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

# ANNUAL STATISTICAL DIGEST

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1984

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October 1985

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## Preface

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

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

This issue of the DIGEST, like those for 1980 through 1983, covers data for only a single year—in this case, 1984—unless data were revised for earlier years; exceptions are noted in the Table of Contents. The DIGEST serves to maintain the historical series published in *Banking and Monetary Statistics, 1949–1970*, and the

DIGEST, 1970–1979. In this issue, series include revisions to all the data available through July 1985. 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 94, at the same address.

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

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# Symbols and Abbreviations

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

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

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

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

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# Contents

*The data shown in this issue of the DIGEST are in general for 1984. The exceptions are indicated in parentheses after the table titles. A list of tables that were in the 1983 DIGEST that have been discontinued appears at the end of this table of contents.*

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Table 20B, All large weekly reporting commercial banks; Balance sheet memoranda. This table has been combined with the first part of that table (formerly 20A), which is now table 17.

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## Part 1—Regular Tables

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

## A. Quarterly changes

Annual rate of change, seasonally adjusted, in percent<sup>1</sup>

Item	1981				1982			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
<i>Reserves of depository institutions<sup>2</sup></i>								
1 Total <sup>3</sup> .....	3.1	8.3	3.4	.1	4.6	1.2	4.0	14.1
2 Required .....	4.2	9.5	2.2	.5	4.0	1.8	3.7	13.0
3 Nonborrowed .....	10.0	-.2	9.9	10.8	-5.5	4.3	10.4	17.1
4 Monetary base <sup>4</sup> .....	3.9	6.4	5.2	3.7	7.5	6.4	7.2	8.6
<i>Concepts of money, liquid assets, and debts<sup>5</sup></i>								
5 M1 .....	3.2	8.8	3.0	5.2	8.8	2.9	6.0	16.3
6 M2 .....	7.0	10.4	8.3	10.3	9.5	6.8	9.3	9.9
7 M3 .....	12.2	11.5	11.9	11.8	10.1	9.0	10.2	9.3
8 L .....	12.0	9.7	11.9	12.0	10.8	9.4	10.4	9.1
9 Debt .....	10.2	9.7	9.3	9.1	8.7	8.0	8.9	9.8
<i>Nontransaction components</i>								
10 M2 <sup>6</sup> .....	8.3	11.0	10.1	12.0	9.7	8.0	10.4	7.9
11 M3 only <sup>7</sup> .....	36.7	16.6	27.3	18.1	12.9	18.0	13.9	7.0
<i>Time and savings deposits at commercial banks</i>								
12 Savings <sup>8</sup> .....	-33.4	-12.2	-13.2	-12.0	2.0	-1.5	1.3	12.6
13 Small-denomination time <sup>9</sup> .....	32.7	17.3	17.7	20.8	12.5	22.5	12.9	-3.5
14 Large-denomination time <sup>10,11</sup> .....	39.7	8.5	27.6	2.8	8.4	14.2	10.4	-2.4
<i>Thrift institutions</i>								
15 Savings <sup>8</sup> .....	-30.6	-11.4	-14.6	-12.7	6.1	-5.4	.8	19.5
16 Small-denomination time <sup>9</sup> .....	19.6	7.8	4.3	6.0	.2	8.7	2.9	-8.9
17 Large-denomination time <sup>10,11</sup> .....	26.2	19.2	21.3	19.2	24.0	14.9	12.1	26.4
<i>Debt components</i>								
18 Federal .....	14.4	9.7	11.9	12.0	10.8	9.4	10.4	9.1
19 Nonfederal .....	9.3	9.7	9.3	9.1	8.7	8.0	8.9	9.8
20 Total loans and securities at commercial banks <sup>12</sup> .....	9.5	7.9	6.7	6.8	9.2	8.9	7.0	6.5
1983					1984			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
<i>Reserves of depository institutions<sup>2</sup></i>								
1 Total <sup>3</sup> .....	6.1	12.4	6.3	.8	7.7	8.6	6.8	-.7
2 Required .....	5.8	12.6	6.3	.3	5.3	10.3	6.6	-1.5
3 Nonborrowed .....	6.5	10.3	2.1	3.1	8.1	-3.7	18.0	.6
4 Monetary base <sup>4</sup> .....	9.5	10.3	8.1	7.8	9.5	7.0	7.2	3.9
<i>Concepts of money, liquid assets, and debts<sup>5</sup></i>								
5 M1 .....	11.4	12.1	10.3	6.3	6.2	6.5	4.5	3.2
6 M2 .....	20.6	10.5	7.6	8.4	7.2	7.1	6.8	9.0
7 M3 .....	10.8	9.1	8.8	9.8	9.2	10.5	9.5	11.0
8 L .....	10.9	9.8	10.3	9.5	11.3	12.2	12.2	9.4
9 Debt .....	9.3	9.8	11.5	10.9	13.1	13.1	12.4	12.5
<i>Nontransaction components</i>								
10 M2 <sup>6</sup> .....	23.6	9.9	6.8	9.0	7.5	7.2	7.6	10.8
11 M3 only <sup>7</sup> .....	-27.2	2.8	14.2	16.0	18.2	24.9	20.2	18.9
<i>Time and savings deposits at commercial banks</i>								
12 Savings <sup>8</sup> .....	-45.0	-14.5	-6.0	-10.1	-11.6	-6.7	-5.6	-10.4
13 Small-denomination time <sup>9</sup> .....	-45.4	-18.2	8.4	17.4	9.5	13.1	13.4	6.9
14 Large-denomination time <sup>10,11</sup> .....	-49.6	-15.7	.4	3.4	7.4	21.8	19.3	12.2
<i>Thrift institutions</i>								
15 Savings <sup>8</sup> .....	-31.4	-4.2	.2	-5.9	-5.0	-.9	-6.5	-6.5
16 Small-denomination time <sup>9</sup> .....	-53.0	-12.6	5.7	16.1	13.1	13.3	17.0	14.8
17 Large-denomination time <sup>10,11</sup> .....	-7.2	53.4	71.2	62.0	52.0	48.3	37.9	31.4
<i>Debt components</i>								
18 Federal .....	10.9	9.8	10.3	9.5	11.3	12.2	12.2	9.4
19 Nonfederal .....	9.3	9.8	11.5	10.9	13.1	13.1	12.4	12.5
20 Total loans and securities at commercial banks <sup>12</sup> .....	8.1	9.5	11.0	12.1	11.9	11.0	9.1	9.1

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

## B. Monthly changes

Annual rate of change, seasonally adjusted, in percent<sup>1</sup>

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1981											
<i>Reserves of depository institutions<sup>2</sup></i>												
1 Total <sup>1</sup> .....	-10.0	8.9	13.5	3.4	14.2	-1.1	1.8	3.9	5.5	-7.6	1.4	6.1
2 Required.....	-4.6	10.0	16.4	8.2	10.9	-4.2	1.7	5.8	1.0	-2.6	-1.1	7.2
3 Nonborrowed.....	4.3	11.1	26.1	-9.7	-20.5	6.4	16.2	17.5	13.0	8.1	10.9	6.6
4 Monetary base <sup>3</sup> .....	-2.7	8.0	7.8	5.8	6.8	2.8	7.6	4.2	3.2	.3	5.3	11.4
<i>Concepts of money, liquid assets, and debts<sup>5</sup></i>												
5 M1.....	6.7	6.9	12.6	20.4	-6.7	-8	6.2	8.1	1.1	2.5	9.1	10.1
6 M2.....	6.8	8.7	12.8	14.3	4.6	6.5	8.5	11.6	8.0	9.7	11.8	11.7
7 M3.....	15.2	10.9	9.7	14.3	9.9	9.9	12.9	12.6	12.1	11.8	11.0	11.0
8 L.....	14.6	11.6	5.9	9.8	11.3	11.3	11.7	12.1	12.5	13.5	10.8	8.1
9 Debt.....	9.9	10.1	10.3	9.0	9.2	10.2	9.4	8.1	9.1	9.8	8.7	8.2
<i>Nontransaction components</i>												
10 M2 <sup>6</sup> .....	6.8	9.3	12.9	12.2	8.4	9.1	9.2	12.7	10.3	12.0	12.8	12.1
11 M3 only <sup>7</sup> .....	53.8	20.6	-3.8	14.3	33.9	24.1	31.7	16.9	29.3	20.7	7.7	8.5
<i>Time and savings deposits at commercial banks</i>												
12 Savings <sup>8</sup> .....	-51.8	-21.0	-13.8	-3.5	-16.8	-17.0	-5.0	-18.1	-19.1	-14.9	-4.5	1.5
13 Small-denomination time <sup>9</sup> .....	40.7	20.3	17.9	13.0	19.0	20.3	9.8	24.3	19.8	26.6	16.2	8.0
14 Large-denomination time <sup>10,11</sup> .....	55.0	23.1	-13.2	-9.0	37.5	31.7	29.4	22.2	10.2	-2.4	-2.9	-3.9
<i>Thrift institutions</i>												
15 Savings <sup>8</sup> .....	-47.3	-18.0	-10.6	-1.2	-19.0	-22.9	-3.7	-17.9	-20.7	-19.8	-.7	5.2
16 Small-denomination time <sup>9</sup> .....	21.7	12.0	9.2	1.3	11.8	11.9	-5.6	6.7	6.9	10.2	1.8	-.8
17 Large-denomination time <sup>10,11</sup> .....	32.1	13.0	15.5	15.3	35.2	9.8	16.9	28.6	25.6	13.7	18.1	13.3
<i>Debt components</i>												
18 Federal.....	14.6	11.6	5.9	9.8	11.3	11.3	11.7	12.1	12.5	13.5	10.8	8.1
19 Nonfederal.....	9.9	10.1	10.3	9.0	9.2	10.2	9.4	8.1	9.1	9.8	8.7	8.2
20 Total loans and securities at commercial banks <sup>12</sup> .....	8.3	3.4	6.0	6.4	14.1	8.3	2.7	7.3	6.8	6.6	5.0	10.2
1982												
<i>Reserves of depository institutions<sup>2</sup></i>												
1 Total <sup>1</sup> .....	9.6	-.4	-.3	-1.9	7.3	2.5	3.9	9.8	15.5	10.8	21.9	8.9
2 Required.....	5.9	3.9	-2.4	1.4	4.1	4.4	-4.2	9.9	13.0	10.1	22.2	5.5
3 Nonborrowed.....	-21.9	-9.6	11.8	-4.9	22.4	-3.5	13.5	18.3	1.1	28.8	18.6	8.4
4 Monetary base <sup>3</sup> .....	9.1	4.3	3.1	6.1	10.3	8.0	4.8	7.1	9.3	8.3	7.9	10.2
<i>Concepts of money, liquid assets, and debts<sup>5</sup></i>												
5 M1.....	20.7	-6.3	.7	9.6	.4	1.6	2.2	14.1	15.4	19.6	16.5	8.0
6 M2.....	12.9	2.1	6.6	7.2	8.2	7.3	8.3	12.3	10.7	9.0	9.1	9.5
7 M3.....	13.4	4.5	8.4	11.0	8.3	9.2	8.7	13.9	10.5	10.8	6.1	3.8
8 L.....	14.2	9.3	8.1	9.9	10.0	9.1	10.3	12.5	8.2	12.0	5.0	6.9
9 Debt.....	9.1	8.8	7.4	7.6	8.4	8.0	8.5	9.4	10.4	9.4	9.3	10.5
<i>Nontransaction components</i>												
10 M2 <sup>6</sup> .....	10.5	4.8	8.5	6.4	10.7	9.1	10.3	11.7	9.2	5.6	6.7	10.2
11 M3 only <sup>7</sup> .....	15.2	14.2	15.9	26.5	9.0	16.5	10.5	20.1	9.5	17.7	-5.3	-18.7
<i>Time and savings deposits at commercial banks</i>												
12 Savings <sup>8</sup> .....	6.8	1.5	-3.0	-1.5	-1.5	-.8	-3.8	7.6	10.6	20.2	21.3	-20.2
13 Small-denomination time <sup>9</sup> .....	6.6	17.5	24.0	26.5	20.4	13.4	17.4	6.2	3.7	-7.1	-2.8	-19.0
14 Large-denomination time <sup>10,11</sup> .....	10.2	22.1	9.9	19.2	8.3	10.5	19.5	4.0	-3.1	9.4	-5.8	-34.7
<i>Thrift institutions</i>												
15 Savings <sup>8</sup> .....	20.7	-3.2	-10.2	-6.4	-1.3	-3.2	-5.2	11.1	8.4	36.5	28.0	-19.4
16 Small-denomination time <sup>9</sup> .....	-8.6	8.1	10.9	8.3	9.2	4.7	4.7	-2.7	-1.5	-13.0	-6.0	-23.9
17 Large-denomination time <sup>10,11</sup> .....	26.4	30.1	27.3	6.2	6.1	18.3	6.0	11.9	23.6	25.1	45.4	7.3
<i>Debt components</i>												
18 Federal.....	14.2	9.3	8.1	9.9	10.0	9.1	10.3	12.5	8.2	12.0	5.0	6.9
19 Nonfederal.....	9.1	8.8	7.4	7.6	8.4	8.0	8.5	9.4	10.4	9.4	9.3	10.5
20 Total loans and securities at commercial banks <sup>12</sup> .....	8.1	12.2	8.1	9.7	8.2	5.4	7.5	6.7	7.9	7.7	2.1	8.8

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

## B. Monthly changes—Continued

Annual rate of change, seasonally adjusted, in percent<sup>1</sup>

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1983											
<i>Reserves of depository institutions<sup>2</sup></i>												
1 Total <sup>3</sup> .....	-11.3	15.3	19.2	11.2	3.6	16.0	5.2	1.3	3.2	.6	-1.8	1.2
2 Required.....	-13.2	19.6	19.6	9.8	4.6	15.1	4.3	3.4	1.5	.4	-2.6	.1
3 Nonborrowed.....	-8.8	18.0	13.4	6.8	9.4	8.0	-1.5	-4.8	7.7	12.1	-12.3	5.5
4 Monetary base <sup>4</sup> .....	6.1	12.8	12.8	8.3	8.8	11.1	6.6	5.5	11.0	7.1	7.3	6.6
<i>Concepts of money, liquid assets, and debts<sup>5</sup></i>												
5 M1.....	8.9	14.2	14.0	8.2	15.7	9.9	11.5	8.5	4.8	8.0	5.1	4.2
6 M2.....	33.4	21.9	9.8	8.5	9.3	8.2	7.3	6.3	7.5	10.8	7.7	5.9
7 M3.....	16.0	13.3	7.9	8.3	8.3	10.3	7.3	8.7	10.2	8.4	12.4	8.2
8 L.....	16.2	11.0	8.0	11.5	8.0	10.1	11.9	9.9	8.6	6.8	11.5	13.9
9 Debt.....	9.4	7.6	9.1	9.9	9.4	12.9	12.5	9.7	10.4	10.9	10.7	12.6
<i>Nontransaction components</i>												
10 M2 <sup>6</sup> .....	41.4	24.4	8.6	8.5	7.2	7.7	6.0	5.6	8.4	11.6	8.5	6.5
11 M3 only <sup>7</sup> .....	-52.9	-23.2	-8	7.6	3.9	20.1	7.1	19.4	21.8	-2.0	33.5	18.3
<i>Time and savings deposits at commercial banks</i>												
12 Savings <sup>8</sup> .....	-93.9	-47.8	-20.7	-11.0	-2.6	-3.4	-7.7	-6.0	-8.7	-8.7	-14.1	-14.2
13 Small-denomination time <sup>9</sup> .....	-76.8	-59.4	-33.7	-8.4	-6.3	1.9	12.6	13.2	13.0	21.1	18.6	13.8
14 Large-denomination time <sup>10,11</sup> .....	-85.2	-52.3	-29.9	-4.2	-14.3	12.4	-11.7	10.7	7.5	-9.5	14.4	5.3
<i>Thrift institutions</i>												
15 Savings <sup>8</sup> .....	-70.4	-28.2	-8.1	1.4	1.4	.0	.7	2.7	-7.4	-3.4	-9.5	-12.3
16 Small-denomination time <sup>9</sup> .....	-89.8	-61.3	-24.6	2.1	-3.5	.0	7.4	10.6	11.1	17.9	20.2	15.4
17 Large-denomination time <sup>10,11</sup> .....	-50.8	-3.8	39.9	71.7	60.7	47.9	73.0	73.3	81.8	59.4	40.3	40.2
<i>Debt components</i>												
18 Federal.....	16.2	11.0	8.0	11.5	8.0	10.1	11.9	9.9	8.6	6.8	11.5	13.9
19 Nonfederal.....	9.4	7.6	9.1	9.9	9.4	12.9	12.5	9.7	10.4	10.9	10.7	12.6
20 Total loans and securities at commercial banks <sup>12</sup> .....	9.4	6.8	11.2	9.2	8.6	10.9	12.0	10.9	9.7	12.1	15.0	11.2
1984												
<i>Reserves of depository institutions<sup>2</sup></i>												
1 Total <sup>3</sup> .....	7.3	22.1	2.4	.4	11.0	26.9	-1.6	4.6	-7.6	-12.1	11.3	18.8
2 Required.....	5.6	11.4	10.2	7.6	8.3	21.0	3.5	2.3	-5.8	-12.1	9.1	14.0
3 Nonborrowed.....	9.5	27.6	-9.5	-8.4	-47.5	82.2	15.0	2.9	-1.7	-18.1	17.4	25.6
4 Monetary base <sup>4</sup> .....	12.9	9.9	5.6	4.3	6.9	14.4	3.9	7.2	2.9	-.4	7.6	8.0
<i>Concepts of money, liquid assets, and debts<sup>5</sup></i>												
5 M1.....	7.6	6.4	7.0	4.3	7.2	10.7	-9	4.3	5.7	-6.9	11.9	10.2
6 M2.....	7.3	8.0	6.6	6.5	7.6	7.5	5.8	6.6	8.1	5.4	13.9	13.2
7 M3.....	7.8	9.9	10.4	9.8	11.7	10.1	9.8	7.1	9.3	9.9	14.1	14.3
8 L.....	8.2	11.2	14.9	9.3	12.6	14.0	12.8	9.6	10.3	7.3	9.7	12.0
9 Debt.....	13.8	13.4	12.3	13.2	13.6	12.2	12.8	12.2	10.2	11.8	14.7	14.2
<i>Nontransaction components</i>												
10 M2 <sup>6</sup> .....	7.2	8.6	6.5	7.2	7.6	6.5	7.9	7.3	8.8	9.4	14.6	14.1
11 M3 only <sup>7</sup> .....	9.8	17.9	26.3	23.7	28.7	20.8	25.7	8.9	14.1	27.3	15.0	18.6
<i>Time and savings deposits at commercial banks</i>												
12 Savings <sup>8</sup> .....	-13.5	-6.4	-10.1	-7.4	-4.6	-.9	-5.6	-10.3	-8.5	-11.4	-10.6	-11.6
13 Small-denomination time <sup>9</sup> .....	6.8	5.1	7.8	15.8	16.6	15.7	12.0	13.1	9.2	4.4	4.4	7.8
14 Large-denomination time <sup>10,11</sup> .....	2.6	8.9	14.5	19.0	38.4	20.6	25.0	1.7	14.1	24.4	1.8	3.6
<i>Thrift institutions</i>												
15 Savings <sup>8</sup> .....	-3.5	-3.5	1.4	-1.4	.7	-4.2	-7.7	-10.5	-7.1	-5.7	-5.7	-5.8
16 Small-denomination time <sup>9</sup> .....	10.2	12.3	10.0	11.6	17.1	17.4	15.3	18.7	16.1	15.9	10.8	11.2
17 Large-denomination time <sup>10,11</sup> .....	56.5	58.5	41.8	44.6	45.0	53.0	41.5	26.7	4.4	38.2	43.0	39.0
<i>Debt components</i>												
18 Federal.....	8.2	11.2	14.9	9.3	12.6	14.0	12.8	9.6	10.3	7.3	9.7	12.0
19 Nonfederal.....	13.8	13.4	12.3	13.2	13.6	12.2	12.8	12.2	10.2	11.8	14.7	14.2
20 Total loans and securities at commercial banks <sup>12</sup> .....	9.3	14.7	11.7	10.0	12.6	5.0	11.7	6.9	9.8	6.5	12.9	9.6

## 2. Reserves of depository institutions and Reserve Bank credit, 1984

### A. Monthly averages

Millions of dollars

Factor	Jan.	Feb.	Mar.	Apr.	May	June
SUPPLYING RESERVE FUNDS						
<b>1 Reserve Bank credit outstanding</b> .....	<b>172,027</b>	<b>166,904</b>	<b>168,738</b>	<b>174,232</b>	<b>173,797</b>	<b>175,397</b>
2 U.S. government securities <sup>1</sup> .....	152,481	148,137	149,546	154,226	152,987	154,500
3 Bought outright .....	151,482	148,137	149,128	152,859	152,313	153,354
4 Held under repurchase agreements .....	999	0	418	1,367	674	1,146
5 Federal agency securities .....	8,709	8,573	8,604	8,660	8,571	8,602
6 Bought outright .....	8,630	8,573	8,562	8,557	8,527	8,503
7 Held under repurchase agreements .....	79	0	42	103	44	99
8 Acceptances .....	76	0	14	87	50	106
9 Loans .....	726	588	905	1,285	2,964	3,166
10 Float .....	1,282	1,100	1,002	756	524	594
11 Other Federal Reserve assets .....	8,753	8,506	8,667	9,219	8,701	8,429
12 Gold stock .....	11,120	11,118	11,115	11,110	11,106	11,103
13 Special drawing rights certificate account .....	4,618	4,618	4,618	4,618	4,618	4,618
14 Treasury currency outstanding <sup>2</sup> .....	15,757	15,813	15,863	15,949	16,018	16,082
ABSORBING RESERVE FUNDS						
15 Currency in circulation .....	168,976	167,179	168,317	170,426	172,013	174,219
16 Treasury cash holdings .....	478	485	488	523	544	530
Deposits, other than reserves, with Federal Reserve Banks						
17 Treasury .....	4,479	4,669	4,012	6,637	4,960	3,894
18 Foreign .....	216	214	229	220	241	244
19 Service-related balances and adjustments .....	1,941	1,452	1,940	1,482	1,456	1,388
20 Other .....	489	549	579	394	487	439
21 Other Federal Reserve liabilities and capital .....	5,617	5,492	5,705	6,098	5,874	6,214
22 Reserve accounts <sup>3</sup> .....	21,325	18,414	19,066	20,129	19,964	20,272
	July	Aug.	Sept.	Oct.	Nov.	Dec.
SUPPLYING RESERVE FUNDS						
<b>1 Reserve Bank credit outstanding</b> .....	<b>176,910</b>	<b>175,604</b>	<b>179,643</b>	<b>177,114</b>	<b>180,040</b>	<b>183,925</b>
2 U.S. government securities <sup>1</sup> .....	152,628	150,145	154,137	149,686	154,357	159,474
3 Bought outright .....	152,050	149,890	152,532	149,686	153,519	159,010
4 Held under repurchase agreements .....	578	255	1,605	0	838	464
5 Federal agency securities .....	8,540	8,512	8,674	8,484	8,479	8,462
6 Bought outright .....	8,500	8,494	8,493	8,484	8,425	8,389
7 Held under repurchase agreements .....	40	18	181	0	54	73
8 Acceptances .....	0	0	0	0	0	0
9 Loans .....	6,023	8,095	7,251	5,940	4,660	3,040
10 Float .....	822	417	462	820	829	1,499
11 Other Federal Reserve assets .....	8,897	8,435	9,119	12,184	11,715	11,450
12 Gold stock .....	11,099	11,099	11,098	11,097	11,096	11,096
13 Special drawing rights certificate account .....	4,618	4,618	4,618	4,618	4,618	4,618
14 Treasury currency outstanding <sup>2</sup> .....	16,129	16,186	16,219	16,266	16,324	16,388
ABSORBING RESERVE FUNDS						
15 Currency in circulation .....	176,340	176,182	176,436	176,560	178,708	181,720
16 Treasury cash holdings .....	514	475	465	474	490	511
Deposits, other than reserves, with Federal Reserve Banks						
17 Treasury .....	3,966	3,528	6,117	4,021	3,177	3,406
18 Foreign .....	227	214	234	226	246	247
19 Service-related balances and adjustments .....	1,526	1,462	1,339	1,483	1,619	1,676
20 Other .....	329	339	476	348	520	450
21 Other Federal Reserve liabilities and capital .....	6,128	5,986	6,253	6,195	6,298	6,370
22 Reserve accounts <sup>3</sup> .....	19,727	19,321	20,258	19,789	21,020	21,648

## 2. Reserves of depository institutions and Reserve Bank credit, 1984—Continued

### B. Weekly averages of daily figures

Millions of dollars; Wednesday dates

Factor	Jan. 4	Jan. 11	Jan. 18	Jan. 25	Feb. 1	Feb. 8	Feb. 15	Feb. 22	Feb. 29
SUPPLYING RESERVE FUNDS									
<b>1 Reserve Bank credit outstanding</b>	<b>174,845</b>	<b>173,499</b>	<b>171,238</b>	<b>170,734</b>	<b>171,204</b>	<b>166,837</b>	<b>167,033</b>	<b>166,805</b>	<b>166,408</b>
2 U.S. government securities <sup>1</sup>	153,555	153,696	151,822	151,266	151,839	148,151	147,720	148,641	147,673
3 Bought outright	151,120	153,162	151,822	150,586	150,346	148,151	147,720	148,641	147,673
4 Held under repurchase agreements	2,435	534	0	680	1,493	0	0	0	0
5 Federal agency securities	8,920	8,662	8,635	8,691	8,711	8,585	8,570	8,568	8,568
6 Bought outright	8,645	8,642	8,635	8,626	8,602	8,585	8,570	8,568	8,568
7 Held under repurchase agreements	275	20	0	65	109	0	0	0	0
8 Acceptances	413	7	0	10	59	0	0	0	0
9 Loans	1,291	563	781	504	672	359	753	634	507
10 Float	2,119	1,946	1,298	1,405	921	793	1,071	1,002	1,537
11 Other Federal Reserve assets	8,547	8,624	8,703	8,859	9,002	8,949	8,918	7,961	8,124
12 Gold stock	11,121	11,121	11,121	11,120	11,120	11,120	11,119	11,117	11,116
13 Special drawing rights certificate account	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618
14 Treasury currency outstanding <sup>2</sup>	15,732	15,743	15,755	15,767	15,779	15,793	15,808	15,822	15,835
ABSORBING RESERVE FUNDS									
15 Currency in circulation	172,092	170,931	169,138	167,399	166,347	166,938	167,435	167,427	166,996
16 Treasury cash holdings	473	473	478	481	484	482	482	489	485
Deposits, other than reserves, with Federal Reserve Banks									
17 Treasury	3,436	3,458	3,118	5,252	7,180	4,710	4,398	4,864	4,415
18 Foreign	210	216	225	216	209	208	218	215	220
19 Service-related balances and adjustments	1,531	2,422	2,105	1,967	1,598	1,552	1,574	1,311	1,372
20 Other	755	471	465	427	426	479	630	566	599
21 Other Federal Reserve liabilities and capital	5,514	5,566	5,735	5,735	5,651	5,446	5,497	5,420	537
22 Reserve accounts <sup>3</sup>	22,305	21,443	21,467	20,922	20,825	18,553	18,344	18,070	18,353
	Mar. 7	Mar. 14	Mar. 21	Mar. 28	Apr. 4	Apr. 11	Apr. 18	Apr. 25	May 2
SUPPLYING RESERVE FUNDS									
<b>1 Reserve Bank credit outstanding</b>	<b>167,085</b>	<b>169,028</b>	<b>169,316</b>	<b>168,956</b>	<b>169,794</b>	<b>171,507</b>	<b>171,564</b>	<b>177,678</b>	<b>181,753</b>
2 U.S. government securities <sup>1</sup>	149,196	149,174	149,897	149,620	150,442	151,112	152,425	156,664	161,515
3 Bought outright	149,196	148,318	149,897	148,623	150,442	151,112	152,425	154,406	156,109
4 Held under repurchase agreements	0	856	0	997	0	0	0	2,258	5,406
5 Federal agency securities	8,568	8,610	8,558	8,698	8,558	8,557	8,556	8,869	8,786
6 Bought outright	8,568	8,564	8,558	8,558	8,558	8,557	8,556	8,556	8,556
7 Held under repurchase agreements	0	46	0	140	0	0	0	313	230
8 Acceptances	0	1	0	59	0	0	0	172	267
9 Loans	493	886	1,077	1,195	1,114	1,513	751	1,713	1,029
10 Float	459	1,775	1,091	481	714	1,344	669	834	566
11 Other Federal Reserve assets	8,369	8,581	8,692	8,902	8,966	8,981	9,162	9,427	9,589
12 Gold stock	11,116	11,116	11,114	11,114	11,111	11,111	11,109	11,109	11,108
13 Special drawing rights certificate account	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618
14 Treasury currency outstanding <sup>2</sup>	15,843	15,855	15,867	15,879	15,891	15,903	15,915	15,927	15,979
ABSORBING RESERVE FUNDS									
15 Currency in circulation	167,578	168,598	168,634	168,263	169,026	170,363	170,827	170,753	170,496
16 Treasury cash holdings	482	481	485	494	507	515	521	528	537
Deposits, other than reserves, with Federal Reserve Banks									
17 Treasury	3,557	2,825	5,327	4,358	3,754	3,098	3,964	8,607	15,467
18 Foreign	258	224	225	210	236	208	217	207	234
19 Service-related balances and adjustments	1,457	1,553	1,596	1,548	1,677	1,542	1,525	1,625	1,337
20 Other	605	525	667	537	536	429	389	353	378
21 Other Federal Reserve liabilities and capital	5,719	5,634	5,570	5,832	5,874	6,313	5,818	6,126	6,296
22 Reserve accounts <sup>3</sup>	19,004	20,776	18,411	19,325	19,805	20,672	19,946	21,166	18,712

## 2. Reserves of depository institutions and Reserve Bank credit, 1984—Continued

### B. Weekly averages of daily figures—Continued

Millions of dollars; Wednesday dates

Factor	May 9	May 16	May 23	May 30	June 6	June 13	June 20	June 27	July 4
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	175,410	174,875	169,162	172,199	174,301	174,525	176,524	176,570 <sup>a</sup>	175,297
2 U.S. government securities <sup>1</sup>	155,264	155,606	148,520	152,195	153,849	154,735	155,037	155,132	153,003
3 Bought outright	154,534	152,606	148,520	152,195	152,800	154,383	153,350	152,863	153,003
4 Held under repurchase agreements	730	0	0	0	1,049	352	1,687	2,269	0
5 Federal agency securities	8,601	8,516	8,516	8,515	8,583	8,534	8,612	8,756	8,501
6 Bought outright	8,556	8,516	8,516	8,515	8,509	8,502	8,501	8,501	8,501
7 Held under repurchase agreements	45	0	0	0	74	32	111	255	0
8 Acceptances	94	0	0	0	82	18	175	241	0
9 Loans	1,098	4,613	3,746	3,008	3,131	2,508	3,421	2,973	4,845
10 Float	892	11	439	394	581	470	754	806	314
11 Other Federal Reserve assets	9,460	9,129	7,941	8,088	8,075	8,260	8,525	8,661	8,634
12 Gold stock	11,107	11,107	11,106	11,104	11,104	11,104	11,104	11,103	11,100
13 Special drawing rights certificate account	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618
14 Treasury currency outstanding <sup>2</sup>	16,001	16,013	16,024	16,037	16,055	16,070	16,085	16,100	16,117
ABSORBING RESERVE FUNDS									
15 Currency in circulation	171,473	172,168	177,825	172,653	173,742	174,414	174,275	174,021	175,612
16 Treasury cash holdings	543	546	548	544	537	535	530	527	523
Deposits, other than reserves, with Federal Reserve Banks									
17 Treasury	5,651	3,521	4,020	3,332	4,704	3,311	4,081	3,401	3,911
18 Foreign	224	230	237	274	241	234	269	236	256
19 Service-related balances and adjustments	1,542	1,380	1,599	1,304	1,285	1,318	1,434	1,427	1,443
20 Other	539	511	441	436	513	394	489	359	416
21 Other Federal Reserve liabilities and capital	5,792	5,777	5,915	5,885	5,889	5,849	6,222	6,946	6,020
22 Reserve accounts <sup>3</sup>	21,372	22,479	16,324	19,531	19,167	20,261	21,030	21,474	18,952
	July 11	July 18	July 25	Aug. 1	Aug. 8	Aug. 15	Aug. 22	Aug. 29	Sept. 5
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	178,811	177,945	176,331	175,366	176,186	176,122	174,924	174,371	178,243
2 U.S. government securities <sup>1</sup>	154,554	154,054	151,472	149,972	150,701	149,443	150,378	149,332	152,830
3 Bought outright	152,947	153,102	151,472	149,972	150,701	149,443	150,378	149,332	148,815
4 Held under repurchase agreements	1,607	952	0	0	0	0	0	0	4,015
5 Federal agency securities	8,635	8,542	8,500	8,498	8,494	8,494	8,494	8,494	8,805
6 Bought outright	8,501	8,500	8,500	8,498	8,494	8,494	8,494	8,494	8,494
7 Held under repurchase agreements	134	42	0	0	0	0	0	0	311
8 Acceptances	0	0	0	0	0	0	0	0	0
9 Loans	4,824	5,891	6,849	7,460	7,282	8,692	7,935	8,356	8,007
10 Float	1,739	713	603	370	784	583	286	106	382
11 Other Federal Reserve assets	9,059	8,745	8,907	9,066	8,925	8,910	7,831	8,083	8,219
12 Gold stock	11,100	11,099	11,099	11,099	11,099	11,099	11,099	11,099	11,098
13 Special drawing rights certificate account	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618
14 Treasury currency outstanding <sup>2</sup>	16,130	16,128	16,136	16,146	16,162	16,177	16,192	16,207	16,222
ABSORBING RESERVE FUNDS									
15 Currency in circulation	177,399	176,828	175,892	175,355	176,257	176,767	176,117	175,468	177,057
16 Treasury cash holdings	522	521	510	497	480	476	475	472	465
Deposits, other than reserves, with Federal Reserve Banks									
17 Treasury	4,486	3,415	3,972	4,179	3,942	3,120	3,348	3,615	4,140
18 Foreign	206	248	227	215	218	205	208	206	252
19 Service-related balances and adjustments	1,377	1,339	2,043	1,502	1,404	1,378	1,452	1,504	1,392
20 Other	371	341	276	314	274	275	322	436	435
21 Other Federal Reserve liabilities and capital	6,083	6,196	6,147	6,097	5,853	6,067	6,039	5,979	6,114
22 Reserve accounts <sup>3</sup>	20,215	20,904	19,118	19,071	19,637	19,728	18,871	18,614	20,327



## 2. Reserves of depository institutions and Reserve Bank credit, 1984—Continued

### B. Weekly averages of daily figures—Continued

Millions of dollars; Wednesday dates

Factor	Sept. 12	Sept. 19	Sept. 26	Oct. 3	Oct. 10	Oct. 17	Oct. 24	Oct. 31
SUPPLYING RESERVE FUNDS								
1 Reserve Bank credit outstanding .....	178,304	178,922	180,950	181,066	178,283	177,882	175,166	176,159
2 U.S. government securities <sup>1</sup> .....	153,058	153,650	156,106	153,866	150,966	148,833	148,166	149,457
3 Bought outright .....	152,195	152,579	154,044	153,866	150,966	143,833	148,166	149,457
4 Held under repurchase agreements .....	863	1,071	2,062	0	0	0	0	0
5 Federal agency securities .....	8,622	8,679	8,724	8,493	8,492	8,482	8,479	8,479
6 Bought outright .....	8,494	8,493	8,493	8,493	8,492	8,482	8,479	8,479
7 Held under repurchase agreements .....	128	186	231	0	0	0	0	0
8 Acceptances .....	0	0	0	0	0	0	0	0
9 Loans .....	7,503	7,323	6,896	6,173	6,157	6,822	5,645	5,187
10 Float .....	714	779	-113	418	550	1,451	679	557
11 Other Federal Reserve assets .....	8,407	8,491	9,337	12,116	12,119	12,295	12,198	12,478
12 Gold stock .....	11,098	11,098	11,097	11,097	11,097	11,097	11,097	11,096
13 Special drawing rights certificate account .....	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618
14 Treasury currency outstanding <sup>2</sup> .....	16,237	16,221	16,232	16,239	16,251	16,263	16,275	16,286
ABSORBING RESERVE FUNDS								
15 Currency in circulation .....	177,521	176,559	175,346	175,628	177,025	177,244	176,387	175,857
16 Treasury cash holdings .....	466	465	465	465	474	475	475	475
Deposits, other than reserves, with Federal Reserve Banks								
17 Treasury .....	3,933	5,602	8,410	7,742	4,642	3,702	3,136	3,803
18 Foreign .....	210	252	236	231	229	216	213	237
19 Service-related balances and adjustments .....	1,258	1,346	1,353	1,452	1,428	1,349	1,395	1,906
20 Other .....	495	580	432	423	405	355	287	286
21 Other Federal Reserve liabilities and capital .....	6,339	6,269	6,320	6,066	6,155	6,307	6,228	6,172
22 Reserve accounts <sup>3</sup> .....	20,036	19,786	20,334	21,011	19,892	20,214	19,035	19,422
	Nov. 7	Nov. 14	Nov. 21	Nov. 28	Dec. 5	Dec. 12	Dec. 19	Dec. 26
SUPPLYING RESERVE FUNDS								
1 Reserve Bank credit outstanding .....	179,415	179,631	180,246	180,643	180,922	183,681	182,683	184,004
2 U.S. government securities <sup>1</sup> .....	152,446	152,998	155,669	155,715	156,550	158,751	158,519	160,835
3 Bought outright .....	150,110	152,998	154,485	155,643	156,550	158,751	158,519	160,835
4 Held under repurchase agreements .....	2,336	0	1,184	72	0	0	0	0
5 Federal agency securities .....	8,625	8,453	8,464	8,400	8,389	8,389	8,389	8,389
6 Bought outright .....	8,479	8,453	8,389	8,389	8,389	8,389	8,389	8,389
7 Held under repurchase agreements .....	146	0	75	11	0	0	0	0
8 Acceptances .....	0	0	0	0	0	0	0	0
9 Loans .....	5,561	4,683	4,268	4,148	4,353	3,301	3,161	1,844
10 Float .....	213	727	892	1,156	513	1,833	1,331	1,227
11 Other Federal Reserve assets .....	12,570	12,770	10,953	11,225	11,117	11,407	11,284	11,709
12 Gold stock .....	11,096	11,096	11,096	11,096	11,096	11,096	11,096	11,096
13 Special drawing rights certificate account .....	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618
14 Treasury currency outstanding <sup>2</sup> .....	16,297	16,313	16,329	16,345	16,361	16,375	16,389	16,403
ABSORBING RESERVE FUNDS								
15 Currency in circulation .....	176,999	178,585	179,101	179,859	179,729	180,809	181,412	182,813
16 Treasury cash holdings .....	480	491	490	495	503	512	512	513
Deposits, other than reserves, with Federal Reserve Banks								
17 Treasury .....	3,191	3,128	3,509	2,984	2,586	3,331	3,468	3,669
18 Foreign .....	237	266	234	223	307	233	251	214
19 Service-related balances and adjustments .....	1,817	1,436	1,590	1,520	1,576	1,709	1,484	1,778
20 Other .....	606	537	497	466	454	434	441	455
21 Other Federal Reserve liabilities and capital .....	6,379	6,265	6,304	6,236	6,335	6,406	6,402	6,330
22 Reserve accounts <sup>3</sup> .....	21,717	20,951	20,566	20,919	21,506	22,338	20,816	20,351

## 2. Reserves of depository institutions and Reserve Bank credit, 1984—Continued

### C. Wednesday figures

Millions of dollars

Factor	Jan. 4	Jan. 11	Jan. 18	Jan. 25	Feb. 1	Feb. 8	Feb. 15	Feb. 22	Feb. 29	Mar. 7
<b>SUPPLYING RESERVE FUNDS</b>										
<b>1 Reserve Bank credit outstanding</b>	<b>179,211</b>	<b>178,565</b>	<b>176,275</b>	<b>174,267</b>	<b>171,034</b>	<b>167,966</b>	<b>168,462</b>	<b>167,459</b>	<b>161,971</b>	<b>165,964</b>
2 U.S. government securities <sup>1</sup>	157,519	153,740	153,538	151,914	150,672	148,753	147,571	148,903	140,847	148,280
3 Bought outright	153,147	153,740	153,538	149,699	150,672	148,753	147,571	148,903	140,847	148,280
4 Held under repurchase agreements	4,372	0	0	2,215	0	0	0	0	0	0
5 Federal agency securities	8,974	8,635	8,635	8,825	8,585	8,585	8,568	8,568	8,568	8,568
6 Bought outright	8,645	8,635	8,635	8,605	8,585	8,585	8,568	8,568	8,568	8,568
7 Held under repurchase agreements	329	0	0	220	0	0	0	0	0	0
8 Acceptances	436	0	0	35	0	0	0	0	0	0
9 Loans	1,217	2,215	3,362	646	1,292	252	2,218	376	1,020	414
10 Float	2,296	5,252	1,880	3,795	1,167	1,220	2,087	1,527	3,193	-1,181
11 Other Federal Reserve assets	8,769	8,723	8,860	9,052	9,318	9,156	8,018	8,085	8,343	8,883
12 Gold stock	11,121	11,121	11,120	11,120	11,120	11,119	11,118	11,117	11,116	11,116
13 Special drawing rights certificate account	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618
14 Treasury currency outstanding <sup>2</sup>	15,737	15,749	15,761	15,773	15,782	15,800	15,814	15,827	15,841	15,853
<b>ABSORBING RESERVE FUNDS</b>										
15 Currency in circulation	172,176	170,243	168,594	166,773	166,606	167,330	167,725	167,633	167,206	168,206
16 Treasury cash holdings	466	479	480	484	481	488	489	486	484	482
Deposits, other than reserves, with Federal Reserve Banks										
17 Treasury	3,104	3,258	3,921	7,331	6,682	4,791	4,877	5,693	3,226	3,564
18 Foreign	198	226	171	198	196	210	260	195	247	294
19 Service-related balances and adjustments	1,014	1,020	1,034	1,049	1,047	1,073	1,072	1,073	1,070	1,091
20 Other	474	485	434	435	467	603	607	524	498	519
21 Other Federal Reserve liabilities and capital	5,552	5,554	5,446	5,445	5,537	5,343	5,289	5,280	5,555	5,430
22 Reserve accounts <sup>3</sup>	27,702	28,787	27,696	24,062	21,538	19,664	19,694	18,136	15,260	17,966
	Mar. 14	Mar. 21	Mar. 28	Apr. 4	Apr. 11	Apr. 18	Apr. 25	May 2	May 9	May 16
<b>SUPPLYING RESERVE FUNDS</b>										
<b>1 Reserve Bank credit outstanding</b>	<b>174,644</b>	<b>170,957</b>	<b>165,262</b>	<b>169,530</b>	<b>171,860</b>	<b>174,982</b>	<b>183,905</b>	<b>184,658</b>	<b>178,615</b>	<b>171,598</b>
2 U.S. government securities <sup>1</sup>	151,465	150,968	145,670	151,027	150,972	155,409	158,331	163,714	156,544	149,417
3 Bought outright	148,570	150,968	145,670	151,027	150,972	155,409	154,817	157,575	154,147	149,417
4 Held under repurchase agreements	2,895	0	0	0	0	0	3,514	6,139	2,397	0
5 Federal agency securities	8,713	8,558	8,558	8,558	8,556	8,556	8,881	8,878	8,670	8,516
6 Bought outright	8,558	8,558	8,558	8,558	8,556	8,556	8,556	8,556	8,556	8,516
7 Held under repurchase agreements	155	0	0	0	0	0	325	322	114	0
8 Acceptances	5	0	0	0	0	0	349	224	427	0
9 Loans	2,449	935	718	588	2,425	671	6,334	807	2,701	5,459
10 Float	3,108	1,655	1,240	334	763	1,003	354	1,261	576	221
11 Other Federal Reserve assets	8,904	8,841	9,076	9,023	9,144	9,343	9,656	9,774	9,697	7,985
12 Gold stock	11,116	11,114	11,114	11,111	11,109	11,109	11,109	11,107	11,107	11,107
13 Special drawing rights certificate account	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618
14 Treasury currency outstanding <sup>2</sup>	15,865	15,877	15,889	15,901	15,913	15,925	15,937	15,999	16,011	16,022
<b>ABSORBING RESERVE FUNDS</b>										
15 Currency in circulation	168,863	168,528	168,488	169,719	171,001	170,962	170,599	170,987	172,063	172,187
16 Treasury cash holdings	484	493	503	513	520	528	530	540	546	549
Deposits, other than reserves, with Federal Reserve Banks										
17 Treasury	2,575	5,545	3,838	4,701	2,827	7,677	14,045	16,436	4,029	5,096
18 Foreign	283	241	187	200	217	183	251	192	275	229
19 Service-related balances and adjustments	1,093	1,104	1,103	1,133	1,133	1,138	1,136	1,134	1,136	1,136
20 Other	502	550	506	457	421	336	319	562	541	493
21 Other Federal Reserve liabilities and capital	5,625	5,409	5,595	5,698	5,623	5,671	6,007	6,079	5,776	5,563
22 Reserve accounts <sup>3</sup>	26,819	20,696	16,663	18,740	21,758	20,139	22,682	20,451	25,984	18,092

## 2. Reserves of depository institutions and Reserve Bank credit, 1984—Continued

### C. Wednesday figures—Continued

Millions of dollars

Factor	May 23	May 30	June 6	June 13	June 20	June 27	July 4	July 11
<b>SUPPLYING RESERVE FUNDS</b>								
1 Reserve Bank credit outstanding	171,438	174,565	174,725	173,197	181,880	173,877	176,882	178,485
2 U.S. government securities <sup>1</sup>	151,148	153,697	152,791	153,635	158,583	152,907	153,811	155,513
3 Bought outright	151,148	153,697	152,791	153,635	153,182	152,907	153,811	152,430
4 Held under repurchase agreements	0	0	0	0	5,401	0	0	3,083
5 Federal agency securities	8,516	8,515	8,502	8,501	8,872	8,501	8,501	8,775
6 Bought outright	8,516	8,515	8,502	8,501	8,501	8,501	8,501	8,500
7 Held under repurchase agreements	0	0	0	0	371	0	0	275
8 Acceptances	0	0	0	0	619	0	0	0
9 Loans	3,225	2,703	4,387	2,404	4,394	3,332	5,222	4,600
10 Float	432	1,390	752	212	590	352	674	771
11 Other Federal Reserve assets	8,117	8,260	8,293	8,445	8,822	8,785	8,674	8,826
12 Gold stock	11,104	11,104	11,104	11,104	11,103	11,100	11,100	11,099
13 Special drawing rights certificate account	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618
14 Treasury currency outstanding <sup>2</sup>	16,035	16,047	16,068	16,083	16,098	16,113	16,128	16,143
<b>ABSORBING RESERVE FUNDS</b>								
15 Currency in circulation	172,097	173,562	174,228	174,603	174,114	174,441	176,648	177,555
16 Treasury cash holdings	544	542	532	530	528	523	523	522
Deposits, other than reserves, with Federal Reserve Banks								
17 Treasury	2,594	6,306	3,458	3,524	2,922	3,533	2,891	3,488
18 Foreign	212	292	206	251	179	243	205	217
19 Service-related balances and adjustments	1,136	1,148	1,148	1,150	1,150	1,149	1,148	1,155
20 Other	407	425	378	342	405	310	364	381
21 Other Federal Reserve liabilities and capital	5,750	5,715	5,658	5,752	6,240	5,942	6,054	5,938
22 Reserve accounts <sup>3</sup>	20,455	18,344	20,906	18,849	28,161	19,567	20,895	21,089
	July 18	July 25	Aug. 1	Aug. 8	Aug. 15	Aug. 22	Aug. 29	Sept. 5
<b>SUPPLYING RESERVE FUNDS</b>								
1 Reserve Bank credit outstanding	181,230	174,907	178,219	177,009	174,186	174,939	173,944	176,442
2 U.S. government securities <sup>1</sup>	155,637	150,167	151,352	150,660	144,689	150,392	149,054	151,118
3 Bought outright	152,630	150,167	151,352	150,660	144,689	150,392	149,054	151,118
4 Held under repurchase agreements	3,007	0	0	0	0	0	0	0
5 Federal agency securities	8,659	8,499	8,494	8,494	8,494	8,494	8,494	8,494
6 Bought outright	8,500	8,499	8,494	8,494	8,494	8,494	8,494	8,494
7 Held under repurchase agreements	159	0	0	0	0	0	0	0
8 Acceptances	0	0	0	0	0	0	0	0
9 Loans	6,958	6,995	8,775	7,385	12,787	7,826	8,166	7,500
10 Float	1,006	198	604	1,225	264	38	-24	595
11 Other Federal Reserve assets	8,970	9,048	8,994	9,245	7,952	8,189	8,254	8,735
12 Gold stock	11,099	11,099	11,099	11,099	11,099	11,099	11,098	11,098
13 Special drawing rights certificate account	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618
14 Treasury currency outstanding <sup>2</sup>	16,135	16,143	16,160	16,175	16,190	16,205	16,220	16,235
<b>ABSORBING RESERVE FUNDS</b>								
15 Currency in circulation	176,527	175,614	175,777	176,713	176,667	175,837	176,005	177,823
16 Treasury cash holdings	512	497	489	476	475	473	465	463
Deposits, other than reserves, with Federal Reserve Banks								
17 Treasury	3,848	3,958	3,586	4,220	4,393	3,358	3,783	4,533
18 Foreign	195	246	256	228	205	233	215	254
19 Service-related balances and adjustments	1,156	1,157	1,158	1,145	1,145	1,141	1,142	1,147
20 Other	275	265	533	246	289	485	428	435
21 Other Federal Reserve liabilities and capital	6,126	5,967	5,815	5,811	5,842	5,863	5,792	5,850
22 Reserve accounts <sup>3</sup>	24,444	19,064	22,482	20,062	17,077	19,470	18,051	17,888

## 2. Reserves of depository institutions and Reserve Bank credit, 1984—Continued

### C. Wednesday figures—Continued

Millions of dollars

Factor	Sept. 12	Sept. 19	Sept. 26	Oct. 3	Oct. 10	Oct. 17	Oct. 24	Oct. 31
<b>SUPPLYING RESERVE FUNDS</b>								
1 Reserve Bank credit outstanding	179,849	182,600	179,737	179,356	178,558	179,104	173,495	174,892
2 U.S. government securities <sup>1</sup>	153,936	156,630	153,748	152,435	147,432	150,419	147,877	148,220
3 Bought outright	153,936	152,332	153,480	152,435	147,432	150,419	147,877	148,220
4 Held under repurchase agreements	0	4,298	268	0	0	0	0	0
5 Federal agency securities	8,493	9,042	8,519	8,493	8,484	8,479	8,479	8,479
6 Bought outright	8,493	8,493	8,493	8,493	8,484	8,479	8,479	8,479
7 Held under repurchase agreements	0	549	26	0	0	0	0	0
8 Acceptances	0	0	0	0	0	0	0	0
9 Loans	7,409	7,683	4,786	5,711	5,809	6,425	5,164	5,060
10 Float	1,525	465	165	578	4,408	1,580	-602	658
11 Other Federal Reserve assets	8,486	8,780	12,519	12,139	12,425	12,201	12,577	12,475
12 Gold stock	11,098	11,098	11,097	11,097	11,097	11,097	11,096	11,096
13 Special drawing rights certificate account	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618
14 Treasury currency outstanding <sup>2</sup>	16,250	16,231	16,237	16,249	16,261	16,273	16,285	16,295
<b>ABSORBING RESERVE FUNDS</b>								
15 Currency in circulation	177,429	176,118	175,394	176,299	177,775	177,066	176,122	176,300
16 Treasury cash holdings	465	465	470	465	474	472	475	482
Deposits, other than reserves, with Federal Reserve Banks								
17 Treasury	3,521	11,710	8,814	5,396	3,144	4,188	2,971	3,791
18 Foreign	198	261	196	250	246	259	194	270
19 Service-related balances and adjustments	1,148	1,155	1,155	1,139	1,139	1,143	1,142	1,132
20 Other	407	490	402	431	429	318	275	321
21 Other Federal Reserve liabilities and capital	6,060	6,213	6,068	5,796	6,146	6,110	6,037	5,997
22 Reserve accounts <sup>3</sup>	22,587	18,135	19,190	21,544	21,182	21,536	18,279	18,608
	Nov. 7	Nov. 14	Nov. 21	Nov. 28	Dec. 5	Dec. 12	Dec. 19	Dec. 26
<b>SUPPLYING RESERVE FUNDS</b>								
1 Reserve Bank credit outstanding	184,044	180,370	181,617	180,899	179,717	183,268	182,683	184,004
2 U.S. government securities <sup>1</sup>	150,620	153,152	154,157	155,214	153,335	158,404	158,519	160,835
3 Bought outright	150,262	153,152	153,654	155,214	153,335	158,404	158,519	160,835
4 Held under repurchase agreements	358	0	503	0	0	0	0	0
5 Federal agency securities	8,504	8,389	8,466	8,389	8,389	8,389	8,389	8,389
6 Bought outright	8,479	8,389	8,389	8,389	8,389	8,389	8,389	8,389
7 Held under repurchase agreements	25	0	77	0	0	0	0	0
8 Acceptances	0	0	0	0	0	0	0	0
9 Loans	12,193	4,968	6,732	3,750	5,133	3,155	3,161	1,844
10 Float	142	821	1,183	2,371	1,350	1,912	1,331	1,227
11 Other Federal Reserve assets	12,585	13,040	11,079	11,175	11,510	11,408	11,284	11,709
12 Gold stock	11,096	11,096	11,096	11,096	11,096	11,096	11,096	11,096
13 Special drawing rights certificate account	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618
14 Treasury currency outstanding <sup>2</sup>	16,307	16,327	16,343	16,359	16,373	16,387	16,389	16,403
<b>ABSORBING RESERVE FUNDS</b>								
15 Currency in circulation	177,860	179,162	179,777	179,921	180,150	181,367	181,412	182,813
16 Treasury cash holdings	491	489	493	500	511	512	512	513
Deposits, other than reserves, with Federal Reserve Banks								
17 Treasury	4,176	3,740	2,679	3,431	2,929	2,627	3,468	3,669
18 Foreign	245	191	226	213	259	256	251	214
19 Service-related balances and adjustments	1,133	1,134	1,138	1,254	1,254	1,136	1,484	1,778
20 Other	561	494	462	456	427	423	441	455
21 Other Federal Reserve liabilities and capital	6,063	6,096	6,062	6,057	6,115	6,203	6,402	6,330
22 Reserve accounts <sup>3</sup>	25,537	21,105	22,837	21,140	20,159	22,845	20,816	20,351

## 2. Reserves of depository institutions and Reserve Bank credit, 1984—Continued

### D. End-of-month figures

Millions of dollars

Factor	1984											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>SUPPLYING RESERVE FUNDS</b>												
1 Reserve bank credit outstanding .....	169,225	161,971	170,168	182,683	175,753	175,051	176,127	178,938	182,641	174,892	182,391	186,384
2 U.S. government securities <sup>1</sup> .....	150,254	140,847	150,814	162,134	154,869	152,859	150,705	153,183	155,018	148,220	157,770	160,850
3 Bought outright .....	150,254	140,847	150,814	155,042	151,745	152,859	150,705	148,356	155,018	148,220	157,770	159,223
4 Held under repurchase agreements .....	0	0	0	7,092	3,124	0	0	4,827	0	0	0	1,627
5 Federal agency securities .....	8,605	8,568	8,558	8,982	8,851	8,501	8,499	8,863	8,493	8,479	8,389	8,777
6 Bought outright .....	8,605	8,568	8,558	8,556	8,515	8,501	8,499	8,494	8,493	8,479	8,389	8,389
7 Held under repurchase agreements .....	0	0	0	426	336	0	0	369	0	0	0	388
8 Acceptances .....	0	0	0	305	426	0	0	0	0	0	0	0
9 Loans .....	418	1,020	896	907	2,832	4,760	7,238	8,276	6,633	5,060	5,073	3,577
10 Float .....	846	3,193	787	609	588	-655	671	326	289	658	-16	833
11 Other Federal Reserve assets .....	9,102	8,343	9,113	9,746	8,187	9,586	9,014	8,290	12,208	12,475	11,175	12,347
12 Gold stock .....	11,120	11,116	11,111	11,109	11,104	11,100	11,099	11,098	11,097	11,096	11,096	11,096
13 Special drawing rights certificate account ...	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618
14 Treasury currency outstanding <sup>2</sup> .....	15,782	15,841	15,922	15,987	16,053	16,111	16,145	16,220	16,237	16,295	16,360	16,418
<b>ABSORBING RESERVE FUNDS</b>												
15 Currency in circulation ...	166,501	167,206	168,750	170,345	173,803	175,069	175,606	176,852	175,340	176,300	179,511	183,796
16 Treasury cash holdings ...	492	484	523	547	534	523	497	465	465	482	500	513
Deposits, other than reserves, with Federal Reserve Banks												
17 Treasury .....	7,153	3,226	3,684	16,729	4,855	4,397	3,972	4,029	8,514	3,791	2,216	5,316
18 Foreign .....	252	247	221	345	295	237	215	242	206	270	392	253
19 Service-related balances and adjustments .....	1,047	1,070	1,103	1,134	1,148	1,148	1,158	1,147	1,139	1,132	1,254	1,126
20 Other .....	410	498	562	324	416	432	309	413	383	321	447	867
21 Other Federal Reserve liabilities and capital .....	5,625	5,555	5,912	6,391	5,939	5,971	6,035	6,140	6,073	5,997	6,347	5,952
22 Reserve accounts <sup>3</sup> .....	19,263	15,260	21,064	18,581	20,538	19,104	20,197	21,586	22,473	18,608	23,798	20,693

### 3. Reserves and borrowings of depository institutions, 1984

#### A. Monthly averages<sup>1</sup>

Millions of dollars

Reserve classification	Jan.	Feb.	Mar.	Apr.	May	June
1 Reserve balances with Reserve Banks <sup>2</sup>	21,229	18,418	19,486	20,353	19,562	20,217
2 Total vault cash <sup>3</sup>	22,578	22,269	20,396	20,152	20,446	20,770
3 Vault cash used to satisfy reserve requirements <sup>4</sup>	18,795	17,951	16,794	16,802	16,960	17,308
4 Surplus vault cash <sup>3</sup>	3,782	4,318	3,601	3,349	3,486	3,461
5 Total reserves <sup>6</sup>	36,357	37,026	37,099	37,110	37,450	38,290
6 Required reserves	39,507	35,423	35,569	36,664	35,942	36,752
7 Excess reserve balances at Reserve Banks <sup>7</sup>	613	943	710	492	580	774
8 Total borrowings at Reserve Banks	715	567	952	1,234	2,988	3,300
9 Seasonal borrowings at Reserve Banks	86	103	133	139	196	264
10 Extended credit at Reserve Banks <sup>8</sup>	4	5	27	44	37	1,873
	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Reserve balances with Reserve Banks <sup>2</sup>	19,891	19,270	20,143	20,099	20,843	21,738
2 Total vault cash <sup>3</sup>	21,134	21,688	21,232	21,875	21,827	22,316
3 Vault cash used to satisfy reserve requirements <sup>4</sup>	17,579	17,995	17,900	18,413	18,392	18,958
4 Surplus vault cash <sup>3</sup>	3,554	3,693	3,332	3,461	3,434	3,357
5 Total reserves <sup>6</sup>	38,239	38,386	38,143	37,758	38,113	38,079
6 Required reserves	36,858	36,575	37,415	37,892	38,542	39,843
7 Excess reserve balances at Reserve Banks <sup>7</sup>	613	689	628	620	693	853
8 Total borrowings at Reserve Banks	5,924	8,017	7,242	6,017	4,617	3,186
9 Seasonal borrowings at Reserve Banks	308	346	319	299	212	113
10 Extended credit at Reserve Banks <sup>8</sup>	5,008	7,043	6,459	5,057	3,837	2,604

#### B. Biweekly averages of daily figures

Millions of dollars

Reserve classification	Jan. 4	Jan. 11	Jan. 18	Jan. 25	Feb. 1	Feb. 15	Feb. 29	Mar. 14	Mar. 28	Apr. 11
1 Reserve balances with Reserve Banks <sup>2</sup>	21,579	21,455	21,455	20,877	20,877	18,447	18,213	19,950	18,861	20,241
2 Total vault cash <sup>3</sup>	20,912	21,508	24,027	23,238	22,475	22,774	21,750	19,980	20,938	19,803
3 Vault cash used to satisfy reserve requirements <sup>4</sup>	17,835	18,219	19,617	19,294	18,567	18,406	17,452	16,458	17,188	16,520
4 Surplus vault cash <sup>3</sup>	3,077	3,289	4,410	3,944	3,908	4,368	4,298	3,522	3,750	3,282
5 Total reserves <sup>6</sup>	36,707	36,198	36,320	36,535	36,143	37,367	36,748	37,158	37,154	36,570
6 Required reserves	39,181	38,980	40,608	39,670	38,862	35,656	34,943	35,635	35,322	36,413
7 Excess reserve balances at Reserve Banks <sup>7</sup>	958	628	475	580	503	1,196	721	772	727	348
8 Total borrowings at Reserve Banks	1,291	563	781	505	677	556	570	689	1,136	1,313
9 Seasonal borrowings at Reserve Banks	73	69	79	96	109	89	115	118	149	131
10 Extended credit at Reserve Banks <sup>8</sup>	5	2	4	6	3	3	7	21	30	36
	Apr. 25	May 9	May 23	June 6	June 20	July 4	July 18	Aug. 1	Aug. 15	Aug. 29
1 Reserve balances with Reserve Banks <sup>2</sup>	20,557	20,029	19,390	19,339	20,614	20,190	20,554	19,086	19,695	18,729
2 Total vault cash <sup>3</sup>	20,476	20,010	20,655	20,570	20,604	21,121	20,708	21,596	21,532	21,980
3 Vault cash used to satisfy reserve requirements <sup>4</sup>	17,103	16,581	17,166	17,023	17,284	17,513	17,404	17,788	17,922	18,165
4 Surplus vault cash <sup>3</sup>	3,373	3,428	3,488	3,547	3,320	3,608	3,304	3,808	3,610	3,815
5 Total reserves <sup>6</sup>	37,491	37,234	37,698	37,259	38,639	38,419	38,598	37,798	38,694	38,138
6 Required reserves	37,091	36,019	35,937	35,865	37,208	36,644	37,499	36,232	36,913	36,210
7 Excess reserve balances at Reserve Banks <sup>7</sup>	568	591	619	496	689	1,058	458	642	704	683
8 Total borrowings at Reserve Banks	1,232	1,063	4,179	3,069	2,964	3,909	5,357	7,154	7,987	8,145
9 Seasonal borrowings at Reserve Banks	138	159	195	239	257	288	283	340	338	359
10 Extended credit at Reserve Banks <sup>8</sup>	44	61	33	15	1,973	2,845	4,614	6,098	6,975	7,184
	Sept. 12	Sept. 26	Oct. 10	Oct. 24	Nov. 7	Nov. 21	Dec. 5	Dec. 19		
1 Reserve balances with Reserve Banks <sup>2</sup>	20,167	20,043	20,421	19,629	20,577	20,748	21,196	21,596		
2 Total vault cash <sup>3</sup>	20,781	21,522	21,570	22,328	21,404	22,116	21,704	21,666		
3 Vault cash used to satisfy reserve requirements <sup>4</sup>	17,405	18,232	18,221	18,783	17,948	18,661	18,319	18,547		
4 Surplus vault cash <sup>3</sup>	3,376	3,290	3,349	3,545	3,455	3,455	3,385	3,119		
5 Total reserves <sup>6</sup>	38,263	38,103	37,925	37,713	37,609	38,354	38,129	38,279		
6 Required reserves	36,928	37,743	37,723	37,984	37,948	38,799	38,601	39,616		
7 Excess reserve balances at Reserve Banks <sup>7</sup>	643	531	918	428	577	609	914	526		
8 Total borrowings at Reserve Banks	7,755	7,109	6,165	6,233	5,372	4,475	4,250	3,231		
9 Seasonal borrowings at Reserve Banks	309	328	314	305	264	204	183	115		
10 Extended credit at Reserve Banks <sup>8</sup>	7,001	6,368	5,147	5,430	4,183	3,888	3,488	2,774		

#### 4. Federal funds and repurchase agreements of large member banks, 1984<sup>1</sup>

Averages of daily figures, in millions of dollars

Maturity and source	Week ending Monday <sup>2</sup>									
	Jan. 4	Jan. 11	Jan. 18	Jan. 25	Feb. 1	Feb. 6	Feb. 13	Feb. 20	Feb. 27	
<i>One day and continuing contract</i>										
1 Commercial banks in United States .....	56,752	60,936	57,939	52,795	53,310	57,860	59,327	58,037	53,810	
2 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies .....	19,667	21,380	22,974	24,970	23,324	23,998	26,078	25,325	24,753	
3 Nonbank securities dealers .....	5,720	5,421	5,866	4,790	5,231	5,228	5,318	6,278	5,746	
4 All other .....	25,900	27,179	26,483	28,271	27,630	26,411	26,631	28,316	27,267	
<i>All other maturities</i>										
5 Commercial banks in United States .....	6,458	5,933	6,560	6,240	6,522	6,163	6,838	6,273	6,905	
6 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies .....	9,737	8,927	9,026	8,759	9,303	9,097	9,614	9,065	9,367	
7 Nonbank securities dealers .....	6,400	6,190	6,756	7,402	7,603	7,464	8,059	7,115	7,637	
8 All other .....	9,756	8,316	9,786	9,666	9,830	9,811	10,356	9,182	9,566	
MEMO: Federal funds and resale agreement loans in maturities of one day or continuing contract										
9 Commercial banks in United States .....	22,904	24,576	24,528	23,568	23,819	25,799	26,414	27,598	23,662	
10 Nonbank securities dealers .....	4,704	4,862	4,291	4,068	4,784	5,057	5,254	6,798	5,871	
	Mar. 5	Mar. 12	Mar. 19	Mar. 26	Apr. 2	Apr. 9	Apr. 16	Apr. 23	Apr. 30	
<i>One day and continuing contract</i>										
1 Commercial banks in United States .....	57,882	58,509	55,080	53,345	52,349	62,853	60,249	57,105	53,458	
2 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies .....	24,044	24,549	24,553	24,470	22,625	23,797	23,016	21,040	20,606	
3 Nonbank securities dealers .....	5,334	5,596	5,383	6,223	6,858	6,334	6,022	5,984	6,106	
4 All other .....	26,474	26,718	26,605	26,057	26,655	27,605	24,973	24,477	25,893	
<i>All other maturities</i>										
5 Commercial banks in United States .....	7,251	7,801	7,746	7,468	7,516	7,823	8,477	9,005	8,285	
6 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies .....	9,476	10,010	10,710	10,614	10,832	10,727	11,421	11,324	11,598	
7 Nonbank securities dealers .....	8,097	8,021	8,035	8,292	7,240	6,667	7,366	8,845	8,632	
8 All other .....	9,115	9,193	9,019	9,333	9,106	8,808	11,666	12,135	9,164	
MEMO: Federal funds and resale agreement loans in maturities of one day or continuing contract										
9 Commercial banks in United States .....	24,966	24,124	23,035	23,294	22,138	24,236	23,648	23,420	21,426	
10 Nonbank securities dealers .....	6,230	5,371	5,293	4,404	5,315	5,694	5,349	5,374	5,617	
	May 7	May 14	May 21	May 28	June 4	June 11	June 18	June 25	July 2	
<i>One day and continuing contract</i>										
1 Commercial banks in United States .....	59,973	57,642	58,637	57,887	61,315	66,186	61,024	57,342	56,052	
2 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies .....	21,749	22,804	21,164	22,206	22,309	23,296	21,313	21,271	18,828	
3 Nonbank securities dealers .....	5,791	6,016	6,493	7,057	6,043	5,553	4,893	4,916	5,570	
4 All other .....	26,181	26,133	26,775	25,006	27,514	25,275	25,176	24,743	24,079	
<i>All other maturities</i>										
5 Commercial banks in United States .....	8,237	8,688	9,739	10,303	9,870	9,790	9,604	9,647	9,296	
6 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies .....	12,116	12,375	12,642	12,647	12,309	11,921	11,770	12,247	11,980	
7 Nonbank securities dealers .....	8,542	8,036	7,379	7,951	7,498	6,770	6,720	6,895	6,557	
8 All other .....	9,396	9,823	10,504	10,030	8,835	9,207	9,294	8,957	9,186	
MEMO: Federal funds and resale agreement loans in maturities of one day or continuing contract										
9 Commercial banks in United States .....	23,151	22,874	25,108	24,313	27,426	28,595	27,097	24,362	25,106	
10 Nonbank securities dealers .....	7,069	5,876	5,686	5,488	5,938	4,971	4,951	4,845	5,328	

#### 4. Federal funds and repurchase agreements of large member banks, 1984<sup>1</sup>—Continued

Averages of daily figures, in millions of dollars

Maturity and source	Week ending Monday <sup>2</sup>								
	July 9	July 16	July 23	July 30	Aug. 6	Aug. 13	Aug. 20	Aug. 27	Sept. 3
<i>One day and continuing contract</i>									
1 Commercial banks in United States .....	64,992	59,295	55,879	54,302	60,070	62,041	59,692	56,960	60,528
2 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies .....	21,053	19,970	19,502	19,437	21,050	22,831	21,881	21,724	22,200
3 Nonbank securities dealers .....	5,361	4,740	5,027	4,758	5,029	5,469	5,287	5,073	4,972
4 All other .....	24,357	24,793	25,787	25,654	25,363	26,088	26,260	27,710	26,723
<i>All other maturities</i>									
5 Commercial banks in United States .....	8,908	9,084	9,065	9,133	9,040	8,908	8,620	9,236	9,469
6 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies .....	11,728	12,033	10,799	10,650	10,397	10,159	9,923	9,626	9,867
7 Nonbank securities dealers .....	5,466	5,723	5,901	6,862	6,758	6,514	6,304	6,117	6,246
8 All other .....	8,535	9,586	9,484	9,734	10,008	10,320	10,288	10,413	10,937
<b>MEMO: Federal funds and resale agreement loans in maturities of one day or continuing contract</b>									
9 Commercial banks in United States .....	24,908	24,744	23,686	23,954	26,938	26,008	26,524	24,220	27,189
10 Nonbank securities dealers .....	4,936	4,896	4,239	3,950	3,882	3,809	4,189	3,987	4,011
	Sept. 10	Sept. 17	Sept. 24	Oct. 1	Oct. 8	Oct. 15	Oct. 22	Oct. 29	Nov. 5
<i>One day and continuing contract</i>									
1 Commercial banks in United States .....	66,324	64,434	56,625	54,888	61,252	61,830	58,666	55,512	62,538
2 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies .....	24,055	24,982	24,865	23,998	24,649	25,128	26,160	25,391	27,218
3 Nonbank securities dealers .....	4,728	4,250	4,109	3,758	3,901	4,965	4,856	5,195	6,420
4 All other .....	26,446	26,768	27,082	26,845	26,210	25,751	26,481	26,717	27,833
<i>All other maturities</i>									
5 Commercial banks in United States .....	9,226	9,415	9,496	9,468	9,345	9,766	9,691	9,661	9,527
6 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies .....	9,440	9,224	8,972	9,034	9,587	9,138	8,532	8,266	8,118
7 Nonbank securities dealers .....	5,969	5,960	6,732	6,576	6,841	6,762	7,187	7,580	7,261
8 All other .....	10,324	10,888	10,885	10,706	10,458	10,588	10,904	11,128	11,519
<b>MEMO: Federal funds and resale agreement loans in maturities of one day or continuing contract</b>									
9 Commercial banks in United States .....	28,407	28,540	26,809	26,968	28,013	28,777	28,594	28,125	32,333
10 Nonbank securities dealers .....	4,898	5,519	4,906	5,037	5,259	5,432	4,864	5,284	6,343
	Nov. 12	Nov. 19	Nov. 26	Dec. 3	Dec. 10	Dec. 17	Dec. 24	Dec. 31	
<i>One day and continuing contract</i>									
1 Commercial banks in United States .....	65,520	63,478	61,122	60,725	65,416	61,792	59,435	60,203	
2 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies .....	29,396	29,310	30,099	30,210	29,041	28,098	28,916	27,176	
3 Nonbank securities dealers .....	6,045	6,498	5,878	7,637	6,295	5,362	5,536	5,717	
4 All other .....	27,548	28,937	23,077	29,154	27,068	27,456	22,712	24,580	
<i>All other maturities</i>									
5 Commercial banks in United States .....	9,516	8,677	10,027	10,044	9,882	10,077	11,312	11,462	
6 Other depository institutions, foreign banks and foreign official institutions, and U.S. government agencies .....	8,083	7,716	7,736	8,058	8,138	8,037	8,458	8,440	
7 Nonbank securities dealers .....	7,014	6,574	7,596	5,979	5,685	6,058	6,338	6,190	
8 All other .....	12,487	10,342	15,416	10,226	9,649	10,209	13,919	11,864	
<b>MEMO: Federal funds and resale agreement loans in maturities of one day or continuing contract</b>									
9 Commercial banks in United States .....	31,489	30,583	28,549	29,899	27,919	26,446	28,805	29,370	
10 Nonbank securities dealers .....	5,907	5,520	6,190	6,701	6,617	7,177	6,978	6,423	



## 5. Federal Reserve Bank interest rates

### A. Short-term adjustment credit to depository institutions<sup>1</sup>

Percent per annum

Year and month	Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
1983 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
1984 In effect December 31 .	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0

### B. Extended credit to depository institutions

Percent per annum

Year and month	Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
	Seasonal credit <sup>2</sup>											
1983 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
1984 In effect December 31 .	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0
	Exceptional circumstances and other extended credit <sup>3</sup>											
1983 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
1984 In effect December 31 .	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0

## 6. Reserve requirements of depository institutions, December 31, 1984<sup>1</sup>

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 <sup>3</sup>	Depository institution requirements after implementation of the Monetary Control Act <sup>6</sup>	
	Percent	Effective date		Percent	Effective date
<i>Net demand</i> <sup>2</sup>			<i>Net transaction accounts</i> <sup>7,8</sup>		
\$0 million-\$2 million .....	7	12/30/76	\$0-\$28.9 million .....	3	12/29/83
\$2 million-\$10 million .....	9½	12/30/76	Over \$28.9 million .....	12	12/29/83
\$10 million-\$100 million .....	11¾	12/30/76	<i>Nonpersonal time deposits</i> <sup>9</sup>		
\$100 million-\$400 million .....	12¾	12/30/76	By original maturity		
Over \$400 million .....	16¼	12/30/76	Less than 1½ years .....	3	10/6/83
<i>Time and savings</i> <sup>2,3</sup>			1½ years or more .....	0	10/6/83
Savings .....	3	3/16/67	<i>Eurocurrency liabilities</i>		
<i>Time</i> <sup>4</sup>			All types .....	3	11/13/80
\$0 million-\$5 million, by maturity					
30-179 days .....	3	3/16/67			
180 days to 4 years .....	2½	1/8/76			
4 years or more .....	1	10/30/75			
Over \$5 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 requirements<sup>1</sup>

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 <sup>2</sup> .....							30

## 8. Maximum interest rates payable on time and savings deposits at federally insured institutions<sup>1</sup>

Percent per annum

Type of deposit	Commercial banks		Savings and loan associations and mutual savings banks (thrift institutions) <sup>1</sup>	
	In effect Dec. 31, 1984		In effect Dec. 31, 1984	
	Percent	Effective date	Percent	Effective date
1 Savings .....	5½	1/1/84	5½	7/1/79
2 Negotiable order of withdrawal accounts .....	5¼	12/31/80	5¼	12/31/80
3 Negotiable order of withdrawal accounts of \$2,500 or more <sup>2</sup> .....		1/5/83		1/5/83
4 Money market deposit account <sup>2</sup> .....	(3)	12/14/82	(3)	12/14/82
<i>Time accounts by maturity</i>				
5 7-31 days of less than \$2,500 <sup>4</sup> .....	5½	1/1/84	5½	9/1/82
6 7-31 days of \$2,500 or more <sup>2</sup> .....		1/5/83		1/5/83
7 More than 31 days .....		10/1/83		10/1/83

## 9. Federal Reserve open market transactions, 1984

Millions of dollars

Type of transaction <sup>1</sup>	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>U.S. GOVERNMENT SECURITIES</b>													
<b>Outright transactions (excluding matched transactions)</b>													
<i>Treasury bills</i>													
1 Gross purchases . . . . .	20,036	0	368	3,159	3,283	610	801	0	187	3,249	507	4,463	3,410
2 Gross sales . . . . .	8,557	1,967	828	0	0	2,003	0	897	1,491	71	1,300	0	0
3 Exchange . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0
4 Redemptions . . . . .	7,700	1,300	600	0	3,283	2,200	801	600	800	0	2,200	0	0
<i>Others within 1 year</i>													
5 Gross purchases . . . . .	1,126	0	0	0	198	0	0	0	0	600	0	146	182
6 Gross sales . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0
7 Maturity shift . . . . .	16,354	573	2,488	1,012	347	2,739	1,069	428	3,811	872	896	1,348	771
8 Exchange . . . . .	-20,840	-1,530	-4,574	0	-2,223	-1,807	0	-2,606	-2,274	0	-1,497	-3,363	-966
9 Redemptions . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>1 to 5 years</i>													
10 Gross purchases . . . . .	1,638	0	0	0	808	0	0	0	0	0	0	830	0
11 Gross sales . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0
12 Maturity shift . . . . .	-13,709	-487	-2,488	-1,012	-273	-2,279	-1,069	-345	-3,811	-872	-896	594	-771
13 Exchange . . . . .	16,039	1,530	2,861	0	2,223	1,150	0	2,606	1,443	0	1,497	1,763	966
<i>5 to 10 years</i>													
14 Gross purchases . . . . .	536	0	0	0	200	0	0	0	0	0	0	335	0
15 Gross sales . . . . .	300	300	0	0	0	0	0	0	0	0	0	0	0
16 Maturity shift . . . . .	-2,371	-86	97	0	-75	-383	0	-83	52	0	0	-1,893	0
17 Exchange . . . . .	2,750	0	1,000	0	0	400	0	0	500	0	0	850	0
<i>Over 10 years</i>													
18 Gross purchases . . . . .	441	0	0	0	277	0	0	0	0	0	0	164	0
19 Gross sales . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0
20 Maturity shift . . . . .	-275	0	-97	0	0	-77	0	0	-52	0	0	-49	0
21 Exchange . . . . .	2,052	0	713	0	0	257	0	0	332	0	0	750	0
<i>All maturities</i>													
22 Gross purchases . . . . .	23,476	0	368	3,159	1,484	610	801	0	0	3,849	507	5,938	3,591
23 Gross sales . . . . .	7,553	2,267	828	0	0	2,003	0	897	187	71	1,300	0	0
24 Redemptions . . . . .	7,700	1,300	600	0	0	2,200	0	600	800	0	2,200	0	0
<b>Matched transactions</b>													
25 Gross sales . . . . .	808,986	54,833	55,656	66,827	72,293	79,313	61,017	81,799	79,087	52,893	89,689	51,904	63,674
26 Gross purchases . . . . .	810,432	58,096	47,310	73,634	71,754	79,608	61,331	81,143	78,842	55,776	85,884	55,516	61,537
<b>Repurchase agreements</b>													
27 Gross purchases . . . . .	139,441	14,245	0	4,996	15,313	8,267	23,298	14,830	4,992	26,040	0	12,063	3,888
28 Gross sales . . . . .	139,019	15,629	0	4,996	8,220	12,199	26,460	14,830	166	30,867	0	12,063	2,261
29 Net change in government securities . . . . .	8,908	-1,688	-9,407	9,966	11,321	-7,228	-2,047	-2,154	2,478	1,835	-6,798	9,549	3,080
<b>FEDERAL AGENCY OBLIGATIONS</b>													
<b>Outright transactions</b>													
30 Gross purchases . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0
31 Gross sales . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0
32 Redemptions . . . . .	256	40	38	10	2	40	15	1	5	1	14	90	0
<b>Repurchase agreements</b>													
33 Gross purchases . . . . .	1,205	931	0	609	1,247	616	1,819	958	381	3,743	0	698	506
34 Gross sales . . . . .	817	1,139	0	609	820	744	2,117	958	12	4,112	0	698	119
35 Net change in agency obligations . . . . .	132	-248	-38	-10	424	-169	-313	-1	364	-370	-14	-90	388
<b>BANKERS ACCEPTANCES</b>													
36 Repurchase agreements, net . . . . .	-418	-418	0	0	305	122	-426	0	0	0	0	0	0
37 Total net change in System Open Market Account . . . . .	6,116	-2,354	-9,444	9,956	12,050	-7,275	-2,786	-2,155	2,842	1,465	-6,811	9,459	3,468

## 10. Federal Reserve Banks, 1984

### A. Consolidated condition statement

Millions of dollars, end of period

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>ASSETS</b>												
1 Gold certificate account	11,120	11,116	11,111	11,109	11,104	11,100	11,099	11,098	11,097	11,096	11,096	11,096
2 Special drawing rights certificate account	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618
3 Coin	498	534	520	482	443	435	444	454	478	485	451	436
4 Loans to depository institutions	418	1,020	896	907	2,832	4,760	7,238	8,276	6,633	5,060	5,073	3,577
5 Other	0	0	0	0	0	0	0	0	0	0	0	0
6 Acceptances held under repurchase agreements	0	0	0	3,051	426	0	0	0	0	0	0	0
<i>Federal agency obligations</i>												
7 Bought outright	8,605	8,568	8,558	8,556	8,515	8,501	8,499	8,494	8,493	8,479	8,389	8,389
8 Held under repurchase agreements	0	0	0	426	336	0	0	369	0	0	0	388
<i>U.S. government securities</i>												
Bought outright <sup>1</sup>												
9 Bills	65,806	56,399	66,366	69,111	65,814	66,928	64,774	62,425	68,487	61,689	69,764	71,035
10 Notes	63,634	62,921	62,921	64,127	63,870	63,870	63,870	63,894	64,494	64,494	65,055	65,237
11 Bonds	20,814	21,527	21,527	21,804	22,061	22,061	22,061	22,037	22,037	22,037	22,951	22,951
12 Total <sup>1</sup>	150,254	140,847	150,814	155,042	151,745	152,859	150,705	148,356	155,018	148,220	157,770	159,223
13 Held under repurchase agreements	0	0	0	7,092	3,124	0	0	4,827	0	0	0	1,627
14 Total U.S. government securities	150,254	140,847	150,814	162,134	154,869	152,859	150,705	153,183	155,018	148,220	157,770	160,850
15 Total loans and securities	159,277	150,435	160,268	172,328	166,978	166,120	166,442	170,322	170,144	161,759	171,232	173,204
16 Cash items in process of collection	10,383	11,193	7,698	7,044	8,770	6,350	9,747	6,808	7,052	7,020	6,237	5,498
17 Bank premises	548	549	549	548	553	556	555	554	564	565	565	568
<i>Other assets</i>												
18 Denominated in foreign currencies <sup>2</sup>	3,700	3,915	4,011	3,912	3,794	3,733	3,638	3,672	3,522	3,647	3,648	3,597
19 All other <sup>3</sup>	4,854	3,879	4,553	5,286	3,840	5,297	4,821	4,064	8,122	8,263	6,962	8,167
20 Total assets	194,998	186,239	193,328	205,327	200,100	198,209	201,364	201,590	205,597	197,453	204,809	207,184
<b>LIABILITIES</b>												
21 Federal Reserve notes	151,711	152,383	153,871	155,388	158,727	159,915	160,402	161,551	160,046	160,972	164,102	168,327
<i>Deposits</i>												
22 Depository institutions	20,361	16,330	22,167	19,715	21,686	20,252	21,355	22,733	23,612	19,740	25,052	21,818
23 U.S. Treasury—General account	7,153	3,226	3,684	16,729	4,855	4,397	3,972	4,029	8,514	3,791	2,216	5,316
24 Foreign—Official accounts	252	247	221	345	295	237	215	242	206	270	392	253
25 Other	359	498	562	324	416	432	309	413	383	321	447	865
26 Total deposits	28,125	20,301	26,634	37,113	27,252	25,318	25,851	27,417	32,715	24,122	28,107	28,252
27 Deferred availability cash items	9,537	8,000	6,911	6,435	8,182	7,005	9,076	6,482	6,763	6,362	6,253	4,653
28 Other liabilities and accrued dividends <sup>4</sup>	2,188	2,099	2,427	2,920	2,593	2,528	2,463	2,591	2,593	2,433	2,682	2,700
29 Total liabilities	191,561	182,783	189,843	201,856	196,754	194,766	197,792	198,041	202,117	193,889	201,144	203,932
<b>CAPITAL ACCOUNTS</b>												
30 Capital paid in	1,468	1,482	1,499	1,520	1,531	1,541	1,545	1,557	1,597	1,611	1,620	1,626
31 Surplus	1,465	1,465	1,465	1,465	1,465	1,465	1,465	1,465	1,465	1,465	1,465	1,626
32 Other capital accounts	504	509	521	486	350	437	562	527	418	488	580	0
33 Total liabilities and capital accounts	194,998	186,239	193,328	205,327	200,100	198,209	201,364	201,590	205,597	197,453	204,809	207,184
34 MEMO: Marketable U.S. government securities held in custody for foreign and international account	112,311	119,391	113,547	116,173	114,495	116,234	115,318	119,421	115,174	119,233	117,949	122,134

## 10. Federal Reserve Banks, 1984—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) . . .	180,570	182,185	183,132	184,496	185,998	187,637	188,428	189,217	189,882	191,730	193,727	193,867
2 Less: Notes held by Reserve Bank <sup>1</sup> . . .	28,859	29,838	29,261	29,108	27,271	27,722	28,026	27,666	29,836	30,758	29,625	25,540
3 Federal Reserve notes, net . . . . .	151,711	152,347	153,871	155,388	158,727	159,915	160,402	161,551	160,046	160,972	164,102	168,327
<i>Collateral held against notes outstanding</i>												
4 Gold certificate account . . . . .	11,120	11,116	11,111	11,109	11,104	11,100	11,099	11,098	11,097	11,096	11,096	11,096
5 Special drawing rights certificate account . . . . .	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618	4,618
6 Other eligible assets . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
7 U.S. government and agency securities . . . . .	135,973	136,613	138,142	139,661	143,005	144,197	144,685	145,835	144,331	145,258	148,388	152,613
8 Total collateral . . . . .	151,711	152,347	153,871	155,388	158,727	159,915	160,402	161,551	160,046	160,972	164,102	168,327

### 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 . . . . .	418	1,020	896	907	2,832	4,760	7,238	8,276	6,633	5,060	5,073	3,577
2 Within 15 days . . . . .	387	941	864	864	2,764	4,674	7,135	8,111	6,546	4,973	5,004	3,547
3 16 days to 90 days . . . . .	31	79	32	43	68	86	103	165	87	87	69	30
4 91 days to 1 year . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
5 Acceptances . . . . .	0	0	0	305	426	0	0	0	0	0	0	0
6 Within 15 days . . . . .	0	0	0	305	426	0	0	0	0	0	0	0
7 16 days to 90 days . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
8 91 days to 1 year . . . . .	0	0	0	0	0	0	0	0	0	0	0	0
9 U.S. government securities . . . . .	150,254	140,847	150,814	162,134	154,869	152,859	150,705	153,183	155,018	148,220	157,770	160,850
10 Within 15 days <sup>1</sup> . . . . .	6,295	4,499	3,424	10,462	7,751	5,129	3,013	8,544	7,125	5,672	4,892	4,254
11 16 days to 90 days . . . . .	35,451	25,076	35,062	35,614	30,922	34,053	33,317	33,105	35,452	29,871	34,871	37,396
12 91 days to 1 year . . . . .	43,246	43,925	44,980	46,562	47,631	45,112	44,702	44,040	44,305	44,811	46,797	47,795
13 Over 1 year to . . . . .												
5 years . . . . .	34,149	34,521	34,522	36,267	35,138	35,138	36,329	33,318	33,960	33,690	36,877	37,072
14 Over 5 years to . . . . .												
10 years . . . . .	13,099	14,196	14,196	14,322	14,339	14,339	14,256	14,808	14,808	14,808	14,100	14,100
15 Over 10 years . . . . .	18,014	18,630	18,630	18,907	19,088	19,088	19,088	19,368	19,368	19,368	20,233	20,233
16 Federal agency obligations . . . . .	8,605	8,568	8,558	8,982	8,851	8,501	8,499	8,863	8,493	8,479	8,389	8,777
17 Within 15 days <sup>1</sup> . . . . .	212	162	188	561	495	159	85	571	234	17	226	575
18 16 days to 90 days . . . . .	685	688	763	635	559	519	613	523	563	560	473	521
19 91 days to 1 year . . . . .	1,696	1,587	1,668	1,657	1,638	1,647	1,719	1,754	1,721	1,756	1,727	1,665
20 Over 1 year to . . . . .												
5 years . . . . .	4,290	4,378	4,176	4,409	4,421	4,476	4,371	4,304	4,310	4,358	4,334	4,350
21 Over 5 years to . . . . .												
10 years . . . . .	1,319	1,350	1,360	1,321	1,339	1,301	1,312	1,312	1,266	1,232	1,230	1,267
22 Over 10 years . . . . .	403	403	403	399	399	399	399	399	399	399	399	399

## 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 <sup>1</sup>			Demand deposits <sup>1</sup>			Demand deposits <sup>1</sup>		
	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
<b>1972</b>									
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
<b>1973</b>									
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
<b>1974</b>									
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
<b>1975</b>									
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	77.7
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
<b>1976</b>									
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	12,485.4	19,965.4	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 <sup>1</sup>			ATS and NOW accounts <sup>2</sup>	Savings deposits <sup>3</sup>	Demand deposits <sup>1</sup>			ATS and NOW accounts <sup>2</sup>	Savings deposits <sup>3</sup>	Demand deposits <sup>1</sup>			ATS and NOW accounts <sup>2</sup>	Savings deposits <sup>3</sup>
	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
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

# 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 <sup>1</sup>			ATS and NOW ac-accounts <sup>2</sup>	Savings de-posit <sup>3</sup>	Demand deposits <sup>1</sup>			ATS and NOW ac-accounts <sup>2</sup>	Savings de-posit <sup>3</sup>	Demand deposits <sup>1</sup>			ATS and NOW ac-accounts <sup>2</sup>	Savings de-posit <sup>3</sup>
	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		
<b>1981</b>															
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 .....	83,038.9	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
<b>1982</b>															
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
<b>1983</b>															
January ..	103,333.1	46,353.0	56,980.1	1,262.3	904.3	286.1	31.7	254.4	79.8	149.8	361.1	1,462.3	223.9	15.8	6.0
February ..	102,743.5	45,133.2	57,610.3	1,286.4	827.9	284.4	30.9	253.5	85.2	143.1	361.3	1,462.5	227.2	15.1	5.8
March ....	102,206.1	44,327.4	57,878.7	1,369.4	803.2	287.0	30.8	256.2	87.6	140.6	356.1	1,437.4	225.9	15.6	5.7
April .....	103,022.3	46,025.6	56,996.7	1,202.2	714.9	286.4	30.6	255.8	86.3	139.3	359.7	1,502.8	222.9	13.9	5.1
May .....	107,273.3	46,891.2	60,382.1	1,371.5	743.1	289.6	31.9	257.7	90.3	138.6	370.4	1,471.5	234.3	15.2	5.4
June .....	106,799.4	46,445.4	60,354.1	1,342.1	776.2	290.6	32.1	258.6	91.6	137.9	367.5	1,449.1	233.4	14.7	5.6
July .....	107,884.4	46,978.0	60,906.4	1,390.1	659.4	290.4	32.8	257.6	92.6	136.4	371.5	1,432.2	236.5	15.0	4.8
August ....	111,538.1	48,373.3	63,164.9	1,679.5	706.3	289.2	31.7	257.5	93.9	134.8	385.7	1,526.7	245.3	17.9	5.2
September ..	110,700.7	46,903.7	63,796.9	1,495.9	712.7	287.8	31.1	256.7	93.9	133.9	384.7	1,508.8	248.6	15.9	5.3
October .....	118,407.2	52,639.9	65,767.3	1,392.8	643.7	289.1	30.9	258.2	93.4	132.3	409.6	1,703.8	254.7	14.9	4.9
November .....	114,466.6	49,715.8	64,750.8	1,447.4	674.9	287.4	30.2	257.2	93.7	133.4	398.3	1,645.6	251.8	15.5	5.1
December .....	115,381.5	48,255.7	67,125.8	1,499.6	661.4	291.6	31.3	260.3	94.5	132.5	395.7	1,541.4	257.9	15.9	5.0
<b>1984</b>															
January ..	120,954.6	51,952.5	69,002.2	1,345.1	620.8	292.0	31.5	260.5	97.3	130.9	414.2	1,650.9	264.9	13.8	4.7
February ..	126,749.9	55,776.7	70,973.1	1,491.1	708.3	291.6	31.9	259.7	99.3	128.5	434.7	1,747.7	273.3	15.0	5.5
March ....	116,416.7	50,765.2	65,651.5	1,464.9	688.9	294.8	30.8	264.0	99.9	127.0	394.9	1,649.5	248.7	14.7	5.4
April .....	129,229.4	57,868.3	71,361.1	1,432.1	606.5	292.6	28.8	263.8	97.9	126.5	441.7	2,012.5	270.5	14.6	4.8
May .....	131,456.9	60,351.3	71,105.6	1,608.9	688.8	296.9	31.1	265.8	100.5	125.8	442.7	1,938.7	267.5	16.0	5.5
June .....	121,488.2	53,147.7	68,340.4	1,515.8	677.9	302.3	31.9	270.4	100.7	125.4	401.8	1,665.2	252.7	15.1	5.4
July .....	128,299.3	55,340.6	72,958.7	1,658.9	682.4	293.4	31.2	265.1	100.0	124.5	433.0	1,774.3	275.2	16.6	5.5
August ....	128,141.9	57,096.5	71,045.4	1,851.9	694.5	296.3	31.1	262.3	101.1	123.2	436.7	1,834.6	270.9	18.3	5.6
September ..	124,117.4	55,591.4	68,526.0	1,640.6	566.8	292.4	30.5	261.9	101.1	122.4	424.0	1,822.5	261.7	16.2	4.6
October .....	142,907.2	67,488.7	75,418.5	1,698.6	597.2	293.6	30.7	262.9	100.7	121.7	486.8	2,199.6	286.9	16.9	4.9
November .....	134,016.3	60,992.8	73,023.5	1,678.5	579.1	299.0	31.8	267.2	101.8	123.5	448.2	1,917.5	273.3	16.5	4.7
December .....	137,512.0	62,341.0	75,171.0	1,677.5	486.0	303.3	32.8	270.5	103.2	122.9	453.4	1,903.0	277.8	16.3	4.0



# 11. Debits and deposit turnover at commercial banks—Continued

## 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 <sup>1</sup>			Demand deposits <sup>1</sup>			Demand deposits <sup>1</sup>		
	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
<b>1972</b>									
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
<b>1973</b>									
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
<b>1974</b>									
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
<b>1975</b>									
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
<b>1976</b>									
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 <sup>1</sup>			ATS and NOW accounts <sup>2</sup>	Savings deposits <sup>3</sup>	Demand deposits <sup>1</sup>			ATS and NOW accounts <sup>2</sup>	Savings deposits <sup>3</sup>	Demand deposits <sup>1</sup>			ATS and NOW accounts <sup>2</sup>	Savings deposits <sup>3</sup>
	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		
<b>1977</b>															
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
<b>1978</b>															
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
<b>1979</b>															
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
<b>1980</b>															
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

**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 <sup>1</sup>			ATS and NOW ac- counts <sup>2</sup>	Savings de- posits <sup>3</sup>	Demand deposits <sup>1</sup>			ATS and NOW ac- counts <sup>2</sup>	Savings de- posits <sup>3</sup>	Demand deposits <sup>1</sup>			ATS and NOW ac- counts <sup>2</sup>	Savings de- posits <sup>3</sup>
	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		
<b>1981</b>															
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
<b>1982</b>															
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
<b>1983</b>															
January ..	101,566.1	45,657.2	55,908.8	1,525.5	980.4	293.4	33.4	260.1	82.1	148.9	346.1	1,368.1	215.0	18.6	6.6
February ..	92,654.1	40,937.3	51,716.8	1,198.7	754.3	276.8	30.0	246.8	83.3	141.9	334.8	1,366.7	209.5	14.4	5.3
March ....	109,166.3	47,496.6	61,669.7	1,398.4	820.4	278.6	30.4	248.2	86.3	140.4	391.8	1,561.1	248.5	16.2	5.8
April .....	100,117.1	43,678.9	56,438.1	1,405.3	779.9	287.8	30.2	257.6	90.3	140.5	347.9	1,446.9	219.1	15.6	5.6
May .....	103,947.8	44,942.5	59,005.4	1,353.1	722.2	282.4	30.6	251.8	88.2	139.5	368.1	1,471.0	234.3	15.3	5.2
June .....	113,773.4	50,643.1	63,130.4	1,420.7	779.3	289.4	32.4	257.1	90.3	138.5	393.1	1,563.6	245.6	15.7	5.6
July .....	105,057.8	45,601.0	59,456.8	1,325.3	661.6	293.8	33.0	260.9	91.3	137.8	357.6	1,383.5	227.9	14.5	4.8
August ....	115,776.6	49,788.2	65,988.3	1,468.9	694.3	284.7	30.7	254.0	91.8	135.4	406.7	1,621.6	259.8	16.0	5.1
September ..	111,741.3	48,276.1	63,465.2	1,388.3	688.9	288.6	30.7	257.9	92.8	133.7	387.2	1,574.5	246.1	15.0	5.2
October ..	114,191.9	49,910.9	64,280.9	1,373.2	672.9	292.0	31.3	260.7	93.8	132.6	391.1	1,595.5	246.6	14.6	5.1
November ..	110,963.9	47,508.1	63,455.8	1,327.2	635.3	290.7	30.6	260.1	95.1	132.4	381.7	1,553.4	244.0	14.0	4.8
December ..	122,558.3	52,418.5	70,139.7	1,465.4	647.1	301.1	32.5	268.6	97.1	131.1	407.0	1,613.6	261.1	15.1	4.9
<b>1984</b>															
January ..	123,567.2	52,895.2	70,672.0	1,601.5	672.5	299.7	33.4	266.2	98.6	130.0	412.3	1,581.5	265.4	16.2	5.2
February ..	114,721.3	50,724.8	63,996.5	1,389.5	649.9	284.9	31.3	253.6	97.1	128.4	402.7	1,618.7	252.4	14.3	5.1
March ....	124,088.6	54,301.1	69,787.5	1,504.3	711.9	287.4	30.2	257.2	99.1	128.3	431.8	1,795.5	271.4	15.2	5.5
April .....	121,514.4	53,514.4	68,000.0	1,670.1	665.7	295.8	30.2	265.6	102.1	128.4	410.8	1,770.2	256.0	16.4	5.2
May .....	132,521.7	60,214.5	72,307.2	1,599.0	673.8	290.1	30.2	260.0	99.0	127.5	456.8	1,997.1	278.1	16.1	5.3
June .....	128,522.3	57,168.1	71,354.3	1,621.7	686.2	299.9	31.9	268.0	100.3	127.0	428.6	1,792.0	266.3	16.2	5.4
July .....	124,604.3	54,060.5	70,543.8	1,598.5	686.3	298.0	31.1	266.9	99.7	126.1	418.1	1,738.1	264.3	16.0	5.4
August ....	133,844.2	59,743.8	74,100.3	1,629.4	680.3	287.4	29.8	257.7	99.4	123.3	465.7	2,008.0	287.6	16.4	5.5
September ..	120,120.8	54,329.0	65,791.8	1,523.7	543.1	293.8	30.4	263.4	100.0	121.3	408.9	1,786.4	249.8	15.2	4.5
October ..	141,249.5	64,790.2	76,459.2	1,665.7	616.2	294.3	30.6	263.8	100.5	120.4	479.9	2,120.7	289.9	16.6	5.1
November ..	131,791.6	61,148.7	70,643.0	1,524.8	538.7	300.3	31.4	268.9	102.3	121.1	438.8	1,944.6	262.7	14.9	4.4
December ..	140,166.0	64,498.8	75,667.1	1,625.4	470.6	313.5	33.8	279.8	105.2	120.3	447.1	1,910.8	270.5	15.4	3.9

## 12. Measures and components of the money stock and debt<sup>1</sup>

### A. Seasonally adjusted

Billions of dollars

Year and month	Measures				
	M1	M2	M3	L	Debt
<b>1981</b>					
January .....	417.1	1,640.6	2,013.7	2,353.0	3,958.8
February .....	419.5	1,652.5	2,032.0	2,375.8	3,992.0
March .....	423.9	1,670.1	2,048.4	2,387.5	4,026.3
April .....	431.1	1,690.0	2,072.8	2,407.0	4,056.5
May .....	428.7	1,696.4	2,090.0	2,429.7	4,087.6
June .....	428.4	1,705.7	2,107.2	2,452.6	4,122.4
July .....	430.6	1,717.7	2,129.8	2,476.6	4,154.7
August .....	433.5	1,734.2	2,152.1	2,501.5	4,182.9
September .....	433.9	1,745.8	2,173.9	2,527.6	4,214.6
October .....	434.8	1,759.8	2,195.3	2,556.1	4,249.1
November .....	438.1	1,777.2	2,215.5	2,579.0	4,279.8
December .....	441.8	1,794.4	2,235.8	2,596.5	4,309.2
<b>1982</b>					
January .....	449.4	1,813.8	2,260.8	2,625.9	4,342.0
February .....	447.0	1,816.9	2,269.2	2,646.0	4,373.8
March .....	447.3	1,826.9	2,285.2	2,664.3	4,400.7
April .....	450.9	1,837.8	2,306.2	2,687.1	4,428.6
May .....	451.0	1,850.3	2,322.2	2,709.0	4,459.7
June .....	451.6	1,861.5	2,339.9	2,731.6	4,489.4
July .....	452.4	1,874.4	2,357.0	2,755.5	4,521.2
August .....	457.7	1,893.6	2,384.3	2,779.2	4,556.8
September .....	463.6	1,910.5	2,405.1	2,803.8	4,596.3
October .....	471.2	1,924.8	2,426.7	2,831.1	4,632.5
November .....	477.7	1,939.4	2,439.1	2,841.4	4,668.5
December .....	480.8	1,954.9	2,446.8	2,854.5	4,709.2
<b>1983</b>					
January .....	484.4	2,009.3	2,479.5	2,895.6	4,746.2
February .....	490.1	2,046.0	2,507.1	2,921.9	4,776.1
March .....	495.8	2,062.8	2,523.6	2,941.1	4,812.4
April .....	499.2	2,077.3	2,541.0	2,969.7	4,852.1
May .....	505.8	2,093.4	2,558.6	2,989.0	4,890.2
June .....	509.9	2,107.7	2,580.7	3,016.6	4,942.8
July .....	514.8	2,120.6	2,596.4	3,047.3	4,994.2
August .....	518.4	2,131.7	2,615.2	3,067.1	5,034.7
September .....	520.5	2,145.1	2,637.4	3,094.5	5,078.3
October .....	524.0	2,164.3	2,655.8	3,111.3	5,124.5
November .....	526.2	2,178.1	2,683.3	3,139.8	5,170.0
December .....	528.0	2,188.8	2,701.7	3,175.9	5,224.4
<b>1984</b>					
January .....	531.4	2,202.2	2,719.3	3,195.6	5,284.7
February .....	534.2	2,216.9	2,741.7	3,226.9	5,343.7
March .....	537.3	2,229.1	2,765.4	3,267.9	5,398.4
April .....	539.2	2,241.1	2,788.0	3,294.1	5,458.0
May .....	542.5	2,255.2	2,815.2	3,327.4	5,519.6
June .....	547.3	2,269.3	2,839.0	3,368.3	5,575.6
July .....	546.9	2,280.2	2,862.1	3,403.5	5,635.1
August .....	548.9	2,292.8	2,879.0	3,430.8	5,692.4
September .....	551.5	2,308.2	2,901.3	3,460.3	5,740.8
October .....	548.3	2,318.7	2,925.4	3,480.4	5,797.4
November .....	553.7	2,345.9	2,960.0	3,509.3	5,868.3
December .....	558.5	2,371.7	2,995.5	3,543.7	5,937.6

Components											Year and month
Cur- rency <sup>2</sup>	Travel- ers checks <sup>1</sup>	Demand deposits <sup>4</sup>	Other checkable deposits <sup>5</sup>	Nontransaction components		Savings deposits <sup>3</sup>	Small time deposits <sup>4</sup>	Large time deposits <sup>5</sup>	Federal debt	Nonfederal debt	
				M2 <sup>6</sup>	M3 <sup>7</sup>						
116.9	4.2	252.2	43.5	1,223.5	373.1	384.3	746.7	269.8	2,353.0	3,958.8	1981
117.7	4.2	245.0	52.7	1,233.0	379.4	378.1	756.2	274.7	2,375.8	3,992.0	Jan.
118.4	4.2	242.9	58.4	1,246.2	378.3	374.3	764.2	272.8	2,387.5	4,026.3	Feb.
119.3	4.2	243.0	64.5	1,259.0	382.8	373.6	768.0	271.6	2,407.0	4,056.5	Mar.
119.9	4.2	239.8	64.8	1,267.8	393.6	368.0	777.4	280.1	2,429.7	4,087.6	Apr.
120.1	4.2	237.7	66.5	1,277.2	401.5	361.8	787.3	286.6	2,452.6	4,122.4	May
121.0	4.2	237.0	68.3	1,287.1	412.2	360.4	787.7	293.1	2,476.6	4,154.7	June
121.4	4.3	237.3	70.5	1,300.8	417.9	355.1	796.8	298.7	2,501.5	4,182.9	July
121.6	4.3	235.6	72.4	1,311.9	428.1	349.3	804.9	301.9	2,572.6	4,214.6	Aug.
122.1	4.3	235.4	73.0	1,325.1	435.4	344.1	816.4	302.1	2,556.1	4,249.1	Sept.
122.9	4.3	235.2	75.7	1,339.0	438.3	343.4	821.6	302.3	2,579.0	4,279.8	Oct.
124.0	4.4	235.2	78.2	1,352.6	441.4	344.4	823.6	302.1	2,596.5	4,309.2	Nov.
											Dec.
125.0	4.4	238.1	81.9	1,364.4	447.0	348.5	822.1	305.4	2,627.2	4,342.0	1982
125.5	4.4	234.7	82.5	1,369.8	452.3	348.2	830.4	311.4	2,647.5	4,373.8	Jan.
125.9	4.4	233.2	83.8	1,379.6	458.3	346.2	841.8	314.7	2,665.2	4,400.7	Feb.
127.1	4.4	233.0	86.4	1,386.9	468.4	344.9	853.1	319.3	2,687.2	4,428.6	Mar.
128.3	4.4	232.2	86.1	1,399.3	471.9	344.6	863.1	321.2	2,709.7	4,459.7	Apr.
128.9	4.4	231.2	87.0	1,409.9	478.4	344.0	869.2	324.5	2,730.1	4,489.4	May
129.8	4.4	230.5	87.8	1,421.9	482.6	342.7	876.6	329.1	2,753.6	4,521.2	June
129.8	4.4	231.7	91.0	1,435.9	490.7	345.4	877.5	330.6	2,782.3	4,556.8	July
130.6	4.4	233.4	94.3	1,446.9	494.6	348.1	878.1	331.1	2,801.4	4,596.3	Aug.
131.5	4.4	236.0	98.1	1,453.6	501.9	356.5	870.6	334.5	2,829.4	4,632.5	Sept.
132.7	4.4	237.9	102.2	1,461.8	499.7	363.9	867.3	335.7	2,841.1	4,668.5	Oct.
133.2	4.4	238.6	103.5	1,474.0	492.0	357.8	851.5	328.3	2,857.4	4,709.2	Nov.
134.3	4.3										Dec.
135.4	4.1	238.6	106.2	1,524.9	470.2	333.7	791.9	306.8	2,896.1	4,746.2	1983
136.8	4.3	238.2	110.9	1,555.9	461.1	323.4	752.0	296.0	2,922.5	4,776.1	Jan.
138.1	4.5	239.3	113.9	1,566.9	460.8	319.7	734.1	292.4	2,942.1	4,812.3	Feb.
139.3	4.6	239.2	116.1	1,578.1	463.7	318.5	732.4	295.4	2,970.4	4,852.1	Mar.
140.4	4.7	241.5	119.2	1,587.7	465.2	318.6	729.5	296.2	2,990.3	4,890.2	Apr.
141.4	4.6	242.8	121.0	1,597.8	473.0	318.1	730.0	301.4	3,015.4	4,942.8	May
142.4	4.6	244.2	123.5	1,605.8	475.8	317.3	736.0	303.8	3,045.4	4,994.2	June
143.2	4.6	244.4	126.2	1,613.2	483.5	317.0	743.1	310.7	3,070.4	5,034.7	July
144.6	4.7	243.8	127.3	1,624.5	492.3	314.9	750.5	317.8	3,092.4	5,078.4	Aug.
146.1	4.8	244.2	128.9	1,640.3	491.5	313.4	762.6	320.6	3,120.0	5,124.5	Sept.
147.3	4.9	243.6	130.5	1,651.9	505.2	310.4	775.1	326.6	3,139.9	5,170.0	Oct.
148.4	4.9	243.5	131.3	1,660.8	512.9	307.0	784.6	330.8	3,176.4	5,224.4	Nov.
											Dec.
149.4	4.9	244.3	132.7	1,670.8	517.2	305.1	790.3	336.1	3,179.9	5,284.7	1984
150.2	5.0	245.2	133.8	1,682.7	524.8	303.8	796.2	343.0	3,227.7	5,343.7	Jan.
151.2	5.0	245.5	135.6	1,691.8	536.4	302.9	802.3	349.7	3,267.8	5,398.4	Feb.
152.1	5.1	245.9	136.1	1,701.8	546.9	301.9	811.2	357.7	3,293.3	5,458.0	Mar.
152.8	5.1	246.3	138.3	1,712.8	560.0	301.5	822.6	369.8	3,328.0	5,519.6	Apr.
154.3	5.1	248.9	139.0	1,722.0	569.6	300.8	834.0	379.5	3,366.7	5,575.6	May
155.0	5.2	247.3	139.4	1,733.3	581.9	299.1	843.7	389.3	3,402.7	5,635.1	June
155.9	5.2	246.8	141.0	1,743.9	586.2	296.4	855.0	392.6	3,429.9	5,692.4	July
156.8	5.1	247.5	142.2	1,756.7	593.1	294.5	864.4	396.1	3,459.4	5,740.8	Aug.
157.1	5.0	244.5	141.8	1,770.4	606.6	292.5	872.1	405.7	3,480.5	5,797.4	Sept.
157.9	5.1	246.8	143.9	1,792.1	614.2	290.6	877.9	411.2	3,508.8	5,868.3	Oct.
158.7	5.2	248.6	145.9	1,813.2	623.8	288.5	885.1	416.7	3,543.9	5,937.7	Nov.
											Dec.

## 12. Measures and components of the money stock and debt<sup>1</sup>—Continued

### B. Not seasonally adjusted

Billions of dollars

Year and month	Measures				
	M1	M2	M3	L	Debt
<b>1981</b>					
January .....	421.8	1,642.6	2,017.2	2,359.6	3,958.8
February .....	410.6	1,641.4	2,025.1	2,373.1	3,992.0
March .....	417.3	1,665.8	2,046.8	2,390.0	4,026.3
April .....	436.3	1,698.1	2,080.1	2,416.0	4,056.5
May .....	423.5	1,691.1	2,085.4	2,426.0	4,087.6
June .....	427.8	1,705.9	2,104.0	2,448.9	4,122.4
July .....	432.8	1,722.5	2,130.0	2,473.0	4,154.7
August .....	430.9	1,734.4	2,151.6	2,496.5	4,182.9
September .....	432.3	1,743.7	2,170.3	2,520.7	4,214.6
October .....	435.1	1,761.3	2,194.3	2,552.9	4,249.1
November .....	440.4	1,777.1	2,216.7	2,579.7	4,279.8
December .....	452.2	1,798.7	2,243.4	2,604.7	4,309.2
<b>1982</b>					
January .....	454.3	1,816.2	2,264.3	2,633.1	4,342.0
February .....	437.9	1,806.3	2,262.6	2,644.1	4,373.8
March .....	440.9	1,823.9	2,284.7	2,668.4	4,400.7
April .....	456.3	1,846.6	2,314.2	2,696.4	4,428.6
May .....	446.1	1,845.6	2,318.4	2,704.9	4,459.7
June .....	451.3	1,862.5	2,338.0	2,728.6	4,489.4
July .....	454.8	1,879.3	2,357.2	2,752.0	4,521.2
August .....	454.9	1,892.5	2,382.8	2,778.0	4,556.8
September .....	461.4	1,905.8	2,399.4	2,794.5	4,596.3
October .....	471.3	1,924.8	2,424.7	2,827.0	4,632.5
November .....	479.9	1,939.1	2,440.2	2,842.0	4,668.5
December .....	491.8	1,959.6	2,454.4	2,862.6	4,709.2
<b>1983</b>					
January .....	489.6	2,012.8	2,483.1	2,903.4	4,746.2
February .....	480.5	2,036.7	2,499.9	2,920.3	4,776.1
March .....	489.2	2,061.1	2,523.6	2,946.4	4,812.4
April .....	505.3	2,087.4	2,550.7	2,980.3	4,852.1
May .....	500.7	2,089.2	2,555.5	2,984.1	4,890.2
June .....	510.0	2,109.6	2,580.7	3,014.9	4,942.8
July .....	517.4	2,125.7	2,597.8	3,045.0	4,994.2
August .....	514.7	2,128.3	2,612.2	3,065.2	5,034.7
September .....	517.8	2,137.7	2,629.1	3,082.3	5,078.3
October .....	524.0	2,162.7	2,652.7	3,106.0	5,124.5
November .....	528.5	2,177.1	2,683.9	3,140.0	5,170.0
December .....	539.7	2,194.0	2,709.1	3,179.7	5,224.4
<b>1984</b>					
January .....	536.8	2,206.7	2,723.2	3,203.9	5,284.7
February .....	523.9	2,208.9	2,734.6	3,225.1	5,343.7
March .....	530.4	2,228.5	2,766.4	3,273.9	5,398.4
April .....	545.6	2,252.2	2,798.9	3,305.1	5,458.0
May .....	537.3	2,251.3	2,812.8	3,321.8	5,519.6
June .....	547.9	2,272.3	2,840.5	3,368.0	5,575.6
July .....	549.9	2,285.7	2,863.7	3,403.4	5,635.1
August .....	545.0	2,287.6	2,875.0	3,423.6	5,692.4
September .....	548.5	2,298.6	2,891.2	3,447.8	5,740.8
October .....	548.2	2,316.1	2,920.9	3,476.2	5,797.4
November .....	555.9	2,344.0	2,960.5	3,509.4	5,868.3
December .....	570.4	2,376.6	3,002.6	3,545.4	5,937.6

Currency <sup>2</sup>	Travelers checks <sup>3</sup>	Demand deposits <sup>4</sup>	Other checkable deposits <sup>5</sup>	Nontransaction components		Overnight RPs and Euro-dollars <sup>8</sup>	Money market funds		Money market deposit accounts	Savings deposits <sup>7</sup>	Small time deposits <sup>10</sup>	Large time deposits <sup>11</sup>	Federal debt	Non-federal debt	Year and month
				Components			General purpose and broker/dealer	Institution only							
				M2 <sup>6</sup>	M3 <sup>7</sup>										
116.1	4.0	258.1	43.6	1,220.8	374.6	30.0	63.7	16.1	.0	382.0	751.1	272.7	2,353.0	3,958.8	1981 Jan.
116.2	4.0	238.4	52.0	1,230.7	383.7	28.6	72.9	18.7	.0	373.6	761.1	278.0	2,375.8	3,992.0	Feb.
117.2	4.0	237.8	58.3	1,248.5	381.0	30.3	82.9	22.0	.0	373.5	767.2	275.7	2,387.5	4,026.3	Mar.
118.8	4.0	246.5	67.0	1,261.8	382.0	30.4	94.3	24.0	.0	376.0	766.6	270.6	2,407.0	4,056.5	Apr.
119.7	4.1	235.4	64.3	1,267.6	394.3	32.5	98.1	22.5	.0	369.6	772.8	278.7	2,429.7	4,087.6	May
120.3	4.4	236.5	66.6	1,278.1	398.1	35.3	101.3	22.8	.0	364.8	781.9	283.0	2,452.6	4,122.4	June
121.9	4.7	237.5	68.7	1,289.7	407.5	35.1	110.8	24.6	.0	365.1	784.2	288.5	2,476.6	4,154.7	July
121.9	4.7	234.6	69.7	1,303.5	417.2	37.5	120.4	26.3	.0	355.1	795.9	297.1	2,501.5	4,182.9	Aug.
121.5	4.5	234.6	71.8	1,311.4	426.5	34.7	128.9	29.5	.0	348.2	805.0	300.9	2,572.6	4,214.6	Sept.
121.9	4.3	236.4	72.5	1,326.2	433.0	32.6	135.7	32.7	.0	344.2	819.6	301.6	2,556.1	4,249.1	Oct.
123.7	4.1	237.4	75.3	1,336.7	439.6	33.9	143.0	35.2	.0	341.4	824.1	303.2	2,579.0	4,279.8	Nov.
126.2	4.1	243.4	78.5	1,346.5	444.7	35.9	150.6	38.0	.0	342.2	823.2	306.0	2,596.5	4,309.2	Dec.
124.1	4.1	243.5	82.5	1,362.0	448.1	40.4	153.8	37.2	.0	346.6	827.2	308.1	2,627.2	4,342.0	1982 Jan.
123.9	4.1	228.3	81.5	1,368.4	456.3	37.9	155.9	35.6	.0	344.4	835.9	314.3	2,647.5	4,373.8	Feb.
124.7	4.2	228.2	83.8	1,383.0	460.8	39.3	158.8	36.8	.0	345.9	844.7	317.4	2,665.2	4,400.7	Mar.
126.6	4.2	236.0	89.6	1,390.3	467.6	36.7	161.8	36.6	.0	347.6	849.9	317.4	2,687.2	4,428.6	Apr.
128.2	4.3	228.2	85.4	1,399.5	472.8	38.7	163.8	37.5	.0	346.7	856.0	319.2	2,709.7	4,459.7	May
129.3	4.7	230.0	87.3	1,411.2	475.5	38.0	169.7	39.1	.0	347.2	861.7	321.5	2,730.1	4,489.4	June
130.8	4.9	231.0	88.0	1,424.5	478.0	39.2	171.8	41.7	.0	347.0	872.3	325.3	2,753.6	4,521.2	July
131.1	4.9	229.0	89.9	1,437.7	490.3	40.1	180.9	49.1	.0	345.1	877.2	330.3	2,782.3	4,556.8	Aug.
131.3	4.7	232.2	93.3	1,444.4	493.6	39.4	185.1	51.0	.0	346.3	879.4	331.2	2,801.4	4,596.3	Sept.
132.4	4.4	237.0	97.4	1,453.5	499.9	41.6	186.8	51.6	.0	355.9	875.5	334.8	2,829.4	4,632.5	Oct.
133.9	4.2	240.1	101.7	1,459.2	501.2	41.6	190.8	52.7	.0	361.5	871.5	336.3	2,841.1	4,668.5	Nov.
136.5	4.0	247.2	104.1	1,467.8	494.8	38.8	185.2	51.1	43.2	355.3	851.8	331.1	2,857.4	4,709.2	Dec.
134.5	3.9	244.2	107.0	1,523.2	470.3	42.3	168.2	48.7	191.0	332.1	796.9	308.5	2,896.1	4,746.2	1983 Jan.
135.1	4.1	231.8	109.6	1,556.1	463.3	44.0	160.6	48.0	281.3	320.3	756.9	297.5	2,922.5	4,776.1	Feb.
136.8	4.3	234.2	113.9	1,571.9	462.5	45.3	154.8	46.7	323.1	319.7	736.0	293.6	2,942.1	4,812.3	Mar.
138.8	4.4	242.0	120.1	1,582.2	463.3	47.6	148.2	44.0	343.9	321.2	728.4	293.2	2,970.4	4,852.1	Apr.
140.4	4.5	237.4	118.3	1,588.5	466.3	51.2	141.4	43.3	359.9	321.0	722.0	294.4	2,990.3	4,890.2	May
141.9	4.9	241.7	121.5	1,599.6	471.1	51.4	140.2	42.2	370.9	321.5	722.5	299.7	3,015.4	4,942.8	June
143.6	5.2	245.0	123.6	1,608.3	472.1	50.4	138.7	41.3	373.0	321.1	732.3	301.9	3,045.4	4,994.2	July
143.8	5.1	241.5	124.3	1,613.6	483.9	50.0	139.1	41.2	371.5	316.2	743.5	311.8	3,070.4	5,034.7	Aug.
144.4	5.0	242.5	125.9	1,619.9	491.5	51.0	137.8	41.8	372.4	312.9	752.6	318.7	3,092.4	5,078.4	Sept.
145.7	4.8	245.4	128.0	1,638.7	490.0	54.4	137.5	42.8	373.5	312.5	767.8	321.7	3,120.0	5,124.5	Oct.
148.0	4.6	245.8	130.1	1,648.6	506.8	52.7	138.8	43.5	376.0	308.4	779.7	326.9	3,139.9	5,170.0	Nov.
150.5	4.6	252.2	132.4	1,654.2	515.2	53.8	138.2	43.2	379.2	304.7	785.2	332.2	3,176.4	5,224.4	Dec.
148.4	4.6	250.0	133.8	1,669.9	516.5	56.1	137.8	43.5	384.0	303.5	795.8	337.0	3,197.9	5,284.7	1984 Jan.
148.3	4.7	238.5	132.4	1,684.9	525.7	57.3	142.1	44.6	390.0	301.1	801.6	343.4	3,227.7	5,343.7	Feb.
149.9	4.8	240.1	135.7	1,698.1	537.9	56.6	144.8	45.0	396.9	303.0	803.9	349.9	3,267.8	5,398.4	Mar.
151.6	4.8	248.6	140.6	1,706.6	546.7	56.2	145.9	45.0	401.0	304.5	806.1	354.7	3,293.3	5,458.0	Apr.
152.9	5.0	242.1	137.4	1,714.0	561.4	58.2	146.5	45.3	399.4	304.0	812.9	367.7	3,328.0	5,519.6	May
154.9	5.4	247.8	139.8	1,724.3	568.2	55.9	148.9	45.7	397.8	304.4	824.4	378.2	3,366.7	5,575.6	June
156.3	5.8	248.4	139.4	1,735.8	578.0	56.3	150.5	46.1	394.2	302.5	839.3	388.0	3,402.7	5,635.1	July
156.5	5.7	243.8	138.9	1,742.7	587.3	58.5	150.6	46.2	388.9	295.6	855.8	395.1	3,429.9	5,692.4	Aug.
156.5	5.4	246.1	140.5	1,750.1	592.6	56.7	152.0	46.9	388.7	292.5	867.3	398.0	3,459.4	5,740.8	Sept.
156.7	5.0	245.8	140.8	1,767.8	604.8	56.8	155.7	52.2	392.1	291.6	878.8	407.6	3,480.5	5,797.4	Oct.
158.7	4.8	248.9	143.4	1,788.2	616.5	58.1	162.2	58.3	402.6	288.7	883.9	411.7	3,508.8	5,868.3	Nov.
160.9	4.9	257.4	147.2	1,806.2	626.0	57.6	168.1	62.7	415.2	286.2	886.4	417.4	3,543.9	5,937.7	Dec.

