with maturities of two and one-half years or more. The maximum rate for commercial banks is ¾ percentage point below the yield on 2½-year U.S. Treasury securities; the ceiling rate for thrift institutions is ¼ percentage point higher than that for commercial banks. Effective March 1, 1980, a temporary ceiling of 11¾ percent was placed on these accounts at commercial banks; the temporary ceiling is 12 percent at savings and loan associations and mutual savings banks. Effective for all variable-ceiling nonnegotiable time deposits with maturities of two and one-half years or more issued beginning June 2, 1980, the ceiling rates of interest will be determined as follows:

<i>Treasury yield</i>	<i>Commercial bank ceiling</i>	<i>Thrift ceiling</i>
12.00 and above	11.75	12.00
9.50 to 12.00	Treasury yield less ½ percent	Treasury yield
Below 9.50	9.25	9.50

Interest may be compounded on these time deposits. The ceiling rates of interest at which these accounts may be offered vary biweekly.

16. Between July 1 and December 31, 1979, commercial banks, savings and loan associations, and mutual savings banks were authorized to offer variable ceiling accounts with no required minimum denomination and with maturities of four years or more. The maximum rate for commercial banks was 1¼ percentage points below the yield on four-year Treasury securities; the ceiling rate for thrift institutions was ¼ percentage point higher than that for commercial banks.

TABLE 9

1. Sales, redemptions, and negative figures reduce holdings of the System Open Market Account; all other figures increase such holdings.

TABLE 10-A

1. Account was called "Cash" before 1977. Excludes any Federal Reserve notes issued by one Reserve Bank that are held by another Reserve Bank.

2. Includes securities loaned—securities guaranteed by U.S. government pledged with Federal Reserve Banks; excludes any securities sold and scheduled to be bought back under match sale-purchase transactions. Includes federal agency issues beginning 1971.

3. Includes U.S. government securities held under repurchase agreement against receipt of foreign currencies and foreign currencies warehoused for the U.S. Treasury. Beginning December 29, 1978, assets shown in this line are revalued monthly at market exchange rates.

4. Excludes Federal Reserve notes issued by one Reserve Bank that are held by another Reserve Bank.

5. Includes exchange-translation account reflecting, beginning December 29, 1978, the monthly revaluation at market exchange rates of foreign-exchange commitments.

TABLE 10-B

1. Beginning September 1980, 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. Represents accounts of individuals, partnerships, and corporations, and of states and political subdivisions.

TABLE 12

1. Excludes NOW accounts and special club accounts, such as Christmas and vacation clubs.
2. Represents corporations and other profit-seeking organizations (excluding commercial banks but including savings and loan associations, mutual savings banks, credit unions, the Export-Import Bank, and federally sponsored lending agencies).

TABLE 13

1. The composition of money and liquid assets is shown as follows:

M1-A: Averages of daily figures for (1) 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 (2) currency outside the Treasury, Federal Reserve Banks, and the vaults of commercial banks; and traveler's checks of nonbank issuers.

M1-B: M1-A plus negotiable order of withdrawal (NOW) and automatic transfer service (ATS) accounts at banks and thrift institutions, credit union share draft accounts, and demand deposits at mutual savings banks.

M2: M1-B plus savings and small-denomination time deposits at all depository institutions, overnight RPs at commercial banks, overnight Eurodollars held by U.S. residents other than banks at Caribbean branches of member banks, and money market mutual fund shares.

M3: M2 plus large-denomination time deposits at all depository institutions and term RPs at commercial banks and savings and loan associations.

L: M3 plus other liquid assets such as term Eurodollars held by U.S. residents other than banks, bankers acceptances, commercial paper, Treasury bills and other liquid Treasury securities, and U.S. savings bonds.

2. Outstanding amount of U.S. dollar-denominated traveler's checks of nonbank issuers.

3. Small time deposits are those issued in amounts of less than \$100,000.

4. Large time deposits are those issued in amounts of \$100,000 or more and are net of the holdings of domestic banks, thrift institutions, the U.S. government, money market mutual funds, and foreign banks and official institutions.

5. Includes ATS and NOW balances at all institutions, credit union share draft balances, and demand deposits at mutual savings banks.

6. Overnight (and continuing contract) RPs are those issued by commercial banks to the nonbank public, and overnight Eurodollars are those issued by Caribbean branches of member banks to U.S. nonbank customers.

NOTE: Latest monthly and weekly figures are available from the Board's H.6 (508) release. Back data are available from the Banking Section, Board of Governors of the Federal Reserve System, Washington, D.C. 20551.

TABLE 14-A

1. Series reflects actual reserve requirements with no adjustment to eliminate the effect of changes in Regulations D, J, K, and M. There are breaks in the series because of changes in reserve requirements effective October 1, 1970; January 7, 1971; November 9, 1972; June 21, July 19, October 4, and December 27, 1973; September 19 and December 12, 1974; February 13, May 22, and October 30, 1975; January 8 and December 30, 1976; November 2, 1978; October 11 and October 25, 1979; and March 12, May 29, and July 24, 1980. In addition, before the start of the transitional phase-in of reserve requirements beginning November 13, 1980, under the Monetary Control Act of 1980, the reserve series contain data only for member commercial banks; thereafter, reserves are shown for all depository institutions.

Back data and estimates of the impact on required reserves of changes in reserve requirements are available from the Banking Section, Board of Governors of the Federal Reserve System, Washington, D.C. 20551.

2. Before the implementation of the Monetary Control Act on November 13, 1980, the monetary base included total reserves (member bank reserve balances in the current week plus vault cash held two weeks earlier); currency outside the U.S. Treasury, Federal Reserve Banks, and the vaults of commercial banks; and vault cash of nonmember banks.

