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

STATISTICAL DIGEST

1996–2000

March 2002

Copies of this publication may be obtained from Publications Services, Board of Governors of the Federal Reserve System, Washington, DC 20551. The price is \$25.00 per copy. Remittances should be made payable to the order of the Board of Governors of the Federal Reserve System in a form collectible at par in U.S. currency. Stamps and coupons are not acceptable.

Preface

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

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

This issue of the *Digest* covers data for the years 1996 through 2000, except as noted in the table title. The *Digest* serves to maintain the historical series published in *Banking and Monetary Statistics*, 1941–1970, and the *Digests*, for 1970–1979, 1980–89, and the six-year issue, 1990–95.

In this issue, series include revisions to all the data available through January 2002. 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*. Suggestions for making the *Digest* more useful may be sent to the Economic Editing Section, Mail Stop 130, Board of Governors of the Federal Reserve System, Washington, DC 20551.

The next issue, to be published in 2006, will cover the years 2001 through 2005.

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

Symbols and Abbreviations

ABS	Asset-backed security	IPCs	Individuals, partnerships, and corporations
ATS	Automatic transfer service	IRA	Individual retirement account
BIF	Bank insurance fund	MMDA	Money market deposit account
CD	Certificate of deposit	MSA	Metropolitan statistical area
CMO	Collateralized mortgage obligation	NAICS	North American Industry Classification System
FAMC	Federal Agriculture Mortgage Corporation	NOW	Negotiable order of withdrawal
FFB	Federal Financing Bank	OCDs	Other checkable deposits
FHA	Federal Housing Administration	OPEC	Organization of Petroleum Exporting Countries
FHLBB	Federal Home Loan Bank Board	OTS	Office of Thrift Supervision
FHLMC	Federal Home Loan Mortgage Corporation	POs	Principal only, stripped, mortgage-backed securities
FmHA	Farmers Home Administration	REIT	Real estate investment trust
FNMA	Federal National Mortgage Association	REMICs	Real estate mortgage investment conduits
FSA	Farm Service Agency	RHS	Rural Housing Service
FSLIC	Federal Savings and Loan Insurance Corporation	RP	Repurchase agreement
G-7	Group of Seven	RTC	Resolution Trust Corporation
G-10	Group of Ten	SCO	Securitized credit obligation
GDP	Gross domestic product	SDR	Special drawing right
GNMA	Government National Mortgage Association	SIC	Standard Industrial Classification
GSE	Government-sponsored enterprise	SMSA	Standard metropolitan statistical area
HUD	Department of Housing and Urban Development	TIIS	Treasury inflation-indexed securities
IBF	International banking facility	VA	Veterans Administration
IMF	International Monetary Fund		
IOs	Interest only, stripped, mortgage-backed securities		

n.a. Not available

n.e.c. Not elsewhere classified

* 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).

... Cell not applicable

General Information

In many of the tables, components do not sum to totals because of rounding.

Minus signs are used to indicate (1) a decrease, (2) a negative figure, or (3) an outflow.

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

“U.S. government securities” may include guaranteed issues of U.S. government agencies (the flow of funds figures also include not fully guaranteed issues) as well as direct obligations of the U.S. Treasury.

Contents

The data shown in this issue of the Digest are in general for 1996 through 2000. Exceptions are indicated in the table titles.

Part 1—Regular Tables

1. Reserves, money stock, and debt measures	
A. Quarterly changes	3
B. Monthly changes	4
2. Reserves of depository institutions and Reserve Bank credit	
A. Monthly averages of daily figures	7
B. Weekly averages of daily figures, 2000	12
C. Wednesday figures, 2000	15
D. End-of-month figures	18
3. Reserves and borrowings of depository institutions	
A. Prorated monthly averages of biweekly averages	23
B. Biweekly averages of daily figures, 2000	24
4. Federal Reserve Bank interest rates	
A. Adjustment credit to depository institutions	25
B. Seasonal credit to depository institutions	25
C. Extended credit to depository institutions	25
5. Reserve requirements of depository institutions, December 31, 2000	25
6. Federal Reserve open market transactions	26
7. Federal Reserve Banks	
A. Consolidated condition statement	31
B. Federal Reserve note statement	36
C. Maturity distribution of loan and security holding	38
8. Aggregate reserves of depository institutions and monetary base	
A. Adjusted for changes in reserve requirements	40
B. Not adjusted for changes in reserve requirements	42
9. Money stock and debt measures	
A. Seasonally adjusted	43
B. Not seasonally adjusted	46
10. Assets and liabilities of commercial banks in the United States	
A. All commercial banks	49
B. Domestically chartered commercial banks	54
C1. Large domestically chartered banks, seasonally adjusted	59
C2. Large domestically chartered banks, not seasonally adjusted	64
D. Small domestically chartered banks	69
E. Foreign-related institutions	74
F. Memo items	79
11. Commercial paper and bankers dollar acceptances outstanding	
A. Commercial paper	82
B. Bankers dollar acceptances	82
12. Prime rate charged by banks on short-term business loans	83
13. Interest rates in money and capital markets	
A. Annual and monthly averages	84
B. Weekly averages, 2000	89

