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

ANNUAL STATISTICAL DIGEST

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Preface

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

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

This issue of the DIGEST, like those for 1980 and 1981, covers data for only a single year—in this case, 1982 unless data were revised for earlier years; exceptions are noted in the Table of Contents. The DIGEST serves to maintain the historical series published in *Banking and Monetary Statistics, 1949–1970*, and the DIGEST, 1970–1979. In 1985, a DIGEST containing data for 1980–84 will appear; and there-

after, 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 1983. 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 data are shown in millions 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 1982. 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	1979				1980			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
<i>Member bank reserves</i>								
1 Total	-2.3	-2.6	5.3	11.3	7.4	-7	6.5	13.2
2 Required	-2.2	-2.5	5.0	10.5	8.3	-4	5.5	11.8
3 Nonborrowed	-2.9	-7.5	7.7	4.2	6.5	6.9	12.7	3.0
4 Monetary base ²	6.4	6.1	8.9	9.1	8.5	6.0	9.0	10.3
<i>Concepts of money and liquid assets³</i>								
5 M1	5.4	9.5	10.4	3.6	6.9	-3.9	16.0	9.4
6 M2	6.5	9.0	10.6	5.4	6.7	4.4	15.2	8.6
7 M3	8.7	9.2	11.7	7.6	7.2	6.0	13.8	10.6
8 L	11.3	13.1	13.5	7.3	8.0	7.3	10.6	10.1
<i>Time and savings deposits</i>								
<i>Commercial banks</i>								
9 Total	7.4	3.3	9.4	10.9	7.5	12.4	5.8	15.3
10 Savings ⁴	-11.8	-5.9	-5.6	-18.0	-14.3	-19.3	18.5	.2
11 Small-denomination time ⁵	18.4	23.3	25.0	30.2	25.6	35.2	2.8	15.3
12 Large-denomination time ⁶	17.4	.6	16.5	26.0	11.8	13.9	-3.6	26.8
13 Thrift institutions ⁷	7.9	7.3	-8.9	4.5	1.2	4.0	11.4	8.7
14 Total loans and securities at commercial banks ⁸	15.5	13.4	14.2	7.3	9.2	2.1	6.9	13.1
1981					1982			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
<i>Member bank reserves</i>								
1 Total	5.2	5.5	3.4	3.1	7.5	.6	4.8	14.8
2 Required	6.1	6.4	2.4	3.5	7.1	1.1	4.6	13.9
3 Nonborrowed	10.7	-1.5	7.5	10.9	-9	4.2	11.2	16.5
4 Monetary base ²	5.0	6.2	4.1	3.8	7.8	7.1	6.5	8.3
<i>Concepts of money and liquid assets³</i>								
5 M1	4.9	8.9	3.1	3.2	10.6	3.2	6.1	13.1
6 M2	6.8	10.0	10.1	9.6	8.7	7.0	10.9	9.3
7 M3	10.9	10.8	12.7	10.6	8.6	8.6	12.5	9.5
8 L	11.5	9.3	13.4	11.7	10.2	10.4	12.1	n.a.
<i>Time and savings deposits</i>								
<i>Commercial banks</i>								
9 Total	16.0	11.9	18.4	8.3	7.5	17.1	17.8	.4
10 Savings ⁴	-28.3	-8.9	-22.7	-11.9	8.7	2.0	-9.7	14.8
11 Small-denomination time ⁵	28.5	16.2	24.4	20.7	9.8	23.8	21.4	-7.1
12 Large-denomination time ⁶	33.4	11.1	30.6	3.6	8.8	19.1	19.6	-25.4
13 Thrift institutions ⁷	2.3	1.2	3.2	3.1	1.3	4.1	-6.6	6.0
14 Total loans and securities at commercial banks ⁸	11.1	8.4	8.7	3.6	2.6	8.4	6.3	5.7

A.2. Quarterly (interest rates)

Level, percent per annum

Item	1982			
	Q1	Q2	Q3	Q4
<i>Short-term rates</i>				
1 Federal funds ⁹	14.23	14.52	11.01	9.28
2 Discount window borrowing ¹⁰	12.00	12.00	10.83	9.25
3 Treasury bills (3-month, secondary market) ¹¹	12.81	12.42	9.32	7.90
4 Commercial paper (3-month) ^{11, 12}	13.81	13.81	11.15	8.80
<i>Long-term rates</i>				
<i>Bonds</i>				
5 U.S. government ¹³	14.27	13.74	12.94	10.72
6 State and local government ¹⁴	13.02	12.33	11.39	9.90
7 Aaa utility (new issue) ¹⁵	15.69	15.75	14.25	12.08
8 Conventional mortgages ¹⁶	17.10	16.63	15.65	13.79

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.
1979												
<i>Member bank reserves</i>												
1 Total	9.8	-18.9	-9	-3	-3.3	4.7	9.5	2.1	8.7	18.8	3.3	18.8
2 Required	10.5	-18.8	1.0	-1.0	-2.0	1.7	9.9	1.7	9.9	15.9	4.3	16.0
3 Nonborrowed	5.0	-18.3	-1.6	2.5	-35.5	18.5	19.4	5.4	-6	-6.2	7.9	36.3
4 Monetary base ²	9.7	2.1	6.7	7.4	4.3	8.0	9.3	10.0	10.9	11.5	3.9	7.3
<i>Concepts of money and liquid assets³</i>												
5 M1	1.3	5.0	9.2	12.4	4.5	15.1	12.7	6.9	6.3	1.6	.3	7.5
6 M2	4.5	7.1	9.4	8.8	7.5	12.9	10.0	11.0	9.4	3.0	2.2	5.2
7 M3	5.8	8.7	9.9	8.4	8.5	11.8	11.0	12.6	13.8	6.6	1.4	5.2
8 L	8.1	10.9	13.9	11.2	12.9	18.3	11.4	11.4	13.4	6.5	1.8	4.5
<i>Time and savings deposits</i>												
Commercial banks												
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	-23.9	-26.5	-14.2
11 Small-denomination time ⁵	26.0	12.4	14.8	29.7	25.5	23.2	21.6	29.1	24.6	27.3	43.9	17.7
12 Large-denomination time ⁶	17.3	13.4	1.8	-6.6	6.0	-3.0	21.7	21.9	37.2	38.9	7.6	2.7
13 Thrift institutions ⁷	6.0	9.3	10.5	5.3	4.5	9.6	9.0	10.4	7.9	2.2	2.6	2.2
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
1980												
<i>Member bank reserves</i>												
1 Total	6.8	.4	4.5	.0	-10.7	6.1	3.8	13.2	19.1	3.4	27.5	1.4
2 Required	9.6	1.8	5.4	-.4	-10.1	5.2	1.0	12.7	20.8	5.7	17.0	1.6
3 Nonborrowed	15.6	-14.6	-38.0	13.9	42.2	29.4	3.2	4.1	-3.5	3.6	2.3	14.4
4 Monetary base ²	11.1	8.1	7.6	4.1	4.7	8.5	8.1	12.3	9.8	10.3	12.1	4.6
<i>Concepts of money and liquid assets³</i>												
5 M1	7.4	12.9	-1.8	-24.0	6.2	16.0	14.9	21.3	16.0	10.2	4.1	-7.2
6 M2	6.0	11.7	5.7	-6.4	9.2	16.9	16.7	15.8	10.7	7.5	8.9	-2
7 M3	6.3	13.3	6.9	-2.5	10.2	14.1	14.2	15.7	10.4	9.5	12.0	6.5
8 L	8.3	13.8	8.4	3.0	8.6	9.0	9.8	15.0	8.8	7.6	12.5	9.4
<i>Time and savings deposits</i>												
Commercial banks												
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	56.6	17.3	-2.6	-.4	3.5	7.4	9.1	29.7	30.2
12 Large-denomination time ⁶	11.4	19.8	18.5	19.2	14.8	-19.7	-12.3	6.7	16.5	25.9	34.4	48.4
13 Thrift institutions ⁷	-1.5	2.9	-2.4	1.6	6.3	10.6	11.2	14.7	11.2	6.6	9.0	3.6
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

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.
	1981											
<i>Member bank reserves</i>												
1 Total	1.7	.1	11.0	5.5	5.0	.8	2.5	1.8	12.3	-3.8	.4	11.9
2 Required	6.4	.9	13.4	9.2	2.2	-1.8	2.5	3.4	8.5	.6	-1.8	12.8
3 Nonborrowed	12.0	3.3	21.7	-5.7	-24.7	7.4	14.9	10.7	11.6	5.2	17.5	13.0
4 Monetary base ²	2.8	4.9	5.0	10.2	3.6	3.0	5.6	2.7	5.0	1.3	3.1	11.3
<i>Concepts of money and liquid assets³</i>												
5 M1	7.5	9.2	13.2	14.7	.0	.6	5.9	5.3	-1.1	-.6	7.2	12.9
6 M2	5.9	10.2	14.4	10.4	5.2	8.6	10.3	14.7	7.0	8.2	11.4	9.6
7 M3	11.9	11.9	12.3	9.5	9.1	12.6	12.5	15.9	10.0	8.1	12.2	10.0
8 L	12.8	12.6	7.9	5.5	12.1	14.2	11.6	16.3	11.3	11.2	12.2	7.7
<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	17.0	.0
12 Large-denomination time ⁶	44.7	18.8	-8.4	-9.8	48.4	31.0	31.5	27.8	9.6	-.4	-6.4	-.8
13 Thrift institutions ⁷ .....	.0	1.4	-2.2	-1.9	3.9	3.1	.8	6.1	3.9	4.9	.7	20.0
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
	1982											
<i>Member bank reserves</i>												
1 Total	22.9	-14.0	2.9	2.4	2.2	2.2	-1.6	8.8	23.6	9.4	17.5	12.9
2 Required	20.0	-10.5	1.0	5.2	-.5	3.8	-1.8	8.9	21.5	-8.9	17.8	10.0
3 Nonborrowed	-5.0	-23.3	10.8	2.1	17.0	-.5	14.8	14.5	10.8	23.8	13.4	12.7
4 Monetary base ²	11.5	2.9	4.0	9.2	8.6	7.7	2.8	6.8	12.2	6.7	6.1	10.4
<i>Concepts of money and liquid assets³</i>												
5 M1	19.6	.5	1.6	1.9	8.3	2.7	2.7	10.3	12.8	14.3	13.6	10.6
6 M2	10.2	3.8	8.7	4.1	10.1	9.0	10.6	14.5	8.5	8.0	9.5	9.0
7 M3	7.7	5.4	10.6	7.2	9.0	10.4	12.3	18.1	8.3	9.3	9.3	3.8
8 L	10.3	10.7	11.1	7.7	12.0	13.2	13.5	10.9	7.2	10.8	n.a.	n.a.
<i>Time and savings deposits</i>												
<i>Commercial banks</i>												
9 Total	5.0	11.1	19.9	15.7	18.1	17.3	22.9	16.5	4.1	.4	-3.2	-15.1
10 Savings ⁴	14.5	.8	13.6	-.8	-1.5	-4.5	-21.8	-8.4	5.4	20.7	35.4	-3.7
11 Small-denomination time ⁵	4.4	16.1	25.1	28.8	20.9	15.8	29.1	20.3	8.8	-9.6	-.6	-71.0
12 Large-denomination time ⁶	8.8	21.4	17.9	17.7	16.6	25.0	27.4	13.6	1.1	11.3	-7.4	-258.1
13 Thrift institutions ⁷ .....	.0	1.4	-2.2	-1.9	3.9	3.1	.8	6.1	3.9	4.9	.7	-2.0
14 Total loans and securities at commercial banks ⁸	3.9	10.3	8.2	8.8	8.2	5.7	6.3	6.2	5.4	7.0	10.3	11.6

2. Reserves of depository institutions and Reserve Bank credit, 1982

A. Annual and monthly averages

Millions of dollars

Factor	Year	Jan.	Feb.	Mar.	Apr.	May	June
SUPPLYING RESERVE FUNDS							
1 Reserve Bank credit outstanding	152,842	152,297	150,356	146,668	150,361	151,333	151,941
2 U.S. government securities ¹	131,359	127,473	126,948	124,600	127,526	129,686	130,737
3 Bought outright	130,680	126,112	125,599	124,303	126,542	128,964	130,408
4 Held under repurchase agreements	679	1,361	1,349	297	984	722	329
5 Federal agency securities	9,090	9,184	9,102	9,035	9,123	9,123	9,077
6 Bought outright	8,993	9,084	9,044	9,017	9,010	9,008	9,004
7 Held under repurchase agreements	97	100	58	18	113	115	73
8 Acceptances	149	156	165	47	150	164	149
9 Loans	1,051	1,517	1,789	1,610	1,581	1,105	1,205
10 Float	1,932	4,494	3,018	2,274	2,629	2,167	2,034
11 Other Federal Reserve assets	9,261	9,473	9,334	9,102	9,352	9,088	8,739
12 Gold stock	11,149	11,151	11,151	11,150	11,150	11,149	11,149
13 Special drawing rights certificate account	3,814	3,318	3,559	3,568	3,660	3,818	3,818
14 Treasury currency outstanding ²	13,774	13,777	13,801	13,723	13,744	13,758	13,774
ABSORBING RESERVE FUNDS							
15 Currency in circulation	146,452	142,207	140,622	140,951	143,024	144,683	146,504
16 Treasury cash holdings	451	448	465	474	490	489	464
Deposits, other than reserves, with Federal Reserve Banks							
17 Treasury	3,814	4,713	5,506	3,312	4,695	4,292	3,303
18 Foreign	299	389	304	280	289	332	296
19 Other	540	538	472	560	443	509	506
20 Required clearing balances	238	127	139	156	172	184	205
21 Other Federal Reserve liabilities and capital	5,163	5,401	5,396	5,121	5,237	5,364	5,373
22 Reserve accounts ³	24,622	26,721	25,963	24,254	24,565	24,207	24,031
		July	Aug.	Sept.	Oct.	Nov.	Dec.
SUPPLYING RESERVE FUNDS							
1 Reserve Bank credit outstanding	153,468	153,903	153,324	153,666	156,151	159,659	
2 U.S. government securities ¹	132,400	132,787	131,920	132,374	134,461	137,248	
3 Bought outright	131,540	132,666	131,436	132,093	134,207	136,139	
4 Held under repurchase agreements	860	121	484	281	254	1,109	
5 Federal agency securities	9,223	9,004	9,042	9,069	8,981	9,110	
6 Bought outright	9,001	8,969	8,951	8,945	8,943	8,939	
7 Held under repurchase agreements	222	35	91	124	38	171	
8 Acceptances	300	56	159	112	47	281	
9 Loans	669	506	976	455	579	697	
10 Float	1,972	2,056	2,123	1,952	2,730	2,829	
11 Other Federal Reserve assets	8,904	9,494	9,104	9,704	9,353	9,494	
12 Gold stock	11,149	11,148	11,148	11,148	11,148	11,148	
13 Special drawing rights certificate account	3,895	4,018	4,118	4,218	4,371	4,431	
14 Treasury currency outstanding ²	13,785	13,786	13,786	13,786	13,786	13,786	
ABSORBING RESERVE FUNDS							
15 Currency in circulation	147,850	148,218	148,631	149,174	151,288	154,269	
16 Treasury cash holdings	429	416	415	436	449	436	
Deposits, other than reserves, with Federal Reserve Banks							
17 Treasury	3,319	3,310	4,062	2,932	3,097	3,227	
18 Foreign	311	314	264	262	273	277	
19 Other	615	646	509	540	569	571	
20 Required clearing balances	220	234	275	324	391	423	
21 Other Federal Reserve liabilities and capital	5,280	5,246	4,836	4,898	4,785	5,017	
22 Reserve accounts ³	24,273	24,471	23,385	24,252	24,604	24,804	

2. Reserves of depository institutions and Reserve Bank credit, 1982—Continued

B. Weekly averages of daily figures

Millions of dollars; end-of-week dates

Factor	Jan. 6	Jan. 13	Jan. 20	Jan. 27	Feb. 3	Feb. 10	Feb. 17	Feb. 24	Mar. 3
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	154,797	150,931	152,276	151,086	152,857	148,574	151,034	151,376	149,254
2 U.S. government securities ¹	130,905	127,323	125,853	126,143	129,016	125,075	127,542	127,471	126,138
3 Bought outright	127,586	127,323	125,437	124,791	125,340	125,075	125,197	126,697	125,899
4 Held under repurchase agreements	3,319	0	416	1,352	3,676	0	2,345	774	239
5 Federal agency securities	9,473	9,100	9,105	9,103	9,206	9,053	9,141	9,083	9,046
6 Bought outright	9,118	9,100	9,082	9,058	9,056	9,053	9,046	9,040	9,027
7 Held under repurchase agreements	355	0	23	45	150	0	95	43	19
8 Acceptances	217	0	60	186	466	0	396	55	33
9 Loans	1,452	998	951	2,469	1,851	1,662	1,908	1,902	1,562
10 Float	3,477	4,159	6,798	3,569	2,721	3,116	2,427	4,043	3,137
11 Other Federal Reserve assets	9,274	9,351	9,508	9,615	9,597	9,668	9,622	8,822	9,339
12 Gold stock	11,151	11,151	11,151	11,151	11,151	11,151	11,151	11,150	11,150
13 Special drawing rights certificate account	3,318	3,318	3,318	3,318	3,389	3,568	3,568	3,568	3,568
14 Treasury currency outstanding ²	14,141	13,693	13,700	13,705	14,056	13,705	13,710	13,710	13,714
ABSORBING RESERVE FUNDS									
15 Currency in circulation	145,111	143,263	141,878	140,446	140,293	140,520	141,189	140,464	139,980
16 Treasury cash holdings	443	447	448	449	457	462	465	470	470
Deposits, other than reserves, with Federal Reserve Banks									
17 Treasury	3,747	3,069	3,712	6,147	7,863	5,319	4,568	6,693	3,928
18 Foreign	451	530	334	292	314	279	321	276	344
19 Other	873	480	470	448	475	490	489	431	973
20 Required clearing balances	117	125	128	131	135	137	143	151	157
21 Other Federal Reserve liabilities and capital	5,525	5,379	5,391	5,269	5,474	5,097	5,467	5,206	5,787
22 Reserve accounts ³	27,140	25,799	28,085	26,078	26,443	24,694	26,821	26,112	26,048
	Mar. 10	Mar. 17	Mar. 24	Mar. 31	Apr. 7	Apr. 14	Apr. 21	Apr. 28	May 5
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	144,961	146,815	147,269	146,407	147,408	148,694	152,150	150,809	156,441
2 U.S. government securities ¹	122,473	125,074	125,383	124,426	124,622	125,592	129,436	128,370	132,639
3 Bought outright	122,067	124,631	125,383	124,198	123,755	125,592	128,109	128,055	129,080
4 Held under repurchase agreements	406	443	0	228	867	0	1,327	315	3,559
5 Federal agency securities	9,060	9,028	9,013	9,025	9,038	9,011	9,117	9,058	9,654
6 Bought outright	9,024	9,013	9,013	9,013	9,013	9,011	9,008	9,008	9,008
7 Held under repurchase agreements	36	15	0	12	25	0	109	50	646
8 Acceptances	50	55	0	70	172	0	209	27	498
9 Loans	1,446	1,462	1,652	1,656	1,480	1,335	1,653	1,823	1,499
10 Float	3,138	2,188	2,108	2,059	2,968	3,535	2,393	1,996	2,122
11 Other Federal Reserve assets	8,794	9,009	9,113	9,172	9,128	9,222	9,342	9,534	10,029
12 Gold stock	11,150	11,150	11,150	11,150	11,150	11,150	11,150	11,150	11,149
13 Special drawing rights certificate account	3,568	3,568	3,568	3,568	3,568	3,568	3,639	3,818	3,818
14 Treasury currency outstanding ²	13,717	13,720	13,727	13,729	13,734	13,737	13,750	13,752	13,756
ABSORBING RESERVE FUNDS									
15 Currency in circulation	140,809	141,326	141,058	140,902	142,054	143,702	143,477	142,831	143,427
16 Treasury cash holdings	471	472	475	481	487	491	490	490	490
Deposits, other than reserves, with Federal Reserve Banks									
17 Treasury	3,630	3,074	3,329	3,097	3,938	3,626	4,258	4,788	9,773
18 Foreign	253	287	286	284	243	307	247	255	583
19 Other	382	488	448	416	471	435	380	487	523
20 Required clearing balances	165	156	164	165	169	172	174	177	177
21 Other Federal Reserve liabilities and capital	5,065	5,090	5,050	5,134	5,219	5,073	5,261	5,295	5,520
22 Reserve accounts ³	22,622	24,360	24,905	24,376	23,280	23,343	26,402	25,205	24,671

2. Reserves of depository institutions and Reserve Bank credit, 1982—Continued
B. Weekly averages of daily figures—Continued

Millions of dollars; end-of-week dates

Factor	May 12	May 19	May 26	June 2	June 9	June 16	June 23	June 30	July 7
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	150,703	150,780	149,915	151,210	150,995	152,095	152,793	151,778	153,023
2 U.S. government securities ¹	128,663	129,727	129,340	129,861	129,701	131,418	131,337	130,458	131,488
3 Bought outright	128,663	128,934	128,784	129,291	129,701	131,418	130,497	130,458	129,098
4 Held under repurchase agreements	0	793	556	570	0	0	840	0	2,390
5 Federal agency securities	9,008	9,097	9,084	9,085	9,008	9,002	9,236	9,002	9,553
6 Bought outright	9,008	9,008	9,008	9,008	9,008	9,002	9,002	9,002	9,001
7 Held under repurchase agreements	0	89	76	77	0	0	234	0	552
8 Acceptances	0	233	231	351	0	0	289	0	744
9 Loans	1,117	966	1,046	1,048	1,304	929	1,014	1,616	1,070
10 Float	2,134	1,751	1,967	2,423	2,464	2,088	2,064	1,675	1,589
11 Other Federal Reserve assets	9,780	9,006	8,247	8,443	8,518	8,657	8,852	9,027	8,578
12 Gold stock	11,149	11,149	11,149	11,149	11,149	11,149	11,149	11,149	11,149
13 Special drawing rights certificate account	3,818	3,818	3,818	3,818	3,818	3,818	3,818	3,818	3,818
14 Treasury currency outstanding ²	13,756	13,756	13,757	13,767	13,768	13,772	13,777	13,781	13,781
ABSORBING RESERVE FUNDS									
15 Currency in circulation	144,656	144,896	144,737	145,751	146,684	146,915	146,321	146,121	147,859
16 Treasury cash holdings	492	488	486	476	469	464	455	466	442
Deposits, other than reserves, with Federal Reserve Banks									
17 Treasury	4,694	3,122	3,023	2,838	3,409	2,950	3,730	3,140	3,370
18 Foreign	317	259	260	339	269	303	271	322	269
19 Other	476	500	501	610	498	530	450	461	635
20 Required clearing balances	183	186	186	187	200	203	206	212	213
21 Other Federal Reserve liabilities and capital	5,257	5,203	5,319	5,591	5,369	5,308	5,471	5,344	5,134
22 Reserve accounts ³	23,351	24,849	24,128	24,153	22,832	24,162	24,634	24,460	23,850
	July 14	July 21	July 28	Aug. 4	Aug. 11	Aug. 18	Aug. 25	Sept. 1	Sept. 8
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	153,060	155,454	152,579	153,432	153,769	154,854	153,804	153,195	152,702
2 U.S. government securities ¹	131,678	134,155	132,219	131,952	131,844	133,776	133,282	132,991	132,092
3 Bought outright	131,200	133,214	132,219	131,952	131,647	133,607	133,282	132,821	132,092
4 Held under repurchase agreements	478	941	0	0	197	169	0	170	0
5 Federal agency securities	9,120	9,312	9,001	9,001	9,061	9,006	8,955	8,988	8,954
6 Bought outright	9,001	9,001	9,001	9,001	8,988	8,955	8,955	8,955	8,954
7 Held under repurchase agreements	119	311	0	0	73	51	0	33	0
8 Acceptances	96	488	0	0	102	66	0	81	0
9 Loans	559	594	548	679	369	482	609	507	948
10 Float	2,866	1,988	1,754	2,216	2,345	1,909	1,858	1,556	1,918
11 Other Federal Reserve assets	8,742	8,916	9,057	9,584	10,048	9,615	9,100	9,073	8,791
12 Gold stock	11,149	11,149	11,149	11,149	11,149	11,148	11,148	11,148	11,148
13 Special drawing rights certificate account	3,818	3,875	4,018	4,018	4,018	4,018	4,018	4,018	4,018
14 Treasury currency outstanding ²	13,786	13,786	13,786	13,786	13,786	13,786	13,786	13,786	13,786
ABSORBING RESERVE FUNDS									
15 Currency in circulation	148,804	147,916	147,124	147,485	148,558	148,763	148,098	147,783	149,070
16 Treasury cash holdings	432	424	419	417	416	414	416	417	413
Deposits, other than reserves, with Federal Reserve Banks									
17 Treasury	3,349	3,181	3,358	3,644	3,950	2,973	2,872	3,157	3,776
18 Foreign	258	278	261	586	243	283	295	346	247
19 Other	571	563	670	713	756	623	576	552	520
20 Required clearing balances	213	216	221	221	231	234	236	247	268
21 Other Federal Reserve liabilities and capital	5,195	5,449	5,330	5,364	5,267	5,284	5,210	5,030	4,630
22 Reserve accounts ³	22,991	26,238	24,148	23,955	23,302	25,233	25,052	24,614	22,729

2. Reserves of depository institutions and Reserve Bank credit, 1982—Continued

B. Weekly averages of daily figures—Continued

Millions of dollars; end-of-week dates

Factor	Sept. 15	Sept. 22	Sept. 29	Oct. 6	Oct. 13	Oct. 20	Oct. 27	Nov. 3
SUPPLYING RESERVE FUNDS								
1 Reserve Bank credit outstanding	153,044	153,823	152,749	153,834	152,566	155,737	153,777	153,630
2 U.S. government securities ¹	131,273	132,089	131,736	132,212	131,389	133,593	132,752	132,280
3 Bought outright	131,020	131,319	131,226	131,008	131,389	133,011	132,752	132,280
4 Held under repurchase agreements	253	770	510	1,204	0	582	0	0
5 Federal agency securities	8,973	9,109	9,014	9,537	8,947	9,048	8,943	8,943
6 Bought outright	8,950	8,949	8,949	8,949	8,947	8,943	8,943	8,943
7 Held under repurchase agreements	23	160	65	588	0	105	0	0
8 Acceptances	94	330	142	472	0	140	0	0
9 Loans	1,330	810	753	606	365	516	452	458
10 Float	2,292	2,282	1,754	1,636	2,291	2,730	1,731	1,858
11 Other Federal Reserve assets	9,084	9,203	9,350	9,371	9,574	9,710	9,900	10,091
12 Gold stock	11,148	11,148	11,148	11,148	11,148	11,148	11,148	11,148
13 Special drawing rights certificate account	4,018	4,218	4,218	4,218	4,218	4,218	4,218	4,218
14 Treasury currency outstanding ²	13,786	13,786	13,786	13,786	13,786	13,786	13,786	13,786
ABSORBING RESERVE FUNDS								
15 Currency in circulation	149,471	148,425	147,642	148,341	149,828	149,675	148,807	149,337
16 Treasury cash holdings	413	413	419	427	436	439	440	443
Deposits, other than reserves, with Federal Reserve Banks								
17 Treasury	3,468	3,611	4,489	4,704	2,819	2,858	2,774	2,654
18 Foreign	242	248	287	246	248	287	253	313
19 Other	582	547	392	536	532	537	550	502
20 Required clearing balances	275	291	305	310	318	331	347	365
21 Other Federal Reserve liabilities and capital	4,952	4,897	4,882	4,926	4,982	4,908	4,830	4,802
22 Reserve accounts ³	22,592	24,543	23,486	23,496	22,555	25,854	24,929	24,366
	Nov. 10	Nov. 17	Nov. 24	Dec. 1	Dec. 8	Dec. 15	Dec. 22	Dec. 29
SUPPLYING RESERVE FUNDS								
1 Reserve Bank credit outstanding	154,473	156,764	156,865	157,638	157,352	158,689	160,507	161,408
2 U.S. government securities ¹	132,215	134,879	136,095	135,689	135,508	137,166	138,177	137,766
3 Bought outright	132,215	134,626	135,261	135,689	135,508	136,700	136,751	135,808
4 Held under repurchase agreements	0	253	834	0	0	466	1,426	1,958
5 Federal agency securities	8,943	9,001	9,049	8,943	8,943	9,089	9,097	9,156
6 Bought outright	8,943	8,943	8,943	8,943	8,943	8,938	8,937	8,937
7 Held under repurchase agreements	0	58	106	0	0	151	160	219
8 Acceptances	0	74	129	0	0	75	204	599
9 Loans	722	742	467	622	437	703	546	690
10 Float	2,669	2,707	2,331	3,357	3,228	2,347	2,938	3,390
11 Other Federal Reserve assets	9,924	9,361	8,794	9,027	9,235	9,308	9,544	9,806
12 Gold stock	11,148	11,148	11,148	11,148	11,148	11,148	11,148	11,148
13 Special drawing rights certificate account	4,304	4,418	4,418	4,418	4,418	4,418	4,418	4,418
14 Treasury currency outstanding ²	13,786	13,786	13,786	13,786	13,786	13,786	13,786	13,786
ABSORBING RESERVE FUNDS								
15 Currency in circulation	150,631	151,535	151,512	152,340	152,814	153,853	154,610	155,707
16 Treasury cash holdings	449	452	451	444	440	438	434	438
Deposits, other than reserves, with Federal Reserve Banks								
17 Treasury	3,256	3,108	2,871	3,255	3,034	3,341	2,959	3,328
18 Foreign	256	259	277	276	234	272	279	331
19 Other	463	596	593	708	755	524	538	340
20 Required clearing balances	382	394	402	409	416	422	426	430
21 Other Federal Reserve liabilities and capital	4,818	4,786	4,764	4,808	5,143	4,910	4,942	5,050
22 Reserve accounts ³	23,457	24,987	25,347	24,748	23,869	24,281	25,671	25,136

2. Reserves of depository institutions and Reserve Bank credit, 1982—Continued

C. Wednesday figures

Millions of dollars; end of week dates

Factor	Jan. 6	Jan. 13	Jan. 20	Jan. 27	Feb. 3	Feb. 10	Feb. 17	Feb. 24	Mar. 3	Mar. 10
SUPPLYING RESERVE FUNDS										
1 Reserve Bank credit outstanding	152,421	152,714	157,766	155,060	158,376	150,288	155,143	148,050	153,146	148,518
2 U.S. government securities ¹	127,695	125,446	127,787	129,047	132,942	125,183	130,353	126,250	127,420	124,141
3 Bought outright	125,496	125,446	124,872	126,541	125,588	125,183	126,025	126,250	125,752	121,302
4 Held under repurchase agreements	2,199	0	2,915	2,506	7,354	0	4,328	0	1,668	2,839
5 Federal agency securities	9,473	9,089	9,217	9,159	9,460	9,046	9,218	9,031	9,161	9,265
6 Bought outright	9,109	9,089	9,057	9,057	9,054	9,046	9,046	9,031	9,026	9,013
7 Held under repurchase agreements	364	0	160	102	406	0	172	0	135	252
8 Acceptances	136	0	417	368	596	0	453	0	231	353
9 Loans	2,042	2,906	3,682	5,109	1,800	2,283	1,505	1,414	4,620	3,650
10 Float	3,649	5,346	6,579	1,732	3,869	3,952	4,789	2,400	2,810	2,166
11 Other Federal Reserve assets	9,426	9,927	10,084	9,645	9,709	9,824	8,825	8,955	8,904	8,943
12 Gold stock	11,151	11,151	11,151	11,151	11,151	11,151	11,151	11,150	11,150	11,150
13 Special drawing rights certificate account	3,318	3,318	3,318	3,318	3,568	3,568	3,568	3,568	3,568	3,568
14 Treasury, currency outstanding ²	13,690	13,698	13,705	13,705	13,705	13,705	13,710	13,710	13,717	13,717
ABSORBING RESERVE FUNDS										
15 Currency in circulation	144,353	142,921	141,450	140,356	140,359	141,231	141,492	140,407	140,556	141,547
16 Treasury cash holdings	442	449	446	448	457	464	464	471	472	470
Deposits, other than reserves, with Federal Reserve Banks										
17 Treasury	2,486	3,235	3,661	7,169	5,576	4,417	5,541	5,143	3,594	2,932
18 Foreign	217	275	264	346	274	340	271	264	248	305
19 Other	684	448	543	437	516	529	509	350	367	371
20 Required clearing balances	117	125	128	131	135	137	139	141	142	146
21 Other Federal Reserve liabilities and capital	5,353	5,306	5,272	5,044	5,440	4,967	5,488	4,938	5,024	5,081
22 Reserve accounts ³	26,929	28,122	34,176	29,303	34,043	26,627	29,668	24,764	31,179	26,101
	Mar. 17	Mar. 24	Mar. 31	Apr. 7	Apr. 14	Apr. 21	Apr. 28	May 5	May 12	May 19
SUPPLYING RESERVE FUNDS										
1 Reserve Bank credit outstanding	150,492	148,483	148,729	148,586	149,477	155,488	158,701	152,208	152,966	153,320
2 U.S. government securities ¹	126,939	125,407	125,589	120,426	123,831	130,615	130,371	129,232	129,845	131,291
3 Bought outright	126,326	125,407	123,992	120,426	123,831	127,949	128,166	129,232	129,845	128,358
4 Held under repurchase agreements	613	0	1,597	0	0	2,666	2,205	0	0	2,933
5 Federal agency securities	9,034	9,013	9,095	9,013	9,008	9,228	9,356	9,008	9,008	9,425
6 Bought outright	9,013	9,013	9,013	9,013	9,008	9,008	9,008	9,008	9,008	9,008
7 Held under repurchase agreements	21	0	82	0	0	220	348	0	0	417
8 Acceptances	143	0	488	0	0	128	192	0	0	944
9 Loans	1,959	1,777	2,646	2,291	4,444	3,043	6,180	1,251	1,757	1,058
10 Float	3,259	3,088	1,882	7,399	2,890	2,955	2,870	2,973	2,702	2,008
11 Other Federal Reserve assets	9,158	9,198	9,029	9,457	9,304	9,519	9,732	9,744	9,654	8,594
12 Gold stock	11,150	11,150	11,150	11,150	11,150	11,150	11,150	11,149	11,149	11,149
13 Special drawing rights certificate account	3,568	3,568	3,568	3,568	3,568	3,818	3,818	3,818	3,818	3,818
14 Treasury, currency outstanding ²	13,723	13,728	13,734	13,734	13,745	13,751	13,756	13,756	13,756	13,756
ABSORBING RESERVE FUNDS										
15 Currency in circulation	141,575	141,198	141,673	143,358	144,220	143,346	143,361	144,259	145,384	145,037
16 Treasury cash holdings	472	479	484	487	491	489	491	487	490	487
Deposits, other than reserves, with Federal Reserve Banks										
17 Treasury	4,172	2,408	2,866	4,934	2,909	7,031	10,869	4,354	3,051	3,697
18 Foreign	219	302	421	197	239	224	264	283	227	241
19 Other	526	400	425	392	373	486	484	510	541	507
20 Required clearing balances	155	160	167	168	171	174	175	176	181	186
21 Other Federal Reserve liabilities and capital	4,950	4,841	4,955	4,873	4,946	5,211	5,282	5,146	5,042	5,096
22 Reserve accounts ³	26,864	27,141	26,190	22,629	24,591	27,246	26,498	25,716	26,773	26,792

2. Reserves of depository institutions and Reserve Bank credit, 1982—Continued

C. Wednesday figures—Continued

Millions of dollars; end of week dates

Factor	May 26	June 2	June 9	June 16	June 23	June 30	July 7	July 14
SUPPLYING RESERVE FUNDS								
1 Reserve Bank credit outstanding	149,245	155,459	154,157	153,126	152,677	149,003	154,983	152,031
2 U.S. government securities ¹	128,765	132,123	129,082	130,803	131,021	127,005	132,143	131,126
3 Bought outright	128,765	129,127	129,082	130,803	131,021	127,005	128,456	131,126
4 Held under repurchase agreements	0	2,996	0	0	0	0	3,687	0
5 Federal agency securities	9,008	9,296	9,008	9,002	9,002	9,002	9,665	9,001
6 Bought outright	9,008	9,008	9,008	9,002	9,002	9,002	9,001	9,001
7 Held under repurchase agreements	0	288	0	0	0	0	664	0
8 Acceptances	0	1,424	0	0	0	0	862	0
9 Loans	1,367	1,202	5,670	1,504	1,054	1,638	680	651
10 Float	1,648	2,923	1,331	2,911	2,568	2,545	2,828	2,326
11 Other Federal Reserve assets	8,457	8,491	9,066	8,906	9,032	8,813	8,805	8,927
12 Gold stock	11,149	11,149	11,149	11,149	11,149	11,149	11,149	11,149
13 Special drawing rights certificate account	3,818	3,818	3,818	3,818	3,818	3,818	3,818	3,818
14 Treasury currency outstanding ²	13,761	13,767	13,771	13,776	13,781	13,781	13,781	13,786
ABSORBING RESERVE FUNDS								
15 Currency in circulation	145,504	146,717	147,269	147,069	146,426	147,148	148,995	148,856
16 Treasury cash holdings	483	473	467	462	453	446	436	426
Deposits, other than reserves, with								
Federal Reserve Banks								
17 Treasury	2,969	3,554	3,637	4,463	2,857	4,099	3,234	2,880
18 Foreign	272	265	296	228	275	586	192	239
19 Other	545	680	505	487	423	437	611	519
20 Required clearing balances	189	189	200	204	207	213	220	220
21 Other Federal Reserve liabilities and capital	5,118	5,284	5,644	5,135	5,229	4,837	5,232	4,990
22 Reserve accounts ³	22,893	27,031	24,878	23,821	25,555	19,985	24,812	22,654
	July 21	July 28	Aug. 4	Aug. 11	Aug. 18	Aug. 25	Sept. 1	Sept. 8
SUPPLYING RESERVE FUNDS								
1 Reserve Bank credit outstanding	154,190	154,673	155,130	154,688	154,669	156,689	155,223	152,659
2 U.S. government securities ¹	132,907	132,934	130,661	132,628	133,189	134,738	132,883	130,683
3 Bought outright	132,907	132,934	130,661	132,628	133,189	134,738	132,883	130,683
4 Held under repurchase agreements	0	0	0	0	0	0	0	0
5 Federal agency securities	9,001	9,001	9,001	8,955	8,955	8,955	8,954	8,954
6 Bought outright	9,001	9,001	9,001	8,955	8,955	8,955	8,954	8,954
7 Held under repurchase agreements	0	0	0	0	0	0	0	0
8 Acceptances	0	0	0	0	0	0	0	0
9 Loans	750	1,470	2,209	416	935	1,637	1,356	482
10 Float	2,474	2,093	3,250	2,501	2,477	2,156	3,201	3,170
11 Other Federal Reserve assets	9,058	9,175	10,009	10,188	9,113	9,203	8,829	9,370
12 Gold stock	11,149	11,149	11,149	11,148	11,148	11,148	11,148	11,148
13 Special drawing rights certificate account	4,018	4,018	4,018	4,018	4,018	4,018	4,018	4,018
14 Treasury currency outstanding ²	13,786	13,786	13,786	13,786	13,786	13,786	13,786	13,786
ABSORBING RESERVE FUNDS								
15 Currency in circulation	147,747	147,547	148,345	149,259	148,824	148,132	148,578	150,064
16 Treasury cash holdings	421	418	415	415	414	416	415	410
Deposits, other than reserves, with								
Federal Reserve Banks								
17 Treasury	3,844	2,927	5,762	2,759	3,147	3,541	3,460	4,041
18 Foreign	238	301	308	204	310	319	344	226
19 Other	671	630	770	694	587	598	563	534
20 Required clearing balances	218	221	222	226	234	237	247	259
21 Other Federal Reserve liabilities and capital	5,214	5,127	5,116	5,005	5,084	5,042	4,531	4,673
22 Reserve accounts ³	24,790	26,455	23,145	25,078	25,021	27,356	26,037	21,404

2. Reserves of depository institutions and Reserve Bank credit, 1982—Continued

C. Wednesday figures—Continued

Millions of dollars; end-of-week dates

Factor	Sept. 15	Sept. 22	Sept. 29	Oct. 6	Oct. 13	Oct. 20	Oct. 27	Nov. 3
SUPPLYING RESERVE FUNDS								
1 Reserve Bank credit outstanding	154,865	153,665	151,850	150,880	154,442	161,798	154,768	156,078
2 U.S. government securities ¹	129,645	131,205	130,305	129,234	131,459	135,926	132,604	132,105
3 Bought outright	129,645	131,205	130,305	129,234	131,459	131,849	132,604	132,105
4 Held under repurchase agreements	0	0	0	0	0	4,077	0	0
5 Federal agency securities	8,949	8,949	8,949	8,949	8,943	9,680	8,943	8,943
6 Bought outright	8,949	8,949	8,949	8,949	8,943	8,943	8,943	8,943
7 Held under repurchase agreements	0	0	0	0	0	737	0	0
8 Acceptances	0	0	0	0	0	981	0	0
9 Loans	3,798	1,965	1,154	366	354	1,617	822	758
10 Float	3,315	2,110	1,937	2,831	3,945	3,439	2,293	3,936
11 Other Federal Reserve assets	9,158	9,436	9,505	9,500	9,741	10,155	10,106	10,336
12 Gold stock	11,148	11,148	11,148	11,148	11,148	11,148	11,148	11,148
13 Special drawing rights certificate account	4,018	4,218	4,218	4,218	4,218	4,218	4,218	4,218
14 Treasury currency outstanding ²	13,786	13,786	13,786	13,786	13,786	13,786	13,786	13,786
ABSORBING RESERVE FUNDS								
15 Currency in circulation	149,343	148,241	148,178	149,342	150,508	149,553	149,195	150,167
16 Treasury cash holdings	413	413	421	431	437	440	442	442
Deposits, other than reserves, with Federal Reserve Banks								
17 Treasury	3,565	3,648	8,320	3,756	2,980	3,200	3,169	3,154
18 Foreign	305	235	295	229	211	287	220	300
19 Other	573	410	386	490	516	552	465	467
20 Required clearing balances	268	279	296	303	312	321	338	355
21 Other Federal Reserve liabilities and capital	4,716	4,725	4,669	4,688	4,745	4,839	4,653	4,618
22 Reserve accounts ³	24,634	24,866	18,437	20,793	23,885	31,758	25,438	25,727
	Nov. 10	Nov. 17	Nov. 24	Dec. 1	Dec. 8	Dec. 15	Dec. 22	Dec. 29
SUPPLYING RESERVE FUNDS								
1 Reserve Bank credit outstanding	157,538	155,157	156,292	160,217	156,735	163,802	159,227	164,141
2 U.S. government securities ¹	133,057	133,861	134,630	135,941	133,687	138,230	135,757	138,148
3 Bought outright	133,057	133,861	134,630	135,941	133,687	137,653	135,757	134,801
4 Held under repurchase agreements	0	0	0	0	0	577	0	3,347
5 Federal agency securities	8,943	8,943	8,943	8,943	8,943	9,238	8,937	9,448
6 Bought outright	8,943	8,943	8,943	8,943	8,943	8,937	8,937	8,937
7 Held under repurchase agreements	0	0	0	0	0	301	0	511
8 Acceptances	0	0	0	0	0	105	0	731
9 Loans	3,208	425	804	2,004	1,433	3,368	762	1,813
10 Float	2,215	3,324	3,031	3,654	3,310	3,277	3,909	4,048
11 Other Federal Reserve assets	10,115	8,604	8,884	9,675	9,362	9,584	9,862	9,953
12 Gold stock	11,148	11,148	11,148	11,148	11,148	11,148	11,148	11,148
13 Special drawing rights certificate account	4,418	4,418	4,418	4,418	4,418	4,418	4,418	4,418
14 Treasury currency outstanding ²	13,786	13,786	13,786	13,786	13,786	13,786	13,786	13,786
ABSORBING RESERVE FUNDS								
15 Currency in circulation	151,680	151,708	152,218	152,914	153,676	154,604	155,666	156,181
16 Treasury cash holdings	452	450	449	441	437	436	433	435
Deposits, other than reserves, with Federal Reserve Banks								
17 Treasury	3,166	3,836	3,394	3,321	3,850	2,918	2,226	3,620
18 Foreign	290	214	261	217	188	385	280	261
19 Other	554	548	595	1,105	704	516	269	259
20 Required clearing balances	378	392	405	408	415	422	426	428
21 Other Federal Reserve liabilities and capital	4,624	4,629	4,575	4,956	5,154	4,828	4,736	4,777
22 Reserve accounts ³	25,746	22,733	23,747	26,207	21,663	29,045	24,542	27,532

2. Reserves of depository institutions and Reserve Bank credit, 1982—Continued

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

Millions of dollars

Factor	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
SUPPLYING RESERVE FUNDS												
1 Reserve bank credit outstanding	151,560	147,618	148,729	158,729	149,884	149,003	153,768	153,643	156,502	152,760	159,079	163,659
2 U.S. government securities ¹	128,230	125,410	125,589	134,257	129,407	127,005	132,640	132,858	134,393	132,080	137,676	139,312
3 Bought outright	124,967	125,410	123,992	128,988	129,407	127,005	132,640	131,669	130,591	132,080	137,676	135,607
4 Held under repurchase agreements	3,263	0	1,597	5,269	0	0	0	1,189	3,802	0	0	3,705
5 Federal agency securities	9,192	9,026	9,095	10,004	9,008	9,002	9,001	9,184	9,950	8,943	8,943	9,525
6 Bought outright	9,058	9,026	9,013	9,008	9,008	9,002	9,001	8,955	8,949	8,943	8,943	8,937
7 Held under repurchase agreements	134	0	82	996	0	0	0	229	1,001	0	0	588
8 Acceptances	597	0	488	768	0	0	0	565	813	0	0	1,480
9 Loans	2,217	1,180	2,646	1,799	1,058	1,638	458	449	1,123	438	374	717
10 Float	1,635	2,959	1,882	1,507	1,776	2,545	1,713	1,446	550	1,168	2,401	2,735
11 Other Federal Reserve assets	9,689	9,043	9,029	10,394	8,635	8,813	9,956	9,141	9,673	10,131	9,685	9,890
12 Gold stock	11,151	11,150	11,150	11,149	11,149	11,149	11,149	11,148	11,148	11,148	11,148	11,148
13 Special drawing rights certificate account	3,318	3,568	3,568	3,818	3,818	3,818	4,018	4,018	4,218	4,218	4,418	4,618
14 Treasury currency outstanding ²	14,523	14,579	13,734	13,756	13,767	13,781	13,786	13,786	13,786	13,786	13,786	13,786
ABSORBING RESERVE FUNDS												
15 Currency in circulation	140,475	140,525	141,673	143,044	145,523	147,134	147,051	148,310	148,093	148,922	152,895	154,908
16 Treasury cash holdings	462	470	484	491	477	460	418	418	423	444	444	429
Deposits, other than reserves, with Federal Reserve Banks												
17 Treasury	8,285	3,835	2,866	12,239	2,540	4,099	3,275	3,234	10,975	2,309	2,247	5,033
18 Foreign	333	416	421	966	308	586	982	348	396	327	387	328
19 Other	393	414	425	450	523	437	663	502	405	450	717	1,033
20 Required clearing balances	135	139	167	176	189	213	221	247	300	356	408	436
21 Other Federal Reserve liabilities and capital	5,539	6,291	4,955	5,561	5,784	4,837	5,359	4,791	5,047	4,783	5,209	4,990
22 Reserve accounts ³	24,931	24,825	26,190	24,526	23,274	19,985	24,752	24,745	20,015	24,321	26,124	26,053

3. Reserves and borrowings of depository institutions, 1982

A. Annual and monthly averages

Millions of dollars

Reserve classification	Year	Jan.	Feb.	Mar.	Apr.	May	June
1 Reserve balances with Reserve Banks ¹	24,622	26,721	25,963	24,254	24,565	24,207	24,031
2 Total vault cash	19,492	20,284	19,251	18,749	18,577	19,048	19,318
3 Vault cash at institutions with required reserve balances	13,370	14,199	13,082	12,663	12,709	12,972	13,048
4 Vault cash equal to required reserves at other institutions	2,510	2,290	2,235	2,313	2,284	2,373	2,488
5 Surplus vault cash at other institutions ²	3,612	3,795	3,934	3,773	3,584	3,703	3,782
6 Reserve balances + total vault cash ³	44,114	47,005	45,214	43,003	43,142	43,255	43,349
7 Reserve balances + total vault cash used to satisfy reserve requirements ^{3, 4}	40,502	43,210	41,280	39,230	39,558	39,552	39,567
8 Required reserves	40,141	42,785	40,981	38,873	39,284	39,192	39,257
9 Excess reserve balances at Reserve Banks ^{3, 5}	361	425	299	357	274	360	310
10 Total borrowings at Reserve Banks	1,051	1,517	1,789	1,610	1,581	1,105	1,205
11 Seasonal borrowings at Reserve Banks	132	75	132	174	167	237	239
12 Extended credit at Reserve Banks	169	197	232	309	245	177	103

	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Reserve balances with Reserve Banks ¹	24,273	24,471	23,385	24,252	24,604	24,804
2 Total vault cash	19,448	19,500	19,921	19,578	19,807	20,392
3 Vault cash at institutions with required reserve balances	13,105	13,188	13,651	13,658	13,836	14,292
4 Vault cash equal to required reserves at other institutions	2,486	2,518	2,927	2,677	2,759	2,757
5 Surplus vault cash at other institutions ²	3,857	3,794	3,343	3,243	3,212	3,343
6 Reserve balances + total vault cash ³	43,721	43,971	43,306	43,830	44,411	45,196
7 Reserve balances + total vault cash used to satisfy reserve requirements ^{3, 4}	39,864	40,177	39,963	40,587	41,199	41,853
8 Required reserves	39,573	39,866	39,579	40,183	40,797	41,353
9 Excess reserve balances at Reserve Banks ^{3, 5}	291	311	384	404	402	500
10 Total borrowings at Reserve Banks	669	506	976	455	579	697
11 Seasonal borrowings at Reserve Banks	225	119	102	39	47	33
12 Extended credit at Reserve Banks	46	94	118	141	188	187

3. Reserves and borrowings of depository institutions, 1982—Continued

B. Weekly averages of daily figures

Millions of dollars; end-of-week dates

Reserve classification	Jan. 6	Jan. 13	Jan. 20	Jan. 27	Feb. 3	Feb. 10	Feb. 17	Feb. 24	Mar. 3	Mar. 10
1 Reserve balances with Reserve Banks ¹	27,140	25,799	28,085	26,078	26,443	24,694	26,821	26,112	26,048	22,622
2 Total vault cash	19,172	19,723	20,980	21,009	20,449	20,062	19,220	18,155	18,908	19,936
3 Vault cash at institutions with required reserve balances	13,498	14,318	14,459	14,505	14,055	13,609	12,930	12,462	12,785	13,246
4 Vault cash equal to required reserves at other institutions	2,137	2,399	2,288	2,318	2,286	2,346	2,255	2,089	2,222	2,591
5 Surplus vault cash at other institutions ²	3,537	3,006	4,233	4,186	4,108	4,107	4,035	3,604	3,901	4,099
6 Reserve balances + total vault cash ³	46,312	45,522	49,065	47,087	46,892	44,756	46,041	44,267	44,956	42,558
7 Reserve balances + total vault cash used to satisfy reserve requirements ^{3, 4}	42,775	42,516	44,832	42,901	42,784	40,649	42,006	40,663	41,055	38,459
8 Required reserves	42,148	42,173	44,299	42,704	42,300	40,532	41,438	40,660	40,542	38,156
9 Excess reserve balances at Reserve Banks ^{3, 5}	627	343	533	197	484	117	568	3	513	303
10 Total borrowings at Reserve Banks	1,452	998	951	2,469	1,851	1,662	1,908	1,902	1,562	1,446
11 Seasonal borrowings at Reserve Banks	59	53	70	96	110	114	134	146	147	151
12 Extended credit at Reserve Banks	193	194	195	199	212	225	227	222	288	306
	Mar. 17	Mar. 24	Mar. 31	Apr. 7	Apr. 14	Apr. 21	Apr. 28	May 5	May 12	May 19
1 Reserve balances with Reserve Banks ¹	24,360	24,905	24,376	23,280	23,343	26,402	25,205	24,671	23,351	24,849
2 Total vault cash	18,796	17,621	18,574	18,858	19,208	17,243	18,702	19,611	19,639	18,552
3 Vault cash at institutions with required reserve balances	12,560	12,141	12,653	12,800	12,950	11,924	12,939	13,485	13,324	12,557
4 Vault cash equal to required reserves at other institutions	2,354	2,084	2,261	2,355	2,404	2,092	2,252	2,403	2,483	2,309
5 Surplus vault cash at other institutions ²	3,882	3,396	3,660	3,703	3,854	3,227	3,511	3,723	3,832	3,686
6 Reserve balances + total vault cash ³	43,156	42,526	42,950	42,138	42,551	43,645	43,907	44,282	42,990	43,401
7 Reserve balances + total vault cash used to satisfy reserve requirements ^{3, 4}	39,274	39,130	39,290	38,435	38,697	40,418	40,396	40,559	39,158	39,715
8 Required reserves	38,937	38,861	38,824	38,163	38,379	40,247	40,111	40,115	38,894	39,275
9 Excess reserve balances at Reserve Banks ^{3, 5}	337	269	466	272	318	171	285	444	264	440
10 Total borrowings at Reserve Banks	1,462	1,652	1,656	1,480	1,335	1,653	1,823	1,499	1,117	966
11 Seasonal borrowings at Reserve Banks	187	173	200	166	154	159	177	205	218	232
12 Extended credit at Reserve Banks	301	311	324	279	234	248	227	214	192	179
	May 26	June 2	June 9	June 16	June 23	June 30	July 7	July 14	July 21	July 28
1 Reserve balances with Reserve Banks ¹	24,128	24,153	22,832	24,162	24,634	24,460	23,850	22,991	26,238	24,148
2 Total vault cash	18,460	19,175	19,559	19,401	18,664	19,690	19,660	20,246	17,932	20,252
3 Vault cash at institutions with required reserve balances	12,667	12,977	13,131	12,878	12,824	13,380	13,292	13,456	12,238	13,623
4 Vault cash equal to required reserves at other institutions	2,241	2,464	2,587	2,551	2,327	2,492	2,578	2,663	2,179	2,597
5 Surplus vault cash at other institutions ²	3,552	3,734	3,841	3,972	3,513	3,818	3,790	4,127	3,515	4,032
6 Reserve balances + total vault cash ³	42,588	43,328	42,391	43,563	43,298	44,150	43,510	43,237	44,170	44,400
7 Reserve balances + total vault cash used to satisfy reserve requirements ^{3, 4}	39,036	39,594	38,550	39,591	39,785	40,332	39,720	39,110	40,655	40,368
8 Required reserves	38,937	38,922	38,401	39,352	39,565	39,804	39,220	38,926	40,388	40,057
9 Excess reserve balances at Reserve Banks ^{3, 5}	99	672	149	239	220	528	500	184	267	311
10 Total borrowings at Reserve Banks	1,046	1,048	1,304	929	1,014	1,616	1,070	559	594	548
11 Seasonal borrowings at Reserve Banks	258	260	217	221	253	268	255	233	239	188
12 Extended credit at Reserve Banks	162	132	115	104	96	93	85	68	33	24

3. Reserves and borrowings of depository institutions, 1982—Continued

B. Weekly averages of daily figures—Continued

Millions of dollars; end-of-week dates

Reserve classification	Aug. 4	Aug. 11	Aug. 18	Aug. 25	Sept. 1	Sept. 8	Sept. 15	Sept. 22
1 Reserve balances with Reserve Banks ¹	23,955	23,302	25,233	25,052	24,614	22,729	22,592	24,543
2 Total vault cash	19,846	20,172	19,227	18,834	19,579	20,006	20,541	18,744
3 Vault cash at institutions with required reserve balances	13,520	13,372	13,003	12,822	13,397	13,476	13,734	13,251
4 Vault cash equal to required reserves at other institutions	2,520	2,814	2,397	2,429	2,417	3,179	3,229	2,460
5 Surplus vault cash at other institutions ²	3,806	3,986	3,827	3,583	3,765	3,351	3,578	3,033
6 Reserve balances + total vault cash ³	43,801	43,474	44,460	43,886	44,193	42,735	43,133	43,287
7 Reserve balances + total vault cash used to satisfy reserve requirements ^{3,4}	39,995	39,488	40,633	40,303	40,428	39,384	39,555	40,254
8 Required reserves	39,701	39,162	40,314	40,043	40,066	38,719	39,235	40,004
9 Excess reserve balances at Reserve Banks ^{3,5}	294	326	319	260	362	665	320	250
10 Total borrowings at Reserve Banks	679	369	482	609	507	948	1,330	810
11 Seasonal borrowings at Reserve Banks	166	133	131	94	95	106	89	100
12 Extended credit at Reserve Banks	20	64	123	118	116	116	116	118

	Sept. 29	Oct. 6	Oct. 13	Oct. 20	Oct. 27	Nov. 3	Nov. 10
1 Reserve balances with Reserve Banks ¹	23,486	23,496	22,555	25,854	24,929	24,366	23,457
2 Total vault cash	20,422	20,045	20,327	18,391	19,280	20,166	20,175
3 Vault cash at institutions with required reserve balances	14,131	13,983	13,762	13,014	13,683	14,070	13,904
4 Vault cash equal to required reserves at other institutions	2,934	2,769	3,032	2,370	2,476	2,807	2,948
5 Surplus vault cash at other institutions ²	3,357	3,293	3,533	3,007	3,121	3,289	3,323
6 Reserve balances + total vault cash ³	43,908	43,541	42,882	44,245	44,209	44,532	43,632
7 Reserve balances + total vault cash used to satisfy reserve requirements ^{3,4}	40,551	40,248	39,349	41,238	41,088	41,243	40,309
8 Required reserves	40,266	39,737	38,887	40,977	40,769	40,701	39,967
9 Excess reserve balances at Reserve Banks ^{3,5}	285	511	462	261	319	542	342
10 Total borrowings at Reserve Banks	753	606	365	516	452	458	722
11 Seasonal borrowings at Reserve Banks	112	104	70	85	90	73	50
12 Extended credit at Reserve Banks	124	123	117	110	179	196	190

	Nov. 17	Nov. 24	Dec. 1	Dec. 8	Dec. 15	Dec. 22	Dec. 29
1 Reserve balances with Reserve Banks ¹	24,987	25,347	24,748	23,869	24,281	25,671	25,136
2 Total vault cash	19,905	18,688	20,387	20,267	21,382	19,506	20,496
3 Vault cash at institutions with required reserve balances	13,662	13,474	14,262	14,218	14,484	14,112	14,406
4 Vault cash equal to required reserves at other institutions	2,884	2,355	2,841	2,839	3,295	2,494	2,464
5 Surplus vault cash at other institutions ²	3,359	2,859	3,284	3,210	3,603	2,900	3,626
6 Reserve balances + total vault cash ³	44,892	44,035	45,135	44,136	45,663	45,177	45,632
7 Reserve balances + total vault cash used to satisfy reserve requirements ^{3,4}	41,533	41,176	41,851	40,926	42,060	42,277	42,006
8 Required reserves	41,135	40,852	41,355	40,612	41,506	42,047	41,243
9 Excess reserve balances at Reserve Banks ^{3,5}	398	324	496	314	554	230	763
10 Total borrowings at Reserve Banks	742	467	622	437	703	546	690
11 Seasonal borrowings at Reserve Banks	48	46	35	26	24	38	44
12 Extended credit at Reserve Banks	188	186	185	186	189	189	191

4. Federal funds and repurchase agreements of large member banks, 1982¹

Averages of daily figures, in millions of dollars

Maturity and source	Week ending									
	Jan. 6	Jan. 13	Jan. 20	Jan. 27	Feb. 3	Feb. 10	Feb. 17	Feb. 24	Mar. 3	
<i>One day and continuing contract</i>										
1 Commercial banks in United States	57,583	58,027	55,111	50,704	53,643	57,096	56,160	52,822	55,596	
2 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	18,403	18,181	17,889	17,452	16,495	17,300	19,282	19,220	17,938	
3 Nonbank securities dealers	3,745	3,641	4,025	4,372	4,209	4,104	4,114	4,026	3,802	
4 All other	20,440	21,715	21,558	21,999	21,766	21,135	20,338	21,992	21,860	
<i>All other maturities</i>										
5 Commercial banks in United States	3,619	3,388	3,891	3,824	3,744	3,873	4,908	4,027	4,243	
6 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	8,041	7,207	7,408	7,494	7,446	7,592	7,550	7,530	7,581	
7 Nonbank securities dealers	3,467	3,614	3,725	4,145	4,177	4,022	4,562	3,739	4,066	
8 All other	10,777	9,698	9,229	9,116	8,926	8,761	10,526	9,238	8,934	
MEMO: Federal funds and resale agreement loans in maturities of one day or continuing contract										
9 Commercial banks in United States	22,252	18,582	19,028	17,973	18,590	19,258	19,964	18,978	20,109	
10 Nonbank securities dealers	4,381	4,227	4,177	3,462	3,438	3,318	2,959	3,861	3,786	
	Mar. 10	Mar. 17	Mar. 24	Mar. 31	Apr. 7	Apr. 14	Apr. 21	Apr. 28	May 5	
<i>One day and continuing contract</i>										
1 Commercial banks in United States	60,986	58,797	54,605	52,184	61,434	62,015	57,736	54,102	56,418	
2 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	18,620	20,384	20,450	20,350	18,405	18,862	18,833	18,444	19,664	
3 Nonbank securities dealers	3,241	3,718	4,266	3,935	3,979	3,547	3,604	3,452	3,900	
4 All other	22,256	22,788	22,231	23,254	22,958	19,803	21,050	21,952	22,152	
<i>All other maturities</i>										
5 Commercial banks in United States	4,137	3,969	4,105	4,063	4,010	4,951	4,578	4,523	4,697	
6 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	7,645	7,735	8,000	8,153	8,394	8,620	8,712	8,903	9,580	
7 Nonbank securities dealers	4,108	3,726	3,741	3,793	3,639	3,906	3,674	4,078	4,433	
8 All other	9,525	9,058	9,203	9,391	9,552	12,984	11,114	9,432	8,798	
MEMO: Federal funds and resale agreement loans in maturities of one day or continuing contract										
9 Commercial banks in United States	21,739	21,068	18,935	17,082	20,082	18,539	19,423	18,475	20,204	
10 Nonbank securities dealers	4,360	4,034	4,505	4,473	4,413	4,306	4,179	4,625	4,304	
	May 12	May 19	May 26	June 2	June 9	June 16	June 23	June 30	July 7	
<i>One day and continuing contract</i>										
1 Commercial banks in United States	58,947	55,246	54,268	56,689	61,308	59,136	54,174	49,682	57,235	
2 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	20,582	22,547	23,723	23,372	22,490	23,522	22,977	21,996	21,566	
3 Nonbank securities dealers	3,982	3,856	3,684	4,483	3,484	3,870	4,322	4,201	3,877	
4 All other	22,111	22,940	21,524	21,118	22,044	22,011	22,178	22,330	21,118	
<i>All other maturities</i>										
5 Commercial banks in United States	4,497	4,237	4,155	3,977	4,214	4,580	4,562	4,692	4,431	
6 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	9,333	9,398	9,666	9,559	9,286	9,310	9,586	9,593	9,467	
7 Nonbank securities dealers	4,212	4,022	3,706	3,873	3,315	3,308	3,563	3,524	3,404	
8 All other	9,115	9,222	10,150	10,180	9,414	9,019	9,259	9,080	8,716	
MEMO: Federal funds and resale agreement loans in maturities of one day or continuing contract										
9 Commercial banks in United States	19,332	18,401	18,460	20,681	19,879	19,418	18,304	17,830	19,389	
10 Nonbank securities dealers	3,702	3,963	4,162	3,916	4,065	3,730	4,772	4,428	4,028	

4. Federal funds and repurchase agreements of large member banks, 1982¹—Continued

Averages of daily figures, in millions of dollars

Maturity and source	Week ending									
	July 14	July 21	July 28	Aug. 4	Aug. 11	Aug. 18	Aug. 25	Sept. 1	Sept. 8	
<i>One day and continuing contract</i>										
1 Commercial banks in United States	59,868	55,069	52,789	55,979	57,826	55,515	53,467	52,160	58,481	
2 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	23,137	24,914	23,443	22,651	22,494	22,172	22,720	22,401	21,308	
3 Nonbank securities dealers	3,721	3,644	4,102	5,023	5,932	4,996	4,800	4,989	5,125	
4 All other	22,446	22,990	22,316	22,441	21,577	22,031	22,766	21,586	22,192	
<i>All other maturities</i>										
5 Commercial banks in United States	4,460	4,366	4,566	4,730	4,448	4,549	4,622	4,833	5,020	
6 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	9,353	9,249	8,900	8,432	8,718	8,761	8,573	8,491	8,354	
7 Nonbank securities dealers	3,181	3,546	3,759	4,306	4,567	4,486	4,620	4,938	4,281	
8 All other	8,711	8,817	10,039	9,924	9,672	10,274	9,574	9,064	8,879	
MEMO: Federal funds and resale agreement loans in maturities of one day or continuing contract										
9 Commercial banks in United States	20,610	20,415	21,930	24,491	23,906	23,823	25,607	26,070	26,378	
10 Nonbank securities dealers	3,830	4,326	4,113	4,724	4,408	4,520	5,100	4,908	4,796	
	Sept. 15	Sept. 22	Sept. 29	Oct. 6	Oct. 13	Oct. 20	Oct. 27	Nov. 3	Nov. 10	
<i>One day and continuing contract</i>										
1 Commercial banks in United States	60,900	54,101	50,961	60,512	62,405	56,073	52,462	55,305	61,256	
2 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	22,967	24,836	24,267	24,177	23,153	26,020	25,399	25,141	25,822	
3 Nonbank securities dealers	4,886	5,655	4,710	5,077	5,866	5,878	5,703	5,619	5,144	
4 All other	21,615	21,240	20,728	21,228	22,012	22,814	23,922	23,766	24,429	
<i>All other maturities</i>										
5 Commercial banks in United States	5,126	4,454	4,400	4,200	4,461	4,044	3,955	4,515	3,900	
6 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies	8,515	8,480	8,171	8,065	8,740	8,473	8,285	8,516	8,821	
7 Nonbank securities dealers	4,634	5,025	5,643	4,469	4,827	4,838	4,853	5,287	4,614	
8 All other	9,068	8,588	9,289	8,745	9,165	8,798	8,620	9,683	8,779	
MEMO: Federal funds and resale agreement loans in maturities of one day or continuing contract										
9 Commercial banks in United States	27,213	25,451	24,214	28,305	28,045	25,163	24,207	25,903	25,394	
10 Nonbank securities dealers	5,257	4,681	4,576	4,870	5,336	5,409	5,394	5,166	5,453	
				Nov. 17	Nov. 24	Dec. 1	Dec. 8	Dec. 15	Dec. 22	Dec. 29
<i>One day and continuing contract</i>										
1 Commercial banks in United States				59,858	55,093	54,783	59,807	60,297	60,403	57,614
2 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies				25,118	24,360	23,675	22,407	24,624	23,945	22,007
3 Nonbank securities dealers				5,589	5,155	4,565	5,689	5,503	5,028	4,494
4 All other				24,060	23,799	21,195	24,365	23,767	23,536	20,715
<i>All other maturities</i>										
5 Commercial banks in United States				3,837	4,192	4,338	3,828	4,100	4,466	6,127
6 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies				8,917	9,072	8,585	8,671	9,296	9,516	11,065
7 Nonbank securities dealers				4,821	4,560	5,227	4,318	4,207	3,696	3,866
8 All other				8,724	9,426	12,224	8,803	9,461	8,855	13,494
MEMO: Federal funds and resale agreement loans in maturities of one day or continuing contract										
9 Commercial banks in United States				25,998	21,792	23,523	23,809	23,253	24,482	21,544
10 Nonbank securities dealers				5,431	5,896	5,186	5,537	5,630	5,415	5,115

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 Franc- isco
1981 In effect December 31 ..	12	12	12	12	12	12	12	12	12	12	12	12
1982 July	(21) 11.5	(20) 11.5	(23) 11.5	(21) 11.5	(20) 11.5	(20) 11.5	(20) 11.5	(21) 11.5	(21) 11.5	(20) 11.5	(20) 11.5	(20) 11.5
August	(27) 10	(27) 10	(27) 10	(30) 10	(27) 10	(27) 10	(27) 10	(27) 10	(27) 10	(27) 10	(27) 10	(27) 10
October	(12) 9.5	(12) 9.5	(12) 9.5	(13) 9.5	(12) 9.5	(12) 9.5	(12) 9.5	(12) 9.5	(12) 9.5	(12) 9.5	(12) 9.5	(12) 9.5
November	(22) 9	(22) 9	(22) 9	(26) 9	(22) 9	(22) 9	(22) 9	(22) 9	(22) 9	(22) 9	(23) 9	(22) 9
December	(14) 8.5	(15) 8.5	(17) 8.5	(15) 8.5	(15) 8.5	(14) 8.5	(14) 8.5	(14) 8.5	(14) 8.5	(15) 8.5	(14) 8.5	(14) 8.5
In effect December 31 ..	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5

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 Franc- isco
Seasonal credit ²												
1981 In effect December 31 ..	12	12	12	12	12	12	12	12	12	12	12	12
1982 July	(21) 11.5	(20) 11.5	(23) 11.5	(21) 11.5	(20) 11.5	(20) 11.5	(20) 11.5	(21) 11.5	(21) 11.5	(20) 11.5	(20) 11.5	(20) 11.5
August	(27) 10	(27) 10	(27) 10	(30) 10	(27) 10	(27) 10	(27) 10	(27) 10	(27) 10	(27) 10	(27) 10	(27) 10
October	(12) 9.5	(12) 9.5	(12) 9.5	(13) 9.5	(12) 9.5	(12) 9.5	(12) 9.5	(12) 9.5	(12) 9.5	(12) 9.5	(12) 9.5	(12) 9.5
November	(22) 9	(22) 9	(22) 9	(26) 9	(22) 9	(22) 9	(22) 9	(22) 9	(22) 9	(22) 9	(23) 9	(22) 9
December	(14) 8.5	(15) 8.5	(17) 8.5	(15) 8.5	(15) 8.5	(14) 8.5	(14) 8.5	(14) 8.5	(14) 8.5	(15) 8.5	(14) 8.5	(14) 8.5
In effect December 31 ..	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5
Exceptional circumstances and other extended credit ³												
1981 In effect December 31 ..	12	12	12	12	12	12	12	12	12	12	12	12
1982 July	(21) 11.5	(20) 11.5	(23) 11.5	(21) 11.5	(20) 11.5	(20) 11.5	(21) 11.5	(21) 11.5	(21) 11.5	(20) 11.5	(20) 11.5	(20) 11.5
August	(27) 10	(27) 10	(27) 10	(30) 10	(27) 10	(27) 10	(27) 10	(27) 10	(27) 10	(27) 10	(27) 10	(27) 10
October	(12) 9.5	(12) 9.5	(12) 9.5	(13) 9.5	(12) 9.5	(12) 9.5	(12) 9.5	(12) 9.5	(12) 9.5	(12) 9.5	(12) 9.5	(12) 9.5
November	(22) 9	(22) 9	(22) 9	(26) 9	(22) 9	(22) 9	(22) 9	(22) 9	(22) 9	(22) 9	(23) 9	(22) 9
December	(14) 8.5	(15) 8.5	(17) 8.5	(15) 8.5	(14) 8.5	(14) 8.5	(14) 8.5	(14) 8.5	(14) 8.5	(15) 8.5	(14) 8.5	(14) 8.5
In effect December 31 ..	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5

6. Reserve requirements of depository institutions, December 31, 1982¹

Percent of deposits

Type of deposit, and deposit interval	Member bank requirements before implementation of the Monetary Control Act		Type of deposit, and deposit interval ⁵	Depository institution requirements after implementation of the Monetary Control Act ⁶	
	Percent	Effective date		Percent	Effective date
<i>Net demand²</i>			<i>Net transaction accounts^{7,8}</i>		
\$0 million-\$2 million	7	12/30/76	\$0-\$26.3 million	3	12/30/82
\$2 million-\$10 million	9½	12/30/76	Over \$26.3 million	12	12/30/82
\$10 million-\$100 million	11¾	12/30/76			
\$100 million-\$400 million	12¾	12/30/76	<i>Nonpersonal time deposits⁹</i>		
Over \$400 million	16¼	12/30/76	By original maturity		
<i>Time and savings^{2,3}</i>			Less than 3½ years	3	4/29/82
Savings	3	3/16/67	3½ years or more	0	4/29/82
<i>Time⁴</i>			<i>Eurocurrency liabilities</i>		
\$0 million-\$5 million, by maturity			All types	3	11/13/80
30-179 days	3	3/16/67			
180 days to 4 years	2½	1/8/76			
4 years or more	1	10/30/75			
Over \$5 million, by maturity					
30-179 days	6	12/12/74			
180 days to 4 years	2½	1/8/76			
4 years or more	1	10/30/75			

7. Margin requirements¹

Percent of market value; effective dates shown

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

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

Percent per annum

Type and maturity of deposit	Commercial banks				Savings and loan associations and mutual savings banks			
	In effect Dec. 31, 1982		Previous maximum		In effect Dec. 31, 1982		Previous maximum	
	Percent	Effective date	Percent	Effective date	Percent	Effective date	Percent	Effective date
1 Savings	5¼	7/1/79	5	7/1/73	5½	7/1/79	5¼	(²)
2 Negotiable order of withdrawal accounts ³	5¼	12/31/80	5	1/1/74	5¼	12/31/80	5	1/1/74
<i>Time accounts⁴</i>								
<i>Fixed ceiling rates by maturity⁵</i>								
3 14 to 89 days ⁶	5¼	8/1/79	5	7/1/73	(⁷)	.....	(⁷)	.....
4 90 days to 1 year	5¾	1/1/80	5½	7/1/73	6	1/1/80	5¾	(²)
5 1 to 2 years ⁸	6	7/1/73	5½	1/21/70	6½	(²)	5¾	1/21/70
6 2 to 2½ years ⁸	6	7/1/73	5¾	1/21/70	6½	1/21/70	6	1/21/70
7 2½ to 4 years ⁸	6½	7/1/73	5¾	1/21/70	6¾	(²)	6	1/21/70
8 4 to 6 years ⁹	7¼	11/1/73	(¹⁰)	.....	7½	11/1/73	(¹⁰)	.....
9 6 to 8 years ⁹	7½	12/23/74	7¼	11/1/73	7¾	12/23/74	7½	11/1/73
10 8 years or more ⁹	7¾	6/1/78	(⁷)	.....	8	6/1/78	(⁷)	.....
11 Issued to governmental units (all maturities) ¹¹	8	6/1/78	7¾	12/23/74	8	6/1/78	7¾	12/23/74
12 Individual retirement accounts and Keogh (H.R. 10) plans (3 years or more) ^{11,12}	8	6/1/78	7¾	7/6/77	8	6/1/78	7¾	7/6/77

For deposits subject to variable ceiling rates and deposits not subject to interest rate ceilings see notes.

9. Federal Reserve open market transactions, 1982

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	17,067	0	1,017	474	4,149	595	1,559	1,905	1,721	425	774	2,552	1,897
2 Gross sales	8,369	2,756	868	995	0	519	0	1,175	651	674	0	0	731
3 Exchange	0	0	0	0	0	0	200	-200	0	0	0	0	0
4 Redemptions	3,000	600	0	600	0	400	0	200	600	400	0	0	200
<i>Others within 1 year</i>													
5 Gross purchases	312	0	20	0	132	0	0	71	0	0	0	88	0
6 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
7 Maturity shift	17,295	542	2,633	900	333	1,498	988	382	4,938	733	623	2,819	906
8 Exchange	-14,164	0	-940	-1,479	-525	-2,541	-1,249	0	-3,914	-650	0	-1,924	-943
9 Redemptions	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>1 to 5 years</i>													
10 Gross purchases	1,797	0	50	0	570	0	0	691	0	0	0	485	0
11 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
12 Maturity shift	-14,524	-542	-974	-900	-333	-1,000	-988	-382	-4,938	-733	-623	-2,204	-906
13 Exchange	11,804	0	765	1,479	525	1,600	1,049	200	3,078	650	0	1,515	943
<i>5 to 10 years</i>													
14 Gross purchases	388	0	0	0	81	0	0	113	0	0	0	194	0
15 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
16 Maturity shift	-2,172	0	-1,659	0	0	-498	0	0	601	0	0	-616	0
17 Exchange	2,128	0	100	0	0	941	0	0	837	0	0	250	0
<i>Over 10 years</i>													
18 Gross purchases	307	0	0	0	52	0	0	123	0	0	0	132	0
19 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
20 Maturity shift	-601	0	0	0	0	0	0	0	-601	0	0	0	0
21 Exchange	234	0	75	0	0	0	0	0	0	0	0	159	0
<i>All maturities</i>													
22 Gross purchases	19,870	0	1,087	474	4,984	595	1,559	2,903	1,721	425	774	3,452	1,897
23 Gross sales	8,369	2,756	868	995	0	519	0	1,175	651	674	0	0	731
24 Redemptions	3,000	600	0	600	0	400	0	200	600	400	0	0	200
Matched transactions													
25 Gross sales	543,804	51,132	28,033	38,946	44,748	36,047	41,509	54,646	39,403	51,983	45,655	39,579	72,123
26 Gross purchases	543,173	51,717	28,258	38,650	44,759	36,790	37,548	58,753	37,962	51,554	46,370	41,724	69,088
Repurchase agreements													
27 Gross purchases	130,774	12,962	18,656	8,595	18,396	10,155	5,332	18,267	3,755	9,649	5,618	4,161	15,229
28 Gross sales	130,286	12,914	21,919	6,998	14,724	15,424	5,332	18,267	2,567	7,035	9,420	4,161	11,525
29 Net change in government securities	8,358	-2,724	-2,820	179	8,667	-4,850	-2,402	5,636	217	1,535	-2,313	5,596	1,636
FEDERAL AGENCY OBLIGATIONS													
Outright transactions													
30 Gross purchases	0	0	0	0	0	0	0	0	0	0	0	0	0
31 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
32 Redemptions	189	68	32	13	5	1	6	1	46	5	6	*	6
Repurchase agreements													
33 Gross purchases	18,957	800	872	554	2,033	1,305	831	4,389	1,095	1,997	1,776	739	2,566
34 Gross sales	18,638	935	1,006	471	1,119	2,301	831	4,389	866	1,225	2,778	739	1,978
35 Net change in agency obligations	130	-203	-166	70	909	-997	-6	-1	183	767	-1,008	*	582
BANKERS ACCEPTANCES													
36 Repurchase agreements, net	1,285	402	-597	488	280	-768	0	0	565	248	-813	0	1,480
37 Total net change in System Open Market Account	9,773	-2,524	-3,583	737	9,856	-6,615	-2,408	5,634	966	2,550	-4,134	5,596	3,697

10. Federal Reserve Banks, 1982

A. Consolidated condition statement

Millions of dollars, end of period

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
ASSETS												
1 Gold certificate account	11,151	11,150	11,150	11,149	11,149	11,149	11,149	11,148	11,148	11,148	11,148	11,148
2 Special drawing rights certificate account ¹	3,318	3,568	3,568	3,818	3,818	3,818	4,018	4,018	4,218	4,218	4,418	4,618
3 Coin	422	453	432	411	386	415	432	432	450	468	436	438
4 Loans to depository institutions	2,217	1,180	2,646	1,799	1,058	1,638	458	449	1,123	438	374	717
5 Other	0	0	0	0	0	0	0	0	0	0	0	0
6 Acceptances held under repurchase agreement	597	0	488	768	0	0	0	565	813	0	0	1,480
<i>Federal agency obligations</i>												
7 Bought outright	9,058	9,026	9,013	9,008	9,008	9,002	9,001	8,955	8,949	8,943	8,943	8,937
8 Held under repurchase agreement	134	0	82	996	0	0	0	229	1,001	0	0	588
<i>U.S. government securities</i>												
9 Bought outright ¹	124,967	125,410	123,992	128,988	129,407	127,005	132,640	131,669	130,591	132,080	137,676	135,607
10 Bills	46,588	46,961	45,543	49,704	50,123	47,921	52,358	51,387	50,309	51,798	56,494	54,425
11 Notes	59,978	60,359	60,359	61,143	61,143	60,943	62,018	62,018	62,018	62,018	62,626	62,626
12 Bonds	18,401	18,090	18,090	18,141	18,141	18,141	18,264	18,264	18,264	18,264	18,556	18,556
13 Held under repurchase agreement	3,263	0	1,597	5,269	0	0	0	1,189	3,802	0	0	3,705
14 Total U.S. government securities	128,230	125,410	125,589	134,257	129,407	127,005	132,640	132,858	134,393	132,080	137,676	139,312
15 Total loans and securities	140,236	135,616	137,818	146,828	139,473	137,645	142,099	143,056	146,279	141,461	146,993	151,034
16 Cash items in process of collection	8,119	8,672	7,989	8,449	8,033	9,603	8,220	9,680	6,779	8,352	11,893	9,807
17 Bank premises	502	505	510	514	518	521	528	534	541	544	546	549
<i>Other assets</i>												
18 Denominated in foreign currencies ²	5,112	5,137	4,953	5,591	4,880	4,779	5,405	4,959	5,116	5,325	5,649	5,764
19 All other ³	4,075	3,401	3,566	4,289	3,237	3,513	4,023	3,648	4,016	4,262	3,490	3,577
20 Total assets	172,935	168,502	169,986	181,049	171,494	171,443	175,874	177,475	178,547	175,778	184,573	186,935
LIABILITIES												
21 Federal Reserve notes	126,835	126,869	128,855	130,189	132,619	134,228	134,115	135,374	135,197	136,048	139,989	141,990
<i>Deposits</i>												
22 Depository institutions	25,066	24,964	26,357	24,702	23,463	20,198	24,974	24,993	20,318	24,678	26,533	26,489
23 U.S. Treasury—General account	8,285	3,835	2,866	12,239	2,540	4,099	3,275	3,234	10,975	2,309	2,247	5,033
24 Foreign—Official accounts	333	416	421	966	308	586	982	348	396	327	387	328
25 Other	393	414	425	450	523	437	662	501	394	449	716	1,033
26 Total deposits	34,077	29,629	30,069	38,357	26,834	25,320	29,893	29,076	32,083	27,763	29,883	32,883
27 Deferred availability cash items	6,484	5,713	6,107	6,942	6,257	7,058	6,507	8,234	6,220	7,184	9,492	7,072
28 Other liabilities and accrued dividends ⁴	2,611	3,341	2,155	2,497	2,643	2,079	2,197	1,805	2,027	1,669	1,799	2,272
29 Total liabilities	170,007	165,552	167,186	177,985	168,353	168,685	172,712	174,489	175,527	172,664	181,163	184,217
CAPITAL ACCOUNTS												
30 Capital paid in	1,287	1,291	1,298	1,308	1,316	1,327	1,336	1,337	1,341	1,350	1,354	1,359
31 Surplus	1,278	1,278	1,278	1,278	1,278	1,278	1,278	1,278	1,278	1,278	1,278	1,359
32 Other capital accounts	363	381	224	478	547	153	548	371	401	486	778	0
33 Total liabilities and capital accounts	172,935	168,502	169,986	181,049	171,494	171,443	175,874	177,475	178,547	175,778	184,573	186,935
34 MEMO: Marketable U.S. government securities held in custody for foreign and international account	94,794	94,816	92,825	90,609	91,025	96,122	95,684	94,780	98,192	101,831	101,703	106,762

10. Federal Reserve Banks, 1982—Continued

B. Federal Reserve note statement

Millions of dollars, end of period

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Federal Reserve notes outstanding (issued to Bank) . . .	150,605	150,636	152,039	152,734	152,932	154,036	155,017	155,800	156,412	157,348	159,408	159,979
2 LESS: Notes held by Reserve Bank ¹ . . .	23,770	23,767	23,184	22,545	20,313	19,808	20,902	20,426	21,215	21,300	19,419	17,989
3 Federal Reserve notes, net	126,835	126,869	128,855	130,189	132,619	134,228	134,115	135,374	135,197	136,048	139,989	141,990
<i>Collateral held against notes outstanding</i>												
4 Gold certificate account	11,151	11,150	11,150	11,149	11,149	11,149	11,149	11,148	11,148	11,148	11,148	11,148
5 Special drawing rights certificate account	3,318	3,568	3,568	3,818	3,818	3,818	4,018	4,018	4,218	4,218	4,418	4,618
6 Other eligible assets	0	0	64	0	0	39	0	0	0	14	0	107
7 U.S. government and agency securities	112,366	112,151	114,073	115,222	117,652	119,222	118,948	120,208	119,831	120,668	124,423	126,117
8 Total collateral	126,835	126,869	128,855	130,189	132,619	134,228	134,115	135,374	135,197	136,048	139,989	141,990

C. Maturity distribution of loans and securities held

Millions of dollars, end of period

Type and maturity grouping	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Loans	2,217	1,180	2,646	1,799	1,058	1,638	458	449	1,123	438	374	717
2 Within 15 days	2,180	1,069	2,552	1,704	1,010	1,585	383	411	1,076	398	356	697
3 16 days to 90 days	37	111	94	95	48	53	75	38	47	40	18	20
4 91 days to 1 year	0	0	0	0	0	0	0	0	0	0	0	0
5 Acceptances	597	0	488	768	0	0	0	565	813	0	0	1,480
6 Within 15 days	597	0	488	768	0	0	0	565	813	0	0	1,480
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	128,230	125,410	125,589	134,257	129,407	127,005	132,640	132,858	134,393	132,080	137,676	139,312
10 Within 15 days ¹	4,618	2,617	3,889	9,832	3,090	2,316	4,374	3,911	5,743	2,652	5,515	4,396
11 16 days to 90 days	24,980	26,558	25,506	26,284	28,912	25,432	27,562	25,870	24,429	28,465	30,242	31,088
12 91 days to 1 year	34,221	33,520	33,389	34,442	32,138	34,454	34,775	38,554	39,781	36,523	38,185	40,057
13 Over 1 year to 5 years	36,025	35,814	35,903	36,665	37,790	37,326	38,216	35,974	35,891	35,891	35,065	35,102
14 Over 5 years to 10 years	11,752	10,193	10,193	10,274	10,717	10,717	10,830	12,267	12,267	12,267	12,095	12,095
15 Over 10 years	16,634	16,708	16,709	16,760	16,760	16,760	16,883	16,282	16,282	16,282	16,574	16,574
16 Federal agency obligations	9,192	9,026	9,095	10,004	9,008	9,002	9,001	9,184	9,950	8,943	8,943	9,525
17 Within 15 days ¹	276	173	326	1,082	105	184	174	345	1,208	83	161	730
18 16 days to 90 days	622	540	400	465	510	443	524	407	407	490	528	564
19 91 days to 1 year	1,357	1,369	1,460	1,591	1,545	1,629	1,593	1,829	1,863	1,966	1,988	1,954
20 Over 1 year to 5 years	5,404	5,396	5,444	5,413	5,387	5,316	5,305	5,228	5,087	4,962	4,804	4,780
21 Over 5 years to 10 years	960	976	934	919	927	927	902	872	882	924	944	979
22 Over 10 years	573	572	531	534	534	503	503	503	503	518	518	518

11. Debits and deposit turnover at commercial banks

A. Seasonally adjusted

Year and month	Debits during the month (annual rate, billions of dollars)			Average deposits outstanding (billions of dollars)			Annual rate of deposit turnover		
	To demand deposits ¹			Demand deposits ¹			Demand deposits ¹		
	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
1970									
January	10,676.3	3,603.7	7,072.6	178.4	23.9	154.5	59.8	150.9	45.8
February	10,623.0	3,566.5	7,056.6	176.7	24.0	152.6	60.1	148.4	46.2
March	10,817.7	3,896.2	6,921.5	174.3	22.0	152.2	62.1	177.0	45.5
April	11,147.8	3,937.1	7,210.7	178.8	24.3	154.6	62.3	162.3	46.7
May	11,377.5	3,941.0	7,436.6	176.4	23.4	153.0	64.5	168.3	48.6
June	11,266.1	4,062.1	7,204.0	177.8	24.4	153.5	63.3	166.6	46.9
July	11,435.4	4,149.3	7,286.1	177.2	23.8	153.4	64.5	174.2	47.5
August	11,517.3	4,191.5	7,325.8	178.9	24.2	154.7	64.4	173.3	47.3
September	11,500.8	4,130.5	7,370.3	180.9	24.4	156.5	63.6	169.2	47.1
October	11,828.2	4,339.5	7,488.7	180.4	23.4	157.0	65.6	185.6	47.7
November	11,455.6	4,162.7	7,292.9	182.0	24.2	157.8	62.9	171.9	46.2
December	12,051.9	4,479.8	7,572.0	183.1	23.9	159.2	65.8	187.2	47.6
1971									
January	12,102.6	4,458.2	7,644.4	184.2	24.0	160.2	65.7	185.7	47.7
February	12,487.8	4,713.7	7,774.0	186.2	24.3	161.9	67.1	194.0	48.0
March	12,695.7	4,772.8	7,922.8	187.3	23.9	163.3	67.8	199.4	48.5
April	12,837.8	4,802.3	8,035.5	189.0	24.2	164.8	67.9	198.3	48.8
May	12,842.4	4,672.7	8,169.7	190.7	24.5	166.2	67.4	190.9	49.2
June	13,164.8	4,861.0	8,303.8	191.4	24.1	167.3	68.8	201.9	49.6
July	13,313.5	4,900.6	8,412.9	193.5	24.5	168.9	68.8	199.8	49.8
August	13,426.9	4,938.3	8,488.7	193.1	23.9	169.2	69.5	206.4	50.2
September	13,561.1	5,010.7	8,550.4	193.8	23.9	169.9	70.0	209.5	50.3
October	13,682.1	5,200.2	8,481.9	195.3	24.4	170.9	70.1	213.5	49.6
November	13,905.7	5,101.9	8,803.7	196.3	23.9	172.4	70.8	213.6	51.1
December	13,914.9	5,030.9	8,884.0	196.6	23.8	172.8	70.8	211.7	51.4
1972									
January	14,130.7	5,184.2	8,946.5	197.2	23.6	173.6	71.7	220.1	51.5
February	14,269.7	5,269.2	9,000.4	198.5	23.5	175.0	71.9	224.4	51.4
March	13,978.0	4,994.5	8,983.5	199.4	23.5	175.9	70.1	212.7	51.1
April	14,535.8	5,123.0	9,412.8	200.6	23.4	177.1	72.5	218.7	53.1
May	14,753.5	5,466.3	9,287.1	201.1	23.5	177.6	73.4	232.4	52.3
June	14,837.7	5,383.0	9,454.7	202.0	22.9	179.1	73.4	235.1	52.8
July	14,698.7	5,297.0	9,401.7	204.0	23.2	180.8	72.0	227.9	52.0
August	15,089.5	5,537.7	9,551.8	206.5	23.1	183.4	73.1	240.1	52.1
September	15,500.0	5,646.4	9,853.6	207.7	23.3	184.3	74.6	241.9	53.5
October	15,493.9	5,592.5	9,901.3	210.2	23.9	186.3	73.7	233.6	53.2
November	16,089.1	5,930.8	10,158.3	210.6	23.4	187.2	76.4	253.2	54.3
December	16,403.7	6,024.7	10,379.0	211.3	23.4	187.9	77.6	257.2	55.2
1973									
January	17,063.5	6,234.6	10,829.0	216.7	24.4	192.3	78.7	255.6	56.3
February	17,147.6	6,093.2	11,054.4	217.7	24.3	193.4	78.8	250.4	57.2
March	17,438.2	5,988.8	11,449.4	218.8	24.2	194.6	79.7	247.4	58.8
April	17,752.9	6,269.5	11,483.5	218.9	24.2	194.7	81.1	259.2	59.0
May	17,967.7	6,466.0	11,501.6	220.3	23.9	196.4	81.6	270.8	58.6
June	18,609.9	6,670.4	11,939.4	221.9	24.4	197.4	83.9	272.9	60.5
July	19,272.1	6,872.5	12,399.6	223.0	24.5	198.5	86.4	280.4	62.5
August	19,458.0	7,050.3	12,407.8	223.2	24.9	198.2	87.2	282.9	62.6
September	19,616.7	7,149.4	12,467.3	223.2	24.5	198.7	87.9	291.5	62.7
October	20,245.1	7,243.5	13,001.5	225.0	24.5	200.5	90.0	295.7	64.8
November	20,387.2	7,351.1	13,036.1	225.7	24.9	200.8	90.3	295.0	64.9
December	20,847.9	7,573.3	13,274.6	227.2	25.1	202.1	91.8	301.5	65.7

11. Debits and deposit turnover at commercial banks—Continued

A. Seasonally adjusted—Continued

Year and month	Debits during the month (annual rate, billions of dollars)			Average deposits outstanding (billions of dollars)			Annual rate of deposit turnover		
	To demand deposits ¹			Demand deposits ¹			Demand deposits ¹		
	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
1974									
January	20,785.8	7,277.4	13,508.4	228.0	25.1	202.9	91.2	290.1	66.6
February	21,318.7	7,648.3	13,670.4	228.7	25.0	203.7	93.2	305.6	67.1
March	21,966.7	8,013.7	13,953.0	230.6	25.7	204.9	95.3	312.1	68.1
April	22,078.9	7,946.1	14,132.9	233.3	26.0	207.3	94.6	306.1	68.2
May	22,552.3	8,247.8	14,304.5	232.5	26.4	206.1	97.0	312.5	69.4
June	22,573.8	8,351.2	14,222.5	232.3	26.5	205.8	97.2	314.7	69.1
July	23,088.4	8,541.2	14,547.2	231.7	26.2	205.5	99.7	326.3	70.8
August	23,313.2	8,581.7	14,731.6	232.6	26.4	206.2	100.2	325.2	71.5
September	24,246.6	9,171.9	15,074.7	233.4	26.9	206.5	103.9	340.8	73.0
October	24,055.8	9,028.6	15,027.2	233.1	27.0	206.1	103.2	334.8	72.9
November	24,536.3	9,117.7	15,418.6	234.0	27.3	206.8	104.8	334.5	74.6
December	24,653.0	9,203.1	15,449.9	233.9	27.4	206.5	105.4	336.0	74.8
1975									
January	24,243.6	9,192.0	15,051.5	232.3	27.0	205.4	104.3	340.6	73.3
February	24,579.4	9,443.8	15,135.6	234.3	27.4	206.9	104.9	344.7	73.2
March	24,289.8	9,296.7	14,993.0	235.2	27.1	208.1	103.3	343.1	72.1
April	24,505.9	9,571.9	14,934.0	235.6	27.4	208.2	104.0	349.5	71.7
May	24,904.6	9,814.8	15,089.8	238.9	28.2	210.7	104.3	348.4	71.6
June	24,975.3	9,745.9	15,229.4	239.8	27.2	212.6	104.1	358.2	71.6
July	24,765.1	9,535.0	15,230.0	240.2	27.6	212.5	103.1	344.9	71.7
August	25,144.0	9,412.8	15,731.2	241.4	27.9	213.5	104.2	337.2	73.7
September	25,347.8	9,577.3	15,770.5	242.4	27.5	214.9	104.6	348.8	73.4
October	26,279.2	10,365.9	15,913.3	241.2	27.7	213.6	108.9	374.6	74.5
November	25,929.3	9,932.1	15,997.2	242.9	27.5	215.4	106.8	361.7	74.3
December	26,167.5	10,133.8	16,033.7	243.1	27.5	215.7	107.6	369.1	74.3
1976									
January	26,551.8	10,471.5	16,080.3	244.7	28.0	216.8	108.5	374.2	74.2
February	27,997.7	10,682.8	17,314.9	246.0	28.1	217.9	113.8	380.4	79.5
March	28,420.0	11,455.2	16,964.8	245.6	28.0	217.5	115.7	408.7	78.0
April	28,120.9	11,170.0	16,950.9	246.3	27.5	218.8	114.2	406.1	77.5
May	28,039.3	10,933.6	17,105.7	246.4	27.2	219.2	113.8	402.3	78.0
June	28,632.8	11,231.1	17,401.7	246.7	27.3	219.3	116.1	411.0	79.3
July	29,563.7	11,973.7	17,589.9	248.2	27.7	220.5	119.1	432.5	79.8
August	29,817.6	11,857.5	17,960.1	248.6	27.5	221.0	119.9	430.5	81.3
September	29,526.3	11,317.0	18,209.3	249.1	27.7	221.4	118.6	409.0	82.3
October	29,937.2	11,873.2	18,064.1	250.5	27.1	223.5	119.5	438.4	80.8
November	30,150.7	11,797.3	18,353.4	253.5	27.4	226.0	119.0	430.1	81.2
December	32,450.8	12,845.4	19,605.4	259.0	27.3	231.7	125.3	471.1	84.6

11. Debits and deposit turnover at commercial banks—Continued
A. Seasonally adjusted—Continued

Year and month	Debits during the month (annual rate, billions of dollars)					Average deposits outstanding (billions of dollars)					Annual rate of deposit turnover				
	To demand deposits ¹			ATS and NOW ac- counts ²	Savings de- posits ³	Demand deposits ¹			ATS and NOW ac- counts ²	Savings de- posits ³	Demand deposits ¹			ATS and NOW ac- counts ²	Savings de- posits ³
	All banks	Major N. Y. C. banks	Other banks			All banks	Major N. Y. C. banks	Other banks			All banks	Major N. Y. C. banks	Other banks		
1977															
January	32,470.6	13,115.1	19,355.6	...	...	254.6	27.7	226.9	...	...	127.5	473.5	85.3	...	...
February	31,895.4	13,107.1	18,788.2	...	...	255.3	27.3	228.0	...	...	124.9	479.9	82.4	...	...
March	32,629.1	13,147.5	19,481.6	...	...	258.0	27.2	230.8	...	...	126.5	482.7	84.4	...	...
April	33,602.1	13,406.8	20,195.4	...	...	259.4	27.5	231.9	...	...	129.6	487.6	87.1	...	...
May	34,442.9	14,039.9	20,403.0	...	...	260.0	27.6	232.4	...	...	132.5	509.0	87.8	...	...
June	34,055.3	13,511.9	20,543.4	...	...	261.0	26.8	234.2	...	...	130.5	503.8	87.7	...	...
July	34,194.5	13,445.9	20,748.6	10.2	338.6	267.7	28.2	239.4	1.5	211.6	127.7	476.2	86.7	6.8	1.6
August	34,240.3	13,892.4	20,347.9	9.1	340.2	268.6	27.2	241.4	1.6	212.6	127.5	510.4	84.3	5.7	1.6
September	34,922.3	14,401.6	20,520.7	11.6	361.8	270.4	27.2	243.1	1.7	212.8	129.2	529.1	84.4	6.8	1.7
October	35,275.3	14,794.7	20,480.5	10.7	319.9	273.0	27.1	245.9	1.7	213.3	129.2	545.3	83.3	6.3	1.5
November	36,438.7	14,277.5	22,161.2	9.9	342.9	274.0	27.0	247.0	1.8	214.3	133.0	528.7	89.7	5.5	1.6
December	36,970.2	14,903.9	22,066.3	11.9	344.2	277.4	27.1	250.2	1.8	215.1	133.3	549.4	88.2	6.6	1.6
1978															
January	36,496.4	14,190.1	22,306.3	13.7	303.9	280.1	27.5	252.7	1.9	217.1	130.3	516.8	88.3	7.2	1.4
February	36,898.2	14,053.9	22,844.2	10.8	327.3	281.3	27.3	254.1	1.9	218.2	131.2	515.3	89.9	5.7	1.5
March	37,488.7	14,355.7	23,133.0	14.4	372.6	281.9	27.1	254.7	2.0	219.2	133.0	529.3	90.8	7.2	1.7
April	39,249.2	15,290.5	23,958.7	14.6	396.0	285.2	27.3	257.9	2.0	220.0	137.6	559.9	92.9	7.3	1.8
May	39,678.1	14,816.1	24,862.0	16.0	398.3	286.6	27.1	259.5	2.0	221.3	138.4	547.0	95.8	8.0	1.8
June	40,963.7	15,441.3	25,522.4	17.2	419.9	289.5	27.1	262.4	2.0	221.0	141.5	570.2	97.2	8.6	1.9
July	40,285.1	14,877.3	25,407.8	15.5	415.5	290.8	28.0	262.8	2.1	218.7	138.5	530.8	96.7	7.4	1.9
August	41,686.5	15,562.8	26,123.7	13.4	414.6	293.1	28.4	264.7	2.2	218.2	142.2	548.6	98.7	6.1	1.9
September	41,711.4	15,296.3	26,415.1	16.7	414.6	294.1	28.1	266.0	2.2	218.2	141.8	544.4	99.3	7.6	1.9
October	42,912.1	15,599.6	27,312.4	16.1	435.6	297.1	28.6	268.5	2.3	217.8	144.4	545.8	101.7	7.0	2.0
November	43,251.2	15,608.2	27,643.1	15.4	457.2	296.9	28.6	268.4	2.3	217.7	145.7	546.3	103.0	6.7	2.1
December	42,552.9	15,135.9	27,417.0	34.2	431.0	298.3	28.5	269.8	5.1	215.5	142.6	530.6	101.6	6.7	2.0
1979															
January	44,484.5	16,030.5	28,454.0	48.8	488.8	298.8	27.5	271.2	6.5	212.5	148.9	581.9	104.9	7.5	2.3
February	44,929.8	16,150.9	28,778.9	54.5	441.6	298.6	28.0	270.6	7.9	210.3	150.5	577.6	106.3	6.9	2.1
March	45,998.2	16,298.4	29,699.9	71.0	502.8	299.2	28.2	271.0	9.1	209.5	153.7	577.9	109.6	7.8	2.4
April	47,685.2	17,479.2	30,206.0	81.2	562.7	303.1	28.1	275.0	9.9	208.4	157.3	621.5	109.9	8.2	2.7
May	47,590.7	17,103.0	30,487.7	86.1	661.8	304.0	28.4	275.6	10.5	206.8	156.6	601.8	110.6	8.2	3.2
June	49,810.3	18,971.9	30,838.4	92.0	579.3	305.9	28.7	277.3	10.7	206.9	162.8	662.1	111.2	8.6	2.8
July	51,541.5	19,496.8	32,044.7	85.1	638.0	307.3	29.2	278.1	11.2	205.8	167.7	666.6	115.2	7.6	3.1
August	51,854.2	19,442.6	32,411.6	77.4	654.4	307.4	29.3	278.2	11.9	204.5	168.7	663.8	116.5	6.5	3.2
September	53,731.8	20,377.7	33,354.1	96.8	586.4	311.2	29.6	281.5	12.1	202.2	172.7	687.9	118.5	8.0	2.9
October	53,777.1	20,033.3	33,743.8	106.5	695.5	312.7	30.5	282.2	12.1	198.7	172.0	657.9	119.6	8.8	3.5
November	52,664.1	19,571.1	33,093.0	94.2	697.3	313.0	30.9	282.2	12.4	193.7	168.2	634.3	117.3	7.6	3.6
December	54,768.2	20,821.4	33,946.8	102.9	635.3	312.6	30.5	282.1	12.7	192.5	175.2	683.2	120.3	8.1	3.3

11. Debits and deposit turnover at commercial banks—Continued

A. Seasonally adjusted—Continued

Year and month	Debits during the month (annual rate, billions of dollars)					Average deposits outstanding (billions of dollars)					Annual rate of deposit turnover				
	To demand deposits ¹			ATS and NOW accounts ²	Savings deposits ³	Demand deposits ¹			ATS and NOW accounts ²	Savings deposits ³	Demand deposits ¹			ATS and NOW accounts ²	Savings deposits ³
	All banks	Major N.Y.C. banks	Other banks			All banks	Major N.Y.C. banks	Other banks			All banks	Major N.Y.C. banks	Other banks		
1980															
January	58,128.2	23,199.7	34,928.6	131.0	671.3	313.8	31.4	282.4	13.1	191.8	185.2	737.7	123.7	10.0	3.5
February	60,466.3	24,240.8	36,225.5	126.0	699.7	315.1	31.9	283.2	13.7	189.1	191.9	760.2	127.9	9.2	3.7
March	59,581.6	23,803.1	35,778.4	146.3	684.9	315.2	30.6	284.5	14.2	185.1	189.0	776.9	125.7	10.3	3.7
April	58,698.0	24,611.2	34,086.8	179.4	681.7	315.3	31.3	284.0	13.8	179.4	186.2	785.5	120.0	13.0	3.8
May	61,337.2	25,443.6	35,893.6	142.4	659.3	315.8	31.5	284.3	14.1	178.2	194.2	807.4	126.3	10.1	3.7
June	60,515.8	23,829.2	36,686.6	171.6	617.1	316.1	30.9	285.2	15.6	181.5	191.4	771.2	128.6	11.0	3.4
July	61,827.1	24,491.3	37,335.9	165.0	648.6	316.3	32.1	284.2	16.5	185.3	195.5	763.0	131.4	10.0	3.5
August	63,574.6	25,441.0	38,133.7	121.8	660.5	316.3	31.0	285.4	17.4	188.7	201.0	821.4	133.6	7.0	3.5
September	63,918.7	25,097.9	38,820.7	181.2	756.8	316.0	31.3	284.7	18.3	189.2	202.3	800.9	136.4	9.9	4.0
October	65,853.3	26,757.5	39,095.8	176.7	738.7	317.7	31.5	286.2	18.8	189.4	207.3	848.2	136.6	9.4	3.9
November	67,982.5	27,013.3	40,969.2	153.0	834.2	313.3	30.7	282.6	20.4	189.6	217.0	879.6	145.0	7.5	4.4
December	70,491.4	27,924.8	42,566.6	213.2	846.4	311.7	31.4	280.3	20.7	184.0	226.2	888.7	151.9	10.3	4.6
1981															
January	72,319.9	29,259.2	43,060.7	522.5	725.3	293.1	30.2	262.9	34.6	176.9	246.7	968.9	163.8	15.1	4.1
February	73,995.3	30,524.6	43,470.8	542.5	694.0	287.8	31.6	256.1	43.4	173.5	257.1	964.7	169.7	12.5	4.0
March	76,781.8	31,808.5	44,973.3	777.6	674.7	286.4	31.5	254.9	48.3	173.0	268.1	1,009.5	176.5	16.1	3.9
April	76,801.6	31,545.0	45,256.7	872.1	656.3	284.3	29.6	254.6	53.5	172.7	270.2	1,065.1	177.7	16.3	3.8
May	78,223.0	32,388.8	45,834.2	709.9	664.6	283.7	30.2	253.5	52.2	170.4	275.7	1,071.8	180.8	13.6	3.9
June	77,833.9	32,918.8	44,915.2	895.4	717.7	279.4	29.3	250.1	53.3	166.9	278.6	1,123.4	179.6	16.8	4.3
July	83,058.7	36,253.3	46,805.4	734.2	620.2	281.4	29.6	251.7	55.2	163.2	295.2	1,223.3	185.9	13.3	3.8
August	87,495.5	39,292.8	48,202.8	674.4	795.0	279.5	30.5	249.0	56.2	159.0	313.0	1,291.0	193.6	12.0	5.0
September	85,724.8	37,841.7	47,883.1	864.9	651.3	278.0	30.6	247.4	57.5	155.2	308.4	1,237.3	193.5	15.0	4.2
October	83,692.7	35,544.6	48,148.1	813.3	635.5	278.4	30.5	247.9	57.6	153.5	300.6	1,165.8	194.2	14.1	4.1
November	87,450.4	35,188.9	52,261.5	828.1	631.1	282.0	30.3	251.7	60.0	155.4	310.1	1,161.1	207.6	13.8	4.1
December	86,927.1	36,731.8	52,786.0	897.2	689.3	284.6	30.5	254.1	62.1	157.1	305.4	1,119.1	207.7	14.4	4.4
1982															
January	85,831.5	35,142.6	50,688.8	749.1	625.0	288.1	30.6	257.5	65.7	159.1	297.9	1,148.1	196.9	11.4	3.9
February	86,456.7	36,731.7	49,724.9	854.1	724.7	280.3	29.2	251.0	67.4	158.3	308.5	1,256.5	198.1	12.7	4.6
March	85,467.9	35,758.0	49,709.9	893.7	733.7	277.9	28.6	249.3	68.6	159.4	307.5	1,250.4	199.4	13.0	4.6
April	86,781.3	37,038.4	49,742.9	915.7	686.4	278.8	28.6	250.3	70.3	159.4	311.2	1,296.6	198.8	13.0	4.3
May	88,573.8	37,248.2	51,325.7	900.5	698.9	277.4	28.9	248.5	68.8	159.3	319.3	1,287.8	206.6	13.1	4.5
June	87,602.3	35,729.5	51,872.8	977.6	698.9	274.9	27.6	247.3	69.1	158.3	318.7	1,295.9	209.8	14.2	4.4
July	90,280.7	36,880.8	53,399.9	1,049.9	773.8	277.8	29.1	248.6	68.8	155.5	325.0	1,265.7	214.8	15.3	5.0
August	95,177.9	39,525.3	55,652.6	1,146.2	770.7	278.6	27.8	250.9	71.0	154.7	341.6	1,424.2	221.8	16.2	5.0
September	94,480.0	37,986.3	56,493.7	1,165.4	707.8	277.1	29.6	247.4	73.1	154.6	341.0	1,282.5	228.3	15.9	4.6
October	97,097.0	42,077.9	55,019.1	1,109.4	637.0	283.1	32.4	250.7	75.4	157.9	343.0	1,298.7	219.5	14.7	4.0
November	95,475.9	38,971.6	56,504.4	1,224.6	697.1	286.0	30.8	255.2	78.5	163.2	333.8	1,263.7	221.4	15.6	4.3
December	97,748.5	42,104.4	55,644.1	1,448.1	889.3	285.3	30.5	254.9	78.8	187.6	342.6	1,381.2	218.3	18.4	4.7

11. Debits and deposit turnover at commercial banks
B. Not seasonally adjusted

Year and month	Debits during the month (annual rate, billions of dollars)			Average deposits outstanding (billions of dollars)			Annual rate of deposit turnover		
	To demand deposits ¹			Demand deposits ¹			Demand deposits ¹		
	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
1970									
January	11,091.6	3,821.0	7,270.6	183.7	24.6	159.1	60.4	155.3	45.7
February	9,674.4	3,364.4	6,310.0	174.1	24.0	150.1	55.6	140.2	42.0
March	11,155.2	4,138.2	7,017.0	171.9	22.1	149.8	64.9	187.2	46.8
April	11,742.0	4,187.3	7,554.7	179.4	24.2	155.2	65.5	173.0	48.7
May	10,681.2	3,584.5	7,096.7	173.7	22.9	150.8	61.5	156.5	47.1
June	11,678.4	4,089.0	7,589.4	176.8	24.5	152.3	66.1	166.9	49.8
July	11,715.6	4,057.9	7,657.7	176.4	23.5	152.9	66.4	172.7	50.1
August	10,707.6	3,790.6	6,917.0	175.5	23.2	152.3	61.0	163.4	45.4
September	11,334.0	4,068.4	7,265.6	179.7	24.2	155.5	63.1	168.1	46.7
October	11,895.6	4,310.3	7,585.3	179.8	23.1	156.7	66.2	186.6	48.4
November	10,908.0	4,035.9	6,872.1	182.8	24.0	158.8	59.7	168.2	43.3
December	13,383.6	5,237.6	8,146.0	188.5	24.9	163.6	71.0	210.3	49.8
1971									
January	12,034.8	4,479.1	7,555.7	190.0	24.8	165.2	63.3	180.6	45.7
February	11,336.4	4,410.5	6,925.9	182.7	24.0	158.7	62.0	183.8	43.6
March	13,578.0	5,260.6	8,317.4	183.6	23.7	159.9	74.0	222.0	52.0
April	13,423.2	5,031.7	8,391.5	188.6	23.7	164.9	71.2	212.3	50.9
May	12,001.2	4,280.0	7,721.2	186.6	23.8	162.8	64.3	179.8	47.4
June	13,684.8	4,942.6	8,742.2	189.9	24.0	165.9	72.1	205.9	52.7
July	13,136.4	4,615.0	8,521.4	192.2	24.1	168.1	68.3	191.5	50.7
August	12,928.8	4,613.3	8,315.5	188.1	22.6	165.5	68.7	204.1	50.2
September	13,384.8	5,055.9	8,328.9	191.2	23.2	168.0	70.0	217.9	49.6
October	13,206.0	4,942.9	8,263.1	194.8	23.9	170.9	67.8	206.8	48.4
November	13,738.8	5,073.3	8,665.5	196.1	23.5	172.6	70.1	215.9	50.2
December	15,364.8	5,877.6	9,487.2	201.6	24.3	177.3	76.2	241.9	53.5
1972									
January	13,942.8	5,194.9	8,747.9	201.8	24.0	177.8	69.1	216.5	49.2
February	13,165.2	4,961.3	8,203.9	195.5	23.5	172.0	67.3	211.1	47.7
March	15,103.2	5,596.9	9,506.3	197.6	23.6	174.0	76.4	237.2	54.6
April	14,156.4	4,940.3	9,216.1	204.3	24.3	180.0	69.3	203.3	51.2
May	14,955.6	5,372.2	9,583.4	198.3	23.3	175.0	75.4	230.6	54.8
June	15,523.2	5,554.2	9,969.0	202.3	23.2	179.1	76.7	239.4	55.7
July	14,019.6	4,788.1	9,231.5	206.1	23.9	182.2	68.0	200.3	50.7
August	15,332.4	5,467.3	9,865.1	203.1	22.3	180.8	75.5	245.2	54.6
September	14,768.4	5,330.6	9,437.8	208.6	23.5	185.1	70.8	226.8	51.0
October	15,624.0	5,529.6	10,094.4	211.4	24.2	187.2	73.9	228.5	53.9
November	16,114.8	6,059.1	10,055.7	212.9	23.6	189.3	75.7	256.7	53.1
December	16,887.6	6,401.7	10,485.9	221.3	25.4	195.9	76.3	252.0	53.5
1973									
January	18,181.2	6,650.5	11,530.7	223.3	25.5	197.8	81.4	260.8	58.3
February	15,654.0	5,712.8	9,941.2	215.2	24.5	190.7	72.7	233.2	52.1
March	18,139.2	6,439.1	11,700.1	216.1	24.2	191.9	83.9	266.1	61.0
April	17,763.6	6,249.1	11,514.5	220.8	24.5	196.3	80.5	255.1	58.7
May	18,328.8	6,481.0	11,847.8	216.1	23.6	192.5	84.8	274.6	61.5
June	18,693.6	6,554.8	12,138.8	222.6	24.8	197.8	84.0	264.3	61.4
July	19,062.0	6,454.1	12,607.9	223.8	24.6	199.2	85.2	262.4	63.3
August	19,674.0	6,921.3	12,752.7	218.8	23.7	195.1	89.9	292.0	65.4
September	18,055.2	6,582.8	11,472.4	223.9	24.6	199.3	80.6	267.6	57.6
October	21,182.4	7,504.8	13,677.6	224.7	24.2	200.5	94.3	310.1	68.2
November	20,220.0	7,350.8	12,869.2	227.5	24.8	202.7	88.9	296.4	63.5
December	21,381.6	8,083.1	13,298.5	236.4	26.6	209.8	90.4	303.9	63.4

11. Debits and deposit turnover at commercial banks—Continued

B. Not seasonally adjusted—Continued

Year and month	Debits during the month (annual rate, billions of dollars)			Average deposits outstanding (billions of dollars)			Annual rate of deposit turnover		
	To demand deposits ¹			Demand deposits ¹			Demand deposits ¹		
	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
1974									
January	22,209.6	7,896.1	14,313.5	233.4	26.0	207.4	95.2	303.7	69.0
February	19,387.2	7,119.4	12,267.8	224.9	25.1	199.8	86.2	283.6	61.4
March	21,883.2	8,167.4	13,715.8	227.9	25.6	202.3	96.0	319.0	67.8
April	22,880.4	8,137.0	14,743.4	233.8	26.1	207.7	97.9	311.8	71.0
May	22,881.6	8,266.7	14,614.9	227.0	25.4	201.6	100.8	325.5	72.5
June	21,937.2	8,081.6	13,855.6	232.6	26.9	205.7	94.3	300.4	67.4
July	23,707.2	8,429.7	15,277.5	231.4	25.9	205.5	102.5	325.5	74.3
August	22,730.4	8,072.5	14,657.9	228.0	25.4	202.6	99.7	317.8	72.3
September	23,007.6	8,725.8	14,281.8	232.2	26.3	205.9	99.1	331.8	69.4
October	25,352.4	9,596.4	15,756.0	231.7	26.5	205.2	109.4	362.1	76.8
November	23,223.6	8,574.4	14,649.2	236.7	27.2	209.5	98.1	315.2	69.9
December	26,142.0	10,089.6	16,052.4	241.8	28.5	213.3	108.1	354.0	75.3
1975									
January	25,678.8	9,907.8	15,771.0	237.1	27.6	209.5	108.3	359.0	75.3
February	22,195.2	8,664.0	13,531.2	229.1	27.1	202.0	96.9	319.7	67.0
March	24,042.0	9,452.3	14,589.7	230.5	26.6	203.9	104.3	355.3	71.6
April	25,461.6	9,897.4	15,564.2	235.6	27.2	208.4	108.1	363.9	74.7
May	24,381.6	9,494.0	14,887.6	232.4	27.2	205.2	104.9	349.0	72.6
June	25,105.2	9,816.4	15,288.8	238.0	27.0	211.0	105.5	363.6	72.5
July	25,636.8	9,681.8	15,955.0	238.9	27.2	211.7	107.3	355.9	75.4
August	23,605.2	8,500.1	15,105.1	237.1	26.8	210.3	99.6	317.2	71.8
September	24,960.0	9,355.1	15,604.9	240.1	26.7	213.4	104.0	350.4	73.1
October	27,506.4	10,994.8	16,511.6	239.1	26.4	212.7	115.0	416.5	77.6
November	23,546.4	9,046.5	14,499.9	245.4	27.4	218.0	96.0	330.2	66.5
December	28,656.0	11,483.9	17,172.1	249.8	28.1	221.7	114.7	408.7	77.5
1976									
January	27,069.6	10,830.1	16,239.5	249.3	28.7	220.6	108.6	377.4	73.6
February	24,523.2	9,436.7	15,086.5	241.5	27.9	213.6	101.5	338.2	70.6
March	30,423.6	12,396.8	18,026.8	241.8	28.1	213.7	125.8	441.2	84.4
April	29,389.2	11,667.0	17,722.2	248.6	27.7	220.9	118.2	421.2	80.2
May	26,556.0	10,148.2	16,407.8	243.2	27.2	216.0	109.2	373.1	76.0
June	30,496.8	11,901.3	18,595.5	247.8	28.2	219.6	123.1	422.0	84.7
July	29,676.0	11,729.0	17,947.0	250.9	28.1	222.8	118.3	417.4	80.6
August	29,319.6	11,246.4	18,073.2	246.0	27.1	218.9	119.2	415.0	82.6
September	29,505.6	11,398.3	18,107.3	249.8	27.4	222.4	118.1	416.0	81.4
October	29,188.8	11,478.8	17,710.0	254.0	27.5	226.5	114.9	417.4	78.2
November	29,529.6	11,486.4	18,043.2	257.5	28.0	229.5	114.7	410.2	78.6
December	35,679.6	14,594.0	21,085.6	268.8	28.3	240.5	132.7	515.7	87.7

11. Debits and deposit turnover at commercial banks—Continued

B. Not seasonally adjusted—Continued

Year and month	Debits during the month (annual rate, billions of dollars)					Average deposits outstanding (billions of dollars)					Annual rate of deposit turnover				
	To demand deposits ¹			ATS and NOW accounts ²	Savings deposits ³	Demand deposits ¹			ATS and NOW accounts ²	Savings deposits ³	Demand deposits ¹			ATS and NOW accounts ²	Savings deposits ³
	All banks	Major N.Y.C. banks	Other banks			All banks	Major N.Y.C. banks	Other banks			All banks	Major N.Y.C. banks	Other banks		
1977															
January	32,068.0	13,076.3	18,991.7	....	....	263.6	29.9	233.7	....	....	121.7	437.3	81.3	...	...
February	28,686.7	11,784.8	16,901.9	....	....	250.8	27.4	223.4	....	....	114.4	430.1	75.7	...	...
March	35,050.2	14,358.8	20,691.4	....	....	252.2	27.2	225.0	....	....	139.0	527.9	92.0	...	...
April	33,605.5	13,210.2	20,395.3	....	....	262.5	27.9	234.6	....	....	128.0	473.5	86.9	...	...
May	33,822.9	13,505.6	20,317.3	....	....	254.6	27.1	227.5	....	....	132.8	498.4	89.3	...	...
June	36,435.8	14,707.0	21,728.8	....	....	260.3	27.1	233.2	....	....	140.0	542.7	93.2	...	...
July	32,956.7	12,604.4	20,352.3	9.8	338.7	271.1	28.4	242.6	1.5	213.2	121.6	443.2	83.9	6.5	1.6
August	35,068.9	13,876.6	21,192.3	10.7	346.9	264.4	26.4	238.0	1.6	213.6	132.6	525.6	89.0	6.7	1.6
September	34,702.3	14,325.2	20,377.1	11.1	335.4	270.5	26.6	243.9	1.7	213.3	128.3	538.5	83.5	6.5	1.6
October	34,188.8	14,298.1	19,890.7	11.1	344.1	275.4	27.2	248.2	1.7	214.3	124.1	525.7	80.1	6.5	1.6
November	35,673.5	13,988.8	21,684.7	11.2	314.9	277.8	27.3	250.5	1.8	214.0	128.4	512.4	86.6	6.2	1.5
December	38,940.7	16,119.7	22,821.0	12.1	341.9	287.3	28.3	259.0	1.8	214.0	135.5	569.6	88.1	6.7	1.6
1978															
January	37,511.0	14,767.3	22,783.7	14.6	323.8	288.1	29.4	258.7	1.9	215.8	130.2	502.1	88.1	7.7	1.5
February	33,012.8	12,537.4	20,475.3	10.5	307.9	274.8	27.2	247.6	1.9	216.4	120.1	460.4	82.7	5.5	1.4
March	39,944.2	15,511.1	24,433.1	12.7	369.1	274.1	26.4	247.7	2.0	218.2	145.7	587.5	98.6	6.4	1.7
April	37,722.4	14,587.9	23,134.5	13.8	412.3	288.3	27.6	260.7	2.0	220.1	130.8	528.5	88.7	6.9	1.9
May	40,320.9	14,787.6	25,533.3	15.8	383.6	278.9	26.1	252.8	2.0	220.6	144.6	566.6	101.0	7.9	1.7
June	43,663.2	16,701.3	26,961.9	15.5	430.9	287.5	27.1	260.4	2.0	221.0	151.9	616.3	103.5	7.8	1.9
July	38,830.8	14,144.6	24,686.2	14.8	421.3	292.9	28.1	264.8	2.1	220.5	132.6	503.4	93.2	7.0	1.9
August	43,133.0	15,969.6	27,163.4	15.9	419.3	287.1	27.1	260.0	2.2	219.7	150.2	589.3	104.5	7.2	1.9
September	39,846.9	14,557.1	25,289.8	15.9	405.1	295.2	27.8	267.4	2.2	219.7	135.0	523.6	94.6	7.2	1.8
October	42,942.1	15,362.0	27,580.1	16.9	450.5	298.1	28.3	269.8	2.3	219.6	144.1	542.8	102.2	7.3	2.1
November	42,213.2	15,617.8	26,595.4	17.2	434.1	298.7	28.2	270.5	2.3	217.8	141.3	553.8	98.3	7.5	2.0
December	42,893.3	15,627.1	27,266.2	34.9	426.8	308.9	29.4	279.5	5.1	214.6	138.9	531.5	97.6	6.8	2.0
1979															
January	47,442.7	17,309.9	30,132.8	53.2	528.5	305.5	29.2	276.3	6.6	211.2	155.3	592.0	109.4	8.1	2.5
February	40,090.9	14,382.8	25,708.2	50.7	387.7	290.3	27.4	262.9	7.6	208.3	138.1	524.9	97.8	6.7	1.9
March	47,139.0	16,797.7	30,341.4	60.7	526.9	290.3	27.5	262.8	8.7	207.8	162.4	610.7	115.4	7.0	2.5
April	46,912.7	17,008.8	29,903.9	76.4	610.6	303.7	27.3	276.4	9.9	207.8	154.5	623.0	108.2	7.7	2.9
May	48,590.1	17,413.5	31,176.7	84.1	642.5	294.5	26.9	267.6	10.4	205.6	165.0	647.3	116.5	8.1	3.1
June	50,831.4	19,487.3	31,344.1	83.8	570.6	304.3	29.1	275.3	10.7	206.4	167.0	670.7	113.9	7.8	2.8
July	51,510.6	19,280.0	32,230.6	82.3	634.8	307.3	28.9	278.5	11.4	207.7	167.6	667.8	115.7	7.2	3.1
August	53,503.2	20,077.1	33,426.1	91.8	630.1	300.0	27.3	272.7	12.1	206.3	178.3	731.1	122.6	7.6	3.1
September	49,648.2	19,072.5	30,575.7	93.4	570.0	311.9	29.3	282.6	12.3	204.3	159.2	651.4	108.2	7.6	2.8
October	55,616.3	20,316.9	35,299.4	113.1	720.3	312.1	29.9	282.3	12.4	200.9	178.2	680.5	125.0	9.1	3.6
November	50,994.6	19,169.0	31,825.5	106.0	659.0	313.4	30.1	283.3	12.5	194.1	162.7	636.7	112.3	8.5	3.4
December	55,047.5	21,538.6	33,508.9	103.9	629.5	321.5	31.2	290.3	12.7	191.9	171.2	689.4	115.4	8.2	3.3

11. Debits and deposit turnover at commercial banks—Continued
B. Not seasonally adjusted—Continued

Year and month	Debits during the month (annual rate, billions of dollars)					Average deposits outstanding (billions of dollars)					Annual rate of deposit turnover				
	To demand deposits ¹			ATS and NOW accounts ²	Savings deposits ³	Demand deposits ¹			ATS and NOW accounts ²	Savings deposits ³	Demand deposits ¹			ATS and NOW accounts ²	Savings deposits ³
	All banks	Major N.Y.C. banks	Other banks			All banks	Major N.Y.C. banks	Other banks			All banks	Major N.Y.C. banks	Other banks		
1980															
January	62,325.1	25,311.2	37,013.8	142.0	732.2	318.8	32.4	286.4	13.2	190.6	195.5	781.6	129.3	10.7	3.8
February	54,679.7	21,761.6	32,918.1	118.0	644.8	307.5	31.4	276.3	13.3	187.1	177.8	698.8	119.3	8.9	3.4
March	58,950.0	23,389.8	35,560.2	125.4	700.9	306.9	31.2	275.7	13.7	183.1	192.1	749.5	129.3	9.2	3.8
April	60,494.2	24,761.0	35,733.2	167.7	740.6	297.7	29.5	268.2	13.8	178.5	203.2	838.7	133.5	12.2	4.1
May	60,386.5	24,762.1	35,624.4	137.8	627.8	297.0	28.7	268.3	13.9	176.7	203.3	861.8	133.1	9.9	3.6
June	61,913.7	24,728.2	37,185.5	152.8	613.8	305.2	30.6	274.6	15.5	180.8	202.9	808.6	135.6	9.9	3.4
July	65,264.7	25,867.9	39,396.8	157.7	651.6	309.4	30.6	278.8	16.7	187.3	210.9	845.9	141.3	9.5	3.5
August	61,279.6	24,106.9	37,172.7	144.3	643.4	310.2	29.6	280.6	17.6	190.7	197.5	814.8	132.5	8.2	3.4
September	64,225.5	25,373.8	38,851.8	175.2	745.8	318.5	31.5	287.0	18.6	191.6	201.6	806.2	135.4	9.4	3.9
October	68,810.1	27,532.8	41,277.3	185.3	804.9	320.6	31.6	289.0	19.1	191.8	214.6	871.5	142.8	9.7	4.1
November	61,327.0	24,245.7	37,081.2	172.8	670.1	320.1	32.1	288.1	20.5	190.2	191.6	756.1	128.7	8.4	4.2
December	77,103.5	31,076.2	46,027.3	217.3	824.7	322.9	32.9	289.9	20.9	183.6	238.8	944.1	158.8	10.4	4.5
1981															
January	74,771.5	30,410.4	44,361.1	566.2	789.0	302.0	32.4	269.7	35.0	175.8	247.6	940.0	164.5	16.2	4.5
February	66,803.0	27,579.3	39,223.7	510.3	629.3	282.1	31.2	250.8	42.3	171.5	236.8	882.7	156.4	12.1	3.7
March	78,716.7	32,254.8	46,461.9	677.0	677.3	280.7	31.6	249.1	47.2	170.9	280.4	1,020.0	186.5	14.4	4.0
April	78,714.0	32,095.1	46,618.9	821.4	708.9	286.3	29.5	256.8	53.8	171.6	274.9	1,089.7	181.5	15.3	4.1
May	73,639.1	30,000.4	43,638.7	688.1	639.5	280.0	29.8	250.2	51.4	168.8	263.0	1,006.1	174.4	13.4	3.8
June	82,441.7	35,101.1	47,340.6	804.4	706.7	278.6	29.9	248.7	53.1	166.1	295.9	1,172.2	190.4	15.2	4.3
July	87,228.2	38,330.7	48,897.6	792.5	680.3	282.5	29.2	253.2	55.6	165.1	308.8	1,310.8	193.1	14.3	4.1
August	84,240.7	37,648.0	46,592.8	745.7	652.1	276.6	29.9	246.6	56.3	160.8	304.6	1,258.6	188.9	13.2	4.1
September	86,573.5	38,594.6	47,978.9	817.6	639.5	279.6	30.7	248.9	57.8	157.3	309.6	1,255.5	192.8	14.1	4.1
October	84,194.9	35,156.0	49,038.8	807.2	671.2	280.5	30.8	249.7	58.2	155.4	300.2	1,141.8	196.4	13.9	4.3
November	81,145.2	32,463.6	48,681.6	753.1	600.7	282.2	30.5	254.9	60.4	155.9	284.4	1,065.9	191.0	12.5	3.9
December	95,906.7	38,750.0	57,156.7	868.1	680.4	293.1	31.6	261.5	63.3	156.8	327.3	1,227.6	218.6	13.7	4.3
1982															
January	84,895.8	34,653.1	50,242.7	894.5	677.5	297.3	32.8	264.5	66.8	158.2	285.6	1,059.2	189.9	13.4	4.3
February	78,096.3	33,314.1	44,782.4	790.9	658.2	273.7	28.7	245.0	65.5	156.5	285.3	1,157.6	182.8	12.1	4.2
March	90,758.4	37,708.0	53,050.4	904.5	740.5	271.0	28.3	242.7	67.0	157.3	334.9	1,330.7	218.6	13.5	4.7
April	88,169.7	37,073.9	51,095.9	1,034.1	737.5	279.7	28.1	251.6	71.1	158.3	315.3	1,320.5	203.1	14.6	4.7
May	82,913.9	34,585.7	48,328.2	891.7	680.8	272.3	28.4	243.9	67.5	157.7	304.5	1,218.1	198.1	13.2	4.3
June	92,867.2	38,286.7	54,580.6	1,046.0	694.4	273.5	28.1	245.4	68.8	157.7	339.6	1,361.3	222.4	15.2	4.4
July	91,318.9	37,502.5	53,816.4	1,021.0	778.2	278.3	28.7	249.5	69.2	157.4	328.2	1,305.8	215.7	14.8	4.9
August	94,968.5	39,126.7	55,841.8	1,020.5	763.7	273.8	26.6	247.2	70.6	156.6	346.9	1,472.8	225.9	14.4	4.9
September	95,557.1	39,634.0	55,923.1	1,097.3	695.2	276.7	29.1	247.6	73.3	156.8	345.3	1,362.5	225.8	15.0	4.4
October	93,543.3	39,657.6	53,885.7	1,098.0	672.7	285.3	32.5	252.8	76.0	159.9	327.8	1,220.8	213.1	14.5	4.2
November	91,838.8	36,893.5	54,944.8	1,115.0	663.3	287.6	30.8	256.8	79.1	163.7	319.3	1,198.6	213.9	14.1	4.1
December	107,454.9	47,576.3	59,878.6	1,411.9	878.0	292.6	30.9	261.7	80.8	187.3	367.2	1,540.7	228.8	17.5	4.7