After November 13, 1980, the monetary base includes reserve balances and required clearing balances at Federal Reserve Banks in the current week plus vault cash held two weeks earlier used to satisfy reserve requirements at all depository institutions plus currency outside the U.S. Treasury, Federal Reserve Banks, the vaults of depository institutions, and surplus vault cash at depository institutions.

TABLE 14-B

1. Includes total time and savings deposits and net demand deposits as defined by Regulation D. Private demand deposits include all demand deposits except those due to the U.S. government less cash items in process of collection and demand balances due from domestic commercial banks.

TABLE 15

1. Includes domestically chartered banks, U.S. branches and agencies of foreign banks, New York investment com-

panies 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 banks, based on weekly reports of a sample of domestically chartered banks and quarterly reports of all domestically chartered 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. As of January 3, 1979, as the result of reclassifications, total loans and securities and total loans were increased \$0.6 billion, commercial and industrial loans were increased \$0.4 billion, and real estate loans \$0.5 billion. Nonbank financial loans were reduced \$0.3 billion.

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

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

6. As of December 1, 1979, total loans sold to affiliates were reduced \$0.8 billion and commercial and industrial loans sold to affiliates were reduced \$0.7 billion due to corrections by two New York City banks.

TABLE 16

1. Figures are partly estimated; all data are for the last Wednesday of the month. Domestically chartered commercial banks include all commercial banks in the United States except U.S. branches of foreign banks. Figures for all bank-premises subsidiaries and other significant majority-owned domestic subsidiaries are included; figures for securities are reported gross—that is, before deduction of valuation reserves.

2. Beginning in 1979, subordinated debentures, previously included in the residual at domestically chartered commercial banks, are included in other liabilities.

3. All commercial banking institutions include domestically chartered commercial banks, agencies and branches of foreign banks located in the United States, Edge Act corporations owned by domestically chartered and foreign banks, and New York State foreign investment companies majority owned by foreign banks. Data for domestically chartered commercial banks (partly estimated) are for the last Wednesday of the month; for the other institutions, data through May 1980 are for last Wednesday except in June, September, December, and March, when they are for the last day of the month. Beginning June 1980, data for foreign-related institutions are for the last day of the quarter.

TABLE 17

1. Effective December 31, 1978, the report of condition was substantially revised for commercial banks. Commercial banks with assets less than \$100 million and with domestic offices only were given the option to complete either the abbreviated or the standard set of reports. Banks with foreign offices began reporting in greater detail on a consolidated domestic and foreign basis. This table reflects the varying levels of reporting detail.

2. All transactions between domestic and foreign offices of a bank are reported in "Net due from" and "Net due to" (lines 79 and 103). All other lines represent transactions with parties other than the domestic and foreign offices of each bank. Since

these intraoffice transactions are erased by consolidation, total assets and liabilities are the sum of all except intraoffice balances.

3. Foreign offices include branches in foreign countries and in U.S. territories and possessions, subsidiaries in foreign countries, and all offices of Edge Act and Agreement corporations wherever located.

4. This item is unavailable for all or some of the banks because of the lesser detail available from banks without foreign offices, the inapplicability of certain items to banks that have only domestic offices, and the absence of detail on a fully consolidated basis for banks with foreign offices.

5. Equity capital is not allocated between the domestic and foreign offices of banks with foreign offices.

6. Demand deposits adjusted equal demand deposits other than domestic commercial interbank and U.S. government less cash items in process of collection.

TABLE 18

1. Effective December 31, 1978, the report of condition was substantially revised for commercial banks. Commercial banks with assets less than \$100 million and with domestic offices only were given the option to complete either the abbreviated or the standard set of reports. Banks with foreign offices began reporting in greater detail on a consolidated domestic and foreign basis. This table reflects the varying levels of reporting detail.

Domestic offices exclude branches in foreign countries, and in U.S. territories and possessions, subsidiaries in foreign countries, and all offices of Edge Act and Agreement corporations wherever located.

2. This item contains the capital accounts of U.S. banks that have no Edge or foreign operations and reflect the difference between domestic office assets and liabilities of U.S. banks with Edge or foreign operations excluding the capital accounts of their Edge or foreign subsidiaries.

3. Demand deposits adjusted equal demand deposits other than domestic commercial interbank and U.S. government less cash items in process of collection.

TABLE 19

1. Effective December 31, 1978, the report of condition was substantially revised for commercial banks. Commercial banks with assets less than \$100 million and with domestic offices only were given the option to complete either the abbreviated or the standard set of reports. Banks with foreign offices began reporting in greater detail on a consolidated domestic and foreign basis. This table reflects the varying levels of reporting detail.

2. This item contains the capital accounts of U.S. banks that have no Edge or foreign operations and reflects the difference between domestic office assets and liabilities of U.S. banks with Edge or foreign operations excluding the capital accounts of their Edge or foreign subsidiaries.

3. Demand deposits adjusted equal demand deposits other than domestic commercial interbank and U.S. government less cash items in process of collection.

TABLE 20-A

1. Includes securities purchased under agreements to resell.
2. Other than financial institutions and brokers and dealers.
3. Includes securities sold under agreements to repurchase.

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

5. 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 date in the subsequent year. A description of the adjustment process is available in *Banking and Monetary Statistics, 1941-1970*, pages 148-49.

TABLE 20-B

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

2. All demand deposits except U.S. government and domestic commercial banks less cash items in process of collection.

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

4. 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 date in the subsequent year. A description of the adjustment process is available in *Banking and Monetary Statistics, 1941-1970*, pages 148-49.