Contents—continued

14. Stock market: Selected statistics	
A. Prices and trading volume	93
B. Customer financing	95
C. Margin requirements	95
15. Federal fiscal and financing operations	96
16. U.S. budget	
A. Receipts	101
B. Outlays	103
17. Federal debt subject to statutory limitation	106
18. Gross public debt of the U.S. Treasury: Types and ownership	107
19. U.S. government securities dealers	
A. Transactions	108
B. Positions	113
C. Financing	118
20. Debt of federal and federally sponsored credit agencies	120
21. New security issues of tax-exempt state and local governments	125
22. New security issues of U.S. corporations	127
23. Open-end investment companies, net sales and assets	129
24. Domestic finance companies: Assets and liabilities	130
25. Domestic finance companies: Owned and managed receivables	131
26. Markets for conventional mortgages on new homes	136
27. Mortgage debt outstanding	141
28. Consumer credit	144
29. Terms of consumer credit	147
30. Flow of funds accounts—Financial assets and liabilities	
A. All sectors	149
B. Private nonbank financial institutions	151
31. Flow of funds accounts, 1991–2000	
A. Summary of credit market debt outstanding, by sector	153
B. Summary of financial assets and liabilities	154
32. Nonfinancial business activity, selected measures	155
33. Labor force, employment, and unemployment	158
34. Output, capacity, and capacity utilization	
A. Output	160
B. Capacity	163
C. Capacity utilization rate	166
35. Industrial production: Indexes and gross value	
A. Major markets	169
B. Major industries	174
36. Housing and construction	179
37. Consumer and producer prices	184
38. Summary of U.S. international transactions	189
39. U.S. foreign trade	193
40. U.S. reserve assets	195
41. Foreign official assets held at Federal Reserve Banks	196
42. Selected U.S. liabilities to foreign official institutions	
A. By type	197
B. By area	198
43. Liabilities to and claims on foreigners, payable in foreign currencies, reported by banks in the United States	199

44. Liabilities to foreigners, payable in U.S. dollars, reported by banks in the United States	
A. By holder and type of liability	200
B. By area and country	205
45. Banks' own claims on foreigners, payable in U.S. dollars, reported by banks in the United States	210
46. Banks' own and domestic customers' claims on foreigners, payable in U.S. dollars, reported by banks in the United States	215
47. Banks' own claims on unaffiliated foreigners, payable in U.S. dollars, reported by banks in the United States	217
48. Claims on foreign countries held by U.S. and foreign offices of U.S. banks	218
49. Liabilities to unaffiliated foreigners reported by nonbanking business enterprises in the United States	221
50. Claims on unaffiliated foreigners reported by nonbanking business enterprises in the United States	223
51. Foreign transactions in securities	225
52. Marketable U.S. Treasury bonds and notes: Foreign transactions	230
53. Foreign exchange rates	233
54. Terms of lending at commercial banks: Survey of commercial and industrial loans, end of year	
A. All commercial banks	238
B. All domestic banks	242
C. U.S. branches and agencies of foreign banks	246
55. Assets and liabilities of U.S. branches and agencies of foreign banks, December 31	250

Part 2—Special Tables

56. Statement of condition of each Federal Reserve Bank	267
57. Income and expenses of Federal Reserve Banks	272
58. Banks and branches—Number in operation, by state	282
59. Changes in number of banking offices in the United States	
A. Head offices	292
B. Branches and additional offices	293
60. Percentage of total assets and total deposits held by ten largest banking organizations (all commercial banks and trust companies), by state	294
61. Financial assets of pension funds, 1991–2000	
A. Pension fund reserves	320
B. Private pension funds	320
C. State and local government employee retirement funds	320
62. Securities credit reported by nonbank lenders subject to margin regulation, June 30, 2000	320
63. Detailed debit and credit balances at brokers carrying margin accounts, June 30, 1998	321

Contents—continued

Part 3—Notes to Tables

Notes to regular tables	325
Notes to special tables	335

Part 4—Index to Tables

Index to tables	339
-----------------------	-----

Discontinued Tables

Assets and liabilities of large weekly reporting commercial banks
Assets and liabilities of large weekly reporting U.S. branches and agencies of foreign banks
Debits and deposit turnover at commercial banks
Deposit interest rates and amounts outstanding
Discount rates of foreign central banks
Flow of funds accounts: Financial assets and liabilities, by sector
Foreign short-term interest rates
Index of weighted-average exchange value of U.S. dollar
Selected borrowings in immediately available funds of large commercial banks

