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

ANNUAL STATISTICAL DIGEST

1981

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Preface

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

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

This issue of the DIGEST covers only 1981 unless data were revised for earlier years; exceptions are noted in the Table of Contents. The DIGEST serves to maintain the historical series first published in *Banking and Monetary Statistics, 1941–1970*, and the DIGEST, 1970–1979. In 1985, a DIGEST containing data for 1980–84 will appear; and thereafter, every fifth year, the DIGEST will

cover either ten or five years. In the intervening years, the DIGEST will contain data only for the previous year (again, except when data for earlier years have been revised). In this issue, series include revisions to all the data available through July 1982. The current coverage of the series, any changes in the coverage, and other pertinent details are given in Part 3—Notes to Tables.

The numbering system for the tables contained in this issue differs slightly from those in previous issues of the DIGEST and in the *Bulletin*. As a guide to tables that cover the same material in these publications, the Board's staff has prepared a concordance, which accompanies this DIGEST. A glossary of Federal Reserve terms is available free of charge from Publications Services, Board of Governors of the Federal Reserve System, Washington, D.C. 20551. Suggestions for making the DIGEST more useful may be sent to the Economic Editing Unit, Stop 96, at the same address.

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

Symbols and Abbreviations

CD	Certificate of deposit	SMSA	Standard metropolitan statistical area
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		
REIT	Real estate investment trust		
RP	Repurchase agreement	. . .	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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The data shown in this issue of the DIGEST are in general for 1981. 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	1978				1979			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
<i>Member bank reserves</i>								
1 Total	10.7	6.1	7.2	.7	-2.0	-2.8	5.5	9.3
2 Required	10.5	6.8	7.2	.5	-1.9	-2.7	5.2	8.5
3 Nonborrowed	17.3	-.4	4.8	3.4	-2.5	-7.3	7.7	2.5
4 Monetary base ²	10.3	8.6	8.3	8.0	6.4	5.9	8.9	8.6
<i>Concepts of money and liquid assets³</i>								
5 M1	7.9	9.1	7.8	7.2	5.1	10.0	9.3	4.5
6 M2	8.1	8.0	7.5	8.3	7.0	10.6	9.5	5.6
7 M3	10.9	11.9	10.3	10.2	8.8	10.5	10.9	7.7
8 L	11.7	12.7	11.2	11.4	11.4	14.2	12.7	7.5
<i>Time and savings deposits</i>								
<i>Commercial banks</i>								
9 Total	12.7	14.7	11.6	9.1	7.3	3.4	9.4	10.9
10 Savings ⁴	5.7	4.3	-3.4	-4.8	-11.9	-5.9	-5.6	-17.9
11 Small-denomination time ⁵	5.4	6.7	12.6	14.0	18.4	23.3	25.0	30.2
12 Large-denomination time ⁶	30.5	36.1	28.6	20.4	17.9	-6.1	8.8	18.3
13 Thrift institutions ⁷	10.2	9.7	9.8	10.7	9.1	8.6	7.5	4.7
14 Total loans and securities at commercial banks ⁸	11.2	14.2	13.0	12.4	15.5	13.4	14.2	7.3
<i>1980</i>								
<i>1981</i>								
<i>Member bank reserves</i>								
1 Total	6.7	.4	6.6	14.3	5.5	4.2	4.0	3.2
2 Required	7.5	.6	5.7	13.0	6.4	5.0	3.1	3.5
3 Nonborrowed	5.8	7.5	12.4	4.8	10.7	-2.4	7.9	10.5
4 Monetary base ²	8.3	6.1	9.0	10.6	5.2	5.8	4.3	3.9
<i>Concepts of money and liquid assets³</i>								
5 M1	6.8	-3.2	14.1	11.1	4.6	9.3	.3	5.7
6 M2	7.4	5.2	14.1	8.8	7.5	12.0	8.3	8.9
7 M3	8.0	6.7	13.1	10.7	11.2	12.2	11.2	9.2
8 L	8.6	8.0	9.9	10.1	11.6	10.6	11.9	10.6
<i>Time and savings deposits</i>								
<i>Commercial banks</i>								
9 Total	7.5	12.4	5.8	15.3	16.0	11.9	18.4	8.3
10 Savings ⁴	-14.3	-19.4	18.6	.2	-28.4	-8.8	-22.8	-11.8
11 Small-denomination time ⁵	25.6	35.2	2.8	15.3	28.5	16.2	24.3	20.8
12 Large-denomination time ⁶	7.7	13.4	-.2	27.2	34.3	19.9	36.0	5.4
13 Thrift institutions ⁷	2.6	5.3	10.0	8.6	4.0	3.2	2.6	2.7
14 Total loans and securities at commercial banks ⁸	9.2	2.1	6.9	13.1	11.1	8.4	8.7	3.6

A.2. Quarterly (interest rates)

Level, percent per annum

Item	1981			
	Q1	Q2	Q3	Q4
<i>Short-term rates</i>				
1 Federal funds ⁹	16.57	17.78	17.58	13.59
2 Discount window borrowing ¹⁰	13.00	13.62	14.00	13.04
3 Treasury bills (3-month market yield) ¹¹	14.39	14.91	15.05	11.75
4 Commercial paper (3-month) ^{11, 12}	15.34	16.15	16.78	13.04
<i>Long-term rates</i>				
<i>Bonds</i>				
5 U.S. government ¹³	12.74	13.49	14.51	14.14
6 State and local government ¹⁴	9.97	10.69	12.11	12.54
7 Aaa utility (new issue) ¹⁵	14.45	15.41	16.82	15.67
8 Conventional mortgages ¹⁶	15.10	16.15	17.50	17.33

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.
1978												
<i>Member bank reserves</i>												
1 Total	25.5	7.6	-5.8	6.3	13.0	13.8	11.7	-8.3	6.2	6.3	-7.6	-9
2 Required	22.8	8.6	-4.4	8.2	10.5	15.3	11.0	-7.4	5.3	7.4	-9.7	-1.2
3 Nonborrowed	29.0	10.5	-3.1	-1.8	-10.2	18.5	4.1	-2.4	9.2	-1.1	12.3	-6.6
4 Monetary base ²	14.0	10.4	5.3	7.4	11.8	10.1	7.4	5.0	10.4	9.6	5.4	6.2
<i>Concepts of money and liquid assets³</i>												
5 M1	14.3	-4	5.0	13.7	11.1	7.9	6.2	5.8	12.2	4.0	7.0	8.3
6 M2	8.8	6.0	9.0	7.5	9.6	6.4	5.8	8.8	10.2	6.9	8.2	7.7
7 M3	10.5	8.8	13.7	11.4	14.1	7.5	9.5	11.6	10.9	7.3	13.1	9.9
8 L	12.0	9.7	14.3	12.1	14.5	9.3	10.8	12.0	10.7	8.3	15.6	12.4
<i>Time and savings deposits</i>												
<i>Commercial banks</i>												
9 Total	11.8	12.3	17.8	13.3	16.5	9.9	11.6	9.7	12.6	2.2	17.2	5.5
10 Savings ⁴	7.8	5.5	7.7	2.7	4.9	-5	-10.3	-3.8	3.8	-4.9	-8.2	-16.0
11 Small-denomination time ⁵	6.3	6.3	5.6	5.6	7.6	11.0	14.3	12.1	16.6	12.5	11.7	17.4
12 Large-denomination time ⁶	23.0	27.6	43.4	34.3	39.4	21.3	34.9	22.8	18.8	.6	50.6	17.7
13 Thrift institutions ⁷	8.7	9.0	11.5	8.3	9.6	10.8	7.9	11.2	10.5	10.6	10.5	10.6
14 Total loans and securities at commercial banks ⁸	11.4	10.7	13.6	14.9	14.7	14.2	14.5	8.3	12.6	12.2	14.1	12.0
1979												
<i>Member bank reserves</i>												
1 Total	7.8	-16.0	0	-2.3	-3.2	4.2	9.6	3.3	8.8	16.5	-2.8	17.9
2 Required	8.4	-15.9	1.8	-2.9	-2.0	1.4	10.0	3.0	9.9	13.9	-1.9	15.1
3 Nonborrowed	3.3	-15.5	-6	.2	-33.3	17.0	18.8	6.5	.1	-6.8	1.1	34.2
4 Monetary base ²	9.5	2.2	6.7	6.9	4.2	7.9	9.4	10.1	11.0	11.0	2.3	7.4
<i>Concepts of money and liquid assets³</i>												
5 M1	2.6	2.0	10.5	18.6	-2.3	14.8	11.8	6.9	6.6	3.7	1.2	6.5
6 M2	4.7	6.6	12.0	11.8	8.1	12.0	8.3	10.0	7.7	3.6	4.2	5.8
7 M3	6.0	8.0	11.7	10.5	9.7	11.1	10.0	11.6	11.9	7.3	2.9	5.8
8 L	8.6	9.5	16.1	13.3	14.0	16.8	10.9	10.3	11.9	7.1	3.7	4.4
<i>Time and savings deposits</i>												
<i>Commercial banks</i>												
9 Total	9.1	2.5	5.2	3.3	3.3	1.1	12.0	13.2	15.9	10.3	9.9	1.8
10 Savings ⁴	-15.6	-10.2	-6	-9.7	-6.3	0	-7.0	-7.0	-9.4	-23.6	-26.5	-14.2
11 Small-denomination time ⁵	26.0	12.4	14.7	29.7	25.5	23.2	21.6	29.1	24.6	27.3	43.9	17.7
12 Large-denomination time ⁶	19.7	6.6	2.2	-9.9	-8.9	-19.0	20.4	17.3	30.8	24.1	6.8	-3.1
13 Thrift institutions ⁷	6.3	9.0	12.7	6.4	7.3	9.3	7.2	8.2	3.6	3.6	5.2	5.6
14 Total loans and securities at commercial banks ⁸	21.9	10.4	13.0	15.0	11.5	15.1	15.0	10.8	18.0	4.5	-2.4	10.1

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.
1980												
<i>Member bank reserves</i>												
1 Total	5.3	2.8	5.5	.2	-8.9	6.6	2.8	13.7	19.1	3.9	30.3	3.4
2 Required	8.0	4.2	6.3	-.1	-8.3	5.8	.1	13.2	20.7	5.5	20.5	3.6
3 Nonborrowed	13.5	-11.2	-34.4	13.3	40.7	28.4	2.3	5.1	-2.0	4.1	6.9	15.6
4 Monetary base ²	10.8	8.4	7.7	4.1	4.9	8.7	7.9	12.3	10.0	10.2	13.1	5.3
<i>Concepts of money and liquid assets³</i>												
5 M1	8.9	9.8	0	-15.8	-2.8	14.5	13.1	21.4	16.6	14.0	5.8	-8.6
6 M2	7.8	10.4	6.2	-3.4	9.7	14.8	16.0	14.9	8.2	8.0	11.6	.1
7 M3	8.6	12.1	6.7	-.3	11.7	12.0	14.0	15.5	7.9	10.3	13.6	6.5
8 L	10.5	12.0	9.0	5.3	9.9	6.1	10.0	14.7	6.8	8.3	13.8	9.1
<i>Time and savings deposits</i>												
<i>Commercial banks</i>												
9 Total	5.6	-9.9	17.0	14.1	11.8	.7	2.8	8.9	12.5	10.8	25.9	17.7
10 Savings ⁴	-6.9	-16.3	-21.6	-44.0	-6.0	27.7	25.1	16.2	8.3	2.5	1.9	-41.6
11 Small-denomination time ⁵	18.9	24.0	42.2	56.5	17.3	-2.6	-.4	3.5	7.4	9.1	29.7	30.2
12 Large-denomination time ⁶	4.2	17.2	21.6	12.6	18.5	-15.3	-10.0	9.1	22.0	19.6	39.6	48.2
13 Thrift institutions ⁷	-.4	2.0	4.1	2.8	10.1	9.0	10.6	12.3	5.1	7.8	12.0	6.4
14 Total loans and securities at commercial banks ⁸	9.2	13.9	8.8	-1.7	-3.3	-.1	8.2	16.5	7.7	10.5	17.4	18.2
1981												
<i>Member bank reserves</i>												
1 Total	2.2	1.4	3.5	5.3	6.6	-.2	3.3	2.5	15.1	-5.8	1.0	11.3
2 Required	6.6	2.1	5.8	8.8	3.9	-2.7	3.2	4.0	11.5	-1.8	-1.0	12.1
3 Nonborrowed	11.8	4.3	13.3	-5.2	-21.2	5.9	14.9	10.8	14.5	2.5	17.0	12.3
4 Monetary base ²	3.0	5.3	3.6	9.5	4.0	2.7	5.8	2.9	6.0	.7	3.3	11.3
<i>Concepts of money and liquid assets³</i>												
5 M1	9.8	4.3	14.3	25.2	-11.4	-2.2	2.8	4.8	.3	4.7	9.7	12.4
6 M2	6.9	9.0	16.4	15.6	6.4	5.9	8.8	12.8	4.0	7.6	13.7	8.5
7 M3	12.8	10.7	13.3	13.2	11.1	9.8	11.8	13.4	6.8	7.3	13.2	7.4
8 L	13.6	10.5	9.9	8.6	13.5	11.4	11.4	13.9	8.2	10.6	13.5	6.2
<i>Time and savings deposits</i>												
<i>Commercial banks</i>												
9 Total	18.9	-8.1	8.2	6.9	22.6	15.6	19.3	20.8	-9.8	-6.2	6.9	1.6
10 Savings ⁴	-45.8	-21.1	.7	-2.1	-16.6	-20.4	-21.4	-32.7	-22.4	-16.8	8.5	4.6
11 Small-denomination time ⁵	36.9	17.1	16.5	11.6	19.1	21.5	18.9	36.1	23.7	22.2	17.4	-.3
12 Large-denomination time ⁶	43.6	16.5	3.9	6.8	50.5	30.5	42.5	33.0	11.2	.4	-5.2	2.2
13 Thrift institutions ⁷	2.0	.7	4.2	.2	9.0	1.0	2.0	4.4	-2.5	5.1	4.2	1.3
14 Total loans and securities at commercial banks ⁸	11.4	3.3	5.1	6.6	16.2	9.7	6.7	8.6	5.2	5.6	3.3	-10.1

2. Reserves of depository institutions and Reserve Bank credit

A. Annual and monthly averages, 1981

Millions of dollars

Factor	Year	Jan.	Feb.	Mar.	Apr.	May	June	
SUPPLYING RESERVE FUNDS								
1 Reserve Bank credit outstanding	145,291	142,903	140,402	140,957	143,784	144,217	144,803	
2 U.S. government securities ¹	121,920	119,362	116,509	118,098	120,008	119,937	120,637	
3 Bought outright	121,433	118,795	116,509	118,033	119,468	119,819	120,333	
4 Held under repurchase agreements	487	567	0	65	540	118	304	
5 Federal agency securities	8,834	8,812	8,739	8,751	8,775	8,738	8,773	
6 Bought outright	8,748	8,739	8,739	8,734	8,720	8,720	8,710	
7 Held under repurchase agreements	86	73	0	17	55	18	63	
8 Acceptances	121	68	0	35	69	20	155	
9 Loans	1,363	1,405	1,278	1,004	1,343	2,154	2,038	
10 Float	3,202	4,245	3,784	2,963	3,331	3,237	3,278	
11 Other Federal Reserve assets	9,851	9,011	10,092	10,106	10,258	10,131	9,922	
12 Gold stock	11,154	11,160	11,159	11,156	11,154	11,154	11,154	
13 Special drawing rights certificate account	2,950	2,518	2,518	2,653	2,818	2,818	2,826	
14 Treasury currency outstanding ²	13,595	13,465	13,498	13,506	13,538	13,597	13,587	
ABSORBING RESERVE FUNDS								
15 Currency in circulation	136,944	133,443	131,879	132,553	134,553	135,684	136,730	
16 Treasury cash holdings	465	440	451	472	498	509	498	
Deposits, other than reserves, with Federal Reserve Banks								
17 Treasury	3,166	3,172	3,297	3,045	3,353	3,210	3,049	
18 Foreign	330	380	319	319	411	342	292	
19 Other	481	541	401	342	295	283	367	
20 Required clearing balances	30	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	
21 Other Federal Reserve liabilities and capital	5,002	4,872	4,609	4,782	4,875	4,784	4,810	
22 Reserve accounts ³	26,572	27,198	26,620	26,760	27,309	26,974	26,623	
			July	Aug.	Sept.	Oct.	Nov.	Dec.
SUPPLYING RESERVE FUNDS								
1 Reserve Bank credit outstanding		147,344	146,869	145,483	146,058	148,316	151,920	
2 U.S. government securities ¹		122,882	124,522	123,685	123,497	125,247	128,505	
3 Bought outright		121,203	123,950	123,685	123,273	124,559	127,483	
4 Held under repurchase agreements		1,679	572	0	224	688	1,022	
5 Federal agency securities		9,067	8,785	8,671	8,700	8,888	9,291	
6 Bought outright		8,694	8,694	8,671	8,652	8,776	9,126	
7 Held under repurchase agreements		373	91	0	48	112	165	
8 Acceptances		338	102	0	58	261	315	
9 Loans		1,751	1,408	1,473	1,149	695	642	
10 Float		3,115	2,773	3,178	3,383	3,297	3,456	
11 Other Federal Reserve assets		10,191	9,279	8,476	9,271	9,928	9,711	
12 Gold stock		11,154	11,154	11,154	11,152	11,152	11,152	
13 Special drawing rights certificate account		3,068	3,068	3,126	3,318	3,318	3,318	
14 Treasury currency outstanding ²		13,613	13,627	13,648	13,641	13,712	13,707	
ABSORBING RESERVE FUNDS								
15 Currency in circulation		138,360	138,472	138,525	138,477	140,553	143,700	
16 Treasury cash holdings		468	450	453	455	450	443	
Deposits, other than reserves, with Federal Reserve Banks								
17 Treasury		3,144	3,208	3,155	3,339	3,061	2,965	
18 Foreign		309	280	284	353	325	343	
19 Other		538	503	592	611	688	605	
20 Required clearing balances		n.a.	26	54	74	91	110	
21 Other Federal Reserve liabilities and capital		5,249	4,778	4,849	5,171	5,438	5,768	
22 Reserve accounts ³		27,111	27,000	25,499	25,690	25,892	26,163	

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

B. Weekly averages of daily figures, 1981

Millions of dollars; end-of-week dates

Factor	Jan. 7	Jan. 14	Jan. 21	Jan. 28	Feb. 4	Feb. 11	Feb. 18	Feb. 25	Mar. 4
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	146,099	143,654	143,113	140,236	139,615	139,610	141,337	140,767	140,421
2 U.S. government securities ¹	121,449	120,543	119,952	116,988	116,737	115,857	117,348	115,262	117,657
3 Bought outright	119,139	120,543	119,753	116,988	116,737	115,857	117,348	115,262	117,657
4 Held under repurchase agreements	2,310	0	199	0	0	0	0	0	0
5 Federal agency securities	9,050	8,739	8,754	8,739	8,739	8,739	8,739	8,739	8,737
6 Bought outright	8,739	8,739	8,739	8,739	8,739	8,739	8,739	8,739	8,737
7 Held under repurchase agreements	311	0	15	0	0	0	0	0	0
8 Acceptances	268	0	32	0	0	0	0	0	0
9 Loans	1,113	1,308	1,413	1,790	1,201	1,114	1,135	1,713	1,298
10 Float	5,720	4,476	3,767	3,282	3,030	3,502	3,811	5,343	2,802
11 Other Federal Reserve assets	8,498	8,587	9,195	9,437	9,907	10,398	10,305	9,709	9,928
12 Gold stock	11,161	11,161	11,160	11,159	11,159	11,159	11,159	11,159	11,156
13 Special drawing rights certificate account	2,518	2,518	2,518	2,518	2,518	2,518	2,518	2,518	2,518
14 Treasury currency outstanding ²	13,427	13,431	13,438	13,446	13,638	13,460	13,465	13,474	13,677
ABSORBING RESERVE FUNDS									
15 Currency in circulation	136,121	134,480	132,811	131,370	131,139	131,716	132,428	131,987	131,863
16 Treasury cash holdings	436	439	437	443	445	451	453	452	461
Deposits, other than reserves, with Federal Reserve Banks									
17 Treasury	2,979	3,085	3,109	3,498	3,288	3,926	2,832	3,376	2,682
18 Foreign	373	530	304	275	402	283	346	282	347
19 Other	651	395	672	468	501	431	366	373	420
20 Required clearing balances	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
21 Other Federal Reserve liabilities and capital	4,909	4,971	4,973	4,753	4,600	4,532	4,635	4,610	4,838
22 Reserve accounts ³	27,735	26,863	27,920	26,552	26,554	25,409	27,420	26,836	27,161
	Mar. 11	Mar. 18	Mar. 25	Apr. 1	Apr. 8	Apr. 15	Apr. 22	Apr. 29	May 6
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	139,216	141,642	141,487	141,753	141,050	143,305	146,202	144,675	145,041
2 U.S. government securities ¹	116,750	118,711	118,667	118,546	118,396	119,785	122,542	119,678	120,593
3 Bought outright	116,750	118,711	118,515	118,381	118,396	119,785	120,841	119,095	120,071
4 Held under repurchase agreements	0	0	152	165	0	0	1,701	583	522
5 Federal agency securities	8,736	8,733	8,793	8,753	8,722	8,720	8,839	8,835	8,800
6 Bought outright	8,736	8,733	8,733	8,730	8,722	8,720	8,720	8,720	8,720
7 Held under repurchase agreements	0	0	60	23	0	0	119	115	80
8 Acceptances	0	0	38	143	0	0	156	112	89
9 Loans	763	773	870	1,464	887	1,142	864	2,278	2,470
10 Float	3,040	3,348	2,896	2,548	2,945	3,510	3,518	3,289	2,541
11 Other Federal Reserve assets	9,927	10,077	10,223	10,298	10,100	10,147	10,283	10,483	10,549
12 Gold stock	11,156	11,156	11,155	11,155	11,154	11,154	11,154	11,154	11,154
13 Special drawing rights certificate account	2,518	2,647	2,732	2,818	2,818	2,818	2,818	2,818	2,818
14 Treasury currency outstanding ²	13,484	13,489	13,493	13,575	13,512	13,516	13,524	13,530	13,610
ABSORBING RESERVE FUNDS									
15 Currency in circulation	132,378	132,765	132,630	133,023	133,905	134,983	135,045	134,344	134,783
16 Treasury cash holdings	464	472	477	483	492	496	500	503	510
Deposits, other than reserves, with Federal Reserve Banks									
17 Treasury	3,022	3,131	3,242	2,887	2,863	3,033	3,969	3,536	4,175
18 Foreign	276	391	272	334	329	347	393	580	300
19 Other	291	352	328	322	255	285	320	301	353
20 Required clearing balances	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
21 Other Federal Reserve liabilities and capital	4,704	4,774	4,719	4,832	4,854	4,893	4,897	4,927	4,728
22 Reserve accounts ³	25,238	27,048	27,200	27,421	25,836	26,756	28,575	27,985	27,773

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

B. Weekly averages of daily figures, 1981—Continued

Millions of dollars; end-of-week dates

Factor	May 13	May 20	May 27	June 3	June 10	June 17	June 24	July 1	July 8
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	143,591	145,173	143,965	143,666	142,891	144,714	145,983	146,124	146,516
2 U.S. government securities ¹	118,191	121,587	120,112	119,447	118,900	120,655	121,618	121,340	122,058
3 Bought outright	118,191	121,587	120,112	119,447	118,900	120,655	120,971	120,684	121,384
4 Held under repurchase agreements	0	0	0	0	0	0	647	656	674
5 Federal agency securities	8,720	8,720	8,720	8,720	8,718	8,707	8,891	8,791	8,956
6 Bought outright	8,720	8,720	8,720	8,720	8,718	8,707	8,707	8,703	8,694
7 Held under repurchase agreements	0	0	0	0	0	0	184	88	262
8 Acceptances	0	0	0	0	0	0	142	522	339
9 Loans	1,733	1,954	2,910	1,952	2,205	1,911	2,302	1,731	1,864
10 Float	4,328	3,060	2,359	4,056	3,651	3,673	2,614	3,285	2,909
11 Other Federal Reserve assets	10,619	9,851	9,864	9,491	9,418	9,769	10,415	10,455	10,389
12 Gold stock	11,154	11,154	11,154	11,154	11,154	11,154	11,154	11,154	11,154
13 Special drawing rights certificate account	2,818	2,818	2,818	2,818	2,818	2,818	2,818	2,889	3,068
14 Treasury currency outstanding ²	13,539	13,543	13,551	13,795	13,561	13,567	13,571	13,659	13,583
ABSORBING RESERVE FUNDS									
15 Currency in circulation	135,775	135,742	135,958	136,404	136,653	136,956	136,652	136,928	138,372
16 Treasury cash holdings	514	509	506	504	506	502	495	485	480
Deposits, other than reserves, with Federal Reserve Banks									
17 Treasury	3,299	3,119	2,830	2,982	2,613	3,196	3,021	3,213	2,934
18 Foreign	555	274	258	314	323	258	310	281	406
19 Other	271	276	241	401	346	391	321	404	572
20 Required clearing balances	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
21 Other Federal Reserve liabilities and capital	4,711	4,938	4,884	4,515	4,368	4,636	5,259	5,183	5,227
22 Reserve accounts ³	25,976	27,829	26,810	26,312	25,614	26,315	27,464	27,332	26,330
	July 15	July 22	July 29	Aug. 5	Aug. 12	Aug. 19	Aug. 26	Sept. 2	Sept. 9
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	147,191	148,931	147,173	145,694	146,163	148,205	147,365	146,654	144,519
2 U.S. government securities ¹	123,129	123,889	122,820	123,025	122,967	125,497	125,801	124,907	123,583
3 Bought outright	120,624	121,344	121,604	121,682	122,967	124,408	125,207	124,907	123,583
4 Held under repurchase agreements	2,505	2,545	1,216	1,343	0	1,089	594	0	0
5 Federal agency securities	9,094	9,395	8,867	8,941	8,694	8,881	8,780	8,694	8,694
6 Bought outright	8,694	8,694	8,694	8,694	8,694	8,694	8,694	8,694	8,694
7 Held under repurchase agreements	400	701	173	247	0	187	86	0	0
8 Acceptances	393	453	154	303	0	214	89	0	0
9 Loans	1,297	1,730	1,978	1,120	1,264	1,457	1,721	1,448	1,578
10 Float	3,293	3,234	3,094	2,687	3,603	2,739	2,219	2,816	2,438
11 Other Federal Reserve assets	9,984	10,229	10,261	9,618	9,635	9,416	8,754	8,789	8,226
12 Gold stock	11,154	11,154	11,154	11,154	11,154	11,154	11,154	11,154	11,154
13 Special drawing rights certificate account	3,068	3,068	3,068	3,068	3,068	3,068	3,068	3,068	3,068
14 Treasury currency outstanding ²	13,585	13,590	13,594	13,922	13,606	13,609	13,609	13,701	13,620
ABSORBING RESERVE FUNDS									
15 Currency in circulation	139,069	138,411	137,732	138,338	139,033	138,915	138,140	138,065	138,993
16 Treasury cash holdings	475	463	457	449	450	452	453	447	450
Deposits, other than reserves, with Federal Reserve Banks									
17 Treasury	3,407	3,106	3,063	2,961	3,614	2,974	3,106	3,419	2,767
18 Foreign	262	293	282	270	279	276	277	295	346
19 Other	524	490	531	602	446	460	487	579	475
20 Required clearing balances	n.a.	n.a.	n.a.	n.a.	n.a.	40	41	42	49
21 Other Federal Reserve liabilities and capital	4,867	5,024	6,001	4,764	4,560	4,924	4,843	4,791	4,820
22 Reserve accounts ³	26,392	28,956	26,924	26,454	25,608	27,994	27,848	26,940	24,461

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

B. Weekly averages of daily figures, 1981—Continued

Millions of dollars; end-of-week dates

Factor	Sept. 16	Sept. 23	Sept. 30	Oct. 7	Oct. 14	Oct. 21	Oct. 28	Nov. 4
SUPPLYING RESERVE FUNDS								
1 Reserve Bank credit outstanding	145,530	146,330	145,064	144,926	145,276	148,631	145,590	146,290
2 U.S. government securities ¹	123,252	124,255	123,356	121,883	123,327	125,444	123,457	123,978
3 Bought outright	123,252	124,255	123,356	121,883	123,327	124,450	123,457	123,796
4 Held under repurchase agreements	0	0	0	0	0	994	0	182
5 Federal agency securities	8,661	8,661	8,661	8,661	8,657	8,856	8,646	8,683
6 Bought outright	8,661	8,661	8,661	8,661	8,657	8,646	8,646	8,646
7 Held under repurchase agreements	0	0	0	0	0	210	0	37
8 Acceptances	0	0	0	0	0	257	0	95
9 Loans	1,336	1,448	1,443	1,145	1,110	1,256	1,184	1,233
10 Float	3,929	3,455	2,758	4,082	3,009	3,537	2,946	2,540
11 Other Federal Reserve assets	8,354	8,511	8,846	9,155	9,173	9,280	9,358	9,761
12 Gold stock	11,154	11,154	11,152	11,152	11,152	11,152	11,152	11,152
13 Special drawing rights certificate account	3,068	3,068	3,318	3,318	3,318	3,318	3,318	3,318
14 Treasury currency outstanding ²	13,627	13,627	13,727	13,636	13,640	13,640	13,643	13,651
ABSORBING RESERVE FUNDS								
15 Currency in circulation	139,371	138,232	137,497	137,929	139,164	138,812	138,117	138,520
16 Treasury cash holdings	453	455	454	456	458	457	450	447
Deposits, other than reserves, with Federal Reserve Banks								
17 Treasury	2,997	3,352	3,421	3,545	2,957	3,743	3,069	3,410
18 Foreign	270	240	291	378	329	350	318	423
19 Other	590	536	721	664	577	624	595	773
20 Required clearing balances	53	57	63	62	68	71	76	76
21 Other Federal Reserve liabilities and capital	4,815	4,824	4,974	5,214	5,184	5,300	5,030	5,234
22 Reserve accounts ³	24,831	26,483	25,839	24,782	24,648	27,385	26,048	25,527
	Nov. 11	Nov. 18	Nov. 25	Dec. 2	Dec. 9	Dec. 16	Dec. 23	Dec. 30
SUPPLYING RESERVE FUNDS								
1 Reserve Bank credit outstanding	146,245	149,244	149,355	150,221	149,462	151,399	153,376	153,149
2 U.S. government securities ¹	123,526	125,951	126,396	126,175	126,683	128,459	129,574	129,223
3 Bought outright	123,526	124,599	125,283	125,199	126,461	128,459	128,455	127,172
4 Held under repurchase agreements	0	1,352	1,113	976	222	0	1,119	2,051
5 Federal agency securities	8,646	8,844	9,048	9,296	9,147	9,125	9,257	9,555
6 Bought outright	8,646	8,646	8,857	9,130	9,129	9,125	9,125	9,125
7 Held under repurchase agreements	0	198	191	166	18	0	132	430
8 Acceptances	0	502	392	398	48	0	254	798
9 Loans	1,008	557	337	314	616	402	620	882
10 Float	2,892	3,371	3,529	4,136	2,876	3,578	3,999	3,448
11 Other Federal Reserve assets	10,172	10,019	9,653	9,901	10,092	9,835	9,672	9,244
12 Gold stock	11,152	11,152	11,152	11,152	11,152	11,152	11,152	11,152
13 Special drawing rights certificate account	3,318	3,318	3,318	3,318	3,318	3,318	3,318	3,318
14 Treasury currency outstanding ²	13,657	13,660	13,668	13,785	13,679	13,679	13,681	13,687
ABSORBING RESERVE FUNDS								
15 Currency in circulation	140,005	140,759	140,955	141,959	142,388	143,265	144,046	145,197
16 Treasury cash holdings	449	450	453	447	444	445	442	437
Deposits, other than reserves, with Federal Reserve Banks								
17 Treasury	3,052	3,215	2,841	3,028	2,666	2,772	3,215	2,912
18 Foreign	269	338	310	335	312	304	361	373
19 Other	652	696	591	731	573	578	592	574
20 Required clearing balances	82	88	92	95	104	108	109	118
21 Other Federal Reserve liabilities and capital	5,190	5,405	5,583	5,759	5,952	5,963	5,814	5,370
22 Reserve accounts ³	24,674	26,423	26,669	26,122	25,174	26,113	26,948	26,325

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

C. Wednesday figures, 1981

Millions of dollars; end of week dates

Factor	Jan. 7	Jan. 14	Jan. 21	Jan. 28	Feb. 4	Feb. 11	Feb. 18	Feb. 25	Mar. 4
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	142,271	145,550	137,992	138,371	140,417	143,200	142,868	143,683	140,712
2 U.S. government securities ¹	117,331	121,571	113,812	115,138	117,179	117,146	117,913	116,622	115,812
3 Bought outright	117,331	121,571	113,812	115,138	117,179	117,146	117,913	116,622	115,812
4 Held under repurchase agreements	0	0	0	0	0	0	0	0	0
5 Federal agency securities	8,739	8,739	8,739	8,739	8,739	8,739	8,739	8,737	8,737
6 Bought outright	8,739	8,739	8,739	8,739	8,739	8,739	8,739	8,737	8,737
7 Held under repurchase agreements	0	0	0	0	0	0	0	0	0
8 Acceptances	0	0	0	0	0	0	0	0	0
9 Loans	854	2,539	1,349	1,553	752	1,037	875	5,192	1,939
10 Float	6,521	3,863	4,894	3,061	3,547	5,700	5,472	3,279	3,928
11 Other Federal Reserve assets	8,826	8,838	9,198	9,880	10,200	10,578	9,869	9,853	10,296
12 Gold stock	11,161	11,160	11,159	11,159	11,159	11,159	11,159	11,158	11,156
13 Special drawing rights certificate account	2,518	2,518	2,518	2,518	2,518	2,518	2,518	2,518	2,518
14 Treasury, currency outstanding ²	13,427	13,437	13,444	13,450	13,457	13,464	13,471	13,477	13,483
ABSORBING RESERVE FUNDS									
15 Currency in circulation	135,552	134,039	132,325	131,372	131,424	132,455	132,846	132,006	132,186
16 Treasury cash holdings	437	442	440	440	441	451	451	450	461
Deposits, other than reserves, with Federal Reserve Banks									
17 Treasury	3,217	2,814	3,013	2,974	4,069	3,468	3,729	3,433	3,099
18 Foreign	257	301	248	302	278	267	241	232	274
19 Other	529	370	536	439	432	424	364	397	518
20 Required clearing balances	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
21 Other Federal Reserve liabilities and capital	4,878	4,891	4,701	4,649	4,431	4,708	4,486	4,449	5,050
22 Reserve accounts ³	24,507	29,807	23,850	25,323	26,476	28,568	27,900	29,869	26,281
	Mar. 11	Mar. 18	Mar. 25	Apr. 1	Apr. 8	Apr. 15	Apr. 22	Apr. 29	May 6
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	139,094	143,791	145,343	141,787	142,810	146,497	150,722	156,848	145,828
2 U.S. government securities ¹	116,271	119,561	119,606	117,750	119,495	120,036	126,168	122,897	120,787
3 Bought outright	116,271	119,561	118,541	117,533	119,495	120,036	120,465	120,037	120,787
4 Held under repurchase agreements	0	0	1,065	217	0	0	5,703	2,860	0
5 Federal agency securities	8,733	8,733	9,151	8,752	8,722	8,720	9,152	9,286	8,720
6 Bought outright	8,733	8,733	8,733	8,722	8,722	8,720	8,720	8,720	8,720
7 Held under repurchase agreements	0	0	418	30	0	0	432	566	0
8 Acceptances	0	0	267	191	0	0	446	549	0
9 Loans	569	1,912	3,229	1,758	467	3,208	1,306	8,572	1,988
10 Float	3,497	3,350	2,743	3,035	4,031	4,205	3,160	4,926	3,757
11 Other Federal Reserve assets	10,024	10,235	10,347	10,301	10,095	10,328	10,490	10,618	10,576
12 Gold stock	11,156	11,156	11,155	11,154	11,154	11,154	11,154	11,154	11,154
13 Special drawing rights certificate account	2,518	2,668	2,818	2,818	2,818	2,818	2,818	2,818	2,818
14 Treasury, currency outstanding ²	13,489	13,489	13,502	13,509	13,516	13,516	13,529	13,534	13,539
ABSORBING RESERVE FUNDS									
15 Currency in circulation	133,041	132,994	133,031	133,612	134,836	135,496	135,078	134,701	135,610
16 Treasury cash holdings	465	474	476	483	494	497	498	508	516
Deposits, other than reserves, with Federal Reserve Banks									
17 Treasury	2,645	2,858	2,609	2,305	2,406	2,296	3,089	5,737	3,141
18 Foreign	231	261	244	320	292	388	319	326	312
19 Other	317	392	369	407	284	341	316	266	277
20 Required clearing balances	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
21 Other Federal Reserve liabilities and capital	4,568	4,621	4,670	4,614	4,769	4,650	4,965	5,002	4,557
22 Reserve accounts ³	24,990	29,504	31,419	27,527	27,217	30,317	33,957	37,813	28,926

2. Reserves of depository institutions and Reserve Bank credit—Continued
C. Wednesday figures, 1981—Continued

Millions of dollars: end-of-week dates

Factor	May 13	May 20	May 27	June 3	June 10	June 17	June 24	July 1	July 8
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	143,456	148,131	141,814	150,192	142,721	151,595	144,646	147,760	150,229
2 U.S. government securities ¹	116,292	122,239	117,193	121,375	116,749	121,346	119,360	120,276	124,312
3 Bought outright	116,292	122,239	117,193	121,375	116,749	121,346	119,360	120,276	122,979
4 Held under repurchase agreements	0	0	0	0	0	0	0	0	1,333
5 Federal agency securities	8,720	8,720	8,720	8,720	8,707	8,707	8,707	8,694	9,231
6 Bought outright	8,720	8,720	8,720	8,720	8,707	8,707	8,707	8,694	8,694
7 Held under repurchase agreements	0	0	0	0	0	0	0	0	537
8 Acceptances	0	0	0	0	0	0	0	0	668
9 Loans	3,683	3,847	1,851	5,742	3,613	6,357	1,803	4,128	2,831
10 Float	3,820	3,440	4,082	4,833	4,077	4,660	4,315	3,661	3,157
11 Other Federal Reserve assets	10,941	9,885	9,968	9,522	9,575	10,525	10,461	11,001	10,030
12 Gold stock	11,154	11,154	11,154	11,154	11,154	11,154	11,154	11,154	11,154
13 Special drawing rights certificate account	2,818	2,818	2,818	2,818	2,818	2,818	2,818	3,068	3,068
14 Treasury currency outstanding ²	13,539	13,549	13,555	13,559	13,565	13,570	13,575	13,580	13,584
ABSORBING RESERVE FUNDS									
15 Currency in circulation	136,285	136,040	136,624	136,655	137,372	137,127	136,930	137,856	139,429
16 Treasury cash holdings	512	507	501	504	505	498	493	481	477
Deposits, other than reserves, with Federal Reserve Banks									
17 Treasury	3,692	3,085	2,880	4,127	2,391	5,215	2,909	3,700	2,853
18 Foreign	286	270	299	186	238	196	237	275	292
19 Other	240	221	245	441	400	435	284	961	521
20 Required clearing balances	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
21 Other Federal Reserve liabilities and capital	4,617	4,652	4,707	4,224	4,340	4,714	5,217	5,267	4,632
22 Reserve accounts ³	25,334	30,877	24,084	31,586	25,011	30,951	26,122	27,021	29,831
	July 15	July 22	July 29	Aug. 5	Aug. 12	Aug. 19	Aug. 26	Sept. 2	Sept. 9
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	149,276	155,422	147,760	148,166	146,395	149,191	144,829	147,633	146,374
2 U.S. government securities ¹	122,289	125,682	122,549	122,692	122,710	126,082	122,829	124,917	124,572
3 Bought outright	121,581	121,658	120,873	122,692	122,710	125,155	122,829	124,917	124,572
4 Held under repurchase agreements	708	4,024	1,676	0	0	927	0	0	0
5 Federal agency securities	8,918	9,998	9,251	8,694	8,694	8,986	8,694	8,694	8,694
6 Bought outright	8,694	8,694	8,694	8,694	8,694	8,694	8,694	8,694	8,694
7 Held under repurchase agreements	224	1,304	557	0	0	292	0	0	0
8 Acceptances	223	621	296	0	0	154	0	0	0
9 Loans	3,286	5,230	1,916	1,804	1,321	1,914	1,482	2,285	1,716
10 Float	4,443	3,626	3,060	5,081	3,933	3,203	2,885	3,247	162
11 Other Federal Reserve assets	10,117	10,265	10,688	9,895	9,737	8,852	8,939	8,490	11,230
12 Gold stock	11,154	11,154	11,154	11,154	11,154	11,154	11,154	11,154	11,154
13 Special drawing rights certificate account	3,068	3,068	3,068	3,068	3,068	3,068	3,068	3,068	3,068
14 Treasury currency outstanding ²	13,588	13,593	13,599	13,604	13,609	13,609	13,609	13,620	13,620
ABSORBING RESERVE FUNDS									
15 Currency in circulation	139,181	138,348	138,158	138,896	139,572	138,968	138,246	138,620	139,843
16 Treasury cash holdings	466	463	453	447	453	453	448	445	451
Deposits, other than reserves, with Federal Reserve Banks									
17 Treasury	3,153	3,573	3,193	2,936	3,075	3,104	3,139	3,778	3,471
18 Foreign	288	346	211	205	241	207	263	286	254
19 Other	486	674	1,010	798	454	434	503	541	492
20 Required clearing balances	n.a.	n.a.	n.a.	n.a.	n.a.	42	43	45	50
21 Other Federal Reserve liabilities and capital	4,558	5,064	5,686	4,428	4,414	4,755	4,591	4,588	5,172
22 Reserve accounts ³	28,953	34,769	26,870	28,282	26,017	29,059	25,427	27,172	24,483

2. Reserves of depository institutions and Reserve Bank credit—Continued
C. Wednesday figures, 1981—Continued

Millions of dollars; end-of-week dates

Factor	Sept. 16	Sept. 23	Sept. 30	Oct. 7	Oct. 14	Oct. 21	Oct. 28	Nov. 4
SUPPLYING RESERVE FUNDS								
1 Reserve Bank credit outstanding	146,816	147,994	147,585	139,089	148,045	153,425	145,522	150,665
2 U.S. government securities ¹	123,105	124,740	124,330	116,307	123,989	127,854	121,495	124,996
3 Bought outright	123,105	124,740	124,330	116,307	123,989	124,747	121,495	123,720
4 Held under repurchase agreements	0	0	0	0	0	3,107	0	1,276
5 Federal agency securities	8,661	8,661	8,661	8,661	8,646	9,173	8,646	8,905
6 Bought outright	8,661	8,661	8,661	8,661	8,646	8,646	8,646	8,646
7 Held under repurchase agreements	0	0	0	0	0	527	0	259
8 Acceptances	0	0	0	0	0	801	0	664
9 Loans	1,616	2,509	2,486	1,560	2,593	3,315	1,885	1,941
10 Float	4,862	3,260	2,811	3,333	3,459	2,786	4,084	3,768
11 Other Federal Reserve assets	8,572	8,824	9,297	9,228	9,358	9,496	9,412	10,391
12 Gold stock	11,154	11,154	11,152	11,152	11,152	11,152	11,152	11,152
13 Special drawing rights certificate account	3,068	3,068	3,318	3,318	3,318	3,318	3,318	3,318
14 Treasury currency outstanding ²	13,627	13,627	14,315	13,640	13,640	13,640	13,651	13,651
ABSORBING RESERVE FUNDS								
15 Currency in circulation	139,241	138,073	138,508	138,807	139,583	138,796	138,552	139,451
16 Treasury cash holdings	450	456	457	459	459	456	449	448
Deposits, other than reserves, with Federal Reserve Banks								
17 Treasury	3,925	3,649	3,520	3,665	3,024	3,723	2,842	3,197
18 Foreign	211	215	420	214	293	290	264	403
19 Other	696	443	843	630	565	628	568	726
20 Required clearing balances	52	58	63	65	72	77	78	82
21 Other Federal Reserve liabilities and capital	4,640	4,746	5,379	4,766	5,015	5,174	4,831	5,092
22 Reserve accounts ³	25,450	28,203	27,180	18,593	27,144	32,391	26,060	29,388
	Nov. 11	Nov. 18	Nov. 25	Dec. 2	Dec. 9	Dec. 16	Dec. 23	Dec. 30
SUPPLYING RESERVE FUNDS								
1 Reserve Bank credit outstanding	146,398	149,904	149,966	152,758	154,036	153,115	158,352	156,552
2 U.S. government securities ¹	123,584	125,912	126,788	127,553	127,179	128,570	131,260	131,493
3 Bought outright	123,584	124,337	126,479	125,325	127,179	128,570	127,247	127,990
4 Held under repurchase agreements	0	1,575	309	2,228	0	0	4,013	3,503
5 Federal agency securities	8,646	9,020	9,189	9,512	9,129	9,125	9,604	9,562
6 Bought outright	8,646	8,646	9,139	9,129	9,129	9,125	9,125	9,125
7 Held under repurchase agreements	0	374	50	383	0	0	479	437
8 Acceptances	0	656	164	778	0	0	787	624
9 Loans	2,740	1,444	656	396	3,213	505	1,290	1,237
10 Float	999	3,304	3,229	4,370	4,292	5,682	6,183	4,168
11 Other Federal Reserve assets	10,429	9,568	9,940	10,149	10,223	9,233	9,228	9,468
12 Gold stock	11,152	11,152	11,152	11,152	11,152	11,152	11,152	11,151
13 Special drawing rights certificate account	3,318	3,318	3,318	3,318	3,318	3,318	3,318	3,318
14 Treasury currency outstanding ²	13,658	13,666	13,674	13,679	13,679	13,679	13,687	13,687
ABSORBING RESERVE FUNDS								
15 Currency in circulation	140,970	141,087	141,691	142,443	143,334	143,886	145,032	145,517
16 Treasury cash holdings	450	450	450	447	443	442	442	442
Deposits, other than reserves, with Federal Reserve Banks								
17 Treasury	2,720	3,146	2,905	3,702	2,543	3,352	2,282	3,402
18 Foreign	280	284	302	303	327	264	333	319
19 Other	631	522	720	661	543	579	614	600
20 Required clearing balances	87	89	95	99	105	110	110	115
21 Other Federal Reserve liabilities and capital	5,202	5,385	5,520	5,806	5,693	5,814	5,292	5,345
22 Reserve accounts ³	24,187	27,077	26,427	27,447	29,198	26,818	32,404	28,968

2. Reserves of depository institutions and Reserve Bank credit—Continued
D. End-of-year and end-of-month figures, 1981

Millions of dollars

Factor	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
SUPPLYING RESERVE FUNDS												
1 Reserve bank credit outstanding	139,328	139,199	141,272	143,452	140,540	142,934	144,651	145,731	147,585	143,917	149,264	153,136
2 U.S. government securities¹	117,169	117,621	118,043	119,687	118,311	120,017	123,172	124,522	124,330	123,005	126,539	130,954
3 Bought outright	117,169	117,621	117,666	119,687	118,311	120,017	121,554	124,522	124,330	123,005	124,743	127,738
4 Held under repurchase agreements			377			0	1,618	0	0	0	1,796	3,216
5 Federal agency securities	8,739	8,737	8,779	8,720	8,720	8,694	9,054	8,694	8,661	8,646	9,448	9,394
6 Bought outright	8,739	8,737	8,722	8,720	8,720	8,694	8,694	8,694	8,661	8,646	9,129	9,125
7 Held under repurchase agreements			57			0	360	0	0	0	319	269
8 Acceptances			298			0	453	0	0	0	744	195
9 Loans	1,304	1,249	656	2,333	1,366	1,010	1,027	1,254	2,486	924	232	1,601
10 Float	2,280	1,545	3,261	2,156	2,542	2,506	1,251	2,229	2,811	1,690	2,177	1,762
11 Other Federal Reserve assets	9,836	10,047	10,235	10,556	9,601	10,707	9,694	9,032	9,297	9,652	10,124	9,230
12 Gold stock	11,159	11,156	11,154	11,154	11,154	11,154	11,154	11,154	11,152	11,152	11,152	11,151
13 Special drawing rights certificate account	2,518	2,518	2,818	2,818	2,818	3,068	3,068	3,068	3,318	3,318	3,318	3,318
14 Treasury currency outstanding ²	13,886	13,939	13,509	14,061	13,555	14,155	14,350	14,234	13,634	14,363	14,441	13,687
ABSORBING RESERVE FUNDS												
15 Currency in circulation	131,113	131,833	133,435	134,991	135,908	138,080	138,287	138,534	137,828	138,847	142,683	144,774
16 Treasury cash holdings	451	464	481	508	502	478	448	450	456	447	445	443
Deposits, other than reserves, with Federal Reserve Banks												
17 Treasury	3,038	2,284	3,032	4,460	2,288	2,923	2,922	2,595	3,520	3,550	3,475	4,301
18 Foreign	573	422	474	476	346	338	285	256	420	547	535	505
19 Other	515	337	313	311	275	536	472	502	843	573	715	781
20 Required clearing balances	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	45	63	82	99	117
21 Other Federal Reserve liabilities and capital	4,579	4,737	4,855	4,674	4,444	5,330	4,798	4,805	5,379	5,112	6,011	5,261
22 Reserve accounts ³	26,621	26,734	26,164	26,063	24,304	23,626	26,011	27,000	27,180	23,590	24,213	25,111

3. Reserves and borrowings of depository institutions

A. Annual and monthly averages, 1981

Millions of dollars

Reserve classification	Year	Jan.	Feb.	Mar.	Apr.	May	June
1 Reserve balances with Reserve Banks ¹	26,572	27,198	26,620	26,760	27,309	26,974	26,623
2 Total vault cash	18,406	19,458	17,868	17,400	17,269	17,804	18,187
3 Vault cash at institutions with required reserve balances	12,556	13,185	11,944	11,751	11,717	12,135	12,358
4 Vault cash equal to required reserves at other institutions	1,597	1,201	1,192	1,209	1,340	1,403	1,462
5 Surplus vault cash at other institutions ²	4,253	5,072	4,732	4,440	4,212	4,266	4,367
6 Reserve balances + total vault cash ³	44,978	46,656	44,488	44,160	44,578	44,778	44,810
7 Reserve balances + total vault cash used to satisfy reserve requirements ^{3,4}	40,725	41,584	39,756	39,720	40,366	40,512	40,443
8 Required reserves	40,417	41,226	39,478	39,445	40,164	40,260	40,104
9 Excess reserve balances at Reserve Banks ^{3,5}	308	358	278	275	202	252	339
10 Total borrowings at Reserve Banks	1,363	1,405	1,278	1,004	1,343	2,154	2,038
11 Seasonal borrowings at Reserve Banks	179	120	148	197	161	259	291
12 Extended credit at Reserve Banks	96	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Reserve balances with Reserve Banks ¹	27,111	27,000	25,499	25,690	25,892	26,163
2 Total vault cash	18,273	18,435	18,925	18,810	18,844	19,538
3 Vault cash at institutions with required reserve balances	12,443	12,549	13,041	12,924	12,986	13,577
4 Vault cash equal to required reserves at other institutions	1,457	1,477	2,053	2,097	2,073	2,178
5 Surplus vault cash at other institutions ²	4,373	4,409	3,831	3,789	3,785	3,783
6 Reserve balances + total vault cash ³	45,384	45,435	44,424	44,500	44,736	45,701
7 Reserve balances + total vault cash used to satisfy reserve requirements ^{3,4}	41,011	41,026	40,593	40,711	40,951	41,918
8 Required reserves	40,667	40,731	40,177	40,433	40,604	41,606
9 Excess reserve balances at Reserve Banks ^{3,5}	344	295	416	278	347	312
10 Total borrowings at Reserve Banks	1,751	1,408	1,473	1,149	695	642
11 Seasonal borrowings at Reserve Banks	248	220	222	152	79	53
12 Extended credit at Reserve Banks	n.a.	79	301	442	178	149

3. Reserves and borrowings of depository institutions—Continued

B. Weekly averages of daily figures, 1981

Millions of dollars; end-of-week dates

Reserve classification	Jan. 7	Jan. 14	Jan. 21	Jan. 28	Feb. 4	Feb. 11	Feb. 18	Feb. 25	Mar. 4
1 Reserve balances with Reserve Banks ¹	27,735	26,863	27,920	26,552	26,554	25,409	27,420	26,836	27,161
2 Total vault cash	17,771	20,315	20,183	19,772	18,969	18,778	17,521	16,848	17,465
3 Vault cash at institutions with required reserve balances	12,186	13,713	13,670	13,399	12,778	12,610	11,726	11,306	11,754
4 Vault cash equal to required reserves at other institutions	1,066	1,218	1,236	1,273	1,257	1,287	1,142	1,164	1,177
5 Surplus vault cash at other institutions ²	4,519	5,384	5,277	5,100	4,934	4,881	4,653	4,378	4,534
6 Reserve balances + total vault cash ³	45,506	47,178	48,103	46,324	45,523	44,187	44,941	43,684	44,626
7 Reserve balances + total vault cash used to satisfy reserve requirements ^{3,4}	40,987	41,794	42,826	41,224	40,589	39,306	40,288	39,306	40,092
8 Required reserves	40,625	41,544	42,438	40,756	40,150	38,906	39,768	39,364	39,505
9 Excess reserve balances at Reserve Banks ^{3,5}	362	250	388	468	439	400	520	-58	587
10 Total borrowings at Reserve Banks	1,113	1,308	1,413	1,790	1,201	1,114	1,135	1,713	1,298
11 Seasonal borrowings at Reserve Banks	112	105	123	137	125	131	154	160	176
12 Extended credit at Reserve Banks	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
	Mar. 11	Mar. 18	Mar. 25	Apr. 1	Apr. 8	Apr. 15	Apr. 22	Apr. 29	May 6
1 Reserve balances with Reserve Banks ¹	25,238	27,048	27,200	27,421	25,836	26,756	28,575	27,985	27,773
2 Total vault cash	18,539	17,207	16,568	17,223	17,542	17,764	16,238	17,431	18,030
3 Vault cash at institutions with required reserve balances	12,560	11,580	11,190	11,661	11,913	11,929	11,005	11,883	12,345
4 Vault cash equal to required reserves at other institutions	1,265	1,189	1,196	1,206	1,232	1,349	1,307	1,361	1,416
5 Surplus vault cash at other institutions ²	4,714	4,438	4,182	4,356	4,397	4,486	3,926	4,187	4,269
6 Reserve balances + total vault cash ³	43,777	44,255	43,768	44,644	43,378	44,520	44,813	45,416	45,803
7 Reserve balances + total vault cash used to satisfy reserve requirements ^{3,4}	39,063	39,817	39,586	40,288	38,981	40,034	40,887	41,229	41,534
8 Required reserves	38,922	39,585	39,526	39,755	38,925	39,727	40,818	41,099	41,176
9 Excess reserve balances at Reserve Banks ^{3,5}	141	232	60	533	56	307	69	130	358
10 Total borrowings at Reserve Banks	763	773	870	1,464	887	1,142	864	2,278	2,470
11 Seasonal borrowings at Reserve Banks	185	193	200	220	162	149	149	175	198
12 Extended credit at Reserve Banks	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
	May 13	May 20	May 27	June 3	June 10	June 17	June 24	July 1	July 8
1 Reserve balances with Reserve Banks ¹	25,976	27,829	26,810	26,312	25,614	26,315	27,464	27,332	26,330
2 Total vault cash	18,651	16,704	17,622	18,225	18,316	18,828	17,286	18,319	18,493
3 Vault cash at institutions with required reserve balances	12,732	11,378	11,965	12,396	12,406	12,680	11,837	12,513	12,679
4 Vault cash equal to required reserves at other institutions	1,437	1,310	1,419	1,457	1,477	1,553	1,383	1,433	1,446
5 Surplus vault cash at other institutions ²	4,482	4,016	4,238	4,372	4,433	4,595	4,066	4,373	4,368
6 Reserve balances + total vault cash ³	44,627	44,533	44,432	44,537	43,930	45,143	44,750	45,651	44,823
7 Reserve balances + total vault cash used to satisfy reserve requirements ^{3,4}	40,145	40,517	40,194	40,165	39,497	40,548	40,684	41,278	40,455
8 Required reserves	40,018	40,364	39,831	39,876	39,275	40,228	40,270	40,847	40,029
9 Excess reserve balances at Reserve Banks ^{3,5}	127	153	363	289	222	320	414	431	426
10 Total borrowings at Reserve Banks	1,733	1,954	2,910	1,952	2,205	1,911	2,302	1,731	1,864
11 Seasonal borrowings at Reserve Banks	226	271	309	287	277	279	306	306	241
12 Extended credit at Reserve Banks	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

3. Reserves and borrowings of depository institutions—Continued

B. Weekly averages of daily figures, 1981—Continued

Millions of dollars; end-of-week dates

Reserve classification	July 15	July 22	July 29	Aug. 5	Aug. 12	Aug. 19	Aug. 26	Sept. 2	Sept. 9
1 Reserve balances with Reserve Banks ¹	26,392	28,936	26,924	26,454	25,608	27,994	27,848	26,940	24,461
2 Total vault cash	18,856	16,727	18,890	18,691	19,034	17,910	17,995	18,690	19,160
3 Vault cash at institutions with required reserve balances	12,772	11,349	12,869	12,767	12,963	12,143	12,231	12,768	13,227
4 Vault cash equal to required reserves at other institutions	1,496	1,395	1,492	1,470	1,525	1,439	1,468	1,484	2,070
5 Surplus vault cash at other institutions ²	4,588	3,983	4,529	4,454	4,546	4,328	4,296	4,438	3,863
6 Reserve balances + total vault cash ³	45,248	45,683	45,814	45,145	44,642	45,904	45,843	45,630	43,621
7 Reserve balances + total vault cash used to satisfy reserve requirements ^{3, 4}	40,660	41,700	41,285	40,691	40,096	41,576	41,547	41,192	39,758
8 Required reserves	40,508	41,303	40,884	40,380	39,894	41,242	41,237	40,833	39,308
9 Excess reserve balances at Reserve Banks ^{3, 5}	152	397	401	311	202	334	310	359	450
10 Total borrowings at Reserve Banks	1,297	1,730	1,978	1,120	1,264	1,457	1,721	1,448	1,578
11 Seasonal borrowings at Reserve Banks	247	244	258	227	223	231	246	246	217
12 Extended credit at Reserve Banks	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	155	190	236

	Sept. 16	Sept. 23	Sept. 30	Oct. 7	Oct. 14	Oct. 21	Oct. 28	Nov. 4
1 Reserve balances with Reserve Banks ¹	24,831	26,483	25,839	24,782	24,648	27,385	26,048	25,527
2 Total vault cash	19,384	17,599	19,626	19,392	19,489	17,616	18,562	19,237
3 Vault cash at institutions with required reserve balances	13,218	12,272	13,524	13,377	13,185	12,156	12,805	13,324
4 Vault cash equal to required reserves at other institutions	2,168	1,916	2,221	2,176	2,268	1,920	2,030	2,088
5 Surplus vault cash at other institutions ²	3,998	3,411	3,881	3,839	4,036	3,540	3,727	3,825
6 Reserve balances + total vault cash ³	44,215	44,082	45,465	44,174	44,137	45,001	44,610	44,764
7 Reserve balances + total vault cash used to satisfy reserve requirements ^{3, 4}	40,217	40,671	41,584	40,335	40,101	41,461	40,883	40,939
8 Required reserves	39,806	40,394	41,011	40,132	39,738	41,174	40,646	40,535
9 Excess reserve balances at Reserve Banks ^{3, 5}	411	277	573	203	363	287	237	404
10 Total borrowings at Reserve Banks	1,336	1,448	1,443	1,145	1,110	1,256	1,184	1,233
11 Seasonal borrowings at Reserve Banks	205	230	233	156	158	155	147	134
12 Extended credit at Reserve Banks	287	325	387	413	423	444	464	452

	Nov. 11	Nov. 18	Nov. 25	Dec. 2	Dec. 9	Dec. 16	Dec. 23	Dec. 30
1 Reserve balances with Reserve Banks ¹	24,674	26,423	26,669	26,122	25,174	26,113	26,948	26,325
2 Total vault cash	19,402	18,599	17,930	19,368	19,560	20,331	18,613	19,749
3 Vault cash at institutions with required reserve balances	13,338	12,703	12,436	13,386	13,492	13,897	13,105	13,891
4 Vault cash equal to required reserves at other institutions	2,153	2,038	1,980	2,131	2,190	2,316	2,076	2,152
5 Surplus vault cash at other institutions ²	3,911	3,858	3,514	3,851	3,878	4,118	3,432	3,706
6 Reserve balances + total vault cash ³	44,076	45,022	44,599	45,490	44,734	46,444	45,561	46,074
7 Reserve balances + total vault cash used to satisfy reserve requirements ^{3, 4}	40,165	41,164	41,085	41,639	40,856	42,326	42,129	42,368
8 Required reserves	39,636	41,003	40,763	41,233	40,563	42,117	41,746	42,026
9 Excess reserve balances at Reserve Banks ^{3, 5}	529	161	322	406	293	209	383	342
10 Total borrowings at Reserve Banks	1,008	557	337	314	616	402	620	882
11 Seasonal borrowings at Reserve Banks	130	102	69	41	30	46	70	75
12 Extended credit at Reserve Banks	111	126	123	125	125	135	161	173

4. Federal funds and repurchase agreements of large member banks¹

Averages of daily figures, in millions of dollars

Maturity and source	1981, week ending								
	Jan. 7	Jan. 14	Jan. 21	Jan. 28	Feb. 4	Feb. 11	Feb. 18	Feb. 25	Mar. 4
<i>One day and continuing contract</i>									
1 Commercial banks in United States	50,819	52,180	48,688	44,416	45,728	48,974	48,056	47,407	49,384
2 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	14,516	15,309	14,602	14,227	13,884	15,093	15,244	14,672	14,060
3 Nonbank securities dealers	2,784	2,937	2,899	2,768	2,272	2,234	2,574	2,251	2,759
4 All other	16,120	17,728	17,817	17,325	17,846	17,143	17,153	19,179	20,076
<i>All other maturities</i>									
5 Commercial banks in United States	4,606	4,181	3,993	4,196	4,095	4,582	4,935	3,958	3,669
6 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	7,112	7,138	7,058	7,306	7,557	7,543	7,533	7,343	7,433
7 Nonbank securities dealers	4,150	4,085	4,652	4,918	5,014	4,868	4,751	4,390	4,146
8 All other	12,062	11,356	11,865	12,373	11,736	11,920	11,545	11,017	10,678
MEMO: Federal funds and resale agreement loans in maturities of one day or continuing contract									
9 Commercial banks in United States	18,124	17,016	13,873	11,356	13,967	14,038	17,221	14,409	15,554
10 Nonbank securities dealers	3,594	3,704	3,029	2,547	2,869	2,686	2,918	3,066	2,719
	Mar. 11	Mar. 18	Mar. 25	Apr. 1	Apr. 8	Apr. 15	Apr. 22	Apr. 29	May 6
<i>One day and continuing contract</i>									
1 Commercial banks in United States	53,647	49,104	47,575	48,904	57,586	56,645	53,864	49,949	52,354
2 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	15,595	15,548	15,698	14,849	14,318	13,549	12,680	12,993	13,686
3 Nonbank securities dealers	2,887	2,179	2,104	2,829	2,778	2,582	2,206	3,166	3,265
4 All other	19,514	19,180	18,753	19,606	19,050	19,324	16,284	20,316	19,922
<i>All other maturities</i>									
5 Commercial banks in United States	3,475	3,531	3,629	3,474	3,210	3,481	4,749	3,520	3,524
6 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	7,556	7,668	7,976	7,335	7,162	7,233	7,867	7,251	7,067
7 Nonbank securities dealers	4,314	4,144	4,556	5,016	4,474	4,371	4,340	4,390	4,435
8 All other	10,934	10,577	10,234	10,412	9,957	10,074	13,359	10,400	10,140
MEMO: Federal funds and resale agreement loans in maturities of one day or continuing contract									
9 Commercial banks in United States	15,117	17,058	15,983	15,969	17,042	14,931	16,059	14,489	13,727
10 Nonbank securities dealers	2,651	3,258	3,065	3,060	3,358	2,951	2,975	2,993	2,816
	May 13	May 20	May 27	June 3	June 10	June 17	June 24	July 1	July 8
<i>One day and continuing contract</i>									
1 Commercial banks in United States	49,016	45,222	44,392	46,911	50,831	50,506	47,880	46,433	51,960
2 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	12,875	13,812	13,651	14,048	14,878	15,463	16,955	16,309	15,528
3 Nonbank securities dealers	2,816	2,561	2,768	3,250	3,000	2,375	2,919	2,602	2,831
4 All other	19,090	19,403	19,708	19,942	20,339	21,159	21,076	20,784	17,066
<i>All other maturities</i>									
5 Commercial banks in United States	3,639	3,788	3,467	3,516	3,715	3,734	4,077	3,644	4,920
6 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	7,368	7,595	7,438	7,495	7,243	7,123	7,140	7,313	7,331
7 Nonbank securities dealers	4,780	5,183	5,200	5,139	4,968	5,126	5,126	5,313	5,469
8 All other	10,493	10,545	10,639	10,876	11,546	11,212	10,576	9,692	12,729
MEMO: Federal funds and resale agreement loans in maturities of one day or continuing contract									
9 Commercial banks in United States	13,300	14,163	13,886	15,198	16,196	14,787	14,988	16,078	15,987
10 Nonbank securities dealers	2,862	2,571	2,589	2,947	2,412	2,814	2,611	2,872	2,681

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

Averages of daily figures, in millions of dollars

Maturity and source	1981, week ending									
	July 15	July 22	July 29	Aug. 5	Aug. 12	Aug. 19	Aug. 26	Sept. 2	Sept. 9	
<i>One day and continuing contract</i>										
1 Commercial banks in United States	52,105	46,894	44,629	47,895	51,567	47,237	44,873	47,564	53,070	
2 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	16,290	15,554	15,278	15,092	15,522	16,048	15,841	15,414	15,234	
3 Nonbank securities dealers	2,998	3,041	2,726	2,767	2,629	3,081	3,143	2,879	2,325	
4 All other	20,659	21,408	21,856	20,888	20,998	20,224	21,365	21,194	20,431	
<i>All other maturities</i>										
5 Commercial banks in United States	3,567	3,500	3,540	3,587	3,276	3,225	3,248	3,273	3,099	
6 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	7,641	8,147	7,288	7,201	6,705	7,072	6,798	6,799	7,225	
7 Nonbank securities dealers	4,926	4,884	4,921	4,887	4,479	4,573	4,328	4,485	4,470	
8 All other	9,818	9,845	9,564	9,850	9,904	9,592	9,498	9,347	9,523	
MEMO: Federal funds and resale agreement loans in maturities of one day or continuing contract										
9 Commercial banks in United States	17,081	15,304	14,778	16,389	15,347	16,247	14,111	16,550	17,103	
10 Nonbank securities dealers	2,294	2,598	2,357	2,534	2,819	2,679	2,408	2,623	2,883	
	Sept. 16	Sept. 23	Sept. 30	Oct. 7	Oct. 14	Oct. 21	Oct. 28	Nov. 4	Nov. 11	
<i>One day and continuing contract</i>										
1 Commercial banks in United States	54,730	47,157	44,832	51,240	50,486	49,682	45,131	48,662	54,516	
2 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	16,375	16,742	16,915	16,513	16,376	18,215	17,670	17,192	17,907	
3 Nonbank securities dealers	3,050	3,441	3,120	2,840	3,317	3,318	3,994	3,464	3,755	
4 All other	20,564	19,693	19,110	19,003	18,434	19,021	19,409	19,548	19,126	
<i>All other maturities</i>										
5 Commercial banks in United States	3,011	3,229	3,388	3,596	4,182	3,335	3,170	3,838	3,604	
6 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	7,051	7,648	7,129	7,051	7,330	7,462	7,347	7,498	7,622	
7 Nonbank securities dealers	3,987	4,216	4,669	4,808	4,485	4,544	4,510	4,384	4,369	
8 All other	9,850	9,894	10,184	8,933	10,122	9,176	9,750	10,353	10,546	
MEMO: Federal funds and resale agreement loans in maturities of one day or continuing contract										
9 Commercial banks in United States	19,335	16,151	17,438	16,745	18,469	17,741	16,036	18,238	18,493	
10 Nonbank securities dealers	3,001	2,740	2,942	3,365	3,205	3,204	2,688	2,773	3,474	
			Nov. 18	Nov. 25	Dec. 2	Dec. 9	Dec. 16	Dec. 23	Dec. 30	
<i>One day and continuing contract</i>										
1 Commercial banks in United States			52,546	49,600	51,860	57,288	55,010	51,598	52,430	
2 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies			18,785	18,942	18,296	19,289	19,235	18,500	18,126	
3 Nonbank securities dealers			3,844	3,774	3,566	4,018	4,242	3,882	3,293	
4 All other			19,658	18,775	16,630	19,834	20,479	19,910	17,905	
<i>All other maturities</i>										
5 Commercial banks in United States			3,356	3,592	3,820	3,295	3,416	3,717	3,945	
6 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies			7,708	7,897	7,691	7,426	7,697	8,204	8,129	
7 Nonbank securities dealers			4,386	4,283	4,350	4,385	4,052	3,968	4,194	
8 All other			10,408	11,030	13,280	10,936	9,993	10,321	12,333	
MEMO: Federal funds and resale agreement loans in maturities of one day or continuing contract										
9 Commercial banks in United States			19,279	16,350	19,404	18,575	17,364	17,460	18,049	
10 Nonbank securities dealers			3,589	3,406	3,474	4,239	3,963	3,845	4,037	

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
1980 In effect December 31	13	13	13	13	13	13	13	13	13	13	13	13
1981 May	(15) 14	(5) 14	(5) 14	(5) 14	(5) 14	(5) 14	(8) 14	(5) 14	(5) 14	(5) 14	(5) 14	(5) 14
November	(2) 13	(2) 13	(2) 13	(2) 13	(2) 13	(3) 13	(2) 13	(2) 13	(2) 13	(3) 13	(6) 13	(2) 13
December	(4) 12	(4) 12	(4) 12	(4) 12	(4) 12	(4) 12	(4) 12	(4) 12	(4) 12	(4) 12	(4) 12	(4) 12
In effect December 31	12	12	12	12	12	12	12	12	12	12	12	12

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 ²												
1980 In effect December 31	13	13	13	13	13	13	13	13	13	13	13	13
1981 May	(5) 14	(5) 14	(5) 14	(5) 14	(5) 14	(5) 13	(8) 14	(5) 14	(5) 14	(5) 14	(5) 14	(5) 14
November	(2) 13	(2) 13	(2) 13	(2) 13	(2) 13	(3) 14	(2) 13	(2) 13	(2) 13	(3) 13	(6) 13	(2) 13
December	(4) 12	(4) 12	(4) 12	(4) 12	(4) 12	(4) 12	(4) 12	(4) 12	(4) 12	(4) 12	(4) 12	(4) 12
In effect December 31	12	12	12	12	12	12	12	12	12	12	12	12
Exceptional circumstances and other extended credit ³												
1980 In effect December 31	14	14	14	14	14	14	14	14	14	14	14	14
1981 May	(5) 15	(5) 15	(5) 15	(5) 15	(5) 15	(5) 15	(8) 15	(5) 15	(5) 15	(5) 15	(5) 15	(5) 15
August	(20) 14	(20) 14	(20) 14	(25) 14	(21) 14	(21) 14	(27) 14	(25) 14	(21) 14	(27) 14	(20) 14	(21) 14
September	(4) 14											
November	(2) 13	(2) 13	(2) 13	(2) 13	(2) 13	(3) 13	(2) 13	(2) 13	(2) 13	(3) 13	(6) 13	(2) 13
December	(4) 12	(4) 12	(4) 12	(4) 12	(4) 12	(4) 12	(4) 12	(4) 12	(4) 12	(4) 12	(4) 12	(4) 12
In effect December 31	12	12	12	12	12	12	12	12	12	12	12	12

6. Depository institutions reserve requirements, December 31, 1981¹

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 demand</i> ²			<i>Net transaction accounts</i> ⁶		
0-2	7	12/30/76	\$0-\$26 million	3	11/13/80
2-10	9 1/2	12/30/76	Over \$26 million	12	11/13/80
10-100	11 3/4	12/30/76	<i>Nonpersonal time deposits</i> ⁷		
100-400	12 3/4	12/30/76	By original maturity		
Over 400	16 1/4	12/30/76	Less than 4 years	3	11/13/80
<i>Time and savings</i> ^{2,3}			4 years or more	0	11/13/80
Savings	3	3/16/67	<i>Eurocurrency liabilities</i>		
<i>Time</i> ⁴			All types	3	11/13/80
0-5, by maturity					
30-179 days	3	3/16/67			
180 days to 4 years	2 1/2	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	2 1/2	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, 1981		Previous maximum		In effect Dec. 31, 1981		Previous maximum	
	Percent	Effective date	Percent	Effective date	Percent	Effective date	Percent	Effective date
1 Savings	5 ¹ / ₄	7/1/79	5	7/1/73	5 ¹ / ₂	7/1/79	5 ¹ / ₄	(²)
2 Negotiable order of withdrawal accounts ³	5 ¹ / ₄	12/31/80	5	1/1/74	5 ¹ / ₄	12/31/80	5	1/1/74
<i>Time accounts⁴</i>								
<i>Fixed ceiling rates by maturity⁵</i>								
3 14-89 days ⁶	5 ¹ / ₄	8/1/79	5	7/1/73	(⁷)	.....	(⁷)	.....
4 90 days to 1 year	5 ³ / ₄	1/1/80	5 ¹ / ₂	7/1/73	6	1/1/80	5 ³ / ₄	(²)
5 1 to 2 years ⁸	6	7/1/73	5 ¹ / ₂	1/21/70	6 ¹ / ₂	(²)	5 ³ / ₄	1/21/70
6 2 to 2 ¹ / ₂ years ⁸	6	7/1/73	5 ³ / ₄	1/21/70	6 ¹ / ₂	(²)	6	1/21/70
7 2 ¹ / ₂ to 4 years ⁸	6 ¹ / ₂	7/1/73	5 ³ / ₄	1/21/70	6 ³ / ₄	11/1/73	6	1/21/70
8 4 to 6 years ⁹	7 ¹ / ₄	11/1/73	(¹⁰)	.....	7 ¹ / ₂	12/23/74	(¹⁰)	.....
9 6 to 8 years ⁹	7 ¹ / ₂	12/23/74	7 ¹ / ₄	11/1/73	7 ³ / ₄	6/1/78	7 ¹ / ₂	11/1/73
10 8 years or more ⁹	7 ³ / ₄	6/1/78	(⁷)	.....	8	6/1/78	(⁷)	.....
11 Issued to governmental units (all maturities) ¹¹	8	6/1/78	7 ³ / ₄	12/23/74	8	6/1/78	7 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 ³ / ₄	7/6/77	8	6/1/78	7 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 12-month all savers certificates	(¹⁵)	(¹⁵)	(¹⁵)	(¹⁵)	(¹⁵)	(¹⁵)	(¹⁵)	(¹⁵)
15 2 ¹ / ₂ years to 4 years	(¹⁶)	(¹⁶)	(¹⁷)	(¹⁷)	(¹⁶)	(¹⁶)	(¹⁷)	(¹⁷)
<i>Accounts with no ceiling rates</i>								
16 Individual retirement accounts and Keogh (H.R. 10) plans (18 months or more) ¹⁸ .....	.....	.....	.....	.....	.....	.....	.....	.....

9. Federal Reserve open market transactions, 1981

Millions of dollars

Type of transaction ¹	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	13,899	1,100	0	1607	1,141	790	295	1,325	1,713	1,753	241	1,765	2,170
2 Gross sales	6,746	3,865	357	0	0	0	90	0	333	945	1,157	0	0
3 Exchange	0	0	0	0	0	0	0	0	0	0	0	0	0
4 Redemptions	1,816	1,000	0	0	0	0	0	100	0	500	200	16	0
<i>Others within 1 year</i>													
5 Gross purchases	317	0	0	0	115	0	0	122	0	0	0	0	80
6 Gross sales	23	0	23	0	0	0	0	0	0	0	0	0	0
7 Maturity shift	13,794	462	990	878	522	2,900	833	1,073	2,807	628	425	1,389	887
8 Exchange	-12,869	0	-1,936	-1,385	-261	-1,281	-823	-351	-2,430	-599	0	-3,047	-754
9 Redemptions	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>1 to 5 years</i>													
10 Gross purchases	1,702	0	0	0	469	0	0	607	0	0	0	100	526
11 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
12 Maturity shift	-10,299	-462	-990	-878	-522	-1,724	-833	-1,073	-820	-628	-425	-1,057	-887
13 Exchange	10,117	0	1,211	1,385	261	681	823	351	1,724	599	0	2,325	754
<i>5 to 10 years</i>													
14 Gross purchases	393	0	0	0	164	0	0	64	0	0	0	0	165
15 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
16 Maturity shift	-3,495	0	0	0	0	-1,176	0	0	-1,987	0	0	-332	0
17 Exchange	1,500	0	400	0	0	300	0	0	400	0	0	400	0
<i>Over 10 years</i>													
18 Gross purchases	379	0	0	0	89	0	0	182	0	0	0	0	108
19 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
20 Maturity shift	0	0	0	0	0	0	0	0	0	0	0	0	0
21 Exchange	1,253	0	325	0	0	300	0	0	305	0	0	322	0
<i>All maturities</i>													
22 Gross purchases	16,690	1,100	0	1,607	1,977	790	295	2,301	1,713	1,753	241	1,865	3,049
23 Gross sales	6,769	3,865	380	0	0	0	90	0	333	945	1,157	0	0
24 Redemptions	1,816	1,000	0	0	0	0	0	100	0	500	200	16	0
Matched transactions													
25 Gross sales	589,312	61,427	30,819	32,003	37,251	45,658	51,106	69,972	54,329	52,055	58,581	42,012	54,098
26 Gross purchases	589,647	63,062	31,651	30,441	37,295	43,492	52,607	69,309	55,917	51,555	58,372	41,900	54,044
Repurchase agreements													
27 Gross purchases	79,920	6,108	0	1,623	9,458	1,219	3,509	23,217	7,199	0	3,902	9,505	14,180
28 Gross sales	78,733	8,137	0	1,246	9,835	1,219	3,509	21,599	8,817	0	3,902	7,709	12,760
29 Net change in government securities	9,626	-4,159	452	422	1,644	-1,376	1,706	3,155	1,350	-192	-1,325	3,534	4,415
FEDERAL AGENCY OBLIGATIONS													
Outright transactions													
30 Gross purchases	494	0	0	0	0	0	0	0	0	0	0	494	0
31 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
32 Redemptions	108	0	3	15	2	*	26	*	*	33	15	10	4
Repurchase agreements													
33 Gross purchases	13,320	652	0	494	1,211	186	691	5,182	864	0	787	1,607	1,647
34 Gross sales	13,576	1,177	0	437	1,268	186	691	4,822	1,225	0	787	1,288	1,697
35 Net change in agency obligations	130	-525	-3	42	-58	0	-26	360	-360	-33	-15	802	-54
BANKERS ACCEPTANCES													
36 Outright transactions, net	0	0	0	0	0	0	0	0	0	0	0	0	0
37 Repurchase agreements, net	-582	-776	0	298	-298	0	0	453	-453	0	0	744	-549
38 Net change in bankers acceptances	-582	-776	0	298	-298	0	0	453	-453	0	0	744	-549
39 Total net change in System Open Market Account	9,175	-5,460	450	762	1,287	-1,376	1,680	3,968	536	-225	-1,340	5,080	3,812

10. Federal Reserve Banks

A. Consolidated condition statement, 1981

Millions of dollars, end of period

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
ASSETS												
1 Gold certificate account	11,159	11,156	11,154	11,154	11,154	11,154	11,154	11,154	11,152	11,152	11,152	11,151
2 Special drawing rights certificate account	2,518	2,518	2,818	2,818	2,818	3,068	3,068	3,068	3,318	3,318	3,318	3,318
3 Coin	468	495	468	412	396	380	380	384	400	418	400	377
4 Loans to depository institutions	1,304	1,249	656	2,333	1,366	1,010	1,027	1,254	2,486	924	2	1,601
5 Other	0	0	0	0	0	0	0	0	0	0	0	0
6 Acceptances held under repurchase agreement	0	0	298	0	0	0	453	0	0	0	744	195
Federal agency obligations												
7 Bought outright	8,739	8,737	8,722	8,720	8,720	8,694	8,694	8,694	8,661	8,646	9,129	9,125
8 Held under repurchase agreement	0	0	57	0	0	0	360	0	0	0	319	269
U.S. government securities												
9 Bought outright	117,169	117,621	117,666	119,687	118,311	120,017	121,554	124,522	124,330	123,005	124,743	127,738
10 Bills	41,558	42,033	42,078	43,263	41,887	43,593	44,154	47,122	46,930	45,605	47,243	49,359
11 Notes	58,718	58,370	58,370	59,118	58,818	58,818	59,609	59,429	59,429	59,429	59,207	59,978
12 Bonds	16,893	17,218	17,218	17,306	17,606	17,606	17,791	17,971	17,971	17,971	18,293	18,401
12 Held under repurchase agreement	0	0	377	0	0	0	1,618	0	0	0	1,796	3,216
13 Total U.S. government securities	117,169	117,621	118,043	119,687	118,311	120,017	123,172	124,522	124,330	123,005	126,539	130,954
14 Total loans and securities	127,212	127,607	127,776	130,740	128,397	129,721	133,706	134,470	135,477	132,575	136,963	142,144
15 Cash items in process of collection	7,865	7,473	11,107	9,224	9,096	11,297	7,085	7,606	9,824	7,954	7,485	8,557
16 Bank premises	458	461	465	467	470	475	479	484	487	491	497	503
Other assets												
17 Denominated in foreign currencies ²	5,993	7,086	7,060	6,768	6,412	6,430	5,739	5,713	5,567	5,717	5,998	5,129
18 All other	3,385	2,500	2,710	3,321	2,719	3,802	3,476	2,835	3,243	3,444	3,629	3,598
19 Total assets	159,058	159,296	163,558	164,904	161,462	166,327	165,087	165,714	169,468	165,069	169,442	174,777
LIABILITIES												
20 Federal Reserve notes ³	118,147	118,854	120,874	121,852	123,251	124,783	124,765	125,134	125,050	125,351	129,086	131,906
Deposits												
21 Depository institutions	26,621	26,734	26,164	26,063	24,304	23,626	26,011	27,045	27,243	23,672	24,312	25,228
22 U.S. Treasury—General account	3,038	2,284	3,032	4,460	2,288	2,923	2,922	2,595	3,520	3,550	3,475	4,301
23 Foreign—Official accounts	573	422	474	476	346	338	285	256	420	547	535	505
24 Other	515	337	313	311	275	536	472	502	843	573	715	781
25 Total deposits	30,747	29,777	29,983	31,310	27,213	27,423	29,690	30,398	32,026	28,342	29,037	30,815
26 Deferred availability cash items	5,585	5,928	7,846	7,068	6,554	8,791	5,834	5,377	7,013	6,264	5,308	6,795
27 Other liabilities and accrued dividends ⁴	1,957	1,958	1,952	1,971	1,744	2,387	1,992	1,801	2,440	2,114	2,846	2,705
28 Total liabilities	156,436	156,517	160,655	162,201	158,762	163,384	162,281	162,710	166,529	162,071	166,227	172,221
CAPITAL ACCOUNTS												
29 Capital paid in	1,208	1,222	1,227	1,233	1,238	1,246	1,250	1,256	1,257	1,268	1,270	1,278
30 Surplus	1,203	1,203	1,203	1,203	1,203	1,203	1,203	1,203	1,203	1,203	1,203	1,278
31 Other capital accounts	211	354	473	267	259	494	353	545	479	527	692	0
32 Total liabilities and capital accounts	159,058	159,296	163,558	164,904	161,462	166,327	165,087	165,714	169,468	165,069	169,442	174,777
33 MEMO: Marketable U.S. government securities held in custody for foreign and international account	92,756	94,658	101,214	100,546	96,635	97,549	95,133	92,025	91,462	90,857	91,787	95,220

10. Federal Reserve Banks—Continued
B. Federal Reserve note statement, 1981

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) . . .	140,717	141,297	142,182	143,716	143,936	145,062	147,142	149,051	149,794	150,552	150,955	151,033
2 Less: Notes held by Reserve Bank ¹ . . .	22,570	22,443	21,308	21,864	20,685	20,279	22,377	23,917	24,744	25,201	21,869	19,127
3 Federal Reserve notes, net . . .	118,147	118,854	120,874	121,852	123,251	124,783	124,765	125,134	125,050	125,351	129,086	131,906
<i>Collateral held against notes outstanding</i>												
4 Gold certificate account	11,159	11,156	11,154	11,154	11,154	11,154	11,154	11,154	11,152	11,152	11,152	11,151
5 Special drawing rights certificate account	2,518	2,518	2,818	2,818	2,818	3,068	3,068	3,068	3,318	3,318	3,318	3,318
6 Other eligible assets . .	0	0	0	0	0	27	0	0	0	0	57	0
7 U.S. government and agency securities	104,470	105,180	106,902	107,880	109,279	110,534	110,543	110,912	110,580	110,881	114,559	117,437
8 Total collateral	118,147	118,854	120,874	121,852	123,251	124,783	124,765	125,134	125,050	125,351	129,086	131,906

C. Maturity distribution of loans and securities held, 1981

Millions of dollars, end of period

Type and maturity grouping	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Loans	1,304	1,249	656	2,333	1,366	1,010	1,027	1,254	2,486	924	232	1,601
2 Within 15 days	1,255	1,199	616	1,905	1,317	964	926	1,169	2,440	843	214	1,576
3 16 days to 90 days . .	49	50	40	428	49	46	101	85	46	81	18	25
4 91 days to 1 year . . .	0	0	0	0	0	0	0	0	0	0	0	0
5 Acceptances	0	0	298	0	0	0	453	0	0	0	744	195
6 Within 15 days	0	0	298	0	0	0	453	0	0	0	744	195
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	117,169	117,621	118,043	119,687	118,311	120,017	123,172	124,522	124,330	123,005	126,539	130,954
10 Within 15 days ¹	2,125	3,101	2,265	2,098	3,162	1,714	4,253	3,589	4,218	2,692	5,190	3,936
11 16 days to 90 days . .	24,904	23,245	22,904	21,291	21,552	23,875	21,945	24,422	24,805	26,464	25,503	25,190
12 91 days to 1 year . . .	27,279	27,385	29,020	31,983	30,543	31,742	34,157	34,071	32,896	31,438	32,101	37,417
13 Over 1 year to 5 years	34,505	34,809	34,772	34,981	34,297	33,928	33,813	34,718	34,689	34,689	35,632	36,025
14 Over 5 years to 10 years	13,354	13,754	13,755	13,918	13,042	13,042	13,106	11,519	11,519	11,519	11,587	11,752
15 Over 10 years	15,002	15,327	15,327	15,416	15,715	15,716	15,898	16,203	16,203	16,203	16,526	16,634
16 Federal agency obligations	8,739	8,737	8,779	8,720	8,720	8,694	9,054	8,694	8,661	8,646	9,448	9,394
17 Within 15 days ¹	73	128	266	69	178	207	425	195	200	71	518	529
18 16 days to 90 days . .	550	439	397	615	471	446	647	553	522	741	719	631
19 91 days to 1 year . . .	1,749	1,834	1,843	1,752	1,853	1,779	1,717	1,692	1,631	1,465	1,394	1,443
20 Over 1 year to 5 years	4,597	4,621	4,613	4,658	4,593	4,636	4,649	4,638	4,730	4,781	5,237	5,256
21 Over 5 years to 10 years	1,085	1,030	975	982	982	982	1,015	1,015	977	1,015	1,007	962
22 Over 10 years	685	685	685	644	643	644	601	601	601	573	573	573

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

A. Seasonally adjusted

Month	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
1981									
January	296.0	31.0	264.9	72,402.2	29,656.0	42,746.3	244.6	956.2	161.3
February	288.6	31.2	257.3	73,174.6	29,752.0	43,422.5	253.6	952.6	168.7
March	287.1	31.6	255.5	75,487.2	30,276.0	45,211.3	262.9	959.5	176.9
April	286.2	29.4	256.8	73,621.7	29,501.3	44,120.4	257.2	1,001.9	171.8
May	286.7	30.4	256.3	74,800.5	29,610.9	45,189.6	260.9	975.1	176.3
June	279.9	29.7	250.2	78,745.2	32,262.4	46,482.8	281.3	1,085.4	185.8
July	281.5	28.9	252.5	83,356.7	37,282.6	46,074.2	296.1	1,288.6	182.4
August	283.3	31.3	252.0	89,723.4	41,877.2	47,846.3	316.8	1,388.1	189.9
September	282.1	31.1	251.0	87,303.2	39,209.4	48,093.8	309.5	1,260.1	191.6
October	282.5	31.6	250.9	83,671.2	35,109.8	48,561.5	296.2	1,109.8	193.6
November	280.8	30.3	250.4	82,000.2	34,237.6	47,762.6	292.0	1,128.3	190.7
December	279.5	30.2	249.3	86,430.0	34,937.3	51,492.7	309.2	1,156.8	206.6

B. Not seasonally adjusted

Month	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
1981									
January	303.6	32.4	271.3	74,139.9	30,410.4	43,729.4	244.2	940.0	161.2
February	284.0	31.2	252.7	66,442.5	27,579.3	38,863.2	234.0	882.7	153.8
March	283.1	31.6	251.5	78,053.7	32,254.8	45,799.0	257.7	1,020.0	182.1
April	288.8	29.5	259.3	78,112.6	32,095.1	46,017.6	270.5	1,089.7	177.4
May	281.5	29.8	251.7	72,930.5	30,000.4	42,930.1	259.1	1,006.1	170.6
June	279.7	29.9	249.7	81,816.2	35,101.1	46,715.2	292.6	1,172.2	187.1
July	282.0	29.2	252.8	86,524.2	38,330.7	48,193.6	306.8	1,310.8	190.6
August	277.6	29.9	247.7	83,532.5	37,648.0	45,884.6	300.9	1,258.6	185.3
September	281.0	30.7	250.3	86,255.5	38,594.6	47,661.0	307.0	1,255.5	190.5
October	281.7	30.8	250.9	84,591.6	35,156.0	49,435.6	300.3	1,141.8	197.1
November	282.8	30.6	252.2	77,408.2	32,463.6	44,944.6	273.8	1,062.4	178.2
December	288.7	31.4	257.3	95,591.6	40,031.0	55,560.6	331.1	1,273.0	216.0

12. Savings deposits, debits, and deposit turnover, by type of depositor

Not seasonally adjusted

Month	Savings deposits ¹ (billions of dollars)			Debits ¹ (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
1981									
January	210.7	9.9	165.7	1,323.2	108.2	685.7	6.3	10.9	4.1
February	213.6	9.6	161.7	1,173.1	93.4	553.1	5.5	9.8	3.4
March	217.8	10.0	160.7	1,338.3	112.8	556.8	6.1	11.3	3.5
April	225.2	9.7	161.8	1,517.9	112.4	590.1	6.7	11.6	3.6
May	220.0	9.5	159.1	1,323.6	112.0	518.3	6.0	11.7	3.3
June	219.1	9.2	156.8	1,509.0	113.8	586.4	6.9	12.3	3.7
July	220.1	9.1	156.5	1,524.3	120.6	605.5	6.9	13.2	3.9
August	216.6	8.7	152.7	1,458.6	118.1	595.5	6.7	13.5	3.9
September	214.7	8.6	149.5	1,519.2	122.0	577.0	7.1	14.3	3.9
October	213.3	8.3	148.0	1,532.2	117.2	581.6	7.2	14.1	3.9
November	215.7	8.2	148.5	1,389.2	96.3	539.7	6.4	11.7	3.6
December	219.2	8.5	149.0	1,618.4	117.9	597.0	7.4	13.9	4.0

13. Measures and components of the money stock¹

A. Seasonally adjusted

Billions of dollars

Year and month	Measures				Components					
	M1	M2	M3	L	Currency	Demand deposits	Traveler's checks ²	Savings deposits ³	Small time deposits ⁴	Large time deposits ⁵
1978										
January	339.5	1,307.2	1,477.4	1,741.5	89.2	242.9	3.1	493.1	457.2	148.8
February	339.4	1,313.7	1,488.2	1,755.7	90.0	241.9	3.1	495.9	460.1	152.1
March	340.8	1,323.5	1,505.2	1,776.6	90.7	242.4	3.2	499.4	463.7	158.0
April	344.7	1,331.8	1,519.5	1,794.5	91.3	245.5	3.2	500.1	467.5	163.6
May	347.9	1,342.4	1,537.4	1,816.2	92.1	247.7	3.2	501.4	472.3	169.5
June	350.2	1,349.5	1,547.0	1,830.3	92.8	249.2	3.3	500.3	479.8	173.4
July	352.0	1,356.0	1,559.2	1,846.8	93.3	250.3	3.4	493.4	490.4	178.2
August	353.7	1,365.9	1,574.3	1,865.2	94.1	251.2	3.4	491.1	498.8	181.7
September	357.3	1,377.5	1,588.6	1,881.8	95.0	253.7	3.4	490.8	507.1	184.3
October	358.5	1,385.4	1,598.2	1,894.8	95.8	253.9	3.4	489.2	514.6	185.4
November	360.6	1,394.9	1,615.7	1,919.3	96.6	253.8	3.5	484.8	524.3	192.0
December	363.2	1,403.9	1,629.0	1,938.9	97.4	253.9	3.5	479.9	533.9	194.6
1979										
January	363.9	1,409.4	1,637.1	1,952.7	98.2	252.3	3.5	471.9	545.6	197.4
February	364.5	1,417.1	1,648.0	1,968.2	98.8	250.9	3.5	466.9	554.8	199.6
March	367.7	1,431.3	1,664.1	1,994.6	99.5	251.9	3.6	466.3	563.7	199.9
April	373.4	1,445.4	1,678.7	2,017.0	100.4	255.7	3.6	461.8	574.4	198.8
May	372.7	1,455.1	1,692.2	2,040.7	101.0	254.2	3.6	458.5	583.9	199.8
June	377.3	1,469.7	1,707.8	2,069.1	101.7	257.2	3.7	458.8	590.9	199.3
July	381.0	1,479.9	1,722.0	2,088.0	102.5	259.5	3.7	455.3	599.1	202.9
August	383.2	1,492.2	1,738.6	2,106.0	103.6	260.1	3.6	452.8	608.8	206.6
September	385.3	1,501.8	1,755.8	2,126.9	104.6	260.8	3.7	446.7	618.7	213.0
October	386.5	1,506.3	1,766.5	2,139.5	105.4	261.2	3.7	436.3	630.4	219.9
November	386.9	1,511.6	1,770.8	2,145.6	105.7	261.1	3.7	424.6	646.8	221.3
December	389.0	1,518.9	1,779.3	2,153.9	106.1	262.2	3.7	421.7	652.6	221.8
1980										
January	391.9	1,528.8	1,792.1	2,172.7	107.3	263.4	3.8	417.2	657.7	223.9
February	395.1	1,542.0	1,810.2	2,194.4	108.0	264.8	3.8	411.4	665.7	227.6
March	395.1	1,550.0	1,820.3	2,210.9	108.8	263.4	3.8	403.9	679.7	231.1
April	389.9	1,545.6	1,819.8	2,220.6	109.4	257.3	3.8	389.4	699.9	234.8
May	389.0	1,558.1	1,837.5	2,239.1	110.2	255.9	3.8	385.2	712.0	237.7
June	393.7	1,577.3	1,855.9	2,250.4	111.1	258.3	3.8	393.5	711.6	233.8
July	398.0	1,598.3	1,877.6	2,269.1	112.0	260.5	3.9	401.5	712.5	231.4
August	405.1	1,618.2	1,901.8	2,296.7	113.1	265.1	3.9	409.4	714.2	232.7
September	410.7	1,629.2	1,914.3	2,309.8	113.8	268.6	4.0	411.9	716.8	235.9
October	415.5	1,640.1	1,930.7	2,325.8	114.9	271.5	4.0	413.3	721.0	241.0
November	417.5	1,656.0	1,952.6	2,352.5	115.6	271.1	4.1	411.1	736.4	247.9
December	414.5	1,656.1	1,963.1	2,370.4	116.2	267.2	4.2	398.9	751.7	257.9
1981										
January	417.9	1,665.6	1,984.1	2,397.3	116.3	254.1	4.2	384.5	768.1	267.5
February	419.4	1,678.1	2,001.8	2,418.2	117.2	244.8	4.2	378.5	775.7	271.7
March	424.4	1,701.0	2,023.9	2,437.9	117.8	243.0	4.2	378.5	782.0	269.8
April	433.3	1,723.1	2,046.2	2,455.5	119.1	243.5	4.2	378.8	784.1	267.6
May	429.2	1,732.3	2,065.1	2,483.1	119.4	240.4	4.2	373.5	795.8	278.4
June	428.4	1,740.7	2,082.0	2,506.6	119.7	237.7	4.2	366.8	805.5	285.6
July	429.4	1,753.6	2,102.4	2,530.4	120.5	236.7	4.2	361.0	814.0	293.1
August	431.1	1,772.2	2,125.8	2,559.7	120.7	236.6	4.2	350.9	830.8	299.9
September	431.2	1,778.1	2,138.0	2,577.2	121.1	234.7	4.3	343.1	839.7	302.3
October	432.9	1,789.3	2,151.0	2,599.4	121.3	235.7	4.3	339.6	849.8	302.2
November	436.4	1,809.7	2,174.5	2,628.3	121.8	235.7	4.3	340.9	856.8	300.6
December	440.9	1,822.4	2,187.8	2,643.3	123.1	236.4	4.3	343.6	854.7	300.4

13. Measures and components of the money stock¹—Continued
B. Not seasonally adjusted

Billions of dollars

Year and month	Measures				Components									
	M1	M2	M3	L	Cur- rency	De- mand de- posits	Travel- er's checks ²	Other check- able de- posits ⁶	Over- night RPs and Euro- dollars ⁷	Money market mutual funds		Savings deposits	Small time de- posits ⁴	Large time de- posits ⁵
										Gen- eral purpose and broker/ dealer	Insti- tution only			
1978														
January	343.7	1,309.8	1,482.1	1,746.0	88.6	247.8	2.9	4.3	18.2	3.1	1.2	490.1	458.8	150.7
February	332.2	1,305.3	1,481.5	1,751.7	88.9	235.9	3.0	4.4	18.8	3.4	1.4	491.9	462.9	153.8
March	335.0	1,318.2	1,501.5	1,774.5	89.9	237.6	3.0	4.7	19.8	3.7	1.6	497.2	466.3	159.6
April	347.6	1,337.5	1,524.6	1,801.0	90.9	248.9	3.0	4.5	19.7	3.9	1.9	500.3	470.1	163.0
May	342.5	1,336.2	1,530.4	1,810.9	91.9	242.6	3.1	4.8	20.6	4.1	2.2	499.9	473.1	168.7
June	349.6	1,349.2	1,544.3	1,827.2	92.9	248.3	3.4	4.9	18.9	4.4	2.4	500.4	480.0	171.0
July	354.1	1,361.8	1,561.5	1,846.9	94.0	251.3	3.8	5.0	19.7	4.7	2.5	497.6	490.0	174.6
August	351.9	1,365.1	1,571.7	1,860.9	94.3	248.8	3.8	5.1	21.2	5.1	2.7	494.6	496.3	179.9
September	357.1	1,378.0	1,587.6	1,879.3	94.9	253.4	3.6	5.2	21.0	5.5	2.9	494.3	504.3	182.8
October	359.6	1,389.7	1,601.2	1,896.7	95.6	255.2	3.5	5.3	21.5	6.0	2.9	493.3	513.6	184.2
November	363.1	1,394.2	1,616.3	1,919.1	97.4	255.7	3.3	6.7	23.0	6.5	2.9	485.0	520.9	193.2
December	372.5	1,408.5	1,637.5	1,946.6	99.4	261.5	3.3	8.4	24.1	7.1	3.1	478.0	531.1	198.6
1979														
January	367.9	1,413.3	1,643.7	1,959.4	97.5	257.1	3.3	10.0	23.9	8.5	3.6	469.1	548.2	200.2
February	356.4	1,408.7	1,642.5	1,966.3	97.6	244.5	3.3	10.9	24.9	10.3	4.1	462.5	559.1	202.5
March	360.9	1,425.0	1,660.4	1,993.1	98.7	246.7	3.4	12.2	26.1	12.0	4.8	462.6	567.9	202.5
April	376.2	1,450.6	1,683.8	2,024.0	99.9	259.3	3.4	13.6	26.9	13.7	5.5	460.5	578.0	198.7
May	367.1	1,447.5	1,683.8	2,034.6	100.6	249.2	3.5	13.7	29.0	15.6	6.1	455.7	584.7	199.0
June	376.7	1,468.3	1,703.5	2,065.2	101.9	256.4	3.8	14.7	29.6	17.8	6.8	457.7	591.2	196.5
July	383.4	1,484.9	1,722.7	2,085.6	103.2	260.5	4.1	15.6	28.9	20.3	7.6	459.6	597.5	198.6
August	381.8	1,490.4	1,734.1	2,098.6	103.9	257.7	4.1	16.1	29.1	23.1	8.1	456.9	604.3	203.9
September	385.7	1,502.5	1,754.5	2,123.4	104.5	260.7	3.9	16.6	30.4	25.6	8.1	451.4	614.4	211.0
October	388.0	1,511.2	1,769.6	2,140.9	105.1	262.5	3.8	16.6	29.5	28.6	8.2	441.1	629.0	218.1
November	389.7	1,511.4	1,771.6	2,145.4	106.6	263.0	3.6	16.5	26.6	31.8	8.6	425.5	642.8	222.5
December	398.8	1,524.6	1,789.2	2,162.8	108.2	270.1	3.5	17.0	26.3	34.3	9.3	420.5	649.7	226.0
1980														
January	395.9	1,534.0	1,800.7	2,181.8	106.5	268.2	3.6	17.6	28.4	38.8	10.3	414.7	661.3	227.3
February	386.2	1,534.7	1,806.7	2,195.8	106.8	257.9	3.6	17.9	28.6	46.3	11.5	406.9	671.6	231.4
March	387.8	1,544.5	1,818.2	2,211.7	107.9	257.9	3.6	18.4	27.2	49.3	11.6	399.5	685.9	234.4
April	392.6	1,551.1	1,825.5	2,228.5	108.7	260.9	3.6	19.4	22.9	48.9	11.5	387.4	704.7	234.9
May	383.3	1,550.3	1,828.7	2,233.1	109.9	250.9	3.7	18.8	24.4	52.7	14.1	382.1	713.0	236.7
June	392.9	1,575.6	1,851.0	2,246.2	111.1	257.5	4.0	20.4	26.6	57.2	17.0	391.9	712.2	230.6
July	400.4	1,601.9	1,876.3	2,264.2	112.7	261.6	4.3	21.9	31.4	60.3	19.1	405.8	709.4	226.5
August	404.1	1,614.9	1,895.1	2,286.0	113.6	262.9	4.4	23.1	33.1	61.8	18.9	413.8	707.5	229.2
September	411.0	1,628.8	1,911.7	2,304.5	113.6	268.5	4.2	24.6	34.0	61.4	16.8	417.2	710.8	233.6
October	417.1	1,645.1	1,933.8	2,326.5	114.8	272.7	4.1	25.6	34.0	61.9	15.5	418.4	719.2	239.2
November	420.7	1,656.1	1,953.9	2,352.3	116.7	273.2	3.9	26.9	34.8	62.3	14.7	412.4	732.1	249.1
December	424.6	1,662.4	1,973.8	2,380.2	118.3	275.1	3.9	27.2	35.0	61.8	13.9	398.0	748.9	262.3
1981														
January	422.0	1,672.1	1,994.8	2,409.1	115.6	258.8	4.0	43.6	35.8	65.8	15.0	382.2	772.7	271.7
February	410.1	1,672.3	2,001.2	2,423.5	115.7	238.5	4.0	52.0	35.2	75.1	17.3	374.2	783.5	276.9
March	416.7	1,696.8	2,023.9	2,441.5	116.7	237.9	4.0	58.1	36.5	85.3	20.2	373.9	790.2	273.9
April	436.0	1,729.1	2,052.7	2,464.2	118.3	246.8	4.0	66.8	36.8	95.8	21.3	376.4	790.0	268.1
May	423.2	1,723.8	2,055.6	2,476.3	119.2	235.9	4.1	64.1	40.9	98.6	19.5	369.9	796.9	277.3
June	427.6	1,739.0	2,076.3	2,501.8	119.7	237.0	4.3	66.4	42.9	102.8	20.1	365.0	806.4	281.7
July	432.1	1,756.0	2,098.3	2,522.0	121.3	237.6	4.7	68.6	42.3	112.7	21.6	365.2	809.5	286.6
August	430.4	1,766.7	2,115.3	2,544.1	121.3	234.7	4.7	69.7	43.1	122.1	23.3	355.0	822.0	294.8
September	431.5	1,775.6	2,132.2	2,568.3	120.8	234.6	4.5	71.7	39.6	130.4	26.6	347.9	832.1	299.1
October	434.5	1,793.1	2,152.4	2,597.8	121.2	236.6	4.3	72.4	36.2	137.1	29.4	343.9	847.6	299.8
November	439.7	1,809.3	2,175.4	2,627.5	122.9	237.5	4.1	75.2	37.0	144.6	32.0	342.2	851.9	301.8
December	451.2	1,829.1	2,199.6	2,654.3	125.4	243.3	4.1	78.4	38.1	150.8	33.7	343.0	851.7	305.5

14. Aggregate reserves of depository institutions and monetary base¹

A. Adjusted for changes in reserve requirements²

Billions of dollars; averages of daily figures

Year and month	Seasonally adjusted					Not seasonally adjusted				
	Total reserves ³	Non-borrowed reserves	Non-borrowed reserves plus extended credit ⁴	Required reserves	Monetary base ⁵	Total reserves ³	Non-borrowed reserves	Non-borrowed reserves plus extended credit ⁴	Required reserves	Monetary base ⁵
1978										
January	33,879	33,395	33,395	33,612	125.2	35,310	34,826	34,826	35,043	126.2
February	34,094	33,688	33,688	33,852	126.2	34,027	33,622	33,622	33,786	125.1
March	33,930	33,602	33,602	33,730	126.8	33,285	32,957	32,957	33,086	125.3
April	34,108	33,551	33,551	33,960	127.6	34,091	33,535	33,535	33,943	127.2
May	34,477	33,266	33,266	34,258	128.8	34,204	32,992	32,992	33,985	128.3
June	34,873	33,779	33,779	34,696	129.9	34,380	33,286	33,286	34,202	129.5
July	35,212	33,895	33,895	35,015	130.7	35,299	33,981	33,981	35,101	131.6
August	34,968	33,828	33,828	34,800	131.3	34,627	33,487	33,487	34,460	131.1
September	35,148	34,088	34,088	34,955	132.4	34,811	33,751	33,751	34,618	132.0
October	35,333	34,056	34,056	35,171	133.5	35,458	34,180	34,180	35,296	133.4
November	35,108	34,405	34,405	34,886	134.1	35,234	34,531	34,531	35,012	134.9
December	35,083	34,215	34,215	34,851	134.7	35,663	34,795	34,795	35,431	137.4
1979										
January	35,310	34,308	34,308	35,096	135.8	36,967	35,965	35,965	36,753	137.0
February	34,839	33,866	33,866	34,630	136.1	34,637	33,664	33,664	34,428	134.6
March	34,839	33,849	33,849	34,681	136.8	34,179	33,189	33,189	34,021	135.2
April	34,772	33,854	33,854	34,596	137.6	34,715	33,797	33,797	34,538	137.0
May	34,680	32,915	32,915	34,539	138.1	34,349	32,584	32,584	34,208	137.4
June	34,800	33,382	33,382	34,579	139.0	34,298	32,880	32,880	34,077	138.6
July	35,077	33,906	33,906	34,866	140.1	35,122	33,952	33,952	34,911	140.9
August	35,174	34,089	34,089	34,953	141.3	34,849	33,764	33,764	34,628	141.3
September	35,433	34,093	34,093	35,242	142.6	35,105	33,764	33,764	34,913	142.2
October	35,921	33,899	33,899	35,649	143.9	36,075	34,053	34,053	35,803	143.8
November	35,836	33,930	33,930	35,592	144.1	36,043	34,137	34,137	35,799	145.3
December	36,370	34,898	34,898	36,041	145.0	36,974	35,502	35,502	36,646	147.9
1980										
January	36,532	35,291	35,291	36,281	146.3	38,278	37,037	37,037	38,027	147.6
February	36,618	34,963	34,963	36,407	147.4	36,350	34,695	34,695	36,139	145.8
March	36,785	33,962	34,060	36,599	148.3	36,048	33,225	33,323	35,862	146.6
April	36,792	34,337	34,889	36,595	148.8	36,679	34,224	34,775	36,482	148.0
May	36,520	35,502	36,244	36,342	149.4	36,187	35,169	35,912	36,010	148.7
June	36,720	36,341	36,648	36,517	150.5	36,128	35,749	36,056	35,925	149.9
July	36,806	36,411	36,664	36,521	151.5	36,816	36,422	36,674	36,532	152.2
August	37,225	36,567	36,809	36,924	153.0	36,845	36,187	36,429	36,544	153.2
September	37,816	36,505	36,595	37,561	154.3	37,547	36,235	36,326	37,291	154.0
October	37,939	36,629	36,629	37,733	155.6	38,023	36,713	36,713	37,817	155.6
November	38,897	36,838	36,838	38,376	157.3	39,189	37,130	37,130	38,668	158.7
December	39,006	37,316	37,319	38,492	158.0	39,703	38,013	38,016	39,189	161.0
1981										
January	39,077	37,682	37,753	38,702	158.4	40,665	39,271	39,341	40,291	159.6
February	39,122	37,818	37,840	38,771	159.1	38,894	37,590	37,612	38,544	157.4
March	39,237	38,238	38,252	38,957	159.6	38,622	37,622	37,637	38,342	157.8
April	39,410	38,073	38,080	39,241	160.8	39,273	37,935	37,943	39,104	159.9
May	39,627	37,399	37,405	39,370	161.4	39,310	37,082	37,088	39,053	160.8
June	39,619	37,582	37,588	39,281	161.7	39,053	37,016	37,023	38,715	161.2
July	39,727	38,048	38,051	39,387	162.5	39,636	37,957	37,960	39,296	163.3
August	39,810	38,390	38,471	39,518	162.9	39,479	38,060	38,140	39,187	163.2
September	40,312	38,855	39,156	39,898	163.7	40,087	38,630	38,931	39,673	163.3
October	40,118	38,937	39,375	39,840	163.8	40,219	39,038	39,476	39,941	163.8
November	40,150	39,487	39,652	39,805	164.3	40,332	39,669	39,834	39,987	165.6
December	40,527	39,891	40,040	40,208	165.8	41,263	40,626	40,775	40,943	168.9

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

B. Not adjusted for changes in reserve requirements⁶

Billions of dollars; averages of daily figures

Year and month	Total reserves ³	Non-borrowed reserves	Non-borrowed reserves plus extended credit ⁴	Required reserves	Monetary base ⁵	Excess	Borrowings
1978							
January	38,144	37,660	37,660	37,877	130.2	267	484
February	36,849	36,443	36,443	36,607	128.9	241	406
March	36,127	35,799	35,799	35,927	129.2	199	328
April	36,970	36,413	36,413	36,821	131.1	148	557
May	37,083	35,871	35,871	36,864	132.2	219	1,212
June	37,303	36,208	36,208	37,125	133.5	178	1,094
July	38,246	36,929	36,929	38,048	135.7	197	1,317
August	37,571	36,432	36,432	37,404	135.2	168	1,140
September	37,806	36,746	36,746	37,613	136.2	193	1,060
October	38,376	37,099	37,099	38,215	137.5	162	1,277
November	39,645	38,942	38,942	39,423	140.5	221	703
December	41,678	40,810	40,810	41,446	144.6	232	868
1979							
January	43,079	42,077	42,077	42,865	144.4	214	1,003
February	40,703	39,730	39,730	40,494	141.9	209	973
March	40,217	39,226	39,226	40,059	142.3	158	991
April	40,724	39,807	39,807	40,548	144.2	176	918
May	40,237	38,472	38,472	40,096	144.4	141	1,765
June	40,104	38,686	38,686	39,883	145.6	221	1,418
July	40,916	39,746	39,746	40,705	147.9	211	1,171
August	40,715	39,630	39,630	40,494	148.4	222	1,085
September	41,054	39,713	39,713	40,862	149.4	191	1,340
October	42,280	40,258	40,258	42,007	151.3	272	2,022
November	42,997	41,092	41,092	42,753	153.5	245	1,906
December	43,907	42,434	42,434	43,578	156.2	329	1,473
1980							
January	45,179	43,938	43,938	44,928	155.9	251	1,241
February	43,177	41,522	41,522	42,966	154.0	211	1,655
March	43,096	40,273	40,372	42,910	154.9	186	2,823
April	44,880	42,425	42,977	44,683	157.5	197	2,455
May	43,963	42,945	43,687	43,785	157.8	178	1,018
June	43,472	43,092	43,400	43,268	158.6	203	379
July	42,859	42,464	42,717	42,575	159.6	284	395
August	40,373	39,715	39,956	40,071	158.0	302	658
September	41,164	39,852	39,943	40,908	159.0	256	1,311
October	41,704	40,394	40,394	41,498	160.6	206	1,310
November	41,244	39,185	39,185	40,723	161.6	521	2,060
December	40,660	38,970	38,973	40,146	162.4	514	1,690
1981							
January	41,600	40,205	40,276	41,226	161.0	374	1,395
February	39,828	38,525	38,546	39,478	158.8	350	1,304
March	39,725	38,726	38,740	39,445	159.5	280	1,000
April	40,333	38,995	39,003	40,164	161.6	169	1,338
May	40,516	38,288	38,294	40,258	162.6	257	2,280
June	40,442	38,405	38,411	40,104	163.3	338	2,037
July	41,007	39,328	39,331	40,667	165.4	340	1,679
August	41,023	39,604	39,684	40,731	165.4	292	1,420
September	40,591	39,134	39,435	40,177	163.9	414	1,456
October	40,711	39,531	39,968	40,433	164.3	278	1,181
November	40,948	40,285	40,451	40,604	166.3	344	663
December	41,924	41,287	41,436	41,604	169.7	319	636

15. Loans and securities of all commercial banks¹

A. Seasonally adjusted

Billions of dollars; averages of Wednesday figures

Category	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1973											
1 Total loans and securities²	576.1	586.5	593.0	598.3	605.0	611.4	619.7	627.4	631.7	636.8	640.6	647.8
2 U.S. Treasury securities	65.4	62.7	60.6	59.3	58.6	58.2	58.2	56.4	56.9	57.8	58.8	58.5
3 Other securities	117.0	117.7	118.3	118.7	119.8	120.6	122.0	123.7	125.3	126.7	126.9	128.8
4 Total loans and leases²	393.8	406.1	414.0	420.3	426.6	432.6	439.5	447.2	449.4	452.2	454.9	460.5
5 Commercial and industrial loans	139.2	144.6	149.6	151.6	154.1	157.1	159.4	162.4	162.8	163.5	163.9	165.4
6 Real estate loans	99.1	100.9	102.6	104.2	105.7	107.5	109.2	111.1	112.7	114.3	115.8	117.4
7 Loans to individuals	87.0	88.6	90.2	91.5	92.6	93.6	94.7	95.8	96.4	97.1	98.0	98.7
8 Security loans	15.7	15.7	15.1	14.5	14.4	13.4	13.3	13.4	13.0	12.6	12.6	12.8
9 Loans to nonbank financial institutions	22.5	23.4	24.5	25.1	25.9	26.6	27.4	28.2	28.3	28.2	28.0	28.5
10 Agricultural loans	14.6	14.9	15.2	15.4	15.6	15.8	16.0	16.2	16.3	16.5	16.9	17.2
11 Lease financing receivables	1.5	1.5	1.6	1.6	1.7	1.8	1.8	1.9	1.9	2.0	2.0	2.1
12 All other loans	14.2	16.4	15.2	16.4	16.7	16.8	17.6	18.2	17.9	17.9	17.6	18.3
MEMO												
13 Total loans and securities plus loans sold^{2,3}	578.8	589.3	596.1	601.9	608.6	615.0	623.5	631.9	636.3	641.4	645.0	652.1
14 Total loans plus loans sold ^{2,3}	396.5	408.9	417.1	423.9	430.2	436.1	443.4	451.7	454.1	456.8	459.3	464.8
15 Total loans sold to affiliates ³	2.7	2.8	3.1	3.6	3.6	3.6	3.9	4.5	4.6	4.6	4.3	4.4
16 Commercial and industrial loans plus loans sold ³	141.0	146.5	151.6	153.9	156.4	159.4	161.8	165.1	165.6	166.4	166.6	168.0
17 Commercial and industrial loans sold ³	1.8	1.9	2.0	2.3	2.3	2.2	2.4	2.7	2.8	2.8	2.6	2.6
18 Acceptances held	2.4	2.4	2.6	2.6	2.7	2.9	3.0	3.1	2.8	2.7	2.5	2.5
19 Other commercial and industrial loans	136.8	142.2	147.1	149.0	151.4	154.3	156.5	159.3	160.0	160.9	161.4	162.9
20 To U.S. addressees ⁴	131.4	136.5	140.7	142.8	145.0	147.7	149.9	152.7	153.4	154.2	155.0	156.7
21 To non-U.S. addressees	5.4	5.7	6.4	6.2	6.4	6.6	6.5	6.6	6.6	6.7	6.4	6.2
22 Loans to foreign banks	4.5	5.8	6.8	6.6	6.5	6.5	6.4	6.4	6.3	6.5	6.5	6.7
23 Loans to commercial banks in the United States	28.6	29.8	29.8	30.0	29.9	31.5	31.6	31.3	31.6	32.9	35.2	37.4
1974												
1 Total loans and securities²	655.8	662.5	668.7	680.6	686.8	692.1⁵	699.0	704.4	706.7	708.1⁷	709.2	713.6
2 U.S. Treasury securities	58.7	58.1	57.6	56.2	54.9	53.9	53.2	53.2	52.6	52.3	53.1	53.6
3 Other securities	131.2	132.7	134.5	135.2	136.4	137.4 ⁵	137.8	138.0	138.4	138.8 ⁷	138.3	139.9
4 Total loans and leases²	465.8	471.8	476.6	489.3	495.5	500.9⁵	508.0	513.2	515.7	516.9⁷	517.7	520.1
5 Commercial and industrial loans	167.5	169.6	174.5	180.2	182.9	185.4	189.3	192.0	193.5	194.9 ⁷	195.9	196.9
6 Real estate loans	118.6	119.9	121.1	122.6	124.1	125.3 ⁵	126.7	127.6	128.4	129.0 ⁷	129.5	130.2
7 Loans to individuals	99.4	100.2	100.7	101.4	101.9	102.3	102.5	102.8	102.9	102.9	102.6	102.5
8 Security loans	12.6	12.6	11.9	11.8	12.4	12.3	11.9	12.3	12.8	12.5	12.6	12.6
9 Loans to nonbank financial institutions	29.5	29.3	30.1	31.5	32.1	32.7	33.7	34.1	34.3	34.2 ⁷	34.3	34.5
10 Agricultural loans	17.5	17.7	17.9	18.0	18.1	18.2	18.2	18.2	18.2	18.1	18.3	18.3
11 Lease financing receivables	2.2	2.3	2.4	2.5	2.7	2.8	2.9	2.9	3.0	3.1	3.1	3.2
12 All other loans	18.6	20.2	18.0	21.2	21.5	21.9	22.9	23.3	22.6	22.3	21.4	21.9
MEMO												
13 Total loans and securities plus loans sold^{2,3}	660.2	667.4	673.6	685.8	692.4	697.6⁵	704.5	709.7⁶	711.9	713.2⁷	714.1	718.4
14 Total loans plus loans sold ^{2,3}	470.3	476.6	481.5	494.5	501.1	506.3 ⁵	513.5	518.5 ⁶	520.9	522.0 ⁷	522.7	524.8
15 Total loans sold to affiliates ³	4.4	4.8	4.9	5.2	5.6	5.5	5.5	5.3 ⁶	5.2	5.1	5.0	4.7
16 Commercial and industrial loans plus loans sold ³	170.1	172.2	177.3	183.2	186.0	188.4	192.2	194.8 ⁶	196.3	197.6 ⁷	198.6	199.6
17 Commercial and industrial loans sold ³	2.6	2.7	2.8	3.0	3.1	3.0	3.0	2.8 ⁶	2.8	2.8	2.7	2.6
18 Acceptances held	2.5	2.5	2.7	2.9	3.2	3.3	3.7	3.4	3.5	3.5	3.6	3.6
19 Other commercial and industrial loans	165.0	167.1	171.8	177.3	179.7	182.1	185.6	188.5	190.0	191.3	192.3	193.3
20 To U.S. addressees ⁴	158.8	160.6	164.9	170.3	172.6	174.6	177.7	180.5	182.1	183.5	184.8	186.2
21 To non-U.S. addressees	6.2	6.5	6.9	6.9	7.1	7.5	7.8	8.0	7.9	7.9	7.5	7.2
22 Loans to foreign banks	7.0	7.2	7.9	8.8	8.7	8.9	9.2	9.1	9.0	8.7	8.8	8.8
23 Loans to commercial banks in the United States	41.1	41.6	42.0	42.0	38.7	40.1	38.8	39.3	38.8	40.0	42.4	41.9