### 13. Aggregate reserves of depository institutions and monetary base

#### A. Adjusted for changes in reserve requirements<sup>1</sup>

Billions of dollars; averages of daily figures

Year and month	Seasonally adjusted					Not seasonally adjusted				
	Total reserves <sup>2</sup>	Non-borrowed reserves	Non-borrowed reserves plus extended credit <sup>3</sup>	Required reserves	Monetary base <sup>4</sup>	Total reserves <sup>2</sup>	Non-borrowed reserves	Non-borrowed reserves plus extended credit <sup>3</sup>	Required reserves	Monetary base <sup>4</sup>
<b>1981</b>										
January .....	30,780	29,385	29,456	30,406	150,007	32,541	31,146	31,217	32,167	151,049
February .....	31,009	29,706	29,727	30,659	151,005	30,866	29,562	29,584	30,516	149,224
March .....	31,359	30,359	30,374	31,078	151,982	30,786	29,787	29,801	30,506	150,009
April .....	31,459	30,121	30,129	31,290	152,719	31,448	30,111	30,118	31,279	152,262
May .....	31,830	29,607	29,613	31,573	153,587	31,459	29,236	29,241	31,201	153,127
June .....	31,801	29,763	29,770	31,463	153,951	31,195	29,158	29,164	30,857	153,645
July .....	31,849	30,169	30,172	31,508	154,921	31,688	30,009	30,012	31,348	155,692
August .....	31,952	30,532	30,613	31,660	155,464	31,467	30,047	30,128	31,175	155,467
September .....	32,099	30,643	30,944	31,685	155,874	31,824	30,367	30,668	31,410	155,408
October .....	31,896	30,715	31,153	31,618	155,911	31,943	30,763	31,200	31,665	155,912
November .....	31,933	31,270	31,435	31,588	156,604	32,034	31,371	31,536	31,690	157,695
December .....	32,096	31,460	31,608	31,777	158,097	32,816	32,179	32,328	32,497	160,941
<b>1982</b>										
January .....	32,352	30,834	31,032	31,934	159,291	34,091	32,573	32,771	33,672	160,236
February .....	32,340	30,551	30,783	32,037	159,858	32,182	30,393	30,625	31,879	157,976
March .....	32,333	30,778	31,086	31,971	160,270	31,800	30,246	30,554	31,439	158,193
April .....	32,282	30,714	30,959	32,009	161,079	32,294	30,726	30,971	32,021	160,597
May .....	32,478	31,361	31,537	32,120	162,461	32,134	31,017	31,193	31,775	161,975
June .....	32,546	31,341	31,445	32,238	163,550	31,955	30,750	30,854	31,646	163,225
July .....	32,440	31,748	31,799	32,126	164,207	32,242	31,551	31,601	31,929	165,022
August .....	32,704	32,188	32,282	32,391	165,174	32,224	31,709	31,803	31,912	165,177
September .....	33,126	32,192	32,311	32,742	166,456	32,868	31,934	32,053	32,484	165,962
October .....	33,423	32,946	33,086	33,019	167,606	33,465	32,988	33,128	33,061	167,447
November .....	34,032	33,411	33,599	33,630	168,710	34,132	33,512	33,700	33,731	169,720
December .....	34,283	33,649	33,835	33,783	170,145	35,008	34,374	34,560	34,508	173,174
<b>1983</b>										
January .....	33,959	33,430	33,587	33,411	171,003	35,669	35,139	35,296	35,121	172,029
February .....	34,393	33,811	34,089	33,958	172,821	34,250	33,668	33,946	33,815	170,796
March .....	34,944	34,152	34,469	34,511	174,668	34,395	33,603	33,920	33,962	172,586
April .....	35,271	34,261	34,666	34,794	175,882	35,289	34,280	34,685	34,813	175,351
May .....	35,377	34,424	34,937	34,928	177,166	35,065	34,113	34,626	34,616	176,806
June .....	35,848	34,212	35,170	35,368	178,808	35,239	33,603	34,561	34,758	178,641
July .....	36,003	34,550	35,128	35,495	179,789	35,783	34,330	34,908	35,275	180,666
August .....	36,043	34,496	34,987	35,596	180,619	35,524	33,978	34,469	35,078	180,632
September .....	36,139	34,698	35,213	35,641	182,272	35,829	34,388	34,903	35,331	181,734
October .....	36,157	35,313	35,569	35,652	183,357	36,145	35,301	35,557	35,640	183,183
November .....	36,103	35,198	35,204	35,574	184,472	36,199	35,294	35,300	35,670	185,561
December .....	36,138	35,364	35,366	35,578	185,486	36,859	36,085	36,087	36,298	188,757
<b>1984</b>										
January .....	36,357	35,642	35,646	35,744	187,484	38,181	37,466	37,470	37,568	188,648
February .....	37,026	36,459	36,464	36,083	189,026	36,611	36,043	36,048	35,667	186,875
March .....	37,099	36,148	36,175	36,388	189,902	36,616	35,664	35,691	35,905	188,150
April .....	37,110	35,876	35,921	36,619	190,587	37,478	36,244	36,288	36,986	190,666
May .....	37,450	34,462	34,499	36,870	191,689	36,771	33,783	33,819	36,191	191,333
June .....	38,290	34,989	36,862	37,516	193,984	37,801	34,500	36,373	37,027	194,245
July .....	38,239	32,315	37,323	37,626	194,616	37,854	31,929	36,937	37,240	195,899
August .....	38,386	30,369	37,412	37,697	195,783	37,698	29,681	36,724	37,008	196,111
September .....	38,143	30,902	37,360	37,515	196,253	37,881	30,640	37,098	37,253	196,067
October .....	37,758	31,741	36,798	37,138	196,185	37,953	31,936	36,993	37,332	196,129
November .....	38,113	33,495	37,332	37,419	197,427	38,687	34,070	37,907	37,994	198,224
December .....	38,709	35,523	38,127	37,857	198,736	40,129	36,943	39,547	39,277	202,020



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

#### B. Not adjusted for changes in reserve requirements<sup>5</sup>

Billions of dollars: averages of daily figures

Year and month	Total reserves <sup>2</sup>	Non-borrowed reserves	Non-borrowed reserves plus extended credit <sup>3</sup>	Required reserves	Monetary base <sup>4</sup>	Excess <sup>6</sup>	Borrowings
<b>1981</b>							
January	41,621	40,226	40,297	41,247	161,280	374	1,395
February	39,872	38,568	38,590	39,521	159,188	350	1,304
March	39,687	38,688	38,702	39,407	159,827	280	1,000
April	40,338	39,000	39,008	40,169	162,110	169	1,338
May	40,522	38,299	38,304	40,265	163,121	257	2,223
June	40,446	38,409	38,416	40,108	163,832	338	2,037
July	41,006	39,327	39,330	40,666	165,994	340	1,679
August	41,007	39,588	39,668	40,715	165,947	292	1,420
September	40,591	39,135	39,435	40,177	164,552	414	1,456
October	40,710	39,530	39,967	40,433	165,041	278	1,181
November	40,949	40,286	40,451	40,605	166,977	344	663
December	41,925	41,289	41,437	41,606	170,471	319	636
<b>1982</b>							
January	43,202	41,685	41,882	42,784	169,945	418	1,518
February	41,285	39,496	39,728	40,981	167,637	304	1,790
March	39,227	37,672	37,981	38,866	166,241	361	1,555
April	39,557	37,989	38,234	39,284	168,502	273	1,568
May	39,550	38,432	38,609	39,191	170,034	359	1,117
June	39,566	38,361	38,465	39,258	171,447	308	1,205
July	39,964	39,273	39,323	39,651	173,365	314	691
August	40,179	39,663	39,757	39,866	173,808	312	525
September	39,960	39,027	39,145	39,576	173,368	384	933
October	40,587	40,110	40,251	40,183	174,876	404	477
November	41,200	40,580	40,768	40,799	177,147	402	621
December	41,854	41,221	41,406	41,354	180,521	500	634
<b>1983</b>							
January	41,864	41,334	41,491	41,315	179,100	548	529
February	39,799	39,217	39,495	39,364	177,261	435	582
March	38,035	37,242	37,560	37,601	177,277	433	792
April	38,650	37,641	38,046	38,174	179,861	476	1,009
May	38,282	37,330	37,843	37,833	181,276	449	952
June	38,415	36,779	37,737	37,934	183,144	480	1,636
July	38,948	37,495	38,072	38,440	185,303	507	1,453
August	38,661	37,114	37,605	38,214	185,398	446	1,546
September	37,916	36,475	36,990	37,418	185,112	498	1,441
October	38,137	37,294	37,550	37,633	186,598	505	844
November	38,144	37,239	37,245	37,615	188,971	529	906
December	38,894	38,120	38,122	38,333	192,359	561	774
<b>1984</b>							
January	40,120	39,405	39,409	39,507	192,316	613	715
February	36,366	35,799	35,804	35,423	186,672	943	567
March	36,280	35,329	35,356	35,569	187,814	711	952
April	37,156	35,922	35,966	36,664	190,344	492	1,234
May	36,522	33,533	33,570	35,942	191,083	580	2,988
June	37,526	34,225	36,098	36,752	193,971	774	3,300
July	37,471	31,547	36,555	36,858	195,516	613	5,924
August	37,264	29,247	36,290	36,575	195,677	689	8,017
September	38,043	30,801	37,260	37,415	196,229	628	7,242
October	38,512	32,495	37,553	37,892	196,688	620	6,017
November	39,235	34,618	38,455	38,542	198,771	694	4,617
December	40,695	37,509	40,113	39,843	202,586	853	3,186

# 14. Loans and securities of all commercial banks<sup>1</sup>

Billions of dollars; averages of Wednesday figures

Source	1972		1973											
	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	
Seasonally adjusted														
<b>1 Total loans and securities<sup>2</sup></b> .....	<b>572.0</b>	<b>575.9</b>	<b>586.2</b>	<b>593.0</b>	<b>598.4</b>	<b>605.0</b>	<b>611.4</b>	<b>619.7</b>	<b>627.2</b>	<b>631.5</b>	<b>636.4</b>	<b>641.3</b>	<b>647.8</b>	
2 U.S. government securities .....	88.6	89.0	86.0	84.0	82.7	82.3	82.5	83.3	82.1	83.1	85.4	87.5	88.2	
3 Other securities .....	93.4	93.4	94.1	94.9	95.4	95.9	96.1	96.7	98.1	98.9	99.2	98.7	99.4	
<b>4 Total loans and leases<sup>2</sup></b> .....	<b>390.0</b>	<b>393.5</b>	<b>406.1</b>	<b>414.1</b>	<b>420.4</b>	<b>426.8</b>	<b>432.8</b>	<b>439.7</b>	<b>447.0</b>	<b>449.4</b>	<b>451.8</b>	<b>455.2</b>	<b>460.1</b>	
5 Commercial and industrial .....	137.1	139.2	144.6	149.6	151.8	154.4	157.4	159.5	162.4	162.6	163.3	163.9	165.0	
6 Bankers acceptances held <sup>3</sup> .....	2.4	2.3	2.4	2.6	2.6	2.7	2.9	3.0	3.1	2.8	2.6	2.4	2.5	
7 Other commercial and industrial .....	134.7	136.8	142.3	147.0	149.2	151.6	154.5	156.5	159.3	159.9	160.7	161.4	162.5	
8 U.S. addressees <sup>4</sup> .....	129.9	131.5	136.6	140.6	142.8	145.1	147.8	150.0	152.7	153.3	154.2	155.0	156.7	
9 Non-U.S. addressees <sup>4</sup> .....	4.9	5.3	5.7	6.4	6.3	6.5	6.7	6.6	6.6	6.6	6.6	6.4	5.8	
10 Real estate .....	98.2	99.0	100.8	102.5	104.1	105.6	107.4	109.3	111.1	112.8	114.3	115.8	117.3	
11 Individual .....	86.3	87.0	88.6	90.2	91.5	92.6	93.7	94.7	95.7	96.3	97.1	98.1	98.7	
12 Security .....	15.6	15.8	15.7	15.1	14.4	14.3	13.4	13.3	13.4	13.0	12.6	12.6	12.9	
13 Nonbank financial institutions .....	21.7	22.4	23.6	24.6	25.1	26.0	26.6	27.3	28.2	28.3	28.2	27.8	28.5	
14 Agricultural .....	14.3	14.6	14.9	15.2	15.4	15.6	15.7	16.0	16.2	16.3	16.5	16.9	17.2	
15 States and political subdivisions .....	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	
16 Foreign banks .....	3.9	4.1	5.5	6.5	6.2	6.2	6.2	6.1	6.0	5.8	6.0	5.9	6.2	
17 Foreign official institutions .....	1.6	1.6	1.7	1.7	1.7	1.7	1.8	1.7	1.7	1.8	1.8	1.9	2.1	
18 Lease financing receivables .....	1.4	1.4	1.5	1.6	1.6	1.7	1.8	1.8	1.9	1.9	2.0	2.0	2.1	
19 All other loans .....	10.0	8.2	9.1	7.0	8.4	8.7	8.8	9.9	10.4	10.6	10.0	10.2	10.2	
Not seasonally adjusted														
<b>20 Total loans and securities<sup>2</sup></b> .....	<b>577.1</b>	<b>575.2</b>	<b>580.1</b>	<b>590.8</b>	<b>597.8</b>	<b>604.1</b>	<b>613.3</b>	<b>620.5</b>	<b>627.8</b>	<b>633.2</b>	<b>637.0</b>	<b>642.3</b>	<b>653.2</b>	
21 U.S. government securities .....	89.9	90.0	86.5	85.2	85.2	82.9	82.9	81.9	80.9	81.8	82.8	86.9	89.1	
22 Other securities .....	93.5	92.9	93.5	94.5	94.6	95.7	96.4	97.0	98.5	99.4	100.0	98.9	99.6	
<b>23 Total loans and leases<sup>2</sup></b> .....	<b>393.7</b>	<b>392.3</b>	<b>400.0</b>	<b>411.2</b>	<b>418.0</b>	<b>425.4</b>	<b>434.0</b>	<b>441.6</b>	<b>448.4</b>	<b>452.1</b>	<b>454.2</b>	<b>456.5</b>	<b>464.5</b>	
24 Commercial and industrial .....	138.5	138.7	142.7	148.5	152.1	154.5	157.8	160.5	162.1	162.9	163.4	163.9	166.7	
25 Bankers acceptances held <sup>3</sup> .....	2.5	2.4	2.4	2.6	2.6	2.7	3.0	3.0	2.9	2.6	2.6	2.5	2.6	
26 Other commercial and industrial .....	136.0	136.3	140.4	145.9	149.5	151.8	154.8	157.5	159.2	160.4	160.8	161.4	164.1	
27 U.S. addressees <sup>4</sup> .....	130.6	130.8	134.6	139.6	143.3	145.4	148.3	150.9	152.7	154.0	154.5	155.0	157.6	
28 Non-U.S. addressees <sup>4</sup> .....	5.4	5.6	5.8	6.3	6.3	6.4	6.5	6.6	6.5	6.3	6.4	6.4	6.5	
29 Real estate .....	98.3	99.0	100.4	102.0	103.7	105.3	107.4	109.4	111.4	113.3	114.8	116.4	117.5	
30 Individual .....	86.9	87.1	87.8	88.9	90.4	91.8	93.3	94.9	96.5	97.5	98.1	98.9	99.4	
31 Security .....	16.9	15.9	15.4	15.1	13.8	13.6	13.3	12.7	13.7	13.1	13.0	12.9	13.9	
32 Nonbank financial institutions .....	22.0	22.2	22.8	24.1	24.9	25.8	26.9	27.9	28.6	28.8	28.2	27.8	28.9	
33 Agricultural .....	14.2	14.5	14.7	15.0	15.2	15.5	15.8	16.2	16.5	16.6	16.7	17.0	17.1	
34 States and political subdivisions .....	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	
35 Foreign banks .....	4.1	4.1	5.1	6.2	6.0	6.1	6.3	6.4	6.2	5.9	6.0	5.9	6.5	
36 Foreign official institutions .....	1.6	1.6	1.7	1.7	1.7	1.7	1.8	1.7	1.7	1.8	1.8	1.9	2.1	
37 Lease financing receivables .....	1.4	1.4	1.5	1.6	1.6	1.7	1.8	1.8	1.9	1.9	2.0	2.0	2.1	
38 All other loans .....	9.7	7.8	7.8	8.1	8.5	9.3	9.7	10.1	9.9	10.3	10.2	9.9	10.3	

# 14. Loans and securities of all commercial banks<sup>1</sup>—Continued

Billions of dollars; averages of Wednesday figures

Source	1974											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov. <sup>7</sup>	Dec.
	Seasonally adjusted											
1 Total loans and securities <sup>2, 5, 6</sup>	655.7	662.3	668.7	680.7	686.8	692.1	699.1	704.2	706.5	707.6	709.9	713.7
2 U.S. government securities	89.0	88.7	88.8	87.3	85.9	85.2	84.5	85.1	83.8	83.8	85.1	86.3
3 Other securities <sup>5, 6</sup>	101.0	101.8	103.1	104.0	105.1	105.9	106.5	106.2	107.1	107.4	106.8	107.5
4 Total loans and leases <sup>2, 6</sup>	465.7	471.9	476.8	489.4	495.8	501.1	508.1	513.0	515.7	516.4	518.0	519.8
5 Commercial and industrial <sup>6, 7</sup>	167.6	169.7	174.4	180.4	183.2	185.6	189.3	191.9	193.3	194.6	195.8	196.6
6 Bankers acceptances held <sup>6, 7</sup>	2.5	2.5	2.7	2.9	3.2	3.3	3.7	3.4	3.5	3.5	3.5	3.6
7 Other commercial and industrial	165.1	167.2	171.7	177.4	180.0	182.3	185.6	188.5	189.9	191.1	192.3	193.0
8 U.S. addressees <sup>4</sup>	158.9	160.7	164.9	170.4	172.8	174.7	177.8	180.5	182.0	183.4	184.8	186.2
9 Non-U.S. addressees <sup>4</sup>	6.2	6.5	6.9	7.0	7.2	7.6	7.8	8.0	7.9	7.7	7.5	6.9
10 Real estate <sup>5, 6, 7</sup>	118.5	119.9	121.1	122.6	124.0	125.3	126.7	127.6	128.4	129.1	129.6	130.1
11 Individual	99.4	100.1	100.7	101.4	101.9	102.3	102.5	102.7	102.9	102.8	102.6	102.5
12 Security	12.7	12.7	11.8	11.8	12.3	12.3	11.9	12.2	12.8	12.5	12.6	12.6
13 Nonbank financial institutions <sup>6</sup>	29.4	29.5	30.2	31.6	32.2	32.7	33.6	34.1	34.3	34.2	34.2	34.5
14 Agricultural	17.5	17.8	17.9	18.1	18.1	18.2	18.2	18.2	18.2	18.1	18.3	18.3
15 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
16 Foreign banks	6.4	6.6	7.3	8.3	8.3	8.6	8.9	8.7	8.7	8.3	8.3	8.3
17 Foreign official institutions	2.1	2.0	2.1	2.5	2.5	2.6	2.7	2.6	2.3	2.3	2.2	2.2
18 Lease financing receivables	2.2	2.3	2.4	2.5	2.7	2.8	2.9	2.9	3.0	3.1	3.1	3.2
19 All other loans	9.9	11.5	8.8	10.5	10.7	10.7	11.3	11.9	11.9	11.6	11.2	11.4
	Not seasonally adjusted											
20 Total loans and securities <sup>2, 5, 6</sup>	654.7	655.4	666.2	679.7	685.6	694.2	699.9	704.8	708.5	708.8	711.2	719.8
21 U.S. government securities	89.9	89.2	90.2	89.9	86.5	85.6	83.0	83.9	82.5	81.4	84.5	87.2
22 Other securities <sup>5, 6</sup>	100.4	101.1	102.6	103.2	105.0	106.2	106.9	106.6	107.6	108.3	107.1	107.8
23 Total loans and leases <sup>2, 6</sup>	464.4	465.1	473.4	486.6	494.0	502.4	510.1	514.4	518.4	519.1	519.6	524.8
24 Commercial and industrial <sup>6, 7</sup>	167.1	167.5	173.3	180.8	183.3	186.1	190.4	191.5	193.6	194.7	195.9	198.6
25 Bankers acceptances held <sup>3</sup>	2.6	2.5	2.7	2.9	3.1	3.4	3.6	3.3	3.3	3.4	3.6	3.8
26 Other commercial and industrial	164.5	165.0	170.5	177.9	180.2	182.7	186.7	188.3	190.3	191.3	192.3	194.8
27 U.S. addressees <sup>4</sup>	158.0	158.4	163.8	170.9	173.1	175.3	178.9	180.5	182.7	183.7	184.7	187.1
28 Non-U.S. addressees <sup>4</sup>	6.5	6.6	6.7	7.0	7.1	7.4	7.8	7.8	7.6	7.5	7.6	7.7
29 Real estate <sup>5, 6, 7</sup>	118.5	119.4	120.5	122.1	123.7	125.2	126.8	127.9	128.9	129.6	130.2	130.4
30 Individual	99.5	99.3	99.2	100.1	101.1	101.9	102.7	103.6	104.1	103.9	103.4	103.1
31 Security	12.7	12.4	11.8	11.4	11.7	12.3	11.4	12.5	12.8	12.8	12.9	13.6
32 Nonbank financial institutions <sup>6</sup>	29.1	28.6	29.6	31.3	31.9	33.1	34.2	34.5	34.9	34.2	34.2	35.0
33 Agricultural	17.3	17.4	17.7	17.8	18.0	18.3	18.4	18.6	18.5	18.3	18.3	18.2
34 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
35 Foreign banks	6.4	6.2	7.0	8.0	8.1	8.7	9.3	9.0	8.8	8.4	8.2	8.8
36 Foreign official institutions	2.1	2.0	2.1	2.5	2.5	2.6	2.7	2.6	2.3	2.3	2.2	2.2
37 Lease financing receivables	2.2	2.3	2.4	2.5	2.7	2.8	2.9	2.9	3.0	3.1	3.1	3.2
38 All other loans	9.6	10.1	9.8	10.3	11.1	11.5	11.2	11.4	11.5	11.9	11.1	11.8

## 14. Loans and securities of all commercial banks<sup>1</sup>—Continued

Billions of dollars; averages of Wednesday figures

Source	1975											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Seasonally adjusted											
<b>1 Total loans and securities<sup>2</sup></b>	<b>715.2</b>	<b>714.7</b>	<b>716.2</b>	<b>717.8</b>	<b>719.2</b>	<b>721.8</b>	<b>724.3</b>	<b>726.4</b>	<b>732.1</b>	<b>736.1</b>	<b>738.7</b>	<b>745.1</b>
2 U.S. government securities	86.4	86.0	90.3	94.1	98.0	101.6	105.0	107.4	111.8	113.6	114.5	116.7
3 Other securities	108.6	109.4	109.4	109.4	108.7	109.1	109.5	110.1	109.8	110.6	111.3	111.2
<b>4 Total loans and leases<sup>3</sup></b>	<b>520.2</b>	<b>519.3</b>	<b>516.5</b>	<b>514.4</b>	<b>512.5</b>	<b>511.1</b>	<b>509.8</b>	<b>508.8</b>	<b>510.5</b>	<b>511.9</b>	<b>512.9</b>	<b>517.1</b>
5 Commercial and industrial	197.8	196.8	195.0	193.9	192.5	190.9	189.6	188.9	188.7	188.7	188.7	189.3
6 Bankers acceptances held <sup>4</sup>	3.5	4.1	4.0	3.9	4.2	4.3	4.5	4.5	4.5	4.4	5.2	6.2
7 Other commercial and industrial	194.2	192.7	191.0	190.0	188.4	186.6	185.2	184.4	184.2	184.3	183.5	183.2
8 U.S. addressees <sup>4</sup>	186.7	184.7	182.8	181.6	180.0	178.2	176.7	175.8	175.4	175.3	174.5	174.5
9 Non-U.S. addressees <sup>4</sup>	7.6	8.0	8.3	8.4	8.4	8.4	8.5	8.6	8.8	9.0	9.0	8.7
10 Real estate	130.6	131.1	131.3	131.5	131.5	131.8	131.9	132.0	132.4	133.1	133.6	134.4
11 Individual	102.2	102.5	102.3	101.8	101.6	101.6	101.7	102.1	102.6	103.3	104.0	104.9
12 Security	12.3	11.9	13.6	11.5	11.6	12.8	12.4	10.8	11.4	12.5	12.5	13.5
<b>13 Nonbank financial institutions</b>	<b>33.8</b>	<b>33.5</b>	<b>32.6</b>	<b>32.1</b>	<b>31.7</b>	<b>31.5</b>	<b>31.2</b>	<b>31.0</b>	<b>30.5</b>	<b>29.9</b>	<b>29.4</b>	<b>29.0</b>
14 Agricultural	18.3	18.4	18.5	18.7	18.7	18.7	18.9	19.2	19.5	19.7	19.8	20.1
15 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
16 Foreign banks	8.4	8.2	7.9	8.2	8.5	8.2	8.4	8.6	8.8	9.0	9.1	9.0
17 Foreign official institutions	2.1	2.0	1.9	1.9	1.9	2.1	2.1	2.2	2.1	2.2	2.2	2.4
18 Lease financing receivables	3.3	3.4	3.4	3.5	3.6	3.6	3.7	3.7	3.8	3.9	3.9	4.0
19 All other loans	11.5	11.5	9.9	11.2	10.9	10.0	9.9	10.2	10.6	9.7	9.5	10.7
	Not seasonally adjusted											
<b>20 Total loans and securities<sup>2</sup></b>	<b>714.4</b>	<b>707.4</b>	<b>713.3</b>	<b>716.9</b>	<b>718.0</b>	<b>723.8</b>	<b>724.5</b>	<b>726.3</b>	<b>733.2</b>	<b>736.5</b>	<b>740.1</b>	<b>751.5</b>
21 U.S. government securities	87.1	86.5	91.7	96.9	98.7	102.1	103.3	106.0	110.2	110.6	113.5	117.8
22 Other securities	108.0	108.6	108.8	108.5	108.6	109.4	109.9	110.4	110.3	111.5	111.8	111.6
<b>23 Total loans and leases<sup>3</sup></b>	<b>519.3</b>	<b>512.4</b>	<b>512.9</b>	<b>511.5</b>	<b>510.7</b>	<b>512.4</b>	<b>511.3</b>	<b>509.9</b>	<b>512.7</b>	<b>514.4</b>	<b>514.8</b>	<b>522.1</b>
24 Commercial and industrial	197.2	194.5	193.9	194.3	192.7	191.4	190.5	188.5	188.7	188.7	189.0	191.1
25 Bankers acceptances held <sup>4</sup>	3.7	4.1	4.1	3.8	4.1	4.3	4.3	4.2	4.2	4.4	5.6	6.7
26 Other commercial and industrial	193.5	190.4	189.8	190.5	188.6	187.1	186.2	184.3	184.5	184.3	183.4	184.4
27 U.S. addressees <sup>4</sup>	185.5	182.3	181.7	182.1	180.4	179.0	177.7	175.8	175.8	175.5	174.5	175.2
28 Non-U.S. addressees <sup>4</sup>	8.0	8.1	8.2	8.4	8.2	8.2	8.4	8.5	8.7	8.8	8.9	9.2
29 Real estate	130.7	130.6	130.6	130.9	131.2	131.7	132.0	132.3	133.0	133.7	134.2	134.6
30 Individual	102.3	101.6	100.7	100.6	100.8	101.2	101.8	102.9	103.8	104.5	104.8	105.6
31 Security	12.3	11.6	13.6	11.2	11.0	12.9	11.9	11.0	11.5	12.7	12.8	14.3
<b>32 Nonbank financial institutions</b>	<b>33.5</b>	<b>32.7</b>	<b>32.0</b>	<b>31.8</b>	<b>31.5</b>	<b>31.8</b>	<b>31.7</b>	<b>31.2</b>	<b>31.0</b>	<b>29.9</b>	<b>29.4</b>	<b>29.4</b>
33 Agricultural	18.1	18.0	18.2	18.4	18.6	18.8	19.2	19.6	19.8	19.9	19.9	20.0
34 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
35 Foreign banks	8.4	7.8	7.6	7.9	8.3	8.2	8.7	8.7	9.0	9.1	9.0	9.5
36 Foreign official institutions	2.1	2.0	1.9	1.9	1.9	2.1	2.1	2.2	2.1	2.2	2.2	2.4
37 Lease financing receivables	3.3	3.4	3.4	3.5	3.6	3.6	3.7	3.7	3.8	3.9	3.9	4.0
38 All other loans	11.4	10.1	10.8	10.9	11.1	10.7	9.9	9.8	10.1	9.8	9.5	11.4

## 14. Loans and securities of all commercial banks<sup>1</sup>—Continued

Billions of dollars; averages of Wednesday figures

Source	1976											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Seasonally adjusted											
<b>1 Total loans and securities<sup>2</sup></b> .....	<b>745.2</b>	<b>749.3</b>	<b>753.5</b>	<b>757.8</b>	<b>762.3</b>	<b>767.5</b>	<b>770.2</b>	<b>776.0</b>	<b>780.5</b>	<b>788.8</b>	<b>796.2</b>	<b>804.6</b>
2 U.S. government securities .....	118.6	119.9	121.9	124.6	125.9	125.7	126.2	128.0	128.6	131.3	133.1	136.3
3 Other securities .....	111.0	110.8	110.4	110.5	110.8	112.0	112.7	112.8	113.2	113.3	113.8	113.5
4 Total loans and leases <sup>2</sup> .....	515.6	518.6	521.2	522.7	525.6	529.8	531.2	535.1	538.7	544.3	549.3	554.8
5 Commercial and industrial <sup>8,9</sup> .....	189.2	188.9	186.5	183.6	184.5	185.0	184.9	185.5	186.7	188.1	189.7	190.9
6 Bankers acceptances held <sup>3</sup> .....	5.5	5.5	5.3	5.4	5.3	5.0	5.2	5.6	6.1	6.3	6.8	8.0
7 Other commercial and industrial .....	183.7	183.4	181.2	178.2	179.2	180.0	179.7	179.9	180.6	181.8	182.9	182.9
8 U.S. addressees <sup>4</sup> .....	174.5	174.1	171.8	168.7	169.3	169.9	169.8	169.9	170.5	171.5	172.6	172.8
9 Non-U.S. addressees <sup>4</sup> .....	9.3	9.3	9.4	9.6	9.9	10.1	9.8	10.1	10.2	10.3	10.3	10.0
10 Real estate <sup>8,9</sup> .....	135.5	136.3	137.9	139.8	140.8	141.6	142.7	143.9	145.1	146.2	147.5	148.8
11 Individual .....	105.8	106.3	107.1	108.0	109.0	110.1	111.0	112.0	112.9	114.0	115.2	116.3
12 Security .....	12.4	12.1	14.7	14.8	14.9	15.5	15.5	16.0	16.3	17.0	16.9	17.7
13 Nonbank financial institutions <sup>8,9</sup> .....	28.4	28.6	28.9	28.5	27.9	27.5	26.8	26.3	25.9	26.3	26.3	26.4
14 Agricultural .....	20.4	20.6	20.9	21.2	21.5	21.7	22.0	22.1	22.4	22.6	22.9	23.2
15 States and political subdivisions .....	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
16 Foreign banks .....	9.0	9.4	9.6	9.6	9.6	10.3	10.5	10.8	10.8	11.1	11.7	11.7
17 Foreign official institutions .....	2.4	2.4	2.4	2.5	2.6	2.6	2.6	2.6	2.8	2.8	2.8	2.8
18 Lease financing receivables .....	4.0	4.1	4.2	4.3	4.5	4.6	4.7	4.8	4.8	4.9	5.0	5.1
19 All other loans <sup>9</sup> .....	8.6	9.8	9.1	10.4	10.3	10.9	10.5	11.1	10.9	11.3	11.3	11.9
	Not seasonally adjusted											
<b>20 Total loans and securities<sup>2</sup></b> .....	<b>745.0</b>	<b>743.0</b>	<b>750.9</b>	<b>757.8</b>	<b>761.0</b>	<b>769.5</b>	<b>769.7</b>	<b>775.1</b>	<b>781.1</b>	<b>789.4</b>	<b>797.8</b>	<b>811.5</b>
21 U.S. government securities .....	119.4	120.5	123.7	128.2	126.6	126.3	124.3	126.3	127.2	128.4	132.0	137.5
22 Other securities .....	110.4	110.1	109.7	109.7	110.9	112.3	113.0	113.0	113.5	114.0	114.3	113.9
23 Total loans and leases <sup>2</sup> .....	515.2	512.5	517.5	519.9	523.5	530.9	532.3	535.8	540.4	547.0	551.6	560.1
24 Commercial and industrial <sup>8,9</sup> .....	188.7	187.0	185.7	184.0	184.7	185.6	185.4	184.9	186.5	188.1	190.0	192.5
25 Bankers acceptances held <sup>3</sup> .....	6.0	5.6	5.5	5.2	5.1	4.9	4.9	5.1	5.7	6.3	7.4	8.9
26 Other commercial and industrial .....	182.8	181.3	180.2	178.8	179.7	180.7	180.5	179.8	180.8	181.8	182.6	183.6
27 U.S. addressees <sup>4</sup> .....	173.3	172.1	170.9	169.3	169.9	170.7	170.7	169.8	170.7	171.6	172.5	173.4
28 Non-U.S. addressees <sup>4</sup> .....	9.4	9.3	9.3	9.6	9.8	9.9	9.8	10.0	10.1	10.2	10.1	10.3
29 Real estate <sup>8,9</sup> .....	135.5	135.9	137.1	139.1	140.3	141.4	142.7	144.2	145.7	146.9	148.2	149.1
30 Individual .....	105.9	105.4	105.5	106.7	108.2	109.7	111.2	112.8	114.2	115.2	115.9	117.0
31 Security .....	12.4	11.7	14.6	14.7	14.2	15.6	15.0	16.2	16.3	17.2	17.3	18.6
32 Nonbank financial institutions <sup>8,9</sup> .....	28.3	28.0	28.4	28.3	27.7	27.7	27.1	26.5	26.2	26.3	26.3	26.8
33 Agricultural .....	20.2	20.3	20.5	20.9	21.4	21.9	22.3	22.5	22.7	22.9	23.0	23.1
34 States and political subdivisions .....	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
35 Foreign banks .....	9.1	9.0	9.3	9.3	9.3	10.4	10.7	10.7	11.0	11.3	11.5	12.6
36 Foreign official institutions .....	2.4	2.4	2.4	2.5	2.6	2.6	2.6	2.6	2.8	2.8	2.8	2.8
37 Lease financing receivables .....	4.0	4.1	4.2	4.3	4.5	4.6	4.7	4.8	4.8	4.9	5.0	5.1
38 All other loans <sup>9</sup> .....	8.6	8.8	9.8	10.2	10.5	11.5	10.6	10.6	10.2	11.4	11.5	12.5

## 14. Loans and securities of all commercial banks<sup>1</sup>—Continued

Billions of dollars; averages of Wednesday figures

Source	1977											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Seasonally adjusted											
<b>1 Total loans and securities<sup>2</sup></b>	<b>809.6</b>	<b>816.3</b>	<b>824.3</b>	<b>831.1</b>	<b>840.1</b>	<b>846.3</b>	<b>853.5</b>	<b>863.0</b>	<b>869.4</b>	<b>876.3</b>	<b>884.9</b>	<b>891.4</b>
2 U.S. government securities	137.8	138.7	141.0	139.1	139.3	139.4	138.8	138.3	137.7	136.6	136.2	136.6
3 Other securities	113.3	113.6	113.1	115.6	117.3	117.7	119.1	119.7	120.6	121.5	122.7	122.7
<b>4 Total loans and leases<sup>3</sup></b>	<b>558.6</b>	<b>564.0</b>	<b>570.2</b>	<b>576.4</b>	<b>583.5</b>	<b>589.2</b>	<b>595.6</b>	<b>605.0</b>	<b>611.2</b>	<b>618.2</b>	<b>626.0</b>	<b>632.2</b>
5 Commercial and industrial <sup>10</sup>	191.5	193.0	195.1	196.1	197.8	199.7	201.2	203.4	204.7	207.0	209.1	211.0
6 Bankers acceptances held <sup>3</sup>	7.1	6.6	6.5	6.8	6.7	6.4	6.5	6.7	6.7	6.9	6.9	7.7
7 Other commercial and industrial	184.4	186.4	188.6	189.3	191.2	193.3	194.6	196.6	198.0	200.1	202.2	203.3
8 U.S. addressees <sup>4</sup>	173.8	175.9	178.3	179.2	181.1	183.2	184.6	186.5	187.6	189.6	191.9	193.4
9 Non-U.S. addressees <sup>4</sup>	10.6	10.5	10.3	10.1	10.1	10.1	10.0	10.1	10.4	10.5	10.3	9.9
10 Real estate <sup>10</sup>	150.1	152.0	153.8	156.0	158.3	160.6	163.1	165.7	167.8	170.2	172.8	175.2
11 Individual	117.7	119.3	121.0	122.8	125.0	126.8	128.8	130.6	132.3	134.0	135.9	138.3
12 Security	18.8	18.9	19.1	19.6	19.5	19.1	19.6	20.1	20.9	20.8	21.5	21.0
13 Nonbank financial institutions <sup>10</sup>	26.3	26.0	25.9	25.5	25.6	25.4	25.0	25.0	25.2	25.7	25.7	25.8
14 Agricultural	23.4	23.7	24.1	24.4	24.9	25.2	25.5	25.6	25.7	25.7	25.8	25.8
15 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
16 Foreign banks	11.8	11.8	11.7	12.2	12.6	12.4	12.5	12.8	13.2	13.6	13.4	13.7
17 Foreign official institutions	2.9	2.9	2.7	2.6	2.6	2.5	2.6	2.7	2.7	2.7	2.5	2.7
18 Lease financing receivables	5.1	5.1	5.1	5.1	5.1	5.2	5.2	5.3	5.4	5.5	5.6	5.8
19 All other loans	10.9	11.4	11.5	11.9	12.1	12.3	12.2	13.8	13.2	12.8	13.6	13.9
	Not seasonally adjusted											
<b>20 Total loans and securities<sup>2</sup></b>	<b>809.9</b>	<b>810.7</b>	<b>821.6</b>	<b>831.3</b>	<b>838.3</b>	<b>848.0</b>	<b>852.6</b>	<b>861.2</b>	<b>869.7</b>	<b>877.6</b>	<b>887.2</b>	<b>899.0</b>
21 U.S. government securities	138.3	139.3	142.9	142.8	139.8	140.0	137.1	136.5	136.5	134.2	135.0	137.6
22 Other securities	112.8	112.9	112.3	114.9	117.5	117.9	119.3	119.7	120.8	122.1	123.2	123.2
<b>23 Total loans and leases<sup>3</sup></b>	<b>558.8</b>	<b>558.5</b>	<b>566.4</b>	<b>573.5</b>	<b>581.0</b>	<b>590.0</b>	<b>596.2</b>	<b>604.9</b>	<b>612.4</b>	<b>621.2</b>	<b>629.0</b>	<b>638.2</b>
24 Commercial and industrial <sup>10</sup>	191.0	191.3	194.5	196.7	198.1	200.3	201.5	202.5	204.3	207.1	209.6	212.5
25 Bankers acceptances held <sup>3</sup>	7.9	6.8	6.6	6.5	6.3	6.1	6.1	6.2	6.4	6.9	7.5	8.6
26 Other commercial and industrial	183.1	184.5	187.9	190.1	191.8	194.1	195.4	196.3	197.8	200.2	202.1	204.0
27 U.S. addressees <sup>4</sup>	172.6	174.0	177.6	179.9	181.8	184.2	185.4	186.3	187.6	189.8	191.8	193.7
28 Non-U.S. addressees <sup>4</sup>	10.5	10.5	10.3	10.2	10.0	9.9	10.0	10.0	10.2	10.5	10.3	10.2
29 Real estate <sup>10</sup>	150.2	151.6	153.1	155.2	157.8	160.2	163.0	166.0	168.4	171.1	173.6	175.6
30 Individual	117.9	118.3	119.3	121.4	124.1	126.4	128.9	131.4	133.6	135.4	136.7	139.1
31 Security	18.9	18.2	19.0	19.7	18.7	19.4	19.0	20.4	20.9	21.0	22.0	22.0
32 Nonbank financial institutions <sup>10</sup>	26.2	25.6	25.6	25.4	25.4	25.5	25.1	25.0	25.5	25.7	25.7	26.2
33 Agricultural	23.2	23.3	23.6	24.0	24.8	25.4	25.8	26.1	26.2	26.1	25.9	25.7
34 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
35 Foreign banks	12.3	11.3	11.4	11.8	12.1	12.3	12.6	12.5	13.5	13.9	13.3	14.9
36 Foreign official institutions	2.9	2.9	2.7	2.6	2.6	2.5	2.6	2.7	2.7	2.7	2.5	2.7
37 Lease financing receivables	5.1	5.1	5.1	5.1	5.1	5.2	5.2	5.3	5.4	5.5	5.6	5.8
38 All other loans	11.0	10.9	12.0	11.6	12.2	12.8	12.5	13.1	12.0	12.8	14.0	13.8

## 14. Loans and securities of all commercial banks<sup>1</sup>—Continued

Billions of dollars; averages of Wednesday figures

Source	1978											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Seasonally adjusted											
<b>1 Total loans and securities<sup>2</sup></b> .....	<b>899.5</b>	<b>907.8</b>	<b>918.9</b>	<b>930.5</b>	<b>941.4</b>	<b>952.2</b>	<b>963.7</b>	<b>971.0</b>	<b>982.0</b>	<b>992.4</b>	<b>1,004.7</b>	<b>1,013.8</b>
2 U.S. government securities .....	136.4	137.7	138.4	138.5	138.1	138.1	138.8	139.2	139.7	139.9	139.3	137.6
3 Other securities .....	122.5	122.2	122.9	124.3	124.9	125.8	125.5	125.8	127.0	127.4	128.0	129.2
<b>4 Total loans and leases<sup>3</sup></b> .....	<b>640.6</b>	<b>647.9</b>	<b>657.6</b>	<b>667.7</b>	<b>678.3</b>	<b>688.3</b>	<b>699.3</b>	<b>706.0</b>	<b>715.2</b>	<b>725.2</b>	<b>737.4</b>	<b>746.9</b>
5 Commercial and industrial .....	213.2	216.2	220.3	223.8	227.8	231.1	233.8	235.9	237.8	240.4	243.8	246.1
6 Bankers acceptances held <sup>3</sup> .....	6.8	6.3	6.5	6.4	6.3	6.5	6.3	6.0	6.3	6.7	6.6	6.6
7 Other commercial and industrial .....	206.4	209.9	213.8	217.4	221.5	224.7	227.5	229.9	231.5	233.7	237.2	239.4
8 U.S. addressees <sup>4</sup> .....	196.2	199.4	203.1	206.5	210.3	213.2	216.0	217.8	219.0	221.1	224.1	225.7
9 Non-U.S. addressees <sup>4</sup> .....	10.2	10.5	10.7	10.9	11.3	11.5	11.5	12.1	12.4	12.6	13.1	13.8
10 Real estate .....	178.1	180.6	183.2	185.8	188.7	192.0	195.1	198.5	201.4	204.5	207.6	210.5
11 Individual .....	140.1	141.9	144.0	146.5	149.1	151.9	155.3	158.4	159.7	162.3	163.8	164.7
12 Security .....	21.7	20.6	20.8	21.1	21.0	21.1	21.0	20.2	20.7	19.9	19.8	19.6
13 Nonbank financial institutions .....	25.3	25.1	25.1	25.3	25.6	25.9	26.2	26.3	26.4	25.9	26.0	26.3
14 Agricultural .....	25.9	26.0	26.0	26.1	26.2	26.5	26.7	27.1	27.3	27.7	28.0	28.2
15 States and political subdivisions .....	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
16 Foreign banks .....	14.1	14.6	15.7	15.6	14.8	16.4	16.6	15.9	16.6	18.2	20.0	21.5
17 Foreign official institutions .....	2.9	3.0	3.1	3.0	3.0	3.0	3.0	3.4	3.8	4.1	4.6	5.1
18 Lease financing receivables .....	5.8	5.9	6.0	6.1	6.2	6.3	6.4	6.5	6.7	6.9	7.2	7.5
19 All other loans .....	13.3	13.8	13.5	14.4	15.9	14.1	15.0	14.0	14.7	15.2	16.5	17.5
	Not seasonally adjusted											
<b>20 Total loans and securities<sup>2</sup></b> .....	<b>900.8</b>	<b>902.8</b>	<b>915.7</b>	<b>930.1</b>	<b>938.6</b>	<b>953.4</b>	<b>962.1</b>	<b>968.2</b>	<b>982.3</b>	<b>994.5</b>	<b>1,007.4</b>	<b>1,022.5</b>
21 U.S. government securities .....	136.6	138.3	140.1	141.8	138.3	138.7	137.4	137.5	138.9	137.9	138.1	138.3
22 Other securities .....	122.3	121.6	122.2	123.7	125.4	125.8	125.3	125.6	127.0	127.8	128.5	130.0
<b>23 Total loans and leases<sup>3</sup></b> .....	<b>641.8</b>	<b>642.8</b>	<b>653.4</b>	<b>664.6</b>	<b>675.0</b>	<b>688.8</b>	<b>699.3</b>	<b>705.1</b>	<b>716.3</b>	<b>728.8</b>	<b>740.8</b>	<b>754.2</b>
24 Commercial and industrial .....	212.9	214.7	219.7	224.4	228.1	231.7	233.9	234.7	237.2	240.6	244.3	247.7
25 Bankers acceptances held <sup>3</sup> .....	7.5	6.5	6.4	6.1	6.0	6.3	6.0	5.7	6.2	6.7	6.9	7.2
26 Other commercial and industrial .....	205.4	208.2	213.3	218.3	222.1	225.4	227.9	229.1	231.0	233.9	237.4	240.5
27 U.S. addressees <sup>4</sup> .....	194.9	197.7	202.5	207.4	211.1	214.4	216.6	217.3	218.9	221.3	223.9	226.0
28 Non-U.S. addressees <sup>4</sup> .....	10.4	10.6	10.8	10.9	10.9	11.0	11.3	11.7	12.1	12.7	13.5	14.5
29 Real estate .....	178.3	180.2	182.4	184.9	188.1	191.5	195.0	198.7	202.0	205.5	208.5	211.0
30 Individual .....	140.5	140.9	142.2	145.0	148.2	151.5	155.2	159.0	161.1	163.8	164.7	165.8
31 Security .....	21.9	19.9	20.5	21.2	20.1	21.5	20.5	20.4	20.7	19.8	20.2	20.6
32 Nonbank financial institutions .....	25.3	24.9	24.8	25.2	25.4	25.9	26.2	26.4	26.7	25.9	26.1	26.6
33 Agricultural .....	25.6	25.5	25.4	25.6	26.1	26.6	27.1	27.5	27.8	28.1	28.2	28.1
34 States and political subdivisions .....	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
35 Foreign banks .....	14.9	14.1	15.4	15.2	14.2	16.3	16.6	15.4	17.1	18.7	19.8	23.2
36 Foreign official institutions .....	2.9	3.0	3.1	3.0	3.0	3.0	3.0	3.4	3.8	4.1	4.6	5.1
37 Lease financing receivables .....	5.8	5.9	6.0	6.1	6.2	6.3	6.4	6.5	6.7	6.9	7.2	7.5
38 All other loans .....	13.7	13.5	13.8	14.0	15.6	14.5	15.3	13.0	13.2	15.2	17.2	18.6

# 14. Loans and securities of all commercial banks<sup>1</sup>—Continued

Billions of dollars; averages of Wednesday figures

Source	1979											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Seasonally adjusted											
<b>1 Total loans and securities<sup>2, 11</sup></b>	<b>1,026.6</b>	<b>1,035.9</b>	<b>1,047.7</b>	<b>1,061.0</b>	<b>1,070.1</b>	<b>1,083.0</b>	<b>1,097.0</b>	<b>1,108.0</b>	<b>1,126.2</b>	<b>1,130.4</b>	<b>1,128.6</b>	<b>1,135.4</b>
2 U.S. government securities	136.9	135.9	137.3	138.0	138.7	139.8	140.2	139.7	141.3	142.6	143.0	144.4
3 Other securities <sup>11</sup>	134.0	135.4	136.4	137.0	136.7	136.9	138.0	139.6	140.8	141.2	141.8	141.9
4 Total loans and leases <sup>2, 11</sup>	755.7	764.7	774.0	786.0	794.7	806.3	818.8	828.7	844.1	846.6	843.8	849.1
5 Commercial and industrial <sup>11</sup>	250.5	254.5	258.3	263.5	268.0	272.2	276.6	280.5	285.5	287.3	287.9	291.1
6 Bankers acceptances held <sup>3</sup>	6.7	7.1	7.1	7.0	7.0	7.3	7.9	7.5	7.7	7.6	7.7	8.3
7 Other commercial and industrial	243.8	247.4	251.2	256.5	260.9	264.9	268.7	272.9	277.8	279.7	280.2	282.8
8 U.S. addressees <sup>4</sup>	228.8	231.9	235.3	240.1	244.2	247.7	251.4	254.7	258.8	260.7	261.4	263.7
9 Non-U.S. addressees <sup>4</sup>	15.0	15.5	15.9	16.4	16.7	17.2	17.4	18.2	19.0	19.0	18.8	19.2
10 Real estate <sup>11</sup>	212.4	214.5	216.7	219.3	221.2	224.5	228.1	230.7	233.6	236.6	239.0	241.9
11 Individual <sup>11</sup>	165.4	168.0	170.1	172.3	174.7	176.8	178.2	180.0	181.7	182.7	183.8	184.5
12 Security <sup>11</sup>	20.1	21.2	21.1	21.7	22.3	22.2	23.2	22.8	23.8	21.1	18.4	18.6
13 Nonbank financial institutions <sup>11</sup>	26.5	26.2	26.3	26.7	27.3	27.5	28.3	28.7	29.0	30.0	29.8	29.3
14 Agricultural	28.4	28.6	28.7	29.1	29.2	29.4	29.6	29.9	30.1	30.4	30.8	31.1
15 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
16 Foreign banks	21.8	21.2	21.4	20.9	19.9	21.8	21.9	21.2	22.7	21.7	19.1	18.6
17 Foreign official institutions	5.3	5.4	5.7	5.7	5.3	5.1	5.3	5.7	6.6	7.2	6.9	6.9
18 Lease financing receivables <sup>11</sup>	7.4	7.5	7.7	7.8	7.9	8.1	8.3	8.5	8.7	8.9	9.1	9.4
19 All other loans <sup>11</sup>	17.8	17.5	18.0	19.0	18.8	18.6	19.2	20.8	22.2	20.7	19.0	17.8
	Not seasonally adjusted											
<b>20 Total loans and securities<sup>2, 11</sup></b>	<b>1,029.5</b>	<b>1,031.5</b>	<b>1,044.0</b>	<b>1,060.0</b>	<b>1,066.4</b>	<b>1,083.6</b>	<b>1,094.5</b>	<b>1,103.9</b>	<b>1,126.4</b>	<b>1,133.1</b>	<b>1,131.5</b>	<b>1,145.0</b>
21 U.S. government securities	136.9	136.5	138.7	140.9	138.7	140.5	139.2	138.3	140.8	141.0	141.8	144.6
22 Other securities <sup>11</sup>	134.0	134.9	135.9	136.5	137.3	136.8	137.4	139.2	140.5	141.5	142.2	143.0
23 Total loans and leases <sup>2, 11</sup>	758.5	760.1	769.4	782.6	790.3	806.3	817.9	826.4	845.2	850.7	847.4	857.4
24 Commercial and industrial <sup>11</sup>	250.5	253.3	257.8	264.2	268.1	272.5	276.4	278.8	284.9	287.7	288.4	293.0
25 Bankers acceptances held <sup>3</sup>	7.2	7.2	7.0	6.8	6.8	7.2	7.6	7.2	7.7	7.5	7.9	9.0
26 Other commercial and industrial	243.3	246.1	250.8	257.4	261.4	265.3	268.8	271.6	277.2	280.2	280.6	284.0
27 U.S. addressees <sup>4</sup>	227.8	230.5	234.8	241.1	245.1	248.7	251.6	253.8	258.5	261.0	261.2	264.2
28 Non-U.S. addressees <sup>4</sup>	15.6	15.6	16.0	16.3	16.3	16.6	17.2	17.8	18.7	19.2	19.4	19.8
29 Real estate <sup>11</sup>	212.7	214.2	215.9	218.2	220.6	223.8	227.8	230.8	234.3	237.6	240.0	242.6
30 Individual <sup>11</sup>	166.2	167.1	168.3	170.8	173.7	176.3	177.7	180.3	183.0	184.2	184.8	185.9
31 Security <sup>11</sup>	20.3	20.5	20.7	21.9	21.5	22.8	22.5	23.0	23.6	20.8	18.8	19.7
32 Nonbank financial institutions <sup>11</sup>	26.5	26.1	26.0	26.6	27.0	27.5	28.2	28.8	29.2	30.0	29.8	29.7
33 Agricultural	28.2	28.1	28.1	28.5	29.1	29.6	30.1	30.4	30.7	30.8	30.9	30.9
34 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
35 Foreign banks	23.0	20.5	20.9	20.4	19.2	21.6	21.8	20.4	23.5	22.4	19.0	20.0
36 Foreign official institutions	5.3	5.4	5.7	5.7	5.3	5.1	5.3	5.7	6.6	7.2	6.9	6.9
37 Lease financing receivables <sup>11</sup>	7.5	7.6	7.7	7.8	8.0	8.1	8.3	8.5	8.7	8.8	9.0	9.3
38 All other loans <sup>11</sup>	18.4	17.3	18.2	18.4	17.9	18.9	20.0	19.5	20.8	21.0	19.7	19.3



## 14. Loans and securities of all commercial banks<sup>1</sup>—Continued

Billions of dollars; averages of Wednesday figures

Source	1980											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Seasonally adjusted											
<b>1 Total loans and securities<sup>2, 13</sup></b>	<b>1,142.5</b>	<b>1,156.6</b>	<b>1,165.7</b>	<b>1,164.6</b>	<b>1,160.3</b>	<b>1,159.1</b>	<b>1,168.4</b>	<b>1,186.7</b>	<b>1,196.3</b>	<b>1,207.0</b>	<b>1,225.3</b>	<b>1,239.7</b>
2 U.S. government securities <sup>14</sup>	143.9	145.8	147.1	146.0	148.1	151.3	155.2	160.6	162.8	164.3	168.2	170.9
3 Other securities <sup>14</sup>	143.2	143.8	144.2	145.6	147.7	148.8	150.4	151.1	151.5	153.6	154.2	154.4
4 Total loans and leases <sup>2, 13</sup>	855.3	867.0	874.4	873.0	864.5	859.0	862.7	875.1	882.0	889.1	902.9	914.5
5 Commercial and industrial <sup>12, 13</sup>	295.3	299.1	302.8	303.3	300.3	298.6	300.4	306.6	310.7	315.2	322.0	326.9
6 Bankers acceptances held <sup>3</sup>	8.1	8.7	8.1	7.8	8.3	8.4	9.1	9.5	9.2	9.2	9.2	8.2
7 Other commercial and industrial <sup>4, 12</sup>	287.1	290.5	294.7	295.6	292.0	290.2	291.3	297.1	301.5	305.9	312.8	318.7
8 U.S. addressees <sup>4, 12</sup>	267.4	270.4	274.6	275.2	271.6	269.8	271.2	275.7	279.9	284.5	291.0	296.4
9 Non-U.S. addressees <sup>4</sup>	19.7	20.1	20.1	20.3	20.4	20.4	20.1	21.4	21.6	21.4	21.8	22.3
10 Real estate <sup>13</sup>	244.5	248.0	250.1	251.9	252.0	252.6	253.8	254.9	256.1	258.3	260.5	262.6
11 Individual	185.2	187.3	187.4	184.9	181.7	179.6	178.9	178.5	178.3	178.4	178.9	179.3
12 Security <sup>11</sup>	17.8	17.5	16.6	15.7	15.2	15.4	14.8	15.6	15.6	16.2	16.7	17.7
13 Nonbank financial institutions	29.0	29.2	30.0	29.4	27.5	26.4	26.8	27.0	27.4	28.0	28.6	29.3
14 Agricultural	31.2	31.3	31.3	31.2	31.2	30.8	30.8	31.0	31.1	31.2	31.4	31.6
15 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
16 Foreign banks	18.4	19.0	19.5	20.3	20.9	20.5	20.9	22.0	21.9	22.1	23.2	23.5
17 Foreign official institutions	7.3	7.4	7.6	7.8	7.9	8.5	9.3	9.5	9.8	10.3	10.9	11.5
18 Lease financing receivables	9.5	9.6	9.8	9.9	10.1	10.3	10.4	10.5	10.6	10.8	10.9	10.9
19 All other loans <sup>12, 13</sup>	17.2	18.7	19.3	18.6	17.6	16.2	16.6	19.4	20.4	18.6	19.8	21.2
	Not seasonally adjusted											
<b>20 Total loans and securities<sup>2, 13</sup></b>	<b>1,147.1</b>	<b>1,153.2</b>	<b>1,162.0</b>	<b>1,163.5</b>	<b>1,156.0</b>	<b>1,158.9</b>	<b>1,164.7</b>	<b>1,181.6</b>	<b>1,196.1</b>	<b>1,209.4</b>	<b>1,227.6</b>	<b>1,249.8</b>
21 U.S. government securities <sup>14</sup>	143.9	146.4	148.3	148.7	148.2	152.3	154.4	159.2	162.2	162.7	166.6	170.4
22 Other securities <sup>14</sup>	143.6	143.6	144.0	145.2	148.4	148.5	149.4	150.6	150.9	153.6	154.6	155.8
23 Total loans and leases <sup>2, 13</sup>	859.6	863.2	869.7	869.5	859.4	858.2	860.9	871.8	883.0	893.1	906.4	923.6
24 Commercial and industrial <sup>12, 13</sup>	295.9	298.3	302.4	304.0	300.0	298.4	299.8	304.7	310.3	315.7	322.4	329.2
25 Bankers acceptances held <sup>3</sup>	8.5	8.7	8.0	7.6	8.0	8.5	8.8	9.2	9.2	9.1	9.2	8.8
26 Other commercial and industrial <sup>4, 12</sup>	287.4	289.6	294.4	296.4	292.1	289.9	291.0	295.5	301.1	306.6	313.2	320.4
27 U.S. addressees <sup>4, 12</sup>	267.0	269.4	274.3	276.3	272.1	270.2	271.0	274.4	279.7	284.9	290.7	297.2
28 Non-U.S. addressees <sup>4</sup>	20.3	20.2	20.1	20.1	19.9	19.7	20.0	21.1	21.4	21.8	22.5	23.2
29 Real estate <sup>13</sup>	244.9	247.6	249.3	250.9	251.4	252.0	253.4	255.0	256.8	259.3	261.4	263.3
30 Individual	186.3	186.6	185.6	183.4	180.5	178.9	178.0	178.5	179.3	179.7	179.8	180.9
31 Security <sup>12</sup>	18.1	17.0	16.3	15.8	14.7	15.7	14.3	15.7	15.3	16.0	17.2	19.1
32 Nonbank financial institutions	29.0	29.1	29.8	29.3	27.3	26.4	26.7	27.1	27.6	28.0	28.6	29.6
33 Agricultural	30.9	30.7	30.6	30.6	31.1	31.1	31.3	31.5	31.6	31.7	31.5	31.4
34 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
35 Foreign banks	19.4	18.5	19.1	19.7	20.1	20.1	20.6	21.3	22.4	22.7	23.3	25.1
36 Foreign official institutions	7.3	7.4	7.6	7.8	7.9	8.5	9.3	9.5	9.8	10.3	10.9	11.5
37 Lease financing receivables	9.6	9.7	9.9	10.0	10.1	10.2	10.4	10.4	10.5	10.7	10.7	10.9
38 All other loans <sup>12, 13</sup>	18.2	18.1	19.1	18.0	16.2	16.8	17.1	18.0	19.4	19.1	20.4	22.7

# 14. Loans and securities of all commercial banks<sup>1</sup>—Continued

Billions of dollars; averages of Wednesday figures

Source	1981											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Seasonally adjusted											
<b>1 Total loans and securities<sup>2, 15</sup></b>	<b>1,248.9</b>	<b>1,253.5</b>	<b>1,259.6</b>	<b>1,266.0</b>	<b>1,280.7</b>	<b>1,289.3</b>	<b>1,291.3</b>	<b>1,298.3</b>	<b>1,306.1</b>	<b>1,313.6</b>	<b>1,319.5</b>	<b>1,307.4</b>
2 U.S. government securities	174.0	174.9	175.5	176.2	178.8	180.4	180.7	181.4	180.3	180.3	177.3	179.6
3 Other securities	155.1	155.6	156.7	156.2	155.6	155.5	155.1	154.8	156.3	158.8	162.2	160.4
4 Total loans and leases <sup>2, 15</sup>	919.8	923.0	927.4	933.6	946.4	953.4	955.4	962.1	969.5	974.5	980.0	967.4
5 Commercial and industrial <sup>15, 16</sup>	329.1	329.4	331.2	334.0	339.6	344.7	347.1	350.2	353.1	356.6	359.7	355.1
6 Bankers acceptances held <sup>3</sup>	9.0	8.9	9.0	9.5	9.7	10.1	9.2	7.0	6.3	6.8	6.7	6.6
7 Other commercial and industrial	320.1	320.5	322.2	324.4	330.0	334.6	337.8	343.2	346.7	349.9	353.0	348.5
8 U.S. addressees <sup>4</sup>	296.3	296.0	297.6	299.0	303.9	308.2	311.6	316.2	319.7	323.1	326.5	332.6
9 Non-U.S. addressees <sup>4</sup>	23.8	24.5	24.6	25.4	26.1	26.4	26.3	27.0	27.0	26.7	26.5	15.9
10 Real estate <sup>15</sup>	264.1	265.9	267.8	269.6	271.8	273.8	274.9	277.0	278.6	280.2	281.8	284.1
11 Individual	179.2	179.9	180.4	180.1	180.8	181.1	181.2	181.7	182.2	182.1	182.1	182.6
12 Security	19.1	18.7	19.4	20.0	20.7	21.3	20.4	18.3	19.5	19.7	20.7	21.0
13 Nonbank financial institutions <sup>15</sup>	29.3	29.0	28.5	28.7	29.8	30.1	30.0	30.4	30.3	30.1	30.1	30.1
14 Agricultural	31.8	32.0	32.1	32.3	32.4	32.6	32.8	32.8	32.9	33.0	33.0	33.1
15 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
16 Foreign banks	24.1	23.7	22.9	23.1	24.1	24.2	24.4	24.6	24.5	23.8	23.7	17.6
17 Foreign official institutions	11.6	11.4	11.1	11.0	11.1	11.2	11.3	11.4	11.5	11.7	11.9	7.5
18 Lease financing receivables <sup>15</sup>	11.2	11.6	11.7	11.9	12.0	12.2	12.3	12.4	12.6	12.6	12.8	12.8
19 All other loans	20.3	21.4	22.4	23.0	23.9	22.2	21.2	23.2	24.4	24.6	24.3	23.3
	Not seasonally adjusted											
<b>20 Total loans and securities<sup>2, 15</sup></b>	<b>1,254.8</b>	<b>1,251.4</b>	<b>1,256.6</b>	<b>1,265.7</b>	<b>1,276.1</b>	<b>1,288.8</b>	<b>1,286.6</b>	<b>1,292.6</b>	<b>1,305.5</b>	<b>1,315.8</b>	<b>1,321.6</b>	<b>1,317.2</b>
21 U.S. government securities	173.9	175.5	176.8	179.5	179.2	182.0	180.2	180.1	179.5	178.5	175.2	178.4
22 Other securities	155.8	155.6	156.7	155.9	156.3	155.2	153.8	154.3	155.5	158.5	162.5	162.1
23 Total loans and leases <sup>2, 15</sup>	925.2	920.2	923.1	930.3	940.6	951.7	952.6	958.2	970.5	978.7	983.8	976.7
24 Commercial and industrial <sup>15, 16</sup>	330.4	329.0	331.0	334.6	338.8	343.8	346.1	348.1	352.8	357.5	360.3	357.6
25 Bankers acceptances held <sup>3</sup>	9.2	8.9	8.9	9.5	9.4	10.2	9.0	6.8	6.3	6.6	6.6	7.2
26 Other commercial and industrial	321.1	320.1	322.0	325.1	329.4	333.6	337.1	341.2	346.5	350.8	353.6	350.4
27 U.S. addressees <sup>4</sup>	296.7	295.5	297.4	300.1	304.0	308.1	311.0	314.6	319.5	323.7	326.4	333.7
28 Non-U.S. addressees <sup>4</sup>	24.4	24.6	24.6	25.0	25.3	25.5	26.1	26.7	27.0	27.2	27.3	16.7
29 Real estate <sup>15</sup>	264.6	265.7	267.0	268.6	271.2	273.2	274.4	277.0	279.3	281.2	282.6	284.9
30 Individual	180.6	179.5	178.9	178.8	179.6	180.1	180.0	181.6	183.1	183.4	183.1	184.5
31 Security	19.4	18.2	19.1	20.1	20.0	21.8	19.5	18.1	18.9	19.4	21.6	23.1
32 Nonbank financial institutions <sup>15</sup>	29.3	28.9	28.4	28.7	29.5	30.0	29.9	30.5	30.4	30.1	30.1	30.3
33 Agricultural	31.5	31.4	31.4	31.7	32.3	32.9	33.3	33.4	33.5	33.5	33.2	32.9
34 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
35 Foreign banks	25.1	23.3	22.4	22.4	23.3	23.5	23.9	23.9	25.0	24.5	24.1	18.7
36 Foreign official institutions	11.6	11.4	11.1	11.0	11.1	11.2	11.3	11.4	11.5	11.7	11.9	7.5
37 Lease financing receivables <sup>15</sup>	11.3	11.8	11.9	11.9	12.0	12.2	12.3	12.4	12.5	12.5	12.6	12.7
38 All other loans	21.4	21.1	22.1	22.6	22.7	22.9	21.9	21.7	23.4	24.3	22.8	24.7

## 14. Loans and securities of all commercial banks<sup>1</sup>—Continued

Billions of dollars; averages of Wednesday figures

Source	1982											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Seasonally adjusted											
<b>1 Total loans and securities<sup>2, 18, 19</sup></b>	<b>1,309.4</b>	<b>1,321.9</b>	<b>1,331.3</b>	<b>1,341.2</b>	<b>1,350.0</b>	<b>1,356.0</b>	<b>1,364.2</b>	<b>1,371.0</b>	<b>1,379.7</b>	<b>1,388.1</b>	<b>1,390.2</b>	<b>1,400.5</b>
2 U.S. government securities <sup>18, 19</sup>	181.3	182.8	181.9	184.4	183.6	184.5	186.3	188.9	191.4	194.9	198.1	202.7
3 Other securities <sup>18, 19, 20</sup>	159.5	159.7	161.4	161.0	161.6	161.5	161.6	161.3	161.8	162.0	161.6	165.0
4 Total loans and leases <sup>2, 18, 19, 20</sup>	968.6	979.4	988.0	995.9	1,004.8	1,010.0	1,016.2	1,020.8	1,026.6	1,031.3	1,030.5	1,032.8
5 Commercial and industrial <sup>20</sup>	357.2	362.5	366.6	372.2	378.1	381.5	384.9	386.1	390.9	392.8	391.7	391.5
6 Bankers acceptances held <sup>3</sup>	6.3	6.5	6.8	7.0	7.3	6.5	6.4	6.8	7.5	7.6	7.0	7.2
7 Other commercial and industrial	350.9	356.0	359.9	365.2	370.8	374.9	378.4	379.2	383.4	385.2	384.7	384.3
8 U.S. addressees <sup>4</sup>	338.2	343.0	346.9	352.1	357.7	361.5	365.4	366.2	370.3	372.7	372.6	372.4
9 Non-U.S. addressees <sup>4</sup>	12.7	13.0	13.0	13.2	13.1	13.4	13.0	13.0	13.1	12.5	12.1	11.9
10 Real estate <sup>18, 19, 20</sup>	285.9	288.4	291.1	292.8	294.4	296.1	296.5	297.4	298.1	298.7	299.3	299.9
11 Individual	182.7	183.3	183.7	184.3	184.8	185.8	186.1	186.1	186.3	186.5	187.0	188.3
12 Security	20.8	20.9	21.0	21.2	21.0	20.7	22.0	22.7	23.5	24.8	23.8	24.5
13 Nonbank financial institutions <sup>20</sup>	30.3	30.7	31.5	32.1	32.1	32.1	32.3	31.9	31.6	31.7	31.9	31.5
14 Agricultural	33.3	33.6	33.9	34.2	34.5	34.9	35.3	35.7	36.0	36.2	36.2	36.3
15 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
16 Foreign banks	15.9	16.5	15.8	14.6	14.2	14.3	14.3	14.1	13.8	13.9	14.3	14.4
17 Foreign official institutions	5.9	5.6	5.2	5.2	5.3	5.5	5.7	5.8	6.0	5.9	5.8	5.6
18 Lease financing receivables	12.9	13.0	13.0	13.1	13.2	13.2	13.3	13.3	13.4	13.4	13.4	13.4
19 All other loans <sup>20</sup>	23.7	24.9	26.1	26.3	27.1	25.9	25.9	27.7	27.1	27.4	27.1	27.5
	Not seasonally adjusted											
<b>20 Total loans and securities<sup>2, 18, 19</sup></b>	<b>1,315.5</b>	<b>1,320.2</b>	<b>1,328.2</b>	<b>1,341.1</b>	<b>1,346.3</b>	<b>1,355.8</b>	<b>1,359.1</b>	<b>1,365.9</b>	<b>1,378.7</b>	<b>1,389.6</b>	<b>1,391.7</b>	<b>1,410.3</b>
21 U.S. government securities <sup>18, 19</sup>	181.2	183.4	183.2	187.9	184.5	186.5	186.0	187.7	190.2	192.8	195.4	200.7
22 Other securities <sup>18, 19, 20</sup>	160.4	159.9	161.6	160.7	162.4	161.1	160.1	160.8	160.9	161.5	161.9	166.8
23 Total loans and leases <sup>2, 18, 19, 20</sup>	973.9	976.9	983.4	992.5	999.5	1,008.2	1,013.0	1,017.4	1,027.6	1,035.4	1,034.5	1,042.8
24 Commercial and industrial <sup>20</sup>	358.6	362.2	366.2	372.6	377.2	380.5	384.0	384.1	390.6	393.6	392.1	394.2
25 Bankers acceptances held <sup>3</sup>	6.4	6.5	6.7	7.0	7.1	6.7	6.3	6.6	7.4	7.5	6.9	7.8
26 Other commercial and industrial	352.2	355.7	359.5	365.7	370.1	373.8	377.7	377.5	383.2	386.1	385.2	386.4
27 U.S. addressees <sup>4</sup>	339.2	342.9	346.9	353.0	357.4	360.8	364.6	364.5	370.0	373.3	372.4	373.8
28 Non-U.S. addressees <sup>4</sup>	13.0	12.8	12.7	12.6	12.7	12.9	13.1	13.0	13.2	12.9	12.8	12.6
29 Real estate <sup>18, 19, 20</sup>	286.4	288.1	290.3	291.8	293.7	295.6	296.0	297.4	298.9	299.6	300.1	300.6
30 Individual	184.3	183.1	182.2	182.9	183.5	184.6	184.8	185.9	187.1	187.8	188.2	190.5
31 Security	21.4	20.5	20.6	21.2	20.2	20.9	20.9	22.3	22.6	24.5	25.0	27.2
32 Nonbank financial institutions <sup>20</sup>	30.3	30.6	31.4	32.2	31.9	32.1	32.2	32.1	31.7	31.7	31.9	31.7
33 Agricultural	32.9	33.0	33.1	33.6	34.4	35.2	36.0	36.4	36.7	36.7	36.4	36.0
34 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
35 Foreign banks	16.4	16.4	15.5	14.1	13.8	13.8	14.1	13.8	14.0	14.3	14.6	15.2
36 Foreign official institutions	5.9	5.6	5.2	5.2	5.3	5.5	5.7	5.8	6.0	5.9	5.8	5.6
37 Lease financing receivables	13.0	13.1	13.2	13.2	13.2	13.2	13.3	13.2	13.3	13.3	13.3	13.3
38 All other loans <sup>20</sup>	24.6	24.4	25.5	25.9	26.2	26.8	26.1	26.3	26.7	27.9	27.2	28.5

# 14. Loans and securities of all commercial banks<sup>1</sup>—Continued

Billions of dollars; averages of Wednesday figures

Source	1983											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Seasonally adjusted											
<b>1 Total loans and securities<sup>2,26</sup></b>	<b>1,411.7</b>	<b>1,419.5</b>	<b>1,432.3</b>	<b>1,443.3</b>	<b>1,453.6</b>	<b>1,466.9</b>	<b>1,481.4</b>	<b>1,495.0</b>	<b>1,506.8</b>	<b>1,520.8</b>	<b>1,539.1</b>	<b>1,553.0</b>
2 U.S. government securities	208.8	213.4	220.9	226.0	233.4	238.5	240.7	242.2	246.9	252.9	257.8	260.8
3 Other securities <sup>23</sup>	167.8	167.8	167.0	168.2	169.0	170.5	171.7	173.4	173.7	172.6	172.7	169.6
<b>4 Total loans and leases<sup>2,23,26</sup></b>	<b>1,035.1</b>	<b>1,038.2</b>	<b>1,044.4</b>	<b>1,049.1</b>	<b>1,051.3</b>	<b>1,057.9</b>	<b>1,069.0</b>	<b>1,079.4</b>	<b>1,086.2</b>	<b>1,095.3</b>	<b>1,108.5</b>	<b>1,122.7</b>
5 Commercial and industrial <sup>24</sup>	392.9	393.8	395.5	394.5	393.2	394.6	397.9	401.2	402.1	405.0	409.6	412.8
6 Bankers acceptances held <sup>3</sup>	7.4	6.7	6.9	6.3	5.9	5.9	6.4	6.3	6.2	6.7	6.8	6.4
7 Other commercial and industrial	385.5	387.1	388.6	388.2	387.3	388.8	391.4	394.9	395.9	398.4	402.8	406.4
8 U.S. addressees <sup>4,23</sup>	373.4	374.6	376.1	375.6	374.7	376.2	379.3	382.7	383.7	386.0	390.6	394.7
9 Non-U.S. addressees <sup>4,25</sup>	12.1	12.5	12.5	12.6	12.5	12.6	12.1	12.2	12.2	12.4	12.2	11.7
10 Real estate <sup>21,22,24</sup>	302.0	303.7	304.9	307.0	308.9	311.3	314.6	317.3	320.7	324.1	327.6	331.0
11 Individual <sup>21,22</sup>	188.1	188.3	189.6	190.9	192.6	194.4	197.4	200.2	202.9	206.4	209.7	213.1
12 Security	23.9	23.5	23.6	24.1	24.5	24.4	25.4	25.3	25.6	26.6	27.0	26.9
13 Nonbank financial institutions	31.5	31.5	31.2	30.9	30.8	30.7	30.6	30.6	30.8	30.7	30.6	31.0
14 Agricultural	36.4	36.7	37.1	37.5	37.6	37.8	37.8	38.0	38.2	38.5	38.9	39.2
15 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
16 Foreign banks	14.5	14.6	15.1	15.2	15.0	15.3	14.6	14.4	14.3	14.6	14.4	13.0
17 Foreign official institutions	5.8	6.3	6.7	7.0	7.1	7.3	7.3	7.4	7.5	7.9	8.8	9.5
18 Lease financing receivables	13.4	13.4	13.3	13.3	13.4	13.4	13.3	13.4	13.4	13.5	13.6	13.7
19 All other loans <sup>22,25,26</sup>	26.6	26.5	27.3	28.5	28.3	28.9	30.1	31.5	30.5	27.7	28.3	32.3
	Not seasonally adjusted											
<b>20 Total loans and securities<sup>2,26,2</sup></b>	<b>1,418.3</b>	<b>1,418.0</b>	<b>1,429.5</b>	<b>1,443.9</b>	<b>1,450.9</b>	<b>1,467.7</b>	<b>1,475.9</b>	<b>1,489.4</b>	<b>1,505.0</b>	<b>1,521.3</b>	<b>1,539.6</b>	<b>1,562.8</b>
21 U.S. government securities	208.7	214.2	222.7	230.6	235.0	241.5	240.4	240.7	245.0	250.1	253.9	257.7
22 Other securities <sup>23</sup>	168.8	168.0	167.2	167.9	169.9	170.1	170.0	172.9	172.8	171.9	172.9	171.5
<b>23 Total loans and leases<sup>2,23,26</sup></b>	<b>1,040.8</b>	<b>1,035.8</b>	<b>1,039.6</b>	<b>1,045.5</b>	<b>1,046.1</b>	<b>1,056.1</b>	<b>1,065.5</b>	<b>1,075.9</b>	<b>1,087.3</b>	<b>1,099.4</b>	<b>1,112.8</b>	<b>1,133.5</b>
24 Commercial and industrial <sup>24</sup>	394.5	393.4	395.1	394.8	392.2	393.6	397.1	399.4	402.0	405.8	410.0	415.5
25 Bankers acceptances held <sup>3</sup>	7.5	6.6	6.7	6.4	5.8	6.1	6.3	6.1	6.1	6.5	6.7	6.9
26 Other commercial and industrial	387.0	386.8	388.4	388.4	386.4	387.5	390.8	393.3	395.8	399.3	403.3	408.6
27 U.S. addressees <sup>4,23</sup>	374.7	374.6	376.2	376.4	374.2	375.3	378.6	381.1	383.5	386.5	390.4	396.2
28 Non-U.S. addressees <sup>4,25</sup>	12.2	12.2	12.2	12.0	12.2	12.2	12.2	12.2	12.3	12.8	12.8	12.5
29 Real estate <sup>21,22,24</sup>	302.6	303.4	304.1	306.0	308.1	310.8	314.0	317.4	321.6	325.2	328.5	331.6
30 Individual <sup>21,22</sup>	189.9	188.1	188.1	189.4	191.0	193.1	196.1	200.0	203.8	207.9	211.2	215.7
31 Security	24.7	23.0	23.2	24.0	23.5	24.4	24.0	24.8	24.6	26.4	28.4	30.1
32 Nonbank financial institutions	31.6	31.4	31.2	31.0	30.6	30.6	30.6	30.7	30.9	30.6	30.5	31.2
33 Agricultural	35.9	36.0	36.2	36.8	37.5	38.2	38.5	38.8	39.0	39.1	39.0	38.9
34 States and political subdivisions	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
35 Foreign banks	14.9	14.5	14.8	14.8	14.6	14.7	14.4	14.0	14.6	15.0	14.8	13.8
36 Foreign official institutions	5.8	6.3	6.7	7.0	7.1	7.3	7.3	7.4	7.5	7.9	8.8	9.5
37 Lease financing receivables	13.5	13.5	13.4	13.4	13.4	13.4	13.2	13.3	13.3	13.4	13.5	13.7
38 All other loans <sup>22,25,26</sup>	27.4	26.2	26.7	28.2	28.1	30.0	30.1	30.0	30.0	27.9	28.2	30.3

# 14. Loans and securities of all commercial banks<sup>1</sup>—Continued

Billions of dollars; averages of Wednesday figures

Source	1984											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Seasonally adjusted											
<b>1 Total loans and securities<sup>2,30</sup></b>	<b>1,565.0</b>	<b>1,584.1</b>	<b>1,599.6</b>	<b>1,612.9</b>	<b>1,629.8</b>	<b>1,636.6</b>	<b>1,652.6</b>	<b>1,662.1</b>	<b>1,674.8</b>	<b>1,682.8</b>	<b>1,701.0</b>	<b>1,714.8</b>
2 U.S. government securities <sup>27</sup>	260.4	260.7	261.0	257.6	257.3	253.7	256.4	257.1	258.0	257.0	259.4	260.2
3 Other securities <sup>27</sup>	143.7	142.2	142.3	142.1	140.5	139.7	139.5	140.8	141.9	141.5	141.1	139.9
4 Total loans and leases	1,160.8	1,181.2	1,196.3	1,213.2	1,231.9	1,243.2	1,256.7	1,264.2	1,274.9	1,284.3	1,300.6	1,314.7
5 Commercial and industrial <sup>27,30</sup>	414.1	421.7	432.2	438.5	448.0	452.2	455.0	458.1	460.0	463.0	467.1	468.1
6 Bankers acceptances held <sup>3</sup>	5.1	5.4	5.6	5.2	5.8	5.8	6.2	5.8	5.4	5.6	6.0	5.2
7 Other commercial and industrial	409.0	416.4	426.6	433.2	442.2	446.3	448.8	452.3	454.6	457.3	461.1	462.9
8 U.S. addressees <sup>4,28,29,31</sup>	397.2	404.2	414.3	420.8	430.2	434.7	431.2	440.6	443.5	446.7	450.7	453.3
9 Non-U.S. addressees <sup>4</sup>	11.8	12.2	12.3	12.4	12.0	11.7	11.7	11.6	11.1	10.6	10.3	9.6
10 Real estate <sup>27,28,29,30</sup>	334.3	338.5	342.9	347.2	350.7	354.7	358.3	361.2	364.7	367.7	371.8	375.6
11 Individual <sup>28,30</sup>	215.2	218.1	221.1	224.9	229.0	233.0	236.3	238.5	241.3	243.5	246.7	251.0
12 Security	30.0	33.7	29.5	29.6	30.1	28.5	28.0	26.1	28.8	30.3	30.2	31.5
13 Nonbank financial institutions <sup>27,30</sup>	30.9	30.6	30.2	30.6	31.4	31.4	31.4	30.8	31.2	31.1	31.2	31.4
14 Agricultural	39.4	39.7	40.0	40.1	40.3	40.4	40.6	40.6	40.7	40.6	40.5	40.3
15 States and political subdivisions <sup>27</sup>	33.7	34.6	35.5	36.7	37.4	38.7	40.4	41.2	41.7	41.2	42.1	44.0
16 Foreign banks	12.8	13.4	12.8	12.7	12.3	12.3	12.5	12.2	11.7	11.7	11.9	11.5
17 Foreign official institutions	8.9	9.0	9.1	8.9	8.9	8.9	9.3	9.4	8.9	8.5	8.4	8.3
18 Lease financing receivables	13.8	13.8	13.8	14.0	14.1	14.3	14.5	14.8	15.0	15.1	15.3	15.5
19 All other loans <sup>27,31</sup>	27.8	28.1	29.1	30.1	29.8	28.9	30.6	31.4	30.9	31.6	35.5	37.4
	Not seasonally adjusted											
<b>20 Total loans and securities<sup>2,30</sup></b>	<b>1,572.1</b>	<b>1,582.5</b>	<b>1,596.5</b>	<b>1,613.7</b>	<b>1,626.6</b>	<b>1,637.6</b>	<b>1,646.7</b>	<b>1,656.1</b>	<b>1,673.2</b>	<b>1,684.0</b>	<b>1,701.9</b>	<b>1,725.8</b>
21 U.S. government securities <sup>27</sup>	260.4	261.6	263.1	263.0	259.4	257.2	256.2	255.5	255.7	254.1	255.2	256.9
22 Other securities <sup>27</sup>	144.6	142.4	142.5	141.8	141.1	139.4	138.2	140.4	141.3	140.9	141.2	141.5
23 Total loans and leases	1,167.2	1,178.5	1,190.9	1,208.9	1,226.1	1,241.0	1,252.4	1,260.2	1,276.2	1,289.0	1,305.5	1,327.4
24 Commercial and industrial <sup>27,30</sup>	415.7	421.3	431.8	438.7	446.8	450.9	454.3	456.1	459.9	463.8	467.3	471.2
25 Bankers acceptances held <sup>3</sup>	5.3	5.3	5.5	5.3	5.7	6.0	6.0	5.6	5.3	5.5	5.9	5.7
26 Other commercial and industrial	410.5	416.0	426.3	433.4	441.0	444.8	448.2	450.4	454.6	458.3	461.4	465.5
27 U.S. addressees <sup>4,28,29,31</sup>	398.6	404.3	414.4	421.7	429.5	433.5	436.5	438.8	443.3	447.2	450.5	455.0
28 Non-U.S. addressees <sup>4</sup>	11.9	11.7	11.8	11.7	11.6	11.3	11.7	11.6	11.3	11.1	11.0	10.5
29 Real estate <sup>27,28,29,30</sup>	334.9	338.1	341.9	346.0	349.8	354.1	357.7	361.4	365.8	368.9	372.8	376.2
30 Individual <sup>28,30</sup>	217.3	217.8	219.3	222.9	227.2	231.3	234.7	238.3	242.3	245.3	248.4	254.2
31 Security	30.7	32.7	29.0	29.5	28.9	28.5	26.6	25.4	27.7	30.2	31.7	35.2
32 Nonbank financial institutions <sup>27,30</sup>	30.9	30.4	30.2	30.7	31.2	31.4	31.4	30.9	31.3	31.0	31.1	31.5
33 Agricultural	38.8	38.9	39.0	39.4	40.2	40.9	41.4	41.4	41.5	41.2	40.6	40.0
34 States and political subdivisions <sup>27</sup>	33.7	34.6	35.5	36.7	37.4	38.7	40.4	41.2	41.7	41.2	42.1	44.0
35 Foreign banks	13.1	13.4	12.6	12.3	12.0	11.8	12.3	11.9	11.9	12.0	12.2	12.2
36 Foreign official institutions	8.9	9.0	9.1	8.9	8.9	8.9	9.3	9.4	8.9	8.5	8.4	8.3
37 Lease financing receivables	13.9	13.9	14.0	14.0	14.1	14.3	14.4	14.7	14.9	15.1	15.1	15.5
38 All other loans <sup>27,31</sup>	29.1	28.3	28.5	29.7	29.7	30.3	30.0	29.5	30.3	31.8	35.6	39.3





# 15. Major nondeposit funds of commercial banks<sup>1</sup>—Continued

Monthly averages, billions of dollars

Source	1977											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Total nondeposit funds												
1 Seasonally adjusted <sup>2</sup>	48.2	52.0	51.5	49.2	54.0	51.6	52.8	54.6	55.8	57.0	55.9	55.8
2 Not seasonally adjusted	48.2	52.1	50.3	49.3	53.8	51.2	53.1	54.9	55.7	57.3	57.5	55.4
Federal funds, RPs, and other borrowings from nonbanks <sup>3</sup>												
3 Seasonally adjusted	44.9	47.8	49.7	49.0	54.8	51.7	53.2	54.6	54.0	54.2	55.9	57.4
4 Not seasonally adjusted	44.9	47.9	48.4	49.1	54.6	51.4	53.4	54.9	53.9	54.5	57.5	57.0
5 Net balances due to foreign-related institutions, not seasonally adjusted	3.3	4.3	1.9	.2	-.7	-.1	-.2	.0	1.8	2.8	.0	-1.5
MEMO												
6 Domestically chartered banks' net positions with own foreign branches, not seasonally adjusted <sup>4</sup>	-5.3	-4.0	-7.6	-8.8	-9.2	-10.1	-10.1	-9.2	-8.4	-8.4	-10.6	-12.4
7 Gross due from balances	11.1	9.7	13.3	14.4	15.3	16.9	17.1	16.3	16.3	17.3	19.4	21.1
8 Gross due to balances	5.7	5.6	5.6	5.5	6.0	6.7	6.9	7.0	7.8	8.8	8.7	8.6
9 Foreign-related institutions' net positions with directly related institutions, not seasonally adjusted <sup>5</sup>	8.7	8.4	9.6	9.1	8.5	10.0	9.9	9.3	10.3	11.3	10.7	10.9
10 Gross due from balances	9.2	8.2	7.4	7.1	6.9	7.7	8.5	8.7	9.2	9.4	9.3	10.7
11 Gross due to balances	17.8	16.6	17.0	16.2	15.5	17.7	18.3	17.9	19.5	20.8	20.0	21.7
Security RP borrowings												
12 Seasonally adjusted <sup>6</sup>	22.7	22.7	23.8	23.8	25.3	26.0	26.5	27.4	27.6	28.4	29.9	29.6
13 Not seasonally adjusted	21.3	22.0	23.4	23.3	27.0	25.8	26.2	27.9	28.4	27.8	30.5	30.5
U.S. Treasury demand balances <sup>7</sup>												
14 Seasonally adjusted	3.6	4.0	4.4	5.2	3.8	4.3	3.9	4.3	4.4	4.1	4.0	4.5
15 Not seasonally adjusted	3.9	4.2	4.3	5.4	3.6	5.0	3.6	3.4	5.0	3.7	3.5	5.1
Time deposits, \$100,000 or more <sup>8</sup>												
16 Seasonally adjusted	137.4	137.2	136.9	136.5	137.7	141.8	144.4	146.3	148.2	152.8	157.7	162.3
17 Not seasonally adjusted	138.8	137.7	137.6	135.9	137.1	140.2	142.1	145.6	147.6	152.4	158.5	165.3
	1978											
Total nondeposit funds												
1 Seasonally adjusted <sup>2</sup>	55.2	57.5	58.5	61.4	69.5	68.7	71.1	73.4	73.2	80.7	82.1	83.1
2 Not seasonally adjusted	55.0	57.2	56.9	61.7	69.4	68.0	71.1	74.0	73.4	81.5	83.5	83.0
Federal funds, RPs, and other borrowings from nonbanks <sup>3</sup>												
3 Seasonally adjusted	57.5	59.9	62.3	61.9	69.4	67.4	68.2	71.1	68.9	73.7	74.0	76.3
4 Not seasonally adjusted	57.3	59.6	60.8	62.2	69.2	66.7	68.1	71.7	69.1	74.5	75.4	76.2
5 Net balances due to foreign-related institutions, not seasonally adjusted	-2.2	-2.3	-3.8	-.4	-.1	1.3	3.0	2.2	4.3	7.0	8.1	6.8
MEMO												
6 Domestically chartered banks' net positions with own foreign branches, not seasonally adjusted <sup>4</sup>	-13.5	-13.1	-14.8	-11.0	-11.6	-11.7	-9.4	-10.4	-10.2	-9.8	-9.7	-10.1
7 Gross due from balances	22.3	22.7	23.1	19.0	19.6	20.6	18.4	19.6	20.0	21.3	22.8	24.9
8 Gross due to balances	8.7	9.5	8.2	7.9	7.9	8.8	8.9	9.1	9.7	11.4	13.0	14.7
9 Foreign-related institutions' net positions with directly related institutions, not seasonally adjusted <sup>5</sup>	11.3	10.8	11.0	10.6	11.8	13.1	12.5	12.7	14.6	16.9	17.9	17.0
10 Gross due from balances	11.6	11.1	12.2	12.5	11.8	12.2	12.1	11.5	12.9	14.3	13.8	14.3
11 Gross due to balances	23.0	21.9	23.2	23.1	23.6	25.3	24.5	24.2	27.5	31.2	31.7	31.3
Security RP borrowings												
12 Seasonally adjusted <sup>6</sup>	30.8	31.1	32.2	32.3	31.2	29.9	31.2	32.8	32.6	35.5	37.6	40.0
13 Not seasonally adjusted	29.3	30.3	31.8	31.4	32.8	29.8	31.0	33.5	33.2	34.9	38.2	40.8
U.S. Treasury demand balances <sup>7</sup>												
14 Seasonally adjusted	3.8	4.2	5.0	4.9	4.4	5.4	4.6	4.4	5.4	4.4	9.9	9.4
15 Not seasonally adjusted	4.3	4.3	4.8	5.0	4.0	6.2	4.4	3.5	6.2	4.3	8.3	10.3
Time deposits, \$100,000 or more <sup>8</sup>												
16 Seasonally adjusted	165.8	169.6	175.1	180.0	185.6	189.9	194.3	197.3	200.1	202.0	210.2	213.9
17 Not seasonally adjusted	167.9	170.9	176.9	179.4	184.8	187.2	190.6	195.6	198.6	201.1	211.7	218.3



# 15. Major nondeposit funds of commercial banks<sup>1</sup>—Continued

Monthly averages, billions of dollars

Source	1979											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>Total nondeposit funds</b>												
1 Seasonally adjusted <sup>2</sup>	77.6	91.1	97.4	99.4	110.3	113.1	118.8	125.5	128.7	126.6	123.6	117.1
2 Not seasonally adjusted	77.7	90.1	95.6	99.8	110.1	112.1	118.4	126.8	129.3	128.2	124.8	117.1
Federal funds, RPs, and other borrowings from nonbanks <sup>3</sup>												
3 Seasonally adjusted	71.3	79.0	80.1	79.6	86.9	86.0	90.3	92.4	93.2	92.2	88.9	88.7
4 Not seasonally adjusted	71.4	78.0	78.3	80.0	86.7	85.0	89.9	93.6	93.8	93.7	90.1	88.7
5 Net balances due to foreign-related institutions, not seasonally adjusted	6.3	12.0	17.3	19.8	23.4	27.1	28.5	33.1	35.5	34.5	34.7	28.4
<b>MEMO</b>												
6 Domestically chartered banks' net positions with own foreign branches, not seasonally adjusted <sup>4</sup>	-10.0	-6.2	-3.4	-9	2.7	5.3	5.6	8.2	10.5	9.1	11.4	6.9
7 Gross due from balances	24.6	23.3	22.5	21.9	19.5	20.1	20.3	19.4	21.7	22.0	21.6	22.9
8 Gross due to balances	14.5	17.0	19.0	20.8	22.2	25.4	25.9	27.7	32.2	31.1	33.0	29.7
9 Foreign-related institutions' net positions with directly related institutions, not seasonally adjusted <sup>5</sup>	16.4	18.4	20.8	20.8	20.6	21.8	22.9	24.9	25.0	25.4	23.3	21.6
10 Gross due from balances	15.4	15.0	15.3	15.7	15.9	17.6	17.6	16.2	23.4	25.7	26.5	28.9
11 Gross due to balances	31.8	33.3	36.0	36.5	36.6	39.3	40.5	41.1	48.3	51.1	49.7	50.5
Security RP borrowings												
12 Seasonally adjusted <sup>6</sup>	41.9	43.2	44.4	47.0	47.8	50.6	49.0	47.9	51.4	50.7	44.5	43.5
13 Not seasonally adjusted	40.7	42.2	44.1	45.7	49.6	50.3	48.7	49.2	51.9	50.1	45.0	44.1
U.S. Treasury demand balances <sup>7</sup>												
14 Seasonally adjusted	10.5	7.7	7.0	5.4	7.9	9.8	14.2	11.8	10.7	9.8	8.5	10.7
15 Not seasonally adjusted	12.0	8.4	6.5	5.3	8.4	10.8	13.2	9.8	12.5	11.7	5.6	9.7
Time deposits, \$100,000 or more <sup>8</sup>												
16 Seasonally adjusted	217.7	219.2	218.7	216.7	214.6	212.2	214.0	216.3	222.5	227.9	229.1	229.5
17 Not seasonally adjusted	220.5	221.5	221.4	216.3	213.8	208.9	209.7	214.1	220.6	226.6	230.6	234.1
	1980											
<b>Total nondeposit funds</b>												
1 Seasonally adjusted <sup>2</sup>	120.9	127.0	131.3	119.4	123.5	115.3	117.0	108.7	111.6	117.3	115.7	114.8
2 Not seasonally adjusted	121.0	125.4	129.4	120.1	122.8	113.9	116.3	110.5	112.2	119.4	118.7	117.7
Federal funds, RPs, and other borrowings from nonbanks <sup>3</sup>												
3 Seasonally adjusted	92.8	97.6	98.5	92.5	100.5	100.8	106.1	98.4	102.7	106.0	107.2	106.5
4 Not seasonally adjusted	92.9	96.1	96.6	93.2	99.8	99.4	105.4	100.2	103.4	108.0	110.1	109.4
5 Net balances due to foreign-related institutions, not seasonally adjusted	28.1	29.4	32.8	26.9	23.0	14.6	10.9	10.3	8.8	11.3	8.5	8.3
<b>MEMO</b>												
6 Domestically chartered banks' net positions with own foreign branches, not seasonally adjusted <sup>4</sup>	6.0	6.6	9.3	5.9	2.6	-5.3	-8.3	-10.2	-14.4	-12.9	-14.5	-14.5
7 Gross due from balances	22.9	23.3	23.6	24.5	27.4	30.1	32.7	35.8	38.2	38.3	37.6	37.6
8 Gross due to balances	28.9	29.9	33.0	30.4	30.0	24.7	24.3	25.5	23.7	25.3	23.1	23.0
9 Foreign-related institutions' net positions with directly related institutions, not seasonally adjusted <sup>5</sup>	22.1	22.8	23.5	20.9	20.5	19.9	19.3	20.6	23.3	24.3	23.1	22.9
10 Gross due from balances	29.7	30.5	32.0	28.4	28.4	28.5	30.8	30.9	30.3	30.8	31.0	32.5
11 Gross due to balances	51.7	53.2	55.4	49.4	48.8	48.4	50.1	51.6	53.6	55.2	54.1	55.4
Security RP borrowings												
12 Seasonally adjusted <sup>6</sup>	42.1	42.5	41.9	39.5	38.4	42.1	46.8	48.8	49.4	50.6	50.5	51.6
13 Not seasonally adjusted	41.5	41.8	41.6	38.5	39.2	42.1	46.6	49.9	49.6	50.1	50.9	52.0
U.S. Treasury demand balances <sup>7</sup>												
14 Seasonally adjusted	11.0	10.8	8.2	9.1	8.1	9.3	9.7	10.8	12.1	10.2	10.3	10.2
15 Not seasonally adjusted	12.7	11.7	7.8	9.0	8.5	10.0	9.1	9.0	13.8	12.6	6.7	9.1
Time deposits, \$100,000 or more <sup>8</sup>												
16 Seasonally adjusted	231.3	235.1	237.8	240.5	243.3	240.5	236.6	237.4	242.7	248.1	257.0	268.5
17 Not seasonally adjusted	234.1	238.0	240.9	240.1	242.3	237.0	232.2	235.3	241.1	247.0	258.3	272.9



## 15. Major nondeposit funds of commercial banks<sup>1</sup>—Continued

Monthly averages, billions of dollars

Source	1983											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>Total nondeposit funds</b>												
1 Seasonally adjusted <sup>2</sup>	61.6	66.4	67.5	69.8	77.9	78.1	70.9	75.6	77.3	72.8	86.0	91.0
2 Not seasonally adjusted	64.1	69.0	69.8	72.1	82.2	80.7	71.2	78.3	78.3	74.7	90.8	93.5
Federal funds, RPs, and other borrowings from nonbanks												
3 Seasonally adjusted	123.2	127.9	129.8	132.3	135.8	133.5	130.0	127.9	129.2	129.2	133.5	134.3
4 Not seasonally adjusted	125.7	130.5	132.1	134.7	140.1	136.0	130.4	130.6	130.2	131.0	138.2	136.8
5 Net balances due to foreign-related institutions, not seasonally adjusted	-61.5	-61.4	-62.2	-62.4	-57.8	-55.3	-59.0	-52.2	-51.8	-56.3	-47.3	-43.2
<b>MEMO</b>												
6 Domestically chartered banks' net positions with own foreign branches, not seasonally adjusted <sup>4</sup>	-49.9	-50.4	-52.7	-52.6	-48.6	-49.1	-50.8	-45.2	-46.2	-48.4	-42.9	-39.7
7 Gross due from balances	79.2	78.9	79.7	80.3	76.3	75.8	77.4	73.6	74.7	76.4	76.5	75.3
8 Gross due to balances	29.2	28.4	26.8	27.6	27.6	26.6	26.5	28.3	28.3	27.9	33.6	35.5
9 Foreign-related institutions' net positions with directly related institutions, not seasonally adjusted <sup>5</sup>	-11.5	-10.9	-9.4	-9.7	-9.1	-6.1	-8.1	-6.9	-5.5	-7.7	-4.4	-3.4
10 Gross due from balances	57.0	55.4	56.2	55.9	55.8	54.0	55.3	54.0	54.0	56.1	53.9	54.6
11 Gross due to balances	45.3	44.4	46.7	46.1	46.6	47.8	47.1	47.0	48.5	48.3	49.4	51.1
Security RP borrowings												
12 Seasonally adjusted <sup>6</sup>	64.8	67.7	70.0	72.5	75.2	74.8	73.5	71.9	73.7	74.6	76.5	79.1
13 Not seasonally adjusted	64.8	67.9	69.8	72.4	77.0	74.8	71.4	72.2	72.2	73.9	78.8	79.1
U.S. Treasury demand balances <sup>7</sup>												
14 Seasonally adjusted	13.8	8.6	12.3	13.4	12.7	14.5	23.8	20.9	16.3	18.3	12.0	13.5
15 Not seasonally adjusted	16.3	10.2	13.2	14.2	12.5	13.2	21.8	16.4	17.9	24.7	7.5	10.8
Time deposits, \$100,000 or more <sup>8</sup>												
16 Seasonally adjusted	324.0	309.6	299.5	295.1	287.4	285.8	284.0	284.8	285.1	281.1	284.1	287.7
17 Not seasonally adjusted	325.7	310.8	301.1	293.4	285.6	284.3	282.2	285.3	285.6	281.3	284.2	289.5
	1984											
<b>Total nondeposit funds</b>												
1 Seasonally adjusted <sup>2</sup>	88.0	93.9	98.9	102.1	109.1	99.4	100.3	103.5	106.5	107.9	112.0	108.6
2 Not seasonally adjusted	90.4	96.9	101.3	105.0	113.8	101.8	99.9	105.7	107.0	109.6	117.5	111.1
Federal funds, RPs, and other borrowings from nonbanks												
3 Seasonally adjusted	132.2	135.5	135.8	135.7	137.4	133.2	134.5	139.3	141.6	141.4	145.0	140.5
4 Not seasonally adjusted	134.6	138.5	138.1	138.7	142.1	135.7	134.0	141.5	142.1	143.1	150.5	143.1
5 Net balances due to foreign-related institutions, not seasonally adjusted	-44.1	-41.5	-36.8	-33.5	-28.2	-33.8	-34.1	-35.7	-35.0	-33.4	-33.1	-32.0
<b>MEMO</b>												
6 Domestically chartered banks' net positions with own foreign branches, not seasonally adjusted <sup>4</sup>	-38.7	-37.6	-34.8	-33.1	-29.8	-32.8	-33.0	-34.9	-35.1	-34.1	-32.7	-31.4
7 Gross due from balances	73.3	72.2	73.8	73.6	73.5	73.8	71.2	72.8	71.5	69.8	68.3	69.0
8 Gross due to balances	34.5	34.5	38.9	40.4	43.6	40.9	38.1	37.7	36.3	35.6	35.6	37.6
9 Foreign-related institutions' net positions with directly related institutions, not seasonally adjusted <sup>5</sup>	-5.3	-3.8	-1.8	-3	1.6	-8	-1.0	-7	.1	.7	-4	-6
10 Gross due from balances	54.0	51.3	50.2	49.6	49.7	50.7	51.9	51.6	51.7	50.8	50.7	52.0
11 Gross due to balances	48.6	47.3	48.3	49.2	51.2	49.7	50.8	50.8	51.8	51.5	50.4	51.4
Security RP borrowings												
12 Seasonally adjusted <sup>6</sup>	78.9	80.2	80.1	80.9	79.6	76.1	77.5	79.9	81.4	82.0	84.0	81.1
13 Not seasonally adjusted	78.9	80.7	79.9	81.3	81.9	76.0	74.6	79.6	79.4	81.2	87.0	81.1
U.S. Treasury demand balances <sup>7</sup>												
14 Seasonally adjusted	16.0	18.7	16.1	15.6	13.4	14.1	12.8	13.1	16.0	8.0	17.3	16.1
15 Not seasonally adjusted	19.6	22.3	17.5	16.5	12.8	12.4	11.9	10.3	17.5	11.0	10.4	12.5
Time deposits, \$100,000 or more <sup>8</sup>												
16 Seasonally adjusted	287.3	286.3	289.3	292.2	302.2	309.9	314.8	314.2	315.4	321.4	323.0	325.8
17 Not seasonally adjusted	288.4	286.5	290.1	290.1	300.2	309.0	313.7	315.6	316.8	322.2	322.9	327.3

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

### A. All commercial banking institutions<sup>1</sup>

Billions of dollars

Account	1973											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Loans and investment excluding interbank	577.1	583.1	593.0	599.5	607.6	615.9	620.8	626.8	633.8	638.2	642.5	658.6
2 U.S. government securities	90.0	85.3	85.3	84.8	82.8	82.6	81.5	80.2	81.2	83.4	86.8	88.9
3 Other securities	93.0	94.1	94.5	95.0	96.3	96.5	97.6	99.1	99.8	100.8	98.6	99.7
4 Loans excluding interbank	394.1	403.8	413.2	419.6	428.5	436.8	441.6	447.5	452.8	454.0	457.1	470.0
5 Commercial and industrial	139.5	144.7	150.1	152.7	155.2	158.8	160.9	161.5	163.6	162.8	164.3	167.9
6 Real estate	99.6	100.9	102.5	104.1	106.1	107.9	109.9	111.9	113.8	115.4	116.8	117.8
7 Individual	87.4	88.3	89.3	90.8	92.5	93.8	95.1	97.0	97.5	98.4	99.0	99.3
8 All other	67.6	69.9	71.3	72.0	74.7	76.4	75.7	77.1	77.8	77.4	77.0	85.0
9 Total cash assets	101.1	104.3	95.0	95.7	99.9	97.0	99.4	95.1	103.5	115.7	107.8	100.6
10 Balances at Federal Reserve Bank	26.4	27.3	27.1	26.0	24.3	24.9	27.8	28.1	31.3	32.1	29.7	25.2
11 Cash in vault	8.8	8.8	8.9	9.1	9.4	9.6	9.5	9.8	9.7	9.6	10.5	10.5
12 Cash items in process of collection	35.6	36.6	30.9	32.2	36.1	32.0	33.0	30.0	33.1	39.9	35.8	34.9
13 Due from banks	30.2	31.6	28.0	28.4	30.0	30.5	29.0	27.2	29.5	34.1	31.8	30.0
14 Other assets and interbank loans	56.8	62.0	61.1	63.3	64.2	64.7	64.8	66.3	65.1	71.1	71.8	76.9
15 Total assets	735.0	749.5	749.0	758.5	771.7	777.6	784.9	788.2	802.4	824.9	822.1	836.1
16 Total deposits	596.5	605.1	602.8	610.1	618.2	621.2	624.9	624.4	635.7	652.2	644.5	660.4
17 Demand deposits	273.0	273.2	262.2	266.3	267.3	270.0	268.3	258.2	268.0	284.0	277.2	289.3
18 Time and savings deposits	323.3	331.8	340.4	343.7	350.7	351.1	356.5	366.0	367.5	367.9	367.2	370.9
19 Borrowings	45.1	50.3	50.4	50.7	52.8	55.0	58.7	60.1	63.1	67.6	69.6	68.8
20 Other liabilities	40.4	40.6	41.9	43.2	45.7	46.0	45.7	47.7	47.3	47.8	50.5	49.2
21 Residual	53.0	53.4	54.0	54.4	54.9	55.5	55.6	56.0	56.3	57.2	57.5	57.8

  

Account	1974											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Loans and investment excluding interbank	652.9	656.7	669.5	679.9	686.2	696.9	704.1	707.3	707.5	708.2	711.0	721.1
2 U.S. government securities	89.8	89.0	89.4	88.4	85.6	84.4	83.6	83.3	81.4	81.6	84.0	87.5
3 Other securities	100.8	101.6	102.8	104.0	105.2	106.7	106.8	106.7	108.1	108.3	107.4	108.3
4 Loans excluding interbank	462.4	466.2	477.2	487.6	495.4	505.7	513.7	517.4	518.1	518.2	519.7	525.3
5 Commercial and industrial	166.5	168.1	175.6	181.2	183.6	187.5	190.7	191.7	194.0	194.9	196.7	199.5
6 Real estate	118.9	119.6	120.9	122.6	124.2	125.7	127.3	128.4	129.3	130.0	130.5	130.4
7 Individual	99.3	99.1	99.2	100.3	101.1	102.2	102.9	104.0	104.1	103.8	103.3	103.3
8 All other	77.8	79.4	81.6	83.5	86.5	90.3	92.8	93.3	90.8	89.6	89.1	92.2
9 Total cash assets	107.6	106.6	109.1	106.5	120.8	115.9	112.2	104.9	111.3	114.7	123.1	120.7
10 Balances at Federal Reserve Bank	31.0	28.6	28.6	29.7	33.6	30.6	27.5	27.7	32.6	31.1	32.0	31.4
11 Cash in vault	9.9	9.8	9.7	10.0	10.4	10.5	10.2	10.7	10.6	10.8	10.0	10.6
12 Cash items in process of collection	34.5	36.0	37.2	33.8	40.9	37.7	40.4	34.3	35.6	38.9	43.7	41.5
13 Due from banks	32.1	32.1	33.6	33.0	35.9	37.0	34.1	32.3	32.5	33.9	37.4	37.3
14 Other assets and interbank loans	77.9	80.5	80.0	78.5	78.7	81.7	86.7	84.2	84.7	88.3	93.5	96.7
15 Total assets	838.4	843.8	858.6	865.0	885.7	894.5	903.0	896.5	903.5	911.1	927.7	938.5
16 Total deposits	658.7	658.8	667.6	676.4	690.0	696.6	703.0	694.8	699.5	707.6	718.2	729.6
17 Demand deposits	279.4	275.9	278.8	278.5	284.1	288.7	287.9	274.9	278.7	284.6	295.1	298.7
18 Time and savings deposits	379.1	382.7	388.7	397.7	405.8	407.8	415.0	419.8	420.8	422.8	422.9	430.8
19 Borrowings	73.0	74.9	77.2	75.2	78.0	78.4	77.5	77.2	77.6	77.4	80.6	78.3
20 Other liabilities	47.6	50.6	53.7	52.7	56.5	58.0	60.0	62.1	63.6	63.0	65.7	66.9
21 Residual	59.1	59.5	60.1	60.8	61.2	61.5	62.4	62.4	62.8	63.1	63.2	63.7

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

### A. All commercial banking institutions<sup>1</sup>—Continued

Billions of dollars

Account	1975											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Loans and investment excluding interbank.	708.7	706.4	711.9	718.2	718.1	723.8	723.5	725.8	732.7	734.7	742.8	758.2
2 U.S. government securities . . . . .	85.3	86.1	92.7	97.5	99.1	101.5	103.5	106.4	110.3	109.9	114.3	119.2
3 Other securities . . . . .	108.4	109.0	108.6	108.5	108.6	110.2	110.3	110.4	110.4	112.0	111.8	111.5
4 Loans excluding interbank . . . . .	514.9	511.4	510.7	512.2	510.5	512.2	509.7	509.0	512.1	512.8	516.7	527.5
5 Commercial and industrial . . . . .	195.5	194.2	193.8	194.4	191.7	191.5	189.5	188.0	188.8	188.4	189.4	192.7
6 Real estate . . . . .	130.6	130.6	130.6	131.1	131.3	131.8	132.1	132.4	133.1	134.0	134.4	135.0
7 Individual . . . . .	102.0	101.4	100.4	100.8	100.9	101.4	102.2	103.3	104.1	104.7	105.0	106.2
8 All other . . . . .	86.8	85.2	85.9	85.9	86.6	87.4	85.8	85.3	86.1	85.7	87.9	93.6
9 Total cash assets . . . . .	105.6	107.6	110.0	118.2	118.4	118.3	111.6	108.7	108.8	113.0	127.0	138.3
10 Balances at Federal Reserve Bank . . . . .	30.4	30.6	30.7	32.5	29.9	31.4	28.7	27.2	29.4	29.2	31.3	27.0
11 Cash in vault . . . . .	10.7	10.5	10.6	10.4	10.9	11.0	11.2	11.4	11.2	11.5	10.7	12.3
12 Cash items in process of collection . . . . .	32.5	34.2	35.1	39.2	41.2	37.8	35.9	34.9	33.2	36.8	45.0	48.2
13 Due from banks . . . . .	31.9	32.2	33.6	36.2	36.4	38.1	35.9	35.3	35.0	35.5	40.0	50.9
14 Other assets and interbank loans . . . . .	90.9	94.6	97.7	93.8	94.3	94.0	95.4	95.9	94.0	95.9	99.6	98.9
15 Total assets . . . . .	905.1	908.6	919.7	930.2	930.8	936.1	930.5	930.5	935.4	943.6	969.4	995.4
16 Total deposits . . . . .	708.9	708.9	719.3	730.7	732.9	734.1	730.8	731.2	733.4	743.4	760.3	794.4
17 Demand deposits . . . . .	273.3	271.9	276.4	289.3	287.0	288.0	283.8	281.7	279.8	286.8	301.0	329.3
18 Time and savings deposits . . . . .	435.5	436.9	442.8	441.3	445.7	446.0	446.8	449.3	453.4	456.4	459.1	464.9
19 Borrowings . . . . .	71.0	73.6	73.4	71.4	71.5	74.1	70.7	68.7	69.9	70.4	76.1	70.6
20 Other liabilities . . . . .	60.0	60.5	60.5	61.8	60.0	60.8	61.6	62.5	63.8	60.9	63.7	59.9
21 Residual . . . . .	65.2	65.7	66.4	66.4	66.5	67.1	67.5	68.1	68.3	68.8	69.3	70.5
	1976											
1 Loans and investment excluding interbank.	742.3	742.3	752.7	757.5	761.2	774.7	768.8	775.5	784.0	790.1	798.7	816.7
2 U.S. government securities . . . . .	119.6	120.1	125.0	125.8	125.6	126.1	123.6	126.6	127.7	128.5	133.2	139.0
3 Other securities . . . . .	110.3	110.1	109.2	111.2	111.2	112.7	113.4	113.0	113.9	113.9	114.5	113.8
4 Loans excluding interbank . . . . .	512.3	512.1	518.5	520.6	524.4	535.9	531.8	535.9	542.4	547.7	550.9	563.9
5 Commercial and industrial . . . . .	187.5	186.7	184.3	184.4	184.6	187.0	185.0	184.8	187.4	188.5	190.5	193.4
6 Real estate . . . . .	135.6	136.3	138.3	139.7	140.9	142.1	143.3	144.5	146.2	147.4	148.5	149.3
7 Individual . . . . .	105.9	105.5	105.8	107.5	108.5	110.2	111.8	113.3	114.7	115.6	116.2	117.7
8 All other . . . . .	83.4	83.6	90.1	89.1	90.3	96.6	91.7	93.3	94.0	96.2	95.8	103.5
9 Total cash assets . . . . .	116.4	114.9	125.9	116.9	115.7	132.7	113.8	112.3	126.3	119.1	130.1	137.6
10 Balances at Federal Reserve Bank . . . . .	29.6	29.6	28.0	28.0	26.5	28.5	28.3	25.7	30.1	26.8	29.5	30.3
11 Cash in vault . . . . .	11.6	11.4	11.3	12.1	12.1	12.0	12.2	12.1	12.4	12.7	11.9	14.1
12 Cash items in process of collection . . . . .	36.3	36.6	43.3	38.6	37.9	46.3	37.3	36.3	41.5	40.2	44.2	46.5
13 Due from banks . . . . .	39.0	37.3	43.3	38.1	39.2	45.9	36.0	38.3	42.3	39.4	44.5	46.7
14 Other assets and interbank loans . . . . .	98.2	101.9	89.2	82.6	82.9	86.5	86.1	87.7	90.9	91.0	95.5	103.7
15 Total assets . . . . .	956.9	959.1	967.8	957.1	959.9	993.9	968.7	975.5	1,001.1	1,000.2	1,024.2	1,058.0
16 Total deposits . . . . .	751.7	750.0	775.7	761.8	764.8	797.2	773.2	772.6	789.2	792.1	805.5	832.0
17 Demand deposits . . . . .	287.5	284.7	303.6	292.5	291.2	318.3	294.1	291.9	303.9	304.7	313.9	330.9
18 Time and savings deposits . . . . .	464.0	465.1	471.9	469.1	473.3	478.7	478.9	480.3	485.1	487.1	491.3	500.6
19 Borrowings . . . . .	76.5	77.0	73.4	77.1	74.3	76.9	75.6	81.0	87.1	84.9	93.0	99.6
20 Other liabilities . . . . .	58.5	61.7	46.9	46.3	48.0	43.9	46.2	47.7	49.9	47.7	49.9	49.5
21 Residual . . . . .	70.1	70.4	71.8	71.9	72.7	75.8	73.8	74.2	74.9	75.5	75.9	76.9

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

### A. All commercial banking institutions<sup>1</sup>—Continued

Billions of dollars

Account	1977											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Loans and investment excluding interbank.	804.9	810.8	823.2	831.5	839.7	850.1	852.9	863.1	871.4	877.9	890.3	904.2
2 U.S. government securities . . . . .	137.1	139.4	142.3	140.1	138.8	138.1	136.1	136.0	135.2	134.6	135.4	137.4
3 Other securities . . . . .	113.1	113.2	112.5	117.4	118.1	118.7	119.6	120.4	121.2	122.4	123.4	123.6
4 Loans excluding interbank . . . . .	554.8	558.2	568.4	574.0	582.8	593.3	597.2	606.7	615.0	620.8	631.6	643.1
5 Commercial and industrial . . . . .	189.9	191.7	195.5	197.2	198.4	201.9	201.8	203.2	205.1	207.8	210.5	213.6
6 Real estate . . . . .	150.7	151.8	153.8	156.1	158.5	161.2	163.8	167.0	169.6	172.0	174.7	176.5
7 Individual . . . . .	117.9	118.5	119.9	122.6	124.8	127.7	129.7	132.5	134.5	135.8	137.4	140.3
8 All other . . . . .	96.3	96.3	99.2	98.2	101.1	102.6	101.9	104.1	105.9	105.2	109.0	112.7
9 Total cash assets . . . . .	123.0	129.2	130.1	125.3	122.8	133.2	130.0	139.3	135.0	133.3	143.2	158.5
10 Balances at Federal Reserve Bank . . . . .	29.0	29.0	27.5	28.8	24.5	23.9	27.7	28.9	30.8	29.0	26.8	32.5
11 Cash in vault . . . . .	12.8	12.5	13.0	13.4	13.2	13.7	13.5	13.7	13.9	13.8	14.7	15.7
12 Cash items in process of collection . . . . .	40.5	45.1	41.7	41.7	41.7	45.4	44.9	49.3	43.3	43.9	52.0	54.3
13 Due from banks . . . . .	40.7	42.7	47.8	41.5	43.4	50.1	44.0	47.3	46.9	46.6	49.7	56.0
14 Other assets and interbank loans . . . . .	97.1	100.3	100.9	100.6	99.9	103.8	103.1	105.3	106.9	103.8	115.6	123.6
15 Total assets . . . . .	1,025.0	1,040.3	1,054.1	1,057.5	1,062.4	1,087.1	1,086.0	1,107.7	1,113.2	1,115.0	1,149.1	1,186.3
16 Total deposits . . . . .	810.3	818.5	830.0	832.0	833.7	851.0	854.0	869.7	869.2	871.8	898.6	926.4
17 Demand deposits . . . . .	307.1	311.1	313.1	317.8	311.6	324.7	324.9	336.8	332.4	330.5	350.8	370.8
18 Time and savings deposits . . . . .	502.8	506.9	516.4	513.8	521.6	525.8	528.6	532.4	536.4	540.9	547.4	555.2
19 Borrowings . . . . .	91.0	96.0	95.0	97.8	97.4	101.4	100.1	102.5	105.4	104.4	109.4	117.7
20 Other liabilities . . . . .	46.1	47.7	50.6	48.8	51.9	54.6	51.8	54.8	57.1	57.1	58.3	59.1
21 Residual . . . . .	77.6	78.1	78.5	78.9	79.4	80.1	80.2	80.7	81.4	81.7	82.7	83.2
	1978											
1 Loans and investment excluding interbank.	898.5	901.6	918.2	931.2	945.2	957.6	964.1	971.6	987.9	994.8	1,011.4	1,027.9
2 U.S. government securities . . . . .	135.6	138.7	138.4	140.5	137.4	137.3	137.5	137.0	138.6	137.7	137.8	139.1
3 Other securities . . . . .	122.9	121.5	122.5	125.2	126.1	125.9	125.6	126.5	127.2	128.1	128.8	129.9
4 Loans excluding interbank . . . . .	640.0	641.4	657.3	665.5	681.7	694.3	700.9	708.1	722.0	729.0	744.8	758.9
5 Commercial and industrial . . . . .	212.4	215.2	221.6	225.2	230.5	233.6	234.2	235.3	238.5	240.8	245.6	248.5
6 Real estate . . . . .	178.9	180.6	183.2	185.8	189.3	192.7	196.1	200.0	203.1	206.3	209.5	211.6
7 Individual . . . . .	140.5	140.9	143.0	146.3	149.4	153.2	156.0	161.3	161.3	164.8	164.8	166.6
8 All other . . . . .	108.2	104.7	109.5	108.3	112.6	114.9	114.7	111.5	119.0	117.1	124.9	132.2
9 Total cash assets . . . . .	131.1	148.7	137.7	137.4	171.1	147.4	136.4	144.0	150.9	153.7	156.8	181.0
10 Balances at Federal Reserve Bank . . . . .	27.1	31.5	30.8	28.3	30.8	32.1	24.1	30.2	33.0	35.1	33.1	38.3
11 Cash in vault . . . . .	14.1	13.9	14.3	14.3	14.5	14.8	14.8	15.1	15.2	15.1	16.6	17.1
12 Cash items in process of collection . . . . .	45.1	54.8	44.9	49.0	65.7	51.5	48.7	50.9	51.1	53.0	54.8	64.8
13 Due from banks . . . . .	44.9	48.5	47.7	45.9	60.2	49.0	48.9	47.7	51.6	50.4	52.2	60.9
14 Other assets and interbank loans . . . . .	115.9	119.0	123.9	121.0	128.0	122.7	118.1	119.4	124.9	124.9	133.2	144.9
15 Total assets . . . . .	1,145.5	1,169.3	1,179.7	1,189.6	1,244.3	1,227.8	1,218.6	1,235.0	1,263.7	1,273.3	1,301.4	1,353.9
16 Total deposits . . . . .	894.8	912.5	915.7	926.5	964.8	947.9	944.5	952.5	971.1	971.6	983.2	1,024.0
17 Demand deposits . . . . .	335.0	347.2	338.3	348.2	377.1	358.0	350.8	352.2	366.2	361.7	362.8	399.0
18 Time and savings deposits . . . . .	559.4	564.9	577.0	577.6	586.3	589.3	593.0	599.6	604.3	609.4	619.9	624.4
19 Borrowings . . . . .	109.9	113.8	117.2	116.0	125.2	123.8	116.2	121.8	126.4	132.0	142.7	154.8
20 Other liabilities . . . . .	57.3	59.0	62.2	62.2	69.1	69.4	69.7	72.7	76.8	79.9	85.2	86.0
21 Residual . . . . .	83.6	84.1	84.7	85.0	85.8	86.7	88.2	88.0	89.3	89.9	90.3	89.0

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

## A. All commercial banking institutions<sup>1</sup>—Continued

Billions of dollars

Account	1979											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Loans and investment excluding interbank.	1,027.6	1,034.4	1,046.5	1,058.2	1,069.3	1,086.6	1,093.1	1,107.0	1,130.2	1,132.0	1,131.0	1,151.5
2 U.S. government securities .....	136.0	136.9	137.3	139.3	139.0	137.5	139.1	137.9	140.7	141.2	142.2	144.0
3 Other securities .....	134.5	135.2	137.1	137.5	137.4	138.1	137.5	139.8	140.9	142.1	142.6	143.2
4 Loans excluding interbank .....	757.1	762.3	772.1	781.3	792.9	811.1	816.5	829.3	848.5	848.8	846.1	864.4
5 Commercial and industrial .....	250.5	255.0	259.9	264.7	269.0	274.7	276.5	279.6	287.3	288.4	288.2	295.6
6 Real estate .....	213.2	214.9	216.7	218.8	221.5	225.2	228.6	231.8	235.2	238.9	240.9	242.8
7 Individual .....	167.0	167.6	169.1	171.6	175.1	176.6	178.1	181.7	183.6	185.1	185.2	186.3
8 All other .....	126.3	124.8	126.4	126.2	127.3	134.5	133.3	136.2	142.4	136.4	131.9	139.6
9 Total cash assets .....	157.9	166.9	156.8	156.0	176.8	168.6	160.5	165.9	171.9	179.5	176.8	169.6
10 Balances at Federal Reserve Bank .....	30.4	30.3	30.7	34.6	33.5	33.4	30.4	34.5	32.5	34.8	35.5	29.0
11 Cash in vault .....	15.2	15.1	15.2	15.6	16.0	16.3	16.0	16.8	16.6	16.5	18.1	17.9
12 Cash items in process of collection .....	56.0	61.3	55.4	52.9	67.2	58.0	55.0	55.5	60.6	65.7	62.6	63.7
13 Due from banks .....	56.3	60.3	55.6	53.0	60.2	60.9	59.2	59.1	62.2	62.5	60.6	59.1
14 Other assets and interbank loans .....	130.7	130.6	130.7	128.5	129.5	131.4	130.2	135.1	145.9	148.5	150.0	160.4
15 Total assets .....	<b>1,316.2</b>	<b>1,331.9</b>	<b>1,334.1</b>	<b>1,342.7</b>	<b>1,375.6</b>	<b>1,386.6</b>	<b>1,383.9</b>	<b>1,408.0</b>	<b>1,448.0</b>	<b>1,460.0</b>	<b>1,457.8</b>	<b>1,481.5</b>
16 Total deposits .....	993.5	1,002.7	995.2	997.8	1,013.6	1,016.2	1,013.0	1,021.5	1,044.9	1,063.8	1,059.9	1,077.9
17 Demand deposits .....	362.9	367.9	356.3	362.5	376.2	376.8	370.0	369.4	383.3	394.1	384.8	400.3
18 Time and savings deposits .....	415.0	418.9	421.2	418.8	420.9	422.5	424.2	435.0	447.7	461.6	469.4	473.8
19 Borrowings .....	138.6	137.5	141.3	150.1	159.0	164.9	165.1	169.0	181.0	170.8	168.9	179.4
20 Other liabilities <sup>3</sup> .....	96.3	101.2	105.6	102.9	108.7	110.2	111.0	121.0	124.1	126.6	130.1	123.4
21 Residual <sup>4</sup> .....	87.8	90.5	91.9	91.9	94.3	95.4	94.7	96.4	97.9	98.9	99.0	100.8
	1980											
1 Loans and investment excluding interbank.	1,144.0	1,154.7	1,160.2	1,162.9	1,154.5	1,159.3	1,169.2	1,184.8	1,195.6	1,214.9	1,232.4	1,262.3
2 U.S. government securities .....	144.2	146.7	148.3	148.1	149.3	152.3	155.4	159.2	161.5	162.8	166.8	172.3
3 Other securities .....	143.2	143.6	144.2	147.3	148.8	148.5	150.0	150.9	151.0	154.1	154.8	156.7
4 Loans excluding interbank .....	856.6	864.4	867.7	867.6	856.4	858.5	863.8	874.7	883.0	898.1	910.7	933.3
5 Commercial and industrial .....	295.0	298.5	303.0	302.7	298.9	297.3	301.7	305.9	310.3	317.0	324.2	332.6
6 Real estate .....	245.3	248.3	249.4	251.2	251.6	252.3	253.8	255.6	257.3	260.0	261.8	264.3
7 Individual .....	186.3	186.7	185.1	182.8	180.0	178.3	178.1	178.9	179.6	179.7	179.9	181.3
8 All other .....	130.0	130.9	130.2	130.9	125.9	130.6	130.2	134.4	135.8	141.2	144.8	155.0
9 Total cash assets .....	166.0	167.9	174.2	187.6	191.0	172.3	175.6	169.7	177.0	176.9	196.9	215.6
10 Balances at Federal Reserve Bank .....	29.0	31.2	35.0	34.0	38.7	30.3	32.9	29.6	31.6	32.2	31.0	29.1
11 Cash in vault .....	17.2	17.0	16.7	16.7	17.7	17.2	17.5	18.2	17.7	18.3	16.8	19.9
12 Cash items in process of collection .....	60.3	59.9	61.2	69.9	70.5	59.7	61.2	57.3	62.3	60.3	73.8	84.3
13 Due from banks .....	59.5	59.8	61.3	67.0	64.2	65.1	64.0	64.7	65.4	66.2	75.3	82.3
14 Other assets and interbank loans .....	158.8	165.8	166.6	181.6	186.7	191.0	188.8	196.6	202.8	202.5	206.6	223.3
15 Total assets .....	<b>1,468.9</b>	<b>1,488.4</b>	<b>1,500.9</b>	<b>1,532.1</b>	<b>1,532.2</b>	<b>1,522.6</b>	<b>1,533.6</b>	<b>1,551.0</b>	<b>1,575.5</b>	<b>1,594.4</b>	<b>1,635.9</b>	<b>1,701.2</b>
16 Total deposits .....	1,063.7	1,070.5	1,076.2	1,104.5	1,100.0	1,090.0	1,095.6	1,105.9	1,121.2	1,139.3	1,174.4	1,237.2
17 Demand deposits .....	379.3	375.4	373.3	396.7	387.8	378.3	383.2	382.6	388.6	395.4	413.3	452.5
18 Savings deposits .....	200.4	199.9	196.6	189.4	192.4	198.6	206.5	209.6	210.3	212.0	209.3	201.4
19 Time deposits .....	484.1	495.1	506.3	518.4	519.8	513.2	505.9	513.7	522.4	531.9	551.8	583.3
20 Borrowings .....	178.3	181.7	185.2	188.9	195.4	197.0	198.1	199.9	211.7	208.4	208.9	210.7
21 Other liabilities .....	128.3	135.7	137.0	133.6	131.6	129.9	130.7	135.1	138.5	138.7	143.1	145.4
22 Residual .....	98.6	100.5	102.6	105.1	105.3	105.7	104.2	105.5	106.3	106.1	110.0	110.0

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

## A. All commercial banking institutions<sup>1</sup>—Continued

Billions of dollars

Account	1981											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Loans and investment excluding interbank <sup>4</sup>	1,251.4	1,250.7	1,254.0	1,268.3	1,275.8	1,287.3	1,284.8	1,292.8	1,318.6	1,311.4	1,324.3	1,321.7
2 U.S. government securities	173.3	175.4	173.7	178.7	177.7	180.3	180.5	179.3	178.5	179.0	174.0	180.1
3 Other securities	155.7	155.7	158.2	156.3	156.8	154.7	153.8	154.4	158.4	158.4	163.0	161.6
4 Loans excluding interbank <sup>4</sup>	922.3	919.5	922.2	933.4	941.4	952.2	950.5	959.0	981.7	974.0	987.4	980.0
5 Commercial and industrial <sup>4</sup>	330.0	328.2	331.8	336.2	339.2	345.1	344.5	347.5	357.7	355.6	361.4	358.9
6 Real estate	265.0	265.9	267.4	269.4	271.7	273.8	275.3	277.7	280.2	281.6	283.0	286.6
7 Individual	180.1	179.6	179.2	179.5	179.9	180.4	180.6	182.0	183.2	183.3	183.4	186.2
8 All other <sup>4</sup>	147.2	145.8	143.8	148.4	150.7	152.9	150.1	151.8	160.7	153.4	159.6	148.2
9 Total cash assets	182.8	190.5	193.2	213.0	216.9	212.0	192.1	210.4	239.8	167.6	182.8	192.6
10 Balances at Federal Reserve Bank	26.0	31.2	32.7	39.4	26.6	27.0	28.6	27.3	29.4	27.3	28.2	30.1
11 Cash in vault	18.7	18.5	17.7	18.7	19.3	19.0	19.5	20.1	19.2	19.7	18.4	22.0
12 Cash items in process of collection	62.2	64.0	65.1	69.7	76.1	67.4	58.6	62.6	76.4	55.6	66.3	68.5
13 Due from banks	75.9	76.7	77.8	85.2	94.8	98.7	85.4	100.5	114.8	65.1	69.9	72.1
14 Other assets and interbank loans	210.4	222.9	227.8	233.3	223.1	230.7	224.8	229.6	248.8	241.4	262.8	282.0
15 Total assets <sup>4</sup>	1,644.5	1,664.1	1,675.1	1,714.7	1,715.8	1,730.0	1,701.7	1,732.8	1,807.3	1,720.5	1,769.9	1,796.3
16 Total deposits	1,179.0	1,187.1	1,193.3	1,212.2	1,234.7	1,234.4	1,215.9	1,244.1	1,292.4	1,213.0	1,242.6	1,277.6
17 Demand deposits	373.9	369.7	371.0	386.3	394.4	388.8	360.8	376.6	415.4	329.9	345.0	370.3
18 Savings deposits	209.0	214.2	220.4	222.5	220.4	219.9	218.0	215.7	214.8	212.3	216.0	220.3
19 Time deposits	596.2	603.2	602.0	603.4	620.0	625.7	637.1	651.9	662.2	671.0	681.6	687.0
20 Borrowings	208.0	215.6	224.3	233.3	212.8	232.2	216.0	222.3	241.2	239.1	249.7	256.0
21 Other liabilities	143.9	148.6	149.8	150.6	150.4	149.2	153.7	149.2	154.8	146.9	155.0	138.4
22 Residual	110.5	108.6	110.0	113.8	115.7	117.4	116.1	117.2	118.8	121.2	122.6	124.4
	1982											
1 Loans and investment excluding interbank	1,312.6	1,322.2	1,335.4	1,339.1	1,347.5	1,361.8	1,358.8	1,363.5	1,383.4	1,387.2	1,390.9	1,417.1
2 U.S. government securities	182.2	183.0	185.4	184.0	182.4	187.5	186.4	186.9	189.9	193.7	194.6	201.4
3 Other securities	159.7	160.2	161.3	161.9	164.4	159.3	160.0	160.8	160.6	161.3	162.3	169.2
4 Loans excluding interbank	970.7	979.0	988.6	993.1	1,000.7	1,015.0	1,012.4	1,015.8	1,032.8	1,032.3	1,034.0	1,046.4
5 Commercial and industrial	358.4	362.6	369.7	372.6	377.6	384.2	383.3	383.1	393.3	391.4	392.0	395.4
6 Real estate	286.6	289.2	291.1	292.5	294.0	296.1	296.0	297.6	299.9	299.8	300.5	300.7
7 Individual	183.9	182.7	182.5	183.5	183.5	185.2	185.1	186.0	187.8	188.1	188.2	191.8
8 All other	141.8	144.6	145.4	144.5	145.5	149.6	147.9	149.1	151.7	152.9	153.3	158.6
9 Total cash assets	173.7	169.1	181.4	171.7	173.3	187.1	174.8	181.6	177.8	184.4	192.6	215.0
10 Balances at Federal Reserve Bank	32.4	27.2	28.2	28.0	29.2	21.1	28.0	29.3	19.9	26.7	25.1	28.1
11 Cash in vault	19.8	19.7	18.9	19.9	20.0	20.1	20.5	20.4	20.5	20.6	19.0	23.1
12 Cash items in process of collection	55.0	55.9	63.7	55.6	56.3	67.3	53.6	55.5	59.6	56.9	64.1	68.4
13 Due from banks	66.5	66.3	70.7	68.2	72.8	78.6	72.7	76.4	77.8	80.3	84.4	95.4
14 Other assets and interbank loans	268.5	271.1	286.7	271.4	275.9	291.1	292.7	301.5	305.7	308.2	311.0	329.7
15 Total assets	1,754.8	1,762.3	1,803.5	1,782.1	1,796.7	1,840.0	1,826.4	1,846.7	1,866.9	1,879.8	1,894.5	1,961.8
16 Total deposits	1,240.2	1,245.8	1,281.3	1,259.2	1,273.1	1,313.0	1,293.2	1,306.8	1,319.7	1,329.0	1,345.9	1,394.3
17 Demand deposits	327.8	322.0	343.3	320.4	320.6	350.1	318.7	319.1	325.9	329.6	340.9	366.9
18 Savings deposits	221.0	220.4	227.8	224.6	225.5	226.8	225.0	227.3	228.5	235.9	242.5	294.7
19 Time deposits	691.4	703.3	710.2	714.2	727.0	736.1	749.4	760.3	765.2	763.5	762.5	732.7
20 Borrowings	257.4	259.6	262.1	263.1	257.4	255.2	263.5	264.3	271.7	272.5	265.1	284.6
21 Other liabilities	135.8	135.4	137.1	136.0	140.8	145.6	143.4	148.7	148.0	149.7	153.9	152.5
22 Residual	121.5	121.5	123.0	123.8	125.4	126.1	126.3	126.9	127.5	128.7	129.6	130.4



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

## A. All commercial banking institutions<sup>1</sup>—Continued

Billions of dollars

Account	1983											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Loans and investment excluding interbank	1,413.1	1,414.0	1,434.2	1,443.3	1,448.8	1,472.4	1,475.4	1,496.7	1,507.2	1,522.8	1,546.2	1,569.2
2 U.S. government securities	208.2	213.6	224.2	229.3	235.4	240.2	238.3	240.7	244.2	251.1	254.7	254.1
3 Other securities	169.1	168.7	167.2	170.5	170.2	170.4	171.3	174.1	173.3	172.2	173.4	177.2
4 Loans excluding interbank	1,035.8	1,031.6	1,042.7	1,043.5	1,043.2	1,061.7	1,065.7	1,081.9	1,089.7	1,099.6	1,118.0	1,137.9
5 Commercial and industrial	392.7	392.1	396.3	393.0	390.9	394.2	397.1	400.1	402.4	405.2	411.3	419.4
6 Real estate	302.8	303.5	304.7	306.9	308.6	311.8	314.7	319.2	322.7	326.4	329.9	332.4
7 Individual	189.1	187.9	188.8	190.1	191.4	194.5	197.0	201.8	205.2	208.8	212.6	217.6
8 All other	151.1	148.2	152.9	153.5	152.3	161.2	156.9	160.8	159.5	159.2	164.2	168.5
9 Total cash assets	195.1	212.6	196.5	196.3	193.4	206.7	198.2	206.8	187.5	191.5	209.0	219.6
10 Balances at Federal Reserve Bank	27.0	28.9	23.4	26.9	25.0	21.1	23.0	25.2	17.5	21.9	20.2	20.8
11 Cash in vault	20.5	20.4	20.0	20.5	20.4	21.4	20.8	21.1	20.9	20.6	22.4	23.4
12 Cash items in process of collection	56.1	67.7	61.7	59.9	56.5	67.4	60.5	64.6	57.1	56.8	68.7	73.2
13 Due from banks	91.6	95.6	91.4	89.0	91.5	96.8	93.8	95.9	91.9	92.2	97.7	102.2
14 Other assets and interbank loans	324.5	322.2	317.8	310.5	297.8	304.7	307.8	313.0	309.2	305.9	314.9	305.0
15 Total assets	1,932.7	1,948.8	1,948.4	1,950.2	1,940.1	1,983.8	1,981.4	2,016.4	2,003.9	2,020.2	2,070.1	2,093.8
16 Total deposits	1,369.7	1,396.4	1,403.5	1,395.8	1,397.7	1,427.9	1,422.1	1,444.6	1,432.5	1,443.1	1,484.8	1,508.9
17 Demand deposits	326.2	340.8	337.0	332.7	328.2	348.1	338.1	348.1	331.6	334.9	361.5	374.6
18 Savings deposits	359.8	393.0	416.6	425.1	437.6	441.9	444.2	445.4	445.0	447.9	455.3	457.2
19 Time deposits	683.7	662.6	649.8	638.0	632.0	637.8	639.8	651.0	655.9	660.3	667.9	677.1
20 Borrowings	287.3	277.6	269.4	279.6	268.8	275.9	278.2	280.4	282.2	289.1	281.5	273.2
21 Other liabilities	143.6	142.5	143.3	139.5	136.4	141.5	141.3	149.9	146.8	144.3	158.5	165.3
22 Residual	132.2	132.3	132.2	135.3	137.1	138.6	139.8	141.6	142.4	143.6	145.4	146.4

  

Account	1984											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Loans and securities <sup>7</sup>	1,679.5	1,710.3	1,712.8	1,734.1	1,756.9	1,764.1	1,765.3	1,784.5	1,798.3	1,822.7	1,822.7	1,864.0
2 Investment securities	386.3	388.5	387.8	385.5	382.0	381.2	378.2	376.2	377.2	375.2	374.4	377.5
3 U.S. government securities	248.0	251.2	251.3	251.0	247.7	248.2	246.5	243.5	243.4	241.2	240.4	242.5
4 Other <sup>7</sup>	138.3	137.3	136.5	134.5	134.4	133.0	131.7	132.7	133.8	134.0	133.9	134.9
5 Trading account assets	16.8	16.9	17.0	19.9	18.8	14.6	15.7	20.0	20.9	22.5	21.9	22.9
6 Total loans <sup>7</sup>	1,276.3	1,304.9	1,308.0	1,328.7	1,356.1	1,368.3	1,371.4	1,388.4	1,400.2	1,424.9	1,426.4	1,463.7
7 Interbank loans <sup>7</sup>	114.6	117.9	115.0	116.7	124.7	122.8	118.6	127.1	123.3	126.1	122.6	126.9
8 Loans excluding interbank <sup>2</sup>	1,161.7	1,187.0	1,193.0	1,212.0	1,231.4	1,245.5	1,252.8	1,261.2	1,276.9	1,298.8	1,303.8	1,336.8
9 Commercial and industrial	413.3	427.0	433.1	439.7	447.3	452.9	454.4	455.2	459.8	467.7	468.7	476.8
10 Real estate	334.7	338.7	342.3	346.8	350.3	354.6	356.8	361.8	366.6	369.8	374.4	377.7
11 Individual <sup>1</sup>	217.2	218.8	219.8	224.1	228.4	232.8	235.2	240.0	243.3	247.1	249.6	255.5
12 All other	196.6	201.9	197.8	201.3	205.4	205.2	206.5	204.2	207.3	214.2	211.1	226.8
13 Total cash assets	186.3	189.1	181.8	190.5	202.5	185.6	179.1	177.3	181.0	188.0	188.4	201.9
14 Reserves with Federal Reserve Banks	21.7	14.7	16.3	22.2	18.6	19.1	19.4	17.4	18.0	18.1	20.4	20.5
15 Cash in vault	21.1	20.6	20.7	21.2	22.3	21.8	21.6	22.2	21.6	21.4	23.9	23.3
16 Cash items in process of collection	60.6	69.3	62.3	65.9	76.4	63.7	60.2	60.7	63.2	70.2	66.5	75.9
17 Demand balances at U.S. depository institutions	30.2	33.7	31.7	30.0	34.8	30.8	29.3	29.5	30.8	32.0	30.9	34.5
18 Other cash assets	52.6	50.9	50.8	51.2	50.4	50.1	48.6	47.5	47.4	46.3	46.7	47.7
19 Other assets <sup>7</sup>	186.5	192.8	190.0	189.9	186.0	191.8	191.3	190.6	196.8	201.6	190.1	196.8
20 Total assets/total liabilities and capital	2,052.2	2,092.2	2,084.6	2,114.5	2,145.4	2,141.4	2,135.6	2,152.4	2,176.1	2,212.2	2,201.2	2,262.6
21 Deposits	1,466.9	1,498.6	1,494.5	1,501.5	1,541.3	1,532.9	1,535.5	1,539.0	1,549.9	1,578.9	1,578.2	1,631.2
22 Transaction deposits <sup>8</sup>	433.7	456.1	440.9	447.3	462.6	445.9	441.4	440.0	442.3	462.7	453.1	491.1
23 Savings deposits <sup>8</sup>	361.9	367.2	371.4	369.6	371.6	369.5	368.5	365.1	364.9	371.1	378.1	386.3
24 Time deposits	671.4	675.3	682.2	684.5	707.2	717.4	725.6	734.0	742.7	745.0	747.0	753.8
25 Borrowings	297.2	295.6	289.2	305.9	292.8	292.8	292.0	301.5	307.1	314.3	298.8	304.1
26 Other liabilities	149.9	159.1	162.2	167.5	173.7	173.8	167.9	169.7	172.9	174.1	179.4	181.1
27 Residual (assets less liabilities)	138.1	138.9	138.8	139.6	137.6	141.9	140.2	142.1	146.2	144.9	144.8	146.2
MEMO												
28 U.S. government securities (including trading account)	259.0	262.9	262.4	263.0	260.1	256.5	255.6	255.1	255.4	256.3	255.2	256.9
29 Other securities (including trading account) <sup>8,9</sup>	144.1	142.5	142.5	142.4	140.7	139.3	138.3	141.0	142.7	141.5	141.1	143.4

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

**B. Domestically chartered commercial banks<sup>2</sup>**

Billions of dollars

Account	1973											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Loans and investment excluding interbank.	564.9	570.3	579.9	586.5	594.1	602.0	606.6	612.6	619.1	623.1	627.3	642.3
2 U.S. government securities .....	89.3	84.6	84.6	84.2	82.1	81.8	80.7	79.4	80.3	82.5	85.8	88.0
3 Other securities .....	92.4	93.6	94.0	94.5	95.8	95.9	97.1	98.5	99.2	100.2	98.1	99.1
4 Loans excluding interbank .....	383.2	392.2	401.3	407.9	416.2	424.2	428.8	434.7	439.6	440.4	443.4	455.2
5 Commercial and industrial .....	130.9	135.5	140.5	143.2	145.1	148.4	150.2	150.6	152.4	151.4	152.6	155.9
6 Real estate .....	99.6	100.9	102.5	104.1	106.1	107.9	109.9	111.9	113.8	115.4	116.8	117.7
7 Individual .....	87.3	88.1	89.1	90.6	92.3	93.7	95.0	96.9	97.4	98.3	98.9	99.3
8 All other .....	65.4	67.7	69.2	70.0	72.7	74.2	73.7	75.3	76.0	75.3	75.1	82.3
9 Total cash assets .....	95.2	98.3	89.7	90.2	93.9	89.0	94.3	90.5	98.4	110.1	102.6	94.1
10 Balances at Federal Reserve Bank .....	26.3	27.2	26.9	25.9	24.2	24.8	27.7	28.0	31.2	32.0	29.6	25.0
11 Cash in vault .....	8.8	8.7	8.9	9.1	9.4	9.6	9.5	9.8	9.7	9.6	10.5	10.5
12 Cash items in process of collection .....	34.8	36.0	30.2	31.5	35.5	30.6	32.5	29.7	32.7	39.1	35.3	34.3
13 Due from banks .....	25.3	26.5	23.7	23.7	24.8	23.9	24.6	23.0	24.9	29.4	27.2	24.3
14 Other assets and interbank loans .....	52.0	56.2	54.8	56.9	56.2	56.6	56.0	57.7	56.7	61.9	61.8	67.7
15 Total assets .....	712.0	724.8	724.3	733.6	744.2	747.6	756.9	760.8	774.2	795.1	791.6	804.1
16 Total deposits .....	587.6	596.2	594.4	602.1	609.4	610.5	616.5	616.8	627.5	643.1	635.8	650.5
17 Demand deposits .....	266.7	267.0	256.6	261.2	261.5	262.2	262.7	253.6	263.2	278.4	271.9	283.1
18 Time and savings deposits .....	321.0	329.2	337.8	340.9	347.9	348.3	353.8	363.2	364.3	364.7	363.9	367.4
19 Borrowings .....	42.3	45.0	44.9	45.3	46.8	48.1	51.9	52.5	55.4	59.7	61.8	59.7
20 Other liabilities .....	29.8	30.9	31.8	32.5	33.8	34.3	33.7	36.3	35.7	36.0	37.3	36.9
21 Residual .....	52.3	52.7	53.3	53.7	54.2	54.7	54.9	55.3	55.5	56.4	56.7	56.9

  

Account	1974											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Loans and investment excluding interbank.	637.4	641.0	652.7	662.7	668.1	677.0	684.2	687.1	687.1	687.1	689.7	697.6
2 U.S. government securities .....	89.0	87.9	88.4	87.4	84.6	83.4	82.5	82.3	80.4	80.6	83.0	86.4
3 Other securities .....	100.2	101.1	102.2	103.3	104.5	106.1	106.2	106.0	107.4	107.7	106.7	107.6
4 Loans excluding interbank .....	448.3	451.9	462.1	472.0	479.0	487.5	495.6	498.8	499.4	498.8	499.9	503.6
5 Commercial and industrial .....	154.6	156.1	162.9	168.0	169.9	173.1	175.6	176.4	178.3	178.6	180.2	182.1
6 Real estate .....	118.8	119.5	120.8	122.5	124.1	125.6	127.2	128.3	129.2	129.9	130.4	130.3
7 Individual .....	99.2	99.0	99.1	100.2	101.0	102.0	102.7	103.8	104.0	103.7	103.2	103.2
8 All other .....	75.7	77.3	79.3	81.3	84.0	86.8	90.1	90.3	87.9	86.6	86.1	88.1
9 Total cash assets .....	101.4	100.7	102.5	100.2	113.1	103.7	105.4	98.2	104.9	108.4	114.0	111.7
10 Balances at Federal Reserve Bank .....	30.8	28.3	28.4	29.5	33.4	30.3	27.4	27.5	32.4	30.9	31.9	31.0
11 Cash in vault .....	9.9	9.8	9.7	10.0	10.4	10.5	10.2	10.6	10.5	10.8	10.0	10.6
12 Cash items in process of collection .....	34.0	35.3	36.6	33.2	40.1	36.0	39.8	33.9	35.1	38.2	42.6	40.0
13 Due from banks .....	26.7	27.2	27.8	27.5	29.2	27.0	28.1	26.3	26.9	28.6	29.6	30.1
14 Other assets and interbank loans .....	66.7	70.3	69.0	67.8	67.7	70.3	73.3	70.7	71.8	75.2	80.6	84.2
15 Total assets .....	805.5	811.9	824.1	830.7	848.8	851.0	862.8	856.0	863.8	870.7	884.3	893.5
16 Total deposits .....	648.8	649.1	657.4	665.5	678.7	679.7	690.5	684.0	688.5	696.0	704.0	714.5
17 Demand deposits .....	273.1	269.9	272.2	271.4	276.7	275.6	279.5	268.3	271.9	277.6	285.4	288.2
18 Time and savings deposits .....	375.7	379.2	385.2	394.1	402.0	404.1	411.1	415.6	416.6	418.4	418.5	426.3
19 Borrowings .....	64.6	66.8	68.6	66.3	68.5	67.7	66.5	65.6	66.2	66.5	69.4	65.8
20 Other liabilities .....	33.8	37.4	39.0	39.1	41.5	43.1	44.4	45.1	47.5	46.2	48.9	50.7
21 Residual .....	58.3	58.6	59.2	59.8	60.2	60.5	61.4	61.4	61.7	62.0	62.0	62.5