Part 1—Regular Tables

1. Reserves, money stock, and debt measures, 1996–2000

A. Quarterly changes

Percent annual rate of change, seasonally adjusted¹

Monetary or credit aggregate	1996				1997				1998											
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4								
<i>Reserves of depository institutions²</i>																				
1 Total	-8.8	-5.8	-15.9	-17.7	-9.9	-14.5	-2.8	-2.1	-2.7	-3.4	-8.0	-6								
2 Required	-9.3	-5.1	-15.9	-19.2	-10.0	-15.3	-3.4	-5.1	-2.5	-2.3	-9.3	-9								
3 Nonborrowed	-7.3	-7.0	-17.1	-16.8	-8.9	-16.2	-4.5	-1	-1.4	-3.9	-8.9	.6								
4 Monetary base ³	1.1	3.5	5.6	4.1	5.2	4.5	6.0	7.4	6.7	4.7	7.2	9.4								
<i>Concepts of money and debt⁴</i>																				
5 M1	-4.1	-.8	-5.3	-8.0	-1.8	-4.2	1.1	-.2	3.7	.4	-1.5	5.7								
6 M2	4.8	4.8	4.0	4.0	4.7	4.7	6.4	6.3	7.5	7.4	7.4	10.8								
7 M3	6.6	6.9	6.5	7.6	7.8	8.2	10.0	9.3	10.0	10.0	9.6	12.8								
8 Debt	4.8	5.8	5.5	4.9	4.3	5.6	5.0	6.2	6.3	7.7	6.5	6.3								
<i>Nontransaction components</i>																				
9 In M2 ⁵	8.9	7.3	8.0	9.1	7.3	8.1	8.4	8.7	8.9	9.9	10.5	12.5								
10 In M3 only ⁶	12.9	14.4	15.2	19.7	18.1	19.5	20.9	18.3	17.2	17.3	15.7	18.3								
<i>Time and savings deposits</i>																				
<i>Commercial banks</i>																				
11 Savings, including MMDAs	20.5	12.3	14.1	16.9	12.6	10.6	11.1	15.9	13.5	13.5	15.6	16.7								
12 Small time ⁷	3.7	-.3	4.1	4.8	3.0	6.9	8.5	3.5	1.2	.5	.4	-.1								
13 Large time ^{8,9}	16.2	15.6	21.4	26.9	20.7	24.9	19.2	11.8	14.8	16.7	7.9	7.0								
<i>Thrift institutions</i>																				
14 Savings, including MMDAs	-3.4	7.3	2.4	.2	.8	6.3	2.4	.5	6.5	10.7	8.8	9.5								
15 Small time ⁷	-1.9	-1.3	-.2	1.9	-.2	-2.3	-5.1	-4.1	-.3	-4.0	-7.1	-7.3								
16 Large time ⁸	5.4	-3.7	10.0	10.3	9.0	2.5	15.1	7.3	6.3	-1.7	2.2	8.8								
<i>Money market mutual funds</i>																				
17 Retail	14.1	14.9	12.6	12.2	12.9	13.5	16.9	15.1	15.9	20.6	22.0	28.7								
18 Institution-only	24.6	15.5	22.7	17.8	20.3	19.0	26.1	18.7	22.0	34.5	28.1	38.8								
<i>Repurchase agreements and eurodollars</i>																				
19 Repurchase agreements ¹⁰	-3.2	20.4	2.9	1.8	2.8	10.1	19.2	34.5	21.9	13.9	8.5	15.6								
20 Eurodollars ¹⁰	9.2	7.9	.4	42.6	37.8	28.3	19.9	21.0	11.1	-11.4	28.8	6.4								
<i>Debt components⁴</i>																				
21 Federal	2.5	5.0	4.5	3.0	1.2	1.3	.6	.0	-.5	-.6	-.5	-2.8								
22 Nonfederal	5.6	6.1	5.9	5.7	5.4	7.2	6.6	8.3	8.6	10.4	8.7	9.1								
									1999				2000							
													Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
<i>Reserves of depository institutions²</i>													.8	-9.8	-16.2	-4.6	2.4	-10.9	-8.3	-9.0
1 Total													3.2	-9.3	-16.1	-5.7	.6	-7.7	-8.6	-11.3
2 Required													.8	-10.0	-18.0	-4.2	3.0	-12.5	-10.0	-6.7
3 Nonborrowed													9.1	8.9	9.0	20.9	4.0	-3.6	2.5	2.8
4 Monetary base ³																				
<i>Concepts of money and debt⁴</i>													3.3	1.5	-2.6	5.2	2.0	-1.9	-3.7	-3.3
5 M1													7.2	5.8	6.0	5.7	6.0	6.3	5.6	6.0
6 M2													7.6	6.2	5.8	10.5	10.7	9.0	9.1	7.3
7 M3													6.4	7.5	6.3	6.1	5.4	6.2	5.0	4.4
8 Debt																				
<i>Nontransaction components</i>													8.4	7.2	8.8	5.9	7.2	8.9	8.4	8.8
9 In M2 ⁵													8.7	7.3	5.4	23.0	22.8	15.6	17.3	10.4
10 In M3 only ⁶																				
<i>Time and savings deposits</i>													13.1	10.5	11.5	4.7	2.5	8.0	11.8	12.1
<i>Commercial banks</i>													-5.1	-2.5	1.9	7.8	10.2	13.3	10.4	5.6
11 Savings, including MMDAs													-9	.1	2.1	32.4	19.3	17.1	11.4	4.1
12 Small time ⁷																				
13 Large time ^{8,9}													13.3	14.2	14.3	-3.1	-2.8	1.3	3.2	.4
<i>Thrift institutions</i>													-6.5	-6.7	-3.5	5.3	7.3	2.5	10.9	9.3
14 Savings, including MMDAs													4.8	-3.3	4.8	5.2	14.4	4.5	23.2	10.6
15 Small time ⁷																				
16 Large time ⁸																				
<i>Money market mutual funds</i>													16.7	11.9	11.8	11.7	18.0	13.3	3.7	10.4
17 Retail													19.5	16.9	8.1	20.8	23.3	18.7	30.0	20.5
18 Institution-only																				
<i>Repurchase agreements and eurodollars</i>													15.3	-.6	12.7	20.6	20.9	10.4	11.7	2.1
19 Repurchase agreements ¹⁰													-2.4	21.8	-5.3	11.7	42.6	15.0	.6	10.3
20 Eurodollars ¹⁰																				
<i>Debt components⁴</i>													-3.3	-2.2	.1	-4.4	-4.8	-7.4	-7.3	-8.0
21 Federal													9.4	10.3	8.1	9.0	8.1	9.7	8.0	7.4
22 Nonfederal																				