12. 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	Travelers checks ²	Savings deposits ³	Small time deposits ⁴	Large time deposits ⁵
1979										
January	363.6	1,393.9	1,621.3	1,935.9	98.3	251.9	3.5	473.2	533.4	197.1
February	365.1	1,402.1	1,633.1	1,953.5	98.9	251.4	3.5	467.9	542.8	199.5
March	367.9	1,413.1	1,646.6	1,976.1	99.6	252.2	3.6	465.5	551.0	200.1
April	371.7	1,423.5	1,658.1	1,994.6	100.5	255.1	3.6	460.1	560.7	199.6
May	373.1	1,432.4	1,669.9	2,016.1	101.1	254.2	3.7	456.9	567.8	199.7
June	377.8	1,447.8	1,686.3	2,046.9	101.8	257.5	3.6	457.5	575.2	199.5
July	381.8	1,459.8	1,701.8	2,066.4	102.7	259.9	3.6	456.1	582.8	202.4
August	384.0	1,473.2	1,719.6	2,086.0	103.7	260.4	3.7	455.5	591.6	206.1
September	386.0	1,484.7	1,739.3	2,109.3	104.6	261.2	3.7	450.9	601.9	212.5
October	386.5	1,488.4	1,748.8	2,120.8	105.4	260.8	3.7	439.7	614.8	219.3
November	386.6	1,491.1	1,750.8	2,123.9	105.8	260.6	3.7	428.2	628.8	221.3
December	389.0	1,497.5	1,758.4	2,131.8	106.3	262.0	3.7	423.1	635.9	222.2
1980										
January	391.4	1,505.0	1,767.6	2,146.5	107.5	262.8	3.8	417.8	641.3	223.8
February	395.6	1,519.7	1,787.2	2,171.2	108.1	265.3	3.8	411.9	650.0	227.4
March	395.0	1,526.9	1,797.5	2,186.4	108.8	263.6	3.8	402.2	663.3	231.8
April	387.1	1,518.8	1,793.7	2,191.8	109.1	256.6	3.8	386.9	682.2	236.4
May	389.1	1,530.4	1,808.9	2,207.5	110.0	255.9	3.8	383.0	691.0	237.6
June	394.3	1,552.0	1,830.1	2,224.1	110.9	258.9	3.8	391.9	691.4	234.1
July	399.2	1,573.6	1,851.7	2,242.2	111.9	261.2	3.9	402.5	690.8	230.8
August	406.3	1,594.3	1,875.9	2,270.2	112.9	265.8	4.0	413.2	691.0	231.5
September	411.7	1,608.5	1,892.1	2,286.9	113.7	269.2	4.0	417.8	694.9	235.2
October	415.2	1,618.6	1,907.1	2,301.4	114.7	270.9	4.0	417.9	701.1	240.1
November	416.6	1,630.6	1,926.2	2,325.4	115.5	270.3	4.1	415.6	714.2	248.1
December	414.1	1,630.3	1,936.7	2,343.6	116.2	266.8	4.1	400.7	731.7	258.9
1981										
January	416.7	1,638.3	1,955.9	2,368.6	116.3	253.5	4.2	384.2	748.9	268.1
February	419.9	1,652.2	1,975.3	2,393.5	117.2	245.3	4.2	377.7	757.4	272.4
March	424.5	1,672.0	1,995.6	2,409.3	117.9	243.3	4.2	375.3	762.6	271.4
April	429.7	1,686.5	2,011.4	2,420.3	118.9	243.2	4.3	374.5	762.6	270.3
May	429.7	1,693.8	2,026.7	2,444.6	119.2	240.6	4.2	369.3	769.6	279.0
June	429.9	1,705.9	2,047.9	2,473.6	119.7	238.8	4.2	363.7	780.1	286.3
July	432.0	1,720.5	2,069.2	2,497.5	120.4	238.0	4.2	361.2	785.6	292.3
August	433.9	1,741.6	2,096.6	2,531.4	120.7	237.8	4.3	354.2	800.0	298.3
September	433.5	1,751.8	2,114.0	2,555.2	121.0	235.8	4.4	348.8	810.5	301.8
October	433.3	1,763.8	2,128.3	2,579.0	121.2	235.5	4.4	343.4	824.0	301.6
November	435.9	1,780.6	2,150.0	2,605.2	121.9	235.2	4.5	343.9	828.6	301.7
December	440.6	1,794.9	2,167.9	2,622.0	123.2	236.4	4.5	344.4	828.6	302.6
1982										
January	447.8	1,810.1	2,181.8	2,644.4	124.0	238.9	4.4	347.7	826.6	304.4
February	448.0	1,815.8	2,191.6	2,668.0	124.7	235.5	4.5	346.9	833.1	309.9
March	448.6	1,828.9	2,210.9	2,692.6	125.2	233.8	4.5	346.6	840.7	315.8
April	449.3	1,835.2	2,224.1	2,709.9	126.3	233.3	4.4	345.9	847.2	321.2
May	452.4	1,850.6	2,240.7	2,736.9	127.4	233.1	4.5	346.6	852.5	322.1
June	453.4	1,864.6	2,260.2	2,766.0	128.2	232.3	4.5	347.2	859.3	327.4
July	454.4	1,880.9	2,283.4	2,795.7	128.8	232.1	4.4	345.0	872.9	332.1
August	458.3	1,903.6	2,317.8	2,821.1	129.6	232.5	4.4	346.7	879.8	334.9
September	463.2	1,917.0	2,333.9	2,837.7	130.5	234.0	4.4	350.0	883.2	336.1
October	468.8	1,929.5	2,351.8	2,863.1	131.3	236.1	4.4	358.0	877.8	339.6
November	474.1	1,944.7	2,369.9	2,883.0	131.9	237.6	4.4	366.4	874.6	340.4
December	478.4	1,958.8	2,376.9	2,892.4	132.8	239.8	4.4	359.0	859.1	333.9

12. Measures and components of the money stock¹—Continued

B. Not seasonally adjusted

Billions of dollars

Year and month	Measures				Components										
	M1	M2	M3	L	Currency	Demand deposits	Travelers checks ²	Other checkable deposits ⁶	Overnight RPs and Euro-dollars ⁷	Money market mutual funds		Savings deposits ³	Small time deposits ⁴	Large time deposits ⁵	
										General purpose and broker/dealer	Institution only				
1979															
January	367.9	1,397.0	1,627.6	1,942.4	97.5	257.1	3.3	10.0	20.5	7.7	3.6	469.5	535.8	200.3	
February	356.4	1,391.9	1,625.8	1,948.7	97.6	244.5	3.3	10.9	21.4	9.5	4.1	463.0	546.1	202.5	
March	360.9	1,407.4	1,643.2	1,975.0	98.7	246.7	3.4	12.2	22.2	11.1	4.8	463.4	554.4	202.6	
April	376.2	1,432.5	1,666.2	2,005.3	99.9	259.3	3.4	13.6	22.9	12.8	5.5	461.4	563.9	198.7	
May	367.1	1,428.5	1,665.2	2,014.9	100.6	249.2	3.5	13.7	24.6	14.7	6.2	456.8	570.0	198.8	
June	376.8	1,448.8	1,684.1	2,044.6	101.9	256.4	3.8	14.7	25.0	16.8	6.9	458.8	576.0	196.3	
July	383.4	1,465.2	1,703.2	2,065.0	103.2	260.5	4.1	15.6	24.5	19.4	7.7	460.9	581.8	198.5	
August	381.8	1,470.2	1,714.4	2,077.7	103.9	257.7	4.0	16.1	24.7	22.1	8.2	458.3	588.0	203.8	
September	385.7	1,482.0	1,734.9	2,102.5	104.5	260.7	3.9	16.6	26.2	24.6	8.3	452.9	597.6	210.8	
October	388.0	1,490.0	1,749.1	2,119.0	105.1	262.5	3.7	16.6	24.9	27.6	8.4	442.7	611.8	218.0	
November	389.7	1,489.5	1,750.3	2,122.4	106.6	263.0	3.6	16.5	21.8	30.8	8.8	426.0	626.3	222.5	
December	398.8	1,502.1	1,766.7	2,138.9	108.2	270.1	3.5	17.0	21.2	33.4	9.5	420.7	633.1	226.0	
1980															
January	395.9	1,509.5	1,775.7	2,155.4	106.5	268.2	3.6	17.6	21.7	37.8	10.6	415.1	644.1	227.3	
February	386.2	1,509.8	1,781.4	2,168.9	106.8	257.9	3.6	17.9	21.9	45.3	11.9	407.5	654.0	231.5	
March	387.8	1,522.2	1,795.5	2,187.4	107.9	257.9	3.6	18.4	23.1	48.4	12.0	400.3	667.7	234.5	
April	392.6	1,529.5	1,802.9	2,204.3	108.7	260.9	3.6	19.4	20.0	47.9	12.0	388.3	686.0	235.0	
May	383.4	1,527.6	1,805.2	2,208.1	109.9	250.9	3.7	18.8	20.8	51.7	14.6	383.1	693.8	236.7	
June	393.0	1,553.1	1,827.7	2,221.9	111.1	257.5	4.0	20.4	23.0	56.5	17.8	393.0	692.7	230.6	
July	400.5	1,577.9	1,851.8	2,238.9	112.7	261.6	4.4	21.9	26.6	59.8	20.1	407.1	689.3	226.6	
August	404.1	1,590.2	1,869.5	2,259.4	113.6	262.9	4.4	23.1	27.7	61.6	20.0	415.2	687.1	229.3	
September	411.0	1,603.7	1,885.7	2,277.2	113.6	268.5	4.2	24.6	28.5	61.2	18.0	418.7	689.9	233.7	
October	417.1	1,619.4	1,906.9	2,298.6	114.8	272.7	4.0	25.6	28.3	61.6	16.6	420.0	697.9	239.2	
November	420.7	1,629.5	1,926.0	2,324.1	116.7	273.2	3.9	26.9	28.5	62.0	15.7	412.9	711.6	249.2	
December	424.7	1,635.0	1,944.9	2,350.8	118.3	275.2	3.9	27.2	28.4	61.4	14.9	398.3	728.3	262.4	
1981															
January	422.1	1,644.5	1,966.0	2,380.1	115.6	258.9	4.0	43.6	29.7	65.2	16.0	382.4	751.5	272.0	
February	410.4	1,643.6	1,971.6	2,394.5	115.7	238.7	4.0	52.0	28.6	74.5	18.5	374.3	761.6	277.3	
March	416.9	1,668.1	1,994.7	2,412.3	116.7	238.1	4.0	58.1	30.5	84.8	21.6	374.0	767.6	274.4	
April	436.2	1,699.0	2,022.3	2,434.4	118.3	247.0	4.0	66.8	30.1	95.4	22.8	376.5	766.7	268.6	
May	423.5	1,691.6	2,023.5	2,445.2	119.2	236.1	4.1	64.1	32.8	98.3	21.1	370.0	772.9	277.9	
June	427.8	1,706.8	2,044.9	2,470.7	119.7	237.3	4.4	66.4	35.3	102.5	21.8	364.9	781.8	282.4	
July	432.5	1,723.5	2,067.4	2,491.3	121.3	237.9	4.7	68.6	35.0	112.5	23.5	365.2	784.1	287.5	
August	430.8	1,735.5	2,088.0	2,517.1	121.3	235.0	4.8	69.7	37.4	121.9	25.2	355.2	796.1	295.8	
September	432.0	1,744.8	2,105.4	2,542.4	120.8	234.9	4.6	71.7	34.7	130.1	28.6	348.3	805.5	300.2	
October	435.2	1,763.0	2,126.7	2,574.2	121.2	237.1	4.4	72.4	32.5	136.8	31.4	344.2	820.5	300.8	
November	440.4	1,779.4	2,149.5	2,604.1	122.9	238.1	4.3	75.2	33.7	144.5	34.1	341.4	825.4	302.5	
December	452.1	1,799.6	2,175.9	2,629.7	125.4	244.0	4.3	78.4	36.1	150.9	36.0	342.1	824.1	305.9	
1982															
January	454.3	1,817.7	2,193.5	2,658.3	123.3	244.3	4.2	82.5	39.7	154.7	35.3	346.6	828.7	308.4	
February	438.1	1,807.9	2,189.2	2,671.8	123.0	229.3	4.3	81.5	38.0	156.0	33.6	344.6	837.3	315.3	
March	440.9	1,825.9	2,211.0	2,697.5	123.9	229.1	4.2	83.8	39.0	159.7	34.8	346.3	845.8	318.9	
April	456.3	1,848.6	2,235.3	2,724.4	125.7	236.9	4.2	89.5	36.8	161.8	34.3	348.5	851.1	319.0	
May	445.8	1,848.7	2,237.3	2,737.0	127.2	228.8	4.3	85.4	40.2	164.9	35.6	347.9	855.9	320.6	
June	450.8	1,865.4	2,257.2	2,762.8	128.3	230.6	4.7	87.2	40.4	170.1	36.6	348.6	861.4	323.5	
July	454.3	1,883.0	2,280.8	2,787.5	129.8	231.7	4.9	87.9	41.8	172.9	40.4	348.6	871.6	327.4	
August	454.3	1,896.5	2,308.8	2,809.4	130.1	229.6	4.9	89.8	42.3	182.3	47.1	346.8	876.6	332.9	
September	461.0	1,908.7	2,324.4	2,822.7	130.2	232.9	4.7	93.3	41.5	185.1	48.2	348.2	879.0	334.9	
October	470.6	1,928.4	2,350.2	2,857.2	131.3	237.6	4.4	97.3	43.9	187.6	49.3	357.8	875.1	339.1	
November	479.1	1,943.3	2,368.9	2,879.5	132.7	240.6	4.3	101.5	45.1	191.1	49.9	363.3	871.2	340.8	
December	491.2	1,963.8	2,384.6	2,898.3	135.2	247.7	4.2	104.0	44.2	182.1	47.6	356.5	853.8	336.6	

13. Aggregate reserves of depository institutions and monetary base

A. Adjusted for changes in reserve requirements¹

Billions of dollars; averages of daily figures

Year and month	Seasonally adjusted					Not seasonally adjusted				
	Total reserves ²	Non-borrowed reserves	Non-borrowed reserves plus extended credit ³	Required reserves	Monetary base ⁴	Total reserves ²	Non-borrowed reserves	Non-borrowed reserves plus extended credit ³	Required reserves	Monetary base ⁴
1979										
January	32,833	31,830	31,830	32,619	133.1	34,632	33,629	33,629	34,417	134.4
February	32,419	31,446	31,446	32,210	133.4	32,321	31,348	31,348	32,112	132.0
March	32,668	31,677	31,677	32,509	134.9	31,855	30,865	30,865	31,697	132.5
April	32,648	31,731	31,731	32,472	135.1	32,439	31,522	31,522	32,263	134.3
May	32,603	30,838	30,838	32,462	135.8	32,106	30,341	30,341	31,965	134.8
June	32,854	31,436	31,436	32,633	136.8	32,071	30,653	30,653	31,850	136.0
July	33,031	31,860	31,860	32,820	137.8	32,866	31,696	31,696	32,656	138.2
August	33,186	32,101	32,101	32,964	139.0	32,564	31,479	31,479	32,343	138.7
September	33,180	31,839	31,839	32,988	139.9	32,784	31,444	31,444	32,593	139.4
October	33,642	31,620	31,620	33,370	141.2	33,766	31,744	31,744	33,494	141.1
November	34,025	32,119	32,119	33,780	142.1	33,929	32,023	32,023	33,684	142.8
December	34,234	32,762	32,762	33,905	142.8	34,826	33,353	33,353	34,497	145.3
1980										
January	34,298	33,057	33,057	34,047	144.0	36,117	34,876	34,876	35,866	145.2
February	34,329	32,674	32,674	34,118	144.8	34,186	32,531	32,531	33,975	143.3
March	34,394	31,571	31,669	34,208	145.6	33,862	31,038	31,137	33,676	144.0
April	34,387	31,932	32,484	34,190	145.9	34,475	32,020	32,572	34,278	145.4
May	34,383	33,365	34,108	34,206	146.8	33,979	32,961	33,703	33,801	146.1
June	34,473	34,094	34,401	34,270	147.8	33,910	33,530	33,837	33,706	147.3
July	34,613	34,218	34,471	34,329	148.9	34,614	34,219	34,472	34,330	149.7
August	35,064	34,406	34,647	34,762	150.3	34,616	33,957	34,199	34,314	150.5
September	35,366	34,055	34,145	35,111	151.4	35,259	33,948	34,038	35,003	151.3
October	35,438	34,128	34,128	35,232	152.5	35,686	34,376	34,376	35,480	152.8
November	36,445	34,385	34,385	35,924	154.5	36,774	34,715	34,715	36,253	155.9
December	36,228	34,538	34,541	35,714	154.9	37,239	35,548	35,552	36,724	158.2
1981										
January	36,110	34,715	34,786	35,736	155.1	38,169	36,775	36,845	37,795	156.7
February	36,445	35,141	35,162	36,094	156.0	36,472	35,169	35,190	36,122	154.5
March	37,032	36,032	36,046	36,751	157.1	36,453	35,453	35,468	36,173	155.1
April	37,160	35,822	35,830	36,991	158.0	37,119	35,781	35,789	36,950	157.3
May	37,636	35,413	35,419	37,379	158.8	37,131	34,908	34,914	36,874	158.1
June	37,619	35,581	35,588	37,281	159.4	36,925	34,888	34,895	36,587	158.7
July	37,786	36,107	36,110	37,446	160.1	37,484	35,805	35,808	37,144	160.8
August	37,827	36,407	36,487	37,535	160.5	37,311	35,891	35,972	37,019	160.5
September	37,861	36,404	36,705	37,447	160.7	37,701	36,244	36,545	37,287	160.5
October	37,716	36,535	36,973	37,438	160.9	37,873	36,693	37,130	37,596	161.0
November	37,698	37,035	37,200	37,353	161.6	37,963	37,300	37,465	37,619	162.8
December	37,930	37,293	37,442	37,610	163.0	38,849	38,213	38,361	38,530	166.1
1982										
January	38,197	36,680	36,877	37,779	164.0	40,235	38,717	38,915	39,816	165.6
February	38,290	36,501	36,733	37,987	165.0	38,251	36,461	36,694	37,947	163.3
March	38,518	36,963	37,272	38,157	165.8	37,902	36,347	36,655	37,540	163.6
April	38,657	37,089	37,334	38,384	166.8	38,427	36,859	37,104	38,154	166.0
May	38,773	37,656	37,832	38,414	168.2	38,284	37,167	37,343	37,925	167.3
June	38,955	37,750	37,854	38,647	169.3	38,164	36,960	37,064	37,856	168.5
July	39,007	38,315	38,365	38,693	169.9	38,530	37,838	37,888	38,216	170.4
August	39,205	38,690	38,784	38,893	170.9	38,609	38,093	38,187	38,296	170.7
September	39,656	38,723	38,842	39,273	172.1	39,356	38,423	38,542	38,973	171.7
October	39,932	39,454	39,595	39,528	173.2	39,997	39,519	39,660	39,592	173.2
November	40,408	39,787	39,975	40,006	174.3	40,679	40,058	40,246	40,277	175.4
December	40,783	40,149	40,335	40,283	175.6	41,560	40,926	41,111	41,059	178.9

13. Aggregate reserves of depository institutions and monetary base—Continued
B. Not adjusted for changes in reserve requirements⁵

Billions of dollars; averages of daily figures

Year and month	Total reserves ²	Non-borrowed reserves	Non-borrowed reserves plus extended credit ³	Required reserves	Monetary base ⁴	Excess	Borrowings
1979							
January	43,079	42,077	42,077	42,865	144.5	214	1,002
February	40,703	39,730	39,730	40,494	141.8	209	973
March	40,217	39,226	39,226	40,059	142.3	158	990
April	40,724	39,807	39,807	40,548	144.1	176	917
May	40,237	38,472	38,472	40,096	144.5	141	1,764
June	40,104	38,686	38,686	39,883	145.6	220	1,417
July	40,916	39,746	39,746	40,705	147.9	210	1,170
August	40,715	39,630	39,630	40,494	148.5	221	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	2,021
November	42,997	41,092	41,092	42,753	153.5	244	1,905
December	43,907	42,434	42,434	43,578	156.1	328	1,473
1980							
January	45,179	43,938	43,938	44,928	156.1	250	1,241
February	43,177	41,522	41,522	42,966	154.0	210	1,655
March	43,096	40,273	40,273	42,910	154.9	185	2,823
April	44,880	42,425	42,977	44,683	157.5	196	2,455
May	43,963	42,945	43,687	43,785	157.8	177	1,018
June	43,472	43,092	43,400	43,268	158.6	203	379
July	42,859	42,464	42,717	42,575	159.7	284	394
August	40,373	39,715	39,956	40,071	158.0	301	658
September	41,164	39,852	39,943	40,908	159.0	255	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	161.5	521	2,059
December	40,660	38,970	38,973	40,146	162.5	514	1,690
1981							
January	41,600	40,205	40,276	41,226	161.0	374	1,394
February	39,828	38,525	38,546	39,478	158.8	350	1,303
March	39,725	38,726	38,740	39,445	159.4	280	999
April	40,333	38,995	39,003	40,164	161.6	169	1,337
May	40,516	38,293	38,298	40,258	162.6	257	2,223
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	291	1,419
September	40,591	39,134	39,435	40,177	163.9	414	1,456
October	40,711	39,531	39,968	40,433	164.4	277	1,180
November	40,948	40,285	40,451	40,604	166.3	344	662
December	41,924	41,287	41,436	41,604	169.7	319	636
1982							
January	43,203	41,685	41,883	42,784	169.1	418	1,517
February	41,286	39,496	39,729	40,982	166.8	303	1,789
March	39,235	37,680	37,988	38,873	165.4	361	1,554
April	39,557	37,989	38,234	39,284	167.6	272	1,567
May	39,550	38,433	38,609	39,191	169.1	358	1,117
June	39,565	38,360	38,464	39,257	170.5	308	1,204
July	39,967	39,275	39,325	39,653	172.4	313	691
August	40,178	39,662	39,756	39,866	172.8	312	515
September	39,962	39,028	39,147	39,578	172.4	383	933
October	40,587	40,109	40,250	40,182	173.8	404	477
November	41,199	40,578	40,766	40,797	176.0	401	620
December	41,853	41,219	41,405	41,353	179.3	500	633

14. Loans and securities of all commercial banks, 1982¹

A. Seasonally adjusted

Billions of dollars; averages of Wednesday figures

Category	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total loans and securities ^{2, 3} . . .	1,320.5	1,332.4 ⁴	1,342.5 ⁵	1,352.5	1,362.0	1,368.8 ⁶	1,376.1	1,383.1	1,389.4	1,397.5	1,398.5	1,412.1
2 U.S. Treasury securities	113.9	115.1 ⁴	114.4 ⁵	116.6	116.3	115.8	116.5	117.8	118.2	122.3	126.4	130.9
3 Other securities ²	231.5	232.0 ⁴	233.1 ⁵	234.0	234.9	235.9	235.9	237.1	237.6	237.2	235.8	239.1
4 Total loans and leases ^{2, 3}	975.1	985.2 ⁴	995.0 ⁵	1,002.0	1,010.8	1,017.1 ⁶	1,023.7	1,028.3	1,033.5	1,038.1	1,036.4	1,042.0
5 Commercial and industrial loans ²	360.2	365.5	370.0	373.1	378.9	383.4	386.7	387.9	392.5	394.8	392.0	392.4
6 Real estate loans	287.4	289.8 ⁴	292.3 ⁵	293.9	295.5	297.3	297.5	298.5	299.5 ⁷	300.5	301.6	303.2
7 Loans to individuals	185.8	185.7	186.4	186.9	187.3	188.2 ⁶	189.2	189.5	189.6	190.0	190.3	191.8
8 Security loans	20.6	20.8	20.9	20.9	20.6	19.5	21.0	21.4	22.6	24.2	23.4	24.7
9 Loans to nonbank financial institutions	31.1	31.4	32.7	33.3	33.2	33.6	33.9	33.2	32.6 ⁷	32.4	32.2	31.1
10 Agricultural loans	33.2	33.6	33.9	34.4	34.6	35.3	35.7	36.0	36.3	36.3	36.2	36.1
11 Lease financing receivables	13.0	13.1	13.1	13.1	13.1	13.1	13.2	13.1	13.1	13.1	13.1	13.1
12 All other loans ²	43.7	45.2	45.7	46.5	47.5	46.7	46.4	48.7	47.4	46.8	47.6	49.7
MEMO												
13 Total loans and securities plus loans sold ^{2, 3, 8}	1,323.4	1,335.2 ⁴	1,345.3 ⁵	1,355.4	1,364.7	1,371.7 ⁶	1,378.9	1,386.0	1,392.2	1,400.3	1,401.5	1,415.0
14 Total loans plus loans sold ^{2, 3, 8}	978.0	988.0 ⁴	997.8 ⁵	1,004.8	1,013.5	1,020.1 ⁶	1,026.5	1,031.1	1,036.4	1,040.9	1,039.3	1,045.0
15 Total loans sold to affiliates ⁸	2.8	2.8	2.8	2.8	2.8	3.0	2.8	2.8	2.8	2.8	2.9	2.9
16 Commercial and industrial loans plus loans sold ^{2, 8}	362.5	367.8	372.2	375.3	381.1	385.8	389.0	390.2	394.7	397.0	394.3	394.6
17 Commercial and industrial loans sold ⁸	2.2	2.2	2.2	2.3	2.2	2.4	2.3	2.3	2.3	2.2	2.3	2.3
18 Acceptances held	8.7	8.9	9.6	10.2	10.1	9.1	8.7	9.1	9.3	9.4	8.4	8.5
19 Other commercial and industrial loans	351.5	356.6	360.4	362.8	368.8	374.3	378.1	378.8	383.1	385.3	383.6	383.8
20 To U.S. addressees ⁹	339.5	344.1	347.6	350.3	355.3	360.2	364.7	365.8	369.9	372.7	371.5	373.5
21 To non-U.S. addressees ²	12.0	12.5	12.7	12.6	13.5	14.2	13.3	13.0	13.2	12.6	12.1	10.3
22 Loans to foreign banks ²	15.2	16.5	15.9	15.0	14.9	14.7	14.8	14.6	13.7	13.9	14.0	13.5

14. Loans and investments of all commercial banks, 1982¹—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.
1 Total loans and securities^{2, 3} . . .	1,323.0	1,328.2⁴	1,337.3⁵	1,351.3	1,356.0	1,366.3⁶	1,370.4	1,377.7	1,391.0	1,402.8	1,405.4	1,422.5
2 U.S. Treasury securities	113.4	115.6 ⁴	116.1 ⁵	118.7	115.8	116.1	115.6	116.4	117.8	121.3	125.5	131.5
3 Other securities ²	231.7	231.5 ⁴	232.6 ⁵	234.0	235.1	235.6	234.7	236.4	237.7	237.5	236.3	240.6
4 Total loans and leases ^{2, 3}	977.9	981.1 ⁴	988.6 ⁵	998.7	1,005.1	1,014.6 ⁶	1,020.1	1,024.9	1,035.5	1,044.0	1,043.5	1,050.4
5 Commercial and industrial loans ²	360.0	364.2	369.0	375.2	379.0	382.7	385.5	385.5	392.1	395.4	393.8	394.7
6 Real estate loans	288.0	289.6 ⁴	291.5 ⁵	293.0	294.4	295.8	296.6	298.2	300.1 ⁷	301.7	302.8	304.1
7 Loans to individuals	186.4	185.1	184.7	185.6	186.2	187.4 ⁶	188.3	189.7	190.9	191.5	191.5	193.1
8 Security loans	20.8	20.1	20.3	20.9	19.8	20.5	20.5	22.0	22.3	23.9	23.9	25.5
9 Loans to nonbank financial institutions	31.2	31.5	32.2	33.0	32.8	33.1	33.3	33.1	32.8 ⁷	32.7	32.6	32.1
10 Agricultural loans	33.0	33.1	33.2	33.8	34.4	35.5	36.1	36.5	36.8	36.8	36.5	36.1
11 Lease financing receivables	13.0	13.1	13.1	13.1	13.1	13.1	13.2	13.1	13.1	13.1	13.1	13.1
12 All other loans ²	45.5	44.4	44.5	44.1	45.4	46.4	46.7	46.8	47.5	48.9	49.3	51.7
MEMO												
13 Total loans and securities plus loans sold^{2, 3, 8}	1,325.8	1,331.0⁴	1,340.1⁵	1,354.1	1,358.8	1,369.3⁶	1,373.2	1,380.5	1,393.8	1,405.6	1,408.3	1,425.4
14 Total loans plus loans sold ^{2, 3, 8}	980.7	983.9 ⁴	991.4 ⁵	1,001.5	1,007.9	1,017.6 ⁶	1,023.0	1,027.7	1,038.4	1,046.9	1,046.4	1,053.3
15 Total loans sold to affiliates ⁸	2.8	2.8	2.8	2.8	2.8	3.0	2.8	2.8	2.8	2.8	2.9	2.9
16 Commercial and industrial loans plus loans sold ^{2, 8}	362.3	366.5	371.3	377.5	381.2	385.1	387.8	387.8	394.4	397.7	396.1	396.9
17 Commercial and industrial loans sold ⁸	2.2	2.2	2.2	2.3	2.2	2.4	2.3	2.3	2.3	2.2	2.3	2.3
18 Acceptances held	9.1	9.1	9.2	9.5	9.5	9.2	8.6	8.8	9.4	9.3	8.7	9.5
19 Other commercial and industrial loans	351.0	355.2	359.8	365.7	369.5	373.6	376.9	376.7	382.7	386.1	385.1	385.2
20 To U.S. addressees ⁹	338.3	342.6	347.2	353.1	356.8	360.6	363.9	364.0	369.7	373.4	372.6	372.8
21 To non-U.S. addressees ²	12.7	12.5	12.6	12.7	12.7	13.0	13.0	12.8	13.0	12.7	12.6	12.4
22 Loans to foreign banks ²	15.9	16.1	15.5	14.5	14.3	14.2	14.5	14.1	14.2	14.2	14.1	14.5

15. Major nondeposit funds of commercial banks¹

Monthly averages, billions of dollars

Source	1972	1973											
	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Total nondeposit funds													
1 Seasonally adjusted ²	28.7	28.5	28.8	30.7	31.3	35.1	35.8	39.0	42.3	43.9	44.6	45.5	44.9
2 Not seasonally adjusted	28.3	28.7	29.3	30.3	30.6	34.6	36.0	39.7	41.6	43.2	44.0	47.7	44.5
Federal funds, RPs, and other borrowings from nonbanks ³													
3 Seasonally adjusted	17.2	16.9	18.1	20.8	20.6	23.6	24.2	27.0	29.7	31.9	33.0	33.6	33.3
4 Not seasonally adjusted	16.8	17.2	18.5	20.5	19.9	23.2	24.4	27.8	29.0	31.3	32.4	35.7	32.9
5 Net balances due to foreign-related institutions, not seasonally adjusted	8.9	8.9	7.9	6.7	7.1	7.9	8.0	8.1	8.1	7.4	7.0	7.6	7.2
6 Loans sold to affiliates, not seasonally adjusted ⁴	2.6	2.7	2.8	3.1	3.6	3.6	3.6	3.9	4.5	4.6	4.6	4.3	4.4
MEMO													
7 Domestically chartered banks' net positions with own foreign branches, not seasonally adjusted ⁵	1.9	1.8	1.7	1.6	1.6	1.7	1.8	2.0	2.1	1.6	1.2	1.4	1.3
8 Gross due from balances	.6	.7	.5	1.1	.8	.9	.8	1.1	1.1	1.1	1.4	1.3	1.4
9 Gross due to balances	2.5	2.5	2.2	2.7	2.4	2.6	2.6	3.1	3.2	2.7	2.6	2.7	2.7
10 Foreign-related institutions' net positions with directly related institutions, not seasonally adjusted ⁶	7.0	7.1	6.2	5.1	5.5	6.2	6.2	6.1	6.0	5.8	5.8	6.2	5.9
11 Gross due from balances	2.7	2.8	3.0	3.3	2.8	2.8	3.3	3.5	3.2	3.3	4.0	3.9	4.0
12 Gross due to balances	9.7	9.8	9.2	8.4	8.3	8.9	9.5	9.6	9.2	9.1	9.8	10.1	9.9
Security RP borrowings													
13 Seasonally adjusted ⁷	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
14 Not seasonally adjusted	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
U.S. Treasury demand balances ⁸													
15 Seasonally adjusted	7.4	7.9	8.5	9.4	8.2	6.7	7.4	6.5	4.7	5.8	6.9	5.7	6.3
16 Not seasonally adjusted	7.4	8.1	9.9	10.4	8.3	8.7	7.1	6.5	4.1	5.3	6.0	4.3	6.3
Time deposits, \$100,000 or more ⁹													
17 Seasonally adjusted	86.7	87.8	93.6	101.5	106.4	108.4	109.9	114.4	120.4	126.5	127.5	127.4	127.9
18 Not seasonally adjusted	86.8	88.6	93.0	101.0	105.0	108.6	108.6	112.7	122.0	128.2	129.3	126.6	128.1

15. Major nondeposit funds of commercial banks¹—Continued

Monthly averages, billions of dollars

Source	1974											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Total nondeposit funds												
1 Seasonally adjusted ²	44.1	45.7	50.1	48.9	53.7	52.7	55.9	57.1	56.4	54.2	50.5	48.0
2 Not seasonally adjusted	44.6	46.3	49.4	48.0	53.2	52.9	56.8	56.3	55.7	53.6	52.6	47.6
Federal funds, RPs, and other borrowings from nonbanks ³												
3 Seasonally adjusted	32.5	32.7	36.3	34.3	38.3	38.1	40.5	41.1	40.5	39.6	35.7	34.4
4 Not seasonally adjusted	33.0	33.4	35.6	33.4	37.8	38.3	41.4	40.3	39.8	38.9	37.8	34.1
5 Net balances due to foreign-related institutions, not seasonally adjusted	7.2	8.1	8.9	9.4	9.9	9.1	9.9	10.7	10.7	9.6	9.8	8.8
6 Loans sold to affiliates, not seasonally adjusted ⁴	4.4	4.8	4.9	5.2	5.6	5.5	5.5	5.3	5.2	5.1	5.0	4.7
MEMO												
7 Domestically chartered banks' net positions with own foreign branches, not seasonally adjusted ⁵	1.2	1.6	1.8	2.1	2.7	2.2	3.3	3.0	2.6	1.2	1.3	.9
8 Gross due from balances	1.8	1.6	2.0	2.4	2.9	2.2	1.6	2.2	2.4	2.8	2.4	3.7
9 Gross due to balances	3.0	3.2	3.8	4.5	5.6	4.4	4.9	5.2	5.0	4.0	3.7	4.6
10 Foreign-related institutions' net positions with directly related institutions, not seasonally adjusted ⁶	6.0	6.5	7.1	7.3	7.2	6.9	6.6	7.7	8.1	8.4	8.5	7.9
11 Gross due from balances	4.4	4.5	4.3	4.3	4.2	5.2	6.2	5.5	5.3	5.2	4.8	5.6
12 Gross due to balances	10.4	11.0	11.3	11.6	11.5	12.1	12.8	13.2	13.4	13.6	13.3	13.5
Security RP borrowings												
13 Seasonally adjusted ⁷	n.a.	n.a.	n.a.	n.a.	n.a.	15.1	14.9	15.0	14.6	14.4	14.3	12.9
14 Not seasonally adjusted	n.a.	n.a.	n.a.	n.a.	n.a.	15.1	14.9	15.5	15.4	14.2	14.9	12.5
U.S. Treasury demand balances ⁸												
15 Seasonally adjusted	7.7	5.7	5.8	5.8	5.9	6.3	5.9	4.8	4.7	4.1	3.7	4.3
16 Not seasonally adjusted	8.1	6.6	6.4	6.0	7.6	6.1	5.4	4.0	5.5	3.7	3.4	4.9
Time deposits, \$100,000 or more ⁹												
17 Seasonally adjusted	130.8	134.5	134.8	143.6	149.3	154.3	159.4	162.2	164.5	164.8	165.0	169.1
18 Not seasonally adjusted	132.1	133.8	134.3	142.0	149.6	152.7	157.2	163.7	165.9	166.6	164.3	170.2
1975												
Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	
Total nondeposit funds												
1 Seasonally adjusted ²	44.3	41.9	39.5	41.2	42.5	40.4	41.0	41.5	41.0	41.9	41.4	42.0
2 Not seasonally adjusted	44.7	42.3	38.7	40.7	42.2	40.5	41.8	41.1	40.6	41.5	42.9	41.7
Federal funds, RPs, and other borrowings from nonbanks ³												
3 Seasonally adjusted	32.6	31.7	29.8	30.8	32.8	31.9	32.6	31.2	31.5	31.7	31.3	32.4
4 Not seasonally adjusted	33.0	32.1	29.0	30.3	32.5	32.1	33.4	30.8	31.1	31.3	32.9	32.1
5 Net balances due to foreign-related institutions, not seasonally adjusted	7.2	5.8	5.2	5.9	5.2	3.9	4.0	6.0	5.1	5.6	5.5	5.3
6 Loans sold to affiliates, not seasonally adjusted ⁴	4.5	4.4	4.6	4.5	4.5	4.5	4.4	4.4	4.4	4.6	4.6	4.3
MEMO												
7 Domestically chartered banks' net positions with own foreign branches, not seasonally adjusted ⁵	-.1	-1.3	-2.0	-1.4	-1.8	-3.0	-4.0	-2.3	-2.9	-1.5	-1.5	-2.1
8 Gross due from balances	3.6	4.3	4.7	4.5	5.9	6.5	7.8	6.4	6.8	6.2	6.3	7.5
9 Gross due to balances	3.5	3.0	2.7	3.1	4.1	3.5	3.8	4.1	3.9	4.7	4.8	5.4
10 Foreign-related institutions' net positions with directly related institutions, not seasonally adjusted ⁶	7.3	7.1	7.2	7.3	7.0	6.9	8.0	8.3	8.0	7.1	7.0	7.4
11 Gross due from balances	6.1	5.4	5.6	6.3	6.4	6.3	6.5	7.1	7.2	7.1	7.6	8.0
12 Gross due to balances	13.4	12.5	12.8	13.6	13.3	13.2	14.4	15.4	15.2	14.2	14.6	15.4
Security RP borrowings												
13 Seasonally adjusted ⁷	12.6	13.3	13.0	13.3	12.7	13.1	13.8	13.0	14.4	14.5	14.2	13.4
14 Not seasonally adjusted	11.4	12.8	12.7	13.1	13.7	13.1	13.7	13.5	15.1	14.3	14.7	13.0
U.S. Treasury demand balances ⁸												
15 Seasonally adjusted	4.1	3.4	3.7	3.9	4.6	3.5	3.7	3.3	3.3	3.7	3.9	3.6
16 Not seasonally adjusted	4.0	3.3	3.8	4.0	4.1	4.2	3.4	2.7	3.9	3.4	3.5	4.1
Time deposits, \$100,000 or more ⁹												
17 Seasonally adjusted	172.4	171.6	169.0	166.7	163.8	161.6	159.4	156.7	158.2	159.4	160.2	158.6
18 Not seasonally adjusted	174.3	171.1	168.7	165.1	164.0	160.2	157.2	157.2	158.6	160.3	159.7	160.5

15. Major nondeposit funds of commercial banks¹—Continued

Monthly averages, billions of dollars

Source	1976											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Total nondeposit funds												
1 Seasonally adjusted ²	40.8	41.4	40.0	43.8	47.5	44.9	45.9	48.0	47.9	51.2	53.3	54.7
2 Not seasonally adjusted	41.0	41.7	39.1	43.7	47.2	44.8	46.4	47.8	47.6	51.1	55.1	54.4
Federal funds, RPs, and other borrowings from nonbanks ³												
3 Seasonally adjusted	33.2	33.4	31.8	35.6	39.2	35.8	37.0	41.5	40.6	43.5	44.6	47.4
4 Not seasonally adjusted	33.4	33.6	31.0	35.4	38.9	35.8	37.6	41.3	40.3	43.4	46.3	47.1
5 Net balances due to foreign-related institutions, not seasonally adjusted	3.3	3.7	3.9	4.3	4.0	4.7	4.4	2.5	3.5	4.0	5.1	3.6
6 Loans sold to affiliates, not seasonally adjusted ⁴	4.2	4.3	4.2	4.0	4.2	4.4	4.5	4.1	3.8	3.7	3.7	3.7
MEMO												
7 Domestically chartered banks' net positions with own foreign branches, not seasonally adjusted ⁵	-3.3	-3.5	-3.7	-3.2	-3.9	-3.3	-3.4	-5.3	-5.2	-4.9	-3.7	-6.0
8 Gross due from balances	7.8	8.6	9.3	8.1	9.2	9.0	9.4	11.9	11.3	12.0	10.6	12.8
9 Gross due to balances	4.5	5.1	5.6	4.9	5.3	5.7	6.0	6.6	6.1	7.1	6.9	6.8
10 Foreign-related institutions' net positions with directly related institutions, not seasonally adjusted ⁶	6.6	7.2	7.6	7.5	7.9	8.0	7.8	7.8	8.7	8.9	8.8	9.6
11 Gross due from balances	7.9	7.4	7.5	7.5	7.6	8.4	8.1	7.4	7.7	8.1	8.1	8.6
12 Gross due to balances	14.5	14.6	15.1	15.0	15.5	16.4	15.9	15.2	16.4	16.9	16.9	18.2
Security RP borrowings												
13 Seasonally adjusted ⁷	14.7	15.4	15.7	16.7	18.6	18.5	18.6	21.7	20.3	20.2	21.3	23.8
14 Not seasonally adjusted	13.5	14.8	15.4	16.5	20.0	18.5	18.4	22.4	21.2	19.9	22.0	23.4
U.S. Treasury demand balances ⁸												
15 Seasonally adjusted	3.9	4.7	3.8	3.7	4.2	4.0	3.8	4.6	4.2	4.4	4.5	3.9
16 Not seasonally adjusted	3.8	4.6	3.9	3.9	3.8	4.8	3.5	3.7	5.0	4.0	4.1	4.4
Time deposits, \$100,000 or more ⁹												
17 Seasonally adjusted	154.9	151.1	150.5	149.8	145.4	149.0	150.0	145.1	142.6	139.5	137.7	137.6
18 Not seasonally adjusted	157.0	151.3	151.0	148.6	145.1	147.7	147.7	144.5	142.0	139.7	137.8	140.0
	1977											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Total nondeposit funds												
1 Seasonally adjusted ²	52.0	55.8	55.4	53.1	57.9	55.5	56.8	58.7	59.9	61.2	60.4	60.5
2 Not seasonally adjusted	52.0	55.9	54.2	53.2	57.7	55.1	57.1	58.9	59.8	61.5	62.1	60.1
Federal funds, RPs, and other borrowings from nonbanks ³												
3 Seasonally adjusted	44.9	47.8	49.7	49.0	54.8	51.7	53.2	54.6	54.0	54.2	55.9	57.4
4 Not seasonally adjusted	44.9	47.9	48.4	49.1	54.6	51.4	53.4	54.9	53.9	54.5	57.5	57.0
5 Net balances due to foreign-related institutions, not seasonally adjusted	3.3	4.3	1.9	.2	-.8	-.2	-.3	.0	1.8	2.8	.0	-1.6
6 Loans sold to affiliates, not seasonally adjusted ⁴	3.8	3.8	3.9	3.9	3.8	3.9	4.0	4.1	4.1	4.1	4.5	4.7
MEMO												
7 Domestically chartered banks' net positions with own foreign branches, not seasonally adjusted ⁵	-5.4	-4.1	-7.7	-8.9	-9.3	-10.2	-10.2	-9.3	-8.5	-8.5	-10.7	-12.5
8 Gross due from balances	11.1	9.7	13.3	14.4	15.3	16.9	17.1	16.3	16.3	17.3	19.4	21.1
9 Gross due to balances	5.7	5.6	5.6	5.5	6.0	6.7	6.9	7.0	7.8	8.8	8.7	8.6
10 Foreign-related institutions' net positions with directly related institutions, not seasonally adjusted ⁶	8.7	8.4	9.6	9.1	8.5	10.0	9.9	9.3	10.3	11.3	10.7	10.9
11 Gross due from balances	9.2	8.2	7.4	7.1	6.9	7.7	8.5	8.7	9.2	9.4	9.3	10.7
12 Gross due to balances	17.8	16.6	17.0	16.2	15.5	17.7	18.3	17.9	19.5	20.8	20.0	21.7
Security RP borrowings												
13 Seasonally adjusted ⁷	23.8	22.8	23.7	23.7	25.3	26.0	26.4	27.0	27.4	28.1	29.9	29.9
14 Not seasonally adjusted	21.3	22.0	23.4	23.3	27.0	25.8	26.2	27.9	28.4	27.8	30.5	30.5
U.S. Treasury demand balances ⁸												
15 Seasonally adjusted	4.0	4.3	4.2	5.1	4.0	4.1	4.0	4.2	4.1	4.1	3.9	4.5
16 Not seasonally adjusted	3.9	4.2	4.3	5.4	3.6	5.0	3.6	3.4	5.0	3.7	3.5	5.1
Time deposits, \$100,000 or more ⁹												
17 Seasonally adjusted	136.7	136.8	136.6	136.7	137.6	141.4	144.7	147.1	148.9	152.9	158.0	161.9
18 Not seasonally adjusted	138.8	137.7	137.6	135.8	137.1	140.2	142.1	145.6	147.5	152.5	158.5	165.4

15. Major nondeposit funds of commercial banks¹—Continued

Monthly averages, billions of dollars

Source	1978											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Total nondeposit funds												
1 Seasonally adjusted ²	59.9	62.1	62.8	65.7	73.9	73.1	75.6	78.0	77.7	84.5	85.7	86.8
2 Not seasonally adjusted	59.7	61.8	61.2	66.0	73.7	72.4	75.6	78.6	77.9	85.4	87.1	86.7
Federal funds, RPs, and other borrowings from nonbanks ³												
3 Seasonally adjusted	57.5	59.9	62.3	61.9	69.4	67.4	68.2	71.1	68.9	73.7	74.0	76.3
4 Not seasonally adjusted	57.3	59.6	60.8	62.2	69.2	66.7	68.1	71.7	69.1	74.5	75.4	76.2
5 Net balances due to foreign-related institutions, not seasonally adjusted	-2.3	-2.4	-3.9	-.5	.1	1.3	3.0	2.2	4.3	7.0	8.1	6.8
6 Loans sold to affiliates, not seasonally adjusted ⁴	4.7	4.6	4.3	4.3	4.3	4.4	4.5	4.6	4.5	3.8	3.6	3.7
MEMO												
7 Domestically chartered banks' net positions with own foreign branches, not seasonally adjusted ⁵	-13.6	-13.2	-14.9	-11.1	-11.7	-11.8	-9.5	-10.5	-10.3	-9.9	-9.8	-10.2
8 Gross due from balances	22.3	22.7	23.1	19.0	19.6	20.6	18.4	19.6	20.0	21.3	22.8	24.9
9 Gross due to balances	8.7	9.5	8.2	7.9	7.9	8.8	8.9	9.1	9.7	11.4	13.0	14.7
10 Foreign-related institutions' net positions with directly related institutions, not seasonally adjusted ⁶												
11 Gross due from balances	11.3	10.8	11.0	10.6	11.8	13.1	12.5	12.7	14.6	16.9	17.9	17.0
12 Gross due to balances	11.6	11.1	12.2	12.5	11.8	12.2	12.1	11.5	12.9	14.3	13.8	14.3
Security RP borrowings												
13 Seasonally adjusted ⁷	30.9	31.1	32.2	32.3	31.4	29.9	31.2	32.6	32.3	35.0	37.7	40.4
14 Not seasonally adjusted	29.3	30.3	31.8	31.4	32.8	29.8	31.0	33.5	33.2	34.9	38.2	40.8
U.S. Treasury demand balances ⁸												
15 Seasonally adjusted	4.4	4.4	4.6	4.8	4.5	5.1	4.9	4.4	5.1	4.7	11.7	11.1
16 Not seasonally adjusted	4.3	4.3	4.8	5.0	4.0	6.2	4.4	3.5	6.2	4.3	8.3	10.3
Time deposits, \$100,000 or more ⁹												
17 Seasonally adjusted	164.8	169.0	174.9	180.2	186.0	189.8	193.9	198.0	201.0	201.9	209.8	212.9
18 Not seasonally adjusted	167.9	170.9	176.9	179.4	184.8	187.2	190.3	195.2	198.9	200.5	211.1	217.9
	1979											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Total nondeposit funds												
1 Seasonally adjusted ²	81.2	94.7	100.9	103.0	114.0	116.9	122.5	129.2	132.4	130.3	127.2	119.8
2 Not seasonally adjusted	81.3	93.6	99.1	103.4	113.8	115.9	122.1	130.4	133.0	131.8	128.4	119.8
Federal funds, RPs, and other borrowings from nonbanks ³												
3 Seasonally adjusted	71.3	79.0	80.1	79.6	86.9	86.0	90.3	92.4	93.2	92.2	88.9	88.7
4 Not seasonally adjusted	71.4	78.0	78.3	80.0	86.7	85.0	89.9	93.6	93.8	93.7	90.1	88.7
5 Net balances due to foreign-related institutions, not seasonally adjusted	6.3	12.0	17.3	19.8	23.4	27.1	28.5	33.1	35.5	34.5	34.7	28.1
6 Loans sold to affiliates, not seasonally adjusted ⁴	3.6	3.6	3.5	3.6	3.7	3.8	3.7	3.7	3.7	3.6	3.6	3.0
MEMO												
7 Domestically chartered banks' net positions with own foreign branches, not seasonally adjusted ⁵	-10.1	-6.3	-3.5	-1.0	2.8	5.3	5.6	8.2	10.5	9.1	11.4	6.5
8 Gross due from balances	24.6	23.3	22.5	21.9	19.5	20.1	20.3	19.4	21.7	22.0	21.6	22.8
9 Gross due to balances	14.5	17.0	19.0	20.8	22.2	25.4	25.9	27.7	32.2	31.1	33.0	29.3
10 Foreign-related institutions' net positions with directly related institutions, not seasonally adjusted ⁶												
11 Gross due from balances	16.4	18.4	20.8	20.8	20.6	21.8	22.9	24.9	25.0	25.4	23.3	21.6
12 Gross due to balances	15.4	15.0	15.3	15.7	15.9	17.6	16.2	23.4	25.7	26.5	28.9	
Security RP borrowings												
13 Seasonally adjusted ⁷	41.9	43.2	44.4	47.1	48.6	50.6	48.9	47.6	50.9	50.1	44.6	43.6
14 Not seasonally adjusted	40.7	42.2	44.1	45.7	49.6	50.3	48.7	49.2	51.9	50.1	45.0	44.1
U.S. Treasury demand balances ⁸												
15 Seasonally adjusted	10.5	7.5	7.2	5.1	8.1	10.0	14.1	12.0	10.9	10.3	7.9	10.5
16 Not seasonally adjusted	12.0	8.4	6.5	5.3	8.4	10.8	13.2	9.8	12.5	11.7	5.6	9.7
Time deposits, \$100,000 or more ⁹												
17 Seasonally adjusted	216.2	218.1	218.4	217.4	214.9	212.2	214.4	217.2	222.7	228.2	229.1	228.9
18 Not seasonally adjusted	220.5	221.5	221.3	216.3	213.8	208.8	209.8	214.1	220.5	226.7	230.6	234.0

15. Major nondeposit funds of commercial banks¹—Continued

Monthly averages, billions of dollars

Source	1980											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Total nondeposit funds												
1 Seasonally adjusted ²	123.6	129.6	133.8	122.0	126.2	118.9	120.6	111.6	114.5	120.2	119.5	118.6
2 Not seasonally adjusted	123.6	128.0	132.0	122.7	125.5	117.5	119.9	113.4	115.2	122.2	121.5	120.6
Federal funds, RPs, and other borrowings from nonbanks³												
3 Seasonally adjusted	92.8	97.6	98.5	92.5	100.5	101.5	106.9	98.4	102.7	106.0	108.2	107.5
4 Not seasonally adjusted	92.9	96.1	96.6	93.2	99.8	100.1	106.2	100.2	103.4	108.0	110.2	109.5
5 Net balances due to foreign-related institutions, not seasonally adjusted	28.1	29.4	32.8	26.9	23.0	14.6	10.9	10.3	8.9	11.4	8.9	8.2
6 Loans sold to affiliates, not seasonally adjusted ⁴	2.7	2.6	2.6	2.6	2.7	2.8	2.8	2.9	2.9	2.8	2.6	2.7
MEMO												
7 Domestically chartered banks' net positions with own foreign branches, not seasonally adjusted ⁵	6.0	6.6	9.3	5.9	2.6	-5.4	-8.4	-10.3	-14.5	-12.9	-14.2	-14.7
8 Gross due from balances	22.9	23.3	23.6	24.5	27.4	30.1	32.7	35.8	38.2	38.3	37.3	37.5
9 Gross due to balances	28.9	29.9	33.0	30.4	30.0	24.7	24.3	25.5	23.7	25.5	23.1	22.8
10 Foreign-related institutions' net positions with directly related institutions, not seasonally adjusted ⁶	22.1	22.8	23.5	20.9	20.5	19.9	19.3	20.6	23.3	24.3	23.1	22.9
11 Gross due from balances	29.7	30.5	32.0	28.4	28.4	28.5	30.8	30.9	30.3	30.8	31.0	32.5
12 Gross due to balances	51.7	53.2	55.4	49.4	48.8	48.4	50.1	51.6	53.6	55.2	54.1	55.4
Security RP borrowings												
13 Seasonally adjusted ⁷	42.1	42.5	42.0	39.8	39.2	42.2	46.6	48.5	48.7	49.7	50.5	51.7
14 Not seasonally adjusted	41.5	41.8	41.6	38.5	39.2	42.1	46.6	49.9	49.6	50.1	50.9	52.0
U.S. Treasury demand balances⁸												
15 Seasonally adjusted	11.2	10.4	8.3	8.7	8.0	9.4	9.8	11.0	12.2	11.0	9.3	9.9
16 Not seasonally adjusted	12.7	11.7	7.8	9.0	8.5	10.0	9.1	9.0	13.8	12.6	6.7	9.0
Time deposits, \$100,000 or more⁹												
17 Seasonally adjusted	229.5	233.8	238.1	241.8	243.6	241.2	237.3	238.1	242.5	247.5	256.2	267.4
18 Not seasonally adjusted	234.1	238.0	240.9	240.1	242.3	237.1	232.1	235.2	241.0	246.8	257.9	272.4
	1981											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Total nondeposit funds												
1 Seasonally adjusted ²	120.3	119.3	114.6	108.9	120.0	119.1	118.6	119.7	119.1	114.0	117.6	96.5
2 Not seasonally adjusted	121.5	120.3	115.6	108.6	120.7	120.4	120.2	122.9	121.4	116.0	119.5	98.0
Federal funds, RPs, and other borrowings from nonbanks³												
3 Seasonally adjusted	109.3	108.3	108.4	106.8	108.4	110.3	109.6	106.5	107.0	106.3	111.1	111.6
4 Not seasonally adjusted	110.5	109.3	109.4	106.5	109.1	111.6	111.1	109.8	109.3	108.4	113.0	113.1
5 Net balances due to foreign-related institutions, not seasonally adjusted	8.2	8.2	3.4	— .6	8.8	5.9	6.4	10.5	9.4	4.9	3.8	-17.9
6 Loans sold to affiliates, not seasonally adjusted ⁴	2.8	2.8	2.8	2.7	2.8	2.9	2.7	2.6	2.7	2.7	2.7	2.8
MEMO												
7 Domestically chartered banks' net positions with own foreign branches, not seasonally adjusted ⁵	-16.2	-14.7	-17.0	-21.3	-13.6	-14.6	-14.6	-10.2	-12.3	-15.4	-14.9	-22.3
8 Gross due from balances	37.4	36.3	38.8	43.0	43.4	42.5	45.0	43.7	44.5	45.5	47.9	54.9
9 Gross due to balances	21.2	21.6	21.8	21.7	29.8	27.8	30.4	33.5	32.2	30.1	32.9	32.6
10 Foreign-related institutions' net positions with directly related institutions, not seasonally adjusted ⁶	24.4	22.9	20.4	20.7	22.4	20.5	21.0	20.7	21.7	20.3	18.7	4.4
11 Gross due from balances	31.5	31.8	31.9	34.0	35.7	36.8	37.3	37.9	39.9	38.2	39.1	48.0
12 Gross due to balances	55.9	54.7	52.3	54.7	58.0	57.3	58.3	58.6	61.6	58.5	57.8	52.5
Security RP borrowings												
13 Seasonally adjusted ⁷	54.9	54.5	54.5	55.6	56.3	58.6	56.8	55.2	55.2	54.7	57.4	59.0
14 Not seasonally adjusted	54.5	53.9	54.0	53.8	55.5	58.5	57.0	57.0	56.1	55.4	57.9	59.2
U.S. Treasury demand balances⁸												
15 Seasonally adjusted	7.2	7.2	10.6	11.6	11.6	11.9	11.6	9.0	9.7	11.7	13.2	12.2
16 Not seasonally adjusted	7.9	8.1	10.3	12.1	12.4	12.4	10.7	7.4	10.8	13.2	9.6	11.1
Time deposits, \$100,000 or more⁹												
17 Seasonally adjusted	277.2	282.5	283.4	286.4	295.8	303.1	310.7	317.6	321.1	322.5	322.8	325.4
18 Not seasonally adjusted	282.1	287.1	286.0	283.9	293.9	298.3	304.8	314.9	320.3	322.7	324.7	330.4
IBF ADJUSTMENTS FOR SELECTED ITEMS¹²												
19 Items 1 and 2												22.4
20 Items 3 and 4												1.7
21 Item 5												20.7
22 Item 7												3.1
23 Item 10												17.6

15. Major nondeposit funds of commercial banks¹—Continued

Monthly averages, billions of dollars

Source	1982											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Total nondeposit funds												
1 Seasonally adjusted ²	85.0	85.8	84.4	85.9	88.4	89.7	85.0	82.0	78.8	81.1	87.3	82.8
2 Not seasonally adjusted	86.2	86.7	85.1	85.0	88.5	91.2	86.9	85.7	81.2	83.3	89.3	84.3
Federal funds, RPs, and other borrowings from nonbanks ³												
3 Seasonally adjusted	111.6	111.5	114.2	115.5	119.4	119.0	119.3	120.2	121.6	126.2	129.2	127.5
4 Not seasonally adjusted	112.8	112.3	114.9	114.6	119.5	120.5	121.0	123.9	124.0	128.4	131.2	128.9
5 Net balances due to foreign-related institutions, not seasonally adjusted	-29.4	-28.5	-32.6	-32.4	-33.8	-32.2	-37.0	-41.1	-45.6	-47.9	-44.8	-47.6
6 Loans sold to affiliates, not seasonally adjusted ⁴	2.8	2.8	2.8	2.8	2.8	3.0	2.8	2.8	2.8	2.8	2.9	2.9
MEMO												
7 Domestically chartered banks' net positions with own foreign branches, not seasonally adjusted ⁵	-27.1	-25.9	-28.8	-29.8	-29.9	-29.2	-33.0	-34.4	-38.7	-40.4	-38.4	-39.3
8 Gross due from balances	55.1	55.0	56.7	57.4	58.1	57.7	60.6	65.1	68.5	69.8	69.9	72.0
9 Gross due to balances	28.0	29.1	27.9	27.6	28.3	28.5	27.6	30.6	29.8	29.4	31.5	32.7
10 Foreign-related institutions' net positions with directly related institutions, not seasonally adjusted ⁶	-2.3	-2.5	-3.8	-2.6	-3.9	-3.0	-4.1	-6.7	-6.9	-7.5	-6.5	-8.3
11 Gross due from balances	50.1	50.5	50.0	49.2	49.5	50.3	52.8	53.6	54.2	53.9	53.5	54.8
12 Gross due to balances	47.8	48.0	46.2	46.6	45.6	47.2	48.7	46.9	47.3	46.4	47.1	46.5
Security RP borrowings												
13 Seasonally adjusted ⁷	60.0	61.6	64.0	63.3	61.7	61.9	65.2	65.0	69.0	71.5	71.0	72.2
14 Not seasonally adjusted	59.8	59.4	60.9	61.7	62.0	61.7	62.2	67.5	66.0	69.8	72.1	71.1
U.S. Treasury demand balances ⁸												
15 Seasonally adjusted	13.5	17.4	15.2	13.1	14.1	10.5	9.0	10.1	11.1	14.4	10.6	11.9
16 Not seasonally adjusted	14.4	19.9	15.4	13.7	15.3	10.7	8.2	8.1	12.3	16.4	7.8	10.8
Time deposits, \$100,000 or more ⁹												
17 Seasonally adjusted	325.8	330.8	335.7	339.5	342.6	349.6	356.0	360.9	361.5	363.5	360.0	349.6
18 Not seasonally adjusted	330.7	335.4	337.4	335.8	340.1	344.8	350.6	359.3	361.8	364.9	361.7	353.9
IBF ADJUSTMENTS FOR SELECTED ITEMS¹²												
19 Items 1 and 2	29.6	30.4	31.2	31.4	31.7	32.0	32.2	32.5	32.8	33.1	33.3	33.9
20 Items 3 and 4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4
21 Item 5	27.2	28.0	28.4	29.0	29.3	29.6	29.8	30.1	30.4	30.7	30.9	31.5
22 Item 7	4.8	4.9	4.9	5.0	5.0	5.0	5.1	5.3	5.3	5.4	5.5	5.8
23 Item 10	22.5	23.1	23.6	24.0	24.3	24.6	24.7	24.9	25.0	25.3	25.4	25.7

16. Commercial bank assets and liabilities—Last-Wednesday-of-month series, 1982

A. Domestically chartered commercial banks¹

Billions of dollars

Account	Jan. ²	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Loans and securities, excluding interbank²	1,261.2	1,271.2	1,285.8	1,292.6	1,300.7	1,315.4	1,313.2	1,318.8	1,337.1	1,343.0	1,347.0	1,370.4
2 Loans, excluding interbank²	920.1	929.1	939.9	947.2	954.3	969.1	966.6	970.6	985.9	988.5	990.4	1,000.8
3 Commercial and industrial²	321.0	325.6	332.4	336.7	341.9	348.7	346.4	346.2	355.0	355.8	354.8	357.3
4 Other²	599.1	603.5	607.5	610.5	612.4	620.4	620.3	624.4	631.1	632.8	635.6	643.5
5 U.S. Treasury securities	111.5	112.3	114.5	113.0	111.5	113.4	113.4	113.7	115.0	119.4	122.2	129.0
6 Other securities²	229.6	229.8	231.4	232.4	234.9	232.9	233.2	234.5	236.2	235.1	234.4	240.5
7 Cash assets, total	155.3	151.6	164.5	153.6	153.0	165.4	154.5	160.8	157.4	162.1	169.7	184.4
8 Currency and coin	19.8	19.7	18.9	19.9	20.0	20.1	20.5	20.3	20.4	20.5	19.0	23.0
9 Reserves with Reserve Banks	30.2	24.8	25.7	25.5	21.7	18.2	25.1	26.1	17.0	23.5	22.0	25.4
10 Balances with depository institutions	50.3	51.0	55.9	52.4	54.9	59.6	55.4	58.8	60.4	61.3	64.6	67.6
11 Cash items in process of collection	55.0	56.1	64.0	55.8	56.3	67.4	53.6	55.5	59.6	56.8	64.1	68.4
12 Other assets	197.0	201.9	219.3	206.6	209.9	223.2	224.2	231.3	234.9	237.0	241.8	265.3
13 Total assets/total liabilities and capital²	1,613.5	1,624.7	1,669.5	1,652.9	1,663.6	1,704.0	1,692.0	1,710.9	1,729.3	1,742.1	1,758.6	1,820.1
14 Deposits²	1,205.8	1,213.7	1,250.8	1,231.0	1,244.0	1,284.8	1,266.4	1,279.1	1,290.7	1,300.2	1,316.9	1,361.8
15 Demand	322.3	316.7	338.3	315.5	315.4	345.2	314.4	315.5	323.0	326.5	338.1	363.9
16 Savings	223.0	222.5	229.9	226.6	227.6	228.9	227.1	229.5	230.9	238.2	244.9	296.4
17 Time²	660.5	674.4	682.6	688.9	701.0	710.7	724.8	734.1	736.8	735.4	733.9	701.5
18 Borrowings	191.9	191.0	196.4	201.1	195.1	189.7	195.4	196.0	202.8	203.7	198.1	215.1
19 Other liabilities	89.7	92.5	94.4	92.4	93.9	96.6	99.1	103.9	103.4	106.2	109.3	109.2
20 Residual (assets less liabilities)	126.1	127.5	128.0	128.4	130.6	133.0	131.1	131.9	132.5	132.0	134.3	133.9
21 U.S. Treasury note balances included in borrowings	16.7	17.1	10.9	16.6	7.1	7.5	8.0	5.9	17.0	11.7	2.4	10.7

16. Commercial bank assets and liabilities—Last-Wednesday-of-month series, 1982—Continued
B. All commercial banking institutions³

Billions of dollars

Account	Jan. ²	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Loans and securities, excluding interbank ²	1,321.6	1,331.5	1,345.8	1,350.7	1,358.5	1,374.3	1,371.3	1,376.6	1,397.3	1,401.7	1,413.7	1,429.8
2 Loans, excluding interbank ²	975.8	984.4	995.1	1,000.6	1,007.6	1,023.7	1,020.8	1,024.7	1,042.4	1,042.3	1,052.1	1,054.9
3 Commercial and industrial ²	360.3	364.6	372.4	374.7	379.3	386.7	384.4	384.5	395.6	392.7	398.3	395.9
4 Other ²	615.5	619.7	622.7	625.8	628.3	636.9	636.4	640.2	647.0	648.7	653.8	659.0
5 U.S. Treasury securities	114.5	115.5	117.6	116.1	114.3	116.2	115.7	115.8	117.2	122.7	125.7	132.8
6 Other securities ²	231.4	231.6	233.1	234.1	236.6	234.4	234.8	236.1	237.7	236.7	235.9	242.1
7 Cash assets, total	170.0	165.8	178.8	168.1	167.7	180.3	169.3	176.2	173.7	178.7	181.2	200.7
8 Currency and coin	19.8	19.7	18.9	19.9	20.0	20.2	20.5	20.4	20.4	20.5	19.0	23.0
9 Reserves with Reserve Banks	31.3	26.1	26.9	26.8	23.0	19.6	26.5	27.5	18.4	25.0	23.4	26.8
10 Balances with depository institutions	62.7	63.0	68.0	64.6	67.3	72.2	67.8	71.8	74.2	75.3	74.4	81.4
11 Cash items in process of collection	56.1	57.1	65.0	56.8	57.3	68.4	54.6	56.5	60.6	57.8	64.3	69.4
12 Other assets	274.2	278.1	295.2	280.3	285.9	300.0	299.4	306.8	310.3	313.9	323.3	341.7
13 Total assets/total liabilities and capital²	1,765.8	1,775.5	1,819.9	1,799.1	1,812.1	1,854.7	1,840.1	1,859.6	1,881.3	1,894.2	1,918.2	1,972.2
14 Deposits ²	1,251.5	1,258.3	1,295.0	1,272.7	1,286.2	1,325.8	1,307.3	1,321.7	1,335.5	1,345.2	1,358.1	1,409.7
15 Demand	335.1	329.4	350.8	327.9	327.9	357.4	326.8	327.7	335.1	338.9	344.9	376.2
16 Savings	223.2	222.8	230.2	226.9	227.8	229.1	227.4	229.7	231.1	238.5	245.1	296.7
17 Time ²	693.1	706.2	714.0	717.9	730.4	739.3	753.1	764.3	769.2	767.8	768.0	736.7
18 Borrowings	253.5	255.9	260.0	260.8	255.3	253.2	260.0	260.0	267.6	268.3	267.0	278.3
19 Other liabilities	132.8	131.8	135.0	135.3	138.2	140.8	139.8	144.1	143.8	146.9	156.6	148.4
20 Residual (assets less liabilities)	128.1	129.4	129.9	130.3	132.5	134.9	133.0	133.8	134.4	133.9	136.6	135.8
21 U.S. Treasury note balances included in borrowings	16.7	17.1	10.9	16.6	7.1	7.5	8.0	5.9	17.0	11.7	2.4	10.7

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

A. March 31, 1982

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	1,630,940	1,192,999	388,506	847,691	437,489
2 Cash and due from depository institutions	278,411	227,762	128,653	99,108	50,625
3 Currency and coin (U.S. and foreign)	14,075	8,121	289	7,832	5,949
4 Balances with Federal Reserve Banks	24,703	18,974	301	18,673	5,729
5 Balances with other central banks	3,571	3,571	3,312	259	(⁴)
6 Demand balances with commercial banks in United States	17,960	7,611	630	6,981	10,343
7 All other balances with depository institutions in United States and with banks in foreign countries	156,249	138,592	122,374	16,218	17,652
8 Time and savings balances with commercial banks in United States	14,622	6,446	4,119	2,326	8,171
9 Balances with other depository institutions in United States	601	384	260	124	217
10 Balances with banks in foreign countries	141,026	131,762	117,995	13,767	9,264
11 Foreign branches of other U.S. banks	(⁴)	22,856	19,590	3,266	(⁴)
12 Other banks in foreign countries	(⁴)	108,906	98,404	10,501	(⁴)
13 Cash items in process of collection	61,853	50,892	1,746	49,146	10,951
14 Total securities, loans, and lease financing receivables	1,226,089	858,465	212,818	645,647	367,235
15 Total securities, book value	237,614	128,283	9,843	118,440	109,255
16 U.S. Treasury	65,084	30,207	377	29,830	34,804
17 Obligations of other U.S. government agencies and corporations	38,479	16,515	26	16,489	21,964
18 Obligations of states and political subdivisions in United States	107,059	57,830	695	57,135	49,226
19 All other securities	26,992	23,732	8,746	14,986	3,261
20 Other bonds, notes, and debentures	10,901	8,618	7,074	1,544	2,283
21 Federal Reserve and corporate stock	1,902	1,415	220	1,195	487
22 Trading account securities	14,189	13,699	1,451	12,247	491
23 Federal funds sold and securities purchased under agreements to resell	60,959	33,812	851	32,961	27,138
24 Total loans, gross	936,104	697,306	201,497	495,809	238,474
25 Less: Unearned income on loans	14,338	7,401	1,762	5,640	6,920
26 Allowance for possible loan loss	9,694	7,046	291	6,755	2,644
27 EQUALS: Loans, net	912,072	682,859	199,445	483,414	228,910
<i>Total loans, gross, by category</i>					
28 Real estate loans	220,612	134,039	8,532	125,507	86,529
29 Construction and land development	(⁴)	(⁴)	(⁴)	30,434	10,786
30 Secured by farmland	(⁴)	(⁴)	(⁴)	809	1,408
31 Secured by residential properties	(⁴)	(⁴)	(⁴)	69,655	48,553
32 1- to 4-family	(⁴)	(⁴)	(⁴)	65,992	46,308
33 FHA-insured or VA-guaranteed	(⁴)	(⁴)	(⁴)	3,855	2,049
34 Conventional	(⁴)	(⁴)	(⁴)	62,137	44,260
35 Multifamily	(⁴)	(⁴)	(⁴)	3,664	2,245
36 FHA-insured	(⁴)	(⁴)	(⁴)	231	82
37 Conventional	(⁴)	(⁴)	(⁴)	3,432	2,163
38 Secured by nonfarm nonresidential properties	(⁴)	(⁴)	(⁴)	24,608	25,781
39 Loans to financial institutions	93,552	87,797	35,829	51,968	5,702
40 REITs and mortgage companies in United States	5,020	4,409	184	4,226	611
41 Commercial banks in United States	11,198	8,051	751	7,300	3,147
42 U.S. branches and agencies of foreign banks	(⁴)	4,303	475	3,828	(⁴)
43 Other commercial banks	(⁴)	3,749	276	3,472	(⁴)
44 Banks in foreign countries	44,448	44,009	24,477	16,532	387
45 Foreign branches of other U.S. banks	(⁴)	1,020	170	851	(⁴)
46 Other	(⁴)	42,989	27,307	15,681	(⁴)
47 Finance companies of other U.S. banks	12,263	11,797	312	11,486	466
48 Other financial institutions	20,623	19,530	7,106	12,425	1,092
49 Loans for purchasing or carrying securities	11,404	9,598	1,689	7,909	1,806
50 Brokers and dealers in securities	6,912	6,522	1,263	5,259	390
51 Other	4,492	3,077	426	2,650	1,416
52 Loans to finance agricultural production and other loans to farmers	11,379	6,517	714	5,803	4,861
53 Commercial and industrial loans	413,652	339,210	122,552	216,659	74,281
54 U.S. addressees (domicile)	(⁴)	210,975	15,087	195,888	(⁴)
55 Non-U.S. addressees (domicile)	(⁴)	128,235	107,465	20,770	(⁴)
56 Loans to individuals for household, family, and other personal expenditures	136,265	74,778	6,471	68,307	61,426
57 Installment loans	(⁴)	(⁴)	(⁴)	56,288	50,410
58 Passenger automobiles	(⁴)	(⁴)	(⁴)	16,547	21,041
59 Credit cards and related plans	(⁴)	(⁴)	(⁴)	20,416	10,006
60 Retail (charge account) credit card	(⁴)	(⁴)	(⁴)	16,423	8,633
61 Check and revolving credit	(⁴)	(⁴)	(⁴)	3,993	1,374
62 Mobile homes	(⁴)	(⁴)	(⁴)	3,175	3,544
63 Other installment loans	(⁴)	(⁴)	(⁴)	16,151	15,820
64 Other retail consumer goods	(⁴)	(⁴)	(⁴)	4,170	3,309
65 Residential property repair and modernization	(⁴)	(⁴)	(⁴)	3,555	4,051
66 Other for household, family, and other personal expenditures	(⁴)	(⁴)	(⁴)	8,426	8,459
67 Single-payment loans	(⁴)	(⁴)	(⁴)	12,019	11,016
68 All other loans	49,240	45,367	25,710	19,657	3,869
69 Loans to foreign governments and official institutions	(⁴)	31,246	23,556	7,689	(⁴)
70 Other	(⁴)	14,121	2,154	11,967	(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	15,443	13,511	2,678	10,833	1,932
72 Bank premises, furniture and fixtures, and other assets representing bank premises	23,273	14,209	1,426	12,784	9,042
73 Real estate owned other than bank premises	2,082	1,269	96	1,172	813
74 All other assets	101,085	91,294	45,512	88,980	9,774
75 Investment in unconsolidated subsidiaries and associated companies	1,444	1,389	1,083	306	55
76 Customers' liability on acceptances outstanding	56,326	55,890	15,735	40,155	434
77 U.S. addressees (domicile)	(⁴)	17,808	(⁴)	(⁴)	(⁴)
78 Non-U.S. addressees (domicile)	(⁴)	38,082	(⁴)	(⁴)	(⁴)
79 Net due from foreign branches and foreign, Edge, and Agreement subsidiaries	(⁴)	(⁴)	15,925	27,273	(⁴)
80 Other	43,315	34,016	12,770	21,246	9,284
81 Total liabilities and equity capital⁴	1,630,940	1,192,999	(⁴)	(⁴)	437,489
82 Total liabilities excluding subordinated debt	1,538,248	1,133,523	388,222	788,499	404,302
83 Total deposits	1,230,103	873,097	319,630	553,467	356,625
84 Individuals, partnerships, and corporations	938,674	623,293	157,712	465,581	315,022
85 U.S. government	2,682	1,760	252	1,508	921
86 States and political subdivisions in United States	55,643	26,938	598	26,339	28,700
87 All other	222,102	213,357	160,380	52,977	8,741
88 Foreign governments and official institutions	29,717	29,584	23,812	5,772	133
89 Commercial banks in United States	64,130	55,903	23,471	32,432	8,227
90 U.S. branches and agencies of foreign banks	(⁴)	4,963	2,953	2,010	(⁴)
91 Other commercial banks in United States	(⁴)	50,941	20,518	30,422	(⁴)
92 Banks in foreign countries	128,255	127,869	113,096	14,773	382
93 Foreign branches of other U.S. banks	(⁴)	20,757	19,266	1,491	(⁴)
94 Other banks in foreign countries	(⁴)	107,112	93,830	13,282	(⁴)
95 Certified and officers' checks, travelers checks, and letters of credit sold for cash	11,002	7,750	687	7,063	3,240
96 Federal funds purchased and securities sold under agreements to repurchase in domestic offices and Edge and Agreement subsidiaries	159,241	124,272	323	123,950	34,943
97 Interest-bearing demand notes issued to U.S. Treasury and other liabilities for borrowed money	47,041	42,812	16,645	26,167	4,229
98 Interest-bearing demand notes (note balances) issued to U.S. Treasury	10,132	7,824	(⁴)	7,824	2,308
99 Other liabilities for borrowed money	36,910	34,988	16,645	18,344	1,921
100 Mortgage indebtedness and liability for capitalized leases	2,206	1,460	38	1,422	742
101 All other liabilities	99,657	91,882	51,587	83,492	7,764
102 Acceptances executed and outstanding	56,581	56,144	13,069	43,076	434
103 Net due to foreign branches, foreign, and Edge, and Agreement subsidiaries	(⁴)	(⁴)	27,273	15,925	(⁴)
104 Other	43,077	35,737	11,246	24,492	7,329
105 Subordinated notes and debentures	5,796	3,978	284	3,694	1,818
106 Total equity capital ⁵	86,896	55,498	(⁴)	(⁴)	31,369
107 Preferred stock	192	106	(⁴)	(⁴)	86
108 Common stock	17,066	10,982	(⁴)	(⁴)	6,076
109 Surplus	29,100	17,384	(⁴)	(⁴)	11,697
110 Undivided profits and reserve for contingencies and other capital reserves	40,538	27,025	(⁴)	(⁴)	13,511
111 Undivided profits	39,684	26,637	(⁴)	(⁴)	13,045
112 Reserve for contingencies and other capital reserves	854	389	(⁴)	(⁴)	465
MEMO					
<i>Deposits in domestic offices</i>					
113 Total demand	261,265	170,548	0	170,548	90,591
114 Total savings	154,111	78,168	0	78,168	75,882
115 Total time	495,097	304,752	0	304,752	190,153
116 Time deposits of \$100,000 or more	273,121	200,970	0	200,970	72,040
117 Certificates of deposit in denominations of \$100,000 or more	244,796	176,923	0	176,923	67,767
118 Other	28,325	24,047	0	24,047	4,273
119 Savings deposits authorized for automatic transfer and NOW accounts	45,069	23,069	0	23,069	21,975
120 Money market time certificates of \$10,000 and less than \$100,000 with original maturities of 26 weeks	136,323	63,841	0	63,841	72,401
121 All savers certificates	14,597	7,437	0	7,437	7,161
122 Demand deposits adjusted ⁶	173,778	100,911	0	100,911	72,750
123 Standby letters of credit, total	75,920	70,910	15,002	55,908	5,001
124 U.S. addressees (domicile)	(⁴)	51,484	(⁴)	(⁴)	(⁴)
125 Non-U.S. addressees (domicile)	(⁴)	19,426	(⁴)	(⁴)	(⁴)
126 Standby letters of credit conveyed to others through participations (included in total standby letters of credit)	6,162	5,752	718	5,034	408
127 Holdings of commercial paper included in total gross loans	(⁴)	(⁴)	(⁴)	286	823
<i>Averages for 30 calendar days (or calendar month) ending with report date</i>					
128 Total assets	1,613,511	1,178,388	342,695	835,693	434,655
129 Cash and due from depository institutions	269,200	221,188	127,041	94,147	47,983
130 Federal funds sold and securities purchased under agreements to resell	64,547	36,115	749	35,366	28,424
131 Total loans	915,532	684,853	200,794	484,059	230,372
132 Total deposits	1,212,013	858,565	288,642	569,924	353,069
133 Time CDs in denominations of \$100,000 or more in domestic offices	244,195	(⁴)	(⁴)	176,635	67,455
134 Federal funds purchased and securities sold under agreements to repurchase	159,129	124,483	508	123,975	34,612
135 Other liabilities for borrowed money	35,795	33,981	15,198	18,783	1,814
135 Number of banks	1,703	189	189	189	1,513

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

B. June 30, 1982

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	1,659,676	1,217,033	388,158	877,583	442,644
2 Cash and due from depository institutions	280,863	226,691	127,208	99,482	54,173
3 Currency and coin (U.S. and foreign)	14,950	8,670	274	8,396	6,280
4 Balances with Federal Reserve Banks	18,032	12,593	261	12,332	5,439
5 Balances with other central banks	3,618	3,618	3,522	96	(⁴)
6 Demand balances with commercial banks in United States	18,149	7,497	215	7,283	10,652
7 All other balances with depository institutions in United States and with banks in foreign countries	160,973	140,900	121,191	19,709	20,073
8 Time and savings balances with commercial banks in United States	17,233	8,468	5,964	2,504	8,764
9 Balances with other depository institutions in United States	726	378	274	104	347
10 Balances with banks in foreign countries	143,015	132,053	114,953	17,101	10,962
11 Foreign branches of other U.S. banks	(⁴)	20,724	17,049	3,676	(⁴)
12 Other banks in foreign countries	(⁴)	111,329	97,904	13,425	(⁴)
13 Cash items in process of collection	65,141	53,412	1,745	51,667	11,729
14 Total securities, loans, and lease financing receivables	1,247,211	879,111	208,868	670,243	368,099
15 Total securities, book value	234,583	125,307	9,731	115,576	109,277
16 U.S. Treasury	63,333	28,780	208	28,572	34,553
17 Obligations of other U.S. government agencies and corporations	38,930	16,006	27	15,980	22,924
18 Obligations of states and political subdivisions in United States	106,063	57,655	632	57,023	48,408
19 All other securities	26,258	22,866	8,865	14,001	3,392
20 Other bonds, notes, and debentures	10,959	8,537	6,984	1,553	2,422
21 Federal Reserve and corporate stock	1,879	1,397	173	1,224	483
22 Trading account securities	13,420	12,933	1,709	11,224	487
23 Federal funds sold and securities purchased under agreements to resell	60,841	36,672	920	35,752	24,169
24 Total loans, gross	961,002	718,606	197,653	520,952	242,397
25 LESS: Unearned income on loans	14,537	7,542	1,831	5,711	6,995
26 Allowance for possible loan loss	10,258	7,518	291	7,227	2,740
27 EQUALS: Loans, net	936,208	703,546	195,532	508,014	232,662
<i>Total loans, gross, by category</i>					
28 Real estate loans	224,430	137,628	8,660	128,967	86,802
29 Construction	(⁴)	(⁴)	(⁴)	32,227	11,074
30 Secured by farmland	(⁴)	(⁴)	(⁴)	848	1,424
31 Secured by residential properties	(⁴)	(⁴)	(⁴)	70,462	48,529
32 1- to 4-family	(⁴)	(⁴)	(⁴)	66,811	46,284
33 FHA-insured or VA-guaranteed	(⁴)	(⁴)	(⁴)	3,959	1,999
34 Conventional	(⁴)	(⁴)	(⁴)	62,853	44,285
35 Multifamily	(⁴)	(⁴)	(⁴)	3,650	2,245
36 FHA-insured	(⁴)	(⁴)	(⁴)	218	73
37 Conventional	(⁴)	(⁴)	(⁴)	3,432	2,172
38 Secured by nonfarm nonresidential properties	(⁴)	(⁴)	(⁴)	25,430	25,776
39 Loans to financial institutions	95,699	89,227	33,612	55,615	6,471
40 REITs and mortgage companies in United States	5,161	4,532	98	4,434	629
41 Commercial banks in United States	12,345	8,528	660	7,868	3,817
42 U.S. branches and agencies of foreign banks	(⁴)	4,010	307	3,703	(⁴)
43 Other commercial banks	(⁴)	4,518	353	4,165	(⁴)
44 Banks in foreign countries	46,090	45,606	25,733	19,873	484
45 Foreign branches of other U.S. banks	(⁴)	579	296	283	(⁴)
46 Other	(⁴)	45,028	25,437	19,591	(⁴)
47 Finance companies in United States	11,758	11,264	258	11,006	494
48 Other financial institutions	20,346	19,297	6,863	12,434	1,048
49 Loans for purchasing or carrying securities	12,222	10,329	1,556	8,763	1,893
50 Brokers and dealers in securities	7,655	7,251	1,189	6,062	405
51 Other	4,567	3,078	376	2,702	1,489
52 Loans to finance agricultural production and other loans to farmers	12,212	6,910	720	6,190	5,302
53 Commercial and industrial loans	427,334	351,045	120,972	230,072	76,289
54 U.S. addressees (domicile)	(⁴)	221,242	15,844	205,398	(⁴)
55 Non-U.S. addressees (domicile)	(⁴)	129,803	105,129	24,674	(⁴)
56 Loans to individuals for household, family, and other personal expenditures	137,995	76,159	6,586	69,573	61,836
57 Installment loans	(⁴)	(⁴)	(⁴)	57,082	50,569
58 Passenger automobiles	(⁴)	(⁴)	(⁴)	16,557	21,045
59 Credit cards and related plans	(⁴)	(⁴)	(⁴)	21,022	9,972
60 Retail (charge account) credit card	(⁴)	(⁴)	(⁴)	17,041	8,574
61 Check and revolving credit	(⁴)	(⁴)	(⁴)	3,982	1,398
62 Mobile homes	(⁴)	(⁴)	(⁴)	3,206	3,544
63 Other installment loans	(⁴)	(⁴)	(⁴)	16,296	16,008
64 Other retail consumer loans	(⁴)	(⁴)	(⁴)	4,241	3,271
65 Residential property repair and modernization	(⁴)	(⁴)	(⁴)	3,588	4,113
66 Other installment loans for household, family, and other personal expenditures	(⁴)	(⁴)	(⁴)	8,467	8,624
67 Single-payment loans	(⁴)	(⁴)	(⁴)	12,491	11,267
68 All other loans	51,111	47,308	25,537	21,771	3,803
69 Loans to foreign governments and official institutions	(⁴)	33,016	23,352	9,664	(⁴)
70 Other	(⁴)	14,293	2,185	12,107	(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	15,578	13,587	2,685	10,902	1,991
72 Bank premises, furniture and fixtures, and other assets representing bank premises	23,886	14,678	1,452	13,226	9,208
73 Real estate owned other than bank premises	2,415	1,495	93	1,402	920
74 All other assets	105,301	95,057	50,536	93,229	10,244
75 Investment in unconsolidated subsidiaries and associated companies	1,513	1,450	1,076	374	62
76 Customers' liability on acceptances outstanding	59,536	59,120	15,870	43,250	416
77 U.S. addressees (domicile)	(⁴)	18,797	(⁴)	(⁴)	(⁴)
78 Non-U.S. addressees (domicile)	(⁴)	40,322	(⁴)	(⁴)	(⁴)
79 Net due from foreign branches and foreign, Edge, and Agreement subsidiaries	(⁴)	(⁴)	21,684	27,024	(⁴)
80 Other	44,253	34,488	11,907	22,581	9,765
81 Total liabilities and equity capital⁵	1,659,676	1,217,033	(⁴)	(⁴)	442,644
82 Total liabilities excluding subordinated debt	1,565,584	1,156,180	387,909	816,980	409,404
83 Total deposits	1,261,557	900,379	320,148	580,231	361,178
84 Individuals, partnerships, and corporations	973,079	654,355	168,122	486,233	318,724
85 U.S. government	4,468	3,135	264	2,871	1,333
86 States and political subdivisions in United States	55,451	26,839	557	26,283	28,611
87 All other	216,637	207,615	150,486	57,129	9,022
88 Foreign governments and official institutions	26,865	26,689	19,884	6,805	176
89 Commercial banks in United States	69,482	61,067	27,519	33,548	8,415
90 U.S. branches and agencies of foreign banks	(⁴)	5,111	3,357	1,754	(⁴)
91 Other commercial banks in United States	(⁴)	55,956	24,162	31,794	(⁴)
92 Banks in foreign countries	120,290	119,859	103,083	16,776	430
93 Foreign branches of other U.S. banks	(⁴)	19,932	17,907	2,025	(⁴)
94 Other banks in foreign countries	(⁴)	99,928	85,177	14,751	(⁴)
95 Certified and officers' checks, travelers checks, and letters of credit sold for cash	11,922	8,434	719	7,715	3,488
96 Federal funds purchased and securities sold under agreements to repurchase in domestic offices and Edge and Agreement subsidiaries	153,421	118,318	370	117,948	35,103
97 Interest-bearing demand notes issued to U.S. Treasury and other liabilities for borrowed money	44,383	40,234	15,492	24,742	4,149
98 Interest-bearing demand notes (note balances) issued to U.S. Treasury	6,275	4,282	(⁴)	4,282	1,993
99 Other liabilities for borrowed money	38,108	35,952	15,492	20,460	2,156
100 Mortgage indebtedness and liability for capitalized leases	2,202	1,449	16	1,433	752
101 All other liabilities	104,021	95,800	51,882	92,626	8,221
102 Acceptances executed and outstanding	59,799	59,382	13,950	45,432	416
103 Net due to foreign branches and foreign, Edge, and Agreement subsidiaries	(⁴)	(⁴)	27,024	21,684	(⁴)
104 Other	44,222	36,417	10,908	25,509	7,805
105 Subordinated notes and debentures	5,870	4,200	259	3,941	1,670
106 Total equity capital ⁵	88,223	56,653	(⁴)	(⁴)	31,570
107 Preferred stock	217	131	(⁴)	(⁴)	86
108 Common stock	17,119	11,138	(⁴)	(⁴)	5,981
109 Surplus	29,443	17,748	(⁴)	(⁴)	11,695
110 Undivided profits and reserve for contingencies and other capital reserves	41,444	27,636	(⁴)	(⁴)	13,808
111 Undivided profits	40,600	27,247	(⁴)	(⁴)	13,353
112 Reserve for contingencies and other capital reserves	843	389	(⁴)	(⁴)	455
MEMO					
<i>Deposits in domestic offices</i>					
113 Total demand	267,982	177,015	0	177,015	90,967
114 Total savings	153,109	78,034	0	78,034	75,075
115 Total time	520,318	325,182	0	325,182	195,135
116 Time deposits of \$100,000 or more	288,859	215,890	0	215,890	72,970
117 Certificates of deposit in denominations of \$100,000 or more	255,270	186,586	0	186,586	68,684
118 Other	33,590	29,304	0	29,304	4,286
119 Savings deposits authorized for automatic transfer and NOW accounts	44,554	22,787	0	22,787	21,767
120 Money market time deposits (a) in minimum denominations of \$10,000 but less than \$100,000 with original maturities of 26 weeks, and (b) in minimum denominations of \$7,500 but less than \$100,000 with original maturities of 91 days	141,055	66,868	0	66,868	74,187
121 All savers certificates	15,487	7,969	0	7,969	7,518
122 Total Individual Retirement Accounts (IRA) and Keogh Plan accounts	9,708	4,741	0	4,741	4,968
123 Demand deposits adjusted ⁶	174,994	103,068	0	103,068	71,926
124 Standby letters of credit, total	80,770	75,579	14,588	60,991	5,191
125 U.S. addressees (domicile)	(⁴)	55,700	(⁴)	(⁴)	(⁴)
126 Non-U.S. addressees (domicile)	(⁴)	19,879	(⁴)	(⁴)	(⁴)
127 Standby letters of credit conveyed to others through participations (included in total standby letters of credit)	6,557	6,229	561	5,668	328
128 Holdings of commercial paper included in total gross loans	(⁴)	(⁴)	(⁴)	201	836
<i>Average for 30 calendar days (or calendar month) ending with report date</i>					
129 Total assets	1,648,001	1,207,393	342,609	864,785	440,607
130 Cash and due from depository institutions	274,919	224,172	125,019	99,153	50,747
131 Federal funds sold and securities purchased under agreements to resell	61,589	34,329	862	33,467	27,260
132 Total loans	941,498	707,475	197,408	510,067	234,023
133 Total deposits	1,241,982	881,687	315,398	566,289	360,295
134 Time CDs in denominations of \$100,000 or more in domestic offices	254,169	(⁴)	(⁴)	185,190	68,978
135 Federal funds purchased and securities sold under agreements to repurchase	164,494	128,765	538	128,228	35,729
136 Other liabilities for borrowed money	36,891	34,913	15,339	19,574	1,978
137 Number of banks	1,698	192	192	192	1,506

**17. Insured commercial banks with assets of \$100 million or over—
Domestic and foreign offices¹—Continued**
C. September 30, 1982

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	1,694,756	1,250,908	387,769	917,145	443,848
2 Cash and due from depository institutions	282,215	228,172	126,139	102,033	54,042
3 Currency and coin (U.S. and foreign)	14,067	8,259	245	8,014	5,808
4 Balances with Federal Reserve Banks	19,420	14,429	373	14,056	4,991
5 Balances with other central banks	3,463	3,463	3,285	178	(⁴)
6 Demand balances with commercial banks in United States	18,568	7,801	354	7,447	10,767
7 All other balances with depository institutions in United States and with banks in foreign countries	162,736	141,500	120,253	21,247	21,236
8 Time and savings balances with commercial banks in United States	19,395	10,274	6,599	3,674	9,121
9 Balances with other depository institutions in United States	754	561	439	121	193
10 Balances with banks in foreign countries	142,587	130,666	113,214	17,451	11,921
11 Foreign branches of other U.S. banks	(⁴)	20,355	16,442	3,914	(⁴)
12 Other banks in foreign countries	(⁴)	110,310	96,773	13,538	(⁴)
13 Cash items in process of collection	63,966	52,720	1,630	51,091	11,246
14 Total securities, loans, and lease financing receivables	1,277,804	908,722	210,225	698,497	369,082
15 Total securities, book value	238,453	128,726	10,477	118,249	109,726
16 U.S. Treasury	66,296	31,456	191	31,265	34,840
17 Obligations of other U.S. government agencies and corporations	39,292	16,020	33	15,987	23,272
18 Obligations of states and political subdivisions in United States	105,250	57,204	624	56,580	48,045
19 All other securities	27,615	24,047	9,630	14,417	3,569
20 Other bonds, notes, and debentures	11,996	9,519	7,657	1,862	2,477
21 Federal Reserve and corporate stock	1,923	1,435	186	1,249	487
22 Trading account securities	13,696	13,092	1,786	11,306	605
23 Federal funds sold and securities purchased under agreements to resell	67,961	43,711	833	42,879	24,250
24 Total loans, gross	980,693	737,765	198,342	539,423	242,928
25 LESS: Unearned income on loans	14,357	7,426	1,765	5,631	6,931
26 Allowance for possible loan loss	10,516	7,728	321	7,408	2,788
27 EQUALS: Loans, net	955,820	722,610	196,227	526,384	233,209
<i>Total loans, gross, by category</i>					
28 Real estate loans	227,483	140,574	8,630	131,945	86,909
29 Construction and land development	(⁴)	(⁴)	(⁴)	33,926	11,514
30 Secured by farmland	(⁴)	(⁴)	(⁴)	907	1,426
31 Secured by residential properties	(⁴)	(⁴)	(⁴)	70,951	48,191
32 1- to 4-family	(⁴)	(⁴)	(⁴)	67,226	45,885
33 FHA-insured or VA-guaranteed	(⁴)	(⁴)	(⁴)	4,049	1,975
34 Conventional	(⁴)	(⁴)	(⁴)	63,176	43,910
35 Multifamily	(⁴)	(⁴)	(⁴)	3,726	2,306
36 FHA-insured	(⁴)	(⁴)	(⁴)	223	76
37 Conventional	(⁴)	(⁴)	(⁴)	3,502	2,230
38 Secured by nonfarm nonresidential properties	(⁴)	(⁴)	(⁴)	26,160	25,778
39 Loans to financial institutions	96,706	89,916	33,143	56,773	6,790
40 REITs and mortgage companies in United States	4,696	4,156	107	4,049	540
41 Commercial banks in United States	13,319	9,018	757	8,261	4,301
42 U.S. branches and agencies of foreign banks	(⁴)	4,442	372	4,070	(⁴)
43 Other commercial banks	(⁴)	4,577	385	4,192	(⁴)
44 Banks in foreign countries	46,403	45,852	25,109	20,743	551
45 Foreign branches of other U.S. banks	(⁴)	571	270	300	(⁴)
46 Other	(⁴)	45,281	24,839	20,442	(⁴)
47 Finance companies of other U.S. banks	11,739	11,347	293	11,054	392
48 Other financial institutions	20,549	19,543	6,876	12,667	1,006
49 Loans for purchasing or carrying securities	13,592	11,758	1,758	10,000	1,834
50 Brokers and dealers in securities	8,830	8,481	1,298	7,184	348
51 Other	4,762	3,277	461	2,816	1,485
52 Loans to finance agricultural production and other loans to farmers	12,532	7,129	658	6,471	5,403
53 Commercial and industrial loans	438,875	362,650	122,852	239,798	76,225
54 U.S. addressees (domicile)	(⁴)	230,200	16,575	213,625	(⁴)
55 Non-U.S. addressees (domicile)	(⁴)	132,450	106,277	26,173	(⁴)
56 Loans to individuals for household, family, and other personal expenditures	139,764	77,931	6,432	71,499	61,833
57 Installment loans	(⁴)	(⁴)	(⁴)	58,776	50,563
58 Passenger automobiles	(⁴)	(⁴)	(⁴)	16,690	21,208
59 Credit cards and related plans	(⁴)	(⁴)	(⁴)	22,321	9,940
60 Retail (charge account) credit card	(⁴)	(⁴)	(⁴)	18,281	8,508
61 Check and revolving credit	(⁴)	(⁴)	(⁴)	4,040	1,432
62 Mobile homes	(⁴)	(⁴)	(⁴)	3,183	3,525
63 Other installment loans	(⁴)	(⁴)	(⁴)	16,582	15,890
64 Other retail consumer goods	(⁴)	(⁴)	(⁴)	4,204	3,234
65 Residential property repair and modernization	(⁴)	(⁴)	(⁴)	3,660	4,060
66 Other for household, family, and other personal expenditures	(⁴)	(⁴)	(⁴)	8,718	8,596
67 Single-payment loans	(⁴)	(⁴)	(⁴)	12,723	11,270
68 All other loans	51,741	47,807	24,869	22,937	3,934
69 Loans to foreign governments and official institutions	(⁴)	33,304	22,813	10,491	(⁴)
70 Other	(⁴)	14,502	2,056	12,446	(⁴)
71 Lease financing receivables	15,571	13,674	2,688	10,985	1,897
72 Bank premises, furniture and fixtures, and other assets representing bank premises	24,477	15,213	1,501	13,712	9,263

17-C. Continued

Item	Insured	Banks with foreign offices ²			Banks without foreign offices
		Total	Foreign offices ³	Domestic offices	
73 Real estate owned other than bank premises	2,764	1,706	90	1,616	1,057
74 All other assets	107,492	97,094	49,813	101,287	10,398
75 Investment in unconsolidated subsidiaries and associated companies	1,563	1,486	1,135	351	77
76 Customers' liability on acceptances outstanding	60,177	59,720	16,443	43,277	457
77 U.S. addressees (domicile)	(⁴)	18,381	(⁴)	(⁴)	(⁴)
78 Non-U.S. addressees (domicile)	(⁴)	41,339	(⁴)	(⁴)	(⁴)
79 Net due from foreign branches and foreign, Edge, and Agreement subsidiaries	(⁴)	(⁴)	20,361	33,645	(⁴)
80 Other	45,753	35,889	11,874	24,015	9,864
81 Total liabilities and equity capital⁵	1,694,756	1,250,908	(⁴)	(⁴)	443,848
82 Total liabilities excluding subordinated debt	1,598,413	1,188,107	387,512	854,600	410,307
83 Total deposits	1,277,782	915,208	313,531	601,677	362,574
84 Individuals, partnerships, and corporations	984,654	664,307	160,728	503,579	320,346
85 U.S. government	2,646	1,751	212	1,539	895
86 States and political subdivisions in United States	56,822	27,885	637	27,248	28,937
87 All other	221,284	212,448	151,420	61,028	8,836
88 Foreign governments and official institutions	27,751	27,555	20,137	7,418	196
89 Commercial banks in United States	77,991	69,684	32,441	37,243	8,307
90 U.S. branches and agencies of foreign banks	(⁴)	6,216	4,669	1,547	(⁴)
91 Other commercial banks in United States	(⁴)	63,468	27,772	35,696	(⁴)
92 Banks in foreign countries	115,542	115,209	98,842	16,366	334
93 Foreign branches of other U.S. banks	(⁴)	17,000	15,386	1,614	(⁴)
94 Other banks in foreign countries	(⁴)	98,209	83,457	14,752	(⁴)
95 Certified and officers' checks, travelers checks, and letters of credit sold for cash	12,377	8,817	533	8,283	3,560
96 Federal funds purchased and securities sold under agreements to repurchase in domestic offices and Edge and Agreement subsidiaries	160,981	127,597	419	127,178	33,384
97 Interest-bearing demand notes issued to U.S. Treasury and other liabilities for borrowed money	52,210	46,929	15,127	31,802	5,281
98 Interest-bearing demand notes (note balances) issued to U.S. Treasury	17,819	14,328	(⁴)	14,328	3,491
99 Other liabilities for borrowed money	34,391	32,601	15,127	17,474	1,790
100 Mortgage indebtedness and liability for capitalized leases	2,320	1,550	62	1,487	771
101 All other liabilities	105,120	96,823	58,373	92,456	8,297
102 Acceptances executed and outstanding	60,366	59,909	14,166	45,743	457
103 Net due to foreign branches and foreign, Edge, and Agreement subsidiaries	(⁴)	(⁴)	33,645	20,361	(⁴)
104 Other	44,755	36,914	10,562	26,352	7,840
105 Subordinated notes and debentures	6,095	4,473	257	4,216	1,622
106 Total equity capital ⁵	90,247	58,328	(⁴)	(⁴)	31,919
107 Preferred stock	215	131	(⁴)	(⁴)	84
108 Common stock	17,257	11,319	(⁴)	(⁴)	5,937
109 Surplus	29,757	18,033	(⁴)	(⁴)	11,724
110 Undivided profits and reserve for contingencies and other capital reserves	43,019	28,845	(⁴)	(⁴)	14,174
111 Undivided profits	42,150	28,439	(⁴)	(⁴)	13,711
112 Reserve for contingencies and other capital reserves	869	406	(⁴)	(⁴)	463
MEMO					
<i>Deposits in domestic offices</i>					
113 Total demand	265,047	176,085	0	176,085	88,961
114 Total savings	156,081	80,452	0	80,452	75,629
115 Total time	543,123	345,140	0	345,140	197,984
116 Time deposits of \$100,000 or more	302,760	229,391	0	229,391	73,369
117 Certificates of deposit in denominations of \$100,000 or more	264,857	195,894	0	195,894	68,963
118 Other	37,902	33,497	0	33,497	4,406
119 Savings deposits authorized for automatic transfer and NOW accounts	47,483	24,413	0	24,413	23,070
120 Money market time deposits (a) in minimum denominations of \$10,000 but less than \$100,000 with original maturities of 26 weeks, and (b) in minimum denominations of \$7,500 but less than \$100,000 with original maturities of 91 days	141,714	67,949	0	67,949	73,765
121 All savers certificates	16,379	8,604	0	8,604	7,775
122 Total individual retirement accounts (IRA) and Keogh plan accounts	10,909	5,372	0	5,372	5,537
123 Demand deposits adjusted ⁶	174,942	104,013	0	104,013	70,929
124 Standby letters of credit, total	89,621	84,266	15,775	68,491	5,355
125 U.S. addressees (domicile)	(⁴)	62,782	(⁴)	(⁴)	(⁴)
126 Non-U.S. addressees (domicile)	(⁴)	21,484	(⁴)	(⁴)	(⁴)
127 Standby letters of credit conveyed to others through participation (included in total standby letters of credit)	7,882	7,584	781	6,803	298
128 Holdings of commercial paper included in total gross loans	(⁴)	(⁴)	(⁴)	348	846
<i>Averages for 30 calendar days (or calendar month) ending with report date</i>					
129 Total assets	1,686,712	1,245,051	342,359	902,692	441,661
130 Cash and due from depository institutions	283,233	231,410	127,166	104,244	51,823
131 Federal funds sold and securities purchased under agreements to resell	67,309	42,113	823	41,290	25,196
132 Total loans	960,400	725,269	197,813	527,455	235,132
133 Total deposits	1,260,297	900,370	305,002	595,367	359,927
134 Time CDs in denominations of \$100,000 or more in domestic offices	265,676	(⁴)	(⁴)	197,314	68,362
135 Federal funds purchased and securities sold under agreements to repurchase	165,835	130,924	369	130,555	34,910
136 Other liabilities for borrowed money	35,486	33,682	15,115	18,567	1,804
137 Number of banks	1,689	195	195	195	1,494

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

D. December 31, 1982

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	1,757,781	1,288,326	389,889	962,856	469,455
2 Cash and due from depository institutions	291,626	233,675	124,027	109,648	57,951
3 Currency and coin (U.S. and foreign)	14,775	8,924	248	8,675	5,851
4 Balances with Federal Reserve Banks	24,518	18,603	203	18,400	5,915
5 Balances with other central banks	3,599	3,599	3,407	191	(⁴)
6 Demand balances with commercial banks in United States	19,082	7,642	200	7,442	11,440
7 All other balances with depository institutions in United States and with banks in foreign countries	163,371	141,102	118,886	22,216	22,269
8 Time and savings balances with commercial banks in United States	22,431	13,017	8,546	4,471	9,414
9 Balances with other depository institutions in United States	727	534	464	70	193
10 Balances with banks in foreign countries	140,212	127,551	109,876	17,674	12,662
11 Foreign branches of other U.S. banks	(⁴)	21,607	16,936	4,671	(⁴)
12 Other banks in foreign countries	(⁴)	105,943	92,940	13,003	(⁴)
13 Cash items in process of collection	66,282	53,806	1,082	52,724	12,476
14 Total securities, loans, and lease financing receivables	1,326,657	936,076	212,976	723,099	390,581
15 Total securities, book value	259,076	142,558	11,195	131,363	116,518
16 U.S. Treasury	76,063	37,422	223	37,200	38,641
17 Obligations of other U.S. government agencies and corporations	40,178	16,177	21	16,157	24,000
18 Obligations of states and political subdivisions in United States	109,042	59,125	619	58,506	49,917
19 All other securities	33,793	29,833	10,333	19,500	3,960
20 Other bonds, notes, and debentures	12,763	10,065	8,044	2,021	2,698
21 Federal Reserve and corporate stock	1,923	1,427	170	1,258	496
22 Trading account securities	19,107	18,341	2,120	16,222	766
23 Federal funds sold and securities purchased under agreements to resell	74,039	41,621	819	40,802	32,418
24 Total loans, gross	1,002,248	752,943	200,207	552,736	249,305
25 Less: Unearned income on loans	13,995	7,292	1,861	5,431	6,703
26 Allowance for possible loan loss	10,982	8,047	359	7,688	2,935
27 EQUALS: Loans, net	977,271	737,604	197,987	539,617	239,667
<i>Total loans, gross, by category</i>					
28 Real estate loans	229,883	141,956	8,927	133,028	87,928
29 Construction and land development	(⁴)	(⁴)	(⁴)	34,844	11,758
30 Secured by farmland	(⁴)	(⁴)	(⁴)	842	1,409
31 Secured by residential properties	(⁴)	(⁴)	(⁴)	70,610	48,478
32 1- to 4-family	(⁴)	(⁴)	(⁴)	66,788	46,059
33 FHA-insured or VA-guaranteed	(⁴)	(⁴)	(⁴)	4,217	2,209
34 Conventional	(⁴)	(⁴)	(⁴)	62,572	43,850
35 Multifamily	(⁴)	(⁴)	(⁴)	3,821	2,419
36 FHA-insured	(⁴)	(⁴)	(⁴)	227	111
37 Conventional	(⁴)	(⁴)	(⁴)	3,594	2,308
38 Secured by nonfarm nonresidential properties	(⁴)	(⁴)	(⁴)	26,732	26,284
39 Loans to financial institutions	102,363	94,852	33,630	61,222	7,511
40 REITs and mortgage companies in United States	5,451	4,858	59	4,799	593
41 Commercial banks in United States	15,216	10,551	518	10,033	4,666
42 U.S. branches and agencies of foreign banks	(⁴)	5,226	251	4,975	(⁴)
43 Other commercial banks	(⁴)	5,325	267	5,058	(⁴)
44 Banks in foreign countries	47,698	47,075	24,502	22,573	623
45 Foreign branches of other U.S. banks	(⁴)	580	290	290	(⁴)
46 Other	(⁴)	46,495	24,212	22,283	(⁴)
47 Finance companies in United States	12,027	11,523	325	11,198	503
48 Other financial institutions	21,972	20,845	8,226	12,619	1,127
49 Loans for purchasing or carrying securities	15,162	13,010	2,121	10,889	2,152
50 Brokers and dealers in securities	10,210	9,601	1,600	8,001	608
51 Other	4,953	3,409	521	2,888	1,544
52 Loans to finance agricultural production and other loans to farmers	12,485	7,181	858	6,323	5,304
53 Commercial and industrial loans	445,571	366,453	123,983	242,471	79,118
54 U.S. addressees (domicile)	(⁴)	234,640	17,435	217,204	(⁴)
55 Non-U.S. addressees (domicile)	(⁴)	131,813	106,547	242,665	(⁴)
56 Loans to individuals for household, family, and other personal expenditures	143,408	80,349	6,703	73,647	63,059
57 Installment loans	(⁴)	(⁴)	(⁴)	60,237	51,286
58 Passenger automobiles	(⁴)	(⁴)	(⁴)	16,602	21,149
59 Credit cards and related plans	(⁴)	(⁴)	(⁴)	23,881	10,778
60 Retail (charge account) credit card	(⁴)	(⁴)	(⁴)	19,830	9,336
61 Check and revolving credit	(⁴)	(⁴)	(⁴)	4,051	1,442
62 Mobile homes	(⁴)	(⁴)	(⁴)	3,146	3,418
63 Other installment loans	(⁴)	(⁴)	(⁴)	16,607	15,941
64 Other retail consumer goods	(⁴)	(⁴)	(⁴)	4,141	3,169
65 Residential property repair and modernization	(⁴)	(⁴)	(⁴)	3,474	3,969
66 Other for household, family, and other personal expenditures	(⁴)	(⁴)	(⁴)	8,992	8,803
67 Single-payment loans	(⁴)	(⁴)	(⁴)	13,410	11,773
68 All other loans	53,375	49,141	23,985	25,156	4,234
69 Loans to foreign governments and official institutions	(⁴)	33,549	21,839	11,710	(⁴)
70 Other	(⁴)	15,592	2,146	13,446	(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	16,271	14,292	2,975	11,317	1,979
72 Bank premises, furniture and fixtures, and other assets representing bank premises	25,285	15,731	1,588	14,142	9,554
73 Real estate owned other than bank premises	3,179	2,005	92	1,912	1,174
74 All other assets	111,034	100,840	51,205	114,054	10,194
75 Investment in unconsolidated subsidiaries and associated companies	1,745	1,609	1,252	357	136
76 Customers' liability on acceptances outstanding	64,257	63,828	17,079	46,750	429
77 U.S. addressees (domicile)	(⁴)	18,519	(⁴)	(⁴)	(⁴)
78 Non-U.S. addressees (domicile)	(⁴)	45,310	(⁴)	(⁴)	(⁴)
79 Net due from foreign branches and foreign, Edge, and Agreement subsidiaries	(⁴)	(⁴)	22,059	42,361	(⁴)
80 Other	45,032	35,403	10,817	24,586	9,629
81 Total liabilities and equity capital⁵	1,757,781	1,288,326	(⁴)	(⁴)	469,455
82 Total liabilities excluding subordinated debt	1,659,128	1,223,698	389,419	898,699	435,429
83 Total deposits	1,324,787	938,371	306,703	631,669	386,415
84 Individuals, partnerships, and corporations	1,028,393	686,933	158,670	528,263	341,460
85 U.S. government	2,628	1,680	344	1,336	948
86 States and political subdivisions in United States	57,054	27,364	741	26,622	29,691
87 All other	223,387	212,827	146,330	66,497	10,561
88 Foreign governments and official institutions	27,182	26,979	19,144	7,835	203
89 Commercial banks in United States	83,420	73,543	33,037	40,506	9,877
90 U.S. branches and agencies of foreign banks	(⁴)	6,790	4,515	2,275	(⁴)
91 Other commercial banks in United States	(⁴)	66,754	28,522	38,231	(⁴)
92 Banks in foreign countries	112,785	112,304	94,149	18,156	480
93 Foreign branches of other U.S. banks	(⁴)	18,484	15,584	2,900	(⁴)
94 Other banks in foreign countries	(⁴)	93,820	78,564	15,256	(⁴)
95 Certified and officers' checks, travelers checks, and letters of credit sold for cash	13,324	9,568	618	8,950	3,755
96 Federal funds purchased and securities sold under agreements to repurchase in domestic offices and Edge and Agreement subsidiaries	171,042	135,559	269	135,290	35,483
97 Interest-bearing demand notes issued to U.S. Treasury and other liabilities for borrowed money	53,387	48,282	16,142	32,140	5,105
98 Interest-bearing demand notes (note balances) issued to U.S. Treasury	14,241	11,437	(⁴)	11,437	2,804
99 Other liabilities for borrowed money	39,146	36,845	16,142	20,703	2,300
100 Mortgage indebtedness and liability for capitalized leases	2,335	1,521	16	1,505	814
101 All other liabilities	107,577	99,964	66,289	98,095	7,613
102 Acceptances executed and outstanding	64,496	64,066	12,896	51,170	430
103 Net due to foreign branches and foreign, Edge, and Agreement subsidiaries	(⁴)	(⁴)	42,361	22,059	(⁴)
104 Other	43,081	35,899	11,032	24,867	7,183
105 Subordinated notes and debentures	6,700	5,094	470	4,624	1,606
106 Total equity capital ⁵	91,953	59,534	(⁴)	(⁴)	32,420
107 Preferred stock	271	194	(⁴)	(⁴)	77
108 Common stock	17,447	11,467	(⁴)	(⁴)	5,980
109 Surplus	30,520	18,302	(⁴)	(⁴)	12,218
110 Undivided profits and reserve for contingencies and other capital reserves	43,715	29,571	(⁴)	(⁴)	14,145
111 Undivided profits	42,927	29,237	(⁴)	(⁴)	13,690
112 Reserve for contingencies and other capital reserves	788	334	(⁴)	(⁴)	454
MEMO					
<i>Deposits in domestic offices</i>					
113 Total demand	290,169	192,888	0	192,888	97,281
114 Total savings	211,943	114,409	0	114,409	97,534
115 Total time	515,972	324,372	0	324,372	191,600
116 Time deposits of \$100,000 or more	285,553	213,801	0	213,801	71,752
117 Certificates of deposit in denominations of \$100,000 or more	242,791	175,954	0	175,954	66,837
118 Other	42,762	37,847	0	37,847	4,915
119 Savings deposits authorized for automatic transfer and NOW accounts	53,365	27,489	0	27,489	25,877
120 Money market time deposits (a) in minimum denominations of \$10,000 but less than \$100,000 with original maturities of 26 weeks, and (b) in minimum denominations of \$7,500 but less than \$100,000 with original maturities of 91 days	133,518	63,252	0	63,252	70,266
121 All savers certificates	5,710	3,056	0	3,056	2,655
122 Total individual retirement accounts (IRA) and Keogh plan accounts	12,386	6,269	0	6,269	6,117
123 Demand deposits adjusted ⁶	192,726	116,031	0	116,031	76,695
124 Standby letters of credit, total	98,295	92,486	15,975	76,511	5,809
125 U.S. addressees (domicile)	(⁴)	70,940	(⁴)	(⁴)	(⁴)
126 Non-U.S. addressees (domicile)	(⁴)	21,546	(⁴)	(⁴)	(⁴)
127 Standby letters of credit conveyed to others through participations (included in total standby letters of credit)	8,697	8,399	790	7,609	298
128 Holdings of commercial paper included in total gross loans	(⁴)	(⁴)	(⁴)	357	958
<i>Average for 30 calendar days (or calendar month) ending with report date</i>					
129 Total assets	1,729,412	1,271,957	341,484	930,472	457,455
130 Cash and due from depository institutions	288,596	234,106	124,177	109,929	54,489
131 Federal funds sold and securities purchased under agreements to resell	70,715	41,902	909	40,992	28,813
132 Total loans	976,124	736,069	198,141	537,928	240,055
133 Total deposits	1,300,900	926,363	313,289	613,074	374,538
134 Time CDs in denominations of \$100,000 or more in domestic offices	253,206	(⁴)	(⁴)	185,550	67,656
135 Federal funds purchased and securities sold under agreements to repurchase	173,540	137,860	336	137,524	35,680
136 Other liabilities for borrowed money	37,319	35,193	15,890	19,304	2,125
137 Number of banks	1,679	194	194	194	1,485

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

A. March 31, 1982

Millions of dollars, except for number of banks

Item	Insured	Member banks			Non-member insured
		Total	National	State	
1 Total assets	1,285,632	1,085,964	823,608	262,356	199,668
2 Cash and due from depository institutions	149,758	130,948	95,648	35,299	18,810
3 Currency and coin (U.S. and foreign)	13,786	11,718	9,237	2,481	2,068
4 Balances with Federal Reserve Banks	24,402	23,663	17,644	6,020	739
5 Balances with other central banks	259	259	221	38	0
6 Demand balances with commercial banks in United States	17,329	11,817	9,299	2,518	5,512
7 All other balances with depository institutions in United States and with banks in foreign countries	33,875	25,928	19,637	6,291	7,947
8 Time and savings balances with commercial banks in United States	10,503	6,975	5,854	1,121	3,528
9 Balances with other depository institutions in United States	341	182	78	104	159
10 Balances with banks in foreign countries	23,031	18,771	13,705	5,066	4,260
11 Cash items in process of collection	60,107	57,563	39,611	17,952	2,544
12 Total securities, loans, and lease financing receivables	1,013,271	843,556	644,281	199,275	169,714
13 Total securities, book value	227,771	178,853	135,273	43,580	48,917
14 U.S. Treasury	64,707	48,523	36,432	12,091	16,184
15 Obligations of other U.S. government agencies and corporations	38,453	28,328	22,982	5,346	10,125
16 Obligations of states and political subdivisions in United States	106,364	85,519	64,922	20,597	20,845
17 All other securities	18,247	16,483	10,937	5,546	1,764
18 Other bonds, notes, and debentures	3,827	2,413	1,758	656	1,414
19 Federal Reserve and corporate stock	1,681	1,511	1,138	373	170
20 Trading account securities	12,738	12,558	8,041	4,517	180
21 Federal funds sold and securities purchased under agreements to resell	60,108	50,409	38,375	12,034	9,699
22 Total loans, gross	734,606	620,328	475,335	144,993	114,278
23 Less: Unearned income on loans	12,576	9,554	7,211	2,343	3,022
24 Allowance for possible loan loss	9,403	8,174	6,089	2,085	1,230
25 EQUALS: Loans, net	712,627	602,600	462,035	140,565	110,026
<i>Total loans, gross, by category</i>					
26 Real estate loans	212,080	169,442	139,240	30,202	42,637
27 Construction and land development	41,262	34,718	27,041	7,676	6,544
28 Secured by farmland	2,218	1,599	1,432	166	619
29 Secured by residential properties	118,210	94,803	79,348	15,455	23,407
30 1- to 4-family	112,301	90,073	75,571	14,502	22,228
31 FHA-insured or VA-guaranteed	5,904	5,276	4,356	919	628
32 Conventional	106,397	84,797	71,214	13,583	21,600
33 Multifamily	5,909	4,730	3,777	953	1,178
34 FHA-insured	313	223	126	97	90
35 Conventional	5,595	4,507	3,651	856	1,088
36 Secured by nonfarm nonresidential properties	50,390	38,322	31,419	6,904	12,068
37 Loans to financial institutions	57,723	53,470	33,558	19,912	4,253
38 REITs and mortgage companies in United States	4,837	4,565	3,297	1,268	271
39 Commercial banks in United States	10,447	7,786	5,101	2,685	2,661
40 Banks in foreign countries	16,971	16,414	9,273	7,140	557
41 Finance companies in United States	11,951	11,739	7,191	4,548	213
42 Other financial institutions	13,517	12,966	8,696	4,271	551
43 Loans for purchasing or carrying securities	9,715	9,116	5,222	3,894	599
44 Brokers and dealers in securities	5,649	5,363	2,376	2,987	286
45 Other	4,066	3,753	2,846	907	313
46 Loans to finance agricultural production and other loans to farmers	10,664	9,381	8,549	832	1,283
47 Commercial and industrial loans	291,100	253,909	190,324	63,585	37,191
48 Loans to individuals for household, family, and other personal expenditures	129,794	103,372	84,233	19,139	26,423
49 Installment loans	106,758	84,893	69,735	15,159	21,865
50 Passenger automobiles	37,619	28,284	23,150	5,134	9,336
51 Credit cards and related plans	30,422	27,272	22,311	4,961	3,150
52 Retail (charge account) credit card	25,056	22,684	18,724	3,960	2,372
53 Check and revolving credit	5,367	4,589	3,587	1,001	778
54 Mobile homes	6,718	5,355	4,879	476	1,363
55 Other installment loans	31,999	23,982	19,395	4,587	8,017
56 Other retail consumer goods	7,479	5,871	4,855	1,016	1,608
57 Residential property repair and modernization	7,623	5,453	4,447	1,007	2,170
58 Other for household, family, and other personal expenditures	16,897	12,657	10,093	2,564	4,239
59 Single-payment loans	23,036	18,478	14,498	3,980	4,558
60 All other loans	23,530	21,639	14,209	7,429	1,892
61 Lease financing receivables	12,765	11,693	8,598	3,095	1,072
62 Bank premises, furniture and fixtures, and other assets representing bank premises	21,847	17,657	14,321	3,336	4,190
63 Real estate owned other than bank premises	1,986	1,607	1,307	299	379
64 All other assets	98,770	92,196	68,051	24,145	6,574
65 Investment in unconsolidated subsidiaries and associated companies	361	325	297	29	36
66 Customers' liability on acceptances outstanding	40,591	39,720	28,507	11,213	871
67 Net due from foreign branches and foreign, Edge, and Agreement subsidiaries	27,273	25,937	20,068	5,869	1,336
68 Other	30,545	26,215	19,179	7,036	4,331

18-A. Continued

Item	Insured	Member banks			Non-member insured
		Total	National	State	
69 Total liabilities and equity capital ²	1,285,632	1,085,964	823,608	262,356	199,668
70 Total liabilities excluding subordinated debt	1,193,224	1,008,448	764,801	243,647	184,776
71 Total deposits	910,473	744,998	578,649	166,349	165,475
72 Individuals, partnerships, and corporations	780,962	633,806	498,818	134,988	147,156
73 U.S. government	2,430	2,054	1,660	393	376
74 States and political subdivisions in United States	55,045	41,486	33,848	7,638	13,560
75 All other	61,722	58,922	38,880	20,042	2,800
76 Foreign governments and official institutions	5,905	5,721	3,369	2,352	183
77 Commercial banks in United States	40,659	38,655	27,328	11,327	2,004
78 Banks in foreign countries	15,159	14,546	8,183	6,363	613
79 Certified and officers' checks, travelers checks, and letters of credit sold for cash	10,314	8,730	5,442	3,288	1,584
80 Demand deposits	261,265	221,980	163,732	58,249	39,285
81 Mutual savings banks	940	818	458	360	123
82 Other individuals, partnerships, and corporations	205,385	171,082	128,369	42,713	34,303
83 U.S. government	1,821	1,544	1,217	327	278
84 States and political subdivisions in United States	9,755	8,017	6,410	1,607	1,738
85 All other	33,049	31,790	21,837	9,953	1,259
86 Foreign governments and official institutions	1,003	984	528	455	20
87 Commercial banks in United States	25,559	24,512	18,407	6,106	1,047
88 Banks in foreign countries	6,486	6,293	2,901	3,392	193
89 Certified and officers' checks, travelers checks, and letters of credit sold for cash	10,314	8,730	5,442	3,288	1,584
90 Time deposits	495,097	402,390	317,226	85,164	92,707
91 Mutual savings banks	285	266	150	117	19
92 Other individuals, partnerships, and corporations	421,852	342,260	273,083	69,177	79,593
93 U.S. government	554	460	395	65	94
94 States and political subdivisions in United States	43,751	32,290	26,572	5,718	11,461
95 All other	28,655	27,114	17,026	10,088	1,540
96 Foreign governments and official institutions	4,883	4,720	2,823	1,897	163
97 Commercial banks in United States	15,099	14,142	8,921	5,221	957
98 Banks in foreign countries	8,672	8,252	5,281	2,971	420
99 Savings deposits	154,111	120,627	97,691	22,936	33,484
100 Mutual savings banks	*	*	*	*	0
101 Other individuals, partnerships, and corporations	152,498	119,380	96,759	22,621	33,118
102 Individuals and nonprofit organizations	146,721	115,291	93,452	21,839	31,429
103 Corporations and other profit organizations	5,777	4,088	3,306	782	1,689
104 U.S. government	55	50	49	1	5
105 States and political subdivisions in United States	1,539	1,179	866	313	360
106 All other	19	18	17	1	1
107 Foreign governments and official institutions	18	17	17	*	*
108 Commercial banks in United States	1	1	*	1	*
109 Banks in foreign countries	*	*	*	*	*
110 Federal funds purchased and securities sold under agreements to repurchase	158,919	146,716	109,425	37,291	12,203
111 Interest-bearing demand notes issued to U.S. Treasury and other liabilities for borrowed money	30,396	28,593	16,706	11,886	1,804
112 Interest-bearing demand notes (note balances) issued to U.S. Treasury	10,132	9,291	6,638	2,653	841
113 Other liabilities for borrowed money	20,265	19,302	10,068	9,234	963
114 Mortgage indebtedness and liability for capitalized leases	2,168	1,784	1,505	279	384
115 All other liabilities	91,268	86,357	58,516	27,841	4,910
116 Acceptances executed and outstanding	43,512	42,641	31,119	11,522	871
117 Net due to foreign branches and foreign, Edge, and Agreement subsidiaries	15,925	15,262	7,259	8,003	663
118 Other	31,831	28,455	20,139	8,316	3,376
119 Subordinated notes and debentures	5,512	4,318	3,038	1,280	1,194
120 Total equity capital ²	86,896	73,198	55,769	17,430	13,698
MEMO					
121 Time deposits of \$100,000 or more	273,121	231,345	176,196	55,149	41,775
122 Certificates of deposit in denominations of \$100,000 or more	244,796	205,138	158,193	46,945	39,657
123 Other	28,325	26,207	18,003	8,204	2,118
124 Savings deposits authorized for automatic transfer and NOW accounts	45,069	35,483	29,248	6,235	9,586
125 Money market time certificates of \$10,000 and less than \$100,000 with original maturities of 26 weeks	136,323	105,117	87,811	17,306	31,205
126 All savers certificates	14,597	11,306	9,057	2,249	3,291
127 Demand deposits adjusted ³	173,778	138,362	104,497	33,864	35,416
128 Total standby letters of credit	60,919	58,246	37,988	20,258	2,673
129 Conveyed to others through participations (included in standby letters of credit)	5,444	5,313	4,010	1,303	131
130 Holdings of commercial paper included in total gross loans	1,109	714	511	203	394
<i>Average for 30 calendar days (or calendar month) ending with report date</i>					
131 Total assets	1,270,816	1,073,417	816,556	256,862	197,399
132 Cash and due from depository institutions	142,159	124,547	91,976	32,571	17,611
133 Federal funds sold and securities purchased under agreements to resell	63,798	54,010	42,383	11,628	9,788
134 Total loans	714,738	603,854	463,704	140,149	110,885
135 Total deposits	923,371	759,503	569,178	190,325	163,868
136 Time CDs in denominations of \$100,000 or more in domestic offices	244,195	204,381	156,819	47,562	39,814
137 Federal funds purchased and securities sold under agreements to repurchase	158,621	147,138	109,964	37,174	11,484
138 Other liabilities for borrowed money	20,597	19,655	9,425	10,230	942
139 Number of banks	1,703	1,055	882	173	648

18. Insured commercial banks with assets of \$100 million or over—Domestic offices¹—Continued
B. June 30, 1982

Millions of dollars, except for number of banks

Item	Insured	Member banks			Non-member insured
		Total	National	State	
1 Total assets	1,320,227	1,115,669	846,437	269,232	204,558
2 Cash and due from depository institutions	153,655	133,098	98,018	35,080	20,557
3 Currency and coin (U.S. and foreign)	14,676	12,436	9,810	2,626	2,240
4 Balances with Federal Reserve Banks	17,771	17,030	12,647	4,384	741
5 Balances with other central banks	96	96	79	17	0
6 Demand balances with commercial banks in United States	17,934	12,356	9,827	2,528	5,578
7 All other balances with depository institutions in United States and with banks in foreign countries	39,782	30,605	23,040	7,565	9,177
8 Time and savings balances with commercial banks in United States	11,268	7,635	5,880	1,756	3,633
9 Balances with other depository institutions in United States	452	169	131	38	282
10 Balances with banks in foreign countries	28,062	22,800	17,029	5,771	5,262
11 Cash items in process of collection	63,396	60,575	42,614	17,961	2,822
12 Total securities, loans, and lease financing receivables	1,038,342	866,734	659,654	207,080	171,608
13 Total securities, book value	224,852	175,807	133,417	42,390	49,046
14 U.S. Treasury	63,125	47,049	35,478	11,571	16,076
15 Obligations of other U.S. government agencies and corporations	38,904	28,475	23,005	5,470	10,428
16 Obligations of states and political subdivisions in United States	105,431	84,860	64,281	20,579	20,571
17 All other securities	17,393	15,422	10,652	4,770	1,971
18 Other bonds, notes, and debentures	3,975	2,392	1,741	651	1,583
19 Federal Reserve and corporate stock	1,707	1,537	1,162	375	169
20 Trading account securities	11,711	11,493	7,749	3,744	218
21 Federal funds sold and securities purchased under agreements to resell	59,921	50,891	39,318	11,573	9,029
22 Total loans, gross	763,349	646,645	492,086	154,560	116,704
23 LESS: Unearned income on loans	12,706	9,683	7,297	2,386	3,023
24 Allowance for possible loan loss	9,967	8,720	6,582	2,138	1,247
25 EQUALS: Loans, net	740,676	628,243	478,206	150,036	112,433
<i>Total loans, gross, by category</i>					
26 Real estate loans	215,770	172,629	141,692	30,936	43,141
27 Construction and land development	43,301	36,524	28,483	8,041	6,777
28 Secured by farmland	2,272	1,656	1,478	178	616
29 Secured by residential properties	118,991	95,469	79,757	15,713	23,522
30 1- to 4-family	113,096	90,774	75,994	14,780	22,322
31 FHA-insured or VA-guaranteed	5,958	5,312	4,332	980	646
32 Conventional	107,138	85,462	71,662	13,800	21,676
33 Multifamily	5,896	4,695	3,763	933	1,200
34 FHA-insured	291	209	109	100	81
35 Conventional	5,605	4,486	3,653	833	1,119
36 Secured by nonfarm nonresidential properties	51,206	38,980	31,974	7,005	12,226
37 Loans to financial institutions	62,086	57,335	35,349	21,986	4,752
38 REITs and mortgage companies in United States	5,062	4,687	3,360	1,327	375
39 Commercial banks in United States	11,684	8,670	5,705	2,966	3,014
40 Banks in foreign countries	20,357	19,780	10,645	9,135	577
41 Finance companies in United States	11,500	11,279	7,076	4,202	221
42 Other financial institutions	13,483	12,918	8,562	4,356	564
43 Loans for purchasing or carrying securities	10,657	10,100	6,012	4,089	557
44 Brokers and dealers in securities	6,466	6,240	3,074	3,166	227
45 Other	4,190	3,860	2,938	922	330
46 Loans to finance agricultural production and other loans to farmers	11,492	10,044	9,183	861	1,448
47 Commercial and industrial loans	306,362	267,767	198,705	69,062	38,594
48 Loans to individuals for household, family, and other personal expenditures	131,409	105,044	85,772	19,272	26,365
49 Installment loans	107,651	85,863	70,698	15,165	21,788
50 Passenger automobiles	37,603	28,376	23,181	5,195	9,227
51 Credit cards and related plans	30,994	27,870	23,016	4,854	3,125
52 Retail (charge account) credit card	25,614	23,258	19,403	3,855	2,356
53 Check and revolving credit	5,380	4,612	3,613	998	768
54 Mobile homes	6,750	5,395	4,916	479	1,355
55 Other installment loans	32,304	24,222	19,585	4,638	8,082
56 Other retail consumer goods	7,512	5,934	4,873	1,061	1,579
57 Residential property repair and modernization	7,701	5,474	4,439	1,035	2,227
58 Other for household, family, and other personal expenditures	17,091	12,815	10,273	2,542	4,276
59 Single-payment loans	23,758	19,182	15,074	4,107	4,577
60 All other loans	25,574	23,726	15,373	8,353	1,847
61 Lease financing receivables	12,893	11,793	8,713	3,081	1,100
62 Bank premises, furniture and fixtures, and other assets representing bank premises	22,434	18,163	14,706	3,457	4,271
63 Real estate owned other than bank premises	2,322	1,893	1,502	391	429
64 All other assets	103,473	95,781	72,557	23,224	7,692
65 Investment in unconsolidated subsidiaries and associated companies	437	398	367	31	39
66 Customers' liability on acceptances outstanding	43,666	42,778	30,947	11,830	889
67 Net due from foreign branches and foreign, Edge, and Agreement subsidiaries	27,024	24,969	20,821	4,148	2,055
68 Other	32,346	27,636	20,423	7,214	4,710

18-B. Continued

Item	Insured	Member banks			Non-member insured
		Total	National	State	
69 Total liabilities and equity capital ²	1,320,227	1,115,669	846,437	269,232	204,558
70 Total liabilities excluding subordinated debt	1,226,383	1,036,978	786,874	250,104	189,406
71 Total deposits	941,409	771,853	599,448	172,405	169,556
72 Individuals, partnerships, and corporations	804,956	654,389	515,315	139,074	150,567
73 U.S. government	4,205	3,717	2,830	887	488
74 States and political subdivisions in United States	54,894	41,503	34,074	7,429	13,391
75 All other	66,151	62,788	41,381	21,407	3,363
76 Foreign governments and official institutions	6,981	6,755	4,155	2,600	226
77 Commercial banks in United States	41,964	39,563	28,508	11,055	2,401
78 Banks in foreign countries	17,207	16,470	8,717	7,752	737
79 Certified and officers' checks, travelers checks, and letters of credit sold for cash	11,203	9,456	5,848	3,608	1,747
80 Demand deposits	267,982	228,034	168,023	60,011	39,948
81 Mutual savings banks	945	820	425	395	125
82 Other individuals, partnerships, and corporations	206,488	172,168	129,813	42,356	34,320
83 U.S. government	3,415	3,023	2,264	759	392
84 States and political subdivisions in United States	10,699	8,787	7,024	1,762	1,912
85 All other	35,232	33,780	22,649	11,131	1,452
86 Foreign governments and official institutions	1,668	1,638	976	662	30
87 Commercial banks in United States	26,176	25,019	18,705	6,314	1,157
88 Banks in foreign countries	7,388	7,123	2,968	4,155	265
89 Certified and officers' checks, travelers checks, and letters of credit sold for cash	11,203	9,456	5,848	3,608	1,747
90 Time deposits	520,318	423,879	334,724	89,155	96,439
91 Mutual savings banks	253	233	162	71	21
92 Other individuals, partnerships, and corporations	446,103	362,766	289,369	73,397	83,338
93 U.S. government	735	644	516	128	91
94 States and political subdivisions in United States	42,331	31,253	25,968	5,284	11,078
95 All other	30,895	28,984	18,709	10,275	1,911
96 Foreign governments and official institutions	5,290	5,094	3,156	1,938	195
97 Commercial banks in United States	15,786	14,542	9,803	4,739	1,244
98 Banks in foreign countries	9,819	9,347	5,749	3,598	472
99 Savings deposits	153,109	119,941	96,701	23,240	33,168
100 Mutual savings banks	*	*	*	*	*
101 Other individuals, partnerships, and corporations	151,166	118,403	95,547	22,856	32,764
102 Individuals and nonprofit organizations	145,516	114,393	92,322	22,071	31,123
103 Corporations and other profit organizations	5,650	4,009	3,225	784	1,641
104 U.S. government	54	50	49	1	4
105 States and political subdivisions in United States	1,864	1,464	1,081	383	400
106 All other	24	24	23	1	*
107 Foreign governments and official institutions	23	23	22	1	*
108 Commercial banks in United States	1	1	*	1	*
109 Banks in foreign countries	*	*	*	*	*
110 Federal funds purchased and securities sold under agreements to repurchase	153,051	140,806	108,090	32,717	12,245
111 Interest-bearing demand notes issued to U.S. Treasury and other liabilities for borrowed money	28,891	26,917	13,883	13,033	1,974
112 Interest-bearing demand notes (note balances) issued to U.S. Treasury	6,275	5,527	3,997	1,530	748
113 Other liabilities for borrowed money	22,616	21,389	9,886	11,504	1,226
114 Mortgage indebtedness and liability for capitalized leases	2,186	1,790	1,511	279	396
115 All other liabilities	100,847	95,612	63,942	31,670	5,235
116 Acceptances executed and outstanding	45,848	44,959	33,075	11,884	889
117 Net due to foreign branches and foreign, Edge, and Agreement subsidiaries	21,684	21,112	9,935	11,177	572
118 Other	33,314	29,540	20,931	8,609	3,774
119 Subordinated notes and debentures	5,611	4,479	3,055	1,424	1,132
120 Total equity capital ²	88,232	74,212	56,509	17,703	14,020
MEMO					
121 Time deposits of \$100,000 or more	288,859	245,328	187,201	58,127	43,531
122 Certificates of deposit in denominations of \$100,000 or more	255,270	213,882	166,306	47,576	41,388
123 Other	33,590	31,446	20,895	10,551	2,143
124 Savings deposits authorized for automatic transfer and NOW accounts	44,554	35,055	28,771	6,284	9,499
125 Money market time deposits (a) in minimum denominations of \$10,000 but less than \$100,000 with original maturities of 26 weeks, and (b) in minimum denominations of \$7,500 but less than \$100,000 with original maturities of 91 days	141,055	108,990	90,862	18,128	32,065
126 All savers certificates	15,487	12,000	9,789	2,211	3,487
127 Total Individual Retirement Accounts (IRA) and Keogh Plan accounts	9,708	7,543	6,241	1,302	2,166
128 Demand deposits adjusted ³	174,994	139,417	104,440	34,976	35,577
129 Total standby letters of credit	66,182	63,368	41,170	22,198	2,814
130 Conveyed to others through participation (included in standby letters of credit)	5,996	5,867	4,146	1,721	130
131 Holdings of commercial paper included in total gross loans	1,037	641	485	157	396
Average for 30 calendar days (or calendar month) ending with report date					
132 Total assets	1,305,392	1,102,753	835,078	267,676	202,639
133 Cash and due from depository institutions	149,900	130,700	97,297	33,404	19,200
134 Federal funds sold and securities purchased under agreements to resell	60,727	50,830	39,716	11,115	9,897
135 Total loans	744,090	631,145	479,804	151,341	112,945
136 Total deposits	926,584	758,216	590,352	167,864	168,368
137 Time CDs in denominations of \$100,000 or more in domestic offices	254,169	212,691	165,575	47,116	41,478
138 Federal funds purchased and securities sold under agreements to repurchase	163,956	151,836	114,612	37,224	12,120
139 Other liabilities for borrowed money	21,552	20,376	9,881	10,496	1,175
140 Number of banks	1,698	1,054	881	173	644