TABLE 20-C

1. Data exclude bankers acceptances and commercial paper.

2. Item includes commercial and industrial loans at a few banks with assets of \$1 billion or more that do not classify their loans.

3. 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 date in the subsequent year. A description of the adjustment process is available in *Banking and Monetary Statistics, 1941-1970*, pages 148-49.

TABLE 21

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 *Federal Reserve Bulletin*, vol. 57 (June 1971), page 466.

TABLE 22

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, manufactur-

ing, mining, wholesale and retail trade, transportation, and services.

TABLE 23

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 24

1. The survey of terms of bank lending covers 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 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 remaining 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 \$400 million in total assets.

TABLE 25

1. 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).

2. Yields are quoted on a bank-discount basis.

3. Average of the midpoint of the range of daily dealer closing rates offered for domestic issues.

4. Averages of offering rates quoted by five dealers.

5. Annual figures are averages of the individual observations. For the other series, annual averages are constructed from the monthly averages.

6. Except for auction averages, yields are computed from daily closing bid prices; auction averages are recorded in the week in which the bills are issued.

7. Yields on the more actively traded issues adjusted to constant maturities by the U.S. Treasury, based on daily closing-bid prices.

8. For the first four months of 1980, each figure is an average of only five business days near the end of the month. For the rest of the year, each weekly figure is calculated on a biweekly basis and is the average of five business days ending on the Monday following the calendar week. These data are used to determine the maximum interest rate payable on small saver certificates.

9. Unweighted averages for all outstanding bonds neither due nor callable in less than 10 years, including several very low yielding "flower" bonds.

10. General obligations only, based on figures for Thursday, from Moody's Investors Service.

11. Twenty issues of mixed quality.
12. Averages of daily figures from Moody's Investors Service.
13. Data are a compilation of the Board of Governors of the Federal Reserve System. Issues included are of long term (20 years or more). New-issue yields are based on quotations on date of offering; yields on recently offered issues (included only for first four weeks after termination of underwriter price restrictions) are based on Friday close-of-business quotations.
14. Provided by Standard & Poor's Corporation.
15. Weekly figures are seven-day averages of daily effective rates for the week ending Wednesday; the daily effective rate is an average of the rates on a given day weighted by the volume of transactions at these rates.
16. Weekly figures are averages of daily quotations for the week ending Wednesday.

TABLE 26

1. Margin credit includes all credit extended to purchase or carry stocks or related equity instruments and secured at least in part by stock. Credit extended is end-of-month data for member firms of the New York Stock Exchange. Besides assigning a current loan value to margin stock generally, Regulations T and U permit special loan values for convertible bonds and stock acquired through exercise of subscription rights.
2. A distribution of this total by equity class is shown in table 26-C.
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 are the margin deposit required for additional purchases. Balances may arise with transfers based on loan values of other collateral in the customer's margin account or with deposits of cash (usually sale proceeds).

TABLE 27 A

1. Holdings of stock in the Federal Home Loan Banks are included in "Other" (line 4).
 2. Includes net undistributed income, which is accrued by most, but not all, associations.
 3. Excludes figures for loans in process, which are shown as a liability.
- SOURCE. Estimates by the Federal Home Loan Bank Board for all savings and loan associations in the United States. Data are based on monthly reports of federally insured associations and annual reports of other associations. Even when revised, data for the current and the preceding year are subject to further revision.

TABLE 27-B

1. The National Association of Mutual Savings Banks reports that, effective April 1979, balance sheet data are not strictly comparable with data for previous months. Beginning April 1979, data are reported on a net-of-valuation-reserves

basis. Before that date, data were reported on a gross-of-valuation-reserves basis.

2. Beginning April 1979, data include obligations of U.S. government agencies. Before that date, this item was included in "Corporate and other."
 3. Item includes securities of foreign governments and international organizations and, before April 1979, nonguaranteed issues of U.S. government agencies.
 4. Excludes checking, club, and school accounts.
 5. Commitments outstanding (including loans in process) of banks in New York State as reported to the Savings Banks Association of that state.
- SOURCE. Estimates of National Association of Mutual Savings Banks for all savings banks in the United States.

TABLE 27-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 27-D

SOURCE. Estimates by the National Credit Union Administration for a group of federal and state-chartered credit unions that account for about 30 percent of credit union assets. Figures are preliminary and are revised annually to incorporate recent benchmark data.

TABLE 28

1. Effective October 1, 1980, the Pension Benefit Guaranty Corporation was reclassified from an off-budget agency to an on-budget agency in the U.S. Department of Labor.
2. Half-year figures are calculated as a residual (total surplus or deficit less trust-fund surplus or deficit).
3. Item includes the Postal Service Fund, Rural Electrification and Telephone Revolving Fund, and Rural Telephone Bank.
4. Data include U.S. Treasury operating cash accounts, special drawing rights, gold tranche drawing rights, loans to the International Monetary Fund, and other cash and monetary assets.
5. Item includes accrued interest payable to the public, deposit funds, miscellaneous liability (including checks outstanding) and asset accounts, seignorage, 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; and *The Budget of the United States Government, Fiscal Year 1981*.

TABLE 29-A

1. In June 1978, earned-income-credit payments in excess of an individual's tax liability, formerly treated as income tax refunds, were classified as outlays retroactive to January 1976.
 2. Old-age, disability, and hospital insurance; and railroad retirement accounts.
 3. Old-age, disability, and hospital insurance.
 4. Supplementary medical insurance premiums, federal employees' retirement contributions, and civil service retirement and disability fund.
 5. Deposits of earnings by Federal Reserve Banks and other miscellaneous receipts.
- SOURCES. U.S. Treasury Department, "Monthly Treasury Statement of Receipts and Outlays of the U.S. Government," and *The Budget of the U.S. Government, Fiscal Year 1981*.