1. Reserves, money stock, and debt measures, 1996-2000—Continued

B. Monthly changes

Percent annual rate of change, seasonally adjusted¹

Monetary or credit aggregate	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1996											
<i>Reserves of depository institutions²</i>												
1 Total	-12.7	-26.7	15.1	-2.5	-24.7	2.3	-16.9	-27.3	-19.6	-30.1	-6.7	9.6
2 Required	-16.8	-14.0	9.0	-2.2	-20.4	-2.2	-15.2	-26.5	-22.1	-29.8	-7.9	.9
3 Nonborrowed	-8.1	-26.7	15.4	-4.0	-25.6	-3.4	-16.6	-26.7	-20.6	-28.4	-4.9	11.1
4 Monetary base ³	1.1	-5.2	8.5	3.1	1.8	6.5	6.8	5.7	3.8	1.8	5.0	8.4
<i>Concepts of money and debt⁴</i>												
5 M1	-4.3	-5.1	4.9	1.8	-8.4	-9	-2.7	-11.5	-6.5	-13.9	-3.4	.6
6 M2	5.8	4.6	8.4	3.3	3.9	4.5	5.0	2.6	3.0	4.1	4.6	6.1
7 M3	8.8	7.4	8.7	4.1	9.4	5.9	6.8	4.9	7.0	9.8	5.0	9.3
8 Debt	3.8	5.5	6.6	6.0	5.1	5.4	6.2	5.0	4.8	4.9	5.2	4.7
<i>Nontransaction components</i>												
9 In M2 ⁵	10.4	8.9	9.9	3.9	9.2	6.8	8.3	8.5	7.0	11.5	7.8	8.3
10 In M3 only ⁶	19.8	17.6	9.8	7.3	29.2	10.7	13.0	12.8	20.6	29.5	6.3	19.9
<i>Time and savings deposits</i>												
<i>Commercial banks</i>												
11 Savings, including MMDAs	28.0	16.2	18.4	4.9	15.2	11.6	12.5	18.9	12.0	20.5	16.4	12.6
12 Small time ⁷	7.3	1.5	.2	-1.0	-1.0	.6	5.8	6.6	6.0	3.9	4.7	3.7
13 Large time ^{8,9}	15.9	19.0	14.8	3.9	31.0	16.7	20.8	22.0	18.6	46.4	5.7	27.7
<i>Thrift institutions</i>												
14 Savings, including MMDAs	-6.3	4.4	-1.3	10.4	15.6	1.3	3.3	-3.6	1.3	4.6	-5.2	-.3
15 Small time ⁷	-9.1	1.4	-4.1	.0	-1.0	-2.7	-2.0	4.4	2.0	3.7	-.3	-2.4
16 Large time ⁸	21.0	-6.3	-15.9	1.6	-1.6	3.2	12.9	17.5	11.0	14.0	7.7	-4.6
<i>Money market mutual funds</i>												
17 Retail	12.9	14.8	26.7	6.4	14.3	17.1	15.6	4.9	7.3	15.5	11.2	20.2
18 Institution-only	25.5	34.3	23.8	6.4	9.7	18.4	28.1	24.2	20.9	8.2	22.0	23.1
<i>Repurchase agreements and eurodollars</i>												
19 Repurchase agreements ¹⁰	11.5	1.8	-2.4	12.0	82.5	-15.0	-9.0	-7.9	21.1	11.8	-20.5	-11.9
20 Eurodollars ¹⁰	37.1	16.1	-3.7	17.2	-8.5	28.0	-14.3	-16.9	34.3	76.1	16.8	59.6
<i>Debt components⁴</i>												
21 Federal	-.2	5.3	8.2	4.5	3.3	3.4	6.7	4.5	1.0	3.5	3.6	2.3
22 Nonfederal	5.2	5.6	6.0	6.6	5.8	6.1	6.1	5.2	6.1	5.4	5.7	5.5
1997												
<i>Reserves of depository institutions²</i>												
1 Total	-11.8	-23.0	-21.1	-12.5	-17.9	7.0	-4.4	4.4	-16.9	-7.9	11.4	11.8
2 Required	-7.4	-18.8	-24.9	-8.7	-24.9	5.8	-1.9	3.6	-18.6	-11.2	5.0	11.8
3 Nonborrowed	-9.2	-23.0	-23.9	-15.1	-17.6	3.9	-5.5	-.4	-13.0	-3.6	14.6	7.4
4 Monetary base ³	4.6	3.4	4.6	4.1	4.4	6.6	6.4	5.6	6.0	6.4	9.9	9.8
<i>Concepts of money and debt⁴</i>												
5 M1	-.1	-4.3	-5.0	-6.2	-4.7	4.4	1.7	3.6	-6.3	-3.4	4.4	8.1
6 M2	4.6	3.4	4.7	4.9	4.3	5.9	6.1	8.9	5.5	5.8	6.1	6.3
7 M3	7.1	7.9	9.0	9.5	6.1	6.8	12.7	11.5	8.2	9.2	8.8	9.8
8 Debt	3.1	4.6	5.8	6.9	5.1	3.4	5.0	5.8	6.6	6.0	5.9	6.2
<i>Nontransaction components</i>												
9 In M2 ⁵	6.4	6.6	8.5	9.1	7.7	6.4	7.7	10.9	9.9	9.2	6.7	5.8
10 In M3 only ⁶	15.6	22.2	22.7	24.2	11.6	9.8	33.1	19.3	16.3	19.1	16.8	19.7
<i>Time and savings deposits</i>												
<i>Commercial banks</i>												
11 Savings, including MMDAs	12.1	10.0	14.6	10.3	8.6	7.2	8.7	15.0	19.4	18.6	10.1	12.1
12 Small time ⁷	1.2	1.6	7.9	6.6	6.8	11.1	12.4	2.5	4.7	2.9	5.0	.8
13 Large time ^{8,9}	13.8	24.4	31.4	36.3	5.1	14.9	30.2	14.4	16.1	12.1	6.8	8.4
<i>Thrift institutions</i>												
14 Savings, including MMDAs	1.3	3.6	2.0	2.9	19.5	1.3	-.6	1.3	-1.0	2.6	-2.9	2.9
15 Small time ⁷	2.0	3.4	-9.1	-3.4	4.4	-4.8	-11.6	.0	-6.2	-1.7	-10.1	.4
16 Large time ⁸	27.6	6.0	-11.9	3.0	9.0	13.4	20.7	14.5	7.2	7.1	4.3	7.1
<i>Money market mutual funds</i>												
17 Retail	9.3	10.2	14.9	22.2	1.6	10.7	19.2	26.4	16.8	10.7	18.9	4.9
18 Institution-only	8.5	27.7	30.3	7.0	17.8	24.1	30.4	22.1	28.8	16.4	5.3	26.4
<i>Repurchase agreements and eurodollars</i>												
19 Repurchase agreements ¹⁰	14.3	14.1	-1.1	29.0	-1.6	-4.9	52.0	15.7	-3.6	64.4	48.8	4.7
20 Eurodollars ¹⁰	36.8	24.5	36.0	30.1	44.5	-24.6	28.0	39.2	21.2	-15.6	37.7	76.6
<i>Debt components⁴</i>												
21 Federal	-1.2	1.1	4.0	3.0	-2.1	-2.0	2.1	1.8	1.3	-.4	-1.7	.2
22 Nonfederal	4.7	5.8	6.4	8.3	7.6	5.3	5.9	7.2	8.4	8.2	8.5	8.2