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

C. September 30, 1982

Millions of dollars, except for number of banks

Item	Insured	Member banks			Non-member insured
		Total	National	State	
1 Total assets	1,360,992	1,155,881	872,351	283,530	205,112
2 Cash and due from depository institutions	156,076	134,966	99,185	35,781	21,109
3 Currency and coin (U.S. and foreign)	13,822	11,737	9,265	2,472	2,085
4 Balances with Federal Reserve Banks	19,047	18,048	14,461	3,587	999
5 Balances with other central banks	178	178	143	35	*
6 Demand balances with commercial banks in United States	18,214	12,542	10,029	2,512	5,672
7 All other balances with depository institutions in United States and with banks in foreign countries	42,483	32,933	24,252	8,681	9,550
8 Time and savings balances with commercial banks in United States	12,795	8,762	7,023	1,739	4,034
9 Balances with other depository institutions in United States	315	184	138	45	131
10 Balances with banks in foreign countries	29,373	23,988	17,091	6,897	5,385
11 Cash items in process of collection	62,336	59,533	41,034	18,498	2,803
12 Total securities, loans, and lease financing receivables	1,067,579	895,671	679,016	216,655	171,908
13 Total securities, book value	227,975	179,143	135,628	43,516	48,832
14 U.S. Treasury	66,105	50,372	37,163	13,209	15,733
15 Obligations of other U.S. government agencies and corporations	39,259	28,687	23,674	5,013	10,572
16 Obligations of states and political subdivisions in United States	104,626	84,105	63,982	20,123	20,521
17 All other securities	17,986	15,980	10,809	5,171	2,006
18 Other bonds, notes, and debentures	4,339	2,648	1,978	670	1,691
19 Federal Reserve and corporate stock	1,736	1,562	1,178	384	174
20 Trading account securities	11,911	11,769	7,652	4,117	141
21 Federal funds sold and securities purchased under agreements to resell	67,128	58,364	43,236	15,128	8,764
22 Total loans, gross	782,351	664,976	505,435	159,541	117,374
23 Less: Unearned income on loans	12,562	9,660	7,313	2,347	2,903
24 Allowance for possible loan loss	10,195	8,935	6,717	2,218	1,260
25 EQUALS: Loans, net	759,593	646,382	491,405	154,977	113,211
<i>Total loans, gross, by category</i>					
26 Real estate loans	218,853	175,750	144,210	31,540	43,103
27 Construction and land development	45,440	38,405	29,860	8,545	7,035
28 Secured by farmland	2,333	1,727	1,548	179	606
29 Secured by residential properties	119,142	95,858	80,104	15,754	23,284
30 1- to 4-family	113,111	91,044	76,188	14,855	22,067
31 FHA-insured or VA-guaranteed	6,024	5,376	4,393	982	648
32 Conventional	107,087	85,668	71,795	13,873	21,419
33 Multifamily	6,032	4,814	3,915	899	1,217
34 FHA-insured	299	221	119	102	78
35 Conventional	5,733	4,594	3,796	797	1,139
36 Secured by nonfarm nonresidential properties	51,938	39,760	32,699	7,061	12,178
37 Loans to financial institutions	63,563	58,924	36,902	22,022	4,639
38 REITs and mortgage companies in United States	4,589	4,359	3,123	1,236	231
39 Commercial banks in United States	12,562	9,384	6,341	3,043	3,178
40 Banks in foreign countries	21,293	20,726	11,967	8,759	567
41 Finance companies in United States	11,446	11,208	6,990	4,218	238
42 Other financial institutions	13,673	13,247	8,482	4,766	425
43 Loans for purchasing or carrying securities	11,833	11,265	6,476	4,789	568
44 Brokers and dealers in securities	7,532	7,330	3,489	3,840	202
45 Other	4,301	3,935	2,986	949	366
46 Loans to finance agricultural production and other loans to farmers	11,874	10,418	9,426	992	1,456
47 Commercial and industrial loans	316,023	276,429	204,561	71,868	39,594
48 Loans to individuals for household, family, and other personal expenditures	133,332	107,295	87,666	19,629	26,037
49 Installment loans	109,339	87,828	72,379	15,450	21,511
50 Passenger automobiles	37,898	28,730	23,506	5,224	9,168
51 Credit cards and related plans	32,261	29,146	24,003	5,143	3,115
52 Retail (charge account) credit card	26,789	24,437	20,302	4,135	2,352
53 Check and revolving credit	5,472	4,709	3,701	1,008	763
54 Mobile homes	6,707	5,364	4,905	459	1,343
55 Other installment loans	32,473	24,589	19,965	4,624	7,884
56 Other retail consumer goods	7,438	5,939	4,883	1,055	1,500
57 Residential property repair and modernization	7,720	5,533	4,488	1,045	2,187
58 Other for household, family, and other personal expenditures	17,315	13,117	10,593	2,524	4,197
59 Single-payment loans	23,993	19,467	15,287	4,179	4,526
60 All other loans	26,872	24,895	16,193	8,702	1,977
61 Lease financing receivables	12,882	11,781	8,747	3,034	1,101
62 Bank premises, furniture and fixtures, and other assets representing bank premises	22,975	18,713	15,081	3,632	4,262
63 Real estate owned other than bank premises	2,674	2,135	1,746	388	539
64 All other assets	111,685	104,391	77,322	27,069	7,294
65 Investment in unconsolidated subsidiaries and associated companies	427	382	350	32	45
66 Customers' liability on acceptances outstanding	43,734	42,980	30,498	12,482	754
67 Net due from foreign branches and foreign, Edge, and Agreement subsidiaries	33,645	31,785	25,779	6,007	1,859
68 Other	33,879	29,244	20,696	8,548	4,636

18-C. Continued

Item	Insured	Member banks			Non-member insured
		Total	National	State	
69 Total liabilities and equity capital²	1,360,992	1,155,881	872,351	283,530	205,112
70 Total liabilities excluding subordinated debt	1,264,907	1,075,118	811,469	263,650	189,789
71 Total deposits	964,251	794,582	615,516	179,060	169,669
72 Individuals, partnerships, and corporations	823,925	673,444	529,690	143,754	150,481
73 U.S. government	2,434	2,095	1,666	429	339
74 States and political subdivisions in United States	56,185	42,427	34,654	7,773	13,758
75 All other	69,864	66,483	43,193	23,290	3,381
76 Foreign governments and official institutions	7,614	7,368	4,401	2,967	245
77 Commercial banks in United States	45,550	42,954	30,004	12,951	2,596
78 Banks in foreign countries	16,700	16,160	8,788	7,372	540
79 Certified and officers' checks, travelers checks, and letters of credit sold for cash	11,843	10,134	6,313	3,820	1,710
80 Demand deposits	265,047	226,514	167,715	58,799	38,533
81 Mutual savings banks	877	765	441	324	112
82 Other individuals, partnerships, and corporations	206,794	173,373	131,031	42,342	33,421
83 U.S. government	1,633	1,376	1,054	322	256
84 States and political subdivisions in United States	9,794	8,088	6,459	1,629	1,707
85 All other	34,107	32,781	22,417	10,363	1,327
86 Foreign governments and official institutions	1,917	1,864	1,439	426	53
87 Commercial banks in United States	26,136	25,034	18,127	6,907	1,102
88 Banks in foreign countries	6,054	5,882	2,851	3,031	173
89 Certified and officers' checks, travelers checks, and letters of credit sold for cash	11,843	10,134	6,313	3,820	1,710
90 Time deposits	543,123	445,278	348,553	96,725	97,845
91 Mutual savings banks	240	214	116	98	27
92 Other individuals, partnerships, and corporations	461,591	377,607	299,868	77,739	83,984
93 U.S. government	747	669	561	108	78
94 States and political subdivisions in United States	44,808	33,105	27,249	5,855	11,703
95 All other	35,737	33,683	20,758	12,925	2,054
96 Foreign governments and official institutions	5,678	5,486	2,945	2,541	192
97 Commercial banks in United States	19,413	17,919	11,876	6,043	1,494
98 Banks in foreign countries	10,645	10,278	5,937	4,341	368
99 Savings deposits	156,081	122,790	99,248	23,542	33,291
100 Mutual savings banks	*	*	*	*	*
101 Other individuals, partnerships, and corporations	154,422	121,486	98,234	23,252	32,937
102 Individuals and nonprofit organizations	148,711	117,434	94,983	22,450	31,277
103 Corporations and other profit organizations	5,711	4,052	3,251	801	1,659
104 U.S. government	56	51	50	1	5
105 States and political subdivisions in United States	1,583	1,234	946	288	348
106 All other	20	19	18	1	1
107 Foreign governments and official institutions	19	18	17	*	1
108 Commercial banks in United States	1	1	*	1	*
109 Banks in foreign countries	*	*	*	*	*
110 Federal funds purchased and securities sold under agreements to repurchase	160,561	148,529	105,752	42,777	12,032
111 Interest-bearing demand notes issued to U.S. Treasury and other liabilities for borrowed money	37,084	34,624	21,758	12,867	2,459
112 Interest-bearing demand notes (note balances) issued to U.S. Treasury	17,819	16,519	12,958	3,561	1,300
113 Other liabilities for borrowed money	19,265	18,105	8,799	9,306	1,160
114 Mortgage indebtedness and liability for capitalized leases	2,258	1,883	1,587	296	375
115 All other liabilities	100,754	95,501	66,856	28,645	5,253
116 Acceptances executed and outstanding	46,200	45,445	32,914	12,531	755
117 Net due to foreign branches and foreign, Edge, and Agreement subsidiaries	20,361	19,596	11,906	7,690	765
118 Other	34,193	30,459	22,035	8,424	3,733
119 Subordinated notes and debentures	5,838	4,740	3,085	1,656	1,098
120 Total equity capital²	90,247	76,022	57,797	18,225	14,226
MEMO					
121 Time deposits of \$100,000 or more	302,760	258,928	194,447	64,481	43,831
122 Certificates of deposit in denominations of \$100,000 or more	264,857	223,391	170,854	52,536	41,466
123 Other	37,902	35,538	23,593	11,945	2,365
124 Savings deposits authorized for automatic transfer and NOW accounts	47,483	37,426	30,847	6,579	10,058
125 Money market time deposits (a) in minimum denominations of \$10,000 but less than \$100,000 with original maturities of 26 weeks, and (b) in minimum denominations of \$7,500 but less than \$100,000 with original maturities of 91 days	141,714	109,981	91,641	18,341	31,733
126 All savers certificates	16,379	12,763	10,466	2,297	3,617
127 Total individual retirement accounts (IRA) and Keogh plan accounts	10,909	8,487	7,013	1,474	2,422
128 Demand deposits adjusted ³	174,942	140,570	107,499	33,071	34,371
129 Total standby letters of credit	73,845	70,963	45,373	25,590	2,883
130 Conveyed to others through participations (included in standby letters of credit)	7,100	7,006	5,289	1,717	94
131 Holdings of commercial paper included in total gross loans	1,194	786	614	171	408
<i>Average for 30 calendar days (or calendar month) ending with report date</i>					
132 Total assets	1,344,353	1,141,098	862,452	278,646	203,254
133 Cash and due from depository institutions	156,067	136,084	98,846	37,238	19,982
134 Federal funds sold and securities purchased under agreements to resell	66,486	57,444	43,594	13,850	9,042
135 Total loans	762,587	648,430	491,598	156,831	114,157
136 Total deposits	955,294	786,566	609,359	177,207	168,728
137 Time CDs in denominations of \$100,000 or more in domestic offices	265,676	224,430	171,643	52,787	41,246
138 Federal funds purchased and securities sold under agreements to repurchase	165,465	153,003	112,007	40,996	12,462
139 Other liabilities for borrowed money	20,371	19,267	10,083	9,185	1,103
140 Number of banks	1,689	1,051	879	172	638

Insured commercial banks with assets of \$100 million or over—Domestic offices¹—Continued
D. December 31, 1982

Millions of dollars, except for number of banks

Item	Insured	Member banks			Non-member insured
		Total	National	State	
1 Total assets	1,432,311	1,219,401	919,718	299,683	212,910
2 Cash and due from depository institutions	167,599	145,374	105,836	39,538	22,225
3 Currency and coin (U.S. and foreign)	14,527	12,468	9,721	2,747	2,058
4 Balances with Federal Reserve Banks	24,315	23,193	16,544	6,649	1,122
5 Balances with other central banks	191	191	134	57	*
6 Demand balances with commercial banks in United States	18,882	12,861	10,301	2,560	6,021
7 All other balances with depository institutions in United States and with banks in foreign countries	44,486	34,432	26,474	7,958	10,053
8 Time and savings balances with commercial banks in United States	13,886	9,796	7,801	1,996	4,089
9 Balances with other depository institutions in United States	264	146	104	43	117
10 Balances with banks in foreign countries	30,336	24,489	18,570	5,919	5,847
11 Cash items in process of collection	65,199	62,228	42,661	19,568	2,971
12 Total securities, loans, and lease financing receivables	1,113,680	935,279	711,928	223,351	178,401
13 Total securities, book value	247,881	195,910	148,184	47,726	51,971
14 U.S. Treasury	75,841	58,744	44,528	14,216	17,096
15 Obligations of other U.S. government agencies and corporations	40,157	28,975	24,092	4,883	11,182
16 Obligations of states and political subdivisions in United States	108,423	86,971	65,692	21,279	21,452
17 All other securities	23,460	21,219	13,872	7,347	2,241
18 Other bonds, notes, and debentures	4,719	2,891	2,174	717	1,828
19 Federal Reserve and corporate stock	1,753	1,569	1,185	384	185
20 Trading account securities	16,988	16,760	10,513	6,246	228
21 Federal funds sold and securities purchased under agreements to resell	73,220	62,089	47,702	14,387	11,131
22 Total loans, gross	802,041	683,825	521,129	162,696	118,216
23 Less: Unearned income on loans	12,134	9,374	7,102	2,271	2,760
24 Allowance for possible loan loss	10,623	9,275	7,009	2,267	1,348
25 EQUALS: Loans, net	779,284	665,176	507,018	158,158	114,108
<i>Total loans, gross, by category</i>					
26 Real estate loans	220,956	178,287	146,738	31,549	42,669
27 Construction and land development	46,602	39,610	31,066	8,544	6,992
28 Secured by farmland	2,251	1,664	1,489	175	588
29 Secured by residential properties	119,087	96,236	80,629	15,606	22,852
30 1- to 4-family	112,847	91,258	76,558	14,700	21,589
31 FHA-insured or VA-guaranteed	6,426	5,659	4,663	996	767
32 Conventional	106,422	85,600	71,895	13,705	20,822
33 Multifamily	6,240	4,977	4,071	906	1,263
34 FHA-insured	338	236	127	109	102
35 Conventional	5,902	4,741	3,944	797	1,161
36 Secured by nonfarm nonresidential properties	53,016	40,778	33,553	7,224	12,238
37 Loans to financial institutions	68,732	64,100	40,459	23,641	4,633
38 REITs and mortgage companies in United States	5,391	5,139	3,855	1,283	253
39 Commercial banks in United States	14,698	11,631	8,381	3,250	3,067
40 Banks in foreign countries	23,196	22,604	12,621	9,983	592
41 Finance companies in United States	11,701	11,406	7,244	4,162	295
42 Other financial institutions	13,745	13,320	8,357	4,963	425
43 Loans for purchasing or carrying securities	13,041	12,451	7,139	5,311	591
44 Brokers and dealers in securities	8,610	8,396	4,110	4,285	214
45 Other	4,432	4,055	3,029	1,026	377
46 Loans to finance agricultural production and other loans to farmers	11,627	10,264	9,381	883	1,363
47 Commercial and industrial loans	321,589	280,755	208,435	72,320	40,833
48 Loans to individuals for household, family, and other personal expenditures	136,705	110,726	90,713	20,013	25,979
49 Installment loans	111,523	90,234	74,617	15,617	21,289
50 Passenger automobiles	37,751	28,719	23,602	5,117	9,033
51 Credit cards and related plans	34,658	31,507	26,042	5,465	3,152
52 Retail (charge account) credit card	29,166	26,757	22,295	4,462	2,409
53 Check and revolving credit	5,492	4,750	3,747	1,003	743
54 Mobile homes	6,564	5,260	4,828	432	1,305
55 Other installment loans	32,548	24,748	20,144	4,604	7,800
56 Other retail consumer goods	7,310	5,871	4,832	1,039	1,439
57 Residential property repair and modernization	7,443	5,325	4,340	985	2,118
58 Other for household, family, and other personal expenditures	17,795	13,552	10,972	2,581	4,242
59 Single-payment loans	25,183	20,492	16,097	4,395	4,691
60 All other loans	29,390	27,241	18,263	8,978	2,149
61 Lease financing receivables	13,296	12,105	9,025	3,080	1,192
62 Bank premises, furniture and fixtures, and other assets representing bank premises	23,696	19,377	15,581	3,796	4,319
63 Real estate owned other than bank premises	3,087	2,507	2,042	465	579
64 All other assets	124,248	116,863	84,330	32,533	7,385
65 Investment in unconsolidated subsidiaries and associated companies	494	387	358	29	106
66 Customers' liability on acceptances outstanding	47,178	46,476	31,732	14,744	703
67 Net due from foreign branches and foreign, Edge, and Agreement subsidiaries	42,361	40,314	31,798	8,516	2,047
68 Other	34,215	29,687	20,443	9,244	4,529

18.-D. Continued

Item	Insured	Member banks			Non-member insured
		Total	National	State	
69 Total liabilities and equity capital²	1,432,311	1,219,401	919,718	299,683	212,910
70 Total liabilities excluding subordinated debt	1,334,128	1,136,621	857,329	279,292	197,508
71 Total deposits	1,018,084	839,251	648,346	190,905	178,833
72 Individuals, partnerships, and corporations	869,724	710,938	557,336	153,602	158,785
73 U.S. government	2,283	1,920	1,644	276	363
74 States and political subdivisions in United States	56,313	42,444	35,071	7,373	13,869
75 All other	77,058	73,127	47,709	25,418	3,931
76 Foreign governments and official institutions	8,038	7,813	4,174	3,639	225
77 Commercial banks in United States	50,383	47,353	33,715	13,638	3,030
78 Banks in foreign countries	18,636	17,960	9,820	8,140	676
79 Certified and officers' checks, travelers checks, and letters of credit sold for cash	12,705	10,821	6,585	4,236	1,884
80 Demand deposits	290,169	248,121	182,308	65,813	42,048
81 Mutual savings banks	1,314	1,162	608	554	153
82 Other individuals, partnerships, and corporations	226,195	189,833	141,819	48,014	36,362
83 U.S. government	1,322	1,096	898	198	226
84 States and political subdivisions in United States	10,314	8,483	6,805	1,678	1,831
85 All other	38,318	36,726	25,593	11,133	1,592
86 Foreign governments and official institutions	1,001	957	661	296	44
87 Commercial banks in United States	30,921	29,603	22,093	7,510	1,318
88 Banks in foreign countries	6,396	6,167	2,839	3,328	229
89 Certified and officers' checks, travelers checks, and letters of credit sold for cash	12,705	10,821	6,585	4,236	1,884
90 Time deposits	515,972	422,954	328,675	94,279	93,018
91 Mutual savings banks	169	147	96	51	22
92 Other individuals	432,549	353,504	278,991	74,513	79,046
93 U.S. government	903	775	698	77	128
94 States and political subdivisions in United States	43,693	32,194	26,838	5,356	11,499
95 All other	38,660	36,336	22,054	14,282	2,324
96 Foreign governments and official institutions	7,007	6,827	3,483	3,343	180
97 Commercial banks in United States	19,413	17,716	11,590	6,126	1,697
98 Banks in foreign countries	12,240	11,793	6,981	4,812	447
99 Savings deposits	211,943	168,176	137,363	30,813	43,767
100 Mutual savings banks	(⁴)	(⁴)	3	*	*
101 Other individuals, partnerships, and corporations	209,493	166,291	135,821	30,470	43,202
102 Individuals and nonprofit organizations	195,090	155,620	126,990	28,630	39,471
103 Corporations and other profit organizations	14,403	10,671	8,831	1,840	3,732
104 U.S. government	59	49	48	1	10
105 States and political subdivisions	2,307	1,768	1,429	339	540
106 All other	80	65	62	3	15
107 Foreign governments and official institutions	31	30	30	1	1
108 Commercial banks in United States	49	35	32	2	14
109 Banks in foreign countries	*	*	*	*	*
110 Federal funds purchased and securities sold under agreement to repurchase	170,773	159,724	114,010	45,714	11,049
111 Interest-bearing demand notes issued to U.S. Treasury and other liabilities for borrowed money	37,245	35,036	22,741	12,295	2,209
112 Interest-bearing demand notes (note balances) issued to U.S. Treasury	14,241	13,183	10,063	3,120	1,059
113 Other liabilities for borrowed money	23,003	21,853	12,679	9,174	1,150
114 Mortgage indebtedness and liability for capitalized leases	2,319	1,911	1,619	292	408
115 All other liabilities	105,708	100,699	70,612	30,087	5,009
116 Acceptances executed and outstanding	51,599	50,895	36,098	14,797	704
117 Net due to foreign branches and foreign, Edge, and Agreement subsidiaries	22,059	21,109	13,961	7,148	950
118 Other	32,050	28,695	20,553	8,142	3,355
119 Subordinated notes and debentures	6,230	5,151	3,423	1,728	1,078
120 Total equity capital	91,953	77,629	58,967	18,662	14,324
MEMO					
121 Time deposits of \$100,000 or more	285,553	244,179	180,164	64,015	41,374
122 Certificates of deposit in denominations of \$100,000 or more	242,791	204,205	154,252	49,953	38,585
123 Other	42,762	39,973	25,912	14,061	2,789
124 Savings deposits authorized for automatic transfer and NOW accounts	53,365	42,356	34,427	7,929	11,009
125 Money market time deposits (a) in minimum denominations of \$10,000 but less than \$100,000 with original maturities of 26 weeks, and (b) in minimum denominations of \$7,500 but less than \$100,000 with original maturities of 91 days	133,518	103,969	86,674	17,295	29,549
126 All savers certificates	5,710	4,503	3,708	795	1,208
127 Total individual retirement accounts (IRA) and Keogh plan accounts	12,386	9,729	7,928	1,801	2,657
128 Demand deposits adjusted ³	192,726	155,193	116,656	38,538	37,532
129 Total standby letters of credit	82,320	79,208	49,646	29,562	3,112
130 Conveyed to others through participations (included in standby letters of credit)	7,907	7,818	5,580	2,238	89
131 Holdings of commercial paper included in total gross loans	1,315	842	655	187	473
<i>Average for 30 calendar days (or calendar month) ending with report date</i>					
132 Total assets	1,387,928	1,180,262	889,284	290,978	207,665
133 Cash and due from depository institutions	164,419	143,588	105,014	38,574	20,831
134 Federal funds sold and securities purchased under agreements to resell	69,806	60,125	44,905	15,220	9,681
135 Total loans	777,983	663,173	503,011	160,162	114,810
136 Total deposits	987,611	813,806	628,125	185,682	173,805
137 Time CDs in denominations of \$100,000 or more in domestic offices	253,206	213,677	161,782	51,895	39,529
138 Federal funds purchased and securities sold under agreements to repurchase	173,204	161,707	117,106	44,601	11,497
139 Other liabilities for borrowed money	21,429	20,246	11,463	8,784	1,183
140 Number of banks	1,679	1,047	875	172	632

19. Insured commercial bank assets and liabilities—Domestic offices¹

A. March 31, 1982

Millions of dollars, except for number of banks

Item	Insured	Member banks			Non-member insured
		Total	National	State	
1 Total assets	1,680,083	1,249,220	960,370	288,850	430,864
2 Cash and due from depository institutions	181,804	145,938	108,291	37,647	35,866
3 Currency and coin (U.S. and foreign)	18,806	14,009	11,163	2,846	4,796
4 Balances with Federal Reserve Banks	26,797	25,909	19,513	6,396	888
5 Balances with other central banks	259	259	221	38	0
6 Demand balances with commercial banks in United States	29,994	16,177	13,055	3,122	13,817
7 All other balances with depository institutions in United States and with banks in foreign countries	43,573	30,602	23,579	7,023	12,971
8 Cash items in process of collection	62,376	58,982	40,760	18,222	3,394
9 Total securities, loans, and lease financing receivables	1,358,816	984,930	762,607	222,323	373,885
10 Total securities, book value	344,880	226,805	175,516	51,288	118,076
11 U.S. Treasury	103,796	64,259	49,395	14,863	39,537
12 Obligations of other U.S. government agencies and corporations	70,415	41,084	33,667	7,417	29,330
13 Obligations of states and political subdivisions in United States	150,740	104,209	80,904	23,305	46,531
14 All other securities	19,930	17,253	11,550	5,703	2,677
15 Federal funds sold and securities purchased under agreements to resell	87,581	62,226	48,196	14,030	25,355
16 Total loans, gross	943,862	705,393	546,480	158,913	238,470
17 Less: Unearned income on loans	19,157	12,326	9,528	2,798	6,831
18 Allowance for possible loan loss	11,459	9,042	6,825	2,217	2,417
19 EQUALS: Loans, net	913,247	684,025	530,127	153,898	229,222
<i>Total loans, gross, by category</i>					
20 Real estate loans	286,675	199,644	164,100	35,544	87,032
21 Construction and land development	46,329	36,463	28,559	7,904	9,866
22 Secured by farmland	8,326	3,632	3,037	595	4,695
23 Secured by residential properties	163,376	113,992	95,022	18,969	49,385
24 1- to 4-family	156,223	108,795	90,859	17,936	47,429
25 Multifamily	7,153	5,197	4,163	1,033	1,956
26 Secured by nonfarm nonresidential properties	68,644	45,557	37,482	8,075	23,087
<i>Total loans, gross, by category</i>					
27 Loans to financial institutions	61,387	55,129	35,050	20,079	6,258
28 Loans for purchasing or carrying securities	10,298	9,325	5,400	3,924	974
29 Loans to finance agricultural production and other loans to farmers	33,308	17,881	15,534	2,347	15,427
30 Commercial and industrial loans	343,441	275,280	208,570	66,711	68,161
31 Loans to individuals for household, family, and other personal expenditures	181,788	125,036	102,433	22,603	56,752
32 Installment loans	145,544	101,274	83,535	17,739	44,270
33 Passenger automobiles	57,855	36,780	30,293	6,487	21,075
34 Credit cards and related plans	31,688	27,937	22,910	5,026	3,751
35 Mobile homes	9,932	6,780	6,089	691	3,152
36 All other installment loans for household, family, and other personal expenditures	46,070	29,777	24,243	5,535	16,293
37 Single-payment loans	36,244	23,762	18,898	4,864	12,482
38 All other loans	26,964	23,098	15,393	7,705	3,866
39 Lease financing receivables	13,107	11,875	8,768	3,107	1,233
40 Bank premises, furniture and fixtures, and other assets representing bank premises	29,820	20,925	17,061	3,864	8,895
41 Real estate owned other than bank premises	2,816	1,903	1,547	355	914
42 All other assets	106,827	95,524	70,863	24,661	11,303

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

A. March 31, 1982—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	1,680,083	1,249,220	960,370	288,850	430,864
44 Total liabilities excluding subordinated debt	1,553,123	1,157,473	889,666	267,807	395,650
45 Total deposits	1,255,093	886,734	697,452	189,282	368,359
46 Individuals, partnerships, and corporations	1,091,922	762,477	606,624	155,853	329,515
47 U.S. government	3,160	2,370	1,934	437	790
48 States and political subdivisions in United States	84,145	52,590	43,222	9,368	31,555
49 All other	62,759	59,438	39,277	20,162	3,321
50 Certified and officers' checks, travelers checks, and letters of credit sold for cash	13,036	9,858	6,396	3,462	3,178
51 Demand deposits	334,895	252,813	189,881	62,932	82,082
52 Individuals, partnerships, and corporations	271,170	198,970	151,799	47,172	72,200
53 U.S. government	2,379	1,791	1,432	359	588
54 States and political subdivisions in United States	14,650	10,052	8,136	1,915	4,598
55 All other	33,659	32,141	22,118	10,023	1,518
56 Certified and officers' checks, travelers checks, and letters of credit sold for cash	13,036	9,858	6,396	3,462	3,178
57 Time deposits	692,697	481,999	383,792	98,207	210,698
58 Other individuals, partnerships, and corporations	596,799	413,567	332,598	80,969	183,232
59 U.S. government	715	525	450	75	191
60 States and political subdivisions in United States	66,134	40,641	33,614	7,027	25,493
61 All other	29,049	27,266	17,130	10,137	1,783
62 Savings deposits	227,501	151,922	123,780	28,143	75,579
63 Corporations and other profit organizations	8,107	5,022	4,089	933	3,085
64 Other individuals, partnerships, and corporations	215,916	144,918	118,138	26,780	70,998
65 U.S. government	66	55	52	3	11
66 States and political subdivisions in United States	3,362	1,897	1,472	426	1,464
67 All other	51	31	29	2	20
68 Federal funds purchased and securities sold under agreements to repurchase	166,930	150,951	112,898	38,053	15,979
69 Interest-bearing demand notes (note balances) issued to U.S. Treasury and other liabilities for borrowed money	31,357	29,046	17,093	11,953	2,312
70 Mortgage indebtedness and liability for capitalized leases	2,563	1,928	1,619	309	635
71 All other liabilities	97,180	88,814	60,603	28,211	8,366
72 Subordinated notes and debentures	6,166	4,567	3,259	1,308	1,549
73 Total equity capital²	120,844	87,179	67,445	19,734	33,665
MEMO					
74 Time deposits of \$100,000 or more	318,801	249,040	191,277	57,763	69,761
75 Certificates of deposit in denominations of \$100,000 or more	287,252	221,485	172,140	49,345	63,768
76 Other	31,549	27,555	19,137	8,419	3,993
77 Savings deposits authorized for automatic transfers and NOW accounts	68,460	45,405	37,690	7,715	23,055
78 Money market time certificates of \$10,000 and less than \$100,000 with original maturities of 26 weeks	229,000	142,886	119,344	23,542	86,113
79 All savers certificates	20,991	13,989	11,283	2,706	7,002
80 Demand deposits adjusted ³	243,973	167,177	129,002	38,175	76,796
81 Standby letters of credit	62,461	58,838	38,499	20,339	3,623
<i>Averages for 30 calendar days (or calendar month) ending with report date</i>					
82 Total deposits	1,265,431	900,088	686,971	213,116	365,343
83 Number of banks	14,402	5,492	4,468	1,024	8,910

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

B. June 31, 1982

Millions of dollars, except for number of banks

Item	Insured	Member banks			Non-member insured
		Total	National	State	
1 Total assets	1,724,376	1,283,549	986,965	296,584	440,827
2 Cash and due from depository institutions	188,382	149,416	111,773	37,643	38,966
3 Currency and coin (U.S. and foreign)	20,086	14,918	11,885	3,032	5,169
4 Balances with Federal Reserve Banks	20,207	19,292	14,545	4,747	915
5 Balances with other central banks	96	96	79	17	0
6 Demand balances with commercial banks in United States	30,792	16,783	13,639	3,144	14,009
7 All other balances with depository institutions in United States and with banks in foreign countries	51,312	36,193	27,735	8,458	15,119
8 Cash items in process of collection	65,888	62,134	43,889	18,245	3,754
9 Total securities, loans, and lease financing receivables	1,389,987	1,011,005	780,298	230,707	378,982
10 Total securities, book value	344,200	224,729	174,452	50,277	119,470
11 U.S. Treasury	102,631	62,983	48,582	14,402	39,647
12 Obligations of other U.S. government agencies and corporations	72,848	42,058	34,358	7,700	30,790
13 Obligations of states and political subdivisions in United States	149,660	103,519	80,253	23,266	46,140
14 All other securities	19,061	16,168	11,259	4,910	2,892
15 Federal funds sold and securities purchased under agreements to resell	84,128	61,400	48,018	13,382	22,728
16 Total loans, gross	979,804	735,006	565,932	169,074	244,798
17 LESS: Unearned income on loans	19,336	12,494	9,651	2,844	6,842
18 Allowance for possible loan loss	12,065	9,617	7,342	2,275	2,448
19 EQUALS: Loans, net	948,403	712,894	548,939	163,956	235,508
<i>Total loans, gross, by category</i>					
20 Real estate loans	291,277	203,166	166,846	36,320	88,111
21 Construction and land development	48,553	38,334	30,066	8,267	10,219
22 Secured by farmland	8,455	3,702	3,091	611	4,754
23 Secured by residential properties	164,556	114,856	95,592	19,264	49,700
24 1- to 4-family	157,387	109,693	91,444	18,249	47,694
25 Multifamily	7,169	5,164	4,148	1,016	2,005
26 Secured by nonfarm nonresidential properties	69,713	46,274	38,096	8,178	23,439
27 Loans to financial institutions	66,554	59,332	37,146	22,185	7,222
28 Loans for purchasing or carrying securities	11,251	10,317	6,193	4,124	934
29 Loans to finance agricultural production and other loans to farmers	35,783	19,159	16,676	2,483	16,624
30 Commercial and industrial loans	361,161	290,294	217,963	72,331	70,867
31 Loans to individuals for household, family, and other personal expenditures	184,685	127,557	104,564	22,993	57,128
32 Installment loans	147,199	102,829	84,862	17,968	44,369
33 Passenger automobiles	57,867	36,933	30,384	6,549	20,934
34 Credit cards and related plans	32,618	28,872	23,753	5,119	3,746
35 Mobile homes	9,983	6,832	6,142	690	3,151
36 All other installment loans for household, family, and other personal expenditures	46,731	30,192	24,582	5,610	16,539
37 Single-payment loans	37,487	24,727	19,702	5,025	12,759
38 All other loans	29,093	25,182	16,544	8,637	3,912
39 Lease financing receivables	13,257	11,982	8,889	3,092	1,275
40 Bank premises, furniture and fixtures, and other assets representing bank premises	30,604	21,534	17,533	4,001	9,071
41 Real estate owned other than bank premises	3,277	2,247	1,787	460	1,030
42 All other assets	112,125	99,347	75,574	23,773	12,778

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

B. June 30, 1982—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	1,724,376	1,283,549	986,965	296,584	440,827
44 Total liabilities excluding subordinated debt	1,594,880	1,190,122	915,083	275,039	404,758
45 Total deposits	1,292,231	916,426	720,651	195,775	375,806
46 Individuals, partnerships, and corporations	1,121,689	785,483	625,182	160,301	336,206
47 U.S. government	5,129	4,123	3,185	938	1,005
48 States and political subdivisions in United States	84,032	52,741	43,552	9,189	31,291
49 All other	67,284	63,408	41,850	21,558	3,875
50 Certified and officers' checks, travelers checks, and letters of credit sold for cash	14,098	10,670	6,881	3,788	3,428
51 Demand deposits	341,719	259,028	194,311	64,717	82,691
52 Individuals, partnerships, and corporations	271,734	199,860	153,044	46,816	71,874
53 U.S. government	4,169	3,364	2,560	804	806
54 States and political subdivisions in United States	15,914	10,997	8,893	2,105	4,917
55 All other	35,803	34,136	22,933	11,204	1,667
56 Certified and officers' checks, travelers checks, and letters of credit sold for cash	14,098	10,670	6,881	3,788	3,428
57 Time deposits	724,253	506,225	403,593	102,632	218,028
58 Other individuals, partnerships, and corporations	627,673	436,807	351,243	85,563	190,867
59 U.S. government	892	704	571	133	188
60 States and political subdivisions in United States	64,262	39,480	32,896	6,584	24,782
61 All other	31,425	29,234	18,882	10,352	2,192
62 Savings deposits	226,259	151,173	122,748	28,425	75,086
63 Corporations and other profit organizations	7,928	4,921	3,990	931	3,007
64 Other individuals, partnerships, and corporations	214,354	143,895	116,905	26,990	70,459
65 U.S. government	67	55	54	1	11
66 States and political subdivisions in United States	3,856	2,264	1,763	501	1,592
67 All other	55	38	36	2	17
68 Federal funds purchased and securities sold under agreements to repurchase	161,941	145,491	111,897	33,593	16,450
69 Interest-bearing demand notes (note balances) issued to U.S. Treasury and other liabilities for borrowed money	30,742	27,930	14,651	13,279	2,812
70 Mortgage indebtedness and liability for capitalized leases	2,601	1,945	1,630	316	655
71 All other liabilities	107,365	98,330	66,253	32,077	9,035
72 Subordinated notes and debentures	6,194	4,721	3,267	1,453	1,474
73 Total equity capital ²	123,302	88,706	68,615	20,091	34,595
MEMO					
74 Time deposits of \$100,000 or more	335,477	263,529	202,730	60,799	71,948
75 Certificates of deposit in denominations of \$100,000 or more	298,534	230,675	180,640	50,035	67,858
76 Other	36,943	32,854	22,090	10,764	4,089
77 Savings deposits authorized for automatic transfers and NOW accounts	68,148	45,065	37,292	7,773	23,083
78 Money market time deposits (a) in minimum denominations of \$10,000 but less than \$100,000 with original maturities of 26 weeks, and (b) in minimum denominations of \$7,500 but less than \$100,000 with original maturities of 91 days	236,794	147,998	123,524	24,474	88,796
79 All savers certificates	22,365	14,865	12,175	2,690	7,500
80 Total Individual Retirement Accounts (IRA) and Keogh Plan accounts	13,904	9,241	7,648	1,593	4,662
81 Demand deposits adjusted ³	244,917	168,155	128,875	39,281	76,762
82 Standby letters of credit	67,836	64,021	41,733	22,288	3,815
<i>Average for 30 calendar days (or calendar month) ending with report date</i>					
83 Total deposits	1,277,587	902,804	711,536	191,267	374,783
84 Number of banks	14,414	5,539	4,507	1,032	8,875

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

C. September 30, 1982

Millions of dollars, except for number of banks

Item	Insured	Member banks			Non-member insured
		Total	National	State	
1 Total assets	1,772,631	1,327,582	1,016,405	311,177	445,049
2 Cash and due from depository institutions	192,043	151,691	113,311	38,380	40,353
3 Currency and coin (U.S. and foreign)	19,166	14,129	11,269	2,860	5,038
4 Balances with Federal Reserve Banks	21,227	19,982	16,074	3,908	1,245
5 Balances with other central banks	178	178	143	35	*
6 Demand balances with commercial banks in United States	31,550	17,191	14,039	3,152	14,358
7 All other balances with depository institutions in United States and with banks in foreign countries	55,087	39,144	29,487	9,657	15,944
8 Cash items in process of collection	64,839	61,072	42,300	18,771	3,767
9 Total securities, loans, and lease financing receivables	1,424,699	1,043,003	802,516	240,487	381,696
10 Total securities, book value	349,354	229,226	177,686	51,539	120,128
11 U.S. Treasury	105,967	66,693	50,613	16,080	39,275
12 Obligations of other U.S. government agencies and corporations	74,135	42,671	35,371	7,300	31,464
13 Obligations of states and political subdivisions in United States	149,513	103,062	80,221	22,841	46,451
14 All other securities	19,738	16,800	11,481	5,319	2,938
15 Federal funds sold and securities purchased under agreements to resell	90,026	68,591	51,771	16,820	21,435
16 Total loans, gross	1,003,625	755,586	581,336	174,250	248,039
17 LESS: Unearned income on loans	19,229	12,507	9,695	2,812	6,722
18 Allowance for possible loan loss	12,345	9,864	7,508	2,356	2,481
19 EQUALS: Loans, net	972,057	733,215	564,133	169,082	238,842
<i>Total loans, gross, by category</i>					
20 Real estate loans	295,256	206,717	169,773	36,944	88,539
21 Construction and land development	50,874	40,304	31,537	8,767	10,570
22 Secured by farmland	8,514	3,780	3,174	606	4,734
23 Secured by residential properties	165,133	115,432	96,124	19,308	49,701
24 1- to 4-family	157,784	110,121	91,794	18,327	47,663
25 Multifamily	7,349	5,311	4,329	982	2,037
26 Secured by nonfarm nonresidential properties	70,735	47,201	38,939	8,262	23,534
27 Loans to financial institutions	68,392	61,050	38,804	22,246	7,341
28 Loans for purchasing or carrying securities	12,446	11,497	6,668	4,829	949
29 Loans to finance agricultural production and other loans to farmers	37,015	19,829	17,166	2,664	17,186
30 Commercial and industrial loans	372,119	299,473	224,290	75,183	72,646
31 Loans to individuals for household, family, and other personal expenditures	187,952	130,597	107,194	23,403	57,355
32 Installment loans	149,734	105,350	87,076	18,275	44,384
33 Passenger automobiles	58,541	37,519	30,883	6,636	21,022
34 Credit cards and related plans	34,017	30,272	24,923	5,349	3,745
35 Mobile homes	9,952	6,815	6,135	680	3,137
36 All other installment loans for household, family, and other personal expenditures	47,224	30,744	25,135	5,609	16,480
37 Single-payment loans	38,218	25,246	20,118	5,128	12,972
38 All other loans	30,453	26,423	17,442	8,982	4,029
39 Lease financing receivables	13,262	11,972	8,925	3,046	1,291
40 Bank premises, furniture and fixtures, and other assets representing bank premises	31,340	22,176	17,994	4,183	9,163
41 Real estate owned other than bank premises	3,759	2,546	2,078	468	1,213
42 All other assets	120,785	108,161	80,506	27,655	12,624

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

C. September 30, 1982—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	1,772,631	1,327,582	1,016,405	311,177	445,049
44 Total liabilities excluding subordinated debt	1,639,861	1,231,582	942,745	288,836	408,279
45 Total deposits	1,321,466	942,470	739,721	202,749	378,996
46 Individuals, partnerships, and corporations	1,147,286	807,917	642,613	165,304	339,369
47 U.S. government	3,149	2,403	1,935	469	746
48 States and political subdivisions in United States	85,168	53,641	44,1121	9,519	31,528
49 All other	71,132	67,163	43,710	23,453	3,969
50 Certified and officers' checks, travelers checks, and letters of credit sold for cash	14,731	11,347	7,343	4,004	3,385
51 Demand deposits	337,818	257,387	193,946	63,441	80,431
52 Individuals, partnerships, and corporations	271,521	201,086	154,385	46,702	70,435
53 U.S. government	2,178	1,619	1,265	353	560
54 States and political subdivisions in United States	14,639	10,155	8,222	1,933	4,485
55 All other	34,750	33,183	22,732	10,451	1,567
56 Certified and officers' checks, travelers checks, and letters of credit sold for cash	14,731	11,347	7,343	4,004	3,385
57 Time deposits	752,641	530,155	419,698	110,458	222,486
58 Other individuals, partnerships, and corporations	648,344	453,991	363,836	90,155	194,353
59 U.S. government	905	731	615	116	174
60 States and political subdivisions in United States	67,062	41,486	34,300	7,187	25,575
61 All other	36,330	33,947	20,948	12,999	2,383
62 Savings deposits	231,007	154,928	126,077	28,851	76,080
63 Corporations and other profit organizations	8,090	5,021	4,068	953	3,069
64 Other individuals, partnerships, and corporations	219,331	147,819	120,324	27,494	71,512
65 U.S. government	68	56	55	1	12
66 States and political subdivisions in United States	3,467	1,999	1,600	400	1,467
67 All other	52	33	30	3	19
68 Federal funds purchased and securities sold under agreements to repurchase	169,681	153,313	109,716	43,597	16,367
69 Interest-bearing demand notes (note balances) issued to U.S. Treasury and other liabilities for borrowed money	38,706	35,508	22,404	13,105	3,197
70 Mortgage indebtedness and liability for capitalized leases	2,658	2,028	1,702	327	630
71 All other liabilities	107,349	98,261	69,202	29,059	9,088
72 Subordinated notes and debentures	6,413	4,983	3,301	1,682	1,430
73 Total equity capital²	126,358	91,017	70,358	20,659	35,340
MEMO					
74 Time deposits of \$100,000 or more	350,613	277,708	210,541	67,166	72,906
75 Certificates of deposit in denominations of \$100,000 or more	309,354	240,820	185,780	55,040	68,534
76 Other	41,259	36,887	24,762	12,126	4,371
77 Savings deposits authorized for automatic transfers and NOW accounts	72,665	48,186	40,019	8,167	24,479
78 Money market time deposits (a) in minimum denominations of \$10,000 but less than \$100,000 with original maturities of 26 weeks, and (b) in minimum denominations of \$7,500 but less than \$100,000 with original maturities of 91 days	237,696	149,246	124,517	24,729	88,450
79 All savers certificates	23,591	15,778	12,986	2,793	7,813
80 Total individual retirement accounts (IRA) and Keogh plan accounts	15,728	10,431	8,659	1,772	5,297
81 Demand deposits adjusted ³	244,026	169,261	131,940	37,321	74,764
82 Standby letters of credit	75,608	71,654	45,967	25,687	3,954
<i>Average for 30 calendar days (or calendar month) ending with report date</i>					
83 Total deposits	1,312,903	934,473	733,559	200,914	378,430
84 Number of banks	14,445	5,584	4,555	1,029	8,861

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

D. December 31, 1982

Millions of dollars, except for number of banks

Item	Insured	Member banks			Non-member insured
		Total	National	State	
1 Total assets	1,861,054	1,398,775	1,070,005	328,771	462,278
2 Cash and due from depository institutions	207,327	163,532	121,149	42,383	43,795
3 Currency and coin (U.S. and foreign)	19,570	14,740	11,619	3,121	4,830
4 Balances with Federal Reserve Banks	26,652	25,161	18,192	6,969	1,491
5 Balances with other central banks	191	191	134	57	*
6 Demand balances with commercial banks in United States	34,822	18,328	14,984	3,344	16,494
7 All other balances with depository institutions in United States and with banks in foreign countries	57,911	41,057	32,080	8,977	16,855
8 Cash items in process of collection	68,181	64,055	44,139	19,916	4,125
9 Total securities, loans, and lease financing receivables	1,484,070	1,088,782	840,428	248,354	395,288
10 Total securities, book value	373,500	247,928	191,764	56,164	125,571
11 U.S. Treasury	117,773	76,127	58,820	17,306	41,647
12 Obligations of other U.S. government agencies and corporations	76,228	43,503	36,177	7,326	32,725
13 Obligations of states and political subdivisions in United States	154,188	106,228	82,194	24,034	47,960
14 All other securities	25,310	22,071	14,573	7,498	3,239
15 Federal funds sold and securities purchased under agreements to resell	102,810	75,127	58,539	16,588	27,683
16 Total loans, gross	1,025,406	775,756	598,111	177,645	249,650
17 LESS: Unearned income on loans	18,514	12,103	9,377	2,726	6,411
18 Allowance for possible loan loss	12,859	10,240	7,828	2,412	2,618
19 EQUALS: Loans, net	994,033	753,412	580,906	172,507	240,621
<i>Total loans, gross, by category</i>					
20 Real estate loans	298,165	209,663	172,626	37,036	88,503
21 Construction and land development	52,222	41,595	32,826	8,769	10,626
22 Secured by farmland	8,361	3,719	3,117	601	4,642
23 Secured by residential properties	165,460	115,952	96,745	19,207	49,508
24 1- to 4-family	157,845	110,451	92,233	18,218	47,394
25 Multifamily	7,615	5,502	4,513	989	2,114
26 Secured by nonfarm nonresidential properties	72,122	48,396	39,937	8,459	23,726
27 Loans to financial institutions	73,296	66,112	42,227	23,886	7,184
28 Loans for purchasing or carrying securities	13,701	12,717	7,367	5,350	984
29 Loans to finance agricultural production and other loans to farmers	36,127	19,496	16,975	2,521	16,631
30 Commercial and industrial loans	379,419	304,643	228,912	75,730	74,776
31 Loans to individuals for households, family, and other personal expenditures	191,600	134,304	110,451	23,853	57,296
32 Installment loans	151,928	107,902	89,410	18,492	44,026
33 Passenger automobiles	58,228	37,465	30,924	6,541	20,762
34 Credit cards and related plans	36,697	32,846	27,152	5,693	3,851
35 Mobile homes ⁴	9,763	6,693	6,028	664	3,070
36 All other installment loans for households, family, and other personal expenditures	47,240	30,898	25,305	5,593	16,343
37 Single-payment loans	39,672	26,402	21,041	5,361	13,270
38 All other loans	33,097	28,821	19,552	9,269	4,276
39 Lease financing receivables	13,727	12,314	9,219	3,095	1,413
40 Bank premises, furniture and fixtures, and other assets representing bank premises	32,303	22,972	18,609	4,363	9,331
41 Real estate owned other than bank premises	4,280	2,959	2,406	553	1,321
42 All other assets	133,074	120,531	87,412	33,119	12,543

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

D. December 31, 1982

Millions of dollars, except for number of banks

Item	Insured	Member banks			Non-member insured
		Total	National	State	
43 Total liabilities and equity capital²	1,861,054	1,398,775	1,070,005	328,771	462,278
44 Total liabilities excluding subordinated debt	1,725,928	1,300,562	994,684	305,878	425,366
45 Total deposits	1,393,595	995,129	779,120	216,010	398,465
46 Individuals, partnerships, and corporations	1,209,567	852,609	676,195	176,413	356,959
47 U.S. government	3,004	2,224	1,910	313	780
48 States and political subdivisions in United States	86,428	54,146	44,948	9,198	32,282
49 All other	78,422	73,862	48,258	25,604	4,560
50 Certified and officers' checks, travelers checks, and letters of credit sold for cash	16,174	12,289	7,808	4,481	3,885
51 Demand deposits	369,856	281,810	210,772	71,038	88,046
52 Individuals, partnerships, and corporations	297,248	220,341	167,276	53,065	76,907
53 U.S. government	1,877	1,332	1,106	226	545
54 States and political subdivisions in United States	15,543	10,659	8,638	2,021	4,884
55 All other	39,013	37,189	25,945	11,244	1,824
56 Certified and officers' checks, travelers checks, and letters of credit sold for cash	16,174	12,289	7,808	4,481	3,885
57 Time deposits	720,147	505,945	398,199	107,747	214,202
58 Other individuals, partnerships, and corporations	613,895	427,847	341,190	86,656	186,048
59 U.S. government	1,051	838	752	86	213
60 States and political subdivisions in United States	65,912	40,668	34,018	6,650	25,244
61 All other	39,290	36,593	22,239	14,354	2,698
62 Savings deposits	303,592	207,375	170,149	37,225	96,217
63 Corporations and other profit organizations	18,044	12,129	10,029	2,100	5,915
64 Other individuals, partnerships, and corporations	280,381	192,292	157,701	34,592	88,089
65 U.S. government	76	54	52	2	21
66 States and political subdivisions in United States	4,972	2,819	2,292	527	2,154
67 All other	119	80	75	5	38
68 Federal funds purchased and securities sold under agreement to repurchase	178,893	164,232	117,674	46,558	14,661
69 Interest-bearing demand notes (note balances) issued to U.S. Treasury and other liabilities for borrowed money	38,866	35,872	23,352	12,520	2,994
70 Mortgage indebtedness and liability for capitalized leases	2,739	2,064	1,745	319	675
71 All other liabilities	111,836	103,265	72,794	30,472	8,571
72 Subordinated notes and debentures	6,787	5,388	3,632	1,755	1,399
73 Total equity capital²	128,338	92,825	71,689	21,137	35,513
MEMO					
74 Time deposits of \$100,000 or more	333,220	263,193	196,511	66,682	70,027
75 Certificates of deposit in denominations of \$100,000 or more	287,067	221,850	169,388	52,462	65,218
76 Other	46,153	41,344	27,124	14,220	4,809
77 Savings deposits authorized for automatic transfer and NOW accounts	83,075	54,921	45,101	9,821	28,154
78 Money market time deposits (a) in minimum denominations of \$10,000 but less than \$100,000 with original maturities of 26 weeks, and (b) in minimum denominations of \$7,500 but less than \$100,000 with original maturities of 91 days	226,266	141,884	118,369	23,515	84,381
79 All savers certificates	8,498	5,639	4,651	988	2,860
80 Total individual retirement accounts (IRA) and Keogh plan accounts	17,732	11,896	9,757	2,139	5,837
81 Demand deposits adjusted ³	268,185	186,358	143,084	43,275	81,826
82 Standby letters of credit	84,223	79,978	50,302	29,676	4,246
<i>Average for 30 calendar days (or calendar month) ending with report date</i>					
83 Total deposits	1,356,060	966,409	756,145	210,263	389,651
84 Number of banks	14,435	5,618	4,579	1,039	8,817

20. All large weekly reporting commercial banks, 1982¹

A. Assets and liabilities

Millions of dollars, Wednesday figures

Account	Jan. 6	Jan. 13	Jan. 20	Jan. 27	Feb. 3	Feb. 10	Feb. 17	Feb. 24	Mar. 3
1 Cash items in process of collection	53,600	48,082	49,251	44,111	48,230	43,508	60,637	44,974	50,417
2 Demand deposits due from banks in United States	7,230	6,853	7,065	6,773	6,868	6,472	9,131	6,671	6,594
3 All other cash and due from depository institutions	35,566	35,090	40,636	37,002	40,816	34,063	37,434	31,099	36,711
4 Total loans and securities	612,093	606,674	604,298	600,365	610,414	603,637	606,928	607,514	610,839
5 U.S. Treasury securities	37,325	37,376	37,577	37,977	38,090	37,606	38,417	37,645	38,374
6 Trading account	6,604	6,664	6,599	6,854	7,304	6,789	7,606	6,802	7,628
7 Investment account, by maturity	30,721	30,712	30,978	31,122	30,785	30,817	30,810	30,843	30,747
8 One year or less	9,797	9,750	10,064	10,239	10,297	10,370	10,167	10,325	10,675
9 Over one through five years	17,868	17,921	17,873	17,836	17,462	17,413	17,720	17,658	17,580
10 Over five years	3,056	3,042	3,041	3,047	3,026	3,034	2,923	2,860	2,492
11 Other securities	81,299	79,974	79,272	79,295	80,419	79,333	79,095	79,151	79,227
12 Trading account	4,677	3,589	3,090	3,088	4,568	3,266	3,101	3,128	3,200
13 Investment account	76,622	76,385	76,182	76,207	75,850	76,068	75,994	76,023	76,027
14 U.S. government agencies	16,515	16,539	16,383	16,302	16,247	16,287	16,306	16,189	16,174
15 States and political subdivisions, by maturity	57,201	56,973	56,947	57,086	56,782	56,972	56,887	57,032	57,050
16 One year or less	8,171	7,881	7,904	8,006	7,843	7,901	7,750	7,860	7,967
17 Over one year	49,030	49,091	49,042	49,080	48,939	49,070	49,137	49,172	49,083
18 Other bonds, corporate stocks, and securities	2,907	2,873	2,852	2,818	2,821	2,809	2,801	2,803	2,803
19 Federal funds sold ²	38,127	37,153	36,718	32,601	37,362	34,520	33,627	35,620	37,516
20 To commercial banks	26,958	25,740	26,247	22,285	26,818	24,247	23,901	24,496	26,802
21 To nonbank brokers and dealers in securities	8,274	8,503	7,705	7,434	7,705	7,578	6,949	8,035	8,012
22 To others	2,894	2,910	2,766	2,882	2,839	2,695	2,777	3,090	2,702
23 Other loans, gross	467,788	464,691	463,210	463,039	467,179	464,859	468,475	467,802	468,441
24 Commercial and industrial	195,899	194,665	194,893	195,755	198,052	198,095	199,168	199,037	198,918
25 Bankers acceptances and commercial paper	3,989	4,130	3,628	3,984	3,959	3,944	4,102	4,351	3,966
26 All other	191,910	190,536	191,265	191,771	194,093	194,151	195,065	194,686	194,952
27 U.S. addressees	185,169	184,074	184,913	185,467	187,782	187,768	188,748	188,274	188,532
28 Non-U.S. addressees	6,740	6,462	6,352	6,304	6,311	6,383	6,317	6,412	6,420
29 Real estate	125,618	125,718	125,897	126,019	126,126	126,246	126,471	126,671	126,810
30 To individuals for personal expenditures	73,724	73,561	73,312	73,167	72,934	72,606	72,552	72,335	72,126
To financial institutions									
31 Commercial banks in United States	7,607	7,408	7,487	7,332	7,511	7,109	7,207	6,646	7,079
32 Banks in foreign countries	8,028	7,517	7,377	7,371	7,379	7,073	8,056	8,000	7,769
33 Sales finance, personal finance companies, etc.	10,398	10,186	10,325	10,503	11,200	10,691	10,484	10,254	10,785
34 Other financial institutions	15,932	16,059	15,843	15,502	15,587	15,897	16,245	15,964	16,001
35 To nonbank brokers and dealers in securities	7,202	6,912	5,662	5,248	6,017	5,462	4,883	6,780	6,455
36 To others for purchasing and carrying securities ³	2,741	2,700	2,651	2,664	2,658	2,677	2,667	2,677	2,707
37 To finance agricultural production	5,728	5,870	5,818	5,717	5,770	5,773	5,765	5,781	5,776
38 All other loans	14,910	14,094	13,944	13,761	13,944	13,229	14,976	13,656	14,014
39 Less: Unearned income	5,873	5,903	5,866	5,936	5,898	5,924	5,921	5,932	5,857
40 Loan loss reserve	6,574	6,616	6,614	6,611	6,736	6,757	6,765	6,773	6,863
41 Other loans, net	455,342	452,171	450,730	450,492	454,544	452,178	455,789	455,096	455,721
42 Lease financing receivables	11,009	11,000	10,962	11,021	11,029	11,107	11,107	11,074	11,109
43 All other assets	108,321	107,454	104,003	102,983	105,839	107,514	102,990	104,178	109,691
44 Total assets	827,819	815,153	816,215	802,255	823,197	806,302	828,217	805,509	825,361
45 Demand deposits	188,424	173,827	171,859	162,012	170,630	159,310	181,903	161,125	169,273
46 Mutual savings banks	762	619	579	570	692	573	683	520	690
47 Individuals, partnerships, and corporations	142,202	134,585	129,634	123,274	127,407	120,091	133,877	121,147	125,658
48 States and political subdivisions	5,120	4,924	4,523	4,740	5,270	4,479	5,604	4,665	4,492
49 U.S. government	2,974	1,199	3,585	2,203	3,538	2,070	1,916	2,457	3,331
50 Commercial banks in United States	21,226	18,068	18,278	17,084	19,263	17,631	24,851	17,195	19,762
51 Banks in foreign countries	7,676	7,255	7,701	7,232	6,731	6,601	7,338	7,296	7,396
52 Foreign governments and official institutions	1,154	1,128	1,334	1,052	1,464	1,194	1,110	1,152	967
53 Certified and officers' checks	7,309	6,048	6,223	5,856	6,264	6,671	6,523	6,692	6,977
54 Time and savings deposits	363,018	364,230	363,890	365,615	367,193	366,816	363,745	369,159	370,510
55 Savings	80,813	80,299	79,706	78,157	79,293	78,664	78,769	77,764	79,314
56 Individuals and nonprofit organizations	77,162	76,663	76,125	74,613	75,771	75,153	75,207	74,276	75,877
57 Partnerships and corporations operated for profit	3,041	3,000	2,939	2,923	2,893	2,886	2,857	2,853	2,859
58 Domestic governmental units	582	614	610	593	606	603	683	615	554
59 All other	28	21	31	28	23	22	22	20	24
60 Time	282,206	283,931	284,184	287,458	287,900	288,152	284,976	291,395	291,196
61 Individuals, partnerships, and corporations	247,740	249,502	249,859	252,627	252,410	252,281	249,289	254,295	253,938
62 States and political subdivisions	19,686	19,897	19,891	20,304	20,419	20,775	20,526	21,314	21,308
63 U.S. government	235	246	266	281	290	299	296	310	338
64 Commercial banks in United States	9,753	9,455	9,478	9,632	10,233	10,311	10,430	11,061	11,050
65 Foreign governments, official institutions, and banks	4,792	4,831	4,690	4,612	4,547	4,486	4,435	4,414	4,562
Other liabilities for borrowed money									
66 Borrowings from Federal Reserve Banks	1,671	2,553	3,112	4,038	889	1,283	518	321	3,783
67 Treasury tax and loan notes	3,913	7,085	10,742	11,966	11,955	11,957	12,780	11,932	10,454
68 All other liabilities for borrowed money ⁴	146,354	142,208	141,851	133,096	146,283	141,173	144,496	134,836	145,265
69 Other liabilities and subordinated notes and debentures	69,655	70,486	70,226	70,686	70,908	70,470	69,914	73,366	70,739
70 Total liabilities	773,035	760,388	761,679	747,414	767,859	751,009	773,356	750,739	770,024
71 Residual (total assets minus total liabilities) ⁵	54,784	54,765	54,536	54,841	55,338	55,293	54,860	54,770	55,337

20. All large weekly reporting commercial banks, 1982¹—Continued

A. Assets and liabilities—Continued

Millions of dollars, Wednesday figures

Account	Mar. 10	Mar. 17	Mar. 24	Mar. 31	Apr. 7	Apr. 14	Apr. 21	Apr. 28	May 5
1 Cash items in process of collection	45,466	48,865	43,260	51,005	46,619	50,406	47,516	44,818	48,204
2 Demand deposits due from banks in United States	5,998	7,190	6,204	6,817	6,652	6,568	6,443	6,398	6,360
3 All other cash and due from depository institutions	33,595	34,533	34,145	33,384	30,692	32,946	34,888	33,212	32,578
4 Total loans and securities	615,426	607,997	603,551	611,629	620,892	617,178	613,943	610,031	622,931
5 U.S. Treasury securities	37,313	37,459	37,588	38,568	41,350	40,066	39,450	36,882	38,040
6 Trading account	6,656	6,859	6,922	8,221	10,154	9,099	9,458	7,451	8,110
7 Investment account, by maturity	30,657	30,600	30,666	30,347	31,196	30,966	29,992	29,431	29,930
8 One year or less	10,655	10,612	10,850	10,536	11,160	10,925	10,445	10,064	10,022
9 Over one through five years	17,548	17,598	17,490	17,583	17,636	17,654	17,293	17,235	17,753
10 Over five years	2,454	2,390	2,326	2,228	2,400	2,388	2,254	2,132	2,155
11 Other securities	81,024	79,773	79,574	79,427	80,176	79,326	79,154	78,679	80,817
12 Trading account	4,758	3,488	3,146	3,088	4,326	3,590	3,468	2,824	5,300
13 Investment account	76,266	76,284	76,427	76,340	75,850	75,736	75,685	75,854	75,517
14 U.S. government agencies	16,223	16,201	16,196	16,184	15,967	15,885	15,859	15,950	15,915
15 States and political subdivisions, by maturity	57,229	57,218	57,327	57,278	56,996	56,959	56,902	56,962	56,696
16 One year or less	8,090	8,004	8,065	8,050	7,796	7,794	7,841	7,828	7,768
17 Over one year	49,139	49,214	49,261	49,228	49,200	49,164	49,062	49,134	48,928
18 Other bonds, corporate stocks, and securities	2,814	2,866	2,905	2,878	2,886	2,893	2,923	2,943	2,906
19 Federal funds sold ²	42,728	35,708	31,900	33,994	37,673	36,914	34,698	33,190	38,946
20 To commercial banks	28,949	25,644	21,530	23,391	26,174	26,281	22,766	21,758	27,619
21 To nonbank brokers and dealers in securities	9,328	7,606	7,986	8,297	8,804	7,975	9,374	8,628	8,403
22 To others	4,452	2,458	2,384	2,305	2,694	2,659	2,558	2,803	2,925
23 Other loans, gross	467,152	467,880	467,192	472,222	474,312	473,501	473,323	473,958	477,846
24 Commercial and industrial	199,104	199,901	199,942	202,799	204,466	203,881	204,924	204,721	207,907
25 Bankers acceptances and commercial paper	4,101	4,144	3,937	4,528	4,751	4,784	4,144	4,413	4,446
26 All other	195,002	195,757	196,006	198,271	199,715	199,097	200,780	200,308	203,462
27 U.S. addressees	188,508	189,181	189,441	191,622	193,067	192,569	194,170	193,617	196,811
28 Non-U.S. addressees	6,494	6,576	6,565	6,649	6,648	6,528	6,610	6,691	6,650
29 Real estate	127,019	127,230	127,263	127,272	127,322	127,753	128,080	128,364	128,332
30 To individuals for personal expenditures	71,954	71,768	71,461	71,700	71,590	71,654	71,939	72,020	72,010
To financial institutions									
31 Commercial banks in United States	7,051	6,838	6,323	6,400	6,874	6,419	6,463	6,320	6,138
32 Banks in foreign countries	7,457	7,216	7,549	7,470	7,015	7,398	6,730	7,041	7,113
33 Sales finance, personal finance companies, etc.	10,562	11,532	11,355	11,779	11,446	11,605	11,090	11,743	11,292
34 Other financial institutions	15,834	15,909	15,989	16,226	16,412	16,298	16,271	16,376	16,412
35 To nonbank brokers and dealers in securities	5,646	5,193	5,131	5,218	6,781	5,902	5,578	4,898	5,255
36 To others for purchasing and carrying securities ³	2,660	2,582	2,573	2,563	2,575	2,592	2,545	2,585	2,592
37 To finance agricultural production	5,827	5,834	5,865	5,941	5,934	5,931	6,015	6,002	6,030
38 All other loans	14,039	13,878	13,741	14,855	13,896	14,067	13,687	13,889	14,763
39 Less: Unearned income	5,926	5,948	5,874	5,840	5,854	5,867	5,882	5,876	5,830
40 Loan loss reserve	6,865	6,876	6,828	6,743	6,764	6,763	6,800	6,802	6,888
41 Other loans, net	454,361	455,057	454,490	459,640	461,693	460,871	460,641	461,280	465,128
42 Lease financing receivables	11,111	11,115	11,105	11,139	11,123	11,113	11,084	11,079	11,092
43 All other assets	109,504	106,974	108,852	114,014	112,452	108,125	109,261	108,617	112,678
44 Total assets	821,100	816,674	807,118	827,989	828,431	826,336	823,136	814,153	833,843
45 Demand deposits	162,961	165,452	157,730	172,911	171,388	170,568	164,084	157,817	166,399
46 Mutual savings banks	557	551	506	679	653	591	539	456	583
47 Individuals, partnerships, and corporations	124,016	125,225	118,777	131,836	130,102	130,453	125,422	120,374	123,921
48 States and political subdivisions	4,518	4,526	4,558	5,208	4,577	4,666	4,414	4,633	5,379
49 U.S. government	1,868	1,376	2,226	1,113	2,022	2,666	2,181	2,958	3,576
50 Commercial banks in United States	17,590	18,488	17,227	19,683	19,720	18,234	17,568	16,142	18,514
51 Banks in foreign countries	7,036	6,492	6,769	6,388	6,111	6,152	6,175	6,316	6,768
52 Foreign governments and official institutions	1,360	1,416	1,245	1,044	1,036	925	1,018	883	1,085
53 Certified and officers' checks	6,015	7,376	6,422	6,960	7,168	6,878	6,765	6,054	6,573
54 Time and savings deposits	370,377	369,643	371,735	372,466	373,321	372,640	373,461	373,295	374,187
55 Savings	79,308	79,338	79,162	80,452	82,382	82,146	81,275	78,782	79,923
56 Individuals and nonprofit organizations	75,911	76,009	75,807	76,999	78,910	78,765	77,926	75,424	76,540
57 Partnerships and corporations operated for profit	2,874	2,803	2,847	2,859	2,870	2,827	2,795	2,803	2,803
58 Domestic governmental units	501	505	491	575	585	535	538	539	564
59 All other	23	21	17	19	17	18	16	16	16
60 Time	291,069	290,305	292,573	292,014	290,939	290,494	292,186	294,513	294,263
61 Individuals, partnerships, and corporations	253,799	253,571	255,609	255,796	254,872	254,089	255,546	257,446	257,440
62 States and political subdivisions	21,379	21,269	21,443	20,884	20,488	20,746	20,919	21,289	21,206
63 U.S. government	360	374	390	399	440	438	544	562	560
64 Commercial banks in United States	10,920	10,584	10,693	10,590	10,717	10,772	10,809	10,885	10,677
65 Foreign governments, official institutions, and banks	4,610	4,506	4,438	4,345	4,422	4,448	4,368	4,330	4,380
Other liabilities for borrowed money									
66 Borrowings from Federal Reserve Banks	2,693	1,037	694	1,421	1,575	3,664	2,135	4,408	356
67 Treasury tax and loan notes	8,482	9,076	9,682	8,080	2,782	2,489	12,034	12,432	12,125
68 All other liabilities for borrowed money ⁴	150,420	145,298	140,610	142,082	151,683	150,421	143,755	138,449	151,893
69 Other liabilities and subordinated notes and debentures	70,856	71,204	71,529	75,504	72,090	70,943	72,258	72,510	73,160
70 Total liabilities	765,788	761,710	751,980	772,464	772,840	770,725	767,728	758,910	778,120
71 Residual (total assets minus total liabilities) ⁵	55,312	54,965	55,138	55,525	55,591	55,611	55,408	55,243	55,723

20. All large weekly reporting commercial banks, 1982¹—Continued

A. Assets and liabilities—Continued

Millions of dollars, Wednesday figures

Account	May 12	May 19	May 26	June 2	June 9	June 16	June 23	June 30	July 7
1 Cash items in process of collection	45,415	45,222	44,455	59,318	42,730	49,311	43,040	53,362	52,886
2 Demand deposits due from banks in United States	6,168	6,369	6,486	8,338	6,670	7,266	6,456	7,161	8,426
3 All other cash and due from depository institutions	35,185	35,120	31,409	36,033	33,332	32,834	33,784	28,166	33,964
4 Total loans and securities	615,560	611,955	614,357	622,671	620,014	621,217	613,957	624,335	624,432
5 U.S. Treasury securities	37,512	37,261	36,279	36,821	37,941	37,129	36,703	36,941	36,770
6 Trading account	8,518	8,195	7,076	7,767	8,266	7,683	7,301	7,852	7,640
7 Investment account, by maturity	28,993	29,066	29,203	29,054	29,674	29,446	29,402	29,088	29,130
8 One year or less	9,635	9,257	9,424	9,588	9,980	10,060	10,059	9,934	10,177
9 Over one through five years	17,209	17,493	17,467	16,930	17,159	16,928	16,967	16,893	16,586
10 Over five years	2,149	2,316	2,312	2,535	2,535	2,458	2,375	2,261	2,367
11 Other securities	79,133	79,024	80,889	80,514	81,069	79,253	78,789	78,264	79,067
12 Trading account	3,611	3,456	4,770	4,816	5,290	3,708	3,226	2,870	4,028
13 Investment account	75,522	75,567	76,119	75,697	75,779	75,545	75,563	75,393	75,039
14 U.S. government agencies	15,946	16,007	15,812	15,781	15,716	15,605	15,537	15,562	15,641
15 States and political subdivisions, by maturity	56,621	56,553	57,226	56,929	56,960	56,870	56,998	56,636	56,363
16 One year or less	7,674	7,658	8,246	8,104	8,152	8,099	8,249	7,715	7,751
17 Over one year	48,947	48,895	48,979	48,825	48,808	48,771	48,749	48,922	48,612
18 Other bonds, corporate stocks, and securities	2,955	3,008	3,082	2,987	3,102	3,070	3,028	3,195	3,034
19 Federal funds sold ²	34,780	31,750	31,639	35,424	31,919	35,647	31,571	36,515	35,782
20 To commercial banks	24,335	21,998	21,221	25,541	21,760	25,367	20,340	25,086	25,408
21 To nonbank brokers and dealers in securities	7,517	7,163	7,657	7,108	7,363	7,445	8,443	8,399	7,295
22 To others	2,928	2,588	2,760	2,775	2,795	2,836	2,788	3,030	3,079
23 Other loans, gross	476,909	476,721	478,363	482,761	482,010	482,139	479,795	485,722	485,930
24 Commercial and industrial	207,497	207,554	208,318	209,013	209,544	209,444	208,460	212,198	212,260
25 Bankers acceptances and commercial paper	4,398	4,934	5,123	5,313	4,916	4,902	3,903	4,135	3,806
26 All other	203,099	202,620	203,194	203,700	204,628	204,543	204,557	208,062	208,454
27 U.S. addressees	196,316	195,880	196,355	196,817	197,660	197,654	197,606	200,821	201,292
28 Non-U.S. addressees	6,783	6,740	6,839	6,883	6,968	6,889	6,951	7,241	7,162
29 Real estate	128,535	128,733	128,787	128,931	129,032	129,302	129,566	129,614	129,557
30 To individuals for personal expenditures	71,691	71,700	71,703	72,126	72,099	72,235	72,355	72,477	72,421
To financial institutions									
31 Commercial banks in United States	6,140	6,106	6,245	6,980	7,086	6,737	6,625	6,741	6,772
32 Banks in foreign countries	7,143	7,281	6,537	7,390	6,802	7,025	6,923	7,136	7,803
33 Sales finance, personal finance companies, etc.	11,156	10,911	11,240	11,522	11,267	11,655	11,155	11,323	11,524
34 Other financial institutions	16,561	16,396	16,225	16,203	16,244	16,173	16,084	16,332	16,338
35 To nonbank brokers and dealers in securities	5,796	5,086	6,291	6,454	6,681	6,020	5,508	6,130	5,163
36 To others for purchasing and carrying securities ³	2,665	2,602	2,589	2,602	2,604	2,548	2,520	2,555	2,547
37 To finance agricultural production	6,050	6,107	6,145	6,131	6,136	6,211	6,233	6,318	6,362
38 All other loans	13,675	14,246	14,284	15,408	14,516	14,788	14,365	14,897	15,183
39 LESS: Unearned income	5,856	5,883	5,890	5,846	5,884	5,904	5,898	5,874	5,852
40 Loan loss reserve	6,917	6,918	6,924	7,003	7,040	7,048	7,001	7,233	7,265
41 Other loans, net	464,136	463,920	465,549	469,912	469,086	469,187	466,895	472,615	472,812
42 Lease financing receivables	11,083	11,084	11,084	11,089	11,099	11,185	11,086	11,150	11,149
43 All other assets	113,050	111,843	109,281	112,806	113,116	115,144	112,512	117,524	117,937
44 Total assets	826,460	821,593	817,072	850,254	826,862	836,868	822,836	841,699	848,794
45 Demand deposits	159,880	162,003	158,099	179,348	158,160	168,420	155,278	178,400	176,286
46 Mutual savings banks	553	536	515	651	501	528	433	620	742
47 Individuals, partnerships, and corporations	122,038	121,543	119,851	133,664	122,734	126,499	117,646	133,059	131,379
48 States and political subdivisions	4,181	4,317	4,972	4,514	3,829	4,584	4,372	5,706	4,823
49 U.S. government	2,055	2,980	1,847	1,148	1,263	3,475	2,424	2,327	1,193
50 Commercial banks in United States	17,102	17,971	17,729	23,720	16,667	18,915	16,847	20,459	23,415
51 Banks in foreign countries	6,590	6,755	6,357	7,508	6,111	6,817	6,495	6,665	6,900
52 Foreign governments and official institutions	1,013	933	1,043	826	926	1,100	848	1,700	1,030
53 Certified and officers' checks	6,348	6,968	5,784	7,317	6,129	6,502	6,212	7,864	6,803
54 Time and savings deposits	375,364	376,291	379,154	380,789	382,075	381,206	380,016	384,708	385,900
55 Savings	79,443	79,470	79,171	80,675	80,590	80,266	78,760	79,522	80,985
56 Individuals and nonprofit organizations	75,951	76,067	75,661	77,248	77,179	76,902	75,422	76,074	77,629
57 Partnerships and corporations operated for profit	2,808	2,772	2,793	2,819	2,824	2,765	2,766	2,736	2,784
58 Domestic governmental units	669	608	694	587	561	579	552	687	549
59 All other	15	24	22	21	25	20	20	24	22
60 Time	295,921	296,820	299,983	300,114	301,485	300,940	301,256	305,186	304,915
61 Individuals, partnerships, and corporations	258,575	259,791	262,414	262,910	264,482	264,659	264,798	269,310	269,343
62 States and political subdivisions	21,367	21,290	21,595	21,486	21,329	20,685	20,960	19,940	19,862
63 U.S. government	528	512	538	541	541	534	574	583	543
64 Commercial banks in United States	10,921	10,645	10,803	10,541	10,570	10,526	10,485	10,726	10,492
65 Foreign governments, official institutions, and banks	4,529	4,583	4,634	4,636	4,563	4,535	4,438	4,626	4,674
Other liabilities for borrowed money									
66 Borrowings from Federal Reserve Banks	858	175	452	550	5,088	838	145	326	60
67 Treasury tax and loan notes	11,214	5,150	4,713	4,569	1,160	7,029	8,470	4,502	887
68 All other liabilities for borrowed money ⁴	150,660	148,321	145,010	154,196	150,652	149,594	143,596	139,324	154,642
69 Other liabilities and subordinated notes and debentures	72,557	74,000	73,892	74,456	73,544	73,607	77,356	78,292	74,794
70 Total liabilities	770,534	765,940	761,320	793,909	770,680	780,694	764,861	785,552	792,570
71 Residual (total assets minus total liabilities) ⁵	55,926	55,653	55,752	56,345	56,282	56,174	55,974	56,147	56,224

20. All large weekly reporting commercial banks, 1982¹—Continued

A. Assets and liabilities—Continued

Millions of dollars, Wednesday figures

Account	July 14	July 21	July 28	Aug. 4	Aug. 11	Aug. 18	Aug. 25	Sept. 1	Sept. 8
1 Cash items in process of collection	46,405	43,954	42,628	48,782	43,057	45,065	44,460	58,074	53,068
2 Demand deposits due from banks in United States	6,378	6,320	6,577	6,748	6,414	6,240	6,560	7,651	7,429
3 All other cash and due from depository institutions	32,332	32,786	34,830	32,146	34,082	33,735	36,300	33,719	31,465
4 Total loans and securities	622,115	619,825	622,342	632,569	627,896	630,547	626,511	635,651	638,336
5 U.S. Treasury securities	36,409	36,534	37,542	38,545	39,031	38,635	37,282	36,996	38,618
6 Trading account	7,497	7,517	8,701	9,348	9,485	8,764	7,685	6,952	8,056
7 Investment account, by maturity	28,912	29,018	28,841	29,197	29,546	29,871	29,598	30,044	30,563
8 One year or less	9,978	9,968	9,705	9,623	9,902	10,512	10,118	10,313	10,344
9 Over one through five years	16,437	16,691	16,834	17,272	17,369	17,131	17,390	17,630	17,977
10 Over five years	2,497	2,358	2,302	2,302	2,275	2,228	2,090	2,101	2,242
11 Other securities	78,238	77,974	77,810	78,291	79,667	78,034	78,139	78,988	80,479
12 Trading account	3,366	3,466	3,168	3,906	5,402	3,495	3,519	4,152	5,884
13 Investment account	74,781	74,507	74,642	74,385	74,265	74,539	74,620	74,836	74,595
14 U.S. government agencies	15,542	15,503	15,658	15,586	15,539	15,705	15,756	15,944	15,806
15 States and political subdivisions, by maturity	56,336	55,980	55,915	55,765	55,656	55,764	55,774	55,754	55,636
16 One year or less	7,773	7,533	7,267	7,332	7,164	7,134	7,065	7,058	7,067
17 Over one year	48,563	48,447	48,649	48,433	48,493	48,630	48,709	48,696	48,569
18 Other bonds, corporate stocks, and securities	2,992	3,024	3,068	3,034	3,070	3,070	3,090	3,138	3,152
19 Federal funds sold ²	35,231	34,718	36,079	42,223	37,840	40,031	39,510	41,583	41,639
20 To commercial banks	25,522	24,322	25,684	30,459	27,268	28,858	28,284	31,060	31,003
21 To nonbank brokers and dealers in securities	6,967	7,659	7,677	8,737	7,663	8,164	8,690	7,986	8,294
22 To others	2,743	2,737	2,717	3,026	2,909	3,010	2,536	2,537	2,341
23 Other loans, gross	485,361	483,732	484,066	486,731	484,631	487,143	484,837	491,395	490,957
24 Commercial and industrial	211,996	210,331	210,394	210,838	211,205	210,963	210,151	212,637	212,833
25 Bankers acceptances and commercial paper	4,315	3,910	4,207	4,135	4,450	3,989	4,233	5,130	4,649
26 All other	207,681	206,421	206,186	206,703	206,755	206,974	205,918	207,507	208,184
27 U.S. addressees	200,520	199,407	199,114	199,752	199,877	200,106	198,878	200,499	200,984
28 Non-U.S. addressees	7,162	7,015	7,072	6,952	6,878	6,868	7,040	7,008	7,200
29 Real estate	129,886	130,052	129,806	129,909	130,093	130,285	130,616	130,520	130,556
30 To individuals for personal expenditures	72,345	72,462	72,673	72,712	72,608	72,756	72,948	73,294	73,187
To financial institutions									
31 Commercial banks in United States	6,450	6,570	6,763	6,686	6,969	7,058	6,990	7,206	8,456
32 Banks in foreign countries	7,578	6,873	7,221	7,278	7,169	7,047	6,884	7,277	7,466
33 Sales finance, personal finance companies, etc.	11,368	11,341	11,245	11,396	11,274	11,177	11,315	11,648	11,065
34 Other financial institutions	16,233	16,306	16,144	16,137	16,224	16,351	16,098	16,486	16,151
35 To nonbank brokers and dealers in securities	6,072	6,490	6,900	8,058	5,929	7,937	6,407	7,688	7,165
36 To others for purchasing and carrying securities ³	2,507	2,521	2,519	2,572	2,578	2,597	2,573	2,567	2,591
37 To finance agricultural production	6,394	6,427	6,505	6,546	6,541	6,546	6,493	6,565	6,502
38 All other loans	14,531	14,357	13,895	14,596	14,041	14,425	14,361	15,507	14,985
39 Less: Unearned income	5,902	5,873	5,860	5,813	5,843	5,843	5,820	5,779	5,775
40 Loan loss reserve	7,222	7,260	7,293	7,408	7,430	7,453	7,437	7,532	7,582
41 Other loans, net	472,237	470,599	470,912	473,510	471,358	473,847	471,580	478,084	477,599
42 Lease financing receivables	11,139	11,166	11,170	11,053	11,045	11,046	11,028	11,067	11,087
43 All other assets	120,665	120,726	120,133	125,648	125,108	126,212	126,519	130,443	130,599
44 Total assets	839,034	834,778	837,680	856,946	847,603	852,846	851,378	876,606	871,984
45 Demand deposits	165,151	158,671	158,754	167,494	160,740	160,866	160,030	182,441	176,312
46 Mutual savings banks	540	550	501	640	592	552	503	654	666
47 Individuals, partnerships, and corporations	126,720	121,427	120,177	123,673	122,426	122,043	120,645	136,241	132,476
48 States and political subdivisions	4,122	4,574	4,586	4,944	4,837	4,343	4,511	4,843	4,624
49 U.S. government	1,796	985	1,575	3,290	1,850	2,556	1,443	899	1,233
50 Commercial banks in United States	17,638	17,228	17,299	18,619	17,375	17,714	17,951	20,735	21,355
51 Banks in foreign countries	6,875	6,852	7,078	6,993	6,235	6,026	5,846	5,875	6,771
52 Foreign governments and official institutions	1,206	1,141	1,092	1,029	870	1,004	1,091	1,244	1,022
53 Certified and officers' checks	6,253	5,914	6,446	8,306	6,554	6,629	8,039	11,950	8,164
54 Time and savings deposits	387,552	390,953	392,964	396,924	395,134	399,070	400,560	401,138	401,157
55 Savings	79,797	79,343	78,780	80,538	80,064	79,837	79,701	80,857	81,834
56 Individuals and nonprofit organizations	76,519	76,111	75,509	77,246	76,740	76,542	76,363	77,481	78,422
57 Partnerships and corporations operated for profit	2,735	2,710	2,744	2,744	2,735	2,728	2,787	2,808	2,852
58 Domestic governmental units	518	499	496	525	565	542	533	548	539
59 All other	24	23	31	24	24	25	19	20	21
60 Time	307,755	311,610	314,184	316,385	315,070	319,234	320,859	320,281	319,323
61 Individuals, partnerships, and corporations	271,148	274,539	276,169	278,172	276,948	279,778	281,084	280,507	279,612
62 States and political subdivisions	20,260	20,449	20,746	20,570	20,788	20,997	21,366	21,794	21,727
63 U.S. government	535	451	441	444	427	451	583	618	592
64 Commercial banks in United States	11,046	11,490	11,983	12,265	12,084	12,944	12,752	12,401	12,489
65 Foreign governments, official institutions, and banks	4,765	4,681	4,845	4,934	4,824	5,063	5,073	4,961	4,903
Other liabilities for borrowed money									
66 Borrowings from Federal Reserve Banks	84	275	1,052	1,869	60	575	1,240	843	45
67 Treasury tax and loan notes	2,875	4,274	5,187	1,531	2,971	3,105	4,022	2,281	2,121
68 All other liabilities for borrowed money ⁴	150,647	146,263	144,018	150,354	149,686	148,542	144,794	146,613	153,418
69 Other liabilities and subordinated notes and debentures	76,486	78,211	79,664	82,427	82,563	84,319	84,314	86,455	81,976
70 Total liabilities	782,795	778,647	781,640	800,599	791,154	796,479	794,960	819,772	815,029
71 Residual (total assets minus total liabilities) ⁵	56,239	56,131	56,040	56,347	56,449	56,367	56,418	56,833	56,955

20. All large weekly reporting commercial banks, 1982¹—Continued

A. Assets and liabilities—Continued

Millions of dollars, Wednesday figures

Account	Sept. 15	Sept. 22	Sept. 29	Oct. 6	Oct. 13	Oct. 20	Oct. 27	Nov. 3	Nov. 10
1 Cash items in process of collection	56,345	46,100	47,972	47,197	56,469	51,408	45,478	57,817	48,498
2 Demand deposits due from banks in United States	7,716	7,314	7,041	7,275	7,720	7,076	6,800	8,268	6,341
3 All other cash and due from depository institutions	34,069	33,554	28,046	30,463	33,967	39,172	34,386	34,656	34,458
4 Total loans and securities	640,858	634,834	637,996	647,070	649,550	642,286	640,611	651,704	643,216
5 U.S. Treasury securities	38,690	37,785	37,782	39,420	40,787	40,464	40,890	42,270	41,895
6 Trading account	7,733	7,066	7,103	7,405	8,548	8,132	8,256	9,227	8,364
7 Investment account, by maturity	30,957	30,719	30,680	32,016	32,238	32,332	32,634	33,043	33,532
8 One year or less	10,667	10,645	10,296	10,299	10,314	10,187	10,150	10,215	10,494
9 Over one through five years	18,132	17,984	18,322	19,572	19,794	20,101	20,467	20,842	21,046
10 Over five years	2,158	2,090	2,062	2,145	2,130	2,044	2,016	1,986	1,992
11 Other securities	78,377	78,416	79,023	80,174	79,385	78,505	78,718	80,652	78,505
12 Trading account	3,872	3,762	4,041	5,359	4,443	3,909	4,214	6,177	4,007
13 Investment account	74,505	74,654	74,982	74,815	74,942	74,597	74,503	74,475	74,498
14 U.S. government agencies	15,762	15,786	15,874	15,999	16,083	15,972	15,805	15,719	15,750
15 States and political subdivisions, by maturity	55,631	55,746	56,037	55,754	55,829	55,667	55,723	55,756	55,738
16 One year or less	7,169	7,024	7,105	7,068	7,112	6,913	6,961	6,973	6,917
17 Over one year	48,462	48,722	48,931	48,686	48,716	48,754	48,762	48,784	48,821
18 Other bonds, corporate stocks, and securities	3,112	3,122	3,072	3,062	3,030	2,958	2,975	3,000	3,010
19 Federal funds sold ²	43,973	39,302	39,410	43,262	43,876	38,174	38,967	43,610	41,573
20 To commercial banks	33,184	28,479	28,758	31,877	32,582	27,470	27,946	31,534	30,487
21 To nonbank brokers and dealers in securities	8,643	8,695	8,756	8,523	9,146	8,248	8,738	9,154	8,349
22 To others	2,146	2,129	1,896	2,861	2,148	2,456	2,284	2,921	2,736
23 Other loans, gross	493,166	492,654	495,017	497,283	498,567	498,226	495,146	498,312	494,420
24 Commercial and industrial	215,870	216,719	217,122	219,864	218,429	217,655	216,730	216,757	216,626
25 Bankers acceptances and commercial paper	4,982	4,688	4,855	5,104	5,059	4,940	4,850	4,594	4,420
26 All other	210,889	212,031	212,267	214,760	213,370	212,715	211,879	212,164	212,206
27 U.S. addressees	203,734	204,872	204,934	207,540	206,230	205,784	205,007	205,266	205,280
28 Non-U.S. addressees	7,154	7,159	7,333	7,220	7,140	6,931	6,872	6,898	6,925
29 Real estate	130,760	131,084	131,329	130,927	131,227	131,296	131,264	131,061	130,997
30 To individuals for personal expenditures	73,369	73,396	73,508	73,359	73,268	73,304	73,431	73,408	73,394
To financial institutions									
31 Commercial banks in United States	7,059	6,708	6,864	6,737	7,027	7,225	7,171	7,589	7,012
32 Banks in foreign countries	7,485	7,242	6,885	7,013	7,557	7,066	7,100	6,666	6,683
33 Sales finance, personal finance companies, etc.	11,081	10,861	11,226	11,130	11,121	10,978	11,070	11,329	11,252
34 Other financial institutions	16,423	16,206	15,806	15,941	16,015	16,014	15,805	15,983	16,160
35 To nonbank brokers and dealers in securities	7,066	6,734	7,890	7,556	9,034	9,768	8,091	9,500	8,021
36 To others for purchasing and carrying securities ³	2,530	2,538	2,605	2,607	2,600	2,573	2,563	2,707	2,847
37 To finance agricultural production	6,478	6,514	6,571	6,546	6,545	6,526	6,515	6,488	6,478
38 All other loans	15,045	14,652	15,212	15,602	15,744	15,818	15,405	16,823	14,950
39 Less: Unearned income	5,784	5,746	5,740	5,707	5,712	5,708	5,701	5,616	5,621
40 Loan loss reserve	7,564	7,578	7,498	7,362	7,354	7,374	7,409	7,523	7,556
41 Other loans, net	479,818	479,330	481,780	484,214	485,502	485,143	482,036	485,173	481,243
42 Lease financing receivables	11,111	11,089	11,109	11,068	11,074	11,057	11,031	11,064	11,061
43 All other assets	132,371	129,111	129,511	133,819	133,655	132,134	130,265	138,367	136,412
44 Total assets	882,469	862,003	861,674	876,893	892,434	883,133	868,572	901,877	879,988
45 Demand deposits	182,360	162,810	164,559	171,149	179,724	173,386	166,366	187,996	168,263
46 Mutual savings banks	606	521	526	670	668	605	510	766	623
47 Individuals, partnerships, and corporations	135,328	122,946	124,088	128,952	134,936	130,373	126,370	139,931	128,044
48 States and political subdivisions	5,568	4,875	4,488	4,950	4,541	4,468	4,532	5,391	4,495
49 U.S. government	6,131	2,346	1,874	1,544	1,560	2,671	1,901	3,014	1,790
50 Commercial banks in United States	19,751	17,895	17,939	20,307	21,577	18,485	18,070	22,492	17,799
51 Banks in foreign countries	5,918	6,006	5,816	5,492	6,850	6,144	6,216	5,854	5,784
52 Foreign governments and official institutions	861	959	957	1,366	914	1,080	1,012	1,224	856
53 Certified and officers' checks	8,197	7,262	8,870	7,868	8,678	9,559	7,754	9,324	8,871
54 Time and savings deposits	400,653	402,169	401,317	403,573	404,183	403,966	402,526	403,346	403,018
55 Savings	81,873	80,197	79,872	83,406	83,230	83,071	82,733	85,214	85,351
56 Individuals and nonprofit organizations	78,474	76,900	76,528	80,004	79,909	79,774	79,374	81,802	81,859
57 Partnerships and corporations operated for profit	2,801	2,752	2,784	2,793	2,762	2,747	2,797	2,822	2,846
58 Domestic governmental units	580	525	543	592	542	534	546	568	626
59 All other	18	20	17	17	17	16	16	23	21
60 Time	318,780	321,971	321,446	320,167	320,953	320,895	319,792	318,132	317,667
61 Individuals, partnerships, and corporations	279,009	282,064	281,356	280,505	281,041	281,230	280,219	279,000	278,366
62 States and political subdivisions	21,640	21,704	21,659	21,212	21,321	21,338	21,292	20,903	21,058
63 U.S. government	573	583	559	576	607	635	627	629	645
64 Commercial banks in United States	12,673	12,633	12,947	12,962	13,155	12,808	12,721	12,554	12,639
65 Foreign governments, official institutions, and banks	4,885	4,987	4,925	4,911	4,828	4,884	4,933	5,046	4,959
Other liabilities for borrowed money									
66 Borrowings from Federal Reserve Banks	3,304	1,356	575	7	12	957	383	395	2,869
67 Treasury tax and loan notes	3,956	9,432	13,187	9,968	8,950	8,780	8,720	3,820	1,355
68 All other liabilities for borrowed money ⁴	151,255	144,133	141,894	152,646	158,730	153,195	147,416	160,351	159,298
69 Other liabilities and subordinated notes and debentures	84,087	85,423	83,496	82,331	83,512	85,815	86,316	88,519	87,702
70 Total liabilities	825,615	805,323	805,028	819,673	835,112	826,099	811,727	844,426	822,505
71 Residual (total assets minus total liabilities) ⁵	56,854	56,680	56,646	57,220	57,322	57,033	56,844	57,451	57,482

20. All large weekly reporting commercial banks, 1982¹—Continued

A. Assets and liabilities—Continued

Millions of dollars, Wednesday figures

Account	Nov. 17	Nov. 24	Dec. 1	Dec. 8	Dec. 15	Dec. 22	Dec. 29	Adjustment bank ⁶
1 Cash items in process of collection	51,107	49,980	59,107	52,770	61,362	56,098	54,686	215
2 Demand deposits due from banks in United States	7,672	7,147	8,210	7,274	8,428	8,532	9,424	197
3 All other cash and due from depository institutions	32,118	32,376	34,988	31,847	38,724	34,124	38,553	394
4 Total loans and securities	641,496	638,995	648,644	651,589	651,577	654,640	655,563	5,369
5 U.S. Treasury securities	41,665	41,661	44,152	45,093	43,445	44,308	44,594	354
6 Trading account	8,051	7,915	9,411	9,716	7,817	8,154	7,864	.....
7 Investment account, by maturity	33,615	33,746	34,740	35,376	35,627	36,154	36,730	354
8 One year or less	10,430	10,475	10,897	11,322	11,346	11,686	12,126	145
9 Over one through five years	21,273	21,382	21,816	21,933	22,171	22,324	22,451	175
10 Over five years	1,912	1,889	2,027	2,121	2,110	2,145	2,152	33
11 Other securities	78,025	77,903	78,712	80,613	80,221	81,076	82,111	1,190
12 Trading account	3,734	3,602	4,643	6,421	5,695	5,813	5,869	4
13 Investment account	74,291	74,301	74,069	74,192	74,526	75,263	76,242	1,186
14 U.S. government agencies	15,711	15,712	15,580	15,662	15,786	15,918	16,036	475
15 States and political subdivisions, by maturity	55,605	55,659	55,542	55,668	55,851	56,406	57,237	608
16 One year or less	6,933	6,875	6,876	6,984	6,886	7,046	7,173	106
17 Over one year	48,672	48,784	48,666	48,684	48,965	49,360	50,064	503
18 Other bonds, corporate stocks, and securities	2,975	2,930	2,946	2,862	2,889	2,939	2,969	103
19 Federal funds sold ²	40,170	38,285	40,984	43,259	42,708	41,733	41,566	292
20 To commercial banks	28,500	26,441	28,815	29,763	30,395	28,547	29,253	292
21 To nonbank brokers and dealers in securities	9,062	9,020	9,221	10,184	9,301	10,181	9,347	.....
22 To others	2,608	2,823	2,949	3,312	3,012	3,004	2,966	.....
23 Other loans, gross	494,799	494,310	497,976	495,827	498,388	500,636	500,254	3,756
24 Commercial and industrial	216,061	215,263	216,895	215,695	215,753	216,468	216,669	812
25 Bankers acceptances and commercial paper	4,836	4,437	4,812	4,500	5,276	5,840	6,075	23
26 All other	211,225	210,827	212,082	211,196	210,477	210,628	210,594	789
27 U.S. addressees	204,360	203,814	205,202	204,341	203,571	203,816	203,799	787
28 Non-U.S. addressees	6,865	7,013	6,881	6,854	6,906	6,812	6,795	2
29 Real estate	131,195	131,405	131,309	131,289	131,454	131,631	131,681	1,906
30 To individuals for personal expenditures	73,400	73,729	73,988	74,052	74,564	75,016	75,558	920
To financial institutions								
31 Commercial banks in United States	7,032	6,953	7,460	7,275	7,456	8,112	7,804	4
32 Banks in foreign countries	7,060	7,071	7,359	7,291	7,370	7,254	7,506	.....
33 Sales finance, personal finance companies, etc.	11,119	10,983	11,179	10,872	10,834	10,540	10,693	2
34 Other financial institutions	15,926	15,837	15,838	16,018	15,968	15,926	16,233	34
35 To nonbank brokers and dealers in securities	7,854	8,138	8,594	8,632	9,763	9,613	8,321	.....
36 To others for purchasing and carrying securities ³	2,877	3,017	3,033	3,015	3,108	2,931	2,902	2
37 To finance agricultural production	6,430	6,405	6,362	6,330	6,327	6,222	6,296	32
38 All other loans	15,846	15,508	15,958	15,357	15,790	16,922	16,588	44
39 LESS: Unearned income	5,610	5,596	5,523	5,508	5,505	5,498	5,451	188
40 Loan loss reserve	7,554	7,567	7,657	7,695	7,679	7,615	7,510	35
41 Other loans, net	481,635	481,146	484,796	482,624	485,204	487,523	487,292	3,533
42 Lease financing receivables	11,052	11,030	11,038	11,057	11,035	11,052	11,136	1
43 All other assets	134,068	133,021	136,040	135,655	137,503	138,647	141,181	359
44 Total assets	877,513	872,549	898,027	890,192	908,629	903,093	910,544	6,534
45 Demand deposits	173,171	171,808	190,845	181,320	195,136	188,733	189,652	1,369
46 Mutual savings banks	608	558	716	678	881	660	627	10
47 Individuals, partnerships, and corporations	131,600	128,548	143,158	134,561	144,032	140,189	139,364	1,216
48 States and political subdivisions	4,878	5,119	5,238	4,565	5,586	5,570	5,487	70
49 U.S. government	1,065	2,300	1,062	1,924	6,138	2,016	1,767	9
50 Commercial banks in United States	20,335	20,173	23,372	20,173	22,045	22,818	23,613	21
51 Banks in foreign countries	5,891	6,539	6,562	6,304	6,164	6,584	6,650	2
52 Foreign governments and official institutions	850	834	1,084	1,069	943	1,077	1,310	.....
53 Certified and officers' checks	7,942	7,737	9,653	12,046	9,346	9,820	10,833	41
54 Time and savings deposits	400,656	402,503	400,640	401,109	401,661	405,404	406,773	4,275
55 Savings	85,264	84,409	85,764	86,406	95,328	104,713	110,653	1,449
56 Individuals and nonprofit organizations	81,787	80,996	82,287	82,930	90,802	98,438	103,213	1,394
57 Partnerships and corporations operated for profit	2,838	2,858	2,901	2,928	3,796	5,571	6,638	46
58 Domestic governmental units	617	533	556	530	710	679	772	9
59 All other	21	22	20	18	20	25	30	.....
60 Time	315,393	318,094	314,876	314,703	306,333	300,691	296,120	2,826
61 Individuals, partnerships, and corporations	275,878	278,535	276,282	276,156	268,459	262,784	258,113	2,674
62 States and political subdivisions	21,362	21,409	20,842	20,832	20,446	20,530	20,584	148
63 U.S. government	641	638	570	580	570	567	644	.....
64 Commercial banks in United States	12,545	12,651	12,366	12,300	12,072	12,175	12,119	3
65 Foreign governments, official institutions, and banks	4,966	4,861	4,815	4,834	4,786	4,635	4,658	.....
Other liabilities for borrowed money								
66 Borrowings from Federal Reserve Banks	136	502	1,642	1,188	2,917	378	1,123	.....
67 Treasury tax and loan notes	3,373	1,368	5,704	892	535	7,067	7,938	.....
68 All other liabilities for borrowed money ⁴	154,995	149,504	150,946	158,313	159,375	154,264	158,226	324
69 Other liabilities and subordinated notes and debentures	87,747	89,610	90,524	89,460	91,360	90,010	89,420	110
70 Total liabilities	820,079	815,295	840,301	832,282	850,983	845,856	853,132	6,077
71 Residual (total assets minus total liabilities) ⁵	57,434	57,254	57,726	57,911	57,646	57,237	57,412	457

20. All large weekly reporting commercial banks, 1982¹—Continued

B. Balance sheet memoranda

Millions of dollars

Account	Jan. 6	Jan. 13	Jan. 20	Jan. 27	Feb. 3	Feb. 10	Feb. 17	Feb. 24	Mar. 3
1 Total loans (gross) and investments adjusted ²	589,974	586,045	583,044	583,295	588,720	584,963	588,506	589,077	589,678
2 Total loans (gross) adjusted ²	471,349	468,695	466,194	466,023	470,212	468,023	470,994	472,280	472,077
3 Demand deposits adjusted ³	110,624	106,477	100,744	98,613	99,598	96,101	94,498	96,499	95,763
4 Total time deposits in accounts of \$100,000 or more	182,990	184,113	183,947	186,943	186,812	186,449	182,731	188,548	187,468
5 Negotiable CDs	131,890	132,454	132,269	134,889	134,736	133,559	130,218	134,923	133,849
6 Other time deposits	51,100	51,658	51,677	52,055	52,076	52,890	52,513	53,625	53,619
7 Total loans sold outright to affiliates ⁴	2,846	2,864	2,850	2,820	2,796	2,808	2,784	2,799	2,733
8 Commercial and industrial	2,245	2,265	2,251	2,246	2,232	2,242	2,215	2,185	2,165
9 Other	601	599	600	574	564	566	568	614	568
	Mar. 10	Mar. 17	Mar. 24	Mar. 31	Apr. 7	Apr. 14	Apr. 21	Apr. 28	May 5
1 Total loans (gross) and investments adjusted ²	592,217	588,338	588,400	594,421	600,463	597,108	597,396	594,631	601,892
2 Total loans (gross) adjusted ²	473,880	471,106	471,239	476,425	478,937	477,716	478,792	479,070	483,035
3 Demand deposits adjusted ³	98,037	96,722	95,017	101,110	103,027	99,261	96,818	93,899	96,104
4 Total time deposits in accounts of \$100,000 or more	186,806	185,673	187,553	186,383	184,909	183,983	185,089	187,087	186,117
5 Negotiable CDs	133,007	132,129	133,945	133,240	131,526	130,617	131,695	133,163	132,028
6 Other time deposits	53,799	53,544	53,608	53,143	53,384	53,366	53,394	53,924	54,088
7 Total loans sold outright to affiliates ⁴	2,794	2,781	2,836	2,816	2,818	2,793	2,835	2,839	2,801
8 Commercial and industrial	2,231	2,220	2,265	2,211	2,260	2,233	2,260	2,276	2,252
9 Other	563	560	570	604	559	560	575	563	549
	May 12	May 19	May 26	June 2	June 9	June 16	June 23	June 30	July 7
1 Total loans (gross) and investments adjusted ²	597,859	596,652	599,705	602,998	604,093	602,065	599,892	605,614	605,369
2 Total loans (gross) adjusted ²	481,214	480,367	482,536	485,664	485,083	485,682	484,400	490,410	489,532
3 Demand deposits adjusted ³	95,308	95,831	94,068	95,162	97,501	96,719	92,966	102,251	98,792
4 Total time deposits in accounts of \$100,000 or more	187,433	187,962	190,876	190,578	191,541	190,525	190,623	193,831	193,140
5 Negotiable CDs	133,142	133,393	135,579	135,430	136,118	135,322	134,980	138,466	137,893
6 Other time deposits	54,291	54,569	55,297	55,148	55,423	55,203	55,643	55,365	55,246
7 Total loans sold outright to affiliates ⁴	2,793	2,798	2,693	2,805	2,850	2,924	3,060	3,057	2,853
8 Commercial and industrial	2,236	2,265	2,148	2,266	2,302	2,400	2,395	2,326	2,315
9 Other	557	533	545	539	548	525	665	731	537

20. All large weekly reporting commercial banks, 1982¹—Continued

B. Balance sheet memoranda—Continued

Millions of dollars

Account	July 14	July 21	July 28	Aug. 4	Aug. 11	Aug. 18	Aug. 25	Sept. 1	Sept. 8
1 Total loans (gross) and investments adjusted ²	603,267	602,065	603,049	608,644	606,931	607,927	604,495	610,696	612,234
2 Total loans (gross) adjusted ²	488,620	487,557	487,697	491,808	488,234	491,259	489,074	494,711	493,137
3 Demand deposits adjusted ³	99,312	96,504	97,253	96,804	98,457	95,531	96,176	102,733	100,656
4 Total time deposits in accounts of \$100,000 or more	195,373	198,737	200,966	202,743	201,296	205,121	206,647	205,821	204,600
5 Negotiable CDs	139,793	142,461	144,552	145,996	144,498	148,347	149,521	148,158	147,003
6 Other time deposits	55,580	56,276	56,414	56,747	56,798	56,774	57,126	57,663	57,597
7 Total loans sold outright to affiliates ⁴	2,855	2,812	2,817	2,804	2,795	2,822	2,881	2,833	2,835
8 Commercial and industrial	2,304	2,256	2,264	2,261	2,256	2,278	2,318	2,272	2,280
9 Other	552	556	553	542	540	544	563	561	555
	Sept. 15	Sept. 22	Sept. 29	Oct. 6	Oct. 13	Oct. 20	Oct. 27	Nov. 3	Nov. 10
1 Total loans (gross) and investments adjusted ²	613,964	612,971	615,611	621,524	623,006	620,674	618,605	625,720	618,894
2 Total loans (gross) adjusted ²	496,896	496,769	498,805	501,930	502,834	501,705	498,997	502,799	498,494
3 Demand deposits adjusted ³	100,133	96,469	96,774	102,101	100,118	100,822	100,916	104,673	100,176
4 Total time deposits in accounts of \$100,000 or more	203,846	206,517	205,704	205,735	206,260	206,031	204,845	203,592	203,274
5 Negotiable CDs	146,475	148,596	147,980	147,832	148,191	147,593	146,404	144,818	144,036
6 Other time deposits	57,372	57,921	57,724	57,902	58,069	58,438	58,442	58,775	59,238
7 Total loans sold outright to affiliates ⁴	2,820	2,855	2,861	2,750	2,815	2,790	2,883	2,874	2,886
8 Commercial and industrial	2,260	2,274	2,281	2,196	2,227	2,244	2,264	2,238	2,252
9 Other	560	582	580	554	588	546	619	636	634
	Nov. 17	Nov. 24	Dec. 1	Dec. 8	Dec. 15	Dec. 22	Dec. 29	Adjustment bank ⁵	
1 Total loans (gross) and investments adjusted ²	619,128	618,765	625,548	627,754	626,910	631,094	631,467	5,296	
2 Total loans (gross) adjusted ²	499,437	499,200	502,685	502,048	503,244	505,709	504,762	3,752	
3 Demand deposits adjusted ³	100,664	99,356	107,303	106,454	105,591	107,802	109,585	1,124	
4 Total time deposits in accounts of \$100,000 or more	201,091	203,092	200,060	199,557	194,228	191,044	187,888	487	
5 Negotiable CDs	141,812	143,337	140,933	139,843	136,407	134,636	132,340	244	
6 Other time deposits	59,278	59,754	59,127	59,714	57,821	56,408	55,547	242	
7 Total loans sold outright to affiliates ⁴	2,933	2,956	2,982	2,952	2,937	2,952	2,891	.....
8 Commercial and industrial	2,308	2,345	2,375	2,329	2,319	2,254	2,236	.....
9 Other	624	611	607	623	618	697	655	.....

21. Large weekly reporting commercial banks, 1982¹
Total commercial and industrial loans classified by industry²

Millions of dollars; last Wednesday-of-month data

Industry	Jan.	Feb.	Mar.	Apr.	May	June	July
1 Durable goods manufacturing	27,158	28,314	28,631	29,062	28,819	29,078	28,520
2 Nondurable goods manufacturing	21,628	21,948	23,162	23,573	23,994	25,299	24,815
3 Food, liquor, and tobacco	4,160	4,419	4,550	4,815	4,783	4,805	4,679
4 Textiles, apparel, and leather	4,172	4,427	4,535	4,653	4,722	4,863	5,068
5 Petroleum refining	4,587	4,142	4,449	4,408	4,677	5,095	4,840
6 Chemicals and rubber	4,486	4,746	5,138	5,186	5,232	5,550	5,197
7 Other nondurable goods	4,223	4,214	4,490	4,510	4,580	4,986	5,030
8 Mining (including crude petroleum and natural gas)	24,552	25,804	25,851	26,788	28,242	28,252	27,983
9 Trade	28,130	27,788	28,811	28,632	28,694	29,190	28,570
10 Commodity dealers	2,297	1,802	2,322	1,858	1,873	1,861	1,648
11 Other wholesale	13,252	13,172	13,516	13,556	13,487	13,776	13,632
12 Retail	12,580	12,813	12,972	13,218	13,334	13,552	13,290
13 Transportation, communication, and other public utilities	23,405	23,369	23,630	23,678	23,694	25,002	24,962
14 Transportation	8,739	8,890	9,154	9,100	9,070	9,227	8,868
15 Communication	4,026	4,076	4,242	4,470	4,559	4,779	4,832
16 Other public utilities	10,639	10,403	10,235	10,107	10,066	10,997	11,263
17 Construction	7,060	7,202	7,252	7,409	7,686	7,761	7,922
18 Services	26,738	27,270	27,116	27,322	27,918	28,730	28,837
19 All other ³	17,172	16,878	17,267	16,922	17,114	17,236	17,330
20 Total domestic loans	175,843	178,573	181,720	183,386	186,161	190,548	188,940
21 MEMO: Term loans (original maturity more than one year) included in domestic loans	85,192	87,820	87,203	88,237	89,242	89,808	87,224
		Aug.	Sept.	Oct.	Nov.	Dec.	Adjustment bank ⁴
1 Durable goods manufacturing		29,117	31,424	31,345	30,124	29,940	56
2 Nondurable goods manufacturing		24,866	25,811	24,774	24,632	23,908	27
3 Food, liquor, and tobacco		4,596	4,838	4,637	4,847	4,405	7
4 Textiles, apparel, and leather		5,064	4,855	4,571	4,268	3,812	4
5 Petroleum refining		4,717	5,323	5,464	5,518	5,627	4
6 Chemicals and rubber		5,518	5,810	5,426	5,386	5,530	6
7 Other nondurable goods		4,971	4,985	4,677	4,614	4,534	7
8 Mining (including crude petroleum and natural gas)		27,313	28,406	29,266	29,633	29,568	7
9 Trade		28,320	29,048	28,960	28,732	28,037	62
10 Commodity dealers		1,788	1,977	2,036	2,102	2,305	.....
11 Other wholesale		13,488	13,975	13,692	13,652	13,648	16
12 Retail		13,044	13,096	13,231	12,978	12,084	46
13 Transportation, communication, and other public utilities		24,751	24,913	24,840	25,152	24,953	44
14 Transportation		8,964	8,976	8,913	9,025	9,103	25
15 Communication		4,905	5,153	5,254	5,297	5,258	10
16 Other public utilities		10,882	10,785	10,672	10,830	10,591	8
17 Construction		7,825	7,815	7,757	7,759	7,863	21
18 Services		28,938	29,196	29,587	29,472	30,502	58
19 All other ³		17,536	17,916	17,966	17,945	18,502	139
20 Total domestic loans		188,667	194,530	194,494	193,452	193,272	416
21 MEMO: Term loans (original maturity more than one year) included in domestic loans		87,027	89,152	89,776	89,944	90,088	108

22. Gross demand deposits of individuals, partnerships, and corporations, 1982¹

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	268.9	271.5	276.7	295.4	126.8	127.9	132.1	144.0
2 Financial business	27.8	28.6	31.9	35.5	20.2	20.2	23.4	26.7
3 Nonfinancial business	138.7	141.4	142.9	151.7	67.1	67.7	68.7	74.2
4 Consumer	84.6	83.7	83.3	88.1	29.2	29.7	29.6	31.9
5 Foreign	3.1	2.9	2.9	3.0	2.9	2.8	2.7	2.9
6 Other	14.6	15.0	15.7	17.1	7.3	7.5	7.7	8.4

23. Commercial paper and bankers dollar acceptances outstanding

A. Commercial paper, seasonally adjusted

Millions of dollars, end of period

Instrument	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec. ⁵
	1980											
1 All issuers	115,869	117,552	119,072	121,534	120,399	122,036	119,999	120,607	120,513	120,944	122,869	124,374
Financial companies ¹												
Dealer-placed paper ²												
2 Total	17,780	17,390	17,955	18,969	18,611	18,857	18,077	18,994	18,893	18,307	19,248	19,599
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	65,684	66,306	64,966	66,727	64,706	62,708	63,380	64,055	64,562	66,445	66,591	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 ..	32,405	33,856	36,151	35,838	37,082	40,471	38,542	37,558	37,058	36,192	37,030	36,921
	1981											
1 All issuers	126,844	129,572	131,133	133,830	139,643	144,727	150,564	155,324	162,310	163,289	164,324	165,455
Financial companies ¹												
Dealer-placed paper ²												
2 Total	20,212	20,970	22,462	23,396	25,025	26,319	27,473	28,779	30,910	30,033	29,953	29,904
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	68,773	69,788	69,998	70,864	72,845	75,102	78,833	79,872	81,699	82,592	81,306	81,715
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	38,814	38,673	39,570	41,773	43,306	44,258	46,673	49,701	50,664	53,065	53,836
	1982											
1 All issuers	165,765	167,043	167,744	172,913	176,226	178,484	180,164	176,143	172,054	169,386	165,110	166,208
Financial companies ¹												
Dealer-placed paper ²												
2 Total	29,725	30,448	31,647	33,075	34,656	36,380	37,928	37,999	36,158	35,073	35,219	34,067
3 Bank-related	6,210	6,556	7,055	7,905	8,003	7,188	6,427	6,038	5,924	5,791	6,232	2,516
Directly placed paper ³												
4 Total	80,659	80,850	79,153	82,116	83,423	84,721	84,987	80,909	80,209	79,533	78,290	84,183
5 Bank-related	28,946	27,591	27,579	29,434	30,576	30,828	31,141	28,901	27,761	27,712	27,769	32,034
6 Nonfinancial companies ⁴ ..	55,381	55,745	56,944	57,722	58,147	57,383	57,249	57,235	55,687	54,780	51,601	47,958

B. Bankers dollar acceptances, not seasonally adjusted

Millions of dollars, end of period

Instrument	1982											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total	70,087	70,468	71,619	71,128	71,601	71,765	72,559	72,709	73,818	75,811	77,125	79,543
Holder												
2 Accepting banks	10,227	11,953	12,964	12,675	11,104	10,362	11,164	11,805	10,751	10,661	10,596	10,910
3 Own bills	9,095	10,928	11,139	11,409	9,879	9,175	9,734	10,740	9,370	9,399	9,455	9,471
4 Bills bought	1,132	1,025	1,825	1,266	1,225	1,188	1,431	1,065	1,382	1,262	1,140	1,439
Federal Reserve Banks												
5 Own account	597	0	488	768	0	0	0	565	813	0	0	1,480
6 Foreign correspondents ..	1,427	1,530	1,379	1,329	1,234	1,348	1,250	1,239	1,139	1,080	992	949
7 Others	58,434	56,985	57,276	57,124	59,262	60,054	60,145	59,664	61,927	64,070	65,537	66,204
Basis												
8 Imports into United States ..	14,727	15,430	14,877	15,303	14,979	15,707	16,025	15,766	16,075	16,511	16,716	17,683
9 Exports from United States ..	15,599	16,119	16,835	16,887	16,255	15,779	16,409	16,103	15,608	16,463	16,711	16,328
10 All other	39,762	38,919	39,907	38,937	40,458	41,326	42,198	42,692	42,136	42,837	43,699	45,532

24. Prime rate charged by banks on short-term business loans, 1982¹

Percent per annum

Date of change in effective rate												
Effective date		Rate	Effective date		Rate	Effective date		Rate	Effective date		Rate	
February	2 . . .	16.50	July	20 . . .	16.00	August	18 . . .	14.00	November	22 . . .	11.50	
	18 . . .	17.00		29 . . .	15.50		23 . . .	13.50				
	23 . . .	16.50	August	2 . . .	15.00	October	7 . . .	13.00				
				16 . . .	14.50		14 . . .	12.00				
Averages of daily effective rates												
Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
14.84	15.75	16.56	16.50	16.50	16.50	16.50	16.26	14.39	13.50	12.52	11.85	11.50

25. Terms of lending at commercial banks—Based on surveys of loans made, 1982¹

Item	Feb. 1-6	May 3-8	Aug. 2-7	Nov. 1-6
SHORT-TERM COMMERCIAL AND INDUSTRIAL LOANS				
1 Amount of loans (millions of dollars)	31,601	36,600	37,562	37,831
2 Number of loans (thousands)	168	161	166	171
3 Weighted-average maturity (months) ²	1.4	1.2	1.2	1.2
4 Weighted-average interest rate (percent per annum) ³	17.13	17.11	13.27	11.26
<i>By size of bank</i>				
5 Large banks ⁴	17.05	16.97	12.68	10.81
6 Small banks	17.38	17.58	15.56	12.95
<i>By size of loan (thousands of dollars)</i>				
7 1-99	18.17	18.37	17.49	15.07
8 100-999	17.55	17.84	16.52	13.57
9 1,000 and over	16.99	16.94	12.66	10.79
<i>Percentage of amount of loans</i>				
10 With floating rate	40.0	29.8	23.1	26.4
11 Made under commitment	54.9	51.7	63.6	70.1
12 With no stated maturity	17.5	14.4	9.8	9.6
LONG-TERM COMMERCIAL AND INDUSTRIAL LOANS				
13 Amount of loans (millions of dollars)	3,541	3,705	3,908	4,008
14 Number of loans (thousands)	22	21	26	25
15 Weighted-average maturity (months) ²	51.6	49.8	46.5	46.2
16 Weighted-average interest rate (percent per annum) ³	16.59	16.96	15.22	12.24
<i>By size of bank</i>				
17 Large banks ⁴	16.12	16.70	14.17	11.66
18 Small banks	17.58	17.62	17.40	13.43
<i>By size of loan (thousands of dollars)</i>				
19 1-99	19.06	18.80	18.90	15.17
20 100-999	17.34	17.50	16.60	13.69
21 1,000 and over	16.15	16.69	14.68	11.54
<i>Percentage of amount of loans</i>				
22 With floating rate	69.5	71.7	60.0	77.8
23 Made under commitment	61.6	72.1	61.2	76.1

25. Terms of lending at commercial banks—Based on surveys of loans made, 1982¹—Continued

Item	Feb. 1-6	May 3-8	Aug. 2-7	Nov. 1-6
CONSTRUCTION AND LAND DEVELOPMENT LOANS				
24 Amount of loans (millions of dollars)	1,209	1,921	1,372	1,433
25 Number of loans (thousands)	27	31	32	25
26 Weighted-average maturity (months) ²	12.9	11.1	7.9	11.1
27 Weighted-average interest rate (percent per annum) ³	17.86	17.80	17.19	15.14
<i>By size of bank</i>				
28 Large banks ⁴	17.89	18.22	15.74	12.82
29 Small banks	17.85	17.72	17.84	15.77
<i>By size of loan (thousands of dollars)</i>				
30 1-99	19.24	18.67	18.25	17.39
31 100-499	14.83	18.45	19.19	15.01
32 500 and over	17.68	16.96	15.17	13.30
<i>Percentage of amount of loans</i>				
33 With floating rate	52.3	28.8	63.9	56.6
34 Secured by real estate	87.3	85.5	73.7	71.6
35 Made under commitment	50.9	32.9	68.6	39.6
36 With no stated maturity	4.6	.9	5.6	2.9
<i>By type of construction</i>				
37 1- to 4-family	30.0	30.0	21.0	43.3
38 Multifamily	13.3	4.8	6.7	12.1
39 Nonresidential	56.6	65.2	72.4	44.6
LOANS TO FARMERS				
40 Amount of loans (millions of dollars)	1,266	1,224	1,217	1,458
41 Number of loans (thousands)	58	71	60	68
42 Weighted-average maturity (months) ²	7.1	7.6	5.4	5.8
43 Weighted-average interest rate (percent per annum) ³	17.68	17.76	16.81	14.84
<i>By size of bank</i>				
44 Large banks ⁴	17.97	17.92	15.59	13.27
45 Small banks	17.52	17.70	17.54	15.47
<i>By size of loan (thousands of dollars)</i>				
46 1-24	17.47	17.60	17.39	15.42
47 25-99	17.66	17.81	17.57	15.48
48 100 and over	17.79	17.85	16.23	13.97
<i>By purpose of loan</i>				
49 Feeder livestock	17.57	17.81	16.76	13.90
50 Other livestock	17.42	17.51	15.56	15.49
51 Other current operating expenses	17.66	17.66	16.95	15.33
52 Farm machinery and equipment	17.93	18.19	17.27	15.68
53 Other	17.85	17.85	16.92	14.53

26. Interest rates in money and capital markets, 1982

A. Annual and monthly averages

Percent per annum

Item	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
MONEY MARKET INSTRUMENTS													
1 Federal funds	12.26	13.22	14.78	14.68	14.94	14.45	14.15	12.59	10.12	10.31	9.71	9.20	8.95
Commercial paper ^{1, 2}													
2 1-month	11.83	12.90	14.62	13.99	14.38	13.79	13.96	12.62	9.50	9.96	9.08	8.66	8.54
3 3-month	11.89	13.09	14.53	13.80	14.06	13.42	13.96	12.94	10.15	10.36	9.20	8.69	8.51
4 6-month	11.89	13.35	14.27	13.47	13.64	13.02	13.79	13.00	10.80	10.86	9.21	8.72	8.50
Finance paper, directly placed ^{1, 2}													
5 1-month	11.64	12.67	14.41	13.73	14.17	13.49	13.79	12.42	9.32	9.89	8.89	8.51	8.35
6 3-month	11.23	12.56	13.59	12.91	13.21	12.75	13.10	12.24	9.62	9.65	8.60	8.39	8.18
7 6-month	11.20	12.56	13.58	12.89	13.09	12.61	12.69	12.15	9.93	9.63	8.60	8.42	8.20
Bankers acceptances ^{2, 3}													
8 3-month	11.89	13.06	14.47	13.73	13.95	13.29	14.00	12.90	10.34	10.40	9.24	8.76	8.54
9 6-month	11.83	13.31	14.09	13.33	13.49	12.90	13.76	12.91	10.90	10.82	9.21	8.77	8.50
Certificates of deposit, secondary market ⁴													
10 1-month	12.04	13.03	14.78	14.12	14.44	13.95	14.18	12.88	10.07	10.23	9.36	8.82	8.64
11 3-month	12.27	13.51	15.00	14.21	14.44	13.80	14.46	13.44	10.61	10.66	9.51	8.95	8.66
12 6-month	12.57	14.25	15.12	14.25	14.42	13.77	14.66	13.80	11.53	11.46	9.67	9.13	8.80
13 Eurodollar deposits, 3-month ⁵	13.12	14.29	15.75	14.90	15.18	14.53	15.45	14.37	11.57	11.74	10.43	9.77	9.47
U.S. Treasury bills ^{2, 6}													
Secondary market													
14 3-month	10.61	12.28	13.48	12.68	12.70	12.09	12.47	11.35	8.68	7.92	7.71	8.07	7.94
15 6-month	11.07	12.83	13.61	12.77	12.80	12.16	12.70	11.88	9.88	9.37	8.29	8.34	8.16
16 1-year	11.07	12.77	13.11	12.47	12.50	11.98	12.57	11.90	10.37	9.92	8.63	8.44	8.23
Auction average ⁵													
17 3-month	10.686	12.412	13.780	12.493	12.821	12.148	12.108	11.914	9.006	8.196	7.750	8.042	8.013
18 6-month	11.084	12.930	13.709	12.621	12.861	12.220	12.310	12.236	10.105	9.539	8.299	8.319	8.225
19 1-year	11.099	13.143	13.180	12.509	12.731	12.194	12.173	12.318	11.195	10.286	9.521	8.567	8.234
U.S. TREASURY NOTES AND BONDS													
<i>Constant maturities⁷</i>													
20 1-year	12.27	14.32	14.73	13.95	13.98	13.34	14.07	13.24	11.43	10.85	9.32	9.16	8.91
21 2-year	12.80	14.57	14.82	14.19	14.20	13.78	14.47	13.80	12.32	11.78	10.19	9.80	9.66
22 2½-year ⁸													
23 3-year	12.92	14.64	14.73	14.13	14.18	13.77	14.48	14.00	12.62	12.03	10.62	9.98	9.88
24 5-year	13.01	14.65	14.54	13.98	14.00	13.75	14.43	14.07	13.00	12.25	10.80	10.38	10.22
25 7-year	13.06	14.67	14.46	13.93	13.94	13.74	14.47	14.07	13.14	12.36	10.88	10.53	10.49
26 10-year	13.00	14.59	14.43	13.86	13.87	13.62	14.30	13.95	13.06	12.34	10.91	10.55	10.54
27 20-year	12.92	14.57	14.48	13.75	13.57	13.46	14.18	13.76	12.91	12.16	10.97	10.57	10.62
28 30-year	12.76	14.22	14.22	13.53	13.37	13.24	13.92	13.55	12.77	12.07	11.17	10.54	10.54
Composite ⁹													
29 Over 10 years (long-term)	12.23	13.73	13.63	12.98	12.84	12.67	13.32	12.97	12.15	11.48	10.51	10.18	10.33
STATE AND LOCAL NOTES AND BONDS													
Moody's series ¹⁰													
30 Aaa	10.88	12.30	12.20	11.95	11.66	11.05	11.55	11.47	10.68	9.76	8.94	9.45	9.34
31 Baa	12.48	13.95	13.83	13.70	13.29	12.63	12.74	13.17	12.36	11.75	10.51	10.79	10.80
32 Bond Buyer series ¹¹	11.66	13.28	12.97	12.82	12.59	11.95	12.45	12.28	11.23	10.66	9.69	10.06	9.96
CORPORATE BONDS													
Seasoned issues, all industries ¹² ..													
<i>Rating group</i>													
34 Aaa	13.79	15.18	15.27	14.58	14.46	14.26	14.81	14.61	13.71	12.94	12.12	11.68	11.83
35 Aa	14.41	15.75	15.72	15.21	14.90	14.77	15.26	15.21	14.48	13.72	12.97	12.51	12.44
36 A	15.43	16.19	16.35	16.12	15.95	15.70	16.07	16.20	15.70	15.07	14.34	13.81	13.66
37 Baa	16.11	17.10	17.18	16.82	16.78	16.64	16.92	16.80	16.32	15.63	14.73	14.30	14.14
Aaa utility bonds ¹³													
38 New issues	14.41	15.68	15.93	15.43	15.83	15.22	15.92	15.61	13.95	13.52	12.20	11.76	11.84
39 Recently offered issues	14.45	15.88	15.97	15.19	15.44	15.24	15.84	15.61	14.47	13.60	12.34	11.88	11.91
MEMO: Dividend/price ratio ¹⁴													
40 Preferred stocks	12.53	13.19	13.20	12.97	12.90	12.58	12.96	13.24	12.78	12.41	11.71	11.18	11.20
41 Common stocks	5.81	5.95	6.06	6.28	5.99	5.97	6.28	6.31	6.32	5.63	5.12	4.92	4.93

26. Interest rates in money and capital markets, 1982—Continued

B. Weekly averages

Percent per annum

Item	Week ending									
	Jan. 1	Jan. 8	Jan. 15	Jan. 22	Jan. 29	Feb. 5	Feb. 12	Feb. 19	Feb. 26	Mar. 5
MONEY MARKET INSTRUMENTS										
1 Federal funds ¹⁵	12.54	12.98	12.42	12.96	13.98	14.77	15.19	15.61	13.86	14.07
Commercial paper ^{1, 2}										
2 1-month	12.59	12.47	12.53	12.98	13.64	14.85	15.04	15.28	13.54	13.85
3 3-month	12.66	12.55	12.75	13.24	13.83	14.70	14.92	15.15	13.55	13.63
4 6-month	12.78	12.81	13.18	13.56	13.87	14.49	14.60	14.72	13.43	13.37
Finance paper, directly placed ^{1, 2}										
5 1-month	12.22	12.20	12.27	12.76	13.43	14.54	14.90	15.02	13.41	13.69
6 3-month	12.00	12.17	12.33	12.64	13.11	13.60	13.84	13.97	13.08	13.04
7 6-month	11.82	12.07	12.42	12.66	13.11	13.56	13.80	13.97	13.12	13.04
Bankers acceptances ^{2, 3}										
8 3-month	12.63	12.43	12.85	13.29	13.68	14.63	14.88	14.96	13.59	13.47
9 6-month	12.90	12.85	13.29	13.52	13.57	14.22	14.48	14.48	13.35	13.16
Certificates of deposit, secondary market ⁴										
10 1-month	12.64	12.57	12.67	13.08	13.80	14.88	15.14	15.52	13.81	13.91
11 3-month	13.03	12.91	13.22	13.66	14.24	15.11	15.40	15.66	14.03	13.99
12 6-month	13.80	13.72	14.21	14.48	14.58	15.19	15.50	15.69	14.29	14.10
13 Eurodollar deposits, 3-month ¹⁶	13.98	13.55	13.85	14.23	15.10	15.24	15.86	16.53	15.30	14.84
U.S. Treasury bills^{2, 6}										
<i>Secondary market</i>										
14 3-month	11.35	11.59	12.07	12.66	12.79	13.68	14.12	14.06	12.31	12.26
15 6-month	12.25	12.37	12.85	13.13	12.96	13.72	14.01	14.04	12.84	12.58
16 1-year	12.23	12.34	12.84	13.11	12.78	13.19	13.43	13.37	12.56	12.27
<i>Auction average</i>										
17 3-month	11.690	11.658	12.121	12.505	13.364	13.850	14.099	14.740	12.430	12.450
18 6-month	12.448	12.282	12.806	13.102	13.530	13.846	13.933	14.360	12.695	12.786
19 1-year	12.501				13.143				13.180	
U.S. TREASURY NOTES AND BONDS										
<i>Constant maturities⁷</i>										
20 1-year	13.68	13.80	14.39	14.72	14.37	14.85	15.11	15.03	14.08	13.71
21 2-year	13.88	14.12	14.67	14.93	14.55	14.93	15.10	15.04	14.32	14.03
22 2½-year ⁸	14.00		14.75		14.55		15.05		14.30	
23 3-year	14.09	14.32	14.73	14.92	14.57	14.84	15.05	14.88	14.26	13.96
24 5-year	14.04	14.46	14.79	14.81	14.52	14.73	14.91	14.58	14.02	13.76
25 7-year	14.04	14.54	14.84	14.80	14.48	14.66	14.87	14.42	13.97	13.77
26 10-year	14.07	14.47	14.76	14.73	14.42	14.63	14.84	14.39	13.92	13.70
27 20-year	14.11	14.53	14.74	14.62	14.37	14.67	14.95	14.44	13.96	13.66
28 30-year	13.78	14.15	14.38	14.28	14.09	14.39	14.68	14.18	13.71	13.43
<i>Composite⁹</i>										
29 Over 10 years (long-term)	13.26	13.65	13.89	13.81	13.57	13.83	14.05	13.58	13.13	12.89
STATE AND LOCAL NOTES AND BONDS										
<i>Moody's series¹⁰</i>										
30 Aaa	11.95	12.00	12.50	12.50	12.20	12.20	12.20	12.20	12.20	12.10
31 Baa	14.00	14.00	14.00	14.00	13.80	13.90	13.80	13.80	13.80	13.88
32 Bond Buyer series ¹¹	13.30	13.36	13.44	13.16	13.15	13.13	13.09	12.96	12.70	12.53
CORPORATE BONDS										
33 Seasoned issues, all industries ¹²	15.69	15.86	16.07	16.16	16.14	16.15	16.24	16.23	15.92	15.72
<i>Rating group</i>										
34 Aaa	14.50	14.81	15.29	15.36	15.27	15.34	15.49	15.34	14.92	14.61
35 Aa	15.38	15.59	15.70	15.87	15.84	15.83	15.80	15.77	15.49	15.26
36 A	16.00	16.07	16.16	16.25	16.27	16.27	16.40	16.51	16.26	16.15
37 Baa	16.86	16.95	17.12	17.14	17.17	17.18	17.28	17.29	16.98	16.84
<i>Aaa utility bonds¹³</i>										
38 New issues					15.68		16.56		15.30	
39 Recently offered issues	15.65	16.04	16.12	16.00	15.59	15.97	16.34	16.00	15.57	15.31
MEMO: Dividend/price ratio¹⁴										
40 Preferred stocks	13.30	13.22	13.16	13.26	13.13	13.12	13.32	13.23	13.14	13.11
41 Common stocks	5.65	5.80	6.02	5.99	5.98	5.95	6.05	6.06	6.12	6.27