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

B. Domestically chartered commercial banks<sup>2</sup>—Continued

Billions of dollars

Account	1975											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Loans and investment excluding interbank.	686.4	684.2	689.8	695.3	695.5	700.8	700.9	703.1	709.4	711.3	719.0	733.4
2 U.S. government securities .....	84.3	85.2	91.7	96.6	98.3	100.7	102.7	105.6	109.5	109.1	113.0	118.3
3 Other securities .....	107.7	108.4	108.0	107.8	107.9	109.5	109.6	109.7	109.7	111.2	111.3	110.8
4 Loans excluding interbank .....	494.4	490.6	490.0	490.8	489.3	490.6	488.6	487.8	490.2	491.1	494.9	504.4
5 Commercial and industrial .....	178.1	176.8	176.5	177.0	174.5	174.3	172.4	170.9	171.3	170.8	171.9	174.5
6 Real estate .....	130.5	130.4	130.4	130.8	131.0	131.5	131.7	132.1	132.8	133.7	134.2	134.8
7 Individual .....	101.9	101.3	100.3	100.6	100.7	101.2	102.0	103.1	103.9	104.5	104.8	106.0
8 All other .....	83.9	82.1	82.8	82.4	83.1	83.6	82.5	81.7	82.2	82.1	84.0	89.1
9 Total cash assets .....	99.5	101.7	103.5	111.3	111.5	108.5	103.5	101.2	102.2	106.3	118.4	128.5
10 Balances at Federal Reserve Bank .....	30.2	30.5	30.5	32.2	29.6	31.2	28.5	26.9	29.2	29.0	31.0	26.8
11 Cash in vault .....	10.7	10.4	10.6	10.4	10.9	11.0	11.2	11.4	11.2	11.5	10.7	12.3
12 Cash items in process of collection .....	31.9	33.6	34.3	38.1	40.5	36.9	35.0	34.4	32.6	36.1	44.2	47.2
13 Due from banks .....	26.7	27.1	28.1	30.5	30.5	29.4	28.8	28.6	29.2	29.7	32.5	42.2
14 Other assets and interbank loans .....	78.7	82.5	85.0	80.9	82.4	81.8	82.4	83.2	80.9	83.4	86.1	86.2
15 Total assets .....	864.6	868.3	878.2	887.5	889.4	891.2	886.8	887.5	892.4	901.1	923.6	948.0
16 Total deposits .....	697.5	697.7	707.5	717.8	720.1	719.2	717.7	718.3	720.3	729.7	745.4	777.2
17 Demand deposits .....	266.7	265.5	269.5	281.7	279.8	278.3	276.2	274.8	273.1	280.0	293.6	320.6
18 Time and savings deposits .....	430.8	432.2	438.0	436.1	440.3	440.9	441.5	443.5	447.2	449.7	451.8	456.7
19 Borrowings .....	59.5	62.1	61.2	59.1	59.4	61.3	59.4	57.4	58.4	57.9	63.7	57.4
20 Other liabilities .....	43.8	44.1	44.5	45.7	44.9	45.2	43.8	45.3	46.9	46.1	46.7	44.5
21 Residual .....	63.9	64.4	65.1	64.9	64.9	65.5	65.9	66.5	66.8	67.4	67.8	68.9
	1976											
1 Loans and investment excluding interbank.	718.5	718.4	727.9	733.6	737.2	748.5	743.6	750.1	757.6	763.9	772.2	787.4
2 U.S. government securities .....	118.7	119.2	124.0	124.8	124.7	124.9	122.7	125.7	126.6	127.5	132.0	137.5
3 Other securities .....	109.6	109.4	108.5	110.5	110.5	111.9	112.7	112.2	113.2	113.2	113.8	113.1
4 Loans excluding interbank .....	490.2	489.7	495.4	498.4	502.0	511.7	508.3	512.2	517.7	523.2	526.3	536.7
5 Commercial and industrial .....	169.8	169.0	166.9	167.2	167.6	169.6	167.7	167.5	169.5	171.0	173.0	175.6
6 Real estate .....	135.4	136.1	138.1	139.5	140.7	141.9	143.1	144.4	146.1	147.3	148.4	149.2
7 Individual .....	105.7	105.3	105.6	107.3	108.4	110.1	111.7	113.2	114.6	115.5	116.1	117.6
8 All other .....	79.3	79.4	84.8	84.4	85.3	90.1	85.8	87.1	87.5	89.4	88.8	94.3
9 Total cash assets .....	108.9	107.9	117.2	109.7	108.5	124.3	107.1	105.5	114.9	111.7	121.3	125.3
10 Balances at Federal Reserve Bank .....	29.4	29.4	27.7	27.8	26.2	28.2	28.0	25.4	29.8	26.4	29.1	29.9
11 Cash in vault .....	11.6	11.4	11.3	12.1	12.1	12.0	12.2	12.1	12.3	12.7	11.9	14.0
12 Cash items in process of collection .....	35.7	36.0	42.4	38.0	37.4	45.5	36.9	35.7	40.7	39.7	43.5	45.4
13 Due from banks .....	32.3	31.1	35.8	31.7	32.7	38.6	30.0	32.3	32.1	33.0	36.8	36.0
14 Other assets and interbank loans .....	85.2	88.5	75.9	70.4	69.7	73.4	72.8	74.8	77.7	77.9	80.9	89.1
15 Total assets .....	912.6	914.9	921.0	913.7	915.3	946.3	923.5	930.5	950.2	953.4	974.4	1,001.7
16 Total deposits .....	735.8	734.7	759.0	747.1	749.0	779.4	757.4	756.7	770.9	775.8	788.1	811.1
17 Demand deposits .....	279.8	277.6	294.4	285.2	283.4	308.6	286.3	284.5	294.0	296.7	304.9	318.8
18 Time and savings deposits .....	456.0	457.1	464.5	461.9	465.6	470.8	471.1	472.2	476.9	479.1	483.2	492.3
19 Borrowings .....	64.5	65.7	60.8	65.6	63.3	64.4	64.0	69.2	74.3	72.9	80.2	84.5
20 Other liabilities .....	43.6	45.5	30.9	30.5	31.7	28.1	29.8	31.8	31.6	30.8	31.7	30.7
21 Residual .....	68.7	68.9	70.3	70.5	71.3	74.3	72.3	72.7	73.4	74.0	74.4	75.5

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

## B. Domestically chartered commercial banks<sup>2</sup>—Continued

Billions of dollars

Account	1977											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Loans and investment excluding interbank.	778.6	784.0	795.1	804.4	812.0	821.4	824.9	833.9	839.9	848.0	859.0	869.4
2 U.S. government securities . . . . .	135.8	138.1	141.0	139.0	137.7	137.0	135.0	134.7	133.9	133.3	134.1	136.0
3 Other securities . . . . .	112.4	112.5	111.9	116.7	117.4	118.0	118.9	119.6	120.4	121.5	122.5	122.7
4 Loans excluding interbank . . . . .	530.3	533.4	542.2	548.6	556.9	566.5	571.1	579.6	585.6	593.1	602.5	610.7
5 Commercial and industrial . . . . .	172.6	174.1	177.4	179.4	180.5	183.5	183.7	184.8	186.4	189.1	191.0	193.8
6 Real estate . . . . .	150.6	151.7	153.7	156.0	158.4	161.1	163.7	166.9	169.5	171.9	174.6	176.4
7 Individual . . . . .	117.8	118.4	119.8	122.5	124.7	127.6	129.6	132.4	134.4	135.8	137.4	140.3
8 All other . . . . .	89.3	89.2	91.3	90.7	93.3	94.3	94.1	95.5	95.3	96.3	99.5	100.2
9 Total cash assets . . . . .	114.2	121.0	116.7	116.3	113.1	118.6	119.0	127.5	120.6	121.0	130.4	141.7
10 Balances at Federal Reserve Bank . . . . .	28.6	28.7	26.9	28.2	24.0	23.5	27.2	28.2	30.0	28.3	26.3	32.1
11 Cash in vault . . . . .	12.8	12.5	13.0	13.4	13.1	13.7	13.4	13.6	13.9	13.8	14.6	15.7
12 Cash items in process of collection . . . . .	39.6	44.4	41.0	41.0	40.9	44.4	43.8	48.2	42.0	42.7	50.9	53.3
13 Due from banks . . . . .	33.2	35.5	35.8	33.7	35.0	37.0	34.6	37.4	34.8	36.2	38.7	40.6
14 Other assets and interbank loans . . . . .	82.8	86.2	86.6	85.3	84.0	87.9	86.9	89.5	87.8	86.3	98.8	104.7
15 Total assets . . . . .	975.6	991.2	998.4	1,006.1	1,009.1	1,027.9	1,030.8	1,050.8	1,048.2	1,055.3	1,088.3	1,115.7
16 Total deposits . . . . .	792.4	801.8	810.3	813.3	814.2	829.4	832.7	847.9	843.1	850.0	875.7	899.7
17 Demand deposits . . . . .	297.8	303.2	302.3	308.0	301.2	312.5	313.0	324.6	315.7	318.4	338.2	355.1
18 Time and savings deposits . . . . .	494.6	498.6	507.9	505.4	513.0	516.9	519.7	523.3	527.4	531.6	537.5	544.6
19 Borrowings . . . . .	78.1	83.0	80.2	83.8	83.2	85.6	85.9	88.1	89.5	89.6	93.2	98.8
20 Other liabilities . . . . .	29.0	29.9	31.1	31.6	33.9	34.4	33.6	35.6	35.9	35.4	38.1	35.7
21 Residual . . . . .	76.1	76.5	76.9	77.3	77.8	78.5	78.6	79.3	79.8	80.3	81.2	81.5

  

Account	1978											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Loans and investment excluding interbank.	866.0	868.5	880.0	895.7	908.0	916.2	924.7	931.1	941.9	951.1	963.4	973.8
2 U.S. government securities . . . . .	134.4	137.5	137.0	139.3	135.9	135.7	136.0	135.5	137.0	136.1	136.2	137.3
3 Other securities . . . . .	122.0	120.6	121.5	124.2	125.2	125.0	124.7	125.5	126.2	127.2	128.0	129.0
4 Loans excluding interbank . . . . .	609.6	610.4	621.5	632.3	646.9	655.5	664.1	670.1	678.7	687.8	699.3	707.5
5 Commercial and industrial . . . . .	192.3	194.5	199.7	202.9	207.6	210.0	210.2	210.6	212.6	214.5	217.1	219.1
6 Real estate . . . . .	178.8	180.5	183.1	185.7	189.2	192.6	196.0	199.9	203.0	206.2	209.4	211.5
7 Individual . . . . .	140.5	140.9	142.9	146.2	149.3	153.1	155.9	161.2	161.2	164.7	164.7	166.5
8 All other . . . . .	98.0	94.5	95.8	97.5	100.8	99.8	102.0	98.4	101.9	102.4	108.0	110.4
9 Total cash assets . . . . .	118.7	136.3	122.8	125.0	152.9	132.3	122.1	129.2	133.2	137.5	140.4	161.6
10 Balances at Federal Reserve Bank . . . . .	26.6	31.0	30.2	27.6	30.3	31.6	23.6	29.7	32.6	34.6	32.5	37.7
11 Cash in vault . . . . .	14.0	13.8	14.3	14.2	14.4	14.8	14.7	15.1	15.2	15.1	16.6	17.1
12 Cash items in process of collection . . . . .	43.9	53.4	43.3	47.6	64.3	50.1	47.3	49.5	49.6	51.6	53.4	63.5
13 Due from banks . . . . .	34.2	38.1	35.0	35.6	43.9	35.8	36.4	34.9	35.9	36.1	37.8	43.3
14 Other assets and interbank loans . . . . .	98.6	101.1	104.0	101.2	108.3	101.1	97.2	98.0	100.7	99.6	105.7	117.5
15 Total assets . . . . .	1,083.3	1,105.9	1,106.7	1,122.0	1,169.2	1,149.6	1,144.1	1,158.3	1,175.8	1,188.2	1,209.4	1,252.8
16 Total deposits . . . . .	872.0	888.9	886.1	900.8	937.4	917.6	917.9	924.8	937.2	942.6	951.4	986.4
17 Demand deposits . . . . .	323.2	334.8	320.6	335.3	363.2	340.3	337.4	338.9	347.0	347.7	348.6	379.2
18 Time and savings deposits . . . . .	548.8	554.1	565.5	565.6	574.1	577.3	580.4	585.9	590.3	594.9	602.9	607.1
19 Borrowings . . . . .	93.8	97.3	98.7	98.0	104.6	103.4	95.6	101.5	104.9	109.8	117.4	125.6
20 Other liabilities . . . . .	35.6	37.3	38.9	39.9	43.2	43.6	44.1	45.8	46.2	47.7	52.1	53.7
21 Residual . . . . .	82.0	82.4	82.9	83.3	84.1	84.9	86.5	86.2	87.4	88.1	88.5	87.1

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

## B. Domestically chartered commercial banks<sup>2</sup>—Continued

Billions of dollars

Account	1979											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Loans and investment excluding interbank	976.8	983.6	990.4	1,004.8	1,013.7	1,025.5	1,034.5	1,045.4	1,060.0	1,067.7	1,067.5	1,082.8
2 U.S. government securities	134.5	135.4	135.7	137.6	137.2	135.7	137.5	136.2	138.8	139.1	140.2	141.6
3 Other securities	133.6	134.2	136.1	136.5	136.4	137.0	136.5	138.8	139.4	140.8	141.3	142.0
4 Loans excluding interbank	708.7	713.9	718.6	730.7	740.1	752.7	760.7	770.4	781.9	787.9	786.0	799.2
5 Commercial and industrial	220.9	224.8	228.2	233.2	236.8	240.8	241.8	243.5	248.9	250.2	248.5	254.3
6 Real estate	213.1	214.8	216.5	218.7	221.4	225.1	228.4	231.5	234.8	238.3	240.1	241.9
7 Individual	166.9	167.5	169.0	171.5	175.0	176.5	178.0	181.6	183.5	185.0	185.1	186.2
8 All other	107.8	106.8	104.9	107.3	106.9	110.3	112.5	113.9	114.7	114.3	112.3	116.7
9 Total cash assets	140.0	147.6	135.8	139.5	159.1	147.1	140.3	145.5	148.2	160.5	157.9	146.5
10 Balances at Federal Reserve Bank	29.8	29.7	30.0	33.9	32.8	32.6	29.6	33.7	31.6	34.1	34.7	28.4
11 Cash in vault	15.2	15.0	15.2	15.6	16.0	16.3	16.0	16.8	16.6	16.5	18.1	17.8
12 Cash items in process of collection	54.7	59.9	54.0	51.7	65.9	56.8	53.7	54.3	59.5	64.5	61.4	62.5
13 Due from banks	40.3	42.9	36.5	38.2	44.5	41.4	41.1	40.8	40.5	45.4	43.8	37.8
14 Other assets and interbank loans	105.5	104.7	101.6	100.5	98.5	100.8	101.9	104.4	110.9	112.1	111.3	123.1
15 Total assets	1,222.3	1,235.9	1,227.8	1,244.7	1,271.2	1,273.5	1,276.8	1,295.3	1,319.2	1,340.3	1,336.7	1,352.5
16 Total deposits	960.8	970.0	956.2	964.8	976.0	971.9	976.0	983.4	997.6	1,024.8	1,018.8	1,032.5
17 Demand deposits	347.6	352.5	335.7	348.5	358.2	352.8	352.9	352.7	358.8	376.5	364.8	377.5
18 Time and savings deposits	398.4	402.5	404.0	400.9	402.5	403.0	405.0	414.5	425.7	441.0	449.2	451.7
19 Borrowings <sup>3</sup>	111.7	111.9	115.1	123.4	131.8	136.8	136.8	140.1	146.6	136.8	134.8	139.6
20 Other liabilities	63.8	65.4	66.5	66.6	71.2	71.4	71.4	77.4	79.3	82.0	86.4	81.9
21 Residual <sup>4</sup>	85.9	88.6	89.9	90.0	92.2	93.3	92.6	94.3	95.7	96.7	96.7	98.5
	1980											
1 Loans and investment excluding interbank	1,078.4	1,087.7	1,090.6	1,093.7	1,087.2	1,090.3	1,095.2	1,108.5	1,118.2	1,135.4	1,151.6	1,177.9
2 U.S. government securities	142.0	144.4	145.9	145.8	147.0	149.9	152.9	156.6	158.8	160.0	164.0	169.5
3 Other securities	142.1	142.5	143.1	146.2	147.6	147.4	148.8	149.8	149.8	152.9	153.6	155.4
4 Loans excluding interbank	794.2	800.7	801.5	801.7	792.5	793.0	793.5	802.2	809.6	822.6	834.1	852.9
5 Commercial and industrial	252.8	256.4	259.4	259.9	256.8	257.5	257.8	260.4	264.7	270.4	277.3	282.9
6 Real estate	244.3	247.2	248.1	249.8	250.1	250.6	252.1	253.7	255.4	258.0	259.7	262.1
7 Individual	186.3	186.6	185.0	182.7	179.9	178.2	177.9	178.8	179.5	179.6	179.8	181.2
8 All other	110.8	110.6	109.0	109.3	105.7	106.7	105.7	109.2	110.0	114.6	117.3	126.6
9 Total cash assets	148.3	149.9	153.9	168.5	172.8	150.7	154.0	148.0	155.4	154.4	173.5	191.3
10 Balances at Federal Reserve Bank	28.3	30.6	34.2	33.2	37.9	29.5	32.2	29.0	31.1	31.7	30.4	28.4
11 Cash in vault	17.2	17.0	16.7	16.6	17.7	17.2	17.5	18.1	17.7	18.2	16.8	19.9
12 Cash items in process of collection	58.8	58.7	59.8	68.6	68.9	58.0	59.6	55.7	60.8	58.7	72.2	82.6
13 Due from banks	43.9	43.6	43.3	50.1	48.5	46.0	44.7	45.2	45.8	45.8	54.2	60.4
14 Other assets and interbank loans	119.6	122.7	121.7	136.0	140.2	143.8	143.8	151.0	155.6	152.6	153.2	168.8
15 Total assets	1,346.2	1,360.3	1,366.2	1,398.2	1,400.2	1,384.8	1,393.0	1,407.6	1,429.2	1,442.5	1,478.3	1,537.9
16 Total deposits	1,023.6	1,030.2	1,034.9	1,063.4	1,059.8	1,046.3	1,051.4	1,061.3	1,076.1	1,091.8	1,124.5	1,185.0
17 Demand deposits	361.6	358.2	354.3	377.3	369.9	357.4	362.9	362.9	369.4	375.5	392.6	431.1
18 Savings deposits	200.1	199.6	196.3	189.1	192.1	198.2	206.1	209.2	209.9	211.7	208.9	201.1
19 Time deposits	461.9	472.5	484.3	497.0	497.8	490.7	482.4	489.2	496.8	504.6	522.9	552.8
20 Borrowings	142.0	143.7	140.9	145.1	153.3	151.9	158.0	159.4	164.4	162.8	158.4	156.0
21 Other liabilities	84.4	88.2	90.2	87.0	84.3	82.3	80.8	82.8	83.8	83.3	86.9	88.4
22 Residual	96.3	98.2	100.2	102.8	102.8	104.3	102.8	104.1	104.8	104.6	108.5	108.5

**16. Commercial bank assets and liabilities—Last-Wednesday-of-month series—Continued**  
**B. Domestically chartered commercial banks<sup>2</sup>—Continued**

Billions of dollars

Account	1981											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Loans and investment excluding interbank <sup>4</sup>	1,166.8	1,168.0	1,170.4	1,187.0	1,192.8	1,202.4	1,205.2	1,211.5	1,231.3	1,228.7	1,238.4	1,256.7
2 U.S. government securities	170.5	172.7	171.0	175.9	174.9	177.6	177.8	176.5	175.7	176.6	171.5	176.8
3 Other securities	154.4	154.4	156.8	154.9	155.3	153.2	152.3	153.0	156.9	156.9	161.5	160.7
4 Loans excluding interbank	841.9	840.9	842.6	856.2	862.6	871.6	875.0	882.0	898.7	895.2	905.5	919.2
5 Commercial and industrial	279.3	278.2	279.8	287.3	289.6	294.6	296.2	299.0	305.2	305.8	310.1	317.9
6 Real estate	262.7	263.5	264.8	266.6	268.8	270.8	272.1	274.4	276.8	278.1	279.2	282.7
7 Individual	180.0	179.4	179.0	179.4	179.8	180.2	180.5	181.8	183.0	183.1	183.2	186.1
8 All other <sup>9</sup>	120.0	119.8	119.0	122.8	124.4	126.0	126.2	126.8	133.7	128.2	133.0	132.5
9 Total cash assets	156.8	162.8	163.9	179.5	179.3	170.3	161.8	174.9	197.5	157.5	171.4	182.2
10 Balances at Federal Reserve Bank	25.2	30.4	31.8	38.4	25.5	25.8	27.5	26.0	27.6	26.0	26.9	28.8
11 Cash in vault	18.7	18.5	17.7	18.7	19.3	18.9	19.5	20.0	19.2	19.7	18.3	22.0
12 Cash items in process of collection	60.4	62.1	63.1	67.3	73.4	64.4	57.4	61.3	75.1	55.3	66.1	68.3
13 Due from banks	52.5	51.8	51.3	55.1	61.0	61.1	57.3	67.5	75.7	56.5	60.1	63.1
14 Other assets and interbank loans	154.4	163.6	167.8	169.8	160.1	168.2	157.6	161.3	177.0	167.5	184.5	200.2
15 Total assets <sup>4</sup>	<b>1,478.0</b>	<b>1,494.4</b>	<b>1,502.1</b>	<b>1,536.4</b>	<b>1,532.1</b>	<b>1,541.0</b>	<b>1,524.6</b>	<b>1,547.7</b>	<b>1,605.9</b>	<b>1,553.7</b>	<b>1,594.3</b>	<b>1,639.2</b>
16 Total deposits	1,125.0	1,131.2	1,135.7	1,150.2	1,168.3	1,163.5	1,154.3	1,174.9	1,217.2	1,170.8	1,199.3	1,233.8
17 Demand deposits	351.0	345.4	345.3	356.3	360.1	350.2	332.0	340.6	375.9	322.2	337.0	361.9
18 Savings deposits	208.7	213.9	220.1	222.3	220.1	219.6	217.7	215.4	214.6	212.0	215.7	220.0
19 Time deposits	565.3	571.9	570.3	571.6	588.0	593.7	604.6	618.8	626.8	636.6	646.6	652.0
20 Borrowings	157.0	164.1	164.8	180.7	157.5	171.4	161.4	166.1	179.6	177.1	181.7	192.7
21 Other liabilities	87.1	92.0	93.3	93.4	92.4	90.4	94.7	91.6	92.3	87.5	93.3	90.6
22 Residual	108.9	107.0	108.3	112.1	114.0	115.6	114.2	115.1	116.7	118.3	120.0	122.1
	1982											
1 Loans and investment excluding interbank	1,250.5	1,260.0	1,274.1	1,279.8	1,288.2	1,301.5	1,298.8	1,304.0	1,321.6	1,326.4	1,329.2	1,353.5
2 U.S. government securities	178.7	179.2	181.8	180.4	179.2	184.1	183.7	184.4	187.5	190.1	190.9	197.3
3 Other securities	158.8	159.3	160.4	161.0	163.4	158.3	158.9	159.6	159.5	160.2	161.3	168.2
4 Loans excluding interbank	913.0	921.6	931.9	938.3	945.6	959.1	956.2	959.9	974.7	976.0	976.9	988.0
5 Commercial and industrial	318.9	323.3	330.0	334.4	339.9	345.4	344.4	344.2	352.3	352.8	352.0	355.5
6 Real estate	282.5	285.0	286.9	288.1	289.5	291.4	291.3	292.8	295.1	294.9	295.5	295.7
7 Individual	183.7	182.5	182.3	183.3	183.3	185.0	184.9	185.8	187.6	187.9	188.0	191.6
8 All other <sup>9</sup>	127.8	130.8	132.8	132.5	133.0	137.3	135.7	137.2	139.8	140.5	141.5	145.2
9 Total cash assets	163.4	159.7	172.0	162.2	163.4	176.9	165.0	171.3	167.0	172.0	180.1	200.8
10 Balances at Federal Reserve Bank	31.3	26.0	26.8	26.9	23.0	19.8	26.7	27.9	18.4	25.0	23.4	26.5
11 Cash in vault	19.8	19.6	18.8	19.8	20.0	20.1	20.5	20.4	20.5	20.6	19.0	23.1
12 Cash items in process of collection	54.7	55.7	63.5	55.5	56.1	67.1	53.4	55.4	59.4	56.7	64.0	68.2
13 Due from banks	57.7	58.4	62.8	60.0	64.4	69.9	64.4	67.7	68.7	69.8	73.7	83.0
14 Other assets and interbank loans	187.4	192.2	209.9	197.4	199.3	211.8	214.3	221.4	226.0	226.0	229.3	246.1
15 Total assets	<b>1,601.3</b>	<b>1,611.8</b>	<b>1,656.0</b>	<b>1,639.3</b>	<b>1,650.9</b>	<b>1,690.2</b>	<b>1,678.1</b>	<b>1,696.7</b>	<b>1,714.7</b>	<b>1,724.3</b>	<b>1,738.6</b>	<b>1,800.4</b>
16 Total deposits	1,199.4	1,206.6	1,243.1	1,222.8	1,235.6	1,275.5	1,256.9	1,269.0	1,279.8	1,288.4	1,304.4	1,349.0
17 Demand deposits	320.5	315.1	336.7	313.9	313.6	343.0	312.2	313.0	320.1	323.6	335.0	360.5
18 Savings deposits	220.7	220.2	227.5	224.3	225.2	226.5	224.7	227.0	228.3	235.6	242.2	294.3
19 Time deposits	658.2	671.3	678.9	684.6	696.7	706.0	719.9	729.0	731.4	729.2	727.2	694.2
20 Borrowings	194.5	193.7	198.8	203.4	197.4	192.1	198.0	198.6	205.4	205.8	199.5	216.5
21 Other liabilities	88.1	92.3	93.3	91.6	94.9	98.9	99.3	104.7	104.4	104.1	108.0	107.8
22 Residual	119.2	119.3	120.8	121.6	123.1	123.7	123.8	124.5	125.1	126.0	126.6	127.0

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

## B. Domestically chartered commercial banks<sup>2</sup>—Continued

Billions of dollars

Account	1983											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Loans and investment excluding interbank	1,352.8	1,354.6	1,371.3	1,383.6	1,390.5	1,413.4	1,416.1	1,435.8	1,445.6	1,461.8	1,482.1	1,504.3
2 U.S. government securities	204.4	209.6	219.0	224.1	229.8	234.5	232.7	234.9	238.8	245.4	248.7	248.0
3 Other securities	168.0	167.7	166.2	169.6	169.2	169.4	170.3	173.1	172.2	171.0	172.3	175.9
4 Loans excluding interbank	980.4	977.4	986.1	990.0	991.6	1,009.5	1,013.2	1,027.8	1,034.5	1,045.3	1,061.1	1,080.4
5 Commercial and industrial	354.4	355.0	357.2	357.3	355.9	359.0	360.6	363.0	364.2	367.4	373.2	381.3
6 Real estate	297.8	298.5	299.7	301.8	303.6	306.8	309.8	314.3	317.9	321.5	324.9	327.2
7 Individual	188.9	187.7	188.6	189.9	191.2	194.3	196.8	201.6	205.0	208.6	212.4	217.4
8 All other	139.3	136.3	140.6	140.9	141.0	149.4	146.0	148.9	147.5	147.8	150.6	154.6
9 Total cash assets	181.3	198.8	181.9	182.4	179.8	192.2	183.9	192.6	175.0	179.3	195.5	207.0
10 Balances at Federal Reserve Bank	25.3	27.2	21.6	25.3	23.6	20.0	21.9	24.0	16.7	21.1	18.9	19.9
11 Cash in vault	20.4	20.4	19.9	20.5	20.4	21.4	20.8	21.1	20.9	20.6	22.3	23.4
12 Cash items in process of collection	55.9	67.4	61.4	59.7	56.2	67.1	60.3	64.3	56.9	56.6	68.5	73.0
13 Due from banks	79.7	83.8	78.9	76.9	79.6	83.6	80.9	83.2	80.6	81.0	85.8	90.8
14 Other assets and interbank loans	245.4	249.4	245.4	240.9	233.0	238.4	240.1	242.2	237.2	237.6	245.6	237.4
15 Total assets	1,779.5	1,802.8	1,798.6	1,806.9	1,803.4	1,843.9	1,840.1	1,870.5	1,857.8	1,878.6	1,923.2	1,948.7
16 Total deposits	1,327.3	1,354.6	1,360.8	1,356.2	1,358.7	1,388.8	1,383.8	1,406.1	1,394.2	1,406.1	1,446.3	1,468.1
17 Demand deposits	320.1	334.2	330.2	326.9	322.2	341.7	332.0	342.1	325.7	329.1	355.7	368.5
18 Savings deposits	359.3	392.6	416.2	424.6	437.1	441.4	443.7	444.8	444.5	447.3	454.7	456.6
19 Time deposits	647.8	627.9	614.4	604.8	599.4	605.7	608.1	619.1	624.0	629.7	635.9	643.0
20 Borrowings	221.7	216.5	208.2	220.9	212.1	219.1	215.4	215.2	215.6	224.7	217.7	214.1
21 Other liabilities	101.8	103.1	101.1	97.9	99.0	100.7	104.3	110.6	108.4	106.9	116.3	122.3
22 Residual	128.7	128.7	128.5	131.9	133.7	135.3	136.6	138.6	139.6	140.9	143.0	144.1
	1984											
1 Loans and securities <sup>7</sup>	1,591.8	1,620.9	1,619.0	1,642.8	1,663.2	1,671.0	1,676.7	1,688.4	1,707.4	1,728.5	1,726.7	1,765.4
2 Investment securities	379.8	381.5	381.1	378.7	375.3	374.5	371.2	369.1	369.8	367.9	367.5	370.5
3 U.S. government securities <sup>5</sup>	242.8	245.7	246.2	245.8	242.5	243.1	241.4	238.5	238.4	236.1	235.8	237.9
4 Other <sup>6</sup>	137.0	135.8	135.0	132.9	132.8	131.4	129.8	130.7	131.5	131.8	131.6	132.6
5 Trading account assets	16.8	16.9	17.0	19.9	18.8	14.6	15.7	20.0	20.9	22.5	21.9	22.9
6 Total loans <sup>7</sup>	1,195.2	1,222.5	1,220.8	1,244.3	1,269.2	1,281.8	1,289.8	1,299.4	1,316.6	1,338.0	1,337.3	1,372.1
7 Interbank loans <sup>7</sup>	89.8	95.5	86.8	90.0	96.2	94.7	95.2	97.6	99.9	103.3	96.1	102.8
8 Loans (excluding interbank <sup>7</sup> )	1,105.4	1,126.9	1,134.0	1,154.3	1,172.9	1,187.1	1,194.6	1,201.8	1,216.7	1,234.7	1,241.2	1,269.3
9 Commercial and industrial	377.0	386.5	392.7	400.0	407.4	412.9	414.0	414.5	418.7	423.0	424.7	430.2
10 Real estate	330.1	334.1	337.6	342.2	346.1	350.5	353.1	358.0	362.3	365.5	369.1	372.1
11 Individual <sup>6</sup>	217.0	218.6	219.6	224.0	228.3	232.6	235.1	239.8	243.1	246.9	249.4	255.3
12 All other	181.3	187.6	184.0	188.1	191.1	191.1	192.4	189.6	192.5	199.3	198.0	211.7
13 Total cash assets	175.1	177.2	169.5	177.9	190.7	173.2	166.7	165.9	169.0	176.6	176.8	190.3
14 Reserves with Federal Reserve Banks	21.0	14.0	15.8	21.5	17.4	18.4	18.0	16.7	17.4	17.1	19.7	19.2
15 Cash in vault	21.1	20.6	20.7	21.2	22.3	21.8	21.6	22.2	21.6	21.4	23.9	23.3
16 Cash items in process of collection	60.5	69.1	62.2	65.8	76.3	63.5	60.1	60.5	63.0	69.9	66.3	75.7
17 Demand balances at U.S. depository institutions	28.6	32.1	30.0	28.6	33.5	29.4	27.9	28.2	29.4	30.7	29.4	32.9
18 Other cash assets	43.9	41.3	40.9	40.9	41.3	40.1	39.2	38.3	37.7	37.5	37.5	39.3
19 Other assets <sup>7</sup>	138.9	146.5	145.7	143.6	139.0	141.5	138.9	140.6	141.2	147.9	139.7	142.1
20 Total assets/total liabilities and capital	1,905.7	1,944.6	1,934.2	1,964.3	1,992.9	1,985.7	1,982.3	1,995.0	2,017.6	2,053.1	2,043.2	2,097.8
21 Deposits	1,430.8	1,462.0	1,456.4	1,464.9	1,501.7	1,492.5	1,495.4	1,500.3	1,510.9	1,539.1	1,538.0	1,587.8
22 Transaction deposits <sup>8</sup>	427.4	449.7	434.5	441.1	456.2	439.6	434.8	433.7	435.9	456.2	446.8	484.5
23 Savings deposits <sup>8</sup>	361.0	366.3	370.5	368.7	370.7	368.6	367.5	364.2	363.9	370.1	377.1	385.2
24 Time deposits	642.4	646.0	651.4	655.1	674.9	684.3	693.1	702.4	711.1	712.8	714.1	718.1
25 Borrowings	233.0	232.9	227.2	241.9	232.5	229.6	228.0	236.0	243.5	251.3	240.9	243.1
26 Other liabilities	106.5	113.4	114.7	120.8	123.9	124.4	121.5	119.3	119.7	120.5	122.3	123.5
27 Residual (assets less liabilities)	135.3	136.1	136.0	136.8	134.8	139.1	137.4	139.3	143.4	142.1	142.0	143.4

# 17. All large weekly reporting commercial banks—Assets and liabilities, 1984<sup>1</sup>

Millions of dollars, Wednesday figures

Account	Jan. 4	Jan. 11	Jan. 18	Jan. 25	Feb. 1	Feb. 8	Feb. 15	Feb. 22	Feb. 29
1 Cash and balances due from depository institutions . . .	116,472	99,256	99,326	89,738	93,616	81,839	92,278	92,639	86,714
<b>2 Total loans, leases, and securities, net . . . . .</b>	<b>743,401</b>	<b>733,865</b>	<b>733,962</b>	<b>725,667</b>	<b>741,036</b>	<b>734,204</b>	<b>746,832</b>	<b>736,044</b>	<b>745,105</b>
3 U.S. Treasury and government agencies . . . . .	81,228	80,695	80,279	79,547	81,707	81,036	82,694	78,748	81,544
4 Trading account . . . . .	9,713	10,359	11,150	11,009	12,710	11,321	13,072	9,646	11,794
5 Investment account, by maturity . . . . .	71,515	70,336	69,128	68,538	68,997	69,715	69,622	69,102	69,750
6 One year or less . . . . .	19,697	19,388	18,433	17,852	18,196	18,603	18,320	18,032	18,063
7 One through five years . . . . .	38,061	37,471	37,346	37,244	37,344	37,519	37,818	37,968	38,796
8 Over five years . . . . .	13,757	13,477	13,349	13,441	13,456	13,593	13,485	13,102	12,891
9 Other securities . . . . .	49,724	49,187	48,750	48,508	48,227	47,679	47,914	47,700	47,861
10 Trading account . . . . .	4,322	3,779	3,372	3,184	3,161	2,728	2,954	2,997	3,144
11 Investment account . . . . .	45,402	45,407	45,378	45,324	45,066	44,951	44,960	44,872	44,717
12 States and political subdivisions, by maturity . . . . .	41,244	41,342	41,272	41,244	40,954	40,789	40,813	40,756	40,602
13 One year or less . . . . .	5,442	5,377	5,323	5,281	5,321	5,190	5,149	5,178	5,062
14 Over one year . . . . .	35,803	35,965	35,949	35,962	35,633	35,599	35,663	35,577	35,540
15 Other bonds, corporate stocks, and securities . . . . .	4,157	4,065	4,106	4,080	4,112	4,162	4,147	4,116	4,115
16 Other trading account assets . . . . .	2,214	2,156	2,569	2,597	2,532	2,348	2,065	2,008	1,995
17 Federal funds sold <sup>2</sup> . . . . .	48,611	45,888	46,196	41,622	49,785	45,248	51,897	44,504	48,147
18 To commercial banks . . . . .	34,881	32,383	33,302	28,310	33,862	31,283	37,100	29,681	32,068
19 To nonbank brokers and dealers in securities . . . . .	9,712	8,988	8,841	9,179	10,542	9,760	10,692	10,574	10,084
20 To others . . . . .	4,018	4,516	4,053	4,133	5,381	4,204	4,105	4,249	5,995
21 Other loans and leases, gross <sup>3</sup> . . . . .	575,906	570,266	570,485	567,736	573,254	572,548	576,892	577,597	580,289
22 Other loans, gross <sup>3</sup> . . . . .	564,435	558,774	559,007	556,286	561,769	561,041	565,326	566,088	568,764
23 Commercial and industrial <sup>3</sup> . . . . .	224,753	221,982	221,559	220,594	221,890	223,342	223,140	224,414	227,562
24 Bankers acceptances and commercial paper . . . . .	3,420	2,846	3,041	2,882	3,055	3,220	3,097	3,274	3,423
25 All other . . . . .	221,333	219,136	218,518	217,712	218,834	220,122	220,044	221,140	224,139
26 U.S. addressees . . . . .	214,374	212,172	211,615	210,932	212,092	213,439	213,319	214,423	217,491
27 Non-U.S. addressees . . . . .	6,959	6,964	6,902	6,780	6,743	6,683	6,725	6,717	6,648
28 Real estate loans <sup>3</sup> . . . . .	144,220	144,573	144,820	145,019	145,287	145,459	145,849	146,000	146,209
29 To individuals for personal expenditures . . . . .	91,771	91,588	91,743	91,948	91,928	91,989	92,150	92,354	92,840
30 To depository and financial institutions . . . . .	41,960	40,501	40,658	39,394	40,681	39,540	40,369	40,868	40,177
31 Commercial banks in the United States . . . . .	8,999	8,695	9,203	8,729	8,527	8,435	8,512	8,893	8,726
32 Banks in foreign countries . . . . .	7,595	6,831	6,939	6,564	6,896	6,504	7,149	7,644	7,172
33 Nonbank depositories and other financial institutions . . . . .	25,365	24,974	24,516	24,102	25,258	24,602	24,709	24,331	24,279
34 For purchasing and carrying securities . . . . .	14,515	14,564	14,237	13,993	15,097	15,023	16,552	15,214	15,528
35 To finance agricultural production . . . . .	7,473	7,309	7,248	7,244	7,234	7,234	7,260	7,278	7,285
36 To states and political subdivisions . . . . .	21,472	21,655	21,814	21,808	22,102	22,076	22,147	22,585	22,390
37 To foreign governments and official institutions . . . . .	4,656	4,629	4,581	4,656	4,700	4,694	4,680	4,662	4,531
38 All other . . . . .	13,616	11,974	12,347	11,631	12,849	11,684	13,178	12,712	12,241
39 Lease financing receivables . . . . .	11,471	11,493	11,478	11,449	11,485	11,507	11,566	11,509	11,525
40 Less: Unearned income . . . . .	5,157	5,164	5,177	5,166	5,119	5,134	5,138	5,152	5,166
41 Loan and lease reserve <sup>3</sup> . . . . .	9,124	9,162	9,139	9,176	9,350	9,521	9,493	9,531	9,565
42 Other loans and leases, net <sup>3</sup> . . . . .	561,625	555,940	556,169	553,393	558,785	557,893	562,261	562,914	565,557
43 All other assets . . . . .	148,362	139,523	138,460	132,268	137,074	136,732	135,588	132,513	138,261
<b>44 Total assets . . . . .</b>	<b>1,008,236</b>	<b>972,645</b>	<b>971,749</b>	<b>947,674</b>	<b>971,727</b>	<b>952,775</b>	<b>974,698</b>	<b>961,196</b>	<b>970,080</b>
45 Demand deposits . . . . .	213,747	186,991	184,222	172,342	186,113	170,310	188,728	180,698	185,618
46 Individuals, partnerships, and corporations . . . . .	160,854	143,194	138,755	131,868	139,110	130,498	142,599	136,089	140,397
47 States and political subdivisions . . . . .	5,640	4,908	5,104	4,916	5,455	4,541	4,968	5,077	5,447
48 U.S. government . . . . .	1,632	2,250	3,649	1,730	1,104	2,208	2,730	1,295	2,446
49 Depository institutions in United States . . . . .	27,989	21,147	21,579	20,360	23,988	19,174	22,131	23,366	22,624
50 Banks in foreign countries . . . . .	7,321	6,322	5,992	5,421	6,536	5,620	6,689	6,923	6,376
51 Foreign governments and official institutions . . . . .	906	942	789	857	876	787	880	998	969
52 Certified and officers' checks . . . . .	9,406	8,226	8,353	7,189	9,044	7,480	8,732	6,951	7,360
53 Transaction balances other than demand deposits . . . . .	34,781	33,935	33,012	31,696	32,664	32,830	32,506	32,156	32,510
54 Nontransaction balances . . . . .	412,405	412,672	409,180	408,611	409,188	408,807	409,406	409,536	411,248
55 Individuals, partnerships, and corporations . . . . .	382,838	382,829	380,682	380,135	380,699	380,220	380,638	380,657	382,613
56 States and political subdivisions . . . . .	17,095	17,572	17,367	17,622	17,604	17,874	18,214	18,388	18,296
57 U.S. government . . . . .	383	388	400	384	395	395	392	413	401
58 Depository institutions in the United States . . . . .	9,008	8,908	7,805	7,604	7,683	7,517	7,365	7,273	7,164
59 Foreign governments, official institutions and banks . . . . .	3,081	2,974	2,927	2,866	2,807	2,801	2,796	2,804	2,774
60 Liabilities for borrowed money . . . . .	186,920	181,679	190,679	183,498	189,934	186,814	188,762	185,738	183,601
61 Borrowings from Federal Reserve Banks . . . . .	384	1,830	2,824	48	976	40	1,774	12	576
62 Treasury tax-and-loan notes . . . . .	10,222	8,458	11,776	16,182	16,255	10,640	13,279	16,436	16,207
63 All other liabilities for borrowed money <sup>4</sup> . . . . .	176,314	171,391	176,080	167,268	172,702	176,134	173,709	169,289	166,818
64 Other liabilities and subordinated notes and debentures . . . . .	95,095	91,936	89,535	86,579	88,462	88,810	90,039	87,900	91,486
<b>65 Total liabilities . . . . .</b>	<b>942,949</b>	<b>907,213</b>	<b>906,629</b>	<b>882,727</b>	<b>906,360</b>	<b>887,572</b>	<b>909,442</b>	<b>896,028</b>	<b>904,464</b>
66 Residual (total assets minus total liabilities) <sup>5</sup> . . . . .	65,287	65,431	65,120	64,947	65,366	65,202	65,256	65,168	65,616
MEMO									
67 Total loans and leases (gross) and investments adjusted <sup>6</sup> . . . . .	713,802	707,114	705,774	702,971	713,116	709,141	715,851	712,154	719,042
68 Total loans and leases (gross) adjusted <sup>3,6</sup> . . . . .	580,637	575,076	574,176	572,319	580,650	578,078	583,178	583,528	587,642
69 Time deposits in amounts of \$100,000 or more . . . . .	147,670	147,067	143,781	143,154	142,247	141,227	141,071	141,411	142,005
70 Loans sold outright to affiliates, total <sup>7</sup> . . . . .	2,390	2,530	2,457	2,418	2,417	2,425	2,478	2,531	2,538
71 Commercial and industrial . . . . .	1,783	1,931	1,861	1,827	1,839	1,825	1,869	1,900	1,912
72 Other . . . . .	607	599	595	592	577	600	610	631	626
73 Nontransaction savings deposits (including MMDAs) . . . . .	151,183	151,219	150,676	150,714	151,637	152,209	152,945	152,824	153,724



# 17. All large weekly reporting commercial banks—Assets and liabilities, 1984<sup>1</sup>—Continued

Millions of dollars, Wednesday figures

Account	Mar. 7	Mar. 14	Mar. 21	Mar. 28	Apr. 4	Apr. 11	Apr. 18	Apr. 25	May 2
1 Cash and balances due from depository institutions	82,570	96,136	86,204	83,341	90,744	87,333	91,212	91,222	93,850
2 <b>Total loans, leases, and securities, net</b>	<b>739,818</b>	<b>741,871</b>	<b>739,289</b>	<b>739,691</b>	<b>749,222</b>	<b>748,256</b>	<b>753,885</b>	<b>753,337</b>	<b>757,721</b>
3 U.S. Treasury and government agencies	80,995	81,635	80,157	79,894	80,350	80,343	81,172	79,784	79,107
4 Trading account	11,247	11,863	11,344	11,080	11,708	11,984	12,934	11,944	12,039
5 Investment account, by maturity	69,748	69,772	68,813	68,814	68,642	68,359	68,238	67,839	67,068
6 One year or less	18,151	18,267	18,142	18,492	18,316	18,154	17,997	18,162	18,074
7 One through five years	38,420	38,183	37,406	37,025	37,073	36,950	36,796	36,180	35,676
8 Over five years	13,176	13,322	13,264	13,297	13,252	13,255	13,444	13,497	13,318
9 Other securities	48,146	48,458	47,680	47,930	47,428	47,084	49,004	49,003	49,537
10 Trading account	3,609	3,845	3,573	3,875	3,926	3,549	5,438	5,479	6,060
11 Investment account	44,537	44,613	44,108	44,055	43,502	43,535	43,566	43,524	43,477
12 States and political subdivisions, by maturity	40,442	40,505	40,006	39,859	39,443	39,442	39,467	39,375	39,326
13 One year or less	4,859	4,855	4,825	4,775	4,629	4,637	4,890	4,837	4,820
14 Over one year	35,583	35,650	35,182	35,084	34,814	34,804	34,577	34,538	34,506
15 Other bonds, corporate stocks, and securities	4,095	4,107	4,101	4,196	4,060	4,094	4,099	4,148	4,151
16 Other trading account assets	2,240	2,067	2,048	2,086	2,329	2,126	2,709	2,438	2,754
17 Federal funds sold <sup>2</sup>	43,847	45,141	41,412	42,442	47,340	47,675	43,227	43,419	43,806
18 To commercial banks	29,625	31,045	27,441	27,531	32,184	33,206	28,801	28,894	28,336
19 To nonbank brokers and dealers in securities	8,910	9,041	9,180	9,869	10,157	9,384	9,561	9,573	10,454
20 To others	5,311	5,056	4,792	5,042	4,998	5,085	4,864	4,953	5,016
21 Other loans and leases, gross <sup>3</sup>	579,396	579,382	582,772	582,115	586,406	585,668	592,308	593,330	597,198
22 Other loans, gross <sup>3</sup>	567,864	567,858	571,244	570,629	574,901	574,176	580,811	581,818	585,614
23 Commercial and industrial <sup>3</sup>	229,114	228,847	231,578	231,453	233,454	233,311	235,335	235,586	237,566
24 Bankers acceptances and commercial paper	3,811	3,297	3,523	3,374	3,371	3,168	3,185	3,110	3,423
25 All other	225,302	225,551	228,055	228,079	230,083	230,143	232,150	232,476	234,143
26 U.S. addressees	218,822	219,055	221,622	221,592	223,461	223,764	225,801	226,297	227,870
27 Non-U.S. addressees	6,480	6,496	6,433	6,487	6,622	6,380	6,349	6,179	6,273
28 Real estate loans <sup>3</sup>	146,467	147,273	147,468	147,245	147,500	147,794	148,211	148,470	148,438
29 To individuals for personal expenditures	92,765	92,929	93,017	93,577	93,725	93,993	94,513	95,292	95,944
30 To depository and financial institutions	39,655	38,505	39,043	38,489	39,454	39,331	40,504	40,151	40,778
31 Commercial banks in the United States	8,484	8,026	7,907	7,826	8,053	8,277	8,632	8,884	8,976
32 Banks in foreign countries	6,652	6,371	6,675	6,866	6,824	6,629	6,801	6,845	6,840
33 Nonbank depositories and other financial institutions	24,520	24,107	24,462	23,797	24,577	24,425	25,071	24,423	24,962
34 For purchasing and carrying securities	13,448	14,237	12,844	12,527	12,794	12,566	13,733	14,205	13,733
35 To finance agricultural production	7,315	7,358	7,388	7,336	7,397	7,355	7,424	7,449	7,493
36 To states and political subdivisions	22,388	22,502	22,935	23,184	23,198	23,222	23,535	23,726	23,714
37 To foreign governments and official institutions	4,537	4,551	4,749	4,726	4,569	4,458	4,557	4,678	4,585
38 All other	12,174	11,656	12,220	12,091	12,809	12,144	12,978	12,260	13,361
39 Lease financing receivables	11,532	11,524	11,529	11,486	11,506	11,492	11,497	11,512	11,584
40 Less: Unearned income	5,150	5,167	5,171	5,220	5,144	5,175	5,056	5,090	5,024
41 Loan and lease reserve <sup>3</sup>	9,656	9,645	9,610	9,556	9,486	9,466	9,480	9,547	9,656
42 Other loans and leases, net <sup>3</sup>	564,590	564,570	567,991	567,339	571,775	571,028	577,772	578,693	582,517
43 All other assets	139,248	131,857	132,388	138,044	143,896	142,817	139,276	136,048	141,449
44 <b>Total assets</b>	<b>961,635</b>	<b>969,864</b>	<b>957,882</b>	<b>961,077</b>	<b>983,863</b>	<b>978,406</b>	<b>984,373</b>	<b>980,608</b>	<b>993,020</b>
45 Demand deposits	174,434	180,154	171,514	176,097	187,409	183,434	184,988	176,931	185,492
46 Individuals, partnerships, and corporations	134,120	138,551	131,617	134,158	140,939	140,594	140,577	136,857	140,823
47 States and political subdivisions	4,345	4,392	4,648	4,237	4,609	5,017	4,941	4,739	5,854
48 U.S. government	2,043	2,445	1,105	1,736	3,624	2,504	3,910	2,818	1,307
49 Depository institutions in United States	19,973	20,166	20,317	21,310	22,643	20,431	21,009	19,428	22,120
50 Banks in foreign countries	5,866	6,076	5,698	6,292	5,724	5,875	5,982	5,950	6,273
51 Foreign governments and official institutions	818	786	868	734	802	880	814	856	948
52 Certified and officers' checks	7,268	7,739	7,262	7,632	9,068	8,132	7,755	8,282	8,166
53 Transaction balances other than demand deposits	33,410	33,117	32,945	32,626	35,147	35,076	35,584	32,985	33,236
54 Nontransaction balances	412,720	412,977	413,317	415,357	415,597	415,895	414,373	413,443	414,652
55 Individuals, partnerships, and corporations	384,008	384,013	384,329	385,964	386,825	386,728	385,111	384,117	385,503
56 States and political subdivisions	18,364	18,306	18,401	18,770	18,134	18,282	18,277	18,518	18,405
57 U.S. government	395	398	392	366	368	372	376	371	360
58 Depository institutions in the United States	7,058	7,333	7,321	7,396	7,428	7,336	7,193	6,998	7,073
59 Foreign governments, official institutions and banks	2,894	2,926	2,874	2,862	2,842	3,175	3,415	3,439	3,311
60 Liabilities for borrowed money	184,768	184,244	181,159	178,152	181,306	182,934	185,336	190,422	190,392
61 Borrowings from Federal Reserve Banks	30	1,929	203	61	60	2,030	40	5,601	170
62 Treasury tax-and-loan notes	10,157	6,902	13,032	10,639	3,382	2,573	10,573	16,653	16,781
63 All other liabilities for borrowed money <sup>4</sup>	174,581	175,413	167,925	167,452	177,864	178,330	174,723	168,168	173,441
64 Other liabilities and subordinated notes and debentures	90,650	93,608	93,550	93,589	98,097	94,446	97,782	98,638	102,360
65 <b>Total liabilities</b>	<b>895,982</b>	<b>904,101</b>	<b>892,486</b>	<b>895,823</b>	<b>917,557</b>	<b>911,785</b>	<b>918,065</b>	<b>914,420</b>	<b>926,132</b>
66 Residual (total assets minus total liabilities) <sup>5</sup>	65,653	65,764	65,396	65,254	66,306	66,621	66,308	66,188	66,888
MEMO									
67 Total loans and leases (gross) and investments adjusted <sup>6</sup>	716,515	717,612	718,724	719,110	723,616	721,413	730,988	730,198	735,090
68 Total loans and leases (gross) adjusted <sup>3,6</sup>	585,134	585,452	588,838	589,200	593,509	591,860	598,102	598,972	603,692
69 Time deposits in amounts of \$100,000 or more	143,020	142,742	142,456	143,266	142,217	141,805	141,070	141,607	142,369
70 Loans sold outright to affiliates, total <sup>7</sup>	2,546	2,490	3,010	3,066	3,102	3,095	3,092	3,220	3,126
71 Commercial and industrial	1,951	1,929	1,917	1,932	1,884	1,886	1,887	1,999	1,983
72 Other	595	561	1,093	1,134	1,218	1,209	1,205	1,220	1,144
73 Nontransaction savings deposits (including MMDAs)	154,035	154,251	154,694	155,739	156,995	157,738	156,391	154,827	155,132

# 17. All large weekly reporting commercial banks—Assets and liabilities, 1984<sup>1</sup>—Continued

Millions of dollars, Wednesday figures

Account	May 9	May 16	May 23	May 30	June 6	June 13	June 20	June 27	July 4
1 Cash and balances due from depository institutions	90,155	91,456	86,006	96,530	87,568	86,767	97,025	86,648	105,487
2 Total loans, leases, and securities, net	756,877	759,146	758,622	761,899	766,657	759,578	764,932	759,693	771,399
3 U.S. Treasury and government agencies	77,482	77,033	76,436	78,091	76,343	74,895	73,471	73,296	73,802
4 Trading account	10,792	11,019	10,973	12,403	10,624	9,582	8,330	8,221	8,692
5 Investment account, by maturity	66,689	66,014	65,462	65,689	65,719	65,314	65,141	65,075	65,110
6 One year or less	17,522	17,042	16,640	17,015	17,434	16,955	17,004	16,609	17,314
7 One through five years	35,817	35,933	35,800	35,737	35,472	35,510	35,350	35,557	34,951
8 Over five years	13,350	13,039	13,023	12,936	12,812	12,849	12,786	12,909	12,845
9 Other securities	48,891	48,497	48,209	48,090	47,986	47,585	46,675	46,750	46,125
10 Trading account	5,449	5,041	4,579	4,446	4,643	4,321	4,002	4,107	4,443
11 Investment account	43,442	43,456	43,630	43,644	43,343	43,264	42,673	42,644	41,682
12 States and political subdivisions, by maturity	39,287	39,239	39,372	39,422	39,320	39,274	38,981	38,978	37,998
13 One year or less	4,778	4,728	4,753	4,801	4,769	4,646	4,410	4,407	3,904
14 Over one year	34,508	34,511	34,619	34,622	34,551	34,628	34,571	34,572	34,094
15 Other bonds, corporate stocks, and securities	4,155	4,217	4,258	4,222	4,023	3,991	3,692	3,665	3,684
16 Other trading account assets	2,433	1,949	1,902	1,920	2,304	2,266	2,266	2,266	2,358
17 Federal funds sold <sup>2</sup>	46,563	46,406	46,248	45,103	49,446	44,717	49,571	43,388	48,552
18 To commercial banks	31,974	30,855	30,860	30,371	36,770	31,812	36,261	29,376	34,830
19 To nonbank brokers and dealers in securities	9,364	10,091	9,573	8,959	8,341	8,159	8,655	8,878	9,173
20 To others	5,225	5,460	5,816	5,773	4,335	4,746	4,654	5,133	4,549
21 Other loans and leases, gross <sup>3</sup>	596,274	600,076	600,728	603,571	605,561	605,111	607,963	608,981	615,729
22 Other loans, gross <sup>3</sup>	584,695	588,481	589,190	592,010	593,912	593,466	596,306	597,302	603,957
23 Commercial and industrial <sup>3</sup>	239,921	241,375	241,252	240,388	241,721	241,619	243,912	244,444	245,050
24 Bankers acceptances and commercial paper	3,626	3,494	3,502	3,774	3,522	3,786	3,607	3,910	4,261
25 All other	236,295	237,882	237,750	236,614	238,200	237,833	240,305	240,534	240,789
26 U.S. addressees	230,015	231,476	231,306	230,295	232,026	231,607	234,217	234,364	234,472
27 Non-U.S. addressees	6,280	6,405	6,444	6,319	6,174	6,226	6,088	6,170	6,317
28 Real estate loans <sup>3</sup>	148,532	148,848	149,061	149,168	149,511	150,131	150,454	150,630	150,677
29 To individuals for personal expenditures	96,010	96,578	96,858	97,296	97,568	97,965	98,507	99,006	99,190
30 To depository and financial institutions	39,789	40,815	40,593	41,750	41,602	41,144	40,031	40,365	42,591
31 Commercial banks in the United States	8,105	9,440	9,408	9,949	9,549	9,883	9,964	9,414	10,112
32 Banks in foreign countries	6,425	6,498	6,462	6,475	6,600	6,193	5,931	6,184	6,609
33 Nonbank depositories and other financial institutions	25,258	24,878	24,722	25,326	25,454	25,067	25,136	24,767	25,870
34 For purchasing and carrying securities	11,973	12,455	13,050	14,385	14,271	13,622	13,883	13,600	14,236
35 To finance agricultural production	7,587	7,575	7,578	7,559	7,632	7,656	7,723	7,711	7,736
36 To states and political subdivisions	23,940	23,843	23,995	24,189	24,655	24,808	24,963	25,090	25,758
37 To foreign governments and official institutions	4,675	4,547	4,377	4,384	4,348	4,412	4,402	4,340	4,727
38 All other	12,267	12,444	12,426	12,890	12,601	12,109	12,430	12,656	13,996
39 Lease financing receivables	11,579	11,596	11,538	11,560	11,649	11,645	11,657	11,679	11,772
40 Less: Unearned income	5,057	5,080	5,110	5,107	5,089	5,117	5,132	5,141	5,118
41 Loan and lease reserve <sup>3</sup>	9,709	9,736	9,792	9,769	9,894	9,879	9,882	9,847	10,049
42 Other loans and leases, net <sup>3</sup>	581,508	585,260	585,827	588,695	590,577	590,115	592,950	593,993	600,562
43 All other assets	142,097	142,259	136,744	135,470	140,955	138,042	139,680	141,288	146,195
44 Total assets	989,129	992,861	981,372	993,899	995,180	984,388	1,001,637	987,629	1,023,081
45 Demand deposits	173,998	187,556	172,513	184,993	180,178	180,245	180,481	177,248	204,438
46 Individuals, partnerships, and corporations	133,760	141,930	132,688	140,745	137,759	140,463	136,657	134,681	153,664
47 States and political subdivisions	4,424	4,867	4,526	4,623	4,669	4,261	5,041	4,708	5,438
48 U.S. government	1,068	2,464	2,077	1,076	1,879	1,366	4,066	2,295	1,417
49 Depository institutions in United States	20,365	22,514	19,523	22,563	21,133	19,904	21,381	20,994	27,510
50 Banks in foreign countries	6,106	6,263	6,015	6,586	6,346	5,773	5,619	6,216	6,519
51 Foreign governments and official institutions	857	1,087	792	844	790	797	815	771	1,140
52 Certified and officers' checks	7,418	8,430	6,892	8,557	7,601	7,681	6,901	7,581	8,751
53 Transaction balances other than demand deposits	33,210	32,981	32,390	32,654	34,374	33,545	32,668	31,944	34,406
54 Nontransaction balances	417,845	420,491	424,737	426,965	428,781	429,395	428,866	431,390	432,310
55 Individuals, partnerships, and corporations	388,348	390,105	393,406	395,722	397,941	398,484	397,659	399,560	401,589
56 States and political subdivisions	18,740	19,162	19,759	19,547	19,074	19,370	19,258	19,442	19,034
57 U.S. government	347	343	347	324	322	303	316	311	329
58 Depository institutions in the United States	7,188	7,356	7,911	8,106	7,970	7,746	8,144	8,372	8,080
59 Foreign governments, official institutions and banks	3,221	3,526	3,314	3,264	3,474	3,492	3,488	3,705	3,278
60 Liabilities for borrowed money	196,129	183,162	182,192	181,774	188,332	178,153	195,698	178,999	183,121
61 Borrowings from Federal Reserve Banks	2,078	4,827	2,416	1,857	3,915	1,950	3,690	2,466	4,445
62 Treasury tax-and-loan notes	13,823	3,303	564	2,960	2,748	2,066	15,719	10,751	2,459
63 All other liabilities for borrowed money <sup>4</sup>	180,228	175,032	179,213	176,956	181,669	174,137	176,288	165,782	176,217
64 Other liabilities and subordinated notes and debentures	100,804	101,595	102,043	100,206	95,290	95,027	96,261	100,558	101,714
65 Total liabilities	921,986	925,784	913,876	926,593	926,955	916,365	933,973	920,138	955,989
66 Residual (total assets minus total liabilities) <sup>5</sup>	67,143	67,077	67,496	67,306	68,224	68,023	67,664	67,491	67,092
MEMO									
67 Total loans and leases (gross) and investments adjusted <sup>6</sup>	731,563	733,667	733,255	736,455	735,321	732,879	734,720	735,890	741,624
68 Total loans and leases (gross) adjusted <sup>6</sup>	602,757	606,187	606,708	608,354	608,688	608,133	612,308	613,578	619,339
69 Time deposits in amounts of \$100,000 or more	144,721	146,758	151,143	152,834	153,392	154,496	154,240	156,830	156,171
70 Loans sold outright to affiliates, total <sup>7</sup>	3,125	3,122	2,549	2,518	2,557	2,618	2,675	2,741	2,753
71 Commercial and industrial	1,964	2,005	1,933	1,914	1,952	1,922	1,972	2,027	2,033
72 Other	1,161	1,116	616	603	605	696	702	714	720
73 Nontransaction savings deposits (including MMDAs)	155,454	155,685	155,290	155,421	155,894	155,273	154,446	154,060	155,264

# 17. All large weekly reporting commercial banks—Assets and liabilities, 1984<sup>1</sup>—Continued

Millions of dollars, Wednesday figures

Account	July 11	July 18	July 25	Aug. 1	Aug. 8	Aug. 15	Aug. 22	Aug. 29	Sept. 5
1 Cash and balances due from depository institutions . . . . .	88,064	92,196	82,084	95,097	84,152	87,820	82,428	81,133	93,442
2 <b>Total loans, leases, and securities, net</b> . . . . .	<b>760,414</b>	<b>763,442</b>	<b>761,991</b>	<b>769,633</b>	<b>765,079</b>	<b>773,135</b>	<b>765,317</b>	<b>767,761</b>	<b>779,278</b>
3 U.S. Treasury and government agencies . . . . .	75,524	72,915	73,506	74,091	74,959	75,892	76,394	75,582	77,281
4 Trading account . . . . .	10,987	8,629	9,164	9,944	11,039	11,786	12,440	11,612	13,281
5 Investment account, by maturity . . . . .	64,537	64,286	64,342	64,147	63,920	64,106	63,954	63,969	64,000
6 One year or less . . . . .	16,479	16,227	16,049	16,794	16,745	16,914	16,734	16,732	17,495
7 One through five years . . . . .	35,182	35,203	35,390	34,544	34,452	34,466	34,510	34,457	33,712
8 Over five years . . . . .	12,876	12,855	12,903	12,808	12,724	12,727	12,710	12,780	12,793
9 Other securities . . . . .	45,564	45,787	46,024	46,744	46,932	47,546	47,480	47,652	47,391
10 Trading account . . . . .	3,818	3,905	4,077	4,919	5,010	5,533	5,318	5,438	5,065
11 Investment account . . . . .	41,746	41,882	41,947	41,824	41,923	42,013	42,162	42,214	42,325
12 States and political subdivisions, by maturity . . . . .	38,028	38,161	38,235	38,156	38,236	38,347	38,435	38,494	38,514
13 One year or less . . . . .	4,026	4,072	4,116	4,222	4,250	4,324	4,465	4,450	4,435
14 Over one year . . . . .	34,002	34,089	34,119	33,934	33,987	34,023	33,970	34,044	34,078
15 Other bonds, corporate stocks, and securities . . . . .	3,718	3,728	3,712	3,668	3,686	3,666	3,727	3,720	3,812
16 Other trading account assets . . . . .	2,454	2,526	2,436	2,550	2,749	2,677	2,764	2,907	3,462
17 Federal funds sold <sup>2</sup> . . . . .	41,828	47,467	42,963	47,009	43,708	47,754	42,631	44,774	48,546
18 To commercial banks . . . . .	28,669	34,271	30,021	34,135	31,448	33,610	30,240	32,848	34,482
19 To nonbank brokers and dealers in securities . . . . .	8,459	8,546	8,143	7,972	7,321	8,525	7,474	7,157	9,165
20 To others . . . . .	4,700	4,650	4,799	4,901	4,939	5,618	4,916	4,769	4,900
21 Other loans and leases, gross <sup>3</sup> . . . . .	610,221	609,928	612,296	614,590	612,161	614,756	611,538	612,388	618,232
22 Other loans, gross <sup>3</sup> . . . . .	598,498	598,192	600,511	602,724	600,276	602,738	599,474	600,267	606,092
23 Commercial and industrial <sup>3</sup> . . . . .	243,684	244,105	244,038	244,900	245,134	244,538	243,604	242,872	244,699
24 Bankers acceptances and commercial paper . . . . .	4,258	4,027	3,873	4,049	3,699	3,560	3,843	3,506	3,719
25 All other . . . . .	239,427	240,078	240,165	240,851	241,435	240,978	239,761	239,366	240,980
26 U.S. addressees . . . . .	233,052	233,714	233,849	234,487	235,136	234,688	233,571	233,144	234,672
27 Non-U.S. addressees . . . . .	6,375	6,363	6,316	6,364	6,299	6,289	6,190	6,222	6,307
28 Real estate loans <sup>3</sup> . . . . .	151,111	151,642	151,396	151,917	151,871	152,648	152,817	152,962	153,106
29 To individuals for personal expenditures . . . . .	99,406	99,817	100,314	100,751	101,006	101,551	102,086	102,824	103,102
30 To depository and financial institutions . . . . .	41,177	40,585	40,772	41,114	40,268	39,774	39,471	39,755	40,719
31 Commercial banks in the United States . . . . .	9,176	8,966	9,240	9,458	9,355	8,663	8,625	8,812	9,241
32 Banks in foreign countries . . . . .	6,398	6,204	6,541	6,547	6,184	6,046	6,208	5,946	6,415
33 Nonbank depositories and other financial institutions . . . . .	25,603	25,414	24,991	25,108	24,729	25,065	24,638	24,997	25,063
34 For purchasing and carrying securities . . . . .	12,082	11,208	12,110	12,648	11,303	13,126	11,269	11,243	13,081
35 To finance agricultural production . . . . .	7,757	7,803	7,770	7,673	7,641	7,588	7,535	7,535	7,523
36 To states and political subdivisions . . . . .	25,972	26,002	26,045	26,206	26,072	26,172	26,326	26,394	26,280
37 To foreign governments and official institutions . . . . .	4,550	4,532	4,461	4,624	4,429	4,472	4,281	4,433	4,384
38 All other . . . . .	12,759	12,498	13,603	12,889	12,553	12,869	12,083	12,247	13,198
39 Lease financing receivables . . . . .	11,723	11,735	11,785	11,867	11,884	12,018	12,065	12,121	12,141
40 Less: Unearned income . . . . .	5,160	5,160	5,162	5,152	5,138	5,168	5,158	5,178	5,147
41 Loan and lease reserve <sup>3</sup> . . . . .	10,016	10,021	10,072	10,200	10,293	10,322	10,333	10,365	10,486
42 Other loans and leases, net <sup>3</sup> . . . . .	595,044	594,746	597,061	599,239	596,729	599,266	596,048	596,845	602,598
43 All other assets . . . . .	143,088	139,862	138,190	144,077	144,684	147,431	139,062	138,720	141,144
44 <b>Total assets</b> . . . . .	<b>991,566</b>	<b>995,500</b>	<b>982,266</b>	<b>1,008,807</b>	<b>993,914</b>	<b>1,008,386</b>	<b>986,807</b>	<b>987,615</b>	<b>1,013,864</b>
45 Demand deposits . . . . .	180,616	180,539	173,327	188,430	176,530	188,247	171,047	172,432	191,026
46 Individuals, partnerships, and corporations . . . . .	138,980	137,077	132,456	142,190	133,549	141,568	131,055	131,670	144,041
47 States and political subdivisions . . . . .	4,793	4,932	4,627	6,114	4,553	4,645	4,445	4,360	4,962
48 U.S. government . . . . .	2,191	3,035	1,741	1,200	2,366	3,019	2,089	2,151	1,393
49 Depository institutions in United States . . . . .	20,593	21,203	19,219	23,302	19,714	22,408	19,886	19,220	25,025
50 Banks in foreign countries . . . . .	5,914	5,914	6,218	6,143	5,913	6,242	5,585	6,100	6,262
51 Foreign governments and official institutions . . . . .	900	866	1,017	696	810	1,022	998	782	913
52 Certified and officers' checks . . . . .	7,246	7,513	8,048	8,784	9,625	9,342	6,988	8,150	8,430
53 Transaction balances other than demand deposits . . . . .	33,452	33,039	32,344	33,362	33,463	33,093	32,574	32,242	34,599
54 Nontransaction balances . . . . .	432,223	432,201	433,576	434,056	435,279	436,438	436,045	436,064	436,549
55 Individuals, partnerships, and corporations . . . . .	401,705	401,867	402,714	403,004	403,575	404,074	403,454	403,295	404,095
56 States and political subdivisions . . . . .	19,231	19,439	19,903	19,816	20,289	20,743	20,956	21,160	20,977
57 U.S. government . . . . .	303	299	306	323	304	313	310	327	336
58 Depository institutions in the United States . . . . .	7,745	7,458	7,452	7,622	7,548	7,753	7,836	7,806	7,490
59 Foreign governments, official institutions and banks . . . . .	3,238	3,138	3,202	3,291	3,563	3,554	3,489	3,477	3,651
60 Liabilities for borrowed money . . . . .	180,502	183,684	177,220	187,498	184,806	186,142	183,221	185,225	190,720
61 Borrowings from Federal Reserve Banks . . . . .	4,000	6,235	6,217	8,040	6,750	12,075	6,992	7,260	6,900
62 Treasury tax-and-loan notes . . . . .	7,575	6,253	7,946	10,010	2,495	1,450	5,416	4,677	3,320
63 All other liabilities for borrowed money <sup>4</sup> . . . . .	168,926	171,196	163,057	169,448	175,561	172,618	170,814	173,287	180,499
64 Other liabilities and subordinated notes and debentures . . . . .	97,537	99,012	98,744	97,933	96,188	97,127	96,417	94,278	92,944
65 <b>Total liabilities</b> . . . . .	<b>924,330</b>	<b>928,475</b>	<b>915,211</b>	<b>941,279</b>	<b>926,266</b>	<b>941,048</b>	<b>919,304</b>	<b>920,242</b>	<b>945,838</b>
66 Residual (total assets minus total liabilities) <sup>5</sup> . . . . .	67,236	67,026	67,055	67,528	67,648	67,339	67,503	67,373	68,026
MEMO									
67 Total loans and leases (gross) and investments adjusted <sup>6</sup> . . . . .	737,745	735,386	737,965	741,392	739,707	746,351	741,942	741,645	751,189
68 Total loans and leases (gross) adjusted <sup>3,6</sup> . . . . .	614,203	614,158	615,998	618,006	615,066	620,236	615,304	615,503	623,055
69 Time deposits in amounts of \$100,000 or more . . . . .	156,466	156,488	157,567	156,923	157,674	158,307	157,967	158,075	156,734
70 Loans sold outright to affiliates, total <sup>7</sup> . . . . .	2,794	2,918	2,895	2,877	2,905	2,912	2,945	3,015	3,024
71 Commercial and industrial . . . . .	2,063	2,182	2,152	2,114	2,146	2,149	2,173	2,223	2,219
72 Other . . . . .	731	736	743	764	759	763	772	792	805
73 Nontransaction savings deposits (including MMDAs) . . . . .	154,489	154,056	153,110	152,932	152,438	152,115	151,434	151,176	152,234

# 17. All large weekly reporting commercial banks—Assets and liabilities, 1984<sup>1</sup>—Continued

Millions of dollars, Wednesday figures

Account	Sept. 12	Sept. 19	Sept. 26	Oct. 3	Oct. 10	Oct. 17	Oct. 24	Oct. 31	Nov. 7
1 Cash and balances due from depository institutions .....	93,142	85,576	83,726	89,514	93,030	88,246	80,443	87,266	95,361
2 Total loans, leases, and securities, net .....	780,804	780,930	779,640	780,146	786,809	779,512	783,921	797,654	799,720
3 U.S. Treasury and government agencies .....	77,336	76,712	76,002	74,656	75,995	76,536	73,994	79,042	77,728
4 Trading account .....	13,340	12,961	12,140	11,181	12,532	12,697	10,708	15,158	13,875
5 Investment account, by maturity .....	63,996	63,751	63,862	63,475	63,463	63,839	63,285	63,884	63,853
6 One year or less .....	17,478	17,161	17,296	18,331	18,366	18,570	18,232	18,313	18,752
7 One through five years .....	33,792	33,692	33,728	32,339	32,325	32,601	32,280	32,809	32,379
8 Over five years .....	12,725	12,897	12,839	12,804	12,772	12,668	12,774	12,763	12,722
9 Other securities .....	47,655	47,926	48,494	47,112	46,826	47,043	47,626	47,301	46,493
10 Trading account .....	5,159	5,274	5,756	4,677	4,108	4,347	4,640	4,522	3,958
11 Investment account .....	42,496	42,652	42,738	42,435	42,717	42,696	42,986	42,778	42,535
12 States and political subdivisions, by maturity .....	38,664	38,820	38,867	38,519	38,726	38,714	38,898	38,734	38,388
13 One year or less .....	4,498	4,582	4,682	4,628	4,600	4,498	4,598	4,587	4,506
14 Over one year .....	34,165	34,238	34,185	33,891	34,127	34,216	34,299	34,147	33,881
15 Other bonds, corporate stocks, and securities .....	3,832	3,832	3,870	3,917	3,991	3,982	4,088	4,044	4,147
16 Other trading account assets .....	2,865	2,914	3,041	2,823	2,516	2,874	2,769	2,860	3,182
17 Federal funds sold <sup>2</sup> .....	49,803	47,820	47,742	47,506	52,690	45,715	51,442	54,283	55,697
18 To commercial banks .....	34,922	34,196	34,598	34,577	37,825	31,930	36,594	38,387	38,578
19 To nonbank brokers and dealers in securities .....	9,182	8,588	8,912	8,664	10,107	9,138	10,158	10,965	11,123
20 To others .....	5,698	5,036	4,231	4,265	4,758	4,646	4,691	4,931	5,996
21 Other loans and leases, gross <sup>3</sup> .....	618,854	621,293	619,599	623,425	624,178	622,805	623,592	629,776	632,307
22 Other loans, gross <sup>3</sup> .....	606,663	609,088	607,372	611,140	611,927	610,528	611,323	617,470	619,988
23 Commercial and industrial <sup>3</sup> .....	245,087	246,816	244,752	246,772	246,775	246,037	246,464	247,549	249,561
24 Bankers acceptances and commercial paper .....	3,425	3,473	3,216	3,607	3,475	3,608	3,343	3,883	3,860
25 All other .....	241,662	243,343	241,537	243,165	243,300	242,430	243,121	243,666	245,700
26 U.S. addressees .....	235,430	237,120	235,252	236,786	236,952	236,118	236,759	237,292	239,307
27 Non-U.S. addressees .....	6,232	6,223	6,285	6,379	6,348	6,312	6,361	6,375	6,393
28 Real estate loans <sup>3</sup> .....	153,949	154,449	154,777	155,069	155,524	156,113	156,347	156,952	157,009
29 To individuals for personal expenditures .....	103,513	104,108	104,568	104,978	104,917	105,578	106,133	106,702	106,936
30 To depository and financial institutions .....	40,960	39,711	39,275	39,229	39,192	39,107	37,808	39,399	39,782
31 Commercial banks in the United States .....	9,687	8,895	9,444	8,886	9,261	9,127	8,228	9,016	9,060
32 Banks in foreign countries .....	6,025	5,805	5,809	5,936	5,758	5,964	5,912	6,030	6,151
33 Nonbank depositories and other financial institutions .....	25,248	25,011	24,022	24,407	24,174	24,016	23,667	24,354	24,571
34 For purchasing and carrying securities .....	12,291	12,668	13,140	13,143	14,354	12,756	13,874	15,068	14,960
35 To finance agricultural production .....	7,506	7,484	7,431	7,438	7,394	7,312	7,262	7,214	7,185
36 To states and political subdivisions .....	26,166	26,268	26,476	26,231	26,074	26,167	26,036	26,245	26,497
37 To foreign governments and official institutions .....	4,429	4,565	4,427	4,320	4,406	4,362	4,296	4,371	4,325
38 All other .....	12,762	13,019	12,524	13,962	13,290	13,096	13,104	13,970	13,733
39 Lease financing receivables .....	12,191	12,205	12,227	12,284	12,251	12,277	12,270	12,306	12,319
40 Less: Unearned income .....	5,167	5,191	5,174	5,138	5,146	5,163	5,172	5,184	5,138
41 Loan and lease reserve <sup>3</sup> .....	10,540	10,544	10,064	10,237	10,249	10,298	10,329	10,424	10,550
42 Other loans and leases, net <sup>3</sup> .....	603,146	605,558	604,362	608,049	608,783	607,344	608,090	614,168	616,619
43 All other assets .....	140,465	139,815	138,578	139,706	138,483	134,384	133,895	140,340	137,155

## 17. All large weekly reporting commercial banks—Assets and liabilities, 1984<sup>1</sup>—Continued

Millions of dollars, Wednesday figures

Account	Sept. 12	Sept. 19	Sept. 26	Oct. 3	Oct. 10	Oct. 17	Oct. 24	Oct. 31	Nov. 7
<b>44 Total assets</b> .....	<b>1,014,411</b>	<b>1,006,321</b>	<b>1,001,944</b>	<b>1,009,367</b>	<b>1,018,322</b>	<b>1,002,142</b>	<b>998,259</b>	<b>1,025,260</b>	<b>1,032,236</b>
45 Demand deposits .....	185,166	179,349	176,177	186,022	192,204	178,933	175,726	184,939	188,087
46 Individuals, partnerships, and corporations ..	142,494	135,028	132,632	139,294	145,257	137,259	132,896	141,373	142,583
47 States and political subdivisions .....	4,218	4,822	4,519	4,826	4,592	4,946	4,592	4,901	5,134
48 U.S. government .....	2,393	4,119	2,193	3,930	1,432	1,124	2,638	1,389	2,152
49 Depository institutions in United States ....	21,727	20,352	21,161	22,444	25,518	20,792	21,080	21,033	21,240
50 Banks in foreign countries .....	5,867	5,848	5,667	6,264	6,238	5,856	6,002	6,472	6,784
51 Foreign governments and official institutions	867	962	1,015	750	858	811	894	915	895
52 Certified and officers' checks .....	7,599	8,218	8,990	8,513	8,307	8,146	7,624	8,856	9,299
53 Transaction balances other than demand deposits .....	33,847	32,832	31,789	33,893	33,723	33,065	32,356	32,998	34,193
54 Nontransaction balances .....	437,168	436,966	439,788	440,735	441,639	442,593	443,822	443,875	444,656
55 Individuals, partnerships, and corporations ..	404,470	404,084	405,896	407,339	407,880	408,464	410,034	410,059	410,985
56 States and political subdivisions .....	21,185	21,402	21,628	21,378	21,732	21,813	21,859	21,587	21,232
57 U.S. government .....	332	331	332	338	353	370	358	463	464
58 Depository institutions in the United States ..	7,590	7,591	8,389	8,365	8,428	8,655	8,373	8,475	8,596
59 Foreign governments, official institutions and banks .....	3,591	3,557	3,542	3,315	3,246	3,291	3,198	3,292	3,379
60 Liabilities for borrowed money .....	195,899	195,338	192,764	188,453	189,991	184,517	185,265	200,627	204,786
61 Borrowings from Federal Reserve Banks ...	6,890	6,990	4,000	5,110	5,275	5,893	4,620	4,550	11,739
62 Treasury tax-and-loan notes .....	6,142	14,446	16,616	7,974	2,929	2,415	7,105	14,216	3,889
63 All other liabilities for borrowed money <sup>a</sup> ...	182,867	173,902	172,147	175,369	181,787	176,209	173,540	181,862	189,158
64 Other liabilities and subordinated notes and debentures .....	94,349	94,031	92,444	90,933	90,944	93,339	91,385	92,779	90,280
<b>65 Total liabilities</b> .....	<b>946,430</b>	<b>938,516</b>	<b>932,962</b>	<b>940,036</b>	<b>948,501</b>	<b>932,446</b>	<b>928,554</b>	<b>955,218</b>	<b>962,002</b>
66 Residual (total assets minus total liabilities) <sup>b</sup> ..	67,981	67,805	68,982	69,331	69,821	69,696	69,705	70,042	70,234
MEMO									
67 Total loans and leases (gross) and investments adjusted <sup>c</sup> .....	751,903	753,575	750,836	752,060	755,119	753,916	754,601	765,859	767,770
68 Total loans and leases (gross) adjusted <sup>d,e</sup> .....	624,048	626,022	623,299	627,468	629,782	627,463	630,213	636,657	640,366
69 Time deposits in amounts of \$100,000 or more	157,116	157,268	159,726	159,616	159,702	160,296	160,809	159,286	158,800
70 Loans sold outright to affiliates, total <sup>f</sup> .....	2,996	3,042	2,972	2,992	2,961	2,982	3,001	2,817	2,892
71 Commercial and industrial .....	2,193	2,236	2,210	2,211	2,157	2,182	2,198	2,017	2,126
72 Other .....	803	806	762	781	804	800	804	800	766
73 Nontransaction savings deposits (including MMDAs) .....	152,157	151,442	151,688	152,576	153,443	153,963	154,601	155,962	157,075

# 17. All large weekly reporting commercial banks—Assets and liabilities, 1984<sup>1</sup>—Continued

Millions of dollars, Wednesday figures

Account	Nov. 14	Nov. 21	Nov. 28	Dec. 5	Dec. 12	Dec. 19	Dec. 26	Adjustment bank <sup>3</sup>
1 Cash and balances due from depository institutions	98,422	90,775	90,438	90,262	91,345	96,466	98,124	1,346
2 Total loans, leases, and securities, net	799,373	799,941	792,068	808,990	800,030	815,277	815,830	7,714
3 U.S. Treasury and government agencies	77,699	78,287	78,532	81,144	79,285	78,763	78,523	1,143
4 Trading account	13,870	14,599	14,762	16,593	14,890	14,565	14,328	2
5 Investment account, by maturity	63,829	63,688	63,770	64,551	64,394	64,198	64,196	1,141
6 One year or less	18,477	18,054	17,949	18,365	18,769	19,325	20,171	413
7 One through five years	32,608	33,151	33,186	32,966	32,377	31,651	30,706	612
8 Over five years	12,744	12,484	12,634	13,220	13,248	13,222	13,318	116
9 Other securities	46,715	47,049	46,314	45,974	46,215	46,877	48,145	771
10 Trading account	4,342	4,722	3,949	3,701	3,825	4,319	5,067	6
11 Investment account	42,373	42,327	42,365	42,273	42,390	42,558	43,078	765
12 States and political subdivisions, by maturity	38,324	38,182	38,152	38,038	38,154	38,164	38,665	683
13 One year or less	4,455	4,394	4,343	4,262	4,342	4,413	4,710	159
14 One year	33,869	33,787	33,809	33,776	33,812	33,750	33,956	524
15 Other bonds, corporate stocks, and securities	4,049	4,145	4,213	4,234	4,236	4,395	4,413	82
16 Other trading account assets	3,763	3,602	3,211	2,905	2,874	2,644	3,448	...
17 Federal funds sold <sup>2</sup>	53,180	52,429	48,116	56,212	49,405	54,486	51,342	774
18 To commercial banks	36,446	36,056	32,647	38,055	32,133	37,887	34,602	770
19 To nonbank brokers and dealers in securities	11,356	11,888	10,681	12,033	11,947	11,674	11,809	5
20 To others	5,378	4,484	4,788	6,124	5,325	4,925	4,932	...
21 Other loans and leases, gross <sup>3</sup>	633,713	634,276	631,642	638,555	638,094	648,373	650,173	5,267
22 Other loans, gross <sup>3</sup>	621,404	621,940	619,272	626,112	625,668	635,860	637,599	5,248
23 Commercial and industrial <sup>3</sup>	248,962	249,154	248,452	249,894	248,644	250,780	251,423	1,493
24 Bankers acceptances and commercial paper	3,914	4,320	4,055	4,353	4,209	3,815	3,832	29
25 All other	245,047	244,834	244,397	245,541	244,435	246,965	247,590	1,464
26 U.S. addressees	238,678	238,498	238,048	239,195	238,199	240,722	241,402	1,368
27 Non-U.S. addressees	6,369	6,336	6,349	6,345	6,236	6,243	6,188	96
28 Real estate loans <sup>3</sup>	157,656	157,820	158,200	158,405	159,045	159,324	159,210	1,546
29 To individuals for personal expenditures	107,162	107,488	108,117	108,856	109,658	110,729	111,894	1,454
30 To depository and financial institutions	40,740	39,989	39,534	40,597	40,652	41,301	41,633	137
31 Commercial banks in the United States	9,586	9,452	9,286	9,562	9,796	10,137	10,378	65
32 Banks in foreign countries	6,611	6,320	6,082	6,740	6,357	6,170	6,088	56
33 Nonbank depositories and other financial institutions	24,543	24,217	24,166	24,295	24,499	24,994	25,167	16
34 For purchasing and carrying securities	14,040	14,422	12,636	15,137	15,092	19,198	17,112	6
35 To finance agricultural production	7,225	7,216	7,187	7,141	7,174	7,218	7,217	32
36 To states and political subdivisions	26,643	26,891	26,852	26,920	27,125	27,772	28,414	147
37 To foreign governments and official institutions	4,314	4,367	4,170	4,500	4,246	4,214	4,374	23
38 All other	14,662	14,594	14,123	14,664	14,032	15,325	16,324	410
39 Lease financing receivables	12,309	12,336	12,370	12,443	12,426	12,513	12,574	18
40 Less: Unearned income	5,126	5,122	5,125	5,075	5,094	5,110	5,129	186
41 Loan and lease reserve <sup>3</sup>	10,571	10,579	10,624	10,726	10,748	10,756	10,672	56
42 Other loans and leases, net <sup>3</sup>	618,016	618,574	615,894	622,754	622,252	632,507	634,371	5,026
43 All other assets	132,418	132,688	132,139	138,484	133,034	135,061	133,105	957
44 Total assets	1,030,213	1,023,404	1,014,645	1,037,735	1,024,409	1,046,804	1,047,060	10,017

### 17. All large weekly reporting commercial banks—Assets and liabilities, 1984<sup>1</sup>—Continued

Millions of dollars, Wednesday figures

Account	Nov. 14	Nov. 21	Nov. 28	Dec. 5	Dec. 12	Dec. 19	Dec. 26	Adjustment bank <sup>2</sup>
45 Demand deposits .....	194,664	180,969	180,270	191,332	185,369	193,802	201,139	2,357
46 Individuals, partnerships, and corporations .....	149,288	139,217	139,061	144,437	142,659	144,974	157,520	1,913
47 States and political subdivisions .....	4,800	5,072	4,781	4,877	4,742	5,458	5,142	108
48 U.S. government .....	1,705	1,423	1,041	3,778	2,375	3,686	1,176	51
49 Depository institutions in United States .....	23,038	20,472	20,985	22,192	20,597	22,646	21,544	119
50 Banks in foreign countries .....	6,654	6,227	6,099	6,489	6,141	6,497	5,918	90
51 Foreign governments and official institutions .....	939	914	803	905	976	744	665	15
52 Certified and officers' checks .....	8,239	7,645	7,500	8,653	7,878	9,797	9,174	61
53 Transaction balances other than demand deposits .....	33,340	33,135	32,668	34,869	34,136	34,308	34,316	1,045
54 Nontransaction balances .....	444,280	446,232	446,038	449,008	449,363	452,303	453,534	4,921
55 Individuals, partnerships, and corporations .....	410,504	412,243	412,111	415,317	415,191	417,666	418,624	4,772
56 States and political subdivisions .....	21,291	21,337	21,393	21,189	21,429	21,794	21,983	96
57 U.S. government .....	515	497	473	378	391	407	418	2
58 Depository institutions in the United States .....	8,529	8,735	8,652	8,495	8,748	8,876	8,938	51
59 Foreign governments, official institutions and banks .....	3,441	3,419	3,409	3,629	3,606	3,560	3,571	.....
60 Liabilities for borrowed money .....	196,214	199,462	191,002	197,043	188,810	198,410	192,424	632
61 Borrowings from Federal Reserve Banks .....	4,639	6,328	3,250	4,810	2,910	3,300	2,130	.....
62 Treasury tax-and-loan notes .....	4,663	4,499	3,364	2,547	1,856	11,280	10,212	.....
63 All other liabilities for borrowed money <sup>4</sup> .....	186,911	188,635	184,387	189,686	184,044	183,830	180,082	632
64 Other liabilities and subordinated note and debentures .....	91,495	93,377	94,693	94,626	95,961	97,332	95,130	345
65 Total liabilities .....	959,993	953,176	944,671	966,879	953,639	976,155	976,544	9,300
66 Residual (total assets minus total liabilities) <sup>5</sup> .....	70,220	70,228	69,974	70,856	70,770	70,649	70,516	717
MEMO								
67 Total loans and leases (gross) and investments adjusted <sup>6</sup> .....	769,038	770,134	765,883	777,174	773,943	783,119	786,652	7,121
68 Total loans and leases (gross) adjusted <sup>6</sup> .....	640,862	641,196	637,825	647,151	645,570	654,836	656,536	5,207
69 Time deposits in amounts of \$100,000 or more .....	158,290	159,097	158,379	158,780	159,057	160,838	161,267	582
70 Loans sold outright to affiliates—total <sup>7</sup> .....	2,911	2,987	2,953	2,874	2,880	2,883	2,946	-10
71 Commercial and industrial .....	2,114	2,182	2,127	2,077	2,049	2,040	2,078	.....
72 Other .....	798	805	826	797	831	842	868	-10
73 Nontransaction savings deposits (including MMDAs) .....	157,654	158,885	159,366	161,748	161,791	163,144	164,136	2,415

### 18. Gross demand deposits of individuals, partnerships, and corporations, 1984<sup>1</sup>

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 .....	279.3	285.8	284.7	304.5	139.5	145.3	145.3	157.1
2 Financial business .....	31.7	31.7	31.3	33.0	23.5	23.6	23.7	25.3
3 Nonfinancial business .....	150.3	154.9	154.8	166.3	76.4	79.7	79.2	87.1
4 Consumer .....	78.1	78.3	78.4	81.7	28.4	29.9	29.8	30.5
5 Foreign .....	3.3	3.4	3.3	3.6	3.2	3.2	3.2	3.4
6 Other .....	15.9	17.4	16.8	19.9	7.7	8.9	9.3	10.9

## 19. 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. <sup>5</sup>
	1982											
1 All issuers .....	168,467	167,788	168,165	172,372	176,742	177,029	178,975	174,794	170,424	168,871	165,179	166,436
Financial companies <sup>1</sup>												
Dealer-placed paper <sup>2</sup>												
2 Total .....	30,496	30,901	31,944	32,848	34,153	35,028	37,448	36,998	35,763	36,197	35,503	34,606
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	2,517
Directly placed paper <sup>3</sup>												
4 Total .....	81,801	80,366	79,048	81,638	83,688	84,562	84,671	80,961	79,893	79,072	78,538	84,393
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 <sup>4</sup> .....	56,170	56,521	57,173	57,886	58,901	57,439	56,856	56,835	54,768	53,602	51,138	47,437
1983												
1 All issuers .....	167,995	169,013	168,862	170,426	170,173	169,221	170,513	173,210	175,937	176,036	181,029	188,312
Financial companies <sup>1</sup>												
Dealer-placed paper <sup>2</sup>												
2 Total .....	36,013	37,781	36,776	38,160	38,976	38,827	38,474	39,662	40,073	39,857	42,831	44,622
3 Bank-related .....	2,660	2,604	2,030	1,950	1,954	2,192	2,367	2,353	2,303	2,194	2,341	2,441
Directly placed paper <sup>3</sup>												
4 Total .....	84,505	84,448	85,665	87,163	87,675	87,537	89,149	90,684	91,146	92,302	93,935	96,918
5 Bank-related .....	31,691	31,661	32,951	32,495	32,943	33,420	33,613	35,085	34,855	34,622	35,001	35,566
6 Nonfinancial companies <sup>4</sup> .....	47,477	46,784	46,421	45,103	43,522	42,857	42,890	42,864	44,718	43,877	44,263	46,772
1984												
1 All issuers .....	189,683	194,656	202,736	209,674	215,216	216,618	220,320	221,174	225,127	228,194	235,363	239,117
Financial companies <sup>1</sup>												
Dealer-placed paper <sup>2</sup>												
2 Total .....	44,251	45,352	46,917	48,604	50,500	49,362	50,405	50,900	52,543	54,527	55,176	56,917
3 Bank-related .....	2,087	1,765	1,767	1,865	1,696	1,944	1,799	2,010	1,959	2,060	1,996	2,035
Directly placed paper <sup>3</sup>												
4 Total .....	99,547	101,942	106,104	108,224	110,791	108,771	109,076	108,630	107,537	105,379	109,419	110,474
5 Bank-related .....	37,636	36,958	39,617	41,881	46,338	43,960	45,090	43,665	41,066	38,112	40,185	42,105
6 Nonfinancial companies <sup>4</sup> .....	45,885	47,362	49,715	52,846	53,925	58,485	60,839	61,644	65,047	68,288	70,768	71,726

### B. Bankers dollar acceptances, not seasonally adjusted

Millions of dollars, end of period

Instrument	1984											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total .....	73,450	74,367	73,221	78,457	79,530	82,067	80,957	79,779	77,928	75,736	75,179	75,470
Holder												
2 Accepting banks .....	9,546	9,237	8,734	11,160	9,927	10,877	10,708	10,743	11,065	11,444	10,397	10,255
3 Own bills .....	7,814	7,897	7,040	9,029	8,422	9,354	8,854	8,823	8,729	9,018	9,081	9,065
4 Bills bought .....	1,732	1,340	1,694	2,131	1,504	1,523	1,853	1,920	2,336	1,426	1,316	1,196
Federal Reserve Banks												
5 Own account .....	0	0	0	305	426	0	0	0	0	0	0	0
6 Foreign correspondents .....	729	777	896	834	679	697	611	632	686	658	615	671
7 Others .....	63,174	64,353	63,592	66,468	68,942	70,493	69,639	68,404	66,177	63,635	64,781	64,543
Basis												
8 Imports into United States .....	15,028	15,495	15,107	16,579	16,687	17,301	17,947	17,648	17,196	16,141	16,975	16,256
9 Exports from United States .....	16,159	15,818	15,572	17,025	15,938	16,421	15,485	15,871	15,985	16,442	15,859	16,312
10 All other .....	42,263	43,055	42,542	44,853	46,906	48,345	47,525	46,260	44,747	43,155	42,638	43,173



## 20. Prime rate charged by banks on short-term business loans, 1984<sup>1</sup>

Percent per annum

Date of change in effective rate												
Effective date		Rate	Effective date		Rate	Effective date		Rate	Effective date		Rate	
March 19	.....	11.50	June 25	.....	13.00	November 9	.....	11.75	November 28	.....	11.25	
April 5	.....	12.00	September 27	.....	12.75	December 20	.....	10.75				
May 8	.....	12.50	October 17	.....	12.50							
			October 29	.....	12.00							
Averages of daily effective rates												
Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
12.04	11.00	11.00	11.21	11.93	12.39	12.60	13.00	13.00	12.97	12.58	11.77	11.06

## 21. Terms of lending at commercial banks—Based on surveys of loans made, 1984<sup>1</sup>

Item	Feb. 6-10	May 7-11	Aug. 6-10	Nov. 5-9
<b>SHORT-TERM COMMERCIAL AND INDUSTRIAL LOANS</b>				
1 Amount of loans (millions of dollars) .....	38,330	38,734	36,986	33,621
2 Number of loans (thousands) .....	171	195	171	166
3 Weighted-average maturity (months) <sup>2</sup> .....	1.1	1.4	1.2	1.3
4 Weighted-average interest rate (percent per annum) <sup>3</sup> .....	11.06	12.45	13.29	11.29
<i>By size of bank</i>				
5 Large banks <sup>4</sup> .....	10.78	12.16	13.07	10.84
6 Small banks .....	11.98	13.22	13.91	12.25
<i>By size of loan (thousands of dollars)</i>				
7 1-99 .....	13.71	14.62	15.18	14.50
8 100-999 .....	12.46	13.73	14.49	13.19
9 1,000 and over .....	10.75	12.12	13.01	10.78
<i>Percentage of amount of loans</i>				
10 With floating rate .....	32.6	39.2	40.4	31.4
11 Made under commitment .....	63.7	69.7	69.4	67.7
12 With no stated maturity .....	10.4	9.9	9.7	11.6
13 With one-day maturity .....	40.3	39.0	38.7	21.0
<b>LONG-TERM COMMERCIAL AND INDUSTRIAL LOANS</b>				
14 Amount of loans (millions of dollars) .....	3,706	4,130	3,982	4,432
15 Number of loans (thousands) .....	30	36	27	34
16 Weighted-average maturity (months) <sup>2</sup> .....	48.0	47.9	49.4	51.4
17 Weighted-average interest rate (percent per annum) <sup>3</sup> .....	11.92	13.12	13.81	12.69
<i>By size of bank</i>				
18 Large banks <sup>4</sup> .....	11.59	12.58	13.34	11.99
19 Small banks .....	12.49	14.00	14.78	14.21
<i>By size of loan (thousands of dollars)</i>				
20 1-99 .....	14.21	15.00	16.05	15.34
21 100-999 .....	12.15	13.76	14.43	13.46
22 1,000 and over .....	11.46	12.56	13.33	12.04
<i>Percentage of amount of loans</i>				
23 With floating rate .....	76.0	59.9	81.5	71.0
24 Made under commitment .....	73.9	75.4	79.5	78.6

## 21. Terms of lending at commercial banks—Based on surveys of loans made, 1984<sup>1</sup>—Continued

Item	Feb. 6-10	May 7-11	Aug. 6-10	Nov. 5-9
<b>CONSTRUCTION AND LAND DEVELOPMENT LOANS</b>				
25 Amount of loans (millions of dollars) .....	2,279	2,568	3,050	1,590
26 Number of loans (thousands) .....	43	33	33	25
27 Weighted-average maturity (months) <sup>2</sup> .....	8.9	8.2	9.2	12.6
28 Weighted-average interest rate (percent per annum) <sup>3</sup> .....	13.5	13.76	14.56	14.14
<i>By size of bank</i>				
29 Large banks <sup>4</sup> .....	12.48	13.54	13.78	13.05
30 Small banks .....	13.55	13.81	15.06	14.54
<i>By size of loan (thousands of dollars)</i>				
31 1-99 .....	13.67	14.87	15.33	15.36
32 100-499 .....	13.77	13.92	15.05	14.43
33 500 and over .....	12.22	13.19	13.93	13.11
<i>Percentage of amount of loans</i>				
34 With floating rate .....	51.3	43.2	40.4	69.1
35 Secured by real estate .....	91.3	72.6	73.3	96.9
36 Made under commitment .....	61.6	43.8	71.6	61.2
37 With no stated maturity .....	2.3	9.5	4.0	4.4
<i>By type of construction</i>				
38 1- to 4-family .....	49.9	28.8	17.9	35.6
39 Multifamily .....	6.0	3.6	2.2	10.9
40 Nonresidential .....	44.1	67.6	79.9	53.5
<b>LOANS TO FARMERS</b>				
41 Amount of loans (millions of dollars) .....	1,352	1,502	998	1,090
42 Number of loans (thousands) .....	64	77	68	65
43 Weighted-average maturity (months) <sup>2</sup> .....	8.5	8.3	6.6	6.4
44 Weighted-average interest rate (percent per annum) <sup>3</sup> .....	13.50	14.25	14.87	14.29
<i>By size of bank</i>				
45 Large banks <sup>4</sup> .....	12.16	13.34	14.36	13.37
46 Small banks .....	14.11	14.50	15.03	14.51
<i>By size of loan (thousands of dollars)</i>				
47 1-24 .....	14.17	14.50	14.91	14.62
48 25-99 .....	14.01	14.33	15.04	14.43
49 100 and over .....	12.86	14.09	14.73	13.86
<i>By purpose of loan</i>				
50 Feeder livestock .....	12.68	14.51	14.63	13.88
51 Other livestock .....	13.62	13.86	15.17	14.14
52 Other current operating expenses .....	13.81	14.29	14.99	14.52
53 Farm machinery and equipment .....	13.86	15.04	14.96	14.49
54 Other .....	13.47	13.93	14.38	14.28

## 22. Interest rates in money and capital markets, 1984

### A. Annual and monthly averages

Percent per annum

Item	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>MONEY MARKET INSTRUMENTS</b>													
1 Federal funds .....	10.23	9.56	9.59	9.91	10.29	10.32	11.06	11.23	11.64	11.30	9.99	9.43	8.38
2 Discount window borrowing .....	8.80	8.50	8.50	8.50	8.87	9.00	9.00	9.00	9.00	9.00	9.00	8.83	8.37
Commercial paper <sup>1, 2</sup>													
3 1-month .....	10.05	9.23	9.35	9.81	10.17	10.38	10.82	11.06	11.19	11.10	10.05	9.01	8.39
4 3-month .....	10.10	9.20	9.32	9.83	10.18	10.65	10.98	11.19	11.18	11.04	10.12	9.03	8.44
5 6-month .....	10.16	9.18	9.31	9.86	10.22	10.87	11.23	11.34	11.16	10.94	10.16	9.06	8.55
Finance paper, directly placed <sup>1, 2</sup>													
6 1-month .....	9.97	9.20	9.34	9.76	10.08	10.26	10.76	10.99	11.16	10.98	9.92	8.92	8.25
7 3-month .....	9.73	9.08	9.14	9.54	9.86	10.16	10.38	10.53	10.60	10.62	9.87	8.83	8.12
8 6-month .....	9.65	9.02	9.06	9.38	9.76	10.03	10.25	10.42	10.52	10.55	9.87	8.82	8.09
Bankers acceptances <sup>2, 3</sup>													
9 3-month .....	10.14	9.23	9.38	9.88	10.22	10.84	11.04	11.30	11.23	11.04	10.13	9.00	8.45
10 6-month .....	10.19	9.19	9.35	9.91	10.26	11.06	11.30	11.44	11.13	10.91	10.14	9.02	8.54
Certificates of deposit, secondary market <sup>4</sup>													
11 1-month .....	10.17	9.33	9.43	9.91	10.24	10.62	11.01	11.28	11.32	11.20	10.18	9.09	8.47
12 3-month .....	10.37	9.42	9.54	10.08	10.41	11.11	11.34	11.56	11.47	11.29	10.38	9.18	8.60
13 6-month .....	10.68	9.56	9.73	10.37	10.73	11.64	11.96	12.08	11.71	11.46	10.63	9.39	8.85
14 Eurodollar deposits, 3-month <sup>5</sup>	10.73	9.78	9.91	10.40	10.83	11.53	11.68	12.02	11.81	11.67	10.77	9.50	8.90
U.S. Treasury bills <sup>2, 6</sup>													
Secondary market													
15 3-month .....	9.52	8.90	9.09	9.52	9.69	9.83	9.87	10.12	10.47	10.37	9.74	8.61	8.06
16 6-month .....	9.76	9.01	9.18	9.66	9.84	10.31	10.51	10.52	10.61	10.47	9.87	8.81	8.28
17 1-year .....	9.92	9.07	9.20	9.67	9.95	10.57	10.93	10.89	10.71	10.51	9.93	9.01	8.60
Auction average <sup>5</sup>													
18 3-month .....	9.58	8.93	9.03	9.44	9.69	9.90	9.94	10.13	10.49	10.41	9.97	8.79	8.16
19 6-month .....	9.80	9.06	9.13	9.58	9.83	10.31	10.55	10.58	10.65	10.51	10.05	8.99	8.36
20 1-year .....	9.91	9.04	9.24	9.68	9.86	10.64	10.92	10.99	10.79	10.84	10.32	9.10	8.38
U.S. TREASURY NOTES AND BONDS													
Constant maturities <sup>7</sup>													
21 1-year .....	10.89	9.90	10.04	10.59	10.90	11.66	12.08	12.03	11.82	11.58	10.90	9.82	9.33
22 2-year .....	11.65	10.64	10.79	11.31	11.69	12.47	12.91	12.88	12.43	12.20	11.60	10.65	10.18
23 2½-year <sup>8</sup> .....													
24 3-year .....	11.89	10.93	11.05	11.59	11.98	12.75	13.18	13.08	12.50	12.34	11.85	10.90	10.56
25 5-year .....	12.24	11.37	11.54	12.02	12.37	13.17	13.48	13.27	12.68	12.53	12.06	11.33	11.07
26 7-year .....	12.40	11.58	11.75	12.25	12.56	13.34	13.56	13.35	12.75	12.60	12.16	11.49	11.45
27 10-year .....	12.44	11.67	11.84	12.32	12.63	13.41	13.56	13.36	12.72	12.52	12.16	11.57	11.50
28 20-year .....	12.48	11.82	12.00	12.45	12.65	13.43	13.54	13.36	12.71	12.42	12.04	11.66	11.64
29 30-year .....	12.39	11.75	11.95	12.38	12.65	13.43	13.44	13.21	12.54	12.29	11.98	11.56	11.52
30 Composite <sup>9</sup> Over 10 years (long-term) .....	11.99	11.29	11.44	11.90	12.17	12.89	13.00	12.82	12.23	11.97	11.66	11.25	11.21
STATE AND LOCAL NOTES AND BONDS													
Moody's series <sup>10</sup>													
31 Aaa .....	9.61	9.00	9.04	9.41	9.54	9.98	10.05	10.10	9.58	9.58	9.72	9.78	9.54
32 Baa .....	10.38	10.10	9.94	10.22	10.30	10.55	10.68	10.61	10.30	10.40	10.51	10.47	10.45
33 Bond Buyer series <sup>11</sup> .....	10.10	9.63	9.64	9.94	9.96	10.49	10.67	10.42	9.99	10.10	10.25	10.17	9.95
CORPORATE BONDS													
34 Seasoned issues, all industries <sup>12</sup> .....	13.49	12.92	12.88	13.33	13.59	14.13	14.40	14.32	13.78	13.56	13.33	12.88	12.74
Rating group													
35 Aaa .....	12.71	12.20	12.08	12.57	12.81	13.28	13.55	13.44	12.87	12.66	12.63	12.29	12.13
36 Aa .....	13.31	12.71	12.70	13.22	13.48	14.10	14.33	14.12	13.47	13.27	13.11	12.66	12.50
37 A .....	13.74	13.13	13.11	13.54	13.77	14.37	14.66	14.57	14.13	13.94	13.61	13.09	12.92
38 Baa .....	14.19	13.65	13.59	13.99	14.31	14.74	15.05	15.15	14.63	14.35	13.94	13.48	13.40
39 A-rated recently offered utility bonds <sup>13</sup> .....	13.81	12.99	13.05	13.63	13.96	14.79	15.00	14.93	14.12	13.86	13.52	12.98	12.88
MEMO: Dividend/price ratio <sup>14</sup>													
40 Preferred stocks .....	11.59	11.35	11.16	11.39	11.66	11.72	12.04	12.13	11.77	11.65	11.62	11.36	11.21
41 Common stocks .....	4.64	4.27	4.59	4.63	4.64	4.72	4.86	4.93	4.62	4.54	4.62	4.61	4.68

## 22. Interest rates in money and capital markets, 1984—Continued

### B. Weekly averages

Percent per annum

Item	Week ending									
	Jan. 6	Jan. 13	Jan. 20	Jan. 27	Feb. 3	Feb. 10	Feb. 17	Feb. 24	Mar. 2	Mar. 9
<b>MONEY MARKET INSTRUMENTS</b>										
1 Federal funds <sup>15</sup> .....	10.06	9.53	9.54	9.53	9.41	9.58	9.53	9.60	9.62	9.74
2 Discount window borrowing .....	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50
Commercial paper <sup>1,2</sup>										
3 1-month .....	9.36	9.22	9.18	9.20	9.18	9.30	9.39	9.42	9.42	9.54
4 3-month .....	9.32	9.20	9.15	9.19	9.15	9.25	9.35	9.41	9.43	9.56
5 6-month .....	9.28	9.20	9.12	9.17	9.14	9.23	9.35	9.40	9.44	9.58
Finance paper, directly placed <sup>1,2</sup>										
6 1-month .....	9.33	9.17	9.17	9.20	9.17	9.30	9.38	9.42	9.36	9.55
7 3-month .....	9.19	9.09	9.02	9.03	9.05	9.08	9.12	9.22	9.18	9.32
8 6-month .....	9.15	9.07	8.95	8.96	8.99	9.03	9.07	9.11	9.12	9.19
Bankers acceptances <sup>2,3</sup>										
9 3-month .....	9.31	9.24	9.19	9.23	9.15	9.31	9.41	9.50	9.51	9.63
10 6-month .....	9.25	9.21	9.13	9.19	9.13	9.26	9.38	9.49	9.52	9.63
Certificates of deposit, secondary market <sup>4</sup>										
11 1-month .....	9.51	9.35	9.25	9.29	9.25	9.35	9.46	9.54	9.57	9.67
12 3-month .....	9.57	9.44	9.35	9.40	9.33	9.44	9.57	9.69	9.69	9.84
13 6-month .....	9.70	9.63	9.45	9.53	9.44	9.62	9.76	9.90	9.95	10.08
14 Eurodollar deposits, 3-month <sup>16</sup> .....	9.88	9.85	9.70	9.75	9.68	9.78	9.91	10.06	10.09	10.18
U.S. Treasury bills <sup>2,6</sup>										
Secondary market										
15 3-month .....	8.95	8.88	8.88	8.93	8.91	9.06	9.09	9.18	9.18	9.29
16 6-month .....	9.12	9.03	8.95	9.00	8.97	9.10	9.21	9.32	9.33	9.43
17 1-year .....	9.19	9.09	9.02	9.04	9.00	9.10	9.21	9.35	9.37	9.45
Auction average										
18 3-month .....	9.04	8.92	8.82	8.92	8.87	9.08	9.04	9.13	9.20	9.24
19 6-month .....	9.19	9.10	8.92	9.01	8.97	9.11	9.16	9.28	9.33	9.37
20 1-year .....	.....	.....	.....	9.04	.....	.....	.....	9.24	.....	.....
<b>U.S. TREASURY NOTES AND BONDS</b>										
Constant maturities <sup>7</sup>										
21 1-year .....	10.02	9.91	9.86	9.87	9.81	9.94	10.05	10.21	10.24	10.33
22 2-year .....	10.77	10.66	10.56	10.63	10.56	10.67	10.78	10.94	11.00	11.09
23 2½-year <sup>8</sup> .....	.....	10.80	.....	10.75	.....	10.85	.....	11.10	.....	11.25
24 3-year .....	11.04	10.98	10.86	10.89	10.87	10.96	11.04	11.17	11.24	11.38
25 5-year .....	11.50	11.42	11.29	11.31	11.31	11.43	11.55	11.67	11.75	11.85
26 7-year .....	11.71	11.63	11.50	11.52	11.53	11.65	11.75	11.87	11.97	12.09
27 10-year .....	11.79	11.71	11.59	11.63	11.63	11.74	11.85	11.97	12.05	12.18
28 20-year .....	11.97	11.86	11.74	11.76	11.79	11.90	12.02	12.12	12.21	12.35
29 30-year .....	11.86	11.79	11.67	11.71	11.74	11.83	11.96	12.09	12.15	12.27
30 Composite <sup>9</sup> Over 10 years (long-term) .....	11.42	11.32	11.21	11.23	11.26	11.34	11.44	11.56	11.65	11.78
<b>STATE AND LOCAL NOTES AND BONDS</b>										
Moody's series <sup>10</sup>										
31 Aaa .....	9.20	9.00	8.90	8.90	8.80	9.00	9.15	9.20	9.30	9.40
32 Baa .....	10.20	10.10	10.10	10.00	9.85	9.95	9.95	10.00	10.10	10.20
33 Bond Buyer series <sup>11</sup> .....	9.66	9.67	9.60	9.59	9.51	9.56	9.68	9.80	9.86	9.94
<b>CORPORATE BONDS</b>										
34 Seasoned issues, all industries <sup>12</sup> .....	13.08	13.00	12.85	12.83	12.80	12.77	12.84	12.96	13.09	13.19
Rating group										
35 Aaa .....	12.53	12.43	12.01	11.98	11.97	11.96	12.06	12.22	12.30	12.46
36 Aa .....	12.78	12.71	12.69	12.70	12.64	12.58	12.67	12.76	12.96	13.08
37 A .....	13.24	13.16	13.09	13.07	13.04	13.03	13.08	13.18	13.31	13.39
38 Baa .....	13.75	13.71	13.61	13.58	13.54	13.48	13.56	13.70	13.78	13.84
39 A-rated recently offered utility bonds <sup>13</sup> .....	13.16	12.95	12.88	12.85	12.83	12.91	13.02	13.35	13.41	13.55
MEMO: Dividend/price ratio <sup>14</sup>										
40 Preferred stocks .....	11.55	11.47	11.26	11.10	11.16	11.25	11.12	11.07	11.19	11.30
41 Common stocks .....	4.27	4.24	4.25	4.33	4.42	4.62	4.62	4.69	4.62	4.70

## 22. Interest rates in money and capital markets, 1984—Continued

### B. Weekly averages—Continued

Percent per annum

Item	Week ending										
	Mar. 16	Mar. 23	Mar. 30	Apr. 6	Apr. 13	Apr. 20	Apr. 27	May 4	May 11	May 18	May 25
<b>MONEY MARKET INSTRUMENTS</b>											
1 Federal funds <sup>15</sup> .....	9.79	10.04	9.97	10.41	10.13	10.37	9.98	10.70	10.46	10.52	9.75
2 Discount window borrowing .....	8.50	8.50	8.50	8.50	8.71	9.00	9.00	9.00	9.00	9.00	9.00
Commercial paper <sup>1, 2</sup>											
3 1-month .....	9.73	10.06	10.04	10.16	10.11	10.23	10.16	10.28	10.52	10.54	10.19
4 3-month .....	9.77	10.07	10.09	10.15	10.12	10.22	10.21	10.33	10.73	10.84	10.57
5 6-month .....	9.82	10.09	10.11	10.17	10.13	10.26	10.27	10.37	10.86	11.05	10.96
Finance paper, directly placed <sup>1, 2</sup>											
6 1-month .....	9.67	10.06	9.95	10.16	10.08	10.04	10.00	10.21	10.43	10.25	10.12
7 3-month .....	9.45	9.81	9.74	9.81	9.87	9.83	9.92	9.95	10.13	10.23	10.21
8 6-month .....	9.29	9.53	9.60	9.66	9.72	9.80	9.86	9.86	10.00	10.09	10.10
Bankers acceptances <sup>2, 3</sup>											
9 3-month .....	9.79	10.11	10.12	10.20	10.15	10.26	10.26	10.38	10.93	11.02	10.89
10 6-month .....	9.88	10.15	10.15	10.22	10.15	10.33	10.34	10.43	11.00	11.22	11.25
Certificates of deposit, secondary market <sup>4</sup>											
11 1-month .....	9.80	10.11	10.18	10.26	10.19	10.28	10.24	10.39	10.77	10.82	10.50
12 3-month .....	9.99	10.31	10.34	10.40	10.33	10.42	10.46	10.60	11.17	11.32	11.14
13 6-month .....	10.35	10.62	10.59	10.69	10.61	10.76	10.84	10.96	11.59	11.84	11.82
14 Eurodollar deposits, 3-month <sup>16</sup> .....	10.31	10.61	10.61	10.79	10.73	10.89	10.89	10.99	11.59	11.74	11.59
<b>U.S. Treasury bills<sup>2, 6</sup></b>											
<i>Secondary market</i>											
15 3-month .....	9.43	9.76	9.72	9.74	9.65	9.76	9.64	9.73	9.97	9.88	9.79
16 6-month .....	9.59	9.88	9.85	9.91	9.79	9.86	9.79	9.99	10.28	10.28	10.42
17 1-year .....	9.60	9.90	9.86	9.96	9.82	9.98	10.00	10.18	10.46	10.59	10.73
<i>Auction average</i>											
18 3-month .....	9.37	9.65	9.76	9.67	9.66	9.80	9.64	9.68	9.99	10.07	9.95
19 6-month .....	9.52	9.79	9.88	9.83	9.82	9.92	9.74	9.88	10.27	10.40	10.38
20 1-year .....	.....	9.68	.....	.....	.....	9.86	.....	.....	.....	10.64	.....
<b>U.S. TREASURY NOTES AND BONDS</b>											
<i>Constant maturities<sup>7</sup></i>											
21 1-year .....	10.53	10.85	10.79	10.91	10.76	10.94	10.98	11.19	11.52	11.68	11.84
22 2-year .....	11.24	11.52	11.54	11.67	11.55	11.69	11.79	11.96	12.33	12.50	12.65
23 2½-year <sup>8</sup> .....	.....	11.65	.....	11.80	.....	11.85	.....	12.20	.....	12.65	.....
24 3-year .....	11.53	11.77	11.80	11.96	11.84	11.99	12.08	12.26	12.59	12.78	12.93
25 5-year .....	11.98	12.17	12.20	12.36	12.24	12.38	12.47	12.65	12.99	13.24	13.35
26 7-year .....	12.22	12.40	12.39	12.54	12.41	12.58	12.66	12.82	13.17	13.41	13.50
27 10-year .....	12.29	12.46	12.46	12.61	12.49	12.66	12.74	12.89	13.23	13.49	13.59
28 20-year .....	12.46	12.60	12.51	12.54	12.52	12.73	12.78	12.94	13.28	13.52	13.60
29 30-year .....	12.38	12.52	12.47	12.60	12.50	12.70	12.76	12.93	13.27	13.52	13.60
30 Composite <sup>9</sup> Over 10 years (long-term) .....	11.89	12.02	12.00	12.13	12.05	12.21	12.27	12.43	12.73	12.98	13.04
<b>STATE AND LOCAL NOTES AND BONDS</b>											
<i>Moody's series<sup>10</sup></i>											
31 Aaa .....	9.45	9.50	9.40	9.50	9.60	9.50	9.55	9.60	9.80	10.00	10.20
32 Baa .....	10.25	10.30	10.25	10.30	10.30	10.30	10.30	10.30	10.35	10.40	10.60
33 Bond Buyer series <sup>11</sup> .....	9.98	10.01	9.93	10.04	9.97	9.89	9.94	9.99	10.19	10.36	10.83
<b>CORPORATE BONDS</b>											
34 Seasoned issues, all industries <sup>12</sup> ..	13.32	13.44	13.48	13.53	13.51	13.60	13.70	13.79	13.97	14.19	14.29
<i>Rating group</i>											
35 Aaa .....	12.58	12.65	12.71	12.74	12.71	12.79	12.95	13.00	13.15	13.33	13.42
36 Aa .....	13.24	13.34	13.33	13.42	13.36	13.48	13.62	13.72	13.92	14.21	14.27
37 A .....	13.50	13.65	13.70	13.74	13.73	13.75	13.84	13.97	14.19	14.48	14.54
38 Baa .....	13.97	14.10	14.15	14.21	14.22	14.37	14.41	14.46	14.61	14.75	14.91
39 A-rated recently offered utility bonds <sup>13</sup> .....	13.60	13.81	13.80	13.86	13.87	14.05	14.18	14.40	14.77	14.87	15.15
<b>MEMO: Dividend/price ratio<sup>14</sup></b>											
40 Preferred stocks .....	11.32	11.40	11.52	11.79	11.63	11.62	11.60	11.58	11.68	11.62	11.77
41 Common stocks .....	4.64	4.63	4.57	4.63	4.70	4.62	4.61	4.54	4.59	4.69	4.83

## 22. Interest rates in money and capital markets, 1984—Continued

### B. Weekly averages—Continued

Percent per annum

Item	Week ending										
	June 1	June 8	June 15	June 22	June 29	July 6	July 13	July 20	July 27	Aug. 3	Aug. 10
<b>MONEY MARKET INSTRUMENTS</b>											
1 Federal funds <sup>15</sup> .....	10.30	10.72	10.85	11.49	11.27	10.91	11.25	11.21	11.19	11.53	11.59
2 Discount window borrowing .....	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00
Commercial paper <sup>1, 2</sup>											
3 1-month .....	10.32	10.56	10.75	10.98	11.07	11.11	11.13	11.03	10.98	11.02	11.11
4 3-month .....	10.72	10.78	10.87	11.06	11.26	11.28	11.26	11.18	11.11	11.12	11.14
5 6-month .....	11.08	11.13	11.19	11.24	11.37	11.42	11.41	11.34	11.26	11.19	11.16
Finance paper, directly placed <sup>1, 2</sup>											
6 1-month .....	10.28	10.53	10.69	10.90	11.04	11.14	11.11	10.96	10.90	10.83	11.13
7 3-month .....	10.26	10.26	10.28	10.45	10.55	10.52	10.56	10.51	10.55	10.58	10.55
8 6-month .....	10.11	10.13	10.15	10.31	10.45	10.41	10.47	10.40	10.40	10.45	10.45
Bankers acceptances <sup>2, 3</sup>											
9 3-month .....	10.88	10.76	10.81	11.22	11.41	11.40	11.36	11.31	11.22	11.14	11.21
10 6-month .....	11.35	11.20	11.19	11.33	11.49	11.55	11.52	11.48	11.34	11.17	11.12
Certificates of deposit, secondary market <sup>4</sup>											
11 1-month .....	10.56	10.56	10.83	11.19	11.41	11.41	11.32	11.25	11.19	11.21	11.29
12 3-month .....	11.31	11.09	11.13	11.46	11.67	11.75	11.60	11.54	11.47	11.39	11.43
13 6-month .....	11.99	11.83	11.94	11.97	12.11	12.20	12.18	12.10	11.98	11.77	11.70
14 Eurodollar deposits, 3-month <sup>16</sup> .....	11.67	11.39	11.50	11.75	12.11	12.25	12.08	12.00	11.86	11.73	11.80
<b>U.S. Treasury bills<sup>2, 6</sup></b>											
Secondary market											
15 3-month .....	9.76	9.81	9.95	9.91	9.81	9.92	10.04	10.11	10.25	10.42	10.48
16 6-month .....	10.56	10.49	10.50	10.56	10.48	10.43	10.50	10.55	10.56	10.63	10.59
17 1-year .....	10.94	10.80	10.87	10.97	11.09	11.01	10.94	10.89	10.79	10.73	10.69
Auction average											
18 3-month .....	9.83	9.90	10.07	10.01	9.77	10.01	10.04	10.17	10.30	10.40	10.55
19 6-month .....	10.62	10.57	10.66	10.49	10.49	10.54	10.52	10.60	10.64	10.64	10.68
20 1-year .....	.....	.....	10.92	.....	.....	.....	10.99	.....	.....	.....	10.79
<b>U.S. TREASURY NOTES AND BONDS</b>											
Constant maturities <sup>7</sup>											
21 1-year .....	12.10	11.92	12.02	12.15	12.28	12.17	12.10	12.03	11.90	11.84	11.80
22 2-year .....	12.94	12.71	12.83	12.98	13.15	13.12	12.97	12.88	12.70	12.50	12.38
23 2½-year <sup>8</sup> .....	13.05	.....	12.90	.....	13.35	.....	13.05	.....	12.75	.....	12.40
24 3-year .....	13.25	12.99	13.08	13.24	13.46	13.38	13.19	13.06	12.86	12.63	12.44
25 5-year .....	13.69	13.34	13.36	13.49	13.72	13.67	13.39	13.23	13.03	12.77	12.63
26 7-year .....	13.82	13.45	13.46	13.55	13.77	13.77	13.46	13.31	13.10	12.83	12.69
27 10-year .....	13.86	13.47	13.43	13.55	13.79	13.80	13.46	13.32	13.11	12.82	12.67
28 20-year .....	13.79	13.47	13.45	13.51	13.71	13.76	13.43	13.31	13.15	12.87	12.72
29 30-year .....	13.80	13.42	13.32	13.41	13.59	13.57	13.24	13.16	13.06	12.79	12.58
30 Composite <sup>9</sup> Over 10 years (long-term) .....	13.25	12.94	12.91	12.97	13.18	13.21	12.89	12.79	12.62	12.36	12.23
<b>STATE AND LOCAL NOTES AND BONDS</b>											
Moody's series <sup>10</sup>											
31 Aaa .....	10.30	10.00	10.00	10.00	10.20	10.25	10.15	10.10	9.90	9.75	9.55
32 Baa .....	11.10	10.85	10.60	10.50	10.75	10.70	10.60	10.65	10.50	10.45	10.30
33 Bond Buyer series <sup>11</sup> .....	11.07	10.78	10.59	10.56	10.76	10.69	10.44	10.36	10.19	9.92	9.81
<b>CORPORATE BONDS</b>											
34 Seasoned issues, all industries <sup>12</sup> ..	14.44	14.34	14.34	14.37	14.53	14.54	14.40	14.31	14.18	13.96	13.76
Rating group											
35 Aaa .....	13.56	13.46	13.48	13.55	13.71	13.69	13.53	13.36	13.32	13.05	12.84
36 Aa .....	14.44	14.32	14.29	14.27	14.41	14.38	14.20	14.15	13.92	13.66	13.47
37 A .....	14.73	14.64	14.58	14.59	14.80	14.80	14.69	14.54	14.40	14.25	14.07
38 Baa .....	15.04	14.95	15.01	15.06	15.20	15.29	15.16	15.18	15.09	14.89	14.65
39 A-rated recently offered utility bonds <sup>13</sup> .....	15.02	14.82	14.78	15.21	15.28	15.30	14.88	14.85	14.54	14.10	14.08
<b>MEMO: Dividend/price ratio<sup>14</sup></b>											
40 Preferred stocks .....	11.97	12.07	12.00	12.02	12.06	12.12	12.17	12.09	12.13	12.08	11.73
41 Common stocks .....	4.93	4.79	4.89	4.82	4.92	4.86	4.97	4.91	4.99	4.84	4.64

## 22. Interest rates in money and capital markets, 1984—Continued

### B. Weekly averages—Continued

Percent per annum

Item	Week ending										
	Aug. 17	Aug. 24	Aug. 31	Sept. 7	Sept. 14	Sept. 21	Sept. 28	Oct. 5	Oct. 12	Oct. 19	Oct. 26
<b>MONEY MARKET INSTRUMENTS</b>											
1 Federal funds <sup>15</sup> .....	11.63	11.77	11.50	11.68	11.52	11.46	10.73	11.20	10.01	10.22	9.45
2 Discount window borrowing.....	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00
Commercial paper <sup>1, 2</sup>											
3 1-month .....	11.18	11.28	11.28	11.39	11.24	11.07	10.77	10.75	10.36	10.05	9.43
4 3-month .....	11.16	11.22	11.23	11.32	11.17	10.98	10.75	10.72	10.45	10.13	9.54
5 6-month .....	11.13	11.16	11.17	11.24	11.05	10.84	10.70	10.71	10.49	10.18	9.63
Finance paper, directly placed <sup>1, 2</sup>											
6 1-month .....	11.18	11.23	11.26	11.39	11.19	10.96	10.45	10.54	10.22	9.90	9.35
7 3-month .....	10.65	10.58	10.63	10.72	10.72	10.61	10.45	10.43	10.20	9.88	9.31
8 6-month .....	10.55	10.54	10.57	10.64	10.66	10.52	10.41	10.40	10.18	9.88	9.42
Bankers acceptances <sup>2, 3</sup>											
9 3-month .....	11.22	11.24	11.29	11.30	11.16	10.95	10.78	10.77	10.45	10.13	9.60
10 6-month .....	11.10	11.11	11.17	11.22	11.02	10.75	10.71	10.69	10.46	10.15	9.64
Certificates of deposit, secondary market <sup>4</sup>											
11 1-month .....	11.32	11.37	11.37	11.46	11.31	11.19	10.90	10.85	10.48	10.21	9.62
12 3-month .....	11.46	11.50	11.52	11.60	11.39	11.25	11.00	11.02	10.76	10.39	9.82
13 6-month .....	11.68	11.69	11.75	11.82	11.57	11.33	11.22	11.24	10.99	10.63	10.05
14 Eurodollar deposits, 3-month <sup>16</sup> ...	11.80	11.83	11.86	11.95	11.78	11.55	11.40	11.44	11.15	10.73	10.16
U.S. Treasury bills <sup>2, 6</sup>											
Secondary market											
15 3-month .....	10.31	10.44	10.65	10.61	10.38	10.29	10.24	10.19	10.01	9.81	9.33
16 6-month .....	10.52	10.57	10.75	10.73	10.51	10.35	10.34	10.30	10.12	9.91	9.46
17 1-year .....	10.64	10.68	10.84	10.82	10.54	10.37	10.38	10.35	10.25	9.96	9.56
Auction average											
18 3-month .....	10.49	10.40	10.60	10.63	10.39	10.33	10.27	10.23	10.11	9.98	9.54
19 6-month .....	10.63	10.59	10.70	10.75	10.49	10.40	10.39	10.35	10.21	10.08	9.57
20 1-year .....	.....	.....	.....	10.84	.....	.....	.....	10.32	.....	.....	.....
<b>U.S. TREASURY NOTES AND BONDS</b>											
Constant maturities <sup>7</sup>											
21 1-year .....	11.73	11.80	11.97	11.95	11.61	11.41	11.42	11.39	11.16	10.93	10.46
22 2-year .....	12.40	12.43	12.55	12.55	12.24	12.04	12.06	12.03	11.82	11.63	11.22
23 2½-year <sup>8</sup> .....	.....	12.45	.....	12.55	.....	12.10	.....	12.15	.....	.....	11.70
24 3-year .....	12.45	12.46	12.60	12.63	12.34	12.19	12.27	12.26	12.06	11.88	11.48
25 5-year .....	12.67	12.66	12.79	12.84	12.55	12.34	12.46	12.46	12.26	12.10	11.69
26 7-year .....	12.74	12.70	12.86	12.91	12.60	12.42	12.53	12.56	12.39	12.19	11.80
27 10-year .....	12.71	12.66	12.82	12.83	12.51	12.35	12.46	12.51	12.33	12.19	11.85
28 20-year .....	12.75	12.60	12.75	12.70	12.44	12.23	12.36	12.40	12.19	12.04	11.74
29 30-year .....	12.51	12.42	12.56	12.53	12.29	12.14	12.26	12.31	12.16	12.00	11.68
Composite <sup>9</sup>											
30 Over 10 years (long-term).....	12.25	12.15	12.29	12.25	11.96	11.80	11.93	11.98	11.80	11.68	11.37
<b>STATE AND LOCAL NOTES AND BONDS</b>											
Moody's series <sup>10</sup>											
31 Aaa .....	9.50	9.50	9.60	9.70	9.60	9.45	9.55	9.70	9.80	9.80	9.60
32 Baa .....	10.25	10.15	10.35	10.45	10.45	10.30	10.40	10.60	10.65	10.50	10.30
33 Bond Buyer series <sup>11</sup> .....	10.02	10.02	10.17	10.18	10.10	9.95	10.15	10.34	10.36	10.24	10.05
<b>CORPORATE BONDS</b>											
34 Seasoned issues, all industries <sup>12</sup> ..	13.77	13.73	13.77	13.76	13.61	13.45	13.46	13.47	13.42	13.40	13.15
Rating group											
35 Aaa .....	12.86	12.85	12.88	12.87	12.72	12.52	12.56	12.62	12.60	12.82	12.54
36 Aa .....	13.44	13.41	13.47	13.45	13.32	13.17	13.19	13.23	13.21	13.20	12.95
37 A .....	14.14	14.09	14.13	14.14	13.99	13.83	13.84	13.83	13.78	13.63	13.38
38 Baa .....	14.63	14.55	14.58	14.56	14.39	14.26	14.24	14.21	14.09	13.94	13.72
39 A-rated recently offered utility bonds <sup>13</sup> .....	14.16	14.10	14.15	14.01	13.70	13.76	13.84	13.81	13.70	13.29	13.24
MEMO: Dividend/price ratio <sup>14</sup>											
40 Preferred stocks .....	11.65	11.66	11.71	11.71	11.70	11.61	11.57	11.66	11.76	11.56	11.57
41 Common stocks .....	4.61	4.50	4.50	4.58	4.56	4.50	4.53	4.67	4.68	4.62	4.54

## 22. Interest rates in money and capital markets, 1984—Continued

### B. Weekly averages—Continued

Percent per annum

Item	Week ending									
	Nov. 2	Nov. 9	Nov. 16	Nov. 23	Nov. 30	Dec. 7	Dec. 14	Dec. 21	Dec. 28	
<b>MONEY MARKET INSTRUMENTS</b>										
1 Federal funds <sup>15</sup> .....	9.73	9.87	9.55	9.47	9.00	8.83	8.70	7.99	7.95	
2 Discount window borrowing .....	9.00	9.00	9.00	8.93	8.50	8.50	8.50	8.50	8.29	
Commercial paper <sup>1, 2</sup>										
3 1-month .....	9.51	9.17	9.17	8.96	8.61	8.69	8.65	8.12	8.07	
4 3-month .....	9.56	9.19	9.18	9.00	8.64	8.72	8.71	8.20	8.11	
5 6-month .....	9.61	9.20	9.19	9.04	8.69	8.83	8.82	8.31	8.23	
Finance paper, directly placed <sup>1, 2</sup>										
6 1-month .....	9.45	9.12	9.10	8.83	8.48	8.65	8.56	7.88	7.88	
7 3-month .....	9.35	9.04	8.98	8.67	8.49	8.46	8.44	7.90	7.66	
8 6-month .....	9.31	9.03	8.95	8.68	8.48	8.41	8.39	7.88	7.69	
Bankers acceptances <sup>2, 3</sup>										
9 3-month .....	9.49	9.13	9.17	8.93	8.67	8.74	8.70	8.20	8.14	
10 6-month .....	9.52	9.15	9.16	8.94	8.72	8.86	8.78	8.26	8.24	
Certificates of deposit, secondary market <sup>3</sup>										
11 1-month .....	9.55	9.26	9.25	9.05	8.70	8.79	8.73	8.21	8.11	
12 3-month .....	9.66	9.36	9.35	9.14	8.81	8.92	8.86	8.34	8.25	
13 6-month .....	9.95	9.55	9.56	9.30	9.02	9.16	9.13	8.59	8.49	
14 Eurodollar deposits, 3-month <sup>16</sup> .....	10.03	9.69	9.60	9.46	9.10	9.21	9.14	8.64	8.63	
U.S. Treasury bills <sup>2, 6</sup>										
Secondary market										
15 3-month .....	9.10	8.65	8.68	8.55	8.41	8.44	8.27	7.81	7.67	
16 6-month .....	9.33	8.65	8.95	8.65	8.55	8.61	8.43	8.03	8.03	
17 1-year .....	9.43	9.15	9.15	8.85	8.78	8.86	8.73	8.37	8.40	
Auction average										
18 3-month .....	9.38	8.82	8.73	8.59	8.43	8.52	8.38	7.97	7.75	
19 6-month .....	9.59	9.07	8.99	8.79	8.50	8.67	8.57	8.15	8.04	
20 1-year .....	9.45	.....	.....	.....	8.74	.....	.....	.....	8.38	
<b>U.S. TREASURY NOTES AND BONDS</b>										
Constant maturities <sup>7</sup>										
21 1-year .....	10.31	9.98	9.99	9.64	9.55	9.63	9.49	9.09	9.10	
22 2-year .....	11.08	10.84	10.82	10.49	10.37	10.47	10.36	9.94	9.94	
23 2½-year <sup>8</sup> .....	.....	11.15	.....	10.90	.....	10.60	.....	10.45	.....	
24 3-year .....	11.33	11.06	11.05	10.75	10.67	10.80	10.71	10.32	10.39	
25 5-year .....	11.58	11.47	11.53	11.21	11.09	11.21	11.19	10.90	10.96	
26 7-year .....	11.69	11.63	11.66	11.36	11.32	11.52	11.56	11.31	11.39	
27 10-year .....	11.76	11.71	11.75	11.44	11.39	11.58	11.61	11.37	11.42	
28 20-year .....	11.69	11.73	11.84	11.58	11.54	11.71	11.73	11.52	11.56	
29 30-year .....	11.62	11.64	11.72	11.49	11.43	11.59	11.61	11.41	11.45	
30 Composite <sup>9</sup> Over 10 years (long-term) .....	11.32	11.34	11.42	11.17	11.12	11.29	11.30	11.09	11.13	
<b>STATE AND LOCAL NOTES AND BONDS</b>										
Moody's series <sup>10</sup>										
31 Aaa .....	9.65	9.70	9.90	9.90	9.75	9.60	9.55	9.50	9.50	
32 Baa .....	10.35	10.40	10.60	10.60	10.40	10.40	10.40	10.50	10.50	
33 Bond Buyer series <sup>11</sup> .....	10.11	10.17	10.31	10.24	10.04	9.95	10.00	9.93	9.91	
<b>CORPORATE BONDS</b>										
34 Seasoned issues, all industries <sup>12</sup> .....	13.05	12.98	12.96	12.82	12.70	12.79	12.80	12.67	12.68	
Rating group										
35 Aaa .....	12.50	12.43	12.42	12.82	12.05	12.20	12.21	12.04	12.05	
36 Aa .....	12.84	12.72	12.75	12.61	12.51	12.54	12.55	12.43	12.47	
37 A .....	13.26	13.22	13.15	12.99	12.93	13.01	13.01	12.85	12.80	
38 Baa .....	13.61	13.55	13.52	13.45	13.34	13.42	13.43	13.35	13.39	
39 A-rated recently offered utility bonds <sup>13</sup> .....	13.06	13.09	13.07	12.77	12.90	13.01	12.98	12.70	12.79	
MEMO: Dividend/price ratio <sup>14</sup>										
40 Preferred stocks .....	11.54	11.44	11.31	11.41	11.26	11.19	11.33	11.12	11.18	
41 Common stocks .....	4.58	4.49	4.61	4.67	4.66	4.74	4.72	4.61	4.64	