15. Loans and securities of all commercial banks¹—Continued

A. Seasonally adjusted—Continued

Billions of dollars; averages of Wednesday figures

Category	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1975											
1 Total loans and securities²	715.2	714.7	716.1	717.6	719.0	721.4	723.7	725.8	731.5	735.5	738.6	745.2
2 U.S. Treasury securities	54.3	54.7	57.9	61.1	64.5	67.6	70.5	72.5	76.5	78.5	80.1	82.2
3 Other securities	140.6	141.0	141.9	142.4	142.4	143.3	144.0	144.8	145.0	145.4	145.5	145.6
4 Total loans and leases ²	520.3	519.1	516.2	514.1	512.1	510.5	509.3	508.5	510.0	511.6	513.0	517.4
5 Commercial and industrial loans	197.6	196.7	195.1	193.8	192.3	190.7	189.5	188.9	188.7	188.8	189.0	189.6
6 Real estate loans	130.7	131.1	131.4	131.5	131.6	131.8	131.8	131.9	132.3	132.9	133.6	134.5
7 Loans to individuals	102.2	102.5	102.2	101.8	101.6	101.5	101.6	102.1	102.6	103.3	104.1	105.0
8 Security loans	12.3	11.9	13.7	11.5	11.6	12.8	12.4	10.8	11.4	12.5	12.5	13.5
9 Loans to nonbank financial institutions	33.9	33.4	32.5	32.1	31.7	31.5	31.3	31.0	30.6	29.9	29.5	28.9
10 Agricultural loans	18.3	18.4	18.5	18.7	18.7	18.7	18.9	19.2	19.5	19.7	19.8	20.1
11 Lease financing receivables	3.3	3.4	3.4	3.5	3.6	3.6	3.7	3.7	3.8	3.9	3.9	4.0
12 All other loans	22.1	21.8	19.5	21.2	21.1	19.9	20.1	20.8	21.1	20.8	20.5	22.0
MEMO												
13 Total loans and securities plus loans sold^{2,3}	719.7	719.2	720.6	722.1	723.6	725.9	728.1	730.2	735.9	740.1	743.2	749.5
14 Total loans plus loans sold ^{2,3}	524.8	523.6	520.8	518.6	516.6	515.1	513.7	512.9	514.4	516.2	517.6	521.8
15 Total loans sold to affiliates ³	4.5	4.4	4.6	4.5	4.5	4.5	4.4	4.4	4.4	4.6	4.6	4.3
16 Commercial and industrial loans plus loans sold ³	200.3	199.3	197.8	196.5	195.1	193.5	192.3	191.6	191.4	191.6	191.8	192.1
17 Commercial and industrial loans sold ³	2.6	2.6	2.7	2.7	2.8	2.8	2.7	2.7	2.7	2.8	2.8	2.6
18 Acceptances held	3.6	4.1	4.0	3.9	4.2	4.3	4.4	4.6	4.5	4.5	5.3	6.1
19 Other commercial and industrial loans	194.1	192.5	191.1	189.9	188.1	186.4	185.1	184.3	184.2	184.3	183.7	183.4
20 To U.S. addressees ⁴	186.5	184.6	182.7	181.5	179.9	178.1	176.6	175.7	175.3	175.1	174.6	174.7
21 To non-U.S. addressees	7.5	8.0	8.3	8.4	8.3	8.3	8.5	8.7	8.9	9.1	9.0	8.8
22 Loans to foreign banks	8.9	8.7	8.3	8.5	8.7	8.4	8.6	8.8	9.0	9.2	9.5	9.2
23 Loans to commercial banks in the United States	41.5	43.4	44.5	42.3	40.1	41.8	40.7	39.9	39.1	39.2	41.1	39.9
	1976											
1 Total loans and securities²	745.5	749.8	753.6	757.8	762.5	767.5	770.2	775.8	780.3	788.8	796.0	804.6
2 U.S. Treasury securities	84.4	85.7	87.4	89.8	91.4	91.5	92.2	93.6	94.5	96.8	98.5	100.8
3 Other securities	145.4	145.4	145.0	145.3	145.7	146.2	146.7	147.0	147.2	147.7	148.3	148.8
4 Total loans and leases ²	515.7	518.7	521.2	522.7	525.4	529.7	531.2	535.2	538.6	544.3	549.2	555.0
5 Commercial and industrial loans	189.2	188.9	186.6 ⁸	183.5	184.4	184.9	184.9	185.5	186.8	188.2	189.8	190.9
6 Real estate loans	135.6	136.4	137.9 ⁸	139.8	140.8	141.6	142.6	143.8	145.1	146.2	147.5	148.9
7 Loans to individuals	105.8	106.4	107.1	108.0	109.0	110.0	111.0	112.0	112.9	114.0	115.1	116.3
8 Security loans	12.4	12.1	14.7	14.8	14.9	15.5	15.5	16.0	16.3	16.9	16.9	17.7
9 Loans to nonbank financial institutions	28.4	28.5	28.8 ⁸	28.5	27.9	27.6	27.0	26.4	25.9	26.2	26.2	26.3
10 Agricultural loans	20.4	20.6	20.9	21.2	21.5	21.7	22.0	22.1	22.4	22.6	22.9	23.2
11 Lease financing receivables	4.0	4.1	4.2	4.3	4.5	4.6	4.7	4.8	4.8	4.9	5.0	5.1
12 All other loans	19.9	21.6	21.0 ⁸	22.5	22.5	23.8	23.6	24.6	24.4	25.3	25.7	26.7
MEMO												
13 Total loans and securities plus loans sold^{2,3}	749.7	754.1	757.8	761.8	766.7	771.9	774.7	779.9	784.1	792.5	799.6	808.3
14 Total loans plus loans sold ^{2,3}	520.0	523.0	525.4	526.7	529.7	534.1	535.7	539.3	542.3	548.0	552.8	558.7
15 Total loans sold to affiliates ³	4.2	4.3	4.2	4.0	4.2	4.4	4.5	4.1	3.8	3.7	3.7	3.7
16 Commercial and industrial loans plus loans sold ³	191.7	191.6	189.2 ⁸	186.0	187.0	187.7	187.7	188.1	189.2	190.6	192.2	193.3
17 Commercial and industrial loans sold ³	2.5	2.7	2.6	2.5	2.7	2.8	2.9	2.6	2.4	2.4	2.4	2.3
18 Acceptances held	5.5	5.6	5.4	5.4	5.3	5.0	5.2	5.6	6.2	6.4	6.8	7.9
19 Other commercial and industrial loans	183.6	183.3	181.2	178.1	179.0	179.9	179.7	179.9	180.6	181.8	183.0	183.0
20 To U.S. addressees ⁴	174.3	174.1	171.7	168.6	169.2	169.8	169.8	169.8	170.4	171.4	172.6	173.0
21 To non-U.S. addressees	9.3	9.3	9.5	9.5	9.8	10.1	9.9	10.1	10.2	10.4	10.4	10.0
22 Loans to foreign banks	9.2	9.6	9.8	9.8	9.8	10.4	10.6	10.9	10.8	11.1	11.6	11.6
23 Loans to commercial banks in the United States	42.1	43.0	43.0	42.7	39.1	40.3	40.8	41.8	44.4	44.6	45.0	48.6

15. Loans and securities of all commercial banks¹—Continued

A. Seasonally adjusted—Continued

Billions of dollars; averages of Wednesday figures

Category	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1977											
1 Total loans and securities ² . . .	809.9	816.7	824.2	830.9	840.2	846.5	853.8	862.8	869.0	876.1	884.5	891.5
2 U.S. Treasury securities	102.2	102.9	104.2	103.0	103.3	103.3	102.7	102.0	101.5	100.5	100.1	99.8
3 Other securities	149.0	149.8	149.8	151.8	153.6	153.9	155.2	155.8	156.6	157.6	158.7	159.3
4 Total loans and leases ²	558.7	564.1	570.2	576.2	583.4	589.3	595.9	605.0	610.9	618.0	625.7	632.5
5 Commercial and industrial loans	191.4	192.9	195.2	196.0	197.8	199.7	201.2	203.4	204.7	207.1	209.1	210.9 ⁹
6 Real estate loans	150.2	152.1	153.9	155.9	158.4	160.6	163.0	165.7	167.8	170.2	172.8	175.2 ⁹
7 Loans to individuals	117.8	119.3	121.0	122.8	125.0	126.8	128.8	130.5	132.2	134.0	135.8	138.2
8 Security loans	18.8	18.9	19.2	19.7	19.6	19.1	19.5	20.1	20.8	20.8	21.6	21.1
9 Loans to nonbank financial institutions	26.3	25.9	25.9	25.6	25.7	25.5	25.2	25.1	25.3	25.5	25.5	25.6 ⁹
10 Agricultural loans	23.4	23.7	24.0	24.4	24.9	25.3	25.5	25.6	25.8	25.8	25.8	25.8
11 Lease financing receivables	5.1	5.1	5.1	5.1	5.1	5.2	5.2	5.3	5.4	5.5	5.6	5.8
12 All other loans	25.8	26.1	25.8	26.6	27.0	27.2	27.4	29.2	28.9	29.0	29.5	29.9
MEMO												
13 Total loans and securities plus loans sold ^{2, 3}	813.7	820.5	828.1	834.9	844.1	850.4	857.8	866.9	873.1	880.2	889.1	896.2
14 Total loans plus loans sold ^{2, 3}	562.6	567.9	574.0	580.1	587.2	593.2	599.9	609.1	615.0	622.1	630.3	637.1
15 Total loans sold to affiliates ³	3.8	3.8	3.9	3.9	3.8	3.9	4.0	4.1	4.1	4.1	4.5	4.7
16 Commercial and industrial loans plus loans sold ³	193.9	195.5	197.8	198.7	200.5	202.4	204.0	206.1	207.3	209.6	211.8	213.6 ⁹
17 Commercial and industrial loans sold ³	2.5	2.6	2.7	2.7	2.7	2.8	2.8	2.7	2.6	2.5	2.7	2.7
18 Acceptances held	7.2	6.7	6.6	6.9	6.7	6.4	6.5	6.8	6.8	6.9	6.9	7.6
19 Other commercial and industrial loans	184.2	186.3	188.5	189.1	191.0	193.3	194.7	196.6	197.9	200.2	202.2	203.3
20 To U.S. addressees ⁴	173.6	175.8	178.1	179.0	181.0	183.1	184.5	186.4	187.5	189.6	191.7	193.7
21 To non-U.S. addressees	10.6	10.5	10.5	10.1	10.1	10.1	10.1	10.2	10.4	10.6	10.5	9.6
22 Loans to foreign banks	11.7	11.7	11.6	12.0	12.4	12.0	12.2	12.7	13.2	13.6	13.3	13.5
23 Loans to commercial banks in the United States	47.8	45.4	45.9	48.4	45.9	47.5	48.7	47.4	50.7	51.6	52.1	55.0
1978												
1 Total loans and securities ²	900.1	908.2	918.8	930.2	941.6	952.8	964.3	971.0	981.3	992.1	1,004.1	1,013.5 ¹⁰
2 U.S. Treasury securities	99.5	99.9	99.5	99.3	98.7	98.2	98.2	97.7	97.5	96.9	95.9	93.8
3 Other securities	159.6	160.4	161.7	163.5	164.7	165.8	166.1	167.1	169.0	170.2	171.2	172.8 ¹⁰
4 Total loans and leases ²	641.0	647.9	657.6	667.3	678.2	688.8	700.0	706.2	714.8	724.9	737.0	747.0 ¹⁰
5 Commercial and industrial loans	213.2	216.2	220.3	223.5	227.8	231.3	234.0	236.0	237.8	240.6	243.8	245.9 ¹⁰
6 Real estate loans	178.2	180.7	183.2	185.7	188.8	192.1	195.2	198.5	201.4	204.6	207.6	210.4
7 Loans to individuals	140.2	142.0	144.1	146.5	149.1	151.9	155.3	158.3	159.7	162.3	163.8	164.6
8 Security loans	21.7	20.6	20.9	21.2	21.0	21.1	21.0	20.1	20.6	19.8	19.9	19.9
9 Loans to nonbank financial institutions	25.2	25.0	25.1	25.4	25.7	26.1	26.5	26.5	26.6	26.9	26.9	26.9
10 Agricultural loans	25.9	26.0	26.0	26.0	26.2	26.5	26.8	27.1	27.3	27.7	28.0	28.1
11 Lease financing receivables	5.8	5.9	6.0	6.1	6.2	6.3	6.4	6.5	6.7	6.9	7.2	7.5
12 All other loans	30.7	31.5	32.1	33.0	33.4	33.6	34.9	33.2	34.6	36.1	39.8	43.6 ¹⁰
MEMO												
13 Total loans and securities plus loans sold ^{2, 3}	904.8	912.8	923.1	934.5	946.0	957.1	968.8	975.6	985.9	995.9	1,007.8	1,017.2 ¹⁰
14 Total loans plus loans sold ^{2, 3}	645.7	652.5	661.8	671.6	682.5	693.2	704.5	710.8	719.3	728.8	740.7	750.7 ¹⁰
15 Total loans sold to affiliates ³	4.7	4.6	4.3	4.3	4.3	4.4	4.5	4.6	4.5	3.8	3.6	3.7
16 Commercial and industrial loans plus loans sold ³	215.7	218.5	222.9	225.8	230.0	233.5	236.3	238.4	240.1	242.6	245.6	247.8 ¹⁰
17 Commercial and industrial loans sold ³	2.5	2.4	2.6	2.3	2.2	2.2	2.3	2.4	2.3	1.9	1.8	1.9 ¹⁰
18 Acceptances held	6.8	6.4	6.5	6.5	6.4	6.5	6.3	6.1	6.4	6.7	6.6	6.6
19 Other commercial and industrial loans	206.3	209.8	213.7	217.0	221.4	224.8	227.7	229.9	231.4	233.9	237.2	239.3
20 To U.S. addressees ⁴	196.1	199.3	202.9	206.1	210.1	213.3	216.0	217.8	219.0	221.1	223.8	226.1
21 To non-U.S. addressees	10.2	10.5	10.8	10.9	11.3	11.5	11.7	12.1	12.4	12.8	13.4	13.2
22 Loans to foreign banks	13.8	14.4	15.6	15.5	14.7	16.1	16.4	15.7	16.4	18.0	19.6	20.9
23 Loans to commercial banks in the United States	55.4	54.0	53.8	56.3	51.8	54.4	51.5	51.5	53.9	53.9	58.2	58.4

15. Loans and securities of all commercial banks¹—Continued

A. Seasonally adjusted—Continued

Billions of dollars; averages of Wednesday figures

Category	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1979											
1 Total loans and securities² . . .	1,027.2¹¹	1,036.2	1,047.5	1,060.4	1,070.7	1,084.0	1,097.6	1,107.5	1,124.3	1,128.5	1,126.2	1,135.9
2 U.S. Treasury securities	93.7	93.3	94.1	94.7	94.9	95.0	94.7	93.7	94.1	94.4	94.2	94.5
3 Other securities	177.3	178.3	179.4	180.4	181.1	181.9	183.5	185.4	187.5	188.8	189.9	191.5
4 Total loans and leases ²	756.2 ¹¹	764.6	773.9	785.3	794.6	807.1	819.5	828.5	842.7	845.3	842.1	849.9
5 Commercial and industrial loans	250.6 ¹¹	254.6	258.2	262.8	268.0	272.4	276.8	280.4	285.4	287.4	287.4	291.2
6 Real estate loans	212.3 ¹¹	214.4	216.7	219.1	221.4	224.7	228.1	230.6	233.5	236.4	238.7	242.1
7 Loans to individuals	165.7	168.0	170.1	172.3	174.8	176.9	178.1	179.7	181.5	182.5	183.6	184.7
8 Security loans	20.1	21.2	21.2	21.8	22.4	22.2	23.0	22.6	23.5	20.9	18.6	19.1
9 Loans to nonbank financial institutions	27.2 ¹¹	26.5	26.4	26.7	27.1	27.5	28.4	28.7	28.9	29.5	29.2	28.7
10 Agricultural loans	28.4	28.6	28.7	29.0	29.2	29.5	29.7	29.9	30.2	30.4	30.7	31.0
11 Lease financing receivables	7.5	7.6	7.7	7.8	8.0	8.1	8.3	8.5	8.7	8.8	9.0	9.3
12 All other loans	44.4	43.7	44.9	45.8	43.8	46.0	47.3	48.0	51.2	49.3	45.0	43.9
MEMO												
13 Total loans and securities plus loans sold^{2,3}	1,030.8¹¹	1,039.8	1,051.0	1,064.1	1,074.3	1,087.8	1,101.4	1,111.2	1,128.0	1,132.1	1,129.8	1,138.9¹²
14 Total loans plus loans sold ^{2,3}	759.8 ¹¹	768.2	777.5	789.0	798.3	810.9	823.2	832.2	846.4	848.9	845.7	852.9 ¹²
15 Total loans sold to affiliates ³	3.6	3.6	3.5	3.6	3.7	3.8	3.7	3.7	3.7	3.6	3.6	3.0 ¹²
16 Commercial and industrial loans plus loans sold ³	253.1 ¹¹	257.1	260.7	265.4	270.6	275.2	279.6	283.2	288.1	290.1	290.0	293.2 ¹²
17 Commercial and industrial loans sold ³	2.5	2.5	2.5	2.6	2.7	2.8	2.8	2.8	2.7	2.7	2.5	2.0 ¹²
18 Acceptances held	6.7	7.1	7.2	7.2	7.2	7.4	7.8	7.6	7.8	7.6	7.5	8.2
19 Other commercial and industrial loans	243.9	247.4	251.0	255.6	260.8	265.0	268.9	272.8	277.6	279.8	279.9	283.0
20 To U.S. addressees ⁴	228.9	231.9	235.1	239.4	243.9	247.7	251.3	254.5	258.5	260.6	260.6	264.6
21 To non-U.S. addressees	15.0	15.5	16.0	16.2	16.9	17.3	17.6	18.3	19.1	19.3	19.3	18.4
22 Loans to foreign banks	21.1	20.8	21.1	20.7	19.8	21.3	21.3	20.7	22.3	21.6	19.0	18.3
23 Loans to commercial banks in the United States	56.5	56.9	59.0	62.6	58.4	64.6	65.0	68.3	72.3	72.1	72.9	76.1
1980												
1 Total loans and securities² . . .	1,144.5	1,157.9	1,166.4	1,164.7	1,161.4	1,161.3	1,169.2	1,185.2	1,192.8	1,203.4	1,221.1	1,239.6
2 U.S. Treasury securities	94.6	95.3	95.3	94.9	96.3	98.0	100.5	104.1	105.5	106.5	108.8	110.0
3 Other securities	193.1	194.9	196.0	197.2	200.5	202.6	205.1	207.3	207.8	210.3	212.4	214.4
4 Total loans and leases ²	856.8	867.7	875.1	872.6	864.6	860.6	863.6	873.7	879.4	886.6	899.9	915.1
5 Commercial and industrial loans	295.9	299.5	303.0	302.3	300.1	299.3	301.0	305.9	309.6	314.6	320.9	326.8
6 Real estate loans	244.6	247.9	250.1	251.8	252.3	253.0	253.9	254.9	256.0	258.0	260.1	262.6
7 Loans to individuals	185.8	187.5	187.5	184.9	181.7	179.5	178.6	178.1	177.9	178.1	178.6	179.6
8 Security loans	17.9	17.6	16.7	15.8	15.2	15.2	14.6	15.3	15.3	16.1	16.9	18.5
9 Loans to nonbank financial institutions	28.8	28.9	30.1	29.4	27.5	26.6	27.1	27.2	27.4	27.8	28.4	29.0
10 Agricultural loans	31.1	31.2	31.3	31.2	31.2	30.9	30.9	31.1	31.1	31.2	31.3	31.5
11 Lease financing receivables	9.6	9.7	9.9	10.0	10.1	10.2	10.4	10.4	10.5	10.7	10.7	10.9
12 All other loans	43.1	45.3	46.5	47.3	46.4	45.8	47.2	50.6	51.5	50.0	52.9	56.2
MEMO												
13 Total loans and securities plus loans sold^{2,3}	1,147.2	1,160.5	1,169.0	1,167.3	1,164.1	1,164.1	1,172.0	1,188.1	1,195.7	1,206.2	1,223.7	1,242.3
14 Total loans plus loans sold ^{2,3}	859.5	870.3	877.7	875.2	867.3	863.4	866.4	876.6	882.3	889.3	902.6	917.8
15 Total loans sold to affiliates ³	2.7	2.6	2.6	2.6	2.7	2.8	2.8	2.9	2.9	2.8	2.6	2.7
16 Commercial and industrial loans plus loans sold ³	297.7	301.3	304.7	304.0	301.9	301.2	302.8	307.8	311.5	316.4	322.7	328.6
17 Commercial and industrial loans sold ³	1.7	1.7	1.7	1.7	1.7	1.9	1.9	1.9	1.9	1.8	1.7	1.8
18 Acceptances held	8.1	8.7	8.4	8.3	8.6	8.8	9.0	9.0	8.2	8.5	8.7	7.8
19 Other commercial and industrial loans	287.9	290.9	294.6	294.0	291.5	290.5	292.0	296.9	301.4	306.1	312.3	319.0
20 To U.S. addressees ⁴	268.2	270.8	274.6	274.2	270.9	269.9	271.3	275.3	279.6	284.3	289.9	297.6
21 To non-U.S. addressees	19.6	20.1	20.0	19.8	20.6	20.6	20.6	21.6	21.8	21.8	22.4	21.4
22 Loans to foreign banks	18.0	18.7	19.0	19.4	20.1	19.5	20.3	21.9	21.7	22.3	23.6	23.4
23 Loans to commercial banks in the United States	78.1	80.9	78.6	83.8	84.5	87.2	88.6	95.8	91.9	92.0	n.a.	n.a.

15. Loans and securities of all commercial banks¹—Continued

A. Seasonally adjusted—Continued

Billions of dollars; averages of Wednesday figures

Category	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1981											
1 Total loans and securities ² . . .	1,251.4	1,255.7 ¹³	1,261.0	1,267.9	1,285.1	1,295.4	1,302.8	1,312.2	1,317.8	1,324.0	1,327.5	1,316.3 ¹⁵
2 U.S. Treasury securities	113.2	113.4	112.9	113.9	116.0	116.7	116.4	115.6	113.2	112.5	110.3	111.0
3 Other securities	216.6	217.9	219.4	219.5	220.6	221.6	222.3	223.8	225.6	228.7	231.2	231.4 ¹⁵
4 Total loans and leases ²	921.6	924.4 ¹³	928.8	934.5	948.5	957.2	964.0	972.7	979.0	982.8	986.0	973.9 ¹⁵
5 Commercial and industrial loans	330.0	330.0 ¹³	331.4	332.8 ¹⁴	339.4	345.1	350.9	356.6	360.6	363.7	363.4	358.0 ¹⁵
6 Real estate loans	264.2	265.9 ¹³	267.9	270.1	272.6	275.1	276.9	279.1	280.6	281.8	283.1	285.7
7 Loans to individuals	180.0	180.2	180.6	180.2	180.8	181.2	181.8	182.6	183.2	183.4	183.7	185.1
8 Security loans	19.2	18.8	19.6	20.1	20.7	21.0	20.1	17.9	19.1	19.6	21.0	21.9
9 Loans to nonbank financial institutions	29.7	29.3 ¹³	29.3	29.6	30.7	31.4	31.5	31.6	31.0	30.5	30.4	30.2
10 Agricultural loans	31.6	31.8	32.1	32.4	32.6	32.8	33.0	33.0	33.0	32.9	32.9	33.0
11 Lease financing receivables	11.3	11.8 ¹³	11.9	12.0	12.0	12.2	12.3	12.3	12.4	12.5	12.6	12.7
12 All other loans	55.6	56.6	56.1	57.5	59.6	58.4	57.7	59.7	59.1	58.3	58.9	47.2 ¹⁵
MEMO												
13 Total loans and securities plus loans sold ^{2, 3}	1,254.2	1,258.5 ¹³	1,263.8	1,270.7	1,287.9	1,298.3	1,305.5	1,314.8	1,320.5	1,326.7	1,330.3	1,319.1 ¹⁵
14 Total loans plus loans sold ^{2, 3}	924.3	927.2 ¹³	931.5	937.2	951.3	960.0	966.7	975.4	981.8	985.5	988.8	976.7 ¹⁵
15 Total loans sold to affiliates ³	2.8	2.8	2.8	2.7	2.8	2.9	2.7	2.6	2.7	2.7	2.7	2.8
16 Commercial and industrial loans plus loans sold ³	331.9	331.9 ¹³	333.3	334.6 ¹⁴	341.4	347.1	352.9	358.6	362.6	365.8	365.5	360.2 ¹⁵
17 Commercial and industrial loans sold ³	1.9	1.9	1.9	1.9	2.0	2.1	2.0	2.0	2.0	2.0	2.1	2.2
18 Acceptances held	8.6	8.7	9.2	10.1	9.8	9.9	10.2	9.6	8.8	9.2	8.8	8.9
19 Other commercial and industrial loans	321.4	321.3	322.3	322.7	329.6	335.1	340.7	347.0	351.8	354.6	354.5	349.1 ¹⁵
20 To U.S. addressees ⁴	297.8	296.9	297.9	298.0	303.2	308.6	314.5	320.3	324.8	327.8	328.3	334.9
21 To non-U.S. addressees	23.6	24.4	24.4	24.6	26.3	26.5	26.2	26.7	27.0	26.7	26.3	14.2 ¹⁵
22 Loans to foreign banks	24.0	24.2	23.0	23.1	24.3	23.9	24.0	24.3	23.9	23.6	23.4	19.0 ¹⁵

15. Loans and securities of all commercial banks¹—Continued

B. Not seasonally adjusted

Billions of dollars; averages of Wednesday figures

Category	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1973											
1 Total loans and securities² . . .	575.2	580.1	590.8	597.8	604.1	613.3	620.5	627.8	633.2	637.0	642.3	653.2
2 U.S. Treasury securities	66.1	63.0	61.5	61.0	58.9	58.3	57.1	55.9	56.0	56.2	58.4	59.4
3 Other securities	116.8	117.1	118.1	118.8	119.8	120.9	121.8	123.6	125.2	126.7	127.4	129.4
4 Total loans and leases ²	392.3	400.0	411.2	418.0	425.4	434.0	441.6	448.4	452.1	454.2	456.5	464.5
5 Commercial and industrial loans	138.7	142.7	148.5	152.1	154.5	157.8	160.5	162.1	162.9	163.4	163.9	166.7
6 Real estate loans	99.0	100.4	102.0	103.7	105.3	107.4	109.4	111.4	113.3	114.8	116.4	117.5
7 Loans to individuals	87.1	87.8	88.9	90.4	91.8	93.3	94.9	96.5	97.5	98.1	98.9	99.4
8 Security loans	15.9	15.4	15.1	13.8	13.6	13.3	12.7	13.7	13.1	13.0	12.9	13.9
9 Loans to nonbank financial institutions	22.2	22.8	24.1	24.9	25.8	26.9	27.9	28.6	28.8	28.2	27.8	28.9
10 Agricultural loans	14.5	14.7	15.0	15.2	15.5	15.8	16.2	16.5	16.6	16.7	17.0	17.1
11 Lease financing receivables	1.5	1.5	1.6	1.6	1.7	1.8	1.8	1.9	1.9	2.0	2.0	2.1
12 All other loans	13.4	14.6	16.1	16.3	17.1	17.7	18.2	17.7	18.0	17.9	17.7	18.8
MEMO												
13 Total loans and securities plus loans sold^{2, 3}	577.8	582.9	593.9	601.4	607.7	616.8	624.3	632.3	637.9	641.6	646.7	657.6
14 Total loans plus loans sold ^{2, 3}	395.0	402.9	414.3	421.6	429.0	437.6	445.5	452.9	456.7	458.7	460.8	468.8
15 Total loans sold to affiliates ³	2.7	2.8	3.1	3.6	3.6	3.6	3.9	4.5	4.6	4.6	4.3	4.4
16 Commercial and industrial loans plus loans sold ³	140.5	144.6	150.5	154.4	156.8	160.0	162.9	164.8	165.8	166.2	166.5	169.3
17 Commercial and industrial loans sold ³	1.8	1.9	2.0	2.3	2.3	2.2	2.4	2.7	2.8	2.8	2.6	2.6
18 Acceptances held	2.4	2.4	2.6	2.6	2.7	3.0	3.0	2.9	2.6	2.6	2.5	2.6
19 Other commercial and industrial loans	136.3	140.4	145.9	149.5	151.8	154.8	157.5	159.2	160.3	160.8	161.4	164.1
20 To U.S. addressees ⁴	130.7	134.5	139.6	143.2	145.4	148.2	150.9	152.7	154.0	154.4	154.9	157.6
21 To non-U.S. addressees	5.6	5.8	6.3	6.3	6.4	6.5	6.6	6.5	6.3	6.4	6.5	6.5
22 Loans to foreign banks	4.5	5.5	6.5	6.4	6.5	6.7	6.8	6.6	6.4	6.5	6.3	7.0
23 Loans to commercial banks in the United States	28.5	30.3	30.0	30.2	29.5	31.2	31.1	31.0	31.6	32.7	35.5	38.3

15. Loans and securities of all commercial banks¹—Continued

B. Not seasonally adjusted—Continued

Billions of dollars; averages of Wednesday figures

Category	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1974											
1 Total loans and securities² . . .	654.7	655.4	666.2	679.7	685.6	694.2⁵	699.9	704.8	708.5	708.8⁷	711.2	719.8
2 U.S. Treasury securities	59.3	58.4	58.5	57.8	55.1	54.1	52.2	52.7	51.7	50.9	52.7	54.4
3 Other securities	131.0	132.0	134.3	135.3	136.4	137.7 ⁵	137.7	137.8	138.3	138.8 ⁷	138.9	140.6
4 Total loans and leases²	464.4	465.1	473.4	486.6	494.0	502.4⁵	510.1	514.4	518.4	519.1⁷	519.6	524.8
5 Commercial and industrial loans	167.1	167.5	173.3	180.8	183.3	186.1	190.4	191.5	193.6	194.7 ⁷	195.9	198.6
6 Real estate loans	118.5	119.4	120.5	122.1	123.7	125.2 ⁵	126.8	127.9	128.9	129.6 ⁷	130.2	130.4
7 Loans to individuals	99.5	99.3	99.2	100.1	101.1	101.9	102.7	103.6	104.1	103.9	103.4	103.1
8 Security loans	12.7	12.4	11.8	11.4	11.7	12.3	11.4	12.5	12.8	12.8	12.9	13.6
9 Loans to nonbank financial institutions	29.1	28.6	29.6	31.3	31.9	33.1	34.2	34.5	34.9	34.2 ⁷	34.2	35.0
10 Agricultural loans	17.3	17.4	17.7	17.8	18.0	18.3	18.4	18.6	18.5	18.3	18.3	18.2
11 Lease financing receivables	2.2	2.3	2.4	2.5	2.7	2.8	2.9	2.9	3.0	3.1	3.1	3.2
12 All other loans	18.0	18.2	18.9	20.7	21.6	22.7	23.3	22.9	22.6	22.5	21.6	22.7
MEMO												
13 Total loans and securities plus loans sold^{2, 3}	659.2	660.2	671.1	684.9	691.1	699.7⁵	705.4	710.2⁶	713.7	713.9⁷	716.2	724.5
14 Total loans plus loans sold ^{2, 3}	468.9	469.9	478.3	491.8	499.6	507.9 ⁵	515.5	519.7 ⁶	523.6	524.2 ⁷	524.6	529.5
15 Total loans sold to affiliates ³	4.4	4.8	4.9	5.2	5.6	5.5	5.5	5.3 ⁶	5.2	5.1	5.0	4.7
16 Commercial and industrial loans plus loans sold ³	169.7	170.2	176.1	183.7	186.4	189.1	193.3	194.3 ⁶	196.4	197.4 ⁷	198.7	201.3
17 Commercial and industrial loans sold ³	2.6	2.7	2.8	3.0	3.1	3.0	3.0	2.8 ⁶	2.8	2.8	2.7	2.6
18 Acceptances held	2.6	2.5	2.8	2.9	3.1	3.4	3.6	3.3	3.3	3.4	3.7	3.8
19 Other commercial and industrial loans	164.5	165.0	170.5	177.8	180.2	182.7	186.7	188.2	190.3	191.3	192.3	194.8
20 To U.S. addressees ⁴	157.9	158.4	163.8	170.9	173.1	175.2	178.9	180.5	182.7	183.7	184.7	187.1
21 To non-U.S. addressees	6.6	6.6	6.8	7.0	7.1	7.5	7.9	7.8	7.6	7.6	7.6	7.7
22 Loans to foreign banks	7.0	6.8	7.6	8.5	8.6	9.0	9.6	9.3	9.2	8.7	8.6	9.2
23 Loans to commercial banks in the United States	41.0	42.3	42.2	42.2	38.3	39.8	38.2	38.8	38.7	39.7	42.8	43.0
1975												
1 Total loans and securities² . . .	714.3	707.4	713.2	716.7	717.8	723.6	724.2	726.1	733.0	736.3	740.0	751.3
2 U.S. Treasury securities	54.7	54.9	58.8	62.9	64.8	67.8	69.3	71.8	75.5	76.5	79.3	83.1
3 Other securities	140.4	140.2	141.6	142.5	142.5	143.7	143.9	144.6	145.0	145.6	146.0	146.3
4 Total loans and leases²	519.2	512.3	512.8	511.3	510.4	512.1	511.1	509.7	512.5	514.3	514.7	521.9
5 Commercial and industrial loans	197.2	194.5	193.9	194.3	192.7	191.4	190.5	188.5	188.7	188.7	189.0	191.1
6 Real estate loans	130.7	130.6	130.6	130.9	131.2	131.7	132.0	132.3	133.0	133.7	134.2	134.6
7 Loans to individuals	102.3	101.6	100.7	100.6	100.8	101.2	101.8	102.9	103.8	104.5	104.8	105.6
8 Security loans	12.3	11.6	13.6	11.2	11.0	12.9	11.9	11.0	11.5	12.7	12.8	14.3
9 Loans to nonbank financial institutions	33.5	32.7	32.0	31.8	31.5	31.8	31.7	31.2	31.0	29.9	29.4	29.4
10 Agricultural loans	18.1	18.0	18.2	18.4	18.6	18.8	19.2	19.6	19.8	19.9	19.9	20.0
11 Lease financing receivables	3.3	3.4	3.4	3.5	3.6	3.6	3.7	3.7	3.8	3.9	3.9	4.0
12 All other loans	21.8	19.9	20.2	20.5	21.0	20.7	20.4	20.4	20.9	20.9	20.6	23.0
MEMO												
13 Total loans and securities plus loans sold^{2, 3}	718.9	711.8	717.8	721.2	722.3	728.1	728.6	730.5	737.3	740.9	744.6	755.7
14 Total loans plus loans sold ^{2, 3}	523.8	516.7	517.3	515.8	515.0	516.6	515.5	514.0	516.8	518.8	519.3	526.3
15 Total loans sold to affiliates ³	4.5	4.4	4.6	4.5	4.5	4.5	4.4	4.4	4.4	4.6	4.6	4.3
16 Commercial and industrial loans plus loans sold ³	199.9	197.1	196.6	197.0	195.5	194.2	193.2	191.2	191.4	191.5	191.8	193.7
17 Commercial and industrial loans sold ³	2.6	2.6	2.7	2.7	2.8	2.8	2.7	2.7	2.7	2.8	2.8	2.6
18 Acceptances held	3.7	4.1	4.1	3.9	4.1	4.3	4.3	4.2	4.2	4.4	5.6	6.8
19 Other commercial and industrial loans	193.5	190.4	189.8	190.5	188.6	187.1	186.1	184.2	184.5	184.3	183.4	184.3
20 To U.S. addressees ⁴	185.5	182.2	181.6	182.1	180.4	178.9	177.7	175.7	175.8	175.4	174.4	175.2
21 To non-U.S. addressees	8.0	8.1	8.2	8.4	8.2	8.2	8.4	8.5	8.7	8.9	8.9	9.2
22 Loans to foreign banks	8.9	8.3	8.0	8.2	8.6	8.5	8.9	8.9	9.1	9.3	9.3	9.7
23 Loans to commercial banks in the United States	41.5	43.8	44.7	42.5	39.7	41.5	40.1	39.3	39.1	39.1	41.5	41.0

15. Loans and securities of all commercial banks¹—Continued

B. Not seasonally adjusted—Continued

Billions of dollars; averages of Wednesday figures

Category	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1976											
1 Total loans and securities ² . . .	744.8	743.0	750.9	757.8	761.0	769.5	769.7	775.1	781.1	789.4	797.8	811.5
2 U.S. Treasury securities	84.8	86.0	88.8	92.4	91.7	92.0	90.9	92.5	93.4	94.6	97.4	101.8
3 Other securities	145.0	144.5	144.6	145.5	145.8	146.6	146.5	146.8	147.3	147.8	148.8	149.6
4 Total loans and leases ²	515.0	512.4	517.5	519.9	523.5	530.9	532.3	535.8	540.4	547.0	551.6	560.1
5 Commercial and industrial loans	188.7	187.0	185.7 ⁸	184.0	184.7	185.6	185.4	184.9	186.5	188.1	190.0	192.5
6 Real estate loans	135.5	135.9	137.1 ⁸	139.1	140.3	141.4	142.7	144.2	145.7	146.9	148.2	149.1
7 Loans to individuals	105.9	105.4	105.5	106.7	108.2	109.7	111.2	112.8	114.2	115.2	115.9	117.0
8 Security loans	12.4	11.7	14.6	14.7	14.2	15.6	15.0	16.2	16.3	17.2	17.3	18.6
9 Loans to nonbank financial institutions	28.3	28.0	28.4 ⁸	28.3	27.7	27.7	27.1	26.5	26.2	26.3	26.3	26.8
10 Agricultural loans	20.2	20.3	20.5	20.9	21.4	21.9	22.3	22.5	22.7	22.9	23.0	23.1
11 Lease financing receivables	4.0	4.1	4.2	4.3	4.5	4.6	4.7	4.8	4.8	4.9	5.0	5.1
12 All other loans	20.0	20.1	21.5 ⁸	21.9	22.5	24.4	23.9	23.9	24.0	25.4	25.8	27.9
MEMO												
13 Total loans and securities plus loans sold ^{2, 3}	749.0	747.3	755.1	761.8	765.3	773.8	774.2	779.1	784.9	793.1	801.5	815.2
14 Total loans plus loans sold ^{2, 3}	519.2	516.7	521.8	523.9	527.7	535.3	536.8	539.8	544.2	550.7	555.2	563.8
15 Total loans sold to affiliates ³	4.2	4.3	4.2	4.0	4.2	4.4	4.5	4.1	3.8	3.7	3.7	3.7
16 Commercial and industrial loans plus loans sold ³	191.3	189.6	188.3 ⁸	186.5	187.4	188.4	188.3	187.5	188.9	190.5	192.4	194.8
17 Commercial and industrial loans sold ³	2.5	2.7	2.6	2.5	2.7	2.8	2.9	2.6	2.4	2.4	2.4	2.3
18 Acceptances held	6.0	5.7	5.5	5.3	5.1	4.9	4.9	5.1	5.7	6.3	7.5	8.9
19 Other commercial and industrial loans	182.7	181.3	180.2	178.8	179.6	180.6	180.5	179.8	180.8	181.8	182.5	183.5
20 To U.S. addressees ⁴	173.2	172.0	170.8	169.2	169.8	170.7	170.7	169.7	170.6	171.6	172.5	173.2
21 To non-U.S. addressees	9.5	9.3	9.4	9.6	9.8	10.0	9.8	10.0	10.1	10.2	10.1	10.3
22 Loans to foreign banks	9.4	9.2	9.5	9.4	9.5	10.5	10.8	10.8	11.0	11.2	11.4	12.5
23 Loans to commercial banks in the United States	42.1	43.1	43.1	42.7	38.9	40.1	40.2	41.0	44.4	44.6	45.6	50.1
1977												
1 Total loans and securities ² . . .	809.9	810.7	821.6	831.3	838.3	848.0	852.6	861.2	869.7	877.6	887.2	899.0
2 U.S. Treasury securities	102.5	103.2	105.9	105.9	103.6	103.8	101.4	100.8	100.5	98.6	99.0	100.7
3 Other securities	148.6	148.9	149.3	151.9	153.7	154.2	154.9	155.5	156.7	157.7	159.2	160.2
4 Total loans and leases ²	558.8	558.5	566.4	573.5	581.0	590.0	596.2	604.9	612.4	621.2	629.0	638.2
5 Commercial and industrial loans	191.0	191.3	194.5	196.7	198.1	200.3	201.5	202.5	204.3	207.1	209.6	212.5 ⁹
6 Real estate loans	150.2	151.6	153.1	155.2	157.8	160.2	163.0	166.0	168.4	171.1	173.6	175.6 ⁹
7 Loans to individuals	117.9	118.3	119.3	121.4	124.1	126.4	128.9	131.4	133.6	135.4	136.7	139.1
8 Security loans	18.9	18.2	19.0	19.7	18.7	19.4	19.0	20.4	20.9	21.0	22.0	22.0
9 Loans to nonbank financial institutions	26.2	25.6	25.6	25.4	25.4	25.5	25.1	25.0	25.5	25.7	25.7	26.2 ⁹
10 Agricultural loans	23.2	23.3	23.6	24.0	24.8	25.4	25.8	26.1	26.2	26.1	25.9	25.7
11 Lease financing receivables	5.1	5.1	5.1	5.1	5.1	5.2	5.2	5.3	5.4	5.5	5.6	5.8
12 All other loans	26.2	25.0	26.2	26.0	26.9	27.6	27.6	28.3	28.2	29.4	29.9	31.4
MEMO												
13 Total loans and securities plus loans sold ^{2, 3}	813.8	814.5	825.4	835.2	842.1	851.9	856.5	865.3	873.8	881.7	891.8	903.7
14 Total loans plus loans sold ^{2, 3}	562.6	562.3	570.2	577.4	584.8	593.9	600.2	609.0	616.6	625.4	633.5	642.9
15 Total loans sold to affiliates ³	3.8	3.8	3.9	3.9	3.8	3.9	4.0	4.1	4.1	4.1	4.5	4.7
16 Commercial and industrial loans plus loans sold ³	193.5	193.9	197.1	199.4	200.8	203.0	204.3	205.2	206.8	209.6	212.2	215.2 ⁹
17 Commercial and industrial loans sold ³	2.5	2.6	2.7	2.7	2.7	2.8	2.8	2.7	2.6	2.5	2.7	2.7
18 Acceptances held	8.0	6.8	6.6	6.6	6.4	6.2	6.2	6.3	6.5	6.9	7.5	8.6
19 Other commercial and industrial loans	183.1	184.5	187.8	190.1	191.8	194.1	195.3	196.3	197.8	200.2	202.0	203.9
20 To U.S. addressees ⁴	172.5	174.0	177.5	179.9	181.8	184.2	185.3	186.2	187.5	189.7	191.7	193.6
21 To non-U.S. addressees	10.6	10.5	10.4	10.2	10.0	9.9	10.0	10.1	10.2	10.5	10.3	10.3
22 Loans to foreign banks	12.3	11.3	11.3	11.6	11.9	11.9	12.3	12.4	13.5	13.9	13.2	14.6
23 Loans to commercial banks in the United States	47.7	45.1	46.0	48.4	45.7	47.5	48.1	46.3	50.8	51.6	52.9	56.9

15. Loans and securities of all commercial banks¹—Continued
B. Not seasonally adjusted—Continued

Billions of dollars; averages of Wednesday figures

Category	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1978											
1 Total loans and securities ² . . .	900.8	902.8	915.7	930.1	938.6	953.4	962.1	968.2	982.3	994.5	1,007.4	1,022.5 ¹⁰
2 U.S. Treasury securities	99.5	100.3	101.1	101.8	98.8	98.7	97.1	96.5	96.8	95.5	94.9	94.5
3 Other securities	159.4	159.7	161.2	163.7	164.8	165.9	165.6	166.7	169.1	170.3	171.6	173.9 ¹⁰
4 Total loans and leases ²	641.8	642.8	653.4	664.6	675.0	688.8	699.3	705.1	716.3	728.8	740.8	754.2 ¹⁰
5 Commercial and industrial loans	212.9	214.7	219.7	224.4	228.1	231.7	233.9	234.7	237.2	240.6	244.3	247.7 ¹⁰
6 Real estate loans	178.3	180.2	182.4	184.9	188.1	191.5	195.0	198.7	202.0	205.5	208.5	211.0
7 Loans to individuals	140.5	140.9	142.2	145.0	148.2	151.5	155.2	159.0	161.1	163.8	164.7	165.8
8 Security loans	21.9	19.9	20.5	21.2	20.1	21.5	20.5	20.4	20.7	19.8	20.2	20.6
9 Loans to nonbank financial institutions	25.3	24.9	24.8	25.2	25.4	25.9	26.2	26.4	26.8	27.1	27.2	27.7
10 Agricultural loans	25.6	25.5	25.4	25.6	26.1	26.6	27.1	27.5	27.8	28.1	28.2	28.1
11 Lease financing receivables	5.8	5.9	6.0	6.1	6.2	6.3	6.4	6.5	6.7	6.9	7.2	7.5
12 All other loans	31.6	30.7	32.3	32.2	32.8	33.8	34.9	31.8	34.1	36.9	40.5	45.8 ¹⁰
MEMO												
13 Total loans and securities plus loans sold ^{2,3}	905.4	907.4	920.0	934.4	942.9	957.8	966.6	972.8	986.8	998.3	1,011.0	1,026.2 ¹⁰
14 Total loans plus loans sold ^{2,3}	646.5	647.4	657.6	668.9	679.3	693.2	703.8	709.7	720.8	732.6	744.5	757.9 ¹⁰
15 Total loans sold to affiliates ³	4.7	4.6	4.3	4.3	4.3	4.4	4.5	4.6	4.5	3.8	3.6	3.7
16 Commercial and industrial loans plus loans sold ³	215.4	217.1	222.3	226.7	230.3	233.9	236.2	237.2	239.5	242.6	246.1	249.6 ¹⁰
17 Commercial and industrial loans sold ³	2.5	2.4	2.6	2.3	2.2	2.2	2.3	2.4	2.3	1.9	1.8	1.9 ¹⁰
18 Acceptances held	7.5	6.5	6.4	6.2	6.1	6.3	6.1	5.7	6.2	6.7	7.0	7.3
19 Other commercial and industrial loans	205.3	208.2	213.3	218.2	222.0	225.4	227.9	229.0	231.0	233.9	237.3	240.4
20 To U.S. addressees ⁴	194.9	197.6	202.5	207.3	211.1	214.3	216.5	217.3	218.9	221.2	223.8	225.9
21 To non-U.S. addressees	10.5	10.6	10.8	10.9	11.0	11.0	11.4	11.8	12.1	12.7	13.5	14.5
22 Loans to foreign banks	14.6	13.9	15.3	15.1	14.1	16.1	16.4	15.2	16.9	18.4	19.4	22.6
23 Loans to commercial banks in the United States	55.2	53.2	53.8	56.3	51.8	54.7	51.1	50.2	53.9	53.9	59.0	60.4
1979												
1 Total loans and securities ² . . .	1,029.5 ¹¹	1,031.5	1,044.0	1,060.0	1,066.4	1,083.6	1,094.5	1,103.9	1,126.4	1,133.1	1,131.5	1,145.0
2 U.S. Treasury securities	93.6	93.7	95.7	96.9	94.7	95.3	93.8	92.6	93.6	93.3	93.5	95.0
3 Other securities	177.3	177.7	178.9	180.5	181.3	181.9	182.8	184.9	187.7	189.1	190.6	192.6
4 Total loans and leases ²	758.5 ¹¹	760.1	769.4	782.6	790.3	806.3	817.9	826.4	845.1	850.6	847.4	857.4
5 Commercial and industrial loans	250.5 ¹¹	253.3	257.8	264.2	268.1	272.5	276.4	278.8	284.9	287.7	288.4	293.0
6 Real estate loans	212.7 ¹¹	214.2	215.9	218.2	220.6	223.8	227.8	230.8	234.3	237.6	240.0	242.6
7 Loans to individuals	166.2	167.1	168.3	170.8	173.7	176.3	177.7	180.3	183.0	184.2	184.8	185.9
8 Security loans	20.3	20.5	20.7	21.9	21.5	22.8	22.5	23.0	23.6	20.8	18.8	19.7
9 Loans to nonbank financial institutions	27.3 ¹¹	26.4	26.1	26.4	26.8	27.3	27.9	28.6	29.0	29.8	29.6	29.5
10 Agricultural loans	28.2	28.1	28.1	28.5	29.1	29.6	30.1	30.4	30.7	30.8	30.9	30.9
11 Lease financing receivables	7.5	7.6	7.7	7.8	8.0	8.1	8.3	8.5	8.7	8.8	9.0	9.3
12 All other loans	45.9	42.9	44.8	44.7	42.6	45.9	47.2	45.9	51.1	50.9	45.9	46.4
MEMO												
13 Total loans and securities plus loans sold ^{2,3}	1,033.1 ¹¹	1,035.1	1,047.5	1,063.6	1,070.0	1,087.3	1,098.2	1,107.6	1,130.2	1,136.7	1,135.0	1,148.0 ¹²
14 Total loans plus loans sold ^{2,3}	762.1 ¹¹	763.7	772.9	786.2	794.0	810.1	821.6	830.1	848.9	854.2	851.0	860.4 ¹²
15 Total loans sold to affiliates ³	3.6	3.6	3.5	3.6	3.7	3.8	3.7	3.7	3.7	3.6	3.6	3.0 ¹²
16 Commercial and industrial loans plus loans sold ³	253.0 ¹¹	255.8	260.3	266.8	270.8	275.3	279.1	281.6	287.6	290.3	291.0	295.0 ¹²
17 Commercial and industrial loans sold ³	2.5	2.5	2.5	2.6	2.7	2.8	2.8	2.8	2.7	2.7	2.5	2.0 ¹²
18 Acceptances held	7.2	7.2	7.0	6.8	6.8	7.2	7.6	7.3	7.7	7.6	7.9	9.1
19 Other commercial and industrial loans	243.3	246.1	250.8	257.4	261.3	265.3	268.8	271.6	277.2	280.1	280.5	283.9
20 To U.S. addressees ⁴	227.7	230.4	234.8	241.1	245.0	248.6	251.5	253.7	258.5	260.9	261.1	264.1
21 To non-U.S. addressees	15.6	15.7	16.0	16.3	16.3	16.7	17.3	17.9	18.7	19.2	19.4	19.8
22 Loans to foreign banks	22.3	20.0	20.6	20.1	18.9	21.4	21.4	20.0	23.2	22.3	18.7	19.6
23 Loans to commercial banks in the United States	56.2	55.8	59.0	62.5	58.6	65.3	64.5	66.4	72.3	72.1	74.0	78.9

15. Loans and securities of all commercial banks¹—Continued

B. Not seasonally adjusted—Continued

Billions of dollars; averages of Wednesday figures

Category	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1980											
1 Total loans and securities²	1,147.1	1,153.2	1,162.0	1,163.5	1,156.0	1,159.7	1,164.9	1,180.4	1,195.3	1,208.7	1,226.8	1,249.5
2 U.S. Treasury securities	94.3	95.7	96.8	96.7	96.0	98.3	99.6	102.9	105.1	105.6	108.1	110.5
3 Other securities	193.2	194.3	195.5	197.3	200.7	202.5	204.2	206.8	208.0	210.7	213.1	215.7
4 Total loans and leases ²	859.6	863.2	869.7	869.5	859.4	859.0	861.1	870.7	882.1	892.4	905.6	923.3
5 Commercial and industrial loans	295.9	298.3	302.4	304.0	300.0	299.0	300.2	304.0	309.2	315.0	322.2	328.8
6 Real estate loans	244.9	247.6	249.3	250.9	251.4	252.0	253.4	255.0	256.8	259.3	261.4	263.3
7 Loans to individuals	186.3	186.6	185.6	183.4	180.5	178.9	178.0	178.5	179.3	179.7	179.8	180.9
8 Security loans	18.1	17.0	16.3	15.8	14.7	15.7	14.3	15.7	15.3	16.0	17.2	19.1
9 Loans to nonbank financial institutions	28.9	28.9	29.7	29.2	27.2	26.3	26.6	27.1	27.6	28.0	28.8	29.9
10 Agricultural loans	30.9	30.7	30.6	30.6	31.1	31.1	31.3	31.5	31.6	31.7	31.5	31.4
11 Lease financing receivables	9.6	9.7	9.9	10.0	10.1	10.2	10.4	10.4	10.5	10.7	10.7	10.9
12 All other loans	45.1	44.2	45.8	45.7	44.4	45.8	46.9	48.4	51.9	52.1	53.9	59.0
MEMO												
13 Total loans and securities plus loans sold^{2,3}	1,149.8	1,155.8	1,164.6	1,166.1	1,158.7	1,162.6	1,167.7	1,183.3	1,198.2	1,211.4	1,229.4	1,252.2
14 Total loans plus loans sold ^{2,3}	862.3	865.8	872.3	872.1	862.0	861.8	863.9	873.6	885.1	895.2	908.3	926.0
15 Total loans sold to affiliates ³	2.7	2.6	2.6	2.6	2.7	2.8	2.8	2.9	2.9	2.8	2.6	2.7
16 Commercial and industrial loans plus loans sold ³	297.6	300.0	304.1	305.7	301.8	300.9	302.1	305.9	311.1	316.8	323.9	330.6
17 Commercial and industrial loans sold ³	1.7	1.7	1.7	1.7	1.7	1.9	1.9	1.9	1.9	1.8	1.7	1.8
18 Acceptances held	8.6	8.8	8.0	7.7	8.0	8.8	8.9	8.6	8.2	8.4	9.1	8.5
19 Other commercial and industrial loans	287.3	289.5	294.4	296.4	292.0	290.2	291.3	295.4	301.0	306.6	313.1	320.3
20 To U.S. addressees ⁴	267.0	269.3	274.2	276.2	272.1	270.4	271.1	274.3	279.6	284.8	290.6	297.1
21 To non-U.S. addressees	20.3	20.2	20.2	20.1	20.0	19.9	20.2	21.1	21.4	21.8	22.5	23.2
22 Loans to foreign banks	19.0	18.0	18.4	18.8	19.3	19.4	20.2	21.3	22.4	22.7	23.3	25.1
23 Loans to commercial banks in the United States	77.6	79.1	78.5	83.7	84.9	88.4	88.0	93.1	91.8	91.9	n.a.	n.a.
1981												
1 Total loans and securities²	1,254.8	1,251.4¹³	1,256.7	1,267.0	1,278.5	1,293.1	1,302.8	1,306.2	1,320.5	1,329.9	1,333.4	1,326.1¹⁵
2 U.S. Treasury securities	112.8	113.8	114.6	116.0	115.5	117.0	116.4	114.3	112.7	111.5	109.5	111.4
3 Other securities	216.8	217.3	218.9	219.6	220.7	221.4	222.3	223.2	225.7	229.0	231.9	232.8 ¹⁵
4 Total loans and leases ²	925.2	920.2 ¹³	923.3	931.4	942.3	954.7	964.0	968.7	982.1	989.4	992.0	981.8 ¹⁵
5 Commercial and industrial loans	330.1	328.9 ¹³	330.9	334.8 ¹⁴	339.2	344.4	350.9	354.3	360.2	364.2	364.8	360.1 ¹⁵
6 Real estate loans	264.6	265.7 ¹³	267.1	269.2	271.6	273.9	276.9	279.0	281.4	283.0	284.4	286.6
7 Loans to individuals	180.6	179.5	178.9	178.8	179.7	180.5	181.8	182.8	184.5	185.0	184.9	186.4
8 Security loans	19.4	18.2	19.1	20.1	20.0	21.8	20.1	18.3	19.0	19.4	21.3	22.7
9 Loans to nonbank financial institutions	29.8	29.4 ¹³	28.9	29.4	30.4	31.0	31.5	31.4	31.2	30.8	30.9	31.2
10 Agricultural loans	31.4	31.3	31.4	31.8	32.4	33.0	33.0	33.4	33.5	33.4	33.1	33.0
11 Lease financing receivables	11.3	11.8 ¹³	11.9	12.0	12.0	12.2	12.3	12.3	12.4	12.5	12.6	12.7
12 All other loans	58.0	55.4	55.1	55.4	57.0	58.0	57.7	57.2	60.0	61.1	60.0	49.2 ¹⁵
MEMO												
13 Total loans and securities plus loans sold^{2,3}	1,257.6	1,254.2¹³	1,259.5	1,269.7	1,281.3	1,295.9	1,305.5	1,308.8	1,323.2	1,332.6	1,336.2	1,328.9¹⁵
14 Total loans plus loans sold ^{2,3}	928.0	923.0 ¹³	926.0	934.1	945.1	957.6	966.7	971.3	984.8	992.0	994.7	984.6 ¹⁵
15 Total loans sold to affiliates ³	2.8	2.8	2.8	2.7	2.8	2.9	2.7	2.6	2.7	2.7	2.7	2.8
16 Commercial and industrial loans plus loans sold ³	332.0	330.8 ¹³	332.7	336.7 ¹⁴	341.1	346.5	352.9	356.2	362.2	366.3	366.9	362.3 ¹⁵
17 Commercial and industrial loans sold ³	1.9	1.9	1.9	1.9	2.0	2.1	2.0	2.0	2.0	2.0	2.1	2.2
18 Acceptances held	9.0	8.9	8.8	9.4	9.3	10.0	10.2	9.3	8.8	9.2	9.2	9.8
19 Other commercial and industrial loans	321.1	320.0	322.0	325.4	329.9	334.5	340.7	345.0	351.4	355.1	355.6	350.3 ¹⁵
20 To U.S. addressees ⁴	296.6	295.4	297.4	300.4	304.5	308.9	314.5	318.9	324.8	328.4	329.2	334.3
21 To non-U.S. addressees	24.5	24.6	24.6	25.1	25.4	25.6	26.2	26.1	26.5	26.7	26.5	16.1 ¹⁵
22 Loans to foreign banks	25.1	23.3	22.4	22.4	23.4	23.6	24.0	23.5	24.7	24.0	23.2	20.0 ¹⁵

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.
	1980											
1 Loans and securities, excluding interbank	1,078.3	1,087.7	1,090.6	1,093.6	1,087.2	1,090.3	1,095.2	1,108.5	1,118.2	1,135.4	1,151.6	1,177.8
2 Loans, excluding interbank	794.2	800.7	801.5	801.7	792.5	793.0	793.5	802.2	809.6	822.6	834.1	852.9
3 Commercial and industrial	252.8	256.4	259.4	259.9	256.8	257.5	257.8	260.4	264.7	270.4	277.3	282.9
4 Other	541.4	544.3	542.1	541.8	535.7	535.6	535.7	541.7	544.9	552.2	556.8	570.0
5 U.S. Treasury securities	92.6	94.0	94.8	94.2	94.7	96.2	98.2	100.8	102.4	103.2	105.8	109.3
6 Other securities	191.5	193.0	194.3	197.7	200.0	201.2	203.5	205.6	206.2	209.6	211.7	215.6
7 Cash assets, total	148.3	149.9	153.9	168.5	172.8	150.7	154.0	148.0	155.4	154.4	173.5	191.3
8 Currency and coin	17.2	17.0	16.7	16.6	17.7	17.2	17.5	18.1	17.7	18.2	16.8	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	28.4
10 Balances with depository institutions	43.9	43.6	43.3	50.1	48.5	46.0	44.7	45.2	45.8	45.8	54.2	60.4
11 Cash items in process of collection	58.8	58.7	59.8	68.6	68.9	58.0	59.6	55.7	60.8	58.7	72.2	82.6
12 Other assets	119.3	122.4	121.3	135.6	139.7	143.3	143.3	150.6	155.1	152.0	152.6	168.2
13 Total assets/total liabilities and capital ..	1,345.9	1,359.9	1,365.8	1,397.8	1,399.8	1,384.4	1,392.5	1,407.1	1,428.7	1,441.9	1,477.7	1,537.3
14 Deposits	1,023.6	1,030.2	1,034.9	1,063.4	1,059.8	1,046.3	1,051.4	1,061.3	1,076.1	1,091.8	1,124.5	1,185.0
15 Demand	361.6	358.2	354.3	377.3	369.9	357.4	362.9	362.9	369.4	375.5	392.6	431.1
16 Savings	200.1	199.6	196.3	189.1	192.1	198.2	206.1	209.2	209.9	211.7	208.9	201.1
17 Time	461.9	472.5	484.3	497.0	497.8	490.7	482.4	489.2	496.8	504.6	522.9	552.8
18 Borrowings	142.0	143.7	140.9	145.1	153.3	151.9	158.0	159.4	164.4	162.8	158.4	156.0
19 Other liabilities	77.3	81.3	83.7	80.5	77.7	75.8	73.7	75.1	75.5	74.7	78.3	79.7
20 Residual (assets less liabilities)	103.0	104.7	106.4	108.9	108.9	110.3	109.4	111.3	112.7	112.7	116.6	116.7
21 U.S. Treasury note balances included in borrowings	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
A. Domestically chartered commercial banks¹—Continued

Billions of dollars

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec. ²
	1981											
1 Loans and securities, excluding interbank	1,166.8	1,168.0	1,170.4	1,188.7	1,195.5	1,206.1	1,214.1	1,221.3	1,242.5	1,239.9	1,249.4	1,267.4
2 Loans, excluding interbank	841.9	840.9	842.6	857.5	864.5	874.2	881.2	888.7	906.2	902.9	912.8	926.4
3 Commercial and industrial	279.3	278.2	279.8	287.8	290.3	295.4	298.3	301.2	308.5	308.5	312.6	320.3
4 Other	562.6	562.7	562.8	569.7	574.3	578.8	582.9	587.5	597.8	594.3	600.2	606.0
5 U.S. Treasury securities	110.0	111.4	110.3	113.1	112.1	113.4	113.1	111.3	109.4	110.0	106.7	109.8
6 Other securities	214.9	215.7	217.5	218.1	218.8	218.4	219.8	221.4	226.9	227.1	229.9	231.3
7 Cash assets, total	156.8	162.8	163.9	178.1	175.9	165.7	156.8	168.4	190.2	149.8	162.8	173.1
8 Currency and coin	18.7	18.5	17.7	18.7	19.3	19.0	19.5	20.0	19.2	19.7	18.3	22.0
9 Reserves with Reserve Banks	25.2	30.4	31.8	38.3	25.2	25.4	27.0	25.4	26.8	25.3	26.1	28.0
10 Balances with depository institutions	52.5	51.8	51.3	53.7	57.7	56.8	52.7	61.4	68.9	49.3	52.0	54.5
11 Cash items in process of collection	60.4	62.1	63.1	67.4	73.5	64.5	57.6	61.6	75.4	55.5	66.4	68.6
12 Other assets	153.8	162.9	167.1	171.1	163.1	172.2	162.8	168.3	184.5	175.5	194.4	211.2
13 Total assets/total liabilities and capital ..	1,477.4	1,493.7	1,501.4	1,537.8	1,534.4	1,544.0	1,533.7	1,558.0	1,617.2	1,565.2	1,606.7	1,651.8
14 Deposits	1,125.0	1,131.2	1,135.7	1,151.2	1,169.3	1,164.6	1,160.0	1,181.3	1,224.4	1,177.1	1,206.0	1,240.3
15 Demand	351.0	345.4	345.3	356.8	360.7	150.8	333.7	342.5	378.0	324.0	339.2	363.9
16 Savings	208.7	213.9	220.1	222.4	220.4	220.0	219.2	217.2	216.7	214.0	217.9	222.4
17 Time	565.3	571.9	570.3	572.0	588.3	593.8	607.2	621.6	629.7	639.1	648.9	654.0
18 Borrowings	157.0	164.1	164.8	180.4	156.8	170.3	160.4	164.4	176.9	174.5	179.3	190.2
19 Other liabilities	77.1	80.6	80.6	81.8	82.5	81.8	86.3	89.8	91.4	89.3	95.2	91.7
20 Residual (assets less liabilities)	18.4	117.7	120.4	124.4	125.8	127.3	127.0	122.5	124.4	124.3	126.2	129.6
21 U.S. Treasury note balances included in borrowings	8.6	8.5	10.2	16.8	5.5	17.4	7.2	6.4	15.3	13.9	5.6	13.6

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.
	1980											
1 Loans and securities, excluding interbank	1,144.1	1,154.7	1,160.2	1,162.9	1,154.5	1,160.9	↑	↑	1,194.8	↑	↑	1,262.9
2 Loans, excluding interbank	856.6	864.4	867.7	867.6	856.4	860.1	↑	↑	882.2	↑	↑	933.9
3 Commercial and industrial	295.0	298.5	303.0	302.7	298.9	298.5	↑	↑	309.1	↑	↑	332.2
4 Other	561.6	565.9	564.7	564.9	557.5	561.6	↑	↑	573.1	↑	↑	601.7
5 U.S. Treasury securities	94.4	95.8	96.7	96.2	96.6	98.2	↑	↑	104.8	↑	↑	111.8
6 Other securities	193.0	194.5	195.8	199.2	201.5	202.6	↑	↑	207.8	↑	↑	217.3
7 Cash assets, total	166.0	167.9	174.2	187.6	191.0	172.3	↑	↑	177.0	↑	↑	215.6
8 Currency and coin	17.2	17.0	16.7	16.7	17.7	17.2	↑	↑	17.7	↑	↑	19.9
9 Reserves with Reserve Banks	29.0	31.2	35.0	34.0	38.7	30.3	n.a.	n.a.	31.6	n.a.	n.a.	29.1
10 Balances with depository institutions	59.5	59.8	61.3	67.0	64.2	65.1	↑	↑	65.4	↑	↑	82.3
11 Cash items in process of collection	60.3	59.9	61.2	69.9	70.5	59.7	↑	↑	62.3	↑	↑	84.3
12 Other assets	158.5	165.4	166.2	181.2	186.3	190.4	↑	↑	205.5	↑	↑	224.6
13 Total assets/total liabilities and capital	1,468.5	1,488.0	1,500.6	1,531.7	1,531.8	1,523.6	↑	↑	1,577.3	↑	↑	1,703.1
14 Deposits	1,063.8	1,070.5	1,076.2	1,104.5	1,100.0	1,090.0	↑	↑	1,121.2	↑	↑	1,237.2
15 Demand	379.3	375.4	373.3	396.7	387.8	378.3	↑	↑	388.6	↑	↑	452.5
16 Savings	200.4	199.9	196.6	189.4	192.4	198.6	↑	↑	210.3	↑	↑	201.4
17 Time	484.1	495.1	506.3	518.4	519.8	513.2	↑	↑	522.4	↑	↑	583.3
18 Borrowings	178.3	181.7	185.2	188.9	195.4	198.4	↑	↑	211.8	↑	↑	211.0
19 Other liabilities	121.2	128.9	130.4	127.1	125.1	123.4	↑	↑	130.1	↑	↑	136.6
20 Residual (assets less liabilities)	105.2	107.0	108.8	111.2	111.4	111.8	↑	↑	114.2	↑	↑	118.2
21 U.S. Treasury note balances included in borrowings	15.0	7.9	9.6	14.5	5.2	13.3	↑	↑	15.7	↑	↑	9.5

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. ²
	1981											
1 Loans and securities, excluding interbank	↑	↑	1,254.8	↑	↑	1,291.4	1,297.9	1,306.7	1,334.3	1,324.7	1,335.5	1,330.0
2 Loans, excluding interbank	↑	↑	922.9	↑	↑	955.3	960.8	969.8	993.8	983.6	994.7	984.5
3 Commercial and industrial			331.6			345.5	350.3	354.2	366.3	361.7	365.5	360.8
4 Other			591.3			609.8	610.4	615.6	627.5	621.9	629.2	623.7
5 U.S. Treasury securities			112.6			115.8	115.3	113.5	111.6	111.9	108.8	112.5
6 Other securities			219.3			220.4	221.8	223.4	228.9	229.2	232.0	233.0
7 Cash assets, total			193.2			207.5	187.8	205.2	234.5	165.4	179.3	188.1
8 Currency and coin			17.7			19.0	19.5	20.1	19.2	19.7	18.3	22.0
9 Reserves with Reserve Banks			32.7			26.5	28.0	26.6	28.1	26.5	27.5	29.3
10 Balances with depository institutions	n.a.	n.a.	77.8	n.a.	n.a.	94.4	81.4	95.7	110.7	62.5	66.0	67.1
11 Cash items in process of collection			65.1			67.5	58.9	62.9	76.5	56.6	67.4	69.6
12 Other assets			228.9			238.0	228.4	233.7	251.0	244.0	267.0	288.7
13 Total assets/total liabilities and capital			1,676.9			1,736.9	1,714.1	1,745.6	1,819.8	1,734.0	1,781.7	1,806.8
14 Deposits			1,193.3			1,235.5	1,221.5	1,250.3	1,293.7	1,224.6	1,254.1	1,288.7
15 Demand			371.0			389.3	362.4	378.3	412.2	337.1	352.6	377.7
16 Savings			220.4			220.3	219.5	217.5	216.9	214.3	218.1	222.6
17 Time			602.0			625.9	639.7	654.5	664.7	673.1	683.4	688.3
18 Borrowings			224.4			231.6	218.7	223.5	242.7	236.8	246.2	250.8
19 Other liabilities			137.1			140.6	145.0	147.4	157.0	146.4	153.3	135.6
20 Residual (assets less liabilities)			122.1			129.1	128.9	124.4	126.3	126.3	128.1	131.5
21 U.S. Treasury note balances included in borrowings	↓	↓	10.2	↓	↓	17.4	7.2	6.4	15.3	13.9	5.6	13.6

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

A. March 31, 1981

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	1,488,736	1,102,693	366,064	769,555	386,043
2 Cash and due from depository institutions	295,278	250,675	134,900	115,775	44,603
3 Currency and coin (U.S. and foreign)	12,686	7,264	319	6,945	5,422
4 Balances with Federal Reserve Banks	24,460	18,241	475	17,766	6,219
5 Balances with other central banks	2,906	2,906	2,802	104	(⁴)
6 Demand balances with commercial banks in United States	37,920	26,869	4,597	22,272	11,050
7 All other balances with depository institutions in United States and with banks in foreign countries	139,192	129,538	124,421	5,117	9,654
8 Time and savings balances with commercial banks in United States	8,289	2,787	1,252	1,534	5,502
9 Balances with other depository institutions in United States	374	203	117	86	170
10 Balances with banks in foreign countries	130,530	126,548	123,052	3,496	3,982
11 Foreign branches of other U.S. banks	(⁴)	26,595	25,396	1,199	(⁴)
12 Other banks in foreign countries	(⁴)	99,953	97,656	2,297	(⁴)
13 Cash items in process of collection	78,114	65,856	2,284	63,572	12,258
14 Total securities, loans, and lease financing receivables	1,088,467	763,001	204,895	558,107	325,465
15 Total securities, book value	225,946	126,571	9,878	116,693	99,375
16 U.S. Treasury	65,820	32,883	392	32,491	32,937
17 Obligations of other U.S. government agencies and corporations	34,415	16,216	42	16,174	18,199
18 Obligations of states and political subdivisions in United States	101,075	55,647	682	54,965	45,428
19 All other securities	24,636	21,825	8,762	13,063	2,811
20 Other bonds, notes, and debentures	11,021	8,979	7,342	1,637	2,042
21 Federal Reserve and corporate stock	1,742	1,291	166	1,125	451
22 Trading account securities	11,873	11,555	1,254	10,301	318
23 Federal funds sold and securities purchased under agreements to resell	51,865	28,677	356	28,321	23,188
24 Total loans, gross	817,831	608,258	194,019	414,239	209,573
25 Less: Unearned income on loans	13,038	6,907	1,597	5,310	6,131
26 Allowance for possible loan loss	8,388	6,063	240	5,823	2,325
27 EQUALS: Loans, net	796,405	595,288	192,182	403,105	201,117
<i>Total loans, gross, by category</i>					
28 Real estate loans	196,420	118,424	6,985	111,439	77,997
29 Construction and land development	(⁴)	(⁴)	(⁴)	24,362	8,754
30 Secured by farmland	(⁴)	(⁴)	(⁴)	842	1,262
31 Secured by residential properties	(⁴)	(⁴)	(⁴)	64,062	43,985
32 1- to 4-family	(⁴)	(⁴)	(⁴)	60,686	41,911
33 FHA-insured or VA-guaranteed	(⁴)	(⁴)	(⁴)	3,804	2,048
34 Conventional	(⁴)	(⁴)	(⁴)	56,881	39,863
35 Multifamily	(⁴)	(⁴)	(⁴)	3,376	2,075
36 FHA-insured	(⁴)	(⁴)	(⁴)	219	101
37 Conventional	(⁴)	(⁴)	(⁴)	3,157	1,974
38 Secured by nonfarm nonresidential properties	(⁴)	(⁴)	(⁴)	22,173	23,996
39 Loans to financial institutions	80,304	76,143	36,754	39,389	4,161
40 REITs and mortgage companies in United States	5,262	4,565	152	4,412	697
41 Commercial banks in United States	7,726	5,993	563	5,430	1,733
42 U.S. branches and agencies of foreign banks	(⁴)	2,550	270	2,281	(⁴)
43 Other commercial banks	(⁴)	3,443	294	3,149	(⁴)
44 Banks in foreign countries	37,464	37,088	27,621	9,467	375
45 Foreign branches of other U.S. banks	(⁴)	733	295	438	(⁴)
46 Other	(⁴)	36,356	27,326	9,029	(⁴)
47 Finance companies of other U.S. banks	10,339	9,884	515	9,369	455
48 Other financial institutions	19,514	18,612	7,902	10,710	901
49 Loans for purchasing or carrying securities	11,699	10,010	1,498	8,512	1,689
50 Brokers and dealers in securities	7,445	7,200	1,120	6,080	244
51 Other	4,254	2,809	378	2,431	1,445
52 Loans to finance agricultural production and other loans to farmers	10,015	5,918	675	5,243	4,098
53 Commercial and industrial loans	345,961	284,805	114,059	170,747	61,155
54 U.S. addressees (domicile)	(⁴)	171,485	9,176	162,309	(⁴)
55 Non-U.S. addressees (domicile)	(⁴)	113,321	104,883	8,437	(⁴)
56 Loans to individuals for household, family, and other personal expenditures	128,206	71,203	6,301	64,902	57,003
57 Installment loans	(⁴)	(⁴)	(⁴)	54,432	47,591
58 Passenger automobiles	(⁴)	(⁴)	(⁴)	16,894	20,504
59 Credit cards and related plans	(⁴)	(⁴)	(⁴)	18,727	8,924
60 Retail (charge account) credit card	(⁴)	(⁴)	(⁴)	15,151	7,626
61 Check and revolving credit	(⁴)	(⁴)	(⁴)	3,576	1,298
62 Mobile homes	(⁴)	(⁴)	(⁴)	3,253	3,416
63 Other installment loans	(⁴)	(⁴)	(⁴)	15,557	14,747
64 Other retail consumer goods	(⁴)	(⁴)	(⁴)	4,250	3,284
65 Residential property repair and modernization	(⁴)	(⁴)	(⁴)	3,709	3,702
66 Other for household, family, and other personal expenditures	(⁴)	(⁴)	(⁴)	7,598	7,761
67 Single-payment loans	(⁴)	(⁴)	(⁴)	10,470	9,412
68 All other loans	45,226	41,756	27,748	14,008	3,469
69 Loans to foreign governments and official institutions	(⁴)	27,528	25,003	2,526	(⁴)
70 Other	(⁴)	14,228	2,746	11,482	(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	14,251	12,466	2,479	9,987	1,785
72 Bank premises, furniture and fixtures, and other assets representing bank premises	19,797	11,988	1,299	10,689	7,809
73 Real estate owned other than bank premises	1,620	1,076	122	954	544
74 All other assets	83,575	75,953	24,848	84,031	7,621
75 Investment in unconsolidated subsidiaries and associated companies	1,355	1,312	1,067	245	43
76 Customers' liability on acceptances outstanding	44,836	44,529	9,119	35,409	307
77 U.S. addressees (domicile)	(⁴)	15,051	(⁴)	(⁴)	(⁴)
78 Non-U.S. addressees (domicile)	(⁴)	29,478	(⁴)	(⁴)	(⁴)
79 Net due from foreign branches and foreign, Edge, and Agreement subsidiaries	(⁴)	(⁴)	2,926	29,999	(⁴)
80 Other	37,383	30,112	11,736	18,377	7,271
81 Total liabilities and equity capital⁵	1,488,736	1,102,693	(⁴)	(⁴)	386,043
82 Total liabilities excluding subordinated debt	1,405,102	1,048,331	365,765	715,491	356,771
83 Total deposits	1,141,484	822,334	300,459	521,875	319,150
84 Individuals, partnerships, and corporations	815,849	535,867	116,320	419,547	279,982
85 U.S. government	2,429	1,609	198	1,411	820
86 States and political subdivisions in United States	51,440	25,171	530	24,641	26,269
87 All other	258,363	249,572	181,373	68,198	8,792
88 Foreign governments and official institutions	38,680	38,521	31,374	7,147	159
89 Commercial banks in United States	76,615	68,269	17,528	50,742	8,345
90 U.S. branches and agencies of foreign banks	(⁴)	11,059	3,387	7,672	(⁴)
91 Other commercial banks in United States	(⁴)	57,210	14,140	43,070	(⁴)
92 Banks in foreign countries	143,069	142,781	132,472	10,309	287
93 Foreign branches of other U.S. banks	(⁴)	28,251	28,189	62	(⁴)
94 Other banks in foreign countries	(⁴)	114,531	104,283	10,247	(⁴)
95 Certified and officers' checks, traveler's checks, and letters of credit sold for cash	13,403	10,116	2,038	8,078	3,287
96 Federal funds purchased and securities sold under agreements to repurchase in domestic offices and Edge and Agreement subsidiaries	138,962	111,641	513	111,128	27,320
97 Interest-bearing demand notes issued to U.S. Treasury and other liabilities for borrowed money	40,083	37,014	16,634	20,380	3,069
98 Interest-bearing demand notes (note balances) issued to U.S. Treasury	7,659	5,918	(⁴)	5,918	1,741
99 Other liabilities for borrowed money	32,423	31,096	16,634	14,462	1,327
100 Mortgage indebtedness and liability for capitalized leases	1,891	1,231	18	1,213	660
101 All other liabilities	82,682	76,110	48,140	60,895	6,572
102 Acceptances executed and outstanding	45,007	44,700	7,812	36,888	307
103 Net due to foreign branches and foreign, Edge, and Agreement subsidiaries	(⁴)	(⁴)	29,99	2,926	(⁴)
104 Other	37,675	31,410	10,328	21,082	6,265
105 Subordinated notes and debentures	5,707	4,022	300	3,722	1,685
106 Total equity capital ⁵	77,927	50,340	(⁴)	(⁴)	27,587
107 Preferred stock	103	10	(⁴)	(⁴)	93
108 Common stock	15,282	9,838	(⁴)	(⁴)	5,444
109 Surplus	27,113	16,747	(⁴)	(⁴)	10,366
110 Undivided profits and reserve for contingencies and other capital reserves	35,429	23,745	(⁴)	(⁴)	11,684
111 Undivided profits	34,523	23,294	(⁴)	(⁴)	11,229
112 Reserve for contingencies and other capital reserves	907	452	(⁴)	(⁴)	455
MEMO					
<i>Deposits in domestic offices</i>					
113 Total demand	300,607	206,809	0	206,809	93,799
114 Total savings	147,676	75,599	0	75,599	72,077
115 Total time	392,742	239,468	0	239,468	153,274
116 Time deposits of \$100,000 or more	215,908	157,494	0	157,494	58,414
117 Certificates of deposit in denominations of \$100,000 or more	199,470	144,579	0	144,579	54,891
118 Other	16,438	12,915	0	12,915	3,523
119 Savings deposits authorized for automatic transfer and NOW accounts	32,165	16,481	0	16,481	15,684
120 Money market time certificates of \$10,000 and less than \$100,000 with original maturities of 26 weeks	114,570	54,781	0	54,781	59,790
121 Demand deposits adjusted ⁶	173,961	99,722	0	99,722	74,239
122 Standby letters of credit, total	48,214	44,772	10,117	34,655	3,442
123 U.S. addressees (domicile)	(⁴)	30,100	(⁴)	(⁴)	(⁴)
124 Non-U.S. addressees (domicile)	(⁴)	14,672	(⁴)	(⁴)	(⁴)
125 Standby letters of credit conveyed to others through participations (included in total standby letters of credit)	2,075	1,959	276	1,683	116
126 Holdings of commercial paper included in total gross loans	(⁴)	(⁴)	(⁴)	258	652
<i>Averages for 30 calendar days (or calendar month) ending with report date</i>					
127 Total assets	1,461,188	1,081,133	327,530	753,603	380,055
128 Cash and due from depository institutions	278,902	238,585	130,135	108,450	40,316
129 Federal funds sold and securities purchased under agreements to resell	49,855	27,538	549	26,989	22,317
130 Total loans	796,625	593,993	188,889	405,104	202,632
131 Total deposits	1,119,903	806,368	300,467	505,902	313,535
132 Time CDs in denominations of \$100,000 or more in domestic offices	200,627	(⁴)	(⁴)	145,154	55,473
133 Federal funds purchased and securities sold under agreements to repurchase	138,056	111,198	896	110,303	26,858
134 Other liabilities for borrowed money	32,338	30,893	16,346	14,547	1,445
135 Number of banks	1,549	182	182	182	1,367

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

B. June 30, 1981

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	1,533,446	1,142,797	370,817	804,893	390,648
2 Cash and due from depository institutions	308,456	261,231	137,650	123,581	47,225
3 Currency and coin (U.S. and foreign)	13,476	7,734	263	7,471	5,742
4 Balances with Federal Reserve Banks	20,743	14,873	467	14,406	5,870
5 Balances with other central banks	2,903	2,903	2,768	135	(⁴)
6 Demand balances with commercial banks in United States	42,342	30,724	5,943	24,781	11,618
7 All other balances with depository institutions in United States and with banks in foreign countries	142,613	131,510	125,868	5,641	11,103
8 Time and savings balances with commercial banks in United States	9,005	2,797	1,186	1,611	6,208
9 Balances with other depository institutions in United States	367	118	36	82	249
10 Balances with banks in foreign countries	133,241	128,595	124,646	3,949	4,646
11 Foreign branches of other U.S. banks	(⁴)	25,849	24,459	1,390	(⁴)
12 Other banks in foreign countries	(⁴)	102,746	100,187	2,559	(⁴)
13 Cash items in process of collection	86,380	73,489	2,341	71,148	12,892
14 Total securities, loans, and lease financing receivables	1,115,657	788,969	204,930	584,039	326,688
15 Total securities, book value	225,747	126,746	9,434	117,312	99,001
16 U.S. Treasury	54,811	33,164	327	32,837	32,647
17 Obligations of other U.S. government agencies and corporations	35,054	16,342	56	16,286	18,713
18 Obligations of states and political subdivisions in United States	100,093	55,443	676	54,767	44,651
19 All other securities	24,788	21,797	8,376	13,421	2,991
20 Other bonds, notes, and debentures	10,437	8,354	6,918	1,436	2,082
21 Federal Reserve and corporate stock	1,801	1,351	175	1,177	449
22 Trading account securities	12,551	12,092	1,283	10,808	459
23 Federal funds sold and securities purchased under agreements to resell	50,748	30,545	746	29,800	20,202
24 Total loans, gross	846,908	632,508	194,251	438,258	214,399
25 LESS: Unearned income on loans	13,514	7,178	1,696	5,482	6,336
26 Allowance for possible loan loss	8,684	6,303	239	6,065	2,380
27 EQUALS: Loans, net	824,710	619,027	192,316	426,711	205,683
<i>Total loans, gross, by category</i>					
28 Real estate loans	201,425	122,555	7,075	115,480	78,870
29 Construction	(⁴)	(⁴)	(⁴)	25,962	9,107
30 Secured by farmland	(⁴)	(⁴)	(⁴)	830	1,254
31 Secured by residential properties	(⁴)	(⁴)	(⁴)	65,988	44,313
32 1- to 4-family	(⁴)	(⁴)	(⁴)	62,601	42,242
33 FHA-insured or VA-guaranteed	(⁴)	(⁴)	(⁴)	3,855	2,041
34 Conventional	(⁴)	(⁴)	(⁴)	58,746	40,201
35 Multifamily	(⁴)	(⁴)	(⁴)	3,387	2,071
36 FHA-insured	(⁴)	(⁴)	(⁴)	211	86
37 Conventional	(⁴)	(⁴)	(⁴)	3,176	1,985
38 Secured by nonfarm nonresidential properties	(⁴)	(⁴)	(⁴)	22,700	24,196
39 Loans to financial institutions	85,102	80,599	37,877	42,722	4,503
40 REITs and mortgage companies in United States	5,576	4,885	156	4,729	692
41 Commercial banks in United States	9,894	7,849	633	7,216	2,046
42 U.S. branches and agencies of foreign banks	(⁴)	3,459	376	3,083	(⁴)
43 Other commercial banks	(⁴)	4,389	257	4,132	(⁴)
44 Banks in foreign countries	38,808	38,390	29,197	9,194	418
45 Foreign branches of other U.S. banks	(⁴)	535	157	377	(⁴)
46 Other	(⁴)	37,856	29,039	8,816	(⁴)
47 Finance companies in United States	10,866	10,449	262	10,187	417
48 Other financial institutions	19,957	19,026	7,629	11,397	930
49 Loans for purchasing or carrying securities	14,197	12,556	1,343	11,214	1,641
50 Brokers and dealers in securities	9,812	9,542	982	8,561	269
51 Other	4,386	3,014	361	2,653	1,372
52 Loans to finance agricultural production and other loans to farmers	10,734	6,384	718	5,666	4,350
53 Commercial and industrial loans	360,419	296,653	114,732	181,921	63,766
54 U.S. addressees (domicile)	(⁴)	181,729	9,079	172,650	(⁴)
55 Non-U.S. addressees (domicile)	(⁴)	114,924	105,653	9,271	(⁴)
56 Loans to individuals for household, family, and other personal expenditures	129,944	72,189	6,050	66,139	57,755
57 Installment loans	(⁴)	(⁴)	(⁴)	55,007	48,054
58 Passenger automobiles	(⁴)	(⁴)	(⁴)	16,845	20,422
59 Credit cards and related plans	(⁴)	(⁴)	(⁴)	19,132	9,220
60 Retail (charge account) credit card	(⁴)	(⁴)	(⁴)	15,529	7,925
61 Check and revolving credit	(⁴)	(⁴)	(⁴)	3,603	1,295
62 Mobile homes	(⁴)	(⁴)	(⁴)	3,364	3,369
63 Other installment loans	(⁴)	(⁴)	(⁴)	15,666	15,043
64 Other retail consumer loans	(⁴)	(⁴)	(⁴)	4,381	3,399
65 Residential property repair and modernization	(⁴)	(⁴)	(⁴)	3,620	3,822
66 Other for household, family, and other personal expenditures	(⁴)	(⁴)	(⁴)	7,665	7,821
67 Single-payment loans	(⁴)	(⁴)	(⁴)	11,133	9,700
68 All other loans	45,086	41,571	26,456	15,116	3,515
69 Loans to foreign governments and official institutions	(⁴)	27,031	24,178	2,854	(⁴)
70 Other	(⁴)	14,540	2,278	12,262	(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	14,453	12,651	2,435	10,217	1,802
72 Bank premises, furniture and fixtures, and other assets representing bank premises	20,455	12,480	1,282	11,199	7,974
73 Real estate owned other than bank premises	1,641	1,069	114	955	572
74 All other assets	87,237	79,048	26,840	85,120	8,189
75 Investment in unconsolidated subsidiaries and associated companies	1,320	1,269	974	295	52
76 Customers' liability on acceptances outstanding	45,888	45,563	9,187	36,376	325
77 U.S. addressees (domicile)	(⁴)	14,635	(⁴)	(⁴)	(⁴)
78 Non-U.S. addressees (domicile)	(⁴)	30,928	(⁴)	(⁴)	(⁴)
79 Net due from foreign branches and foreign, Edge, and Agreement subsidiaries	(⁴)	(⁴)	4,056	28,857	(⁴)
80 Other	40,029	32,216	12,624	19,592	7,813
81 Total liabilities and equity capital⁵	1,533,446	1,142,797	(⁴)	(⁴)	390,648
82 Total liabilities excluding subordinated debt	1,448,197	1,087,160	370,526	749,546	361,037
83 Total deposits	1,178,706	857,885	307,820	550,065	320,821
84 Individuals, partnerships, and corporations	752,646	470,734	30,329	440,405	281,912
85 U.S. government	3,688	2,648	500	2,148	1,040
86 States and political subdivisions in United States	68,176	42,907	18,418	24,489	25,269
87 All other	242,959	233,942	161,442	72,500	9,017
88 Foreign governments and official institutions	21,029	20,859	12,835	8,025	170
89 Commercial banks in United States	96,010	87,527	33,909	53,618	8,483
90 U.S. branches and agencies of foreign banks	(⁴)	19,725	11,608	8,117	(⁴)
91 Other commercial banks in United States	(⁴)	67,802	22,301	45,502	(⁴)
92 Banks in foreign countries	125,920	125,556	114,698	10,857	364
93 Foreign branches of other U.S. banks	(⁴)	78,270	78,235	35	(⁴)
94 Other banks in foreign countries	(⁴)	47,285	36,464	10,822	(⁴)
95 Certified and officers' checks, traveler's checks, and letters of credit sold for cash	232,642	229,059	218,536	10,523	3,583
96 Federal funds purchased and securities sold under agreements to repurchase in domestic offices and Edge and Agreement subsidiaries	137,372	109,445	274	109,171	27,927
97 Interest-bearing demand notes issued to U.S. Treasury and other liabilities for borrowed money	44,064	39,307	14,650	24,656	4,757
98 Interest-bearing demand notes (note balances) issued to U.S. Treasury	12,898	9,861	(⁴)	9,861	3,037
99 Other liabilities for borrowed money	31,166	29,445	14,650	14,795	1,720
100 Mortgage indebtedness and liability for capitalized leases	1,958	1,293	17	1,276	666
101 All other liabilities	86,097	79,230	47,765	64,378	6,867
102 Acceptances executed and outstanding	46,058	45,733	7,738	37,996	325
103 Net due to foreign branches and foreign, Edge, and Agreement subsidiaries	(⁴)	(⁴)	28,857	4,056	(⁴)
104 Other	40,039	33,497	11,170	22,327	6,542
105 Subordinated notes and debentures	5,750	4,085	291	3,794	1,665
106 Total equity capital ⁵	79,499	51,553	(⁴)	(⁴)	27,946
107 Preferred stock	103	10	(⁴)	(⁴)	93
108 Common stock	15,543	10,097	(⁴)	(⁴)	5,446
109 Surplus	27,381	16,937	(⁴)	(⁴)	10,444
110 Undivided profits and reserve for contingencies and other capital reserves	36,472	24,509	(⁴)	(⁴)	11,962
111 Undivided profits	35,572	24,061	(⁴)	(⁴)	11,511
112 Reserve for contingencies and other capital reserves	900	448	(⁴)	(⁴)	452
MEMO					
<i>Deposits in domestic offices</i>					
113 Total demand	312,155	218,279	0	218,279	93,876
114 Total savings	145,779	74,995	0	74,995	70,784
115 Total time	412,952	256,790	0	256,790	156,162
116 Time deposits of \$100,000 or more	230,681	171,849	0	171,849	58,832
117 Certificates of deposit in denominations of \$100,000 or more	213,693	158,473	0	158,473	55,220
118 Other	16,988	13,375	0	13,375	3,613
119 Savings deposits authorized for automatic transfer and NOW accounts	34,813	18,250	0	18,250	16,563
120 Money market time certificates of \$10,000 and less than \$100,000 with original maturities of 26 weeks	122,309	58,642	0	58,642	63,666
121 Demand deposits adjusted ⁶	173,499	100,197	0	100,197	73,302
122 Standby letters of credit, total	55,034	51,215	12,994	38,221	3,819
123 U.S. addressees (domicile)	(⁴)	36,091	(⁴)	(⁴)	(⁴)
124 Non-U.S. addressees (domicile)	(⁴)	15,124	(⁴)	(⁴)	(⁴)
125 Standby letters of credit conveyed to others through participations (included in total standby letters of credit)	2,731	2,536	389	2,146	195
126 Holdings of commercial paper included in total gross loans	(⁴)	(⁴)	(⁴)	302	693
<i>Average for 30 calendar days (or calendar month) ending with report date</i>					
127 Total assets	1,491,320	1,108,333	334,706	773,627	382,988
128 Cash and due from depository institutions	284,872	242,789	131,882	110,907	42,083
129 Federal funds sold and securities purchased under agreements to resell	49,094	28,504	578	27,926	20,590
130 Total loans	821,558	614,794	190,309	424,486	206,763
131 Total deposits	1,141,205	825,519	303,457	522,062	315,686
132 Time CDs in denominations of \$100,000 or more in domestic offices	210,364	(⁴)	(⁴)	154,994	55,370
133 Federal funds purchased and securities sold under agreements to repurchase	140,932	113,146	375	112,771	27,785
134 Other liabilities for borrowed money	31,284	29,508	14,100	15,408	1,776
135 Number of banks	1,544	186	186	186	1,358

**17. Insured commercial banks with assets of \$100 million or over—
Domestic and foreign offices¹—Continued**
C. September 30, 1981

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	1,563,676	1,171,939	386,378	815,588	391,737
2 Cash and due from depository institutions	300,927	255,788	137,197	118,591	45,139
3 Currency and coin (U.S. and foreign)	14,003	8,137	274	7,863	5,866
4 Balances with Federal Reserve Banks	25,118	19,265	465	18,800	5,853
5 Balances with other central banks	3,443	3,443	3,335	108	(⁴)
6 Demand balances with commercial banks in United States	39,809	29,843	4,178	25,665	9,966
7 All other balances with depository institutions in United States and with banks in foreign countries	144,877	132,173	126,417	5,756	12,704
8 Time and savings balances with commercial banks in United States	9,536	2,683	1,451	1,233	6,853
9 Balances with other depository institutions in United States	320	136	83	53	184
10 Balances with banks in foreign countries	135,021	129,354	124,884	4,470	5,667
11 Foreign branches of other U.S. banks	(⁴)	24,503	22,728	1,775	(⁴)
12 Other banks in foreign countries	(⁴)	104,851	102,155	2,695	(⁴)
13 Cash items in process of collection	73,676	62,927	2,527	60,399	10,750
14 Total securities, loans, and lease financing receivables	1,145,658	816,594	217,901	598,694	329,063
15 Total securities, book value	225,832	125,441	9,841	115,600	100,392
16 U.S. Treasury	63,509	31,104	305	30,799	32,405
17 Obligations of other U.S. government agencies and corporations	36,030	16,225	49	16,176	19,805
18 Obligations of states and political subdivisions in United States	102,005	56,875	660	56,215	45,130
19 All other securities	24,288	21,236	8,826	12,410	3,052
20 Other bonds, notes, and debentures	10,628	8,569	7,144	1,425	2,058
21 Federal Reserve and corporate stock	1,840	1,384	199	1,184	457
22 Trading account securities	11,820	11,283	1,483	9,800	537
23 Federal funds sold and securities purchased under agreements to resell	51,947	32,282	427	31,856	19,665
24 Total loans, gross	875,987	659,864	207,202	452,661	216,123
25 Less: Unearned income on loans	13,904	7,393	1,813	5,580	6,511
26 Allowance for possible loan loss	8,966	6,569	264	6,304	2,397
27 EQUALS: Loans, net	853,116	645,902	205,125	440,776	207,215
<i>Total loans, gross, by category</i>					
28 Real estate loans	207,418	127,417	7,962	119,455	80,001
29 Construction and land development	(⁴)	(⁴)	(⁴)	27,668	9,577
30 Secured by farmland	(⁴)	(⁴)	(⁴)	850	1,267
31 Secured by residential properties	(⁴)	(⁴)	(⁴)	67,578	44,898
32 1- to 4-family	(⁴)	(⁴)	(⁴)	64,096	42,805
33 FHA-insured or VA-guaranteed	(⁴)	(⁴)	(⁴)	3,783	2,005
34 Conventional	(⁴)	(⁴)	(⁴)	60,313	40,800
35 Multifamily	(⁴)	(⁴)	(⁴)	3,482	2,093
36 FHA-insured	(⁴)	(⁴)	(⁴)	222	76
37 Conventional	(⁴)	(⁴)	(⁴)	3,260	2,016
38 Secured by nonfarm nonresidential properties	(⁴)	(⁴)	(⁴)	23,359	24,259
39 Loans to financial institutions	88,147	83,298	39,271	44,027	4,849
40 REITs and mortgage companies in United States	5,212	4,524	157	4,367	687
41 Commercial banks in United States	10,731	8,475	583	7,892	2,256
42 U.S. branches and agencies of foreign banks	(⁴)	3,938	422	3,516	(⁴)
43 Other commercial banks	(⁴)	4,537	161	4,376	(⁴)
44 Banks in foreign countries	41,609	41,136	30,993	10,143	473
45 Foreign branches of other U.S. banks	(⁴)	700	363	338	(⁴)
46 Other	(⁴)	40,436	30,630	9,806	(⁴)
47 Finance companies of other U.S. banks	10,962	10,541	287	10,254	421
48 Other financial institutions	19,634	18,622	7,251	11,371	1,012
49 Loans for purchasing or carrying securities	13,674	11,924	1,415	10,508	1,750
50 Brokers and dealers in securities	9,231	8,840	1,058	7,781	391
51 Other	4,443	3,084	357	2,727	1,359
52 Loans to finance agricultural production and other loans to farmers	10,769	6,423	735	5,688	4,346
53 Commercial and industrial loans	376,882	311,929	123,215	188,714	64,952
54 U.S. addressees (domicile)	(⁴)	192,302	11,981	180,321	(⁴)
55 Non-U.S. addressees (domicile)	(⁴)	119,627	111,234	8,393	(⁴)
56 Loans to individuals for household, family, and other personal expenditures	130,963	74,340	6,301	68,040	56,623
57 Installment loans	(⁴)	(⁴)	(⁴)	56,260	46,467
58 Passenger automobiles	(⁴)	(⁴)	(⁴)	16,763	20,264
59 Credit cards and related plans	(⁴)	(⁴)	(⁴)	19,990	7,423
60 Retail (charge account) credit card	(⁴)	(⁴)	(⁴)	15,947	6,106
61 Check and revolving credit	(⁴)	(⁴)	(⁴)	4,044	1,317
62 Mobile homes	(⁴)	(⁴)	(⁴)	3,361	3,408
63 Other installment loans	(⁴)	(⁴)	(⁴)	16,164	15,372
64 Other retail consumer goods	(⁴)	(⁴)	(⁴)	4,392	3,394
65 Residential property repair and modernization	(⁴)	(⁴)	(⁴)	3,663	3,967
66 Other for household, family, and other personal expenditures	(⁴)	(⁴)	(⁴)	8,091	8,011
67 Single-payment loans	(⁴)	(⁴)	(⁴)	11,779	10,155
68 All other loans	48,134	44,532	28,303	16,229	3,602
69 Loans to foreign governments and official institutions	(⁴)	28,767	25,764	3,002	(⁴)
70 Other	(⁴)	15,765	2,538	13,227	(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	14,762	12,970	2,509	10,461	1,792
72 Bank premises, furniture and fixtures, and other assets representing bank premises	21,090	12,929	1,365	11,565	8,160
73 Real estate owned other than bank premises	1,716	1,100	107	992	617
74 All other assets	94,285	85,527	29,808	85,747	8,758
75 Investment in unconsolidated subsidiaries and associated companies	1,372	1,317	992	324	55
76 Customers' liability on acceptances outstanding	49,387	49,024	11,013	38,011	363
77 U.S. addressees (domicile)	(⁴)	16,034	(⁴)	(⁴)	(⁴)
78 Non-U.S. addressees (domicile)	(⁴)	32,990	(⁴)	(⁴)	(⁴)
79 Net due from foreign branches and foreign, Edge, and Agreement subsidiaries	(⁴)	(⁴)	4,467	25,562	(⁴)
80 Other	43,527	35,187	13,337	21,850	8,340
81 Total liabilities and equity capital ⁵	1,563,676	1,171,939	(⁴)	(⁴)	391,737
82 Total liabilities excluding subordinated debt	1,476,769	1,115,125	386,112	759,041	361,644
83 Total deposits	1,193,990	873,887	321,448	552,440	320,103
84 Individuals, partnerships, and corporations	868,761	586,648	141,267	445,381	282,113
85 U.S. government	4,002	2,725	335	2,390	1,277
86 States and political subdivisions in United States	50,320	25,082	572	24,510	25,238
87 All other	257,194	248,977	177,719	71,258	8,217
88 Foreign governments and official institutions	36,060	35,910	29,901	6,009	150
89 Commercial banks in United States	82,198	74,472	21,528	52,944	7,726
90 U.S. branches and agencies of foreign banks	(⁴)	9,807	3,528	6,279	(⁴)
91 Other commercial banks in United States	(⁴)	64,665	18,000	46,665	(⁴)
92 Banks in foreign countries	138,937	138,595	126,290	12,305	342
93 Foreign branches of other U.S. banks	(⁴)	23,569	23,523	46	(⁴)
94 Other banks in foreign countries	(⁴)	115,026	102,768	12,258	(⁴)
95 Certified and officers' checks, traveler's checks, and letters of credit sold for cash	13,713	10,455	1,555	8,900	3,258
96 Federal funds purchased and securities sold under agreements to repurchase in domestic offices and Edge and Agreement subsidiaries	137,705	108,967	327	108,640	28,738
97 Interest-bearing demand notes issued to U.S. Treasury and other liabilities for borrowed money	50,658	45,744	17,211	28,533	4,914
98 Interest-bearing demand notes (note balances) issued to U.S. Treasury	15,162	11,996	(⁴)	11,996	3,166
99 Other liabilities for borrowed money	35,496	33,748	17,211	16,537	1,747
100 Mortgage indebtedness and liability for capitalized leases	1,976	1,288	12	1,276	688
101 All other liabilities	92,440	85,238	47,114	68,153	7,202
102 Acceptances executed and outstanding	49,604	49,241	9,384	39,857	363
103 Net due to foreign branches and foreign, Edge, and Agreement subsidiaries	(⁴)	(⁴)	25,562	4,467	(⁴)
104 Other	42,836	35,997	12,168	23,829	6,839
105 Subordinated notes and debentures	5,622	3,979	266	3,712	1,643
106 Total equity capital ⁵	81,285	52,835	(⁴)	(⁴)	28,450
107 Preferred stock	126	29	(⁴)	(⁴)	97
108 Common stock	15,883	10,423	(⁴)	(⁴)	5,460
109 Surplus	27,571	16,993	(⁴)	(⁴)	10,578
110 Undivided profits and reserve for contingencies and other capital reserves	37,705	25,390	(⁴)	(⁴)	12,315
111 Undivided profits	36,858	24,989	(⁴)	(⁴)	11,869
112 Reserve for contingencies and other capital reserves	847	400	(⁴)	(⁴)	447
MEMO					
<i>Deposits in domestic offices</i>					
113 Total demand	296,223	207,948	0	207,948	88,275
114 Total savings	141,703	73,211	0	73,211	68,492
115 Total time	434,617	271,281	0	271,281	163,336
116 Time deposits of \$100,000 or more	243,176	181,470	0	181,470	61,706
117 Certificates of deposit in denominations of \$100,000 or more	226,630	168,453	0	168,453	58,176
118 Other	16,546	13,016	0	13,016	3,530
119 Savings deposits authorized for automatic transfer and NOW accounts	36,011	18,721	0	18,721	17,290
120 Money market time certificates of \$10,000 and less than \$100,000 with original maturities of 26 weeks	130,186	62,354	0	62,354	67,832
121 Demand deposits adjusted ⁶	172,186	101,645	0	101,645	70,541
122 Standby letters of credit, total	60,048	55,874	11,780	44,094	4,174
123 U.S. addressees (domicile)	(⁴)	39,569	(⁴)	(⁴)	(⁴)
124 Non-U.S. addressees (domicile)	(⁴)	16,305	(⁴)	(⁴)	(⁴)
125 Standby letters of credit conveyed to others through participations (included in total standby letters of credit)	3,643	3,387	717	2,670	256
126 Holdings of commercial paper included in total gross loans	(⁴)	(⁴)	(⁴)	196	576
<i>Averages for 30 calendar days (or calendar month) ending with report date</i>					
127 Total assets	1,532,101	1,142,307	351,688	790,619	389,794
128 Cash and due from depository institutions	285,757	242,483	132,658	109,824	43,274
129 Federal funds sold and securities purchased under agreements to resell	51,937	30,457	822	29,636	21,480
130 Total loans	849,305	640,956	201,237	439,719	208,349
131 Total deposits	1,166,681	847,536	312,328	535,208	319,145
132 Time CDs in denominations of \$100,000 or more in domestic offices	231,545	(⁴)	(⁴)	173,539	58,006
133 Federal funds purchased and securities sold under agreements to repurchase	142,167	113,024	4,611	108,413	29,142
134 Other liabilities for borrowed money	34,256	32,705	16,640	16,065	1,550
135 Number of banks	1,533	188	188	188	1,345

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

D. December 31, 1981

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	1,607,795	1,196,674	394,173	848,721	411,121
2 Cash and due from depository institutions	285,338	233,358	131,151	102,207	51,979
3 Currency and coin (U.S. and foreign)	13,835	8,232	290	7,942	5,603
4 Balances with Federal Reserve Banks	22,225	16,370	280	16,090	5,855
5 Balances with other central banks	3,613	3,613	3,393	220	(⁴)
6 Demand balances with commercial banks in United States	19,283	7,333	488	6,845	11,950
7 All other balances with depository institutions in United States and with banks in foreign countries	149,654	135,137	125,283	9,854	14,516
8 Time and savings balances with commercial banks in United States	10,983	3,860	2,410	1,450	7,123
9 Balances with other depository institutions in United States	425	210	149	61	215
10 Balances with banks in foreign countries	138,246	131,067	122,724	8,343	7,179
11 Foreign branches of other U.S. banks	(⁴)	23,604	20,946	2,659	(⁴)
12 Other banks in foreign countries	(⁴)	107,463	101,778	5,684	(⁴)
13 Cash items in process of collection	76,728	62,674	1,417	61,256	14,054
14 Total securities, loans, and lease financing receivables	1,201,677	860,387	221,535	638,851	341,290
15 Total securities, book value	230,838	128,704	10,747	117,958	102,134
16 U.S. Treasury	63,833	31,234	328	30,906	32,599
17 Obligations of other U.S. government agencies and corporations	36,942	16,664	80	16,584	20,277
18 Obligations of states and political subdivisions in United States	104,174	57,981	673	57,309	46,193
19 All other securities	25,889	22,825	9,666	13,158	3,064
20 Other bonds, notes, and debentures	11,202	9,006	7,494	1,512	2,196
21 Federal Reserve and corporate stock	1,893	1,439	236	1,203	454
22 Trading account securities	12,794	12,379	1,936	10,443	414
23 Federal funds sold and securities purchased under agreements to resell	64,566	38,610	744	37,865	25,956
24 Total loans, gross	913,910	693,695	209,452	484,244	220,215
25 Less: Unearned income on loans	13,874	7,426	1,860	5,566	6,447
26 Allowance for possible loan loss	9,247	6,841	298	6,544	2,406
27 EQUALS: Loans, net	890,789	679,428	207,294	472,134	211,361
<i>Total loans, gross, by category</i>					
28 Real estate loans	212,156	131,724	8,646	123,078	80,432
29 Construction and land development	(⁴)	(⁴)	(⁴)	29,350	10,091
30 Secured by farmland	(⁴)	(⁴)	(⁴)	842	1,234
31 Secured by residential properties	(⁴)	(⁴)	(⁴)	68,956	45,108
32 1- to 4-family	(⁴)	(⁴)	(⁴)	65,317	42,996
33 FHA-insured or VA-guaranteed	(⁴)	(⁴)	(⁴)	3,718	1,967
34 Conventional	(⁴)	(⁴)	(⁴)	61,599	41,029
35 Multifamily	(⁴)	(⁴)	(⁴)	3,639	2,112
36 FHA-insured	(⁴)	(⁴)	(⁴)	229	79
37 Conventional	(⁴)	(⁴)	(⁴)	3,410	2,033
38 Secured by nonfarm nonresidential properties	(⁴)	(⁴)	(⁴)	23,929	23,999
39 Loans to financial institutions	91,688	86,397	38,287	48,110	5,291
40 REITs and mortgage companies in United States	5,072	4,471	162	4,309	601
41 Commercial banks in United States	11,910	9,153	585	8,568	2,757
42 U.S. branches and agencies of foreign banks	(⁴)	4,111	342	3,769	(⁴)
43 Other commercial banks	(⁴)	5,042	243	4,799	(⁴)
44 Banks in foreign countries	42,195	41,757	29,450	12,307	438
45 Foreign branches of other U.S. banks	(⁴)	953	246	707	(⁴)
46 Other	(⁴)	40,804	29,204	11,600	(⁴)
47 Finance companies in United States	11,603	11,146	306	10,841	457
48 Other financial institutions	20,907	19,870	7,784	12,085	1,037
49 Loans for purchasing or carrying securities	16,125	14,233	1,854	12,379	1,892
50 Brokers and dealers in securities	11,439	10,915	1,501	9,414	524
51 Other	4,686	3,318	353	2,965	1,368
52 Loans to finance agricultural production and other loans to farmers	10,608	6,349	785	5,564	4,259
53 Commercial and industrial loans	400,082	332,151	126,698	205,453	67,931
54 U.S. addressees (domicile)	(⁴)	203,712	14,118	189,593	(⁴)
55 Non-U.S. addressees (domicile)	(⁴)	128,440	112,580	15,859	(⁴)
56 Loans to individuals for household, family, and other personal expenditures	134,380	77,864	6,889	70,975	56,516
57 Installment loans	(⁴)	(⁴)	(⁴)	57,934	45,958
58 Passenger automobiles	(⁴)	(⁴)	(⁴)	16,722	19,600
59 Credit cards and related plans	(⁴)	(⁴)	(⁴)	21,490	7,867
60 Retail (charge account) credit card	(⁴)	(⁴)	(⁴)	17,412	6,528
61 Check and revolving credit	(⁴)	(⁴)	(⁴)	4,078	1,338
62 Mobile homes	(⁴)	(⁴)	(⁴)	3,371	3,390
63 Other installment loans	(⁴)	(⁴)	(⁴)	16,351	15,102
64 Other retail consumer goods	(⁴)	(⁴)	(⁴)	4,437	3,194
65 Residential property repair and modernization	(⁴)	(⁴)	(⁴)	3,645	3,955
66 Other for household, family, and other personal expenditures	(⁴)	(⁴)	(⁴)	8,269	7,953
67 Single-payment loans	(⁴)	(⁴)	(⁴)	13,041	10,558
68 All other loans	48,871	44,978	26,293	18,685	3,893
69 Loans to foreign governments and official institutions	(⁴)	29,665	23,856	5,809	(⁴)
70 Other	(⁴)	15,313	2,436	12,876	(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	15,484	13,645	2,750	10,894	1,839
72 Bank premises, furniture and fixtures, and other assets representing bank premises	22,025	13,688	1,429	12,260	8,336
73 Real estate owned other than bank premises	1,798	1,141	101	1,040	657
74 All other assets	96,957	88,100	39,956	94,364	8,858
75 Investment in unconsolidated subsidiaries and associated companies	1,390	1,342	1,033	309	48
76 Customers' liability on acceptances outstanding	53,040	52,614	12,831	39,783	426
77 U.S. addressees (domicile)	(⁴)	16,611	(⁴)	(⁴)	(⁴)
78 Non-U.S. addressees (domicile)	(⁴)	36,002	(⁴)	(⁴)	(⁴)
79 Net due from foreign branches and foreign, Edge, and Agreement subsidiaries	(⁴)	(⁴)	13,130	33,090	(⁴)
80 Other	42,527	34,144	12,962	21,182	8,383
81 Total liabilities and equity capital⁵	1,607,795	1,196,674	(⁴)	(⁴)	411,121
82 Total liabilities excluding subordinated debt	1,519,134	1,138,441	393,914	790,747	380,693
83 Total deposits	1,221,608	885,208	319,427	565,781	336,401
84 Individuals, partnerships, and corporations	920,484	625,231	147,513	477,718	295,253
85 U.S. government	2,568	1,673	303	1,370	895
86 States and political subdivisions in United States	52,537	26,283	494	25,789	26,254
87 All other	233,551	223,035	170,165	52,870	10,516
88 Foreign governments and official institutions	33,436	33,247	26,322	6,925	190
89 Commercial banks in United States	63,759	54,039	20,217	33,822	9,720
90 U.S. branches and agencies of foreign banks	(⁴)	5,298	3,099	2,199	(⁴)
91 Other commercial banks in United States	(⁴)	48,740	17,118	31,622	(⁴)
92 Banks in foreign countries	136,356	135,750	123,626	12,124	606
93 Foreign branches of other U.S. banks	(⁴)	23,779	23,219	560	(⁴)
94 Other banks in foreign countries	(⁴)	111,971	100,407	11,564	(⁴)
95 Certified and officers' checks, traveler's checks, and letters of credit sold for cash	12,468	8,985	952	8,033	3,483
96 Federal funds purchased and securities sold under agreements to repurchase in domestic offices and Edge and Agreement subsidiaries	154,369	121,662	456	121,206	32,707
97 Interest-bearing demand notes issued to U.S. Treasury and other liabilities for borrowed money	44,062	40,572	17,504	23,068	3,490
98 Interest-bearing demand notes (note balances) issued to U.S. Treasury	7,571	5,763	(⁴)	5,763	1,808
99 Other liabilities for borrowed money	36,491	34,810	17,504	17,305	1,681
100 Mortgage indebtedness and liability for capitalized leases	2,109	1,405	41	1,364	704
101 All other liabilities	96,985	89,594	56,486	79,328	7,391
102 Acceptances executed and outstanding	53,395	52,969	11,304	41,665	426
103 Net due to foreign branches and foreign, Edge, and Agreement subsidiaries	(⁴)	(⁴)	33,090	13,130	(⁴)
104 Other	43,590	36,625	12,093	24,532	6,964
105 Subordinated notes and debentures	5,696	3,949	259	3,690	1,747
106 Total equity capital ⁵	82,965	54,284	(⁴)	(⁴)	28,681
107 Preferred stock	131	51	(⁴)	(⁴)	80
108 Common stock	16,391	10,847	(⁴)	(⁴)	5,544
109 Surplus	27,999	17,216	(⁴)	(⁴)	10,783
110 Undivided profits and reserve for contingencies and other capital reserves	38,444	26,170	(⁴)	(⁴)	12,274
111 Undivided profits	37,602	25,763	(⁴)	(⁴)	11,839
112 Reserve for contingencies and other capital reserves	842	406	(⁴)	(⁴)	435
MEMO					
<i>Deposits in domestic offices</i>					
113 Total demand	295,902	198,416	0	198,416	97,487
114 Total savings	146,965	76,685	0	76,685	70,280
115 Total time	459,314	290,680	0	290,680	168,634
116 Time deposits of \$100,000 or more	256,527	192,479	0	192,479	64,048
117 Certificates of deposit in denominations of \$100,000 or more	236,146	175,880	0	175,880	60,266
118 Other	20,381	16,599	0	16,599	3,782
119 Savings deposits authorized for automatic transfer and NOW accounts	41,843	22,266	0	22,266	19,577
120 Money market time certificates of \$10,000 and less than \$100,000 with original maturities of 26 weeks	124,737	60,294	0	60,294	64,443
121 All savers certificates	12,354	6,500	0	6,500	5,854
122 Demand deposits adjusted ⁶	187,982	112,930	0	112,930	75,052
123 Standby letters of credit, total	69,919	65,277	13,352	51,925	4,643
124 U.S. addressees (domicile)	(⁴)	47,341	(⁴)	(⁴)	(⁴)
125 Non-U.S. addressees (domicile)	(⁴)	17,936	(⁴)	(⁴)	(⁴)
126 Standby letters of credit conveyed to others through participations (included in total standby letters of credit)	4,743	4,376	843	3,533	367
127 Holdings of commercial paper included in total gross loans	(⁴)	(⁴)	(⁴)	329	812
<i>Average for 30 calendar days (or calendar month) ending with report date</i>					
128 Total assets	1,575,195	1,174,902	356,572	818,330	400,293
129 Cash and due from depository institutions	273,689	228,420	132,954	95,466	45,269
130 Federal funds sold and securities purchased under agreements to resell	57,931	33,752	701	33,052	24,179
131 Total loans	888,412	677,027	208,981	468,046	211,385
132 Total deposits	1,193,554	865,969	323,918	542,051	327,585
133 Time CDs in denominations of \$100,000 or more in domestic offices	232,550	(⁴)	(⁴)	173,470	59,080
134 Federal funds purchased and securities sold under agreements to repurchase	156,015	123,706	1,355	122,351	32,309
135 Other liabilities for borrowed money	34,761	33,216	16,666	16,551	1,545
136 Number of banks	1,520	190	190	190	1,330

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

A. March 31, 1981

Millions of dollars, except for number of banks

Item	Insured	Member banks			Non-member insured
		Total	National	State	
1 Total assets	1,155,597	981,542	739,582	241,960	174,055
2 Cash and due from depository institutions	160,378	143,853	96,973	46,880	16,525
3 Currency and coin (U.S. and foreign)	12,366	10,555	8,337	2,218	1,811
4 Balances with Federal Reserve Banks	23,985	23,729	17,470	6,259	256
5 Balances with other central banks	104	104	104	*	0
6 Demand balances with commercial banks in United States	33,322	26,346	14,489	11,858	6,976
7 All other balances with depository institutions in United States and with banks in foreign countries	14,771	9,734	7,846	1,887	5,038
8 Time and savings balances with commercial banks in United States	7,036	4,463	3,821	642	2,573
9 Balances with other depository institutions in United States	257	88	40	48	169
10 Balances with banks in foreign countries	7,478	5,183	3,986	1,197	2,296
11 Cash items in process of collection	75,830	73,386	48,727	24,658	2,444
12 Total securities, loans, and lease financing receivables	883,572	735,462	567,766	167,696	148,110
13 Total securities, book value	216,068	171,851	130,671	41,180	44,217
14 U.S. Treasury	65,428	50,292	37,911	12,381	15,136
15 Obligations of other U.S. government agencies and corporations	34,373	25,873	20,895	4,979	8,499
16 Obligations of states and political subdivisions in United States	100,393	81,494	62,266	19,228	18,899
17 All other securities	15,874	14,192	9,598	4,593	1,682
18 Other bonds, notes, and debentures	3,679	2,311	1,691	620	1,368
19 Federal Reserve and corporate stock	1,576	1,404	1,053	351	172
20 Trading account securities	10,619	10,477	6,854	3,622	142
21 Federal funds sold and securities purchased under agreements to resell	51,509	43,612	34,882	8,730	7,897
22 Total loans, gross	623,811	524,939	406,359	118,580	98,872
23 LESS: Unearned income on loans	11,441	8,676	6,706	1,970	2,765
24 Allowance for possible loan loss	8,147	7,102	5,319	1,783	1,046
25 EQUALS: Loans, net	604,223	509,162	394,334	114,827	95,061
<i>Total loans, gross, by category</i>					
26 Real estate loans	189,436	151,198	123,979	27,219	38,238
27 Construction and land development	33,116	27,948	21,787	6,161	5,168
28 Secured by farmland	2,104	1,569	1,442	127	535
29 Secured by residential properties	108,047	87,059	72,746	14,312	20,989
30 1- to 4-family	102,597	82,712	69,348	13,364	19,884
31 FHA-insured or VA-guaranteed	5,852	5,195	4,367	828	657
32 Conventional	96,744	77,517	64,982	12,535	19,227
33 Multifamily	5,451	4,346	3,398	948	1,104
34 FHA-insured	320	245	139	106	75
35 Conventional	5,131	4,102	3,259	843	1,029
36 Secured by nonfarm nonresidential properties	46,169	34,622	28,004	6,619	11,547
37 Loans to financial institutions	43,550	40,669	26,575	14,094	2,881
38 REITs and mortgage companies in United States	5,109	4,810	3,645	1,164	299
39 Commercial banks in United States	7,163	5,697	4,022	1,675	1,466
40 Banks in foreign countries	9,843	9,403	5,235	4,168	439
41 Finance companies in United States	9,824	9,569	6,120	3,449	254
42 Other financial institutions	11,612	11,189	7,552	3,637	422
43 Loans for purchasing or carrying securities	10,201	9,607	5,290	4,317	594
44 Brokers and dealers in securities	6,325	6,056	2,598	3,458	269
45 Other	3,876	3,551	2,693	859	325
46 Loans to finance agricultural production and other loans to farmers	9,341	8,333	7,661	672	1,008
47 Commercial and industrial loans	231,902	202,379	152,594	49,785	29,523
48 Loans to individuals for household, family, and other personal expenditures	121,905	96,911	79,263	17,648	24,993
49 Installment loans	102,023	80,929	66,629	14,300	21,094
50 Passenger automobiles	37,398	28,137	23,113	5,025	9,261
51 Credit cards and related plans	27,651	24,758	20,306	4,452	2,893
52 Retail (charge account) credit card	22,777	20,595	17,145	3,450	2,182
53 Check and revolving credit	4,873	4,163	3,161	1,002	711
54 Mobile homes	6,670	5,332	4,843	489	1,338
55 Other installment loans	30,304	22,702	18,367	4,335	7,603
56 Other retail consumer goods	7,534	6,003	5,112	891	1,530
57 Residential property repair and modernization	7,412	5,332	4,349	983	2,080
58 Other for household, family, and other personal expenditures	15,359	11,366	8,906	2,461	3,993
59 Single-payment loans	19,882	15,983	12,635	3,348	3,899
60 All other loans	17,477	15,843	10,996	4,846	1,635
61 Lease financing receivables	11,773	10,837	7,879	2,958	935
62 Bank premises, furniture and fixtures, and other assets representing bank premises	18,498	14,947	12,171	2,777	3,550
63 Real estate owned other than bank premises	1,497	1,247	997	250	251
64 All other assets	91,652	86,033	61,674	24,358	5,619
65 Investment in unconsolidated subsidiaries and associated companies	289	267	241	26	22
66 Customers' liability on acceptances outstanding	35,716	35,074	25,237	9,838	642
67 Net due from foreign branches and foreign, Edge, and Agreement subsidiaries	29,999	28,442	19,618	8,824	1,557
68 Other	25,648	22,249	16,579	5,671	3,398