26. Interest rates in money and capital markets, 1982—Continued

B. Weekly averages—Continued

Percent per annum

Item	Week ending										
	Mar. 12	Mar. 19	Mar. 26	Apr. 2	Apr. 9	Apr. 16	Apr. 23	Apr. 30	May 7	May 14	May 21
MONEY MARKET INSTRUMENTS											
1 Federal funds ¹⁵	14.35	14.89	14.48	14.99	15.15	14.68	15.01	14.72	15.53	14.97	14.67
Commercial paper ^{1, 2}											
2 1-month	13.71	14.26	13.80	14.64	14.47	14.65	14.24	14.04	14.25	13.98	13.78
3 3-month	13.50	13.99	13.76	14.29	14.19	14.24	13.94	13.79	13.81	13.46	13.37
4 6-month	13.17	13.62	13.46	13.86	13.74	13.78	13.53	13.46	13.36	13.01	12.94
Finance paper, directly placed ^{1, 2}											
5 1-month	13.35	13.95	13.51	14.44	14.35	14.45	13.91	13.85	13.88	13.70	13.50
6 3-month	12.69	12.92	12.88	13.20	13.34	13.33	13.10	13.03	13.01	12.84	12.75
7 6-month	12.62	12.92	12.84	13.16	13.24	13.19	12.96	12.90	12.90	12.74	12.60
Bankers acceptances ^{2, 3}											
8 3-month	13.51	13.90	13.75	14.18	14.13	14.08	13.85	13.73	13.61	13.31	13.23
9 6-month	13.10	13.45	13.36	13.69	13.59	13.61	13.41	13.33	13.17	12.84	12.82
Certificates of deposit, secondary market ⁴											
10 1-month	13.85	14.31	14.07	14.68	14.54	14.61	14.36	14.17	14.30	14.14	13.93
11 3-month	13.92	14.40	14.20	14.70	14.56	14.60	14.34	14.21	14.16	13.82	13.76
12 6-month	13.92	14.42	14.23	14.69	14.54	14.57	14.31	14.25	14.09	13.73	13.68
13 Eurodollar deposits, 3-month ¹⁶	14.41	14.99	14.95	15.31	15.28	15.43	15.25	14.85	14.91	14.43	14.58
U.S. Treasury bills^{2, 6}											
<i>Secondary market</i>											
14 3-month	12.47	12.85	12.72	13.32	13.10	12.77	12.39	12.42	12.54	12.38	11.90
15 6-month	12.55	12.89	12.78	13.17	13.06	12.92	12.61	12.57	12.59	12.37	11.97
16 1-year	12.30	12.58	12.50	12.76	12.69	12.59	12.38	12.30	12.29	12.11	11.83
<i>Auction average</i>											
17 3-month	12.058	12.909	12.553	13.399	12.893	12.849	12.497	12.469	12.675	12.248	12.189
18 6-month	12.064	12.962	12.673	13.243	12.802	12.899	12.719	12.640	12.780	12.236	12.187
19 1-year			12.509				12.731				12.194
U.S. TREASURY NOTES AND BONDS											
<i>Constant maturities⁷</i>											
20 1-year	13.73	14.08	14.01	14.32	14.20	14.07	13.86	13.75	13.71	13.49	13.18
21 2-year	14.04	14.30	14.18	14.51	14.40	14.27	14.09	13.99	13.96	13.81	13.71
22 2½-year ⁸	14.10		14.30		14.35		14.10		13.85		13.65
23 3-year	13.94	14.19	14.18	14.47	14.36	14.21	14.09	14.02	13.95	13.73	13.71
24 5-year	13.82	14.04	14.03	14.34	14.25	14.00	13.85	13.87	13.87	13.69	13.72
25 7-year	13.80	13.96	13.96	14.30	14.21	13.90	13.76	13.82	13.83	13.67	13.69
26 10-year	13.80	13.90	13.86	14.15	14.13	13.85	13.69	13.78	13.73	13.53	13.57
27 20-year	13.77	13.76	13.69	13.92	13.88	13.51	13.39	13.47	13.46	13.37	13.48
28 30-year	13.54	13.54	13.48	13.70	13.66	13.31	13.19	13.28	13.27	13.17	13.24
29 Over 10 years (long-term)	12.97	12.99	12.91	13.17	13.10	12.79	12.69	12.73	12.71	12.58	12.66
STATE AND LOCAL NOTES AND BONDS											
<i>Moody's series¹⁰</i>											
30 Aaa	11.90	11.90	11.90	11.90	12.30	11.70	11.20	11.20	11.20	11.00	11.00
31 Baa	13.50	13.70	13.70	13.70	13.70	13.30	13.00	12.78	12.75	12.60	12.40
32 Bond Buyer series ¹¹	12.71	12.99	13.04	13.13	12.99	12.54	12.29	11.97	12.04	11.82	11.96
CORPORATE BONDS											
33 Seasoned issues, all industries ¹²	15.64	15.70	15.64	15.73	15.70	15.59	15.42	15.40	15.43	15.28	15.32
<i>Rating group</i>											
34 Aaa	14.55	14.55	14.53	14.66	14.68	14.53	14.31	14.31	14.36	14.22	14.23
35 Aa	15.18	15.26	15.14	15.18	15.10	14.91	14.81	14.75	14.86	14.70	14.76
36 A	16.08	16.15	16.07	16.14	16.09	15.96	15.85	15.82	15.76	15.65	15.68
37 Baa	16.74	16.84	16.79	16.91	16.89	16.80	16.69	16.70	16.72	16.54	16.62
<i>Aaa utility bonds¹³</i>											
38 New issues	15.20			15.88	16.13	15.78	15.55				15.22
39 Recently offered issues	15.15	15.14	15.11	15.25	15.65	15.39	15.27	15.55	15.29	15.31	15.17
MEMO: Dividend/price ratio¹⁴											
40 Preferred stocks	12.95	12.99	12.71	13.15	12.89	13.01	12.92	12.76	12.72	12.50	12.48
41 Common stocks	6.36	6.38	6.17	6.22	6.01	6.00	6.01	5.94	5.91	5.83	6.05

26. Interest rates in money and capital markets, 1982—Continued

B. Weekly averages—Continued

Percent per annum

Item	Week ending										
	May 28	June 4	June 11	June 18	June 25	July 2	July 9	July 16	July 23	July 30	Aug. 6
MONEY MARKET INSTRUMENTS											
1 Federal funds ¹⁵	13.70	13.43	13.60	14.24	14.17	14.81	14.47	13.18	12.14	11.02	11.15
Commercial paper ^{1, 2}											
2 1-month	13.15	13.37	13.47	14.06	14.35	14.68	14.22	13.26	11.39	11.13	10.49
3 3-month	13.03	13.23	13.43	14.02	14.52	14.71	14.29	13.46	11.91	11.69	10.99
4 6-month	12.76	13.00	13.20	13.86	14.49	14.46	14.04	13.28	12.11	12.24	11.44
Finance paper, directly placed ^{1, 2}											
5 1-month	12.89	13.28	13.46	13.86	14.16	14.46	13.96	13.05	11.16	10.93	10.41
6 3-month	12.39	12.56	12.82	13.12	13.50	13.52	13.49	12.57	11.44	11.21	10.42
7 6-month	12.19	12.17	12.33	12.75	13.07	13.26	13.12	12.31	11.54	11.39	10.82
Bankers acceptances ^{2, 3}											
8 3-month	12.99	13.24	13.42	14.12	14.60	14.68	14.10	13.45	11.99	11.66	11.18
9 6-month	12.75	13.01	13.14	13.89	14.42	14.37	13.78	13.09	12.16	12.27	11.56
Certificates of deposit, secondary market ⁴											
10 1-month	13.43	13.59	13.69	14.26	14.63	14.86	14.44	13.54	11.80	11.25	10.95
11 3-month	13.44	13.72	13.83	14.56	15.13	15.21	14.80	13.96	12.58	12.01	11.43
12 6-month	13.60	13.76	14.03	14.81	15.43	15.36	14.88	14.05	12.88	13.00	12.18
13 Eurodollar deposits, 3-month ¹⁶	14.44	14.42	14.75	15.05	16.09	16.28	15.78	15.00	14.10	13.08	12.68
U.S. Treasury bills^{2, 6}											
<i>Secondary market</i>											
14 3-month	11.54	12.09	12.06	12.46	12.88	12.81	12.23	11.71	10.64	10.51	9.80
15 6-month	11.72	12.12	12.19	12.83	13.25	13.08	12.57	12.06	11.21	11.39	10.78
16 1-year	11.71	12.09	12.20	12.68	13.00	12.86	12.50	12.06	11.29	11.50	11.13
<i>Auction average</i>											
17 3-month	11.480	11.520	12.074	12.248	12.588	13.269	12.806	11.797	11.140	10.559	9.633
18 6-month	11.677	11.589	12.117	12.503	13.031	13.419	12.976	11.967	11.441	11.378	10.671
19 1-year .....	.....	.....	.....	12.173	.....	.....	.....	12.318	.....	.....	.....
U.S. TREASURY NOTES AND BONDS											
<i>Constant maturities⁷</i>											
20 1-year	13.00	13.46	13.59	14.22	14.62	14.41	13.98	13.46	12.50	12.73	12.32
21 2-year	13.63	13.95	14.06	14.60	14.94	14.75	14.43	14.00	13.20	13.34	12.99
22 2½-year ⁸ .....	.....	14.00	.....	14.70	.....	14.80	.....	14.00	.....	13.45	.....
23 3-year	13.71	13.99	14.08	14.57	14.95	14.81	14.49	14.08	13.53	13.72	13.26
24 5-year	13.74	13.98	14.04	14.48	14.90	14.73	14.48	14.10	13.66	13.89	13.62
25 7-year	13.78	14.07	14.11	14.51	14.90	14.73	14.47	14.06	13.67	13.93	13.69
26 10-year	13.66	13.92	13.97	14.36	14.70	14.54	14.30	13.93	13.58	13.85	13.63
27 20-year	13.53	13.92	13.93	14.26	14.48	14.28	14.06	13.73	13.44	13.69	13.48
28 30-year	13.29	13.67	13.68	13.99	14.21	14.03	13.79	13.53	13.27	13.49	13.28
<i>Composite⁹</i>											
29 Over 10 years (long-term)	12.72	13.08	13.09	13.40	13.59	13.42	13.25	12.98	12.69	12.87	12.67
STATE AND LOCAL NOTES AND BONDS											
<i>Moody's series¹⁰</i>											
30 Aaa	11.00	11.00	11.70	11.90	11.60	11.60	11.55	11.40	11.40	11.40	11.40
31 Baa	12.75	12.40	12.75	12.80	13.00	13.20	13.20	13.15	13.15	13.15	12.75
32 Bond Buyer series ¹¹	11.99	12.13	12.40	12.63	12.62	12.58	12.47	12.36	12.01	11.97	11.87
CORPORATE BONDS											
33 Seasoned issues, all industries ¹²	15.35	15.52	15.62	15.76	15.99	15.96	15.90	15.76	15.54	15.58	15.44
<i>Rating group</i>											
34 Aaa	14.21	14.50	14.62	14.79	15.10	15.07	14.96	14.65	14.32	14.39	14.22
35 Aa	14.76	14.98	15.09	15.22	15.52	15.50	15.44	15.27	15.01	15.04	14.91
36 A	15.71	15.80	15.92	16.08	16.31	16.29	16.29	16.28	16.13	16.09	15.95
37 Baa	16.69	16.80	16.85	16.92	17.03	16.95	16.88	16.82	16.70	16.78	16.69
<i>Aaa utility bonds¹³</i>											
38 New issues .....	.....	.....	15.92	.....	.....	.....	15.88	.....	15.33	.....	.....
39 Recently offered issues	15.20	15.39	15.59	16.11	16.19	16.03	15.80	15.70	15.26	15.47	15.16
MEMO: Dividend/price ratio¹⁴											
40 Preferred stocks	12.60	12.43	12.91	12.97	13.30	13.20	13.35	13.29	13.00	12.55	12.36
41 Common stocks	6.09	6.15	6.33	6.35	6.26	6.29	6.43	6.24	6.19	6.38	6.48

26. Interest rates in money and capital markets, 1982—Continued

B. Weekly averages—Continued

Percent per annum

Item	Week ending										
	Aug. 13	Aug. 20	Aug. 27	Sept. 3	Sept. 10	Sept. 17	Sept. 24	Oct. 1	Oct. 8	Oct. 15	Oct. 22
MONEY MARKET INSTRUMENTS											
1 Federal funds ¹⁵	10.90	10.11	9.04	10.15	10.14	10.27	10.31	10.12	10.77	9.60	9.53
Commercial paper ^{1, 2}											
2 1-month	10.70	8.80	8.17	9.58	9.99	10.17	9.88	9.86	9.95	8.73	8.63
3 3-month	11.23	9.38	9.12	10.10	10.29	10.64	10.37	10.17	10.14	8.82	8.70
4 6-month	11.67	9.98	10.10	10.84	10.95	11.20	10.76	10.45	10.17	8.73	8.67
Finance paper, directly placed ^{1, 2}											
5 1-month	10.55	8.51	7.93	9.52	9.97	10.09	9.79	9.77	9.80	8.50	8.39
6 3-month	10.52	9.07	8.64	9.44	9.70	9.79	9.67	9.42	9.28	8.31	8.24
7 6-month	10.77	9.45	8.94	9.47	9.65	9.74	9.67	9.42	9.28	8.31	8.25
Bankers acceptances ^{2, 3}											
8 3-month	11.18	9.61	9.54	10.12	10.33	10.68	10.47	10.16	10.09	8.90	8.78
9 6-month	11.54	10.14	10.35	10.99	10.96	11.11	10.68	10.33	10.00	8.76	8.79
Certificates of deposit, secondary market ⁴											
10 1-month	11.00	9.40	9.04	9.98	10.15	10.53	10.21	10.08	10.15	9.10	8.96
11 3-month	11.63	9.77	9.73	10.42	10.58	10.94	10.73	10.43	10.46	9.16	9.02
12 6-month	12.37	10.65	10.86	11.64	11.64	11.81	11.31	10.86	10.62	9.19	9.14
13 Eurodollar deposits, 3-month ¹⁶	12.69	11.58	10.36	11.26	11.53	11.94	11.93	11.61	11.59	10.55	10.03
U.S. Treasury bills^{2, 6}											
<i>Secondary market</i>											
14 3-month	9.70	7.88	7.50	8.31	8.34	8.03	7.53	7.52	7.93	7.48	7.54
15 6-month	10.70	9.17	8.99	9.59	9.63	9.57	9.21	8.85	8.86	7.82	7.93
16 1-year	11.06	9.71	9.68	10.12	10.09	10.12	9.77	9.51	9.24	8.19	8.28
<i>Auction average</i>											
17 3-month	10.025	8.616	7.748	8.604	8.565	8.161	7.849	7.801	8.102	7.429	7.437
18 6-month	10.940	9.821	8.988	9.746	9.605	9.704	9.443	9.196	9.229	7.734	7.762
19 1-year	11.195				10.286				9.521		
U.S. TREASURY NOTES AND BONDS											
<i>Constant maturities⁷</i>											
20 1-year	12.23	10.63	10.63	11.12	11.05	11.10	10.67	10.34	10.05	8.82	8.89
21 2-year	13.01	11.75	11.67	11.93	11.90	12.01	11.68	11.37	10.95	9.80	9.80
22 2½-year ⁸	13.00		11.95		12.05		11.80		11.10		10.20
23 3-year	13.24	12.07	12.00	12.25	12.16	12.23	11.96	11.60	11.19	10.27	10.28
24 5-year	13.59	12.53	12.38	12.54	12.43	12.47	12.11	11.74	11.29	10.46	10.50
25 7-year	13.66	12.68	12.62	12.77	12.63	12.60	12.13	11.77	11.32	10.55	10.63
26 10-year	13.57	12.60	12.51	12.69	12.58	12.58	12.14	11.78	11.33	10.57	10.67
27 20-year	13.38	12.50	12.40	12.48	12.39	12.42	11.95	11.65	11.35	10.62	10.77
28 30-year	13.19	12.39	12.30	12.38	12.25	12.21	11.86	11.76	11.56	10.87	10.93
<i>Composite⁹</i>											
29 Over 10 years (long-term)	12.61	11.79	11.64	11.76	11.63	11.62	11.30	11.18	10.94	10.20	10.27
STATE AND LOCAL NOTES AND BONDS											
<i>Moody's series¹⁰</i>											
30 Aaa	11.20	10.80	9.30	9.40	9.40	10.00	10.00	10.00	9.30	8.25	8.80
31 Baa	12.75	12.20	11.75	12.00	12.00	12.00	11.50	11.25	10.70	10.20	10.40
32 Bond Buyer series ¹¹	11.86	10.82	10.38	10.74	10.75	10.74	10.58	10.48	9.75	9.25	9.69
CORPORATE BONDS											
33 Seasoned issues, all industries ¹²	15.43	14.91	14.60	14.56	14.43	14.43	14.25	14.09	13.91	13.40	13.35
<i>Rating group</i>											
34 Aaa	14.14	13.48	13.15	13.20	13.03	13.08	12.83	12.66	12.49	11.94	11.95
35 Aa	14.92	14.29	13.97	14.00	13.87	13.80	13.57	13.44	13.29	12.86	12.80
36 A	15.95	15.63	15.41	15.32	15.18	15.13	14.95	14.84	14.66	14.29	14.16
37 Baa	16.71	16.26	15.86	15.73	15.63	15.72	15.65	15.40	15.21	14.53	14.48
<i>Aaa utility bonds¹³</i>											
38 New issues		14.15	13.75		13.93	13.60	13.14	13.31	12.35	11.87	11.94
39 Recently offered issues	15.11	14.00	13.92	13.88	13.87	13.67	13.28	13.30	12.43	12.22	12.06
MEMO: Dividend/price ratio¹⁴											
40 Preferred stocks	13.02	12.55	12.36	12.38	12.42	12.44	12.47	12.35	12.21	11.60	11.55
41 Common stocks	6.69	6.30	5.81	5.80	5.61	5.52	5.54	5.66	5.46	5.03	4.93

26. Interest rates in money and capital markets, 1982—Continued

B. Weekly averages—Continued

Percent per annum

Item	Week ending									
	Oct. 29	Nov. 5	Nov. 12	Nov. 19	Nov. 26	Dec. 3	Dec. 10	Dec. 17	Dec. 24	Dec. 31
MONEY MARKET INSTRUMENTS										
1 Federal funds ¹⁵	9.44	9.43	9.45	9.61	8.91	8.69	8.84	8.86	8.69	8.79
Commercial paper ^{1, 2}										
2 1-month	8.74	8.68	8.73	8.88	8.34	8.55	8.44	8.51	8.48	8.69
3 3-month	8.86	8.74	8.75	8.87	8.45	8.61	8.46	8.52	8.44	8.52
4 6-month	8.93	8.71	8.76	8.89	8.50	8.69	8.50	8.50	8.41	8.45
Finance paper, directly placed ^{1, 2}										
5 1-month	8.57	8.53	8.69	8.71	8.11	8.42	8.29	8.38	8.36	8.34
6 3-month	8.36	8.40	8.43	8.55	8.18	8.38	8.21	8.14	8.08	8.12
7 6-month	8.36	8.40	8.43	8.56	8.28	8.43	8.31	8.14	8.08	8.10
Bankers acceptances ^{2, 3}										
8 3-month	8.93	8.75	8.81	8.91	8.55	8.64	8.53	8.54	8.50	8.54
9 6-month	8.99	8.70	8.81	8.88	8.58	8.78	8.54	8.50	8.41	8.40
Certificates of deposit, secondary market ⁴										
10 1-month	9.01	8.87	8.90	9.06	8.55	8.55	8.53	8.66	8.60	8.81
11 3-month	9.14	8.96	9.01	9.19	8.69	8.79	8.67	8.70	8.59	8.57
12 6-month	9.42	9.08	9.18	9.31	8.91	9.09	8.84	8.80	8.73	8.65
13 Eurodollar deposits, 3-month ¹⁶	9.95	9.81	9.73	9.93	9.70	9.76	9.48	9.56	9.56	9.36
U.S. Treasury bills^{2, 6}										
<i>Secondary market</i>										
14 3-month	7.93	7.78	8.07	8.31	7.94	8.14	7.96	7.80	7.91	8.01
15 6-month	8.39	8.24	8.39	8.41	8.18	8.47	8.30	8.04	8.04	8.07
16 1-year	8.58	8.36	8.47	8.49	8.35	8.53	8.36	8.15	8.14	8.11
<i>Auction average</i>										
17 3-month	8.031	7.813	7.964	8.446	7.944	8.280	7.956	7.995	7.857	7.975
18 6-month	8.472	8.231	8.397	8.539	8.109	8.511	8.254	8.205	8.104	8.051
19 1-year .....	.....	8.567	.....	.....	.....	8.372	.....	.....	.....	8.095
U.S. TREASURY NOTES AND BONDS										
<i>Constant maturities⁷</i>										
20 1-year	9.26	9.03	9.19	9.23	9.07	9.26	9.06	8.83	8.80	8.75
21 2-year	9.93	9.68	9.80	9.86	9.76	9.89	9.80	9.62	9.57	9.52
22 2½-year ⁸ .....	.....	9.85	.....	9.90	.....	9.90	.....	9.70	.....	9.65
23 3-year	10.52	9.96	9.96	10.01	9.92	10.04	9.95	9.84	9.88	9.79
24 5-year	10.73	10.34	10.44	10.51	10.21	10.31	10.26	10.23	10.22	10.15
25 7-year	10.84	10.48	10.54	10.56	10.46	10.58	10.48	10.50	10.55	10.40
26 10-year	10.87	10.48	10.53	10.56	10.52	10.69	10.56	10.56	10.56	10.43
27 20-year	10.97	10.55	10.56	10.56	10.52	10.69	10.56	10.56	10.56	10.66
28 30-year	11.16	10.70	10.46	10.47	10.47	10.64	10.51	10.59	10.59	10.45
<i>Composite⁹</i>										
29 Over 10 years (long-term)	10.44	10.03	10.11	10.22	10.23	10.41	10.32	10.37	10.35	10.26
STATE AND LOCAL NOTES AND BONDS										
<i>Moody's series¹⁰</i>										
30 Aaa	9.40	9.40	9.30	9.70	9.40	9.24	9.24	9.40	9.40	9.40
31 Baa	10.75	10.85	10.80	10.80	10.70	10.60	10.40	11.00	11.00	11.00
32 Bond Buyer series ¹¹	10.05	9.96	9.92	10.20	10.16	10.23	10.13	10.05	9.84	9.56
CORPORATE BONDS										
33 Seasoned issues, all industries ¹²	13.40	13.14	13.08	13.06	13.02	13.05	13.00	13.03	13.07	12.98
<i>Rating group</i>										
34 Aaa	12.00	11.68	11.62	11.70	11.67	11.83	11.79	11.82	11.91	11.82
35 Aa	12.86	12.53	12.49	12.52	12.50	12.49	12.40	12.48	12.49	12.40
36 A	14.15	13.92	13.80	13.80	13.73	13.72	13.68	13.67	13.67	13.58
37 Baa	14.57	14.44	14.39	14.23	14.17	14.16	14.11	14.15	14.20	14.11
<i>Aaa utility bonds¹³</i>										
38 New issues	12.20	11.72	.....	.....	11.80	.....	11.85	11.82	.....	.....
39 Recently offered issues	12.15	11.92	11.76	11.88	11.90	11.95	11.84	11.95	11.96	11.85
<i>MEMO: Dividend/price ratio¹⁴</i>										
40 Preferred stocks	11.46	11.29	11.08	11.20	11.15	10.71	11.25	11.28	11.35	11.39
41 Common stocks	5.05	4.79	4.84	4.94	5.10	4.92	4.82	5.09	4.96	4.87

27. Stock market—Selected statistics, 1982

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> (Dec. 31, 1965 = 50)													
1 Total	68.93	67.91	66.16	63.86	66.97	67.07	63.10	62.82	62.91	70.21	76.10	79.75	80.30
2 Industrial	78.18	76.85	74.78	71.51	75.59	75.97	71.59	71.37	70.98	80.08	86.67	90.76	92.00
3 Transportation	60.41	62.04	59.09	55.19	57.91	56.84	53.07	53.40	53.98	61.39	66.64	71.92	73.40
4 Utility	39.75	39.30	38.32	38.57	39.20	39.40	37.34	37.20	38.19	40.36	42.67	43.46	42.93
5 Finance	71.99	70.99	70.50	69.08	71.44	69.16	63.19	61.59	62.84	69.66	80.59	88.66	86.22
<i>Standard & Poor's Corporation</i> (1941-43) = 10)													
6 Total	119.71	117.28	114.50	110.84	116.31	116.35	109.70	109.38	109.65	122.43	132.66	138.10	139.37
7 Industrial	133.59	131.22	127.56	122.97	129.19	129.68	122.61	122.49	122.29	137.09	148.11	153.90	156.02
8 Public utility	54.90	51.17	51.39	52.83	54.25	54.88	52.13	51.87	53.34	56.48	61.00	60.08	59.33
9 Transportation (1970 = 10)	19.78	20.05	18.95	18.19	18.71	18.50	17.21	17.22	17.53	20.27	23.40	23.52	23.84
10 Financial (1970 = 10)	14.30	13.95	14.19	14.15	14.59	13.81	12.45	12.07	12.38	13.72	15.97	17.46	16.90
11 American Stock Exchange (Aug. 31, 1973 = 50), total ¹	141.31	148.25	137.55	127.54	135.58	136.44	127.36	125.32	126.77	143.11	154.37	166.77	166.68
<i>Volume of trading</i> (thousands of shares)													
12 New York Stock Exchange	64,868	48,419	51,169	55,227	54,116	51,328	50,481	54,530	76,031	73,710	98,508	88,431	76,463
13 American Stock Exchange	5,283	4,497	4,400	4,329	3,937	4,292	3,720	3,611	5,567	5,064	7,828	8,672	7,475

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 ²	13,441	13,023	12,095	12,202	12,237	11,783	11,729	11,396	11,208	11,728	12,459	13,325	
2 Margin stocks ³	13,190	12,770	11,840	11,950	11,990	11,540	11,470	11,150	10,950	11,450	12,170	12,980	
3 Convertible bonds	249	251	249	251	246	242	258	245	257	277	288	344	
4 Subscription issues	2	2	6	1	1	1	1	1	1	1	1	1	
MEMO: Free credit balances at brokers ⁴													
5 Margin accounts	3,455	3,755	3,895	4,145	4,175	4,215	4,410	4,470	4,990	5,520	5,600	5,375	
6 Cash accounts	6,575	6,595	6,510	6,270	6,355	6,345	6,730	7,550	7,475	8,120	8,395	8,390	

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 class⁵</i>													
2 Less than 40 percent	37.0	44.0	39.0	34.0	40.0	43.0	44.0	30.0	27.0	21.0	20.0	21.0	
3 40-49	24.0	22.0	24.0	25.0	24.0	21.0	23.0	26.0	26.0	24.0	21.0	24.0	
4 50-59	16.0	15.0	16.0	18.0	15.0	16.0	13.0	18.0	20.0	22.0	25.0	24.0	
5 60-69	11.0	8.0	10.0	10.0	9.0	9.0	9.0	12.0	12.0	16.0	15.0	14.0	
6 70-79	7.0	6.0	6.0	7.0	6.0	6.0	6.0	8.0	8.0	9.0	10.0	9.0	
7 80 percent or more	5.0	5.0	5.0	6.0	5.0	5.0	5.0	6.0	7.0	8.0	9.0	8.0	

D. Special miscellaneous-account balances at brokers⁶

End of period

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	
1 Total balances (millions of dollars)	26,080	26,850	28,030	28,252	28,521	29,798	29,773	31,102	31,644	33,689	34,909	35,598	
<i>Distribution by equity status</i> (percent)													
2 Net credit status	58.0	58.0	59.0	57.0	58.0	59.0	59.0	60.0	61.0	61.0	62.0	62.0	
<i>Debit status, by equity</i>													
3 60 percent or more	31.0	30.0	28.0	29.0	29.0	28.0	26.0	28.0	27.0	29.0	29.0	29.0	
4 Less than 60 percent	11.0	12.0	13.0	13.0	13.0	13.0	14.0	12.0	12.0	10.0	9.0	9.0	

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 securities ¹	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	57,314	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	55,233	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 worth ²	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 outstanding ³	15,560	16,744	15,843	14,195	13,931	15,368	18,020	20,278	20,311	19,077	17,979	16,102
	1981											
1 Assets	632,130	635,361	637,862	639,866	645,739	647,857	649,985	653,236	655,903	659,351	660,620	664,167
2 Mortgages	504,474	505,736	507,615	510,033	512,304	515,422	517,177	518,373	518,985	519,458	519,353	518,547
3 Cash and investment securities ¹	57,846	58,829	58,920	57,366	59,572	58,165	58,032	59,177	59,806	61,823	61,706	63,123
4 Other	69,810	70,796	71,327	72,467	73,863	74,270	74,776	75,686	77,112	78,070	79,561	82,497
5 Liabilities and net worth ..	632,130	635,361	637,862	639,866	645,739	647,857	649,985	653,236	655,903	659,351	660,620	664,167
6 Savings capital	513,743	516,179	520,130	517,044	518,703	518,735	515,002	513,566	515,887	519,712	520,225	525,061
7 Borrowed money	62,998	62,298	64,217	67,713	70,022	74,718	79,519	83,245	87,240	85,845	85,966	88,782
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	16,369	15,938	16,901	18,106	18,958	20,882	22,331	23,220	25,383	23,845	24,044	25,988
10 Loans in process	8,101	7,814	7,737	7,821	7,979	7,993	7,750	7,364	7,051	6,769	6,471	6,385
11 Other	14,160	16,080	13,126	15,018	17,167	14,857	16,712	18,560	15,537	17,607	19,212	15,544
12 Net worth ²	33,128	32,990	32,652	32,270	31,868	31,554	31,002	30,501	30,188	29,418	28,746	28,395
13 MEMO: Mortgage loan commitments outstanding ³	15,977	16,286	17,387	18,573	18,761	18,037	17,235	16,689	16,012	15,733	15,758	15,225
	1982											
1 Assets	667,923	672,219	678,365	681,696	687,273	692,759	697,690	703,399	691,077	692,549	697,189	706,045
2 Mortgages	517,689	516,488	516,111	514,702	514,046	512,997	510,678	509,776	493,899	489,923	488,614	482,234
3 Cash and investment securities ¹	64,457	66,949	68,125	68,227	70,302	70,824	72,854	74,141	74,692	75,638	78,122	84,767
4 Other	85,777	88,782	94,129	98,767	102,925	108,938	114,158	119,482	122,486	126,988	130,453	139,044
5 Liabilities and net worth ..	667,923	672,219	678,365	681,696	687,273	692,759	697,690	703,399	691,077	692,549	697,189	706,045
6 Savings capital	527,071	529,756	536,265	533,595	535,215	538,667	539,830	542,648	547,628	547,112	548,439	566,189
7 Borrowed money	88,783	89,146	90,689	93,560	94,117	96,850	98,433	98,803	99,771	100,881	102,948	97,979
8 FHLBB	62,581	62,690	63,636	65,347	65,216	66,925	67,019	66,374	65,567	65,015	64,202	63,861
9 Other	26,202	26,456	27,053	28,213	28,901	29,925	31,414	32,429	34,204	35,866	38,746	34,118
10 Loans in process	6,265	6,161	6,418	6,568	6,766	7,116	7,250	7,491	8,084	8,484	8,967	9,934
11 Other	18,288	20,078	18,505	21,948	25,756	24,671	27,375	29,965	19,202	20,018	21,048	15,720
12 Net worth ²	27,516	27,078	26,488	26,025	25,419	25,455	24,802	24,492	24,476	24,538	24,754	26,157
13 MEMO: Mortgage loan commitments outstanding ³	15,131	15,397	15,582	16,375	16,622	16,828	15,924	16,943	17,256	18,407	19,682	18,054

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.
	1982											
1 Assets	175,938	175,763	174,776	174,813	174,952	175,225	175,683	172,901	173,487	172,908	172,287	174,197
Loans												
2 Mortgage	99,788	98,838	97,464	97,160	96,334	96,364	96,282	94,498	94,382	94,261	94,017	94,091
3 Other	15,029	15,604	16,514	16,424	17,409	16,721	17,128	16,939	17,458	17,035	16,702	16,957
Securities												
4 U.S. government ²	9,991	9,966	10,072	10,146	9,968	10,217	10,058	9,675	9,404	9,219	9,456	9,743
5 State and local government	2,290	2,293	2,276	2,269	2,259	2,240	2,236	2,201	2,191	2,505	2,496	2,470
6 Corporate and other ³	37,849	37,781	37,379	37,473	37,486	36,612	36,651	35,937	35,845	35,599	36,113	36,161
7 Cash	5,210	5,412	5,219	5,494	5,469	6,074	6,225	6,460	6,695	6,749	6,291	6,919
8 Other assets	5,781	5,869	5,852	5,846	6,027	6,997	7,104	7,192	7,514	7,540	7,572	7,855
9 Liabilities	175,938	175,763	174,776	174,813	174,952	175,225	175,683	172,901	173,487	172,908	172,287	174,197
Deposits												
11 Regular ⁴	154,843	154,626	154,022	153,187	153,354	154,392	154,314	152,014	153,089	152,210	151,304	155,196
12 Ordinary savings	152,801	152,616	151,979	151,021	151,253	152,167	151,969	149,736	150,795	149,928	149,167	152,777
13 Time and other	48,898	48,297	48,412	47,733	47,895	47,977	47,580	49,901	47,496	48,520	49,208	46,862
14 Other	90,027	104,170	103,567	103,288	103,358	104,191	104,389	102,835	103,299	101,408	99,959	96,369
15 Other liabilities	2,042	2,010	2,043	2,161	2,101	2,225	2,345	2,278	2,294	2,283	2,137	2,419
16 General reserve accounts	11,280	11,464	11,132	12,141	12,246	11,264	11,926	11,671	11,166	11,556	11,893	8,336
17 MEMO: Mortgage loan commitments outstanding ⁵	9,814	9,672	9,622	9,485	9,352	9,570	9,443	9,216	9,232	9,141	9,089	9,235

28. Selected assets and liabilities of savings institutions—Continued

C. Life insurance companies

Millions of dollars, end of period

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1981											
1 Assets	482,597	485,884	491,240	494,655	498,951	502,355	506,628	509,882	513,555	519,498	523,866	525,803
Securities												
2 Government	22,428	23,216	23,314	22,893	23,379	23,380	23,417	23,808	23,915	24,387	25,145	25,209
3 United States ¹	6,447	7,147	7,206	6,631	7,111	6,952	6,960	7,278	7,192	7,484	8,105	8,167
4 State and local	6,745	6,817	6,832	6,950	6,909	6,956	6,916	6,946	7,044	7,135	7,172	7,151
5 Foreign ²	9,236	9,252	9,276	9,312	9,359	9,472	9,541	9,584	9,679	9,768	9,869	9,891
6 Business	241,074	241,807	244,097	245,756	247,443	249,236	251,169	251,041	252,105	255,637	256,881	255,769
7 Bonds	194,870	195,304	196,645	198,321	199,832	201,929	203,743	204,859	207,048	209,007	209,639	208,099
8 Stocks	46,204	46,503	47,452	47,435	47,611	47,307	47,426	46,182	45,057	46,630	47,242	47,670
9 Mortgages	131,623	132,373	132,917	133,462	133,934	134,659	135,168	135,653	136,036	136,777	137,275	137,747
10 Real estate	15,361	15,539	15,870	16,058	16,293	16,467	16,817	16,973	17,105	17,613	17,819	18,278
11 Policy loans	41,985	42,564	43,211	43,750	44,273	44,939	45,566	46,253	47,042	47,732	48,246	48,706
12 Other assets	30,126	30,385	31,831	32,736	33,629	33,674	34,491	36,154	37,352	37,352	38,499	40,094
	1982											
1 Assets	529,094	531,166	535,402	539,801	543,470	547,075	551,124	557,094	563,321	571,902	578,200	584,311
Securities												
2 Government	25,916	26,208	26,955	27,346	27,835	28,243	28,694	30,263	30,759	31,791	32,682	34,558
3 United States ¹	8,771	9,019	9,576	9,832	10,187	10,403	10,774	12,214	12,606	13,538	14,370	16,072
4 State and local	7,247	7,302	7,369	7,469	7,543	7,643	7,705	7,799	7,834	7,871	7,935	8,094
5 Foreign ²	9,898	9,887	10,010	10,045	10,105	10,197	10,215	10,250	10,319	10,382	10,377	10,392
6 Business	259,379	259,449	259,770	262,599	264,107	265,080	267,627	270,029	273,539	279,918	283,650	283,799
7 Bonds	212,017	213,180	213,683	215,586	217,594	219,006	221,503	221,642	223,783	226,879	229,101	228,220
8 Stocks	47,362	46,269	46,087	47,013	46,513	46,074	46,124	48,387	49,756	53,039	54,549	55,579
9 Mortgages	138,210	138,372	138,762	139,206	139,455	139,539	140,044	140,244	140,404	140,678	140,956	141,919
10 Real estate	18,409	18,702	19,167	19,516	19,713	19,959	20,198	20,176	20,268	20,293	20,480	21,019
11 Policy loans	49,059	49,490	50,052	50,573	50,992	51,438	51,867	52,238	52,525	52,751	52,916	53,114
12 Other assets	38,121	38,945	40,696	40,561	41,368	42,816	42,694	44,144	45,826	46,471	47,516	49,902

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.
	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	60,611
2 Federal	39,461	39,997	41,022	40,626	41,105	41,443	41,678	41,394	41,682	41,727	42,025	39,181
3 State	32,837	33,042	33,844	33,816	34,173	34,338	34,365	34,262	34,463	34,396	34,805	21,430
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	42,333
5 Federal	25,980	26,082	26,325	26,410	26,744	27,133	27,378	27,701	27,871	27,686	27,508	27,096
6 State	22,519	22,559	22,684	22,776	22,953	23,138	23,346	23,506	23,536	23,343	23,123	15,237
7 Savings	65,285	65,852	67,339	67,160	67,740	68,317	67,690	66,943	67,512	67,625	67,981	54,152
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	35,250
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	18,902
	1982											
1 Total assets/liabilities and capital	60,847	61,594	63,176	63,375	64,396	65,563	65,802	66,271	67,330	68,157	68,876	69,572
2 Federal	39,301	39,858	40,922	41,022	41,676	42,504	42,736	43,107	48,836	44,388	44,986	45,483
3 State	21,546	21,736	22,254	22,353	22,720	23,059	23,066	23,164	23,494	23,769	23,890	24,089
4 Loans outstanding	41,996	41,751	41,848	41,767	41,799	42,149	42,277	42,782	43,063	42,971	42,995	43,223
5 Federal	26,909	26,758	26,825	26,771	26,780	26,998	27,066	27,420	27,671	27,648	27,728	27,941
6 State	15,087	14,993	15,023	14,996	15,019	15,151	15,211	15,362	15,392	15,323	15,267	15,282
7 Savings	54,575	55,203	56,787	57,090	57,857	59,046	59,357	59,593	60,620	61,829	62,673	62,977
8 Federal (shares)	35,532	35,962	36,992	37,235	37,727	38,489	38,736	38,943	39,689	40,535	41,076	41,341
9 State (shares and deposits)	19,043	19,241	19,795	19,855	20,130	20,557	20,621	20,650	20,931	21,294	21,597	21,636

29. Federal fiscal and financing operations

Millions of dollars

Type of account or operation	Fiscal year 1982	Calendar year 1982						
		Year	H1	H2	Jan.	Feb.	Mar.	Apr.
<i>U.S. budget</i>								
1 Receipts ¹	617,776	608,821	322,485	286,337	55,269	43,042	45,291	75,777
2 Outlays ¹	728,375	739,529	348,683	390,847	45,930	57,822	63,546	66,073
3 Surplus, or deficit (-)	-110,609	-130,706	-26,198	-104,508	9,339	-14,780	-18,255	9,704
4 Trust funds	5,456	11,090	17,649	-6,559	10,799	-1,892	966	626
5 Federal funds ²	-116,065	-141,797	-43,848	-97,949	-1,460	-12,888	-19,221	9,077
<i>Off-budget entities</i>								
Surplus, or deficit (-)								
6 Federal Financing Bank outlays	-14,142	-12,865	-7,941	-4,924	-1,241	-435	-601	-1,153
7 Other ³	-3,190	-2,040	226	-2,266	11	222	83	160
<i>U.S. budget plus off-budget, including Federal Financing Bank</i>								
8 Surplus, or deficit (-)	-127,940	-145,611	-33,913	-111,698	8,109	-14,993	-18,773	8,711
Source of financing								
9 Borrowing from the public	134,993	161,364	41,755	119,609	9,783	10,693	12,305	2,527
10 Cash and monetary assets—Decrease, or increase (-) ⁴	-11,911	-9,464	-408	-9,056	-13,371	4,973	7,035	-11,256
11 Other ⁵	4,858	-6,287	-7,433	1,146	-4,521	-673	-567	19
MEMO								
12 Treasury operating balance (level, end of period)	29,164	19,773	10,999	19,773	24,710	20,668	13,001	28,740
13 Federal Reserve Banks	10,795	5,033	4,099	5,033	8,285	3,835	2,866	12,239
14 Tax and loan accounts	18,189	14,740	6,900	14,740	16,425	16,833	10,135	16,501

Type of account or operation	Calendar year 1982							
	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>U.S. budget</i>								
1 Receipts ¹	36,753	66,353	44,675	44,924	59,694	40,539	42,007	54,498
2 Outlays ¹	55,683	59,629	64,506	59,628	61,403	66,708	66,166	72,436
3 Surplus, or deficit (-)	-18,930	6,724	-19,831	-14,704	-1,708	-26,169	-24,159	-17,938
4 Trust funds	1,958	5,192	-6,171	-1,997	10,246	-6,269	-5,750	3,382
5 Federal funds ²	-20,888	1,532	-13,660	-12,707	-11,954	-19,899	-18,409	-21,320
<i>Off-budget entities</i>								
Surplus, or deficit (-)								
6 Federal Financing Bank outlays	-2,459	-2,052	-939	-1,336	-1,371	-521	-559	-198
7 Other ³	-34	-216	-192	-711	-1,495	226	-127	33
<i>U.S. budget plus off-budget, including Federal Financing Bank</i>								
8 Surplus, or deficit (-)	-21,424	4,457	-20,962	-16,751	-4,575	-26,462	-24,845	-18,103
Source of financing								
9 Borrowing from the public	3,187	3,260	14,348	21,086	22,129	6,228	25,923	29,895
10 Cash and monetary assets—Decrease, or increase (-) ⁴	15,700	-3,489	1,061	2,338	-20,648	13,964	7,231	-13,002
11 Other ⁵	2,537	-4,228	5,553	-6,673	3,094	6,270	-8,309	1,211
MEMO								
12 Treasury operating balance (level, end of period)	7,947	10,999	10,398	8,019	29,164	14,078	5,210	19,773
13 Federal Reserve Banks	2,540	4,099	3,275	3,234	10,975	2,309	2,247	5,033
14 Tax and loan accounts	5,407	6,900	7,123	4,785	18,189	11,769	2,963	14,740

30. U.S. budget

A. Receipts

Millions of dollars

Source	Calendar year 1982						
	Year	Jan.	Feb.	Mar.	Apr.	May	June
1 All sources ¹	608,821	55,269	43,042	45,291	75,777	36,753	66,353
2 Individual income taxes, net	296,241	32,646	21,007	13,391	41,672	9,576	32,273
3 Withheld	265,142	20,810	23,882	23,307	22,699	20,965	21,912
4 Presidential Election Campaign Fund	37	0	4	11	6	7	4
5 Nonwithheld	86,217	12,000	1,608	4,329	35,282	1,183	11,774
6 Refunds	55,155	163	4,487	14,255	16,315	12,580	1,417
Corporation income taxes							
7 Gross receipts	634,967	3,212	3,055	8,435	9,032	2,159	11,943
8 Refunds	19,494	738	1,763	1,525	1,690	957	1,354
9 Social insurance taxes and contributions, net	202,361	14,575	15,109	18,752	21,593	20,483	17,572
10 Payroll employment taxes and contributions ²	173,865	13,085	12,495	17,740	14,642	14,650	16,189
11 Self-employment taxes and contributions ³	7,534	530	539	488	4,470	502	828
12 Unemployment insurance	16,665	604	1,734	130	2,120	5,004	217
13 Other net receipts ⁴	4,299	357	342	395	362	327	336
14 Excise taxes	34,080	3,087	2,908	3,182	2,732	2,848	2,768
15 Customs deposits	8,609	696	644	812	704	683	771
16 Estate and gift taxes	7,652	615	866	787	582	613	745
17 Miscellaneous receipts ⁵	15,873	1,176	1,215	1,457	1,152	1,349	1,634

Source	Calendar year 1982					
	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 All sources ¹	44,675	44,924	59,694	40,539	42,007	54,498
2 Individual income taxes, net	23,987	20,867	32,592	20,832	22,452	24,946
3 Withheld	23,769	20,521	21,814	19,541	22,079	23,843
4 Presidential Election Campaign Fund	4	1	0	0	0	0
5 Nonwithheld	2,233	1,529	11,429	1,791	1,153	1,906
6 Refunds	2,019	1,185	651	500	779	804
Corporation income taxes						
7 Gross receipts	2,445	1,694	8,118	2,371	1,630	9,402
8 Refunds	1,844	1,271	1,972	2,832	2,310	1,238
9 Social insurance taxes and contributions, net	14,874	17,961	15,608	15,157	14,902	15,774
10 Payroll employment taxes and contributions ²	13,860	14,823	14,283	14,036	12,924	15,138
11 Self-employment taxes and contributions ³	-649	0	790	36	0	0
12 Unemployment insurance	1,292	2,743	167	762	1,629	264
13 Other net receipts ⁴	370	396	368	324	349	373
14 Excise taxes	2,774	2,828	2,732	2,623	2,925	2,674
15 Customs deposits	773	747	688	675	692	724
16 Estate and gift taxes	624	681	595	500	472	572
17 Miscellaneous receipts ⁵	1,042	1,418	1,333	1,211	1,243	1,643

30. U.S. budget—Continued

B. Outlays

Millions of dollars

Source	Calendar year 1982						
	Year	Jan.	Feb.	Mar.	Apr.	May	June
1 All types¹	739,524	45,930	57,821	63,545	63,073	55,684	59,628
2 National defense	193,573	14,131	14,578	16,436	16,385	15,204	16,419
3 International affairs	9,589	759	555	1,796	1,111	559	402
4 General science, space, and technology	7,273	496	568	617	532	613	543
5 Energy	5,004	383	446	519	511	486	601
6 Natural resources and environment	12,580	933	651	1,017	1,148	849	1,041
7 Agriculture	20,347	2,701	1,163	2,621	949	-400	53
8 Commerce and housing credit	3,654	849	-259	-235	1,178	-129	4
9 Transportation	20,601	1,465	2,166	1,241	1,867	1,425	1,752
10 Community and regional development	7,242	591	439	488	523	457	557
11 Education, training, employment, and social services	24,793	2,160	2,198	1,952	2,304	1,996	1,997
12 Health	76,291	5,711	5,841	6,578	6,298	6,019	6,772
13 Income security	246,561	7,370	20,345	22,074	21,912	20,269	20,812
14 Veterans benefits and services	24,106	763	1,911	2,273	3,239	753	1,927
15 Administration of justice	4,707	340	381	478	419	364	353
16 General government	4,723	210	549	692	123	433	393
17 General-purpose fiscal assistance	6,477	1,451	129	13	1,176	352	204
18 Net interest	86,831	6,406	7,559	6,472	7,431	7,403	6,612
19 Undistributed offsetting receipts ²	-14,823	-789	-1,399	-1,487	-1,033	-969	-814

Source	Calendar year 1982					
	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 All types¹	64,505	59,629	61,402	66,709	66,164	72,436
2 National defense	16,757	15,318	16,983	16,283	16,937	18,141
3 International affairs	460	395	1,435	1,027	45	1,044
4 General science, space, and technology	552	620	519	603	771	838
5 Energy	171	256	71	694	504	362
6 Natural resources and environment	1,161	1,172	1,311	1,137	1,100	1,060
7 Agriculture	831	707	1,044	2,029	3,322	5,326
8 Commerce and housing credit	996	-385	-402	1,119	-52	968
9 Transportation	1,608	1,836	2,054	1,745	1,876	1,567
10 Community and regional development	502	675	708	946	718	638
11 Education, training, employment, and social services	1,838	2,408	1,696	2,167	2,058	2,019
12 Health	6,275	6,356	6,499	6,403	6,644	6,895
13 Income security	22,385	20,346	21,612	22,186	22,987	24,263
14 Veterans benefits and services	3,099	997	1,928	1,945	2,069	3,202
15 Administration of justice	376	427	401	368	419	382
16 General government	207	630	365	146	524	451
17 General-purpose fiscal assistance	1,165	38	32	1,558	302	58
18 Net interest	7,099	8,576	6,685	7,508	8,469	6,611
19 Undistributed offsetting receipts ²	-977	-743	-1,539	-1,155	-2,529	-1,389

31. Federal debt subject to statutory limit—Types and ownership, 1982

Billions of dollars

Item	Mar. 31	June 30	Sept. 30	Dec. 31
1 Federal debt outstanding	1,066.4	1,084.7	1,147.0	1,201.9
2 Public debt securities	1,061.3	1,079.6	1,142.0	1,197.1
3 Held by public	858.9	867.9	925.6	987.7
4 Held by agencies	202.4	211.7	216.4	209.4
5 Agency securities	5.1	5.0	5.0	4.8
6 Held by public	3.9	3.9	3.7	3.7
7 Held by agencies	1.2	1.1	1.3	1.1
8 Debt subject to statutory limit	1,062.2	1,080.5	1,142.9	1,197.9
9 Public debt securities	1,060.7	1,079.0	1,141.4	1,196.5
10 Other debt ¹	1.5	1.5	1.5	1.4
11 MEMO: Statutory debt limit	1,079.8	1,143.1	1,143.1	1,290.2

32. Gross public debt of the U.S. Treasury—Types and ownership, 1982¹

Billions of dollars, end of period

Type and holder	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total gross public debt	1,038.4	1,048.2	1,061.3	1,065.7	1,071.7	1,079.6	1,089.6	1,109.2	1,142.0	1,142.8	1,161.7	1,197.1
<i>Type</i>												
2 Interest-bearing debt	1,032.7	1,042.2	1,059.8	1,064.5	1,066.4	1,078.4	1,083.3	1,108.1	1,140.9	1,136.8	1,160.5	1,195.5
3 Marketable	726.5	737.5	752.6	755.8	755.7	764.0	774.1	801.4	824.4	824.7	852.5	881.5
4 Bills	250.6	254.0	256.2	254.9	256.1	256.0	262.0	273.1	277.9	283.9	293.5	311.8
5 Notes	374.4	382.1	395.0	399.7	398.4	406.9	411.1	457.4	442.9	438.1	454.2	465.0
6 Bonds	101.6	101.4	101.4	101.3	101.2	101.1	101.0	100.9	103.6	102.7	104.7	104.6
7 Nonmarketable ²	306.1	304.7	307.2	308.7	310.7	314.4	309.2	306.7	316.5	312.2	308.0	314.0
8 State and local government series	22.7	22.7	23.2	23.2	23.4	23.4	23.4	23.5	23.6	23.8	25.0	25.7
9 Foreign issues ³	18.9	18.4	19.6	19.4	18.4	17.5	16.6	15.6	14.6	14.6	14.9	14.7
10 Government	14.8	14.3	15.6	15.4	14.8	13.8	13.6	12.5	12.2	12.2	12.5	13.0
11 Public	4.1	4.1	4.1	4.1	3.6	3.6	3.1	3.1	2.4	2.4	2.4	1.7
12 Savings bonds and notes	67.8	67.6	67.4	67.3	67.3	67.4	67.4	67.4	67.5	67.8	68.1	68.0
13 Government-account series ⁴	196.4	195.7	196.7	198.5	201.3	206.0	201.5	119.9	210.5	205.7	199.9	205.4
14 Non-interest-bearing debt	5.7	6.0	1.5	1.1	5.3	1.2	1.1	1.1	1.2	6.0	1.2	1.6
<i>Holder⁵</i>												
15 U.S. government agencies and trust funds	202.8	201.1	202.5	204.3	206.7	211.7	206.7	205.8	216.4	211.0	203.9	209.4
16 Federal Reserve Banks	127.7	125.4	126.6	134.3	129.4	127.0	129.4	132.9	134.4	132.1	137.7	139.3
17 Private investors	707.3	720.8	733.3	727.1	735.2	740.9	749.6	↑	781.2	↑	↑	848.4
18 Commercial banks	111.4	111.8	114.3	110.1	109.4	117.0	110.0	↑	117.8	↑	↑	131.4
19 Mutual savings banks	5.4	5.4	5.8	5.6	5.7	5.7	5.6	↑	n.a.	↑	↑	n.a.
20 Insurance companies	19.5	18.7	19.8	21.2	21.5	22.2	22.6	↑	34.7	↑	↑	34.8
21 Other corporations	37.9	37.5	37.5	36.5	38.8	38.9	39.9	↑	n.a.	↑	↑	n.a.
22 State and local governments	86.2	86.2	88.3	88.5	91.8	91.2	88.7	n.a.	110.4	n.a.	n.a.	n.a.
<i>Individuals</i>												
23 Savings bonds	67.9	67.7	67.5	67.3	67.4	67.4	67.4	↓	67.6	↓	↓	68.3
24 Other securities	76.2	77.0	79.0	78.4	78.8	78.8	79.0	↓	48.0	↓	↓	47.3
25 Foreign and international ⁶	142.0	140.6	140.8	139.4	138.9	141.9	143.3	↓	146.4	↓	↓	152.9
26 Other miscellaneous investors ⁷	160.7	174.5	180.3	180.0	182.9	177.8	193.1	↓	n.a.	↓	↓	n.a.

33. U.S. government marketable securities—Ownership, by maturity, 1982¹

Par value; millions of dollars; end of period

Type of holder	All maturities		Total maturing within 1 year	
	Q1	Q2	Q1	Q2
1 All holders	752,620	763,995	357,073	355,611
2 U.S. government agencies and trust funds	8,001	7,994	20	144
3 Federal Reserve Banks	125,589	127,005	61,579	62,202
4 Private investors	619,030	628,997	295,473	293,264
5 Commercial banks ²	79,398	82,431	31,579	33,944
6 Mutual savings banks	4,533	4,415	1,774	1,794
7 Insurance companies	13,088	13,453	2,350	2,244
8 Nonfinancial corporations	4,318	3,710	2,329	1,694
9 Savings and loan associations	4,849	5,062	2,140	1,927
10 State and local governments	21,740	22,631	6,974	7,622
11 All others	491,104	497,294	248,328	244,040
	Bills maturing within 1 year		Other than bills maturing within 1 year	
	Q1	Q2	Q1	Q2
1 All holders	256,212	256,007	100,861	99,604
2 U.S. government agencies and trust funds	2	1	18	143
3 Federal Reserve Banks	45,692	47,921	15,887	14,281
4 Private investors	210,518	208,085	84,956	85,180
5 Commercial banks ²	11,575	13,556	20,003	20,388
6 Mutual savings banks	559	586	1,215	1,208
7 Insurance companies	784	762	1,565	1,481
8 Nonfinancial corporations	1,544	998	785	696
9 Savings and loan associations	822	760	1,318	1,167
10 State and local governments	4,327	4,789	2,647	2,833
11 All others	190,905	186,634	57,423	57,406
	1- to 5-year maturities		5- to 10-year maturities	
	Q1	Q2	Q1	Q2
1 All holders	242,354	249,021	60,785	67,108
2 U.S. government agencies and trust funds	1,906	1,775	779	779
3 Federal Reserve Banks	37,193	37,484	10,102	10,559
4 Private investors	203,254	209,762	49,904	55,770
5 Commercial banks ²	41,420	41,479	3,120	3,978
6 Mutual savings banks	2,253	2,063	196	220
7 Insurance companies	5,945	6,342	2,578	2,682
8 Nonfinancial corporations	1,073	929	292	277
9 Savings and loan associations	2,460	2,852	163	141
10 State and local governments	4,707	4,696	2,419	2,606
11 All others	145,396	151,401	41,136	45,867
	10- to 20-year maturities		Over-20-year maturities	
	Q1	Q2	Q1	Q2
1 All holders	46,399	46,246	46,010	46,010
2 U.S. government agencies and trust funds	3,952	3,952	1,343	1,343
3 Federal Reserve Banks	6,624	6,642	10,092	10,118
4 Private investors	35,822	35,651	34,576	34,549
5 Commercial banks ²	1,328	1,351	1,952	1,679
6 Mutual savings banks	170	182	140	156
7 Insurance companies	1,361	1,367	853	819
8 Nonfinancial corporations	267	481	358	329
9 Savings and loan associations	21	29	65	114
10 State and local governments	4,872	4,814	2,767	2,893
11 All others	27,804	27,428	28,440	28,559

34. U.S. government securities dealers, 1982

A. Transactions¹

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

Type and maturity	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
IMMEDIATE DELIVERY												
1 U.S. government securities	27,071	30,585	27,390	28,441	31,565	27,150	34,121	40,466	38,004	35,137	35,933	31,388
<i>Maturity</i>												
2 Bills	16,698	17,622	15,001	16,106	16,683	16,839	21,281	23,287	21,041	18,466	19,275	18,473
3 Other within 1 year	610	667	743	911	764	646	898	1,093	1,180	816	748	645
4 1-5 years	4,667	6,064	5,603	5,286	7,402	4,444	6,032	8,631	7,278	7,629	6,875	5,351
5 5-10 years	2,667	2,968	2,844	3,156	3,393	2,821	3,631	4,138	4,863	4,250	4,162	3,794
6 Over 10 years	2,429	3,264	3,199	2,983	3,324	2,400	2,280	3,317	3,643	3,976	4,873	3,124
<i>Type of customer</i>												
7 U.S. government securities dealers	1,500	1,556	1,393	1,727	1,734	1,693	1,873	1,980	1,849	1,614	2,151	2,156
8 U.S. government securities brokers	13,818	15,238	13,696	13,669	15,507	13,062	16,902	19,792	17,937	17,298	16,819	14,165
9 All others ²	17,753	13,791	12,301	13,045	14,324	12,395	15,346	18,695	18,219	16,225	16,962	15,066
10 Federal agency securities	2,849	3,617	3,314	3,622	3,913	3,239	4,238	4,972	4,644	5,827	4,951	4,521
11 Certificates of deposit	4,464	4,961	4,355	4,486	5,437	5,518	6,395	5,381	4,542	5,273	4,848	4,347
12 Bankers acceptances	1,970	2,208	2,115	2,398	2,455	2,250	3,056	2,787	2,376	3,065	2,895	2,446
13 Commercial paper	7,560	7,791	7,217	7,582	7,975	8,131	7,877	7,685	7,669	7,342	7,392	6,915
FUTURES TRANSACTIONS³												
14 Treasury bills	5,362	4,336	5,091	4,520	5,627	4,626	5,271	6,404	5,585	4,499	4,768	4,280
15 Treasury coupons	1,202	1,549	1,193	975	1,970	1,213	1,094	1,572	1,678	1,922	1,979	1,534
16 Federal agency securities	218	261	204	216	276	267	292	331	262	332	195	254
FORWARD TRANSACTIONS⁴												
17 U.S. government securities	518	846	493	371	801	691	495	1,027	1,752	760	1,182	1,086
18 Federal agency securities	1,339	1,418	1,358	951	571	537	634	815	985	1,132	969	1,073

	Week ending										
	Jan. 6	Jan. 13	Jan. 20	Jan. 27	Feb. 3	Feb. 10	Feb. 17	Feb. 24	Mar. 3	Mar. 10	
IMMEDIATE DELIVERY											
1 U.S. government securities	26,737	28,349	23,889	27,879	27,844	26,368	28,053	37,102	31,005	27,216	
<i>Maturity</i>											
2 Bills	16,562	16,618	15,019	17,707	16,293	13,477	17,028	22,779	16,960	14,768	
3 Other within 1 year	710	720	506	520	593	554	660	781	940	775	
4 1-5 years	3,748	4,177	4,099	5,649	6,250	5,079	4,869	7,850	5,145	4,972	
5 5-10 years	2,005	4,300	2,208	1,858	2,263	2,957	2,549	2,326	4,846	3,129	
6 Over 10 years	3,712	2,534	2,057	2,145	2,446	4,301	2,947	3,367	3,114	3,662	
<i>Type of customer</i>											
7 U.S. government securities dealers	1,541	1,319	1,519	1,589	1,434	1,411	1,555	1,432	1,856	1,137	
8 U.S. government securities brokers	13,220	15,374	11,539	13,902	14,338	13,173	13,094	19,236	15,606	14,582	
9 All others ²	11,976	11,656	10,832	12,388	12,072	11,783	13,405	16,434	13,544	11,497	
10 Federal agency securities	2,681	2,585	2,500	3,272	2,765	3,220	2,880	5,091	3,804	3,071	
11 Certificates of deposit	4,167	4,760	3,602	4,461	4,357	3,471	4,323	7,210	4,838	4,536	
12 Bankers acceptances	1,872	2,215	1,700	1,686	2,212	1,547	1,749	3,029	2,393	2,468	
13 Commercial paper	8,021	6,833	7,852	7,329	8,131	7,195	8,395	8,018	7,977	7,256	
FUTURES TRANSACTIONS³											
14 Treasury bills	4,074	5,030	5,148	5,762	5,343	3,936	3,937	5,412	5,733	4,983	
15 Treasury coupons	1,509	1,066	1,035	1,157	1,093	1,483	1,511	1,744	1,656	1,265	
16 Federal agency securities	169	143	172	322	271	181	308	315	211	222	
FORWARD TRANSACTIONS⁴											
17 U.S. government securities	421	205	467	922	954	777	520	1,004	416	363	
18 Federal agency securities	996	1,355	1,368	1,286	1,362	1,577	1,165	1,476	1,580	1,776	

34. U.S. government securities dealers, 1982—Continued

A. Transactions¹—Continued

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

Type and maturity	Week ending									
	Mar. 17	Mar. 24	Mar. 31	Apr. 7	Apr. 14	Apr. 21	Apr. 28	May 5	May 12	May 19
IMMEDIATE DELIVERY										
1 U.S. government securities	25,314	28,337	26,948	26,432	28,541	33,220	27,765	25,007	32,928	31,180
<i>Maturity</i>										
2 Bills	15,257	15,557	13,632	14,256	17,272	20,195	14,509	13,220	16,581	17,601
3 Other within 1 year	618	595	812	758	883	1,068	895	801	552	580
4 1-5 years	4,382	6,259	7,065	4,440	4,604	5,313	6,920	6,019	7,050	6,327
5 5-10 years	2,508	2,659	2,433	4,425	2,914	2,941	2,503	2,372	4,050	2,996
6 Over 10 years	2,550	3,266	3,006	2,554	2,869	3,702	2,937	2,595	4,695	3,676
<i>Type of customer</i>										
7 U.S. government securities dealers	1,408	1,622	1,436	1,369	1,601	1,950	2,090	1,220	1,739	1,927
8 U.S. government securities brokers	12,931	13,463	12,221	13,002	13,658	15,996	13,465	11,414	17,012	15,509
9 All others ²	10,976	13,251	13,291	12,060	13,281	15,274	12,210	12,373	14,177	13,743
10 Federal agency securities	3,466	2,860	3,546	2,856	4,084	3,845	3,998	2,895	4,107	3,897
11 Certificates of deposit	3,780	5,135	4,148	4,090	4,030	4,826	4,818	4,076	5,202	4,890
12 Bankers acceptances	1,879	2,189	1,940	2,647	2,298	2,360	2,372	2,009	2,411	2,204
13 Commercial paper	7,008	6,831	7,096	7,134	7,519	7,897	7,291	8,373	7,685	7,859
FUTURES TRANSACTIONS³										
14 Treasury bills	6,067	3,814	4,926	4,756	4,065	5,620	4,075	4,080	5,414	6,299
15 Treasury coupons	1,102	1,082	1,189	845	849	1,312	978	1,020	2,166	1,735
16 Federal agency securities	222	213	176	152	246	315	169	177	241	250
FORWARD TRANSACTIONS⁴										
17 U.S. government securities	437	928	358	262	230	340	703	564	1,039	325
18 Federal agency securities	1,526	967	968	1,207	1,405	1,163	354	804	588	462
	May 26	June 2	June 9	June 16	June 23	June 30	July 7	July 14	July 21	July 28
IMMEDIATE DELIVERY										
1 U.S. government securities	34,683	30,864	24,036	26,448	28,883	27,068	27,333	34,729	38,207	33,297
<i>Maturity</i>										
2 Bills	17,725	16,867	14,721	17,918	17,600	16,834	16,420	21,440	24,381	19,799
3 Other within 1 year	1,174	846	569	566	525	852	707	730	885	1,164
4 1-5 years	9,314	6,478	3,964	3,439	5,203	4,503	4,431	6,016	6,514	7,175
5 5-10 years	3,937	3,878	2,497	2,272	2,954	2,858	3,909	4,041	3,911	3,056
6 Over 10 years	2,534	2,795	2,285	2,253	2,601	2,022	1,867	2,503	2,516	2,104
<i>Type of customer</i>										
7 U.S. government securities dealers	2,073	1,503	1,128	1,558	1,778	2,320	1,566	1,703	2,509	1,815
8 U.S. government securities brokers	17,183	13,901	11,954	12,275	14,497	12,559	12,979	17,788	19,321	16,461
9 All others ²	15,427	15,460	10,954	12,616	12,609	12,189	12,789	15,238	16,377	15,021
10 Federal agency securities	4,981	2,928	2,835	3,278	3,216	3,597	2,830	4,764	4,723	4,356
11 Certificates of deposit	7,041	5,468	4,949	4,688	5,377	7,312	5,299	7,436	6,648	5,935
12 Bankers acceptances	2,970	2,639	2,325	2,223	2,209	2,114	2,425	3,480	3,317	2,916
13 Commercial paper	8,049	9,000	7,267	8,120	8,002	8,627	8,330	8,080	8,064	7,188
FUTURES TRANSACTIONS³										
14 Treasury bills	6,331	5,664	4,746	4,330	4,890	3,522	3,318	5,716	5,835	5,491
15 Treasury coupons	2,227	2,355	1,146	1,115	1,190	1,014	933	1,248	1,152	989
16 Federal agency securities	394	342	213	325	243	234	228	269	372	330
FORWARD TRANSACTIONS⁴										
17 U.S. government securities	1,108	624	717	628	1,036	397	360	252	526	765
18 Federal agency securities	450	546	410	555	576	509	611	661	761	586

34. U.S. government securities dealers, 1982—Continued

A. Transactions¹—Continued

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

Type and maturity	Week ending										
	Aug. 4	Aug. 11	Aug. 18	Aug. 25	Sept. 1	Sept. 8	Sept. 15	Sept. 22	Sept. 29	Oct. 6	Oct. 13
IMMEDIATE DELIVERY											
1 U.S. government securities	40,383	31,702	53,376	39,797	36,289	35,643	33,095	40,854	40,519	36,730	46,371
<i>Maturity</i>											
2 Bills	25,249	18,116	30,928	23,831	19,327	23,401	20,022	22,099	18,855	20,818	23,457
3 Other within 1 year	1,255	852	1,370	1,049	867	901	1,377	1,323	1,118	936	1,031
4 1-5 years	7,625	5,299	11,346	8,137	8,655	5,054	4,969	9,992	8,569	7,393	10,283
5 5-10 years	3,553	4,594	5,345	3,424	4,603	3,786	3,941	3,904	6,498	4,024	6,027
6 Over 10 years	2,700	2,841	4,387	3,356	2,837	2,501	2,785	3,536	5,480	3,559	5,573
<i>Type of customer</i>											
7 U.S. government securities dealers	1,957	1,339	2,280	2,297	1,772	2,089	1,717	1,914	1,574	1,807	1,576
8 U.S. government securities brokers	19,086	15,165	26,850	19,468	17,371	16,877	15,728	18,841	19,309	18,525	22,771
9 All others ²	19,339	15,198	24,245	18,032	17,147	16,677	15,650	20,098	19,637	16,397	22,025
10 Federal agency securities	4,665	3,446	6,497	5,757	4,284	3,671	4,270	4,921	5,356	4,775	7,398
11 Certificates of deposit	6,462	4,101	7,167	5,662	3,892	3,983	4,480	4,808	4,547	4,794	7,743
12 Bankers acceptances	3,191	2,755	3,251	2,399	2,267	2,415	2,356	2,316	2,471	2,476	3,941
13 Commercial paper	7,956	7,149	8,360	7,754	7,460	7,709	7,966	7,708	6,857	8,315	7,708
FUTURES TRANSACTIONS³											
14 Treasury bills	6,349	5,261	7,728	6,564	5,794	4,913	6,844	6,376	4,176	4,271	6,336
15 Treasury coupons	1,349	1,192	2,016	1,456	1,585	1,465	1,427	2,157	1,693	1,467	2,605
16 Federal agency securities	220	167	543	348	294	262	263	311	225	281	455
FORWARD TRANSACTIONS⁴											
17 U.S. government securities	1,185	1,872	488	679	965	1,046	1,587	2,444	1,744	606	878
18 Federal agency securities	754	571	1,012	885	759	739	1,239	1,104	887	808	1,275
	Oct. 20	Oct. 27	Nov. 3	Nov. 10	Nov. 17	Nov. 24	Dec. 1	Dec. 8	Dec. 15	Dec. 22	Dec. 29
IMMEDIATE DELIVERY											
1 U.S. government securities	29,980	32,897	34,947	38,923	32,623	37,477	32,426	34,012	30,329	34,991	27,336
<i>Maturity</i>											
2 Bills	15,169	16,729	19,110	17,719	19,136	20,450	20,398	21,371	18,302	17,909	16,032
3 Other within 1 year	784	633	929	834	900	527	592	599	679	610	662
4 1-5 years	6,201	8,179	7,029	7,803	5,822	8,041	4,092	4,924	5,192	7,604	4,147
5 5-10 years	4,102	3,747	3,667	4,631	3,035	4,674	4,146	4,223	3,331	5,051	2,879
6 Over 10 years	3,724	3,608	4,212	7,937	3,730	3,785	3,199	2,895	2,825	3,816	3,616
<i>Type of customer</i>											
7 U.S. government securities dealers	1,408	1,939	1,879	2,156	2,190	2,236	2,338	2,173	2,093	2,088	1,896
8 U.S. government securities brokers	14,932	15,804	16,096	17,864	15,651	17,782	15,022	17,004	13,862	15,744	11,381
9 All others ²	13,640	15,153	16,972	18,903	14,783	17,458	15,066	14,836	14,374	17,159	14,058
10 Federal agency securities	6,004	5,634	5,636	5,138	5,035	5,034	4,044	4,665	5,185	4,269	4,007
11 Certificates of deposit	5,026	4,061	5,290	3,687	4,863	5,897	4,627	5,412	4,213	4,967	3,401
12 Bankers acceptances	3,138	2,708	3,247	2,577	2,759	3,290	2,601	3,016	2,596	2,593	1,883
13 Commercial paper	7,085	6,270	8,550	7,202	7,523	7,618	6,711	6,502	7,122	7,403	6,486
FUTURES TRANSACTIONS³											
14 Treasury bills	4,093	4,048	4,213	3,957	5,575	4,949	4,678	5,397	4,565	4,660	2,969
15 Treasury coupons	1,986	1,863	1,864	2,242	1,618	1,929	2,025	1,701	1,533	2,208	989
16 Federal agency securities	294	337	233	175	269	148	230	223	341	273	192
FORWARD TRANSACTIONS⁴											
17 U.S. government securities	719	1,125	865	1,310	1,105	1,512	572	481	845	2,306	1,002
18 Federal agency securities	1,171	1,197	1,133	1,228	1,143	826	456	890	1,453	999	1,243

34. U.S. government securities dealers, 1982—Continued

B. Positions¹

Averages of daily figures, in millions of dollars

Type and maturity	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
NET IMMEDIATE²												
1 U.S. government securities . . .	8,747	9,884	12,244	12,584	14,103	11,077	9,214	4,954	2,107	3,796	8,417	14,814
2 Bills	3,704	4,557	6,588	7,721	7,390	7,286	5,768	1,330	275	1,044	3,654	8,732
3 Other within 1 year	301	83	-118	-99	-295	-462	-583	-630	-534	109	-593	428
4 1-5 years	3,036	3,287	3,335	2,903	4,083	2,206	2,555	2,642	1,423	2,612	2,850	4,249
5 5-10 years	-259	-580	-513	-523	-20	-254	-417	-269	-325	-622	-274	-36
6 Over 10 years	1,966	2,537	2,952	2,582	2,946	2,301	1,890	1,880	1,268	653	1,594	1,442
7 Federal agency securities	2,990	2,311	2,504	2,916	3,117	2,978	2,872	3,556	4,416	5,251	5,680	5,948
8 Certificates of deposit	3,792	3,389	3,884	4,467	4,950	5,580	7,726	7,834	6,467	6,111	5,316	6,850
9 Bankers acceptances	2,267	1,953	2,276	2,530	2,719	2,666	3,026	3,210	2,778	3,283	3,240	4,037
10 Commercial paper	2,525	2,560	3,151	3,229	3,455	3,503	3,779	3,658	3,555	3,965	3,265	3,157
FUTURE POSITIONS												
11 Treasury bills	-6,486	-7,443	-6,656	-5,604	-9,986	-6,063	-1,498	6,206	5,253	5,333	1,761	-4,913
12 Treasury coupons	-2,694	-2,593	-2,524	-2,901	-3,440	-1,937	-1,983	-2,130	-1,282	-1,139	-2,700	-3,004
13 Federal agency securities	-69	493	-161	-403	-524	46	32	-285	-569	-569	-344	-335
FORWARD POSITIONS												
14 U.S. government securities	-435	-688	-426	-598	-708	-760	-444	-654	-2,117	-567	-828	-1,235
15 Federal agency securities	-1,231	-1,184	-1,007	-1,064	-1,130	1,452	-1,227	-1,222	-1,689	-1,836	-2,028	-2,108

34. U.S. government securities dealers, 1982—Continued
B. Positions¹—Continued

Averages of daily figures, in millions of dollars

Type and maturity	Week ending									
	Jan. 6	Jan. 13	Jan. 20	Jan. 27	Feb. 3	Feb. 10	Feb. 17	Feb. 24	Mar. 3	Mar. 10
NET IMMEDIATE²										
1 U.S. government securities	10,445	7,420	6,473	10,428	9,701	9,629	8,351	10,707	11,678	12,632
2 Bills	4,988	2,095	1,931	5,337	4,762	4,208	3,662	5,139	5,572	6,322
3 Other within 1 year	-53	189	375	438	430	29	496	-132	-173	6
4 1-5 years	3,686	2,938	2,479	3,288	3,231	3,194	2,349	3,916	3,313	3,414
5 5-10 years	-497	261	-174	-551	-683	-508	-776	-785	132	-232
6 Over 10 years	2,320	1,937	1,863	1,916	1,961	2,707	2,620	2,568	2,835	3,122
7 Federal agency securities	3,638	3,277	3,107	2,508	2,321	2,348	1,955	2,466	2,351	2,332
8 Certificates of deposit	5,154	4,252	3,362	3,139	3,344	2,851	2,900	3,869	4,265	4,228
9 Bankers acceptances	2,398	2,397	2,365	1,987	2,032	1,737	1,867	2,086	2,435	2,186
10 Commercial paper	2,823	2,612	2,624	2,289	2,560	2,170	1,959	2,923	3,279	3,317
FUTURE POSITIONS										
11 Treasury bills	-6,161	-6,045	-6,798	-6,795	-6,680	-7,858	-8,236	-6,850	-8,132	-7,412
12 Treasury coupons	-2,958	-2,592	-2,643	-2,642	-2,894	-2,780	-2,274	-2,468	-2,612	-2,677
13 Federal agency securities	-437	-143	-46	63	381	645	612	418	167	-106
FORWARD POSITIONS										
14 U.S. government securities	-397	-117	-551	-638	-788	-809	-755	-525	-421	-441
15 Federal agency securities	-1,156	-1,305	-1,404	-1,122	-1,035	-1,232	-1,279	-1,199	-1,065	-1,043
NET IMMEDIATE²										
1 U.S. government securities	10,821	13,206	12,643	14,713	12,737	12,547	11,185	10,786	13,878	14,101
2 Bills	5,877	7,337	7,381	9,318	8,061	8,202	6,008	6,232	6,533	8,258
3 Other within 1 year	-88	-157	-256	14	67	-77	-234	-368	-311	-333
4 1-5 years	2,578	3,753	3,640	2,829	2,728	2,542	3,398	3,212	4,653	3,211
5 5-10 years	-504	-726	-906	36	-419	-707	-828	-866	26	-45
6 Over 10 years	2,959	2,999	2,784	2,517	2,301	2,586	2,841	2,575	2,977	3,011
7 Federal agency securities	2,517	2,673	2,587	2,797	3,353	2,838	2,796	2,978	3,091	2,940
8 Certificates of deposit	3,471	3,870	3,817	4,310	4,645	4,546	4,445	4,099	4,507	4,784
9 Bankers acceptances	1,840	2,234	2,736	2,907	2,783	2,403	2,212	2,243	2,659	2,792
10 Commercial paper	3,049	2,921	3,291	3,323	3,329	3,243	3,101	3,366	3,409	3,400
FUTURE POSITIONS										
11 Treasury bills	-7,037	-6,527	-4,684	-1,740	-3,097	-6,680	-9,192	-8,423	-10,266	-10,755
12 Treasury coupons	-2,523	-2,624	-2,196	-2,016	-2,380	-3,101	-3,699	-3,233	-3,604	-3,490
13 Federal agency securities	-193	-287	-227	-66	-282	-544	-603	-528	-492	-538
FORWARD POSITIONS										
14 U.S. government securities	-368	-461	-404	-707	-574	-569	-557	-552	-696	-925
15 Federal agency securities	-1,039	-1,021	-904	-1,074	-1,215	-1,080	-943	-1,062	-1,030	-1,100
NET IMMEDIATE²										
1 U.S. government securities	16,392	14,424	13,659	13,206	9,156	6,648	7,089	10,678	9,891	9,743
2 Bills	8,457	7,647	8,653	9,344	5,813	4,661	4,183	7,757	6,612	5,185
3 Other within 1 year	-235	-319	-360	-360	-515	-648	-558	-662	-609	-486
4 1-5 years	4,945	3,610	2,684	1,931	2,064	1,687	2,284	2,023	2,307	3,474
5 5-10 years	127	647	141	14	-393	-1,085	-367	-365	-349	-445
6 Over 10 years	3,097	2,839	2,541	2,277	2,188	2,033	1,548	1,926	1,930	2,015
7 Federal agency securities	3,320	3,192	3,179	3,182	2,930	2,533	2,436	2,991	2,910	2,886
8 Certificates of deposit	5,693	5,610	5,165	5,271	5,160	6,924	6,894	7,607	7,584	8,305
9 Bankers acceptances	2,860	3,047	2,968	2,753	2,246	2,525	2,545	2,811	2,888	3,437
10 Commercial paper	3,489	3,717	3,594	3,480	3,358	3,396	3,487	3,837	3,644	4,124
FUTURE POSITIONS										
11 Treasury bills	-9,889	-9,202	-6,187	-5,682	-5,637	-5,866	-5,789	-3,963	-1,000	1,643
12 Treasury coupons	-3,553	-2,930	-2,310	-1,936	-1,729	-1,550	-1,566	-1,935	-1,417	-2,261
13 Federal agency securities	-595	-395	-111	-44	207	269	272	47	-77	2
FORWARD POSITIONS										
14 U.S. government securities	-596	-811	-962	-1,170	-516	-330	-449	-502	-334	-469
15 Federal agency securities	-1,200	-1,331	-1,469	-1,469	-1,397	-1,514	-1,372	-1,290	-1,365	-938

34. U.S. government securities dealers, 1982—Continued

B. Positions¹—Continued

Averages of daily figures, in millions of dollars

Type and maturity	Week ending										
	Aug. 4	Aug. 11	Aug. 18	Aug. 25	Sept. 1	Sept. 8	Sept. 15	Sept. 22	Sept. 29	Oct. 6	Oct. 13
NET IMMEDIATE²											
1 U.S. government securities . . .	7,059	8,598	6,099	1,911	1,215	3,717	3,383	922	1,088	1,879	3,595
2 Bills	3,301	4,357	2,062	-1,136	-1,642	1,532	3,042	-383	-2,151	85	772
3 Other within 1 year	-506	-519	-686	-747	-655	-521	-664	-641	-403	-128	41
4 1-5 years	3,091	3,110	2,717	2,033	2,018	741	114	1,694	2,797	2,305	2,622
5 5-10 years	-833	-305	-102	-52	-25	250	-342	-886	-377	-701	-369
6 Over 10 years	2,005	1,955	2,108	1,813	1,518	1,714	1,233	1,137	1,223	317	530
7 Federal agency securities	3,525	3,471	3,746	3,552	3,423	3,866	4,091	4,509	5,036	5,073	5,270
8 Certificates of deposit	8,529	7,904	8,382	7,850	6,539	6,438	6,462	6,710	6,292	6,282	6,860
9 Bankers acceptances	3,668	3,343	3,394	2,909	2,988	3,082	2,828	2,644	2,554	2,823	3,368
10 Commercial paper	4,015	3,542	3,502	3,791	3,448	3,513	3,418	3,463	3,642	4,244	3,941
FUTURE POSITIONS											
11 Treasury bills	4,162	4,448	6,540	7,944	7,537	7,830	7,731	3,485	2,476	2,499	4,385
12 Treasury coupons	-1,880	-2,079	-2,285	-2,361	-1,890	-1,719	-1,147	-1,295	-1,131	-552	-990
13 Federal agency securities	-147	-192	-193	-405	-441	-483	-499	-546	-718	-816	-588
FORWARD POSITIONS											
14 U.S. government securities	-177	185	-343	-1,193	-2,001	-2,938	-3,951	-2,639	659	-750	-306
15 Federal agency securities	-1,134	-1,194	-1,126	-1,349	-1,289	-1,202	-1,598	-1,879	-1,997	-1,880	-1,588
	Oct. 20	Oct. 27	Nov. 3	Nov. 10	Nov. 17	Nov. 24	Dec. 1	Dec. 8	Dec. 15	Dec. 22	Dec. 29
NET IMMEDIATE²											
1 U.S. government securities . . .	3,931	5,048	4,983	6,964	8,078	9,414	12,190	12,088	10,433	16,988	19,600
2 Bills	1,372	1,341	2,069	2,498	3,842	3,771	6,618	7,761	6,694	9,252	11,156
3 Other within 1 year	126	275	341	414	772	692	470	484	432	376	373
4 1-5 years	2,135	3,409	2,484	3,412	2,138	3,224	2,699	2,463	2,390	6,551	5,867
5 5-10 years	-488	-820	-686	-547	-581	-325	848	-6	-479	-466	534
6 Over 10 years	786	843	775	1,189	1,907	2,052	1,555	1,386	1,396	1,275	1,670
7 Federal agency securities	4,787	5,649	5,861	5,554	5,497	5,690	6,095	6,275	6,162	5,448	5,490
8 Certificates of deposit	6,480	5,314	5,295	4,999	4,942	5,222	6,509	6,355	6,183	6,907	7,711
9 Bankers acceptances	3,393	3,366	3,488	3,080	2,974	3,226	3,673	3,609	3,414	4,316	4,786
10 Commercial paper	4,083	3,806	3,752	3,630	3,192	2,987	2,880	2,763	3,183	3,445	3,179
FUTURE POSITIONS											
11 Treasury bills	5,263	7,684	5,694	2,201	2,388	557	678	-1,633	-3,445	-6,624	-8,117
12 Treasury coupons	-1,281	-1,385	-1,803	-2,750	-2,876	-2,889	-2,504	-2,441	-2,471	-2,094	-2,115
13 Federal agency securities	-598	-461	-259	-355	-451	-358	-212	-220	-285	-358	-420
FORWARD POSITIONS											
14 U.S. government securities	-323	-805	-732	-661	-918	-793	-1,242	-807	-976	-1,769	-1,596
15 Federal agency securities	-1,789	-1,973	-2,044	-2,008	-2,106	-1,960	-2,092	-2,022	-2,246	-1,880	-2,077

34. U.S. government securities dealers, 1982—Continued

C. Financing¹

Millions of dollars

Source	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
REVERSE REPURCHASE AGREEMENTS²												
1 Overnight and continuing	25,006	21,854	24,745	26,924	28,801	25,655	27,391	29,374	30,477	29,581	22,186	29,053
2 Term agreements	47,632	45,520	42,608	46,509	45,253	39,795	44,136	50,497	49,870	50,483	55,024	61,639
REPURCHASE AGREEMENTS³												
3 Overnight and continuing	49,809	43,005	48,139	53,246	58,415	42,038	54,660	50,318	45,342	51,250	43,112	57,009
4 Term agreements	38,804	38,313	38,833	43,140	40,142	35,525	37,821	48,692	50,617	43,963	54,999	50,073
REVERSE REPURCHASE AGREEMENTS²												
1 Overnight and continuing	27,118	23,946	26,195	22,765	23,910	20,850	22,135	22,131	20,246	22,858	27,211	
2 Term agreements	46,898	47,494	47,583	48,554	48,962	46,946	46,391	46,369	43,931	46,731	41,883	
REPURCHASE AGREEMENTS³												
3 Overnight and continuing	54,309	50,296	50,245	44,384	47,143	43,777	44,574	37,872	41,659	47,150	51,236	
4 Term agreements	38,990	38,753	37,806	39,668	39,389	36,516	38,546	40,433	36,682	38,696	40,460	
REVERSE REPURCHASE AGREEMENTS²												
1 Overnight and continuing	25,898	27,512	26,453	25,045	26,003	30,196	30,488	30,096	29,635	24,986	24,683	
2 Term agreements	41,358	39,137	43,803	41,158	49,365	51,710	49,367	48,244	41,074	42,325	40,329	
REPURCHASE AGREEMENTS³												
3 Overnight and continuing	48,740	51,909	51,089	49,996	51,437	60,463	61,287	62,358	58,741	51,273	53,964	
4 Term agreements	40,697	37,628	41,795	41,712	45,983	43,069	40,424	40,650	38,188	41,305	37,640	
REVERSE REPURCHASE AGREEMENTS²												
1 Overnight and continuing	22,613	22,451	26,839	31,687	30,667	25,322	25,937	27,638	26,411	29,554		
2 Term agreements	41,260	38,921	39,216	39,250	39,104	42,756	45,673	49,012	53,984	47,881		
REPURCHASE AGREEMENTS³												
3 Overnight and continuing	51,466	52,052	52,710	57,117	57,750	53,580	52,904	54,407	53,397	51,382		
4 Term agreements	37,934	34,490	34,663	32,898	32,352	35,331	38,678	44,923	46,621	47,753		
REVERSE REPURCHASE AGREEMENTS²												
1 Overnight and continuing	30,204	31,327	32,046	28,674	29,207	31,499	30,961	30,451	28,874	29,951		
2 Term agreements	49,642	50,482	49,411	48,508	50,648	51,022	49,760	47,767	49,792	52,184		
REPURCHASE AGREEMENTS³												
3 Overnight and continuing	49,094	47,399	47,107	41,203	45,704	46,568	46,128	43,919	55,129	53,410		
4 Term agreements	48,854	51,538	50,409	51,316	50,764	49,980	50,617	47,612	40,607	43,744		
REVERSE REPURCHASE AGREEMENTS²												
1 Overnight and continuing	29,049	30,105	26,066	30,714	25,399	30,548	30,338	31,293	27,277	27,303		
2 Term agreements	52,187	53,539	56,176	53,415	60,348	50,088	51,860	55,352	55,025	84,320		
REPURCHASE AGREEMENTS³												
3 Overnight and continuing	52,544	53,251	34,519	51,668	31,195	51,988	52,553	57,152	57,402	60,927		
4 Term agreements	43,887	42,551	63,051	46,636	66,947	47,648	49,253	52,511	49,258	48,501		

35. Debt of federal and federally sponsored credit agencies, 1982

Millions of dollars, end of period

Agency	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Federal and federally sponsored agencies . . .	226,418	226,539	228,749	232,274	234,593	238,787	242,565	243,623	245,951	245,599	243,535	247,119
2 Federal agencies	31,053	30,806	31,408	31,613	31,551	32,274	32,302	32,280	32,606	32,713	32,772	33,055
3 Defense Department ¹	470	460	454	447	434	419	408	399	388	377	364	354
4 Export-Import Bank ^{2, 3}	13,135	12,861	13,421	13,475	13,416	13,939	13,938	13,918	14,042	14,000	13,999	14,218
5 Federal Housing Administration ⁴	406	397	382	376	363	358	353	345	335	323	311	288
6 Government National Mortgage Association participation certificates ⁵	2,191	2,165	2,165	2,165	2,165	2,165	2,165	2,165	2,165	2,165	2,165	2,165
7 Postal Service ⁶	1,538	1,538	1,538	1,538	1,471	1,471	1,471	1,471	1,471	1,471	1,471	1,471
8 Tennessee Valley Authority ³	13,115	13,187	13,250	13,410	13,500	13,715	13,760	13,775	14,010	14,185	14,270	14,365
9 United States Railway Association ⁶	198	198	198	202	202	207	207	207	195	192	192	194
10 Federally sponsored agencies	195,365	195,733	197,341	200,661	203,042	206,513	210,263	211,343	213,345	212,886	210,763	214,064
11 Federal Home Loan Banks	57,387	57,743	58,839	59,937	60,772	61,883	62,058	61,747	61,251	60,904	60,356	61,447
12 Federal Home Loan Mortgage Corporation	2,604	2,604	2,500	2,500	2,500	3,099	3,099	3,099	3,000	3,000	3,000	3,000
13 Federal National Mortgage Association	58,860	59,018	59,270	60,478	61,996	62,660	65,563	65,733	68,130	67,916	66,852	70,052
14 Federal Land Banks	8,717	8,717	8,717	8,217	8,217	8,217	7,652	7,652	7,652	6,813	6,813	6,813
15 Federal Intermediate Credit Banks	1,388	1,388	1,388	926	926	926	926	926	926	926	926	926
16 Banks for Cooperatives	220	220	220	220	220	220	220	220	220	220	220	220
17 Farm Credit Banks	61,187	61,041	61,405	63,381	63,409	64,506	65,743	65,657	65,553	66,449	65,877	65,014
18 Student Loan Marketing Association ^{7, 8}	5,000	5,000	5,000	5,000	5,000	5,000	5,000	6,307	6,611	6,657	6,718	6,591
19 Other	2	2	2	2	2	2	2	2	2	1	1	1
MEMO												
20 Federal Financing Bank debt^{6, 9}	111,965	112,367	113,567	114,961	117,475	120,241	121,261	122,623	124,357	125,064	125,707	126,424
<i>Lending to federal and federally sponsored agencies</i>												
21 Export-Import Bank	12,741	12,741	13,305	13,305	13,305	13,829	13,829	13,823	13,954	13,954	13,954	14,177
22 Postal Service	1,288	1,288	1,288	1,288	1,221	1,221	1,221	1,221	1,221	1,221	1,221	1,221
23 Student Loan Marketing Association ^{7, 8}	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
24 Tennessee Valley Authority	11,435	11,462	11,525	11,685	11,775	11,990	12,035	12,050	12,285	12,460	12,545	12,640
25 United States Railway Association	198	198	198	202	202	207	207	207	195	192	192	194
<i>Other lending¹⁰</i>												
26 Farmers Home Administration	49,026	49,081	48,681	49,356	51,056	52,346	52,711	53,311	53,736	53,661	53,661	53,261
27 Rural Electrification Administration	13,836	13,989	14,452	14,716	15,046	15,454	15,688	15,916	16,282	16,600	16,750	17,157
28 Other	18,441	18,608	19,118	19,409	19,870	20,194	20,570	21,095	21,684	26,976	27,384	27,774

36. New security issues of state and local governments, 1982

Millions of dollars

Type of issue or issuer, or use	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 All issues, new and refunding¹	78,950	3,914	3,721	5,667	6,721	5,731	5,791	5,658	6,560	6,673	8,466	10,287	9,761
<i>Type of issue</i>													
2 General obligation	21,088	1,038	1055	1,734	2,219	1,516	1,808	970	1,686	1,716	2,331	3,392	1,623
3 U.S. government loans ²	225	2	0	9	10	10	16	22	25	30	30	34	37
4 Revenue	57,862	2,876	2,666	3,933	4,502	4,215	3,983	4,688	4,874	4,957	6,135	6,895	8,138
5 U.S. government loans ²	461	4	6	5	32	38	45	49	52	54	57	57	62
<i>Type of issuer</i>													
6 State	8,406	514	234	432	1,061	601	1,074	257	835	1,077	1,010	1,091	220
7 Special district and statutory authority	45,000	2,135	2,188	2,994	3,884	3,062	2,872	3,749	3,689	3,607	5,160	5,489	6,171
8 Municipalities, counties, townships, school districts	25,544	1,265	1,299	2,241	1,776	2,068	1,845	1,652	2,036	1,989	2,296	3,707	3,370
9 Issues for new capital, total	74,612	3,757	3,680	4,804	6,694	5,600	5,701	5,472	6,133	6,470	7,275	9,496	9,531
<i>Use of proceeds</i>													
10 Education	6,444	236	266	406	456	485	717	315	517	840	546	765	895
11 Transportation	6,256	144	207	363	284	296	245	123	768	557	636	1,291	1,342
12 Utilities and conservation	14,254	1,189	1,284	754	1,368	1,371	829	1,274	695	292	1,338	1,969	1,891
13 Social welfare	26,605	927	837	1,773	2,342	2,113	2,311	2,744	2,536	2,647	2,918	2,336	3,121
14 Industrial aid	8,256	471	501	639	680	360	419	566	732	1,082	621	877	1,308
15 Other purposes	12,797	790	585	869	1,564	975	1,180	450	885	1,052	1,216	2,258	974

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.
	1981												
1 All issues ¹	70,441	5,735	4,405	6,738	6,865	5,660	9,602	3,842	3,108	4,882	4,633	8,793	6,178
2 Bonds	45,092	3,516	3,059	4,585	4,622	3,281	5,668	2,186	1,616	2,947	2,995	6,724	3,893
<i>Type of offering</i>													
3 Public	38,103	2,928	2,408	3,778	3,668	2,520	4,754	1,926	905	2,348	2,732	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	2,052	358	48	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	12,243	311	485	1,422	1,215	548	1,888	281	348	748	1,215	2,463	1,319
11 Stocks	25,349	2,219	1,346	2,153	2,243	2,379	3,934	1,656	1,492	1,935	1,638	2,069	2,285
<i>Type</i>													
12 Preferred	1,797	365	150	298	85	164	187	67	15	186	141	59	80
13 Common	23,552	1,854	1,196	1,855	2,158	2,215	3,747	1,589	1,477	1,749	1,497	2,010	2,205
<i>Industry group</i>													
14 Manufacturing	5,074	607	280	735	531	905	382	335	170	120	193	523	365
15 Commercial and miscellaneous ..	7,557	603	601	816	477	958	1,024	340	661	487	490	606	494
16 Transportation	779	149	81	21	151	47	18	29	91	87	23	34	48
17 Public utility	5,577	562	260	414	717	173	843	308	248	514	438	420	680
18 Communication	1,778	14	31	.....	56	.....	1,036	73	12	369	7	85	95
19 Real estate and financial	4,584	284	165	168	310	296	632	571	310	358	487	401	603
1982													
1 All issues ¹	84,198	3,101	3,854	7,259	4,930	7,533	4,928	6,222	9,418	8,247	9,989	8,887	9,830
2 Bonds	53,636	1,287	2,003	5,095	2,686	4,734	3,228	3,934	6,653	5,762	7,121	5,497	5,636
<i>Type of offering</i>													
3 Public	43,838	614	1,464	3,540	2,100	4,198	2,398	2,868	5,646	5,308	6,426	5,012	4,264
4 Private placement	9,798	673	539	1,555	586	536	830	1,066	1,007	454	695	485	1,372
<i>Industry group</i>													
5 Manufacturing	13,307	283	335	748	498	625	462	1,638	1,602	1,730	2,044	2,138	1,204
6 Commercial and miscellaneous ..	5,681	230	73	699	145	510	343	493	1,202	481	417	523	565
7 Transportation	1,474	43	3	224	31	74	82	58	402	64	285	88	120
8 Public utility	12,155	493	365	1,894	887	1,230	761	717	934	1,021	1,663	1,246	944
9 Communication	2,265	8	364	84	16	322	176	84	205	311	208	115	372
10 Real estate and financial	18,938	230	863	1,446	1,109	1,973	1,403	944	2,308	2,156	2,504	1,571	2,431
11 Stocks	30,562	1,814	1,851	2,164	2,244	2,799	1,700	2,288	2,765	2,485	2,868	3,390	4,194
<i>Type</i>													
12 Preferred	5,113	199	197	198	172	887	67	644	622	522	611	573	421
13 Common	25,449	1,615	1,654	1,966	2,072	1,912	1,633	1,644	2,143	1,963	2,257	2,817	3,773
<i>Industry group</i>													
14 Manufacturing	5,649	250	291	549	259	481	502	187	718	345	666	481	920
15 Commercial and miscellaneous ..	7,770	723	626	673	770	572	317	615	375	742	640	1,024	693
16 Transportation	709	25	73	31	15	35	52	5	62	84	80	225	22
17 Public utility	7,517	449	743	598	766	477	277	331	759	1,003	620	752	742
18 Communication	2,227	58	2	3	3	141	17	96	495	4	33	14	1,361
19 Real estate and financial	6,690	309	117	310	431	1,093	534	1,054	357	307	829	894	455

38. Open-end investment companies, 1982¹

Millions of dollars

Item	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Sales of own shares ²	45,675	3,032	2,049	3,325	2,754	2,345	3,061	3,304	4,322	4,709	5,668	5,815	5,291
2 Redemptions of own shares ³	30,078	1,475	1,456	2,056	2,293	1,854	2,038	2,145	2,335	3,052	3,046	3,493	4,835
3 Net sales	15,597	1,557	593	1,269	461	491	1,023	1,159	1,987	1,657	2,622	2,322	456
4 Assets ⁴	76,841	54,347	52,695	53,001	56,026	54,889	54,238	54,592	62,212	63,783	70,964	74,864	76,841
5 Cash position ⁵	6,040	5,424	5,540	5,752	6,083	5,992	6,298	5,992	6,039	5,556	5,948	5,838	6,040
6 Other	70,801	48,923	47,155	47,249	49,943	48,897	47,940	48,600	56,173	58,227	65,016	69,026	70,801

39. Corporate profits and their distribution

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

Item	1980	1981	1982	1980				
				Q1	Q2	Q3	Q4	
1 Corporate profits with inventory valuation and capital consumption adjustments	175.4	192.3	164.8	187.3	168.3	170.6	175.6	
2 Profits before tax	234.6	227.0	174.2	260.9	214.3	228.9	234.4	
3 Profits tax liability	84.8	82.8	59.2	94.7	74.8	82.0	87.6	
4 Profits after tax	149.8	144.1	115.1	166.2	139.5	146.9	146.8	
5 Dividends	58.6	64.7	68.7	57.5	58.6	58.9	59.4	
6 Undistributed profits	91.2	79.5	46.4	108.7	80.9	88.0	87.4	
7 Inventory valuation adjustment	-42.9	-23.6	-8.4	-58.5	-29.7	-41.1	-42.2	
8 Capital consumption adjustment	-16.3	-11.0	-1.1	-15.1	-16.3	-17.2	-16.6	
	1981				1982			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 Corporate profits with inventory valuation and capital consumption adjustments	194.7	185.0	197.6	192.0	162.0	166.8	168.5	161.9
2 Profits before tax	243.9	219.0	227.7	217.2	173.2	178.8	177.3	167.5
3 Profits tax liability	91.7	80.4	83.7	75.6	60.3	61.4	60.8	54.0
4 Profits after tax	152.2	138.6	144.0	141.6	112.9	117.4	116.5	113.5
5 Dividends	61.3	63.7	66.4	67.3	67.7	67.8	68.8	70.4
6 Undistributed profits	90.9	74.9	77.6	74.3	45.2	49.6	47.7	43.1
7 Inventory valuation adjustment	-36.7	-22.6	-19.4	-15.7	-5.5	-8.5	-9.0	-10.3
8 Capital consumption adjustment	-12.4	-11.4	-10.7	-9.5	-5.6	-3.5	0.1	4.7

40. Current assets and liabilities of nonfinancial corporations¹

Billions of dollars, except for ratio

Account	1980				1981				1982			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 Current assets	1,260.2	1,266.7	1,298.0	1,333.5	1,374.5	1,388.3	1,410.5	1,426.8	1,424.6	1,422.6	1,446.9	1,430.9
2 Cash	113.3	115.4	118.3	127.1	126.6	126.2	125.1	131.9	122.0	124.4	126.9	143.7
3 U.S. government securities	16.7	15.5	18.3	19.3	19.2	19.9	18.1	18.0	16.9	17.1	19.6	23.1
4 Notes and accounts receivable	478.3	475.2	494.2	510.6	528.0	533.2	542.0	536.2	539.2	536.8	539.7	517.0
5 Inventories	526.4	536.1	539.2	543.7	560.2	565.3	577.0	587.1	592.7	588.4	598.0	577.5
6 Other	125.5	124.4	128.0	132.7	140.5	143.8	148.3	153.6	153.7	155.8	162.7	169.6
7 Current liabilities	838.9	832.3	860.5	890.9	923.2	931.5	966.7	979.5	988.0	987.5	1,005.2	976.5
8 Notes and accounts payable	475.7	473.8	491.1	515.2	520.4	526.0	549.0	562.4	555.5	555.1	559.7	548.7
9 Other	363.2	358.5	369.5	375.7	402.9	405.6	417.7	417.1	432.5	432.4	445.5	427.8
10 Net working capital	421.3	434.4	437.5	442.6	451.3	456.8	443.7	447.3	436.6	435.1	441.7	454.4
11 Current ratio ²	1.502	1.522	1.508	1.497	1.489	1.490	1.459	1.457	1.442	1.441	1.439	1.465

41. Total nonfarm business expenditures on new plant and equipment, 1982

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

Industry	Year	Q1	Q2	Q3	Q4
1 Total nonfarm business	316.43	327.72	323.22	315.79	302.77
<i>Manufacturing</i>					
2 Durable goods industries	56.44	60.84	59.03	57.14	50.50
3 Nondurable goods industries	63.23	67.48	64.74	62.32	59.59
<i>Nonmanufacturing</i>					
4 Mining	15.45	17.60	16.56	14.63	13.31
<i>Transportation</i>					
5 Railroad	4.38	4.56	4.73	3.94	4.31
6 Air	3.93	3.20	3.54	4.11	4.85
7 Other	3.64	4.23	4.06	3.24	3.25
<i>Public utilities</i>					
8 Electric	33.40	30.95	32.26	34.98	35.12
9 Gas and other	8.55	9.17	9.14	8.40	7.77
10 Trade and service	86.95	87.80	88.85	87.31	84.00
11 Commercial and other ¹	40.46	41.89	40.33	39.73	40.06

42. Domestic finance companies—Assets and liabilities, 1982

Billions of dollars, end of period

Asset account	Q1	Q2	Q3	Q4	Liability account	Q1	Q2	Q3	Q4
Gross accounts receivable					8 Bank loans	15.4	14.5	16.8	18.6
1 Consumer	85.1	88.0	88.3	89.5	9 Commercial paper	46.2	50.3	46.7	45.8
2 Business	80.9	82.6	82.2	81.0	10 Short-term debt, n.e.c.	9.0	9.3	9.9	8.7
3 Total	166.0	170.6	170.5	170.4	11 Long-term debt, n.e.c.	59.0	60.3	60.9	63.5
4 LESS: Reserves for unearned income and losses	29.1	30.2	30.4	30.6	12 Other debt	19.0	18.9	20.5	18.7
5 Net accounts receivable	136.9	140.4	140.1	139.8	13 Capital, surplus, and undivided profits	23.3	24.5	24.5	24.2
6 Cash and bank deposits, securities, and all other	35.0	37.3	39.1	39.7	14 Total liabilities and capital	171.9	177.8	179.2	179.5
7 Total assets	171.9	177.8	179.2	179.5					

43. Business credit of domestic finance companies, 1982

A. Accounts receivable

Millions of dollars

Type	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Total outstanding, end of period</i>												
1 Retail automotive (commercial vehicles)	11,339	11,361	11,509	11,718	12,065	12,395	12,303	12,185	12,024	12,018	12,279	12,570
2 Wholesale automotive	12,930	12,965	12,661	12,367	12,246	13,328	13,762	12,930	13,689	13,471	12,552	12,074
3 Retail paper on business, industrial, and farm equipment	27,541	27,779	27,651	27,568	27,625	27,644	27,820	27,929	28,161	28,270	28,137	28,191
4 Loans on commercial accounts receivable and factored commercial accounts receivable	8,552	8,801	8,985	9,269	9,225	9,329	9,329	9,298	9,198	9,236	9,202	9,073
5 All other business credit	19,468	19,992	20,084	19,990	19,753	19,933	19,433	19,323	19,162	19,051	18,759	19,044
<i>Changes during period, seasonally adjusted</i>												
6 Retail automotive (commercial vehicles)	14	168	34	100	362	149	-118	24	-59	-82	430	142
7 Wholesale automotive	-70	-351	-634	11	-199	1,020	1,035	1,101	52	-596	-1,416	-1,087
8 Retail paper on business, industrial, and farm equipment	-60	804	384	-231	-74	-184	-11	-114	362	-608	-476	222
9 Loans on commercial accounts receivable and factored commercial accounts receivable	258	-52	140	260	171	-111	85	-9	-78	54	-13	-350
10 All other business credit	-23	83	-342	-20	-210	190	-123	-153	-69	17	-416	502

B. Extensions and repayments

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)	873	1,076	962	935	1,235	1,056	802	938	869	842	1,330	1,036
2 Wholesale automotive	4,565	5,420	3,916	5,759	5,269	6,364	5,878	6,397	6,040	4,500	6,637	4,965
3 Retail paper on business, industrial, and farm equipment	1,566	1,919	1,538	1,181	1,503	1,331	1,365	1,448	1,148	971	1,297	1,420
4 Loans on commercial accounts receivable and factored commercial accounts receivable	8,565	8,939	9,774	9,434	10,151	10,611	10,571	11,163	10,279	10,102	11,310	10,493
5 All other business credit	1,927	2,082	1,958	1,801	1,875	1,973	1,668	1,603	1,655	1,626	1,745	2,117
<i>Repayments</i>												
6 Retail automotive (commercial vehicles)	859	908	928	835	873	907	920	914	928	924	900	894
7 Wholesale automotive	4,635	5,771	4,550	5,748	5,468	5,344	4,843	5,296	5,988	5,096	8,053	6,052
8 Retail paper on business, industrial, and farm equipment	1,626	1,115	1,154	1,412	1,577	1,515	1,376	1,562	786	1,579	1,773	1,198
9 Loans on commercial accounts receivable and factored commercial accounts receivable	8,307	8,991	9,634	9,174	9,980	10,722	10,486	11,172	10,357	10,048	11,323	10,843
10 All other business credit	1,950	1,999	2,300	1,821	2,085	1,783	1,791	1,756	1,724	1,609	2,161	1,615

44. Mortgage markets, 1982

Millions of dollars, except as noted

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Terms and yields in primary and secondary markets												
PRIMARY MARKETS												
Conventional mortgages on new homes												
<i>Terms¹</i>												
1 Purchase price (thousands of dollars) . .	102.6	97.3	90.0	95.7	86.4	89.4	98.4	91.4	95.0	99.1	97.9	91.8
2 Amount of loan (thousands of dollars) . .	71.3	71.1	65.4	70.4	64.8	66.2	73.1	66.5	71.6	74.4	75.6	67.6
3 Loan-price ratio (percent)	73.5	76.5	75.7	77.2	77.4	77.0	77.3	74.1	78.7	77.9	79.0	75.2
4 Maturity (years)	27.4	28.1	27.4	28.6	25.9	27.4	28.4	26.4	28.1	28.4	27.9	26.9
<i>Fees and charges</i>												
(percent of loan amount) ²	2.55	3.01	2.90	3.28	3.16	3.00	3.15	2.87	3.04	2.74	2.76	2.98
6 Contract rate (percent per annum)	14.67	14.44	14.93	15.13	15.11	14.74	15.01	15.05	14.34	13.86	13.26	13.09
<i>Yield (percent per annum)</i>												
7 FHLBB series ³	15.25	15.12	15.67	15.84	15.89	15.40	15.70	15.68	14.98	14.41	13.81	13.69
8 HUD series ⁴	17.30	17.20	16.80	16.65	16.50	16.75	16.50	15.40	15.05	13.95	13.80	13.62
SECONDARY MARKETS												
<i>Yield (percent per annum)</i>												
9 FHA mortgages (HUD series) ⁵	17.38	17.10	16.41	16.31	16.19	16.73	16.29	14.61	14.03	12.99	12.82	12.80
10 GNMA securities ⁶	16.19	16.21	15.54	15.40	15.30	15.84	15.56	14.51	13.57	12.83	12.66	12.60
<i>FNMA auctions⁷</i>												
11 Government-underwritten loans	17.80	18.00	17.29	.....	16.27	16.22	.....	15.78	.....	.....	.....	.....
12 Conventional loans	17.33	17.91	17.09	16.66	16.33	16.73	16.85	15.78	15.36	13.92	13.75	13.72
Activity in secondary markets												
FEDERAL NATIONAL MORTGAGE ASSOCIATION												
<i>Mortgage holdings (end of period)</i>												
13 Total	61,721	62,112	62,544	63,132	63,951	65,008	66,158	67,810	68,841	69,152	70,126	71,814
14 FHA/VA ⁸	39,937	39,927	39,886	39,834	39,808	39,829	39,853	39,922	39,871	39,523	39,174	39,057
15 Conventional	21,784	22,185	22,658	23,298	24,143	25,179	26,305	27,888	28,970	29,629	30,952	32,757
<i>Mortgage transactions (during period)</i>												
16 Purchases	430	519	604	755	1,006	1,223	1,354	1,931	1,670	1,449	1,681	2,495
17 Sales	0	0	0	0	0	0	0	0	0	1	1	1
<i>Mortgage commitments⁹</i>												
18 Contracted (during period)	813	1,204	1,881	2,482	1,550	1,583	2,016	1,820	1,482	1,426	2,795	3,055
19 Outstanding (end of period)	3,536	3,857	4,990	6,586	7,034	7,206	7,674	6,900	6,587	6,268	7,286	7,606
<i>Auction of four-month commitments to buy</i>												
Government-underwritten loans												
20 Offered ¹⁰	41.5	41.7	45.7	7.0	35.7	33.1	8.9	43.3	16.4	2.5	27.0	4.6
21 Accepted	30.8	23.4	29.6	0.0	7.4	7.4	0.0	5.7	0.0	0.0	0.0	0.0
Conventional loans												
22 Offered ¹⁰	31.7	28.6	65.0	29.5	37.8	59.0	37.2	70.1	27.5	13.6	22.1	23.2
23 Accepted	11.5	13.6	32.3	22.0	23.0	33.1	23.6	42.9	0.0	8.9	11.4	15.3
FEDERAL HOME LOAN MORTGAGE CORPORATION												
<i>Mortgage holdings (end of period)¹¹</i>												
24 Total	5,240	5,342	5,320	5,274	5,279	5,295	5,309	5,201	5,207	4,957	4,676	4,733
25 FHA/VA	2,209	2,218	2,227	2,226	2,232	2,225	2,232	2,216	2,225	1,016	1,012	1,009
26 Conventional	3,032	3,124	3,094	3,048	3,047	3,069	3,077	2,985	2,982	3,891	3,618	3,724
<i>Mortgage transactions (during period)</i>												
27 Purchases	1,628	1,228	1,479	2,143	1,214	1,581	2,237	2,529	1,799	2,000	1,917	3,916
28 Sales	1,629	1,115	1,564	2,177	1,194	1,562	2,204	2,619	1,923	2,197	2,182	3,798
<i>Mortgage commitments¹²</i>												
29 Contracted (during period)	3,280	565	2,523	2,824	2,692	3,166	2,189	2,768	2,892	2,506	1,714	1,068
30 Outstanding (end of period)	5,033	4,336	5,461	6,041	7,420	8,970	8,544	9,318	10,211	10,572	10,407	7,549

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	Q3	Q4
1 All holders	1,209,547	1,254,930	1,300,100	1,337,748	1,371,149	1,398,069	1,435,537	1,471,786
2 1- to 4-family	796,897	830,149	864,044	891,066	914,265	931,600	960,733	986,979
3 Multifamily	122,683	124,945	126,525	128,433	129,960	132,365	134,590	137,134
4 Commercial	216,008	222,054	228,888	235,572	240,900	245,061	249,606	255,655
5 Farm	73,959	77,782	80,643	82,677	86,024	89,043	90,608	92,018
6 Major financial institutions	865,594	893,582	919,311	938,567	951,213	958,805	977,500	997,168
7 Commercial banks ²	219,655	228,820	238,797	245,187	250,686	252,972	258,003	263,030
8 1- to 4-family	132,803	138,624	145,093	149,460	152,592	153,816	157,046	160,326
9 Multifamily	10,324	10,493	10,937	11,180	11,807	12,267	12,591	12,924
10 Commercial	68,005	71,040	74,051	75,957	77,688	78,417	79,775	81,081
11 Farm	8,523	8,663	8,716	8,590	8,599	8,472	8,591	8,699
12 Mutual savings banks	96,145	97,156	97,929	98,908	99,151	99,176	99,306	99,865
13 1- to 4-family	63,805	64,365	65,182	66,140	66,450	66,616	66,912	67,489
14 Multifamily	16,285	16,643	16,589	16,557	16,390	16,186	16,088	16,058
15 Commercial	16,007	16,099	16,119	16,162	16,271	16,334	16,276	16,278
16 Farm	48	49	39	49	40	40	30	40
17 Savings and loan associations	441,377	456,483	468,217	475,688	478,981	481,093	492,129	503,192
18 1- to 4-family	363,739	377,466	387,918	394,345	398,033	399,788	410,091	419,763
19 Multifamily	36,678	37,066	37,270	37,579	37,217	37,333	37,746	38,142
20 Commercial	40,960	41,951	43,029	43,764	43,731	43,972	44,292	45,287
21 Life insurance companies	108,417	111,123	114,368	118,784	122,395	125,564	128,062	131,081
22 1- to 4-family	14,507	14,489	14,884	16,193	17,143	17,804	17,990	17,943
23 Multifamily	19,080	19,102	19,107	19,274	19,265	19,292	19,338	19,514
24 Commercial	63,908	66,055	68,513	71,137	73,554	75,725	77,916	80,666
25 Farm	10,922	11,477	11,864	12,180	12,433	12,743	12,818	12,958
26 Federal and related agencies	86,579	89,913	92,927	97,084	103,921	108,539	110,526	114,300
27 Government National Mortgage Association	3,448	3,425	3,382	3,852	3,919	4,466	4,389	4,642
28 1- to 4-family	821	800	780	763	749	736	719	704
29 Multifamily	2,627	2,625	2,602	3,089	3,170	3,730	3,670	3,938
30 Farmers Home Administration	956	1,200	1,383	1,274	2,845	3,375	3,525	3,492
31 1- to 4-family	302	363	163	417	1,139	1,383	978	916
32 Multifamily	180	75	299	71	408	636	774	610
33 Commercial	283	278	262	174	409	402	370	411
34 Farm	191	484	659	612	889	954	1,403	1,555
35 Federal Housing and Veterans Administrations	5,412	5,415	5,456	5,555	5,621	5,691	5,600	5,640
36 1- to 4-family	1,733	1,798	1,872	1,955	2,022	2,085	1,986	2,051
37 Multifamily	3,679	3,617	3,584	3,600	3,599	3,606	3,614	3,589
38 Federal National Mortgage Association	46,410	48,206	49,173	51,091	53,990	55,419	55,632	57,327
39 1- to 4-family	40,702	42,543	43,534	45,488	48,394	49,837	50,071	51,775
40 Multifamily	5,708	5,663	5,639	5,603	5,596	5,582	5,561	5,552
41 Federal Land Banks	26,893	28,459	29,804	31,277	33,311	35,574	36,837	38,131
42 1- to 4-family	1,042	1,198	1,374	1,552	1,708	1,893	1,985	2,099
43 Farm	25,851	27,261	28,430	29,725	31,603	33,681	34,852	36,032
44 Federal Home Loan Mortgage Corporation	3,460	3,208	3,729	4,035	4,235	4,014	4,543	5,068
45 1- to 4-family	2,685	2,489	2,850	3,059	3,210	3,037	3,459	3,873
46 Multifamily	775	719	879	976	1,025	977	1,084	1,195
47 Mortgage pools or trusts ³	95,735	102,100	110,299	118,664	124,632	129,647	136,583	142,258
48 Government National Mortgage Association	59,139	62,841	69,008	75,787	80,843	84,282	89,452	93,874
49 1- to 4-family	57,453	61,088	67,187	73,853	78,872	82,208	87,276	91,602
50 Multifamily	1,686	1,753	1,821	1,934	1,971	2,074	2,176	2,272
51 Federal Home Loan Mortgage Corporation	12,467	13,708	14,421	15,180	15,454	16,120	16,659	16,854
52 1- to 4-family	10,088	11,096	11,568	12,149	12,359	12,886	13,318	13,471
53 Multifamily	2,379	2,612	2,853	3,031	3,095	3,234	3,341	3,383
54 Farmers Home Administration	24,129	25,551	26,870	27,697	28,335	29,245	30,472	31,530
55 1- to 4-family	13,883	14,329	14,972	14,884	14,926	15,224	16,226	16,683
56 Multifamily	1,465	1,764	1,763	2,163	2,159	2,159	2,235	2,612
57 Commercial	3,660	3,833	4,054	4,328	4,495	4,763	5,059	5,271
58 Farm	5,121	5,625	6,081	6,322	6,755	7,099	6,952	6,964
59 Individuals and others ⁴	161,639	169,335	177,563	183,433	191,383	201,078	210,928	218,060
60 1- to 4-family	93,334	99,501	106,667	110,808	116,668	124,287	132,676	138,284
61 Multifamily	21,817	22,813	23,182	23,376	24,258	25,289	26,372	27,345
62 Commercial	23,185	22,798	22,860	24,050	24,752	25,448	25,918	26,661
63 Farm	23,303	24,223	24,854	25,199	25,705	26,054	25,962	25,770

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	1981				1982			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 All holders	1,497,629	1,533,329	1,561,738	1,583,264	1,602,855	1,624,279	1,632,161	1,652,126
2 1- to 4-family	1,004,072	1,028,436	1,047,787	1,065,294	1,076,930	1,089,522	1,097,507	1,112,352
3 Multifamily	138,082	139,287	140,233	136,354	137,712	138,332	136,508	136,515
4 Commercial	261,012	268,082	273,712	279,889	284,306	290,951	291,740	296,369
5 Farm	94,463	97,524	100,006	101,727	103,907	105,474	106,406	106,890
6 Major financial institutions	1,006,985	1,023,299	1,034,032	1,040,827	1,041,702	1,042,904	1,027,027	1,020,527
7 Commercial banks ²	266,734	273,225	279,017	284,536	289,365	294,022	298,342	301,742
8 1- to 4-family	161,758	164,873	167,550	170,013	171,350	172,596	175,126	177,122
9 Multifamily	13,282	13,800	14,481	15,132	15,338	15,431	15,666	15,841
10 Commercial	83,133	86,091	88,588	91,026	94,256	97,522	99,500	100,269
11 Farm	8,561	8,461	8,398	8,365	8,421	8,473	8,500	8,510
12 Mutual savings banks	99,719	99,993	99,994	99,997	97,464	96,346	94,382	94,452
13 1- to 4-family	67,619	68,035	68,116	68,187	66,305	65,381	63,849	64,095
14 Multifamily	15,955	15,909	15,939	15,960	15,536	15,338	15,026	15,037
15 Commercial	16,105	15,999	15,909	15,810	15,594	15,598	15,479	15,292
16 Farm	40	50	30	40	29	29	28	28
17 Savings and loan associations	507,615	515,422	518,985	518,547	516,111	512,997	493,899	482,414
18 1- to 4-family	423,656	430,841	433,923	433,142	430,178	425,890	410,035	398,537
19 Multifamily	38,223	38,090	37,990	37,699	37,986	38,321	36,894	36,023
20 Commercial	45,736	46,491	47,072	47,706	47,947	48,786	46,970	47,854
21 Life insurance companies	132,917	134,659	136,036	137,747	138,762	139,539	140,404	141,919
22 1- to 4-family	17,799	17,549	17,376	17,201	17,086	16,451	16,865	16,743
23 Multifamily	19,527	19,495	19,441	19,283	19,199	18,982	18,967	18,847
24 Commercial	82,616	84,571	86,070	88,163	89,529	91,113	91,640	93,501
25 Farm	12,975	13,044	13,149	13,100	12,948	12,993	12,932	12,828
26 Federal and related agencies	116,243	119,124	121,772	126,094	128,698	131,456	134,409	138,185
27 Government National Mortgage Association	4,826	4,972	4,382	4,765	4,438	4,669	4,110	4,227
28 1- to 4-family	696	698	696	693	689	688	682	676
29 Multifamily	4,130	4,274	3,686	4,072	3,749	3,981	3,428	3,551
30 Farmers Home Administration	2,837	2,662	1,562	2,235	2,469	1,335	947	1,786
31 1- to 4-family	1,321	1,151	500	914	715	491	302	783
32 Multifamily	528	464	242	473	615	179	46	218
33 Commercial	479	357	325	506	499	256	164	377
34 Farm	509	690	495	342	640	409	435	408
35 Federal Housing and Veterans Administrations	5,799	5,895	6,005	5,999	6,003	5,908	5,362	5,228
36 1- to 4-family	2,135	2,172	2,240	2,289	2,266	2,218	2,130	1,980
37 Multifamily	3,664	3,723	3,765	3,710	3,737	3,690	3,232	3,248
38 Federal National Mortgage Association	57,362	57,657	59,682	61,412	62,544	65,008	68,841	71,814
39 1- to 4-family	51,842	52,181	54,227	55,986	57,142	59,631	63,495	66,500
40 Multifamily	5,520	5,476	5,455	5,426	5,402	5,377	5,346	5,314
41 Federal Land Banks	40,258	42,681	44,708	46,446	47,947	49,270	49,983	50,350
42 1- to 4-family	2,228	2,401	2,605	2,788	2,874	2,954	3,029	3,068
43 Farm	38,030	40,280	42,103	43,658	45,073	46,316	46,954	47,282
44 Federal Home Loan Mortgage Corporation	5,161	5,257	5,433	5,237	5,297	5,266	5,166	4,780
45 1- to 4-family	3,953	4,025	4,166	5,181	5,240	5,209	5,116	4,733
46 Multifamily	1,208	1,232	1,267	56	57	57	50	47
47 Mortgage pools or trusts ³	147,246	152,308	158,140	163,000	172,303	183,657	198,376	216,654
48 Government National Mortgage Association	97,184	100,558	103,750	105,790	108,592	111,459	114,776	118,940
49 1- to 4-family	94,810	98,057	101,068	103,007	105,701	108,487	111,728	115,831
50 Multifamily	2,374	2,501	2,682	2,783	2,891	2,972	3,048	3,109
51 Federal Home Loan Mortgage Corporation	17,067	17,565	17,936	19,853	23,970	28,703	35,132	42,964
52 1- to 4-family	13,641	14,115	14,401	19,501	23,610	28,329	34,739	42,560
53 Multifamily	3,426	3,450	3,535	352	360	374	393	404
54 Federal National Mortgage Association	n.a.	n.a.	n.a.	717	2,786	4,556	8,133	14,450
55 1- to 4-family	n.a.	n.a.	n.a.	717	2,786	4,556	8,133	14,450
56 Farmers Home Administration	32,995	34,185	36,454	36,640	36,955	38,939	40,335	40,300
57 1- to 4-family	16,640	17,165	18,407	18,378	18,740	19,357	20,079	20,005
58 Multifamily	2,853	3,097	3,488	3,426	3,447	4,044	4,344	4,344
59 Commercial	5,382	5,750	6,040	6,161	6,351	6,762	7,056	7,011
60 Farm	8,120	8,173	8,519	8,675	8,417	8,776	8,856	8,940
61 Individuals and others ⁴	227,155	238,598	247,794	253,343	260,152	266,262	272,349	276,760
62 1- to 4-family	145,974	155,173	162,512	167,297	172,248	177,284	182,199	185,269
63 Multifamily	27,392	27,776	28,262	27,982	29,395	29,586	30,068	30,532
64 Commercial	27,561	28,823	29,708	30,517	30,130	30,914	31,381	32,065
65 Farm	26,228	26,826	27,312	27,547	28,379	28,478	28,701	28,894

46. Installment credit—Total outstanding, and net change^{1A}

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	320,649	324,151	328,173	328,093	327,958	331,697
<i>By major holder</i>												
2 Commercial banks	145,077	143,429	143,397	143,680	143,841	145,125	145,375	145,996	147,046	146,330	145,592	147,622
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	121,475	123,479	125,703	125,977	125,654	125,331
10 Commercial banks	60,124	59,579	59,910	59,849	59,819	59,907	59,907	59,745	59,451	58,875	58,394	58,081
11 Indirect paper	34,306	34,007	34,343	34,288	34,289	34,402	34,504	34,598	34,615	34,415	34,305	34,375
12 Direct loans	25,818	25,572	25,567	25,561	25,530	25,505	25,403	25,147	24,836	24,460	24,089	23,706
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	57,281	58,319	58,384	58,789	62,819
16 Commercial banks	29,705	29,148	28,776	28,880	28,871	29,523	29,290	29,779	30,687	30,696	30,742	32,880
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 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
19 Mobile home	17,202	17,113	17,162	17,342	17,576	17,704	17,760	17,959	18,124	18,263	18,307	18,373
20 Commercial banks	10,229	10,098	10,042	10,062	10,109	10,159	10,168	10,213	10,241	10,251	10,194	10,187
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	124,650	125,432	126,027	125,469	125,208	125,174
25 Commercial banks	45,019	44,604	44,669	44,889	45,042	45,536	46,010	46,259	46,667	46,508	46,262	46,474
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	1,183	1,707	2,971	2,474	1,625	1,881	1,401	1,770	2,885	773	-76	67
<i>By major holder</i>												
32 Commercial banks	-1,020	-696	434	45	212	710	81	-329	328	-333	-398	824
33 Finance companies	1,113	1,530	1,539	1,253	409	570	1,074	1,854	2,617	1,150	543	-249
34 Credit unions	288	444	287	272	391	219	384	239	-149	-112	-240	-190
35 Retailers ²	393	113	227	351	77	307	101	77	70	51	-28	-324
36 Savings and loans	232	254	418	421	519	45	-162	84	90	69	115	85
37 Gasoline companies	99	62	61	74	40	42	-45	-136	-52	-36	-71	-58
38 Mutual savings banks	78	0	5	58	-23	-12	-32	-19	-19	-16	3	-21
<i>By major credit type</i>												
39 Automobile	33	832	1,526	648	-115	149	1,090	1,398	1,954	591	155	-13
40 Commercial banks	-1,157	-493	73	-241	-128	-122	74	-331	-507	-429	-318	-44
41 Indirect paper	-825	-344	156	-127	-30	-2	245	-25	-147	-118	-78	201
42 Direct loans	-332	-149	-83	-114	-98	-120	-171	-306	-360	-311	-240	-245
43 Credit unions	206	211	132	142	160	106	178	101	-82	-62	-101	-85
44 Finance companies	984	1,114	1,321	747	-147	165	838	1,628	2,543	1,082	574	116
45 Revolving	576	202	510	691	409	870	-132	-13	725	173	1	141
46 Commercial banks	92	42	189	254	238	564	-226	20	668	120	65	483
47 Retailers	385	98	260	363	131	264	139	103	109	89	7	-284
48 Gasoline companies	99	62	61	74	40	42	-45	-136	-52	-36	-71	-58
49 Mobile home	-59	-87	64	183	248	110	60	146	126	92	47	151
50 Commercial banks	-120	-142	-59	23	12	9	18	17	12	-2	-43	79
51 Finance companies	15	18	25	58	78	85	79	91	90	67	54	48
52 Savings and loans	46	31	97	99	152	14	-46	36	24	29	38	26
53 Credit unions	0	6	1	3	6	2	9	2	0	-2	-2	-2
54 Other	633	760	871	952	1,083	752	383	239	80	-83	-279	-212
55 Commercial banks	165	-103	231	9	90	259	215	-35	155	-22	-102	306
56 Finance companies	114	398	193	448	478	320	157	135	-16	1	-85	-413
57 Credit unions	82	227	154	127	225	111	197	136	-67	-48	-137	-103
58 Retailers	8	15	-33	-12	-54	43	-38	-26	-69	-38	-35	-40
59 Savings and loans	186	223	321	322	367	31	-116	48	66	40	77	59
60 Mutual savings banks	78	0	5	58	-23	-12	-32	-19	-19	-16	3	-21

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

Millions of dollars

Holder, and type of credit	1982											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Amounts outstanding (end of period)											
1 Total	328,755	326,301	326,265	327,933	329,358	332,303	333,285	334,971	337,469	336,473	338,372	344,798
<i>By major holder</i>												
2 Commercial banks	146,782	145,788	145,588	146,186	146,167	147,227	147,559	148,438	149,801	149,528	149,651	152,069
3 Finance companies	88,925	89,009	89,591	90,674	91,958	93,009	93,353	93,207	93,357	92,541	93,462	94,322
4 Credit unions	45,907	45,586	45,632	45,450	45,472	45,882	45,698	46,154	46,846	46,645	46,832	47,253
5 Retailers ²	28,179	27,013	26,530	26,537	26,536	26,645	26,710	26,751	26,829	27,046	27,639	30,202
6 Savings and loans	11,668	11,738	11,926	12,081	12,202	12,312	12,520	12,833	13,051	13,457	13,672	13,891
7 Gasoline companies	4,541	4,433	4,229	4,227	4,218	4,398	4,600	4,714	4,669	4,322	4,141	4,063
8 Mutual savings banks	2,753	2,734	2,769	2,778	2,805	2,830	2,845	2,874	2,916	2,934	2,975	2,998
<i>By major credit type</i>												
9 Automobile	124,580	124,498	124,917	125,693	126,838	128,143	128,110	128,051	128,865	128,375	129,299	130,227
10 Commercial banks	57,904	57,808	57,868	57,950	57,717	57,868	57,882	57,992	58,542	58,552	58,701	58,851
11 Indirect paper	34,356	34,288	34,294	34,358	34,250	34,365	34,389	34,345	34,728	34,744	34,884	35,178
12 Direct loans	23,548	23,520	23,574	23,592	23,467	23,503	23,493	23,647	23,814	23,808	23,817	23,673
13 Credit unions	21,953	21,799	21,821	21,733	21,744	21,744	21,940	21,852	22,071	22,402	22,395	22,596
14 Finance companies	44,723	44,891	45,228	46,010	47,377	48,335	48,376	47,988	47,921	47,518	48,203	48,780
15 Revolving	61,332	59,539	58,646	58,940	59,111	59,946	60,556	61,293	61,845	61,836	62,362	67,184
16 Commercial banks	32,542	31,948	31,687	31,937	32,083	32,618	32,937	33,509	34,017	34,110	34,233	36,688
17 Retailers	24,249	23,158	22,730	22,776	22,810	22,930	23,019	23,070	23,159	23,404	23,988	26,433
18 Gasoline companies	4,541	4,433	4,229	4,227	4,218	4,398	4,600	4,714	4,669	4,322	4,141	4,063
19 Mobile home	18,310	18,239	18,258	18,352	18,488	18,603	18,721	18,918	19,011	19,043	19,049	18,988
20 Commercial banks	10,119	10,007	9,932	9,924	9,969	9,984	9,977	9,967	9,956	9,860	9,806	9,684
21 Finance companies	4,481	4,506	4,548	4,608	4,666	4,731	4,801	4,916	4,953	4,971	4,970	4,965
22 Savings and loans	3,222	3,241	3,293	3,336	3,369	3,400	3,458	3,544	3,604	3,716	3,775	3,836
23 Credit unions	488	485	486	484	484	488	486	491	498	496	498	503
24 Other	124,533	124,025	124,444	124,948	124,921	125,611	125,898	126,709	127,748	127,219	127,662	128,399
25 Commercial banks	46,217	46,025	46,101	46,375	46,398	46,757	46,763	46,970	47,286	47,006	46,911	46,846
26 Finance companies	39,721	39,612	39,815	40,056	39,915	39,943	40,176	40,303	40,483	40,052	40,289	40,577
27 Credit unions	23,466	23,302	23,326	23,233	23,244	23,454	23,360	23,592	23,946	23,844	23,939	24,154
28 Retailers	3,930	3,855	3,800	3,761	3,726	3,715	3,691	3,681	3,670	3,642	3,651	3,769
29 Savings and loans	8,446	8,497	8,633	8,745	8,833	8,912	9,063	9,289	9,447	9,741	9,897	10,055
30 Mutual savings banks	2,753	2,734	2,769	2,778	2,805	2,830	2,845	2,874	2,916	2,934	2,975	2,998
	Net change (during period) ³											
31 Total	417	167	633	1,623	1,844	2,023	839	256	1,256	-131	2,015	2,418
<i>By major holder</i>												
32 Commercial banks	105	77	420	680	498	446	287	-21	688	73	457	1,111
33 Finance companies	-204	102	204	631	1,027	1,067	152	-192	106	-372	1,051	1,024
34 Credit unions	308	-110	-123	110	-49	79	-47	157	255	38	412	197
35 Retailers ²	-26	-60	121	54	187	197	246	-43	69	-67	-51	-91
36 Savings and loans	140	139	172	139	160	198	190	263	200	274	181	201
37 Gasoline companies	27	34	-158	-8	-14	14	-7	45	-88	-108	-35	-51
38 Mutual savings banks	67	-15	-3	17	35	22	18	47	26	-31	0	27
<i>By major credit type</i>												
39 Automobile	66	-145	-281	546	1,093	969	37	-380	349	-70	1,534	1,491
40 Commercial banks	119	-100	-216	20	-115	-91	142	-91	360	137	336	527
41 Indirect paper	219	-94	-170	93	-27	-5	201	-143	238	117	134	429
42 Direct loans	-100	-6	-46	-73	-88	-86	-59	52	122	20	202	98
43 Credit unions	176	-60	-73	58	-31	42	-19	60	110	16	211	89
44 Finance companies	-229	15	8	468	1,239	1,018	-86	-349	-121	-223	987	875
45 Revolving	-108	102	523	653	751	727	558	199	311	81	39	501
46 Commercial banks	-126	127	546	576	540	532	299	166	311	223	74	650
47 Retailers	-9	-59	135	85	225	181	266	-12	88	-34	0	-98
48 Gasoline companies	27	34	-158	-8	-14	14	-7	45	-88	-108	-35	-51
49 Mobile home	5	-16	33	68	96	95	108	177	75	-35	23	-37
50 Commercial banks	-45	-96	-61	-26	2	-20	-16	-22	-6	-105	-47	-74
51 Finance companies	19	58	55	59	47	62	66	108	18	-9	5	-15
52 Savings and loans	28	24	41	33	47	52	57	89	60	78	61	49
53 Credit unions	3	-2	-2	2	0	1	1	2	3	1	4	3
54 Other	454	226	358	356	-96	232	136	260	521	-107	419	463
55 Commercial banks	157	146	151	110	71	25	-138	-74	23	-182	94	8
56 Finance companies	6	29	141	104	-259	-13	172	49	209	-140	59	164
57 Credit unions	129	-48	-48	50	-18	36	-29	95	142	21	197	105
58 Retailers	-17	-1	-14	-31	-38	16	-20	-31	-19	-33	-51	7
59 Savings and loans	112	115	131	106	113	146	133	174	140	196	120	152
60 Mutual savings banks	67	-15	-3	17	35	22	18	47	26	31	0	27