## 23. Stock market—Selected statistics, 1984

### A. Stock prices and trading

Averages of daily figures

Series	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Common stock prices</i>													
New York Stock Exchange (Dec. 31, 1965 = 50)													
1 Total	92.46	96.16	90.60	90.66	90.67	90.07	88.28	87.08	94.49	95.68	95.09	95.85	94.85
2 Industrial	108.01	112.16	105.44	105.92	106.56	105.94	104.04	102.29	111.20	112.18	110.44	110.91	109.05
3 Transportation	85.63	97.98	86.33	86.10	83.61	81.62	79.29	76.72	86.86	86.88	86.82	87.37	88.00
4 Utility	46.44	47.43	45.67	44.83	43.86	44.22	43.65	44.17	46.49	47.47	49.02	49.93	50.58
5 Finance	89.28	95.79	89.95	89.50	88.22	85.06	80.75	79.03	87.92	91.59	92.94	95.28	95.29
Standard & Poor's Corporation (1941-43 = 10)													
6 Total	160.46	166.39	157.25	157.44	157.60	156.55	153.12	151.08	164.42	166.11	164.82	166.27	164.48
7 Industrial	181.26	187.50	177.14	177.85	178.57	177.60	174.20	171.70	186.86	188.10	185.44	186.57	183.62
8 Public utility	67.98	68.50	66.25	65.25	64.34	64.94	64.00	64.66	68.11	69.70	72.02	73.58	74.43
9 Transportation (1970 = 10) <sup>1</sup>	136.10	148.10	138.50	137.88	135.43	132.37	126.55	122.04	138.37	138.71	137.90	137.99	139.40
10 Financial (1970 = 10)	16.99	18.35	17.28	17.13	16.99	16.23	15.14	14.66	16.65	17.43	17.62	18.10	18.27
11 American Stock Exchange (Aug. 31, 1973 = 50), total..	207.96	224.83	207.95	210.09	207.66	206.39	201.24	192.82	207.90	214.50	210.39	209.47	202.28
<i>Volume of trading</i> (thousands of shares)													
12 New York Stock Exchange	91,084	105,518	96,641	84,931	85,874	88,170	85,920	79,156	109,886	93,108	91,676	83,692	89,032
13 American Stock Exchange	6,107	7,167	6,431	5,382	5,863	5,935	5,071	5,141	7,477	5,967	5,587	6,008	7,254

### 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 broker-dealers <sup>2</sup>	23,132	22,557	22,669	22,830	22,360	23,450	22,980	22,810	22,800	22,330	22,350	22,470
2 Margin stocks	22,870	22,330	22,460	22,830	22,360	23,450	22,980	22,810	22,800	22,330	22,350	22,470
3 Convertible bonds	261	226	208	200	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
4 Subscription issues	1	1	1	1	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
MEMO: Free credit balances at brokers <sup>3</sup>												
5 Margin accounts	6,510	6,420	6,520	6,450	6,685	6,430	6,430	6,855	6,690	6,580	6,700	7,015
6 Cash accounts	8,230	8,420	8,265	7,910	8,115	8,305	8,125	8,185	8,315	8,650	8,420	10,215

### 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 class<sup>4</sup></i>												
2 Less than 40 percent	43.0	48.0	46.0	47.0	53.0	50.0	52.0	40.0	42.0	44.0	47.0	46.0
3 40-49	21.0	20.0	20.0	20.0	18.0	19.0	17.0	22.0	22.0	21.0	19.0	18.0
4 50-59	15.0	13.0	14.0	13.0	12.0	12.0	12.0	16.0	15.0	14.0	13.0	16.0
5 60-69	9.0	8.0	9.0	8.0	7.0	8.0	8.0	9.0	9.0	9.0	9.0	9.0
6 70-79	6.0	6.0	6.0	6.0	5.0	6.0	5.0	6.0	6.0	6.0	6.0	5.0
7 80 percent or more	6.0	5.0	5.0	6.0	5.0	5.0	6.0	7.0	6.0	6.0	6.0	6.0

### D. Special miscellaneous-account balances at brokers<sup>5</sup>

End of period

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total balances (millions of dollars) <sup>6</sup>	62,670	63,411	65,855	66,340	70,110	69,410	70,588	71,840	72,350	73,500	73,904	75,840
<i>Distribution by equity status (percent)</i>												
2 Net credit status	61.0	59.0	61.0	60.0	60.0	56.0	57.0	58.0	58.0	59.0	59.0	59.0
<i>Debit status, by equity</i>												
3 60 percent or more	29.0	29.0	28.0	29.0	27.0	30.0	30.0	31.0	31.0	30.0	29.0	29.0
4 Less than 60 percent	10.0	12.0	11.0	11.0	13.0	14.0	13.0	11.0	11.0	11.0	12.0	11.0

## 24. Selected assets and liabilities of financial 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.
	1982'											
1 Assets	668,041	672,487	678,886	682,313	688,057	693,701	698,776	704,643	692,199	693,719	698,510	707,646
2 Mortgages	517,802	516,714	516,450	515,154	514,611	513,675	511,470	510,682	494,918	491,057	489,871	483,614
3 Cash and investment securities <sup>2</sup>	64,508	67,051	68,278	68,431	70,558	71,131	73,160	74,552	75,155	75,153	78,715	85,438
4 Other	85,731	88,722	94,158	98,728	102,888	108,895	114,146	119,409	122,126	127,509	129,924	138,594
5 Liabilities and net worth	668,041	672,487	678,886	682,313	688,057	693,701	698,776	704,643	692,199	693,719	698,510	707,646
6 Savings capital	527,160	529,965	536,708	533,922	535,613	539,218	540,432	543,380	548,580	548,047	549,430	567,961
7 Borrowed money	88,783	89,146	90,689	93,560	94,117	96,850	98,433	98,803	99,771	100,881	102,885	97,850
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	38,683	33,989
10 Loans in process <sup>3</sup>	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	18,317	20,137	18,583	22,238	26,142	25,062	27,859	36,477	19,372	20,253	21,423	15,602
12 Net worth <sup>4</sup>	27,516	27,078	26,488	26,025	25,419	25,455	24,802	24,492	24,476	24,538	24,772	26,233
13 MEMO: Mortgage loan commitments outstanding <sup>5</sup>	15,131	15,397	15,582	16,375	16,622	16,828	15,924	16,943	17,256	18,407	19,682	18,054
	1983											
1 Assets	716,429	724,282	725,724	730,765	730,612	733,905	742,385	748,105	749,737	758,337	764,913	773,417
2 Mortgages	482,902	482,642	477,358	478,041	474,041	475,183	480,108	484,076	483,317	486,490	490,956	494,789
3 Cash and investment securities <sup>2</sup>	91,418	94,930	97,596	100,265	104,610	102,501	103,057	100,396	100,900	102,283	102,192	104,274
4 Other	142,109	146,710	150,770	152,459	151,961	156,221	159,220	163,633	165,520	169,564	171,765	174,354
5 Liabilities and net worth	716,429	724,282	725,724	730,765	730,612	733,905	742,385	748,105	749,737	758,337	764,913	773,417
6 Savings capital	584,802	593,882	599,179	603,303	601,876	605,456	611,029	615,601	618,263	622,867	625,347	634,455
7 Borrowed money	88,888	86,591	85,020	83,850	83,014	84,682	85,093	84,844	86,489	87,937	89,861	92,127
8 FHLBB	60,415	58,841	56,859	55,933	54,392	54,234	53,579	52,303	52,179	52,678	51,735	52,626
9 Other	28,473	27,750	28,161	27,917	28,622	30,448	31,514	32,541	34,310	35,259	38,126	39,501
10 Loans in process <sup>3</sup>	10,455	11,044	12,255	13,478	14,548	15,998	17,094	17,967	18,812	19,209	19,728	21,117
11 Other	16,492	17,364	14,594	16,064	18,200	15,468	17,905	19,057	16,002	18,016	19,806	15,968
12 Net worth <sup>4</sup>	26,247	26,445	26,931	27,548	27,522	28,299	28,358	28,603	28,983	29,517	29,899	30,867
13 MEMO: Mortgage loan commitments outstanding <sup>5</sup>	19,468	22,077	24,922	27,968	30,148	30,691	31,733	32,415	32,483	32,798	34,780	32,996
	1984											
1 Assets	774,414	781,821	797,849	808,264	825,557	840,682	850,780	860,088	877,642	881,627	887,696	902,449
2 Mortgages	496,015	499,337	503,509	510,670	519,628	528,172	535,814	540,644	550,129	552,516	556,229	555,277
3 Cash and investment securities <sup>2</sup>	102,760	104,800	109,477	106,863	110,033	109,752	108,456	108,820	112,350	112,023	114,879	125,358
4 Other	175,639	177,684	184,863	190,731	195,896	202,758	206,510	210,624	215,163	217,088	216,588	221,814
5 Liabilities and net worth	774,414	781,821	797,849	808,264	825,557	840,682	850,780	860,088	877,642	881,627	887,696	902,449
6 Savings capital	640,079	644,977	656,650	660,663	670,666	681,947	687,817	691,704	704,558	708,846	714,780	724,301
7 Borrowed money	87,034	87,269	94,113	98,275	103,119	108,417	110,238	114,747	121,329	119,305	117,775	126,169
8 FHLBB	50,880	50,465	50,663	51,951	53,485	56,558	57,115	60,178	63,627	63,412	63,383	64,207
9 Other	36,154	36,804	43,450	46,324	49,634	51,859	53,123	54,569	57,702	55,893	54,392	61,962
10 Loans in process <sup>3</sup>	21,532	21,974	22,969	23,938	24,761	25,726	26,122	26,773	27,141	26,754	26,683	26,959
11 Other	16,415	18,146	15,548	17,524	19,832	17,586	19,970	20,599	18,050	19,894	21,302	17,215
12 Net worth <sup>4</sup>	30,886	31,429	31,538	31,802	31,940	32,732	32,755	33,038	33,705	33,582	33,839	34,764
13 MEMO: Mortgage loan commitments outstanding <sup>5</sup>	33,504	36,198	39,867	41,732	45,274	44,878	43,878	41,182	40,089	38,530	37,856	34,841



## 24. Selected assets and liabilities of financial institutions—Continued

### D. Credit unions

Millions of dollars, end of period

Account	1983											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>1 Total assets/liabilities and capital</b>	<b>69,814</b>	<b>71,379</b>	<b>73,824</b>	<b>74,827</b>	<b>76,762</b>	<b>78,467</b>	<b>78,969</b>	<b>79,444</b>	<b>80,342</b>	<b>80,626</b>	<b>81,203</b>	<b>81,961</b>
2 Federal	45,609	46,673	48,350	48,986	50,275	51,430	51,859	52,261	53,086	53,297	53,801	54,482
3 State	24,205	24,706	25,474	25,841	26,487	27,037	27,110	27,183	27,256	27,329	27,402	27,479
4 Loans outstanding	42,947	42,823	43,070	43,530	44,058	45,001	45,719	46,850	47,701	48,401	49,235	50,083
5 Federal	27,740	27,644	27,823	28,133	28,512	29,175	29,672	30,582	31,212	31,691	32,304	32,930
6 State	15,207	15,179	15,247	15,397	15,546	15,826	16,047	16,268	16,489	16,710	16,931	17,153
7 Savings	63,365	64,875	67,641	68,862	70,475	71,712	72,327	72,508	73,417	73,799	74,202	74,739
8 Federal (shares)	41,556	42,533	44,336	45,165	46,192	47,145	47,713	47,847	48,709	49,044	49,400	49,889
9 State (shares and deposits)	21,809	22,342	23,305	23,697	24,283	24,567	24,614	24,661	24,708	24,755	24,802	24,850
	1984											
<b>1 Total assets/liabilities and capital</b>	<b>82,496</b>	<b>83,726</b>	<b>85,789</b>	<b>86,594</b>	<b>88,350</b>	<b>90,276</b>	<b>90,145</b>	<b>90,503</b>	<b>91,651</b>	<b>91,619</b>	<b>92,521</b>	<b>93,036</b>
2 Federal	54,770	55,753	57,569	58,127	59,636	61,316	61,163	61,500	62,107	61,935	62,690	63,205
3 State	27,726	27,973	28,220	28,467	28,714	28,960	28,982	29,003	29,544	29,684	29,831	29,831
4 Loans outstanding	50,625	51,435	52,269	53,247	54,437	55,915	57,286	58,802	59,874	60,483	62,170	62,561
5 Federal	33,270	33,878	34,510	35,286	36,274	37,547	38,490	39,578	40,310	40,727	41,762	42,337
6 State	17,355	17,557	17,759	17,961	18,163	18,368	18,796	19,224	19,564	19,756	20,408	20,224
7 Savings	75,532	76,556	78,487	79,413	80,702	82,578	82,402	82,135	83,172	83,129	84,000	84,348
8 Federal (shares)	50,438	51,218	52,905	53,587	54,632	56,261	56,278	56,205	56,734	56,655	57,302	57,539
9 State (shares and deposits)	25,094	25,338	25,582	25,826	26,070	26,317	26,124	25,930	26,438	26,474	26,698	26,809

### E. FSLIC-insured federal saving banks

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1984											
<b>1 Assets</b>	<b>69,835</b>	<b>72,143</b>	<b>75,555</b>	<b>77,374</b>	<b>78,952</b>	<b>81,310</b>	<b>83,989</b>	<b>87,209</b>	<b>82,174</b>	<b>87,743</b>	<b>94,536</b>	<b>98,559</b>
2 Mortgages	41,754	43,371	44,708	45,900	46,791	48,084	49,996	52,039	48,841	51,554	55,861	57,429
3 Cash and investment securities <sup>2</sup>	11,243	11,662	12,552	12,762	12,814	13,071	13,184	13,331	12,867	13,615	14,826	16,001
4 Other	16,838	17,110	18,295	18,712	19,347	20,155	20,809	21,839	20,466	22,574	23,849	25,129
<b>5 Liabilities and net worth</b>	<b>69,835</b>	<b>72,143</b>	<b>75,555</b>	<b>77,374</b>	<b>78,952</b>	<b>81,310</b>	<b>83,989</b>	<b>87,209</b>	<b>82,174</b>	<b>87,743</b>	<b>94,536</b>	<b>98,559</b>
6 Savings capital	57,195	59,107	61,433	62,495	63,026	64,364	66,227	68,443	65,079	70,080	76,167	79,572
7 Borrowed money	8,048	8,088	9,213	9,707	10,475	11,489	12,060	12,863	11,828	11,935	11,937	12,798
8 FHLBB	4,751	4,884	5,232	5,491	5,900	6,538	6,897	7,654	6,600	6,867	7,041	7,515
9 Other	3,297	3,204	3,981	4,216	4,575	4,951	5,163	5,209	5,228	5,068	4,896	5,283
10 Loans in process <sup>3</sup>	1,347	1,545	1,360	1,548	1,747	1,646	1,807	1,912	1,610	1,896	2,259	1,903
11 Other	3,245	3,403	3,549	3,624	3,704	3,811	3,895	3,991	3,657	3,832	4,173	4,286
12 Net worth <sup>4</sup>	1,387	1,531	1,669	1,716	1,787	1,839	1,901	1,895	1,505	1,457	1,689	1,738
13 MEMO: Mortgage loan commitments outstanding <sup>1</sup>	2,974	2,704	3,253	3,714	3,763	3,583	3,988	3,860	2,970	2,925	3,298	3,234

## 25. Federal fiscal and financing operations

Millions of dollars

Type of account or operation	Fiscal year 1983	Calendar year 1984							
		Year	H1	H2	Jan.	Feb.	Mar.	Apr.	
<i>U.S. budget</i>									
1 Receipts <sup>1</sup> .....	666,457	683,202	341,808	341,394	62,537	47,886	44,464	80,180	
2 Outlays <sup>1</sup> .....	841,800	867,650	420,700	446,950	68,052	68,267	73,020	68,687	
3 Surplus, or deficit (-).....	-175,343	-184,448	-78,892	-105,556	-5,515	-20,381	-28,556	11,493	
4 Trust funds <sup>2</sup> .....	30,565	49,553	18,080	31,473	1,043	557	-2,827	5,033	
5 Federal funds <sup>2</sup> .....	-205,908	-234,003	-96,971	-129,955	-6,558	-20,938	-25,728	6,459	
<i>Off-budget entities</i>									
Surplus, or deficit (-)									
6 Federal Financing Bank outlays.....	-7,277	-7,495	-5,115	-2,380	-121	-8	-1,431	-920	
7 Other <sup>3</sup> .....	-2,719	-2,398	-838	-1,560	-125	-198	-296	262	
<i>U.S. budget plus off-budget, including Federal Financing Bank</i>									
8 Surplus, or deficit (-).....	-185,339	-194,385	-84,884	-109,501	-5,762	-20,588	-30,282	10,833	
Source of financing									
9 Borrowing from the public.....	170,817	198,801	80,592	118,209	23,686	18,172	7,568	17,038	
10 Cash and monetary assets—Decrease, or increase (-) <sup>4</sup> .....	5,636	-19,180	-3,127	-16,683	-21,127	8,722	9,415	-24,772	
11 Other <sup>5</sup> .....	8,885	2,775	7,418	-4,643	3,202	-6,306	13,299	-3,099	
MEMO									
12 Treasury operating balance (level, end of period).....	30,426	17,649	13,567	17,649	28,544	23,758	14,054	38,204	
13 Federal Reserve Banks.....	8,514	5,316	4,397	5,316	7,153	3,226	3,684	16,729	
14 Tax and loan accounts.....	21,913	12,333	9,170	12,333	21,392	20,531	10,369	21,474	
		Calendar year 1984							
		May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>U.S. budget</i>									
1 Receipts <sup>1</sup> .....		37,459	69,282	52,017	55,209	68,019	52,251	51,494	62,404
2 Outlays <sup>1</sup> .....		71,391	71,283	68,433	88,707	51,234	81,037	79,956	77,583
3 Surplus, or deficit (-).....		-33,932	-2,001	-16,416	-33,498	16,785	-28,786	-28,462	-15,179
4 Trust funds <sup>2</sup> .....		3,849	10,425	441	-11,045	23,861	10,055	-265	8,426
5 Federal funds <sup>2</sup> .....		-37,781	-12,425	-16,857	-22,453	-7,077	-38,842	-28,197	-23,606
<i>Off-budget entities</i>									
Surplus, or deficit (-)									
6 Federal Financing Bank outlays.....		-1,171	-1,504	-1,406	-755	-467	154	-48	142
7 Other <sup>3</sup> .....		-181	-296	-306	-419	-1,507	613	-392	475
<i>U.S. budget plus off-budget, including Federal Financing Bank</i>									
8 Surplus, or deficit (-).....		-35,284	-3,801	-18,128	-34,673	14,784	-28,019	-28,902	-14,563
Source of financing									
9 Borrowing from the public.....		8,604	5,524	24,540	25,340	4,167	20,754	19,353	24,055
10 Cash and monetary assets—Decrease, or increase (-) <sup>4</sup> .....		31,023	-6,388	-3,264	-6,295	-18,987	7,564	14,780	-10,490
11 Other <sup>5</sup> .....		-4,344	4,666	-3,148	3,038	-1	-299	-5,231	998
MEMO									
12 Treasury operating balance (level, end of period).....		8,182	13,567	16,312	11,327	30,426	22,345	5,566	17,649
13 Federal Reserve Banks.....		4,855	4,397	3,972	4,029	8,514	3,791	2,216	5,316
14 Tax and loan accounts.....		3,327	9,170	12,340	7,298	21,913	18,553	3,350	12,333



## 26. U.S. budget—Continued

### B. Outlays

Millions of dollars

Source	Calendar year 1984						
	Year	Jan.	Feb.	Mar.	Apr.	May	June
1 All types <sup>1</sup> .....	867,644	68,052	68,267	73,020	68,687	71,391	71,283
2 National defense .....	232,925	18,283	18,515	19,516	18,711	19,955	19,659
3 International affairs .....	13,976	709	780	1,108	973	999	857
4 General science, space and technology .....	8,454	503	721	611	685	756	705
5 Energy .....	2,503	255	34	265	57	119	350
6 Natural resources and environment .....	12,833	963	790	861	923	951	975
7 Agriculture .....	15,653	1,835	1,737	1,315	1,364	687	191
8 Commerce and housing credit .....	5,235	709	-648	224	-22	2,013	296
9 Transportation .....	24,289	1,953	1,517	1,555	1,716	1,798	2,077
10 Community and regional development .....	7,990	434	524	514	481	563	638
11 Education, training, employment, and social services .....	27,182	2,476	2,305	2,172	2,210	2,260	2,022
12 Health .....	31,243	2,552	2,540	2,729	2,577	2,638	2,515
13 Social security and medicare <sup>2</sup> .....	239,033	19,385	19,165	20,192	19,405	19,555	21,718
14 Income security .....	107,861	8,519	8,585	9,791	8,677	8,498	6,380
15 Veterans benefits and services .....	26,166	1,202	2,180	3,293	891	2,204	3,151
16 Administration of justice .....	5,799	487	505	435	476	441	463
17 General government .....	5,014	88	495	585	265	558	471
18 General-purpose fiscal assistance .....	6,401	1,153	201	86	1,219	80	204
19 Net interest .....	116,041	7,808	9,800	8,592	9,211	9,731	9,606
20 Undistributed offsetting receipts <sup>3</sup> .....	-20,950	-1,263	-1,407	-824	-1,130	-2,414	-998
		July	Aug.	Sept.	Oct.	Nov.	Dec.
1 All types <sup>1</sup> .....		68,433	88,707	51,234	81,037	79,950	77,583
2 National defense .....		18,870	20,059	18,942	19,329	20,930	20,156
3 International affairs .....		1,117	1,020	1,698	1,995	1,423	1,297
4 General science, space, and technology .....		745	762	646	961	667	692
5 Energy .....		309	213	-266	562	327	278
6 Natural resources and environment .....		1,232	1,247	1,293	1,390	955	1,253
7 Agriculture .....		503	507	145	2,344	2,144	2,881
8 Commerce .....		559	-161	103	1,390	-271	1,043
9 Transportation .....		2,322	2,272	2,331	2,411	2,282	2,055
10 Community and regional development .....		682	698	850	1,106	873	627
11 Education, training employment, and social services .....		2,075	2,710	1,839	2,369	2,655	2,089
12 Health .....		2,536	2,736	2,337	2,891	2,515	2,677
13 Social security and medicare <sup>2</sup> .....		19,656	34,145	4,084	21,457	19,631	20,640
14 Income security .....		7,047	8,271	7,615	11,807	11,967	10,704
15 Veterans benefits and services .....		1,234	3,287	936	2,108	3,350	2,393
16 Administration of justice .....		543	553	396	376	633	491
17 General government .....		290	546	468	536	143	569
18 General-purpose fiscal assistance .....		1,256	91	236	1,735	119	21
19 Net interest .....		8,743	11,106	9,742	9,497	12,120	10,085
20 Undistributed offsetting receipts <sup>3</sup> .....		-1,296	-1,356	-2,160	-3,226	-2,508	-2,368

## 27. Federal debt subject to statutory limit—Types and ownership, 1984

Billions of dollars

Item	Mar. 31	June 30	Sept. 30	Dec. 31
<b>1 Federal debt outstanding</b> .....	<b>1,468.3</b>	<b>1,517.2</b>	<b>1,576.7</b>	<b>1,667.4</b>
2 Public debt securities .....	1,463.7	1,512.7	1,572.3	1,663.0
3 Held by public .....	1,223.9	1,255.1	1,309.2	1,373.4
4 Held by agencies .....	239.8	257.6	263.1	289.6
5 Agency securities .....	4.6	4.5	4.5	4.5
6 Held by public .....	3.5	3.4	3.4	3.4
7 Held by agencies .....	1.1	1.1	1.1	1.1
<b>8 Debt subject to statutory limit</b> .....	<b>1,464.5</b>	<b>1,513.4</b>	<b>1,573.0</b>	<b>1,663.7</b>
9 Public debt securities .....	1,463.1	1,512.1	1,571.7	1,662.4
10 Other debt <sup>1</sup> .....	1.3	1.3	1.3	1.3
<b>11 MEMO: Statutory debt limit</b> .....	<b>1,490.0</b>	<b>1,520.0</b>	<b>1,573.0</b>	<b>1,823.8</b>

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

Billions of dollars, end of period

Type and holder	1983				1984			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
<b>1 Total gross public debt</b> .....	<b>1,244.5</b>	<b>1,319.6</b>	<b>1,377.2</b>	<b>1,410.7</b>	<b>1,463.7</b>	<b>1,512.7</b>	<b>1,572.3</b>	<b>1,663.0</b>
<i>Type</i>								
2 Interest-bearing debt .....	1,243.0	1,318.1	1,375.8	1,400.9	1,452.1	1,501.1	1,559.6	1,660.6
3 Marketable .....	937.8	978.9	1,024.0	1,050.9	1,097.7	1,126.6	1,176.6	1,247.4
4 Bills .....	331.9	334.3	340.7	343.8	350.2	343.3	356.8	374.4
5 Notes .....	494.4	527.1	557.5	573.4	604.9	532.1	661.7	705.1
6 Bonds .....	111.4	117.5	125.7	133.7	142.6	151.2	158.1	167.9
7 Nonmarketable <sup>1</sup> .....	305.2	339.2	351.8	350.0	354.4	374.5	383.0	413.2
8 State and local government series .....	27.1	33.1	35.1	36.7	38.1	39.9	41.4	44.4
9 Foreign issues <sup>2</sup> .....	12.4	11.4	11.5	10.4	9.9	8.8	8.8	9.1
10 Government .....	11.1	10.8	11.5	10.4	9.9	8.8	8.8	9.1
11 Public .....	1.3	.6	.0	.0	.0	.0	.0	.0
12 Savings bonds and notes .....	68.5	69.4	70.3	70.7	71.6	72.3	73.1	73.3
13 Government-account series <sup>3</sup> .....	197.0	225.0	234.7	231.9	234.6	253.2	259.5	286.2
<b>14 Non-interest-bearing debt</b> .....	<b>1.5</b>	<b>1.5</b>	<b>1.5</b>	<b>9.8</b>	<b>11.6</b>	<b>11.6</b>	<b>12.7</b>	<b>2.3</b>
<i>Holder<sup>4</sup></i>								
15 U.S. government agencies and trust funds .....	201.2	229.3	239.0	236.3	239.8	257.6	263.1	289.6
16 Federal Reserve Banks .....	136.7	141.7	155.4	151.9	150.8	152.9	155.0	160.9
17 Private investors .....	906.6	948.6	982.7	1,022.6	1,073.0	1,102.2	1,154.1	1,212.5
18 Commercial banks .....	153.2	171.6	176.3	188.8	189.8	182.3	183.0	185.5
19 Money market funds .....	44.8	28.3	22.1	22.8	19.4	14.9	13.6	26.0
20 Insurance companies .....	43.7	47.4	51.2	56.7	57.1	61.6	58.6	73.9
21 Other corporations .....	27.2	32.8	35.9	39.7	42.6	45.3	47.7	50.2
22 State and local governments .....	137.1	144.9	149.9	155.1	162.9	165.0	n.a.	n.a.
<i>Individuals</i>								
23 Savings bonds .....	68.8	69.7	70.6	71.5	72.2	72.9	73.7	74.5
24 Other securities .....	47.9	51.6	58.4	61.9	64.0	69.3	73.8	70.8
25 Foreign and international <sup>5</sup> .....	156.2	160.1	160.1	166.3	166.3	171.5	175.5	193.1
26 Other miscellaneous investors <sup>6</sup> .....	227.7	242.2	258.3	259.8	298.7	319.4	n.a.	n.a.



## 29. U.S. government securities dealers, 1984

### A. Transactions<sup>1</sup>

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.
<b>IMMEDIATE DELIVERY</b>												
1 U.S. government securities . . . . .	45,649	52,425	50,444	45,796	54,976	51,079	47,484	44,722	50,356	61,325	71,079	58,100
<i>Maturity</i>												
2 Bills . . . . .	23,156	24,921	23,333	24,593	28,994	27,560	23,471	21,481	25,699	29,911	31,173	28,194
3 Other within 1 year . . . . .	1,120	896	904	949	1,168	1,206	1,197	944	1,051	1,748	2,454	2,027
4 1-5 years . . . . .	9,619	11,802	11,038	8,873	11,401	10,613	9,869	9,491	10,464	14,033	18,641	14,962
5 5-10 years . . . . .	5,651	8,068	7,792	5,783	6,745	6,787	7,697	6,780	7,972	9,463	10,633	7,914
6 Over 10 years . . . . .	6,104	6,739	7,377	5,598	6,669	4,913	5,251	6,026	5,171	6,170	8,178	5,003
<i>Type of customer</i>												
7 U.S. government securities dealers . . . . .	2,751	4,151	1,999	2,287	2,489	2,277	2,417	2,673	2,654	3,675	3,686	3,981
8 U.S. government securities brokers . . . . .	21,071	24,944	27,321	22,650	27,989	26,532	23,564	21,499	24,459	28,832	33,382	24,766
9 All others <sup>2</sup> . . . . .	21,828	23,329	21,124	20,859	24,499	22,269	21,503	20,550	23,243	28,818	34,018	29,353
10 Federal agency securities . . . . .	6,550	7,590	7,160	7,235	6,580	7,084	7,979	7,053	8,978	9,250	10,177	8,521
11 Certificates of deposit . . . . .	4,884	5,344	4,810	7,608	6,188	3,979	4,512	3,019	4,461	4,976	5,203	4,381
12 Bankers acceptances . . . . .	3,121	2,716	2,506	3,072	3,326	3,109	3,185	2,538	3,792	4,168	4,015	3,376
13 Commercial paper . . . . .	8,892	8,110	8,124	9,854	8,877	10,034	11,580	10,531	11,669	10,589	11,079	10,882
<b>FUTURES TRANSACTIONS<sup>3</sup></b>												
14 Treasury bills . . . . .	5,453	7,104	8,676	8,510	11,352	8,210	7,136	5,527	5,097	4,964	6,650	4,686
15 Treasury coupons . . . . .	2,628	3,550	4,629	3,804	5,517	4,967	4,245	4,386	5,117	5,115	5,473	4,605
16 Federal agency securities . . . . .	157	302	437	247	356	381	221	284	254	138	230	131
<b>FORWARD TRANSACTIONS<sup>4</sup></b>												
17 U.S. government securities . . . . .	703	1,611	1,394	997	1,779	1,756	1,141	1,412	1,071	1,257	1,807	1,447
18 Federal agency securities . . . . .	2,154	2,596	2,597	2,914	3,068	2,810	2,719	3,180	2,458	2,654	3,583	3,380
Week ending Wednesday												
	Jan. 4	Jan. 11	Jan. 18	Jan. 25	Feb. 1	Feb. 8	Feb. 15	Feb. 22	Feb. 29	Mar. 7		
<b>IMMEDIATE DELIVERY</b>												
1 U.S. government securities . . . . .	50,754	47,047	49,187	38,623	44,628	50,939	55,257	50,973	54,993	47,261		
<i>Maturity</i>												
2 Bills . . . . .	26,128	23,147	24,626	20,407	21,982	24,358	23,114	28,097	25,040	21,693		
3 Other within 1 year . . . . .	1,152	1,005	1,467	865	1,080	804	805	909	1,000	807		
4 1-5 years . . . . .	9,406	9,505	10,280	7,593	11,434	13,099	11,591	10,053	12,630	8,941		
5 5-10 years . . . . .	7,034	5,944	6,055	5,118	5,087	6,778	10,264	6,263	9,678	9,162		
6 Over 10 years . . . . .	7,034	7,446	6,760	4,641	5,046	5,901	9,484	5,651	6,646	6,658		
<i>Type of customer</i>												
7 U.S. government securities dealers . . . . .	2,957	2,679	3,116	2,386	2,881	3,857	5,290	4,668	3,335	1,890		
8 U.S. government securities brokers . . . . .	21,239	21,978	23,186	17,931	20,020	24,643	24,925	23,251	27,749	26,486		
9 All others <sup>2</sup> . . . . .	26,559	22,390	22,885	18,306	21,728	22,439	25,041	23,054	23,910	18,884		
10 Federal agency securities . . . . .	6,493	6,209	7,784	6,199	6,568	7,468	9,179	6,065	7,450	7,317		
11 Certificates of deposit . . . . .	4,844	5,622	5,272	3,760	4,338	4,705	5,378	5,888	5,788	5,428		
12 Bankers acceptances . . . . .	2,636	3,353	3,496	2,595	2,945	2,487	2,420	2,806	3,192	2,719		
13 Commercial paper . . . . .	11,083	9,870	8,268	7,333	8,395	7,691	8,666	8,321	7,883	7,714		
<b>FUTURES TRANSACTIONS<sup>3</sup></b>												
14 Treasury bills . . . . .	4,336	5,994	6,782	4,784	4,223	7,648	6,180	7,408	7,433	8,344		
15 Treasury coupons . . . . .	2,116	2,583	3,412	2,511	1,964	3,402	3,335	2,986	4,718	4,861		
16 Federal agency securities . . . . .	293	207	240	159	140	208	302	232	398	485		
<b>FORWARD TRANSACTIONS<sup>4</sup></b>												
17 U.S. government securities . . . . .	833	430	983	753	823	2,231	1,728	965	1,474	819		
18 Federal agency securities . . . . .	2,106	2,256	2,607	1,584	1,980	3,089	2,863	2,644	1,985	2,409		

## 29. U.S. government securities dealers, 1984—Continued

### A. Transactions<sup>1</sup>—Continued

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

Type and maturity	Week ending Wednesday									
	Mar. 14	Mar. 21	Mar. 28	Apr. 4	Apr. 11	Apr. 18	Apr. 25	May 2	May 9	May 16
<b>IMMEDIATE DELIVERY</b>										
1 U.S. government securities .....	44,831	50,728	52,807	57,295	44,432	46,768	46,355	40,742	48,570	63,671
<i>Maturity</i>										
2 Bills .....	22,571	25,316	22,843	27,248	22,731	26,613	26,181	20,876	25,756	29,993
3 Other within 1 year .....	753	821	1,096	1,177	772	1,037	824	1,176	873	1,172
4 1-5 years .....	8,321	10,851	15,031	10,935	7,749	8,156	8,889	9,879	10,880	14,046
5 5-10 years .....	6,704	6,673	6,972	8,590	6,553	5,686	5,641	4,057	5,341	8,226
6 Over 10 years .....	6,482	7,068	6,865	9,345	6,627	5,276	4,821	4,754	5,720	10,235
<i>Type of customer</i>										
7 U.S. government securities dealers .....	1,869	1,850	2,080	2,387	1,787	1,587	3,622	2,368	2,016	2,923
8 U.S. government securities brokers .....	25,135	26,899	27,889	30,763	22,820	22,292	21,529	20,362	25,054	34,068
9 All others <sup>2</sup> .....	17,828	21,980	22,837	24,145	19,825	22,889	21,204	18,012	21,500	26,680
10 Federal agency securities .....	7,041	8,394	6,524	6,356	7,101	8,065	7,670	6,047	6,526	8,597
11 Certificates of deposit .....	4,984	4,365	4,533	5,050	9,114	7,253	7,105	8,352	8,714	7,043
12 Bankers acceptances .....	2,328	2,383	2,618	2,712	3,284	3,032	3,271	2,644	3,211	3,655
13 Commercial paper .....	7,319	8,444	8,239	10,942	9,162	10,274	9,478	9,343	7,961	8,775
<b>FUTURES TRANSACTIONS<sup>3</sup></b>										
14 Treasury bills .....	10,445	7,269	8,531	10,157	9,560	6,971	8,823	6,422	10,448	14,067
15 Treasury coupons .....	5,100	4,706	3,651	4,639	3,884	4,134	3,467	3,044	4,543	7,466
16 Federal agency securities .....	334	465	379	358	259	265	297	176	403	253
<b>FORWARD TRANSACTIONS<sup>4</sup></b>										
17 U.S. government securities .....	1,184	1,103	2,489	1,038	635	322	2,657	1,140	2,547	1,735
18 Federal agency securities .....	2,874	3,023	2,292	2,998	3,695	2,969	1,592	2,648	3,783	3,880
	May 23	May 30	June 6	June 13	June 20	June 27	July 4	July 11	July 18	July 25
<b>IMMEDIATE DELIVERY</b>										
1 U.S. government securities .....	51,873	57,446	65,530	51,142	50,808	45,901	45,730	51,618	43,745	44,789
<i>Maturity</i>										
2 Bills .....	30,156	30,217	34,744	29,575	28,757	22,128	23,956	25,798	22,986	22,087
3 Other within 1 year .....	1,322	1,193	1,400	989	968	1,359	1,544	1,208	1,289	922
4 1-5 years .....	10,188	12,335	11,881	8,606	9,234	13,507	9,532	8,869	7,941	9,683
5 5-10 years .....	4,823	7,720	11,694	6,970	6,644	5,137	6,199	9,525	6,369	7,053
6 Over 10 years .....	5,385	5,981	5,811	5,002	5,205	3,769	4,500	6,217	5,160	5,046
<i>Type of customer</i>										
7 U.S. government securities dealers .....	2,171	2,850	2,721	1,860	2,271	2,413	2,904	2,682	2,533	1,457
8 U.S. government securities brokers .....	25,972	27,250	33,302	27,073	28,087	23,032	21,327	24,729	21,920	22,883
9 All others <sup>2</sup> .....	23,730	27,347	29,507	22,208	20,450	20,455	21,500	24,207	19,292	20,450
10 Federal agency securities .....	5,221	4,871	8,285	6,599	8,528	6,354	6,903	7,790	9,622	7,286
11 Certificates of deposit .....	4,092	4,183	4,698	3,876	3,549	3,813	4,274	4,993	4,336	4,546
12 Bankers acceptances .....	3,368	3,431	3,697	3,267	2,803	2,816	2,981	3,260	3,245	3,170
13 Commercial paper .....	9,524	8,747	10,480	9,435	9,608	10,361	12,251	11,038	12,056	11,117
<b>FUTURES TRANSACTIONS<sup>3</sup></b>										
14 Treasury bills .....	10,781	11,583	11,026	7,302	9,603	7,389	6,033	6,699	8,218	7,594
15 Treasury coupons .....	5,137	5,882	6,242	4,509	5,528	4,239	3,849	4,817	4,046	4,035
16 Federal agency securities .....	362	443	367	350	445	208	404	263	195	225
<b>FORWARD TRANSACTIONS<sup>4</sup></b>										
17 U.S. government securities .....	1,541	1,550	1,625	1,237	2,590	1,474	1,371	1,145	1,027	1,296
18 Federal agency securities .....	1,922	2,704	3,231	3,015	3,406	1,943	2,997	3,390	3,187	1,747

## 29. U.S. government securities dealers, 1984—Continued

### A. Transactions<sup>1</sup>—Continued

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

Type and maturity	Week ending Wednesday										
	Aug. 1	Aug. 8	Aug. 15	Aug. 22	Aug. 29	Sept. 5	Sept. 12	Sept. 19	Sept. 26	Oct. 3	Oct. 10
<b>IMMEDIATE DELIVERY</b>											
1 U.S. government securities .....	49,117	47,479	59,647	37,361	35,883	39,200	49,413	52,366	51,012	46,722	48,420
<i>Maturity</i>											
2 Bills .....	21,551	22,286	27,632	17,817	18,640	22,188	25,124	26,396	24,559	24,753	24,043
3 Other within 1 year .....	1,182	1,075	1,197	887	734	682	854	1,392	1,142	1,018	1,298
4 1-5 years .....	13,283	11,751	10,961	8,622	8,081	5,242	9,333	10,666	12,758	9,464	10,023
5 5-10 years .....	7,817	6,045	9,022	5,262	5,038	8,000	8,992	8,553	7,179	6,522	8,328
6 Over 10 years .....	5,285	6,323	10,836	4,773	3,390	3,088	5,110	5,359	5,374	4,965	4,729
<i>Type of customer</i>											
7 U.S. government securities dealers .....	2,886	2,896	3,136	1,908	2,647	2,570	2,326	2,937	2,397	3,009	3,363
8 U.S. government securities brokers .....	24,556	22,323	29,264	19,384	16,573	17,689	24,631	25,310	24,791	22,324	22,112
9 All others <sup>2</sup> .....	21,675	22,261	27,248	16,069	16,663	18,943	22,456	24,119	23,824	21,389	22,945
10 Federal agency securities .....	7,479	8,884	9,184	5,172	5,212	6,177	8,872	11,517	8,135	7,213	8,594
11 Certificates of deposit .....	3,915	3,560	3,399	2,764	2,633	2,853	4,006	4,641	5,076	3,832	4,674
12 Bankers acceptances .....	2,963	3,275	2,352	2,359	2,250	2,725	3,522	4,104	3,829	3,577	4,094
13 Commercial paper .....	11,312	10,650	10,060	10,515	10,615	12,194	11,608	12,061	10,853	11,176	11,246
<b>FUTURES TRANSACTIONS<sup>3</sup></b>											
14 Treasury bills .....	6,166	5,816	8,623	4,076	4,179	3,467	5,347	5,407	5,752	3,974	3,215
15 Treasury coupons .....	4,405	5,128	5,287	4,467	3,427	3,114	4,984	6,566	4,090	4,067	3,939
16 Federal agency securities .....	265	207	358	381	311	103	206	494	243	123	108
<b>FORWARD TRANSACTIONS<sup>4</sup></b>											
17 U.S. government securities .....	1,270	1,616	1,193	1,682	1,182	1,091	662	1,418	1,339	372	735
18 Federal agency securities .....	2,135	5,140	4,201	2,522	1,590	2,381	2,303	3,314	1,917	2,244	3,101
	Oct. 17	Oct. 24	Oct. 31	Nov. 7	Nov. 14	Nov. 21	Nov. 28	Dec. 5	Dec. 12	Dec. 19	Dec. 26
<b>IMMEDIATE DELIVERY</b>											
1 U.S. government securities .....	58,442	83,358	64,875	80,933	66,293	73,474	61,584	65,875	52,988	74,271	48,229
<i>Maturity</i>											
2 Bills .....	31,150	36,293	31,678	35,041	27,296	34,581	25,542	33,268	24,954	34,938	23,208
3 Other within 1 year .....	1,370	2,120	2,492	3,016	2,976	2,304	1,880	1,878	2,288	2,468	1,365
4 1-5 years .....	11,177	21,537	16,269	22,665	15,232	19,598	18,648	14,112	13,180	19,194	15,113
5 5-10 years .....	9,672	13,562	8,496	11,766	8,477	9,737	9,425	11,791	7,832	11,128	5,436
6 Over 10 years .....	5,074	9,846	5,941	8,446	12,312	7,254	6,090	4,826	4,733	6,543	3,107
<i>Type of customer</i>											
7 U.S. government securities dealers .....	3,474	4,949	3,487	4,069	3,686	3,676	3,008	4,198	3,291	4,860	3,404
8 U.S. government securities brokers .....	27,296	39,211	30,714	38,219	30,177	35,658	28,766	28,683	24,432	33,987	18,981
9 All others <sup>2</sup> .....	27,672	39,198	30,674	38,646	32,431	34,140	29,811	32,994	25,265	35,424	25,844
10 Federal agency securities .....	10,921	10,000	8,306	10,431	12,411	11,168	8,142	8,604	7,749	11,885	6,491
11 Certificates of deposit .....	5,031	5,564	5,591	5,721	5,026	5,543	4,843	4,382	4,278	6,033	3,405
12 Bankers acceptances .....	4,700	4,200	4,264	4,588	3,389	4,320	3,763	3,732	3,713	4,344	2,189
13 Commercial paper .....	9,751	10,131	10,715	12,571	11,641	11,436	8,989	10,713	10,547	13,041	9,283
<b>FUTURES TRANSACTIONS<sup>3</sup></b>											
14 Treasury bills .....	4,873	5,961	5,751	8,762	6,514	6,325	4,834	5,377	5,345	7,476	2,144
15 Treasury coupons .....	4,713	8,112	4,652	5,610	5,106	5,046	5,617	7,080	4,413	5,845	1,982
16 Federal agency securities .....	97	161	233	236	259	185	292	161	127	187	86
<b>FORWARD TRANSACTIONS<sup>4</sup></b>											
17 U.S. government securities .....	1,625	2,387	596	2,320	1,170	2,598	1,503	989	651	2,522	1,519
18 Federal agency securities .....	3,230	2,016	2,202	3,361	4,974	4,266	2,215	2,710	3,516	4,199	3,401

## 29. U.S. government securities dealers, 1984—Continued

### B. Positions<sup>1</sup>

Averages of daily figures, in millions of dollars

Type and maturity	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
NET IMMEDIATE <sup>2</sup>												
1 U.S. government securities .....	12,727	9,203	2,890	1,333	-9,060	-6,390	-6,288	3,361	11,330	14,537	14,489	18,326
2 Bills .....	10,815	9,658	4,619	2,929	-7,105	-2,631	-2,382	4,542	10,316	11,649	9,748	13,841
3 Other within 1 year ..	1,083	949	811	-32	-291	-596	-604	-89	310	116	-487	-416
4 1-5 years .....	1,662	-265	-1,789	-999	50	343	188	2,471	4,012	5,551	7,234	7,449
5 5-10 years .....	-706	-1,610	-323	-46	-939	-1,341	-865	-1,165	-1,034	-1,554	-1,717	-2,122
6 Over 10 years .....	-289	328	-515	-598	-865	-2,250	-2,714	-2,490	-2,355	-1,348	-431	-565
7 Federal agency securities .....	11,398	12,532	16,151	16,649	16,849	15,999	16,040	16,098	14,063	13,169	16,106	18,471
8 Certificates of deposit ..	6,532	7,327	6,914	6,970	6,403	6,990	7,407	6,708	7,890	7,620	8,511	9,157
9 Bankers acceptances .....	3,495	3,243	2,838	3,299	3,186	3,498	4,183	4,691	5,274	3,980	4,474	4,329
10 Commercial paper .....	2,762	2,779	3,012	2,797	2,937	3,969	3,161	4,158	4,531	4,685	4,965	5,694
FUTURE POSITIONS												
11 Treasury bills .....	-10,276	-7,786	-1,218	-721	9,364	2,611	-1,394	-7,176	-9,478	-9,449	-8,104	-10,668
12 Treasury coupons .....	754	1,255	2,052	976	1,071	1,858	3,372	2,803	2,667	2,519	1,395	808
13 Federal agency securities .....	38	-174	201	79	602	826	622	610	267	-248	-21	-10
FORWARD POSITIONS												
14 U.S. government securities .....	-1,454	-2,258	-829	-1,932	-4,588	-836	-1,794	-675	-927	-855	-1,382	-2,188
15 Federal agency securities .....	-7,512	-8,019	-9,753	-9,501	-10,278	-10,763	-10,272	-9,682	-8,601	-8,568	-9,208	-8,303

## 29. U.S. government securities dealers, 1984—Continued

### B. Positions<sup>1</sup>—Continued

Averages of daily figures, in millions of dollars

Type and maturity	Week ending Wednesday											
	Jan. 4	Jan. 11	Jan. 18	Jan. 25	Feb. 1	Feb. 8	Feb. 15	Feb. 22	Feb. 29	Mar. 7	Mar. 14	
<b>NET IMMEDIATE<sup>2</sup></b>												
1 U.S. government securities .....	9,963	10,309	14,046	13,477	14,964	12,587	9,707	4,567	7,687	6,316	2,980	
2 Bills .....	6,523	8,065	11,374	12,779	13,695	12,582	9,370	6,788	7,936	6,541	4,922	
3 Other within 1 year .....	842	931	1,250	1,090	1,258	1,296	928	637	777	846	873	
4 1-5 years .....	2,564	1,931	1,720	837	1,824	1,351	358	-2,712	-719	-1,490	-2,238	
5 5-10 years .....	621	-63	-506	-1,246	-1,686	-2,270	-1,519	-1,195	-1,281	184	-416	
6 Over 10 years .....	-709	-690	64	-180	-317	-596	441	928	886	151	-250	
7 Federal agency securities .....	11,731	11,328	11,917	11,086	11,370	12,265	13,287	12,394	12,501	14,719	16,821	
8 Certificates of deposit .....	7,091	6,263	6,609	6,417	6,741	7,045	6,983	7,503	7,838	7,646	6,890	
9 Bankers acceptances .....	3,397	3,534	4,061	3,153	3,275	3,434	3,265	3,171	3,062	3,202	2,645	
10 Commercial paper .....	3,746	3,066	2,904	2,137	2,710	3,342	2,722	2,405	2,455	3,128	3,077	
<b>FUTURE POSITIONS</b>												
11 Treasury bills .....	-6,512	-9,676	-10,106	-11,852	-11,132	-11,163	-11,016	-6,436	-2,238	-2,539	-772	
12 Treasury coupons .....	1,386	1,121	554	533	658	456	1,185	1,592	1,925	1,439	2,226	
13 Federal agency securities .....	397	228	10	-92	-184	-383	-326	-104	117	-220	163	
<b>FORWARD POSITIONS</b>												
14 U.S. government securities .....	-1,039	-1,190	-1,595	-1,818	-1,577	-3,383	-2,728	-1,419	-1,381	-1,156	-963	
15 Federal agency securities .....	-7,814	-7,671	-8,033	-7,282	-7,039	-7,828	-8,214	-8,059	-8,159	-8,422	-10,451	
	Mar. 21	Mar. 28	Apr. 4	Apr. 11	Apr. 18	Apr. 25	May 2	May 9	May 16	May 23	May 30	
<b>NET IMMEDIATE<sup>2</sup></b>												
1 U.S. government securities .....	1,255	799	2,659	2,542	4,958	-1,967	-4,165	-9,523	-7,972	-9,179	-11,193	
2 Bills .....	5,054	2,991	2,977	3,604	6,456	1,080	-2,812	-7,657	-8,251	-6,025	-8,021	
3 Other within 1 year .....	903	804	300	36	-130	-83	-295	-284	-1	-263	-541	
4 1-5 years .....	-3,122	-1,212	-627	-922	-1,158	-1,999	560	708	517	-1,665	-716	
5 5-10 years .....	-821	-718	928	396	-220	-638	-777	-994	-550	-802	-1,719	
6 Over 10 years .....	-843	-1,154	-1,006	-653	-63	-408	-921	-1,388	221	-519	-1,713	
7 Federal agency securities .....	17,495	15,744	15,315	17,306	17,242	16,533	16,724	17,004	16,912	16,378	16,709	
8 Certificates of deposit .....	6,505	6,792	6,596	6,934	7,216	6,870	7,003	7,181	6,141	5,968	6,029	
9 Bankers acceptances .....	2,677	2,935	2,586	3,075	3,676	3,424	3,592	3,171	3,499	2,694	2,622	
10 Commercial paper .....	2,975	2,677	3,759	3,050	2,609	1,874	3,065	3,218	2,550	2,601	3,050	
<b>FUTURE POSITIONS</b>												
11 Treasury bills .....	-513	-991	-1,733	-1,147	-2,963	594	3,587	6,811	10,467	11,070	11,525	
12 Treasury coupons .....	2,403	2,480	908	1,277	924	902	796	1,035	803	1,274	1,347	
13 Federal agency securities .....	380	387	474	370	-326	-172	228	479	694	768	620	
<b>FORWARD POSITIONS</b>												
14 U.S. government securities .....	-485	-767	-534	-726	-1,104	-3,571	-4,407	-4,242	-5,001	-5,559	-3,844	
15 Federal agency securities .....	-10,658	-9,623	-9,205	-10,485	-9,112	-9,019	-9,913	-10,879	-10,519	-9,782	-9,711	
	June 6	June 13	June 20	June 27	July 4	July 11	July 18	July 25	Aug. 1	Aug. 8		
<b>NET IMMEDIATE<sup>2</sup></b>												
1 U.S. government securities .....	-6,985	-5,045	-4,685	-7,714	-11,927	-8,226	-7,202	-4,623	-1,513	130		
2 Bills .....	-4,432	-1,373	-701	-4,087	-5,310	-4,392	-2,947	-251	0	2,776		
3 Other within 1 year .....	-427	-365	-647	-848	-1,038	-670	-547	-615	-275	18		
4 1-5 years .....	-177	-125	171	1,093	819	76	-659	-818	2,431	1,503		
5 5-10 years .....	-541	-1,463	-1,502	-1,431	-2,031	-721	-627	-457	-1,265	-1,436		
6 Over 10 years .....	-1,490	-1,803	-2,089	-2,535	-4,453	-2,607	-2,512	-2,574	-2,496	-2,825		
7 Federal agency securities .....	17,270	16,543	15,727	14,981	15,961	16,889	16,230	15,191	15,791	17,338		
8 Certificates of deposit .....	6,679	6,667	6,991	7,289	7,569	7,780	7,492	7,025	7,128	6,565		
9 Bankers acceptances .....	3,236	3,606	3,841	3,172	3,703	4,296	4,283	4,002	4,371	4,826		
10 Commercial paper .....	4,232	4,039	4,001	3,817	3,562	3,132	3,350	2,907	3,174	4,135		
<b>FUTURE POSITIONS</b>												
11 Treasury bills .....	8,223	4,917	-547	-95	828	-1,413	-1,430	-1,401	-2,430	-2,701		
12 Treasury coupons .....	1,537	1,780	1,043	2,354	3,476	3,217	2,975	3,604	3,662	3,470		
13 Federal agency securities .....	604	840	701	977	1,071	616	530	560	632	675		
<b>FORWARD POSITIONS</b>												
14 U.S. government securities .....	-2,734	-667	-283	-416	-565	-1,874	-1,696	-2,696	-1,138	-909		
15 Federal agency securities .....	-10,860	-11,242	-10,563	-10,161	-11,555	-11,239	-10,286	-9,177	-9,702	-10,533		

## 29. U.S. government securities dealers, 1984—Continued

### B. Positions<sup>1</sup>—Continued

Averages of daily figures, in millions of dollars

Type and maturity	Week ending Wednesday									
	Aug. 15	Aug. 22	Aug. 29	Sept. 5	Sept. 12	Sept. 19	Sept. 26	Oct. 3	Oct. 10	Oct. 17
<b>NET IMMEDIATE<sup>2</sup></b>										
<b>1 U.S. government securities</b> .....	<b>4,684</b>	<b>3,620</b>	<b>4,378</b>	<b>8,375</b>	<b>10,082</b>	<b>10,539</b>	<b>13,281</b>	<b>13,799</b>	<b>12,265</b>	<b>12,987</b>
2 Bills.....	4,537	5,199	5,282	8,322	9,780	11,025	10,052	12,894	11,444	11,937
3 Other within 1 year.....	-101	-252	-42	173	490	481	80	-36	23	-31
4 1-5 years.....	2,733	2,072	3,498	2,622	2,732	2,725	6,956	4,295	4,610	3,917
5 5-10 years.....	-753	-945	-1,729	-237	-342	-1,178	-1,764	-1,776	-2,066	-1,357
6 Over 10 years.....	-1,826	-2,550	-2,717	-2,584	-2,662	-2,592	-2,122	-1,666	-1,853	-1,607
7 Federal agency securities.....	15,841	14,498	16,423	16,627	16,037	14,014	12,247	11,693	12,816	13,254
8 Certificates of deposit.....	6,647	6,554	6,898	7,058	7,376	8,343	8,195	7,922	7,417	7,607
9 Bankers acceptances.....	4,349	4,642	4,804	5,342	5,487	5,521	4,897	4,782	3,767	3,962
10 Commercial paper.....	4,471	4,360	3,802	4,285	4,468	4,872	4,352	4,493	4,026	4,047
<b>FUTURE POSITIONS</b>										
11 Treasury bills.....	-7,959	-9,899	-8,492	-8,605	-9,796	-9,553	-9,631	-8,404	-8,818	-10,331
12 Treasury coupons.....	2,536	2,048	2,976	2,942	2,801	2,679	2,741	2,035	2,662	2,821
13 Federal agency securities....	735	588	469	407	340	352	159	13	-139	-297
<b>FORWARD POSITIONS</b>										
14 U.S. government securities..	-1,254	-415	-124	-674	-1,203	-714	-925	-759	-318	-489
15 Federal agency securities....	-9,142	-9,071	-9,734	-9,741	-9,672	-8,404	-7,769	-8,166	-9,339	-8,724
	Oct. 24	Oct. 31	Nov. 7	Nov. 14	Nov. 21	Nov. 28	Dec. 5	Dec. 12	Dec. 19	Dec. 26
<b>NET IMMEDIATE<sup>2</sup></b>										
<b>1 U.S. government securities</b> .....	<b>14,943</b>	<b>17,845</b>	<b>14,212</b>	<b>16,598</b>	<b>13,686</b>	<b>15,185</b>	<b>13,874</b>	<b>17,256</b>	<b>16,898</b>	<b>21,822</b>
2 Bills.....	10,281	11,679	8,762	10,212	9,990	10,225	11,020	13,490	13,585	15,505
3 Other within 1 year.....	188	382	486	-493	-825	-783	-647	-253	-419	-662
4 1-5 years.....	6,357	8,075	8,804	8,307	5,776	7,111	6,029	6,125	6,335	9,387
5 5-10 years.....	-1,002	-1,701	-2,764	-1,686	-937	-1,622	-1,741	-1,668	-2,336	-2,342
6 Over 10 years.....	-1,015	-725	-1,211	125	-465	107	-930	-577	-407	-205
7 Federal agency securities....	13,612	13,645	14,999	14,875	14,758	19,525	17,524	18,540	18,438	18,619
8 Certificates of deposit.....	7,392	7,928	8,621	8,434	8,685	8,437	8,112	8,191	8,943	10,273
9 Bankers acceptances.....	3,641	3,984	4,109	3,857	4,638	5,124	4,665	4,241	3,730	4,483
10 Commercial paper.....	5,214	5,258	5,923	5,741	4,435	4,176	4,997	5,109	5,916	6,308
<b>FUTURE POSITIONS</b>										
11 Treasury bills.....	-10,407	-8,874	-8,472	-8,083	-8,056	-7,837	-8,522	-9,032	-11,163	-12,517
12 Treasury coupons.....	3,337	1,479	2,079	1,658	1,575	925	-132	489	1,076	1,133
13 Federal agency securities....	-371	-297	-10	42	13	-94	-81	148	51	-125
<b>FORWARD POSITIONS</b>										
14 U.S. government securities..	-1,258	-1,322	-945	-1,468	-1,518	-1,725	-852	-1,416	-2,399	-3,763
15 Federal agency securities....	-8,068	-8,355	-9,093	-9,056	-8,893	-10,585	-8,141	-9,098	-8,359	-7,656

**29. U.S. government securities dealers, 1984—Continued**

**C. Financing<sup>1</sup>**

Millions of dollars

Source	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>REVERSE REPURCHASE AGREEMENTS<sup>2</sup></b>												
1 Overnight and continuing .....	37,038	40,156	39,621	43,525	46,269	44,990	42,412	41,845	42,461	48,558	49,834	52,222
2 Term agreements .....	60,527	60,499	64,837	65,149	65,742	65,225	69,221	71,733	70,864	72,907	78,049	75,532
<b>REPURCHASE AGREEMENTS<sup>3</sup></b>												
3 Overnight and continuing .....	67,797	70,086	70,473	74,563	72,513	70,133	69,928	74,018	81,941	84,770	82,964	89,419
4 Term agreements .....	51,777	51,891	52,921	53,023	54,805	54,761	55,217	53,545	53,799	61,396	74,249	67,185
<b>REVERSE REPURCHASE AGREEMENTS<sup>2</sup></b>												
	Jan. 4	Jan. 11	Jan. 18	Jan. 25	Feb. 1	Feb. 8	Feb. 15	Feb. 22	Feb. 29	Mar. 7	Mar. 14	
1 Overnight and continuing .....	41,514	35,267	37,467	34,989	37,919	38,052	41,957	40,617	40,444	36,363	39,064	
2 Term agreements .....	60,119	60,504	60,254	60,250	61,547	62,529	57,976	58,848	62,432	64,922	64,818	
<b>REPURCHASE AGREEMENTS<sup>3</sup></b>												
3 Overnight and continuing .....	71,743	68,129	67,326	63,540	70,333	69,337	69,935	68,768	72,256	69,013	69,488	
4 Term agreements .....	48,197	49,321	52,197	54,778	53,255	53,771	51,448	51,099	50,974	54,391	51,977	
<b>REVERSE REPURCHASE AGREEMENTS<sup>2</sup></b>												
	Mar. 21	Mar. 28	Apr. 4	Apr. 11	Apr. 18	Apr. 25	May 2	May 9	May 16	May 23	May 30	
1 Overnight and continuing .....	39,024	41,483	45,993	40,648	41,756	45,291	45,859	45,622	44,056	48,289	47,621	
2 Term agreements .....	66,254	63,773	63,789	64,327	66,907	64,873	65,412	66,138	66,389	65,554	65,805	
<b>REPURCHASE AGREEMENTS<sup>3</sup></b>												
3 Overnight and continuing .....	71,061	70,281	75,592	74,113	72,177	75,581	76,562	74,193	72,378	70,412	71,484	
4 Term agreements .....	52,644	54,380	48,647	51,847	57,236	52,726	52,834	52,398	54,450	57,118	56,375	
<b>REVERSE REPURCHASE AGREEMENTS<sup>2</sup></b>												
	June 6	June 13	June 20	June 27	July 4	July 11	July 18	July 25	Aug. 1	Aug. 8		
1 Overnight and continuing .....	44,539	46,331	45,490	44,412	42,730	43,159	42,822	41,762	41,542	40,639		
2 Term agreements .....	61,823	63,221	64,082	68,725	71,150	66,738	69,361	69,002	70,975	71,176		
<b>REPURCHASE AGREEMENTS<sup>3</sup></b>												
3 Overnight and continuing .....	72,335	70,385	72,674	71,413	55,549	73,162	73,633	70,359	71,503	71,999		
4 Term agreements .....	53,130	52,722	52,160	55,059	68,881	51,592	52,588	54,057	54,235	53,553		
<b>REVERSE REPURCHASE AGREEMENTS<sup>2</sup></b>												
	Aug. 15	Aug. 22	Aug. 29	Sept. 5	Sept. 12	Sept. 19	Sept. 26	Oct. 3	Oct. 10	Oct. 17		
1 Overnight and continuing .....	43,152	41,707	41,103	43,949	41,037	42,976	42,250	43,028	49,404	48,301		
2 Term agreements .....	70,889	73,347	72,272	70,233	69,986	71,025	72,128	70,447	71,423	72,579		
<b>REPURCHASE AGREEMENTS<sup>3</sup></b>												
3 Overnight and continuing .....	76,155	74,537	71,369	80,303	82,071	83,544	82,185	79,460	84,791	85,040		
4 Term agreements .....	52,456	54,463	54,969	50,054	53,281	53,654	55,757	56,182	58,187	61,412		
<b>REVERSE REPURCHASE AGREEMENTS<sup>2</sup></b>												
	Oct. 24	Oct. 31	Nov. 7	Nov. 14	Nov. 21	Nov. 28	Dec. 5	Dec. 12	Dec. 19	Dec. 26		
1 Overnight and continuing .....	49,423	50,424	51,589	51,643	43,195	50,543	55,742	51,818	51,924	49,256		
2 Term agreements .....	74,772	74,329	74,501	75,316	85,094	78,025	76,200	77,729	76,440	79,118		
<b>REPURCHASE AGREEMENTS<sup>3</sup></b>												
3 Overnight and continuing .....	85,022	87,413	88,417	88,391	59,395	91,502	93,343	89,891	89,319	85,414		
4 Term agreements .....	63,763	65,350	66,924	67,110	96,133	69,143	68,468	68,305	68,777	71,797		

### 30. Debt of federal and federally sponsored credit agencies, 1984

Millions of dollars, end of period

Agency	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>1 Federal and federally sponsored agencies</b> . . . . .	<b>239,872</b>	<b>241,628</b>	<b>246,095</b>	<b>247,145</b>	<b>252,044</b>	<b>255,376</b>	<b>258,957</b>	<b>263,642</b>	<b>267,383</b>	<b>269,131</b>	<b>270,314</b>	<b>270,844</b>
2 Federal agencies . . . . .	33,919	33,785	34,204	34,273	34,231	34,473	34,560	34,497	34,739	35,012	35,078	35,145
3 Defense Department <sup>1</sup> . . . . .	234	215	206	197	188	181	172	162	153	149	146	142
4 Export-Import Bank <sup>2,3</sup> . . . . .	14,852	14,846	15,347	15,344	15,344	15,604	15,611	15,606	15,733	15,721	15,721	15,882
5 Federal Housing Administration <sup>4</sup> . . . . .	173	169	166	162	156	155	154	146	140	139	138	133
6 Government National Mortgage Association participation certificates <sup>5</sup> . . . . .	2,165	2,165	2,165	2,165	2,165	2,165	2,165	2,165	2,165	2,165	2,165	2,165
7 Postal Service <sup>6</sup> . . . . .	1,404	1,404	1,404	1,404	1,337	1,337	1,337	1,337	1,337	1,337	1,337	1,337
8 Tennessee Valley Authority . . . . .	14,980	14,875	14,805	14,890	14,930	14,980	15,070	15,030	15,160	15,450	15,520	15,435
9 United States Railway Association <sup>6</sup> . . . . .	111	111	111	111	111	51	51	51	51	51	51	51
10 Federally sponsored agencies <sup>7</sup> . . . . .	205,953	207,843	211,891	212,872	217,813	220,903	224,397	229,145	232,644	234,119	235,236	235,699
11 Federal Home Loan Banks . . . . .	48,344	48,224	48,594	49,786	52,281	54,799	57,965	62,116	65,616	66,126	66,230	65,085
12 Federal Home Loan Mortgage Corporation . . . . .	6,679	7,556	8,633	8,134	9,131	8,988	7,822	9,068	8,950	9,634	10,299	10,270
13 Federal National Mortgage Association . . . . .	74,676	75,865	77,966	78,073	79,267	79,871	80,706	79,921	80,123	80,357	81,119	83,720
14 Farm Credit Banks . . . . .	73,023	72,856	73,180	73,130	73,138	73,061	73,297	73,352	73,131	72,859	72,267	71,255
15 Student Loan Marketing Association <sup>8</sup> . . . . .	3,231	3,342	3,518	3,749	3,996	4,184	4,607	4,688	4,824	5,143	5,321	5,369
<b>MEMO</b>												
<b>16 Federal Financing Bank debt<sup>9</sup></b> . . . . .	<b>135,940</b>	<b>135,859</b>	<b>137,707</b>	<b>138,769</b>	<b>139,936</b>	<b>141,734</b>	<b>143,322</b>	<b>144,063</b>	<b>144,836</b>	<b>144,978</b>	<b>145,174</b>	<b>145,217</b>
<i>Lending to federal and federally sponsored agencies</i>												
17 Export-Import Bank <sup>3</sup> . . . . .	14,789	14,789	15,296	15,296	15,296	15,556	15,563	15,563	15,690	15,690	15,690	15,852
18 Postal Service <sup>6</sup> . . . . .	1,154	1,154	1,154	1,154	1,087	1,087	1,087	1,087	1,087	1,087	1,087	1,087
19 Student Loan Marketing Association <sup>8</sup> . . . . .	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
20 Tennessee Valley Authority . . . . .	13,255	13,150	13,080	13,165	13,205	13,255	13,345	13,305	13,435	13,725	13,795	13,710
21 United States Railway Association <sup>6</sup> . . . . .	111	111	111	111	111	51	51	51	51	51	51	51
<i>Other lending<sup>10</sup></i>												
22 Farmers Home Administration . . . . .	54,776	54,471	55,186	55,691	56,476	57,701	58,856	59,196	59,511	59,021	58,801	58,971
23 Rural Electrification Administration . . . . .	19,927	19,982	20,185	20,413	20,456	20,611	20,671	20,742	20,587	20,694	20,887	20,693
24 Other . . . . .	26,928	27,202	27,695	27,939	28,305	28,473	28,749	29,119	29,475	29,710	29,863	29,853



### 31. New security issues of state and local governments, 1984

Millions of dollars

Type of issue or issuer, or use	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>1 All issues, new and refunding</b> .....	<b>106,641</b>	<b>4,821</b>	<b>4,744</b>	<b>5,444</b>	<b>5,579</b>	<b>7,323</b>	<b>7,680</b>	<b>7,537</b>	<b>11,726</b>	<b>7,967</b>	<b>12,558</b>	<b>13,549</b>	<b>17,713</b>
<i>Type of issue</i>													
2 General obligation .....	26,485	1,147	1,855	2,066	2,422	2,438	2,857	1,919	1,781	1,433	3,770	2,611	2,185
3 U.S. government loans <sup>2</sup> .....	16	0	2	2	0	0	0	1	1	4	1	3	2
4 Revenue .....	80,156	3,674	2,889	3,378	3,157	4,885	4,823	5,618	9,945	6,534	8,788	10,937	15,528
5 U.S. government loans <sup>2</sup> .....	17	0	1	1	2	6	0	1	1	1	3	1	0
<i>Type of issuer</i>													
6 State .....	9,129	327	931	583	886	497	447	465	2,157	596	1,110	405	725
7 Special district and statutory authority .....	63,550	3,159	2,155	3,177	2,866	3,990	4,313	5,121	7,321	5,202	7,087	7,265	11,894
8 Municipalities, counties, townships, school districts .....	33,962	1,335	1,658	1,684	1,827	2,836	2,920	1,951	2,248	2,169	4,361	5,878	5,093
<b>9 Issues for new capital, total</b> .....	<b>94,050</b>	<b>3,676</b>	<b>4,178</b>	<b>4,461</b>	<b>4,146</b>	<b>6,024</b>	<b>6,959</b>	<b>6,592</b>	<b>10,749</b>	<b>7,454</b>	<b>11,104</b>	<b>12,169</b>	<b>15,791</b>
<i>Use of proceeds</i>													
10 Education .....	7,553	439	283	632	484	987	877	466	627	333	755	999	671
11 Transportation .....	7,552	127	304	76	514	428	464	118	423	590	1,018	2,151	1,339
12 Utilities and conservation .....	17,844	1,418	844	1,180	658	1,685	1,195	385	1,015	2,013	2,784	534	4,133
13 Social welfare .....	29,928	875	984	1,138	1,097	1,227	2,239	3,728	4,823	3,018	3,500	3,701	3,598
14 Industrial aid .....	15,415	204	316	197	228	429	463	884	1,055	679	1,522	3,866	5,572
15 Other purposes .....	15,758	613	1,447	1,238	1,165	1,268	1,721	1,011	2,806	821	1,526	1,101	1,041

## 32. New security issues of corporations

Millions of dollars

Type of issue or issuer, or use	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1983												
1 All issues <sup>1</sup> .....	120,074	7,709	8,503	11,728	10,488	11,504	8,190	6,490	5,981	6,598	6,897	8,103	6,812
2 Bonds .....	68,495	4,569	3,851	5,317	6,035	7,032	2,269	2,566	2,587	2,895	3,055	4,075	3,173
<i>Type of offering</i>													
3 Public .....	47,369	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
4 Private placement .....	21,126	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
<i>Industry group</i>													
5 Manufacturing .....	16,851	849	655	962	1,449	2,158	706	60	200	282	367	22	423
6 Commercial and miscellaneous .....	7,540	562	335	511	1,109	1,055	425	228	458	353	114	23	201
7 Transportation .....	3,833	32	250	0	175	150	115	148	0	0	0	111	105
8 Public utility .....	9,125	313	763	950	755	1,115	363	322	355	590	510	910	120
9 Communication .....	3,642	0	0	650	725	505	250	1,100	0	100	50	0	0
10 Real estate and financial .....	27,502	2,813	1,848	2,244	1,822	2,049	410	708	1,574	1,570	2,014	3,009	2,324
11 Stocks .....	51,579	3,140	4,652	6,411	4,453	4,472	5,921	3,924	3,394	3,703	3,842	4,028	3,639
<i>Type</i>													
12 Preferred .....	7,213	594	1,962	893	440	492	665	290	247	644	300	433	253
13 Common .....	44,366	2,546	2,690	5,518	4,013	3,980	5,256	3,634	3,147	3,059	3,542	3,595	3,386
<i>Industry group</i>													
14 Manufacturing .....	14,135	888	1,038	1,654	1,424	1,545	2,449	1,015	1,309	962	744	458	649
15 Commercial and miscellaneous .....	13,112	994	646	1,225	1,494	922	1,358	1,415	743	997	868	1,598	852
16 Transportation .....	2,729	355	283	91	113	221	109	337	145	165	305	192	413
17 Public utility .....	5,001	350	534	674	639	264	550	72	263	200	588	622	245
18 Communication .....	1,822	187	2	1,133	37	8	138	20	236	0	36	13	12
19 Real estate and financial .....	14,780	366	2,149	1,634	746	1,512	1,317	1,065	698	1,379	1,301	1,145	1,468
	1984												
1 All issues <sup>1</sup> .....	132,311	7,728	7,707	5,465	6,075	4,073	7,401	7,641	10,917	7,758	12,350	11,931	6,940
2 Bonds .....	109,683	5,685	5,328	3,370	4,290	2,264	5,180	6,309	8,863	6,225	10,403	9,524	5,918
<i>Type of offering</i>													
3 Public .....	73,357	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
4 Private placement .....	36,326	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
<i>Industry group</i>													
5 Manufacturing .....	24,607	179	452	68	691	383	1,440	950	2,484	1,614	2,989	1,447	1,741
6 Commercial and miscellaneous .....	13,726	1,007	650	265	1,098	221	536	875	776	576	988	1,198	555
7 Transportation .....	4,694	10	75	180	69	0	225	40	183	200	161	19	110
8 Public utility .....	10,679	325	385	521	495	100	475	650	765	758	1,150	555	575
9 Communication .....	2,997	210	0	200	0	0	0	31	0	0	240	1,557	169
10 Real estate and financial .....	52,980	3,954	3,766	2,135	1,937	1,560	2,504	3,763	4,654	3,076	4,875	4,749	2,768
11 Stocks .....	22,628	2,043	2,379	2,096	1,785	1,809	2,221	1,332	2,054	1,533	1,947	2,407	1,022
<i>Type</i>													
12 Preferred .....	4,118	305	425	227	339	579	244	209	334	155	555	655	91
13 Common .....	18,510	1,738	1,954	1,869	1,446	1,230	1,977	1,123	1,720	1,378	1,392	1,752	931
<i>Industry group</i>													
14 Manufacturing .....	4,054	427	299	387	165	442	584	204	258	212	712	227	137
15 Commercial and miscellaneous .....	6,277	465	616	486	732	718	316	382	558	378	489	1,025	112
16 Transportation .....	589	54	15	105	62	84	1	28	0	87	16	66	71
17 Public utility .....	1,624	225	45	134	188	116	282	136	44	92	146	150	66
18 Communication .....	419	30	20	18	94	16	11	0	123	9	69	3	26
19 Real estate and financial .....	9,665	842	1,384	966	544	433	1,027	582	1,071	755	515	936	610

### 33. Open-end investment companies

Millions of dollars

Item	1983												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Sales of own shares <sup>2</sup>	84,345	8,037	6,056	7,871	8,424	7,378	8,107	6,925	6,117	5,915	6,481	6,231	6,803
2 Redemptions of own shares <sup>2</sup>	57,100	4,233	3,510	5,066	6,482	4,479	5,403	4,500	4,885	4,412	4,264	3,920	5,946
3 Net sales	27,245	3,804	2,546	2,805	1,942	2,899	2,704	2,425	1,232	1,503	2,217	2,311	857
4 Assets <sup>4</sup>	113,599	80,384	84,981	90,075	98,669	101,423	106,449	104,279	104,616	109,455	107,314	113,052	113,599
5 Cash position <sup>3</sup>	8,343	6,943	7,404	7,904	8,501	8,575	8,907	8,815	8,164	8,868	8,256	9,395	8,343
6 Other	105,256	73,441	77,577	82,171	90,168	92,848	97,542	95,464	96,452	100,587	99,058	103,657	105,256
1984													
1 Sales of own shares <sup>2</sup>	107,469	10,249	8,233	8,857	9,549	8,657	8,343	7,488	8,956	8,156	9,517	9,458	10,006
2 Redemptions of own shares <sup>2</sup>	76,147	5,530	5,162	5,339	7,451	5,993	6,156	5,777	6,497	6,185	6,766	6,343	8,948
3 Net sales	31,322	4,719	3,071	3,518	2,098	2,664	2,187	1,711	2,459	1,971	2,751	3,115	1,058
4 Assets <sup>4</sup>	137,126	114,839	111,068	114,537	116,812	111,071	115,034	115,481	128,209	129,657	131,539	132,709	137,126
5 Cash position <sup>3</sup>	11,978	8,963	9,140	10,406	10,941	10,847	11,907	11,620	12,698	13,221	11,417	11,518	11,978
6 Other	125,148	105,876	101,928	104,131	105,871	100,224	103,127	103,861	115,511	116,436	120,122	121,191	125,148

### 34. Corporate profits and their distribution

Billions of dollars; data are at seasonally adjusted annual rates

Item	1982	1983	1984	1982				
				Q1	Q2	Q3	Q4	
1 Corporate profits with inventory valuation and capital consumption adjustments	159.1	225.2	285.7	159.9	161.7	163.3	151.6	
2 Profits before tax	165.5	203.2	235.7	167.6	169.8	168.9	155.8	
3 Profits tax liability	60.7	75.8	89.8	62.9	62.9	61.9	55.0	
4 Profits after tax	104.8	127.4	145.9	104.7	106.9	107.0	100.8	
5 Dividends	69.2	72.9	80.5	69.2	68.6	69.0	70.2	
6 Undistributed profits	35.6	54.5	65.4	35.5	38.2	38.1	30.6	
7 Inventory valuation adjustment	-9.5	-11.2	-5.7	-6.3	-8.9	-10.1	-12.6	
8 Capital consumption adjustment	3.1	33.2	55.7	-1.4	.8	4.5	8.4	
1983								
1984								
Item	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 Corporate profits with inventory valuation and capital consumption adjustments	179.1	216.7	245.0	260.0	277.4	291.1	282.8	291.6
2 Profits before tax	161.7	198.2	227.4	225.5	243.3	246.0	224.8	228.7
3 Profits tax liability	59.1	74.8	84.7	84.5	92.7	95.8	83.1	87.7
4 Profits after tax	102.6	123.4	142.6	141.1	150.6	150.2	141.7	141.0
5 Dividends	71.1	71.7	73.3	75.4	77.7	79.9	81.3	83.1
6 Undistributed profits	31.4	51.7	69.3	65.6	72.9	70.2	60.3	58.0
7 Inventory valuation adjustment	-4.3	-12.1	-19.3	-9.2	-13.5	-7.3	-2	-1.6
8 Capital consumption adjustment	21.7	30.6	36.9	43.6	47.6	52.3	58.3	64.5

### 35. Current assets and liabilities of nonfinancial corporations<sup>1</sup>

Billions of dollars, except for ratio

Account	1982				1983				1984			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
<b>1 Current assets</b> .....	<b>1,419.1</b>	<b>1,420.3</b>	<b>1,447.1</b>	<b>1,432.7</b>	<b>1,444.2</b>	<b>1,468.0</b>	<b>1,522.8</b>	<b>1,557.3</b>	<b>1,600.6</b>	<b>1,630.6</b>	<b>1,667.2</b>	<b>1,680.9</b>
2 Cash .....	125.1	127.2	129.7	147.0	143.1	147.9	150.5	165.8	159.3	155.0	150.6	161.6
3 U.S. government securities .....	16.7	16.7	19.3	22.8	26.0	28.2	27.0	30.6	35.1	36.7	32.3	36.4
4 Notes and accounts receivable .....	536.8	536.1	540.8	519.2	525.3	539.3	565.0	577.8	596.9	612.4	628.1	617.7
5 Inventories .....	591.4	588.5	598.8	578.6	577.6	576.2	597.3	599.3	623.1	633.3	662.2	659.0
6 Other .....	149.2	151.8	158.5	165.2	172.1	176.4	183.0	183.7	186.3	193.2	194.0	206.3
<b>7 Current liabilities</b> .....	<b>981.9</b>	<b>984.9</b>	<b>1,005.1</b>	<b>976.8</b>	<b>983.4</b>	<b>990.2</b>	<b>1,026.6</b>	<b>1,043.0</b>	<b>1,079.0</b>	<b>1,112.0</b>	<b>1,143.3</b>	<b>1,149.6</b>
8 Notes and accounts payable .....	540.7	543.2	551.5	543.0	530.9	536.6	559.4	577.9	584.1	604.6	624.8	627.7
9 Other .....	441.2	441.7	453.6	433.8	452.6	453.6	467.2	465.2	495.0	507.3	518.5	521.9
<b>10 Net working capital</b> ...	<b>437.2</b>	<b>435.4</b>	<b>442.0</b>	<b>455.9</b>	<b>460.8</b>	<b>477.8</b>	<b>496.3</b>	<b>514.3</b>	<b>521.6</b>	<b>518.6</b>	<b>524.0</b>	<b>531.4</b>
<b>11 Current ratio</b> <sup>2</sup> .....	<b>1.445</b>	<b>1.442</b>	<b>1.440</b>	<b>1.467</b>	<b>1.469</b>	<b>1.483</b>	<b>1.483</b>	<b>1.493</b>	<b>1.483</b>	<b>1.466</b>	<b>1.458</b>	<b>1.462</b>

### 36. Total nonfarm business expenditures on new plant and equipment, 1984

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

Industry	Year	Q1	Q2	Q3	Q4
<b>1 Total nonfarm business</b> .....	<b>353.54</b>	<b>337.48</b>	<b>348.34</b>	<b>361.12</b>	<b>367.21</b>
<i>Manufacturing</i>					
2 Durable goods industries .....	65.95	61.26	63.12	68.31	71.13
3 Nondurable goods industries .....	72.43	68.71	72.21	73.72	75.07
<i>Nonmanufacturing</i>					
4 Mining .....	16.88	17.61	16.01	16.96	16.93
<i>Transportation</i>					
5 Railroad .....	6.77	5.76	7.46	7.47	6.40
6 Air .....	3.55	3.23	3.52	3.73	3.73
7 Other .....	6.17	5.96	6.06	6.50	6.16
<i>Public utilities</i>					
8 Electric .....	37.09	38.36	37.82	36.82	35.37
9 Gas and other .....	10.30	8.77	10.07	11.07	11.31
10 Commercial and other <sup>1</sup> .....	134.39	127.83	132.07	136.55	141.10

### 37. Domestic finance companies—Assets and liabilities

Billions of dollars, end of period

Account	1980			
	Q1	Q2	Q3	Q4
<b>ASSETS</b>				
Receivables				
1 Consumer		61,352	62,352	63,226
2 Business		86,059	84,789	90,335
3 Real estate		12,625	13,029	13,753
4 Total, gross		160,036	160,170	167,314
5 Less: Reserves for unearned income		21,244	22,306	23,550
6 Less: Reserves for losses		2,628	2,779	2,833
7 Total receivables, net		136,164	135,085	140,931
8 All other		23,620	23,593	23,113
9 Total assets		159,785	158,678	164,044
<b>LIABILITIES AND CAPITAL</b>				
10 Bank loans		13,215	12,565	14,294
11 Commercial paper		45,487	44,879	47,704
Debt				
12 Other short-term		10,509	9,838	10,442
13 Long-term		50,258	51,837	52,415
14 All other liabilities		18,011	15,700	15,909
15 Capital surplus and undivided profits		22,306	23,860	23,280
16 Total liabilities and capital		159,785	158,678	164,044
<b>ASSETS</b>				
<b>1981</b>				
Receivables				
1 Consumer	64,920	66,659	71,181	72,356
2 Business	90,813	97,042	95,201	100,289
3 Real estate	15,231	16,518	17,209	17,868
4 Total, gross	170,964	180,219	183,591	190,513
5 Less: Reserves for unearned income	25,147	26,686	28,479	30,034
6 Less: Reserves for losses	2,994	3,024	3,115	3,217
7 Total receivables, net	142,823	150,509	151,997	157,262
8 All other	26,084	26,045	26,929	27,147
9 Total assets	168,910	176,555	178,926	184,410
<b>LIABILITIES AND CAPITAL</b>				
10 Bank loans	13,232	14,762	14,867	16,119
11 Commercial paper	49,432	54,845	57,068	57,206
Debt				
12 Other short-term	11,374	11,751	11,249	11,256
13 Long-term	52,071	52,599	52,757	56,029
14 All other liabilities	18,891	18,606	18,302	18,527
15 Capital surplus and undivided profits	23,910	23,991	24,683	25,272
16 Total liabilities and capital	168,910	176,555	178,926	184,410
<b>ASSETS</b>				
<b>1982</b>				
Receivables				
1 Consumer	73,509	76,531	76,809	78,143
2 Business	101,079	101,837	101,615	101,372
3 Real estate	18,467	19,541	20,011	20,215
4 Total, gross	193,055	197,909	198,435	199,730
5 Less: Reserves for unearned income	31,129	31,987	32,358	31,942
6 Less: Reserves for losses	3,386	3,292	3,425	3,495
7 Total receivables, net	158,540	162,630	162,652	164,293
8 All other	28,197	30,483	30,419	30,744
9 Total assets	186,734	193,113	193,069	195,037
<b>LIABILITIES AND CAPITAL</b>				
10 Bank loans	17,450	17,424	17,833	18,332
11 Commercial paper	52,135	56,485	52,261	51,063
Debt				
12 Other short-term	11,925	12,278	13,185	12,653
13 Long-term	59,294	60,752	61,665	64,404
14 All other liabilities	20,235	20,115	21,889	21,210
15 Capital surplus and undivided profits	25,695	26,060	26,237	27,374
16 Total liabilities and capital	186,734	193,113	193,069	195,037

### 37. Domestic finance companies—Assets and liabilities—Continued

Billions of dollars, end of period

Account	1983			
	Q1	Q2	Q3	Q4
<b>ASSETS</b>				
Receivables				
1 Consumer	80,068	83,030	85,358	87,429
2 Business	103,020	105,887	106,292	113,428
3 Real estate	20,491	20,652	21,843	22,532
4 Total, gross	203,579	209,569	213,493	223,389
5 Less: Reserves for unearned income	31,893	32,754	32,703	33,022
6 Less: Reserves for losses	3,541	3,746	3,837	3,970
7 Total receivables, net	168,145	173,069	176,953	186,397
8 All other	33,635	33,483	33,728	34,018
9 Total assets	201,780	206,553	210,678	220,415
<b>LIABILITIES AND CAPITAL</b>				
10 Bank loans	18,429	16,924	17,518	18,699
11 Commercial paper	51,641	55,729	56,458	59,748
Debt				
12 Other short-term	12,369	13,147	12,677	13,935
13 Long-term	65,512	65,216	66,893	68,053
14 All other liabilities	24,721	26,216	26,824	30,146
15 Capital surplus and undivided profits	29,108	29,320	30,308	29,834
16 Total liabilities and capital	201,780	206,553	210,678	220,415
<b>ASSETS</b>				
<b>1984</b>				
Receivables				
1 Consumer	87,356	90,496	95,594	96,747
2 Business	120,484	124,430	124,531	135,227
3 Real estate	22,238	23,049	25,186	26,291
4 Total, gross	230,078	237,975	245,311	258,265
5 Less: Reserves for unearned income	32,824	33,949	36,028	36,529
6 Less: Reserves for losses	4,089	4,386	4,324	4,417
7 Total receivables, net	193,165	199,640	204,959	217,319
8 All other	35,697	35,797	36,378	35,366
9 Total assets	228,863	235,437	241,337	252,685
<b>LIABILITIES AND CAPITAL</b>				
10 Bank loans	16,194	18,280	19,699	21,340
11 Commercial paper	64,761	68,478	66,825	72,547
Debt				
12 Other short-term	14,050	15,549	16,070	16,171
13 Long-term	70,269	69,674	73,849	77,203
14 All other liabilities	32,448	32,071	32,616	33,119
15 Capital surplus and undivided profits	31,142	31,385	32,278	32,305
16 Total liabilities and capital	228,863	235,437	241,337	252,685

### 38. Business credit of domestic finance companies

#### A. Accounts receivable

Millions of dollars

Type	1975											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Total outstanding, end of period</i>												
1 Retail automotive (commercial vehicles) .....	6,399	6,354	6,450	6,609	6,684	6,748	6,893	6,878	6,894	7,077	7,096	7,344
2 Wholesale automotive .....	7,759	7,464	7,604	7,567	7,685	7,713	7,154	6,608	7,198	7,189	7,268	7,410
3 Retail paper on business, industrial, and farm equipment .....	9,585	9,575	9,613	9,728	9,983	10,005	10,386	11,124	11,310	11,714	11,949	12,199
4 Loans on commercial accounts receivable and factored commercial accounts receivable .....	5,098	5,172	5,182	5,142	5,192	4,985	5,340	5,384	5,626	5,420	5,468	5,518
5 All other business credit .....	8,498	8,893	8,949	9,169	9,343	9,255	9,034	8,406	8,395	8,404	8,582	8,409
<i>Changes during period, seasonally adjusted</i>												
6 Retail automotive (commercial vehicles) .....	49	14	50	73	60	31	115	69	101	115	96	144
7 Wholesale automotive .....	-68	-585	70	41	72	127	27	257	496	-110	-386	-38
8 Retail paper on business, industrial, and farm equipment .....	11	84	157	65	229	44	305	258	201	123	229	241
9 Loans on commercial accounts receivable and factored commercial accounts receivable .....	75	14	-5	-15	84	-318	454	17	254	-319	140	72
10 All other business credit .....	257	207	-103	-147	240	36	-25	-152	10	86	130	-4
<i>Total outstanding, end of period</i>												
1 Retail automotive (commercial vehicles) .....	7,397	7,495	7,723	7,972	8,207	8,477	8,668	8,793	8,933	9,196	9,393	9,686
2 Wholesale automotive .....	7,401	7,864	8,266	8,244	8,359	8,501	7,903	6,972	7,645	7,641	8,381	8,726
3 Retail paper on business, industrial, and farm equipment .....	12,462	12,679	12,759	13,057	13,437	13,755	14,119	14,441	14,810	15,358	15,757	16,217
4 Loans on commercial accounts receivable and factored commercial accounts receivable .....	5,364	5,531	5,668	5,770	5,770	5,911	5,919	5,952	6,069	6,131	6,039	6,137
5 All other business credit .....	8,556	8,873	9,118	9,061	9,066	8,961	8,796	8,809	8,873	8,838	8,869	8,694
<i>Changes during period, seasonally adjusted</i>												
6 Retail automotive (commercial vehicles) .....	107	198	161	169	205	183	192	204	243	245	252	165
7 Wholesale automotive .....	-37	183	76	168	-113	342	71	123	646	-412	342	226
8 Retail paper on business, industrial, and farm equipment .....	319	334	295	270	361	277	310	316	330	332	388	392
9 Loans on commercial accounts receivable and factored commercial accounts receivable .....	-37	92	90	26	78	88	35	100	60	36	-3	17
10 All other business credit .....	118	81	46	-7	-3	-5	27	37	46	25	29	-14
<i>Total outstanding, end of period</i>												
1 Retail automotive (commercial vehicles) .....	9,917	10,091	10,502	10,916	11,279	11,731	12,010	12,245	12,360	12,618	12,815	13,211
2 Wholesale automotive .....	9,138	9,584	10,204	10,228	10,632	10,700	10,500	9,306	9,388	10,655	11,268	11,954
3 Retail paper on business, industrial, and farm equipment .....	16,519	16,676	16,615	16,961	17,405	17,880	18,364	18,811	19,323	20,221	20,732	20,985
4 Loans on commercial accounts receivable and factored commercial accounts receivable .....	6,049	6,135	6,213	6,385	6,349	6,539	6,587	6,655	6,698	6,743	6,705	6,670
5 All other business credit .....	8,828	9,168	9,531	9,664	9,842	9,915	9,754	9,837	9,920	9,895	10,062	10,137
<i>Changes during period, seasonally adjusted</i>												
6 Retail automotive (commercial vehicles) .....	352	287	287	362	290	303	351	314	249	223	266	257
7 Wholesale automotive .....	196	97	266	73	150	406	332	490	-7	574	197	447
8 Retail paper on business, industrial, and farm equipment .....	412	316	248	372	415	375	470	424	495	498	460	337
9 Loans on commercial accounts receivable and factored commercial accounts receivable .....	114	-34	73	80	80	97	74	27	3	103	-10	-61
10 All other business credit .....	103	75	65	189	179	139	41	166	50	90	153	224

### 38. Business credit of domestic finance companies—Continued

#### A. Accounts receivable—Continued

Millions of dollars

Type	1978											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Total outstanding, end of period</i>												
1 Retail automotive (commercial vehicles) . . . . .	13,366	13,432	13,757	14,011	14,441	14,969	15,112	15,328	15,326	15,701	15,936	16,278
2 Wholesale automotive . . . . .	12,205	12,607	12,942	13,037	12,892	12,234	11,386	9,461	10,134	11,082	11,897	12,727
3 Retail paper on business, industrial, and farm equipment . . . . .	21,468	21,568	21,375	21,856	22,435	22,965	23,543	24,068	24,154	24,971	25,494	25,920
4 Loans on commercial accounts receivable and factored commercial accounts receivable . . . . .	6,479	6,655	6,838	6,964	6,969	7,282	7,219	7,307	7,458	7,261	7,381	7,552
5 All other business credit . . . . .	10,279	10,733	11,393	11,488	11,563	11,530	11,346	11,445	11,525	11,581	11,790	11,934
<i>Changes during period, seasonally adjusted</i>												
6 Retail automotive (commercial vehicles) . . . . .	250	194	202	222	309	352	214	265	219	286	286	265
7 Wholesale automotive . . . . .	48	15	84	-139	-192	-137	-331	-27	469	203	456	287
8 Retail paper on business, industrial, and farm equipment . . . . .	625	388	201	504	520	404	490	408	236	324	360	524
9 Loans on commercial accounts receivable and factored commercial accounts receivable . . . . .	53	46	56	148	30	184	30	64	119	-46	112	126
10 All other business credit . . . . .	113	137	290	105	158	46	121	125	49	228	172	278
<i>Total outstanding, end of period</i>												
1 Retail automotive (commercial vehicles) . . . . .	16,411	16,479	16,881	17,142	17,386	17,439	17,483	17,510	17,373	17,534	17,474	17,492
2 Wholesale automotive . . . . .	13,577	14,475	15,170	15,500	16,229	16,748	16,547	14,129	13,658	13,986	14,053	13,766
3 Retail paper on business, industrial, and farm equipment . . . . .	25,734	25,760	25,821	26,158	26,482	27,166	27,550	28,074	28,411	29,497	30,077	30,647
4 Loans on commercial accounts receivable and factored commercial accounts receivable . . . . .	7,369	7,449	7,351	7,540	7,561	7,510	7,355	7,562	7,311	7,349	7,625	8,020
5 All other business credit . . . . .	12,082	12,676	13,293	13,423	13,620	13,839	14,242	14,483	14,735	14,797	14,958	14,604
<i>Changes during period, seasonally adjusted</i>												
6 Retail automotive (commercial vehicles) . . . . .	200	235	278	186	91	-35	80	95	113	44	-7	-59
7 Wholesale automotive . . . . .	885	516	264	213	551	738	422	-489	-1,041	-193	-180	-891
8 Retail paper on business, industrial, and farm equipment . . . . .	9	350	466	305	214	655	235	389	462	471	439	591
9 Loans on commercial accounts receivable and factored commercial accounts receivable . . . . .	11	-115	-134	173	110	-197	-1	6	-144	83	241	423
10 All other business credit . . . . .	196	189	150	224	224	280	803	275	136	408	110	-151



### 38. Business credit of domestic finance companies—Continued

#### A. Accounts receivable—Continued

Millions of dollars

Type	1980											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Total outstanding, end of period</i>												
1 Retail automotive (commercial vehicles) .....	17,423	17,318	17,153	16,956	16,560	16,283	...	...	...	...	...	...
2 Wholesale automotive .....	13,013	13,118	12,966	12,807	12,661	12,373	...	...	...	...	...	...
3 Retail paper on business, industrial, and farm equipment .....	31,213	31,453	31,836	32,474	32,816	33,167	...	...	...	...	...	...
4 Loans on commercial accounts receivable and factored commercial accounts receivable .....	7,972	8,261	8,488	8,363	8,427	8,323	...	...	...	...	...	...
5 All other business credit .....	14,369	14,900	15,217	15,599	15,611	15,914	...	...	...	...	...	...
<i>Changes during period, seasonally adjusted</i>												
6 Retail automotive (commercial vehicles) .....	-44	62	-208	-286	-450	-382	...	...	...	...	...	...
7 Wholesale automotive .....	-892	-45	-645	-75	-263	-673	...	...	...	...	...	...
8 Retail paper on business, industrial, and farm equipment .....	722	611	891	575	312	212	...	...	...	...	...	...
9 Loans on commercial accounts receivable and factored commercial accounts receivable .....	276	-133	295	-182	78	-157	...	...	...	...	...	...
10 All other business credit .....	-298	48	-147	455	35	297	...	...	...	...	...	...
Midyear revision												
<i>Total outstanding, end of period</i>												
1 Retail financing of installment sales Automotive (commercial vehicles) .....	...	...	...	...	...	10,088	9,867	9,614	9,363	9,217	8,943	8,868
2 Business, industrial, and farm equipment .....	...	...	...	...	...	16,230	16,673	17,090	17,386	18,150	18,563	18,766
Wholesale financing												
3 Automotive .....	...	...	...	...	...	12,373	11,094	9,569	9,751	10,368	11,009	12,007
4 Equipment <sup>1</sup> .....	...	...	...	...	...	5,072	4,959	4,846	4,180	4,621	4,550	4,378
5 All other <sup>1</sup> .....	...	...	...	...	...	4,296	4,107	3,866	4,581	4,011	4,044	3,951
Leasing												
6 Automotive <sup>2</sup> .....	...	...	...	...	...	6,194	6,066	6,260	6,144	6,089	6,038	6,178
7 Equipment <sup>3</sup> .....	...	...	...	...	...	16,937	17,402	17,562	17,937	18,160	18,482	19,092
8 Loans on commercial accounts receivable and factored commercial accounts receivable .....	...	...	...	...	...	8,323	8,340	9,722	8,268	8,382	7,799	9,559
9 All other business credit .....	...	...	...	...	...	6,546	6,435	6,763	7,179	7,394	7,663	7,536
<i>Changes during period, seasonally adjusted</i>												
Retail financing of installment sales												
10 Automotive (commercial vehicles) .....	...	...	...	...	...	...	...	-212	-219	-239	-158	-198
11 Business, industrial, and farm equipment .....	...	...	...	...	...	...	...	295	448	278	412	450
Wholesale financing												
12 Automotive .....	...	...	...	...	...	...	...	-724	-202	-480	169	505
13 Equipment <sup>1</sup> .....	...	...	...	...	...	...	...	111	-22	-706	445	22
14 All other <sup>1</sup> .....	...	...	...	...	...	...	...	-150	-133	673	-724	61
Leasing												
15 Automotive <sup>2</sup> .....	...	...	...	...	...	...	...	-142	564	159	-14	-110
16 Equipment <sup>3</sup> .....	...	...	...	...	...	...	...	597	203	448	304	297
17 Loans on commercial accounts receivable and factored commercial accounts receivable .....	...	...	...	...	...	...	...	-29	1,339	-901	113	-744
18 All other business credit .....	...	...	...	...	...	...	...	116	259	360	501	210

### 38. Business credit of domestic finance companies—Continued

#### A. Accounts receivable—Continued

Millions of dollars

Type	1981											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Total outstanding, end of period</i>												
<i>Retail financing of installment sales</i>												
1 Automotive (commercial vehicles)	8,719	8,537	8,435	8,407	8,340	8,289	8,285	8,352	8,478	8,495	8,504	8,569
2 Business, industrial, and farm equipment	18,856	18,942	18,826	19,168	19,355	19,632	20,297	20,409	20,588	21,317	21,539	21,253
<i>Wholesale financing</i>												
3 Automotive	11,564	11,465	10,869	11,415	12,314	13,499	13,498	11,665	11,200	11,853	12,650	12,987
4 Equipment <sup>1</sup>	4,542	4,860	5,000	5,276	5,399	5,453	5,276	5,168	5,372	5,303	5,296	5,287
5 All other <sup>1</sup>	3,894	3,995	4,123	4,276	4,266	4,442	4,437	4,426	4,445	4,481	4,619	4,527
<i>Leasing</i>												
6 Automotive <sup>2</sup>	6,092	6,045	5,968	5,890	5,812	5,758	5,682	5,552	5,437	5,373	5,490	5,619
7 Equipment <sup>3</sup>	19,454	19,315	19,741	20,082	20,617	21,799	22,001	22,244	22,383	22,743	23,464	24,513
8 Loans on commercial accounts receivable and factored commercial accounts receivable	10,050	10,166	9,955	10,052	10,320	10,282	9,954	10,263	9,578	9,956	10,166	10,452
9 All other business credit	7,526	7,663	7,896	7,782	7,741	7,888	7,861	8,007	7,720	7,208	7,243	7,082
<i>Changes during period, seasonally adjusted</i>												
<i>Retail financing of installment sales</i>												
10 Automotive (commercial vehicles)	-100	-98	-124	-100	-66	-156	2	116	121	48	91	28
11 Business, industrial, and farm equipment	303	83	45	316	172	212	491	144	151	358	220	-47
<i>Wholesale financing</i>												
12 Automotive	-280	-432	-520	743	932	487	289	-397	-1,115	385	248	377
13 Equipment <sup>1</sup>	222	170	37	155	71	51	41	-40	207	20	72	-60
14 All other <sup>1</sup>	128	58	46	113	-31	85	30	79	-10	41	15	3
<i>Leasing</i>												
15 Automotive <sup>2</sup>	-84	-95	-111	-45	-70	-61	-91	-98	-46	-36	58	14
16 Equipment <sup>3</sup>	488	-15	432	384	534	1,084	359	295	172	378	899	445
17 Loans on commercial accounts receivable and factored commercial accounts receivable	449	-199	-251	-5	487	-36	-184	122	-66	95	371	-13
18 All other business credit	-423	82	196	69	-30	31	143	-4	-118	-399	-56	-100
<i>1982</i>												
<i>Total outstanding, end of period</i>												
<i>Retail financing of installment sales</i>												
1 Automotive (commercial vehicles)	8,488	8,450	8,560	8,676	8,938	9,154	9,067	9,007	8,867	8,803	8,969	9,067
2 Business, industrial, and farm equipment	21,002	21,258	21,158	21,022	20,945	20,761	20,793	20,651	20,666	20,706	20,600	20,400
<i>Wholesale financing</i>												
3 Automotive	12,824	12,808	12,499	12,202	12,085	13,149	13,589	12,732	13,500	13,271	12,357	12,116
4 Equipment <sup>1</sup>	5,307	5,432	5,550	5,560	5,533	5,504	5,238	5,062	5,027	4,918	4,787	4,833
5 All other <sup>1</sup>	4,233	4,355	4,483	4,498	4,529	4,659	4,639	4,590	4,649	4,715	4,773	4,730
<i>Leasing</i>												
6 Automotive <sup>2</sup>	5,562	5,651	5,877	5,139	5,221	5,266	5,287	5,167	5,073	5,036	5,134	5,281
7 Equipment <sup>3</sup>	24,757	24,899	25,161	25,401	25,681	26,059	26,262	26,485	26,737	27,023	27,056	27,700
8 Loans on commercial accounts receivable and factored commercial accounts receivable	10,235	10,568	10,584	10,817	10,151	10,018	10,382	10,257	9,943	10,101	9,999	9,896
9 All other business credit	7,278	7,315	7,207	7,295	7,259	7,267	7,206	7,193	7,153	7,136	7,121	7,349
<i>Changes during period, seasonally adjusted</i>												
<i>Retail financing of installment sales</i>												
10 Automotive (commercial vehicles)	-26	59	31	62	255	54	-52	-38	-123	-31	218	61
11 Business, industrial, and farm equipment	-8	283	47	-156	-115	-289	-102	-106	-24	-125	-157	-17
<i>Wholesale financing</i>												
12 Automotive	241	-340	-59	-110	-247	723	906	672	62	-132	-2,017	-599
13 Equipment <sup>1</sup>	45	-36	30	-69	-59	-21	-135	-154	-42	-25	-78	6
14 All other <sup>1</sup>	-61	81	19	-38	-4	75	36	-	45	-6	-12	64
<i>Leasing</i>												
15 Automotive <sup>2</sup>	-11	38	183	-506	32	44	-1	-7	-54	40	48	23
16 Equipment <sup>3</sup>	336	246	313	330	236	275	306	382	213	276	204	73
17 Loans on commercial accounts receivable and factored commercial accounts receivable	-99	131	71	130	-562	-13	195	-165	-1	141	62	-269
18 All other business credit	-76	-19	-4	98	-66	88	-57	-14	-19	42	7	192

### 38. Business credit of domestic finance companies—Continued

#### A. Accounts receivable—Continued

Millions of dollars

Type	1983											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Total outstanding, end of period</i>												
<i>Retail financing of installment sales</i>												
1 Automotive (commercial vehicles)	9,128	9,111	9,427	9,666	9,803	10,082	10,207	10,332	10,494	10,615	10,712	10,814
2 Business, industrial, and farm equipment	19,969	20,032	19,983	19,993	19,942	20,447	19,964	19,965	20,036	20,062	20,022	20,056
<i>Wholesale financing</i>												
3 Automotive	12,124	12,756	12,732	12,575	12,930	12,847	11,865	10,390	11,663	12,701	13,839	15,206
4 Equipment <sup>1</sup>	4,689	4,705	4,668	4,778	4,608	4,953	4,784	4,905	4,774	4,659	4,520	4,654
5 All other <sup>1</sup>	4,491	4,530	4,645	4,720	5,304	4,874	4,925	4,917	4,992	5,240	5,376	5,247
<i>Leasing</i>												
6 Automotive <sup>2</sup>	5,382	5,312	5,442	5,484	5,517	5,673	5,798	5,941	6,100	6,285	6,561	7,035
7 Equipment <sup>3</sup>	27,674	27,684	27,795	27,789	27,788	27,974	28,020	27,700	28,334	28,546	28,675	29,581
8 Loans on commercial accounts receivable and factored commercial accounts receivable	10,022	10,070	10,773	10,849	10,854	11,527	11,576	11,881	12,109	12,163	11,720	12,305
9 All other business credit	7,884	7,874	7,555	7,546	7,548	7,510	7,593	7,525	7,790	7,913	8,082	8,530
<i>Changes during period, seasonally adjusted</i>												
<i>Retail financing of installment sales</i>												
10 Automotive (commercial vehicles)	126	86	249	168	102	120	192	96	219	172	121	116
11 Business, industrial, and farm equipment	-211	56	86	-17	-97	467	-643	70	-3	-130	-51	167
<i>Wholesale financing</i>												
12 Automotive	362	304	31	-29	280	-354	-93	-65	321	857	447	1,321
13 Equipment <sup>1</sup>	-157	-111	-96	55	-183	279	-2	172	-165	-21	-78	69
14 All other <sup>1</sup>	5	-16	19	40	529	-439	133	22	44	141	97	48
<i>Leasing</i>												
15 Automotive <sup>2</sup>	81	-150	75	106	40	98	164	260	339	231	206	284
16 Equipment <sup>3</sup>	66	112	81	24	72	14	157	-71	659	186	260	54
17 Loans on commercial accounts receivable and factored commercial accounts receivable	179	-213	397	69	303	463	144	427	538	-106	-29	-6
18 All other business credit	491	-69	-131	-27	61	-10	80	50	141	153	307	288
<i>1984</i>												
<i>Total outstanding, end of period</i>												
<i>Retail financing of installment sales</i>												
1 Automotive (commercial vehicles)	10,855	10,839	10,845	10,903	11,051	11,234	11,307	11,362	11,303	11,414	11,374	11,334
2 Business, industrial, and farm equipment	20,137	20,235	20,172	20,271	20,527	20,878	20,974	19,863	20,078	20,247	20,419	20,771
<i>Wholesale financing</i>												
3 Automotive	15,455	16,613	17,440	17,361	17,070	16,350	15,115	14,390	13,877	16,013	17,308	18,509
4 Equipment <sup>1</sup>	4,655	4,795	4,991	4,941	4,947	4,941	4,816	4,751	4,789	4,644	4,607	4,593
5 All other <sup>1</sup>	5,437	5,444	5,645	5,794	5,743	5,986	5,905	5,934	6,162	6,442	6,619	6,624
<i>Leasing</i>												
6 Automotive <sup>2</sup>	7,399	7,866	8,425	8,877	9,472	10,061	10,524	10,855	11,028	11,298	11,639	12,353
7 Equipment <sup>3</sup>	29,767	29,841	30,425	30,673	31,136	31,922	32,020	32,765	33,444	33,804	34,190	35,883
8 Loans on commercial accounts receivable and factored commercial accounts receivable	12,312	12,431	13,412	13,643	13,581	13,587	13,680	13,804	14,025	14,136	14,140	14,690
9 All other business credit	8,723	8,848	9,129	9,155	9,162	9,471	9,556	9,609	9,825	10,093	10,180	10,470
<i>Changes during period, seasonally adjusted</i>												
<i>Retail financing of installment sales</i>												
10 Automotive (commercial vehicles)	89	41	n.a.	2	71	50	104	70	27	62	39	-20
11 Business, industrial, and farm equipment	261	76	56	87	219	266	-19	-1,040	114	25	215	477
<i>Wholesale financing</i>												
12 Automotive	825	510	436	367	-168	-1,218	-292	1,237	-865	1,152	349	1,295
13 Equipment <sup>1</sup>	55	-9	89	-119	-28	-18	108	-35	10	-37	43	-82
14 All other <sup>1</sup>	431	-131	115	81	-164	214	-62	123	289	23	142	212
<i>Leasing</i>												
15 Automotive <sup>2</sup>	405	370	453	558	575	514	549	559	391	373	271	377
16 Equipment <sup>3</sup>	513	183	544	375	518	679	380	849	564	531	554	453
17 Loans on commercial accounts receivable and factored commercial accounts receivable	285	-21	348	283	144	-14	235	121	393	344	133	226
18 All other business credit	-116	209	197	-3	247	162	159	163	78	531	114	31

### 38. Business credit of domestic finance companies—Continued

#### B. Extensions and repayments

Millions of dollars, seasonally adjusted

Type	1975											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Extensions</i>												
1 Retail automotive (commercial vehicles) .....	527	507	540	553	544	523	576	536	571	590	576	626
2 Wholesale automotive .....	2,518	2,534	2,521	2,662	2,911	3,020	3,238	3,384	3,961	3,479	3,122	3,752
3 Retail paper on business, industrial, and farm equipment .....	490	474	571	583	590	624	723	633	558	671	632	691
4 Loans on commercial accounts receivable and factored commercial accounts receivable..	2,560	2,422	2,382	2,482	2,635	2,806	3,793	3,302	3,677	3,688	3,526	3,487
5 All other business credit .....	1,122	1,059	866	1,040	1,068	1,043	1,083	981	1,044	1,094	1,094	1,099
<i>Repayments</i>												
6 Retail automotive (commercial vehicles) .....	478	493	490	480	484	492	461	467	470	475	480	482
7 Wholesale automotive .....	2,586	3,119	2,451	2,621	2,839	2,893	3,211	3,127	3,465	3,589	3,508	3,790
8 Retail paper on business, industrial, and farm equipment .....	479	390	414	518	361	580	418	375	357	548	403	450
9 Loans on commercial accounts receivable and factored commercial accounts receivable..	2,485	2,408	2,387	2,497	2,551	3,124	3,339	3,285	3,423	4,007	3,386	3,415
10 All other business credit .....	865	852	969	1,187	828	1,007	1,108	1,133	1,034	1,008	964	1,103
1976												
<i>Extensions</i>												
1 Retail automotive (commercial vehicles) .....	598	678	669	666	712	699	716	737	783	795	814	741
2 Wholesale automotive .....	3,795	4,171	4,038	4,235	3,905	4,520	4,256	4,172	4,367	3,810	4,642	4,702
3 Retail paper on business, industrial, and farm equipment .....	689	714	702	789	743	793	765	826	816	776	858	831
4 Loans on commercial accounts receivable and factored commercial accounts receivable..	3,338	3,587	3,493	3,376	3,543	3,582	3,676	3,632	3,588	3,566	3,512	3,652
5 All other business credit .....	1,145	1,126	1,128	1,124	1,142	1,174	1,195	1,217	1,253	1,257	1,320	1,334
<i>Repayments</i>												
6 Retail automotive (commercial vehicles) .....	491	480	508	497	507	516	524	533	540	550	562	576
7 Wholesale automotive .....	3,832	3,988	3,962	4,067	4,018	4,178	4,185	4,049	3,721	4,222	4,300	4,476
8 Retail paper on business, industrial, and farm equipment .....	370	380	407	519	382	516	455	510	486	444	470	439
9 Loans on commercial accounts receivable and factored commercial accounts receivable..	3,375	3,495	3,403	3,350	3,465	3,494	3,641	3,532	3,528	3,530	3,515	3,635
10 All other business credit .....	1,027	1,045	1,082	1,131	1,145	1,179	1,168	1,180	1,207	1,232	1,291	1,348

### 38. Business credit of domestic finance companies—Continued

#### B. Extensions and repayments—Continued

Millions of dollars, seasonally adjusted

Type	1977											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Extensions</i>												
1 Retail automotive (commercial vehicles) .....	933	885	900	989	938	967	1,034	1,016	972	963	1,018	1,026
2 Wholesale automotive .....	4,973	4,754	5,170	4,861	5,048	5,275	5,374	5,673	5,058	5,553	5,478	5,598
3 Retail paper on business, industrial, and farm equipment .....	944	831	993	974	976	946	1,017	1,045	1,214	1,322	1,334	1,177
4 Loans on commercial accounts receivable and factored commercial accounts receivable ..	3,655	3,493	3,513	3,569	3,509	3,546	3,613	3,746	3,710	3,740	3,757	3,534
5 All other business credit .....	1,391	1,436	1,408	1,466	1,497	1,494	1,489	1,508	1,504	1,580	1,625	1,693
<i>Repayments</i>												
6 Retail automotive (commercial vehicles) .....	581	598	613	627	648	664	683	702	723	740	752	769
7 Wholesale automotive .....	4,777	4,657	4,904	4,788	4,898	4,869	5,042	5,183	5,065	4,979	5,281	5,151
8 Retail paper on business, industrial, and farm equipment .....	532	515	745	602	561	571	547	621	719	824	874	840
9 Loans on commercial accounts receivable and factored commercial accounts receivable ..	3,541	3,527	3,440	3,489	3,429	3,449	3,539	3,719	3,707	3,637	3,767	3,595
10 All other business credit .....	1,288	1,361	1,343	1,277	1,318	1,355	1,448	1,342	1,454	1,490	1,472	1,469
1978												
<i>Extensions</i>												
1 Retail automotive (commercial vehicles) .....	1,039	1,005	1,024	1,060	1,161	1,220	1,108	1,174	1,147	1,227	1,246	1,242
2 Wholesale automotive .....	5,234	5,197	5,531	5,699	5,969	5,809	5,729	5,938	6,474	6,286	6,435	6,398
3 Retail paper on business, industrial, and farm equipment .....	1,298	1,436	1,331	1,373	1,544	1,521	1,607	1,563	1,528	1,442	1,482	2,133
4 Loans on commercial accounts receivable and factored commercial accounts receivable ..	3,593	3,594	3,656	3,878	3,940	4,179	4,207	4,346	4,395	4,494	4,485	4,757
5 All other business credit .....	1,681	1,752	1,873	1,892	1,916	1,927	1,950	2,063	2,169	2,083	2,053	2,164
<i>Repayments</i>												
6 Retail automotive (commercial vehicles) .....	789	811	822	838	852	868	894	909	928	941	960	977
7 Wholesale automotive .....	5,186	5,182	5,447	5,838	6,161	5,946	6,060	5,965	6,005	6,083	5,979	6,111
8 Retail paper on business, industrial, and farm equipment .....	673	1,048	1,130	869	1,034	1,117	1,117	1,155	1,292	1,118	1,122	1,609
9 Loans on commercial accounts receivable and factored commercial accounts receivable ..	3,540	3,548	3,600	3,730	3,910	3,995	4,177	4,282	4,276	4,540	4,373	4,631
10 All other business credit .....	1,568	1,615	1,583	1,787	1,758	1,881	1,829	1,938	2,120	1,855	1,881	1,886
1979												
<i>Extensions</i>												
1 Retail automotive (commercial vehicles) .....	1,200	1,251	1,304	1,232	1,154	1,038	1,147	1,167	1,192	1,134	1,090	1,045
2 Wholesale automotive .....	6,505	6,614	6,141	6,213	6,343	5,836	6,108	5,635	5,423	6,456	5,116	4,894
3 Retail paper on business, industrial, and farm equipment .....	1,471	1,509	1,503	1,558	1,563	1,696	1,645	1,659	1,612	1,695	1,718	1,754
4 Loans on commercial accounts receivable and factored commercial accounts receivable ..	4,761	4,716	4,929	5,462	5,707	4,976	4,786	4,797	4,929	5,120	5,886	6,160
5 All other business credit .....	2,227	2,262	2,334	2,755	2,488	2,468	2,623	2,574	2,434	2,886	2,656	2,392
<i>Repayments</i>												
6 Retail automotive (commercial vehicles) .....	1,000	1,016	1,026	1,046	1,063	1,073	1,067	1,072	1,079	1,090	1,097	1,104
7 Wholesale automotive .....	5,620	6,098	5,877	6,000	5,792	5,098	5,686	6,124	6,464	6,649	5,296	5,785
8 Retail paper on business, industrial, and farm equipment .....	1,462	1,159	1,037	1,253	1,349	1,041	1,410	1,270	1,150	1,224	1,279	1,163
9 Loans on commercial accounts receivable and factored commercial accounts receivable ..	4,750	4,831	5,063	5,289	5,597	5,173	4,787	4,791	5,073	5,037	5,645	5,737
10 All other business credit .....	2,031	2,073	2,184	2,531	2,264	2,188	1,820	2,299	2,298	2,478	2,546	2,543

### 38. Business credit of domestic finance companies—Continued

#### B. Extensions and repayments—Continued

Millions of dollars, seasonally adjusted

Type	1980											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Extensions</i>												
1 Retail automotive (commercial vehicles) .....	1,059	1,129	912	830	659	703	...	...	...	...	...	...
2 Wholesale automotive .....	5,010	5,593	4,607	4,546	3,631	3,711	...	...	...	...	...	...
3 Retail paper on business, industrial, and farm equipment .....	1,903	1,935	2,031	1,859	1,777	1,765	...	...	...	...	...	...
4 Loans on commercial accounts receivable and factored commercial accounts receivable .....	6,614	6,852	6,760	5,836	5,973	5,222	...	...	...	...	...	...
5 All other business credit .....	2,475	2,387	2,280	2,193	2,150	2,250	...	...	...	...	...	...
<i>Repayments</i>												
6 Retail automotive (commercial vehicles) .....	1,103	1,067	1,120	1,116	1,109	1,085	...	...	...	...	...	...
7 Wholesale automotive .....	5,902	5,638	5,252	4,621	3,894	4,384	...	...	...	...	...	...
8 Retail paper on business, industrial, and farm equipment .....	1,181	1,324	1,140	1,284	1,465	1,553	...	...	...	...	...	...
9 Loans on commercial accounts receivable and factored commercial accounts receivable .....	6,338	6,985	6,465	6,018	5,895	5,379	...	...	...	...	...	...
10 All other business credit .....	2,773	2,339	2,427	1,738	2,115	1,953	...	...	...	...	...	...
Midyear revision												
<i>Extensions</i>												
Retail financing of installment sales												
1 Automotive (commercial vehicles) .....	...	...	...	...	...	457	493	483	457	525	476	532
2 Business, industrial, and farm equipment .....	...	...	...	...	...	1,123	1,280	1,289	1,436	1,452	1,434	1,438
Wholesale financing												
3 Automotive .....	...	...	...	...	...	3,711	3,997	4,630	4,049	5,452	5,806	6,116
4 Equipment <sup>1</sup> .....	...	...	...	...	...	625	836	852	688	863	755	634
5 All other <sup>1</sup> .....	...	...	...	...	...	769	944	899	994	931	890	794
Leasing												
6 Automotive <sup>2</sup> .....	...	...	...	...	...	246	267	1,063	982	362	307	342
7 Equipment <sup>3</sup> .....	...	...	...	...	...	641	973	716	860	776	771	617
8 Loans on commercial accounts receivable and factored commercial accounts receivable .....	...	...	...	...	...	5,222	5,437	5,277	5,118	5,677	4,536	5,933
9 All other business credit .....	...	...	...	...	...	857	864	790	904	1,287	1,086	1,024
<i>Repayments</i>												
Retail financing of installment sales												
10 Automotive (commercial vehicles) .....	...	...	...	...	...	...	705	702	696	683	674	664
11 Business, industrial, and farm equipment .....	...	...	...	...	...	...	985	841	1,158	1,040	984	1,092
Wholesale financing												
12 Automotive .....	...	...	...	...	...	...	4,721	4,832	4,529	5,283	5,301	5,451
13 Equipment <sup>1</sup> .....	...	...	...	...	...	...	725	874	1,394	418	733	844
14 All other <sup>1</sup> .....	...	...	...	...	...	...	1,094	1,032	321	1,655	829	829
Leasing												
15 Automotive <sup>2</sup> .....	...	...	...	...	...	...	409	499	823	376	417	337
16 Equipment <sup>3</sup> .....	...	...	...	...	...	...	376	513	412	472	474	392
17 Loans on commercial accounts receivable and factored commercial accounts receivable .....	...	...	...	...	...	...	5,466	3,938	6,019	5,564	5,280	4,253
18 All other business credit .....	...	...	...	...	...	...	748	531	544	786	876	1,126

### 38. Business credit of domestic finance companies—Continued

#### B. Extensions and repayments—Continued

Millions of dollars, seasonally adjusted

Type	1981											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Extensions</i>												
Retail financing of installment sales												
1 Automotive (commercial vehicles)	556	556	525	537	565	466	612	717	716	643	683	616
2 Business, industrial, and farm equipment	1,339	1,367	1,461	1,497	1,510	1,594	1,631	1,655	1,526	1,681	1,548	1,511
Wholesale financing												
3 Automotive	5,431	4,997	5,611	5,420	5,813	5,503	5,395	5,446	5,336	5,298	4,985	3,863
4 Equipment <sup>1</sup>	865	855	790	790	749	733	772	720	774	652	632	589
5 All other <sup>1</sup>	883	894	922	952	972	977	983	954	951	940	962	925
Leasing												
6 Automotive <sup>2</sup>	271	229	256	251	261	255	256	204	209	296	321	345
7 Equipment <sup>3</sup>	952	938	898	826	882	1,550	849	747	811	901	1,352	828
8 Loans on commercial accounts receivable and factored commercial accounts receivable	5,288	7,207	5,889	5,860	6,299	5,834	5,733	6,041	5,999	6,019	6,212	5,507
9 All other business credit	969	1,067	1,187	1,146	1,106	1,125	1,094	1,075	981	837	917	801
<i>Repayments</i>												
Retail financing of installment sales												
10 Automotive (commercial vehicles)	656	654	649	637	631	622	610	601	595	595	592	588
11 Business, industrial, and farm equipment	1,036	1,284	1,416	1,181	1,338	1,382	1,140	1,511	1,375	1,323	1,328	1,558
Wholesale financing												
12 Automotive	5,711	5,429	6,131	4,677	4,881	5,016	5,106	5,843	6,451	4,913	4,737	3,486
13 Equipment <sup>1</sup>	643	685	753	635	678	682	731	760	567	632	560	649
14 All other <sup>1</sup>	755	836	876	839	1,003	892	953	875	961	899	947	922
Leasing												
15 Automotive <sup>2</sup>	355	324	367	296	331	316	347	302	255	332	263	331
16 Equipment <sup>3</sup>	464	953	466	442	348	466	490	452	639	523	453	383
17 Loans on commercial accounts receivable and factored commercial accounts receivable	4,839	7,406	6,140	5,865	5,812	5,870	5,917	5,919	6,065	5,924	5,841	5,520
18 All other business credit	1,392	985	991	1,077	1,136	1,094	951	1,079	1,099	1,236	973	901
1982												
<i>Extensions</i>												
Retail financing of installment sales												
1 Automotive (commercial vehicles)	560	639	607	636	826	628	526	538	453	545	787	642
2 Business, industrial, and farm equipment	1,456	1,547	1,285	1,037	1,049	1,145	1,159	1,103	1,149	1,060	1,130	1,212
Wholesale financing												
3 Automotive	4,854	5,046	3,993	5,458	5,235	5,845	5,976	5,696	5,903	5,401	6,065	5,582
4 Equipment <sup>1</sup>	519	599	590	590	559	540	390	338	395	485	482	455
5 All other <sup>1</sup>	898	958	919	905	915	999	945	970	961	999	1,006	1,022
Leasing												
6 Automotive <sup>2</sup>	278	347	333	288	325	359	319	287	297	289	322	360
7 Equipment <sup>3</sup>	804	780	838	820	895	868	847	900	784	821	788	846
8 Loans on commercial accounts receivable and factored commercial accounts receivable	5,699	5,766	5,603	5,739	5,608	5,906	5,921	5,845	6,087	5,965	6,078	6,249
9 All other business credit	827	775	733	737	662	836	680	713	730	746	708	870
<i>Repayments</i>												
Retail financing of installment sales												
10 Automotive (commercial vehicles)	586	580	576	574	571	574	578	576	576	576	569	581
11 Business, industrial, and farm equipment	1,464	1,264	1,238	1,193	1,164	1,434	1,261	1,209	1,173	1,185	1,287	1,229
Wholesale financing												
12 Automotive	4,613	5,386	4,592	5,568	5,482	5,122	5,070	5,024	5,841	5,533	8,082	6,181
13 Equipment <sup>1</sup>	474	635	560	659	618	561	525	492	437	510	560	449
14 All other <sup>1</sup>	959	877	900	943	919	924	909	970	916	1,005	1,018	958
Leasing												
15 Automotive <sup>2</sup>	289	309	150	794	293	315	320	294	351	249	274	337
16 Equipment <sup>3</sup>	468	534	525	490	659	593	541	518	571	545	584	773
17 Loans on commercial accounts receivable and factored commercial accounts receivable	5,798	5,635	5,532	5,609	6,170	5,919	5,726	6,010	6,088	5,824	6,016	6,518
18 All other business credit	903	794	737	639	728	748	737	727	749	704	701	678

### 38. Business credit of domestic finance companies—Continued

#### B. Extensions and repayments—Continued

Millions of dollars, seasonally adjusted

Type	1983											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Extensions</i>												
Retail financing of installment sales												
1 Automotive (commercial vehicles) . . . . .	714	680	846	783	731	750	834	749	878	845	801	804
2 Business, industrial, and farm equipment . . . . .	1,204	1,214	1,228	1,407	1,272	1,237	1,161	1,266	1,144	1,179	1,218	1,121
Wholesale financing												
3 Automotive . . . . .	6,422	6,315	6,597	6,674	6,878	6,668	7,202	7,025	7,630	8,141	8,354	9,356
4 Equipment <sup>1</sup> . . . . .	400	343	396	426	470	504	516	552	614	523	513	614
5 All other <sup>1</sup> . . . . .	1,055	1,009	1,082	1,100	1,125	1,088	1,140	1,184	1,213	1,245	1,281	1,364
Leasing												
6 Automotive <sup>2</sup> . . . . .	392	387	336	383	361	396	467	554	629	585	618	572
7 Equipment <sup>3</sup> . . . . .	743	830	820	867	751	775	951	900	1,023	971	1,020	1,054
8 Loans on commercial accounts receivable and factored commercial accounts receivable . . . . .	6,559	6,203	7,137	7,359	7,347	7,913	7,863	8,440	8,455	8,421	8,852	9,188
9 All other business credit . . . . .	671	673	661	704	732	650	748	742	812	783	774	969
<i>Repayments</i>												
Retail financing of installment sales												
10 Automotive (commercial vehicles) . . . . .	588	594	597	615	629	630	642	653	659	673	680	688
11 Business, industrial, and farm equipment . . . . .	1,415	1,158	1,142	1,424	1,369	770	1,804	1,196	1,147	1,309	1,269	954
Wholesale financing												
12 Automotive . . . . .	6,060	6,011	6,566	6,703	6,598	7,022	7,295	7,090	7,309	7,284	7,907	8,035
13 Equipment <sup>1</sup> . . . . .	557	454	492	371	653	225	518	380	779	544	591	545
14 All other <sup>1</sup> . . . . .	1,050	1,025	1,063	1,060	596	1,527	1,007	1,162	1,169	1,104	1,184	1,316
Leasing												
15 Automotive <sup>2</sup> . . . . .	311	537	261	277	321	298	303	294	290	354	412	288
16 Equipment <sup>3</sup> . . . . .	677	718	739	843	679	761	794	971	364	785	760	1,000
17 Loans on commercial accounts receivable and factored commercial accounts receivable . . . . .	6,380	6,416	6,740	7,290	7,044	7,450	7,719	8,013	7,917	8,527	8,881	9,194
18 All other business credit . . . . .	180	742	792	731	671	660	668	692	671	630	467	681
1984												
<i>Extensions</i>												
Retail financing of installment sales												
1 Automotive (commercial vehicles) . . . . .	780	733	701	704	777	762	823	796	760	790	771	720
2 Business, industrial, and farm equipment . . . . .	1,257	1,315	1,255	1,247	1,337	1,406	1,097	1,123	1,248	1,048	1,337	1,491
Wholesale financing												
3 Automotive . . . . .	9,214	8,904	8,869	8,549	8,352	7,463	8,252	9,473	7,140	10,308	8,616	9,898
4 Equipment <sup>1</sup> . . . . .	783	622	666	600	535	596	731	595	591	560	617	573
5 All other <sup>1</sup> . . . . .	1,514	1,429	1,413	1,450	1,431	1,482	1,442	1,553	1,808	1,639	1,702	1,690
Leasing												
6 Automotive <sup>2</sup> . . . . .	754	716	821	916	928	901	920	999	831	885	757	917
7 Equipment <sup>3</sup> . . . . .	1,242	734	704	1,354	1,128	1,033	1,006	1,116	1,113	1,164	1,328	1,528
8 Loans on commercial accounts receivable and factored commercial accounts receivable . . . . .	9,280	8,451	9,244	9,045	9,090	8,619	8,930	8,467	8,809	9,112	8,753	9,285
9 All other business credit . . . . .	1,127	1,033	995	901	1,044	956	1,014	983	792	1,291	1,065	986
<i>Repayments</i>												
Retail financing of installment sales												
10 Automotive (commercial vehicles) . . . . .	691	692	701	702	706	712	719	726	733	728	732	740
11 Business, industrial, and farm equipment . . . . .	996	1,239	1,199	1,160	1,118	1,140	1,116	2,163	1,134	1,023	1,122	1,014
Wholesale financing												
12 Automotive . . . . .	8,389	8,394	8,433	8,182	8,520	8,681	8,544	8,236	8,005	9,156	8,267	8,603
13 Equipment <sup>1</sup> . . . . .	728	631	577	719	563	614	623	630	581	597	574	655
14 All other <sup>1</sup> . . . . .	1,083	1,560	1,298	1,369	1,595	1,268	1,504	1,430	1,519	1,616	1,560	1,478
Leasing												
15 Automotive <sup>2</sup> . . . . .	349	346	368	358	353	387	371	440	440	512	486	540
16 Equipment <sup>3</sup> . . . . .	729	551	160	979	610	354	626	267	549	633	774	1,075
17 Loans on commercial accounts receivable and factored commercial accounts receivable . . . . .	8,995	8,472	8,896	8,762	8,946	8,633	8,695	8,346	8,416	8,768	8,620	9,059
18 All other business credit . . . . .	1,243	824	798	904	797	794	855	820	714	760	951	955



### 39. Mortgage markets, 1984

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												
<b>PRIMARY MARKETS</b>												
Conventional mortgages on new homes												
<i>Terms<sup>1</sup></i>												
1 Purchase price (thousands of dollars) . . . . .	92.9	104.1	94.0	92.4	93.9	93.4	98.3	94.3	97.4	98.4	99.5	102.6
2 Amount of loan (thousands of dollars) . . . . .	71.7	77.8	73.4	71.1	72.8	72.5	74.6	71.8	72.5	74.0	75.2	76.9
3 Loan-price ratio (percent) . . . . .	79.2	77.8	80.4	79.2	79.8	79.9	78.4	78.1	77.3	78.2	77.9	77.9
4 Maturity (years) . . . . .	27.8	27.3	27.9	28.0	27.6	28.1	28.2	28.0	27.6	27.6	27.5	28.0
5 Fees and charges (percent of loan amount) <sup>2</sup> . . . . .	2.61	2.41	2.52	2.63	2.63	2.58	3.07	2.82	2.63	2.58	2.54	2.65
6 Contract rate (percent per annum) . . . . .	11.80	11.78	11.56	11.55	11.68	11.61	11.91	11.89	12.03	12.27	12.27	12.05
<i>Yield (percent per annum)</i>												
7 FHLBB series <sup>3</sup> . . . . .	12.29	12.23	12.02	12.04	12.18	12.10	12.50	12.43	12.53	12.77	12.75	12.55
8 HUD series <sup>4</sup> . . . . .	13.28	13.31	13.57	13.77	14.38	14.65	14.53	14.24	13.98	13.59	13.20	13.05
<b>SECONDARY MARKETS</b>												
<i>Yield (percent per annum)</i>												
✓ 9 FHA mortgages (HUD series) <sup>5</sup> . . . . .	13.08	13.20	13.68	13.80	15.01	14.91	14.58	14.21	13.99	13.43	12.90	12.99
10 GNMA securities <sup>6</sup> . . . . .	12.40	12.37	12.77	13.03	13.67	14.14	13.88	13.56	13.36	13.09	12.71	12.54
Activity in secondary markets												
<b>FEDERAL NATIONAL MORTGAGE ASSOCIATION</b>												
<i>Mortgage holdings (end of period)</i>												
11 Total . . . . .	79,049	79,350	80,974	81,956	82,697	83,243	83,858	84,193	84,851	85,539	86,416	87,940
12 FHA/VA . . . . .	36,036	35,420	35,329	35,438	35,309	35,153	35,049	34,938	34,844	34,791	34,752	34,711
13 Conventional . . . . .	43,013	43,930	45,645	46,518	47,388	48,090	48,809	49,255	50,006	50,749	51,664	53,229
<i>Mortgage transactions (during period)</i>												
14 Purchases . . . . .	1,285	1,507	2,030	1,775	1,379	1,209	1,226	820	1,145	1,087	1,297	1,962
15 Sales . . . . .	20	723	0	235	0	0	0	0	0	0	0	0
<i>Mortgage commitments<sup>7</sup></i>												
16 Contracted (during period) . . . . .	1,772	1,930	1,626	1,561	1,233	1,995	1,976	1,227	1,142	1,638	2,150	2,758
17 Outstanding (end of period) . . . . .	5,470	5,872	5,333	5,135	4,981	5,640	6,281	6,332	6,235	6,656	5,916	6,384
<b>FEDERAL HOME LOAN MORTGAGE CORPORATION</b>												
<i>Mortgage holdings (end of period)<sup>8</sup></i>												
18 Total . . . . .	8,049	8,566	8,980	9,143	9,224	9,478	9,154	9,331	9,447	9,726	9,900	10,399
19 FHA/VA . . . . .	940	934	929	924	918	912	906	901	896	891	886	881
20 Conventional . . . . .	7,109	7,632	8,050	8,219	8,306	8,566	8,248	8,431	8,551	8,835	9,014	9,518
<i>Mortgage transactions (during period)</i>												
21 Purchases . . . . .	1,419	1,389	1,291	983	987	2,204	1,288	1,821	1,262	2,864	2,241	4,137
22 Sales . . . . .	984	810	863	717	829	1,854	1,573	1,570	1,137	2,573	1,961	3,635
<i>Mortgage commitments<sup>9</sup></i>												
23 Contracted (during period) . . . . .	1,470	1,386	1,874	1,701	1,966	2,712	3,929	3,130	3,440	2,663	4,158	4,174
24 Outstanding (end of period) . . . . .	16,994	16,944	17,514	18,183	19,139	19,649	22,311	23,639	22,013	25,676	27,550	26,990