18-A. Continued

Item	Insured	Member banks			Non-member insured
		Total	National	State	
69 Total liabilities and equity capital ²	1,155,597	981,542	739,582	241,960	174,055
70 Total liabilities excluding subordinated debt	1,072,262	911,249	686,251	224,998	161,013
71 Total deposits	841,025	693,939	529,110	164,829	147,086
72 Individuals, partnerships, and corporations	699,529	570,132	447,417	122,715	129,397
73 U.S. government	2,231	1,849	1,483	366	382
74 States and political subdivisions in United States	50,909	38,239	31,651	6,588	12,671
75 All other	76,990	74,229	42,643	31,586	2,760
76 Foreign governments and official institutions	7,306	7,069	4,826	2,243	237
77 Commercial banks in United States	59,087	56,943	33,510	23,432	2,144
78 Banks in foreign countries	10,596	10,218	4,306	5,911	379
79 Certified and officers' checks, traveler's checks, and letters of credit sold for cash	11,365	9,490	5,916	3,574	1,876
80 Demand deposits	300,607	259,895	182,360	77,434	40,713
81 Mutual savings banks	998	855	495	360	142
82 Other individuals, partnerships, and corporations	216,468	181,518	136,684	44,834	34,950
83 U.S. government	1,617	1,388	1,135	253	229
84 States and political subdivisions in United States	9,898	7,926	6,443	1,483	1,972
85 All other	60,261	58,718	31,688	27,031	1,543
86 Foreign governments and official institutions	1,553	1,487	807	681	65
87 Commercial banks in United States	49,199	47,943	27,179	20,764	1,255
88 Banks in foreign countries	9,510	9,288	3,701	5,586	222
89 Certified and officers' checks, traveler's checks, and letters of credit sold for cash	11,365	9,490	5,916	3,574	1,876
90 Time deposits	392,742	318,138	253,289	64,849	74,604
91 Mutual savings banks	616	611	446	164	6
92 Other individuals, partnerships, and corporations	335,379	272,506	217,280	55,226	62,874
93 U.S. government	558	410	298	112	148
94 States and political subdivisions in United States	39,479	29,120	24,327	4,792	10,360
95 All other	16,709	15,492	10,937	4,555	1,217
96 Foreign governments and official institutions	5,739	5,568	4,007	1,561	171
97 Commercial banks in United States	9,883	8,994	6,326	2,668	889
98 Banks in foreign countries	1,086	930	605	325	157
99 Savings deposits	147,676	115,906	93,461	22,446	31,770
100 Mutual savings banks	*	*	*	0	0
101 Other individuals, partnerships, and corporations	146,068	114,643	92,511	22,131	31,425
102 Individuals and nonprofit organizations	139,446	109,806	88,606	21,201	29,640
103 Corporations and other profit organizations	6,622	4,836	3,905	931	1,786
104 U.S. government	56	51	50	1	5
105 States and political subdivisions in United States	1,532	1,193	881	312	339
106 All other	20	19	18	1	1
107 Foreign governments and official institutions	14	14	13	1	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	138,448	129,794	96,007	33,786	8,655
111 Interest-bearing demand notes issued to U.S. Treasury and other liabilities for borrowed money	23,448	22,163	12,685	9,478	1,285
112 Interest-bearing demand notes (note balances) issued to U.S. Treasury	7,659	7,056	5,209	1,847	603
113 Other liabilities for borrowed money	15,789	15,107	7,476	7,632	682
114 Mortgage indebtedness and liability for capitalized leases	1,873	1,531	1,264	266	342
115 All other liabilities	67,468	63,822	47,185	16,638	3,645
116 Acceptances executed and outstanding	37,195	36,552	26,642	9,910	643
117 Net due to foreign branches and foreign, Edge, and Agreement subsidiaries	2,926	2,822	2,644	177	104
118 Other	27,347	24,448	17,898	6,550	2,898
119 Subordinated notes and debentures	5,407	4,287	3,094	1,193	1,120
120 Total equity capital ²	77,928	66,006	50,236	15,770	11,922
MEMO					
121 Time deposits of \$100,000 or more	215,908	182,513	140,426	42,087	33,396
122 Certificates of deposit in denominations of \$100,000 or more	199,470	167,584	128,879	38,705	31,886
123 Other	16,438	14,929	11,547	3,382	1,509
124 Savings deposits authorized for automatic transfer and NOW accounts	32,165	25,280	20,652	4,629	6,884
125 Money market time certificates of \$10,000 and less than \$100,000 with original maturities of 26 weeks	114,570	88,535	74,039	14,496	26,036
126 Demand deposits adjusted ³	173,961	137,178	105,318	31,860	36,784
127 Total standby letters of credit	38,097	36,193	24,895	11,299	1,904
128 Conveyed to others through participations (included in standby letters of credit)	1,799	1,751	1,187	564	48
129 Holdings of commercial paper included in total gross loans	910	567	396	170	344
Average for 30 calendar days (or calendar month) ending with report date					
130 Total assets	1,133,659	961,416	725,644	235,773	172,242
131 Cash and due from depository institutions	148,766	134,190	90,984	43,206	14,576
132 Federal funds sold and securities purchased under agreements to resell	49,306	41,949	31,743	10,205	7,357
133 Total loans	607,736	512,145	396,588	115,557	95,591
134 Total deposits	819,436	674,907	514,821	160,086	144,529
135 Time CDs in denomination of \$100,000 or more in domestic offices	200,627	168,431	128,845	39,586	32,196
136 Federal funds purchased and securities sold under agreements to repurchase	137,161	128,840	96,718	32,122	8,321
137 Other liabilities for borrowed money	15,991	15,244	7,902	7,342	747
138 Number of banks	1,549	985	819	166	564

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

B. June 30, 1981

Millions of dollars, except for number of banks

Item	Insured	Member banks			Non-member insured
		Total	National	State	
1 Total assets	1,195,541	1,016,617	760,629	255,988	178,924
2 Cash and due from depository institutions	170,805	152,867	101,896	50,971	17,938
3 Currency and coin (U.S. and foreign)	13,213	11,237	8,809	2,427	1,976
4 Balances with Federal Reserve Banks	20,276	19,928	15,140	4,789	348
5 Balances with other central banks	135	135	134	*	0
6 Demand balances with commercial banks in United States	36,398	28,992	15,784	13,208	7,407
7 All other balances with depository institutions in United States and with banks in foreign countries	16,744	11,410	9,039	2,372	5,334
8 Time and savings balances with commercial banks in United States	7,819	4,986	4,222	764	2,833
9 Balances with other depository institutions in United States	331	128	50	78	203
10 Balances with banks in foreign countries	8,595	6,296	4,767	1,529	2,298
11 Cash items in process of collection	84,039	81,166	52,990	28,176	2,874
12 Total securities, loans, and lease financing receivables	910,727	759,378	581,752	177,626	151,349
13 Total securities, book value	216,313	171,936	129,497	42,439	44,377
14 U.S. Treasury	65,485	50,273	37,295	12,978	15,212
15 Obligations of other U.S. government agencies and corporations	34,999	26,247	20,989	5,258	8,752
16 Obligations of states and political subdivisions in United States	99,417	80,765	61,239	19,526	18,652
17 All other securities	16,412	14,651	9,975	4,677	1,760
18 Other bonds, notes, and debentures	3,519	2,126	1,590	536	1,393
19 Federal Reserve and corporate stock	1,626	1,453	1,096	357	173
20 Trading account securities	11,267	11,073	7,289	3,784	195
21 Federal funds sold and securities purchased under agreements to resell	50,002	42,617	32,671	9,946	7,385
22 Total loans, gross	652,657	550,115	423,910	126,205	102,542
23 Less: Unearned income on loans	11,818	8,966	6,880	2,086	2,852
24 Allowance for possible loan loss	8,445	7,360	5,510	1,850	1,085
25 EQUALS: Loans, net	632,394	533,789	411,520	122,268	98,605
<i>Total loans, gross, by category</i>					
26 Real estate loans	194,349	155,159	127,132	28,027	39,190
27 Construction and land development	35,069	29,618	23,058	6,560	5,451
28 Secured by farmland	2,084	1,552	1,421	131	532
29 Secured by residential properties	110,301	88,844	74,264	14,581	21,456
30 1- to 4-family	104,843	84,454	70,785	13,668	20,389
31 FHA-insured or VA-guaranteed	5,895	5,223	4,377	846	673
32 Conventional	98,947	79,231	66,409	12,823	19,716
33 Multifamily	5,458	4,391	3,478	913	1,067
34 FHA-insured	296	227	123	105	69
35 Conventional	5,162	4,164	3,356	808	998
36 Secured by nonfarm nonresidential properties	46,896	35,146	28,390	6,755	11,750
37 Loans to financial institutions	47,225	43,639	28,249	15,390	3,586
38 REITs and mortgage companies in United States	5,420	5,112	3,971	1,141	308
39 Commercial banks in United States	9,262	7,153	4,934	2,219	2,109
40 Banks in foreign countries	9,611	9,221	5,138	4,082	391
41 Finance companies in United States	10,604	10,372	6,360	4,012	232
42 Other financial institutions	12,328	11,782	7,845	3,936	546
43 Loans for purchasing or carrying securities	12,855	12,218	6,264	5,953	637
44 Brokers and dealers in securities	8,830	8,520	3,404	5,115	310
45 Other	4,025	3,698	2,860	838	327
46 Loans to finance agricultural production and other loans to farmers	10,016	8,937	8,263	675	1,079
47 Commercial and industrial loans	245,687	214,534	161,877	52,657	31,153
48 Loans to individuals for household, family, and other personal expenditures	123,894	98,641	80,525	18,116	25,253
49 Installment loans	103,061	81,921	67,310	14,611	21,140
50 Passenger automobiles	37,267	28,015	22,925	5,090	9,252
51 Credit cards and related plans	28,352	25,402	20,799	4,603	2,950
52 Retail (charge account) credit card	23,454	21,209	17,606	3,603	2,245
53 Check and revolving credit	4,898	4,193	3,193	1,000	704
54 Mobile homes	6,733	5,396	4,911	486	1,336
55 Other installment loans	30,709	23,108	18,675	4,433	7,601
56 Other retail consumer goods	7,781	6,198	5,248	950	1,583
57 Residential property repair and modernization	7,442	5,354	4,356	998	2,088
58 Other for household, family, and other personal expenditures	15,486	11,555	9,071	2,485	3,931
59 Single-payment loans	20,833	16,720	13,215	3,505	4,113
60 All other loans	18,631	16,986	11,600	5,387	1,644
61 Lease financing receivables	12,018	11,036	8,063	2,973	982
62 Bank premises, furniture and fixtures, and other assets representing bank premises	19,173	15,504	12,646	2,858	3,669
63 Real estate owned other than bank premises	1,527	1,268	1,006	261	259
64 All other assets	93,309	87,600	63,329	24,271	5,709
65 Investment in unconsolidated subsidiaries and associated companies	347	323	299	24	23
66 Customers' liability on acceptances outstanding	36,700	35,989	25,807	10,181	712
67 Net due from foreign branches and foreign, Edge, and Agreement subsidiaries					
68 Other	28,857	27,585	19,833	7,752	1,272
	27,405	23,703	17,389	6,314	3,702

18-B. Continued

Item	Insured	Member banks			Non-member insured
		Total	National	State	
69 Total liabilities and equity capital²	1,195,541	1,016,617	760,629	255,988	178,924
70 Total liabilities excluding subordinated debt	1,110,583	945,037	706,322	238,715	165,546
71 Total deposits	870,886	720,966	545,932	175,033	149,921
72 Individuals, partnerships, and corporations	722,317	590,343	461,966	128,377	131,974
73 U.S. government	3,188	2,708	1,996	712	480
74 States and political subdivisions in United States	49,758	37,579	31,001	6,578	12,179
75 All other	81,517	78,212	44,214	33,998	3,305
76 Foreign governments and official institutions	8,194	7,877	4,845	3,032	318
77 Commercial banks in United States	62,101	59,575	34,735	24,840	2,526
78 Banks in foreign countries	11,222	10,760	4,634	6,126	461
79 Certified and officers' checks, traveler's checks, and letters of credit sold for cash	14,106	12,123	6,755	5,368	1,983
80 Demand deposits	312,155	270,604	185,560	85,044	41,551
81 Mutual savings banks	1,136	1,003	519	484	133
82 Other individuals, partnerships, and corporations	218,948	183,864	136,416	47,448	35,084
83 U.S. government	2,619	2,308	1,702	607	311
84 States and political subdivisions in United States	10,714	8,603	6,903	1,700	2,111
85 All other	64,632	62,702	33,264	29,438	1,930
86 Foreign governments and official institutions	2,685	2,600	938	1,662	84
87 Commercial banks in United States	51,997	50,411	28,299	22,112	1,586
88 Banks in foreign countries	9,950	9,691	4,027	5,664	260
89 Certified and officers' checks, traveler's checks, and letters of credit sold for cash	14,106	12,123	6,755	5,368	1,983
90 Time deposits	412,952	336,110	268,529	67,581	76,842
91 Mutual savings banks	464	443	313	130	21
92 Other individuals, partnerships, and corporations	357,872	292,244	233,939	58,304	65,629
93 U.S. government	515	351	248	104	164
94 States and political subdivisions in United States	37,233	27,580	23,095	4,484	9,654
95 All other	16,867	15,492	10,933	4,559	1,375
96 Foreign governments and official institutions	5,496	5,263	3,894	1,369	233
97 Commercial banks in United States	10,100	9,159	6,432	2,728	940
98 Banks in foreign countries	1,271	1,070	607	462	201
99 Savings deposits	145,779	114,252	91,843	22,408	31,528
100 Mutual savings banks	*	*	*	*	0
101 Other individuals, partnerships, and corporations	143,896	112,789	90,777	22,012	31,107
102 Individuals and nonprofit organizations	137,629	108,231	87,133	21,098	29,398
103 Corporations and other profit organizations	6,268	4,558	3,645	913	1,710
104 U.S. government	53	48	47	1	5
105 States and political subdivisions in United States	1,811	1,396	1,002	394	415
106 All other	19	18	17	1	1
107 Foreign governments and official institutions	14	13	12	1	*
108 Commercial banks in United States	5	5	4	*	*
109 Banks in foreign countries	*	*	*	*	*
110 Federal funds purchased and securities sold under agreements to repurchase	137,097	127,492	92,454	35,038	9,605
111 Interest-bearing demand notes issued to U.S. Treasury and other liabilities for borrowed money	29,413	27,644	17,367	10,277	1,770
112 Interest-bearing demand notes (note balances) issued to U.S. Treasury	12,898	11,847	8,768	3,080	1,051
113 Other liabilities for borrowed money	16,515	15,797	8,599	7,198	719
114 Mortgage indebtedness and liability for capitalized leases	1,941	1,600	1,336	264	341
115 All other liabilities	71,244	67,335	49,233	18,102	3,910
116 Acceptances executed and outstanding	38,320	37,608	27,373	10,234	713
117 Net due to foreign branches and foreign, Edge, and Agreement subsidiaries	4,056	3,910	2,805	1,105	146
118 Other	28,869	25,817	19,054	6,763	3,051
119 Subordinated notes and debentures	5,459	4,308	3,082	1,225	1,151
120 Total equity capital²	79,499	67,272	51,224	16,048	12,227
MEMO					
121 Time deposits of \$100,000 or more	230,681	196,042	152,231	43,811	34,639
122 Certificates of deposit in denominations of \$100,000 or more	213,693	180,639	140,150	40,489	33,054
123 Other	16,988	15,403	12,081	3,322	1,585
124 Savings deposits authorized for automatic transfer and NOW accounts	34,813	27,381	22,415	4,966	7,431
125 Money market time certificates of \$10,000 and less than \$100,000 with original maturities of 26 weeks	122,309	94,628	79,144	15,484	27,681
126 Demand deposits adjusted ³	173,499	136,719	102,569	34,150	36,780
127 Total standby letters of credit	42,040	39,911	29,160	10,750	2,130
128 Conveyed to others through participations (included in standby letters of credit)	2,341	2,229	1,754	475	112
129 Holdings of commercial paper included in total gross loans	995	600	440	160	395
<i>Average for 30 calendar days (or calendar month) ending with report date</i>					
130 Total assets	1,156,614	981,436	737,508	243,927	175,178
131 Cash and due from depository institutions	152,991	137,590	92,587	45,003	15,400
132 Federal funds sold and securities purchased under agreements to resell	48,516	41,131	31,822	9,310	7,385
133 Total loans	631,249	532,203	411,660	120,543	99,045
134 Total deposits	837,748	690,343	527,349	162,994	147,405
135 Time CDs in denominations of \$100,000 or more in domestic offices	210,364	177,155	138,118	39,036	33,209
136 Federal funds purchased and securities sold under agreements to repurchase	140,557	131,469	95,333	36,136	9,088
137 Other liabilities for borrowed money	17,185	16,417	8,545	7,873	767
138 Number of banks	1,544	983	816	167	561

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

C. September 30, 1981

Millions of dollars, except for number of banks

Item	Insured	Member banks			Non-member insured
		Total	National	State	
1 Total assets	1,207,325	1,027,718	771,128	256,690	179,607
2 Cash and due from depository institutions	163,730	146,938	98,193	48,745	16,792
3 Currency and coin (U.S. and foreign)	13,720	11,707	9,172	2,535	2,022
4 Balances with Federal Reserve Banks	24,653	24,032	17,789	6,243	621
5 Balances with other central banks	108	108	105	3	0
6 Demand balances with commercial banks in United States	35,631	29,882	16,169	13,713	5,749
7 All other balances with depository institutions in United States and with banks in foreign countries	18,460	12,520	10,244	2,275	5,940
8 Time and savings balances with commercial banks in United States	8,086	4,900	4,168	732	3,186
9 Balances with other depository institutions in United States	237	122	44	79	115
10 Balances with banks in foreign countries	10,137	7,497	6,032	1,465	2,640
11 Cash items in process of collection	71,149	68,689	44,714	23,975	2,460
12 Total securities, loans, and lease financing receivables	927,757	774,843	594,006	180,837	152,914
13 Total securities, book value	215,992	171,483	129,636	41,847	44,509
14 U.S. Treasury	63,205	48,341	35,903	12,438	14,863
15 Obligations of other U.S. government agencies and corporations	35,981	26,894	21,560	5,334	9,086
16 Obligations of states and political subdivisions in United States	101,345	82,519	62,431	20,088	18,826
17 All other securities	15,461	13,728	9,742	3,986	1,733
18 Other bonds, notes, and debentures	3,483	2,067	1,481	586	1,416
19 Federal Reserve and corporate stock	1,641	1,465	1,096	369	176
20 Trading account securities	10,337	10,196	7,165	3,031	141
21 Federal funds sold and securities purchased under agreements to resell	51,520	44,347	34,906	9,441	7,173
22 Total loans, gross	668,784	564,576	433,962	130,614	104,209
23 Less: Unearned income on loans	12,092	9,234	7,021	2,213	2,858
24 Allowance for possible loan loss	8,702	7,599	5,680	1,920	1,102
25 EQUALS: Loans, net	647,991	547,743	421,261	126,481	100,249
<i>Total loans, gross, by category</i>					
26 Real estate loans	199,456	159,671	130,998	28,674	39,784
27 Construction and land development	37,245	31,520	24,452	7,068	5,725
28 Secured by farmland	2,117	1,576	1,442	134	541
29 Secured by residential properties	112,475	90,669	75,834	14,835	21,807
30 1- to 4-family	106,901	86,162	72,244	13,918	20,739
31 FHA-insured or VA-guaranteed	5,788	5,117	4,237	879	671
32 Conventional	101,113	81,045	68,007	13,039	20,068
33 Multifamily	5,574	4,507	3,590	917	1,067
34 FHA-insured	298	230	129	101	67
35 Conventional	5,276	4,277	3,461	816	1,000
36 Secured by nonfarm nonresidential properties	47,618	35,907	29,270	6,636	11,711
37 Loans to financial institutions	48,876	45,005	28,634	16,371	3,871
38 REITs and mortgage companies in United States	5,055	4,760	3,622	1,139	294
39 Commercial banks in United States	10,148	7,643	5,009	2,634	2,505
40 Banks in foreign countries	10,616	10,275	5,763	4,512	341
41 Finance companies in United States	10,675	10,455	6,277	4,178	220
42 Other financial institutions	12,383	11,872	7,963	3,909	511
43 Loans for purchasing or carrying securities	12,258	11,675	5,850	5,825	584
44 Brokers and dealers in securities	8,172	7,900	2,994	4,906	272
45 Other	4,086	3,774	2,855	919	312
46 Loans to finance agricultural production and other loans to farmers	10,034	8,980	8,356	624	1,054
47 Commercial and industrial loans	253,666	221,716	167,165	54,551	31,951
48 Loans to individuals to for household, family, and other personal expenditures	124,662	99,426	80,649	18,777	25,237
49 Installment loans	102,728	81,568	66,545	15,023	21,160
50 Passenger automobiles	37,027	28,010	22,876	5,134	9,017
51 Credit cards and related plans	27,413	24,373	19,495	4,879	3,040
52 Retail (charge account) credit card	22,052	19,734	15,899	3,835	2,319
53 Check and revolving credit	5,361	4,639	3,596	1,044	721
54 Mobile homes	6,769	5,432	4,952	479	1,337
55 Other installment loans	31,518	23,753	19,222	4,531	7,765
56 Other retail consumer goods	7,786	6,220	5,246	974	1,566
57 Residential property repair and modernization	7,630	5,482	4,460	1,022	2,148
58 Other for household, family, and other personal expenditures	16,102	12,051	9,515	2,535	4,051
59 Single-payment loans	21,935	17,858	14,104	3,754	4,077
60 All other loans	19,832	18,103	12,310	5,793	1,729
61 Lease financing receivables	12,254	11,271	8,203	3,068	983
62 Bank premises, furniture and fixtures, and other assets representing bank premises	19,725	16,006	13,064	2,942	3,719
63 Real estate owned other than bank premises	1,609	1,339	1,075	263	270
64 All other assets	94,505	88,593	64,789	23,804	5,912
65 Investment in unconsolidated subsidiaries and associated companies	379	352	328	24	28
66 Customers' liability on acceptances outstanding	38,375	37,594	27,054	10,540	780
67 Net due from foreign branches and foreign, Edge, and Agreement subsidiaries	25,562	24,413	19,186	5,227	1,148
68 Other	30,190	26,234	18,221	8,013	3,956

18-C. Continued

Item	Insured	Member banks			Non-member insured
		Total	National	State	
69 Total liabilities and equity capital²	1,207,325	1,027,718	771,128	256,590	179,607
70 Total liabilities excluding subordinated debt	1,120,685	954,706	715,664	239,042	165,979
71 Total deposits	872,542	723,304	548,939	174,364	149,239
72 Individuals, partnerships, and corporations	727,494	595,328	467,442	127,885	132,166
73 U.S. government	3,667	3,199	2,494	705	468
74 States and political subdivisions in United States	49,748	37,607	30,807	6,800	12,141
75 All other	79,475	76,776	42,472	34,304	2,699
76 Foreign governments and official institutions	6,159	5,898	3,822	2,076	261
77 Commercial banks in United States	60,670	58,637	32,787	25,851	2,033
78 Banks in foreign countries	12,647	12,241	5,864	6,378	405
79 Certified and officers' checks, traveler's checks, and letters of credit sold for cash	12,158	10,394	5,724	4,669	1,764
80 Demand deposits	296,223	257,708	176,572	81,136	38,515
81 Mutual savings banks	950	829	438	391	121
82 Other individuals, partnerships, and corporations	207,282	174,391	130,239	44,152	32,891
83 U.S. government	3,194	2,823	2,176	647	372
84 States and political subdivisions in United States	9,926	8,011	6,412	1,598	1,915
85 All other	62,712	61,261	31,583	29,678	1,451
86 Foreign governments and official institutions	1,677	1,635	860	775	42
87 Commercial banks in United States	49,693	48,490	25,582	22,908	1,204
88 Banks in foreign countries	11,342	11,137	5,141	5,995	206
89 Certified and officers' checks, traveler's checks, and letters of credit sold for cash	12,158	10,394	5,724	4,669	1,764
90 Time deposits	434,617	354,113	282,338	71,775	80,503
91 Mutual savings banks	407	398	271	127	9
92 Other individuals, partnerships, and corporations	378,694	309,427	247,362	62,064	69,267
93 U.S. government	437	345	290	56	91
94 States and political subdivisions in United States	38,341	28,452	23,547	4,904	9,889
95 All other	16,739	15,492	10,868	4,624	1,247
96 Foreign governments and official institutions	4,463	4,244	2,945	1,299	218
97 Commercial banks in United States	10,972	10,143	7,200	2,942	829
98 Banks in foreign countries	1,304	1,104	722	382	200
99 Savings deposits	141,703	111,482	90,029	21,453	30,221
100 Mutual savings banks	1	1	1	*	0
101 Other individuals, partnerships, and corporations	140,161	110,283	89,133	21,151	29,878
102 Individuals and nonprofit organizations	134,295	106,070	85,735	20,335	28,225
103 Corporations and other profit organizations	5,865	4,213	3,397	816	1,653
104 U.S. government	36	31	28	2	6
105 States and political subdivisions in United States	1,481	1,145	847	298	337
106 All other	24	23	21	3	1
107 Foreign governments and official institutions	19	18	16	2	1
108 Commercial banks in United States	5	4	4	*	*
109 Banks in foreign countries	*	*	*	*	*
110 Federal funds purchased and securities sold under agreements to repurchase	137,377	127,163	92,372	34,791	10,215
111 Interest-bearing demand notes issued to U.S. Treasury and other liabilities for borrowed money	33,447	31,458	20,288	11,170	1,989
112 Interest-bearing demand notes (note balances) issued to U.S. Treasury	15,162	14,038	10,326	3,712	1,125
113 Other liabilities for borrowed money	18,284	17,420	9,962	7,459	864
114 Mortgage indebtedness and liability for capitalized leases	1,964	1,621	1,352	269	343
115 All other liabilities	75,354	71,161	52,712	18,448	4,194
116 Acceptances executed and outstanding	40,220	39,440	28,873	10,567	780
117 Net due to foreign branches and foreign, Edge, and Agreement subsidiaries	4,467	4,252	3,605	647	214
118 Other	30,668	27,469	20,234	7,235	3,199
119 Subordinated notes and debentures	5,356	4,220	3,030	1,189	1,136
120 Total equity capital²	81,285	68,792	52,433	16,359	12,493
MEMO					
121 Time deposits of \$100,000 or more	243,176	206,538	159,702	46,836	36,638
122 Certificates of deposit in denominations of \$100,000 or more	226,630	191,493	148,124	43,370	35,136
123 Other	16,546	15,044	11,578	3,467	1,502
124 Savings deposits authorized for automatic transfer and NOW accounts	36,011	28,493	23,695	4,798	7,518
125 Money market time certificates of \$10,000 and less than \$100,000 with original maturities of 26 weeks	130,186	100,886	84,643	16,243	29,300
126 Demand deposits adjusted ³	172,186	137,707	104,100	33,607	34,479
127 Total standby letters of credit	48,269	45,971	32,154	13,818	2,297
128 Conveyed to others through participations (included in standby letters of credit)	2,925	2,825	2,184	640	101
129 Holdings of commercial paper included in total gross loans	771	502	352	149	270
<i>Average for 30 calendar days (or calendar month) ending with report date</i>					
130 Total assets	1,180,413	1,002,281	755,811	246,470	178,133
131 Cash and due from depository institutions	153,099	137,038	94,140	42,898	16,060
132 Federal funds sold and securities purchased under agreements to resell	51,115	43,365	34,175	9,190	7,750
133 Total loans	648,068	547,350	422,755	124,596	100,718
134 Total deposits	854,353	705,867	541,049	164,819	148,486
135 Time CDs in denominations of \$100,000 or more in domestic offices	231,545	196,660	147,319	49,341	34,885
136 Federal funds purchased and securities sold under agreements to repurchase	137,556	127,646	97,078	30,568	9,910
137 Other liabilities for borrowed money	17,616	16,660	9,409	7,250	956
138 Number of banks	1,533	977	811	166	556

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

D. December 31, 1981

Millions of dollars, except for number of banks

Item	Insured	Member banks			Non-member insured
		Total	National	State	
1 Total assets	1,259,842	1,072,883	811,243	261,640	186,959
2 Cash and due from depository institutions	154,186	135,202	97,652	37,550	18,984
3 Currency and coin (U.S. and foreign)	13,545	11,642	9,094	2,548	1,903
4 Balances with Federal Reserve Banks	21,945	21,132	16,352	4,780	813
5 Balances with other central banks	220	220	213	7	0
6 Demand balances with commercial banks in United States	18,795	12,125	9,554	2,571	6,670
7 All other balances with depository institutions in United States and with banks in foreign countries	24,370	17,687	12,660	5,027	6,683
8 Time and savings balances with commercial banks in United States	8,573	5,442	4,401	1,041	3,131
9 Balances with other depository institutions in United States	276	88	47	41	188
10 Balances with banks in foreign countries	15,522	12,158	8,212	3,946	3,364
11 Cash items in process of collection	75,310	72,395	49,778	22,618	2,915
12 Total securities, loans, and lease financing receivables	980,142	822,340	626,399	195,941	157,801
13 Total securities, book value	220,091	174,514	131,617	42,897	45,577
14 U.S. Treasury	63,505	48,342	36,209	12,133	15,163
15 Obligations of other U.S. government agencies and corporations	36,862	27,678	22,194	5,484	9,184
16 Obligations of states and political subdivisions in United States	103,501	84,024	63,285	20,739	19,477
17 All other securities	16,223	14,469	9,929	4,540	1,754
18 Other bonds, notes, and debentures	3,708	2,291	1,651	639	1,417
19 Federal Reserve and corporate stock	1,657	1,489	1,115	374	168
20 Trading account securities	10,857	10,690	7,163	3,527	168
21 Federal funds sold and securities purchased under agreements to resell	63,821	55,023	43,937	11,086	8,799
22 Total loans, gross	704,458	598,150	455,074	143,076	106,308
23 Less: Unearned income on loans	12,013	9,213	6,967	2,247	2,800
24 Allowance for possible loan loss	8,950	7,840	5,803	2,036	1,110
25 EQUALS: Loans, net	683,496	581,097	442,304	138,793	102,398
<i>Total loans, gross, by category</i>					
26 Real estate loans	203,510	163,746	133,996	29,750	39,764
27 Construction and land development	39,441	33,396	25,813	7,583	6,045
28 Secured by farmland	2,077	1,543	1,410	133	534
29 Secured by residential properties	114,064	92,102	76,895	15,206	21,962
30 1- to 4-family	108,313	87,467	73,221	14,246	20,847
31 FHA-insured or VA-guaranteed	5,685	5,005	4,159	845	681
32 Conventional	102,628	82,462	69,061	13,401	20,166
33 Multifamily	5,751	4,635	3,675	961	1,115
34 FHA-insured	308	228	129	99	80
35 Conventional	5,443	4,408	3,546	862	1,035
36 Secured by nonfarm nonresidential properties	47,928	36,705	29,877	6,828	11,223
37 Loans to financial institutions	53,401	49,411	31,457	17,954	3,990
38 REITs and mortgage companies in United States	4,910	4,634	3,418	1,216	276
39 Commercial banks in United States	11,324	8,846	5,765	3,081	2,478
40 Banks in foreign countries	12,745	12,280	7,040	5,240	465
41 Finance companies in United States	11,298	11,049	6,714	4,335	249
42 Other financial institutions	13,123	12,601	8,520	4,081	521
43 Loans for purchasing or carrying securities	14,271	13,616	6,969	6,647	655
44 Brokers and dealers in securities	9,938	9,579	4,022	5,557	358
45 Other	4,333	4,037	2,947	1,089	296
46 Loans to finance agricultural production and other loans to farmers	9,823	8,764	8,168	597	1,059
47 Commercial and industrial loans	273,384	239,396	177,973	61,423	33,988
48 Loans to individuals for household, family, and other personal expenditures	127,491	102,517	82,776	19,741	24,974
49 Installment loans	103,892	83,130	67,578	15,553	20,762
50 Passenger automobiles	36,322	27,625	22,483	5,141	8,697
51 Credit cards and related plans	29,357	26,222	20,966	5,256	3,135
52 Retail (charge account) credit card	23,940	21,539	17,351	4,188	2,402
53 Check and revolving credit	5,416	4,683	3,614	1,069	733
54 Mobile homes	6,761	5,438	4,959	479	1,323
55 Other installment loans	31,453	23,845	19,169	4,676	7,607
56 Other retail consumer goods	7,631	6,124	5,137	987	1,507
57 Residential property repair and modernization	7,600	5,490	4,446	1,044	2,110
58 Other for household, family, and other personal expenditures	16,222	12,231	9,587	2,644	3,991
59 Single-payment loans	23,599	19,387	15,198	4,188	4,212
60 All other loans	22,579	20,700	13,737	6,963	1,879
61 Lease financing receivables	12,733	11,706	8,541	3,166	1,027
62 Bank premises, furniture and fixtures, and other assets representing bank premises	20,596	16,790	13,568	3,222	3,807
63 Real estate owned other than bank premises	1,697	1,402	1,122	281	294
64 All other assets	103,221	97,148	72,503	24,645	6,073
65 Investment in unconsolidated subsidiaries and associated companies	357	329	297	32	28
66 Customers' liability on acceptances outstanding	40,210	39,336	28,309	11,027	874
67 Net due from foreign branches and foreign, Edge, and Agreement subsidiaries	33,090	31,825	25,669	6,156	1,265
68 Other	29,565	25,659	18,228	7,431	3,906

18.-D. Continued

Item	Insured	Member banks			Non-member insured
		Total	National	State	
69 Total liabilities and equity capital²	1,259,842	1,072,883	811,243	261,640	186,959
70 Total liabilities excluding subordinated debt	1,171,440	998,129	754,796	243,333	173,311
71 Total deposits	902,181	746,627	576,301	170,326	155,554
72 Individuals, partnerships, and corporations	772,971	635,532	498,778	136,754	137,439
73 U.S. government	2,265	1,888	1,486	402	377
74 States and political subdivisions in United States	52,044	39,659	32,352	7,308	12,384
75 All other	63,386	59,734	37,711	22,022	3,653
76 Foreign governments and official institutions	7,114	6,835	3,842	2,993	279
77 Commercial banks in United States	43,542	41,068	29,348	11,721	2,473
78 Banks in foreign countries	12,730	11,830	4,522	7,309	900
79 Certified and officers' checks, traveler's checks, and letters of credit sold for cash	11,516	9,815	5,974	3,840	1,701
80 Demand deposits	295,902	254,656	186,219	68,437	41,246
81 Mutual savings banks	1,065	925	554	371	139
82 Other individuals, partnerships, and corporations	229,964	194,412	145,766	48,646	35,552
83 U.S. government	1,814	1,527	1,166	361	287
84 States and political subdivisions in United States	10,752	8,898	7,144	1,754	1,854
85 All other	40,792	39,080	25,615	13,464	1,712
86 Foreign governments and official institutions	1,193	1,157	525	632	35
87 Commercial banks in United States	30,796	29,434	21,587	7,847	1,361
88 Banks in foreign countries	8,803	8,488	3,503	4,985	316
89 Certified and officers' checks, traveler's checks, and letters of credit sold for cash	11,516	9,815	5,974	3,840	1,701
90 Time deposits	459,314	375,903	296,539	79,365	83,410
91 Mutual savings banks	345	327	227	101	18
92 Other individuals	396,218	325,016	259,620	64,396	71,202
93 U.S. government	398	312	272	40	86
94 States and political subdivisions in United States	39,783	29,616	24,345	5,271	10,166
95 All other	22,570	20,631	12,074	8,557	1,940
96 Foreign governments and official institutions	5,900	5,657	3,296	2,360	244
97 Commercial banks in United States	12,744	11,632	7,759	3,873	1,112
98 Banks in foreign countries	3,927	3,342	1,109	2,324	584
99 Savings deposits	146,965	116,067	93,543	22,524	30,898
100 Mutual savings banks	(⁴)	(⁴)	(⁴)	(⁴)	0
101 Other individuals, partnerships, and corporations	145,379	114,850	92,610	22,240	30,528
102 Individuals and nonprofit organizations	139,390	110,508	89,119	21,390	28,882
103 Corporations and other profit organizations	5,989	4,342	3,492	850	1,647
104 U.S. government	53	48	48	1	5
105 States and political subdivisions	1,509	1,145	862	283	364
106 All other	24	23	22	1	1
107 Foreign governments and official institutions	22	21	20	1	1
108 Commercial banks in United States	2	2	2	1	(⁴)
109 Banks in foreign countries	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)
110 Federal funds purchased and securities sold under agreement to repurchase	153,913	142,699	106,803	35,896	11,215
111 Interest-bearing demand notes issued to U.S. Treasury and other liabilities for borrowed money	26,558	25,134	14,274	10,861	1,423
112 Interest-bearing demand notes (note balances) issued to U.S. Treasury	7,571	6,916	4,891	2,024	655
113 Other liabilities for borrowed money	18,987	18,219	9,382	8,837	768
114 Mortgage indebtedness and liability for capitalized leases	2,069	1,714	1,458	256	354
115 All other liabilities	86,719	81,954	55,960	25,994	4,764
116 Acceptances executed and outstanding	42,091	41,217	30,119	11,098	874
117 Net due to foreign branches and foreign, Edge, and Agreement subsidiaries	13,130	12,504	5,415	7,088	627
118 Other	31,497	28,233	20,425	7,808	3,264
119 Subordinated notes and debentures	5,437	4,291	3,006	1,285	1,146
120 Total equity capital	82,965	70,463	53,442	17,021	12,502
MEMO					
121 Time deposits of \$100,000 or more	256,527	218,360	167,520	50,840	38,166
122 Certificates of deposit in denominations of \$100,000 or more	236,146	199,678	154,341	45,337	36,468
123 Other	20,381	18,682	13,179	5,503	1,698
124 Savings deposits authorized for automatic transfer and NOW accounts	41,843	33,396	27,386	6,010	8,447
125 Money market time certificates of \$10,000 and less than \$100,000 with original maturities of 26 weeks	124,737	97,082	81,006	16,076	27,655
126 All savers certificates	12,354	9,602	7,811	1,791	2,752
127 Demand deposits adjusted ³	187,982	151,300	113,689	37,611	36,682
128 Total standby letters of credit	56,568	54,050	36,770	17,280	2,517
129 Conveyed to others through participations (included in standby letters of credit)	3,900	3,730	3,151	580	169
130 Holdings of commercial paper included in total gross loans	1,141	707	589	118	435
<i>Average for 30 calendar days (or calendar month) ending with report date</i>					
131 Total assets	1,218,623	1,036,612	785,058	251,554	182,011
132 Cash and due from depository institutions	140,735	124,355	89,694	34,661	16,380
133 Federal funds sold and securities purchased under agreements to resell	57,231	48,991	38,321	10,670	8,240
134 Total loans	679,432	577,189	439,395	137,794	102,243
135 Total deposits	869,636	718,478	551,541	166,936	151,156
136 Time CDs in denominations of \$100,000 or more in domestic offices	232,550	196,944	151,832	45,112	35,606
137 Federal funds purchased and securities sold under agreements to repurchase	154,660	143,875	106,302	37,573	10,786
138 Other liabilities for borrowed money	18,095	17,234	9,146	8,087	862
139 Number of banks	1,520	971	803	168	549

19. Insured commercial bank assets and liabilities—Domestic offices¹

A. March 31, 1981

Millions of dollars, except for number of banks

Item	Insured	Member banks			Non-member insured
		Total	National	State	
1 Total assets	1,534,629	1,138,791	872,357	266,434	395,838
2 Cash and due from depository institutions	192,824	159,118	110,051	49,067	33,705
3 Currency and coin (U.S. and foreign)	17,283	12,803	10,243	2,561	4,480
4 Balances with Federal Reserve Banks	27,329	27,030	20,271	6,759	299
5 Balances with other central banks	104	104	104	*	0
6 Demand balances with commercial banks in United States	47,764	30,970	18,459	12,510	16,794
7 All other balances with depository institutions in United States and with banks in foreign countries	21,766	12,943	10,687	2,256	8,822
8 Cash items in process of collection	78,578	75,268	50,287	24,980	3,311
9 Total securities, loans, and lease financing receivables	1,215,634	871,491	682,389	189,102	344,143
10 Total securities, book value	327,868	217,915	169,622	48,293	109,952
11 U.S. Treasury	103,666	65,810	50,858	14,952	37,856
12 Obligations of other U.S. government agencies and corporations	61,056	36,374	29,775	6,599	24,682
13 Obligations of states and political subdivisions in United States	145,380	100,749	78,747	22,002	44,631
14 All other securities	17,766	14,982	10,243	4,740	2,784
15 Federal funds sold and securities purchased under agreements to resell	76,086	53,838	43,541	10,297	22,247
16 Total loans, gross	827,886	608,137	476,288	131,849	219,750
17 Less: Unearned income on loans	18,169	11,466	9,067	2,399	6,703
18 Allowance for possible loan loss	10,131	7,941	6,032	1,909	2,190
19 EQUALS: Loans, net	799,586	588,730	461,189	127,542	210,856
<i>Total loans, gross, by category</i>					
20 Real estate loans	264,976	182,031	149,530	32,500	82,946
21 Construction and land development	38,142	29,720	23,341	6,379	8,422
22 Secured by farmland	8,461	3,709	3,131	578	4,752
23 Secured by residential properties	153,733	106,534	88,771	17,763	47,199
24 1- to 4-family	147,066	101,726	84,989	16,737	45,340
25 Multifamily	6,667	4,808	3,781	1,026	1,859
26 Secured by nonfarm nonresidential properties	64,640	42,067	34,288	7,779	22,573
<i>Total loans, gross, by category</i>					
27 Loans to financial institutions	45,149	41,410	27,246	14,165	3,739
28 Loans for purchasing or carrying securities	10,759	9,799	5,455	4,344	959
29 Loans to finance agricultural production and other loans to farmers	31,337	16,798	14,607	2,191	14,539
30 Commercial and industrial loans	279,089	221,604	169,060	52,543	57,486
31 Loans to individuals for household, family, and other personal expenditures	175,889	119,304	98,271	21,033	56,585
32 Installment loans	143,368	98,206	81,342	16,865	45,162
33 Passenger automobiles	59,905	37,530	31,127	6,404	22,375
34 Credit cards and related plans	28,775	25,274	20,763	4,511	3,501
35 Mobile homes	10,039	6,850	6,150	700	3,189
36 All other installment loans for household, family, and other personal expenditures	44,649	28,552	23,302	5,249	16,097
37 Single-payment loans	32,521	21,098	16,930	4,168	11,423
38 All other loans	20,687	17,191	12,119	5,073	3,496
39 Lease financing receivables	12,094	11,007	8,037	2,970	1,087
40 Bank premises, furniture and fixtures, and other assets representing bank premises	26,050	18,057	14,805	3,251	7,993
41 Real estate owned other than bank premises	2,082	1,455	1,166	289	627
42 All other assets	98,040	88,671	63,946	24,726	9,369

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

A. March 31, 1981—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	1,534,629	1,138,791	872,357	266,434	395,838
44 Total liabilities excluding subordinated debt	1,417,887	1,054,647	807,355	247,293	363,239
45 Total deposits	1,175,067	831,801	645,480	186,322	343,266
46 Individuals, partnerships, and corporations	999,859	694,770	552,519	142,250	305,089
47 U.S. government	2,995	2,155	1,751	404	840
48 States and political subdivisions in United States	79,760	49,354	41,092	8,261	30,406
49 All other	78,155	74,837	43,177	31,659	3,318
50 Certified and officers' checks, traveler's checks, and letters of credit sold for cash	14,299	10,686	6,940	3,746	3,613
51 Demand deposits	383,518	294,638	211,976	82,662	88,880
52 Individuals, partnerships, and corporations	290,475	212,832	163,130	49,702	77,642
53 U.S. government	2,186	1,628	1,346	282	558
54 States and political subdivisions in United States	15,480	10,278	8,441	1,837	5,203
55 All other	61,078	59,215	32,120	27,095	1,863
56 Certified and officers' checks, traveler's checks, and letters of credit sold for cash	14,299	10,686	6,940	3,746	3,613
57 Time deposits	569,036	389,338	313,114	76,224	179,698
58 Other individuals, partnerships, and corporations	490,390	336,163	270,619	65,544	154,227
59 U.S. government	741	471	350	121	270
60 States and political subdivisions in United States	60,881	37,120	31,123	5,997	23,761
61 All other	17,024	15,584	11,022	4,562	1,440
62 Savings deposits	222,513	147,824	120,389	27,435	74,689
63 Corporations and other profit organizations	9,478	5,994	4,880	1,114	3,484
64 Other individuals, partnerships, and corporations	209,518	139,782	113,891	25,891	69,736
65 U.S. government	68	56	55	1	12
66 States and political subdivisions in United States	3,399	1,956	1,528	428	1,443
67 All other	52	38	36	2	14
68 Federal funds purchased and securities sold under agreements to repurchase	143,435	132,484	98,315	34,169	10,951
69 Interest-bearing demand notes (note balances) issued to U.S. Treasury and other liabilities for borrowed money	24,357	22,632	13,084	9,548	1,724
70 Mortgage indebtedness and liability for capitalized leases	2,240	1,663	1,369	294	576
71 All other liabilities	72,788	66,067	49,106	16,960	6,722
72 Subordinated notes and debentures	6,120	4,573	3,350	1,224	1,547
73 Total equity capital ²	110,623	79,571	61,653	17,918	31,052
MEMO					
74 Time deposits of \$100,000 or more	256,218	197,985	153,757	44,227	58,233
75 Certificates of deposit in denominations of \$100,000 or more	236,589	181,800	141,117	40,683	54,789
76 Other	19,629	16,185	12,640	3,544	3,444
77 Savings deposits authorized for automatic transfers and NOW accounts	49,747	32,705	27,073	5,632	17,042
78 Money market time certificates of \$10,000 and less than \$100,000 with original maturities of 26 weeks	199,126	123,158	103,144	20,013	75,969
79 Demand deposits adjusted ³	252,744	169,304	132,732	36,572	83,440
80 Standby letters of credit	39,323	36,709	25,345	11,364	2,614
<i>Average for 30 calendar days (or calendar month) ending with report date</i>					
81 Total deposits	1,149,510	811,052	629,678	181,374	338,458
82 Number of banks	14,432	5,444	4,443	1,001	8,988

19. Insured commercial bank assets and liabilities—Domestic offices¹

B. June 30, 1981

Millions of dollars, except for number of banks

Item	Insured	Member banks			Non-member insured
		Total	National	State	
1 Total assets	1,583,431	1,178,056	896,619	281,437	405,375
2 Cash and due from depository institutions	205,149	169,097	115,757	53,340	36,052
3 Currency and coin (U.S. and foreign)	18,548	13,704	10,891	2,813	4,844
4 Balances with Federal Reserve Banks	23,549	23,154	17,876	5,278	394
5 Balances with other central banks	135	135	134	*	0
6 Demand balances with commercial banks in United States	51,116	33,742	19,872	13,870	17,374
7 All other balances with depository institutions in United States and with banks in foreign countries	24,734	15,160	12,337	2,823	9,574
8 Cash items in process of collection	87,067	83,202	54,646	28,556	3,865
9 Total securities, loans, and lease financing receivables	1,248,751	898,231	698,481	199,750	350,520
10 Total securities, book value	330,348	218,950	169,140	49,810	111,398
11 U.S. Treasury	104,364	66,055	50,424	15,632	38,309
12 Obligations of other U.S. government agencies and corporations	63,028	37,298	30,294	7,004	25,729
13 Obligations of states and political subdivisions in United States	144,645	100,134	77,782	22,352	44,511
14 All other securities	18,311	15,462	10,639	4,823	2,849
15 Federal funds sold and securities purchased under agreements to resell	71,535	51,707	40,360	11,348	19,827
16 Total loans, gross	863,810	636,478	496,343	140,135	227,332
17 Less: Unearned income on loans	18,834	11,900	9,351	2,550	6,933
18 Allowance for possible loan loss	10,465	8,220	6,242	1,978	2,244
19 EQUALS: Loans, net	834,512	616,357	480,751	135,607	218,155
<i>Total loans, gross, by category</i>					
20 Real estate loans	271,185	186,575	153,080	33,495	84,610
21 Construction and land development	40,312	31,481	24,691	6,789	8,831
22 Secured by farmland	8,431	3,696	3,104	592	4,735
23 Secured by residential properties	156,767	108,713	90,552	18,161	48,054
24 1- to 4-family	150,074	103,839	86,672	17,168	46,234
25 Multifamily	6,694	4,874	3,881	993	1,820
26 Secured by nonfarm nonresidential properties	65,674	42,685	34,733	7,952	22,990
27 Loans to financial institutions	49,526	44,755	29,251	15,505	4,770
28 Loans for purchasing or carrying securities	13,444	12,426	6,443	5,983	1,018
29 Loans to finance agricultural production and other loans to farmers	33,172	17,807	15,528	2,279	15,365
30 Commercial and industrial loans	295,538	234,961	179,385	55,577	60,577
31 Loans to individuals for household, family, and other personal expenditures	179,041	121,575	99,912	21,663	57,467
32 Installment loans	145,080	99,549	82,261	17,287	45,531
33 Passenger automobiles	59,910	37,513	30,994	6,519	22,397
34 Credit cards and related plans	29,493	25,924	21,259	4,665	3,569
35 Mobile homes	10,158	6,943	6,238	705	3,215
36 All other installment loans for household, family, and other personal expenditures	45,519	29,168	23,770	5,398	16,350
37 Single-payment loans	33,962	22,026	17,650	4,376	11,936
38 All other loans	21,905	18,379	12,745	5,634	3,526
39 Lease financing receivables	12,357	11,217	8,231	2,986	1,140
40 Bank premises, furniture and fixtures, and other assets representing bank premises	26,957	18,712	15,356	3,356	8,245
41 Real estate owned other than bank premises	2,160	1,500	1,196	304	661
42 All other assets	100,414	90,516	65,829	24,687	9,897

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

B. June 30, 1981—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	1,583,431	1,178,056	896,619	281,437	405,375
44 Total liabilities excluding subordinated debt	1,463,989	1,092,174	830,287	261,886	371,815
45 Total deposits	1,210,720	861,723	664,476	197,247	348,997
46 Individuals, partnerships, and corporations	1,028,286	717,679	569,083	148,596	310,607
47 U.S. government	4,149	3,085	2,324	761	1,064
48 States and political subdivisions in United States	78,280	48,636	40,388	8,249	29,644
49 All other	82,702	78,897	44,815	34,082	3,805
50 Certified and officers' checks, traveler's checks, and letters of credit sold for cash	17,303	13,425	7,866	5,559	3,878
51 Demand deposits	395,391	305,625	215,386	90,239	89,767
52 Individuals, partnerships, and corporations	292,621	215,215	162,795	52,420	77,406
53 U.S. government	3,392	2,616	1,974	642	776
54 States and political subdivisions in United States	16,665	11,155	9,047	2,108	5,510
55 All other	65,410	63,214	33,704	29,510	2,197
56 Certified and officers' checks, traveler's checks, and letters of credit sold for cash	17,303	13,425	7,866	5,559	3,878
57 Time deposits	594,745	409,890	330,450	79,440	184,855
58 Other individuals, partnerships, and corporations	518,991	358,533	289,414	69,119	160,457
59 U.S. government	688	415	298	117	273
60 States and political subdivisions in United States	57,842	35,300	29,667	5,633	22,542
61 All other	17,224	15,641	11,071	4,570	1,583
62 Savings deposits	220,584	146,208	118,639	27,569	74,376
63 Corporations and other profit organizations	8,982	5,652	4,569	1,083	3,330
64 Other individuals, partnerships, and corporations	207,692	138,278	112,304	25,974	69,413
65 U.S. government	69	54	53	2	14
66 States and political subdivisions in United States	3,773	2,181	1,673	508	1,592
67 All other	68	43	40	2	26
68 Federal funds purchased and securities sold under agreements to repurchase	143,155	130,542	95,040	35,501	12,613
69 Interest-bearing demand notes (note balances) issued to U.S. Treasury and other liabilities for borrowed money	30,850	28,437	18,039	10,398	2,414
70 Mortgage indebtedness and liability for capitalized leases	2,329	1,740	1,447	292	590
71 All other liabilities	76,934	69,732	51,285	18,448	7,201
72 Subordinated notes and debentures	6,163	4,594	3,335	1,258	1,570
73 Total equity capital²	113,280	81,289	62,996	18,292	31,991
MEMO					
74 Time deposits of \$100,000 or more	271,620	211,925	165,939	45,986	59,695
75 Certificates of deposit in denominations of \$100,000 or more	251,285	195,218	152,729	42,489	56,067
76 Other	20,335	16,707	13,210	3,497	3,628
77 Savings deposits authorized for automatic transfers and NOW accounts	54,226	35,607	29,453	6,154	18,619
78 Money market time certificates of \$10,000 and less than \$100,000 with original maturities of 26 weeks	213,848	132,212	110,620	21,592	81,635
79 Demand deposits adjusted ³	252,163	168,887	130,030	38,857	83,277
80 Standby letters of credit	43,310	40,409	29,580	10,829	2,901
<i>Average for 30 calendar days (or calendar month) ending with report date</i>					
81 Total deposits	1,175,447	830,060	644,990	185,070	345,387
82 Number of banks	14,442	5,472	4,453	1,019	8,970

19. Insured commercial bank assets and liabilities—Domestic offices¹—Continued
C. September 30, 1981

Millions of dollars, except for number of banks

Item	Insured	Member banks			Non-member insured
		Total	National	State	
1 Total assets	1,603,347	1,193,820	911,373	282,447	409,528
2 Cash and due from depository institutions	196,366	162,424	111,374	51,049	33,942
3 Currency and coin (U.S. and foreign)	19,186	14,214	11,294	2,920	4,972
4 Balances with Federal Reserve Banks	27,499	26,787	20,110	6,677	713
5 Balances with other central banks	108	108	105	3	0
6 Demand balances with commercial banks in United States	48,526	34,185	19,891	14,294	14,341
7 All other balances with depository institutions in United States and with banks in foreign countries	27,237	16,704	13,842	2,863	10,533
8 Cash items in process of collection	73,810	70,426	46,133	24,293	3,384
9 Total securities, loans, and lease financing receivables	1,274,615	918,641	715,295	203,346	355,974
10 Total securities, book value	333,701	219,965	170,536	49,428	113,736
11 U.S. Treasury	102,170	64,114	49,031	15,083	38,056
12 Obligations of other U.S. government agencies and corporations	66,857	39,119	31,838	7,282	27,738
13 Obligations of states and political subdivisions in United States	147,264	102,153	79,222	22,931	45,111
14 All other securities	17,410	14,579	10,445	4,133	2,831
15 Federal funds sold and securities purchased under agreements to resell	71,977	53,162	42,395	10,767	18,815
16 Total loans, gross	886,393	654,831	510,022	144,809	231,562
17 Less: Unearned income on loans	19,275	12,262	9,570	2,692	7,013
18 Allowance for possible loan loss	10,788	8,515	6,469	2,047	2,273
19 EQUALS: Loans, net	856,330	634,054	493,984	140,070	222,276
<i>Total loans, gross, by category</i>					
20 Real estate loans	277,245	191,501	157,322	34,178	85,745
21 Construction and land development	42,627	33,425	26,128	7,297	9,202
22 Secured by farmland	8,412	3,702	3,116	586	4,710
23 Secured by residential properties	159,547	110,824	92,370	18,454	48,723
24 1- to 4-family	152,711	105,831	88,377	17,455	46,880
25 Multifamily	6,836	4,993	3,994	999	1,843
26 Secured by nonfarm nonresidential properties	66,658	43,549	35,708	7,841	23,109
27 Loans to financial institutions	51,404	46,191	29,677	16,514	5,214
28 Loans for purchasing or carrying securities	12,870	11,898	6,043	5,855	972
29 Loans to finance agricultural production and other loans to farmers	33,553	17,947	15,685	2,262	15,606
30 Commercial and industrial loans	305,190	242,820	185,234	57,587	62,370
31 Loans to individuals for household, family, and other personal expenditures	182,745	124,880	102,511	22,368	57,865
32 Installment loans	147,061	101,481	83,762	17,719	45,579
33 Passenger automobiles	59,453	37,486	30,932	6,554	21,966
34 Credit cards and related plans	30,689	27,012	22,068	4,944	3,677
35 Mobile homes	10,241	7,005	6,302	703	3,236
36 All other installment loans for household, family, and other personal expenditures	46,678	29,978	24,459	5,518	16,701
37 Single-payment loans	35,684	23,398	18,749	4,649	12,286
38 All other loans	23,385	19,594	13,550	6,044	3,791
39 Lease financing receivables	12,607	11,461	8,380	3,081	1,147
40 Bank premises, furniture and fixtures, and other assets representing bank premises	27,737	19,314	15,860	3,455	8,422
41 Real estate owned other than bank premises	2,303	1,592	1,280	312	711
42 All other assets	102,326	91,848	67,563	24,285	10,478

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

C. September 30, 1981—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	1,603,347	1,193,820	911,373	282,447	409,528
44 Total liabilities excluding subordinated debt	1,481,103	1,106,069	843,507	262,562	375,034
45 Total deposits	1,217,274	867,196	670,349	196,848	350,078
46 Individuals, partnerships, and corporations	1,039,290	726,128	577,664	148,464	313,162
47 U.S. government	4,605	3,624	2,856	767	981
48 States and political subdivisions in United States	77,573	48,364	39,958	8,405	29,209
49 All other	80,673	77,450	43,078	34,372	3,222
50 Certified and officers' checks, traveler's checks, and letters of credit sold for cash	15,134	11,630	6,791	4,839	3,504
51 Demand deposits	375,595	291,352	205,254	86,098	84,243
52 Individuals, partnerships, and corporations	277,786	204,489	155,606	48,883	73,296
53 U.S. government	3,937	3,172	2,484	688	765
54 States and political subdivisions in United States	15,295	10,339	8,382	1,958	4,955
55 All other	63,443	61,721	31,991	29,730	1,722
56 Certified and officers' checks, traveler's checks, and letters of credit sold for cash	15,134	11,630	6,791	4,839	3,504
57 Time deposits	627,055	433,050	348,817	84,233	194,005
58 Other individuals, partnerships, and corporations	550,317	380,843	307,368	73,475	169,474
59 U.S. government	618	413	338	76	205
60 States and political subdivisions in United States	58,965	36,113	30,070	6,043	22,851
61 All other	17,155	15,680	11,042	4,639	1,475
62 Savings deposits	214,625	142,794	116,277	26,517	71,831
63 Corporations and other profit organizations	8,424	5,245	4,267	978	3,179
64 Other individuals, partnerships, and corporations	202,763	135,550	110,423	25,127	67,212
65 U.S. government	50	38	35	3	11
66 States and political subdivisions in United States	3,314	1,911	1,506	404	1,403
67 All other	75	49	46	4	26
68 Federal funds purchased and securities sold under agreements to repurchase	145,286	131,261	95,930	35,331	14,025
69 Interest-bearing demand notes (note balances) issued to U.S. Treasury and other liabilities for borrowed money	34,662	32,112	20,847	11,265	2,550
70 Mortgage indebtedness and liability for capitalized leases	2,358	1,759	1,461	298	599
71 All other liabilities	81,522	73,741	54,921	18,820	7,781
72 Subordinated notes and debentures	6,068	4,500	3,279	1,222	1,568
73 Total equity capital²	116,176	83,250	64,587	18,663	32,926
MEMO					
74 Time deposits of \$100,000 or more	287,962	224,699	175,551	49,148	63,262
75 Certificates of deposit in denominations of \$100,000 or more	268,183	208,386	162,869	45,518	59,796
76 Other	19,779	16,313	12,683	3,630	3,466
77 Savings deposits authorized for automatic transfers and NOW accounts	56,473	37,239	31,181	6,059	19,233
78 Money market time certificates of \$10,000 and less than \$100,000 with original maturities of 26 weeks	227,494	141,001	118,241	22,760	86,492
79 Demand deposits adjusted ³	247,428	168,805	130,648	38,157	78,623
80 Standby letters of credit	49,664	46,515	32,608	13,907	3,149
<i>Average for 30 calendar days (or calendar month) ending with report date</i>					
81 Total deposits	1,199,329	849,897	662,335	187,562	349,433
82 Number of banks	14,438	5,481	4,463	1,018	8,957

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

D. December 31, 1981

Millions of dollars, except for number of banks

Item	Insured	Member banks			Non-member insured
		Total	National	State	
1 Total assets	1,674,338	1,246,672	958,156	288,515	427,666
2 Cash and due from depository institutions	193,420	153,481	113,274	40,207	39,939
3 Currency and coin (U.S. and foreign)	18,634	13,960	11,051	2,909	4,674
4 Balances with Federal Reserve Banks	25,251	24,290	19,048	5,242	961
5 Balances with other central banks	220	220	213	7	18,292
6 Demand balances with commercial banks in United States	36,241	17,950	14,609	3,341	
7 All other balances with depository institutions in United States and with banks in foreign countries	34,204	22,425	16,738	5,687	11,779
8 Cash items in process of collection	78,870	74,637	51,615	23,022	4,233
9 Total securities, loans, and lease financing receivables	1,338,301	970,833	751,719	219,113	367,468
10 Total securities, book value	340,378	224,061	173,371	50,690	116,317
11 U.S. Treasury	102,932	64,295	49,451	14,844	38,637
12 Obligations of other U.S. government agencies and corporations	68,869	40,452	32,918	7,533	28,418
13 Obligations of states and political subdivisions in United States	150,459	104,023	80,404	23,618	46,436
14 All other securities	18,118	15,292	10,598	4,694	2,826
15 Federal funds sold and securities purchased under agreements to resell	90,125	66,243	53,399	12,845	23,881
16 Total loans, gross	924,834	689,586	532,303	157,283	235,248
17 LESS: Unearned income on loans	19,075	12,201	9,487	2,714	6,873
18 Allowance for possible loan loss	11,079	8,764	6,595	2,169	2,315
19 EQUALS: Loans, net	894,681	668,621	516,221	152,400	226,060
<i>Total loans, gross, by category</i>					
20 Real estate loans	281,901	195,762	160,492	35,270	86,139
21 Construction and land development	44,899	35,323	27,517	7,806	9,577
22 Secured by residential properties	8,301	3,644	3,065	579	4,657
23 Secured by residential properties	161,500	11,366	93,517	18,849	49,134
24 1- to 4-family	154,423	107,225	89,420	17,806	47,198
25 Multifamily	7,076	5,141	4,097	1,043	1,936
26 Secured by nonfarm nonresidential properties	67,201	44,429	36,393	8,036	22,772
27 Loans to financial institutions	56,337	50,751	32,667	18,084	5,587
28 Loans for purchasing or carrying securities	14,902	13,843	7,164	6,679	1,059
29 Loans to finance agricultural production and other loans to farmers	32,843	17,536	15,348	2,188	15,307
30 Commercial and industrial loans	327,289	261,470	196,925	64,545	65,819
31 Loans to individuals for households, family, and other personal expenditures	185,316	127,957	104,685	23,272	57,360
32 Installment loans	147,670	102,911	84,729	18,182	44,759
33 Passenger automobiles	58,096	36,823	30,308	6,515	21,273
34 Credit cards and related plans	32,892	29,105	23,781	5,324	3,787
35 Multifamily	10,197	6,994	6,293	701	3,203
36 Secured by nonfarm nonresidential properties					
36 All other installment loans for households, family, and other personal expenditures	46,485	29,988	24,347	5,641	16,497
37 Single-payment loans	37,646	25,046	19,956	5,090	12,600
38 All other loans	26,245	22,267	15,022	7,245	3,978
39 Lease financing receivables	13,118	11,907	8,728	3,179	1,210
40 Bank premises, furniture and fixtures, and other assets representing bank premises	28,867	20,202	16,457	3,745	8,665
41 Real estate owned other than bank premises	2,465	1,686	1,352	334	779
42 All other assets	111,284	100,470	75,353	25,116	10,815

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

D. December 31, 1981

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	1,674,338	1,246,672	958,156	288,515	427,666
44 Total liabilities excluding subordinated debt	1,550,244	1,157,083	889,205	267,878	393,161
45 Total deposits	1,264,062	897,489	703,675	193,814	366,573
46 Individuals, partnerships, and corporations	1,099,460	772,385	614,155	158,230	327,075
47 U.S. government	3,234	2,293	1,839	455	940
48 States and political subdivisions in United States	81,633	51,068	42,088	8,980	30,564
49 All other	64,776	60,517	38,414	22,103	4,259
50 Certified and officers' checks, traveler's checks, and letters of credit sold for cash	14,960	11,225	7,180	4,045	3,734
51 Demand deposits	383,266	291,423	217,597	73,826	91,843
52 Individuals, partnerships, and corporations	307,424	227,351	173,625	53,727	80,072
53 U.S. government	2,579	1,857	1,457	400	722
54 States and political subdivisions in United States	16,739	11,414	9,287	2,127	5,325
55 All other	41,565	39,575	26,049	13,526	1,990
56 Certified and officers' checks, traveler's checks, and letters of credit sold for cash	14,960	11,225	7,180	4,045	3,734
57 Time deposits	658,320	457,580	365,396	92,185	200,740
58 Other individuals, partnerships, and corporations	573,205	398,605	321,489	77,116	174,600
59 U.S. government	588	382	329	53	206
60 States and political subdivisions in United States	61,379	37,690	31,249	6,441	23,688
61 All other	23,148	20,903	12,329	8,574	2,245
62 Savings deposits	222,475	148,486	120,683	27,803	73,990
63 Corporations and other profit organizations	8,742	5,425	4,399	1,026	3,318
64 Other individuals, partnerships, and corporations	210,089	141,004	114,642	26,362	69,084
65 U.S. government	66	54	53	1	12
66 States and political subdivisions in United States	3,515	1,964	1,551	412	1,551
67 All other	63	39	37	2	24
68 Federal funds purchased and securities sold under agreement to repurchase	162,659	147,333	110,881	36,453	15,325
69 Interest-bearing demand notes (note balances) issued to U.S. Treasury and other liabilities for borrowed money	27,872	25,760	14,814	10,946	2,112
70 Mortgage indebtedness and liability for capitalized leases	2,486	1,859	1,572	287	627
71 All other liabilities	93,165	84,642	58,263	26,379	8,523
72 Subordinated notes and debentures	6,143	4,570	3,254	1,316	1,573
73 Total equity capital ²	117,951	85,019	65,698	19,321	32,932
MEMO					
74 Time deposits of \$100,000 or more	303,810	237,511	184,287	53,224	66,299
75 Certificates of deposit in denominations of \$100,000 or more	280,046	217,472	169,919	47,552	62,575
76 Other	23,765	20,039	14,367	5,672	3,725
77 Savings deposits authorized for automatic transfer and NOW accounts	65,210	43,421	35,939	7,482	21,789
78 Money market time certificates of \$10,000 and less than \$100,000 with original maturities of 26 weeks	217,862	135,408	113,075	22,333	82,454
79 All savers certificates	17,375	11,766	9,577	2,188	5,610
80 Demand deposits adjusted ³	270,253	184,999	142,505	42,494	85,253
81 Standby letters of credit	58,131	54,638	37,280	17,358	3,493
<i>Average for 30 calendar days (or calendar month) ending with report date</i>					
82 Total deposits	1,224,497	866,525	676,355	190,170	357,972
83 Number of banks	14,402	5,475	4,454	1,021	8,927

20. All large weekly reporting commercial banks¹

A. Assets and liabilities

Millions of dollars, Wednesday figures, 1981

Account	Jan. 7	Jan. 14	Jan. 21	Jan. 28	Feb. 4	Feb. 11	Feb. 18	Feb. 25	Mar. 4
1 Cash items in process of collection	56,490	56,365	52,200	49,625	53,358	49,105	62,716	50,674	57,382
2 Demand deposits due from banks in United States	21,661	19,507	20,156	20,343	19,378	19,609	22,433	19,921	20,717
3 All other cash and due from depository institutions	31,177	35,619	29,582	30,857	31,395	33,829	33,417	34,948	30,456
4 Total loans and securities	567,724	561,328	557,174	553,248	557,235	550,895	556,847	553,828	558,629
5 U.S. Treasury securities	40,659	40,449	40,325	39,769	41,122	40,209	40,572	40,816	42,629
6 Trading account	6,390	6,608	6,544	6,331	7,504	6,477	6,723	7,089	8,557
7 Investment account, by maturity	34,268	33,841	33,780	33,438	33,618	33,732	33,849	33,726	34,072
8 One year or less	9,591	9,353	9,331	9,178	9,342	9,442	9,192	9,207	9,051
9 Over one through five years	21,274	20,990	20,950	20,790	20,812	20,836	21,149	20,958	21,359
10 Over five years	3,403	3,498	3,500	3,469	3,463	3,453	3,508	3,561	3,662
11 Other securities	78,645	77,750	77,417	77,587	78,263	77,181	77,000	77,394	78,051
12 Trading account	3,335	2,539	2,329	2,524	3,561	2,608	2,412	2,811	3,389
13 Investment account	75,310	75,210	75,088	75,064	74,702	74,573	74,587	74,583	74,662
14 U.S. government agencies	16,352	16,228	16,145	16,137	16,156	16,138	16,179	16,125	16,181
15 States and political subdivisions, by maturity	56,153	56,137	56,107	56,070	55,770	55,638	55,610	55,667	55,685
16 One year or less	7,277	7,205	7,206	7,248	7,213	7,059	7,050	7,091	7,130
17 Over one year	48,876	48,931	48,901	48,822	48,557	48,579	48,560	48,576	48,554
18 Other bonds, corporate stocks, and securities	2,806	2,846	2,836	2,857	2,776	2,796	2,798	2,790	2,797
19 Federal funds sold ²	33,997	30,181	29,004	26,785	27,663	26,231	29,569	28,274	28,511
20 To commercial banks	24,103	21,822	19,057	18,175	19,661	18,464	21,790	20,431	20,516
21 To nonbank brokers and dealers in securities	7,854	6,059	7,359	6,366	5,873	6,098	6,120	5,924	6,224
22 To others	2,040	2,300	2,588	2,244	2,129	1,669	1,659	1,920	1,771
23 Other loans, gross	426,859	425,447	422,945	421,606	422,680	419,813	422,298	419,924	422,051
24 Commercial and industrial	173,178	173,048	171,840	171,288	171,816	170,029	170,212	169,401	169,922
25 Bankers acceptances and commercial paper	4,220	4,634	3,954	4,188	4,212	3,564	4,170	3,682	3,865
26 All other	168,958	168,413	167,886	167,100	167,605	166,465	166,042	165,720	166,057
27 U.S. addressees	161,727	161,129	160,524	159,700	160,438	159,282	158,903	158,686	159,060
28 Non-U.S. addressees	7,231	7,284	7,362	7,400	7,167	7,183	7,139	7,033	6,997
29 Real estate	112,262	112,578	112,675	112,875	113,109	113,298	113,561	113,642	113,732
30 To individuals for personal expenditures	72,573	72,345	72,088	71,942	71,655	71,360	71,280	71,131	71,062
To financial institutions									
31 Commercial banks in United States	4,425	4,542	3,969	4,219	3,897	4,391	4,696	4,447	4,634
32 Banks in foreign countries	9,367	9,439	9,710	9,034	9,053	8,612	9,216	8,411	8,637
33 Sales finance, personal finance companies, etc.	10,222	9,991	9,959	9,930	9,904	9,824	9,869	9,759	9,669
34 Other financial institutions	15,616	15,415	15,290	15,340	15,397	15,262	15,331	15,133	15,185
35 To nonbank brokers and dealers in securities	6,941	6,418	5,762	5,562	5,603	5,226	5,349	5,926	6,385
36 To others for purchasing and carrying securities ³	2,103	2,170	2,139	2,198	2,207	2,222	2,272	2,270	2,247
37 To finance agricultural production	5,425	5,402	5,383	5,416	5,425	5,383	5,378	5,423	5,432
38 All other loans	14,746	14,099	14,129	13,803	14,614	14,205	15,134	14,382	15,145
39 Less: Unearned income	6,696	6,767	6,772	6,751	6,647	6,666	6,692	6,661	6,589
40 Loan loss reserve	5,741	5,732	5,744	5,749	5,846	5,874	5,899	5,918	6,024
41 Other loans, net	414,422	412,948	410,429	409,107	410,187	407,274	409,706	407,346	409,438
42 Lease financing receivables	9,338	9,529	9,546	9,624	9,930	9,956	9,962	9,986	10,025
43 All other assets	84,026	85,822	82,664	82,187	83,867	87,581	82,982	85,179	88,266
44 Total assets	770,416	768,170	751,324	745,884	755,163	750,975	768,357	754,536	765,476
45 Demand deposits	206,598	202,136	191,283	185,508	191,925	188,847	201,931	183,322	195,703
46 Mutual savings banks	744	713	611	574	733	623	747	566	645
47 Individuals, partnerships, and corporations	142,085	140,266	132,293	127,887	130,249	127,997	137,776	123,806	132,047
48 States and political subdivisions	5,126	4,839	5,177	4,846	5,282	4,698	4,755	4,709	4,708
49 U.S. government	1,609	1,814	1,465	1,677	3,506	1,979	1,651	1,564	3,266
50 Commercial banks in United States	39,116	37,133	34,089	34,041	34,459	34,976	37,774	35,292	38,359
51 Banks in foreign countries	7,740	7,558	8,350	8,047	7,177	9,901	9,436	8,433	7,150
52 Foreign governments and official institutions	1,658	1,475	1,822	1,457	1,783	1,546	2,292	1,591	1,930
53 Certified and officers' checks	8,519	8,338	7,474	6,979	8,736	7,126	7,499	7,360	7,597
54 Time and savings deposits	316,889	317,003	319,104	321,064	321,696	320,336	320,291	321,010	319,484
55 Savings	75,699	75,986	75,562	74,540	75,685	75,548	75,871	75,080	76,702
56 Individuals and nonprofit organizations	71,452	71,789	71,451	70,414	71,540	71,398	71,649	70,991	72,654
57 Partnerships and corporations operated for profit	3,537	3,502	3,451	3,473	3,454	3,461	3,488	3,416	3,396
58 Domestic governmental units	689	673	637	631	671	670	715	655	635
59 All other	20	22	23	21	20	19	19	18	17
60 Time	241,190	241,017	243,541	246,524	246,011	244,788	244,421	245,930	242,782
61 Individuals, partnerships, and corporations	206,216	206,104	208,178	210,707	210,394	209,275	208,894	209,945	207,722
62 States and political subdivisions	19,935	19,976	20,207	20,720	20,567	20,755	20,789	21,216	20,692
63 U.S. government	301	314	297	309	298	298	310	306	299
64 Commercial banks in United States	8,169	8,227	8,557	8,448	8,416	8,085	8,010	8,108	8,014
65 Foreign governments, official institutions, and banks	6,569	6,396	6,302	6,340	6,336	6,375	6,418	6,355	6,055
Other liabilities for borrowed money									
66 Borrowings from Federal Reserve Banks	316	1,924	582	467	119	375	202	4,412	1,276
67 Treasury tax and loan notes	2,803	2,412	4,386	6,007	1,939	1,821	2,008	5,896	2,457
68 All other liabilities for borrowed money ⁴	133,269	134,506	125,388	121,003	126,605	126,547	130,068	124,429	131,614
69 Other liabilities and subordinated notes and debentures	60,234	59,936	60,334	61,354	61,915	62,132	63,115	64,743	63,758
70 Total liabilities	720,108	717,917	701,078	695,404	704,200	700,057	717,615	703,813	714,292
71 Residual (total assets minus total liabilities) ⁵	50,307	50,253	50,246	50,480	50,963	50,917	50,742	50,724	51,184

20. All large weekly reporting commercial banks¹—Continued**A. Assets and liabilities—Continued**

Millions of dollars, Wednesday figures, 1981

Account	Mar. 11	Mar. 18	Mar. 25	Apr. 1	Apr. 8	Apr. 15	Apr. 22	Apr. 29	May 6
1 Cash items in process of collection	53,553	55,438	52,064	60,389	53,140	62,605	55,822	55,348	56,242
2 Demand deposits due from banks in United States	19,908	21,720	19,620	21,624	19,832	21,230	18,762	19,504	19,536
3 All other cash and due from depository institutions	30,623	33,855	35,062	31,733	31,623	35,339	38,122	42,677	33,956
4 Total loans and securities	553,421	555,505	551,056	564,896	559,186	563,488	559,529	558,677	564,716
5 U.S. Treasury securities	41,986	41,233	39,577	41,789	41,786	41,021	40,718	39,720	40,190
6 Trading account	7,843	7,429	6,017	7,887	7,247	6,300	6,023	5,440	5,590
7 Investment account, by maturity	34,143	33,804	33,561	33,902	34,539	34,720	34,695	34,280	34,600
8 One year or less	9,254	9,178	9,074	9,690	10,125	10,143	10,078	9,997	10,439
9 Over one through five years	21,236	21,012	20,855	20,641	20,488	20,651	20,666	20,447	20,367
10 Over five years	3,654	3,614	3,631	3,571	3,926	3,926	3,951	3,836	3,794
11 Other securities	77,470	77,425	77,368	78,455	77,808	77,528	77,662	77,604	78,325
12 Trading account	2,860	2,882	2,735	3,612	2,976	2,745	2,756	2,671	3,663
13 Investment account	74,609	74,543	74,634	74,842	74,832	74,782	74,906	74,933	74,662
14 U.S. government agencies	16,123	16,085	16,118	16,526	16,520	16,370	16,382	16,409	16,378
15 States and political subdivisions, by maturity	55,725	55,665	55,705	55,504	55,507	55,582	55,663	55,675	55,532
16 One year or less	7,208	7,160	7,229	7,077	7,151	7,201	7,237	7,269	7,344
17 Over one year	48,517	48,504	48,476	48,427	48,356	48,381	48,426	48,406	48,188
18 Other bonds, corporate stocks, and securities	2,761	2,793	2,810	2,812	2,805	2,830	2,860	2,849	2,753
19 Federal funds sold ²	28,561	29,965	27,592	30,531	30,268	32,661	29,868	26,696	27,266
20 To commercial banks	21,096	21,504	19,702	21,002	21,700	23,696	21,014	17,853	18,312
21 To nonbank brokers and dealers in securities	5,643	6,487	5,947	7,547	6,657	7,082	6,786	6,602	6,796
22 To others	1,822	1,973	1,944	1,981	1,910	1,883	2,068	2,242	2,158
23 Other loans, gross	418,077	419,598	419,176	425,750	421,067	424,028	423,074	426,470	430,780
24 Commercial and industrial	168,906	169,494	169,617	172,680	171,100	170,992	172,124	174,438	176,880
25 Bankers acceptances and commercial paper	3,658	3,544	3,668	4,570	4,267	4,184	4,253	4,414	4,576
26 All other	165,248	165,950	165,949	168,110	166,833	166,808	167,872	170,023	172,304
27 U.S. addressees	158,287	158,969	158,891	160,704	159,740	159,726	160,818	162,820	165,000
28 Non-U.S. addressees	6,960	6,981	7,058	7,406	7,093	7,082	7,053	7,203	7,304
29 Real estate	113,945	114,198	114,282	114,525	114,612	114,844	115,136	115,341	115,452
30 To individuals for personal expenditures	70,848	70,790	70,779	70,196	70,407	70,209	70,472	70,598	70,458
To financial institutions									
31 Commercial banks in United States	4,502	4,664	4,461	4,936	4,883	5,118	4,704	4,928	4,840
32 Banks in foreign countries	8,554	8,404	8,548	8,583	8,675	8,401	8,289	8,055	8,450
33 Sales finance, personal finance companies, etc.	9,406	9,522	9,577	9,515	9,636	9,647	9,665	10,084	10,178
34 Other financial institutions	14,968	14,938	15,009	15,204	15,042	15,237	14,937	15,225	15,631
35 To nonbank brokers and dealers in securities	5,341	5,972	5,123	7,795	5,656	6,807	6,100	6,344	6,401
36 To others for purchasing and carrying securities ³	2,269	2,257	2,252	2,351	2,365	2,374	2,369	2,357	2,509
37 To finance agricultural production	5,426	5,431	5,401	5,498	5,504	5,568	5,562	5,590	5,656
38 All other loans	13,912	13,927	14,125	14,466	13,547	14,829	13,715	13,509	14,325
39 Less: Unearned income	6,626	6,656	6,681	5,733	5,810	5,809	5,833	5,840	5,803
40 Loan loss reserve	6,046	6,059	5,977	5,895	5,933	5,940	5,960	5,973	6,042
41 Other loans, net	405,404	406,882	406,518	414,122	409,324	412,279	411,281	414,656	418,935
42 Lease financing receivables	10,033	10,032	10,040	10,108	10,118	10,099	10,132	10,142	10,124
43 All other assets	89,939	85,484	87,763	93,805	92,069	91,089	92,961	91,707	90,052
44 Total assets	757,478	762,035	755,604	782,555	765,967	783,851	775,329	778,056	774,628
45 Demand deposits	191,175	191,786	182,968	206,400	192,023	213,531	191,677	188,649	190,281
46 Mutual savings banks	658	595	549	774	737	731	581	599	674
47 Individuals, partnerships, and corporations	131,038	129,448	125,203	139,814	131,582	140,671	131,653	128,823	129,194
48 States and political subdivisions	4,173	4,748	4,479	4,946	4,235	5,428	4,539	4,456	4,993
49 U.S. government	2,109	3,122	1,662	1,005	1,986	7,845	2,864	2,880	1,829
50 Commercial banks in United States	36,361	37,389	34,794	38,438	35,735	39,196	33,794	32,839	35,125
51 Banks in foreign countries	8,245	7,616	7,841	8,797	7,650	8,802	8,306	8,400	7,847
52 Foreign governments and official institutions	1,614	1,632	1,287	1,940	1,944	2,043	1,966	1,987	1,992
53 Certified and officers' checks	6,978	7,234	7,151	10,686	8,153	8,814	7,975	8,664	8,625
54 Time and savings deposits	320,514	322,278	321,059	321,791	321,928	322,952	323,316	322,988	326,510
55 Savings	76,718	77,001	77,415	79,344	80,846	81,139	79,864	77,897	78,439
56 Individuals and nonprofit organizations	72,715	73,052	73,410	75,262	76,748	77,063	75,878	73,908	74,480
57 Partnerships and corporations operated for profit ..	3,412	3,353	3,414	3,433	3,471	3,400	3,379	3,376	3,341
58 Domestic governmental units	573	576	572	631	607	661	590	597	596
59 All other	18	21	19	18	20	16	18	17	21
60 Time	243,796	245,277	243,644	242,447	241,082	241,812	243,452	245,091	248,070
61 Individuals, partnerships, and corporations	208,737	210,207	208,647	208,365	207,312	208,231	209,625	210,960	213,637
62 States and political subdivisions	20,641	20,394	20,286	19,672	19,656	19,590	19,752	20,012	20,136
63 U.S. government	296	276	282	282	283	264	228	228	233
64 Commercial banks in United States	8,058	8,182	8,112	7,842	7,741	7,730	7,835	7,833	7,884
65 Foreign governments, official institutions, and banks ..	6,064	6,218	6,317	6,286	6,090	5,996	6,011	6,057	6,180
Other liabilities for borrowed money									
66 Borrowings from Federal Reserve Banks	92	1,482	2,504	1,122	138	2,739	741	738	965
67 Treasury tax and loan notes	1,718	6,989	7,716	8,863	1,871	660	11,468	12,536	10,008
68 All other liabilities for borrowed money ⁴	129,535	125,503	125,046	128,834	136,179	130,429	131,194	128,539	129,508
69 Other liabilities and subordinated notes and debentures ..	63,338	62,965	65,234	64,040	62,317	62,216	65,713	66,742	65,697
70 Total liabilities	706,372	711,004	704,526	731,049	714,456	732,528	724,108	726,932	722,969
71 Residual (total assets minus total liabilities) ⁵	51,105	51,031	51,078	51,505	51,511	51,324	51,220	51,123	51,659

20. All large weekly reporting commercial banks¹—Continued

A. Assets and liabilities—Continued

Millions of dollars, Wednesday figures, 1981

Account	May 13	May 20	May 27	June 3	June 10	June 17	June 24	July 1	July 8
1 Cash items in process of collection	54,134	53,492	59,894	58,016	56,580	66,616	53,270	65,900	53,536
2 Demand deposits due from banks in United States	19,680	19,684	19,536	21,946	19,478	19,027	21,512	22,805	21,661
3 All other cash and due from depository institutions	30,764	35,571	29,911	36,154	30,776	37,279	31,533	31,719	35,637
4 Total loans and securities	561,613	559,536	563,300	571,420	572,730	573,191	571,953	583,962	580,146
5 U.S. Treasury securities	39,655	39,560	39,632	42,128	43,334	43,138	40,945	40,599	41,826
6 Trading account	4,985	5,108	5,306	7,685	8,879	8,836	7,071	6,789	8,148
7 Investment account, by maturity	34,671	34,452	34,326	34,444	34,455	34,303	33,874	33,810	33,678
8 One year or less	10,359	10,150	10,126	10,627	10,788	10,758	10,506	10,567	10,395
9 Over one through five years	20,531	20,484	20,393	19,994	19,840	19,708	19,596	19,459	19,466
10 Over five years	3,781	3,817	3,807	3,823	3,827	3,836	3,772	3,784	3,818
11 Other securities	76,821	76,769	76,865	78,922	78,100	77,601	77,016	78,922	77,644
12 Trading account	2,117	2,079	2,078	2,945	3,711	2,945	2,723	2,353	4,639
13 Investment account	74,704	74,690	74,787	75,210	75,156	74,878	74,663	74,283	74,234
14 U.S. government agencies	16,425	16,424	16,452	16,559	16,409	16,367	16,259	16,402	16,348
15 States and political subdivisions, by maturity	55,522	55,489	55,560	55,887	55,975	55,750	55,684	55,178	55,167
16 One year or less	7,288	7,277	7,338	7,733	7,767	7,502	7,406	7,023	7,065
17 Over one year	48,234	48,213	48,222	48,154	48,208	48,247	48,279	48,155	48,102
18 Other bonds, corporate stocks, and securities	2,757	2,777	2,776	2,764	2,771	2,761	2,720	2,704	2,719
19 Federal funds sold ²	28,826	26,717	29,213	28,498	32,141	27,334	29,748	28,699	30,818
20 To commercial banks	18,830	18,754	19,975	19,764	22,469	19,136	20,753	20,154	23,293
21 To nonbank brokers and dealers in securities	6,632	5,960	6,398	6,713	6,426	6,266	6,422	6,686	5,590
22 To others	3,363	2,003	2,840	2,021	3,246	1,932	2,572	1,859	1,934
23 Other loans, gross	428,166	428,378	429,501	433,850	431,201	437,222	436,331	447,767	441,922
24 Commercial and industrial	175,525	174,856	175,442	176,617	175,992	178,284	178,722	182,545	181,558
25 Bankers acceptances and commercial paper	3,803	3,758	4,256	4,209	4,217	4,585	4,878	5,720	5,015
26 All other	171,722	171,098	171,186	172,408	171,776	173,699	173,844	176,825	176,543
27 U.S. addressees	164,268	163,795	163,840	165,011	164,205	166,118	166,281	169,131	168,976
28 Non-U.S. addressees	7,454	7,302	7,345	7,397	7,571	7,581	7,563	7,694	7,567
29 Real estate	116,032	116,226	116,364	116,634	116,917	117,236	117,518	117,927	117,954
30 To individuals for personal expenditures	70,486	70,532	70,634	70,708	70,720	70,875	71,026	71,274	71,069
To financial institutions									
31 Commercial banks in United States	4,881	4,444	4,788	5,289	4,885	5,336	5,596	6,210	5,731
32 Banks in foreign countries	8,344	9,045	9,038	8,783	8,746	8,741	8,386	9,373	9,348
33 Sales finance, personal finance companies, etc.	9,904	9,924	9,773	9,841	9,894	9,822	9,809	10,349	9,912
34 Other financial institutions	15,661	15,810	15,543	15,966	15,907	16,114	15,948	16,236	16,149
35 To nonbank brokers and dealers in securities	5,872	5,610	5,630	7,796	6,105	7,866	6,923	9,566	7,126
36 To others for purchasing and carrying securities ³	2,567	2,591	2,572	2,592	2,616	2,539	2,509	2,545	2,535
37 To finance agricultural production	5,712	5,763	5,782	5,823	5,821	5,844	5,902	5,930	5,974
38 All other loans	13,181	13,577	13,934	13,799	13,595	14,565	13,991	15,613	14,566
39 Less: Unearned income	5,805	5,810	5,834	5,838	5,880	5,914	5,921	5,875	5,915
40 Loan loss reserve	6,051	6,078	6,076	6,139	6,166	6,192	6,166	6,149	6,149
41 Other loans, net	416,310	416,490	417,590	421,872	419,154	425,117	424,244	435,744	429,858
42 Lease financing receivables	10,173	10,201	10,218	10,242	10,259	10,269	10,272	10,349	10,362
43 All other assets	89,090	86,871	84,580	87,780	90,940	91,255	90,206	92,882	91,495
44 Total assets	765,455	765,357	767,440	785,559	780,764	797,637	778,745	807,618	792,837
45 Demand deposits	185,036	182,768	191,452	195,175	192,070	200,107	188,291	209,661	191,319
46 Mutual savings banks	579	576	589	689	495	521	517	737	598
47 Individuals, partnerships, and corporations	127,775	125,053	130,954	130,792	131,013	133,559	125,958	140,406	129,609
48 States and political subdivisions	4,002	4,335	4,498	4,262	4,306	4,734	4,427	5,176	4,501
49 U.S. government	1,183	3,099	1,104	3,312	1,913	2,098	3,192	1,082	1,971
50 Commercial banks in United States	35,242	32,792	35,972	36,735	35,232	34,059	36,137	41,213	36,132
51 Banks in foreign countries	7,616	8,159	9,195	8,674	8,488	9,408	9,126	8,392	8,450
52 Foreign governments and official institutions	1,469	1,271	1,558	1,725	1,990	1,623	1,492	1,619	1,760
53 Certified and officers' checks	7,169	7,483	7,580	8,985	8,633	14,105	7,441	11,037	8,298
54 Time and savings deposits	328,552	330,722	331,715	334,602	333,130	331,623	334,260	337,288	337,653
55 Savings	77,679	77,344	77,064	77,797	77,822	77,719	76,796	78,235	78,693
56 Individuals and nonprofit organizations	73,691	73,415	73,133	73,903	73,953	73,920	72,923	74,359	74,896
57 Partnerships and corporations operated for profit	3,311	3,265	3,300	3,244	3,273	3,180	3,194	3,202	3,191
58 Domestic governmental units	655	640	610	633	579	599	657	655	585
59 All other	22	24	21	16	18	21	22	18	20
60 Time	250,873	253,378	254,650	256,805	255,308	253,904	257,463	259,053	258,960
61 Individuals, partnerships, and corporations	215,828	218,010	219,266	221,735	220,680	219,962	223,415	225,775	225,559
62 States and political subdivisions	20,444	20,535	20,402	20,085	19,860	19,485	19,516	18,694	18,720
63 U.S. government	257	253	255	258	240	264	271	268	279
64 Commercial banks in United States	8,147	8,351	8,421	8,394	8,272	7,934	8,020	8,121	8,040
65 Foreign governments, official institutions, and banks	6,196	6,228	6,307	6,333	6,256	6,258	6,241	6,195	6,362
Other liabilities for borrowed money									
66 Borrowings from Federal Reserve Banks	2,530	2,352	369	4,843	2,669	5,447	616	3,128	2,145
67 Treasury tax and loan notes	8,743	4,009	3,568	2,023	2,536	11,352	12,653	9,542	5,141
68 All other liabilities for borrowed money ⁴	122,596	124,728	121,896	128,969	132,092	130,608	124,633	128,273	138,915
69 Other liabilities and subordinated notes and debentures	66,287	69,300	66,858	67,971	66,213	66,906	66,401	67,549	65,304
70 Total liabilities	713,744	713,879	715,856	733,582	728,710	746,043	726,854	755,441	740,478
71 Residual (total assets minus total liabilities) ⁵	51,711	51,478	51,584	51,976	52,054	51,594	51,891	52,177	52,359

20. All large weekly reporting commercial banks¹—Continued

A. Assets and liabilities—Continued

Millions of dollars, Wednesday figures, 1981

Account	July 15	July 22	July 29	Aug. 5	Aug. 12	Aug. 19	Aug. 26	Sept. 2	Sept. 9
1 Cash items in process of collection	57,614	51,870	46,556	57,970	52,640	54,396	50,457	53,933	56,506
2 Demand deposits due from banks in United States	22,527	20,012	14,663	20,203	21,007	21,522	19,959	20,731	23,486
3 All other cash and due from depository institutions	35,304	39,142	33,351	33,878	33,548	35,667	32,245	33,728	29,637
4 Total loans and securities	582,410	571,337	573,156	586,486	579,350	577,376	578,907	585,540	587,117
5 U.S. Treasury securities	41,055	40,232	40,644	41,281	40,462	40,418	39,822	38,843	39,386
6 Trading account	7,411	6,843	7,247	8,072	7,356	8,337	7,824	6,868	7,397
7 Investment account, by maturity	33,643	33,388	33,397	33,209	33,107	32,082	31,998	31,975	31,990
8 One year or less	10,309	9,989	10,032	10,027	10,037	9,220	9,189	9,545	9,531
9 Over one through five years	19,454	19,500	19,546	19,407	19,318	19,126	19,122	18,961	18,946
10 Over five years	3,880	3,899	3,818	3,775	3,751	3,736	3,686	3,468	3,513
11 Other securities	77,296	77,266	77,460	78,511	77,730	77,359	77,699	78,676	77,778
12 Trading account	3,378	3,240	3,234	4,155	3,261	2,899	2,863	3,708	2,710
13 Investment account	73,918	74,026	74,225	74,356	74,468	74,459	74,836	74,968	75,068
14 U.S. government agencies	16,114	16,068	16,153	16,148	16,158	16,126	16,344	16,373	16,316
15 States and political subdivisions, by maturity	55,145	55,299	55,382	55,456	55,503	55,535	55,638	55,729	55,886
16 One year or less	7,037	7,094	7,050	7,265	7,266	7,193	7,234	7,450	7,540
17 Over one year	48,108	48,205	48,332	48,191	48,237	48,342	48,404	48,280	48,346
18 Other bonds, corporate stocks, and securities	2,659	2,658	2,690	2,751	2,808	2,798	2,853	2,866	2,866
19 Federal funds sold ²	33,970	25,776	26,327	31,520	28,223	27,818	28,227	29,052	31,344
20 To commercial banks	26,692	18,380	19,168	24,124	20,669	20,060	19,728	21,173	23,619
21 To nonbank brokers and dealers in securities	5,184	5,363	5,238	5,516	5,631	5,725	6,513	5,977	5,798
22 To others	2,093	2,032	1,921	1,880	1,923	2,032	1,986	1,902	1,927
23 Other loans, gross	442,204	440,212	440,893	447,361	445,136	444,001	445,418	451,268	450,934
24 Commercial and industrial	180,736	180,499	180,450	184,201	183,517	182,746	182,824	184,956	184,065
25 Bankers acceptances and commercial paper	4,822	4,165	4,397	4,468	3,909	3,335	3,248	3,721	3,149
26 All other	175,913	176,334	176,053	179,732	179,608	179,412	179,576	181,236	180,916
27 U.S. addressees	168,286	168,794	168,502	172,276	172,208	172,024	172,162	173,688	173,477
28 Non-U.S. addressees	7,627	7,540	7,551	7,456	7,400	7,388	7,414	7,548	7,439
29 Real estate	118,393	118,627	118,905	119,141	119,582	119,921	120,106	120,264	120,521
30 To individuals for personal expenditures	71,055	71,158	71,427	71,583	71,588	71,759	72,027	72,308	72,453
To financial institutions									
31 Commercial banks in United States	6,216	6,044	5,553	6,093	5,928	6,251	6,543	6,837	7,258
32 Banks in foreign countries	9,533	8,762	9,211	9,114	9,031	9,117	9,421	9,790	10,444
33 Sales finance, personal finance companies, etc.	9,739	9,866	10,087	10,166	10,238	10,127	10,131	10,614	10,223
34 Other financial institutions	15,927	15,942	15,870	16,395	16,355	16,274	16,273	16,233	16,415
35 To nonbank brokers and dealers in securities	7,348	6,304	6,611	7,246	5,578	4,937	5,061	5,992	5,277
36 To others for purchasing and carrying securities ³	2,541	2,539	2,543	2,617	2,590	2,594	2,579	2,624	2,624
37 To finance agricultural production	5,966	5,965	5,970	6,018	6,029	6,004	5,961	5,962	5,928
38 All other loans	14,750	14,504	14,267	14,787	14,699	14,270	14,493	15,397	15,725
39 Less: Unearned income	5,945	5,950	5,978	5,930	5,948	5,958	5,990	5,959	5,964
40 Loan loss reserve	6,168	6,198	6,190	6,258	6,252	6,262	6,269	6,340	6,363
41 Other loans, net	430,090	428,064	428,726	435,174	432,935	431,780	433,159	438,969	438,607
42 Lease financing receivables	10,395	10,381	10,410	10,411	10,409	10,436	10,461	10,498	10,512
43 All other assets	89,840	87,094	87,316	88,613	88,497	88,846	89,017	90,814	94,084
44 Total assets	798,092	779,836	765,452	797,560	785,451	788,242	781,047	795,244	801,340
45 Demand deposits	203,340	182,893	173,365	196,455	187,447	187,890	181,388	187,335	193,912
46 Mutual savings banks	694	492	535	686	571	570	584	640	677
47 Individuals, partnerships, and corporations	133,749	124,477	122,000	132,243	128,013	123,293	122,237	127,927	130,943
48 States and political subdivisions	4,850	4,143	4,161	4,610	3,849	4,237	4,109	4,526	4,129
49 U.S. government	3,005	1,860	1,784	3,200	2,120	3,023	1,870	1,106	1,975
50 Commercial banks in United States	41,194	34,908	27,912	36,314	34,659	38,939	34,596	36,984	38,613
51 Banks in foreign countries	9,389	7,637	8,693	8,822	8,580	9,001	9,151	7,451	8,640
52 Foreign governments and official institutions	1,906	1,305	1,304	1,329	1,878	1,698	1,680	1,427	2,315
53 Certified and officers' checks	8,553	8,071	6,974	9,251	7,776	7,129	7,162	7,274	6,620
54 Time and savings deposits	337,853	339,230	341,127	343,656	345,066	345,189	346,730	349,779	347,848
55 Savings	77,927	77,289	76,358	77,520	76,677	76,154	75,467	76,172	76,635
56 Individuals and nonprofit organizations	74,139	73,617	72,714	73,900	73,051	72,568	71,910	72,641	73,052
57 Partnerships and corporations operated for profit	3,149	3,140	3,111	3,080	3,056	3,010	3,021	3,005	3,049
58 Domestic governmental units	618	509	509	519	546	553	513	502	508
59 All other	21	23	22	22	23	23	23	24	26
60 Time	259,926	261,941	264,769	266,135	268,389	269,035	271,262	273,607	271,213
61 Individuals, partnerships, and corporations	227,658	229,391	232,026	233,752	235,621	235,881	237,682	239,712	237,709
62 States and political subdivisions	18,506	18,777	18,869	18,732	19,050	19,371	19,631	19,677	19,470
63 U.S. government	268	278	281	273	272	256	246	238	269
64 Commercial banks in United States	8,032	8,041	8,304	8,247	8,308	8,312	8,407	8,509	8,411
65 Foreign governments, official institutions, and banks	5,462	5,454	5,289	5,132	5,138	5,215	5,296	5,470	5,355
Other liabilities for borrowed money									
66 Borrowings from Federal Reserve Banks	2,521	4,147	653	1,100	502	881	299	1,240	744
67 Treasury tax and loan notes	4,000	5,133	4,902	1,541	1,814	2,163	3,957	3,093	997
68 All other liabilities for borrowed money ⁴	132,287	127,679	123,438	133,217	128,903	128,739	123,729	129,215	135,718
69 Other liabilities and subordinated notes and debentures	65,948	68,698	69,881	69,009	69,119	70,953	72,513	71,743	69,203
70 Total liabilities	745,949	727,780	713,366	744,978	732,851	735,816	728,616	742,406	748,423
71 Residual (total assets minus total liabilities) ⁵	52,143	52,056	52,086	52,582	52,600	52,426	52,431	52,839	52,918

20. All large weekly reporting commercial banks¹—Continued

A. Assets and liabilities—Continued

Millions of dollars, Wednesday figures, 1981

Account	Sept. 16	Sept. 23	Sept. 30	Oct. 7	Oct. 14	Oct. 21	Oct. 28	Nov. 4	Nov. 11
1 Cash items in process of collection	58,617	51,855	62,226	47,064	58,805	47,000	44,618	54,214	52,372
2 Demand deposits due from banks in United States	22,956	21,264	25,579	6,881	7,166	6,490	6,977	7,343	7,060
3 All other cash and due from depository institutions	34,575	34,577	33,355	25,826	34,408	38,283	32,762	35,237	32,330
4 Total loans and securities	586,804	580,620	596,326	593,536	593,195	592,707	584,817	594,716	594,919
5 U.S. Treasury securities	39,358	38,062	37,774	38,256	37,719	37,561	38,310	37,416	36,513
6 Trading account	7,499	6,477	6,140	6,601	6,338	6,219	6,906	6,291	5,797
7 Investment account, by maturity	31,858	31,585	31,634	31,655	31,380	31,342	31,404	31,125	30,716
8 One year or less	9,411	9,259	9,665	9,711	9,606	9,557	9,641	9,638	9,480
9 Over one through five years	18,909	18,798	18,476	18,412	18,239	18,266	18,216	17,981	17,802
10 Over five years	3,538	3,528	3,494	3,532	3,535	3,518	3,548	3,505	3,435
11 Other securities	77,537	77,347	79,690	78,250	78,065	77,910	77,983	80,674	79,227
12 Trading account	2,414	2,330	4,259	2,974	2,610	2,418	2,315	4,735	3,041
13 Investment account	75,124	75,017	75,431	75,276	75,455	75,492	75,668	75,940	76,186
14 U.S. government agencies	16,205	16,127	16,088	16,114	16,027	16,104	16,073	16,115	16,203
15 States and political subdivisions, by maturity	56,044	56,045	56,505	56,319	56,560	56,573	56,758	56,958	57,054
16 One year or less	7,625	7,597	7,873	7,999	7,969	8,034	8,018	8,298	8,338
17 Over one year	48,419	48,448	48,633	48,320	48,591	48,539	48,740	48,660	48,716
18 Other bonds, corporate stocks, and securities	2,874	2,845	2,838	2,843	2,867	2,815	2,837	2,866	2,929
19 Federal funds sold ²	30,654	28,372	32,951	33,924	32,974	31,679	28,224	30,662	34,228
20 To commercial banks	22,686	20,797	23,986	22,879	24,352	23,466	19,232	22,320	25,397
21 To nonbank brokers and dealers in securities	6,121	5,940	6,886	7,496	6,472	6,179	5,827	6,026	6,584
22 To others	1,847	1,634	2,079	3,550	2,149	2,034	3,165	2,315	2,247
23 Other loans, gross	451,597	449,187	458,055	455,403	456,775	457,925	452,685	458,371	457,368
24 Commercial and industrial	185,163	184,937	187,867	187,906	188,148	188,171	187,174	189,629	188,692
25 Bankers acceptances and commercial paper	3,082	2,897	3,660	3,378	3,597	3,630	3,492	3,939	3,776
26 All other	182,081	182,040	184,207	184,528	184,550	184,540	183,682	185,690	184,916
27 U.S. addressees	174,766	174,618	176,969	177,107	177,094	177,123	176,388	178,413	177,689
28 Non-U.S. addressees	7,315	7,422	7,238	7,421	7,457	7,418	7,294	7,277	7,227
29 Real estate	120,993	121,283	121,610	121,561	121,907	122,125	122,302	122,518	122,888
30 To individuals for personal expenditures	72,556	72,797	72,914	72,978	73,015	73,008	73,196	73,173	73,192
To financial institutions									
31 Commercial banks in United States	6,724	6,378	6,956	6,548	6,970	6,807	6,589	7,005	6,833
32 Banks in foreign countries	9,811	9,519	10,130	9,566	10,106	9,370	9,077	8,909	9,065
33 Sales finance, personal finance companies, etc.	10,266	9,861	10,466	10,311	10,345	10,186	9,804	10,233	10,018
34 Other financial institutions	16,296	15,806	15,814	16,025	15,940	15,841	15,604	15,795	16,050
35 To nonbank brokers and dealers in securities	5,464	5,243	7,596	6,979	5,570	4,996	5,870	6,945	6,987
36 To others for purchasing and carrying securities ³	2,566	2,577	2,609	2,590	2,595	2,619	2,613	2,610	2,645
37 To finance agricultural production	5,951	5,972	5,960	5,960	5,970	5,915	5,890	5,863	5,849
38 All other loans	15,804	14,815	16,133	14,978	16,209	18,888	14,566	15,690	15,148
39 Less: Unearned income	5,975	5,985	5,802	5,925	5,960	5,960	5,963	5,898	5,887
40 Loan loss reserve	6,368	6,364	6,342	6,372	6,377	6,408	6,423	6,509	6,530
41 Other loans, net	439,254	436,838	445,911	443,106	444,438	445,556	440,300	445,964	444,951
42 Lease financing receivables	10,489	10,501	10,591	10,557	10,562	10,572	10,628	10,642	10,632
43 All other assets	92,152	90,641	96,613	97,308	97,745	93,271	94,138	102,401	99,170
44 Total assets	805,593	789,458	824,690	781,174	801,881	788,323	773,940	804,553	796,483
45 Demand deposits	197,427	183,468	209,231	168,959	182,582	167,415	163,230	181,800	171,338
46 Mutual savings banks	646	567	691	762	712	608	592	816	631
47 Individuals, partnerships, and corporations	133,696	123,739	135,844	127,079	136,840	127,599	123,561	134,913	128,602
48 States and political subdivisions	4,692	4,727	5,130	4,644	4,408	4,400	4,123	4,717	4,198
49 U.S. government	3,102	2,488	2,198	1,661	1,416	1,166	1,566	3,021	1,235
50 Commercial banks in United States	37,841	34,355	44,144	18,552	21,350	18,665	18,025	21,386	20,438
51 Banks in foreign countries	8,559	8,912	10,793	8,014	9,314	7,894	8,211	8,379	7,404
52 Foreign governments and official institutions	1,685	1,774	1,584	1,054	884	931	1,216	1,152	1,561
53 Certified and officers' checks	7,206	6,904	8,847	7,192	7,657	6,151	5,936	7,416	7,269
54 Time and savings deposits	347,057	348,083	349,077	353,559	351,955	350,308	350,216	350,502	351,402
55 Savings	76,306	74,934	75,369	75,823	75,269	74,887	74,359	75,784	75,693
56 Individuals and nonprofit organizations	72,808	71,457	71,826	72,244	71,746	71,400	70,875	72,298	72,143
57 Partnerships and corporations operated for profit	2,964	2,947	2,975	2,950	2,936	2,930	2,945	2,946	2,976
58 Domestic governmental units	511	509	546	607	566	535	517	514	550
59 All other	22	20	22	22	22	22	22	25	24
60 Time	270,751	273,150	273,708	277,736	276,686	275,421	275,856	274,718	275,709
61 Individuals, partnerships, and corporations	237,337	239,427	240,188	243,960	242,987	241,767	242,481	241,552	242,133
62 States and political subdivisions	19,254	19,521	19,208	19,309	19,451	19,485	19,456	19,470	19,674
63 U.S. government	243	230	200	209	228	250	238	233	272
64 Commercial banks in United States	8,638	8,789	8,885	9,043	8,869	8,802	8,594	8,585	8,765
65 Foreign governments, official institutions, and banks	5,279	5,183	5,228	5,215	5,151	5,117	5,087	4,878	4,865
Other liabilities for borrowed money									
66 Borrowings from Federal Reserve Banks	700	1,423	1,412	854	1,839	2,398	953	1,385	1,890
67 Treasury tax and loan notes	7,194	8,237	12,082	5,071	6,501	9,577	9,865	4,581	3,417
68 All other liabilities for borrowed money ⁴	130,723	124,398	125,794	128,694	135,457	132,117	124,762	135,937	141,932
69 Other liabilities and subordinated notes and debentures	69,668	71,260	73,741	70,738	70,149	72,908	71,388	76,472	72,566
70 Total liabilities	752,768	736,869	771,338	727,875	748,483	734,724	720,414	750,677	742,546
71 Residual (total assets minus total liabilities) ⁵	52,825	52,589	53,352	53,299	53,399	53,600	53,526	53,876	53,937

20. All large weekly reporting commercial banks¹—Continued
A. Assets and liabilities—Continued

Millions of dollars, Wednesday figures, 1981

Account	Nov. 18	Nov. 25	Dec. 2	Dec. 9	Dec. 16	Dec. 23	Dec. 30	Adjustment bank ⁶
1 Cash items in process of collection	52,228	53,061	56,090	45,930	54,960	57,533	54,908	118
2 Demand deposits due from banks in United States	7,083	6,419	8,001	6,657	7,593	8,000	8,217	190
3 All other cash and due from depository institutions	33,845	33,152	35,259	36,694	35,536	39,095	36,118	354
4 Total loans and securities	597,360	597,413	605,865	598,974	606,031	602,094	608,048	1,711
5 U.S. Treasury securities	36,912	36,497	37,510	38,002	37,739	36,621	36,820	353
6 Trading account	6,312	6,232	6,819	7,431	6,852	5,925	5,947	.....
7 Investment account, by maturity	30,600	30,266	30,690	30,570	30,886	30,696	30,872	353
8 One year or less	9,208	9,012	9,168	9,368	9,563	9,499	9,876	110
9 Over one through five years	18,096	18,089	18,368	18,096	18,220	18,102	17,903	219
10 Over five years	3,295	3,164	3,154	3,106	3,104	3,095	3,094	24
11 Other securities	79,402	79,264	81,571	79,845	80,093	80,067	80,217	688
12 Trading account	3,107	2,972	5,345	3,625	3,892	3,731	3,868	6
13 Investment account	76,295	76,292	76,226	76,220	76,202	76,337	76,349	682
14 U.S. government agencies	16,435	16,398	16,397	16,431	16,365	16,297	16,300	237
15 States and political subdivisions, by maturity	56,963	57,000	56,903	56,866	56,912	57,130	57,152	432
16 One year or less	8,328	8,283	8,314	8,228	8,230	8,236	8,164	108
17 Over one year	48,635	48,717	48,589	48,638	48,682	48,894	48,988	324
18 Other bonds, corporate stocks, and securities	2,897	2,893	2,926	2,923	2,924	2,910	2,896	13
19 Federal funds sold ²	34,280	32,503	33,654	33,102	35,517	32,781	35,453	179
20 To commercial banks	25,252	23,195	23,458	22,637	24,581	22,544	25,643	179
21 To nonbank brokers and dealers in securities	7,370	7,375	8,241	8,134	8,299	7,727	7,519	.....
22 To others	1,657	1,933	1,955	2,330	2,637	2,510	2,291	.....
23 Other loans, gross	459,227	461,607	465,613	460,556	465,192	465,114	467,935	528
24 Commercial and industrial	189,537	189,860	191,818	191,564	193,244	192,380	195,385	515
25 Bankers acceptances and commercial paper	3,499	3,672	4,757	4,758	4,989	4,537	4,295	4
26 All other	186,037	186,188	187,061	186,806	188,255	187,844	191,090	510
27 U.S. addressees	178,837	178,827	179,679	179,922	181,421	181,019	184,367	506
28 Non-U.S. addressees	7,200	7,362	7,382	6,884	6,834	6,825	6,723	4
29 Real estate	123,565	123,493	123,512	123,553	124,225	124,216	124,421	1,059
30 To individuals for personal expenditures	73,292	73,529	73,758	73,850	74,094	74,657	75,088	-1,175
To financial institutions								
31 Commercial banks in United States	7,141	7,177	7,721	6,991	7,302	7,245	7,079	40
32 Banks in foreign countries	9,134	9,273	9,743	8,559	9,090	8,699	8,284	.....
33 Sales finance, personal finance companies, etc.	10,053	10,102	10,506	10,370	10,253	10,064	10,640	6
34 Other financial institutions	15,970	15,902	15,879	15,745	15,922	16,066	16,025	2
35 To nonbank brokers and dealers in securities	6,434	8,000	8,047	7,246	7,649	8,226	7,846	2
36 To others for purchasing and carrying securities ³	2,625	2,624	2,625	2,670	2,696	2,666	2,811	4
37 To finance agricultural production	5,847	5,767	5,748	5,718	5,685	5,856	5,699	28
38 All other loans	15,628	15,878	16,256	14,288	15,031	15,038	14,658	47
39 Less: Unearned income	5,904	5,902	5,869	5,877	5,883	5,901	5,826	49
40 Loan loss reserve	6,556	6,557	6,615	6,653	6,627	6,590	6,550	-10
41 Other loans, net	446,766	449,148	453,130	448,026	452,682	452,624	455,558	490
42 Lease financing receivables	10,680	10,678	10,683	10,683	10,692	10,763	10,835	2
43 All other assets	99,891	99,102	105,444	104,912	107,569	108,058	108,045	342
44 Total assets	801,088	799,826	821,343	803,850	822,381	825,543	826,171	2,717
45 Demand deposits	173,498	172,216	186,099	168,316	183,108	185,758	187,249	1,145
46 Mutual savings banks	599	529	647	559	572	505	556	.....
47 Individuals, partnerships, and corporations	128,903	129,299	137,774	127,311	135,279	138,494	140,323	973
48 States and political subdivisions	4,462	4,818	4,985	4,260	5,174	5,202	5,234	60
49 U.S. government	2,801	1,836	1,114	1,318	2,706	2,191	2,147	6
50 Commercial banks in United States	19,061	19,704	22,158	18,324	21,586	21,295	21,892	50
51 Banks in foreign countries	8,093	8,013	9,349	8,271	8,666	8,381	8,009	10
52 Foreign governments and official institutions	1,026	875	933	1,597	1,272	1,125	1,211	3
53 Certified and officers' checks	8,554	7,143	9,138	6,677	7,852	8,565	7,877	44
54 Time and savings deposits	354,123	357,003	356,985	358,823	360,216	361,999	362,410	1,632
55 Savings	75,974	75,521	76,758	76,841	76,937	76,739	76,978	1,137
56 Individuals and nonprofit organizations	72,319	71,863	73,100	73,243	73,350	73,219	73,443	1,090
57 Partnerships and corporations operated for profit	2,957	3,002	3,048	3,062	3,019	2,968	2,984	35
58 Domestic governmental units	675	626	581	509	542	526	527	11
59 All other	24	30	29	27	26	26	24	.....
60 Time	278,148	281,483	280,227	281,981	283,278	285,260	285,432	495
61 Individuals, partnerships, and corporations	244,078	246,458	245,714	247,466	248,548	250,082	250,367	259
62 States and political subdivisions	19,947	20,282	19,807	19,778	19,783	19,901	19,895	229
63 U.S. government	270	267	263	249	233	240	239	7
64 Commercial banks in United States	8,869	9,419	9,520	9,638	9,737	9,984	9,851	.....
65 Foreign governments, official institutions, and banks	4,983	5,056	4,923	4,849	4,977	5,052	5,079	.....
Other liabilities for borrowed money								
66 Borrowings from Federal Reserve Banks	1,027	446	200	2,960	98	660	436	.....
67 Treasury tax and loan notes	3,139	3,108	5,118	1,293	6,351	9,096	10,012	-2
68 All other liabilities for borrowed money ⁴	139,660	136,652	141,439	142,231	141,108	138,654	139,141	-435
69 Other liabilities and subordinated notes and debentures	75,908	76,851	77,436	76,128	77,597	75,616	73,480	58
70 Total liabilities	747,352	746,275	767,278	749,752	768,478	771,783	772,728	2,398
71 Residual (total assets minus total liabilities) ⁵	53,736	53,551	54,066	54,098	53,903	53,760	53,443	320

20. All large weekly reporting commercial banks¹—Continued

B. Balance sheet memoranda, 1981

Millions of dollars

Account	Jan. 7	Jan. 14	Jan. 21	Jan. 28	Feb. 4	Feb. 11	Feb. 18	Feb. 25	Mar. 4
1 Total loans (gross) and investments adjusted ²	551,632	547,463	546,664	543,354	546,170	540,579	542,952	541,530	546,093
2 Total loans (gross) adjusted ²	432,328	429,264	428,922	425,997	426,786	423,189	425,381	423,321	425,412
3 Demand deposits adjusted ³	109,382	106,825	103,529	100,166	100,603	102,787	99,790	95,792	96,695
4 Total time deposits in accounts of \$100,000 or more	158,361	158,208	160,190	162,414	161,311	160,058	159,546	160,004	157,040
5 Negotiable CDs	114,553	113,994	115,551	117,382	116,140	114,427	113,960	113,870	111,459
6 Other time deposits	43,808	44,215	44,639	45,032	45,171	45,630	45,587	46,134	45,580
7 Total loans sold outright to affiliates ⁴	2,773	2,778	2,753	2,760	2,785	2,793	2,883	2,760	2,740
8 Commercial and industrial	1,862	1,865	1,833	1,850	1,878	1,884	1,977	1,846	1,835
9 Other	911	913	920	910	906	909	906	913	905
	Mar. 11	Mar. 18	Mar. 25	Apr. 1	Apr. 8	Apr. 15	Apr. 22	Apr. 29	May 6
1 Total loans (gross) and investments adjusted ²	540,495	542,053	539,551	550,586	544,346	546,423	545,604	547,709	553,410
2 Total loans (gross) adjusted ²	421,039	423,394	422,606	430,343	424,752	427,874	427,224	430,385	434,894
3 Demand deposits adjusted ³	99,152	95,836	94,447	106,568	101,162	103,885	99,197	97,582	97,085
4 Total time deposits in accounts of \$100,000 or more	157,408	158,716	157,529	156,168	155,329	155,592	157,279	158,912	161,489
5 Negotiable CDs	111,861	113,103	112,262	111,184	110,604	111,294	112,681	114,126	116,059
6 Other time deposits	45,547	45,613	45,267	44,984	44,724	44,298	44,598	44,786	45,430
7 Total loans sold outright to affiliates ⁴	2,783	2,788	2,746	2,730	2,710	2,716	2,708	2,765	2,722
8 Commercial and industrial	1,864	1,888	1,855	1,842	1,849	1,846	1,870	1,896	1,886
9 Other	919	900	891	889	861	870	838	868	836
	May 13	May 20	May 27	June 3	June 10	June 17	June 24	July 1	July 8
1 Total loans (gross) and investments adjusted ²	549,757	548,226	550,448	558,344	557,422	560,824	557,691	569,622	563,186
2 Total loans (gross) adjusted ²	433,281	431,897	433,952	437,294	435,988	440,085	439,730	450,102	443,716
3 Demand deposits adjusted ³	94,476	93,385	94,480	97,112	98,345	97,334	95,692	101,466	99,680
4 Total time deposits in accounts of \$100,000 or more	164,030	165,743	166,800	168,085	166,418	164,922	169,061	170,406	170,333
5 Negotiable CDs	117,969	118,940	119,982	120,566	118,854	117,473	121,235	122,713	122,334
6 Other time deposits	46,061	46,803	46,818	47,519	47,564	47,448	47,826	47,693	48,000
7 Total loans sold outright to affiliates ⁴	2,772	2,795	2,790	2,897	2,918	2,854	2,816	2,815	2,690
8 Commercial and industrial	1,934	1,964	1,959	2,044	2,088	2,012	1,977	2,150	2,033
9 Other	838	831	831	853	831	843	838	665	657

20. All large weekly reporting commercial banks¹—Continued

B. Balance sheet memoranda, 1981—Continued

Millions of dollars

Account	July 15	July 22	July 29	Aug. 5	Aug. 12	Aug. 19	Aug. 26	Sept. 2	Sept. 9
1 Total loans (gross) and investments adjusted ²	561,616	559,060	560,603	568,455	564,954	563,285	564,895	569,829	568,566
2 Total loans (gross) adjusted ²	443,265	441,562	442,499	448,663	446,762	445,508	447,374	452,309	451,402
3 Demand deposits adjusted ³	101,527	94,256	97,112	98,971	98,027	91,532	94,466	95,313	96,818
4 Total time deposits in accounts of \$100,000 or more	170,863	172,492	174,854	175,695	177,270	177,595	179,671	181,431	178,824
5 Negotiable CDs	123,510	124,401	126,582	127,176	128,410	128,450	130,158	131,410	129,068
6 Other time deposits	47,352	48,091	48,272	48,519	48,860	49,145	49,513	50,021	49,756
7 Total loans sold outright to affiliates ⁴	2,728	2,693	2,650	2,642	2,616	2,631	2,656	2,718	2,686
8 Commercial and industrial	2,079	2,035	1,971	1,965	1,940	1,959	1,973	1,989	1,999
9 Other	649	658	679	677	676	671	683	729	686
	Sept. 16	Sept. 23	Sept. 30	Oct. 7	Oct. 14	Oct. 21	Oct. 28	Nov. 4	Nov. 11
1 Total loans (gross) and investments adjusted ²	569,736	565,794	577,528	576,406	574,211	574,802	571,382	577,798	575,106
2 Total loans (gross) adjusted ²	452,841	450,384	460,064	459,900	458,428	459,331	455,089	459,708	459,366
3 Demand deposits adjusted ³	97,867	94,770	100,663	101,681	101,011	100,583	99,021	103,178	97,292
4 Total time deposits in accounts of \$100,000 or more	178,013	180,185	180,589	182,762	181,184	179,561	179,780	178,287	179,018
5 Negotiable CDs	128,226	130,004	130,941	132,611	131,295	129,597	129,686	128,083	127,999
6 Other time deposits	49,787	50,181	49,647	50,152	49,888	49,964	50,094	50,204	51,019
7 Total loans sold outright to affiliates ⁴	2,666	2,734	2,770	2,676	2,665	2,688	2,741	2,703	2,756
8 Commercial and industrial	1,956	2,037	2,035	2,005	2,013	2,050	2,108	2,059	2,136
9 Other	710	696	735	671	652	637	633	644	620
	Nov. 18	Nov. 25	Dec. 2	Dec. 9	Dec. 16	Dec. 23	Dec. 30	Adjustment bank ⁵	
1 Total loans (gross) and investments adjusted ²	577,427	579,499	587,170	581,876	586,657	584,794	587,703	1,529	
2 Total loans (gross) adjusted ²	461,113	463,737	468,089	464,029	468,825	468,106	470,666	488	
3 Demand deposits adjusted ³	99,408	97,615	106,737	102,745	103,856	104,739	108,301	972	
4 Total time deposits in accounts of \$100,000 or more	180,810	184,197	182,692	184,316	185,638	187,836	187,937	-965	
5 Negotiable CDs	129,344	132,616	131,737	133,340	134,933	137,013	137,418	-1,382	
6 Other time deposits	51,467	51,580	50,954	50,976	50,705	50,823	50,519	417	
7 Total loans sold outright to affiliates ⁴	2,712	2,749	2,786	2,742	2,848	2,824	2,848	.....
8 Commercial and industrial	2,089	2,124	2,145	2,095	2,196	2,175	2,210	.....
9 Other	623	624	641	647	652	649	638	.....