TABLE 29-B

1. Effective October 1, 1980, the Pension Benefit Guaranty Corporation was reclassified from an off-budget agency to an on-budget agency in the Department of Labor.
 2. Consists of interest received by trust funds, rents and royalties on the outer continental shelf, and U.S. government contributions for employee retirement.
- SOURCES. U.S. Treasury Department, "Monthly Treasury Statement of Receipts and Outlays of the U.S. Government," and *The Budget of the U.S. Government, Fiscal Year 1981*. For some categories, an adjustment was made to the last month of the fiscal year so that functional totals for the fiscal years match those in the *Budget*.

TABLE 30

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 31

1. Includes (not shown separately) securities issued to the Rural Electrification Administration and to state and local governments; depository bonds; retirement plan bonds; and individual retirement bonds.
2. These nonmarketable bonds, also known as Investment Series B Bonds, may be exchanged (or converted) at the owner's option for 1½ percent, five-year marketable Treasury notes. Convertible bonds that have been so exchanged are removed from this category and recorded in the "Notes" category (line 5).
3. Nonmarketable dollar-denominated and foreign currency-denominated series held by foreigners.
4. Held almost entirely by U.S. government agencies and trust funds.
5. Data for Federal Reserve Banks and U.S. government agencies and trust funds are actual holdings; data for other groups are Treasury estimates.
6. Consists of the investments of foreign balances and international accounts in the United States. Excludes non-interest-bearing notes issued to the International Monetary Fund.
7. Includes savings and loan associations, nonprofit institu-

tions, 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, *Monthly Statement of the Public Debt of the United States*; data by holder, *Treasury Bulletin*.

TABLE 32

1. Interest-bearing marketable public debt securities.
- Figures are complete for U.S. government agencies and trust funds and Federal Reserve Banks, but data for other groups include only holdings of those institutions that report. For number of institutions reporting in other holder groups and the proportions of all marketable securities owned by those groups that are accounted for by the reporting institutions, see "Treasury Survey of Ownership," in *Treasury Bulletin*.
- "All others," a residual, includes holdings of all those not reporting in the Treasury Survey, including investor groups not listed separately.
2. Excludes trust departments.

TABLE 33-A

1. Averages are based on number of trading days in the period.
- Transactions include both purchases and sales of U.S. government securities dealers reporting to the Federal Reserve Bank of New York. The figures represent market transactions only and exclude allotments of, and exchanges for, new securities, redemption of called or matured securities, and purchases or sales of securities under repurchase, reverse repurchase (resale), or similar contracts.
2. Includes, among others, all other dealers and brokers in commodities and securities, foreign banking agencies, and the Federal Reserve System.

TABLE 33-B

1. Averages are based on number of trading days in the period.
- Positions consist of 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. Positions include securities that have been sold by the dealers under agreements to repurchase, unless the repurchase agreement is exactly matched by a reverse repurchase (resale) agreement. 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 purchased under agreements to resell.

TABLE 33-C

1. Averages are based on number of calendar days in the period.
- The data represent total amounts outstanding of funds borrowed by nonbank dealer firms and dealer departments of commercial banks against U.S. government and federal agency securities (through both collateral loans and sales under agreements to repurchase) plus internal funds used by dealer departments of banks to finance positions in such securities. Borrow-

ings against securities held under agreements to resell are excluded when there is a matched agreement—that is, the borrowing contract and the agreement to resell are equal in amount and maturity.

2. All business corporations except commercial banks and insurance companies.

3. 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).

4. 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.

5. Includes both repurchase agreements undertaken to finance positions and “matched book” repurchase agreements.

▲Because the reporting form for financing was changed in June 1980, line items for C.1 and C.2 are different.

TABLE 34

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.

3. On-budget.

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, Education, and Welfare; Department of Housing and Urban Development; Small Business Administration; and the Veterans Administration.

6. Off-budget.

7. Unlike other federally sponsored agencies, the Student Loan Marketing Association may borrow from the Federal Financing Bank (FFB) because its obligations are guaranteed by the Department of Health, Education, and Welfare.

8. The FFB, which began operations in 1974, is authorized to purchase or sell obligations issued, sold, or guaranteed by other federal agencies. Since the FFB incurs debt solely for the purpose of lending to other agencies, its debt is not included in the main portion of the table to avoid double counting.

9. 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 35

1. Par amounts of long-term issues based on date of sale.

2. Only bonds sold pursuant to the Housing Act of 1949, which are secured by contract requiring the Housing Assistance Administration to make annual contributions to the local authority.

SOURCE: Public Securities Association.

TABLE 36

1. Figures, which represent gross proceeds of issues maturing in more than one year sold for cash in the United States, are principal amount or number of units multiplied by 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.

SOURCE: U.S. Securities and Exchange Commission.

TABLE 37

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. Also includes all U.S. government securities and other short-term debt securities.

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 38

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

TABLE 39

1. Series have been revised. For description, see *Federal Reserve Bulletin*, vol. 64 (July 1978), pages 533–37. Source for the revised series is the Federal Trade Commission.

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

TABLE 40

1. “Other” consists of construction; social services and membership organizations; and forestry, fisheries, and agricultural services.