1. Reserves, money stock, and debt measures, 1996–2000—Continued

B. Monthly changes—Continued

Percent annual rate of change, seasonally adjusted¹

Monetary or credit aggregate	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1998											
<i>Reserves of depository institutions²</i>												
1 Total	-4.6	-24.0	3.2	7.2	-15.8	-2.6	-13.7	1.1	-12.6	-5	1.0	18.6
2 Required	-7.7	-18.0	8.3	6.4	-13.2	-12.0	-7.5	-3.3	-17.6	2.9	-3	22.3
3 Nonborrowed	-1.7	-20.2	3.6	6.4	-18.0	-5.2	-13.9	.7	-12.1	1.6	3.4	17.8
4 Monetary base ³	6.3	3.8	4.1	5.0	4.3	6.9	6.7	8.2	10.1	10.0	8.3	8.9
<i>Concepts of money and debt⁴</i>												
5 M1 .....	.9	3.0	3.8	1.1	-6.1	2.0	-2.3	-5.0	5.8	5.4	10.9	6.8
6 M2	7.0	9.7	7.7	6.5	6.8	7.8	6.0	6.8	11.7	11.9	10.8	8.6
7 M3	10.2	7.8	14.3	7.9	9.7	9.5	5.4	13.1	14.2	13.8	11.7	8.1
8 Debt	5.3	7.0	8.4	7.9	7.2	6.7	6.2	6.4	6.1	5.7	6.7	6.8
<i>Nontransaction components</i>												
9 In M2 ⁵	9.2	12.1	9.1	8.5	11.3	9.8	8.9	10.9	13.8	14.1	10.8	9.2
10 In M3 only ⁶	19.6	2.4	33.2	11.8	17.9	14.3	3.7	30.5	20.8	18.7	14.1	6.7
<i>Time and savings deposits</i>												
<i>Commercial banks</i>												
11 Savings, including MMDAs	13.9	16.4	11.6	15.9	10.3	12.4	17.9	17.0	15.7	17.3	16.0	16.2
12 Small time ⁷ .....	.4	1.0	.8	2.1	-1.9	-2	-8	4.2	.0	.0	.4	-4.2
13 Large time ^{8,9}	2.1	28.9	43.6	-7.2	19.1	17.7	-17.0	30.0	8.6	6.1	.8	-3.7
<i>Thrift institutions</i>												
14 Savings, including MMDAs	4.5	15.5	11.0	.0	26.1	6.1	8.8	5.4	3.9	13.7	11.2	7.9
15 Small time ⁷	5.2	-2.4	-4.2	-7.4	-1.8	.4	-7.4	-17.4	-5.8	-2.5	-12.0	-5.9
16 Large time ⁸	18.2	-2.8	-11.1	7.0	-11.1	11.2	-4.2	4.2	12.5	16.5	-4.1	8.2
<i>Money market mutual funds</i>												
17 Retail	16.1	22.5	19.7	16.1	24.7	22.5	11.8	25.3	38.5	30.1	21.7	17.2
18 Institution-only	26.4	14.9	27.9	42.7	35.4	32.3	17.0	30.7	35.3	47.2	36.5	23.3
<i>Repurchase agreements and eurodollars</i>												
19 Repurchase agreements ¹⁰	45.8	-37.3	77.9	12.8	-3.1	-20.5	9.8	31.8	28.4	-2.1	19.8	18.2
20 Eurodollars ¹⁰	18.4	-48.1	-41.9	-6.0	18.8	12.6	36.6	44.4	10.9	14.7	-9.2	-33.1
<i>Debt components⁴</i>												
21 Federal	-1.0	-9	1.6	-1.0	-2.7	.4	.1	-1	-2.6	-3.9	-2.8	-2.8
22 Nonfederal	7.4	9.6	10.6	10.8	10.3	8.7	8.2	8.5	8.8	8.7	9.6	9.6
1999												
<i>Reserves of depository institutions²</i>												
1 Total	12.0	-19.0	-28.2	.6	12.8	-39.4	-22.1	-2.4	-9.5	-15.0	7.1	10.9
2 Required	13.2	-11.7	-31.0	3.7	11.4	-42.6	-17.9	-3.5	-11.3	-13.7	1.9	12.2
3 Nonborrowed	9.7	-16.7	-27.0	-2.2	13.9	-40.0	-26.8	-3.4	-9.4	-13.5	8.5	8.5
4 Monetary base ³	9.4	10.0	6.6	9.1	11.4	6.4	8.6	9.1	11.9	14.8	29.8	47.4
<i>Concepts of money and debt⁴</i>												
5 M1 .....	.5	-1.5	6.7	5.8	-7.2	-1.2	-2.5	-1.9	-2.6	4.0	11.4	18.9
6 M2	6.0	7.5	3.1	6.3	6.8	5.8	7.1	4.7	4.4	5.6	6.8	7.2
7 M3	5.6	11.0	1.1	7.0	7.4	6.9	6.0	4.1	5.0	10.3	16.2	15.7
8 Debt	5.7	5.5	9.1	8.3	6.1	6.0	5.4	7.2	7.7	5.5	4.3	6.8
<i>Nontransaction components</i>												
9 In M2 ⁵	7.8	10.4	1.9	6.4	11.4	8.1	10.2	6.8	6.7	6.1	5.4	3.5
10 In M3 only ⁶	4.6	20.3	-4.3	8.9	8.8	9.7	2.9	2.5	6.5	22.8	40.6	37.5
<i>Time and savings deposits</i>												
<i>Commercial banks</i>												
11 Savings, including MMDAs	12.4	13.8	3.4	11.7	13.7	10.4	13.3	9.6	9.2	6.3	-1	-4.8
12 Small time ⁷	-6.9	-7.3	-2.9	-2.3	-1.0	-2	1.9	2.7	6.8	8.7	9.4	8.6
13 Large time ^{8,9}	2.5	-2.3	-4.8	2.1	5.0	-3.3	9.4	-8.7	10.0	47.0	42.2	47.5
<i>Thrift institutions</i>												
14 Savings, including MMDAs	14.2	19.5	9.6	2.5	31.8	16.6	18.0	5.3	-1.6	-4.2	-3.7	-9.8
15 Small time ⁷	-5.2	-5.9	-7.4	-4.9	-7.1	-11.3	-2.7	.8	4.6	4.2	9.1	6.8
16 Large time ⁸	17.6	-8.0	-5.4	-2.7	-2.7	2.7	2.7	13.5	5.3	.0	10.6	1.3
<i>Money market mutual funds</i>												
17 Retail	14.9	22.3	3.2	12.2	13.8	13.9	12.7	8.6	8.1	10.3	14.9	18.7
18 Institution-only	9.9	29.6	2.0	25.6	15.1	10.7	-8	16.4	5.7	22.6	31.6	25.0
<i>Repurchase agreements and eurodollars</i>												
19 Repurchase agreements ¹⁰	4.5	49.5	-31.2	-13.6	11.7	27.3	3.1	13.3	11.6	2.7	46.6	44.1
20 Eurodollars ¹⁰	-14.2	33.6	31.1	23.5	1.5	24.5	-6.6	-32.2	-13.5	-12.2	74.6	54.3
<i>Debt components⁴</i>												
21 Federal	-2.8	-6.3	-2	-1.6	-4.6	.7	1.7	1.2	-3.9	-5.9	-8.0	.4
22 Nonfederal	8.3	9.0	11.8	11.2	9.2	7.5	6.4	8.9	10.9	8.6	7.6	8.5