21. Large weekly reporting commercial banks¹

Total commercial and industrial loans classified by industry²

Millions of dollars; last Wednesday-of-month data, 1981

Industry	Jan.	Feb.	Mar.	Apr.	May	June
1 Durable goods manufacturing	24,570	24,650	24,654	24,570	24,623	25,274
2 Nondurable goods manufacturing	19,473	19,051	19,401	19,845	20,250	20,618
3 Food, liquor, and tobacco	4,936	4,544	4,580	4,409	4,577	4,404
4 Textiles, apparel, and leather	4,096	4,365	4,351	4,469	4,603	4,920
5 Petroleum refining	3,255	3,005	2,982	3,298	3,440	3,412
6 Chemicals and rubber	3,800	3,690	3,838	4,036	3,957	4,049
7 Other nondurable goods	3,386	3,446	3,650	3,633	3,672	3,832
8 Mining (including crude petroleum and natural gas)	16,269	15,974	15,750	16,752	17,197	18,194
9 Trade	25,623	25,316	25,617	26,778	26,306	26,107
10 Commodity dealers	2,116	1,874	1,950	2,337	1,865	1,499
11 Other wholesale	12,098	11,735	11,875	12,244	12,023	12,087
12 Retail	11,409	11,707	11,792	12,196	12,418	12,520
13 Transportation, communication, and other public utilities	20,947	20,428	19,973	20,338	20,403	20,824
14 Transportation	8,391	8,235	8,107	8,156	8,343	8,196
15 Communication	3,198	3,110	3,160	3,275	3,462	3,542
16 Other public utilities	9,357	9,082	8,705	8,906	8,597	9,086
17 Construction	5,961	6,126	6,225	6,446	6,988	6,984
18 Services	23,432	23,719	23,611	24,074	24,421	24,546
19 All other ³	14,978	15,046	15,181	15,404	15,008	15,177
20 Total domestic loans	151,252	150,310	150,413	154,208	155,195	157,724
21 MEMO: Term loans (original maturity more than one year) included in domestic loans	81,794	80,147	79,298	80,333	82,411	83,402

	July	Aug.	Sept.	Oct.	Nov.	Dec.	Adjustment bank ⁴
1 Durable goods manufacturing	25,368	25,626	26,107	25,907	25,568	26,868	17
2 Nondurable goods manufacturing	20,175	22,478	23,400	22,060	22,189	21,747	11
3 Food, liquor, and tobacco	4,095	4,392	4,431	4,310	4,282	4,188	2
4 Textiles, apparel, and leather	4,994	5,068	5,076	4,859	4,652	4,166	2
5 Petroleum refining	3,546	3,587	3,956	3,722	4,769	4,861	...
6 Chemicals and rubber	3,791	5,500	5,748	5,056	4,624	4,337	2
7 Other nondurable goods	3,749	3,931	4,189	4,113	3,863	4,195	4
8 Mining (including crude petroleum and natural gas)	19,658	20,019	21,282	21,728	22,940	24,364	...
9 Trade	26,458	26,401	26,998	27,481	28,175	27,980	65
10 Commodity dealers	1,601	1,659	1,656	1,666	1,901	2,292	...
11 Other wholesale	12,405	12,377	12,634	12,636	12,791	12,918	20
12 Retail	12,452	12,365	12,708	13,180	13,483	12,770	45
13 Transportation, communication, and other public utilities	21,020	21,411	21,858	21,716	22,019	23,156	24
14 Transportation	8,244	8,276	8,457	8,410	8,281	8,592	22
15 Communication	3,545	3,580	3,534	3,573	3,701	3,954	...
16 Other public utilities	9,231	9,555	9,866	9,734	10,037	10,611	1
17 Construction	7,107	7,130	7,246	7,163	7,137	7,193	45
18 Services	24,519	24,773	25,340	25,424	25,591	26,482	104
19 All other ³	15,444	15,562	15,818	15,920	16,057	17,070	209
20 Total domestic loans	159,750	163,400	168,050	167,400	169,675	174,861	476
21 MEMO: Term loans (original maturity more than one year) included in domestic loans	84,401	86,146	86,136	84,629	83,833	85,117	169

22. Gross demand deposits of individuals, partnerships, and corporations, 1981¹

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	280.8	n.a.	277.5	288.9	133.2	n.a.	131.3	137.5
2 Financial business	30.8	n.a.	28.2	28.0	21.9	n.a.	20.7	21.0
3 Nonfinancial business	144.3	n.a.	148.6	154.8	69.8	n.a.	71.2	75.2
4 Consumer	86.7	n.a.	82.1	86.6	30.6	n.a.	28.7	30.4
5 Foreign	3.4	n.a.	3.1	2.9	3.2	n.a.	2.9	2.8
6 Other	15.6	n.a.	15.5	16.7	7.7	n.a.	7.9	8.0

23. Commercial paper and bankers dollar acceptances outstanding

A. Commercial paper, seasonally adjusted

Millions of dollars, end of period

Instrument	1979											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 All issuers	85,147	87,710	90,604	93,550	96,171	99,477	101,690	104,338	106,777	107,455	108,903	112,803
Financial companies ¹												
Dealer-placed paper ²												
2 Total	12,907	13,555	14,164	15,079	15,644	16,299	16,893	17,395	18,038	16,219	16,665	17,359
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
Directly placed paper ³												
4 Total	52,479	54,333	55,523	55,867	58,040	59,851	60,441	61,084	61,322	63,210	64,600	64,757
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 ..	19,761	19,822	20,917	22,604	22,487	23,327	24,356	25,859	27,417	28,026	27,638	30,687
	1980											
1 All issuers	115,821	116,435	118,579	121,002	120,069	122,245	120,253	121,301	121,567	121,182	123,485	124,524
Financial companies ¹												
Dealer-placed paper ²												
2 Total	17,516	17,154	17,911	18,829	18,626	19,021	18,093	19,026	19,167	18,336	19,294	19,790
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	65,867	65,523	64,553	66,440	63,989	62,793	63,733	64,641	65,305	66,400	67,345	67,854
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 ..	32,438	33,758	36,115	35,733	37,454	40,431	38,427	37,634	37,095	36,446	36,846	36,880
	1981											
1 All issuers	126,594	128,062	130,367	133,069	139,299	144,967	151,077	156,239	163,987	164,026	164,958	165,508
Financial companies ¹												
Dealer-placed paper ²												
2 Total	19,916	20,688	22,407	23,225	25,045	26,544	27,496	28,827	31,346	30,081	30,024	30,188
3 Bank-related	3,670	3,742	4,163	4,437	4,800	4,750	5,267	6,037	6,182	5,640	5,735	6,045
Directly placed paper ³												
4 Total	68,819	68,750	69,364	70,429	71,936	75,202	79,411	80,598	82,842	82,822	82,291	81,660
5 Bank-related	22,570	22,331	21,604	22,858	23,880	24,107	26,104	25,153	26,427	25,397	26,225	26,914
6 Nonfinancial companies ⁴ ..	37,859	38,624	38,596	39,415	42,318	43,221	44,170	46,814	49,799	51,123	52,643	53,660

B. Bankers dollar acceptances, not seasonally adjusted

Millions of dollars, end of period

Instrument	1981											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total	54,465	58,084	60,089	62,320	60,551	63,427	63,721	64,577	65,048	66,072	68,749	69,226
Holder												
2 Accepting banks	9,371	9,911	10,117	10,781	10,132	11,595	10,505	9,959	10,022	10,511	11,253	10,857
Own bills	7,951	8,770	8,735	9,626	9,049	10,207	9,437	9,214	9,040	9,522	10,268	9,743
4 Bills bought	1,420	1,141	1,382	1,155	1,082	1,389	1,068	745	982	989	985	1,115
Federal Reserve Banks												
5 Own account	0	0	298	0	0	0	453	0	0	0	0	0
6 Foreign correspondents ..	1,771	1,399	1,372	1,383	1,255	1,272	1,459	1,451	1,243	1,428	1,408	1,442
7 Others	43,323	46,779	48,303	50,156	49,164	50,560	51,303	53,167	53,783	54,133	56,089	56,926
Basis												
8 Imports into United States ..	11,903	12,976	13,292	13,634	12,775	12,996	13,059	13,313	13,992	14,699	14,851	14,765
9 Exports from United States ..	12,816	12,979	13,451	13,368	13,057	13,388	13,296	13,774	13,514	13,981	14,936	15,400
10 All other	29,746	32,129	33,347	35,319	34,768	37,043	37,365	37,490	37,542	37,391	38,962	39,061

24. Prime rate charged by banks on short-term business loans, 1981¹

Percent per annum

Date of change in effective rate												
Effective date	Rate	Effective date	Rate	Effective date	Rate	Effective date	Rate					
January	2 . . . 20.50 9 . . . 20.00	April	2 . . . 17.00 24 . . . 17.50 30 . . . 18.00	June	3 . . . 20.00	October	13 . . . 18.00					
February	3 . . . 19.50 20 . . . 19.00	May	4 . . . 19.00 11 . . . 19.50 19 . . . 20.00 22 . . . 20.50	July	8 . . . 20.50	November	3 . . . 17.50 9 . . . 17.00 17 . . . 16.50-17.00 20 . . . 16.50 24 . . . 16.00					
March	10 . . . 18.00 17 . . . 17.50			September	15 . . . 20.00 22 . . . 19.50	December	1 . . . 15.75					
				October	5 . . . 19.00							

Averages of daily effective rates												
Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
18.87	20.16	19.43	18.05	17.15	19.61	20.03	20.39	20.50	20.08	18.45	16.84	15.75

25. Terms of lending at commercial banks—Based on surveys of loans made, 1981¹

Item	Feb. 2-7	May 4-9	Aug. 3-8	Nov. 2-7
SHORT-TERM COMMERCIAL AND INDUSTRIAL LOANS				
1 Amount of loans (millions of dollars)	16,986	16,841	24,597	25,467
2 Number of loans (thousands)	159	164	165	162
3 Weighted-average maturity (months) ²	2.0	2.0	1.6	1.7
4 Weighted-average interest rate (percent per annum) ³	19.91	19.99	21.11	17.23
<i>By size of bank</i>				
5 Large banks ⁴	20.06	20.16	21.16	16.88
6 Small banks	19.30	19.20	20.70	19.50
<i>By size of loan (thousands of dollars)</i>				
7 1-99	19.65	19.42	21.08	19.63
8 100-999	20.34	19.82	21.50	19.00
9 1,000 and over	19.83	20.14	21.06	16.73
Percentage of amount of loans				
10 With floating rate	38.7	49.0	34.5	35.5
11 Made under commitment	43.0	52.8	50.8	48.1
12 With no stated maturity	18.1	21.6	18.5	15.9
LONG-TERM COMMERCIAL AND INDUSTRIAL LOANS				
13 Amount of loans (millions of dollars)	2,107	3,634	3,890	2,438
14 Number of loans (thousands)	19	21	22	27
15 Weighted-average maturity (months) ²	47.8	50.6	54.9	37.6
16 Weighted-average interest rate (percent per annum) ³	19.26	19.25	20.62	18.94
<i>By size of bank</i>				
17 Large banks ⁴	19.48	19.25	20.78	17.99
18 Small banks	18.17	19.25	19.33	21.03
<i>By size of loan (thousands of dollars)</i>				
19 1-99	19.06	19.22	19.77	19.60
20 100-999	19.72	19.38	20.98	20.60
21 1,000 and over	19.14	19.23	20.65	17.55
Percentage of amount of loans				
22 With floating rate	73.8	78.6	79.2	56.3
23 Made under commitment	76.9	77.2	75.1	54.1

25. Terms of lending at commercial banks—Based on surveys of loans made, 1981¹—Continued

Item	Feb. 2-7	May 4-9	Aug. 3-8	Nov. 2-7
CONSTRUCTION AND LAND DEVELOPMENT LOANS				
24 Amount of loans (millions of dollars)	584	875	1,254	1,420
25 Number of loans (thousands)	13	14	19	23
26 Weighted-average maturity (months) ²	10.4	13.2	8.7	9.9
27 Weighted-average interest rate (percent per annum) ³	19.40	19.09	20.26	19.46
<i>By size of bank</i>				
28 Large banks ⁴	20.67	20.17	21.89	18.00
29 Small banks	17.21	18.13	19.30	20.03
<i>By size of loan (thousands of dollars)</i>				
30 1-99	17.84	17.69	20.04	19.97
31 100-499	20.20	20.74	19.23	20.03
32 500 and over	20.77	19.35	21.81	18.34
Percentage of amount of loans				
33 With floating rate	63.9	66.3	44.4	55.3
34 Secured by real estate	89.1	93.1	93.4	82.4
35 Made under commitment	74.5	64.8	46.6	38.5
36 With no stated maturity	10.7	10.5	13.3	10.2
<i>By type of construction</i>				
37 1- to 4-family	40.3	32.3	22.3	45.8
38 Multifamily	15.1	13.1	24.0	5.0
39 Nonresidential	44.7	54.7	53.7	49.2
LOANS TO FARMERS				
40 Amount of loans (millions of dollars)	1,083	1,419	918	1,261
41 Number of loans (thousands)	61	78	57	64
42 Weighted-average maturity (months) ²	6.2	6.8	5.0	5.8
43 Weighted-average interest rate (percent per annum) ³	17.92	17.88	19.57	18.76
<i>By size of bank</i>				
44 Large banks ⁴	19.93	19.54	20.79	18.86
45 Small banks	17.49	17.54	19.09	18.74
<i>By size of loan (thousands of dollars)</i>				
46 1-24	17.54	17.55	18.94	18.66
47 25-99	17.66	17.72	19.30	18.51
48 100 and over	18.44	18.23	20.27	18.99
<i>By purpose of loan</i>				
49 Feeder livestock	17.79	18.44	19.63	18.50
50 Other livestock	17.45	17.98	19.88	18.66
51 Other current operating expenses	17.91	17.73	19.48	18.88
52 Farm machinery and equipment	17.37	17.61	18.87	18.11
53 Other	18.31	17.68	20.11	18.87

26. Interest rates in money and capital markets

A. Annual and monthly averages, 1981

Percent per annum

Item	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
MONEY MARKET INSTRUMENTS													
1 Federal funds	16.38	19.08	15.93	14.70	15.72	18.52	19.10	19.04	17.82	15.87	15.08	13.31	12.37
Commercial paper ^{1, 2}													
2 1-month	15.69	17.73	15.81	14.15	14.79	17.91	17.34	17.70	17.58	15.95	14.80	12.35	12.16
3 3-month	15.32	16.58	15.49	13.94	14.56	17.56	16.32	17.00	17.23	16.09	14.85	12.16	12.12
4 6-month	14.76	15.10	14.87	13.59	14.17	16.66	15.22	16.09	16.62	15.93	14.72	11.96	12.14
Finance paper, directly placed ^{1, 2}													
5 1-month	15.30	16.97	15.52	13.78	14.24	17.47	16.66	17.29	17.37	15.68	14.63	12.13	11.89
6 3-month	14.08	14.49	14.45	13.08	13.28	15.56	14.58	15.21	15.88	15.24	14.04	11.80	11.31
7 6-month	13.73	14.09	14.05	12.89	12.94	14.97	14.13	14.47	15.32	15.01	13.96	11.72	11.24
Bankers acceptances ^{2, 3}													
8 3-month	15.32	16.62	15.54	13.88	14.65	17.56	16.27	17.10	17.22	16.11	14.78	12.00	12.13
9 6-month	14.66	14.88	14.89	13.49	14.19	16.26	15.02	16.15	16.56	15.80	14.62	11.84	12.27
Certificates of deposit, secondary market ⁴													
10 1-month	15.91	17.99	16.11	14.33	14.92	18.16	17.55	17.98	17.91	16.31	14.97	12.45	12.27
11 3-month	15.91	17.19	16.14	14.43	15.08	18.27	16.90	17.76	17.96	16.84	15.39	12.48	12.49
12 6-month	15.77	15.92	16.00	14.48	15.12	17.66	16.09	17.40	17.98	17.19	15.71	12.65	13.07
13 Eurodollar deposits, 3-month ⁵	16.79	18.07	17.18	15.36	15.95	19.06	17.86	18.49	18.79	17.80	16.34	13.33	13.24
U.S. Treasury bills^{2, 6}													
<i>Secondary market</i>													
14 3-month	14.03	15.02	14.79	13.36	13.69	16.30	14.73	14.95	15.51	14.70	13.54	10.86	10.85
15 6-month	13.80	14.08	14.05	12.81	13.45	15.29	14.09	14.74	15.52	14.92	13.82	11.30	11.52
16 1-year	13.14	12.62	12.99	12.28	12.79	14.29	13.22	13.91	14.70	14.53	13.62	11.20	11.57
<i>Auction average⁵</i>													
17 3-month	14.077	14.724	14.905	13.478	13.635	16.295	14.557	14.699	15.612	14.951	13.873	11.269	10.926
18 6-month	13.811	13.883	14.134	12.983	13.434	15.334	13.947	14.402	15.548	15.057	14.013	11.530	11.471
19 1-year	13.159	12.554	12.801	11.481	12.991	14.623	13.146	13.735	14.542	15.056	14.580	13.159	11.504
U.S. TREASURY NOTES AND BONDS													
<i>Constant maturities⁷</i>													
20 1-year	14.78	14.08	14.57	13.71	14.32	16.20	14.86	15.72	16.72	16.52	15.38	12.41	12.85
21 2-year	14.56	13.26	13.92	13.57	14.15	15.46	14.51	15.35	16.28	16.46	15.54	12.88	13.29
22 2½-year ⁸													
23 3-year	14.44	13.01	13.65	13.51	14.09	15.08	14.29	15.15	16.00	16.22	15.50	13.11	13.66
24 5-year	14.24	12.77	13.41	13.41	13.99	14.63	13.95	14.79	15.56	15.93	15.41	13.38	13.60
25 7-year	14.06	12.66	13.28	13.24	13.85	14.30	13.67	14.49	15.22	15.65	15.33	13.42	13.62
26 10-year	13.91	12.57	13.19	13.12	13.68	14.10	13.47	14.28	14.94	15.32	15.15	13.39	13.72
27 20-year	13.72	12.29	12.98	12.94	13.46	13.82	13.20	13.92	14.52	15.07	15.13	13.56	13.73
28 30-year	13.44	12.14	12.80	12.69	13.20	13.60	12.96	13.59	14.17	14.67	14.68	13.35	13.45
<i>Composite⁹</i>													
29 Over 10 years (long-term)	12.87	11.65	12.23	12.15	12.62	12.96	12.39	13.05	13.61	14.14	14.13	12.68	12.88
STATE AND LOCAL NOTES AND BONDS													
<i>Moody's series¹⁰</i>													
30 Aaa	10.43	8.98	9.46	9.50	9.78	9.90	9.86	10.21	11.10	11.55	12.05	10.98	11.70
31 Baa	11.76	9.90	10.15	10.40	10.85	11.28	11.21	11.55	12.78	13.60	13.34	12.69	13.30
32 Bond Buyer series ¹¹	11.33	9.66	10.10	10.16	10.62	10.78	10.67	11.14	12.26	12.92	12.83	11.89	12.91
CORPORATE BONDS													
33 Seasoned issues, all industries ¹² ..	15.06	13.80	14.22	14.26	14.66	15.15	14.76	15.18	15.60	16.16	16.20	15.35	15.38
<i>Rating group</i>													
34 Aaa	14.17	12.81	13.35	13.33	13.88	14.32	13.75	14.38	14.89	15.49	15.40	14.22	14.23
35 Aa	14.75	13.52	13.89	13.90	14.39	14.88	14.41	14.79	15.42	15.95	15.82	14.97	15.00
36 A	15.29	13.83	14.27	14.47	14.82	15.43	15.08	15.36	15.76	16.36	16.47	15.82	15.75
37 Baa	16.04	15.03	15.37	15.34	15.56	15.95	15.80	16.17	16.34	16.92	17.11	16.39	16.55
<i>Aaa utility bonds¹³</i>													
38 New issue	15.56	14.12	14.90	14.71	15.68	15.81	14.76	16.30	.....	17.21	16.94	15.56	15.20
39 Recently offered issue ¹⁴	15.56	14.17	14.58	14.41	15.48	15.48	14.81	15.73	16.82	17.33	17.24	15.49	15.18
MEMO: Dividend/price ratio¹⁵													
40 Preferred stocks	12.36	11.55	11.83	11.81	11.81	12.30	12.23	12.43	12.63	13.01	13.09	12.76	12.83
41 Common stocks	5.20	4.80	5.00	4.88	4.86	4.98	5.03	5.18	5.16	5.69	5.65	5.54	5.57

26. Interest rates in money and capital markets—Continued

B. Weekly averages, 1981

Percent per annum

Item	Week ending										
	Jan. 2	Jan. 9	Jan. 16	Jan. 23	Jan. 30	Feb. 6	Feb. 13	Feb. 20	Feb. 27	Mar. 6	Mar. 13
MONEY MARKET INSTRUMENTS											
1 Federal funds ¹⁶	18.45	20.06	19.64	19.35	18.12	17.19	16.51	15.81	14.96	15.73	15.53
Commercial paper ^{1, 2}											
2 1-month	17.89	17.45	18.23	18.16	17.07	16.47	16.34	15.81	14.72	15.48	14.59
3 3-month	16.34	15.87	16.95	17.23	16.38	15.85	16.02	15.54	14.68	15.23	14.42
4 6-month	15.05	14.66	15.35	15.40	15.02	14.90	15.20	15.02	14.45	14.82	13.99
Finance paper, directly placed ^{1, 2}											
5 1-month	16.66	16.70	17.11	17.43	16.71	16.17	16.15	15.64	14.29	15.08	14.49
6 3-month	14.63	14.03	14.33	14.80	14.80	14.67	14.77	14.69	13.80	14.03	13.67
7 6-month	14.53	13.81	13.94	14.31	14.24	14.14	14.27	14.31	13.60	13.78	13.43
Bankers acceptances ^{2, 3}											
8 3-month	16.21	15.96	17.01	17.30	16.32	15.86	16.18	15.40	14.83	15.17	14.25
9 6-month	14.63	14.50	14.94	15.21	14.91	14.88	15.28	14.95	14.55	14.77	13.83
Certificates of deposit, secondary market ⁴											
10 1-month	17.87	17.67	18.44	18.54	17.43	16.63	16.79	16.23	14.96	15.58	14.90
11 3-month	16.99	16.55	17.42	17.82	17.03	16.38	16.71	16.31	15.31	15.74	14.92
12 6-month	15.76	15.50	15.92	16.34	15.92	15.81	16.43	16.33	15.59	15.84	14.91
13 Eurodollar deposits, 3-month ¹⁷	17.79	17.06	18.06	18.60	18.56	17.23	17.16	18.11	16.59	16.74	16.31
U.S. Treasury bills^{2, 6}											
<i>Secondary market</i>											
14 3-month	14.31	14.31	15.19	15.65	15.01	14.90	15.51	14.68	14.19	14.44	13.79
15 6-month	13.73	13.69	14.06	14.59	14.01	13.92	14.63	14.00	13.76	14.00	13.10
16 1-year	12.38	12.26	12.50	13.03	12.68	12.84	13.31	12.98	12.89	13.07	12.46
<i>Auction average</i>											
17 3-month	13.908	13.601	15.318	15.595	15.199	14.657	15.397	15.464	14.103	14.463	13.996
18 6-month	13.411	13.182	14.228	14.471	14.121	13.735	14.430	14.760	13.611	14.133	13.927
19 1-year	12.074	.....	.....	.....	13.033	.....	.....	.....	12.801	.....	.....
U.S. TREASURY NOTES AND BONDS											
<i>Constant maturities⁷</i>											
20 1-year	13.86	13.68	13.91	14.52	14.24	14.41	14.92	14.50	14.50	14.69	13.92
21 2-year	13.00	12.85	13.15	13.69	13.39	13.67	14.22	13.81	14.02	14.16	13.70
22 2½-year ⁸	12.75	.....	13.10	.....	13.25	.....	13.95	.....	14.00	.....	13.55
23 3-year	12.81	12.72	12.91	13.32	13.13	13.41	13.86	13.53	13.80	13.95	13.55
24 5-year	12.54	12.53	12.69	13.01	12.89	13.13	13.59	13.32	13.63	13.76	13.33
25 7-year	12.43	12.40	12.62	12.85	12.78	13.00	13.45	13.24	13.45	13.56	13.14
26 10-year	12.36	12.31	12.53	12.72	12.74	12.95	13.39	13.16	13.32	13.43	13.04
27 20-year	12.05	11.98	12.27	12.48	12.48	12.72	13.15	12.97	13.10	13.21	12.87
28 30-year	11.95	11.85	12.12	12.31	12.32	12.60	12.99	12.77	12.89	12.99	12.62
<i>Composite⁹</i>											
29 Over 10 years (long-term)	11.49	11.39	11.62	11.79	11.80	12.02	12.41	12.21	12.32	12.42	12.07
STATE AND LOCAL NOTES AND BONDS											
<i>Moody's series¹⁰</i>											
30 Aaa	9.00	8.80	8.80	9.00	9.30	9.30	9.40	9.50	9.65	9.80	9.80
31 Baa	10.20	9.90	9.90	9.90	9.90	10.00	10.20	10.20	10.20	10.40	10.40
32 Bond Buyer series ¹¹	9.76	9.49	9.57	9.68	9.91	9.90	9.99	10.22	10.27	10.40	10.34
CORPORATE BONDS											
33 Seasoned issues, all industries ¹²	13.82	13.65	13.74	13.88	13.93	14.05	14.23	14.33	14.30	14.44	14.27
<i>Rating group</i>											
34 Aaa	12.83	12.59	12.76	12.91	12.98	13.07	13.41	13.51	13.45	13.65	13.31
35 Aa	13.54	13.34	13.51	13.60	13.62	13.69	13.87	14.04	14.00	14.15	13.92
36 A	13.82	13.72	13.72	13.90	13.97	14.12	14.22	14.40	14.35	14.51	14.45
37 Baa	15.09	14.93	14.96	15.08	15.15	15.32	15.41	15.36	15.39	15.49	15.40
<i>Aaa utility bonds¹³</i>											
38 New issue	.....	14.05	14.07	14.29	14.06	.....	.....	.....	14.90	14.55	14.42
39 Recently offered issue	14.15	14.10	14.17	14.33	14.08	14.30	14.58	14.57	14.85	14.53	14.18
MEMO: Dividend/price ratio¹⁵											
40 Preferred stocks	12.09	11.55	11.47	11.53	11.64	11.77	11.84	11.92	11.78	11.86	11.85
41 Common stocks	4.67	4.70	4.76	4.83	4.89	4.97	5.00	5.00	5.02	4.94	4.99

26. Interest rates in money and capital markets—Continued

B. Weekly averages, 1981—Continued

Percent per annum

Item	Week ending										
	Mar. 20	Mar. 27	Apr. 3	Apr. 10	Apr. 17	Apr. 24	May 1	May 8	May 15	May 22	May 29
MONEY MARKET INSTRUMENTS											
1 Federal funds ¹⁶	14.13	13.48	14.93	15.43	15.33	15.55	16.28	18.91	18.21	18.89	18.71
2 Commercial paper ^{1, 2}	13.23	13.39	13.82	14.68	14.92	14.97	15.70	18.08	18.40	18.07	17.13
3 1-month	13.06	13.24	13.32	14.39	14.81	14.85	15.39	17.70	18.10	17.75	16.77
4 3-month	12.76	13.02	12.93	13.95	14.44	14.50	14.94	16.96	17.21	16.70	15.79
5 Finance paper, directly placed ^{1, 2}	12.71	12.81	13.39	14.01	14.44	14.53	15.06	17.53	18.03	17.72	16.78
6 1-month	12.56	12.29	12.50	12.83	13.45	13.63	13.89	15.40	15.87	15.82	15.42
7 3-month	12.42	12.17	12.25	12.56	13.05	13.13	13.63	14.73	15.25	15.22	14.90
8 Bankers acceptances ^{2, 3}	13.02	13.38	13.26	14.52	14.83	14.84	15.49	17.78	18.12	17.83	16.68
9 3-month	12.62	13.04	12.84	13.99	14.35	14.48	14.93	16.60	16.80	16.27	15.41
10 Certificates of deposit, secondary market ⁴	13.46	13.58	13.74	14.80	15.15	15.19	15.73	18.31	18.65	18.38	17.44
11 1-month	13.53	13.82	13.65	14.89	15.38	15.37	15.95	18.36	18.80	18.51	17.57
12 3-month	13.52	13.97	13.61	14.86	15.39	15.50	16.03	18.05	18.29	17.58	16.70
13 Eurodollar deposits, 3-month ¹⁷	14.94	14.31	14.78	14.96	16.16	16.44	16.38	18.39	19.56	19.08	19.16
U.S. Treasury bills^{2, 6}											
<i>Secondary market</i>											
14 3-month	12.63	12.91	12.60	13.67	13.66	13.74	14.52	16.44	16.75	16.61	15.61
15 6-month	11.92	12.51	12.18	13.36	13.50	13.72	14.09	15.50	15.68	15.52	14.55
16 1-year	11.69	12.09	11.86	12.53	12.80	13.05	13.41	14.44	14.68	14.42	13.67
<i>Auction average</i>											
17 3-month	12.758	12.695	12.501	14.147	13.783	13.553	14.190	15.963	16.433	16.034	16.750
18 6-month	12.096	12.274	12.078	13.783	13.646	13.621	14.042	15.104	15.531	15.025	15.675
19 1-year .....	.....	11.481	.....	.....	.....	12.991	.....	.....	.....	14.623	.....
U.S. TREASURY NOTES AND BONDS											
<i>Constant maturities⁷</i>											
20 1-year	12.96	13.51	13.20	13.98	14.27	14.70	15.11	16.36	16.63	16.44	15.44
21 2-year	12.99	13.54	13.33	13.90	14.10	14.45	14.72	15.70	15.79	15.50	14.86
22 2½-year ⁸ .....	.....	13.55	.....	13.90	.....	14.45	.....	15.55	.....	15.25	.....
23 3-year	13.06	13.57	13.40	13.89	14.07	14.33	14.57	15.35	15.36	15.05	14.55
24 5-year	12.98	13.55	13.46	13.84	14.01	14.14	14.36	14.94	14.88	14.54	14.09
25 7-year	12.83	13.42	13.36	13.73	13.89	13.96	14.17	14.64	14.52	14.14	13.81
26 10-year	12.71	13.27	13.23	13.56	13.70	13.78	14.01	14.46	14.32	13.92	13.61
27 20-year	12.54	13.11	13.05	13.38	13.52	13.51	13.75	14.15	14.01	13.64	13.39
28 30-year	12.29	12.83	12.77	13.12	13.24	13.25	13.50	13.93	13.81	13.42	13.16
<i>Composite⁹</i>											
29 Over 10 years (long-term)	11.77	12.29	12.25	12.56	12.66	12.65	12.89	13.28	13.13	12.80	12.56
STATE AND LOCAL NOTES AND BONDS											
<i>Moody's series¹⁰</i>											
30 Aaa	9.20	9.20	9.50	9.80	9.80	10.00	10.00	10.00	9.80	9.70	10.00
31 Baa	10.40	10.40	10.60	10.80	10.80	11.20	11.40	11.40	11.20	11.20	11.20
32 Bond Buyer series ¹¹	9.81	10.09	10.21	10.45	10.70	10.80	10.94	10.90	10.83	10.73	10.64
CORPORATE BONDS											
<i>Seasoned issues, all industries¹²</i>											
<i>Rating group</i>											
34 Aaa	13.06	13.32	13.41	13.72	13.89	14.02	14.26	14.50	14.53	14.18	14.00
35 Aa	13.70	13.85	13.90	14.22	14.38	14.59	14.79	15.03	14.89	14.82	14.73
36 A	14.34	14.54	14.58	14.65	14.82	14.94	15.08	15.43	15.54	15.46	15.31
37 Baa	15.20	15.27	15.25	15.42	15.61	15.71	15.80	15.94	15.96	16.01	15.90
<i>Aaa utility bonds¹³</i>											
38 New issue .....	.....	15.07	14.87	.....	.....	15.85	16.12	15.94	15.80	15.54	.....
39 Recently offered issue	13.98	14.71	14.89	15.19	15.36	15.78	16.26	15.62	15.63	15.29	14.97
MEMO: Dividend/price ratio¹⁵											
40 Preferred stocks	11.75	11.78	11.78	11.90	11.69	11.82	11.88	12.22	12.44	12.27	12.25
41 Common stocks	4.84	4.75	4.77	4.86	4.86	4.87	4.92	5.02	5.01	4.97	4.92

26. Interest rates in money and capital markets—Continued

B. Weekly averages, 1981—Continued

Percent per annum

Item	Week ending									
	June 5	June 12	June 19	June 26	July 3	July 10	July 17	July 24	July 31	Aug. 7
MONEY MARKET INSTRUMENTS										
1 Federal funds ¹⁶	18.40	19.33	19.10	19.20	18.84	19.93	18.76	19.05	18.54	18.25
Commercial paper ^{1, 2}										
2 1-month	17.81	17.41	17.32	17.03	17.29	18.07	17.39	17.94	17.36	17.89
3 3-month	16.90	16.24	15.99	16.24	16.35	16.97	16.78	17.39	17.02	17.37
4 6-month	15.72	15.12	14.90	15.12	15.46	15.79	15.82	16.64	16.28	16.70
Finance paper, directly placed ^{1, 2}										
5 1-month	17.27	16.90	16.21	16.36	16.78	17.51	17.09	17.53	17.08	17.62
6 3-month	15.13	14.87	14.25	14.21	14.21	14.65	15.38	15.52	15.68	15.73
7 6-month	14.65	14.37	13.85	13.79	13.79	14.09	14.38	14.65	15.03	15.14
Bankers acceptances ^{2, 3}										
8 3-month	16.71	16.10	16.09	16.21	16.53	16.97	16.80	17.49	17.20	17.33
9 6-month	15.33	14.78	14.89	15.04	15.46	15.89	15.77	16.65	16.45	16.59
Certificates of deposit, secondary market ⁴										
10 1-month	17.78	17.61	17.48	17.49	17.43	18.17	17.72	18.26	17.85	18.02
11 3-month	17.37	16.72	16.60	16.97	17.10	17.68	17.47	18.18	17.82	18.04
12 6-month	16.49	15.88	15.79	16.21	16.42	17.12	17.00	17.98	17.73	17.99
13 Eurodollar deposits, 3-month ¹⁷	17.98	18.04	17.35	18.00	18.01	18.19	18.30	18.66	18.91	18.84
U.S. Treasury bills^{2, 6}										
<i>Secondary market</i>										
14 3-month	15.69	14.79	14.31	14.39	14.34	14.82	14.56	15.50	15.07	15.43
15 6-month	14.62	13.99	13.86	13.98	14.04	14.45	14.39	15.30	15.00	15.40
16 1-year	13.53	13.15	13.03	13.20	13.30	13.58	13.56	14.40	14.25	14.63
<i>Auction average</i>										
17 3-month	15.456	14.982	13.451	14.337	13.909	14.400	14.558	15.563	15.065	15.674
18 6-month	14.491	14.000	13.356	13.939	13.621	14.050	14.230	15.318	14.790	15.571
19 1-year .....	.....	.....	13.146	.....	.....	.....	13.735	.....	.....	.....
U.S. TREASURY NOTES AND BONDS										
<i>Constant maturities⁷</i>										
20 1-year	15.22	14.73	14.67	14.86	14.94	15.27	15.34	16.36	16.13	16.56
21 2-year	14.65	14.37	14.36	14.61	14.74	14.93	15.02	15.88	15.77	16.09
22 2½-year ⁸	14.50	.....	14.35	.....	14.65	.....	15.15	.....	15.80	.....
23 3-year	14.42	14.16	14.15	14.39	14.58	14.76	14.86	15.61	15.55	15.88
24 5-year	14.06	13.83	13.81	14.05	14.28	14.48	14.53	15.17	15.13	15.45
25 7-year	13.72	13.56	13.49	13.76	14.10	14.22	14.27	14.79	14.80	15.15
26 10-year	13.53	13.34	13.29	13.61	13.88	14.00	14.08	14.56	14.59	14.90
27 20-year	13.28	13.06	13.01	13.32	13.61	13.66	13.73	14.16	15.23	14.51
28 30-year	13.08	12.85	12.76	13.05	13.31	13.35	13.40	13.81	13.87	14.14
<i>Composite⁹</i>										
29 Over 10 years (long-term)	12.48	12.30	12.18	12.48	12.76	12.85	12.84	13.28	13.30	13.58
STATE AND LOCAL NOTES AND BONDS										
<i>Moody's series¹⁰</i>										
30 Aaa	10.00	9.75	9.75	9.95	9.80	10.15	10.30	10.30	10.50	11.10
31 Baa	11.20	11.20	11.20	11.25	11.25	11.40	11.70	11.70	11.70	12.50
32 Bond Buyer series ¹¹	10.59	10.63	10.73	10.74	10.85	10.97	11.09	11.34	11.44	11.63
CORPORATE BONDS										
33 Seasoned issues, all industries ¹²	14.86	14.78	14.65	14.72	14.91	15.01	15.09	15.33	15.35	15.53
<i>Rating group</i>										
34 Aaa	13.84	13.73	13.61	13.77	14.04	14.19	14.25	14.55	14.61	14.82
35 Aa	14.65	14.47	14.21	14.28	14.51	14.59	14.70	14.99	14.99	15.35
36 A	15.18	15.14	15.02	15.00	15.11	15.22	15.27	15.49	15.55	15.62
37 Baa	15.78	15.76	15.75	15.84	15.97	16.05	16.15	16.30	16.25	16.31
<i>Aaa utility bonds¹³</i>										
38 New issue	14.93	15.01	14.35	.....	.....	.....	15.72	16.41	16.78	.....
39 Recently offered issue	15.03	14.74	14.59	14.80	14.94	15.04	15.67	16.05	16.55	16.68
<i>MEMO: Dividend/price ratio¹⁵</i>										
40 Preferred stocks	12.29	12.36	12.11	12.17	12.32	12.42	12.31	12.55	12.57	12.52
41 Common stocks	5.08	5.03	4.98	5.02	5.13	5.20	5.12	5.26	5.17	5.06

26. Interest rates in money and capital markets—Continued

B. Weekly averages, 1981—Continued

Percent per annum

Item	Week ending									
	Aug. 14	Aug. 21	Aug. 28	Sept. 4	Sept. 11	Sept. 18	Sept. 25	Oct. 2	Oct. 9	Oct. 16
MONEY MARKET INSTRUMENTS										
1 Federal funds ¹⁶	18.29	18.19	17.41	16.89	16.50	16.09	15.33	15.00	15.46	14.93
Commercial paper ^{1, 2}										
2 1-month	17.59	17.74	17.32	17.06	16.91	15.86	14.88	15.36	14.74	14.55
3 3-month	17.16	17.37	17.16	16.94	16.82	15.84	15.32	15.75	14.95	14.54
4 6-month	16.46	16.72	16.67	16.57	16.50	15.65	15.29	15.83	14.82	14.42
Finance paper, directly placed ^{1, 2}										
5 1-month	17.32	17.58	17.09	16.99	16.73	15.56	14.51	14.96	14.52	14.37
6 3-month	15.83	15.95	15.99	15.96	15.97	15.20	14.57	14.56	14.34	13.73
7 6-month	15.20	15.32	15.59	15.56	15.55	14.94	14.53	14.50	14.31	13.73
Bankers acceptances ^{2, 3}										
8 3-month	17.17	17.28	17.17	17.02	16.71	15.84	15.39	15.79	14.86	14.49
9 6-month	16.42	16.57	16.67	16.51	16.29	15.48	15.24	15.70	14.71	14.38
Certificates of deposit, secondary market ⁴										
10 1-month	17.93	18.02	17.84	17.36	17.27	16.31	15.32	15.43	15.02	14.76
11 3-month	17.88	18.03	18.02	17.74	17.61	16.57	16.01	16.48	15.50	15.02
12 6-month	17.80	18.07	18.16	17.90	17.87	16.86	16.48	16.95	15.81	15.36
13 Eurodollar deposits, 3-month ¹⁷	18.78	18.73	18.84	18.55	18.48	17.81	17.09	17.61	17.03	15.96
U.S. Treasury bills ^{2, 6}										
Secondary market										
14 3-month	15.25	15.63	15.71	15.59	15.14	14.35	14.29	14.37	13.81	13.41
15 6-month	15.28	15.58	15.76	15.72	15.38	14.51	14.43	14.72	13.98	13.64
16 1-year	14.43	14.70	14.99	15.05	14.80	14.21	14.16	14.54	13.71	13.42
Auction average										
17 3-month	15.235	15.705	15.832	15.583	15.611	14.412	14.198	14.669	14.206	13.526
18 6-month	15.122	15.644	15.854	15.646	15.795	14.657	14.129	14.932	14.218	13.500
19 1-year	14.542	.....	.....	.....	15.056	.....	.....	.....	14.580	.....
U.S. TREASURY NOTES AND BONDS										
Constant maturities ⁷										
20 1-year	16.45	16.74	17.07	17.15	16.93	16.13	16.05	16.52	15.53	15.14
21 2-year	15.97	16.28	16.71	16.82	16.77	16.14	16.13	16.55	15.69	15.34
22 2½-year ⁸	15.90	.....	16.50	.....	16.55	.....	16.20	.....	15.65	.....
23 3-year	15.67	15.98	16.39	16.47	16.42	15.97	15.98	16.36	15.59	15.21
24 5-year	15.13	15.51	16.04	16.13	16.07	15.70	15.73	16.11	15.39	15.14
25 7-year	14.83	15.13	15.69	15.76	15.72	15.39	15.52	15.95	15.31	15.08
26 10-year	14.61	14.83	15.32	15.44	15.37	15.05	15.21	15.68	15.02	14.88
27 20-year	14.14	14.34	14.99	15.16	15.12	14.76	14.93	15.55	14.98	14.92
28 30-year	13.83	14.00	14.57	14.77	14.72	14.37	14.56	15.07	14.49	14.45
Composite ⁹										
29 Over 10 years (long-term)	13.25	13.46	14.02	14.20	14.18	13.85	14.04	14.59	13.99	13.91
STATE AND LOCAL NOTES AND BONDS										
Moody's series ¹⁰										
30 Aaa	11.10	11.10	11.10	11.10	11.80	11.80	11.50	11.80	11.80	11.80
31 Baa	12.50	12.60	13.50	13.50	13.70	13.70	13.50	13.50	13.40	13.25
32 Bond Buyer series ¹¹	11.94	12.49	12.97	13.10	13.21	12.79	12.57	12.93	12.73	12.53
CORPORATE BONDS										
33 Seasoned issues, all industries ¹²	15.42	15.51	15.87	16.08	16.23	16.06	16.09	16.57	16.22	15.98
Rating group										
34 Aaa	14.62	14.78	15.21	15.50	15.61	15.30	15.35	15.85	15.40	15.18
35 Aa	15.25	15.32	15.65	15.81	15.98	15.77	15.89	16.47	15.93	15.45
36 A	15.59	15.69	16.07	16.25	16.40	16.29	16.23	16.70	16.46	16.30
37 Baa	16.21	16.25	16.54	16.77	16.96	16.88	16.87	17.25	17.09	16.99
Aaa utility bonds ¹³										
38 New issue	.....	.....	.....	17.55	17.62	16.87	16.79	.....	14.94	.....
39 Recently offered issue	16.63	16.80	17.15	17.50	17.52	16.92	17.18	17.72	16.96	17.21
MEMO: Dividend/price ratio ¹⁵										
40 Preferred stocks	12.43	12.63	12.94	12.92	13.09	12.91	13.07	13.06	13.25	12.92
41 Common stocks	5.03	5.15	5.38	5.44	5.68	5.67	5.83	5.81	5.57	5.64

26. Interest rates in money and capital markets—Continued

B. Weekly averages, 1981—Continued

Percent per annum

Item	Week ending										
	Oct. 23	Oct. 30	Nov. 6	Nov. 13	Nov. 20	Nov. 27	Dec. 4	Dec. 11	Dec. 18	Dec. 25	Jan. 1
MONEY MARKET INSTRUMENTS											
1 Federal funds ¹⁶	15.32	14.87	14.79	14.01	13.17	12.42	12.48	12.04	12.26	12.43	12.54
Commercial paper ^{1, 2}											
2 1-month	14.85	14.56	13.92	12.73	11.89	11.26	11.48	11.70	12.39	12.64	12.59
3 3-month	14.77	14.60	13.71	12.50	11.65	11.15	11.38	11.61	12.33	12.65	12.66
4 6-month	14.62	14.47	13.50	12.19	11.45	11.04	11.30	11.60	12.34	12.71	12.78
Finance paper, directly placed ^{1, 2}											
5 1-month	14.78	14.45	13.82	12.44	11.59	11.10	11.09	11.49	12.15	12.51	12.22
6 3-month	13.94	13.84	13.18	12.06	11.37	10.95	10.86	10.80	11.29	11.76	12.00
7 6-month	13.79	13.74	13.05	11.98	11.29	10.90	10.84	10.81	11.26	11.56	11.82
Bankers acceptances ^{2, 3}											
8 3-month	14.75	14.53	13.50	12.29	11.47	11.10	11.31	11.66	12.26	12.80	12.63
9 6-month	14.52	14.39	13.28	12.03	11.29	11.08	11.47	11.78	12.30	12.91	12.90
Certificates of deposit, secondary market ⁴											
10 1-month	14.99	14.76	14.02	12.84	11.96	11.45	11.55	11.82	12.49	12.80	12.64
11 3-month	15.28	15.14	14.13	12.77	11.97	11.51	11.62	11.96	12.68	13.15	13.03
12 6-month	15.59	15.49	14.27	12.85	12.09	11.78	12.13	12.46	13.15	13.83	13.80
13 Eurodollar deposits, 3-month ¹⁷	16.16	16.35	15.49	14.25	13.09	12.35	12.16	12.48	13.38	13.65	13.98
U.S. Treasury bills^{2, 6}											
<i>Secondary market</i>											
14 3-month	13.37	13.14	12.21	10.93	10.31	10.23	10.39	10.47	10.94	11.14	11.35
15 6-month	13.82	13.43	12.54	11.44	10.82	10.65	10.83	11.06	11.51	12.03	12.25
16 1-year	13.60	13.36	12.35	11.29	10.78	10.63	10.85	11.13	11.53	12.16	12.23
<i>Auction average</i>											
17 3-month	13.613	13.352	12.695	11.128	10.693	10.560	10.400	10.404	11.101	11.037	11.690
18 6-month	13.795	13.619	12.721	11.510	10.972	10.915	10.701	10.772	11.595	11.838	12.448
19 1-year	.....	.....	13.159	.....	.....	.....	10.506	.....	.....	.....	12.501
U.S. TREASURY NOTES AND BONDS											
<i>Constant maturities⁷</i>											
20 1-year	15.34	15.02	13.83	12.51	11.88	11.70	12.00	12.32	12.79	13.56	13.68
21 2-year	15.50	15.24	14.15	13.00	12.40	12.22	12.61	12.92	13.22	13.86	13.88
22 2½-year ⁸	15.55	.....	13.95	.....	12.55	.....	12.95	.....	13.45	.....	14.00
23 3-year	15.50	15.34	14.17	13.07	12.72	12.67	13.06	13.46	13.56	14.15	14.09
24 5-year	15.45	15.36	14.36	13.43	13.12	12.81	13.03	13.47	13.44	14.03	14.04
25 7-year	15.37	15.33	14.34	13.41	13.17	12.97	13.10	13.51	13.47	13.99	14.04
26 10-year	15.21	15.25	14.22	13.29	13.09	13.12	13.32	13.66	13.58	14.00	14.07
27 20-year	15.18	15.27	14.41	13.61	13.29	13.12	13.32	13.66	13.58	14.00	14.11
28 30-year	14.77	14.87	14.07	13.40	13.12	13.00	13.05	13.40	13.35	13.70	13.78
<i>Composite⁹</i>											
29 Over 10 years (long-term)	14.17	14.27	13.39	12.78	12.41	12.32	12.41	12.81	12.78	13.12	13.26
STATE AND LOCAL NOTES AND BONDS											
<i>Moody's series¹⁰</i>											
30 Aaa	12.00	12.60	12.00	10.50	10.70	10.70	10.70	11.95	11.95	11.95	11.95
31 Baa	13.20	13.50	13.25	12.50	12.50	12.50	12.50	13.00	13.50	13.50	14.00
32 Bond Buyer series ¹¹	12.99	12.99	12.44	11.43	11.71	11.98	12.18	12.89	13.00	13.17	13.30
CORPORATE BONDS											
33 Seasoned issues, all industries ¹²	16.15	16.31	15.89	15.38	15.10	15.04	15.05	15.25	15.37	15.56	15.69
<i>Rating group</i>											
34 Aaa	15.36	15.51	14.88	14.18	13.92	13.92	13.99	14.16	14.11	14.36	14.50
35 Aa	15.69	15.95	15.53	15.04	14.71	14.61	14.57	14.78	15.05	15.26	15.38
36 A	16.47	16.60	16.29	15.91	15.56	15.54	15.50	15.65	15.75	15.86	16.00
37 Baa	17.09	17.19	16.87	16.41	16.20	16.08	16.15	16.42	16.55	16.75	16.86
<i>Aaa utility bonds¹³</i>											
38 New issue	.....	.....	17.20	.....	14.63	14.85	14.96	15.44	.....	.....	.....
39 Recently offered issue	17.38	17.16	16.88	15.89	14.65	14.52	14.77	15.18	15.26	15.49	15.65
MEMO: Dividend/price ratio¹⁵											
40 Preferred stocks	13.12	13.06	13.09	12.81	12.54	12.59	12.71	12.60	12.43	13.13	13.30
41 Common stocks	5.66	5.72	5.45	5.54	5.66	5.50	5.47	5.45	5.62	5.64	5.65

27. Stock market—Selected statistics, 1981

A. Stock prices and trading

Averages of daily figures

Series	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Common stock prices</i>													
<i>New York Stock Exchange</i>													
<i>(Dec. 31, 1965 = 50)</i>													
1 Total	74.02	76.24	73.52	76.46	77.60	76.28	76.80	74.98	75.24	68.37	69.40	71.49	71.81
2 Industrial	85.44	89.23	85.74	89.39	90.57	88.78	88.63	86.64	86.72	78.07	78.93	80.86	81.70
3 Transportation	72.61	74.43	72.76	77.09	80.63	76.78	76.71	74.42	73.27	63.67	65.65	67.68	68.27
4 Utility	38.90	38.53	37.59	37.82	38.34	38.27	39.23	38.90	40.22	38.17	38.87	40.73	40.22
5 Finance	73.52	70.04	68.48	72.82	74.59	74.65	79.79	74.97	73.76	69.38	72.56	76.47	74.74
<i>Standard & Poor's Corporation</i>													
<i>(1941-43) = 10)</i>													
6 Total	128.05	132.97	128.40	133.19	134.43	131.73	132.28	129.13	129.63	118.27	119.80	122.92	123.79
7 Industrial	144.25	151.06	145.70	151.03	152.29	149.06	148.70	145.39	145.95	132.67	133.98	136.76	138.35
8 Public utility	51.87	52.01	49.81	50.36	50.96	50.37	52.15	52.28	54.06	51.01	51.41	54.52	53.53
9 Transportation (1970 = 10)	23.26	24.25	23.64	25.02	25.88	24.48	24.12	23.55	22.99	20.03	21.01	21.92	22.21
10 Financial (1970 = 10)	14.44	13.57	13.41	14.30	14.44	14.55	15.80	14.67	14.46	13.73	14.40	15.23	14.76
11 American Stock Exchange													
(Aug. 31, 1973 = 100), total.	343.58	344.21	338.28	347.07	363.09	365.52	369.64	364.33	364.60	313.60	308.81	321.01	322.65
<i>Volume of trading</i>													
<i>(thousands of shares)</i>													
12 New York Stock Exchange	46,967	45,501	42,970	53,389	53,498	45,278	50,047	43,362	43,838	46,042	45,287	50,791	43,598
13 American Stock Exchange	5,346	6,024	4,816	5,682	6,339	5,650	6,096	4,373	5,137	5,556	4,233	5,257	4,992

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	14,242	14,171	14,243	14,869	14,950	15,136	15,153	14,585	14,023	13,926	14,124	14,411	
2 Margin stocks ²	14,020	13,950	14,020	14,630	14,700	14,880	14,890	14,310	13,760	13,660	13,860	14,150	
3 Convertible bonds	221	220	222	238	250	254	262	274	263	263	261	259	
4 Subscription issues	1	1	1	1	1	2	1	1	*	3	3	2	
<i>MEMO: Free credit balances at brokers³</i>													
5 Margin accounts	2,065	2,225	2,340	2,270	2,350	2,350	2,670	2,645	2,940	2,990	3,290	3,515	
6 Cash accounts	5,655	5,700	6,530	6,440	6,150	6,650	6,470	6,640	6,555	6,100	6,865	7,150	

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	20.0	20.0	16.0	21.0	21.0	25.0	25.0	38.0	47.0	32.0	30.0	37.0	
3 40-49	30.0	31.0	28.0	27.0	25.0	29.0	29.0	24.0	22.0	28.0	25.0	24.0	
4 50-59	22.0	21.0	26.0	24.0	25.0	21.0	22.0	15.0	13.0	18.0	21.0	17.0	
5 60-69	13.0	13.0	14.0	12.0	13.0	11.0	11.0	10.0	8.0	10.0	11.0	10.0	
6 70-79	8.0	8.0	9.0	8.0	8.0	7.0	7.0	6.0	5.0	6.0	6.0	6.0	
7 80 percent or more	7.0	7.0	8.0	8.0	8.0	7.0	6.0	6.0	5.0	6.0	7.0	6.0	

27. Stock market—Selected statistics, 1981—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)	21,690	21,860	22,550	22,750	23,460	23,770	24,460	24,760	25,230	24,960	25,410	25,870
<i>Distribution by equity status (percent)</i>												
2 Net credit status	47.0	49.0	51.0	49.0	50.0	53.0	54.0	54.0	55.0	55.0	57.0	58.0
3 Debit status, by equity												
60 percent or more	44.0	43.0	41.0	42.0	41.0	38.0	38.0	37.0	33.0	35.0	33.0	31.0
4 Less than 60 percent	9.0	8.0	8.0	9.0	9.0	8.0	8.0	9.0	12.0	10.0	10.0	11.0

28. 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.
	1980											
1 Assets	581,950	585,443	589,297	590,930	593,171	594,662	596,919	603,711	609,837	618,441	624,719	630,712
2 Mortgages	476,334	447,187	478,981	480,078	479,993	481,093	482,925	487,181	492,129	496,785	500,308	503,192
3 Cash and investment securities¹	48,302	50,024	50,790	50,491	52,613	52,585	52,372	53,573	53,702	56,442	57,628	57,928
4 Other	57,313	58,232	59,526	60,361	60,565	60,984	61,622	62,957	64,006	65,214	66,783	69,592
5 Liabilities and net worth	581,950	585,443	589,297	590,930	593,171	594,662	596,919	603,711	609,837	618,441	624,719	630,712
6 Savings capital	472,098	473,743	478,207	478,538	481,599	486,956	489,210	491,758	497,438	501,372	503,917	511,636
7 Borrowed money	55,097	55,141	57,217	57,285	55,239	54,844	53,517	55,460	58,489	60,806	62,154	64,586
8 FHLBB	40,364	40,337	42,413	42,724	41,529	40,613	39,882	41,005	42,547	44,325	45,505	47,045
9 Other	14,733	14,804	14,804	14,561	13,710	14,231	13,635	14,455	15,942	16,481	16,649	17,541
10 Loans in process	8,806	8,338	8,146	7,721	7,180	7,025	7,105	7,531	8,231	8,640	8,838	8,767
11 Other	13,201	15,312	12,587	14,178	16,153	12,907	14,293	16,188	12,779	14,585	16,580	12,394
12 Net worth²	32,748	32,909	33,140	33,208	33,000	32,930	32,794	32,774	32,900	33,038	33,230	33,329
13 MEMO: Mortgage loan commitments outstanding³	15,560	16,744	15,843	14,195	13,931	15,368	18,020	20,278	20,311	19,077	17,979	16,102
1981												
1 Assets	632,121	635,319	637,789	639,770	645,586	647,704	649,807	653,022	655,658	659,073	660,326	663,844
2 Mortgages	504,454	505,701	507,556	509,942	512,183	515,256	516,990	518,172	518,778	519,248	519,146	518,350
3 Cash and investment securities¹	57,815	58,767	58,827	57,242	59,418	57,980	57,817	58,932	59,530	61,517	61,369	62,756
4 Other	69,852	70,851	71,406	72,586	73,985	74,468	75,000	75,918	77,350	78,308	79,811	82,738
5 Liabilities and net worth	632,121	635,319	637,789	639,770	645,586	647,704	649,807	653,022	655,658	659,073	660,326	663,844
6 Savings capital	513,637	515,956	519,721	516,782	518,351	518,359	514,805	513,438	515,649	519,288	519,777	524,374
7 Borrowed money	63,024	62,350	64,295	67,818	70,153	74,875	79,344	83,456	87,477	86,108	86,255	89,097
8 FHLBB	46,629	46,360	47,316	49,607	51,064	53,836	57,188	60,025	61,857	62,000	61,922	62,794
9 Other	16,395	15,990	16,979	18,211	19,089	21,039	22,156	23,431	25,620	24,108	24,333	26,303
10 Loans in process	8,099	7,810	7,733	7,816	7,973	7,985	7,741	7,354	7,040	6,757	6,451	6,369
11 Other	14,233	16,214	13,389	15,085	17,243	14,933	16,556	18,275	15,307	17,506	19,101	15,612
12 Net worth²	33,128	32,989	32,651	32,269	31,866	31,552	31,001	30,499	30,185	29,414	28,742	28,392
13 MEMO: Mortgage loan commitments outstanding³	15,977	16,286	17,387	18,573	18,761	18,037	17,235	16,689	16,012	15,733	15,758	15,225

28. 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.
	1981											
1 Assets	171,891	172,349	173,232	172,837	173,776	174,387	174,578	174,761	175,234	175,693	175,258	175,612
Loans												
2 Mortgage	99,816	99,739	99,719	99,798	99,790	99,993	100,095	99,987	99,944	99,903	99,879	100,015
3 Other	12,199	12,598	13,248	12,756	13,375	14,403	14,359	14,560	14,868	14,725	15,073	14,740
Securities												
4 U.S. government ²	9,000	9,032	9,203	9,262	9,296	9,203	9,361	9,369	9,594	9,765	9,508	9,861
5 State and local government	2,378	2,376	2,359	2,314	2,328	2,337	2,291	2,326	2,323	2,394	2,271	2,274
6 Corporate and other ³	39,256	39,223	39,236	39,247	39,111	34,418	38,374	38,180	38,118	38,108	37,874	37,674
7 Cash	4,133	4,205	4,238	4,172	4,513	4,473	4,629	4,791	4,810	5,118	5,039	5,415
8 Other assets	5,107	5,177	5,231	5,288	5,364	5,534	5,469	5,547	5,577	5,681	5,615	5,632
9 Liabilities	171,891	172,349	173,232	172,837	173,776	174,387	174,578	174,761	175,234	175,693	175,258	175,612
Deposits												
10 Regular ⁴	153,143	153,332	154,805	153,692	153,891	154,926	153,757	153,120	153,412	154,066	153,809	154,913
11 Ordinary savings	151,051	151,346	152,630	151,429	151,658	152,603	151,394	150,753	151,072	151,975	151,787	152,834
12 Time and other	52,737	52,035	53,049	52,331	51,212	51,594	50,593	49,003	49,254	48,238	48,456	49,409
13 Other	98,314	99,311	99,581	99,098	100,447	101,009	100,800	101,750	101,818	103,737	126,889	126,334
14 Other liabilities	2,092	1,986	2,174	2,264	2,232	2,323	2,363	2,368	2,339	2,091	2,023	2,079
15 General reserve accounts	7,426	7,753	7,265	8,103	8,922	8,634	10,156	11,125	11,458	11,513	11,434	10,731
16 Other reserve accounts	11,322	11,264	11,163	11,042	10,923	10,827	10,665	10,516	10,364	10,114	10,015	9,969
17 MEMO: Mortgage loan commitments outstanding ⁵	1,316	1,331	1,379	1,614	1,709	1,577	1,401	1,333	1,218	1,140	1,207	1,293

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	436,802	439,647	440,681	444,158	448,691	452,911	457,852	461,110	466,572	470,717	476,294	479,210
Securities												
2 Government	20,480	20,554	20,550	19,634	20,843	20,696	21,232	21,130	21,048	21,078	21,275	21,871
3 United States ¹	4,950	4,937	4,917	4,164	5,330	5,135	5,643	5,485	5,338	5,241	5,351	5,838
4 State and local	6,421	6,506	6,462	6,313	6,300	6,338	6,360	6,421	6,466	6,505	6,571	6,701
5 Foreign ²	9,109	9,111	9,171	9,157	9,213	9,223	9,229	9,224	9,244	9,332	9,353	9,332
6 Business	222,223	223,675	221,470	222,582	225,106	225,239	229,079	230,474	233,896	236,523	239,537	238,113
7 Bonds	181,524	182,534	182,765	183,126	183,806	184,580	186,632	187,688	189,724	191,428	191,722	190,747
8 Stocks	40,699	41,141	38,705	39,456	41,300	40,659	42,447	42,786	44,172	45,095	47,815	47,366
9 Mortgages	119,940	121,003	122,395	123,689	124,662	125,564	126,583	127,324	128,062	128,963	129,813	131,080
10 Real estate	13,105	13,273	13,523	13,723	13,927	14,123	14,250	14,424	14,591	14,791	14,919	15,033
11 Policy loans	35,311	35,848	36,895	38,165	38,926	39,377	39,658	39,906	40,206	40,499	40,813	41,411
12 Other assets	25,743	25,294	25,848	25,615	26,227	27,912	27,050	27,852	28,769	28,863	29,937	31,702
	1981											
1 Assets	482,009	485,033	490,149	493,185	497,276	500,316	503,994	506,585	509,478	515,079	519,281	521,354
Securities												
2 Government	22,246	22,669	22,775	22,603	22,948	23,415	23,691	23,949	24,280	24,621	25,200	24,310
3 United States ¹	6,429	6,774	6,807	6,502	6,748	7,119	7,359	7,544	7,670	7,846	8,321	8,578
4 State and local	6,571	6,645	6,699	6,809	6,815	6,876	6,865	6,904	7,033	7,129	7,148	6,968
5 Foreign ²	9,246	9,250	9,269	9,292	9,346	9,420	9,467	9,501	9,577	9,646	9,731	9,764
6 Business	240,959	241,675	243,996	245,841	247,437	248,737	250,186	250,371	250,315	253,976	255,632	254,978
7 Bonds	194,777	195,251	196,514	198,397	199,818	201,402	203,016	204,501	205,908	208,004	209,194	208,587
8 Stocks	46,182	46,424	47,482	47,444	47,619	47,335	41,170	45,870	44,407	45,972	46,438	46,391
9 Mortgages	131,710	132,567	133,230	133,896	134,492	135,318	135,928	136,516	136,982	137,736	138,433	139,046
10 Real estate	15,657	15,869	16,244	16,464	16,738	16,966	17,429	17,626	17,801	18,382	18,629	19,157
11 Policy loans	41,988	42,574	43,231	43,772	44,292	44,970	45,591	46,252	47,042	47,731	48,275	48,741
12 Other assets	29,449	29,679	30,673	30,609	31,369	30,910	31,169	31,971	33,058	32,633	33,112	34,122

28. Selected assets and liabilities of savings institutions—Continued

D. Credit unions

Millions of dollars, end of period

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1980											
1 Total assets/liabilities and capital	64,657	65,025	65,686	65,383	66,314	68,331	68,881	70,240	71,246	71,671	72,553	73,235
2 Federal	35,677	35,800	36,395	36,058	36,491	37,630	37,771	38,502	39,042	39,108	39,513	40,092
3 State	28,980	29,225	29,473	29,325	29,823	30,701	31,110	31,738	32,204	32,563	33,040	33,143
4 Loans outstanding	51,332	51,000	50,844	49,986	49,231	48,058	47,851	47,981	48,199	48,246	48,444	48,983
5 Federal	27,992	27,806	27,792	27,308	26,814	26,109	25,868	25,871	26,009	25,912	25,975	26,350
6 State	23,340	23,194	23,052	22,678	22,417	21,949	21,983	22,110	22,190	22,334	22,469	22,633
7 Savings	56,685	57,078	58,093	57,709	58,623	60,828	62,338	63,403	64,521	64,964	65,529	65,743
8 Federal (shares)	31,247	31,403	32,048	31,870	32,367	33,695	34,523	35,123	35,693	35,853	36,095	36,263
9 State (shares and deposits)	25,438	25,675	26,045	25,839	26,256	27,133	27,815	28,280	28,828	29,111	29,434	29,480
	1981											
1 Total assets/liabilities and capital	72,298	73,039	74,866	74,442	75,278	75,781	76,043	75,656	76,145	76,123	76,830	77,682
2 Federal	39,461	39,997	41,022	40,626	41,105	41,443	41,678	41,394	41,682	41,727	42,025	42,382
3 State	32,837	33,042	33,844	33,816	34,173	34,338	34,365	34,262	34,463	34,396	34,805	35,300
4 Loans outstanding	48,499	48,641	49,009	49,186	49,697	50,271	50,724	51,207	51,407	51,029	50,631	50,448
5 Federal	25,980	26,082	26,325	26,410	26,744	27,133	27,378	27,701	27,871	27,686	27,508	27,458
6 State	22,519	22,559	22,684	22,776	22,953	23,138	23,346	23,506	23,536	23,343	23,123	22,990
7 Savings	65,285	65,852	67,339	67,160	67,740	68,317	67,690	66,943	67,512	67,625	67,981	68,871
8 Federal (shares)	35,902	36,299	37,024	36,882	37,241	37,618	37,176	36,713	36,928	37,015	37,261	37,574
9 State (shares and deposits)	29,383	29,553	30,315	30,278	30,499	30,699	30,514	30,230	30,584	30,610	30,720	31,297

29. Federal fiscal and financing operations

Millions of dollars

Type of account or operation	Fiscal year 1981	Calendar year 1981						
		Year	H1	H2	Jan.	Feb.	Mar.	Apr.
<i>U.S. budget</i>								
1 Receipts ¹	599,272	619,081	317,304	301,777	51,948	38,130	44,359	74,191
2 Outlays ^{1,2}	657,204	691,673	333,115	358,558	58,833	53,705	53,953	56,925
3 Surplus, or deficit (-)	-57,932	-72,591	-15,811	-56,780	-6,884	-15,575	-9,593	17,266
4 Trust funds	6,817	-2,288	5,797	-8,085	-3,434	1,243	-601	1,896
5 Federal funds ³	-64,749	-70,305	-21,608	-48,697	-3,451	16,819	-8,992	15,370
<i>Off-budget entities</i>								
Surplus, or deficit (-)								
6 Federal Financing Bank outlays	-20,769	-19,774	-11,046	-8,728	-960	-1,340	-3,420	-2,088
7 Other ⁴	-236	-2,652	-900	-1,752	-494	-148	-35	73
<i>U.S. budget plus off-budget, including Federal Financing Bank</i>								
8 Surplus, or deficit (-)	-78,936	-95,017	-27,757	-67,260	-8,339	-17,063	-13,048	15,251
Source of financing								
9 Borrowing from the public	79,329	87,294	33,213	54,081	6,772	13,916	15,138	-3,725
10 Cash and monetary assets—Decrease, or increase (-) ⁵	-1,878	1,762	2,873	-1,111	2,252	3,909	-5,852	-5,122
11 Other ⁶	1,485	5,962	-8,328	14,290	-685	-762	3,762	-6,404
MEMO								
12 Treasury operating balance (level, end of period)	18,670	12,046	16,389	12,046	13,917	10,106	10,717	21,150
13 Federal Reserve Banks	3,520	4,301	2,923	4,301	3,038	2,284	3,032	4,460
14 Tax and loan accounts	15,150	7,745	13,466	7,745	10,879	7,822	7,685	16,690
Calendar year 1981								
	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>U.S. budget</i>								
1 Receipts ¹	38,244	70,430	47,830	47,670	60,282	45,152	44,018	56,825
2 Outlays ^{1,2}	54,338	55,361	58,174	52,789	53,386	63,258	54,660	76,293
3 Surplus, or deficit (-)	-16,094	15,070	-10,343	-5,119	6,897	-18,106	-10,642	-19,468
4 Trust funds	3,639	3,026	-3,506	310	9,408	-4,269	-2,352	-7,675
5 Federal funds ³	-19,733	12,045	-6,838	-5,429	-2,511	-13,837	-8,290	-11,793
<i>Off-budget entities</i>								
Surplus, or deficit (-)								
6 Federal Financing Bank outlays	-1,943	-1,295	-2,429	-616	-3,129	-638	-1,189	-727
7 Other ⁴	-342	45	-348	-418	30	-5	-691	-320
<i>U.S. budget plus off-budget, including Federal Financing Bank</i>								
8 Surplus, or deficit (-)	-18,379	13,820	-13,120	-6,153	3,798	-18,749	-12,522	-20,516
Source of financing								
9 Borrowing from the public	539	572	3,383	6,501	8,577	10,374	10,972	14,274
10 Cash and monetary assets—Decrease, or increase (-) ⁵	22,809	-15,121	5,570	1,330	-13,731	1,483	8,129	-3,889
11 Other ⁶	-4,969	730	4,168	-1,678	1,356	6,892	-6,579	10,131
MEMO								
12 Treasury operating balance (level, end of period)	5,702	16,389	11,318	5,714	18,670	16,335	7,796	12,046
13 Federal Reserve Banks	2,288	2,923	2,922	2,595	3,520	3,550	3,475	4,301
14 Tax and loan accounts	3,414	13,466	8,396	3,119	15,150	12,785	4,321	7,745

30. U.S. budget

A. Receipts

Millions of dollars

Source	Calendar year 1981						
	Year	Jan.	Feb.	Mar.	Apr.	May	June
1 All sources¹	619,081	51,948	38,130	44,359	74,191	38,244	70,430
2 Individual income taxes, net	289,924	30,964	15,348	13,693	38,659	10,496	33,729
3 Withheld	260,300	20,896	19,076	22,337	20,532	20,260	23,000
4 Presidential Election Campaign Fund	41	1	4	11	7	8	5
5 Nonwithheld	77,298	10,121	1,134	3,754	30,764	2,451	11,682
6 Refunds	47,714	54	4,867	12,410	12,644	12,222	958
Corporation income taxes							
7 Gross receipts	75,104	2,826	1,816	10,203	10,899	1,894	16,411
8 Refunds	13,412	667	1,252	1,617	1,528	883	618
9 Social insurance taxes and contributions, net	192,908	14,097	16,947	15,520	19,928	20,424	14,399
10 Payroll employment taxes and contributions ²	166,835	12,533	14,562	14,579	13,843	15,026	13,308
11 Self-employment taxes and contributions ³	6,484	426	495	419	3,945	419	536
12 Unemployment insurance	15,560	773	1,563	174	1,802	4,660	234
13 Other net receipts ⁴	4,029	365	327	349	339	318	322
14 Excise taxes	44,042	2,523	3,273	4,210	3,754	3,953	4,224
15 Customs deposits	8,587	635	558	661	655	625	791
16 Estate and gift taxes	7,001	535	489	572	485	647	531
17 Miscellaneous receipts ⁵	14,928	1,035	951	1,117	1,338	1,087	964

Source	Calendar year 1981					
	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 All sources¹	47,830	47,670	60,282	45,152	44,018	56,825
2 Individual income taxes, net	24,439	21,615	30,882	22,555	21,775	25,770
3 Withheld	23,963	21,150	21,291	21,817	21,387	24,590
4 Presidential Election Campaign Fund	4	1	0	0	0	0
5 Nonwithheld	2,228	1,227	10,155	1,283	846	1,602
6 Refunds	1,756	813	564	545	458	423
Corporation income taxes						
7 Gross receipts	2,721	2,397	10,040	2,934	1,877	11,087
8 Refunds	1,007	790	1,381	1,669	1,133	867
9 Social insurance taxes and contributions, net	14,894	17,884	14,204	15,054	15,496	14,059
10 Payroll employment taxes and contributions ²	13,899	14,965	13,136	13,872	13,610	13,504
11 Self-employment taxes and contributions ³	-723	0	524	443	0	0
12 Unemployment insurance	1,379	2,561	193	439	1,563	221
13 Other net receipts ⁴	340	358	351	301	323	335
14 Excise taxes	3,997	4,052	3,597	3,486	3,334	3,633
15 Customs deposits	777	776	771	784	729	823
16 Estate and gift taxes	621	568	669	643	598	642
17 Miscellaneous receipts ⁵	1,388	1,169	1,500	1,365	1,341	1,679

30. U.S. budget—Continued

B. Outlays

Millions of dollars

Source	Calendar year 1981						
	Year	Jan.	Feb.	Mar.	Apr.	May	June
1 All types¹	691,673	58,833	53,705	53,953	56,925	54,338	55,361
2 National defense	167,426	12,862	12,841	13,560	13,274	13,810	13,839
3 International affairs	10,654	396	1,005	808	1,681	737	1,373
4 General science, space, and technology	6,702	440	531	692	505	536	609
5 Energy	10,071	915	826	475	924	1,106	1,319
6 Natural resources and environment	13,772	1,134	1,016	1,093	1,093	1,017	1,140
7 Agriculture	8,282	2,984	352	-54	-304	-151	274
8 Commerce and housing credit	3,898	988	-204	377	321	-269	860
9 Transportation	22,744	3,810	1,468	1,605	1,685	1,581	1,841
10 Community and regional development	8,890	867	620	782	844	687	928
11 Education, training, employment, and social services	29,806	3,029	2,862	2,666	2,564	2,677	2,131
12 Health	68,435	5,244	5,150	5,493	5,986	5,375	5,865
13 Income security ²	242,759	19,299	18,795	19,242	18,768	18,576	18,807
14 Veterans benefits and services	23,411	1,923	1,955	1,028	2,168	1,670	1,786
15 Administration of justice	4,634	383	389	377	465	343	388
16 General government	5,003	356	425	749	310	393	506
17 General-purpose fiscal assistance	6,058	1,293	113	98	1,166	253	44
18 Interest	88,845	3,822	6,400	5,835	6,423	7,024	11,674
19 Undistributed offsetting receipts ³	-29,713	-732	-838	-875	-949	-1,029	-8,023

Source	Calendar year 1981					
	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 All types¹	58,174	52,789	53,386	63,258	54,660	76,293
2 National defense	14,692	13,523	14,022	14,722	14,205	16,258
3 International affairs	378	785	982	1,019	745	830
4 General science, space, and technology	515	490	347	830	592	613
5 Energy	914	929	1,018	1,276	173	399
6 Natural resources and environment	1,164	1,194	1,131	1,562	955	1,289
7 Agriculture	-86	536	-407	820	1,637	2,681
8 Commerce and housing credit	-52	292	-639	1,154	-243	1,051
9 Transportation	1,771	1,925	1,881	1,727	1,559	1,871
10 Community and regional development	677	618	641	990	707	688
11 Education, training, employment, and social services	2,400	2,647	1,954	2,655	2,274	2,245
12 Health	5,829	5,532	6,287	5,961	5,874	5,839
13 Income security ²	19,637	18,857	19,094	20,847	18,462	33,175
14 Veterans benefits and services	2,995	789	2,011	3,013	854	3,217
15 Administration of justice	386	397	397	387	371	352
16 General government	242	581	266	508	339	384
17 General-purpose fiscal assistance	1,234	28	179	1,314	259	28
18 Interest	6,164	7,320	6,436	6,157	7,869	13,081
19 Undistributed offsetting receipts ³	-688	-3,652	-2,216	-1,039	-1,973	-7,710

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

Billions of dollars

Item	1981			
	Mar. 31	June 30	Sept. 30	Dec. 31
1 Federal debt outstanding	970.9	977.4	1,003.9	1,034.7
2 Public debt securities	964.5	971.2	997.9	1,028.7
3 Held by public	773.7	771.3	789.8	825.5
4 Held by agencies	190.9	199.9	208.1	203.2
5 Agency securities	6.4	6.2	6.1	6.0
6 Held by public	4.9	4.7	4.6	4.6
7 Held by agencies	1.5	1.5	1.5	1.4
8 Debt subject to statutory limit	965.5	972.2	998.8	1,039.3
9 Public debt securities	963.9	970.6	997.2	1,037.7
10 Other debt ¹	1.6	1.6	1.6	1.6
11 MEMO: Statutory debt limit	985.0	985.0	999.8	1,079.8

32. 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.
	1981											
1 Total gross public debt	934.1	950.5	964.5	964.0	968.5	971.2	973.3	980.2	997.9	1,005.0	1,013.3	1,028.7
<i>Type</i>												
2 Interest-bearing debt	929.8	946.5	963.2	962.8	964.8	969.9	972.1	978.9	996.5	999.5	1,011.9	1,027.3
3 Marketable	628.5	642.9	661.1	657.9	656.2	660.8	666.4	673.8	683.2	689.6	704.8	720.3
4 Bills	220.4	229.0	235.3	225.8	224.5	218.8	217.5	219.9	223.4	229.1	233.9	245.0
5 Notes	321.2	324.5	336.5	341.1	338.4	348.8	354.0	357.6	363.6	362.6	370.8	375.3
6 Bonds	86.9	89.4	89.3	91.0	93.3	93.2	94.9	96.3	96.2	97.9	100.1	99.9
7 Nonmarketable ¹	301.3	303.5	302.1	304.9	308.6	309.2	305.6	305.2	313.3	309.9	307.1	307.0
8 State and local												
government series	23.7	23.6	23.5	23.4	23.2	23.2	22.8	22.8	23.2	23.1	23.0	23.0
9 Foreign issues ²	23.8	24.0	24.2	24.4	24.8	23.5	21.9	21.4	20.5	20.5	20.3	19.0
10 Government	17.4	17.5	17.7	18.0	18.4	17.1	16.3	15.7	15.5	15.5	15.3	14.9
11 Public	6.4	6.4	6.4	6.4	6.4	6.4	5.7	5.7	5.0	5.0	5.0	4.1
12 Savings bonds and notes	71.4	70.7	70.3	69.8	69.5	69.2	69.0	68.6	68.3	68.0	68.0	68.1
13 Government-account series ³	182.2	185.0	183.8	187.0	190.8	193.0	191.6	192.1	201.1	198.1	195.5	196.7
14 Non-interest-bearing debt	4.2	4.0	1.3	1.2	3.7	1.3	1.2	1.3	1.4	5.6	1.4	1.4
<i>Holder⁴</i>												
15 U.S. government agencies and trust funds	189.5	192.0	190.9	193.9	197.8	199.9	198.6	199.0	208.1	204.9	202.1	203.3
16 Federal Reserve Banks	116.7	118.4	119.0	119.7	117.9	120.0	123.4	124.5	124.3	122.4	126.5	131.0
17 Private investors	627.4	639.6	654.6	650.4	652.3	651.2	651.3	656.7	665.4	677.2	684.6	694.5
18 Commercial banks	117.2	116.4	117.5	113.5	113.2	113.3	114.2	115.0	112.2	111.3	110.0	109.4
19 Mutual savings banks	5.5	5.5	5.6	5.7	5.6	5.7	5.6	5.5	5.5	5.5	5.2	5.2
20 Insurance companies	20.0	19.8	18.1	18.0	19.7	18.3	19.8	20.6	20.7	19.2	19.4	19.1
21 Other corporations	30.4	35.2	40.0	40.4	38.8	38.7	37.8	38.0	37.8	38.6	38.3	37.8
22 State and local governments	77.3	80.4	82.3	83.6	85.1	83.0	86.0	86.2	86.2	88.3	87.5	85.6
<i>Individuals</i>												
23 Savings bonds	71.4	70.7	70.4	69.8	69.5	69.2	69.0	68.7	68.3	68.0	68.0	68.1
24 Other securities	62.8	65.5	68.2	68.3	70.3	70.4	70.5	71.5	72.0	73.0	73.6	75.6
25 Foreign and international ⁵	132.7	134.3	133.9	136.9	142.9	141.2	139.0	137.0	135.5	135.3	138.3	141.4
26 Other miscellaneous investors ⁶	108.9	109.2	109.6	107.7	110.3	111.4	109.4	114.2	127.2	138.0	144.3	152.3

33. U.S. government marketable securities—Ownership, by maturity, 1981¹

A. All maturities

Par value; millions of dollars; end of period

Type of holder	Q1	Q2	Q3	Q4
1 All holders	661,482	660,769	683,209	720,293
2 U.S. government agencies and trust funds	9,304	9,227	9,015	8,669
3 Federal Reserve Banks	119,039	120,017	124,330	130,954
4 Private investors	532,800	531,525	549,863	580,671
5 Commercial banks ²	80,710	77,764	77,015	74,618
6 Mutual savings banks	4,098	4,222	4,101	3,971
7 Insurance companies	11,698	11,852	13,297	12,090
8 Nonfinancial corporations	7,203	6,789	5,278	4,214
9 Savings and loan associations	4,163	4,438	4,253	4,122
10 State and local governments	22,317	22,604	23,757	18,991
11 All others	402,610	403,856	422,162	462,663

B. Total maturing within 1 year

Par value, millions of dollars, end of period

Type of holder	Q1	Q2	Q3	Q4
1 All holders	318,907	310,922	318,998	340,082
2 U.S. government agencies and trust funds	1,189	1,119	909	647
3 Federal Reserve Banks	54,525	57,331	61,919	64,113
4 Private investors	263,193	252,471	256,170	275,322
5 Commercial banks ²	30,106	28,221	28,793	29,480
6 Mutual savings banks	1,317	1,377	1,463	1,569
7 Insurance companies	2,152	2,036	2,104	2,201
8 Nonfinancial corporations	3,774	3,192	2,543	2,421
9 Savings and loan associations	1,465	1,866	1,723	1,731
10 State and local governments	8,183	7,495	8,545	7,536
11 All others	216,196	208,285	211,000	230,383

C. Bills maturing within 1 year

Par value, millions of dollars; end of period

Type of holder	Q1	Q2	Q3	Q4
1 All holders	235,315	218,786	223,388	245,015
2 U.S. government agencies and trust funds	1	1	1	*
3 Federal Reserve Banks	42,632	43,593	46,931	49,679
4 Private investors	192,681	175,192	176,456	195,335
5 Commercial banks ²	12,464	9,138	8,688	9,667
6 Mutual savings banks	425	449	360	423
7 Insurance companies	812	736	575	760
8 Nonfinancial corporations	1,879	1,197	1,021	1,173
9 Savings and loan associations	512	692	385	363
10 State and local governments	5,701	4,774	5,862	5,126
11 All others	170,888	158,206	159,565	177,824

D. Other than bills maturing within 1 year

Par value; millions of dollars; end of period

Type of holder	Q1	Q2	Q3	Q4
1 All holders	83,592	92,136	95,610	95,068
2 U.S. government agencies and trust funds	1,188	1,118	907	647
3 Federal Reserve Banks	11,892	13,738	14,988	14,433
4 Private investors	70,512	77,279	79,715	79,987
5 Commercial banks ²	17,641	19,083	20,104	19,814
6 Mutual savings banks	892	929	1,103	1,146
7 Insurance companies	1,340	1,299	1,529	1,442
8 Nonfinancial corporations	1,895	1,995	1,523	1,248
9 Savings and loan associations	953	1,174	1,338	1,368
10 State and local governments	2,481	2,721	2,683	2,410
11 All others	45,308	50,079	51,435	52,560

33. U.S. government marketable securities—Ownership, by maturity, 1981¹—Continued

E. 1- to 5-year maturities

Par value: millions of dollars; end of period

Type of holder	Q1	Q2	Q3	Q4
1 All holders	203,927	208,085	218,310	228,550
2 U.S. government agencies and trust funds	1,363	1,357	1,368	1,906
3 Federal Reserve Banks	35,323	33,928	34,264	38,223
4 Private investors	167,241	172,801	182,253	188,422
5 Commercial banks ²	41,573	40,578	40,551	39,021
6 Mutual savings banks	1,950	2,084	1,991	1,870
7 Insurance companies	4,171	4,919	5,415	5,596
8 Nonfinancial corporations	1,734	1,642	1,065	1,146
9 Savings and loan associations	2,524	2,430	2,354	2,260
10 State and local governments	4,818	5,282	4,995	4,278
11 All others	110,470	115,856	125,881	134,251

F. 5- to 10-year maturities

Par value: millions of dollars; end of period

Type of holder	Q1	Q2	Q3	Q4
1 All holders	61,995	61,485	61,660	63,483
2 U.S. government agencies and trust funds	1,411	1,411	1,398	779
3 Federal Reserve Banks	13,797	13,042	11,519	11,854
4 Private investors	46,786	47,033	48,743	50,851
5 Commercial banks ²	6,424	5,912	4,466	4,496
6 Mutual savings banks	511	417	272	238
7 Insurance companies	3,146	2,583	2,851	2,507
8 Nonfinancial corporations	461	383	335	344
9 Savings and loan associations	111	83	102	98
10 State and local governments	2,243	2,297	2,395	2,365
11 All others	33,891	35,358	38,324	40,804

G. 10- to 20-year maturities

Par value: million of dollars; end of period

Type of holder	Q1	Q2	Q3	Q4
1 All holders	38,238	39,899	41,378	44,744
2 U.S. government agencies and trust funds	3,685	3,685	4,027	3,996
3 Federal Reserve Banks	5,891	5,945	6,491	6,692
4 Private investors	28,662	30,268	30,860	34,055
5 Commercial banks ²	1,166	1,311	1,265	873
6 Mutual savings banks	186	195	197	151
7 Insurance companies	1,519	1,590	2,106	1,119
8 Nonfinancial corporations	417	758	775	131
9 Savings and loan associations	39	36	38	16
10 State and local governments	3,923	4,314	4,390	2,824
11 All others	21,413	22,064	22,089	28,940

H. Over-20-year maturities

Par value: millions of dollars; end of period

Type of holder	Q1	Q2	Q3	Q4
1 All holders	38,076	40,378	42,863	43,434
2 U.S. government agencies and trust funds	1,656	1,656	1,313	1,340
3 Federal Reserve Banks	9,503	9,770	9,713	10,073
4 Private investors	26,918	28,953	31,837	32,020
5 Commercial banks ²	1,441	1,742	1,941	749
6 Mutual savings banks	135	149	178	144
7 Insurance companies	710	714	821	666
8 Nonfinancial corporations	816	815	559	172
9 Savings and loan associations	25	22	36	17
10 State and local governments	3,150	3,216	3,433	1,988
11 All others	20,640	22,294	24,869	28,285

34. U.S. government securities dealers

A. Transactions, 1981¹

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

Type and maturity	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
IMMEDIATE DELIVERY												
1 U.S. government securities	22,707	23,472	23,409	21,432	21,450	23,140	21,567	23,838	24,787	27,906	34,287	28,736
<i>Maturity</i>												
2 Bills	14,743	14,339	14,024	13,068	12,094	13,714	13,830	14,106	14,847	17,241	17,976	17,236
3 Other within 1 year	444	406	386	377	454	480	584	510	815	768	1,132	1,099
4 1-5 years	3,472	4,144	4,032	3,348	4,077	3,983	3,139	3,982	4,275	4,408	7,833	5,626
5 5-10 years	1,899	2,132	2,532	2,324	1,971	2,392	2,079	2,490	2,651	2,903	3,667	2,370
6 Over 10 years	2,149	2,452	2,435	2,316	2,854	2,571	1,937	2,750	2,200	2,587	3,679	2,405
<i>Type of customer</i>												
7 U.S. government securities dealers	1,473	1,553	1,366	1,082	1,068	1,378	2,171	1,770	1,804	2,138	1,878	2,002
8 U.S. government securities brokers	10,071	11,108	11,605	10,590	10,175	11,173	10,222	11,566	11,941	13,499	16,254	12,796
9 All others ²	11,163	10,811	10,438	9,761	10,207	10,589	9,174	10,502	11,041	12,269	16,154	13,939
10 Federal agency securities	3,092	3,168	3,282	2,922	3,203	3,621	3,060	3,140	3,392	3,559	4,339	2,893
11 Certificates of deposit	3,907	4,238	4,219	3,555	3,120	4,352	4,290	4,171	5,342	5,370	6,269	4,891
12 Bankers acceptances	1,519	1,907	1,703	1,656	1,353	1,822	1,655	1,416	1,853	2,087	2,612	2,095
13 Commercial paper	5,298	5,567	4,974	5,385	5,963	6,323	5,918	5,938	6,669	6,989	7,538	6,978
FUTURES TRANSACTIONS³												
14 Treasury bills	2,626	3,202	2,834	2,637	2,640	3,359	3,893	3,619	3,771	3,825	4,754	5,118
15 Treasury coupons	859	993	1,041	964	1,105	904	1,160	1,337	1,824	1,499	2,777	1,491
16 Federal agency securities	307	282	371	182	240	197	143	237	164	195	265	221
FORWARD TRANSACTIONS⁴												
17 U.S. government securities	318	350	169	170	277	227	369	606	356	303	645	591
18 Federal agency securities	1,076	1,720	1,495	1,322	1,434	1,377	911	1,123	1,301	1,437	1,910	1,336
Week ending												
	Jan. 7	Jan. 14	Jan. 21	Jan. 28	Feb. 4	Feb. 11	Feb. 18	Feb. 25	Mar. 4	Mar. 11	Mar. 18	
IMMEDIATE DELIVERY												
1 U.S. government securities	23,930	23,926	22,245	21,303	21,911	22,780	23,310	24,802	22,192	20,564	25,722	
<i>Maturity</i>												
2 Bills	15,335	15,161	14,823	13,960	13,488	13,389	14,730	16,237	12,622	12,652	15,947	
3 Other within 1 year	612	434	347	326	420	419	597	360	370	339	390	
4 1-5 years	3,045	3,573	3,260	3,898	4,395	3,600	3,440	4,399	3,750	2,718	4,184	
5 5-10 years	2,532	2,158	1,825	1,366	1,612	2,539	1,716	1,454	3,493	2,706	2,797	
6 Over 10 years	2,406	2,600	1,989	1,753	1,996	2,834	2,828	2,353	1,958	2,149	2,404	
<i>Type of customer</i>												
7 U.S. government securities dealers	1,118	1,238	1,665	1,510	1,960	1,578	1,398	1,428	1,341	1,084	1,756	
8 U.S. government securities brokers	9,375	11,319	9,604	9,707	10,264	11,290	10,278	11,978	10,603	10,310	12,974	
9 All others ²	13,437	11,369	10,976	10,085	9,687	9,912	11,634	11,396	10,248	9,169	10,991	
10 Federal agency securities	3,111	3,778	2,364	2,951	3,122	2,668	3,329	3,968	2,471	3,560	3,800	
11 Certificates of deposit	4,120	3,823	3,834	3,863	3,641	3,402	4,901	5,342	3,279	3,736	5,419	
12 Bankers acceptances	1,339	1,205	1,400	1,968	1,871	1,622	1,881	2,247	1,639	1,767	2,213	
13 Commercial paper	6,524	5,065	5,250	4,570	5,597	5,464	6,111	5,020	5,644	4,901	5,277	
FUTURES TRANSACTIONS³												
14 Treasury bills	1,841	2,663	2,780	3,218	2,768	3,141	3,021	3,453	2,765	2,747	3,561	
15 Treasury coupons	795	1,068	806	825	851	1,221	939	847	1,054	1,156	1,026	
16 Federal agency securities	153	234	413	446	223	457	192	174	473	511	278	
FORWARD TRANSACTIONS⁴												
17 U.S. government securities	428	321	369	292	339	458	363	219	105	72	197	
18 Federal agency securities	581	1,235	830	1,302	1,818	1,580	2,137	1,673	1,239	1,415	2,017	

34. U.S. government securities dealers—Continued

A. Transactions, 1981¹—Continued

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

Type and maturity	Week ending										
	Mar. 25	Apr. 1	Apr. 8	Apr. 15	Apr. 22	Apr. 29	May 6	May 13	May 20	May 27	June 3
IMMEDIATE DELIVERY											
1 U.S. government securities	24,401	25,190	24,065	19,972	20,314	20,358	20,436	21,274	20,664	21,280	24,968
<i>Maturity</i>											
2 Bills	14,146	14,365	14,134	12,600	13,263	12,323	11,994	11,417	11,495	12,604	14,964
3 Other within 1 year	251	595	249	321	360	526	402	510	593	355	406
4 1-5 years	5,476	4,325	3,887	2,671	2,786	3,936	3,759	3,550	3,867	4,558	3,946
5 5-10 years	2,185	2,863	2,975	2,179	1,796	1,497	2,004	1,916	1,658	1,619	3,275
6 Over 10 years	2,343	3,043	2,821	2,202	2,109	2,096	2,278	3,881	3,052	2,144	2,377
<i>Type of customer</i>											
7 U.S. government securities dealers	1,355	1,416	847	1,255	1,030	1,096	1,105	1,061	1,006	1,216	1,181
8 U.S. government securities brokers	12,053	12,071	12,910	9,687	10,128	9,358	10,282	9,885	10,075	9,771	11,942
9 All others ²	11,127	11,703	10,309	9,102	9,156	9,904	9,049	10,327	9,583	10,293	11,845
10 Federal agency securities	3,429	2,901	2,420	3,243	2,796	3,054	2,548	2,585	3,368	2,837	4,318
11 Certificates of deposit	4,244	4,393	3,806	3,902	3,336	2,921	3,376	2,744	2,823	3,079	4,060
12 Bankers acceptances	1,472	1,607	1,833	1,600	1,546	1,560	1,452	1,169	1,104	1,547	1,671
13 Commercial paper	4,640	5,148	5,107	5,256	5,694	5,033	6,268	5,582	6,193	5,877	6,675
FUTURES TRANSACTIONS³											
14 Treasury bills	2,678	2,423	3,153	2,763	1,900	2,573	2,024	2,627	2,571	3,157	3,796
15 Treasury coupons	936	970	1,114	970	1,026	795	1,028	949	1,139	1,014	1,075
16 Federal agency securities	301	225	192	221	205	117	196	245	220	281	280
FORWARD TRANSACTIONS⁴											
17 U.S. government securities	362	177	93	105	129	181	318	304	185	353	216
18 Federal agency securities	1,344	1,375	1,677	1,718	1,162	812	1,160	1,753	1,612	879	1,704
	June 10	June 17	June 24	July 1	July 8	July 15	July 22	July 29	Aug. 5	Aug. 12	Aug. 19
IMMEDIATE DELIVERY											
1 U.S. government securities	23,272	21,664	24,096	24,002	24,563	23,081	19,426	19,452	22,406	26,062	19,994
<i>Maturity</i>											
2 Bills	13,665	13,314	13,892	13,877	15,089	15,356	12,697	12,348	14,094	14,634	11,949
3 Other within 1 year	451	584	304	625	1,317	393	382	370	597	352	824
4 1-5 years	3,586	3,008	5,525	4,169	3,104	2,791	2,914	3,592	4,115	4,373	2,989
5 5-10 years	2,836	2,386	2,118	2,273	3,123	2,212	1,637	1,378	1,565	2,836	1,676
6 Over 10 years	2,733	2,371	2,257	3,058	1,931	2,330	1,796	1,764	2,035	3,867	2,557
<i>Type of customer</i>											
7 U.S. government securities dealers	1,491	1,311	1,454	1,307	4,627	1,898	1,676	1,223	1,836	1,853	1,652
8 U.S. government securities brokers	11,078	10,635	11,715	10,860	9,981	11,752	9,705	9,604	10,244	13,353	9,301
9 All others ²	10,615	9,479	10,927	11,834	9,954	9,432	8,045	8,625	10,326	10,856	9,041
10 Federal agency securities	3,526	3,724	3,938	3,587	3,171	3,864	2,110	3,082	2,787	3,502	3,257
11 Certificates of deposit	3,687	4,168	4,829	4,883	3,697	4,690	4,058	4,399	4,275	4,433	3,838
12 Bankers acceptances	1,887	1,986	1,528	2,037	1,500	1,648	1,570	1,776	1,745	1,564	1,113
13 Commercial paper	5,668	6,652	5,834	7,010	6,210	5,880	5,754	5,666	5,645	5,685	5,804
FUTURES TRANSACTIONS³											
14 Treasury bills	3,143	3,089	3,249	3,971	3,598	4,612	3,272	3,854	3,349	3,517	3,723
15 Treasury coupons	866	811	863	961	1,119	1,274	967	1,405	1,212	1,139	1,014
16 Federal agency securities	235	144	151	191	142	107	163	178	248	216	243
FORWARD TRANSACTIONS⁴											
17 U.S. government securities	103	337	338	248	417	213	420	405	335	1,098	376
18 Federal agency securities	1,355	1,462	1,192	1,343	1,178	562	946	832	1,305	1,743	694

34. U.S. government securities dealers—Continued

A. Transactions, 1981¹—Continued

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

Type and maturity	Week ending									
	Aug. 26	Sept. 2	Sept. 9	Sept. 16	Sept. 23	Sept. 30	Oct. 7	Oct. 14	Oct. 21	Oct. 28
IMMEDIATE DELIVERY										
1 U.S. government securities	23,536	25,080	21,918	27,217	26,740	23,347	30,611	28,383	24,552	25,112
<i>Maturity</i>										
2 Bills	14,716	14,500	14,605	16,949	15,816	12,322	19,218	16,607	15,218	15,753
3 Other within 1 year	375	563	450	1,044	779	945	763	511	747	608
4 1-5 years	4,302	3,357	2,546	3,866	5,644	5,265	4,403	4,063	3,779	4,612
5 5-10 years	1,865	4,325	2,375	3,160	2,343	2,397	2,613	4,722	2,471	2,235
6 Over 10 years	2,278	2,336	1,942	2,197	2,157	2,418	3,615	2,479	2,337	1,905
<i>Type of customer</i>										
7 U.S. government securities dealers	1,604	1,873	1,517	1,788	1,762	2,173	2,616	1,215	1,885	1,904
8 U.S. government securities brokers	11,728	12,032	10,959	13,816	13,004	9,911	14,706	14,266	11,931	11,821
9 All others ²	10,204	11,175	9,441	11,612	11,975	11,264	13,289	12,902	10,736	11,387
10 Federal agency securities	3,215	2,864	2,578	4,440	3,403	3,214	3,628	3,471	3,227	3,244
11 Certificates of deposit	4,031	4,563	3,757	6,459	6,244	5,124	5,586	5,354	4,326	5,204
12 Bankers acceptances	1,272	1,552	1,344	2,015	2,117	1,976	2,197	2,118	1,771	2,005
13 Commercial paper	6,199	6,698	6,542	6,956	6,301	6,664	7,257	7,038	7,396	6,140
FUTURES TRANSACTIONS³										
14 Treasury bills	3,767	3,722	3,280	4,916	3,453	3,420	3,581	3,886	3,847	3,421
15 Treasury coupons	1,649	1,534	1,766	1,760	1,945	1,975	1,635	1,591	1,499	1,264
16 Federal agency securities	227	147	78	254	171	160	132	173	246	191
FORWARD TRANSACTIONS⁴										
17 U.S. government securities	362	637	445	431	309	170	227	429	173	340
18 Federal agency securities	727	1,313	1,420	1,626	1,109	899	1,294	1,673	1,372	1,326
		Nov. 4	Nov. 11	Nov. 18	Nov. 25	Dec. 2	Dec. 9	Dec. 16	Dec. 23	Dec. 30
IMMEDIATE DELIVERY										
1 U.S. government securities		38,702	39,189	35,180	31,454	29,891	30,915	27,660	25,309	26,129
<i>Maturity</i>										
2 Bills		23,985	20,575	18,701	15,039	16,535	18,298	16,080	13,717	18,236
3 Other within 1 year		1,334	857	1,424	1,031	1,124	877	1,440	883	1,181
4 1-5 years		7,637	8,847	7,192	8,517	5,881	5,774	4,883	7,252	4,010
5 5-10 years		3,109	3,767	3,386	4,031	4,038	3,281	2,611	1,699	1,041
6 Over 10 years		2,637	5,143	4,477	2,837	2,314	2,685	2,647	1,758	1,661
<i>Type of customer</i>										
7 U.S. government securities dealers		3,116	2,120	1,936	1,793	1,578	2,255	2,439	1,788	1,488
8 U.S. government securities brokers		18,500	18,752	16,742	15,175	13,631	14,715	13,422	11,470	9,631
9 All others ²		17,085	18,317	16,502	14,486	14,682	13,946	11,799	12,050	15,010
10 Federal agency securities		4,951	4,206	4,646	4,633	3,555	3,097	3,320	2,037	2,647
11 Certificates of deposit		7,628	6,890	6,773	5,893	4,752	5,937	5,281	4,505	3,690
12 Bankers acceptances		2,846	2,829	2,656	2,442	2,509	2,607	2,154	1,797	1,589
13 Commercial paper		8,186	7,306	7,902	7,317	7,125	6,713	7,190	7,548	5,640
FUTURES TRANSACTIONS³										
14 Treasury bills		5,418	4,638	5,461	4,522	4,679	5,084	6,917	5,355	2,990
15 Treasury coupons		1,552	2,255	3,077	3,332	2,449	1,768	1,818	1,385	860
16 Federal agency securities		304	245	360	218	162	301	310	192	94
FORWARD TRANSACTIONS⁴										
17 U.S. government securities		921	700	233	745	491	461	343	844	914
18 Federal agency securities		2,081	2,116	2,154	1,415	1,911	1,442	1,609	1,233	865

34. U.S. government securities dealers—Continued

B. Positions, 1981¹

Averages of daily figures, in millions of dollars

Type and maturity	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
NET IMMEDIATE²												
1 U.S. government securities . . .	11,557	15,128	16,996	11,675	4,448	8,975	6,259	6,617	7,217	6,384	8,900	4,244
2 Bills	9,976	13,317	13,581	8,473	1,625	5,713	2,942	4,319	5,601	4,781	5,086	2,411
3 Other within 1 year	-664	-322	-278	146	268	-487	-1,419	-2,181	-2,626	-3,235	-3,588	-3,929
4 1-5 years	-73	-301	788	451	505	1,075	1,754	2,516	2,190	1,901	3,884	3,164
5 5-10 years	490	216	645	573	105	466	815	101	-29	-12	212	-78
6 Over 10 years	1,828	2,218	2,260	2,032	1,946	2,209	2,167	1,863	2,081	2,947	3,305	2,676
7 Federal agency securities	1,586	1,491	1,420	1,739	1,659	2,480	3,041	2,982	2,336	2,059	2,839	3,687
8 Certificates of deposit	2,512	2,140	2,706	2,123	1,940	3,947	4,880	3,925	3,360	4,209	4,456	5,027
9 Bankers acceptances	1,161	1,369	1,580	1,720	1,267	2,088	1,927	1,475	1,441	2,133	2,197	2,590
10 Commercial paper	2,746	2,436	2,549	2,741	2,301	3,061	2,309	2,171	2,371	2,635	3,328	3,245
FUTURE POSITIONS												
11 Treasury bills	-11,491	-12,271	-11,513	-7,132	-6,036	-9,723	-8,352	-9,943	-9,757	-8,568	-7,155	-5,270
12 Treasury coupons	-2,359	-2,298	-2,751	-2,515	-2,323	-2,448	-2,475	-2,602	-2,369	-3,146	-3,853	-3,652
13 Federal agency securities	-202	-6	-393	-555	-716	-1,039	-946	-807	-658	-363	-204	-377
FORWARD POSITIONS												
14 U.S. government securities	-600	-420	-653	-665	-950	-715	-523	-509	-567	-560	-434	-645
15 Federal agency securities	-723	-990	-523	-247	-138	256	91	-206	-261	-362	-1,064	-1,240

34. U.S. government securities dealers—Continued

B. Positions, 1981¹—Continued

Averages of daily figures, in millions of dollars

Type and maturity	Week ending									
	Jan. 7	Jan. 14	Jan. 21	Jan. 28	Feb. 4	Feb. 11	Feb. 18	Feb. 25	Mar. 4	Mar. 11
NET IMMEDIATE²										
1 U.S. government securities	9,488	10,337	10,804	14,084	14,539	13,750	13,016	17,207	17,049	17,822
2 Bills	7,875	8,823	9,715	12,055	12,789	11,683	11,624	15,669	14,313	14,944
3 Other within 1 year	-919	-673	-565	-662	-297	-196	-322	-453	-342	-262
4 1-5 years	-6	-302	-648	571	137	-445	-848	-350	210	146
5 5-10 years	1,060	592	370	247	-45	268	249	150	853	810
6 Over 10 years	1,478	1,896	1,932	1,873	1,954	2,440	2,313	2,191	2,016	2,183
7 Federal agency securities	1,198	1,679	1,672	1,614	1,811	1,694	1,615	1,178	1,209	1,442
8 Certificates of deposit	2,710	2,471	2,715	2,305	2,096	1,868	2,183	2,417	2,186	2,485
9 Bankers acceptances	1,062	1,078	1,221	1,183	1,463	1,248	1,359	1,389	1,447	1,617
10 Commercial paper	2,995	3,098	2,787	2,238	2,739	2,292	2,159	2,350	2,633	2,194
FUTURE POSITIONS										
11 Treasury bills	-11,146	-11,537	-11,737	-11,246	-12,422	-13,061	-11,863	-11,904	-11,200	-12,973
12 Treasury coupons	-2,340	-2,255	-2,464	-2,279	-2,568	-2,517	-2,059	-2,123	-2,191	-2,603
13 Federal agency securities	-345	-287	-180	-88	-21	-9	7	-8	-38	-171
FORWARD POSITIONS										
14 U.S. government securities	-605	-1,023	-522	-367	-356	-149	-318	-695	-625	-667
15 Federal agency securities	-485	-718	-842	-751	-896	-1,097	-1,191	-850	-853	-785
	Mar. 18	Mar. 25	Apr. 1	Apr. 8	Apr. 15	Apr. 22	Apr. 29	May 6	May 13	May 20
NET IMMEDIATE²										
1 U.S. government securities	16,303	16,415	17,814	16,349	12,043	10,653	7,329	4,651	4,161	4,128
2 Bills	13,662	12,182	13,186	12,238	9,276	8,267	4,361	1,944	1,176	1,744
3 Other within 1 year	-384	-291	-109	80	71	218	232	182	485	198
4 1-5 years	18	1,692	1,906	1,114	195	-266	332	428	441	222
5 5-10 years	810	501	318	770	564	465	405	246	46	31
6 Over 10 years	2,199	2,331	2,514	2,147	1,937	1,969	1,998	1,850	2,013	1,932
7 Federal agency securities	1,327	1,416	1,695	1,846	1,826	1,599	1,569	1,716	1,538	1,701
8 Certificates of deposit	2,824	2,827	3,132	2,316	1,889	2,168	1,924	2,310	1,871	1,724
9 Bankers acceptances	1,546	1,361	1,995	1,901	1,591	1,675	1,614	1,686	1,270	1,121
10 Commercial paper	2,611	2,706	2,866	2,794	2,564	2,896	2,639	2,503	2,402	1,959
FUTURE POSITIONS										
11 Treasury bills	-12,393	-10,269	-10,397	-8,560	-6,503	-6,609	-6,312	-5,800	-5,946	-5,432
12 Treasury coupons	-2,828	-2,914	-3,068	-2,545	-2,264	-2,510	-2,626	-2,396	-2,256	-2,284
13 Federal agency securities	-422	-675	-538	-532	-515	-574	-591	-552	-544	-759
FORWARD POSITIONS										
14 U.S. government securities	-677	-661	-642	-804	-573	-599	-725	-608	-985	-1,072
15 Federal agency securities	-563	-198	-283	-416	-466	-112	-2	72	-310	-400
	May 27	June 3	June 10	June 17	June 24	July 1	July 8	July 15	July 22	July 29
NET IMMEDIATE²										
1 U.S. government securities	4,689	6,362	8,500	11,672	9,592	7,320	7,645	6,719	5,030	6,104
2 Bills	1,635	3,211	5,395	8,819	6,261	3,031	3,252	3,349	2,756	2,741
3 Other within 1 year	112	89	36	-740	-716	-1,001	-1,171	-1,375	-1,501	-1,414
4 1-5 years	994	378	169	556	1,764	2,613	2,046	1,447	901	2,282
5 5-10 years	-14	732	768	676	182	184	1,100	1,052	739	487
6 Over 10 years	1,962	1,953	2,132	2,360	2,100	2,493	2,418	2,246	2,135	2,008
7 Federal agency securities	1,521	2,118	2,157	2,749	2,578	2,729	2,940	3,028	3,093	3,132
8 Certificates of deposit	1,746	2,419	2,987	4,055	4,360	5,550	5,376	5,025	4,566	4,391
9 Bankers acceptances	1,040	1,370	1,961	2,210	2,019	2,649	2,499	2,024	1,714	1,523
10 Commercial paper	2,180	3,190	2,605	3,377	2,949	3,153	2,658	2,237	2,071	2,099
FUTURE POSITIONS										
11 Treasury bills	-6,258	-8,066	-8,639	11,627	-10,188	-9,302	-8,637	-7,549	-8,651	-8,380
12 Treasury coupons	-2,303	-2,349	-2,437	-2,748	-2,372	-2,322	-2,442	-2,573	-2,593	-2,394
13 Federal agency securities	-912	-993	-1,023	-1,061	-1,068	-1,022	-974	-976	-991	-887
FORWARD POSITIONS										
14 U.S. government securities	-998	-1,043	-889	-465	-727	-610	-437	-289	-558	683
15 Federal agency securities	45	94	131	203	413	383	226	165	115	-60

34. U.S. government securities dealers—Continued
B. Positions, 1981¹—Continued

Averages of daily figures, in millions of dollars

Type and maturity	Week ending										
	Aug. 5	Aug. 12	Aug. 19	Aug. 26	Sept. 2	Sept. 9	Sept. 16	Sept. 23	Sept. 30	Oct. 7	Oct. 14
NET IMMEDIATE²											
1 U.S. government securities . . .	5,010	7,121	6,722	7,147	6,791	8,398	7,971	7,948	4,431	6,807	7,709
2 Bills	2,947	4,188	4,711	5,021	4,417	6,859	7,006	5,942	2,689	5,640	5,576
3 Other within 1 year	-1,972	-1,996	-2,227	-2,303	-2,598	-2,867	-2,741	-2,522	-2,326	-3,026	-3,072
4 1-5 years	2,380	3,021	2,157	2,443	2,501	1,979	1,467	2,666	2,516	1,753	1,409
5 5-10 years	83	243	186	-172	466	523	243	-330	-702	-605	552
6 Over 10 years	1,573	1,664	1,895	2,158	2,005	1,904	1,996	2,192	2,254	3,044	3,243
7 Federal agency securities	2,890	2,958	2,874	3,267	2,800	2,359	2,700	2,135	2,040	1,673	1,751
8 Certificates of deposit	4,811	4,754	3,920	3,149	3,214	2,942	3,034	3,150	4,275	4,454	4,022
9 Bankers acceptances	1,681	1,642	1,441	1,186	1,498	1,358	1,383	1,262	1,741	2,118	2,046
10 Commercial paper	2,477	2,263	1,991	1,998	2,397	2,274	2,348	2,279	2,430	3,100	2,607
FUTURE POSITIONS											
11 Treasury bills	-7,667	-8,949	-10,809	-11,009	-11,106	-10,898	-10,113	-9,701	-8,055	-8,140	-8,901
12 Treasury coupons	-2,248	-2,706	-2,650	-2,638	-2,551	-2,015	-2,210	-2,549	-2,638	-2,852	-3,423
13 Federal agency securities	-782	-733	-873	-883	-724	-644	-703	-715	-562	-416	-548
FORWARD POSITIONS											
14 U.S. government securities	-488	86	-525	-897	-662	-748	-537	-455	-492	-557	-553
15 Federal agency securities	-186	-262	-274	218	-85	-325	-294	-251	-196	-202	-273
	Oct. 21	Oct. 28	Nov. 4	Nov. 11	Nov. 18	Nov. 25	Dec. 2	Dec. 9	Dec. 16	Dec. 23	Dec. 30
NET IMMEDIATE²											
1 U.S. government securities . . .	5,318	5,945	8,016	9,621	7,964	9,076	8,175	5,976	1,874	2,010	6,406
2 Bills	4,247	4,056	5,550	5,908	4,705	4,349	4,489	3,200	1,333	540	2,850
3 Other within 1 year	-3,283	-3,435	-3,532	-3,553	-3,434	-3,538	-4,107	-4,142	-4,350	-4,065	-1,820
4 1-5 years	1,170	2,766	3,229	3,483	3,266	4,852	3,851	3,449	2,441	3,398	3,554
5 5-10 years	196	-15	-246	114	-47	346	911	342	-200	-367	-380
6 Over 10 years	2,989	2,573	3,014	3,668	3,474	3,067	3,032	3,127	2,650	2,505	2,202
7 Federal agency securities	2,160	2,397	2,630	2,717	2,979	2,694	3,001	3,516	3,934	3,876	3,760
8 Certificates of deposit	4,194	4,045	4,412	4,131	4,567	4,513	4,353	4,444	5,055	5,217	5,837
9 Bankers acceptances	2,207	2,110	2,222	1,987	2,227	2,183	2,516	2,712	2,861	2,428	2,368
10 Commercial paper	2,566	2,259	2,897	3,188	3,497	3,245	3,430	3,309	3,077	3,285	3,293
FUTURE POSITIONS											
11 Treasury bills	-8,355	-8,022	-10,225	-8,571	-6,352	-6,014	-6,483	-6,051	-4,347	-4,569	-5,506
12 Treasury coupons	-3,218	-2,988	-3,405	-3,928	-3,864	-3,909	-4,157	-4,200	-3,615	-3,404	-3,134
13 Federal agency securities	-532	-145	-80	-125	-187	-290	-278	-305	-336	-435	-470
FORWARD POSITIONS											
14 U.S. government securities	-616	-538	-500	-503	-436	-366	-435	-807	-926	-383	-513
15 Federal agency securities	-362	-451	-688	-815	-1,169	-1,231	-1,232	-1,136	-1,386	-1,315	-1,131