47. Installment credit—Extensions and liquidations[▲]

Millions of dollars

Holder, and type of credit	1981											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Extensions¹												
1 Total	27,274	28,322	29,370	28,818	28,180	28,770	27,856	27,622	29,316	26,641	26,578	26,594
<i>By major holder</i>												
2 Commercial banks	10,802	11,626	12,504	12,376	12,283	12,697	12,043	11,461	12,322	11,262	11,558	12,778
3 Finance companies	5,904	6,193	5,911	5,218	4,937	5,251	5,474	5,981	7,061	5,406	5,214	4,333
4 Credit unions	2,994	3,167	3,153	3,181	3,212	3,137	3,190	2,924	2,618	2,690	2,551	2,641
5 Retailers ²	4,524	4,331	4,472	4,672	4,399	4,699	4,521	4,507	4,530	4,508	4,444	4,113
6 Savings and loans	715	751	1,038	985	1,068	649	381	592	607	596	662	627
7 Gasoline companies	2,089	2,091	2,113	2,152	2,133	2,166	2,113	2,027	2,042	2,039	1,990	1,965
8 Mutual savings banks	246	163	179	234	148	171	134	130	136	140	159	137
<i>By major credit type</i>												
9 Automobile	7,343	8,230	8,499	7,458	7,383	7,514	8,111	8,097	8,936	7,273	7,501	7,162
10 Commercial banks	2,704	3,457	3,916	3,691	3,690	3,724	3,811	3,343	3,128	3,003	3,452	3,613
11 Indirect paper	1,291	1,850	2,256	2,080	2,071	2,142	2,332	1,999	1,873	1,765	2,102	2,221
12 Direct loans	1,413	1,607	1,660	1,611	1,619	1,582	1,479	1,344	1,255	1,238	1,350	1,392
13 Credit unions	1,592	1,613	1,586	1,589	1,608	1,553	1,618	1,527	1,355	1,369	1,323	1,396
14 Finance companies	3,047	3,160	2,997	2,178	2,085	2,237	2,682	3,227	4,453	2,901	2,726	2,153
15 Revolving	11,345	11,390	11,620	11,927	11,676	12,221	11,249	11,220	12,345	11,606	11,400	11,595
16 Commercial banks	5,236	5,474	5,494	5,590	5,586	5,893	5,073	5,150	6,223	5,504	5,406	5,947
17 Retailers	4,020	3,825	4,013	4,185	3,957	4,162	4,063	4,043	4,080	4,063	4,004	3,683
18 Gasoline companies	2,089	2,091	2,113	2,152	2,133	2,166	2,113	2,027	2,042	2,039	1,990	1,965
19 Mobile home	392	405	616	593	620	509	454	514	508	452	445	515
20 Commercial banks	180	181	234	293	261	280	285	272	273	227	201	301
21 Finance companies	81	88	88	100	112	122	116	121	124	115	115	106
22 Savings and loans	119	118	269	184	230	93	32	107	99	100	119	99
23 Credit unions	12	18	25	16	17	14	21	14	12	10	10	9
24 Other	8,194	8,297	8,635	8,840	8,501	8,526	8,042	7,791	7,527	7,310	7,232	7,322
25 Commercial banks	2,682	2,514	2,860	2,802	2,746	2,800	2,874	2,696	2,698	2,528	2,499	2,917
26 Finance companies	2,776	2,945	2,826	2,940	2,740	2,892	2,676	2,633	2,484	2,390	2,373	2,074
27 Credit unions	1,390	1,536	1,542	1,576	1,587	1,570	1,551	1,383	1,251	1,311	1,218	1,236
28 Retailers	504	506	459	487	442	537	458	464	450	445	440	430
29 Savings and loans	596	633	769	801	838	556	349	485	508	496	543	528
30 Mutual savings banks	246	163	179	234	148	171	134	130	136	140	159	137
Liquidations¹												
31 Total	26,091	26,615	26,399	26,344	26,555	26,889	26,455	25,852	26,431	25,868	26,654	26,527
<i>By major holder</i>												
32 Commercial banks	11,822	12,322	12,070	12,331	12,071	11,987	11,962	11,790	11,994	11,595	11,956	11,954
33 Finance companies	4,791	4,663	4,372	3,965	4,528	4,681	4,400	4,127	4,444	4,256	4,671	4,582
34 Credit unions	2,706	2,723	2,866	2,909	2,821	2,918	2,806	2,685	2,767	2,802	2,791	2,831
35 Retailers ²	4,131	4,218	4,245	4,321	4,322	4,392	4,420	4,430	4,460	4,457	4,472	4,437
36 Savings and loans	483	497	620	564	549	604	543	508	517	527	547	542
37 Gasoline companies	1,990	2,029	2,052	2,078	2,093	2,124	2,158	2,163	2,094	2,075	2,061	2,023
38 Mutual savings banks	168	163	174	176	171	183	166	149	155	156	156	158
<i>By major credit type</i>												
39 Automobile	7,310	7,398	6,973	6,810	7,498	7,365	7,021	6,699	6,982	6,682	7,346	7,175
40 Commercial banks	3,861	3,950	3,843	3,932	3,818	3,846	3,737	3,674	3,635	3,432	3,770	3,657
41 Indirect paper	2,116	2,194	2,100	2,207	2,101	2,144	2,087	2,024	2,020	1,883	2,180	2,020
42 Direct loans	1,745	1,756	1,743	1,725	1,717	1,702	1,650	1,650	1,615	1,549	1,590	1,637
43 Credit unions	1,386	1,402	1,454	1,447	1,448	1,447	1,440	1,426	1,437	1,431	1,424	1,481
44 Finance companies	2,063	2,046	1,676	1,431	2,232	2,072	1,844	1,599	1,910	1,819	2,152	2,037
45 Revolving	10,769	11,188	11,110	12,236	11,267	11,351	11,381	11,233	11,620	11,433	11,399	11,454
46 Commercial banks	5,144	5,432	5,305	5,336	5,348	5,329	5,299	5,130	5,555	5,384	5,341	5,464
47 Retailers	3,635	3,727	3,753	3,822	3,826	3,898	3,924	3,940	3,971	3,974	3,997	3,967
48 Gasoline companies	1,990	2,029	2,052	2,078	2,093	2,124	2,158	2,163	2,094	2,075	2,061	2,023
49 Mobile home	451	492	552	410	372	399	394	368	382	360	398	364
50 Commercial banks	300	323	293	270	249	271	267	255	261	229	244	222
51 Finance companies	66	70	63	42	34	37	37	30	34	48	61	58
52 Savings and loans	73	87	172	85	78	79	78	71	75	71	81	73
53 Credit unions	12	12	24	13	11	12	12	12	12	12	12	11
54 Other	7,561	7,537	7,764	7,888	7,418	7,774	7,659	7,552	7,447	7,393	7,511	7,534
55 Commercial banks	2,517	2,617	2,629	2,793	2,656	2,541	2,659	2,731	2,543	2,550	2,601	2,611
56 Finance companies	2,662	2,547	2,633	2,492	2,262	2,572	2,519	2,498	2,500	2,389	2,458	2,487
57 Credit unions	1,308	1,309	1,388	1,449	1,362	1,459	1,354	1,247	1,318	1,359	1,355	1,339
58 Retailers	496	491	492	499	496	494	496	490	489	483	475	470
59 Savings and loans	410	410	448	479	471	525	465	437	442	456	466	469
60 Mutual savings banks	168	163	174	176	171	183	166	149	155	156	156	158

47. Installment credit—Extensions and liquidations▲—Continued

Millions of dollars

Holder, and type of credit	1982											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Extensions ¹											
1 Total	26,656	27,182	27,356	28,765	29,517	30,034	27,982	28,024	28,619	28,650	31,691	30,777
<i>By major holder</i>												
2 Commercial banks	11,853	12,539	12,764	13,153	13,206	13,819	12,958	12,984	13,219	13,754	14,806	14,236
3 Finance companies	4,517	4,703	4,760	5,350	6,027	5,781	4,646	4,580	4,841	4,533	6,099	5,861
4 Credit unions	3,016	2,713	2,651	2,928	2,828	2,889	2,737	2,916	3,047	2,963	3,434	3,295
5 Retailers ²	4,371	4,353	4,489	4,511	4,593	4,626	4,740	4,470	4,621	4,457	4,444	4,446
6 Savings and loans	686	718	711	732	767	787	789	865	817	909	862	899
7 Gasoline companies	1,991	2,010	1,834	1,915	1,895	1,946	1,931	2,004	1,886	1,836	1,869	1,834
8 Mutual savings banks	222	146	147	176	201	186	181	205	188	198	177	206
<i>By major credit type</i>												
9 Automobile	7,354	7,127	7,072	7,987	8,471	8,364	7,376	7,162	7,488	8,041	10,177	9,716
10 Commercial banks	3,664	3,410	3,379	3,615	3,481	3,517	3,724	3,558	3,667	4,252	4,766	4,527
11 Indirect paper	2,238	1,869	1,814	2,103	1,971	2,038	2,260	1,953	1,988	2,642	2,878	2,674
12 Direct loans	1,426	1,541	1,565	1,512	1,510	1,479	1,464	1,605	1,679	1,610	1,888	1,853
13 Credit unions	1,558	1,378	1,401	1,535	1,451	1,495	1,410	1,504	1,554	1,545	1,785	1,721
14 Finance companies	2,132	2,339	2,292	2,837	3,539	3,352	2,242	2,100	2,267	2,244	3,626	3,468
15 Revolving	11,175	11,968	12,329	12,487	12,775	13,367	12,658	12,728	12,705	12,614	12,778	12,491
16 Commercial banks	5,263	6,068	6,451	6,494	6,707	7,269	6,423	6,678	6,629	6,733	6,855	6,652
17 Retailers	3,921	3,890	4,044	4,078	4,173	4,152	4,304	4,046	4,190	4,045	4,054	4,005
18 Gasoline companies	1,991	2,010	1,834	1,915	1,895	1,946	1,931	2,004	1,886	1,836	1,869	1,834
19 Mobile home	457	441	453	533	501	498	507	615	522	543	486	473
20 Commercial banks	230	209	207	261	245	224	228	234	257	270	223	210
21 Finance companies	104	115	118	124	119	130	131	190	101	80	86	86
22 Savings and loans	108	107	119	132	125	131	135	177	149	178	160	159
23 Credit unions	15	10	9	16	12	13	13	14	15	15	17	18
24 Other	7,670	7,646	7,502	7,758	7,770	7,805	7,441	7,519	7,904	7,452	8,250	8,097
25 Commercial banks	2,696	2,852	2,727	2,783	2,773	2,809	2,583	2,514	2,666	2,499	2,962	2,847
26 Finance companies	2,281	2,249	2,350	2,389	2,369	2,299	2,273	2,290	2,473	2,209	2,387	2,307
27 Credit unions	1,443	1,325	1,241	1,377	1,365	1,381	1,314	1,398	1,478	1,403	1,632	1,556
28 Retailers	450	463	445	433	420	474	436	424	431	412	390	441
29 Savings and loans	578	611	592	600	642	656	654	688	668	731	702	740
30 Mutual savings banks	222	146	147	176	201	186	181	205	188	198	177	206
	Liquidations ¹											
31 Total	26,239	27,015	26,723	27,142	27,673	28,011	27,143	27,768	27,363	28,781	29,676	28,359
<i>By major holder</i>												
32 Commercial banks	11,748	12,462	12,344	12,473	12,708	13,373	12,671	13,005	12,531	13,681	14,349	13,125
33 Finance companies	4,721	4,601	4,556	4,719	5,000	4,714	4,494	4,772	4,735	4,905	5,048	4,837
34 Credit unions	2,708	2,823	2,774	2,818	2,877	2,810	2,784	2,759	2,792	2,925	3,022	3,098
35 Retailers ²	4,397	4,413	4,368	4,457	4,406	4,429	4,494	4,513	4,552	4,524	4,495	4,537
36 Savings and loans	546	579	539	593	607	589	599	602	617	635	681	698
37 Gasoline companies	1,964	1,976	1,992	1,923	1,909	1,932	1,938	1,959	1,974	1,944	1,904	1,885
38 Mutual savings banks	155	161	150	159	166	164	163	158	162	167	177	179
<i>By major credit type</i>												
39 Automobile	7,288	7,272	7,353	7,441	7,378	7,395	7,339	7,542	7,139	8,111	8,643	8,225
40 Commercial banks	3,545	3,510	3,595	3,595	3,596	3,608	3,582	3,649	3,307	4,115	4,430	4,000
41 Indirect paper	2,019	1,963	1,984	2,010	1,998	2,043	2,059	2,096	1,750	2,525	2,744	2,245
42 Direct loans	1,526	1,547	1,611	1,585	1,598	1,565	1,523	1,553	1,557	1,590	1,686	1,755
43 Credit unions	1,382	1,438	1,474	1,477	1,482	1,453	1,429	1,444	1,444	1,529	1,574	1,632
44 Finance companies	2,361	2,324	2,284	2,369	2,300	2,334	2,328	2,449	2,388	2,467	2,639	2,593
45 Revolving	11,283	11,866	11,806	11,834	12,024	12,640	12,100	12,529	12,394	12,533	12,739	11,990
46 Commercial banks	5,389	5,941	5,905	5,918	6,167	6,737	6,124	6,512	6,318	6,510	6,781	6,002
47 Retailers	3,930	3,949	3,909	3,993	3,948	3,971	4,038	4,058	4,102	4,079	4,054	4,103
48 Gasoline companies	1,964	1,976	1,992	1,923	1,909	1,932	1,938	1,959	1,974	1,944	1,904	1,885
49 Mobile home	452	457	420	465	405	403	399	438	447	578	463	510
50 Commercial banks	275	305	268	287	243	244	244	256	263	375	270	284
51 Finance companies	85	57	63	65	72	68	65	82	83	89	81	101
52 Savings and loans	80	83	78	99	78	79	78	88	89	100	99	110
53 Credit unions	12	12	11	14	12	12	12	12	12	14	13	15
54 Other	7,216	7,420	7,144	7,402	7,866	7,573	7,305	7,259	7,383	7,559	7,831	7,634
55 Commercial banks	2,539	2,706	2,576	2,673	2,702	2,784	2,721	2,588	2,643	2,681	2,868	2,839
56 Finance companies	2,275	2,220	2,209	2,285	2,628	2,312	2,101	2,241	2,264	2,349	2,328	2,143
57 Credit unions	1,314	1,373	1,289	1,327	1,383	1,345	1,343	1,303	1,336	1,382	1,435	1,451
58 Retailers	467	464	459	464	458	458	456	455	450	445	441	434
59 Savings and loans	466	496	461	494	529	510	521	514	528	535	582	588
60 Mutual savings banks	155	161	150	159	166	164	163	158	162	167	177	179

48. Flow of funds accounts—Financial assets and liabilities, December 31, 1982

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	5,394.5		1,173.3		283.9		6,851.7		467.3		271.6	
2 Total liabilities		1,740.7		2,155.7		418.4		4,314.8		552.6		1,134.0
3 Gold ²									38.1			
4 Special drawing rights									21.4		5.3	
5 International Monetary Fund position										7.3	7.4	
6 Official foreign exchange									10.2		4.4	
7 Treasury currency												16.5
8 Checkable deposits and currency	312.5		95.1		5.2		412.9		16.0		24.5	
9 Private domestic	312.5		95.1		5.2		412.9					
10 Foreign									16.0			
11 U.S. government											24.5	
12 Small time and savings deposits	1,297.9				5.0		1,302.9				1.1	
13 Money market fund shares	206.6						206.6					
14 Large time deposits	163.8		60.0		65.9		289.7		33.9			
15 Federal funds and security RPs			26.6		16.6		43.3					
16 Deposits abroad			12.0				12.0		35.8			
17 Life insurance reserves	244.6						244.6					10.0
18 Pension fund reserves	931.7						931.7					97.9
19 Interbank claims									-74.0			
20 Corporate equities ³	1,306.2						1,306.2		78.3			
21 Credit market instruments	821.4	1,676.4	103.6	1,693.9	177.5	388.3	1,102.5	3,758.6	225.8	226.3	207.2	991.4
22 U.S. Treasury securities ⁴	276.3		11.2		83.9		371.4		149.4			987.7
23 Federal agency securities ⁵	84.3		1.8		40.2		126.3					3.4
24 State and local government securities ⁵	155.3		3.5	70.8	7.5	378.6	166.3	449.4				
25 Corporate and foreign bonds	73.5			423.3			73.5	423.3	41.4	59.7		
26 Mortgages	186.9	1,138.5		511.2	45.9		232.5	1,649.8			49.4	.3
27 Consumer credit		428.0	55.7				55.7	428.0				
28 Bank loans n.e.c.		35.3		440.8				476.1		29.3		
29 Open market paper	45.4		31.3	58.3			76.7	58.3	35.0	74.9		
30 Other loans		74.6		189.5		9.8		273.8		62.3	157.8	
31 Security credit	27.7	25.4					27.7	25.4				
32 Trade credit ⁶		22.4	487.4	363.7		30.1	487.4	416.2	22.4	12.0	22.4	18.3
33 Taxes payable				-1.2	13.6		13.6	-1.2			-12.7	
34 Miscellaneous	82.2	16.5	388.5	99.2			470.7	115.7	105.3	261.0	12.0	*

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				
5,155.0		426.1		193.2		1,067.8		2,927.9		12,745.5		-10.3	1
	4,936.2		420.3		193.2		1,515.8		2,807.0		10,937.6		2
11.1				11.1						49.3			3
										26.7			4
*				*						7.3	7.3		5
5.8				5.8						10.2	10.2		6
18.4				18.4						18.4	16.5	-1.9	7
44.0	535.4	.6			141.3	5.6	369.6	37.8	24.5	497.4	535.4	38.0	8
44.0	497.0	.6			135.4	5.6	337.1	37.8	24.5	456.8	497.0	40.2	9
	16.0				.4		15.6			16.0	16.0		10
	22.3				5.5		16.9			24.5	22.3	-2.2	11
20.7	1,324.7						595.4	20.7	729.3	1,324.7	1,324.7		12
	206.6								206.6	206.6	206.6		13
68.0	391.6						325.6	68.0	66.0	391.6	391.6		14
51.1	145.5	14.2					130.3	36.9	15.1	94.4	145.5	51.1	15
23.8								23.8		35.8	35.8		16
	234.6									234.6	244.6	244.6	17
	833.7									833.7	931.7	931.7	18
49.5	-24.9			3.5	46.0	46.0	-70.9			-24.5	-24.9	-4	19
427.2	89.9					.1		427.1	89.9	1,811.7	89.9		20
4,120.5	679.8	405.1	381.6	150.3		1,426.5	60.0	2,138.7	238.1	5,656.1	5,656.1		21
466.9		3.2		139.3		133.5		190.9		987.7	987.7		22
258.6	381.6	.9	381.6	9.5		78.2		170.6		385.0	385.0		23
283.1						158.6		124.5		449.4	449.4		24
455.7	87.5					9.2	25.5	446.5	62.1	570.6	570.6		25
1,370.2	2.0	305.5				301.7		763.0	2.0	1,652.1	1,652.1		26
372.2						188.4		183.8		428.0	428.0		27
538.7	33.3					538.7		33.3	538.7	538.7	538.7		28
130.8	109.3	.4		1.5		18.1	34.6	110.8	74.7	242.5	242.5		29
244.3	66.0	95.1						149.2	66.0	402.1	402.1		30
47.1	49.3					26.2		20.9	49.3	74.8	74.8		31
20.3								20.3		552.5	446.4	-106.1	32
	7.4							1.6	5.8	.9	6.2	5.4	33
247.7	462.6	6.3	38.7	4.1	5.9	103.4	104.1	133.8	313.9	835.6	839.2	3.6	34

48. Flow of funds accounts—Financial assets and liabilities, December 31, 1982—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	2,927.9		706.0		174.2		88.6		563.6		344.6	
2 Total liabilities		2,807.0		679.9		165.0		81.9		535.6		344.6
3 Checkable deposits	37.8	24.5	5.5	14.6	5.2	4.8	1.4	5.2	5.9		2.1	
4 Small time and savings deposits	20.7	729.3		506.7		145.9	20.7	76.7				
5 Money market fund shares		206.6										
6 Large time deposits	68.0	66.0	14.0	59.5	1.8	6.4	2.2				9.3	
7 Federal funds and security RPs	36.9	15.1	15.4	15.1	5.3							
8 Deposits abroad	23.8											
9 Life insurance reserves		234.6								234.6		
10 Pension fund reserves		833.7								228.8		344.6
11 Corporate equities ³	427.1	89.9			3.2				58.6		200.4	
12 Credit market instruments	2,138.7	238.1	600.4	70.4	151.3		64.4		457.8		125.8	
13 U.S. Treasury securities ⁴	190.9		13.6		6.0		5.4		16.1		38.9	
14 Federal agency securities ³	170.0		74.4		17.9		6.2		17.5		14.7	
15 State and local government securities	124.5		.8		2.5				8.1			
16 Corporate and foreign bonds	446.5	62.1		3.2	18.9				198.6		68.1	
17 Mortgages	763.0	2.0	482.4		94.5		5.5		141.9		4.1	
18 Consumer credit	183.8		20.2		4.3		47.3					
19 Bank loans n.e.c.		33.3		1.2								
20 Open-market paper	110.8	74.7	8.8		7.3				22.6			
21 Other loans	149.2	66.0		66.0					53.1			
22 Security credit	20.9	49.3										
23 Trade credit	20.3											
24 Taxes payable		5.8		-.6						4.2		
25 Miscellaneous	133.8	313.9	70.9	14.2	7.5	7.9			41.3	68.1	7.0	

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	
260.4	203.0	.....	229.6	.....	7.7	.....	89.9	.....	206.6	.....	53.7	.....	1
.....	260.4	.....	144.2	.....	240.6	.....	8.4	.....	89.9	.....	206.6	.....	49.9	2
5.2	3.2	.....	4.9	.....	.....	.....	1.2	.....	.3	.....	3.0	.....	3
.....	4
.....	206.6	.....	.....	5
.....	40.8	.....	.....	6
.....	16.2	.....	.....	7
.....	23.8	.....	.....	8
.....	260.4	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	9
.....	10
62.9	41.5	.....	.....	.....	.....	.....	49.4	89.9	.....	.....	11.1	.....	11
192.3	137.9	.....	224.7	161.3	2.4	6.4	39.4	.....	123.7	.....	18.7	.....	12
34.5	13.3	.....	.....	.....	.....	.....	5.1	.....	54.6	.....	3.5	.....	13
29.8	9.5	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	14
3.9	87.0	.....	.....	.....	.....	.....	21.1	.....	.....	.....	1.0	.....	15
110.1	26.4	.....	.....	58.2	.....	.7	10.2	.....	.....	.....	14.1	.....	16
14.1	1.8	.....	.....	16.5	.....	2.4	2.0	.....	.....	.....	.....	.....	17
.....	112.1	.....	.....	.....	.....	.....	.....	.....	.....	18
.....	28.8	.....	3.3	.....	.....	.....	.....	.....	.....	19
.....	74.3	.....	.4	2.9	.....	69.1	.....	.....	.....	20
.....	96.1	.....	.....	.....	.....	.....	.....	.....	.....	21
.....	20.9	49.3	22
.....	20.3	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	23
.....	1.1	.....	.5	.....	.....	.....	.....	.....	.....	.....	.6	24
.....	143.0	.....	78.7	5.3	2.0	.....	.....	1.8	.....	.....	.....	25

49. Flow of funds accounts, 1971-82

A. Summary of credit market debt outstanding, by sector

Amounts outstanding at end of year, billions of dollars

Transaction category, or sector	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982
Nonfinancial sectors												
1 Total credit market debt owed by domestic nonfinancial sectors	1,569.9	1,730.9	1,919.1	2,094.0	2,288.5	2,532.1	2,851.5	3,214.3	3,603.2	3,958.4	4,347.5	4,750.0
2 U.S. government	325.7	340.8	349.1	360.8	446.3	515.8	572.5	626.2	663.6	742.8	830.1	991.4
3 Treasury issues	317.3	331.5	339.4	351.5	437.3	506.4	564.1	619.2	658.0	737.8	825.6	987.7
4 Agency issues and mortgages	8.5	9.3	9.6	9.4	8.9	9.3	8.4	7.0	5.6	5.0	4.5	3.7
5 Private domestic nonfinancial sectors	1,244.2	1,390.1	1,570.0	1,733.1	1,842.2	2,016.4	2,279.0	2,588.1	2,939.7	3,215.6	3,517.4	3,758.6
6 Debt capital instruments	866.4	968.5	1,072.8	1,173.1	1,275.8	1,399.4	1,570.4	1,769.1	1,986.9	2,191.2	2,365.9	2,522.5
7 State and local obligations	161.8	176.5	191.2	207.7	223.8	239.5	262.9	291.3	321.1	356.9	389.8	449.4
8 Corporate bonds	186.1	198.3	207.5	227.1	254.3	277.2	298.1	318.3	340.8	373.9	397.8	423.3
9 Mortgages	518.5	593.7	674.1	738.3	797.7	882.8	1,009.4	1,159.6	1,325.1	1,460.4	1,578.3	1,649.8
10 Home mortgages	322.6	365.1	410.8	447.9	490.0	553.8	647.9	759.9	881.6	978.5	1,056.9	1,112.4
11 Multifamily residential	68.3	81.0	91.4	98.3	98.9	102.7	109.8	119.1	126.9	135.8	140.4	135.5
12 Commercial	95.4	111.8	130.7	145.8	157.9	169.6	188.0	209.7	233.9	254.0	279.3	295.0
13 Farm	32.2	35.8	41.3	46.3	50.9	56.6	63.6	70.8	82.7	92.0	101.8	106.9
14 Other debt instruments	377.8	421.6	497.3	560.0	566.4	616.9	708.6	819.0	952.8	1,024.4	1,151.5	1,236.2
15 Bank loans n.e.c.	142.1	158.3	195.4	228.1	217.3	221.5	248.3	283.6	331.0	366.3	417.2	476.1
16 Consumer credit	157.8	177.6	203.7	213.6	223.2	248.6	289.1	337.9	383.4	388.2	413.9	428.0
17 Open market paper	9.9	10.6	13.1	19.8	17.2	21.2	24.3	25.4	36.5	43.2	60.9	58.3
18 Other	68.1	75.0	85.1	98.6	108.7	125.6	146.9	172.1	201.8	226.7	259.8	273.8
19 By borrowing sector, total	1,244.2	1,390.1	1,570.0	1,733.1	1,842.2	2,016.4	2,279.0	2,588.1	2,939.7	3,215.6	3,517.4	3,758.6
20 State and local governments	166.9	181.4	193.7	209.2	222.9	238.2	253.6	272.7	292.9	320.2	342.5	388.3
21 Households	526.2	591.0	670.5	724.2	776.1	866.5	1,004.1	1,171.8	1,349.0	1,469.2	1,589.3	1,676.4
22 Nonfinancial business	551.1	617.8	705.8	799.7	843.2	911.7	1,021.3	1,143.5	1,297.8	1,426.3	1,585.6	1,693.9
23 Farm	51.4	57.2	66.9	74.7	83.2	93.4	105.6	120.3	141.6	156.0	172.4	181.3
24 Nonfarm noncorporate	119.6	148.0	177.7	197.8	211.9	227.3	255.6	286.0	320.4	353.8	394.3	412.4
25 Corporate	380.1	412.5	461.2	527.2	548.2	591.0	660.1	737.3	835.7	916.4	1,019.0	1,100.2
26 Foreign credit market debt held in United States	54.8	60.6	67.0	79.8	91.2	110.6	123.9	161.9	182.5	209.6	237.1	226.3
27 Bonds	15.0	16.0	17.0	19.1	25.3	33.9	38.9	43.1	47.0	47.8	53.3	59.7
28 Bank loans n.e.c.	5.9	9.7	12.5	16.5	18.5	24.1	27.1	46.4	48.7	60.2	64.1	29.3
29 Open-market paper	4.3	3.2	4.2	11.4	11.7	13.6	16.1	26.6	37.8	48.0	61.9	74.9
30 U.S. government loans	29.6	31.7	33.4	32.8	35.7	39.0	41.8	45.7	49.0	53.6	57.9	62.3
31 Total nonfinancial domestic plus foreign	1,624.7	1,791.6	1,986.1	2,173.8	2,379.7	2,642.7	2,975.4	3,376.2	3,785.7	4,168.0	4,584.6	4,976.3

49. Flow of funds accounts, 1971-82—Continued

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

Amounts outstanding at end of year, billions of dollars

Transaction category, or sector	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982
Financial sectors												
32 Total credit market debt owed by financial sectors	129.2	154.4	198.7	235.9	245.0	267.9	316.4	391.5	473.3	534.7	615.4	679.8
<i>By type of instrument</i>												
33 U.S. government-related	49.5	57.9	77.9	98.6	108.9	123.1	145.0	181.7	230.3	273.9	319.0	381.6
34 Sponsored credit agency securities	40.0	43.5	59.8	76.4	78.8	82.1	88.2	111.3	135.5	159.9	190.0	203.1
35 Mortgage pool securities	9.5	14.4	18.0	21.5	28.5	40.7	56.8	70.4	94.8	114.0	129.0	178.5
36 Loans from U.S. government				7	1.6	1.2						
37 Private financial sectors	79.7	96.5	120.8	137.3	136.2	144.8	171.4	209.8	243.0	260.8	296.4	298.2
38 Corporate bonds	25.9	33.0	37.4	40.5	43.7	53.6	63.7	71.2	79.0	86.1	85.3	87.5
39 Mortgages	5.7	7.4	6.1	4.9	7.2	9.3	12.3	13.3	12.1	11.2	8.3	2.0
40 Bank loans n.e.c.	14.3	20.4	29.5	33.6	29.9	26.4	26.0	28.8	28.3	27.9	30.1	33.3
41 Open-market paper	25.9	27.8	32.7	36.5	37.5	39.7	49.2	63.9	81.8	86.6	107.6	109.3
42 Loans from Federal Home Loan Banks	7.9	8.0	15.1	21.8	17.8	15.9	20.2	32.7	41.8	49.0	65.2	66.0
43 Total, by sector	129.2	154.4	198.7	235.9	245.0	267.9	316.4	391.5	473.3	534.7	615.4	679.8
44 Sponsored credit agencies	40.0	43.5	59.8	77.1	80.3	82.4	88.2	111.3	135.5	159.9	190.0	203.1
45 Mortgage pools	9.5	14.4	18.0	21.5	28.5	40.7	56.8	70.4	94.8	114.0	129.0	178.5
46 Private financial sectors	79.7	96.5	120.8	137.3	136.2	144.8	171.4	209.8	243.0	260.8	296.4	298.2
47 Commercial banks	3.0	4.1	4.1	4.3	4.5	5.2	5.7	5.9	6.1	6.3	6.2	6.8
48 Bank affiliates	4.2	6.8	10.0	14.4	15.0	20.4	22.4	29.5	36.0	42.9	51.2	53.3
49 Savings and loan associations	14.1	15.7	21.7	26.5	24.2	24.3	34.2	48.5	59.9	66.6	79.8	70.4
50 Finance companies	54.3	61.1	70.7	76.2	76.7	81.2	97.9	116.2	132.7	138.9	152.9	161.3
51 Real estate investment trusts	4.1	8.8	14.4	15.8	15.7	13.8	11.3	9.7	8.4	6.2	6.4	6.4
All sectors												
52 Total credit market debt	1,753.9	1,946.0	2,184.8	2,409.6	2,624.7	2,910.6	3,291.9	3,767.6	4,259.0	4,702.7	5,200.0	5,656.1
53 U.S. government securities	373.8	397.4	425.7	457.6	552.5	636.7	716.7	807.1	893.2	1,016.1	1,148.7	1,372.7
54 State and local obligations	161.8	176.5	191.2	207.7	223.8	239.5	262.9	291.3	321.1	356.9	389.8	449.4
55 Corporate and foreign bonds	227.0	247.3	261.9	286.7	323.4	364.6	400.7	432.5	466.7	507.9	536.3	570.6
56 Mortgages	525.7	602.4	681.5	744.3	805.9	893.0	1,022.6	1,173.6	1,337.8	1,472.1	1,587.1	1,652.1
57 Consumer credit	157.8	177.6	203.7	213.6	223.2	248.6	289.1	337.9	383.4	388.2	413.5	428.0
58 Bank loans n.e.c.	162.2	188.5	237.3	278.2	265.7	272.0	301.4	358.8	408.0	454.5	511.4	538.7
59 Open-market paper	40.0	41.6	50.0	67.6	66.4	74.6	89.5	115.9	156.2	177.8	230.3	242.5
60 Other loans	105.6	114.7	133.7	153.9	163.8	181.6	208.9	250.4	292.6	329.2	382.9	402.1
<i>Selected claims not included above</i>												
61 Security credit	28.7	37.4	29.5	24.7	28.5	41.1	43.4	44.9	43.5	56.9	65.2	74.8
62 Trade credit	197.0	221.3	264.2	211.3	223.6	243.0	271.5	327.0	387.8	428.0	453.3	446.4
63 Investment company shares	55.4	58.9	46.6	35.2	43.0	46.5	45.5	46.1	51.8	63.7	64.0	89.9
64 Other corporate equities	1,003.7	1,138.1	901.4	641.7	849.5	1,005.5	950.0	982.5	1,179.5	1,572.1	1,504.5	1,721.8

49. Flow of funds accounts, 1971-82—Continued

B. Direct and indirect claims on credit market debt

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

Transaction category, or sector	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982
1 Total credit market debt claims against domestic nonfinancial sectors	1,569.9	1,730.9	1,919.1	2,094.0	2,288.5	2,532.1	2,851.5	3,214.3	3,603.2	3,958.4	4,347.5	4,750.0
<i>Public agencies and foreign</i>												
2 Total held	238.7	258.7	290.4	339.1	378.8	428.6	507.7	609.5	685.8	781.6	877.5	988.4
3 U.S. government securities	119.6	127.2	136.6	146.0	164.0	187.1	221.9	258.0	251.7	267.4	284.6	302.3
4 Residential mortgages	35.3	42.3	50.6	63.8	79.5	91.8	111.8	137.5	174.6	206.3	229.8	290.8
5 Federal Home Loan Bank advances to savings and loans	7.9	8.0	15.1	21.8	17.8	15.9	20.2	32.7	41.8	49.0	65.2	66.0
6 Other loans and securities	75.9	81.2	88.0	107.5	117.4	133.9	153.8	181.3	217.6	258.9	297.9	329.3
<i>By sector</i>												
7 U.S. government	59.9	62.4	65.1	72.3	85.8	93.8	103.6	120.6	140.0	163.6	187.8	207.2
8 Government-related agencies and pools	54.5	63.4	82.5	106.7	118.2	135.1	157.5	197.4	251.1	295.6	341.6	405.1
9 Monetary authorities	71.1	71.3	80.6	86.7	95.3	105.1	112.2	119.2	126.9	131.4	140.5	150.3
10 Foreign	53.2	61.6	62.2	73.4	79.5	94.7	134.3	172.4	167.8	191.0	207.6	225.8
11 Sponsored credit agencies and mortgage pools	49.5	57.9	77.9	98.6	108.9	123.1	145.0	181.7	230.3	273.9	319.0	381.6
12 Foreign	54.8	60.6	67.0	79.8	91.2	110.6	123.9	161.9	182.5	209.6	237.1	226.3
<i>Private domestic holdings</i>												
13 Total held	1,435.6	1,590.8	1,773.6	1,933.3	2,109.8	2,337.2	2,612.8	2,948.3	3,330.2	3,660.3	4,026.1	4,369.5
14 U.S. government securities	254.3	270.2	289.0	311.6	388.5	449.6	494.7	549.1	641.5	748.6	864.0	1,070.4
15 State and local obligations	161.8	176.5	191.2	207.7	223.8	239.5	262.9	291.3	321.1	356.9	389.8	449.4
16 Corporate and foreign bonds	198.1	211.3	221.3	242.3	275.1	305.6	327.8	350.2	373.9	399.7	420.4	441.6
17 Residential mortgages	357.1	405.2	452.9	483.6	510.4	565.7	646.8	742.3	834.6	908.6	967.9	957.4
18 Other mortgages and loans	472.2	535.6	634.4	710.0	729.8	792.6	900.7	1,048.2	1,201.0	1,295.3	1,449.2	1,516.8
19 Less: Federal Home Loan Bank advances	7.9	8.0	15.1	21.8	17.8	15.9	20.2	32.7	41.8	49.0	65.2	66.0
<i>Private financial intermediation</i>												
20 Credit market claims held by private financial institutions	1,180.0	1,327.9	1,491.6	1,617.3	1,742.0	1,932.8	2,195.1	2,497.8	2,788.1	3,048.3	3,350.2	3,565.2
21 Commercial banking	497.8	568.3	652.9	719.7	749.1	808.7	896.3	1,025.0	1,143.9	1,243.6	1,347.1	1,426.5
22 Savings institutions	293.6	339.8	376.3	399.7	452.5	522.6	604.2	677.8	733.4	787.4	812.0	816.0
23 Insurance and pension funds	305.3	322.2	345.9	375.7	416.3	466.0	535.0	610.0	676.4	750.7	826.6	913.8
24 Other finance	83.3	97.6	116.5	122.2	124.1	135.5	159.5	185.1	234.4	266.5	364.5	408.8
25 Sources of funds	1,180.0	1,327.9	1,491.6	1,617.3	1,742.0	1,932.8	2,195.1	2,497.8	2,788.1	3,048.3	3,350.2	3,565.2
26 Private domestic deposits and repurchase agreements	708.4	809.1	906.3	973.9	1,068.1	1,192.6	1,330.7	1,471.8	1,612.9	1,785.0	1,996.3	2,160.2
27 Credit market debt	79.7	96.5	120.8	137.3	136.2	144.8	171.4	209.8	243.0	260.8	296.4	298.2
28 Other sources	391.9	422.3	464.4	506.1	537.7	595.5	692.9	816.2	932.1	1,002.5	1,057.5	1,106.8
29 Foreign funds	19.3	25.3	28.4	38.5	29.8	25.1	27.0	33.3	58.6	35.6	26.9	-24.5
30 Treasury balances	10.2	10.9	9.9	4.8	3.1	3.0	7.3	14.1	14.5	11.9	10.8	16.9
31 Insurance and pension reserves	250.2	260.8	282.0	312.8	341.5	374.1	425.6	484.2	532.4	596.7	668.4	746.4
32 Other, net	112.2	125.3	144.3	150.1	163.3	193.3	232.9	284.7	326.7	358.2	351.4	368.1

49. Flow of funds accounts, 1971-82—Continued

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

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

Transaction category, or sector	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982
<i>Private domestic nonfinancial investors</i>												
33 Credit market claims	335.3	359.4	402.9	453.2	504.0	549.1	589.2	660.2	785.1	872.8	972.4	1,102.5
34 U.S. government securities	129.3	133.5	152.7	172.1	197.5	213.9	238.0	274.3	337.4	375.8	426.1	497.8
35 State and local obligations	51.4	54.4	59.8	69.1	77.5	80.8	81.5	83.6	93.2	105.5	125.7	166.3
36 Corporate and foreign bonds	46.5	53.1	55.0	60.1	69.0	80.7	75.7	72.8	83.1	90.0	81.3	73.5
37 Open-market paper, etc.	19.1	20.4	30.2	36.0	34.7	36.6	46.2	61.9	74.0	70.9	73.0	76.7
38 Other	88.9	98.0	105.2	115.9	125.2	137.0	147.8	167.7	197.5	230.7	266.2	288.2
39 Deposits and currency	763.1	869.2	971.4	1,047.0	1,148.2	1,281.6	1,429.4	1,582.4	1,732.9	1,916.4	2,137.5	2,307.5
40 Currency	53.4	57.9	61.8	68.1	74.3	81.6	89.9	99.2	107.1	117.4	126.9	135.4
41 Checkable deposits	173.5	189.1	199.8	201.9	211.3	221.8	238.2	254.5	273.6	282.3	300.6	317.7
42 Small time and savings deposits	473.9	541.9	579.7	614.2	711.5	835.2	928.6	992.4	1,053.5	1,132.8	1,179.5	1,302.9
43 Money market fund shares				2.4	3.7	3.7	3.9	10.8	45.2	74.4	181.9	206.6
44 Large time deposits	60.0	75.4	113.1	143.9	129.9	117.9	143.8	190.4	210.3	258.5	294.8	289.7
45 Security repurchase agreements	1.1	2.7	13.7	11.5	11.7	14.0	16.3	23.7	30.3	36.9	39.4	43.3
46 Deposits abroad	1.2	2.2	3.3	4.9	5.8	7.4	8.7	11.4	12.9	14.0	14.3	12.0
47 Total of credit market instruments, deposits, and currency	1,098.4	1,228.6	1,374.3	1,500.2	1,652.2	1,830.7	2,018.5	2,242.6	2,518.0	2,789.2	3,109.9	3,410.1
48 Public support rate (percent)	14.7	14.4	14.6	15.6	15.9	16.2	17.1	18.1	18.1	18.8	19.1	19.9
49 Private financial intermediation (percent)	82.2	83.5	84.1	83.7	82.6	82.7	84.0	84.7	83.7	83.3	83.2	81.6
50 Total foreign funds	72.5	86.9	90.5	111.8	109.3	119.7	161.3	205.6	226.4	226.7	234.5	201.3
Corporate equities not included above												
51 Total market value	1,059.2	1,197.1	948.1	676.9	892.5	1,052.0	995.5	1,028.6	1,231.3	1,635.8	1,568.5	1,811.7
52 Investment company shares	55.4	58.9	46.6	35.2	43.0	46.5	45.5	46.1	51.8	63.7	64.0	89.9
53 Other equities	1,003.7	1,138.1	901.4	641.7	849.5	1,005.5	950.0	982.5	1,179.5	1,572.1	1,504.5	1,721.8
54 Held by financial institutions	195.6	244.8	201.8	146.8	196.7	236.7	222.8	236.6	268.7	345.6	338.5	427.2
55 Other holdings	863.6	952.2	746.3	530.1	695.8	815.3	772.7	792.0	962.7	1,290.2	1,230.0	1,384.5

NOTES BY LINE NUMBER

1. Line 1 of table 49, part A.
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.
13. Line 1 less line 2 plus line 11 and 12. Also line 20 less line 27 plus line 33. Also sum of lines 28 and 47 less lines 40 and 46.
18. Includes farm and commercial mortgages.
26. Line 39 less lines 40 and 46.
27. Excludes equity issues and investment company shares. Includes line 19.
29. Foreign deposits at commercial banks, bank borrowings from foreign branches, and liabilities of foreign banking agencies to foreign affiliates.
30. Demand deposits at commercial banks.
31. Excludes net investment of these reserves in corporate equities.
32. Mainly retained earnings and net miscellaneous liabilities.
33. Line 13 less line 20 plus line 27.
- 34-38. Lines 14-18 less amounts acquired by private finance. Line 38 includes mortgages.
40. Mainly an offset to line 9.
47. Sum of lines 33 and 39, or line 13 less line 28 plus lines 40 and 46.
48. Line 2 divided by line 1.
49. Line 20 divided by line 13.
50. Sum of lines 10 and 29.
- 51, 53. Includes issues by financial institutions.

49. Flow of funds accounts, 1971-82—Continued
C. Sector statements of financial assets and liabilities

Amounts outstanding at end of year, billions of dollars

Category	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982
Households, personal trusts, and nonprofit organizations												
1 Total financial assets	2,151.4	2,388.4	2,301.9	2,206.3	2,564.3	2,905.3	3,079.8	3,373.1	3,860.8	4,555.0	4,850.8	5,394.5
2 Deposits and credit market instruments ¹	872.4	972.9	1,088.3	1,199.3	1,326.5	1,477.9	1,636.9	1,826.1	2,061.6	2,294.7	2,565.3	2,802.3
3 Deposits	624.3	710.8	788.4	853.7	945.3	1,068.5	1,195.5	1,325.9	1,459.8	1,625.3	1,824.2	1,980.9
4 Checkable deposits and currency	130.3	142.6	156.5	163.8	170.7	186.4	205.6	228.8	250.9	261.8	287.6	312.5
5 Small time and savings deposits	473.9	541.9	579.7	614.2	710.6	829.1	924.1	988.0	1,049.7	1,129.4	1,176.0	1,297.9
6 Money market fund shares				2.4	3.7	3.7	3.9	10.8	45.2	74.4	181.9	206.6
7 Large time deposits	20.1	26.3	52.1	73.4	60.4	49.3	61.9	98.3	113.9	159.6	178.7	163.8
8 Credit market instruments	248.1	262.0	299.9	345.5	381.2	409.4	441.4	500.2	601.8	669.4	741.1	821.4
9 U.S. government securities	93.5	93.9	112.8	134.1	152.9	163.0	182.2	211.7	264.7	293.1	329.9	360.6
10 Treasury issues	76.5	79.6	96.6	113.3	133.2	139.9	153.3	175.3	206.3	225.5	249.2	276.3
11 Savings bonds	54.4	57.7	60.4	63.3	67.4	72.0	76.8	80.7	79.9	72.5	68.2	68.3
12 Other Treasury	22.1	21.9	36.3	50.0	65.8	67.9	76.6	94.6	126.4	153.0	181.0	208.0
13 Agency issues	17.0	14.3	16.2	20.8	19.7	23.1	28.9	36.5	58.5	67.6	80.7	84.3
14 State and local obligations	46.1	48.4	53.7	61.9	68.1	70.1	70.1	72.7	82.7	94.6	115.0	155.3
15 Corporate and foreign bonds	46.5	53.1	55.0	60.1	69.0	80.7	75.7	72.8	83.1	90.0	81.3	73.5
16 Mortgages	54.1	60.5	63.1	70.0	76.2	83.6	91.7	105.9	126.0	148.4	171.6	186.6
17 Open-market paper	7.9	6.2	15.3	19.5	15.1	12.0	21.7	37.1	45.3	43.3	43.4	45.4
18 Corporate equities	832.8	913.2	712.8	505.9	660.5	772.3	732.9	749.9	914.3	1,225.6	1,165.5	1,306.2
19 Investment company shares	55.4	58.9	46.6	35.2	43.0	46.5	45.5	46.1	51.8	63.7	64.0	89.9
20 Other corporate equities	777.4	854.2	666.1	470.7	617.5	725.8	687.4	703.9	862.6	1,161.9	1,101.4	1,216.3
21 Life insurance reserves	136.8	143.7	151.3	158.0	166.6	175.0	186.5	198.5	211.1	222.5	232.8	244.6
22 Pension fund reserves	275.8	322.3	310.6	302.5	365.7	427.7	465.2	531.1	598.6	727.1	793.8	931.7
23 Security credit	4.9	5.0	4.9	3.9	4.5	6.3	5.3	7.9	8.5	12.6	16.2	27.7
24 Miscellaneous assets	28.7	31.3	34.1	36.8	40.6	46.0	52.9	59.5	66.7	72.4	77.1	82.2
25 Total liabilities	550.7	621.1	697.3	750.9	805.3	902.7	1,043.6	1,215.2	1,394.2	1,526.3	1,650.9	1,740.7
26 Credit market instruments	526.2	591.0	670.5	724.2	776.1	866.5	1,004.1	1,171.8	1,349.0	1,469.2	1,589.3	1,676.4
27 Home mortgages	316.7	358.0	404.5	442.3	482.9	544.3	635.1	746.5	869.4	967.9	1,049.0	1,103.7
28 Other mortgages	20.3	21.5	22.6	23.7	24.8	25.6	26.7	28.1	29.6	31.4	33.5	34.8
29 Installment consumer credit	118.3	133.2	155.1	164.6	172.3	193.8	230.6	273.6	312.0	313.5	333.4	343.4
30 Other consumer credit	39.5	44.5	48.6	49.0	50.9	54.8	58.6	64.3	71.3	74.8	80.2	84.6
31 Bank loans n.e.c.	9.2	10.1	13.5	15.2	13.7	14.6	17.4	19.9	20.8	26.8	27.7	35.3
32 Other loans	22.3	23.6	26.2	29.4	31.5	33.4	35.7	39.5	45.9	54.8	65.6	74.6
33 Security credit	13.1	17.5	13.2	11.4	12.1	17.2	18.5	19.8	18.6	27.1	27.2	25.4
34 Trade credit	6.0	6.6	7.3	8.3	9.4	10.5	11.7	13.2	14.8	17.0	19.7	22.4
35 Deferred and unpaid life insurance premiums	5.4	6.0	6.4	7.1	7.7	8.4	9.3	10.3	11.7	12.9	14.7	16.5

49. Flow of funds accounts, 1971-82—Continued

C. Sector statements of financial assets and liabilities—Continued

Amounts outstanding at end of year, billions of dollars

Category	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982
	Nonfinancial corporate business											
36 Total financial assets	406.0	455.5	526.0	516.7	557.6	611.9	671.7	764.4	891.6	997.5	1,054.5	1,079.7
37 Liquid assets	78.8	88.0	101.0	105.4	125.2	139.6	143.4	153.2	172.3	188.1	205.8	221.5
38 Demand deposits and currency	42.6	44.9	46.3	47.8	53.9	56.4	59.2	63.0	69.2	75.8	75.1	75.0
39 Time deposits	9.5	11.9	16.6	20.5	22.4	24.4	29.2	31.2	35.9	39.9	54.8	60.0
40 Security repurchase agreements	1.1	2.7	11.3	5.5	4.7	7.0	8.3	13.7	16.3	22.9	22.9	26.6
41 Foreign deposits	1.2	2.2	3.3	4.9	5.8	7.4	8.7	11.4	12.9	14.0	14.3	12.0
42 U.S. government securities	10.0	7.9	4.5	5.6	14.3	16.4	10.0	5.5	5.7	4.5	5.6	13.0
43 State and local obligations	3.2	4.2	4.0	4.7	4.5	3.4	3.5	3.7	3.7	3.5	3.5	3.5
44 Commercial paper	11.3	14.2	14.9	16.5	19.6	24.7	24.5	24.8	28.7	27.6	29.6	31.3
45 Consumer credit	19.3	20.2	21.7	22.3	23.0	24.9	26.0	27.8	29.4	29.8	31.9	32.3
46 Trade credit	201.8	228.0	266.8	243.5	249.4	268.1	304.3	360.2	431.7	479.3	496.0	487.4
47 Miscellaneous assets	106.1	119.3	136.6	145.5	160.1	179.2	198.0	223.2	258.2	300.4	320.8	338.6
48 Foreign direct investments ²	76.4	81.5	91.7	100.4	114.1	126.6	135.4	151.8	178.2	208.7	224.1	231.5
49 Insurance receivables	11.9	13.7	15.7	17.8	20.0	23.4	27.8	33.4	38.9	43.6	47.3	51.6
50 Equity in sponsored agencies	.4	.4	.4	.4	.4	.5	.5	.6	.6	.6	.6	.7
51 Other	17.5	23.7	28.8	26.9	25.5	28.8	34.3	37.5	40.4	47.4	48.8	54.7
52 Total liabilities	581.4	636.9	732.5	743.2	770.6	834.2	927.9	1,067.5	1,232.2	1,353.7	1,484.8	1,554.5
53 Credit market instruments	380.1	412.5	461.2	527.2	548.2	591.0	660.1	737.3	835.7	916.4	1,019.0	1,100.2
54 Tax-exempt bonds ³	.1	.6	2.4	4.1	6.7	9.2	17.4	25.0	34.9	44.3	56.1	70.8
55 Corporate bonds ²	186.1	198.3	207.5	227.1	254.3	277.2	298.1	318.3	340.8	373.9	397.8	423.3
56 Mortgages	61.3	64.1	65.9	66.8	65.9	68.3	71.9	76.1	77.5	80.0	78.9	76.8
57 Home mortgages	3.0	3.5	3.1	2.8	3.5	4.8	6.4	6.7	6.1	5.3	3.9	4.3
58 Multifamily	21.7	24.5	26.9	28.3	28.8	30.0	32.0	34.7	37.2	40.6	42.2	40.8
59 Commercial	36.7	36.1	35.9	35.7	33.6	33.6	33.5	34.6	34.2	34.0	32.7	31.6
60 Bank loans n.e.c.	108.3	120.6	150.3	181.3	172.0	175.8	196.4	226.5	269.7	295.0	337.6	382.7
61 Commercial paper	6.2	7.0	8.4	12.5	9.6	11.0	12.8	15.5	24.5	29.5	42.7	38.7
62 Acceptances	1.8	1.8	2.4	3.6	3.8	5.1	5.7	5.0	6.0	6.9	9.1	9.8
63 Finance company loans	14.6	18.2	22.3	28.1	31.9	40.3	53.8	65.3	75.4	78.5	87.2	86.7
64 U.S. government loans	1.6	1.8	2.1	3.7	3.9	4.1	4.0	5.7	6.9	8.4	9.6	11.4
65 Profit taxes payable	13.3	13.3	15.6	16.7	14.3	21.8	20.4	23.9	23.9	17.3	9.7	-1.2
66 Trade debt	174.0	196.2	235.1	174.1	180.5	190.7	212.8	263.9	318.1	351.7	366.4	356.2
67 Foreign direct investment in United States	13.9	14.9	20.6	25.1	27.7	30.8	34.6	42.5	54.5	68.4	89.8	99.2
MEMO												
68 Net trade credit	27.8	31.8	31.7	69.4	68.9	77.4	91.5	96.4	113.6	127.6	129.6	131.2
Debt subtotals												
69 Securities and mortgages	247.5	263.0	275.8	298.0	326.9	354.7	387.4	419.3	453.1	498.2	532.7	570.9
70 Loans and short-term paper	132.6	149.5	185.4	229.2	221.2	236.3	272.7	317.9	382.5	418.2	486.2	529.3
71 Total short-term liabilities ⁴	319.9	359.0	436.1	420.0	416.0	448.8	506.0	605.7	724.6	787.2	862.3	884.4
Ratios (percent)												
72 Long-term debt to credit market debt	65.1	63.8	59.8	56.5	59.6	60.0	58.7	56.9	54.2	54.4	52.3	51.9
73 Short-term debt to credit market debt	34.9	36.2	40.2	43.5	40.4	40.0	41.3	43.1	45.8	45.6	47.7	48.1
74 Liquid assets to short-term liabilities	24.6	24.5	23.1	25.1	30.1	31.1	28.3	25.3	23.8	23.9	22.9	25.0

50. Selected measures of nonfinancial business activity, 1982¹

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	138.6	140.7	142.9	141.7	140.2	139.2	138.7	138.8	138.4	137.3	135.7	134.9	135.2
<i>Market groupings</i>													
2 Products, total	141.8	142.9	144.6	143.7	142.9	142.3	142.1	142.6	142.0	140.8	139.3	139.0	139.9
3 Final, total	141.5	142.8	144.1	143.3	142.6	142.2	142.1	142.5	141.2	140.0	138.7	138.3	139.5
4 Consumer goods	142.6	139.6	141.8	141.5	142.1	143.6	144.8	145.8	144.1	143.4	142.2	141.3	142.0
5 Equipment	139.8	147.2	147.3	145.9	143.4	140.4	138.4	138.0	137.3	135.2	134.0	134.2	136.1
6 Intermediate	143.3	143.4	146.3	145.2	143.7	142.6	141.9	142.8	144.7	143.7	141.6	141.8	141.5
7 Materials	133.7	137.2	140.4	138.5	136.2	134.3	133.5	133.0	132.8	132.0	130.0	128.4	127.8
<i>Industry groupings</i>													
8 Manufacturing	137.6	138.5	140.9	140.1	138.7	137.9	137.7	138.1	138.0	137.1	135.0	134.0	134.5
<i>Capacity utilization (percent)²</i>													
9 Manufacturing	71.1	72.3	73.4	72.9	72.0	71.5	71.3	71.4	71.2	70.6	69.4	68.8	68.9
10 Industrial materials industries	70.1	72.3	73.9	72.9	71.6	70.6	70.0	69.7	69.5	69.0	67.9	67.0	66.6
11 Construction contracts (1977 = 100)³	110.0	118.0	115.0	105.0	88.0	94.0	111.0	98.0	112.0	117.0	105.0	122.0	131.0
12 Nonagricultural employment, total⁴	136.2	137.4	137.4	137.1	136.8	136.8	136.4	135.9	135.7	135.6	135.2	134.9	134.7
13 Goods-producing, total	102.6	106.0	105.8	105.0	104.3	103.9	103.0	102.3	101.6	101.0	99.9	99.2	98.9
14 Manufacturing, total	96.9	100.4	100.0	99.3	98.5	98.1	97.3	96.7	96.0	95.4	94.4	93.7	93.6
15 Manufacturing, production worker	89.4	93.4	93.0	92.1	91.1	90.7	89.8	89.1	88.3	87.7	86.4	85.6	85.6
16 Service-producing	154.7	154.6	154.7	154.7	154.6	154.8	154.8	154.4	154.4	154.6	154.5	154.5	154.4
17 Personal income, total⁵	407.9	396.7	399.0	399.8	402.5	405.7	407.3	410.8	411.4	412.3	414.2	416.7	418.3
18 Wage and salary disbursements	365.5	359.6	362.2	361.3	362.2	365.4	366.0	367.6	367.8	367.7	368.0	368.2	370.0
19 Manufacturing	285.3	286.1	289.0	286.4	286.3	288.1	288.4	287.7	286.4	284.5	281.3	280.0	279.3
20 Disposable personal income⁵	397.3	387.2	388.3	389.7	394.3	394.4	394.3	399.9	399.0	401.0	404.2	406.9	408.7
21 Retail sales⁶	340.3	326.0	334.0	333.4	337.4	347.1	336.4	341.8	338.2	341.3	345.0	353.6	349.6
<i>Prices⁷</i>													
22 Consumer	289.1	282.5	283.4	283.1	284.3	287.1	290.6	292.2	292.8	293.3	294.1	293.6	292.4
23 Producer finished goods	280.7	277.9	277.9	277.3	277.3	277.8	279.9	281.7	282.3	281.2	284.1	284.9	285.5

51. Output, capacity, and capacity utilization, 1982

A. Output

1967 = 100; quarterly data are seasonally adjusted.

Series	Year	Q1	Q2	Q3	Q4
1 Manufacturing	137.6	139.8	138.1	137.7	134.5
2 Primary processing ¹	132.8	137.1	132.3	132.4	129.3
3 Advanced processing ²	140.1	141.6	141.2	140.5	137.3
4 Materials³	133.7	138.7	134.7	132.6	128.7
5 Durable goods	125.0	130.9	127.1	124.7	117.1
6 Metal	77.0	90.9	77.0	73.0	66.5
7 Nondurable goods	157.5	161.0	156.8	155.1	157.0
8 Textile, paper, and chemical	161.1	164.5	160.5	158.4	160.8
9 Textile	102.2	101.3	101.8	102.0	103.0
10 Paper	145.5	146.1	142.0	145.9	147.6
11 Chemical	193.5	200.0	194.0	188.5	191.9
12 Energy	125.1	129.8	125.5	123.8	121.5

B. Capacity

1967 output = 100; quarterly data are seasonally adjusted.

Series	Year	Q1	Q2	Q3	Q4
1 Manufacturing	193.4	192.0	192.9	193.9	194.8
2 Primary processing ¹	192.6	191.6	192.3	193.0	193.7
3 Advanced processing ²	193.8	192.1	193.2	194.3	195.4
4 Materials³	190.7	189.9	190.4	191.0	191.7
5 Durable goods	194.2	193.5	194.0	194.4	194.8
6 Metal	140.6	140.9	140.8	140.6	140.3
7 Nondurable goods	215.1	213.3	214.5	215.6	216.9
8 Textile, paper, and chemical	226.1	224.0	225.4	226.8	228.3
9 Textile	139.4	139.5	139.5	139.4	139.4
10 Paper	163.1	161.8	162.7	163.6	164.4
11 Chemical	289.5	286.2	288.4	290.6	292.8
12 Energy	152.6	151.9	152.3	152.8	153.3

C. Capacity utilization⁴

Percent; quarterly data are seasonally adjusted.

Series	Year	Q1	Q2	Q3	Q4
1 Manufacturing	71.1	72.9	71.6	71.0	69.0
2 Primary processing ¹	68.9	71.5	68.8	68.6	66.8
3 Advanced processing ²	72.3	73.7	73.1	72.3	70.2
4 Materials³	70.1	73.0	70.7	69.4	67.1
5 Durable goods	64.4	67.6	65.5	64.2	60.2
6 Metal	54.7	64.5	54.7	51.9	47.4
7 Nondurable goods	73.2	75.5	73.1	71.9	72.4
8 Textile, paper, and chemical	71.2	73.5	71.2	69.8	70.5
9 Textile	73.3	72.6	73.0	73.2	73.9
10 Paper	89.2	90.3	87.3	89.1	89.7
11 Chemical	66.8	69.9	67.2	64.9	65.5
12 Energy	82.0	85.4	82.4	81.0	79.2

52. Labor force, employment, and unemployment, 1982

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

Category	Year	Jan.	Feb.	Mar.	Apr.	May	June
HOUSEHOLD SURVEY DATA							
1 Noninstitutional population ¹	174,451	173,494	173,657	173,842	174,020	174,201	174,363
2 Labor force (including Armed Forces) ¹	112,384	111,193	111,532	111,653	111,916	112,553	112,320
3 Civilian labor force	110,204	109,034	109,364	109,478	109,740	110,378	110,147
<i>Employment</i>							
4 Nonagricultural industries ²	96,125	96,309	96,328	96,230	96,128	96,548	96,310
5 Agriculture	3,401	3,379	3,367	3,367	3,356	3,446	3,371
<i>Unemployment</i>							
6 Number	10,678	9,346	9,669	9,881	10,256	10,384	10,466
7 Rate (percent of civilian labor force)	9.7	8.6	8.8	9.0	9.3	9.4	9.5
8 Not in labor force	62,067	62,301	62,125	62,189	62,104	61,648	62,043
ESTABLISHMENT SURVEY DATA							
9 Nonagricultural payroll employment ³	89,596	90,396	90,417	90,207	90,024	90,016	89,775
10 Manufacturing	18,853	19,528	19,450	19,308	19,160	19,078	18,918
11 Mining	1,143	1,216	1,219	1,218	1,204	1,177	1,150
12 Contract construction	3,911	3,967	4,001	3,957	3,943	3,971	3,933
13 Transportation and public utilities	5,081	5,142	5,136	5,123	5,117	5,117	5,099
14 Trade	20,401	20,426	20,461	20,447	20,427	20,454	20,454
15 Finance	5,340	5,320	5,322	5,326	5,328	5,331	5,339
16 Service	19,064	18,919	18,970	18,957	18,984	19,020	19,046
17 Government	15,803	15,878	15,858	15,871	15,861	15,868	15,836
HOUSEHOLD SURVEY DATA							
1 Noninstitutional population ¹	174,544	174,707	174,888	175,069	175,238	175,381	175,381
2 Labor force (including Armed Forces) ¹	112,596	112,810	113,056	112,940	113,222	113,311	113,311
3 Civilian labor force	110,416	110,614	110,858	110,752	111,042	111,129	111,129
<i>Employment</i>							
4 Nonagricultural industries ²	96,143	96,254	96,180	95,763	95,670	95,682	95,682
5 Agriculture	3,445	3,429	3,363	3,413	3,466	3,411	3,411
<i>Unemployment</i>							
6 Number	10,828	10,931	11,315	11,576	11,906	12,036	12,036
7 Rate (percent of civilian labor force)	9.8	9.9	10.2	10.5	10.7	10.8	10.8
8 Not in labor force	61,948	61,897	61,832	62,129	62,016	62,070	62,070
ESTABLISHMENT SURVEY DATA							
9 Nonagricultural payroll employment ³	89,450	89,264	89,235	88,938	88,785	88,665	88,665
10 Manufacturing	18,802	18,666	18,555	18,358	18,222	18,193	18,193
11 Mining	1,125	1,113	1,100	1,082	1,066	1,053	1,053
12 Contract construction	3,916	3,893	3,875	3,847	3,843	3,815	3,815
13 Transportation and public utilities	5,075	5,056	5,054	5,033	5,019	5,008	5,008
14 Trade	20,438	20,410	20,380	20,344	20,320	20,256	20,256
15 Finance	5,342	5,344	5,351	5,350	5,356	5,367	5,367
16 Service	19,083	19,097	19,136	19,144	19,187	19,215	19,215
17 Government	15,669	15,685	15,784	15,780	15,772	15,758	15,758

53. Industrial production¹

Monthly data are seasonally adjusted

Grouping	1967 propor- tion	1982											
		Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
		Index (1967 = 100)											
MAJOR MARKET													
1 Total index	100.0	140.7	142.9	141.7	140.2	139.2	138.7	138.8	138.4	137.3	135.7	134.9	135.2
2 Products	60.71	142.9	144.6	143.7	142.9	142.3	142.1	142.6	142.0	140.8	139.3	139.0	139.9
3 Final products	47.82	142.8	144.1	143.3	142.6	142.2	142.1	142.5	141.2	140.0	138.7	138.3	139.5
4 Consumer goods	27.68	139.6	141.8	141.5	142.1	143.6	144.8	145.8	144.1	143.4	142.2	141.3	142.0
5 Equipment	20.14	147.2	147.3	145.9	143.4	140.4	138.4	137.3	135.2	134.0	134.2	134.2	136.1
6 Intermediate products	12.89	143.4	146.3	145.2	143.7	142.6	141.9	142.8	144.7	143.7	141.6	141.8	141.5
7 Materials	39.29	137.2	140.4	138.5	136.2	134.3	133.5	133.0	132.8	132.0	130.0	128.4	127.8
<i>Consumer goods</i>													
8 Durable consumer goods	7.89	120.1	125.9	128.1	130.7	132.6	134.6	137.3	132.9	131.3	126.5	124.6	125.9
9 Automotive products	2.83	109.2	117.5	125.0	129.9	138.9	143.0	149.7	135.5	135.5	123.6	120.7	128.7
10 Autos and utility vehicles	2.03	71.6	82.0	93.6	100.5	111.8	117.1	127.7	107.1	105.8	89.6	86.9	99.0
11 Autos	1.90	61.3	70.5	79.8	87.2	96.1	101.9	114.6	93.3	94.3	79.5	77.7	87.9
12 Auto parts and allied goods .....	.80	204.4	207.8	204.5	204.6	207.6	208.6	205.4	207.6	210.7	210.0	206.6	204.0
13 Home goods	5.06	126.3	130.6	129.9	131.1	129.1	129.9	130.4	131.4	128.9	128.1	126.8	124.3
14 Appliances, A/C, and TV	1.40	100.6	103.5	97.0	102.7	100.5	106.4	102.7	104.5	99.4	106.1	104.8	94.2
15 Appliances and TV	1.33	101.6	104.1	97.4	103.1	101.5	108.8	106.1	108.6	104.1	110.5	108.4	98.3
16 Carpeting and furniture	1.07	137.9	147.8	151.3	151.8	145.9	149.0	151.4	152.5	153.3	151.9	151.4	150.8
17 Miscellaneous home goods	2.59	135.4	138.1	138.9	138.0	137.7	134.9	136.7	137.2	134.9	130.1	128.6	129.8
18 Nondurable consumer goods	19.79	147.4	148.1	146.8	146.6	147.9	148.8	149.1	148.6	148.2	148.5	147.9	148.4
19 Clothing	4.29												
20 Consumer staples	15.50	158.9	159.2	158.1	158.3	159.0	159.9	159.7	159.4	158.8	159.1	158.1	158.8
21 Consumer foods and tobacco	8.33	150.0	151.1	149.6	148.1	149.9	150.9	149.9	149.6	148.6	150.2	149.0	149.5
22 Nonfood staples	7.17	169.1	168.7	168.0	170.0	169.5	170.4	171.2	170.8	170.7	169.5	168.7	169.6
23 Consumer chemical products	2.63	220.1	218.2	217.8	218.3	216.6	219.8	222.3	222.4	221.7	220.0	218.9	220.9
24 Consumer paper products	1.92	127.0	130.2	127.8	128.7	126.7	126.7	128.1	129.4	128.2	125.3	125.1	128.3
25 Consumer energy products	2.62	148.9	147.2	147.6	151.9	153.6	152.8	151.4	149.3	150.6	151.1	150.2	148.4
26 Residential utilities	1.45	172.3	171.6	170.4	174.5	173.7	171.1	167.7	169.7	169.5	169.1	171.5	169.3
<i>Equipment</i>													
27 Business	12.63	172.2	171.6	169.0	164.9	159.9	156.7	154.9	153.9	150.5	147.1	146.4	148.1
28 Industrial	6.77	158.1	155.9	151.2	145.9	138.9	134.0	131.3	128.4	123.8	118.3	117.2	117.9
29 Building and mining	1.44	289.0	274.9	256.9	242.2	224.4	209.0	200.4	190.8	182.1	169.3	165.7	171.9
30 Manufacturing	3.85	116.9	116.8	116.3	114.0	109.7	107.5	106.0	104.4	101.6	98.0	97.5	97.0
31 Power	1.47	137.4	141.1	139.0	134.8	131.5	129.9	129.6	130.1	124.7	121.0	121.0	119.7
32 Commercial, transit, and farm	5.86	188.5	189.9	189.5	186.9	184.1	183.0	182.2	183.3	181.4	180.5	180.2	183.0
33 Commercial	3.26	256.1	256.4	257.8	253.1	247.7	247.5	248.8	253.5	254.0	253.5	254.8	258.6
34 Transit	1.93	109.0	110.4	110.5	110.9	110.9	108.3	106.3	102.0	95.5	93.2	92.3	96.2
35 Farm .....	.67	88.4	95.1	84.9	83.5	85.8	84.1	76.9	75.8	76.1	76.8	70.7	65.1
36 Defense and space	7.51	105.2	106.5	107.0	107.2	107.7	107.6	109.5	109.5	109.5	111.9	113.6	115.9
<i>Intermediate products</i>													
37 Construction supplies	6.42	124.2	127.5	125.6	123.6	122.2	123.1	124.1	127.1	125.5	122.5	123.4	123.0
38 Business supplies	6.47	162.4	165.1	164.6	163.7	162.8	160.6	161.4	162.1	161.8	160.5	160.1	159.8
39 Commercial energy products	1.14	181.7	184.1	184.5	183.5	180.3	178.3	179.8	178.1	179.2	180.4	182.4	182.4
<i>Materials</i>													
40 Durable goods materials	20.35	129.7	132.4	130.7	128.1	126.6	126.6	126.0	125.1	123.0	118.5	116.4	116.5
41 Durable consumer parts	4.58	86.9	92.2	94.1	94.7	98.9	103.1	103.8	101.0	97.1	91.4	90.0	91.1
42 Equipment parts	5.44	177.2	180.1	177.5	173.9	170.0	168.3	166.1	164.1	158.3	155.4	155.1	155.3
43 Durable materials n.e.c.	10.34	123.6	125.1	122.2	118.8	116.1	115.1	114.8	115.4	115.8	111.1	107.7	107.4
44 Basic metal materials	5.57	94.5	94.3	88.6	82.3	79.4	77.4	75.7	76.1	77.7	73.0	69.1	68.7
45 Nondurable goods materials	10.47	156.8	164.2	162.0	160.3	156.6	153.5	152.3	154.5	158.5	158.2	157.3	155.6
46 Textile, paper, and chemical	7.62	159.1	167.9	166.6	164.4	160.4	156.7	155.3	157.7	162.2	161.5	161.0	160.0
47 Textile materials	1.85	97.3	102.2	104.5	104.5	101.8	99.1	99.6	103.2	103.3	104.4	102.5	102.1
48 Paper materials	1.62	143.2	148.5	146.7	143.5	141.8	140.7	142.1	146.6	148.9	148.9	149.7	144.1
49 Chemical materials	4.15	193.0	204.9	202.2	199.3	193.9	188.7	185.4	186.5	193.7	192.0	191.6	192.0
50 Containers, nondurable	1.70	162.4	166.7	161.3	159.8	157.2	158.5	158.1	162.8	167.3	164.9	160.8	155.2
51 Nondurable materials n.e.c.	1.14	132.4	136.0	132.4	134.2	130.6	124.8	123.4	120.1	121.1	125.5	127.4	127.2
52 Energy materials	8.48	130.9	130.3	128.2	125.8	125.4	125.4	126.0	124.5	121.0	122.6	121.4	120.4
53 Primary energy	4.65	119.2	119.5	119.2	117.3	116.9	116.6	117.2	113.8	111.1	114.4	113.7	113.5
54 Converted fuel materials	3.82	145.1	143.4	139.1	136.1	135.7	136.0	136.7	137.4	133.0	132.6	130.8	128.9
<i>Supplementary groups</i>													
55 Home goods and clothing	9.35	117.0	120.1	118.9	118.9	119.5	120.2	121.4	121.3	120.1	119.9	119.6	118.2
56 Energy, total	12.23	139.5	138.9	137.6	136.7	136.5	136.2	136.4	134.8	132.7	134.1	133.3	132.2
57 Products	3.76	158.8	158.4	158.8	161.5	161.7	160.5	160.0	158.0	159.3	160.0	160.0	158.7
58 Materials	8.48	130.9	130.3	128.2	125.8	125.4	125.4	126.0	124.5	121.0	122.6	121.4	120.4

53. Industrial production¹—Continued

Monthly data are seasonally adjusted

Grouping	SIC code	1967 proportion	1982											
			Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
			Index (1967 = 100)											
MAJOR INDUSTRY														
1 Mining and utilities	0	12.05	157.4	155.6	153.1	151.6	148.8	145.2	142.6	141.3	139.7	140.4	140.4	140.1
2 Mining	0	6.36	144.5	142.4	138.1	134.1	128.9	123.5	120.1	116.9	114.7	115.9	116.8	118.4
3 Utilities	0	5.69	171.8	170.4	170.0	171.0	170.9	169.4	167.7	168.5	167.5	167.8	166.7	164.2
4 Electric	0	3.88	195.2	192.5	191.7	193.1	193.4	191.6	189.2	189.9	188.2	188.4	188.3	185.6
5 Manufacturing	0	87.95	138.5	140.9	140.1	138.7	137.9	137.7	138.1	138.0	137.1	135.0	134.0	134.5
6 Nondurable	0	35.97	155.1	157.8	157.3	156.1	155.0	155.3	155.7	156.9	156.7	156.2	155.3	155.6
7 Durable	0	51.98	127.1	129.3	128.2	126.7	126.1	125.5	125.9	124.9	123.5	120.3	119.3	119.9
<i>Mining</i>														
8 Metal	10	.51	121.3	120.8	109.9	108.8	90.0	71.8	58.1	53.4	55.4	63.1	70.4	74.9
9 Coal	11,12	.69	147.9	156.0	155.6	146.2	149.2	144.4	140.3	135.8	127.9	143.2	134.1	129.7
10 Oil and gas extraction	13	4.40	151.5	146.6	141.4	137.7	132.7	129.1	127.0	123.3	121.0	119.1	120.3	122.9
11 Stone and earth minerals	14	.75	115.8	120.5	121.6	119.6	114.6	106.6	103.8	105.7	106.3	108.5	111.9	111.7
<i>Nondurable manufactures</i>														
12 Foods	20	8.75	151.1	151.7	150.8	149.7	150.5	151.0	151.0	150.7	149.0	151.5	152.0	152.8
13 Tobacco products	21	.67	112.7	126.7	126.7	116.1	118.6	123.6	121.4	120.6	113.3	110.6	113.0	109.9
14 Textile mill products	22	2.68	120.0	125.8	126.0	126.3	123.5	123.7	124.3	125.9	126.1	125.9	123.1	122.2
15 Apparel products	23	3.31	...	...	...	...	...	...	...	...	...	...	...	...
16 Paper and products	26	3.21	148.3	151.5	150.6	149.8	146.5	146.8	147.0	152.5	154.3	155.0	154.5	151.1
17 Printing and publishing	27	4.72	145.6	146.4	145.9	144.2	143.8	142.6	143.9	145.3	144.3	142.0	141.7	142.8
18 Chemicals and products	28	7.74	196.7	201.3	200.3	198.6	193.6	193.2	194.1	195.6	196.4	194.1	192.8	195.9
19 Petroleum products	29	1.79	123.3	119.5	121.3	120.8	122.2	124.3	124.7	121.4	122.6	123.8	120.0	118.7
20 Rubber and plastic products	30	2.24	244.7	251.8	253.4	255.1	257.0	258.9	256.8	261.1	262.0	256.3	250.2	249.7
21 Leather and products	31	.86	63.1	64.0	61.2	60.6	61.1	62.3	62.9	60.8	60.9	59.5	57.7	56.0
<i>Durable manufactures</i>														
22 Ordnance, private and government	19,91	3.64	84.1	83.8	83.8	85.2	86.3	86.5	87.1	86.5	86.9	89.5	91.9	92.5
23 Lumber and products	24	1.64	99.2	104.9	103.5	106.2	110.6	112.2	116.9	120.3	119.9	117.2	119.1	121.4
24 Furniture and fixtures	25	1.37	144.3	148.4	150.2	151.8	151.1	152.5	154.5	156.7	155.7	154.3	152.4	153.7
25 Clay, glass, and stone products	32	2.74	128.5	135.0	131.5	127.0	125.0	126.1	126.9	128.8	130.4	128.1	127.3	125.4
26 Primary metals	33	6.57	89.7	88.5	83.0	76.4	75.2	72.8	72.9	72.9	73.2	69.6	63.6	63.5
27 Iron and steel	331,2	4.21	79.6	78.5	73.0	65.1	62.4	58.0	58.1	57.4	56.4	54.1	47.5	46.6
28 Fabricated metal products	34	5.93	120.7	121.4	121.1	119.1	115.8	115.0	115.5	114.3	112.3	107.6	107.0	107.3
29 Nonelectrical machinery	35	9.15	160.9	160.0	157.3	153.7	150.0	147.4	147.1	147.2	144.9	140.4	139.6	139.2
30 Electrical machinery	36	8.05	168.2	172.9	172.6	172.2	170.9	170.8	170.3	169.7	167.0	165.4	165.5	165.5
31 Transportation equipment	37	9.27	96.6	102.0	104.4	105.9	110.0	111.6	112.7	107.0	105.3	100.8	100.2	103.7
32 Motor vehicles and parts	371	4.50	90.4	98.6	105.6	110.7	119.8	124.0	127.2	116.7	113.5	103.0	101.7	108.8
33 Aerospace and miscellaneous transportation equipment	372,9	4.77	102.4	105.3	103.2	101.3	100.8	99.9	99.0	97.8	97.6	98.6	98.7	98.9
34 Instruments	38	2.11	162.2	164.5	163.0	162.8	163.8	164.8	165.2	165.5	161.9	157.4	155.8	155.2
35 Miscellaneous manufactures	39	1.51	144.9	144.5	145.3	144.6	141.7	136.8	134.7	133.9	132.9	129.6	129.5	128.2
Gross value (billions of 1972 dollars, annual rates)														
MAJOR MARKET														
36 Products, total	0	507.4 ¹	577.4	588.1	586.8	582.1	586.1	584.1	585.8	578.5	575.3	570.0	568.4	572.9
37 Final	0	390.9 ²	448.8	457.1	456.6	453.5	458.3	456.7	457.2	449.2	446.3	442.8	441.3	445.8
38 Consumer goods	0	277.5 ²	298.9	306.3	306.9	306.7	312.3	313.1	314.9	309.1	309.3	306.6	305.6	306.8
39 Equipment	0	113.4 ²	149.9	150.8	149.7	146.8	146.0	143.5	142.3	140.1	137.0	136.2	135.7	138.9
40 Intermediate	0	116.6 ²	128.7	131.1	130.2	128.6	127.8	127.4	128.7	129.3	129.0	127.2	127.1	127.1

54. Housing and construction, 1982

Monthly figures are at seasonally adjusted annual rates except as noted.

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Private residential real estate activity (thousands of units)												
New Units												
1 Permits authorized	800	820	883	880	951	924	1,065	928	1,029	1,154	1,227	1,326
2 1-family	448	451	475	462	489	513	507	515	576	657	738	753
3 2-or-more-family	352	369	408	418	462	411	558	413	453	497	489	573
4 Started	877	911	920	911	1,028	910	1,185	1,046	1,134	1,142	1,361	1,280
5 1-family	585	561	607	583	622	617	625	651	683	716	868	842
6 2-or-more-family	292	350	313	328	406	293	560	395	451	426	493	438
7 Under construction, end of period ¹	683	687	679	672	664	659	670	671	685	691	712	730
8 1-family	392	399	395	391	382	382	377	374	380	383	395	411
9 2-or-more-family	292	289	284	282	281	278	293	296	306	307	317	319
10 Completed	1,058	929	946	965	1,108	943	1,010	1,001	936	1,077	1,053	1,035
11 1-family	642	549	592	594	684	587	684	638	585	679	679	647
12 2-or-more-family	416	380	354	371	424	356	326	363	351	398	374	388
13 Mobile homes shipped	221	248	244	249	244	252	240	234	222	224	251	243
<i>Merchant builder activity in 1-family units</i>												
14 Number sold	382	375	375	342	385	369	364	389	473	481	545	529
15 Number for sale, end of period ¹	275	274	268	264	258	254	250	248	247	245	246	251
<i>Price (thousands of dollars)²</i>												
Median												
16 Units sold	66.2	65.7	67.2	70.2	69.3	69.3	70.9	70.1	67.7	69.7	73.5	71.7
Average												
17 Units sold	78.0	80.7	83.7	85.0	86.5	84.9	86.5	86.5	79.6	79.9	87.8	86.7
EXISTING UNITS (1-family)												
18 Number sold	1,890	1,990	2,030	1,960	1,920	1,980	1,910	1,860	1,910	1,990	2,150	2,260
<i>Price of units sold (thousands of dollars)²</i>												
Median												
19 Median	66.4	66.9	67.0	67.1	67.8	69.4	69.2	68.9	67.3	66.9	67.7	67.8
Average												
20 Average	79.8	78.8	79.1	79.4	80.6	82.3	82.0	82.0	80.0	79.3	80.4	80.6
Value of new construction ³ (millions of dollars)												
CONSTRUCTION												
21 Total put in place	224,333	223,487	226,767	228,785	230,940	233,351	230,830	231,604	230,689	234,067	243,714	240,207
22 Private	175,390	174,321	175,512	177,853	180,932	182,920	180,813	179,454	178,177	181,899	190,520	190,768
23 Residential	71,211	68,311	69,630	71,930	75,180	75,493	73,795	72,650	71,696	76,432	81,245	86,018
24 Nonresidential, total	104,179	106,010	105,882	105,923	105,752	107,427	107,018	106,804	106,481	105,467	109,275	104,750
Buildings												
25 Industrial	18,159	18,373	18,154	17,747	17,821	18,244	17,209	16,897	16,545	17,117	16,716	15,631
26 Commercial	36,058	36,885	37,111	37,482	36,453	38,643	37,840	37,603	38,029	36,996	37,861	36,934
27 Other	9,530	9,984	9,919	9,895	10,198	10,384	10,228	10,834	10,663	10,863	11,517	11,784
28 Public utilities and other ..	40,432	40,768	40,698	40,799	41,280	40,156	41,741	41,470	41,244	40,491	43,181	40,401
29 Public	48,943	49,166	51,256	50,932	50,007	50,431	50,017	52,151	52,512	52,168	53,194	49,439
30 Military	2,082	1,454	2,305	1,812	2,128	1,985	2,244	2,355	2,622	2,364	2,572	2,432
31 Highway	12,065	12,230	12,765	12,175	12,593	13,312	14,023	14,050	14,041	14,447	14,409	13,048
32 Conservation and development	5,217	5,348	5,213	5,247	5,163	5,115	5,083	5,090	4,874	4,752	4,708	4,625
33 Other	29,579	30,134	30,973	31,698	30,123	30,019	28,667	30,656	30,975	30,605	31,505	29,334

55. Consumer and producer prices, 1982

Percentage changes based on seasonally adjusted data, except as noted

Item	Change from 12 months earlier		Change from 3 months earlier (at annual rate)				Index level Dec. 1982 (1967 = 100) ¹					
	1981 Dec.	1982 Dec.	Q1	Q2	Q3	Q4						
CONSUMER PRICES²												
1 All Items	8.9	3.9	1.3	9.8	4.1	.5	292.4					
2 Food	4.3	3.1	5.0	6.2	.6	.8	286.5					
3 Energy items	11.9	1.3	-17.7	7.5	8.1	10.2	419.9					
4 All items less food and energy	9.6	4.5	4.1	9.6	4.7	-.3	279.9					
5 Commodities	5.9	5.8	5.3	9.9	2.4	5.4	237.1					
6 Services	12.9	3.4	2.9	11.3	4.6	-4.8	329.6					
PRODUCER PRICES												
7 Finished goods	7.1	3.5	.9	4.6	4.2	4.6	285.1					
8 Consumer foods	1.4	2.1	6.8	10.2	-5.2	-2.6	258.2					
9 Consumer energy	14.1	-.1	-21.9	-9.2	30.9	7.1	845.9					
10 Other consumer goods	7.1	5.0	3.8	5.7	4.2	6.5	237.4					
11 Capital equipment	9.2	4.0	3.6	5.2	3.5	3.9	285.1					
12 Intermediate materials ³	7.3	.3	-2.3	-.5	2.3	1.5	315.7					
13 Excluding energy	6.6	.6	.3	.0	1.0	1.2	290.2					
Crude materials												
14 Foods	-14.0	1.4	23.3	15.8	-26.4	1.3	237.0					
15 Energy	22.8	2.4	-5.8	1.6	8.7	5.8	820.1					
16 Other	-11.4	-7.6	-35.7	19.2	2.9	-7.9	227.6					
Change from 1 month earlier												
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
CONSUMER PRICES²												
1 All Items .....	.3	.1	.0	.2	1.0	1.1	.6	.3	.1	.4	.0	-.3
2 Food .....	.7	.5	.1	.2	.7	.6	.2	-.2	.2	.2	.0	.0
3 Energy items	-.9	-2.6	-1.4	-2.5	1.7	2.8	.9	.5	.5	1.3	.8	.3
4 All items less food and energy .....	.2	.4	.1	.9	1.0	.9	.5	.4	.2	.4	-.1	-.5
5 Commodities .....	.3	.6	.4	.6	.8	.9	.3	.3	.0	.6	.3	.3
6 Services .....	.5	.3	-.1	.9	.9	.9	.6	.6	-.1	.1	-.3	-1.0
PRODUCER PRICES												
7 Finished goods .....	.4	.1	-.3	.1	.0	1.0	.5	.5	.1	.4	.6	.2
8 Consumer foods	1.1	.6	-.2	1.6	.3	.5	-1.6	.1	-.4	.0	.0	.1
9 Consumer energy	-.6	-1.8	-3.7	-4.0	-2.6	4.4	5.5	1.0	.4	.6	2.0	-.9
10 Other consumer goods .....	.2	.4	.3	.5	.3	.7	.2	.5	.3	.6	.6	.4
11 Capital equipment .....	.5	-.1	.5	.2	.5	.6	.4	.6	-.1	.2	.3	.5
12 Intermediate materials ³ .....	.2	-.3	-.4	-.5	.0	.4	.3	.1	.2	.1	.3	.0
13 Excluding energy .....	.0	.1	.0	-.2	.3	-.1	-.2	.0	.4	.0	.2	.2
Crude materials												
14 Foods	3.9	.9	.6	2.6	2.1	-.9	-2.9	-1.6	-3.0	-1.0	1.0	.4
15 Energy .....	.1	-.6	-1.0	-1.3	.7	1.0	.9	.3	.9	1.0	1.7	-1.2
16 Other	-2.9	-6.2	-1.7	1.8	2.8	-.1	1.1	-1.0	.6	-.6	-.9	-.5

56. Gross national product and income, 1982

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

Account	Year	Q1	Q2	Q3	Q4
GROSS NATIONAL PRODUCT					
1 Total	3,073.0	3,021.4	3,070.2	3,090.7	3,109.6
<i>By source</i>					
2 Personal consumption expenditures	1,991.9	1,938.9	1,972.8	2,008.8	2,046.9
3 Durable goods	244.5	239.4	242.9	243.4	252.1
4 Nondurable goods	761.0	749.7	754.7	766.6	773.0
5 Services	986.4	949.7	975.2	998.9	1,021.8
6 Gross private domestic investment	414.5	422.9	432.5	425.3	377.4
7 Fixed investment	439.1	448.6	443.7	430.2	433.8
8 Nonresidential	348.3	361.3	352.7	342.3	337.0
9 Structures	141.9	144.7	144.2	140.0	138.6
10 Producers' durable equipment	206.4	216.5	208.5	202.2	198.4
11 Residential structures	90.8	87.3	91.0	87.9	96.8
12 Nonfarm	86.0	83.2	86.1	83.4	91.2
13 Change in business inventories	-24.5	-25.7	-11.2	-4.9	-56.4
14 Nonfarm	-23.1	-27.6	-8.8	-2.3	-53.7
15 Net exports of goods and services	17.4	29.9	33.3	.9	5.6
16 Exports	347.6	358.4	364.5	346.0	321.6
17 Imports	330.2	328.5	331.2	345.0	316.1
18 Government purchases of goods and services	649.2	629.8	631.6	655.7	679.7
19 Federal	258.7	249.7	244.1	261.7	279.2
20 State and local	390.5	380.0	387.5	394.0	400.5
<i>By major type of product</i>					
21 Final sales, total	3,097.5	3,047.1	3,081.4	3,095.6	3,165.9
22 Goods	1,280.9	1,281.1	1,290.8	1,286.7	1,264.8
23 Durable	500.8	496.4	514.3	518.4	474.0
24 Nondurable	780.1	784.7	776.5	768.3	790.8
25 Services	1,511.2	1,460.6	1,496.4	1,527.2	1,560.5
26 Structures	281.0	279.7	283.0	276.9	284.3
27 Change in business inventories	-24.5	-25.7	-11.2	-4.9	-56.4
28 Durable goods	-15.5	-20.8	-2.5	6.4	-45.0
29 Nondurable goods	-9.1	-4.9	-8.7	-11.3	-11.4
30 MEMO: Total GNP in 1972 dollars	1,485.4	1,485.8	1,489.3	1,485.7	1,480.7
NATIONAL INCOME					
31 Total	2,450.4	2,419.7	2,448.9	2,458.9	2,474.0
32 Compensation of employees	1,865.7	1,834.2	1,859.9	1,879.5	1,889.0
33 Wages and salaries	1,568.1	1,542.7	1,563.9	1,579.8	1,586.0
34 Government and government enterprises	306.0	298.6	303.1	307.7	314.5
35 Other	1,262.1	1,244.1	1,260.8	1,272.1	1,271.5
36 Supplement to wages and salaries	297.6	291.6	296.0	299.1	302.9
37 Employer contributions for social insurance	140.9	139.1	140.6	141.5	142.5
38 Other labor income	156.6	152.4	155.4	158.2	160.4
39 Proprietors' income ¹	109.0	111.2	104.9	103.6	116.2
40 Business and professional ¹	87.5	83.7	88.1	87.8	90.2
41 Farm ¹	21.5	27.4	16.8	15.8	26.0
42 Rental income of persons ²	49.9	47.4	49.0	50.9	52.3
43 Corporate profits ¹	164.8	162.0	166.8	168.5	161.9
44 Profits before tax ³	174.2	173.2	178.8	177.3	167.5
45 Inventory valuation adjustment	-8.4	-5.5	-8.5	-9.0	-10.3
46 Capital consumption adjustment	-1.1	-5.6	-3.5	.1	4.7
47 Net interest	261.1	265.0	268.3	256.4	254.7

57. Personal income and saving, 1982

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

Account	Year	Q1	Q2	Q3	Q4
PERSONAL INCOME AND SAVING					
1 Total personal income	2,578.6	2,528.1	2,563.2	2,591.3	2,632.0
2 Wage and salary disbursements	1,568.1	1,542.8	1,563.8	1,579.8	1,586.0
3 Commodity-producing industries	509.2	514.8	513.7	508.9	499.5
4 Manufacturing	383.8	386.2	386.8	384.8	377.4
5 Distributive industries	378.8	371.6	378.1	381.9	383.5
6 Service industries	374.1	357.6	369.1	381.2	388.5
7 Government and government enterprises	306.0	298.7	303.0	307.7	314.5
8 Other labor income	156.6	152.4	155.4	158.2	160.4
9 Proprietors' income ¹	109.0	111.2	104.9	103.6	116.2
10 Business and professional ¹	87.5	83.7	88.1	87.8	90.2
11 Farm ¹	21.5	27.4	16.8	15.8	26.0
12 Rental income of persons ²	49.9	47.4	49.0	50.9	52.3
13 Dividends	66.4	65.6	65.6	66.4	67.9
14 Personal interest income	366.2	364.9	371.9	364.8	363.1
15 Transfer payments	374.6	354.6	364.2	380.4	399.0
16 Old-age survivors, disability, and health insurance benefits	204.5	195.0	197.3	209.3	216.5
17 LESS: Personal contributions for social insurance	112.0	110.7	111.7	112.7	112.9
18 EQUALS: Personal income	2,578.6	2,528.1	2,563.2	2,591.3	2,632.0
19 LESS: Personal tax and nontax payments	402.1	400.2	404.2	399.8	404.1
20 EQUALS: Disposable personal income	2,176.5	2,127.9	2,159.0	2,191.5	2,227.8
21 LESS: Personal outlays	2,051.1	1,997.0	2,031.9	2,068.4	2,107.0
22 EQUALS: Personal saving	125.4	130.8	127.1	123.0	120.8
MEMO: Per capita (1972 dollars)					
23 Gross national product	6,399	6,424	6,425	6,393	6,355
24 Personal consumption expenditures	4,179	4,156	4,180	4,178	4,205
25 Disposable personal income	4,567	4,562	4,574	4,558	4,576
26 Saving rate (percent)	5.8	6.1	5.9	5.6	5.4
GROSS SAVING					
27 Gross saving	405.8	434.4	439.5	397.9	351.3
28 Gross private saving	521.6	514.1	520.7	524.9	526.6
29 Personal saving	125.4	130.8	127.1	123.0	120.8
30 Undistributed corporate profits ¹	37.0	34.0	37.5	38.9	37.5
31 Corporate inventory valuation adjustment	-8.4	-5.5	-8.5	-9.0	-10.3
<i>Capital consumption allowances</i>					
32 Corporate	222.0	215.6	220.2	224.5	227.7
33 Noncorporate	137.2	133.7	135.9	138.5	140.5
34 Wage accruals less disbursements	.0	.0	.0	.0	.0
35 Government surplus, or deficit (-), national income and product accounts	-115.8	-79.7	-81.2	-127.0	-175.3
36 Federal	-147.1	-108.5	-113.2	-158.3	-208.2
37 State and local	31.3	28.8	32.0	31.3	32.9
38 Capital grants received by the United States, net	.0	.0	.0	.0	.0
39 Gross investment	406.2	427.7	441.3	400.5	355.5
40 Gross private domestic	414.5	422.9	432.5	425.3	377.4
41 Net foreign	-8.3	4.8	8.7	-24.8	-21.9
42 Statistical discrepancy	.5	-6.7	1.7	2.5	4.2

58. Summary of U.S. international transactions

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

Item	1981	1982	1981				1982			
			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 Balance on current account	4,592	-11,211	3,344	742	-83	585	564	1,434	-6,596	-6,621
2 Not seasonally adjusted			2,769	1,488	-1,773	2,108	259	2,218	-8,143	-5,546
3 Merchandise										
trade balance ²	-28,067	-36,389	-4,482	-7,342	-8,402	-7,841	-6,103	-5,854	-13,078	-11,354
4 Merchandise exports	237,019	211,217	60,793	60,031	57,812	58,383	55,636	54,996	52,241	48,344
5 Merchandise imports	-265,086	-247,606	-65,275	-67,373	-66,214	-66,224	-61,739	-60,850	-65,319	-59,698
6 Military transactions, net	-1,355	179	-583	-435	179	-515	-51	201	54	-26
7 Investment income, net ³	33,484	27,304	8,206	8,212	8,155	8,909	6,937	7,536	6,821	6,008
8 Other service transactions, net	7,462	5,729	1,698	1,874	1,869	2,018	1,842	1,353	1,349	1,182
9 Remittances, pensions, and other transfers	-2,382	-2,621	-535	-579	-626	-643	-603	-702	-656	-661
10 U.S. government grants (excluding military)	-4,549	-5,413	-960	-988	-1,258	-1,343	-1,458	-1,100	-1,086	-1,770
11 Change in U.S. government assets other than official reserve assets, net (increase, -)	-5,078	-5,732	-1,361	-1,469	-1,274	-973	-807	-1,489	-2,502	-934
12 Change in U.S. official reserve assets (increase, -)	-5,175	-4,965	-4,529	-905	-4	262	-1,089	-1,132	-794	-1,949
13 Gold	0	0	0	0	0	0	0	0	0	0
14 Special drawing rights	-1,823	-1,371	-1,441	-23	-225	-134	-400	-241	-434	-297
15 Reserve position in International Monetary Fund	-2,491	-2,552	-707	-780	-647	-358	-547	-814	-459	-732
16 Foreign currencies	-861	-1,041	-2,381	-102	868	754	-142	-77	99	-920
17 Change in U.S. private assets abroad (increase, -) ³	-100,348	-107,348	-17,445	-19,796	-16,001	-47,106	-29,560	-38,313	-22,803	-16,670
18 Bank-reported claims	-83,851	-109,346	-11,664	-14,981	-15,293	-41,913	-32,551	-38,653	-20,631	-17,511
19 Nonbank-reported claims	-1,181	6,976	-3,248	2,389	1,178	-1,500	3,918	-277	998	2,337
20 U.S. purchases of foreign securities, net	-5,636	-7,986	-488	-1,547	-705	-2,896	-581	-546	-3,331	-3,527
21 U.S. direct investments abroad, net ³	-9,680	3,008	-2,045	-5,657	-1,181	-797	-346	1,163	161	2,031
22 Change in foreign official assets in the United States (increase, +)	5,430	3,172	5,517	-2,999	-5,880	8,792	-3,061	1,930	2,642	1,661
23 U.S. Treasury securities	4,983	5,759	7,242	-2,063	-4,635	4,439	-1,327	-2,094	4,834	4,346
24 Other U.S. government obligations	1,289	-670	454	536	545	-246	-301	258	-71	-556
25 Other U.S. government liabilities ⁴	-28	504	101	-71	-384	326	75	459	-160	130
26 Other U.S. liabilities reported by U.S. banks	-3,479	-2,054	-3,109	-2,048	-2,380	4,058	-1,697	3,271	-1,911	-1,717
27 Other foreign official assets ⁵	2,665	-367	829	647	974	215	189	36	-50	-542
28 Change in foreign private assets in United States (increase, +) ³	75,248	84,693	2,921	16,957	22,610	32,760	30,185	29,683	14,971	9,856
29 U.S. bank-reported liabilities	42,154	64,263	-3,793	8,071	16,494	21,382	25,685	24,778	10,977	2,823
30 U.S. nonbank-reported liabilities	942	-3,104	129	22	1,091	-300	-182	-2,517	-425	20
31 Foreign private purchases of U.S. Treasury securities, net	2,982	7,004	1,390	747	-444	1,289	1,288	2,095	1,364	2,257
32 Foreign purchases of other U.S. securities, net	7,171	6,141	2,419	3,589	767	396	1,313	2,434	420	1,975
33 Foreign direct investments in United States, net ³	21,998	10,390	2,776	4,528	4,702	9,993	2,081	2,893	2,635	2,781
34 Allocations of SDRs	1,093	0	1,093	0	0	0	0	0	0	0
35 Discrepancy	24,238	41,390	10,460	7,470	632	5,680	3,768	7,887	15,082	14,657
36 Owing to seasonal adjustments			-1,057	855	-1,145	1,350	-729	881	-1,190	1,042
37 Statistical discrepancy in recorded data before seasonal adjustment	24,238	41,390	11,517	6,615	1,777	4,330	4,497	7,006	16,272	13,615

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

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

Item	1981	1982	1981				1982			
			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
MEMO										
Changes in official assets										
38 U.S. official reserve assets (increase, -)	-5,175	-4,965	-4,529	-905	-4	262	-1,089	-1,132	-794	-1,949
39 Foreign official assets in the United States excluding line 27 (increase, +)	5,458	2,668	5,416	-2,928	-5,496	8,466	-3,136	1,471	2,802	1,531
40 Changes in OPEC official assets in the United States (part of line 22 above)	13,581	7,420	5,691	2,790	2,866	2,234	5,190	3,024	368	-1,162
41 Transfers under military grant programs (excluded from lines 4, 6, and 10)	680	644	183	206	227	64	93	125	267	158

59. U.S. foreign trade, 1982¹

Millions of dollars; monthly data are seasonally adjusted

Item	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Exports of domestic and foreign merchandise excluding grant-aid shipments	212,193	18,584	18,614	18,462	18,005	18,124	18,823	18,060	17,463	17,320	16,671	15,852	16,347
2 General imports including merchandise for immediate consumption plus entries into bonded warehouses	243,952	22,573	19,570	20,019	17,714	20,477	21,187	19,849	22,930	20,581	21,006	18,892	19,154
3 Trade balance	-31,759	-3,989	-956	-1,557	291	-2,353	-2,364	-1,790	-5,467	-3,261	-4,335	-3,041	-2,808

60. U.S. reserve assets, 1982

Millions of dollars, end of period

Type	Jan.	Feb.	Mar.	Apr.	May	June
1 Total	30,098	30,060	29,944	31,562	30,915	30,671
2 Gold stock ¹	11,151	11,150	11,150	11,149	11,149	11,149
3 Special drawing rights ^{2,3}	4,176	4,359	4,306	4,294	4,521	4,461
4 Reserve position in International Monetary Fund ^{2,4}	5,237	5,275	5,367	6,022	6,099	6,062
5 Convertible foreign currencies ⁵	9,534	9,276	9,121	10,097	9,146	8,999
	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total	31,227	31,233	30,993	31,711	34,006	33,958
2 Gold stock ¹	11,149	11,148	11,148	11,148	11,148	11,148
3 Special drawing rights ^{2,3}	4,591	4,601	4,809	4,801	4,929	5,250
4 Reserve position in International Monetary Fund ^{2,4}	6,386	6,433	6,406	6,367	7,185	7,348
5 Convertible foreign currencies ⁵	9,101	9,051	8,630	9,395	10,744	10,212

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

A. By type

Millions of dollars, end of period

Item	1981								
	Jan.	Feb.	Mar.▲	Apr.	May	June	July	Aug.	
1 Total¹	162,991	162,880	169,994	170,014	170,589	165,425	167,072	167,009	162,394
2 Liabilities reported by banks in the United States ²	27,046	25,025	27,272	27,297	25,562	23,597	25,250	25,956	22,939
3 U.S. Treasury bills and certificates ³	56,522	56,988	60,492	60,487	61,661	57,847	57,704	55,661	52,922
U.S. Treasury bonds and notes									
4 Marketable	42,320	43,725	44,808	44,808	45,303	45,625	46,605	47,402	48,932
5 Nonmarketable ⁴	14,654	14,494	14,294	14,294	14,294	14,294	13,202	12,802	12,402
6 U.S. securities other than U.S. Treasury securities ⁵	22,449	22,648	23,128	23,128	23,769	24,062	24,311	25,188	25,199

Item	1981				1982			
	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.
1 Total¹	161,591	159,795	164,581	170,109	168,315	166,422	166,977	165,708
2 Liabilities reported by banks in the United States ²	22,870	20,928	23,436	26,928	24,404	24,870	25,231	26,489
3 U.S. Treasury bills and certificates ³	50,181	48,867	49,644	52,389	52,306	48,174	47,048	43,850
U.S. Treasury bonds and notes								
4 Marketable	50,308	51,940	53,973	53,186	54,027	56,374	57,699	58,490
5 Nonmarketable ⁴	12,402	12,191	11,791	11,791	11,791	11,291	11,291	11,050
6 U.S. securities other than U.S. Treasury securities ⁵	25,830	25,869	25,737	25,815	25,787	25,713	25,708	25,829

Item	1982							
	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total¹	167,352	168,446	170,669	169,475	171,248	171,406	168,025	172,780
2 Liabilities reported by banks in the United States ²	28,060	28,501	26,258	26,729	26,590	27,057	25,338	24,873
3 U.S. Treasury bills and certificates ³	42,741	43,509	45,824	44,182	44,450	43,964	42,906	46,658
U.S. Treasury bonds and notes								
4 Marketable	59,967	60,285	63,082	63,451	64,978	65,619	65,850	67,715
5 Nonmarketable ⁴	10,750	10,150	9,750	9,350	9,350	9,350	8,750	8,750
6 U.S. securities other than U.S. Treasury securities ⁵	25,834	26,001	25,755	25,763	25,880	25,416	25,181	24,784

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

B. By area

Millions of dollars, end of period

Item	1981								
	Jan.	Feb.	Mar.▲	Apr.	May	June	July	Aug.	
1 Total	162,991	162,880	169,994	170,014	170,589	165,425	167,072	167,009	162,394
2 Western Europe ¹	80,434	78,334	79,823	79,724	78,096	71,320	70,987	70,576	65,960
3 Canada	1,175	1,089	1,437	1,437	1,177	1,365	1,248	664	1,603
4 Latin America and Caribbean	5,456	5,242	6,355	6,364	5,932	5,554	6,110	5,584	5,968
5 Asia	70,771	73,161	77,143	77,252	79,362	81,145	83,262	85,849	84,641
6 Africa	3,972	3,947	4,087	4,088	4,187	3,927	3,190	2,645	2,840
7 Other countries ²	1,183	1,107	1,149	1,149	1,835	2,114	2,275	1,691	1,382

Item	1981				1982			
	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.
1 Total	161,591	159,795	164,581	170,109	168,315	166,422	166,977	165,708
2 Western Europe ¹	64,419	61,086	63,107	65,891	63,161	62,065	60,611	57,625
3 Canada	1,366	1,073	2,248	2,403	2,369	1,669	1,647	1,721
4 Latin America and Caribbean	5,429	5,089	5,051	6,954	5,930	6,308	6,562	7,124
5 Asia	87,326	89,187	91,097	91,789	94,373	93,757	95,220	94,816
6 Africa	2,090	2,149	1,792	1,829	1,649	1,474	1,337	1,823
7 Other countries ²	961	1,211	1,286	1,243	833	1,149	1,600	2,599

Item	1982							
	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total	167,352	168,446	170,669	169,475	171,248	171,406	168,025	172,780
2 Western Europe ¹	57,616	58,319	58,943	61,333	61,474	60,846	59,447	61,501
3 Canada	1,328	1,577	1,519	1,771	2,057	2,204	2,044	2,070
4 Latin America and Caribbean	7,417	7,559	7,833	6,801	6,494	7,231	5,900	6,028
5 Asia	95,865	95,443	97,090	94,857	95,745	95,110	93,960	95,922
6 Africa	1,381	1,436	1,485	1,326	1,303	1,452	1,371	1,350
7 Other countries ²	3,745	4,112	3,799	3,387	4,175	4,563	5,303	5,909

62. 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	July	Aug.	
1 All foreigners	202,397	201,515	203,548	205,933	213,760	214,171	209,636	214,353	208,475
2 Banks' own liabilities	122,857	121,528	120,350	120,711	128,259	132,236	128,124	132,156	131,092
3 Demand deposits	22,149	23,300	21,288	21,213	22,661	22,211	23,195	21,413	22,073
4 Time deposits ¹	15,898	15,778	16,272	16,320	15,777	16,116	16,687	16,503	17,303
5 Other ²	14,685	13,476	15,947	16,303	14,815	12,323	14,118	13,426	11,281
6 Own foreign offices ³	70,125	68,973	66,844	66,875	75,005	81,586	74,124	80,815	80,434
7 Banks' custody liabilities ⁴	79,539	79,988	83,197	85,222	85,501	81,935	81,512	82,196	77,382
8 U.S. Treasury bills and certificates ⁵	57,673	58,518	62,259	62,316	63,097	59,567	59,728	57,552	54,848
9 Other negotiable and readily transferable instruments ⁶	19,050	18,350	17,991	18,392	18,299	17,867	17,490	17,890	18,018
10 Other	2,816	3,120	2,948	4,514	4,106	4,501	4,293	6,754	4,516
11 Nonmonetary international and regional organizations⁷	1,961	2,003	1,854	1,854	1,816	1,821	1,793	1,798	1,650
12 Banks' own liabilities	419	317	293	293	667	509	357	363	436
13 Demand deposits	212	186	126	126	178	147	224	222	233
14 Time deposits ¹	71	76	67	67	81	80	75	75	59
15 Other ²	137	54	100	100	408	282	58	65	145
16 Banks' custody liabilities ⁴	1,542	1,687	1,561	1,561	1,149	1,312	1,436	1,435	1,214
17 U.S. Treasury bills and certificates	88	368	333	333	63	213	289	247	84
18 Other negotiable and readily transferable instruments ⁶	1,453	1,319	1,228	1,228	1,086	1,098	1,147	1,188	1,130
19 Other	0	0	0	0	0	0	0	0	0
20 Official institutions⁸	83,568	82,013	87,765	87,785	87,223	81,444	82,954	81,617	75,862
21 Banks' own liabilities	15,222	13,938	16,210	16,260	14,706	13,496	15,833	14,479	13,482
22 Demand deposits	3,869	3,580	3,338	3,250	3,786	3,462	3,993	3,134	3,714
23 Time deposits ¹	3,343	2,997	2,920	2,950	2,468	2,705	2,604	2,141	2,072
24 Other ²	8,010	7,361	9,951	10,060	8,452	7,330	9,236	9,204	7,696
25 Banks' custody liabilities ⁴	68,346	68,075	71,555	71,524	72,517	67,948	67,121	67,138	62,380
26 U.S. Treasury bills and certificates ⁵	56,522	56,988	60,492	60,487	61,661	57,847	57,704	55,661	52,922
27 Other negotiable and readily transferable instruments ⁶	11,756	10,894	10,871	10,839	10,762	10,005	9,331	9,396	9,402
28 Other	68	193	191	198	94	96	86	2,081	55
29 Banks⁹	96,659	96,608	93,127	95,079	103,195	109,078	102,154	108,439	107,863
30 Banks' own liabilities	90,594	90,319	86,772	86,857	95,215	100,494	93,407	99,106	98,459
31 Unaffiliated foreign banks	20,469	21,346	19,928	19,983	20,209	18,909	19,284	18,291	18,024
32 Demand deposits	12,889	14,287	12,565	12,567	13,493	13,394	13,630	12,929	13,255
33 Time deposits ¹	1,857	1,813	2,324	2,305	1,556	1,692	1,732	1,565	1,687
34 Other ²	5,723	5,245	5,039	5,110	5,160	3,823	3,921	3,797	3,083
35 Own foreign offices ³	70,125	68,973	66,844	66,875	75,005	81,586	74,124	80,815	80,434
36 Banks' custody liabilities ⁴	6,065	6,289	6,355	8,222	7,980	8,584	8,747	9,333	9,404
37 U.S. Treasury bills and certificates	631	714	826	842	856	967	1,198	1,069	1,217
38 Other negotiable and readily transferable instruments ⁶	2,856	2,850	2,913	3,205	3,230	3,357	3,486	3,750	4,028
39 Other	2,578	2,726	2,615	4,175	3,894	4,260	4,063	4,514	4,159
40 Other foreigners	20,209	20,891	20,802	21,215	21,526	21,828	22,735	22,499	23,100
41 Banks' own liabilities	16,623	16,955	17,076	17,300	17,671	17,737	18,527	18,209	18,716
42 Demand deposits	5,179	5,246	5,259	5,270	5,205	5,209	5,347	5,127	4,872
43 Time deposits ¹	10,628	10,892	10,961	10,998	11,672	11,639	12,276	12,721	13,485
44 Other ²	815	816	856	1,032	795	889	903	360	358
45 Banks' custody liabilities ⁴	3,586	3,937	3,727	3,915	3,855	4,091	4,208	4,291	4,384
46 U.S. Treasury bills and certificates	432	449	607	654	516	540	538	575	624
47 Other negotiable and readily transferable instruments ⁶	2,985	3,287	2,978	3,119	3,221	3,407	3,526	3,556	3,458
48 Other	170	201	141	141	118	145	144	159	302
49 MEMO: Negotiable time certificates of deposit held in custody for foreigners	10,267	9,868	9,686	9,962	9,902	9,954	9,932	10,099	9,947

62. 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				1982			
	Sept.	Oct.	Nov.	Dec. ¹⁰	Jan.	Feb.	Mar.	Apr.
1 All foreigners	216,545	199,311	209,477	244,043	251,269	255,245	262,366	267,608
2 Banks' own liabilities	142,351	124,484	133,455	163,738	171,711	180,530	188,668	196,212
3 Demand deposits	23,592	19,072	21,127	19,628	17,906	17,413	16,165	17,700
4 Time deposits ¹	17,348	17,716	18,174	28,992	31,851	37,073	44,185	49,189
5 Other ²	13,603	11,153	14,054	17,617	16,647	17,361	19,144	18,883
6 Own foreign offices ³	87,809	76,544	80,100	97,500	105,307	108,682	109,174	110,440
7 Banks' custody liabilities ⁴	74,193	74,827	76,022	80,305	79,558	74,715	73,698	71,396
8 U.S. Treasury bills and certificates ⁵	52,369	51,289	52,007	55,316	55,138	51,150	50,160	47,362
9 Other negotiable and readily transferable instruments ⁶	17,312	18,257	18,269	19,019	18,933	18,723	18,931	19,356
10 Other	4,512	5,281	5,746	5,970	5,487	4,842	4,607	4,679
11 Nonmonetary international and regional organizations⁷	1,826	1,981	2,317	2,721	2,148	2,091	2,050	2,048
12 Banks' own liabilities	398	303	555	638	373	298	450	608
13 Demand deposits	249	185	388	262	130	135	209	149
14 Time deposits ¹	60	58	74	58	86	76	146	291
15 Other ²	89	60	93	318	156	87	96	168
16 Banks' custody liabilities ⁴	1,428	1,678	1,762	2,083	1,775	1,792	1,599	1,439
17 U.S. Treasury bills and certificates	96	184	142	541	217	277	109	142
18 Other negotiable and readily transferable instruments ⁶	1,332	1,494	1,621	1,542	1,558	1,515	1,490	1,297
19 Other	0	0	0	0	0	0	0	0
20 Official institutions⁸	73,051	69,796	73,080	79,318	76,711	73,043	72,279	70,339
21 Banks' own liabilities	13,956	11,869	14,214	17,094	14,841	15,111	15,476	17,247
22 Demand deposits	2,697	2,668	2,459	2,564	2,296	2,178	2,034	2,783
23 Time deposits ¹	2,028	1,734	1,961	4,230	3,800	4,348	4,938	5,682
24 Other ²	9,231	7,467	9,795	10,300	8,744	8,585	8,504	8,782
25 Banks' custody liabilities ⁴	59,094	57,927	58,866	62,224	61,869	57,932	56,803	53,093
26 U.S. Treasury bills and certificates ⁵	50,181	48,867	49,644	52,389	52,306	48,174	47,048	43,850
27 Other negotiable and readily transferable instruments ⁶	8,659	9,013	9,171	9,787	9,536	9,722	9,715	9,059
28 Other	255	46	51	47	27	37	40	183
29 Banks⁹	118,045	103,388	109,659	136,030	146,095	152,004	158,589	162,054
30 Banks' own liabilities	108,749	92,821	98,520	124,312	134,205	141,247	147,387	149,327
31 Unaffiliated foreign banks	20,940	16,277	18,420	26,812	28,898	32,565	38,214	38,887
32 Demand deposits	15,199	11,346	12,908	11,614	10,573	10,292	9,177	9,912
33 Time deposits ¹	1,865	1,663	1,863	8,735	11,026	14,058	18,968	19,512
34 Other ²	3,876	3,268	3,649	6,462	7,300	8,215	10,068	9,462
35 Own foreign offices ³	87,809	76,544	80,100	97,500	105,307	108,682	109,174	110,440
36 Banks' custody liabilities ⁴	9,296	10,568	11,139	11,718	11,890	10,757	11,202	12,727
37 U.S. Treasury bills and certificates	1,439	1,579	1,584	1,687	1,857	1,882	2,218	2,598
38 Other negotiable and readily transferable instruments ⁶	3,898	4,091	4,169	4,421	4,858	4,405	4,729	5,968
39 Other	3,958	4,897	5,385	5,611	5,176	4,470	4,255	4,161
40 Other foreigners	23,623	24,147	24,421	25,974	26,315	28,107	29,448	33,167
41 Banks' own liabilities	19,248	19,492	20,165	21,694	22,292	23,874	25,354	29,030
42 Demand deposits	5,447	4,873	5,373	5,189	4,906	4,808	4,745	4,855
43 Time deposits ¹	13,395	14,261	14,276	15,969	16,939	18,592	20,133	23,704
44 Other ²	406	358	517	537	447	474	476	471
45 Banks' custody liabilities ⁴	4,375	4,655	4,256	4,279	4,023	4,233	4,094	4,137
46 U.S. Treasury bills and certificates	654	659	637	699	757	818	784	771
47 Other negotiable and readily transferable instruments ⁶	3,422	3,659	3,309	3,268	2,981	3,081	2,997	3,032
48 Other	300	337	309	312	284	335	313	334
49 MEMO: Negotiable time certificates of deposit held in custody for foreigners	9,467	9,424	9,985	10,747	10,542	10,921	11,199	11,703

62. 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	1982							
	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 All foreigners	276,326	288,589	287,003	294,785	300,348	300,811	302,776	305,320
2 Banks' own liabilities	204,900	215,255	211,062	219,227	222,260	221,055	226,068	225,379
3 Demand deposits	16,554	17,273	17,071	15,840	15,413	17,059	17,148	16,017
4 Time deposits ¹	54,109	56,169	60,054	62,534	62,862	62,172	62,718	67,072
5 Other ²	20,972	22,108	19,964	24,051	23,189	22,930	24,414	23,791
6 Own foreign offices ³	113,265	119,705	113,972	116,802	120,796	118,894	121,788	118,499
7 Banks' custody liabilities ⁴	71,427	73,335	75,941	75,558	78,089	79,756	76,708	79,941
8 U.S. Treasury bills and certificates ⁵	46,487	48,817	51,211	49,646	51,572	53,374	52,138	55,614
9 Other negotiable and readily transferable instruments ⁶	20,799	20,506	20,722	22,134	22,437	22,668	20,965	20,625
10 Other	4,141	4,011	4,009	3,778	4,080	3,715	3,605	3,702
11 Nonmonetary international and regional organizations⁷	3,039	4,001	4,082	5,073	5,050	6,036	6,465	4,597
12 Banks' own liabilities	1,272	1,233	2,246	3,093	2,752	2,337	3,387	1,584
13 Demand deposits	185	300	343	265	194	261	257	106
14 Time deposits ¹	471	586	633	453	734	431	969	1,339
15 Other ²	616	347	1,271	2,376	1,825	1,645	2,161	139
16 Banks' custody liabilities ⁴	1,767	2,768	1,835	1,980	2,298	3,699	3,078	3,013
17 U.S. Treasury bills and certificates	253	1,425	487	328	676	2,160	1,774	1,621
18 Other negotiable and readily transferable instruments ⁶	1,514	1,343	1,349	1,652	1,621	1,539	1,304	1,392
19 Other	0	0	0	0	0	0	0	0
20 Official institutions⁸	70,801	72,011	72,081	70,911	71,041	71,021	68,244	71,531
21 Banks' own liabilities	17,915	18,949	16,670	16,458	16,796	16,989	16,638	16,526
22 Demand deposits	2,150	3,155	2,788	1,994	2,521	2,138	2,074	1,981
23 Time deposits ¹	5,993	5,400	6,858	5,920	5,518	6,132	5,539	5,489
24 Other ²	9,772	10,395	7,023	8,544	8,758	8,720	9,025	9,057
25 Banks' custody liabilities ⁴	52,886	53,062	55,411	54,453	54,245	54,031	51,607	55,006
26 U.S. Treasury bills and certificates ⁵	42,741	43,509	45,824	44,182	44,450	43,964	42,906	46,658
27 Other negotiable and readily transferable instruments ⁶	10,105	9,519	9,552	10,234	9,755	10,033	8,672	8,319
28 Other	40	33	36	37	39	34	28	28
29 Banks⁹	166,671	175,662	172,933	179,049	183,101	182,766	185,679	185,097
30 Banks' own liabilities	154,099	162,957	159,261	164,840	167,276	166,268	169,412	168,679
31 Unaffiliated foreign banks	40,834	43,252	45,289	48,038	46,480	47,374	47,624	50,179
32 Demand deposits	9,700	9,274	9,384	8,765	8,138	9,882	9,724	8,733
33 Time deposits ¹	21,236	23,370	25,034	26,910	26,767	26,026	26,035	28,267
34 Other ²	9,897	10,608	10,871	12,363	11,575	11,466	11,865	13,179
35 Own foreign offices ³	113,265	119,705	113,972	116,802	120,796	118,894	121,788	118,499
36 Banks' custody liabilities ⁴	12,573	12,706	13,671	14,209	15,825	16,498	16,267	16,419
37 U.S. Treasury bills and certificates	2,707	2,926	3,872	3,970	4,897	5,634	5,792	5,809
38 Other negotiable and readily transferable instruments ⁶	6,100	6,520	6,661	7,102	7,916	8,061	7,782	7,844
39 Other	3,766	3,260	3,138	3,138	3,012	2,803	2,693	2,766
40 Other foreigners	35,815	36,915	37,908	39,752	41,156	40,989	42,388	44,095
41 Banks' own liabilities	31,614	32,115	32,885	34,836	35,435	35,461	36,631	38,591
42 Demand deposits	4,518	4,544	4,556	4,816	4,560	4,778	5,093	5,197
43 Time deposits ¹	26,408	26,813	27,529	29,251	29,843	29,583	30,175	31,977
44 Other ²	687	758	800	768	1,031	1,100	1,363	1,416
45 Banks' custody liabilities ⁴	4,201	4,800	5,023	4,916	5,721	5,528	5,756	5,504
46 U.S. Treasury bills and certificates	786	957	1,028	1,167	1,548	1,615	1,666	1,525
47 Other negotiable and readily transferable instruments ⁶	3,080	3,125	3,160	3,147	3,146	3,035	3,207	3,070
48 Other	335	718	835	603	1,028	878	884	908
49 MEMO: Negotiable time certificates of deposit held in custody for foreigners	12,700	12,921	13,029	13,921	13,533	15,029	14,408	14,296

**62. 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	July	Aug.	
1 Total	202,397	201,515	203,548	205,933	213,760	214,171	209,636	214,353	208,475
2 Foreign countries	200,435	199,512	201,694	204,079	211,944	212,351	207,843	212,555	206,824
3 Europe	89,701	89,181	91,162	92,524	89,937	87,309	86,985	85,508	81,634
4 Austria	554	551	519	519	525	493	539	611	613
5 Belgium-Luxembourg	4,062	4,782	4,672	4,693	4,925	5,458	5,060	4,758	4,239
6 Denmark	420	432	463	461	434	526	415	433	239
7 Finland	264	355	317	317	328	280	303	296	220
8 France	12,168	12,521	12,939	12,949	13,150	11,363	11,515	11,060	9,235
9 Germany	10,336	9,296	12,299	12,305	12,490	9,473	9,633	9,072	7,301
10 Greece	524	563	563	563	574	513	507	533	492
11 Italy	6,743	5,987	3,446	3,453	3,600	3,014	4,620	6,146	6,374
12 Netherlands	2,568	2,540	2,323	2,330	2,316	2,177	2,133	1,792	1,751
13 Norway	899	1,037	1,575	1,575	1,472	1,648	1,743	1,289	1,228
14 Portugal	370	358	356	356	309	336	454	448	460
15 Spain	1,416	1,388	1,631	1,631	1,352	1,678	1,199	1,351	1,409
16 Sweden	1,365	2,078	2,399	2,399	2,616	2,497	2,186	1,864	1,667
17 Switzerland	16,631	16,636	16,816	16,931	15,815	15,882	15,942	16,325	16,429
18 Turkey	203	231	235	235	209	182	194	356	208
19 United Kingdom	24,209	24,325	24,711	25,879	24,387	25,530	24,516	23,276	24,278
20 Yugoslavia	296	269	202	202	238	270	312	408	343
21 Other Western Europe ¹	6,225	5,385	5,298	5,328	4,893	5,616	5,323	5,177	4,804
22 U.S.S.R.	46	84	47	47	37	85	41	33	34
23 Other Eastern Europe ²	401	363	352	350	267	288	351	280	310
24 Canada	9,802	9,131	8,570	8,622	10,351	11,235	10,283	9,260	9,873
25 Latin America and Caribbean	53,229	52,275	50,925	51,616	58,802	60,411	56,476	64,457	64,119
26 Argentina	1,857	1,998	1,917	1,917	1,919	1,800	1,991	1,980	2,043
27 Bahamas	16,164	15,916	14,282	14,713	19,058	20,401	18,014	24,890	24,526
28 Bermuda	475	804	910	908	635	803	706	646	700
29 Brazil	1,339	1,266	1,148	1,151	1,345	1,347	1,412	1,199	1,282
30 British West Indies	12,798	12,144	11,593	11,594	14,061	14,893	12,839	14,024	13,239
31 Chile	501	431	549	549	539	526	508	566	538
32 Colombia	3,085	3,087	2,960	2,960	2,940	2,828	2,827	2,784	2,708
33 Cuba	6	7	6	6	8	7	7	7	7
34 Ecuador	389	449	511	511	352	391	463	392	355
35 Guatemala	428	461	446	446	416	413	399	412	399
36 Jamaica	112	101	94	94	141	132	80	122	290
37 Mexico	4,595	4,600	4,756	4,773	5,363	4,983	5,365	5,532	6,352
38 Netherlands Antilles	599	523	436	502	469	446	501	487	692
39 Panama	4,460	3,984	4,294	4,467	4,742	4,869	4,651	5,014	4,629
40 Peru	401	447	341	342	354	334	450	363	398
41 Uruguay	290	266	306	306	284	334	322	243	266
42 Venezuela	3,794	3,925	4,218	4,220	4,178	3,924	3,548	3,671	3,621
43 Other	1,936	1,869	2,158	2,158	1,997	1,979	2,393	2,125	2,073
44 Asia	41,687	43,041	44,961	45,237	46,132	46,402	47,505	48,161	46,205
China									
45 Mainland	55	55	60	60	46	54	102	84	74
46 Taiwan	1,821	1,733	1,822	1,826	1,803	1,786	1,941	2,013	2,183
47 Hong Kong	2,764	3,054	2,438	2,440	2,469	3,001	3,151	3,456	3,956
48 India	437	604	576	576	442	458	408	401	455
49 Indonesia	1,170	678	1,063	1,063	944	707	582	1,309	732
50 Israel	523	557	582	584	446	407	481	391	486
51 Japan	17,701	17,990	19,366	19,449	19,453	19,808	19,562	19,473	19,754
52 Korea	1,498	1,485	1,380	1,380	1,381	1,397	1,329	1,252	1,319
53 Philippines	849	1,057	1,115	1,112	1,209	798	1,046	992	868
54 Thailand	367	404	250	250	391	338	422	436	371
55 Middle East oil-exporting countries ³	12,254	13,015	14,180	14,353	15,286	14,941	15,338	14,935	12,398
56 Other	2,249	2,409	2,129	2,144	2,261	2,708	3,143	3,419	3,610
57 Africa	4,358	4,371	4,553	4,557	4,533	4,517	3,911	3,182	3,201
58 Egypt	313	496	333	333	336	308	289	293	355
59 Morocco	42	30	33	33	34	54	41	77	59
60 South Africa	327	258	322	322	330	360	253	257	296
61 Zaire	48	58	28	28	28	24	181	84	41
62 Oil-exporting countries ⁴	2,921	2,833	3,084	3,084	3,135	3,004	2,388	1,715	1,703
63 Other	707	697	753	757	670	768	759	757	746
64 Other countries	1,658	1,513	1,523	1,523	2,189	2,477	2,683	1,987	1,792
65 Australia	1,304	1,205	1,284	1,284	1,913	2,276	2,398	1,770	1,568
66 All other	354	307	240	240	275	201	285	217	224
67 Nonmonetary international and regional organizations	1,961	2,003	1,854	1,854	1,816	1,821	1,793	1,798	1,650
68 International ⁵	913	995	754	754	806	781	747	699	524
69 Latin American regional	769	745	768	768	693	729	722	765	747
70 Other regional ⁶	279	263	333	333	317	310	323	333	379

**62. 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				1982			
	Sept.	Oct.	Nov.	Dec. ⁷	Jan.	Feb.	Mar.	Apr.
1 Total	216,545	199,311	209,477	244,043	251,269	255,245	262,366	267,608
2 Foreign countries	214,719	197,331	207,160	241,321	249,121	253,154	260,317	265,560
3 Europe	85,111	77,663	82,305	91,309	90,290	92,097	93,942	92,529
4 Austria	590	583	595	596	728	650	552	474
5 Belgium-Luxembourg	4,852	3,644	3,989	4,117	3,954	3,254	2,992	2,898
6 Denmark	163	232	306	333	512	524	514	613
7 Finland	198	187	196	296	157	292	273	229
8 France	7,637	7,125	7,385	8,486	8,078	8,047	7,807	6,744
9 Germany	8,410	6,555	7,211	7,665	6,953	6,668	7,698	6,556
10 Greece	578	496	428	463	469	535	472	457
11 Italy	6,264	5,677	5,656	7,290	7,104	6,497	4,300	3,696
12 Netherlands	2,240	2,181	2,359	2,823	2,838	3,027	3,161	2,963
13 Norway	1,008	1,449	1,642	1,457	1,244	1,129	1,518	1,666
14 Portugal	486	424	358	354	301	275	272	272
15 Spain	1,189	975	954	916	1,029	946	1,136	1,055
16 Sweden	2,102	1,609	1,508	1,545	1,274	1,480	1,358	1,373
17 Switzerland	16,966	17,116	18,931	18,720	18,871	18,519	19,141	20,358
18 Turkey	234	252	197	518	336	216	283	364
19 United Kingdom	26,376	23,985	24,258	28,287	30,834	34,047	35,292	35,889
20 Yugoslavia	366	265	380	375	215	219	223	259
21 Other Western Europe ¹	5,010	4,472	5,394	6,526	5,054	5,437	6,507	6,277
22 U.S.S.R.	28	42	72	49	68	52	44	37
23 Other Eastern Europe ²	414	396	486	493	272	284	400	350
24 Canada	10,119	8,934	10,091	10,250	11,572	11,130	10,847	12,304
25 Latin America and Caribbean	66,757	59,921	62,455	85,159	92,180	95,035	98,485	104,263
26 Argentina	1,979	1,929	2,012	2,445	2,879	2,897	3,038	2,732
27 Bahamas	25,552	21,325	23,928	34,856	43,309	43,837	44,977	45,854
28 Bermuda	806	721	624	765	680	864	1,112	1,164
29 Brazil	1,301	1,265	1,285	1,568	1,608	1,803	1,352	1,462
30 British West Indies	14,456	10,497	9,568	17,794	17,921	18,861	18,942	19,656
31 Chile	491	538	505	664	771	815	951	992
32 Colombia	2,527	2,759	2,776	2,993	2,861	2,924	2,654	2,639
33 Cuba	8	6	7	9	7	10	7	6
34 Ecuador	394	403	516	434	355	370	513	491
35 Guatemala	476	419	444	479	485	519	590	569
36 Jamaica	92	147	96	87	120	100	129	133
37 Mexico	6,021	5,902	6,047	7,170	6,676	7,250	7,649	8,537
38 Netherlands Antilles	697	2,771	2,994	3,182	3,145	3,336	3,434	3,474
39 Panama	4,974	4,599	4,904	4,857	3,499	3,376	4,200	4,248
40 Peru	380	379	473	694	594	531	532	620
41 Uruguay	259	249	266	367	481	479	323	410
42 Venezuela	3,982	4,044	3,971	4,245	4,557	4,598	5,120	8,228
43 Other	2,362	1,969	2,041	2,548	2,232	2,464	2,960	3,048
44 Asia	48,737	46,855	48,637	50,005	50,936	50,648	52,860	50,603
45 China								
46 Mainland	76	85	200	158	183	215	257	331
47 Taiwan	2,195	2,189	2,147	2,082	2,227	2,253	2,213	2,291
48 Hong Kong	4,062	4,158	4,090	3,950	3,964	4,302	4,272	4,678
49 India	491	433	514	385	512	414	435	544
50 Indonesia	809	1,269	985	640	1,230	1,241	1,127	837
51 Israel	416	421	478	592	546	507	449	537
52 Japan	20,745	20,205	19,990	20,750	20,309	20,994	22,087	19,391
53 Korea	1,434	1,291	1,322	2,013	2,146	2,162	2,138	2,356
54 Philippines	832	691	736	874	758	739	671	709
55 Thailand	392	274	409	534	369	494	340	517
56 Middle East oil-exporting countries ³	13,295	12,196	13,603	13,174	13,623	13,573	14,831	14,345
Other	3,990	3,643	4,163	4,854	5,070	3,754	4,040	4,067
57 Africa	2,561	2,535	2,381	3,180	3,065	2,815	2,408	3,119
58 Egypt	433	343	328	360	571	339	302	411
59 Morocco	43	28	37	32	36	35	36	52
60 South Africa	244	282	202	420	252	368	330	308
61 Zaire	76	44	56	26	33	40	69	41
62 Oil-exporting countries ⁴	1,040	1,165	830	1,395	1,207	1,112	627	1,144
63 Other	725	672	929	946	966	921	1,044	1,163
64 Other countries	1,434	1,423	1,291	1,419	1,078	1,430	1,775	2,743
65 Australia	1,174	1,212	1,065	1,223	853	1,204	1,550	2,542
66 All other	260	211	226	196	225	226	225	201
67 Nonmonetary international and regional organizations	1,826	1,981	2,317	2,721	2,148	2,091	2,050	2,048
68 International ⁵	631	945	1,128	1,661	1,072	1,082	1,081	1,269
69 Latin American regional	750	724	797	710	712	706	630	450
70 Other regional ⁶	445	312	391	350	364	303	339	328