1. Reserves, money stock, and debt measures, 1996–2000—Continued

B. Monthly changes—Continued

Percent annual rate of change, seasonally adjusted¹

Monetary or credit aggregate	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	2000											
<i>Reserves of depository institutions²</i>												
1 Total	40.9	-45.3	-36.6	14.2	6.5	-32.8	7.3	-14.5	-7.9	-11.2	.2	-17.8
2 Required	20.8	-21.0	-40.5	16.2	12.3	-37.9	6.7	-11.1	-11.2	-12.4	-4.8	-22.3
3 Nonborrowed	39.7	-38.2	-38.7	10.5	4.8	-36.6	4.6	-15.0	-4.9	-9.5	4.4	-15.7
4 Monetary base ³	-2.5	-35.6	-5.9	2.2	3.5	2.4	3.4	1.2	1.6	2.7	3.7	5.0
<i>Concepts of money and debt⁴</i>												
5 M1	-1.6	-15.1	4.9	4.5	-12.0	-1.5	-2.1	-4.4	-3.7	.2	-10.0	1.1
6 M2	5.7	3.9	7.8	9.6	1.6	5.1	5.0	7.6	8.0	4.8	3.4	9.1
7 M3	7.7	6.1	13.0	9.3	5.8	9.0	8.9	10.6	9.4	4.2	4.7	14.4
8 Debt	4.9	3.9	7.7	6.7	4.9	5.8	4.8	4.1	5.1	3.2	5.1	5.7
<i>Nontransaction components</i>												
9 In M2 ⁵	8.0	9.8	8.7	11.2	5.8	7.2	7.2	11.2	11.5	6.2	7.3	11.4
10 In M3 only ⁶	12.7	11.8	25.6	8.7	15.8	18.3	17.9	17.6	12.6	2.8	7.6	26.4
<i>Time and savings deposits</i>												
<i>Commercial banks</i>												
11 Savings, including MMDAs .....	.7	12.9	4.6	12.4	2.0	8.3	12.5	15.0	19.2	4.9	11.6	16.2
12 Small time ⁷	11.0	10.9	10.2	17.1	9.4	16.5	9.2	9.0	5.1	3.8	5.2	8.8
13 Large time ^{8,9}	3.3	4.1	18.2	27.7	5.5	17.1	9.6	19.0	-4.4	-8.9	7.2	39.2
<i>Thrift institutions</i>												
14 Savings, including MMDAs	-6.1	5.9	4.5	-10.9	15.6	-1.1	.8	6.4	.0	4.2	-3.7	-8.4
15 Small time ⁷	9.0	5.2	5.2	-2.2	3.7	5.9	13.2	15.9	10.4	8.9	7.7	4.9
16 Large time ⁸	35.5	3.8	1.3	.0	2.5	29.2	29.7	20.5	14.3	16.4	2.3	-8.1
<i>Money market mutual funds</i>												
17 Retail	24.4	8.3	17.2	21.2	4.6	3.1	-1.3	7.6	11.1	9.8	7.4	18.3
18 Institution-only	26.4	4.7	36.5	9.4	20.1	20.5	39.4	27.4	29.5	13.6	14.6	25.7
<i>Repurchase agreements and eurodollars</i>												
19 Repurchase agreements ¹⁰	-9.9	44.7	-5.9	-5.9	27.5	23.5	10.4	-4.0	8.0	2.3	-9.9	19.9
20 Eurodollars ¹⁰	29.8	7.4	87.3	-28.8	23.7	-1.3	-21.4	15.4	18.4	-3.7	18.8	13.5
<i>Debt components⁴</i>												
21 Federal	-4.8	-12.4	2.8	-5.3	-17.9	-8.3	-3.8	-7.5	-5.0	-10.1	-9.1	-6.5
22 Nonfederal	7.5	8.2	9.0	9.8	10.7	9.4	6.9	6.9	7.6	6.3	8.5	8.5