34. U.S. government securities dealers—Continued
C. Financing, 1981¹

Millions of dollars

Source	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
REVERSE REPURCHASE AGREEMENTS²													
1 Overnight and continuing	14,568	11,762	8,080	8,392	9,466	10,667	12,193	15,371	16,087	17,052	19,848	20,711	25,185
2 Term agreements	32,048	25,750	24,917	24,529	25,704	30,592	29,785	29,519	29,414	30,889	37,492	44,981	51,003
REPURCHASE AGREEMENTS³													
3 Overnight and continuing	35,919	31,613	28,558	32,456	32,515	28,075	33,748	36,175	36,719	35,814	41,347	43,324	50,681
4 Term agreements	29,449	22,289	26,256	24,252	24,563	27,716	27,684	26,122	27,213	29,521	32,892	41,525	43,358
Week ending													
	Jan. 7	Jan. 14	Jan. 21	Jan. 28	Feb. 4	Feb. 11	Feb. 18	Feb. 25	Mar. 4	Mar. 11	Mar. 18	Mar. 25	Apr. 1
REVERSE REPURCHASE AGREEMENTS²													
1 Overnight and continuing	14,565	9,824	13,113	9,548	8,344	6,970	8,240	8,973	7,861	7,969	9,704	8,035	8,710
2 Term agreements	27,742	26,541	24,126	24,592	25,089	26,279	23,442	25,220	24,241	24,306	23,876	25,694	24,504
REPURCHASE AGREEMENTS³													
3 Overnight and continuing	31,749	31,137	33,369	30,197	32,148	20,427	30,226	31,292	32,474	32,678	33,044	31,627	34,753
4 Term agreements	21,140	21,843	22,310	23,863	24,471	32,878	22,564	25,112	24,466	23,807	23,414	25,322	23,583
	Apr. 8	Apr. 15	Apr. 22	Apr. 29	May 6	May 13	May 20	May 27	June 3	June 10	June 17	June 24	July 1
REVERSE REPURCHASE AGREEMENTS²													
1 Overnight and continuing	9,121	8,972	10,135	10,393	10,693	10,926	10,321	10,123	11,256	11,982	10,522	12,378	14,643
2 Term agreements	24,962	25,742	25,928	27,385	28,370	31,332	29,126	31,342	28,715	29,547	28,626	31,244	30,248
REPURCHASE AGREEMENTS³													
3 Overnight and continuing	33,823	31,518	32,640	29,842	29,223	27,343	26,049	28,393	28,393	31,566	34,263	35,009	36,899
4 Term agreements	23,953	24,343	25,136	25,798	25,556	28,231	27,451	28,845	27,281	29,273	26,443	28,718	26,275
	July 8	July 15	July 22	July 29	Aug. 5	Aug. 12	Aug. 19	Aug. 26	Sept. 2	Sept. 9	Sept. 16	Sept. 23	Sept. 30
REVERSE REPURCHASE AGREEMENTS²													
1 Overnight and continuing	14,047	15,310	16,392	16,464	15,617	15,492	16,151	16,494	16,331	16,187	16,664	16,876	19,204
2 Term agreements	29,464	28,981	29,672	29,230	29,348	28,950	29,086	29,808	29,223	29,006	27,687	33,163	35,365
REPURCHASE AGREEMENTS³													
3 Overnight and continuing	36,713	36,446	36,067	34,752	36,705	35,102	36,858	36,594	35,229	35,031	36,512	35,326	36,971
4 Term agreements	25,463	25,238	27,926	25,708	26,353	27,019	27,147	28,139	27,464	27,168	28,914	31,229	32,831
	Oct. 7	Oct. 14	Oct. 21	Oct. 28	Nov. 4	Nov. 11	Nov. 18	Nov. 25	Dec. 2	Dec. 9	Dec. 16	Dec. 23	Dec. 30
REVERSE REPURCHASE AGREEMENTS²													
1 Overnight and continuing	19,645	18,788	20,896	19,832	20,080	19,783	20,761	19,474	23,456	24,598	26,733	24,662	26,474
2 Term agreements	37,581	35,144	35,279	39,901	39,553	43,591	44,220	49,663	47,876	49,820	50,963	52,731	53,624
REPURCHASE AGREEMENTS³													
3 Overnight and continuing	38,172	40,457	41,331	42,401	44,375	38,954	48,164	34,654	50,471	52,461	53,945	44,786	51,740
4 Term agreements	33,538	30,717	32,468	33,860	33,875	44,199	37,895	53,156	38,498	39,065	41,089	48,533	49,607

35. Debt of federal and federally sponsored credit agencies

Millions of dollars, end of period

Agency	1981											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Federal and federally sponsored agencies	195,056	194,926	198,828	200,434	205,020	208,961	213,690	218,362	223,393	226,010	226,269	227,210
2 Federal agencies	28,769	28,596	29,397	29,502	29,311	29,945	29,978	30,088	30,870	31,069	31,156	31,806
3 Defense Department ¹	600	591	576	566	556	546	536	526	516	514	490	484
4 Export-Import Bank ^{2, 3}	11,239	11,201	11,881	11,868	11,850	12,423	12,401	12,385	12,855	12,845	12,829	13,339
5 Federal Housing Administration ⁴	476	468	464	459	449	448	443	449	432	427	419	413
6 Government National Mortgage Association participation certificates ⁵	2,817	2,817	2,817	2,775	2,775	2,715	2,715	2,715	2,715	2,715	2,715	2,715
7 Postal Service ⁶	1,770	1,770	1,770	1,770	1,538	1,538	1,538	1,538	1,538	1,538	1,538	1,538
8 Tennessee Valley Authority	11,375	11,550	11,680	11,845	11,930	12,060	12,130	12,260	12,599	12,830	12,965	13,115
9 United States Railway Association ⁶	492	199	209	219	213	215	215	215	215	200	200	202
10 Federally sponsored agencies	166,287	166,330	169,431	170,932	175,709	179,016	183,712	188,274	192,523	194,941	195,113	195,404
11 Federal Home Loan Banks	41,819	42,275	43,791	44,357	47,121	49,425	52,431	55,161	58,276	57,990	57,854	58,090
12 Federal Home Loan Mortgage Corporation	2,518	2,514	2,409	2,409	2,409	2,409	2,408	2,408	2,308	2,308	2,608	2,604
13 Federal National Mortgage Association	54,605	54,110	54,666	54,183	54,430	54,657	55,362	56,372	56,688	57,805	58,533	58,749
14 Federal Land Banks	11,507	11,507	11,507	10,583	10,583	10,583	10,317	10,317	10,317	9,717	9,717	9,717
15 Federal Intermediate Credit Banks	1,388	1,388	1,388	1,388	1,388	71,388	1,388	1,388	1,388	1,388	1,388	1,388
16 Banks for Cooperatives	584	584	584	220	220	7,220	220	220	220	220	220	220
17 Farm Credit Banks	50,645	50,675	51,689	54,345	56,061	56,932	57,784	58,306	59,024	60,911	60,191	60,034
18 Student Loan Marketing Association ⁷	3,220	3,275	3,395	3,445	3,495	3,400	3,800	4,100	4,300	4,600	4,600	4,600
19 Other	1	2	2	2	2	2	2	2	2	2	2	2
MEMO												
20 Federal Financing Bank debt ^{6, 8}	88,420	89,444	94,101	96,489	98,297	100,333	102,853	103,597	107,309	108,171	109,495	110,698
<i>Lending to federal and federally sponsored agencies</i>												
21 Export-Import Bank ³	10,654	10,654	11,346	11,346	11,346	11,933	11,933	11,933	12,409	12,409	12,409	12,741
22 Postal Service ⁶	1,520	1,520	1,520	1,520	1,288	1,288	1,288	1,288	1,288	1,288	1,288	1,288
23 Student Loan Marketing Association	3,220	3,275	3,395	3,445	3,495	3,400	3,800	4,000	4,300	4,600	4,600	4,600
24 Tennessee Valley Authority	9,650	9,825	9,955	10,120	10,205	10,335	10,405	10,535	10,874	11,105	11,240	11,390
25 United States Railway Association ⁶	492	199	209	219	213	215	215	215	215	200	200	200
<i>Other lending⁹</i>												
26 Farmers Home Administration	39,271	39,851	41,791	43,456	44,746	45,691	47,396	47,171	48,821	48,571	49,029	48,821
27 Rural Electrification Administration	9,471	10,212	10,443	10,652	10,988	11,346	11,604	11,861	12,343	12,674	12,924	13,516
28 Other	14,142	13,908	15,442	15,731	16,016	716,125	16,212	16,594	17,059	17,324	17,805	18,142

36. New security issues of state and local governments

Millions of dollars

Type of issue or issuer, or use	1981												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 All issues, new and refunding¹	47,731	2,722	2,976	3,944	5,203	3,548	4,908	3,211	3,113	3,910	4,097	5,355	4,744
<i>Type of issue</i>													
2 General obligation	12,394	729	884	1,256	1,369	1,318	1,391	1,075	1,000	560	748	1,315	749
3 U.S. government loans ²	34	2	2	1	1	6	1	5	8	2	2	3	1
4 Revenue	35,337	1,993	2,092	2,688	3,834	2,230	3,517	2,136	2,113	3,350	3,349	4,040	3,995
5 U.S. government loans ²	55	5	2	10	5	5	4	1	4	9	5	2	3
<i>Type of issuer</i>													
6 State	5,288	478	530	349	544	639	585	353	446	92	439	518	315
7 Special district and statutory authority	27,499	1,455	1,472	2,004	2,802	1,678	2,691	1,733	1,701	2,749	2,467	3,439	3,308
8 Municipalities, counties, townships, school districts	14,941	789	973	1,591	1,856	1,231	1,631	1,125	966	1,070	1,191	1,398	1,120
9 Issues for new capital, total	46,530	2,722	2,907	3,920	5,029	3,546	4,832	3,200	2,460	3,904	4,009	5,318	4,683
<i>Use of proceeds</i>													
10 Education	4,547	338	305	515	510	231	641	257	257	153	203	576	561
11 Transportation	3,447	147	322	239	139	427	161	537	113	222	499	286	355
12 Utilities and conservation	10,037	640	461	796	1,295	665	774	844	524	1,626	700	757	955
13 Social welfare	12,730	796	881	979	988	1,092	1,358	712	770	515	953	1,873	1,813
14 Industrial aid	7,651	396	319	541	1,352	470	792	377	316	874	1,015	676	523
15 Other purposes	8,118	405	619	850	745	661	1,106	473	480	514	639	1,150	476

37. 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.
1980													
1 All issues ¹	73,694	6,173	4,507	4,454	5,656	9,074	9,645	8,029	5,437	5,025	5,823	3,938	5,933
2 Bonds	53,206	4,765	2,911	2,872	4,754	7,342	8,282	6,652	4,213	2,916	3,289	2,166	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	11,619	2,332	1,405	887	947	532	734	1,298	370	495	533	761	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 ..	6,693	605	310	220	457	561	1,669	999	206	390	325	442	509
7 Transportation	3,329	414	257	96	152	365	404	334	346	409	240	147	165
8 Public utility	9,557	1,289	582	1,423	572	723	1,428	351	971	569	769	566	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	20,489	1,408	1,596	1,582	902	1,732	1,363	1,378	1,224	2,109	2,534	1,772	2,889
<i>Type</i>													
12 Preferred	3,631	319	88	525	223	202	382	360	101	392	542	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	17	113	65
19 Real estate and financial	3,059	135	65	109	67	338	406	108	152	345	574	452	308
1981													
1 All issues ¹	69,283	5,735	4,404	6,738	6,865	5,660	9,452	3,842	3,097	4,696	4,368	8,518	5,908
2 Bonds	44,643	3,516	3,058	4,585	4,622	3,281	5,518	2,186	1,616	2,797	2,845	6,724	3,893
<i>Type of offering</i>													
3 Public	37,653	2,928	2,408	3,778	3,668	2,520	4,604	1,926	905	2,198	2,582	6,560	3,576
4 Private placement	6,989	588	651	807	954	761	914	260	711	599	263	164	317
<i>Industry group</i>													
5 Manufacturing	12,325	1,700	1,219	1,086	1,416	1,296	1,312	507	308	452	21	2,054	954
6 Commercial and miscellaneous ..	5,229	243	393	305	371	155	566	189	390	201	617	949	850
7 Transportation	2,054	358	47	201	201	119	584	120	95	63	51	130	82
8 Public utility	8,963	843	630	607	851	1,099	847	322	360	1,012	1,008	802	582
9 Communication	4,280	62	284	964	568	64	470	767	115	471	83	326	106
10 Real estate and financial	11,793	311	485	1,422	1,215	548	1,738	281	348	598	1,065	2,463	1,319
11 Stocks	24,642	2,219	1,346	2,153	2,243	2,379	3,934	1,656	1,481	1,899	1,523	1,794	2,015
<i>Type</i>													
12 Preferred	1,796	365	150	298	85	164	187	67	14	186	141	59	80
13 Common	22,846	1,854	1,196	1,855	2,158	2,215	3,747	1,589	1,467	1,713	1,382	1,735	1,935
<i>Industry group</i>													
14 Manufacturing	4,838	607	208	735	531	905	382	335	160	117	193	407	258
15 Commercial and miscellaneous ..	7,426	603	601	816	477	958	1,024	340	661	487	449	564	456
16 Transportation	735	149	81	21	151	47	18	29	91	87	23	15	23
17 Public utility	5,486	562	260	414	717	173	843	308	248	514	438	405	604
18 Communication	1,778	14	31	...	56	...	1,036	73	12	369	7	85	95
19 Real estate and financial	4,371	284	165	168	310	296	632	571	310	325	412	318	580

38. Open-end investment companies¹

Millions of dollars

Item	1981												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Sales of own shares ²	20,596	1,676	1,347	1,696	2,000	1,785	1,910	1,639	1,457	1,449	1,768	1,729	2,140
2 Redemptions of own shares ³	15,866	1,193	960	1,112	1,594	1,250	1,512	1,297	1,422	1,457	1,175	1,125	1,769
3 Net sales	4,730	483	387	584	406	535	398	342	35	-8	593	604	371
4 Assets ⁴	55,207	56,160	56,452	59,146	58,531	60,081	58,887	57,494	54,221	51,659	54,335	57,408	55,207
5 Cash position ⁵	5,277	4,636	4,882	4,971	5,099	5,448	5,199	5,109	5,058	5,409	5,799	6,269	5,277
6 Other	49,930	51,524	51,570	54,175	53,432	54,633	53,688	52,385	49,163	46,250	48,536	51,139	49,930

39. Corporate profits and their distribution

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

Item	1979	1980	1981	1979			
				Q1	Q2	Q3	Q4
1 Corporate profits with inventory valuation and capital consumption adjustments	194.8	181.6	190.6	201.3	197.2	197.5	183.1
2 Profits before tax	252.7	242.4	232.1	251.4	252.7	257.4	249.2
3 Profits tax liability	87.6	84.6	81.2	90.1	88.2	87.8	84.2
4 Profits after tax	165.1	157.8	150.9	161.3	164.5	169.6	165.0
5 Dividends	52.7	58.1	65.1	51.8	52.4	52.6	53.9
6 Undistributed profits	112.4	99.7	85.8	109.5	112.1	117.0	111.1
7 Inventory valuation adjustment	-43.1	-43.0	-24.6	-35.8	-41.4	-45.2	-50.1
8 Capital consumption adjustment	-14.8	-17.8	-16.8	-14.3	-14.2	-14.7	-16.0

Item	1980				1981			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 Corporate profits with inventory valuation and capital consumption adjustments	195.3	172.2	177.8	181.2	200.3	185.1	193.1	183.9
2 Profits before tax	268.2	217.6	238.1	245.9	253.1	225.4	233.3	216.5
3 Profits tax liability	95.3	73.3	82.2	87.8	91.5	79.2	82.4	71.6
4 Profits after tax	172.9	144.3	155.9	158.1	161.6	146.2	150.9	144.9
5 Dividends	56.2	57.8	58.7	59.6	61.5	64.0	66.8	68.1
6 Undistributed profits	116.7	86.5	97.2	98.5	100.1	82.2	84.1	76.8
7 Inventory valuation adjustment	-57.2	-28.2	-41.1	-45.5	-35.5	-22.8	-23.0	-17.1
8 Capital consumption adjustment	-15.7	-17.2	-19.3	-19.2	-17.3	-17.5	-17.1	-15.5

40. 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	Q3	Q4
1 Current assets	782.5	805.3	821.4	827.4	848.2	864.7	890.7	912.7	937.6	967.7	1,007.2	1,043.7
2 Cash	80.3	82.3	80.9	88.2	82.7	85.0	85.6	97.2	91.2	93.5	93.6	105.5
3 U.S. government securities	21.0	22.3	22.1	23.5	23.9	19.6	18.9	18.2	18.2	16.8	15.7	17.3
4 Notes and accounts receivable	281.7	290.3	298.5	292.9	305.4	315.4	330.8	330.3	343.0	361.8	382.5	388.0
5 Inventories	325.1	334.7	343.5	342.5	353.4	360.3	369.2	376.9	392.4	401.6	418.3	431.6
6 Other	74.3	75.6	76.5	80.3	82.8	84.4	86.1	90.1	92.9	94.0	97.2	101.3
7 Current liabilities	465.1	476.5	490.9	495.1	511.8	520.1	541.4	557.1	584.1	602.5	634.3	669.3
8 Notes and accounts payable	265.3	275.7	279.3	282.1	291.1	297.9	308.9	317.6	330.1	343.6	363.0	382.9
9 Other	199.8	200.8	211.6	213.0	220.7	222.3	232.4	239.6	254.1	258.9	271.3	286.4
10 Net working capital	317.4	328.8	330.5	332.4	336.4	344.5	349.3	355.5	353.6	365.2	372.9	374.4
11 Current ratio ²	1.682	1.690	1.673	1.671	1.657	1.662	1.645	1.638	1.605	1.606	1.588	1.559

40. Current assets and liabilities of nonfinancial corporations¹—Continued

Billions of dollars, except for ratio

Account	1979				1980				1981			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 Current assets	1,095.6	1,123.6	1,186.0	1,218.2	1,260.8	1,268.0	1,299.9	1,336.1	1,374.6	1,385.9	1,405.7	1,419.3
2 Cash	103.9	101.4	105.2	118.0	113.4	115.6	118.4	127.3	126.9	126.7	125.7	132.1
3 U.S. government securities	18.5	20.0	17.1	17.0	16.8	15.8	18.7	19.9	19.8	20.5	18.6	18.6
4 Notes and accounts receivable	412.3	425.3	457.4	461.1	478.0	474.6	493.2	509.0	524.2	528.3	535.4	527.9
5 Inventories	456.1	469.6	493.5	505.5	525.5	534.4	536.6	540.2	555.4	559.3	569.8	578.5
6 Other	104.8	107.4	112.8	116.7	127.1	127.7	133.0	139.6	148.4	151.0	156.3	162.2
7 Current liabilities	708.1	726.2	777.9	807.8	837.9	830.3	857.5	886.8	916.1	921.6	954.1	964.1
8 Notes and accounts payable	399.6	413.5	445.0	461.2	474.1	470.6	486.0	508.3	510.3	513.1	533.6	544.2
9 Other	308.5	312.6	332.9	346.6	363.9	359.8	371.5	378.5	405.8	408.4	420.5	419.9
10 Net working capital ..	387.5	397.4	408.1	410.5	422.9	437.6	442.4	449.3	458.5	464.3	451.7	455.1
11 Current ratio ²	1.547	1.547	1.525	1.508	1.505	1.527	1.516	1.507	1.500	1.504	1.473	1.472

41. Total nonfarm business expenditures on new plant and equipment

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

Industry	Year	1981			
		Q1	Q2	Q3	Q4
1 Total nonfarm business	321.49	312.24	316.73	328.25	327.83
<i>Manufacturing</i>					
2 Durable goods industries	61.84	61.24	63.10	62.58	60.78
3 Nondurable goods industries	64.95	63.27	62.40	67.53	66.14
<i>Nonmanufacturing</i>					
4 Mining	16.86	16.20	16.80	17.55	16.81
<i>Transportation</i>					
5 Railroad	4.24	4.23	4.38	4.18	4.18
6 Air	3.81	3.85	3.29	3.34	4.82
7 Other	4.00	3.66	4.04	4.09	4.12
<i>Public utilities</i>					
8 Electric	29.74	27.69	29.32	30.54	31.14
9 Gas and other	8.65	8.36	8.53	9.01	8.60
10 Trade and service	86.33	83.43	85.88	87.55	88.33
11 Commercial and other ¹	41.06	40.32	39.02	41.89	42.92

42. Domestic finance companies—Assets and liabilities

Billions of dollars, end of period

Asset account	1981				Liability account	1981			
	Q1	Q2	Q3	Q4		Q1	Q2	Q3	Q4
Gross accounts receivable									
1 Consumer	76.1	79.0	84.5	85.5	8 Bank loans	13.1	14.4	14.7	15.4
2 Business	72.7	78.2	76.9	81.0	9 Commercial paper	44.2	49.0	51.2	51.2
3 Total	148.7	157.2	161.3	166.5	10 Short-term debt, n.e.c.	8.2	8.5	11.9	9.6
4 LESS: Reserves for unearned income and losses	24.3	25.7	27.7	28.9	11 Long-term debt, n.e.c.	51.6	52.6	50.7	54.8
5 Net accounts receivable	124.5	131.4	133.6	138.1	12 Other debt	17.3	17.0	17.1	17.8
6 Cash and bank deposits, securities, and all other	30.8	31.6	34.5	34.2	13 Capital, surplus, and undivided profits	20.9	21.5	22.4	23.6
7 Total assets	155.3	163.0	168.1	172.3	14 Total liabilities and capital	155.3	163.0	168.1	172.3

43. Business credit of domestic finance companies

A. Accounts receivable, 1981

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)	12,248	11,968	11,766	11,646	11,484	11,397	11,296	11,210	11,188	11,226	11,275	11,401
2 Wholesale automotive	11,782	11,691	11,019	11,669	12,481	13,639	13,613	11,781	11,312	11,986	12,776	13,103
3 Retail paper on business, industrial, and farm equipment	23,615	23,657	23,657	23,872	24,511	25,148	25,858	26,032	26,135	27,017	27,738	27,959
4 Loans on commercial accounts receivable and factored commercial accounts receivable	7,626	7,650	7,867	8,019	8,319	8,683	8,517	8,984	8,606	8,569	8,627	8,695
5 All other business credit	17,018	17,966	18,341	18,859	19,013	19,365	19,147	19,177	19,636	19,707	19,867	19,440
<i>Changes during period, seasonally adjusted</i>												
6 Retail automotive (commercial vehicles)	-126	-160	-295	-213	-152	-217	-128	63	99	-41	188	-5
7 Wholesale automotive	-310	-494	-1,075	890	682	1,085	588	-62	-1,216	184	534	-48
8 Retail paper on business, industrial, and farm equipment	458	591	556	56	608	456	539	-73	307	76	510	387
9 Loans on commercial accounts receivable and factored commercial accounts receivable	519	-262	178	139	488	180	-97	519	-352	-21	83	-91
10 All other business credit	161	605	-137	537	187	346	311	-17	543	220	80	-141

B. Extensions and repayments, 1981

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)	921	885	749	790	830	734	838	988	1,022	877	1,081	898
2 Wholesale automotive	5,554	5,351	5,050	5,865	5,426	6,267	5,657	5,905	5,203	4,804	5,275	3,408
3 Retail paper on business, industrial, and farm equipment	1,564	1,800	1,788	1,384	1,595	1,774	1,523	1,701	1,446	1,352	2,091	1,701
4 Loans on commercial accounts receivable and factored commercial accounts receivable	6,362	7,792	8,142	7,735	8,696	8,267	8,824	9,459	8,721	8,061	9,120	7,378
5 All other business credit	2,410	2,379	2,367	2,359	2,436	2,460	2,577	2,303	2,460	2,299	2,462	2,348
<i>Repayments</i>												
6 Retail automotive (commercial vehicles)	1,047	1,045	1,044	1,003	982	951	966	925	923	918	893	903
7 Wholesale automotive	5,864	5,845	6,125	4,975	4,744	5,182	5,069	5,967	6,419	4,620	4,741	3,456
8 Retail paper on business, industrial, and farm equipment	1,106	1,209	1,232	1,328	987	1,318	984	1,774	1,139	1,276	1,581	1,314
9 Loans on commercial accounts receivable and factored commercial accounts receivable	5,843	8,054	7,964	7,596	8,208	8,087	8,921	8,940	9,073	8,082	9,037	7,469
10 All other business credit	2,249	1,774	2,504	1,822	2,249	2,114	2,266	2,320	1,917	2,079	2,382	2,489

44. Mortgage markets

Millions of dollars, except as noted

Item	1981											
	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) . . .	87.0	90.3	90.9	88.5	88.9	94.1	95.2	98.1	89.1	89.2	84.5	88.7
2 Amount of loan (thousands of dollars) . .	63.0	65.6	64.5	64.1	65.5	66.8	67.9	70.3	64.8	63.5	62.7	64.4
3 Loan-price ratio (percent)	75.6	75.6	73.9	74.7	76.7	72.6	73.9	74.7	74.1	73.0	77.3	75.3
4 Maturity (years)	29.1	29.0	28.7	28.6	28.5	27.5	28.3	27.2	26.6	27.4	23.4	27.7
5 Fees and charges (percent of loan amount) ²	2.40	2.59	2.64	2.61	2.60	2.50	2.73	2.98	2.75	2.86	2.52	2.87
6 Contract rate (percent per annum)	12.80	13.02	13.48	13.62	13.56	14.12	14.13	14.60	14.69	15.04	15.68	15.23
<i>Yield (percent per annum)</i>												
7 FHLBB series ⁴	13.26	13.54	14.02	14.15	14.10	14.67	14.72	15.27	15.29	15.65	16.38	15.87
8 HUD series ⁴	14.95	15.10	15.25	15.70	16.35	16.40	16.70	17.50	18.30	18.05	16.95	17.00
SECONDARY MARKETS												
<i>Yield (percent per annum)</i>												
9 FHA mortgages (HUD series) ⁵	14.23	14.79	15.04	15.91	16.03	16.31	16.76	17.96	18.55	17.43	15.98	16.43
10 GNMA securities ⁶	13.50	14.13	14.22	14.69	15.31	15.02	15.76	16.67	17.06	16.54	15.10	15.51
FNMA auctions ⁷												
11 Government-underwritten loans	14.87	15.24	15.64	16.54	16.93	16.17	16.65	17.63	18.99	18.13	16.64	16.92
12 Conventional loans	14.95	15.05	15.29	15.66	16.44	16.30	16.44	17.59	19.14	18.61	17.20	16.95
Activity in secondary markets												
FEDERAL NATIONAL MORTGAGE ASSOCIATION												
<i>Mortgage holdings (end of period)</i>												
13 Total	57,390	57,434	57,362	57,436	57,586	57,657	57,979	58,722	59,682	60,489	60,949	61,412
14 FHA/VA ⁸	38,956	38,972	38,878	38,919	39,030	38,988	39,108	39,368	39,792	40,043	40,056	39,997
15 Conventional	18,435	18,462	18,484	18,518	18,557	18,669	18,870	19,354	19,890	20,445	20,885	21,435
<i>Mortgage transactions (during period)</i>												
16 Purchases	185	161	87	206	283	247	627	944	1,125	1,000	594	655
17 Sales	0	0	0	1	0	0	0	0	0	0	0	0
<i>Mortgage commitments⁹</i>												
18 Contracted (during period)	241	244	320	383	802	1,110	1,662	1,394	811	533	560	1,272
19 Outstanding (end of period)	3,063	2,683	2,173	2,031	2,328	3,103	4,039	4,399	3,997	3,447	3,354	3,577
<i>Auction of four-month commitments to buy</i>												
Government-underwritten loans												
20 Offered ¹⁰	210.7	154.2	169.0	139.1	204.8	237.6	331.9	689.5	145.9	66.3	79.0	59.2
21 Accepted	110.8	87.7	69.0	114.5	179.1	127.1	290.4	336.6	64.1	37.3	34.4	27.0
Conventional loans												
22 Offered ¹⁰	32.0	108.6	104.0	126.9	281.3	307.1	306.6	862.2	120.7	43.2	147.7	84.4
23 Accepted	30.3	79.1	62.0	92.0	155.9	224.0	238.2	304.3	67.9	27.5	63.1	48.0
FEDERAL HOME LOAN MORTGAGE CORPORATION												
<i>Mortgage holdings (end of period)¹¹</i>												
24 Total	5,039	5,107	5,161	5,176	5,223	5,257	5,250	5,294	5,431	5,469	5,283	5,255
25 FHA/VA	2,214	2,223	2,229	2,224	2,235	2,241	2,233	2,238	2,264	2,267	2,232	2,227
26 Conventional	2,825	2,883	2,931	2,952	2,988	3,016	3,017	3,056	3,167	3,202	3,051	3,028
<i>Mortgage transactions (during period)</i>												
27 Purchases	192	179	148	125	480	139	242	101	337	290	416	1,140
28 Sales	168	94	127	97	422	94	238	44	249	244	596	1,158
<i>Mortgage commitments¹²</i>												
29 Contracted (during period)	203	90	475	118	130	293	866	386	365	1,834	2,011	203
30 Outstanding (end of period)	487	394	699	678	322	1,018	824	1,028	982	2,863	4,451	3,518

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

Millions of dollars, end of period

Type of holder, and type of property	1979				1980	
	Q1	Q2	Q3	Q4	Q1	Q2
1 All holders	1,201,371	1,245,902	1,289,351	1,326,785	1,357,582	1,378,677
2 1- to 4-family	788,903	821,302	853,476	880,369	900,701	912,399
3 Multifamily	122,501	124,764	126,344	128,167	129,504	132,229
4 Commercial	216,008	222,054	228,888	235,572	241,353	245,006
5 Farm	73,959	77,782	80,643	82,677	86,024	89,043
6 Major financial institutions	865,594	893,582	919,311	938,567	952,214	958,779
7 Commercial banks ²	219,655	228,820	238,797	245,187	250,686	252,972
8 1- to 4-family	132,803	138,624	145,093	149,460	152,592	153,816
9 Multifamily	10,324	10,493	10,937	11,180	11,807	12,267
10 Commercial	68,005	71,040	74,051	75,957	77,688	78,417
11 Farm	8,523	8,663	8,716	8,590	8,599	8,472
12 Mutual savings banks	96,145	97,156	97,929	98,908	99,152	99,150
13 1- to 4-family	63,805	64,365	65,182	66,140	66,451	66,599
14 Multifamily	16,285	16,643	16,589	16,557	16,390	16,181
15 Commercial	16,007	16,099	16,119	16,162	16,271	16,330
16 Farm	48	49	39	49	40	40
17 Savings and loan associations	441,377	456,483	468,217	475,688	479,981	481,093
18 1- to 4-family	363,739	377,466	387,918	394,345	398,864	399,788
19 Multifamily	36,678	37,066	37,270	37,579	36,959	37,381
20 Commercial	40,960	41,951	43,029	43,764	44,158	43,924
21 Life insurance companies	108,417	111,123	114,368	118,784	122,395	125,564
22 1- to 4-family	14,507	14,489	14,884	16,193	17,143	17,804
23 Multifamily	19,080	19,102	19,107	19,274	19,265	19,292
24 Commercial	63,908	66,055	68,513	71,137	73,554	75,725
25 Farm	10,922	11,477	11,864	12,180	12,433	12,743
26 Federal and related agencies	86,579	89,913	92,927	97,084	103,921	108,539
27 Government National Mortgage Association	3,448	3,425	3,382	3,852	3,919	4,466
28 1- to 4-family	821	800	780	763	749	736
29 Multifamily	2,627	2,625	2,602	3,089	3,170	3,730
30 Farmers Home Administration	956	1,200	1,383	1,274	2,845	3,375
31 1- to 4-family	302	363	163	417	1,139	1,383
32 Multifamily	180	75	299	71	408	636
33 Commercial	283	278	262	174	409	402
34 Farm	191	484	659	612	889	954
35 Federal Housing and Veterans Administrations	5,412	5,415	5,456	5,555	5,621	5,691
36 1- to 4-family	1,733	1,798	1,872	1,955	2,022	2,085
37 Multifamily	3,679	3,617	3,584	3,600	3,599	3,606
38 Federal National Mortgage Association	46,410	48,206	49,173	51,091	53,990	55,419
39 1- to 4-family	40,702	42,543	43,534	45,488	48,394	49,837
40 Multifamily	5,708	5,663	5,639	5,603	5,596	5,582
41 Federal Land Banks	26,893	28,459	29,804	31,277	33,311	35,574
42 1- to 4-family	1,042	1,198	1,374	1,552	1,708	1,893
43 Farm	25,851	27,261	28,430	29,725	31,603	33,681
44 Federal Home Loan Mortgage Corporation	3,460	3,208	3,729	4,035	4,235	4,014
45 1- to 4-family	2,685	2,489	2,850	3,059	3,210	3,037
46 Multifamily	775	719	879	976	1,025	977
47 Mortgage pools or trusts³	94,551	102,259	110,648	119,278	124,632	129,647
48 Government National Mortgage Association	57,955	63,000	69,357	76,401	80,843	84,282
49 1- to 4-family	56,269	61,246	67,535	74,546	78,872	82,208
50 Multifamily	1,686	1,754	1,822	1,855	1,971	2,074
51 Federal Home Loan Mortgage Corporation	12,467	13,708	14,421	15,180	15,454	16,120
52 1- to 4-family	10,088	11,096	11,568	12,149	12,359	12,886
53 Multifamily	2,379	2,612	2,853	3,031	3,095	3,234
54 Farmers Home Administration	24,129	25,551	26,870	27,697	28,335	29,245
55 1- to 4-family	13,883	14,329	14,972	14,884	14,926	15,224
56 Multifamily	1,465	1,764	1,763	2,163	2,159	2,159
57 Commercial	3,660	3,833	4,054	4,328	4,495	4,763
58 Farm	5,121	5,625	6,081	6,322	6,755	7,099
59 Individuals and others⁴	154,647	160,148	166,465	171,856	176,815	181,712
60 1- to 4-family	86,524	90,496	95,751	99,418	102,272	105,103
61 Multifamily	21,635	22,631	23,000	23,189	24,060	25,110
62 Commercial	23,185	22,798	22,860	24,050	24,778	25,445
63 Farm	23,303	24,223	24,854	25,199	25,705	26,054

45. 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	1980		1981			
	Q3	Q4	Q1	Q2	Q3	Q4
1 All holders	1,411,759	1,445,966	1,468,053	1,499,066	1,526,086	1,545,286
2 1- to 4-family	937,137	961,340	974,411	993,794	1,010,932	1,021,532
3 Multifamily	134,408	136,953	137,946	139,199	140,453	142,038
4 Commercial	249,606	255,655	261,242	268,561	274,665	279,904
5 Farm	90,608	92,018	94,454	97,512	100,036	101,812
6 Major financial institutions	977,500	997,168	1,007,240	1,023,793	1,037,086	1,044,012
7 Commercial banks ²	258,003	263,030	266,734	273,225	281,126	286,626
8 1- to 4-family	157,046	160,326	161,758	164,873	169,378	172,549
9 Multifamily	12,591	12,924	13,282	13,800	14,478	14,905
10 Commercial	79,775	81,081	83,133	86,091	88,836	90,717
11 Farm	8,591	8,699	8,561	8,461	8,434	8,455
12 Mutual savings banks	99,306	99,865	99,719	99,993	100,200	99,990
13 1- to 4-family	66,912	67,489	67,619	68,035	68,256	68,201
14 Multifamily	16,088	16,058	15,955	15,909	15,972	15,936
15 Commercial	16,276	16,278	16,105	15,999	15,942	15,813
16 Farm	30	40	40	50	30	40
17 Savings and loan associations	492,129	503,192	507,556	515,256	518,778	518,350
18 1- to 4-family	410,091	419,763	423,606	430,703	433,646	433,289
19 Multifamily	37,746	38,142	38,219	38,077	38,338	38,306
20 Commercial	44,292	45,287	45,731	46,476	46,794	46,755
21 Life insurance companies	128,062	131,081	133,231	135,319	136,982	139,046
22 1- to 4-family	17,990	17,943	17,847	17,646	17,512	17,382
23 Multifamily	19,338	19,514	19,579	19,603	19,592	19,486
24 Commercial	77,916	80,666	82,839	85,038	86,742	89,089
25 Farm	12,818	12,958	12,966	13,032	13,136	13,089
26 Federal and related agencies	110,526	114,300	116,243	119,124	121,772	126,186
27 Government National Mortgage Association	4,389	4,642	4,826	4,972	4,382	4,765
28 1- to 4-family	719	704	696	698	696	693
29 Multifamily	3,670	3,938	4,130	4,274	3,686	4,072
30 Farmers Home Administration	3,525	3,492	2,837	2,662	1,562	2,235
31 1- to 4-family	978	916	1,321	1,151	500	914
32 Multifamily	774	610	528	464	242	473
33 Commercial	370	411	479	357	325	506
34 Farm	1,403	1,555	509	690	495	342
35 Federal Housing and Veterans Administrations	5,600	5,640	5,799	5,895	6,005	6,073
36 1- to 4-family	1,986	2,051	2,135	2,172	2,240	2,293
37 Multifamily	3,614	3,589	3,664	3,723	3,765	3,780
38 Federal National Mortgage Association	55,632	57,327	57,362	57,657	59,682	61,412
39 1- to 4-family	50,071	51,775	51,842	52,181	54,227	55,986
40 Multifamily	5,561	5,552	5,520	5,476	5,455	5,426
41 Federal Land Banks	36,837	38,131	40,258	42,681	44,708	46,446
42 1- to 4-family	1,985	2,099	2,228	2,401	2,605	2,788
43 Farm	34,852	36,032	38,030	40,280	42,103	43,658
44 Federal Home Loan Mortgage Corporation	4,543	5,068	5,161	5,257	5,433	5,255
45 1- to 4-family	3,459	3,873	3,953	4,025	4,166	4,018
46 Multifamily	1,084	1,195	1,208	1,232	1,267	1,237
47 Mortgage pools or trusts ³	136,583	142,258	147,246	152,308	158,140	162,273
48 Government National Mortgage Association	89,452	93,874	97,184	100,558	103,750	105,790
49 1- to 4-family	87,276	91,602	94,810	98,057	101,068	103,007
50 Multifamily	2,176	2,272	2,374	2,501	2,682	2,783
51 Federal Home Loan Mortgage Corporation	16,659	16,854	17,067	17,565	17,936	19,843
52 1- to 4-family	13,318	13,471	13,641	14,115	14,401	15,888
53 Multifamily	3,341	3,383	3,426	3,450	3,535	3,955
54 Farmers Home Administration	30,472	31,530	32,995	34,185	36,454	36,640
55 1- to 4-family	16,226	16,683	16,640	17,165	18,407	18,378
56 Multifamily	2,235	2,612	2,853	3,097	3,488	3,426
57 Commercial	5,059	5,271	5,382	5,750	6,040	6,161
58 Farm	6,952	6,964	8,120	8,173	8,519	8,675
59 Individuals and others ⁴	187,150	192,240	197,324	203,841	209,088	212,815
60 1- to 4-family	109,080	112,645	116,315	120,572	123,830	126,146
61 Multifamily	26,190	27,164	27,208	27,593	27,953	28,253
62 Commercial	25,918	26,661	27,573	28,850	29,986	30,863
63 Farm	25,962	25,770	26,228	26,826	27,319	27,553

46. Installment credit—Total outstanding, and net change¹

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	310,920	310,033	309,004	307,632	305,599	304,207	304,055	306,369	307,549	307,556	308,296	313,472
<i>By major holder</i>												
2 Commercial banks	153,636	153,308	152,347	150,937	149,238	147,883	146,975	147,395	147,618	147,161	146,413	147,013
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	24,945	25,064	25,780	28,448
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	3,799	3,775	3,790	3,762	3,759	3,983	4,282	4,469	4,595	4,443	4,330	4,468
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	116,253	117,125	117,162	117,086	116,989	116,838
10 Commercial banks	67,166	67,119	66,786	65,837	65,035	64,224	63,472	63,434	63,115	62,779	62,320	61,536
11 Indirect paper	38,249	38,312	38,257	37,767	37,435	36,948	36,324	36,231	36,042	35,884	35,630	35,233
12 Direct loans	28,917	28,807	28,529	28,070	27,600	27,276	27,148	27,203	27,073	26,895	26,690	26,303
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	56,164	55,153	54,146	53,491	53,036	52,850	52,833	53,562	53,806	53,593	54,104	58,352
16 Commercial banks	29,801	29,641	29,177	28,987	28,617	28,280	28,088	28,337	28,451	28,288	28,226	29,765
17 Retailers	22,564	21,737	21,179	20,742	20,660	20,587	20,463	20,756	20,760	20,862	21,548	24,119
18 Gasoline	3,799	3,775	3,790	3,762	3,759	3,983	4,282	4,469	4,595	4,443	4,330	4,468
19 Mobile home	16,832	16,875	16,944	16,974	16,912	16,988	16,992	17,050	17,083	17,255	17,279	17,372
20 Commercial banks	10,621	10,628	10,635	10,596	10,532	10,593	10,556	10,546	10,508	10,481	10,438	10,321
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	117,977	118,632	119,498	119,622	119,924	120,960
25 Commercial banks	46,048	45,920	45,749	45,517	45,054	44,786	44,859	45,078	45,544	45,613	45,429	45,341
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	4,185	4,202	4,232	4,329
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
	Net change (during period) ³											
31 Total	2,635	2,370	654	-1,755	-2,647	-2,071	-562	787	852	402	617	1,349
<i>By major holder</i>												
32 Commercial banks	543	1,032	-264	-1,720	-1,936	-1,783	-1,112	-384	17	-318	-342	-546
33 Finance companies	1,013	1,395	1,138	824	250	744	439	387	613	454	594	860
34 Credit unions	738	-354	-277	-737	-987	-1,298	-270	465	36	63	218	378
35 Retailers ²	307	12	-93	-279	-46	68	89	160	12	-161	52	316
36 Savings and loans	67	227	137	183	100	96	155	5	93	246	-14	190
37 Gasoline companies	-10	107	71	-42	-20	98	132	136	49	75	72	83
38 Mutual savings banks	-23	-49	-58	16	-8	4	5	18	32	43	37	68
<i>By major credit type</i>												
39 Automobile	1,538	982	512	-649	-1,041	-1,026	-456	411	145	263	105	270
40 Commercial banks	204	233	-348	-1,183	-1,009	-1,007	-822	-288	-301	-286	-278	-523
41 Indirect paper	147	143	-85	-628	-461	-601	-605	-232	-232	-108	-128	-254
42 Direct loans	57	90	-263	-555	-548	-406	-217	-56	-69	-178	-150	-269
43 Credit unions	434	-200	-112	-350	-481	-636	-108	215	10	18	101	174
44 Finance companies	900	949	972	884	449	617	474	484	436	531	282	619
45 Revolving	437	689	264	-405	-259	-121	198	281	54	-86	142	413
46 Commercial banks	108	523	136	-80	-240	-338	-99	-24	1	-32	-2	8
47 Retailers	339	59	57	-283	1	119	165	169	4	-129	72	322
48 Gasoline companies	-10	107	71	-42	-20	98	132	136	49	75	72	83
49 Mobile home	104	55	55	14	-50	58	9	22	33	126	27	79
50 Commercial banks	38	5	-3	-48	-71	26	-28	-19	-32	-36	-30	-21
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	-177	-715	-1,297	-982	-313	73	620	99	343	587
55 Commercial banks	193	271	-49	-409	-616	-464	-163	-53	349	36	-32	-10
56 Finance companies	66	407	117	-104	-206	115	-33	-111	147	-119	268	193
57 Credit unions	293	-149	-162	-379	-497	-653	-156	244	26	45	115	199
58 Retailers	-32	-47	-150	4	-47	-51	-76	-9	8	-32	-20	-6
59 Savings and loans	59	211	125	157	77	67	110	-16	58	126	-25	143
60 Mutual savings banks	-23	-49	-58	16	-8	4	5	18	32	43	37	68

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

Millions of dollars

Holder, and type of credit	1981											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Amounts outstanding (end of period)												
1 Total	310,760	309,385	311,071	313,669	315,679	318,792	320,656	324,161	328,187	328,652	329,053	333,375
<i>By major holder</i>												
2 Commercial banks	145,077	143,429	143,397	143,680	143,841	145,125	145,382	146,006	147,060	146,889	146,687	149,300
3 Finance companies	77,131	78,090	79,490	81,033	81,794	82,723	83,924	86,152	88,698	89,583	89,956	89,818
4 Credit unions	43,601	43,776	44,212	44,390	45,055	45,686	46,096	46,605	46,791	46,416	46,092	45,954
5 Retailers ²	27,439	26,507	26,097	26,263	26,287	26,394	26,396	26,477	26,594	26,922	27,510	29,551
6 Savings and loans	10,023	10,173	10,458	10,792	11,148	11,115	10,959	11,125	11,236	11,348	11,529	11,598
7 Gasoline companies	4,668	4,578	4,571	4,650	4,705	4,900	5,078	5,004	5,007	4,713	4,487	4,403
8 Mutual savings banks	2,821	2,832	2,846	2,861	2,849	2,849	2,821	2,792	2,801	2,781	2,792	2,751
<i>By major credit type</i>												
9 Automobile	115,778	116,195	118,049	119,076	119,582	120,400	121,476	123,481	125,703	126,344	126,385	126,431
10 Commercial banks	60,124	59,579	59,910	59,849	59,819	59,907	59,908	59,747	59,451	59,242	59,125	59,181
11 Indirect paper	34,306	34,007	34,343	34,288	34,289	34,402	34,505	34,599	34,616	34,651	34,781	35,097
12 Direct loans	25,818	25,572	25,567	25,561	25,530	25,505	25,403	25,148	24,835	24,591	24,344	24,084
13 Credit unions	20,850	20,933	21,142	21,227	21,545	21,847	22,044	22,286	22,375	22,196	22,041	21,975
14 Finance companies	34,804	35,683	36,997	38,000	38,218	38,646	39,525	41,448	43,877	44,906	45,219	45,275
15 Revolving	57,556	56,047	55,356	55,716	55,820	56,798	56,764	57,280	58,318	58,451	58,923	63,049
16 Commercial banks	29,705	29,148	28,776	28,880	28,871	29,523	29,290	29,778	30,686	30,763	30,876	33,110
17 Retailers	23,183	22,321	22,009	22,186	22,244	22,375	22,396	22,498	22,625	22,975	23,560	25,536
18 Gasoline	4,668	4,578	4,571	4,650	4,705	4,900	5,078	5,004	5,007	4,713	4,487	4,403
19 Mobile home	17,202	17,113	17,162	17,342	17,576	17,704	17,760	17,959	18,124	18,300	18,380	18,486
20 Commercial banks	10,229	10,098	10,042	10,062	10,109	10,159	10,168	10,213	10,241	10,288	10,267	10,300
21 Finance companies	3,741	3,740	3,762	3,828	3,909	3,990	4,076	4,178	4,282	4,384	4,439	4,494
22 Savings and loans	2,768	2,809	2,888	2,980	3,079	3,069	3,026	3,072	3,103	3,134	3,184	3,203
23 Credit unions	464	466	470	472	479	486	490	496	498	494	490	489
24 Other	120,224	120,030	120,504	121,535	122,701	123,890	124,656	125,441	126,042	125,557	125,365	125,409
25 Commercial banks	45,019	44,604	44,669	44,889	45,042	45,536	46,016	46,268	46,682	46,596	46,419	46,709
26 Finance companies	38,586	38,667	38,731	39,205	39,667	40,087	40,323	40,526	40,539	40,293	40,298	40,049
27 Credit unions	22,287	22,377	22,600	22,691	23,031	23,353	23,563	23,823	23,918	23,726	23,561	23,490
28 Retailers	4,256	4,186	4,088	4,077	4,043	4,019	4,000	3,979	3,969	3,947	3,950	4,015
29 Savings and loans	7,255	7,364	7,570	7,812	8,069	8,046	7,933	8,053	8,133	8,214	8,345	8,395
30 Mutual savings banks	2,821	2,832	2,846	2,861	2,849	2,849	2,821	2,792	2,801	2,781	2,792	2,751
Net change (during period)³												
31 Total	1,206	1,845	2,971	2,722	1,571	2,031	1,551	2,428	2,975	1,002	600	-33
<i>By major holder</i>												
32 Commercial banks	-1,020	-695	434	46	211	715	29	-246	427	-76	433	1,160
33 Finance companies	1,113	1,530	1,539	1,253	409	570	948	2,383	2,682	1,204	462	-414
34 Credit unions	288	444	287	272	391	219	532	245	-134	-209	-224	-369
35 Retailers ²	409	103	227	531	-3	416	265	-13	11	104	-126	-338
36 Savings and loans	232	254	418	421	519	45	-175	42	71	32	121	57
37 Gasoline companies	106	209	61	141	67	78	4	33	-62	-42	-81	-98
38 Mutual savings banks	78	0	5	58	-23	-12	-52	-16	-20	-11	15	-31
<i>By major credit type</i>												
39 Automobile	31	831	1,526	648	-114	149	1,056	1,859	2,079	1,024	564	68
40 Commercial banks	-1,159	-494	73	-241	-127	-122	47	-347	-404	-226	220	236
41 Indirect paper	-827	-345	156	-127	-29	-1	196	-42	-79	16	371	413
42 Direct loans	-332	-149	-83	-114	-98	-121	-149	-305	-325	-242	-151	-177
43 Credit unions	206	211	132	142	160	106	263	106	-82	-98	-77	-200
44 Finance companies	984	1,114	1,321	747	-147	165	746	2,100	2,565	1,348	421	32
45 Revolving	591	319	510	940	356	1,007	116	177	571	324	21	59
46 Commercial banks	93	44	189	255	236	569	-205	126	593	182	198	467
47 Retailers	392	66	260	544	53	360	317	18	40	184	-96	-310
48 Gasoline companies	106	209	61	141	67	78	4	33	-62	-42	-81	-98
49 Mobile home	-59	-87	64	183	248	110	59	156	157	122	75	143
50 Commercial banks	-120	-142	-59	23	12	9	12	24	30	28	-9	81
51 Finance companies	15	18	25	58	78	85	81	93	102	74	42	49
52 Savings and loans	46	31	97	99	152	14	-44	37	26	23	45	15
53 Credit unions	0	6	1	3	6	2	10	2	-1	-3	-3	-2
54 Other	643	782	871	951	1,081	765	320	236	168	-468	-60	-303
55 Commercial banks	166	-103	231	9	90	259	175	-49	208	-60	24	376
56 Finance companies	114	398	193	448	478	320	121	190	15	-218	-1	-495
57 Credit unions	82	227	154	127	225	111	259	137	-51	-108	-144	-167
58 Retailers	17	37	-33	-13	-56	56	-52	-31	-29	-80	-30	-28
59 Savings and loans	186	223	321	322	367	31	-131	5	45	9	76	42
60 Mutual savings banks	78	0	5	58	-23	-12	-52	-16	-20	-11	15	-31

47. 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.
	Extensions¹											
1 Total	27,894	27,566	25,892	23,202	22,142	22,337	24,445	26,521	26,879	26,868	25,950	26,915
<i>By major holder</i>												
2 Commercial banks	12,322	12,780	11,393	10,232	9,785	9,892	10,546	11,452	11,898	11,822	11,391	11,250
3 Finance companies	5,471	5,755	5,574	4,798	4,322	4,439	4,809	5,155	5,355	5,323	4,852	5,185
4 Credit unions	3,483	2,444	2,426	1,861	1,574	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	4,225	3,985	4,250	4,497
6 Savings and loans	462	623	542	591	508	518	582	454	539	695	444	658
7 Gasoline companies	1,657	1,765	1,760	1,720	1,748	1,835	1,902	1,941	1,924	1,973	2,024	2,061
8 Mutual savings banks	131	103	89	155	133	149	153	171	186	198	194	229
<i>By major credit type</i>												
9 Automobile	8,441	7,973	7,370	5,921	5,534	5,550	6,301	7,463	7,479	7,508	7,064	7,204
10 Commercial banks	4,285	4,304	3,521	2,685	2,745	2,815	3,004	3,669	3,674	3,755	3,499	3,241
11 Indirect paper	2,330	2,342	2,014	1,544	1,600	1,490	1,490	1,938	1,959	2,125	1,943	1,796
12 Direct loans	1,955	1,962	1,507	1,141	1,145	1,325	1,514	1,731	1,715	1,630	1,556	1,445
13 Credit unions	1,843	1,257	1,280	972	817	707	1,197	1,570	1,455	1,457	1,402	1,538
14 Finance companies	2,313	2,412	2,569	2,264	1,972	2,028	2,100	2,224	2,350	2,296	2,163	2,425
15 Revolving	10,471	10,741	10,648	10,332	10,350	10,329	10,666	10,776	10,745	10,686	10,916	11,356
16 Commercial banks	4,955	5,361	5,151	5,284	4,996	4,771	5,046	5,065	5,110	5,198	5,118	5,296
17 Retailers	3,859	3,615	3,737	3,328	3,606	3,723	3,718	3,770	3,711	3,515	3,774	3,999
18 Gasoline	1,657	1,765	1,760	1,720	1,748	1,835	1,902	1,941	1,924	1,973	2,024	2,061
19 Mobile home	522	452	435	397	299	424	373	398	429	501	423	490
20 Commercial banks	335	279	260	214	164	281	222	246	237	245	242	265
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	7,439	6,552	5,959	6,034	7,105	7,884	8,226	8,173	7,547	7,865
25 Commercial banks	2,747	2,836	2,461	2,049	1,880	2,025	2,274	2,472	2,877	2,624	2,532	2,448
26 Finance companies	3,071	3,259	2,919	2,447	2,298	2,357	2,657	2,875	2,921	2,928	2,596	2,671
27 Credit unions	1,616	1,180	1,137	885	755	609	1,104	1,497	1,284	1,407	1,379	1,480
28 Retailers	509	481	371	517	466	463	430	493	514	470	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	155	133	149	153	171	186	198	194	229
	Liquidations¹											
31 Total	25,259	25,196	25,238	24,957	24,789	24,408	25,007	25,734	26,027	26,466	25,333	25,566
<i>By major holder</i>												
32 Commercial banks	11,779	11,748	11,657	11,952	11,721	11,675	11,658	11,836	11,881	12,140	11,733	11,796
33 Finance companies	4,458	4,360	4,436	3,974	4,072	3,695	4,370	4,768	4,742	4,869	4,258	4,325
34 Credit unions	2,745	2,798	2,703	2,598	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	4,213	4,146	4,198	4,181
36 Savings and loans	395	396	405	408	408	422	427	449	446	449	458	468
37 Gasoline companies	1,667	1,658	1,689	1,762	1,768	1,737	1,770	1,805	1,875	1,898	1,952	1,978
38 Mutual savings banks	154	152	147	139	141	145	148	153	154	155	157	161
<i>By major credit type</i>												
39 Automobile	6,903	6,991	6,858	6,570	6,575	6,576	6,757	7,052	7,334	7,245	6,959	6,934
40 Commercial banks	4,081	4,071	3,869	3,868	3,754	3,822	3,826	3,957	3,975	4,041	3,777	3,764
41 Indirect paper	2,183	2,199	2,099	2,172	2,061	2,091	2,095	2,170	2,191	2,233	2,071	2,050
42 Direct loans	1,898	1,872	1,770	1,696	1,693	1,731	1,731	1,787	1,784	1,808	1,706	1,714
43 Credit unions	1,409	1,457	1,392	1,322	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	1,380	1,523	1,411	1,626	1,740	1,914	1,765	1,881	1,806
45 Revolving	10,034	10,052	10,384	10,737	10,609	10,450	10,468	10,495	10,691	10,772	10,774	10,943
46 Commercial banks	4,847	4,838	5,015	5,364	5,236	5,109	5,145	5,089	5,109	5,230	5,120	5,288
47 Retailers	3,520	3,556	3,680	3,611	3,605	3,604	3,553	3,601	3,707	3,644	3,702	3,677
48 Gasoline companies	1,667	1,658	1,689	1,762	1,768	1,737	1,770	1,805	1,875	1,898	1,952	1,978
49 Mobile home	418	397	380	383	349	366	364	376	396	375	396	411
50 Commercial banks	297	274	263	262	235	255	250	265	269	281	272	286
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	7,616	7,267	7,256	7,016	7,418	7,811	7,606	8,074	7,204	7,278
55 Commercial banks	2,554	2,565	2,510	2,458	2,496	2,489	2,437	2,525	2,528	2,588	2,564	2,458
56 Finance companies	3,005	2,852	2,802	2,551	2,504	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	506	502	496	504
59 Savings and loans	327	330	337	342	350	364	377	392	386	410	395	396
60 Mutual savings banks	154	152	147	139	141	145	148	153	154	155	157	161

47. Installment credit—Extensions and liquidations—Continued

Millions of dollars

Holder, and type of credit	1981											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Extensions¹											
1 Total	27,466	28,682	29,370	29,271	28,377	29,223	28,290	28,323	29,406	26,836	27,370	26,656
<i>By major holder</i>												
2 Commercial banks	10,804	11,624	12,504	12,379	12,283	12,701	11,973	11,458	12,384	11,610	12,430	13,264
3 Finance companies	5,904	6,193	5,911	5,218	4,937	5,251	5,439	6,385	7,158	5,327	5,287	4,089
4 Credit unions	2,994	3,167	3,153	3,181	3,212	3,137	3,299	2,913	2,558	2,621	2,571	2,517
5 Retailers ²	4,673	4,500	4,472	5,002	4,486	5,018	4,826	4,616	4,568	4,559	4,279	4,142
6 Savings and loans	715	751	1,038	985	1,068	649	383	537	573	553	668	588
7 Gasoline companies	2,130	2,284	2,113	2,272	2,243	2,296	2,252	2,284	2,035	2,021	1,963	1,931
8 Mutual savings banks	246	163	179	234	148	171	118	130	130	145	172	125
<i>By major credit type</i>												
9 Automobile	7,343	8,229	8,499	7,459	7,384	7,515	8,059	8,396	9,000	7,490	8,073	7,352
10 Commercial banks	2,704	3,456	3,916	3,692	3,691	3,725	3,755	3,280	3,218	3,263	3,979	3,978
11 Indirect paper	1,291	1,849	2,256	2,081	2,072	2,143	2,268	1,951	1,932	1,966	2,516	2,489
12 Direct loans	1,413	1,607	1,660	1,611	1,619	1,582	1,487	1,329	1,286	1,297	1,463	1,489
13 Credit unions	1,592	1,613	1,586	1,589	1,608	1,553	1,663	1,537	1,337	1,308	1,342	1,345
14 Finance companies	3,047	3,160	2,997	2,178	2,085	2,237	2,641	3,579	4,445	2,919	2,752	2,029
15 Revolving	11,535	11,738	11,620	12,383	11,876	12,658	11,706	11,663	12,263	11,753	11,379	11,592
16 Commercial banks	5,237	5,473	5,494	5,592	5,585	5,895	5,073	5,227	6,124	5,578	5,584	5,961
17 Retailers	4,168	3,981	4,013	4,519	4,048	4,467	4,381	4,152	4,104	4,154	3,832	3,700
18 Gasoline	2,130	2,284	2,113	2,272	2,243	2,296	2,252	2,284	2,035	2,021	1,963	1,931
19 Mobile home	392	405	616	593	620	509	445	520	532	475	479	508
20 Commercial banks	180	181	234	293	261	280	276	281	291	254	235	308
21 Finance companies	81	88	88	100	112	122	116	120	134	123	108	106
22 Savings and loans	119	118	269	184	230	93	30	105	95	89	127	86
23 Credit unions	12	18	25	16	17	14	23	14	12	9	9	8
24 Other	8,196	8,310	8,635	8,836	8,497	8,541	8,080	7,744	7,611	7,118	7,439	7,204
25 Commercial banks	2,683	2,514	2,860	2,802	2,746	2,801	2,869	2,670	2,751	2,515	2,632	3,017
26 Finance companies	2,776	2,945	2,826	2,940	2,740	2,892	2,682	2,686	2,579	2,285	2,427	1,954
27 Credit unions	1,390	1,536	1,542	1,576	1,587	1,570	1,613	1,362	1,209	1,304	1,220	1,164
28 Retailers	505	519	459	483	438	551	445	464	464	405	447	442
29 Savings and loans	596	633	769	801	838	556	353	432	478	464	541	502
30 Mutual savings banks	246	163	179	234	148	171	118	130	130	145	172	125
	Liquidations¹											
31 Total	26,260	26,837	26,399	26,549	26,806	27,192	26,739	25,895	26,431	25,834	26,770	26,689
<i>By major holder</i>												
32 Commercial banks	11,824	12,319	12,070	12,333	12,072	11,986	11,944	11,704	11,957	11,686	11,997	12,104
33 Finance companies	4,791	4,663	4,372	3,965	4,528	4,681	4,491	4,002	4,476	4,123	4,825	4,503
34 Credit unions	2,706	2,723	2,866	2,909	2,821	2,918	2,767	2,668	2,692	2,830	2,795	2,886
35 Retailers ²	4,264	4,397	4,245	4,471	4,489	4,602	4,561	4,629	4,557	4,455	4,405	4,480
36 Savings and loans	483	497	620	564	549	604	558	495	502	521	547	531
37 Gasoline companies	2,024	2,075	2,052	2,131	2,176	2,218	2,248	2,251	2,097	2,063	2,044	2,029
38 Mutual savings banks	168	163	174	176	171	183	170	146	150	156	157	156
<i>By major credit type</i>												
39 Automobile	7,312	7,398	6,973	6,811	7,498	7,366	7,003	6,537	6,921	6,466	7,509	7,284
40 Commercial banks	3,863	3,950	3,843	3,933	3,818	3,847	3,708	3,627	3,622	3,489	3,759	3,742
41 Indirect paper	2,118	2,194	2,100	2,208	2,101	2,144	2,072	1,993	2,011	1,950	2,145	2,076
42 Direct loans	1,745	1,756	1,743	1,725	1,717	1,703	1,636	1,634	1,611	1,539	1,614	1,666
43 Credit unions	1,386	1,402	1,454	1,447	1,448	1,447	1,400	1,431	1,419	1,406	1,419	1,545
44 Finance companies	2,063	2,046	1,676	1,431	2,232	2,072	1,895	1,479	1,880	1,571	2,331	1,997
45 Revolving	10,944	11,419	11,110	11,443	11,520	11,651	11,590	11,486	11,692	11,429	11,358	11,533
46 Commercial banks	5,144	5,429	5,305	5,337	5,349	5,326	5,278	5,101	5,531	5,396	5,386	5,494
47 Retailers	3,776	3,915	3,753	3,975	3,995	4,107	4,064	4,134	4,064	3,970	3,928	4,010
48 Gasoline companies	2,024	2,075	2,052	2,131	2,176	2,218	2,248	2,251	2,097	2,063	2,044	2,029
49 Mobile home	451	492	552	410	372	399	386	364	375	353	404	365
50 Commercial banks	300	323	293	270	249	271	264	257	261	226	244	227
51 Finance companies	66	70	63	42	34	37	35	27	32	49	66	57
52 Savings and loans	73	87	172	85	78	79	74	68	69	66	82	71
53 Credit unions	12	12	24	13	11	12	13	12	13	12	12	10
54 Other	7,553	7,528	7,764	7,885	7,416	7,776	7,760	7,508	7,443	7,586	7,499	7,507
55 Commercial banks	2,517	2,617	2,629	2,793	2,656	2,542	2,694	2,719	2,543	2,575	2,608	2,641
56 Finance companies	2,662	2,547	2,633	2,492	2,262	2,572	2,561	2,496	2,564	2,503	2,428	2,449
57 Credit unions	1,308	1,309	1,388	1,449	1,362	1,459	1,354	1,225	1,260	1,412	1,364	1,331
58 Retailers	488	482	492	496	494	495	497	495	493	485	477	470
59 Savings and loans	410	410	448	479	471	525	484	427	433	455	465	460
60 Mutual savings banks	168	163	174	176	171	183	170	146	150	156	157	156

48. Flow of funds accounts—Financial assets and liabilities, December 31, 1981

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	4,677.9		1,122.9		239.0		6,039.9		472.9		248.0	
2 Total liabilities		1,602.3		2,049.3		362.2		4,013.9		536.9		958.5
3 Gold ²									38.1			
4 Special drawing rights									22.6			4.1
5 International Monetary Fund position										5.0		5.1
6 Official foreign exchange										9.8		4.6
7 Treasury currency												14.8
8 Checkable deposits and currency	287.9		92.8		5.9		386.6		19.7			17.2
9 Private domestic	287.9		92.8		5.9		386.6					
10 Foreign									19.7			
11 U.S. government												17.2
12 Small time and savings deposits	1,168.9				3.3		1,172.2					.8
13 Money market fund shares	181.9						181.9					
14 Large time deposits	184.3		42.8		61.0		288.1		34.0			
15 Federal funds and security RPs			21.0		16.6		37.6					
16 Deposits abroad			12.3				12.3			31.1		
17 Life insurance reserves	234.8						234.8					9.4
18 Pension fund reserves	788.8						788.8					86.2
19 Interbank claims									-10.1			
20 Corporate equities ³	1,084.9						1,084.9		64.1			
21 Credit market instruments	649.1	1,548.2	104.5	1,556.0	140.3	342.6	893.9	3,446.8	197.9	240.3	188.4	830.1
22 U.S. Treasury securities ⁴	231.3		6.5		61.0		298.8		140.4			825.5
23 Federal agency securities ⁵	84.9		1.8		31.5		118.2					4.1
24 State and local government securities ⁵	87.5		3.5	27.5	7.2	333.9	98.2	361.4				
25 Corporate and foreign bonds	77.8			394.9			77.8	394.9	22.0	53.1		
26 Mortgages	130.0	1,035.8		498.1	40.6		170.6	1,534.0				46.6
27 Consumer credit		411.4	55.0				55.0	411.4				.4
28 Bank loans n.e.c.		35.5		387.3				422.9				66.7
29 Open market paper	37.5		37.9	62.2			75.4	62.2	35.5			61.9
30 Other loans		65.4		185.9		8.8		260.0		58.7		141.8
31 Security credit	16.2	21.5					16.2	21.5				
32 Trade credit ⁶		18.4	497.7	403.4		19.6	497.7	441.4	18.4	14.7		18.0
33 Taxes payable				10.2	11.9		11.9	10.2				-4
34 Miscellaneous	81.0	14.2	352.0	79.8			433.0	94.0	88.2	236.0	10.5	*

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				
4,694.1		354.8		181.3		1,516.6		2,641.4		11,454.9		38.1	1
	4,475.4		350.2		181.3		1,429.1		2,514.8		9,984.7		2
11.2				11.2						49.3			3
										26.7			4
*				*						5.0	5.0		5
5.1				5.1						9.8	9.8		6
17.0				17.0						17.0	14.8	-2.2	7
33.1	493.2	.5			131.5	3.2	346.4	29.3	15.2	456.6	493.2	36.6	8
33.1	456.2	.5			126.1	3.2	314.9	29.3	15.2	419.7	456.2	36.5	9
	19.7				.7		19.0			19.7	19.7		10
	17.3				4.7		12.5			17.2	17.3	.1	11
6.9	1,179.9						498.7	6.9	681.1	1,179.9	1,179.9		12
	181.9								181.9	181.9	181.9		13
64.2	386.3						332.5	64.2	53.8	386.3	386.3		14
42.3	130.3	9.3					115.9	33.0	14.4	79.8	130.3	50.4	15
18.8								18.8		31.1	31.1		16
	225.4								225.4	234.8	234.8		17
	702.6								702.6	788.8	788.8		18
47.3	24.3			3.4	43.9	43.9	-19.6			37.1	24.3	-12.8	19
344.8	61.5					.1		344.7	61.5	1,493.9	61.5		20
3,849.3	612.3	339.9	317.0	140.5		1,346.9	57.3	2,021.9	238.0	5,129.5	5,129.5		21
386.4		2.2		131.0		111.5		141.7		825.5	825.5		22
202.9	317.0	.6	317.0	9.4		69.9		123.0		321.1	321.1		23
263.2						155.1		108.1		361.4	361.4		24
433.4	85.2					7.7	24.4	425.7	60.8	533.2	533.2		25
1,325.3	8.1	240.6				286.6		798.1	8.1	1,542.6	1,542.6		26
356.5						178.3		178.2		411.4	411.4		27
520.0	30.5					520.0			30.5	520.0	520.0		28
119.4	106.3	.7		.2		17.7	32.9	100.8	73.3	230.3	230.3		29
242.1	65.2	95.8						146.3	65.2	383.9	383.9		30
40.0	34.7					22.8		17.2	34.7	56.2	56.2		31
17.4								17.4		551.2	474.1	-77.1	32
	9.4							1.8	7.5	11.5	19.6	8.1	33
196.8	433.7	5.1	33.2	4.1	5.8	99.6	96.0	88.0	298.7	728.5	763.7	35.1	34

48. Flow of funds accounts—Financial assets and liabilities, December 31, 1981—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	2,641.4		662.3		175.5		73.3		506.6		294.8	
2 Total liabilities		2,514.8		633.9		165.8		67.0		474.4		294.8
3 Checkable deposits	29.3	15.2	3.6	8.7	5.2	3.9	1.3	2.5	2.1		2.0	
4 Small time and savings deposits	6.9	681.1		470.0		146.7	6.9	64.5				
5 Money market fund shares		181.9										
6 Large time deposits	64.2	53.8	6.8	47.8	.3	6.0	.2				13.0	
7 Federal funds and security RPs	33.0	14.4	14.2	14.4	4.3							
8 Deposits abroad	18.8											
9 Life insurance reserves		225.4								225.4		
10 Pension fund reserves		702.6								185.7		294.8
11 Corporate equities ³	344.7	61.5			3.3				49.7		167.1	
12 Credit market instruments	2,021.9	238.0	599.3	80.4	156.9		64.9		422.5		106.1	
13 U.S. Treasury securities ⁴	141.7		9.5		6.8		7.3		8.0		31.1	
14 Federal agency securities ⁵	123.0		44.3		18.2		6.8		13.7		9.3	
15 State and local government securities	108.1		1.3		2.2				7.2			
16 Corporate and foreign bonds	425.7	60.8		2.7	20.2				189.5		61.7	
17 Mortgages	798.1	8.1	517.6	6.4	100.0		4.8		140.2		3.9	
18 Consumer credit	178.2		20.4		4.0		46.0					
19 Bank loans n.e.c.		30.5		6.1								
20 Open-market paper	100.8	73.3	6.1		5.6				15.3			
21 Other loans	146.3	65.2		65.2					48.8			
22 Security credit	17.2	34.7										
23 Trade credit	17.4											
24 Taxes payable		7.5		.9						3.8		
25 Miscellaneous	88.0	298.7	38.4	11.7	5.5	9.2			32.2	59.4	6.6	

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	
222.1	194.5	.....	224.6	.....	5.9	.....	61.5	.....	181.9	.....	38.5	.....	1
.....	222.1	.....	141.0	.....	229.7	.....	7.6	.....	61.5	.....	181.9	.....	35.1	2
4.9	3.4	.....	4.8	.....	.....	.....	.8	.....	-.5	.....	1.6	.....	3
.....	4
.....	181.9	.....	.....	5
.....	43.9	.....	.....	.....	6
.....	14.5	.....	.....	.....	7
.....	18.8	.....	.....	.....	8
.....	9
.....	222.1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	10
48.6	31.0	.....	.....	.....	.....	.....	34.9	61.5	.....	.....	10.1	.....	11
168.6	142.7	.....	219.7	152.0	3.5	5.6	25.7	.....	102.3	.....	9.7	.....	12
25.4	18.2	.....	.....	.....	.....	.....	2.5	.....	31.9	.....	1.0	.....	13
21.3	9.4	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	14
3.9	83.0	.....	.....	.....	.....	.....	9.3	.....	.....	.....	1.2	.....	15
105.7	30.8	.....	.....	57.0	.....	1.2	10.5	.....	.....	.....	7.4	.....	16
12.4	1.3	.....	14.4	.....	3.5	1.7	.....	.....	.....	.....	.....	.....	17
.....	107.9	.....	.....	.....	.....	.....	.....	.....	.....	.....	18
.....	22.2	.....	2.1	.....	.....	.....	.....	.....	.....	19
.....	72.8	.....	.5	3.5	.....	70.4	.....	.....	.....	20
.....	97.5	.....	.....	.....	.....	.....	.....	.....	.....	.....	21
.....	17.2	34.7	22
.....	17.4	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	23
.....	1.2	.....	1.2	.....	.....	.....	.....	.....	.....	.....	.....	24
.....	139.8	.....	76.5	2.4	2.0	.....	.....	2.9	.....	.....	.....	25

49. Flow of funds accounts, 1970-81

A. Summary of credit market debt outstanding, by sector

Amounts outstanding at end of year, billions of dollars

Transaction category, or sector	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981
	Nonfinancial sectors											
1 Total credit market debt owed by nonfinancial sectors	1,482.9	1,624.7	1,791.6	1,986.9	2,172.0	2,375.4	2,638.5	2,972.3	3,367.0	3,760.7	4,117.0	4,517.2
2 U.S. government	300.8	325.7	340.8	349.1	360.8	446.3	515.8	572.5	626.2	663.6	742.8	830.1
3 Treasury issues	291.2	317.3	331.5	339.4	351.5	437.3	506.4	564.1	619.2	658.0	737.8	825.5
4 Agency issues and mortgages	9.6	8.5	9.3	9.6	9.4	8.9	9.3	8.4	7.0	5.6	5.0	4.5
5 Private domestic nonfinancial sectors	1,131.5	1,244.2	1,390.1	1,570.8	1,731.3	1,837.9	2,012.1	2,275.6	2,578.6	2,914.8	3,164.7	3,446.8
6 Debt capital instruments	779.7	866.4	968.5	1,073.6	1,171.3	1,271.5	1,395.2	1,567.4	1,761.1	1,962.7	2,141.6	2,290.3
7 State and local obligations	144.4	161.8	176.5	191.2	207.7	223.8	239.5	261.4	287.5	309.3	336.1	361.4
8 Corporate bonds	167.3	186.1	198.3	207.5	227.1	254.3	277.2	298.1	318.3	339.4	369.9	394.9
9 Mortgages	468.0	518.5	593.7	674.9	736.5	793.3	878.5	1,007.9	1,155.4	1,314.0	1,435.6	1,534.0
10 Home mortgages	294.6	322.6	365.1	411.5	446.1	485.6	549.6	646.0	754.5	869.4	951.6	1,011.6
11 Multifamily residential	58.4	68.3	81.0	91.4	98.3	98.9	102.7	110.1	119.5	127.4	135.2	143.0
12 Commercial	85.2	95.4	111.8	130.7	145.8	157.9	169.6	188.1	210.2	234.7	256.7	277.5
13 Farm	29.8	32.2	35.8	41.3	46.3	50.9	56.6	63.7	71.2	82.5	92.0	101.8
14 Other debt instruments	351.8	377.8	421.6	497.3	560.0	566.4	616.9	708.2	817.5	952.1	1,023.1	1,156.5
15 Bank loans n.e.c.	134.1	142.1	158.3	195.4	228.1	217.3	221.5	248.3	283.6	331.0	368.3	422.9
16 Consumer credit	143.1	157.8	177.6	203.7	213.6	223.2	248.6	288.8	336.4	382.7	385.0	411.4
17 Open market paper	10.2	9.9	10.6	13.1	19.8	17.2	21.2	24.3	25.4	36.5	43.2	62.2
18 Other	64.3	68.1	75.0	85.1	98.6	108.7	125.6	146.9	172.1	201.8	226.7	260.0
19 By borrowing sector, total	1,131.5	1,244.2	1,390.1	1,570.8	1,731.3	1,837.9	2,012.1	2,275.6	2,578.6	2,914.8	3,164.7	3,446.8
20 State and local governments	149.2	166.9	181.4	193.7	209.2	222.9	238.2	255.5	276.4	294.8	320.1	342.6
21 Households	481.0	526.2	591.0	671.3	722.4	771.7	862.3	1,001.7	1,164.5	1,335.4	1,439.9	1,548.2
22 Nonfinancial business	501.3	551.1	617.8	705.8	799.7	843.2	911.7	1,018.4	1,137.8	1,284.6	1,404.7	1,556.0
23 Farm	46.9	51.4	57.2	66.9	74.7	83.2	93.4	105.7	120.6	141.5	156.0	173.2
24 Nonfarm noncorporate	76.9	88.7	102.9	116.3	123.7	125.7	131.4	144.0	157.3	171.2	186.5	202.3
25 Corporate	377.5	411.0	457.6	522.6	601.3	634.4	686.9	768.7	859.8	971.9	1,062.1	1,180.5
26 Foreign credit market debt owed to United States	50.6	54.8	60.6	67.0	79.8	91.2	110.6	124.2	162.2	182.3	209.5	240.3
27 Bonds	14.1	15.0	16.0	17.0	19.1	25.3	33.9	38.9	43.1	47.0	47.8	53.1
28 Bank loans n.e.c.	4.8	5.9	9.7	12.5	16.5	18.5	24.1	27.1	46.4	48.7	60.2	66.7
29 Open-market paper	4.0	4.3	3.2	4.2	11.4	11.7	13.6	16.1	26.6	37.8	48.0	61.9
30 U.S. government loans	27.8	29.6	31.7	33.4	32.8	35.7	39.0	42.1	46.0	48.9	53.5	58.7

49. Flow of funds accounts, 1970-81—Continued

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

Amounts outstanding at end of year, billions of dollars

Transaction category, or sector	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981
Financial sectors												
31 Total credit market debt owed by financial sectors	117.2	129.2	154.4	198.7	235.9	245.0	268.8	316.4	391.5	474.1	534.7	612.3
<i>By type of instrument</i>												
32 U.S. government-related	43.6	49.5	57.9	77.9	98.6	108.9	124.0	145.0	181.7	230.9	273.9	317.0
33 Sponsored credit agency securities	38.9	40.0	43.5	59.8	76.4	78.8	82.1	88.2	111.3	135.5	159.9	189.5
34 Mortgage pool securities	4.8	9.5	14.4	18.0	21.5	28.5	40.7	56.8	70.4	95.4	114.0	127.5
35 Loans from U.S. government					.7	1.6	1.2					
36 Private financial sectors	73.5	79.7	96.5	120.8	137.3	136.2	144.8	171.4	209.8	243.2	260.8	295.3
37 Corporate bonds	21.0	25.9	33.0	37.4	40.5	43.7	53.6	63.7	71.2	79.0	86.1	85.2
38 Mortgages	3.6	5.7	7.4	6.1	4.9	7.2	9.3	12.3	13.3	12.1	11.2	8.1
39 Bank loans n.e.c.	12.4	14.3	20.4	29.5	33.6	29.9	26.4	26.0	28.8	28.3	27.8	30.5
40 Open-market paper	25.9	25.9	27.8	32.7	36.5	37.5	39.7	49.2	63.9	82.0	86.7	106.3
41 Loans from Federal Home Loan Banks	10.6	7.9	8.0	15.1	21.8	17.8	15.9	20.2	32.7	41.8	49.0	65.2
42 Total, by sector	117.2	129.2	154.4	198.7	235.9	245.0	268.8	316.4	391.5	474.1	534.7	612.3
43 Sponsored credit agencies	38.9	40.0	43.5	59.8	77.1	80.3	83.3	88.2	111.3	135.5	159.9	189.5
44 Mortgage pools	4.8	9.5	14.4	18.0	21.5	28.5	40.7	56.8	70.4	95.4	114.0	127.5
45 Private financial sectors	73.5	79.7	96.5	120.8	137.3	136.2	144.8	171.4	209.8	243.2	260.8	295.3
46 Commercial banks	2.1	3.0	4.1	4.1	4.3	4.5	5.2	5.7	5.9	6.1	6.3	6.2
47 Bank affiliates	3.4	4.2	6.8	10.0	14.4	15.0	20.4	22.4	29.5	36.0	42.9	51.1
48 Savings and loan associations	14.1	14.1	15.7	21.7	26.5	24.2	24.3	34.2	48.5	59.9	66.7	80.4
49 Finance companies	51.7	54.3	61.1	70.7	76.2	76.7	81.2	97.9	116.2	132.8	138.7	152.0
50 Real estate investment trusts	2.2	4.1	8.8	14.4	15.8	15.7	13.8	11.3	9.7	8.4	6.2	5.6
All sectors												
51 Total credit market debt	1,600.1	1,753.9	1,946.0	2,185.6	2,407.8	2,620.4	2,907.2	3,288.8	3,758.4	4,234.8	4,651.7	5,129.5
52 U.S. government securities	343.0	373.8	397.4	425.7	457.6	552.5	637.6	716.7	807.1	893.8	1,016.1	1,146.6
53 State and local obligations	144.4	161.8	176.5	191.2	207.7	223.8	239.5	261.4	287.5	309.3	336.1	361.4
54 Corporate and foreign bonds	202.4	227.0	247.3	261.9	286.7	323.4	364.6	400.7	432.5	465.4	503.8	533.2
55 Mortgages	473.1	525.7	602.4	682.3	742.5	801.5	888.8	1,021.1	1,169.4	1,326.8	1,447.4	1,542.6
56 Consumer credit	143.1	157.8	177.6	203.7	213.6	223.2	248.6	288.8	336.4	382.7	385.0	411.4
57 Bank loans n.e.c.	151.2	162.2	188.5	237.3	278.2	265.7	272.0	301.4	358.8	408.0	456.3	520.0
58 Open-market paper	40.1	40.0	41.6	50.0	67.6	66.4	74.6	89.5	115.9	156.4	177.8	230.3
59 Other loans	102.7	105.6	114.7	133.7	153.9	163.8	181.6	209.2	250.7	292.5	329.2	383.9
<i>Selected claims not included above</i>												
60 Security credit	24.9	28.7	37.4	29.5	24.7	28.5	41.1	43.4	44.9	43.5	53.4	56.2
61 Trade credit	185.3	197.0	221.3	264.2	211.3	223.6	245.8	272.6	327.3	395.7	433.5	474.1
62 Investment company shares	46.8	55.4	58.9	46.6	35.2	43.0	46.5	45.5	46.1	51.8	63.7	61.5
63 Other corporate equities	859.4	1,003.7	1,138.1	901.4	641.7	849.5	1,005.5	945.8	988.1	1,177.2	1,572.2	1,432.4

49. Flow of funds accounts, 1970-81—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	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981
1 Total credit market debt claims against nonfinancial sectors	1,482.9	1,624.7	1,791.6	1,986.9	2,172.0	2,375.4	2,638.5	2,972.3	3,367.0	3,760.7	4,117.0	4,517.2
<i>Public agencies and foreign</i>												
2 Total held	195.4	238.7	258.7	290.4	339.1	378.8	428.6	507.9	609.8	684.8	776.8	866.8
3 U.S. government securities	85.1	119.6	127.2	136.6	146.0	164.0	187.1	221.9	258.0	251.8	267.4	283.6
4 Residential mortgages	28.3	35.3	42.3	50.6	63.8	79.5	91.8	111.8	137.5	175.2	206.3	228.4
5 Federal Home Loan Bank advances to savings and loans	10.6	7.9	8.0	15.1	21.8	17.8	15.9	20.2	32.7	41.8	49.0	65.2
6 Other loans and securities	71.4	75.9	81.2	88.0	107.5	117.4	133.9	154.0	181.6	215.9	254.1	289.6
<i>By sector</i>												
7 U.S. government	57.8	59.9	62.4	65.1	72.3	85.8	93.8	103.9	120.9	139.9	163.6	188.4
8 Government-related agencies and pools	48.7	54.5	63.4	82.5	106.7	118.2	135.1	157.5	197.4	251.7	295.6	339.9
9 Monetary authorities	62.2	71.1	71.3	80.6	86.7	95.3	105.1	112.2	119.2	126.9	131.4	140.5
10 Foreign	26.7	53.2	61.6	62.2	73.4	79.5	94.7	134.3	172.4	166.3	186.3	197.9
11 Agency debt and mortgage pool securities not on line 1	43.6	49.5	57.9	77.9	98.6	108.9	124.0	145.0	181.7	230.9	273.9	317.0
<i>Private domestic holdings</i>												
12 Total held	1,331.2	1,435.6	1,590.8	1,774.4	1,931.5	2,105.4	2,333.8	2,609.4	2,938.8	3,306.8	3,614.1	3,967.4
13 U.S. government securities	257.8	254.3	270.2	289.0	311.6	388.5	450.5	494.7	549.1	642.0	748.7	863.1
14 State and local obligations	144.4	161.8	176.5	191.2	207.7	223.8	239.5	261.4	287.5	309.3	336.1	361.4
15 Corporate and foreign bonds	178.7	198.1	211.3	221.3	242.3	275.1	305.6	327.8	350.2	374.2	400.4	426.0
16 Residential mortgages	326.3	357.1	405.2	453.6	481.8	506.0	561.5	645.2	737.3	822.2	881.1	926.6
17 Other mortgages and loans	434.6	472.2	535.6	634.4	710.0	729.8	792.6	900.4	1,047.5	1,201.0	1,296.8	1,455.5
18 Less: Federal Home Loan Bank advances	10.6	7.9	8.0	15.1	21.8	17.8	15.9	20.2	32.7	41.8	49.0	65.2
<i>Private financial intermediation</i>												
19 Credit market claims held by private financial institutions	1,071.6	1,180.0	1,327.9	1,492.0	1,618.0	1,743.0	1,934.4	2,197.0	2,499.3	2,789.5	3,059.2	3,368.8
20 Commercial banking	447.4	497.8	568.3	652.9	719.7	749.1	808.7	896.3	1,025.0	1,143.9	1,243.6	1,346.9
21 Savings institutions	254.8	293.6	339.8	376.7	400.3	453.2	523.7	605.8	679.2	735.1	793.0	821.0
22 Insurance and pension funds	291.7	305.3	322.2	345.9	375.7	416.3	466.0	535.0	610.0	676.4	756.2	839.9
23 Other finance	77.7	83.3	97.6	116.5	122.2	124.3	135.9	159.9	185.1	234.1	266.5	360.9
24 Sources of funds	1,071.6	1,180.0	1,327.9	1,492.0	1,618.0	1,743.0	1,934.4	2,197.0	2,499.3	2,789.5	3,059.2	3,368.8
25 Private domestic deposits and repurchase agreements	618.2	708.4	809.1	906.3	973.9	1,068.1	1,192.6	1,330.7	1,471.6	1,612.4	1,788.1	1,976.8
26 Credit market debt	73.5	79.7	96.5	120.8	137.3	136.2	144.8	171.4	209.8	243.2	260.8	295.3
27 Other sources	379.9	391.9	422.3	464.8	506.8	538.7	597.0	694.8	817.9	933.9	1,010.4	1,096.8
28 Foreign funds	23.9	19.3	25.3	28.4	38.5	29.8	25.1	27.0	33.3	58.6	36.3	42.9
29 Treasury balances	7.9	10.2	10.9	9.9	4.8	3.1	3.0	7.3	14.1	14.5	11.9	12.5
30 Insurance and pension reserves	242.4	250.2	260.8	282.0	312.8	341.5	374.1	425.6	484.2	531.6	591.2	662.6
31 Other, net	105.7	112.2	125.3	144.7	150.8	164.3	194.9	234.9	286.4	329.2	370.9	378.7

49. Flow of funds accounts, 1970-81—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	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981
<i>Private domestic nonfinancial investors</i>												
32 Credit market claims	333.1	335.3	359.4	403.3	450.7	498.6	544.2	583.8	649.3	760.5	815.6	893.9
33 U.S. government securities	140.2	129.3	133.5	152.3	171.4	196.8	213.7	236.4	272.0	336.2	368.8	417.0
34 State and local obligations	50.6	51.4	54.4	59.8	69.1	77.5	80.8	80.0	79.9	81.4	84.1	98.2
35 Corporate and foreign bonds	36.2	46.5	53.1	55.0	60.1	69.0	80.7	75.7	72.8	83.3	86.9	77.8
36 Open-market paper, etc.	21.1	19.1	20.4	30.2	36.0	34.7	36.6	46.2	62.7	74.1	70.7	75.4
37 Other	85.1	88.9	98.0	106.0	114.1	120.6	132.4	145.5	162.0	185.4	205.1	225.5
38 Deposits and currency	669.0	763.1	869.2	971.4	1,047.0	1,148.2	1,281.6	1,429.4	1,581.8	1,732.1	1,918.9	2,115.1
39 Currency	50.0	53.4	57.9	61.8	68.1	74.3	81.6	89.9	99.2	107.1	117.4	126.1
40 Checkable deposits	163.0	173.5	189.1	199.8	201.9	211.3	221.8	238.2	254.5	273.6	282.3	297.0
41 Small time and savings deposits	407.5	473.9	541.9	579.7	614.2	711.5	835.2	928.6	992.1	1,053.0	1,133.9	1,172.2
42 Money market fund shares					2.4	3.7	3.7	3.9	10.8	45.2	74.4	181.9
43 Large time deposits	47.4	60.0	75.4	113.1	143.9	129.9	117.9	143.8	190.4	210.3	260.5	288.1
44 Security repurchase agreements	.2	1.1	2.7	13.7	11.5	11.7	14.0	16.3	23.7	30.3	36.9	37.6
45 Deposits abroad	.8	1.2	2.2	3.3	4.9	5.8	7.4	8.7	11.1	12.6	13.5	12.3
46 Total of credit market instruments, deposits, and currency	1,002.1	1,098.4	1,228.6	1,374.7	1,497.7	1,646.8	1,825.8	2,013.2	2,231.2	2,492.6	2,734.6	3,009.0
47 Public support rate (percent)	13.2	14.7	14.4	14.6	15.6	15.9	16.2	17.1	18.1	18.2	18.9	19.2
48 Private financial intermediation (percent)	80.5	82.2	83.5	84.1	83.8	82.8	82.9	84.2	85.0	84.4	84.6	84.9
49 Total foreign funds	50.7	72.5	86.9	90.5	111.8	109.3	119.7	161.3	205.6	224.9	222.7	240.7
Corporate equities not included above												
50 Total market value	906.2	1,059.2	1,197.1	948.1	676.9	892.5	1,052.0	991.3	1,034.2	1,229.0	1,636.0	1,493.9
51 Investment company shares	46.8	55.4	58.9	46.6	35.2	43.0	46.5	45.5	46.1	51.8	63.7	61.5
52 Other equities	859.4	1,003.7	1,138.1	901.4	641.7	849.5	1,005.5	945.8	988.1	1,177.2	1,572.2	1,432.4
53 Held by financial institutions	150.4	195.6	244.8	201.8	146.8	196.7	236.7	222.8	236.6	269.4	355.9	344.8
54 Other holdings	755.8	863.6	952.2	746.3	530.1	695.8	815.3	768.5	797.6	959.6	1,280.0	1,149.1

NOTES BY LINE NUMBER

1. Line 2 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, and 38 less lines 39 and 45.
17. Includes farm and commercial mortgages.
25. Line 38 less lines 39 and 45.
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 lines 39 and 45.
49. Line 2 divided by line 1.
50. Line 19 divided by line 12.
51. Sum of lines 10 and 28.
- 50, 52. Includes issues by financial institutions.

49. Flow of funds accounts, 1970-81—Continued

C. Sector statements of financial assets and liabilities

Amounts outstanding at end of year, billions of dollars

Category	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981
	Households, personal trusts, and nonprofit organizations											
1 Total financial assets	1,926.3	2,151.4	2,388.4	2,302.3	2,203.8	2,559.2	2,901.0	3,070.1	3,369.6	3,834.1	4,493.6	4,677.9
2 Deposits and credit market instruments ¹	797.1	872.4	972.9	1,088.7	1,196.8	1,321.4	1,473.6	1,631.4	1,817.0	2,037.9	2,241.3	2,472.1
3 Deposits	544.5	624.3	710.8	788.4	853.7	945.3	1,068.6	1,196.8	1,326.4	1,460.9	1,636.8	1,823.0
4 Checkable deposits and currency	118.2	130.3	142.6	156.5	163.8	170.7	186.5	207.0	229.5	252.6	268.0	287.9
5 Small time and savings deposits	407.5	473.9	541.9	579.7	614.2	710.6	829.1	924.1	987.8	1,049.2	1,130.5	1,168.9
6 Money market fund shares					2.4	3.7	3.7	3.9	10.8	45.2	74.4	181.9
7 Large time deposits	18.8	20.1	26.3	52.1	73.4	60.4	49.3	61.9	98.3	113.9	163.9	184.3
8 Credit market instruments	252.6	248.1	262.0	300.3	343.0	376.1	405.0	434.5	490.7	576.9	604.5	649.1
9 U.S. government securities	105.8	93.5	93.9	112.4	133.4	152.1	162.8	178.4	209.1	262.3	282.8	316.2
10 Treasury issues	84.9	76.5	79.6	96.2	112.6	132.4	138.8	149.5	172.6	204.5	215.3	231.3
11 Savings bonds	52.1	54.4	57.7	60.4	63.3	67.4	72.0	76.8	80.7	79.9	72.5	68.1
12 Other Treasury	32.8	22.1	21.9	35.9	49.3	65.0	66.8	72.7	92.0	124.6	142.8	163.2
13 Agency issues	20.9	17.0	14.3	16.2	20.8	19.7	24.0	28.9	36.5	57.8	67.5	84.9
14 State and local obligations	46.0	46.1	48.4	53.7	61.9	68.1	70.1	68.6	68.9	71.5	74.2	87.5
15 Corporate and foreign bonds	36.2	46.5	53.1	55.0	60.1	69.0	80.7	75.7	72.8	83.3	86.9	77.8
16 Mortgages	52.9	54.1	60.5	63.9	68.2	71.9	79.4	90.2	101.9	114.4	122.5	130.0
17 Open-market paper	11.7	7.9	6.2	15.3	19.5	15.1	12.0	21.7	38.0	45.4	38.2	37.5
18 Corporate equities	728.6	832.8	913.2	712.8	505.9	660.5	772.3	728.7	755.5	911.3	1,215.6	1,084.9
19 Investment company shares	46.8	55.4	58.9	46.6	35.2	43.0	46.5	45.5	46.1	51.8	63.7	61.5
20 Other corporate equities	681.8	777.4	854.2	666.1	470.7	617.5	725.8	683.2	709.5	859.6	1,151.8	1,023.4
21 Life insurance reserves	130.5	136.8	143.7	151.3	158.0	166.6	175.0	186.5	198.5	211.1	222.5	234.8
22 Pension fund reserves	239.4	275.8	322.3	310.6	302.5	365.7	427.7	465.2	531.1	598.6	727.1	788.8
23 Security credit	4.4	4.9	5.0	4.9	3.9	4.5	6.3	5.3	7.9	8.5	12.6	16.2
24 Miscellaneous assets	26.3	28.7	31.3	34.1	36.8	40.6	46.0	52.9	59.5	66.7	74.4	81.0
25 Total liabilities	501.9	550.7	621.1	698.1	749.1	801.0	898.4	1,041.1	1,207.8	1,380.5	1,493.5	1,602.3
26 Credit market instruments	481.0	526.2	591.0	671.3	722.4	771.7	862.3	1,001.7	1,164.5	1,335.4	1,439.9	1,548.2
27 Home mortgages	290.4	316.7	358.0	405.3	440.5	478.6	540.1	633.1	740.6	856.5	940.4	1,003.5
28 Other mortgages	19.0	20.3	21.5	22.6	23.7	24.8	25.6	26.7	28.0	29.5	30.9	32.3
29 Installment consumer credit	105.5	118.3	133.2	155.1	164.6	172.3	193.8	230.2	272.1	311.4	312.8	333.1
30 Other consumer credit	37.6	39.5	44.5	48.6	49.0	50.9	54.8	58.6	64.3	71.3	72.2	78.4
31 Bank loans n.e.c.	7.5	9.2	10.1	13.5	15.2	13.7	14.6	17.4	19.9	20.8	28.8	35.5
32 Other loans	20.9	22.3	23.6	26.2	29.4	31.5	33.4	35.7	39.5	45.9	54.8	65.4
33 Security credit	10.4	13.1	17.5	13.2	11.4	12.1	17.2	18.5	19.8	18.6	23.7	21.5
34 Trade credit	5.3	6.0	6.6	7.3	8.3	9.4	10.5	11.6	13.2	14.8	16.9	18.4
35 Deferred and unpaid life insurance premiums	5.1	5.4	6.0	6.4	7.1	7.7	8.4	9.3	10.3	11.7	12.9	14.2

49. Flow of funds accounts, 1970-81—Continued

C. Sector statements of financial assets and liabilities—Continued

Amounts outstanding at end of year, billions of dollars

Category	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981
	Nonfinancial corporate business											
36 Total financial assets	369.6	406.0	455.5	526.0	516.7	557.6	611.5	663.2	755.5	875.3	958.3	1,033.0
37 Liquid assets	69.5	78.8	88.0	101.0	105.4	125.2	139.6	144.4	155.3	173.0	186.1	198.3
38 Demand deposits and currency	44.1	42.6	44.9	46.3	47.8	53.9	56.3	57.9	62.3	67.6	69.9	72.8
39 Time deposits	5.3	9.5	11.9	16.6	20.5	22.4	24.4	29.2	31.2	35.9	37.6	42.8
40 Security repurchase agreements	.2	1.1	2.7	11.3	5.5	4.7	7.0	8.3	13.7	16.3	22.9	21.0
41 Foreign deposits	.8	1.2	2.2	3.3	4.9	5.8	7.4	8.7	11.1	12.6	13.5	12.3
42 U.S. government securities	7.5	10.0	7.9	4.5	5.6	14.3	16.4	12.3	8.6	8.2	6.2	8.2
43 State and local obligations	2.2	3.2	4.2	4.0	4.7	4.5	3.4	3.5	3.7	3.7	3.5	3.5
44 Commercial paper	9.4	11.3	14.2	14.9	16.5	19.6	24.7	24.5	24.8	28.7	32.6	37.9
45 Consumer credit	16.9	19.3	20.2	21.7	22.3	22.7	24.4	25.2	26.3	29.2	30.8	33.2
46 Trade credit	189.1	201.8	228.0	266.8	243.5	249.6	268.4	299.5	357.5	427.6	460.8	497.7
47 Miscellaneous assets	94.1	106.1	119.3	136.6	145.5	160.1	179.1	194.1	216.4	245.5	280.7	303.8
48 Foreign direct investments ²	70.3	76.4	81.5	91.7	100.4	114.1	126.6	135.4	151.8	175.5	201.9	215.0
49 Insurance receivables	10.8	11.9	13.7	15.7	17.8	20.0	23.4	27.8	33.4	38.9	43.8	48.7
50 Equity in sponsored agencies	.3	.4	.4	.4	.4	.4	.5	.5	.6	.6	.6	.6
51 Other	12.6	17.5	23.7	28.8	26.9	25.5	28.6	30.4	30.7	30.4	34.4	39.5
52 Total liabilities	564.0	612.3	682.0	793.9	817.3	856.8	933.1	1,038.4	1,186.8	1,370.3	1,493.9	1,653.1
53 Credit market instruments	377.5	411.0	457.6	522.6	601.3	634.4	686.9	768.7	859.8	971.9	1,062.1	1,180.5
54 Tax-exempt bonds ³		.1	.6	2.4	4.1	6.7	9.2	13.9	17.6	21.2	23.6	27.5
55 Corporate bonds ²	167.3	186.1	198.3	207.5	227.1	254.3	277.2	298.1	318.3	339.4	369.9	394.9
56 Mortgages	81.4	92.2	109.2	127.3	140.9	152.2	164.3	184.0	206.0	228.8	248.9	266.9
57 Home mortgages	2.1	3.0	3.5	3.1	2.8	3.5	4.8	6.4	6.9	6.5	5.6	4.0
58 Multifamily	19.8	21.7	24.5	26.9	28.3	28.8	30.0	32.3	35.2	37.6	40.1	42.2
59 Commercial	59.5	67.6	81.2	97.3	109.8	119.8	129.6	145.2	164.0	184.7	203.2	220.7
60 Bank loans n.e.c.	104.2	108.3	120.6	150.3	181.3	172.0	175.8	196.4	226.5	269.7	296.5	341.1
61 Commercial paper	7.1	6.2	7.0	8.4	12.5	9.6	11.0	12.8	15.5	24.5	29.5	44.0
62 Acceptances	1.5	1.8	1.8	2.4	3.6	3.8	5.1	5.7	5.0	6.0	6.9	9.1
63 Finance company loans	14.0	14.6	18.2	22.3	28.1	31.9	40.3	53.8	65.3	75.4	78.5	87.2
64 U.S. government loans	2.1	1.6	1.8	2.1	3.7	3.9	4.1	4.0	5.7	6.9	8.4	9.8
65 Profit taxes payable	11.5	13.3	13.3	15.6	16.7	14.3	21.8	20.4	23.9	23.9	17.3	10.2
66 Trade debt	161.7	174.0	196.2	235.1	174.1	180.5	193.6	214.7	260.6	319.9	349.0	382.6
67 Foreign direct investment in United States	13.3	13.9	14.9	20.6	25.1	27.7	30.8	34.6	42.5	54.5	65.5	79.8
MEMO												
68 Net trade credit	27.4	27.8	31.8	31.7	69.4	69.2	74.8	84.8	96.9	107.7	111.9	115.1
Debt subtotals												
69 Securities and mortgages	248.7	278.4	308.2	337.2	372.1	413.2	450.6	496.0	541.9	589.4	642.4	689.4
70 Loans and short-term paper	128.9	132.6	149.5	185.4	229.2	221.2	236.3	272.7	317.9	382.5	419.7	491.2
71 Total short-term liabilities ⁴	302.1	319.9	359.0	436.1	420.0	416.0	451.7	507.8	602.4	726.4	785.9	884.0
Ratios (percent)												
72 Long-term debt to credit market debt	65.9	67.7	67.3	64.5	61.9	65.1	65.6	64.5	63.0	60.6	60.5	58.4
73 Short-term debt to credit market debt	34.1	32.3	32.7	35.5	38.1	34.9	34.4	35.5	37.0	39.4	39.5	41.6
74 Liquid assets to short-term liabilities	23.0	24.6	24.5	23.1	25.1	30.1	30.9	28.4	25.8	23.8	23.7	22.4

50. Selected measures of nonfinancial business activity, 1981¹

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

Measure	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Industrial production, total	151.0	151.4	151.8	152.1	151.9	152.7	152.9	153.9	153.6	151.6	149.1	146.3	143.4
<i>Market groupings</i>													
2 Products, total	150.6	149.9	150.2	150.7	151.3	152.3	152.2	153.0	152.6	151.0	149.4	147.5	146.2
3 Final, total	149.5	147.8	148.2	149.0	149.9	151.3	151.4	152.1	151.5	150.0	148.9	147.2	146.3
4 Consumer goods	147.9	146.9	147.8	148.3	148.9	150.7	150.3	150.7	149.6	147.8	146.5	144.0	142.0
5 Equipment	151.8	149.1	148.7	150.0	151.4	152.1	153.0	154.1	154.0	152.9	152.1	151.5	152.1
6 Intermediate	154.4	157.5	157.7	157.1	156.3	156.1	154.9	156.2	156.8	154.6	151.4	148.7	145.9
7 Materials	151.6	153.8	154.3	154.4	152.9	153.4	154.0	155.3	155.2	152.5	148.5	144.6	139.0
<i>Industry groupings</i>													
8 Manufacturing	150.4	151.1	151.2	151.6	152.0	152.8	152.4	153.2	153.2	151.1	148.0	145.0	142.0
<i>Capacity utilization (percent)²</i>													
9 Manufacturing	78.5	80.0	79.8	79.8	79.8	80.0	79.6	79.8	79.6	78.3	76.6	74.8	73.1
10 Industrial materials industries	79.9	82.1	82.3	82.1	81.1	81.1	81.3	81.9	81.6	80.0	77.7	75.5	72.4
11 Construction contracts (1977 = 100) ³	107.0	129.0	112.0	117.0	123.0	102.0	109.0	99.0	99.0	100.0	101.0	92.0	112.0
12 Nonagricultural employment, total ⁴	139.1	138.4	138.7	138.8	139.0	139.1	139.2	139.6	139.7	139.9	139.6	139.1	138.5
13 Goods-producing, total	110.2	110.0	110.1	110.3	110.3	110.3	110.8	111.3	111.3	111.2	110.1	109.1	107.7
14 Manufacturing, total	104.2	103.7	103.8	103.8	104.6	105.0	105.0	105.6	105.4	105.4	104.1	102.9	101.5
15 Manufacturing, production worker	98.5	98.2	98.2	98.4	99.2	99.6	99.6	100.1	99.9	99.8	98.1	96.4	94.5
16 Service-producing	155.0	154.0	154.4	154.5	154.7	155.0	154.8	155.2	155.2	155.6	155.7	155.6	155.3
17 Personal income, total ⁵	381.6	365.2	368.0	371.5	373.6	375.8	378.5	384.0	387.8	390.9	392.9	395.6	395.6
18 Wage and salary disbursements	347.2	335.6	337.9	340.2	341.8	343.6	345.2	347.8	351.4	353.7	355.4	357.8	356.5
19 Manufacturing	288.8	280.1	281.3	282.9	286.1	289.2	289.9	292.1	294.3	294.9	293.7	292.2	288.8
20 Disposable personal income ⁵	367.9	352.5	355.3	358.7	360.6	362.3	364.4	369.7	372.9	375.5	379.7	382.0	381.8
21 Retail sales ⁶	330.6	321.4	325.6	329.1	329.6	330.0	333.6	333.5	336.1	335.6	330.2	331.4	330.8
<i>Prices⁷</i>													
22 Consumer	272.4	260.5	263.2	265.1	266.8	269.0	271.3	274.4	276.5	279.3	279.9	280.7	281.5
23 Producer finished goods	269.8	260.9	263.3	266.0	268.5	269.6	270.5	271.8	271.5	271.5	274.3	274.7	275.3

51. Output, capacity, and capacity utilization

A. Output

1967 = 100; quarterly data are seasonally adjusted.

Series	1981	1981			
		Q1	Q2	Q3	Q4
1 Manufacturing	150.4	151.3	152.4	152.5	145.0
2 Primary processing ¹	153.4	157.5	156.5	155.8	143.5
3 Advanced processing ²	148.8	148.1	150.2	150.7	145.8
4 Materials³	151.6	154.2	153.4	154.3	144.0
5 Durable goods	149.1	150.9	152.3	152.8	140.2
6 Metal	111.2	117.5	112.8	114.2	99.5
7 Nondurable goods	174.6	179.2	178.4	175.8	164.5
8 Textile, paper, and chemical	181.4	186.7	185.9	182.8	169.4
9 Textile	113.0	114.8	114.5	115.5	106.8
10 Paper	150.6	151.4	151.0	152.2	147.0
11 Chemical	224.0	232.7	231.6	224.9	206.2
12 Energy	129.0	130.9	125.1	131.6	127.9

B. Capacity

1967 output = 100; quarterly data are seasonally adjusted.

Series	1981	1981			
		Q1	Q2	Q3	Q4
1 Manufacturing	191.6	189.4	190.9	192.4	193.9
2 Primary processing ¹	195.6	193.8	195.0	196.3	197.5
3 Advanced processing ²	189.5	187.1	188.7	190.4	192.0
4 Materials³	189.6	187.6	189.0	190.3	191.5
5 Durable goods	193.5	191.8	192.9	194.2	195.3
6 Metal	141.8	141.5	141.7	141.9	142.1
7 Nondurable goods	210.2	207.3	209.2	211.2	213.1
8 Textile, paper, and chemical	220.5	217.1	219.4	221.7	223.9
9 Textile	140.8	140.1	140.6	141.0	141.6
10 Paper	161.3	159.7	160.7	161.9	162.8
11 Chemical	279.2	274.1	277.5	281.0	284.4
12 Energy	154.6	153.5	154.3	155.0	155.8

C. Capacity utilization⁴

Percent; quarterly data are seasonally adjusted.

Series	1981	1981			
		Q1	Q2	Q3	Q4
1 Manufacturing	78.5	79.9	79.8	79.3	74.8
2 Primary processing ¹	78.4	81.3	80.3	79.4	72.7
3 Advanced processing ²	78.5	79.1	79.6	79.2	75.9
4 Materials³	79.9	82.2	81.2	81.1	75.2
5 Durable goods	77.0	78.7	78.9	78.7	71.8
6 Metal	78.4	83.0	79.6	80.5	70.1
7 Nondurable goods	83.1	86.5	85.3	83.3	77.2
8 Textile, paper, and chemical	82.2	86.0	84.8	82.5	75.7
9 Textile	80.2	81.9	81.4	81.8	75.4
10 Paper	93.4	94.8	93.9	94.1	90.3
11 Chemical	80.2	84.9	83.5	80.0	72.5
12 Energy	83.4	85.3	81.1	84.9	82.1

52. Industrial production¹

Monthly data are seasonally adjusted.

Grouping	1967 propor- tion	1981											
		Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
		Index (1967 = 100)											
MAJOR MARKET													
1 Total Index	100.0	151.4	151.8	152.1	151.9	152.7	152.9	153.9	153.6	151.6	149.1	146.3	143.4
2 Products	60.71	149.9	150.2	150.7	151.3	152.3	152.2	153.0	152.6	151.0	149.4	147.5	146.2
3 Final products	47.82	147.8	148.2	149.0	149.9	151.3	151.4	152.1	151.5	150.0	148.9	147.2	146.3
4 Consumer goods	27.68	146.9	147.8	148.3	148.9	150.7	150.3	150.7	149.6	147.8	146.5	144.0	142.0
5 Equipment	20.14	149.1	148.7	150.0	151.4	152.1	153.0	154.1	154.0	152.9	152.1	151.5	152.1
6 Intermediate products	12.89	157.5	157.7	157.1	156.3	156.1	154.9	156.2	156.8	154.6	151.4	148.7	145.9
7 Materials	39.29	153.8	154.3	154.4	152.9	153.4	154.0	155.3	155.2	152.5	148.5	144.6	139.0
<i>Consumer goods</i>													
8 Durable consumer goods	7.89	140.1	141.2	143.6	144.3	147.3	147.9	146.5	142.5	140.4	136.3	129.7	123.2
9 Automotive products	2.83	130.4	133.9	139.2	142.9	151.8	153.1	147.6	137.6	139.1	132.8	121.7	119.2
10 Autos and utility vehicles	2.03	102.7	108.5	116.1	120.2	129.1	131.4	123.0	107.8	110.0	101.7	88.9	87.5
11 Autos	1.90	93.3	101.1	107.8	113.2	120.0	122.2	118.1	104.0	103.3	92.5	81.1	78.1
12 Auto parts and allied goods .....	.80	200.8	198.4	197.5	200.8	209.5	208.0	210.0	213.1	212.9	211.8	205.0	199.7
13 Home goods	5.06	145.6	145.2	146.1	145.0	144.8	145.0	145.8	145.3	141.1	138.2	134.1	125.4
14 Appliances, A/C, and TV	1.40	132.2	125.8	129.1	121.2	121.4	120.0	123.6	126.8	119.0	116.7	107.7	85.7
15 Appliances and TV	1.33	134.1	128.2	131.2	122.6	122.3	121.4	124.8	128.9	121.4	118.7	108.7	86.6
16 Carpeting and furniture	1.07	156.2	160.4	160.2	165.2	163.1	166.3	163.2	160.1	158.6	152.6	146.9	144.4
17 Miscellaneous home goods	2.59	148.4	149.5	149.4	149.7	149.9	149.8	150.7	149.8	145.8	143.9	143.2	139.1
18 Nondurable consumer goods	19.79	149.6	150.5	150.1	150.7	152.1	151.2	152.3	152.5	150.8	150.5	149.7	149.5
19 Clothing	4.29	121.2	120.9	118.9	120.6	122.1	120.9	122.8	121.9	119.3	117.8	116.1	113.8
20 Consumer staples	15.50	157.5	158.6	158.8	159.0	160.3	159.6	160.5	161.0	159.5	159.6	159.0	159.4
21 Consumer foods and													
tobacco	8.33	149.3	150.5	150.5	150.2	151.3	149.6	150.5	150.6	149.5	150.7	150.4	150.9
nonfood staples	7.17	167.0	168.1	168.4	169.3	170.8	171.3	172.2	173.0	171.1	169.9	169.1	169.3
23 Consumer chemical products	2.63	213.0	219.3	222.0	224.1	225.1	224.4	226.8	227.7	227.5	223.0	220.3	220.1
24 Consumer paper products	1.92	127.9	129.0	128.7	127.4	127.7	129.2	127.6	128.9	127.7	126.9	125.7	127.2
25 Consumer energy products	2.62	149.4	145.4	143.7	144.9	147.9	148.9	150.0	150.4	146.4	148.2	149.4	149.1
26 Residential utilities	1.45	167.5	161.3	161.1	162.9	168.9	170.4	172.6	169.7	162.8	166.2	167.4	167.5
<i>Equipment</i>													
27 Business	12.63	177.7	177.5	179.3	181.0	182.0	183.6	184.8	184.4	182.7	180.5	179.0	179.0
28 Industrial	6.77	161.5	163.4	164.6	165.9	167.0	169.0	169.4	170.2	168.9	166.9	165.1	164.0
29 Building and mining	1.44	264.0	270.4	276.6	281.7	286.4	289.7	290.3	293.0	293.6	295.6	293.8	294.6
30 Manufacturing	3.85	127.7	128.4	128.6	128.5	128.4	130.6	130.8	130.8	129.3	125.7	123.6	122.0
31 Power	1.47	149.1	149.9	149.3	149.9	150.8	151.2	151.6	152.7	150.4	148.4	147.1	145.5
32 Commercial, transit, and farm	5.86	196.6	193.7	196.2	198.6	199.4	200.4	202.5	200.9	198.5	196.2	195.0	196.3
33 Commercial	3.26	249.3	250.4	252.7	254.5	258.0	259.9	263.7	264.3	264.2	259.8	260.6	262.9
34 Transit	1.93	133.1	124.8	127.8	131.5	130.0	129.7	128.4	124.6	121.0	120.6	116.6	117.5
35 Farm .....	.67	122.9	116.4	118.5	119.7	113.9	114.9	118.0	111.8	102.0	104.6	101.7	98.9
36 Defense and space	7.51	100.9	100.5	100.7	101.5	102.0	101.7	102.6	102.8	103.0	104.5	105.3	107.0
<i>Intermediate products</i>													
37 Construction supplies	6.42	148.4	148.9	149.0	147.9	146.5	143.4	144.3	144.0	139.7	135.2	130.1	127.0
38 Business supplies	6.47	166.6	166.4	165.1	164.7	165.6	166.2	168.0	169.5	169.4	167.5	167.1	164.6
39 Commercial energy products	1.14	175.5	174.0	174.7	175.2	179.0	177.7	180.0	176.6	174.2	174.3	177.0	177.3
<i>Materials</i>													
40 Durable goods materials	20.35	150.0	150.6	152.2	151.8	152.8	152.4	153.6	154.3	150.4	145.6	141.0	134.0
41 Durable consumer parts	4.58	114.7	114.3	118.4	119.7	121.1	123.1	123.2	121.8	114.5	107.6	102.8	92.9
42 Equipment parts	5.44	189.7	188.9	191.1	192.8	194.0	193.2	193.8	194.7	192.7	190.3	188.7	183.3
43 Durable materials n.e.c.	10.34	144.7	146.6	146.7	144.3	145.1	143.9	145.9	147.4	144.1	138.9	132.9	126.1
44 Basic metal materials	5.57	116.6	118.6	118.3	113.8	114.3	112.8	114.5	117.4	113.1	106.5	101.6	94.8
45 Nondurable goods materials	10.47	180.2	179.9	177.5	179.3	179.0	176.9	176.5	175.4	175.5	170.6	164.7	158.3
46 Textile, paper, and chemical													
materials	7.62	187.6	187.3	185.1	186.8	187.3	183.7	183.5	182.4	182.5	176.4	169.9	161.9
47 Textile materials	1.85	114.8	115.1	114.4	115.1	114.9	113.4	115.5	116.0	114.9	111.6	106.9	102.0
48 Paper materials	1.62	150.5	151.0	152.6	152.2	150.9	149.8	150.0	151.5	155.1	149.6	150.2	141.2
49 Chemical materials	4.15	234.7	233.8	229.5	232.4	233.9	228.4	227.1	224.1	224.1	215.9	205.8	196.8
50 Containers, nondurable	1.70	173.0	172.3	168.7	172.0	167.8	171.4	171.7	169.4	170.9	166.7	163.5	161.9
51 Nondurable materials n.e.c.	1.14	141.0	141.8	139.6	139.7	140.5	139.6	136.6	137.8	136.2	137.1	131.9	128.6
52 Energy materials	8.48	130.2	131.6	130.9	123.1	123.0	129.3	133.3	132.6	128.9	128.3	128.1	127.4
53 Primary energy	4.65	115.8	118.2	116.9	104.2	104.4	113.7	120.3	120.9	117.4	116.4	115.6	115.9
54 Converted fuel materials	3.82	147.8	148.0	148.1	146.1	145.5	148.2	149.2	146.9	142.9	142.8	143.4	141.4
<i>Supplementary groups</i>													
55 Home goods and clothing													

52. Industrial production¹—Continued

Monthly data are seasonally adjusted.