#### 40. Mortgage debt outstanding, by type of holder and type of property<sup>1</sup>

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	1,499,552	1,534,823	1,563,538	1,584,033	1,603,191	1,626,449	1,634,314	1,658,450
2 1- to 4-family	1,007,540	1,032,215	1,051,530	1,068,300	1,079,857	1,093,577	1,094,771	1,110,315
3 Multifamily	137,472	138,466	139,614	136,290	137,463	138,437	137,849	140,063
4 Commercial	260,159	266,598	272,381	277,742	282,040	288,925	295,225	301,362
5 Farm	94,381	97,544	100,013	101,701	103,831	105,510	106,469	106,710
6 Major financial institutions	1,006,072	1,022,768	1,033,825	1,040,507	1,041,518	1,043,927	1,027,971	1,024,680
7 Commercial banks <sup>2</sup>	265,821	272,694	278,860	284,216	288,774	294,234	298,194	301,272
8 1- to 4-family	161,327	165,062	167,706	170,331	171,936	173,569	173,549	173,804
9 Multifamily	13,504	13,662	14,194	14,950	15,680	15,918	16,132	16,480
10 Commercial	82,511	85,489	88,510	90,551	92,783	96,215	99,925	102,553
11 Farm	8,479	8,481	8,450	8,384	8,375	8,532	8,588	8,435
12 Mutual savings banks	99,719	99,993	99,944	99,997	97,464	96,346	94,382	97,805
13 1- to 4-family	67,619	68,035	68,082	68,187	66,305	65,381	63,849	66,777
14 Multifamily	15,955	15,909	15,931	15,960	15,536	15,338	15,026	15,305
15 Commercial	16,105	15,999	15,901	15,810	15,594	15,598	15,479	15,694
16 Farm	40	50	30	40	29	29	28	29
17 Savings and loan associations	507,615	515,422	518,985	518,547	516,450	513,675	494,918	483,614
18 1- to 4-family	423,656	430,841	433,923	433,142	430,461	426,453	406,328	393,323
19 Multifamily	38,223	38,090	37,990	37,699	38,011	38,372	38,208	38,979
20 Commercial	45,736	46,491	47,072	47,706	47,978	48,850	50,382	51,312
21 Life insurance companies	132,917	134,659	136,036	137,747	138,830	139,672	140,477	141,989
22 1- to 4-family	17,799	17,549	17,376	17,201	17,094	16,467	16,874	16,751
23 Multifamily	19,527	19,495	19,441	19,283	19,209	19,000	18,977	18,856
24 Commercial	82,616	84,571	86,070	88,163	89,573	91,200	91,687	93,547
25 Farm	12,975	13,044	13,149	13,100	12,954	13,005	12,939	12,835
26 Federal and related agencies	116,232	119,112	121,749	126,094	128,698	131,456	134,409	138,138
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 Administration	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	5,150	5,245	5,410	5,237	5,297	5,266	5,166	4,733
45 1- to 4-family	3,945	4,016	4,148	5,181	5,240	5,209	5,116	4,686
46 Multifamily	1,205	1,229	1,262	56	57	57	50	47
47 Mortgage pools or trusts <sup>3</sup>	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				717	2,786	4,556	8,133	14,450
55 1- to 4-family				717	2,786	4,556	8,133	14,450
56 Multifamily								
57 Farmers Home Administration	32,995	34,185	36,454	36,640	36,955	38,939	40,335	40,300
58 1- to 4-family	16,640	17,165	18,407	18,378	18,740	19,357	20,079	20,005
59 Multifamily	2,853	3,097	3,488	3,426	3,447	4,044	4,344	4,344
60 Commercial	5,382	5,750	6,040	6,161	6,351	6,762	7,056	7,011
61 Farm	8,120	8,173	8,519	8,675	8,417	8,776	8,856	8,940
62 Individuals and others <sup>4</sup>	230,002	240,653	249,824	254,432	260,672	267,409	273,558	278,978
63 1- to 4-family	149,881	158,772	166,151	169,985	174,298	179,787	184,738	189,121
64 Multifamily	26,563	27,096	27,943	28,100	28,769	29,135	29,619	30,208
65 Commercial	27,330	27,941	28,463	28,845	29,262	30,044	30,532	30,868
66 Farm	26,228	26,826	27,267	27,502	28,343	28,443	28,669	28,781

#### 40. Mortgage debt outstanding, by type of holder and type of property<sup>1</sup>—Continued

Millions of dollars, end of period

Type of holder, and type of property	1983				1984			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 All holders	1,685,722	1,727,947	1,779,259	1,827,563	1,874,489	1,934,437	1,987,182	2,030,930
2 1- to 4-family	1,127,595	1,153,332	1,187,888	1,219,145	1,250,678	1,287,537	1,320,500	1,349,951
3 Multifamily	141,011	144,010	146,770	150,149	153,655	158,349	161,960	163,977
4 Commercial	310,191	322,642	335,722	348,958	360,540	377,974	393,600	406,139
5 Farm	106,925	107,963	108,879	109,311	109,616	110,577	111,122	110,863
6 Major financial institutions	1,030,012	1,050,265	1,081,561	1,110,165	1,138,931	1,183,480	1,221,779	1,247,106
7 Commercial banks <sup>2</sup>	303,947	311,121	321,244	328,323	340,797	353,946	365,386	374,186
8 1- to 4-family	172,672	174,539	178,708	181,300	185,530	190,706	194,933	197,944
9 Multifamily	16,322	16,925	17,604	18,288	20,005	20,670	21,412	21,142
10 Commercial	106,442	110,759	115,808	119,411	125,550	132,447	138,774	144,623
11 Farm	8,511	8,898	9,124	9,324	9,712	10,123	10,267	10,477
12 Mutual savings banks	105,378	119,236	129,644	136,054	143,180	147,517	150,462	160,761
13 1- to 4-family	73,240	84,349	92,182	96,569	101,868	105,063	106,944	114,364
14 Multifamily	15,587	16,667	17,588	17,785	18,441	18,752	19,138	20,190
15 Commercial	16,522	18,192	19,846	21,671	22,841	23,672	24,349	26,176
16 Farm	29	28	28	29	30	30	31	31
17 Savings and loan associations	477,358	475,183	483,317	494,789	503,509	528,172	550,129	554,868
18 1- to 4-family	384,990	378,483	382,546	390,883	397,017	414,087	429,101	431,132
19 Multifamily	39,286	40,011	41,420	42,552	43,553	45,951	47,861	48,274
20 Commercial	53,082	56,689	59,351	61,354	62,939	68,134	73,167	75,462
21 Life insurance companies	143,329	144,725	147,356	150,999	151,445	153,845	155,802	157,291
22 1- to 4-family	16,422	15,860	15,534	15,319	14,917	14,437	14,204	14,218
23 Multifamily	18,864	18,778	18,857	19,107	19,083	19,028	18,828	18,881
24 Commercial	95,356	97,416	100,209	103,831	104,890	107,796	110,149	111,692
25 Farm	12,687	12,671	12,756	12,742	12,555	12,584	12,621	12,500
26 Federal and related agencies	139,973	142,094	142,224	147,370	150,784	152,669	153,407	157,826
27 Government National Mortgage Association	3,753	3,643	3,475	3,395	2,900	2,715	2,389	2,500
28 1- to 4-family	665	651	639	630	618	605	594	597
29 Multifamily	3,088	2,992	2,836	2,765	2,282	2,110	1,795	1,903
30 Farmers Home Administration	2,077	1,605	600	2,141	2,094	1,344	738	1,800
31 1- to 4-family	707	381	211	1,159	1,005	281	206	449
32 Multifamily	380	555	32	173	303	463	126	124
33 Commercial	337	248	113	409	319	81	113	652
34 Farm	653	421	244	400	467	519	293	575
35 Federal Housing and Veterans Administration	5,138	5,084	5,050	4,894	4,832	4,753	4,801	4,782
36 1- to 4-family	1,867	1,911	2,061	1,893	1,956	1,894	1,967	2,007
37 Multifamily	3,271	3,173	2,989	3,001	2,876	2,859	2,834	2,775
38 Federal National Mortgage Association	73,666	74,669	75,174	78,256	80,975	83,243	84,850	87,940
39 1- to 4-family	68,370	69,396	69,938	73,045	75,770	77,633	79,175	82,175
40 Multifamily	5,296	5,273	5,236	5,211	5,205	5,610	5,675	5,765
41 Federal Land Banks	50,544	50,858	51,069	51,052	51,004	51,136	51,182	50,679
42 1- to 4-family	3,059	3,030	3,008	3,000	2,982	2,958	2,954	2,948
43 Farm	47,485	47,828	48,061	48,052	48,022	48,178	48,228	47,731
44 Federal Home Loan Mortgage Corporation	4,795	6,235	6,856	7,632	8,979	9,478	9,447	10,125
45 1- to 4-family	4,740	6,119	6,799	7,559	8,847	8,931	8,841	9,425
46 Multifamily	55	116	57	73	132	547	606	700
47 Mortgage pools or trusts <sup>3</sup>	234,596	252,665	272,611	285,073	296,481	305,051	317,548	331,019
48 Government National Mortgage Association	127,939	139,276	151,597	159,850	166,261	170,893	175,770	179,873
49 1- to 4-family	124,482	135,628	147,761	155,801	161,943	166,415	171,095	175,089
50 Multifamily	3,457	3,648	3,836	4,049	4,318	4,478	4,675	4,784
51 Federal Home Loan Mortgage Corporation	48,008	50,934	54,152	57,895	59,376	61,267	63,964	70,417
52 1- to 4-family	47,575	50,446	53,539	57,273	58,776	60,636	63,352	69,817
53 Multifamily	433	488	613	622	600	631	612	600
54 Federal National Mortgage Association	18,157	20,933	23,819	25,121	28,354	29,256	32,888	36,215
55 1- to 4-family	18,157	20,933	23,819	25,121	28,354	29,256	32,730	35,965
56 Multifamily							158	250
57 Farmers Home Administration	40,492	41,522	43,043	42,207	42,490	43,635	44,926	44,514
58 1- to 4-family	20,263	20,728	21,083	20,404	20,573	21,331	21,595	21,578
59 Multifamily	4,344	4,343	5,042	5,090	5,081	5,081	5,618	5,835
60 Commercial	7,115	7,303	7,542	7,351	7,456	7,764	7,844	7,403
61 Farm	8,770	9,148	9,376	9,362	9,380	9,459	9,869	9,698
62 Individuals and others <sup>4</sup>	281,141	282,923	282,863	284,955	288,293	293,237	294,448	294,979
63 1- to 4-family	190,386	190,878	190,060	189,189	190,522	193,304	192,809	192,243
64 Multifamily	30,628	31,041	30,660	31,433	31,776	32,169	32,622	32,754
65 Commercial	31,337	32,035	32,853	34,931	36,545	38,080	39,204	40,131
66 Farm	28,790	28,969	29,290	29,402	29,450	29,684	29,813	29,851

# 41. Installment credit—Total outstanding, and net change<sup>1</sup>▲

Millions of dollars

Holder, and type of credit	1983											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>1 Total</b> .....	<b>331,969</b>	<b>330,145</b>	<b>332,781</b>	<b>335,325</b>	<b>337,893</b>	<b>343,815</b>	<b>349,010</b>	<b>355,402</b>	<b>360,548</b>	<b>365,611</b>	<b>371,646</b>	<b>383,701</b>
<i>By major holder</i>												
2 Commercial banks .....	150,131	148,709	148,997	149,311	149,601	152,065	154,914	158,402	160,973	163,274	165,670	171,978
3 Finance companies .....	78,434	78,671	80,068	80,737	81,750	83,030	84,073	84,833	85,358	86,189	87,058	87,429
4 Credit unions .....	46,946	46,757	47,081	47,505	47,838	48,652	49,139	50,121	51,123	51,767	52,578	53,471
5 Retailers <sup>2</sup> .....	31,084	29,950	29,870	30,055	30,375	30,837	31,055	31,468	31,924	32,519	33,740	37,470
6 Savings and loans .....	16,353	17,228	17,966	18,520	19,107	19,691	20,006	20,456	21,105	21,716	22,392	23,108
7 Gasoline companies .....	4,102	3,780	3,669	3,980	3,943	4,159	4,356	4,457	4,338	4,243	4,157	4,131
8 Mutual savings banks .....	4,919	5,050	5,130	5,217	5,279	5,381	5,467	5,665	5,727	5,903	6,051	6,114
<i>By major credit type</i>												
9 Automobile .....	123,919	123,855	125,278	126,487	127,931	130,282	132,959	136,323	138,116	139,881	141,552	143,114
10 Commercial banks .....	57,135	56,758	56,745	56,865	57,352	58,231	59,695	62,178	63,448	64,780	65,917	67,557
11 Credit unions .....	22,458	22,360	22,518	22,721	22,880	23,269	23,502	23,972	24,451	24,759	25,147	25,574
12 Finance companies .....	44,326	44,737	46,015	46,901	47,699	48,782	49,762	50,173	50,217	50,342	50,488	49,983
13 Revolving .....	68,043	65,853	65,752	66,393	66,579	68,225	69,276	70,552	71,727	72,941	75,023	81,977
14 Commercial banks .....	36,313	35,541	35,625	35,773	35,687	36,697	37,358	38,162	39,041	39,774	40,774	44,184
15 Retailers .....	27,628	26,532	26,458	26,640	26,949	27,369	27,562	27,933	28,348	28,924	30,092	33,662
16 Gasoline companies .....	4,102	3,780	3,669	3,980	3,943	4,159	4,356	4,457	4,338	4,243	4,157	4,131
17 Mobile home .....	22,772	22,824	22,809	22,795	22,836	22,889	22,998	23,165	23,365	23,537	23,676	23,862
18 Commercial banks .....	9,845	9,842	9,795	9,697	9,672	9,760	9,826	9,851	9,876	9,877	9,871	9,842
19 Finance companies .....	9,212	9,223	9,236	9,265	9,308	9,244	9,248	9,312	9,372	9,429	9,454	9,547
20 Savings and loans .....	3,217	3,263	3,279	3,330	3,349	3,369	3,403	3,471	3,575	3,682	3,793	3,906
21 Credit unions .....	498	496	499	503	507	516	521	531	542	549	558	567
22 Other .....	117,235	117,613	118,942	119,650	120,547	122,419	123,777	125,362	127,340	129,252	131,395	134,748
23 Commercial banks .....	46,838	46,568	46,832	46,976	46,890	47,377	48,035	48,211	48,608	48,843	49,108	50,395
24 Finance companies .....	24,896	24,711	24,817	24,571	24,743	25,004	25,063	25,348	25,769	26,418	27,116	27,899
25 Credit unions .....	23,990	23,901	24,064	24,281	24,451	24,867	25,116	25,618	26,130	26,459	26,873	27,330
26 Retailers .....	3,456	3,418	3,412	3,415	3,426	3,468	3,493	3,535	3,576	3,595	3,648	3,808
27 Savings and loans .....	13,136	13,965	14,687	15,190	15,758	16,322	16,603	16,985	17,530	18,034	18,599	19,202
28 Mutual savings banks .....	4,919	5,050	5,130	5,217	5,279	5,381	5,467	5,665	5,727	5,903	6,051	6,114
Net change (during period) <sup>3</sup>												
<b>29 Total</b> .....	<b>1,942</b>	<b>1,770</b>	<b>3,335</b>	<b>2,815</b>	<b>2,948</b>	<b>3,940</b>	<b>4,457</b>	<b>4,540</b>	<b>3,723</b>	<b>6,138</b>	<b>5,752</b>	<b>6,371</b>
<i>By major holder</i>												
30 Commercial banks .....	-210	252	841	485	798	1,565	2,223	2,278	1,709	2,713	2,832	3,977
31 Finance companies .....	934	391	1,239	492	834	622	889	708	583	1,103	644	595
32 Credit unions .....	20	43	143	708	288	573	662	510	646	942	912	668
33 Retailers <sup>2</sup> .....	432	273	333	298	359	395	382	381	328	476	465	437
34 Savings and loans .....	680	867	687	452	652	785	195	425	547	588	686	571
35 Gasoline companies .....	-78	-200	-35	299	-51	77	5	65	-167	131	58	-27
36 Mutual savings banks .....	164	144	127	81	68	-77	101	173	77	185	155	150
<i>By major credit type</i>												
37 Automobile .....	-162	330	841	1,025	1,324	1,461	2,360	2,746	1,533	2,249	1,873	1,979
38 Commercial banks .....	-854	-94	-142	75	508	587	1,282	2,063	1,014	1,483	1,257	1,568
39 Credit unions .....	20	15	68	341	137	275	328	232	309	451	436	324
40 Finance companies .....	672	409	915	609	679	599	750	451	210	315	180	87
41 Revolving .....	523	201	1,062	1,068	663	1,180	789	741	636	1,455	1,542	1,574
42 Commercial banks .....	174	170	763	489	370	742	440	315	511	875	1,040	1,207
43 Retailers .....	427	231	334	280	344	361	344	361	292	449	444	394
44 Gasoline companies .....	-78	-200	-35	299	-51	77	5	65	-167	131	58	-27
45 Mobile home .....	350	154	-26	-16	-16	-59	101	105	157	128	149	255
46 Commercial banks .....	173	55	-61	-75	-60	48	36	-11	10	23	-4	39
47 Finance companies .....	101	63	20	30	10	-157	1	36	39	0	49	109
48 Savings and loans .....	77	37	12	23	30	44	57	75	101	95	94	101
49 Credit unions .....	-1	-1	3	6	4	6	7	5	7	10	10	6
50 Other .....	1,231	1,085	1,458	738	977	1,358	1,207	948	1,397	2,306	2,188	2,563
51 Commercial banks .....	297	121	281	-4	-20	188	465	-89	174	332	539	1,163
52 Finance companies .....	161	-81	304	-147	145	180	138	221	334	788	415	399
53 Credit unions .....	1	29	72	361	147	292	327	273	330	481	466	338
54 Retailers .....	5	42	-1	18	15	34	38	20	36	27	21	43
55 Savings and loans .....	603	830	675	429	622	741	138	350	446	493	592	470
56 Mutual savings banks .....	164	144	127	81	68	-77	101	173	77	185	155	150

# 41. Installment credit—Total outstanding, and net change<sup>1</sup>▲—Continued

Millions of dollars

Holder, and type of credit	1984											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>1 Total</b> .....	<b>382,928</b>	<b>386,796</b>	<b>389,857</b>	<b>395,688</b>	<b>405,334</b>	<b>414,738</b>	<b>422,008</b>	<b>430,795</b>	<b>437,469</b>	<b>441,358</b>	<b>447,783</b>	<b>460,500</b>
<i>By major holder</i>												
2 Commercial banks .....	171,934	175,941	177,625	181,022	186,668	191,519	195,265	199,654	202,452	204,582	206,635	212,391
3 Finance companies .....	87,140	87,227	87,356	87,832	89,245	91,006	92,534	94,070	95,594	95,113	95,753	96,747
4 Credit unions .....	53,882	54,851	55,892	56,962	58,517	59,893	61,151	62,679	63,808	64,716	66,528	67,858
5 Retailers <sup>2</sup> .....	35,913	34,744	34,367	34,440	34,813	35,242	35,058	35,359	35,595	35,908	37,124	40,913
6 Savings and loans .....	22,961	23,074	23,566	24,148	24,808	25,428	26,057	26,922	27,880	28,781	29,358	29,945
7 Gasoline companies .....	4,300	4,025	3,944	3,955	4,020	4,289	4,472	4,452	4,328	4,290	4,217	4,315
8 Mutual savings banks .....	6,798	6,934	7,107	7,329	7,263	7,361	7,471	7,659	7,812	7,968	8,168	8,331
<i>By major credit type</i>												
9 Automobile .....	144,319	147,143	147,478	149,816	154,210	158,215	161,834	165,177	167,231	168,923	170,731	172,589
10 Commercial banks .....	68,747	71,327	71,237	73,016	75,787	78,018	80,103	81,786	82,706	83,620	84,326	85,501
11 Credit unions .....	25,771	26,234	26,732	27,244	27,988	28,646	29,248	29,979	30,519	30,953	31,820	32,456
12 Finance companies .....	49,801	49,582	49,509	49,556	50,435	51,551	52,483	53,412	54,006	54,350	54,585	54,632
13 Revolving .....	79,545	78,501	79,770	80,756	82,946	85,027	86,003	88,202	90,231	91,505	93,944	101,555
14 Commercial banks .....	43,118	43,506	45,235	46,149	47,936	49,374	50,358	52,313	54,258	55,276	56,641	60,549
15 Retailers .....	32,127	30,970	30,591	30,652	30,990	31,364	31,173	31,437	31,645	31,939	33,086	36,691
16 Gasoline companies .....	4,300	4,025	3,944	3,955	4,020	4,289	4,472	4,452	4,328	4,290	4,217	4,315
17 Mobile home .....	23,801	23,657	23,691	23,825	24,028	24,300	24,639	24,947	25,198	24,573	24,439	24,556
18 Commercial banks .....	9,829	9,663	9,589	9,580	9,573	9,621	9,681	9,711	9,761	9,627	9,613	9,610
19 Finance companies .....	9,533	9,519	9,527	9,555	9,631	9,729	9,883	9,992	10,065	9,470	9,235	9,243
20 Savings and loans .....	3,868	3,894	3,983	4,087	4,205	4,316	4,428	4,581	4,697	4,791	4,887	4,985
21 Credit unions .....	571	581	592	603	619	634	647	663	675	685	704	718
22 Other .....	135,263	137,495	138,918	141,291	144,150	147,196	149,532	152,469	154,809	156,357	158,669	161,800
23 Commercial banks .....	50,240	51,445	51,564	52,277	53,372	54,506	55,123	55,844	55,727	56,059	56,055	56,731
24 Finance companies .....	27,806	28,126	28,320	28,721	29,179	29,726	30,168	30,666	31,523	31,293	31,933	32,872
25 Credit unions .....	27,540	28,036	28,568	29,115	29,910	30,613	31,256	32,037	32,614	33,078	34,004	34,684
26 Retailers .....	3,786	3,774	3,776	3,788	3,823	3,878	3,885	3,922	3,950	3,969	4,038	4,222
27 Savings and loans .....	19,093	19,180	19,583	20,061	20,603	21,112	21,629	22,341	23,183	23,990	24,471	24,960
28 Mutual savings banks .....	6,798	6,934	7,107	7,329	7,263	7,361	7,471	7,659	7,812	7,968	8,168	8,331
Net change (during period) <sup>3</sup>												
<b>29 Total</b> .....	<b>5,267</b>	<b>6,188</b>	<b>5,929</b>	<b>6,792</b>	<b>9,093</b>	<b>7,082</b>	<b>6,481</b>	<b>6,022</b>	<b>4,982</b>	<b>5,631</b>	<b>6,080</b>	<b>6,819</b>
<i>By major holder</i>												
30 Commercial banks .....	2,029	4,914	3,423	4,014	6,065	3,835	3,192	2,631	1,384	2,756	2,483	3,028
31 Finance companies .....	965	255	237	264	636	942	1,138	1,381	1,571	398	778	1,196
32 Credit unions .....	836	774	1,279	1,523	1,421	1,049	1,360	927	871	1,224	1,731	1,336
33 Retailers <sup>2</sup> .....	518	130	385	268	349	330	36	197	225	128	278	389
34 Savings and loans .....	190	89	429	599	612	813	586	804	770	864	546	576
35 Gasoline companies .....	428	-146	1	45	23	37	-23	-63	-78	98	86	117
36 Mutual savings banks .....	687	172	175	79	-13	76	192	145	199	163	178	177
<i>By major credit type</i>												
37 Automobile .....	2,954	2,434	1,048	2,340	3,641	2,725	3,087	2,482	1,513	2,504	2,549	2,687
38 Commercial banks .....	1,722	2,635	432	1,786	2,807	1,907	1,852	1,150	434	1,057	1,019	1,275
39 Credit unions .....	388	126	849	743	679	503	650	444	416	587	828	640
40 Finance companies .....	844	-327	-233	-169	155	315	585	888	663	860	702	772
41 Revolving .....	545	1,071	2,960	1,851	2,638	1,356	772	1,263	1,484	1,488	1,614	1,445
42 Commercial banks .....	18	1,127	2,613	1,568	2,298	1,047	764	1,159	1,323	1,279	1,289	1,001
43 Retailers .....	485	90	346	238	317	272	31	167	199	111	239	327
44 Gasoline companies .....	42	-146	1	45	23	37	-23	-63	-38	98	86	117
45 Mobile home .....	26	-54	23	143	138	191	334	217	127	-392	-91	117
46 Commercial banks .....	-15	-112	-85	27	-50	10	31	4	4	-91	-1	29
47 Finance companies .....	47	32	14	10	36	46	137	63	19	-381	-192	-13
48 Savings and loans .....	-17	15	84	91	138	123	152	140	95	67	84	88
49 Credit unions .....	11	11	10	15	14	12	14	10	9	13	18	13
50 Other .....	1,742	2,737	1,898	2,458	2,676	2,810	2,288	2,060	1,858	2,031	2,008	2,570
51 Commercial banks .....	304	1,264	463	653	1,010	871	545	318	-377	511	176	723
52 Finance companies .....	74	550	456	423	445	581	416	430	889	-81	268	437
53 Credit unions .....	437	637	420	765	728	534	696	473	446	624	885	683
54 Retailers .....	33	40	39	30	32	58	5	30	26	17	39	62
55 Savings and loans .....	207	74	345	508	474	690	434	664	675	797	462	488
56 Mutual savings banks .....	687	172	175	79	-13	76	192	145	199	163	178	177

## 42. Flow of funds accounts—Financial assets and liabilities, December 31, 1984

### 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	6,608.5		1,400.3		344.2		8,353.0		670.3		303.7	
2 Total liabilities		2,223.8		2,698.3		425.9	5,348.0			599.5		1,557.5
3 Gold <sup>2</sup>									38.2			
4 Special drawing rights									21.0			5.6
5 International Monetary Fund position											11.5	11.6
6 Official foreign exchange										6.7		3.1
7 Treasury currency												17.5
8 Checkable deposits and currency	386.5		87.7		4		474.6		19.6			21.9
9 Private domestic	386.5		87.7		4		474.6					
10 Foreign									19.6			
11 U.S. government												21.9
12 Small time and savings deposits	1,688.6				7.7		1,696.3					1.1
13 Money market fund shares	209.7						209.7					
14 Large time deposits	179.6		81.4		64.3		325.3		39.4			
15 Federal funds and security RPs			40.3		19.6		60.0					
16 Deposits abroad			13.4				13.4			34.6		
17 Life insurance reserves	248.8						248.8					9.9
18 Pension fund reserves	1,433.0						1,433.0					130.0
19 Interbank claims									-26.6			
20 Corporate equities <sup>3</sup>	1,492.5						1,492.5		94.5			
21 Credit market instruments	844.9	2,133.8	166.2	2,056.3	231.8	404.0	1,242.9	4,594.1	298.3	247.5	229.6	1,376.8
22 U.S. Treasury securities <sup>4</sup>	317.3		28.3		114.2		459.7		193.1			1,373.4
23 Federal agency securities <sup>5</sup>	89.2		1.7		50.2		141.1					3.2
24 Tax exempt	205.3	51.3	4.1	102.4	10.0	385.5	219.3	539.2				
25 Corporate and foreign bonds	40.2			453.5			40.2	453.5	63.4	66.4		
26 Mortgages	184.9	1,373.6		648.3	57.5		242.4	2,021.9				51.3
27 Consumer credit		593.6	76.1				76.1	593.6				
28 Bank loans n.e.c.		36.0		543.6				579.6		28.1		
29 Open market paper	8.0		56.1	79.4			64.1	79.4	41.8	82.3		
30 Other loans		79.3		229.1		18.5		326.9		70.6	178.2	
31 Security credit <sup>7</sup>	24.9	47.5					24.9	47.5				
32 Trade credit <sup>6</sup>		25.8	587.1	479.2		21.9	587.1	526.9	26.3	13.9	31.9	23.4
33 Taxes payable				10.5	20.4		20.4	10.5			-16.2	
34 Miscellaneous	99.9	16.7	424.2	152.3			524.1	169.0	159.7	285.4	15.1	*

Financial sectors												All sectors <sup>1</sup>	Floats and discrepancies	Line
Total		Sponsored agencies and mortgage pools		Monetary authority		Commercial banking		Private nonbank finance		Assets	Liabilities			
Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets		
6,775.9		587.1		218.4		2,012.9		3,957.6		16,103.0		-29.7	1	
	6,470.3		579.5		218.4		1,867.9		3,804.4		13,975.3		2	
11.1				11.1						49.3			3	
										26.7			4	
-1				-1						11.5	11.5		5	
3.6				3.6						6.7	6.7		6	
21.0				21.0						21.0	17.5	-3.5	7	
63.5	623.1	1.3			171.4	10.5	409.3	51.7	42.4	579.7	623.1	43.3	8	
63.5	582.2	1.3			165.1	10.5	374.7	51.7	42.4	538.2	582.2	44.1	9	
	19.6				.4		19.2			19.6	19.6		10	
	21.2				5.8		15.4			21.9	21.2	-7	11	
10.0	1,707.4						812.9	10.0	894.5	1,707.4	1,707.4		12	
	209.7								209.7	209.7	209.7		13	
67.0	431.7						282.9	67.0	148.8	431.7	431.7		14	
92.3	191.6	22.5					146.2	69.8	45.5	152.2	191.6	39.4	15	
21.2								21.2		34.6	34.6		16	
	239.0								239.0	248.8	248.8		17	
	1,303.0								1,303.0	1,433.0	1,433.0		18	
44.9	29.7			4.4	40.5	40.5	-10.7			18.3	29.7	11.4	19	
596.9	161.9					.1		596.8	161.9	2,183.8	161.9		20	
5,350.3	902.8	552.9	530.5	169.6		1,740.0	81.1	2,887.8	291.1	7,121.0	7,121.0		21	
720.5		2.5		160.9		183.0		374.2		1,373.4	1,373.4		22	
387.7	525.5	.7	525.5	8.8		78.5		299.6		528.7	528.7		23	
319.9						172.0		148.0		539.2	539.2		24	
535.9	119.6					17.6	37.0	518.3	82.6	639.5	639.5		25	
1,730.4	2.1	437.5				374.2		918.8	2.1	2,024.1	2,024.1		26	
517.5						259.6		257.9		593.6	593.6		27	
638.1	30.4					638.1			30.4	638.1	638.1		28	
201.3	145.6	.8				17.0	44.1	183.5	101.4	307.2	307.2		29	
298.9	79.6	111.4	5.0					187.5	74.6	477.1	477.1		30	
77.0	54.3					35.0		42.0	54.3	101.9	101.9		31	
24.3								24.3		669.5	564.2	-105.3	32	
	1.9								1.6	4.2	12.3	8.2	33	
393.0	614.2	10.4	49.0	8.8	6.6	186.9	146.0	187.0	412.6	1,091.8	1,068.6	-23.3	34	

**42. Flow of funds accounts—Financial assets and liabilities, December 31, 1984—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 .....	3,957.6		989.9		206.4		115.8		692.4		623.3	
2 Total liabilities .....		3,804.4		966.3		195.1		108.0		656.1		623.3
3 Checkable deposits .....	51.7	42.4	10.6	24.7	4.6	10.0	1.6	7.8	3.5		4.2	
4 Small time and savings deposits .....	10.0	894.5		640.4		153.9	10.0	100.2				
5 Money market fund shares .....		209.7										
6 Large time deposits .....	67.0	148.8	16.0	131.0	.4	17.8	2.4				24.6	
7 Federal funds and security RPs .....	69.8	45.5	22.5	45.5	6.6							
8 Deposits abroad .....	21.2											
9 Life insurance reserves .....		239.0							239.0			
10 Pension fund reserves .....		1,303.0							324.8		623.3	
11 Corporate equities <sup>3</sup> .....	596.8	161.9			4.3				63.8		294.1	
12 Credit market instruments .....	2,887.8	291.1	830.0	93.9	178.9		101.9		568.7		300.5	
13 U.S. Treasury securities <sup>4</sup> .....	374.2		49.0		9.9		21.1		41.5		113.1	
14 Federal agency securities <sup>5</sup> .....	299.6		121.7		24.4		6.4		33.2		57.9	
15 Tax exempt .....	148.0		.9		2.1				9.4			
16 Corporate and foreign bonds .....	518.3	82.6		3.5	21.0				240.7		94.5	
17 Mortgages .....	918.8	2.1	606.3		103.3		6.6		157.3		4.6	
18 Consumer credit .....	257.9		43.3		11.3		67.9					
19 Bank loans n.e.c. .....		30.4		15.7								
20 Open market paper .....	183.5	101.4	8.7		7.0				32.0		30.4	
21 Other loans .....	187.5	74.6		74.6					54.6			
22 Security credit .....	42.0	54.3										
23 Trade credit .....	24.3											
24 Taxes payable .....		1.6		*						.4		
25 Miscellaneous .....	187.0	412.6	110.8	30.9	11.6	13.4			56.5	91.8		



State and local government retirement funds		Other insurance companies		Finance companies		Real estate investment trusts		Open-end investment companies		Money market funds		Security brokers and dealers		Line
Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	
354.9		240.5		294.1		8.1		161.9		209.7		60.5		1
	354.9		168.2		297.1		8.7		161.9		209.7		55.2	2
14.0		2.6		5.1				2.1		-1.2		4.7		3
														4
											209.7			5
										23.7				6
		18.0								22.7				7
										21.2				8
														9
	354.9													10
98.1		50.0						79.9	161.9			6.5		11
242.8		145.6		289.0	190.5	2.5	6.7	79.9		140.9		7.2		12
70.0		20.9						13.1		42.3		-6.6		13
43.0		13.0												14
1.5		87.2						44.8				2.0		15
113.3		21.8			78.4		.7	15.2				11.9		16
15.1		2.6		20.5		2.5	2.1							17
				135.5										18
					11.0		3.6							19
					101.1		.3	6.7		98.7				20
				133.0										21
												42.0	54.3	22
		24.3												23
			.2		*								.9	24
			168.0		106.5	5.6	2.0			2.4				25

### 43. Flow of funds accounts, 1973-84

#### A. Summary of credit market debt outstanding, by sector

Amounts outstanding at end of year, billions of dollars

Transaction category, or sector	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984
	Nonfinancial sectors											
<b>1 Total credit market debt owed by domestic nonfinancial sectors</b>	<b>1,919.1</b>	<b>2,094.2</b>	<b>2,288.8</b>	<b>2,532.6</b>	<b>2,854.1</b>	<b>3,218.1</b>	<b>3,604.2</b>	<b>3,948.3</b>	<b>4,328.4</b>	<b>4,728.9</b>	<b>5,255.3</b>	<b>5,970.8</b>
2 U.S. government	349.1	360.8	446.3	515.8	572.5	626.2	663.6	742.8	830.1	991.4	1,177.9	1,376.8
3 Treasury issues	339.4	351.5	437.3	506.4	564.1	619.2	658.0	737.8	825.6	987.7	1,174.4	1,373.4
4 Agency issues and mortgages	9.6	9.4	8.9	9.3	8.4	7.0	5.6	5.0	4.5	3.7	3.6	3.4
5 Private domestic nonfinancial sectors	1,570.1	1,733.4	1,842.6	2,016.9	2,281.5	2,591.9	2,940.7	3,205.5	3,498.3	3,737.5	4,077.3	4,594.1
6 Debt capital instruments	1,072.8	1,173.1	1,275.8	1,399.4	1,572.3	1,772.0	1,985.0	2,177.0	2,336.0	2,486.6	2,725.9	3,014.6
7 Tax exempt obligations	191.2	207.7	223.8	239.5	262.9	291.3	321.6	351.9	374.6	428.4	484.6	539.2
8 Corporate bonds	207.5	227.1	254.3	277.2	300.0	321.2	338.5	365.1	386.9	405.5	421.3	453.5
9 Mortgages	674.1	738.3	797.7	882.8	1,009.4	1,159.6	1,324.9	1,460.0	1,574.5	1,652.7	1,820.0	2,021.9
10 Home mortgages	410.8	447.9	490.0	553.8	647.8	759.9	881.5	978.2	1,058.9	1,105.7	1,214.4	1,347.0
11 Multifamily residential	91.4	98.3	98.9	102.7	109.8	119.1	126.9	135.8	135.3	139.6	147.9	160.8
12 Commercial	130.7	145.8	157.9	169.6	188.0	209.7	233.9	254.0	278.6	300.7	348.0	403.2
13 Farm	41.3	46.3	50.9	56.6	63.6	70.8	82.7	92.0	101.7	106.7	109.6	110.9
14 Other debt instruments	497.3	560.3	566.7	617.4	709.2	819.9	955.6	1,028.5	1,162.3	1,250.9	1,351.4	1,579.5
15 Bank loans n.e.c.	195.4	228.3	217.7	222.0	248.9	284.5	333.9	370.5	425.0	479.9	507.2	579.6
16 Consumer credit	203.7	213.6	223.2	248.6	289.1	337.9	383.4	389.7	416.4	441.7	493.0	593.6
17 Open market paper	13.1	19.8	17.2	21.2	24.3	25.4	36.5	41.7	60.9	57.9	56.7	79.4
18 Other	85.1	98.6	108.7	125.6	146.9	172.1	201.8	226.6	260.0	271.5	294.6	326.9
19 By borrowing sector, total	1,570.1	1,733.4	1,842.6	2,016.9	2,281.5	2,591.9	2,940.7	3,205.5	3,498.3	3,737.5	4,077.3	4,594.1
20 Tax exempt	193.3	207.9	220.2	233.5	245.5	262.0	279.6	296.9	303.0	334.3	371.0	404.0
21 Households	670.9	725.5	778.8	871.2	1,012.2	1,182.5	1,362.5	1,487.0	1,619.2	1,712.1	1,887.5	2,133.8
22 Nonfinancial business	705.9	800.0	843.5	912.2	1,023.9	1,147.3	1,298.5	1,421.7	1,576.1	1,691.1	1,818.8	2,056.3
23 Farm	66.9	74.7	83.2	93.4	105.6	120.3	141.6	156.0	172.3	179.9	184.2	186.1
24 Nonfarm noncorporate	177.7	197.8	211.9	227.3	255.6	286.0	320.4	353.7	389.0	425.8	489.6	562.9
25 Corporate	461.3	527.4	548.5	591.5	662.6	741.1	836.5	912.0	1,014.8	1,085.4	1,144.9	1,307.3
26 Foreign credit market debt held in United States	67.0	79.8	91.2	110.6	123.9	161.9	182.5	209.6	237.0	226.4	245.2	247.5
27 Bonds	17.0	19.1	25.3	33.9	38.9	43.1	47.0	47.8	53.3	59.9	63.7	66.4
28 Bank loans n.e.c.	12.5	16.5	18.5	24.1	27.1	46.4	48.7	60.2	64.1	29.4	34.3	28.1
29 Open market paper	4.2	11.4	11.7	13.6	16.1	26.6	37.8	48.0	61.9	74.9	80.9	82.3
30 U.S. government loans	33.4	32.8	35.7	39.0	41.8	45.7	49.0	53.6	57.8	62.1	66.3	70.6
31 Total nonfinancial domestic plus foreign	1,986.2	2,174.0	2,380.0	2,643.2	2,978.0	3,380.0	3,786.7	4,157.9	4,565.4	4,955.3	5,500.5	6,218.3

### 43. Flow of funds accounts, 1973-84—Continued

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

Amounts outstanding at end of year, billions of dollars

Transaction category, or sector	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984
	Financial sectors											
<b>32 Total credit market debt owed by financial sectors</b>	<b>194.0</b>	<b>232.6</b>	<b>239.9</b>	<b>261.1</b>	<b>307.1</b>	<b>381.1</b>	<b>464.7</b>	<b>527.6</b>	<b>611.7</b>	<b>683.4</b>	<b>774.3</b>	<b>902.8</b>
<i>By type of instrument</i>												
33 U.S. government-related	77.9	98.6	108.9	123.1	145.5	182.6	231.8	276.6	324.0	388.9	456.7	530.5
34 Sponsored credit agency securities	59.8	76.4	78.8	81.2	88.2	111.3	135.5	159.9	190.4	205.4	206.8	236.8
35 Mortgage pool securities	18.0	21.5	28.5	40.7	56.8	70.4	94.8	114.0	129.0	178.5	244.9	288.7
36 Loans from U.S. government	....	.7	1.6	1.2	.5	.9	1.5	2.7	4.6	5.0	5.0	5.0
37 Private financial sectors	116.2	134.0	131.0	138.0	161.5	198.5	232.9	251.0	287.7	294.5	317.6	372.3
38 Corporate bonds	37.4	40.5	43.7	53.6	63.7	71.2	79.0	86.1	85.3	87.8	105.1	119.6
39 Mortgages	1.5	1.6	2.0	2.4	2.4	2.5	2.6	2.4	1.9	2.0	2.1	2.1
40 Bank loans n.e.c.	29.5	33.6	29.9	26.4	26.0	28.3	27.7	26.9	27.7	29.6	29.5	30.4
41 Open market paper	32.7	36.5	37.5	39.7	49.2	63.9	81.8	86.6	107.6	109.1	122.1	145.6
42 Loans from Federal Home Loan Banks	15.1	21.8	17.8	15.9	20.2	32.7	41.8	49.0	65.2	66.0	59.0	74.6
<b>43 Total, by sector</b>	<b>194.0</b>	<b>232.6</b>	<b>239.9</b>	<b>261.1</b>	<b>307.1</b>	<b>381.1</b>	<b>464.7</b>	<b>527.6</b>	<b>611.7</b>	<b>683.4</b>	<b>774.3</b>	<b>902.8</b>
44 Sponsored credit agencies	59.8	77.1	80.3	82.4	88.7	112.2	137.0	162.6	195.0	210.4	211.8	241.8
45 Mortgage pools	18.0	21.5	28.5	40.7	56.8	70.4	94.8	114.0	129.0	178.5	244.9	288.7
46 Private financial sectors	116.2	134.0	131.0	138.0	161.5	198.5	232.9	251.0	287.7	294.5	317.6	372.3
47 Commercial banks	4.1	4.3	4.5	5.2	5.7	5.9	6.1	6.3	6.2	6.8	6.6	8.5
48 Bank affiliates	10.0	14.4	15.0	20.4	22.4	29.5	36.0	42.9	51.2	53.3	61.9	72.6
49 Savings and loan associations	17.1	23.3	19.1	17.4	24.3	37.8	50.3	57.8	73.4	75.9	73.2	93.9
50 Finance companies	70.7	76.2	76.7	81.2	97.9	115.7	132.1	137.9	150.5	152.2	169.4	190.5
51 Real estate investment trusts	14.4	15.8	15.7	13.8	11.3	9.7	8.4	6.2	6.4	6.4	6.6	6.7
	All sectors											
<b>52 Total credit market debt</b>	<b>2,180.2</b>	<b>2,406.7</b>	<b>2,619.9</b>	<b>2,904.3</b>	<b>3,285.0</b>	<b>3,761.1</b>	<b>4,251.4</b>	<b>4,685.5</b>	<b>5,177.1</b>	<b>5,638.7</b>	<b>6,274.8</b>	<b>7,121.0</b>
53 U.S. government securities	425.7	457.6	552.5	636.7	716.7	807.1	893.2	1,016.1	1,149.1	1,375.0	1,629.4	1,902.1
54 Tax exempt obligations	191.2	207.7	223.8	239.5	262.9	291.3	321.6	351.9	374.6	428.4	484.6	539.2
55 Corporate and foreign bonds	261.9	286.7	323.4	364.6	402.6	435.4	464.4	499.1	525.4	553.3	590.0	639.5
56 Mortgages	676.9	741.1	800.8	886.2	1,012.7	1,162.9	1,328.2	1,463.0	1,576.9	1,655.0	1,822.3	2,024.1
57 Consumer credit	203.7	213.6	223.2	248.6	289.1	337.9	383.4	389.7	416.4	441.7	493.0	593.6
58 Bank loans n.e.c.	237.3	278.4	266.1	272.5	302.1	359.2	410.3	457.6	516.8	538.9	570.9	638.1
59 Open market paper	50.0	67.6	66.4	74.6	89.5	115.9	156.2	176.3	230.3	241.9	259.7	307.2
60 Other loans	133.7	153.9	163.8	181.6	209.4	251.3	294.1	331.9	387.6	404.6	424.9	477.1
<i>Selected claims not included above</i>												
61 Security credit	29.5	24.7	28.5	41.1	43.4	44.6	46.7	59.2	60.1	66.6	90.5	101.9
62 Trade credit	264.2	211.3	223.6	243.0	271.1	332.1	392.9	440.1	470.8	463.0	520.7	564.2
63 Mutual fund shares	46.6	35.2	43.0	46.5	45.4	45.8	51.2	63.5	63.8	89.5	129.3	161.9
64 Other corporate equities	901.4	641.7	849.5	1,005.5	950.0	982.5	1,179.5	1,572.1	1,504.7	1,721.0	2,022.2	2,022.0

### 43. Flow of funds accounts, 1973-84—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	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984
<b>1 Total credit market debt claims against domestic nonfinancial sectors . . . . .</b>	<b>1,919.1</b>	<b>2,094.2</b>	<b>2,288.8</b>	<b>2,532.6</b>	<b>2,854.1</b>	<b>3,218.1</b>	<b>3,604.2</b>	<b>3,948.3</b>	<b>4,328.4</b>	<b>4,728.9</b>	<b>5,255.3</b>	<b>5,970.8</b>
<i>Public agencies and foreign</i>												
2 Total held . . . . .	290.4	339.1	378.8	428.6	508.2	610.5	687.3	784.2	881.9	990.8	1,107.9	1,250.3
3 U.S. government securities . . . . .	136.6	146.0	164.0	187.1	221.9	258.0	251.7	267.4	284.6	302.6	330.2	366.0
4 Residential mortgages . . . . .	50.6	63.8	79.5	91.8	111.8	137.5	174.6	206.3	229.8	290.8	366.9	423.5
5 Federal Home Loan Bank advances to savings and loans . . . . .	15.1	21.8	17.8	15.9	20.2	32.7	41.8	49.0	65.2	66.0	59.0	74.6
6 Other loans and securities . . . . .	88.0	107.5	117.4	133.9	154.3	182.3	219.1	261.5	302.3	331.4	351.9	386.2
7 By type of lender . . . . .	290.4	339.1	378.8	428.6	508.2	610.5	687.3	784.2	881.9	990.8	1,107.9	1,250.3
8 U.S. government . . . . .	65.1	72.3	85.8	93.8	103.6	120.6	140.0	163.6	187.6	203.4	213.0	229.6
9 Government-related agencies and pools . . . . .	82.5	106.7	118.2	135.1	158.0	198.3	252.6	298.2	346.4	411.6	481.1	552.9
10 Monetary authorities . . . . .	80.6	86.7	95.3	105.1	112.2	119.2	126.9	131.4	140.5	150.3	161.2	169.6
11 Foreign . . . . .	62.2	73.4	79.5	94.7	134.3	172.4	167.8	191.0	207.3	225.4	252.5	298.3
<i>Agency and foreign debt not on line 1</i>												
12 Sponsored credit agencies and mortgage pools . . . . .	77.9	98.6	108.9	123.1	145.5	182.6	231.8	276.6	324.0	388.9	456.7	530.5
13 Foreign . . . . .	67.0	79.8	91.2	110.6	123.9	161.9	182.5	209.6	237.0	226.4	245.2	247.5
<i>Private domestic holdings</i>												
14 Total private holdings . . . . .	1,773.7	1,933.5	2,110.1	2,337.7	2,615.3	2,952.1	3,331.2	3,650.3	4,007.5	4,353.4	4,849.3	5,498.5
15 U.S. government securities . . . . .	289.0	311.6	388.5	449.6	494.7	549.1	641.5	748.6	864.5	1,072.4	1,299.2	1,536.1
16 Tax exempt obligations . . . . .	191.2	207.7	223.8	239.5	262.9	291.3	321.6	351.9	374.6	428.4	484.6	539.2
17 Corporate and foreign bonds . . . . .	221.3	242.3	275.1	305.6	329.7	353.1	371.6	390.9	409.7	424.5	439.1	456.5
18 Residential mortgages . . . . .	452.9	483.6	510.4	565.7	646.8	742.3	834.5	908.2	964.9	954.8	995.8	1,084.4
19 Other mortgages and loans . . . . .	634.4	710.2	730.1	793.0	901.3	1,049.1	1,203.9	1,299.6	1,459.0	1,539.3	1,689.5	1,956.8
20 Less: Federal Home Loan Bank advances . . . . .	15.1	21.8	17.8	15.9	20.2	32.7	41.8	49.0	65.2	66.0	59.0	74.6
<i>Private financial intermediation</i>												
21 Credit market claims held by private financial institutions . . . . .	1,496.0	1,629.4	1,763.6	1,959.0	2,222.4	2,538.6	2,850.5	3,132.4	3,455.0	3,706.4	4,085.3	4,627.8
22 Commercial banking . . . . .	652.9	720.0	749.4	809.2	897.0	1,025.4	1,146.3	1,246.8	1,349.1	1,427.9	1,563.9	1,740.0
23 Savings institutions . . . . .	371.6	396.4	447.4	515.8	594.3	667.1	723.8	778.7	806.6	825.5	962.3	1,110.8
24 Insurance and pension funds . . . . .	355.0	390.8	442.8	498.5	571.6	661.1	746.9	841.3	937.7	1,046.5	1,145.3	1,257.5
25 Other finance . . . . .	116.5	122.2	124.1	135.5	159.6	185.1	233.5	265.7	361.7	406.6	413.8	519.5
26 Sources of funds . . . . .	1,496.0	1,629.4	1,763.6	1,959.0	2,222.4	2,538.6	2,850.5	3,132.4	3,455.0	3,706.4	4,085.3	4,627.8
27 Private domestic deposits and repurchase agreements . . . . .	905.0	968.0	1,062.9	1,185.9	1,324.8	1,467.4	1,603.5	1,777.6	1,989.6	2,157.2	2,360.8	2,644.9
28 Credit market debt . . . . .	116.2	134.0	131.0	138.0	161.5	198.5	232.9	251.0	287.7	294.5	317.6	372.3
29 Other sources . . . . .	474.8	527.4	569.7	635.1	736.1	872.6	1,014.1	1,103.8	1,177.8	1,254.7	1,406.9	1,610.7
30 Foreign funds . . . . .	28.4	38.7	30.1	25.6	27.6	34.2	61.5	39.8	31.2	-18.3	3.7	32.1
31 Treasury balances . . . . .	9.9	4.8	3.1	3.0	7.3	14.1	14.5	11.9	10.8	16.9	11.5	15.4
32 Insurance and pension reserves . . . . .	287.2	328.5	367.7	407.5	463.0	534.2	606.1	688.9	780.3	883.7	980.1	1,086.0
33 Other, net . . . . .	149.4	155.3	168.8	199.1	238.1	290.1	332.0	363.1	355.5	372.5	411.6	477.2

### 43. Flow of funds accounts, 1973-84—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	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984
<i>Private domestic nonfinancial investors</i>												
34 Credit market claims.....	393.8	438.2	477.5	516.6	554.4	612.0	713.6	768.9	840.2	941.5	1,081.7	1,242.9
35 U.S. government securities ..	148.6	165.2	183.4	196.3	219.2	252.7	307.0	331.6	361.1	399.4	488.1	600.8
36 Tax exempt obligations .....	59.8	69.1	77.5	80.8	81.5	83.6	93.7	100.4	111.4	145.1	187.6	219.3
37 Corporate and foreign bonds.	51.5	54.6	60.9	71.6	71.4	65.2	64.0	58.3	50.4	45.7	45.8	40.2
38 Open market paper, etc. ....	28.7	33.4	30.5	30.8	34.6	42.9	51.4	48.2	50.9	57.0	60.8	64.1
39 Other.....	105.2	115.9	125.2	137.0	147.7	167.6	197.4	230.4	266.5	294.4	299.4	318.4
40 Deposits and currency.....	970.2	1,041.0	1,143.0	1,275.1	1,423.4	1,578.0	1,723.5	1,909.1	2,131.0	2,305.8	2,528.5	2,823.4
41 Currency.....	61.8	68.1	74.4	81.7	89.9	99.2	107.1	117.5	126.9	136.6	150.9	165.1
42 Checkable deposits .....	199.6	201.7	211.0	221.4	237.8	254.0	272.1	281.8	299.8	315.6	337.3	353.6
43 Small time and savings deposits .....	585.3	622.7	720.5	841.9	935.4	1,001.3	1,060.7	1,143.6	1,190.6	1,328.8	1,547.9	1,696.3
44 Money market fund shares .....		2.4	3.7	3.7	3.9	10.8	45.2	74.4	181.9	206.6	162.5	209.7
45 Large time deposits .....	106.4	129.7	115.9	104.9	131.4	177.6	195.1	240.9	277.9	263.0	255.4	325.3
46 Security repurchase agreements.....	13.7	11.5	11.7	14.0	16.3	23.7	30.3	36.9	39.4	43.3	57.5	60.0
47 Foreign deposits.....	3.3	4.9	5.8	7.4	8.7	11.4	12.9	14.0	14.5	12.0	16.8	13.4
<b>48 Total of credit market instruments, deposits, and currency</b> .....	<b>1,364.0</b>	<b>1,479.2</b>	<b>1,620.5</b>	<b>1,791.7</b>	<b>1,977.8</b>	<b>2,190.0</b>	<b>2,437.1</b>	<b>2,678.0</b>	<b>2,971.2</b>	<b>3,247.3</b>	<b>3,610.2</b>	<b>4,066.3</b>
49 Public support rate (percent) ..	14.6	15.6	15.9	16.2	17.1	18.1	18.2	18.9	19.3	20.0	20.1	20.1
50 Private financial intermediation (percent) .....	84.3	84.3	83.6	83.8	85.0	86.0	85.6	85.8	86.2	85.1	84.2	84.2
51 Total foreign funds .....	90.6	112.1	109.6	120.2	162.0	206.5	229.3	230.9	238.5	207.1	256.2	330.3
Corporate equities not included above												
52 Total market value .....	948.1	676.9	892.5	1,051.9	995.4	1,028.3	1,230.7	1,635.6	1,568.5	1,810.5	2,151.5	2,183.8
53 Mutual fund shares .....	46.6	35.2	43.0	46.5	45.4	45.8	51.2	63.5	63.8	89.5	129.3	161.9
54 Other equities.....	901.4	641.7	849.5	1,005.5	950.0	982.5	1,179.5	1,572.1	1,504.7	1,721.0	2,022.2	2,022.0
55 Held by financial institutions ..	208.8	154.1	210.3	243.0	232.2	245.3	290.1	382.8	369.6	458.9	588.1	596.9
56 Other holdings .....	739.3	522.7	682.2	809.0	763.2	783.1	940.6	1,252.8	1,198.9	1,351.6	1,563.4	1,587.0

#### NOTES BY LINE NUMBER

1. Line 1 of table 43, part A.
6. Includes farm and commercial mortgages.
12. Credit market funds raised by federally sponsored credit agencies, and net issues of federally related mortgage pool securities.
14. Line 1 less line 2 plus lines 12 and 13. Also line 21 less line 28 plus line 34. Also sum of lines 29 and 48 less lines 41 and 47.
19. Includes farm and commercial mortgages.
27. Line 40 less lines 41 and 47.
28. Excludes equity issues and investment company shares. Includes line 20.
30. Foreign deposits at commercial banks, bank borrowings from foreign branches, and liabilities of foreign banking agencies to foreign affiliates.
31. Demand deposits at commercial banks.
32. Excludes net investment of these reserves in corporate equities.
33. Mainly retained earnings and net miscellaneous liabilities.
34. Line 14 less line 21 plus line 28.
- 35-39. Lines 15-19 less amounts acquired by private finance. Line 39 includes mortgages.
41. Mainly an offset to line 10.
48. Sum of lines 34 and 40, or line 14 less line 29 plus lines 41 and 47.
49. Line 2 divided by line 1.
50. Line 21 divided by line 14.
51. Sum of lines 11 and 30.
- 52, 54. Includes issues by financial institutions.

### 43. Flow of funds accounts, 1973-84—Continued

#### C. Sector statements of financial assets and liabilities

Amounts outstanding at end of year, billions of dollars

Category	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984
	Households, personal trusts, and nonprofit organizations											
<b>1 Total financial assets</b> . . . . .	<b>2,296.8</b>	<b>2,201.0</b>	<b>2,558.9</b>	<b>2,899.7</b>	<b>3,076.5</b>	<b>3,364.5</b>	<b>3,850.0</b>	<b>4,532.0</b>	<b>4,826.3</b>	<b>5,377.3</b>	<b>6,057.4</b>	<b>6,608.5</b>
<b>2 Deposits and credit market instruments</b> . . . . .	<b>1,077.9</b>	<b>1,178.2</b>	<b>1,294.8</b>	<b>1,438.9</b>	<b>1,596.2</b>	<b>1,767.5</b>	<b>1,975.1</b>	<b>2,181.0</b>	<b>2,433.9</b>	<b>2,645.6</b>	<b>2,916.9</b>	<b>3,309.4</b>
3 Deposits . . . . .	787.1	847.8	940.1	1,062.0	1,189.5	1,321.5	1,450.4	1,620.7	1,830.2	1,983.3	2,177.6	2,464.5
4 Checkable deposits and currency . . . . .	156.4	163.6	170.4	186.2	205.2	228.3	249.4	264.0	299.4	315.9	355.7	386.5
5 Small time and savings deposits . . . . .	585.3	622.6	719.6	835.8	930.9	996.9	1,056.9	1,140.2	1,187.1	1,323.8	1,537.6	1,688.6
6 Money market fund shares . . . . .		2.4	3.7	3.7	3.9	10.8	45.2	74.4	181.9	206.6	162.5	209.7
7 Large time deposits . . . . .	45.4	59.2	46.4	36.4	49.5	85.5	98.8	142.0	161.7	137.0	121.7	179.6
8 Credit market instruments . . . . .	290.8	330.4	354.7	376.9	406.7	446.0	524.8	560.4	603.7	662.3	739.4	844.9
9 U.S. government securities . . . . .	108.7	127.2	138.7	145.5	163.4	184.1	226.8	240.2	264.8	277.3	328.0	406.4
10 Treasury issues . . . . .	95.2	111.3	126.2	129.8	142.3	156.8	181.6	188.2	208.2	226.2	268.4	317.3
11 Savings bonds . . . . .	60.4	63.3	67.4	72.0	76.8	80.7	79.9	72.5	68.2	68.3	71.5	74.5
12 Other Treasury . . . . .	34.9	48.0	58.9	57.8	65.5	76.1	101.8	115.6	140.0	157.9	196.9	242.7
13 Agency issues . . . . .	13.4	15.8	12.5	15.6	21.2	27.3	45.2	52.1	56.5	51.1	59.5	89.2
14 Tax exempt obligations . . . . .	53.7	61.9	68.1	70.1	70.1	72.7	83.2	89.9	100.8	132.8	173.8	205.3
15 Corporate and foreign bonds . . . . .	51.5	54.6	60.9	71.6	71.4	65.2	64.0	58.3	50.4	45.7	45.8	40.2
16 Mortgages . . . . .	63.1	70.0	76.2	83.6	91.7	105.9	125.9	148.1	171.2	191.7	183.8	184.9
17 Open market paper . . . . .	13.8	16.9	10.9	6.1	10.0	18.1	24.7	23.8	16.5	14.7	7.9	8.0
18 Corporate equities . . . . .	705.7	498.5	646.9	766.0	723.4	741.0	892.3	1,188.2	1,134.3	1,274.8	1,466.2	1,492.5
19 Mutual fund shares . . . . .	46.6	35.2	43.0	46.5	45.4	45.8	51.2	63.5	63.8	89.5	129.3	161.9
20 Other corporate equities . . . . .	659.1	463.3	603.9	719.5	678.1	695.2	841.1	1,124.8	1,070.5	1,185.4	1,336.9	1,330.6
21 Life insurance reserves . . . . .	151.3	158.4	166.5	175.3	184.8	196.0	206.7	216.4	225.6	232.8	240.8	248.8
22 Pension fund reserves . . . . .	322.8	325.2	405.6	467.2	513.8	592.6	699.6	859.1	941.2	1,122.7	1,321.7	1,433.0
23 Security credit . . . . .	4.9	3.9	4.5	6.3	5.3	7.8	9.6	14.8	12.7	16.0	19.3	24.9
24 Miscellaneous assets . . . . .	34.1	36.8	40.6	46.0	52.9	59.5	66.7	72.4	78.5	85.3	92.5	99.9
<b>25 Total liabilities</b> . . . . .	<b>697.7</b>	<b>752.2</b>	<b>808.0</b>	<b>907.4</b>	<b>1,051.7</b>	<b>1,225.8</b>	<b>1,409.8</b>	<b>1,544.3</b>	<b>1,679.3</b>	<b>1,778.7</b>	<b>1,975.7</b>	<b>2,223.8</b>
26 Credit market instruments . . . . .	670.9	725.5	778.8	871.2	1,012.2	1,182.5	1,362.5	1,487.0	1,619.2	1,712.1	1,887.5	2,133.8
27 Home mortgages . . . . .	404.5	442.3	482.9	544.3	635.1	746.5	869.2	967.5	1,051.0	1,096.9	1,200.1	1,332.2
28 Installment consumer credit . . . . .	155.1	164.6	172.3	193.8	230.6	273.6	312.0	314.9	335.7	355.8	396.1	477.0
29 Other consumer credit . . . . .	48.6	49.0	50.9	54.8	58.6	64.3	71.3	74.8	80.7	85.9	96.9	116.6
30 Tax exempt debt . . . . .	.4	1.3	2.7	4.7	8.1	10.7	13.6	16.7	21.1	29.4	40.6	51.3
31 Other mortgages . . . . .	22.6	23.7	24.8	25.6	26.7	28.1	29.6	31.5	33.8	36.4	38.9	41.4
32 Bank loans n.e.c. . . . .	13.5	15.2	13.7	14.6	17.4	19.9	20.8	26.8	31.2	34.4	38.4	36.0
33 Other loans . . . . .	26.2	29.4	31.5	33.4	35.7	39.5	45.9	54.7	65.8	73.2	76.5	79.3
34 Security credit . . . . .	13.2	11.4	12.1	17.2	18.5	19.7	20.7	27.2	25.6	28.8	48.1	47.5
35 Trade credit . . . . .	7.3	8.3	9.4	10.5	11.7	13.2	14.9	17.2	19.8	22.2	24.0	25.8
36 Deferred and unpaid life insurance premiums . . . . .	6.4	7.1	7.7	8.4	9.3	10.3	11.7	12.9	14.7	15.5	16.1	16.7

**43. Flow of funds accounts, 1973-84—Continued**  
**C. Sector statements of financial assets and liabilities—Continued**

Amounts outstanding at end of year, billions of dollars

Transaction category, or sector	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984
	<b>Nonfinancial Corporate Business</b>											
<b>36 Total financial assets</b> .....	<b>526.0</b>	<b>516.7</b>	<b>557.6</b>	<b>611.9</b>	<b>671.7</b>	<b>764.4</b>	<b>888.6</b>	<b>993.4</b>	<b>1,057.6</b>	<b>1,085.9</b>	<b>1,213.7</b>	<b>1,289.6</b>
37 Liquid assets .....	101.0	105.4	125.2	139.8	143.4	159.2	177.8	194.2	212.1	239.2	287.1	292.5
38 Demand deposits and currency .....	46.3	47.8	53.9	56.4	59.2	63.0	69.2	73.1	62.5	72.0	71.5	67.3
39 Time deposits .....	16.6	20.5	22.4	24.4	29.2	31.2	35.9	39.9	54.8	60.0	76.6	81.4
40 Security repurchase agreements .....	11.3	5.5	4.7	7.0	8.3	13.7	16.3	22.9	22.9	26.6	37.9	40.3
41 Foreign deposits .....	3.3	4.9	5.8	7.4	8.7	11.4	12.9	14.0	14.5	12.0	16.8	13.4
42 U.S. government securities ..	4.5	5.6	14.3	16.4	10.0	11.5	13.1	16.5	19.5	22.7	27.2	30.0
43 Tax exempt obligations .....	4.0	4.7	4.5	3.4	3.5	3.7	3.7	3.5	3.5	3.5	4.2	4.1
44 Commercial paper .....	14.9	16.5	19.6	24.7	24.5	24.8	26.7	24.4	34.3	42.2	52.9	56.1
45 Consumer credit .....	21.7	22.3	23.0	24.9	26.0	27.8	29.4	29.9	32.5	33.1	36.5	42.8
46 Trade credit .....	266.8	243.5	249.4	268.1	304.3	360.2	429.6	477.0	497.8	485.9	543.5	587.1
47 Miscellaneous assets .....	136.6	145.5	160.1	179.2	198.0	217.2	251.7	292.3	315.3	327.8	346.7	367.2
48 Foreign direct investments <sup>2</sup> ..	91.7	100.4	114.1	126.6	135.4	151.8	178.2	208.5	222.8	227.1	235.7	245.8
49 Insurance receivables .....	15.7	17.8	20.0	23.4	27.8	33.4	38.9	43.6	47.3	50.0	54.3	58.4
50 Equity in sponsored agencies	.4	.4	.4	.5	.5	.6	.6	.6	.6	.7	.7	.7
51 Other .....	28.8	26.9	25.5	28.8	34.3	31.4	33.9	39.6	44.5	49.9	56.0	62.3
<b>52 Total liabilities</b> .....	<b>732.6</b>	<b>743.4</b>	<b>770.9</b>	<b>834.7</b>	<b>930.3</b>	<b>1,072.0</b>	<b>1,235.6</b>	<b>1,362.9</b>	<b>1,506.9</b>	<b>1,587.8</b>	<b>1,715.2</b>	<b>1,930.5</b>
53 Credit market instruments .....	461.3	527.4	548.5	591.5	662.6	741.1	836.5	912.0	1,014.8	1,085.4	1,144.9	1,307.3
54 Tax exempt debt <sup>1</sup> .....	2.4	4.1	6.7	9.2	17.4	25.0	35.0	45.9	59.3	74.5	83.9	102.4
55 Corporate bonds <sup>2</sup> .....	207.5	227.1	254.3	277.2	300.0	321.2	338.5	365.1	386.9	405.5	421.3	453.5
56 Mortgages .....	65.9	66.8	65.9	68.3	71.9	76.1	77.5	80.0	78.1	76.8	79.7	80.0
57 Home mortgages .....	3.1	2.8	3.5	4.8	6.4	6.7	6.1	5.3	4.0	4.4	7.2	7.4
58 Multifamily .....	26.9	28.3	28.8	30.0	32.0	34.7	37.2	40.6	41.4	40.8	41.6	41.8
59 Commercial .....	35.9	35.7	33.6	33.6	33.5	34.6	34.2	34.0	32.7	31.6	30.9	30.7
60 Bank loans n.e.c. ....	150.3	181.5	172.4	176.3	197.0	227.4	272.6	299.2	341.9	383.0	401.9	472.4
61 Commercial paper .....	8.4	12.5	9.6	11.0	12.8	15.5	24.5	28.0	42.7	38.2	37.7	58.5
62 Acceptances .....	2.4	3.6	3.8	5.1	5.7	5.0	6.0	6.9	9.1	9.8	9.5	10.4
63 Finance company loans .....	22.3	28.1	31.9	40.3	53.8	65.3	75.4	78.5	87.2	86.7	100.5	118.1
64 U.S. government loans .....	2.1	3.7	3.9	4.1	4.0	5.7	6.9	8.4	9.6	10.9	10.4	12.0
65 Profit taxes payable .....	15.6	16.7	14.3	21.8	20.3	24.6	27.1	25.3	18.5	4.5	9.8	10.5
66 Trade debt .....	235.1	174.1	180.5	190.7	212.8	263.9	317.6	357.2	383.2	376.0	427.0	460.4
67 Foreign direct investment in United States .....	20.6	25.1	27.7	30.8	34.6	42.5	54.5	68.4	90.4	121.9	133.5	152.3
<b>MEMO</b>												
68 Net trade credit .....	31.7	69.4	68.9	77.4	91.5	96.4	112.0	119.8	114.7	109.9	116.4	126.7
Debt subtotals												
69 Securities and mortgages .....	275.8	298.0	326.9	354.7	389.3	422.2	451.0	491.0	524.3	556.8	584.9	635.9
70 Loans and short-term paper ..	185.4	229.4	221.5	236.8	273.4	318.8	385.4	421.0	490.5	528.6	560.0	671.4
71 Total short-term liabilities <sup>4</sup> ..	436.2	420.3	416.3	449.3	506.4	607.2	730.1	803.5	892.2	909.1	996.8	1,142.3
<b>Ratios (percent)</b>												
72 Long-term debt to credit market debt .....	59.8	56.5	59.6	60.0	58.7	57.0	53.9	53.8	51.7	51.3	51.1	48.6
73 Short-term debt to credit market debt .....	40.2	43.5	40.4	40.0	41.3	43.0	46.1	46.2	48.3	48.7	48.9	51.4
74 Liquid assets to short-term liabilities .....	23.1	25.1	30.1	31.1	28.3	26.2	24.4	24.2	23.8	26.3	28.8	25.6

#### 44. Selected measures of nonfinancial business activity, 1984<sup>1</sup>

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

Measure	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>1 Industrial production, total</b> . . . . .	<b>121.8</b>	<b>118.4</b>	<b>119.3</b>	<b>120.1</b>	<b>120.7</b>	<b>121.3</b>	<b>122.3</b>	<b>123.2</b>	<b>123.5</b>	<b>123.3</b>	<b>122.7</b>	<b>123.4</b>	<b>123.3</b>
<i>Market groupings</i>													
2 Products, total . . . . .	127.1	122.8	123.7	124.5	125.4	126.2	127.5	128.6	129.0	128.8	129.0	129.9	129.8
3 Final, total . . . . .	127.8	123.4	124.2	125.0	126.1	126.8	128.2	129.2	129.7	129.8	129.9	130.7	130.6
4 Consumer goods . . . . .	118.2	116.2	116.9	117.3	118.3	117.7	118.5	119.1	118.4	118.3	118.5	119.6	119.7
5 Equipment . . . . .	140.5	132.8	133.9	135.3	136.4	138.8	141.0	142.5	144.5	145.0	145.0	145.5	144.9
6 Intermediate . . . . .	124.9	120.9	121.9	122.8	123.0	124.2	125.4	127.0	126.9	125.6	126.2	127.2	127.1
7 Materials . . . . .	114.6	112.4	113.3	114.1	114.9	114.7	115.2	115.8	116.1	115.9	114.2	114.6	114.6
<i>Industry groupings</i>													
8 Manufacturing . . . . .	123.9	119.6	121.0	122.0	122.8	123.2	124.1	125.4	125.9	125.6	125.5	126.0	125.8
<i>Capacity utilization (percent)<sup>2</sup></i>													
9 Manufacturing . . . . .	80.8	79.2	80.0	80.4	80.7	80.7	81.1	81.7	81.8	81.3	81.1	81.2	80.9
10 Industrial materials industries . . . . .	82.3	81.6	82.1	82.5	82.6	82.6	82.8	83.0	83.1	82.7	81.3	81.5	81.3
11 Construction contracts (1977=100) <sup>3</sup> . . . . .	149.0	150.0	149.0	145.0	147.0	163.0	144.0	150.0	148.0	146.0	145.0	151.0	150.0
12 Nonagricultural employment, total <sup>4</sup> . . . . .	143.1	140.4	141.1	141.4	142.0	142.5	143.1	143.4	143.6	144.1	144.6	145.1	145.4
13 Goods-producing, total . . . . .	106.8	104.6	105.4	105.5	106.2	106.6	107.1	107.5	107.7	107.3	107.6	107.8	108.4
14 Manufacturing, total . . . . .	100.7	99.0	99.6	100.1	100.4	100.6	100.9	101.3	101.4	100.9	101.2	101.4	101.8
15 Manufacturing, production worker . . . . .	94.0	92.5	93.1	93.6	94.0	94.1	94.3	94.6	94.8	94.0	94.3	94.4	94.8
16 Service-producing . . . . .	163.0	160.0	160.7	161.1	161.6	162.2	162.8	163.1	163.4	164.2	164.9	165.6	165.7
17 Personal income, total <sup>5</sup> . . . . .	478.2	459.9	464.0	466.8	471.2	472.8	477.2	480.6	483.5	487.0	489.1	492.3	494.2
18 Wage and salary disbursements . . . . .	422.5	409.3	411.0	413.3	418.1	419.2	422.6	424.4	425.5	428.4	428.8	432.6	436.5
19 Manufacturing . . . . .	323.6	314.0	317.1	318.8	322.0	321.9	323.1	324.4	326.2	325.7	326.7	330.0	333.3
20 Disposable personal income <sup>5</sup> . . . . .	470.3	453.0	457.1	459.9	464.2	465.3	469.1	472.5	475.5	479.1	480.6	482.9	484.5
21 Retail sales (1977=100) <sup>6</sup> . . . . .	179.0	176.2	175.5	173.5	178.3	179.2	181.1	178.5	178.3	179.9	180.9	183.0	183.4
<i>Prices<sup>7</sup></i>													
22 Consumer . . . . .	311.1	305.2	306.6	307.3	308.8	309.7	310.7	311.7	313.0	314.5	315.3	315.3	315.5
23 Producer finished goods . . . . .	291.2	289.5	290.6	291.4	291.2	291.1	290.9	292.3	291.3	289.8	291.6	292.3	292.4



## 45. Output, capacity, and capacity utilization, 1984

### A. Output

1967 = 100; quarterly data are seasonally adjusted

Series	Year	Q1	Q2	Q3	Q4
<b>1 Total industry</b> .....	<b>163.3</b>	<b>159.8</b>	<b>163.1</b>	<b>165.6</b>	<b>164.7</b>
2 Mining .....	125.7	124.2	125.1	129.0	124.3
3 Utilities .....	181.5	179.2	183.1	181.1	183.0
<b>4 Manufacturing</b> .....	<b>164.7</b>	<b>161.0</b>	<b>164.4</b>	<b>167.2</b>	<b>166.5</b>
5 Primary processing <sup>1</sup> .....	161.2	160.5	162.5	162.2	159.8
6 Advanced processing <sup>2</sup> .....	166.6	161.7	165.2	169.7	169.6
<b>7 Materials<sup>3</sup></b> .....	<b>161.2</b>	<b>158.8</b>	<b>162.1</b>	<b>163.4</b>	<b>160.2</b>
8 Durable goods .....	161.6	157.6	162.0	164.6	162.1
9 Metal .....	96.6	97.3	100.3	97.2	91.0
10 Nondurable goods .....	184.3	183.7	186.6	185.7	181.5
11 Textile, paper, and chemical .....	193.3	193.2	195.9	194.9	189.6
12 Paper .....	168.2	165.8	168.5	171.0	168.3
13 Chemical .....	237.1	236.7	240.4	238.4	233.5
14 Energy .....	131.5	131.2	132.4	133.1	129.4

### B. Capacity

1967 output = 100; quarterly data are seasonally adjusted

Series	Year	Q1	Q2	Q3	Q4
<b>1 Total industry</b> .....	<b>200.4</b>	<b>198.4</b>	<b>199.7</b>	<b>201.1</b>	<b>202.4</b>
2 Mining .....	166.0	165.7	165.9	166.1	166.3
3 Utilities .....	216.0	213.8	215.3	216.8	218.3
<b>4 Manufacturing</b> .....	<b>201.8</b>	<b>199.5</b>	<b>201.0</b>	<b>202.5</b>	<b>204.0</b>
5 Primary processing <sup>1</sup> .....	197.6	196.5	197.2	198.0	198.7
6 Advanced processing <sup>2</sup> .....	204.0	201.1	203.0	204.9	206.8
<b>7 Materials<sup>3</sup></b> .....	<b>196.5</b>	<b>194.7</b>	<b>195.9</b>	<b>197.2</b>	<b>198.4</b>
8 Durable goods .....	198.9	197.1	198.3	199.5	200.8
9 Metal .....	138.2	139.1	138.5	137.9	137.3
10 Nondurable goods .....	224.3	221.8	223.4	225.2	226.9
11 Textile, paper, and chemical .....	237.2	234.2	236.2	238.2	240.3
12 Paper .....	170.0	168.5	169.5	170.5	171.5
13 Chemical .....	306.6	302.3	305.2	308.0	310.9
14 Energy .....	156.7	155.8	156.4	157.0	157.6

### C. Capacity utilization<sup>4</sup>

Percent; quarterly data are seasonally adjusted

Series	Year	Q1	Q2	Q3	Q4
<b>1 Total industry</b> .....	<b>81.5</b>	<b>80.5</b>	<b>81.7</b>	<b>82.4</b>	<b>81.3</b>
2 Mining .....	75.7	75.0	75.4	77.7	74.7
3 Utilities .....	84.0	83.8	85.0	83.5	83.8
<b>4 Manufacturing</b> .....	<b>81.6</b>	<b>80.7</b>	<b>81.8</b>	<b>82.5</b>	<b>81.6</b>
5 Primary processing <sup>1</sup> .....	81.6	81.7	82.4	81.9	80.4
6 Advanced processing <sup>2</sup> .....	81.7	80.3	81.4	82.8	82.0
<b>7 Materials<sup>3</sup></b> .....	<b>82.0</b>	<b>81.6</b>	<b>82.7</b>	<b>82.9</b>	<b>80.7</b>
8 Durable goods .....	81.2	79.9	81.7	82.5	80.7
9 Metal .....	69.9	70.0	72.4	70.5	66.3
10 Nondurable goods .....	82.2	82.8	83.5	82.5	80.0
11 Textile, paper, and chemical .....	81.5	82.5	82.9	81.8	79.0
12 Paper .....	98.9	98.4	99.4	100.3	98.1
13 Chemical .....	77.3	78.3	78.8	77.4	75.1
14 Energy .....	84.0	84.2	84.6	84.8	82.1

## 46. Labor force, employment, and unemployment, 1984

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

Category	Year	Jan.	Feb.	Mar.	Apr.	May	June
HOUSEHOLD SURVEY DATA							
1 Noninstitutional population <sup>1</sup> .....	178,602	177,733	177,882	178,033	178,185	178,337	178,501
2 Labor force (including Armed Forces) <sup>1</sup> .....	115,763	114,520	114,927	115,115	115,418	115,936	115,836
3 Civilian labor force .....	113,544	112,320	112,724	112,906	113,202	113,722	113,619
<i>Employment</i>							
4 Nonagricultural industries <sup>2</sup> .....	101,685	100,000	100,524	100,818	101,023	101,795	102,023
5 Agriculture .....	3,321	3,294	3,364	3,305	3,379	3,367	3,368
<i>Unemployment</i>							
6 Number .....	8,539	9,026	8,836	8,783	8,800	8,560	8,228
7 Rate (percent of civilian labor force) .....	7.5	8.0	7.8	7.8	7.8	7.5	7.2
8 Not in labor force .....	62,839	63,213	62,955	62,918	62,767	62,401	62,665
ESTABLISHMENT SURVEY DATA							
9 Nonagricultural payroll employment <sup>3</sup> .....	94,166	92,391	92,846	93,058	93,449	93,786	94,135
10 Manufacturing .....	19,589	19,254	19,373	19,466	19,530	19,570	19,629
11 Mining .....	999	975	978	978	984	995	1,002
12 Contract construction .....	4,315	4,154	4,226	4,151	4,246	4,286	4,343
13 Transportation and public utilities .....	5,169	5,095	5,105	5,112	5,129	5,144	5,163
14 Trade .....	21,790	21,320	21,418	21,493	21,568	21,658	21,747
15 Finance .....	5,665	5,573	5,593	5,613	5,640	5,662	5,676
16 Service .....	20,666	20,162	20,278	20,378	20,449	20,549	20,681
17 Government .....	15,973	15,858	15,875	15,873	15,903	15,922	15,894
		July	Aug.	Sept.	Oct.	Nov.	Dec.
HOUSEHOLD SURVEY DATA							
1 Noninstitutional population <sup>1</sup> .....	178,669	178,821	179,005	179,181	179,353	179,524	
2 Labor force (including Armed Forces) <sup>1</sup> .....	116,097	115,867	116,006	116,241	116,292	116,682	
3 Civilian labor force .....	113,868	113,629	113,764	114,016	114,074	114,464	
<i>Employment</i>							
4 Nonagricultural industries <sup>2</sup> .....	102,044	101,884	102,075	102,480	102,598	102,888	
5 Agriculture .....	3,333	3,264	3,319	3,169	3,334	3,385	
<i>Unemployment</i>							
6 Number .....	8,491	8,481	8,370	8,367	8,142	8,191	
7 Rate (percent of civilian labor force) .....	7.5	7.5	7.4	7.3	7.1	7.2	
8 Not in labor force .....	62,572	62,954	62,999	62,940	63,061	62,842	
ESTABLISHMENT SURVEY DATA							
9 Nonagricultural payroll employment <sup>3</sup> .....	94,350	94,523	94,807	95,157	95,497	95,681	
10 Manufacturing .....	19,696	19,725	19,616	19,686	19,718	19,801	
11 Mining .....	1,007	1,017	1,020	1,012	1,009	1,000	
12 Contract construction .....	4,356	4,356	4,374	4,382	4,396	4,457	
13 Transportation and public utilities .....	5,175	5,202	5,213	5,225	5,226	5,249	
14 Trade .....	21,811	21,839	21,930	22,080	22,267	22,267	
15 Finance .....	5,676	5,679	5,684	5,705	5,725	5,749	
16 Service .....	20,701	20,748	20,861	20,964	21,030	21,095	
17 Government .....	15,928	15,957	16,109	16,103	16,126	16,063	

## 47. Industrial production<sup>1</sup>

Monthly data are seasonally adjusted

Grouping	1977 pro- por- tion	1984 avg.	1984											
			Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
			Index (1977 = 100)											
<b>MAJOR MARKET</b>														
1 Total index .....	100.00	121.8	118.4	119.3	120.1	120.7	121.3	122.3	123.2	123.5	123.3	122.7	123.4	123.3
2 Products .....	57.72	127.1	122.8	123.7	124.5	125.4	126.2	127.5	128.6	129.0	128.8	129.0	129.9	129.8
3 Final products .....	44.77	127.8	123.4	124.2	125.0	126.1	126.8	128.2	129.2	129.7	129.8	129.9	130.7	130.6
4 Consumer goods .....	25.52	118.2	116.2	116.9	117.3	118.3	117.7	118.5	119.1	118.4	118.3	118.5	119.6	119.7
5 Equipment .....	19.25	140.5	132.8	133.9	135.3	136.4	138.8	141.0	142.5	144.5	145.0	145.0	145.5	144.9
6 Intermediate products .....	12.94	124.9	120.9	121.9	122.8	123.0	124.2	125.4	127.0	126.9	125.6	126.2	127.2	127.3
7 Materials .....	42.28	114.6	112.4	113.3	114.1	114.4	114.7	115.2	115.8	116.1	115.9	114.2	114.6	114.6
<i>Consumer goods</i>														
8 Durable consumer goods .....	6.89	112.6	113.0	113.0	112.8	113.0	111.8	111.7	113.8	113.3	111.5	111.4	113.3	113.1
9 Automotive products .....	2.98	109.8	110.7	111.2	111.6	110.4	108.9	110.4	110.4	111.6	107.4	104.2	110.2	111.6
10 Autos and trucks .....	1.79	103.0	105.7	106.2	106.5	103.4	102.2	102.7	102.8	106.0	98.7	95.0	103.1	104.7
11 Autos, consumer .....	1.16	93.2	97.9	98.3	99.4	95.0	93.4	93.7	92.8	92.7	85.1	84.0	89.7	95.6
12 Trucks, consumer .....	.63	121.2	120.1	120.9	119.6	119.0	118.5	119.3	121.5	130.8	124.1	115.4	127.8	121.5
13 Auto parts and allied goods .....	1.19	120.1	118.1	118.6	119.3	121.0	118.9	122.1	121.9	120.0	120.6	118.1	121.1	122.1
14 Home goods .....	3.91	114.8	114.9	114.4	113.7	115.0	114.1	112.7	116.4	114.6	114.7	116.9	115.8	114.3
15 Appliances, A/C, and TV .....	1.24	136.2	136.3	132.9	131.9	135.9	133.2	131.0	140.9	138.7	138.0	140.5	137.4	137.2
16 Appliances and TV .....	1.19	137.5	137.7	134.1	133.4	136.8	134.0	131.8	143.0	140.6	140.1	142.2	138.4	138.2
17 Carpeting and furniture .....	.96	117.6	115.5	116.8	117.8	118.5	118.6	118.0	119.3	117.5	118.8	118.1	118.1	114.1
18 Miscellaneous home goods .....	1.71	97.8	99.1	99.8	98.2	98.1	97.8	96.6	97.2	95.7	95.6	99.3	99.0	97.9
19 Nondurable consumer goods .....	18.63	120.2	117.3	118.3	118.9	120.3	119.9	120.9	120.9	120.2	120.7	121.0	121.8	122.1
20 Consumer staples .....	15.29	125.0	121.1	122.2	122.7	124.3	124.4	125.7	125.9	125.4	126.3	126.7	127.4	127.7
21 Consumer foods and tobacco .....	7.80	126.2	122.7	123.2	124.0	126.0	125.5	126.8	126.9	126.6	127.7	128.2	127.6	129.1
22 Nonfood staples .....	7.49	123.9	119.4	121.3	121.4	122.7	123.3	124.8	125.0	124.3	125.0	125.4	127.5	126.5
23 Consumer chemical products .....	2.75	137.4	131.0	134.2	131.1	134.7	133.7	138.1	139.0	138.3	140.4	141.3	143.3	142.7
24 Consumer paper products .....	1.88	138.4	130.1	131.7	133.9	136.5	139.0	140.5	143.0	141.2	140.7	140.0	141.5	141.8
25 Consumer energy .....	2.86	101.4	101.3	102.1	104.0	102.2	103.0	101.6	99.7	99.8	100.0	100.5	103.0	100.7
26 Consumer fuel .....	1.44	89.3	86.0	91.5	92.5	91.2	91.1	89.5	87.4	88.5	88.1	88.8	89.9	87.7
27 Residential utilities .....	1.42	113.7	116.9	113.0	115.7	113.4	115.1	113.9	112.2	111.2	112.1	112.4	116.3	113.9
<i>Equipment</i>														
28 Business and defense .....	18.01	139.6	131.5	133.1	134.7	136.1	137.9	139.9	141.4	143.5	144.1	144.1	144.6	143.9
29 Business .....	14.34	134.9	127.1	128.5	130.4	131.2	133.3	135.5	137.0	139.1	139.2	139.1	139.8	138.4
30 Construction, mining and farm .....	2.08	66.6	60.6	63.5	64.6	66.7	66.3	66.6	68.9	68.1	67.9	69.5	68.2	68.5
31 Manufacturing .....	3.27	109.4	101.9	104.3	106.7	107.7	108.5	109.7	110.6	113.4	113.3	112.7	112.4	111.5
32 Power .....	1.27	79.2	73.0	74.5	74.9	76.3	76.7	79.8	80.3	80.3	82.4	83.7	83.8	84.5
33 Commercial .....	5.22	209.2	194.9	196.3	199.6	202.5	208.7	212.1	213.5	216.5	216.9	216.4	217.1	214.5
34 Transit .....	2.49	98.6	101.7	100.1	99.9	94.5	93.2	95.3	97.6	100.6	99.3	98.5	102.9	100.9
35 Defense and space .....	3.67	157.9	148.8	151.3	151.9	155.6	156.0	157.2	158.5	160.7	163.4	163.5	163.3	165.3
<i>Intermediate products</i>														
36 Construction supplies .....	5.95	114.0	111.2	112.4	113.9	113.7	113.1	114.3	114.3	115.3	114.7	114.6	115.7	114.7
37 Business supplies .....	6.99	134.2	129.3	130.0	130.5	130.9	133.7	134.9	137.8	136.9	134.9	136.1	137.1	138.0
38 General business supplies .....	5.67	137.9	132.3	133.5	134.1	134.0	137.7	138.4	142.0	141.3	138.7	140.1	140.9	141.4
39 Commercial energy products .....	1.31	118.0	116.2	114.7	114.8	117.4	116.2	119.5	119.5	117.4	118.2	118.8	120.4	122.9
<i>Materials</i>														
40 Durable goods materials .....	20.50	122.3	118.1	120.1	120.6	121.6	121.7	122.4	123.5	124.4	124.0	123.7	123.9	123.4
41 Durable consumer parts .....	4.92	98.0	97.3	97.0	97.4	97.7	96.5	97.2	97.5	99.0	98.8	98.9	99.1	99.8
42 Equipment parts .....	5.94	164.5	152.6	157.5	158.6	162.9	162.9	164.8	168.6	170.1	169.9	168.6	169.1	168.8
43 Durable materials n.e.c. .....	9.64	108.6	107.3	108.7	109.0	108.3	109.1	109.1	108.8	109.2	108.5	108.7	108.7	107.4
44 Basic metal materials .....	4.64	86.4	86.4	88.1	87.5	88.4	87.7	87.2	86.5	85.6	85.0	84.8	85.2	84.0
45 Nondurable goods materials .....	10.09	111.2	110.3	111.2	111.8	111.3	111.4	111.2	111.6	111.6	111.4	111.2	110.7	110.7
46 Textile, paper, and chemical materials .....	7.53	111.6	111.0	112.0	112.1	111.7	111.8	112.0	111.8	112.5	112.3	111.5	110.5	110.1
47 Textile materials .....	1.52	101.5	105.5	105.9	105.7	103.4	104.4	102.1	103.2	104.5	99.2	98.5	93.7	91.2
48 Pulp and paper materials .....	1.55	126.5	125.5	125.5	123.9	128.0	126.6	127.6	128.5	127.0	127.7	126.2	125.1	127.2
49 Chemical materials .....	4.46	109.9	107.9	109.5	110.3	108.9	109.2	110.0	109.1	110.1	111.5	110.8	111.1	110.6
50 Miscellaneous nondurable materials .....	2.57	109.8	108.4	108.8	110.8	110.0	110.0	108.7	110.8	109.0	108.4	109.9	111.1	112.1
51 Energy materials .....	11.69	104.0	104.2	103.3	104.5	104.6	105.3	106.0	106.0	105.5	105.5	99.9	101.5	102.4
52 Primary energy .....	7.57	107.5	107.3	106.9	107.9	107.9	108.9	110.1	110.7	109.3	110.0	101.4	104.1	106.0
53 Converted fuel materials .....	4.12	97.6	98.4	96.6	98.2	98.4	98.9	98.5	97.3	98.5	97.2	97.1	96.8	96.0

# 47. Industrial production<sup>1</sup>—Continued

Monthly data are seasonally adjusted

Grouping	SIC code	1977 proportion	1984											
			Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
			Index (1977 = 100)											
<b>MAJOR INDUSTRY</b>														
1 Mining and utilities .....		15.79	111.6	109.4	110.4	110.4	111.7	112.7	112.9	111.9	112.1	108.0	110.1	109.9
2 Mining .....		9.83	110.9	109.4	109.6	109.8	111.7	113.5	114.8	113.0	113.6	107.2	108.8	108.9
3 Utilities .....		5.96	112.7	109.4	111.6	111.4	111.6	111.4	109.8	110.0	109.7	109.4	112.1	111.6
4 Manufacturing .....		84.21	119.6	121.0	122.0	122.8	123.2	124.1	125.4	125.9	125.6	125.5	126.0	125.8
5 Nondurable .....		35.11	119.5	121.0	121.6	121.9	122.3	123.2	123.9	123.2	123.1	123.3	123.8	123.4
6 Durable .....		49.10	119.6	121.0	122.2	123.3	123.8	124.7	126.4	127.7	127.2	127.0	127.5	127.4
<i>Mining</i>														
7 Metal .....	10	.50	74.2	79.6	83.7	81.3	80.0	79.0	79.6	72.2	73.6	75.3	75.5	69.3
8 Coal .....	11.12	1.60	124.1	128.1	130.7	128.1	130.8	137.9	141.7	136.4	144.2	102.0	113.1	116.2
9 Oil and gas extraction .....	13	7.07	110.3	106.9	106.0	106.8	109.2	110.2	110.9	110.2	109.2	110.1	109.8	109.8
10 Stone and earth minerals .....	14	.66	112.7	113.5	115.9	119.5	117.3	117.0	118.3	118.4	117.6	114.2	115.3	113.2
<i>Nondurable manufactures</i>														
11 Foods .....	20	7.96	123.4	124.4	125.5	126.8	126.7	127.4	127.8	127.7	128.2	129.1	128.7	129.0
12 Tobacco products .....	21	.62	100.8	100.4	98.0	99.7	99.2	102.0	100.9	97.3	99.6	103.1	102.7	107.4
13 Textile mill products .....	22	2.29	106.8	107.6	108.7	106.9	107.0	105.0	105.7	103.5	100.9	100.3	97.1	94.7
14 Apparel products .....	23	2.79	104.1	104.7	104.6	106.1	104.2	102.9	102.3	101.3	100.1	100.5	101.1	102.5
15 Paper and products .....	26	3.15	125.9	126.1	126.0	127.3	126.5	127.2	128.2	128.2	128.9	127.6	127.7	128.8
16 Printing and publishing .....	27	4.54	139.7	141.6	143.5	144.1	148.2	149.4	152.3	151.5	148.8	149.5	153.5	151.2
17 Chemicals and products .....	28	8.05	118.2	120.1	120.3	119.9	119.5	122.1	122.9	122.0	124.2	123.5	124.3	123.4
18 Petroleum products .....	29	2.40	86.5	91.3	89.8	88.7	88.3	88.4	87.0	87.5	85.7	85.4	86.2	84.7
19 Rubber and plastic products .....	30	2.80	137.6	138.7	140.7	140.1	143.5	144.9	146.0	144.5	144.1	146.0	146.6	146.6
20 Leather and products .....	31	.53	79.3	82.4	81.7	82.0	78.8	77.3	77.0	74.2	73.4	70.9	71.5	71.4
<i>Durable manufactures</i>														
21 Lumber and products .....	24	2.30	106.7	108.1	109.5	110.0	108.3	109.8	107.9	109.4	110.4	110.2	109.5	109.4
22 Furniture and fixtures .....	25	1.27	128.1	132.2	132.5	132.9	138.3	138.6	139.4	140.0	140.9	139.9	139.8	138.0
23 Clay, glass, and stone products ..	32	2.72	108.5	111.0	111.3	112.0	113.2	112.5	113.8	113.7	112.6	113.3	113.6	111.8
24 Primary metals .....	33	5.33	84.3	85.1	83.6	84.2	82.8	80.4	80.6	84.0	82.9	81.3	80.9	78.4
25 Iron and steel .....	331.2	3.49	77.9	78.1	75.6	76.0	74.3	71.0	69.0	74.6	73.6	71.0	71.1	68.9
26 Fabricated metal products .....	34	6.46	97.2	99.1	102.1	101.5	101.9	103.3	103.7	104.1	104.8	104.8	105.4	105.9
27 Nonelectrical machinery .....	35	9.54	131.6	133.4	136.5	138.9	141.9	143.7	146.1	147.8	146.5	146.6	145.8	144.6
28 Electrical machinery .....	36	7.15	163.0	164.6	165.9	169.2	169.2	171.4	175.3	176.2	176.8	178.4	178.9	180.2
29 Transportation equipment .....	37	9.13	112.1	112.3	112.3	112.0	111.2	112.4	114.2	116.2	114.3	113.4	116.0	117.8
30 Motor vehicles and parts .....	371	5.25	106.5	106.0	106.5	103.6	103.4	104.3	105.4	108.3	104.6	103.1	107.5	109.5
31 Aerospace and miscellaneous transportation equipment ..	372-6.9	3.87	119.6	120.8	120.2	123.4	121.6	123.4	126.0	126.9	127.5	127.3	127.5	129.0
32 Instruments .....	38	2.66	130.3	132.6	135.3	135.8	135.1	138.0	139.4	139.8	140.2	138.6	138.6	138.9
33 Miscellaneous manufactures .....	39	1.46	98.7	99.6	96.8	98.3	98.8	96.4	99.7	97.8	95.9	98.6	98.6	97.2
<i>Utilities</i>														
34 Electric .....		4.17	117.3	113.8	116.8	117.2	117.7	118.0	116.1	116.8	116.2	116.8	118.7	117.5
Gross value (billions of 1972 dollars, annual rates)														
<b>MAJOR MARKET</b>														
35 Products, total .....	0	596.0	725.6	731.0	738.8	740.1	743.8	749.5	748.1	752.4	749.2	753.7	759.2	756.5
36 Final .....	0	472.7	577.6	582.7	589.2	590.5	592.6	596.7	593.7	598.0	596.8	600.4	605.2	601.8
37 Consumer goods .....	0	309.2	352.6	355.5	358.7	361.0	358.0	357.7	355.0	354.1	352.5	355.5	359.0	360.0
38 Equipment .....	0	163.5	225.2	227.4	230.8	229.7	234.9	239.4	239.1	244.3	244.8	245.4	246.7	242.3
39 Intermediate .....	0	123.3	147.8	148.1	149.5	149.5	151.0	152.7	154.3	154.3	152.3	153.2	154.0	154.6

## 48. Housing and construction, 1984

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)												
<b>NEW UNITS</b>												
1 Permits authorized .....	1,871	1,969	1,765	1,802	1,774	1,819	1,590	1,508	1,481	1,436	1,613	1,627
2 1-family .....	1,050	1,149	1,004	983	943	941	849	835	865	817	838	852
3 2-or-more-family .....	821	820	761	819	831	878	741	673	616	619	775	775
4 Started .....	1,933	2,208	1,700	1,949	1,787	1,837	1,730	1,590	1,669	1,564	1,600	1,630
5 1-family .....	1,256	1,440	1,076	1,163	1,118	1,077	996	962	1,009	979	1,043	1,112
6 2-or-more-family .....	677	768	624	786	669	760	734	628	660	585	557	518
7 Under construction, end of period <sup>1</sup> .....	1,035	1,034	1,066	1,087	1,090	1,098	1,100	1,091	1,088	1,081	1,077	1,073
8 1-family .....	554	557	571	579	585	587	582	574	568	571	574	579
9 2-or-more-family .....	480	478	496	508	505	511	518	517	520	510	503	495
10 Completed .....	1,605	1,582	1,603	1,661	1,731	1,718	1,699	1,681	1,657	1,614	1,587	1,635
11 1-family .....	1,024	1,034	1,032	996	1,072	1,045	1,062	1,035	1,040	972	1,001	985
12 2-or-more-family .....	581	548	571	665	659	673	637	646	617	642	586	650
13 Mobile homes shipped .....	311	296	290	287	295	298	301	302	282	302	291	282
<i>Merchant builder activity in 1-family units</i>												
14 Number sold .....	671	700	677	645	617	636	615	557	670	652	596	604
15 Number for sale, end of period <sup>1</sup> .....	303	303	320	327	332	338	340	343	343	346	349	356
<i>Price (thousands of dollars)<sup>2</sup></i>												
<i>Median</i>												
16 Units sold .....	76.2	79.2	78.4	79.6	81.4	80.5	80.7	82.0	81.3	80.1	82.5	78.3
<i>Average</i>												
17 Units sold .....	92.2	94.4	97.7	96.2	101.9	98.8	97.1	96.9	101.3	95.7	101.4	96.3
<b>EXISTING UNITS (1-family)</b>												
18 Number sold .....	2,890	2,900	2,960	3,030	2,970	2,920	2,790	2,770	2,730	2,740	2,830	2,870
<i>Price of units sold (thousands of dollars)<sup>2</sup></i>												
19 Median .....	70.7	71.4	71.8	72.1	72.7	73.4	74.2	73.5	71.9	71.9	71.9	72.1
20 Average .....	84.2	84.5	84.8	85.7	85.9	87.2	87.9	87.6	85.4	86.2	85.1	85.9
Value of new construction (millions of dollars) <sup>3</sup>												
<b>CONSTRUCTION</b>												
21 Total put in place .....	280,897	300,355	309,744	308,596	316,398	315,279	314,223	318,031	318,685	312,849	308,111	307,579
22 Private .....	229,972	248,104	254,958	254,057	261,182	257,789	258,245	261,165	260,871	256,121	251,607	251,283
23 Residential .....	121,931	137,403	141,087	136,577	138,401	136,418	137,818	138,926	137,106	131,143	125,906	122,727
24 Nonresidential, total .....	108,041	110,701	113,871	117,480	122,781	121,371	120,427	122,239	123,765	124,978	125,701	128,556
<i>Buildings</i>												
25 Industrial .....	12,872	13,969	14,363	13,633	15,170	14,065	13,784	14,613	14,917	14,867	15,287	15,353
26 Commercial .....	41,057	42,078	45,279	47,352	49,718	48,947	48,436	49,496	50,861	53,509	54,579	56,661
27 Other .....	12,742	12,999	13,190	13,271	13,821	13,327	12,744	12,059	12,079	12,111	11,975	12,396
28 Public utilities and other ..	41,370	41,655	41,039	43,224	44,072	45,032	45,463	46,071	45,908	44,491	43,860	44,146
29 Public .....	50,925	52,251	54,786	54,539	55,216	57,490	55,979	56,866	57,814	56,729	56,504	56,296
30 Military .....	2,608	2,474	2,872	2,827	2,649	2,703	2,345	2,851	3,508	2,890	3,082	2,974
31 Highway .....	14,240	14,993	16,205	16,781	16,949	16,824	17,136	17,322	17,209	16,794	17,458	17,588
32 Conservation and development .....	4,319	4,608	4,531	4,518	4,356	4,492	4,520	4,520	4,890	4,591	5,073	4,555
33 Other .....	29,758	30,176	31,178	30,413	31,262	33,471	31,978	32,173	32,207	32,454	30,891	31,179

## 49. Consumer and producer prices, 1984

Percentage changes based on seasonally adjusted data, except as noted

Item	12 months to		3 months (at annual rate) to				Index level (1967 = 100) <sup>1</sup>					
	1983 Dec.	1984 Dec.	Q1	Q2	Q3	Q4						
<b>CONSUMER PRICE<sup>2</sup></b>												
1 All items .....	3.8	4.0	5.4	3.2	4.5	3.0	315.5					
2 Food .....	2.6	3.8	8.4	-5	3.9	3.7	305.1					
3 Energy items .....	-5	.2	1.2	.3	.1	-7	418.9					
4 All items less food and energy .....	4.9	4.7	5.1	4.8	5.3	3.5	307.3					
5 Commodities .....	5.0	3.1	3.8	3.9	3.8	.9	256.7					
6 Services .....	4.8	5.6	6.0	5.2	6.2	5.0	365.0					
<b>PRODUCER PRICES</b>												
7 Finished goods .....	.6	1.8	6.1	-4	.0	1.8	292.4					
8 Consumer foods .....	2.3	3.8	15.2	-7.5	4.5	4.5	274.4					
9 Consumer energy .....	-9.2	-4.1	-5.2	5.0	-19.7	5.7	736.4					
10 Other consumer goods .....	1.9	2.2	5.6	.8	2.5	.0	248.0					
11 Capital equipment .....	1.9	2.1	3.9	2.2	2.3	.0	296.4					
12 Intermediate materials <sup>3</sup> .....	1.4	1.7	4.2	2.7	-1.1	1.1	325.5					
13 Excluding energy .....	3.0	2.0	4.1	2.0	.9	1.3	304.6					
<b>Crude materials</b>												
14 Foods .....	8.0	-9	8.9	-19.2	-1.7	12.0	253.7					
15 Energy .....	-4.6	-1.0	-1.6	4.0	1.0	-7.0	775.4					
16 Other .....	15.5	-3.4	.9	14.3	-15.3	-10.7	253.9					
<b>1 month to</b>												
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>CONSUMER PRICE<sup>2</sup></b>												
1 All items .....	.6	.4	.3	.4	.2	.2	.3	.4	.4	.3	.2	.3
2 Food .....	1.4	.7	.0	-.1	-.2	.2	.4	.5	.1	.3	.2	.4
3 Energy items .....	.0	.1	.2	.8	-.3	-.4	-.4	-.1	.5	-.1	.1	-.2
4 All items less food and energy .....	.5	.3	.4	.5	.3	.3	.4	.4	.4	.3	.2	.3
5 Commodities .....	.3	.2	.4	.5	.3	.2	.2	.4	.4	.1	.0	.2
6 Services .....	.7	.4	.4	.5	.4	.4	.6	.5	.4	.5	.4	.4
<b>PRODUCER PRICES</b>												
7 Finished goods .....	.7	.3	.5	.0	-.1	.0	.2	-.2	.0	.0	.3	.2
8 Consumer foods .....	2.4	.2	1.0	-1.1	-.8	.0	1.5	-.3	-.1	.1	.4	.6
9 Consumer energy .....	-1.0	.8	-1.1	2.1	.2	-1.0	-2.2	-2.3	-1.0	1.6	.4	-.6
10 Other consumer goods .....	.4	.2	.8	-.2	.2	.2	.2	.2	.2	-.5	.3	.2
11 Capital equipment .....	.3	.4	.3	.6	-.2	.1	.2	.2	.2	-.2	.2	.0
12 Intermediate materials <sup>3</sup> .....	.2	.3	.5	.2	.3	.2	-.1	-.1	-.1	.1	.2	-.1
13 Excluding energy .....	.2	.2	.5	.2	.1	.2	.1	.2	-.1	.1	.3	.0
<b>Crude materials</b>												
14 Foods .....	1.6	-3.0	3.7	-1.7	-2.2	-1.4	.9	-1.8	.5	-.8	3.4	.3
15 Energy .....	.3	.1	-.8	.4	.4	.2	.4	.6	-.7	-.3	-.9	-.6
16 Other .....	-1.1	-1.3	2.6	2.1	1.0	.3	-1.7	-2.6	.3	-2.0	-.5	-.4

## 50. Gross national product and income, 1984

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

Account	Year	Q1	Q2	Q3	Q4
<b>GROSS NATIONAL PRODUCT</b>					
<b>1 Total</b>	<b>3,662.8</b>	<b>3,553.3</b>	<b>3,644.7</b>	<b>3,694.6</b>	<b>3,758.7</b>
<i>By source</i>					
2 Personal consumption expenditures	2,341.8	2,276.5	2,332.7	2,361.4	2,396.5
3 Durable goods	318.8	310.9	320.7	317.2	326.3
4 Nondurable goods	856.9	841.3	858.3	861.4	866.5
5 Services	1,166.1	1,124.4	1,153.7	1,182.8	1,203.8
6 Gross private domestic investment	637.8	623.8	627.0	662.8	637.8
7 Fixed investment	579.6	550.0	576.4	591.0	601.1
8 Nonresidential	425.7	398.8	420.8	435.7	447.7
9 Structures	150.4	142.2	150.0	151.4	157.9
10 Producers' durable equipment	275.3	256.7	270.7	284.2	289.7
11 Residential structures	153.9	151.2	155.6	155.3	153.5
12 Nonfarm	148.8	146.4	150.5	150.1	148.3
13 Change in business inventories	58.2	73.8	50.6	71.8	36.6
14 Nonfarm	49.6	60.6	47.0	63.7	27.2
15 Net exports of goods and services	-64.2	-51.5	-58.7	-90.6	-56.0
16 Exports	364.3	358.9	362.4	368.6	367.2
17 Imports	428.5	410.4	421.1	459.3	423.2
18 Government purchases of goods and services	747.4	704.4	743.7	761.0	780.5
19 Federal	295.4	267.6	296.4	302.0	315.7
20 State and local	452.0	436.8	447.4	458.9	464.8
<i>By major type of product</i>					
21 Final sales, total	3,604.6	3,479.5	3,594.1	3,622.8	3,722.1
22 Goods	1,542.9	1,498.0	1,544.8	1,549.1	1,579.8
23 Durable	655.7	632.3	647.9	654.7	687.7
24 Nondurable	887.3	865.7	896.9	894.4	892.1
25 Services	1,763.3	1,713.7	1,742.6	1,783.3	1,813.7
26 Structures	356.5	341.6	357.2	362.1	365.2
27 Change in business inventories	58.2	73.8	50.6	71.8	36.6
28 Durable goods	30.4	34.9	18.2	41.7	26.7
29 Nondurable goods	27.8	38.9	32.4	30.1	9.9
<b>30 MEMO: Total GNP in 1972 dollars</b>	<b>1,639.3</b>	<b>1,610.9</b>	<b>1,638.8</b>	<b>1,645.2</b>	<b>1,662.4</b>
<b>NATIONAL INCOME</b>					
<b>31 Total</b>	<b>2,959.9</b>	<b>2,873.5</b>	<b>2,944.8</b>	<b>2,984.9</b>	<b>3,036.3</b>
32 Compensation of employees	2,173.2	2,113.4	2,159.2	2,191.9	2,228.1
33 Wages and salaries	1,804.1	1,755.9	1,793.3	1,819.1	1,848.2
34 Government and government enterprises	349.8	342.9	347.5	352.0	357.2
35 Other	1,454.2	1,413.0	1,445.8	1,467.1	1,490.9
36 Supplement to wages and salaries	369.0	357.4	365.9	372.8	380.0
37 Employer contributions for social insurance	173.5	169.4	172.4	174.7	177.5
38 Other labor income	195.5	188.1	193.5	198.1	202.5
39 Proprietors' income <sup>1</sup>	154.4	154.9	149.8	153.7	159.1
40 Business and professional <sup>1</sup>	126.2	122.5	126.3	126.4	129.7
41 Farm <sup>1</sup>	28.2	32.5	23.4	27.3	29.4
42 Rental income of persons <sup>2</sup>	62.5	61.0	62.0	63.0	64.1
43 Corporate profits <sup>1</sup>	285.7	277.4	291.1	282.8	291.6
44 Profits before tax <sup>3</sup>	235.7	243.3	246.0	224.8	228.7
45 Inventory valuation adjustment	-5.7	-13.5	-7.3	-0.2	-1.6
46 Capital consumption adjustment	55.7	47.6	52.3	58.3	64.5
47 Net interest	284.1	266.8	282.8	293.5	293.4

## 51. Personal income and saving, 1984

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

Account	Year	Q1	Q2	Q3	Q4
<b>PERSONAL INCOME AND SAVING</b>					
<b>1 Total personal income</b> .....	<b>3,012.1</b>	<b>2,920.5</b>	<b>2,984.6</b>	<b>3,047.3</b>	<b>3,096.2</b>
2 Wage and salary disbursements .....	1,804.0	1,755.7	1,793.1	1,819.5	1,847.6
3 Commodity-producing industries .....	569.3	555.9	567.0	573.3	580.9
4 Manufacturing .....	433.9	424.6	432.2	436.4	442.4
5 Distributive industries .....	432.0	419.2	429.5	436.4	443.1
6 Service industries .....	452.9	437.9	449.3	457.3	466.9
7 Government and government enterprises .....	349.8	342.8	347.3	352.4	356.7
8 Other labor income .....	195.5	188.1	193.5	198.1	202.5
9 Proprietors' income <sup>1</sup> .....	154.4	154.9	149.8	153.7	159.1
10 Business and professional <sup>1</sup> .....	126.2	122.5	126.3	126.4	129.7
11 Farm <sup>1</sup> .....	28.2	32.5	23.4	27.3	29.4
12 Rental income of persons <sup>2</sup> .....	62.5	61.0	62.0	63.0	64.1
13 Dividends .....	77.7	75.0	77.2	78.5	80.2
14 Personal interest income .....	433.7	403.9	425.6	449.3	456.1
15 Transfer payments .....	416.7	411.3	415.2	418.6	421.8
16 Old-age survivors, disability, and health insurance benefits .....	237.3	232.1	235.2	238.2	243.5
17 LESS: Personal contributions for social insurance .....	132.5	129.6	131.8	133.4	135.2
<b>18 EQUALS: Personal income</b> .....	<b>3,012.1</b>	<b>2,920.5</b>	<b>2,984.6</b>	<b>3,047.3</b>	<b>3,096.2</b>
19 LESS: Personal tax and nontax payments .....	435.3	418.3	430.3	440.9	451.7
20 EQUALS: Disposable personal income .....	2,576.8	2,502.2	2,554.3	2,606.4	2,644.5
21 LESS: Personal outlays .....	2,420.7	2,349.6	2,409.5	2,442.3	2,481.5
22 EQUALS: Personal saving .....	156.1	152.5	144.8	164.1	163.0
MEMO: Per capita (1972 dollars)					
23 Gross national product .....	6,926.1	6,829.4	6,933.2	6,943.2	6,998.3
24 Personal consumption expenditures .....	4,488.7	4,426.5	4,502.3	4,498.4	4,527.1
25 Disposable personal income .....	4,939.0	4,865.0	4,930.0	4,965.0	4,996.0
26 Saving rate (percent) .....	6.1	6.1	5.7	6.3	6.2
<b>GROSS SAVING</b>					
<b>27 Gross saving</b> .....	<b>551.8</b>	<b>543.9</b>	<b>551.0</b>	<b>556.4</b>	<b>556.0</b>
28 Gross private saving .....	674.8	651.3	660.2	689.4	698.2
29 Personal saving .....	156.1	152.5	144.8	164.1	163.0
30 Undistributed corporate profits <sup>1</sup> .....	115.4	107.0	115.3	118.4	120.8
31 Corporate inventory valuation adjustment .....	-5.7	-13.5	-7.3	-2	-1.6
<i>Capital consumption allowances</i>					
32 Corporate .....	246.2	239.9	244.1	248.1	252.8
33 Noncorporate .....	157.0	151.8	156.0	158.8	161.5
34 Wage accruals less disbursements .....	.0	.0	.0	.0	.0
35 Government surplus, or deficit (-), national income and product accounts .....	-122.9	-107.4	-109.2	-133.0	-142.2
36 Federal .....	-175.8	-161.3	-163.7	-180.6	-197.8
37 State and local .....	52.9	53.9	54.5	47.6	55.6
38 Capital grants received by the United States, net .....	.0	.0	.0	.0	.0
<b>39 Gross investments</b> .....	<b>544.4</b>	<b>546.1</b>	<b>542.0</b>	<b>543.4</b>	<b>546.1</b>
40 Gross private domestic .....	637.8	623.8	627.0	662.8	637.8
41 Net foreign .....	-93.4	-77.7	-85.0	-119.4	-91.6
<b>42 Statistical discrepancy</b> .....	<b>-7.4</b>	<b>2.2</b>	<b>-9.0</b>	<b>-13.0</b>	<b>-9.9</b>



## 52. Summary of U.S. international transactions

Millions of dollars; quarterly figures are seasonally adjusted except as noted<sup>1</sup>

Item	1983	1984	1983				1984			
			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 Balance on current account .....	-40,790	-101,532	-3,060	-9,038	-11,295	-17,394	-19,064	-24,493	-32,500	-25,477
2 Not seasonally adjusted .....			-2,851	-8,547	-14,270	-15,123	-18,395	-24,654	-35,724	-22,759
3 Merchandise trade balance <sup>2</sup> .....	-62,012	-108,281	-9,621	-14,754	-17,230	-20,407	-25,569	-25,649	-32,507	-24,557
4 Merchandise exports .....	200,745	220,316	49,227	48,862	50,399	52,257	53,753	54,677	55,530	56,355
5 Merchandise imports .....	-262,757	-328,597	-58,848	-63,616	-67,629	-72,664	-79,322	-80,326	-88,037	-80,912
6 Military transactions, net .....	-163	-1,765	703	-71	-126	-669	-346	-593	-250	-575
7 Investment income, net <sup>3</sup> .....	25,401	19,109	5,652	6,316	7,397	6,039	8,234	3,618	3,256	4,003
8 Other service transactions, net ..	4,837	819	1,812	1,346	868	809	829	363	-123	-253
9 Remittances, pensions, and other transfers .....	-2,566	-2,891	-595	-630	-660	-680	-732	-710	-669	-782
10 U.S. government grants (excluding military) .....	-6,287	-8,522	-1,011	-1,245	-1,544	-2,486	-1,480	-1,522	-2,207	-3,313
11 Change in government assets other than official reserve assets, net (increase, -) .....	-5,006	-5,516	-1,135	-1,263	-1,171	-1,436	-2,059	-1,353	-1,369	-734
12 Change in official reserve assets (increase, -) .....	-1,196	-3,130	-787	16	529	-953	-657	-565	-799	-1,109
13 Gold .....	0	0	0	0	0	0	0	0	0	0
14 Special drawing rights .....	-66	-979	-98	-303	-209	545	-226	-288	-271	-194
15 Reserve position in International Monetary Fund .....	-4,434	-995	-2,139	-212	-88	-1,996	-200	-321	-331	-143
16 Foreign currencies .....	3,304	-1,156	1,450	531	826	498	-231	44	-197	-772
17 Change in U.S. private assets abroad (increase, -) <sup>3</sup> .....	-48,842	-11,800	-24,205	119	-9,172	-15,587	-2,260	-17,070	20,532	-13,003
18 Bank-reported claims .....	-29,928	-8,504	-20,303	3,518	-3,616	-9,527	-1,110	-20,186	17,725	-4,933
19 Nonbank-reported claims .....	-6,513	6,266	-2,776	-230	-233	-3,274	1,289	1,908	2,099	970
20 U.S. purchases of foreign securities, net .....	-7,007	-5,059	-1,608	-2,872	-1,368	-1,160	673	-756	-1,313	-3,663
21 U.S. direct investments abroad, net <sup>3</sup> .....	-5,394	-4,503	482	-297	-3,955	-1,626	-3,112	1,964	2,021	-5,377
22 Change in foreign official assets in the United States (increase, +) ..	5,795	3,424	-161	1,706	-2,666	6,916	-2,786	-224	-686	7,119
23 U.S. Treasury securities .....	6,972	4,690	3,012	1,995	-611	2,576	-275	-274	-575	5,814
24 Other U.S. government obligations .....	-476	167	-371	-170	-362	427	3	146	85	-67
25 Other U.S. government liabilities <sup>4</sup> .....	552	453	-527	476	124	479	233	555	-139	-197
26 Other U.S. liabilities reported by U.S. banks .....	545	663	-1,893	231	-1,353	3,560	-2,147	328	430	2,052
27 Other foreign official assets <sup>5</sup> .....	-1,798	-2,549	-382	-826	-464	-126	-600	-979	-487	-483
28 Change in foreign private assets in United States (increase, +) <sup>3</sup> ..	78,527	93,895	15,319	13,902	22,205	27,101	22,063	41,816	3,825	26,191
29 U.S. bank-reported liabilities .....	49,341	31,674	10,384	4,141	13,665	21,151	11,348	20,970	-5,125	4,481
30 U.S. nonbank-reported liabilities ..	-118	4,284	-2,763	-64	1,311	1,398	4,520	4,566	-2,939	-1,863
31 Foreign private purchases of U.S. Treasury securities, net .....	8,721	22,440	2,921	3,124	1,016	1,660	1,396	6,485	5,058	9,501
32 Foreign purchases of other U.S. securities, net .....	8,636	12,983	2,988	2,604	1,888	1,156	1,494	506	1,603	9,380
33 Foreign direct investments in United States, net <sup>3</sup> .....	11,947	22,514	1,789	4,097	4,325	1,736	3,305	9,289	5,228	4,692
34 Allocations of SDRs .....	0	0	0	0	0	0	0	0	0	0
35 Discrepancy .....	11,513	24,660	14,029	-5,442	1,570	1,353	4,763	1,889	10,997	7,013
36 Owing to seasonal adjustments ..			-733	73	-2,867	3,524	-422	-606	-3,170	-4,200
37 Statistical discrepancy in recorded data before seasonal adjustment .....	11,513	24,660	14,762	-5,515	4,437	-2,171	5,185	2,495	14,167	11,213

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

Millions of dollars; quarterly figures are seasonally adjusted except as noted<sup>1</sup>

Item	1983	1984	1983				1984			
			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
MEMO:										
Changes in official assets										
38 U.S. official reserve assets (increase, -)	-1,196	-3,131	-787	16	529	-953	-657	-566	-799	-1,110
39 Foreign official assets in the United States excluding line 27 (increase, +)	5,243	2,971	366	1,230	-2,790	6,437	-3,019	-779	-547	7,316
40 Changes in OPEC official assets in the United States (part of line 22 above)	-8,283	-4,143	-1,347	-3,409	-2,095	-1,432	-2,405	-2,097	-453	812
41 Transfers under military grant programs (excluded from lines 4, 6, and 10)	194	190	35	28	49	81	41	44	45	61

## 53. U.S. foreign trade, 1984<sup>1</sup>

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...	217,865	17,889	17,208	17,906	17,520	17,978	17,705	19,154	18,123	18,210	18,411	18,395	19,142
2 General imports including merchandise for immediate consumption plus entries into bonded warehouses	325,726	26,205	26,420	26,948	28,074	26,012	25,276	31,334	26,866	28,409	26,783	27,331	25,933
3 Trade balance	-107,861	-8,316	-9,212	-9,043	-10,553	-8,034	-7,571	-12,180	-8,743	-10,199	-8,372	-8,937	-6,791

## 54. U.S. reserve assets, 1984

Millions of dollars, end of period

Type	Jan.	Feb.	Mar.	Apr.	May	June
1 Total	33,887	34,820	34,975	34,585	34,713	34,547
2 Gold stock <sup>1</sup>	11,120	11,116	11,111	11,107	11,104	11,100
3 Special drawing rights <sup>2,3</sup>	5,050	5,320	5,341	5,266	5,513	5,459
4 Reserve position in International Monetary Fund <sup>2,4</sup>	11,422	11,707	11,706	11,618	11,666	11,659
5 Convertible foreign currencies <sup>5</sup>	6,295	6,677	6,817	6,594	6,430	6,329
	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total	34,392	34,760	34,306	34,570	34,727	34,934
2 Gold stock <sup>1</sup>	11,099	11,098	11,097	11,096	11,096	11,096
3 Special drawing rights <sup>2,3</sup>	5,453	5,652	5,554	5,539	5,693	5,641
4 Reserve position in International Monetary Fund <sup>2,4</sup>	11,735	11,820	11,619	11,618	11,675	11,541
5 Convertible foreign currencies <sup>5</sup>	6,105	6,190	6,036	6,317	6,263	6,656

## 55. Selected U.S. liabilities to foreign official institutions

### A. By type

Millions of dollars, end of period

Item	1983							
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.
<b>1 Total<sup>1</sup></b>	<b>175,341</b>	<b>173,059</b>	<b>173,086</b>	<b>173,442</b>	<b>174,308</b>	<b>174,306</b>	<b>175,626</b>	<b>173,025</b>
2 Liabilities reported by banks in the United States <sup>2</sup>	24,172	21,733	23,096	22,859	23,293	23,326	21,430	22,510
3 U.S. Treasury bills and certificates <sup>3</sup>	50,432	49,854	47,917	48,399	49,281	49,118	53,484	50,965
U.S. Treasury bonds and notes								
4 Marketable	67,770	69,322	70,289	70,630	70,666	71,072	70,178	69,250
5 Nonmarketable <sup>4</sup>	8,750	7,950	7,950	7,950	7,950	7,950	7,950	7,950
6 U.S. securities other than U.S. Treasury securities <sup>5</sup>	24,218	24,099	23,834	23,604	23,119	22,838	22,585	22,349
	1983				1984			
	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.
<b>1 Total<sup>1</sup></b>	<b>171,515</b>	<b>173,207</b>	<b>173,859</b>	<b>177,951</b>	<b>176,248</b>	<b>176,847</b>	<b>174,933</b>	<b>175,508</b>
2 Liabilities reported by banks in the United States <sup>2</sup>	21,974	22,057	22,816	25,534	22,792	23,195	23,388	23,999
3 U.S. Treasury bills and certificates <sup>3</sup>	50,374	51,618	52,558	54,341	55,327	56,084	53,681	53,171
U.S. Treasury bonds and notes								
4 Marketable	69,205	69,709	68,950	68,514	69,059	69,064	69,550	70,169
5 Nonmarketable <sup>4</sup>	7,950	7,950	7,250	7,250	7,250	6,600	6,600	6,600
6 U.S. securities other than U.S. Treasury securities <sup>5</sup>	22,011	21,873	22,286	22,311	21,820	21,904	21,715	21,569
	1984							
	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>1 Total<sup>1</sup></b>	<b>172,101</b>	<b>174,130</b>	<b>174,634</b>	<b>177,385</b>	<b>173,583</b>	<b>176,258</b>	<b>178,468</b>	<b>180,640</b>
2 Liabilities reported by banks in the United States <sup>2</sup>	23,244	23,716	25,944	26,422	24,146	26,934	25,986	26,197
3 U.S. Treasury bills and certificates <sup>3</sup>	51,035	53,977	51,974	54,022	54,627	55,780	59,570	59,976
U.S. Treasury bonds and notes								
4 Marketable	69,851	68,955	69,133	70,498	68,530	67,678	67,076	68,995
5 Nonmarketable <sup>4</sup>	6,600	6,600	6,600	5,800	5,800	5,800	5,800	5,800
6 U.S. securities other than U.S. Treasury securities <sup>5</sup>	21,371	20,882	20,984	20,641	20,480	20,066	20,036	19,672

### B. By area

Millions of dollars, end of period

Item	1983							
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.
<b>1 Total</b>	<b>175,341</b>	<b>173,059</b>	<b>173,086</b>	<b>173,442</b>	<b>174,308</b>	<b>174,306</b>	<b>175,626</b>	<b>173,025</b>
2 Western Europe <sup>1</sup>	62,127	61,627	61,168	61,635	62,636	63,238	65,955	64,195
3 Canada	2,406	2,718	2,874	2,645	2,739	2,816	2,869	2,751
4 Latin America and Caribbean	7,161	6,173	5,619	6,291	5,918	6,501	5,429	5,698
5 Asia	95,860	96,218	97,352	95,893	96,070	95,182	94,849	93,625
6 Africa	1,716	1,327	1,162	1,208	1,203	1,075	1,138	1,173
7 Other countries <sup>2</sup>	6,071	4,951	4,910	5,771	5,742	5,494	5,387	5,583
	1983				1984			
	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.
<b>1 Total</b>	<b>171,515</b>	<b>173,207</b>	<b>173,859</b>	<b>177,951</b>	<b>176,248</b>	<b>176,847</b>	<b>174,933</b>	<b>175,654</b>
2 Western Europe <sup>1</sup>	63,474	64,438	65,200	67,195	65,730	67,444	67,271	69,496
3 Canada	2,707	2,811	2,665	2,438	2,511	2,329	1,944	1,557
4 Latin America and Caribbean	5,503	5,630	6,468	6,248	6,443	7,605	6,464	7,464
5 Asia	93,219	92,755	91,907	93,026	92,666	91,036	91,080	89,025
6 Africa	1,196	1,024	798	958	1,056	1,067	1,038	1,062
7 Other countries <sup>2</sup>	5,417	6,550	6,821	8,085	7,841	7,366	7,136	6,904
	1984							
	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>1 Total</b>	<b>172,101</b>	<b>174,130</b>	<b>174,634</b>	<b>177,385</b>	<b>173,583</b>	<b>176,258</b>	<b>178,468</b>	<b>180,640</b>
2 Western Europe <sup>1</sup>	69,600	69,744	68,363	70,014	67,706	68,296	70,510	69,756
3 Canada	1,248	994	1,251	1,435	1,069	1,321	1,466	1,528
4 Latin America and Caribbean	6,475	7,029	6,997	8,174	7,067	8,141	8,904	8,645
5 Asia	86,975	88,880	90,880	90,917	90,852	91,916	90,115	93,951
6 Africa	1,179	1,007	970	837	896	981	1,423	1,290
7 Other countries <sup>2</sup>	6,624	6,476	6,172	6,008	5,993	5,603	6,050	5,470

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

### A. By holder and type of liability

Millions of dollars, end of period

Item	1983							
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.
<b>1 All foreigners</b>	<b>305,781</b>	<b>306,296</b>	<b>318,445</b>	<b>309,328</b>	<b>317,852</b>	<b>324,592</b>	<b>327,446</b>	<b>335,239</b>
2 Banks' own liabilities	220,906	221,847	237,232	227,302	234,674	240,954	240,126	249,059
3 Demand deposits	15,898	17,410	16,372	15,504	16,804	17,181	15,588	15,683
4 Time deposits <sup>1</sup>	66,853	68,093	71,678	70,570	73,744	76,746	76,186	78,773
5 Other <sup>2</sup>	21,149	18,512	23,430	20,062	21,340	23,318	20,590	23,207
6 Own foreign offices <sup>3</sup>	117,006	117,833	125,752	121,166	122,786	123,709	127,763	131,396
7 Banks' custody liabilities <sup>4</sup>	84,875	84,449	81,213	82,027	83,178	83,638	87,320	86,180
8 U.S. Treasury bills and certificates <sup>5</sup>	62,157	61,925	58,771	60,109	60,506	61,338	65,237	63,939
9 Other negotiable and readily transferable instruments <sup>6</sup>	19,491	19,286	18,855	18,803	19,109	18,613	17,986	17,987
10 Other	3,227	3,238	3,588	3,114	3,562	3,687	4,097	4,253
<b>11 Nonmonetary international and regional organizations<sup>7</sup></b>	<b>6,790</b>	<b>6,135</b>	<b>5,079</b>	<b>6,273</b>	<b>5,803</b>	<b>5,686</b>	<b>5,678</b>	<b>5,555</b>
12 Banks' own liabilities	1,965	1,860	2,433	2,898	3,467	3,278	4,030	3,433
13 Demand deposits	284	195	221	252	267	165	307	325
14 Time deposits <sup>1</sup>	1,512	1,532	1,148	2,087	2,511	2,483	3,010	2,507
15 Other <sup>2</sup>	170	134	1,064	559	690	630	713	601
16 Banks' custody liabilities <sup>4</sup>	4,824	4,275	2,645	3,375	2,335	2,408	1,648	2,121
17 U.S. Treasury bills and certificates <sup>5</sup>	3,603	3,153	1,501	2,230	1,280	1,538	678	1,294
18 Other negotiable and readily transferable instruments <sup>6</sup>	1,221	1,122	1,144	1,145	1,055	870	970	828
19 Other	0	0	0	0	0	0	0	0
<b>20 Official institutions<sup>8</sup></b>	<b>74,604</b>	<b>71,688</b>	<b>71,013</b>	<b>71,258</b>	<b>72,574</b>	<b>72,445</b>	<b>74,914</b>	<b>73,476</b>
21 Banks' own liabilities	16,546	14,796	16,474	16,181	16,547	16,428	15,262	16,275
22 Demand deposits	2,069	2,063	2,181	2,217	1,944	2,060	1,774	1,685
23 Time deposits <sup>1</sup>	4,959	5,496	5,331	5,994	6,099	6,013	6,162	5,997
24 Other <sup>2</sup>	9,517	7,237	8,963	7,970	8,505	8,355	7,326	8,594
25 Banks' custody liabilities <sup>4</sup>	58,059	56,891	54,539	55,077	56,026	56,017	59,652	57,201
26 U.S. Treasury bills and certificates <sup>5</sup>	50,432	49,954	47,917	48,399	49,281	49,118	53,484	50,965
27 Other negotiable and readily transferable instruments <sup>6</sup>	7,591	6,904	6,597	6,663	6,724	6,881	6,139	6,196
28 Other	35	33	25	15	22	17	29	39
<b>29 Banks<sup>9</sup></b>	<b>179,456</b>	<b>182,211</b>	<b>194,059</b>	<b>183,759</b>	<b>189,586</b>	<b>195,557</b>	<b>195,732</b>	<b>203,615</b>
30 Banks' own liabilities	162,633	164,203	175,683	165,307	170,171	176,096	175,604	183,161
31 Unaffiliated foreign banks	45,627	46,371	49,931	44,141	47,384	52,387	47,841	51,766
32 Demand deposits	8,154	9,628	8,264	7,601	8,807	9,134	8,065	8,309
33 Time deposits <sup>1</sup>	26,685	26,376	29,087	25,723	27,014	29,441	27,870	30,102
34 Other <sup>2</sup>	10,787	10,367	12,580	10,817	11,563	13,812	11,905	13,355
35 Own foreign offices <sup>3</sup>	117,006	117,833	125,752	121,166	122,786	123,709	127,763	131,396
36 Banks' custody liabilities <sup>4</sup>	16,823	18,007	18,376	18,452	19,416	19,461	20,128	20,454
37 U.S. Treasury bills and certificates <sup>5</sup>	6,292	6,790	7,121	7,474	7,822	8,402	8,608	9,028
38 Other negotiable and readily transferable instruments <sup>6</sup>	7,702	8,345	8,265	8,041	8,315	7,771	7,821	7,581
39 Other	2,829	2,872	2,990	2,937	3,280	3,289	3,699	3,845
<b>40 Other foreigners</b>	<b>44,931</b>	<b>46,263</b>	<b>48,294</b>	<b>48,038</b>	<b>49,889</b>	<b>50,903</b>	<b>51,122</b>	<b>52,593</b>
41 Banks' own liabilities	39,762	40,987	42,642	42,916	44,489	45,151	45,231	46,189
42 Demand deposits	5,391	5,524	5,706	5,435	5,786	5,821	5,441	5,365
43 Time deposits <sup>1</sup>	33,697	34,689	36,112	36,766	38,121	38,808	39,144	40,167
44 Other <sup>2</sup>	674	774	824	715	582	522	646	658
45 Banks' custody liabilities <sup>4</sup>	5,169	5,276	5,653	5,122	5,400	5,752	5,891	6,404
46 U.S. Treasury bills and certificates <sup>5</sup>	1,830	2,028	2,231	2,006	2,123	2,279	2,466	2,652
47 Other negotiable and readily transferable instruments <sup>6</sup>	2,976	2,915	2,849	2,954	3,016	3,091	3,055	3,383
48 Other	363	333	573	162	261	381	369	369
49 MEMO: Negotiable time certificates of deposit held in custody for foreigners	13,507	11,692	11,408	11,584	11,477	11,470	10,941	10,730