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

TABLE 43

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, rounded to the nearest 5 basis points; 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 FHA/VA mortgages carrying the prevailing ceiling rate. Monthly figures are unweighted averages of Monday quotations for the month.

7. Average gross yields (before deduction of 38 basis points for mortgage servicing) on accepted bids in the Federal National Mortgage Association's auctions of 4-month commitments to purchase home mortgages, assuming prepayment in 12 years for 30-year mortgages. No adjustments are made for FNMA commitment fees or stock-related requirements. Monthly figures are unweighted averages for auctions conducted within the month.

8. Beginning March 1980, FHA-insured and VA-guaranteed mortgage holdings in lines 14 and 15 are combined.

9. Includes some multifamily and nonprofit hospital loan commitments in addition to one- to four-family loan commitments accepted in FNMA's free market auction system, and through the FNMA-GNMA tandem plans.

10. Mortgage amounts offered by bidders are total bids received.

11. Includes participations as well as whole loans.

12. Includes conventional and government-underwritten loans.

TABLE 44

1. Minor revisions in some items were made for 1976 and 1977. 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 45

1. The consumer installment credit series covers most short- and intermediate-term credit extended to individuals through regular business channels, usually for the financing of the purchase of consumer goods and services or the refinancing of debts incurred for such purposes, and scheduled to be repaid

(or with the option of repayment) in two or more installments.

The series generally excludes mortgage financing, which is reported elsewhere, although some credit secured by junior liens on real estate may be reported in the data for certain holders, such as finance companies. Also excluded are (a) credit card or other receivables held by a holding company rather than by its subsidiary financial institution; (b) extensions of funds against the cash value of life insurance policies or, generally, against savings accounts; (c) loans to farmers; and (d) noninstallment credit extended to individuals. Some components include unearned (precomputed) finance charges.

2. Includes auto dealers and excludes 30-day charge credit held by travel and entertainment companies.

3. Net change equals extensions minus liquidations (repayments, charge-offs, and other credits). Monthly data are seasonally adjusted.

TABLE 46

1. Monthly data are seasonally adjusted.

2. Includes auto dealers and excludes 30-day charge credit held by travel and entertainment companies.

TABLE 47

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 total assets 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.

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

TABLE 48-C

1. Excludes corporate equities.

2. Foreign investment is net of bond issues abroad, and bond issues outside the United States are excluded from liabilities.

3. Revenue bonds to finance industrial pollution control. 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 except mortgages, short-term paper, and trade debt. Includes loans due in more than one year and excludes current maturities of securities and mortgages.

TABLE 49

1. Annual data for line 20 for 1970-78 are revised as follows:

1970	126.9	1973	166.9	1976	218.0
1971	137.2	1974	182.2	1977	239.4
1972	147.9	1975	200.0	1978	267.0

Annual data for lines 12-20 and 22-23 for 1979 are revised as follows:

12	136.5	16	149.1	20	299.6
13	113.5	17	308.5		
14	108.2	18	289.5	22	217.4
15	105.3	19	248.6	23	217.7

Monthly data for line 20 for 1970-75 are revised as follows:

	Jan.	Feb.	Mar.	Apr.	May	June
	1970	121.7	122.6	123.4	126.7	126.2	126.1
1971	133.1	133.5	134.6	135.1	135.8	139.4
1972	141.5	143.1	143.7	144.6	146.0	144.5
1973	157.7	160.8	162.7	164.0	164.7	166.0
1974	175.0	175.9	176.9	178.4	180.7	182.2
1975	187.9	189.0	189.9	195.0	208.5	201.7

	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1970	128.0	128.9	129.6	129.3	129.5	130.7
1971	137.5	138.5	138.8	139.1	139.6	141.4
1972	147.5	149.1	149.9	152.9	155.3	156.7
1973	167.4	168.8	170.5	172.1	173.7	174.5
1974	184.1	184.7	185.7	187.3	187.3	188.3
1975	200.4	202.7	204.3	206.0	207.1	208.0

Monthly data for lines 12-20 for 1976-79 are revised as follows:

Line	1976					
	Jan.	Feb.	Mar.	Apr.	May	June
12	119.0	119.5	119.8	120.3	120.3	120.5
13	98.9	99.4	99.7	100.2	100.0	100.1
14	96.2	96.7	97.1	97.7	97.6	97.7
15	93.8	94.4	94.9	95.6	95.4	95.3
16	130.0	130.5	130.8	131.3	131.5	131.6
17	212.5	214.4	215.3	216.8	218.3	219.1
18	200.4	202.0	203.1	204.7	206.4	207.0
19	169.4	171.3	172.7	173.9	175.5	176.1
20	210.7	212.8	213.7	214.5	215.7	216.3

Line	1976					
	July	Aug.	Sept.	Oct.	Nov.	Dec.
12	120.8	121.0	121.4	121.3	121.8	122.0
13	100.2	100.2	100.9	100.5	101.1	101.1
14	97.8	97.9	98.5	98.0	98.5	98.6
15	95.4	95.4	96.2	95.3	96.0	96.0
16	132.0	132.3	132.6	132.8	133.1	133.5
17	221.3	223.0	224.4	225.8	228.7	230.5
18	208.7	210.6	211.9	213.2	215.7	217.4
19	177.6	179.0	180.1	180.2	183.5	185.2
20	218.3	219.7	220.9	222.1	224.8	226.4