Grouping	SIC code	1967 proportion	1981											
			Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
			Index (1967 = 100)											
MAJOR INDUSTRY														
1 Mining and utilities	0	12.05	153.3	154.1	154.8	150.5	152.1	156.3	159.1	158.2	155.8	156.1	155.4	154.7
2 Mining	0	6.36	140.4	143.1	143.2	135.2	135.4	141.7	146.5	146.0	145.0	145.3	143.3	142.6
3 Utilities	0	5.69	167.6	166.4	167.8	167.6	170.7	172.7	173.1	171.9	167.8	168.1	168.9	168.2
4 Electric	0	3.88	189.3	187.1	188.9	188.6	192.9	195.6	196.2	194.2	188.3	189.4	190.9	190.2
5 Manufacturing	0	87.95	151.1	151.2	151.6	152.0	152.8	152.4	153.2	153.2	151.1	148.0	145.0	142.0
6 Nondurable	0	35.97	165.6	166.2	165.3	165.9	166.4	165.8	167.1	167.3	165.9	162.8	160.3	157.4
7 Durable	0	51.98	141.0	140.8	142.1	142.5	143.5	143.2	143.6	143.4	140.9	137.8	134.4	131.3
<i>Mining</i>														
8 Metal	10	.51	125.5	134.1	131.1	123.1	125.0	123.5	123.6	124.1	121.5	119.8	115.4	110.9
9 Coal	11,12	.69	147.5	159.0	151.2	75.9	77.0	122.9	170.0	167.4	161.9	166.9	160.8	145.5
10 Oil and gas extraction	13	4.40	141.4	142.2	144.1	146.1	146.2	148.2	147.7	148.2	148.8	148.9	148.4	150.5
11 Stone and earth minerals	14	.75	138.4	140.0	138.8	133.7	132.2	132.7	133.3	128.2	123.4	122.0	116.7	115.7
<i>Nondurable manufactures</i>														
12 Foods	20	8.75	151.9	152.5	152.4	151.9	152.2	151.3	151.6	151.9	150.7	151.4	153.0	152.8
13 Tobacco products	21	.67	123.5	125.4	125.7	122.2	122.3	120.9	121.3	123.8	122.4	124.3	119.6	112.6
14 Textile mill products	22	2.68	138.4	139.3	136.2	138.9	138.8	138.3	139.4	140.7	136.3	132.5	126.1	122.8
15 Apparel products	23	3.31	123.8	121.6	120.2	121.6	122.6	121.1	122.6	122.6	122.5	117.8	113.8	114.1
16 Paper and products	26	3.21	156.5	156.0	157.6	157.0	155.9	153.4	154.9	156.7	158.6	153.3	152.6	146.6
17 Printing and publishing	27	4.72	143.9	144.8	142.7	141.6	141.3	143.1	144.4	146.1	145.9	145.6	143.4	145.3
18 Chemicals and products	28	7.74	218.9	219.8	218.5	219.8	220.6	218.4	221.5	219.2	216.3	208.8	204.6	199.8
19 Petroleum products	29	1.79	133.1	131.5	130.3	130.0	129.8	129.3	128.7	130.4	129.1	128.3	128.0	128.3
20 Rubber and plastic products	30	2.24	264.0	270.2	269.5	275.2	280.3	285.1	285.3	286.7	282.2	276.0	264.1	247.3
21 Leather and products	31	.86	68.9	68.3	68.8	68.9	69.8	68.4	70.1	69.6	69.7	71.2	70.8	65.6
<i>Durable manufactures</i>														
22 Ordnance, private and government	19,91	3.64	78.6	78.4	78.5	79.8	80.9	80.9	80.6	81.8	82.3	82.5	84.3	85.5
23 Lumber and products	24	1.64	127.4	126.2	125.6	126.3	126.2	122.5	122.9	119.1	113.2	109.6	104.7	104.8
24 Furniture and fixtures	25	1.37	150.0	154.3	155.6	158.7	158.9	162.4	164.9	163.3	159.9	157.2	153.7	149.4
25 Clay, glass, and stone products	32	2.74	156.8	156.4	154.6	154.3	151.7	148.1	148.7	148.2	147.3	143.4	135.9	131.5
26 Primary metals	33	6.57	114.1	114.5	114.9	110.6	111.9	107.4	109.4	113.1	108.6	102.3	96.6	89.6
27 Iron and steel	331,2	4.21	108.7	108.4	108.0	103.4	105.6	98.5	99.7	105.1	99.2	92.2	87.2	79.2
28 Fabricated metal products	34	5.93	135.8	137.6	139.2	139.5	138.4	139.3	140.1	140.0	136.8	133.8	130.2	126.1
29 Nonelectrical machinery	35	9.15	167.3	168.3	169.2	169.7	172.1	174.1	176.7	176.4	173.9	169.7	167.9	167.4
30 Electrical machinery	36	8.05	177.6	174.9	177.4	178.8	179.9	180.1	180.9	182.6	180.0	179.6	175.7	170.7
31 Transportation equipment	37	9.27	117.4	116.1	119.5	121.3	123.7	123.4	119.8	115.4	114.2	110.6	106.1	103.7
32 Motor vehicles and parts	371	4.50	120.0	119.9	127.1	130.7	136.4	137.5	130.5	123.1	120.4	113.8	105.5	100.4
33 Aerospace and miscellaneous transportation equipment	372,9	4.77	114.9	112.6	112.3	112.4	111.8	110.2	109.7	108.2	108.5	107.5	106.8	106.8
34 Instruments	38	2.11	173.9	171.1	170.0	170.0	170.6	171.3	172.1	172.3	169.7	168.6	167.1	166.8
35 Miscellaneous manufactures	39	1.51	152.9	154.9	155.4	157.3	157.0	158.8	159.4	158.6	154.2	151.5	151.7	147.9
Gross value (billions of 1972 dollars, annual rates)														
MAJOR MARKET														
36 Products, total	0	507.4 ²	612.9	614.5	618.0	616.2	622.2	619.2	621.4	616.5	611.5	605.0	597.6	592.8
37 Final	0	390.9 ²	471.6	472.8	476.4	476.3	482.4	480.5	481.9	476.4	473.0	470.1	465.2	462.3
38 Consumer goods	0	277.5 ²	316.8	318.8	320.5	320.0	324.3	322.1	324.0	319.3	317.7	314.3	310.5	307.2
39 Equipment	0	113.4 ²	154.8	154.0	155.9	156.3	158.1	158.5	157.9	157.1	155.3	155.8	154.7	155.1
40 Intermediate	0	116.6 ²	141.2	141.7	141.7	139.9	139.8	138.7	139.5	140.1	138.4	134.9	132.4	130.5

53. Summary of U.S. international transactions

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

Item	1980	1981	1980				1981			
			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 Balance on current account	1,520	4,471	-1,800	-1,000	3,380	936	3,245	1,399	751	-927
2 Not seasonally adjusted			-1,695	-97	12	3,300	3,037	1,975	-1,834	1,293
3 Merchandise										
trade balance ²	-25,338	-27,889	-9,679	-6,520	-3,949	-5,190	-4,312	-6,547	-7,845	-9,185
4 Merchandise exports	224,237	236,254	54,752	55,843	55,786	57,856	60,683	60,284	57,694	57,593
5 Merchandise imports	-249,575	-264,143	-64,431	-62,363	-59,735	-63,046	-64,995	-66,831	-65,539	-66,778
6 Military transactions, net	-2,472	-1,541	-931	-514	-286	-742	-487	-587	61	-528
7 Investment income, net ³	29,910	33,037	9,439	5,748	7,363	7,359	8,123	8,201	8,183	8,529
8 Other service transactions, net	6,203	7,472	1,208	1,592	1,696	1,705	1,343	1,842	2,160	2,127
9 Remittances, pensions, and other transfers	-2,101	-2,104	-498	-499	-535	-569	-462	-524	-558	-562
10 U.S. government grants (excluding military)	-4,681	-4,504	-1,339	-807	-909	-1,626	-960	-986	-1,250	-1,308
11 Change in U.S. government assets other than official reserve assets, net (increase, -)	-5,126	-5,137	-1,438	-1,143	-1,390	-1,154	-1,375	-1,518	-1,257	-987
12 Change in U.S. official reserve assets (increase, -)	-8,155	-5,175	-3,268	502	-1,109	-4,279	-4,529	-905	-4	262
13 Gold	0	0	0	0	0	0	0	0	0	0
14 Special drawing rights	-16	-1,823	-1,152	112	-261	1,285	-1,441	-23	-225	-134
15 Reserve position in International Monetary Fund	-1,667	-2,491	-34	-99	-294	-1,240	-707	-780	-647	-358
16 Foreign currencies	-6,472	-861	-2,082	489	-554	-4,324	-2,381	-102	868	754
17 Change in U.S. private assets abroad (increase, -) ³	-72,746	-98,982	-8,210	-24,321	-17,136	-23,079	-16,892	-19,143	-15,996	-46,952
18 Bank-reported claims	-46,838	-84,531	-1,203	-20,165	-12,440	-13,030	-11,634	-14,998	-15,254	-42,645
19 Nonbank-reported claims	-3,146	-331	-1,138	-10	405	-2,403	-3,148	2,470	855	-508
20 U.S. purchases of foreign securities, net	-3,524	-5,429	-777	-1,377	-933	-437	-458	-1,511	-618	-2,843
21 U.S. direct investments abroad, net ³	-19,238	-8,691	-5,092	-2,769	-4,168	-7,209	-1,652	-5,104	-979	-956
22 Change in foreign official assets in the United States (increase, +)	15,442	4,785	-7,421	7,644	7,541	7,678	5,361	-2,860	-5,835	8,119
23 U.S. Treasury securities	9,708	4,983	-5,357	4,360	3,794	6,911	7,242	-2,063	-4,635	4,439
24 Other U.S. government obligations	2,187	1,289	801	250	549	587	454	536	545	-246
25 Other U.S. government liabilities ⁴	561	-69	-27	506	-90	172	-55	48	-337	275
26 Other U.S. liabilities reported by U.S. banks	-159	-4,083	-3,198	1,676	1,823	-460	-3,109	-2,028	-2,382	3,436
27 Other foreign official assets ⁵	3,145	2,665	360	851	1,465	469	829	647	974	215
28 Change in foreign private assets in United States (increase, +) ³	39,042	73,136	15,286	972	5,106	17,677	3,109	16,324	22,715	30,988
29 U.S. bank-reported liabilities	10,743	41,262	6,599	-4,509	916	7,737	-3,793	7,663	16,916	20,476
30 U.S. nonbank-reported liabilities	6,530	532	217	1,572	1,194	3,547	147	-162	1,006	-457
31 Foreign private purchases of U.S. Treasury securities, net	2,645	2,932	3,300	-1,271	-278	894	1,390	750	-446	1,238
32 Foreign purchases of other U.S. securities, net	5,457	7,109	2,435	496	263	2,263	2,419	3,533	761	396
33 Foreign direct investments in United States, net ³	13,666	21,301	2,734	4,685	3,011	3,236	2,946	4,540	4,478	9,336
34 Allocation of SDRs	1,152	1,093	1,152	0	0	0	1,093	0	0	0
35 Discrepancy	28,870	25,809	5,700	17,346	3,608	2,219	9,988	6,703	-374	9,497
36 Owing to seasonal adjustments			-643	795	-2,754	2,605	-829	503	-2,144	2,474
37 Statistical discrepancy in recorded data before seasonal adjustment	28,870	25,809	6,343	16,551	6,362	-386	10,817	6,200	1,770	7,023

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

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

Item	1980	1981	1980				1981			
			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
MEMO										
Changes in official assets										
38 U.S. official reserve assets (increase, -)	-8,155	-5,175	-3,268	502	-1,109	-4,279	-4,529	-905	-4	262
39 Foreign official assets in the United States excluding line 27 (increase, +)	14,881	4,854	-7,394	7,137	7,606	7,507	5,416	-2,908	-5,498	7,844
40 Changes in OPEC official assets in the United States (part of line 22 above)	12,769	13,314	2,969	4,584	4,191	1,025	5,364	2,786	2,935	2,230
41 Transfers under military grant programs (excluded from lines 4, 6, and 10)	631	602	143	151	125	211	192	214	132	64

54. U.S. reserve assets

Millions of dollars, end of period

Type	1981					
	Jan.	Feb.	Mar.	Apr.	May	June
1 Total	28,316	29,682	30,410	29,693	29,395	29,582
2 Gold stock ¹	11,159	11,156	11,154	11,154	11,154	11,154
3 Special drawing rights ^{2,3}	3,628	3,633	3,913	3,712	3,652	3,689
4 Reserve position in International Monetary Fund ^{2,4}	2,867	3,110	3,448	3,576	3,690	3,988
5 Convertible foreign currencies ^{5,6}	10,662	11,783	11,895	11,251	10,899	10,751
	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total	28,870	29,265	29,716	30,248	31,002	30,075
2 Gold stock ¹	11,154	11,154	11,152	11,152	11,152	11,151
3 Special drawing rights ^{2,3}	3,717	3,739	3,896	3,949	4,109	4,095
4 Reserve position in International Monetary Fund ^{2,4}	4,157	4,341	4,618	4,736	5,009	5,055
5 Convertible foreign currencies ^{5,6}	9,842	10,031	10,050	10,411	10,732	9,774

55. 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.	Oct.
1 Total¹	135,104	138,107	146,217	142,931	141,475	141,129	144,732	146,762	145,847	152,641
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	22,232
3 U.S. Treasury bills and certificates ³	49,752	52,689	59,302	57,675	56,493	55,594	56,849	56,371	55,078	58,005
U.S. Treasury bonds and notes										
4 Marketable	33,879	33,602	34,597	32,898	32,357	32,879	34,192	34,902	35,607	36,178
5 Nonmarketable ⁴	20,473	19,602	19,513	19,444	19,355	19,284	19,214	20,375	20,304	21,426
6 U.S. securities other than U.S. Treasury securities ⁵	13,012	13,194	13,346	13,430	13,943	14,204	14,670	14,694	14,772	14,800
	1978		1979							
	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.
1 Total¹	157,082	162,775	163,082	160,860	154,643	148,772	141,374	144,521	148,372	149,069
2 Liabilities reported by banks in the United States ²	22,292	23,326	22,779	23,813	23,276	25,247	25,923	25,712	26,031	25,615
3 U.S. Treasury bills and certificates ³	62,656	67,671	68,437	65,803	59,774	51,614	43,727	46,304	49,425	50,146
U.S. Treasury bonds and notes										
4 Marketable	36,242	35,894	36,062	35,464	35,989	36,231	36,082	36,379	37,421	37,932
5 Nonmarketable ⁴	20,993	20,970	20,952	20,912	20,471	20,467	20,467	20,697	19,797	19,547
6 U.S. securities other than U.S. Treasury securities ⁵	14,899	14,914	14,852	14,868	15,133	15,213	15,175	15,429	15,698	15,829
	1979				1980					
	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June
1 Total¹	150,225	147,199	141,837	149,697	146,253	145,255	142,303	140,749	143,756	149,438
2 Liabilities reported by banks in the United States ²	25,884	25,247	26,995	30,540	24,888	24,606	27,342	28,055	28,621	29,018
3 U.S. Treasury bills and certificates ³	50,842	49,411	43,921	47,666	48,864	48,234	42,797	40,527	42,731	45,907
U.S. Treasury bonds and notes										
4 Marketable	38,024	38,080	37,043	37,590	38,073	37,809	37,706	37,643	38,068	39,786
5 Nonmarketable ⁴	19,547	18,497	17,837	17,387	17,434	17,384	16,784	16,384	16,184	15,954
6 U.S. securities other than U.S. Treasury securities ⁵	15,928	15,964	16,041	16,514	16,994	17,222	17,674	18,140	18,152	18,773
	1980						1981			
	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar. ▲	
1 Total¹	153,385	155,047	157,069	157,550	163,387	164,578	162,991	162,880	169,994	169,997
2 Liabilities reported by banks in the United States ²	29,286	29,600	30,841	28,734	29,546	30,381	27,046	25,025	27,272	27,280
3 U.S. Treasury bills and certificates ³	47,982	49,811	49,361	50,392	55,104	56,243	56,522	56,988	60,492	60,487
U.S. Treasury bonds and notes										
4 Marketable	40,548	39,803	40,826	41,489	41,790	41,455	42,320	43,725	44,808	44,808
5 Nonmarketable ⁴	15,954	15,654	15,254	15,254	15,254	14,654	14,654	14,494	14,294	14,294
6 U.S. securities other than U.S. Treasury securities ⁵	19,615	20,179	20,787	21,681	21,693	21,845	22,449	22,648	23,128	23,128
	1981									
	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	
1 Total¹	170,614	165,430	167,088	167,010	162,395	161,591	159,795	164,545	169,436	
2 Liabilities reported by banks in the United States ²	25,577	23,591	25,251	25,957	22,940	22,870	20,928	23,436	26,306	
3 U.S. Treasury bills and certificates ³	61,671	57,858	57,719	55,661	52,922	50,181	48,867	49,644	52,389	
U.S. Treasury bonds and notes										
4 Marketable	45,303	45,625	46,605	47,402	48,932	50,308	51,940	53,937	53,150	
5 Nonmarketable ⁴	14,294	14,294	13,202	12,802	12,402	12,402	12,191	11,791	11,791	
6 U.S. securities other than U.S. Treasury securities ⁵	23,769	24,062	24,311	25,188	25,199	25,830	25,869	25,737	25,800	

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

B. By area

Millions of dollars, end of period

Item	1978									
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.
1 Total	135,104	138,107	146,217	142,931	141,475	141,129	144,732	146,762	145,847	152,641
2 Western Europe ¹	72,598	74,441	76,294	73,655	72,888	74,583	75,857	79,853	80,426	85,142
3 Canada	2,078	1,389	1,633	2,476	2,680	2,593	2,490	2,071	1,497	2,618
4 Latin America and Caribbean	4,562	5,179	5,772	5,583	5,429	4,677	4,658	4,647	3,922	4,635
5 Asia	53,357	54,535	59,742	58,239	57,616	56,610	58,524	57,364	57,259	57,324
6 Africa	1,706	1,901	1,758	1,872	1,945	1,689	2,219	2,035	2,008	2,184
7 Other countries ²	803	662	1,018	1,106	917	977	984	792	735	738
	1978		1979							
	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.
1 Total	157,082	162,775	163,082	160,860	154,643	148,772	141,374	144,521	148,372	149,069
2 Western Europe ¹	88,438	93,089	94,532	92,945	90,361	85,201	81,077	83,635	86,704	86,589
3 Canada	2,446	2,486	2,150	1,908	3,088	3,044	1,993	1,979	2,116	2,185
4 Latin America and Caribbean	4,519	5,046	4,351	4,342	4,141	4,591	4,742	4,529	5,317	4,417
5 Asia	58,584	59,004	59,269	58,535	54,266	52,599	50,289	51,064	50,934	52,246
6 Africa	2,303	2,408	2,256	2,339	2,112	2,504	2,460	2,597	2,613	3,219
7 Other countries ²	792	742	524	791	675	833	813	717	688	413
	1979				1980					
	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June
1 Total	150,225	147,199	141,837	149,697	146,253	145,255	142,303	140,749	143,756	149,438
2 Western Europe ¹	87,264	85,615	80,871	85,633	82,658	79,882	77,149	74,199	74,204	75,351
3 Canada	2,412	1,954	1,971	1,898	1,922	2,347	1,644	1,903	2,134	2,157
4 Latin America and Caribbean	4,816	4,478	4,500	6,291	4,699	4,836	6,019	5,902	5,955	5,943
5 Asia	52,787	52,184	51,729	52,977	53,759	54,870	54,282	54,694	57,644	62,423
6 Africa	2,511	2,583	2,215	2,412	2,480	2,392	2,419	3,316	2,889	2,694
7 Other countries ²	435	385	551	486	735	928	790	735	930	870
	1980		1981							
	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar. [▲]	
1 Total	153,385	155,047	157,069	157,550	163,387	164,578	162,991	162,880	169,994	169,997
2 Western Europe ¹	78,191	78,549	76,967	75,989	80,884	81,592	80,434	78,334	79,724	79,823
3 Canada	1,907	2,156	1,901	1,670	1,393	1,562	1,174	1,089	1,437	1,437
4 Latin America and Caribbean	6,308	6,049	6,606	6,008	5,722	5,688	5,456	5,242	6,365	6,355
5 Asia	63,331	64,536	67,848	69,289	70,272	70,784	70,769	73,162	77,234	77,143
6 Africa	2,930	3,281	3,232	3,520	3,866	4,123	3,973	3,947	4,088	4,087
7 Other countries ²	718	476	515	1,074	1,250	829	1,185	1,106	1,146	1,152
	1981									
	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	
1 Total	170,614	165,430	167,088	167,010	162,395	161,591	159,795	164,545	169,436	
2 Western Europe ¹	78,237	71,467	71,130	70,576	65,960	64,419	61,086	63,107	65,218	
3 Canada	1,177	1,365	1,248	664	1,603	1,366	1,073	2,248	2,403	
4 Latin America and Caribbean	5,908	5,526	6,103	5,584	5,968	5,429	5,089	5,051	6,934	
5 Asia	79,269	81,032	83,142	85,849	84,641	87,326	89,187	91,161	91,790	
6 Africa	4,187	3,927	3,190	2,645	2,840	2,090	2,149	1,792	1,849	
7 Other countries ²	1,836	2,113	2,275	1,692	1,383	961	1,211	1,186	1,242	

56. 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	1981						
	Jan.	Feb.	Mar.▲	Apr.	May	June	
1 All foreigners	202,397	201,515	203,548	205,280	213,640	213,844	209,243
2 Banks' own liabilities	122,857	121,528	120,350	120,616	128,219	132,208	128,084
3 Demand deposits	22,149	23,300	21,288	21,195	22,644	22,193	23,177
4 Time deposits ¹	15,898	15,778	16,272	16,316	15,736	16,063	16,646
5 Other ²	14,685	13,476	15,947	16,227	14,864	12,379	14,158
6 Own foreign offices ³	70,125	68,973	66,844	66,877	74,975	81,573	74,102
7 Banks' custody liabilities ⁴	79,539	79,988	83,197	84,664	85,421	81,635	81,160
8 U.S. Treasury bills and certificates ⁵	57,673	58,518	62,259	62,339	63,288	59,601	59,745
9 Other negotiable and readily transferable instruments ⁶	19,050	18,350	17,991	18,015	18,032	17,540	17,127
10 Other	2,816	3,120	2,948	4,310	4,100	4,495	4,288
11 Nonmonetary international and regional organizations⁷	1,961	2,003	1,854	1,854	1,816	1,814	1,777
12 Banks' own liabilities	419	317	293	293	667	509	357
13 Demand deposits	212	186	126	126	178	147	224
14 Time deposits ¹	71	76	67	67	81	80	75
15 Other ²	137	54	100	100	408	282	58
16 Banks' custody liabilities ⁴	1,542	1,687	1,561	1,561	1,149	1,304	1,420
17 U.S. Treasury bills and certificates	88	368	333	333	63	213	289
18 Other negotiable and readily transferable instruments ⁶	1,453	1,319	1,228	1,228	1,086	1,091	1,132
19 Other	0	0	0	0	0	0	0
20 Official institutions⁸	83,568	82,013	87,765	87,792	87,247	81,450	82,970
21 Banks' own liabilities	15,222	13,938	16,210	16,242	14,689	13,478	15,815
22 Demand deposits	3,869	3,580	3,338	3,232	3,768	3,444	3,975
23 Time deposits ¹	3,343	2,997	2,920	2,950	2,424	2,654	2,563
24 Other ²	8,010	7,361	9,951	10,060	8,496	7,381	9,277
25 Banks' custody liabilities ⁴	68,346	68,075	71,555	71,550	72,558	67,972	67,155
26 U.S. Treasury bills and certificates ⁵	56,522	56,988	60,492	60,487	61,670	57,858	57,719
27 Other negotiable and readily transferable instruments ⁶	11,756	10,894	10,871	10,871	10,800	10,023	9,356
28 Other	68	193	191	191	89	90	80
29 Banks⁹	96,659	96,608	93,127	94,516	102,903	108,790	101,810
30 Banks' own liabilities	90,594	90,319	86,772	86,784	95,182	100,479	93,381
31 Unaffiliated foreign banks	20,469	21,346	19,928	19,907	20,207	18,906	19,279
32 Demand deposits	12,889	14,287	12,565	12,567	13,493	13,394	13,630
33 Time deposits ¹	1,857	1,813	2,324	2,305	1,549	1,685	1,728
34 Other ²	5,723	5,245	5,039	5,035	5,165	3,827	3,920
35 Own foreign offices ³	70,125	68,973	66,844	66,877	74,975	81,573	74,102
36 Banks' custody liabilities ⁴	6,065	6,289	6,355	7,731	7,721	8,311	8,429
37 U.S. Treasury bills and certificates	631	714	826	827	846	948	1,170
38 Other negotiable and readily transferable instruments ⁶	2,856	2,850	2,913	2,927	2,981	3,103	3,196
39 Other	2,578	2,726	2,615	3,977	3,894	4,260	4,063
40 Other foreigners	20,209	20,891	20,802	21,118	21,673	21,790	22,686
41 Banks' own liabilities	16,623	16,955	17,076	17,296	17,681	17,742	18,531
42 Demand deposits	5,179	5,246	5,259	5,270	5,205	5,209	5,347
43 Time deposits ¹	10,628	10,892	10,961	10,995	11,682	11,645	12,280
44 Other ²	815	816	856	1,032	795	889	903
45 Banks' custody liabilities ⁴	3,586	3,937	3,727	3,822	3,992	4,048	4,155
46 U.S. Treasury bills and certificates	432	449	607	692	709	581	568
47 Other negotiable and readily transferable instruments ⁶	2,985	3,287	2,978	2,989	3,166	3,322	3,442
48 Other	170	201	141	141	118	145	144
49 MEMO: Negotiable time certificates of deposit held in custody for foreigners	10,267	9,868	9,686	9,697	9,646	9,750	10,262

56. 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	1981					
	July	Aug.	Sept.	Oct.	Nov.	Dec. ¹⁰
1 All foreigners	214,351	208,474	216,555	199,272	209,024	242,533
2 Banks' own liabilities	132,155	131,092	142,362	124,454	133,308	162,433
3 Demand deposits	21,413	22,073	23,592	19,072	21,127	19,677
4 Time deposits ¹	16,462	17,256	17,319	17,647	18,101	29,381
5 Other ²	13,465	11,328	13,641	11,225	14,129	17,371
6 Own foreign offices ³	80,815	80,434	87,809	76,511	79,951	96,003
7 Banks' custody liabilities ⁴	82,196	77,382	74,193	74,819	75,717	80,100
8 U.S. Treasury bills and certificates ⁵	57,552	54,848	52,369	51,281	52,005	55,312
9 Other negotiable and readily transferable instruments ⁶	17,890	18,018	17,312	18,257	18,269	18,819
10 Other	6,754	4,516	4,512	5,281	5,442	5,970
11 Nonmonetary international and regional organizations⁷	1,798	1,650	1,826	1,981	2,317	2,721
12 Banks' own liabilities	363	436	398	303	555	638
13 Demand deposits	222	233	249	185	388	262
14 Time deposits ¹	75	59	60	58	74	58
15 Other ²	65	145	89	60	93	318
16 Banks' custody liabilities ⁴	1,435	1,214	1,428	1,678	1,762	2,083
17 U.S. Treasury bills and certificates	247	84	96	184	142	541
18 Other negotiable and readily transferable instruments ⁶	1,188	1,130	1,332	1,494	1,621	1,542
19 Other	0	0	0	0	0	0
20 Official institutions⁸	81,617	75,862	73,051	69,796	73,080	78,696
21 Banks' own liabilities	14,479	13,482	13,956	11,869	14,214	16,672
22 Demand deposits	3,134	3,714	2,697	2,668	2,459	2,612
23 Time deposits ¹	2,090	2,021	1,986	1,692	1,910	4,192
24 Other ²	9,255	7,747	9,273	7,509	9,846	9,868
25 Banks' custody liabilities ⁴	67,138	62,380	59,094	57,927	58,866	62,024
26 U.S. Treasury bills and certificates ⁵	55,661	52,922	50,181	48,867	49,644	52,389
27 Other negotiable and readily transferable instruments ⁶	9,396	9,402	8,659	9,013	9,171	9,587
28 Other	2,081	55	255	46	51	47
29 Banks⁹	108,434	107,858	118,050	103,348	109,204	135,167
30 Banks' own liabilities	99,101	98,454	108,755	92,786	98,369	123,452
31 Unaffiliated foreign banks	18,286	18,019	20,946	16,275	18,418	27,449
32 Demand deposits	12,929	13,255	15,199	11,346	12,908	11,614
33 Time deposits ¹	1,573	1,686	1,875	1,631	1,837	9,169
34 Other ²	3,784	3,079	3,873	3,298	3,673	6,666
35 Own foreign offices ³	80,815	80,434	87,809	76,511	79,951	96,003
36 Banks' custody liabilities ⁴	9,333	9,404	9,296	10,562	10,835	11,715
37 U.S. Treasury bills and certificates	1,069	1,217	1,439	1,574	1,584	1,683
38 Other negotiable and readily transferable instruments ⁶	3,750	4,028	3,898	4,091	4,169	4,421
39 Other	4,514	4,159	3,958	4,897	5,082	5,611
40 Other foreigners	22,502	23,104	23,628	24,148	24,424	25,949
41 Banks' own liabilities	18,212	18,720	19,253	19,496	20,170	21,671
42 Demand deposits	5,127	4,872	5,447	4,873	5,373	5,189
43 Time deposits ¹	12,724	13,490	13,399	14,266	14,280	15,963
44 Other ²	360	358	406	358	517	520
45 Banks' custody liabilities ⁴	4,291	4,384	4,375	4,652	4,253	4,278
46 U.S. Treasury bills and certificates	575	624	654	656	635	698
47 Other negotiable and readily transferable instruments ⁶	3,556	3,458	3,422	3,659	3,309	3,268
48 Other	159	302	300	337	309	312
49 MEMO: Negotiable time certificates of deposit held in custody for foreigners	10,099	9,947	9,467	9,424	9,985	10,547

56. 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	1981						
	Jan.	Feb.	Mar. [▲]	Apr.	May	June	
1 Total	202,397	201,515	203,548	205,280	213,640	213,844	209,243
2 Foreign countries	200,435	199,512	201,694	203,426	211,824	212,030	207,466
3 Europe	89,701	89,181	91,162	92,370	90,025	87,241	86,864
4 Austria	554	551	519	519	523	493	540
5 Belgium-Luxembourg	4,062	4,782	4,672	4,672	4,926	5,469	5,056
6 Denmark	420	432	463	461	434	526	415
7 Finland	264	355	317	317	328	280	305
8 France	12,168	12,521	12,939	12,949	13,146	11,367	11,515
9 Germany	10,336	9,296	12,299	12,300	12,490	9,472	9,631
10 Greece	524	563	563	563	574	513	507
11 Italy	6,743	5,987	3,446	3,453	3,600	3,014	4,620
12 Netherlands	2,568	2,540	2,323	2,328	2,314	2,176	2,133
13 Norway	899	1,037	1,575	1,575	1,472	1,648	1,743
14 Portugal	370	358	356	356	309	336	454
15 Spain	1,416	1,388	1,631	1,631	1,352	1,678	1,199
16 Sweden	1,365	2,078	2,399	2,399	2,784	2,501	2,180
17 Switzerland	16,631	16,636	16,816	16,836	15,745	15,808	15,840
18 Turkey	203	231	235	235	209	182	194
19 United Kingdom	24,209	24,325	24,711	25,847	24,384	25,519	24,507
20 Yugoslavia	296	269	202	202	238	270	312
21 Other Western Europe ¹	6,225	5,385	5,298	5,328	4,893	5,616	5,323
22 U.S.S.R.	46	84	47	47	37	85	41
23 Other Eastern Europe ²	401	363	352	350	267	288	351
24 Canada	9,802	9,131	8,570	8,612	10,339	11,220	10,267
25 Latin America and Caribbean	53,229	52,275	50,925	51,324	58,706	60,312	56,392
26 Argentina	1,857	1,998	1,917	1,917	1,919	1,800	1,991
27 Bahamas	16,164	15,916	14,282	14,466	19,022	20,369	17,982
28 Bermuda	475	804	910	908	634	802	698
29 Brazil	1,339	1,266	1,148	1,151	1,345	1,347	1,412
30 British West Indies	12,798	12,144	11,593	11,593	14,059	14,892	12,836
31 Chile	501	431	549	549	539	526	508
32 Colombia	3,085	3,087	2,960	2,960	2,940	2,828	2,827
33 Cuba	6	7	6	6	8	7	7
34 Ecuador	389	449	511	511	352	391	463
35 Guatemala	428	461	446	446	416	413	399
36 Jamaica	112	101	94	94	141	132	80
37 Mexico	4,595	4,600	4,756	4,757	5,332	4,948	5,351
38 Netherlands Antilles	599	523	436	493	462	439	497
39 Panama	4,460	3,984	4,294	4,447	4,723	4,847	4,629
40 Peru	401	447	341	342	354	334	450
41 Uruguay	290	266	306	306	284	334	322
42 Venezuela	3,794	3,925	4,218	4,220	4,178	3,924	3,548
43 Other	1,936	1,869	2,158	2,158	1,997	1,979	2,393
44 Asia	41,687	43,041	44,961	45,044	46,036	46,267	47,354
45 China							
46 Mainland	55	55	60	60	46	54	102
47 Taiwan	1,821	1,733	1,822	1,822	1,803	1,786	1,941
48 Hong Kong	2,764	3,054	2,438	2,440	2,469	3,001	3,151
49 India	437	604	576	576	442	458	408
50 Indonesia	1,170	678	1,063	1,063	944	707	582
51 Israel	523	557	582	582	444	404	478
52 Japan	17,701	17,990	19,366	19,443	19,453	19,816	19,561
53 Korea	1,498	1,485	1,380	1,380	1,381	1,397	1,329
54 Philippines	849	1,057	1,115	1,115	1,213	802	1,049
55 Thailand	367	404	250	250	391	338	422
56 Middle East oil-exporting countries ³	12,254	13,015	14,180	14,180	15,203	14,812	15,203
56 Other	2,249	2,409	2,129	2,132	2,247	2,694	3,129
57 Africa	4,358	4,371	4,553	4,553	4,529	4,513	3,907
58 Egypt	313	496	333	333	336	308	289
59 Morocco	42	30	33	33	34	54	41
60 South Africa	327	258	322	322	330	360	253
61 Zaire	48	58	28	28	28	24	181
62 Oil-exporting countries ⁴	2,921	2,833	3,084	3,084	3,135	3,004	2,388
63 Other	707	697	753	753	666	764	755
64 Other countries	1,658	1,513	1,523	1,523	2,189	2,477	2,683
65 Australia	1,304	1,205	1,284	1,284	1,913	2,276	2,398
66 All other	354	307	240	240	275	201	285
67 Nonmonetary international and regional organizations	1,961	2,003	1,854	1,854	1,816	1,814	1,777
68 International ⁵	913	995	754	754	806	781	747
69 Latin American regional	769	745	768	768	693	729	722
70 Other regional ⁶	279	263	333	333	317	303	307

**56. 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	1981					
	July	Aug.	Sept.	Oct.	Nov.	Dec. ⁷
1 Total	214,351	208,474	216,555	199,272	209,024	242,533
2 Foreign countries	212,554	206,824	214,729	197,292	206,708	239,812
3 Europe	85,511	81,638	85,125	77,652	82,302	90,622
4 Austria	611	613	590	583	595	587
5 Belgium-Luxembourg	4,758	4,239	4,852	3,644	3,989	4,117
6 Denmark	433	239	163	232	306	333
7 Finland	296	220	198	187	196	296
8 France	11,060	9,235	7,637	7,125	7,385	8,486
9 Germany	9,072	7,301	8,410	6,555	7,211	7,665
10 Greece	533	492	578	496	428	463
11 Italy	6,146	6,374	6,264	5,677	5,656	7,290
12 Netherlands	1,792	1,751	2,240	2,173	2,351	2,773
13 Norway	1,289	1,228	1,008	1,449	1,642	1,457
14 Portugal	448	460	486	424	358	354
15 Spain	1,351	1,409	1,189	975	954	916
16 Sweden	1,864	1,667	2,102	1,609	1,508	1,545
17 Switzerland	16,328	16,434	16,980	17,114	18,937	18,878
18 Turkey	356	208	234	252	197	518
19 United Kingdom	23,276	24,278	26,376	23,985	24,258	28,230
20 Yugoslavia	408	343	366	265	380	375
21 Other Western Europe ¹	5,177	4,804	5,010	4,472	5,394	5,798
22 U.S.S.R.	33	34	28	42	72	49
23 Other Eastern Europe ²	280	310	414	396	486	493
24 Canada	9,260	9,873	10,119	8,934	10,091	10,256
25 Latin America and Caribbean	64,457	64,119	66,757	59,896	62,011	84,504
26 Argentina	1,980	2,043	1,979	1,929	2,012	2,445
27 Bahamas	24,890	24,526	25,552	21,325	23,625	34,380
28 Bermuda	646	700	806	721	624	765
29 Brazil	1,199	1,282	1,301	1,265	1,285	1,548
30 British West Indies	14,024	13,239	14,456	10,472	9,524	17,692
31 Chile	566	538	491	538	505	664
32 Colombia	2,784	2,708	2,527	2,759	2,776	2,993
33 Cuba	7	7	8	6	7	9
34 Ecuador	392	355	394	403	516	434
35 Guatemala	412	399	476	419	444	479
36 Jamaica	122	290	92	147	96	87
37 Mexico	5,532	6,352	6,021	5,902	6,047	7,163
38 Netherlands Antilles	487	692	697	2,771	2,896	3,073
39 Panama	5,014	4,629	4,974	4,599	4,904	4,852
40 Peru	363	398	380	379	473	694
41 Uruguay	243	266	259	249	266	367
42 Venezuela	3,671	3,621	3,982	4,044	3,971	4,245
43 Other	2,125	2,073	2,362	1,969	2,041	2,612
44 Asia	48,157	46,201	48,733	46,851	48,632	49,810
45 China						
45 Mainland	84	74	76	85	200	158
46 Taiwan	2,013	2,183	2,195	2,189	2,147	2,082
47 Hong Kong	3,456	3,956	4,062	4,158	4,090	3,950
48 India	401	455	491	433	514	385
49 Indonesia	1,309	732	809	1,269	985	640
50 Israel	387	482	412	418	475	589
51 Japan	19,473	19,754	20,745	20,204	19,988	20,559
52 Korea	1,252	1,319	1,434	1,291	1,322	2,013
53 Philippines	992	868	832	691	736	876
54 Thailand	436	371	392	274	409	534
55 Middle East oil-exporting countries ³	14,935	12,398	13,295	12,196	13,603	13,172
56 Other	3,419	3,610	3,990	3,643	4,163	4,852
57 Africa	3,182	3,201	2,561	2,535	2,381	3,201
58 Egypt	293	355	433	343	328	360
59 Morocco	77	59	43	28	37	32
60 South Africa	257	296	244	282	202	420
61 Zaire	84	41	76	44	56	134
62 Oil-exporting countries ⁴	1,715	1,703	1,040	1,165	830	1,395
63 Other	757	746	725	672	929	860
64 Other countries	1,987	1,792	1,434	1,423	1,291	1,419
65 Australia	1,770	1,568	1,174	1,212	1,065	1,223
66 All other	217	224	260	211	226	196
67 Nonmonetary international and regional organizations	1,798	1,650	1,826	1,981	2,317	2,721
68 International ⁵	699	524	631	945	1,128	1,661
69 Latin American regional	765	747	750	724	797	710
70 Other regional ⁶	333	379	445	312	391	350

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

Millions of dollars, end of period

Area and country	1980	1981					
	Dec.	Jan.	Feb.	Mar.▲	Apr.	May	
1 Total	172,592	167,338	167,825	179,837	182,753	186,976	187,622
2 Foreign countries	172,514	167,266	167,746	179,748	182,707	186,920	187,575
3 Europe	32,108	30,657	30,768	34,136	35,528	35,089	34,677
4 Austria	236	249	191	174	174	151	149
5 Belgium-Luxembourg	1,621	1,739	2,140	2,568	2,573	2,158	2,014
6 Denmark	127	129	172	119	119	142	162
7 Finland	460	322	337	319	326	327	299
8 France	2,958	2,716	3,067	3,838	3,926	3,750	3,167
9 Germany	948	993	1,028	1,074	1,122	1,040	1,140
10 Greece	256	264	244	210	210	334	242
11 Italy	3,364	3,168	3,105	3,052	3,060	2,931	2,981
12 Netherlands	575	642	523	548	575	547	606
13 Norway	227	294	224	223	223	180	173
14 Portugal	331	299	240	247	247	242	263
15 Spain	993	1,131	1,152	1,494	1,502	1,611	1,720
16 Sweden	783	688	733	868	884	975	996
17 Switzerland	1,446	1,753	1,729	1,313	1,390	1,283	1,711
18 Turkey	145	146	155	136	136	132	172
19 United Kingdom	14,917	13,175	12,949	15,093	16,201	16,353	16,038
20 Yugoslavia	853	863	859	871	872	878	904
21 Other Western Europe ¹	179	347	177	176	176	224	147
22 U. S. S. R.	281	249	249	265	265	266	254
23 Other Eastern Europe ²	1,410	1,490	1,494	1,548	1,548	1,567	1,539
24 Canada	4,810	4,221	4,872	5,040	5,422	6,309	6,090
25 Latin America and Caribbean	92,992	90,792	89,732	96,621	97,434	99,659	100,165
26 Argentina	5,689	5,642	5,636	5,672	5,691	5,900	5,659
27 Bahamas	29,419	28,358	28,749	34,343	34,634	34,406	33,385
28 Bermuda	218	267	364	324	324	401	481
29 Brazil	10,496	10,260	9,801	10,218	10,278	9,934	9,927
30 British West Indies	15,663	14,546	14,338	14,282	14,511	16,623	17,412
31 Chile	1,951	1,862	1,843	1,876	1,876	2,028	2,019
32 Colombia	1,752	1,665	1,435	1,467	1,467	1,457	1,580
33 Cuba	3	4	3	3	3	4	3
34 Ecuador	1,190	1,222	1,179	1,257	1,257	1,229	1,239
35 Guatemala	137	114	113	208	208	98	104
36 Jamaica	36	33	41	36	36	34	35
37 Mexico	12,595	12,687	12,460	12,448	12,489	13,243	13,344
38 Netherlands Antilles	821	835	655	807	921	825	756
39 Panama	4,974	5,033	4,964	5,640	5,673	5,528	6,060
40 Peru	890	912	877	794	794	855	871
41 Uruguay	137	111	107	103	103	105	100
42 Venezuela	5,438	5,515	5,514	5,441	5,463	5,330	5,438
43 Other	1,583	1,728	1,653	1,702	1,705	1,658	1,751
44 Asia	39,078	38,564	39,144	40,643	41,011	42,553	43,066
45 China							
46 Mainland	195	225	186	201	201	202	204
47 Taiwan	2,469	2,415	2,270	2,413	2,413	2,568	2,414
48 Hong Kong	2,247	2,250	2,212	2,330	2,332	2,430	2,899
49 India	142	110	142	127	130	134	170
50 Indonesia	245	280	306	288	288	299	268
51 Israel	1,172	1,081	829	944	983	1,016	1,186
52 Japan	21,361	21,187	22,345	23,714	23,983	23,923	24,195
53 Korea	5,697	5,904	5,936	5,826	5,826	6,066	6,067
54 Philippines	989	840	745	605	610	999	1,024
55 Thailand	876	810	808	835	835	829	698
56 Middle East oil-exporting countries ³	1,432	1,435	1,443	1,486	1,491	1,914	1,474
57 Other	2,252	2,026	1,922	1,874	1,919	2,175	2,466
58 Africa	2,377	1,910	1,981	2,271	2,271	2,272	2,536
59 Egypt	151	175	152	137	137	124	126
60 Morocco	223	186	115	153	153	118	87
61 South Africa	370	337	421	534	534	562	668
62 Zaire	94	96	94	111	111	108	98
63 Oil-exporting countries ⁴	805	410	425	589	589	650	805
64 Other	734	707	773	746	746	710	752
65 Other countries	1,150	1,122	1,250	1,038	1,041	1,038	1,040
66 Australia	859	827	868	870	874	922	898
67 All other	290	295	381	167	167	116	142
67 Nonmonetary international and regional organizations ⁵	78	72	79	89	46	56	47

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

Millions of dollars, end of period

Area and country	1981						
	June	July	Aug.	Sept.	Oct.	Nov.	Dec. ⁶
1 Total	197,552	197,961	200,124	210,856	197,584	208,754	250,136
2 Foreign countries	197,504	197,901	200,073	210,801	197,540	208,713	250,080
3 Europe	37,287	35,427	35,402	41,078	34,678	39,637	48,711
4 Austria	166	157	185	436	138	179	127
5 Belgium-Luxembourg	2,403	2,090	2,376	2,628	1,761	2,025	2,832
6 Denmark	125	132	166	158	187	208	186
7 Finland	365	343	352	347	397	528	549
8 France	3,210	2,862	3,077	3,351	2,563	3,261	4,069
9 Germany	1,099	1,259	1,144	1,267	841	979	936
10 Greece	249	292	214	287	235	255	333
11 Italy	3,879	3,923	3,997	4,016	4,322	4,559	5,186
12 Netherlands	670	498	583	573	567	570	685
13 Norway	172	167	249	300	230	281	384
14 Portugal	353	389	350	328	353	390	529
15 Spain	1,769	1,726	1,801	1,711	1,627	1,693	2,100
16 Sweden	795	731	672	930	871	1,339	1,206
17 Switzerland	1,694	1,877	1,723	1,953	1,475	1,963	2,211
18 Turkey	147	137	159	144	153	144	421
19 United Kingdom	16,967	15,671	15,147	19,569	16,047	18,204	23,431
20 Yugoslavia	988	992	948	932	954	1,016	1,224
21 Other Western Europe ¹	182	160	200	185	148	197	209
22 U.S.S.R.	302	245	252	232	203	248	367
23 Other Eastern Europe ²	1,752	1,776	1,809	1,733	1,605	1,596	1,725
24 Canada	7,050	7,711	6,435	8,067	7,456	7,079	9,041
25 Latin America and Caribbean	103,598	106,059	109,464	112,088	108,289	113,073	137,718
26 Argentina	5,822	5,742	5,702	5,772	5,887	6,044	7,506
27 Bahamas	34,854	36,166	37,295	38,380	36,921	39,438	43,351
28 Bermuda	404	411	340	490	335	255	326
29 Brazil	10,014	9,781	10,214	9,877	10,374	10,823	16,874
30 British West Indies	18,437	18,138	17,981	19,162	17,262	17,890	21,579
31 Chile	2,070	2,203	2,321	2,514	2,567	2,643	3,682
32 Colombia	1,533	1,480	1,429	1,487	1,529	1,598	2,018
33 Cuba	3	7	14	3	4	3	3
34 Ecuador	1,285	1,307	1,318	1,298	1,282	1,328	1,531
35 Guatemala	105	95	115	119	127	123	124
36 Jamaica	38	39	40	54	40	45	62
37 Mexico	14,066	15,560	17,396	17,264	17,153	18,505	22,358
38 Netherlands Antilles	874	933	894	869	933	951	1,068
39 Panama	6,216	6,035	6,173	6,674	5,798	5,655	6,719
40 Peru	818	803	796	788	796	705	1,213
41 Uruguay	94	102	107	142	166	148	157
42 Venezuela	5,295	5,436	5,529	5,326	5,273	5,129	7,046
43 Other	1,671	1,821	1,800	1,869	1,843	1,790	2,102
44 Asia	46,063	45,056	44,995	45,493	43,263	45,008	49,690
45 China							
46 Mainland	205	188	186	153	148	199	107
46 Taiwan	2,471	2,380	2,543	2,476	2,349	2,262	2,461
47 Hong Kong	3,329	3,209	3,348	3,717	3,786	3,923	4,115
48 India	132	106	135	144	176	179	134
49 Indonesia	257	271	254	363	267	329	346
50 Israel	1,309	1,178	1,108	1,086	1,200	1,325	1,561
51 Japan	25,996	25,955	25,352	25,166	22,790	23,785	26,682
52 Korea	6,710	6,474	6,533	6,542	6,632	6,733	7,311
53 Philippines	1,192	1,195	1,402	1,530	1,448	1,621	1,817
54 Thailand	663	546	527	549	559	546	564
55 Middle East oil-exporting countries ³	1,615	1,288	1,473	1,394	1,381	1,569	1,597
56 Other	2,182	2,266	2,134	2,374	2,526	2,537	2,996
57 Africa	2,428	2,526	2,723	2,964	2,796	2,803	3,546
58 Egypt	155	128	148	145	147	137	238
59 Morocco	71	88	204	273	269	243	284
60 South Africa	658	688	787	917	848	904	1,011
61 Zaire	98	100	87	102	102	100	112
62 Oil-exporting countries ⁴	672	726	713	689	534	531	657
63 Other	774	797	784	839	896	888	1,244
64 Other countries	1,078	1,121	1,054	1,110	1,059	1,114	1,374
65 Australia	939	988	952	959	962	989	1,197
66 All other	139	133	102	152	97	125	177
67 Nonmonetary international and regional organizations⁵	48	60	51	55	43	40	56

58. 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	1980	1981						
	Dec.	Jan.	Feb.	Mar. [▲]	Apr.	May		
1 Total	198,698			210,903	214,581			
2 Banks' own claims on foreigners	172,592	167,338	167,825	179,837	182,753	186,976	187,622	
3 Foreign public borrowers	20,882	20,969	20,320	20,903	21,159	21,577	21,614	
4 Own foreign offices ²	65,084	64,002	64,910	74,920	75,107	76,863	75,436	
5 Unaffiliated foreign banks	50,168	46,350	45,905	46,465	48,865	50,508	52,653	
6 Deposits	8,254	7,261	7,079	7,263	8,980	9,621	11,077	
7 Other	41,914	39,089	38,826	39,203	39,885	40,886	41,577	
8 All other foreigners	36,459	36,017	36,690	37,549	37,622	38,028	37,918	
9 Claims of banks' domestic customers ³	26,106			31,067	31,828			
10 Deposits	885			850	1,011			
11 Negotiable and readily transferable instruments ⁴	15,574			19,461	20,064			
12 Outstanding collections and other claims	9,648			10,756	10,753			
13 MEMO: Customer liability on acceptances	22,714			24,451	24,409			
Dollar deposits in banks abroad, reported by nonbanking business enterprises in the United States ⁵	22,532	28,827	31,175	30,551	30,551	34,424	34,916	
		1981						
		June	July	Aug.	Sept.	Oct.	Nov.	Dec. ⁶
1 Total	231,587			246,560				287,400
2 Banks' own claims on foreigners	197,552	197,961	200,124	210,856	197,584	208,754	250,136	
3 Foreign public borrowers	22,950	24,026	24,414	25,024	25,436	26,397	30,930	
4 Own foreign offices ²	79,829	81,174	80,863	88,419	78,988	84,651	96,607	
5 Unaffiliated foreign banks	55,707	54,748	56,062	58,928	55,711	58,477	73,462	
6 Deposits	11,716	11,816	12,365	13,461	13,148	13,637	21,992	
7 Other	43,991	42,931	43,697	45,467	42,563	44,840	51,470	
8 All other foreigners	39,066	38,012	38,784	38,484	37,449	39,228	49,137	
9 Claims of banks' domestic customers ³	34,035			35,704			37,264	
10 Deposits	763			992			1,355	
11 Negotiable and readily transferable instruments ⁴	23,765			25,297			25,786	
12 Outstanding collections and other claims	9,507			9,415			10,123	
13 MEMO: Customer liability on acceptances	27,457			27,640			29,636	
Dollar deposits in banks abroad, reported by nonbanking business enterprises in the United States ⁵	33,121	37,354	34,459	36,466	40,000	41,608	39,177	

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

Millions of dollars, end of period

Maturity, by borrower and area	1980	1981				
	Dec.	Mar. [▲]	June	Sept.	Dec. ¹	
1 Total	106,748	104,545	107,276	117,445	122,257	151,955
<i>By borrower</i>						
2 Maturity of 1 year or less ²	82,555	80,796	83,471	91,982	94,722	114,059
3 Foreign public borrowers	9,974	10,534	10,734	11,733	12,955	15,071
4 All other foreigners	72,581	70,262	72,737	80,248	81,767	98,988
5 Maturity of over 1 year ²	24,193	23,749	23,805	25,463	27,535	37,897
6 Foreign public borrowers	10,152	10,216	10,250	11,022	12,410	15,607
7 All other foreigners	14,041	13,533	13,555	14,441	15,125	22,290
<i>By area</i>						
Maturity of 1 year or less ²						
8 Europe	18,715	17,260	18,681	21,095	22,898	27,145
9 Canada	2,723	2,385	2,743	3,319	3,906	4,273
10 Latin America and Caribbean	32,034	30,792	31,329	33,514	35,524	47,576
11 Asia	26,686	28,009	28,363	31,489	29,296	31,653
12 Africa	1,757	1,624	1,624	1,768	2,324	2,474
13 All other ³	640	726	730	797	774	938
Maturity of over 1 year ²						
14 Europe	5,118	5,581	5,585	6,307	6,424	8,080
15 Canada	1,448	1,180	1,180	1,317	1,347	1,729
16 Latin America and Caribbean	15,075	14,751	14,841	15,448	17,478	25,187
17 Asia	1,865	1,523	1,530	1,680	1,565	1,749
18 Africa	507	531	531	551	548	893
19 All other ³	179	182	138	159	172	260

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

Millions of dollars, end of period

Item	1981				
	Mar. [▲]	June	Sept.	Dec.	
1 Banks' own liabilities	3,260	3,298	3,031	2,878	3,667
2 Banks' own claims	4,194	4,287	3,699	4,078	5,331
3 Deposits	1,696	1,779	2,050	2,409	3,592
4 Other claims	2,498	2,508	1,649	1,669	1,738
5 Claims of banks' domestic customers ²	444	444	347	248	972

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

Millions of dollars

Country or area	1979	1980	1981	1979					
				Jan.	Feb.	Mar.	Apr.	May	June
Holdings (end of period)¹									
1 Estimated total ²	51,484	57,549	70,201	46,218	45,595	47,457	48,090	47,165	47,485
2 Foreign countries ²	46,055	52,961	64,530	41,341	40,883	42,852	43,128	43,005	43,446
3 Europe ²	24,964	24,468	23,976	18,360	18,502	20,172	20,623	20,697	21,120
4 Belgium-Luxembourg	60	77	543	19	19	19	19	20	24
5 Germany ²	14,056	12,327	11,861	8,864	8,860	10,216	10,812	10,828	10,751
6 Netherlands	1,466	1,884	1,955	1,433	1,517	1,587	1,637	1,672	1,695
7 Sweden	647	595	643	320	355	360	415	479	484
8 Switzerland ²	1,868	1,485	846	1,818	1,508	1,537	1,510	1,458	1,582
9 United Kingdom	6,376	7,323	6,709	5,489	5,823	5,991	5,766	5,727	6,088
10 Other Western Europe	491	777	1,419	417	420	461	464	513	496
11 Eastern Europe	0	0	0	0	0	0	0	0	0
12 Canada	232	449	514	150	146	166	226	216	227
13 Latin America	466	999	736	433	337	338	317	307	307
14 Venezuela	103	292	286	183	103	103	103	103	103
15 Other Latin America and Caribbean	200	285	319	88	72	72	52	42	42
16 Netherlands Antilles	163	421	131	162	162	162	162	162	162
17 Asia	19,805	26,112	38,671	21,709	21,210	21,488	21,273	21,097	21,103
18 Japan	11,175	9,479	10,780	12,226	12,422	12,729	12,982	13,014	13,040
19 Africa	591	919	631	691	691	691	691	691	691
20 All other	-3	14	2	-3	-3	-3	-3	-3	-3
21 Nonmonetary international and regional organizations	5,429	4,588	5,671	4,877	4,712	4,605	4,962	4,160	4,039
22 International	5,388	4,548	5,637	4,837	4,666	4,560	4,915	4,114	3,993
23 Latin American regional	37	36	1	41	46	46	46	46	46
Transactions (net purchases or sales (-), during period)									
24 Total ²	6,537	6,066	12,652	1,272	-623	1,862	632	-924	320
25 Foreign countries ²	6,238	6,906	11,568	1,524	-458	1,968	276	-122	441
26 Official institutions	1,697	3,865	11,694	168	-597	524	242	-149	297
27 Other foreign ²	4,543	3,040	-127	1,356	141	1,443	34	27	143
28 Nonmonetary international and regional organizations	300	-843	1,085	-252	-165	-106	356	-802	-120
MEMO: Oil-exporting countries									
29 Middle East ³	-1,014	7,672	11,156	-461	-693	-31	-452	-190	8
30 Africa ⁴	-100	327	-289	0	0	0	0	0	0

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

Millions of dollars

Country or area	1979						1980			
	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.
	Holdings (end of period) ¹									
1 Estimated total ²	49,035	49,628	50,285	50,916	50,940	51,484	54,042	54,385	54,157	53,248
2 Foreign countries ²	44,589	45,034	45,090	45,236	45,439	46,055	47,994	47,743	47,697	47,590
3 Europe ²	22,338	22,694	22,708	22,801	23,152	24,964	26,646	26,168	25,853	25,244
4 Belgium-Luxembourg	24	24	65	65	60	60	60	55	27	28
5 Germany ²	10,781	10,952	10,953	11,082	12,456	14,056	15,200	14,917	14,608	14,316
6 Netherlands	1,655	1,577	1,667	1,660	1,490	1,466	1,407	1,414	1,453	1,473
7 Sweden	481	525	588	600	593	647	640	636	633	642
8 Switzerland ²	1,843	2,048	2,496	2,427	1,961	1,868	1,894	1,564	1,534	1,528
9 United Kingdom	7,064	7,031	6,302	6,300	6,079	6,376	6,932	7,069	7,118	6,729
10 Other Western Europe	491	538	637	666	513	491	514	512	478	527
11 Eastern Europe	0	0	0	0	0	0	0	0	0	0
12 Canada	232	233	233	235	234	232	231	389	394	381
13 Latin America	457	459	459	461	459	466	466	467	472	501
14 Venezuela	103	103	103	103	103	103	103	103	103	103
15 Other Latin America and Caribbean	192	192	192	194	192	200	200	201	206	199
16 Netherlands Antilles	162	165	165	164	164	163	163	164	164	199
17 Asia	20,874	20,960	21,001	21,051	21,006	19,805	20,062	20,131	20,391	20,873
18 Japan	13,090	12,818	12,789	12,591	12,502	11,175	10,844	10,420	9,631	9,533
19 Africa	691	691	691	691	591	591	591	591	591	593
20 All other	-3	-3	-3	-3	-3	-3	-3	-3	-3	-2
21 Nonmonetary international and regional organizations	4,446	4,594	5,195	5,680	5,501	5,429	6,048	6,642	6,460	5,658
22 International	4,400	4,551	5,150	5,636	5,463	5,388	6,016	6,592	6,407	5,606
23 Latin American regional	46	43	43	43	37	37	32	50	50	50
	Transactions (net purchases or sales (-), during period)									
24 Total ²	1,550	594	655	632	23	543	2,562	343	-231	-909
25 Foreign countries ²	1,143	445	56	146	203	616	1,939	-251	-46	-108
26 Official institutions	1,042	511	92	56	-1,037	547	483	-264	-103	-63
27 Other foreign ²	102	-66	-36	89	1,241	69	1,456	14	57	-44
28 Nonmonetary international and regional organizations	407	148	599	487	-180	-72	622	593	-186	-802
MEMO: Oil-exporting countries										
29 Middle East ³	-193	394	73	299	64	168	550	500	1,014	471
30 Africa ⁴	0	0	0	0	-100	0	0	0	0	0

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

Millions of dollars

Country or area	1980								1981	
	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.
	Holdings (end of period) ¹									
1 Estimated total ²	52,568	54,330	55,019	54,255	56,004	56,687	57,351	57,549	58,584	60,352
2 Foreign countries ²	48,108	49,930	50,725	50,127	51,308	52,210	53,001	52,961	54,050	55,727
3 Europe ²	25,311	25,612	25,392	24,776	25,149	24,916	24,841	24,468	25,307	25,539
4 Belgium-Luxembourg	28	28	45	89	91	78	74	77	80	88
5 Germany ²	14,334	14,085	13,688	13,087	13,100	12,813	12,748	12,327	12,783	12,848
6 Netherlands	1,412	1,437	1,547	1,522	1,640	1,658	1,777	1,884	1,954	1,944
7 Sweden	653	647	650	640	611	607	614	595	555	535
8 Switzerland ²	1,574	1,731	1,675	1,675	1,566	1,517	1,489	1,485	1,561	1,524
9 United Kingdom	6,791	7,127	7,217	7,232	7,599	7,681	7,554	7,323	7,578	7,885
10 Other Western Europe	519	556	571	531	542	562	584	777	796	714
11 Eastern Europe	0	0	0	0	0	0	0	0	0	0
12 Canada	385	423	481	469	480	503	532	449	458	490
13 Latin America	512	616	690	706	768	768	942	999	998	1,074
14 Venezuela	103	200	248	261	302	292	292	292	292	292
15 Other Latin America and Caribbean	209	215	242	240	241	255	278	285	281	341
16 Netherlands Antilles	200	200	200	205	225	221	372	421	425	441
17 Asia	21,310	22,793	23,577	23,587	24,294	25,333	25,968	26,112	26,303	27,467
18 Japan	9,543	9,545	9,614	9,465	9,444	9,503	9,547	9,479	9,519	9,543
19 Africa	593	492	592	592	617	685	714	919	970	1,139
20 All other	-2	-6	-6	-5	0	5	4	14	14	18
21 Nonmonetary international and regional organizations	4,460	4,400	4,294	4,128	4,696	4,477	4,350	4,588	4,534	4,625
22 International	4,401	4,338	4,234	4,066	4,632	4,430	4,302	4,548	4,505	4,586
23 Latin American regional	60	60	60	60	65	44	44	36	26	36
	Transactions (net purchases or sales (-), during period)									
24 Total ²	-677	1,759	692	-767	1,752	680	664	198	1,035	1,768
25 Foreign countries ²	518	1,822	795	-598	1,181	902	791	-40	1,088	1,677
26 Official institutions	425	1,718	762	-745	1,023	663	301	-335	865	1,404
27 Other foreign ²	92	104	33	146	158	239	490	295	223	274
28 Nonmonetary international and regional organizations	-1,195	-63	-104	-168	571	-222	-126	237	-53	91
MEMO: Oil-exporting countries										
29 Middle East ³	462	1,427	598	140	601	990	561	358	300	1,139
30 Africa ⁴	0	-100	100	0	25	68	29	205	51	169

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

Millions of dollars

Country or area	1981									
	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Holdings (end of period) ¹									
1 Estimated total²	61,877	62,246	62,960	64,226	64,631	66,431	67,002	68,482	70,370	70,201
2 Foreign countries²	56,958	57,474	58,162	59,283	59,652	61,572	62,363	64,061	65,893	64,530
3 Europe²	25,353	25,005	24,641	25,000	24,573	25,090	24,334	24,531	24,952	23,976
4 Belgium-Luxembourg	106	123	131	173	163	370	372	384	329	543
5 Germany ²	12,318	11,907	11,940	12,585	13,226	13,524	12,830	13,029	13,226	11,861
6 Netherlands	1,965	1,950	1,813	1,781	1,756	1,760	1,756	1,784	1,889	1,955
7 Sweden	566	567	572	582	606	623	646	661	645	643
8 Switzerland ²	1,527	1,526	1,535	1,600	763	848	876	861	833	846
9 United Kingdom	8,031	8,002	7,414	6,976	6,709	6,630	6,469	6,446	6,693	6,709
10 Other Western Europe	839	930	1,236	1,304	1,350	1,334	1,385	1,367	1,337	1,419
11 Eastern Europe	0	0	0	0	0	0	0	0	0	0
12 Canada	478	464	480	477	494	508	521	540	501	514
13 Latin America	1,151	939	849	666	724	818	854	788	761	736
14 Venezuela	292	292	287	287	287	313	294	289	306	286
15 Other Latin America and Caribbean	339	389	430	217	260	321	313	317	289	319
16 Netherlands Antilles	519	258	132	162	177	184	246	182	165	131
17 Asia	28,827	29,920	31,047	31,997	32,716	34,008	35,506	37,052	38,638	38,671
18 Japan	9,543	9,566	9,606	9,778	9,786	9,890	10,102	10,094	10,732	10,780
19 Africa	1,139	1,139	1,140	1,139	1,139	1,140	1,140	1,141	1,037	631
20 All other	9	7	6	3	6	8	8	8	3	2
21 Nonmonetary international and regional organizations	4,919	4,772	4,798	4,943	4,979	4,859	4,639	4,421	4,477	5,671
22 International	4,878	4,759	4,791	4,936	4,977	4,856	4,636	4,419	4,462	5,637
23 Latin American regional	36	6	1	1	1	1	1	1	1	1
	Transactions (net purchases or sales (-), during period)									
24 Total²	1,525	368	714	1,266	405	1,799	571	1,480	1,888	-169
25 Foreign countries ²	1,230	516	688	1,121	369	1,920	791	1,698	1,832	-1,363
26 Official institutions	1,084	495	321	980	798	1,529	1,376	1,632	1,997	-787
27 Other foreign ²	146	22	366	141	-429	391	-585	65	-165	-576
28 Nonmonetary international and regional organizations	295	-149	26	145	36	-120	-220	-217	57	1,194
MEMO: Oil-exporting countries										
29 Middle East ³	1,322	1,062	841	565	659	1,204	1,354	1,442	1,250	17
30 Africa ⁴	0	0	0	0	0	0	0	0	-102	-407

62. Foreign official assets held at Federal Reserve Banks¹

Millions of dollars, end of period

Assets	1981											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Deposits	573	422	474	475	346	338	285	255	419	547	534	505
<i>Assets held in custody</i>												
2 U.S. Treasury securities ²	104,490	106,389	111,859	113,746	109,742	107,884	105,064	102,197	101,068	101,068	103,894	104,680
3 Earmarked gold ³	14,893	14,892	14,883	14,886	14,875	14,871	14,854	14,833	14,813	14,811	14,802	14,804

63. Foreign transactions in securities

Millions of dollars

Transaction, 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	22,783	1,368	1,397	1,958	1,621	1,573	1,872	1,790	2,393	2,090	2,442	1,889	2,389
2 Foreign sales	21,104	1,309	1,269	1,448	1,528	1,394	1,788	1,775	2,235	2,030	2,411	1,700	2,216
3 Net purchases, or sales (-) ..	1,679	59	129	509	94	179	85	14	159	60	30	189	173
4 Foreign countries	1,662	60	112	506	93	179	85	14	157	66	30	191	169
5 Europe	237	-8	53	104	-2	125	20	-34	-48	-107	-18	77	75
6 France	137	-6	16	33	31	48	41	18	19	-20	-33	-18	8
7 Germany	-215	-18	20	-2	-59	-12	-7	-11	-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	8,871	641	453	594	595	864	1,122	869	729	448	869	725	963
19 Foreign sales	7,592	725	546	486	377	923	818	636	679	291	643	913	555
20 Net purchases, or sales (-) ..	1,279	-84	-93	108	218	-60	304	233	50	156	225	-188	408
21 Foreign countries	1,376	34	34	95	107	84	271	234	65	69	85	-124	422
22 Europe	671	18	116	16	141	120	129	171	-11	16	129	-205	32
23 France	56	18	0	13	-2	-1	8	-34	-3	-1	46	11	1
24 Germany	59	42	13	4	19	6	0	-1	-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 (-)	-817	48	-28	3	6	62	-18	-13	-122	-341	-199	-84	-131
36 Foreign purchases	4,617	303	232	332	369	555	402	391	377	420	467	365	406
37 Foreign sales	5,434	255	260	329	363	493	421	404	499	760	665	449	537
38 Bonds, net purchases, or sales (-)	-3,999	-522	-365	-45	20	15	-577	-421	-608	-783	-44	-344	-326
39 Foreign purchases	12,662	856	956	1,195	903	841	955	1,020	1,611	850	1,234	1,094	1,147
40 Foreign sales	16,660	1,378	1,321	1,240	883	826	1,531	1,440	2,219	1,634	1,278	1,438	1,472
41 Net purchases, or sales (-), of stocks and bonds	-4,816	-474	-392	-42	25	77	-595	-434	-731	-1,124	-243	-428	-457
42 Foreign countries	-4,066	-397	-182	-31	12	76	-313	-458	-647	-974	-247	-309	-595
43 Europe	-1,785	-120	-92	-11	-170	-34	-155	-324	-306	-122	-47	-120	-284
44 Canada	-2,601	-267	-184	-220	9	85	-221	-178	-128	-891	-358	-106	-142
45 Latin America and Caribbean	343	57	70	51	56	24	42	31	12	-7	13	30	-37
46 Asia	15	-64	26	149	113	-4	20	14	-226	80	158	-118	-133
47 Africa	-63	-3	-5	-8	2	4	5	-2	-1	-39	-14	1	-2
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

63. Foreign transactions in securities—Continued

Millions of dollars

Transaction, and area or country	1980												
	Jan.- Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
STOCKS													
U.S. corporate securities													
1 Foreign purchases	40,293	3,161	4,482	2,745	1,987	1,984	2,560	3,112	3,507	3,569	4,425	4,438	4,324
2 Foreign sales	34,870	2,470	3,368	2,382	1,728	1,967	2,401	2,803	3,302	3,316	3,905	3,550	3,678
3 Net purchases, or sales (-)	5,423	691	1,113	363	258	17	159	309	205	253	521	889	645
4 Foreign countries	5,405	690	1,115	361	255	15	160	306	207	258	526	886	624
5 Europe	3,112	505	850	165	129	125	56	113	44	-72	296	646	255
6 France	490	71	133	-49	14	23	9	62	30	-28	53	112	60
7 Germany	172	35	45	-17	3	14	-5	-13	-21	-17	29	110	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	2,523	215	333	277	194	126	99	188	216	153	172	251	300
11 Canada	887	42	130	130	66	-35	24	81	13	-21	-59	269	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	9,964	548	601	839	1,143	1,259	1,152	898	589	468	739	902	826
20 Net purchases, or sales (-)	5,461	642	352	439	516	25	712	837	498	177	852	291	121
21 Foreign countries	5,526	510	287	448	566	251	655	809	475	226	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	3,499	280	181	83	295	104	513	640	382	207	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 (-)	-2,141	-237	-437	2	-41	-101	-181	-79	-205	-563	-351	127	-75
36 Foreign purchases	7,888	635	814	680	402	457	495	664	605	695	795	927	721
37 Foreign sales	10,029	872	1,252	678	443	558	676	742	810	1,258	1,146	799	796
38 Bonds, net purchases, or sales (-)	-1,001	-50	-71	21	-17	-279	-620	321	-290	-113	-212	93	218
39 Foreign purchases	17,084	1,283	1,382	1,186	1,077	1,487	1,639	1,731	1,375	1,232	1,653	1,255	1,787
40 Foreign sales	18,086	1,333	1,453	1,165	1,094	1,765	2,258	1,411	1,665	1,345	1,865	1,162	1,569
41 Net purchases, or sales (-), of stocks and bonds	-3,143	-287	-509	22	-58	-380	-801	242	-496	-677	-563	220	143
42 Foreign countries	-4,019	-364	-510	-26	-78	-379	-820	-88	-419	-714	-579	197	-240
43 Europe	-1,108	166	-136	59	-90	-214	-489	-43	-206	-144	112	-31	-91
44 Canada	-1,948	-324	-414	-158	7	-136	-288	-27	42	-344	-651	330	14
45 Latin America and Caribbean	81	4	101	29	14	45	-25	34	-14	7	-35	-24	-55
46 Asia	-1,147	-205	-46	48	-13	-83	-66	-60	-319	-223	-19	-73	-88
47 Africa	24	-1	-1	0	4	5	5	1	0	-4	29	-1	-13
48 Other countries	79	-4	-13	-3	0	4	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. Foreign transactions in securities—Continued

Millions of dollars

Transaction, and area or country	1981												
	Jan.- Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Stocks													
U.S. corporate securities													
1 Foreign purchases	40,582	3,417	2,721	3,961	4,029	4,098	4,425	3,458	3,152	2,851	2,839	2,689	2,940
2 Foreign sales	34,821	2,796	2,313	3,317	3,305	2,863	3,415	3,258	3,206	2,322	2,792	2,494	2,740
3 Net purchases, or sales (-) ..	5,761	621	409	645	724	1,235	1,010	200	-54	529	47	195	200
4 Foreign countries	5,737	609	406	637	716	1,226	1,006	192	-49	535	53	207	199
5 Europe	3,599	435	259	612	422	769	537	121	74	38	46	109	176
6 France	889	63	42	110	126	394	48	49	29	10	21	-7	5
7 Germany	-28	19	22	30	17	-20	13	-28	-28	-48	6	-4	-6
8 Netherlands	37	43	2	12	-2	31	54	-41	-28	-3	13	28	-73
9 Switzerland	276	105	-24	145	75	84	0	-19	1	-68	-97	0	75
10 United Kingdom	2,210	178	220	308	197	218	372	148	85	132	86	96	171
11 Canada	783	26	91	105	233	157	119	77	-39	44	-47	7	8
12 Latin America and Caribbean	-30	101	-22	15	-26	9	126	-126	-51	-81	7	54	-36
13 Middle East ¹	1,140	63	74	-95	91	223	33	105	-36	497	164	46	-24
14 Other Asia	284	-14	-2	0	3	71	187	37	20	33	-117	-7	74
15 Africa	7	2	0	-1	-1	1	4	-1	0	0	0	1	0
16 Other countries	-46	-5	7	0	-5	-4	-1	-21	-17	4	-2	-3	1
17 Nonmonetary international and regional organizations	24	12	2	8	8	10	5	8	-5	-5	-6	-12	0
BONDS²													
18 Foreign purchases	17,192	1,562	1,400	2,044	1,511	898	1,939	1,894	1,171	1,306	1,176	1,099	1,192
19 Foreign sales	12,152	873	863	1,243	743	669	1,451	822	894	1,051	1,203	1,303	1,038
20 Net purchases, or sales (-) ..	5,039	689	537	801	768	229	488	1,072	277	255	-26	-204	153
21 Foreign countries	4,973	662	550	803	726	247	472	1,065	278	243	-17	-212	157
22 Europe	1,353	170	309	138	327	-3	179	120	176	5	-96	-112	139
23 France	11	4	-42	9	8	17	10	-5	-9	4	5	4	7
24 Germany	848	48	110	92	22	28	151	66	105	64	43	67	52
25 Netherlands	70	6	12	14	13	4	0	0	-2	-2	13	9	3
26 Switzerland	108	-24	12	14	17	34	20	22	22	-23	7	10	-3
27 United Kingdom	178	126	207	-22	231	-87	4	11	45	-53	-164	-174	55
28 Canada	-12	7	-2	19	5	20	-8	23	2	-12	-35	-29	-2
29 Latin America and Caribbean	132	-3	26	28	22	9	12	21	-5	7	-12	4	22
30 Middle East ¹	3,465	492	201	723	362	192	359	853	81	252	84	-72	-62
31 Other Asia	44	-1	17	-105	9	29	-71	49	24	-9	43	-1	60
32 Africa	-1	0	0	0	0	0	0	0	0	0	0	-1	0
33 Other countries	-7	-4	0	0	0	0	1	0	0	-1	0	-2	-2
34 Nonmonetary international and regional organizations	66	27	-13	-1	42	-18	16	7	-1	12	-10	9	-4
Foreign securities													
35 Stocks, net purchases, or sales (-)	5	35	13	-187	-88	28	-128	107	51	191	-30	-70	82
36 Foreign purchases	9,199	697	710	764	852	853	891	892	835	794	588	625	699
37 Foreign sales	9,195	661	697	951	940	825	1,019	785	784	603	617	695	617
38 Bonds, net purchases, or sales (-)	-5,177	-240	40	-118	-630	-209	-484	-416	-40	-255	-109	-1,945	-772
39 Foreign purchases	17,796	1,144	1,316	1,712	1,124	1,290	1,508	1,770	1,080	1,023	1,553	2,297	1,980
40 Foreign sales	22,973	1,384	1,276	1,830	1,753	1,499	1,992	2,186	1,120	1,279	1,661	4,242	2,751
41 Net purchases, or sales (-), of stocks and bonds	-5,172	-205	52	-305	-718	-181	-612	-309	11	-64	-139	-2,015	-689
42 Foreign countries	-4,416	-264	35	-317	-727	-181	-611	-619	53	-78	-311	-1,426	31
43 Europe	-642	-115	94	-139	-300	71	-50	145	-64	78	-45	-453	136
44 Canada	-3,698	-3	76	-99	-268	-394	-507	-856	-73	-325	-205	-878	-166
45 Latin America and Caribbean	170	51	52	-68	119	-51	-13	-24	62	1	50	-6	-2
46 Asia	-287	-182	-172	6	-234	168	-109	140	131	177	-113	-148	49
47 Africa	-53	-10	-8	-17	-7	-3	-6	-2	-3	-6	1	1	6
48 Other countries	94	-4	-7	-1	-38	29	74	-23	1	-3	0	57	8
49 Nonmonetary international and regional organizations	-756	59	17	12	9	0	0	311	-43	14	173	-588	-720

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

Millions of dollars, end of period

Type, and area or country	1979				1980	
	Mar.	June	Sept.	Dec.	Mar.	June
1 Total	14,629	15,663	15,853	17,174	17,688	18,766
2 Payable in dollars	11,582	12,713	12,773	14,100	14,676	15,326
3 Payable in foreign currencies	3,047	2,950	3,080	3,075	3,012	3,439
<i>By type</i>						
4 Financial liabilities	6,154	6,175	6,272	7,485	8,033	8,534
5 Payable in dollars	3,843	3,945	3,958	5,215	5,792	5,913
6 Payable in foreign currencies	2,311	2,231	2,313	2,270	2,242	2,621
7 Commercial liabilities	8,475	9,487	9,582	9,690	9,655	10,232
8 Trade payables	3,526	4,297	4,049	4,421	4,202	4,296
9 Advance receipts and other liabilities	4,949	5,190	5,533	5,268	5,452	5,936
10 Payable in dollars	7,740	8,768	8,815	8,885	8,884	9,413
11 Payable in foreign currencies	735	719	767	805	770	819
<i>By area or country</i>						
<i>Financial liabilities</i>						
12 Europe	3,738	3,657	3,785	4,658	4,901	5,470
13 Belgium-Luxembourg	266	355	317	345	380	440
14 France	145	140	132	175	193	347
15 Germany	311	283	381	497	520	657
16 Netherlands	424	403	536	829	796	799
17 Switzerland	244	235	193	170	174	233
18 United Kingdom	2,135	2,023	2,026	2,463	2,666	2,827
19 Canada	279	346	375	532	478	641
20 Latin America and Caribbean	1,346	1,395	1,347	1,483	1,816	1,641
21 Bahamas	447	477	390	375	486	429
22 Bermuda	5	2	2	81	83	2
23 Brazil	13	19	14	18	22	25
24 British West Indies	201	189	198	514	720	714
25 Mexico	101	131	122	121	101	101
26 Venezuela	55	68	71	72	70	72
27 Asia	781	767	755	804	818	757
28 Japan	717	709	702	726	740	683
29 Middle East oil-exporting countries ¹	23	25	19	31	26	31
30 Africa	5	6	5	4	11	10
31 Oil-exporting countries ²	1	2	1	1	1	1
32 All other ³	5	5	5	4	10	15
<i>Commercial liabilities</i>						
33 Europe	3,031	3,325	3,409	3,636	3,721	4,036
34 Belgium-Luxembourg	88	90	105	137	118	133
35 France	350	353	394	467	503	485
36 Germany	404	484	553	545	544	724
37 Netherlands	224	230	206	227	288	245
38 Switzerland	329	439	348	310	386	462
39 United Kingdom	870	997	1,015	1,077	1,013	1,133
40 Canada	614	663	717	868	727	591
41 Latin America and Caribbean	1,168	1,335	1,401	1,323	1,253	1,271
42 Bahamas	16	65	89	69	4	26
43 Bermuda	42	82	48	32	47	107
44 Brazil	61	165	186	203	228	151
45 British West Indies	89	121	21	21	20	37
46 Mexico	236	216	270	257	235	272
47 Venezuela	356	323	359	301	211	210
48 Asia	2,646	3,030	2,993	2,902	2,949	3,091
49 Japan	429	516	517	494	581	418
50 Middle East oil-exporting countries ¹	1,119	1,221	1,068	1,014	900	1,030
51 Africa	779	891	775	728	742	875
52 Oil-exporting countries ²	343	410	370	384	382	498
53 All other ³	237	243	287	233	263	367

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

Millions of dollars, end of period

Type, and area or country	1980		1981			
	Sept.	Dec.	Mar.	June	Sept.	Dec.
1 Total	18,790	21,652	21,672	21,192	22,780	21,495
2 Payable in dollars	15,453	17,944	18,145	17,944	19,772	18,046
3 Payable in foreign currencies	3,337	3,709	3,528	3,247	3,009	3,449
<i>By type</i>						
4 Financial liabilities	8,453	11,135	11,506	11,414	12,426	11,073
5 Payable in dollars	5,966	8,363	8,873	9,082	10,227	8,649
6 Payable in foreign currencies	2,487	2,772	2,633	2,333	2,199	2,424
7 Commercial liabilities	10,337	10,517	10,166	9,777	10,355	10,422
8 Trade payables	4,377	4,708	4,758	4,377	4,351	4,598
9 Advance receipts and other liabilities	5,960	5,810	5,409	5,401	6,003	5,823
10 Payable in dollars	9,487	9,581	9,272	8,862	9,545	9,397
11 Payable in foreign currencies	850	936	895	915	810	1,025
<i>By area or country</i>						
<i>Financial liabilities</i>						
12 Europe	5,327	6,320	6,019	5,955	7,416	6,071
13 Belgium-Luxembourg	435	487	558	532	492	404
14 France	360	327	324	367	825	560
15 Germany	557	582	498	451	430	468
16 Netherlands	781	663	544	746	651	751
17 Switzerland	224	354	315	321	388	691
18 United Kingdom	2,839	3,772	3,668	3,422	4,478	3,082
19 Canada	648	964	1,096	978	977	935
20 Latin America and Caribbean	1,734	3,103	3,483	3,592	3,195	3,258
21 Bahamas	407	964	1,217	1,272	1,019	1,279
22 Bermuda	1	1	1	1	0	7
23 Brazil	20	23	19	20	20	22
24 British West Indies	708	1,452	1,458	1,534	1,363	1,200
25 Mexico	108	99	97	98	107	109
26 Venezuela	74	81	85	91	90	98
27 Asia	712	723	880	861	805	764
28 Japan	618	644	766	741	687	664
29 Middle East oil-exporting countries ¹	37	38	51	29	30	24
30 Africa	11	11	6	5	3	3
31 Oil-exporting countries ²	1	1	1	0	1	0
32 All other ³	21	15	23	24	29	43
<i>Commercial liabilities</i>						
33 Europe	4,074	4,197	3,801	3,892	3,955	3,752
34 Belgium-Luxembourg	109	90	83	72	78	71
35 France	501	582	547	558	575	573
36 Germany	686	679	640	617	590	551
37 Netherlands	276	219	246	225	238	221
38 Switzerland	452	493	385	375	563	415
39 United Kingdom	1,047	1,017	881	950	925	863
40 Canada	591	806	740	652	742	853
41 Latin America and Caribbean	1,361	1,244	1,287	1,149	1,087	985
42 Bahamas	8	8	1	4	3	2
43 Bermuda	114	73	111	72	113	67
44 Brazil	156	111	84	54	61	67
45 British West Indies	12	35	16	34	11	2
46 Mexico	324	326	421	319	345	293
47 Venezuela	293	307	253	290	273	276
48 Asia	2,909	3,001	3,071	2,787	3,221	3,466
49 Japan	502	802	810	867	775	943
50 Middle East oil-exporting countries ¹	944	890	955	837	881	909
51 Africa	1,006	814	828	676	757	702
52 Oil-exporting countries ²	633	514	519	392	355	344
53 All other ³	396	456	440	622	593	664

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

Millions of dollars, end of period

Type, and area or country	1979				1980	
	Mar.	June	Sept.	Dec.	Mar.	June
1 Total	31,091	30,588	31,329	31,315	32,455	32,467
2 Payable in dollars	28,258	27,675	28,630	28,122	29,416	29,348
3 Payable in foreign currencies	2,833	2,913	2,699	3,193	3,039	3,119
<i>By type</i>						
4 Financial claims	20,283	19,557	19,506	18,443	19,593	18,937
5 Deposits	14,842	13,909	14,071	12,809	13,929	13,101
6 Payable in dollars	13,901	12,951	13,150	11,893	12,947	12,197
7 Payable in foreign currencies	941	958	920	916	982	904
8 Other financial claims	5,441	5,648	5,435	5,634	5,664	5,836
9 Payable in dollars	3,925	4,084	4,048	3,808	4,060	4,108
10 Payable in foreign currencies	1,516	1,564	1,387	1,826	1,604	1,728
11 Commercial claims	10,808	11,031	11,824	12,872	12,862	13,530
12 Trade receivables	10,138	10,397	11,109	12,178	12,205	12,808
13 Advance payments and other claims	670	633	715	694	657	722
14 Payable in dollars	10,431	10,640	11,431	12,422	12,408	13,043
15 Payable in foreign currencies	377	391	393	450	454	488
<i>By area or country</i>						
<i>Financial claims</i>						
16 Europe	5,357	5,657	6,669	6,167	5,912	5,900
17 Belgium-Luxembourg	63	54	33	32	21	23
18 France	171	183	191	177	290	307
19 Germany	268	363	395	409	305	195
20 Netherlands	85	62	51	53	39	37
21 Switzerland	96	81	85	73	89	96
22 United Kingdom	4,447	4,670	5,631	5,111	4,863	4,927
23 Canada	5,362	5,320	4,904	4,984	5,044	4,968
24 Latin America and Caribbean	8,476	7,491	6,760	6,290	7,616	6,966
25 Bahamas	4,560	3,686	3,352	2,765	3,535	3,102
26 Bermuda	63	57	31	30	34	25
27 Brazil	156	141	133	163	128	120
28 British West Indies	2,536	2,413	1,844	2,007	2,607	2,414
29 Mexico	159	157	155	157	168	177
30 Venezuela	147	155	145	143	134	139
31 Asia	832	803	826	706	712	781
32 Japan	210	219	225	199	226	276
33 Middle East oil-exporting countries ²	16	17	21	16	18	16
34 Africa	204	227	277	253	265	256
35 Oil-exporting countries ³	26	23	41	49	40	35
36 All other ⁴	52	61	69	44	43	65
<i>Commercial claims</i>						
37 Europe	3,812	3,839	4,130	4,909	4,813	4,893
38 Belgium-Luxembourg	173	170	179	202	209	259
39 France	490	471	517	727	703	666
40 Germany	507	420	450	589	523	514
41 Netherlands	275	307	261	298	347	297
42 Switzerland	230	235	228	272	353	434
43 United Kingdom	674	728	815	901	940	909
44 Canada	1,109	1,113	1,169	849	865	904
45 Latin America and Caribbean	2,447	2,406	2,604	2,869	2,995	3,291
46 Bahamas	117	98	26	21	19	19
47 Bermuda	292	118	154	197	135	133
48 Brazil	493	501	567	645	657	696
49 British West Indies	10	25	13	16	11	9
50 Mexico	492	586	650	698	835	931
51 Venezuela	273	295	345	343	350	395
52 Asia	2,796	2,992	3,152	3,451	3,446	3,627
53 Japan	933	1,031	1,166	1,177	1,262	1,195
54 Middle East oil-exporting countries ²	678	685	700	765	717	827
55 Africa	443	487	549	554	517	566
56 Oil-exporting countries ³	131	139	140	133	114	115
57 All other ⁴	200	194	220	240	225	249

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

Millions of dollars, end of period

Type, and area or country	1980		1981			
	Sept.	Dec.	Mar.	June	Sept.	Dec.
1 Total	32,064	34,469	37,619	35,152	34,300	34,810
2 Payable in dollars	28,728	31,543	34,613	32,245	31,332	31,744
3 Payable in foreign currencies	3,336	2,926	3,007	2,907	2,968	3,066
<i>By type</i>						
4 Financial claims	18,646	19,844	22,175	20,027	19,394	20,018
5 Deposits	12,587	14,010	16,446	14,398	13,598	14,307
6 Payable in dollars	11,374	13,235	15,651	13,672	12,866	13,653
7 Payable in foreign currencies	1,213	775	795	725	732	654
8 Other financial claims	6,059	5,834	5,729	5,629	5,796	5,711
9 Payable in dollars	4,404	4,152	4,082	3,992	4,116	3,785
10 Payable in foreign currencies	1,655	1,683	1,646	1,638	1,679	1,926
11 Commercial claims	13,418	14,625	15,445	15,125	14,906	14,791
12 Trade receivables	12,717	13,906	14,644	14,295	14,047	13,880
13 Advance payments and other claims	702	720	801	830	859	912
14 Payable in dollars	12,950	14,157	14,879	14,581	14,349	14,305
15 Payable in foreign currencies	469	468	566	544	556	486
<i>By area or country</i>						
<i>Financial claims</i>						
16 Europe	5,692	6,098	6,054	5,114	4,798	4,558
17 Belgium-Luxembourg	17	195	170	174	26	43
18 France	409	337	411	377	348	325
19 Germany	168	230	213	139	320	244
20 Netherlands	30	32	42	34	68	47
21 Switzerland	41	59	90	96	66	118
22 United Kingdom	4,646	4,968	4,856	3,948	3,645	3,488
23 Canada	4,948	5,057	6,611	6,159	6,009	6,060
24 Latin America and Caribbean	6,825	7,709	8,568	7,891	7,607	8,259
25 Bahamas	2,858	3,448	3,957	3,240	3,239	3,812
26 Bermuda	65	135	13	33	15	18
27 Brazil	116	96	22	20	66	30
28 British West Indies	2,342	2,684	3,404	3,396	3,195	3,253
29 Mexico	192	208	168	162	271	298
30 Venezuela	128	137	131	143	143	146
31 Asia	853	710	691	609	642	923
32 Japan	331	177	191	99	109	363
33 Middle East oil-exporting countries ²	20	20	17	19	29	37
34 Africa	260	238	214	216	222	168
35 Oil-exporting countries ³	29	26	27	39	41	46
36 All other ⁴	68	32	36	37	116	51
<i>Commercial claims</i>						
37 Europe	4,709	5,502	5,807	5,467	5,347	5,310
38 Belgium-Luxembourg	230	233	277	235	220	233
39 France	710	1,127	900	783	767	771
40 Germany	571	589	597	572	580	554
41 Netherlands	289	318	347	308	308	303
42 Switzerland	339	351	461	474	404	427
43 United Kingdom	994	928	1,190	1,067	1,032	964
44 Canada	934	896	1,034	991	1,011	965
45 Latin America and Caribbean	3,389	3,753	3,838	3,793	3,726	3,446
46 Bahamas	53	21	15	29	18	12
47 Bermuda	81	108	170	192	241	223
48 Brazil	712	861	799	823	726	668
49 British West Indies	17	34	15	34	13	12
50 Mexico	992	1,091	1,053	1,113	983	1,015
51 Venezuela	388	409	439	420	454	422
52 Asia	3,446	3,505	3,761	3,767	3,653	3,868
53 Japan	1,140	1,045	1,294	1,218	1,104	1,215
54 Middle East oil-exporting countries ²	835	819	923	934	828	888
55 Africa	669	651	678	703	717	744
56 Oil-exporting countries ³	135	151	143	137	154	151
57 All other ⁴	272	318	327	404	451	458

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

Millions of dollars, end of period

Assets	1980											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
All foreign countries												
1 Total, all currencies	360,607	372,310	371,859	376,535	379,307	376,922	378,536	387,152	386,725	384,842	390,788	401,135
2 Claims on United States	31,604	39,737	35,682	34,186	35,607	29,064	29,083	36,861	29,352	30,481	30,618	28,460
3 Parent bank	24,788	32,192	28,249	26,293	26,140	18,565	17,555	26,711	19,691	21,446	22,255	20,202
4 Other	6,816	7,545	7,433	7,893	9,467	10,499	11,528	10,150	9,661	9,035	8,363	8,258
5 Claims on foreigners	314,034	317,186	320,164	326,119	326,873	330,573	332,167	333,395	340,216	337,158	342,502	354,960
6 Other branches of parent bank	75,337	78,105	80,561	79,552	76,377	76,121	75,307	72,645	73,962	72,588	74,244	77,019
7 Banks	125,210	124,545	126,276	130,374	130,487	132,695	135,019	136,969	140,393	138,887	140,608	146,448
8 Public borrowers ²	25,858	26,107	25,541	25,403	25,619	25,878	25,710	26,349	26,997	26,800	27,178	28,033
9 Nonbank foreigners	87,629	88,429	87,786	90,790	94,390	95,879	96,131	97,432	98,864	98,883	100,472	103,460
10 Other assets	14,969	15,387	16,013	16,230	16,827	17,285	17,286	16,896	17,157	17,203	17,668	17,715
11 Total payable in U.S. dollars	265,224	276,068	276,918	277,983	277,740	275,232	276,240	284,450	282,802	280,762	285,395	291,798
12 Claims on United States	30,519	38,520	34,502	32,902	34,315	27,862	27,718	35,548	28,149	29,064	29,174	27,191
13 Parent bank	24,516	31,812	27,897	25,923	25,779	18,254	17,239	26,390	19,420	21,049	21,854	19,896
14 Other	6,003	6,708	6,605	6,979	8,536	9,608	10,479	9,158	8,729	8,015	7,320	7,925
15 Claims on foreigners	226,845	229,062	233,917	236,141	234,367	238,231	239,756	240,047	246,211	243,030	247,338	255,391
16 Other branches of parent bank	58,041	60,175	63,441	61,818	58,967	58,516	57,922	55,193	56,708	55,359	57,414	58,541
17 Banks	97,999	97,274	99,513	103,414	102,853	104,999	106,679	108,429	112,355	110,012	111,377	117,342
18 Public borrowers ²	21,550	21,804	21,389	21,006	21,241	21,400	21,258	21,809	22,333	22,610	22,861	23,491
19 Nonbank foreigners	49,255	49,809	49,574	49,903	51,306	53,316	53,897	54,616	54,815	55,049	55,686	56,017
20 Other assets	7,860	8,486	8,499	8,940	9,058	9,139	8,766	8,855	8,442	8,668	8,883	9,216
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	144,717
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	7,509
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	2,234
25 Claims on foreigners	113,617	118,212	119,290	122,105	121,851	124,059	120,914	121,805	123,369	123,854	125,859	131,142
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	34,760
27 Banks	52,177	53,127	52,509	54,020	54,076	54,855	54,824	55,530	57,066	56,723	57,423	58,741
28 Public borrowers ²	4,559	4,499	5,860	5,578	5,591	5,897	5,710	5,865	6,251	6,113	6,405	6,688
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	30,953
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	6,066
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	99,699
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	7,116
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	1,887
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	89,723
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	28,268
37 Banks	37,487	38,185	37,768	39,159	38,594	39,050	38,471	39,070	40,917	40,312	40,542	42,073
38 Public borrowers ²	3,274	3,253	4,589	4,277	4,277	4,396	4,280	4,327	4,663	4,551	4,706	4,911
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	14,471
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	2,860
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	119,371	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	96,804	101,926
46 Other branches of parent bank	10,242	10,265	13,659	13,438	12,454	13,037	14,368	13,166	14,731	13,086	13,125	13,342
47 Banks	44,113	42,478	44,515	47,250	46,825	48,109	50,826	51,803	52,742	49,890	50,623	54,861
48 Public borrowers ²	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	20,732	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	113,564	117,654

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

Millions of dollars, end of period

Liabilities	1980											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	All foreign countries											
52 Total, all currencies	360,607	372,310	371,859	376,535	379,307	376,922	378,536	387,152	386,725	384,842	390,788	401,135
53 To United States	70,461	71,217	67,716	69,641	73,328	76,187	83,250	87,625	84,072	84,288	86,622	91,079
54 Parent bank	25,070	22,994	22,498	24,491	26,671	30,809	35,239	37,468	38,479	37,328	37,006	39,286
55 Other banks in United States	11,864	13,792	12,328	12,778	13,105	12,450	11,622	14,758	12,666	12,872	13,420	14,473
56 Nonbanks	33,527	34,431	32,890	32,372	33,552	32,928	36,389	35,399	32,927	34,088	36,196	37,275
57 To foreigners	276,364	286,435	289,784	291,472	290,137	284,905	280,212	284,768	288,596	286,590	289,769	295,411
58 Other branches of parent bank	72,891	73,636	76,840	75,241	72,660	72,101	72,255	69,354	70,876	70,007	71,906	75,773
59 Banks	122,048	130,239	129,371	130,784	130,919	127,841	123,016	130,691	131,478	133,025	133,147	132,116
60 Official institutions	33,164	34,338	34,894	35,112	34,915	34,147	33,078	33,089	33,103	30,732	31,153	32,473
61 Nonbank foreigners	48,261	48,222	48,679	50,335	51,643	50,816	51,863	51,634	53,139	52,826	53,563	55,049
62 Other liabilities	13,782	14,658	14,359	15,422	15,842	15,830	15,074	14,759	14,057	13,964	14,397	14,690
63 Total payable in U.S. dollars	270,713	282,285	282,904	284,075	285,319	282,617	283,566	292,381	289,797	288,286	293,563	303,281
64 To United States	68,008	68,631	65,395	67,217	70,822	73,524	80,662	84,716	81,127	81,356	83,774	88,157
65 Parent bank	23,862	21,697	21,250	23,158	25,260	29,349	33,773	35,889	36,794	35,519	35,242	37,528
66 Other banks in United States	11,534	13,385	11,981	12,529	12,841	12,180	11,362	14,452	12,441	12,593	13,124	14,203
67 Nonbanks	32,612	33,549	32,164	31,530	32,721	31,995	35,527	34,375	31,892	33,244	35,408	36,426
68 To foreigners	195,292	205,563	209,342	208,019	205,433	200,086	194,799	199,427	200,866	199,448	201,838	206,883
69 Other branches of parent bank	56,823	57,748	61,374	59,564	56,705	56,284	56,393	53,530	55,332	53,965	55,901	58,172
70 Banks	80,952	89,184	88,051	87,636	87,069	84,467	79,159	86,677	85,764	87,551	87,125	87,497
71 Official institutions	26,746	27,799	28,384	28,685	28,360	26,961	26,177	26,165	25,659	23,373	23,870	24,697
72 Nonbank foreigners	30,771	30,832	31,533	32,134	33,299	32,374	33,070	33,055	34,111	34,559	34,942	36,517
73 Other liabilities	7,413	8,091	8,167	8,839	9,064	9,007	8,105	8,238	7,804	7,482	7,951	8,241
	United Kingdom											
74 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	144,717
75 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	21,785
76 Parent bank	3,014	2,758	2,140	2,301	2,118	2,410	3,275	2,542	2,951	2,712	3,198	4,225
77 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
78 Nonbanks	10,857	11,491	11,279	12,155	11,494	11,473	12,562	12,156	11,031	10,645	11,664	11,844
79 To foreigners	102,117	106,524	110,473	111,375	111,769	112,055	107,739	109,604	112,412	113,539	114,813	117,438
80 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	15,384
81 Banks	48,872	53,031	53,204	53,955	54,309	54,927	51,203	51,452	53,776	56,772	58,127	56,262
82 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
83 Nonbank foreigners	19,965	19,504	19,167	19,699	20,008	20,784	22,754	22,209	22,486	23,020	22,298	24,380
84 Other liabilities	5,922	6,461	6,260	6,702	7,284	6,999	6,526	6,255	5,692	5,462	5,308	5,494
85 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	103,440
86 To United States	19,827	20,206	19,381	20,337	19,284	29,321	20,843	20,007	18,687	18,551	19,978	21,080
87 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
88 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
89 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
90 To foreigners	70,597	74,705	79,251	78,296	78,278	77,322	71,489	73,431	75,422	76,114	76,696	79,636
91 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	10,474
92 Banks	30,988	34,694	35,300	34,485	34,488	35,394	31,352	31,726	32,891	35,495	35,998	35,388
93 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
94 Nonbank foreigners	13,821	13,766	13,802	13,789	14,211	13,870	14,619	14,324	14,897	15,390	14,939	16,750
95 Other liabilities	2,347	2,480	2,661	3,046	3,608	3,474	2,982	3,015	2,723	2,390	2,461	2,724
	Bahamas and Caymans											
96 Total, all currencies	111,012	117,889	114,798	115,840	116,538	115,276	120,307	128,515	123,179	119,524	119,371	123,837
97 To United States	43,137	43,610	40,926	41,916	45,614	48,426	54,211	58,919	56,317	56,123	56,864	59,666
98 Parent bank	17,033	15,158	15,394	17,118	19,151	22,548	26,376	29,150	29,324	27,666	26,865	28,181
99 Other banks in United States	4,422	6,322	4,755	5,363	5,736	5,395	5,028	7,493	6,106	5,957	6,528	7,379
100 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
101 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
102 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
103 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
104 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
105 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
106 Other liabilities	2,627	3,128	3,050	3,323	2,953	2,915	2,888	2,966	2,896	2,808	3,015	2,953
107 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	115,125	119,657

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

Millions of dollars, end of period

Assets	1981											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
All foreign countries												
1 Total, all currencies	402,731	406,323	416,755	415,485	418,798	424,736	434,906	435,007	450,234	444,654	462,810	462,635
2 Claims on United States	29,537	31,925	30,482	34,519	38,645	35,217	43,074	41,533	46,369	41,554	44,562	63,435
3 Parent bank	20,676	21,370	19,121	23,086	28,012	24,311	30,994	29,782	32,249	26,833	26,540	42,940
4 Other	8,861	10,555	11,361	11,433	10,633	10,906	12,080	11,751	14,120	14,721	18,022	20,495
5 Claims on foreigners	355,264	356,227	367,706	362,458	361,142	370,434	372,606	374,143	384,407	383,463	397,825	379,193
6 Other branches of parent bank	75,981	75,821	78,940	76,918	76,224	79,814	82,128	83,171	84,627	83,597	89,269	87,840
7 Banks	147,714	149,497	153,821	151,082	150,331	156,214	156,172	153,947	159,637	156,833	161,510	150,919
8 Public borrowers ²	28,033	28,332	28,976	28,377	27,806	27,872	28,728	29,270	29,927	30,211	30,181	28,193
9 Nonbank foreigners	103,536	102,577	105,969	106,081	106,781	106,534	105,578	107,755	110,216	112,822	116,865	112,241
10 Other assets	17,930	18,171	18,567	18,508	19,011	19,085	19,226	19,331	19,458	19,637	20,423	20,007
11 Total payable in U.S. dollars	295,853	300,334	307,684	310,088	314,271	322,077	332,407	330,539	343,067	336,839	348,945	350,564
12 Claims on United States	28,281	30,662	29,297	33,306	37,403	33,963	41,873	40,250	45,116	40,370	43,271	61,838
13 Parent bank	20,384	21,108	18,901	22,839	27,709	24,041	30,742	29,490	31,991	26,639	26,347	42,397
14 Other	7,897	9,554	10,396	10,467	9,694	9,922	11,131	10,760	13,125	13,731	16,924	19,441
15 Claims on foreigners	257,909	259,709	268,156	266,252	265,851	276,954	279,003	278,690	286,367	284,590	293,690	277,059
16 Other branches of parent bank	58,998	58,080	61,027	59,590	58,711	62,696	64,725	65,477	66,279	65,859	69,938	69,382
17 Banks	119,339	121,217	124,301	123,088	123,187	129,567	128,869	126,155	131,524	127,944	131,576	122,287
18 Public borrowers ²	23,303	23,596	24,134	23,865	23,273	23,554	24,333	24,410	24,709	25,199	25,121	22,859
19 Nonbank foreigners	56,269	56,816	58,694	59,709	60,680	61,137	61,076	62,648	63,855	65,588	67,055	62,531
20 Other assets	9,663	9,963	10,231	10,530	11,017	11,160	11,531	11,599	11,584	11,879	11,984	11,667
United Kingdom												
21 Total, all currencies	145,568	146,514	148,077	144,577	146,640	149,704	148,774	150,161	154,096	153,615	161,531	157,229
22 Claims on United States	7,729	9,128	9,159	8,518	10,382	9,650	9,130	9,995	11,167	9,668	9,315	11,823
23 Parent bank	5,279	6,387	6,265	5,766	7,666	7,098	6,167	7,189	7,842	6,351	5,162	7,885
24 Other	2,450	2,741	2,894	2,752	2,716	2,552	2,963	2,806	3,325	3,317	4,153	3,938
25 Claims on foreigners	132,077	131,426	132,797	130,062	130,200	134,092	133,626	134,034	137,056	137,879	145,889	138,888
26 Other branches of parent bank	35,288	35,523	35,654	34,704	34,834	35,914	37,035	38,035	39,117	38,799	41,476	41,367
27 Banks	59,624	59,623	59,742	57,934	57,611	60,261	59,639	58,362	58,986	59,307	63,044	56,315
28 Public borrowers ²	6,624	6,630	6,920	6,848	6,720	6,811	6,822	6,665	7,112	7,305	7,463	7,490
29 Nonbank foreigners	30,541	29,650	30,481	30,576	31,035	31,106	30,130	30,972	31,841	32,468	33,906	33,716
30 Other assets	5,762	5,960	6,121	5,997	6,058	5,962	6,018	6,132	5,873	6,068	6,327	6,518
31 Total payable in U.S. dollars	101,848	103,754	104,533	102,336	104,959	108,854	107,961	109,008	113,014	112,064	117,454	115,188
32 Claims on United States	7,306	8,673	8,755	8,080	9,932	9,160	8,628	9,552	10,703	9,201	8,811	11,249
33 Parent bank	5,222	6,325	6,236	5,715	7,611	7,059	6,110	7,128	7,779	6,299	5,110	7,724
34 Other	2,084	2,348	2,519	2,365	2,321	2,101	2,518	2,424	2,924	2,902	3,701	3,525
35 Claims on foreigners	91,442	91,990	92,493	91,018	91,632	96,230	95,832	95,887	98,611	98,934	104,741	99,847
36 Other branches of parent bank	28,786	28,984	29,087	28,466	28,527	29,725	30,789	31,710	32,845	32,698	34,905	35,436
37 Banks	43,587	43,451	43,379	42,467	42,786	45,631	44,488	42,957	43,605	43,345	46,463	40,703
38 Public borrowers ²	4,818	4,932	5,189	5,096	4,967	5,123	5,176	5,006	5,281	5,485	5,500	5,595
39 Nonbank foreigners	14,251	14,623	14,838	14,989	15,352	15,751	15,379	16,214	16,880	17,406	17,873	18,113
40 Other assets	3,100	3,091	3,285	3,238	3,395	3,464	3,501	3,569	3,700	3,929	3,902	4,092
Bahamas and Caymans												
41 Total, all currencies	123,541	124,892	127,886	132,145	133,594	135,081	145,290	142,087	147,904	142,687	148,557	149,051
42 Claims on United States	18,370	19,150	17,348	22,473	24,531	21,812	29,808	27,131	29,896	26,741	29,909	46,246
43 Parent bank	12,842	12,417	10,017	14,908	17,511	14,477	21,654	19,303	20,372	16,717	17,665	31,323
44 Other	5,528	6,733	7,331	7,565	7,020	7,335	8,154	7,828	9,524	10,024	12,244	14,923
45 Claims on foreigners	100,822	101,281	106,052	105,081	104,197	108,477	110,584	109,888	113,048	110,781	113,486	98,302
46 Other branches of parent bank	12,974	11,996	14,022	13,107	12,235	13,569	13,788	13,909	13,174	13,066	13,972	12,951
47 Banks	54,237	55,345	57,127	57,405	57,073	59,705	60,748	59,316	62,946	60,220	61,337	55,333
48 Public borrowers ²	12,569	12,605	12,579	12,205	12,169	12,038	12,471	12,610	12,431	12,637	12,741	10,006
49 Nonbank foreigners	21,042	21,335	22,324	22,364	22,720	23,165	23,577	24,053	24,497	24,858	25,436	20,012
50 Other assets	4,349	4,461	4,486	4,591	4,866	4,792	4,898	5,068	4,960	5,165	5,162	4,503
51 Total, payable in U.S. dollars	117,630	119,005	121,900	126,429	127,969	129,438	139,514	136,054	142,053	136,854	142,632	143,686

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

Millions of dollars, end of period

Liabilities	1981											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
All foreign countries												
52 Total, all currencies	402,731	406,323	416,755	415,485	418,798	424,736	434,906	435,007	450,234	444,654	462,810	462,635
53 To United States	92,516	90,782	99,273	105,672	105,343	109,322	118,093	116,190	124,096	120,039	128,084	137,686
54 Parent bank	38,748	36,497	43,559	45,325	41,039	44,327	43,069	44,010	48,592	45,909	49,385	56,144
55 Other banks in United States	13,649	13,959	14,584	15,551	16,301	16,136	17,578	15,686	17,657	16,464	16,663	19,319
56 Nonbanks	40,119	40,326	41,130	44,796	48,003	48,859	57,446	56,494	57,847	57,666	62,036	62,223
57 To foreigners	294,508	299,880	301,197	293,160	296,462	298,169	299,240	300,081	306,785	305,040	316,232	305,643
58 Other branches of parent bank	74,978	75,404	77,154	76,150	75,815	79,033	81,387	80,991	83,336	82,038	87,831	86,423
59 Banks	134,467	136,333	134,749	129,700	133,707	131,854	129,290	125,563	127,794	128,536	132,111	124,889
60 Official institutions	28,975	28,627	29,390	28,050	27,479	26,316	25,682	28,209	28,715	27,685	24,696	25,997
61 Nonbank foreigners	56,088	59,516	59,904	59,260	59,461	60,966	62,881	65,318	66,940	66,781	71,594	68,334
62 Other liabilities	15,707	15,661	16,285	16,653	16,993	17,245	17,573	18,736	19,353	19,575	18,494	19,306
63 Total payable in U.S. dollars	307,315	311,537	319,167	322,029	326,067	334,053	345,596	343,351	355,030	349,602	360,971	364,228
64 To United States	89,849	88,353	96,799	103,208	102,971	106,740	115,481	113,526	121,130	117,362	125,121	134,582
65 Parent bank	37,052	34,982	42,011	43,830	39,604	42,822	41,620	42,481	46,766	44,170	47,456	54,252
66 Other banks in United States	13,475	13,757	14,432	15,381	16,175	15,945	17,391	15,529	17,479	16,313	16,564	19,005
67 Nonbanks	39,322	39,614	40,356	43,997	47,192	47,973	56,470	55,516	56,885	56,879	61,101	61,325
68 To foreigners	207,840	212,906	211,747	207,510	211,915	215,931	218,178	217,239	221,090	219,818	224,610	217,487
69 Other branches of parent bank	58,561	58,250	59,973	59,268	59,108	62,292	64,884	64,338	66,256	65,160	69,561	69,189
70 Banks	90,268	92,500	88,142	86,490	89,875	89,909	88,554	83,842	84,670	84,552	84,789	79,590
71 Official institutions	21,869	21,901	22,762	21,453	21,355	20,853	20,108	22,056	22,836	21,948	18,911	20,288
72 Nonbank foreigners	37,142	40,255	40,870	40,299	41,577	42,877	44,632	47,003	47,328	48,158	51,349	48,420
73 Other liabilities	9,626	10,278	10,621	11,311	11,181	11,382	11,937	12,586	12,810	12,422	11,240	12,159
United Kingdom												
74 Total, all currencies	145,568	146,514	148,077	144,577	146,640	149,704	148,774	150,161	154,096	153,615	161,531	157,229
75 To United States	23,226	22,755	25,424	25,843	26,688	29,598	30,383	31,408	34,143	32,960	36,316	38,022
76 Parent bank	4,228	3,190	4,242	4,543	4,376	4,371	4,138	4,189	5,370	3,542	4,045	5,444
77 Other banks in United States	5,436	5,840	5,731	5,928	5,973	6,172	5,864	5,646	6,396	6,054	6,652	7,502
78 Nonbanks	13,562	13,725	15,451	15,372	16,339	19,055	20,381	21,573	22,377	23,364	25,619	25,076
79 To foreigners	117,175	118,642	117,318	113,634	114,655	115,099	113,560	113,191	113,862	114,415	118,401	112,255
80 Other branches of parent bank	15,329	14,661	15,437	15,095	14,169	14,996	15,103	15,255	15,121	15,544	16,090	16,545
81 Banks	57,672	57,916	55,990	53,842	56,209	55,923	54,351	51,532	51,830	53,634	56,239	51,336
82 Official institutions	19,199	19,591	19,241	18,390	18,508	17,197	16,352	17,866	18,687	17,442	15,089	16,517
83 Nonbank foreigners	24,975	26,474	26,650	26,307	25,769	26,983	27,754	28,538	28,224	27,795	30,983	27,857
84 Other liabilities	5,167	5,117	5,335	5,100	5,297	5,007	4,831	5,562	6,091	6,240	6,814	6,952
85 Total payable in U.S. dollars	105,610	107,671	108,895	107,139	109,209	113,427	113,247	114,191	117,920	117,346	122,362	120,277
86 To United States	22,597	22,245	24,950	25,333	26,221	28,858	29,606	30,661	33,464	32,408	35,706	37,325
87 Parent bank	4,126	3,132	4,159	4,448	4,306	4,277	4,054	4,132	5,309	3,484	3,956	5,343
88 Other banks in United States	5,343	5,757	5,684	5,854	5,919	6,094	5,768	5,594	6,317	5,976	6,611	7,249
89 Nonbanks	13,128	13,356	15,107	15,031	15,996	18,487	19,784	20,935	21,838	22,948	25,139	24,733
90 To foreigners	80,243	82,302	80,729	78,668	79,713	81,544	80,400	79,988	80,638	81,260	82,766	79,041
91 Other branches of parent bank	10,890	10,149	10,460	10,282	9,327	10,289	10,566	10,943	10,747	11,121	11,457	12,055
92 Banks	36,613	37,214	34,467	34,209	35,870	36,701	35,789	32,914	33,010	34,312	35,141	32,298
93 Official institutions	14,941	15,404	15,374	14,478	14,851	14,000	13,133	14,244	15,514	14,415	12,133	13,612
94 Nonbank foreigners	17,799	19,535	20,428	19,699	19,665	20,554	20,912	21,887	21,367	21,412	24,035	21,076
95 Other liabilities	2,770	3,124	3,216	3,138	3,275	3,025	3,241	3,542	3,818	3,678	3,890	3,911
Bahamas and Caymans												
96 Total, all currencies	123,541	124,892	127,886	132,145	133,594	135,081	145,290	142,087	147,904	142,687	148,557	149,051
97 To United States	58,986	58,664	64,026	69,478	69,048	69,407	77,197	73,924	77,533	75,991	80,161	85,704
98 Parent bank	26,563	26,279	31,741	32,925	29,583	32,160	31,034	31,265	33,282	33,387	36,066	39,250
99 Other banks in United States	7,184	7,165	7,883	8,618	9,297	8,822	10,517	8,938	9,964	9,349	8,971	10,620
100 Nonbanks	25,239	25,220	24,402	27,935	30,168	28,425	35,646	33,721	34,287	33,255	35,124	35,834
101 To foreigners	61,618	63,348	60,957	59,424	61,170	62,470	64,491	64,565	66,627	62,795	64,462	60,012
102 Other branches of parent bank	17,819	18,783	17,437	17,788	17,950	19,484	20,989	20,315	22,393	20,521	23,307	20,641
103 Banks	30,052	30,369	28,752	27,213	28,846	28,326	28,056	27,538	27,983	25,396	24,712	23,202
104 Official institutions	4,204	3,663	4,403	4,079	3,666	3,685	3,934	4,605	4,028	4,078	3,381	3,498
105 Nonbank foreigners	9,543	10,533	10,365	10,344	10,708	10,975	11,512	12,107	12,223	12,800	13,062	12,671
106 Other liabilities	2,937	2,880	2,903	3,243	3,376	3,204	3,602	3,598	3,744	3,901	3,934	3,335
107 Total payable in U.S. dollars	119,295	120,712	123,785	128,235	129,811	131,120	141,241	137,754	143,507	138,094	144,034	145,227

67. 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	1980				1981			
	Mar.	June	Sept.	Dec.	Mar.	June	Sept.	Dec.
1 Total	308.5	328.8	339.3	352.0	370.6	382.5	399.4	411.3
2 G-10 countries and Switzerland	141.3	154.2	158.8	162.1	167.9	168.2	172.0	173.2
3 Belgium-Luxembourg	10.8	13.1	13.6	13.0	13.5	13.8	14.1	13.2
4 France	12.0	14.1	13.9	14.1	14.5	14.7	16.0	15.2
5 Germany	11.4	12.7	12.9	12.1	13.2	12.1	12.7	12.8
6 Italy	6.2	6.9	7.2	8.2	7.7	8.4	8.6	9.7
7 Netherlands	4.3	4.5	4.4	4.4	4.6	4.1	3.7	4.0
8 Sweden	2.4	2.7	2.8	2.9	3.2	3.1	3.4	3.7
9 Switzerland	4.3	3.3	3.4	5.0	5.1	5.2	5.1	5.4
10 United Kingdom	57.6	64.4	66.7	67.4	68.2	67.0	68.7	69.0
11 Canada	6.9	7.2	7.7	8.4	8.8	10.8	11.7	10.8
12 Japan	25.4	25.5	26.1	26.5	29.1	28.9	28.0	29.3
13 Other developed countries	18.8	20.3	20.6	21.6	23.5	24.8	26.4	28.4
14 Austria	1.7	1.8	1.8	1.9	1.8	2.1	2.2	2.0
15 Denmark	2.1	2.2	2.2	2.3	2.4	2.3	2.5	2.4
16 Finland	1.1	1.3	1.2	1.4	1.4	1.3	1.4	1.7
17 Greece	2.4	2.5	2.6	2.8	2.7	3.0	2.9	2.7
18 Norway	2.4	2.4	2.4	2.6	2.8	2.8	3.0	3.1
19 Portugal	.6	.6	.7	.6	.6	.8	1.0	1.1
20 Spain	3.5	3.9	4.2	4.4	5.5	5.7	5.8	6.6
21 Turkey	1.4	1.4	1.3	1.5	1.5	1.4	1.5	1.4
22 Other Western Europe	1.4	1.6	1.7	1.7	1.8	1.8	1.9	2.1
23 South Africa	1.1	1.5	1.2	1.1	1.5	1.9	2.5	2.8
24 Australia	1.2	1.2	1.2	1.3	1.4	1.7	1.9	2.5
25 OPEC countries ²	21.8	20.9	21.4	22.7	21.7	22.2	23.5	24.4
26 Ecuador	1.8	1.8	1.9	2.1	2.0	2.0	2.1	2.2
27 Venezuela	7.9	7.9	8.5	9.1	8.3	8.7	9.2	9.6
28 Indonesia	1.9	1.9	1.9	1.8	2.1	2.1	2.5	2.5
29 Middle East countries	7.8	6.9	6.7	6.9	6.7	6.8	7.1	7.6
30 African countries	2.5	2.5	2.4	2.8	2.6	2.6	2.6	2.5
31 Non-OPEC developing countries	63.7	67.7	73.0	77.4	81.9	84.7	90.0	95.9
Latin America								
32 Argentina	5.5	5.6	7.6	7.9	9.4	8.5	9.2	9.3
33 Brazil	15.0	15.3	15.8	16.2	16.8	17.3	17.6	19.0
34 Chile	2.5	2.7	3.2	3.7	4.0	4.8	5.5	5.8
35 Colombia	2.1	2.2	2.4	2.6	2.4	2.5	2.5	2.6
36 Mexico	12.1	13.6	14.4	15.9	17.0	18.2	20.0	21.5
37 Peru	1.3	1.4	1.5	1.8	1.8	1.7	1.8	2.0
38 Other Latin America	3.6	3.6	3.9	3.9	4.7	3.8	4.2	4.4
Asia								
China								
39 Mainland	.1	.1	.1	.2	.2	.2	.2	.2
40 Taiwan	3.6	3.8	4.1	4.2	4.4	4.6	5.1	5.1
41 India	.2	.2	.2	.3	.3	.3	.3	.3
42 Israel	.9	1.2	1.1	1.5	1.3	1.8	1.5	2.0
43 Korea (South)	6.4	7.1	7.3	7.1	7.7	8.8	8.5	9.4
44 Malaysia	.8	1.1	1.1	1.1	1.2	1.4	1.4	1.7
45 Philippines	4.4	4.6	4.8	5.1	4.8	5.1	5.6	6.0
46 Thailand	1.4	1.5	1.5	1.6	1.6	1.5	1.4	1.5
47 Other Asia	.5	1.4	.5	.6	.5	.7	.8	1.0
Africa								
48 Egypt	.7	.8	.6	.8	.8	.7	1.0	1.1
49 Morocco	.6	.5	.6	.7	.6	.5	.7	.7
50 Zaire	.2	.2	.2	.2	.2	.2	.2	.2
51 Other Africa ³	1.8	1.9	2.1	2.1	2.2	2.1	2.2	2.3
52 Eastern Europe	7.3	7.2	7.3	7.4	7.7	7.7	7.7	7.7
53 U.S.S.R.	.6	.5	.5	.4	.4	.5	.4	.6
54 Yugoslavia	1.9	2.1	2.1	2.3	2.4	2.5	2.5	2.5
55 Other	4.9	4.5	4.7	4.6	4.8	4.8	4.7	4.7
56 Offshore banking centers	42.6	44.3	44.6	47.0	53.1	59.2	61.7	62.9
57 Bahamas	13.9	13.7	13.2	13.7	15.2	17.9	21.3	18.7
58 Bermuda	.6	.6	.6	.6	.7	.7	.8	.7
59 Cayman Islands and other British West Indies	11.3	9.8	10.1	10.6	11.7	12.4	12.0	12.3
60 Netherlands Antilles	.9	1.2	1.3	2.1	2.3	2.4	2.2	3.1
61 Panama ⁴	4.9	5.6	5.6	5.4	6.5	6.9	6.7	7.5
62 Lebanon	.2	.2	.2	.2	.2	.2	.2	.2
63 Hong Kong	5.7	6.9	7.5	8.1	8.4	10.3	10.3	11.7
64 Singapore	4.7	5.9	5.6	5.9	7.3	8.1	8.0	8.6
65 Other ⁵	.4	.4	.4	.3	.9	.3	.1	.1
66 Miscellaneous and unallocated ⁶	13.2	14.3	13.7	14.0	14.9	15.7	18.2	18.9

68. Discount rates of foreign central banks¹

Percent per annum

Month-end	Argentina	Austria	Belgium	Brazil	Canada	Denmark	France	Germany	Italy	Japan	Mexico	Netherlands	Norway	Sweden	Switzerland	United Kingdom ²	Venezuela
1981																	
January	137.01	6.75	12.0	40.0	17.00	11.0	10.75	7.5	16.5	7.25	4.5	8.0	9.0	12.0	3.0	14.0	13.0
February	169.80	↑	12.0	40.0	17.14	↑	11.5 ³	↑	16.5	7.25	↑	8.0	↑	↑	4.0	14.0	↑
March	195.08	↑	16.0	49.0	16.59	↑	12.0	↑	19.0	6.25	↑	9.0	↑	↑	4.0	12.0	↑
April	182.47	↑	14.0	↑	17.40	↑	12.5	↑	↑	↑	↑	↑	↑	↑	4.0	↑	↑
May	172.87	↑	13.0	↑	19.06	↑	22.0	↑	↑	↑	↑	↑	↑	↑	5.0	↑	↑
June	311.15	↑	↑	↑	19.08	↑	22.0	↑	↑	↑	↑	↑	↑	↑	↑	↑	↑
July	311.15	↑	↑	↑	19.89	↑	17.75	↑	↑	↑	↑	↑	↑	↑	↑	↑	13.0
August	284.69	↑	↑	↑	21.03	↑	17.13	↑	↑	↑	↑	↑	↑	12.0	5.0	12.0	14.0
September	181.54	↑	↑	↑	19.63	↑	17.75	↑	↑	↑	↑	↑	↑	11.0	6.0	↑	↑
October	181.54	↑	↑	↑	18.30	↑	15.5	↑	↑	↑	↑	↑	↑	↑	↑	↑	↑
November	188.81	↑	13.0	49.0	15.40	↑	15.25	↑	6.25	↑	4.5	9.0	9.0	11.0	6.0	↑	↑
December	165.3	6.75	15.0	15.00	11.0	14.75	7.5	19.0	5.5	9.0	9.0	11.0	11.0	6.0	↑	↑	14.0

69. 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
1981										
January	18.07	14.20	16.98	9.40	5.68	9.36	11.38	17.34	12.41	8.46
February	17.18	13.12	17.28	10.74	7.09	9.78	11.87	17.50	12.52	8.38
March	15.36	12.58	16.85	13.44	8.33	10.61	12.56	18.22	13.93	7.86
April	15.95	12.26	17.35	13.11	8.67	10.41	13.00	19.92	17.16	6.82
May	19.06	12.34	18.96	13.06	9.87	11.76	15.75	19.92	16.90	7.22
June	17.86	12.61	19.28	13.05	10.01	11.81	18.84	20.49	15.58	7.41
July	18.49	13.63	19.67	12.92	9.76	12.38	17.34	20.78	16.16	7.16
August	18.79	14.12	21.84	12.87	9.04	13.54	17.40	20.94	16.00	7.22
September	17.80	14.60	20.42	12.48	10.56	12.96	17.65	21.07	16.00	7.26
October	16.34	16.27	18.84	11.72	10.85	12.57	16.47	21.00	15.83	7.13
November	13.32	15.03	16.53	11.05	9.88	11.70	15.35	21.12	15.28	7.15
December	13.24	15.33	15.97	10.74	9.76	11.03	15.29	21.24	15.50	6.72

70. 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.
1981	91.38	96.02	96.22	98.80	103.59	106.86	109.87	112.29	107.98	106.34	104.53	105.21