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

### A. By holder and type of liability—Continued

Millions of dollars, end of period

Item	1983				1984			
	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.
<b>1 All foreigners</b> .....	<b>339,532</b>	<b>339,056</b>	<b>352,153</b>	<b>369,607</b>	<b>360,104</b>	<b>370,221</b>	<b>379,207</b>	<b>381,914</b>
<b>2 Banks' own liabilities</b> .....	<b>253,500</b>	<b>250,891</b>	<b>262,998</b>	<b>279,087</b>	<b>266,133</b>	<b>273,214</b>	<b>287,008</b>	<b>288,593</b>
3 Demand deposits .....	16,324	17,115	17,205	17,470	16,124	16,635	17,389	17,163
4 Time deposits <sup>1</sup> .....	82,280	81,527	85,636	90,632	88,426	91,841	97,331	96,946
5 Other <sup>2</sup> .....	23,934	21,789	21,917	25,874	22,739	23,570	23,992	24,259
6 Own foreign offices <sup>3</sup> .....	130,961	130,460	138,239	145,111	138,845	141,168	148,296	150,225
<b>7 Banks' custody liabilities<sup>4</sup></b> .....	<b>86,032</b>	<b>88,165</b>	<b>89,156</b>	<b>90,520</b>	<b>93,970</b>	<b>97,007</b>	<b>92,199</b>	<b>93,321</b>
8 U.S. Treasury bills and certificates <sup>5</sup> .....	64,062	65,735	66,746	68,669	71,083	74,277	69,666	69,893
9 Other negotiable and readily transferable instruments <sup>6</sup> .....	17,302	17,182	17,721	17,467	17,990	17,802	18,027	18,656
10 Other .....	4,669	5,247	4,689	4,385	4,897	4,929	4,506	4,771
<b>11 Nonmonetary international and regional organizations<sup>7</sup></b> .....	<b>5,308</b>	<b>4,619</b>	<b>6,363</b>	<b>5,957</b>	<b>4,759</b>	<b>6,831</b>	<b>6,243</b>	<b>6,356</b>
<b>12 Banks' own liabilities</b> .....	<b>3,024</b>	<b>3,294</b>	<b>4,939</b>	<b>4,632</b>	<b>2,867</b>	<b>2,317</b>	<b>4,047</b>	<b>3,528</b>
13 Demand deposits .....	252	452	437	297	271	347	414	194
14 Time deposits <sup>1</sup> .....	2,168	2,487	4,079	3,584	2,235	1,611	2,656	2,468
15 Other <sup>2</sup> .....	605	355	423	750	361	360	977	866
<b>16 Banks' custody liabilities<sup>4</sup></b> .....	<b>2,284</b>	<b>1,325</b>	<b>1,424</b>	<b>1,325</b>	<b>1,892</b>	<b>4,514</b>	<b>2,196</b>	<b>2,827</b>
17 U.S. Treasury bills and certificates .....	1,442	441	484	463	1,045	3,416	1,224	1,759
18 Other negotiable and readily transferable instruments <sup>6</sup> .....	842	884	939	862	847	1,098	971	1,068
19 Other .....	0	0	0	0	0	0	0	0
<b>20 Official institutions<sup>8</sup></b> .....	<b>72,349</b>	<b>73,675</b>	<b>75,374</b>	<b>79,876</b>	<b>78,119</b>	<b>79,279</b>	<b>77,068</b>	<b>77,170</b>
<b>21 Banks' own liabilities</b> .....	<b>16,197</b>	<b>16,532</b>	<b>16,673</b>	<b>19,427</b>	<b>16,488</b>	<b>17,512</b>	<b>17,120</b>	<b>17,534</b>
22 Demand deposits .....	1,886	1,818	2,023	1,837	1,753	1,663	1,938	1,761
23 Time deposits <sup>1</sup> .....	6,230	6,661	6,728	7,318	7,280	7,636	6,727	7,483
24 Other <sup>2</sup> .....	8,081	8,053	7,921	10,272	7,454	8,213	8,455	8,290
<b>25 Banks' custody liabilities<sup>4</sup></b> .....	<b>56,152</b>	<b>57,144</b>	<b>58,701</b>	<b>60,448</b>	<b>61,631</b>	<b>61,767</b>	<b>59,948</b>	<b>59,636</b>
26 U.S. Treasury bills and certificates <sup>5</sup> .....	50,374	51,618	52,558	54,341	55,327	56,084	53,681	53,171
27 Other negotiable and readily transferable instruments <sup>6</sup> .....	5,745	5,489	6,115	6,082	6,257	5,623	6,249	6,287
28 Other .....	32	36	28	25	47	60	19	178
<b>29 Banks<sup>9</sup></b> .....	<b>207,799</b>	<b>205,564</b>	<b>214,718</b>	<b>226,887</b>	<b>219,458</b>	<b>224,259</b>	<b>235,373</b>	<b>236,140</b>
<b>30 Banks' own liabilities</b> .....	<b>186,731</b>	<b>183,623</b>	<b>193,284</b>	<b>205,347</b>	<b>196,884</b>	<b>201,744</b>	<b>212,992</b>	<b>213,667</b>
31 Unaffiliated foreign banks .....	55,770	53,162	55,045	60,236	58,040	60,576	64,696	63,441
32 Demand deposits .....	8,616	9,111	8,770	8,759	8,172	8,388	8,260	8,784
33 Time deposits <sup>1</sup> .....	32,505	31,318	33,521	37,439	35,669	38,074	42,637	40,257
34 Other <sup>2</sup> .....	14,649	12,733	12,754	14,038	14,199	14,113	13,800	14,400
<b>35 Own foreign offices<sup>3</sup></b> .....	<b>130,961</b>	<b>130,460</b>	<b>138,239</b>	<b>145,111</b>	<b>138,845</b>	<b>141,168</b>	<b>148,296</b>	<b>150,225</b>
<b>36 Banks' custody liabilities<sup>4</sup></b> .....	<b>21,069</b>	<b>21,941</b>	<b>21,434</b>	<b>21,540</b>	<b>22,573</b>	<b>22,516</b>	<b>22,381</b>	<b>22,473</b>
37 U.S. Treasury bills and certificates .....	9,440	10,036	9,967	10,178	10,776	10,756	10,760	10,795
38 Other negotiable and readily transferable instruments <sup>6</sup> .....	7,553	7,542	7,251	7,485	7,402	7,375	7,444	7,586
39 Other .....	4,075	4,363	4,216	3,877	4,396	4,385	4,177	4,092
<b>40 Other foreigners</b> .....	<b>54,075</b>	<b>55,197</b>	<b>55,699</b>	<b>56,887</b>	<b>57,768</b>	<b>59,851</b>	<b>60,524</b>	<b>62,248</b>
<b>41 Banks' own liabilities</b> .....	<b>47,547</b>	<b>47,443</b>	<b>48,102</b>	<b>49,680</b>	<b>49,894</b>	<b>51,641</b>	<b>52,849</b>	<b>53,864</b>
42 Demand deposits .....	5,571	5,734	5,975	6,577	5,927	6,237	6,778	6,423
43 Time deposits <sup>1</sup> .....	41,377	41,061	41,308	42,290	43,242	44,520	45,310	46,738
44 Other <sup>2</sup> .....	600	648	819	813	724	884	761	703
<b>45 Banks' custody liabilities<sup>4</sup></b> .....	<b>6,528</b>	<b>7,755</b>	<b>7,597</b>	<b>7,207</b>	<b>7,874</b>	<b>8,211</b>	<b>7,674</b>	<b>8,384</b>
46 U.S. Treasury bills and certificates .....	2,805	3,640	3,737	3,686	3,935	4,021	4,001	4,168
47 Other negotiable and readily transferable instruments <sup>6</sup> .....	3,162	3,267	3,415	3,038	3,484	3,705	3,363	3,716
48 Other .....	561	848	445	483	455	484	311	501
<b>49 MEMO: Negotiable time certificates of deposit held in custody for foreigners</b> .....	<b>10,346</b>	<b>9,995</b>	<b>10,385</b>	<b>10,346</b>	<b>10,246</b>	<b>9,355</b>	<b>9,643</b>	<b>10,083</b>

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

**A. By holder and type of liability—Continued**

Millions of dollars, end of period

Item	1984							
	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>1 All foreigners</b> .....	<b>395,569</b>	<b>402,469</b>	<b>398,394</b>	<b>396,463</b>	<b>398,894</b>	<b>388,894</b>	<b>399,681</b>	<b>406,831</b>
2 Banks' own liabilities .....	303,231	305,715	302,736	296,621	300,028	290,184	297,857	306,758
3 Demand deposits .....	17,181	17,657	16,355	16,229	17,209	16,490	18,351	19,542
4 Time deposits <sup>1</sup> .....	103,438	105,232	109,441	107,558	111,922	109,608	112,218	110,235
5 Other <sup>2</sup> .....	23,943	23,404	25,711	23,658	22,170	24,441	23,684	26,332
6 Own foreign offices <sup>3</sup> .....	158,670	159,423	151,229	149,176	148,727	139,645	143,604	150,650
7 Banks' custody liabilities <sup>4</sup> .....	92,338	96,754	95,659	99,842	98,866	98,710	101,824	100,074
8 U.S. Treasury bills and certificates <sup>5</sup> .....	68,511	72,272	71,244	74,148	73,160	73,295	76,531	75,838
9 Other negotiable and readily transferable instruments <sup>6</sup> .....	18,739	19,479	19,358	20,567	20,833	20,281	19,703	18,775
10 Other .....	5,088	5,003	5,056	5,127	4,873	5,135	5,590	5,460
<b>11 Nonmonetary international and regional organizations<sup>7</sup></b> .....	<b>5,316</b>	<b>5,055</b>	<b>5,364</b>	<b>5,748</b>	<b>6,279</b>	<b>4,801</b>	<b>5,852</b>	<b>4,083</b>
12 Banks' own liabilities .....	2,229	2,920	2,612	1,960	3,305	2,053	2,779	1,644
13 Demand deposits .....	255	182	142	325	209	144	354	263
14 Time deposits <sup>1</sup> .....	1,640	2,209	2,213	1,446	2,526	1,513	2,114	1,093
15 Other <sup>2</sup> .....	335	529	257	189	570	396	311	288
16 Banks' custody liabilities <sup>4</sup> .....	3,087	2,135	2,752	3,788	2,975	2,748	3,073	2,440
17 U.S. Treasury bills and certificates .....	2,057	887	1,709	2,722	1,834	1,455	1,448	916
18 Other negotiable and readily transferable instruments <sup>6</sup> .....	1,030	1,248	1,023	1,067	1,140	1,292	1,604	1,524
19 Other .....	0	0	20	0	0	0	21	0
<b>20 Official institutions<sup>8</sup></b> .....	<b>74,280</b>	<b>77,693</b>	<b>77,918</b>	<b>80,445</b>	<b>78,773</b>	<b>82,714</b>	<b>85,556</b>	<b>86,173</b>
21 Banks' own liabilities .....	16,899	16,595	18,533	18,263	16,382	19,247	18,790	19,065
22 Demand deposits .....	1,729	1,909	1,875	2,003	1,969	1,725	2,133	1,823
23 Time deposits <sup>1</sup> .....	7,303	7,517	8,028	8,060	7,866	8,677	9,457	9,391
24 Other <sup>2</sup> .....	7,868	7,169	8,630	8,200	6,547	8,846	7,201	7,852
25 Banks' custody liabilities <sup>4</sup> .....	57,380	61,098	59,384	62,181	62,391	63,467	66,766	67,108
26 U.S. Treasury bills and certificates <sup>5</sup> .....	51,035	53,977	51,974	54,022	54,627	55,780	59,570	59,976
27 Other negotiable and readily transferable instruments <sup>6</sup> .....	6,307	7,030	7,356	8,149	7,746	7,626	7,010	7,038
28 Other .....	38	91	55	10	18	61	186	94
<b>29 Banks<sup>9</sup></b> .....	<b>251,020</b>	<b>253,760</b>	<b>249,540</b>	<b>243,522</b>	<b>246,251</b>	<b>233,555</b>	<b>239,806</b>	<b>248,360</b>
30 Banks' own liabilities .....	227,869	229,092	224,225	218,051	221,359	209,431	216,240	225,512
31 Unaffiliated foreign banks .....	69,200	69,669	72,995	68,875	72,632	69,786	72,635	74,862
32 Demand deposits .....	8,864	9,100	8,174	7,884	8,464	8,389	9,430	10,526
33 Time deposits <sup>1</sup> .....	45,271	45,554	48,670	46,841	49,780	46,770	47,717	47,059
34 Other <sup>2</sup> .....	15,065	15,015	16,151	14,150	14,388	14,627	15,488	17,278
35 Own foreign offices <sup>3</sup> .....	158,670	159,423	151,229	149,176	148,727	139,645	143,604	150,650
36 Banks' custody liabilities <sup>4</sup> .....	23,150	24,669	25,315	25,471	24,892	24,124	23,566	22,848
37 U.S. Treasury bills and certificates .....	11,182	12,852	13,022	12,766	12,234	11,828	11,409	10,927
38 Other negotiable and readily transferable instruments <sup>6</sup> .....	7,523	7,446	7,867	8,172	8,421	7,802	7,360	7,156
39 Other .....	4,445	4,371	4,426	4,534	4,236	4,494	4,797	4,766
<b>40 Other foreigners</b> .....	<b>64,954</b>	<b>65,961</b>	<b>65,573</b>	<b>66,748</b>	<b>67,591</b>	<b>67,824</b>	<b>68,467</b>	<b>68,215</b>
41 Banks' own liabilities .....	56,233	57,108	57,366	58,347	58,983	59,453	60,048	60,537
42 Demand deposits .....	6,333	6,466	6,163	6,017	6,567	6,232	6,433	6,930
43 Time deposits <sup>1</sup> .....	49,225	49,951	50,530	51,210	51,750	52,648	52,930	52,693
44 Other <sup>2</sup> .....	675	691	672	1,120	665	573	685	914
45 Banks' custody liabilities <sup>4</sup> .....	8,721	8,853	8,207	8,401	8,609	8,372	8,419	7,678
46 U.S. Treasury bills and certificates .....	4,238	4,556	4,540	4,639	4,465	4,232	4,103	4,020
47 Other negotiable and readily transferable instruments <sup>6</sup> .....	3,879	3,756	3,111	3,180	3,525	3,560	3,730	3,058
48 Other .....	605	541	556	582	619	580	586	601
<b>49 MEMO: Negotiable time certificates of deposit held in custody for foreigners</b> .....	<b>10,591</b>	<b>10,946</b>	<b>10,904</b>	<b>11,415</b>	<b>11,048</b>	<b>10,714</b>	<b>10,437</b>	<b>10,476</b>

**56. Liabilities to foreigners, payable in U.S. dollars, reported by banks in the United States—  
Continued  
B. By area and country**

Millions of dollars, end of period

Area and country	1983							
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.
1 Total .....	305,781	306,296	318,445	309,328	317,852	324,592	327,446	335,239
2 Foreign countries .....	298,991	300,161	313,367	303,055	312,049	318,906	321,768	329,684
3 Europe .....	119,021	116,452	116,691	111,447	116,144	119,256	118,955	123,859
4 Austria .....	467	513	604	576	572	640	610	556
5 Belgium-Luxembourg .....	2,270	2,295	2,728	2,808	2,615	2,852	2,960	3,116
6 Denmark .....	996	1,197	765	849	732	616	612	573
7 Finland .....	473	369	408	437	280	447	292	459
8 France .....	8,466	7,774	6,782	7,098	6,650	6,774	8,845	8,483
9 Germany .....	5,782	6,203	6,471	3,437	3,971	3,433	3,710	3,537
10 Greece .....	589	595	597	670	648	567	588	636
11 Italy .....	4,939	4,519	4,331	5,029	5,573	6,644	7,795	7,277
12 Netherlands .....	3,773	3,197	3,706	3,970	3,550	3,247	3,415	3,630
13 Norway .....	1,476	1,407	1,061	1,565	2,227	1,719	900	1,044
14 Portugal .....	398	370	365	349	430	353	340	315
15 Spain .....	1,316	1,524	1,640	1,484	1,621	1,615	1,694	1,585
16 Sweden .....	1,317	1,653	1,384	1,210	1,356	1,493	1,407	1,204
17 Switzerland .....	29,004	30,278	30,459	29,427	29,783	29,981	29,979	29,879
18 Turkey .....	190	246	254	231	248	198	224	315
19 United Kingdom .....	50,358	47,353	47,792	45,067	48,864	50,993	48,095	53,776
20 Yugoslavia .....	470	452	491	504	549	504	427	462
21 Other Western Europe <sup>1</sup> .....	6,275	6,125	6,450	6,273	6,066	6,656	6,564	6,596
22 U.S.S.R. .....	47	41	40	44	78	71	45	31
23 Other Eastern Europe <sup>2</sup> .....	415	338	365	417	330	451	453	384
24 Canada .....	11,017	13,667	15,230	14,568	16,328	16,369	16,838	17,918
25 Latin America and Caribbean .....	110,997	111,979	120,669	117,926	118,545	122,960	124,448	126,614
26 Argentina .....	4,839	4,794	4,810	4,638	4,769	4,771	5,042	4,269
27 Bahamas .....	43,115	45,446	48,835	48,615	49,315	51,282	54,162	51,778
28 Bermuda .....	1,972	1,913	2,083	2,080	1,800	2,042	2,363	2,849
29 Brazil .....	1,813	1,805	2,025	2,501	2,373	2,678	2,709	3,051
30 British West Indies .....	24,814	24,338	27,921	24,366	23,802	25,048	24,524	27,062
31 Chile .....	1,341	1,280	1,108	1,208	1,347	1,355	1,385	1,475
32 Colombia .....	2,385	2,336	1,891	1,825	1,873	1,719	1,618	1,674
33 Cuba .....	10	10	9	12	8	13	11	12
34 Ecuador .....	473	500	575	534	658	581	532	601
35 Guatemala .....	682	669	679	671	711	705	697	718
36 Jamaica .....	115	103	134	107	108	130	108	106
37 Mexico .....	8,031	7,769	8,132	8,376	8,560	9,065	9,186	9,469
38 Netherlands Antilles .....	3,763	3,477	3,465	3,450	3,632	3,521	3,436	3,501
39 Panama .....	4,930	4,958	5,651	5,669	5,773	5,759	5,672	5,953
40 Peru .....	1,052	903	922	966	1,005	1,148	1,055	1,129
41 Uruguay .....	731	821	825	865	925	961	963	1,039
42 Venezuela .....	7,682	7,749	8,214	8,639	8,592	8,650	7,730	8,598
43 Other .....	3,249	3,108	3,390	3,405	3,293	3,533	3,257	3,331
44 Asia .....	48,280	49,701	52,619	50,275	52,200	52,071	53,127	52,707
45 China .....	220	196	208	187	158	208	192	176
46 Mainland .....	3,194	3,530	3,549	3,600	3,765	3,744	3,913	4,086
47 Taiwan .....	4,542	5,050	5,732	5,166	5,214	5,615	5,585	5,632
48 Hong Kong .....	514	962	521	669	719	669	606	528
49 India .....	1,163	621	861	1,028	765	554	1,245	839
50 Indonesia .....	614	515	990	767	789	839	676	823
51 Japan .....	15,836	16,613	17,072	17,086	17,447	17,052	17,691	16,937
52 Korea .....	1,473	1,458	1,418	1,147	1,459	1,326	1,552	1,553
53 Philippines .....	680	787	718	712	783	818	770	933
54 Thailand .....	489	529	488	530	566	702	537	531
55 Middle East oil-exporting countries <sup>3</sup> .....	12,337	11,705	13,163	11,763	12,610	11,837	11,880	11,770
56 Other .....	7,218	7,735	7,899	7,620	7,926	8,705	8,482	8,896
57 Africa .....	3,362	3,121	2,933	2,841	2,876	2,693	2,916	2,853
58 Egypt .....	523	432	540	466	513	467	554	465
59 Morocco .....	54	53	59	49	50	54	57	48
60 South Africa .....	281	333	295	310	358	355	403	452
61 Zaire .....	25	31	33	28	32	59	55	29
62 Oil-exporting countries <sup>4</sup> .....	1,603	1,333	975	1,071	867	743	928	934
63 Other .....	877	940	1,031	916	1,057	1,014	919	926
64 Other countries .....	6,314	5,241	5,224	5,999	5,956	5,557	5,483	5,733
65 Australia .....	6,080	5,052	4,933	5,804	5,778	5,404	5,250	5,512
66 All other .....	235	190	291	195	178	154	233	221
67 Nonmonetary international and regional organizations .....	6,790	6,135	5,079	6,273	5,803	5,686	5,678	5,555
68 International <sup>5</sup> .....	5,948	5,352	4,297	5,550	5,078	4,980	4,987	4,861
69 Latin American regional .....	527	487	496	494	457	443	454	441
70 Other regional <sup>6</sup> .....	316	296	285	229	267	263	237	252

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

**B. By area and country—Continued**

Millions of dollars, end of period

Area and country	1983				1984			
	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.
<b>1 Total</b> .....	<b>339,532</b>	<b>339,056</b>	<b>352,153</b>	<b>369,607</b>	<b>360,104</b>	<b>370,221</b>	<b>379,207</b>	<b>381,914</b>
<b>2 Foreign countries</b> .....	<b>334,223</b>	<b>334,437</b>	<b>345,790</b>	<b>363,649</b>	<b>355,344</b>	<b>363,390</b>	<b>372,965</b>	<b>375,558</b>
<b>3 Europe</b> .....	<b>126,037</b>	<b>127,235</b>	<b>130,697</b>	<b>138,072</b>	<b>134,984</b>	<b>140,167</b>	<b>142,553</b>	<b>147,863</b>
4 Austria .....	659	570	641	585	755	756	861	883
5 Belgium-Luxembourg .....	2,795	2,856	2,470	2,709	2,972	3,242	3,392	3,617
6 Denmark .....	593	544	538	466	372	355	285	307
7 Finland .....	373	372	375	531	298	398	287	485
8 France .....	8,827	8,638	8,083	9,441	8,122	10,098	10,733	10,740
9 Germany .....	3,438	4,307	4,332	3,599	3,823	4,599	4,878	5,205
10 Greece .....	604	595	544	520	513	513	503	528
11 Italy .....	6,931	7,703	7,824	8,462	7,622	7,648	7,395	7,813
12 Netherlands .....	3,889	3,735	3,701	4,290	4,008	4,210	4,451	5,043
13 Norway .....	1,457	1,072	1,531	1,673	1,481	1,452	1,285	1,847
14 Portugal .....	302	297	306	373	377	352	403	414
15 Spain .....	1,678	1,592	1,531	1,603	1,645	1,664	1,749	1,707
16 Sweden .....	1,337	1,489	1,652	1,799	1,896	1,755	1,838	1,673
17 Switzerland .....	29,961	30,841	30,643	32,246	31,982	32,269	32,267	32,820
18 Turkey .....	333	277	319	467	334	400	318	335
19 United Kingdom .....	55,708	55,168	58,450	60,683	61,864	64,490	65,040	67,841
20 Yugoslavia .....	506	464	552	562	505	477	479	448
21 Other Western Europe <sup>1</sup> .....	6,098	6,102	6,660	7,403	5,872	4,965	5,748	5,584
22 U.S.S.R. .....	23	37	27	65	62	74	177	61
23 Other Eastern Europe <sup>2</sup> .....	525	576	518	596	482	451	464	510
<b>24 Canada</b> .....	<b>16,470</b>	<b>16,335</b>	<b>16,369</b>	<b>16,026</b>	<b>16,270</b>	<b>17,679</b>	<b>17,185</b>	<b>16,707</b>
<b>25 Latin America and Caribbean</b> .....	<b>127,217</b>	<b>127,408</b>	<b>134,321</b>	<b>140,088</b>	<b>136,908</b>	<b>139,364</b>	<b>144,812</b>	<b>145,425</b>
26 Argentina .....	4,172	4,040	4,399	4,038	4,331	4,564	4,404	4,657
27 Bahamas .....	49,818	50,947	53,690	55,818	53,202	53,714	59,598	58,369
28 Bermuda .....	2,706	2,632	2,582	2,266	2,688	3,111	2,853	3,064
29 Brazil .....	3,408	3,823	4,152	3,168	2,999	3,488	3,734	3,808
30 British West Indies .....	28,679	27,728	30,858	34,545	33,106	32,544	32,722	32,999
31 Chile .....	1,616	1,697	1,783	1,842	1,811	1,935	1,878	1,972
32 Colombia .....	1,611	1,617	1,645	1,689	1,586	1,840	1,669	1,814
33 Cuba .....	10	10	10	8	9	13	8	8
34 Ecuador .....	670	825	1,003	1,047	828	826	821	969
35 Guatemala .....	758	750	766	788	800	812	815	850
36 Jamaica .....	109	105	234	109	113	131	132	127
37 Mexico .....	9,715	9,456	9,473	10,392	11,001	10,700	10,720	11,210
38 Netherlands Antilles .....	3,586	3,888	3,943	3,879	3,773	4,506	4,904	4,681
39 Panama .....	6,084	5,902	5,988	5,924	5,372	5,560	5,478	5,472
40 Peru .....	1,203	1,049	1,090	1,166	1,130	1,146	1,154	1,182
41 Uruguay .....	1,119	1,211	1,180	1,244	1,284	1,326	1,425	1,343
42 Venezuela .....	8,395	8,213	8,036	8,632	9,334	9,461	8,582	9,081
43 Other .....	3,561	3,513	3,488	3,535	3,541	3,688	3,915	3,817
<b>44 Asia</b> .....	<b>55,863</b>	<b>53,904</b>	<b>54,810</b>	<b>58,570</b>	<b>56,265</b>	<b>55,640</b>	<b>57,988</b>	<b>55,238</b>
45 China .....	190	216	183	249	249	168	272	302
46 Taiwan .....	3,852	3,992	4,063	4,051	4,339	4,368	4,273	4,469
47 Hong Kong .....	6,592	6,528	7,003	6,657	6,234	5,920	6,429	5,501
48 India .....	712	830	725	464	670	749	687	657
49 Indonesia .....	622	871	661	997	1,103	866	743	804
50 Israel .....	848	812	808	1,722	786	752	836	716
51 Japan .....	18,344	17,140	17,583	18,079	17,026	17,572	19,201	18,862
52 Korea .....	1,478	1,353	1,591	1,648	1,614	1,542	1,748	1,414
53 Philippines .....	1,181	747	1,012	1,234	1,244	1,289	1,266	1,026
54 Thailand .....	581	522	569	747	776	622	714	636
55 Middle East oil-exporting countries <sup>3</sup> .....	12,975	12,860	12,650	12,976	12,607	11,737	12,364	12,331
56 Other .....	8,488	8,032	7,961	9,748	9,618	10,055	9,455	8,519
<b>57 Africa</b> .....	<b>3,132</b>	<b>2,865</b>	<b>2,710</b>	<b>2,827</b>	<b>2,939</b>	<b>3,088</b>	<b>3,111</b>	<b>3,303</b>
58 Egypt .....	488	595	606	671	589	587	561	649
59 Morocco .....	84	73	96	84	109	138	122	127
60 South Africa .....	520	394	389	449	486	502	538	264
61 Zaire .....	34	43	32	87	61	66	77	119
62 Oil-exporting countries <sup>4</sup> .....	963	736	679	620	874	839	893	1,167
63 Other .....	1,042	1,023	909	917	821	957	920	978
<b>64 Other countries</b> .....	<b>5,505</b>	<b>6,690</b>	<b>6,884</b>	<b>8,067</b>	<b>7,979</b>	<b>7,451</b>	<b>7,315</b>	<b>7,023</b>
65 Australia .....	5,284	6,461	6,666	7,857	7,742	7,197	7,095	6,803
66 All other .....	220	229	217	210	237	255	220	220
<b>67 Nonmonetary international and regional organizations</b> .....	<b>5,308</b>	<b>4,619</b>	<b>6,363</b>	<b>5,957</b>	<b>4,759</b>	<b>6,831</b>	<b>6,243</b>	<b>6,356</b>
68 International <sup>5</sup> .....	4,674	3,944	5,598	5,273	4,174	6,189	5,426	5,641
69 Latin American regional .....	445	437	415	419	433	457	451	419
70 Other regional <sup>6</sup> .....	189	238	350	265	152	186	366	296



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

**B. By area and country—Continued**

Millions of dollars, end of period

Area and country	1984							
	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>1 Total</b> .....	<b>395,569</b>	<b>402,469</b>	<b>398,394</b>	<b>396,463</b>	<b>398,894</b>	<b>388,894</b>	<b>399,681</b>	<b>406,831</b>
2 Foreign countries .....	390,253	397,414	393,031	390,715	392,615	384,094	393,829	402,748
3 Europe .....	151,645	156,266	152,796	150,818	147,282	146,308	150,659	152,395
4 Austria .....	867	770	668	758	693	744	627	615
5 Belgium-Luxembourg .....	4,704	5,169	4,848	4,789	4,278	4,093	3,613	4,114
6 Denmark .....	378	291	429	408	341	337	434	438
7 Finland .....	405	1,248	947	489	638	407	487	418
8 France .....	12,119	11,670	12,031	11,534	11,554	11,641	11,935	12,701
9 Germany .....	3,990	3,692	3,973	3,758	3,036	3,331	3,425	3,353
10 Greece .....	594	596	600	566	567	609	602	699
11 Italy .....	8,308	8,148	6,960	8,356	8,266	8,976	11,056	10,757
12 Netherlands .....	5,030	5,761	5,615	5,116	5,239	4,421	5,077	4,799
13 Norway .....	1,536	2,084	1,624	2,026	1,912	1,895	1,693	1,548
14 Portugal .....	401	425	440	539	434	540	552	597
15 Spain .....	1,663	1,774	1,825	1,971	1,984	1,905	1,873	2,082
16 Sweden .....	1,962	1,486	1,833	2,095	2,008	1,945	1,839	1,676
17 Switzerland .....	32,760	35,198	33,352	32,936	33,015	32,461	31,494	31,054
18 Turkey .....	444	315	340	354	320	557	457	584
19 United Kingdom .....	69,006	69,977	69,782	67,996	65,456	65,280	67,964	68,553
20 Yugoslavia .....	511	556	525	435	514	579	565	602
21 Other Western Europe .....	6,429	6,481	6,539	6,114	6,247	6,062	6,429	7,184
22 U. S. S. R. .....	53	41	31	47	41	50	54	79
23 Other Eastern Europe <sup>2</sup> .....	484	584	435	532	738	476	481	542
24 Canada .....	17,455	17,572	19,221	18,170	17,536	16,767	16,549	16,048
25 Latin America and Caribbean .....	153,770	153,230	149,558	150,968	152,267	145,799	149,794	153,985
26 Argentina .....	4,583	4,535	4,439	4,411	4,375	4,484	4,558	4,424
27 Bahamas .....	64,238	62,752	60,075	60,072	58,441	52,838	55,470	56,955
28 Bermuda .....	3,236	2,559	2,505	2,763	3,158	3,043	3,222	2,370
29 Brazil .....	3,568	3,690	4,120	4,717	4,462	4,729	4,997	5,332
30 British West Indies .....	33,867	34,685	34,000	33,770	35,996	34,485	34,385	36,949
31 Chile .....	1,887	1,970	2,176	2,070	1,874	2,052	2,063	2,001
32 Colombia .....	1,767	1,809	1,801	1,791	1,957	2,022	2,057	2,514
33 Cuba .....	10	9	7	7	8	8	8	10
34 Ecuador .....	881	908	845	951	931	924	1,029	1,092
35 Guatemala .....	842	825	811	831	810	855	884	896
36 Jamaica .....	126	157	116	126	180	122	110	183
37 Mexico .....	11,874	11,976	11,733	12,268	12,869	12,488	13,422	12,695
38 Netherlands Antilles .....	4,666	4,432	4,253	4,261	4,179	4,187	4,180	4,153
39 Panama .....	6,283	6,652	6,664	6,506	6,811	6,585	6,847	6,928
40 Peru .....	1,249	1,279	1,278	1,273	1,343	1,297	1,209	1,247
41 Uruguay .....	1,380	1,309	1,302	1,319	1,418	1,361	1,309	1,394
42 Venezuela .....	9,432	10,129	9,684	10,046	9,615	10,367	10,013	10,545
43 Other .....	3,882	3,553	3,749	3,786	3,839	3,952	4,030	4,297
44 Asia .....	57,327	60,396	61,912	61,549	66,457	66,033	66,952	71,139
45 China .....								
45 Mainland .....	400	469	644	603	803	804	844	1,153
46 Taiwan .....	4,446	4,672	4,891	4,866	5,042	5,098	5,142	4,975
47 Hong Kong .....	5,862	6,416	6,117	6,110	7,037	6,236	6,535	7,240
48 India .....	646	498	631	800	644	616	606	507
49 Indonesia .....	897	1,281	937	1,137	939	1,344	893	1,033
50 Israel .....	754	768	804	726	750	2,017	1,023	1,268
51 Japan .....	20,516	19,440	19,434	19,782	21,310	19,644	20,750	20,929
52 Korea .....	1,321	1,276	1,393	1,641	1,572	1,552	1,609	1,691
53 Philippines .....	1,130	1,032	976	1,084	1,020	1,097	1,252	1,396
54 Thailand .....	730	875	779	782	741	980	1,458	1,257
55 Middle East oil-exporting countries <sup>3</sup> .....	11,662	12,414	14,792	13,200	13,754	13,890	13,399	16,804
56 Other .....	8,962	11,256	10,515	10,815	12,844	12,755	13,442	12,886
57 Africa .....	3,132	3,341	3,145	3,052	3,018	3,343	3,599	3,506
58 Egypt .....	698	893	858	743	629	763	739	757
59 Morocco .....	132	133	128	119	136	115	117	118
60 South Africa .....	329	420	409	350	318	459	460	328
61 Zaire .....	124	136	99	101	148	141	163	153
62 Oil-exporting countries <sup>4</sup> .....	886	816	706	775	821	1,012	1,141	1,189
63 Other .....	962	943	946	964	966	852	978	961
64 Other countries .....	6,925	6,609	6,399	6,159	6,055	5,844	6,277	5,674
65 Australia .....	6,685	6,316	6,095	5,758	5,687	5,464	5,598	5,290
66 All other .....	240	293	304	401	368	379	679	384
67 Nonmonetary international and regional organizations .....	5,316	5,055	5,364	5,748	6,279	4,801	5,852	4,083
68 International <sup>5</sup> .....	4,741	4,436	4,740	4,973	5,411	4,086	5,055	3,376
69 Latin American regional .....	428	438	431	445	488	518	593	587
70 Other regional <sup>6</sup> .....	146	180	193	330	381	196	204	120

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

Millions of dollars, end of period

Area and country	1983							
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.
1 Total	360,554	364,649	377,659	365,017	367,136	376,956	370,768	375,825
2 Foreign countries	360,291	364,557	377,351	364,685	366,969	376,513	370,432	375,506
3 Europe	85,313	86,359	89,870	85,726	84,902	87,515	85,685	88,729
4 Austria	230	224	258	307	309	342	383	338
5 Belgium-Luxembourg	4,777	5,436	5,813	5,502	5,704	5,808	5,481	5,918
6 Denmark	614	655	1,138	1,127	1,069	1,103	1,101	1,128
7 Finland	984	967	961	844	766	870	724	637
8 France	7,616	7,832	7,709	7,500	7,858	7,956	7,953	8,589
9 Germany	1,382	1,713	1,745	1,246	1,156	1,365	1,046	1,148
10 Greece	576	653	655	631	610	577	461	378
11 Italy	7,574	7,037	7,190	7,403	6,989	7,339	7,407	7,412
12 Netherlands	1,452	1,343	1,601	1,260	1,262	1,155	971	1,052
13 Norway	625	587	544	628	683	652	598	634
14 Portugal	882	886	870	866	882	921	936	959
15 Spain	3,696	3,215	3,127	3,040	3,071	3,205	3,343	3,371
16 Sweden	3,119	2,699	2,461	2,277	2,316	2,859	2,920	2,836
17 Switzerland	1,549	1,491	1,642	1,640	1,079	1,606	1,727	1,635
18 Turkey	527	616	595	608	578	570	629	594
19 United Kingdom	46,020	47,286	49,808	47,049	46,788	47,293	46,370	48,430
20 Yugoslavia	1,395	1,430	1,394	1,433	1,496	1,482	1,408	1,389
21 Other Western Europe <sup>1</sup>	312	319	327	256	260	344	368	406
22 U.S.S.R.	247	261	342	425	364	377	292	236
23 Other Eastern Europe <sup>2</sup>	1,737	1,709	1,690	1,685	1,664	1,692	1,566	1,640
24 Canada	14,275	15,468	16,565	15,156	16,600	16,763	16,575	17,497
25 Latin America and Caribbean	193,481	195,501	201,123	197,742	199,824	201,316	197,811	197,859
26 Argentina	11,332	11,544	11,312	11,248	11,558	11,263	11,132	11,350
27 Bahamas	58,550	57,633	60,638	58,125	59,673	63,012	60,323	56,466
28 Bermuda	603	526	491	375	628	440	334	381
29 Brazil	23,124	23,840	23,651	23,814	23,635	23,469	23,869	24,382
30 British West Indies	33,204	34,212	36,175	35,588	33,948	33,510	31,053	32,708
31 Chile	5,248	5,421	5,223	5,144	5,581	5,174	5,204	5,433
32 Colombia	3,248	3,162	3,166	3,155	3,485	3,601	3,661	3,597
33 Cuba	11	2	2	0	0	0	0	0
34 Ecuador	2,047	2,148	2,054	2,093	2,040	2,038	2,018	2,014
35 Guatemala	129	120	84	77	90	90	96	100
36 Jamaica	206	199	217	196	197	207	209	204
37 Mexico	29,522	30,790	31,455	31,933	32,154	32,524	33,118	33,796
38 Netherlands Antilles	826	881	897	985	830	528	977	871
39 Panama	10,111	9,368	9,871	9,038	9,707	8,840	9,233	10,108
40 Peru	2,309	2,337	2,303	2,333	2,416	2,627	2,506	2,421
41 Uruguay	692	685	707	859	824	820	833	820
42 Venezuela	10,263	10,432	10,632	10,573	10,757	11,045	11,130	11,054
43 Other	2,057	2,200	2,246	2,208	2,300	2,129	2,115	2,152
44 Asia	59,389	59,403	61,795	57,891	57,690	62,922	62,134	62,689
45 China								
45 Mainland	198	195	195	239	219	166	124	179
46 Taiwan	2,235	1,980	1,860	1,786	1,606	1,746	1,715	1,644
47 Hong Kong	7,265	7,293	7,854	7,624	7,668	7,949	8,155	8,100
48 India	230	201	160	163	198	230	245	275
49 Indonesia	376	434	518	554	576	551	602	642
50 Israel	1,837	1,764	1,744	2,036	1,945	2,202	1,676	1,667
51 Japan	26,645	26,708	28,432	24,862	24,652	27,414	27,661	27,262
52 Korea	9,116	9,292	9,284	8,833	9,013	9,197	9,689	9,745
53 Philippines	2,469	2,637	2,647	2,641	2,495	2,830	2,641	2,554
54 Thailand	681	671	637	774	748	829	732	781
55 Middle East oil-exporting countries <sup>3</sup>	3,433	3,427	3,832	3,947	4,027	4,461	4,013	4,664
56 Other	4,906	4,802	4,631	4,431	4,543	5,348	4,883	5,176
57 Africa	5,613	5,539	5,483	5,701	5,542	5,665	5,960	6,547
58 Egypt	310	286	309	297	378	450	501	544
59 Morocco	342	359	375	382	441	463	484	444
60 South Africa	2,066	2,194	2,185	2,123	2,123	2,231	2,407	2,630
61 Zaire	57	55	52	104	47	46	45	40
62 Oil-exporting countries <sup>4</sup>	914	845	844	750	851	830	850	1,052
63 Other	1,924	1,800	1,717	2,045	1,702	1,645	1,673	1,837
64 Other countries	2,220	2,288	2,515	2,468	2,412	2,332	2,266	2,185
65 Australia	1,710	1,710	1,957	1,882	1,750	1,712	1,639	1,630
66 All other	510	578	557	586	662	620	627	555
67 Nonmonetary international and regional organizations <sup>5</sup>	263	92	308	332	167	443	336	319

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

Millions of dollars, end of period

Area and country	1983				1984			
	Sept.	Oct.	Nov.	Dec. <sup>6</sup>	Jan.	Feb.	Mar.	Apr.
1 Total .....	380,080	376,047	378,904	391,312	376,982	381,845	389,116	390,180
2 Foreign countries .....	379,483	375,987	378,834	391,148	376,918	381,681	388,966	390,106
3 Europe .....	91,624	89,719	91,317	91,927	91,494	92,476	92,995	96,732
4 Austria .....	351	334	395	401	349	414	449	679
5 Belgium-Luxembourg .....	5,683	5,533	5,557	5,639	5,947	6,197	6,005	6,243
6 Denmark .....	1,135	1,107	1,272	1,275	1,301	1,244	1,283	1,197
7 Finland .....	697	789	822	1,044	945	952	931	1,021
8 France .....	7,899	7,457	7,957	8,766	8,008	8,304	8,382	8,724
9 Germany .....	1,408	1,095	1,265	1,284	1,038	1,037	1,112	1,516
10 Greece .....	411	372	412	476	508	549	694	830
11 Italy .....	7,073	7,713	8,464	9,018	7,899	7,919	8,176	8,292
12 Netherlands .....	1,179	1,026	1,351	1,267	1,384	1,294	1,358	2,294
13 Norway .....	550	575	590	690	652	645	638	705
14 Portugal .....	986	1,044	1,054	1,114	1,144	1,145	1,119	1,291
15 Spain .....	3,383	3,152	3,645	3,573	3,401	3,290	3,358	3,730
16 Sweden .....	3,081	3,059	3,249	3,358	3,373	3,356	3,528	3,646
17 Switzerland .....	1,793	1,625	2,119	1,863	1,459	1,302	1,452	1,854
18 Turkey .....	616	660	693	812	814	933	964	1,043
19 United Kingdom .....	51,611	50,481	48,646	47,364	49,303	49,920	49,535	49,514
20 Yugoslavia .....	1,407	1,506	1,620	1,718	1,776	1,760	1,765	1,754
21 Other Western Europe <sup>1</sup> .....	536	405	429	477	493	547	499	651
22 U.S.S.R. .....	219	211	173	192	162	187	199	179
23 Other Eastern Europe <sup>2</sup> .....	1,606	1,575	1,603	1,598	1,537	1,483	1,548	1,570
24 Canada .....	16,519	15,832	16,357	16,341	15,866	15,952	17,164	16,998
25 Latin America and Caribbean .....	197,382	197,209	200,191	205,491	197,401	200,530	204,732	203,505
26 Argentina .....	11,464	11,638	11,899	11,749	11,755	11,760	11,635	11,411
27 Bahamas .....	56,575	57,201	57,603	59,633	54,017	54,631	58,009	57,074
28 Bermuda .....	564	477	600	566	644	409	532	614
29 Brazil .....	24,494	24,388	24,704	24,667	25,027	25,132	25,910	26,124
30 British West Indies .....	31,828	31,497	32,799	35,527	32,807	34,608	34,788	35,399
31 Chile .....	5,835	5,783	5,888	6,072	6,196	6,319	6,164	6,085
32 Colombia .....	3,670	3,653	3,734	3,745	3,695	3,536	3,667	3,649
33 Cuba .....	0	3	0	0	0	0	0	4
34 Ecuador .....	2,006	2,141	2,262	2,307	2,367	2,350	2,334	2,335
35 Guatemala .....	112	115	122	129	189	126	128	129
36 Jamaica .....	214	203	210	215	253	219	277	252
37 Mexico .....	33,900	33,665	33,776	34,802	34,802	34,793	34,708	34,377
38 Netherlands Antilles .....	917	1,033	1,186	1,154	971	1,043	1,245	1,149
39 Panama .....	9,206	8,835	8,502	7,848	7,867	8,799	8,378	7,985
40 Peru .....	2,470	2,434	2,469	2,536	2,467	2,415	2,453	2,380
41 Uruguay .....	857	883	903	977	982	908	926	923
42 Venezuela .....	11,053	10,888	11,086	11,287	11,255	11,183	11,146	11,105
43 Other .....	2,217	2,372	2,450	2,277	2,232	2,298	2,431	2,509
44 Asia .....	65,163	63,948	61,611	67,837	62,894	62,789	64,431	63,118
45 China .....								
46 Mainland .....	227	295	249	292	420	337	364	428
47 Taiwan .....	1,829	1,618	1,574	1,908	1,810	1,710	1,657	1,654
48 Hong Kong .....	8,752	8,384	8,948	8,489	8,180	8,064	7,513	7,979
49 India .....	259	324	305	330	344	253	337	372
50 Indonesia .....	695	704	711	805	853	899	935	911
51 Israel .....	1,750	1,800	1,846	1,832	1,556	1,478	1,607	1,846
52 Japan .....	28,661	28,044	25,741	30,354	27,180	27,655	28,469	25,973
53 Korea .....	9,712	9,370	9,678	9,943	9,542	9,467	9,639	10,292
54 Philippines .....	2,786	2,383	2,434	2,107	2,415	2,361	2,403	2,382
55 Thailand .....	885	897	954	1,219	1,240	1,274	1,163	1,219
56 Middle East oil-exporting countries <sup>3</sup> .....	4,155	4,689	4,276	4,954	4,644	4,272	5,048	5,113
Other .....	5,452	5,440	4,895	5,603	4,710	5,019	5,295	4,949
57 Africa .....	6,501	6,910	6,830	6,654	6,571	7,226	6,920	6,655
58 Egypt .....	610	642	692	747	738	712	744	698
59 Morocco .....	444	462	461	440	450	481	484	486
60 South Africa .....	2,719	2,578	2,892	2,634	2,684	2,928	2,989	2,908
61 Zaire .....	38	38	37	33	29	16	13	26
62 Oil-exporting countries <sup>4</sup> .....	964	1,485	1,039	1,073	1,037	1,124	1,029	1,000
63 Other .....	1,727	1,705	1,709	1,727	1,631	1,964	1,661	1,536
64 Other countries .....	2,294	2,370	2,528	2,898	2,692	2,708	2,724	3,099
65 Australia .....	1,686	1,691	1,889	2,256	2,085	2,038	1,997	2,479
66 All other .....	607	679	639	642	607	670	727	620
67 Nonmonetary international and regional organizations <sup>5</sup> .....	598	60	70	164	64	164	150	74

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

Millions of dollars, end of period

Area and country	1984							
	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total .....	401,257	408,742	405,636	396,678	393,924	383,489	384,634	398,722
2 Foreign countries .....	401,154	408,628	405,427	396,480	393,853	382,807	384,072	398,048
3 Europe .....	98,585	104,126	102,409	100,081	98,168	95,415	97,930	97,962
4 Austria .....	456	582	636	581	572	521	532	433
5 Belgium-Luxembourg .....	6,626	6,814	6,108	6,156	6,286	5,363	4,988	4,794
6 Denmark .....	1,118	1,197	1,189	1,088	1,057	544	520	648
7 Finland .....	1,041	1,100	928	872	882	887	1,098	898
8 France .....	9,024	9,370	9,722	9,975	9,084	8,812	9,299	9,085
9 Germany .....	1,125	1,155	1,142	1,257	1,220	1,097	1,261	1,305
10 Greece .....	940	1,036	979	974	1,086	929	819	817
11 Italy .....	7,901	8,556	8,331	7,832	7,803	7,820	8,854	9,079
12 Netherlands .....	1,753	1,766	1,811	1,440	1,470	1,190	1,229	1,351
13 Norway .....	719	729	648	649	649	676	602	675
14 Portugal .....	1,366	1,463	1,503	1,433	1,387	1,346	1,262	1,243
15 Spain .....	3,700	3,809	3,955	3,700	3,355	3,189	3,017	2,884
16 Sweden .....	2,918	3,152	2,638	2,404	2,596	2,362	2,313	2,220
17 Switzerland .....	1,579	1,933	1,544	1,580	1,741	2,067	2,275	2,201
18 Turkey .....	1,047	1,160	1,210	1,145	1,132	1,121	1,097	1,130
19 United Kingdom .....	53,125	56,083	55,703	54,759	53,681	53,348	54,637	55,184
20 Yugoslavia .....	1,775	1,808	1,817	1,857	1,888	1,868	1,866	1,886
21 Other Western Europe <sup>1</sup> .....	591	597	800	732	660	660	625	596
22 U.S.S.R. .....	172	175	172	175	176	159	169	142
23 Other Eastern Europe <sup>2</sup> .....	1,610	1,643	1,573	1,471	1,442	1,454	1,467	1,391
24 Canada .....	17,859	17,459	18,350	16,326	16,549	16,634	15,778	16,057
25 Latin America and Caribbean .....	211,314	210,160	209,727	203,914	203,026	198,372	199,058	207,577
26 Argentina .....	11,071	11,164	11,381	11,021	11,108	11,014	10,983	11,043
27 Bahamas .....	62,026	59,605	58,519	56,612	55,216	52,006	54,084	58,027
28 Bermuda .....	845	559	543	509	508	551	635	592
29 Brazil .....	26,058	26,246	26,009	25,991	26,140	26,146	26,275	26,307
30 British West Indies .....	37,787	38,294	39,248	35,844	36,007	34,871	33,727	38,105
31 Chile .....	6,146	6,492	6,648	6,619	6,836	6,795	6,703	6,839
32 Colombia .....	3,524	3,559	3,490	3,444	3,438	3,343	3,406	3,499
33 Cuba .....	0	21	0	0	0	0	0	0
34 Ecuador .....	2,332	2,373	2,396	2,380	2,365	2,452	2,431	2,420
35 Guatemala .....	127	125	124	130	120	141	148	158
36 Jamaica .....	220	323	272	216	225	234	222	252
37 Mexico .....	34,734	35,227	35,306	35,024	35,602	35,364	35,288	34,697
38 Netherlands Antilles .....	1,173	1,312	1,381	1,302	1,296	1,337	1,337	1,350
39 Panama .....	8,386	8,092	7,825	8,202	7,639	7,540	7,360	7,707
40 Peru .....	2,438	2,473	2,487	2,394	2,397	2,416	2,358	2,384
41 Uruguay .....	887	950	961	930	934	962	990	1,088
42 Venezuela .....	11,019	11,175	10,836	11,137	10,982	11,029	10,994	11,017
43 Other .....	2,541	2,171	2,301	2,160	2,211	2,170	2,118	2,091
44 Asia .....	63,699	67,046	64,859	65,979	66,006	62,356	61,398	66,380
45 China .....								
45 Mainland .....	348	554	640	639	563	409	543	710
46 Taiwan .....	1,562	1,702	1,510	1,573	1,651	1,588	1,679	1,849
47 Hong Kong .....	7,478	8,153	6,979	6,809	7,139	7,155	6,945	7,368
48 India .....	362	355	323	295	354	302	381	425
49 Indonesia .....	983	969	952	906	886	821	797	734
50 Israel .....	1,822	1,910	1,827	1,869	1,802	1,890	1,938	2,088
51 Japan .....	27,084	29,039	27,727	29,005	30,601	26,862	26,421	29,059
52 Korea .....	9,582	9,641	9,799	9,547	9,586	9,253	8,896	9,285
53 Philippines .....	2,433	2,495	2,650	2,756	2,578	2,510	2,487	2,550
54 Thailand .....	1,301	1,123	1,120	1,262	1,113	1,072	1,112	1,125
55 Middle East oil-exporting countries <sup>3</sup> .....	5,200	5,118	5,214	4,924	4,506	4,650	4,687	5,054
56 Other .....	5,543	5,986	6,116	6,396	5,227	5,844	5,512	6,133
57 Africa .....	6,764	6,840	7,048	6,969	6,830	6,862	6,719	6,615
58 Egypt .....	666	734	638	613	650	674	693	728
59 Morocco .....	561	497	549	556	545	582	536	583
60 South Africa .....	2,974	3,065	3,307	3,281	3,152	3,140	2,960	2,795
61 Zaire .....	28	39	43	30	18	18	19	18
62 Oil-exporting countries <sup>4</sup> .....	967	1,004	1,025	996	944	938	911	842
63 Other .....	1,568	1,502	1,485	1,493	1,522	1,510	1,600	1,649
64 Other countries .....	2,932	2,996	3,036	3,210	3,274	3,169	3,189	3,456
65 Australia .....	2,335	2,435	2,481	2,582	2,673	2,508	2,487	2,778
66 All other .....	597	561	554	628	601	661	702	678
67 Nonmonetary international and regional organizations <sup>5</sup> .....	103	114	209	198	71	681	562	674

**58. Banks' own and domestic customers' claims on foreigners, payable in U.S. dollars, reported by banks in the United States<sup>1</sup>**

Millions of dollars, end of period

Type of claim	1983							
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.
<b>1 Total</b> .....	<b>360,554</b>	<b>364,649</b>	<b>415,926</b>	<b>365,017</b>	<b>367,136</b>	<b>412,660</b>	<b>370,768</b>	<b>375,825</b>
2 Banks' own claims on foreigners .....	360,554	364,649	377,659	365,017	367,136	376,956	370,768	375,825
3 Foreign public borrowers .....	45,141	46,062	47,764	48,387	48,504	50,514	50,810	52,468
4 Own foreign offices <sup>2</sup> .....	134,942	136,448	145,721	137,484	141,074	142,127	138,375	139,789
5 Unaffiliated foreign banks .....	118,444	120,972	123,239	118,552	116,719	122,039	118,788	121,445
6 Deposits .....	44,085	46,119	50,725	46,062	45,813	48,358	46,899	47,789
7 Other .....	74,359	74,852	72,515	72,491	70,906	73,682	71,889	73,657
8 All other foreigners .....	62,027	61,168	60,934	60,594	60,840	62,276	62,796	62,122
9 Claims of banks' domestic customers <sup>3</sup> .....			38,267			35,704		
10 Deposits .....			2,126			2,631		
11 Negotiable and readily transferable instruments <sup>4</sup> .....			29,261			26,937		
12 Outstanding collections and other claims .....			6,880			6,135		
<b>13 MEMO: Customer liability on acceptances</b> .....			<b>35,204</b>			<b>34,856</b>		
Dollar deposits in banks abroad, reported by nonbanking business enterprises in the United States <sup>5</sup> .....	40,361	40,526	40,371	43,676	45,397	43,621	43,558	43,960
	1983				1984			
	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.
<b>1 Total</b> .....	<b>416,177</b>	<b>376,047</b>	<b>378,904</b>	<b>426,215</b>	<b>376,982</b>	<b>381,845</b>	<b>426,278</b>	<b>390,180</b>
2 Banks' own claims on foreigners .....	380,080	376,047	378,904	391,312	376,982	381,845	389,116	390,180
3 Foreign public borrowers .....	54,512	55,136	56,137	57,569	58,322	57,410	57,803	58,083
4 Own foreign offices <sup>2</sup> .....	140,472	144,039	140,404	146,393	142,625	145,134	149,415	147,868
5 Unaffiliated foreign banks .....	122,971	115,406	119,566	123,837	116,913	119,196	122,107	123,649
6 Deposits .....	48,928	44,664	45,303	47,126	42,978	44,962	45,869	45,017
7 Other .....	74,043	70,742	74,263	76,711	73,935	74,234	76,239	78,631
8 All other foreigners .....	62,126	61,466	62,798	63,514	59,121	60,106	59,791	60,580
9 Claims of banks' domestic customers <sup>3</sup> .....	36,097			34,903			37,162	
10 Deposits .....	2,654			2,969			3,660	
11 Negotiable and readily transferable instruments <sup>4</sup> .....	27,550			26,064			26,947	
12 Outstanding collections and other claims .....	5,892			5,870			6,555	
<b>13 MEMO: Customer liability on acceptances</b> .....	<b>34,584</b>			<b>37,715</b>			<b>36,959</b>	
Dollar deposits in banks abroad, reported by nonbanking business enterprises in the United States <sup>5</sup> .....	43,880	46,642	49,400	45,856	46,404	48,718	47,906	49,585
	1984							
	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>1 Total</b> .....	<b>401,257</b>	<b>445,886</b>	<b>405,636</b>	<b>396,678</b>	<b>428,461</b>	<b>383,489</b>	<b>384,634</b>	<b>431,639</b>
2 Banks' own claims on foreigners .....	401,257	408,742	405,636	396,678	393,924	383,489	384,634	398,722
3 Foreign public borrowers .....	58,101	59,348	59,745	58,465	59,617	61,367	61,443	61,371
4 Own foreign offices <sup>2</sup> .....	157,078	158,881	156,926	154,101	152,055	143,631	144,809	156,497
5 Unaffiliated foreign banks .....	125,724	129,850	127,498	123,724	122,477	120,879	120,890	123,775
6 Deposits .....	46,975	49,501	48,585	46,981	47,367	46,787	45,788	48,112
7 Other .....	78,749	80,350	78,914	76,744	75,110	74,092	75,102	75,663
8 All other foreigners .....	60,354	60,662	61,467	60,387	59,775	57,612	57,492	57,080
9 Claims of banks' domestic customers <sup>3</sup> .....		37,144			34,537			32,916
10 Deposits .....		3,458			4,575			3,380
11 Negotiable and readily transferable instruments <sup>4</sup> .....		26,324			23,907			23,805
12 Outstanding collections and other claims .....		7,362			6,055			5,732
<b>13 MEMO: Customer liability on acceptances</b> .....		<b>42,365</b>			<b>38,536</b>			<b>36,575</b>
Dollar deposits in banks abroad, reported by nonbanking business enterprises in the United States <sup>5</sup> .....	48,643	44,708	43,863	44,615	44,201	43,007	44,152	40,129

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

Millions of dollars, end of period

Maturity, by borrower and area	1982	1983				1984			
	Dec. <sup>1</sup>	Mar.	June	Sept.	Dec. <sup>1</sup>	Mar.	June	Sept.	Dec.
<b>1 Total</b> .....	<b>228,150</b>	<b>230,747</b>	<b>232,548</b>	<b>237,033</b>	<b>243,715</b>	<b>238,829</b>	<b>249,904</b>	<b>240,595</b>	<b>243,049</b>
<i>By borrower</i>									
2 Maturity of 1 year or less <sup>2</sup> .....	173,917	174,434	174,580	175,624	176,158	163,582	172,474	162,863	165,200
3 Foreign public borrowers .....	21,256	21,878	22,752	25,138	24,039	20,436	21,066	21,059	22,076
4 All other foreigners .....	152,661	152,556	151,828	150,486	152,120	143,146	151,407	141,804	143,124
5 Maturity of over 1 year <sup>2</sup> .....	54,233	56,312	57,968	61,409	67,557	75,247	77,430	77,731	77,849
6 Foreign public borrowers .....	23,137	25,194	26,558	28,325	32,521	36,320	37,747	38,410	39,620
7 All other foreigners .....	31,095	31,118	31,411	33,083	35,036	38,927	39,683	39,321	38,229
<i>By area</i>									
Maturity of 1 year or less <sup>2</sup>									
8 Europe .....	50,500	54,152	52,258	53,441	56,117	54,393	59,924	56,773	58,170
9 Canada .....	7,642	6,929	7,134	6,583	6,211	6,509	6,959	5,841	5,978
10 Latin America and Caribbean .....	73,291	75,594	74,748	76,095	73,660	65,673	65,136	61,479	60,692
11 Asia .....	37,578	32,456	35,070	33,480	34,403	31,206	34,012	32,252	33,450
12 Africa .....	3,680	3,870	3,854	4,570	4,199	4,472	4,790	4,798	4,442
13 All other <sup>3</sup> .....	1,226	1,434	1,516	1,454	1,569	1,330	1,652	1,720	2,468
Maturity of over 1 year <sup>2</sup>									
14 Europe .....	11,636	12,081	12,385	12,519	13,576	13,324	12,778	11,249	9,590
15 Canada .....	1,931	1,928	1,861	1,760	1,857	2,038	2,203	1,801	1,890
16 Latin America and Caribbean .....	35,247	36,026	36,880	39,410	43,888	51,238	54,249	56,568	57,834
17 Asia .....	3,185	3,640	4,109	4,761	4,850	5,150	5,098	5,106	5,386
18 Africa .....	1,494	1,487	1,667	1,819	2,286	2,291	1,865	1,857	2,033
19 All other <sup>3</sup> .....	740	1,150	1,066	1,139	1,101	1,206	1,237	1,150	1,116

**60. Liabilities to and claims on foreigners, payable in foreign currencies, reported by banks in the United States<sup>1</sup>**

Millions of dollars, end of period

Item	1982	1983				1984			
	Dec.	Mar.	June	Sept.	Dec.	Mar.	June	Sept.	Dec.
<b>1 Banks' own liabilities</b> .....	<b>4,844</b>	<b>5,088</b>	<b>5,880</b>	<b>5,976</b>	<b>5,219</b>	<b>5,817</b>	<b>6,459</b>	<b>6,227</b>	<b>7,501</b>
2 Banks' own claims .....	7,707	8,123	7,879	7,998	7,231	9,034	9,687	9,334	10,801
3 Deposits .....	4,251	3,728	3,907	3,045	2,731	4,024	4,284	3,685	3,964
4 Other claims .....	3,456	4,396	3,971	4,953	4,501	5,010	5,404	5,649	6,837
5 Claims of banks' domestic customers <sup>2</sup> .....	676	637	684	717	1,059	361	227	281	569

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

Millions of dollars

Country or area	1983												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Transactions (end of period) <sup>1</sup>												
1 Estimated total <sup>2</sup> . . . . .	3,693	309	595	2,606	-1,143	1,954	1,563	-2,281	-1,372	1,133	2,361	-1,402	-631
2 Foreign countries <sup>2</sup> . . . . .	3,162	288	1,241	951	1,024	240	542	-1,315	-848	-112	1,629	-574	97
3 Europe <sup>2</sup> . . . . .	6,226	602	1,168	1,330	1,193	38	15	-557	-80	389	1,080	658	390
4 Belgium . . . . .	-431	275	-802	-245	234	15	9	167	-3	-37	-40	-15	13
5 Luxembourg . . . . .	2,450	311	1,498	911	239	-845	-77	-562	-196	37	414	522	198
6 Netherlands . . . . .	375	84	172	184	36	25	-4	12	-29	-200	-47	62	81
7 Sweden . . . . .	170	1	13	-25	0	14	-15	20	-41	47	48	64	44
8 Switzerland <sup>2</sup> . . . . .	-421	-526	26	4	26	-156	-37	-22	110	122	90	-113	55
9 United Kingdom . . . . .	1,966	169	220	537	240	319	191	2	40	20	340	-10	-103
10 Other Western Europe . . . . .	2,118	289	42	-35	417	667	-52	-172	38	400	275	148	102
11 Eastern Europe . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0
12 Canada . . . . .	699	46	2	83	-28	167	110	75	30	-25	202	-39	76
13 Latin America . . . . .	-212	-9	-16	-100	-19	107	2	-154	-87	-26	-79	219	-51
14 Venezuela . . . . .	-124	2	-116	3	-5	0	0	-10	0	3	1	-2	0
15 Netherlands Antilles . . . . .	60	64	72	-102	-15	100	-2	-137	-14	9	-90	134	42
16 Other Latin America and Caribbean . . . . .	-149	-76	28	-1	0	8	4	-8	-72	-38	11	87	-92
17 Asia . . . . .	-3,535	-356	110	-359	-131	-78	408	-700	-731	-405	419	-1,399	-314
18 Japan . . . . .	2,315	78	52	29	122	272	463	171	244	202	237	153	292
19 Africa . . . . .	3	0	3	0	0	-1	0	0	0	0	0	0	1
20 All other . . . . .	-17	5	-26	-3	8	7	8	21	20	-46	8	-13	-5
21 Nonmonetary international and regional organizations . . . . .	535	23	-647	1,655	-2,166	1,716	1,021	-966	-524	1,245	733	-828	-727
22 International . . . . .	218	-21	-760	1,561	-1,997	1,545	858	-872	-414	1,335	673	-1,064	-626
23 Latin American regional . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0
MEMO													
24 Foreign countries <sup>2</sup> . . . . .	1,362	288	1,241	951	1,024	240	542	-1,315	-848	-112	1,629	-574	97
25 Official institutions . . . . .	779	34	1,552	966	341	36	407	-895	-928	-45	504	-760	-435
26 Other foreign <sup>2</sup> . . . . .	2,382	252	-310	-15	682	203	135	-420	79	-67	1,125	185	533
Oil-exporting countries													
27 Middle East <sup>2</sup> . . . . .	-5,419	121	-233	-691	-109	-566	-277	-172	-1,791	-305	-373	-968	-54
28 Africa <sup>2</sup> . . . . .	-1	0	0	0	0	-1	0	0	0	0	0	0	0

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

Millions of dollars

Country or area	1984												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Holdings (end of period) <sup>1</sup>												
1 Estimated total <sup>2</sup> . . . . .	21,412	725	580	-529	2,309	1,410	-114	1,599	6,596	-3,799	2,931	2,197	7,508
2 Foreign countries <sup>2</sup> . . . . .	16,432	739	-133	22	986	385	972	1,172	5,576	-1,736	1,092	2,293	5,066
3 Europe <sup>2</sup> . . . . .	11,070	527	1,333	-89	560	599	909	1,088	3,990	-718	795	776	1,300
4 Belgium- Luxembourg . . . . .	289	17	17	7	34	-30	74	3	33	20	27	41	46
5 Germany <sup>2</sup> . . . . .	2,958	291	946	307	368	448	86	-109	1,036	-747	-39	36	336
6 Netherlands . . . . .	454	-16	-61	-40	95	-139	35	106	13	-6	458	-7	16
7 Sweden . . . . .	46	31	20	47	5	5	-15	17	-52	77	-1	1	-88
8 Switzerland <sup>2</sup> . . . . .	635	49	39	50	-14	161	349	269	67	99	-172	-288	26
9 United Kingdom . . . . .	5,223	214	-103	-165	5	239	545	243	2,857	-313	742	244	716
10 Other Western Europe . . . . .	1,465	-58	475	-294	69	-85	-165	559	35	153	-219	748	248
11 Eastern Europe . . . . .	0	0	0	0	0	-1	0	0	0	0	0	0	0
12 Canada . . . . .	1,526	-3	12	-220	209	194	107	31	231	288	237	193	249
13 Latin America . . . . .	1,413	563	-587	-277	9	205	-101	-543	313	165	320	965	380
14 Venezuela . . . . .	14	0	0	0	1	0	10	-1	1	3	1	7	-10
15 Netherlands Antilles . . . . .	528	-20	-122	-70	-51	93	-57	102	231	92	61	57	213
16 Other Latin America and Caribbean . . . . .	871	582	-464	-207	59	112	-53	-644	80	69	258	902	177
17 Asia . . . . .	2,377	-348	-881	603	209	-637	57	564	1,000	-1,475	-302	369	3,218
18 Japan . . . . .	6,062	90	337	-12	214	324	490	385	529	-18	851	1,287	1,585
19 Africa . . . . .	-67	0	-1	4	3	2	0	0	-100	27	-1	-5	2
20 All other . . . . .	114	0	-10	1	-4	21	0	31	142	-23	43	-5	-83
21 Nonmonetary international and regional organizations . . . . .	4,982	-13	712	-550	1,324	1,025	-1,086	428	1,020	-2,063	1,839	-96	2,442
22 International . . . . .	4,612	63	672	-525	1,323	1,010	-1,086	381	1,099	-2,149	1,651	-188	2,361
23 Latin American regional . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0
MEMO													
24 Foreign countries <sup>2</sup> . . . . .	16,432	739	-133	22	986	385	972	1,172	5,576	-1,736	1,092	2,293	5,066
25 Official institutions . . . . .	481	545	4	487	619	-318	-896	177	1,366	-1,968	-852	-602	1,919
26 Other foreign <sup>2</sup> . . . . .	15,951	193	-137	-465	367	703	1,868	994	4,210	232	1,944	2,895	3,147
Oil-exporting countries													
27 Middle East <sup>2</sup> . . . . .	-6,277	-515	-829	50	-678	-1,037	67	-312	-411	-144	-983	-1,284	-200
28 Africa <sup>2</sup> . . . . .	-101	0	0	0	0	0	0	0	-100	0	0	0	0

## 62. Foreign official assets held at Federal Reserve Banks, 1984<sup>1</sup>

Millions of dollars, end of period

Assets	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Deposits . . . . .	251	246	222	345	295	238	215	242	206	270	392	253
<i>Assets held in custody</i>												
2 U.S. Treasury securities <sup>2</sup> . . . . .	117,076	119,499	116,768	117,808	114,562	117,143	115,760	117,130	115,678	115,542	117,433	118,267
3 Earmarked gold <sup>3</sup> . . . . .	14,347	14,291	14,278	14,278	14,268	14,266	14,270	14,258	14,256	14,260	14,265	14,265



### 63. Foreign transactions in securities

Millions of dollars

Transactions, and area or country	1983												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
U.S. corporate securities													
1 Foreign purchases .....	69,770	5,166	5,317	7,076	5,931	6,617	6,852	5,743	5,185	5,499	5,530	4,848	6,007
2 Foreign sales .....	64,360	4,357	4,341	6,153	5,340	6,352	6,457	5,198	5,154	5,103	5,380	4,789	5,736
3 Net purchases, or sales (-) ..	5,410	809	976	922	590	265	395	545	31	397	150	58	271
4 Foreign countries .....	5,312	800	955	896	539	262	420	536	32	389	146	58	279
5 Europe .....	3,979	627	899	972	642	306	191	430	87	257	-88	-61	-281
6 France .....	-97	45	53	8	29	-28	14	33	-75	-10	-33	-68	-64
7 Germany .....	1,045	119	138	226	222	86	-31	135	54	39	55	53	-51
8 Netherlands .....	-109	2	7	41	12	-81	-57	7	-12	-49	-15	24	13
9 Switzerland .....	1,325	217	223	102	277	268	191	190	58	123	-18	-97	-208
10 United Kingdom .....	1,799	184	452	572	127	127	94	40	90	174	-129	19	47
11 Canada .....	1,151	90	63	147	122	92	98	1	77	154	124	-1	183
12 Latin America and Caribbean .....	529	-1	86	-22	117	62	28	35	-98	107	-40	14	239
13 Middle East <sup>1</sup> .....	-808	-57	-13	-60	-302	-192	36	-59	-88	-178	49	45	13
14 Other Asia .....	395	116	-90	-210	-44	1	64	143	75	51	104	63	122
15 Africa .....	42	5	4	8	8	3	1	0	7	4	-1	1	2
16 Other countries .....	24	18	6	60	-4	-10	2	-12	-28	-6	-1	-3	1
17 Nonmonetary international and regional organizations ...	98	10	21	26	52	2	-25	9	-1	8	4	0	-7
BONDS <sup>2</sup>													
18 Foreign purchases .....	24,000	1,871	1,751	2,310	2,275	2,457	1,546	1,438	2,177	1,900	2,537	2,039	1,698
19 Foreign sales .....	23,097	2,209	1,797	2,447	1,885	2,289	1,747	1,463	1,995	1,967	2,497	1,304	1,496
20 Net purchases, or sales (-) ..	903	-338	-46	-137	390	169	-201	-25	181	-67	40	735	202
21 Foreign countries .....	888	-336	-21	-154	405	193	-203	-49	79	-73	137	715	195
22 Europe .....	909	-181	-196	-266	405	474	-128	-74	152	18	300	458	-53
23 France .....	-89	-20	-10	-22	7	7	-7	-5	-6	0	2	-31	-4
24 Germany .....	344	-94	-33	127	47	85	-18	-8	63	34	63	53	27
25 Netherlands .....	51	16	1	3	1	12	-4	5	-3	1	11	5	3
26 Switzerland .....	583	25	63	-2	209	188	28	-8	0	-19	7	15	78
27 United Kingdom .....	434	-94	-111	-182	42	140	120	-33	112	42	136	390	-128
28 Canada .....	123	8	14	21	-18	22	-10	53	-3	-10	22	46	-22
29 Latin America and Caribbean .....	100	27	12	0	-3	10	19	13	-21	4	24	-6	20
30 Middle East <sup>1</sup> .....	-1,161	-212	84	32	-56	-378	-168	-119	-121	-130	-251	116	42
31 Other Asia .....	865	22	68	59	60	62	47	78	72	44	45	101	207
32 Africa .....	0	0	-1	0	-5	1	2	0	0	2	0	0	0
33 Other countries .....	52	0	0	0	21	2	35	0	0	-2	-4	0	0
34 Nonmonetary international and regional organizations ...	15	-2	-25	17	-14	-24	2	24	102	6	-97	20	7
Foreign securities													
35 Stocks, net purchases, or sales (-) .....	-3,765	-327	-225	-432	-544	-642	-600	-488	-210	-76	-8	-26	-187
36 Foreign purchases .....	13,281	1,032	1,044	1,198	978	1,081	1,397	982	1,040	1,333	1,150	914	1,132
37 Foreign sales .....	17,046	1,359	1,268	1,631	1,522	1,723	1,997	1,470	1,250	1,409	1,157	940	1,320
38 Bonds, net purchases, or sales (-) .....	-3,239	137	-264	-515	-524	-837	238	-189	-366	-11	-200	175	-884
39 Foreign purchases .....	36,333	2,600	3,097	2,814	2,564	2,667	3,333	2,565	2,837	3,760	3,906	3,115	3,076
40 Foreign sales .....	39,572	2,462	3,361	3,329	3,088	3,504	3,095	2,754	3,203	3,771	4,106	2,940	3,960
41 Net purchases, or sales (-), of stocks and bonds ...	-7,004	-190	-489	-947	-1,069	-1,479	-363	-677	-576	-86	-208	149	-1,071
42 Foreign countries .....	-6,559	-174	-802	-662	-1,046	-972	-397	-687	-583	-114	-257	44	-910
43 Europe .....	-5,492	-267	-681	-606	-520	-633	-475	-683	-327	125	-362	-421	-643
44 Canada .....	-1,328	26	-447	40	-426	-286	16	83	30	-353	9	38	-60
45 Latin America and Caribbean .....	1,120	258	346	-23	88	243	-80	47	62	23	5	135	17
46 Asia .....	-855	-180	-31	-140	-221	-310	-152	-145	23	135	90	158	-81
47 Africa .....	141	-9	21	30	25	9	13	11	14	16	11	1	0
48 Other countries .....	-144	-2	-9	37	8	4	280	0	-385	-59	-10	133	-143
49 Nonmonetary international and regional organizations ...	-445	-16	313	-286	-22	-506	34	10	7	28	49	105	-161

### 63. Foreign transactions in securities—Continued

Millions of dollars

Transactions, and area or country	1984												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
U.S. corporate securities													
1 Foreign purchases .....	60,462	5,439	6,235	6,101	4,511	4,958	4,553	3,377	7,255	4,052	4,657	4,838	4,487
2 Foreign sales .....	63,388	5,799	5,827	5,746	4,190	5,494	4,902	3,946	7,399	4,892	5,398	4,746	5,049
3 Net purchases, or sales (-) .....	-2,926	-360	409	355	321	-537	-349	-569	-144	-840	-741	92	-562
4 Foreign countries .....	-3,041	-349	478	323	321	-545	-359	-578	-290	-909	-752	81	-461
5 Europe .....	-2,986	-167	146	188	208	-372	-319	-592	-410	-690	-529	-90	-359
6 France .....	-405	-72	-97	-4	38	9	-3	-45	-28	-67	-37	-46	-54
7 Germany .....	-50	95	116	151	-43	-40	2	-38	-125	-63	-10	11	-105
8 Netherlands .....	-315	1	1	32	-15	-47	-76	-34	-19	-66	-47	-15	-29
9 Switzerland .....	-1,490	-92	282	-3	90	-220	-120	-321	-358	-335	-130	-34	-249
10 United Kingdom .....	-658	-93	-169	-17	137	-80	-181	-127	146	-131	-251	17	91
11 Canada .....	1,673	83	323	300	73	-61	158	188	129	149	150	47	134
12 Latin America and Caribbean .....	493	124	43	9	25	82	38	-58	213	9	-89	30	67
13 Middle East <sup>1</sup> .....	-1,998	-361	-45	-197	-58	-168	-215	-55	-214	-207	-270	-12	-196
14 Other Asia .....	-372	-48	36	33	66	-28	-27	-76	-57	-160	-92	74	-91
15 Africa .....	-23	5	10	-7	5	-4	3	-2	-5	-6	-8	-8	-6
16 Other countries .....	171	16	-34	-1	2	6	2	16	54	-3	87	39	-11
17 Nonmonetary international and regional organizations .....	115	-11	-70	32	1	8	10	9	147	69	11	11	-101
BONDS <sup>2</sup>													
18 Foreign purchases .....	39,341	1,830	2,116	2,405	1,734	1,629	2,004	3,082	2,885	3,356	6,994	4,902	6,403
19 Foreign sales .....	26,071	1,766	2,000	2,092	1,866	1,467	1,795	2,503	2,030	2,035	3,060	2,556	2,900
20 Net purchases, or sales (-) .....	13,269	65	116	313	-133	162	208	579	855	1,321	3,934	2,346	3,503
21 Foreign countries .....	12,972	75	29	370	-200	196	168	539	902	1,278	3,954	2,133	3,527
22 Europe .....	11,792	73	-66	170	40	70	272	480	502	1,004	3,956	1,954	3,338
23 France .....	207	-1	-5	-1	-5	0	4	33	17	8	143	-11	24
24 Germany .....	1,731	-37	-32	117	68	107	122	256	181	19	606	139	184
25 Netherlands .....	93	3	25	9	-12	-1	11	3	16	2	22	-1	15
26 Switzerland .....	644	12	-102	-45	-22	8	35	13	49	9	253	159	276
27 United Kingdom .....	8,520	129	90	127	-220	-75	77	-80	311	922	2,860	1,603	2,776
28 Canada .....	-71	1	-53	-23	-77	3	32	-35	45	3	-3	13	14
29 Latin America and Caribbean .....	390	10	17	20	-4	13	15	14	76	64	42	44	78
30 Middle East <sup>1</sup> .....	-1,011	-26	58	30	-263	11	-287	-60	1	-19	-232	-45	-179
31 Other Asia .....	1,862	18	75	170	102	100	135	138	265	223	192	169	276
32 Africa .....	1	-1	0	0	1	0	0	0	1	1	0	-2	1
33 Other countries .....	10	0	-2	3	1	0	0	1	3	3	0	2	0
34 Nonmonetary international and regional organizations .....	297	-11	87	-57	67	-34	40	41	-48	43	-20	213	-24
Foreign securities													
35 Stocks, net purchases, or sales (-) .....	-1,077	-127	334	135	-16	65	-33	111	-490	-340	-318	-177	-221
36 Foreign purchases .....	14,591	1,216	1,491	1,581	1,256	1,164	1,128	899	1,286	921	1,333	1,147	1,169
37 Foreign sales .....	15,668	1,343	1,157	1,446	1,272	1,099	1,161	787	1,777	1,261	1,651	1,324	1,390
38 Bonds, net purchases, or sales (-) .....	-3,931	260	8	75	-364	-645	257	180	-287	-482	-1,195	-578	-1,159
39 Foreign purchases .....	57,338	3,434	3,998	4,982	3,861	5,156	5,324	4,428	5,770	4,122	4,527	6,601	5,134
40 Foreign sales .....	61,270	3,174	3,989	4,908	4,226	5,802	5,067	4,249	6,057	4,604	5,722	7,179	6,293
41 Net purchases, or sales (-), of stocks and bonds .....	-5,008	132	343	209	-380	-580	223	291	-777	-822	-1,513	-755	-1,379
42 Foreign countries .....	-4,619	104	310	123	-379	-660	209	229	-614	-886	-1,477	-908	-671
43 Europe .....	-8,532	-45	-331	-249	-501	-1,539	-458	-468	-603	-963	-1,582	-707	-1,086
44 Canada .....	413	7	183	116	-191	40	124	176	-7	-198	-68	-23	254
45 Latin America and Caribbean .....	2,472	119	188	48	130	601	465	237	127	28	217	207	104
46 Asia .....	1,345	28	280	221	187	242	80	331	-136	169	-30	88	-115
47 Africa .....	-107	-5	-11	-10	-4	-16	-4	-21	11	-14	-19	-16	3
48 Other countries .....	-210	-1	1	-3	0	12	1	-25	-5	92	6	-457	169
49 Nonmonetary international and regional organizations .....	-389	28	32	87	-2	80	15	62	-163	64	-36	153	-709

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

Millions of dollars, end of period

Type, and area or country	1981	1982				1983
	Dec.	Mar.	June	Sept.	Dec.	Mar.
<b>1 Total</b> .....	<b>28,618</b>	<b>27,638</b>	<b>25,532</b>	<b>25,149</b>	<b>27,512</b>	<b>24,766</b>
2 Payable in dollars .....	24,909	24,889	22,770	22,051	24,280	21,826
3 Payable in foreign currencies .....	3,709	2,749	2,763	3,099	3,232	2,940
<i>By type</i>						
4 Financial liabilities .....	12,157	12,382	10,144	10,855	11,066	11,000
5 Payable in dollars .....	9,499	10,431	8,203	8,565	8,858	9,008
6 Payable in foreign currencies .....	2,658	1,951	1,941	2,291	2,208	1,992
7 Commercial liabilities .....	16,461	15,256	15,388	14,294	16,446	13,766
8 Trade payables .....	10,818	9,483	9,475	8,084	9,438	6,935
9 Advance receipts and other liabilities .....	5,643	5,773	5,913	6,209	7,008	6,831
10 Payable in dollars .....	15,409	14,457	14,566	13,486	15,423	12,818
11 Payable in foreign currencies .....	1,052	798	822	808	1,023	948
<i>By area or country</i>						
<i>Financial liabilities</i>						
12 Europe .....	6,825	7,742	5,944	6,389	6,501	6,380
13 Belgium-Luxembourg .....	471	562	518	494	505	410
14 France .....	709	917	581	672	783	774
15 Germany .....	491	503	439	446	467	482
16 Netherlands .....	748	750	517	759	711	699
17 Switzerland .....	715	707	661	670	792	725
18 United Kingdom .....	3,565	4,195	3,081	3,212	3,102	3,148
19 Canada .....	963	919	784	753	746	733
20 Latin America and Caribbean .....	3,356	3,223	2,805	2,969	2,751	2,793
21 Bahamas .....	1,279	1,095	1,003	938	904	857
22 Bermuda .....	7	6	7	9	14	18
23 Brazil .....	22	27	24	28	28	39
24 British West Indies .....	1,241	1,369	1,044	981	1,027	1,059
25 Mexico .....	102	67	83	85	121	149
26 Venezuela .....	98	97	100	104	114	121
27 Asia .....	976	472	582	714	1,039	1,061
28 Japan .....	792	293	395	479	715	718
29 Middle East oil-exporting countries <sup>1</sup> .....	75	63	66	67	169	168
30 Africa .....	14	13	17	17	17	20
31 Oil-exporting countries <sup>2</sup> .....	0	0	0	0	0	0
32 All other <sup>1</sup> .....	24	12	11	13	12	13
<i>Commercial liabilities</i>						
33 Europe .....	3,770	3,508	3,844	3,957	3,831	3,551
34 Belgium-Luxembourg .....	71	50	47	50	52	45
35 France .....	573	507	703	762	598	579
36 Germany .....	545	473	457	436	468	455
37 Netherlands .....	220	230	246	277	346	351
38 Switzerland .....	424	400	412	358	367	324
39 United Kingdom .....	880	910	951	1,001	1,027	810
40 Canada .....	897	897	1,134	1,197	1,495	1,437
41 Latin America and Caribbean .....	1,044	827	1,460	1,235	1,570	1,523
42 Bahamas .....	2	22	20	6	16	4
43 Bermuda .....	67	71	102	48	117	137
44 Brazil .....	67	83	62	128	60	51
45 British West Indies .....	2	27	2	3	32	4
46 Mexico .....	340	218	769	499	436	371
47 Venezuela .....	276	197	219	269	642	592
48 Asia .....	9,384	8,758	7,591	6,641	8,144	6,166
49 Japan .....	1,094	1,106	1,085	1,192	1,226	1,245
50 Middle East oil-exporting countries <sup>1</sup> .....	7,008	6,331	5,195	4,178	5,503	3,486
51 Africa .....	703	661	729	669	753	511
52 Oil-exporting countries <sup>2</sup> .....	344	247	340	0	277	158
53 All other <sup>1</sup> .....	664	604	630	595	651	578

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

Millions of dollars, end of period

Type, and area or country	1983			1984			
	June	Sept.	Dec.	Mar.	June	Sept.	Dec.
1 Total .....	23,700	26,325	25,197	29,481	34,013	30,738	28,788
2 Payable in dollars .....	20,864	23,546	22,176	26,243	30,815	27,934	25,915
3 Payable in foreign currencies .....	2,836	2,780	3,020	3,237	3,198	2,804	2,873
<i>By type</i>							
4 Financial liabilities .....	11,115	10,900	10,423	14,177	18,339	15,879	13,932
5 Payable in dollars .....	9,144	9,025	8,644	12,159	16,297	14,082	12,064
6 Payable in foreign currencies .....	1,971	1,875	1,779	2,018	2,043	1,797	1,868
7 Commercial liabilities .....	12,585	15,425	14,774	15,304	15,674	14,859	14,857
8 Trade payables .....	6,933	8,567	7,765	7,893	7,897	6,900	6,990
9 Advance receipts and other liabilities .....	5,652	6,858	7,009	7,411	7,776	7,959	7,867
10 Payable in dollars .....	11,720	14,521	13,533	14,085	14,518	13,852	13,851
11 Payable in foreign currencies .....	865	904	1,241	1,219	1,155	1,007	1,006
<i>By area or country</i>							
<i>Financial liabilities</i>							
12 Europe .....	6,335	6,014	5,691	7,087	7,230	6,679	6,798
13 Belgium-Luxembourg .....	436	379	302	428	359	428	471
14 France .....	802	785	843	956	900	910	995
15 Germany .....	457	449	492	514	561	521	489
16 Netherlands .....	728	730	581	527	583	595	578
17 Switzerland .....	606	500	486	641	563	514	569
18 United Kingdom .....	3,132	3,014	2,839	3,790	4,013	3,463	3,389
19 Canada .....	876	788	764	795	735	825	863
20 Latin America and Caribbean .....	2,623	2,737	2,607	4,912	8,888	6,780	4,556
21 Bahamas .....	776	784	751	1,419	3,603	2,606	1,423
22 Bermuda .....	10	13	13	51	13	11	13
23 Brazil .....	34	32	32	37	25	33	35
24 British West Indies .....	1,033	1,095	1,018	2,635	4,457	3,250	2,059
25 Mexico .....	151	185	213	243	237	260	369
26 Venezuela .....	124	117	124	121	124	130	137
27 Asia .....	1,255	1,327	1,332	1,355	1,462	1,566	1,682
28 Japan .....	879	896	898	947	1,013	1,085	1,121
29 Middle East oil-exporting countries <sup>1</sup> .....	205	201	170	170	180	144	147
30 Africa .....	17	19	19	19	16	16	14
31 Oil-exporting countries <sup>2</sup> .....	0	0	0	0	0	1	0
32 All other <sup>3</sup> .....	9	15	10	9	9	14	19
<i>Commercial liabilities</i>							
33 Europe .....	3,443	3,633	3,245	3,567	3,409	3,961	3,987
34 Belgium-Luxembourg .....	41	47	62	40	45	34	48
35 France .....	594	523	437	488	525	430	438
36 Germany .....	439	472	427	417	501	558	619
37 Netherlands .....	342	243	268	259	265	239	245
38 Switzerland .....	385	460	241	477	246	405	257
39 United Kingdom .....	678	967	732	847	794	1,133	1,082
40 Canada .....	1,468	1,418	1,841	1,776	1,840	1,906	1,975
41 Latin America and Caribbean .....	1,376	1,508	1,473	1,807	1,705	1,758	1,871
42 Bahamas .....	1	1	1	14	17	1	7
43 Bermuda .....	77	77	67	158	124	110	114
44 Brazil .....	49	48	44	68	31	68	124
45 British West Indies .....	22	14	6	33	5	8	32
46 Mexico .....	456	512	585	682	568	641	586
47 Venezuela .....	531	539	432	560	630	628	636
48 Asia .....	5,254	7,638	6,741	6,620	6,989	5,569	5,307
49 Japan .....	1,246	1,305	1,247	1,291	1,235	1,429	1,256
50 Middle East oil-exporting countries <sup>1</sup> .....	2,740	4,817	4,178	3,735	4,190	2,364	2,372
51 Africa .....	525	628	553	539	684	597	588
52 Oil-exporting countries <sup>2</sup> .....	192	231	167	243	217	251	233
53 All other <sup>3</sup> .....	518	600	921	995	1,046	1,068	1,128

**65. Claims on unaffiliated foreigners, reported by nonbanking business enterprises in the United States<sup>1</sup>**

Millions of dollars, end of period

Type, and area or country	1981	1982				1983
	Dec.	Mar.	June	Sept.	Dec.	Mar.
1 Total	36,185	30,757	31,039	30,232	28,725	31,656
2 Payable in dollars	32,582	28,111	28,525	27,571	26,085	28,921
3 Payable in foreign currencies	3,603	2,646	2,513	2,661	2,640	2,736
<i>By type</i>						
4 Financial claims	21,142	18,175	18,814	18,356	17,684	20,598
5 Deposits	15,081	13,145	14,041	13,241	13,058	15,868
6 Payable in dollars	14,456	12,687	13,671	12,828	12,628	15,388
7 Payable in foreign currencies	625	457	370	413	430	480
8 Other financial claims	6,061	5,030	4,773	5,115	4,626	4,730
9 Payable in dollars	3,599	3,362	3,194	3,419	2,979	3,071
10 Payable in foreign currencies	2,462	1,668	1,579	1,696	1,647	1,659
11 Commercial claims	15,043	12,582	12,225	11,877	11,041	11,058
12 Trade receivables	14,007	11,537	11,045	10,770	9,994	9,819
13 Advance payments and other claims	1,036	1,044	1,179	1,106	1,047	1,238
14 Payable in dollars	14,527	12,061	11,661	11,324	10,478	10,461
15 Payable in foreign currencies	516	520	564	552	563	597
<i>By area or country</i>						
<i>Financial claims</i>						
16 Europe	4,596	4,578	4,867	4,967	4,873	6,327
17 Belgium-Luxembourg	43	16	13	16	15	58
18 France	285	375	324	326	134	98
19 Germany	224	197	148	215	178	127
20 Netherlands	50	114	106	119	97	140
21 Switzerland	117	53	74	60	107	107
22 United Kingdom	3,546	3,586	3,930	3,859	4,064	5,532
23 Canada	6,755	5,075	4,436	4,386	4,377	4,692
24 Latin America and Caribbean	8,812	7,656	8,487	7,948	7,546	8,688
25 Bahamas	3,650	3,547	3,832	3,435	3,279	3,915
26 Bermuda	18	27	42	16	32	21
27 Brazil	30	49	76	76	62	50
28 British West Indies	3,971	2,999	3,676	3,411	3,255	3,479
29 Mexico	313	281	274	268	274	352
30 Venezuela	148	130	134	133	139	156
31 Asia	758	668	802	846	698	712
32 Japan	366	262	327	268	153	233
33 Middle East oil-exporting countries <sup>2</sup>	37	36	33	30	15	18
34 Africa	173	164	156	165	158	153
35 Oil-exporting countries <sup>3</sup>	46	43	41	50	48	45
36 All other <sup>4</sup>	48	34	66	44	31	25
<i>Commercial claims</i>						
37 Europe	5,405	4,428	4,331	4,231	3,826	3,671
38 Belgium-Luxembourg	234	246	211	178	151	136
39 France	776	698	636	646	474	490
40 Germany	561	456	394	427	357	424
41 Netherlands	299	222	291	268	350	310
42 Switzerland	431	358	414	291	360	257
43 United Kingdom	985	1,079	905	1,035	811	758
44 Canada	967	939	714	666	633	650
45 Latin America and Caribbean	3,479	2,925	2,790	2,772	2,526	2,705
46 Bahamas	12	80	30	19	21	30
47 Bermuda	223	212	225	154	261	176
48 Brazil	668	417	423	481	258	403
49 British West Indies	12	23	10	7	12	21
50 Mexico	1,022	762	750	869	775	894
51 Venezuela	424	396	383	373	351	288
52 Asia	3,959	3,214	3,329	3,098	3,050	3,121
53 Japan	1,245	1,171	1,144	973	1,047	1,106
54 Middle East oil-exporting countries <sup>2</sup>	905	757	809	777	751	703
55 Africa	772	612	648	661	588	559
56 Oil-exporting countries <sup>3</sup>	152	143	138	148	140	131
57 All other <sup>4</sup>	461	463	413	448	417	351

**65. Claims on unaffiliated foreigners, reported by nonbanking business enterprises in the United States<sup>1</sup>—Continued**

Millions of dollars, end of period

Type, and area or country	1983			1984			
	June	Sept.	Dec.	Mar.	June	Sept.	Dec.
<b>1 Total</b> .....	<b>33,527</b>	<b>32,934</b>	<b>34,932</b>	<b>33,645</b>	<b>31,740</b>	<b>30,183</b>	<b>28,673</b>
2 Payable in dollars .....	30,860	30,029	31,842	30,755	28,770	27,391	26,068
3 Payable in foreign currencies .....	2,667	2,905	3,090	2,890	2,970	2,792	2,605
<i>By type</i>							
4 Financial claims .....	22,864	22,038	23,801	22,781	21,292	19,794	18,108
5 Deposits .....	17,819	16,907	18,356	17,486	16,124	15,014	13,475
6 Payable in dollars .....	17,379	16,463	17,859	17,057	15,614	14,574	13,056
7 Payable in foreign currencies .....	439	445	497	429	510	439	420
8 Other financial claims .....	5,046	5,130	5,445	5,296	5,168	4,781	4,632
9 Payable in dollars .....	3,437	3,279	3,489	3,506	3,407	3,088	3,182
10 Payable in foreign currencies .....	1,608	1,851	1,956	1,790	1,761	1,693	1,450
11 Commercial claims .....	10,663	10,896	11,131	10,864	10,448	10,389	10,565
12 Trade receivables .....	9,261	9,562	9,721	9,540	9,105	8,885	9,084
13 Advance payments and other claims .....	1,402	1,334	1,410	1,323	1,343	1,503	1,481
14 Payable in dollars .....	10,044	10,287	10,494	10,193	9,749	9,729	9,830
15 Payable in foreign currencies .....	620	609	637	671	699	659	735
<i>By area or country</i>							
<i>Financial claims</i>							
16 Europe .....	7,304	6,232	6,434	6,252	6,364	5,569	5,365
17 Belgium-Luxembourg .....	12	25	37	30	37	15	15
18 France .....	140	135	150	171	151	146	114
19 Germany .....	216	161	159	148	161	187	220
20 Netherlands .....	136	89	71	57	158	62	66
21 Switzerland .....	37	34	38	90	61	64	66
22 United Kingdom .....	6,514	5,577	5,767	5,548	5,543	4,863	4,486
23 Canada .....	5,107	5,244	6,166	5,665	5,180	4,419	3,964
24 Latin America and Caribbean .....	9,380	9,500	10,144	9,823	8,469	8,633	7,512
25 Bahamas .....	4,037	3,829	4,745	3,927	3,213	3,255	2,951
26 Bermuda .....	92	62	96	3	5	5	6
27 Brazil .....	48	49	53	87	83	84	100
28 British West Indies .....	4,065	4,457	4,163	4,903	4,348	4,423	3,703
29 Mexico .....	348	315	291	279	230	232	215
30 Venezuela .....	152	137	134	130	124	128	125
31 Asia .....	771	764	764	753	963	900	944
32 Japan .....	288	257	297	309	307	371	353
33 Middle East oil-exporting countries <sup>2</sup> .....	14	8	4	7	8	7	37
34 Africa .....	154	151	147	144	158	160	210
35 Oil-exporting countries <sup>3</sup> .....	48	45	55	42	35	37	85
36 All other <sup>4</sup> .....	149	148	145	145	158	113	114
<i>Commercial claims</i>							
37 Europe .....	3,465	3,394	3,670	3,610	3,555	3,570	3,805
38 Belgium-Luxembourg .....	138	116	135	173	142	128	138
39 France .....	497	486	459	413	408	411	439
40 Germany .....	366	382	348	363	443	370	374
41 Netherlands .....	243	282	334	310	306	303	340
42 Switzerland .....	331	292	317	336	250	289	271
43 United Kingdom .....	734	738	809	787	812	891	1,061
44 Canada .....	711	792	829	1,061	933	1,026	1,020
45 Latin America and Caribbean .....	2,728	2,870	2,695	2,419	2,042	1,976	1,972
46 Bahamas .....	30	15	8	8	4	14	8
47 Bermuda .....	111	246	190	216	89	88	115
48 Brazil .....	512	611	493	357	310	219	214
49 British West Indies .....	21	12	7	7	8	10	7
50 Mexico .....	957	898	884	745	577	595	583
51 Venezuela .....	273	282	272	268	241	245	206
52 Asia .....	2,861	2,934	3,063	2,997	3,085	2,884	3,070
53 Japan .....	944	1,033	1,114	1,186	1,178	1,080	1,180
54 Middle East oil-exporting countries <sup>2</sup> .....	698	719	737	701	710	703	687
55 Africa .....	528	562	588	497	536	595	470
56 Oil-exporting countries <sup>3</sup> .....	130	131	139	132	128	135	134
57 All other <sup>4</sup> .....	369	344	286	280	297	338	228

## 66. Assets and liabilities of foreign branches of U.S. banks<sup>1</sup>

Millions of dollars, end of period

Assets	1983											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	All foreign countries											
1 Total, all currencies	462,968	459,000	466,334	454,096	453,127	466,629	456,639	453,031	461,456	460,194	464,680	477,090
2 Claims on United States	89,887	87,614	94,072	91,485	92,198	98,088	97,147	99,554	102,021	103,191	110,145	115,542
3 Parent bank	59,886	58,589	63,613	62,015	62,860	66,094	67,915	67,207	66,836	70,855	76,655	82,026
4 Other	30,001	29,025	30,459	29,470	29,338	31,994	29,232	32,347	35,185	32,336	33,490	33,516
5 Claims on foreigners	353,471	352,035	353,151	344,560	342,805	350,323	341,515	335,294	340,877	338,368	336,009	342,689
6 Other branches of parent bank	89,524	89,798	89,125	85,354	86,467	88,394	84,893	84,573	92,180	90,953	92,215	96,004
7 Banks	131,241	129,465	132,507	127,025	124,197	130,415	123,706	119,319	120,254	117,729	114,608	117,668
8 Public borrowers <sup>1</sup>	24,674	24,836	24,810	25,201	25,642	25,461	25,966	25,215	25,061	25,162	24,323	24,517
9 Nonbank foreigners	108,032	107,936	106,709	106,980	106,499	106,053	106,950	106,187	106,247	107,924	107,620	107,785
10 Other assets	19,610	19,351	19,111	18,051	18,124	18,218	17,977	18,183	18,558	18,635	18,526	18,859
11 Total payable in U.S. dollars	355,300	351,051	357,353	345,111	344,407	357,944	350,972	348,440	355,444	352,429	359,053	371,508
12 Claims on United States	88,154	85,961	91,615	89,207	89,840	95,811	94,733	97,065	99,173	100,642	107,654	113,436
13 Parent bank	59,079	57,859	62,660	61,378	62,059	64,765	66,487	65,781	64,968	69,305	75,112	80,909
14 Other	29,075	28,102	28,955	27,829	27,781	31,046	28,246	31,284	34,205	31,337	32,542	32,527
15 Claims on foreigners	255,317	253,457	254,098	245,363	244,158	251,515	245,465	241,103	245,726	241,459	240,974	247,406
16 Other branches of parent bank	71,223	71,962	70,807	66,821	67,815	69,537	67,183	66,609	74,013	72,625	74,108	78,431
17 Banks	103,784	101,053	103,776	98,350	96,179	102,968	97,334	93,806	95,146	92,106	90,206	93,332
18 Public borrowers <sup>1</sup>	18,805	19,001	18,805	18,980	19,044	18,728	19,147	18,804	18,496	18,700	17,782	17,890
19 Nonbank foreigners	61,505	61,441	60,710	61,212	61,120	60,282	61,801	61,884	60,802	61,321	61,526	60,977
20 Other assets	11,829	11,633	11,640	10,541	10,409	10,618	10,774	10,272	10,545	10,328	10,425	10,666
	United Kingdom											
21 Total, all currencies	157,464	156,577	156,022	152,408	151,821	155,631	153,209	154,865	156,048	156,803	155,964	158,732
22 Claims on United States	27,175	26,423	26,259	25,139	24,847	26,279	26,012	29,722	28,947	30,853	32,352	34,433
23 Parent bank	22,539	21,962	21,912	20,657	20,456	21,384	20,849	22,169	20,816	25,507	26,872	29,111
24 Other	4,636	4,461	4,347	4,482	4,391	4,895	5,163	7,553	8,131	5,346	5,480	5,322
25 Claims on foreigners	124,354	124,214	123,993	121,727	121,187	123,835	121,757	119,672	121,518	120,660	118,275	119,280
26 Other branches of parent bank	34,959	35,437	36,171	32,973	33,361	35,787	35,632	35,555	36,382	36,556	35,642	36,565
27 Banks	49,497	48,580	48,976	48,301	47,623	48,328	46,643	44,303	45,451	43,888	42,683	43,352
28 Public borrowers <sup>1</sup>	6,421	6,592	6,337	6,591	6,599	6,570	6,440	6,342	6,274	6,280	6,307	5,898
29 Nonbank foreigners	33,477	33,605	32,509	33,862	33,604	33,150	33,042	33,472	33,411	33,936	33,643	33,465
30 Other assets	5,935	5,940	5,770	5,542	5,787	5,517	5,440	5,471	5,583	5,290	5,337	5,019
31 Total payable in U.S. dollars	120,233	119,273	118,891	113,170	112,585	118,023	116,526	119,377	121,238	121,817	121,744	126,012
32 Claims on United States	26,581	25,829	25,597	24,374	24,044	25,536	25,180	28,905	27,837	30,095	31,671	33,756
33 Parent bank	22,250	21,700	21,626	20,354	20,092	21,017	20,434	21,720	20,036	25,084	26,537	28,756
34 Other	4,331	4,129	3,971	4,020	3,952	4,519	4,746	7,185	7,801	5,011	5,134	5,000
35 Claims on foreigners	89,137	88,973	88,797	84,981	84,779	88,587	87,450	86,868	89,530	88,253	86,614	88,917
36 Other branches of parent bank	29,380	29,918	30,589	27,131	27,579	30,025	30,122	30,053	31,409	31,414	30,371	31,838
37 Banks	35,616	34,499	34,442	33,228	32,801	34,417	33,159	31,718	33,237	31,796	31,158	32,188
38 Public borrowers <sup>1</sup>	4,600	4,789	4,413	4,522	4,497	4,547	4,420	4,410	4,329	4,346	4,377	4,194
39 Nonbank foreigners	19,541	19,767	19,353	20,100	19,902	19,598	19,749	20,687	20,555	20,697	20,708	20,697
40 Other assets	4,515	4,471	4,497	3,815	3,762	3,900	3,896	3,604	3,871	3,469	3,459	3,339
	Bahamas and Caymans											
41 Total, all currencies	142,351	138,905	145,999	142,348	141,306	147,060	142,616	139,769	143,838	142,061	147,930	152,083
42 Claims on United States	57,455	56,318	62,910	61,639	62,834	66,749	66,216	63,993	67,210	66,937	71,994	75,309
43 Parent bank	33,111	32,932	38,218	38,193	39,293	40,765	43,130	40,378	41,425	41,295	45,545	48,720
44 Other	24,344	23,386	24,692	23,446	23,541	25,984	23,086	23,615	25,785	25,642	26,449	26,589
45 Claims on foreigners	80,803	78,606	79,150	77,034	74,814	76,709	72,683	72,021	72,861	71,341	72,045	72,868
46 Other branches of parent bank	20,101	19,730	17,512	18,295	18,540	16,674	15,568	15,354	19,654	19,218	20,751	20,626
47 Banks	40,841	39,180	42,353	39,682	37,565	41,681	37,381	37,350	36,642	36,017	35,404	36,842
48 Public borrowers <sup>1</sup>	6,434	6,494	6,540	6,388	6,175	5,935	6,538	6,404	6,465	6,647	5,894	6,093
49 Nonbank foreigners	13,427	13,202	12,745	12,669	12,534	12,419	13,196	12,913	12,965	12,859	12,753	12,592
50 Other assets	4,093	3,981	3,939	3,675	3,658	3,602	3,717	3,755	3,767	3,783	3,891	3,906
51 Total payable in U.S. dollars	136,514	133,059	139,885	136,414	135,478	140,970	136,485	133,303	137,541	135,443	141,518	145,641

## 66. Assets and liabilities of foreign branches of U.S. banks<sup>1</sup>—Continued

Millions of dollars, end of period

Liabilities	1983											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
All foreign countries												
52 Total, all currencies	462,968	459,000	466,334	454,096	453,127	466,629	456,639	453,031	461,456	460,194	464,680	477,090
53 To United States	178,780	178,580	189,565	184,477	184,653	191,937	188,084	183,969	183,252	186,319	184,891	188,070
54 Parent bank	80,244	79,870	85,387	81,201	81,065	84,866	82,040	77,472	78,966	86,060	80,353	81,261
55 Other banks in United States	32,826	32,381	34,011	32,714	31,833	33,715	31,543	29,760	31,409	27,605	26,723	29,453
56 Nonbanks	65,710	66,329	70,167	70,562	71,755	73,356	74,501	76,737	72,877	72,654	77,815	77,356
57 To foreigners	265,729	262,115	258,970	251,674	250,869	256,487	250,219	250,873	260,033	255,195	260,838	269,685
58 Other branches of parent bank	89,038	88,592	86,976	84,184	84,941	86,607	82,923	81,722	88,449	85,663	88,728	90,615
59 Banks	93,015	90,404	91,810	87,046	84,751	87,256	84,769	85,466	86,682	84,602	88,091	92,889
60 Official institutions	20,352	19,827	17,907	18,453	17,274	18,716	18,362	17,932	20,608	19,518	18,493	18,896
61 Nonbank foreigners	63,324	63,292	62,277	61,991	63,903	63,908	64,165	65,753	66,020	67,060	67,461	68,845
62 Other liabilities	18,459	18,305	17,799	17,945	17,605	18,205	18,336	18,189	18,171	18,680	18,951	19,335
63 Total payable in U.S. dollars	370,747	368,089	375,355	364,086	363,929	376,597	369,118	365,694	373,910	370,873	375,271	388,291
64 To United States	175,090	174,844	186,014	181,028	180,842	188,407	184,547	180,240	179,431	182,368	180,849	184,305
65 Parent bank	77,917	77,484	83,045	79,111	78,786	82,662	79,774	75,152	76,656	83,665	77,881	79,035
66 Other banks in United States	32,302	31,954	33,571	32,253	31,240	33,285	31,169	29,214	30,880	27,067	26,249	28,936
67 Nonbanks	64,871	65,406	69,398	69,664	70,816	72,460	73,604	75,874	71,895	71,636	76,719	76,334
68 To foreigners	185,512	183,859	179,935	173,667	173,980	178,994	174,967	175,660	184,659	179,154	184,477	194,139
69 Other branches of parent bank	71,144	70,924	69,084	66,216	66,697	68,406	66,227	64,522	71,003	68,121	71,362	73,522
70 Banks	52,292	51,320	52,167	48,468	47,494	49,964	48,123	49,522	50,937	48,287	52,097	57,022
71 Official institutions	15,940	15,381	13,536	13,801	12,655	13,912	13,517	13,029	15,409	14,639	13,459	13,855
72 Nonbank foreigners	46,136	46,234	45,148	45,182	47,134	46,712	47,100	48,587	49,004	49,725	49,464	51,260
73 Other liabilities	10,145	9,386	9,406	9,391	9,107	9,196	9,604	9,794	9,820	9,351	9,945	9,847
United Kingdom												
74 Total, all currencies	157,464	156,577	156,022	152,408	151,821	155,631	153,209	154,865	156,048	156,803	155,964	158,732
75 To United States	52,650	51,927	55,309	52,883	53,603	56,952	56,959	58,347	56,924	60,903	57,095	55,799
76 Parent bank	14,287	14,080	14,616	14,343	13,907	14,461	15,011	16,145	16,852	21,385	17,312	14,021
77 Other banks in United States	12,343	12,198	13,172	12,119	12,773	13,503	12,993	12,462	12,174	10,751	10,176	11,328
78 Nonbanks	26,020	25,649	27,521	26,421	26,923	28,988	28,955	29,740	27,898	28,767	29,607	30,450
79 To foreigners	97,827	97,515	93,835	92,460	91,071	91,545	89,198	89,458	92,122	88,727	91,714	95,847
80 Other branches of parent bank	19,343	21,008	19,653	19,470	20,235	18,376	17,544	17,595	19,365	18,288	18,841	19,038
81 Banks	41,073	39,892	40,867	38,960	37,594	38,238	37,192	37,571	37,122	35,847	38,888	41,624
82 Official institutions	12,377	12,025	10,252	10,520	9,413	10,848	10,146	9,588	11,448	10,611	10,071	10,151
83 Nonbank foreigners	25,034	24,590	23,063	23,510	23,829	24,083	24,316	24,704	24,187	23,981	23,914	25,034
84 Other liabilities	6,987	7,135	6,878	7,065	7,147	7,134	7,052	7,060	7,002	7,173	7,155	7,086
85 Total payable in U.S. dollars	126,286	126,007	126,088	120,683	120,324	124,760	123,265	125,656	127,868	128,600	127,234	131,167
86 To United States	51,808	50,977	54,520	51,993	52,473	56,092	56,081	57,359	55,931	59,824	55,907	54,691
87 Parent bank	14,105	13,859	14,476	14,212	13,696	14,308	14,812	15,829	16,673	21,145	17,094	13,839
88 Other banks in United States	12,128	12,041	12,987	11,929	12,439	13,313	12,833	12,223	11,886	10,523	9,880	11,044
89 Nonbanks	25,575	25,077	27,057	25,852	26,338	28,471	28,436	29,307	27,372	28,156	28,933	29,808
90 To foreigners	71,000	71,994	68,309	65,485	64,621	65,428	63,818	64,801	68,252	65,347	68,011	73,279
91 Other branches of parent bank	15,081	16,709	14,918	14,815	15,636	14,117	13,386	13,421	15,166	14,542	15,044	15,403
92 Banks	25,177	25,563	26,395	23,821	22,960	23,895	23,453	24,447	24,478	23,136	26,343	29,320
93 Official institutions	10,657	10,121	8,419	8,474	7,306	8,786	8,065	7,630	9,381	8,742	8,029	8,279
94 Nonbank foreigners	20,085	19,601	18,577	18,375	18,719	18,630	18,914	19,303	19,227	18,927	18,959	20,277
95 Other liabilities	3,478	3,036	3,259	3,205	3,230	3,240	3,366	3,496	3,685	3,429	3,316	3,197
Bahamas and Caymans												
96 Total, all currencies	142,351	138,905	145,999	142,348	141,306	147,060	142,616	139,769	143,838	142,061	147,930	152,083
97 To United States	104,609	104,668	111,736	109,920	109,481	111,899	108,807	104,536	105,207	104,873	107,276	111,299
98 Parent bank	50,652	49,910	55,643	52,023	51,238	53,894	50,961	46,398	46,423	49,257	47,447	50,980
99 Other banks in United States	17,561	17,028	17,328	17,451	16,143	16,921	15,494	14,560	16,675	14,891	14,638	16,057
100 Nonbanks	36,396	37,730	38,765	40,446	42,100	41,084	42,352	43,578	42,109	40,725	45,191	44,262
101 To foreigners	35,495	31,885	32,054	30,210	29,651	33,088	31,560	32,879	36,312	34,809	38,194	38,445
102 Other branches of parent bank	14,258	11,808	11,547	10,314	10,073	11,835	11,229	11,621	15,084	14,283	17,456	14,936
103 Banks	9,279	8,451	8,987	8,126	7,618	9,011	8,012	8,737	9,577	9,073	9,629	11,876
104 Official institutions	1,849	1,720	1,678	1,710	1,734	1,796	2,101	2,170	2,246	1,985	1,630	1,919
105 Nonbank foreigners	10,109	9,906	9,842	10,660	10,226	10,446	10,218	10,351	11,131	11,116	11,414	11,274
106 Other liabilities	2,247	2,352	2,209	2,218	2,174	2,073	2,249	2,354	2,319	2,379	2,460	2,339
107 Total payable in U.S. dollars	138,939	135,553	142,802	139,210	138,225	143,771	139,431	136,298	140,545	138,264	144,277	148,278



## 66. Assets and liabilities of foreign branches of U.S. banks<sup>1</sup>—Continued

Millions of dollars, end of period

Assets	1984											
	Jan.	Feb.	Mar.	Apr.	May	June <sup>2</sup>	July	Aug.	Sept.	Oct.	Nov.	Dec.
All foreign countries												
<b>1 Total, all currencies</b>	<b>459,031</b>	<b>466,648</b>	<b>481,752</b>	<b>475,159</b>	<b>486,134</b>	<b>477,856</b>	<b>465,902</b>	<b>462,486</b>	<b>454,082</b>	<b>448,284</b>	<b>452,012</b>	<b>452,012</b>
2 Claims on United States	112,897	113,426	122,468	121,465	126,289	125,424	118,484	117,078	114,160	109,055	112,623	113,265
3 Parent bank	78,740	80,521	87,317	86,129	89,769	90,458	82,885	82,437	80,035	75,499	77,767	77,926
4 Other <sup>3</sup>	34,157	32,905	35,151	35,336	36,520	13,980	13,987	13,216	13,125	12,591	13,553	13,968
5 Nonbanks <sup>3</sup>						20,986	21,612	21,425	21,000	20,965	21,303	21,371
6 Claims on foreigners	326,775	332,914	339,262	333,715	339,323	332,488	327,298	324,474	319,375	319,097	319,443	318,688
7 Other branches of parent bank	89,447	89,170	94,981	96,254	99,432	95,866	91,410	93,507	92,646	90,821	91,319	94,794
8 Banks	108,204	111,499	114,854	107,691	112,810	105,798	107,471	103,346	101,574	102,246	103,037	100,064
9 Public borrowers	25,158	25,599	24,654	24,639	24,241	23,292	23,291	22,654	22,554	23,030	22,914	23,037
10 Nonbank foreigners	107,420	110,057	109,048	108,544	106,998	107,532	105,126	104,967	102,601	103,000	102,173	100,793
11 Other assets	19,359	20,308	20,022	19,979	20,522	19,944	20,120	20,934	20,547	20,132	19,946	20,059
<b>12 Total payable in U.S. dollars</b>	<b>350,495</b>	<b>351,455</b>	<b>365,716</b>	<b>359,667</b>	<b>372,850</b>	<b>368,000</b>	<b>357,598</b>	<b>352,807</b>	<b>346,929</b>	<b>340,431</b>	<b>345,485</b>	<b>349,364</b>
13 Claims on United States	110,774	111,165	120,065	118,955	123,884	123,202	116,145	114,754	111,677	106,429	110,265	111,313
14 Parent bank	77,572	79,271	85,984	84,687	88,568	89,325	81,664	81,291	78,847	74,129	76,572	77,046
15 Other <sup>3</sup>	33,202	31,894	34,081	34,268	35,316	13,759	13,674	12,897	12,769	12,338	13,355	13,786
16 Nonbanks <sup>3</sup>						20,118	20,807	20,566	20,061	19,962	20,338	20,481
17 Claims on foreigners	229,130	229,802	235,778	230,438	238,190	234,301	230,840	227,132	224,603	223,355	224,210	227,281
18 Other branches of parent bank	71,429	70,080	75,088	73,370	79,685	77,412	73,653	75,969	75,509	73,472	74,606	78,356
19 Banks	83,173	84,930	88,467	83,401	86,811	81,438	82,400	77,402	76,567	76,910	77,083	76,688
20 Public borrowers	17,868	18,117	18,098	17,946	17,650	17,045	17,186	16,783	16,943	17,302	17,359	17,245
21 Nonbank foreigners	59,977	59,956	58,268	58,988	58,046	58,406	57,601	56,978	55,584	55,671	55,162	54,992
22 Other assets	10,591	10,488	9,873	10,274	10,776	10,497	10,613	10,921	10,649	10,647	11,010	10,770
United Kingdom												
<b>23 Total, all currencies</b>	<b>155,096</b>	<b>157,972</b>	<b>161,007</b>	<b>161,109</b>	<b>159,250</b>	<b>159,038</b>	<b>155,643</b>	<b>154,250</b>	<b>147,696</b>	<b>147,543</b>	<b>148,627</b>	<b>144,377</b>
24 Claims on United States	36,603	36,646	38,072	38,428	36,172	36,338	33,697	31,691	29,333	28,933	29,487	27,667
25 Parent bank	30,728	30,875	32,201	32,855	30,266	30,621	27,863	26,054	23,772	23,264	23,758	21,854
26 Other <sup>3</sup>	5,875	5,771	5,871	5,573	5,906	1,252	1,273	1,087	1,327	1,214	1,484	1,429
27 Nonbanks <sup>3</sup>						4,465	4,561	4,550	4,234	4,455	4,245	4,384
28 Claims on foreigners	113,316	116,055	118,200	117,713	117,970	117,492	116,740	117,255	113,299	113,524	114,270	111,828
29 Other branches of parent bank	33,871	33,296	34,617	38,571	36,806	38,620	37,728	39,313	37,499	37,638	37,401	37,953
30 Banks	40,119	42,300	43,804	39,779	42,244	40,069	40,980	39,906	39,133	38,696	39,262	37,443
31 Public borrowers	6,063	6,213	6,076	6,072	5,992	5,876	5,786	5,510	5,330	5,441	5,424	5,334
32 Nonbank foreigners	33,263	34,246	33,703	33,291	32,928	32,927	32,246	32,526	31,337	31,749	32,183	31,098
33 Other assets	5,177	5,271	4,735	4,968	5,108	5,208	5,206	5,304	5,064	5,086	4,870	4,882
<b>34 Total payable in U.S. dollars</b>	<b>121,195</b>	<b>121,944</b>	<b>124,501</b>	<b>123,174</b>	<b>122,406</b>	<b>123,933</b>	<b>120,488</b>	<b>118,337</b>	<b>114,358</b>	<b>113,418</b>	<b>114,886</b>	<b>112,801</b>
35 Claims on United States	35,886	35,934	37,282	37,598	35,234	35,387	32,587	30,641	28,282	27,898	28,595	26,860
36 Parent bank	30,383	30,515	31,789	32,453	29,876	30,181	27,239	25,509	23,323	22,806	23,363	21,487
37 Other <sup>3</sup>	5,503	5,419	5,493	5,145	5,358	1,144	1,149	950	1,195	1,113	1,437	1,363
38 Nonbanks <sup>3</sup>						4,062	4,199	4,182	3,764	3,979	3,795	4,010
39 Claims on foreigners	82,190	83,067	84,599	82,769	84,087	85,447	84,729	84,553	83,082	82,456	82,977	82,945
40 Other branches of parent bank	28,770	28,103	28,723	29,247	30,280	32,867	31,762	33,623	32,704	32,461	32,675	32,607
41 Banks	28,749	30,158	31,613	29,135	30,196	28,778	29,444	27,961	27,986	27,093	27,290	26,805
42 Public borrowers	4,356	4,414	4,390	4,408	4,296	4,284	4,288	3,983	3,879	4,063	4,094	4,030
43 Nonbank foreigners	20,315	20,392	19,873	19,979	19,315	19,518	19,235	18,986	18,513	18,839	18,918	18,503
44 Other assets	3,119	2,943	2,620	2,807	3,085	3,099	3,172	3,143	2,994	3,064	3,314	2,996
Bahamas and Caymans												
<b>45 Total, all currencies</b>	<b>142,670</b>	<b>141,347</b>	<b>150,289</b>	<b>145,563</b>	<b>156,862</b>	<b>154,029</b>	<b>147,912</b>	<b>147,319</b>	<b>144,578</b>	<b>138,798</b>	<b>141,448</b>	<b>146,641</b>
46 Claims on United States	71,315	71,242	78,352	75,964	83,817	82,132	78,252	78,882	77,013	71,750	75,522	77,205
47 Parent bank	44,313	45,402	50,959	48,379	54,858	54,632	50,285	51,384	50,078	45,480	48,070	49,303
48 Other <sup>3</sup>	27,002	25,840	27,393	27,585	28,959	11,891	11,932	11,540	11,072	10,716	11,283	11,858
49 Nonbanks <sup>3</sup>						15,609	16,035	15,958	15,863	15,554	16,169	16,044
50 Claims on foreigners	67,460	66,212	68,024	65,758	69,033	68,109	65,620	64,263	63,545	63,010	61,996	65,520
51 Other branches of parent bank	19,269	17,892	19,288	18,071	21,110	17,926	15,567	16,093	15,639	15,117	13,837	17,682
52 Banks	32,971	33,125	34,896	32,822	33,659	31,746	32,007	30,505	30,075	30,259	30,516	30,159
53 Public borrowers	6,002	5,965	6,039	6,009	5,918	5,993	6,000	5,883	6,119	6,040	6,060	6,077
54 Nonbank foreigners	12,497	12,464	11,823	12,115	12,350	12,444	12,046	11,782	11,712	11,594	11,583	11,602
55 Other assets	3,895	3,893	3,913	3,841	4,012	3,788	4,040	4,174	4,020	4,038	3,930	3,916
<b>56 Total payable in U.S. dollars</b>	<b>136,263</b>	<b>134,984</b>	<b>143,802</b>	<b>139,163</b>	<b>150,397</b>	<b>147,871</b>	<b>141,950</b>	<b>141,139</b>	<b>138,693</b>	<b>132,834</b>	<b>136,064</b>	<b>141,407</b>

## 66. Assets and liabilities of foreign branches of U.S. banks<sup>1</sup>—Continued

Millions of dollars, end of period

Liabilities	1984											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
All foreign countries												
56 Total, all currencies	459,031	466,648	481,752	475,159	486,134	477,856	465,902	462,486	454,082	448,284	452,012	452,012
57 Negotiable CDs <sup>d</sup>	n.a.	n.a.	n.a.	n.a.	n.a.	43,421	41,297	41,656	39,866	38,520	37,915	37,725
58 To United States	182,789	185,624	188,545	184,707	191,243	162,578	155,231	152,635	147,003	139,402	138,354	146,808
59 Parent bank	80,097	82,055	78,119	76,026	80,692	81,025	78,067	77,160	75,026	74,756	70,339	78,110
60 Other banks in United States	27,481	26,576	29,623	27,737	28,399	23,174	22,365	19,693	20,120	18,913	18,613	18,386
61 Nonbanks	75,211	76,993	80,803	80,944	82,152	58,379	54,799	55,782	51,857	45,733	49,402	50,312
62 To foreigners	257,136	261,443	273,061	270,190	274,959	252,180	248,651	246,565	245,746	248,185	253,956	246,790
63 Other branches of parent bank	83,688	83,626	89,229	92,972	94,894	92,384	89,081	90,747	90,426	89,530	90,729	93,206
64 Banks	86,898	89,493	95,639	90,164	94,042	83,024	80,082	78,796	77,471	82,226	86,815	78,235
65 Official institutions	19,716	20,551	18,248	17,887	19,606	19,523	21,261	20,238	21,566	19,501	20,883	20,241
66 Nonbank foreigners	68,728	69,714	71,923	71,205	68,882	57,249	58,227	56,784	56,283	56,928	55,529	55,108
67 Other liabilities	19,106	19,581	20,146	20,262	19,932	19,677	20,723	21,630	21,467	22,177	21,787	20,689
68 Total payable in U.S. dollars.	368,650	370,305	383,099	375,719	390,930	385,338	374,735	370,356	364,247	356,342	361,660	365,594
69 Negotiable CDs <sup>d</sup>	n.a.	n.a.	n.a.	n.a.	n.a.	40,852	38,990	39,610	37,629	36,102	35,608	35,227
70 To United States	178,918	181,304	184,259	180,405	186,964	158,034	150,973	148,102	142,482	135,131	134,159	142,764
71 Parent bank	77,722	79,438	75,527	73,583	78,216	78,316	75,542	74,574	72,254	72,245	67,814	75,625
72 Other banks in United States	27,004	26,026	29,054	27,163	27,763	22,593	21,749	19,019	19,457	18,259	18,064	17,880
73 Nonbanks	74,192	75,840	79,678	79,659	80,985	57,125	53,682	54,509	50,771	44,627	48,281	49,529
74 To foreigners	180,715	179,883	189,600	185,187	193,984	176,549	174,414	171,880	173,610	174,090	180,824	177,576
75 Other branches of parent bank	66,561	65,245	70,373	70,928	75,813	74,448	71,438	73,501	73,412	72,204	74,552	77,222
76 Banks	50,583	50,704	56,225	50,751	55,004	46,986	44,858	42,373	42,772	46,218	50,502	45,123
77 Official institutions	14,672	15,834	13,162	13,346	14,835	14,124	16,117	15,476	16,850	14,850	16,068	15,733
78 Nonbank foreigners	50,629	49,864	51,656	51,828	50,589	40,991	42,001	40,530	40,576	40,818	39,702	39,498
79 Other liabilities	9,017	9,118	9,240	10,127	9,982	9,903	10,358	10,764	10,526	11,019	11,069	10,027
United Kingdom												
80 Total, all currencies	155,096	157,972	161,007	161,109	159,250	159,038	155,643	154,250	147,696	147,543	148,627	144,377
81 Negotiable CDs <sup>d</sup>	n.a.	n.a.	n.a.	n.a.	n.a.	39,840	37,998	38,265	36,600	34,948	34,269	34,413
82 To United States	55,618	56,550	56,228	56,526	55,353	31,949	29,682	29,667	27,280	26,558	25,338	25,254
83 Parent bank	17,075	18,307	15,850	16,311	17,820	18,532	16,730	18,127	16,130	16,598	15,116	14,651
84 Other banks in United States	10,640	10,570	11,440	10,542	9,487	4,701	4,277	3,548	3,451	3,388	3,040	3,118
85 Nonbanks	27,903	27,673	28,938	29,673	28,046	8,716	8,675	7,992	7,699	6,572	7,182	7,485
86 To foreigners	92,268	93,734	97,109	97,064	96,530	79,802	80,261	78,469	75,901	77,985	81,217	77,420
87 Other branches of parent bank	18,526	17,741	21,477	21,939	20,791	21,298	21,459	22,252	21,536	21,023	20,846	21,631
88 Banks	38,812	39,548	42,073	40,751	41,597	32,917	31,435	30,735	28,996	32,436	34,739	30,436
89 Official institutions	10,530	11,531	8,833	9,403	10,377	9,928	11,301	10,480	10,625	9,650	10,505	10,154
90 Nonbank foreigners	24,400	24,914	24,726	24,971	23,765	15,659	16,066	15,002	14,744	14,876	15,127	15,199
91 Other liabilities	7,210	7,688	7,670	7,519	7,367	7,447	7,702	7,849	7,915	8,052	7,803	7,290
92 Total payable in U.S. dollars.	126,987	127,622	130,985	128,369	128,446	128,922	126,294	124,260	119,337	118,084	119,278	117,457
93 Negotiable CDs <sup>d</sup>	n.a.	n.a.	n.a.	n.a.	n.a.	38,463	36,757	37,219	35,398	33,703	33,168	33,070
94 To United States	54,535	55,105	55,031	55,201	54,094	30,602	28,349	28,027	25,763	25,178	24,024	24,077
95 Parent bank	16,838	17,900	15,606	16,127	17,624	18,244	16,390	17,701	15,679	16,209	14,742	14,339
96 Other banks in United States	10,406	10,247	11,204	10,292	9,200	4,486	4,018	3,244	3,131	3,144	2,830	2,941
97 Nonbanks	27,291	26,958	28,221	28,782	27,270	7,872	7,941	7,082	6,953	5,825	6,452	6,797
98 To foreigners	69,557	69,438	72,892	69,739	70,955	56,274	57,495	55,337	54,590	55,482	58,163	56,919
99 Other branches of parent bank	14,758	13,956	17,559	14,801	15,907	17,362	17,472	18,384	18,175	17,600	17,562	18,294
100 Banks	26,386	26,229	28,833	27,286	27,308	19,541	18,197	16,984	16,015	18,309	20,262	18,356
101 Official institutions	8,594	9,777	6,910	7,650	8,760	7,945	9,610	8,920	9,375	8,306	9,072	8,871
102 Nonbank foreigners	19,819	19,476	19,590	20,002	18,980	11,426	12,216	11,049	11,025	11,267	11,267	11,398
103 Other liabilities	2,895	3,079	3,062	3,429	3,397	3,583	3,693	3,677	3,586	3,721	3,923	3,391
Bahamas and Caymans												
104 Total, all currencies	142,670	141,347	150,289	145,563	156,862	154,029	147,912	147,319	144,578	138,798	141,448	146,641
105 Negotiable CDs <sup>d</sup>	n.a.	n.a.	n.a.	n.a.	n.a.	1,065	965	905	788	878	898	615
106 To United States	105,221	105,694	111,088	107,694	114,919	111,047	106,338	103,915	100,682	95,084	95,831	102,804
107 Parent bank	45,692	45,129	46,049	43,961	46,653	46,050	45,098	42,373	42,064	42,850	40,516	47,161
108 Other banks in United States	15,222	14,476	16,565	15,794	17,478	16,989	16,498	14,742	15,459	14,143	14,155	13,922
109 Nonbanks	44,307	46,089	48,474	47,939	50,788	48,008	44,742	46,800	43,159	38,091	41,160	41,721
110 To foreigners	35,206	33,412	36,839	35,524	39,427	39,338	37,828	39,598	40,213	39,855	41,747	40,302
111 Other branches of parent bank	13,799	13,392	13,629	14,514	16,096	13,873	12,381	14,446	15,283	14,823	16,455	16,782
112 Banks	9,884	9,373	11,428	9,902	12,178	12,485	12,635	12,200	11,978	13,059	13,986	12,397
113 Official institutions	2,310	1,870	2,397	1,869	2,198	2,681	2,427	2,674	3,028	2,211	2,376	2,054
114 Nonbank foreigners	10,758	10,378	11,027	10,895	11,018	10,299	10,385	10,278	9,924	9,762	8,930	9,069
115 Other liabilities	2,243	2,241	2,362	2,345	2,516	2,579	2,781	2,901	2,895	2,981	2,972	2,920
116 Total payable in U.S. dollars.	138,805	137,666	146,253	141,322	152,721	149,959	143,961	143,294	140,902	135,143	137,712	143,420

## 67. Assets and liabilities of U.S. branches and agencies of foreign banks

A. March 31, 1984<sup>1</sup>

Millions of dollars

Item	All states <sup>2</sup>			New York		California, total <sup>3</sup>	Illinois, branches	Other states <sup>2</sup>	
	Total	Branches <sup>4</sup>	Agencies	Branches <sup>4</sup>	Agencies			Branches	Agencies
1 Total assets <sup>5</sup> .....	238,103	186,543	51,559	166,580	6,075	41,970	10,867	6,364	6,247
2 Cash and due from depository institutions .....	46,207	42,166	4,042	39,383	478	3,805	1,965	286	289
3 Currency and coin (U.S. and foreign) .....	22	19	3	15	1	2	2	1	1
4 Balances with Federal Reserve Banks .....	812	748	64	649	14	45	23	65	15
5 Balances with other central banks .....	20	20	0	19	0	0	1	0	0
6 Demand balances with commercial banks in United States .....	1,284	1,103	181	1,029	64	84	48	20	40
7 All other balances with depository institutions in United States and with banks in foreign countries ..	43,861	40,092	3,769	37,498	398	3,652	1,885	198	230
8 Time and savings balances with commercial banks in United States .....	22,646	20,540	2,107	19,058	313	1,829	1,139	175	132
9 Balances with other depository institutions in United States ...	239	226	13	226	0	13	0	0	0
10 Balances with banks in foreign countries .....	20,976	19,326	1,650	18,214	86	1,811	745	22	97
11 Foreign branches of U.S. banks ..	1,185	1,109	75	1,046	20	46	63	0	9
12 Other banks in foreign countries .....	19,791	18,217	1,574	17,168	66	1,765	683	22	88
13 Cash items in process of collection ..	209	184	25	173	1	22	7	3	4
14 Total securities, loans, and lease financing receivables .....	141,764	108,769	32,995	95,371	4,302	25,685	8,060	3,463	4,882
15 Total securities, book value .....	9,208	8,479	729	8,020	72	634	338	27	117
16 U.S. Treasury .....	5,077	4,886	191	4,632	58	56	210	20	100
17 Obligations of other U.S. government agencies and corporations .....	539	519	19	516	0	16	0	2	5
18 Obligations of states and political subdivisions in United States .....	67	57	10	42	0	1	14	1	9
19 Other bonds, notes, debentures, and corporate stock .....	3,526	3,017	509	2,830	14	562	114	3	3
20 Federal funds sold and securities purchased under agreements to resell .....	7,905	6,847	1,058	6,472	544	465	322	39	63
<i>By holder</i>									
21 Commercial banks in United States ..	6,849	6,055	794	5,690	305	440	312	39	63
22 Others .....	1,056	792	265	782	240	25	10	0	0
<i>By type</i>									
23 One-day maturity or continuing contract .....	7,664	6,605	1,058	6,230	544	465	322	39	63
24 Securities purchased under agreements to resell .....	343	213	130	212	113	10	0	0	9
25 Other .....	7,320	6,392	928	6,019	431	456	322	39	54
26 Other securities purchased under agreements to resell .....	241	241	0	241	0	0	0	0	0
27 Total loans, gross .....	132,829	100,513	32,317	87,564	4,236	25,096	7,729	3,439	4,765
28 Less: Unearned income on loans .....	274	223	51	213	6	45	7	3	0
29 EQUALS: Loans, net .....	132,555	100,289	32,266	87,351	4,231	25,051	7,722	3,436	4,765

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

A. March 31, 1984<sup>1</sup>—Continued

Millions of dollars

Item	All states <sup>2</sup>			New York		California, total <sup>3</sup>	Illinois, branches	Other states <sup>2</sup>	
	Total	Branches <sup>4</sup>	Agencies	Branches <sup>4</sup>	Agencies			Branches	Agencies
<i>Total loans, gross, by category</i>									
30 Real estate loans	5,142	2,150	2,992	1,509	12	2,126	207	285	1,003
31 Loans to financial institutions	51,637	40,311	11,326	36,632	872	10,061	2,794	441	838
32 Commercial banks in United States	28,346	21,983	6,363	19,984	245	6,346	1,355	302	114
33 U.S. branches and agencies of other foreign banks	24,507	18,416	6,091	16,789	196	6,148	1,021	284	71
34 Other commercial banks	3,839	3,567	272	3,195	49	199	334	19	43
35 Banks in foreign countries	21,212	16,520	4,692	15,210	573	3,515	1,076	137	701
36 Foreign branches of U.S. banks	674	544	130	511	0	128	15	10	9
37 Other	20,538	15,976	4,562	14,700	573	3,387	1,061	127	691
38 Other financial institutions	2,079	1,808	271	1,437	54	200	363	2	23
39 Loans for purchasing or carrying securities	1,281	1,250	31	1,169	0	111	0	1	0
40 Commercial and industrial loans	58,937	45,028	13,909	37,388	1,852	10,822	4,101	2,530	2,244
41 U.S. addressees (domicile)	34,819	25,888	8,932	19,713	255	7,817	3,522	1,796	1,717
42 Non-U.S. addressees (domicile)	24,118	19,140	4,978	17,675	1,597	3,005	579	734	528
43 Loans to individuals for household, family, and other personal expenditures	212	185	27	139	2	25	9	28	9
44 All other loans	15,620	11,589	4,031	10,728	1,499	1,951	617	154	671
45 Loans to foreign governments and official institutions	14,826	10,902	3,925	10,145	1,481	1,883	571	106	639
46 Other	794	688	106	583	17	68	46	48	31
47 Lease financing receivables	0	0	0	0	0	0	0	0	0
48 All other assets	42,226	28,763	13,464	25,354	749	12,014	520	2,576	1,012
49 Customers' liability on acceptances outstanding	14,183	10,944	3,239	10,519	134	3,035	246	162	88
50 U.S. addressees (domicile)	8,581	5,921	2,660	5,656	3	2,651	218	34	20
51 Non-U.S. addressees (domicile)	5,602	5,023	579	4,863	132	384	27	127	69
52 Net due from related banking institutions <sup>5</sup>	21,901	12,897	9,004	10,333	435	8,050	35	2,319	730
53 Other	6,142	4,921	1,221	4,503	180	929	240	96	194

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

A. March 31, 1984<sup>1</sup>—Continued

Millions of dollars

Item	All states <sup>2</sup>			New York		California, total <sup>3</sup>	Illinois, branches	Other states <sup>2</sup>	
	Total	Branches <sup>4</sup>	Agencies	Branches <sup>4</sup>	Agencies			Branches	Agencies
54 Total liabilities <sup>5</sup> .....	238,103	186,543	51,559	166,580	6,075	41,970	10,867	6,364	6,247
55 Total deposits and credit balances .....	120,705	105,619	15,086	97,243	1,966	12,446	3,234	3,567	2,249
56 Individuals, partnerships, and corporations .....	37,464	34,600	2,864	29,745	141	1,514	975	3,204	1,885
57 U.S. addressees (domicile) .....	20,884	20,797	88	16,535	19	409	762	3,132	28
58 Non-U.S. addressees (domicile) .....	16,579	13,804	2,776	13,210	122	1,105	213	72	1,857
59 U.S. government, states, and political subdivisions in United States .....	57	57	0	16	0	5	0	35	0
60 All other .....	83,184	70,962	12,223	67,482	1,825	10,927	2,258	329	364
61 Foreign governments and official institutions .....	4,351	4,090	261	3,988	81	155	14	25	87
62 Commercial banks in United States .....	33,539	27,040	6,499	25,429	844	5,924	1,041	141	159
63 U.S. branches and agencies of other foreign banks .....	23,148	18,307	4,841	17,021	328	4,895	802	75	28
64 Other commercial banks in United States .....	10,391	8,733	1,658	8,409	517	1,030	239	66	131
65 Banks in foreign countries .....	44,798	39,401	5,397	37,659	882	4,807	1,188	157	105
66 Foreign branches of U.S. banks .....	6,721	5,505	1,215	5,211	222	983	266	20	19
67 Other banks in foreign countries .....	38,077	33,896	4,181	32,448	660	3,824	922	137	86
68 Certified and officers' checks, travelers checks, and letters of credit sold for cash .....	496	430	66	406	17	40	16	5	12
69 Demand deposits .....	3,248	3,004	244	2,724	61	98	139	107	119
70 Individuals, partnerships, and corporations .....	1,705	1,594	110	1,374	0	52	118	75	86
71 U.S. addressees (domicile) .....	995	995	0	791	0	21	114	69	0
72 Non-U.S. addressees (domicile) .....	710	600	110	583	0	31	4	5	86
73 U.S. government, states, and political subdivisions in United States .....	11	11	0	10	0	0	0	0	0
74 All other .....	1,532	1,399	134	1,341	61	46	21	32	33
75 Foreign governments and official institutions .....	305	302	3	275	0	2	2	25	1
76 Commercial banks in United States .....	132	110	22	108	18	1	0	1	4
77 U.S. branches and agencies of other foreign banks .....	26	18	8	18	8	0	0	0	0
78 Other commercial banks in United States .....	106	92	14	90	10	1	0	1	4
79 Banks in foreign countries .....	599	557	43	552	26	3	3	1	15
80 Certified and officers' checks, travelers checks, and letters of credit sold for cash .....	496	430	66	406	17	40	16	5	12
81 Time deposits .....	116,239	101,723	14,516	93,814	1,724	12,235	3,021	3,386	2,059
82 Individuals, partnerships, and corporations .....	34,756	32,259	2,497	27,812	24	1,350	784	3,054	1,731
83 U.S. addressees (domicile) .....	19,293	19,293	0	15,402	0	321	578	2,992	0
84 Non-U.S. addressees (domicile) .....	15,463	12,966	2,497	12,410	24	1,030	205	62	1,731
85 U.S. government, states, and political subdivisions in United States .....	46	46	0	6	0	5	0	35	0
86 All other .....	81,473	69,418	12,019	65,997	1,700	10,879	2,238	296	328
87 Foreign governments and official institutions .....	4,012	3,775	237	3,699	62	153	12	0	85
88 Commercial banks in United States .....	33,362	26,897	6,464	25,289	814	5,923	1,041	140	155
89 U.S. branches and agencies of other foreign banks .....	23,109	18,276	4,833	16,990	320	4,895	802	75	28
90 Other commercial banks in United States .....	10,253	8,622	1,631	8,300	495	1,028	239	65	126
91 Banks in foreign countries .....	44,064	38,746	5,318	37,008	824	4,803	1,185	156	88
92 Savings deposits .....	703	635	68	449	0	67	73	74	39
93 Individuals, partnerships, and corporations .....	702	634	68	449	0	67	73	74	39
94 U.S. addressees (domicile) .....	435	435	0	270	0	26	70	69	0
95 Non-U.S. addressees (domicile) .....	267	199	68	178	0	42	3	5	39
96 U.S. government, states, and political subdivisions in United States .....	0	0	0	0	0	0	0	0	0
97 All other .....	1	1	0	1	0	0	0	0	0