Line	1977					
	Jan.	Feb.	Mar.	Apr.	May	June
12	122.4	122.8	123.4	124.0	124.6	125.2
13	101.5	102.0	102.9	103.7	104.2	104.8
14	99.1	99.3	99.9	100.5	101.0	101.4
15	96.5	96.7	97.5	98.1	98.6	99.1
16	133.9	134.2	134.7	135.2	135.7	136.4
17	231.6	234.4	237.0	238.6	240.2	242.0
18	217.8	220.8	223.2	225.3	227.6	229.6
19	185.3	188.6	191.3	193.5	196.3	198.9
20	227.7	227.2	232.4	234.0	235.2	237.7

Line	1977					
	July	Aug.	Sept.	Oct.	Nov.	Dec.
12	125.7	126.1	126.9	127.2	127.7	128.0
13	105.2	105.2	105.8	105.9	106.2	106.2
14	101.8	101.9	102.3	102.3	102.5	103.1
15	99.4	99.5	99.9	99.8	100.1	100.7
16	137.0	137.5	138.4	138.8	139.5	140.0
17	245.3	247.2	249.4	252.3	254.7	256.9
18	231.5	232.9	235.4	238.5	240.5	241.8
19	200.2	201.6	203.4	205.3	206.6	208.9
20	241.3	243.1	245.0	247.5	249.7	251.9

Line	1978					
	Jan.	Feb.	Mar.	Apr.	May	June
12	128.4	128.9	129.6	130.8	131.3	131.9
13	106.4	106.6	107.4	109.2	109.4	110.1
14	103.5	103.8	104.1	104.6	105.0	105.4
15	101.1	101.4	101.7	102.2	102.6	102.9
16	140.5	141.1	141.8	142.7	143.3	143.9
17	257.6	259.5	262.8	266.5	268.3	271.0
18	244.1	246.0	249.6	253.7	255.0	257.8
19	210.1	213.0	216.2	218.3	219.3	221.3
20	252.3	254.6	258.6	261.5	262.8	264.5

Line	1978					
	July	Aug.	Sept.	Oct.	Nov.	Dec.
12	132.3	132.7	133.0	133.4	134.1	134.5
13	110.4	110.7	111.0	111.5	112.1	112.4
14	105.7	105.9	106.2	106.6	107.2	107.6
15	103.1	103.4	103.7	104.1	104.8	105.2
16	144.3	144.8	145.1	145.5	146.1	146.6
17	275.0	277.4	279.8	283.8	287.0	290.8
18	260.0	261.9	264.4	268.2	271.1	273.9
19	223.8	225.1	227.7	230.6	234.4	237.4
20	268.3	270.6	272.6	276.2	279.1	283.0

Line	1979					
	Jan.	Feb.	Mar.	Apr.	May	June
12	134.8	135.2	135.8	135.8	136.3	136.7
13	112.6	112.7	113.5	113.5	113.8	114.1
14	107.9	108.1	108.3	108.4	108.6	108.9
15	105.4	105.5	105.7	105.8	106.0	106.2
16	147.0	147.5	147.9	148.0	148.7	149.1
17	293.0	295.7	299.2	300.3	302.1	305.3
18	277.2	279.5	282.8	283.9	284.9	287.4
19	240.8	243.4	245.5	247.3	246.8	247.9
20	285.6	288.1	291.5	292.5	293.9	296.7

Line	1979					
	July	Aug.	Sept.	Oct.	Nov.	Dec.
12	136.9	137.1	137.2	137.4	137.4	137.6
13	114.3	114.0	113.9	113.7	113.2	113.3
14	109.0	108.5	108.4	108.1	107.5	107.3
15	106.3	105.5	105.3	104.9	104.0	103.9
16	149.3	149.8	150.0	150.4	150.7	150.9
17	310.2	313.5	315.5	319.3	322.7	325.7
18	289.9	292.3	295.1	297.4	300.6	302.8
19	249.8	249.2	251.5	252.6	253.2	255.6
20	301.2	304.1	305.7	309.3	312.3	314.9

2. Ratios of indexes of production to indexes of capacity. Federal Reserve estimates. See table 51, note 1.

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

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 4, 5, and 6 and indexes for series mentioned in notes 3 and 7 may also be found in *Survey of Current Business*.

TABLE 50

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 grouping 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. These data are the same as those in the ANNUAL STATISTICAL DIGEST, 1970-1979.

5. 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), and "Capacity Utilization: Manufacturing and Materials, January 1967-December 1978" (Federal Reserve statistical release, 1979).

TABLE 51

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

2. 1972 dollar value.

TABLE 52

1. Seasonal factors are no longer calculated for lines 12 through 41.

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

3. Includes reinvested earnings of incorporated affiliates.

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.

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

TABLE 53

1. 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 16 member countries. The U.S. reserve position in the IMF and

SDR holdings are also valued on this basis beginning in July 1974. At valuation used before July 1974 (SDR1 = \$1.20635) total U.S. reserve assets, reserve position in IMF, and SDR holdings were as follows (in millions of dollars, end of period).

Month	Total	Reserve position in IMF	SDRs
1979			
January	19,831	543	2,498
February	19,641	641	2,500
March	21,011	644	2,500
April	20,802	632	2,467
May	21,709	732	2,495
June	20,612	723	2,495
July	19,360	710	2,495
August	19,362	788	2,495
September	17,821	774	2,495
October	17,377	763	2,495
November	18,577	824	2,495
December	18,221	747	2,495
1980			
January	20,163	747	3,549
February	20,107	794	3,549
March	20,918	781	3,549
April	20,914	616	3,445
May	21,125	664	3,445
June	21,084	863	3,445
July	21,026	901	3,532
August	21,845	1,050	3,677
September	22,156	1,151	3,683
October	23,223	1,183	3,683
November	24,980	1,349	3,734
December	26,141	2,379	2,468

2. 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 61.