71. 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)
1981												
January	118.19	7.0297	3.0962	83.974	16.181	25.752	21.539	49.771	12.567	185.54	.10478	.49419
February	116.26	6.6033	2.8972	83.442	15.152	24.655	20.142	46.757	12.164	173.31	.09807	.48615
March	116.29	6.6959	2.8966	83.936	15.109	24.612	20.146	47.498	12.131	173.25	.09699	.47897
April	115.32	6.5355	2.8220	83.965	14.683	23.058	19.548	46.219	12.060	168.46	.09280	.46520
May	114.06	6.1722	2.6742	83.265	13.864	23.207	18.225	43.601	11.900	159.49	.08766	.45332
June	114.07	5.9502	2.5734	83.050	13.384	22.511	17.679	42.054	11.688	153.61	.08436	.44621
July	114.27	5.8225	2.5027	82.601	13.074	22.044	17.253	40.977	11.229	149.40	.08233	.43054
August	113.99	5.6967	2.4466	81.766	12.732	21.606	16.720	39.988	11.038	146.04	.08038	.42881
September	114.86	6.0554	2.5978	83.275	13.552	22.225	17.769	42.545	10.971	155.04	.08424	.43582
October	114.32	6.3356	2.6557	83.136	13.825	22.601	17.762	44.370	10.948	157.50	.08374	.43198
November	114.55	6.4022	2.6724	84.235	13.994	23.020	17.782	44.861	10.947	158.95	.08392	.44843
December	113.39	6.3088	2.6115	84.382	13.661	22.902	17.502	44.293	10.952	157.30	.08290	.45675
	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)
1981												
January	44.994	4.2792	45.810	96.137	19.087	1.8591	133.69	1.2408	5.9525	22.490	54.907	240.29
February	44.196	4.2544	42.870	93.414	18.485	1.7722	129.27	1.1686	5.5975	21.734	51.502	229.41
March	43.830	4.2238	42.912	91.999	18.540	1.7621	126.50	1.1672	5.5527	21.704	52.043	223.19
April	43.182	4.1880	41.660	90.273	18.271	1.7178	123.32	1.1395	5.4185	21.309	50.669	217.53
May	42.752	4.1500	39.224	88.150	17.652	1.6449	119.35	1.0953	5.4422	20.450	48.400	208.84
June	42.720	4.1066	37.816	85.823	16.907	1.5899	115.18	1.0565	5.3970	19.802	48.225	197.38
July	42.519	4.0650	36.833	83.771	16.387	1.5429	108.46	1.0248	5.3491	19.293	47.667	187.37
August	42.119	4.0301	36.009	82.331	16.177	1.4999	105.27	0.9986	5.1932	18.870	46.091	182.03
September	42.527	3.9859	38.329	82.644	16.779	1.5268	105.56	1.0407	5.0056	18.435	49.511	181.46
October	43.500	3.9371	40.151	82.355	16.897	1.5458	104.61	1.0416	4.8372	18.023	53.080	184.07
November	44.323	3.8878	40.915	83.104	17.194	1.5534	103.82	1.0483	4.8020	18.217	56.000	190.25
December	44.489	3.8358	40.435	82.784	17.302	1.5304	103.10	1.0313	4.9362	18.049	55.098	190.33

Part 2—Special Tables

72. Statement of condition of Federal Reserve Banks, December 31, 1981¹

Millions of dollars

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	11,151	1,017	3,160	531	805	1,147	436	1,171	450	189	534	628	1,083
2 Special drawing rights certificate account	3,318	165	951	141	253	288	98	519	129	48	154	192	380
3 Coin	377	20	18	19	38	46	43	23	29	17	31	26	67
4 Loans	1,601	77	559	209	19	102	44	399	49	11	60	57	15
5 Acceptances held under repurchase agreement	195	...	195	...	...	...	...	...	...	...	...	...	...
Federal agency obligations													
6 Bought outright ...	9,125	388	2,657	327	662	729	290	1,393	338	136	417	571	1,217
7 Held under repurchase agreement ...	269	...	269	...	...	...	...	...	...	...	...	...	...
U.S. government securities													
8 Bought outright ² ...	127,738	5,437	37,188	4,571	9,274	10,198	4,059	19,501	4,734	1,911	5,842	7,992	17,031
9 Held under repurchase agreement ...	3,216	...	3,216	...	...	...	...	...	...	...	...	...	...
10 Total loans and securities	142,144	5,902	44,084	5,107	9,955	11,029	4,393	21,293	5,121	2,058	6,319	8,620	18,263
11 Cash items in process of collection ...	10,558	313	705	391	383	1,730	1,571	1,011	632	451	1,212	1,523	636
12 Bank premises	503	98	23	52	27	99	34	17	14	28	22	14	75
Other assets													
13 Denominated in foreign currencies ³ ...	5,129	141	1,386	191	397	256	377	738	151	161	216	306	809
14 All other	3,598	125	1,296	146	197	222	151	468	135	52	141	259	406
15 Interdistrict Settlement Account ...	0	287	656	-256	-1,066	562	-434	-930	-730	-211	767	1,542	-187
16 Total assets	176,778	8,068	52,279	6,322	10,989	15,379	6,669	24,310	5,931	2,793	9,396	13,110	21,532

72. Statement of condition of Federal Reserve Banks, December 31, 1981¹—Continued

Millions of dollars

Item	All Reserve Banks	Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
LIABILITIES													
17 Federal Reserve notes	131,906	6,995	39,633	5,287	8,972	12,046	3,142	19,534	4,532	1,463	6,652	8,666	14,984
Deposits													
18 Reserve accounts ⁴	25,228	602	5,075	664	1,259	1,301	1,842	3,358	662	764	1,422	2,930	5,349
19 U.S. Treasury— General account	4,301	...	4,301	...	...	...	...	...	...	...	...	...	...
20 Foreign—Official accounts	505	9	267	12	25	16	24	47	10	10	14	20	51
21 All other	782	12	540	10	20	31	8	78	17	3	15	17	31
22 Total deposits	30,816	623	10,183	686	1,304	1,348	1,874	3,483	689	777	1,451	2,967	5,431
23 Deferred-availability cash items	8,795	278	949	154	339	1,656	1,360	554	544	420	1,064	1,149	328
24 Other liabilities and accrued dividends ⁵	2,705	106	876	89	182	197	99	379	92	39	115	160	371
25 Total liabilities	174,222	8,002	51,641	6,216	10,797	15,247	6,475	23,950	5,857	2,699	9,282	12,942	21,114
CAPITAL ACCOUNTS													
26 Capital paid in	1,278	33	319	53	96	66	97	180	37	47	57	84	209
27 Surplus	1,278	33	319	53	96	66	97	180	37	47	57	84	209
28 Other capital accounts	0	0	0	0	0	0	0	0	0	0	0	0	0
29 Total liabilities and capital accounts	176,778	8,068	52,279	6,322	10,989	15,379	6,669	24,310	5,931	2,793	9,396	13,110	21,532

72. Statement of condition of Federal Reserve Banks, December 31, 1981¹—Continued

Millions of dollars

Item	All Reserve Banks	Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
NOTE STATEMENT													
Federal Reserve notes													
30 Issued to Reserve Bank by Federal Reserve Agent and outstanding . . .	151,033	7,885	43,654	7,374	9,882	13,348	5,270	21,111	5,546	1,995	7,891	10,121	16,956
31 Less held by issuing Bank, and forwarded for redemption ⁶ . . .	19,127	890	4,021	2,087	910	1,302	2,128	1,577	1,014	532	1,239	1,455	1,972
32 Federal Reserve notes, net ⁷	131,906	6,995	39,633	5,287	8,972	12,046	3,142	19,534	4,532	1,463	6,652	8,666	14,984
Collateral held by Federal Reserve Agent for notes issued to Bank													
33 Gold certificate account	11,151	1,017	3,160	531	805	1,147	436	1,171	450	189	534	628	1,083
34 Special drawing rights certificate account	3,318	165	951	141	253	288	98	519	129	48	154	192	380
35 Other eligible assets	0	0	0	0	0	0	0	0	0	0	0	0	0
36 U.S. government and agency securities	117,437	5,813	35,522	4,615	7,914	10,611	2,608	17,844	3,953	1,226	5,964	7,846	13,521
37 Total collateral	131,906	6,995	39,633	5,287	8,972	12,046	3,142	19,534	4,532	1,463	6,652	8,666	14,984

73. Income and expenses of Federal Reserve Banks, 1981

Dollars

Item	Total	Boston	New York	Philadelphia	Cleveland	Richmond
CURRENT INCOME						
1 Loans	196,331,509	9,362,575	45,353,928	11,439,935	15,236,123	20,183,192
2 Acceptances	18,712,312		18,712,312			
3 U.S. government securities	14,551,098,804	628,660,113	4,167,757,056	549,249,289	1,062,401,528	1,164,394,436
4 Foreign currencies	577,370,665	15,702,157	158,993,196	21,313,703	44,290,531	28,620,552
5 Priced services	154,103,355	9,423,912	24,102,288	5,626,703	9,836,160	10,532,966
6 All other	10,733,008	401,769	4,575,228	213,369	638,632	855,115
7 Total	15,508,349,653	663,550,526	4,419,494,008	587,842,999	1,132,402,974	1,224,586,261
CURRENT EXPENSES						
8 Salaries and other personnel expenses	432,015,516	27,804,277	93,748,943	21,383,725	25,965,099	32,429,806
9 Retirement and other benefits	114,682,239	7,640,992	23,624,777	6,139,862	7,364,623	8,981,798
10 Fees	9,321,086	348,694	3,428,729	379,826	378,963	362,138
11 Travel	13,824,536	709,876	1,911,345	456,343	970,377	1,217,586
12 Postage and other shipping costs	99,837,683	5,348,375	13,249,112	4,183,558	7,206,175	10,780,904
13 Communications	17,066,723	1,063,781	3,804,729	817,121	960,961	1,213,187
14 Materials and supplies	37,178,034	2,329,943	7,157,958	1,888,866	2,152,532	3,471,559
Building expenses						
15 Taxes on real estate	16,016,014	2,945,563	2,797,787	1,340,142	884,462	1,249,670
16 Property depreciation ¹	12,163,592	1,913,411	592,446	1,481,039	822,134	2,725,290
17 Utilities	18,801,492	2,151,978	3,862,640	1,946,101	1,127,192	1,433,043
18 Rent	10,921,262	456,529	6,476,699	25,054	171,060	996,785
19 Other	9,574,540	530,219	1,863,871	837,748	436,312	951,206
Equipment						
20 Rentals	46,000,529	1,779,381	7,580,261	1,339,269	3,873,504	5,583,045
21 Depreciation	24,136,555	1,756,650	4,995,667	1,667,484	1,436,909	1,746,231
22 Repairs and maintenance ²	15,913,291	805,215	3,762,612	868,579	660,034	1,304,854
23 Cost of Federal Reserve currency	82,924,013	5,065,377	15,979,925	3,968,334	5,058,443	9,974,194
24 All other	19,183,158	1,751,536	2,941,228	842,991	1,471,781	1,210,098
25 Recoveries	-4,604,352	-304,306	-975,512	-429,333	-37,183	-837,926
26 Expenses capitalized ³	-2,475,768	-124,601			-154,260	-180,485
27 Total⁴	969,042,481	63,972,890	196,803,217	49,136,709	60,749,118	81,175,321⁴
28 Reimbursements	-71,928,076	-7,038,434	-18,152,139	-3,997,364	-5,597,428	-5,162,709
29 Net expenses	897,114,405	56,934,456	178,651,077	45,139,345	55,151,690	76,012,612
PROFIT AND LOSS						
30 Current net income	14,611,235,248	606,616,070	4,240,842,931	542,703,654	1,077,251,284	1,148,573,648
31 Additions to current net income	82,580,165	439,424	76,354,576	458,270	450,961	453,086
Deductions from current net income						
32 Losses on sales of U.S. government securities	124,008,397	5,457,018	34,318,309	4,874,159	9,171,623	10,031,986
33 Losses on foreign currency transactions ⁵	305,991,850	8,567,772	78,027,922	11,627,690	24,173,356	15,605,584
34 All other	21,452,907	922,676	15,598,419	142,963	186,189	143,719
35 Total deductions	451,453,154	14,947,466	127,944,650	16,644,812	33,531,168	25,781,289
36 Net deductions from current net income	368,872,989	14,508,042	51,590,074	16,186,542	33,080,207	25,328,203
37 Earnings credits applied in payment of priced services	4,006,196	577,927	130,755	174,136	137,957	415,413
38 Assessment for expenditures of Board of Governors ⁶	63,162,700	1,728,700	16,066,500	2,402,000	4,970,500	3,236,800
39 Net earnings before payments to U.S. Treasury	14,175,193,363	589,801,401	4,173,055,602	523,940,976	1,039,062,620	1,119,593,232
40 Dividends paid	74,573,806	2,001,083	18,797,197	2,798,463	5,756,998	3,841,323
41 Payments to U.S. Treasury (interest on Federal Reserve notes)	14,023,722,907	587,480,068	4,141,581,905	514,110,063	1,032,044,272	1,111,570,209
42 Transferred to surplus	76,896,650	320,250	12,676,500	7,032,450	1,261,350	4,181,700
43 Surplus, January 1	1,202,232,200	33,114,250	306,006,800	45,954,150	95,189,950	61,685,200
44 Surplus, December 31	1,279,128,850	33,434,500	318,683,300	52,986,600	96,451,300	65,866,900

73. Income and expenses of Federal Reserve Banks, 1981—Continued

Dollars

Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	Line
6,872,846	30,154,475	7,884,168	7,466,473	18,732,638	8,847,852	14,797,304	1
478,113,008	2,226,833,457	549,026,607	228,392,614	666,257,777	891,720,713	1,938,292,206	2
42,076,420	82,499,886	16,834,636	17,956,945	24,129,645	34,586,775	90,366,219	3
18,277,346	23,794,221	8,071,572	9,096,704	11,632,636	10,860,788	12,848,059	4
702,256	1,153,198	301,897	346,931	202,576	509,962	832,075	5
546,041,876	2,364,435,237	582,118,880	263,259,667	720,955,272	946,526,090	2,057,135,863	6
36,853,183	55,495,501	22,522,717	18,849,950	27,664,892	25,631,576	43,665,847	7
10,095,130	15,055,819	5,988,004	4,612,185	7,359,311	6,059,583	11,760,155	8
579,196	792,431	597,147	435,042	429,070	543,714	1,046,136	9
1,327,223	1,941,338	625,441	810,063	1,168,549	955,118	1,731,277	10
9,680,821	13,795,706	6,515,474	4,473,450	7,094,432	6,768,812	10,740,864	11
1,759,650	2,112,829	668,250	845,641	1,045,456	1,073,751	1,701,367	12
3,732,057	4,851,945	2,173,596	1,274,685	2,707,171	2,467,399	2,970,323	13
989,263	2,143,327	392,203	1,702,380	461,808	505,581	603,828	14
863,843	559,792	461,312	852,286	718,764	474,082	699,193	15
1,671,607	1,870,429	957,745	639,320	995,459	1,061,378	1,084,600	16
127,482	1,193,903	260,810	71,170	35,924	156,555	949,291	17
986,473	1,678,012	367,551	501,001	452,558	624,940	344,649	18
5,309,408	6,646,711	2,843,586	1,846,902	2,142,872	2,891,651	4,163,939	19
1,626,484	1,954,681	996,302	1,030,148	2,378,566	1,785,408	2,762,025	20
1,378,331	1,426,608	886,180	572,998	1,233,240	1,331,266	1,683,374	21
6,198,267	10,251,878	3,069,797	1,211,177	4,879,439	5,904,801	11,362,381	22
1,617,817	2,168,148	656,843	1,056,460	1,096,936	1,764,466	2,604,854	23
-451,523	-649,494	-436,911	-90,564	-269,357	-86,352	-35,891	24
-287,487	-596,633	-62,902	-68,712	-660,106	-176,859	-163,723	25
84,057,225	122,692,931	49,483,145	40,625,582	60,934,984	59,736,870	99,674,489	26
-5,161,016	-8,098,344	-3,217,310	-2,021,586	-3,489,821	-2,768,745	-7,223,180	27
78,896,210	114,594,587	46,265,835	38,603,996	57,445,163	56,968,125	92,451,309	28
467,145,665	2,249,840,650	535,853,045	224,655,673	663,510,109	889,557,965	1,964,684,554	29
456,602	396,067	485,484	467,120	461,357	711,194	1,446,024	30
4,195,583	19,186,911	4,774,349	2,020,949	5,736,024	7,574,644	16,666,842	31
22,949,389	44,980,802	9,179,755	9,791,739	13,157,650	18,665,503	49,264,688	32
203,991	2,049,918	34,034	233,850	304,090	228,956	1,404,102	33
27,348,963	66,217,631	13,988,138	12,046,538	19,197,764	26,469,103	67,335,632	34
26,892,361	65,821,564	13,502,654	11,579,418	18,736,407	25,757,909	65,889,608	35
511,247	1,565,810	4,359	206,213	31,360	199,807	51,212	36
4,735,700	9,246,000	1,876,900	2,091,100	2,731,200	3,900,200	10,177,100	37
435,006,357	2,173,207,276	520,469,132	210,778,942	642,011,142	859,700,049	1,888,566,634	38
5,637,026	10,748,301	2,211,992	2,736,631	3,280,922	4,745,886	12,017,984	39
422,218,381	2,159,222,575	516,514,190	199,273,611	633,479,120	844,715,263	1,861,513,250	40
7,150,950	3,236,400	1,742,950	8,768,700	5,251,100	10,238,900	15,035,400	41
90,077,950	176,818,700	35,725,850	38,074,150	51,793,450	73,527,600	194,264,150	42
97,228,900	180,055,100	37,468,800	46,842,850	57,044,550	83,766,500	209,299,550	43
							44

74. Banks and branches—Number in operation, December 31, 1981, 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-insured ²		In-sured	Non-insured	Total	Member		Nonmember		In-sured	Non-insured
			National	State	In-sured	Non-insured ²							National	State	In-sured	Non-insured		
United States . . .	15,341	14,900	4,454	1,020	8,928	480	330	111	7,456	7,059	2,386	525	4,121	27	305	92		
Alabama	308	308	94	25	189	0	0	0	182	182	67	12	103	0	0	0		
Alaska	14	12	5	0	7	0	2	0	13	12	5	0	7	0	1	0		
Arizona	37	37	3	1	22	11	0	0	20	20	3	0	16	1	0	0		
Arkansas	264	264	70	4	188	2	0	0	165	165	55	3	107	0	0	0		
California	332	332	60	10	242	19	0	0	211	211	28	9	168	6	0	0		
Colorado	483	483	151	46	143	143	0	0	104	104	59	5	40	0	0	0		
Connecticut	122	57	17	2	38	0	65	0	112	49	15	2	32	0	63	0		
Delaware	23	21	6	1	12	2	2	0	14	12	5	0	7	0	2	0		
District of Columbia	19	19	16	0	1	2	0	0	13	13	12	0	1	0	0	0		
Florida	505	505	181	33	282	9	0	0	362	362	137	24	201	0	0	0		
Georgia	427	427	63	9	354	1	0	0	266	266	56	7	203	0	0	0		
Hawaii	12	12	2	0	7	3	0	0	10	10	1	0	7	2	0	0		
Idaho	27	27	7	4	16	43	0	0	22	22	6	3	13	0	0	0		
Illinois	1,295	1,295	406	59	787	2	0	0	451	451	194	20	237	0	0	0		
Indiana	411	407	119	41	245	6	4	0	293	291	97	24	170	0	2	0		
Iowa	655	655	100	39	510	1	0	0	285	285	53	17	215	0	0	0		
Kansas	619	619	148	22	448	1	0	0	144	144	53	5	86	0	0	0		
Kentucky	344	344	76	9	258	0	0	0	232	232	62	6	164	0	0	0		
Louisiana	273	273	52	7	214	0	0	0	205	205	41	6	158	0	0	0		
Maine	63	36	11	2	23	0	27	0	60	34	11	2	21	0	26	0		
Maryland	97	94	24	5	65	0	3	0	85	82	23	5	54	0	3	0		
Massachusetts	304	145	70	7	61	7	48	111	261	124	64	7	53	0	45	92		
Michigan	377	377	126	80	169	2	0	0	317	317	114	67	135	1	0	0		
Minnesota	764	763	203	33	523	4	1	0	219	218	90	7	121	0	1	0		
Mississippi	171	171	36	4	130	1	0	0	143	143	35	3	105	0	0	0		
Missouri	734	734	112	38	578	6	0	0	353	353	64	20	269	0	0	0		
Montana	167	167	55	45	64	3	0	0	30	30	15	6	9	0	0	0		
Nebraska	466	466	117	9	331	9	0	0	100	100	44	2	54	0	0	0		
Nevada	14	14	3	1	8	2	0	0	8	8	2	1	5	0	0	0		
New Hampshire	96	72	34	4	33	1	24	0	74	56	29	3	24	0	18	0		
New Jersey	181	161	87	14	60	0	20	0	159	142	78	14	50	0	17	0		
New Mexico	89	89	40	6	42	1	0	0	68	68	30	4	34	0	0	0		
New York	450	352	113	43	56	123	98	0	262	167	85	32	39	11	95	0		
North Carolina	73	73	20	1	50	2	0	0	61	61	18	1	41	1	0	0		
North Dakota	179	179	39	3	133	4	0	0	79	79	25	2	52	0	0	0		
Ohio	380	380	169	85	125	1	0	0	279	279	138	62	79	0	0	0		
Oklahoma	508	508	188	21	292	7	0	0	151	151	81	4	65	1	0	0		
Oregon	97	95	6	13	65	11	2	0	50	48	6	4	37	1	2	0		
Pennsylvania	372	363	208	11	131	13	9	0	272	263	145	9	108	1	9	0		
Rhode Island	24	18	5	0	10	3	6	0	22	16	5	0	9	2	6	0		
South Carolina	83	83	18	6	59	0	0	0	68	68	17	5	46	0	0	0		
South Dakota	154	154	34	27	92	1	0	0	53	53	14	10	29	0	0	0		
Tennessee	354	354	68	10	273	3	0	0	271	271	63	9	199	0	0	0		
Texas	1,529	1,529	694	43	786	6	0	0	258	258	60	13	185	0	0	0		
Utah	68	68	6	18	42	2	0	0	35	35	4	9	22	0	0	0		
Vermont	34	28	11	1	15	1	6	0	29	24	9	1	14	0	5	0		
Virginia	224	224	69	90	64	1	0	0	177	177	61	64	52	0	0	0		
Washington	121	111	19	4	75	13	10	0	76	66	17	1	48	0	10	0		
West Virginia	243	243	113	29	101	0	0	0	66	66	32	6	28	0	0	0		
Wisconsin	646	643	131	27	478	7	3	0	262	262	57	9	196	0	0	0		
Wyoming	109	109	49	28	31	1	0	0	4	4	1	0	3	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		

74. Banks and branches—Number in operation, December 31, 1981, by state—Continued

State	Branches and additional offices ¹												Banking facilities ³
	Class of bank								Location				
	Total	Commercial banks				Mutual savings		In head-office city	Outside head-office city				
		Total	Member		Nonmember		In-sured		Non-in-sured	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	43,547	40,405	20,598	5,163	14,584	60	2,872	270	14,700	12,651	7,822	8,464	153
Alabama	665	665	354	105	206	0	0	0	353	251	7	54	2
Alaska	117	113	78	0	35	0	4	0	44	7	35	31	2
Arizona	578	578	374	0	203	1	0	0	152	174	166	86	2
Arkansas	419	419	194	10	215	0	0	0	269	145	4	1	1
California	4,464	4,464	2,785	450	1,220	9	0	0	588	616	888	2,372	26
Colorado	125	125	77	5	43	0	0	0	107	14	4	0	9
Connecticut	983	612	213	90	309	0	371	0	218	479	235	51	0
Delaware	171	147	8	0	139	0	24	0	40	77	44	10	0
District of Columbia	158	158	156	0	2	0	0	0	158	0	0	0	1
Florida	1,472	1,472	790	83	599	0	0	0	571	654	78	169	8
Georgia	933	933	449	84	400	0	0	0	441	272	87	133	8
Hawaii	160	160	10	0	147	3	0	0	60	43	4	53	6
Idaho	259	259	191	9	59	0	0	0	38	21	51	149	0
Illinois	621	621	296	29	296	0	0	0	538	77	6	0	6
Indiana	1,183	1,180	572	42	566	0	3	0	629	551	1	2	1
Iowa	592	592	154	49	389	0	0	0	332	195	65	0	0
Kansas	281	281	141	6	134	0	0	0	273	6	2	0	1
Kentucky	793	793	285	95	413	0	0	0	523	266	4	0	1
Louisiana	852	852	302	59	491	0	0	0	479	360	10	3	2
Maine	460	355	156	35	164	0	105	0	60	185	258	47	2
Maryland	1,052	986	401	100	485	0	66	0	211	229	351	261	4
Massachusetts	1,505	981	437	71	472	1	254	270	608	834	49	4	1
Michigan	2,237	2,237	1,088	541	607	1	0	0	899	857	443	38	3
Minnesota	311	309	159	8	142	0	2	0	156	114	39	2	0
Mississippi	715	715	286	14	415	0	0	0	258	168	139	150	2
Missouri	463	463	98	30	335	0	0	0	349	111	3	0	2
Montana	45	45	29	6	10	0	0	0	44	0	1	0	1
Nebraska	318	318	228	7	83	0	0	0	294	17	7	0	1
Nevada	156	156	97	32	27	0	0	0	42	21	22	71	0
New Hampshire	249	176	97	10	69	0	73	0	86	126	36	1	0
New Jersey	1,866	1,645	1,001	252	392	0	221	0	270	807	476	322	4
New Mexico	260	260	131	18	111	0	0	0	171	79	9	1	0
New York	4,803	3,576	1,919	1,323	320	14	1,227	0	1,645	912	1,137	1,109	4
North Carolina	1,790	1,790	832	5	942	11	0	0	199	113	294	1,184	0
North Dakota	135	135	49	4	82	0	0	0	56	47	31	1	2
Ohio	2,316	2,316	1,481	533	302	0	0	0	727	1039	251	300	3
Oklahoma	280	280	192	4	82	2	0	0	258	15	5	2	5
Oregon	622	604	365	5	231	3	18	0	144	89	137	252	0
Pennsylvania	2,879	2,671	1,335	225	1,108	3	208	0	335	1056	1,488	0	2
Rhode Island	313	239	118	0	109	12	74	0	65	134	78	36	0
South Carolina	764	764	389	12	363	0	0	0	132	97	90	445	2
South Dakota	171	171	109	17	45	0	0	0	49	40	39	43	0
Tennessee	1,054	1,054	413	52	589	0	0	0	634	402	8	10	1
Texas	278	278	46	16	216	0	0	0	269	8	1	0	20
Utah	315	315	136	111	68	0	0	0	51	87	49	128	3
Vermont	207	173	45	1	127	0	34	0	34	65	60	48	0
Virginia	1,435	1,435	652	581	202	0	0	0	275	226	367	567	10
Washington	1,103	915	664	4	247	0	188	0	287	303	198	315	3
West Virginia	66	66	32	6	28	0	0	0	62	4	0	0	0
Wisconsin	550	550	184	24	342	0	0	0	214	258	65	13	1
Wyoming	3	3	0	0	3	0	0	0	3	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

75. Number of par banking offices, December 31, 1981¹

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						
Total	14,663	40,912	5,474	26,023	9,189	14,889
Federal Reserve District						
Boston	336	2,344	161	1,176	175	1,168
New York	492	5,137	221	4,225	271	912
Philadelphia	345	2,587	212	1,499	133	1,088
Cleveland	651	3,425	370	2,658	281	767
Richmond	700	5,208	373	3,177	327	2,031
Atlanta	1,742	4,937	536	2,714	1,206	2,223
Chicago	2,791	4,703	902	2,755	1,889	1,948
St. Louis	1,452	2,120	391	935	1,061	1,185
Minneapolis	1,430	855	508	480	922	375
Kansas City	2,357	1,370	849	830	1,508	540
Dallas	1,693	616	789	222	904	394
San Francisco	674	7,610	162	5,352	512	2,258

76. Banking offices in the United States—Number, and changes in number, December 31, 1981
A. Banks (head offices), by type¹

Item	All banks	Commercial banks							Mutual savings banks	
		Total	Member			Nonmember			Insured	Non- insured
			Total	National	State	Total	Insured	Non- insured		
Number										
1 Total	15,323	14,882	5,474	4,454	1,020	9,408	8,928	480 ²	330	111
Change in number during 1981										
2 New banks ³	268	267	124	99	25	143	75	68	1	0
3 Ceased banking operations	-1	-1	0	0	0	-1	0	-1	0	0
4 Suspensions	-1	-1	0	0	0	-1	-1	0	0	0
5 Placed in receivership	-2	-2	0	0	0	-2	-1	-1	0	0
Consolidations and absorptions										
6 Banks converted into branches	-213	-198	-85	-71	-14	-113	-111	-2	-14	-1
7 Other	-20	-19	-9	-7	-2	-10	-9	-1	0	-1
Interclass changes										
8 Nonmember to national	0	0	14	14	0	-14	-14	0	0	0
9 Nonmember to state member	0	0	23	0	23	-23	-23	0	0	0
10 State member to national	0	0	0	9	-9	0	0	0	0	0
11 State member to nonmember	0	0	-2	0	-2	2	2	0	0	0
12 National to nonmember	0	0	-10	-10	0	10	10	0	0	0
13 National to state member	0	0	0	-2	2	0	0	0	0	0
14 Noninsured mutual to insured mutual	0	0	0	0	0	0	0	0	24	-24
15 Insured mutual to federal mutual	-4	0	0	0	0	0	0	0	-4	0
16 National to noninsured national	0	0	-3	-3	0	3	0	3	0	0
17 Net change	27	46	52	29	23	-6	-72	66	7	-26

**76. Banking offices in the United States—Number, and changes in number, December 31, 1981—
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										
1 Total	43,547	40,405	25,761	20,598	5,163	14,644	14,584	60	2,872	270
Change in number during 1981										
<i>Branches and additional offices</i>										
2 De novo	2,326	2,175	1,233	908	325	942	932	10	139	12
3 Banks converted	209	194	130	110	20	64	64	0	14	1
4 Discontinued	-364	-332	-212	-161	-51	-120	-119	-1	-32	0
5 Sale of branch	-2	-2	0	3	-3	-2	-2	0	0	0
<i>Interclass changes</i>										
6 Nonmember to national	0	0	280	280	0	-280	-280	0	0	0
7 Nonmember to state member	0	0	53	0	53	-53	-53	0	0	0
8 State member to national	0	0	0	25	-25	0	0	0	0	0
9 State member to nonmember	0	0	-9	0	-9	9	9	0	0	0
10 National to state member	0	0	0	-81	81	0	0	0	0	0
11 National to nonmember	0	0	-123	-123	0	123	123	0	0	0
12 Noninsured mutual savings to insured mutual savings	0	0	0	0	0	0	0	0	128	-128
13 Insured mutual savings to federal mutual savings	-139	0	0	0	0	0	0	0	-139	0
14 Insured nonmember to insured mutual	0	-4	0	0	0	-4	-4	0	4	0
15 Other	40	21	30	17	13	-9	-9	0	14	5
16 Net change	2,070	2,052	1,382	978	404	670	661	9	128	-110
17 Number, December 31, 1981	43,547	40,405	25,761	20,598	5,163	14,644	14,584	60	2,872	270
<i>Banking facilities¹</i>										
18 Established	0	0	0	2	0	0	0	0	0	0
19 Discontinued	-5	-5	-4	-3	-1	-1	-1	0	0	0
20 Net change	-3	-3	-2	-1	-1	-1	-1	0	0	0
21 Number, December 31, 1981	153	153	133	123	10	20	20	0	0	0

**77. Changes in offices of commercial banks and nondeposit trust companies during 1981—
Summary, by state**

State	January 1-June 30					July 1-December 31					Type of branching ¹
	In operation on Jan. 1	Beginning operation	Ceasing operation	In operation on June 30	Net increase, or decrease (-)	In operation on July 1	Beginning operation	Ceasing operation	In operation on Dec. 31	Net increase, or decrease (-)	
50 states and District of Columbia—Total . . .	53,328	1,197	221	54,304	976	54,304	1,504	381	55,427	1,123	.....
Statewide branching states	22,886	611	135	23,362	476	23,362	804	257	23,909	547	.....
Limited branching states	21,851	379	68	22,162	311	22,162	465	105	22,522	360	.....
Unit banking states	8,591	207	18	8,780	189	8,780	235	19	8,996	216	.....
Alabama	942	22	4	960	18	960	29	13	976	16	L
Alaska	125	1	0	126	1	126	1	1	126	0	S
Arizona	572	46	3	615	43	615	5	2	618	3	S
Arkansas	677	10	4	683	6	683	2	1	684	1	L
California	4,587	131	21	4,697	110	4,697	164	43	4,818	121	S
Colorado	553	21	3	571	18	571	46	1	616	45	U
Connecticut	663	15	7	671	8	671	9	10	670	-1	S
Delaware	168	3	4	167	-1	167	2	1	168	1	S
District of Columbia	169	5	0	174	5	174	5	1	178	4	S
Florida	1,747	131	22	1,856	109	1,856	180	50	1,986	130	S
Georgia	1,310	34	10	1,334	24	1,334	35	2	1,367	33	L
Hawaii	177	3	0	180	3	180	1	3	178	-2	S
Idaho	273	5	0	278	5	278	8	0	286	8	S
Illinois	1,826	56	4	1,878	52	1,878	51	7	1,922	44	U
Indiana	1,536	26	2	1,560	24	1,560	33	5	1,588	28	L
Iowa	1,229	19	3	1,245	16	1,245	14	11	1,248	3	L
Kansas	892	4	0	896	4	896	8	3	901	5	U
Kentucky	1,106	29	10	1,125	19	1,125	17	4	1,138	13	L
Louisiana	1,074	24	2	1,096	22	1,096	35	3	1,128	32	L
Maine	349	17	1	365	16	365	33	5	393	28	S
Maryland	1,044	23	7	1,060	16	1,060	32	8	1,084	24	S
Massachusetts	1,097	10	0	1,107	10	1,107	27	7	1,127	20	L
Michigan	2,535	46	5	2,576	41	2,576	57	19	2,614	38	L
Minnesota	1,037	19	3	1,053	16	1,053	25	3	1,075	22	L
Mississippi	875	10	2	883	8	883	13	7	889	6	L
Missouri	1,169	12	2	1,179	10	1,179	23	3	1,199	20	U
Montana	202	3	1	204	2	204	9	0	213	9	U
Nebraska	747	29	3	773	26	773	16	3	786	13	U
Nevada	154	9	0	163	9	163	7	0	170	7	S
New Hampshire	236	8	3	241	5	241	7	1	247	6	S
New Jersey	1,757	33	10	1,780	23	1,780	42	9	1,813	33	S
New Mexico	334	5	3	336	2	336	14	2	348	12	L
New York	3,735	61	19	3,777	42	3,777	161	35	3,903	126	S
North Carolina	1,822	28	11	1,839	17	1,839	31	7	1,863	24	S
North Dakota	306	3	0	309	3	309	7	0	316	7	U
Ohio	2,622	32	6	2,648	26	2,648	58	8	2,698	50	L
Oklahoma	757	16	2	771	14	771	23	0	794	23	U
Oregon	672	15	1	686	14	686	12	3	695	9	S
Pennsylvania	2,926	60	5	2,981	55	2,981	71	14	3,038	57	L
Rhode Island	250	2	1	251	1	251	5	0	256	5	S
South Carolina	814	20	2	832	18	832	19	2	849	17	S
South Dakota	319	4	0	323	4	323	3	0	326	3	S
Tennessee	1,385	16	6	1,395	10	1,395	19	4	1,410	15	L
Texas	1,732	55	3	1,784	52	1,784	44	1	1,827	43	U
Utah	364	13	2	375	11	375	21	10	386	11	S
Vermont	196	3	0	199	3	199	3	1	201	2	S
Virginia	1,640	23	17	1,646	6	1,646	33	12	1,667	21	S
Washington	1,053	12	4	1,061	8	1,061	20	53	1,028	-33	S
West Virginia	301	3	0	304	3	304	6	1	309	5	U
Wisconsin	1,166	17	3	1,180	14	1,180	16	2	1,194	14	L
Wyoming	106	5	0	111	5	111	2	0	113	2	U

78. 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 1981										
Alabama (246)										
Assets										
Per organization	15.2	12.2	11.1	10.6	4.7	3.8	1.6 ²	1.3 ²	1.2 ²	.8 ²
Cumulative	15.2	27.4	38.5	49.2	53.9	57.8	59.4	60.8	62.0	62.8
Deposits										
Per organization	14.4	11.8	11.0	9.7	4.8	3.8	1.6	1.3	1.3	.8
Cumulative	14.4	26.2	37.2	46.9	51.8	55.6	57.2	58.6	59.9	60.7
Alaska (11)										
Assets										
Per organization	29.7 ²	23.9 ²	11.1 ²	8.7	8.3 ²	5.1	4.7	3.2 ²	2.1 ²	2.0 ²
Cumulative	29.7	53.6	64.7	73.5	81.8	87.0	91.8	95.0	97.1	99.2
Deposits										
Per organization	30.1	22.2	10.3	8.7	8.4	5.5	5.1	3.7	2.3	2.4
Cumulative	30.1	52.4	62.7	71.5	80.0	85.5	90.6	94.4	96.8	99.2
Arizona (36)										
Assets										
Per organization	42.0 ²	27.0	15.3 ²	5.1	3.6	1.9	1.3 ²	.8 ²	.6 ²	.3 ²
Cumulative	42.0	69.0	84.3	89.5	93.2	95.2	96.5	97.4	98.1	98.4
Deposits										
Per organization	42.1	26.6	15.3	5.3	3.8	2.1	1.1	.9	.6	.3
Cumulative	42.1	68.8	84.1	89.4	93.2	95.4	96.5	97.4	98.1	98.4
Arkansas (260)										
Assets										
Per organization	7.1	4.0	3.3	3.2 ²	2.2	1.9	1.9 ²	1.8	1.7	1.4
Cumulative	7.1	11.1	14.5	17.7	20.0	21.9	23.8	25.6	27.3	28.8
Deposits										
Per organization	6.6	3.0	2.8	2.7	2.0	1.9	1.9	1.9	1.5	1.4
Cumulative	6.6	9.6	12.5	15.2	17.3	19.2	21.1	23.1	24.6	26.1
California (397)										
Assets										
Per organization	30.1	10.4	8.7	7.3	7.1	3.0	1.6	1.4	1.3 ²	1.2
Cumulative	30.1	40.5	49.3	56.6	63.7	66.7	68.4	69.8	71.1	72.4
Deposits										
Per organization	35.9	12.3	9.9	7.9	7.5	2.9	2.1	1.2	.0	1.5
Cumulative	35.9	48.2	58.1	66.1	73.6	76.5	78.7	80.0	80.0	81.5
Colorado (345)										
Assets										
Per organization	17.1	15.2	10.5	8.3	8.1	3.6	3.2	1.7	1.1	1.0
Cumulative	17.1	32.4	42.9	51.3	59.4	63.1	66.3	68.1	69.3	70.3
Deposits										
Per organization	15.8	14.5	11.0	7.8	8.5	3.4	3.3	1.8	1.2	1.0
Cumulative	15.8	30.3	41.3	49.1	57.6	61.1	64.4	66.3	67.5	68.5
Connecticut (58)										
Assets										
Per organization	19.7	18.1	9.2	8.9	5.5 ²	5.4	5.3	5.2	4.2	1.4 ²
Cumulative	19.7	37.9	47.2	56.1	61.7	67.1	72.5	77.7	82.0	83.4
Deposits										
Per organization	18.5	17.4	9.1	9.2	5.5	5.7	5.8	5.0	4.3	1.5
Cumulative	18.5	35.9	45.1	54.3	59.9	65.7	71.5	76.6	80.9	82.4
Delaware (20)										
Assets										
Per organization	39.3 ²	20.8 ²	15.8 ²	12.6 ²	3.3 ²	2.1 ²	1.0	.8 ²	.7 ²	.5 ²
Cumulative	39.3	60.2	76.0	88.7	92.1	94.2	95.2	96.1	96.8	97.4
Deposits										
Per organization	33.2	22.0	17.4	14.4	3.9	2.3	1.0	.9	.8	.7
Cumulative	33.2	55.3	72.7	87.2	91.1	93.5	94.5	95.5	96.3	97.0
District of Columbia (19)										
Assets										
Per organization	33.4	28.2	10.5	8.8	6.7 ²	2.5	2.0 ²	1.8 ²	.9 ²	.8 ²
Cumulative	33.4	61.7	72.2	81.1	87.8	90.3	92.3	94.1	95.1	95.9
Deposits										
Per organization	33.5	27.9	9.6	9.0	7.4	2.7	2.1	1.9	1.1	.0
Cumulative	33.5	61.4	71.0	80.0	87.4	90.2	92.3	94.3	95.5	95.5
Florida (330)										
Assets										
Per organization	11.3	9.1	6.8	5.0	4.8	4.5	3.9	2.6	2.3	2.3
Cumulative	11.3	20.5	27.4	32.4	37.3	41.8	45.8	48.5	50.8	53.1
Deposits										
Per organization	10.6	9.1	7.2	5.0	4.7	4.4	3.9	2.4	2.4	2.2
Cumulative	10.6	19.7	26.9	32.0	36.7	41.1	45.0	47.5	50.0	52.2

78. 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 1981									
Georgia (398)										
Assets										
Per organization	17.2	12.0	10.7	4.4	2.9 ²	2.5	2.4 ²	1.8	1.6 ²	1.6
Cumulative	17.2	29.2	39.9	44.4	47.3	49.9	52.4	54.2	55.9	57.6
Deposits										
Per organization	16.6	11.9	10.6	4.3	.0	2.8	.0	2.1	1.8	1.9
Cumulative	16.6	28.5	39.2	43.5	43.5	46.4	46.4	48.5	50.4	52.4
Hawaii (14)										
Assets										
Per organization	39.5	31.8	7.7	7.0 ²	5.0	3.5	2.9 ²	.7 ²	.5 ²	.4
Cumulative	39.5	71.3	79.0	86.1	91.1	94.7	97.7	98.4	98.9	99.4
Deposits										
Per organization	38.0	32.9	8.2	7.2	5.3	3.8	3.1	.7	.0	.2
Cumulative	38.0	71.0	79.2	86.5	91.8	95.6	98.8	99.5	99.5	99.8
Idaho (26)										
Assets										
Per organization	35.9 ²	27.3	11.4	8.0	3.6	2.2 ²	1.6 ²	1.3 ²	1.2	.9 ²
Cumulative	35.9	63.2	74.6	82.7	86.4	88.6	90.3	91.7	93.0	93.9
Deposits										
Per organization	35.7	26.3	11.4	8.3	3.8	2.3	1.7	1.4	1.3	1.0
Cumulative	35.7	62.1	73.5	81.9	85.8	88.2	89.9	91.4	92.8	93.8
Illinois (1,286)										
Assets										
Per organization	22.1	13.7	4.5	4.0	1.5	.8	.6 ²	.6 ²	.4	.4
Cumulative	22.1	35.9	40.4	44.5	46.1	46.9	47.6	48.2	48.7	49.1
Deposits										
Per organization	16.2	13.2	3.9	3.5	1.5	.8	.0	.4	.5	.4
Cumulative	16.2	29.5	33.4	37.0	38.5	39.4	39.5	39.9	40.4	40.8
Indiana (406)										
Assets										
Per organization	7.5	7.1	5.9	2.1	1.7 ²	1.7 ²	1.5 ²	1.4 ²	1.4	1.2
Cumulative	7.5	14.7	20.6	22.8	24.5	26.2	27.8	29.3	30.8	32.0
Deposits										
Per organization	6.0	6.2	4.2	1.8	1.8	1.6	1.5	1.4	1.4	1.2
Cumulative	6.0	12.2	16.5	18.3	20.2	21.8	23.4	24.8	26.3	27.5
Iowa (577)										
Assets										
Per organization	8.2	6.1	5.2	3.9	3.3	2.7	2.3 ²	1.6	.9 ²	.9 ²
Cumulative	8.2	14.3	19.6	23.5	26.8	29.6	31.9	33.6	34.5	35.4
Deposits										
Per organization	7.0	5.6	5.4	3.4	3.4	2.2	2.1	1.4	.8	.7
Cumulative	7.0	12.7	18.2	21.7	25.1	27.4	29.5	31.0	31.8	32.6
Kansas (615)										
Assets										
Per organization	5.2	2.8 ²	1.9	1.6 ²	1.5 ²	1.4	1.4	1.4 ²	1.0 ²	1.0
Cumulative	5.2	8.1	10.0	11.6	13.2	14.7	16.1	17.5	18.6	19.6
Deposits										
Per organization	4.6	2.5	1.5	1.3	1.4	1.1	.6	1.1	1.0	.9
Cumulative	4.6	7.2	8.7	10.1	11.6	12.7	13.4	14.5	15.6	16.5
Kentucky (344)										
Assets										
Per organization	10.9	9.7	5.0	3.7	2.3 ²	2.2 ²	1.8	1.1	1.0 ²	.9
Cumulative	10.9	20.7	25.8	29.5	31.9	34.1	36.0	37.1	38.2	39.2
Deposits										
Per organization	9.3	8.5	4.5	3.2	2.3	1.1	1.6	1.1	1.0	.9
Cumulative	9.3	17.8	22.4	25.6	28.0	29.2	30.8	32.0	33.1	34.0
Louisiana (269)										
Assets										
Per organization	6.8	4.5	4.1	3.2	3.0	2.9 ²	2.5	2.3	2.3	2.2 ²
Cumulative	6.8	11.3	15.4	18.7	21.7	24.7	27.2	29.6	31.9	34.1
Deposits										
Per organization	6.4	4.0	3.5	2.9	2.8	2.7	2.4	2.4	2.1	2.2
Cumulative	6.4	10.4	14.0	16.9	19.8	22.5	24.9	27.3	29.4	31.7
Maine (25)										
Assets										
Per organization	19.4	15.5	14.5	13.7	11.4 ²	6.9	2.0	1.8	1.8 ²	1.5 ²
Cumulative	19.4	35.0	49.5	63.3	74.7	81.7	83.7	85.6	87.4	89.0
Deposits										
Per organization	18.3	16.5	14.0	14.4	11.2	6.5	2.2	1.8	1.9	1.5
Cumulative	18.3	34.8	48.9	63.3	74.5	81.0	83.2	85.0	86.9	88.5

78. 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 1981									
Maryland (83)										
Assets										
Per organization	22.2	12.4	11.9	9.1	8.4	7.7	4.1 ²	2.0	1.4 ²	1.3 ²
Cumulative	22.2	34.7	46.7	55.9	64.3	72.0	76.2	78.2	79.7	81.0
Deposits										
Per organization	20.1	12.7	11.1	9.6	8.8	7.2	4.4	2.1	1.6	1.3
Cumulative	20.1	32.8	44.0	53.6	62.4	69.6	74.1	76.2	77.8	79.1
Massachusetts (91)										
Assets										
Per organization	28.5	11.0	10.8	10.0	9.3	3.4	2.9	2.3	2.1	1.8
Cumulative	28.5	39.5	50.4	60.5	69.8	73.2	76.2	78.5	80.7	82.6
Deposits										
Per organization	23.0	10.6	12.8	9.7	9.5	4.0	3.3	2.7	2.5	2.2
Cumulative	23.0	33.6	46.5	56.2	65.7	69.8	73.1	75.9	78.5	80.8
Michigan (227)										
Assets										
Per organization	19.2	11.1	10.0	9.6	4.6	4.1	2.0	1.9 ²	1.9	1.8
Cumulative	19.2	30.3	40.4	50.0	54.7	58.8	60.9	62.8	64.8	66.6
Deposits										
Per organization	17.4	11.5	9.7	8.5	5.0	3.8	1.9	2.0	1.9	2.0
Cumulative	17.4	28.9	38.6	47.1	52.2	56.1	58.0	60.1	62.0	64.0
Minnesota (624)										
Assets										
Per organization	29.9	24.2	2.2	2.0	1.7	1.0	.6	.6	.5 ²	.4
Cumulative	29.9	54.1	56.4	58.5	60.2	61.2	61.9	62.5	63.1	63.6
Deposits										
Per organization	26.0	23.2	2.5	1.8	1.6	.9	.7	.7	.6	.4
Cumulative	26.0	49.2	51.7	53.6	55.2	56.2	56.9	57.6	58.3	58.8
Mississippi (176)										
Assets										
Per organization	13.6	11.1	3.9 ²	3.2 ²	3.2	3.1 ²	2.5 ²	2.2 ²	1.7 ²	1.6 ²
Cumulative	13.6	24.7	28.7	31.9	35.1	38.2	40.7	43.0	44.7	46.4
Deposits										
Per organization	11.2	10.0	4.1	3.4	3.2	3.3	2.3	2.3	1.8	1.7
Cumulative	11.2	21.2	25.3	28.8	32.0	35.4	37.7	40.0	41.9	43.7
Missouri (493)										
Assets										
Per organization	12.7	12.6	8.1	5.9	5.8	5.8	2.5	2.1	1.9	1.6
Cumulative	12.7	25.4	33.5	39.5	45.3	51.1	53.7	55.8	57.8	59.5
Deposits										
Per organization	10.8	10.7	8.3	5.4	5.1	5.8	2.5	2.2	2.0	1.7
Cumulative	10.8	21.5	29.8	35.2	40.4	46.3	48.8	51.1	53.2	55.0
Montana (110)										
Assets										
Per organization	24.7	12.0	6.4	6.4	5.5	4.2	1.5	1.3	1.2	1.0
Cumulative	24.7	36.8	43.3	49.7	55.3	59.5	61.1	62.5	63.8	64.8
Deposits										
Per organization	24.0	12.0	6.4	5.8	5.6	4.0	1.6	1.4	1.3	1.0
Cumulative	24.0	36.1	42.6	48.4	54.0	58.0	59.7	61.1	62.4	63.4
Nebraska (458)										
Assets										
Per organization	8.2	7.3	6.0	3.9	3.1	1.1 ²	1.1	.9	.9	.8
Cumulative	8.2	15.5	21.6	25.6	28.7	29.9	31.0	31.9	32.8	33.6
Deposits										
Per organization	7.7	5.6	4.7	3.7	2.5	1.1	1.1	.7	.9	.8
Cumulative	7.7	13.3	18.0	21.8	24.3	25.4	26.5	27.3	28.2	29.0
Nevada (12)										
Assets										
Per organization	48.3	22.3 ²	13.1	7.8 ²	4.3 ²	2.6 ²	.5 ²	.4	.1 ²	.1 ²
Cumulative	48.3	70.6	83.8	91.6	96.0	98.6	99.2	99.7	99.8	99.9
Deposits										
Per organization	48.8	21.7	13.0	7.8	4.5	2.7	.5	.3	.1	.0
Cumulative	48.8	70.5	83.6	91.5	96.0	98.8	99.3	99.7	99.8	99.9
New Hampshire (60)										
Assets										
Per organization	17.6	11.6	7.2	6.9	4.4 ²	3.4 ²	3.0 ²	2.7 ²	1.8	1.8 ²
Cumulative	17.6	29.2	36.5	43.5	47.9	51.4	54.4	57.1	59.0	60.8
Deposits										
Per organization	17.6	11.4	7.1	7.2	4.6	3.6	2.7	2.6	1.8	1.8
Cumulative	17.6	29.0	36.1	43.4	48.0	51.6	54.3	57.0	58.8	60.7

78. 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 1981										
New Jersey (134)										
Assets										
Per organization	10.4	8.9	8.0	7.0	3.8	3.4	3.3	3.0	3.0 ²	2.8 ²
Cumulative	10.4	19.4	27.4	34.5	38.3	41.7	45.0	48.1	51.1	53.9
Deposits										
Per organization	9.6	8.3	7.9	6.8	4.0	3.4	3.2	2.7	3.0	3.1
Cumulative	9.6	17.9	25.9	32.8	36.8	40.2	43.5	46.3	49.3	52.4
New Mexico (65)										
Assets										
Per organization	23.1	12.0	10.0 ²	8.0	3.3	3.2	2.8 ²	2.0 ²	1.7	1.7 ²
Cumulative	23.1	35.1	45.1	53.1	56.5	59.7	62.5	64.6	66.4	68.1
Deposits										
Per organization	22.8	11.8	8.5	8.4	3.5	3.2	2.8	1.9	1.8	1.7
Cumulative	22.8	34.6	43.2	51.6	55.1	58.4	61.3	63.2	65.1	66.8
New York (338)										
Assets										
Per organization	11.5	10.1	7.7	7.3	7.2	5.3	3.1	2.7	2.1 ²	2.1
Cumulative	11.5	21.6	29.4	36.7	44.0	49.3	52.4	55.2	57.4	59.5
Deposits										
Per organization	10.4	11.5	9.6	8.0	7.3	5.5	3.8	3.4	2.9	2.5
Cumulative	10.4	22.0	31.7	39.7	47.1	52.6	56.5	60.0	63.0	65.5
North Carolina (79)										
Assets										
Per organization	21.9	21.0	13.2	7.5	5.7 ²	3.0	3.0	2.4	2.3 ²	1.6
Cumulative	21.9	43.0	56.2	63.8	69.6	72.6	75.7	78.1	80.4	82.1
Deposits										
Per organization	20.1	19.6	11.3	8.1	6.5	3.4	3.4	2.7	2.5	1.8
Cumulative	20.1	39.7	51.1	59.3	65.8	69.3	72.8	75.5	78.1	79.9
North Dakota (145)										
Assets										
Per organization	16.4	15.3	6.8	2.5 ²	2.3	1.9	1.9	1.2 ²	1.1	1.1 ²
Cumulative	16.4	31.7	38.6	41.1	43.4	45.4	47.3	48.5	49.7	50.9
Deposits										
Per organization	16.2	15.4	6.7	2.3	2.1	2.0	1.8	1.3	1.1	1.1
Cumulative	16.2	31.6	38.4	40.8	42.9	45.0	46.8	48.1	49.3	50.4
Ohio (303)										
Assets										
Per organization	9.5	9.0	8.1	6.7	5.4	5.1	5.0	4.1	3.4	2.5
Cumulative	9.5	18.5	26.6	33.4	38.8	43.9	49.0	53.1	56.5	59.1
Deposits										
Per organization	8.6	9.0	7.0	6.2	5.4	5.0	4.5	4.1	2.9	2.6
Cumulative	8.6	17.7	24.7	31.0	36.4	41.4	46.0	50.1	53.1	55.7
Oklahoma (503)										
Assets										
Per organization	8.6	7.6	5.1	4.3	2.7	1.6	1.5	1.4	.9	.9
Cumulative	8.6	16.3	21.4	25.7	28.4	30.0	31.5	33.0	34.0	34.9
Deposits										
Per organization	7.5	6.9	4.6	4.1	2.4	1.6	1.5	1.4	.8	.9
Cumulative	7.5	14.4	19.1	23.2	25.7	27.3	28.8	30.3	31.1	32.0
Oregon (90)										
Assets										
Per organization	26.4	25.4	8.1 ²	7.7 ²	7.3 ²	5.8	3.1 ²	2.8	1.8 ²	.8 ²
Cumulative	26.4	51.8	60.0	67.8	75.1	80.9	84.0	86.9	88.7	89.5
Deposits										
Per organization	23.7	24.2	9.5	9.4	7.4	5.3	3.7	2.9	1.9	.9
Cumulative	23.7	47.9	57.5	66.9	74.4	79.7	83.5	86.4	88.3	89.2
Pennsylvania (363)										
Assets										
Per organization	15.8	6.9	5.6	4.8	3.9	3.1	3.1	2.9	2.4	2.3 ²
Cumulative	15.8	22.8	28.5	33.3	37.3	40.4	43.5	46.5	48.9	51.2
Deposits										
Per organization	13.7	6.2	4.6	3.6	3.3	2.7	3.1	2.8	2.3	2.6
Cumulative	13.7	19.9	24.6	28.2	31.6	34.3	37.4	40.3	42.6	45.2
Rhode Island (17)										
Assets										
Per organization	43.8	23.0	22.5	2.9	2.3	2.0 ²	.7	.5	.4	.3 ²
Cumulative	43.8	66.8	89.4	92.4	94.7	96.7	97.5	98.0	98.5	98.9
Deposits										
Per organization	42.6	21.6	24.3	3.3	2.2	2.3	.8	.5	.4	.4
Cumulative	42.6	64.2	88.5	91.9	94.1	96.4	97.3	97.8	98.3	98.8

78. 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 1981										
South Carolina (83)										
Assets										
Per organization	20.5	13.6	13.5 ²	12.3	5.9	4.0 ²	2.3 ²	1.4 ²	1.3 ²	1.2 ²
Cumulative	20.5	34.1	47.6	60.0	65.9	70.0	72.3	73.8	75.1	76.4
Deposits										
Per organization	18.3	13.8	13.5	11.5	6.4	4.4	2.4	1.5	1.3	1.4
Cumulative	18.3	32.1	45.7	57.2	63.7	68.2	70.6	72.2	73.6	75.0
South Dakota (137)										
Assets										
Per organization	20.9	15.8	8.5	3.0	2.8	2.8	1.6	1.6	1.5	1.5
Cumulative	20.9	36.8	45.3	48.3	51.2	54.0	55.7	57.3	58.9	60.4
Deposits										
Per organization	21.9	16.6	3.6	2.9	2.9	3.0	1.7	1.5	1.7	1.7
Cumulative	21.9	38.5	42.2	45.1	48.1	51.1	52.8	54.4	56.1	57.8
Tennessee (309)										
Assets										
Per organization	12.2	8.5	7.4	7.3	5.0	3.3	2.9	2.9 ²	2.1 ²	1.2
Cumulative	12.2	20.7	28.2	35.5	40.6	43.9	46.9	49.9	52.0	53.3
Deposits										
Per organization	11.3	7.8	7.2	7.5	4.2	3.3	2.7	2.6	1.8	1.2
Cumulative	11.3	19.1	26.4	33.9	38.1	41.4	44.2	46.9	48.8	50.0
Texas (1,192)										
Assets										
Per organization	10.4	8.8	8.8	8.6	4.8	3.5	2.8	2.4	1.8	1.8
Cumulative	10.4	19.3	28.1	36.8	41.6	45.1	47.9	50.4	52.3	54.2
Deposits										
Per organization	9.4	7.4	8.4	7.9	4.1	3.4	2.6	2.7	1.8	1.8
Cumulative	9.4	16.8	25.3	33.2	37.3	40.7	43.4	46.1	48.0	49.9
Utah (59)										
Assets										
Per organization	28.7	23.1	10.5	7.7	5.9	4.0 ²	3.0	2.3	.9	.9
Cumulative	28.7	51.0	62.4	70.1	76.1	80.1	83.1	85.4	86.4	87.3
Deposits										
Per organization	28.1	22.9	10.4	8.0	6.1	3.5	3.0	2.3	1.0	.9
Cumulative	28.1	51.9	61.5	69.5	75.7	79.2	82.3	84.6	85.7	86.6
Vermont (27)										
Assets										
Per organization	15.1	12.6 ²	12.5 ²	10.8 ²	8.5	7.0 ²	4.6 ²	3.8 ²	2.9	2.4
Cumulative	15.1	27.8	40.3	51.2	59.8	66.8	71.4	75.2	78.1	80.6
Deposits										
Per organization	16.5	13.0	13.5	11.7	8.9	.0	5.0	4.1	3.1	2.7
Cumulative	16.5	29.5	43.1	54.8	63.7	63.7	68.8	72.9	76.1	78.9
Virginia (175)										
Assets										
Per organization	14.6	11.1	9.9	9.3	8.7	7.8	6.3	4.6	2.6	1.1
Cumulative	14.6	25.7	35.6	45.0	53.7	61.5	67.8	72.5	75.1	76.2
Deposits										
Per organization	13.5	10.8	9.8	8.7	8.3	7.3	6.9	4.8	2.8	1.1
Cumulative	13.5	24.3	34.2	42.9	51.3	58.6	65.6	70.5	73.3	74.4
Washington (109)										
Assets										
Per organization	35.1	19.9	7.2	6.5 ²	5.9	3.4 ²	2.3 ²	2.2 ²	1.3 ²	1.2 ²
Cumulative	35.1	55.0	62.3	68.8	74.8	78.2	80.5	82.8	84.1	85.4
Deposits										
Per organization	36.0	20.2	7.5	6.7	6.0	4.1	2.6	.7	.6	1.5
Cumulative	36.0	56.2	63.7	70.5	76.5	80.7	83.3	84.1	84.7	86.3
West Virginia (239)										
Assets										
Per organization	4.7 ²	2.8 ²	2.3 ²	2.2 ²	1.9 ²	1.7 ²	1.6 ²	1.6	1.5 ²	1.4 ²
Cumulative	4.7	7.6	9.9	12.1	14.1	15.8	17.5	19.1	20.6	22.1
Deposits										
Per organization	3.7	2.3	2.0	1.5	1.5	1.5	1.3	1.3	1.5	1.4
Cumulative	3.7	6.0	8.1	9.6	11.2	12.8	14.2	15.5	17.1	18.5
Wisconsin (492)										
Assets										
Per organization	16.1	8.7	7.2	2.3	2.1	2.1	1.8	1.6	1.6	1.3
Cumulative	16.1	24.8	32.1	34.4	36.6	38.8	40.7	42.3	44.0	45.4
Deposits										
Per organization	13.2	7.9	6.9	2.4	2.1	2.0	1.8	1.6	1.7	1.3
Cumulative	13.2	21.1	28.1	30.5	32.7	34.7	36.6	38.3	40.0	41.4

78. 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 1981										
Wyoming (71)										
Assets										
Per organization	16.4	12.3	9.6	4.0	4.0	3.4	2.6	2.6 ²	2.2	1.7
Cumulative	16.4	28.7	38.4	42.5	46.5	49.9	52.6	55.2	57.4	59.2
Deposits										
Per organization	16.2	12.3	9.5	4.1	4.0	3.2	2.6	2.7	2.3	1.7
Cumulative	16.2	28.5	38.1	42.3	46.3	49.5	52.2	54.9	57.3	59.1
United States (12,971)										
Assets										
Per organization	3.6	2.6	2.3	1.7	1.7	1.6	1.6	1.5	1.2	1.2
Cumulative	3.6	6.3	8.6	10.3	12.1	13.8	15.4	16.9	18.2	19.4
Deposits										
Per organization	3.9	1.9	2.1	1.7	1.8	1.4	1.3	1.0	1.3	1.0
Cumulative	3.9	5.8	7.9	9.7	11.5	12.9	14.3	15.3	16.7	17.7
December 1981										
Alabama (244)										
Assets										
Per organization	15.6	13.8	12.5	10.4	4.6	1.6 ²	1.3 ²	1.2 ²	.8	.8 ²
Cumulative	15.6	29.5	42.1	52.6	57.2	58.9	60.2	61.4	62.3	63.2
Deposits										
Per organization	14.7	13.8	11.8	9.8	4.7	1.5	1.2	1.3	.8	.8
Cumulative	14.7	28.6	40.5	50.3	55.1	56.7	58.0	59.3	60.2	61.0
Alaska (11)										
Assets										
Per organization	31.4 ²	22.6 ²	9.9 ²	8.9 ²	8.8	5.6	4.3	3.4 ²	2.1 ²	1.9 ²
Cumulative	31.4	54.0	64.0	72.9	81.8	87.4	91.8	95.3	97.5	99.4
Deposits										
Per organization	31.5	20.5	9.7	8.9	9.3	6.0	4.7	4.0	2.4	2.1
Cumulative	31.5	52.1	61.8	70.8	80.1	86.1	90.8	94.8	97.3	99.5
Arizona (37)										
Assets										
Per organization	41.8	27.9	14.1 ²	5.6	3.5	1.9	1.2 ²	.9 ²	.6 ²	.3 ²
Cumulative	41.8	69.8	83.9	89.6	93.1	95.1	96.3	97.2	97.9	98.2
Deposits										
Per organization	41.7	27.3	14.6	5.6	3.6	2.1	1.1	.9	.6	.3
Cumulative	41.7	69.0	83.6	89.3	93.0	95.1	96.3	97.2	97.9	98.3
Arkansas (260)										
Assets										
Per organization	7.6	3.5	3.3	3.3	2.2	1.9	1.8	1.8 ²	1.8	1.4
Cumulative	7.6	11.1	14.5	17.8	20.0	21.9	23.8	25.6	27.5	28.9
Deposits										
Per organization	6.9	2.9	2.9	2.7	2.0	1.4	1.9	1.8	1.8	1.3
Cumulative	6.9	9.9	12.9	15.6	17.7	19.2	21.1	23.0	24.8	26.2
California (419)										
Assets										
Per organization	29.7	10.1	8.3	7.6	7.3	2.6	1.5	1.4	1.1	1.1 ²
Cumulative	29.7	39.9	48.2	55.9	63.2	65.9	67.5	68.9	70.1	71.2
Deposits										
Per organization	35.8	12.1	8.1	9.5	7.7	2.8	2.0	1.1	1.5	.0
Cumulative	35.8	48.0	56.1	65.7	73.4	76.3	78.4	79.5	81.1	81.1
Colorado (366)										
Assets										
Per organization	17.8	15.7	10.3	8.7	7.8	3.4	3.2	1.7	1.0	.9
Cumulative	17.8	33.6	43.9	52.7	60.5	64.0	67.2	69.0	70.1	71.0
Deposits										
Per organization	16.8	14.0	11.1	8.5	8.2	3.2	3.2	1.8	1.2	.9
Cumulative	16.8	30.8	42.0	50.5	58.7	62.0	65.3	67.1	68.3	69.3
Connecticut (53)										
Assets										
Per organization	22.1	19.0	8.6	8.3	5.7	5.3 ²	5.2	5.2	4.3	1.3 ²
Cumulative	22.1	41.1	49.7	58.1	63.9	69.2	74.4	79.6	84.0	85.4
Deposits										
Per organization	19.5	18.8	9.0	8.3	6.4	5.4	5.1	5.6	4.5	1.4
Cumulative	19.5	38.4	47.4	55.7	62.1	67.6	72.7	78.3	82.9	84.4

78. 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 1981										
Delaware (21)										
Assets										
Per organization	36.8 ²	18.8 ²	14.4 ²	11.2 ²	7.9 ²	3.0 ²	1.8 ²	1.5	.7 ²	.6 ²
Cumulative	36.8	55.7	70.1	81.3	89.3	92.4	94.2	95.7	96.4	97.1
Deposits										
Per organization	37.5	22.0	17.9	8.8	.0	3.9	2.2	1.9	.9	.8
Cumulative	37.5	59.5	77.5	86.3	86.3	90.3	92.5	94.5	95.4	96.2
District of Columbia (19)										
Assets										
Per organization	32.1	28.9	10.9	8.4	7.0	2.3	1.9 ²	1.6 ²	1.5 ²	.7 ²
Cumulative	32.1	61.0	71.9	80.4	87.5	89.8	91.8	93.4	95.0	95.7
Deposits										
Per organization	31.2	29.2	10.4	8.7	7.9	2.6	2.1	1.7	.0	.9
Cumulative	31.2	60.5	70.9	79.7	87.6	90.3	92.4	94.2	94.2	95.1
Florida (332)										
Assets										
Per organization	11.1	9.2	7.0	5.0	5.0	4.5	4.3	2.6	2.4	2.3
Cumulative	11.1	20.4	27.4	32.4	37.5	42.0	46.4	49.1	51.5	53.8
Deposits										
Per organization	10.7	9.3	7.3	4.8	5.0	4.4	3.8	2.5	2.6	2.4
Cumulative	10.7	20.0	27.4	32.2	37.3	41.7	45.6	48.1	50.8	53.2
Georgia (384)										
Assets										
Per organization	16.5	12.6	11.0	4.6	3.0 ²	2.9	2.0	1.9 ²	1.8	1.5 ²
Cumulative	16.5	29.1	40.1	44.7	47.8	50.7	52.8	54.7	56.6	58.1
Deposits										
Per organization	16.4	12.1	10.9	4.5	.0	3.2	2.4	1.9	2.0	.0
Cumulative	16.4	28.5	39.5	44.1	44.1	47.3	49.7	51.6	53.7	53.7
Hawaii (14)										
Assets										
Per organization	39.9	32.4	7.1 ²	7.1	4.9	3.3 ²	2.7 ²	.7 ²	.5 ²	.3 ²
Cumulative	39.9	72.4	79.6	86.8	91.7	95.0	97.7	98.5	99.0	99.3
Deposits										
Per organization	38.6	33.4	7.5	7.6	5.1	3.5	2.9	.6	.3	.0
Cumulative	38.6	72.0	79.6	87.2	92.3	95.8	98.8	99.4	99.8	99.8
Idaho (26)										
Assets										
Per organization	35.8	27.7	11.2	8.1	3.7	2.2 ²	1.5 ²	1.3 ²	1.2	.9
Cumulative	35.8	63.5	74.8	82.9	86.7	88.9	90.4	91.8	93.0	94.0
Deposits										
Per organization	36.0	26.4	11.4	8.1	3.6	2.4	1.6	1.5	1.3	1.1
Cumulative	36.0	62.4	73.9	82.0	85.7	88.1	89.8	91.3	92.7	93.8
Illinois (1,290)										
Assets										
Per organization	22.7	13.9	4.7	3.8	1.7	.9	.6 ²	.6 ²	.5 ²	.4
Cumulative	22.7	36.6	41.3	45.1	46.8	47.8	48.4	49.1	49.7	50.1
Deposits										
Per organization	16.5	14.2	3.8	3.5	1.6	.9	.3	.0	.4	.4
Cumulative	16.5	30.8	34.6	38.2	39.8	40.8	41.1	41.1	41.5	42.0
Indiana (406)										
Assets										
Per organization	7.5	7.3	4.9	2.1	1.8 ²	1.7 ²	1.6 ²	1.6	1.5 ²	1.2 ²
Cumulative	7.5	14.9	19.8	21.9	23.7	25.4	27.1	28.7	30.3	31.5
Deposits										
Per organization	6.1	6.4	4.3	1.8	1.8	1.6	1.6	1.5	1.4	1.1
Cumulative	6.1	12.5	16.9	18.8	20.6	22.2	23.9	25.4	26.9	28.0
Iowa (569)										
Assets										
Per organization	7.9	6.5	5.2	4.0	3.4	2.9	2.5 ²	1.7	1.0	.8 ²
Cumulative	7.9	14.4	19.7	23.8	27.3	30.2	32.8	34.5	35.5	36.4
Deposits										
Per organization	6.8	5.9	5.5	3.6	3.6	2.4	2.0	1.5	.9	.8
Cumulative	6.8	12.7	18.3	21.9	25.5	28.0	30.1	31.7	32.6	33.4
Kansas (614)										
Assets										
Per organization	5.8	2.8 ²	1.8	1.8 ²	1.6	1.5 ²	1.3	1.2 ²	1.1	1.1 ²
Cumulative	5.8	8.6	10.5	12.3	13.9	15.4	16.7	18.0	19.2	20.3
Deposits										
Per organization	4.7	2.5	1.6	1.4	.6	1.3	1.0	1.0	.9	1.1
Cumulative	4.7	7.2	8.9	10.4	11.0	12.4	13.5	14.5	15.5	16.6

78. 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 1981										
Kentucky (343)										
Assets										
Per organization	12.0	10.3	4.8	3.9	2.5 ²	1.9	1.4 ²	1.2	.9 ²	.9
Cumulative	12.0	22.4	27.3	31.2	33.7	35.6	37.1	38.3	39.2	40.1
Deposits										
Per organization	10.3	8.6	4.3	3.2	2.4	1.6	.9	1.2	1.0	.9
Cumulative	10.3	18.9	23.2	26.4	28.9	30.5	31.4	32.7	33.7	34.6
Louisiana (272)										
Assets										
Per organization	6.9	4.2	3.9	3.1 ²	3.1	3.0	2.4 ²	2.3	2.3	2.3
Cumulative	6.9	11.2	15.1	18.3	21.4	24.4	26.8	29.2	31.6	33.9
Deposits										
Per organization	6.3	3.4	3.4	2.9	2.9	2.9	2.5	2.2	2.2	2.2
Cumulative	6.3	9.7	13.2	16.2	19.2	22.1	24.6	26.8	29.0	31.3
Maine (23)										
Assets										
Per organization	18.0	15.5	15.3	13.6	12.7 ²	7.1	2.0	1.9 ²	1.9 ²	1.6 ²
Cumulative	18.0	33.6	48.9	62.6	75.4	82.5	84.6	86.6	88.5	90.1
Deposits										
Per organization	17.2	16.1	14.4	14.3	12.8	6.8	2.1	2.0	1.7	1.6
Cumulative	17.2	33.4	47.9	62.2	75.1	81.9	84.0	86.1	87.9	89.6
Maryland (79)										
Assets										
Per organization	21.9	13.2	12.3	9.5	8.3	7.8	4.0 ²	2.1	1.5 ²	1.2 ²
Cumulative	21.9	35.1	47.4	56.9	65.3	73.1	77.2	79.3	80.8	82.0
Deposits										
Per organization	20.1	12.0	12.9	9.4	8.7	7.2	4.3	2.3	1.6	1.3
Cumulative	20.1	32.2	45.2	54.6	63.3	70.6	74.9	77.2	78.9	80.2
Massachusetts (91)										
Assets										
Per organization	28.0	11.9	11.1	9.5	6.9	3.7 ²	3.3	3.1	2.0	1.9 ²
Cumulative	28.0	39.9	51.1	60.6	67.6	71.3	74.6	77.8	79.9	81.8
Deposits										
Per organization	22.9	12.3	11.0	9.0	8.0	4.4	3.9	3.5	2.5	1.6
Cumulative	22.9	35.2	46.3	55.4	63.4	67.9	71.9	75.4	77.9	79.6
Michigan (218)										
Assets										
Per organization	18.9	11.7	10.6	9.2	6.6	3.9	1.9 ²	1.9	1.8	1.7
Cumulative	18.9	30.7	41.4	50.6	57.3	61.2	63.1	65.0	66.8	68.6
Deposits										
Per organization	16.0	11.9	10.5	8.7	7.0	3.9	2.0	2.1	1.8	1.8
Cumulative	16.0	27.9	38.5	47.2	54.3	58.2	60.2	62.3	64.2	66.0
Minnesota (625)										
Assets										
Per organization	29.9	24.1	2.2	2.1	1.7	1.0	.6	.6 ²	.4	.3 ²
Cumulative	29.9	54.1	56.3	58.5	60.2	61.2	61.9	62.5	62.9	63.3
Deposits										
Per organization	26.6	22.9	2.4	1.9	1.5	.8	.7	.6	.4	.4
Cumulative	26.6	49.5	52.0	53.9	55.4	56.3	57.0	57.7	58.2	58.6
Mississippi (171)										
Assets										
Per organization	14.2	11.1	3.9 ²	3.2 ²	3.1	3.1 ²	2.6 ²	2.1 ²	1.7 ²	1.6 ²
Cumulative	14.2	25.4	29.3	32.6	35.7	38.8	41.5	43.6	45.3	47.0
Deposits										
Per organization	11.6	10.5	4.1	3.3	3.2	3.3	2.3	2.2	1.8	1.7
Cumulative	11.6	22.2	26.3	29.6	32.9	36.2	38.6	40.9	42.7	44.5
Missouri (490)										
Assets										
Per organization	13.4	12.8	7.8	6.3	6.0	5.9	2.3	2.2	2.1	1.7
Cumulative	13.4	26.2	34.1	40.4	46.5	52.4	54.7	57.0	59.1	60.8
Deposits										
Per organization	11.1	11.4	8.1	5.5	5.4	5.8	2.3	2.0	2.1	1.8
Cumulative	11.1	22.6	30.7	36.2	41.7	47.5	49.9	51.9	54.1	56.0
Montana (109)										
Assets										
Per organization	24.5	12.0	7.0	6.4	5.2	4.1	2.4	1.5	1.3	1.0
Cumulative	24.5	36.5	43.5	50.0	55.3	59.4	61.9	63.5	64.8	65.8
Deposits										
Per organization	24.1	11.8	6.2	6.4	5.4	3.9	2.5	1.6	1.3	1.0
Cumulative	24.1	36.0	42.2	48.7	54.1	58.0	60.5	62.2	63.5	64.5

78. 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 1981										
Nebraska (456)										
Assets										
Per organization	8.2	8.1	6.6	4.3	3.4	1.1	1.1 ²	.9	.8	.7
Cumulative	8.2	16.4	23.0	27.4	30.8	31.9	33.1	34.1	35.0	35.7
Deposits										
Per organization	7.7	6.7	5.0	3.8	2.4	.7	1.1	1.0	.9	.7
Cumulative	7.7	14.4	19.5	23.3	25.8	26.5	27.6	28.6	29.6	30.4
Nevada (14)										
Assets										
Per organization	48.4	22.5 ²	12.9	7.4 ²	4.3 ²	2.5 ²	.6	.4 ²	.2 ²	.2 ²
Cumulative	48.4	71.0	83.9	91.3	95.7	98.2	98.8	99.2	99.4	99.6
Deposits										
Per organization	49.0	22.1	12.7	7.4	4.4	2.6	.5	.3	.1	.1
Cumulative	49.0	71.2	83.9	91.3	95.8	98.4	99.0	99.3	99.5	99.7
New Hampshire (58)										
Assets										
Per organization	17.3	13.0	7.5	6.9	4.4 ²	3.3 ²	3.2 ²	2.6 ²	2.0 ²	1.9
Cumulative	17.3	30.3	37.9	44.8	49.3	52.6	55.8	58.4	60.5	62.5
Deposits										
Per organization	17.4	12.8	7.1	7.0	4.7	3.5	2.9	2.6	2.1	1.9
Cumulative	17.4	30.2	37.4	44.4	49.1	52.6	55.6	58.3	60.4	62.4
New Jersey (129)										
Assets										
Per organization	10.2	9.8	7.9	7.2	4.0	3.3	3.2	2.9	2.9	2.8 ²
Cumulative	10.2	20.0	27.9	35.1	39.2	42.6	45.8	48.7	51.6	54.5
Deposits										
Per organization	9.6	9.5	7.7	6.8	4.2	3.3	3.1	2.9	2.6	2.9
Cumulative	9.6	19.1	26.9	33.7	37.9	41.3	44.4	47.4	50.0	53.0
New Mexico (63)										
Assets										
Per organization	23.6	11.5	9.7 ²	8.6	3.9	3.5	2.6	2.0 ²	1.7 ²	1.6
Cumulative	23.6	35.1	44.9	53.6	57.5	61.0	63.7	65.7	67.5	69.2
Deposits										
Per organization	23.3	11.3	8.6	9.1	3.8	3.6	2.8	1.8	1.6	1.7
Cumulative	23.3	34.6	43.2	52.4	56.2	59.8	62.7	64.5	66.2	67.9
New York (355)										
Assets										
Per organization	11.0	9.8	8.0	7.7	6.8	4.8	3.1	2.8	2.2	1.4 ²
Cumulative	11.0	20.8	28.9	36.6	43.4	48.3	51.5	54.3	56.6	58.1
Deposits										
Per organization	9.7	11.7	8.8	9.8	7.2	5.2	3.3	3.6	2.7	.1
Cumulative	9.7	21.5	30.4	40.2	47.5	52.7	56.0	59.7	62.4	62.5
North Carolina (73)										
Assets										
Per organization	21.3	20.9	17.3	7.3	5.7 ²	4.3	2.8	2.4	2.2 ²	1.6 ²
Cumulative	21.3	42.3	59.6	67.0	72.7	77.1	80.0	82.4	84.6	86.3
Deposits										
Per organization	19.6	19.8	13.9	8.2	6.8	5.0	3.3	2.7	2.5	1.8
Cumulative	19.6	39.4	53.4	61.7	68.5	73.6	76.9	79.7	82.2	84.1
North Dakota (143)										
Assets										
Per organization	14.1	14.0 ²	12.7	5.8	2.3	1.9	1.6	1.6	1.1 ²	1.1 ²
Cumulative	14.1	28.1	40.9	46.8	49.1	51.1	52.7	54.4	55.6	56.7
Deposits										
Per organization	14.3	11.4	13.3	5.9	2.3	1.9	1.8	1.7	1.1	1.0
Cumulative	14.3	25.7	39.1	45.0	47.3	49.3	51.1	52.8	53.9	55.0
Ohio (297)										
Assets										
Per organization	9.2	8.7	8.6	7.0	5.3	5.3	4.6	4.0	3.4	2.6
Cumulative	9.2	17.9	26.6	33.7	39.1	44.4	49.0	53.0	56.5	59.1
Deposits										
Per organization	9.1	8.2	7.3	6.4	5.5	5.1	4.4	4.1	2.9	2.6
Cumulative	9.1	17.4	24.7	31.1	36.7	41.8	46.2	50.4	53.3	55.9
Oklahoma (506)										
Assets										
Per organization	9.8	7.8	5.2	4.6	3.0	1.7	1.7	1.4	.9	.9 ²
Cumulative	9.8	17.6	22.8	27.5	30.6	32.4	34.1	35.5	36.5	37.4
Deposits										
Per organization	8.4	7.3	4.9	4.1	2.8	1.7	1.9	1.5	.8	.9
Cumulative	8.4	15.7	20.7	24.8	27.7	29.5	31.4	32.9	33.7	34.7

78. 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 1981										
Oregon (89)										
Assets										
Per organization	25.0	24.3	9.9 ²	9.6 ²	6.0 ²	5.3	4.2 ²	2.7	1.7 ²	.7 ²
Cumulative	25.0	49.4	59.3	69.0	75.0	80.3	84.5	87.3	89.1	89.8
Deposits										
Per organization	23.8	22.1	11.5	9.3	7.0	5.0	5.0	2.9	1.8	.8
Cumulative	23.8	46.0	57.5	66.8	73.9	78.9	84.0	86.9	88.8	89.6
Pennsylvania (360)										
Assets										
Per organization	16.1	7.2	5.6	4.6	3.9	3.3	3.1	3.0	2.3	2.2 ²
Cumulative	16.1	23.3	29.0	33.6	37.6	40.9	44.0	47.1	49.4	51.7
Deposits										
Per organization	12.7	6.2	5.2	3.8	3.4	3.0	3.0	2.9	2.2	2.5
Cumulative	12.7	19.0	24.2	28.1	31.5	34.6	37.7	40.6	42.9	45.5
Rhode Island (18)										
Assets										
Per organization	45.2	24.6	21.8	2.9	2.0	.7	.5	.4	.4	.3
Cumulative	45.2	69.9	91.7	94.7	96.8	97.5	98.1	98.5	98.9	99.2
Deposits										
Per organization	44.3	22.1	23.9	3.6	2.2	.9	.6	.4	.4	.3
Cumulative	44.3	66.4	90.3	94.0	96.2	97.1	97.8	98.3	98.7	99.1
South Carolina (83)										
Assets										
Per organization	19.9	14.1 ²	13.9	12.3	5.9	3.9 ²	2.2 ²	1.4 ²	1.2 ²	1.2 ²
Cumulative	19.9	34.0	48.0	60.3	66.3	70.3	72.5	74.0	75.2	76.5
Deposits										
Per organization	18.7	13.8	13.7	11.7	6.5	4.3	2.2	1.5	1.2	1.3
Cumulative	18.7	32.5	46.3	58.1	64.6	69.0	71.3	72.8	74.0	75.4
South Dakota (136)										
Assets										
Per organization	30.7	15.8	11.7	2.3	2.2	2.0	1.3	1.2	1.1	1.1
Cumulative	30.7	46.6	58.3	60.7	62.9	64.9	66.2	67.5	68.7	69.8
Deposits										
Per organization	25.0	17.1	12.6	2.4	2.4	2.1	1.4	1.2	1.2	1.2
Cumulative	25.0	42.2	54.8	57.3	59.7	61.8	63.3	64.5	65.8	67.1
Tennessee (310)										
Assets										
Per organization	11.9	8.2	7.7	7.4	5.1	3.4	2.9 ²	2.8	2.0 ²	1.3 ²
Cumulative	11.9	20.2	27.9	35.3	40.5	44.0	46.9	49.7	51.7	53.0
Deposits										
Per organization	11.1	7.8	7.4	7.4	4.2	3.3	2.5	2.5	1.8	1.2
Cumulative	11.1	18.9	26.4	33.8	38.0	41.3	43.8	46.4	48.3	49.6
Texas (1,174)										
Assets										
Per organization	11.0	9.4	9.3	8.6	4.6	3.6	3.2	2.9	1.8	1.7
Cumulative	11.0	20.5	29.8	38.4	43.1	46.8	50.0	52.9	54.7	56.5
Deposits										
Per organization	9.8	8.8	8.4	7.4	4.0	3.4	3.4	2.8	1.8	1.7
Cumulative	9.8	18.6	27.1	34.6	38.6	42.0	45.4	48.3	50.1	51.8
Utah (57)										
Assets										
Per organization	30.4	22.0	10.1	7.4	6.3	4.1 ²	2.9	2.2	1.0	.8
Cumulative	30.4	52.5	62.6	70.0	76.4	80.6	83.6	85.8	86.8	87.6
Deposits										
Per organization	29.5	22.3	9.8	7.7	6.5	3.5	3.0	2.1	1.1	.9
Cumulative	29.5	51.8	61.7	69.5	76.0	79.6	82.7	84.8	85.9	86.8
Vermont (27)										
Assets										
Per organization	16.6	13.2 ²	13.2 ²	11.3 ²	9.4	4.9 ²	4.1	3.0	2.6	1.8 ²
Cumulative	16.6	29.8	43.0	54.4	63.8	68.8	72.9	76.0	78.7	80.5
Deposits										
Per organization	17.1	13.3	12.6	11.4	8.8	4.9	4.1	3.1	2.7	1.8
Cumulative	17.1	30.4	43.1	54.6	63.5	68.5	72.6	75.7	78.4	80.3
Virginia (170)										
Assets										
Per organization	14.6	11.8	9.9	9.4	9.3	7.9	6.3	4.4	2.5	1.0
Cumulative	14.6	26.5	36.4	45.9	55.2	63.1	69.5	73.9	76.5	77.5
Deposits										
Per organization	13.6	11.4	9.9	9.0	8.7	7.3	7.0	4.6	2.7	1.0
Cumulative	13.6	25.0	35.0	44.0	52.7	60.1	67.1	71.8	74.6	75.6

78. 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 1981									
Washington (110)										
Assets										
Per organization	37.0	19.5	6.8	6.5	5.6	3.4	2.2 ²	1.2 ²	1.2 ²	1.2 ²
Cumulative	37.0	56.6	63.4	70.0	75.7	79.1	81.3	82.6	83.9	85.1
Deposits										
Per organization	37.3	20.3	7.2	6.6	5.6	4.0	2.5	.3	1.4	1.0
Cumulative	37.3	57.7	65.0	71.7	77.3	81.3	83.8	84.2	85.6	86.7
West Virginia (242)										
Assets										
Per organization	4.6 ²	3.1 ²	2.4 ²	2.4 ²	1.9 ²	1.7 ²	1.7	1.6 ²	1.5 ²	1.4 ²
Cumulative	4.6	7.7	10.2	12.6	14.5	16.3	18.0	19.6	21.1	22.6
Deposits										
Per organization	3.6	2.7	2.0	1.7	1.6	1.6	1.3	1.3	1.5	1.5
Cumulative	3.6	6.4	8.4	10.1	11.7	13.3	14.7	16.1	17.6	19.2
Wisconsin (488)										
Assets										
Per organization	15.6	9.2	7.0	2.4	2.1	2.1	1.7	1.6	1.6	1.4
Cumulative	15.6	24.8	31.9	34.3	36.5	38.7	40.5	42.1	43.7	45.2
Deposits										
Per organization	13.3	8.0	6.9	2.4	2.1	2.1	1.7	1.6	1.6	1.4
Cumulative	13.3	21.4	28.3	30.8	32.9	35.0	36.7	38.4	40.1	41.6
Wyoming (73)										
Assets										
Per organization	16.1	13.4	12.8	4.3	3.0	2.8 ²	2.8	1.7	1.7	1.7
Cumulative	16.1	29.6	42.4	46.8	49.9	52.7	55.5	57.3	59.1	60.8
Deposits										
Per organization	15.9	13.2	12.3	4.5	3.0	3.0	2.8	1.8	1.8	1.7
Cumulative	15.9	29.1	41.5	46.0	49.1	52.1	54.9	56.8	58.6	60.4
United States (13,002)										
Assets										
Per organization	3.7	2.4	2.0	1.7	1.6	1.6	1.6	1.4	1.2	1.0
Cumulative	3.7	6.2	8.2	10.0	11.7	13.3	14.9	16.4	17.7	18.7
Deposits										
Per organization	4.1	1.6	1.8	1.8	1.3	1.5	1.1	1.1	1.4	.9
Cumulative	4.1	5.8	7.6	9.4	10.8	12.3	13.4	14.5	15.9	16.9

79. 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, 1981, domestic data only						
<i>Banking offices</i>						
Total	33,733	55,267	61.0	17,432	11,694	4,607
Banks	5,689	14,533	...	804	2,054	2,831
Branches	28,044	40,734	...	16,628	9,640	1,776
<i>Amounts (millions of dollars)</i>						
Assets	1,296,671	1,678,323	77.3	679,758	324,010	292,903
Deposits	938,667	1,266,297	74.1	477,614	399,312	310,374
December 31, 1981, including foreign data						
<i>Banking offices</i>						
Total	34,763	56,274	61.8	18,185	11,855	4,723
Banks	5,689	14,533	...	804	2,054	2,831
Branches	29,074	41,741	...	17,381	9,801	1,892
<i>Amounts (millions of dollars)</i>						
Assets	1,642,229	2,025,014	81.1	959,377	347,675	335,177
Deposits	1,256,289	1,585,021	79.3	731,920	266,211	258,157

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, 1981, domestic data only						
Total (3,702 companies) ...	3,500	5,689	28,044	33,733	1,295,284	937,767
Member .....	...	2,377	20,589	22,966	1,068,616	745,596
Nonmember .....	...	3,312	7,455	10,767	226,668	192,171
Multibank	407	2,607	14,121	16,728	677,689	480,325
Member .....	...	1,347	10,446	11,793	572,442	391,035
Nonmember .....	...	1,260	3,675	4,935	105,247	89,290
One-bank	3,093 ⁴	3,082	13,923	17,005	617,595	457,443
Member .....	...	1,030	10,143	11,173	496,174	354,561
Nonmember .....	...	2,052	3,780	5,832	121,421	102,881
All commercial banks .....	...	14,532	40,734	55,266	1,676,512	1,265,008
December 31, 1981, including foreign data						
Total (3,702 companies) ...	3,500	5,689	29,074	34,763	1,642,229	1,256,289
Member .....	...	2,377	21,579	23,956	1,409,900	1,058,016
Nonmember .....	...	3,312	7,495	10,807	232,328	198,273
Multibank	407	2,607	14,746	17,353	886,103	668,967
Member .....	...	1,347	11,061	12,408	779,495	578,175
Nonmember .....	...	1,260	3,685	4,945	106,607	90,791
One-bank	3,093 ⁴	3,082	14,328	17,410	756,126	587,322
Member .....	...	1,030	10,518	11,548	630,405	479,841
Nonmember .....	...	2,052	3,810	5,862	125,721	107,481
All commercial banks .....	...	14,533	41,741	56,274	2,025,014	1,585,021

79. 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 ^{2,3}	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, 1981, domestic data only										
50 states and District of Columbia—Total	3,702⁶	3,500	5,689	28,044	33,733	61.0	1,295,284	77.3	937,767	74.1
Member	...	...	2,377	20,589	22,966	72.9	1,068,616	85.7	745,596	83.1
Nonmember	...	...	3,312	7,455	10,767	45.3	226,668	52.7	192,171	52.2
Alabama	26	26	92	448	540	54.9	11,691	62.9	9,460	60.9
Member	...	...	49	363	412	70.1	10,004	75.0	7,982	73.3
Nonmember	...	...	43	85	128	32.4	1,687	32.1	1,477	31.9
Alaska	4	3	4	15	19	15.0	465	18.9	386	20.1
Member	...	...	1	5	6	7.1	85	5.1	67	5.3
Nonmember	...	...	3	10	13	31.0	381	48.3	319	48.5
Arizona	9	5	5	448	453	73.8	11,889	81.0	9,763	80.5
Member	...	...	2	375	377	99.2	10,243	99.8	8,366	99.8
Nonmember	...	...	3	73	76	32.5	1,647	37.3	1,397	37.3
Arkansas	48	45	49	179	228	33.2	5,390	43.8	4,288	41.6
Member	...	...	22	115	137	48.8	3,921	58.1	3,066	55.5
Nonmember	...	...	27	64	91	22.5	1,468	26.4	1,222	25.5
California	77	62	69	4,026	4,095	84.8	185,812	93.2	140,895	92.5
Member	...	...	15	3,176	3,191	95.5	162,751	98.3	121,069	98.2
Nonmember	...	...	54	850	904	60.7	23,060	68.1	19,826	68.4
Colorado	132	125	241	125	366	68.3	16,158	87.4	12,841	87.2
Member	...	...	137	85	222	76.0	13,323	90.3	10,371	89.5
Nonmember	...	...	104	40	144	59.0	2,835	75.8	2,470	78.8
Connecticut	9	9	13	451	464	69.3	11,424	79.2	9,069	78.0
Member	...	...	5	230	235	72.8	6,985	85.3	5,400	84.4
Nonmember	...	...	8	221	229	66.0	4,439	71.3	3,669	70.1
Delaware	6	4	4	35	39	23.4	933	21.2	346	11.4
Member	...	...	2	1	3	20.0	371	80.9	18	18.6
Nonmember	...	...	2	34	36	23.7	562	14.2	328	11.2
District of Columbia	8	6	6	135	141	80.1	7,329	91.9	5,500	90.9
Member	...	...	6	135	141	81.5	7,329	92.6	5,500	91.8
Nonmember	...	...	...	...	...	...	...	...	...	...
Florida	82	71	268	1,190	1,458	73.2	41,562	80.9	34,122	79.9
Member	...	...	135	791	926	84.5	29,687	89.7	23,889	88.9
Nonmember	...	...	133	399	532	59.4	11,875	65.0	10,233	64.5
Georgia	69	64	118	652	770	56.1	17,163	68.4	13,034	65.5
Member	...	...	33	455	488	79.3	13,606	87.2	9,933	85.8
Nonmember	...	...	85	197	282	37.3	3,557	37.5	3,101	37.3
Hawaii	4	4	4	137	141	75.0	4,952	84.9	4,294	84.8
Member	...	...	...	...	...	...	...	...	...	...
Nonmember	...	...	4	137	141	80.1	4,952	87.4	4,294	87.5
Idaho	9	9	10	225	235	81.3	4,913	89.7	3,899	88.7
Member	...	...	4	180	184	87.2	4,152	92.7	3,286	91.9
Nonmember	...	...	6	45	51	65.4	760	76.1	613	74.7
Illinois	349	341	345	260	605	32.0	90,185	72.6	59,466	67.0
Member	...	...	127	145	272	34.1	78,267	82.0	49,135	77.0
Nonmember	...	...	218	115	333	30.6	11,919	41.4	10,331	41.4
Indiana	69	66	67	449	516	32.6	13,988	40.9	10,652	38.0
Member	...	...	25	257	282	36.4	9,297	45.3	6,765	41.8
Nonmember	...	...	42	192	234	28.9	4,692	34.2	3,887	32.9

79. 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, 1981, domestic data only										
Iowa	284	268	352	414	766	61.6	15,536	65.4	12,735	54.5
Member	...	...	89	154	243	71.1	7,655	72.7	5,861	71.5
Nonmember	...	...	263	260	523	58.0	7,881	59.6	6,874	59.5
Kansas	338	327	334	218	552	61.3	11,654	63.9	9,579	63.1
Member	...	...	100	118	218	68.6	5,801	66.3	4,495	65.0
Nonmember	...	...	234	100	334	57.3	5,853	61.7	5,083	61.5
Kentucky	44	44	45	254	299	26.2	9,062	41.3	6,524	36.9
Member	...	...	15	209	224	47.9	8,033	66.2	5,614	60.9
Nonmember	...	...	30	45	75	11.1	1,029	10.5	910	10.8
Louisiana	48	48	49	317	366	32.3	12,249	43.3	9,780	41.2
Member	...	...	16	177	193	45.1	8,641	57.7	6,691	55.4
Nonmember	...	...	33	140	173	24.5	3,608	27.0	3,089	26.5
Maine	6	6	19	237	256	64.8	2,644	71.9	2,138	71.2
Member	...	...	6	90	96	46.4	953	55.2	753	54.0
Nonmember	...	...	13	147	160	85.1	1,691	86.8	1,384	86.2
Maryland	13	9	24	704	728	67.0	13,062	76.3	10,243	74.1
Member	...	...	9	422	431	80.6	7,870	85.7	5,920	83.4
Nonmember	...	...	15	282	297	53.9	5,192	65.4	4,323	64.3
Massachusetts	27	24	79	804	883	78.7	28,858	90.0	20,336	88.9
Member	...	...	44	411	455	77.5	21,349	94.1	14,082	92.6
Nonmember	...	...	35	393	428	80.0	7,509	80.2	6,254	81.7
Michigan	44	38	199	1,698	1,897	72.6	43,144	79.7	34,298	78.2
Member	...	...	118	1,312	1,430	78.0	37,004	85.4	28,821	83.9
Nonmember	...	...	81	386	467	60.0	6,140	57.0	5,477	57.6
Minnesota	289	282	421	246	667	62.2	26,487	82.1	20,189	79.9
Member	...	...	161	145	306	75.9	19,797	90.8	14,257	89.2
Nonmember	...	...	260	101	361	53.9	6,691	64.0	5,932	63.8
Mississippi	26	26	25	219	244	27.3	4,851	38.1	3,826	35.5
Member	...	...	7	158	165	47.3	3,959	64.0	3,032	60.6
Nonmember	...	...	18	61	79	14.5	892	13.6	794	13.7
Missouri	198	184	426	335	761	63.6	31,237	82.1	23,288	79.7
Member	...	...	103	103	206	73.8	18,445	91.7	12,368	89.5
Nonmember	...	...	323	232	555	60.5	12,792	71.3	10,920	70.9
Montana	47	39	95	43	138	64.8	4,530	79.0	3,855	78.3
Member	...	...	55	35	90	66.2	3,414	80.5	2,865	79.6
Nonmember	...	...	40	8	48	62.3	1,116	74.8	990	74.9
Nebraska	279	271	279	277	556	71.5	10,214	79.1	8,152	77.7
Member	...	...	84	216	300	83.1	6,880	86.9	5,199	85.3
Nonmember	...	...	195	61	256	61.4	3,334	66.8	2,953	67.2
Nevada	3	2	2	97	99	58.9	2,489	61.4	2,124	61.7
Member	...	...	2	97	99	74.4	2,489	72.8	2,124	73.2
Nonmember	...	...	...	...	...	...	...	...	...	...
New Hampshire	10	10	25	92	117	47.2	1,840	50.9	1,566	50.3
Member	...	...	18	63	81	55.5	1,344	66.0	1,139	66.1
Nonmember	...	...	7	29	36	35.3	496	31.4	427	30.7
New Jersey	18	18	50	1,006	1,056	58.1	22,956	60.7	18,659	59.5
Member	...	...	35	816	851	62.6	19,122	65.1	15,400	63.9
Nonmember	...	...	15	190	205	44.9	3,834	45.4	3,258	44.9

79. 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, 1981, domestic data only										
New Mexico	24	23	47	180	227	65.2	4,495	66.1	3,850	66.8
Member	...	...	26	103	129	66.2	2,967	66.1	2,532	67.3
Nonmember	...	...	21	77	98	64.1	1,528	66.1	1,318	65.8
New York	70	44	85	3,262	3,347	87.8	265,558	96.8	156,488	95.8
Member	...	...	53	2,996	3,049	88.6	252,198	97.5	147,011	96.5
Nonmember	...	...	32	266	298	80.5	13,390	85.1	9,478	86.2
North Carolina	10	10	10	1,168	1,178	63.5	20,857	79.5	14,714	76.1
Member	...	...	5	747	752	88.4	16,695	94.3	11,207	93.1
Nonmember	...	...	5	421	426	42.4	4,162	48.7	3,507	48.1
North Dakota	60	59	93	89	182	57.6	3,466	57.0	3,032	58.7
Member	...	...	22	40	62	63.9	1,683	68.0	1,471	68.1
Nonmember	...	...	71	49	120	54.8	1,783	49.5	1,561	51.9
Ohio	31	30	114	1,586	1,700	63.1	42,348	72.8	30,765	69.5
Member	...	...	84	1,405	1,489	65.7	39,313	75.2	28,227	72.0
Nonmember	...	...	30	181	211	49.3	3,035	51.3	2,538	50.0
Oklahoma	258	249	251	220	471	58.6	20,824	74.8	17,334	73.7
Member	...	...	107	168	275	65.0	15,644	80.7	12,744	79.4
Nonmember	...	...	144	52	196	51.4	5,181	61.3	4,591	61.3
Oregon	9	8	14	485	499	73.0	11,861	85.4	9,210	84.1
Member	...	...	5	361	366	94.3	9,948	97.7	7,640	97.6
Nonmember	...	...	9	124	133	44.9	1,913	51.6	1,570	50.4
Pennsylvania	33	33	35	1,296	1,331	43.9	55,803	62.3	38,546	56.9
Member	...	...	18	837	855	47.9	43,784	71.3	28,842	65.0
Nonmember	...	...	17	459	476	38.1	12,020	42.7	9,705	41.4
Rhode Island	11	11	11	220	231	91.3	7,657	9.4	5,495	99.2
Member	...	...	4	117	121	98.4	5,609	99.8	3,857	99.7
Nonmember	...	...	7	103	110	84.6	2,048	98.3	1,638	98.2
South Carolina	5	5	5	400	405	47.8	4,548	52.3	3,567	50.9
Member	...	...	3	324	327	76.9	4,022	81.3	3,102	80.1
Nonmember	...	...	2	76	78	18.5	527	14.0	465	14.9
South Dakota	45	45	61	139	200	61.5	6,486	81.1	5,195	79.4
Member	...	...	30	114	144	77.0	5,758	88.5	4,547	87.3
Nonmember	...	...	31	25	56	40.6	728	48.8	649	48.6
Tennessee	51	50	95	564	659	46.5	15,155	58.2	11,861	56.1
Member	...	...	32	338	370	67.0	11,322	77.6	8,518	75.9
Nonmember	...	...	63	226	289	33.4	3,832	33.5	3,343	33.7
Texas	341	321	682	198	880	47.4	100,440	75.0	76,091	72.2
Member	...	...	349	75	424	50.2	77,151	80.5	55,890	77.5
Nonmember	...	...	333	123	456	45.1	23,289	61.2	20,201	60.7
Utah	22	22	33	292	325	83.1	6,487	87.4	5,347	87.5
Member	...	...	14	245	259	92.2	5,463	92.5	4,461	93.1
Nonmember	...	...	19	47	66	60.0	1,024	67.7	886	67.3
Vermont	5	5	6	63	69	34.2	909	36.0	804	36.0
Member	...	...	2	7	9	15.3	79	12.6	72	12.7
Nonmember	...	...	4	56	60	42.0	830	43.7	733	43.8
Virginia	15	13	66	1,164	1,230	73.7	21,237	79.9	16,965	78.2
Member	...	...	58	1,066	1,124	80.3	19,626	84.6	15,569	83.1
Nonmember	...	...	8	98	106	39.3	1,611	47.7	1,396	47.2

79. 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, 1981, domestic data only										
Washington	9	9	10	637	647	63.7	20,472	84.7	15,923	83.6
Member	...	...	9	637	646	93.6	20,454	97.6	15,907	97.3
Nonmember	...	...	1	...	1	.3	18	.6	16	.6
West Virginia	11	11	12	7	19	6.1	1,119	9.9	815	8.8
Member	...	...	9	6	15	8.3	979	12.7	688	11.1
Nonmember	...	...	3	1	4	3.1	139	3.9	127	4.1
Wisconsin	119	116	267	334	601	50.3	17,792	63.6	13,802	61.0
Member	...	...	69	163	232	63.0	10,617	76.2	7,666	72.9
Nonmember	...	...	198	171	369	44.6	7,175	51.1	6,137	50.6
Wyoming	39	38	73	4	77	68.1	3,075	81.1	2,656	81.0
Member	...	...	53	1	54	69.2	2,528	82.1	2,175	81.8
Nonmember	...	...	20	3	23	65.7	547	77.2	481	77.5
December 31, 1981, including foreign data										
50 states and District of Columbia—Total	3,702 ⁶	3,500	5,689	29,074	34,763	61.8	1,642,229	81.1	1,256,289	79.3
Member	...	...	2,377	21,579	23,956	73.7	1,409,900	88.8	1,058,016	87.4
Nonmember	...	...	3,312	7,495	10,807	45.5	232,328	53.2	198,273	52.9
Alabama	26	26	92	451	543	55.1	11,809	63.1	9,575	61.2
Member	...	...	49	366	415	70.3	10,123	75.2	8,098	73.5
Nonmember	...	...	43	85	128	32.4	1,687	32.1	1,477	31.9
Alaska	4	3	4	15	19	15.0	465	18.9	386	20.1
Member	...	...	1	5	6	7.1	85	5.1	67	5.3
Nonmember	...	...	3	10	13	31.0	381	48.3	319	48.5
Arizona	9	5	5	452	457	73.8	11,933	81.1	9,793	80.6
Member	...	...	2	378	380	99.2	10,273	99.8	8,382	99.8
Nonmember	...	...	3	74	77	32.6	1,660	37.5	1,411	37.6
Arkansas	48	45	49	179	228	33.2	5,389	43.8	4,288	41.6
Member	...	...	22	115	137	48.8	3,921	58.1	3,066	55.5
Nonmember	...	...	27	64	91	22.5	1,468	26.4	1,222	25.5
California	77	62	69	4,203	4,272	85.4	248,710	94.8	197,356	94.5
Member	...	...	15	3,345	3,360	95.7	225,356	98.8	177,245	98.7
Nonmember	...	...	54	858	912	61.0	23,354	68.1	20,111	68.5
Colorado	132	125	241	127	368	68.4	16,173	87.4	12,853	87.2
Member	...	...	137	87	224	76.2	13,338	90.3	10,383	89.5
Nonmember	...	...	104	40	144	59.0	2,835	75.8	2,470	78.8
Connecticut	9	9	13	459	472	69.5	11,743	79.7	9,386	78.6
Member	...	...	5	234	239	72.9	7,271	85.7	5,684	85.0
Nonmember	...	...	8	225	233	66.4	4,472	71.4	3,702	70.3
Delaware	6	4	4	35	39	23.4	933	21.2	346	11.4
Member	...	...	2	1	3	20.0	371	80.9	18	18.6
Nonmember	...	...	2	34	36	23.7	562	14.2	328	11.2
District of Columbia	8	6	6	140	146	80.7	9,202	93.4	7,417	93.1
Member	...	...	6	140	146	82.0	9,202	94.0	7,417	93.8
Nonmember	...	...	...	...	...	...	...	...	...	...
Florida	82	71	268	1,195	1,463	73.2	42,046	81.1	34,597	80.1
Member	...	...	135	796	931	84.5	30,171	89.8	24,364	89.1
Nonmember	...	...	133	399	532	59.4	11,875	65.0	10,233	64.5

79. 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, 1981, including foreign data										
Georgia	69	64	118	660	778	56.4	17,663	69.0	13,513	66.3
Member	...	...	33	463	496	79.6	14,106	87.6	10,413	86.4
Nonmember	...	...	85	197	282	37.3	3,557	37.5	3,101	37.3
Hawaii	4	4	4	149	153	76.5	5,352	85.9	4,685	85.9
Member	...	...	...	...	...	...	...	...	...	...
Nonmember	...	...	4	149	153	81.4	5,352	88.3	4,685	88.5
Idaho	9	9	10	225	235	81.3	4,913	89.7	3,899	88.7
Member	...	...	4	180	184	87.2	4,152	92.7	3,286	91.9
Nonmember	...	...	6	45	51	65.4	760	76.1	613	74.7
Illinois	349	341	345	339	684	34.8	122,558	78.0	90,414	75.2
Member	...	...	127	224	351	40.0	110,638	86.5	80,083	84.5
Nonmember	...	...	218	115	333	30.5	11,920	40.8	10,331	40.7
Indiana	69	66	67	454	521	32.8	14,270	41.3	10,929	38.6
Member	...	...	25	262	287	36.8	9,579	46.0	7,042	42.7
Nonmember	...	...	42	192	234	28.9	4,692	34.2	3,887	32.9
Iowa	284	268	352	415	767	61.6	15,569	65.4	12,808	64.6
Member	...	...	89	155	244	71.1	7,688	72.7	5,934	71.7
Nonmember	...	...	263	260	523	58.0	7,881	59.6	6,874	59.5
Kansas	338	327	334	218	552	61.3	11,654	63.9	9,579	63.1
Member	...	...	100	118	218	68.6	5,801	66.3	4,495	65.0
Nonmember	...	...	234	100	334	57.3	5,853	61.7	5,083	61.5
Kentucky	44	44	45	256	301	26.3	9,189	41.7	6,614	37.2
Member	...	...	15	211	226	48.1	8,160	66.5	5,704	61.3
Nonmember	...	...	30	45	75	11.1	1,029	10.5	910	10.8
Louisiana	48	48	49	320	369	32.5	12,340	43.4	9,871	41.4
Member	...	...	16	180	196	45.5	8,732	58.0	6,782	55.8
Nonmember	...	...	33	140	173	24.5	3,608	27.0	3,089	26.5
Maine	6	6	19	237	256	64.8	2,644	71.9	2,138	71.2
Member	...	...	6	90	96	46.4	953	55.2	753	54.0
Nonmember	...	...	13	147	160	85.1	1,691	86.8	1,384	86.2
Maryland	13	9	24	710	734	67.2	13,997	77.5	11,162	75.7
Member	...	...	9	427	436	80.7	8,804	87.0	6,828	85.3
Nonmember	...	...	15	283	298	54.0	5,192	65.4	4,334	64.3
Massachusetts	27	24	79	864	943	79.8	36,713	92.0	27,387	91.5
Member	...	...	44	471	515	79.6	29,204	95.6	21,133	94.9
Nonmember	...	...	35	393	428	80.0	7,509	80.2	6,254	81.7
Michigan	44	38	199	1,710	1,909	72.8	45,532	80.6	36,528	79.2
Member	...	...	118	1,324	1,442	78.1	39,392	86.1	31,052	84.9
Nonmember	...	...	81	386	467	60.1	6,140	57.0	5,477	57.6
Minnesota	289	282	421	253	674	62.4	28,752	83.3	22,343	81.4
Member	...	...	161	152	313	76.3	22,062	91.6	16,411	90.4
Nonmember	...	...	260	101	361	53.9	6,690	64.0	5,932	63.8
Mississippi	26	26	25	220	245	27.3	4,883	38.2	3,856	35.7
Member	...	...	7	159	166	47.4	3,991	64.2	3,062	60.8
Nonmember	...	...	18	61	79	14.5	892	13.6	794	13.7
Missouri	198	184	426	341	767	63.8	31,768	82.3	23,807	80.1
Member	...	...	103	109	212	74.4	18,977	91.9	12,887	89.9
Nonmember	...	...	323	232	555	60.5	12,791	71.3	10,920	70.9

79. 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, 1981, including foreign data										
Montana	47	39	95	43	138	64.8	4,530	79.0	3,855	78.3
Member	...	...	55	35	90	66.2	3,414	80.5	2,865	79.6
Nonmember	...	...	40	8	48	62.3	1,116	74.8	990	74.9
Nebraska	279	271	279	277	556	71.5	10,214	79.1	8,151	77.7
Member	...	...	84	216	300	83.1	6,880	86.9	5,199	85.3
Nonmember	...	...	195	61	256	61.4	3,334	66.8	2,953	67.2
Nevada	3	2	2	97	99	58.9	2,489	61.4	2,124	61.7
Member	...	...	2	97	99	74.4	2,489	72.8	2,124	73.2
Nonmember	...	...	...	...	...	...	...	...	...	...
New Hampshire	10	10	25	92	117	47.2	1,840	50.9	1,566	50.3
Member	...	...	18	63	81	55.5	1,344	66.0	1,139	66.1
Nonmember	...	...	7	29	36	35.3	496	31.4	427	30.7
New Jersey	18	18	50	1,013	1,063	58.3	23,386	61.2	19,065	60.0
Member	...	...	35	823	858	62.8	19,553	65.6	15,807	64.5
Nonmember	...	...	15	190	205	44.9	3,833	45.4	3,258	44.9
New Mexico	24	23	47	180	227	65.2	4,495	66.1	3,850	66.8
Member	...	...	26	103	129	66.2	2,967	66.1	2,532	67.3
Nonmember	...	...	21	77	98	64.1	1,528	66.1	1,318	65.8
New York	70	44	85	3,751	3,836	89.2	474,131	98.0	346,170	97.8
Member	...	...	53	3,474	3,527	90.0	455,937	98.4	331,439	98.2
Nonmember	...	...	32	277	309	81.3	18,193	87.7	14,731	89.5
North Carolina	10	10	10	1,177	1,187	64.1	23,739	81.5	17,424	79.1
Member	...	...	5	755	760	88.5	19,593	95.1	13,933	94.4
Nonmember	...	...	5	422	427	43.0	4,146	48.7	3,491	48.0
North Dakota	60	59	93	89	182	57.6	3,466	57.0	3,032	58.7
Member	...	...	22	40	62	63.9	1,683	68.0	1,471	68.1
Nonmember	...	...	71	49	120	54.8	1,783	49.5	1,561	51.9
Ohio	31	30	114	1,601	1,715	63.3	43,751	73.4	32,178	70.4
Member	...	...	84	1,420	1,504	65.9	40,716	75.9	29,640	73.0
Nonmember	...	...	30	181	211	49.3	3,035	51.3	2,538	50.0
Oklahoma	258	249	251	224	475	58.8	20,837	74.8	17,448	73.8
Member	...	...	107	172	279	65.3	15,657	80.7	12,858	79.6
Nonmember	...	...	144	52	196	51.4	5,181	61.3	4,591	61.3
Oregon	9	8	14	489	503	73.1	11,932	85.5	9,277	84.2
Member	...	...	5	365	370	94.4	10,019	97.7	7,707	97.6
Nonmember	...	...	9	124	133	44.9	1,913	51.6	1,570	50.4
Pennsylvania	33	33	35	1,330	1,365	44.5	63,855	65.4	46,148	61.2
Member	...	...	18	869	887	48.8	51,702	74.6	36,312	70.1
Nonmember	...	...	17	461	478	38.2	12,152	42.9	9,836	41.8
Rhode Island	11	11	11	223	234	95.9	7,954	99.4	5,778	99.3
Member	...	...	4	120	124	98.4	5,906	99.8	4,140	99.7
Nonmember	...	...	7	103	110	93.2	2,048	98.3	1,638	98.2
South Carolina	5	5	5	402	407	47.9	4,549	52.3	3,567	51.0
Member	...	...	3	326	329	77.0	4,022	81.3	3,102	80.1
Nonmember	...	...	2	76	78	18.5	527	14.0	465	14.9
South Dakota	45	45	61	139	200	61.5	6,486	81.1	5,195	79.4
Member	...	...	30	114	144	77.0	5,758	88.5	4,547	87.3
Nonmember	...	...	31	25	56	40.6	728	48.8	649	48.6

79. 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, 1981, including foreign data										
Tennessee	51	50	95	569	664	46.7	15,225	58.3	11,956	56.3
Member .....	...	...	32	343	375	67.3	11,393	77.7	8,613	76.1
Nonmember .....	...	...	63	226	289	33.4	3,832	33.5	3,343	33.7
Texas	341	321	682	223	905	48.1	109,782	76.6	85,547	74.5
Member .....	...	...	349	100	449	51.6	86,492	82.2	65,346	80.1
Nonmember .....	...	...	333	123	456	45.1	23,289	61.2	20,201	60.7
Utah	22	22	33	293	326	83.2	6,618	87.6	5,478	87.8
Member .....	...	...	14	246	260	92.2	5,594	92.6	4,592	93.3
Nonmember .....	...	...	19	47	66	60.0	1,024	67.7	886	67.3
Vermont	5	5	6	63	69	34.2	909	36.0	804	36.0
Member .....	...	...	2	7	9	15.3	79	12.6	72	12.7
Nonmember .....	...	...	4	56	60	42.0	830	43.7	733	43.8
Virginia	15	13	66	1,170	1,236	73.8	21,395	80.0	17,121	78.3
Member .....	...	...	58	1,072	1,130	80.4	19,784	84.7	15,725	83.2
Nonmember .....	...	...	8	98	106	39.3	1,611	47.7	1,396	47.2
Washington	9	9	10	652	662	64.3	22,012	85.6	17,188	84.6
Member .....	...	...	9	652	661	93.8	21,994	97.7	17,172	97.5
Nonmember .....	...	...	1	...	1	.3	18	.6	16	.6
West Virginia	11	11	12	7	19	6.1	1,119	9.9	815	8.8
Member .....	...	...	9	6	15	8.3	980	12.7	688	11.1
Nonmember .....	...	...	3	1	4	3.1	139	3.9	127	4.1
Wisconsin	119	116	267	339	606	50.5	18,240	64.2	14,365	61.9
Member .....	...	...	69	168	237	63.5	11,065	76.9	8,229	74.3
Nonmember .....	...	...	198	171	369	44.6	7,175	51.1	6,137	50.6
Wyoming	39	38	73	4	77	68.1	3,075	81.1	2,656	81.0
Member .....	...	...	53	1	54	69.2	2,528	82.1	2,175	81.8
Nonmember .....	...	...	20	3	23	65.7	547	77.2	481	77.5

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

State, and type of holding company	Type of branching ⁷	Number of holding company groups ^{2,3}	Number of offices						Amounts (millions of dollars)			
			Holding companies			All commercial banks			Assets		Deposits	
			Banks	Branches	Total	Banks	Branches	Total	Holding companies	All commercial banks	Holding companies	All commercial banks
December 31, 1981, domestic data only												
50 states and District of Columbia—												
Total		3,500⁶	5,689	28,044	33,733	14,533	40,734	55,267	1,296,671	1,678,323	938,667	1,266,297
Multibank		407	2,607	14,121	16,728	...	...	...	678,571	...	481,205	...
One-bank		3,093 ⁴	3,082	13,923	17,005	...	...	...	618,100	...	457,462	...
Alabama	L	26	92	448	540	308	675	983	11,691	18,600	9,460	15,521
Multibank		9	75	427	502	...	...	...	11,154	...	8,994	...
One-bank		17	17	21	38	...	...	...	537	...	465	...
Alaska	S	3	4	15	19	12	115	127	465	2,460	386	1,924
Multibank		1	2	6	8	...	...	...	218	...	179	...
One-bank		2	2	9	11	...	...	...	247	...	207	...
Arizona	S	5	5	448	453	32	582	614	11,890	14,674	9,763	12,123
Multibank		1	1	160	161	...	...	...	4,098	...	3,310	...
One-bank		4	4	288	292	...	...	...	7,792	...	6,453	...
Arkansas	L	45	49	179	228	263	423	686	5,389	12,314	4,288	10,318
Multibank		2	6	30	36	...	...	...	1,173	...	917	...
One-bank		43	43	149	192	...	...	...	4,216	...	3,372	...
California	S	62	69	4,026	4,095	320	4,511	4,831	185,812	199,391	140,895	152,308
Multibank		12	20	758	778	...	...	...	27,593	...	20,538	...
One-bank		50	49	3,268	3,317	...	...	...	158,219	...	120,358	...
Colorado	U	125	241	125	366	397	139	536	16,158	18,489	12,841	14,722
Multibank		17	134	87	221	...	...	...	13,145	...	10,216	...
One-bank		108	107	38	145	...	...	...	3,014	...	2,625	...
Connecticut	S	9	13	451	464	57	613	670	11,424	14,419	9,069	11,628
Multibank		3	7	143	150	...	...	...	4,121	...	3,374	...
One-bank		6	6	308	314	...	...	...	7,303	...	5,695	...
Delaware	S	4	4	35	39	20	147	167	933	4,403	346	3,031
Multibank		2	2	28	30	...	...	...	846	...	268	...
One-bank		2	2	7	9	...	...	...	86	...	78	...
District of Columbia	S	6	6	135	141	17	159	176	7,329	7,979	5,500	6,050
Multibank		1	1	23	24	...	...	...	691	...	535	...
One-bank		5	5	112	117	...	...	...	6,638	...	4,965	...
Florida	S	71	268	1,190	1,458	502	1,490	1,992	41,562	51,380	34,122	42,713
Multibank		25	222	857	1,079	...	...	...	28,454	...	23,625	...
One-bank		46	46	333	379	...	...	...	13,108	...	10,497	...
Georgia	L	64	118	652	770	426	946	1,372	17,163	25,098	13,034	19,898
Multibank		19	73	553	626	...	...	...	15,356	...	11,474	...
One-bank		45	45	99	144	...	...	...	1,807	...	1,560	...
Hawaii	S	4	4	137	141	11	177	188	4,952	5,830	4,294	5,061
Multibank		1	1	14	15	...	...	...	421	...	386	...
One-bank		3	3	123	126	...	...	...	4,531	...	3,908	...
Idaho	S	9	10	225	235	27	262	289	4,913	5,477	3,899	4,394
Multibank		3	4	128	132	...	...	...	2,582	...	2,026	...
One-bank		6	6	97	103	...	...	...	2,331	...	1,873	...
Illinois	U	341	345	260	605	1,257	632	1,889	90,187	124,698	59,466	89,205
Multibank		8	12	22	34	...	...	...	6,444	...	4,285	...
One-bank		333	333	238	571	...	...	...	83,744	...	55,181	...
Indiana	L	66	67	449	516	405	1,180	1,585	13,988	34,231	10,652	28,016
Multibank		1	2	13	15	...	...	...	404	...	335	...
One-bank		65	65	436	501	...	...	...	13,584	...	10,317	...