2. Reserves of depository institutions and Reserve Bank credit, 1996–2000

A. Monthly averages of daily figures

Millions of dollars

Factor	1996					
	Jan.	Feb.	Mar.	Apr.	May	June
SUPPLYING RESERVE FUNDS						
1 Reserve Bank credit outstanding	416,469	408,620	414,343	418,391	416,807	420,911
U.S. government securities ¹						
2 Bought outright—System account ²	376,397	373,807	377,309	378,891	380,178	382,000
3 Held under repurchase agreements	1,810	215	2,398	4,566	1,983	4,456
Federal agency obligations						
4 Bought outright	2,634	2,634	2,559	2,492	2,442	2,401
5 Held under repurchase agreements	590	26	417	180	503	524
6 Repurchase agreements—triparty ³	0	0	0	0	0	0
7 Acceptances	0	0	0	0	0	0
Loans to depository institutions						
8 Adjustment credit	76	27	10	57	24	185
9 Seasonal credit	5	7	10	33	106	190
10 Special Liquidity Facility credit	0	0	0	0	0	0
11 Extended credit	0	0	0	0	0	0
12 Float	2,461	1,139	614	315	517	380
13 Other Federal Reserve assets	32,496	30,764	31,025	31,857	31,054	30,775
14 Gold stock	11,051	11,053	11,053	11,052	11,051	11,051
15 Special drawing rights certificate account	10,168	10,168	10,168	10,168	10,168	10,168
16 Treasury currency outstanding	24,055	24,142	24,225	24,320	24,404	24,481
ABSORBING RESERVE FUNDS						
17 Currency in circulation	417,913	412,818	415,774	418,284	420,039	423,444
18 Reverse repurchase agreements—triparty ³	0	0	0	0	0	0
19 Treasury cash holdings	247	276	297	312	276	281
Deposits, other than reserve balances, with Federal Reserve Banks						
20 Treasury	6,298	4,953	5,610	7,318	5,714	6,162
21 Foreign	191	220	186	187	196	177
22 Service-related balances and adjustments	5,997	6,005	5,991	5,938	6,188	6,161
23 Other	333	386	394	370	362	330
24 Other Federal Reserve liabilities and capital	12,741	12,600	13,022	12,813	12,885	13,224
25 Reserve balances with Federal Reserve Banks ⁴	18,024	16,724	18,515	18,709	16,771	16,831
	July	Aug.	Sept.	Oct.	Nov.	Dec.
SUPPLYING RESERVE FUNDS						
1 Reserve Bank credit outstanding	423,836	425,069	427,377	426,254	430,854	440,343
U.S. government securities ¹						
2 Bought outright—System account ²	383,166	385,637	387,118	386,942	392,296	392,674
3 Held under repurchase agreements	5,677	3,734	4,540	3,042	3,219	11,332
Federal agency obligations						
4 Bought outright	2,359	2,336	2,319	2,289	2,245	2,228
5 Held under repurchase agreements	449	899	824	1,434	967	1,031
6 Repurchase agreements—triparty ³	0	0	0	0	0	0
7 Acceptances	0	0	0	0	0	0
Loans to depository institutions						
8 Adjustment credit	92	17	95	50	77	114
9 Seasonal credit	285	311	310	212	105	67
10 Special Liquidity Facility credit	0	0	0	0	0	0
11 Extended credit	0	0	0	0	0	0
12 Float	470	460	595	704	789	1,238
13 Other Federal Reserve assets	31,337	31,674	31,577	31,580	31,155	31,659
14 Gold stock	11,050	11,050	11,050	11,049	11,049	11,048
15 Special drawing rights certificate account	10,168	9,718	9,718	9,718	9,718	9,718
16 Treasury currency outstanding	24,569	24,657	24,722	24,796	24,880	24,942
ABSORBING RESERVE FUNDS						
17 Currency in circulation	428,407	429,558	431,617	432,730	436,968	444,539
18 Reverse repurchase agreements—triparty ³	0	0	0	0	0	0
19 Treasury cash holdings	269	268	282	287	276	257
Deposits, other than reserve balances, with Federal Reserve Banks						
20 Treasury	5,304	5,107	6,139	5,064	4,939	5,749
21 Foreign	180	186	176	174	169	178
22 Service-related balances and adjustments	6,228	6,360	6,381	6,655	6,897	6,975
23 Other	318	311	357	373	352	335
24 Other Federal Reserve liabilities and capital	13,391	13,993	14,088	13,883	14,263	14,412
25 Reserve balances with Federal Reserve Banks ⁴	15,526	14,711	13,825	12,651	12,637	13,607