62. 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	1982								
	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	
1 Total	276,326	288,589	287,003	294,785	300,348	300,811	302,776	305,320	
2 Foreign countries	273,287	284,589	282,922	289,712	295,299	294,776	296,311	300,723	
3 Europe	98,576	103,590	107,262	112,108	114,289	116,015	117,242	117,695	
4 Austria	456	434	501	531	537	508	441	512	
5 Belgium-Luxembourg	3,090	2,872	2,967	3,218	3,259	2,782	2,499	2,517	
6 Denmark	608	510	452	446	149	166	221	509	
7 Finland	212	181	162	224	328	478	572	748	
8 France	6,319	9,241	8,642	8,145	7,720	7,358	7,065	8,169	
9 Germany	6,954	6,221	5,624	5,397	5,331	5,360	6,093	5,375	
10 Greece	549	512	506	559	471	516	496	537	
11 Italy	3,422	4,722	5,760	6,703	6,714	5,541	4,779	5,674	
12 Netherlands	2,719	2,868	2,789	2,838	2,899	3,102	3,100	3,362	
13 Norway	1,981	1,370	1,333	1,634	1,773	2,026	2,197	1,567	
14 Portugal	276	365	365	453	386	356	453	388	
15 Spain	1,114	1,191	1,133	1,223	1,106	1,315	1,301	1,405	
16 Sweden	1,420	1,381	1,385	1,278	1,324	1,997	1,615	1,380	
17 Switzerland	21,585	22,403	23,859	24,950	26,491	27,619	27,994	28,999	
18 Turkey	204	167	222	287	301	317	255	296	
19 United Kingdom	40,786	41,971	44,982	46,882	48,492	49,009	50,274	48,169	
20 Yugoslavia	237	314	320	317	307	390	470	499	
21 Other Western Europe ¹	6,243	6,303	5,819	6,536	6,334	6,524	6,889	6,965	
22 U. S. S. R.	30	44	41	47	47	111	45	50	
23 Other Eastern Europe ²	371	521	397	440	322	541	486	573	
24 Canada	10,628	11,566	11,168	12,194	11,623	12,163	11,719	12,217	
25 Latin America and Caribbean	106,290	110,331	105,581	108,441	110,907	108,687	110,140	112,916	
26 Argentina	2,209	2,031	2,154	2,713	3,467	3,482	3,432	3,577	
27 Bahamas	45,114	45,514	41,165	43,039	43,815	43,123	44,125	44,026	
28 Bermuda	1,350	1,286	1,302	1,289	1,519	1,507	1,596	1,572	
29 Brazil	1,615	1,822	1,823	1,865	1,752	2,020	1,986	2,010	
30 British West Indies	19,764	22,562	22,046	22,901	23,339	23,068	24,276	26,372	
31 Chile	1,224	1,124	1,442	1,170	1,293	1,447	1,444	1,626	
32 Colombia	2,515	2,700	2,699	2,636	2,516	2,407	2,426	2,593	
33 Cuba	6	6	7	9	7	7	8	9	
34 Ecuador	465	559	527	478	524	556	519	453	
35 Guatemala	583	580	613	616	639	636	639	670	
36 Jamaica	104	100	139	136	121	118	108	126	
37 Mexico	9,443	8,970	9,660	9,269	8,477	8,031	8,047	7,967	
38 Netherlands Antilles	3,449	3,728	3,601	3,759	3,713	3,677	3,518	3,597	
39 Panama	4,348	5,379	4,886	4,658	6,184	4,770	4,798	4,738	
40 Peru	753	1,059	931	984	974	1,031	959	1,147	
41 Uruguay	561	542	609	665	721	844	651	759	
42 Venezuela	9,433	9,382	9,108	9,219	8,625	8,796	8,315	8,382	
43 Other	3,355	2,986	2,869	3,036	3,219	3,166	3,293	3,291	
44 Asia	51,159	52,019	52,129	50,862	51,123	49,803	48,565	48,679	
45 China									
46 Mainland	284	244	261	245	254	216	214	203	
47 Taiwan	2,378	2,335	2,375	2,327	2,494	2,568	2,769	2,716	
48 Hong Kong	4,828	4,880	4,918	4,551	4,945	4,957	4,847	4,465	
49 India	603	540	551	655	407	439	507	433	
50 Indonesia	789	583	722	593	436	757	534	849	
51 Israel	562	620	476	486	583	612	705	606	
52 Japan	18,902	19,823	19,861	19,291	18,895	16,830	15,680	16,098	
53 Korea	2,192	1,863	1,934	1,712	1,905	1,927	1,776	1,692	
54 Philippines	785	841	660	728	712	736	768	770	
55 Thailand	474	485	450	369	310	365	349	629	
56 Middle East oil-exporting countries ³	14,404	14,261	14,256	14,110	14,030	14,053	14,396	13,433	
Other	4,958	5,543	5,665	5,795	6,152	6,344	6,020	6,784	
57 Africa	2,636	2,680	2,697	2,591	2,785	3,369	3,192	3,070	
58 Egypt	382	447	430	405	385	242	373	398	
59 Morocco	37	59	52	47	63	54	66	75	
60 South Africa	305	335	339	341	344	279	564	277	
61 Zaire	27	37	25	25	20	23	22	23	
62 Oil-exporting countries ⁴	846	901	1,025	908	1,074	1,669	1,250	1,280	
63 Other	1,039	901	825	865	899	1,103	918	1,016	
64 Other countries	3,997	4,402	4,085	3,516	4,572	4,738	5,452	6,146	
65 Australia	3,752	4,174	3,831	3,317	4,355	4,530	5,224	5,904	
66 All other	245	228	254	199	216	207	228	243	
67 Nonmonetary international and regional organizations	3,039	4,001	4,082	5,073	5,050	6,036	6,465	4,597	
68 International ⁵	2,064	2,860	3,064	3,936	3,934	5,141	5,522	3,705	
69 Latin American regional	661	694	606	776	719	573	533	517	
70 Other regional ⁶	314	446	412	362	397	322	410	375	

63. 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	1981								
	Jan.	Feb.	Mar. ▲	Apr.	May	June	July	Aug.	
1 Total	167,338	167,825	179,837	184,273	187,387	188,015	197,953	198,357	200,518
2 Foreign countries	167,266	167,746	179,748	184,212	187,331	187,968	197,905	198,298	200,467
3 Europe	30,657	30,768	34,136	35,999	35,140	34,749	37,439	35,508	35,478
4 Austria	249	191	174	174	151	149	166	157	185
5 Belgium-Luxembourg	1,739	2,140	2,568	2,648	2,158	2,014	2,403	2,090	2,376
6 Denmark	129	172	119	119	141	161	124	131	165
7 Finland	322	337	319	326	327	299	365	343	352
8 France	2,716	3,067	3,838	3,950	3,756	3,174	3,215	2,866	3,081
9 Germany	993	1,028	1,074	1,136	1,054	1,154	1,110	1,270	1,154
10 Greece	264	244	210	210	334	242	249	292	214
11 Italy	3,168	3,105	3,052	3,060	2,932	2,983	3,881	3,925	3,999
12 Netherlands	642	523	548	579	549	608	753	500	585
13 Norway	294	224	223	224	182	175	174	170	252
14 Portugal	299	240	247	247	242	263	353	389	350
15 Spain	1,131	1,152	1,494	1,504	1,611	1,720	1,781	1,726	1,801
16 Sweden	688	733	868	884	974	995	794	730	671
17 Switzerland	1,753	1,729	1,313	1,421	1,287	1,715	1,697	1,880	1,726
18 Turkey	146	155	136	136	132	172	147	137	159
19 United Kingdom	13,175	12,949	15,093	16,512	16,376	16,082	17,002	15,727	15,197
20 Yugoslavia	863	859	871	872	878	904	988	992	948
21 Other Western Europe ¹	347	177	176	186	224	147	182	160	200
22 U.S.S.R.	249	249	265	265	266	254	302	245	252
23 Other Eastern Europe ²	1,490	1,494	1,548	1,548	1,567	1,539	1,755	1,779	1,812
24 Canada	4,221	4,872	5,040	5,522	6,306	6,086	7,049	7,732	6,453
25 Latin America and Caribbean	90,792	89,732	96,621	98,310	100,004	100,470	103,839	106,338	109,749
26 Argentina	5,642	5,636	5,672	5,796	5,945	5,684	5,837	5,799	5,763
27 Bahamas	28,358	28,749	34,343	34,954	34,452	33,425	34,885	36,178	37,325
28 Bermuda	267	364	324	324	401	481	404	417	340
29 Brazil	10,260	9,801	10,218	10,445	10,116	10,103	10,152	9,908	10,351
30 British West Indies	14,546	14,338	14,282	14,756	16,677	17,458	18,478	18,196	18,018
31 Chile	1,862	1,843	1,876	1,878	2,030	2,021	2,072	2,205	2,323
32 Colombia	1,665	1,435	1,467	1,467	1,457	1,580	1,533	1,480	1,429
33 Cuba	4	3	3	3	4	3	3	7	14
34 Ecuador	1,222	1,179	1,257	1,257	1,229	1,239	1,285	1,307	1,318
35 Guatemala	114	113	208	208	98	104	105	95	115
36 Jamaica	33	41	36	36	34	35	38	39	40
37 Mexico	12,687	12,460	12,448	12,489	13,249	13,351	14,071	15,567	17,404
38 Netherlands Antilles	835	655	807	926	825	756	874	933	894
39 Panama	5,033	4,964	5,640	5,701	5,531	6,063	6,219	6,038	6,176
40 Peru	912	877	794	794	855	871	818	803	796
41 Uruguay	111	107	103	103	105	100	94	102	107
42 Venezuela	5,515	5,514	5,441	5,469	5,336	5,444	5,301	5,442	5,535
43 Other	1,728	1,653	1,702	1,705	1,659	1,752	1,672	1,821	1,800
44 Asia	38,564	39,144	40,643	41,062	42,566	43,081	46,065	45,066	45,006
45 China									
46 Mainland	225	186	201	187	182	184	194	188	186
47 Taiwan	2,415	2,270	2,413	2,413	2,568	2,414	2,471	2,380	2,543
48 Hong Kong	2,250	2,212	2,330	2,348	2,450	2,919	3,340	3,209	3,348
49 India	110	142	127	130	134	170	132	106	135
50 Indonesia	280	306	288	288	299	268	257	271	254
51 Israel	1,081	829	944	983	1,016	1,186	1,309	1,178	1,108
52 Japan	21,187	22,345	23,714	24,001	23,932	24,206	25,999	25,964	25,361
53 Korea	5,904	5,936	5,826	5,858	6,066	6,067	6,720	6,474	6,533
54 Philippines	840	745	605	610	999	1,024	1,193	1,195	1,402
55 Thailand	810	808	835	835	830	699	664	547	528
56 Middle East oil-exporting countries ³	1,435	1,443	1,486	1,491	1,914	1,474	1,604	1,288	1,473
56 Other	2,026	1,922	1,874	1,919	2,178	2,469	2,181	2,266	2,134
57 Africa	1,910	1,981	2,271	2,271	2,272	2,536	2,428	2,526	2,723
58 Egypt	175	152	137	137	124	126	155	128	148
59 Morocco	186	115	153	153	118	87	71	88	204
60 South Africa	337	421	534	534	562	668	658	688	787
61 Zaire	96	94	111	111	108	98	98	100	87
62 Oil-exporting countries ⁴	410	425	589	589	650	805	672	726	713
63 Other	707	773	746	746	710	752	774	797	784
64 Other countries	1,122	1,250	1,038	1,048	1,045	1,047	1,084	1,127	1,060
65 Australia	827	868	870	881	928	905	945	994	958
66 All other	295	381	167	167	116	142	139	133	102
67 Nonmonetary international and regional organizations ⁵	72	79	89	61	56	47	48	60	51

63. 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				1982			
	Sept.	Oct.	Nov.	Dec. ⁶	Jan.	Feb.	Mar.	Apr.
1 Total	211,296	198,091	209,239	251,082	256,206	266,938	277,803	288,792
2 Foreign countries	211,241	198,048	209,199	251,026	256,156	266,891	277,746	288,752
3 Europe	41,199	34,821	39,762	49,067	51,873	54,623	56,961	59,437
4 Austria	436	138	179	121	198	169	127	197
5 Belgium-Luxembourg	2,628	1,765	2,029	2,851	2,823	3,281	3,760	3,846
6 Denmark	157	186	207	187	225	252	275	273
7 Finland	347	397	528	546	554	572	573	524
8 France	3,359	2,571	3,260	4,124	4,705	4,928	5,552	5,014
9 Germany	1,281	855	979	938	1,086	872	1,123	1,473
10 Greece	287	235	255	333	380	321	325	279
11 Italy	4,016	4,357	4,594	5,240	5,496	5,638	5,315	5,094
12 Netherlands	579	574	571	682	753	791	932	724
13 Norway	300	230	281	384	384	433	443	447
14 Portugal	328	353	390	529	562	643	724	813
15 Spain	1,711	1,627	1,693	2,100	2,165	2,507	2,619	2,502
16 Sweden	932	873	1,338	1,205	1,329	1,491	1,532	1,418
17 Switzerland	1,959	1,481	1,963	2,213	1,849	2,001	1,709	1,564
18 Turkey	144	153	144	424	464	522	496	487
19 United Kingdom	19,655	16,116	18,292	23,654	25,186	26,686	27,934	31,294
20 Yugoslavia	932	954	1,016	1,224	1,211	1,243	1,200	1,238
21 Other Western Europe ¹	185	148	197	209	220	188	313	277
22 U.S.S.R.	232	203	248	377	455	262	218	195
23 Other Eastern Europe ²	1,733	1,605	1,596	1,725	1,826	1,823	1,790	1,779
24 Canada	8,120	7,527	7,128	9,164	9,600	9,940	10,979	11,809
25 Latin America and Caribbean	112,340	108,566	113,381	138,138	143,395	148,428	153,644	158,489
26 Argentina	5,834	5,950	6,142	7,522	8,655	8,816	8,930	10,896
27 Bahamas	38,426	36,971	39,487	43,446	44,982	45,851	47,672	47,989
28 Bermuda	490	335	255	346	477	440	401	575
29 Brazil	9,977	10,466	10,907	16,914	17,425	17,909	18,838	19,216
30 British West Indies	19,207	17,296	17,929	21,930	21,254	22,175	23,124	22,911
31 Chile	2,514	2,567	2,643	3,690	4,157	4,363	4,514	4,590
32 Colombia	1,487	1,529	1,598	2,018	2,108	2,067	2,018	2,146
33 Cuba	3	4	3	3	7	9	3	137
34 Ecuador	1,298	1,282	1,328	1,531	1,703	1,752	1,837	1,879
35 Guatemala	119	127	123	124	119	119	106	116
36 Jamaica	54	40	45	62	176	115	151	130
37 Mexico	17,262	17,188	18,539	22,409	23,026	24,552	25,619	26,085
38 Netherlands Antilles	869	933	951	1,076	953	1,150	873	887
39 Panama	6,675	5,799	5,656	6,779	6,927	7,306	7,482	8,246
40 Peru	788	796	705	1,218	1,432	1,433	1,518	1,593
41 Uruguay	142	166	148	157	262	240	234	316
42 Venezuela	5,326	5,273	5,129	7,069	7,252	7,757	8,008	8,558
43 Other	1,869	1,846	1,793	1,844	2,482	2,374	2,245	2,220
44 Asia	45,507	43,279	45,011	49,780	46,036	48,329	50,180	52,828
45 China								
46 Mainland	153	148	199	107	85	65	84	98
47 Taiwan	2,488	2,349	2,262	2,461	2,654	2,215	2,300	2,275
48 Hong Kong	3,705	3,787	3,924	4,126	4,092	4,377	5,442	5,352
49 India	144	176	179	123	148	188	212	195
50 Indonesia	363	267	329	351	322	335	361	313
51 Israel	1,079	1,200	1,325	1,562	1,320	1,479	1,251	1,159
52 Japan	25,176	22,804	23,785	26,762	24,103	26,092	25,997	27,968
53 Korea	6,553	6,632	6,733	7,324	6,540	6,272	6,569	7,007
54 Philippines	1,530	1,448	1,621	1,817	1,761	1,989	2,270	2,270
55 Thailand	549	559	546	564	527	559	513	565
56 Middle East oil-exporting countries ³	1,394	1,381	1,569	1,575	1,624	1,991	2,021	2,411
Other	2,374	2,527	2,539	3,009	2,860	2,766	3,159	3,215
57 Africa	2,964	2,796	2,803	3,503	3,788	3,992	4,209	4,389
58 Egypt	145	147	137	238	259	293	327	345
59 Morocco	273	269	243	284	273	273	294	312
60 South Africa	917	848	904	1,011	948	1,249	1,431	1,344
61 Zaire	102	102	100	112	98	93	89	100
62 Oil-exporting countries ⁴	689	534	531	657	783	594	637	730
63 Other	839	896	888	1,201	1,427	1,490	1,429	1,559
64 Other countries	1,110	1,059	1,114	1,376	1,463	1,580	1,774	1,800
65 Australia	959	962	989	1,203	1,280	1,385	1,501	1,560
66 All other	152	97	125	172	183	195	273	240
67 Nonmonetary international and regional organizations ⁵	55	43	40	56	51	47	57	40

63. 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	1982							
	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total	301,871	316,266	324,347	329,318	340,301	334,783	336,551	353,733
2 Foreign countries	301,828	316,223	324,302	329,212	340,257	334,728	336,494	353,665
3 Europe	62,211	64,115	67,647	70,860	76,527	78,358	79,190	84,005
4 Austria	198	137	189	186	146	173	197	216
5 Belgium-Luxembourg	3,671	3,762	4,110	4,428	4,811	4,965	5,395	5,115
6 Denmark	270	281	309	323	358	396	406	554
7 Finland	634	732	699	776	806	813	904	990
8 France	5,473	6,319	5,861	5,960	5,816	6,219	6,627	6,863
9 Germany	1,515	1,757	1,737	1,565	1,609	1,522	1,756	1,860
10 Greece	262	297	294	270	283	335	373	452
11 Italy	5,855	6,019	6,310	6,569	6,733	7,346	7,708	7,498
12 Netherlands	898	988	1,120	1,087	1,099	1,285	1,122	1,428
13 Norway	411	424	539	476	575	544	650	572
14 Portugal	797	942	994	970	998	1,018	924	943
15 Spain	2,628	3,087	3,301	3,520	3,469	3,558	3,643	3,730
16 Sweden	1,663	1,611	1,524	1,699	2,404	2,799	2,804	3,030
17 Switzerland	1,557	1,596	1,620	1,589	1,847	1,636	1,516	1,639
18 Turkey	573	589	646	600	605	603	598	560
19 United Kingdom	32,258	31,981	34,782	37,219	41,413	41,661	40,868	44,754
20 Yugoslavia	1,202	1,294	1,266	1,220	1,196	1,248	1,261	1,418
21 Other Western Europe ¹	381	238	280	286	325	266	380	378
22 U.S.S.R.	251	296	274	296	246	242	227	263
23 Other Eastern Europe ²	1,713	1,763	1,793	1,820	1,787	1,728	1,832	1,741
24 Canada	11,350	12,664	13,074	12,103	11,870	12,982	12,500	14,216
25 Latin America and Caribbean	167,495	173,931	179,114	182,313	187,120	180,564	180,902	187,379
26 Argentina	10,816	11,014	10,966	10,936	10,964	11,019	10,816	10,960
27 Bahamas	49,189	52,326	53,063	55,254	55,999	51,848	52,207	56,300
28 Bermuda	396	414	376	385	429	602	957	603
29 Brazil	20,435	21,174	21,566	22,150	23,104	22,999	22,978	23,204
30 British West Indies	25,664	26,050	28,286	28,547	30,032	28,270	27,370	29,162
31 Chile	4,899	5,272	5,228	5,367	5,394	5,276	5,091	5,560
32 Colombia	2,270	2,558	2,607	2,650	2,826	2,838	2,895	3,185
33 Cuba	37	3	8	3	3	3	3	3
34 Ecuador	1,852	2,022	2,027	2,048	2,127	2,057	2,101	2,053
35 Guatemala	112	124	121	116	119	111	140	124
36 Jamaica	781	124	576	508	387	151	218	181
37 Mexico	28,354	29,543	29,838	29,371	29,630	29,422	29,558	29,449
38 Netherlands Antilles	880	1,028	1,032	778	825	685	731	814
39 Panama	8,316	8,655	9,145	9,842	10,583	10,286	10,516	10,133
40 Peru	1,672	2,057	2,064	2,062	2,252	2,244	2,252	2,332
41 Uruguay	347	381	413	457	550	572	609	681
42 Venezuela	9,181	9,145	9,692	9,800	9,867	9,925	10,250	10,682
43 Other	2,295	2,041	2,105	2,039	2,032	2,257	2,211	1,953
44 Asia	54,122	58,576	57,477	57,248	57,440	55,723	56,671	60,629
45 China								
46 Mainland	68	124	139	127	126	139	194	210
47 Taiwan	2,114	2,048	1,973	1,891	1,949	2,020	2,255	2,285
48 Hong Kong	6,122	6,390	6,118	6,447	6,723	5,976	6,201	7,705
49 India	185	252	266	235	275	254	258	222
50 Indonesia	320	293	299	302	297	315	314	342
51 Israel	1,390	1,842	1,637	1,534	1,623	1,748	1,895	2,043
52 Japan	27,545	30,431	30,048	29,541	28,584	26,722	25,952	27,199
53 Korea	7,104	7,118	7,046	6,922	7,365	7,790	8,536	9,389
54 Philippines	2,464	2,605	2,605	2,611	2,508	2,560	2,467	2,555
55 Thailand	502	459	415	388	409	442	501	643
56 Middle East oil-exporting countries ³	2,613	2,550	2,493	2,633	2,591	2,848	3,176	3,087
56 Other	3,695	4,464	4,438	4,616	4,991	4,910	4,923	4,948
57 Africa	4,775	4,824	4,962	4,811	5,176	5,017	5,274	5,350
58 Egypt	400	416	378	399	386	365	349	322
59 Morocco	278	334	314	368	376	367	384	347
60 South Africa	1,389	1,467	1,620	1,574	1,775	1,744	1,832	2,013
61 Zaire	81	84	81	58	59	61	58	57
62 Oil-exporting countries ⁴	844	803	848	761	842	764	903	803
63 Other	1,783	1,722	1,721	1,651	1,738	1,717	1,747	1,807
64 Other countries	1,875	2,113	2,028	1,878	2,125	2,083	1,957	2,086
65 Australia	1,655	1,806	1,700	1,534	1,792	1,713	1,528	1,713
66 All other	220	307	328	344	332	370	429	373
67 Nonmonetary international and regional organizations ⁵	43	43	45	106	44	56	57	68

64. 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	1981							
	Jan.	Feb.	Mar. [▲]	Apr.	May	June	July	Aug.
1 Total			210,903	216,320		231,988		
2 Banks' own claims on foreigners	167,338	167,825	179,837	184,273	187,387	188,015	197,953	198,357
3 Foreign public borrowers	20,969	20,320	20,903	21,361	21,728	21,737	23,187	24,171
4 Own foreign offices ²	64,002	64,910	74,920	75,192	76,877	75,449	79,827	81,174
5 Unaffiliated foreign banks	46,350	45,905	46,465	50,210	50,889	52,992	56,022	55,100
6 Deposits	7,261	7,079	7,263	10,078	9,939	11,377	11,881	12,167
7 Other	39,089	38,826	39,203	40,132	40,950	41,616	44,141	42,933
8 All other foreigners	36,017	36,690	37,549	37,511	37,894	37,837	38,917	37,913
9 Claims of banks' domestic customers ³			31,067	32,047			34,035	
10 Deposits			850	1,014			763	
11 Negotiable and readily transferable instruments ⁴			19,461	20,281			23,765	
12 Outstanding collections and other claims			10,756	10,753			9,507	
13 MEMO: Customer liability on acceptances			24,451	24,409			27,458	
Dollar deposits in banks abroad, reported by nonbanking business enterprises in the United States ⁵	29,129	31,452	30,856	30,856	34,820	35,286	33,501	37,833

Type of claim	1981				1982			
	Sept.	Oct.	Nov.	Dec. ⁶	Jan.	Feb.	Mar.	Apr.
1 Total	247,001			287,051			319,309	
2 Banks' own claims on foreigners	211,296	198,091	209,239	251,082	256,206	266,938	277,803	288,792
3 Foreign public borrowers	25,259	25,739	26,710	31,302	33,511	33,931	34,142	35,373
4 Own foreign offices ²	88,439	79,033	84,651	96,647	96,603	98,437	101,913	107,241
5 Unaffiliated foreign banks	59,339	56,092	58,899	74,134	76,631	83,120	87,791	90,968
6 Deposits	13,866	13,596	14,112	23,012	24,150	26,367	29,217	29,792
7 Other	45,473	42,496	44,787	51,123	52,480	56,753	58,574	61,175
8 All other foreigners	38,259	37,227	38,979	48,999	49,462	51,451	53,957	55,212
9 Claims of banks' domestic customers ³	35,704			35,968			41,506	
10 Deposits	992			1,378			1,512	
11 Negotiable and readily transferable instruments ⁴	25,297			26,352			32,563	
12 Outstanding collections and other claims	9,415			8,238			7,431	
13 MEMO: Customer liability on acceptances	27,640			29,517			30,463	
Dollar deposits in banks abroad, reported by nonbanking business enterprises in the United States ⁵	36,611	40,347	41,978	39,862	42,531	43,987	41,026	41,679

Type of claim	1982							
	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total		357,390			377,854			393,642
2 Banks' own claims on foreigners	301,871	316,266	324,347	329,318	340,301	334,783	336,551	353,733
3 Foreign public borrowers	38,211	40,035	40,655	41,708	42,670	42,429	42,296	44,601
4 Own foreign offices ²	109,105	115,481	114,851	119,099	126,367	117,329	118,060	127,275
5 Unaffiliated foreign banks	97,123	102,067	109,080	109,402	111,693	114,464	115,123	119,327
6 Deposits	34,212	36,941	40,751	41,151	40,932	42,165	41,227	43,012
7 Other	62,910	65,126	68,329	68,250	70,761	72,299	73,896	76,315
8 All other foreigners	57,433	58,683	59,762	59,110	59,570	60,561	61,073	62,530
9 Claims of banks' domestic customers ³		41,124			37,553			39,909
10 Deposits		1,426			1,329			2,226
11 Negotiable and readily transferable instruments ⁴		32,378			29,107			30,627
12 Outstanding collections and other claims		7,320			7,117			7,056
13 MEMO: Customer liability on acceptances		33,130			35,273			38,391
Dollar deposits in banks abroad, reported by nonbanking business enterprises in the United States ⁵	44,084	44,622	45,301	43,911	43,649	45,717	46,884	40,967

65. 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					1982			
	Dec.	Mar.▲	June	Sept.	Dec. ¹	Mar.	June	Sept.	Dec.	
1 Total	106,748	104,545	108,124	117,642	122,509	153,879	174,639	200,596	213,223	225,853
<i>By borrower</i>										
2 Maturity of 1 year or less ²	82,555	80,796	84,291	92,158	94,991	115,849	133,247	151,698	161,686	171,852
3 Foreign public borrowers	9,974	10,534	10,768	11,752	12,978	15,099	16,651	19,367	20,057	20,999
4 All other foreigners	72,581	70,262	73,523	80,406	82,013	100,750	116,596	132,331	141,629	150,852
5 Maturity of over 1 year ²	24,193	23,749	23,833	25,484	27,518	38,030	41,392	48,898	51,537	54,001
6 Foreign public borrowers	10,152	10,216	10,416	11,175	12,562	15,650	16,809	20,057	21,925	22,883
7 All other foreigners	14,041	13,533	13,417	14,309	14,956	22,380	24,582	28,841	29,612	31,118
<i>By area</i>										
Maturity of 1 year or less ²										
8 Europe	18,715	17,260	19,073	21,163	23,023	27,914	34,383	39,064	44,880	49,232
9 Canada	2,723	2,385	2,836	3,318	3,959	4,634	5,816	6,594	7,039	7,554
10 Latin America and Caribbean	32,034	30,792	31,641	33,600	35,616	48,489	58,352	68,046	71,686	72,922
11 Asia	26,686	28,009	28,382	31,509	29,295	31,413	30,558	33,518	33,297	37,226
12 Africa	1,757	1,624	1,624	1,768	2,324	2,457	2,890	3,259	3,621	3,692
13 All other ³	640	726	735	801	774	943	1,249	1,217	1,163	1,225
Maturity of over 1 year ²										
14 Europe	5,118	5,581	5,607	6,310	6,422	8,094	8,256	9,244	10,510	11,559
15 Canada	1,448	1,180	1,176	1,317	1,347	1,774	1,858	2,340	1,955	1,923
16 Latin America and Caribbean	15,075	14,751	14,834	15,458	17,478	25,089	27,660	32,919	34,020	35,121
17 Asia	1,865	1,523	1,530	1,679	1,550	1,907	2,250	2,479	3,088	3,168
18 Africa	507	531	531	559	548	899	1,056	1,295	1,328	1,491
19 All other ³	179	182	155	161	172	267	312	622	635	740

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

Millions of dollars, end of period

Item	1980	1981					1982			
	Dec.	Mar.▲	June	Sept.	Dec.	Mar.	June	Sept.	Dec.	
1 Banks' own liabilities	3,748	3,260	3,121	2,845	2,675	3,523	4,030	4,513	4,575	4,751
2 Banks' own claims	4,206	4,194	4,109	3,513	3,876	4,980	5,300	5,895	6,337	7,689
3 Deposits	2,507	1,696	1,779	2,050	2,409	3,398	3,532	3,565	3,429	4,241
4 Other claims	1,699	2,498	2,330	1,463	1,467	1,582	1,768	2,329	2,908	3,448
5 Claims of banks' domestic customers ²	962	444	444	347	248	971	944	921	506	676

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

Millions of dollars

Country or area	1981												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Holdings (end of period) ¹												
1 Estimated total ²	70,249	58,584	60,352	61,877	62,246	62,960	64,226	64,631	66,431	67,002	68,482	70,416	70,249
2 Foreign countries ²	64,565	54,050	55,727	56,958	57,474	58,162	59,283	59,652	61,572	62,363	64,061	65,928	64,565
3 Europe ²	24,012	25,307	25,539	25,353	25,005	24,641	25,000	24,573	25,090	24,334	24,531	24,988	24,012
4 Belgium													
5 Luxembourg ²	543	80	88	106	123	131	173	163	370	372	384	329	543
6 Germany ²	11,861	12,783	12,848	12,318	11,907	11,940	12,585	13,226	13,524	12,830	13,029	13,226	11,861
7 Netherlands	1,991	1,954	1,944	1,965	1,950	1,813	1,781	1,756	1,760	1,756	1,784	1,924	1,991
8 Sweden	643	555	535	566	567	572	582	606	623	646	661	645	643
9 Switzerland ²	846	1,561	1,524	1,527	1,526	1,535	1,600	763	848	876	861	833	846
10 United Kingdom	6,709	7,578	7,885	8,031	8,002	7,414	6,976	6,709	6,630	6,469	6,446	6,693	6,709
11 Other Western Europe	1,419	796	714	839	930	1,236	1,304	1,350	1,334	1,385	1,367	1,337	1,419
12 Eastern Europe	0	0	0	0	0	0	0	0	0	0	0	0	0
13 Canada	514	458	490	478	464	480	477	494	508	521	540	501	514
14 Latin America	736	998	1,074	1,151	939	849	666	724	818	854	788	761	736
15 Venezuela	286	292	292	292	292	287	287	287	313	294	289	306	286
16 Netherlands Antilles	131	425	441	519	258	132	162	177	184	246	182	165	131
17 Other Latin America and Caribbean	319	281	341	339	389	430	217	260	321	313	317	289	319
18 Asia	38,671	26,303	27,467	28,827	29,920	31,047	31,997	32,716	34,008	35,506	37,052	38,638	38,671
19 Japan	10,780	9,519	9,543	9,543	9,566	9,606	9,778	9,786	9,890	10,102	10,094	10,732	10,780
20 Africa	631	970	1,139	1,139	1,139	1,140	1,139	1,139	1,140	1,140	1,141	1,037	631
21 All other	2	14	18	9	7	6	3	6	8	8	8	3	2
22 Nonmonetary international and regional organizations	5,684	4,534	4,625	4,919	4,772	4,798	4,943	4,979	4,859	4,639	4,421	4,488	5,684
23 International	5,638	4,505	4,586	4,878	4,759	4,791	4,936	4,977	4,856	4,636	4,419	4,462	5,638
24 Latin American regional	1	26	36	36	6	1	1	1	1	1	1	1	1
	Transactions (net purchases, or sales (-), during period)												
25 Total ²	12,700	1,035	1,768	1,525	368	714	1,266	405	1,799	571	1,480	1,934	-167
26 Foreign countries ²	11,604	1,088	1,677	1,230	516	688	1,121	369	1,920	791	1,698	1,868	-1,363
27 Official institutions	11,730	865	1,404	1,084	495	321	980	798	1,529	1,376	1,632	2,033	-787
28 Other foreign ²	-127	223	274	146	22	366	141	-429	391	-585	65	-165	-576
29 Nonmonetary international and regional organizations	1,096	-53	91	295	-149	26	145	36	-120	-220	-217	66	1,196
MEMO: Oil-exporting countries													
30 Middle East ³	11,156	300	1,139	1,322	1,062	841	565	659	1,204	1,354	1,442	1,250	17
31 Africa ⁴	-289	51	169	0	0	0	0	0	0	0	0	-102	-407

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

Millions of dollars

Country or area	1982												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Holdings (end of period) ¹												
1 Estimated total ²	85,169	71,535	73,853	75,865	77,319	77,890	78,253	79,674	80,487	82,157	83,860	84,667	85,169
2 Foreign countries ²	80,586	65,885	68,314	70,292	71,945	72,973	73,028	75,371	76,747	78,373	79,166	79,447	80,586
3 Europe ²	29,274	24,408	25,372	26,125	26,433	26,066	25,784	26,493	27,773	28,853	29,071	29,447	29,274
4 Belgium-													
Luxembourg	447	614	363	539	709	340	152	155	576	551	834	448	447
5 Germany ²	14,841	11,898	12,845	13,055	13,231	12,974	13,022	13,535	13,959	14,520	14,493	14,704	14,841
6 Netherlands	2,754	2,034	2,073	2,088	2,175	2,188	2,212	2,173	2,343	2,374	2,356	2,473	2,754
7 Sweden	667	644	635	697	662	655	652	650	644	635	655	687	667
8 Switzerland ²	1,540	904	984	1,025	1,157	1,134	1,039	1,016	1,100	1,233	1,266	1,532	1,540
9 United Kingdom	6,549	6,800	6,931	7,037	6,737	6,816	6,679	6,927	7,129	7,358	7,237	7,099	6,549
10 Other Western													
Europe	2,476	1,514	1,540	1,685	1,762	1,959	2,028	2,038	2,023	2,183	2,230	2,505	2,476
11 Eastern Europe	0	0	0	0	0	0	0	0	0	0	0	0	0
12 Canada	602	533	499	458	473	506	410	446	353	428	482	552	602
13 Latin America	1,076	721	728	760	886	938	910	848	1,166	1,204	1,086	1,231	1,076
14 Venezuela	188	286	286	286	306	296	253	229	222	221	204	172	188
15 Netherlands													
Antilles	232	113	104	103	196	204	224	217	333	211	225	300	232
16 Other Latin													
America and	656	321	337	370	383	437	432	402	611	771	657	759	656
Caribbean													
17 Asia	49,502	39,700	41,310	42,531	43,729	45,037	45,493	47,156	47,139	47,668	48,288	48,079	49,502
18 Japan	11,578	10,844	11,022	11,203	11,381	11,396	11,137	11,289	11,247	11,410	11,396	11,314	11,578
19 Africa	77	519	400	401	403	405	405	405	305	178	178	77	77
20 All other	55	3	5	17	22	21	26	23	12	43	61	62	55
21 Nonmonetary interna-													
tional and regional	4,583	5,650	5,539	5,573	5,374	4,917	5,225	4,303	3,740	3,784	4,694	5,220	4,583
22 International	4,186	5,603	5,493	5,529	5,278	4,823	5,123	4,167	3,629	3,558	4,417	4,939	4,186
23 Latin American	6	1	-4	-4	-4	-4	-4	-4	-4	-4	-4	-4	6
	Transactions (net purchases, or sales (-), during period)												
24 Total ²	14,920	1,286	2,318	2,013	1,454	571	362	1,421	813	1,670	1,703	808	502
25 Foreign countries ²	16,021	1,320	2,429	1,978	1,654	1,028	54	2,343	1,376	1,627	792	281	1,139
26 Official institutions	14,529	841	2,348	1,325	791	1,476	318	2,797	369	1,526	641	231	1,866
27 Other foreign ²	1,487	478	80	653	862	-448	-264	-455	1,006	101	151	50	-727
28 Nonmonetary interna-													
tional and regional	-1,096	-33	-110	35	-200	-457	309	-921	-562	43	910	527	-637
MEMO: Oil-exporting													
countries													
29 Middle East ³	7,534	1,019	1,373	470	906	907	924	1,313	257	173	209	-320	303
30 Africa ⁴	-552	-112	-119	0	2	2	0	0	-100	-125	0	-100	0

68. Foreign official assets held at Federal Reserve Banks, 1982¹

Millions of dollars, end of period

Assets	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Deposits	333	416	421	966	308	585	982	347	396	326	386	328
Assets held in custody												
2 U.S. Treasury securities ²	104,631	103,557	103,964	102,346	102,112	103,292	106,696	104,136	106,117	107,636	107,467	112,544
3 Earmarked gold ³	14,802	14,791	14,798	14,788	14,778	14,777	14,762	14,761	14,726	14,706	14,711	14,716

69. Foreign transactions in securities

Millions of dollars

Transactions, and area or country	1981												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
U.S. corporate securities													
STOCKS													
1 Foreign purchases	40,686	3,419	2,723	3,965	4,030	4,105	4,483	3,465	3,157	2,864	2,841	2,694	2,942
2 Foreign sales	34,856	2,798	2,313	3,319	3,306	2,866	3,419	3,265	3,210	2,327	2,793	2,497	2,742
3 Net purchases, or sales (-) ..	5,830	621	410	646	724	1,239	1,063	199	-54	537	47	197	200
4 Foreign countries	5,803	610	407	638	716	1,229	1,059	191	-48	542	54	207	199
5 Europe	3,662	436	260	613	421	772	587	120	75	45	46	110	176
6 France	900	63	42	110	126	395	56	49	30	11	21	-7	5
7 Germany	-22	19	22	30	17	-20	18	-28	-28	-48	6	-4	-6
8 Netherlands	42	43	2	12	-2	31	57	-41	-28	-1	13	28	-73
9 Switzerland	288	105	-24	145	75	85	9	-19	3	-67	-97	0	75
10 United Kingdom	2,235	179	221	309	197	220	391	146	84	134	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	287	-14	-2	0	3	71	190	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	27	12	3	8	8	10	4	9	-6	-5	-6	-10	1
BONDS ²													
18 Foreign purchases	17,304	1,562	1,400	2,044	1,511	898	1,939	1,931	1,198	1,340	1,176	1,099	1,207
19 Foreign sales	12,252	873	863	1,243	743	669	1,451	856	921	1,085	1,203	1,308	1,038
20 Net purchases, or sales (-) ..	5,052	689	537	801	768	229	488	1,075	277	255	-26	-209	168
21 Foreign countries	4,991	662	550	803	726	247	472	1,069	278	243	-17	-212	172
22 Europe	1,371	170	309	138	327	-3	179	123	176	5	-96	-112	154
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	196	126	207	-22	231	-87	4	14	45	-53	-164	-174	70
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	61	27	-13	-1	42	-18	16	7	-1	12	-10	3	-4
Foreign securities													
35 Stocks, net purchases, or sales (-)	-247	20	1	-194	-112	36	-155	59	13	204	-40	-130	54
36 Foreign purchases	9,339	701	717	775	857	872	907	902	838	828	601	635	707
37 Foreign sales	9,586	682	716	969	969	837	1,062	843	825	624	641	765	654
38 Bonds, net purchases, or sales (-)	-5,460	-240	40	-121	-632	-212	-484	-681	-40	-254	-110	-1,957	-770
39 Foreign purchases	17,553	1,144	1,316	1,712	1,124	1,290	1,508	1,514	1,082	1,023	1,553	2,298	1,989
40 Foreign sales	23,013	1,384	1,276	1,832	1,755	1,502	1,992	2,194	1,121	1,277	1,663	4,256	2,759
41 Net purchases, or sales (-), of stocks and bonds	-5,707	-220	40	-314	-744	-176	-639	-622	-27	-50	-150	-2,087	-716
42 Foreign countries	-4,694	-279	23	-326	-753	-176	-639	-676	16	-64	-323	-1,499	4
43 Europe	-728	-114	91	-150	-313	70	-56	136	-70	83	-49	-480	126
44 Canada	-3,697	-3	77	-100	-267	-395	-507	-856	-72	-325	-205	-878	-166
45 Latin America and Caribbean	69	51	52	-68	119	-51	-28	-69	30	-10	49	-9	3
46 Asia	-367	-199	-179	10	-246	174	-113	138	130	194	-119	-185	29
47 Africa	-55	-10	-8	-17	-7	-3	-6	-2	-3	-8	1	1	6
48 Other countries	84	-4	-9	-1	-39	29	71	-23	1	1	1	52	5
49 Nonmonetary international and regional organizations	-1,012	59	17	12	9	0	0	54	-43	14	173	-588	-720

69. Foreign transactions in securities—Continued

Millions of dollars

Transactions, and area or country	1982												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
STOCKS													
U. S. corporate securities													
1 Foreign purchases	41,902	2,020	2,525	2,637	2,360	2,622	2,166	2,708	3,183	4,293	5,967	5,581	5,839
2 Foreign sales	37,948	1,756	1,989	2,510	2,108	2,186	1,864	2,694	2,650	4,400	5,675	5,245	4,868
3 Net purchases, or sales (-) ..	3,954	264	536	126	252	436	302	14	532	-107	292	336	971
4 Foreign countries	3,869	261	536	118	246	429	298	8	530	-110	282	325	946
5 Europe	2,596	230	347	166	167	306	158	302	272	-268	175	69	672
6 France	-143	0	-6	-51	33	-48	-25	0	-7	-43	-30	-8	43
7 Germany	333	15	17	42	29	43	11	20	-12	-43	47	26	138
8 Netherlands	-60	3	38	1	-9	36	23	0	12	-62	-102	-24	25
9 Switzerland	-529	40	-33	-60	-66	6	-85	-34	-53	-144	-118	-208	226
10 United Kingdom	3,129	168	318	222	176	279	225	309	366	73	435	317	242
11 Canada	221	-46	20	-120	-7	-10	1	-36	73	115	5	72	154
12 Latin America and Caribbean	304	-13	30	-19	53	22	25	-69	121	-82	142	54	39
13 Middle East ¹	368	51	137	84	61	104	73	-137	101	134	-98	9	-153
14 Other Asia	246	40	-6	4	-40	-21	39	-55	-43	-16	22	112	210
15 Africa	2	0	1	-3	0	1	-3	1	1	0	0	2	3
16 Other countries	131	-1	6	6	12	27	6	0	5	6	35	7	22
17 Nonmonetary international and regional organizations	85	3	0	8	6	6	4	6	2	3	10	11	25
BONDS²													
18 Foreign purchases	21,631	946	929	1,607	2,217	1,929	1,483	1,743	1,513	2,288	2,778	2,099	2,099
19 Foreign sales	20,480	778	930	1,500	1,537	1,202	1,153	1,637	1,763	2,283	2,961	2,280	2,457
20 Net purchases, or sales (-) ..	1,151	168	-1	107	681	727	330	106	-250	5	-183	-181	-358
21 Foreign countries	1,179	154	10	113	622	687	356	71	-113	40	-223	-190	-348
22 Europe	1,848	144	16	165	488	700	244	186	-30	-80	408	-236	-158
23 France	295	15	14	12	20	46	23	5	-18	25	-17	24	146
24 Germany	2,116	88	104	224	396	500	115	258	104	86	187	11	43
25 Netherlands	28	2	0	17	14	11	5	-4	0	-10	-2	-4	-1
26 Switzerland	161	19	8	15	46	48	12	-22	32	-24	-4	-13	44
27 United Kingdom	-903	3	-102	-103	59	91	67	-65	-109	-180	225	-327	-461
28 Canada	25	29	15	29	46	23	21	1	4	2	-152	10	-2
29 Latin America and Caribbean	160	17	-11	26	-8	15	61	18	18	19	-15	28	-6
30 Middle East ¹	-821	-89	-63	-69	126	-112	22	-68	-78	141	-435	-20	-177
31 Other Asia	-23	53	52	-29	-18	61	9	-66	-31	-47	-30	28	-5
32 Africa	-19	0	0	-6	-13	0	0	0	0	0	0	0	0
33 Other countries	7	0	2	-3	1	0	-1	0	2	5	0	0	-1
34 Nonmonetary international and regional organizations	-28	14	-11	-6	59	40	-26	35	-136	-36	41	10	-10
Foreign securities													
35 Stocks, net purchases, or sales (-)	-1,340	136	34	28	-67	-119	69	47	11	-160	-308	-740	-272
36 Foreign purchases	7,170	526	521	696	385	486	619	455	532	545	706	772	927
37 Foreign sales	8,511	390	487	668	452	605	550	409	520	705	1,014	1,512	1,199
38 Bonds, net purchases, or sales (-)	-6,610	-108	-116	-557	-48	435	-816	-701	-1,352	-1,140	-1,331	-458	-417
39 Foreign purchases	29,900	1,226	1,535	2,555	2,205	2,755	1,994	2,295	3,280	3,081	3,058	2,953	2,962
40 Foreign sales	36,510	1,334	1,650	3,112	2,253	2,321	2,810	2,997	4,632	4,222	4,389	3,411	3,379
41 Net purchases, or sales (-), of stocks and bonds	-7,950	29	-82	-528	-115	316	-747	-655	-1,341	-1,300	-1,639	-1,199	-689
42 Foreign countries	-6,778	1	-142	-551	-50	96	-368	-662	-1,143	-809	-1,247	-1,168	-736
43 Europe	-2,436	128	-43	94	-86	-47	-410	-29	-128	-271	-517	-572	-555
44 Canada	-2,364	-161	-102	-629	117	63	-115	-344	-677	-298	-181	-7	-29
45 Latin America and Caribbean	246	65	65	98	152	144	37	3	49	-65	-268	-62	29
46 Asia	-1,851	-10	-54	-126	-215	-62	122	-300	-433	241	-283	-536	-195
47 Africa	-9	-15	-1	-5	-17	-1	0	3	17	1	0	4	4
48 Other countries	-364	-6	-7	16	0	-1	-2	6	29	-416	3	5	10
49 Nonmonetary international and regional organizations	-1,172	28	60	23	-65	219	-379	7	-198	-491	-392	-31	47

70. 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				1981
	Dec.	Mar.	June	Sept.	Dec.	Mar.
1 Total	17,433	18,064	19,237	19,318	22,226	22,229
2 Payable in dollars	14,323	15,018	15,760	15,943	18,481	18,668
3 Payable in foreign currencies	3,110	3,046	3,477	3,375	3,745	3,560
<i>By type</i>						
4 Financial liabilities	7,523	8,117	8,671	8,609	11,330	11,755
5 Payable in dollars	5,223	5,848	6,018	6,090	8,528	9,095
6 Payable in foreign currencies	2,300	2,270	2,652	2,519	2,802	2,660
7 Commercial liabilities	9,910	9,947	10,566	10,709	10,896	10,474
8 Trade payables	4,591	4,437	4,546	4,684	4,993	4,985
9 Advance receipts and other liabilities	5,320	5,510	6,020	6,025	5,903	5,489
10 Payable in dollars	9,100	9,171	9,742	9,853	9,953	9,574
11 Payable in foreign currencies	811	776	825	856	943	900
<i>By area or country</i>						
<i>Financial liabilities</i>						
12 Europe	4,665	4,955	5,580	5,454	6,481	6,230
13 Belgium-Luxembourg	338	371	433	428	479	548
14 France	175	193	347	360	327	324
15 Germany	497	520	657	557	582	498
16 Netherlands	829	796	816	799	681	565
17 Switzerland	170	174	233	224	354	315
18 United Kingdom	2,477	2,729	2,925	2,955	3,923	3,866
19 Canada	532	478	641	648	964	1,096
20 Latin America and Caribbean	1,514	1,846	1,668	1,763	3,136	3,520
21 Bahamas	404	513	456	436	964	1,217
22 Bermuda	81	83	2	1	1	1
23 Brazil	18	22	25	20	23	19
24 British West Indies	516	722	714	708	1,452	1,458
25 Mexico	121	101	101	108	99	97
26 Venezuela	72	70	72	74	81	85
27 Asia	804	818	757	712	723	880
28 Japan	726	740	683	618	644	766
29 Middle East oil-exporting countries ¹	31	26	31	37	38	73
30 Africa	4	11	10	11	11	6
31 Oil-exporting countries ²	1	1	1	1	1	1
32 All other ³	4	10	15	21	15	23
<i>Commercial liabilities</i>						
33 Europe	3,709	3,805	4,139	4,191	4,402	3,937
34 Belgium-Luxembourg	137	118	133	109	90	83
35 France	467	503	485	501	582	558
36 Germany	545	544	724	686	679	640
37 Netherlands	227	288	245	276	219	247
38 Switzerland	316	392	468	458	499	390
39 United Kingdom	1,080	1,015	1,133	1,047	1,209	994
40 Canada	924	795	670	681	888	827
41 Latin America and Caribbean	1,325	1,291	1,310	1,402	1,300	1,345
42 Bahamas	69	4	26	8	8	1
43 Bermuda	32	47	107	114	75	121
44 Brazil	203	228	151	156	111	84
45 British West Indies	21	20	37	12	35	16
46 Mexico	257	271	311	366	367	466
47 Venezuela	301	211	210	293	319	253
48 Asia	2,991	3,052	3,206	3,032	3,034	3,095
49 Japan	583	684	533	625	802	810
50 Middle East oil-exporting countries ¹	1,014	900	1,028	944	890	955
51 Africa	728	742	875	1,006	817	830
52 Oil-exporting countries ²	384	382	498	633	517	523
53 All other ³	233	263	367	396	456	440

70. 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	1981			1982			
	June	Sept.	Dec.	Mar.	June	Sept.	Dec.
1 Total	21,933	23,608	22,480	22,393	20,965	21,440	21,795
2 Payable in dollars	18,536	20,377	18,758	19,623	18,182	18,324	18,696
3 Payable in foreign currencies	3,397	3,230	3,722	2,770	2,783	3,116	3,099
<i>By type</i>							
4 Financial liabilities	11,911	13,084	12,117	12,599	10,028	10,707	10,253
5 Payable in dollars	9,438	10,688	9,446	10,627	8,066	8,399	8,178
6 Payable in foreign currencies	2,473	2,396	2,671	1,972	1,961	2,308	2,075
7 Commercial liabilities	10,022	10,524	10,363	9,794	10,937	10,733	11,542
8 Trade payables	4,538	4,430	4,720	4,022	5,027	4,527	4,471
9 Advance receipts and other liabilities	5,484	6,094	5,643	5,773	5,910	6,206	7,071
10 Payable in dollars	9,098	9,689	9,312	8,996	10,115	9,925	10,518
11 Payable in foreign currencies	924	835	1,052	798	822	808	1,024
<i>By area or country</i>							
<i>Financial liabilities</i>							
12 Europe	6,401	7,968	6,819	7,883	5,947	6,389	6,152
13 Belgium-Luxembourg	571	507	471	605	518	494	502
14 France	451	929	709	924	581	672	635
15 Germany	451	430	491	503	439	446	422
16 Netherlands	775	664	748	755	517	759	707
17 Switzerland	342	465	715	707	661	670	653
18 United Kingdom	3,684	4,800	3,559	4,282	3,084	3,212	3,061
19 Canada	978	977	958	914	758	702	685
20 Latin America and Caribbean	3,634	3,293	3,356	3,333	2,805	2,969	2,683
21 Bahamas	1,272	1,019	1,279	1,095	1,003	933	866
22 Bermuda	1	6	7	6	7	14	23
23 Brazil	20	20	22	27	24	28	28
24 British West Indies	1,538	1,398	1,241	1,469	1,044	981	992
25 Mexico	98	107	102	67	83	85	121
26 Venezuela	91	90	98	97	100	104	114
27 Asia	869	814	957	455	502	631	718
28 Japan	750	696	792	293	340	424	527
29 Middle East oil-exporting countries ¹	53	51	75	63	66	67	70
30 Africa	5	3	3	2	3	3	4
31 Oil-exporting countries ²	0	1	0	0	0	0	0
32 All other ³	24	29	24	12	11	13	12
<i>Commercial liabilities</i>							
33 Europe	3,983	3,963	3,771	3,422	3,742	3,861	3,578
34 Belgium-Luxembourg	73	79	71	50	47	50	50
35 France	558	575	573	504	700	759	602
36 Germany	617	590	545	473	457	436	464
37 Netherlands	225	239	221	232	248	281	340
38 Switzerland	380	569	424	400	412	358	335
39 United Kingdom	1,029	925	880	824	850	904	802
40 Canada	747	853	897	884	1,116	1,188	1,482
41 Latin America and Caribbean	1,191	1,137	1,044	817	1,418	1,220	1,127
42 Bahamas	4	3	2	22	20	6	16
43 Bermuda	72	113	67	71	102	48	89
44 Brazil	54	61	67	83	62	128	65
45 British West Indies	34	11	2	27	2	3	32
46 Mexico	359	392	340	210	727	484	475
47 Venezuela	290	273	276	194	219	269	157
48 Asia	2,803	3,221	3,285	3,404	3,298	3,207	3,966
49 Japan	867	775	1,094	1,090	1,064	1,134	1,028
50 Middle East oil-exporting countries ¹	837	881	910	998	958	821	1,538
51 Africa	676	757	703	664	732	663	736
52 Oil-exporting countries ²	392	355	344	247	340	248	284
53 All other ³	622	593	664	604	630	595	653

71. 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				1981
	Dec.	Mar.	June	Sept.	Dec.	Mar.
1 Total	31,299	32,364	32,391	31,884	34,482	37,733
2 Payable in dollars	28,096	29,311	29,277	28,553	31,528	34,662
3 Payable in foreign currencies	3,203	3,052	3,114	3,331	2,955	3,071
<i>By type</i>						
4 Financial claims	18,398	19,464	18,796	18,429	19,763	22,157
5 Deposits	12,858	13,910	13,070	12,536	14,166	16,632
6 Payable in dollars	11,936	12,923	12,186	11,325	13,381	15,831
7 Payable in foreign currencies	923	986	884	1,211	785	801
8 Other financial claims	5,540	5,554	5,726	5,894	5,597	5,525
9 Payable in dollars	3,714	3,950	3,998	4,239	3,914	3,858
10 Payable in foreign currencies	1,826	1,604	1,728	1,655	1,683	1,667
11 Commercial claims	12,901	12,900	13,595	13,455	14,720	15,576
12 Trade receivables	12,185	12,214	12,835	12,730	13,960	14,716
13 Advance payments and other claims	716	686	759	725	759	860
14 Payable in dollars	12,447	12,438	13,093	12,989	14,233	14,973
15 Payable in foreign currencies	454	462	502	466	487	602
<i>By area or country</i>						
<i>Financial claims</i>						
16 Europe	6,179	5,905	5,914	5,699	6,069	6,092
17 Belgium-Luxembourg	32	21	23	17	145	170
18 France	177	283	298	399	298	366
19 Germany	409	305	195	168	230	213
20 Netherlands	53	39	55	48	51	61
21 Switzerland	73	89	96	41	54	75
22 United Kingdom	5,099	4,863	4,932	4,640	4,987	4,895
23 Canada	5,003	5,023	4,923	4,809	5,036	6,638
24 Latin America and Caribbean	6,312	7,624	6,993	6,865	7,811	8,611
25 Bahamas	2,773	3,541	3,127	2,864	3,477	3,993
26 Bermuda	30	34	25	65	135	13
27 Brazil	163	128	120	116	96	22
28 British West Indies	2,011	2,609	2,414	2,375	2,755	3,427
29 Mexico	157	168	177	192	208	161
30 Venezuela	143	134	139	128	137	131
31 Asia	601	617	659	758	607	594
32 Japan	199	226	246	338	189	207
33 Middle East oil-exporting countries ²	16	18	16	20	20	17
34 Africa	258	251	243	231	208	186
35 Oil-exporting countries ³	49	40	35	29	26	27
36 All other ⁴	44	43	65	68	32	36
<i>Commercial claims</i>						
37 Europe	4,922	4,833	4,920	4,724	5,544	5,869
38 Belgium-Luxembourg	202	209	259	230	233	277
39 France	727	703	669	710	1,129	906
40 Germany	593	531	526	571	599	625
41 Netherlands	298	347	297	289	318	347
42 Switzerland	272	353	434	339	354	462
43 United Kingdom	901	940	911	994	929	1,191
44 Canada	859	874	912	939	914	1,054
45 Latin America and Caribbean	2,879	3,004	3,306	3,402	3,766	3,853
46 Bahamas	21	19	19	53	21	15
47 Bermuda	197	135	133	81	108	170
48 Brazil	645	657	696	712	861	800
49 British West Indies	16	11	9	17	34	15
50 Mexico	708	844	947	1,004	1,102	1,064
51 Venezuela	343	350	395	388	410	443
52 Asia	3,451	3,446	3,637	3,446	3,522	3,795
53 Japan	1,177	1,262	1,196	1,140	1,052	1,314
54 Middle East oil-exporting countries ²	765	717	835	835	825	928
55 Africa	551	517	569	669	653	679
56 Oil-exporting countries ³	130	114	118	135	153	143
57 All other ⁴	240	225	251	275	321	327

71. 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	1981			1982			
	June	Sept.	Dec.	Mar.	June	Sept.	Dec.
1 Total	35,346	34,170	35,672	30,203	30,483	29,488	27,153
2 Payable in dollars	32,256	31,161	32,071	27,564	27,983	26,835	24,545
3 Payable in foreign currencies	3,090	3,010	3,601	2,639	2,500	2,653	2,608
<i>By type</i>							
4 Financial claims	20,073	19,171	20,742	17,748	18,360	17,714	16,432
5 Deposits	14,597	13,611	14,688	12,730	13,603	12,608	11,918
6 Payable in dollars	13,860	12,876	14,057	12,267	13,229	12,194	11,552
7 Payable in foreign currencies	736	734	631	463	374	413	366
8 Other financial claims	5,477	5,561	6,054	5,018	4,757	5,106	4,514
9 Payable in dollars	3,712	3,867	3,600	3,362	3,189	3,419	2,833
10 Payable in foreign currencies	1,765	1,694	2,454	1,656	1,568	1,687	1,681
11 Commercial claims	15,273	14,999	14,930	12,455	12,122	11,774	10,721
12 Trade receivables	14,367	14,062	13,965	11,493	11,069	10,709	9,752
13 Advance payments and other claims	906	937	965	962	1,053	1,065	969
14 Payable in dollars	14,684	14,417	14,414	11,935	11,565	11,222	10,160
15 Payable in foreign currencies	589	582	516	520	557	552	561
<i>By area or country</i>							
<i>Financial claims</i>							
16 Europe	5,025	4,584	4,515	4,506	4,661	4,728	4,524
17 Belgium-Luxembourg	174	26	43	16	13	16	10
18 France	301	205	285	375	313	305	129
19 Germany	125	314	224	197	148	174	168
20 Netherlands	52	48	50	79	56	52	30
21 Switzerland	63	43	57	53	63	60	84
22 United Kingdom	3,981	3,623	3,525	3,549	3,795	3,749	3,839
23 Canada	6,194	6,040	6,628	4,942	4,365	4,322	4,199
24 Latin America and Caribbean	8,123	7,762	8,615	7,432	8,312	7,630	6,783
25 Bahamas	3,365	3,284	3,925	3,537	3,845	3,366	3,137
26 Bermuda	33	15	18	27	42	19	13
27 Brazil	20	66	30	49	76	76	60
28 British West Indies	3,421	3,315	3,503	2,797	3,504	3,171	2,656
29 Mexico	257	283	313	281	274	268	274
30 Venezuela	144	143	148	130	134	133	139
31 Asia	524	501	762	670	800	825	736
32 Japan	138	113	366	257	327	247	191
33 Middle East oil-exporting countries ²	19	29	37	36	33	30	15
34 Africa	170	169	173	164	156	165	158
35 Oil-exporting countries ³	39	41	46	43	41	50	48
36 All other ⁴	37	116	48	34	66	44	31
<i>Commercial claims</i>							
37 Europe	5,508	5,378	5,359	4,381	4,273	4,164	3,658
38 Belgium-Luxembourg	235	220	234	246	211	178	152
39 France	785	767	776	698	636	646	465
40 Germany	584	582	557	452	392	427	341
41 Netherlands	308	308	303	227	297	278	364
42 Switzerland	474	404	427	354	384	258	328
43 United Kingdom	1,068	1,034	969	1,062	905	1,035	765
44 Canada	1,016	1,017	967	943	713	666	635
45 Latin America and Caribbean	3,826	3,734	3,479	2,925	2,787	2,772	2,376
46 Bahamas	29	18	12	80	30	19	21
47 Bermuda	208	241	223	212	225	154	259
48 Brazil	824	726	668	417	423	481	252
49 British West Indies	34	13	12	23	10	7	9
50 Mexico	1,123	985	1,022	762	750	869	672
51 Venezuela	421	456	424	396	383	373	342
52 Asia	3,813	3,700	3,914	3,155	3,323	3,086	3,104
53 Japan	1,241	1,129	1,244	1,160	1,213	968	1,157
54 Middle East oil-exporting countries ²	937	829	901	757	806	775	710
55 Africa	703	717	750	587	614	638	535
56 Oil-exporting countries ³	135	154	152	143	138	148	133
57 All other ⁴	407	453	461	463	413	448	413

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

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	462,790
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	63,743
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	43,267
4 Other	8,861	10,555	11,361	11,433	10,633	10,906	12,080	11,751	14,120	14,721	18,022	20,476
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	378,899
6 Other branches of parent bank	75,981	75,744	78,940	76,786	76,106	79,714	82,106	83,154	84,610	83,574	89,248	87,821
7 Banks	147,714	149,570	153,817	151,210	150,445	156,310	156,190	153,960	159,650	156,852	161,527	150,708
8 Public borrowers ²	28,033	28,336	28,980	28,381	27,810	27,876	28,732	29,274	29,931	30,215	30,185	28,197
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	112,173
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	20,148
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	348,953	350,678
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	43,279	62,142
13 Parent bank	20,384	21,108	18,901	22,839	27,709	24,041	30,742	29,490	31,991	26,639	26,355	42,721
14 Other	7,897	9,554	10,396	10,467	9,694	9,922	11,131	10,760	13,125	13,731	16,924	19,421
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	276,882
16 Other branches of parent bank	58,998	58,003	61,027	59,458	58,596	62,609	64,718	65,475	66,278	65,850	69,932	69,398
17 Banks	119,339	121,290	124,297	123,216	123,298	129,650	128,872	126,153	131,521	127,949	131,578	122,055
18 Public borrowers ²	23,303	23,600	24,138	23,869	23,277	23,558	24,337	24,414	24,713	25,203	25,125	22,877
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	62,552
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	11,654
	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	11,246
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	7,721
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	99,850
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	35,439
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	46,546
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	31,643
44 Other	5,528	6,733	7,331	7,565	7,020	7,335	8,154	7,828	9,524	10,024	12,244	14,903
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	98,002
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	55,341	57,123	57,401	57,069	59,701	60,744	59,312	62,942	60,216	61,333	55,096
48 Public borrowers ²	12,569	12,609	12,583	12,209	12,173	12,042	12,475	12,614	12,435	12,641	12,745	10,010
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	19,945
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

72. 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	462,790
53 To United States	92,516	90,782	99,273	105,535	105,206	109,322	118,093	116,190	124,096	120,039	128,084	137,712
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	56,289
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	19,197
56 Nonbanks	40,119	40,326	41,130	44,659	47,866	48,859	57,446	56,494	57,847	57,666	62,036	62,226
57 To foreigners	294,508	299,880	301,197	293,297	296,599	298,169	299,240	300,081	306,785	305,040	316,232	305,630
58 Other branches of parent bank	74,978	75,368	77,154	76,099	75,768	79,011	81,367	80,972	83,314	82,019	87,812	86,396
59 Banks	134,467	136,369	134,749	129,751	133,754	131,876	129,310	125,582	127,816	128,595	132,130	124,906
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	59,397	59,598	60,966	62,881	65,318	66,940	66,741	71,594	68,331
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	19,448
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	364,390
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	134,645
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	54,437
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	18,883
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	217,602
69 Other branches of parent bank	58,561	58,214	59,973	59,217	59,061	62,270	64,864	64,319	66,234	65,141	69,542	69,299
70 Banks	90,268	92,536	88,142	86,541	89,922	89,931	88,574	83,861	84,692	84,611	84,808	79,594
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	48,118	51,349	48,421
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	12,143
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	37,332
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	5,350
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	79,034
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	12,048
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	39,396
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	10,474
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

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

Millions of dollars, end of period

Assets	1982											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
All foreign countries												
1 Total, all currencies	460,465	461,747	464,109	460,733	462,057	459,154	465,933	471,710	471,085	463,601	468,376	468,738
2 Claims on United States	70,058	69,799	75,979	78,139	79,702	83,604	82,558	88,936	90,267	89,036	90,844	91,899
3 Parent bank	50,472	49,591	53,354	55,920	57,173	58,614	55,965	60,315	60,872	61,283	62,476	61,789
4 Other	19,586	20,208	22,625	22,219	22,529	24,990	26,593	28,621	29,395	27,753	28,368	30,110
5 Claims on foreigners	370,305	371,841	368,869	362,953	362,618	356,657	364,126	362,437	360,462	354,373	357,104	357,387
6 Other branches of parent bank	88,945	88,575	86,790	86,101	88,380	87,163	89,446	91,593	93,283	90,030	91,894	90,907
7 Banks	145,503	146,344	146,959	142,451	139,594	137,683	142,852	138,517	135,454	133,365	133,269	133,517
8 Public borrowers	26,651	26,894	26,391	25,680	25,034	25,291	24,700	24,521	24,333	23,850	23,340	23,971
9 Nonbank foreigners	109,206	110,028	108,729	108,721	109,610	106,520	107,128	107,806	107,392	107,128	108,601	108,992
10 Other assets	20,102	20,107	19,261	19,641	19,737	18,893	19,249	20,337	20,356	20,192	20,428	19,452
11 Total payable in U.S. dollars	351,310	353,330	355,721	351,561	351,967	353,847	359,981	366,148	369,746	361,804	363,483	361,167
12 Claims on United States	68,505	68,243	74,460	76,635	78,096	82,037	80,915	87,328	88,613	87,316	88,971	90,179
13 Parent bank	49,889	48,997	52,765	55,464	56,688	58,117	55,286	59,634	60,207	60,538	61,662	61,133
14 Other	18,616	19,246	21,695	21,171	21,408	23,920	25,629	27,694	28,406	26,778	27,309	29,046
15 Claims on foreigners	270,610	272,973	269,494	263,027	261,928	260,530	267,267	266,420	268,253	261,896	261,701	258,958
16 Other branches of parent bank	71,937	72,041	70,317	69,337	70,725	70,386	72,488	74,252	77,470	74,032	74,759	73,303
17 Banks	117,069	118,199	117,315	113,667	110,900	110,274	115,072	111,712	110,591	107,448	106,636	106,014
18 Public borrowers	21,193	21,523	20,645	20,183	19,592	19,957	19,306	19,043	18,984	18,659	18,187	18,301
19 Nonbank foreigners	60,411	61,210	61,217	59,840	60,711	59,913	60,401	61,413	61,208	61,757	62,119	61,340
20 Other assets	12,195	12,114	11,767	11,899	11,943	11,280	11,799	12,400	12,880	12,592	12,811	12,030
United Kingdom												
21 Total, all currencies	157,892	162,351	161,471	159,481	161,036	158,466	164,106	164,523	167,189	164,582	165,687	161,067
22 Claims on United States	13,935	15,884	16,343	17,676	20,155	20,744	23,962	27,031	27,534	27,829	28,677	27,354
23 Parent bank	10,264	12,044	12,446	13,750	15,854	16,768	19,680	22,730	22,970	23,717	24,278	23,017
24 Other	3,671	3,840	3,897	3,926	4,301	3,976	4,282	4,301	4,564	4,112	4,399	4,337
25 Claims on foreigners	137,953	140,197	139,292	135,634	134,845	131,860	133,964	130,814	132,746	129,913	130,666	127,694
26 Other branches of parent bank	41,468	40,935	41,186	39,811	39,621	37,696	37,250	36,937	40,385	37,013	38,319	37,000
27 Banks	56,164	57,975	56,940	55,545	54,674	54,727	56,428	53,582	52,203	52,568	51,414	50,757
28 Public borrowers	7,249	7,370	7,541	6,822	6,663	6,595	6,456	6,286	6,086	6,157	6,170	6,240
29 Nonbank foreigners	33,072	33,917	33,625	33,456	33,887	32,842	33,830	34,009	34,072	34,175	34,763	33,697
30 Other assets	6,004	6,270	5,836	6,171	6,036	5,862	6,180	6,678	6,909	6,840	6,344	6,019
31 Total payable in U.S. dollars	116,870	121,432	120,432	117,914	119,586	120,002	125,247	126,344	131,129	127,517	128,863	123,740
32 Claims on United States	13,438	15,391	15,842	17,182	19,608	20,256	23,421	26,514	26,919	27,255	28,093	26,761
33 Parent bank	10,098	11,881	12,293	13,623	15,663	16,599	19,451	22,496	22,758	23,478	24,035	22,756
34 Other	3,340	3,510	3,549	3,559	3,945	3,657	3,970	4,018	4,161	3,777	4,058	4,005
35 Claims on foreigners	99,473	101,861	100,500	96,595	95,926	95,857	97,699	95,293	99,008	95,269	95,870	92,228
36 Other branches of parent bank	35,875	35,697	36,055	34,240	33,922	32,567	32,007	31,414	35,703	32,243	33,154	31,648
37 Banks	40,610	42,453	40,732	40,070	39,593	40,479	42,515	40,321	39,786	39,077	38,310	36,717
38 Public borrowers	5,423	5,467	5,360	4,717	4,507	4,655	4,513	4,336	4,214	4,251	4,281	4,329
39 Nonbank foreigners	17,565	18,244	18,353	17,568	17,904	18,156	18,664	19,222	19,305	19,698	20,125	19,534
40 Other assets	3,959	4,180	4,090	4,137	4,052	3,889	4,127	4,537	5,202	4,993	4,900	4,751
Bahamas and Caymans												
41 Total, all currencies	146,770	143,090	143,981	143,153	140,045	141,878	141,099	144,194	140,614	139,438	140,939	144,841
42 Claims on United States	50,911	49,320	54,253	55,758	54,411	56,704	52,646	56,087	55,467	55,713	57,076	59,374
43 Parent bank	36,719	34,299	36,687	38,370	37,119	36,608	31,242	32,822	32,155	32,927	34,022	34,653
44 Other	14,192	15,021	17,566	17,388	17,292	20,096	21,404	23,265	23,312	22,786	23,054	24,721
45 Claims on foreigners	91,452	89,376	85,411	83,104	81,297	81,170	84,416	83,835	81,054	79,539	79,185	81,168
46 Other branches of parent bank	14,035	14,329	11,979	12,574	14,186	15,407	17,538	17,806	17,772	17,955	18,066	18,720
47 Banks	50,662	48,920	47,807	45,756	43,274	42,747	44,229	43,616	41,333	40,439	41,025	42,419
48 Public borrowers	8,726	8,597	7,993	7,860	7,361	7,327	7,031	7,036	6,999	6,743	6,310	6,411
49 Nonbank foreigners	18,029	17,530	17,632	16,914	16,476	15,689	15,618	15,377	14,950	14,402	13,784	13,618
50 Other assets	4,407	4,394	4,317	4,291	4,337	4,004	4,037	4,272	4,093	4,186	4,678	4,299
51 Total payable in U.S. dollars	141,632	138,078	138,934	138,052	135,134	136,910	135,619	138,771	136,077	134,607	135,648	139,290

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

Millions of dollars, end of period

Liabilities	1982											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
All foreign countries												
52 Total, all currencies	460,465	461,747	464,109	460,733	462,057	459,154	465,933	471,710	471,085	463,601	468,376	468,738
53 To United States	144,422	145,802	151,083	153,352	156,385	160,947	164,538	167,661	170,430	169,312	171,762	176,779
54 Parent bank	56,262	55,654	58,982	57,163	56,503	59,235	60,973	64,419	67,028	64,102	66,254	73,408
55 Other banks in United States	19,906	22,675	24,451	26,022	27,685	29,534	31,555	32,425	33,763	32,607	31,764	33,401
56 Nonbanks	68,254	67,473	67,650	70,167	72,197	72,178	72,010	70,817	69,639	72,603	73,744	69,970
57 To foreigners	296,395	296,361	293,560	287,180	284,570	278,721	281,849	283,954	280,450	274,222	276,287	272,164
58 Other branches of parent bank	85,637	84,271	85,575	84,150	85,630	84,542	86,802	92,202	93,753	91,658	91,270	91,824
59 Banks	118,558	119,007	117,112	111,712	107,397	105,206	106,016	103,466	99,966	98,259	98,209	96,622
60 Official institutions	25,166	24,625	23,039	22,340	22,703	19,914	20,239	20,004	20,527	19,440	21,095	19,614
61 Nonbank foreigners	67,034	68,458	67,834	68,978	68,840	69,059	68,792	68,282	66,204	64,865	65,713	64,104
62 Other liabilities	19,648	19,584	19,466	20,201	21,102	19,486	19,546	20,095	20,205	20,067	20,327	19,795
63 Total payable in U.S. dollars	364,242	367,288	369,704	366,925	368,544	369,380	376,129	381,898	385,440	377,121	379,142	378,455
64 To United States	141,378	142,811	148,004	150,216	153,222	157,717	161,250	164,403	167,534	166,377	168,291	173,304
65 Parent bank	54,152	53,606	56,885	55,070	54,508	57,174	58,958	62,369	65,114	62,191	63,963	71,086
66 Other banks in United States	19,779	22,464	24,210	25,685	27,270	29,198	31,224	32,162	33,508	32,362	31,428	33,036
67 Nonbanks	67,447	66,741	66,909	69,461	71,444	71,345	71,068	69,872	68,912	71,824	72,900	69,182
68 To foreigners	210,881	213,036	210,253	204,997	202,529	200,262	203,767	205,709	206,553	199,297	198,938	193,933
69 Other branches of parent bank	69,134	68,261	69,490	68,045	68,538	68,516	70,429	75,344	78,499	76,237	74,621	74,593
70 Banks	74,329	76,148	73,174	69,291	66,611	65,821	66,520	63,959	62,535	59,782	58,829	57,300
71 Official institutions	19,979	19,322	18,120	17,491	17,900	15,373	15,737	15,672	16,607	15,253	16,774	15,055
72 Nonbank foreigners	47,439	49,305	49,469	50,170	49,480	50,552	51,081	50,734	48,912	48,025	48,714	46,985
73 Other liabilities	11,983	11,441	11,447	11,712	12,793	11,401	11,112	11,786	11,353	11,447	11,913	11,218
United Kingdom												
74 Total, all currencies	157,892	162,351	161,471	159,481	161,036	158,466	164,106	164,523	167,189	164,582	165,687	161,067
75 To United States	40,768	43,358	42,481	41,886	43,882	44,086	46,965	49,001	53,919	53,777	54,003	53,954
76 Parent bank	6,413	6,765	6,313	8,006	6,694	6,323	6,679	8,022	11,336	10,568	10,597	13,091
77 Other banks in United States	7,313	8,973	8,607	8,345	8,972	9,985	11,215	11,616	13,280	12,567	12,374	12,205
78 Nonbanks	27,042	27,620	27,561	25,535	28,216	27,778	29,071	29,363	29,303	30,642	31,032	28,658
79 To foreigners	110,036	111,417	111,262	109,629	109,199	106,665	109,105	107,268	104,967	102,611	103,927	99,567
80 Other branches of parent bank	16,270	16,546	17,245	18,358	19,412	17,771	18,010	18,666	19,123	18,399	19,372	18,361
81 Banks	49,622	49,937	49,616	47,549	46,204	46,628	48,541	47,502	45,526	45,601	44,266	44,020
82 Official institutions	16,110	15,965	14,608	13,908	14,119	11,746	12,076	12,006	12,348	11,379	12,940	11,504
83 Nonbank foreigners	28,034	28,969	29,793	29,814	29,464	30,520	30,478	29,094	27,970	27,349	27,349	25,682
84 Other liabilities	7,088	7,576	7,728	7,966	7,955	7,715	8,036	8,254	8,303	8,194	7,757	7,546
85 Total payable in U.S. dollars	121,407	127,029	126,359	124,248	126,901	125,859	131,199	132,536	137,268	133,591	135,188	130,261
86 To United States	40,276	42,809	41,885	41,198	43,143	43,323	46,129	48,266	53,262	53,146	53,056	53,029
87 Parent bank	6,296	6,660	6,211	7,907	6,624	6,212	6,603	7,928	11,223	10,442	10,306	12,814
88 Other banks in United States	7,289	8,884	8,489	8,167	8,755	9,806	11,048	11,510	13,142	12,472	12,188	12,026
89 Nonbanks	26,691	27,265	27,185	25,124	27,764	27,305	28,478	28,828	28,897	30,232	30,562	28,189
90 To foreigners	77,463	80,581	80,825	79,444	79,914	78,794	81,207	79,954	80,025	76,519	77,982	73,477
91 Other branches of parent bank	11,900	12,254	13,130	14,102	14,958	13,903	14,202	14,514	15,548	14,614	15,310	14,300
92 Banks	30,995	32,249	32,090	30,415	29,965	30,557	32,364	31,898	31,187	30,404	29,092	28,810
93 Official institutions	13,497	13,418	12,196	11,568	11,829	9,843	10,200	10,322	11,012	9,806	11,198	9,668
94 Nonbank foreigners	21,071	22,660	23,409	23,359	23,162	24,491	24,441	23,220	22,278	21,695	22,382	20,699
95 Other liabilities	3,668	3,639	3,649	3,606	3,844	3,742	3,863	4,316	3,981	3,926	4,150	3,755
Bahamas and Caymans												
96 Total, all currencies	146,770	143,090	143,981	143,153	140,045	141,878	141,099	144,194	140,614	139,438	140,939	144,841
97 To United States	89,195	87,625	92,007	94,364	94,635	97,916	98,609	99,270	96,936	96,810	98,475	102,469
98 Parent bank	37,908	36,839	39,315	35,998	36,608	39,416	41,122	42,971	41,806	40,225	41,900	45,101
99 Other banks in United States	11,228	12,234	14,305	15,903	16,827	17,410	17,831	17,911	17,927	17,481	16,805	18,509
100 Nonbanks	40,059	38,552	38,387	42,463	41,200	41,090	39,656	38,388	37,203	39,104	39,770	38,859
101 To foreigners	54,515	52,372	48,991	45,786	42,026	41,204	39,740	42,039	40,965	39,793	39,603	39,919
102 Other branches of parent bank	20,710	19,801	18,609	17,364	15,887	15,855	15,018	17,348	17,690	17,421	17,566	17,541
103 Banks	18,656	18,266	16,409	14,737	13,452	12,702	11,766	11,599	10,910	10,297	10,413	10,111
104 Official institutions	3,149	2,505	2,607	2,512	2,448	2,471	2,407	2,288	2,091	2,137	1,846	1,967
105 Nonbank foreigners	12,000	11,800	11,366	11,173	10,239	10,176	10,549	10,804	10,274	9,938	9,778	10,300
106 Other liabilities	3,060	3,093	2,983	3,003	3,384	2,758	2,750	2,885	2,713	2,835	2,861	2,453
107 Total payable in U.S. dollars	142,978	139,481	140,301	139,673	136,713	138,640	137,910	140,750	137,717	136,574	137,828	141,593

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

A. March 31, 1982¹

Millions of dollars

Item	All states ²			New York		California, total ³	Illinois, branches	Other states ²	
	Total	Branches ⁴	Agencies	Branches ⁴	Agencies			Branches	Agencies
1 Total assets ⁵	177,282	128,392	48,890	111,257	8,603	37,270	7,964	8,874	3,313
2 Cash and due from depository institutions	18,951	17,862	1,089	16,171	526	475	1,459	205	115
3 Currency and coin (U.S. and foreign) ..	20	18	2	13	1	2	2	1	1
4 Balances with Federal Reserve Banks ..	982	891	91	743	51	33	31	114	11
5 Balances with other central banks	10	1	9	1	0	9	0	0	0
6 Demand balances with commercial banks in United States	913	605	308	533	219	70	38	29	23
7 All other balances with depository institutions in United States and with banks in foreign countries ..	16,947	16,273	675	14,810	254	359	1,385	60	79
8 Time and savings balances with commercial banks in United States	7,287	6,908	378	6,100	200	158	732	59	38
9 Balances with other depository institutions in United States	110	102	8	102	0	8	0	0	0
10 Balances with banks in foreign countries	9,551	9,262	289	8,608	53	194	654	0	42
11 Foreign branches of U.S. banks ..	1,832	1,735	97	1,685	48	44	50	0	5
12 Other banks in foreign countries ..	7,719	7,527	192	6,923	6	150	603	0	37
13 Cash items in process of collection ..	79	74	4	71	1	2	3	1	1
14 Total securities, loans, and lease financing receivables	116,400	86,800	29,600	76,109	6,085	20,729	5,899	4,551	3,028
15 Total securities, book value	4,734	4,284	449	4,076	284	167	177	28	2
16 U.S. Treasury	2,936	2,722	215	2,651	171	46	45	23	0
17 Obligations of other U.S. government agencies and corporations	477	440	38	429	22	17	5	5	0
18 Obligations of states and political subdivisions in United States	97	93	4	74	1	1	19	0	2
19 Other bonds, notes, debentures, and corporate stock	1,224	1,030	193	923	90	104	107	0	0
20 Federal funds sold and securities purchased under agreements to resell	6,886	5,183	1,703	4,876	952	741	163	133	21
<i>By holder</i>									
21 Commercial banks in United States ..	6,386	4,762	1,624	4,504	876	738	116	131	21
22 Others	500	421	79	373	76	3	47	1	0
<i>By type</i>									
23 One-day maturity or continuing contract	6,859	5,157	1,702	4,872	952	741	140	133	21
24 Securities purchased under agreements to resell	218	200	18	78	6	7	2	121	5
25 Other	6,641	4,957	1,684	4,795	946	734	139	12	15
26 Other securities purchased under agreements to resell	27	26	1	4	0	1	22	0	0
27 Total loans, gross	111,857	82,640	29,217	72,142	5,815	20,613	5,734	4,525	3,028
28 Less: Unearned income on loans	191	125	66	110	14	51	12	2	2
29 EQUALS: Loans, net	111,665	82,515	29,150	72,031	5,801	20,562	5,722	4,523	3,026

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

A. March 31, 1982¹—Continued

Millions of dollars

Item	All states ²			New York		California, total ³	Illinois, branches	Other states ²	
	Total	Branches ⁴	Agencies	Branches ⁴	Agencies			Branches	Agencies
<i>Total loans, gross, by category</i>									
30 Real estate loans	4,305	1,358	2,947	808	532	1,709	58	428	770
31 Loans to financial institutions	40,911	33,365	7,546	31,117	1,091	6,236	2,018	225	223
32 Commercial banks in United States	23,983	18,758	5,224	17,211	405	4,804	1,345	199	18
33 U.S. branches and agencies of other foreign banks	21,965	16,989	4,976	15,518	392	4,570	1,312	156	17
34 Other commercial banks	2,017	1,769	248	1,694	13	234	33	43	1
35 Banks in foreign countries	15,617	13,455	2,163	13,028	623	1,356	403	24	183
36 Foreign branches of U.S. banks	667	605	62	580	13	49	25	0	0
37 Other	14,951	12,850	2,101	12,448	610	1,307	378	24	183
38 Other financial institutions	1,311	1,152	159	878	63	76	270	2	22
39 Loans for purchasing or carrying securities	532	424	108	393	108	29	0	2	0
40 Commercial and industrial loans	54,979	38,237	16,742	31,027	3,682	11,281	3,321	3,773	1,894
41 U.S. addressees (domicile)	32,183	21,354	10,830	15,834	1,517	7,861	2,830	2,590	1,551
42 Non-U.S. addressees (domicile)	22,796	16,883	5,912	15,193	2,165	3,420	491	1,184	343
43 Loans to individuals for household, family, and other personal expenditures	188	117	70	83	18	56	9	16	6
44 All other loans	10,942	9,139	1,804	8,713	384	1,301	329	80	135
45 Loans to foreign governments and official institutions	9,289	7,603	1,685	7,236	319	1,254	303	63	113
46 Other	1,654	1,536	118	1,477	65	48	25	16	22
47 Lease financing receivables	1	1	0	1	0	0	0	0	0
48 All other assets	35,045	18,546	16,499	14,102	1,040	15,325	443	3,985	150
49 Customers' liability on acceptances outstanding	11,246	8,122	3,124	7,758	745	2,356	199	165	24
50 U.S. addressees (domicile)	5,892	3,805	2,087	3,608	74	2,005	167	29	8
51 Non-U.S. addressees (domicile)	5,354	4,317	1,037	4,149	671	351	32	136	16
52 Net due from related banking institutions ⁶	17,050	4,879	12,170	1,227	47	12,091	0	3,652	33
53 Other	6,750	5,545	1,205	5,117	248	878	244	169	93

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

A. March 31, 1982¹—Continued

Millions of dollars

Item	All states ²			New York		California, total ³	Illinois, branches	Other states ²	
	Total	Branches ⁴	Agencies	Branches ⁴	Agencies			Branches	Agencies
54 Total liabilities ⁵	177,282	128,392	48,890	111,257	8,603	37,270	7,964	8,874	3,313
55 Total deposits and credit balances	61,176	57,334	3,842	49,821	813	2,695	1,607	5,793	448
56 Individuals, partnerships, and corporations	28,696	27,347	1,350	20,648	182	869	959	5,637	401
57 U.S. addressees (domicile)	24,067	23,984	83	17,602	51	78	780	5,543	12
58 Non-U.S. addressees (domicile)	4,630	3,363	1,266	3,045	132	791	179	94	389
59 U.S. government, states, and political subdivisions in United States	74	74	0	19	0	2	2	52	0
60 All other	32,405	29,913	2,492	29,153	631	1,824	646	104	47
61 Foreign governments and official institutions	4,477	4,128	349	4,052	90	240	50	25	20
62 Commercial banks in United States	7,436	6,724	712	6,347	87	627	358	12	5
63 U.S. branches and agencies of other foreign banks	5,053	4,610	442	4,377	51	387	233	0	4
64 Other commercial banks in United States	2,384	2,114	270	1,970	36	240	125	12	1
65 Banks in foreign countries	19,713	18,540	1,173	18,268	225	937	217	53	13
66 Foreign branches of U.S. banks	2,672	2,397	276	2,331	80	197	64	0	1
67 Other banks in foreign countries	17,040	16,143	897	15,938	144	740	153	53	12
68 Certified and officers' checks, travelers checks, and letters of credit sold for cash	779	522	258	486	229	21	21	14	8
69 Demand deposits	3,064	2,705	359	2,456	229	75	128	113	63
70 Individuals, partnerships, and corporations	1,335	1,274	62	1,085	0	33	101	81	35
71 U.S. addressees (domicile)	788	788	0	629	0	6	78	74	0
72 Non-U.S. addressees (domicile)	548	486	62	456	0	27	23	7	35
73 U.S. government, states, and political subdivisions in United States	6	6	0	5	0	0	0	0	0
74 All other	1,722	1,425	297	1,366	229	41	27	32	28
75 Foreign governments and official institutions	308	282	27	266	0	15	1	15	12
76 Commercial banks in United States	65	65	0	62	0	0	0	2	0
77 U.S. branches and agencies of other foreign banks	17	17	0	17	0	0	0	0	0
78 Other commercial banks in United States	48	48	0	45	0	0	0	2	0
79 Banks in foreign countries	570	557	13	552	0	5	4	1	8
80 Certified and officers' checks, travelers checks, and letters of credit sold for cash	779	522	258	486	229	21	21	14	8
81 Time deposits	57,380	54,201	3,179	47,001	347	2,567	1,449	5,651	365
82 Individuals, partnerships, and corporations	26,886	25,778	1,108	19,330	62	791	828	5,528	346
83 U.S. addressees (domicile)	22,970	22,968	2	16,803	2	48	674	5,444	0
84 Non-U.S. addressees (domicile)	3,916	2,810	1,106	2,527	61	743	154	85	346
85 U.S. government, states, and political subdivisions in United States	68	68	0	14	0	1	1	51	0
86 All other	30,425	28,355	2,071	27,656	284	1,775	619	72	19
87 Foreign governments and official institutions	4,139	3,841	298	3,782	66	224	49	10	8
88 Commercial banks in United States	7,292	6,620	672	6,248	53	619	357	10	5
89 U.S. branches and agencies of other foreign banks	5,007	4,566	441	4,333	50	387	233	0	4
90 Other commercial banks in United States	2,285	2,054	231	1,915	3	232	124	10	1
91 Banks in foreign countries	18,994	17,893	1,101	17,626	166	932	213	52	5
92 Savings deposits	284	258	26	197	0	23	30	27	7
93 Individuals, partnerships, and corporations	284	258	26	197	0	23	30	27	7
94 U.S. addressees (domicile)	203	203	0	146	0	3	28	25	0
95 Non-U.S. addressees (domicile)	82	56	26	51	0	20	2	2	7
96 U.S. government, states, and political subdivisions in United States	0	0	0	0	0	0	0	0	0
97 All other	0	0	0	0	0	0	0	0	0

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

A. March 31, 1982¹—Continued

Millions of dollars

Item	All states ²			New York		California, total ³	Illinois, branches	Other states ²	
	Total	Branches ⁴	Agencies	Branches ⁴	Agencies			Branches	Agencies
98 Credit balances	449	170	278	167	237	30	0	1	13
99 Individuals, partnerships, and corporations	191	36	154	36	120	21	0	1	13
100 U.S. addressees (domicile)	107	25	82	24	49	21	0	1	12
101 Non-U.S. addressees (domicile)	84	11	73	11	71	1	0	0	1
102 U.S. government, states, and political subdivisions in United States	0	0	0	0	0	0	0	0	0
103 All other	258	134	124	131	117	9	0	0	0
104 Foreign governments and official institutions	30	5	25	5	24	1	0	0	0
105 Commercial banks in United States	79	39	40	37	35	8	0	0	0
106 U.S. branches and agencies of other foreign banks	29	28	1	28	1	0	0	0	0
107 Other commercial banks in United States	50	11	39	9	33	8	0	0	0
108 Banks in foreign countries	149	90	59	90	59	0	0	0	0
109 Federal funds purchased and securities sold under agreement to repurchase	18,175	11,420	6,755	10,248	1,805	4,178	883	271	791
<i>By holder</i>									
110 Commercial banks in United States	15,545	9,918	5,628	8,790	1,476	4,036	839	271	134
111 Others	2,630	1,502	1,128	1,458	329	142	44	0	657
<i>By type</i>									
112 One-day maturity or continuing contract	17,021	10,417	6,604	9,256	1,698	4,133	872	271	791
113 Securities sold under agreements to repurchase	1,480	1,376	104	1,190	12	93	63	122	0
114 Other	15,541	9,041	6,500	8,066	1,687	4,041	809	149	791
115 Other securities sold under agreements to repurchase	1,154	1,002	151	992	107	44	10	0	0
116 Other liabilities for borrowed money	48,747	21,023	27,723	19,372	2,607	24,868	1,034	581	284
117 Owed to banks	46,130	18,931	27,200	17,346	2,595	24,361	970	579	279
118 U.S. addressees (domicile)	43,593	16,793	26,800	15,288	2,305	24,314	915	569	202
119 Non-U.S. addressees (domicile)	2,537	2,138	400	2,058	290	47	55	10	77
120 Owed to others	2,617	2,093	524	2,027	12	507	64	2	5
121 U.S. addressees (domicile)	2,369	1,902	467	1,837	8	459	62	2	0
122 Non-U.S. addressees (domicile)	248	191	57	189	4	48	2	0	5
123 All other liabilities	49,184	38,615	10,570	31,817	3,377	5,529	4,441	2,229	1,791
124 Acceptances executed and outstanding	12,423	9,176	3,246	8,821	771	2,436	190	165	40
125 Net due to related banking institutions ⁶	32,427	25,895	6,532	19,781	2,457	2,510	4,093	1,899	1,687
126 Other	4,335	3,543	792	3,214	148	584	158	165	64
MEMO									
127 Time deposits of \$100,000 or more	43,081	41,629	1,453	34,577	7	1,189	1,352	5,617	338
128 Certificates of deposit (CDs) in denominations of \$100,000 or more	28,388	27,304	1,084	20,895	0	841	817	5,528	307
129 Other	14,693	14,325	368	13,682	7	349	535	89	31
130 Savings deposits authorized for automatic transfer and NOW accounts	26	17	10	5	0	5	5	6	6
131 Money market time certificates of \$10,000 and less than \$100,000 with original maturities of 26 weeks	296	282	14	222	0	9	28	30	8
132 Time certificates of deposit in denominations of \$100,000 or more with remaining maturity of more than 12 months	1,681	1,581	100	1,322	0	109	22	204	25
133 Acceptances refinanced with a U.S.-chartered bank	4,646	3,213	1,432	2,945	25	1,405	11	257	3
134 Statutory or regulatory asset pledge requirement	70,770	66,652	4,118	61,321	4,068	64	4,877	439	2
135 Statutory or regulatory asset maintenance requirement	8,806	8,585	221	5,214	38	3	237	3,132	181
136 Commercial letters of credit	7,219	4,188	3,031	3,593	499	2,470	356	233	67
137 Standby letters of credit, total	10,162	8,024	2,138	7,171	375	1,169	457	380	611
138 U.S. addressees (domicile)	7,900	6,216	1,685	5,736	214	953	245	219	533
139 Non-U.S. addressees (domicile)	2,262	1,809	453	1,435	161	216	212	161	77
140 Standby letters of credit conveyed to others through participations (included in total standby letters of credit)	2,283	2,174	109	2,128	43	63	47	0	2

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

A. March 31, 1982¹—Continued

Millions of dollars

Item	All states ²			New York		California, total ³	Illinois, branches	Other states ²	
	Total	Branches ⁴	Agencies	Branches ⁴	Agencies			Branches	Agencies
141 Holdings of commercial paper included in total gross loans	725	672	53	630	17	36	42	0	0
142 Holdings of acceptances included in total commercial and industrial loans	5,256	3,788	1,467	3,648	136	1,316	73	68	15
143 Immediately available funds with a maturity greater than one day (included in other liabilities for borrowed money)	35,213	13,729	21,484	12,382	2,434	18,867	978	349	203
144 Gross due from related banking institutions ⁶	70,415	44,812	25,603	38,171	7,352	17,879	2,087	4,504	421
145 U.S. addressees (domicile)	22,303	8,428	13,874	4,002	2,020	11,812	124	4,253	91
146 Branches and agencies in the United States	21,987	8,278	13,708	3,880	1,966	11,698	98	4,253	91
147 In the same state as reporter	406	177	229	137	10	216	0	40	3
148 In other states	21,580	8,101	13,479	3,743	1,956	11,483	98	4,213	88
149 U.S. banking subsidiaries ⁷	316	150	166	122	54	114	26	0	0
150 Non-U.S. addressees (domicile)	48,112	36,383	11,729	34,169	5,332	6,068	1,963	250	330
151 Head office and non-U.S. branches and agencies	45,851	34,259	11,592	32,057	5,259	6,014	1,952	250	319
152 Non-U.S. banking companies and offices	2,261	2,124	137	2,113	73	54	11	0	10
153 Gross due to related banking institutions ⁶	85,792	65,827	19,965	56,725	9,763	8,299	6,180	2,750	2,075
154 U.S. addressees (domicile)	20,804	13,988	6,816	9,215	2,580	3,216	2,792	1,947	1,053
155 Branches and agencies in the United States	20,547	13,779	6,767	9,061	2,579	3,199	2,751	1,935	1,022
156 In the same state as reporter	329	189	140	151	0	139	0	38	0
157 In other states	20,218	13,590	6,628	8,910	2,579	3,059	2,751	1,897	1,022
158 U.S. banking subsidiaries ⁷	257	208	48	155	1	17	41	12	31
159 Non-U.S. addressees (domicile)	64,988	51,839	13,149	47,510	7,183	5,082	3,387	803	1,023
160 Head office and non-U.S. branches and agencies	63,633	50,533	13,099	46,242	7,149	5,061	3,355	803	1,022
161 Non-U.S. banking companies and offices	1,356	1,306	50	1,268	33	21	33	0	1
<i>Average for 30 calendar days (or calendar month) ending with report date</i>									
162 Total assets	175,556	127,789	47,767	110,798	8,348	36,406	8,011	8,682	3,311
163 Cash and due from depository institutions	17,994	17,029	965	15,381	413	472	1,422	203	102
164 Federal funds sold and securities purchased under agreements to resell	5,986	4,337	1,649	4,041	1,082	561	126	157	18
165 Total loans	108,596	79,827	28,769	69,345	5,728	20,232	5,843	4,403	3,045
166 Loans to banks in foreign countries	16,485	14,259	2,227	13,056	652	1,391	1,189	13	184
167 Total deposits and credit balances	57,028	53,439	3,589	45,945	769	2,506	1,600	5,785	423
168 Time CDs in denominations of \$100,000 or more	27,854	26,755	1,099	20,292	4	850	884	5,515	309
169 Federal funds purchased and securities sold under agreements to repurchase	18,740	12,515	6,225	10,913	1,574	3,729	891	691	940
170 Other liabilities for borrowed money	48,716	21,350	27,365	19,720	2,508	24,649	1,054	544	240
171 Number of reports filed ⁸	380	199	181	124	46	103	38	31	38

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

B. June 30, 1982¹

Millions of dollars

Item	All states ²			New York		California, total ⁴	Illinois, branches	Other states ²	
	Total	Branches ³	Agencies	Branches ³	Agencies			Branches	Agencies
1 Total assets⁵	186,176	137,537	48,640	119,808	7,699	37,613	8,669	8,336	4,051
2 Cash and due from depository institutions	22,811	21,465	1,346	19,579	266	871	1,610	239	246
3 Currency and coin (U.S. and foreign)	22	20	2	16	1	1	2	1	1
4 Balances with Federal Reserve Banks	971	892	79	726	32	41	26	135	10
5 Balances with other central banks	4	1	3	1	0	3	1	0	0
6 Demand balances with commercial banks in United States	1,168	1,034	133	953	53	59	45	33	25
7 All other balances with depository institutions in United States and with banks in foreign countries	20,517	19,403	1,114	17,775	178	755	1,533	67	209
8 Time and savings balances with commercial banks in United States	8,870	8,194	676	7,146	141	448	963	66	105
9 Balances with other depository institutions in United States	121	110	11	110	0	11	0	0	0
10 Balances with banks in foreign countries	11,526	11,099	427	10,518	38	296	570	0	104
11 Foreign branches of U.S. banks	1,215	1,187	28	1,122	8	19	65	0	1
12 Other banks in foreign countries	10,311	9,911	399	9,396	29	277	505	0	103
13 Cash items in process of collection	129	114	15	109	1	12	2	3	2
14 Total securities, loans, and lease financing receivables	119,056	90,374	28,682	78,995	5,164	20,673	6,426	4,389	3,409
15 Total securities, book value	4,709	4,248	462	4,046	265	200	170	26	2
16 U.S. Treasury	2,680	2,450	230	2,388	190	43	37	21	0
17 Obligations of other U.S. government agencies and corporations	477	454	23	442	7	18	5	5	0
18 Obligations of states and political subdivisions in United States	76	72	5	52	2	1	20	0	2
19 Other bonds, notes, debentures, and corporate stock	1,476	1,272	204	1,163	66	139	109	0	0
20 Federal funds sold and securities purchased under agreements to resell	8,149	6,458	1,691	5,964	1,240	486	230	192	37
<i>By holder</i>									
21 Commercial banks in United States	7,371	5,698	1,673	5,231	1,235	486	204	192	24
22 Others	778	760	18	734	5	0	26	0	13
<i>By type</i>									
23 One-day maturity or continuing contract	8,097	6,406	1,691	5,915	1,239	486	228	192	37
24 Securities purchased under agreements to resell	329	307	22	139	21	1	6	163	0
25 Other	7,768	6,099	1,669	5,777	1,218	486	222	28	37
26 Other securities purchased under agreements to resell	52	51	1	49	1	0	2	0	0
27 Total loans, gross	114,570	86,277	28,293	75,082	4,909	20,531	6,270	4,365	3,412
28 LESS: Unearned income on loans	224	151	73	133	11	58	15	2	4
29 EQUALS: Loans, net	114,346	86,126	28,220	74,949	4,898	20,473	6,256	4,363	3,408

73. Assets and liabilities of U.S. branches and agencies of foreign banks—Continued
B. June 30, 1982¹—Continued

Millions of dollars

Item	All states ²			New York		California, total ⁴	Illinois, branches	Other states ²	
	Total	Branches ³	Agencies	Branches ³	Agencies			Branches	Agencies
<i>Total loans, gross, by category</i>									
30 Real estate loans	4,720	2,018	2,701	1,407	12	1,765	57	476	1,002
31 Loans to financial institutions	40,610	33,380	7,229	30,747	1,151	5,861	2,379	224	248
32 Commercial banks in United States	22,126	17,443	4,683	15,724	355	4,337	1,479	221	8
33 U.S. branches and agencies of other foreign banks	20,576	16,174	4,401	14,519	321	4,079	1,464	185	8
34 Other commercial banks	1,550	1,269	282	1,205	34	259	16	36	1
35 Banks in foreign countries	17,002	14,659	2,344	14,036	655	1,490	610	2	209
36 Foreign branches of U.S. banks	1,553	1,450	103	1,414	46	63	26	0	4
37 Other	15,449	13,209	2,240	12,623	609	1,427	584	2	205
38 Other financial institutions	1,482	1,279	203	986	140	33	290	1	31
39 Loans for purchasing or carrying securities	541	505	36	443	36	60	0	2	0
40 Commercial and industrial loans	55,340	38,971	16,369	31,578	3,271	11,474	3,468	3,557	1,992
41 U.S. addressees (domicile)	31,335	21,351	9,984	15,550	933	7,907	2,958	2,505	1,482
42 Non-U.S. addressees (domicile)	24,004	17,620	6,385	16,027	2,338	3,567	510	1,052	511
43 Loans to individuals for household, family, and other personal expenditures	206	149	56	109	11	49	8	20	8
44 All other loans	13,154	11,253	1,901	10,797	429	1,322	358	87	161
45 Loans to foreign governments and official institutions	10,877	9,061	1,816	8,671	407	1,283	326	55	135
46 Other	2,277	2,192	85	2,126	23	39	32	32	25
47 Lease financing receivables	1	1	0	1	0	0	0	0	0
48 All other assets	36,160	19,240	16,920	15,270	1,030	15,582	403	3,516	359
49 Customers' liability on acceptances outstanding	11,301	7,933	3,368	7,609	784	2,562	130	184	33
50 U.S. addressees (domicile)	5,618	3,355	2,263	3,226	50	2,214	94	27	7
51 Non-U.S. addressees (domicile)	5,684	4,578	1,106	4,383	734	348	36	157	26
52 Net due from related banking institutions ⁶	18,277	5,874	12,403	2,665	57	12,122	0	3,194	238
53 Other	6,582	5,433	1,149	4,996	189	898	274	139	87

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

B. June 30, 1982¹—Continued

Millions of dollars

Item	All states ²			New York		California, total ⁴	Illinois, branches	Other states ²	
	Total	Branches ³	Agencies	Branches ³	Agencies			Branches	Agencies
54 Total liabilities⁵	186,176	137,537	48,640	119,808	7,699	37,613	8,669	8,336	4,051
55 Total deposits and credit balances	71,161	65,690	5,471	57,895	1,136	3,687	2,050	5,595	798
56 Individuals, partnerships, and corporations	29,997	28,410	1,587	21,896	239	847	897	5,484	634
57 U.S. addressees (domicile)	23,055	22,979	77	16,876	41	85	692	5,347	14
58 Non-U.S. addressees (domicile)	6,942	5,431	1,511	5,020	198	762	205	137	619
59 U.S. government, states, and political subdivisions in United States	72	72	0	20	0	2	1	50	0
60 All other	41,092	37,208	3,884	35,979	897	2,838	1,152	61	165
61 Foreign governments and official institutions	5,070	4,708	362	4,601	101	261	90	17	0
62 Commercial banks in United States	10,218	8,820	1,397	8,226	188	1,184	572	17	31
63 U.S. branches and agencies of other foreign banks	6,650	5,806	844	5,425	83	757	376	5	4
64 Other commercial banks in United States	3,568	3,014	553	2,800	105	427	196	12	27
65 Banks in foreign countries	25,184	23,161	2,023	22,663	549	1,367	473	14	116
66 Foreign branches of U.S. banks	4,020	3,599	421	3,556	118	294	36	7	9
67 Other banks in foreign countries	21,164	19,562	1,602	19,107	432	1,074	437	8	107
68 Certified and officers' checks, travelers checks, and letters of credit sold for cash	621	519	102	489	59	26	17	13	17
69 Demand deposits	3,294	3,103	191	2,862	59	67	105	127	74
70 Individuals, partnerships, and corporations	1,513	1,452	61	1,266	0	28	83	95	41
71 U.S. addressees (domicile)	968	968	0	793	0	7	80	88	0
71 Non-U.S. addressees (domicile)	545	484	61	473	0	21	3	7	41
73 U.S. government, states, and political subdivisions in United States	9	9	0	7	0	1	0	1	0
74 All other	1,773	1,643	129	1,590	59	39	21	31	32
75 Foreign governments and official institutions	411	402	9	385	0	9	1	17	0
76 Commercial banks in United States	82	82	0	79	0	0	1	2	0
77 U.S. branches and agencies of other foreign banks	28	28	0	28	0	0	0	0	0
78 Other commercial banks in United States	54	54	0	51	0	0	1	2	0
79 Banks in foreign countries	659	640	19	637	0	4	2	0	15
80 Certified and officers' checks, travelers checks, and letters of credit sold for cash	621	519	102	489	59	26	17	13	17
81 Time deposits	67,141	62,123	5,018	54,631	885	3,568	1,915	5,441	701
82 Individuals, partnerships, and corporations	27,993	26,631	1,362	20,365	139	773	785	5,362	569
83 U.S. addressees (domicile)	21,753	21,752	1	15,880	1	53	584	5,234	0
84 Non-U.S. addressees (domicile)	6,240	4,879	1,361	4,485	138	720	200	128	569
85 U.S. government, states, and political subdivisions in United States	64	64	0	13	0	1	0	49	0
86 All other	39,085	35,428	3,656	34,252	746	2,794	1,131	30	132
87 Foreign governments and official institutions	4,631	4,301	331	4,212	79	251	89	0	0
88 Commercial banks in United States	10,090	8,718	1,371	8,127	166	1,180	570	16	31
89 U.S. branches and agencies of other foreign banks	6,617	5,773	844	5,393	83	757	375	5	4
90 Other commercial banks in United States	3,473	2,945	528	2,734	84	423	195	11	27
91 Banks in foreign countries	24,364	22,409	1,954	21,914	501	1,363	471	14	101
92 Savings deposits	278	252	26	192	0	24	29	26	8
93 Individuals, partnerships, and corporations	278	252	26	192	0	24	29	26	8
94 U.S. addressees (domicile)	198	198	0	144	0	3	27	23	0
95 Non-U.S. addressees (domicile)	80	54	26	47	0	20	2	2	8
96 U.S. government, states, and political subdivisions in United States	0	0	0	0	0	0	0	0	0
97 All other	0	0	0	0	0	0	0	0	0

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

B. June 30, 1982¹—Continued

Millions of dollars

Item	All states ²			New York		California, total ⁴	Illinois, branches	Other states ²	
	Total	Branches ³	Agencies	Branches ³	Agencies			Branches	Agencies
98 Credit balances	447	211	236	210	192	29	0	1	16
99 Individuals, partnerships, and corporations	213	75	138	73	100	23	0	1	15
100 U.S. addressees (domicile)	136	61	75	59	40	22	0	1	14
101 Non-U.S. addressees (domicile)	77	14	63	14	60	2	0	0	1
102 U.S. government, states, and political subdivisions in United States	0	0	0	0	0	0	0	0	0
103 All other	234	137	98	137	92	6	0	0	0
104 Foreign governments and official institutions	27	5	23	5	21	1	0	0	0
105 Commercial banks in United States	46	20	26	20	22	4	0	0	0
106 U.S. branches and agencies of other foreign banks	5	5	0	5	0	0	0	0	0
107 Other commercial banks in United States	41	16	26	16	21	4	0	0	0
108 Banks in foreign countries	161	112	49	112	49	0	0	0	0
109 Federal funds purchased and securities sold under agreements to repurchase	17,908	11,158	6,750	9,851	1,940	3,697	989	232	1,198
<i>By holder</i>									
110 Commercial banks in United States	15,198	9,755	5,443	8,481	1,566	3,613	957	231	350
111 Others	2,710	1,403	1,306	1,370	374	85	32	0	848
<i>By type</i>									
112 One-day maturity or continuing contract	16,727	10,124	6,603	8,850	1,845	3,645	957	232	1,198
113 Securities sold under agreements to repurchase	940	778	162	652	54	108	10	115	0
114 Other	15,788	9,346	6,441	8,198	1,791	3,538	947	116	1,198
115 Other securities sold under agreements to repurchase	1,180	1,033	147	1,001	95	52	32	0	0
116 Other liabilities for borrowed money	47,782	21,192	26,590	19,440	1,636	24,655	928	731	391
117 Owed to banks	45,214	19,297	25,917	17,608	1,604	24,022	891	705	384
118 U.S. addressees (domicile)	43,247	17,693	25,554	16,115	1,481	23,882	854	656	259
119 Non-U.S. addressees (domicile)	1,967	1,603	364	1,493	123	140	37	48	125
120 Owed to others	2,568	1,896	672	1,832	32	633	37	26	7
121 U.S. addressees (domicile)	2,145	1,583	562	1,523	3	559	35	25	0
122 Non-U.S. addressees (domicile)	423	312	111	309	29	74	2	1	7
123 All other liabilities	49,326	39,497	9,829	32,622	2,987	5,573	4,702	1,778	1,664
124 Acceptances executed and outstanding	13,239	9,665	3,574	9,339	812	2,739	132	183	34
125 Net due to related banking institutions ⁶	32,118	26,597	5,522	20,438	2,071	2,259	4,406	1,378	1,566
126 Other	3,969	3,236	733	2,844	104	575	165	217	64
MEMO									
127 Time deposits of \$100,000 or more	54,902	50,848	4,054	43,607	19	3,513	1,707	5,401	655
128 Certificates of deposit (CDs) in denominations of \$100,000 or more	28,259	26,995	1,264	20,486	1	879	1,108	5,316	468
129 Other	26,643	23,853	2,790	23,121	19	2,633	598	85	186
130 Savings deposits authorized for automatic transfer and NOW accounts	27	17	10	4	0	4	5	6	7
131 Money market time certificates of \$10,000 and less than \$100,000 with original maturities of 26 weeks	2	2	0	0	0	1	0	0	0
132 Time certificates of deposit in denominations of \$100,000 or more with remaining maturity of more than 12 months	2,431	2,363	68	2,116	0	11	30	214	59
133 Acceptances refinanced with a U.S.-chartered bank	4,608	3,488	1,119	3,164	40	1,064	26	298	15
134 Statutory or regulatory asset pledge requirement	78,418	75,281	3,137	69,553	3,088	67	5,668	40	2
135 Statutory or regulatory asset maintenance requirement	9,699	9,319	380	5,284	46	2	263	3,772	332
136 Commercial letters of credit	6,763	4,098	2,665	3,603	396	2,201	293	193	77
137 Standby letters of credit, total	10,881	8,863	2,017	7,837	347	1,181	442	393	680
138 U.S. addressees (domicile)	8,691	7,072	1,619	6,341	198	970	303	275	603
139 Non-U.S. addressees (domicile)	2,190	1,791	399	1,496	149	211	139	118	77
140 Standby letters of credit conveyed to others through participations (included in total standby letters of credit)	2,110	2,008	102	1,993	23	78	14	0	2

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

B. June 30, 1982¹—Continued

Millions of dollars

Item	All states ²			New York		California, total ⁴	Illinois, branches	Other states ²	
	Total	Branches ³	Agencies	Branches ³	Agencies			Branches	Agencies
141 Holdings of commercial paper included in total gross loans	655	605	50	567	10	40	38	0	0
142 Holdings of acceptances included in total commercial and industrial loans	5,089	3,782	1,308	3,687	89	1,177	61	33	41
143 Immediately available funds with a maturity greater than one day (included in other liabilities for borrowed money)	33,729	12,560	21,169	11,106	1,399	19,609	880	500	235
144 Gross due from related banking institutions ⁶	77,754	53,630	24,124	46,228	5,295	18,141	2,678	4,611	802
145 U.S. addressees (domicile)	22,268	9,152	13,116	4,587	1,644	11,276	175	4,302	283
146 Branches and agencies in the United States	21,896	8,954	12,942	4,417	1,591	11,156	147	4,302	283
147 In the same state as reporter	645	271	374	230	12	355	0	41	7
148 In other states	21,251	8,683	12,568	4,188	1,579	10,801	147	4,261	276
149 U.S. banking subsidiaries ⁷	372	198	174	170	54	120	28	0	0
150 Non-U.S. addressees (domicile)	55,486	44,478	11,009	41,641	3,651	6,864	2,503	309	519
151 Head office and non-U.S. branches and agencies	53,299	42,472	10,826	39,681	3,626	6,725	2,485	282	499
152 Non-U.S. banking companies and offices	2,188	2,005	182	1,960	24	140	18	27	19
153 Gross due to related banking institutions ⁶	91,596	74,353	17,243	64,001	7,309	8,277	7,084	2,794	2,130
154 U.S. addressees (domicile)	21,309	15,236	6,072	9,955	2,405	2,969	2,975	2,088	917
155 Branches and agencies in the United States	21,020	15,007	6,013	9,792	2,404	2,944	2,912	2,086	881
156 In the same state as reporter	407	115	292	76	0	292	0	39	0
157 In other states	20,613	14,892	5,721	9,716	2,404	2,653	2,912	2,047	881
158 U.S. banking subsidiaries ⁷	289	230	59	163	0	25	63	2	36
159 Non-U.S. addressees (domicile)	70,287	59,116	11,171	54,046	4,904	5,308	4,109	706	1,213
160 Head office and non-U.S. branches and agencies	68,592	57,531	11,061	52,492	4,843	5,262	4,103	689	1,203
161 Non-U.S. banking companies and offices	1,695	1,586	109	1,554	61	46	6	17	9
<i>Average for 30 calendar days (or calendar month) ending with report date</i>									
162 Total assets	178,833	130,616	48,216	113,361	7,375	37,592	8,578	8,003	3,924
163 Cash and due from depository institutions	19,196	18,025	1,171	16,373	264	776	1,401	218	164
164 Federal funds sold and securities purchased under agreements to resell	6,473	4,915	1,558	4,620	1,118	424	149	131	30
165 Total loans	111,131	83,101	28,030	72,168	4,749	20,528	6,087	4,291	3,309
166 Loans to banks in foreign countries	16,656	14,381	2,275	13,696	623	1,455	673	2	207
167 Total deposits and credit balances	66,510	61,593	4,917	54,069	1,054	3,339	1,996	5,387	665
168 Time CDs in denominations of \$100,000 or more	27,435	26,250	1,185	20,027	1	839	1,033	5,104	431
169 Federal funds purchased and securities sold under agreements to repurchase	16,790	10,196	6,593	8,992	1,588	3,951	946	238	1,074
170 Other liabilities for borrowed money	46,242	20,144	26,097	18,506	1,634	24,146	880	685	390
171 Number of reports filed ⁸	387	205	182	127	45	105	38	31	41

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

C. September 30, 1982¹

Millions of dollars

Item	All states ²			New York		California, total ⁴	Illinois, branches	Other states ²	
	Total	Branches ³	Agencies	Branches ³	Agencies			Branches	Agencies
1 Total assets⁵	204,074	150,547	53,527	132,508	7,283	42,358	9,625	7,600	4,701
2 Cash and due from depository institutions	29,832	27,634	2,198	25,575	425	1,503	1,807	203	320
3 Currency and coin (U.S. and foreign)	22	19	2	16	1	1	2	1	1
4 Balances with Federal Reserve Banks	1,117	1,004	113	857	68	41	31	108	13
5 Balances with other central banks	3	0	3	0	0	3	0	0	0
6 Demand balances with commercial banks in United States	1,067	928	138	869	48	67	24	32	26
7 All other balances with depository institutions in United States and with banks in foreign countries	27,536	25,600	1,936	23,758	307	1,387	1,746	58	279
8 Time and savings balances with commercial banks in United States	13,142	11,937	1,205	10,793	262	774	1,061	56	197
9 Balances with other depository institutions in United States	139	138	1	138	0	1	0	0	0
10 Balances with banks in foreign countries	14,254	13,525	729	12,827	45	612	686	2	82
11 Foreign branches of U.S. banks	1,623	1,613	10	1,554	3	6	58	0	1
12 Other banks in foreign countries	12,631	11,912	719	11,273	42	606	627	2	81
13 Cash items in process of collection	88	82	6	75	1	4	4	3	1
14 Total securities, loans, and lease financing receivables	130,181	98,575	31,606	86,379	4,947	23,483	7,237	4,261	3,874
15 Total securities, book value	4,906	4,506	400	4,294	155	250	176	28	2
16 U.S. Treasury	2,656	2,546	110	2,479	71	42	43	21	0
17 Obligations of other U.S. government agencies and corporations	502	482	20	473	4	20	0	5	1
18 Obligations of states and political subdivisions in United States	71	67	3	50	1	1	16	1	2
19 Other bonds, notes, debentures, and corporate stock	1,678	1,411	267	1,292	80	188	118	0	0
20 Federal funds sold and securities purchased under agreements to resell	5,060	3,881	1,179	3,661	642	468	127	86	77
<i>By holder</i>									
21 Commercial banks in United States	4,373	3,273	1,100	3,085	604	468	94	86	36
22 Others	687	608	79	576	38	0	33	0	41
<i>By type</i>									
23 One-day maturity or continuing contract	4,943	3,765	1,179	3,547	641	468	125	86	77
24 Securities purchased under agreements to resell	194	191	3	116	2	0	0	75	0
25 Other	4,750	3,574	1,176	3,431	639	468	125	11	77
26 Other securities purchased under agreements to resell	117	116	1	114	1	0	2	0	0
27 Total loans, gross	125,477	94,207	31,271	82,209	4,803	23,282	7,071	4,235	3,877
28 LESS: Unearned income on loans	204	139	65	125	12	49	11	2	5
29 EQUALS: Loans, net	125,274	94,068	31,206	82,084	4,792	23,233	7,060	4,233	3,872

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

C. September 30, 1982¹—Continued

Millions of dollars

Item	All states ²			New York		California, total ⁴	Illinois, branches	Other states ²	
	Total	Branches ³	Agencies	Branches ³	Agencies			Branches	Agencies
<i>Total loans, gross, by category</i>									
30 Real estate loans	4,907	2,151	2,756	1,412	12	1,919	59	568	936
31 Loans to financial institutions	47,917	38,423	9,494	35,388	1,094	8,118	2,789	193	335
32 Commercial banks in United States	27,719	21,513	6,206	19,523	336	5,883	1,766	184	26
33 U.S. branches and agencies of other foreign banks	25,924	20,162	5,761	18,291	243	5,531	1,687	166	6
34 Other commercial banks	1,795	1,351	445	1,232	94	352	79	18	20
35 Banks in foreign countries	18,867	15,826	3,041	15,039	631	2,133	766	8	290
36 Foreign branches of U.S. banks	988	846	142	791	66	81	45	0	5
37 Other	17,879	14,980	2,899	14,248	565	2,052	721	8	285
38 Other financial institutions	1,331	1,084	247	826	128	101	257	1	18
39 Loans for purchasing or carrying securities	829	721	108	649	108	72	0	1	0
40 Commercial and industrial loans	57,322	40,682	16,640	33,094	2,977	11,748	3,810	3,342	2,351
41 U.S. addressees (domicile)	33,896	23,218	10,679	17,160	957	8,359	3,254	2,422	1,745
42 Non-U.S. addressees (domicile)	23,426	17,465	5,961	15,934	2,020	3,390	557	920	606
43 Loans to individuals for household, family, and other personal expenditures	208	141	67	108	13	50	8	20	9
44 All other loans	14,293	12,088	2,205	11,559	599	1,375	405	110	246
45 Loans to foreign governments and official institutions	12,031	9,937	2,094	9,478	543	1,339	375	72	223
46 Other	2,262	2,151	111	2,080	55	35	30	38	23
47 Lease financing receivables	1	1	0	1	0	0	0	0	0
48 All other assets	39,001	20,458	18,543	16,893	1,270	16,903	455	3,051	430
49 Customers' liability on acceptances outstanding	11,258	8,136	3,122	7,762	601	2,464	162	187	81
50 U.S. addressees (domicile)	5,375	3,159	2,216	2,981	58	2,160	131	32	13
51 Non-U.S. addressees (domicile)	5,883	4,977	906	4,781	542	305	31	155	68
52 Net due from related banking institutions ⁶	21,002	6,847	14,155	4,097	431	13,484	0	2,749	240
53 Other	6,741	5,475	1,266	5,033	238	955	293	114	109

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

C. September 30, 1982¹—Continued

Millions of dollars

Item	All states ²			New York		California, total ⁴	Illinois, branches	Other states ²	
	Total	Branches ³	Agencies	Branches ³	Agencies			Branches	Agencies
54 Total liabilities ⁵	204,074	150,547	53,527	132,508	7,283	42,358	9,625	7,600	4,701
55 Total deposits and credit balances	86,075	77,697	8,378	70,235	2,064	5,498	2,389	4,867	1,023
56 Individuals, partnerships, and corporations	34,860	32,825	2,036	26,750	476	924	1,163	4,732	816
57 U.S. addressees (domicile)	26,130	26,059	71	20,402	40	128	938	4,611	11
58 Non-U.S. addressees (domicile)	8,730	6,766	1,964	6,347	436	795	225	121	805
59 U.S. government, states, and political subdivisions in United States	100	100	0	37	0	1	1	61	0
60 All other	51,114	44,772	6,343	43,448	1,587	4,573	1,225	74	207
61 Foreign governments and official institutions	5,652	4,889	763	4,833	496	264	33	23	3
62 Commercial banks in United States	16,731	14,388	2,343	13,743	409	1,866	601	32	80
63 U.S. branches and agencies of other foreign banks	11,693	10,055	1,638	9,600	211	1,398	433	19	32
64 Other commercial banks in United States	5,038	4,333	705	4,143	198	468	167	13	48
65 Banks in foreign countries	28,058	24,918	3,140	24,324	620	2,417	576	8	113
66 Foreign branches of U.S. banks	3,959	3,393	566	3,281	186	362	112	0	18
67 Other banks in foreign countries	24,099	21,525	2,573	21,044	434	2,054	464	8	95
68 Certified and officers' checks, travelers checks, and letters of credit sold for cash	674	576	97	547	62	27	15	12	11
69 Demand deposits	3,374	3,182	192	2,935	62	71	100	137	69
70 Individuals, partnerships, and corporations	1,625	1,554	71	1,373	0	30	79	95	48
71 U.S. addressees (domicile)	1,013	1,013	0	846	0	6	76	84	0
72 Non-U.S. addressees (domicile)	612	541	71	526	0	24	3	11	48
73 U.S. government, states, and political subdivisions in United States	13	13	0	7	0	0	0	6	0
74 All other	1,735	1,615	121	1,556	62	40	20	36	21
75 Foreign governments and official institutions	302	293	9	269	0	8	1	23	1
76 Commercial banks in United States	115	115	0	114	0	0	0	1	0
77 U.S. branches and agencies of other foreign banks	43	43	0	43	0	0	0	0	0
78 Other commercial banks in United States	72	72	0	71	0	0	0	1	0
79 Banks in foreign countries	644	630	14	626	0	5	3	1	9
80 Certified and officers' checks, travelers checks, and letters of credit sold for cash	674	576	97	547	62	27	15	12	11
81 Time deposits	82,031	74,112	7,919	66,963	1,804	5,377	2,258	4,700	929
82 Individuals, partnerships, and corporations	32,772	30,971	1,801	25,143	379	845	1,053	4,608	744
83 U.S. addressees (domicile)	24,817	24,817	0	19,386	0	99	833	4,500	0
84 Non-U.S. addressees (domicile)	7,955	6,154	1,801	5,757	379	746	220	108	744
85 U.S. government, states, and political subdivisions in United States	87	87	0	30	0	1	0	55	0
86 All other	49,172	43,054	6,118	41,790	1,424	4,531	1,204	38	185
87 Foreign governments and official institutions	5,330	4,592	739	4,560	483	254	32	0	2
88 Commercial banks in United States	16,560	14,265	2,295	13,621	363	1,865	600	31	80
89 U.S. branches and agencies of other foreign banks	11,650	10,012	1,637	9,557	211	1,398	433	19	32
90 Other commercial banks in United States	4,911	4,253	658	4,064	153	467	167	12	48
91 Banks in foreign countries	27,282	24,198	3,084	23,608	578	2,412	573	7	104
92 Savings deposits	287	256	31	193	0	25	31	26	12
93 Individuals, partnerships, and corporations	287	256	31	193	0	25	31	26	12
94 U.S. addressees (domicile)	201	201	0	145	0	3	29	24	0
95 Non-U.S. addressees (domicile)	86	55	31	48	0	22	2	2	12
96 U.S. government, states, and political subdivisions in United States	0	0	0	0	0	0	0	0	0
97 All other	0	0	0	0	0	0	0	0	0

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

C. September 30, 1982¹—Continued

Millions of dollars

Item	All states ²			New York		California, total ⁴	Illinois, branches	Other states ²	
	Total	Branches ³	Agencies	Branches ³	Agencies			Branches	Agencies
98 Credit balances	383	146	237	144	198	25	0	3	14
99 Individuals, partnerships, and corporations	176	43	132	41	97	23	0	3	13
100 U.S. addressees (domicile)	99	28	71	25	40	20	0	3	11
101 Non-U.S. addressees (domicile)	77	16	61	16	57	3	0	0	2
102 U.S. government, states, and political subdivisions in United States	0	0	0	0	0	0	0	0	0
103 All other	207	103	104	103	101	2	0	0	1
104 Foreign governments and officials institutions	20	5	15	5	14	1	0	0	0
105 Commercial banks in United States	55	8	47	8	46	1	0	0	1
106 U.S. branches and agencies of other foreign banks	0	0	0	0	0	0	0	0	0
107 Other commercial banks in United States	55	8	47	8	46	1	0	0	1
108 Banks in foreign countries	132	90	42	90	42	0	0	0	0
109 Federal funds purchased and securities sold under agreements to repurchase	21,076	13,365	7,711	11,839	1,689	5,210	1,145	358	836
<i>By holder</i>									
110 Commercial banks in United States	19,122	12,406	6,716	10,950	1,305	5,131	1,076	357	303
111 Others	1,954	959	996	889	384	79	69	0	533
<i>By type</i>									
112 One-day maturity or continuing contract	20,278	12,757	7,520	11,250	1,594	5,114	1,126	358	836
113 Securities sold under agreements to repurchase	1,602	1,500	102	1,289	42	58	97	113	2
114 Other	18,676	11,258	7,418	9,961	1,552	5,055	1,029	244	834
115 Other securities sold under agreements to repurchase	798	608	191	588	95	96	19	0	0
116 Other liabilities for borrowed money	50,655	22,388	28,267	20,439	1,512	26,324	979	898	503
117 Owed to banks	48,313	20,533	27,780	18,597	1,500	25,853	977	887	498
118 U.S. addressees (domicile)	46,551	19,135	27,417	17,380	1,313	25,792	936	775	354
119 Non-U.S. addressees (domicile)	1,762	1,399	363	1,217	186	61	41	112	143
120 Owed to others	2,342	1,854	488	1,842	12	471	2	11	5
121 U.S. addressees (domicile)	1,878	1,462	416	1,451	2	415	0	11	0
122 Non-U.S. addressees (domicile)	464	392	71	390	10	56	2	0	5
123 All other liabilities	46,268	37,098	9,170	29,995	2,019	5,326	5,112	1,477	2,339
124 Acceptances executed and outstanding	12,661	9,299	3,362	8,924	642	2,662	164	187	82
125 Net due to related banking institutions ⁶	29,265	24,263	5,003	17,979	1,229	2,066	4,770	1,042	2,180
126 Other	4,341	3,536	805	3,093	148	597	178	249	76
MEMO									
127 Time deposits of \$100,000 or more	64,471	59,354	5,117	52,510	21	4,441	2,002	4,660	837
128 Certificates of deposit (CDs) in denominations of \$100,000 or more	32,384	31,015	1,369	25,297	12	833	1,038	4,590	615
129 Other	32,087	28,338	3,749	27,213	9	3,609	965	71	222
130 Savings deposits authorized for automatic transfer and NOW accounts	33	19	14	5	0	6	6	7	9
131 Money market time certificates of \$10,000 and less than \$100,000 with original maturities of 26 weeks	39	32	7	0	0	8	0	31	0
132 Time certificates of deposit in denominations of \$100,000 or more with remaining maturity of more than 12 months	2,502	2,450	52	2,177	10	7	44	226	39
133 Acceptances refinanced with a U.S.-chartered bank	3,900	3,002	898	2,698	40	855	19	286	2
134 Statutory or regulatory asset pledge requirement	84,190	82,013	2,177	75,411	2,124	64	6,549	37	5
135 Statutory or regulatory asset maintenance requirement	10,526	10,282	244	6,975	34	5	297	3,008	208
136 Commercial letters of credit	7,775	5,370	2,405	4,939	359	1,988	253	168	68
137 Standby letters of credit, total	13,896	11,658	2,238	10,554	557	1,268	449	420	648
138 U.S. addressees (domicile)	11,603	9,777	1,827	9,004	409	1,026	322	264	578
139 Non-U.S. addressees (domicile)	2,292	1,881	411	1,550	148	242	126	156	70
140 Standby letters of credit conveyed to others through participations (included in total standby letters of credit)	2,958	2,778	180	2,754	91	76	18	5	12

73. Assets and liabilities of U.S. branches and agencies of foreign banks—Continued
C. September 30, 1982¹—Continued

Millions of dollars

Item	All states ²			New York		California, total ⁴	Illinois, branches	Other states ²	
	Total	Branches ³	Agencies	Branches ³	Agencies			Branches	Agencies
141 Holdings of commercial paper included in total gross loans	854	757	98	724	30	68	33	0	0
142 Holdings of acceptances included in total commercial and industrial loans	5,187	3,811	1,377	3,680	81	1,263	66	64	33
143 Immediately available funds with a maturity greater than one day (included in other liabilities for borrowed money)	36,349	13,591	22,758	12,050	1,310	21,220	923	567	278
144 Gross due from related banking institutions ⁶	82,018	55,862	26,156	49,429	5,223	20,242	2,393	3,975	758
145 U.S. addressees (domicile)	22,610	9,230	13,380	5,324	1,336	11,908	164	3,706	173
146 Branches and agencies in the United States	21,245	8,113	13,132	4,221	1,272	11,723	150	3,705	172
147 In the same state as reporter	860	380	480	340	14	456	0	40	10
148 In other states	20,384	7,733	12,651	3,881	1,258	11,268	150	3,665	162
149 U.S. banking subsidiaries ⁷	1,366	1,117	248	1,103	64	184	14	0	1
150 Non-U.S. addressees (domicile)	59,408	46,631	12,776	44,104	3,887	8,334	2,229	269	584
151 Head office and non-U.S. branches and agencies	56,541	44,182	12,359	41,734	3,710	8,132	2,183	236	545
152 Non-U.S. banking companies and offices	2,866	2,449	418	2,370	176	202	45	33	39
153 Gross due to related banking institutions ⁶	90,282	73,277	17,005	63,310	6,020	8,824	7,162	2,267	2,698
154 U.S. addressees (domicile)	20,946	15,349	5,597	9,922	1,248	3,253	3,424	1,694	1,405
155 Branches and agencies in the United States	18,580	13,078	5,502	7,696	1,248	3,165	3,413	1,692	1,365
156 In the same state as reporter	573	126	447	88	46	393	0	39	8
157 In other states	18,007	12,952	5,055	7,609	1,202	2,772	3,413	1,654	1,357
158 U.S. banking subsidiaries ⁷	2,366	2,271	96	2,226	0	88	11	2	39
159 Non-U.S. addressees (domicile)	69,336	57,928	11,407	53,388	4,772	5,572	3,739	573	1,293
160 Head office and non-U.S. branches and agencies	68,173	56,870	11,303	52,366	4,752	5,506	3,733	547	1,267
161 Non-U.S. banking companies and offices	1,163	1,059	105	1,021	20	65	5	26	26
<i>Average for 30 calendar days (or calendar month) ending with report date</i>									
162 Total assets	199,185	146,516	52,669	128,569	6,887	41,978	9,527	7,619	4,607
163 Cash and due from depository institutions	28,102	26,019	2,083	23,940	366	1,414	1,834	197	351
164 Federal funds sold and securities purchased under agreements to resell	6,111	4,804	1,307	4,576	798	434	134	85	85
165 Total loans	116,660	86,563	30,097	74,940	4,718	22,385	6,736	4,220	3,660
166 Loans to banks in foreign countries	18,157	15,235	2,921	14,518	615	2,036	700	5	282
167 Total deposits and credit balances	81,680	74,197	7,483	67,064	1,764	4,980	2,277	4,656	939
168 Time CDs in denominations of \$100,000 or more	31,557	30,241	1,315	24,784	12	829	962	4,408	561
169 Federal funds purchased and securities sold under agreements to repurchase	18,910	12,030	6,880	10,662	1,313	4,490	1,040	304	1,100
170 Other liabilities for borrowed money	50,520	22,283	28,237	20,367	1,266	26,520	1,012	823	532
171 Number of reports filed ⁸	396	213	183	133	44	106	39	31	43