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; and \$1,152 million on January 1, 1980; 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.

6. Includes U.S. government securities held under repurchase agreement against receipt of foreign currencies, if any.

TABLE 54-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.

TABLE 54-B

1. Includes Bank for International Settlements.
2. Includes countries in Oceania and Eastern Europe.

TABLE 55-A

1. Excludes negotiable time certificates of deposit, which are included in "Other negotiable and readily transferable instruments." Data prior to April 1978 cover short-term deposits only.
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 nonmarketable 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."

TABLE 55-B

1. Includes the Bank for International Settlements. Beginning April 1978, also includes Eastern European countries not included in line 23.
2. Beginning April 1978, comprises Bulgaria, Czechoslovakia, German Democratic Republic, Hungary, Poland, and Romania.
3. Included in "Other Latin America and Caribbean" through March 1978.
4. Comprises Bahrain, Iran, Iraq, Kuwait, Oman, Qatar, Saudi Arabia, and United Arab Emirates (Trucial States).
5. Comprises Algeria, Gabon, Libya, and Nigeria.
6. Excludes "holdings of dollars" of the International Monetary Fund.
7. Asian, African, Middle Eastern, and European regional organizations, except the Bank for International Settlements, which is included in "Other Western Europe."

TABLE 56

1. Data for period before April 1978 include claims of banks' domestic customers on foreigners.
2. Includes the Bank for International Settlements. Beginning April 1978, also includes Eastern European countries not included in line 23.
3. Beginning April 1978, comprises Bulgaria, Czechoslovakia, German Democratic Republic, Hungary, Poland, and Romania.

4. Included in "Other Latin America and Caribbean" through March 1978.
5. Comprises Bahrain, Iran, Iraq, Kuwait, Oman, Qatar, Saudi Arabia, and United Arab Emirates (Trucial States).
6. Comprises Algeria, Gabon, Libya, and Nigeria.
7. Excludes the Bank for International Settlements, which is included in "Other Western Europe."

TABLE 57

1. Beginning April 1978, data for banks' own claims are given on a monthly basis, but the data for claims of banks' 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: 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. Data through March 1978 are outstanding collections only.
6. Includes demand and time deposits and negotiable and nonnegotiable certificates of deposit denominated in U.S. dollars issued by banks abroad.

TABLE 58

1. The first available data are for June 1978.
2. Remaining time to maturity.
3. Includes nonmonetary international and regional organizations.

TABLE 59

1. Data on claims exclude foreign currencies held by U.S. monetary authorities.
2. Includes claims of banks' domestic customers through March 1978.
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 accounts of their domestic customers.

TABLE 60

1. Estimated official and private holdings of marketable U.S. Treasury securities with an original maturity of more than one year. Data are based on a benchmark survey of holdings as of January 31, 1971, and monthly transactions reports. Excludes nonmarketable U.S. Treasury bonds and notes held by official institutions of foreign countries.
2. Beginning December 1978, 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.

TABLE 61

1. Excludes deposits and U.S. Treasury securities held for international and regional organizations.
2. Marketable U.S. Treasury bills, certificates of indebtedness, 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.

TABLE 62

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.

TABLE 63

1. For breakdown by country (short-term and long-term separately) for March–September 1978, see ANNUAL STATISTICAL DIGEST for 1974–1978, pages 241, 246. Totals for that period are as follows:

Type	1978		
	Mar.	June	Sept.
1 Total	11,510	11,870	12,786
2 Payable in dollars	10,626	11,044	11,955
3 Payable in foreign currencies	884	825	831

2. Before December 1978, foreign currency data include only liabilities denominated in foreign currencies with an original maturity of less than one year.
3. Comprises Bahrain, Iran, Iraq, Kuwait, Oman, Qatar, Saudi Arabia, and United Arab Emirates (Trucial States).
4. Comprises Algeria, Gabon, Libya, and Nigeria.
5. Includes nonmonetary international and regional organizations.

TABLE 64

1. For breakdown by country (short-term and long-term separately) for March–September 1978, see ANNUAL STATISTICAL DIGEST for 1974–1978, pages 243, 246. Totals for that period are as follows:

Type	1978		
	Mar.	June	Sept.
1 Total	23,541	23,229	23,260
2 Payable in dollars	21,779	21,665	21,292
3 Payable in foreign currencies	1,763	1,564	1,968

Beginning December 1978, table 57, "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. Before December 1978, foreign currency data include only claims denominated in foreign currencies with an original maturity of less than one year.
3. Comprises Bahrain, Iran, Iraq, Kuwait, Oman, Qatar, Saudi Arabia, and United Arab Emirates (Trucial States).
4. Comprises Algeria, Gabon, Libya, and Nigeria.
5. Includes nonmonetary international and regional organizations.

SOURCES. Data in table 52 are from *Survey of Current Business* (U.S. Department of Commerce, Bureau of Economic Analysis).

Table 53 is based on U.S. Treasury Department data and on data reported to the Treasury Department by the International Monetary Fund.

Tables 54 through 62 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 63 and 64 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 65

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.

TABLE 66

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 65 (the sum of lines 7 through 10) with the claims of U.S. offices in table 56 (excluding those held by agencies and branches of foreign banks and those constituting claims on own foreign branches). However, see also note 2.

For June 1978 and subsequent dates, the claims of the U.S. offices in this table include only banks' own claims payable in dollars. For earlier dates the claims of the U.S. offices also in-

clude customer claims and foreign currency claims (amounting in June 1978 to \$10 billion).

2. 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).