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

A. March 31, 1984<sup>1</sup>—Continued

Millions of dollars

Item	All states <sup>2</sup>			New York		California, total <sup>3</sup>	Illinois, branches	Other states <sup>3</sup>	
	Total	Branches <sup>4</sup>	Agencies	Branches <sup>4</sup>	Agencies			Branches	Agencies
98 Credit balances .....	515	257	259	255	181	47	0	1	32
99 Individuals, partnerships, and corporations .....	301	112	189	111	117	44	0	1	28
100 U.S. addressees (domicile) .....	161	74	88	72	19	42	0	1	28
101 Non-U.S. addressees (domicile) .....	140	39	101	39	98	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 .....	214	144	70	144	64	2	0	0	3
104 Foreign governments and official institutions .....	34	13	21	13	20	1	0	0	0
105 Commercial banks in United States .....	45	33	13	33	12	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 .....	33	20	13	20	12	1	0	0	0
108 Banks in foreign countries .....	134	98	36	98	33	0	0	0	3
109 Federal funds purchased and securities sold under agreement to repurchase .....	21,196	15,479	5,716	14,226	680	5,026	840	279	146
<i>By holder</i>									
110 Commercial banks in United States .....	17,532	12,271	5,260	11,155	346	4,893	718	279	141
111 Others .....	3,664	3,208	456	3,071	334	132	121	0	5
<i>By type</i>									
112 One-day maturity or continuing contract .....	20,245	14,660	5,586	13,468	570	5,006	778	279	146
113 Securities sold under agreements to repurchase .....	1,865	1,836	30	1,826	12	9	10	0	9
114 Other .....	18,380	12,824	5,556	11,642	558	4,996	769	279	137
115 Other securities sold under agreements to repurchase .....	950	820	130	758	110	20	62	0	0
116 Other liabilities for borrowed money .....	46,605	27,595	19,010	26,026	2,130	16,520	760	496	674
117 Owed to banks .....	43,422	24,748	18,674	23,230	2,060	16,224	750	484	674
118 U.S. addressees (domicile) .....	41,217	22,742	18,475	21,285	1,995	16,190	733	443	573
119 Non-U.S. addressees (domicile) .....	2,205	2,006	199	1,945	65	35	17	41	101
120 Owed to others .....	3,183	2,847	335	2,796	70	296	10	12	0
121 U.S. addressees (domicile) .....	2,806	2,621	186	2,574	6	205	10	12	0
122 Non-U.S. addressees (domicile) .....	376	227	150	222	64	90	0	0	0
123 All other liabilities .....	49,597	37,850	11,747	29,085	1,299	7,978	6,034	2,023	3,178
124 Acceptances executed and outstanding .....	15,885	12,303	3,582	11,863	178	3,331	252	169	91
125 Net due to related banking institutions <sup>5</sup> .....	29,760	22,153	7,607	14,086	1,016	4,216	5,682	1,738	3,021
126 Other .....	3,952	3,394	558	3,136	105	431	100	115	66
<b>MEMO</b>									
127 Time deposits of \$100,000 or more .....	87,169	74,522	12,647	67,193	217	12,145	2,636	3,237	1,741
128 Certificates of deposit (CDs) in denominations of \$100,000 or more .....	29,363	27,540	1,823	22,826	1	1,125	1,148	3,121	1,142
129 Other .....	57,806	46,982	10,824	44,367	216	11,019	1,488	116	599
130 Savings deposits authorized for automatic transfer and NOW accounts .....	55	31	25	11	0	12	7	9	16
131 Money market time certificates of \$10,000 or more, and less than \$100,000 with original maturities of 26 weeks .....	0	0	0	0	0	0	0	0	0
132 Time certificates of deposit in denominations of \$100,000 or more with remaining maturity of more than 12 months .....	8,932	8,912	20	7,737	1	172	281	731	10
133 Acceptances refinanced with a U.S.- chartered bank .....	3,998	2,873	1,125	2,584	100	1,026	61	226	1
134 Statutory or regulatory asset pledge requirement .....	60,977	60,438	539	52,707	429	115	7,648	16	63
135 Statutory or regulatory asset maintenance requirement .....	8,776	8,331	444	5,606	0	478	379	1,873	440
136 Commercial letters of credit .....	7,976	5,323	2,653	4,782	181	2,321	242	252	199
137 Standby letters of credit, total .....	15,937	13,328	2,608	11,483	87	1,914	944	513	996
138 U.S. addressees (domicile) .....	13,183	10,868	2,315	9,310	7	1,713	756	475	921
139 Non-U.S. addressees (domicile) .....	2,754	2,460	293	2,173	81	201	188	37	75
140 Standby letters of credit conveyed to others through participations (included in total standby letters of credit) .....	1,616	1,479	137	1,312	0	132	55	22	96

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

A. March 31, 1984<sup>1</sup>—Continued

Millions of dollars

Item	All states <sup>2</sup>			New York		California, total <sup>3</sup>	Illinois, branches	Other states <sup>2</sup>	
	Total	Branches <sup>4</sup>	Agencies	Branches <sup>4</sup>	Agencies			Branches	Agencies
141 Holdings of commercial paper included in total gross loans	891	556	335	517	6	317	39	1	13
142 Holdings of acceptances included in total commercial and industrial loans	5,088	3,893	1,194	3,610	71	1,171	76	141	18
143 Immediately available funds with a maturity greater than one day (included in other liabilities for borrowed money)	31,191	17,104	14,088	15,933	1,640	12,405	609	311	293
144 Gross due from related banking institutions <sup>5</sup>	87,851	69,840	18,011	64,018	1,300	15,528	1,881	3,446	1,678
145 U.S. addressees (domicile)	22,933	15,155	7,778	11,807	101	7,149	187	2,939	749
146 Branches and agencies in the United States	22,396	14,898	7,498	11,554	101	6,870	184	2,938	748
147 In the same state as reporter	1,138	640	498	588	3	447	0	19	80
148 In other states	21,258	14,258	7,000	10,966	98	6,423	184	2,919	668
149 U.S. banking subsidiaries <sup>7</sup>	537	257	280	253	0	279	3	0	2
150 Non-U.S. addressees (domicile)	64,918	54,685	10,233	52,211	1,199	8,379	1,694	508	928
151 Head office and non-U.S. branches and agencies	62,630	52,662	9,968	50,208	1,198	8,203	1,684	498	840
152 Non-U.S. banking companies and offices	2,288	2,023	265	2,003	1	176	10	10	89
153 Gross due to related banking institutions <sup>5</sup>	95,710	79,096	16,614	67,771	1,882	11,694	7,528	2,866	3,969
154 U.S. addressees (domicile)	22,571	16,509	6,063	9,880	304	3,188	3,787	2,354	3,057
155 Branches and agencies in the United States	22,306	16,295	6,011	9,767	304	3,159	3,707	2,342	3,027
156 In the same state as reporter	945	460	485	409	23	444	0	17	52
157 In other states	21,361	15,835	5,526	9,358	281	2,715	3,707	2,325	2,975
158 U.S. banking subsidiaries <sup>7</sup>	265	214	52	113	0	29	80	12	31
159 Non-U.S. addressees (domicile)	73,139	62,587	10,552	57,891	1,577	8,506	3,742	511	911
160 Head office and non-U.S. branches and agencies	71,235	60,794	10,441	56,125	1,573	8,419	3,727	511	880
161 Non-U.S. banking companies and offices	1,904	1,793	110	1,766	4	87	15	1	31
<i>Average for 30 calendar days (or calendar month) ending with report date</i>									
162 Total assets	237,209	184,586	52,623	165,129	6,446	42,637	10,231	6,641	6,125
163 Cash and due from depository institutions	41,640	37,857	3,784	35,273	457	3,500	1,860	295	256
164 Federal funds sold and securities purchased under agreements to resell	6,813	5,727	1,086	5,518	510	522	114	73	76
165 Total loans	128,275	96,463	31,812	84,064	4,080	24,738	7,311	3,442	4,640
166 Loans to banks in foreign countries	21,881	16,923	4,958	15,489	577	3,954	1,029	112	720
167 Total deposits and credit balances	115,790	100,745	15,045	92,461	1,992	12,389	3,090	3,743	2,114
168 Time CDs in denominations of \$100,000 or more	28,291	26,529	1,762	21,662	11	1,103	1,088	3,343	1,084
169 Federal funds purchased and securities sold under agreements to repurchase	20,585	15,060	5,525	13,873	609	4,994	614	343	153
170 Other liabilities for borrowed money	43,894	24,789	19,105	23,341	2,232	16,584	705	473	560
171 Number of reports filed <sup>8</sup>	445	268	177	173	31	115	43	32	51

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

B. June 30, 1984<sup>1</sup>

Millions of dollars

Item	All states <sup>2</sup>			New York		California, total <sup>3</sup>	Illinois, branches	Other states <sup>2</sup>	
	Total	Branches <sup>3</sup>	Agencies	Branches <sup>3</sup>	Agencies			Branches	Agencies
1 Total assets <sup>4</sup> .....	251,835	196,633	55,202	175,019	5,803	45,717	11,777	6,613	6,906
2 Cash and due from depository institutions .....	54,479	49,704	4,775	46,601	331	4,613	2,057	492	384
3 Currency and coin (U.S. and foreign) .....	22	19	2	14	1	2	2	2	1
4 Balances with Federal Reserve Banks .....	990	924	66	829	14	45	24	54	25
5 Balances with other central banks .....	46	46	0	38	0	0	8	0	0
6 Demand balances with commercial banks in United States .....	1,409	1,237	171	1,117	53	95	80	21	42
7 All other balances with depository institutions in United States and with banks in foreign countries .....	51,732	47,209	4,522	44,343	259	4,465	1,939	414	312
8 Time and savings balances with commercial banks in United States .....	25,249	22,556	2,693	20,886	213	2,585	1,128	250	187
9 Balances with other depository institutions in United States .....	541	528	14	516	0	13	0	11	1
10 Balances with banks in foreign countries .....	25,941	24,125	1,816	22,940	46	1,867	811	152	125
11 Foreign branches of U.S. banks .....	2,056	2,020	36	1,953	10	36	57	0	0
12 Other banks in foreign countries .....	23,885	22,105	1,780	20,987	36	1,831	753	152	125
13 Cash items in process of collection .....	281	268	13	260	4	6	4	2	4
14 Total securities, loans, and lease financing receivables .....	143,379	109,205	34,173	94,521	4,364	27,096	9,046	3,303	5,049
15 Total securities, book value .....	9,790	8,888	902	8,412	103	801	319	33	122
16 U.S. Treasury .....	4,962	4,744	218	4,522	87	54	174	25	100
17 Obligations of other U.S. government agencies and corporations .....	538	518	20	512	1	16	1	2	6
18 Obligations of states and political subdivisions in United States .....	66	56	10	41	0	1	14	1	9
19 Other bonds, notes, debentures, and corporate stock .....	4,224	3,570	654	3,337	15	731	129	5	7
20 Federal funds sold and securities purchased under agreements to resell .....	6,923	5,965	958	5,722	521	374	158	73	74
<i>By holder</i>									
21 Commercial banks in United States .....	6,120	5,463	656	5,220	234	359	158	73	74
22 Others .....	804	502	302	502	287	15	0	0	0
<i>By type</i>									
23 One-day maturity or continuing contract .....	6,364	5,406	958	5,163	521	374	158	73	74
24 Securities purchased under agreements to resell .....	269	222	47	222	40	0	0	0	7
25 Other .....	6,095	5,183	912	4,940	482	374	158	73	67
26 Other securities purchased under agreements to resell .....	559	559	0	559	0	0	0	0	0
27 Total loans, gross .....	133,958	100,638	33,321	86,418	4,264	26,340	8,733	3,274	4,929
28 Less: Unearned income on loans .....	369	320	49	308	4	45	6	4	2
29 EQUALS: Loans, net .....	133,589	100,317	33,272	86,110	4,261	26,295	8,727	3,270	4,927



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

B. June 30, 1984<sup>1</sup>—Continued

Millions of dollars

Item	All states <sup>2</sup>			New York		California, total <sup>4</sup>	Illinois, branches	Other states <sup>2</sup>	
	Total	Branches <sup>3</sup>	Agencies	Branches <sup>3</sup>	Agencies			Branches	Agencies
<i>Total loans, gross, by category</i>									
30 Real estate loans . . . . .	4,883	2,147	2,736	1,377	16	1,996	225	252	1,017
31 Loans to financial institutions . . . . .	52,204	40,293	11,911	35,654	887	10,784	3,655	497	727
32 Commercial banks in United States . . . . .	28,605	21,670	6,935	19,170	234	6,946	1,830	316	109
33 U.S. branches and agencies of other foreign banks . . . . .	24,302	17,717	6,585	15,708	199	6,660	1,361	304	69
34 Other commercial banks . . . . .	4,303	3,953	350	3,462	35	286	468	12	40
35 Banks in foreign countries . . . . .	21,168	16,389	4,779	14,747	596	3,714	1,337	180	594
36 Foreign branches of U.S. banks . . . . .	870	688	182	639	0	210	16	5	0
37 Other . . . . .	20,298	15,700	4,597	14,108	596	3,504	1,321	175	594
38 Other financial institutions . . . . .	2,431	2,234	197	1,737	57	125	489	1	23
39 Loans for purchasing or carrying securities . . . . .	1,080	1,079	1	1,001	1	77	0	1	0
40 Commercial and industrial loans . . . . .	58,228	43,622	14,606	35,790	1,861	11,546	4,271	2,316	2,443
41 U.S. addressees (domicile) . . . . .	35,540	25,813	9,728	19,452	259	8,621	3,665	1,624	1,920
42 Non-U.S. addressees (domicile) . . . . .	22,687	17,809	4,878	16,339	1,602	2,926	606	691	524
43 Loans to individuals for household, family, and other personal expenditures . . . . .	252	226	26	179	2	27	8	29	8
44 All other loans . . . . .	17,311	13,270	4,040	12,417	1,498	1,909	574	180	733
45 Loans to foreign governments and official institutions . . . . .	16,457	12,559	3,897	11,784	1,477	1,799	545	146	706
46 Other . . . . .	854	711	143	633	20	110	29	34	27
47 Lease financing receivables . . . . .	0	0	0	0	0	0	0	0	0
48 All other assets . . . . .	47,054	31,759	15,295	28,174	587	13,633	516	2,745	1,399
49 Customers' liability on acceptances outstanding . . . . .	16,435	12,238	4,197	11,783	131	3,994	197	228	103
50 U.S. addressees (domicile) . . . . .	10,433	6,981	3,452	6,763	31	3,416	174	29	20
51 Non-U.S. addressees (domicile) . . . . .	6,002	5,257	745	5,020	100	578	23	199	83
52 Net due from related banking institutions <sup>6</sup> . . . . .	24,304	14,611	9,693	12,017	262	8,536	26	2,388	1,075
53 Other . . . . .	6,315	4,910	1,405	4,374	194	1,104	293	129	221

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

B. June 30, 1984<sup>1</sup>—Continued

Millions of dollars

Item	All states <sup>2</sup>			New York		California, total <sup>1</sup>	Illinois, branches	Other states <sup>2</sup>	
	Total	Branches <sup>3</sup>	Agencies	Branches <sup>3</sup>	Agencies			Branches	Agencies
54 Total liabilities <sup>2</sup> .....	251,835	196,633	55,202	175,019	5,803	45,717	11,777	6,613	6,906
55 Total deposits and credit balances .....	132,311	114,725	17,586	105,079	2,034	14,928	3,838	3,898	2,534
56 Individuals, partnerships, and corporations .....	40,698	37,863	2,835	32,574	87	1,568	1,013	3,358	2,098
57 U.S. addressees (domicile) .....	21,530	21,464	66	17,122	18	386	735	3,253	17
58 Non-U.S. addressees (domicile) .....	19,168	16,399	2,769	15,453	69	1,182	278	105	2,081
59 U.S. government, states, and political subdivisions in United States .....	115	115	0	25	0	4	3	83	0
60 All other .....	91,499	76,747	14,751	72,480	1,948	13,356	2,822	457	437
61 Foreign governments and official institutions .....	5,845	5,528	318	5,273	140	221	20	61	130
62 Commercial banks in United States .....	36,533	28,298	8,235	26,367	939	7,679	1,242	149	156
63 U.S. branches and agencies of other foreign banks .....	26,548	20,226	6,322	18,622	423	6,307	1,081	78	38
64 Other commercial banks in United States .....	9,985	8,072	1,913	7,745	516	1,372	161	72	119
65 Banks in foreign countries .....	48,667	42,531	6,136	40,482	839	5,424	1,546	240	135
66 Foreign branches of U.S. banks .....	6,803	5,373	1,430	4,962	202	1,303	215	107	15
67 Other banks in foreign countries .....	41,865	37,159	4,706	35,520	637	4,121	1,332	134	121
68 Certified and officers' checks, travelers checks, and letters of credit sold for cash .....	453	390	63	358	30	31	14	6	15
69 Demand deposits .....	3,392	3,175	217	2,852	30	85	135	142	148
70 Individuals, partnerships, and corporations .....	1,757	1,650	107	1,436	1	48	114	69	90
71 U.S. addressees (domicile) .....	1,070	1,070	0	875	0	21	109	64	0
72 Non-U.S. addressees (domicile) .....	687	580	107	560	1	26	5	5	90
73 U.S. government, states, and political subdivisions in United States .....	9	9	0	5	0	0	0	4	0
74 All other .....	1,626	1,516	110	1,411	30	37	21	69	58
75 Foreign governments and official institutions .....	437	434	3	370	0	1	2	61	2
76 Commercial banks in United States .....	160	139	21	136	0	1	0	1	21
77 U.S. branches and agencies of other foreign banks .....	16	16	0	15	0	1	0	0	0
78 Other commercial banks in United States .....	144	123	21	121	0	0	0	1	21
79 Banks in foreign countries .....	576	553	22	547	0	3	5	1	20
80 Certified and officers' checks, travelers checks, and letters of credit sold for cash .....	453	390	63	358	30	31	14	6	15
81 Time deposits .....	127,833	110,688	17,145	101,553	1,906	14,742	3,627	3,688	2,317
82 Individuals, partnerships, and corporations .....	38,001	35,441	2,560	30,553	38	1,422	823	3,222	1,943
83 U.S. addressees (domicile) .....	19,875	19,875	0	15,888	0	307	554	3,126	0
84 Non-U.S. addressees (domicile) .....	18,127	15,566	2,560	14,666	38	1,115	269	96	1,943
85 U.S. government, states, and political subdivisions in United States .....	105	105	0	21	0	4	3	79	0
86 All other .....	89,727	75,142	14,585	70,979	1,868	13,317	2,801	388	374
87 Foreign governments and official institutions .....	5,369	5,077	292	4,885	119	218	18	0	128
88 Commercial banks in United States .....	36,356	28,156	8,201	26,226	927	7,677	1,242	148	135
89 U.S. branches and agencies of other foreign banks .....	26,532	20,210	6,322	18,606	423	6,306	1,081	78	38
90 Other commercial banks in United States .....	9,825	7,946	1,879	7,621	504	1,371	161	70	97
91 Banks in foreign countries .....	48,002	41,910	6,092	39,867	822	5,421	1,541	240	111
92 Savings deposits .....	737	669	67	483	0	66	75	66	46
93 Individuals, partnerships, and corporations .....	736	669	67	483	0	66	75	66	46
94 U.S. addressees (domicile) .....	445	445	0	285	0	26	72	62	0
95 Non-U.S. addressees (domicile) .....	292	224	67	198	0	40	4	4	46
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

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

B. June 30, 1984<sup>1</sup>—Continued

Millions of dollars

Item	All states <sup>2</sup>			New York		California, total <sup>1</sup>	Illinois, branches	Other states <sup>2</sup>	
	Total	Branches <sup>3</sup>	Agencies	Branches <sup>3</sup>	Agencies			Branches	Agencies
98 Credit balances .....	350	193	157	191	99	35	0	1	24
99 Individuals, partnerships, and corporations .....	204	103	100	102	49	33	0	1	20
100 U.S. addressees (domicile) .....	140	75	66	73	18	32	0	1	17
101 Non-U.S. addressees (domicile) .....	63	29	34	29	31	1	0	0	3
102 U.S. government, states, and political subdivisions in United States .....	0	0	0	0	0	0	0	0	0
103 All other .....	146	89	57	89	50	2	0	0	4
104 Foreign governments and official institutions .....	40	17	22	17	21	1	0	0	0
105 Commercial banks in United States .....	17	4	13	4	12	1	0	0	0
106 U.S. branches and agencies of other foreign banks .....	1	1	0	1	0	0	0	0	0
107 Other commercial banks in United States .....	16	3	13	3	12	1	0	0	0
108 Banks in foreign countries .....	90	68	22	68	17	0	0	0	4
109 Federal funds purchased and securities sold under agreements to repurchase .....	20,060	14,258	5,802	13,295	518	5,260	452	330	205
<i>By holder</i>									
110 Commercial banks in United States .....	16,365	10,956	5,409	10,052	258	5,144	403	330	177
111 Others .....	3,694	3,301	393	3,243	260	116	48	0	28
<i>By type</i>									
112 One-day maturity or continuing contract .....	19,318	13,593	5,724	12,669	446	5,255	413	330	205
113 Securities sold under agreements to repurchase .....	2,202	2,172	30	2,170	12	10	1	0	10
114 Other .....	17,116	11,421	5,694	10,500	434	5,245	412	330	195
115 Other securities sold under agreements to repurchase .....	742	664	78	626	72	6	39	0	0
116 Other liabilities for borrowed money .....	45,511	27,294	18,217	25,464	1,949	16,183	923	558	435
117 Owed to banks .....	41,436	23,780	17,656	22,001	1,883	15,648	914	555	435
118 U.S. addressees (domicile) .....	39,923	22,399	17,524	20,691	1,856	15,599	893	521	362
119 Non-U.S. addressees (domicile) .....	1,513	1,381	132	1,309	27	50	21	34	73
120 Owed to others .....	4,075	3,514	561	3,463	66	534	8	3	0
121 U.S. addressees (domicile) .....	3,685	3,230	455	3,206	6	462	8	3	0
122 Non-U.S. addressees (domicile) .....	390	284	106	258	60	73	0	0	0
123 All other liabilities .....	53,953	40,357	13,597	31,180	1,302	9,346	6,565	1,828	3,732
124 Acceptances executed and outstanding .....	17,742	13,791	3,952	13,305	155	3,748	214	242	79
125 Net due to related banking institutions <sup>6</sup> .....	32,298	23,304	8,994	14,915	1,029	5,094	6,232	1,474	3,555
126 Other .....	3,912	3,262	650	2,961	118	504	119	113	98
<b>MEMO</b>									
127 Time deposits of \$100,000 or more .....	93,555	78,687	14,868	69,787	243	14,402	3,564	3,551	2,010
128 Certificates of deposit (CDs) in denominations of \$100,000 or more .....	32,301	30,389	1,913	25,160	10	1,328	1,270	3,202	1,331
129 Other .....	61,254	48,299	12,955	44,626	232	13,074	2,294	349	679
130 Savings deposits authorized for automatic transfer and NOW accounts .....	61	33	28	13	0	12	7	8	20
131 Money market time certificates of \$10,000 or more, and less than \$100,000 with original maturities of 26 weeks .....	0	0	0	0	0	0	0	0	0
132 Time certificates of deposit in denominations of \$100,000 or more with remaining maturity of more than 12 months .....	8,610	8,563	47	7,238	0	206	340	815	11
133 Acceptances refinanced with a U.S.-chartered bank .....	4,404	3,092	1,312	2,711	59	1,309	34	290	1
134 Statutory or regulatory asset pledge requirement .....	60,591	60,034	557	51,403	444	123	8,531	23	67
135 Statutory or regulatory asset maintenance requirement .....	9,361	8,939	422	5,885	0	500	405	2,152	418
136 Commercial letters of credit .....	7,858	5,232	2,627	4,609	141	2,333	307	223	246
137 Standby letters of credit, total .....	17,884	15,379	2,505	13,060	97	1,905	1,266	650	907
138 U.S. addressees (domicile) .....	14,732	12,545	2,188	10,542	4	1,689	1,097	595	805
139 Non-U.S. addressees (domicile) .....	3,152	2,834	318	2,518	93	216	170	54	101
140 Standby letters of credit conveyed to others through participations (included in total standby letters of credit) .....	3,098	2,964	134	2,647	0	101	166	86	97

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

B. June 30, 1984<sup>1</sup>—Continued

Millions of dollars

Item	All states <sup>2</sup>			New York		California, total <sup>4</sup>	Illinois, branches	Other states <sup>3</sup>	
	Total	Branches <sup>3</sup>	Agencies	Branches <sup>3</sup>	Agencies			Branches	Agencies
141 Holdings of commercial paper included in total gross loans .....	674	395	279	332	10	260	59	0	12
142 Holdings of acceptances included in total commercial and industrial loans .....	5,743	4,348	1,395	4,170	70	1,375	85	40	4
143 Immediately available funds with a maturity greater than one day (included in other liabilities for borrowed money) .....	30,272	16,768	13,504	15,307	1,564	12,067	786	413	136
144 Gross due from related banking institutions <sup>6</sup> ..	94,768	75,547	19,221	68,801	1,233	16,500	2,559	3,501	2,173
145 U.S. addressees (domicile) .....	26,456	17,624	8,832	14,089	42	8,291	147	2,969	918
146 Branches and agencies in the United States .....	25,900	17,265	8,635	13,741	42	8,092	141	2,969	915
147 In the same state as reporter .....	2,153	1,075	1,078	1,001	2	1,033	0	4	113
148 In other states .....	23,747	16,190	7,557	12,739	40	7,060	141	2,965	802
149 U.S. banking subsidiaries <sup>7</sup> .....	556	360	197	349	0	198	7	0	3
150 Non-U.S. addressees (domicile) .....	68,312	57,922	10,389	54,712	1,191	8,209	2,412	532	1,255
151 Head office and non-U.S. branches and agencies .....	65,675	55,548	10,127	52,376	1,177	8,096	2,373	532	1,121
152 Non-U.S. banking companies and offices .....	2,637	2,375	262	2,336	15	113	39	0	135
153 Gross due to related banking institutions <sup>6</sup> .....	102,762	84,240	18,522	71,699	2,000	13,058	8,765	2,586	4,653
154 U.S. addressees (domicile) .....	26,350	18,554	7,796	11,342	215	4,518	4,540	2,040	3,694
155 Branches and agencies in the United States .....	25,990	18,251	7,739	11,138	215	4,487	4,455	2,030	3,665
156 In the same state as reporter .....	2,317	1,260	1,056	1,181	22	1,033	0	4	77
157 In other states .....	23,674	16,991	6,683	9,957	193	3,453	4,455	2,026	3,588
158 U.S. banking subsidiaries <sup>7</sup> .....	360	303	57	204	0	31	85	10	30
159 Non-U.S. addressees (domicile) .....	76,412	65,686	10,726	60,357	1,785	8,540	4,225	546	959
160 Head office and non-U.S. branches and agencies .....	74,185	63,619	10,566	58,342	1,734	8,433	4,210	546	920
161 Non-U.S. banking companies and offices .....	2,227	2,067	160	2,015	51	107	15	0	39
<i>Average for 30 calendar days (or calendar month) ending with report date</i>									
162 Total assets .....	252,176	196,933	55,243	175,699	6,133	45,620	11,458	6,468	6,799
163 Cash and due from depository institutions ..	51,275	46,451	4,824	43,538	322	4,688	1,952	419	357
164 Federal funds sold and securities purchased under agreements to resell .....	7,468	6,518	951	6,284	576	319	155	62	72
165 Total loans .....	133,826	100,151	33,675	86,102	4,264	26,658	8,531	3,346	4,925
166 Loans to banks in foreign countries .....	20,438	15,541	4,897	14,040	602	4,037	1,063	130	566
167 Total deposits and credit balances .....	127,413	109,877	17,536	100,368	1,935	15,059	3,844	3,745	2,462
168 Time CDs in denominations of \$100,000 or more .....	31,112	29,281	1,831	24,005	16	1,334	1,267	3,260	1,230
169 Federal funds purchased and securities sold under agreements to repurchase .....	19,486	14,431	5,055	13,402	534	4,515	556	307	172
170 Other liabilities for borrowed money .....	45,362	27,008	18,354	25,317	1,983	16,206	821	539	496
171 Number of reports filed <sup>8</sup> .....	452	279	173	178	30	116	44	32	52

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

C. September 30, 1984<sup>1</sup>

Millions of dollars

Item	All states <sup>2</sup>			New York		California, total <sup>1</sup>	Illinois, branches	Other states <sup>2</sup>	
	Total	Branches <sup>3</sup>	Agencies	Branches <sup>3</sup>	Agencies			Branches	Agencies
<b>1 Total assets<sup>5</sup></b> .....	<b>259,605</b>	<b>204,661</b>	<b>54,945</b>	<b>183,178</b>	<b>5,847</b>	<b>45,001</b>	<b>12,278</b>	<b>5,919</b>	<b>7,382</b>
2 Cash and due from depository institutions .....	58,246	52,965	5,281	49,965	380	5,109	1,901	521	370
3 Currency and coin (U.S. and foreign) .....	27	24	3	18	1	2	2	1	1
4 Balances with Federal Reserve Banks .....	815	761	55	684	16	40	22	40	14
5 Balances with other central banks .....	23	22	1	21	1	0	1	0	0
6 Demand balances with commercial banks in United States .....	1,292	1,104	188	1,025	60	106	37	21	43
7 All other balances with depository institutions in United States and with banks in foreign countries ..	55,817	50,805	5,012	47,976	301	4,940	1,834	456	310
8 Time and savings balances with commercial banks in United States .....	28,905	25,959	2,946	24,251	231	2,854	1,077	289	202
9 Balances with other depository institutions in United States .....	92	72	20	70	0	4	0	0	17
10 Balances with banks in foreign countries .....	26,820	24,774	2,046	23,654	70	2,082	757	167	91
11 Foreign branches of U.S. banks ..	1,656	1,601	56	1,544	26	21	56	0	8
12 Other banks in foreign countries .....	25,163	23,173	1,990	22,109	43	2,061	700	167	83
13 Cash items in process of collection ..	273	251	22	241	2	21	5	3	1
<b>14 Total securities, loans, and lease financing receivables .....</b>	<b>142,249</b>	<b>108,484</b>	<b>33,765</b>	<b>93,877</b>	<b>4,383</b>	<b>26,221</b>	<b>8,970</b>	<b>3,351</b>	<b>5,447</b>
15 Total securities, book value .....	10,781	9,665	1,116	9,112	81	1,015	387	26	159
16 U.S. Treasury .....	4,888	4,703	186	4,442	56	56	216	18	100
17 Obligations of other U.S. government agencies and corporations .....	681	663	18	657	0	16	1	2	5
18 Obligations of states and political subdivisions in United States .....	131	121	10	107	0	1	13	1	9
19 Other bonds, notes, debentures, and corporate stock .....	5,081	4,178	903	3,907	25	943	156	5	45
20 Federal funds sold and securities purchased under agreements to resell .....	9,103	7,673	1,430	7,079	778	601	499	75	72
<i>By holder</i>									
21 Commercial banks in United States ..	7,924	6,886	1,038	6,301	443	544	489	75	72
22 Others .....	1,179	787	391	777	335	56	10	0	0
<i>By type</i>									
23 One-day maturity or continuing contract .....	8,955	7,527	1,428	6,933	778	599	499	75	72
24 Securities purchased under agreements to resell .....	213	177	36	175	22	2	0	0	14
25 Other .....	8,742	7,350	1,392	6,758	756	597	499	75	58
26 Other securities purchased under agreements to resell .....	147	146	1	146	0	1	0	0	0
27 Total loans, gross .....	131,846	99,142	32,703	85,073	4,305	25,258	8,590	3,328	5,291
28 Less: Unearned income on loans .....	377	323	55	309	3	52	8	3	3
29 EQUALS: Loans, net .....	131,468	98,820	32,649	84,764	4,302	25,206	8,582	3,325	5,289

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

**C. September 30, 1984<sup>1</sup>—Continued**

Millions of dollars

Item	All states <sup>2</sup>			New York		California, total <sup>4</sup>	Illinois, branches	Other states <sup>2</sup>	
	Total	Branches <sup>3</sup>	Agencies	Branches <sup>3</sup>	Agencies			Branches	Agencies
<i>Total loans, gross, by category</i>									
30 Real estate loans	4,815	2,132	2,684	1,355	22	1,948	254	240	997
31 Loans to financial institutions	48,765	38,295	10,470	34,220	752	9,520	3,091	504	678
32 Commercial banks in United States	26,037	20,316	5,721	18,051	171	5,818	1,664	245	88
33 U.S. branches and agencies of other foreign banks	22,530	17,054	5,476	15,246	148	5,593	1,287	198	58
34 Other commercial banks	3,507	3,262	245	2,806	23	225	377	46	30
35 Banks in foreign countries	20,018	15,498	4,520	14,223	535	3,507	924	258	570
36 Foreign branches of U.S. banks	788	569	219	525	0	239	17	6	0
37 Other	19,230	14,929	4,301	13,698	535	3,268	907	252	570
38 Other financial institutions	2,711	2,482	229	1,945	47	196	503	1	19
39 Loans for purchasing or carrying securities	1,162	1,098	65	1,023	5	135	0	0	0
40 Commercial and industrial loans	60,333	45,180	15,153	36,940	1,778	11,736	4,639	2,393	2,847
41 U.S. addressees (domicile)	37,224	26,989	10,235	20,186	220	8,743	4,075	1,694	2,307
42 Non-U.S. addressees (domicile)	23,110	18,191	4,918	16,755	1,558	2,994	564	699	540
43 Loans to individuals for household, family, and other personal expenditures	273	241	33	194	4	28	8	28	11
44 All other loans	16,496	12,197	4,300	11,343	1,745	1,891	597	162	758
45 Loans to foreign governments and official institutions	15,702	11,539	4,163	10,771	1,727	1,797	567	118	721
46 Other	795	658	137	571	18	94	30	44	37
47 Lease financing receivables	0	0	0	0	0	0	0	0	0
48 All other assets	50,007	35,538	14,469	32,257	307	13,070	909	1,972	1,492
49 Customers' liability on acceptances outstanding	18,919	14,223	4,697	13,758	47	4,601	215	216	82
50 U.S. addressees (domicile)	11,951	7,795	4,157	7,547	8	4,168	179	37	12
51 Non-U.S. addressees (domicile)	6,968	6,428	540	6,211	39	433	36	178	70
52 Net due from related banking institutions <sup>5</sup>	23,523	15,220	8,303	12,997	69	7,321	373	1,611	1,152
53 Other	7,564	6,096	1,469	5,503	190	1,148	321	145	258

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

C. September 30, 1984<sup>1</sup>—Continued

Millions of dollars

Item	All states <sup>2</sup>			New York		California, total <sup>4</sup>	Illinois, branches	Other states <sup>2</sup>	
	Total	Branches <sup>3</sup>	Agencies	Branches <sup>3</sup>	Agencies			Branches	Agencies
54 Total liabilities <sup>5</sup> .....	259,605	204,661	54,945	183,178	5,847	45,001	12,278	5,919	7,382
55 Total deposits and credit balances .....	138,444	120,765	17,679	111,732	1,801	15,153	4,141	3,014	2,602
56 Individuals, partnerships, and corporations .....	40,117	37,144	2,972	32,435	86	1,552	1,312	2,499	2,234
57 U.S. addressees (domicile) .....	20,630	20,551	79	16,735	10	402	1,066	2,399	18
58 Non-U.S. addressees (domicile) .....	19,486	16,593	2,894	15,700	76	1,150	245	100	2,215
59 U.S. government, states, and political subdivisions in United States .....	86	86	0	27	0	4	20	36	0
60 All other .....	98,241	83,534	14,707	79,270	1,715	13,597	2,810	480	368
61 Foreign governments and official institutions .....	5,742	5,446	297	5,246	164	206	25	31	70
62 Commercial banks in United States .....	39,309	31,152	8,157	28,895	867	7,726	1,416	298	107
63 U.S. branches and agencies of other foreign banks .....	28,403	22,042	6,361	20,141	380	6,370	1,240	230	43
64 Other commercial banks in United States .....	10,906	9,110	1,796	8,754	487	1,357	176	68	64
65 Banks in foreign countries .....	52,776	46,572	6,204	44,796	666	5,635	1,357	146	176
66 Foreign branches of U.S. banks .....	6,585	5,272	1,313	4,944	157	1,213	219	40	12
67 Other banks in foreign countries .....	46,191	41,299	4,892	39,852	508	4,422	1,138	106	164
68 Certified and officers' checks, travelers checks, and letters of credit sold for cash .....	413	365	49	334	19	30	11	4	16
69 Demand deposits .....	3,212	3,005	208	2,715	22	83	129	109	154
70 Individuals, partnerships, and corporations .....	1,785	1,660	125	1,444	3	47	113	71	108
71 U.S. addressees (domicile) .....	1,111	1,111	0	917	0	23	110	61	0
72 Non-U.S. addressees (domicile) .....	674	548	125	527	3	24	3	10	108
73 U.S. government, states, and political subdivisions in United States .....	4	4	0	4	0	0	1	0	0
74 All other .....	1,422	1,340	82	1,268	19	35	16	38	46
75 Foreign governments and official institutions .....	288	286	2	253	0	2	2	31	1
76 Commercial banks in United States .....	123	119	4	115	0	1	1	2	3
77 U.S. branches and agencies of other foreign banks .....	26	25	0	25	0	0	0	0	0
78 Other commercial banks in United States .....	97	94	3	90	0	1	1	2	3
79 Banks in foreign countries .....	598	571	27	567	0	3	2	0	26
80 Certified and officers' checks, travelers checks, and letters of credit sold for cash .....	413	365	49	334	19	30	11	4	16
81 Time deposits .....	133,980	116,786	17,194	108,228	1,651	14,946	3,941	2,835	2,378
82 Individuals, partnerships, and corporations .....	37,341	34,687	2,655	30,379	36	1,384	1,128	2,357	2,057
83 U.S. addressees (domicile) .....	18,935	18,935	0	15,475	0	301	889	2,271	0
84 Non-U.S. addressees (domicile) .....	18,406	15,751	2,655	14,904	36	1,083	240	86	2,057
85 U.S. government, states, and political subdivisions in United States .....	82	82	0	23	0	4	19	36	0
86 All other .....	96,557	82,018	14,539	77,826	1,615	13,559	2,794	442	321
87 Foreign governments and official institutions .....	5,354	5,108	245	4,942	116	203	23	0	69
88 Commercial banks in United States .....	39,110	30,973	8,137	28,720	851	7,725	1,415	296	103
89 U.S. branches and agencies of other foreign banks .....	28,323	21,963	6,361	20,062	380	6,370	1,240	230	43
90 Other commercial banks in United States .....	10,786	9,010	1,776	8,658	471	1,356	175	66	60
91 Banks in foreign countries .....	52,093	45,936	6,157	44,165	648	5,630	1,356	146	150
92 Savings deposits .....	765	691	73	507	0	67	71	70	49
93 Individuals, partnerships, and corporations .....	765	691	73	507	0	67	71	70	49
94 U.S. addressees (domicile) .....	454	454	0	294	0	27	67	66	0
95 Non-U.S. addressees (domicile) .....	311	238	73	214	0	41	3	4	49
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

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

C. September 30, 1984<sup>1</sup>—Continued

Millions of dollars

Item	All states <sup>2</sup>			New York		California, total <sup>4</sup>	Illinois, branches	Other states <sup>3</sup>	
	Total	Branches <sup>5</sup>	Agencies	Branches <sup>5</sup>	Agencies			Branches	Agencies
98 Credit balances .....	487	283	204	281	127	56	0	1	21
99 Individuals, partnerships, and corporations.	225	107	119	105	47	53	0	1	20
100 U.S. addressees (domicile) .....	130	51	79	50	10	51	0	1	18
101 Non-U.S. addressees (domicile) .....	96	56	40	56	37	2	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 .....	261	176	85	176	81	3	0	0	1
104 Foreign governments and official institutions .....	100	52	49	52	47	1	0	0	0
105 Commercial banks in United States .....	77	60	17	60	16	0	0	0	1
106 U.S. branches and agencies of other foreign banks .....	54	54	0	54	0	0	0	0	0
107 Other commercial banks in United States .....	23	6	17	6	16	0	0	0	1
108 Banks in foreign countries .....	85	65	20	65	18	2	0	0	0
109 Federal funds purchased and securities sold under agreements to repurchase .....	22,840	16,981	5,859	16,044	561	5,328	531	227	150
<i>By holder</i>									
110 Commercial banks in United States .....	18,964	13,604	5,360	12,785	238	5,150	438	227	126
111 Others .....	3,876	3,377	498	3,258	322	178	93	0	24
<i>By type</i>									
112 One-day maturity or continuing contract .....	21,680	15,939	5,741	15,039	465	5,304	496	227	150
113 Securities sold under agreements to repurchase .....	2,109	2,078	31	2,042	12	25	20	0	10
114 Other .....	19,571	13,861	5,710	12,997	453	5,279	476	227	140
115 Other securities sold under agreements to repurchase .....	1,160	1,042	118	1,005	96	24	35	0	0
116 Other liabilities for borrowed money .....	40,299	23,717	16,582	21,697	1,940	14,325	1,015	635	686
117 Owed to banks .....	38,460	22,089	16,371	20,117	1,881	14,151	999	626	686
118 U.S. addressees (domicile) .....	37,125	20,914	16,211	19,018	1,845	14,125	979	592	565
119 Non-U.S. addressees (domicile) .....	1,335	1,175	160	1,098	37	25	20	34	121
120 Owed to others .....	1,839	1,628	211	1,581	59	174	16	9	0
121 U.S. addressees (domicile) .....	1,663	1,543	120	1,496	8	134	16	9	0
122 Non-U.S. addressees (domicile) .....	176	85	91	85	51	40	0	0	0
123 All other liabilities .....	58,023	43,198	14,825	33,704	1,545	10,196	6,591	2,043	3,943
124 Acceptances executed and outstanding .....	20,934	15,951	4,983	15,446	62	4,869	230	242	85
125 Net due to related banking institutions <sup>6</sup> .....	32,058	22,892	9,166	14,263	1,364	4,797	6,195	1,685	3,753
126 Other .....	5,031	4,356	676	3,995	120	530	166	116	105
<i>Memo</i>									
127 Time deposits of \$100,000 or more .....	98,855	83,634	15,221	75,319	43	14,782	3,889	2,738	2,084
128 Certificates of deposit (CDs) in denominations of \$100,000 or more .....	31,388	29,449	1,939	24,786	0	1,286	1,613	2,315	1,388
129 Other .....	67,467	54,186	13,281	50,533	43	13,496	2,276	423	696
130 Savings deposits authorized for automatic transfer and NOW accounts .....	59	33	26	14	0	12	7	8	18
131 Money market time certificates of \$10,000 or more, and less than \$100,000 with original maturities of 26 weeks .....	0	0	0	0	0	0	0	0	0
132 Time certificates of deposit in denominations of \$100,000 or more with remaining maturity of more than 12 months .....	10,000	9,956	44	8,173	0	213	403	1,199	12
133 Acceptances refinanced with a U.S.-chartered bank .....	3,951	2,529	1,422	2,183	105	1,381	8	275	0
134 Statutory or regulatory asset pledge requirement .....	59,629	58,823	806	49,682	736	135	9,034	18	24
135 Statutory or regulatory asset maintenance requirement .....	9,370	8,920	450	5,469	0	482	439	2,532	447
136 Commercial letters of credit .....	7,869	5,329	2,539	4,800	150	2,311	218	201	188
137 Standby letters of credit, total .....	20,556	17,616	2,940	14,934	124	2,272	1,615	625	986
138 U.S. addressees (domicile) .....	17,264	14,661	2,603	12,310	9	2,083	1,386	578	898
139 Non-U.S. addressees (domicile) .....	3,292	2,955	337	2,624	115	189	229	47	88
140 Standby letters of credit conveyed to others through participations (included in total standby letters of credit) .....	3,182	2,960	222	2,627	0	195	182	84	94



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

C. September 30, 1984<sup>1</sup>—Continued

Millions of dollars

Item	All states <sup>2</sup>			New York		California, total <sup>3</sup>	Illinois, branches	Other states <sup>2</sup>	
	Total	Branches <sup>3</sup>	Agencies	Branches <sup>3</sup>	Agencies			Branches	Agencies
141 Holdings of commercial paper included in total gross loans .....	662	393	268	345	4	251	45	0	17
142 Holdings of acceptances included in total commercial and industrial loans .....	4,354	3,129	1,225	2,991	61	1,205	81	11	5
143 Immediately available funds with a maturity greater than one day (included in other liabilities for borrowed money) .....	29,618	17,419	12,200	15,806	1,608	10,576	875	467	286
144 Gross due from related banking institutions <sup>4</sup> ..	102,489	84,008	18,481	77,368	850	16,434	2,972	2,912	1,954
145 U.S. addressees (domicile) .....	26,170	18,256	7,914	14,977	37	7,524	544	2,351	737
146 Branches and agencies in the United States .....	25,570	17,838	7,732	14,587	37	7,340	523	2,348	735
147 In the same state as reporter .....	1,849	1,002	847	954	2	841	0	2	49
148 In other states .....	23,722	16,836	6,886	13,633	35	6,499	523	2,345	686
149 U.S. banking subsidiaries <sup>7</sup> .....	599	418	181	390	0	184	21	3	1
150 Non-U.S. addressees (domicile) .....	76,319	65,752	10,567	62,391	813	8,909	2,428	561	1,217
151 Head office and non-U.S. branches and agencies .....	74,135	63,877	10,258	60,557	787	8,753	2,399	550	1,088
152 Non-U.S. banking companies and offices .....	2,184	1,875	309	1,833	26	157	29	11	129
153 Gross due to related banking institutions <sup>4</sup> ..	111,023	91,679	19,344	78,635	2,145	13,909	8,794	2,986	4,555
154 U.S. addressees (domicile) .....	32,844	25,597	7,247	18,519	69	4,278	4,192	2,202	3,585
155 Branches and agencies in the United States .....	32,466	25,332	7,134	18,361	69	4,225	4,105	2,185	3,522
156 In the same state as reporter .....	1,979	1,108	871	1,056	11	859	1	3	49
157 In other states .....	30,487	24,225	6,263	17,305	58	3,366	4,104	2,182	3,473
158 U.S. banking subsidiaries <sup>7</sup> .....	378	265	114	158	0	54	87	17	63
159 Non-U.S. addressees (domicile) .....	78,179	66,082	12,097	60,116	2,076	9,631	4,602	785	970
160 Head office and non-U.S. branches and agencies .....	75,787	63,844	11,943	57,903	2,039	9,521	4,592	785	947
161 Non-U.S. banking companies and offices .....	2,391	2,238	153	2,213	36	110	10	0	22
<i>Average for 30 calendar days (or calendar month) ending with report date</i>									
162 Total assets .....	256,394	201,916	54,477	181,204	5,750	44,689	11,521	5,857	7,374
163 Cash and due from depository institutions ..	55,706	50,678	5,028	47,913	346	4,833	1,884	376	354
164 Federal funds sold and securities purchased under agreements to resell .....	7,701	6,655	1,046	6,318	607	392	250	63	73
165 Total loans .....	127,661	95,686	31,976	81,840	4,032	24,846	8,324	3,336	5,282
166 Loans to banks in foreign countries .....	20,051	15,694	4,357	14,364	522	3,577	791	251	546
167 Total deposits and credit balances .....	133,018	115,910	17,108	107,099	1,757	14,684	4,025	2,955	2,498
168 Time CDs in denominations of \$100,000 or more .....	30,712	28,872	1,840	24,368	0	1,294	1,280	2,490	1,279
169 Federal funds purchased and securities sold under agreements to repurchase .....	21,252	15,953	5,299	15,004	528	4,839	474	270	138
170 Other liabilities for borrowed money .....	40,521	23,847	16,674	21,879	1,825	14,649	942	621	605
171 Number of reports filed <sup>8</sup> .....	462	291	171	185	28	120	45	32	52

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

D. December 31, 1984<sup>1</sup>

Millions of dollars

Item	All states <sup>2</sup>			New York		California, total <sup>4</sup>	Illinois, branches	Other states <sup>2</sup>	
	Total	Branches <sup>3</sup>	Agencies	Branches <sup>3</sup>	Agencies			Branches	Agencies
1 Total assets <sup>5</sup> .....	272,438	215,825	56,613	191,816	5,880	46,287	14,159	6,547	7,749
2 Cash and due from depository institutions .....	62,646	56,861	5,785	53,039	332	5,581	2,926	309	459
3 Currency and coin (U.S. and foreign) .....	30	28	2	22	1	2	3	2	1
4 Balances with Federal Reserve Banks .....	1,085	1,023	62	916	26	44	45	42	12
5 Balances with other central banks .....	37	36	2	35	1	0	1	0	1
6 Demand balances with commercial banks in United States .....	1,461	1,247	215	1,157	81	95	50	23	55
7 All other balances with depository institutions in United States and with banks in foreign countries .....	59,830	54,332	5,498	50,729	220	5,436	2,819	238	388
8 Time and savings balances with commercial banks in United States .....	30,279	26,942	3,337	24,873	188	3,125	1,663	151	279
9 Balances with other depository institutions in United States .....	92	63	29	63	0	4	0	0	26
10 Balances with banks in foreign countries .....	29,459	27,328	2,132	25,793	33	2,307	1,156	87	84
11 Foreign branches of U.S. banks .....	2,019	1,939	81	1,893	6	66	46	0	9
12 Other banks in foreign countries .....	27,440	25,389	2,051	23,900	27	2,241	1,111	87	75
13 Cash items in process of collection .....	202	196	6	181	2	5	8	3	2
14 Total securities, loans, and lease financing receivables .....	151,075	115,235	35,840	99,748	4,522	27,974	9,667	3,575	5,589
15 Total securities, book value .....	11,597	10,111	1,486	9,534	163	1,300	405	35	158
16 U.S. Treasury .....	4,705	4,423	283	4,175	146	60	207	17	100
17 Obligations of other U.S. government agencies and corporations .....	587	572	15	557	0	15	0	12	2
18 Obligations of states and political subdivisions in United States .....	77	68	10	54	0	1	13	1	9
19 Other bonds, notes, debentures, and corporate stock .....	6,228	5,049	1,179	4,748	17	1,225	186	5	47
20 Federal funds sold and securities purchased under agreements to resell .....	8,983	7,837	1,146	7,389	639	506	287	95	67
<i>By holder</i>									
21 Commercial banks in United States .....	7,577	6,706	870	6,277	374	496	269	95	66
22 Others .....	1,407	1,131	276	1,112	265	10	19	0	1
<i>By type</i>									
23 One-day maturity or continuing contract .....	8,184	7,042	1,143	6,594	639	503	287	95	66
24 Securities purchased under agreements to resell .....	90	60	30	60	16	0	0	0	14
25 Other .....	8,095	6,982	1,113	6,534	623	503	287	95	53
26 Other securities purchased under agreements to resell .....	799	795	4	795	0	3	0	0	1
27 Total loans, gross .....	139,628	105,229	34,399	90,306	4,360	26,718	9,268	3,543	5,433
28 LESS: Unearned income on loans .....	150	104	46	92	2	44	6	3	2
29 EQUALS: Loans, net .....	139,478	105,124	34,354	90,214	4,358	26,674	9,262	3,540	5,431

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

D. December 31, 1984<sup>1</sup>—Continued

Millions of dollars

Item	All states <sup>2</sup>			New York		California, total <sup>4</sup>	Illinois, branches	Other states <sup>2</sup>	
	Total	Branches <sup>3</sup>	Agencies	Branches <sup>3</sup>	Agencies			Branches	Agencies
<i>Total loans, gross, by category</i>									
30 Real estate loans . . . . .	5,085	2,444	2,641	1,562	23	1,805	336	264	1,095
31 Loans to financial institutions . . . . .	50,873	38,650	12,223	34,283	903	10,954	3,364	610	759
32 Commercial banks in United States . . . . .	24,902	17,639	7,263	15,608	179	7,264	1,468	272	110
33 U.S. branches and agencies of other foreign banks . . . . .	20,919	13,971	6,947	12,459	179	6,927	1,061	216	77
34 Other commercial banks . . . . .	3,983	3,668	315	3,149	0	337	408	56	33
35 Banks in foreign countries . . . . .	22,557	17,942	4,614	16,554	675	3,384	986	337	620
36 Foreign branches of U.S. banks . . . . .	862	625	237	593	29	166	27	5	41
37 Other . . . . .	21,695	17,317	4,378	15,961	645	3,218	959	332	579
38 Other financial institutions . . . . .	3,414	3,068	346	2,121	50	305	910	1	29
39 Loans for purchasing or carrying securities . . . . .	2,288	2,218	70	2,143	30	115	0	0	0
40 Commercial and industrial loans . . . . .	64,587	49,355	15,232	40,585	1,683	11,952	5,055	2,463	2,850
41 U.S. addressees (domicile) . . . . .	41,936	31,367	10,569	24,098	252	9,027	4,450	1,750	2,358
42 Non-U.S. addressees (domicile) . . . . .	22,651	17,989	4,663	16,487	1,431	2,925	604	713	492
43 Loans to individuals for household, family, and other personal expenditures . . . . .	276	246	30	201	3	25	8	28	10
44 All other loans . . . . .	16,519	12,315	4,204	11,532	1,718	1,867	505	178	719
45 Loans to foreign governments and official institutions . . . . .	15,667	11,595	4,073	10,912	1,705	1,771	473	128	679
46 Other . . . . .	852	721	132	621	13	97	33	50	40
47 Lease financing receivables . . . . .	0	0	0	0	0	0	0	0	0
48 All other assets . . . . .	49,733	35,891	13,842	31,639	387	12,226	1,279	2,568	1,634
49 Customers' liability on acceptances outstanding . . . . .	19,578	14,820	4,757	14,380	55	4,692	147	212	92
50 U.S. addressees (domicile) . . . . .	12,234	8,015	4,218	7,769	7	4,277	130	36	14
51 Non-U.S. addressees (domicile) . . . . .	7,344	6,805	539	6,611	48	415	17	176	77
52 Net due from related banking institutions <sup>5</sup> . . . . .	23,272	15,614	7,658	12,362	150	6,395	826	2,229	1,310
53 Other . . . . .	6,883	5,457	1,426	4,897	182	1,139	306	128	232

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

D. December 31, 1984<sup>1</sup>—Continued

Millions of dollars

Item	All states <sup>2</sup>			New York		California, total <sup>3</sup>	Illinois, branches	Other states <sup>2</sup>	
	Total	Branches <sup>3</sup>	Agencies	Branches <sup>3</sup>	Agencies			Branches	Agencies
54 Total liabilities <sup>5</sup> .....	272,438	215,825	56,613	191,816	5,880	46,287	14,159	6,547	7,749
55 Total deposits and credit balances .....	147,641	127,254	20,387	116,804	1,717	17,379	4,825	3,704	3,212
56 Individuals, partnerships, and corporations .....	45,230	41,685	3,544	35,550	79	1,627	1,918	3,291	2,765
57 U.S. addressees (domicile) .....	25,010	24,945	65	19,724	10	369	1,696	3,181	30
58 Non-U.S. addressees (domicile) .....	20,220	16,740	3,480	15,826	68	1,258	222	110	2,735
59 U.S. government, states, and political subdivisions in United States .....	109	109	0	26	0	6	12	65	0
60 All other .....	102,303	85,460	16,843	81,228	1,639	15,746	2,894	348	448
61 Foreign governments and official institutions .....	7,101	6,772	328	6,571	169	198	39	7	118
62 Commercial banks in United States U.S. branches and agencies of other foreign banks .....	41,305	31,658	9,646	29,598	755	9,251	1,374	189	137
63 Other commercial banks in United States .....	31,024	23,177	7,847	21,496	377	7,842	1,192	74	42
64 Banks in foreign countries .....	10,280	8,481	1,799	8,102	377	1,409	182	115	96
65 Foreign branches of U.S. banks .....	53,341	46,524	6,817	44,581	696	6,271	1,470	148	176
66 Other banks in foreign countries .....	7,030	5,175	1,855	4,749	264	1,670	312	18	16
67 Certified and officers' checks, travelers checks, and letters of credit sold for cash .....	46,311	41,348	4,963	39,831	432	4,601	1,158	130	160
68 Demand deposits .....	557	506	51	479	19	26	12	4	17
69 Individuals, partnerships, and corporations .....	3,576	3,290	286	2,984	19	101	147	95	230
70 U.S. addressees (domicile) .....	1,972	1,821	151	1,563	0	66	129	80	134
71 Non-U.S. addressees (domicile) .....	1,199	1,199	0	967	0	31	125	75	0
72 U.S. government, states, and political subdivisions in United States .....	773	622	151	596	0	34	4	5	134
73 All other .....	7	7	0	6	0	0	1	0	0
74 Foreign governments and official institutions .....	1,597	1,462	135	1,416	19	35	17	14	96
75 Commercial banks in United States U.S. branches and agencies of other foreign banks .....	260	256	4	247	0	3	2	7	1
76 Other commercial banks in United States .....	139	90	50	86	0	1	1	2	50
77 Banks in foreign countries .....	6	6	0	6	0	0	0	0	0
78 Certified and officers' checks, travelers checks, and letters of credit sold for cash .....	134	84	50	80	0	1	1	2	50
79 Demand deposits .....	641	611	30	605	0	5	3	0	28
80 Individuals, partnerships, and corporations .....	557	506	51	479	19	26	12	4	17
81 Time deposits .....	142,756	122,914	19,842	112,998	1,595	17,170	4,594	3,518	2,882
82 Individuals, partnerships, and corporations .....	42,138	38,933	3,205	33,284	43	1,456	1,706	3,119	2,531
83 U.S. addressees (domicile) .....	23,157	23,157	0	18,366	0	281	1,491	3,019	0
84 Non-U.S. addressees (domicile) .....	18,981	15,776	3,205	14,918	43	1,175	215	100	2,531
85 U.S. government, states, and political subdivisions in United States .....	101	101	0	20	0	5	11	65	0
86 All other .....	100,516	83,879	16,637	79,694	1,552	15,708	2,877	334	351
87 Foreign governments and official institutions .....	6,800	6,502	299	6,309	145	193	37	0	117
88 Commercial banks in United States U.S. branches and agencies of other foreign banks .....	41,143	31,560	9,584	29,503	743	9,249	1,374	187	88
89 Other commercial banks in United States .....	31,016	23,170	7,847	21,489	377	7,842	1,192	74	42
90 Banks in foreign countries .....	10,127	8,390	1,737	8,014	365	1,408	181	113	46
91 Savings deposits .....	52,572	45,818	6,754	43,881	665	6,266	1,467	147	146
92 Individuals, partnerships, and corporations .....	907	813	94	587	0	78	83	91	68
93 U.S. addressees (domicile) .....	906	812	94	587	0	78	83	91	68
94 Non-U.S. addressees (domicile) .....	517	517	0	321	0	30	80	86	0
95 U.S. government, states, and political subdivisions in United States .....	389	295	94	265	0	48	3	5	68
96 All other .....	0	0	0	0	0	0	0	0	0
97	0	0	0	0	0	0	0	0	0

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

D. December 31, 1984<sup>1</sup>—Continued

Millions of dollars

Item	All states <sup>2</sup>			New York		California, total <sup>1</sup>	Illinois, branches	Other states <sup>2</sup>	
	Total	Branches <sup>3</sup>	Agencies	Branches <sup>3</sup>	Agencies			Branches	Agencies
98 Credit balances .....	403	237	166	235	103	30	0	1	33
99 Individuals, partnerships, and corporations .....	213	118	95	117	36	28	0	1	32
100 U.S. addressees (domicile) .....	137	72	65	70	10	26	0	1	30
101 Non-U.S. addressees (domicile) .....	76	47	30	47	26	2	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 .....	190	119	71	119	67	2	0	0	1
104 Foreign governments and official institutions .....	40	15	25	15	24	1	0	0	0
105 Commercial banks in United States .....	22	9	13	9	12	1	0	0	0
106 U.S. branches and agencies of other foreign banks .....	2	2	1	2	0	1	0	0	0
107 Other commercial banks in United States .....	19	7	12	7	12	0	0	0	0
108 Banks in foreign countries .....	128	95	33	95	31	1	0	0	1
109 Federal funds purchased and securities sold under agreements to repurchase .....	21,658	15,777	5,881	14,962	540	5,326	442	257	131
<i>By holder</i>									
110 Commercial banks in United States .....	18,491	13,017	5,474	12,294	213	5,241	375	257	109
111 Others .....	3,168	2,760	407	2,667	327	85	66	0	22
<i>By type</i>									
112 One-day maturity or continuing contract .....	20,886	15,130	5,756	14,390	418	5,314	376	257	131
113 Securities sold under agreements to repurchase .....	2,159	2,136	23	2,120	7	26	0	0	7
114 Other .....	18,726	12,993	5,733	12,270	410	5,288	376	257	125
115 Other securities sold under agreements to repurchase .....	772	648	125	572	122	12	66	0	0
116 Other liabilities for borrowed money .....	39,512	24,126	15,386	21,362	1,939	13,072	1,604	685	849
117 Owed to banks .....	37,081	21,853	15,228	19,335	1,881	12,972	1,359	685	849
118 U.S. addressees (domicile) .....	35,729	20,769	14,960	18,329	1,835	12,876	1,337	652	701
119 Non-U.S. addressees (domicile) .....	1,352	1,084	268	1,006	46	96	22	34	148
120 Owed to others .....	2,431	2,273	158	2,028	58	100	245	0	0
121 U.S. addressees (domicile) .....	2,163	2,085	78	1,840	13	65	245	0	0
122 Non-U.S. addressees (domicile) .....	268	188	80	188	45	35	0	0	0
123 All other liabilities .....	63,627	48,668	14,959	38,688	1,683	10,511	7,289	1,900	3,556
124 Acceptances executed and outstanding .....	21,970	16,972	4,997	16,489	54	4,953	172	209	92
125 Net due to related banking institutions <sup>4</sup> .....	36,773	27,497	9,276	18,358	1,522	4,995	6,943	1,585	3,369
126 Other .....	4,885	4,199	686	3,841	107	562	174	105	96
<b>MEMO</b>									
127 Time deposits of \$100,000 or more .....	106,121	88,371	17,750	78,750	52	16,859	4,540	3,395	2,525
128 Certificates of deposit (CDs) in denominations of \$100,000 or more .....	37,235	34,845	2,391	29,154	0	1,347	1,845	3,091	1,798
129 Other .....	68,886	53,527	15,359	49,596	52	15,512	2,695	304	727
130 Savings deposits authorized for automatic transfer and NOW accounts .....	88	56	32	33	0	15	8	8	25
131 Money market time certificates of \$10,000 or more, and less than \$100,000 with original maturities of 26 weeks .....	0	0	0	0	0	0	0	0	0
132 Time certificates of deposit in denominations of \$100,000 or more with remaining maturity of more than 12 months .....	11,119	10,950	169	8,940	0	221	536	1,285	138
133 Acceptances refinanced with a U.S.- chartered bank .....	3,945	2,657	1,288	2,121	97	1,326	0	401	1
134 Statutory or regulatory asset pledge requirement .....	60,627	59,512	1,115	49,501	1,038	146	9,894	24	23
135 Statutory or regulatory asset maintenance requirement .....	10,053	9,813	240	5,875	0	514	538	2,889	236
136 Commercial letters of credit .....	8,649	6,190	2,459	5,576	135	2,239	253	218	229
137 Standby letters of credit, total .....	27,238	23,735	3,503	20,252	92	2,930	2,247	626	1,092
138 U.S. addressees (domicile) .....	23,628	20,540	3,089	17,405	12	2,707	1,964	597	943
139 Non-U.S. addressees (domicile) .....	3,609	3,195	414	2,846	80	222	283	29	149
140 Standby letters of credit conveyed to others through participations (included in total standby letters of credit) .....	4,182	3,822	360	3,464	0	382	175	64	97

**Assets and liabilities of U.S. branches and agencies of foreign banks—Continued**  
**December 31, 1984<sup>1</sup>—Continued**

Millions of dollars

Item	All states <sup>2</sup>			New York		California, total <sup>3</sup>	Illinois, branches	Other states <sup>2</sup>	
	Total	Branches <sup>3</sup>	Agencies	Branches <sup>3</sup>	Agencies			Branches	Agencies
141 Holdings of commercial paper included in total gross loans	720	433	286	344	2	277	82	0	14
142 Holdings of acceptances included in total commercial and industrial loans	4,344	3,092	1,251	2,979	56	1,209	85	7	8
143 Immediately available funds with a maturity greater than one day (included in other liabilities for borrowed money)	29,218	18,396	10,823	16,016	1,560	9,541	1,501	498	103
144 Gross due from related banking institutions <sup>4</sup>	98,816	79,513	19,303	71,441	933	16,919	3,677	3,424	2,423
145 U.S. addressees (domicile)	26,600	19,393	7,207	14,631	84	6,529	1,339	2,973	1,043
146 Branches and agencies in the United States	25,824	18,850	6,974	14,109	74	6,307	1,325	2,971	1,037
147 In the same state as reporter	2,571	1,749	822	1,729	1	791	0	2	47
148 In other states	23,253	17,101	6,152	12,380	73	5,516	1,325	2,969	990
149 U.S. banking subsidiaries <sup>7</sup>	776	543	234	522	10	222	14	2	6
150 Non-U.S. addressees (domicile)	72,216	60,120	12,096	56,810	849	10,390	2,338	450	1,379
151 Head office and non-U.S. branches and agencies	70,449	58,701	11,748	55,411	819	10,225	2,320	450	1,224
152 Non-U.S. banking companies and offices	1,767	1,419	349	1,399	30	165	18	0	156
153 Gross due to related banking institutions <sup>4</sup>	112,316	91,396	20,921	77,437	2,304	15,519	9,794	2,780	4,482
154 U.S. addressees (domicile)	26,611	18,815	7,796	11,735	20	4,936	4,406	2,010	3,504
155 Branches and agencies in the United States	26,164	18,478	7,686	11,500	20	4,869	4,322	2,000	3,454
156 In the same state as reporter	2,517	1,672	845	1,653	1	813	0	2	49
157 In other states	23,647	16,806	6,841	9,847	19	4,056	4,322	1,998	3,405
158 U.S. banking subsidiaries <sup>7</sup>	447	337	110	235	0	67	84	10	51
159 Non-U.S. addressees (domicile)	85,705	72,581	13,125	65,701	2,284	10,584	5,389	770	977
160 Head office and non-U.S. branches and agencies	83,021	70,191	12,829	63,352	2,134	10,452	5,379	770	934
161 Non-U.S. banking companies and offices	2,685	2,389	296	2,349	150	131	10	0	43
<i>Average for 30 calendar days (or calendar month) ending with report date</i>									
162 Total assets	267,652	211,538	56,113	188,059	5,848	45,861	13,464	6,560	7,861
163 Cash and due from depository institutions	59,929	54,276	5,654	50,679	307	5,413	2,769	302	459
164 Federal funds sold and securities purchased under agreements to resell	8,217	7,137	1,080	6,823	668	402	192	55	77
165 Total loans	134,512	102,202	32,310	87,529	4,207	25,753	8,871	3,547	4,605
166 Loans to banks in foreign countries	22,302	17,657	4,645	16,157	675	3,566	974	344	587
167 Total deposits and credit balances	142,313	122,247	20,066	112,138	1,669	17,011	4,724	3,630	3,141
168 Time CDs in denominations of \$100,000 or more	35,125	32,817	2,308	27,157	0	1,335	1,797	3,118	1,719
169 Federal funds purchased and securities sold under agreements to repurchase	19,975	15,206	4,769	14,297	422	4,370	510	273	104
170 Other liabilities for borrowed money	39,433	24,439	14,995	21,874	1,885	12,832	1,467	654	722
171 Number of reports filed <sup>8</sup>	462	292	170	187	26	119	45	32	53

## 68. Claims on foreign countries held by U.S. offices and foreign branches of U.S.-chartered banks<sup>1</sup>

Billions of dollars, end of period

Area or country	1983				1984			
	Mar.	June	Sept.	Dec.	Mar.	June <sup>2</sup>	Sept.	Dec.
1 Total	443.7	439.9	431.0	437.3	434.2	429.2	409.7	407.6
2 G-10 countries and Switzerland	182.5	177.1	168.8	168.0	166.1	157.6	148.1	147.5
3 Belgium-Luxembourg	13.8	13.3	12.6	12.4	11.0	10.8	9.8	8.8
4 France	17.1	17.1	16.2	16.3	15.9	14.2	14.3	14.0
5 Germany	13.4	12.6	11.6	11.3	11.7	10.9	10.0	9.0
6 Italy	10.2	10.5	9.9	11.4	11.2	11.5	9.7	10.1
7 Netherlands	4.3	4.0	3.6	3.5	3.4	3.0	3.4	3.9
8 Sweden	4.3	4.7	4.9	5.1	5.2	4.3	3.5	3.2
9 Switzerland	4.5	4.8	4.2	4.3	4.3	4.2	3.9	4.0
10 United Kingdom	73.4	70.8	67.8	65.4	65.1	60.4	57.4	59.7
11 Canada	12.5	10.8	8.9	8.3	8.6	8.9	8.1	7.8
12 Japan	29.0	28.5	29.0	29.9	29.8	29.3	27.9	27.1
13 Other developed countries	34.0	34.5	34.3	36.1	35.7	37.1	36.3	33.8
14 Austria	2.1	2.1	1.9	1.9	2.0	2.0	1.8	1.7
15 Denmark	3.3	3.4	3.3	3.4	3.4	3.1	2.9	2.2
16 Finland	2.1	2.1	1.8	2.4	2.1	2.3	1.9	1.9
17 Greece	2.9	2.9	2.9	2.8	3.0	3.3	3.2	2.9
18 Norway	3.3	3.4	3.2	3.3	3.2	3.2	3.2	3.0
19 Portugal	1.4	1.4	1.4	1.5	1.4	1.7	1.6	1.4
20 Spain	7.0	7.2	7.1	7.1	7.1	7.3	6.9	6.5
21 Turkey	1.5	1.4	1.5	1.7	1.9	2.0	2.0	1.9
22 Other Western Europe	2.3	2.0	2.1	1.8	1.8	1.9	1.7	1.7
23 South Africa	3.6	3.9	4.7	4.7	4.8	4.7	5.0	4.5
24 Australia	4.6	4.5	4.4	5.5	5.2	5.7	6.2	6.1
25 OPEC countries <sup>3</sup>	28.5	28.3	27.2	28.9	28.6	26.7	25.0	25.6
26 Ecuador	2.2	2.2	2.1	2.2	2.1	2.1	2.1	2.2
27 Venezuela	10.4	10.4	9.8	9.9	9.7	9.5	9.2	9.3
28 Indonesia	3.5	3.2	3.4	3.8	4.0	4.0	3.8	3.7
29 Middle East countries	9.3	9.5	9.1	10.0	9.8	8.4	7.4	8.2
30 African countries	3.0	3.0	2.8	3.0	3.0	2.7	2.5	2.3
31 Non-OPEC developing countries	108.1	108.8	109.8	111.6	112.1	112.7	111.9	112.3
Latin America								
32 Argentina	9.0	9.4	9.5	9.5	9.5	9.2	9.1	8.7
33 Brazil	23.2	22.7	23.1	23.1	25.1	25.4	26.3	26.3
34 Chile	6.0	5.8	6.3	6.4	6.5	6.7	7.1	7.0
35 Colombia	2.9	3.2	3.2	3.2	3.1	3.0	2.9	2.9
36 Mexico	25.1	25.2	25.9	26.1	25.6	26.0	26.1	25.8
37 Peru	2.4	2.6	2.4	2.4	2.3	2.3	2.2	2.2
38 Other Latin America	4.2	4.3	4.2	4.2	4.4	4.0	3.9	3.9
Asia								
China								
39 Mainland	.2	.2	.2	.3	.3	.6	.5	.7
40 Taiwan	5.1	5.1	5.2	5.3	4.9	5.3	5.2	5.1
41 India	.7	.7	.8	1.0	1.0	1.0	1.1	1.0
42 Israel	2.0	2.3	1.7	1.9	1.6	1.9	1.7	1.8
43 Korea (South)	10.9	10.9	10.9	11.3	11.1	11.2	10.3	10.7
44 Malaysia	2.5	2.6	2.8	2.9	2.8	2.7	3.0	2.8
45 Philippines	6.6	6.4	6.2	6.2	6.7	6.3	5.9	6.0
46 Thailand	1.6	1.8	1.8	2.2	2.1	1.9	1.8	1.8
47 Other Asia	1.4	1.2	1.0	1.0	.9	1.1	1.0	1.1
Africa								
48 Egypt	1.1	1.3	1.4	1.5	1.4	1.4	1.2	1.2
49 Morocco	.8	.8	.8	.8	.8	.8	.8	.8
50 Zaire	.1	.1	.1	.1	.1	.1	.1	.1
51 Other Africa <sup>4</sup>	2.3	2.2	2.4	2.3	2.2	1.9	1.9	2.1
52 Eastern Europe	5.7	5.8	5.3	5.3	4.9	4.9	4.5	4.5
53 U.S.S.R.	.3	.4	.2	.2	.2	.2	.2	.1
54 Yugoslavia	2.2	2.3	2.3	2.4	2.3	2.3	2.3	2.3
55 Other	3.2	3.0	2.8	2.8	2.5	2.4	2.1	2.1
56 Offshore banking centers	68.0	69.3	68.7	70.5	70.5	73.0	66.5	66.8
57 Bahamas	18.6	20.7	21.6	21.8	24.6	27.3	23.7	21.6
58 Bermuda	1.0	.8	.8	.9	.7	.7	1.0	.9
59 Cayman Islands and other British West Indies	12.6	12.7	10.5	12.2	11.2	11.3	10.7	11.7
60 Netherlands Antilles	3.1	2.6	4.1	4.2	3.3	3.3	3.1	3.4
61 Panama <sup>5</sup>	7.1	6.6	5.7	6.0	6.3	6.6	5.7	6.8
62 Lebanon	.1	.1	.1	.1	.1	.1	.1	.1
63 Hong Kong	15.1	14.5	15.2	15.0	14.4	13.5	12.7	12.5
64 Singapore	10.4	11.2	10.5	10.3	10.0	10.2	9.5	9.8
65 Other <sup>6</sup>	.0	.0	.1	.0	.0	.0	.0	.0
66 Miscellaneous and unallocated <sup>7</sup>	16.9	16.2	16.9	17.0	16.3	17.3	17.3	17.2

## 69. Discount rates of foreign central banks, 1984<sup>1</sup>

Percent per annum

Month-end	Aus- tria	Bel- gium	Braz- il	Can- ada	Den- mark	France	Ger- many	Italy	Japan	Neth- er- lands	Nor- way	Swe- den	Swit- zer- land	Vene- zuela
January .....	3.75	10.0	49.0	9.98	7.0	12.0	4.0	17.0	5.0	5.0	8.0	8.5	4.0	11.0
February .....	3.75	11.0	↑	10.04	↑	12.0	↑	16.0	↑	5.5	↑	↑	↑	↑
March .....	4.25	↑	↑	10.76	↑	12.0	↓	16.0	↑	↑	↑	↓	↑	↑
April .....	4.25	↑	↑	10.84	↑	12.0	↓	16.0	↑	↑	↑	↓	↑	↑
May .....	4.25	↑	↑	11.60	↑	11.75	4.0	15.5	↑	↑	↑	8.5	↑	↑
June .....	4.5	↑	↑	11.98	↑	11.5	4.5	↑	↑	↑	↑	9.5	↑	↑
July .....	↑	↑	↑	12.98	↑	11.25	↑	↓	↑	↑	↑	↑	↑	↑
August .....	↑	↑	↑	12.39	↑	11.25	↑	15.5	↑	↑	↑	↑	↑	↑
September .....	↑	↑	↑	12.27	↑	11.0	↑	16.5	↑	↑	↑	↑	↑	↑
October .....	↑	↑	↑	11.71	↑	11.0	↑	↑	↑	↑	↑	↑	↑	↑
November .....	↑	↑	↑	10.78	↑	10.75	↑	↑	↑	↑	↑	↑	↑	↑
December .....	4.5	11.0	49.0	10.09	7.0	10.75	4.5	16.5	5.0	5.5	8.0	9.5	4.0	11.0

## 70. Foreign short-term interest rates, 1984<sup>1</sup>

Percent per annum, averages of daily figures

Month	Euro- dollars	United Kingdom	Canada	Germany	Switzer- land	Nether- lands	France	Italy	Belgium	Japan
January .....	9.78	9.40	9.84	6.07	3.65	6.01	12.22	17.75	10.68	6.35
February .....	9.88	9.35	9.85	5.91	3.47	5.95	12.36	17.40	11.43	6.34
March .....	10.00	8.90	10.40	5.82	3.60	6.09	12.53	17.28	12.02	6.41
April .....	9.81	8.84	10.74	5.81	3.61	6.04	12.46	17.38	11.66	6.26
May .....	9.81	9.32	11.52	6.08	3.83	6.05	12.16	16.80	11.80	6.24
June .....	9.88	9.43	11.86	6.11	4.15	6.08	12.23	16.75	11.90	6.35
July .....	9.88	11.38	13.03	6.09	4.72	6.39	11.70	16.73	11.90	6.30
August .....	9.81	11.09	12.41	6.00	4.81	6.26	11.37	16.50	11.73	6.35
September .....	9.81	10.78	12.20	5.81	5.04	6.23	11.00	17.28	11.16	6.32
October .....	9.88	10.60	11.99	6.06	5.23	6.16	10.75	17.13	11.00	6.31
November .....	9.69	9.87	11.09	5.92	5.03	5.87	10.54	17.13	10.81	6.32
December .....	9.69	9.74	10.41	5.81	4.96	5.77	10.66	16.86	10.75	6.33

## 71. Index of weighted-average value of U.S. dollar<sup>1</sup>

March 1973=100

Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1984 .....	135.07	131.71	128.07	130.01	133.99	134.31	139.30	140.21	145.70	147.56	144.92	149.24



## 72. Foreign exchange rates, 1984<sup>1</sup>

Foreign currency units per dollar

Period	Australia <sup>2</sup> (dollar)	Austria (schilling)	Belgium (franc)	Brazil (cruzeiro)	Canada (dollar)	China (yuan)	Denmark (krone)	Finland (markka)	France (franc)
January	90.602	19.851	57.354	1,022.81	1.2484	2.0490	10.1793	5.9385	8.5948
February	93.482	19.028	55.279	1,131.37	1.2480	2.0628	9.8549	5.7892	8.3051
March	18.285	95.13	53.135	1,266.64	1.2697	2.0646	9.5175	5.6136	8.0022
April	92.306	18.630	54.078	1,387.52	1.2796	2.0929	9.7311	5.6434	8.1411
May	90.613	19.316	55.925	1,497.64	1.2944	2.1866	10.0618	5.8115	8.4435
June	88.255	19.226	55.840	1,643.81	1.3040	2.2178	10.0501	5.8182	8.4181
July	83.418	19.998	57.714	1,819.00	1.3238	2.2996	10.4178	6.0187	8.7438
August	84.732	20.268	58.282	1,994.30	1.3035	2.3718	10.5174	6.0626	8.8567
September	83.077	21.293	61.132	2,226.79	1.3145	2.5469	10.9753	6.2783	9.3041
October	83.639	21.557	62.048	2,453.64	1.3189	2.6488	11.0896	6.3726	9.4108
November	85.884	21.075	60.475	2,734.16	1.3168	2.6785	10.8244	6.2653	9.1981
December	84.000	21.802	62.380	3,008.55	1.3201	2.7953	11.1258	6.4563	9.5083

  

	Germany (deutsche mark)	Greece (drachma)	Hong Kong (dollar)	India (rupee)	Ireland <sup>2</sup> (pound)	Italy (lira)	Japan (yen)	Malaysia (ringgit)
January	2.8110	102.601	7.7968	10.715	110.20	1,706.6	233.80	2.3411
February	2.6984	101.795	7.7883	10.744	114.21	1,666.4	233.60	2.3363
March	2.5973	102.404	7.7942	10.715	117.88	1,614.2	225.27	2.2933
April	2.6474	104.892	7.8073	10.820	115.67	1,638.5	225.20	2.2904
May	2.7484	108.367	7.8159	11.017	111.75	1,696.3	230.48	2.3029
June	2.7397	108.846	7.8131	11.064	111.67	1,694.8	233.57	2.3109
July	2.8492	112.397	7.8519	11.371	107.63	1,751.2	243.07	2.3385
August	2.8856	115.110	7.8388	11.556	106.84	1,780.5	242.26	2.3531
September	3.0314	120.395	7.8430	11.858	102.28	1,870.8	245.46	2.3528
October	3.0678	126.058	7.8242	12.027	100.85	1,899.0	246.75	2.4076
November	2.9985	123.625	7.8235	12.078	103.41	1,863.1	243.63	2.4300
December	3.1044	127.261	7.8287	12.292	100.37	1,912.5	247.96	2.4164

  

	Mexico (peso)	Nether- lands (guilder)	New Zealand <sup>2</sup>	Norway (krone)	Portugal (escudo)	Singapore (dollar)	South Africa <sup>2</sup> (rand)	South Korea (won)
January	166.33	3.1602	64.86	7.8763	136.29	2.1309	79.543	800.33
February	168.49	3.0455	65.81	7.6937	135.01	2.1279	81.310	799.06
March	172.93	2.9326	66.71	7.5028	131.70	2.0893	82.104	794.51
April	179.07	2.9864	65.83	7.5992	134.45	2.0853	80.186	796.41
May	198.35	3.0926	64.89	7.8100	139.85	2.1006	78.150	801.54
June	196.54	3.0882	64.21	7.8162	141.83	2.1122	76.493	802.20
July	196.63	3.2155	55.63	8.2151	152.17	2.1473	66.515	810.96
August	196.98	3.2539	49.91	8.2991	151.02	2.1472	63.760	811.42
September	197.71	3.4188	48.95	8.6246	158.45	2.1635	60.079	815.82
October	203.33	3.4597	48.61	8.8721	163.36	2.1667	56.535	820.03
November	210.79	3.3817	49.28	8.7175	163.10	2.1554	55.471	818.89
December	219.56	3.5035	48.26	8.9805	167.31	2.1732	52.663	825.73

  

	Spain (peseta)	Sri Lanka (rupee)	Sweden (krona)	Switzer- land (franc)	Taiwan (dollar)	Thailand (baht)	United Kingdom <sup>2</sup> (pound)
January	159.83	25.181	8.1782	2.2380	40.20	23.006	140.76
February	154.20	25.270	7.9976	2.2050	40.24	23.000	144.17
March	149.68	25.177	7.7323	2.1490	40.08	23.004	145.57
April	150.26	25.133	7.8444	2.1913	39.78	23.010	142.10
May	154.03	25.161	8.0782	2.2680	39.72	23.010	138.94
June	154.75	25.176	8.0993	2.2832	39.84	23.010	137.70
July	161.37	25.223	8.3063	2.4115	39.48	23.020	132.00
August	164.41	25.285	8.3489	2.4150	39.09	23.018	131.32
September	170.19	25.605	8.5892	2.5049	39.16	23.013	125.63
October	172.15	25.906	8.6887	2.5245	39.23	23.020	121.96
November	168.09	26.075	8.5957	2.4700	39.42	26.736	123.92
December	171.98	26.213	8.8614	2.5602	39.51	27.091	118.61

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## Part 2—Special Tables

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### 73. Statement of condition of Federal Reserve Banks, December 31, 1984<sup>1</sup>

Millions of dollars

Item	All Reserve Banks	Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<i>Assets</i>													
1 Gold certificate account .....	11,096	599	3,357	515	617	969	360	1,510	357	160	608	726	1,318
2 Special drawing rights certificate account .....	4,618	241	1,335	225	302	408	161	646	170	61	241	310	518
3 Coin .....	436	23	18	12	35	61	50	26	24	16	43	34	94
4 Loans .....	3,577	26	78	91	1	234	38	2,969	34	7	52	23	24
5 Acceptances held under repurchase agreement .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
<i>Federal agency obligations</i>													
6 Bought outright .....	8,389	422	2,816	282	465	699	199	1,145	241	113	400	531	1,076
7 Held under repurchase agreement .....	388	.....	388	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
<i>U.S. government securities</i>													
8 Bought outright <sup>2</sup> .....	159,223	8,013	53,453	5,349	8,816	13,270	3,782	21,738	4,568	2,144	7,588	10,086	20,416
9 Held under repurchase agreement .....	1,627	.....	1,627	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
10 Total loans and securities .....	173,204	8,461	58,362	5,722	9,282	14,203	4,019	25,852	4,843	2,264	8,040	10,640	21,516
11 Cash items in process of collection .....	6,837	205	725	203	193	242	541	593	688	421	1,520	814	692
12 Bank premises .....	568	95	26	49	28	103	39	21	17	25	36	19	110
<i>Other assets</i>													
13 Denominated in foreign currencies <sup>3</sup> .....	3,597	97	878	176	248	183	299	471	97	126	166	266	590
14 All other .....	8,167	168	1,112	111	174	280	138	4,375	106	52	151	778	722
15 Interdistrict Settlement Account .....	0	1,431	-2,008	-218	707	1,104	2,277	-5,427	357	-84	-228	720	1,369
16 Total assets .....	208,523	11,320	63,805	6,795	11,586	17,553	7,884	28,067	6,659	3,041	10,577	14,307	26,929

### 73. Statement of condition of Federal Reserve Banks, December 31, 1984<sup>1</sup>—Continued

Millions of dollars

Item	All Reserve Banks	Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Fran- cisco
<b>LIABILITIES</b>													
17 Federal Reserve notes.....	168,327	9,960	51,096	5,687	10,125	15,428	5,217	23,873	5,245	2,065	7,775	10,807	21,049
<i>Deposits</i>													
18 Reserve accounts <sup>4</sup> ..	21,818	932	4,392	726	883	1,413	1,738	2,797	576	451	1,017	2,480	4,413
19 U.S. Treasury— General account.....	5,316	.....	5,316	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
20 Foreign—Official accounts.....	253	4	140	7	10	8	12	20	4	5	7	11	25
21 All other.....	865	25	480	15	24	63	6	113	13	5	28	35	58
22 Total deposits.....	28,252	961	10,328	748	917	1,484	1,756	2,930	593	461	1,052	2,526	4,496
23 Deferred-availability cash items.....	5,992	177	688	111	189	265	546	446	653	363	1,485	552	517
24 Other liabilities and accrued dividends <sup>5</sup> .....	2,700	132	899	89	147	216	97	362	76	44	117	164	357
25 Total liabilities.....	205,271	11,230	63,011	6,635	11,378	17,393	7,616	27,611	6,567	2,933	10,429	14,049	26,419
<b>CAPITAL ACCOUNTS</b>													
26 Capital paid in.....	1,626	45	397	80	104	80	134	228	46	54	74	129	255
27 Surplus.....	1,626	45	397	80	104	80	134	228	46	54	74	129	255
28 Other capital accounts.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
29 Total liabilities and capital accounts.....	208,523	11,320	63,805	6,795	11,586	17,553	7,884	28,067	6,659	3,041	10,577	14,307	26,929

**73. Statement of condition of Federal Reserve Banks, December 31, 1984<sup>1</sup>—Continued**

Millions of dollars

Item	All Reserve Banks	Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>NOTE STATEMENT</b>													
30 Federal Reserve notes Issued to Reserve Bank by Federal Reserve Agent and outstanding.	193,867	11,539	55,639	8,004	11,082	17,501	7,897	25,469	6,475	2,585	10,806	12,640	24,230
31 Less held by issuing Bank, and forwarded for redemption <sup>6</sup> .	25,540	1,579	4,543	2,317	957	2,073	2,681	1,596	1,230	520	3,030	1,833	3,181
32 Federal Reserve notes, net <sup>7</sup> . . . . .	168,327	9,960	51,096	5,687	10,125	15,428	5,216	23,873	5,245	2,065	7,776	10,807	21,049
<i>Collateral held by Federal Reserve Agent for notes issued to Bank</i>													
33 Gold certificate account . . . . .	11,096	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
34 Special drawing rights certificate account . . . . .	4,618	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
35 Other eligible assets . . . . .	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
36 U.S. government and agency securities . . . . .	152,613	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
37 Total collateral . . . . .	168,327	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

## 74. Income and expenses of Federal Reserve Banks, 1984

Dollars

Item	Total	Boston	New York	Philadelphia	Cleveland	Richmond
<b>CURRENT INCOME</b>						
1 Loans	569,454,090	2,992,223	25,320,840	4,041,838	2,863,929	8,647,599
2 Acceptances	3,172,267	0	3,172,267	0	0	0
3 U.S. government securities	16,687,547,370	818,709,617	5,611,130,704	556,858,451	939,311,393	1,382,870,087
4 Foreign currencies	217,120,423	5,852,322	52,977,868	10,589,082	15,021,379	11,093,209
5 Priced services	574,657,724	32,534,754	94,789,616	22,250,414	34,310,795	47,747,216
6 All other	16,868,868	603,030	8,238,052	308,593	459,292	597,345
<b>7 Total</b>	<b>18,068,820,742</b>	<b>860,691,946</b>	<b>5,795,629,347</b>	<b>594,048,378</b>	<b>991,966,788</b>	<b>1,450,955,456</b>
<b>CURRENT EXPENSES</b>						
8 Salaries and other personnel expenses	528,986,996	32,924,974	112,612,715	26,655,216	30,369,048	38,258,920
9 Retirement and other benefits	135,503,252	8,388,077	26,404,887	7,151,568	7,674,876	10,270,905
10 Fees	13,533,932	1,680,330	1,099,441	521,886	695,050	464,065
11 Travel	17,961,143	921,384	2,306,933	762,099	1,419,412	1,407,339
12 Postage and other shipping costs	88,985,428	3,407,776	12,275,193	4,437,909	6,015,719	8,193,051
13 Communications	15,265,528	1,117,670	3,481,208	674,009	599,966	924,500
14 Materials and supplies	41,473,019	2,165,530	8,305,759	2,238,968	2,634,368	3,733,283
<b>Building expenses</b>						
15 Taxes on real estate	20,075,936	3,290,180	3,317,520	1,484,083	1,029,193	1,718,536
16 Property depreciation	20,587,884	2,402,725	2,003,770	1,601,756	1,111,014	3,581,355
17 Utilities	22,991,681	2,489,268	4,185,088	2,248,578	1,440,752	1,928,771
18 Rent	12,037,417	542,131	7,225,136	42,364	227,926	388,241
19 Other	12,202,719	731,603	2,805,293	1,036,245	522,579	1,232,344
<b>Equipment</b>						
20 Purchases	1,851,777	308,753	0	89,421	105,335	135,379
21 Rentals	50,533,451	1,843,190	10,895,390	1,077,822	4,246,128	2,617,414
22 Depreciation	51,439,122	3,618,190	8,795,575	1,978,419	2,135,690	4,477,081
23 Repairs and maintenance	29,334,360	1,642,099	5,375,662	1,617,056	1,042,770	2,600,400
24 Cost of earnings credits	118,713,401	6,127,836	13,246,506	7,570,566	9,195,430	10,051,640
25 All other	34,016,409	2,395,387	5,310,042	1,619,190	2,475,093	2,241,831
26 Shared costs, net <sup>1</sup>	0	-1,007,542	3,384,632	1,781,324	-522,544	1,229,613
27 Recoveries	-26,260,736	-4,343,603	-2,271,925	-1,600,092	-2,158,475	-3,329,197
28 Expenses capitalized <sup>2</sup>	-2,717,494	-107,587	-8,826	-46,840	-194,315	269,886
<b>29 Total</b>	<b>1,186,515,224</b>	<b>70,538,290</b>	<b>230,749,999</b>	<b>62,941,547</b>	<b>70,065,015</b>	<b>91,855,585</b>
30 Reimbursements	84,070,770	3,849,213	19,476,211	6,649,876	5,419,238	5,936,868
31 Net expenses	1,102,444,454	66,689,077	211,273,788	56,291,671	64,645,777	85,918,717
<b>PROFIT AND LOSS</b>						
32 Current net income	16,966,376,291	794,002,869	5,584,355,558	537,756,707	927,321,012	1,365,036,740
<b>Additions to current net income</b>						
33 Profits on sales of U.S. government securities	48,553,022	2,373,213	16,151,134	1,629,400	2,779,521	3,945,945
34 All other	1,727,427	7,321	35,685	8,589	7,161	9,125
35 Total additions	50,280,449	2,380,534	16,186,819	1,637,989	2,786,682	3,955,070
<b>Deductions from current net income</b>						
36 Losses on foreign currency transactions <sup>3</sup>	454,815,437	12,280,017	110,974,967	22,285,956	31,382,265	23,195,587
37 All other	8,408,168	298,466	1,563,927	359,990	395,929	434,807
38 Total deductions	463,223,605	12,578,483	112,538,893	22,645,946	31,778,194	23,630,394
39 Net additions to or deductions (-) from current net income	-412,943,156	-10,197,949	-96,352,074	-21,007,957	-28,991,512	-19,675,324
<b>Assessments by Board</b>						
40 Board expenditures <sup>4</sup>	82,115,700	2,262,400	20,162,400	4,027,500	5,637,400	4,149,300
41 Cost of Federal Reserve currency	162,606,410	9,275,070	51,208,986	6,061,479	9,140,757	14,244,645
42 Net income before payments to U.S. Treasury	16,308,711,024	772,267,450	5,416,632,098	506,659,771	883,551,343	1,326,967,471
43 Dividends paid	92,620,450	2,584,234	22,886,593	4,661,077	6,177,578	4,554,218
44 Payments to U.S. Treasury (interest on Federal Reserve notes)	16,054,094,674	764,647,616	5,354,672,255	493,029,544	874,781,466	1,316,216,852
45 Transferred to surplus	161,995,900	5,035,600	39,073,250	8,969,150	2,592,300	6,196,400
46 Surplus, January 1	1,464,112,300	39,762,950	357,436,550	70,972,850	101,367,350	74,164,050
47 Surplus, December 31	1,626,108,200	44,798,550	396,509,800	79,942,000	103,959,650	80,360,450

Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco	Line
3,898,170	420,195,830	5,252,164	4,426,817	12,946,555	72,422,393	6,445,732	1
0	0	0	0	0	0	0	2
397,090,907	2,274,308,368	474,799,584	217,452,114	810,508,947	1,081,772,637	2,122,734,561	3
17,989,221	28,492,952	5,872,289	7,609,268	9,987,631	16,017,143	35,618,059	4
61,537,755	75,114,542	28,680,466	32,794,448	40,900,239	40,471,202	63,526,277	5
1,303,932	1,537,193	415,144	440,635	186,027	914,431	1,865,194	6
<b>481,819,985</b>	<b>2,799,648,885</b>	<b>515,019,647</b>	<b>262,723,282</b>	<b>874,529,399</b>	<b>1,211,597,806</b>	<b>2,230,189,823</b>	<b>7</b>
44,315,421	66,982,769	26,817,273	25,022,564	34,918,519	32,584,847	57,524,730	8
12,057,629	17,976,564	7,187,507	6,054,331	8,939,705	7,844,838	15,552,365	9
5,545,097	1,018,621	408,244	450,113	506,690	500,861	643,534	10
1,633,247	2,426,200	805,973	960,842	1,356,168	1,412,913	2,548,633	11
9,337,306	9,121,445	5,548,164	4,819,280	6,697,003	6,944,020	12,188,562	12
1,702,488	1,513,354	636,714	981,909	1,097,079	893,644	1,642,987	13
3,862,926	4,837,324	2,679,050	1,684,336	3,042,158	2,698,448	3,590,869	14
1,092,518	2,567,776	419,559	2,159,889	582,796	762,274	1,651,611	15
1,211,421	1,020,976	618,954	1,040,619	1,170,441	981,634	3,843,219	16
1,807,351	2,396,460	1,188,533	892,450	1,206,486	1,251,100	1,956,843	17
139,936	2,101,313	312,392	95,750	68,541	703,728	189,960	18
791,384	1,784,952	554,100	602,879	563,624	516,516	1,061,200	19
149,261	363,561	7,689	381,743	70,462	122,308	117,865	20
6,295,521	8,178,116	1,547,347	2,336,506	1,849,934	4,358,779	5,287,304	21
3,211,859	6,612,616	2,643,597	2,671,698	3,870,729	3,646,049	7,777,699	22
2,353,080	4,657,716	1,490,917	1,158,352	2,205,518	1,850,690	3,340,100	23
12,044,659	28,128,051	5,616,758	6,940,570	6,965,562	4,027,239	8,798,584	24
2,813,584	5,331,887	1,480,337	1,654,011	1,599,153	2,249,271	4,846,623	25
-2,262,777	-4,947,210	1,483,307	1,488,538	460,241	-1,942,238	854,656	26
-1,300,523	-2,220,803	-1,266,804	-807,936	-1,050,929	-1,841,074	-4,069,375	27
-179,794	-715,210	-57,729	-48,278	-720,658	-292,242	-76,128	28
<b>106,621,594</b>	<b>159,136,478</b>	<b>60,121,882</b>	<b>60,540,166</b>	<b>75,399,222</b>	<b>69,273,605</b>	<b>129,271,841</b>	<b>29</b>
5,999,419	10,217,470	5,438,394	2,720,419	4,892,820	4,491,190	8,979,652	30
100,622,175	148,919,008	54,683,488	57,819,747	70,506,402	64,782,415	120,292,189	31
381,197,810	2,650,729,877	460,336,159	204,903,537	804,022,997	1,146,815,392	2,109,897,634	32
1,166,694	6,671,023	1,388,237	628,054	2,401,263	3,211,095	6,207,443	33
8,073	5,568	6,938	6,423	5,531	5,509	1,621,503	34
1,174,767	6,676,591	1,395,175	634,477	2,406,793	3,216,605	7,828,946	35
37,749,681	59,580,822	12,280,017	15,918,540	20,921,510	33,656,342	74,589,732	36
428,530	720,164	452,135	308,389	491,728	889,429	2,064,674	37
38,178,212	60,300,986	12,732,152	16,226,929	21,413,238	34,545,771	76,654,406	38
-37,003,445	-53,624,395	-11,336,977	-15,592,453	-19,006,445	-31,329,166	-68,825,460	39
6,826,100	10,649,600	2,245,400	2,837,200	3,809,800	6,102,700	13,405,900	40
3,266,601	23,211,089	5,044,375	2,376,981	7,855,190	10,292,337	20,628,900	41
334,101,663	2,563,244,793	441,709,407	184,096,903	773,351,562	1,099,091,188	2,007,037,374	42
7,686,605	12,142,373	2,524,330	3,193,417	4,262,060	7,132,217	14,815,749	43
313,799,808	2,515,374,820	433,359,978	177,120,936	763,255,503	1,070,312,421	1,977,523,475	44
12,615,250	35,727,600	5,825,100	3,782,550	5,834,000	21,646,550	14,698,150	45
121,540,950	191,885,000	40,122,000	50,521,400	67,897,900	107,649,600	240,791,700	46
134,156,200	227,612,600	45,947,100	54,303,950	73,731,900	129,296,150	255,489,850	47

**75. Banks and branches—Number in operation, December 31, 1984, by state**

State	Commercial and mutual savings banks								Number maintaining branches or additional offices <sup>1</sup>							
	Total	Commercial				Mutual savings		Total	Commercial				Mutual savings			
		Total	Member		Nonmember		In-sured		Non-in-sured	Total	Member		Nonmember		In-sured	Non-in-sured
			National	State	In-sured	Non-in-sured <sup>2</sup>					National	State	In-sured	Non-in-sured		
<b>United States</b> .....	<b>15,489</b>	<b>15,126</b>	<b>4,910</b>	<b>1,072</b>	<b>8,530</b>	<b>614</b>	<b>267</b>	<b>96</b>	<b>7,533</b>	<b>7,208</b>	<b>2,423</b>	<b>534</b>	<b>4,217</b>	<b>34</b>	<b>246</b>	<b>79</b>
Alabama .....	269	269	75	25	169	0	0	0	159	159	51	13	95	0	0	0
Alaska .....	17	16	6	0	9	1	1	0	16	16	6	0	9	1	0	0
Arizona .....	55	55	10	8	28	9	0	0	26	26	3	0	22	1	0	0
Arkansas .....	261	261	77	4	177	3	0	0	171	171	66	3	102	0	0	0
California .....	505	505	158	29	268	50	0	0	291	291	66	14	202	9	0	0
Colorado .....	575	575	229	66	153	127	0	0	121	121	71	6	44	0	0	0
Connecticut .....	105	50	14	1	35	0	55	0	94	42	13	1	28	0	52	0
Delaware .....	37	36	14	4	15	3	1	0	13	12	7	0	5	0	1	0
District of Columbia .....	22	22	18	0	1	3	0	0	14	14	13	0	1	0	0	0
Florida .....	443	443	187	49	199	8	0	0	296	295	121	27	147	0	0	0
Georgia .....	385	385	55	9	320	1	0	0	253	253	50	7	196	0	0	0
Hawaii .....	25	25	3	0	18	4	0	0	19	19	2	0	15	2	0	0
Idaho .....	25	25	7	3	15	0	0	0	22	22	6	3	13	0	0	0
Illinois .....	1,300	1,300	404	68	770	58	0	0	558	558	221	28	308	1	0	0
Indiana .....	383	380	111	41	226	2	3	0	288	286	93	28	165	0	2	0
Iowa .....	632	632	106	39	485	2	0	0	297	297	57	19	221	0	0	0
Kansas .....	629	629	165	22	441	1	0	0	150	150	58	6	86	0	0	0
Kentucky .....	338	338	79	7	250	2	0	0	238	238	66	5	167	0	0	0
Louisiana .....	303	303	67	6	229	1	0	0	220	220	42	5	173	0	0	0
Maine .....	46	26	9	2	15	0	20	0	42	24	9	2	13	0	18	0
Maryland .....	91	89	25	4	59	1	2	0	79	77	24	4	49	0	2	0
Massachusetts .....	276	131	64	2	58	7	49	96	234	108	58	2	48	0	47	79
Michigan .....	368	368	119	81	165	3	0	0	316	316	106	70	139	1	0	0
Minnesota .....	741	741	199	33	506	3	0	0	253	253	101	6	146	0	0	0
Mississippi .....	155	155	34	4	115	2	0	0	130	130	32	4	94	0	0	0
Missouri .....	719	719	126	39	548	6	0	0	393	393	77	26	290	0	0	0
Montana .....	170	170	54	42	73	1	0	0	29	29	14	5	10	0	0	0
Nebraska .....	479	479	123	10	341	5	0	0	115	115	48	2	65	0	0	0
Nevada .....	17	17	5	1	10	1	0	0	13	13	3	1	9	0	0	0
New Hampshire .....	88	65	27	3	32	3	23	0	70	52	26	2	23	1	18	0
New Jersey .....	142	127	71	10	44	2	15	0	128	114	65	10	39	0	14	0
New Mexico .....	97	97	44	6	45	2	0	0	70	70	31	4	35	0	0	0
New York .....	472	401	107	40	50	204	71	0	222	154	83	26	33	12	68	0
North Carolina .....	65	65	17	0	46	2	0	0	52	52	16	0	36	0	0	0
North Dakota .....	181	181	40	6	133	2	0	0	82	82	26	3	53	0	0	0
Ohio .....	323	323	150	68	102	3	0	0	235	235	119	50	66	0	0	0
Oklahoma .....	546	546	229	22	288	7	0	0	185	185	84	6	94	1	0	0
Oregon .....	84	83	7	15	50	11	1	0	50	49	6	8	35	0	1	0
Pennsylvania .....	348	341	195	14	117	15	7	0	256	249	138	11	99	1	7	0
Rhode Island .....	22	18	4	0	9	5	4	0	18	14	4	0	9	1	4	0
South Carolina .....	73	73	18	5	50	0	0	0	58	58	15	4	39	0	0	0
South Dakota .....	142	142	25	27	90	0	0	0	49	49	9	10	30	0	0	0
Tennessee .....	300	300	60	10	226	4	0	0	227	227	54	9	164	0	0	0
Texas .....	1,863	1,863	998	61	794	10	0	0	297	297	69	14	213	1	0	0
Utah .....	63	63	7	16	37	3	0	0	39	39	5	10	24	0	0	0
Vermont .....	33	28	12	0	15	1	5	0	29	25	10	0	15	0	4	0
Virginia .....	178	178	50	85	43	0	0	0	137	137	43	60	34	0	0	0
Washington .....	124	116	24	3	75	14	8	0	84	76	19	1	56	0	8	0
West Virginia .....	227	227	101	27	99	0	0	0	102	102	51	12	39	0	0	0
Wisconsin .....	603	601	123	26	446	6	2	0	278	278	65	6	207	0	0	0
Wyoming .....	118	118	58	28	31	1	0	0	4	4	1	0	3	0	0	0
Puerto Rico .....	21	21	0	1	10	10	0	0	12	12	0	1	9	2	0	0
Virgin Islands .....	5	5	0	0	0	5	0	0	0	0	0	0	0	0	0	0



75. Banks and branches—Number in operation, December 31, 1984, by state—Continued

State	Branches and additional offices <sup>1</sup>												Banking facilities <sup>3</sup>
	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 <sup>2</sup>	In head-office county	In contiguous counties	In non contiguous counties	
National	State		In-sured	Non-in-sured <sup>2</sup>	In-sured	Non-in-sured							
<b>United States</b> .....	<b>43,979</b>	<b>41,740</b>	<b>21,982</b>	<b>4,712</b>	<b>14,976</b>	<b>70</b>	<b>2,009</b>	<b>230</b>	<b>13,306</b>	<b>12,515</b>	<b>7,889</b>	<b>10,269</b>	<b>145</b>
Alabama .....	723	723	368	133	222	0	0	0	282	245	38	158	2
Alaska .....	134	134	93	0	40	1	0	0	53	9	38	34	1
Arizona .....	655	655	411	0	243	1	0	0	169	200	193	93	2
Arkansas .....	435	435	213	12	210	0	0	0	278	150	4	3	1
California .....	4,596	4,596	2,725	482	1,371	18	0	0	615	710	929	2,342	15
Colorado .....	110	110	62	6	42	0	0	0	97	9	3	1	9
Connecticut .....	1,013	628	347	1	280	0	385	0	199	419	206	189	0
Delaware .....	159	154	42	0	112	0	5	0	41	77	21	20	0
District of Columbia .....	156	156	154	0	2	0	0	0	156	0	0	0	1
Florida .....	1,993	1,993	1,335	79	579	0	0	0	543	770	217	463	8
Georgia .....	1,040	1,040	538	104	398	0	0	0	399	282	171	188	19
Hawaii .....	230	230	11	0	216	3	0	0	86	69	3	72	6
Idaho .....	270	270	193	10	67	0	0	0	39	22	54	155	0
Illinois .....	708	708	294	40	369	5	0	0	524	149	25	10	6
Indiana .....	1,252	1,249	568	103	578	0	3	0	620	620	5	7	1
Iowa .....	545	545	112	47	386	0	0	0	264	211	70	0	0
Kansas .....	217	217	87	7	123	0	0	0	214	3	0	0	1
Kentucky .....	757	757	297	61	399	0	0	0	474	279	3	1	1
Louisiana .....	897	897	321	37	539	0	0	0	484	397	12	4	2
Maine .....	437	325	127	45	153	0	112	0	57	152	134	94	2
Maryland .....	1,153	1,114	610	106	398	0	39	0	206	238	380	329	2
Massachusetts .....	1,521	1,025	482	20	522	1	266	230	544	864	87	26	1
Michigan .....	2,114	2,114	958	532	623	1	0	0	833	835	421	25	2
Minnesota .....	352	352	157	8	187	0	0	0	167	141	41	3	0
Mississippi .....	750	750	316	17	47	0	0	0	217	155	163	215	2
Missouri .....	586	586	138	45	403	0	0	0	401	177	5	3	2
Montana .....	26	26	11	5	10	0	0	0	25	0	1	0	1
Nebraska .....	165	165	72	4	89	0	0	0	152	3	3	7	1
Nevada .....	201	201	105	37	59	0	0	0	49	28	27	97	0
New Hampshire .....	263	200	105	2	92	1	63	0	73	129	56	5	0
New Jersey .....	1,946	1,705	1,224	167	314	0	241	0	226	744	469	507	4
New Mexico .....	274	274	135	20	119	0	0	0	183	81	7	3	0
New York .....	3,838	3,280	1,904	1,102	261	13	558	0	1,339	676	895	928	4
North Carolina .....	1,831	1,831	885	0	946	0	0	0	175	110	280	1,266	0
North Dakota .....	122	122	33	5	84	0	0	0	41	49	31	1	2
Ohio .....	2,269	2,269	1,693	356	220	0	0	0	631	904	352	382	3
Oklahoma .....	174	174	67	5	100	2	0	0	148	16	8	2	5
Oregon .....	630	624	370	11	243	0	6	0	134	92	137	267	0
Pennsylvania .....	2,857	2,689	1,567	95	1,024	3	168	0	299	968	1,427	163	2
Rhode Island .....	222	191	103	0	78	10	31	0	48	101	51	22	0
South Carolina .....	784	784	366	7	411	0	0	0	133	75	99	477	0
South Dakota .....	172	172	97	21	54	0	0	0	28	34	39	71	0
Tennessee .....	1,033	1,033	468	53	512	0	0	0	488	317	54	174	1
Texas .....	323	323	55	18	248	2	0	0	310	10	1	2	19
Utah .....	347	347	186	73	88	0	0	0	62	96	53	136	3
Vermont .....	206	182	73	0	109	0	24	0	33	62	60	51	0
Virginia .....	1,530	1,530	584	754	192	0	0	0	239	203	362	726	10
Washington .....	971	863	642	4	217	0	108	0	272	292	168	239	3
West Virginia .....	144	144	86	13	45	0	0	0	80	46	9	9	0
Wisconsin .....	560	560	146	30	384	0	0	0	171	294	77	18	1
Wyoming .....	3	3	0	0	3	0	0	0	3	0	0	0	0
Puerto Rico .....	267	267	30	35	193	9	0	0	2	2	0	263	0
Virgin Islands .....	18	18	16	0	2	0	0	0	0	0	0	18	0

**76. Banking offices in the United States—Number, and changes in number, December 31, 1984**

**A. Banks (head offices), by type<sup>1</sup>**

Item	All banks	Commercial banks							Mutual savings banks	
		Total	Member			Nonmember			Insured	Non-insured
			Total	National	State	Total	Insured	Non-insured		
Number										
1 Total .....	15,489	15,126	5,982	4,910	1,072 <sup>2</sup>	9,144	8,530	614 <sup>3</sup>	267	96
Change in number during 1984										
2 New banks <sup>4</sup> .....	489	487	307	263	44	180	93	87	2	0
3 Ceased banking operations .....	0	0	0	0	0	0	0	0	0	0
4 Voluntary liquidation .....	-8	-8	-1	-1	0	-7	-1	-6	0	0
5 Suspensions .....	0	0	0	0	0	0	0	0	0	0
6 Placed in receivership .....	0	0	0	0	0	0	0	0	0	0
Consolidations and absorptions										
7 Banks converted into branches .....	-348	-345	-146	-120	-26	-199	-199	0	-3	0
8 Other .....	-42	-34	-26	-19	-7	-8	-11	3	-7	-1
Interclass changes										
9 Nonmember to national .....	0	0	40	40	0	-40	-40	0	0	0
10 Nonmember to state member .....	0	0	6	0	6	-6	-6	0	0	0
11 State member to national .....	0	0	0	0	0	0	0	0	0	0
12 State member to nonmember .....	0	0	0	0	0	0	0	0	0	0
13 National to nonmember .....	0	0	-5	-5	0	5	5	0	0	0
14 National to state member .....	0	0	0	-2	2	0	0	0	0	0
15 Noninsured mutual to insured mutual .....	0	0	0	0	0	0	0	0	0	0
16 Noninsured to insured .....	0	0	0	0	0	0	34	-34	0	0
17 Noninsured to national .....	0	0	0	0	0	0	0	0	0	0
18 Noninsured nonmember to state member .....	0	0	0	0	0	0	0	0	0	0
19 Insured mutual to federal mutual .....	-2	0	0	0	0	0	0	0	-2	0
20 National to noninsured .....	0	0	0	0	0	0	0	0	0	0
21 Savings and loan to state member .....	0	0	0	0	0	0	0	0	0	0
22 Savings and loan to national .....	1	1	1	1	0	0	0	0	0	0
23 Net change .....	90	101	176	157	19	-75	-125	50	-10	-1

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

Item	All banks	Commercial banks							Mutual savings banks	
		Total	Member			Nonmember			Insured	Non-insured
			Total	National	State	Total	Insured	Non-insured		
Number										
1 Total .....	43,979	41,740	26,694	21,982	4,712	15,046	14,976	70	2,009	230
Change in number during 1984										
<i>Branches and additional offices</i>										
2 De novo .....	1,405	1,363	614	492	122	749	593	156	37	5
3 Banks converted .....	363	360	201	165	36	159	159	0	3	0
4 Discontinued .....	-889	-869	-689	-587	-102	-180	-179	-1	-15	-5
5 Other <sup>1</sup> .....	-28	78	530	690	-160	-452	-263	-189	-104	-2
6 Net change .....	851	932	656	760	-104	276	310	-34	-79	-2
7 Number, December 31, 1983 .....	43,128	40,808	26,038	21,222	4,816	14,770	14,666	104	2,088	232
<i>Banking facilities<sup>2</sup></i>										
8 Established .....	0	0	0	0	0	0	0	0	0	0
9 Other .....	0	0	0	0	0	0	0	0	0	0
10 Net change .....	-14	-14	-14	-14	0	0	0	0	0	0
11 Number, December 31, 1984 .....	135	135	110	99	11	25	25	0	0	0

**77. Changes in offices of commercial banks and nondeposit trust companies during 1984—  
Summary, by state**

State	January 1-June 30					July 1-December 31					Type of branching <sup>1</sup>
	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 (-)	
<b>50 states and District of Columbia—Total</b> .....	<b>55,340</b>	<b>850</b>	<b>462</b>	<b>55,728</b>	<b>388</b>	<b>55,728</b>	<b>858</b>	<b>551</b>	<b>56,035</b>	<b>307</b>	.....
Statewide branching states .....	24,245	424	277	24,392	147	24,392	388	303	24,477	85	.....
Limited branching states .....	22,480	235	144	22,571	91	22,571	256	207	22,620	49	.....
Unit banking states .....	8,615	191	41	8,765	150	8,765	214	41	8,938	173	.....
Alabama .....	972	16	10	978	6	978	14	6	986	8	L
Alaska .....	134	5	0	139	5	139	5	0	144	5	S
Arizona .....	659	13	0	672	13	672	23	5	690	18	S
Arkansas .....	680	1	3	678	-2	678	7	3	682	4	L
California .....	5,035	98	127	5,006	-29	5,006	85	126	4,965	-41	S
Colorado .....	653	20	0	673	20	673	15	6	682	9	U
Connecticut .....	670	13	1	682	12	682	10	2	690	8	S
Delaware .....	182	5	0	187	5	187	1	1	187	0	S
District of Columbia .....	182	0	2	180	-2	180	1	0	181	1	S
Florida .....	2,256	107	52	2,311	55	2,311	95	32	2,374	63	S
Georgia .....	1,368	30	9	1,389	21	1,389	37	22	1,404	15	L
Hawaii .....	189	4	1	192	3	192	2	0	194	2	S
Idaho .....	288	1	0	289	1	289	6	2	293	4	S
Illinois .....	1,945	23	6	1,962	17	1,962	24	6	1,980	18	U
Indiana .....	1,614	10	6	1,618	4	1,618	17	10	1,625	7	L
Iowa .....	1,168	4	6	1,166	-2	1,166	11	11	1,166	0	L
Kansas .....	834	5	2	837	3	837	11	3	845	8	U
Kentucky .....	1,078	12	4	1,086	8	1,086	6	6	1,086	0	L
Louisiana .....	1,154	15	6	1,163	9	1,163	20	1	1,182	19	L
Maine .....	351	5	7	349	-2	349	3	3	349	0	S
Maryland .....	1,141	18	6	1,153	12	1,153	8	3	1,158	5	S
Massachusetts .....	1,145	10	4	1,151	6	1,151	8	3	1,156	5	L <sup>2</sup>
Michigan .....	2,512	13	11	2,514	2	2,514	7	42	2,479	-35	L
Minnesota .....	1,088	16	16	1,088	0	1,088	12	8	1,092	4	L
Mississippi .....	896	7	4	899	3	899	12	10	901	2	L
Missouri .....	1,255	30	19	1,266	11	1,266	30	13	1,283	17	U
Montana .....	197	1	0	198	1	198	0	0	198	0	U
Nebraska .....	608	15	1	622	14	622	19	7	634	12	U <sup>1</sup>
Nevada .....	185	5	0	190	5	190	3	3	190	0	S
New Hampshire .....	256	2	0	258	2	258	8	4	262	4	S
New Jersey .....	1,811	14	5	1,820	9	1,820	22	14	1,828	8	S
New Mexico .....	360	3	0	363	3	363	1	0	364	1	L
New York .....	3,642	33	16	3,659	17	3,659	17	19	3,657	-2	S
North Carolina .....	1,871	40	24	1,887	16	1,887	29	16	1,900	13	S
North Dakota .....	302	0	1	301	-1	301	1	0	302	1	U
Ohio .....	2,624	24	9	2,639	15	2,639	33	34	2,638	-1	L
Oklahoma .....	672	18	4	686	14	686	30	4	712	26	U <sup>4</sup>
Oregon .....	695	6	7	694	-1	694	7	8	693	-1	S
Pennsylvania .....	3,017	13	2	3,028	11	3,028	13	9	3,032	4	L
Rhode Island .....	245	1	2	244	-1	244	2	5	241	-3	S
South Carolina .....	868	7	4	871	3	871	8	10	869	-2	S
South Dakota .....	313	3	2	314	1	314	4	5	313	-1	S
Tennessee .....	1,338	40	43	1,335	-3	1,335	26	33	1,328	-7	L
Texas .....	2,032	74	6	2,100	68	2,100	81	2	2,179	79	U
Utah .....	397	7	1	403	6	403	6	2	407	4	S
Vermont .....	208	0	0	208	0	208	1	0	209	1	S
Virginia .....	1,696	30	13	1,713	17	1,713	35	31	1,717	4	S
Washington .....	971	7	7	971	0	971	7	12	966	-5	S
West Virginia .....	344	10	6	348	4	348	18	3	363	15	L
Wisconsin .....	1,122	11	5	1,128	6	1,128	14	6	1,136	8	L
Wyoming .....	117	5	2	120	3	120	3	0	123	3	U

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

State and item <sup>1</sup>	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
June 1984										
Alabama (213)										
Assets										
Per organization	17.3	14.2	13.1	12.3	4.8	1.8 <sup>2</sup>	1.5	1.4	1.1	1.0
Cumulative	17.3	31.5	44.7	57.0	61.8	63.7	65.2	66.6	67.8	68.8
Deposits										
Per organization	16.2	14.7	12.2	10.4	5.0	1.9	1.4	1.3	1.2	1.0
Cumulative	16.2	31.0	43.2	53.7	58.7	60.7	62.2	63.5	64.8	65.8
Alaska (13)										
Assets										
Per organization	23.3 <sup>2</sup>	14.5	13.8 <sup>2</sup>	10.2	9.8	8.2 <sup>2</sup>	7.2	4.2 <sup>2</sup>	2.4	1.8
Cumulative	23.3	37.9	51.7	62.0	71.9	80.1	87.3	91.6	94.1	96.0
Deposits										
Per organization	23.8	13.7	13.6	9.8	9.7	8.4	6.9	4.7	2.7	1.8
Cumulative	23.8	37.5	51.1	61.0	70.8	79.2	86.2	90.9	93.7	95.5
Arizona (41)										
Assets										
Per organization	41.7	25.4	14.6	7.2	2.9	2.0	.9 <sup>2</sup>	.9 <sup>2</sup>	.6 <sup>2</sup>	.3
Cumulative	41.7	67.2	81.8	89.1	92.0	94.0	95.0	95.9	96.5	96.8
Deposits										
Per organization	41.1	25.6	14.5	7.3	3.0	2.1	.9	.9	.6	.3
Cumulative	41.1	66.8	81.3	88.6	91.6	93.7	94.7	95.7	96.3	96.7
Arkansas (242)										
Assets										
Per organization	10.5	7.0	3.5	2.3	2.2	2.0 <sup>2</sup>	1.9	1.7	1.6	1.6
Cumulative	10.5	17.6	21.2	23.5	25.8	27.8	29.7	31.5	33.1	34.7
Deposits										
Per organization	10.2	5.1	3.4	2.3	1.9	1.9	2.0	1.7	1.5	1.7
Cumulative	10.2	15.3	18.7	21.1	23.0	25.0	27.0	28.8	30.3	32.1
California (421)										
Assets										
Per organization	30.7	13.7	9.1	8.5	7.9	3.8	2.0	1.6	1.2	1.0
Cumulative	30.7	44.5	53.6	62.2	70.2	74.0	76.0	77.7	78.9	79.9
Deposits										
Per organization	32.6	12.4	9.9	7.2	7.6	3.1	2.1	1.3	1.2	1.2
Cumulative	32.6	45.1	55.0	62.3	69.9	73.1	75.2	76.6	77.9	79.2
Colorado (253)										
Assets										
Per organization	17.3	12.0	11.1	10.4	7.9	4.7	2.6 <sup>2</sup>	.9	.8	.7
Cumulative	17.3	29.4	40.5	51.0	58.9	63.7	66.3	67.3	68.1	68.9
Deposits										
Per organization	16.7	9.7	10.5	11.0	7.9	5.0	2.8	1.0	.9	.8
Cumulative	16.7	26.4	37.0	48.0	55.9	61.0	63.8	64.8	65.8	66.6
Connecticut (45)										
Assets										
Per organization	28.7	26.4	9.2	7.3	6.7	5.7 <sup>2</sup>	1.4 <sup>2</sup>	1.0 <sup>2</sup>	1.0 <sup>2</sup>	.9
Cumulative	28.7	55.1	64.4	71.8	78.5	84.2	85.7	86.7	87.8	88.7
Deposits										
Per organization	27.0	25.1	9.8	7.9	6.7	5.7	1.6	1.2	1.1	1.0
Cumulative	27.0	52.2	62.0	70.0	76.7	82.5	84.1	85.4	86.5	87.6
Delaware (31)										
Assets										
Per organization	14.1 <sup>2</sup>	12.9	12.8	9.8	8.0	6.9 <sup>2</sup>	5.8 <sup>2</sup>	4.2	4.1	3.4
Cumulative	14.1	27.1	40.0	49.8	57.8	64.8	70.6	74.9	79.0	82.5
Deposits										
Per organization	11.0	17.6	14.4	8.5	11.7	7.5	8.9	.0	2.6	.4
Cumulative	11.0	28.6	43.1	51.6	63.4	70.9	79.8	79.8	82.4	82.8
District of Columbia (19)										
Assets										
Per organization	31.2	28.7	10.3	9.3	7.6	2.7	2.7	2.1 <sup>2</sup>	.8 <sup>2</sup>	.7
Cumulative	31.2	60.0	70.3	79.7	87.3	90.0	92.7	94.9	95.7	96.4
Deposits										
Per organization	30.5	27.5	9.3	11.0	7.6	2.8	3.0	2.4	.9	.8
Cumulative	30.5	58.0	67.4	78.4	86.1	88.9	92.0	94.4	95.4	96.2
Florida (289)										
Assets										
Per organization	14.4	12.3	10.9	7.2	6.5	4.9	4.8	4.5	1.9	1.5
Cumulative	14.4	26.8	37.7	45.0	51.5	56.5	61.3	65.9	67.8	69.4
Deposits										
Per organization	14.9	12.6	10.8	6.3	6.5	5.0	4.4	4.2	1.9	1.6
Cumulative	14.9	27.5	38.3	44.7	51.2	56.2	60.7	65.0	66.9	68.5

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

State and item <sup>1</sup>	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
June 1984										
<b>Georgia (324)</b>										
Assets										
Per organization .....	19.2	15.5	14.1	5.8	5.1	3.3	2.4 <sup>2</sup>	1.1	.9	.7
Cumulative .....	19.2	34.8	48.9	54.7	59.8	63.2	65.7	66.8	67.7	68.5
Deposits										
Per organization .....	16.9	14.2	13.6	6.3	4.7	3.1	2.7	1.1	.9	.8
Cumulative .....	16.9	31.1	44.8	51.1	55.8	58.9	61.6	62.8	63.8	64.6
<b>Hawaii (19)</b>										
Assets										
Per organization .....	35.9	32.4 <sup>2</sup>	7.0	6.5	5.1 <sup>1</sup>	3.6 <sup>2</sup>	2.9 <sup>2</sup>	2.3 <sup>2</sup>	1.8 <sup>2</sup>	.7
Cumulative .....	35.9	68.4	75.4	81.9	87.1	90.8	93.7	96.1	97.9	98.6
Deposits										
Per organization .....	40.1	32.7	6.6	6.0	4.7	1.5	2.7	2.1	1.3	.7
Cumulative .....	40.1	72.9	79.5	85.6	90.4	91.9	94.6	96.8	98.2	98.9
<b>Idaho (24)</b>										
Assets										
Per organization .....	38.1	26.6	11.8	6.8	3.4 <sup>2</sup>	2.2 <sup>2</sup>	1.4 <sup>2</sup>	1.4	1.2	1.0
Cumulative .....	38.1	64.7	76.6	83.4	86.9	89.1	90.5	92.0	93.3	94.4
Deposits										
Per organization .....	35.7	26.0	12.4	7.5	3.8	2.3	1.6	1.6	1.4	1.1
Cumulative .....	35.7	61.8	74.3	81.9	85.7	88.0	89.7	91.3	92.7	93.8
<b>Illinois (1,077)</b>										
Assets										
Per organization .....	18.8	17.1	4.5	4.3	1.3	1.0	.9	.8	.5	.5
Cumulative .....	18.8	36.0	40.6	44.9	46.2	47.3	48.2	49.0	49.6	50.2
Deposits										
Per organization .....	16.7	7.4	4.4	3.6	1.5	1.2	.9	.9	.7	.6
Cumulative .....	16.7	24.2	28.6	32.2	33.8	35.0	36.0	36.9	37.6	38.3
<b>Indiana (381)</b>										
Assets										
Per organization .....	7.2	6.6	4.7 <sup>2</sup>	2.1	2.1	2.0	2.0	1.8	1.6	1.5
Cumulative .....	7.2	13.9	18.7	20.8	22.9	25.0	27.0	28.8	30.4	31.9
Deposits										
Per organization .....	6.2	6.7	4.2	2.0	2.1	1.9	1.7	1.7	1.5	1.4
Cumulative .....	6.2	12.9	17.1	19.2	21.3	23.2	25.0	26.7	28.2	29.6
<b>Iowa (525)</b>										
Assets										
Per organization .....	7.4	6.6	6.5	3.9	3.5 <sup>2</sup>	3.2	2.2	1.5	.9	.9
Cumulative .....	7.4	14.0	20.6	24.5	28.1	31.3	33.5	35.0	36.0	36.9
Deposits										
Per organization .....	6.8	6.8	6.3	3.8	3.7	2.4	1.8	1.4	1.0	.9
Cumulative .....	6.8	13.7	20.1	23.9	27.7	30.1	31.9	33.4	34.4	35.3
<b>Kansas (609)</b>										
Assets										
Per organization .....	7.0	2.7	2.0	1.6	1.5	1.4	1.3	1.3	1.2	1.2
Cumulative .....	7.0	9.8	11.9	13.5	15.1	16.5	17.8	19.1	20.4	21.6
Deposits										
Per organization .....	6.6	2.5	1.3	1.4	1.3	1.4	1.3	1.3	1.1	1.1
Cumulative .....	6.6	9.2	10.6	12.0	13.4	14.8	16.2	17.5	18.6	19.7
<b>Kentucky (335)</b>										
Assets										
Per organization .....	11.8	10.3	5.5	3.3	2.3	1.2	1.0 <sup>2</sup>	1.0	1.0	.9
Cumulative .....	11.8	22.1	27.7	31.0	33.3	34.6	35.7	36.7	37.7	38.6
Deposits										
Per organization .....	10.0	8.9	5.5	2.6	1.9	1.2	.9	1.0	1.0	1.0
Cumulative .....	10.0	19.0	24.5	27.1	29.1	30.4	31.3	32.3	33.4	34.4
<b>Louisiana (291)</b>										
Assets										
Per organization .....	6.3	5.6	4.9	3.3	3.2	3.1	2.2	2.1	1.9	1.9
Cumulative .....	6.3	11.9	16.9	20.2	23.4	26.6	28.8	31.0	33.0	34.9
Deposits										
Per organization .....	5.7	5.0	4.2	3.0	3.0	2.9	2.3	2.1	2.0	1.8
Cumulative .....	5.7	10.8	15.0	18.1	21.2	24.1	26.5	28.7	30.7	32.6
<b>Maine (21)</b>										
Assets										
Per organization .....	22.6	18.3	14.7	14.0	13.2	2.2	2.2 <sup>2</sup>	1.9	1.7 <sup>2</sup>	1.6
Cumulative .....	22.6	40.9	55.7	69.7	82.9	85.2	87.4	89.4	91.1	92.8
Deposits										
Per organization .....	22.4	18.8	13.4	14.3	13.5	2.3	1.9	2.0	1.8	1.7
Cumulative .....	22.4	41.3	54.7	69.1	82.6	85.0	87.0	89.0	90.9	92.6

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

State and item <sup>1</sup>	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
June 1984										
<b>Maryland (67)</b>										
Assets										
Per organization .....	21.3	14.0	11.6	10.5	10.1	7.3	4.9	2.3 <sup>2</sup>	1.5	1.1
Cumulative .....	21.3	35.4	47.0	57.6	67.8	75.1	80.1	82.4	83.9	85.0
Deposits										
Per organization .....	19.9	12.5	10.7	12.5	10.3	6.9	5.3	2.5	1.6	1.2
Cumulative .....	19.9	32.4	43.2	55.7	66.1	73.0	78.3	80.9	82.5	83.7
<b>Massachusetts (75)</b>										
Assets										
Per organization .....	25.4	14.2	12.8	10.9	8.0	4.4 <sup>2</sup>	3.6	3.5	2.0	1.7
Cumulative .....	25.4	39.7	52.5	63.5	71.6	76.0	79.6	83.1	85.1	86.9
Deposits										
Per organization .....	21.3	13.9	12.5	12.5	6.4	5.2	4.2	4.2	2.4	1.9
Cumulative .....	21.3	35.2	47.8	60.3	66.8	72.0	76.3	80.5	82.9	84.8
<b>Michigan (196)</b>										
Assets										
Per organization .....	18.8	15.1	10.8	8.4	6.6	5.6	2.0	1.9	1.8	1.6
Cumulative .....	18.8	33.9	44.8	53.2	59.8	65.5	67.6	69.5	71.4	73.1
Deposits										
Per organization .....	15.6	14.4	11.3	8.5	7.0	6.3	2.2	2.0	1.9	1.7
Cumulative .....	15.6	30.0	41.3	49.8	56.9	63.2	65.5	67.5	69.4	71.2
<b>Minnesota (596)</b>										
Assets										
Per organization .....	34.2	22.1	3.4	1.9	1.7	.9	.6	.5 <sup>2</sup>	.5	.3
Cumulative .....	34.2	56.3	59.8	61.8	63.5	64.5	65.1	65.6	66.2	66.5
Deposits										
Per organization .....	26.0	22.5	3.6	2.2	1.7	1.0	.7	.6	.5	.4
Cumulative .....	26.0	48.5	52.1	54.4	56.1	57.1	57.9	58.5	59.1	59.6
<b>Mississippi (159)</b>										
Assets										
Per organization .....	14.6	11.3 <sup>2</sup>	5.6 <sup>2</sup>	3.7	3.6	2.3	2.2	1.7 <sup>2</sup>	1.6	1.5
Cumulative .....	14.6	25.9	31.5	35.2	38.9	41.3	43.5	45.3	47.0	48.5
Deposits										
Per organization .....	12.5	10.5	5.7	3.8	3.8	2.4	2.2	1.8	1.7	1.5
Cumulative .....	12.5	23.1	28.9	32.7	36.5	39.0	41.2	43.1	44.8	46.3
<b>Missouri (444)</b>										
Assets										
Per organization .....	12.8	11.0	8.8	7.6	6.3	4.9	2.5	2.4	2.2	1.9
Cumulative .....	12.8	23.8	32.6	40.3	46.7	51.6	54.1	56.6	58.8	60.8
Deposits										
Per organization .....	11.2	9.9	8.5	7.1	6.4	5.1	2.4	2.6	2.4	2.0
Cumulative .....	11.2	21.2	29.8	36.9	43.4	48.6	51.0	53.6	56.0	58.1
<b>Montana (107)</b>										
Assets										
Per organization .....	25.7	12.0	6.3	6.2	4.7	4.3	2.2	1.6	1.2	1.2
Cumulative .....	25.7	37.8	44.1	50.3	55.0	59.4	61.6	63.3	64.5	65.8
Deposits										
Per organization .....	23.7	11.8	6.0	6.3	4.9	4.5	2.2	1.7	1.2	1.2
Cumulative .....	23.7	35.5	41.6	47.9	52.8	57.4	59.6	61.4	62.6	63.8
<b>Nebraska (453)</b>										
Assets										
Per organization .....	9.4	5.9 <sup>2</sup>	5.6	3.9	2.9	1.2	1.0	.9	.8	.8
Cumulative .....	9.4	15.4	21.0	24.9	27.9	29.1	30.2	31.1	31.9	32.8
Deposits										
Per organization .....	8.7	5.2	4.6	3.7	2.8	1.2	1.0	1.0	.8	.7
Cumulative .....	8.7	13.9	18.6	22.3	25.2	26.4	27.4	28.4	29.3	30.1
<b>Nevada (14)</b>										
Assets										
Per organization .....	48.5	22.4	11.9 <sup>2</sup>	7.7 <sup>2</sup>	3.6 <sup>2</sup>	2.2	1.0 <sup>2</sup>	.5	.4 <sup>2</sup>	.3
Cumulative .....	48.5	71.0	83.0	90.7	94.3	96.5	97.6	98.1	98.6	98.9
Deposits										
Per organization .....	49.8	21.0	11.7	7.5	3.7	2.4	1.1	.6	.5	.2
Cumulative .....	49.8	70.9	82.7	90.2	93.9	96.4	97.5	98.1	98.6	98.9
<b>New Hampshire (49)</b>										
Assets										
Per organization .....	17.5	17.2	11.9	7.5	4.2	3.2 <sup>2</sup>	2.6 <sup>2</sup>	2.1	2.0 <sup>2</sup>	1.7
Cumulative .....	17.5	34.7	46.7	54.2	58.5	61.7	64.4	66.5	68.5	70.3
Deposits										
Per organization .....	17.3	16.7	12.2	6.8	4.5	3.2	2.6	2.0	1.9	1.8
Cumulative .....	17.3	34.0	46.2	53.1	57.6	60.8	63.4	65.4	67.4	69.3