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

D. December 31, 1982¹

Millions of dollars

Item	All states ²			New York		California, total ⁴	Illinois, branches	Other states ²	
	Total	Branches ³	Agencies	Branches ³	Agencies			Branches	Agencies
1 Total assets⁵	207,707	153,574	54,132	135,137	9,236	41,202	9,649	7,710	4,773
2 Cash and due from depository institutions . . .	30,956	28,182	2,773	26,573	780	1,862	1,292	255	194
3 Currency and coin (U.S. and foreign) . . .	20	17	3	13	1	1	2	1	1
4 Balances with Federal Reserve Banks . . .	1,305	1,192	113	1,049	65	42	32	103	14
5 Balances with other central banks . . .	18	15	3	15	0	3	0	0	0
6 Demand balances with commercial banks in United States	1,224	1,058	166	979	82	70	39	33	22
7 All other balances with depository institutions in United States and with banks in foreign countries . . .	28,183	25,728	2,455	24,349	608	1,738	1,217	116	156
8 Time and savings balances with commercial banks in United States	12,664	11,373	1,291	10,494	421	828	726	107	88
9 Balances with other depository institutions in United States	99	90	9	90	5	2	0	0	2
10 Balances with banks in foreign countries	15,420	14,264	1,156	13,765	182	908	491	9	66
11 Foreign branches of U.S. banks . . .	1,444	1,406	38	1,362	17	21	44	0	0
12 Other banks in foreign countries . . .	13,976	12,858	1,118	12,403	165	887	446	9	66
13 Cash items in process of collection . . .	206	172	34	168	24	9	3	2	1
14 Total securities, loans, and lease financing receivables	132,989	100,495	32,494	87,565	5,846	23,584	7,630	4,382	3,983
15 Total securities, book value	5,974	5,482	492	5,254	206	288	191	29	6
16 U.S. Treasury	3,597	3,421	176	3,353	138	41	43	22	0
17 Obligations of other U.S. government agencies and corporations	535	516	19	508	2	20	0	4	1
18 Obligations of states and political subdivisions in United States	74	69	5	45	1	1	22	1	4
19 Other bonds, notes, debentures, and corporate stock	1,768	1,477	292	1,348	65	227	126	2	1
20 Federal funds sold and securities purchased under agreements to resell	6,881	5,339	1,541	4,805	813	687	351	162	61
<i>By holder</i>									
21 Commercial banks in United States . . .	5,683	4,293	1,389	3,780	752	642	330	162	16
22 Others	1,198	1,046	152	1,025	62	45	21	0	45
<i>By type</i>									
23 One-day maturity or continuing contract	6,698	5,157	1,541	4,624	813	687	350	162	61
24 Securities purchased under agreement to resell	336	318	18	173	18	1	20	125	0
25 Other	6,362	4,839	1,523	4,451	796	686	330	37	61
26 Other securities purchased under agreements to resell	183	182	1	181	0	1	1	0	0
27 Total loans, gross	127,188	95,132	32,056	82,415	5,652	23,336	7,448	4,358	3,979
28 LESS: Unearned income on loans	174	120	54	105	12	40	9	6	2
29 EQUALS: Loans, net	127,014	95,012	32,002	82,310	5,640	23,296	7,439	4,352	3,977

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

D. December 31, 1982¹—Continued

Millions of dollars

Item	All states ²			New York		California, total ⁴	Illinois, branches	Other states ²	
	Total	Branches ³	Agencies	Branches ³	Agencies			Branches	Agencies
<i>Total loans, gross, by category</i>									
30 Real estate loans	5,011	2,137	2,874	1,437	26	1,965	77	504	1,003
31 Loans to financial institutions	50,150	39,786	10,364	36,447	1,914	8,000	3,040	211	539
32 Commercial banks in United States	26,921	20,645	6,276	18,584	684	5,452	1,792	198	210
33 U.S. branches and agencies of other foreign banks	24,008	18,273	5,734	16,488	425	5,184	1,552	188	171
34 Other commercial banks	2,913	2,372	541	2,096	259	268	241	10	39
35 Banks in foreign countries	21,594	17,885	3,709	16,933	969	2,444	923	12	312
36 Foreign branches of U.S. banks	848	636	212	568	91	122	68	0	0
37 Other	20,746	17,249	3,497	16,365	879	2,323	855	12	312
38 Other financial institutions	1,635	1,256	379	930	260	103	324	1	16
39 Loans for purchasing or carrying securities	873	821	52	742	52	78	0	1	0
40 Commercial and industrial loans	56,973	40,682	16,290	32,750	2,822	11,851	3,876	3,481	2,192
41 U.S. addressees (domicile)	33,315	22,811	10,504	16,590	921	8,563	3,280	2,430	1,532
42 Non-U.S. addressees (domicile)	23,657	17,871	5,786	16,161	1,901	3,288	596	1,051	661
43 Loans to individuals for household, family, and other personal expenditures	222	153	70	106	15	58	9	26	8
44 All other loans	13,960	11,554	2,406	10,933	824	1,385	446	135	238
45 Loans to foreign governments and official institutions	12,621	10,323	2,299	9,838	772	1,348	374	74	216
46 Other	1,338	1,231	107	1,094	52	37	72	61	22
47 Lease financing receivables	1	1	0	1	0	0	0	0	0
48 All other assets	36,881	19,558	17,324	16,194	1,796	15,069	376	2,911	535
49 Customers' liability on acceptances outstanding	11,640	8,834	2,807	8,566	387	2,365	121	126	75
50 U.S. addressees (domicile)	6,795	4,545	2,250	4,414	58	2,190	111	9	12
51 Non-U.S. addressees (domicile)	4,846	4,289	556	4,152	330	175	10	117	62
52 Net due from related banking institutions ⁶	19,810	6,447	13,363	3,749	1,198	11,835	0	2,675	354
53 Other	5,431	4,277	1,154	3,879	211	869	254	110	107

73. Assets and liabilities of U.S. branches and agencies of foreign banks—Continued
D. December 31, 1982¹—Continued

Millions of dollars

Item	All states ²			New York		California, total ⁴	Illinois, branches	Other states ²	
	Total	Branches ³	Agencies	Branches ³	Agencies			Branches	Agencies
54 Total liabilities⁵	207,707	153,574	54,132	135,137	9,236	41,202	9,649	7,710	4,773
55 Total deposits and credit balances	91,355	80,584	10,771	72,627	3,548	6,305	2,764	4,874	1,237
56 Individuals, partnerships, and corporations	37,729	34,844	2,886	28,815	948	1,212	1,068	4,712	975
57 U.S. addressees (domicile)	28,232	28,140	91	22,506	54	185	877	4,594	15
58 Non-U.S. addressees (domicile)	9,498	6,703	2,794	6,309	894	1,026	191	117	959
59 U.S. government states, and political subdivisions in United States	91	91	0	13	0	2	1	75	0
60 All other	53,535	45,650	7,885	43,799	2,599	5,092	1,696	87	262
61 Foreign governments and official institutions	5,798	4,512	1,286	4,452	883	386	38	22	16
62 Commercial banks in United States	17,493	14,342	3,151	13,414	718	2,374	843	22	123
63 U.S. branches and agencies of other foreign banks	11,923	9,913	2,011	9,352	419	1,533	550	7	61
64 Other commercial banks in United States	5,570	4,430	1,140	4,061	299	841	293	15	62
65 Banks in foreign countries	29,500	26,156	3,343	25,327	933	2,302	799	30	109
66 Foreign branches of U.S. banks	5,842	4,967	875	4,657	383	475	292	19	17
67 Other banks in foreign countries	23,658	21,189	2,468	20,670	550	1,827	508	11	92
68 Certified and officers' checks, travelers checks, and letters of credit sold for cash	744	639	105	607	65	29	15	13	14
69 Demand deposits	3,308	3,095	214	2,792	67	138	108	118	85
70 Individuals, partnerships, and corporations	1,624	1,541	83	1,357	0	42	86	81	58
71 U.S. addressees (domicile)	911	911	0	741	0	13	82	74	0
72 Non-U.S. addressees (domicile)	713	630	83	616	0	29	3	7	58
73 U.S. government, states, and political subdivisions in United States	4	4	0	3	0	0	0	1	0
74 All other	1,681	1,550	131	1,433	66	96	22	36	27
75 Foreign governments and official institutions	185	177	8	153	0	8	1	22	0
76 Commercial banks in United States	94	94	0	38	0	54	0	1	0
77 U.S. branches and agencies of other foreign banks	7	7	0	7	0	0	0	0	0
78 Other commercial banks in United States	87	87	0	31	0	54	0	1	0
79 Banks in foreign countries	659	641	18	635	1	5	6	0	12
80 Certified and officers' checks, travelers checks, and letters of credit sold for cash	744	639	105	607	65	29	15	13	14
81 Time deposits	87,119	76,840	10,279	69,294	3,296	6,098	2,616	4,706	1,109
82 Individuals, partnerships, and corporations	35,543	32,930	2,613	27,194	837	1,103	943	4,581	885
83 U.S. addressees (domicile)	26,937	26,936	1	21,570	1	134	758	4,474	0
84 Non-U.S. addressees (domicile)	8,606	5,994	2,612	5,624	836	969	184	108	885
85 U.S. government, states, and political subdivisions in United States	86	86	0	10	0	2	0	74	0
86 All other	51,490	43,824	7,666	42,090	2,459	4,993	1,673	51	224
87 Foreign governments and official institutions	5,518	4,253	1,265	4,216	871	378	37	0	16
88 Commercial banks in United States	17,297	14,179	3,118	13,305	687	2,319	843	21	123
89 U.S. branches and agencies of other foreign banks	11,904	9,893	2,011	9,333	419	1,533	550	7	61
90 Other commercial banks in United States	5,393	4,286	1,107	3,973	268	785	292	14	61
91 Banks in foreign countries	28,675	25,392	3,283	24,568	901	2,297	794	30	85
92 Savings deposits	375	335	40	228	0	43	40	48	16
93 Individuals, partnerships, and corporations	375	335	40	228	0	43	40	48	16
94 U.S. addressees (domicile)	272	272	0	174	0	17	36	45	0
95 Non-U.S. addressees (domicile)	103	63	40	54	0	26	4	3	16
96 U.S. government, states, and political subdivisions in United States	0	0	0	0	0	0	0	0	0
97 All other	0	0	0	0	0	0	0	0	0

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

D. December 31, 1982¹—Continued

Millions of dollars

Item	All states ²			New York		Cali- fornia, total ⁴	Illinois, branches	Other states ²	
	Total	Branches ³	Agencies	Branches ³	Agencies			Branches	Agencies
98 Credit balances	553	314	239	312	185	26	0	2	28
99 Individuals, partnerships, and corporations	188	38	151	36	111	24	0	2	16
100 U.S. addressees (domicile)	112	22	90	20	53	22	0	2	15
101 Non-U.S. addressees (domicile)	76	16	61	16	58	2	0	0	1
102 U.S. government, states, and political subdivisions in United States	0	0	0	0	0	0	0	0	0
103 All other	364	276	88	276	74	2	0	0	11
104 Foreign governments and official institutions	96	82	13	82	12	1	0	0	0
105 Commercial banks in United States	103	70	33	70	32	1	0	0	0
106 U.S. branches and agencies of other foreign banks	13	13	0	13	0	0	0	0	0
107 Other commercial banks in United States	90	57	33	57	32	1	0	0	0
108 Banks in foreign countries	166	124	42	124	31	0	0	0	11
109 Federal funds purchased and securities sold under agreements to repurchase	18,874	12,244	6,630	10,618	1,444	4,381	1,051	397	983
<i>By holder</i>									
110 Commercial banks in United States	16,209	10,544	5,664	9,114	1,158	4,138	981	376	441
111 Others	2,665	1,700	965	1,504	286	243	71	20	541
<i>By type</i>									
112 One-day maturity or continuing contract	17,414	10,894	6,521	9,308	1,419	4,299	1,011	397	981
113 Securities sold under agreements to repurchase	920	815	106	647	53	51	53	115	1
114 Other	16,494	10,079	6,415	8,661	1,366	4,248	958	282	979
115 Other securities sold under agreements to repurchase	1,460	1,351	109	1,310	25	82	41	0	2
116 Other liabilities for borrowed money	49,820	22,918	26,902	20,723	1,911	24,527	1,332	796	531
117 Owed to banks	47,519	21,108	26,411	18,964	1,902	24,044	1,295	787	527
118 U.S. addressees (domicile)	45,775	19,751	26,024	17,726	1,684	23,968	1,277	703	417
119 Non-U.S. addressees (domicile)	1,744	1,356	388	1,238	217	75	18	84	111
120 Owed to others	2,301	1,810	491	1,758	9	483	37	10	4
121 U.S. addressees (domicile)	1,961	1,564	397	1,516	1	401	33	10	0
122 Non-U.S. addressees (domicile)	341	246	94	243	8	82	4	0	4
123 All other liabilities	47,658	37,829	9,829	31,169	2,333	5,989	4,501	1,643	2,022
124 Acceptances executed and outstanding	13,415	10,371	3,044	10,104	430	2,557	121	125	77
125 Net due to related banking institutions ⁵	30,400	24,420	5,980	18,274	1,752	2,831	4,233	1,433	1,878
126 Other	3,843	3,038	806	2,791	151	602	147	85	67
MEMO									
127 Time deposits of \$100,000 or more	69,669	62,794	6,875	55,551	69	6,061	2,382	4,644	961
128 Certificates of deposit (CDs) in denominations of \$100,000 or more	33,998	32,345	1,653	26,740	25	1,037	940	4,552	705
129 Other	35,671	30,450	5,222	28,812	45	5,025	1,442	92	256
130 Savings deposits authorized for automatic transfer and NOW accounts	44	26	18	7	0	11	7	8	12
131 Money market time certificates of \$10,000 and less than \$100,000 with original maturities of 26 weeks	1	1	0	0	0	1	0	0	0
132 Time certificates of deposit in denominations of \$100,000 or more with remaining maturity of more than 12 months	3,081	3,059	22	2,747	10	10	44	262	9
133 Acceptances refinanced with a U.S.- chartered bank	3,734	2,892	842	2,555	86	753	33	304	4
134 Statutory or regulatory asset pledge requirement	86,419	83,945	2,474	77,218	2,224	70	6,667	40	199
135 Statutory or regulatory asset maintenance requirement	9,437	9,265	171	5,808	22	506	335	2,618	147
136 Commercial letters of credit	7,610	5,222	2,388	4,747	482	1,846	273	187	75
137 Standby letters of credit, total	16,327	14,168	2,159	12,921	424	1,169	588	441	783
138 U.S. addressees (domicile)	14,086	12,275	1,811	11,370	334	935	434	303	710
139 Non-U.S. addressees (domicile)	2,241	1,893	348	1,551	90	235	154	138	73
140 Standby letters of credit conveyed to others through participations (included in total standby letters of credit)	3,086	2,868	218	2,803	111	107	45	20	0

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

D. December 31, 1982¹—Continued

Millions of dollars

Item	All states ²			New York		California, total ⁴	Illinois, branches	Other states ²	
	Total	Branches ³	Agencies	Branches ³	Agencies			Branches	Agencies
141 Holdings of commercial paper included in total gross loans	968	852	117	811	28	57	41	0	31
142 Holdings of acceptances included in total commercial and industrial loans	5,086	3,864	1,221	3,687	134	1,069	64	111	20
143 Immediately available funds with a maturity greater than one day (included in other liabilities for borrowed money)	36,643	14,867	21,777	13,051	1,652	19,982	1,310	451	198
144 Gross due from related banking institutions ⁶	78,912	53,942	24,970	47,593	5,526	18,556	2,362	3,822	1,054
145 U.S. addressees (domicile)	21,235	9,314	11,920	5,392	1,435	10,323	134	3,642	309
146 Branches and agencies in the United States	20,781	9,141	11,640	5,230	1,349	10,130	126	3,642	304
147 In the same state as reporter	500	79	421	44	63	355	0	35	4
148 In other states	20,280	9,062	11,218	5,185	1,286	9,775	126	3,608	301
149 U.S. banking subsidiaries ⁷	454	173	281	163	86	192	8	0	4
150 Non-U.S. addressees (domicile)	57,678	44,628	13,050	42,201	4,091	8,233	2,229	179	745
151 Head office and non-U.S. branches and agencies	55,452	42,676	12,777	40,306	4,003	8,116	2,184	166	676
152 Non-U.S. banking companies and offices	2,225	1,953	273	1,895	88	117	45	13	69
153 Gross due to related banking institutions ⁶	89,502	71,915	17,587	62,118	6,080	9,552	6,595	2,579	2,578
154 U.S. addressees (domicile)	19,991	14,252	5,739	8,794	1,318	3,405	3,216	1,890	1,368
155 Branches and agencies in the United States	19,673	14,067	5,607	8,649	1,279	3,324	3,206	1,887	1,328
156 In the same state as reporter	537	96	442	63	143	278	0	33	21
157 In other states	19,136	13,971	5,165	8,586	1,137	3,046	3,206	1,854	1,307
158 U.S. banking subsidiaries ⁷	318	185	133	145	39	82	10	3	40
159 Non-U.S. addressees (domicile)	69,511	57,663	11,847	53,325	4,761	6,146	3,379	689	1,210
160 Head office and non-U.S. branches and agencies	67,880	56,201	11,679	51,989	4,690	6,067	3,289	659	1,186
161 Non-U.S. banking companies and offices	1,631	1,462	168	1,336	72	80	90	30	23
<i>Average for 30 calendar days (or calendar month) ending with report date</i>									
162 Total assets	206,029	151,625	54,404	133,695	9,185	41,292	9,436	7,553	4,868
163 Cash and due from depository institutions	29,006	26,464	2,542	24,862	600	1,809	1,303	238	195
164 Federal funds sold and securities purchased under agreements to resell	6,468	4,797	1,671	4,520	1,071	534	188	86	69
165 Total loans	122,009	90,342	31,668	77,993	5,219	23,325	7,297	4,285	3,891
166 Loans to banks in foreign countries	20,204	16,449	3,755	15,660	1,062	2,414	781	4	282
167 Total deposits and credit balances	86,848	76,525	10,323	68,863	3,330	6,138	2,528	4,833	1,156
168 Time CDs in denominations of \$100,000 or more	32,513	30,977	1,536	25,406	30	907	889	4,574	706
169 Federal funds purchased and securities sold under agreements to repurchase	18,716	12,032	6,684	10,522	1,365	4,328	1,178	312	1,011
170 Other liabilities for borrowed money	49,288	22,583	26,705	20,553	1,551	24,713	1,209	759	503
171 Number of reports filed ⁸	409	221	188	136	44	109	42	32	46

74. 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	1981				1982			
	Mar.	June	Sept.	Dec.	Mar.	June	Sept.	Dec.
1 Total	372.1	382.9	399.8	414.4	417.6	432.0	433.6	435.1
2 G-10 countries and Switzerland	168.5	168.3	172.2	175.2	173.7	175.0	173.4	177.2
3 Belgium-Luxembourg	13.6	13.8	14.0	13.3	13.2	14.1	13.5	13.0
4 France	14.5	14.7	16.0	15.3	15.9	16.4	15.7	16.6
5 Germany	13.3	12.1	12.7	12.9	12.5	12.7	12.2	12.6
6 Italy	7.7	8.4	8.6	9.6	9.0	9.0	9.7	10.3
7 Netherlands	4.6	4.2	3.7	4.0	4.0	4.1	3.8	3.6
8 Sweden	3.2	3.1	3.4	3.7	4.0	4.0	4.7	5.0
9 Switzerland	5.1	5.2	5.1	5.5	5.3	5.1	5.0	5.0
10 United Kingdom	68.5	67.0	68.8	69.9	69.7	68.5	69.0	70.9
11 Canada	8.9	10.8	11.8	10.9	11.6	11.3	10.8	10.9
12 Japan	29.1	28.9	28.0	30.1	28.4	29.9	28.9	29.0
13 Other developed countries	23.5	24.8	26.4	28.4	30.6	32.1	32.6	33.6
14 Austria	1.8	2.1	2.2	1.9	2.1	2.1	2.0	1.9
15 Denmark	2.4	2.3	2.5	2.3	2.5	2.6	2.5	2.4
16 Finland	1.4	1.3	1.4	1.7	1.6	1.6	1.8	2.3
17 Greece	2.7	3.0	2.9	2.8	2.8	2.6	2.5	2.9
18 Norway	2.8	2.8	3.0	3.1	3.2	3.2	3.4	3.3
19 Portugal .....	.6	.8	1.0	1.1	1.2	1.5	1.6	1.5
20 Spain	5.5	5.7	5.8	6.7	7.2	7.3	7.7	7.5
21 Turkey	1.5	1.4	1.5	1.4	1.6	1.5	1.5	1.4
22 Other Western Europe	1.8	1.8	1.9	2.1	2.2	2.2	2.1	2.3
23 South Africa	1.5	1.9	2.5	2.8	3.3	3.5	3.6	3.7
24 Australia	1.5	1.7	1.9	2.5	3.0	4.0	4.0	4.3
25 OPEC countries²	21.7	22.2	23.5	24.5	25.1	26.1	27.0	27.2
26 Ecuador	2.0	2.0	2.1	2.2	2.3	2.4	2.3	2.2
27 Venezuela	8.3	8.8	9.2	9.7	9.7	9.8	10.1	10.6
28 Indonesia	2.1	2.1	2.5	2.5	2.7	2.7	2.9	3.2
29 Middle East countries	6.7	6.8	7.1	7.5	8.2	8.7	9.0	8.5
30 African countries	2.6	2.6	2.6	2.5	2.2	2.5	2.7	2.7
31 Non-OPEC developing countries	82.2	84.8	90.2	96.2	97.5	103.6	103.8	106.9
<i>Latin America</i>								
32 Argentina	9.5	8.5	9.3	9.4	9.9	9.7	9.2	8.9
33 Brazil	17.0	17.5	17.7	19.1	19.7	21.3	22.4	22.8
34 Chile	4.0	4.8	5.5	5.8	6.0	6.4	6.2	6.3
35 Columbia	2.4	2.5	2.5	2.6	2.3	2.6	2.8	3.0
36 Mexico	17.0	18.2	20.0	21.6	22.9	25.1	24.8	24.4
37 Peru	1.8	1.7	1.8	2.0	1.9	2.4	2.6	2.6
38 Other Latin America	4.7	3.8	4.2	4.1	4.1	4.0	4.3	4.2
<i>Asia</i>								
<i>China</i>								
39 Mainland .....	.2	.2	.2	.2	.2	.3	.2	.3
40 Taiwan	4.4	4.6	5.1	5.1	5.1	5.0	4.9	5.2
41 India .....	.3	.3	.3	.3	.5	.5	.5	.6
42 Israel	1.3	1.8	1.5	2.1	1.7	2.2	1.9	2.3
43 Korea (South)	7.7	8.8	8.6	9.4	8.6	8.9	9.3	10.8
44 Malaysia	1.2	1.4	1.4	1.7	1.7	1.9	1.8	2.1
45 Philippines	4.8	5.1	5.6	6.0	5.9	6.3	6.0	6.2
46 Thailand	1.6	1.5	1.4	1.5	1.4	1.3	1.3	1.6
47 Other Asia .....	.5	.7	.8	1.0	1.2	1.1	1.3	1.1
<i>Africa</i>								
48 Egypt .....	.8	.7	1.0	1.1	1.3	1.3	1.3	1.2
49 Morocco .....	.6	.5	.7	.7	.7	.7	.8	.7
50 Zaire .....	.2	.2	.2	.2	.2	.2	.1	.1
51 Other Africa ³	2.2	2.1	2.2	2.3	2.3	2.3	2.2	2.5
52 Eastern Europe	7.7	7.7	7.7	7.8	7.2	6.7	6.3	6.2
53 U.S.S.R. .....	.4	.5	.4	.6	.4	.4	.3	.3
54 Yugoslavia	2.4	2.5	2.5	2.5	2.5	2.4	2.2	2.2
55 Other	4.8	4.8	4.7	4.7	4.3	3.9	3.8	3.7
56 Offshore banking centers	53.7	59.3	61.7	63.5	65.2	70.7	70.3	66.6
57 Bahamas	15.5	17.9	21.3	18.9	19.8	23.1	20.1	18.0
58 Bermuda .....	.7	.7	.8	.7	.7	.7	.8	.9
59 Cayman Islands and other British West Indies	11.9	12.6	12.1	12.4	12.0	12.2	13.3	12.8
60 Netherlands Antilles	2.3	2.4	2.2	3.2	3.2	3.0	3.3	3.3
61 Panama ⁴	6.5	6.9	6.7	7.6	7.1	7.3	8.0	7.5
62 Lebanon .....	.2	.2	.2	.2	.2	.2	.1	.1
63 Hong Kong	8.4	10.3	10.3	11.8	12.9	14.3	14.9	14.8
64 Singapore	7.3	8.1	8.0	8.7	9.3	9.8	9.8	9.1
65 Other ⁵ .....	.9	.3	.1	.1	.1	.1	.0	.0
66 Miscellaneous and unallocated⁶	14.9	15.7	18.2	18.8	18.3	18.2	20.1	17.6

75. Discount rates of foreign central banks, 1982¹

Percent per annum

Month-end	Austria	Belgium	Brazil	Canada	Denmark	France	Germany	Italy	Japan	Netherlands	Norway	Sweden	Switzerland	Venezuela
January	6.75	14.0	49.0	14.59	11.0	17.5	7.5	19.0	5.5	8.5	9.0	11.0	6.0	14.0
February	↑	14.0	↑	14.83	↑	17.5	↑	↑	↑	8.5	↑	11.0	6.0	↑
March	↑	13.0	↑	15.11	↑	19.0	↑	↑	↑	8.0	↑	10.0	5.5	↑
April	↑	14.0	↑	15.23	↑	16.0	↑	↑	↑	↑	↑	↑	↑	↑
May	↓	14.0	↑	15.43	↑	16.0	↓	↑	↑	↑	↑	↑	↑	↑
June	↓	14.0	↑	16.58	↑	15.25	↓	↑	↑	↑	↑	↑	↑	↑
July	6.75	13.5	↑	15.50	↑	14.75	7.5	19.0	5.5	8.0	↑	↑	5.5	↓
August	6.25	13.0	↑	13.95	↓	14.25	7.0	18.0	5.5	7.0	↑	↑	5.0	14.0
September	6.25	12.5	↑	12.98	↓	13.75	7.0	↑	↑	7.0	↑	↑	↑	13.0
October	5.75	12.0	↓	11.46	11.0	13.25	6.0	↑	↓	6.5	↑	↑	↑	↑
November	5.75	11.5	↓	10.97	10.0	12.75	6.0	↑	↓	5.5	↑	↑	5.0	↑
December	4.75	11.5	49.0	10.05	10.0	12.5	5.0	18.0	5.5	5.0	9.0	10.0	4.5	13.0

76. Foreign short-term interest rates, 1982¹

Percent per annum, averages of daily figures

Month	Euro-dollars	United Kingdom	Canada	Germany	Switzerland	Netherlands	France	Italy	Belgium	Japan
January	14.29	15.14	15.00	10.43	8.53	10.49	15.07	21.38	15.09	6.41
February	15.75	14.47	15.25	10.22	8.29	10.06	14.58	21.34	14.89	6.38
March	14.90	13.53	15.67	9.84	6.37	8.90	15.21	20.63	14.02	6.43
April	15.18	13.69	15.74	9.30	4.96	8.20	16.36	20.62	14.95	6.57
May	14.53	13.31	15.46	9.12	3.80	8.62	16.16	20.59	14.94	6.79
June	15.45	12.96	16.84	9.22	5.39	8.75	15.67	20.51	15.38	7.14
July	14.37	12.35	16.23	9.41	4.32	8.95	14.64	20.18	15.22	7.15
August	11.57	11.08	14.76	8.94	4.07	8.66	14.43	19.52	14.00	7.14
September	11.74	10.84	13.57	8.13	3.97	7.85	14.09	18.56	13.06	7.19
October	10.43	9.74	12.14	7.55	3.65	7.09	13.51	18.57	12.75	6.97
November	9.77	9.30	11.08	7.24	3.76	6.36	12.98	19.05	12.50	6.97
December	9.47	10.55	10.55	6.54	3.71	5.65	12.70	19.20	12.25	6.96

77. 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.
1982	106.96	110.36	112.45	114.07	111.03	116.97	118.91	119.63	120.93	123.16	124.27	119.22

78. Foreign exchange rates, 1982¹

Foreign currency units per dollar

Period	Argentina (peso)	Australia ² (dollar)	Austria (schilling)	Belgium (franc)	Brazil (cruzeiro)	Canada (dollar)	Chile (peso)	China (yuan)	Colombia (peso)	Denmark (krone)
January	9910.00	111.41	16.066	39.027	130.14	1.1926	39.100	1.7713	59.409	7.4977
February	10255.55	108.50	16.587	41.144	137.97	1.2140	39.100	1.8200	60.129	7.7950
March	10795.65	106.03	16.711	44.379	144.07	1.2205	39.100	1.8429	60.956	8.0396
April	11761.36	105.15	16.853	45.292	151.03	1.2252	39.407	1.8565	61.057	8.1591
May	13942.50	105.94	16.274	43.666	159.08	1.2336	39.537	1.8123	62.365	7.8444
June	15025.00	103.23	17.114	46.183	167.70	1.2756	43.373	1.9014	63.318	8.3481
July	19671.43	101.09	17.342	47.029	177.97	1.2699	47.228	1.9300	65.539	8.5402
August	21172.73	97.83	17.431	47.483	188.25	1.2452	54.941	1.9432	65.179	8.6482
September	25961.90	95.82	17.597	48.300	201.73	1.2348	62.643	1.9567	65.921	8.8038
October	29487.50	94.35	17.797	49.103	215.34	1.2301	66.770	1.9887	66.856	8.9192
November	39200.00	94.27	17.947	49.600	228.51	1.2262	69.050	2.0002	68.168	8.9595
December	43883.91	96.82	16.994	47.493	244.63	1.2385	72.630	1.9445	69.526	8.5275
	Finland (markka)	France (franc)	Germany (deutsche mark)	Greece (drachma)	Hong Kong (dollar)	India (rupee)	Indonesia (rupiah)	Ireland ² (pound)	Israel (shekel)	Italy (lira)
January	4.4033	5.8298	2.2938	58.811	5.7959	9.152	645.70	153.97	16.163	1228.22
February	4.5058	6.0176	2.3660	60.973	5.8857	9.214	645.89	148.86	17.488	1263.18
March	4.5663	6.1428	2.3800	61.769	5.8298	9.293	649.00	147.25	18.766	1293.29
April	4.6097	6.2457	2.3970	63.541	5.8270	9.392	651.14	144.22	20.014	1321.60
May	4.5045	6.0237	2.3127	62.892	5.7549	9.296	653.67	149.60	21.184	1283.37
June	4.6763	6.5785	2.4292	67.795	5.8669	9.467	654.98	141.92	23.179	1358.43
July	4.7278	6.8560	2.4662	69.434	5.9025	9.563	659.18	139.48	25.320	1382.26
August	4.7515	6.9285	2.4813	70.165	6.0598	9.574	662.11	138.54	26.940	1392.60
September	4.8014	7.0649	2.5055	70.946	6.1253	9.650	662.75	136.53	28.922	1411.19
October	5.3480	7.1557	2.5320	71.948	6.6038	9.700	670.31	134.35	29.860	1439.94
November	5.5263	7.2152	2.5343	72.889	6.6724	9.797	680.92	132.91	31.344	1468.84
December	5.3425	6.8548	2.4193	70.788	6.5417	9.693	687.95	137.69	32.966	1398.74
	Japan (yen)	Malaysia (ringgit)	Mexico (peso)	Netherlands (guilder)	New Zealand ² (dollar)	Norway (krone)	Peru (sol)	Philippines (peso)	Portugal (escudo)	Singapore (dollar)
January	224.80	2.2575	26.47	2.5145	81.40	5.8623	515.21	8.2132	66.492	2.0607
February	235.31	2.3662	31.74	2.5947	79.33	5.9697	534.37	8.2530	60.067	2.1095
March	241.23	2.3265	45.37	2.6186	77.70	6.0255	561.08	8.3291	70.488	2.1213
April	244.11	2.3395	46.15	2.6594	76.56	6.0820	591.29	8.3565	72.493	2.1329
May	236.96	2.2907	46.90	2.5709	77.02	5.9675	622.87	8.4016	70.610	2.0886
June	251.20	2.3392	47.72	2.6848	74.95	6.1869	656.11	8.4511	78.477	2.1379
July	255.03	2.3554	48.59	2.7239	73.99	6.3557	693.56	8.4802	84.514	2.1464
August	259.04	2.3528	90.19	2.7295	73.22	6.6785	730.97	8.5142	85.914	2.1594
September	263.29	2.3610	101.86	2.7444	72.42	6.8999	772.08	8.6521	87.702	2.1671
October	271.61	2.3688	108.82	2.7608	71.43	7.1735	819.14	8.7760	89.652	2.1984
November	264.09	2.3647	130.61	2.7861	71.09	7.2397	878.66	8.8733	91.911	2.2123
December	241.94	2.3529	147.35	2.6698	72.57	7.0346	942.47	9.0546	92.685	2.1522
	South Africa ² (rand)	South Korea (won)	Spain (peseta)	Sri Lanka (rupee)	Sweden (krona)	Switzerland (franc)	Thailand (baht)	United Kingdom ² (pound)	Venezuela (bolivar)	
January	103.463	705.17	98.36	20.228	5.6206	1.8442	23.050	188.60	4.2960	
February	101.946	710.05	100.70	20.611	5.7579	1.8909	23.050	184.70	4.2960	
March	97.927	714.67	104.53	20.700	5.8361	1.8886	23.050	180.53	4.3012	
April	94.884	721.03	106.15	20.575	5.9144	1.9624	23.025	177.20	4.3023	
May	94.011	724.35	102.99	20.365	5.7888	1.9500	23.000	181.03	4.2991	
June	89.573	738.30	109.22	20.750	6.0244	2.0789	23.000	175.63	4.2953	
July	87.201	743.06	111.57	20.895	6.1159	2.0960	23.000	173.54	4.2951	
August	86.775	744.45	112.08	20.895	6.1441	2.1119	23.000	172.50	4.2981	
September	86.828	743.61	113.05	20.918	6.2313	2.1418	23.000	171.20	4.3006	
October	86.196	743.65	115.20	20.898	7.1543	2.1736	23.000	169.62	4.2976	
November	87.770	745.60	119.09	21.009	7.5095	2.1931	23.000	163.21	4.2996	
December	92.029	746.36	126.12	21.166	7.3555	2.0588	23.000	161.60	4.2971	

Part 2—Special Tables

79. Statement of condition of Federal Reserve Banks, December 31, 1982¹

Millions of dollars

Item	All Reserve Banks	Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Fran- cisco
ASSETS													
1 Gold certificate account	11,148	570	3,212	554	744	967	402	1,476	418	154	675	743	1,233
2 Special drawing rights certificate account	4,618	241	1,335	225	302	408	161	646	170	61	241	310	518
3 Coin	438	26	32	13	48	51	44	26	25	19	44	32	78
4 Loans	717	15	90	101	19	108	8	83	88	9	33	160	3
5 Acceptances held under repurchase agreement	1,480		1,480										
Federal agency obligations													
6 Bought outright	8,937	413	2,811	298	590	758	227	1,268	301	113	422	606	1,130
7 Held under repurchase agreement	588		588										
U.S. government securities													
8 Bought outright ²	135,607	6,265	42,656	4,519	8,950	11,506	3,452	19,246	4,565	1,709	6,406	9,192	17,141
9 Held under repurchase agreement	3,705		3,705										
10 Total loans and securities	151,034	6,693	51,330	4,918	9,559	12,372	3,687	20,597	4,954	1,831	6,861	9,958	18,274
11 Cash items in process of collection	13,000	345	1,630	299	497	1,723	1,664	923	677	688	1,366	1,404	1,784
12 Bank premises	549	97	25	51	27	110	34	19	15	27	24	16	104
Other assets													
13 Denominated in foreign currencies ³	5,764	150	1,436	236	432	300	438	813	167	213	259	375	945
14 All other	3,577	144	1,358	107	191	259	117	434	99	62	165	203	438
15 Interdistrict Settlement Account		101	871	364	-1,322	-307	-278	-158	742	-275	873	91	-702
16 Total assets	190,128	8,367	61,229	6,767	10,478	15,883	6,269	24,776	7,267	2,780	10,508	13,132	22,672

79. Statement of condition of Federal Reserve Banks, December 31, 1982¹—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	141,990	7,191	44,812	5,560	8,823	12,411	3,295	20,612	4,630	1,758	7,851	9,317	15,730
Deposits													
18 Reserve accounts ⁴ ..	26,489	676	8,882	816	1,051	1,322	1,647	2,854	477	414	1,224	2,408	4,718
19 U.S. Treasury—General account	5,033		5,033										
20 Foreign—Official accounts	328	5	170	9	16	11	16	30	6	8	9	14	34
21 All other	2,484	25	587	21	41	65	31	114	1,408	22	36	46	88
22 Total deposits	34,334	706	14,672	846	1,108	1,398	1,694	2,998	1,891	444	1,269	2,468	4,840
23 Deferred-availability cash items	8,814	306	485	173	215	1,478	1,007	508	603	452	1,168	1,024	1,395
24 Other liabilities and accrued dividends ⁵	2,272	94	596	68	134	452	55	288	67	28	96	135	259
25 Total liabilities	187,410	8,297	60,565	6,647	10,280	15,739	6,051	24,406	7,191	2,682	10,384	12,944	22,224
CAPITAL ACCOUNTS													
26 Capital paid in	1,359	35	332	60	99	72	109	185	38	49	62	94	224
27 Surplus	1,359	35	332	60	99	72	109	185	38	49	62	94	224
28 Other capital accounts	0	0	0	0	0	0	0	0	0	0	0	0	0
29 Total liabilities and capital accounts	190,128	8,367	61,229	6,767	10,478	15,883	6,269	24,776	7,267	2,780	10,508	13,132	22,672

79. Statement of condition of Federal Reserve Banks, December 31, 1982¹—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 . . .	159,979	8,050	47,896	7,546	9,463	13,708	5,522	22,048	5,440	2,206	8,974	11,047	18,079
31 Less held by issuing Bank, and forwarded for redemption ⁶ . . .	17,989	859	3,084	1,986	640	1,297	2,227	1,436	810	448	1,123	1,730	2,349
32 Federal Reserve notes, net ⁷	141,990	7,191	44,812	5,560	8,823	12,411	3,295	20,612	4,630	1,758	7,851	9,317	15,730
Collateral held by Federal Reserve Agent for notes issued to Bank													
33 Gold certificate account	11,148	570	3,212	554	744	967	402	1,476	418	154	675	743	1,233
34 Special drawing rights certificate account	4,618	241	1,335	225	302	408	161	646	170	61	241	310	518
35 Other eligible assets	107	0	0	0	0	0	0	0	0	0	107	0	0
36 U.S. government and agency securities	126,117	6,380	40,265	4,781	7,777	11,036	2,732	18,490	4,042	1,543	6,828	8,264	13,979
37 Total collateral	141,990	7,191	44,812	5,560	8,823	12,411	3,295	20,612	4,630	1,758	7,851	9,317	15,730

80. Income and expenses of Federal Reserve Banks, 1982

Dollars

Item	Total	Boston	New York	Philadelphia	Cleveland	Richmond
CURRENT INCOME						
1 Loans	174,599,512	4,815,638	72,915,122	10,790,342	7,476,261	10,511,320
2 Acceptances	18,282,868		18,282,868			
3 U.S. government securities	15,492,891,505	694,660,256	4,828,055,401	524,668,313	1,047,056,094	1,283,449,216
4 Foreign currencies	432,541,731	11,216,663	109,322,456	17,608,710	32,333,016	22,369,054
5 Priced services	386,732,282	23,045,933	58,982,951	14,867,390	23,999,246	28,019,258
6 All other	12,337,230	532,768	5,947,971	241,276	318,797	624,751
7 Total	16,517,385,129	734,271,258	5,093,506,769	568,176,031	1,111,183,414	1,344,973,599
CURRENT EXPENSES						
8 Salaries and other personnel expenses	469,307,979	29,834,881	101,388,988	23,633,374	26,945,680	35,501,997
9 Retirement and other benefits	128,075,979	8,361,765	25,199,077	6,625,349	8,121,877	10,148,260
10 Fees	8,317,808	449,229	1,706,982	391,748	538,624	511,661
11 Travel	14,414,464	810,832	1,751,510	487,997	1,030,710	1,190,997
12 Postage and other shipping costs	100,095,196	4,793,726	12,862,222	4,098,033	6,622,762	10,039,965
13 Communications	19,358,575	1,361,436	4,253,849	945,646	856,872	1,416,153
14 Materials and supplies	37,449,670	2,435,555	7,351,488	1,938,790	2,036,381	3,561,839
Building expenses						
15 Taxes on real estate	16,696,319	3,186,972	2,775,275	1,340,142	911,821	1,352,197
16 Property depreciation	14,819,043	2,299,705	1,399,008	1,494,875	953,867	2,937,441
17 Utilities	20,973,887	2,093,546	3,858,868	1,973,677	1,371,834	1,929,376
18 Rent	12,797,242	461,151	6,189,509	40,014	250,947	934,038
19 Other	10,014,647	486,324	1,545,422	992,314	395,686	1,142,517
Equipment						
20 Rentals	53,111,250	1,876,321	9,918,295	1,568,091	3,974,531	5,842,954
21 Depreciation	32,686,112	1,581,050	6,627,483	2,105,343	1,382,311	2,710,779
22 Repairs and maintenance	19,788,408	996,542	4,280,130	1,328,987	838,717	1,553,834
23 Cost of Federal Reserve currency	98,441,027	5,454,292	22,400,628	4,524,085	6,628,954	10,400,382
24 Cost of earnings credits ¹	28,261,201	2,806,545	1,930,562	1,392,678	1,996,859	2,740,820
25 All other	27,137,096	2,302,334	4,402,408	1,161,926	1,952,888	1,470,755
26 Shared costs, net ²	0	187,686	-172,581	227,777	-408,380	239,011
27 Recoveries	-4,109,109	-310,360	-929,720	-409,478	-66,884	-918,531
28 Expenses capitalized ³	-2,840,279	-92,201	-7,223	0	-163,438	-231,247
29 Total⁴	1,100,277,278	71,377,331	218,732,180	55,861,368	66,172,619	89,955,961⁴
30 Reimbursements	-75,802,294	-6,788,241	-17,592,132	-4,435,281	-5,066,172	-6,115,873
31 Net expenses	1,024,474,984	64,589,090	201,140,048	51,426,087	61,106,447	83,840,088
PROFIT AND LOSS						
32 Current net income	15,492,910,149	669,682,167	4,892,366,721	516,749,946	1,050,076,967	1,261,133,511
Additions to current net income						
33 Profits on sales of U.S. government securities	85,240,779	3,989,431	27,142,214	2,806,247	5,533,135	7,303,207
34 All other	1,162,530	311	18,637	606	706	844,771
35 Total additions	86,403,309	3,989,742	27,160,851	2,806,853	5,533,841	8,147,978
Deductions from current net income						
36 Losses on foreign currency transactions ⁵	149,612,214	3,889,918	37,253,441	6,134,101	11,220,916	7,779,835
37 All other	5,624,246	43,557	1,239,217	46,663	43,094	60,625
38 Total deductions	155,236,460	3,933,475	38,492,658	6,180,764	11,264,010	7,840,460
39 Net additions to or deductions (-) from current net income	-68,833,150	56,267	-11,331,807	-3,373,911	-5,730,169	307,518
40 Assessment for expenditures of Board of Governors ⁶	61,813,400	1,605,700	15,383,800	2,579,800	4,639,900	3,173,400
41 Net income before payments to U.S. Treasury	15,362,263,601	668,132,734	4,865,651,114	510,796,235	1,039,706,899	1,258,267,629
42 Dividends paid	79,352,304	2,039,198	19,582,450	3,393,997	5,891,495	4,116,116
43 Payments to U.S. Treasury (interest on Federal Reserve notes)	15,204,590,947	664,574,836	4,833,139,264	500,598,188	1,031,120,404	1,248,471,813
44 Transferred to surplus	78,320,350	1,518,700	12,929,400	6,804,050	2,695,000	5,679,700
45 Surplus, January 1	1,279,128,850	33,434,500	318,683,300	52,986,600	96,451,300	65,866,900
46 Surplus, December 31	1,357,449,200	34,953,200	331,612,700	59,790,650	99,146,300	71,546,600

80. Income and expenses of Federal Reserve Banks, 1982—Continued

Dollars

Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	Line
3,236,546	17,978,090	6,129,624	5,719,762	11,211,220	15,125,041	8,690,546	1
421,329,511	2,235,496,829	534,237,701	204,995,294	720,536,314	1,019,659,201	1,978,747,375	2
32,699,165	60,766,531	12,495,072	15,911,316	19,343,250	27,925,967	70,550,531	3
44,695,757	61,051,781	19,113,403	21,180,961	28,565,313	26,088,093	37,122,196	4
874,700	1,321,170	442,936	276,880	216,183	621,310	918,489	5
502,835,679	2,376,614,401	572,418,737	248,084,213	779,872,280	1,089,419,612	2,096,029,138	6
39,248,272	59,495,404	24,015,714	20,737,835	31,245,710	28,233,617	49,026,507	7
10,921,503	16,811,432	6,523,239	5,370,653	8,457,956	7,512,907	14,021,961	8
543,532	1,107,989	568,350	378,621	442,820	491,067	1,187,185	9
1,228,466	2,245,578	688,040	820,755	1,304,750	1,013,983	1,840,846	10
10,400,429	13,748,988	6,178,235	4,998,600	7,590,579	7,394,045	11,367,612	11
2,001,465	2,303,212	705,674	1,003,036	1,206,278	1,285,382	2,019,572	12
3,681,688	4,211,219	2,276,020	1,393,603	2,879,994	2,518,135	3,164,958	13
1,033,949	1,784,092	402,122	1,808,307	514,805	667,569	919,068	14
905,828	639,016	530,443	957,600	810,918	663,518	1,226,824	15
1,744,942	2,037,457	1,133,923	817,877	1,147,115	1,285,565	1,579,707	16
107,127	1,873,096	284,084	76,638	46,473	767,275	1,766,890	17
869,558	1,717,288	399,492	625,524	586,590	627,232	626,700	18
6,159,046	9,425,786	2,003,530	1,927,345	2,204,446	3,148,144	5,062,761	19
1,993,281	2,488,330	1,791,311	1,577,600	3,007,295	3,012,638	4,408,691	20
1,474,999	1,788,136	1,252,165	904,671	1,650,394	1,466,867	2,252,966	21
7,987,997	12,131,492	3,433,409	1,631,364	5,915,811	4,755,151	13,177,462	22
4,379,560	8,068,853	498,783	1,829,799	519,795	806,271	1,290,676	23
1,962,581	4,942,415	1,028,173	1,331,593	1,219,361	2,085,616	3,277,046	24
603,069	-462,706	558,990	440,632	-224,193	-986,975	-2,330	25
-379,954	-68,889	-518,924	-84,794	-276,895	-116,829	-27,851	26
-184,515	-637,614	-106,573	-68,666	-759,478	-476,456	-112,868	27
96,682,823	145,650,574	53,646,200	48,478,593	69,490,524	66,154,722	118,074,383	28
-5,491,944	-9,323,489	-3,282,981	-2,188,905	-3,970,062	-3,786,618	-7,760,596	29
91,190,879	136,327,085	50,363,219	46,289,688	65,520,462	62,368,104	110,313,787	30
411,644,801	2,240,287,316	522,055,518	201,794,525	714,351,818	1,027,051,508	1,985,715,351	31
2,080,775	11,946,614	2,822,073	1,040,924	4,047,928	5,851,259	10,676,972	32
18,418	8,155	1,410	29,883	1,648	40,300	197,685	33
2,099,193	11,954,769	2,823,483	1,070,807	4,049,576	5,891,559	10,874,657	34
11,370,528	21,095,322	4,338,754	5,535,652	6,732,550	9,724,794	24,536,403	35
129,006	508,627	23,094	9,845	176,117	688,177	2,656,224	36
11,499,534	21,603,949	4,361,848	5,545,497	6,908,667	10,412,971	27,192,627	37
-9,400,341	-9,649,180	-1,538,365	-4,474,690	-2,859,090	-4,521,412	-16,317,970	38
4,745,200	8,649,500	1,802,800	2,251,600	2,759,800	4,074,500	10,147,400	39
397,499,260	2,221,988,635	518,714,354	195,068,235	708,732,928	1,018,455,596	1,959,249,982	40
6,237,573	10,926,469	2,285,427	2,888,870	3,568,966	5,368,824	13,052,919	41
379,625,737	2,206,444,016	515,818,077	190,038,015	700,300,061	1,002,595,672	1,931,864,864	42
11,635,950	4,618,150	610,850	2,141,350	4,863,900	10,491,100	14,332,200	43
97,228,900	180,055,100	37,468,800	46,842,850	57,044,550	83,766,500	209,299,550	44
108,864,850	184,673,250	38,079,650	48,984,200	61,908,450	94,257,600	223,631,750	45
							46

81. Banks and branches—Number in operation, December 31, 1982, by state

State	Commercial and mutual savings banks								Number maintaining branches or additional offices ¹							
	Total	Commercial				Mutual savings			Total	Commercial				Mutual savings		
		Total	Member		Nonmember		In-sured	Non-in-sured ²		Total	Member		Nonmember		In-sured	Non-in-sured
			National	State	In-sured	Non-in-sured ²					National	State	In-sured	Non-in-sured		
United States	15,381	14,963	4,579	1,040	8,818	526	315	103	7,549	7,173	2,414	530	4,203	26	292	84
Alabama	294	294	88	24	182	0	0	0	179	179	63	12	104	0	0	0
Alaska	15	14	5	0	9	0	1	0	13	13	5	0	8	0	0	0
Arizona	41	41	3	2	25	11	0	0	20	20	3	0	16	1	0	0
Arkansas	262	262	71	4	185	2	0	0	167	167	56	3	108	0	0	0
California	387	387	97	12	252	26	0	0	231	231	34	9	182	6	0	0
Colorado	524	524	183	54	137	150	0	0	113	113	63	6	44	0	0	0
Connecticut	116	54	14	2	38	0	62	0	108	48	13	2	33	0	60	0
Delaware	32	30	11	3	13	3	2	0	14	12	5	0	7	0	2	0
District of Columbia	20	20	16	0	1	3	0	0	14	14	13	0	1	0	0	0
Florida	489	489	190	37	250	12	0	0	336	336	134	23	179	0	0	0
Georgia	417	417	63	9	344	1	0	0	270	270	57	7	206	0	0	0
Hawaii	14	14	3	0	7	4	0	0	11	11	2	0	7	2	0	0
Idaho	27	27	7	4	16	0	0	0	22	22	6	3	13	0	0	0
Illinois	1,299	1,299	404	60	786	49	0	0	506	506	207	22	277	0	0	0
Indiana	406	402	116	41	243	2	4	0	299	297	97	26	174	0	2	0
Iowa	649	649	100	39	504	6	0	0	290	290	56	17	217	0	0	0
Kansas	621	621	151	22	447	1	0	0	147	147	55	6	86	0	0	0
Kentucky	343	343	77	8	257	1	0	0	232	232	63	5	164	0	0	0
Louisiana	278	278	52	7	219	0	0	0	210	210	42	6	162	0	0	0
Maine	59	35	10	2	23	0	24	0	56	33	10	2	21	0	23	0
Maryland	94	91	26	5	60	0	3	0	83	80	25	5	50	0	3	0
Massachusetts	299	143	69	7	60	7	53	103	255	121	63	7	51	0	50	84
Michigan	376	376	125	83	166	2	0	0	320	320	112	69	138	1	0	0
Minnesota	763	763	202	35	522	4	0	0	241	241	96	6	139	0	0	0
Mississippi	168	168	35	4	128	1	0	0	140	140	34	3	103	0	0	0
Missouri	737	737	118	37	577	5	0	0	375	375	70	22	283	0	0	0
Montana	169	169	55	46	65	3	0	0	29	29	14	6	9	0	0	0
Nebraska	471	471	121	9	331	10	0	0	98	98	44	2	52	0	0	0
Nevada	14	14	3	1	9	1	0	0	8	8	2	1	5	0	0	0
New Hampshire	96	72	33	4	34	1	24	0	76	56	29	3	24	0	20	0
New Jersey	167	148	83	13	52	0	19	0	148	132	73	13	46	0	16	0
New Mexico	93	93	41	6	45	1	0	0	69	69	30	4	35	0	0	0
New York	438	348	111	40	54	143	90	0	250	163	84	29	39	11	87	0
North Carolina	71	71	20	1	48	2	0	0	58	58	18	1	38	1	0	0
North Dakota	180	180	40	3	133	4	0	0	81	81	26	2	53	0	0	0
Ohio	356	356	161	80	114	1	0	0	264	264	132	60	72	0	0	0
Oklahoma	516	516	196	21	292	7	0	0	158	158	82	4	71	1	0	0
Oregon	101	99	7	18	63	11	2	0	52	50	6	6	37	1	2	0
Pennsylvania	363	355	203	11	126	15	8	0	265	257	142	10	104	1	8	0
Rhode Island	24	18	5	0	10	3	6	0	22	16	5	0	10	1	6	0
South Carolina	78	78	17	5	56	0	0	0	62	62	15	4	43	0	0	0
South Dakota	153	153	34	26	92	1	0	0	53	53	14	10	29	0	0	0
Tennessee	349	349	65	12	269	3	0	0	272	272	61	11	200	0	0	0
Texas	1,604	1,604	758	49	791	6	0	0	277	277	65	13	199	0	0	0
Utah	63	63	7	17	37	2	0	0	39	39	5	10	24	0	0	0
Vermont	33	28	11	0	16	1	5	0	29	25	9	0	16	0	4	0
Virginia	203	203	61	88	53	1	0	0	158	158	54	63	41	0	0	0
Washington	122	113	23	3	74	13	9	0	80	71	18	1	52	0	9	0
West Virginia	241	241	111	29	101	0	0	0	79	79	40	8	31	0	0	0
Wisconsin	633	630	127	26	471	6	3	0	266	266	61	8	197	0	0	0
Wyoming	112	112	50	30	31	1	0	0	4	4	1	0	3	0	0	0
Puerto Rico	1	1	0	1	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

81. Banks and branches—Number in operation, December 31, 1982, 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	42,163	39,479	20,162	4,973	14,285	59	2,436	248	13,541	12,391	7,606	8,625	150
Alabama	658	658	327	118	213	0	0	0	322	250	19	67	2
Alaska	114	114	76	0	38	0	0	0	43	8	33	30	2
Arizona	600	600	387	0	212	1	0	0	154	175	181	90	2
Arkansas	412	412	184	11	217	0	0	0	263	144	4	1	1
California	4,493	4,493	2,756	459	1,268	10	0	0	604	648	888	2,353	26
Colorado	98	98	54	6	38	0	0	0	89	8	1	0	9
Connecticut	1,008	618	207	99	312	0	390	0	217	469	229	93	0
Delaware	175	151	9	0	142	0	24	0	42	77	45	11	0
District of Columbia	161	161	159	0	2	0	0	0	161	0	0	0	1
Florida	1,597	1,597	952	78	567	0	0	0	525	702	150	220	8
Georgia	922	922	445	84	393	0	0	0	412	279	82	149	6
Hawaii	164	164	11	0	150	3	0	0	61	46	4	53	6
Idaho	261	261	190	9	62	0	0	0	38	22	52	149	0
Illinois	617	617	265	31	320	1	0	0	501	96	15	5	6
Indiana	1,198	1,195	559	66	570	0	3	0	610	585	1	2	1
Iowa	514	514	103	45	366	0	0	0	252	195	67	0	0
Kansas	208	208	81	7	120	0	0	0	205	3	0	0	1
Kentucky	747	747	296	63	388	0	0	0	481	261	5	0	1
Louisiana	849	849	291	56	502	0	0	0	467	368	11	3	2
Maine	427	319	118	36	165	0	108	0	64	165	156	42	2
Maryland	1,098	1,032	569	106	357	0	66	0	209	239	368	282	3
Massachusetts	1,518	997	449	71	476	1	273	248	594	852	68	4	1
Michigan	2,145	2,145	985	551	608	1	0	0	859	834	429	23	3
Minnesota	316	316	142	7	167	0	0	0	152	127	35	2	0
Mississippi	732	732	296	16	420	0	0	0	256	168	148	160	2
Missouri	493	493	105	36	352	0	0	0	359	130	4	0	2
Montana	27	27	12	6	9	0	0	0	26	0	1	0	1
Nebraska	131	131	64	4	63	0	0	0	131	0	0	0	1
Nevada	163	163	99	35	29	0	0	0	44	21	22	76	0
New Hampshire	239	184	103	10	71	0	55	0	80	121	37	1	0
New Jersey	1,873	1,643	1,016	280	347	0	230	0	255	762	461	395	5
New Mexico	264	264	127	19	118	0	0	0	174	80	9	1	0
New York	4,145	3,282	1,932	1,106	231	13	863	0	1,504	745	924	972	4
North Carolina	1,794	1,794	829	13	941	11	0	0	185	116	290	1,203	0
North Dakota	121	121	32	4	85	0	0	0	39	50	31	1	2
Ohio	2,266	2,266	1,459	547	260	0	0	0	663	978	283	342	3
Oklahoma	131	131	62	3	64	2	0	0	128	1	0	2	5
Oregon	626	608	362	7	236	3	18	0	144	91	132	259	0
Pennsylvania	2,823	2,628	1,338	174	1,113	3	195	0	315	998	1,496	24	2
Rhode Island	307	233	115	0	108	10	74	0	66	130	79	32	0
South Carolina	775	775	0	8	388	0	0	0	133	88	93	461	2
South Dakota	160	160	0	17	45	0	0	0	39	40	39	42	0
Tennessee	997	997	0	60	573	0	0	0	582	394	10	11	1
Texas	287	287	0	16	222	0	0	0	279	7	1	0	19
Utah	329	329	178	76	75	0	0	0	52	93	52	132	3
Vermont	203	180	-48	0	132	0	23	0	32	62	58	51	0
Virginia	1,457	1,457	673	599	185	0	0	0	252	211	366	628	10
Washington	969	855	650	4	201	0	114	0	273	284	165	247	3
West Virginia	83	83	43	8	32	0	0	0	67	16	0	0	0
Wisconsin	465	465	114	22	329	0	0	0	135	262	62	6	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

82. Number of par banking offices, December 31, 1982¹

Date, and Federal Reserve District	Total		Member		Nonmember	
	Banks	Branches and offices	Banks	Branches and offices	Banks	Branches and offices
Total	United States, including other areas ²					
	14,735	39,914	5,619	25,371	9,116	14,543
Boston	Federal Reserve District					
	330	2,326	155	1,152	175	1,174
New York	498	4,855	213	4,084	285	771
Philadelphia	341	2,538	213	1,459	128	1,079
Cleveland	625	3,364	357	2,653	268	711
Richmond	668	5,304	361	3,394	307	1,910
Atlanta	1,699	5,026	540	2,829	1,159	2,197
Chicago	2,772	4,457	896	2,517	1,876	1,940
St. Louis	1,448	2,060	394	878	1,054	1,182
Minneapolis	1,431	798	509	400	922	398
Kansas City	2,409	929	906	436	1,503	493
Dallas	1,775	597	863	203	912	394
San Francisco	739	7,660	212	5,366	527	2,294

83. Banking offices in the United States—Number, and changes in number, December 31, 1982

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	15,381	14,963	5,619	4,579	1,040 ²	9,344	8,818	526 ³	315	103
Change in number during 1982										
2 New banks ⁴	378	378	240	199	41	138	76	62	0	0
3 Ceased banking operations	-2	-2	0	0	0	-2	-1	-1	0	0
4 Voluntary liquidation	-4	-4	0	0	0	-4	0	-4	0	0
5 Suspensions	-1	-1	0	0	0	-1	-1	0	0	0
6 Placed in receivership	-6	-6	-1	-1	0	-5	-3	-2	0	0
Consolidations and absorptions										
7 Banks converted into branches	-263	-247	-116	-87	-29	-131	-131	0	-15	-1
8 Other	-45	-42	-16	-15	-1	-26	-18	-8	-2	-1
Interclass changes										
9 Nonmember to national	0	0	36	36	0	-36	-36	0	0	0
10 Nonmember to state member	1	1	11 ²	0	11 ²	-10	-10	0	0	0
11 State member to national	0	0	0	9	-9	0	0	0	0	0
12 State member to nonmember	0	0	-3	0	-3	3	3	0	0	0
13 National to nonmember	0	0	-9	-9	0	9	9	0	0	0
14 National to state member	0	0	0	-8	8	0	0	0	0	0
15 Noninsured mutual to insured mutual	0	0	0	0	0	0	0	0	6	-6
16 Noninsured to insured	0	0	0	0	0	0	1	-1	0	0
17 Noninsured national to national	1	1	1	1	0	0	0	0	0	0
18 Noninsured nonmember to state member	0	0	2	0	2	-2	0	-2	0	0
19 Noninsured state member to noninsured	1	1	0	0	0	1	0	1	0	0
20 Insured mutual to insured nonmember	0	2	0	0	0	2	2	0	-2	0
21 Insured mutual to federal mutual	-2	0	0	0	0	0	0	0	-2	0
22 Net change	58	81	145	125	20	-64	-109	45	-15	-8

83. Banking offices in the United States—Number, and changes in number, December 31, 1982—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	42,163	39,479	25,135	20,162	4,973	14,344	14,285	59	2,436	248
Change in number during 1982										
<i>Branches and additional offices</i>										
2 De novo	1,666	1,575	847	691	156	728	727	1	86	5
3 Banks converted	264	247	174	140	34	73	73	0	17	0
4 Discontinued	-443	-393	-274	-229	-45	-119	-119	0	-48	-2
5 Sale of branch	0	-5	-1	5	-6	-4	-4	0	5	0
<i>Interclass changes</i>										
6 Nonmember to national	0	0	383	383 ¹	0	-383	-383 ¹	0	0	0
7 Nonmember to state member	46 ¹	46 ¹	104	0	104	-58	-58	0	0	0
8 State member to national	0	0	0	184	-184	0	0	0	0	0
9 State member to nonmember	0	0	-14	0	-14	14	14	0	0	0
10 National to state member	0	0	0	-160	160	0	0	0	0	0
11 National to nonmember	0	0	-26	-26	0	26	26	0	0	0
12 Noninsured mutual to insured mutual	0	0	0	0	0	0	0	0	27	-27
13 Insured mutual to federal mutual	-25	0	0	0	0	0	0	0	-25	0
14 Insured nonmember to insured mutual	0	37	0	0	0	37	37	0	-37	0
15 Nonmember to insured mutual	0	-2	0	0	0	-2	-2	0	2	0
16 Insured mutual to national	0	2	2	2	0	0	0	0	-2	0
17 Other	-4	-4	-3	-3	0	-1	1	-2	-2	2
18 Discontinued ATM branches ²	-2,888	-2,429	-1,818	-1,423	-395	-611	-611	0	-459	0
19 Net change	-1,384	-926	-626	-436	-190	-300	-299	-1	-436	-22
20 Number, December 31, 1982	42,163	39,479	25,135	20,162	4,973	14,344	14,285	59	2,436	248
<i>Banking facilities³</i>										
21 Established	0	0	0	0	0	0	0	0	0	0
<i>Interclass changes</i>										
23 State member to national	0	0	0	1	-1	0	0	0	0	0
24 Other	-4	-4	-4	-4	0	0	0	0	0	0
25 Net change	-4	-4	-4	-3	-1	0	0	0	0	0
26 Number, December 31, 1982	150	150	125	114	11	25	25	0	0	0

**84. Changes in offices of commercial banks and nondeposit trust companies during 1982—
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 . . .	55,427	892	190	56,129	702	56,129	1,409	3,046	54,492	-1,637	.....
Statewide branching states	26,946	482	101	27,327	381	27,327	734	1,239	26,822	-505	.....
Limited branching states	19,794	256	74	19,976	182	19,976	385	1,071	19,290	-686	.....
Unit banking states	8,687	154	15	8,826	139	8,826	290	736	8,380	-446	.....
Alabama	976	10	8	978	2	978	28	56	950	-28	L
Alaska	126	0	0	126	0	126	7	4	129	3	S
Arizona	618	17	0	635	17	635	18	11	642	7	S
Arkansas	684	4	0	688	4	688	9	24	673	-15	L
California	4,818	95	12	4,901	83	4,901	112	109	4,904	3	S
Colorado	616	31	1	646	30	646	38	54	630	-16	U
Connecticut	670	10	2	678	8	678	8	14	672	-6	S
Delaware	168	7	2	173	5	173	7	0	180	7	S
District of Columbia	178	7	1	184	6	184	7	9	182	-2	S
Florida	1,986	97	16	2,067	81	2,067	196	152	2,111	44	S
Georgia	1,367	23	4	1,386	19	1,386	37	78	1,345	-41	L
Hawaii	178	4	0	182	4	182	3	1	184	2	S
Idaho	286	0	0	286	0	286	3	1	288	2	S
Illinois	1,922	45	4	1,963	41	1,963	51	96	1,918	-45	U
Indiana	1,588	26	3	1,611	23	1,611	38	54	1,595	-16	L
Iowa	1,248	12	2	1,258	10	1,258	15	110	1,163	-95	L
Kansas	901	1	0	902	1	902	6	79	829	-73	U
Kentucky	1,138	8	7	1,139	1	1,139	20	80	1,079	-60	L
Louisiana	1,128	19	1	1,146	18	1,146	25	49	1,122	-24	L
Maine	393	6	2	397	4	397	3	49	351	-46	S
Maryland	1,084	25	1	1,108	24	1,108	45	26	1,127	19	S
Massachusetts	1,127	18	1	1,144	17	1,144	15	22	1,137	-7	L
Michigan	2,614	20	8	2,626	12	2,626	36	148	2,514	-112	L
Minnesota	1,075	31	3	1,103	28	1,103	21	46	1,078	-25	L
Mississippi	889	5	3	891	2	891	15	7	899	8	L
Missouri	1,199	16	4	1,211	12	1,211	31	12	1,230	19	U
Montana	213	1	0	214	1	214	1	20	195	-19	U
Nebraska	786	4	0	790	4	790	7	197	600	-190	U
Nevada	170	4	1	173	3	173	8	4	177	4	S
New Hampshire	247	8	2	253	6	253	5	2	256	3	S
New Jersey	1,813	18	8	1,823	10	1,823	28	55	1,796	-27	S
New Mexico	348	4	1	351	3	351	11	6	356	5	L
New York	3,903	44	7	3,940	37	3,940	43	367	3,616	-324	S
North Carolina	1,863	25	15	1,873	10	1,873	32	40	1,865	-8	S
North Dakota	316	5	0	321	5	321	0	19	302	-19	U
Ohio	2,698	51	25	2,724	26	2,724	41	141	2,624	-100	L
Oklahoma	794	8	2	800	6	800	25	173	652	-148	U
Oregon	695	11	2	704	9	704	13	14	703	-1	S
Pennsylvania	3,038	36	6	3,068	30	3,068	52	135	2,985	-83	S
Rhode Island	256	1	1	256	0	256	2	8	250	-6	S
South Carolina	848	18	3	863	15	863	31	43	851	-12	S
South Dakota	326	2	1	327	1	327	1	15	313	-14	S
Tennessee	1,411	10	6	1,415	4	1,415	22	99	1,338	-77	L
Texas	1,827	41	4	1,864	37	1,864	130	86	1,908	44	U
Utah	386	10	3	393	7	393	10	8	395	2	S
Vermont	201	2	1	202	1	202	8	2	208	6	S
Virginia	1,667	21	7	1,681	14	1,681	42	55	1,668	-13	S
Washington	1,028	14	8	1,034	6	1,034	50	115	969	-65	S
West Virginia	309	2	0	311	2	311	17	3	325	14	L
Wisconsin	1,194	13	2	1,205	11	1,205	35	148	1,092	-113	L
Wyoming	113	2	0	115	2	115	1	0	116	1	U

**85. 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 1982										
Alabama (240)										
Assets										
Per organization	15.9	13.8	12.1	10.6	4.9	1.4 ²	1.3 ²	1.2 ²	1.0	.8 ²
Cumulative	15.9	29.7	41.9	52.5	57.5	58.9	60.3	61.5	62.6	63.5
Deposits										
Per organization	14.6	13.6	11.4	10.0	5.0	1.4	1.3	1.3	1.0	.9
Cumulative	14.6	28.2	39.7	49.8	54.9	56.3	57.7	59.0	60.0	61.0
Alaska (11)										
Assets										
Per organization	30.5 ²	21.2 ²	10.8 ²	9.7 ²	9.5	5.8	4.2	2.7 ²	2.0 ²	2.0 ²
Cumulative	30.5	51.8	62.6	72.4	82.0	87.8	92.1	94.8	96.8	98.9
Deposits										
Per organization	30.7	20.2	9.6	9.6	9.8	6.2	4.8	3.0	2.4	2.2
Cumulative	30.7	50.9	60.6	70.2	80.1	86.3	91.1	94.2	96.7	98.9
Arizona (36)										
Assets										
Per organization	43.1	26.6	14.6 ²	5.8	3.3	1.8	1.2 ²	.8 ²	.6 ²	.3 ²
Cumulative	43.1	69.7	84.4	90.2	93.6	95.4	96.6	97.5	98.1	98.4
Deposits										
Per organization	42.1	27.0	14.9	5.8	3.4	1.9	1.1	.9	.6	.3
Cumulative	42.1	69.1	84.0	89.9	93.3	95.3	96.5	97.4	98.1	98.4
Arkansas (259)										
Assets										
Per organization	7.5	3.4	3.0	2.8	2.1	2.0	1.8 ²	1.8	1.8	1.4
Cumulative	7.5	10.9	13.9	16.8	19.0	21.0	22.9	24.8	26.6	28.1
Deposits										
Per organization	6.9	2.5	2.6	2.5	2.0	1.5	1.9	1.9	1.9	1.4
Cumulative	6.9	9.4	12.0	14.6	16.6	18.1	20.1	22.0	23.9	25.4
California (339)										
Assets										
Per organization	34.5	12.7	10.2	9.1	8.6	3.2	1.9	1.7	1.2	1.0
Cumulative	34.5	47.2	57.5	66.6	75.2	78.5	80.4	82.1	83.4	84.5
Deposits										
Per organization	35.6	12.3	8.9	9.4	7.7	2.7	1.1	2.0	1.3	1.2
Cumulative	35.6	47.9	56.9	66.4	74.1	76.9	78.0	80.0	81.4	82.6
Colorado (385)										
Assets										
Per organization	17.1	16.2	10.2	9.6	8.0	3.4	1.8	1.1	1.0	.9
Cumulative	17.1	33.3	43.5	53.2	61.2	64.6	66.5	67.6	68.6	69.5
Deposits										
Per organization	15.2	14.5	10.9	9.7	8.4	3.3	1.9	1.1	1.1	.9
Cumulative	15.2	29.8	40.7	50.4	58.9	62.2	64.2	65.3	66.5	67.4
Connecticut (52)										
Assets										
Per organization	21.9	16.6	9.1	8.5	5.7	5.7	5.6 ²	5.5	4.6	1.4 ²
Cumulative	21.9	38.6	47.8	56.3	62.1	67.9	73.5	79.0	83.6	85.1
Deposits										
Per organization	18.9	16.8	9.4	8.3	5.7	6.4	5.9	6.0	4.7	1.5
Cumulative	18.9	35.7	45.1	53.4	59.2	65.6	71.5	77.5	82.3	83.8
Delaware (26)										
Assets										
Per organization	27.0 ²	16.9	16.5 ²	12.1 ²	7.1	3.2 ²	2.7 ²	2.5 ²	1.9	1.8
Cumulative	27.0	43.9	60.4	72.6	79.7	83.0	85.7	88.2	90.2	92.0
Deposits										
Per organization	28.1	11.2	19.6	15.1	8.3	4.0	3.6	.0	.8	1.3
Cumulative	28.1	39.4	59.1	74.3	82.6	86.6	90.2	90.2	91.0	92.4
District of Columbia (17)										
Assets										
Per organization	31.2	30.3	11.4	8.5	7.4	2.5	2.0	1.9	.8	.7 ²
Cumulative	31.2	61.5	72.9	81.5	88.9	91.5	93.5	95.4	96.2	97.0
Deposits										
Per organization	30.6	29.4	11.0	8.5	8.2	2.6	2.3	2.0	1.0	.9
Cumulative	30.6	60.1	71.1	79.7	87.9	90.5	92.8	94.9	95.9	96.8
Florida (311)										
Assets										
Per organization	11.3	10.8	7.4	5.4	5.0	4.5	4.2	2.4	2.4	2.4
Cumulative	11.3	22.1	29.6	35.1	40.1	44.7	49.0	51.4	53.9	56.3
Deposits										
Per organization	10.6	10.9	7.4	5.1	5.1	4.2	4.1	2.3	2.6	2.2
Cumulative	10.6	21.6	29.0	34.2	39.4	43.6	47.7	50.1	52.8	55.0

**85. 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 1982									
Georgia (366)										
Assets										
Per organization	17.9	13.8	12.9	4.7	3.1	3.0	2.2	2.0	.9	.7
Cumulative	17.9	31.7	44.7	49.5	52.7	55.7	57.9	59.9	60.9	61.6
Deposits										
Per organization	15.8	12.8	11.0	4.3	3.1	3.1	2.4	2.2	1.0	.7
Cumulative	15.8	28.7	39.7	44.1	47.2	50.3	52.8	55.0	56.1	56.9
Hawaii (13)										
Assets										
Per organization	39.6	34.2	7.3 ²	6.6	4.9	3.2 ²	2.6 ²	.6 ²	.4 ²	.1 ²
Cumulative	39.6	73.8	81.1	87.8	92.7	96.0	98.7	99.3	99.7	99.9
Deposits										
Per organization	39.6	32.6	7.8	7.1	5.3	3.4	2.8	.6	.2	.1
Cumulative	39.6	72.3	80.2	87.3	92.6	96.0	98.9	99.6	99.8	99.9
Idaho (26)										
Assets										
Per organization	37.0	26.9	11.6	7.3	3.7	2.1 ²	1.4 ²	1.3 ²	1.3	1.0 ²
Cumulative	37.0	63.9	75.6	82.9	86.7	88.9	90.3	91.7	93.0	94.0
Deposits										
Per organization	36.3	26.0	11.6	8.0	3.8	2.3	1.5	1.5	1.4	1.0
Cumulative	36.3	62.3	74.0	82.0	85.9	88.2	89.7	91.2	92.7	93.7
Illinois (1,245)										
Assets										
Per organization	25.4	14.3	4.1	4.0	1.8	.9	.4	.4	.4	.4
Cumulative	25.4	39.7	43.8	47.9	49.7	50.6	51.1	51.5	51.9	52.3
Deposits										
Per organization	16.2	14.3	3.5	3.7	1.6	.8	.4	.4	.4	.4
Cumulative	16.2	30.5	34.1	37.8	39.5	40.3	40.8	41.3	41.7	42.2
Indiana (405)										
Assets										
Per organization	7.3	7.1	5.6	1.9	1.8 ²	1.7 ²	1.6 ²	1.5 ²	1.5	1.2
Cumulative	7.3	14.4	20.1	22.1	23.9	25.6	27.2	28.8	30.3	31.5
Deposits										
Per organization	5.8	5.8	4.7	1.8	1.8	1.5	1.5	1.6	1.4	1.1
Cumulative	5.8	11.7	16.5	18.3	20.1	21.6	23.2	24.8	26.2	27.4
Iowa (564)										
Assets										
Per organization	7.5	6.2	5.9	4.1	3.5	2.6	2.5 ²	1.7	.9	.8
Cumulative	7.5	13.7	19.7	23.9	27.5	30.1	32.6	34.3	35.3	36.1
Deposits										
Per organization	6.5	5.8	6.2	3.4	3.7	2.1	1.9	1.5	.9	.7
Cumulative	6.5	12.4	18.6	22.1	25.8	28.0	29.9	31.5	32.4	33.2
Kansas (613)										
Assets										
Per organization	5.3	2.6 ²	1.6	1.6	1.4 ²	1.4 ²	1.4	1.1	1.1	1.0
Cumulative	5.3	8.0	9.6	11.3	12.8	14.3	15.7	16.8	18.0	19.0
Deposits										
Per organization	4.5	2.3	.6	1.5	1.2	1.2	1.4	.9	1.0	.9
Cumulative	4.5	6.8	7.5	9.0	10.3	11.5	12.9	13.9	14.9	15.8
Kentucky (345)										
Assets										
Per organization	11.2	9.8	4.8	3.5	2.3 ²	1.7	1.2	1.0 ²	.9 ²	.9
Cumulative	11.2	21.0	25.8	29.4	31.8	33.5	34.8	35.8	36.8	37.7
Deposits										
Per organization	9.4	8.1	4.4	3.0	2.3	1.5	1.3	1.0	1.0	.9
Cumulative	9.4	17.6	22.0	25.0	27.3	28.8	30.1	31.2	32.2	33.1
Louisiana (274)										
Assets										
Per organization	6.9	4.0	3.9	3.0	3.0	2.9	2.4	2.3	2.2	2.1
Cumulative	6.9	10.9	14.9	18.0	21.1	24.1	26.5	28.8	31.0	33.2
Deposits										
Per organization	6.3	3.1	3.3	2.8	2.9	2.7	2.5	2.2	2.1	2.0
Cumulative	6.3	9.4	12.8	15.7	18.7	21.4	24.0	26.2	28.4	30.4
Maine (22)										
Assets										
Per organization	17.9	16.5	14.5	14.2	14.1 ²	7.0	2.0	2.0 ²	1.6 ²	1.5 ²
Cumulative	17.9	34.4	48.9	63.2	77.4	84.4	86.4	88.5	90.1	91.7
Deposits										
Per organization	17.2	16.5	13.9	14.7	14.3	6.7	2.1	2.1	1.7	1.6
Cumulative	17.2	33.7	47.7	62.4	76.8	83.6	85.7	87.8	89.6	91.3

85. 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 1982										
Maryland (76)										
Assets										
Per organization	20.7	13.4	12.7	9.4	8.9	7.7	4.3	2.0	1.5 ²	1.3 ²
Cumulative	20.7	34.1	46.8	56.2	65.1	72.9	77.2	79.3	80.8	82.1
Deposits										
Per organization	18.5	12.3	13.1	9.6	9.3	7.2	4.6	2.2	1.6	1.2
Cumulative	18.5	30.9	44.0	53.7	63.0	70.3	75.0	77.2	78.9	80.1
Massachusetts (83)										
Assets										
Per organization	27.2	14.7	12.5	10.8	9.8	3.3	2.0	1.8 ²	1.8	1.4
Cumulative	27.2	41.9	54.5	65.3	75.1	78.5	80.5	82.4	84.3	85.7
Deposits										
Per organization	23.0	14.5	12.4	12.6	9.0	3.9	2.4	1.6	2.2	1.5
Cumulative	23.0	37.6	50.0	62.6	71.6	75.6	78.0	79.7	81.9	83.5
Michigan (212)										
Assets										
Per organization	19.1	12.2	10.6	8.8	6.5	3.9	1.9	1.9	1.9	1.7
Cumulative	19.1	31.3	41.9	50.8	57.3	61.3	63.3	65.2	67.1	68.9
Deposits										
Per organization	15.9	12.0	10.7	8.6	7.0	4.0	2.0	2.0	2.0	1.7
Cumulative	15.9	27.9	38.6	47.3	54.4	58.4	60.5	62.5	64.6	66.4
Minnesota (624)										
Assets										
Per organization	30.6	22.6	4.2	2.1	1.9	.9	.6	.5 ²	.4	.3 ²
Cumulative	30.6	53.2	57.5	59.6	61.6	62.5	63.1	63.7	64.1	64.5
Deposits										
Per organization	26.4	21.6	4.4	2.3	1.7	.9	.7	.5	.4	.4
Cumulative	26.4	48.0	52.4	54.8	56.5	57.4	58.2	58.7	59.2	59.6
Mississippi (170)										
Assets										
Per organization	14.1	10.3	4.0 ²	3.4 ²	3.2 ²	3.1	2.5 ²	2.2 ²	1.7 ²	1.6 ²
Cumulative	14.1	24.5	28.5	32.0	35.2	38.3	40.9	43.2	44.9	46.5
Deposits										
Per organization	11.2	9.6	4.0	3.7	3.5	3.2	2.2	2.2	1.8	1.7
Cumulative	11.2	20.9	24.9	28.6	32.1	35.4	37.7	39.9	41.7	43.5
Missouri (481)										
Assets										
Per organization	12.9	12.4	7.9	6.1	6.0	5.5	2.4	2.2	2.1	1.8
Cumulative	12.9	25.3	33.3	39.4	45.5	51.0	53.4	55.6	57.8	59.7
Deposits										
Per organization	11.1	10.7	7.9	5.3	5.4	5.5	2.1	2.2	2.1	2.0
Cumulative	11.1	21.9	29.8	35.1	40.6	46.2	48.3	50.6	52.7	54.8
Montana (109)										
Assets										
Per organization	24.7	11.9	6.7	6.3	5.1	4.2	2.4	1.5	1.2	1.0
Cumulative	24.7	36.6	43.4	49.7	54.8	59.0	61.5	63.0	64.3	65.4
Deposits										
Per organization	24.1	11.8	5.9	6.2	5.3	4.1	2.4	1.6	1.3	1.0
Cumulative	24.1	35.9	41.9	48.1	53.5	57.6	60.0	61.6	62.9	64.0
Nebraska (457)										
Assets										
Per organization	8.0	6.8	6.4	3.7	2.9	1.2 ²	1.0	.9	.9	.8
Cumulative	8.0	14.8	21.3	25.1	28.0	29.3	30.4	31.3	32.2	33.1
Deposits										
Per organization	7.3	5.6	4.8	3.4	2.3	1.1	.7	1.0	.9	.8
Cumulative	7.3	13.0	17.8	21.2	23.6	24.7	25.5	26.5	27.5	28.3
Nevada (13)										
Assets										
Per organization	49.9	21.7 ²	12.4	7.1 ²	4.1 ²	2.4 ²	.7 ²	.4 ²	.3 ²	.2 ²
Cumulative	49.9	71.7	84.1	91.3	95.4	97.8	98.6	99.0	99.3	99.6
Deposits										
Per organization	51.0	21.4	11.8	7.1	4.1	2.5	.6	.3	.2	.2
Cumulative	51.0	72.5	84.3	91.4	95.6	98.1	98.8	99.1	99.4	99.6
New Hampshire (57)										
Assets										
Per organization	17.3	13.2	7.2	6.9	4.3 ²	3.3 ²	2.9 ²	2.6 ²	2.0	2.0 ²
Cumulative	17.3	30.5	37.7	44.7	49.0	52.3	55.3	58.0	60.0	62.0
Deposits										
Per organization	17.2	13.0	7.4	6.7	4.5	3.5	2.4	2.7	2.1	1.9
Cumulative	17.2	30.2	37.7	44.4	49.0	52.5	55.0	57.7	59.8	61.8

**85. 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 1982										
New Jersey (123)										
Assets										
Per organization	10.0	9.2	7.7	7.2	4.1	3.5	3.2	3.0	3.0 ²	3.0
Cumulative	10.0	19.2	26.9	34.2	38.3	41.9	45.1	48.2	51.2	54.3
Deposits										
Per organization	9.3	8.7	7.8	7.1	4.3	3.6	3.1	2.8	3.1	3.0
Cumulative	9.3	18.1	25.9	33.0	37.3	40.9	44.1	46.9	50.1	53.1
New Mexico (61)										
Assets										
Per organization	23.7	11.4	9.8 ²	8.7	4.1	3.5	2.6	2.0 ²	1.7 ²	1.6
Cumulative	23.7	35.2	45.1	53.8	58.0	61.5	64.1	66.2	68.0	69.7
Deposits										
Per organization	23.1	11.8	8.5	9.2	4.1	3.5	2.6	1.9	1.5	1.8
Cumulative	23.1	34.9	43.4	52.7	56.8	60.4	63.0	65.0	66.6	68.4
New York (180)										
Assets										
Per organization	15.7	13.4	11.5	10.9	8.5	8.1	4.7	4.3	3.0	2.0
Cumulative	15.7	29.1	40.7	51.7	60.2	68.3	73.1	77.5	80.5	82.6
Deposits										
Per organization	13.3	14.4	10.5	10.8	8.0	6.3	5.2	4.0	3.4	2.5
Cumulative	13.3	27.8	38.3	49.1	57.2	63.5	68.8	72.8	76.3	78.8
North Carolina (71)										
Assets										
Per organization	21.0	20.6	17.0	7.7	5.8 ²	4.5	3.0	2.8	2.2 ²	1.6
Cumulative	21.0	41.6	58.7	66.5	72.3	76.9	79.9	82.7	85.0	86.6
Deposits										
Per organization	20.1	19.3	14.1	8.3	6.7	5.1	3.4	3.1	2.6	1.7
Cumulative	20.1	39.4	53.6	61.9	68.7	73.8	77.3	80.4	83.0	84.8
North Dakota (142)										
Assets										
Per organization	16.2	14.8	6.7	2.7	2.6 ²	2.2	1.9	1.4 ²	1.3 ²	1.2 ²
Cumulative	16.2	31.0	37.8	40.5	43.1	45.4	47.4	48.8	50.1	51.4
Deposits										
Per organization	15.9	14.9	6.6	2.5	2.4	2.2	2.0	1.3	1.1	1.3
Cumulative	15.9	30.8	37.5	40.1	42.6	44.8	46.8	48.2	49.4	50.7
Ohio (282)										
Assets										
Per organization	9.4	9.3	8.3	6.9	6.7	5.9	4.4	4.0	3.2	2.5
Cumulative	9.4	18.8	27.1	34.1	40.8	46.7	51.2	55.3	58.6	61.1
Deposits										
Per organization	9.3	8.3	7.3	7.2	6.4	5.6	4.3	4.0	2.8	2.5
Cumulative	9.3	17.6	24.9	32.1	38.6	44.2	48.6	52.7	55.5	58.0
Oklahoma (511)										
Assets										
Per organization	9.4	7.4	4.8	4.4	3.1	1.6	1.2	1.0	.8	.8
Cumulative	9.4	16.9	21.8	26.2	29.4	31.0	32.3	33.3	34.2	35.1
Deposits										
Per organization	8.0	6.7	4.4	4.3	2.7	1.6	1.3	.8	.9	.9
Cumulative	8.0	14.8	19.2	23.6	26.3	28.0	29.3	30.2	31.1	32.0
Oregon (82)										
Assets										
Per organization	36.6	33.8	7.6	4.7	2.4 ²	1.2	1.0 ²	.9	.6 ²	.5
Cumulative	36.6	70.4	78.1	82.8	85.3	86.5	87.5	88.4	89.0	89.6
Deposits										
Per organization	35.6	32.3	7.9	5.4	2.7	1.1	1.2	.9	.6	.6
Cumulative	35.6	67.9	75.8	81.3	84.0	85.1	86.3	87.3	88.0	88.6
Pennsylvania (349)										
Assets										
Per organization	16.9	6.7	5.4	4.4	3.8	3.2	3.2	2.9	2.4	2.4
Cumulative	16.9	23.7	29.1	33.5	37.4	40.7	43.9	46.9	49.4	51.8
Deposits										
Per organization	12.8	6.0	4.9	3.4	2.9	3.3	3.0	2.6	2.3	2.7
Cumulative	12.8	18.9	23.8	27.2	30.2	33.5	36.5	39.2	41.6	44.3
Rhode Island (18)										
Assets										
Per organization	42.1	24.1	23.4	3.0	2.0	1.8 ²	.8	.5	.4	.4
Cumulative	42.1	66.2	89.6	92.6	94.7	96.5	97.3	97.9	98.4	98.8
Deposits										
Per organization	42.1	24.9	21.0	3.5	2.2	2.1	.9	.6	.5	.4
Cumulative	42.1	67.1	88.1	91.6	93.9	96.0	97.0	97.6	98.1	98.6

85. 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 1982										
South Carolina (80)										
Assets										
Per organization	20.0	14.4	13.7 ²	12.0	6.1	4.1 ²	2.3 ²	1.3 ²	1.3 ²	1.2 ²
Cumulative	20.0	34.4	48.2	60.2	66.3	70.5	72.8	74.2	75.5	76.8
Deposits										
Per organization	18.3	14.2	13.2	11.4	6.7	4.6	2.3	1.5	1.3	1.3
Cumulative	18.3	32.6	45.8	57.2	64.0	68.6	70.9	72.5	73.8	75.2
South Dakota (134)										
Assets										
Per organization	29.7	16.1	12.1	2.7	2.2	2.0	1.3	1.3	1.2	1.1
Cumulative	29.7	45.9	58.0	60.7	63.0	65.0	66.4	67.7	68.9	70.1
Deposits										
Per organization	24.9	17.1	12.8	2.8	2.4	2.1	1.4	1.3	1.3	1.2
Cumulative	24.9	42.0	54.9	57.7	60.2	62.3	63.8	65.1	66.4	67.6
Tennessee (304)										
Assets										
Per organization	11.7	8.2	7.8	7.3	5.3	3.3	2.8	2.8 ²	2.0 ²	1.3 ²
Cumulative	11.7	20.0	27.9	35.2	40.6	43.9	46.8	49.6	51.6	52.9
Deposits										
Per organization	11.2	7.9	7.8	6.9	4.5	3.1	2.6	2.6	1.8	1.2
Cumulative	11.2	19.1	27.0	33.9	38.4	41.6	44.2	46.8	48.6	49.9
Texas (1,147)										
Assets										
Per organization	11.7	9.4	9.1	8.6	5.6	4.1	3.8	2.9	1.9	1.7
Cumulative	11.7	21.1	30.2	38.9	44.6	48.8	52.6	55.6	57.5	59.3
Deposits										
Per organization	10.4	8.7	8.6	7.3	5.0	4.3	3.9	2.8	2.0	1.6
Cumulative	10.4	19.2	27.8	35.1	40.2	44.5	48.5	51.3	53.3	54.9
Utah (56)										
Assets										
Per organization	30.1	21.9	10.0	7.8	6.4	3.8 ²	3.0	2.1	1.1	.8
Cumulative	30.1	52.1	62.1	69.9	76.4	80.2	83.2	85.4	86.5	87.4
Deposits										
Per organization	29.8	21.6	9.9	8.1	6.7	3.0	2.9	2.1	1.1	.9
Cumulative	29.8	51.4	61.3	69.4	76.2	79.3	82.2	84.3	85.5	86.5
Vermont (27)										
Assets										
Per organization	16.2	13.1 ²	12.7 ²	12.1 ²	9.2	5.0 ²	4.0	3.1	2.6	1.9 ²
Cumulative	16.2	29.3	42.1	54.2	63.5	68.5	72.6	75.8	78.4	80.4
Deposits										
Per organization	16.3	12.7	12.9	12.1	9.0	5.0	3.9	3.2	2.7	2.0
Cumulative	16.3	29.1	42.0	54.1	63.2	68.2	72.2	75.4	78.1	80.2
Virginia (165)										
Assets										
Per organization	15.1	11.5	10.1	9.7	9.5	7.9	6.2	4.5	2.5	1.0
Cumulative	15.1	26.6	36.7	46.5	56.0	64.0	70.3	74.8	77.4	78.4
Deposits										
Per organization	13.6	11.4	10.1	9.3	8.9	7.3	7.0	4.7	2.7	1.0
Cumulative	13.6	25.0	35.2	44.5	53.5	60.8	67.8	72.6	75.3	76.3
Washington (100)										
Assets										
Per organization	38.8	19.5	9.4	7.2	5.5	3.6	2.2 ²	1.4	1.2 ²	.8 ²
Cumulative	38.8	58.3	67.7	75.0	80.5	84.2	86.5	88.0	89.2	90.1
Deposits										
Per organization	38.3	19.4	9.6	6.9	5.4	4.0	2.3	1.4	1.3	.8
Cumulative	38.3	57.7	67.3	74.3	79.7	83.7	86.0	87.5	88.8	89.7
West Virginia (242)										
Assets										
Per organization	4.4	3.0	2.5 ²	2.0 ²	1.8 ²	1.6	1.6 ²	1.5 ²	1.5 ²	1.5 ²
Cumulative	4.4	7.5	10.0	12.0	13.9	15.6	17.2	18.8	20.3	21.9
Deposits										
Per organization	3.4	2.5	2.0	1.6	1.6	1.3	1.3	1.4	1.5	1.5
Cumulative	3.4	6.0	8.0	9.6	11.2	12.6	13.9	15.3	16.9	18.4
Wisconsin (483)										
Assets										
Per organization	15.8	8.6	7.4	2.4	2.1	2.0	1.8	1.7	1.5	1.4
Cumulative	15.8	24.5	31.9	34.4	36.6	38.7	40.5	42.3	43.9	45.3
Deposits										
Per organization	13.5	7.6	7.2	2.5	2.0	1.9	1.8	1.7	1.6	1.4
Cumulative	13.5	21.2	28.4	30.9	33.0	35.0	36.9	38.6	40.2	41.7

85. 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 1982										
Wyoming (74)										
Assets										
Per organization	16.1	13.2	12.6	4.5	3.2	3.0	2.8 ²	1.8	1.7	1.6
Cumulative	16.1	29.3	41.9	46.1	49.7	52.7	55.5	57.4	59.2	60.8
Deposits										
Per organization	15.9	13.0	12.4	4.7	3.1	3.0	2.9	1.9	1.8	1.6
Cumulative	15.9	28.9	41.3	46.1	49.2	52.2	55.2	57.1	59.0	60.7
United States (12,417)										
Assets										
Per organization	4.0	2.7	2.2	1.9	1.9	1.8	1.8	1.5	1.4	1.3
Cumulative	4.0	6.8	9.1	11.1	13.0	14.9	16.7	18.2	19.7	21.1
Deposits										
Per organization	4.2	1.9	1.9	1.9	1.4	1.1	1.4	1.4	1.1	.8
Cumulative	4.2	6.1	8.1	10.1	11.5	12.6	14.1	15.5	16.7	17.5
December 1982										
Alabama (227)										
Assets										
Per organization	16.0	14.8	12.8	11.4	5.1	1.6 ²	1.3 ²	1.2	1.2 ²	.8 ²
Cumulative	16.0	30.9	43.7	55.2	60.3	61.9	63.2	64.5	65.7	66.6
Deposits										
Per organization	15.0	14.4	12.0	10.5	5.2	1.6	1.3	1.3	1.3	.9
Cumulative	15.0	29.4	41.4	52.0	57.3	58.9	60.3	61.6	62.9	63.8
Alaska (13)										
Assets										
Per organization	26.4	18.7 ²	14.0 ²	8.2	7.9 ²	7.3 ²	5.9	4.1	2.7 ²	1.9 ²
Cumulative	26.4	45.1	59.2	67.4	75.4	82.7	88.6	92.8	95.5	97.4
Deposits										
Per organization	25.9	17.0	15.6	8.2	8.3	6.2	6.1	4.4	3.1	2.1
Cumulative	25.9	43.0	58.7	66.9	75.2	81.5	87.6	92.1	95.2	97.4
Arizona (41)										
Assets										
Per organization	42.9	26.9	14.0	6.3	3.1	1.7	1.0 ²	.8 ²	.6 ²	.3 ²
Cumulative	42.9	69.9	84.0	90.3	93.5	95.3	96.3	97.2	97.8	98.1
Deposits										
Per organization	41.2	26.8	14.7	6.8	3.4	2.0	1.0	.9	.6	.3
Cumulative	41.2	68.1	82.8	89.6	93.0	95.0	96.1	97.1	97.7	98.1
Arkansas (258)										
Assets										
Per organization	7.9	3.6	3.5	3.3	2.3	2.0	1.9 ²	1.8	1.8	1.6
Cumulative	7.9	11.5	15.0	18.4	20.7	22.7	24.6	26.4	28.3	29.9
Deposits										
Per organization	7.2	2.4	2.8	3.0	1.9	2.0	1.9	1.9	1.5	1.6
Cumulative	7.2	9.7	12.5	15.5	17.5	19.5	21.5	23.4	25.0	26.6
California (364)										
Assets										
Per organization	34.1	13.2	10.1	9.0	8.6	3.1	1.8	1.5	1.1	.9
Cumulative	34.1	47.3	57.5	66.5	75.2	78.4	80.2	81.8	83.0	83.9
Deposits										
Per organization	35.0	12.7	8.4	9.6	8.0	2.8	1.9	1.1	1.2	1.1
Cumulative	35.0	47.7	56.2	65.8	73.8	76.6	78.6	79.7	81.0	82.1
Colorado (390)										
Assets										
Per organization	17.2	15.4	11.6	10.3	8.1	3.2	1.9	.9	.9	.8 ²
Cumulative	17.2	32.7	44.3	54.7	62.9	66.2	68.1	69.1	70.0	70.8
Deposits										
Per organization	16.1	14.4	10.5	11.1	8.2	3.4	2.0	1.1	1.0	.9
Cumulative	16.1	30.6	41.1	52.3	60.5	63.9	66.0	67.1	68.1	69.0
Connecticut (50)										
Assets										
Per organization	25.1	22.7	8.7	7.5	5.8	5.4	4.8	4.4	1.3 ²	.9 ²
Cumulative	25.1	47.8	56.5	64.1	69.9	75.3	80.2	84.6	85.9	86.9
Deposits										
Per organization	25.0	20.2	9.1	7.7	5.9	5.8	5.0	4.3	1.4	1.0
Cumulative	25.0	45.3	54.4	62.2	68.1	74.0	79.0	83.4	84.9	85.9

85. 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 1982										
Delaware (30)										
Assets										
Per organization	22.8 ²	17.9	12.4 ²	10.2	9.6 ²	5.2	4.2	2.8 ²	2.1 ²	2.0 ²
Cumulative	22.8	40.7	53.2	63.4	73.1	78.3	82.5	85.4	87.5	89.6
Deposits										
Per organization	23.1	14.2	14.6	11.9	12.1	6.0	3.7	2.4	.0	2.7
Cumulative	23.1	37.4	52.0	63.9	76.1	82.2	85.9	88.4	88.4	91.2
District of Columbia (17)										
Assets										
Per organization	32.2	28.6	11.1	9.6	7.3	2.4	2.1	1.9	.7 ²	.6 ²
Cumulative	32.2	60.9	72.0	81.7	89.0	91.5	93.6	95.6	96.3	97.0
Deposits										
Per organization	31.0	27.8	11.4	9.7	7.5	2.7	2.6	2.1	.9	.7
Cumulative	31.0	58.8	70.3	80.0	87.5	90.2	92.8	95.0	95.9	96.7
Florida (309)										
Assets										
Per organization	11.1	11.1	8.8	6.5	5.2	4.7	4.3	4.2	2.5	2.5
Cumulative	11.1	2.22	31.1	37.7	42.9	47.6	51.9	56.2	58.7	61.2
Deposits										
Per organization	10.5	11.4	8.8	5.9	5.4	3.8	4.2	4.0	2.6	2.5
Cumulative	10.5	22.0	30.8	36.7	42.2	46.0	50.3	54.3	57.0	59.5
Georgia (355)										
Assets										
Per organization	18.6	14.8	13.5	4.6	4.2	3.4	2.1	2.0	.8	.7
Cumulative	18.6	33.4	46.9	51.6	55.9	59.3	61.5	63.6	64.4	65.2
Deposits										
Per organization	17.3	12.8	12.2	4.0	4.6	3.0	2.4	2.2	.9	.6
Cumulative	17.3	30.2	42.4	46.5	51.1	54.2	56.6	58.8	59.7	60.4
Hawaii (14)										
Assets										
Per organization	40.9	31.5	7.5 ²	6.7	5.0	3.7 ²	2.7 ²	.9 ²	.5 ²	.1 ²
Cumulative	40.9	72.4	79.9	86.7	91.7	95.5	98.2	99.2	99.7	99.8
Deposits										
Per organization	40.8	31.3	7.7	6.9	5.1	3.8	2.9	.9	.0	.1
Cumulative	40.8	72.1	79.9	86.8	92.0	95.9	98.8	99.7	99.7	99.8
Idaho (26)										
Assets										
Per organization	37.5	26.6	11.6	7.0	3.7	2.2 ²	1.4 ²	1.4 ²	1.3	.9
Cumulative	37.5	64.1	75.7	82.7	86.5	88.7	90.2	91.6	92.9	93.9
Deposits										
Per organization	36.1	25.8	12.0	7.6	4.0	2.3	1.6	1.5	1.4	1.0
Cumulative	36.1	61.9	73.9	81.6	85.6	88.0	89.6	91.1	92.5	93.6
Illinois (1,197)										
Assets										
Per organization	23.8	15.3	4.3	3.9	2.0	.9	.7	.4	.4	.4
Cumulative	23.8	39.1	43.5	47.4	49.4	50.3	51.1	51.5	52.0	52.4
Deposits										
Per organization	13.8	15.3	3.8	3.6	1.8	.9	.7	.5	.5	.5
Cumulative	13.8	29.1	32.9	36.6	38.4	39.3	40.1	40.7	41.2	41.7
Indiana (402)										
Assets										
Per organization	7.4	7.3	5.0	1.9	1.8 ²	1.7 ²	1.7 ²	1.6	1.4	1.3
Cumulative	7.4	14.7	19.8	21.8	23.6	25.3	27.1	28.7	30.1	31.5
Deposits										
Per organization	6.2	5.9	4.3	1.7	1.8	1.6	1.6	1.6	1.4	1.3
Cumulative	6.2	12.2	16.5	18.2	20.1	21.7	23.3	24.9	26.4	27.7
Iowa (554)										
Assets										
Per organization	8.0	6.3	6.2	3.9	3.5	2.8	2.5 ²	1.6	1.0	.9
Cumulative	8.0	14.3	20.6	24.5	28.0	30.9	33.4	35.1	36.1	37.0
Deposits										
Per organization	7.0	5.9	6.5	3.6	3.7	2.4	2.1	1.6	.8	.7
Cumulative	7.0	12.9	19.4	23.1	26.8	29.2	31.3	32.9	33.8	34.5
Kansas (614)										
Assets										
Per organization	5.8	2.8	1.7	1.7	1.5	1.5	1.3	1.1	1.0	1.0
Cumulative	5.8	8.7	10.4	12.1	13.7	15.2	16.6	17.7	18.8	19.8
Deposits										
Per organization	5.0	2.4	1.5	1.3	1.0	1.3	1.3	1.1	.8	1.0
Cumulative	5.0	7.5	9.1	10.4	11.5	12.9	14.3	15.4	16.2	17.3

85. 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 1982									
Kentucky (342)										
Assets										
Per organization	12.0	10.1	6.1	3.7	2.6 ²	1.1	.9 ²	.9 ²	.9 ²	.8 ²
Cumulative	12.0	22.2	28.3	32.1	34.8	35.9	36.9	37.9	38.8	39.7
Deposits										
Per organization	10.2	8.2	5.5	3.0	2.5	1.2	.9	1.0	.9	.7
Cumulative	10.2	18.5	24.0	27.0	29.5	30.7	31.7	32.7	33.7	34.4
Louisiana (277)										
Assets										
Per organization	6.6	4.2	4.1	3.1	3.1	3.0	2.4	2.1	2.0	2.0
Cumulative	6.6	10.9	15.0	18.1	21.3	24.3	26.8	28.9	30.9	33.0
Deposits										
Per organization	6.0	3.5	3.5	3.1	2.8	2.7	2.5	2.0	2.0	1.9
Cumulative	6.0	9.6	13.2	16.3	19.2	21.9	24.5	26.6	28.6	30.6
Maine (22)										
Assets										
Per organization	17.0	16.7	15.1	14.1 ²	14.0	7.2	2.1 ²	2.0	1.6 ²	1.6 ²
Cumulative	17.0	33.8	49.0	63.1	77.1	84.3	86.4	88.4	90.1	91.7
Deposits										
Per organization	17.2	16.2	14.5	14.1	14.6	6.6	2.2	2.0	1.7	1.7
Cumulative	17.2	33.5	48.0	62.2	76.9	83.5	85.7	87.8	89.6	91.4
Maryland (75)										
Assets										
Per organization	21.8	13.6	12.1	10.8	8.4	7.6	4.0	1.9	1.4 ²	1.1 ²
Cumulative	21.8	35.4	47.6	58.4	66.9	74.5	78.6	80.6	82.0	83.1
Deposits										
Per organization	18.2	12.0	13.2	11.0	9.2	7.0	4.5	2.2	1.6	1.2
Cumulative	18.2	30.3	43.5	54.6	63.8	70.9	75.4	77.7	79.3	80.6
Massachusetts (82)										
Assets										
Per organization	28.3	14.1	12.0	10.2	9.8	3.4	1.9	1.8 ²	1.8	1.5
Cumulative	28.3	42.4	54.5	64.8	74.6	78.0	80.0	81.8	83.6	85.2
Deposits										
Per organization	21.5	14.3	12.9	12.4	8.7	4.2	2.5	1.6	2.2	1.6
Cumulative	21.5	35.9	48.8	61.3	70.0	74.2	76.7	78.4	80.6	82.3
Michigan (208)										
Assets										
Per organization	18.7	12.2	11.7	9.0	6.7	3.9	2.0	1.8	1.8	1.7
Cumulative	18.7	30.9	42.7	51.7	58.5	62.4	64.4	66.3	68.1	69.9
Deposits										
Per organization	15.3	12.1	12.1	8.5	7.2	4.0	2.1	2.0	2.0	1.9
Cumulative	15.3	27.4	39.6	48.1	55.4	59.4	61.5	63.6	65.6	67.5
Minnesota (624)										
Assets										
Per organization	30.3	23.2	4.1	2.0	1.8	.9	.6	.5 ²	.4	.3 ²
Cumulative	30.3	53.6	57.8	59.8	61.7	62.7	63.3	63.9	64.3	64.7
Deposits										
Per organization	25.6	22.0	4.3	2.2	1.7	.9	.7	.6	.5	.4
Cumulative	25.6	47.7	52.0	54.3	56.0	57.0	57.7	58.3	58.8	59.3
Mississippi (168)										
Assets										
Per organization	14.8	10.5	3.7 ²	3.5	3.4 ²	2.7	2.3 ²	2.1 ²	1.6 ²	1.6 ²
Cumulative	14.8	25.3	29.1	32.6	36.1	38.8	41.1	43.2	44.9	46.5
Deposits										
Per organization	11.7	9.9	3.9	3.7	3.5	3.0	2.2	2.2	1.7	1.7
Cumulative	11.7	21.6	25.5	29.3	32.8	35.8	38.0	40.3	42.0	43.8
Missouri (475)										
Assets										
Per organization	13.5	12.0	8.7	6.6	6.6	5.8	2.2	2.0	2.0	1.9
Cumulative	13.5	25.6	34.3	41.0	47.7	53.5	55.7	57.8	59.8	61.8
Deposits										
Per organization	11.8	10.4	8.3	5.7	5.9	5.8	2.2	2.1	1.9	2.0
Cumulative	11.8	22.2	30.6	36.4	42.3	48.2	50.5	52.6	54.6	56.6
Montana (108)										
Assets										
Per organization	24.8	12.0	6.8	6.5	4.9	4.2	2.5	1.6	1.2	1.0
Cumulative	24.8	36.9	43.7	50.2	55.2	59.5	62.0	63.6	64.8	65.9
Deposits										
Per organization	24.0	11.8	6.2	6.5	5.2	4.2	2.3	1.6	1.3	1.0
Cumulative	24.0	35.8	42.0	48.6	53.8	58.0	60.4	62.1	63.4	64.4

85. 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 1982										
Nebraska (461)										
Assets										
Per organization	8.5	7.6	6.2	4.1	3.1	1.2	1.0	.8	.8	.7
Cumulative	8.5	16.1	22.4	26.6	29.8	31.0	32.0	32.9	33.8	34.6
Deposits										
Per organization	7.8	6.2	5.0	3.6	2.4	1.1	.7	.9	.9	.7
Cumulative	7.8	14.0	19.0	22.7	25.1	26.2	27.0	28.0	28.9	29.6
Nevada (14)										
Assets										
Per organization	51.3	20.6	12.0	7.1 ²	3.8 ²	2.4 ²	.8	.4 ²	.4 ²	.3 ²
Cumulative	51.3	72.0	84.0	91.1	94.9	97.3	98.2	98.6	99.0	99.4
Deposits										
Per organization	52.2	19.6	12.6	6.7	3.8	2.5	.7	.4	.3	.2
Cumulative	52.2	71.9	84.5	91.2	95.1	97.6	98.4	98.8	99.1	99.4
New Hampshire (56)										
Assets										
Per organization	16.5	13.5	7.3	7.3	4.3 ²	3.3 ²	3.1 ²	2.7 ²	2.1	2.0 ²
Cumulative	16.5	30.0	37.4	44.7	49.0	52.4	55.5	58.2	60.4	62.4
Deposits										
Per organization	16.2	13.4	7.5	6.9	4.5	3.5	2.9	2.7	2.0	2.0
Cumulative	16.2	29.6	37.2	44.1	48.7	52.2	55.2	57.9	59.9	62.0
New Jersey (118)										
Assets										
Per organization	10.7	9.5	8.0	7.5	4.0	3.4	3.4	3.2	3.0	3.0 ²
Cumulative	10.7	20.2	28.2	35.8	39.9	43.3	46.7	49.9	52.9	55.9
Deposits										
Per organization	9.6	9.5	7.9	7.4	4.1	3.4	3.5	3.2	2.7	3.0
Cumulative	9.6	19.1	27.0	34.5	38.6	42.0	45.6	48.8	51.5	54.5
New Mexico (63)										
Assets										
Per organization	23.2	11.3	10.2 ²	8.2	5.4	3.6	2.5	2.1 ²	1.7	1.6 ²
Cumulative	23.2	34.5	44.7	53.0	58.5	62.1	64.6	66.8	68.5	70.2
Deposits										
Per organization	23.2	11.2	8.7	8.6	5.2	3.7	2.6	1.9	1.9	1.5
Cumulative	23.2	34.4	43.2	51.8	57.1	60.9	63.5	65.5	67.4	69.0
New York (178)										
Assets										
Per organization	16.4	13.1	11.8	10.6	9.7	8.4	4.6	4.0	2.8	1.7
Cumulative	16.4	29.6	41.4	52.1	61.8	70.3	75.0	79.1	81.9	83.6
Deposits										
Per organization	13.3	13.6	12.0	10.4	9.0	6.8	5.0	3.9	3.0	2.1
Cumulative	13.3	27.0	39.0	49.4	58.5	65.3	70.3	74.3	77.3	79.4
North Carolina (70)										
Assets										
Per organization	23.1	20.6	18.2	7.0	5.5	4.5	2.8	2.7	2.2 ²	1.5 ²
Cumulative	23.1	43.8	62.0	69.1	74.6	79.2	82.1	84.8	87.1	88.7
Deposits										
Per organization	21.5	19.8	14.1	7.9	6.5	5.3	3.3	3.3	2.7	1.8
Cumulative	21.5	41.4	55.6	63.5	70.0	75.3	78.7	82.1	84.8	86.7
North Dakota (142)										
Assets										
Per organization	16.6	14.6	6.5	2.8	2.6 ²	2.1	1.9	1.5 ²	1.3 ²	1.3
Cumulative	16.6	31.2	37.7	40.5	43.2	45.3	47.3	48.9	50.2	51.6
Deposits										
Per organization	16.3	15.0	6.4	2.6	2.5	2.0	2.0	1.3	1.2	1.1
Cumulative	16.3	31.4	37.8	40.5	43.1	45.1	47.1	48.5	49.7	50.9
Ohio (276)										
Assets										
Per organization	9.1	9.1	8.9	8.3	7.2	6.2	4.2	4.1	3.4	2.7
Cumulative	9.1	18.3	27.2	35.6	42.9	49.1	53.4	57.5	60.9	63.7
Deposits										
Per organization	9.3	7.6	8.3	8.2	7.2	6.3	4.0	4.0	2.8	2.6
Cumulative	9.3	16.9	25.3	33.5	40.7	47.0	51.1	55.2	58.0	60.7
Oklahoma (515)										
Assets										
Per organization	10.1	7.5	5.0	4.3	3.0	1.2	1.2	1.1	.9	.9
Cumulative	10.1	17.7	22.8	27.1	30.2	31.4	32.7	33.8	34.8	35.7
Deposits										
Per organization	8.9	6.7	4.7	3.9	2.8	1.2	1.3	1.0	1.0	.9
Cumulative	8.9	15.7	20.4	24.3	27.2	28.4	29.8	30.8	31.8	32.8

85. 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 1982										
Oregon (83)										
Assets										
Per organization	36.4	34.8	7.0	4.5	2.2 ²	1.2	1.0	.9	.6 ²	.5
Cumulative	36.4	71.3	78.3	82.8	85.1	86.3	87.3	88.3	88.9	89.4
Deposits										
Per organization	34.1	35.1	7.2	5.1	2.5	1.1	1.1	.9	.6	.6
Cumulative	34.1	69.2	76.4	81.5	84.1	85.2	86.4	87.3	88.0	88.6
Pennsylvania (346)										
Assets										
Per organization	16.7	7.2	5.3	4.6	4.0	3.4	3.3	3.1	2.4	2.4
Cumulative	16.7	24.0	29.3	34.0	38.0	41.4	44.8	47.9	50.4	52.9
Deposits										
Per organization	12.4	6.4	4.8	3.7	3.2	3.3	3.1	3.2	2.8	2.2
Cumulative	12.4	18.8	23.7	27.4	30.7	34.0	37.2	40.4	43.3	45.6
Rhode Island (17)										
Assets										
Per organization	43.2	24.2	23.6	3.3	1.8 ²	.8	.5	.5	.4	.3
Cumulative	43.2	67.5	91.1	94.5	96.3	97.2	97.8	98.3	98.8	99.1
Deposits										
Per organization	40.9	23.8	25.2	3.7	2.1	1.0	.6	.6	.4	.4
Cumulative	40.9	64.7	89.9	93.7	95.9	96.9	97.5	98.1	98.6	99.0
South Carolina (78)										
Assets										
Per organization	19.5	15.6	13.7 ²	12.5	8.1	4.1 ²	2.2 ²	1.2 ²	1.2 ²	1.2 ²
Cumulative	19.5	35.1	48.8	61.4	69.5	73.7	75.9	77.2	78.4	79.6
Deposits										
Per organization	17.6	15.5	13.1	12.0	9.1	4.5	2.2	1.3	1.3	1.3
Cumulative	17.6	33.2	46.3	58.4	67.6	72.1	74.3	75.7	77.1	78.4
South Dakota (132)										
Assets										
Per organization	32.2	15.4	11.5	2.6	2.3	1.9	1.4	1.2	1.1	1.0
Cumulative	32.2	47.7	59.2	61.9	64.3	66.2	67.6	68.8	70.0	71.0
Deposits										
Per organization	21.7	18.0	12.9	2.9	2.7	2.2	1.6	1.4	1.2	1.2
Cumulative	21.7	39.7	52.6	55.6	58.4	60.6	62.2	63.6	64.9	66.2
Tennessee (299)										
Assets										
Per organization	11.8	11.0	7.9	7.8	5.4	3.0	2.7 ²	2.0 ²	1.3	1.1
Cumulative	11.8	22.9	30.8	38.6	44.1	47.1	49.8	51.8	53.2	54.3
Deposits										
Per organization	11.1	10.5	7.6	7.4	4.4	2.6	2.5	1.8	1.3	1.1
Cumulative	11.1	21.6	29.3	36.8	41.2	43.9	46.5	48.3	49.6	50.8
Texas (1,154)										
Assets										
Per organization	12.3	10.2	9.7	9.4	6.2	4.2	3.9	3.0	1.9	1.6
Cumulative	12.3	22.6	32.3	41.8	48.0	52.2	56.1	59.1	61.1	62.7
Deposits										
Per organization	10.4	9.5	9.8	8.2	5.5	4.5	4.1	2.9	2.0	1.5
Cumulative	10.4	20.0	29.8	38.0	43.6	48.1	52.3	55.2	57.2	58.8
Utah (55)										
Assets										
Per organization	31.2	21.6	10.5	7.4	6.6	3.6 ²	3.4	1.9	1.0	.8
Cumulative	31.2	52.9	63.4	70.9	77.6	81.2	84.7	86.6	87.6	88.5
Deposits										
Per organization	30.2	21.3	10.7	7.3	6.9	3.5	3.4	2.0	1.0	.9
Cumulative	30.2	51.6	62.3	69.7	76.6	80.2	83.7	85.7	86.7	87.7
Vermont (27)										
Assets										
Per organization	22.9	11.8 ²	11.2	11.1 ²	8.5	4.9 ²	3.7	2.8	2.3	1.8 ²
Cumulative	22.9	34.7	45.9	57.1	65.6	70.6	74.3	77.1	79.4	81.3
Deposits										
Per organization	23.3	11.3	11.3	11.1	8.3	4.8	3.7	2.7	2.3	1.8
Cumulative	23.3	34.6	46.0	57.2	65.5	70.4	74.1	76.9	79.2	81.1
Virginia (157)										
Assets										
Per organization	16.0	12.7	10.4	9.6	9.5	8.4	6.2	4.5	2.3	1.0
Cumulative	16.0	28.8	39.3	48.9	58.4	66.9	73.2	77.7	80.0	81.1
Deposits										
Per organization	14.3	12.7	10.2	9.1	9.3	8.3	6.9	4.7	2.5	1.0
Cumulative	14.3	27.1	37.4	46.6	55.9	64.2	71.2	75.9	78.4	79.4

**85. 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 1982										
Washington (102)										
Assets										
Per organization	35.0	20.2	10.0	8.0	5.6	4.0	2.4 ²	1.5	1.2 ²	.9 ²
Cumulative	35.0	55.3	65.3	73.3	78.9	83.0	85.4	87.0	88.3	89.2
Deposits										
Per organization	33.7	19.8	10.3	7.6	5.8	4.4	2.5	1.6	1.3	.9
Cumulative	33.7	53.6	63.9	71.5	77.4	81.9	84.4	86.1	87.4	88.4
West Virginia (240)										
Assets										
Per organization	3.9	3.6	2.6	1.9 ²	1.9 ²	1.8 ²	1.7 ²	1.7	1.4 ²	1.4 ²
Cumulative	3.9	7.6	10.2	12.2	14.2	16.0	17.8	19.5	21.0	22.4
Deposits										
Per organization	3.3	2.9	2.0	1.7	1.8	1.6	1.4	1.4	1.4	1.4
Cumulative	3.3	6.3	8.4	10.1	12.0	13.6	15.0	16.4	17.9	19.4
Wisconsin (481)										
Assets										
Per organization	13.6	9.4	7.6	2.4	2.4	2.0	1.8	1.7	1.5	1.5
Cumulative	13.6	23.1	30.8	33.3	35.7	37.8	39.7	41.4	43.0	44.5
Deposits										
Per organization	11.9	8.0	7.3	2.5	2.3	1.9	1.9	1.7	1.6	1.5
Cumulative	11.9	19.9	27.3	29.8	32.2	34.1	36.1	37.8	39.4	41.0
Wyoming (72)										
Assets										
Per organization	15.5	12.9	12.4	4.2	3.3	3.1	2.7 ²	2.3	2.1	1.8
Cumulative	15.5	28.5	40.9	45.1	48.4	51.6	54.3	56.6	58.8	60.6
Deposits										
Per organization	15.4	12.8	12.1	4.2	3.3	3.1	2.8	2.4	2.2	1.8
Cumulative	15.4	28.2	40.4	44.7	48.0	51.1	53.9	56.4	58.6	60.5
United States (12,332)										
Assets										
Per organization	3.9	3.0	2.3	2.0	1.9	1.9	1.7	1.6	1.5	1.4
Cumulative	3.9	7.0	9.3	11.4	13.3	15.3	17.0	18.7	20.2	21.7
Deposits										
Per organization	4.1	1.9	1.8	1.6	2.0	1.4	1.3	.9	1.5	.9
Cumulative	4.1	6.0	7.9	9.6	11.6	13.1	14.4	15.3	16.8	17.7

86. 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, 1982, domestic data only						
<i>Banking offices</i>						
Total	36,903	54,892	67.2	18,420	13,493	4,990
Banks	2,917	14,543	...	918	2,426	3,350
Branches	30,209	40,349	...	17,502	11,067	1,640
<i>Amounts (millions of dollars)</i>						
Assets	1,531,055	1,862,724	82.2	791,423	398,528	341,104
Deposits	1,108,454	1,394,089	79.5	552,543	301,253	254,659
December 31, 1982, including foreign data						
<i>Banking offices</i>						
Total	37,997	55,948	67.9	19,234	13,660	5,103
Banks	6,694	14,543	...	918	2,426	3,350
Branches	31,303	41,405	...	18,316	11,234	1,753
<i>Amounts (millions of dollars)</i>						
Assets	1,855,900	2,188,419	84.8	1,054,494	421,148	380,258
Deposits	1,414,548	1,701,033	83.2	793,744	322,188	298,617

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, 1982, domestic data only						
Total (4,558 companies)	4,289	6,694	30,209	36,903	1,531,055	1,108,454
Member .....	...	2,796	21,397	24,193	1,245,583	864,187
Nonmember .....	...	3,898	8,812	12,710	285,472	244,268
Multibank	487	2,917	15,856	18,773	929,164	639,018
Member .....	...	1,552	12,207	13,759	806,261	534,206
Nonmember .....	...	1,365	3,649	5,014	122,903	104,812
One-bank	3,802 ⁴	3,777	14,353	18,130	601,891	469,436
Member .....	...	1,244	9,190	10,434	439,322	329,981
Nonmember .....	...	2,533	5,163	7,696	162,569	139,455
All commercial banks .....	...	14,543	40,349	54,892	1,862,724	1,394,089
December 31, 1982, including foreign data						
Total (4,558 companies)	4,289	6,694	31,303	37,997	1,855,900	1,414,548
Member .....	...	2,796	22,448	25,244	1,564,660	1,163,732
Nonmember .....	...	3,898	8,855	12,753	291,241	250,817
Multibank	487	2,917	16,616	19,533	1,157,187	854,338
Member .....	...	1,552	12,956	14,508	1,033,019	747,828
Nonmember .....	...	1,365	3,660	5,025	124,168	106,511
One-bank	3,802 ⁴	3,777	14,687	18,464	698,713	560,210
Member .....	...	1,244	9,492	10,736	531,640	415,904
Nonmember .....	...	2,533	5,195	7,728	167,073	144,306
All commercial banks .....	...	14,543	41,405	55,948	2,188,419	1,701,033

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

C. Details, by state

State, and class of bank	Number of holding companies ⁵	Number of holding company groups ^{2,5}	Number of offices				Assets		Deposits	
			Banks	Branches	Banks and branches		In millions of dollars	As a percentage of all commercial bank assets	In millions of dollars	As a percentage of all commercial bank deposits
					Total	As a percentage of all commercial banking offices				
December 31, 1982, domestic data only										
50 states and District of Columbia—Total	4,558	4,289	6,694	30,209	36,903	67.2	1,531,055	82.2	1,108,454	79.5
Member			2,796	21,397	24,193	77.1	1,245,583	89.0	864,187	86.8
Nonmember			3,898	8,812	12,710	54.0	285,472	61.5	244,268	61.2
Alabama	39	39	108	486	594	61.3	13,857	68.3	10,849	65.9
Member			54	386	440	76.8	11,679	79.5	8,973	77.5
Nonmember			54	100	154	38.9	2,178	38.9	1,875	38.4
Alaska	5	4	5	54	59	43.7	1,507	44.7	1,196	44.8
Member			2	43	45	51.7	1,008	52.2	779	52.8
Nonmember			3	11	14	29.2	499	34.6	417	35.0
Arizona	11	7	7	566	573	88.7	15,893	95.6	12,776	95.3
Member			2	392	394	99.0	11,639	99.7	9,133	99.7
Nonmember			5	174	179	72.2	4,254	85.7	3,642	85.9
Arkansas	67	64	68	194	262	38.1	6,506	47.7	5,215	46.1
Member			28	116	144	51.2	4,439	58.3	3,457	56.7
Nonmember			40	78	118	29.0	2,067	34.3	1,758	33.7
California	131	104	114	4,147	4,261	86.2	203,615	94.3	154,439	93.6
Member			26	3,167	3,193	94.4	176,021	98.0	130,790	97.8
Nonmember			88	980	1,068	68.6	27,594	75.9	23,649	75.8
Colorado	148	141	281	120	401	72.4	18,140	89.3	14,512	89.1
Member			172	77	249	77.6	15,073	91.6	11,807	90.9
Nonmember			109	43	152	65.2	3,068	79.4	2,706	82.1
Connecticut	9	9	13	407	420	67.1	12,894	80.0	10,217	78.5
Member			4	233	237	72.3	7,942	85.7	6,098	84.3
Nonmember			9	174	183	61.4	4,951	72.3	4,119	71.2
Delaware	16	11	12	36	48	26.8	3,609	48.5	2,125	42.8
Member			9	1	10	43.5	3,102	96.5	1,765	94.7
Nonmember			3	35	38	24.4	507	12.0	360	11.6
District of Columbia	15	10	10	153	163	90.1	8,223	96.4	6,274	96.0
Member			10	153	163	91.6	8,223	97.2	6,274	96.8
Nonmember										
Florida	106	91	268	1,382	1,650	77.0	49,382	83.1	40,702	82.8
Member			140	956	1,096	85.1	36,561	89.9	29,592	90.0
Nonmember			128	426	554	64.7	12,820	68.5	11,110	68.1
Georgia	88	82	146	729	875	64.1	23,319	77.8	17,215	74.6
Member			38	511	549	88.0	18,481	94.5	12,973	93.3
Nonmember			108	218	326	43.9	4,838	46.4	4,242	46.3
Hawaii	5	4	4	138	142	71.7	5,177	84.3	4,591	84.3
Member			4	138	142	77.2	5,177	86.9	4,591	87.0
Nonmember										
Idaho	11	11	12	230	242	84.0	5,340	90.8	4,336	90.0
Member			4	179	183	87.1	4,513	92.8	3,602	92.1
Nonmember			8	51	59	75.6	827	81.1	734	81.1
Illinois	436	417	476	333	809	42.5	100,519	77.2	65,908	71.8
Member			177	168	345	44.0	84,923	85.5	52,237	80.8
Nonmember			299	165	464	41.4	15,596	50.4	13,671	50.4
Indiana	111	108	108	603	711	44.1	18,661	51.5	14,698	49.2
Member			42	351	393	49.3	12,411	56.4	9,287	53.4
Nonmember			66	252	318	38.9	6,250	43.8	5,412	43.4

86. 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, 1982, domestic data only										
Iowa	306	288	382	416	798	66.2	17,734	69.6	14,791	68.9
Member	...	...	92	140	232	72.5	8,154	73.8	6,406	72.6
Nonmember	...	...	290	276	566	63.9	9,580	66.4	8,384	66.2
Kansas	388	372	380	180	560	66.8	14,669	74.8	12,212	73.8
Member	...	...	110	75	185	69.5	7,464	80.1	5,927	78.6
Nonmember	...	...	270	105	375	65.6	7,204	70.0	6,285	69.8
Kentucky	81	81	82	334	416	37.7	11,810	50.4	8,842	46.8
Member	...	...	22	236	258	56.6	9,089	70.5	6,458	66.2
Nonmember	...	...	60	98	158	24.4	2,720	25.8	2,384	26.1
Louisiana	92	92	89	469	558	48.4	18,985	61.6	15,464	59.8
Member	...	...	26	258	284	66.7	12,766	79.0	10,051	77.1
Nonmember	...	...	63	211	274	37.7	6,219	42.4	5,412	42.2
Maine	6	6	19	237	256	64.5	2,810	72.2	2,299	71.5
Member	...	...	6	90	96	45.9	999	55.2	796	54.0
Nonmember	...	...	13	147	160	85.1	1,812	87.0	1,503	86.4
Maryland	21	13	32	843	875	77.3	16,245	83.9	12,107	81.4
Member	...	...	14	605	619	86.9	11,534	90.8	8,258	88.8
Nonmember	...	...	18	238	256	61.0	4,711	70.7	3,849	69.2
Massachusetts	26	23	77	796	873	76.8	32,394	89.4	22,418	87.7
Member	...	...	45	426	471	78.5	24,217	94.5	15,456	92.8
Nonmember	...	...	32	370	402	74.9	8,177	77.1	6,962	78.2
Michigan	46	41	206	1,719	1,925	74.9	46,866	82.8	37,424	81.3
Member	...	...	126	1,338	1,464	81.6	40,415	89.2	31,634	88.0
Nonmember	...	...	80	381	461	59.5	6,451	57.1	5,790	57.5
Minnesota	332	325	463	266	729	67.1	31,353	85.2	23,277	83.1
Member	...	...	170	136	306	78.3	23,433	92.3	16,294	90.9
Nonmember	...	...	293	130	423	60.9	7,919	69.3	6,984	69.1
Mississippi	47	47	46	332	378	41.9	6,842	50.1	5,501	47.7
Member	...	...	14	197	211	59.6	4,698	71.2	3,600	68.1
Nonmember	...	...	32	135	167	30.5	2,144	30.4	1,901	30.5
Missouri	225	209	467	380	847	68.8	34,696	84.6	25,962	82.5
Member	...	...	116	121	237	79.3	20,136	93.1	13,475	91.2
Nonmember	...	...	351	259	610	65.4	14,560	75.1	12,487	74.8
Montana	56	48	107	32	139	68.5	5,100	82.9	4,303	82.1
Member	...	...	61	24	85	68.0	3,802	83.7	3,162	82.7
Nonmember	...	...	46	8	54	69.2	1,298	80.5	1,141	80.5
Nebraska	293	286	292	130	422	67.8	11,322	81.0	9,136	79.9
Member	...	...	90	73	163	75.8	7,582	89.4	5,813	88.3
Nonmember	...	...	202	57	259	63.6	3,740	68.0	3,323	68.6
Nevada	4	3	4	137	141	79.7	3,892	84.9	3,358	85.4
Member	...	...	3	135	138	99.3	3,853	99.6	3,327	99.7
Nonmember	...	...	1	2	3	7.9	38	5.3	31	5.2
New Hampshire	8	8	24	98	122	48.2	2,007	51.5	1,717	50.8
Member	...	...	18	69	87	58.0	1,483	66.3	1,250	65.7
Nonmember	...	...	6	29	35	34.0	524	31.6	467	31.7
New Jersey	27	25	58	1,021	1,079	60.7	27,983	67.1	22,767	65.9
Member	...	...	39	822	861	62.7	23,421	69.6	18,848	68.4
Nonmember	...	...	19	199	218	54.0	4,563	56.5	3,919	55.9

86. 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, 1982, domestic data only										
New Mexico	30	28	57	199	256	71.5	5,291	68.1	4,602	69.4
Member	...	...	33	107	140	72.2	3,339	65.1	2,887	66.9
Nonmember	...	...	24	92	116	70.7	1,951	74.1	1,715	74.1
New York	80	48	88	3,041	3,129	88.9	318,634	97.2	185,210	96.4
Member	...	...	56	2,847	2,903	90.1	303,277	97.9	173,936	97.0
Nonmember	...	...	32	194	226	76.1	15,358	85.2	11,273	87.3
North Carolina	11	11	12	1,437	1,449	77.8	25,818	86.6	18,384	84.2
Member	...	...	5	756	761	88.2	19,465	94.6	12,998	93.2
Nonmember	...	...	7	681	688	68.8	6,354	68.8	5,386	68.2
North Dakota	79	78	113	94	207	67.4	4,304	74.4	3,753	74.5
Member	...	...	30	32	62	71.3	2,079	76.4	1,816	76.9
Nonmember	...	...	83	62	145	65.9	2,224	72.6	1,937	72.3
Ohio	37	36	121	1,780	1,901	71.7	50,408	80.7	37,158	78.1
Member	...	...	90	1,608	1,698	74.7	47,653	83.2	34,799	80.8
Nonmember	...	...	31	172	203	53.8	2,755	53.2	2,360	52.5
Oklahoma	301	292	292	131	423	60.3	23,567	79.4	19,680	78.5
Member	...	...	129	74	203	62.7	17,068	84.1	13,899	83.1
Nonmember	...	...	163	57	220	58.2	6,499	69.4	5,781	69.3
Oregon	14	12	25	549	574	82.7	13,096	92.4	10,560	91.9
Member	...	...	10	357	367	93.6	10,242	97.3	8,072	97.1
Nonmember	...	...	15	192	207	68.5	2,854	78.1	2,488	78.2
Pennsylvania	59	59	60	1,818	1,878	62.6	76,687	77.8	54,171	73.8
Member	...	...	29	1,034	1,063	61.3	54,932	81.3	36,268	76.4
Nonmember	...	...	31	784	815	64.4	21,755	70.0	17,903	69.1
Rhode Island	11	10	11	214	225	90.4	7,556	97.4	5,699	97.0
Member	...	...	4	114	118	98.3	5,310	99.7	3,865	99.7
Nonmember	...	...	7	100	107	82.9	2,246	92.3	1,834	91.8
South Carolina	6	6	6	414	420	49.3	5,780	56.3	4,558	54.9
Member	...	...	4	323	327	79.8	4,934	85.7	3,787	84.7
Nonmember	...	...	2	91	93	21.0	847	18.8	770	20.1
South Dakota	54	54	74	132	206	65.8	7,380	84.0	5,456	81.4
Member	...	...	33	104	137	78.3	6,447	89.8	4,627	87.8
Nonmember	...	...	41	28	69	50.0	933	58.0	829	57.8
Tennessee	85	80	132	624	756	55.0	18,528	65.9	14,603	63.8
Member	...	...	43	349	392	76.9	13,185	84.9	9,920	83.7
Nonmember	...	...	89	275	364	42.1	5,343	42.5	4,682	42.4
Texas	433	395	845	227	1,072	55.6	123,496	80.8	94,863	78.8
Member	...	...	441	68	509	56.6	92,958	85.1	68,312	83.2
Nonmember	...	...	404	159	563	54.8	30,538	69.9	26,552	69.5
Utah	24	23	31	301	332	83.8	7,115	89.0	5,787	88.6
Member	...	...	14	247	261	92.2	5,998	93.3	4,861	93.2
Nonmember	...	...	17	54	71	62.8	1,117	71.5	925	70.4
Vermont	7	7	8	89	97	46.6	1,510	52.6	1,350	53.0
Member	...	...	1	6	7	11.9	67	9.9	61	10.0
Nonmember	...	...	7	83	90	60.4	1,443	65.8	1,289	66.3
Virginia	18	14	62	1,222	1,284	76.8	24,880	83.4	19,946	81.9
Member	...	...	57	1,135	1,192	83.2	23,237	87.8	18,524	86.6
Nonmember	...	...	5	87	92	38.5	1,643	48.9	1,421	48.3

86. 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, 1982, domestic data only										
Washington	17	17	19	654	673	67.0	21,077	86.0	16,690	85.1
Member	...	...	12	629	641	94.0	20,509	97.5	16,201	97.2
Nonmember	...	...	7	25	32	9.9	569	16.4	488	16.5
West Virginia	12	12	13	9	22	6.8	1,797	15.0	1,277	12.8
Member	...	...	10	8	18	9.4	1,721	21.0	1,210	18.2
Nonmember	...	...	3	1	4	3.0	76	2.0	66	2.0
Wisconsin	144	141	281	302	583	51.1	19,290	64.2	15,026	61.7
Member	...	...	75	120	195	61.1	11,269	75.2	8,154	72.1
Nonmember	...	...	206	182	388	47.1	8,021	53.3	6,871	52.8
Wyoming	45	44	84	4	88	76.5	3,494	85.1	3,053	85.1
Member	...	...	60	1	61	75.3	2,833	85.4	2,468	85.4
Nonmember	...	...	24	3	27	79.4	661	83.4	584	83.6
December 31, 1982, including foreign data										
50 states and District of Columbia—Total	4,558	4,289	6,694	31,303	37,997	67.9	1,855,900	84.8	1,414,548	83.2
Member	...	...	2,796	22,448	25,244	77.9	1,564,660	91.1	1,163,732	89.9
Nonmember	...	...	3,898	8,855	12,753	54.2	291,241	61.9	250,817	61.8
Alabama	39	39	108	489	597	61.4	14,004	68.6	11,011	66.2
Member	...	...	54	389	443	76.9	11,826	79.7	9,136	77.8
Nonmember	...	...	54	100	154	38.9	2,178	38.9	1,875	38.4
Alaska	5	4	5	55	60	44.1	1,508	44.7	1,197	44.8
Member	...	...	2	44	46	52.3	1,009	52.2	779	52.8
Nonmember	...	...	3	11	14	29.2	499	34.6	417	35.0
Arizona	11	7	7	571	578	88.8	15,931	95.6	12,813	95.4
Member	...	...	2	395	397	99.0	11,659	99.7	9,154	99.7
Nonmember	...	...	5	176	181	72.4	4,272	85.8	3,660	85.9
Arkansas	67	64	68	194	262	38.1	6,506	47.7	5,215	46.1
Member	...	...	28	116	144	51.2	4,439	58.3	3,457	56.7
Nonmember	...	...	40	78	118	29.0	2,067	34.3	1,758	33.7
California	131	104	114	4,329	4,443	87.0	262,551	95.4	207,805	95.1
Member	...	...	26	3,340	3,366	94.6	234,824	98.5	183,763	98.4
Nonmember	...	...	88	989	1,077	69.4	27,727	75.6	24,042	75.8
Colorado	148	141	281	122	403	72.5	18,324	89.4	14,749	89.2
Member	...	...	172	79	251	77.7	15,257	91.7	12,044	91.0
Nonmember	...	...	109	43	152	65.2	3,068	79.4	2,706	82.1
Connecticut	9	9	13	415	428	67.4	13,214	80.2	10,535	78.7
Member	...	...	4	237	241	72.4	8,230	85.7	6,384	84.4
Nonmember	...	...	9	178	187	61.9	4,984	72.5	4,151	71.3
Delaware	16	11	12	37	49	27.2	3,931	50.6	2,444	46.2
Member	...	...	9	2	11	45.8	3,424	96.8	2,084	95.5
Nonmember	...	...	3	35	38	24.4	507	12.0	360	11.6
District of Columbia	15	10	10	160	170	90.4	10,274	97.1	8,289	96.9
Member	...	...	10	160	170	91.9	10,274	97.7	8,289	97.6
Nonmember	...	...	...	...	...	...	...	...	...	...
Florida	106	91	268	1,393	1,661	77.1	49,853	83.3	41,165	82.9
Member	...	...	140	966	1,106	85.2	37,033	90.0	30,054	90.2
Nonmember	...	...	128	427	555	64.8	12,820	68.5	11,110	68.1

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

State, and class of bank	Number of holding companies ³	Number of holding company groups ^{2,5}	Number of offices				Assets		Deposits	
			Banks	Branches	Banks and branches		In millions of dollars	As a percentage of 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, 1982, including foreign data										
Georgia	88	82	146	736	882	64.2	23,700	78.1	17,578	75.0
Member	...	...	38	518	556	88.1	18,862	94.6	13,336	93.4
Nonmember	...	...	108	218	326	43.9	4,838	46.4	4,242	46.3
Hawaii	5	4	4	151	155	76.4	5,768	85.7	5,166	85.8
Member	...	...	...	...	...	...	...	...	...	...
Nonmember	...	...	4	151	155	82.0	5,768	88.1	5,166	88.3
Idaho	11	11	12	230	242	84.0	5,340	90.8	4,336	90.0
Member	...	...	4	179	183	87.1	4,513	92.8	3,602	92.1
Nonmember	...	...	8	51	59	75.6	827	81.1	734	81.1
Illinois	436	417	476	408	884	44.6	128,389	81.2	98,239	79.1
Member	...	...	177	243	420	48.9	112,792	88.7	84,568	87.2
Nonmember	...	...	299	165	464	41.4	15,596	50.4	13,671	50.4
Indiana	111	108	108	608	716	44.2	18,922	51.8	14,954	49.7
Member	...	...	42	356	398	49.6	12,673	56.9	9,543	54.1
Nonmember	...	...	66	252	318	38.9	6,250	43.8	5,412	43.4
Iowa	306	288	382	417	799	66.2	17,755	69.6	14,841	68.9
Member	...	...	92	141	233	72.6	8,175	73.8	6,456	72.8
Nonmember	...	...	290	276	566	63.9	9,580	66.4	8,384	66.2
Kansas	388	372	380	180	560	66.8	14,669	74.8	12,212	73.8
Member	...	...	110	75	185	69.5	7,464	80.1	5,927	78.6
Nonmember	...	...	270	105	375	65.6	7,204	70.0	6,285	69.8
Kentucky	81	81	82	336	418	37.8	11,941	50.7	8,941	47.1
Member	...	...	22	238	260	56.8	9,220	70.8	6,557	66.5
Nonmember	...	...	60	98	158	24.4	2,720	25.8	2,384	26.1
Louisiana	92	92	89	472	561	48.5	19,050	61.7	15,513	59.8
Member	...	...	26	261	287	66.9	12,832	79.0	10,101	77.1
Nonmember	...	...	63	211	274	37.7	6,219	42.4	5,412	42.2
Maine	6	6	19	237	256	64.5	2,810	72.2	2,299	71.5
Member	...	...	6	90	96	45.9	999	55.2	796	54.0
Nonmember	...	...	13	147	160	85.1	1,812	87.0	1,503	86.4
Maryland	21	13	32	850	882	77.4	17,063	84.6	12,910	82.4
Member	...	...	14	612	626	87.1	12,352	91.4	9,060	89.7
Nonmember	...	...	18	238	256	61.0	4,711	70.7	3,849	69.2
Massachusetts	26	23	77	858	935	78.0	40,847	91.4	29,910	90.5
Member	...	...	45	488	533	80.5	32,670	95.9	22,948	95.0
Nonmember	...	...	32	370	402	74.9	8,177	77.1	6,962	78.2
Michigan	46	41	206	1,733	1,939	75.1	49,194	83.5	39,608	82.2
Member	...	...	126	1,352	1,478	81.7	42,743	89.7	33,818	88.7
Nonmember	...	...	80	381	461	59.6	6,451	57.1	5,790	57.5
Minnesota	332	325	463	274	737	67.4	33,404	85.9	25,301	84.2
Member	...	...	170	144	314	78.7	25,485	92.9	18,318	91.8
Nonmember	...	...	293	130	423	60.9	7,919	69.3	6,984	69.1
Mississippi	47	47	46	333	379	42.0	6,886	50.3	5,541	47.9
Member	...	...	14	198	212	59.7	4,742	71.4	3,640	68.3
Nonmember	...	...	32	135	167	30.5	2,144	30.4	1,901	30.5
Missouri	225	209	467	386	853	68.9	35,204	84.8	26,434	82.7
Member	...	...	116	127	243	79.7	20,644	93.3	13,947	91.4
Nonmember	...	...	351	259	610	65.4	14,560	75.1	12,487	74.8

86. 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, 1982, including foreign data										
Montana	56	48	107	32	139	68.5	5,100	82.9	4,303	82.1
Member	...	...	61	24	85	68.0	3,802	83.7	3,162	82.7
Nonmember	...	...	46	8	54	69.2	1,298	80.5	1,141	80.5
Nebraska	293	286	292	130	422	67.8	11,322	81.0	9,136	79.9
Member	...	...	90	73	163	75.8	7,582	89.4	5,813	88.3
Nonmember	...	...	202	57	259	63.6	3,740	68.0	3,323	68.6
Nevada	4	3	4	137	141	79.7	3,892	84.9	3,358	85.4
Member	...	...	3	135	138	99.3	3,853	99.6	3,327	99.7
Nonmember	...	...	1	2	3	7.9	38	5.3	31	5.2
New Hampshire	8	8	24	98	122	48.4	2,007	51.5	1,717	50.8
Member	...	...	18	69	87	58.0	1,483	66.3	1,250	65.7
Nonmember	...	...	6	29	35	34.3	524	31.6	467	31.7
New Jersey	27	25	58	1,029	1,087	60.9	28,470	67.4	23,246	66.3
Member	...	...	39	830	869	62.9	23,907	70.0	19,327	68.9
Nonmember	...	...	19	199	218	54.0	4,563	56.5	3,919	55.9
New Mexico	30	28	57	199	256	71.5	5,291	68.1	4,602	69.4
Member	...	...	33	107	140	72.2	3,339	65.1	2,887	66.9
Nonmember	...	...	24	92	116	70.7	1,951	74.1	1,715	74.1
New York	80	48	88	3,568	3,656	90.4	511,889	98.1	362,093	98.0
Member	...	...	56	3,363	3,419	91.4	491,597	98.6	345,345	98.4
Nonmember	...	...	32	205	237	77.5	20,292	87.5	16,748	89.9
North Carolina	11	11	12	1,448	1,460	78.4	28,461	87.7	20,984	85.8
Member	...	...	5	766	771	88.3	22,107	95.2	15,598	94.3
Nonmember	...	...	7	682	689	69.6	6,354	68.8	5,386	68.2
North Dakota	79	78	113	94	207	67.4	4,304	74.4	3,753	74.5
Member	...	...	30	32	62	71.3	2,079	76.4	1,816	76.9
Nonmember	...	...	83	62	145	65.9	2,224	72.6	1,937	72.3
Ohio	37	36	121	1,796	1,917	71.9	51,354	81.0	38,075	78.6
Member	...	...	90	1,624	1,714	74.8	48,599	83.5	35,716	81.2
Nonmember	...	...	31	172	203	53.8	2,755	53.2	2,360	52.5
Oklahoma	301	292	292	135	427	60.7	23,573	79.4	19,799	78.6
Member	...	...	129	78	207	63.1	17,074	84.1	14,018	83.2
Nonmember	...	...	163	57	220	58.5	6,499	69.4	5,781	69.3
Oregon	14	12	25	553	578	82.8	13,133	92.4	10,596	91.9
Member	...	...	10	361	371	93.7	10,279	97.3	8,108	97.2
Nonmember	...	...	15	192	207	68.5	2,854	78.1	2,488	78.2
Pennsylvania	59	59	60	1,852	1,912	63.1	83,848	79.2	60,957	76.0
Member	...	...	29	1,066	1,095	62.0	62,033	83.1	42,997	79.3
Nonmember	...	...	31	786	817	64.6	21,815	69.9	17,960	68.9
Rhode Island	11	10	11	218	229	90.5	8,215	97.6	6,384	97.3
Member	...	...	4	118	122	98.4	5,969	99.8	4,550	99.7
Nonmember	...	...	7	100	107	82.9	2,246	92.3	1,834	91.8
South Carolina	6	6	6	416	422	49.4	5,781	56.3	4,558	54.9
Member	...	...	4	325	329	79.9	4,934	85.7	3,788	84.7
Nonmember	...	...	2	91	93	21.0	847	18.8	770	20.1
South Dakota	54	54	74	132	206	65.8	7,380	84.0	5,456	81.4
Member	...	...	33	104	137	78.3	6,447	89.8	4,627	87.8
Nonmember	...	...	41	28	69	50.0	933	58.0	829	57.8

86. 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, 1982, including foreign data										
Tennessee	85	80	132	630	762	55.2	18,733	66.2	14,722	64.0
Member .....	...	...	43	355	398	77.1	13,390	85.1	10,039	83.9
Nonmember .....	...	...	89	275	364	42.1	5,343	42.5	4,682	42.4
Texas	433	395	845	253	1,098	56.2	134,082	82.0	105,662	80.6
Member .....	...	...	441	94	535	57.8	103,544	86.4	79,111	85.1
Nonmember .....	...	...	404	159	563	54.8	30,538	69.9	26,552	69.5
Utah	24	23	31	302	333	83.9	7,353	89.3	6,025	89.0
Member .....	...	...	14	248	262	92.3	6,237	93.5	5,100	93.5
Nonmember .....	...	...	17	54	71	62.8	1,117	71.5	925	70.4
Vermont	7	7	8	89	97	46.6	1,510	52.6	1,350	53.0
Member .....	...	...	1	6	7	11.9	67	9.9	61	10.0
Nonmember .....	...	...	7	83	90	60.4	1,443	65.8	1,289	66.3
Virginia	18	14	62	1,228	1,290	76.9	25,258	83.6	20,318	82.2
Member .....	...	...	57	1,141	1,198	83.3	23,615	87.9	18,897	86.8
Nonmember .....	...	...	5	87	92	38.5	1,643	48.9	1,421	48.3
Washington	17	17	19	670	689	67.5	22,904	87.0	18,700	86.4
Member .....	...	...	12	645	657	94.1	22,335	97.7	18,212	97.5
Nonmember .....	...	...	7	25	32	9.9	569	16.4	488	16.5
West Virginia	12	12	13	9	22	6.8	1,797	15.0	1,277	12.8
Member .....	...	...	10	8	18	9.4	1,721	21.0	1,210	18.2
Nonmember .....	...	...	3	1	4	3.0	76	2.0	66	2.0
Wisconsin	144	141	281	307	588	51.3	19,713	64.7	15,418	62.3
Member .....	...	...	75	125	200	61.7	11,692	75.9	8,547	73.0
Nonmember .....	...	...	206	182	388	47.1	8,021	53.3	6,871	52.8
Wyoming	45	44	84	4	88	76.5	3,494	85.1	3,053	85.1
Member .....	...	...	60	1	61	75.3	2,833	85.4	2,468	85.4
Nonmember .....	...	...	24	3	27	79.4	661	83.4	584	83.6

86. 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, 1982, domestic data only												
50 states and District of Columbia—												
Total		4,289 ⁶	6,694	30,209	36,903	14,543	40,349	54,892	1,531,055	1,862,724	1,108,454	1,394,089
Multibank		487	2,917	15,856	18,773	...	...	...	929,164	...	639,018	...
One-bank		3,802 ⁴	3,777	14,353	18,130	...	...	...	601,891	...	469,436	...
Alabama	L	39	108	486	594	294	675	969	13,857	20,278	10,849	16,470
Multibank		8	76	367	443	...	...	...	10,185	...	7,927	...
One-bank		31	32	119	151	...	...	...	3,672	...	2,922	...
Alaska	S	4	5	54	59	14	121	135	1,507	3,373	1,196	2,670
Multibank		1	2	5	7	...	...	...	278	...	220	...
One-bank		3	3	49	52	...	...	...	1,230	...	975	...
Arizona	S	7	7	566	573	37	609	646	15,893	16,632	12,776	13,399
Multibank		1	1	169	170	...	...	...	4,488	...	3,602	...
One-bank		6	6	397	403	...	...	...	11,405	...	9,173	...
Arkansas	L	64	68	194	262	262	426	688	6,506	13,631	5,215	11,317
Multibank		2	6	30	36	...	...	...	1,356	...	1,050	...
One-bank		62	62	164	226	...	...	...	5,150	...	4,165	...
California	S	104	114	4,147	4,261	364	4,577	4,941	203,615	216,034	154,439	164,980
Multibank		11	22	758	780	...	...	...	29,149	...	21,943	...
One-bank		93	492	3,389	3,481	...	...	...	174,466	...	132,496	...
Colorado	U	141	281	120	401	422	132	554	18,140	20,323	14,512	16,290
Multibank		19	160	80	240	...	...	...	14,576	...	11,386	...
One-bank		122	121	40	161	...	...	...	3,565	...	3,126	...
Connecticut	S	9	13	407	420	54	572	626	12,894	16,110	10,217	13,021
Multibank		4	8	200	208	...	...	...	6,949	...	5,691	...
One-bank		5	5	207	212	...	...	...	5,945	...	4,526	...
Delaware	S	11	12	36	48	28	151	179	3,609	7,439	2,125	4,966
Multibank		9	10	28	38	...	...	...	3,516	...	2,047	...
One-bank		2	2	8	10	...	...	...	93	...	79	...
District of Columbia	S	10	10	153	163	17	164	181	8,223	8,526	6,274	6,539
Multibank		1	1	24	25	...	...	...	821	...	636	...
One-bank		9	9	129	138	...	...	...	7,402	...	5,639	...
Florida	S	91	268	1,382	1,650	481	1,663	2,144	49,382	59,399	40,702	49,179
Multibank		28	207	1,184	1,391	...	...	...	42,482	...	34,796	...
One-bank		63	61	198	259	...	...	...	6,900	...	5,906	...
Georgia	L	82	146	729	875	416	950	1,366	23,319	29,984	17,215	23,067
Multibank		20	84	622	706	...	...	...	20,752	...	15,034	...
One-bank		62	62	107	169	...	...	...	2,567	...	2,182	...
Hawaii	S	4	4	138	142	11	187	198	5,177	6,142	4,591	5,445
Multibank		1	1	14	15	...	...	...	417	...	379	...
One-bank		3	3	124	127	...	...	...	4,760	...	4,212	...
Idaho	S	11	12	230	242	27	261	288	5,340	5,884	4,336	4,815
Multibank		3	4	127	131	...	...	...	2,664	...	2,193	...
One-bank		8	8	103	111	...	...	...	2,676	...	2,143	...
Illinois	U	417	476	333	809	1,254	651	1,905	100,519	130,273	65,908	91,836
Multibank		41	103	82	185	...	...	...	49,575	...	26,038	...
One-bank		376	373	251	624	...	...	...	50,944	...	39,870	...
Indiana	L	108	108	603	711	400	1,214	1,614	18,661	36,268	14,698	29,846
Multibank .....		...	...	...	...	...	...	...	...	...	...	...
One-bank		108	108	603	711	...	...	...	18,661	...	14,698	...