3. Excludes Liberia.

4. Includes Canal Zone beginning December 1979.

5. Foreign branch claims only.

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

TABLE 67

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.

2. Beginning November 1980, the compounded annual rate is based on the official rate per day.

TABLE 68

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

TABLE 69

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 1968, p. 700).

TABLE 70

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

Part 2—Special Tables

TABLE 71

1. See the Board's *Annual Reports* 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. Beginning September 1980, Federal Reserve notes held by the Reserve Banks are exempt from the collateral requirement.

7. Includes Federal Reserve notes held by U.S. Treasury and by Federal Reserve Banks other than the issuing Bank.

TABLE 72

1. This item includes expenses for labor and materials temporarily capitalized and charged to activities when the products are consumed.

2. The total expense for Richmond has been adjusted to exclude \$2,526,109, which was allocated to the expenses of other Federal Reserve Banks for operation of the Federal Reserve Communications System.

3. Includes unrealized gains and losses.

4. For additional details, see the Board of Governors of the Federal Reserve System, *67th Annual Report, 1980* (1981), pages 242-44.

TABLE 73

1. 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 in 1980

2. Figures for December 31, 1980, include 14 state member noninsured trust companies.

3. Banking facilities (other than branches) that are provided at military and other government establishments through arrangements made by the Treasury; 85 banks operated such facilities and 18 had no other type of branch or facility in 1980.

TABLE 74

1. Includes all commercial banking offices (including facilities) on which checks are drawn. There were no nonpar banking offices as of December 31, 1980.

2. Other areas are Puerto Rico, the Virgin Islands, American Samoa, and Guam. For purposes of Regulation J (Collection of Checks and Other Items by Federal Reserve Banks), Puerto Rico and the Virgin Islands are assigned to the New York District, American Samoa and Guam to the San Francisco District.

TABLE 75-A

1. Figures include all banks in Alaska and Hawaii, but exclude nonmember banks in territories and possessions.

2. Figures for December 31, 1980, include 14 state member noninsured trust companies.

3. Figures exclude new banks organized to succeed operating banks.

TABLE 75-B

1. Provided at military and other government establishments through arrangements made by the U.S. Treasury Department.

TABLE 76

1. Because Florida and New Hampshire have changed from limited branching to statewide branching states, the totals for 1979 have been revised as follows:

State	In operation on Jan. 1 (or June 30)	Beginning operation	Ceasing operation	In operation on June 30 (or Dec. 31)	Net increase
January 1-June 30					
50 states and District of Columbia	42,290	886	237	49,939	649
Statewide branching	21,138	361	102	21,397	259
Limited branching	19,258	353	95	19,516	258
Unit banking	8,894	172	40	9,026	132
July 1-December 31					
50 states and District of Columbia	49,939	1,637	296	51,280	1,341
Statewide branching	21,397	780	179	21,998	601
Limited branching	19,516	636	103	20,049	533
Unit banking	9,026	221	14	9,233	207

2. 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 77

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

TABLE 78

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. 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 1980 are available from Publications Ser-

VICES, 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, customer-bank communication terminals (CBCTs), 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. 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.

7. The multibank, one-bank, and all commercial bank comparisons for the 50 states and the District of Columbia (domestic only) for 1979 are revised as follows:

Item	Total	Multi-bank	One-bank
Number of holding company groups	2,357	329	2,028
Number of offices			
Holding companies	27,099	13,679	13,420
Banks	4,280	2,261	2,019
Branches	22,819	11,418	11,401
All commercial banks	51,522	.....	.....
Banks	14,708	.....	.....
Branches	36,814	.....	.....
Amounts (millions of dollars)			
Assets			
Holding companies	1,004,733	483,470	521,263
All commercial banks	1,423,805	.....	.....
Deposits			
Holding companies	744,701	365,558	379,142
All commercial banks	1,098,359	.....	.....

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

TABLES 79 and 80

1. Data exclude 14 noninsured trust companies that are members of the Federal Reserve System.

2. This item is unavailable for all or some of the banks because of the lesser detail available from banks without foreign offices, the inapplicability of certain items to banks that have only domestic offices, the absence of detail on a fully consolidated basis for banks with foreign offices, and the absence of detail for banks, with assets less than \$100 million and with domestic offices only, that complete an abbreviated set of reports.

3. The number of full-time equivalent employees on payroll and the number of banks are as of the end of the year.

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 1980 classified in two ways:

By type of minority		By type of bank charter	
Black	47	Federal Reserve member	
Hispanic	32	National	46
Women	9	State	3
Asian	7		
American Indian	3	Nonmember state	47

TABLE 82

1. Outside Treasury and Federal Reserve Banks.
 2. Paper currency only; \$1 silver coins reported under coin.
- SOURCE. Condensed from U.S. Treasury Department, *Statement of United States Currency and Coin*.

TABLE 83

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 84

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 mobile homes and other consumer goods, and for direct personal loans. For description of data, see *Federal Reserve Bulletin*, vol. 59 (September 1973), pages 641-45.

TABLE 85

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 and also for other broker-dealers that report voluntarily to the National Association of Securities Dealers.

3. Credit extended to finance purchases through qualified stock option and employee stock purchase plans.

TABLE 86

1. These are members only of the American Stock Exchange; AMEX firms that are also members of the New York Stock Exchange are included under NYSE.

2. Excludes subordinated borrowing.

3. Excludes subordinated indebtedness, which is included in the item "Credit balances and money borrowed" (line 30) above.

TABLE 87

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 old series covers 15 companies that account for a little more than one-half of both the total assets and the nonfarm mortgages held by all U.S. life insurance companies; the new 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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