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

State, and type of holding company	Type of branching ⁷	Number of holding company groups ^{2,3}	Number of offices						Amounts (millions of dollars)			
			Holding companies			All commercial banks			Assets		Deposits	
			Banks	Branches	Total	Banks	Branches	Total	Holding companies	All commercial banks	Holding companies	All commercial banks
December 31, 1981, domestic data only												
Iowa	L	268	352	414	766	652	592	1,244	15,536	23,765	12,734	19,754
Multibank		17	103	229	332	...	...	...	7,695	...	6,057	...
One-bank		251	249	185	434	...	...	...	7,841	...	6,678	...
Kansas	U	327	334	218	552	618	283	901	11,654	18,231	9,579	15,184
Multibank		10	17	41	58	...	...	...	2,283	...	1,689	...
One-bank		317	317	177	494	...	...	...	9,371	...	7,890	...
Kentucky	L	44	45	254	299	344	798	1,142	9,062	21,934	6,524	17,672
Multibank		1	2	51	53	...	...	...	2,643	...	1,831	...
One-bank		43	43	203	246	...	...	...	6,418	...	4,693	...
Louisiana	L	48	49	317	366	273	860	1,133	12,249	28,310	9,780	23,739
Multibank		1	2	5	7	...	...	...	85	...	76	...
One-bank		47	47	312	359	...	...	...	12,164	...	9,704	...
Maine	S	6	19	237	256	36	359	395	2,644	3,676	2,138	3,000
Multibank		4	17	199	216	...	...	...	2,304	...	1,868	...
One-bank		2	2	38	40	...	...	...	340	...	269	...
Maryland	S	9	24	704	728	94	992	1,086	13,062	17,122	10,243	13,819
Multibank		5	20	473	493	...	...	...	9,284	...	7,411	...
One-bank		4	4	231	235	...	...	...	3,779	...	2,832	...
Massachusetts	L	24	79	804	883	139	983	1,122	28,858	32,057	20,336	22,867
Multibank		12	67	688	755	...	...	...	26,718	...	18,534	...
One-bank		12	12	116	128	...	...	...	2,140	...	1,802	...
Michigan	L	38	199	1,698	1,897	375	2,237	2,612	43,144	54,117	34,298	43,865
Multibank		21	182	1,576	1,758	...	...	...	40,682	...	32,185	...
One-bank		17	17	122	139	...	...	...	2,462	...	2,113	...
Minnesota	L	282	421	246	667	762	311	1,073	26,486	32,268	20,189	25,281
Multibank		13	152	150	302	...	...	...	20,318	...	14,723	...
One-bank		269	269	96	365	...	...	...	6,168	...	5,466	...
Mississippi	L	26	25	219	244	171	724	895	4,851	12,745	3,826	10,779
Multibank		...	...	...	...	...	...	...	...	...	...	...
One-bank		26	25	219	244	...	...	...	4,851	...	3,826	...
Missouri	U	184	426	335	761	730	466	1,196	31,236	38,055	23,287	29,218
Multibank		38	281	263	544	...	...	...	27,423	...	19,977	...
One-bank		146	145	72	217	...	...	...	3,813	...	3,310	...
Montana	U	39	95	43	138	167	46	213	4,530	5,734	3,855	4,923
Multibank		10	66	40	106	...	...	...	3,726	...	3,138	...
One-bank		29	29	3	32	...	...	...	804	...	717	...
Nebraska	U	271	279	277	556	460	318	778	10,214	12,910	8,151	10,491
Multibank		4	10	36	46	...	...	...	1,172	...	914	...
One-bank		267	269	241	510	...	...	...	9,042	...	7,238	...
Nevada	S	2	2	97	99	12	156	168	2,489	4,055	2,124	3,439
Multibank		1	1	65	66	...	...	...	1,966	...	1,686	...
One-bank		1	1	32	33	...	...	...	523	...	438	...
New Hampshire	S	10	25	92	117	71	177	248	1,840	3,616	1,566	3,113
Multibank		4	19	65	84	...	...	...	1,379	...	1,186	...
One-bank		6	6	27	33	...	...	...	461	...	380	...
New Jersey	S	18	50	1,006	1,056	161	1,656	1,817	22,955	37,801	18,659	31,363
Multibank		11	43	851	894	...	...	...	19,831	...	16,031	...
One-bank		7	7	155	162	...	...	...	3,124	...	2,628	...

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

State, and type of holding company	Type of branching ⁷	Number of holding company groups ^{2,3}	Number of offices						Amounts (millions of dollars)			
			Holding companies			All commercial banks			Assets		Deposits	
			Banks	Branches	Total	Banks	Branches	Total	Holding companies	All commercial banks	Holding companies	All commercial banks
December 31, 1981, domestic data only												
New Mexico	L	23	47	180	227	88	260	348	4,495	6,801	3,850	5,764
Multibank		5	30	120	150	...	...	...	3,275	...	2,782	...
One-bank		18	17	60	77	...	...	...	1,220	...	1,068	...
New York	S	44	85	3,262	3,347	217	3,595	3,812	266,991	275,867	157,406	164,205
Multibank		18	60	1,792	1,852	...	...	...	185,304	...	106,681	...
One-bank		26	25	1,470	1,495	...	...	...	81,687	...	50,724	...
North Carolina	S	10	10	1,168	1,178	71	1,784	1,855	20,842	26,219	14,698	19,311
Multibank		1	1	186	187	...	...	...	5,609	...	3,789	...
One-bank		9	9	982	991	...	...	...	15,233	...	10,909	...
North Dakota	U	59	93	89	182	179	137	316	3,466	6,081	3,032	5,167
Multibank		7	41	53	94	...	...	...	2,238	...	1,944	...
One-bank		52	52	36	88	...	...	...	1,228	...	1,088	...
Ohio	L	30	114	1,586	1,700	380	2,315	2,695	42,348	58,164	30,765	44,292
Multibank		16	100	1,447	1,547	...	...	...	39,580	...	28,455	...
One-bank		14	14	139	153	...	...	...	2,768	...	2,310	...
Oklahoma	U	249	251	220	471	505	299	804	20,824	27,831	17,334	23,529
Multibank		3	5	2	7	...	...	...	334	...	298	...
One-bank		246	246	218	464	...	...	...	20,491	...	17,037	...
Oregon	S	8	14	485	499	84	600	684	11,861	13,889	9,210	10,946
Multibank		5	11	458	469	...	...	...	11,560	...	8,944	...
One-bank		3	3	27	30	...	...	...	301	...	266	...
Pennsylvania	L	33	35	1,296	1,331	353	2,682	3,035	55,803	89,591	38,546	67,759
Multibank		4	6	196	202	...	...	...	6,484	...	4,433	...
One-bank		29	29	1,100	1,129	...	...	...	49,320	...	34,114	...
Rhode Island	S	11	11	220	231	14	239	253	7,657	7,706	5,495	5,537
Multibank		...	...	...	...	...	...	...	...	...	...	...
One-bank		11	11	220	231	...	...	...	7,657	...	5,495	...
South Carolina	S	5	5	400	405	83	764	847	4,548	8,695	3,567	7,001
Multibank		...	...	...	...	...	...	...	...	...	...	...
One-bank		5	5	400	405	...	...	...	4,548	...	3,567	...
South Dakota	S	45	61	139	200	154	171	325	6,486	7,994	5,195	6,540
Multibank		7	23	84	107	...	...	...	5,187	...	4,046	...
One-bank		38	38	55	93	...	...	...	1,299	...	1,149	...
Tennessee	L	50	95	564	659	352	1,064	1,416	15,155	26,033	11,861	21,156
Multibank		12	57	431	488	...	...	...	12,442	...	9,604	...
One-bank		38	38	133	171	...	...	...	2,712	...	2,257	...
Texas	U	321	682	198	880	1,524	331	1,855	100,439	133,895	76,091	105,372
Multibank		53	417	149	566	...	...	...	87,948	...	65,061	...
One-bank		268	265	49	314	...	...	...	12,491	...	11,030	...
Utah	S	22	33	292	325	66	325	391	6,487	7,422	5,347	6,109
Multibank		6	17	178	195	...	...	...	4,124	...	3,365	...
One-bank		16	16	114	130	...	...	...	2,363	...	1,982	...
Vermont	S	5	6	63	69	28	174	202	909	2,523	804	2,236
Multibank		1	2	29	31	...	...	...	421	...	383	...
One-bank		4	4	34	38	...	...	...	488	...	422	...
Virginia	S	13	66	1,164	1,230	224	1,445	1,669	21,237	26,581	16,965	21,704
Multibank		9	62	574	636	...	...	...	9,196	...	7,666	...
One-bank		4	4	590	594	...	...	...	12,040	...	9,299	...

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

State, and type of holding company	Type of branching ⁷	Number of holding company groups ^{2,5}	Number of offices						Amounts (millions of dollars)			
			Holding companies			All commercial banks			Assets		Deposits	
			Banks	Branches	Total	Banks	Branches	Total	Holding companies	All commercial banks	Holding companies	All commercial banks
December 31, 1981, domestic data only												
Washington	S	9	10	637	647	99	916	1,105	20,472	24,172	15,923	19,056
Multibank		2	3	165	168	...	...	...	3,223	...	2,520	...
One-bank		7	7	472	479	...	...	...	17,249	...	13,403	...
West Virginia	U	11	12	7	19	243	66	309	1,119	11,253	815	9,284
Multibank		1	2	2	4	...	...	...	37	...	34	...
One-bank		10	10	5	15	...	...	...	1,082	...	781	...
Wisconsin	L	116	267	334	601	641	554	1,195	17,792	27,974	13,802	22,632
Multibank		29	181	271	452	...	...	...	15,390	...	11,723	...
One-bank		87	86	63	149	...	...	...	2,403	...	2,079	...
Wyoming	U	38	73	4	77	109	4	113	3,075	3,789	2,656	3,279
Multibank		9	45	3	48	...	...	...	2,013	...	1,710	...
One-bank		29	28	1	29	...	...	...	1,061	...	946	...
TOTALS BY STATE-BRANCHING CLASSIFICATION												
Statewide												
branching	24	390	804	16,628	17,432	2,412	21,409	23,821	679,758	773,353	477,614	556,612
Multibank		123	539	7,236	7,775	...	...	...	328,410	...	219,818	...
One-bank		267 ⁴	265	9,392	9,657	...	...	...	351,348	...	257,796	...
Limited												
branching	16	1,183	2,054	9,640	11,694	5,932	16,604	22,536	324,010	504,002	243,947	399,312
Multibank		162	1,038	6,187	7,225	...	...	...	203,398	...	152,123	...
One-bank		1,021 ⁴	1,016	3,453	4,469	...	...	...	120,612	...	91,824	...
Unit banking	11	1,965	2,831	1,776	4,607	6,189	2,721	8,910	292,903	400,968	217,107	310,374
Multibank		160	1,030	698	1,728	...	...	...	146,763	...	109,265	...
One-bank		1,805 ⁴	1,801	1,078	2,879	...	...	...	146,140	...	107,842	...
December 31, 1981, including foreign data												
50 states and District of Columbia—												
Total		3,500 ⁶	5,689 ⁶	29,074	34,763	14,533	41,741	56,274	1,642,229	2,025,014	1,256,289	1,585,021
Multibank		407	2,607	14,746	17,353	...	...	...	886,103	...	668,967	...
One-bank		3,093 ⁴	3,082	14,328	17,410	...	...	...	756,126	...	587,322	...
Alabama	L	26	92	451	543	308	677	985	11,809	18,718	9,575	15,637
Multibank		9	75	430	505	...	...	...	11,272	...	9,110	...
One-bank		17	17	21	38	...	...	...	537	...	465	...
Alaska	S	3	4	15	19	12	115	127	465	2,461	386	1,924
Multibank		1	2	6	8	...	...	...	218	...	179	...
One-bank		2	2	9	11	...	...	...	247	...	207	...
Arizona	S	5	5	452	457	32	587	619	11,933	14,716	9,793	12,153
Multibank		1	1	161	162	...	...	...	4,114	...	3,325	...
One-bank		4	4	291	295	...	...	...	7,819	...	6,467	...
Arkansas	L	45	49	179	228	263	423	686	5,389	12,314	4,288	10,318
Multibank		2	6	30	36	...	...	...	1,173	...	917	...
One-bank		43	43	149	192	...	...	...	4,216	...	3,372	...
California	S	62	69	4,203	4,272	320	4,685	5,005	248,710	262,406	197,356	208,882
Multibank		12	20	773	793	...	...	...	30,490	...	23,534	...
One-bank		50	49	3,430	3,479	...	...	...	218,220	...	173,822	...
Colorado	U	125	241	127	368	397	141	538	16,173	18,504	12,853	14,734
Multibank		17	134	89	223	...	...	...	13,160	...	10,228	...
One-bank		108	107	38	145	...	...	...	3,014	...	2,625	...

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

State, and type of holding company	Type of branching ⁷	Number of holding company groups ^{2,3}	Number of offices						Amounts (millions of dollars)			
			Holding companies			All commercial banks			Assets		Deposits	
			Banks	Branches	Total	Banks	Branches	Total	Holding companies	All commercial banks	Holding companies	All commercial banks
December 31, 1981, including foreign data												
Connecticut	S	9	13	459	472	57	622	679	11,743	14,743	9,386	11,949
Multibank		3	7	145	152	...	...	...	4,160	...	3,412	...
One-bank		6	6	314	320	...	...	...	7,584	...	5,974	...
Delaware	S	4	4	35	39	20	147	167	933	4,403	346	3,031
Multibank		2	2	28	30	...	...	...	846	...	268	...
One-bank		2	2	7	9	...	...	...	86	...	78	...
District of Columbia	S	6	6	140	146	17	164	181	9,202	9,852	7,417	7,966
Multibank		1	1	24	25	...	...	...	697	...	541	...
One-bank		5	5	116	121	...	...	...	8,505	...	6,875	...
Florida	S	71	268	1,195	1,463	502	1,496	1,998	42,046	51,869	34,597	43,192
Multibank		25	222	860	1,082	...	...	...	28,538	...	23,708	...
One-bank		46	46	335	381	...	...	...	13,508	...	10,889	...
Georgia	L	64	118	660	778	426	954	1,380	17,663	25,598	13,513	20,377
Multibank		19	73	561	634	...	...	...	15,856	...	11,953	...
One-bank		45	45	99	144	...	...	...	1,807	...	1,560	...
Hawaii	S	4	4	149	153	11	189	200	5,352	6,231	4,685	5,451
Multibank		1	1	14	15	...	...	...	421	...	386	...
One-bank		3	3	135	138	...	...	...	4,931	...	4,298	...
Idaho	S	9	10	225	235	27	262	289	4,913	5,477	3,899	4,394
Multibank		3	4	128	132	...	...	...	2,582	...	2,026	...
One-bank		6	6	97	103	...	...	...	2,331	...	1,873	...
Illinois	U	341	345	339	684	1,257	711	1,968	122,558	157,069	90,414	120,154
Multibank		8	12	27	39	...	...	...	7,606	...	5,403	...
One-bank		333	333	312	645	...	...	...	114,953	...	85,011	...
Indiana	L	66	67	454	521	405	1,185	1,590	14,270	34,514	10,929	28,293
Multibank		1	2	13	15	...	...	...	404	...	335	...
One-bank		65	65	441	506	...	...	...	13,867	...	10,594	...
Iowa	L	268	352	415	767	652	593	1,245	15,569	23,798	12,808	19,827
Multibank		17	103	230	333	...	...	...	7,727	...	6,130	...
One-bank		251	249	185	434	...	...	...	7,841	...	6,678	...
Kansas	U	327	334	218	552	618	283	901	11,654	18,231	9,579	15,184
Multibank		10	17	41	58	...	...	...	2,283	...	1,689	...
One-bank		317	317	177	494	...	...	...	9,371	...	7,890	...
Kentucky	L	44	45	256	301	344	800	1,144	9,189	22,062	6,614	17,762
Multibank		1	2	52	54	...	...	...	2,761	...	1,911	...
One-bank		43	43	204	247	...	...	...	6,428	...	4,703	...
Louisiana	L	48	49	320	369	273	863	1,136	12,340	28,402	9,871	23,830
Multibank		1	2	5	7	...	...	...	85	...	76	...
One-bank		47	47	315	362	...	...	...	12,255	...	9,795	...
Maine	S	6	19	237	256	36	359	395	2,644	3,676	2,138	3,000
Multibank		4	17	199	216	...	...	...	2,304	...	1,868	...
One-bank		2	2	38	40	...	...	...	340	...	269	...
Maryland	S	9	24	710	734	94	998	1,092	13,997	18,057	11,162	14,738
Multibank		5	20	476	496	...	...	...	9,668	...	7,795	...
One-bank		4	4	234	238	...	...	...	4,328	...	3,367	...
Massachusetts	L	24	79	864	943	139	1,043	1,182	36,713	39,912	27,387	29,918
Multibank		12	67	748	815	...	...	...	34,573	...	25,585	...
One-bank		12	12	116	128	...	...	...	2,140	...	1,802	...

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

State, and type of holding company	Type of branching ⁷	Number of holding company groups ^{2,3}	Number of offices						Amounts (millions of dollars)			
			Holding companies			All commercial banks			Assets		Deposits	
			Banks	Branches	Total	Banks	Branches	Total	Holding companies	All commercial banks	Holding companies	All commercial banks
December 31, 1981, including foreign data												
Michigan	L	38	199	1,710	1,909	375	2,248	2,623	45,532	56,505	36,528	46,095
Multibank		21	182	1,588	1,770	...	...	...	43,070	...	34,416	...
One-bank		17	17	122	139	...	...	...	2,462	...	2,113	...
Minnesota	L	282	421	253	674	762	318	1,080	28,752	34,534	22,343	27,435
Multibank		13	152	157	309	...	...	...	22,584	...	16,877	...
One-bank		269	269	96	365	...	...	...	6,168	...	5,466	...
Mississippi	L	26	25	220	245	171	725	896	4,883	12,777	3,856	10,808
Multibank		...	...	...	...	...	...	...	...	...	...	...
One-bank		26	25	220	245	...	...	...	4,883	...	3,856	...
Missouri	U	184	426	341	767	730	472	1,202	31,768	38,587	23,807	29,738
Multibank		38	281	269	550	...	...	...	27,955	...	20,497	...
One-bank		146	145	72	217	...	...	...	3,813	...	3,310	...
Montana	U	39	95	43	138	167	46	213	4,530	5,734	3,855	4,923
Multibank		10	66	40	106	...	...	...	3,726	...	3,138	...
One-bank		29	29	3	32	...	...	...	804	...	717	...
Nebraska	U	271	279	277	556	460	318	778	10,214	12,910	8,151	10,491
Multibank		4	10	36	46	...	...	...	1,172	...	914	...
One-bank		267	269	241	510	...	...	...	9,042	...	7,238	...
Nevada	S	2	2	97	99	12	156	168	2,489	4,055	2,124	3,439
Multibank		1	1	65	66	...	...	...	1,966	...	1,686	...
One-bank		1	1	32	33	...	...	...	523	...	438	...
New Hampshire	S	10	25	92	117	71	177	248	1,840	3,616	1,566	3,113
Multibank		4	19	65	84	...	...	...	1,379	...	1,186	...
One-bank		6	6	27	33	...	...	...	461	...	380	...
New Jersey	S	18	50	1,013	1,063	161	1,663	1,824	23,386	38,232	19,065	31,770
Multibank		11	43	857	900	...	...	...	20,256	...	16,431	...
One-bank		7	7	156	163	...	...	...	3,130	...	2,634	...
New Mexico	L	23	47	180	227	88	260	348	4,495	6,801	3,850	5,764
Multibank		5	30	120	150	...	...	...	3,275	...	2,782	...
One-bank		18	17	60	77	...	...	...	1,220	...	1,068	...
New York	S	44	85	3,751	3,836	217	4,084	4,301	474,131	484,003	346,170	353,939
Multibank		18	60	2,216	2,276	...	...	...	359,943	...	262,552	...
One-bank		26	25	1,535	1,560	...	...	...	114,188	...	83,618	...
North Carolina	S	10	10	1,177	1,187	71	1,782	1,853	23,739	29,116	17,424	22,036
Multibank		1	1	190	191	...	...	...	7,202	...	5,233	...
One-bank		9	9	987	996	...	...	...	16,538	...	12,191	...
North Dakota	U	59	93	89	182	179	137	316	3,466	6,081	3,032	5,167
Multibank		7	41	53	94	...	...	...	2,238	...	1,944	...
One-bank		52	52	36	88	...	...	...	1,228	...	1,088	...
Ohio	L	30	114	1,601	1,715	380	2,330	2,710	43,751	59,567	32,178	45,706
Multibank		16	100	1,462	1,562	...	...	...	40,982	...	29,868	...
One-bank		14	14	139	153	...	...	...	2,768	...	2,310	...
Oklahoma	U	249	251	224	475	505	303	808	20,837	27,844	17,448	23,643
Multibank		3	5	2	7	...	...	...	334	...	298	...
One-bank		246	246	222	468	...	...	...	20,504	...	17,151	...
Oregon	S	8	14	489	503	84	604	688	11,932	13,960	9,277	11,013
Multibank		5	11	462	473	...	...	...	11,632	...	9,012	...
One-bank		3	3	27	30	...	...	...	301	...	266	...

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

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

State, and type of holding company	Type of branching ⁷	Number of holding company groups ^{2,3}	Number of offices						Amounts (millions of dollars)			
			Holding companies			All commercial banks			Assets		Deposits	
			Banks	Branches	Total	Banks	Branches	Total	Holding companies	All commercial banks	Holding companies	All commercial banks
December 31, 1981, including foreign data												
Pennsylvania	L	33	35	1,330	1,365	353	2,717	3,070	63,855	97,654	46,148	75,372
Multibank		4	6	201	207	...	...	...	7,607	...	5,524	...
One-bank		29	29	1,129	1,158	...	...	...	56,248	...	40,624	...
Rhode Island	S	11	11	223	234	14	230	244	7,954	8,003	5,778	5,819
Multibank		...	...	...	...	...	...	...	...	...	...	...
One-bank		11	11	223	234	...	...	...	7,954	...	5,778	...
South Carolina	S	5	5	402	407	83	766	849	4,549	8,695	3,567	7,002
Multibank		...	...	...	...	...	...	...	...	...	...	...
One-bank		5	5	402	407	...	...	...	4,549	...	3,567	...
South Dakota	S	45	61	139	200	154	171	325	6,486	7,994	5,195	6,540
Multibank		7	23	84	107	...	...	...	5,187	...	4,046	...
One-bank		38	38	55	93	...	...	...	1,299	...	1,149	...
Tennessee	L	50	95	569	664	352	1,070	1,422	15,225	26,103	11,956	21,251
Multibank		12	57	436	493	...	...	...	12,513	...	9,699	...
One-bank		38	38	133	171	...	...	...	2,712	...	2,257	...
Texas	U	321	682	223	905	1,524	356	1,880	109,782	143,238	85,547	114,828
Multibank		53	417	174	591	...	...	...	97,290	...	74,518	...
One-bank		268	265	49	314	...	...	...	12,491	...	11,030	...
Utah	S	22	33	293	326	66	326	392	6,618	7,553	5,478	6,239
Multibank		6	17	178	195	...	...	...	4,124	...	3,365	...
One-bank		16	16	115	131	...	...	...	2,494	...	2,113	...
Vermont	S	5	6	63	69	28	174	202	909	2,523	804	2,236
Multibank		1	2	29	31	...	...	...	421	...	383	...
One-bank		4	4	34	38	...	...	...	488	...	422	...
Virginia	S	13	66	1,170	1,236	224	1,451	1,675	21,395	26,739	17,121	21,859
Multibank		9	62	574	636	...	...	...	9,196	...	7,666	...
One-bank		4	4	596	600	...	...	...	12,199	...	9,455	...
Washington	S	9	10	652	662	99	931	1,030	22,012	25,712	17,188	20,322
Multibank		2	3	167	170	...	...	...	3,226	...	2,523	...
One-bank		7	7	485	492	...	...	...	18,786	...	14,665	...
West Virginia	U	11	12	7	19	243	66	309	1,119	11,253	815	9,284
Multibank		1	2	2	4	...	...	...	37	...	34	...
One-bank		10	10	5	15	...	...	...	1,082	...	781	...
Wisconsin	L	116	267	339	606	641	559	1,200	18,240	28,422	14,365	23,195
Multibank		29	181	276	457	...	...	...	15,838	...	12,286	...
One-bank		87	86	63	149	...	...	...	2,403	...	2,079	...
Wyoming	U	38	73	4	77	109	4	113	3,075	3,789	2,656	3,279
Multibank		9	45	3	48	...	...	...	2,013	...	1,710	...
One-bank		29	28	1	29	...	...	...	1,061	...	946	...
TOTALS BY STATE-BRANCHING CLASSIFICATION												
Statewide												
branching	24	390	804	17,381	18,185	2,412	22,139	24,551	959,377	1,054,094	731,920	812,009
Multibank		123	539	7,701	8,240	...	...	...	508,569	...	381,126	...
One-bank		267 ⁴	265	9,680	9,945	...	...	...	450,808	...	350,794	...
Limited												
branching	16	1,183	2,054	9,801	11,855	5,932	16,765	22,697	347,675	527,679	266,211	421,587
Multibank		162	1,038	6,309	7,347	...	...	...	219,720	...	167,469	...
One-bank		1,021 ⁴	1,016	3,492	4,508	...	...	...	127,956	...	98,742	...
Unit branching												
branching	11	1,965	2,831	1,892	4,723	6,189	2,837	9,026	335,177	443,241	258,157	351,424
Multibank		160	1,030	736	1,766	...	...	...	157,814	...	120,371	...
One-bank		1,805 ⁴	1,801	1,156	2,957	...	...	...	177,362	...	137,786	...

80. Consolidated report of income, 1981¹

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 . . .	247,941,288	42,946,298	23,461,311	23,679,144	45,010,097	112,844,438	196,604,821	51,336,467
2 Interest and fees on loans . . .	163,176,348	26,234,712	14,798,433	14,884,602	28,838,542	78,420,059	130,883,302	32,293,046
3 Interest on balances with depository institutions . . .	23,935,990	1,077,620	928,974	1,248,781	3,981,251	16,699,364	21,795,177	2,140,813
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	12,236,179	3,618,584	1,640,349	1,627,125	2,490,519	2,859,602	8,726,448	3,509,731
5 Interest on U.S. Treasury securities and on obligations of other U.S. government agencies and corporations	18,037,659	6,870,343	2,971,836	2,553,961	2,965,540	2,675,979	11,016,405	7,021,254
6 U.S. Treasury securities	(²)	(²)	(²)	1,594,961	1,980,034	1,844,577	(²)	(²)
7 Obligations of other U.S. government agencies and corporations	(²)	(²)	(²)	959,000	985,506	831,402	(²)	(²)
8 Interest on obligations of states and political subdivisions in United States	9,668,107	2,533,859	1,548,097	1,327,850	2,166,975	2,091,326	6,819,559	2,848,548
9 Income from all other securities	1,638,249	171,561	98,447	161,297	208,989	997,955	1,333,588	304,661
10 Interest on other bonds, notes, and debentures	(²)	(²)	(²)	144,091	178,100	935,259	(²)	(²)
11 Dividends on stock	(²)	(²)	(²)	17,206	30,889	62,696	(²)	(²)
12 Income from lease financing	1,746,433	39,344	47,581	147,261	287,765	1,224,482	1,600,970	145,463
13 Income from fiduciary activities	3,178,956	141,785	264,618	386,330	990,386	1,395,837	2,813,984	364,972
14 Service charges on deposit accounts in domestic offices	3,907,347	1,320,862	602,750	513,343	746,005	724,387	2,492,518	1,414,829
15 Other service charges, commissions, and fees	5,300,476	591,457	365,593	553,927	1,424,462	2,364,937	4,502,556	797,920
16 Other operating income	5,115,506	346,138	194,633	274,665	909,561	3,390,509	4,620,289	495,217
17 Trading income, net	(²)	(²)	(²)	42,761	335,253	1,296,562	(²)	(²)
18 Equity in net income of unconsolidated subsidiaries and associated companies	(²)	(²)	(²)	507	13,604	188,157	(²)	(²)
19 All other	(²)	(²)	(²)	231,394	560,715	1,905,790	(²)	(²)

80. Consolidated report of income, 1981¹—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	227,781,890	37,495,362	21,116,162	21,687,839	41,857,419	105,625,108	181,902,429	45,879,461
21 Salaries and employee benefits	27,928,046	5,868,388	3,219,079	3,316,172	5,768,549	9,755,858	20,833,113	7,094,933
22 Interest on time CDs of \$100,000 or more issued by domestic offices	39,037,312	4,605,440	3,805,483	4,363,723	8,626,862	17,635,804	30,623,702	8,413,610
23 Interest on deposits in foreign offices	46,695,947	1,863	18,175	567,641	3,723,657	42,384,611	45,838,335	857,612
24 Interest on other deposits	53,248,041	19,559,242	8,962,690	6,962,370	8,984,466	8,779,273	33,856,141	19,391,900
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	23,786,207	700,320	1,275,466	2,355,129	6,977,779	12,477,513	21,948,685	1,837,522
26 Interest on demand notes (note balances) issued to U.S. Treasury and other borrowed money	5,893,768	172,735	182,841	255,835	914,469	4,367,888	5,573,188	320,580
27 Demand notes (note balances) issued to U.S. Treasury	(²)	(²)	(²)	142,477	369,460	508,413	(²)	(²)
28 Other borrowed money	(²)	(²)	(²)	113,358	545,009	3,859,475	(²)	(²)
29 Interest on subordinated notes and debentures	611,093	59,300	72,540	100,537	206,219	172,497	437,210	173,883
30 Occupancy expense of bank premises, net, and furniture and equipment expense	8,566,379	1,722,630	1,028,172	1,115,363	1,791,755	2,908,459	6,401,037	2,165,342
31 Occupancy expense of bank premises, gross	(²)	(²)	(²)	746,356	1,196,493	1,975,008	(²)	(²)
32 LESS: Rental income	(²)	(²)	(²)	135,549	237,672	260,624	(²)	(²)
33 Occupancy expense of bank premises, net	3,969,136	166,552	518,566	610,812	958,822	1,714,384	3,230,342	738,794
34 Furniture and equipment expense	(²)	(²)	(²)	504,551	832,933	1,194,075	(²)	(²)
35 Provision for possible loan losses	5,054,348	990,747	506,627	519,391	1,115,194	1,922,389	3,875,818	1,178,530
36 Other operating expenses	16,960,751	3,814,694	2,045,097	2,131,679	3,748,465	5,220,816	12,515,198	4,445,553
37 Minority interest in consolidated subsidiaries	(²)	(²)	(²)	578	590	26,416	(²)	(²)
38 All other	(²)	(²)	(²)	2,131,100	3,747,875	5,194,400	(²)	(²)
39 Income before income taxes and securities gains or losses	201,159,355	5,450,896	2,345,148	1,991,303	3,152,678	7,219,330	14,702,365	5,456,990
40 Applicable income taxes	4,612,082	1,216,090	384,323	284,516	394,854	2,332,299	3,497,245	1,114,837
41 Income before securities gains or losses	15,547,302	4,234,842	1,960,820	1,706,786	2,757,823	4,887,031	11,205,152	4,342,150
42 Securities gains or losses (-), gross	-1,592,819	-336,403	-199,536	-172,359	-424,213	-460,308	-1,224,489	-368,330
43 Applicable income taxes	-730,888	-130,845	-88,753	-79,352	-196,277	-235,661	-582,428	-148,460
44 Securities gains or losses (-), net	-861,685	-205,336	-110,756	-93,007	-227,939	-224,647	-641,980	-219,705
45 Income before extraordinary items	14,685,804	4,029,378	1,850,062	1,613,772	2,529,884	4,662,384	10,563,129	4,122,351
46 Extraordinary items, gross	68,187	12,430	15,876	24,999	14,882	0	47,954	20,233
47 Applicable income taxes	12,567	448	2,463	7,270	2,386	0	11,054	1,513
48 Extraordinary items, net of tax effect	55,640	11,998	13,417	17,729	12,496	0	36,906	18,734
49 Net income	14,741,100	4,041,359	1,863,475	1,631,501	2,542,381	4,662,384	10,600,037	4,141,063

80. Consolidated report of income, 1981¹—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	105,918,898	28,210,975	13,629,549	12,167,084	19,265,231	32,646,059	76,775,472	29,143,426
51 Adjustments	-5,436	856	10,610	-1,410	-9,668	-5,824	4,118	-9,554
52 Adjusted balance, end of previous year	105,913,385	28,211,757	13,640,156	12,165,674	19,255,563	32,640,235	76,779,582	29,133,803
53 Net income or loss (-)	14,741,100	4,041,359	1,863,475	1,631,501	2,542,381	4,662,384	10,600,037	4,141,063
54 Sale, conversion, acquisition or retirement of capital, net	2,167,528	629,867	206,441	411,977	619,584	299,659	1,383,937	783,591
55 Transactions with own holding company or affiliates	1,461,561	158,653	173,790	395,881	506,917	226,320	1,024,734	436,827
56 Other	705,967	471,214	32,651	16,096	112,667	73,339	359,203	346,764
57 Changes incident to mergers and absorptions, net	900,099	23,700	64,546	158,087	463,150	190,616	655,907	244,192
58 Less: Cash dividends declared on common stock	5,820,038	1,235,111	746,684	725,823	1,212,025	1,900,395	4,427,034	1,393,004
59 Less: Cash dividends declared on preferred stock	12,310	1,936	2,071	5,702	2,601	0	2,854	9,456
60 Other increases or decreases (-)	61,216	74,030	21,926	12,446	5,767	-52,953	29,524	31,692
61 Balance, end of period	117,950,976	31,743,663	15,047,789	13,648,161	21,671,817	35,839,546	85,019,086	32,931,890
<i>Allowance for possible loan losses</i>								
62 Balance, end of previous year	9,927,213	1,700,113	1,038,286	1,036,423	2,061,270	4,091,121	7,862,811	2,064,402
63 Recoveries credited to allowance	1,532,140	292,432	136,996	144,922	335,562	622,228	1,218,810	313,330
64 Changes incident to mergers and absorptions, net	167,679	5,479	6,593	30,619	59,840	65,148	139,756	27,923
65 Provision for possible loan losses	5,054,348	990,747	506,627	519,391	1,115,194	1,922,389	3,875,818	1,178,530
66 Less: Losses charged to allowance	5,278,558	1,107,057	547,580	554,753	1,209,678	1,859,490	4,012,024	1,266,534
67 Foreign currency translation adjustment	-26,429	(²)	(²)	(²)	4,965	-31,394	-26,429	(²)
68 Balance, end of period	11,376,310	1,881,633	1,140,919	1,176,603	2,367,153	4,810,002	9,058,804	2,317,506
MEMO								
69 Provision for U.S. federal income taxes	1,681,503	930,781	226,753	139,075	38,799	346,095	915,409	766,094
70 Provision for U.S. state and local income taxes	960,130	154,912	70,880	68,983	106,077	559,278	764,248	195,882
71 Provision for foreign income taxes	1,252,061	0	343	4,366	56,087	1,191,265	1,246,190	5,871
72 Total	3,893,694	1,085,688	297,976	212,429	200,963	2,096,638	2,925,854	967,840
73 Provision for income taxes, current portion	(²)	(²)	(²)	180,398	136,899	1,981,279	(²)	(²)
74 Provision for income taxes, deferred portion	(²)	(²)	(²)	32,031	64,067	115,359	(²)	(²)
75 Number of full-time equivalent employees ³	1,489,659	353,615	192,760	193,879	308,605	440,800	1,075,389	414,270
76 Number of banks ³	14,402	12,544	1,281	376	166	35	5,475	8,927

80. Consolidated report of income, 1981¹—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 and the like 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	9,940,512	221,309	2,499,873	7,219,330	9,691,975	248,537
2 Total interest income	139,509,802	3,009,464	32,756,053	103,744,285	134,156,070	5,353,732
3 Total noninterest income	12,658,750	227,386	3,331,212	9,100,152	12,307,067	351,683
4 Total interest expense	112,022,933	2,164,959	24,040,388	85,817,586	107,999,090	4,023,843
5 Total noninterest expense	30,205,106	850,582	9,547,002	19,807,522	28,772,071	1,433,035
6 Less: Income taxes, security gains (losses), and extraordinary items	3,087,065	53,823	476,296	2,556,946	3,038,736	48,329
7 EQUALS: Net income	6,853,446	167,485	2,023,577	4,662,384	6,653,239	200,207
INTEREST INCOME AND INTEREST EXPENSE						
<i>Domestic offices</i>						
8 Total interest income	84,491,250	2,327,722	27,616,546	54,546,982	80,207,553	4,283,697
9 Interest and fees on loans	68,816,167	1,727,704	21,176,967	45,911,496	65,500,371	3,315,796
10 Interest on balances with depository institutions	925,353	84,950	460,554	379,849	767,810	157,543
11 Income on federal funds sold and securities purchased under agreements to resell in domestic offices and Edge and Agreement subsidiaries	4,702,271	154,763	1,772,341	2,775,167	4,495,693	206,578
12 Interest on bonds, notes, and debentures	9,025,344	345,651	3,951,178	4,728,515	8,449,340	576,004
13 Interest on U.S. Treasury securities	3,332,127	125,807	1,392,970	1,813,350	3,109,767	222,360
14 Interest on obligations of other U.S. government agencies and corporations	1,633,560	72,600	736,422	824,538	1,486,324	147,236
15 Interest on obligations of states and political subdivisions in United States	3,891,655	126,130	1,731,691	2,033,834	3,719,057	172,598
16 Interest on other bonds, notes, and debentures	168,002	21,114	90,095	56,793	134,192	33,810
17 Income from lease financing	1,022,115	14,654	255,506	751,955	994,339	27,776
18 Total interest expense	61,953,211	1,551,039	19,968,915	40,433,257	58,813,430	3,139,781
19 Interest on time certificates of deposit of \$100,000 or more	25,143,959	712,591	6,795,564	17,635,804	23,523,074	1,620,885
20 Interest on other deposits	16,072,609	484,322	6,809,014	8,779,273	14,983,370	1,089,239
21 Expense of federal funds purchased and securities sold under agreements to repurchase in domestic offices and Edge and Agreement subsidiaries	18,455,152	308,097	5,735,656	12,411,399	18,116,097	339,055
22 Interest on subordinated notes and debentures	338,645	24,219	176,196	138,230	294,548	44,097
23 Interest on other borrowed money	1,942,846	21,810	452,485	1,468,551	1,896,341	46,505
<i>Foreign offices and Edge and Agreement subsidiaries</i>						
24 Total interest income	56,428,626	694,682	5,374,854	50,359,090	55,333,291	1,095,335
25 Interest and fees on loans	34,844,928	221,507	2,114,858	32,508,563	34,429,980	414,948
26 Interest on balances with depository institutions	19,957,638	454,939	3,183,184	16,319,515	19,311,470	646,168
27 Income on federal funds sold and securities purchased under agreement to resell in Edge and Agreement subsidiaries	94,970	773	9,762	84,435	94,533	437
28 Interest on bonds, notes, and debentures	1,055,453	17,463	63,940	974,050	1,021,671	33,782
29 Income from lease financing	475,637	0	3,110	472,527	475,637	0
30 Total interest expense	49,237,014	591,138	3,769,960	44,875,916	48,374,119	862,895
31 Interest on deposits in foreign offices	46,694,232	585,964	3,723,657	42,384,611	45,838,335	855,897
32 Expense of federal funds purchased and securities sold under agreements to repurchase in Edge and Agreement subsidiaries	85,370	1	19,255	66,114	85,369	1
33 Interest on subordinated notes and debentures	35,351	1,084	0	34,267	35,278	73
34 Interest on other borrowed money	2,422,061	4,089	27,048	2,390,924	2,415,137	6,924

80. Consolidated report of income, 1981¹—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 and the like 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		
INCOME ATTRIBUTABLE TO INTERNATIONAL BUSINESS (estimated)						
35 Pretax income attributable to foreign offices and Edge and Agreement subsidiaries	3,460,114	24,711	434,168	3,001,235	3,385,315	74,799
36 Pretax income attributable to international business conducted in domestic offices	1,091,973	27,004	235,715	829,254	1,063,543	28,430
37 LESS: Coverage adjustment	231,851	-2,188	97,134	136,905	231,643	208
38 Pretax income attributable to international business	4,320,236	53,903	572,749	3,693,584	4,217,215	103,021
39 LESS: All income taxes attributable to international business	1,921,577	20,430	247,393	1,653,754	1,883,041	38,536
40 EQUALS: Net income attributable to international business	2,398,659	33,473	325,356	2,039,830	2,334,174	64,485
MEMO						
41 Provision for possible loan losses attributable to international business	566,941	11,241	55,104	500,596	549,809	17,132
<i>Noninterest income allocation</i>						
42 Attributable to foreign offices and Edge and Agreement subsidiaries	2,192,121	2,589	59,113	2,130,419	2,181,755	10,366
43 Attributable to international business	2,760,648	10,932	154,737	2,594,979	2,744,399	16,249
<i>Noninterest expense allocation</i>						
44 Attributable to foreign offices and Edge and Agreement subsidiaries	3,735,553	16,135	146,193	3,573,225	3,707,653	27,900
45 Attributable to international business	5,567,051	21,265	803,241	4,742,546	4,980,190	586,861
<i>Gross intracompany interest adjustments</i>						
46 Intracompany interest income attributable to international business	6,804,752	47,677	451,739	6,305,336	6,733,859	70,893
47 Intracompany interest expense attributable to international business	10,028,379	54,885	1,850,874	8,122,620	9,835,987	192,392
48 Interest income of domestic offices from foreign domiciled customers	4,113,724	102,096	1,055,900	2,955,728	3,945,605	168,119
ASSETS AND LIABILITIES (average for 30 calendar days)						
<i>Domestic offices</i>						
49 Federal funds sold and securities purchased under agreements to repurchase	33,051	1,125	13,100	18,825	31,678	1,373
50 Total loans	468,046	11,210	142,227	314,607	444,948	23,097
51 Total deposits	542,050	15,680	185,402	340,968	511,294	30,755
52 Cash and due from depository institutions	95,466	2,392	33,303	59,769	92,100	3,365
53 Federal funds purchased and securities sold under agreements to repurchase	122,351	2,156	39,868	80,325	119,940	2,410
54 Total assets, year-end	848,721	21,385	276,054	551,282	808,966	39,754
<i>Foreign offices</i>						
55 Total loans	208,980	1,447	12,418	195,114	206,695	2,285
56 Total deposits	323,917	4,032	27,778	292,107	317,951	5,966
57 Cash and due from depository institutions	132,953	2,899	20,287	109,765	129,007	3,946
58 Total assets, year-end	394,173	5,290	39,513	349,369	386,478	7,695
59 Number of banks ³	190	38	117	35	161	29

81. Income, expenses, and dividends of member banks, by Federal Reserve District, 1981¹

A. All member banks

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

Item	Boston	New York	Phila- delphia
1 Operating income, total	6,441,973	64,962,323	5,236,042
2 Interest and fees on loans	4,067,399	43,914,029	3,308,166
3 Interest on balances with depository institutions	693,775	9,816,336	411,248
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	245,435	1,689,163	284,869
5 Interest on U.S. Treasury securities and on obligations of other U.S. government agencies and corporations	415,898	1,798,124	518,788
6 Interest on obligations of states and political subdivisions in United States	228,402	1,306,010	297,990
7 Income from all other securities	82,596	782,328	39,994
8 Income from lease financing	105,205	680,149	18,741
9 Income from fiduciary activities	191,286	882,868	120,564
10 Service charges on deposit accounts in domestic offices	61,925	265,056	76,311
11 Other service charges, commissions, and fees	182,660	1,611,885	91,720
12 Other operating income	167,391	2,216,379	67,646
13 Operating expenses, total	6,010,662	60,436,266	4,870,701
14 Salaries and employee benefits	833,980	5,403,589	703,708
15 Interest on time CDs of \$100,000 or more issued by domestic offices	930,765	6,515,948	614,439
16 Interest on deposits in foreign offices	1,404,002	27,706,220	476,188
17 Interest on other deposits	848,482	4,911,873	1,595,577
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	932,035	6,802,977	574,456
19 Interest on demand notes (note balances) issued to U.S. Treasury and other borrowed money	228,033	2,923,519	122,402
20 Interest on subordinated notes and debentures	7,004	122,059	77,521
21 Occupancy expense of bank premises, net, and furniture and equipment expense	245,364	1,709,799	230,560
22 Provision for possible loan losses	105,904	1,051,044	122,825
23 Other operating expenses	475,091	3,289,236	353,018
24 Income before income taxes and securities gains or losses	431,312	4,526,058	365,338
25 Applicable income taxes	97,706	1,571,978	26,239
26 Income before securities gains or losses	333,606	2,954,079	339,100
27 Securities gains or losses (-), gross	-43,451	-321,409	-25,188
28 Applicable income taxes	-21,471	-172,169	-11,082
29 Securities gains or losses (-), net	-21,984	-149,231	-14,108
30 Income before extraordinary items	311,619	2,804,847	324,987
31 Extraordinary items, gross	168	9,698	12,423
32 Applicable income taxes	105	3,595	6,082
33 Extraordinary items, net of tax effect	63	6,103	6,341
34 Net income	311,682	2,810,951	331,328
<i>Equity capital account</i>			
35 Balance, end of previous year	2,191,587	20,220,907	2,544,228
36 Adjustments	-225	-1,390	-1,136
37 Adjusted balance, end of previous year	2,191,364	20,219,517	2,543,092
38 Net income or loss (-)	311,682	2,810,951	331,328
39 Sale, conversion, acquisition, or retirement of capital, net	5,070	103,893	199,545
40 Transactions with own holding company or affiliates	3,917	87,214	198,010
41 Other	1,153	16,679	1,535
42 Changes incident to mergers and absorptions, net	4,404	9,278	50,626
43 LESS: Cash dividends declared on common stock	129,393	1,131,203	147,686
44 LESS: Cash dividends declared on preferred stock	10	162	800
45 Other increases or decreases (-)	466	126,660	252
46 Balance, end of period	2,383,579	22,138,931	2,976,355
<i>Allowance for possible loan losses</i>			
47 Balance, end of previous year	264,903	2,342,858	273,902
48 Recoveries credited to allowance	46,127	365,087	29,582
49 Changes incident to mergers and absorptions, net	232	-339	4,746
50 Provision for possible loan losses	105,904	1,051,044	122,825
51 Less: Losses charged to allowance	114,908	1,017,250	135,208
52 Foreign currency translation adjustment	-371	-13,689	(²)
53 Balance, end of period	301,887	2,727,711	295,845
<i>MEMO</i>			
54 Provision for U.S. federal income taxes	-16,837	154,605	1,452
55 Provision for U.S. state and local income taxes	35,005	463,544	4,546
56 Provision for foreign income taxes	58,191	785,237	15,259
57 Total	76,360	1,403,385	21,257
58 Number of full-time equivalent employees ³	42,921	236,872	39,110
59 Number of banks ³	161	221	212

Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	Line
10,270,665	8,691,474	10,562,148	25,354,093	4,702,360	4,746,349	7,384,553	12,741,276	35,511,565	1
6,203,325	5,458,679	6,290,224	16,537,980	2,853,053	3,132,794	4,842,667	8,622,558	25,652,428	2
1,139,992	710,102	573,877	3,024,719	149,469	285,342	67,173	1,033,705	3,889,439	3
507,074	561,126	883,524	1,076,299	489,594	242,396	810,151	903,058	1,033,759	4
976,079	745,635	1,187,873	1,766,796	543,041	411,020	679,307	809,920	1,163,924	5
642,964	487,469	650,033	997,770	253,885	247,965	408,840	642,207	656,024	6
28,046	15,315	26,989	129,240	9,546	9,139	13,394	16,662	180,339	7
69,755	47,455	40,410	93,188	26,981	20,291	22,354	16,134	460,307	8
202,976	129,920	168,880	419,779	63,133	51,041	105,759	156,208	321,570	9
168,002	201,978	308,246	274,736	92,076	72,799	145,966	214,681	610,742	10
196,531	182,568	292,262	555,529	118,688	179,151	163,443	206,450	721,669	11
135,916	151,226	139,825	478,057	102,892	94,412	125,497	119,688	821,360	12
9,424,217	7,909,079	9,509,492	23,974,110	4,305,138	4,365,592	6,450,218	11,227,496	33,419,458	13
1,211,142	1,253,562	1,490,708	2,479,283	562,773	497,167	900,806	1,150,498	4,345,897	14
1,781,777	992,565	1,485,543	4,170,978	734,826	905,043	1,500,241	3,368,542	7,623,035	15
802,774	746,114	171,291	4,672,253	79,964	276,691	21,623	1,201,178	8,280,037	16
2,804,200	2,501,117	3,065,062	5,415,925	1,514,781	1,431,440	1,935,820	2,323,911	5,507,953	17
1,317,343	970,663	1,276,248	3,937,047	709,180	459,784	866,557	1,524,207	2,578,188	18
226,423	142,680	73,121	578,905	65,065	114,428	93,089	113,150	892,373	19
6,344	19,161	21,379	30,955	6,079	23,106	17,639	55,572	50,391	20
369,193	391,040	494,693	790,018	189,949	130,610	279,220	326,796	1,243,795	21
204,926	169,486	282,624	491,458	91,053	121,460	177,800	307,205	750,033	22
700,092	722,693	1,148,821	1,407,292	351,471	405,866	657,425	856,441	2,147,752	23
846,445	782,396	1,052,656	1,379,981	397,221	380,752	934,323	1,513,775	2,092,108	24
70,110	121,951	176,153	172,724	43,739	57,949	221,900	366,242	570,554	25
776,334	660,447	876,512	1,207,263	353,489	322,805	712,428	1,147,535	1,521,554	26
-85,442	-113,572	-135,023	-132,956	-42,679	-63,471	-88,392	-117,892	-55,014	27
-32,994	-52,793	-59,782	-60,879	-18,561	-29,941	-43,484	-51,945	-27,327	28
-52,434	-60,777	-75,220	-72,055	-24,110	-33,522	-44,901	-65,947	-27,691	29
723,895	599,665	801,287	1,135,195	329,383	289,282	667,518	1,081,588	1,493,863	30
4,802	682	3,495	5,947	1,643	406	4,214	4,123	353	31
445	68	47	776	-2	85	-124	-23	0	32
4,357	614	3,448	5,171	1,643	325	4,342	4,146	353	33
728,252	600,281	804,735	1,140,365	331,026	289,605	671,860	1,085,736	1,494,216	34
5,752,482	4,372,003	5,241,222	10,709,730	2,565,752	2,270,930	3,895,935	5,519,830	11,490,866	35
-2,128	-532	4,923	-7,450	-115	2,007	-43	10,818	-611	36
5,750,350	4,371,474	5,246,141	10,702,283	2,565,630	2,272,942	3,895,894	5,530,645	11,490,250	37
728,252	600,281	804,735	1,140,365	331,026	289,605	671,860	1,085,736	1,494,216	38
7,893	36,442	64,898	19,620	16,156	261,538	62,352	234,343	372,187	39
6,089	25,933	38,277	13,544	6,868	258,455	26,370	97,569	262,488	40
1,804	10,509	26,621	6,076	9,288	3,083	35,982	136,774	109,699	41
6,412	70,907	497,139	3,657	1,101	-2,427	1,970	-964	13,804	42
358,894	242,039	349,011	516,932	118,321	122,059	233,504	364,589	713,403	43
17	273	258	219	276	37	335	0	467	44
1,620	-1,210	7,049	1,883	2,349	2,016	12,570	14,391	-138,522	45
6,135,612	4,835,581	6,270,686	11,350,669	2,797,663	2,701,589	4,410,798	6,499,561	12,518,062	46
472,246	380,172	472,550	1,017,442	202,255	180,848	309,415	499,145	1,447,075	47
76,270	58,323	95,937	130,286	29,255	31,506	52,749	65,454	238,234	48
419	7,809	53,185	3,236	0	41,252	1,427	2,078	25,711	49
204,926	169,486	282,624	491,458	91,053	121,460	177,800	307,205	750,033	50
241,083	181,417	319,581	509,440	99,688	140,721	179,235	233,151	840,342	51
(2)	(2)	(2)	-6,024	(2)	(2)	(2)	(2)	-6,345	52
512,776	434,373	584,810	1,126,955	222,879	234,316	362,168	640,720	1,614,364	53
17,000	33,017	95,092	-5,979	20,185	-2,839	154,796	291,840	173,077	54
296	22,642	14,087	27,986	3,287	25,322	23,492	1,280	142,761	55
20,245	13,549	7,221	90,620	1,719	5,596	0	21,163	227,390	56
37,541	69,208	116,404	112,628	25,191	28,082	178,286	314,284	543,228	57
67,952	74,458	94,525	124,185	33,823	26,190	49,122	61,248	224,983	58
370	373	537	902	391	508	849	789	162	59

81. Income, expenses, and dividends of member banks, by District, 1981¹—Continued

B. Large banks

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

Item	Boston	New York	Phila- delphia
1 Operating income, total	3,771,521	57,940,343	2,844,242
2 Interest and fees on loans	2,346,815	39,873,904	1,864,419
3 Interest on balances with depository institutions	525,223	8,966,784	265,606
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	126,671	1,334,972	130,970
5 Interest on Treasury securities and on other U.S. government obligations	187,175	1,188,959	176,000
6 Interest on U.S. Treasury securities	151,723	926,724	62,165
7 Interest on obligations of other U.S. government agencies and corporations	35,452	262,235	113,835
8 Interest on obligations of states and political subdivisions in United States	84,544	950,711	125,012
9 Income from all other securities	74,833	686,135	16,349
10 Interest on other bonds, notes, and debentures	73,420	652,892	12,171
11 Dividends on stock	1,413	33,243	4,178
12 Income from lease financing	79,115	645,935	17,886
13 Income from fiduciary activities	110,799	783,582	94,317
14 Service charges on deposit accounts in domestic offices	12,133	168,142	37,470
15 Other service charges, commissions, and fees	113,483	1,236,977	65,124
16 Other operating income	110,730	2,104,241	51,089
17 Trading income, net	37,317	812,306	4,556
18 Equity in net income of unconsolidated subsidiaries and associated companies	2,940	140,656	1,027
19 All other	70,473	1,151,279	45,506
20 Operating expenses, total	3,568,638	53,914,997	2,675,564
21 Salaries and employee benefits	407,757	4,488,909	370,764
22 Interest on time CDs of \$100,000 or more issued by domestic offices	552,351	5,656,059	411,279
23 Interest on deposits in foreign offices	1,330,190	26,947,576	475,790
24 Interest on other deposits	116,661	3,098,580	400,679
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	584,840	6,070,112	480,990
26 Interest on demand notes issued to U.S. Treasury and other borrowed money	187,204	2,759,769	100,419
27 Interest on demand notes (note balances) issued to U.S. Treasury	17,628	233,952	29,858
28 Interest on other borrowed money	169,576	2,525,817	70,561
29 Interest on subordinated notes and debentures	3,005	113,980	68,527
30 Occupancy expense of bank premises, net, and furniture and equipment expense	115,552	1,402,202	120,725
31 Occupancy expense of bank premises, gross	76,265	998,569	78,400
32 LESS: Rental income	11,083	116,958	7,445
33 Occupancy expense of bank premises, net	65,182	881,611	70,955
34 Furniture and equipment expense	50,370	520,591	49,770
35 Provision for possible loan losses	56,094	861,241	78,896
36 Other operating expenses	214,984	2,516,569	167,492
37 Minority interest in consolidated subsidiaries	-425	21,066	0
38 All other	215,409	2,495,503	167,492
39 Income before income taxes and securities gains or losses	202,883	4,025,346	168,678
40 Applicable income taxes	57,990	1,517,221	20,373
41 Income before securities gains or losses	144,893	2,508,125	148,305
42 Securities gains or losses (-), gross	-21,553	-271,429	-9,067
43 Applicable income taxes	-11,905	-149,430	-4,232
44 Securities gains or losses (-), net	-9,648	-121,999	-4,835
45 Income before extraordinary items	135,245	2,386,126	143,470
46 Extraordinary items, gross	0	0	4,882
47 Applicable income taxes	0	0	2,246
48 Extraordinary items, net of tax effect	0	0	2,636
49 Net income	135,245	2,386,126	146,106
<i>Equity capital account</i>			
50 Balance, end of previous year	940,587	16,402,022	1,139,645
51 Adjustments	0	0	-1,456
52 Adjusted balance, end of previous year	940,587	16,402,022	1,138,189
53 Net income or loss (-)	135,245	2,386,126	146,106
54 Sale, conversion, acquisition, or retirement of capital, net	0	51,920	349
55 Transactions with own holding company or affiliates	0	51,920	349
56 Other	0	0	0
57 Changes incident to mergers and absorptions, net	0	0	0
58 LESS: Cash dividends declared on common stock	54,804	924,915	77,765
59 LESS: Cash dividends declared on preferred stock	0	0	800
60 Other increases or decreases (-)	0	67,579	5
61 Balance, end of period	1,021,028	17,982,732	1,206,084
<i>Allowance for possible loan losses</i>			
62 Balance, end of previous year	137,032	1,984,595	167,314
63 Recoveries credited to allowance	23,877	299,717	17,709
64 Changes incident to mergers and absorptions, net	0	18,921	792
65 Provision for possible loan losses	56,094	861,241	78,896
66 LESS: Losses charged to allowance	60,194	783,395	83,926
67 Foreign currency translation adjustment	-371	-18,763	(?)
68 Balance, end of period	156,438	2,362,316	180,785
MEMO			
69 Provision for U.S. federal income taxes	-28,933	163,430	1,738
70 Provision for U.S. state and local income taxes	18,562	433,892	1,390
71 Provision for foreign income taxes	56,456	770,469	15,259
72 Total	46,085	1,367,791	18,387
73 Provision for income taxes, current portion	33,685	1,438,059	22,403
74 Provision for income taxes, deferred portion	12,400	-70,268	-4,016
75 Number of full-time equivalent employees ³	18,432	185,453	17,894
76 Number of banks ³	4	14	6

Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	Line
6,635,411	5,187,331	4,150,185	17,280,072	2,363,274	1,747,624	2,468,741	6,520,112	32,127,163	1
4,022,269	3,333,148	2,492,718	11,655,176	1,425,363	1,118,302	1,636,978	4,674,557	23,392,293	2
983,198	619,659	310,357	2,640,632	116,259	199,851	9,390	805,300	3,701,861	3
257,618	249,652	347,579	534,164	292,356	66,449	329,503	260,883	880,780	4
439,824	269,157	350,989	574,711	133,617	66,376	134,653	162,180	852,957	5
246,631	192,514	249,314	407,894	79,386	43,024	108,523	126,085	493,541	6
193,193	76,643	101,675	166,817	54,231	23,352	24,861	35,906	359,416	7
372,109	262,502	228,127	472,603	109,744	92,489	108,812	278,197	494,672	8
18,589	9,736	8,967	76,550	3,954	1,570	2,549	6,523	171,642	9
13,255	7,790	3,537	67,743	2,795	859	878	4,118	154,530	10
5,334	1,946	5,430	8,807	1,159	711	1,653	2,405	17,112	11
51,094	40,102	25,196	75,715	26,265	16,884	11,318	11,032	429,583	12
149,409	92,529	82,905	307,589	41,107	39,287	64,680	112,822	288,717	13
82,980	103,052	103,832	116,247	38,363	12,945	22,645	26,988	482,640	14
148,293	97,672	125,965	425,751	90,467	61,148	69,376	112,224	657,009	15
110,028	110,122	73,550	400,934	85,779	72,323	78,837	69,406	775,009	16
45,632	58,650	30,673	190,559	43,715	59,428	36,828	19,265	238,698	17
798	1,020	262	13,999	1,026	1,403	478	4,357	27,940	18
63,608	50,452	42,615	196,376	41,038	11,492	41,509	45,784	508,371	19
6,122,157	4,749,890	3,727,244	16,490,782	2,188,923	1,658,661	2,236,224	5,880,193	30,389,995	20
715,932	707,974	559,086	1,408,228	281,318	154,692	291,880	440,727	3,773,485	21
1,450,384	714,570	616,829	3,268,871	462,388	498,045	698,746	1,869,080	7,143,680	22
794,663	743,822	160,638	4,654,014	79,964	276,691	21,623	1,181,633	8,274,237	23
1,155,259	1,090,168	838,687	1,735,734	394,881	118,153	222,758	464,330	4,411,986	24
1,081,268	687,755	739,995	3,366,860	589,798	328,324	544,417	1,185,780	2,307,768	25
192,260	107,244	40,636	505,168	50,038	88,148	49,023	82,773	868,284	26
57,027	41,582	11,877	117,305	24,075	27,396	28,719	40,830	144,016	27
135,233	65,662	28,759	387,863	25,963	60,752	20,183	41,943	724,268	28
2,293	10,540	11,057	13,371	3,593	10,620	9,301	39,606	41,866	29
214,754	215,427	182,265	440,619	101,441	32,645	96,630	103,603	1,071,073	30
138,712	136,743	112,139	321,336	52,478	35,513	56,645	97,140	684,481	31
27,429	17,764	25,400	60,625	9,138	16,141	15,265	57,811	81,282	32
111,283	118,979	86,739	260,711	43,340	19,372	41,380	39,329	603,199	33
103,471	96,448	95,526	179,908	58,101	13,273	54,779	64,191	467,874	34
129,651	99,051	108,012	329,797	46,048	42,470	52,852	150,354	667,377	35
385,702	373,339	470,038	768,120	179,454	108,873	248,994	362,853	1,830,239	36
0	0	2	389	80	0	14	0	5,696	37
385,702	373,339	470,036	767,731	179,374	108,873	247,637	362,685	1,824,543	38
513,254	437,441	422,941	789,290	174,351	88,963	232,517	639,919	1,737,168	39
53,564	72,979	80,245	137,759	14,228	-5,399	47,077	152,032	478,808	40
459,690	364,462	342,696	651,531	160,123	94,362	185,440	487,887	1,258,360	41
-66,153	-84,609	-55,682	-62,419	-21,380	-35,714	-44,742	-72,546	-30,091	42
-23,832	-39,974	-25,631	-29,670	-10,236	-16,631	-21,545	-32,927	-14,927	43
-42,321	-44,635	-30,051	-32,752	-11,144	-19,083	-23,197	-39,619	-15,164	44
417,369	319,827	312,645	618,779	148,979	75,279	162,241	448,268	1,243,196	45
3,596	0	2,034	2,994	1,638	0	0	3,980	0	46
0	0	0	140	0	0	0	0	0	47
3,596	0	2,034	2,854	1,638	0	0	3,980	0	48
420,966	319,827	314,679	621,633	150,617	75,279	162,241	452,248	1,243,196	49
3,229,628	2,219,812	1,692,061	5,500,416	1,029,798	670,925	1,019,954	2,270,648	9,779,084	50
-1,488	0	0	-7,556	-311	-313	-1,175	-103	-748	51
3,228,140	2,219,812	1,692,061	5,492,860	1,029,487	670,612	1,018,779	2,270,545	9,778,336	52
420,966	319,827	314,679	621,633	150,617	75,279	162,241	452,248	1,243,196	53
0	21,321	7,150	2,304	4,060	0	5,317	53,609	231,063	54
0	21,321	6,354	791	0	0	1,687	18,609	230,109	55
0	0	796	1,513	4,060	0	3,630	35,000	954	56
-4,805	65,165	303,454	0	0	-2,498	480	0	10,037	57
225,386	122,735	149,614	237,638	56,872	35,338	57,095	182,324	600,352	58
0	0	26	46	12	0	0	0	0	59
286	-1,598	1,857	-4,427	-246	0	1,369	-46	-147,020	60
3,419,200	2,501,792	2,169,561	5,874,686	1,127,034	708,055	1,131,091	2,594,032	10,515,260	61
312,233	220,234	197,945	662,222	105,031	64,694	109,032	257,760	1,292,072	62
51,453	33,973	43,031	87,745	15,914	3,097	19,857	24,830	220,364	63
48	6,800	28,768	1,565	0	-425	1,248	0	25,396	64
129,651	99,051	108,012	329,797	46,048	42,470	52,852	150,354	667,377	65
149,555	104,800	124,564	324,834	49,754	35,221	48,929	88,025	761,705	66
(²)	(²)	(²)	-6,024	(²)	(²)	(²)	(²)	-6,345	67
343,830	255,258	253,194	750,471	117,239	74,615	134,060	344,919	1,437,159	68
9,190	4,530	42,765	1,178	797	-32,361	21,135	99,575	115,013	69
297	14,926	5,122	16,431	1,476	4,735	4,397	0	124,178	70
20,245	13,549	6,727	90,620	1,719	5,596	0	19,530	224,690	71
29,732	33,005	54,614	108,229	3,992	-22,030	25,532	119,105	463,881	72
18,193	30,304	53,247	165,650	-15,479	-37,726	-1,910	52,796	346,442	73
11,539	2,701	1,367	-57,421	19,471	15,696	26,932	66,233	117,439	74
36,691	39,594	34,379	61,224	15,733	6,696	14,569	19,857	192,926	75
15	14	20	24	14	8	18	18	18	76

81. Income, expenses, and dividends of member banks, by District, 1981¹—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
1 Operating income, total	2,670,452	7,021,980	2,391,800
2 Interest and fees on loans	1,720,584	4,040,125	1,443,747
3 Interest on balances with depository institutions	168,552	849,552	145,642
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	118,764	354,191	153,899
5 Interest on U.S. Treasury securities and on obligations of other U.S. government agencies and corporations	228,723	609,165	342,788
6 Interest on obligations of states and political subdivisions in United States	143,858	355,299	172,978
7 Income from all other securities	7,763	96,193	23,645
8 Income from lease financing	26,090	34,214	855
9 Income from fiduciary activities	80,487	99,286	26,247
10 Service charges on deposit accounts in domestic offices	49,792	96,914	38,841
11 Other service charges, commissions, and fees	69,177	374,908	26,596
12 Other operating income	56,661	112,138	16,557
13 Operating expenses, total	2,442,024	6,521,269	2,195,137
14 Salaries and employee benefits	426,223	914,680	332,944
15 Interest on time CDs of \$100,000 or more issued by domestic offices	378,414	859,889	203,160
16 Interest on deposits in foreign offices	73,812	758,644	398
17 Interest on other deposits	731,821	1,813,293	1,194,898
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	347,195	732,865	93,466
19 Interest on demand notes (note balances) issued to U.S. Treasury and other borrowed money	40,829	163,750	21,983
20 Interest on subordinated notes and debentures	3,999	8,079	8,994
21 Occupancy expense of bank premises, net, and furniture and equipment expense	129,812	307,597	109,835
22 Provision for possible loan losses	49,810	189,803	43,929
23 Other operating expenses	260,107	772,667	185,526
24 Income before income taxes and securities gains or losses	228,429	500,712	196,660
25 Applicable income taxes	39,716	54,757	5,866
26 Income before securities gains or losses	188,713	445,954	190,795
27 Securities gains or losses (-), gross	-21,898	-49,980	-16,121
28 Applicable income taxes	-9,566	-22,739	-6,850
29 Securities gains or losses (-), net	-12,336	-27,232	-9,273
30 Income before extraordinary items	176,374	418,721	181,517
31 Extraordinary items, gross	168	9,698	7,541
32 Applicable income taxes	105	3,595	3,836
33 Extraordinary items, net of tax effect	63	6,103	3,705
34 Net income	176,437	424,825	185,222
<i>Equity capital account</i>			
35 Balance, end of previous year	1,251,000	3,818,885	1,404,583
36 Adjustments	-225	-1,390	320
37 Adjusted balance, end of previous year	1,250,777	3,817,495	1,404,903
38 Net income or loss (-)	176,437	424,825	185,222
39 Sale, conversion, acquisition, or retirement of capital, net	5,070	51,973	199,196
40 Transactions with own holding company or affiliates	3,917	35,294	197,661
41 Other	1,153	16,679	1,535
42 Changes incident to mergers and absorptions, net	4,404	9,278	50,626
43 Less: Cash dividends declared on common stock	74,589	206,288	69,921
44 Less: Cash dividends declared on preferred stock	10	162	0
45 Other increases or decreases (-)	466	59,081	247
46 Balance, end of period	1,362,551	4,156,199	1,770,271
<i>Allowance for possible loan losses</i>			
47 Balance, end of previous year	127,871	358,263	106,588
48 Recoveries credited to allowance	22,250	65,370	11,873
49 Changes incident to mergers and absorptions, net	232	-19,260	3,954
50 Provision for possible loan losses	49,810	189,803	43,929
51 Less: Losses charged to allowance	54,714	233,855	51,282
52 Foreign currency translation adjustment	(²)	5,074	(²)
53 Balance, end of period	145,449	365,395	115,060
MEMO			
54 Provision for U.S. federal income taxes	12,096	-8,825	-286
55 Provision for U.S. state and local income taxes	16,443	29,652	3,156
56 Provision for foreign income taxes	1,735	14,768	0
57 Total	30,275	35,594	2,870
58 Number of full-time equivalent employees ³	24,489	51,419	21,216
59 Number of banks ³	157	207	206

Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	Line
3,635,254	3,504,143	6,411,963	8,074,021	2,339,086	2,998,725	4,915,812	6,221,164	3,384,402	1
2,181,056	2,125,531	3,797,506	4,882,804	1,427,690	2,014,492	3,205,689	3,948,001	2,260,135	2
156,794	90,443	263,520	384,087	33,210	85,491	57,783	228,405	187,578	3
249,456	311,474	535,945	542,135	197,238	175,947	480,648	642,175	152,979	4
536,255	476,478	836,884	1,192,085	409,424	344,644	544,654	647,740	310,967	5
270,855	224,967	421,906	525,167	144,141	155,476	300,028	364,010	161,352	6
9,457	5,579	18,022	52,690	5,592	7,569	10,845	10,139	8,697	7
18,661	7,353	15,214	17,473	716	3,407	11,036	5,102	30,724	8
53,567	37,391	85,975	112,190	22,026	11,754	41,079	43,386	32,853	9
85,022	98,926	204,414	158,489	53,713	59,854	123,321	187,693	128,102	10
48,238	84,896	166,297	129,778	28,221	118,003	94,067	94,226	64,660	11
25,888	41,104	66,275	77,123	17,113	22,089	46,660	50,282	46,351	12
3,302,060	3,159,189	5,782,248	7,483,328	2,116,215	2,706,931	4,213,994	5,347,303	3,029,463	13
495,210	545,588	931,622	1,071,055	281,455	342,475	608,926	709,771	572,412	14
331,393	277,995	868,714	902,107	272,438	406,998	801,495	1,499,462	479,355	15
8,111	2,292	10,653	18,239	0	0	0	19,545	5,800	16
1,648,951	1,410,949	2,226,375	3,680,191	1,119,900	1,313,287	1,713,062	1,859,581	1,095,967	17
236,075	282,908	536,253	570,187	119,382	131,460	322,140	338,427	270,420	18
34,163	35,436	32,485	73,737	15,027	26,280	44,066	30,377	24,089	19
4,051	8,621	10,322	17,584	2,486	12,486	8,338	16,512	8,525	20
154,439	175,613	312,428	349,399	88,508	97,965	182,590	223,193	172,722	21
75,275	70,435	174,612	161,661	45,005	78,990	124,948	156,851	82,656	22
314,390	349,354	678,783	639,172	172,017	296,993	408,431	493,588	317,513	23
333,191	344,955	629,715	590,691	222,870	291,789	701,806	873,856	354,940	24
16,546	48,972	95,908	34,965	29,511	63,348	174,823	214,210	91,746	25
316,644	295,985	533,816	555,732	193,366	228,443	526,988	659,648	263,194	26
-19,289	-28,963	-79,341	-70,537	-21,299	-27,757	-43,650	-45,346	-24,923	27
-9,162	-12,819	-34,151	-31,209	-8,325	-13,310	-21,939	-19,018	-12,400	28
-10,113	-16,142	-45,169	-39,303	-12,966	-14,439	-21,704	-26,328	-12,527	29
306,526	279,838	488,642	516,416	180,404	214,003	505,277	633,320	250,667	30
1,206	682	1,461	2,953	5	406	4,214	143	353	31
445	68	47	636	-2	85	-124	-23	0	32
761	614	1,414	5	5	325	4,324	166	353	33
307,286	280,454	490,056	518,732	180,409	214,326	509,619	633,488	251,020	34
2,522,854	2,152,191	3,549,161	5,209,314	1,535,954	1,600,005	2,875,981	3,249,182	1,711,782	35
-640	-532	4,923	106	196	2,320	1,132	10,921	137	36
2,522,210	2,151,662	3,554,080	5,209,423	1,536,143	1,602,330	2,877,115	3,260,100	1,711,914	37
307,286	280,454	490,056	518,732	180,409	214,326	509,619	633,488	251,020	38
7,893	15,121	57,748	17,316	12,096	261,538	57,035	180,734	141,124	39
6,089	4,612	31,923	12,753	6,868	258,455	24,683	78,960	32,379	40
1,804	10,509	25,825	4,563	5,228	3,083	32,352	101,774	108,745	41
11,217	5,742	193,685	3,657	1,101	71	1,490	-964	3,767	42
133,508	119,304	199,397	279,294	61,449	86,721	176,409	182,265	113,051	43
17	273	232	173	264	37	335	0	467	44
1,334	388	5,192	6,310	2,595	2,016	11,201	14,437	8,498	45
2,716,412	2,333,789	4,101,125	5,475,983	1,670,629	1,993,534	3,279,707	3,905,529	2,002,802	46
160,013	159,938	274,605	355,220	97,224	116,154	200,383	241,385	155,003	47
24,817	24,350	52,906	42,541	13,341	28,409	32,892	40,624	17,870	48
371	1,009	24,417	1,671	0	41,677	179	2,078	315	49
75,275	70,435	174,612	161,661	45,005	78,990	124,948	156,851	82,656	50
91,528	76,617	195,017	184,606	49,934	105,500	130,306	145,126	78,637	51
(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	52
168,946	179,115	331,616	376,484	105,640	159,701	228,108	295,801	177,205	53
7,810	28,487	52,327	-7,157	19,388	29,522	133,661	192,265	58,064	54
-1	7,716	8,965	11,555	1,811	20,587	19,095	1,280	18,583	55
0	0	494	0	0	0	0	1,633	2,700	56
7,809	36,203	61,790	4,399	21,199	50,112	152,754	195,179	79,347	57
31,261	34,864	60,146	62,961	18,090	19,494	34,553	41,391	32,057	58
355	359	517	878	377	500	831	771	144	59

82. Selected assets and liabilities of minority-owned banks, by size of bank, December 31, 1981¹

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	447,063	15,497	86,840	99,416	245,310
Total securities held					
2 U.S. Treasury	274,486	12,307	72,087	66,706	123,386
3 U.S. government agencies and corporations	288,950	16,029	65,241	84,056	123,624
4 States and political subdivisions	206,478	1,143	26,912	46,873	131,550
5 All others	15,289	390	4,986	1,590	8,323
6 Federal funds sold and securities purchased under agreements to resell	425,999	8,785	83,502	80,555	253,157
7 Net loans	1,623,788	49,365	299,550	414,090	860,783
8 Lease financing receivables	2,800	0	0	1,832	968
9 Bank premises, etc.	84,543	4,532	14,780	22,114	43,117
10 Real estate owned, not bank premises	12,139	496	1,819	2,362	7,462
11 Other assets	74,254	2,396	13,330	17,217	41,311
12 Total assets	3,457,636	110,940	669,047	836,811	1,840,838
LIABILITIES					
Deposits					
13 Demand—Individuals, partnerships, and corporations	669,794	23,125	141,741	189,743	315,185
14 Time and savings—Individuals, partnerships, and corporations	1,600,812	47,714	292,755	370,836	889,507
15 U.S. government	165,927	4,005	48,596	49,229	64,097
16 States and political subdivisions	395,880	17,646	71,772	105,608	200,854
17 All other	30,673	296	7,129	503	22,745
18 Certified and officers checks	62,885	3,222	11,996	15,173	32,494
19 Total deposits	2,925,965	96,007	573,984	731,092	1,524,882
20 Demand	975,168	32,091	205,651	273,228	464,198
21 Time and savings	1,950,799	63,918	368,333	457,864	1,060,684
22 Federal funds purchased and securities sold under agreements to repurchase	112,962	586	11,127	6,733	94,516
23 Treasury note balances and other borrowings	54,879	940	1,811	6,465	45,663
24 Mortgage indebtedness	9,255	204	778	1,560	6,713
25 All other liabilities	80,412	2,555	12,543	27,344	37,970
26 Total liabilities	3,184,843	100,292	600,243	773,193	1,711,115
27 Subordinated notes and debentures	11,050	98	3,226	3,644	4,082
EQUITY CAPITAL					
28 Preferred stock—Par	4,322	0	1,408	1,263	1,651
29 Common stock—Par	83,883	7,645	30,212	20,080	25,946
30 Surplus	112,566	5,794	26,533	24,503	55,736
31 Undivided profits and capital reserves	52,819	-2,889	7,425	14,127	34,156
32 Total equity capital	261,742	10,550	65,578	59,973	125,641
33 Total liabilities and equity capital	3,457,636	110,940	669,047	836,811	1,840,838
34 Number of banks	95	14	39	24	18

83. Denominations of U.S. currency in circulation, 1981

Millions of dollars, end of period

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total in circulation ¹	131,113	131,862	133,940	134,984	136,460	138,080	138,287	138,534	138,508	138,847	142,683	145,566
2 Coin and small-denomination currency	69,400	69,631	70,572	71,197	72,030	72,636	72,121	72,350	72,613	72,688	75,187	76,517
3 Coin	12,384	12,423	12,459	12,548	12,626	12,718	12,784	12,838	12,877	12,918	13,004	13,084
4 \$1 ²	3,285	3,196	3,306	3,350	3,381	3,394	3,325	3,370	3,389	3,386	3,497	3,612
5 \$2	672	671	671	672	673	673	674	674	674	674	677	680
6 \$5	4,298	4,299	4,372	4,422	4,471	4,474	4,410	4,422	4,455	4,464	4,625	4,797
7 \$10	10,856	10,851	10,974	11,028	11,117	11,224	11,019	10,999	11,085	11,077	11,505	11,824
8 \$20	37,905	38,191	38,790	39,177	39,762	40,153	39,909	40,047	40,133	40,169	41,879	42,520
9 Large-denomination currency	61,713	62,231	63,368	63,787	64,430	65,444	66,166	66,184	65,895	66,159	67,496	69,049
10 \$50	13,013	13,174	13,425	13,617	13,711	13,924	14,084	14,049	13,993	14,181	14,572	14,888
11 \$100	48,342	48,700	49,587	49,814	50,363	51,164	51,726	51,779	51,547	51,624	52,570	53,807
12 \$500	163	162	162	162	162	162	162	162	161	161	161	161
13 \$1,000	189	189	188	188	188	188	188	188	188	187	187	187
14 \$5,000	2	2	2	2	2	2	2	2	2	2	2	2
15 \$10,000	4	4	4	4	4	4	4	4	4	4	4	4

84. Assets of pension funds

A. Totals for private and public funds

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

Type	1980	1981
1 All types	727,143	788,800
2 Private funds	452,635	480,496
3 Insured	165,845	185,714
4 Noninsured ¹	286,790	294,782
5 Public funds	274,508	308,304
6 State and local government	198,085	222,097
7 U.S. government	76,423	86,207
8 Civil service ²	73,925	84,816
9 Railroad retirement	2,498	1,391

B. Types held by private noninsured funds

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

Type	1980	1981
1 Total financial assets	286,790	294,782
2 Demand deposits and currency	1,946	2,038
3 Time deposits	10,289	13,048
4 Corporate equities	175,800	167,053
5 U.S. government securities	30,850	40,476
6 Corporate and foreign bonds	58,070	61,684
7 Mortgages	3,685	3,933
8 Miscellaneous assets	6,150	6,550

85. Finance rates on selected types of installment credit¹

Percent per annum; not seasonally adjusted

Month	Commercial banks					Finance companies				
	New automobiles (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			
1981										
February	15.84	16.58	17.14	17.34	17.58	15.49	19.37	17.38	20.96	21.42
May	16.04	17.02	17.48	17.93	17.71	16.07	19.70	17.54	21.00	20.75
August	16.92	17.89	18.52	19.04	17.78	15.54	20.38	18.28	21.56	21.60
November	17.36	18.29	19.21	19.57	18.04	16.55	20.48	19.22	22.95	22.94

86. Security credit reported by nonbank lenders subject to margin regulations, June 30, 1981¹

Millions of dollars

Type of credit	Regulation T			Regulation G	Total
	NYSE members	Other brokers and dealers ²	Total		
1 Margin stock	14,975	21	14,996	181 ³	15,177
2 Convertible bonds	266	0	266	...	266
3 Subscription issues	7	0	7	...	7
4 "Plan lenders" ⁴	...	...	...	79	79
5 Total	15,248	21	15,269	260	15,529

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

Millions of dollars, except for number of firms

Item	June 30, 1981		
	NYSE member firms	AMEX member firms ¹	Total
DEBIT BALANCES			
1 Cash on hand and in banks	1,304	1	1,305
Securities			
2 Borrowed	8,675	1	8,676
3 Sold, delivery pending (failed to deliver)	4,044	2	4,046
4 Net debit balances due from member firms of national securities exchanges	2,608	1	2,609
5 Debit balances due from all other customers, exclusive of general partners or voting stockholders—Total	19,512	25	19,537
6 In stock margin accounts	14,975	21	14,996
7 In convertible bond margin accounts	266	0	266
8 In subscription accounts	7	0	7
9 In cash accounts	3,159	3	3,162
10 In other (including U.S. government securities)	1,105	1	1,106
11 Net debit balances in general partners' or voting stockholders' individual investment and trading accounts	254	0	254
Debit balances			
12 In firm investment accounts	3,561	1	3,562
13 In firm trading and underwriting accounts	23,968	3	23,971
14 Commodity margins on deposit with banks, and commodity guaranty funds on deposit	574	0	574
15 All other debit balances	29,091	3	29,094
16 Total	93,591	37	93,628
CREDIT BALANCES			
17 Money borrowed—Total ²	15,415	11	15,426
From banks and trust companies			
18 In New York City	6,151	9	6,160
19 Elsewhere in the United States	3,794	2	3,796
20 From U.S. agencies of foreign banks	1,568	0	1,568
21 From other lenders (not including members of national securities exchanges)	3,902	0	3,902
Securities			
22 Loaned	8,792	0	8,792
23 Bought, delivery pending (failed to receive)	4,139	3	4,142
24 Net credit balances due to member firms of national securities exchanges	1,503	2	1,505
25 Credit balances due to other customers exclusive of general partners or voting stockholders—Total	11,781	10	11,791
26 In free credit balances in cash accounts	6,797	7	6,804
27 In free credit balances in margin accounts	1,029	0	1,029
28 In credit balances in short accounts	1,804	0	1,804
29 In other net credit balances	2,151	3	2,154
30 Credit balances and money borrowed that are subordinated to general creditors under approved agreements	1,174	1	1,175
31 Net credit balances in general partners' or voting stockholders' individual investment and trading accounts	134	0	134
32 Credit balances in firm investment and trading accounts	12,122	0	12,122
33 Net balances in capital accounts ³ and profit and loss accounts and general partners' or voting stockholders' drawing accounts	5,076	6	5,082
34 All other credit balances	33,455	4	33,459
35 Total	93,591	37	93,628
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	32	0	32
37 Entirely by bonds other than convertible bonds and U.S. government securities	76	0	76
38 By nonexempt securities or mixed collateral	3,166	9	3,175
<i>Secured by firm or general partners or voting stockholders' collateral</i>			
39 Entirely by obligations of U.S. government or its agencies	6,305	0	6,305
40 Entirely by bonds other than convertible bonds and U.S. government securities	805	1	806
41 By nonexempt securities or mixed collateral	3,624	1	3,625
42 Unsecured borrowing other than subordinated to general creditors	1,407	0	1,407
43 Total	15,415	11	15,426
44 Amount to be repaid for securities sold under repurchase agreements	35,702	0	35,702
45 Number of firms	168	4	172

88. 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
1979	2,637	10,765.5	4,801	10.36	21/5	74.1	10.5	1.25	11.2
1980	656	4,180.3	6,372	12.69	18/6	73.3	12.1	1.27	13.1
1981	493	3,262.3	6,409	14.44	15/6	70.0	13.1	1.31	14.7
January	27	139.7	5,172	13.78	15/4	73.5	13.3	1.31	14.2
February	62	330.8	5,336	13.93	14/8	72.5	13.3	1.34	14.2
March	66	222.4	3,369	13.93	13/7	71.7	12.2	1.29	14.1
April	55	524.6	9,538	14.17	17/8	68.8	12.7	1.28	14.4
May	32	233.9	7,310	14.76	11/8	67.8	13.3	1.30	15.0
June	57	447.9	7,859	14.12	20/11	69.8	13.0	1.29	14.3
July	39	197.8	5,073	14.56	12/10	70.6	13.2	1.33	14.9
August	15	70.9	4,725	14.74	15/0	70.8	13.0	1.23	15.2
September	53	647.4	12,215	14.34	21/1	72.2	13.6	1.26	14.4
October	31	182.4	5,884	14.72	16/9	70.0	13.5	1.30	15.0
November	22	164.7	7,488	14.88	13/5	66.5	13.5	1.45	15.1
December	34	99.8	2,936	15.29	11/1	65.6	13.3	1.30	15.5

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. Monetary base 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: Averages of daily figures for (1) currency outside the Treasury, Federal Reserve Banks, and the vaults of commercial banks; (2) traveler's checks of nonbank issuers; (3) demand deposits at all commercial banks other than those due to domestic banks, the U.S. government, and foreign banks and official institutions less cash items in the process of collection and Federal Reserve float; and (4) negotiable order of withdrawal (NOW) and automatic transfer service (ATS) accounts at banks and thrift institutions, credit union share draft (CUSD) accounts, and demand deposits at mutual savings banks.

M2: M1 plus savings and small-denomination time deposits at all depository institutions, overnight repurchase agreements (RPs) at commercial banks, overnight Eurodollars held by U.S. residents other than banks at Caribbean branches of member banks, and balances of money market mutual funds (general purpose and broker/dealer).

M3: M2 plus large-denomination time deposits at all depository institutions and term RPs at commercial banks and savings and loan associations and balances of institution-only money market mutual funds.

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 and thrift institutions and CUSD accounts at credit unions.

5. Small-denomination time deposits—including retail RPs—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. Rates for December 1981 and 1981 Q4 reflect shifts of foreign loans and securities from U.S. banking offices to international banking facilities.

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 for 1981 are shown in table 26.

TABLE 2

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

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

3. As of August 13, 1981, excludes required clearing balances of all depository institutions.

TABLE 3

1. As of August 13, 1981, excludes required clearing balances of all depository institutions.

2. Total vault cash at institutions without required reserve balances less vault cash equal to their required reserves.

3. Adjusted to include waivers of penalties for reserve deficiencies in accordance with Board policy 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.

4. 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.

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

Immediately available funds are those that borrowing banks receive the same day that the transfer of these funds is initiated. Unsecured borrowings in immediately available funds—federal funds—are acquired mainly from commercial banks and, to a lesser extent, from other depository institutions and federal agencies. Other borrowings 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.

Data (averages of daily figures in millions of dollars) for December 31, 1980, are revised as follows:

<i>One day and continuing contract</i>	
Commercial banks in United States	45,871
Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	13,843
All other	14,595
<i>All other maturities</i>	
Commercial banks in United States	5,268
All other	13,850
MEMO: Federal funds and resale agreement loans in maturities of one day or continuing contract	
Commercial banks in United States	15,500
Nonbank securities dealers	2,766

TABLE 5

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

In most of 1981, 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 4 weeks in a calendar quarter. A 3 percent surcharge was in effect on January 1, 1981, and was raised to 4 percent on May 5. The surcharge was reduced to 3 percent effective September 22 and to 2 percent effective October 12. As of October 1, 1981, the formula for applying the surcharge was changed from a calendar quarter to a moving 13-week period. The surcharge was eliminated on November 17, 1981.

2. Seasonal credit is advanced to assist smaller depository institutions in meeting regular needs for funds arising from expected

patterns of movement in deposits and loans. (See section 201.3(b)(1) of Regulation A.)

3. Rate applicable to advances when exceptional circumstances or practices involve only a particular depository institution and to advances when an institution is under sustained liquidity pressures. (See section 201.3(b)(2) of Regulation A.) A modification in the rate structure for these advances occurred with the late August-early September rate change. The current structure applies the basic rate to the first 60 days of borrowing and adds on a 1 percentage point surcharge for the next 90 days; the surcharge increases to 2 percentage points thereafter. The previous structure had applied a constant 1 percentage point surcharge.

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 earlier changes, see Board's *Annual Report 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. Requirement schedules are graduated, and each deposit interval applies to that part of the deposits of each bank. Demand deposits subject to reserve requirements are gross demand deposits minus cash items in process of collection and demand balances due from domestic banks.

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.

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.

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

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. 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.

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 (1) \$100 million or (2) 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 (1) 7 percent or (2) 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 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, except for those institutions having total reservable liabilities of \$50 million or more.

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. In compliance with the Monetary Control Act, effective December 31, 1981, the Board changed the boundary of the interval on which the 3 percent requirement applies from \$25 million to \$26 million.

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.

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 *Federal Reserve Bulletin*, vol. 48 (October 1962), page 1279, vol. 51 (August 1965), page 1084, and vol. 54 (February 1968), page 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, certificates maturing in four years or more with minimum denominations of \$1,000 had no ceiling; 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 nonnegotiable.

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

These deposits have a minimum denomination requirement of \$10,000 and a maturity of 26 weeks. The ceiling rate of interest on these deposits is indexed to the discount rate (auction average) on most recently issued 26-week U.S. Treasury bills. Interest on these certificates may not be compounded. Effective for all 6-month money market certificates issued beginning November 1, 1981, depository institutions may pay rates of interest on these deposits indexed to the higher of (1) the rate for 26-week Treasury bills established immediately before the date of deposit (bill rate) or (2) the average of the four rates for 26-week Treasury bills established for the 4 weeks immediately before the date of deposit (4-week average bill rate). Rate ceilings are determined as follows:

<i>Bill rate or 4-week average bill rate</i>	<i>Commercial bank ceiling</i>
7.50 per cent or below	7.75 per cent
Above 7.50 per cent	$\frac{1}{4}$ of 1 percentage point plus the higher of the bill rate or 4-week average bill rate
	<i>Thrift ceiling</i>
7.25 per cent or below	7.75 per cent
Above 7.25 per cent, but below 8.50 per cent	$\frac{1}{2}$ of 1 percentage point plus the higher of the bill rate or 4-week average bill rate
8.50 per cent or above, but below 8.75 per cent	9 per cent
8.75 per cent or above	$\frac{1}{4}$ of 1 percentage point plus the higher of the bill rate or 4-week average bill rate

15. Effective October 1, 1981, depository institutions were authorized to issue all savers certificates (ASCs) with a 1-year maturity and an annual investment yield equal to 70 percent of the average investment yield for 52-week U.S. Treasury bills as determined by the auction of 52-week Treasury bills held immediately before the calendar week in which the certificate is issued. A maximum lifetime exclusion of \$1,000 (\$2,000 on a joint return) from gross income is generally authorized for interest income from ASCs.

16. Effective August 1, 1981, commercial banks may pay interest on any variable ceiling nonnegotiable time deposit with an original maturity of $2\frac{1}{2}$ years to less than 4 years at a rate not to exceed $\frac{1}{4}$ of 1 percent below the average $2\frac{1}{2}$ -year yield for U.S. Treasury securities as determined and announced by the Treasury Department immediately before the date of deposit. Thrift institutions may pay interest on these certificates at a rate not to exceed the average $2\frac{1}{2}$ -year yield for Treasury securities as determined and announced by the Treasury Department immediately before the date of deposit. If the announced average $2\frac{1}{2}$ -year yield for Treasury securities is less than 9.50 percent, commercial banks may pay 9.25 percent and thrift institutions 9.50 percent for these deposits. These deposits have no required minimum denomination, and interest may be compounded on them. The ceiling rates of interest at which they may be offered vary biweekly.

17. Between January 1, 1980, and August 1, 1981, commercial banks and thrift institutions were authorized to offer variable ceiling nonnegotiable time deposits with no required minimum denomination and with maturities of $2\frac{1}{2}$ years or more. Effective January 1, 1980, the maximum rate for commercial banks was $\frac{3}{4}$ percentage point below the average yield on $2\frac{1}{2}$ -year U.S. Treasury securities; the ceiling rate for thrift institutions was $\frac{1}{4}$ percentage point higher than that for commercial banks. Effective March 1, 1980, a temporary ceiling of 11 $\frac{3}{4}$ percent was placed on these accounts at commercial banks and 12 percent on these accounts at savings and loan associations. Effective June 2, 1980, the ceiling rates for these deposits at commercial

banks and savings and loans was increased $\frac{1}{2}$ percentage point. The temporary ceiling was retained, and a minimum ceiling of 9.25 percent for commercial banks and 9.50 percent for thrift institutions was established.

18. Effective December 1, 1981, depository institutions were authorized to offer time deposits not subject to interest rate ceilings when the funds are deposited to the credit of, or in which the entire beneficial interest is held by, an individual pursuant to an IRA agreement or Keogh (H.R. 10) plan. Such time deposits must have a minimum maturity of 18 months, and additions may be made to the time deposit at any time before its maturity without extending the maturity of all or a portion of the balance of the account.

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

2. Includes U.S. government securities held under repurchase agreement against receipt of foreign currencies and foreign currencies warehoused for the U.S. Treasury. Assets shown in this line are revalued monthly at market exchange rates.

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

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

TABLE 10-B

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

TABLE 10-C

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

TABLE 11

1. 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 the money stock and liquid assets is as follows:

M1: Averages of daily figures for (1) currency outside the Treasury, Federal Reserve Banks, and the vaults of commercial banks; (2) traveler's checks of nonbank issuers; (3) demand deposits at all commercial banks other than those due to domestic banks, the U.S. government, and foreign banks and official institutions less cash items in the process of collection and Federal Reserve float; and (4) negotiable order of withdrawal (NOW) and automatic transfer service (ATS) accounts at banks and thrift institutions, credit union share draft (CUSD) accounts, and demand deposits at mutual savings banks.

M2: M1 plus savings and small-denomination time deposits at all depository institutions, overnight repurchase agreements (RPs) at commercial banks, overnight Eurodollars held by U.S. residents other than banks at Caribbean branches of member banks, and balances of money market mutual funds (general purpose and broker/dealer).

M3: M2 plus large-denomination time deposits at all depository institutions, term RPs at commercial banks and savings and loan associations, and balances of institution-only money market mutual funds.

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.

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

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

3. Savings deposits exclude NOW and ATS accounts at commercial banks and thrift institutions and share drafts at credit unions.

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

5. Large-denomination 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.

6. Other checkable deposits include ATS and NOW balances at all institutions, credit union share draft balances, and demand deposits at mutual savings banks.

7. Overnight (and continuing contract) RPs are those issued by commercial banks to other than depository institutions and money market mutual funds (general purpose and broker/dealer), and overnight Eurodollars are those issued by Caribbean branches of member banks to U.S. residents other than depository institutions and money market mutual funds (general purpose and broker/dealer).

TABLE 14

1. Reserve measures reflect a one-time increase—estimated at \$550 million to \$600 million—in required reserves associated with the reduction of week-end avoidance activities of a few large banks.

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

2. Reserve aggregates include required reserves of member banks and Edge Act corporations and other depository institutions. Discontinuities associated with the implementation of the Monetary Control Act, the inclusion of Edge Act corporation reserves, and other changes in Regulation D have been removed.

3. Reserve balances with Federal Reserve Banks (which exclude required clearing balances) plus vault cash at institutions with re-

quired reserve balances plus vault cash equal to required reserves at other institutions.

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

5. 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.

6. 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. Under the transitional phase-in program of the Monetary Control Act of 1980, the net changes in required reserves of depository institutions have been as follows: effective November 13, 1980, a reduction of \$2.8 billion; February 12, 1981, an increase of \$245 million; March 12, 1981, an increase of \$75 million; May 14, 1981, an increase of \$245 million; August 13, 1981, an increase of \$245 million; September 3, 1981, a reduction of \$1.3 billion; and November 19, 1981, an increase of \$220 million.

TABLE 15

1. Data for December 1972 have been revised as follows (S.A. = seasonally adjusted; N.S.A. = not seasonally adjusted):

Category	S.A.	N.S.A.
1 Total loans and securities	572.6	577.1
2 U.S. Treasury securities	65.8	66.7
3 Other securities	116.3	116.8
4 Total loans and leases	390.5	393.7
5 Commercial and industrial loans	137.5	138.5
6 Real estate loans	98.3	98.3
7 Loans to individuals	86.3	86.9
8 Security loans	15.4	16.9
9 Loans to nonbank financial institutions	21.7	22.0
10 Agricultural loans	14.3	14.2
11 Lease financing receivables	1.4	1.4
12 All other loans	15.5	15.4
MEMO		
13 Total loans and securities plus loans sold	575.2	579.7

Memo items for this table are continued on the next page.

Category	S.A.	N.S.A.
14 Total loans plus loans sold	393.1	396.3
15 Total loans sold to affiliates	2.6	2.6
16 Commercial and industrial loans plus loans sold	139.2	140.2
17 Commercial and industrial loans sold	1.7	1.7
18 Acceptances held	2.4	2.5
19 Other commercial and industrial loans	135.2	136.0
20 To U.S. addressees	129.9	130.6
21 To non-U.S. addressees	5.3	5.4
22 Loans to foreign banks	4.3	4.4
23 Loans to commercial banks in the United States	31.7	32.4

All commercial banks include domestically chartered banks, U.S. branches and agencies of foreign banks, New York investment companies majority owned by foreign banks, and Edge Act corporations owned by domestically chartered and foreign banks. Data are prorated averages of Wednesday estimates for domestically chartered 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. 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. U.S. includes the 50 states and the District of Columbia.

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

6. Beginning August 28, 1974, loans sold outright to bank affiliates reflect a newly issued definition of the group of affiliates included as well as a somewhat different group of reporting banks. Total loans sold were reduced \$0.1 billion on the new basis; commercial and industrial loans sold were reduced \$0.1 billion.

7. Beginning October 31, 1974, as the result of the liquidation of one large bank, total loans and securities were reduced \$1.5 billion; total loans \$1.0 billion; business loans \$0.6 billion; nonbank financial loans \$0.2 billion; real estate loans \$0.2 billion; and "other securities" \$0.5 billion. However, business loans were increased and real estate loans reduced \$0.1 billion as the result of loan reclassifications at one large mideastern bank.

8. Beginning March 31, 1976, as the result of loan reclassifications, business loans were reduced \$1.2 billion; real estate loans were increased \$0.8 billion; nonbank financial loans \$0.2 billion; and all other loans \$0.2 billion.

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

10. As of December 31, 1978, total loans and securities were reduced \$0.1 billion. "Other securities" were increased \$1.5 billion and total loans were reduced \$1.6 billion largely as the result of reclassifications of certain tax-exempt obligations. Most of the loan reduction was in "all other loans." Business loans including loans sold were increased \$0.6 billion as a result of a \$0.7 billion upward reclassification in business loans sold outright offset in part by a \$0.1 billion decline due to balance sheet reclassifications.

11. As of January 3, 1979, as the result of reclassifications, total loans and securities and total loans were increased \$0.6 billion. Business loans were increased \$0.4 billion and real estate loans \$0.5 billion. Nonbank financial loans were reduced \$0.3 billion.

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

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

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

15. Beginning in December 1981, shifts of foreign loans and securities from U.S. banking offices to international banking facilities reduced the levels of several items as follows: total loans and securities, \$23.2 billion; total loans, \$22.8 billion; commercial and industrial loans (non-U.S. addressees), \$10.9 billion; loans to foreign banks, \$5.9 billion; all other loans, \$5.9 billion; and other securities, \$0.5 billion.

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. The formation of international banking facilities (IBFs) in December 1981 reduced assets and liabilities of commercial banks because of shifts of assets from U.S. banking offices.

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 the last Wednesday except in June, September, December, and March, when they are for the last day of the month. From June 1980 to June 1981, data for foreign-related institutions are for the last day of the quarter. Beginning July 1981, data are based on last Wednesday of the month reports from large agencies and branches and quarterly reports from all agencies, branches, investment companies, and Edge Act corporations engaged in banking.

TABLE 17

1. The report of condition has been 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. Because 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.

TABLES 18 AND 19

1. The report of condition has been 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 the 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. All large weekly reporting commercial banks are those with domestic assets of \$750 million or more on December 31, 1977. This panel began reporting on January 3, 1979. For partially estimated historical data, see the ANNUAL STATISTICAL DIGEST, 1970-1979, pages 88-141.

2. Includes securities purchased under agreements to resell.

3. Other than financial institutions and brokers and dealers.

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

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

6. 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. All large weekly reporting commercial banks are those with domestic assets of \$750 million or more on December 31, 1977. This panel began reporting on January 3, 1979. For partially estimated historical data, see the ANNUAL STATISTICAL DIGEST, 1970-1979, pages 88-129 and 142-43.

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

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

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. 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. Panel, which includes 134 large weekly reporting commercial banks with assets of \$1 billion or more on December 31, 1977, began reporting on January 3, 1979. For partially estimated historical data, see the ANNUAL STATISTICAL DIGEST, 1970-1979, pages 144-49.

2. Data exclude bankers acceptances, commercial paper, and loans to foreign addressees.

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

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 22

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 23

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

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

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

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

TABLE 24

1. The prime rate is the rate that banks charge their most credit-worthy 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 25

1. The survey of terms of bank lending covers loans of \$1,000 or more made at about 340 banks selected to represent all sizes of banks. The sample data are collected over one business week and used to estimate lending terms at all insured commercial banks.

Short-term loans have original maturities of less than one year, and long-term loans have maturities of one year or more. Construction and land development loans include both unsecured loans and loans secured by real estate. Thus some of the construction and land development loans would be reported on the statement of condition as real estate loans and the remainder as business loans. Loans to farmers exclude loans secured by real estate.

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

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

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

TABLE 26

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

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. 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. Averages for all outstanding bonds neither due nor callable in less than 10 years. The averages are severely affected by the inclusion of 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 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. Revised data for line 39 for 1980 (percent per annum) are as follows: year, 10.51; April, 10.16.

15. Provided by Standard & Poor's Corporation.

16. 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.

17. Weekly figures are averages of daily quotations for the week ending Wednesday.

TABLE 27

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, Regulation T permits 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 part C of this table.

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

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

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

TABLE 28-A

1. Holdings of stock in the Federal Home Loan Banks are included in "Other" (line 4).

2. Includes general reserves, paid-in surplus, individual profits, and permanent stock in the case of stock 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 28-B

1. Data are reported on a net-of-valuation-reserves basis.

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

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

4. Excludes checking, club, and school accounts.

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 28-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 line 12, "Other assets."

TABLE 28-D

SOURCE: Estimates by the National Credit Union Administration based on 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 29

1. The *Budget of the U.S. Government, Fiscal Year 1983*, has reclassified supplemental medical insurance premiums and voluntary hospital insurance premiums, previously included in other social insurance receipts, as offsetting receipts in the health function.

2. The Pension Benefit Guaranty Corporation has been reclassified from an off-budget agency to an on-budget agency in the U.S. Department of Labor.

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

4. Other off-budget includes the Postal Service Fund, Rural Electrification and Telephone Revolving Fund, and Rural Telephone Bank; it also includes, effective November 1981, petroleum acquisition and transportation and strategic petroleum reserve.

5. 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.

6. Item includes accrued interest payable to the public, allocations of special drawing rights, deposit funds, miscellaneous liability (including checks outstanding) and asset accounts, seigniorage, increment on gold, profit on sale of gold, net gain or loss for U.S. currency-valuation adjustment, and net gain or loss for IMF loan-valuation adjustment.

SOURCES. U.S. Treasury Department, "Monthly Treasury Statement of Receipts and Outlays of the U.S. Government," and *Treasury Bulletin*, various issues; and *The Budget of the United States Government, Fiscal Year 1983*.

TABLE 30-A

1. The *Budget of the U.S. Government, Fiscal Year 1983* has reclassified supplemental medical insurance premiums and voluntary hospital insurance premiums, previously included in other social insurance receipts, as offsetting receipts in the health function.

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

3. Old-age, disability, and hospital insurance.

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

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

SOURCES. "Monthly Treasury Statement of Receipts and Outlays of the U.S. Government" and the *Budget of the U.S. Government, Fiscal Year 1983*.

TABLE 30-B

1. The *Budget of the U.S. Government, Fiscal Year 1983* has reclassified supplemental medical insurance premiums and voluntary hospital insurance premiums, previously included in other social insurance receipts, as offsetting receipts in the health function.

2. The Pension Benefit Guaranty Corporation has been reclassified from an off-budget agency to an on-budget agency in the Department of Labor.

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

SOURCES. "Monthly Treasury Statement of Receipts and Outlays of the U.S. Government" and the *Budget of the U.S. Government, Fiscal Year 1983*. 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 31

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 32

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

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

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

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

6. Includes savings and loan associations, nonprofit institutions, 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 33

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 34-A

1. Transactions are market purchases and sales of U.S. government securities dealers reporting to the Federal Reserve Bank of New York. The figures exclude allotments of, and exchanges for, new U.S. government securities, redemptions of called or matured securities, purchases or sales of securities under repurchase agreement, reverse repurchase (resale), or similar contracts.

2. Includes, among others, all other dealers and brokers in commodities and securities, nondealer departments of commercial banks, foreign banking agencies, and the Federal Reserve System.

3. Futures contracts are standardized agreements arranged on an organized exchange in which parties commit to purchase or sell securities for delivery at a future date.

4. Forward transactions are agreements arranged in the over-the-counter market in which securities are purchased (sold) for delivery after five business days from the date of the transaction for government securities (Treasury bills, notes, and bonds) or after thirty days for mortgage-backed agency issues.

TABLE 34-B

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

TABLE 34-C

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

TABLE 35

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 36

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

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TABLE 37

1. Figures, which represent gross proceeds of issues maturing in more than one year sold for cash in the United States, are the principal amount or the number of units multiplied by the offering price. Excludes offerings of less than \$100,000, secondary offerings, undefined or exempted issues as defined in the Securities Act of 1933, employee stock plans, investment companies other than closed-end, intracorporate transactions, and sales to foreigners.
- SOURCE: U.S. Securities and Exchange Commission.

TABLE 38

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 39

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

TABLE 40

1. For description of series, see *Federal Reserve Bulletin*, vol. 64 (July 1978), pages 533-37.
 2. The ratio of total current assets to total current liabilities.
- SOURCE: Federal Trade Commission.

TABLE 41

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 44

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 Department of Housing and Urban Development.
5. Average gross yields on 30-year, minimum-downpayment first mortgages, insured by the Federal Housing Administration for

immediate delivery in the private secondary market. Any gaps in data are in periods of adjustment to changes in maximum permissible contract rates.

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

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

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

11. Includes participations as well as whole loans.

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

TABLE 45

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

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

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

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

SOURCES. Based on data from various institutional and government sources, with figures for some quarters estimated in part by the Federal Reserve in conjunction with the Federal Home Loan Bank Board and the 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 46

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 (1) credit card or other receivables held by a holding company rather than by its subsidiary financial institution; (2) extensions of funds against the cash value

of life insurance policies or, generally, against savings accounts; (3) loans to farmers; and (4) noninstallment credit extended to individuals. Some components include unearned (precomputed) finance charges.

2. Retailers include auto dealers and exclude 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 47

1. Monthly data are seasonally adjusted.

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

TABLE 48

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

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

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

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

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

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

TABLE 49-C

1. Excludes corporate equities.

2. Foreign investment is net of bond issues abroad, and bond issues outside the United States are excluded from bonded debt and total 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 and short-term paper, profit taxes payable, and trade debt. Includes loans due in more than one year and excludes current maturities of securities and mortgages.

TABLE 50

1. Annual data for line 11 for 1970-80 are revised as follows:

1970	76.0	1974	67.0	1978	114.0
1971	88.0	1975	66.0	1979	121.0
1972	65.0	1976	79.0	1980	106.0
1973	71.0	1977	100.0		

Monthly data for line 11 for 1970-80 are revised as follows:

Year	Jan.	Feb.	Mar.	Apr.	May	June
1970	79.0	82.0	80.0	78.0	66.0	71.0
1971	75.0	76.0	85.0	96.0	84.0	89.0
1972	64.0	62.0	62.0	66.0	67.0	60.0
1973	77.0	74.0	73.0	70.0	70.0	71.0
1974	66.0	70.0	66.0	65.0	76.0	59.0
1975	68.0	55.0	53.0	75.0	79.0	78.0
1976	72.0	71.0	78.0	81.0	74.0	82.0
1977	76.0	84.0	85.0	98.0	124.0	128.0
1978	111.0	103.0	106.0	104.0	135.0	109.0
1979	131.0	143.0	127.0	135.0	120.0	114.0
1980	125.0	112.0	93.0	88.0	85.0	97.0
Year	July	Aug.	Sept.	Oct.	Nov.	Dec.
1970	69.0	80.0	70.0	69.0	78.0	84.0
1971	91.0	92.0	92.0	85.0	94.0	97.0
1972	60.0	67.0	67.0	71.0	70.0	67.0
1973	68.0	75.0	66.0	76.0	75.0	62.0
1974	68.0	62.0	68.0	76.0	58.0	73.0
1975	66.0	77.0	63.0	65.0	55.0	58.0
1976	84.0	75.0	82.0	85.0	83.0	75.0
1977	82.0	111.0	116.0	87.0	99.0	109.0
1978	111.0	126.0	118.0	128.0	110.0	104.0
1979	120.0	112.0	110.0	114.0	109.0	105.0
1980	102.0	123.0	109.0	114.0	117.0	125.0

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

3. Index of dollar value of total construction contracts, including residential, nonresidential, and heavy engineering, from McGraw-Hill Information 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 51

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. 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 52

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

2. 1972 dollar value.

TABLE 53

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.

SOURCES for tables 53 through 65 appear at the end of notes for table 65.

TABLE 54

1. Includes gold in Exchange Stabilization Fund. Gold held under earmark at Federal Reserve Banks for foreign and international accounts is not included in the gold stock of the United States; see table 62.

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

Month	Total	Reserve position in IMF	SDRs
1981			
January	27,804	2,466	3,517
February	29,281	2,759	3,583
March	29,975	3,084	3,842
April	29,440	3,299	3,736
May	29,320	3,502	3,765
June	29,591	3,818	3,868
July	29,047	4,073	3,978
August	29,412	4,245	3,982
September	29,785	4,477	4,106
October	30,271	4,569	4,139
November	30,800	4,718	4,198
December	30,008	4,838	4,245

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

4. Represents the U.S. reserve tranche position in the IMF (the U.S. quota, plus net U.S. loans to the IMF, minus IMF holdings of dollars), which is the amount that the United States could purchase in foreign currencies automatically if needed. Under appropriate conditions, the United States could purchase additional amounts related to the U.S. quota.

5. Valued at current market exchange rates.

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

TABLE 55-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.
- ▲Data in the two columns for this date differ because of changes in reporting coverage. Figures in the first column are comparable in coverage with those for the preceding month; figures in the second column are comparable with those for the following month.

TABLE 55-B

1. Includes Bank for International Settlements.
 2. Includes countries in Oceania and Eastern Europe.
- ▲Data in the two columns for this date differ because of changes in reporting coverage. Figures in the first column are comparable in coverage with those for the preceding month; figures in the second column are comparable with those for the following month.

TABLE 56-A

1. Excludes negotiable time certificates of deposit, which are included in "Other negotiable and readily transferable instruments."
 2. Includes borrowing under repurchase agreements.
 3. U.S. banks: includes amounts due to own foreign branches and foreign subsidiaries consolidated in "Consolidated report of condition" filed with bank regulatory agencies. Agencies, branches, and majority-owned subsidiaries of foreign banks: principally amounts due to head office or parent foreign bank and to foreign branches, agencies, or wholly owned subsidiaries of head office or parent foreign bank.
 4. Financial claims on residents of the United States, other than long-term securities, held by or through reporting banks.
 5. Includes nonmarketable certificates of indebtedness and 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."
 10. Liabilities and claims of banks in the United States were increased, beginning in December 1981, by the shift from foreign branches to international banking facilities in the United States of liabilities to, and claims on, foreign residents.
- ▲Data in the two columns for this date differ because of changes in reporting coverage. Figures in the first column are comparable

in coverage with those for the preceding month; figures in the second column are comparable with those for the following month.

TABLE 56-B

1. Includes the Bank for International Settlements. Also includes Eastern European countries not included in line 23.
 2. Comprises Bulgaria, Czechoslovakia, German Democratic Republic, Hungary, Poland, and Romania.
 3. Comprises Bahrain, Iran, Iraq, Kuwait, Oman, Qatar, Saudi Arabia, and United Arab Emirates (Trucial States).
 4. Comprises Algeria, Gabon, Libya, and Nigeria.
 5. Excludes "holdings of dollars" of the International Monetary Fund.
 6. Asian, African, Middle Eastern, and European regional organizations, except the Bank for International Settlements, which is included in "Other Western Europe."
 7. Liabilities and claims of banks in the United States were increased, beginning in December 1981, by the shift from foreign branches to international banking facilities in the United States of liabilities to, and claims on, foreign residents.
- ▲Data in the two columns for this date differ because of changes in reporting coverage. Figures in the first column are comparable in coverage with those for the preceding month; figures in the second column are comparable with those for the following month.

TABLE 57

1. Includes the Bank for International Settlements. Also includes Eastern European countries not included in line 23.
 2. Comprises Bulgaria, Czechoslovakia, German Democratic Republic, Hungary, Poland, and Romania.
 3. Comprises Bahrain, Iran, Iraq, Kuwait, Oman, Qatar, Saudi Arabia, and United Arab Emirates (Trucial States).
 4. Comprises Algeria, Gabon, Libya, and Nigeria.
 5. Excludes the Bank for International Settlements, which is included in "Other Western Europe."
 6. Liabilities and claims of banks in the United States were increased, beginning in December 1981, by the shift from foreign branches to international banking facilities in the United States of liabilities to, and claims on, foreign residents.
- ▲Data in the two columns shown for this date differ because of changes in reporting coverage. Figures in the first column are comparable in coverage with those for the preceding month; figures in the second column are comparable with those for the following month.

TABLE 58

1. 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: includes principally amounts due from head office or parent foreign bank, and foreign branches, agencies, or wholly owned subsidiaries of head office or parent foreign bank.
3. Assets owned by customers of the reporting bank located in the United States that represent claims on foreigners held by reporting banks for the account of their domestic customers.
4. Principally negotiable time certificates of deposit and bankers acceptances.
5. Includes demand and time deposits and negotiable and non-

negotiable certificates of deposit denominated in U.S. dollars issued by banks abroad.

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

▲Data in the two columns for this date differ because of changes in reporting coverage. Figures in the first column are comparable in coverage with those shown for the preceding month; figures in the second column are comparable with those shown for the following month.

TABLE 59

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

2. Remaining time to maturity.

3. Includes nonmonetary international and regional organizations.

▲Data in the two columns for this date differ because of changes in reporting coverage. Figures in the first column are comparable in coverage with those for the preceding quarter; figures in the second column are comparable with those for the following quarter.

TABLE 60

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

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

▲Data in the two columns for this date differ because of changes in reporting coverage. Figures in the first column are comparable in coverage with those for the preceding quarter; figures in the second column are comparable with those for the following quarter.

TABLE 61

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 transaction reports. Excludes non-marketable U.S. Treasury bonds and notes held by official institutions of foreign countries.

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

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

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

TABLE 62

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

2. Marketable U.S. Treasury bills, notes, and bonds; and non-marketable 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 63

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 64

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

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

3. Includes nonmonetary international and regional organizations.

TABLE 65

1. Table 58, "Banks' own and domestic customers' claims on foreigners," includes monthly figures for U.S. dollar deposits in banks abroad, reported by nonbanking business enterprises in the United States.

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

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

4. Includes nonmonetary international and regional organizations.

SOURCES FOR TABLES 53-65.

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

Table 54 is based on U.S. Treasury Department data and on data reported to the Treasury Department by the International Monetary Fund.

Tables 55 through 63 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 64 and 65 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 66

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 67

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 66 (the sum of lines 6 through 9) with the claims of U.S. offices in table 57 (excluding those held by agencies and branches of foreign banks and those constituting claims on own foreign branches).

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

2. 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 68

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

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

2. Minimum lending rate suspended as of August 20, 1981.
3. As of the end of February 1981, the rate is that at which the Bank of France discounts Treasury bills for seven to ten days.

TABLE 69

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

TABLE 70

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

TABLE 71

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

Part 2—Special Tables

TABLE 72

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. 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 73

1. This item includes depreciation of furniture, furnishings, and fixtures, which was reported under equipment in earlier years.

2. Reported under "All other" in earlier years.
3. This item includes expenses for labor and materials temporarily capitalized and charged to activities when the products are consumed.

4. The total expense for Richmond has been adjusted to exclude \$3,437,662, which was allocated to the expenses of other Federal Reserve Banks for operation of the Federal Reserve Communications System.

5. This item includes unrealized gains and losses.
6. For additional details, see the Board of Governors of the Federal Reserve System, *68th Annual Report, 1981* (1982), pages 207-10.

TABLE 74

1. Number excludes banks that have banking facilities only; banking facilities are shown separately; see note 2.

Except for the following, branches and additional offices are located in the same state as the parent bank. (In this table these branches are shown according to their own location rather than that of the parent bank.)

Type and location of bank	Number and location of branches
1 national in New Jersey	1 in Pennsylvania
1 national in California	3 in Washington and 1 in Oregon
1 noninsured unincorporated in New York	1 in Massachusetts and 1 in Pennsylvania
3 insured nonmember in Puerto Rico	17 in New York and 1 in California in 1981

2. As of December 31, 1981, includes 14 state member non-insured trust companies and 2 noninsured national 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 17 had no other type of branch or facility in 1981.

TABLE 75

1. Includes all commercial banking offices (including facilities) on which checks are drawn. There were no nonpar banking offices as of December 31, 1981.

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 76-A

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

2. As of December 31, 1981, includes 14 state member non-insured and 2 noninsured national trust companies.

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

TABLE 76-B

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

TABLE 77

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

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

TABLE 78

1. Number in parentheses is total of banking organizations in state.

2. Independent bank.

TABLE 79

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 1981 are available from Publications Services, Board of Governors of the Federal Reserve System, Washington, D.C. 20551.

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

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

3. Branches include locations other than the bank's head office; that is, domestic branches, 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. S = statewide branching; L = limited branching; U = unit banking.

TABLES 80 and 81

1. Data exclude 16 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 82

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 1981 classified in two ways:

By type of minority		By type of bank charter	
Black	46	Federal Reserve member	
Hispanic	29	National	47
Women	8	State	1
Asian	9		
American Indian	3	Nonmember state	47

TABLE 83

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 84

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 85

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 av-

erages 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 86

1. Annual data for bank lending under Regulation U ceased to be collected after June 1977.
2. Includes data for firms that are members of the American Stock Exchange but not of the New York Stock Exchange that report directly to the Board of Governors of the Federal Reserve System.
3. Includes some credit extended to purchase and carry convertible bonds.
4. Credit extended to finance purchases through qualified stock option and employee stock purchase plans.

TABLE 87

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 88

1. American Council of Life Insurance data for new commitments of \$100,000 and over each on mortgages for multifamily and nonresidential nonfarm properties, most of which are located in the United States. The series covers 20 companies with 61 percent of industry assets and 67 percent of nonfarm mortgages.
2. Averages, which are based on number of loans, vary in part with loan composition by type and location of property, type and purpose of loan, and loan amortization and prepayment terms. Data for the following are limited to cases for which information was available or estimates could be made: capitalization rate (net stabilized property earnings divided by property value); debt-coverage ratio (net stabilized earnings divided by debt service); and percent constant (annual level payment, including principal and interest, per \$100 of debt). All statistics exclude construction loans, increases in existing loans in a company's portfolio, reapprovals, and loans secured by land only.

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