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

State and item <sup>1</sup>	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
June 1984										
<b>New Jersey (99)</b>										
Assets										
Per organization .....	20.5	12.4	7.5	5.2	4.5	3.8 <sup>2</sup>	3.1	2.8	2.6	2.5
Cumulative .....	20.5	33.0	40.5	45.8	50.3	54.2	57.4	60.2	62.9	65.4
Deposits										
Per organization .....	19.7	11.8	7.4	5.4	4.4	3.9	3.1	2.9	2.9	2.5
Cumulative .....	19.7	31.5	38.9	44.4	48.8	52.8	55.9	58.9	61.8	64.4
<b>New Mexico (61)</b>										
Assets										
Per organization .....	23.8	10.7 <sup>2</sup>	9.7	7.8	7.7	3.3	2.6 <sup>2</sup>	2.2	1.8	1.6
Cumulative .....	23.8	34.5	44.2	52.1	59.8	63.2	65.8	68.1	69.9	71.6
Deposits										
Per organization .....	23.7	10.9	8.5	8.1	7.5	3.4	2.6	2.1	1.8	1.7
Cumulative .....	23.7	34.6	43.1	51.3	58.8	62.3	64.9	67.0	68.9	70.7
<b>New York (168)</b>										
Assets										
Per organization .....	16.1	12.0	11.4	10.9	9.4	7.0	5.0	4.6	3.1	2.0
Cumulative .....	16.1	28.2	39.6	50.6	60.0	67.1	72.1	76.8	79.9	82.0
Deposits										
Per organization .....	14.7	10.8	11.2	12.4	6.9	5.0	5.1	3.9	3.6	2.9
Cumulative .....	14.7	25.6	36.8	49.3	56.2	61.3	66.4	70.4	74.0	77.0
<b>North Carolina (67)</b>										
Assets										
Per organization .....	23.8	20.4	16.9	7.3	5.5	5.2	3.2	3.1	2.4	1.7
Cumulative .....	23.8	44.2	61.1	68.4	74.0	79.2	82.4	85.6	88.0	89.8
Deposits										
Per organization .....	20.4	20.1	13.7	7.9	6.6	6.3	3.9	3.7	2.9	2.0
Cumulative .....	20.4	40.6	54.3	62.2	68.8	75.2	79.1	82.9	85.8	87.8
<b>North Dakota (142)</b>										
Assets										
Per organization .....	16.7	14.1	6.4	2.9	2.6	2.1	1.9 <sup>2</sup>	1.7	1.3	1.2
Cumulative .....	16.7	30.8	37.3	40.2	42.9	45.1	47.1	48.8	50.1	51.3
Deposits										
Per organization .....	16.0	14.2	6.5	2.8	2.7	2.1	2.0	1.6	1.3	1.0
Cumulative .....	16.0	30.2	36.8	39.7	42.4	44.5	46.5	48.1	49.4	50.4
<b>Ohio (247)</b>										
Assets										
Per organization .....	12.7	9.7	8.3	8.0	7.7	7.5	4.0	3.9	3.9	3.4
Cumulative .....	12.7	22.5	30.8	38.9	46.6	54.1	58.1	62.1	66.1	69.6
Deposits										
Per organization .....	12.6	8.4	8.2	8.6	8.2	7.2	3.9	3.3	4.0	2.8
Cumulative .....	12.6	21.1	29.3	37.9	46.2	53.5	57.5	60.8	64.8	67.7
<b>Oklahoma (508)</b>										
Assets										
Per organization .....	7.8	6.9	6.8	3.6	2.4	1.5	1.3	1.0	1.0	.9
Cumulative .....	7.8	14.7	21.6	25.2	27.7	29.2	30.6	31.7	32.7	33.7
Deposits										
Per organization .....	6.1	6.6	6.2	3.1	2.1	1.3	1.3	1.0	.9	.9
Cumulative .....	6.1	12.7	19.0	22.2	24.3	25.7	27.0	28.1	29.1	30.0
<b>Oregon (68)</b>										
Assets										
Per organization .....	41.8	29.9	6.7	4.4 <sup>2</sup>	2.0	1.6	1.0	1.0	.8	.6
Cumulative .....	41.8	71.7	78.5	82.9	84.9	86.5	87.6	88.6	89.4	90.0
Deposits										
Per organization .....	37.0	31.9	6.8	4.7	2.3	1.8	1.1	1.1	.9	.6
Cumulative .....	37.0	69.0	75.8	80.5	82.9	84.8	86.0	87.1	88.0	88.7
<b>Pennsylvania (312)</b>										
Assets										
Per organization .....	21.8	11.8	7.3	4.2	4.0	3.6	2.6	2.2	2.0	2.0
Cumulative .....	21.8	33.7	41.0	45.2	49.3	52.9	55.5	57.7	59.8	61.8
Deposits										
Per organization .....	16.6	9.4	6.8	4.4	3.6	4.0	3.0	2.4	2.4	2.3
Cumulative .....	16.6	26.1	32.9	37.3	41.0	45.0	48.1	50.6	53.1	55.4
<b>Rhode Island (14)</b>										
Assets										
Per organization .....	42.6	24.8	22.1	3.7	2.2	1.1	.6	.6	.5	.4
Cumulative .....	42.6	67.5	89.6	93.3	95.6	96.7	97.4	98.0	98.5	99.0
Deposits										
Per organization .....	40.3	24.5	23.3	4.2	2.6	1.2	.7	.6	.6	.5
Cumulative .....	40.3	64.8	88.1	92.3	95.0	96.3	97.1	97.7	98.4	98.9

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

State and item <sup>1</sup>	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
June 1984										
South Carolina (74)										
Assets										
Per organization .....	18.0	17.8 <sup>2</sup>	13.8	13.8	7.5	4.3	2.2 <sup>2</sup>	1.3 <sup>2</sup>	1.3	1.2
Cumulative .....	18.0	35.8	49.7	63.5	71.1	75.4	77.6	79.0	80.3	81.6
Deposits										
Per organization .....	17.7	16.9	12.9	13.8	8.2	4.5	2.2	1.4	1.4	1.2
Cumulative .....	17.7	34.6	47.6	61.5	69.7	74.3	76.5	78.0	79.4	80.7
South Dakota (125)										
Assets										
Per organization .....	41.9	13.5	10.9	2.1	1.9	1.6	1.1	1.0	1.0	1.0
Cumulative .....	41.9	55.4	66.4	68.5	70.5	72.1	73.2	74.3	75.3	76.3
Deposits										
Per organization .....	27.3	17.1	12.8	2.6	2.5	2.0	1.4	1.3	1.3	1.1
Cumulative .....	27.3	44.4	57.3	59.9	62.5	64.5	65.9	67.3	68.7	69.9
Tennessee (267)										
Assets										
Per organization .....	14.8	12.7	11.2	8.0	5.5	3.5	1.4 <sup>2</sup>	1.3	1.2	1.0
Cumulative .....	14.8	27.5	38.7	46.8	52.3	55.9	57.3	58.6	59.9	61.0
Deposits										
Per organization .....	14.0	12.4	10.9	7.4	5.7	3.1	1.5	1.3	1.3	1.1
Cumulative .....	14.0	26.4	37.3	44.8	50.5	53.7	55.2	56.6	57.9	59.0
Texas (1,192)										
Assets										
Per organization .....	12.1	10.3	9.7	8.8	6.4	5.1	4.2	3.1	1.7	1.3
Cumulative .....	12.1	22.4	32.2	41.0	47.5	52.6	56.9	60.0	61.8	63.2
Deposits										
Per organization .....	9.6	9.2	7.8	8.2	6.2	5.5	4.4	3.2	1.9	1.5
Cumulative .....	9.6	18.8	26.6	34.9	41.1	46.6	51.1	54.3	56.2	57.7
Utah (55)										
Assets										
Per organization .....	28.3	23.0	9.8	7.5	7.4 <sup>2</sup>	3.5	3.2	1.8	1.4	.9
Cumulative .....	28.3	51.4	61.2	68.7	76.2	79.7	82.9	84.8	86.2	87.2
Deposits										
Per organization .....	29.0	20.8	10.2	7.5	8.0	2.6	3.5	1.2	1.6	1.0
Cumulative .....	29.0	49.8	60.1	67.6	75.7	78.4	81.9	83.2	84.8	85.9
Vermont (24)										
Assets										
Per organization .....	21.5	12.0	11.5	11.2	8.9	5.8	4.6	3.4	2.7 <sup>2</sup>	1.8
Cumulative .....	21.5	33.5	45.1	56.4	65.4	71.2	75.8	79.2	82.0	83.9
Deposits										
Per organization .....	21.5	12.0	11.4	11.2	8.8	5.8	4.5	3.4	2.7	1.9
Cumulative .....	21.5	33.5	45.0	56.2	65.1	71.0	75.5	79.0	81.7	83.7
Virginia (143)										
Assets										
Per organization .....	20.6	16.0	11.1	9.9	7.8	7.2	5.2	2.9	.9	.8
Cumulative .....	20.6	36.7	47.8	57.7	65.5	72.7	77.9	80.9	81.9	82.7
Deposits										
Per organization .....	20.3	14.6	10.5	9.8	7.4	8.0	5.5	3.1	.9	.9
Cumulative .....	20.3	35.0	45.5	55.4	62.8	70.8	76.4	79.5	80.5	81.4
Washington (92)										
Assets										
Per organization .....	28.7	22.5	10.2	8.0	6.2	4.9 <sup>2</sup>	2.4	2.0 <sup>2</sup>	1.4 <sup>2</sup>	1.0
Cumulative .....	28.7	51.2	61.5	69.5	75.8	80.8	83.2	85.2	86.7	87.8
Deposits										
Per organization .....	28.1	21.4	10.3	8.1	6.1	5.4	2.5	2.1	1.4	1.1
Cumulative .....	28.1	49.5	59.9	68.0	74.1	79.5	82.1	84.2	85.7	86.8
West Virginia (210)										
Assets										
Per organization .....	7.0	3.7	2.9	2.5	2.3	2.0 <sup>2</sup>	1.8	1.7	1.6	1.5
Cumulative .....	7.0	10.7	13.6	16.2	18.6	20.6	22.4	24.2	25.9	27.5
Deposits										
Per organization .....	6.7	3.3	2.4	2.5	2.3	2.0	1.8	1.5	1.6	1.2
Cumulative .....	6.7	10.0	12.4	15.0	17.3	19.4	21.2	22.8	24.4	25.7
Wisconsin (452)										
Assets										
Per organization .....	13.1	9.6	7.6	3.1	2.5	2.1	2.0	1.6	1.6	1.6
Cumulative .....	13.1	22.7	30.3	33.5	36.0	38.1	40.1	41.8	43.5	45.1
Deposits										
Per organization .....	11.8	8.2	7.4	3.2	2.4	2.1	1.8	1.7	1.7	1.6
Cumulative .....	11.8	20.0	27.5	30.7	33.2	35.3	37.2	38.9	40.6	42.2



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

State and item <sup>1</sup>	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
June 1984										
Wyoming (64)										
Assets										
Per organization	16.7	12.1	11.7	4.5	4.1	3.7 <sup>2</sup>	3.0	2.1	2.0	1.9
Cumulative	16.7	28.8	40.6	45.1	49.3	53.0	56.0	58.2	60.2	62.2
Deposits										
Per organization	16.5	11.7	11.9	4.5	4.3	3.7	3.0	2.1	2.1	2.0
Cumulative	16.5	28.2	40.2	44.8	49.1	52.8	55.8	58.0	60.1	62.1
United States (11,656)										
Assets										
Per organization	3.5	2.7	1.9	1.9	1.7	1.7	1.5	1.4	1.2	1.2
Cumulative	3.5	6.3	8.3	10.2	12.0	13.7	15.3	16.7	18.0	19.2
Deposits										
Per organization	4.1	1.9	1.3	1.9	1.3	1.5	.9	1.4	1.0	.9
Cumulative	4.1	6.0	7.4	9.3	10.7	12.3	13.2	14.6	15.6	16.5
December 1984										
Alabama (211)										
Assets										
Per organization	17.2	14.1	14.1	12.3	4.4	2.0 <sup>2</sup>	1.6	1.3	1.0	.9
Cumulative	17.2	31.4	45.5	57.9	62.3	64.4	66.1	67.4	68.5	69.5
Deposits										
Per organization	16.3	14.6	12.9	10.3	4.6	2.1	1.5	1.3	1.2	1.0
Cumulative	16.3	30.9	43.9	54.2	58.9	61.1	62.6	64.0	65.2	66.2
Alaska (14)										
Assets										
Per organization	23.4	14.4 <sup>2</sup>	14.2	10.0 <sup>2</sup>	9.1	8.6 <sup>2</sup>	6.7	4.1 <sup>2</sup>	2.6	1.8
Cumulative	23.4	37.9	52.2	62.2	71.3	80.0	86.8	90.9	93.5	95.4
Deposits										
Per organization	23.4	13.9	13.2	10.2	9.9	8.9	6.6	4.2	2.9	1.4
Cumulative	23.4	37.3	50.5	60.8	70.7	79.7	86.3	90.5	93.5	94.9
Arizona (47)										
Assets										
Per organization	39.6	26.4	15.1	7.6	2.6	1.9	.9 <sup>2</sup>	.8 <sup>2</sup>	.5 <sup>2</sup>	.3
Cumulative	39.6	66.0	81.1	88.8	91.5	93.4	94.4	95.2	95.8	96.1
Deposits										
Per organization	40.1	25.3	15.2	7.7	2.7	2.0	.9	.9	.6	.3
Cumulative	40.1	65.4	80.7	88.4	91.2	93.2	94.1	95.1	95.7	96.0
Arkansas (232)										
Assets										
Per organization	14.0	6.8	3.1	2.8	2.8	2.0 <sup>2</sup>	1.9	1.7	1.7	1.6
Cumulative	14.0	20.8	24.0	26.9	29.7	31.7	33.6	35.4	37.1	38.8
Deposits										
Per organization	13.4	6.0	2.9	2.5	2.8	1.9	1.9	1.7	1.6	1.7
Cumulative	13.4	19.4	22.4	24.9	27.7	29.7	31.6	33.4	35.0	36.7
California (438)										
Assets										
Per organization	31.0	13.9	9.7	7.8	7.7	3.4	2.0	1.6	1.2	1.1
Cumulative	31.0	44.9	54.7	62.6	70.3	73.8	75.8	77.4	78.6	79.7
Deposits										
Per organization	31.8	12.7	10.0	7.4	7.3	3.0	2.2	1.3	1.2	1.2
Cumulative	31.8	44.5	54.6	62.0	69.4	72.4	74.7	76.0	77.3	78.5
Colorado (263)										
Assets										
Per organization	17.7	11.1	10.9	10.4	8.5	4.5	2.7 <sup>2</sup>	.9	.8	.8
Cumulative	17.7	28.8	39.8	50.2	58.7	63.3	66.0	66.9	67.7	68.5
Deposits										
Per organization	16.6	9.6	10.4	11.0	8.3	4.9	2.8	1.0	.8	.8
Cumulative	16.6	26.2	36.7	47.8	56.1	61.0	63.8	64.8	65.7	66.5
Connecticut (45)										
Assets										
Per organization	28.7	27.4	9.1	7.0	6.9	5.4 <sup>2</sup>	1.3 <sup>3</sup>	1.0	1.0 <sup>2</sup>	.9
Cumulative	28.7	56.1	65.3	72.4	79.4	84.8	86.2	87.2	88.3	89.2
Deposits										
Per organization	25.9	27.1	9.8	7.2	7.3	5.6	1.5	1.1	1.1	1.0
Cumulative	25.9	53.0	62.9	70.2	77.5	83.2	84.7	85.8	87.0	88.0

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

State and item <sup>1</sup>	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
December 1984										
<b>Delaware (32)</b>										
Assets										
Per organization	13.7 <sup>2</sup>	11.1	10.7	10.5	8.5	6.4	5.4	5.0 <sup>2</sup>	4.7 <sup>2</sup>	4.0
Cumulative	13.7	24.9	35.6	46.1	54.7	61.2	66.6	71.6	76.4	80.4
Deposits										
Per organization	11.2	18.1	9.1	8.0	8.8	11.1	.5	3.7	8.4	.1
Cumulative	11.2	29.4	38.5	46.5	55.4	66.5	67.1	70.8	79.2	79.3
<b>District of Columbia (19)</b>										
Assets										
Per organization	32.6	27.6	10.0	9.1	7.9	2.8	2.5	2.1 <sup>2</sup>	.8 <sup>2</sup>	.6
Cumulative	32.6	60.2	70.3	79.5	87.5	90.3	92.8	94.9	95.8	96.4
Deposits										
Per organization	33.2	25.4	10.4	9.5	7.5	3.1	2.8	2.4	.9	.7
Cumulative	33.2	58.7	69.1	78.6	86.1	89.3	92.1	94.5	95.4	96.2
<b>Florida (291)</b>										
Assets										
Per organization	14.6	12.0	11.9	6.8	6.0	5.0	4.9	4.8	2.1	1.5
Cumulative	14.6	26.6	38.5	45.4	51.5	56.5	61.4	66.2	68.4	69.9
Deposits										
Per organization	15.4	11.0	12.1	6.6	6.1	4.8	4.5	4.8	2.1	1.5
Cumulative	15.4	26.5	38.6	45.3	51.4	56.2	60.7	65.6	67.7	69.2
<b>Georgia (313)</b>										
Assets										
Per organization	19.1	16.1	15.5	5.8	5.5	3.2	2.5	1.1 <sup>2</sup>	1.1	.9
Cumulative	19.1	35.2	50.8	56.6	62.2	65.5	68.1	69.2	70.4	71.3
Deposits										
Per organization	17.6	14.9	13.6	5.6	6.1	3.2	2.8	1.2	1.2	.9
Cumulative	17.6	32.6	46.3	51.9	58.0	61.2	64.1	65.4	66.6	67.6
<b>Hawaii (19)</b>										
Assets										
Per organization	39.7	32.2 <sup>2</sup>	6.1	5.8	4.3 <sup>2</sup>	3.4 <sup>2</sup>	2.7 <sup>2</sup>	2.0 <sup>2</sup>	1.5 <sup>2</sup>	.6
Cumulative	39.7	71.9	78.0	83.9	88.3	91.8	94.5	96.5	98.1	98.8
Deposits										
Per organization	41.1	31.6	6.5	6.2	4.6	1.5	2.8	2.1	1.3	.7
Cumulative	41.1	72.7	79.3	85.6	90.2	91.7	94.6	96.8	98.1	98.8
<b>Idaho (24)</b>										
Assets										
Per organization	38.0	25.8	12.0	6.8	3.6 <sup>2</sup>	2.3 <sup>2</sup>	1.6 <sup>2</sup>	1.4	1.3	1.0
Cumulative	38.0	63.8	75.8	82.7	86.3	88.6	90.2	91.7	93.0	94.0
Deposits										
Per organization	36.6	25.7	12.0	7.3	3.8	2.3	1.7	1.5	1.4	1.1
Cumulative	36.6	62.4	74.5	81.8	85.6	87.9	89.6	91.2	92.7	93.8
<b>Illinois (1,048)</b>										
Assets										
Per organization	18.8	15.5	5.3	4.7	1.5	1.0	1.0	.8	.6	.6
Cumulative	18.8	34.3	39.6	44.4	45.9	47.0	48.0	48.9	49.6	50.2
Deposits										
Per organization	15.2	8.1	5.0	4.0	1.7	1.0	1.2	1.0	.8	.7
Cumulative	15.2	23.4	28.4	32.4	34.2	35.2	36.4	37.4	38.3	39.0
<b>Indiana (375)</b>										
Assets										
Per organization	7.9	7.8	5.2 <sup>2</sup>	2.1	2.1	2.0	1.9	1.8	1.7	1.5
Cumulative	7.9	15.7	20.9	23.0	25.2	27.3	29.2	31.0	32.7	34.2
Deposits										
Per organization	6.7	6.8	4.4	2.1	1.9	2.0	1.9	1.7	1.6	1.4
Cumulative	6.7	13.6	18.0	20.1	22.1	24.1	26.0	27.8	29.4	30.9
<b>Iowa (517)</b>										
Assets										
Per organization	8.1	6.8	6.4	3.8	3.5 <sup>2</sup>	3.1	2.1	1.5	1.1	1.0
Cumulative	8.1	14.9	21.4	25.3	28.8	32.0	34.2	35.7	36.9	37.9
Deposits										
Per organization	7.5	6.6	6.7	3.8	3.7	2.4	1.9	1.5	1.1	1.0
Cumulative	7.5	14.1	20.9	24.8	28.5	30.9	32.8	34.4	35.5	36.6
<b>Kansas (614)</b>										
Assets										
Per organization	7.9	3.0	1.8	1.5	1.5	1.4	1.3	1.3	1.2	1.1
Cumulative	7.9	11.0	12.8	14.3	15.8	17.3	18.6	19.9	21.2	22.3
Deposits										
Per organization	7.4	2.7	1.6	1.4	1.5	1.3	1.4	1.3	1.1	1.1
Cumulative	7.4	10.2	11.8	13.3	14.8	16.1	17.5	18.9	20.0	21.1

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

State and item <sup>1</sup>	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
December 1984										
<b>Kentucky (329)</b>										
Assets										
Per organization.....	12.6	10.8	5.8	3.9	2.3	1.1	1.0 <sup>2</sup>	1.0	1.0	.9
Cumulative.....	12.6	23.5	29.4	33.3	35.6	36.8	37.8	38.8	39.8	40.8
Deposits										
Per organization.....	11.2	9.1	5.5	3.2	1.9	1.2	.9	1.0	1.0	1.0
Cumulative.....	11.2	20.4	25.9	29.2	31.1	32.3	33.3	34.3	35.4	36.4
<b>Louisiana (304)</b>										
Assets										
Per organization.....	6.2	5.5	4.8	3.4	3.3	3.2	2.3	2.2	1.9	1.8
Cumulative.....	6.2	11.8	16.6	20.1	23.4	26.7	29.1	31.3	33.3	35.2
Deposits										
Per organization.....	5.7	4.8	4.5	3.3	3.2	3.0	2.5	2.2	1.8	1.8
Cumulative.....	5.7	10.5	15.1	18.4	21.7	24.7	27.2	29.5	31.3	33.2
<b>Maine (22)</b>										
Assets										
Per organization.....	22.0	18.3	14.9	14.9	12.8	2.2 <sup>2</sup>	2.0	1.8	1.8 <sup>2</sup>	1.6
Cumulative.....	22.0	40.3	55.3	70.3	83.1	85.3	87.4	89.2	91.0	92.7
Deposits										
Per organization.....	21.9	19.2	13.4	14.6	13.1	2.2	2.1	1.8	1.9	1.7
Cumulative.....	21.9	41.2	54.6	69.2	82.4	84.7	86.9	88.7	90.6	92.4
<b>Maryland (69)</b>										
Assets										
Per organization.....	22.0	12.4	11.4	10.3	8.4	7.1	6.0	3.9	2.1	1.2
Cumulative.....	22.0	34.5	45.9	56.2	64.7	71.8	77.8	81.8	84.0	85.2
Deposits										
Per organization.....	18.8	12.2	11.3	10.2	9.4	6.6	6.3	4.4	2.5	.6
Cumulative.....	18.8	31.1	42.4	52.7	62.1	68.7	75.0	79.5	82.1	82.7
<b>Massachusetts (73)</b>										
Assets										
Per organization.....	25.7	13.1	12.9	10.6 <sup>2</sup>	8.5	4.4 <sup>2</sup>	4.0	3.5	1.9	1.9
Cumulative.....	25.7	38.9	51.9	62.5	71.1	75.6	79.6	83.1	85.1	87.1
Deposits										
Per organization.....	22.7	13.2	12.5	11.7	7.3	5.1	4.3	4.0	2.1	2.2
Cumulative.....	22.7	35.9	48.4	60.2	67.5	72.6	77.0	81.1	83.3	85.5
<b>Michigan (194)</b>										
Assets										
Per organization.....	19.4	14.0	10.6	8.9	6.5	6.0	2.0	1.8	1.8	1.6
Cumulative.....	19.4	33.5	44.2	53.1	59.7	65.8	67.9	69.7	71.6	73.2
Deposits										
Per organization.....	16.4	13.5	11.1	8.7	7.0	6.2	2.2	2.0	1.8	1.6
Cumulative.....	16.4	30.0	41.1	49.9	56.9	63.2	65.4	67.4	69.3	70.9
<b>Minnesota (592)</b>										
Assets										
Per organization.....	34.4	21.7	3.4	1.9	1.8	.9	.6 <sup>2</sup>	.5	.5	.3
Cumulative.....	34.4	56.2	59.6	61.6	63.4	64.4	65.0	65.6	66.2	66.6
Deposits										
Per organization.....	26.2	23.2	3.5	2.2	1.7	1.0	.7	.6	.6	.4
Cumulative.....	26.2	49.4	53.0	55.2	57.0	58.0	58.8	59.4	60.1	60.5
<b>Mississippi (154)</b>										
Assets										
Per organization.....	16.3	11.8 <sup>2</sup>	5.8	3.6	3.6	2.3	2.2	1.9	1.7	1.4
Cumulative.....	16.3	28.2	34.0	37.7	41.3	43.6	45.8	47.7	49.5	50.9
Deposits										
Per organization.....	14.4	11.2	5.9	3.8	3.7	2.4	2.3	2.0	1.7	1.4
Cumulative.....	14.4	25.6	31.5	35.4	39.1	41.5	43.8	45.8	47.6	49.1
<b>Missouri (450)</b>										
Assets										
Per organization.....	13.1	10.9	9.2	7.6	6.3	5.0	2.8	2.3	2.2	1.8
Cumulative.....	13.1	24.0	33.2	40.8	47.2	52.2	55.1	57.5	59.7	61.6
Deposits										
Per organization.....	11.7	9.7	8.9	7.2	6.4	5.2	2.7	2.5	2.3	1.9
Cumulative.....	11.7	21.4	30.3	37.5	44.0	49.3	52.0	54.5	56.9	58.9
<b>Montana (107)</b>										
Assets										
Per organization.....	24.7	11.9	6.8	6.1	4.8	4.1	2.3	1.6	1.2	1.2
Cumulative.....	24.7	36.6	43.5	49.7	54.6	58.7	61.1	62.7	64.0	65.3
Deposits										
Per organization.....	23.9	11.7	6.1	6.2	4.9	4.3	2.2	1.7	1.3	1.2
Cumulative.....	23.9	35.7	41.8	48.0	53.0	57.3	59.6	61.3	62.6	63.9

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

State and item <sup>1</sup>	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
December 1984										
<b>Nebraska (448)</b>										
Assets										
Per organization .....	9.6	7.2 <sup>2</sup>	6.2	4.2	3.1	1.2	1.0	.9	.8	.8
Cumulative .....	9.6	16.8	23.1	27.4	30.5	31.7	32.7	33.7	34.5	35.3
Deposits										
Per organization .....	8.9	6.5	5.2	4.2	2.9	1.2	1.0	1.0	.7	.8
Cumulative .....	8.9	15.5	20.7	25.0	27.9	29.1	30.2	31.2	31.9	32.8
<b>Nevada (15)</b>										
Assets										
Per organization .....	49.6	22.5	11.1 <sup>2</sup>	7.6 <sup>2</sup>	3.3 <sup>2</sup>	2.1	.9 <sup>2</sup>	.6 <sup>2</sup>	.4 <sup>2</sup>	.3
Cumulative .....	49.6	72.1	83.2	90.9	94.2	96.3	97.3	98.0	98.4	98.7
Deposits										
Per organization .....	49.7	22.0	10.8	7.7	3.4	2.3	1.0	.6	.4	.3
Cumulative .....	49.7	71.8	82.6	90.4	93.9	96.2	97.2	97.9	98.3	98.7
<b>New Hampshire (48)</b>										
Assets										
Per organization .....	19.1	17.2	11.6	7.3	4.8	4.3	2.6 <sup>2</sup>	2.1	1.9 <sup>2</sup>	1.7
Cumulative .....	19.1	36.3	47.9	55.3	60.2	64.6	67.2	69.4	71.3	73.0
Deposits										
Per organization .....	18.2	16.5	12.0	7.0	4.8	4.6	2.7	2.2	1.8	1.8
Cumulative .....	18.2	34.8	46.8	53.9	58.7	63.4	66.1	68.3	70.2	72.0
<b>New Jersey (97)</b>										
Assets										
Per organization .....	20.3	12.7	7.6	5.1	5.0	3.8 <sup>2</sup>	3.2	3.1	2.8	2.5
Cumulative .....	20.3	33.0	40.7	45.8	50.8	54.7	58.0	61.1	64.0	66.6
Deposits										
Per organization .....	19.4	12.3	7.2	5.2	4.7	3.9	3.1	3.4	3.0	2.6
Cumulative .....	19.4	31.8	39.0	44.3	49.0	53.0	56.1	59.6	62.6	65.2
<b>New Mexico (62)</b>										
Assets										
Per organization .....	23.8 <sup>2</sup>	10.0	9.6	8.0	7.5	3.5	2.7	2.2	1.7	1.6
Cumulative .....	23.8	33.8	43.5	51.5	59.0	62.6	65.3	67.5	69.2	70.8
Deposits										
Per organization .....	23.8	8.8	9.5	8.1	7.8	3.6	2.7	2.0	1.7	1.6
Cumulative .....	23.8	32.6	42.2	50.3	58.2	61.8	64.5	66.5	68.3	70.0
<b>New York (167)</b>										
Assets										
Per organization .....	18.8	13.4	10.8	10.0	9.7	6.9	4.4	3.5	3.1	2.0
Cumulative .....	18.8	32.2	43.1	53.2	62.9	69.8	74.2	77.7	80.8	82.8
Deposits										
Per organization .....	15.9	13.9	11.5	10.7	6.8	4.5	4.9	3.6	3.4	2.6
Cumulative .....	15.9	29.8	41.4	52.1	58.9	63.4	68.3	72.0	75.4	78.1
<b>North Carolina (63)</b>										
Assets										
Per organization .....	22.9	21.0	17.0	7.0	6.1	5.5	3.3	3.3	2.4	1.6
Cumulative .....	22.9	43.9	61.0	68.1	74.3	79.8	83.2	86.6	89.0	90.7
Deposits										
Per organization .....	20.7	20.9	12.8	7.8	7.2	6.4	4.0	4.0	2.9	1.9
Cumulative .....	20.7	41.6	54.5	62.3	69.6	76.0	80.1	84.2	87.1	89.1
<b>North Dakota (142)</b>										
Assets										
Per organization .....	16.8	13.8	6.3	2.9	2.8	2.2	2.0 <sup>2</sup>	1.8	1.2 <sup>2</sup>	1.2
Cumulative .....	16.8	30.7	37.0	39.9	42.8	45.0	47.0	48.9	50.2	51.4
Deposits										
Per organization .....	16.1	13.8	6.4	2.8	2.8	2.0	2.0	1.6	1.3	1.2
Cumulative .....	16.1	30.0	36.5	39.3	42.2	44.3	46.3	48.0	49.3	50.5
<b>Ohio (239)</b>										
Assets										
Per organization .....	17.6	12.9	9.0	8.0	7.4	4.4	4.2	3.7	3.4	3.2
Cumulative .....	17.6	30.5	39.6	47.6	55.0	59.5	63.7	67.4	70.9	74.1
Deposits										
Per organization .....	16.1	13.6	8.4	8.4	7.2	3.9	4.2	3.3	3.0	3.0
Cumulative .....	16.1	29.8	38.2	46.6	53.9	57.9	62.1	65.5	68.5	71.5
<b>Oklahoma (516)</b>										
Assets										
Per organization .....	8.9	7.7	7.3	3.8	1.5	1.5	1.0	1.0	1.0	.9
Cumulative .....	8.9	16.7	24.0	27.9	29.4	31.0	32.1	33.1	34.1	35.1
Deposits										
Per organization .....	8.4	5.9	6.7	3.5	1.6	1.3	1.0	1.0	1.0	.9
Cumulative .....	8.4	14.3	21.0	24.5	26.2	27.5	28.6	29.7	30.7	31.7

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

State and item <sup>1</sup>	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
December 1984										
<b>Oregon (66)</b>										
Assets										
Per organization	40.3	32.9	6.5	4.0 <sup>2</sup>	1.9	1.6	.9	.9	.7	.5
Cumulative	40.3	73.2	79.7	83.8	85.7	87.3	88.3	89.2	90.0	90.6
Deposits										
Per organization	38.1	31.9	6.8	4.5	2.3	1.7	1.1	1.1	.8	.6
Cumulative	38.1	70.0	76.8	81.4	83.7	85.4	86.5	87.7	88.5	89.2
<b>Pennsylvania (303)</b>										
Assets										
Per organization	22.4	12.4	7.7	4.7	4.1	3.9	2.2	2.2	2.0	1.9
Cumulative	22.4	34.8	42.6	47.3	51.5	55.4	57.7	60.0	62.0	63.9
Deposits										
Per organization	17.5	10.0	7.3	5.2	4.3	3.5	2.6	2.6	2.4	2.2
Cumulative	17.5	27.6	35.0	40.3	44.6	48.2	50.8	53.4	55.8	58.0
<b>Rhode Island (14)</b>										
Assets										
Per organization	56.9	29.6	4.3	2.8	1.6	1.3	.8	.7	.5 <sup>2</sup>	.4
Cumulative	56.9	86.5	90.8	93.7	95.4	96.7	97.5	98.3	98.8	99.2
Deposits										
Per organization	49.2	33.6	5.5	3.7	2.1	1.6	1.0	.8	.6	.4
Cumulative	49.2	82.8	88.4	92.2	94.3	96.0	97.0	97.9	98.5	99.0
<b>South Carolina (73)</b>										
Assets										
Per organization	29.9	18.2 <sup>2</sup>	14.7	7.5	4.5	2.1	1.4 <sup>2</sup>	1.3 <sup>2</sup>	1.3	1.1
Cumulative	29.9	48.2	63.0	70.5	75.1	77.2	78.7	80.1	81.4	82.6
Deposits										
Per organization	27.5	18.1	13.7	8.6	5.0	2.1	1.6	1.4	1.5	1.2
Cumulative	27.5	45.7	59.4	68.0	73.0	75.2	76.8	78.3	79.8	81.1
<b>South Dakota (124)</b>										
Assets										
Per organization	49.8	11.3	9.0	1.9	1.7	1.4	1.1	.9	.8	.7
Cumulative	49.8	61.2	70.2	72.2	73.9	75.4	76.6	77.5	78.4	79.2
Deposits										
Per organization	31.9	15.7	12.0	2.5	2.4	2.0	1.6	1.3	1.1	1.0
Cumulative	31.9	47.6	59.6	62.2	64.7	66.7	68.3	69.6	70.7	71.8
<b>Tennessee (261)</b>										
Assets										
Per organization	13.7	13.0	12.0	8.3	5.8	3.5 <sup>2</sup>	1.6	1.3	1.2	1.0
Cumulative	13.7	26.8	38.8	47.2	53.0	56.6	58.2	59.6	60.9	61.9
Deposits										
Per organization	13.3	12.8	11.4	7.8	5.1	3.2	1.7	1.4	1.2	1.0
Cumulative	13.3	26.2	37.7	45.5	50.7	53.9	55.7	57.2	58.5	59.5
<b>Texas (1,241)</b>										
Assets										
Per organization	11.8	10.3	9.7	8.6	8.3	5.0	3.2	2.3	1.8	1.4
Cumulative	11.8	22.1	31.8	40.5	48.9	53.9	57.2	59.5	61.3	62.8
Deposits										
Per organization	9.6	9.2	8.0	8.1	8.0	5.3	3.2	2.6	1.9	1.6
Cumulative	9.6	18.8	26.8	35.0	43.0	48.4	51.7	54.4	56.3	57.9
<b>Utah (53)</b>										
Assets										
Per organization	27.8	23.7	9.9	7.7	7.3 <sup>2</sup>	3.7	2.8	1.8	1.3	.9
Cumulative	27.8	51.6	61.5	69.2	76.6	80.3	83.2	85.1	86.5	87.4
Deposits										
Per organization	28.3	20.1	10.3	8.2	7.7	3.2	3.2	2.0	1.5	1.1
Cumulative	28.3	48.5	58.8	67.0	74.8	78.0	81.3	83.3	84.8	85.9
<b>Vermont (24)</b>										
Assets										
Per organization	22.2	12.3	11.3	11.0	8.8	5.4	4.7	3.3	2.6 <sup>2</sup>	1.8
Cumulative	22.2	34.6	45.9	57.0	65.8	71.3	76.0	79.4	82.0	83.9
Deposits										
Per organization	22.5	11.9	11.4	11.1	8.7	5.4	4.6	3.3	2.6	1.9
Cumulative	22.5	34.4	45.9	57.0	65.7	71.2	75.8	79.2	81.8	83.8
<b>Virginia (142)</b>										
Assets										
Per organization	21.5	15.5	11.2	9.9	7.9	6.9	5.3	2.7	.9	.8
Cumulative	21.5	37.1	48.3	58.2	66.2	73.2	78.5	81.3	82.2	83.0
Deposits										
Per organization	20.4	14.6	10.5	9.5	7.7	7.9	5.7	2.9	.9	.9
Cumulative	20.4	35.1	45.6	55.1	62.8	70.7	76.5	79.5	80.5	81.4

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

State and item <sup>1</sup>	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
December 1984										
Washington (94)										
Assets										
Per organization .....	29.9	23.2	9.8	7.7	5.9	5.1 <sup>2</sup>	2.3	1.9 <sup>2</sup>	1.3 <sup>3</sup>	1.0
Cumulative .....	29.9	53.2	63.1	70.9	76.8	81.9	84.3	86.3	87.6	88.7
Deposits										
Per organization .....	27.6	21.8	10.3	8.0	6.3	5.7	2.5	2.1	1.4	1.1
Cumulative .....	27.6	49.5	59.8	67.9	74.3	80.0	82.6	84.7	86.2	87.3
West Virginia (203)										
Assets										
Per organization .....	6.7	3.8	3.4	2.9	2.4	1.9	1.9	1.9	1.6	1.6
Cumulative .....	6.7	10.6	14.0	17.0	19.5	21.5	23.4	25.3	27.0	28.7
Deposits										
Per organization .....	6.5	3.4	3.3	2.3	2.5	1.8	2.0	1.8	1.3	1.5
Cumulative .....	6.5	9.9	13.3	15.6	18.2	20.1	22.1	23.9	25.3	26.9
Wisconsin (440)										
Assets										
Per organization .....	13.6	11.0	7.6	3.2	2.8	2.3	2.2	1.7	1.6	1.6
Cumulative .....	13.6	24.7	32.3	35.6	38.4	40.7	43.0	44.7	46.4	48.0
Deposits										
Per organization .....	12.2	9.8	7.4	3.4	2.7	2.3	2.0	1.7	1.6	1.6
Cumulative .....	12.2	22.0	29.5	33.0	35.7	38.1	40.1	41.8	43.5	45.2
Wyoming (65)										
Assets										
Per organization .....	16.3	11.8	11.5	4.9	4.2	3.8	3.6 <sup>2</sup>	3.1	2.0	2.0
Cumulative .....	16.3	28.2	39.7	44.7	48.9	52.7	56.4	59.5	61.6	63.6
Deposits										
Per organization .....	16.2	11.9	11.1	4.7	4.3	3.8	3.7	3.1	2.1	2.0
Cumulative .....	16.2	28.1	39.3	44.0	48.4	52.2	55.9	59.1	61.2	63.3
United States (11,609)										
Assets										
Per organization .....	3.6	3.4	2.2	1.8	1.7	1.7	1.7	1.4	1.2	1.1
Cumulative .....	3.6	7.0	9.3	11.2	12.9	14.7	16.4	17.8	19.0	20.2
Deposits										
Per organization .....	3.9	2.1	1.7	1.9	1.4	1.3	.9	1.4	.9	.8
Cumulative .....	3.9	6.1	7.8	9.8	11.2	12.6	13.5	14.9	15.9	16.8

## 79. Banking offices, assets, and deposits of banks in holding company groups<sup>1</sup>

### 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, 1984, domestic data only						
<i>Banking offices</i>						
Total .....	44,259	56,941	7.7	21,509	17,290	5,379
Banks .....	8,628	14,449	...	1,192	3,889	3,547
Branches .....	35,631	42,492	...	20,398	13,401	1,832
<i>Amounts (millions of dollars)</i>						
Assets .....	1,891,484	2,147,651	88.1	970,356	551,186	369,943
Deposits .....	1,411,641	1,633,406	86.4	694,887	436,033	280,721
December 31, 1984, including foreign data						
<i>Banking offices</i>						
Total .....	45,427	57,717	8.7	22,495	17,442	5,490
Banks .....	8,628	14,449	...	1,192	3,889	3,547
Branches .....	36,799	43,268	...	21,303	13,553	1,943
<i>Amounts (millions of dollars)</i>						
Assets .....	2,237,956	2,495,617	89.7	1,265,620	566,477	405,859
Deposits .....	1,727,616	1,950,962	88.6	957,844	451,544	318,228

### B. Multibank and one-bank classifications—Summary

Classification	Number			Amounts (in millions of dollars)		
	Holding company groups <sup>2</sup>	Offices			Assets	Deposits
		Banks	Branches <sup>3</sup>	Total		
December 31, 1984, domestic data only						
Total (6,102 companies) ...	5,702	8,625	35,618	44,243	1,890,939	1,411,175
Member .....	.....	3,678	24,555	28,233	1,490,694	1,064,065
Nonmember .....	.....	4,947	11,063	16,010	400,245	347,110
Multibank .....	806	3,740	22,299	26,039	1,359,428	977,043
Member .....	.....	1,982	17,715	19,697	1,177,721	820,329
Nonmember .....	.....	1,758	4,584	6,342	181,707	156,713
One-bank .....	4,896	4,885	13,319	18,204	531,511	434,133
Member .....	.....	1,696	6,840	8,536	312,972	243,736
Nonmember .....	.....	3,189	6,479	9,668	218,538	190,396
All commercial banks .....	.....	14,449	42,492	56,941	2,147,651	1,633,406
December 31, 1984, including foreign data						
Total (6,102 companies) ...	5,702	8,625	36,786	45,411	2,237,410	1,727,151
Member .....	.....	3,678	25,678	29,356	1,828,040	1,370,413
Nonmember .....	.....	4,947	11,108	16,055	409,371	356,738
Multibank .....	806	3,740	23,335	27,075	1,663,461	1,252,384
Member .....	.....	1,982	18,738	20,720	1,478,653	1,092,444
Nonmember .....	.....	1,758	4,597	6,355	184,808	159,940
One-bank .....	4,896 <sup>4</sup>	4,885	13,451	18,336	573,949	474,767
Member .....	.....	1,696	6,940	8,636	349,386	277,969
Nonmember .....	.....	3,189	6,511	9,700	224,563	196,798
All commercial banks .....	.....	14,449	43,268	57,717	2,495,617	1,950,962

**79. Banking offices, assets, and deposits of banks in holding company groups<sup>1</sup>—Continued**  
**C. Details, by state**

State, and class of bank	Number of holding companies <sup>5</sup>	Number of holding company groups <sup>2,3</sup>	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, 1984, domestic data only										
<b>50 states and District of Columbia—Total</b> .....	<b>6,070</b>	<b>5,702</b>	<b>8,625</b>	<b>35,618</b>	<b>44,243</b>	<b>77.7</b>	<b>1,890,939</b>	<b>88.0</b>	<b>1,411,175</b>	<b>86.4</b>
Member .....	...	...	3,678	24,555	28,233	84.7	1,490,694	92.7	1,064,065	91.3
Nonmember .....	...	...	4,947	11,063	16,010	67.8	400,245	74.2	347,110	74.2
<b>Alabama</b> .....	<b>82</b>	<b>79</b>	<b>136</b>	<b>622</b>	<b>758</b>	<b>75.0</b>	<b>19,644</b>	<b>80.2</b>	<b>15,364</b>	<b>78.5</b>
Member .....	...	...	61	471	532	86.1	15,933	89.0	12,129	87.9
Nonmember .....	...	...	75	151	226	57.7	3,710	56.3	3,235	55.9
<b>Alaska</b> .....	<b>8</b>	<b>7</b>	<b>8</b>	<b>72</b>	<b>80</b>	<b>52.6</b>	<b>2,831</b>	<b>63.8</b>	<b>2,277</b>	<b>63.6</b>
Member .....	...	...	3	55	58	56.9	1,310	57.1	1,050	58.1
Nonmember .....	...	...	5	17	22	44.0	1,521	71.0	1,226	69.1
<b>Arizona</b> .....	<b>20</b>	<b>16</b>	<b>16</b>	<b>619</b>	<b>635</b>	<b>90.1</b>	<b>20,497</b>	<b>95.6</b>	<b>17,570</b>	<b>95.4</b>
Member .....	...	...	7	412	419	97.2	14,268	99.0	12,148	99.0
Nonmember .....	...	...	9	207	216	78.8	6,229	88.7	5,421	88.1
<b>Arkansas</b> .....	<b>122</b>	<b>117</b>	<b>144</b>	<b>337</b>	<b>481</b>	<b>68.5</b>	<b>12,460</b>	<b>76.0</b>	<b>10,603</b>	<b>75.3</b>
Member .....	...	...	56	190	246	78.6	8,014	84.3	6,661	83.5
Nonmember .....	...	...	88	147	235	60.4	4,446	64.6	3,942	64.7
<b>California</b> .....	<b>198</b>	<b>168</b>	<b>184</b>	<b>4,153</b>	<b>4,337</b>	<b>83.9</b>	<b>208,921</b>	<b>92.8</b>	<b>170,034</b>	<b>92.4</b>
Member .....	...	...	81	3,145	3,226	93.3	176,278	97.0	141,584	96.8
Nonmember .....	...	...	103	1,008	1,111	64.9	32,644	75.3	28,450	75.2
<b>Colorado</b> .....	<b>175</b>	<b>168</b>	<b>356</b>	<b>132</b>	<b>488</b>	<b>83.0</b>	<b>22,137</b>	<b>92.2</b>	<b>18,045</b>	<b>91.7</b>
Member .....	...	...	231	85	316	81.7	17,865	92.1	14,319	91.4
Nonmember .....	...	...	125	47	172	85.6	4,272	92.8	3,725	93.0
<b>Connecticut</b> .....	<b>13</b>	<b>13</b>	<b>18</b>	<b>484</b>	<b>502</b>	<b>81.5</b>	<b>19,070</b>	<b>88.7</b>	<b>15,155</b>	<b>87.5</b>
Member .....	...	...	5	318	323	91.2	12,445	95.9	9,517	95.2
Nonmember .....	...	...	13	166	179	68.3	6,625	77.8	5,638	77.0
<b>Delaware</b> .....	<b>31</b>	<b>17</b>	<b>20</b>	<b>70</b>	<b>90</b>	<b>47.1</b>	<b>14,833</b>	<b>80.3</b>	<b>5,514</b>	<b>62.8</b>
Member .....	...	...	15	38	53	84.1	12,112	99.1	4,196	91.0
Nonmember .....	...	...	5	32	37	28.9	2,720	43.5	1,318	31.6
<b>District of Columbia</b> .....	<b>17</b>	<b>11</b>	<b>11</b>	<b>147</b>	<b>158</b>	<b>89.3</b>	<b>11,136</b>	<b>96.1</b>	<b>8,773</b>	<b>95.8</b>
Member .....	...	...	11	147	158	90.8	11,136	96.7	8,773	96.5
Nonmember .....	...	...	...	...	...	...	...	...	...	...
<b>Florida</b> .....	<b>167</b>	<b>146</b>	<b>267</b>	<b>1,763</b>	<b>2,030</b>	<b>82.0</b>	<b>66,013</b>	<b>86.7</b>	<b>56,198</b>	<b>86.5</b>
Member .....	...	...	145	1,343	1,488	89.2	52,362	93.6	44,026	93.5
Nonmember .....	...	...	122	420	542	67.1	13,651	67.5	12,171	67.9
<b>Georgia</b> .....	<b>137</b>	<b>127</b>	<b>193</b>	<b>913</b>	<b>1,106</b>	<b>75.3</b>	<b>32,819</b>	<b>85.0</b>	<b>24,986</b>	<b>83.1</b>
Member .....	...	...	44	621	665	90.5	25,392	95.4	18,397	94.5
Nonmember .....	...	...	149	292	441	60.2	7,427	62.0	6,589	62.3
<b>Hawaii</b> .....	<b>5</b>	<b>4</b>	<b>6</b>	<b>160</b>	<b>166</b>	<b>61.9</b>	<b>6,750</b>	<b>82.2</b>	<b>5,886</b>	<b>83.7</b>
Member .....	...	...	...	160	166	65.4	6,750	84.1	5,886	85.7
Nonmember .....	...	...	6	...	...	...	...	...	...	...
<b>Idaho</b> .....	<b>12</b>	<b>12</b>	<b>13</b>	<b>237</b>	<b>250</b>	<b>84.7</b>	<b>6,207</b>	<b>90.9</b>	<b>5,207</b>	<b>90.5</b>
Member .....	...	...	4	182	186	87.3	5,236	92.9	4,335	92.6
Nonmember .....	...	...	9	55	64	78.0	971	81.5	873	81.5
<b>Illinois</b> .....	<b>538</b>	<b>507</b>	<b>717</b>	<b>539</b>	<b>1,256</b>	<b>63.3</b>	<b>113,304</b>	<b>85.0</b>	<b>77,951</b>	<b>81.7</b>
Member .....	...	...	276	268	544	65.9	88,492	90.4	55,872	87.0
Nonmember .....	...	...	441	271	712	61.5	24,812	70.3	22,079	70.7
<b>Indiana</b> .....	<b>180</b>	<b>177</b>	<b>182</b>	<b>934</b>	<b>1,116</b>	<b>67.6</b>	<b>32,248</b>	<b>76.4</b>	<b>26,431</b>	<b>75.0</b>
Member .....	...	...	79	558	637	75.5	22,427	83.8	17,800	82.4
Nonmember .....	...	...	103	376	479	59.4	9,821	63.5	8,632	63.2



**79. Banking offices, assets, and deposits of banks in holding company groups<sup>1</sup>—Continued**  
**C. Details, by state—Continued**

State, and class of bank	Number of holding companies <sup>3</sup>	Number of holding company groups <sup>2,5</sup>	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, 1984, domestic data only										
Iowa.....	345	332	445	506	951	77.5	21,790	78.4	18,839	78.9
Member.....	...	...	108	168	276	80.9	9,361	77.6	7,825	78.3
Nonmember.....	...	...	337	338	675	76.2	12,429	79.0	11,014	79.3
Kansas.....	446	427	438	204	642	74.6	18,558	82.0	16,081	81.8
Member.....	...	...	143	90	233	80.1	9,559	88.6	8,097	88.3
Nonmember.....	...	...	295	114	409	71.8	8,999	76.0	7,984	76.1
Kentucky.....	172	172	180	588	768	68.6	21,277	77.7	16,986	76.2
Member.....	...	...	53	327	380	83.2	13,668	89.9	10,483	88.7
Nonmember.....	...	...	127	261	388	58.6	7,608	62.5	6,503	62.1
Louisiana.....	163	159	158	680	838	68.0	27,131	77.0	22,775	76.2
Member.....	...	...	35	310	345	76.2	15,924	86.0	12,902	85.1
Nonmember.....	...	...	123	370	493	63.2	11,207	67.0	9,874	67.0
Maine.....	14	10	14	372	386	97.5	5,058	110.3	4,311	110.3
Member.....	...	...	7	205	212	92.6	2,394	89.8	2,004	89.1
Nonmember.....	...	...	7	167	174	104.2	2,664	138.7	2,307	138.9
Maryland.....	27	18	36	970	1,006	83.8	24,299	89.6	17,988	87.7
Member.....	...	...	14	652	666	89.6	15,993	93.8	11,308	92.3
Nonmember.....	...	...	22	318	340	74.4	8,307	82.4	6,680	80.9
Massachusetts.....	36	33	84	923	1,007	85.9	44,484	90.4	33,574	89.2
Member.....	...	...	47	469	516	87.3	31,745	97.1	22,639	96.4
Nonmember.....	...	...	37	454	491	84.5	12,738	77.2	10,934	77.2
Michigan.....	58	56	229	1,770	1,999	79.9	56,536	87.5	45,796	86.4
Member.....	...	...	132	1,303	1,435	83.8	47,027	91.5	37,276	90.6
Nonmember.....	...	...	97	467	564	71.5	9,509	71.9	8,521	71.8
Minnesota.....	398	388	532	315	847	77.2	41,346	90.3	30,391	88.8
Member.....	...	...	188	160	348	86.1	30,934	95.2	21,199	94.4
Nonmember.....	...	...	344	155	499	72.0	10,412	78.3	9,192	78.2
Mississippi.....	72	72	71	520	591	65.0	11,266	71.9	9,495	70.9
Member.....	...	...	23	276	299	79.9	6,751	86.4	5,492	85.5
Nonmember.....	...	...	48	244	292	54.6	4,516	57.4	4,003	57.5
Missouri.....	266	248	530	522	1,052	80.4	41,862	92.2	34,091	91.4
Member.....	...	...	138	179	317	90.1	23,608	102.0	17,981	101.5
Nonmember.....	...	...	392	343	735	76.9	18,253	82.0	16,110	82.3
Montana.....	70	62	126	31	157	77.7	6,208	86.9	5,265	86.4
Member.....	...	...	64	23	87	74.4	4,346	87.0	3,621	86.3
Nonmember.....	...	...	62	8	70	82.4	1,861	86.7	1,644	86.5
Nebraska.....	319	306	335	163	498	74.6	13,256	84.9	11,240	84.6
Member.....	...	...	106	87	193	84.3	8,615	93.1	7,112	92.7
Nonmember.....	...	...	229	76	305	69.5	4,642	73.1	4,128	73.6
Nevada.....	5	4	5	144	149	68.7	4,564	84.4	3,642	83.8
Member.....	...	...	3	142	145	97.3	4,504	98.5	3,593	98.5
Nonmember.....	...	...	2	2	4	5.9	60	7.2	49	7.0
New Hampshire.....	18	17	34	179	213	79.5	5,564	102.3	4,665	99.6
Member.....	...	...	16	80	96	69.1	2,313	80.1	1,899	78.8
Nonmember.....	...	...	18	99	117	90.7	3,251	127.4	2,766	121.8
New Jersey.....	37	36	70	1,389	1,459	77.9	42,452	81.9	35,897	81.3
Member.....	...	...	49	1,219	1,268	83.7	37,838	87.1	31,813	86.7
Nonmember.....	...	...	21	170	191	53.4	4,614	54.9	4,083	54.7

**79. Banking offices, assets, and deposits of banks in holding company groups<sup>1</sup>—Continued**  
**C. Details, by state—Continued**

State, and class of bank	Number of holding companies <sup>5</sup>	Number of holding company groups <sup>2,5</sup>	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, 1984, domestic data only										
New Mexico	43	38	70	239	309	83.5	7,098	81.3	6,213	82.4
Member	...	...	40	131	171	83.4	4,604	79.4	4,016	80.9
Nonmember	...	...	30	108	138	83.6	2,494	85.1	2,197	85.1
New York	104	69	99	3,159	3,258	92.6	342,048	97.8	197,787	97.5
Member	...	...	67	2,922	2,989	93.3	324,141	98.3	184,425	97.7
Nonmember	...	...	32	237	269	85.1	17,907	89.1	13,362	93.9
North Carolina	19	19	19	1,710	1,729	91.4	36,621	94.6	27,024	93.7
Member	...	...	7	859	866	96.0	26,600	98.1	18,383	97.7
Nonmember	...	...	12	851	863	87.2	10,021	86.3	8,640	86.1
North Dakota	92	90	128	105	233	75.2	5,328	80.4	4,601	80.3
Member	...	...	34	38	72	79.1	2,611	83.5	2,209	83.4
Nonmember	...	...	94	67	161	73.5	2,717	77.6	2,392	77.6
Ohio	60	59	136	1,922	2,058	79.4	61,937	86.7	47,397	85.1
Member	...	...	99	1,766	1,865	82.2	58,960	89.0	44,761	87.6
Nonmember	...	...	37	156	193	59.6	2,977	57.5	2,636	57.5
Oklahoma	351	330	357	194	551	71.0	27,098	84.3	22,870	83.7
Member	...	...	162	93	255	69.7	18,856	86.8	15,470	85.9
Nonmember	...	...	195	101	296	72.2	8,242	79.2	7,400	79.3
Oregon	20	19	25	542	567	81.6	15,077	91.4	11,596	90.1
Member	...	...	10	370	380	94.5	12,252	98.3	9,172	98.1
Nonmember	...	...	15	172	187	63.8	2,825	70.1	2,424	68.8
Pennsylvania	103	97	124	2,296	2,420	79.2	102,631	88.8	75,171	86.8
Member	...	...	74	1,409	1,483	77.8	75,015	89.6	51,403	86.9
Nonmember	...	...	50	887	937	81.4	27,616	86.9	23,768	86.5
Rhode Island	10	10	10	197	207	90.4	7,370	98.9	5,028	98.8
Member	...	...	3	126	129	98.5	6,545	99.7	4,306	99.7
Nonmember	...	...	7	71	78	79.6	825	93.2	722	93.6
South Carolina	22	22	22	565	587	67.8	9,114	70.4	7,263	70.1
Member	...	...	10	348	358	88.2	6,861	91.8	5,250	90.9
Nonmember	...	...	12	217	229	49.8	2,253	41.1	2,013	43.9
South Dakota	63	61	80	156	236	73.3	12,099	91.1	7,593	88.0
Member	...	...	33	117	150	84.3	10,926	95.5	6,556	93.5
Nonmember	...	...	47	39	86	59.7	1,173	64.0	1,037	64.2
Tennessee	129	125	160	841	1,001	74.4	27,289	84.2	22,613	83.1
Member	...	...	54	516	570	93.3	19,980	96.6	16,100	96.2
Nonmember	...	...	106	325	431	58.7	7,309	62.3	6,513	62.2
Texas	604	546	1,161	295	1,456	65.8	158,627	84.6	121,226	83.0
Member	...	...	629	81	710	61.5	113,840	85.8	81,866	83.8
Nonmember	...	...	532	214	746	70.4	44,787	81.7	39,360	81.6
Utah	28	26	33	311	344	83.5	8,544	87.9	6,655	87.5
Member	...	...	14	247	261	91.6	7,168	92.9	5,488	93.1
Nonmember	...	...	19	64	83	65.4	1,377	68.7	1,167	68.3
Vermont	14	13	16	174	190	90.5	3,647	100.5	3,261	100.0
Member	...	...	5	60	65	74.7	1,049	78.8	932	78.3
Nonmember	...	...	11	114	125	101.6	2,598	113.1	2,330	112.5
Virginia	33	29	64	1,208	1,272	73.9	28,876	77.3	22,928	76.3
Member	...	...	59	1,095	1,154	77.9	26,574	79.9	20,916	79.1
Nonmember	...	...	5	113	118	49.2	2,302	56.7	2,012	56.1

**79. Banking offices, assets, and deposits of banks in holding company groups<sup>1</sup>—Continued**  
**C. Details, by state—Continued**

State, and class of bank	Number of holding companies <sup>2</sup>	Number of holding company groups <sup>2,3</sup>	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, 1984, domestic data only										
Washington .....	32	31	39	705	744	73.6	24,480	88.2	19,236	87.0
Member .....	...	...	15	629	644	95.8	22,983	98.1	17,902	97.8
Nonmember .....	...	...	24	76	100	29.5	1,497	34.6	1,334	35.1
West Virginia .....	52	52	78	77	155	41.7	7,624	57.1	6,251	55.4
Member .....	...	...	51	58	109	47.8	5,909	64.2	4,762	62.3
Nonmember .....	...	...	27	19	46	31.9	1,715	41.3	1,489	41.0
Wisconsin .....	214	204	353	460	813	67.5	26,974	77.4	21,953	76.0
Member .....	...	...	101	166	267	75.6	14,823	86.7	11,324	85.0
Nonmember .....	...	...	252	294	546	64.2	12,150	68.5	10,629	68.3
Wyoming .....	42	41	93	4	97	80.8	3,940	86.9	3,481	86.9
Member .....	...	...	67	1	68	79.1	3,149	86.6	2,774	86.6
Nonmember .....	...	...	26	3	29	85.3	791	87.8	707	88.1
December 31, 1984, including foreign data										
<b>50 states and District of Columbia--Total .....</b>	<b>6,070</b>	<b>5,702</b>	<b>8,625</b>	<b>36,786</b>	<b>45,411</b>	<b>78.7</b>	<b>2,237,410</b>	<b>89.7</b>	<b>1,727,151</b>	<b>88.5</b>
Member .....	...	...	3,678	25,678	29,356	85.7	1,828,040	93.9	1,370,413	93.0
Nonmember .....	...	...	4,947	11,108	16,055	68.4	409,371	74.6	356,738	74.7
Alabama .....	82	79	136	625	761	75.7	19,707	80.3	15,485	78.6
Member .....	...	...	61	474	535	87.3	15,997	89.1	12,250	88.0
Nonmember .....	...	...	75	151	226	57.7	3,710	56.3	3,235	55.9
Alaska .....	8	7	8	73	81	53.3	2,833	63.9	2,278	63.6
Member .....	...	...	3	56	59	57.3	1,312	57.2	1,051	58.1
Nonmember .....	...	...	5	17	22	44.9	1,521	71.0	1,226	69.1
Arizona .....	20	16	16	624	640	90.3	20,527	95.6	17,595	95.4
Member .....	...	...	7	415	422	97.2	14,297	99.0	12,173	99.0
Nonmember .....	...	...	9	209	218	79.3	6,229	88.7	5,422	88.1
Arkansas .....	122	117	144	337	481	68.5	12,461	76.0	10,606	75.3
Member .....	...	...	56	190	246	78.6	8,015	84.3	6,664	83.5
Nonmember .....	...	...	88	147	235	60.4	4,446	64.6	3,942	64.7
California .....	198	168	184	4,327	4,511	86.7	263,030	94.2	217,267	93.9
Member .....	...	...	81	3,310	3,391	93.5	229,638	97.7	188,122	97.6
Nonmember .....	...	...	103	1,017	1,120	71.0	33,392	75.4	29,144	75.3
Colorado .....	175	168	356	134	490	83.1	22,324	92.3	18,240	91.8
Member .....	...	...	231	87	318	81.7	18,051	92.2	14,514	91.5
Nonmember .....	...	...	125	47	172	85.6	4,272	92.8	3,725	93.0
Connecticut .....	13	13	18	491	509	81.7	19,637	89.0	15,685	87.9
Member .....	...	...	5	323	328	91.4	13,005	96.1	10,032	95.5
Nonmember .....	...	...	13	168	181	68.6	6,633	77.8	5,653	77.0
Delaware .....	31	17	20	73	93	47.9	15,403	80.9	6,494	66.5
Member .....	...	...	15	41	56	84.8	12,682	99.1	5,176	92.5
Nonmember .....	...	...	5	32	37	28.9	2,720	43.5	1,318	31.6
District of Columbia .....	17	11	11	154	165	89.7	13,451	96.8	10,909	96.6
Member .....	...	...	11	154	165	91.2	13,451	97.3	10,909	97.1
Nonmember .....	...	...	...	...	...	...	...	...	...	...
Florida .....	167	146	267	1,775	2,042	82.3	66,934	86.8	56,968	86.6
Member .....	...	...	145	1,354	1,499	89.5	53,250	93.7	44,748	93.6
Nonmember .....	...	...	122	421	543	67.4	13,683	67.6	12,220	68.0

**79. Banking offices, assets, and deposits of banks in holding company groups<sup>1</sup>—Continued**  
**C. Details, by state—Continued**

State, and class of bank	Number of holding companies <sup>2</sup>	Number of holding company groups <sup>2,3</sup>	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, 1984, including foreign data										
Georgia .....	137	127	193	920	1,113	76.3	33,723	85.3	25,972	83.7
Member .....	...	...	44	628	672	92.6	26,296	95.5	19,383	94.7
Nonmember .....	...	...	149	292	441	60.2	7,427	62.0	6,589	62.3
Hawaii .....	5	4	6	173	179	64.4	7,361	83.5	6,437	84.9
Member .....	...	...	6	173	179	67.8	7,361	85.3	6,437	86.8
Nonmember .....	...	...	...	...	...	...	...	...	...	...
Idaho .....	12	12	13	237	250	84.7	6,207	90.9	5,207	90.5
Member .....	...	...	4	182	186	87.3	5,236	92.9	4,335	92.6
Nonmember .....	...	...	9	55	64	78.0	971	81.5	873	81.5
Illinois .....	538	507	717	614	1,331	64.8	138,968	87.4	102,666	85.4
Member .....	...	...	276	342	618	68.7	114,038	92.4	80,484	90.6
Nonmember .....	...	...	441	272	713	61.8	24,930	70.2	22,181	70.6
Indiana .....	180	177	182	939	1,121	67.8	32,448	76.5	26,629	75.1
Member .....	...	...	79	563	642	75.7	22,627	83.9	17,998	82.6
Nonmember .....	...	...	103	376	479	59.4	9,821	63.5	8,632	63.2
Iowa .....	345	332	445	546	991	81.0	21,804	78.4	18,875	78.9
Member .....	...	...	108	208	316	93.2	9,375	77.6	7,861	78.4
Nonmember .....	...	...	337	338	675	76.3	12,429	79.0	11,014	79.3
Kansas .....	446	427	438	204	642	74.6	18,558	82.0	16,081	81.3
Member .....	...	...	143	90	233	80.1	9,559	88.6	8,097	88.3
Nonmember .....	...	...	295	114	409	71.8	8,999	76.0	7,984	76.1
Kentucky .....	172	172	180	590	770	68.7	21,524	77.9	17,306	76.5
Member .....	...	...	53	329	382	83.2	13,916	90.1	10,802	88.9
Nonmember .....	...	...	127	261	388	58.6	7,608	62.5	6,503	62.1
Louisiana .....	163	159	158	683	841	68.3	27,163	77.0	22,800	76.2
Member .....	...	...	35	313	348	77.2	15,956	86.1	12,927	85.2
Nonmember .....	...	...	123	370	493	63.2	11,207	67.0	9,874	67.0
Maine .....	14	10	14	372	386	97.5	5,058	110.3	4,311	110.3
Member .....	...	...	7	205	212	92.6	2,394	89.8	2,004	89.1
Nonmember .....	...	...	7	167	174	104.2	2,664	138.7	2,307	138.9
Maryland .....	27	18	36	977	1,013	84.4	25,025	89.9	18,735	88.1
Member .....	...	...	14	659	673	90.6	16,719	94.1	12,056	92.7
Nonmember .....	...	...	22	318	340	74.4	8,307	82.4	6,680	80.9
Massachusetts .....	36	33	84	989	1,073	87.2	53,238	91.9	40,873	90.9
Member .....	...	...	47	535	582	89.3	40,500	97.7	29,939	97.2
Nonmember .....	...	...	37	454	491	84.9	12,738	77.2	10,934	77.2
Michigan .....	58	56	229	1,785	2,014	80.8	59,132	88.0	48,300	87.0
Member .....	...	...	132	1,318	1,450	85.1	49,623	91.9	39,779	91.1
Nonmember .....	...	...	97	467	564	71.6	9,509	71.9	8,521	71.8
Minnesota .....	398	388	532	324	856	77.4	44,445	90.9	33,437	89.7
Member .....	...	...	188	169	357	86.4	34,033	95.7	24,245	95.0
Nonmember .....	...	...	344	155	499	72.0	10,412	78.3	9,192	78.2
Mississippi .....	72	72	71	521	592	65.1	11,284	71.9	9,508	71.0
Member .....	...	...	23	277	300	80.0	6,768	86.5	5,504	85.5
Nonmember .....	...	...	48	244	292	54.6	4,516	57.4	4,003	57.5
Missouri .....	266	248	530	527	1,057	80.6	42,300	92.3	34,710	91.6
Member .....	...	...	138	184	322	90.7	24,047	102.0	18,600	101.5
Nonmember .....	...	...	392	343	735	76.9	18,253	82.0	16,110	82.3

**79. Banking offices, assets, and deposits of banks in holding company groups<sup>1</sup>—Continued**  
**C. Details, by state—Continued**

State, and class of bank	Number of holding companies <sup>5</sup>	Number of holding company groups <sup>2,3</sup>	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, 1984, including foreign data										
Montana .....	70	62	126	31	157	77.7	6,208	86.9	5,265	86.4
Member .....	...	...	64	23	87	74.4	4,346	87.0	3,621	86.3
Nonmember .....	...	...	62	8	70	82.4	1,861	86.7	1,644	86.5
Nebraska .....	319	306	335	163	498	74.7	13,256	84.9	11,240	84.6
Member .....	...	...	106	87	193	84.6	8,615	93.1	7,112	92.7
Nonmember .....	...	...	229	76	305	69.5	4,642	73.1	4,128	73.6
Nevada .....	5	4	5	144	149	76.0	4,564	84.4	3,642	83.8
Member .....	...	...	3	142	145	97.3	4,504	98.5	3,593	98.5
Nonmember .....	...	...	2	2	4	8.5	60	7.2	49	7.0
New Hampshire .....	18	17	34	179	213	79.8	5,564	102.3	4,665	99.6
Member .....	...	...	16	80	96	69.1	2,313	80.1	1,899	78.8
Nonmember .....	...	...	18	99	117	91.4	3,251	127.4	2,766	121.8
New Jersey .....	37	36	70	1,397	1,467	78.1	42,840	82.0	36,341	81.5
Member .....	...	...	49	1,227	1,276	83.9	38,226	87.2	32,257	86.9
Nonmember .....	...	...	21	170	191	53.4	4,614	54.9	4,083	54.7
New Mexico .....	43	38	70	239	309	83.5	7,098	81.3	6,213	82.4
Member .....	...	...	40	131	171	83.4	4,604	79.4	4,016	80.9
Nonmember .....	...	...	30	108	138	83.6	2,494	85.1	2,197	85.1
New York .....	104	69	99	3,720	3,819	93.8	563,840	98.5	395,643	98.5
Member .....	...	...	67	3,470	3,537	94.4	538,333	98.8	374,073	98.6
Nonmember .....	...	...	32	250	282	87.6	25,508	92.4	21,570	96.4
North Carolina .....	19	19	19	1,721	1,740	91.4	39,038	94.9	29,403	94.2
Member .....	...	...	7	869	876	96.1	29,017	98.3	20,762	98.0
Nonmember .....	...	...	12	852	864	87.2	10,021	86.3	8,640	86.1
North Dakota .....	92	90	128	105	233	75.2	5,328	80.4	4,601	80.3
Member .....	...	...	34	38	72	79.1	2,611	83.5	2,209	83.4
Nonmember .....	...	...	94	67	161	73.5	2,717	77.6	2,392	77.6
Ohio .....	60	59	136	1,938	2,074	80.4	62,271	86.7	48,095	85.3
Member .....	...	...	99	1,782	1,881	83.3	59,294	89.0	45,459	87.8
Nonmember .....	...	...	37	156	193	59.6	2,977	57.5	2,636	57.5
Oklahoma .....	351	330	357	198	555	71.3	27,123	84.3	23,050	83.8
Member .....	...	...	162	97	259	70.0	18,881	86.8	15,650	86.1
Nonmember .....	...	...	195	101	296	72.5	8,242	79.2	7,400	79.3
Oregon .....	20	19	25	546	571	81.7	15,200	91.5	11,695	90.1
Member .....	...	...	10	374	384	94.6	12,376	98.3	9,271	98.1
Nonmember .....	...	...	15	172	187	63.8	2,825	70.1	2,424	68.8
Pennsylvania .....	103	97	124	2,332	2,456	79.5	109,867	89.5	82,092	87.7
Member .....	...	...	74	1,443	1,517	78.2	82,252	90.4	58,324	88.3
Nonmember .....	...	...	50	889	939	81.6	27,616	86.9	23,768	86.5
Rhode Island .....	10	10	10	201	211	95.0	7,838	99.0	5,691	98.9
Member .....	...	...	3	130	133	98.5	7,013	99.7	4,969	99.7
Nonmember .....	...	...	7	71	78	89.7	825	93.2	722	93.6
South Carolina .....	22	22	22	568	590	67.9	9,114	70.4	7,263	69.8
Member .....	...	...	10	351	361	88.3	6,861	91.8	5,250	90.9
Nonmember .....	...	...	12	217	229	49.8	2,253	41.1	2,013	43.5
South Dakota .....	63	61	80	156	236	73.5	12,099	91.1	7,593	88.0
Member .....	...	...	33	117	150	84.3	10,926	95.5	6,556	93.5
Nonmember .....	...	...	47	39	86	60.1	1,173	64.0	1,037	64.2

**79. Banking offices, assets, and deposits of banks in holding company groups<sup>1</sup>—Continued**  
**C. Details, by state—Continued**

State, and class of bank	Number of holding companies <sup>3</sup>	Number of holding company groups <sup>2,5</sup>	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, 1984, including foreign data										
Tennessee .....	129	125	160	847	1,007	75.0	27,491	84.3	22,733	83.2
Member .....	...	...	54	522	576	94.1	20,182	96.6	16,220	96.2
Nonmember .....	...	...	106	325	431	59.0	7,309	62.3	6,513	62.2
Texas .....	604	546	1,161	324	1,485	66.4	168,255	85.3	133,205	84.3
Member .....	...	...	629	109	738	62.6	123,459	86.7	93,836	85.5
Nonmember .....	...	...	532	215	747	70.6	44,796	81.7	39,369	81.6
Utah .....	28	26	33	312	345	83.5	8,694	88.1	6,806	87.8
Member .....	...	...	14	248	262	91.6	7,318	93.0	5,639	93.3
Nonmember .....	...	...	19	64	83	65.4	1,377	68.7	1,167	68.3
Vermont .....	14	13	16	174	190	90.5	3,647	100.5	3,261	100.0
Member .....	...	...	5	60	65	74.7	1,049	78.8	932	78.3
Nonmember .....	...	...	11	114	125	101.6	2,598	113.1	2,330	112.5
Virginia .....	33	29	64	1,211	1,275	74.5	28,930	76.7	23,037	75.6
Member .....	...	...	59	1,098	1,157	78.6	26,628	79.1	21,025	78.2
Nonmember .....	...	...	5	113	118	49.2	2,302	56.7	2,012	56.1
Washington .....	32	31	39	720	759	74.0	25,745	88.7	20,220	87.6
Member .....	...	...	15	644	659	95.9	24,249	98.2	18,886	97.9
Nonmember .....	...	...	24	76	100	29.5	1,497	34.6	1,334	35.1
West Virginia .....	52	52	78	77	155	41.7	7,624	57.1	6,251	55.4
Member .....	...	...	51	58	109	47.8	5,909	64.2	4,762	62.3
Nonmember .....	...	...	27	19	46	31.9	1,715	41.3	1,489	41.0
Wisconsin .....	214	204	353	465	818	68.3	27,293	77.6	22,294	76.3
Member .....	...	...	101	171	272	77.9	15,143	86.9	11,665	85.4
Nonmember .....	...	...	252	294	546	64.3	12,150	68.5	10,629	68.3
Wyoming .....	42	41	93	4	97	80.8	3,940	86.9	3,481	86.9
Member .....	...	...	67	1	68	79.1	3,149	86.6	2,774	86.6
Nonmember .....	...	...	26	3	29	85.3	791	87.8	707	88.1

**79. Banking offices, assets, and deposits of banks in holding company groups<sup>1</sup>—Continued**  
**D. Multibank, one-bank, and all commercial bank comparisons, by state**

State, and type of holding company	Type of branching <sup>7</sup>	Number of holding company groups <sup>2,3</sup>	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, 1984, domestic data only												
<b>50 states and District of Columbia—</b>												
<b>Total</b> .....		<b>6,068<sup>6</sup></b>	<b>8,628</b>	<b>35,631</b>	<b>44,259</b>	<b>14,449</b>	<b>42,492</b>	<b>56,941</b>	<b>1,891,484</b>	<b>2,147,651</b>	<b>1,411,641</b>	<b>1,633,406</b>
Multibank .....		1,008	3,743	22,312	26,055	...	...	...	1,359,974	...	977,508	...
One-bank .....		5,060 <sup>4</sup>	4,885	13,319	18,204	...	...	...	531,511	...	434,133	...
Alabama .....	L	82	136	622	758	268	742	1,010	19,644	24,490	15,364	19,582
Multibank .....		14	71	526	597	...	...	...	16,355	...	12,470	...
One-bank .....		68	65	96	161	...	...	...	3,288	...	2,894	...
Alaska .....	S	8	8	72	80	15	137	152	2,831	4,435	2,277	3,581
Multibank .....		3	4	13	17	...	...	...	913	...	741	...
One-bank .....		5	4	59	63	...	...	...	1,919	...	1,535	...
Arizona .....	S	19	15	608	623	46	659	705	20,300	21,442	17,396	18,423
Multibank .....		1	1	177	178	...	...	...	5,677	...	4,685	...
One-bank .....		18	14	431	445	...	...	...	14,623	...	12,711	...
Arkansas .....	L	122	144	337	481	258	444	702	12,460	16,387	10,603	14,077
Multibank .....		16	40	138	178	...	...	...	5,554	...	4,514	...
One-bank .....		106	104	199	303	...	...	...	6,906	...	6,089	...
California .....	S	198	184	4,153	4,337	450	4,720	5,170	208,921	225,065	170,034	184,024
Multibank .....		26	34	2,844	2,878	...	...	...	150,520	...	120,978	...
One-bank .....		172	150	1,309	1,459	...	...	...	58,402	...	49,056	...
Colorado .....	U	175	356	132	488	446	142	588	22,137	23,998	18,045	19,674
Multibank .....		41	224	95	319	...	...	...	17,847	...	14,237	...
One-bank .....		134	132	37	169	...	...	...	4,290	...	3,807	...
Connecticut .....	S	13	18	484	502	50	566	616	19,070	21,493	15,155	17,318
Multibank .....		3	8	212	220	...	...	...	9,057	...	7,387	...
One-bank .....		10	10	272	282	...	...	...	10,012	...	7,768	...
Delaware .....	S	31	20	70	90	32	159	191	14,833	18,474	5,514	8,785
Multibank .....		27	16	31	47	...	...	...	11,824	...	3,672	...
One-bank .....		4	4	39	43	...	...	...	3,008	...	1,842	...
District of Columbia .....	S	17	11	147	158	19	158	177	11,136	11,587	8,773	9,161
Multibank .....		7	2	55	57	...	...	...	4,842	...	3,919	...
One-bank .....		10	9	92	101	...	...	...	6,294	...	4,854	...
Florida .....	S	167	267	1,763	2,030	432	2,044	2,476	66,013	76,158	56,198	64,999
Multibank .....		51	164	1,368	1,532	...	...	...	51,400	...	43,689	...
One-bank .....		116	103	395	498	...	...	...	14,613	...	12,509	...
Georgia .....	L	138	199	937	1,136	382	1,086	1,468	33,582	38,610	25,644	30,056
Multibank .....		32	98	701	799	...	...	...	27,494	...	20,459	...
One-bank .....		106	101	236	337	...	...	...	6,089	...	5,185	...
Hawaii .....	S	5	6	160	166	21	247	268	6,750	8,210	5,886	7,033
Multibank .....		2	1	15	16	...	...	...	483	...	441	...
One-bank .....		3	5	145	150	...	...	...	6,267	...	5,445	...
Idaho .....	S	12	13	237	250	25	270	295	6,207	6,824	5,207	5,752
Multibank .....		4	5	203	208	...	...	...	5,645	...	4,706	...
One-bank .....		8	8	34	42	...	...	...	561	...	502	...
Illinois .....	U	536	715	539	1,254	1,241	742	1,983	113,284	133,229	77,932	95,416
Multibank .....		119	308	258	566	...	...	...	84,307	...	52,683	...
One-bank .....		417	407	281	688	...	...	...	28,977	...	25,249	...
Indiana .....	L	180	182	934	1,116	377	1,273	1,650	32,248	42,233	26,431	35,247
Multibank .....		5	10	72	82	...	...	...	2,075	...	1,749	...
One-bank .....		175	172	862	1,034	...	...	...	30,173	...	24,683	...

**79. Banking offices, assets, and deposits of banks in holding company groups<sup>1</sup>—Continued**  
**D. Multibank, one-bank, and all commercial bank comparisons, by state—Continued**

State, and type of holding company	Type of branching <sup>2</sup>	Number of holding company groups <sup>2,3</sup>	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, 1984, domestic data only												
Iowa .....	L	345	445	506	951	625	602	1,227	21,790	27,794	18,839	23,890
Multibank .....		36	142	259	401	...	...	...	10,519	...	9,024	...
One-bank .....		309	303	247	550	...	...	...	11,271	...	9,815	...
Kansas .....	U	446	438	204	642	628	233	861	18,558	22,631	16,081	19,668
Multibank .....		24	26	29	55	...	...	...	3,063	...	2,591	...
One-bank .....		422	412	175	587	...	...	...	15,495	...	13,489	...
Kentucky .....	L	172	180	588	768	335	784	1,119	21,277	27,382	16,986	22,299
Multibank .....		11	19	153	172	...	...	...	7,966	...	5,883	...
One-bank .....		161	161	435	596	...	...	...	13,311	...	11,103	...
Louisiana .....	L	163	158	680	838	303	930	1,233	27,131	35,237	22,775	29,886
Multibank .....		3	3	31	34	...	...	...	3,969	...	3,121	...
One-bank .....		160	155	649	804	...	...	...	23,162	...	19,655	...
Maine .....	S	14	14	372	386	26	370	396	5,058	4,588	4,311	3,909
Multibank .....		9	9	237	246	...	...	...	3,138	...	2,659	...
One-bank .....		5	5	135	140	...	...	...	1,920	...	1,652	...
Maryland .....	S	27	36	970	1,006	87	1,113	1,200	24,299	27,122	17,988	20,516
Multibank .....		14	25	620	645	...	...	...	15,896	...	11,479	...
One-bank .....		13	11	350	361	...	...	...	8,403	...	6,509	...
Massachusetts .....	S	36	84	923	1,007	122	1,050	1,172	44,484	49,205	33,574	37,650
Multibank .....		9	60	777	837	...	...	...	36,178	...	27,324	...
One-bank .....		27	24	146	170	...	...	...	8,306	...	6,250	...
Michigan .....	L	58	229	1,770	1,999	362	2,139	2,501	56,536	64,621	45,796	53,029
Multibank .....		26	198	1,667	1,865	...	...	...	54,280	...	43,771	...
One-bank .....		32	31	103	134	...	...	...	2,256	...	2,025	...
Minnesota .....	L	398	532	315	847	738	359	1,097	41,346	45,776	30,391	34,217
Multibank .....		45	184	172	356	...	...	...	31,708	...	21,831	...
One-bank .....		353	348	143	491	...	...	...	9,638	...	8,560	...
Mississippi .....	L	72	71	520	591	153	756	909	11,266	15,675	9,495	13,383
Multibank .....		...	...	...	...	...	...	...	...	...	...	...
One-bank .....		72	71	520	591	...	...	...	11,266	...	9,495	...
Missouri .....	U	266	530	522	1,052	712	596	1,308	41,862	45,395	34,091	37,293
Multibank .....		62	329	370	699	...	...	...	34,637	...	27,645	...
One-bank .....		204	201	152	353	...	...	...	7,225	...	6,447	...
Montana .....	U	70	126	31	157	169	33	202	6,208	7,140	5,265	6,096
Multibank .....		20	77	28	105	...	...	...	4,801	...	4,013	...
One-bank .....		50	49	3	52	...	...	...	1,406	...	1,251	...
Nebraska .....	L	319	335	163	498	473	195	668	13,256	15,609	11,240	13,279
Multibank .....		20	40	61	101	...	...	...	5,501	...	4,353	...
One-bank .....		299	295	102	397	...	...	...	7,756	...	6,886	...
Nevada .....	S	5	5	144	149	15	202	217	4,564	5,407	3,642	4,345
Multibank .....		1	1	72	73	...	...	...	2,684	...	2,163	...
One-bank .....		4	4	72	76	...	...	...	1,880	...	1,479	...
New Hampshire .....	S	18	34	179	213	62	206	268	5,564	5,440	4,665	4,681
Multibank .....		7	23	123	146	...	...	...	4,160	...	3,423	...
One-bank .....		11	11	56	67	...	...	...	1,405	...	1,242	...
New Jersey .....	S	37	70	1,389	1,459	124	1,749	1,873	42,452	51,830	35,897	44,149
Multibank .....		13	47	1,004	1,051	...	...	...	32,538	...	27,112	...
One-bank .....		24	23	385	408	...	...	...	9,914	...	8,784	...



**79. Banking offices, assets, and deposits of banks in holding company groups<sup>1</sup>—Continued**  
**D. Multibank, one-bank, and all commercial bank comparisons, by state—Continued**

State, and type of holding company	Type of branching <sup>2</sup>	Number of holding company groups <sup>2,3</sup>	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, 1984, domestic data only												
New Mexico.....	L	43	70	239	309	95	275	370	7,098	8,730	6,213	7,543
Multibank.....		10	41	153	194	...	...	...	4,921	...	4,284	...
One-bank.....		33	29	86	115	...	...	...	2,177	...	1,929	...
New York.....	S	104	99	3,159	3,258	196	3,324	3,520	342,048	349,671	197,787	202,904
Multibank.....		38	58	2,738	2,796	...	...	...	286,799	...	166,410	...
One-bank.....		66	41	421	462	...	...	...	55,249	...	31,377	...
North Carolina....	S	19	19	1,710	1,729	63	1,829	1,892	36,621	38,709	27,024	28,847
Multibank.....		3	3	648	651	...	...	...	23,649	...	15,740	...
One-bank.....		16	16	1,062	1,078	...	...	...	12,972	...	11,284	...
North Dakota.....	U	92	128	105	233	179	131	310	5,328	6,628	4,601	5,733
Multibank.....		9	47	46	93	...	...	...	2,854	...	2,438	...
One-bank.....		83	81	59	140	...	...	...	2,474	...	2,163	...
Ohio.....	L	60	136	1,922	2,058	317	2,276	2,593	61,937	71,450	47,397	55,669
Multibank.....		22	99	1,746	1,845	...	...	...	58,170	...	44,162	...
One-bank.....		38	37	176	213	...	...	...	3,767	...	3,235	...
Oklahoma.....	L	351	357	194	551	539	237	776	27,098	32,139	22,870	27,338
Multibank.....		28	49	35	84	...	...	...	12,578	...	9,823	...
One-bank.....		323	308	159	467	...	...	...	14,520	...	13,047	...
Oregon.....	S	20	25	542	567	72	623	695	15,077	16,490	11,596	12,876
Multibank.....		4	10	419	429	...	...	...	13,013	...	9,831	...
One-bank.....		16	15	123	138	...	...	...	2,064	...	1,765	...
Pennsylvania.....	L	103	124	2,296	2,420	325	2,732	3,057	102,631	115,539	75,171	86,632
Multibank.....		29	50	1,382	1,432	...	...	...	72,657	...	50,434	...
One-bank.....		74	74	914	988	...	...	...	29,974	...	24,737	...
Rhode Island.....	S	10	10	197	207	13	216	229	7,370	7,448	5,028	5,091
Multibank.....		1	1	48	49	...	...	...	4,238	...	2,510	...
One-bank.....		9	9	149	158	...	...	...	3,131	...	2,519	...
South Carolina....	S	22	22	565	587	73	793	866	9,114	12,952	7,263	10,366
Multibank.....		2	2	80	82	...	...	...	597	...	522	...
One-bank.....		20	20	485	505	...	...	...	8,516	...	6,741	...
South Dakota.....	S	63	80	156	236	141	181	322	12,099	13,274	7,593	8,629
Multibank.....		16	34	111	145	...	...	...	10,610	...	6,281	...
One-bank.....		47	46	45	91	...	...	...	1,488	...	1,312	...
Tennessee.....	L	129	160	841	1,001	293	1,052	1,345	27,289	32,426	22,613	27,200
Multibank.....		21	52	344	396	...	...	...	13,127	...	10,754	...
One-bank.....		108	108	497	605	...	...	...	14,162	...	11,860	...
Texas.....	U	604	1,161	295	1,456	1,849	364	2,213	158,627	187,520	121,226	145,977
Multibank.....		168	747	229	976	...	...	...	137,087	...	102,083	...
One-bank.....		436	414	66	480	...	...	...	21,540	...	19,143	...
Utah.....	S	28	33	311	344	60	352	412	8,544	9,721	6,655	7,604
Multibank.....		4	11	158	169	...	...	...	4,454	...	3,596	...
One-bank.....		24	22	153	175	...	...	...	4,091	...	3,059	...
Vermont.....	S	14	16	174	190	27	183	210	3,647	3,628	3,261	3,260
Multibank.....		3	6	53	59	...	...	...	1,127	...	1,021	...
One-bank.....		11	10	121	131	...	...	...	2,520	...	2,240	...
Virginia.....	S	33	64	1,208	1,272	176	1,546	1,722	28,876	37,335	22,928	30,037
Multibank.....		15	46	883	929	...	...	...	19,632	...	15,716	...
One-bank.....		18	18	325	343	...	...	...	9,244	...	7,212	...

**79. Banking offices, assets, and deposits of banks in holding company groups<sup>1</sup>—Continued**  
**D. Multibank, one-bank, and all commercial bank comparisons, by state—Continued**

State, and type of holding company	Type of branching <sup>7</sup>	Number of holding company groups <sup>2,3</sup>	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, 1984, domestic data only												
Washington .....	S	32	39	705	744	102	909	1,011	24,480	27,761	19,236	22,105
Multibank .....		11	18	558	576	...	...	...	21,440	...	16,663	...
One-bank .....		21	21	147	168	...	...	...	3,040	...	2,573	...
West Virginia .....	L	52	78	77	155	227	145	372	7,624	13,354	6,251	11,279
Multibank .....		19	45	44	89	...	...	...	4,764	...	3,832	...
One-bank .....		33	33	33	66	...	...	...	2,860	...	2,419	...
Wisconsin .....	L	214	353	460	813	590	614	1,204	26,974	34,854	21,953	28,891
Multibank .....		50	189	323	512	...	...	...	20,365	...	16,173	...
One-bank .....		164	164	137	301	...	...	...	6,609	...	5,779	...
Wyoming .....	U	42	93	4	97	116	4	120	3,940	4,535	3,481	4,006
Multibank .....		14	66	3	69	...	...	...	2,861	...	2,513	...
One-bank .....		28	27	1	28	...	...	...	1,078	...	967	...
TOTALS BY STATE-BRANCHING CLASSIFICATION												
Statewide branching .....	25	952	1,192	20,398	21,590	2,449	23,606	26,055	970,356	1,054,268	694,887	766,047
Multibank .....		274	589	13,447	14,036	...	...	...	720,513	...	502,668	...
One-bank .....		678	603	6,951	7,554	...	...	...	249,843	...	192,219	...
Limited branching .....	18	3,001	3,889	13,401	17,290	6,660	16,641	23,301	551,186	662,307	436,033	533,497
Multibank .....		387	1,330	7,807	9,137	...	...	...	352,003	...	266,637	...
One-bank .....		2,614	2,559	5,594	8,153	...	...	...	199,182	...	169,396	...
Unit banking .....	8	2,231	3,547	1,832	5,379	5,340	2,245	7,585	369,943	431,076	280,721	333,861
Multibank .....		457	1,824	1,058	2,882	...	...	...	287,457	...	208,203	...
One-bank .....		1,774	1,723	774	2,497	...	...	...	82,485	...	72,518	...
December 31, 1984, including foreign data												
<b>50 states and District of Columbia—</b>												
<b>Total .....</b>		<b>6,068</b>	<b>8,628</b>	<b>36,799</b>	<b>45,427</b>	<b>14,449</b>	<b>43,268</b>	<b>57,717</b>	<b>2,237,956</b>	<b>2,495,617</b>	<b>1,727,616</b>	<b>1,950,962</b>
Multibank .....		1,008	3,743	23,348	27,091	...	...	...	1,664,007	...	1,252,850	...
One-bank .....		5,060	4,885	13,451	18,336	...	...	...	573,949	...	474,767	...
Alabama .....	L	82	136	625	761	268	737	1,005	19,707	24,554	15,485	19,703
Multibank .....		14	71	529	600	...	...	...	16,419	...	12,591	...
One-bank .....		68	65	96	161	...	...	...	3,288	...	2,894	...
Alaska .....	S	8	8	73	81	15	137	152	2,833	4,437	2,278	3,582
Multibank .....		3	4	13	17	...	...	...	913	...	741	...
One-bank .....		5	4	60	64	...	...	...	1,920	...	1,536	...
Arizona .....	S	19	15	613	628	46	663	709	20,330	21,471	17,421	18,448
Multibank .....		1	1	178	179	...	...	...	5,704	...	4,706	...
One-bank .....		18	14	435	449	...	...	...	14,626	...	12,714	...
Arkansas .....	L	122	144	337	481	258	444	702	12,461	16,388	10,606	14,080
Multibank .....		16	40	138	178	...	...	...	5,554	...	4,517	...
One-bank .....		106	104	199	303	...	...	...	6,906	...	6,089	...
California .....	S	198	184	4,327	4,511	450	4,753	5,203	263,030	279,366	217,267	231,432
Multibank .....		26	34	3,003	3,037	...	...	...	201,895	...	165,701	...
One-bank .....		172	150	1,324	1,474	...	...	...	61,135	...	51,565	...
Colorado .....	U	175	356	134	490	446	144	590	22,324	24,184	18,240	19,869
Multibank .....		41	224	97	321	...	...	...	18,033	...	14,432	...
One-bank .....		134	132	37	169	...	...	...	4,290	...	3,807	...

**79. Banking offices, assets, and deposits of banks in holding company groups<sup>1</sup>—Continued**  
**D. Multibank, one-bank, and all commercial bank comparisons, by state—Continued**

State, and type of holding company	Type of branching <sup>7</sup>	Number of holding company groups <sup>2,3</sup>	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, 1984, including foreign data												
Connecticut	S	13	18	491	509	50	573	623	19,637	22,061	15,685	17,848
Multibank		3	8	215	223	...	...	...	9,212	...	7,495	...
One-bank		10	10	276	286	...	...	...	10,426	...	8,190	...
Delaware	S	31	20	73	93	32	162	194	15,403	19,045	6,494	9,765
Multibank		27	16	34	50	...	...	...	12,260	...	4,289	...
One-bank		4	4	39	43	...	...	...	3,143	...	2,205	...
District of Columbia	S	17	11	154	165	19	165	184	13,451	13,903	10,909	11,298
Multibank		7	2	59	61	...	...	...	6,225	...	5,067	...
One-bank		10	9	95	104	...	...	...	7,226	...	5,842	...
Florida	S	167	267	1,775	2,042	432	2,048	2,480	66,934	77,079	56,968	65,771
Multibank		51	164	1,375	1,539	...	...	...	52,172	...	44,354	...
One-bank		116	103	400	503	...	...	...	14,762	...	12,614	...
Georgia	L	138	199	944	1,143	382	1,076	1,458	34,486	39,514	26,631	31,042
Multibank		32	98	708	806	...	...	...	28,381	...	21,428	...
One-bank		106	101	236	337	...	...	...	6,106	...	5,202	...
Hawaii	S	5	6	173	179	21	257	278	7,361	8,820	6,437	7,584
Multibank		2	1	15	16	...	...	...	483	...	441	...
One-bank		3	5	158	163	...	...	...	6,878	...	5,996	...
Idaho	S	12	13	237	250	25	270	295	6,207	6,824	5,207	5,752
Multibank		4	5	203	208	...	...	...	5,645	...	4,706	...
One-bank		8	8	34	42	...	...	...	561	...	502	...
Illinois	U	536	715	614	1,329	1,241	812	2,053	138,948	158,977	102,647	120,213
Multibank		119	308	329	637	...	...	...	109,752	...	77,196	...
One-bank		417	407	285	692	...	...	...	29,195	...	25,451	...
Indiana	L	180	182	939	1,121	377	1,277	1,654	32,448	42,433	26,629	35,445
Multibank		5	10	72	82	...	...	...	2,075	...	1,749	...
One-bank		175	172	867	1,039	...	...	...	30,373	...	24,881	...
Iowa	L	345	445	546	991	625	599	1,224	21,804	27,808	18,875	23,926
Multibank		36	142	299	441	...	...	...	10,533	...	9,060	...
One-bank		309	303	247	550	...	...	...	11,271	...	9,815	...
Kansas	U	446	438	204	642	628	233	861	18,558	22,631	16,081	19,668
Multibank		24	26	29	55	...	...	...	3,063	...	2,591	...
One-bank		422	412	175	587	...	...	...	15,495	...	13,489	...
Kentucky	L	172	180	590	770	335	786	1,121	21,524	27,630	17,306	22,619
Multibank		11	19	155	174	...	...	...	8,214	...	6,203	...
One-bank		161	161	435	596	...	...	...	13,311	...	11,103	...
Louisiana	L	163	158	683	841	303	928	1,231	27,163	35,268	22,800	29,911
Multibank		3	3	33	36	...	...	...	3,982	...	3,134	...
One-bank		160	155	650	805	...	...	...	23,180	...	19,667	...
Maine	S	14	14	372	386	26	370	396	5,058	4,588	4,311	3,909
Multibank		9	9	237	246	...	...	...	3,138	...	2,659	...
One-bank		5	5	135	140	...	...	...	1,920	...	1,652	...
Maryland	S	27	36	977	1,013	87	1,113	1,200	25,025	27,848	18,735	21,263
Multibank		14	25	626	651	...	...	...	16,583	...	12,189	...
One-bank		13	11	351	362	...	...	...	8,442	...	6,547	...
Massachusetts	S	36	84	989	1,073	122	1,108	1,230	53,238	57,959	40,873	44,950
Multibank		9	60	841	901	...	...	...	44,489	...	34,191	...
One-bank		27	24	148	172	...	...	...	8,749	...	6,682	...

**79. Banking offices, assets, and deposits of banks in holding company groups<sup>1</sup>—Continued**  
**D. Multibank, one-bank, and all commercial bank comparisons, by state—Continued**

State, and type of holding company	Type of branching <sup>2</sup>	Number of holding company groups <sup>2,3</sup>	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, 1984, including foreign data												
Michigan .....	L	58	229	1,785	2,014	362	2,130	2,492	59,132	67,216	48,300	55,532
Multibank .....		26	198	1,682	1,880	...	...	...	56,876	...	46,275	...
One-bank .....		32	31	103	134	...	...	...	2,256	...	2,025	...
Minnesota .....	L	398	532	324	856	738	368	1,106	44,445	48,876	33,437	37,263
Multibank .....		45	184	181	365	...	...	...	34,807	...	24,877	...
One-bank .....		353	348	143	491	...	...	...	9,638	...	8,560	...
Mississippi .....	L	72	71	521	592	153	757	910	11,284	15,693	9,508	13,396
Multibank .....		...	...	...	...	...	...	...	...	...	...	...
One-bank .....		72	71	521	592	...	...	...	11,284	...	9,508	...
Missouri .....	U	266	530	527	1,057	712	599	1,311	42,300	45,833	34,710	37,912
Multibank .....		62	329	375	704	...	...	...	35,075	...	28,263	...
One-bank .....		204	201	152	353	...	...	...	7,225	...	6,447	...
Montana .....	U	70	126	31	157	169	35	202	6,208	7,140	5,265	6,096
Multibank .....		20	77	28	105	...	...	...	4,801	...	4,013	...
One-bank .....		50	49	3	52	...	...	...	1,406	...	1,251	...
Nebraska .....	L	319	335	163	498	473	194	667	13,256	15,609	11,240	13,279
Multibank .....		20	40	61	101	...	...	...	5,501	...	4,353	...
One-bank .....		299	295	102	397	...	...	...	7,756	...	6,886	...
Nevada .....	S	5	5	144	149	15	181	196	4,564	5,407	3,642	4,345
Multibank .....		1	1	72	73	...	...	...	2,684	...	2,163	...
One-bank .....		4	4	72	76	...	...	...	1,880	...	1,479	...
New Hampshire .....	S	18	34	179	213	62	205	267	5,564	5,440	4,665	4,681
Multibank .....		7	23	123	146	...	...	...	4,160	...	3,423	...
One-bank .....		11	11	56	67	...	...	...	1,405	...	1,242	...
New Jersey .....	S	37	70	1,397	1,467	124	1,755	1,879	42,840	52,222	36,341	44,598
Multibank .....		13	47	1,011	1,058	...	...	...	32,857	...	27,542	...
One-bank .....		24	23	386	409	...	...	...	9,982	...	8,798	...
New Mexico .....	L	43	70	239	309	95	275	370	7,098	8,730	6,213	7,543
Multibank .....		10	41	153	194	...	...	...	4,921	...	4,284	...
One-bank .....		33	29	86	115	...	...	...	2,177	...	1,929	...
New York .....	S	104	99	3,720	3,819	196	3,874	4,070	563,840	572,301	395,643	401,601
Multibank .....		38	58	3,251	3,309	...	...	...	474,510	...	331,654	...
One-bank .....		66	41	469	510	...	...	...	89,330	...	63,989	...
North Carolina .....	S	19	19	1,721	1,740	63	1,840	1,903	39,038	41,126	29,403	31,226
Multibank .....		3	3	658	661	...	...	...	26,066	...	18,119	...
One-bank .....		16	16	1,063	1,079	...	...	...	12,972	...	11,284	...
North Dakota .....	U	92	128	105	233	179	131	310	5,328	6,628	4,601	5,733
Multibank .....		9	47	46	93	...	...	...	2,854	...	2,438	...
One-bank .....		83	81	59	140	...	...	...	2,474	...	2,163	...
Ohio .....	L	60	136	1,938	2,074	317	2,264	2,581	62,271	71,784	48,095	56,367
Multibank .....		22	99	1,762	1,861	...	...	...	58,504	...	44,859	...
One-bank .....		38	37	176	213	...	...	...	3,767	...	3,235	...
Oklahoma .....	L	351	357	198	555	539	239	778	27,123	32,165	23,050	27,518
Multibank .....		28	49	39	88	...	...	...	12,603	...	10,003	...
One-bank .....		323	308	159	467	...	...	...	14,520	...	13,047	...
Oregon .....	S	20	25	546	571	72	627	699	15,200	16,614	11,695	12,975
Multibank .....		4	10	423	433	...	...	...	13,137	...	9,930	...
One-bank .....		16	15	123	138	...	...	...	2,064	...	1,765	...

**79. Banking offices, assets, and deposits of banks in holding company groups<sup>1</sup>—Continued**  
**D. Multibank, one-bank, and all commercial bank comparisons, by state—Continued**

State, and type of holding company	Type of branching <sup>7</sup>	Number of holding company groups <sup>2,5</sup>	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, 1984, including foreign data												
Pennsylvania	L	103	124	2,332	2,456	325	2,765	3,090	109,867	122,776	82,092	93,553
Multibank		29	50	1,404	1,454	...	...	...	77,957	...	55,468	...
One-bank		74	74	928	1,002	...	...	...	31,910	...	26,624	...
Rhode Island	S	10	10	201	211	13	209	222	7,838	7,917	5,691	5,754
Multibank		1	1	51	52	...	...	...	4,655	...	3,120	...
One-bank		9	9	150	159	...	...	...	3,183	...	2,571	...
South Carolina	S	22	22	568	590	73	796	869	9,114	12,952	7,263	10,406
Multibank		2	2	80	82	...	...	...	597	...	522	...
One-bank		20	20	488	508	...	...	...	8,516	...	6,741	...
South Dakota	S	63	80	156	236	141	180	321	12,099	13,274	7,593	8,629
Multibank		16	34	111	145	...	...	...	10,610	...	6,281	...
One-bank		47	46	45	91	...	...	...	1,488	...	1,312	...
Tennessee	L	129	160	847	1,007	293	1,050	1,343	27,491	32,627	22,733	27,320
Multibank		21	52	347	399	...	...	...	13,163	...	10,870	...
One-bank		108	108	500	608	...	...	...	14,327	...	11,863	...
Texas	U	604	1,161	324	1,485	1,849	388	2,237	168,255	197,180	133,205	158,053
Multibank		168	747	258	1,005	...	...	...	146,714	...	114,061	...
One-bank		436	414	66	480	...	...	...	21,540	...	19,144	...
Utah	S	28	33	312	345	60	353	413	8,694	9,871	6,806	7,754
Multibank		4	11	158	169	...	...	...	4,454	...	3,596	...
One-bank		24	22	154	176	...	...	...	4,241	...	3,209	...
Vermont	S	14	16	174	190	27	183	210	3,647	3,628	3,261	3,260
Multibank		3	6	53	59	...	...	...	1,127	...	1,021	...
One-bank		11	10	121	131	...	...	...	2,520	...	2,240	...
Virginia	S	33	64	1,211	1,275	176	1,536	1,712	28,930	37,732	23,037	30,484
Multibank		15	46	885	931	...	...	...	19,632	...	15,767	...
One-bank		18	18	326	344	...	...	...	9,298	...	7,270	...
Washington	S	32	39	720	759	102	924	1,026	25,745	29,027	20,220	23,089
Multibank		11	18	573	591	...	...	...	22,706	...	17,647	...
One-bank		21	21	147	168	...	...	...	3,040	...	2,573	...
West Virginia	L	52	78	77	155	227	145	372	7,624	13,354	6,251	11,279
Multibank		19	45	44	89	...	...	...	4,764	...	3,832	...
One-bank		33	33	33	66	...	...	...	2,860	...	2,419	...
Wisconsin	L	214	353	465	818	590	608	1,198	27,293	35,174	22,294	29,232
Multibank		50	189	328	517	...	...	...	20,685	...	16,515	...
One-bank		164	164	137	301	...	...	...	6,609	...	5,779	...
Wyoming	U	42	93	4	97	116	4	120	3,940	4,535	3,481	4,006
Multibank		14	66	3	69	...	...	...	2,861	...	2,513	...
One-bank		28	27	1	28	...	...	...	1,078	...	967	...
TOTALS BY STATE-BRANCHING CLASSIFICATION												
Statewide branching	25	953	1,217	21,397	22,614	2,456	24,331	26,787	1,267,976	1,351,918	959,938	1,031,310
Multibank		275	613	14,301	14,914	...	...	...	973,147	...	725,245	...
One-bank		678	604	7,096	7,700	...	...	...	294,829	...	234,693	...
Limited branching	18	3,010	3,907	13,644	17,551	6,674	16,744	23,418	569,034	680,353	453,643	551,285
Multibank		388	1,336	7,979	9,315	...	...	...	364,181	...	279,741	...
One-bank		2,622	2,571	5,665	8,236	...	...	...	204,852	...	173,903	...
Unit branching	8	2,252	3,590	1,969	5,559	5,345	2,345	7,690	412,385	467,564	323,312	371,940
Multibank		470	1,861	1,187	3,048	...	...	...	329,761	...	250,667	...
One-bank		1,782	1,729	782	2,511	...	...	...	82,624	...	72,645	...

## 80. Selected assets and liabilities of minority-owned banks in the United States, by size of bank, December 31, 1984<sup>1</sup>

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
<b>ASSETS</b>					
1 Cash and due from depositories .....	560,433	6,754	72,739	157,908	323,032
2 U.S. Treasury and federal agency securities, total .....	965,075	8,402	117,762	180,149	658,762
3 Securities issued by states etc., book value .....	274,965	10	16,379	64,095	194,481
4 Other securities, book value .....	78,147	1,290	5,909	7,322	63,626
5 Customers liability on acceptances .....	10,899	0	385	1,730	8,784
6 Assets held in trading accounts .....	1,496	0	0	0	1,496
7 Federal funds sold and securities purchased under agreements to resell .....	407,348	3,886	65,743	94,515	243,204
8 Net loans and leases .....	2,152,812	17,877	321,927	511,321	1,301,687
9 Bank premises, etc. ....	105,225	1,439	17,490	24,609	61,687
10 Real estate owned, not bank premises .....	16,517	209	1,462	3,507	11,339
11 Other assets .....	91,931	658	12,042	22,860	56,371
12 Intangible assets .....	1,621	0	74	686	861
13 Investment in unconsolidated subdivisions .....	83	0	0	83	0
14 <b>Total assets</b> .....	<b>4,666,552</b>	<b>40,525</b>	<b>631,912</b>	<b>1,068,784</b>	<b>2,925,330</b>
<b>LIABILITIES</b>					
<b>Deposits</b>					
15 Demand—Individuals, partnerships, and corporations .....	778,259	8,300	102,003	204,113	463,843
16 Total time and savings .....	3,436,782	26,789	407,436	688,014	2,314,543
17 U.S. government .....	110,849	1,243	32,769	43,603	33,234
18 States and political subdivisions .....	458,230	3,533	72,419	107,702	274,576
19 Certified and officers checks .....	77,485	502	11,488	12,649	52,846
20 <b>Total deposits</b> .....	<b>4,861,605</b>	<b>40,367</b>	<b>626,115</b>	<b>1,056,081</b>	<b>3,139,042</b>
21 Demand .....	1,276,165	14,419	180,930	345,705	735,111
22 Nontransaction accounts .....	2,697,070	18,579	283,101	509,050	1,886,340
23 Acceptances executed for account .....	10,899	0	385	1,730	8,784
24 Federal funds purchased and securities sold under agreements to repurchase .....	93,384	15	2,783	4,027	86,559
25 Treasury note balances and other borrowings .....	41,307	173	8,292	7,177	25,665
26 Mortgage indebtedness .....	9,226	0	196	458	8,572
27 All other liabilities .....	60,054	463	8,486	14,044	37,061
28 <b>Total liabilities</b> .....	<b>4,188,105</b>	<b>33,649</b>	<b>484,173</b>	<b>882,191</b>	<b>2,788,092</b>
29 Subordinated notes and debentures .....	8,140	0	2,634	1,111	4,395
<b>EQUITY CAPITAL</b>					
30 Preferred stock—Par .....	4,716	100	2,613	3	2,000
31 Common stock—Par .....	113,419	3,223	25,704	38,100	46,392
32 Surplus .....	140,429	2,937	27,283	33,545	76,664
33 Undivided profits and capital reserves .....	60,445	-3,168	99	13,613	49,901
34 <b>Total equity capital</b> .....	<b>319,009</b>	<b>3,092</b>	<b>55,699</b>	<b>85,262</b>	<b>174,957</b>
35 <b>Total liabilities and equity capital</b> .....	<b>4,515,254</b>	<b>36,741</b>	<b>542,506</b>	<b>968,564</b>	<b>2,967,444</b>
36 Number of banks .....	99	5	37	30	27

## 81. Assets of pension funds, 1973-84

### A. Totals for private and public funds

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

Type	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984
1 All types.....	322.8	325.2	405.6	467.2	513.8	592.6	699.6	859.1	941.2	1,122.7	1,321.7	1,433.0
2 Private funds.....	202.7	199.0	258.9	300.3	328.4	379.0	462.2	584.6	630.8	761.0	894.2	948.2
3 Insured.....	56.1	60.4	72.3	88.7	103.2	121.6	143.5	172.0	199.8	242.9	286.4	324.8
4 Noninsured <sup>1</sup> .....	146.6	138.6	186.6	211.6	225.1	257.4	318.6	412.7	431.0	518.1	607.8	623.3
5 Public funds.....	120.2	126.2	146.7	166.9	185.4	213.6	237.4	274.5	310.4	361.7	427.5	484.8
6 State and local government..	84.7	88.0	104.8	120.4	132.5	153.9	169.7	198.1	224.2	263.8	315.5	354.9
7 U.S. government.....	35.5	38.2	41.9	46.4	52.9	59.8	67.7	76.4	86.2	97.9	112.0	130.0
8 Civil service <sup>2</sup> .....	31.4	34.4	38.5	43.1	50.0	56.7	64.6	73.9	84.8	97.4	111.4	126.9
9 Railroad retirement.....	4.1	3.9	3.4	3.3	2.9	3.1	3.1	2.5	1.4	.5	.6	3.1

### B. Types held by private noninsured funds

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

Type	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984
1 Total financial assets.....	146.6	138.6	186.6	211.6	225.1	257.4	318.6	412.7	431.0	518.1	607.8	623.3
2 Demand deposits and currency.....	1.5	1.5	1.7	1.9	2.1	2.3	2.8	2.8	3.0	2.8	3.4	4.2
3 Time deposits.....	2.2	9.5	7.3	8.6	10.4	14.1	16.9	17.2	18.5	17.2	21.6	24.6
4 Corporate equities.....	97.5	70.6	102.1	116.0	111.3	116.9	146.6	209.5	195.6	248.4	306.2	294.1
5 U.S. government securities..	8.6	12.4	24.9	32.3	38.9	43.9	55.5	75.0	101.1	136.8	152.3	171.0
6 Corporate and foreign bonds.	32.9	39.5	43.9	44.6	48.2	58.5	71.3	82.0	85.4	86.5	92.3	94.5
7 Mortgages.....	2.4	2.4	2.4	2.4	2.5	2.8	3.1	3.7	3.7	4.1	5.2	4.6

### C. Types held by state and local government retirement funds

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

Type	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984
1 Total financial assets.....	84.7	88.0	104.8	120.4	132.5	153.9	169.7	198.1	224.2	263.8	315.5	354.9
2 Corporate bonds.....	48.4	54.9	61.8	66.9	72.9	81.9	85.0	94.5	103.6	108.8	110.7	113.3
3 Corporate equities.....	18.3	20.9	23.2	26.4	30.0	32.7	36.8	42.1	50.5	60.6	82.8	91.2
4 U.S. government securities..	5.8	6.2	7.8	10.9	16.3	23.4	30.1	40.0	51.8	70.7	88.2	113.0
5 Other.....	12.1	6.0	12.0	16.2	13.2	15.9	17.8	21.4	18.3	23.7	33.8	37.4

## 82. Terms of consumer installment credit<sup>1</sup>

Percent per annum; unless noted otherwise

Item	1982	1983	1984	1984						
				Jan.	Feb.	Mar.	Apr.	May		
<b>INTEREST RATES</b>										
Commercial banks <sup>2</sup>										
1 48-month new car <sup>3</sup>	16.83	13.92	13.71	.....	13.32	.....	.....	13.53		
2 24-month personal	18.65	16.68	16.47	.....	16.16	.....	.....	16.35		
3 120-month mobile home <sup>3</sup>	18.05	15.91	15.58	.....	15.45	.....	.....	15.54		
4 Credit card	18.51	18.78	18.77	.....	18.73	.....	.....	18.71		
Auto finance companies										
5 New car	16.15	12.58	14.62	14.18	14.11	14.05	14.06	14.17		
6 Used car	20.75	18.74	17.84	17.54	17.59	17.52	17.59	17.60		
<b>OTHER TERMS<sup>4</sup></b>										
Maturity (months)										
7 New car	46.0	45.9	48.3	46.3	46.4	46.7	47.1	47.7		
8 Used car	34.0	37.9	39.7	39.5	39.4	39.4	39.5	39.7		
Loan-to-value ratio										
9 New car	85.3	86.0	88.0	88.0	87.0	87.0	88.0	88.0		
10 Used car	90.3	92.0	92.0	92.0	91.0	92.0	92.0	92.0		
Amount financed (dollars)										
11 New car	8,178	8,787	9,333	9,099	9,072	9,139	9,190	9,262		
12 Used car	4,746	5,033	5,691	5,392	5,418	5,474	5,547	5,675		
				1984						
				June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<b>INTEREST RATES</b>										
Commercial banks <sup>2</sup>										
1 48-month new car <sup>3</sup>	.....	.....	14.08	.....	.....	.....	.....	13.91	.....	.....
2 24-month personal	.....	.....	16.75	.....	.....	.....	.....	16.63	.....	.....
3 120-month mobile home <sup>3</sup>	.....	.....	15.72	.....	.....	.....	.....	15.60	.....	.....
4 Credit card	.....	.....	18.81	.....	.....	.....	.....	18.82	.....	.....
Auto finance companies										
5 New car	14.33	14.68	15.01	15.16	15.18	15.18	15.24	15.24	15.24	15.24
6 Used car	17.64	17.70	17.99	18.10	18.19	18.19	18.30	18.30	18.34	18.34
<b>OTHER TERMS<sup>4</sup></b>										
Maturity (months)										
7 New car	48.2	48.6	49.2	49.5	49.7	49.7	50.0	50.0	50.2	50.2
8 Used car	39.8	39.8	39.8	39.9	39.9	39.9	39.9	39.9	39.8	39.8
Loan-to-value ratio										
9 New car	88.0	88.0	88.0	88.0	88.0	88.0	89.0	89.0	89.0	89.0
10 Used car	92.0	92.0	93.0	93.0	93.0	93.0	93.0	93.0	93.0	93.0
Amount financed (dollars)										
11 New car	9,311	9,377	9,409	9,402	9,449	9,449	9,577	9,577	9,707	9,707
12 Used car	5,774	5,763	5,753	5,792	5,826	5,826	5,900	5,900	5,975	5,975

## 83. Security credit reported by nonbank lenders subject to margin regulations, June 30, 1984<sup>1</sup>

Millions of dollars

Type of credit	Regulation T			Regulation G	Total
	NYSE members	Other brokers and dealers <sup>2</sup>	Total		
1 Margin accounts <sup>3</sup>	22,496	10	22,506	128	22,634
2 "Plan lenders" <sup>4</sup>	.....	.....	.....	148	148
3 Total <sup>3</sup>	22,496	10	22,506	276	22,782



## 84. Detailed debit and credit balances at brokers carrying margin accounts, June 30, 1984

Millions of dollars, except for number of firms

Item	Member firms <sup>1</sup>
<b>ASSETS</b>	
<i>Debit balances due from public customers</i>	
1 Margin accounts .....	22,506
2 Cash accounts .....	3,827
3 Nonsecurities accounts .....	326
4 Other accounts .....	168
<b>5 Total .....</b>	<b>26,827</b>
6 Debit balances in firm investment and trading accounts .....	56,010
7 Amount to be received for securities held under repurchase agreements .....	88,799
8 All other assets .....	39,030
<b>9 Total assets .....</b>	<b>210,666</b>
<b>LIABILITIES AND CAPITAL</b>	
<i>Credit balances due to public customers</i>	
10 Margin accounts .....	3,533
11 Cash accounts .....	8,669
12 Nonsecurities accounts .....	956
13 Other accounts .....	921
<b>14 Total .....</b>	<b>14,079</b>
15 Credit balances in firm investment and trading accounts .....	35,262
<i>Credit balances due on loans</i>	
16 U.S. banks .....	9,838
17 Foreign banks .....	2,730
18 Other lenders .....	6,713
<b>19 Total .....</b>	<b>19,281</b>
20 Amounts to be repaid for securities sold under repurchase agreements .....	90,952
21 All other liabilities and capital .....	51,092
<b>22 Total liabilities and capital .....</b>	<b>210,666</b>
MEMO: Number of margin accounts	
23 Debit status .....	1,081,282
24 Credit status .....	1,250,943
<b>25 Total .....</b>	<b>2,332,225</b>

## 85. Commitments of life insurance companies for income-property mortgages<sup>1</sup>

Period	Number of loans	Total amount committed (millions of dollars)	Averages <sup>2</sup>						
			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
1982 .....	671	4,828.5	6,815	14.66	11/3	66.2	12.4	1.34	14.9
1983 .....	1,181	9,965.9	8,734	12.56	9/5	70.1	11.1	1.27	12.9
1984 .....	1,138	12,968.5	12,248	12.98	9/5	70.2	10.8	1.24	13.2
January .....	82	823.1	10,038	12.59	11/4	69.8	11.0	1.27	12.9
February .....	102	1,019.9	9,999	12.60	10/8	70.6	10.7	1.20	12.8
March .....	173	1,639.4	9,476	12.58	9/1	70.4	10.8	1.30	12.7
April .....	119	1,387.5	11,660	12.90	9/4	70.7	10.6	1.19	13.1
May .....	99	1,155.4	11,671	12.93	9/10	69.1	10.6	1.21	13.2
June .....	67	802.2	11,974	13.15	10/10	62.2	10.3	1.50	13.5
July .....	33	790.3	23,948	13.09	13/0	74.2	11.4	1.19	13.4
August .....	54	396.7	7,346	13.56	7/5	74.0	11.1	1.10	13.7
September .....	55	944.4	17,172	13.42	10/2	70.0	11.1	1.22	13.6
October .....	84	883.0	10,511	13.29	9/0	70.2	10.6	1.20	13.6
November .....	132	1,570.4	11,897	13.07	8/8	70.9	10.9	1.18	13.4
December .....	138	1,556.5	11,279	12.56	9/5	70.2	10.8	1.27	12.7

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## Part 3—Notes to Tables

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# Notes to Tables

## Part 1—Regular Tables

**TABLE 1**

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

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

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

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

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

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

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

in the process of collection and Federal Reserve float; and (4) other checkable deposits (OCD) consisting of negotiable order of withdrawal (NOW) and automatic transfer service (ATS) accounts at depository institutions, credit union share draft accounts, and demand deposits at thrift institutions. The currency and demand deposit components exclude the estimated amount of vault cash and demand deposits respectively held by thrift institutions to service their OCD liabilities.

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

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

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

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

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

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

8. Savings deposits exclude MMDAs.

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

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

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

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

**TABLE 2**

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

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

3. Excludes required clearing balances to compensate for float.

**TABLE 3**

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

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

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

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

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

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

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

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

**TABLE 4**

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

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

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

2. Before February 27, dates indicated weeks ending Wednesday.

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

each rate under this structure is applied may be shortened. See section 201.3(b)(2) of Regulation A.

**TABLE 6**

1. For 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. Beginning Dec. 15, 1983, for quarterly reporters and Dec. 29, for weekly reporters, the amount of the exemption was \$2.2 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 on the following dates, the amount was increased accordingly from \$25 million; December 31, 1981, to \$26 million; December 30, 1982, to \$26.3 million; and December 29, 1983, to \$28.9 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. Effective October 1, 1983, restrictions on the maximum rates of interest payable by commercial banks and thrift institutions on various categories of deposits were removed. For information regarding previous interest rate ceilings on all categories of accounts, see earlier issues of the *Federal Reserve Bulletin*, the *Federal Home Loan Bank Board Journal*, and the *Annual Report of the Federal Deposit Insurance Corporation*.

2. Effective December 1, 1983, IRA/Keogh (HR 10) Plan accounts are not subject to minimum deposit requirements.

3. Effective December 14, 1982, depository institutions are authorized to offer a new account with a required initial balance of \$2,500 and an average maintenance balance of \$2,500 not subject to interest rate restrictions. No minimum maturity period is required for this account, but depository institutions must reserve the right to require seven days notice before withdrawals. When the average balance is less than \$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.

4. Deposits of less than \$2,500 issued to governmental units continue to be subject to an interest rate ceiling of 8 percent.

**TABLE 9**

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

**TABLE 10-A**

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

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

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

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

M2: M1 plus overnight (and continuing contract) repurchase agreements (RPs) issued by all commercial banks and overnight Eurodollars issued to U.S. residents by foreign branches of U.S. banks worldwide. MMDAs, savings and small-denomination time deposits (time deposits—including retail RPs—in amounts of less than \$100,000), and balances in both taxable and tax-

exempt general purpose and broker/dealer money market mutual funds. Excludes individual retirement accounts (IRA) and Keogh balances at depository institutions and money market funds. Also excludes all balances held by U.S. commercial banks, money market funds (general purpose and broker/dealer), foreign governments and commercial banks, and the U.S. government. Also subtracted is a consolidation adjustment that represents the estimated amount of demand deposits and vault cash held by thrift institutions to service their time and savings deposits.

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

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

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

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

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

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

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

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

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

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

9. Savings deposits exclude MMDAs.

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

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

#### TABLE 13

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

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

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

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

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

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

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

**TABLE 14**

1. All commercial banks include domestically chartered insured banks, U.S. branches and agencies of foreign banks, New York investment companies majority owned by foreign banks, and Edge Act corporations owned by domestically chartered and foreign banks. Data are prorated averages of Wednesday estimates for domestically chartered insured banks, based on weekly reports of a sample of domestically chartered insured banks and quarterly reports of all domestically chartered insured banks. For foreign-related institutions, data are averages of month-end estimates based on weekly reports from large agencies and branches and quarterly reports from all agencies, branches, investment companies, and Edge Act corporations engaged in banking.

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

3. Includes nonfinancial commercial paper held.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

  

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

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

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

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

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



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

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

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

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

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

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

A. Other assets in trading accounts were shifted out of total loans and leases into other securities. Other securities increased \$2.2 billion; total loans and leases decreased \$1.6 billion, of which \$1.2 billion came from bankers acceptances held and \$0.4 billion from nonbank financial loans.

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

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

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

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

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

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

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

**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 domestically chartered banks and averages of current and previous month-end data for foreign-related institutions. Beginning November 1980, fluctuations of federal funds, RPs, and other borrowings from nonbanks (lines 3 and 4) are derived from changes in the following: security RP borrowings (lines 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. Averages of daily figures for member and nonmember banks. Before October 1980, nonmember banks were interpolated from quarterly call report data.

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

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

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

8. Averages of Wednesday figures.

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

**TABLE 16**

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

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

3. Beginning January 1979, improvements in estimation methods resulted in a different allocation among the liability categories of borrowings, other liabilities, and the residual. Other liabilities are higher in the revised series than in the data previously published, and the residual is smaller.

4. Beginning in December 1981, shifts of foreign loans and securities from U.S. banking offices to international banking facilities (IBFs) reduced the levels of several assets: other securities, total loans, commercial and industrial loans and all other loans.

5. Beginning January 1984, U.S. government securities includes both U.S. Treasury securities and U.S. government agency obligations; previously published data included U.S. government agency obligations in other securities. Data before 1984 have been revised to conform more closely to the new definition; however, U.S. government agency obligations held

in trading accounts remain in other securities through December 1983 resulting in a \$2.0 billion break in series.

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

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

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

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

**TABLE 17**

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

2. Includes securities purchased under agreements to resell.

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

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

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

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

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

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

**TABLE 18**

1. Figures include cash items in process of collection. Estimates of gross deposits are based on reports supplied by a

sample of commercial banks. Types of depositors in each category are described in the *Federal Reserve Bulletin*, vol. 57 (June 1971), page 466.

**TABLE 19**

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 20**

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

**TABLE 21**

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 22**

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. Until Mar. 31, 1983, these data determined 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. This series is an estimate of the yield on recently-offered, A-rated utility bonds with a 30-year maturity and 5 years of call protection. Weekly data are based on Friday quotations. The Federal Reserve previously published interest rate series on both newly-issued and recently-offered Aaa utility bonds, but discontinued these series in January 1984 owing to the lack of Aaa issues.

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 23**

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

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

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

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

5. Regulations G, T, and U of the Federal Reserve Board of Governors, 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.

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

**TABLE 24-A**

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

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

3. Beginning in 1982, loans in process are classified as contra-assets and are not included in total liabilities and net worth. Total assets are net of loans in process.

4. Includes general reserves, paid-in surplus, individual profits, and permanent stock in the case of stock associations.

5. Excludes figures for loans in process.

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 24-B**

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

1 Assets .....	193,535
Loans	
2 Mortgage .....	97,356
3 Other .....	19,129
Securities	
4 U.S. government <sup>2</sup> .....	15,360
5 State and local government .....	2,177
6 Corporate and other <sup>3</sup> .....	43,580
7 Cash .....	6,263
8 Other assets .....	9,670
9 Liabilities .....	193,535
10 Deposits .....	172,665
11 Regular <sup>4</sup> .....	170,135
12 Ordinary savings .....	38,554
13 Time .....	95,129
14 Other .....	2,530
15 Other liabilities .....	10,154
16 General reserve accounts .....	10,368
17 MEMO: Mortgage loan commitments outstanding <sup>5</sup> .	n.a.

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 Council of Savings Institutions for all savings banks in the United States.

**TABLE 24-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 24-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 25**

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 1985*.

**TABLE 26-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 1985*.

**TABLE 26-B**

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

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

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

SOURCES. "Monthly Treasury Statement of Receipts and Outlays of the U.S. Government" and the *Budget of the U.S. Government, Fiscal Year 1985*. 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 27**

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 28**

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

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

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

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

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

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

SOURCES. Data by type of security, U.S. Treasury Department, *Monthly Statement of the Public Debt of the United States*; data by holder, *Treasury Bulletin*.

**TABLE 29-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 29-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 29-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 30**

1. Consists of mortgages assumed by the Defense Department between 1957 and 1963 under family housing and homeowners assistance programs.
2. Includes participation certificates reclassified as debt beginning October 1, 1976.
3. Off-budget August 17, 1974, through September 30, 1976; on-budget thereafter.
4. Consists of debentures issued in payment of Federal Housing Administration insurance claims. Once issued, these securities may be sold privately on the securities market.
5. Certificates of participation issued before fiscal 1969 by the Government National Mortgage Association acting as trustee for the Farmers Home Administration; Department of Health and Human Services; Department of Housing and Urban Development; Small Business Administration; and the Veterans Administration.
6. Off-budget.
7. Includes outstanding noncontingent liabilities: Notes, bonds, and debentures.
8. Before late 1981, the Association obtained financing through the Federal Financing Bank (FFB).
9. The FFB, which began operations in 1974, is authorized to purchase or sell obligations issued, sold, or guaranteed by other federal agencies. Since FFB incurs debt solely for the purpose of lending to other agencies, its debt is not included in the main portion of the table in order to avoid double counting.
10. Includes FFB purchases of agency assets and guaranteed loans; the latter contains loans guaranteed by numerous agencies with the guarantees of any particular agency being generally small. The Farmers Home Administration item consists exclusively of agency assets, while the Rural Electrification Administration entry contains both agency assets and guaranteed loans.

**TABLE 31**

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 32**

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

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

**TABLE 33**

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 34**

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

**TABLE 35**

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 36**

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

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

**TABLE 38**

1. Before June 1980 these data were included in all other business credit.

2. Before June 1980 these data were included in retail commercial vehicle paper.
3. Before June 1980 these data were included in retail paper on business, industrial, and farm equipment.

**TABLE 39**

1. Weighted averages based on sample surveys of mortgages closed by major institutional lenders during the first five full working days of the month. Compiled by the Federal Home Loan Bank Board in cooperation with the Federal Deposit Insurance Corporation.
2. Includes all fees, commissions, discounts, and "points" paid (by the borrower or the seller) to obtain a loan.
3. Average effective interest rates on loans closed, assuming prepayment at the end of 10 years.
4. Average contract rates on new commitments for conventional first mortgages, from U.S. Department of Housing and Urban Development.
5. Average gross yields on 30-year, minimum-downpayment first mortgages, insured by the Federal Housing Administration for immediate delivery in the private secondary market. Any gaps in data are in periods of adjustment to changes in maximum permissible contract rates.
6. Average net yields to investors on fully modified pass-through securities backed by mortgages and guaranteed by the Government National Mortgage Association, assuming prepayment in 12 years on pools of 30-year mortgages insured by the Federal Housing Agency or guaranteed by the Veterans Administration. Monthly figures are unweighted averages of Thursday quotations for the month.
7. Includes commitments for residential mortgages to be added to FNMA's portfolio. The total excludes commitments to issue securities backed by pools of conventional mortgages under a program begun in October 1981. By December 1981, about \$2.6 billion in mostly optional-delivery commitments were outstanding under the new program.
8. Includes participations as well as whole loans.
9. Includes both conventional mortgages and a small amount of government-underwritten loans.

**TABLE 40**

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 41**

- ▲ Data are revised.
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. Beginning 1983, net change equals outstandings, seasonally adjusted less outstandings, of the previous period, seasonally adjusted.

**TABLE 42**

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 43-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 44**

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

1970	48.0
1971	56.0
1972	64.0
1973	70.0
1974	65.0
1975	65.0
1976	78.0
1977	100.0
1978	114.0
1979	121.0
1980	108.0
1981	112.0
1982	111.0
1983	137.0
1984	149.0

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

3. Index of dollar value of total construction contracts, including residential, nonresidential, and heavy engineering, from McGraw-Hill Informations 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 45**

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); "New Federal Reserve Measures of Capacity and Capacity Utilization," *Federal Reserve Bulletin*, vol. 69 (July 1983), pages 515-21; and "Capacity Utilization: Manufacturing, Mining, and Utilities, January 1967-December 1982" (Federal Reserve statistical release, July 1983).

**TABLE 46**

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 1984 benchmark. Based on data from *Employment and Earnings* (U.S. Department of Labor).

**TABLE 47**

1. Not at annual rates.

**TABLE 48**

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 Revisions*" (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 49**

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 50**

1. With inventory valuation and capital consumption adjustments.

2. With capital consumption adjustment.

3. For after-tax profits, dividends, and the like, see table 34.

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

**TABLE 51**

1. With inventory valuation and capital consumption adjustments.

2. With capital consumption adjustment.

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

**TABLE 52**

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

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

3. Includes reinvested earnings.

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

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

SOURCES FOR TABLES 52-65.

Data in table 52 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 54 is based on U.S. Treasury Department data and on data reported to the Treasury Department by the International Monetary Fund.

Tables 55 through 63 are based on Treasury Department data and on data reported to the Treasury Department by banks (including Federal Reserve Banks) and brokers in the United States. The data exclude the holdings of dollars by the International Monetary Fund derived from payments of the U.S. subscription and from the exchange transactions and other operations of the IMF. The data also exclude U.S. Treasury letters of credit and U.S. nonnegotiable, noninterest-bearing notes held by nonmonetary international and regional organizations.

Tables 64 and 65 are based on data reported to the Treasury Department by nonbanking business enterprises.

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

**TABLE 53**

1. Data are on a Census/customs valuation basis. For reasons of coverage and timing, these data differ from the merchandise trade data shown in table 52. "Summary of U.S. International Transactions."

**TABLE 54**

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

serve 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
1984			
January .....	35,435	5,892	12,128
February .....	35,978	6,054	12,131
March .....	36,064	6,054	12,082
April .....	35,938	6,076	12,170
May .....	36,207	6,386	12,287
June .....	36,210	6,386	12,395
July .....	36,368	6,492	12,672
August .....	36,712	6,707	12,717
September .....	36,560	6,707	12,720
October .....	36,871	6,707	12,751
November .....	37,188	6,942	12,887
December .....	37,549	6,942	12,855

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 52.

**TABLE 55-A**

1. Includes the Bank for International Settlements.

2. Principally demand deposits, time deposits, bankers acceptances, commercial paper, negotiable time certificates of deposit, and borrowings under repurchase agreements.

3. Includes nonmarketable certificates of indebtedness (including those payable in foreign currencies) and nonmarketable Treasury bills issued to official institutions of foreign countries.

4. Excludes notes issued to foreign official nonreserve agencies. Includes bonds and notes payable in foreign currencies.

5. Debt securities of U.S. government corporations and federally sponsored agencies, and U.S. corporate stocks and bonds.

Sources appear at the end of notes for table 52.

**TABLE 55-B**

1. Includes the Bank for International Settlements.

2. Includes countries in Oceania and Eastern Europe.

Sources appear at the end of notes for table 52.

**TABLE 56-A**

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

2. Includes borrowing under repurchase agreements.

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



banks: principally amounts due to head office or parent foreign bank and to foreign branches, agencies, or wholly owned subsidiaries of head office or parent foreign bank.

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

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

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

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

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

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

Sources appear at the end of notes for table 52.

#### TABLE 56-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 organizations, except the Bank for International Settlements, which is included in "Other Western Europe."

Sources appear at the end of notes for table 52.

#### TABLE 57

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

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

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

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

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

Sources appear at the end of notes for table 52.

#### TABLE 58

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

Sources appear at the end of notes for table 52.

#### TABLE 59

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

2. Remaining time to maturity.

3. Includes nonmonetary international and regional organizations.

Sources appear at the end of notes for table 52.

#### TABLE 60

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

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

Sources appear at the end of notes for table 52.

#### TABLE 61

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

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

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

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

Sources appear at the end of notes for table 52.

#### TABLE 62

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

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

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

Sources appear at the end of notes for table 52.

#### TABLE 63

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

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

Sources appear at the end of notes for table 52.

**TABLE 64**

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

Sources appear at the end of notes for table 52.

**TABLE 65**

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

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

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

4. Includes nonmonetary international and regional organizations.

Sources appear at the end of notes for table 52.

**TABLE 66**

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

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

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

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

**TABLE 67**

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 liabil-

ity 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 68**

1. The banking offices covered by these data are the U.S. offices and foreign branches of U.S.-owned banks and of U.S. subsidiaries of foreign-owned banks. Offices *not* covered include (1) U.S. agencies and branches of foreign banks, and (2) foreign subsidiaries of U.S. banks. To minimize duplication, the data are adjusted to exclude the claims on foreign branches held by a U.S. office or another foreign branch of the same banking institution. The data in this table combine foreign branch claims in table 66 (the sum of lines 7 through 10) with the claims of U.S. offices in table 58 (excluding those held by agencies and branches of foreign banks and those constituting claims on own foreign branches).

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

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

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

4. Excludes Liberia.

5. Includes Canal Zone beginning December 1979.

6. Foreign branch claims only.

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

**TABLE 69**

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 70**

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

**TABLE 71**

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 72**

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 73**

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 74**

1. Includes distribution of costs for projects performed by one Bank for the benefit of one or more other Banks.
2. This item includes expenses for labor and materials temporarily capitalized and charged to activities when the products are consumed.
3. This item includes \$437.1 million of unrealized net losses related to revaluation of assets denominated in foreign currencies to market exchange rates.
4. For additional details, see the Board of Governors of the Federal Reserve System, 71st *Annual Report, 1984*, (1985), pages 212-16.

NOTE. Details may not add to totals because of rounding.

**TABLE 75**

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

branches are shown according to their own location rather than that of the parent bank.)

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

2. As of December 31, 1984, includes 13 state member non-insured trust companies and 1 noninsured national trust company.

3. Banking facilities (other than branches) that are provided at military and other government establishments through arrangements made by the Treasury; 78 banks operated such facilities and 23 had no other type of branch or facility in 1984.

**TABLE 76-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, 1984, includes 13 state member non-insured and 1 noninsured national trust company.
4. Figures exclude new banks organized to succeed operating banks.

**TABLE 76-B**

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

**TABLE 77**

1. S = statewide branching; L = limited branching; U = unit banking.
2. Statewide branching effective October 1984.
3. Limited branching effective September 1, 1983.
4. Limited branching effective December 1984.

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

**TABLE 78**

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

**TABLE 79**

1. Companies included are those that have reported to the Board of Governors of the Federal Reserve System pursuant to

the requirements of the Bank Holding Company Act; the number includes some companies that have filed registration statements, but whose holding company status has not yet been determined by the Board. Lists showing the names, offices, total assets, and total deposits of the subsidiary banks in the holding company groups (both domestic and domestic including foreign) for 1984 are available from Publications Services, Board of Governors of the Federal Reserve System, Washington, D.C. 20551.

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

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

3. Branches include locations other than the bank's head office; that is, domestic branches, 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.

**TABLE 80**

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 1984 classified in two ways:

By type of minority		By type of bank charter	
Black	48	Federal Reserve member	
Hispanic	28	National	47
Women	8	State	5
Asian	15		
American Indian	3	Nonmember state	52
Multiracial	2		

**TABLE 81**

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 82**

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

2. Data are available for midmonth of quarter only.

3. Before 1983 the maturity for new car loans was 36 months, and for mobile home loans was 84 months.

4. At auto finance companies.

**TABLE 83**

1. Annual data for bank lending under Regulation U ceased to be collected after June 1977.

2. Includes data for firms that are members of the American Stock Exchange but not of the New York Stock Exchange that report directly to the Board of Governors of the Federal Reserve System.

3. Margin accounts include credit extended on stock and non-convertible, and convertible bonds under the consolidated method of reporting in Regulation T.

4. Includes credit extended to finance purchases through qualified stock option and employee stock purchase plans.

**TABLE 84**

1. These are members of either the American Stock Exchange or the New York Stock Exchange.

**TABLE 85**

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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