86. 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, 1982, domestic data only												
Iowa	L	288	382	416	798	645	561	1,206	17,734	25,479	14,791	21,481
Multibank		17	111	211	322	...	...	...	8,418	...	6,838	...
One-bank		271	271	205	476	...	...	...	9,316	...	7,953	...
Kansas	U	372	380	180	560	620	218	838	14,669	19,618	12,212	16,549
Multibank		8	14	21	35	...	...	...	2,084	...	1,626	...
One-bank		364	366	159	525	...	...	...	12,585	...	10,586	...
Kentucky	L	81	82	334	416	343	760	1,103	11,810	23,435	8,842	18,895
Multibank		1	2	48	50	...	...	...	2,833	...	1,941	...
One-bank		80	80	286	366	...	...	...	8,976	...	6,901	...
Louisiana	L	92	89	469	558	278	875	1,153	18,985	30,829	15,464	25,871
Multibank		...	...	...	...	...	...	...	...	...	...	...
One-bank		92	89	469	558	...	...	...	18,985	...	15,464	...
Maine	S	6	19	237	256	35	362	397	2,810	3,890	2,299	3,215
Multibank		4	17	199	216	...	...	...	2,452	...	2,018	...
One-bank		2	2	38	40	...	...	...	358	...	281	...
Maryland	S	13	32	843	875	91	1,041	1,132	16,245	19,362	12,107	14,865
Multibank		7	26	655	681	...	...	...	13,647	...	10,098	...
One-bank		6	6	188	194	...	...	...	2,598	...	2,009	...
Massachusetts	L	23	77	796	873	136	1,001	1,137	32,394	36,234	22,418	25,562
Multibank		11	65	693	758	...	...	...	30,085	...	20,467	...
One-bank		12	12	103	115	...	...	...	2,309	...	1,951	...
Michigan	L	41	206	1,719	1,925	374	2,196	2,570	46,866	56,620	37,424	46,020
Multibank		21	186	1,558	1,744	...	...	...	43,285	...	34,266	...
One-bank		20	20	161	181	...	...	...	3,582	...	3,159	...
Minnesota	L	325	463	266	729	762	324	1,086	31,353	36,813	23,277	28,026
Multibank		16	157	139	296	...	...	...	23,927	...	16,729	...
One-bank		309	306	127	433	...	...	...	7,426	...	6,548	...
Mississippi	L	47	46	332	378	167	735	902	6,842	13,650	5,501	11,531
Multibank		...	...	...	...	...	...	...	...	...	...	...
One-bank		47	46	332	378	...	...	...	6,842	...	5,501	...
Missouri	U	209	467	380	847	734	498	1,232	34,696	41,016	25,962	31,476
Multibank		45	305	290	595	...	...	...	30,438	...	22,210	...
One-bank		164	162	90	252	...	...	...	4,258	...	3,752	...
Montana	U	48	107	32	139	169	34	203	5,100	6,156	4,303	5,242
Multibank		11	70	29	99	...	...	...	4,042	...	3,368	...
One-bank		37	37	3	40	...	...	...	1,059	...	935	...
Nebraska	U	286	292	130	422	464	158	622	11,322	13,975	9,135	11,433
Multibank		3	7	10	17	...	...	...	1,226	...	927	...
One-bank		283	285	120	405	...	...	...	10,096	...	8,209	...
Nevada	S	3	4	137	141	13	164	177	3,892	4,584	3,358	3,933
Multibank		1	1	68	69	...	...	...	2,353	...	2,057	...
One-bank		2	3	69	72	...	...	...	1,538	...	1,301	...
New Hampshire	S	8	24	98	122	69	184	253	2,007	3,895	1,717	3,377
Multibank		4	20	75	95	...	...	...	1,538	...	1,327	...
One-bank		4	4	23	27	...	...	...	469	...	390	...
New Jersey	S	25	58	1,021	1,079	148	1,629	1,777	27,983	41,727	22,767	34,557
Multibank		11	44	745	789	...	...	...	21,607	...	17,439	...
One-bank		14	14	276	290	...	...	...	6,376	...	5,328	...

86. 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, 1982, domestic data only												
New Mexico	L	28	57	199	256	92	266	358	5,291	7,766	4,602	6,629
Multibank		6	35	125	160	...	...	...	3,795	...	3,263	...
One-bank		22	22	74	96	...	...	...	1,496	...	1,339	...
New York	S	48	88	3,041	3,129	210	3,309	3,519	318,634	327,772	185,210	192,148
Multibank		19	60	1,956	2,016	...	...	...	258,816	...	144,789	...
One-bank		29	28	1,085	1,113	...	...	...	59,819	...	40,421	...
North Carolina	S	11	12	1,437	1,449	69	1,794	1,863	25,818	29,810	18,384	21,847
Multibank		2	3	281	284	...	...	...	7,175	...	4,933	...
One-bank		9	9	1,156	1,165	...	...	...	18,643	...	13,452	...
North Dakota	U	78	113	94	207	178	129	307	4,304	5,786	3,753	5,040
Multibank		7	43	44	87	...	...	...	2,520	...	2,188	...
One-bank		71	70	50	120	...	...	...	1,784	...	1,564	...
Ohio	L	36	121	1,780	1,901	355	2,296	2,651	50,408	62,433	37,158	47,555
Multibank		17	103	1,525	1,628	...	...	...	42,550	...	31,214	...
One-bank		19	18	255	273	...	...	...	7,857	...	5,944	...
Oklahoma	U	292	292	131	423	511	191	702	23,567	29,664	19,680	25,072
Multibank		4	5	2	7	...	...	...	337	...	299	...
One-bank		288	287	129	416	...	...	...	23,229	...	19,381	...
Oregon	S	12	25	549	574	89	605	694	13,096	14,178	10,560	11,492
Multibank		5	18	508	526	...	...	...	12,506	...	10,044	...
One-bank		7	7	41	48	...	...	...	590	...	516	...
Pennsylvania	L	59	60	1,818	1,878	342	2,657	2,999	76,687	98,622	54,171	73,386
Multibank		9	11	560	571	...	...	...	40,194	...	25,571	...
One-bank		50	49	1,258	1,307	...	...	...	36,493	...	28,600	...
Rhode Island	S	10	11	214	225	16	233	249	7,556	7,758	5,699	5,875
Multibank		1	2	46	48	...	...	...	1,884	...	1,400	...
One-bank		9	9	168	177	...	...	...	5,672	...	4,299	...
South Carolina	S	6	6	414	420	78	774	852	5,780	10,266	4,558	8,300
Multibank		...	...	...	...	...	...	...	...	...	...	...
One-bank		6	6	414	420	...	...	...	5,780	...	4,558	...
South Dakota	S	54	74	132	206	153	160	313	7,380	8,784	5,456	6,703
Multibank		9	29	78	107	...	...	...	5,915	...	4,151	...
One-bank		45	45	54	99	...	...	...	1,465	...	1,304	...
Tennessee	L	80	132	624	756	348	1,026	1,374	18,528	28,095	14,603	22,893
Multibank		12	64	426	490	...	...	...	14,181	...	10,926	...
One-bank		68	68	198	266	...	...	...	4,347	...	3,676	...
Texas	U	395	845	227	1,072	1,599	329	1,928	123,496	152,914	94,863	120,365
Multibank		71	529	180	709	...	...	...	108,888	...	81,993	...
One-bank		324	316	47	363	...	...	...	14,609	...	12,870	...
Utah	S	23	31	301	332	62	334	396	7,115	7,993	5,787	6,528
Multibank		5	13	177	190	...	...	...	4,495	...	3,634	...
One-bank		18	18	124	142	...	...	...	2,619	...	2,153	...
Vermont	S	7	8	89	97	28	180	208	1,510	2,870	1,350	2,547
Multibank		2	3	39	42	...	...	...	725	...	654	...
One-bank		5	5	50	55	...	...	...	785	...	696	...
Virginia	S	14	62	1,222	1,284	203	1,468	1,671	24,880	29,836	19,946	24,344
Multibank		9	57	721	778	...	...	...	13,399	...	11,027	...
One-bank		5	5	501	506	...	...	...	11,481	...	8,918	...

86. 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, 1982, domestic data only												
Washington	S	17	19	654	673	101	903	1,004	21,077	24,510	16,690	19,622
Multibank		6	8	526	534	...	...	...	18,431	...	14,611	...
One-bank		11	11	128	139	...	...	...	2,646	...	2,079	...
West Virginia	U	12	13	9	22	241	84	325	1,797	11,950	1,277	9,943
Multibank		2	3	1	4	...	...	...	64	...	55	...
One-bank		10	10	8	18	...	...	...	1,733	...	1,222	...
Wisconsin	L	141	281	302	583	628	514	1,142	19,290	30,030	15,026	24,339
Multibank		29	170	227	397	...	...	...	15,930	...	12,097	...
One-bank		112	111	75	186	...	...	...	3,360	...	2,929	...
Wyoming	U	44	84	4	88	111	4	115	3,494	4,108	3,053	3,588
Multibank		10	51	3	54	...	...	...	2,218	...	1,918	...
One-bank		34	33	1	34	...	...	...	1,276	...	1,134	...
TOTALS BY STATE-BRANCHING CLASSIFICATION												
Statewide branching	24	508	918	17,502	18,420	2,398	21,445	23,843	791,423	876,774	552,543	624,367
Multibank		144	557	8,583	9,140	...	...	...	455,708	...	299,688	...
One-bank		364	361	8,919	9,280	...	...	...	335,715	...	252,855	...
Limited branching	16	1,534	2,426	11,067	13,493	5,842	16,476	22,318	398,528	550,168	301,253	432,888
Multibank		169	1,070	6,531	7,601	...	...	...	257,490	...	187,322	...
One-bank		1,365	1,356	4,536	5,892	...	...	...	141,038	...	113,931	...
Unit banking	11	2,294	3,350	1,640	4,990	6,303	2,428	8,731	341,104	435,783	254,659	336,834
Multibank		221	1,290	742	2,032	...	...	...	215,967	...	152,008	...
One-bank		2,073	2,060	898	2,958	...	...	...	125,137	...	102,650	...
December 31, 1982, including foreign data												
50 states and District of Columbia—												
Total		4,289	6,694	31,303	37,997	14,543	41,405	55,948	1,855,900	2,188,419	1,414,548	1,701,033
Multibank		487	2,917	16,616	19,533	...	...	...	1,157,187	...	854,338	...
One-bank		3,802	3,777	14,687	18,464	...	...	...	698,713	...	560,210	...
Alabama	L	39	108	489	597	294	678	972	14,004	20,424	11,011	16,633
Multibank		8	76	370	446	...	...	...	10,332	...	8,089	...
One-bank		31	32	119	151	...	...	...	3,672	...	2,922	...
Alaska	S	4	5	55	60	14	122	136	1,508	3,374	1,197	2,670
Multibank		1	2	5	7	...	...	...	278	...	220	...
One-bank		3	3	50	53	...	...	...	1,230	...	977	...
Arizona	S	7	7	571	578	37	614	651	15,931	16,670	12,813	13,437
Multibank		1	1	170	171	...	...	...	4,509	...	3,623	...
One-bank		6	6	401	407	...	...	...	11,422	...	9,191	...
Arkansas	L	64	68	194	262	262	426	688	6,506	13,631	5,215	11,317
Multibank		2	6	30	36	...	...	...	1,356	...	1,050	...
One-bank		62	62	164	226	...	...	...	5,150	...	4,165	...
California	S	104	114	4,329	4,443	364	4,745	5,109	262,551	275,127	207,805	218,492
Multibank		11	22	775	797	...	...	...	31,824	...	25,017	...
One-bank		93	92	3,554	3,646	...	...	...	230,727	...	182,788	...
Colorado	U	141	281	122	403	422	134	556	18,324	20,506	14,749	16,527
Multibank		19	160	82	242	...	...	...	14,759	...	11,623	...
One-bank		122	121	40	161	...	...	...	3,565	...	3,126	...

86. 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, 1982, including foreign data												
Connecticut	S	9	13	415	428	54	581	635	13,214	16,478	10,535	13,386
Multibank		4	8	204	212	...	...	...	6,993	...	5,733	...
One-bank		5	5	211	216	...	...	...	6,222	...	4,802	...
Delaware	S	11	12	37	49	28	152	180	3,931	7,761	2,444	5,285
Multibank		9	10	29	39	...	...	...	3,837	...	2,366	...
One-bank		2	2	8	10	...	...	...	93	...	79	...
District of Columbia	S	10	10	160	170	17	171	188	10,274	10,577	8,289	8,553
Multibank		1	1	25	26	...	...	...	831	...	646	...
One-bank		9	9	135	144	...	...	...	9,443	...	7,643	...
Florida	S	91	268	1,393	1,661	481	1,674	2,155	49,853	59,871	41,165	49,641
Multibank		28	207	1,189	1,396	...	...	...	42,887	...	35,193	...
One-bank		63	61	204	265	...	...	...	6,966	...	5,972	...
Georgia	L	82	146	736	882	416	957	1,373	23,700	30,365	17,578	23,431
Multibank		20	84	629	713	...	...	...	21,134	...	15,397	...
One-bank		62	62	107	169	...	...	...	2,567	...	2,182	...
Hawaii	S	4	4	151	155	11	192	203	5,768	6,733	5,166	6,020
Multibank		1	1	14	15	...	...	...	417	...	379	...
One-bank		3	3	137	140	...	...	...	5,351	...	4,787	...
Idaho	S	11	12	230	242	27	261	288	5,340	5,884	4,336	4,815
Multibank		3	4	127	131	...	...	...	2,664	...	2,193	...
One-bank		8	8	103	111	...	...	...	2,676	...	2,143	...
Illinois	U	417	476	408	884	1,254	726	1,980	128,389	158,143	98,239	124,168
Multibank		41	103	117	220	...	...	...	62,170	...	44,235	...
One-bank		376	373	291	664	...	...	...	66,219	...	54,004	...
Indiana	L	108	108	608	716	400	1,219	1,619	18,922	36,529	14,954	30,102
Multibank		...	...	...	...	...	...	...	...	...	...	...
One-bank		108	108	608	716	...	...	...	18,922	...	14,954	...
Iowa	L	288	382	417	799	645	562	1,207	17,755	25,501	14,841	21,531
Multibank		17	111	212	323	...	...	...	8,439	...	6,888	...
One-bank		271	271	205	476	...	...	...	9,316	...	7,953	...
Kansas	U	372	380	180	560	620	218	838	14,669	19,618	12,212	16,549
Multibank		8	14	21	35	...	...	...	2,084	...	1,626	...
One-bank		364	366	159	525	...	...	...	12,585	...	10,586	...
Kentucky	L	81	82	336	418	343	762	1,105	11,941	23,566	8,941	18,994
Multibank		1	2	49	51	...	...	...	2,936	...	2,012	...
One-bank		80	80	287	367	...	...	...	9,004	...	6,929	...
Louisiana	L	92	89	472	561	278	878	1,156	19,050	30,894	15,513	25,921
Multibank		...	...	...	...	...	...	...	...	...	...	...
One-bank		92	89	472	561	...	...	...	19,050	...	15,513	...
Maine	S	6	19	237	256	35	362	397	2,810	3,890	2,299	3,215
Multibank		4	17	199	216	...	...	...	2,452	...	2,018	...
One-bank		2	2	38	40	...	...	...	358	...	281	...
Maryland	S	13	32	850	882	91	1,048	1,139	17,063	20,179	12,910	15,667
Multibank		7	26	661	687	...	...	...	14,321	...	10,762	...
One-bank		6	6	189	195	...	...	...	2,742	...	2,148	...
Massachusetts	L	23	77	858	935	136	1,063	1,199	40,847	44,687	29,910	33,054
Multibank		11	65	755	820	...	...	...	38,538	...	27,959	...
One-bank		12	12	103	115	...	...	...	2,309	...	1,951	...

86. 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, 1982, including foreign data												
Michigan	L	41	206	1,733	1,939	374	2,209	2,583	49,194	58,949	39,608	48,203
Multibank		21	186	1,572	1,758	...	...	...	45,613	...	36,450	...
One-bank		20	20	161	181	...	...	...	3,582	...	3,159	...
Minnesota	L	325	463	274	737	762	332	1,094	33,404	38,865	25,301	30,049
Multibank		16	157	147	304	...	...	...	25,978	...	18,753	...
One-bank		309	306	127	433	...	...	...	7,426	...	6,548	...
Mississippi	L	47	46	333	379	167	736	903	6,886	13,695	5,541	11,571
Multibank		...	...	...	...	...	...	...	...	...	...	...
One-bank		47	46	333	379	...	...	...	6,886	...	5,451	...
Missouri	U	209	467	386	853	734	504	1,238	35,204	41,524	26,434	31,948
Multibank		45	305	296	601	...	...	...	30,946	...	22,682	...
One-bank		164	162	90	252	...	...	...	4,258	...	3,752	...
Montana	U	48	107	32	139	169	34	203	5,100	6,156	4,303	5,242
Multibank		11	70	29	99	...	...	...	4,042	...	3,368	...
One-bank		37	37	3	40	...	...	...	1,059	...	935	...
Nebraska	U	286	292	130	422	464	158	622	11,322	13,975	9,136	11,433
Multibank		3	7	10	17	...	...	...	1,226	...	927	...
One-bank		283	285	120	405	...	...	...	10,096	...	8,209	...
Nevada	S	3	4	137	141	13	164	177	3,892	4,584	3,358	3,933
Multibank		1	1	68	69	...	...	...	2,353	...	2,057	...
One-bank		2	3	69	72	...	...	...	1,538	...	1,301	...
New Hampshire	S	8	24	98	122	69	183	252	2,007	3,895	1,717	3,377
Multibank		4	20	75	95	...	...	...	1,538	...	1,327	...
One-bank		4	4	23	27	...	...	...	469	...	390	...
New Jersey	S	25	58	1,029	1,087	148	1,638	1,786	28,470	42,224	23,246	35,045
Multibank		11	44	752	796	...	...	...	22,078	...	17,901	...
One-bank		14	14	277	291	...	...	...	6,392	...	5,345	...
New Mexico	L	28	57	199	256	92	266	358	5,291	7,766	4,602	6,629
Multibank		6	35	125	160	...	...	...	3,795	...	3,263	...
One-bank		22	22	74	96	...	...	...	1,496	...	1,339	...
New York	S	48	88	3,568	3,656	210	3,835	4,045	511,889	521,587	362,093	369,605
Multibank		19	60	2,437	2,497	...	...	...	434,126	...	302,665	...
One-bank		29	28	1,131	1,159	...	...	...	77,763	...	59,428	...
North Carolina	S	11	12	1,448	1,460	69	1,794	1,863	28,461	32,452	20,984	24,446
Multibank		2	3	286	289	...	...	...	8,593	...	6,327	...
One-bank		9	9	1,162	1,171	...	...	...	19,868	...	14,657	...
North Dakota	U	78	113	94	207	178	129	307	4,304	5,786	3,753	5,040
Multibank		7	43	44	87	...	...	...	2,520	...	2,188	...
One-bank		71	70	50	120	...	...	...	1,784	...	1,564	...
Ohio	L	36	121	1,796	1,917	355	2,312	2,667	51,354	63,380	38,075	48,472
Multibank		17	103	1,539	1,642	...	...	...	43,313	...	31,951	...
One-bank		19	18	257	275	...	...	...	8,041	...	6,124	...
Oklahoma	U	292	292	135	427	511	193	704	23,573	29,670	19,799	25,190
Multibank		4	5	2	7	...	...	...	337	...	299	...
One-bank		288	287	133	420	...	...	...	23,236	...	19,500	...
Oregon	S	12	25	553	578	89	609	698	13,133	14,215	10,596	11,528
Multibank		5	18	512	530	...	...	...	12,543	...	10,080	...
One-bank		7	7	41	48	...	...	...	590	...	516	...

86. 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 ¹			All commercial banks			Assets		Deposits	
			Banks	Branches	Total	Banks	Branches	Total	Holding companies	All commercial banks	Holding companies	All commercial banks
December 31, 1982, including foreign data												
Pennsylvania	L	59	60	1,852	1,912	342	2,688	3,030	83,848	105,857	60,957	80,245
Multibank		9	11	579	590	...	...	...	45,869	...	30,903	...
One-bank		50	49	1,273	1,322	...	...	...	37,979	...	30,054	...
Rhode Island	S	10	11	218	229	16	237	253	8,215	8,417	6,384	6,560
Multibank		1	2	47	49	...	...	...	1,916	...	1,431	...
One-bank		9	9	171	180	...	...	...	6,299	...	4,953	...
South Carolina	S	6	6	416	422	78	776	854	5,781	10,266	4,558	8,301
Multibank		...	...	...	...	...	...	...	...	...	...	...
One-bank		6	6	416	422	...	...	...	5,781	...	4,558	...
South Dakota	S	54	74	132	206	153	160	313	7,380	8,784	5,456	6,703
Multibank		9	29	78	107	...	...	...	5,915	...	4,151	...
One-bank		45	45	54	99	...	...	...	1,465	...	1,304	...
Tennessee	L	80	132	630	762	348	1,033	1,381	18,733	28,301	14,722	23,012
Multibank		12	64	432	496	...	...	...	14,386	...	11,046	...
One-bank		68	68	198	266	...	...	...	4,347	...	3,676	...
Texas	U	395	845	253	1,098	1,599	355	1,954	134,082	163,500	105,662	131,164
Multibank		71	529	206	735	...	...	...	119,474	...	92,792	...
One-bank		324	316	47	363	...	...	...	14,609	...	12,870	...
Utah	S	23	31	302	333	62	335	397	7,353	8,232	6,025	6,767
Multibank		5	13	177	190	...	...	...	4,495	...	3,634	...
One-bank		18	18	125	143	...	...	...	2,858	...	2,391	...
Vermont	S	7	8	89	97	28	180	208	1,510	2,870	1,350	2,547
Multibank		2	3	39	42	...	...	...	725	...	654	...
One-bank		5	5	50	55	...	...	...	785	...	696	...
Virginia	S	14	62	1,228	1,290	203	1,474	1,677	25,258	30,214	20,318	24,717
Multibank		9	57	723	780	...	...	...	13,755	...	11,378	...
One-bank		5	5	505	510	...	...	...	11,503	...	8,940	...
Washington	S	17	19	670	689	101	919	1,020	22,904	26,336	18,700	21,632
Multibank		6	8	542	550	...	...	...	20,258	...	16,621	...
One-bank		11	11	128	139	...	...	...	2,646	...	2,079	...
West Virginia	U	12	13	9	22	241	84	325	1,797	11,950	1,277	9,943
Multibank		2	3	1	4	...	...	...	64	...	55	...
One-bank		10	10	8	18	...	...	...	1,733	...	1,222	...
Wisconsin	L	141	281	307	588	628	519	1,147	19,713	30,453	15,418	24,732
Multibank		29	170	232	402	...	...	...	16,354	...	12,489	...
One-bank		112	111	75	186	...	...	...	3,360	...	2,929	...
Wyoming	U	44	84	4	88	111	4	115	3,494	4,108	3,053	3,588
Multibank		10	51	3	54	...	...	...	2,218	...	1,918	...
One-bank		34	33	1	34	...	...	...	1,276	...	1,134	...
TOTALS BY STATE-BRANCHING CLASSIFICATION												
Statewide												
branching	24	508	918	18,316	19,234	2,398	22,226	24,624	1,054,494	1,140,620	793,744	866,344
Multibank		144	557	9,134	9,691	...	...	...	639,307	...	466,376	...
One-bank		364	361	9,182	9,543	...	...	...	415,187	...	327,368	...
Limited												
branching	16	1,534	2,426	11,234	13,660	5,842	16,640	22,482	421,148	572,863	322,188	453,896
Multibank		169	1,070	6,671	7,741	...	...	...	278,041	...	206,249	...
One-bank		1,365	1,356	4,563	5,919	...	...	...	143,107	...	115,939	...
Unit branching												
branching	11	2,294	3,350	1,753	5,103	6,303	2,539	8,842	380,258	474,936	298,617	380,792
Multibank		221	1,290	811	2,101	...	...	...	239,839	...	181,714	...
One-bank		2,073	2,060	942	3,002	...	...	...	140,419	...	116,903	...

87. Consolidated report of income, 1982¹

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 . . .	257,031,484	45,173,564	26,145,901	23,290,306	46,979,972	115,441,741	201,808,078	55,223,406
2 Interest and fees on loans . . .	166,536,893	27,218,750	16,033,453	14,195,975	29,083,443	80,005,272	132,385,696	34,151,197
3 Interest on balances with depository institutions . . .	23,813,499	1,327,599	1,306,687	1,283,890	4,184,205	15,711,118	21,278,161	2,535,338
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	11,347,270	3,030,774	1,536,257	1,431,688	2,413,613	2,934,938	8,291,848	3,055,422
5 Interest on U.S. Treasury securities and on obligations of other U.S. government agencies and corporations	20,981,241	8,148,151	3,689,855	2,831,065	3,454,522	2,857,648	12,623,722	8,357,519
6 U.S. Treasury securities	(²)	(²)	(²)	(²)	2,303,011	2,010,479	(²)	(²)
7 Obligations of other U.S. government agencies and corporations	(²)	(²)	(²)	(²)	1,151,511	847,169	(²)	(²)
8 Interest on obligations of states and political subdivisions in United States	10,572,248	2,790,679	1,749,566	1,360,627	2,383,238	2,288,138	7,351,490	3,220,758
9 Income from all other securities	1,722,126	150,254	116,569	159,775	218,539	1,076,989	1,397,228	324,898
10 Interest on other bonds, notes, and debentures	(²)	(²)	(²)	(²)	188,893	1,014,407	(²)	(²)
11 Dividends on stock	(²)	(²)	(²)	(²)	29,646	62,582	(²)	(²)
12 Income from lease financing	1,942,653	43,033	55,844	135,475	370,427	1,337,874	1,778,201	164,452
13 Income from fiduciary activities	3,611,220	141,716	312,292	406,659	1,171,973	1,578,580	3,206,225	404,995
14 Service charges on deposit accounts in domestic offices	4,569,994	1,349,010	699,647	591,798	894,702	1,034,837	3,028,917	1,541,077
15 Other service charges, commissions, and fees	6,212,056	587,366	412,940	562,833	1,737,208	2,911,709	5,342,751	869,305
16 Other operating income	5,722,255	386,209	232,789	330,516	1,068,103	3,704,638	5,123,824	598,431
17 Trading income, net	(²)	(²)	(²)	57,257	421,918	1,595,722	(²)	(²)
18 Equity in net income of unconsolidated subsidiaries and associated companies	(²)	(²)	(²)	(²)	-4,386	251,811	(²)	(²)
19 All other	(²)	(²)	(²)	(²)	650,571	1,857,105	(²)	(²)

87. Consolidated report of income, 1982¹—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	237,910,085	40,296,521	23,785,151	21,519,408	43,724,856	108,584,149	187,864,917	50,045,168
21 Salaries and employee benefits	31,221,378	6,103,800	3,613,193	3,413,816	6,597,385	11,493,184	23,512,600	7,708,778
22 Interest on time CDs of \$100,000 or more issued by domestic offices	37,393,826	4,565,200	3,781,901	3,877,345	8,223,811	16,945,569	28,984,949	8,408,877
23 Interest on deposits in foreign offices	41,745,917	734	24,663	192,009	3,284,864	38,243,647	40,968,369	777,548
24 Interest on other deposits	61,802,192	21,238,921	10,420,791	7,432,112	10,460,682	12,249,686	40,105,994	21,696,198
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	20,626,164	688,754	1,230,785	2,000,136	5,852,880	10,853,609	18,831,391	1,794,773
26 Interest on demand notes (note balances) issued to U.S. Treasury and other borrowed money	6,200,902	151,851	171,229	233,678	857,797	4,786,347	5,872,961	327,941
27 Demand notes (note balances) issued to U.S. Treasury	(²)	(²)	(²)	(²)	366,780	541,327	(²)	(²)
28 Other borrowed money	(²)	(²)	(²)	(²)	491,017	4,245,020	(²)	(²)
29 Interest on subordinated notes and debentures	651,589	48,820	63,544	81,363	252,437	205,425	495,949	155,640
30 Occupancy expense of bank premises, net, and furniture and equipment expense	9,965,596	1,866,209	1,184,334	1,170,371	2,172,057	3,572,625	7,511,831	2,453,765
31 Occupancy expense of bank premises, gross	(²)	(²)	(²)	(²)	1,375,863	2,417,166	(²)	(²)
32 Less: Rental income	(²)	(²)	(²)	(²)	269,405	343,892	(²)	(²)
33 Occupancy expense of bank premises, net	(²)	(²)	(²)	(²)	1,106,458	2,073,274	(²)	(²)
34 Furniture and equipment expense	3,700,850	134,461	463,169	538,270	1,065,599	1,499,351	3,041,266	659,584
35 Provision for possible loan losses	8,308,118	1,486,809	837,570	819,235	1,639,184	3,525,320	6,568,269	1,739,849
36 Other operating expenses	19,994,402	4,145,419	2,457,148	2,299,340	4,383,758	6,708,737	15,012,630	4,981,772
37 Minority interest in consolidated subsidiaries	(²)	(²)	(²)	(²)	185	43,730	(²)	(²)
38 All other	(²)	(²)	(²)	(²)	4,383,574	6,665,007	(²)	(²)
39 Income before income taxes and securities gains or losses	19,121,421	4,877,056	2,360,759	1,770,898	3,255,116	6,857,592	13,943,173	5,178,248
40 Applicable income taxes	3,643,436	951,405	326,563	187,094	339,264	1,839,110	2,720,411	923,025
41 Income before securities gains or losses	15,478,005	3,925,671	2,034,195	1,583,805	2,915,852	5,018,482	11,222,780	4,255,225
42 Securities gains or losses (-), gross	-1,280,085	-85,193	-123,161	-152,787	-337,870	-581,074	-1,121,826	-158,259
43 Applicable income taxes	-620,497	-46,080	-65,286	-61,406	-129,122	-318,603	-542,346	-78,151
44 Securities gains or losses (-), net	-659,366	-38,909	-57,876	-91,366	-208,745	-262,470	-579,345	-80,021
45 Income before extraordinary items	14,818,558	3,886,680	1,976,320	1,492,439	2,707,107	4,756,012	10,643,417	4,175,141
46 Extraordinary items, gross	66,851	13,947	4,582	4,544	12,778	31,000	43,567	23,284
47 Applicable income taxes	-705	1,320	-1,595	-1,035	605	0	-862	157
48 Extraordinary items, net of tax effect	67,591	12,663	6,177	5,579	12,172	31,000	44,439	23,152
49 Net income	14,886,113	3,899,307	1,982,497	1,498,018	2,719,279	4,787,012	10,687,830	4,198,283

87. Consolidated report of income, 1982¹—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	116,187,065	29,466,131	15,289,013	12,253,143	21,254,104	37,924,674	84,229,170	31,957,895
51 Adjustments	25,056	25,289	2,906	805	914	-4,858	7,623	17,433
52 Adjusted balance, end of previous year	116,212,067	29,491,367	15,291,913	12,253,953	21,255,018	37,919,816	84,236,771	31,975,296
53 Net income, or loss (-)	14,886,113	3,899,307	1,982,497	1,498,018	2,719,279	4,787,012	10,687,830	4,198,283
54 Sale, conversion, acquisition, or retirement of capital, net	2,220,872	917,057	201,168	274,409	304,760	523,478	1,653,742	567,130
55 Transactions with own holding company or affiliates	(2)	(2)	(2)	(2)	209,491	523,478	(2)	(2)
56 Other	(2)	(2)	(2)	(2)	95,269	0	(2)	(2)
57 Changes incident to mergers and absorptions, net	1,070,828	85,820	157,915	443,889	313,391	69,813	880,453	190,375
58 LESS: Cash dividends declared on common stock	6,495,810	1,418,003	890,343	739,662	1,303,953	2,143,849	4,877,945	1,617,865
59 LESS: Cash dividends declared on preferred stock	20,055	1,905	2,218	3,725	12,207	0	7,011	13,044
60 Other increases, or decreases (-)	220,313	132,479	16,637	77,382	31,706	-37,891	110,260	110,053
61 Balance, end of period	128,094,100	33,105,895	16,757,575	13,804,256	23,307,994	41,118,380	92,683,820	35,410,280
<i>Allowance for possible loan losses</i>								
62 Balance, end of previous year	11,264,414	1,747,197	1,151,426	1,064,142	2,294,651	5,006,998	9,002,799	2,261,615
63 Recoveries credited to allowance	1,587,855	308,148	168,870	147,606	332,112	631,119	1,248,430	339,425
64 Changes incident to mergers and absorptions, net	139,249	9,999	24,543	50,479	40,581	13,647	114,807	24,442
65 Provision for possible loan losses	8,308,118	1,486,809	837,570	819,235	1,639,184	3,525,320	6,568,269	1,739,849
66 LESS: Losses charged to allowance	8,111,616	1,579,865	856,910	785,551	1,583,084	3,306,206	6,313,476	1,798,140
67 Foreign currency translation adjustment	-44,343	(2)	(2)	(2)	-785	-43,558	-44,343	(2)
68 Balance, end of period	13,143,565	1,972,183	1,325,493	1,295,909	2,722,657	5,827,323	10,576,462	2,567,103
MEMO								
69 Provision for U.S. federal income taxes	924,967	764,276	184,971	57,214	24,831	-106,325	279,303	645,664
70 Provision for U.S. state and local income taxes	625,362	142,296	73,686	66,061	134,701	208,618	431,694	193,668
71 Provision for foreign income taxes	1,471,794	0	1,008	1,362	51,210	1,418,214	1,466,060	5,734
72 Total	3,021,971	906,419	259,666	124,638	210,741	1,520,507	2,176,928	845,043
73 Provision for income taxes, current portion	(2)	(2)	(2)	(2)	170,147	1,684,956	(2)	(2)
74 Provision for income taxes, deferred portion	(2)	(2)	(2)	(2)	40,595	-164,449	(2)	(2)
75 Number of full-time equivalent employees ³	1,496,634	337,010	206,340	179,959	313,877	459,448	1,089,282	407,352
76 Number of banks ³	14,413	12,370	1,429	388	185	41	5,606	8,807

87. Consolidated report of income, 1982¹—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	9,348,238	130,083	2,360,563	6,857,592	9,089,428	258,810
2 Total interest income	138,766,169	2,110,191	31,781,875	104,874,103	133,445,854	5,320,315
3 Total noninterest income	14,575,292	204,558	3,803,096	10,567,638	14,181,444	393,848
4 Total interest expense	107,176,355	1,409,457	22,482,615	83,284,283	103,274,112	3,902,243
5 Total noninterest expense	36,816,867	775,209	10,741,792	25,299,866	35,263,757	1,553,110
6 LESS: Income taxes, security gains (losses), and extraordinary items	2,523,332	29,808	422,944	2,070,580	2,458,133	65,199
7 EQUALS: Net income	6,824,906	100,275	1,937,619	4,787,012	6,631,295	193,611
INTEREST INCOME AND INTEREST EXPENSE						
<i>Domestic offices</i>						
8 Total interest income	90,646,064	1,787,623	27,245,922	61,612,519	86,300,992	4,345,072
9 Interest and fees on loans	72,639,037	1,298,592	20,382,684	50,957,761	69,332,593	3,306,444
10 Interest on balances with depository institutions	2,719,048	87,035	741,769	1,890,244	2,480,094	238,954
11 Income on federal funds sold and securities purchased under agreements to resell in domestic offices and Edge and Agreement subsidiaries	4,609,461	97,287	1,687,075	2,825,099	4,438,842	170,619
12 Interest on bonds, notes, and debentures	9,555,291	298,869	4,114,725	5,141,697	8,956,247	599,044
13 Interest on U.S. Treasury securities	3,565,354	111,212	1,471,637	1,982,505	3,319,242	246,112
14 Interest on obligations of other U.S. government agencies and corporations	1,686,453	68,662	775,377	842,414	1,544,604	141,849
15 Interest on obligations of states and political subdivisions in United States	4,090,589	104,363	1,754,384	2,231,842	3,921,579	169,010
16 Interest on other bonds, notes, and debentures	212,895	14,632	113,327	84,936	170,822	42,073
17 Income from lease financing	1,123,227	5,840	319,669	797,718	1,093,216	30,011
18 Total interest expense	61,815,462	1,170,325	18,866,841	41,778,296	58,714,446	3,101,016
19 Interest on time certificates of deposit of \$100,000 or more	23,696,588	518,761	6,232,258	16,945,569	22,170,313	1,526,275
20 Interest on other deposits	20,046,240	421,404	7,375,150	12,249,686	18,859,449	1,186,791
21 Expense of federal funds purchased and securities sold under agreements to repurchase in domestic offices and Edge and Agreement subsidiaries	15,669,214	209,116	4,646,692	10,813,406	15,372,338	296,876
22 Interest on subordinated notes and debentures	400,615	7,957	218,352	174,306	360,460	40,155
23 Interest on other borrowed money	2,002,805	13,087	394,389	1,595,329	1,951,886	50,919
<i>Foreign offices and Edge and Agreement subsidiaries</i>						
24 Total interest income	49,699,503	327,180	4,835,452	44,536,871	48,696,199	1,003,304
25 Interest and fees on loans	31,020,196	123,679	1,849,006	29,047,511	30,670,786	349,410
26 Interest on balances with depository institutions	16,958,135	189,381	2,947,880	13,820,874	16,347,391	610,744
27 Income on federal funds sold and securities purchased under agreement to resell in Edge and Agreement subsidiaries	113,327	675	2,817	109,835	113,217	110
28 Interest on bonds, notes, and debentures	1,067,332	13,445	35,392	1,018,495	1,024,623	42,709
29 Income from lease financing	540,513	0	357	540,156	540,182	331
30 Total interest expense	44,508,302	221,420	3,322,222	40,964,660	43,726,216	782,086
31 Interest on deposits in foreign offices	41,745,917	217,406	3,284,864	38,243,647	40,968,369	777,548
32 Expense of federal funds purchased and securities sold under agreements to repurchase in Edge and Agreement subsidiaries	55,185	28	14,954	40,203	55,182	3
33 Interest on subordinated notes and debentures	32,409	1,290	0	31,119	31,119	1,290
34 Interest on other borrowed money	2,674,791	2,696	22,404	2,649,691	2,671,546	3,245

87. Consolidated report of income, 1982¹—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	3,037,207	24,430	395,705	2,617,072	2,978,673	58,534
36 Pretax income attributable to international business conducted in domestic offices	953,319	46,411	204,384	702,524	892,069	61,250
37 LESS: Coverage adjustment	160,030	647	17,263	142,120	156,124	3,906
38 Pretax income attributable to international business	3,830,496	70,194	582,826	3,177,476	3,714,618	115,878
39 LESS: All income taxes attributable to international business	1,624,174	27,920	253,613	1,342,641	1,564,339	59,835
40 EQUALS: Net income attributable to international business	2,206,323	42,274	329,214	1,834,835	2,150,280	56,043
MEMO						
41 Provision for possible loan losses attributable to international business	1,029,143	7,697	142,164	879,282	976,639	52,504
<i>Noninterest income allocation</i>						
42 Attributable to foreign offices and Edge and Agreement subsidiaries	2,174,199	775	54,120	2,119,304	2,164,819	9,380
43 Attributable to international business	2,844,482	10,951	138,309	2,695,222	2,824,244	20,238
<i>Noninterest expense allocation</i>						
44 Attributable to foreign offices and Edge and Agreement subsidiaries	3,634,130	6,238	131,358	3,496,534	3,606,234	27,896
45 Attributable to international business	4,794,012	26,609	233,630	4,533,773	4,752,336	41,676
<i>Gross intracompany interest adjustments</i>						
46 Intracompany interest income attributable to international business	7,595,763	36,466	816,744	6,742,553	7,473,553	122,210
47 Intracompany interest expense attributable to international business	10,147,446	72,154	1,833,750	8,241,542	9,956,353	191,093
48 Interest income of domestic offices from foreign domiciled customers	6,003,348	145,655	1,215,674	4,642,019	5,749,689	253,659
ASSETS AND LIABILITIES (average for 30 calendar days)						
<i>Domestic offices</i>						
49 Federal funds sold and securities purchased under agreements to repurchase	41,002	1,064	15,322	24,615	39,677	1,324
50 Total loans	538,040	10,014	147,587	380,438	514,324	23,715
51 Total deposits	613,184	14,979	199,042	399,162	580,750	32,433
52 Cash and due from depository institutions	109,959	2,583	34,408	72,967	105,537	4,421
53 Federal funds purchased and securities sold under agreements to repurchase	137,514	1,704	42,133	93,676	135,043	2,471
54 Total assets, year-end	962,967	19,398	289,867	653,701	921,255	41,712
<i>Foreign offices</i>						
55 Total loans	198,133	568	12,564	185,000	195,538	2,595
56 Total deposits	313,291	1,269	25,165	286,856	306,922	6,368
57 Cash and due from depository institutions	124,180	1,389	24,433	98,357	119,466	4,713
58 Total assets, year-end	389,915	2,474	42,715	344,724	380,918	8,996
59 Number of banks ³	196	34	121	41	167	29

88. Income, expenses, and dividends of member banks, by Federal Reserve District, 1982¹

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	6,628,120	63,701,469	5,309,768
2 Interest and fees on loans	4,017,690	43,124,659	3,148,181
3 Interest on balances with depository institutions	775,574	8,951,278	555,623
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	232,197	1,495,967	239,136
5 Interest on U.S. Treasury securities and on obligations of other U.S. government agencies and corporations	428,419	1,823,056	585,260
6 Interest on obligations of states and political subdivisions in United States	252,071	1,317,879	297,950
7 Income from all other securities	75,043	802,563	40,346
8 Income from lease financing	131,218	697,130	26,727
9 Income from fiduciary activities	236,985	1,000,887	138,077
10 Service charges on deposit accounts in domestic offices	83,782	320,836	88,479
11 Other service charges, commissions, and fees	210,741	1,990,537	104,437
12 Other operating income	184,399	2,176,679	85,551
13 Operating expenses, total	6,147,536	59,033,122	4,916,841
14 Salaries and employee benefits	966,655	6,225,860	727,820
15 Interest on time CDs of \$100,000 or more issued by domestic offices	851,593	6,263,639	524,737
16 Interest on deposits in foreign offices	1,204,544	24,651,515	395,273
17 Interest on other deposits	1,004,523	5,608,433	1,721,102
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	775,657	5,468,237	488,599
19 Interest on demand notes (note balances) issued to U.S. Treasury and other borrowed money	334,664	3,137,341	145,835
20 Interest on subordinated notes and debentures	8,588	146,701	110,972
21 Occupancy expense of bank premises, net, and furniture and equipment expense	283,250	2,031,915	248,786
22 Provision for possible loan losses	153,793	1,421,399	152,294
23 Other operating expenses	564,269	4,078,081	401,423
24 Income before income taxes and securities gains or losses	480,584	4,668,348	392,926
25 Applicable income taxes	108,148	1,486,635	49,623
26 Income before securities gains or losses	372,434	3,181,714	343,303
27 Securities gains, or losses (-), gross	-26,676	-410,593	-16,334
28 Applicable income taxes	-13,868	-236,286	-7,778
29 Securities gains, or losses (-), net	-12,808	-174,295	-8,556
30 Income before extraordinary items	359,627	3,007,421	334,747
31 Extraordinary items, gross	76	1,195	81
32 Applicable income taxes	1	5	2
33 Extraordinary items, net of tax effect	77	1,190	79
34 Net income	359,704	3,008,611	334,826
<i>Equity capital account</i>			
35 Balance, end of previous year	2,368,062	21,893,953	2,708,857
36 Adjustments	1,075	-1,339	1,717
37 Adjusted balance, end of previous year	2,369,137	21,892,618	2,710,567
38 Net income, or loss (-)	359,704	3,008,611	334,826
39 Sale, conversion, acquisition, or retirement of capital, net	9,352	416,854	236,845
40 Transactions with own holding company or affiliates	8,904	412,106	236,425
41 Other	448	4,748	420
42 Changes incident to mergers and absorptions, net	72,412	199,396	78,839
43 LESS: Cash dividends declared on common stock	141,601	1,274,201	137,248
44 LESS: Cash dividends declared on preferred stock	11	160	800
45 Other increases, or decreases (-)	-4,542	-3,010	3,329
46 Balance, end of period	2,664,448	24,240,097	3,226,360
<i>Allowance for possible loan losses</i>			
47 Balance, end of previous year	300,415	2,717,307	275,828
48 Recoveries credited to allowance	55,332	342,778	36,917
49 Changes incident to mergers and absorptions, net	6,689	16,968	2,898
50 Provision for possible loan losses	153,793	1,421,399	152,294
51 LESS: Losses charged to allowance	169,211	1,425,260	154,966
52 Foreign currency translation adjustment	-285	-22,951	(²)
53 Balance, end of period	346,731	3,050,241	312,978
MEMO			
54 Provision for U.S. federal income taxes	12,956	121,593	23,579
55 Provision for U.S. state and local income taxes	40,483	143,485	7,858
56 Provision for foreign income taxes	40,809	985,258	10,404
	94,248	1,250,332	41,842
57 Total			
58 Number of full-time equivalent employees ³	45,048	240,133	36,328
59 Number of banks ³	155	212	201

Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	Line
10,834,596	9,718,917	11,626,055	25,525,399	4,986,913	5,364,533	7,982,369	13,914,212	36,215,727	1
6,340,324	5,920,764	6,735,001	16,357,242	2,882,044	3,517,643	5,156,688	9,401,125	25,784,335	2
1,159,209	841,770	746,660	3,038,621	230,048	347,518	92,565	1,021,109	3,518,186	3
520,610	572,446	825,669	987,795	485,103	185,360	712,982	770,477	1,264,106	4
1,207,864	935,560	1,427,203	1,981,505	656,720	505,025	838,739	987,986	1,246,385	5
668,203	572,457	752,195	974,682	279,319	256,809	497,176	812,897	669,852	6
32,547	37,779	25,923	143,051	12,875	10,721	15,167	19,364	181,849	7
82,747	64,891	41,488	93,400	29,644	17,847	30,056	27,865	535,188	8
229,284	153,590	195,648	463,398	67,989	55,068	122,379	187,495	355,425	9
191,914	258,099	370,113	333,683	99,188	76,322	171,221	253,531	781,749	10
244,536	178,808	335,404	645,906	137,621	260,458	186,137	235,442	812,724	11
157,353	182,754	170,753	506,114	106,358	131,762	159,257	196,917	1,065,927	12
9,958,133	8,842,203	10,509,281	24,367,507	4,616,069	4,891,454	7,296,932	12,567,170	34,718,669	13
1,355,566	1,450,059	1,728,497	2,695,835	617,346	544,946	1,029,077	1,380,995	4,789,944	14
1,462,080	927,907	1,407,200	3,616,961	701,590	862,155	1,545,798	3,656,290	7,164,999	15
628,083	736,021	160,182	4,451,995	91,572	313,740	27,421	1,213,378	7,094,645	16
3,477,341	3,069,594	3,637,316	6,243,898	1,727,622	1,717,509	2,238,945	2,658,558	7,001,153	17
1,249,813	917,575	1,211,366	3,117,494	645,871	433,327	784,922	1,415,872	2,262,658	18
217,936	144,011	53,992	566,899	58,948	119,193	78,651	111,485	904,006	19
5,935	18,104	21,272	32,289	5,958	21,767	16,270	57,642	50,451	20
435,117	472,142	594,191	876,148	215,072	155,553	328,429	393,571	1,477,657	21
304,857	233,010	368,704	1,065,306	143,783	210,034	433,400	633,083	1,448,606	22
821,396	873,788	1,326,564	1,640,689	408,313	513,235	814,014	1,046,299	2,524,559	23
876,463	876,715	1,116,778	1,157,889	370,846	473,075	685,443	1,347,043	1,497,063	24
69,122	122,439	158,973	83,176	21,408	106,893	85,385	189,383	239,226	25
807,341	754,279	957,804	1,074,720	349,439	366,191	600,056	1,157,663	1,257,836	26
-143,681	-145,825	-99,779	-92,275	-8,003	-40,215	-29,620	-97,937	-10,888	27
-43,485	-69,498	-44,642	-35,358	-4,187	-20,808	-15,037	-44,467	-6,932	28
-100,188	-76,311	-55,109	-56,892	-3,814	-19,395	-14,556	-53,459	-3,962	29
707,148	677,965	902,686	1,017,825	345,625	346,786	585,508	1,104,202	1,253,877	30
-31	1,512	6,031	4,768	-1,775	213	322	2,854	28,321	31
-16	605	1,234	258	-860	-1	49	58	-2,197	32
-18	910	4,799	4,510	-915	216	277	2,796	30,518	33
707,130	678,870	907,485	1,022,335	344,710	347,001	585,773	1,106,997	1,284,388	34
6,059,695	4,879,883	6,167,038	11,324,506	2,768,291	2,658,560	4,400,692	6,482,192	12,517,441	35
1,978	227	4,621	891	-953	324	2,011	984	-3,913	36
6,061,671	4,880,113	6,171,657	11,325,394	2,767,334	2,658,879	4,402,701	6,483,174	12,513,526	37
707,130	678,870	907,485	1,022,335	344,710	347,001	585,773	1,106,997	1,284,388	38
75,560	29,182	86,485	183,583	17,111	27,814	119,683	240,349	210,924	39
61,768	12,400	43,378	173,010	5,983	22,398	61,629	62,801	68,183	40
13,792	16,782	43,107	10,573	11,128	5,416	58,054	177,548	142,741	41
101,046	84,549	193,873	39,260	19,575	34,704	13,202	50,320	-6,723	42
417,281	317,383	419,099	530,561	141,443	130,039	287,895	364,940	716,254	43
2,456	0	420	309	840	36	272	0	1,707	44
2,199	-23,205	61,735	-8,936	305	5,470	22,234	19,855	34,826	45
6,527,871	5,332,129	7,001,722	12,030,752	3,006,739	2,943,803	4,855,170	7,535,746	13,318,983	46
506,008	437,686	575,648	1,121,197	220,916	229,555	361,639	641,813	1,614,787	47
68,047	61,739	108,068	130,098	30,586	49,205	68,417	71,451	225,792	48
10,782	12,925	23,811	31,869	3,580	413	119	1,898	2,855	49
304,857	233,010	368,704	1,065,306	143,783	210,034	433,400	633,083	1,448,606	50
295,578	227,135	421,213	1,025,909	144,592	225,661	409,359	465,859	1,348,733	51
(2)	-219	(2)	-7,364	(2)	(2)	(2)	(2)	-13,524	52
594,110	518,008	655,004	1,315,195	254,270	263,540	454,208	882,397	1,929,780	53
3,147	12,199	87,638	-61,407	11,685	45,276	58,109	114,376	-149,848	54
-211	23,992	17,690	21,270	2,591	33,497	12,327	408	128,304	55
22,707	17,342	10,236	88,174	2,043	7,282	0	30,172	251,633	56
25,643	53,532	115,559	48,038	16,319	86,056	70,314	144,956	230,089	57
69,504	77,979	96,992	122,862	33,386	34,031	51,087	64,506	217,426	58
357	361	540	896	394	509	906	863	212	59

88. Income, expenses, and dividends of member banks, by District, 1982¹—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	3,656,117	56,361,684	2,748,761
2 Interest and fees on loans	2,163,784	39,229,799	1,650,036
3 Interest on balances with depository institutions	535,650	7,894,072	339,735
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	120,478	1,138,927	118,050
5 Interest on Treasury securities and on other U.S. government obligations	179,657	1,116,278	195,737
6 Interest on U.S. Treasury securities	155,966	889,872	75,252
7 Interest on obligations of other U.S. government agencies and corporations	23,691	226,406	120,485
8 Interest on obligations of states and political subdivisions in United States	81,546	965,793	125,598
9 Income from all other securities	67,176	669,084	9,656
10 Interest on other bonds, notes, and debentures	65,662	639,470	6,664
11 Dividends on stock	1,514	29,614	2,992
12 Income from lease financing	95,736	661,491	26,529
13 Income from fiduciary activities	142,241	887,695	109,895
14 Service charges on deposit accounts in domestic offices	18,636	204,627	47,641
15 Other service charges, commissions, and fees	127,340	1,553,018	68,812
16 Other operating income	123,873	2,040,900	57,072
17 Trading income, net	55,372	962,392	8,860
18 Equity in net income of unconsolidated subsidiaries and associated companies	4,104	193,426	0
19 All other	64,397	885,082	48,212
20 Operating expenses, total	3,426,299	52,305,603	2,599,095
21 Salaries and employee benefits	464,041	5,168,472	400,639
22 Interest on time CDs of \$100,000 or more issued by domestic offices	515,841	5,531,938	308,331
23 Interest on deposits in foreign offices	1,109,558	23,943,183	379,273
24 Interest on other deposits	133,933	3,561,384	514,984
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	467,903	4,903,861	380,628
26 Interest on demand notes issued to U.S. Treasury and other borrowed money	276,751	2,970,576	113,947
27 Interest on demand notes (note balances) issued to U.S. Treasury	19,764	246,356	35,805
28 Interest on other borrowed money	256,987	2,724,220	78,142
29 Interest on subordinated notes and debentures	2,958	133,350	88,893
30 Occupancy expense of bank premises, net, and furniture and equipment expense	131,027	1,652,326	136,290
31 Occupancy expense of bank premises, gross	80,816	1,143,155	86,503
32 Less: Rental income	11,791	135,251	8,308
33 Occupancy expense of bank premises, net	69,025	1,007,904	78,195
34 Furniture and equipment expense	62,002	644,422	58,095
35 Provision for possible loan losses	76,814	1,223,445	91,348
36 Other operating expenses	247,473	3,217,068	184,762
37 Minority interest in consolidated subsidiaries	53	18,029	0
38 All other	247,420	3,199,039	184,762
39 Income before income taxes and securities gains or losses	229,818	4,056,081	149,666
40 Applicable income taxes	71,551	1,379,021	15,555
41 Income before securities gains or losses	158,267	2,677,060	134,111
42 Securities gains or losses (-), gross	-16,738	-366,427	-9,654
43 Applicable income taxes	-8,973	-216,641	-4,539
44 Securities gains or losses (-), net	-7,765	-149,786	-5,115
45 Income before extraordinary items	150,502	2,527,274	128,996
46 Extraordinary items, gross	0	0	0
47 Applicable income taxes	0	0	0
48 Extraordinary items, net of tax effect	0	0	0
49 Net income	150,502	2,527,274	128,996
<i>Equity capital account</i>			
50 Balance, end of previous year	1,021,028	17,982,362	1,206,084
51 Adjustments	0	-2,187	0
52 Adjusted balance, end of previous year	1,021,028	17,980,175	1,206,084
53 Net income or loss (-)	150,502	2,527,274	128,996
54 Sale, conversion, acquisition, or retirement of capital, net	0	277,000	350
55 Transactions with own holding company or affiliates	0	277,000	350
56 Other	0	0	0
57 Changes incident to mergers and absorptions, net	0	0	0
58 Less: Cash dividends declared on common stock	55,413	1,063,257	67,330
59 Less: Cash dividends declared on preferred stock	0	0	800
60 Other increases or decreases (-)	-4,350	-52,072	70
61 Balance, end of period	1,111,767	19,669,120	1,267,370
<i>Allowance for possible loan losses</i>			
62 Balance, end of previous year	156,438	2,361,534	180,785
63 Recoveries credited to allowance	33,965	289,607	24,200
64 Changes incident to mergers and absorptions, net	0	-3,138	-7,253
65 Provision for possible loan losses	76,814	1,223,445	91,348
66 Less: Losses charged to allowance	90,096	1,204,855	100,773
67 Foreign currency translation adjustment	-285	-22,278	(?)
68 Balance, end of period	176,836	2,644,315	188,307
MEMO			
69 Provision for U.S. federal income taxes	1,053	93,881	-455
70 Provision for U.S. state and local income taxes	22,093	95,791	1,066
71 Provision for foreign income taxes	39,432	972,708	10,404
72 Total	62,578	1,162,380	11,015
73 Provision for income taxes, current portion	61,600	1,133,386	21,822
74 Provision for income taxes, deferred portion	978	28,994	-10,807
75 Number of full-time equivalent employees ³	19,503	185,843	17,272
76 Number of banks ³	4	14	6

Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	Line
6,869,518	5,650,633	4,419,805	16,772,048	2,381,164	1,901,022	2,611,852	6,823,928	32,528,136	1
4,093,958	3,523,066	2,576,718	11,427,472	1,349,185	1,196,283	1,692,116	4,862,678	23,379,474	2
914,846	667,368	365,333	2,408,670	175,620	235,327	16,451	760,569	3,318,165	3
281,360	274,512	323,655	464,912	287,688	47,624	295,285	248,570	1,121,650	4
538,186	338,976	396,951	486,971	139,774	74,259	154,251	184,822	868,900	5
311,299	231,684	289,266	312,314	84,127	46,216	128,694	152,097	547,932	6
226,887	107,292	107,642	174,657	55,647	28,043	23,898	30,146	320,968	7
374,190	311,587	268,868	436,573	115,332	86,624	136,368	348,108	478,703	8
21,481	9,866	8,935	82,559	5,697	4,383	2,839	5,602	173,329	9
15,991	7,655	3,046	73,106	4,668	3,627	768	3,019	156,712	10
5,490	2,211	5,889	9,453	1,029	756	2,031	2,583	16,617	11
59,268	54,427	23,021	74,657	28,478	13,892	15,988	19,693	499,923	12
166,344	108,648	93,214	336,070	43,411	43,328	75,700	133,279	317,290	13
97,506	137,528	133,053	150,715	41,931	16,189	31,323	36,898	630,046	14
194,994	94,709	141,751	493,348	107,187	71,585	86,083	127,927	733,836	15
127,385	129,946	88,306	410,101	86,861	111,528	105,448	95,782	1,006,820	16
40,599	58,144	39,297	222,296	62,797	74,462	54,917	35,496	325,169	17
1,278	79	111	11,561	-587	690	-3,236	-247	42,400	18
85,508	71,723	48,881	176,244	24,651	36,376	53,718	60,238	639,250	19
6,332,329	5,158,052	3,968,091	16,154,818	2,242,277	1,762,365	2,488,457	6,201,525	31,345,455	20
823,901	821,526	658,182	1,543,925	311,218	176,439	336,057	528,083	4,136,151	21
1,181,777	611,126	570,463	2,774,087	435,274	435,380	743,854	2,009,670	6,678,668	22
623,230	732,943	139,687	4,436,215	91,572	313,740	27,421	1,180,531	7,092,298	23
1,566,300	1,375,314	1,013,152	2,094,451	441,892	217,821	251,771	489,808	5,769,620	24
1,027,976	644,581	675,191	2,666,406	513,045	285,249	493,999	1,080,978	2,022,064	25
186,815	107,877	26,346	496,895	47,065	97,553	38,472	76,682	880,580	26
47,967	46,189	8,980	135,209	25,422	30,230	25,524	39,353	137,721	27
138,848	61,688	17,366	361,686	21,643	67,323	12,879	37,329	742,859	28
2,274	10,690	11,937	17,319	3,481	10,915	8,363	38,995	42,558	29
257,960	258,617	223,965	490,974	115,673	43,936	113,448	115,073	1,270,811	30
160,820	157,576	129,721	357,422	63,765	45,602	65,055	109,783	823,518	31
34,111	17,898	25,983	73,595	13,143	20,897	16,920	70,103	105,328	32
126,709	139,678	103,738	283,827	50,622	24,705	48,135	39,680	718,190	33
131,251	118,939	120,213	207,147	65,051	19,231	64,826	75,151	552,621	34
188,569	147,123	124,350	753,308	72,118	56,935	160,492	247,010	1,313,345	35
473,527	448,255	524,818	881,238	210,939	124,397	314,580	434,695	2,139,360	36
-449	0	24	33	79	0	1	0	26,097	37
473,976	448,255	524,739	881,205	210,860	124,397	313,209	433,724	2,113,264	38
537,189	492,581	451,714	617,230	138,887	138,657	123,395	622,403	1,182,681	39
60,411	75,927	71,876	63,678	-4,732	24,883	-17,459	96,466	169,441	40
476,778	416,654	379,838	553,552	143,619	113,774	140,854	525,937	1,013,240	41
-96,433	-98,686	-44,225	-65,187	-7,514	-18,418	-12,685	-64,395	-14,635	42
-20,701	-47,124	-18,728	-22,550	-3,543	-9,678	-5,528	-28,944	-7,153	43
-75,732	-51,562	-25,497	-42,637	-3,971	-8,740	-7,156	-35,540	-7,482	44
401,046	365,092	354,341	510,915	139,648	105,034	133,698	490,487	1,005,758	45
0	0	100	251	0	0	0	2,383	31,000	46
0	0	0	0	0	0	0	0	0	47
0	0	100	251	0	0	0	2,383	31,000	48
401,046	365,092	354,441	511,166	139,648	105,034	133,698	492,870	1,036,758	49
3,419,200	2,513,673	2,169,561	5,842,013	1,100,682	708,055	1,132,118	2,594,031	10,515,259	50
-1,007	0	0	1,047	0	0	0	454	-2,955	51
3,418,193	2,513,673	2,169,561	5,843,065	1,100,682	708,055	1,132,118	2,594,485	10,512,304	52
401,046	365,092	354,441	511,166	139,648	105,034	133,698	492,870	1,036,758	53
55,000	25,402	3,636	148,526	4,000	20,002	18,881	14,257	533	54
55,000	25,402	2,250	148,526	0	20,002	18,881	-1,218	157	55
0	0	1,386	0	4,000	0	0	15,475	376	56
40,947	45,918	2,932	14,812	17,206	30,000	0	42,403	-7,600	57
250,461	195,794	155,011	243,896	71,824	34,987	67,527	140,353	619,187	58
2,439	0	19	135	560	0	0	0	0	59
-2,298	-25,314	11,649	-12,213	0	1,150	-1	-23,686	29,084	60
3,659,988	2,728,976	2,387,189	6,261,320	1,189,152	829,254	1,217,169	2,979,977	10,951,892	61
342,830	255,893	253,194	745,131	115,110	74,615	134,568	344,919	1,437,176	62
42,883	33,367	48,154	81,453	15,906	6,877	20,151	20,036	204,748	63
5,675	6,469	3,520	28,091	3,191	135	0	620	2,261	64
188,569	147,123	124,350	753,308	72,118	56,935	160,492	247,010	1,313,345	65
173,130	130,972	149,942	710,981	68,844	46,652	134,735	175,023	1,220,867	66
(2)	-219	(2)	-7,364	(2)	(2)	(2)	(2)	-13,524	67
406,827	311,661	279,276	889,638	137,481	91,910	180,476	437,562	1,723,142	68
17,411	-4,986	39,597	-55,261	-10,887	-2,315	-21,349	39,072	-198,904	69
-408	16,447	4,388	8,216	569	10,238	-1,642	0	111,150	70
22,707	17,342	9,163	88,174	2,043	7,282	0	28,450	250,042	71
39,710	28,803	53,148	41,129	-8,275	15,205	-22,991	67,522	162,288	72
40,147	24,767	44,287	81,601	-11,256	13,390	3,552	42,471	311,373	73
-437	4,036	8,899	-40,472	2,981	1,815	-27,020	24,435	-149,085	74
38,481	40,721	34,367	60,441	15,550	6,550	14,763	20,481	184,442	75
15	15	21	23	13	8	18	19	18	76

88. Income, expenses, and dividends of member banks, by District, 1982¹—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	2,972,003	7,339,785	2,561,007
2 Interest and fees on loans	1,853,906	3,894,860	1,498,145
3 Interest on balances with depository institutions	239,924	1,057,206	215,888
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	111,719	357,040	121,086
5 Interest on U.S. Treasury securities and on obligations of other U.S. government agencies and corporations	248,762	706,778	389,523
6 Interest on obligations of states and political subdivisions in United States	170,525	352,086	172,352
7 Income from all other securities	7,867	133,479	30,690
8 Income from lease financing	35,482	35,639	198
9 Income from fiduciary activities	94,744	113,192	28,182
10 Service charges on deposit accounts in domestic offices	65,146	116,209	40,838
11 Other service charges, commissions, and fees	83,401	437,519	35,625
12 Other operating income	60,526	135,779	28,479
13 Operating expenses, total	2,721,237	6,727,519	2,317,746
14 Salaries and employee benefits	502,614	1,057,388	327,181
15 Interest on time CDs of \$100,000 or more issued by domestic offices	335,752	731,701	216,406
16 Interest on deposits in foreign offices	94,986	708,332	16,000
17 Interest on other deposits	870,590	2,047,049	1,206,118
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	307,754	564,376	107,971
19 Interest on demand notes (note balances) issued to U.S. Treasury and other borrowed money	57,913	166,765	31,888
20 Interest on subordinated notes and debentures	5,630	13,351	22,079
21 Occupancy expense of bank premises, net, and furniture and equipment expense	152,223	379,589	112,496
22 Provision for possible loan losses	76,979	197,954	60,946
23 Other operating expenses	316,796	861,013	216,661
24 Income before income taxes and securities gains or losses	250,766	612,267	243,260
25 Applicable income taxes	36,597	107,614	34,068
26 Income before securities gains or losses	214,167	504,654	209,192
27 Securities gains or losses (-), gross	-9,938	-44,166	-6,680
28 Applicable income taxes	-4,895	-19,645	-3,239
29 Securities gains or losses (-), net	-5,043	-24,509	-3,441
30 Income before extraordinary items	209,125	480,147	205,751
31 Extraordinary items, gross	76	1,195	81
32 Applicable income taxes	1	5	2
33 Extraordinary items, net of tax effect	77	1,190	79
34 Net income	209,202	481,337	205,830
<i>Equity capital account</i>			
35 Balance, end of previous year	1,347,034	3,911,591	1,502,773
36 Adjustments	1,075	848	1,717
37 Adjusted balance, end of previous year	1,348,109	3,912,443	1,504,483
38 Net income or loss (-)	209,202	481,337	205,830
39 Sale, conversion, acquisition, or retirement of capital, net	9,352	139,854	236,495
40 Transactions with own holding company or affiliates	8,904	135,106	236,075
41 Other	448	4,748	420
42 Changes incident to mergers and absorptions, net	72,412	199,396	78,839
43 Less: Cash dividends declared on common stock	86,188	210,944	69,918
44 Less: Cash dividends declared on preferred stock	11	160	0
45 Other increases or decreases (-)	-192	49,062	3,259
46 Balance, end of period	1,552,681	4,570,977	1,958,990
<i>Allowance for possible loan losses</i>			
47 Balance, end of previous year	143,977	355,773	95,043
48 Recoveries credited to allowance	21,367	53,171	12,717
49 Changes incident to mergers and absorptions, net	6,689	20,106	10,151
50 Provision for possible loan losses	76,979	197,954	60,946
51 Less: Losses charged to allowance	79,115	220,405	54,193
52 Foreign currency translation adjustment	(²)	-673	(²)
53 Balance, end of period	169,895	405,926	124,671
MEMO			
54 Provision for U.S. federal income taxes	11,903	27,712	24,034
55 Provision for U.S. state and local income taxes	18,390	47,694	6,792
56 Provision for foreign income taxes	1,377	12,550	0
57 Total	31,670	87,952	30,827
58 Number of full-time equivalent employees ³	25,545	54,290	19,056
59 Number of banks ³	151	198	195

Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	Line
3,965,078	4,068,284	7,206,250	8,753,351	2,605,749	3,463,511	5,370,517	7,090,284	3,687,591	1
2,246,366	2,397,698	4,158,283	4,929,770	1,532,859	2,321,360	3,464,572	4,538,447	2,404,861	2
244,363	174,402	381,327	629,951	54,428	112,191	76,114	260,540	200,021	3
239,250	297,934	502,014	522,883	197,415	137,736	417,697	521,907	142,456	4
669,678	596,584	1,030,252	1,494,534	516,946	430,766	684,488	803,164	377,485	5
294,013	260,870	483,327	538,109	163,987	170,185	360,808	464,789	191,149	6
11,066	27,913	16,988	60,492	7,178	6,338	12,328	13,762	8,520	7
23,479	10,464	18,467	18,743	1,166	3,955	14,068	8,172	35,265	8
62,940	44,942	102,434	127,328	24,578	11,740	46,679	54,216	38,135	9
94,408	120,571	237,060	182,968	57,257	60,133	139,898	216,633	151,703	10
49,542	84,099	193,653	152,558	30,434	188,873	100,054	107,515	78,888	11
29,968	52,808	82,447	96,013	19,497	20,234	53,809	101,135	59,107	12
3,625,804	3,684,151	6,541,190	8,212,689	2,373,792	3,129,089	4,808,475	6,365,645	3,373,214	13
531,665	628,533	1,070,315	1,151,910	306,128	368,507	693,020	852,912	653,793	14
280,303	316,781	836,737	842,874	266,316	426,775	801,944	1,646,620	486,331	15
4,853	3,078	20,495	15,780	0	0	0	32,847	2,347	16
1,911,041	1,694,280	2,624,164	4,149,447	1,285,730	1,499,688	1,987,174	2,168,750	1,231,533	17
221,837	272,994	536,175	511,088	132,826	148,078	290,923	334,894	240,594	18
31,121	36,134	27,646	70,004	11,883	21,640	40,179	34,803	23,426	19
3,661	7,414	9,335	14,970	2,477	10,852	7,907	18,647	7,893	20
177,157	213,525	370,226	385,174	99,399	111,617	214,981	278,498	206,846	21
116,288	85,887	244,354	311,998	71,665	153,099	272,908	386,073	135,261	22
347,869	425,533	801,746	759,451	197,374	388,838	499,434	611,604	385,199	23
339,274	384,134	665,064	540,659	231,959	334,418	562,048	724,640	314,382	24
8,711	46,512	87,097	19,498	26,140	82,010	102,844	92,917	69,785	25
330,563	337,625	577,966	521,168	205,820	252,417	459,202	631,726	244,596	26
-47,248	-47,139	-55,554	-27,088	-489	-21,797	-16,935	-33,542	3,747	27
-22,784	-22,374	-25,914	-12,808	-644	-11,130	-9,509	-15,523	221	28
-24,456	-24,749	-29,612	-14,255	157	-10,655	-7,400	-18,009	3,520	29
306,102	312,873	548,345	506,910	205,977	241,752	451,810	613,715	248,119	30
-31	1,512	5,931	4,517	-1,775	213	322	471	-2,679	31
-16	605	1,234	258	-860	-1	49	58	-2,197	32
-18	910	4,699	4,259	-915	216	277	413	-482	33
306,084	313,778	553,044	511,169	205,062	241,967	452,075	614,127	247,630	34
2,640,495	2,366,210	3,997,477	5,482,493	1,667,609	1,950,505	3,268,574	3,888,161	2,002,182	35
2,985	227	4,621	-156	-953	324	2,011	530	-958	36
2,643,478	2,366,440	4,002,096	5,482,329	1,666,652	1,950,824	3,270,583	3,888,689	2,001,222	37
306,084	313,778	553,044	511,169	205,062	241,967	452,075	614,127	247,630	38
20,560	3,780	82,849	35,057	13,111	7,812	100,802	226,092	210,391	39
6,768	-13,002	41,128	24,484	5,983	2,396	42,748	64,019	68,026	40
13,792	16,782	41,721	10,573	7,128	5,416	58,054	162,073	142,365	41
60,099	38,631	190,941	24,448	2,369	4,704	13,202	7,917	877	42
166,820	121,589	264,088	286,665	69,619	95,052	220,368	224,587	97,067	43
17	0	401	174	280	36	272	0	1,707	44
4,497	2,109	50,086	3,277	305	4,320	22,235	43,541	5,742	45
2,867,883	2,603,153	4,614,533	5,769,432	1,817,587	2,114,549	3,638,001	4,555,769	2,367,091	46
163,178	181,793	322,454	376,066	105,806	154,940	227,071	296,894	177,611	47
25,164	28,372	59,914	48,645	14,680	42,328	48,266	51,415	21,044	48
5,107	6,456	20,291	3,778	389	278	119	1,278	594	49
116,288	85,887	244,354	311,998	71,665	153,099	272,908	386,073	135,261	50
122,448	96,163	271,271	314,928	75,748	179,009	274,624	290,836	127,866	51
(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)	(²)	52
187,283	206,347	375,728	425,557	116,789	171,630	273,732	444,835	206,638	53
-14,264	17,185	48,041	-6,146	22,572	47,591	79,458	75,304	49,056	54
197	7,545	13,302	13,054	2,022	23,259	13,969	408	17,154	55
0	0	1,073	0	0	0	0	1,722	1,591	56
-14,067	24,729	62,411	6,909	24,594	70,851	93,305	77,434	67,801	57
31,023	37,258	62,625	62,421	17,836	27,481	36,324	44,025	32,984	58
342	346	519	873	381	501	888	844	194	59

89. Selected assets and liabilities of minority-owned banks, in the United States by size of bank, December 31, 1982¹

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	15,668	81,240	130,295	255,877	483,080
Total securities held					
2 U.S. Treasury	12,480	65,849	73,054	132,547	283,930
3 U.S. government agencies and corporations	13,328	39,536	72,736	171,900	297,500
4 States and political subdivisions	926	16,024	66,287	163,553	246,790
5 All others	665	2,780	10,811	12,595	26,851
6 Federal funds sold and securities purchased under agreements to resell	9,707	59,090	110,773	200,367	379,937
7 Net loans	35,464	239,877	457,218	991,409	1,723,968
8 Lease financing receivables	0	0	2,246	2,898	5,144
9 Bank premises, etc.	2,881	13,945	22,096	50,644	89,566
10 Real estate owned, not bank premises	268	2,062	2,390	6,932	11,652
11 Other assets	1,828	11,990	20,057	47,640	81,515
12 Total assets	93,215	532,393	967,962	2,036,362	3,629,932
LIABILITIES					
Deposits					
13 Demand—Individuals, partnerships, and corporations	17,156	106,428	214,979	321,829	660,392
14 Time and savings—Individuals, partnerships, and corporations	41,903	241,346	447,407	1,158,317	1,888,973
15 U.S. government	2,363	23,528	46,748	23,140	95,779
16 States and political subdivisions	15,930	79,821	110,553	191,307	397,611
17 All other	421	778	5,542	11,564	18,305
18 Certified and officers checks	1,059	7,017	12,542	29,116	49,734
19 Total deposits	78,832	458,918	837,772	1,735,273	3,110,795
20 Demand	23,229	136,185	284,145	405,329	848,888
21 Time and savings	55,603	322,733	553,627	1,329,944	2,261,907
22 Federal funds purchased and securities sold under agreements to repurchase	85	7,580	24,811	80,928	113,404
23 Treasury note balances and other borrowings	77	3,502	3,987	43,394	50,960
24 Mortgage indebtedness	30	565	1,323	2,044	3,962
25 All other liabilities	1,254	7,394	22,222	32,584	63,454
26 Total liabilities	80,278	477,959	890,116	1,894,223	3,342,576
27 Subordinated notes and debentures	82	2,294	2,498	3,721	8,595
EQUITY CAPITAL					
28 Preferred stock—Par	10	3,208	763	1,610	5,591
29 Common stock—Par	7,629	23,652	25,046	31,927	88,254
30 Surplus	7,103	18,005	28,887	65,752	119,747
31 Undivided profits and capital reserves	-1,886	7,275	20,653	39,129	65,171
32 Total equity capital	12,857	52,140	75,349	138,418	278,764
33 Total liabilities and equity capital	93,215	532,393	967,962	2,036,362	3,629,932
34 Number of banks	12	32	28	19	91

90. Denominations of U.S. currency in circulation, 1982

Millions of dollars, end of period

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total in circulation ¹	140,475	140,525	142,572	143,975	146,483	148,170	148,081	149,390	149,205	150,095	154,120	156,158
2 Coin and small-denomination currency	72,664	72,745	73,937	74,056	75,060	75,752	75,036	75,631	75,655	76,266	79,035	79,631
3 Coin	13,071	13,077	13,137	13,207	13,288	13,356	13,389	13,441	13,453	13,471	13,558	13,597
4 \$1 ²	3,408	3,386	3,424	3,434	3,476	3,497	3,468	3,476	3,474	3,501	3,609	3,682
5 \$2	677	677	677	678	679	679	680	680	679	680	683	684
6 \$5	4,474	4,434	4,485	4,475	4,540	4,557	4,494	4,529	4,521	4,539	4,704	4,810
7 \$10	10,943	10,923	10,999	10,974	11,079	11,192	10,970	11,054	10,997	11,052	11,546	11,677
8 \$20	40,091	40,248	41,215	41,288	41,998	42,471	42,035	42,451	42,531	43,023	44,935	45,181
9 Large-denomination currency	67,811	67,780	68,635	69,919	71,423	72,418	73,045	73,759	73,550	73,829	75,085	76,527
10 \$50	14,441	14,540	14,810	14,977	15,312	15,490	15,574	15,717	15,816	15,893	16,460	16,785
11 \$100	53,016	52,886	53,471	54,588	55,757	56,576	57,119	57,690	57,382	57,585	58,275	59,392
12 \$500	161	161	161	161	161	160	160	160	160	160	159	159
13 \$1,000	187	187	187	187	187	186	186	186	186	185	185	185
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

91. Assets of pension funds, 1971-1982

A. Totals for private and public funds

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

Type	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982
1 All types	275.8	322.3	310.6	302.5	365.7	427.7	465.2	531.1	598.6	727.1	793.8	931.7
2 Private funds	176.5	208.4	190.4	176.3	219.0	260.9	279.8	317.5	361.2	452.6	485.9	573.4
3 Insured	46.4	52.3	56.1	60.8	72.2	89.0	101.5	119.1	139.2	165.8	192.7	228.8
4 Noninsured ¹	130.1	156.1	134.3	115.5	146.8	171.9	178.3	198.3	222.0	286.8	293.2	344.6
5 Public funds	99.3	114.0	120.2	126.2	146.7	166.9	185.4	213.6	237.4	274.5	307.9	358.6
6 State and local government	69.0	80.6	84.7	88.0	104.8	120.4	132.5	153.9	169.7	198.1	221.7	260.7
7 U.S. government	30.4	33.4	35.5	38.2	41.9	46.4	52.9	59.8	67.7	76.4	86.2	97.9
8 Civil service ²	26.0	29.1	31.4	34.4	38.5	43.1	50.0	56.7	64.6	73.9	84.8	97.4
9 Railroad retirement	4.4	4.3	4.1	3.9	3.4	3.3	2.9	3.1	3.1	2.5	1.4	.5

B. Types held by private noninsured funds

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

Type	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982
1 Total financial assets	130.1	156.1	134.3	115.5	146.8	171.9	178.3	198.3	222.0	286.8	293.2	344.6
2 Demand deposits and currency	1.3	1.6	1.4	1.3	1.5	1.6	1.7	1.8	1.9	1.9	2.0	2.1
3 Time deposits . . . . .	.3	.3	1.1	3.7	2.4	2.3	4.8	10.3	8.9	10.3	12.0	9.3
4 Corporate equities	88.7	115.2	90.5	63.3	88.6	109.7	101.9	107.9	123.7	175.8	167.1	200.4
5 U.S. government securities	2.7	3.7	4.4	5.5	10.8	14.7	20.1	22.2	25.0	30.9	40.0	53.5
6 Corporate and foreign bonds	28.6	27.6	29.5	34.0	35.8	35.5	42.1	48.0	53.7	58.1	61.7	68.1
7 Mortgages	3.7	2.7	2.4	2.4	2.4	2.4	2.5	2.8	3.1	3.7	3.8	4.1
8 Miscellaneous assets	4.8	5.0	5.1	5.3	5.5	5.7	5.2	5.4	5.8	6.2	6.6	7.0

92. Terms of consumer installment credit¹

Percent per annum; unless noted otherwise

Item	1980	1981	1982	1982				
				Jan.	Feb.	Mar.	Apr.	May
INTEREST RATES								
Commercial banks²								
1 36-month new car	14.30	16.54	16.83	.....	17.05	.....	.....	17.20
2 24-month personal	15.47	18.09	18.65	.....	18.76	.....	.....	18.90
3 84-month mobile home	14.99	17.45	18.05	.....	17.98	.....	.....	18.23
4 Credit card	17.31	17.78	18.51	.....	18.14	.....	.....	18.41
Auto finance companies								
5 New car	14.83	16.17	16.15	17.69	17.66	17.73	15.38	14.78
6 Used car	19.10	20.00	20.75	20.38	20.57	20.63	20.80	20.84
OTHER TERMS³								
Maturity (months)								
7 New car	45.0	45.4	46.0	45.4	45.7	45.7	45.8	45.9
8 Used car	34.8	35.8	34.0	37.3	37.0	37.0	36.8	36.8
Loan-to-value ratio								
9 New car	87.6	86.1	85.3	86.0	85.0	84.0	85.0	85.0
10 Used car	94.2	91.8	90.3	90.0	90.0	90.0	90.0	90.0
Amount financed (dollars)								
11 New car	6,322	7,339	8,178	7,921	7,651	7,758	8,401	8,617
12 Used car	3,810	4,343	4,746	4,646	4,657	4,638	4,653	4,698

Item	1982							
	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	
INTEREST RATES								
Commercial banks²								
1 36-month new car .....	.....	.....	17.08	.....	.....	15.97	.....
2 24-month personal .....	.....	.....	18.93	.....	.....	17.99	.....
3 84-month mobile home .....	.....	.....	18.43	.....	.....	17.55	.....
4 Credit card .....	.....	.....	18.73	.....	.....	18.75	.....
Auto finance companies								
5 New car	15.42	17.83	17.87	17.35	16.66	12.82	12.57	
6 Used car	20.86	20.98	20.93	20.89	20.76	20.68	20.63	
OTHER TERMS³								
Maturity (months)								
7 New car	46.0	46.0	46.1	46.1	45.9	46.4	46.4	
8 Used car	36.9	36.9	36.9	37.1	37.1	36.9	36.9	
Loan-to-value ratio								
9 New car	85.0	85.0	85.0	85.0	85.0	87.0	87.0	
10 Used car	90.0	90.0	91.0	91.0	91.0	91.0	90.0	
Amount financed (dollars)								
11 New car	8,553	8,189	8,085	7,968	8,184	8,339	8,468	
12 Used car	4,772	4,806	4,799	4,790	4,821	4,822	4,846	

93. Security credit reported by nonbank lenders subject to margin regulations, June 30, 1982¹

Millions of dollars

Type of credit	Regulation T			Regulation G	Total
	NYSE members	Other brokers and dealers ²	Total		
1 Margin stock	11,593	18	11,611	175 ³	11,786
2 Convertible bonds	242	0	242	.....	242
3 Subscription issues	17	0	17	.....	17
4 "Plan lenders" .....	.....	.....	.....	102	102
5 Total	11,852	18	11,870	277	12,147

94. Detailed debit and credit balances at brokers carrying margin accounts, June 30, 1982

Millions of dollars, except for number of firms

Item	NYSE member firms	AMEX member firms ¹	Total
DEBIT BALANCES			
1 Cash on hand and in banks	2,026	2	2,028
2 Borrowed	7,896	1	7,897
3 Sold, delivery pending (failed to deliver)	2,199	2	2,201
4 Net debit balances due from member firms of national securities exchanges	3,535	0	3,535
5 Debit balances due from all other customers, exclusive of general partners or voting stockholders—Total	16,121	20	16,141
6 In stock margin accounts	11,593	18	11,611
7 In convertible bond margin accounts	242	0	242
8 In subscription accounts	17	0	17
9 In cash accounts	2,266	2	2,268
10 In other (including U.S. government securities)	2,003	0	2,003
11 Net debit balances in general partners' or voting stockholders' individual investment and trading accounts	300	0	300
12 Debit balances in firm investment accounts	2,475	1	2,476
13 In firm trading and underwriting accounts	26,518	6	26,524
14 Commodity margins on deposit with banks, and commodity guaranty funds on deposit	574	0	574
15 All other debit balances	42,557	3	42,560
16 Total	104,201	35	104,236
CREDIT BALANCES			
17 Money borrowed—Total ²	15,782	5	15,787
18 From banks and trust companies			
In New York City	5,178	0	5,178
Elsewhere in the United States	3,839	4	3,843
19 From U.S. agencies of foreign banks	564	0	564
20 From other lenders (not including members of national securities exchanges)	6,201	1	6,202
21 Securities			
22 Loaned	8,140	0	8,140
23 Bought, delivery pending (failed to receive)	4,350	3	4,353
24 Net credit balances due to member firms of national securities exchanges	2,177	2	2,179
25 Credit balances due to other customers exclusive of general partners or voting stockholders—Total	10,463	16	10,479
26 In free credit balances in cash accounts	6,233	14	6,247
27 In free credit balances in margin accounts	1,036	0	1,036
28 In credit balances in short accounts	1,363	1	1,364
29 In other net credit balances	1,831	0	1,831
30 Credit balances and money borrowed that are subordinated to general creditors under approved agreements	1,251	1	1,252
31 Net credit balances in general partners' or voting stockholders' individual investment and trading accounts	162	0	162
32 Credit balances in firm investment and trading accounts	13,891	0	13,891
33 Net balances in capital accounts ³ and profit and loss accounts and general partners' or voting stockholders' drawing accounts	6,177	7	6,184
34 All other credit balances	41,808	1	41,809
35 Total	104,201	35	104,236
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	176	0	176
37 Entirely by bonds other than convertible bonds and U.S. government securities	36	0	36
38 By nonexempt securities or mixed collateral	1,896	2	1,898
<i>Secured by firm or general partners or voting stockholders' collateral</i>			
39 Entirely by obligations of U.S. government or its agencies	7,662	0	7,662
40 Entirely by bonds other than convertible bonds and U.S. government securities	1,147	0	1,147
41 By nonexempt securities or mixed collateral	3,086	2	3,088
42 Unsecured borrowing other than subordinated to general creditors	1,779	1	1,780
43 Total	15,782	5	15,787
44 Amount to be repaid for securities sold under repurchase agreements	45,482	0	45,482
45 Number of firms	159	4	163

95. 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
1980	656	4,180.3	6,610	12.77	18/2	73.1	12.2	1.27	13.2
1981	493	3,262.3	6,409	14.44	15/3	70.0	13.1	1.31	14.7
1982	671	4,828.4	6,815	14.66	11/3	66.2	12.4	1.34	14.9
January	37	152.9	4,132	15.23	14/2	63.5	13.2	1.66	15.4
February	42	267.8	6,376	15.71	7/6	64.8	12.5	1.29	15.9
March	56	677.3	12,095	14.86	19/5	69.0	13.1	1.28	15.1
April	54	468.8	8,681	15.34	11/4	65.8	12.7	1.27	15.5
May	45	231.8	5,151	15.45	16/0	67.7	13.4	1.42	15.4
June	38	147.0	3,869	14.79	8/9	65.6	12.0	1.44	15.0
July	42	323.9	7,711	15.19	12/10	62.1	12.5	1.39	15.6
August	31	163.5	5,275	14.42	8/8	67.9	12.0	1.25	14.9
September	66	263.4	3,991	14.60	8/9	65.4	11.8	1.23	14.9
October	54	413.4	7,656	14.29	10/2	67.1	12.2	1.24	14.7
November	90	813.3	9,037	13.20	8/11	67.1	11.3	1.34	13.5
December	116	905.3	7,804	12.88	9/8	68.1	11.5	1.29	13.4

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) travelers checks of nonbank issuers; (3) demand deposits at all commercial banks other than those due to domestic banks, the U.S. government, and foreign banks and official institutions less cash items in the process of collection and Federal Reserve float; and (4) 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 14. Rates beginning 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.

TABLE 5

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

2. Rate applied on advances to assist smaller depository institutions in meeting regular needs for funds arising from expected patterns of movement in deposits and loans. (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.) The current structure applies the basic rate to the first 60 days of borrowing and adds on a surcharge of 1 percentage point for the next 90 days, and of 2 percentage points thereafter.

TABLE 6

1. For changes in reserve requirements beginning in 1963, see *Annual Statistical Digest, 1971–1975* and for earlier changes, see Board of Governors of the Federal Reserve System, *63rd 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 such banks.

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

5. The Garn–St Germain Depository Institutions Act of 1982 (Public Law 97-320) provides that \$2 million of reservable liabilities (transaction accounts, nonpersonal time deposits, and Eurocurrency liabilities) of each depository institution be subject to a zero percent reserve requirement. The Board is to adjust the amount of reservable liabilities subject to this zero percent reserve requirement each year for the next succeeding calendar year by 80 percent of the percentage increase in the total reservable liabilities of all depository

institutions, measured on an annual basis as of June 30. No corresponding adjustment is to be made in the event of a decrease. Effective December 9, 1982, the amount of the exemption was established at \$2.1 million. In determining the reserve requirements of a depository institution, the exemption shall apply in the following order: (1) nonpersonal money market deposit accounts (MMDAs) authorized under 12 CFR section 1204.122; (2) net NOW accounts (NOW accounts less allowable deductions); (3) net other transaction accounts; and (4) nonpersonal time deposits or Eurocurrency liabilities starting with those with the highest reserve ratio. With respect to NOW accounts and other transaction accounts, the exemption applies only to such accounts that would be subject to a 3 percent reserve requirement.

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

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

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

9. 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 of interest 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 payable on deposits to the Depository Institutions Deregulation Committee. The ceilings on rates on time deposits in denominations of \$100,000 or more with maturities of 30-89 days were suspended in June 1970; and those on 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 Home 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. 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 in excess of \$100,000 at savings and loan associations was decreased to 14 days. Effective October 30, 1980, the minimum maturity or notice period for time deposits at mutual savings banks was decreased to 14 days.

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

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.

TIME DEPOSITS SUBJECT TO VARIABLE CEILING RATES

7- to 31-day time deposits. Effective September 1, 1982, depository institutions are authorized to issue nonnegotiable time deposits of \$20,000 or more with a maturity or required notice period of 7 to 31 days. The maximum rate of interest payable by thrift institutions is the rate established and announced (auction average on a discount basis) for U.S. Treasury bills with maturities of 91 days at the auction held immediately before the date of deposit or renewal ("bill rate"). Commercial banks may pay the bill rate minus 25 basis points. The interest rate ceiling is suspended when the bill rate is 9 percent or below the four most recent auctions held before the date of deposit or renewal.

91-day time deposits. Effective May 1, 1982, depository institutions were authorized to offer time deposits that have a minimum denomination of \$7,500 and a maturity of 91 days. The ceiling rate of interest on these deposits is indexed to the discount rate (auction average) on most recently issued 91-day Treasury bills for thrift institutions and the discount rate minimum 25 basis points for commercial banks. The rate differential ends 1 year from the effective date of these instruments and is suspended at any time the Treasury bill discount rate is 9 percent or below for four consecutive auctions.

Six-month money market time deposits. Effective June 1, 1978, commercial banks and thrift institutions were authorized to offer time deposits with a maturity of exactly 26 weeks and a minimum denomination of \$10,000. 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). Ceilings are determined as follows:

<i>Bill rate or 4-week average bill rate</i>	<i>Commercial bank ceiling</i>
7.50 percent or below	7.75 percent
Above 7.50 percent	¼ of 1 percentage point plus the higher of the bill rate or 4-week average bill rate
	<i>Thrift ceiling</i>
7.25 percent or below	7.75 percent
Above 7.25 percent, but below 8.50 percent	½ of 1 percentage point plus the higher of the bill rate or 4-week average bill rate
8.50 percent or above, but below 8.75 percent	9 percent
8.75 percent or above	¼ of 1 percentage point plus the higher of the bill rate or 4-week average bill rate

12-month all savers certificates. Effective October 1, 1981, depository institutions are 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 those 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.

2½-year to less than 3½-year time deposits. Effective August 1, 1981, commercial banks were authorized to pay interest on any variable ceiling nonnegotiable time deposit with an original maturity of 2½ years to less than 4 years at a rate not to exceed ¼ of 1 percent below the average 2½-year yield for U.S. Treasury securities as determined and announced by the Treasury Department immediately before the date of deposit. Effective May 1, 1982, the maximum maturity for this category of deposits was reduced to less than 3½ years. Thrift institutions may pay interest on these certificates at a rate not to exceed the average 2½-year yield for Treasury securities as determined and announced by the Treasury Department immediately before the date of deposit. If the announced average 2½-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.

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 2½ years or more. Effective January 1, 1980, the maximum rate for commercial banks was ¾ percentage point below the average yield on 2½-year U.S. Treasury securities; the ceiling rate for thrift institutions was ¼ percentage point higher than that for commercial banks. Effective March 1, 1980, a temporary ceiling of 11¼ percent was placed on these accounts at commercial banks and 12 percent on these accounts at savings and loans. Effective June 2, 1980, the ceiling rates for these deposits at commercial banks and savings and loans were increased ½ 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.

TIME DEPOSITS NOT SUBJECT TO INTEREST RATE CEILINGS

Money market deposit accounts. Effective December 14, 1982, depository institutions are authorized to offer a new account with a required initial balance of \$2,500 and an average maintenance balance of \$2,500 not subject to interest rate restrictions. No minimum maturity is required for this account, but depository institutions must reserve the right to require seven days' notice before withdrawals. When the average balance is less than \$2,500, the account is subject to the maximum ceiling rate of interest for NOW accounts; compliance with the average balance requirement may be determined over a period of one month. Depository institutions may not guarantee a rate of interest for this account for a period longer than one month or condition the payment of a rate on a requirement that the funds remain on deposit for longer than one month. No more than six preauthorized automatic, or other third-party transfers are permitted per month, of which no more than three can be checks. Telephone transfers to third parties or to another account of the same depositor are regarded as preauthorized transfers.

IRAs and Keogh (H.R. 10) plans (18 months or more). Effective December 1, 1981, depository institutions are 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.

Time deposits of 3½ years or more. Effective May 1, 1982, depository institutions are authorized to offer negotiable or nonnegotiable time deposits with a minimum original maturity of 3½ years or more that are not subject to interest rate ceilings. Such time deposits have no minimum denominations, but must be made

available in a \$500 denomination. Additional deposits may be made to the account during the first year without extending its maturity.

TABLE 9

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

TABLE 10-A

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

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

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

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

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

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

TABLE 12

1. 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) travelers checks of nonbank issuers; (3) demand deposits at all commercial banks other than those due to domestic banks, the U.S. government, and foreign banks and official institutions less cash items in the process of collection and Federal Reserve

float; and (4) 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 travelers 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 13

1. 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.

2. Reserve balances with Federal Reserve Banks (which exclude required clearing balances) plus vault cash at institutions with required reserve balances plus vault cash equal to required reserves at other institutions.

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

4. 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.

5. Reserves of depository institutions series reflects actual reserve requirement percentages with no adjustments to eliminate the

effect of changes in Regulation D, including changes associated with the implementation of the Monetary Control Act. Includes required reserves of member banks and Edge Act corporations and, beginning November 13, 1980, other depository institutions. Under the transitional phase-in program of the Monetary Control Act of 1980 and provisions of the Depository Institutions Act of 1982, the net changes in required reserves of depository institutions have been as follows: effective November 13, 1980, a reduction of \$2.9 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; September 3, 1981, a reduction of \$1.1 billion; November 12, 1981, an increase of \$210 million; January 14, 1982, a reduction of \$60 million; February 11, 1982, an increase of \$170 million; March 4, 1982, an estimated reduction of \$2.0 billion; May 13, 1982, an estimated increase of \$150 million; August 12, 1982, an estimated increase of \$140 million; September 2, 1982, an estimated reduction of \$1.2 billion; October 28, 1982, an estimated reduction of \$100 million; December 23, 1982, an estimated reduction of \$800 million. Beginning with the week ended December 23, 1981, reserve aggregates have been reduced by shifts of reservable liabilities to International Banking Facilities (IBFs). On the basis of reports of liabilities transferred to IBFs by U.S. commercial banks and agencies and branches of foreign banks, it is estimated that required reserves were lowered on average by \$60 million to \$90 million in December 1981 and \$180 million to \$230 million in January 1982, mostly reflecting a reduction in reservable Eurocurrency transactions.

TABLE 14

1. 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. Beginning December 1981, shifts of foreign loans and securities from U.S. banking offices to international banking facilities (IBFs) reduced the levels of several items.
3. Adjusted to exclude federal funds sold to commercial banks and domestic commercial interbank loans.
4. The merger of a commercial bank with a mutual savings bank beginning February 24, 1982, increased total loans and securities \$1.0 billion; U.S. Treasury securities, \$0.1 billion; other securities, \$0.1 billion; total loans and leases, \$0.8 billion; and real estate loans, \$0.7 billion.
5. The merger of a commercial bank with a mutual savings bank beginning March 17, 1982, increased total loans and securities \$0.6 billion; U.S. Treasury securities, \$0.1 billion; other securities, \$0.1 billion; total loans and leases, \$0.4 billion; and real estate loans, \$0.4 billion.
6. Beginning June 2, 1982, total loans and securities, total loans and leases, and loans to individuals were increased \$0.5 billion due to acquisition of loans by a commercial bank from a nonbank institution.
7. Reclassification of loans beginning September 29, 1982, increased real estate loans \$0.3 billion and decreased nonbank financial loans \$0.3 billion.
8. 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.

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

TABLE 15

1. Commercial banks are those in the 50 states and the District of Columbia with national or state charters plus U.S. agencies and branches of foreign banks, New York investment companies majority owned by foreign banks, and Edge Act corporations owned by domestically chartered and foreign banks.
2. Includes seasonally adjusted federal funds, RPs, and other borrowings from nonbanks and not seasonally adjusted net Eurodollars and loans to affiliates. Includes averages of Wednesday data for domestically chartered banks and averages of current and previous month-end data for foreign-related institutions.
3. Other borrowings are borrowings on any instrument, such as a promissory note or due bill, given for the purpose of borrowing money for the banking business. This includes borrowings from Federal Reserve Banks and from foreign banks, term federal funds, overdrawn due from bank balances, loan RPs, and participations in pooled loans. Includes averages of Wednesday figures for member banks and averages of current and previous month-end data for foreign-related institutions. Beginning November 1980, fluctuations of federal funds, RPs, and other borrowings from nonbanks (lines 3 and 4) are derived from changes in the following: security RP borrowings (lines 13 and 14), borrowings from Federal Reserve Banks, borrowings from foreign banks, one-day and term federal funds purchased and RPs from other depository institutions, foreign banks, and foreign official institutions.
4. Loans initially booked by the bank and later sold to affiliates that are still held by affiliates. Averages of Wednesday data.
5. Averages of daily figures for member and nonmember banks. Before October 1980, nonmember banks were interpolated from quarterly call report data.
6. Includes averages of current and previous month-end data until August 1979; beginning September 1979 averages of daily data.
7. Based on daily average data reported by 122 large banks beginning February 1980 and 46 banks before February 1980.
8. Includes U.S. Treasury demand deposits and Treasury tax-and-loan notes at commercial banks. Averages of daily data.
9. Averages of Wednesday figures.
10. 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 \$100 million on the new basis.
11. As of December 1, 1979, loans sold to affiliates were reduced \$800 million due to corrections of two New York City banks.
12. Estimated effects of shifts of foreign assets from U.S. banking offices to international banking facilities (IBFs).

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) beginning 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. Data for foreign-related institutions 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 was substantially revised for commercial banks on December 31, 1978. 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 was substantially revised for commercial banks on December 31, 1978. 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.

4. Although the data for line 35 of the *Annual Statistical Digest, 1981* were correct, the item "Multifamily" was incorrect and should have read "Mobile homes." Line 36, "Secured by nonfarm non-residential properties," should have been deleted.

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.
5. Effective December 1, 1982, there was a break in the commercial paper series. The key changes in the content of the data involved additions to the reporting panel, the exclusion of broker or dealer-placed borrowings under any master note agreements from the reported data, and the reclassification of a large portion of bank-related paper from dealer-placed to directly placed.

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 of yields (to maturity or call) for all outstanding bonds neither due nor callable in less than 10 years, including several very low yielding "flower" bonds.
10. General obligations only, based on figures for Thursday, from Moody's Investors Service.
11. Twenty issues of mixed quality.
12. Averages of daily figures from Moody's Investors Service.
13. Data are a compilation of the Board of Governors of the Federal Reserve System. Issues included are long term (20 years or more). New-issue yields are based on quotations on date of offering; yields on recently offered issues (included only for first four weeks after termination of underwriter price restrictions) are based on Friday close-of-business quotations.
14. Provided by Standard & Poor's Corporation.
15. Weekly figures are seven-day averages of daily effective rates for the week ending Wednesday; the daily effective rate is an average of the rates on a given day weighted by the volume of transactions at these rates.
16. Weekly figures are averages of daily quotations for the week ending Wednesday.

TABLE 27

1. Beginning July 5, 1983, The American Stock Exchange re-based its index, making August 31, 1973 = 50, rather than 100.
 2. 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.
3. A distribution of this total by equity class is shown in part C of this table.
 4. Free credit balances are in accounts with no balance due to the brokers and are subject to withdrawal by customers on demand.
 5. Each customer's equity in his collateral (market value of collateral less net debit balance) is expressed as a percentage of current collateral values.
 6. Balances that may be used by customers as the margin deposit required for additional purchases. Balances may arise with transfers based on increases in loan values of 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. Data for December 31, 1981, are revised as follows:

1 Assets	175,728
Loans	
2 Mortgage	99,997
3 Other	14,753
Securities	
4 U.S. government ²	9,810
5 State and local government	2,288
6 Corporate and other ³	37,791
7 Cash	5,442
8 Other assets	5,649
9 Liabilities	175,728
10 Deposits	155,110
11 Regular ⁴	153,003
12 Ordinary savings	49,425
13 Time and other	121,343
14 Other	2,108
15 Other liabilities	10,632
16 General reserve accounts	9,986
17 MEMO: Mortgage loan commitments outstanding ⁵	1,293

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 "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. Supplemental medical insurance premiums and voluntary hospital insurance premiums have been reclassified from social insurance receipts to offsetting receipts in the health function.
2. Half-year figures are calculated as a residual (total surplus or deficit less trust-fund surplus or deficit).
3. Other off-budget includes the Postal Service Fund, Rural

Electrification and Telephone Revolving Fund, and Rural Telephone Bank; it also includes, effective November 1981, petroleum acquisition and transportation and strategic petroleum reserve.

4. Data include U.S. Treasury operating cash accounts, special drawing rights, gold tranche drawing rights, loans to the International Monetary Fund, and other cash and monetary assets.

5. Item includes accrued interest payable to the public, 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 1984*.

TABLE 30-A

1. Supplemental medical insurance premiums and voluntary hospital insurance premiums have been reclassified from social insurance receipts to offsetting receipts in the health function.
 2. Old-age, disability, and hospital insurance, and railroad retirement accounts.
 3. 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 1984*.

TABLE 30-B

1. Supplemental medical insurance premiums and voluntary hospital insurance premiums have been reclassified from social insurance receipts to offsetting receipts in the health function.
 2. Consists of rents and royalties on the outer continental shelf, and U.S. government contributions for employee retirement.
- SOURCES. "Monthly Treasury Statement of Receipts and Outlays of the U.S. Government" and the *Budget of the U.S. Government, Fiscal Year 1984*. 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. In July 1982, the U.S. Treasury Department discontinued publishing the debt by holder on a monthly basis, switching to a quarterly basis.
2. 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.
3. Nonmarketable dollar-denominated and foreign currency-denominated series held by foreigners.

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

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

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

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

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

In July 1982, the U.S. Treasury Department discontinued publishing security ownership figures.

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

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

TABLE 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. Includes both on-budget and off-budget debt.

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 was permitted to borrow from the Federal Financing Bank (FFB). This authority expired in September 1982.

8. Includes debt issued to the FFB and debt issued to the public.

9. 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.

10. Includes FFB purchases of agency assets and guaranteed loans; the latter contains loans guaranteed by numerous agencies with the guarantees of any particular agency being generally small. The Farmers Home Administration item consists exclusively of agency assets, while the Rural Electrification Administration entry contains both agency assets and guaranteed loans.

TABLE 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.

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.

SOURCES. U.S. Securities and Exchange Commission and the Board of Governors of the Federal Reserve System.

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 and Bureau of the Census.

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 U.S. Department of Housing and Urban Development.
5. Average gross yields on 30-year, minimum-downpayment first mortgages, insured by the Federal Housing Administration for immediate delivery in the private secondary market. Any gaps in data are in periods of adjustment to changes in maximum permissible contract rates.
6. Average net yields to investors on fully modified pass-through securities backed by mortgages and guaranteed by the Government National Mortgage Association, assuming prepayment in 12 years on pools of 30-year mortgages insured by the Federal Housing Agency or guaranteed by the Veterans Administration. Monthly figures are unweighted averages of 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 U.S. Department of Commerce. Separation of nonfarm mortgage debt by type of property, if not reported directly, and interpolations and extrapolations, when required, are estimated mainly by the Federal Reserve. Multifamily debt refers to loans on structures of five or more units.

TABLE 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 or net change are seasonally adjusted.

▲ Data are revised.

TABLE 47

1. Monthly data are seasonally adjusted.
 2. Includes auto dealers and excludes 30-day charge credit held by travel and entertainment companies.
- ▲ Data are revised; extensions and repayments are not available after December 1982.

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. Corporate bonds include net issues by Netherlands Antilles subsidiaries, and U.S. foreign direct investment is before subtracting reflows of capital from Netherlands Antilles subsidiaries' foreign financing.
3. Industrial revenue bonds. Issued by state and local governments to finance private investment and secured in interest and principal by the industrial user of the funds.
4. Loans 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 are revised as follows:

1979	122.0
1980	107.0
1981	110.0

Annual data for line 20 for 1970-82 are revised as follows:

1970	126.9	1975	200.1	1979	301.2
1971	137.2	1976	218.0	1980	332.9
1972	147.9	1977	239.8	1981	370.4
1973	166.9	1978	269.0	1982	396.6
1974	182.2				

Monthly data for line 20 for 1970-82 are revised as follows:

Year	Jan.	Feb.	Mar.	Apr.	May	June
1970	121.7	122.6	123.4	126.7	126.2	126.1
1971	133.1	133.5	134.6	135.1	135.8	139.4
1972	141.5	143.1	143.7	144.6	146.0	144.5
1973	157.7	160.8	162.7	164.0	164.7	166.0
1974	175.0	175.9	176.9	178.4	180.7	182.2
1975	187.9	189.0	189.9	195.0	208.5	201.7
1976	210.7	212.8	213.7	214.5	215.7	216.3
1977	227.8	227.2	232.4	233.8	235.3	238.2
1978	253.5	256.1	260.1	263.2	264.8	266.8
1979	286.9	289.4	292.9	294.7	296.3	298.2
1980	321.2	322.2	324.1	323.6	324.7	326.8
1981	354.2	357.6	360.7	362.5	363.8	366.8
1982	385.0	386.5	387.7	391.7	392.9	393.4

	July	Aug.	Sept.	Oct.	Nov.	Dec.
1970	128.0	128.9	129.6	129.3	129.5	130.7
1971	137.5	138.5	138.8	139.1	139.6	141.4
1972	147.5	149.1	149.9	152.9	155.3	156.7
1973	167.4	168.8	170.5	172.1	173.7	174.5
1974	184.1	184.7	185.7	187.3	187.3	188.3
1975	200.4	202.7	204.3	206.0	207.1	208.0
1976	218.3	219.7	220.9	222.1	224.8	226.4
1977	241.8	243.6	245.8	248.3	250.6	253.1
1978	270.8	273.1	275.3	278.6	281.3	284.8
1979	303.2	305.9	307.6	310.5	313.0	315.4
1980	333.6	336.4	340.4	344.0	347.3	350.6
1981	372.7	376.1	379.2	382.6	384.2	383.8
1982	400.6	400.9	402.0	403.7	406.8	407.4

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.

Data for 1970 and 1971 are based at 1972 = 100.

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

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

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

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

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

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

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

3. Data include all full- and part-time employees who worked during, or received pay for, the pay period that includes the 12th day of the month, and exclude proprietors, self-employed persons, domestic servants, unpaid family workers, and members of the Armed Forces. Data are adjusted to the March 1979 benchmark, and only seasonally adjusted data are available at this time. Based on data from *Employment and Earnings*.

TABLE 53

1. Not at annual rates.
2. Not seasonally adjusted.

TABLE 54

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.

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

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

TABLE 55

1. Not seasonally adjusted.
2. Figures for consumer prices are those for all urban consumers.
3. Excludes intermediate materials for food manufacturing and manufactured animal feeds.

SOURCE. Bureau of Labor Statistics.

TABLE 56

1. With inventory valuation and capital consumption adjustments.
2. With capital consumption adjustment.

3. For after-tax profits, dividends, and the like, see table 39.

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

TABLE 57

1. With inventory valuation and capital consumption adjustments.
2. With capital consumption adjustment.

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

TABLE 58

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

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

3. Includes reinvested earnings 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 58–71.

Data in table 58 are from *Survey of Current Business* (U.S. Department of Commerce, Bureau of Economic Analysis).

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

Table 60 is based on U.S. Treasury Department data and on data reported to the Treasury Department by the International Monetary Fund.

Tables 61 through 69 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 70 and 71 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 59

1. Foreign trade of the U.S. Virgin Islands is included in the Census basis trade data; this adjustment has been made for all data shown in the table. Beginning with 1982 data, the value of imports are on a customs valuation basis.

The Census basis data differ from merchandise trade data shown in table 58, Summary of U.S. International Transactions, for reasons of coverage and timing. On the *export side*, the largest adjustments are: (a) the addition of exports to Canada not covered in Census statistics, and (b) the exclusion of military sales (which are

combined with other military transactions and reported separately in the "service account" in table 58, line 6). On the *import side*, additions are made for gold, ship purchases, imports of electricity from Canada and other transactions; military payments are excluded and shown separately as indicated above.

TABLE 60

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 68. Gold stock and earmarked gold are valued at \$42.22 per fine troy ounce.

2. Beginning July 1974, the International Monetary Fund adopted a technique for valuing the special drawing right based on a weighted average of exchange rates for the currencies of member countries. From July 1974 through December 1980, 16 currencies were used; from January 1981, 5 currencies have been used. The U.S. SDR holdings, and reserve position in the IMF are valued on this basis beginning in July 1974. At valuation used before July 1974 (SDR1 = \$1.20635) total U.S. reserve assets, SDR holdings, and reserve position in IMF were as follows (in millions of dollars, end of period).

Month	Total	SDRs	Reserve position in IMF
1982			
January	30,168	4,389	5,094
February	30,320	4,666	5,228
March	30,326	4,666	5,389
April	31,790	4,585	5,959
May	31,215	4,851	6,069
June	31,283	4,927	6,208
July	31,855	5,071	6,534
August	31,962	5,125	6,638
September	31,864	5,410	6,676
October	32,695	5,452	6,700
November	34,825	5,508	7,425
December	34,485	5,741	7,384

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

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

5. Valued at current market exchange rates.

Sources appear at the end of notes for table 58.

TABLE 61-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. Sources appear at the end of notes for table 58.

TABLE 61-B

1. Includes the 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.

Sources appear at the end of notes for table 58.

TABLE 62-A

1. Excludes negotiable time certificates of deposit, which are included in "Other negotiable and readily transferable instruments."

2. Includes borrowing under repurchase agreements.

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

4. Financial claims on residents of the United States, other than long-term securities, held by or through reporting banks.

5. Includes nonmarketable certificates of indebtedness and Treasury bills issued to official institutions of foreign countries.

6. Principally bankers acceptances, commercial paper, and negotiable time certificates of deposit.

7. Principally the International Bank for Reconstruction and Development and the Inter-American and Asian Development Banks. Data exclude "holdings of dollars" of the International Monetary Fund.

8. Foreign central banks and foreign central governments and the Bank for International Settlements.

9. Excludes central banks, which are included in "Official institutions."

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.

Sources appear at the end of notes for table 58.

TABLE 62-B

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

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

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

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

5. Excludes "holdings of dollars" of the International Monetary Fund.

6. Asian, African, Middle Eastern, and European regional or-

ganizations, 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.

Sources appear at the end of notes for table 58.

TABLE 63

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

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

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

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

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

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.

Sources appear at the end of notes for table 58.

TABLE 64

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

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

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

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

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

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.

Sources appear at the end of notes for table 58.

TABLE 65

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.

Sources appear at the end of notes for table 58.

TABLE 66

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.

Sources appear at the end of notes for table 58.

TABLE 67

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.

Sources appear at the end of notes for table 58.

TABLE 68

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. Earmarked gold and the gold stock are valued at \$42.22 per fine troy ounce.

Sources appear at the end of notes for table 58.

TABLE 69

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

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

Sources appear at the end of notes for table 58.

TABLE 70

1. Comprises Bahrain, Iran, Iraq, Kuwait, Oman, Qatar, Saudi Arabia, and United Arab Emirates (Trucial States).
2. Comprises Algeria, Gabon, Libya, and Nigeria.
3. Includes nonmonetary international and regional organizations.

Sources appear at the end of notes for table 58.

TABLE 71

1. Table 64, "Banks' own and domestic customers' claims on foreigners," includes monthly figures for U.S. dollar deposits in banks abroad, reported by nonbanking business enterprises in the United States.

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

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

4. Includes nonmonetary international and regional organizations.

Sources appear at the end of notes for table 58.

TABLE 72

1. For a given month, total assets may not equal total liabilities because some branches did not adjust the net position of the bank in the branch to reflect unrealized paper profits and paper losses caused by changes in exchange rates, which are used to convert foreign currency values into equivalent dollar values.

2. In May 1978 a broader category of claims on foreign public borrowers, including corporations that are majority owned by foreign governments, replaced the previous, more narrowly defined claims on foreign official institutions.

TABLE 73

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

2. Includes the District of Columbia.

3. Agencies account for virtually all of the assets and liabilities reported in California.

4. Includes all offices that have the power to accept deposits from U.S. residents, including any such offices that are considered agencies under state law.

5. Total assets and total liabilities include *net* balances, if any, due from or due to related banking institutions in the United States and in foreign countries (see footnote 6). On the former monthly branch and agency report, available through the G.11 statistical release, *gross* balances were included in total assets and total liabilities. Therefore, total asset and total liability figures in this table are not comparable to those in the G.11 tables.

6. "Related banking institutions" includes the foreign head office and other U.S. and foreign branches and agencies of the bank, the bank's parent holding company, and majority-owned banking subsidiaries of the bank and of its parent holding company (including subsidiaries owned both directly and indirectly). Gross amounts due from and due to related banking institutions are shown as memo items.

7. "U.S. banking subsidiaries" refers to U.S. banking subsidiaries majority-owned by the foreign bank and by related foreign banks and includes U.S. offices of U.S.-chartered commercial banks, of Edge Act and Agreement corporations, and of New York State (Article XII) investment companies.

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

TABLE 74

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 72 (the sum of lines 6 through 9) with the claims of U.S. offices in table 63 (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 75

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

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

TABLE 76

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

TABLE 77

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

TABLE 78

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

2. Cents per unit of foreign currency.

Part 2—Special Tables

TABLE 79

1. See the Board's *Annual Report* for statements of condition of the Federal Reserve Banks for other years.
2. Includes securities loaned—securities fully guaranteed by U.S. government pledged with Federal Reserve Banks; and excludes any securities sold and scheduled to be bought back under matched sale-purchase transactions.
3. Such assets are revalued monthly at market exchange rates.
4. Includes reserves of all depository institutions.
5. Includes exchange-translation account reflecting the monthly revaluation at market exchange rates of foreign exchange commitments.
6. Beginning September 1980, Federal Reserve notes held by the Reserve Banks are exempt from the collateral requirement.
7. Includes Federal Reserve notes held by U.S. Treasury and by Federal Reserve Banks other than the issuing Bank.

TABLE 80

1. In 1981, earnings credits were classified as a deduction from current net income.
2. Includes distribution of costs for projects performed by one Bank for the benefit of one or more other Banks.
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 \$4,519,237, which was allocated to the expenses of other Federal Reserve Banks for operation of the Federal Reserve Communications System.
5. This item consists of unrealized net losses related to revaluation of assets denominated in foreign currencies to market exchange rates.
6. For additional details, see the Board of Governors of the Federal Reserve System, *69th Annual Report, 1982* (1983), pages 203–06.

TABLE 81

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

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

2. As of December 31, 1982, includes 13 state member non-insured trust companies and 1 noninsured national trust company.
3. Banking facilities (other than branches) that are provided at military and other government establishments through arrangements made by the Treasury; 78 banks operated such facilities and 23 had no other type of branch or facility in 1982.

TABLE 82

1. Includes all commercial banking offices (including facilities) on which checks are drawn. There were no nonpar banking offices as of December 31, 1982.
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 83-A

1. Figures include all banks in Alaska and Hawaii, but exclude nonmember banks in territories and possessions.
2. State member figures include 1 bank in Puerto Rico.
3. As of December 31, 1982, includes 13 state member non-insured and 1 noninsured national trust companies.
4. Figures exclude new banks organized to succeed operating banks.

TABLE 83-B

1. These are branches of insured nonmember banks in Puerto Rico that were admitted to membership in the Federal Reserve System.
2. The Federal Reserve no longer maintains data on automated teller machines.
3. Provided at military and other government establishments through arrangements made by the U.S. Treasury Department.

TABLE 84

- 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 85

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

TABLE 86

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 1982 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 87 and 88

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

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

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

TABLE 89

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 1982 classified in two ways:

By type of minority		By type of bank charter	
Black	45	Federal Reserve member	
Hispanic	27	National	44
Women	8	State	4
Asian	9		
American Indian	3	Nonmember state	44

TABLE 90

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 91

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 92

1. Rates are reported on an annual percentage rate basis as specified in Regulation Z (Truth in Lending) of the Board of Governors. Commercial bank rates are "most common" rates for direct loans with specified maturities; finance company rates are weighted averages for purchased contracts on automobile loans. For description of data, see *Federal Reserve Bulletin*, vol. 59 (September 1973), pages 641-45.

2. Data are available for midmonth of quarter only.

3. At auto finance companies.

TABLE 93

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.

TABLE 94

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 95

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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