2. Reserves of depository institutions and Reserve Bank credit, 1996-2000—Continued

A. Monthly averages of daily figures—Continued

Millions of dollars

Factor	1997					
	Jan.	Feb.	Mar.	Apr.	May	June
SUPPLYING RESERVE FUNDS						
1 Reserve Bank credit outstanding	437,954	433,961	437,437	448,875	448,786	449,169
U.S. government securities ¹						
2 Bought outright—System account ²	391,762	392,105	395,970	400,786	405,099	407,635
3 Held under repurchase agreements	9,214	6,772	7,388	13,357	10,616	7,801
Federal agency obligations						
4 Bought outright	2,098	2,034	2,008	1,985	1,970	1,563
5 Held under repurchase agreements	1,785	1,726	1,387	817	680	862
6 Repurchase agreements—triparty ³	0	0	0	0	0	0
7 Acceptances	0	0	0	0	0	0
Loans to depository institutions						
8 Adjustment credit	25	23	199	95	66	94
9 Seasonal credit	18	21	37	85	176	243
10 Special Liquidity Facility credit	0	0	0	0	0	0
11 Extended credit	0	0	0	0	0	0
12 Float	1,149	526	413	643	150	474
13 Other Federal Reserve assets	31,903	30,753	30,035	31,107	30,028	30,497
14 Gold stock	11,048	11,050	11,051	11,052	11,051	11,050
15 Special drawing rights certificate account	9,636	9,400	9,226	9,200	9,200	9,200
16 Treasury currency outstanding	25,000	25,060	25,126	25,191	25,220	25,250
ABSORBING RESERVE FUNDS						
17 Currency in circulation	443,323	441,028	443,388	446,026	448,725	451,762
18 Reverse repurchase agreements—triparty ³	0	0	0	0	0	0
19 Treasury cash holdings	248	262	297	301	320	343
Deposits, other than reserve balances, with Federal Reserve Banks						
20 Treasury	6,186	4,998	5,840	12,996	11,513	8,848
21 Foreign	185	182	202	174	175	182
22 Service-related balances and adjustments	7,173	7,137	7,057	7,038	7,117	7,146
23 Other	331	360	394	376	356	366
24 Other Federal Reserve liabilities and capital	14,318	14,069	14,501	15,040	15,132	15,497
25 Reserve balances with Federal Reserve Banks ⁴	11,874	11,433	11,158	12,366	10,918	10,525
	July	Aug.	Sept.	Oct.	Nov.	Dec.
SUPPLYING RESERVE FUNDS						
1 Reserve Bank credit outstanding	448,800	449,742	452,943	453,689	460,675	469,563
U.S. government securities ¹						
2 Bought outright—System account ²	410,681	409,254	410,759	413,890	416,535	427,860
3 Held under repurchase agreements	3,618	6,571	8,724	5,321	8,910	7,197
Federal agency obligations						
4 Bought outright	1,220	1,035	938	789	686	685
5 Held under repurchase agreements	814	1,333	1,102	1,157	1,698	1,156
6 Repurchase agreements—triparty ³	0	0	0	0	0	0
7 Acceptances	0	0	0	0	0	0
Loans to depository institutions						
8 Adjustment credit	105	205	71	33	49	252
9 Seasonal credit	330	387	372	225	110	79
10 Special Liquidity Facility credit	0	0	0	0	0	0
11 Extended credit	0	0	0	0	0	0
12 Float	497	398	486	453	585	931
13 Other Federal Reserve assets	31,534	30,559	30,490	31,820	32,102	31,404
14 Gold stock	11,050	11,051	11,050	11,050	11,050	11,049
15 Special drawing rights certificate account	9,200	9,200	9,200	9,200	9,200	9,200
16 Treasury currency outstanding	25,294	25,333	25,380	25,467	25,532	25,540
ABSORBING RESERVE FUNDS						
17 Currency in circulation	456,039	456,641	458,474	460,702	466,876	475,599
18 Reverse repurchase agreements—triparty ³	0	0	0	0	0	0
19 Treasury cash holdings	336	296	260	244	244	230
Deposits, other than reserve balances, with Federal Reserve Banks						
20 Treasury	4,750	4,855	6,303	5,386	5,126	5,107
21 Foreign	175	201	173	189	213	177
22 Service-related balances and adjustments	7,304	7,080	7,023	6,940	6,959	6,921
23 Other	319	357	360	377	364	354
24 Other Federal Reserve liabilities and capital	15,354	15,437	16,072	16,016	16,140	16,025
25 Reserve balances with Federal Reserve Banks ⁴	10,068	10,458	9,908	9,552	10,535	10,939

2. Reserves of depository institutions and Reserve Bank credit, 1996–2000—Continued

A. Monthly averages of daily figures—Continued

Millions of dollars

Factor	1998					
	Jan.	Feb.	Mar.	Apr.	May	June
SUPPLYING RESERVE FUNDS						
1 Reserve Bank credit outstanding	468,715	463,965	467,483	474,688	471,939	480,115
U.S. government securities ¹						
2 Bought outright—System account ²	429,845	427,988	431,767	437,525	438,825	441,368
3 Held under repurchase agreements	4,155	2,720	2,313	3,566	442	4,853
Federal agency obligations						
4 Bought outright	685	678	641	584	551	549
5 Held under repurchase agreements	833	573	1,245	667	66	736
6 Repurchase agreements—triparty ³	0	0	0	0	0	0
7 Acceptances	0	0	0	0	0	0
Loans to depository institutions						
8 Adjustment credit	188	51	6	44	58	79
9 Seasonal credit	18	11	22	40	95	160
10 Special Liquidity Facility credit	0	0	0	0	0	0
11 Extended credit	0	0	0	0	0	0
12 Float	1,228	440	464	446	605	850
13 Other Federal Reserve assets	31,764	31,505	31,026	31,817	31,297	31,521
14 Gold stock	11,046	11,047	11,049	11,049	11,048	11,048
15 Special drawing rights certificate account	9,200	9,200	9,200	9,200	9,200	9,200
16 Treasury currency outstanding	25,572	25,623	25,659	25,695	25,728	25,761
ABSORBING RESERVE FUNDS						
17 Currency in circulation	474,013	471,755	473,668	476,262	478,954	481,460
18 Reverse repurchase agreements—triparty ³	0	0	0	0	0	0
19 Treasury cash holdings	224	227	254	273	247	211
Deposits, other than reserve balances, with Federal Reserve Banks						
20 Treasury	6,507	4,969	5,455	9,708	5,474	10,401
21 Foreign	188	178	174	177	165	165
22 Service-related balances and adjustments	7,198	7,063	6,995	6,800	6,721	6,809
23 Other	421	395	369	375	364	332
24 Other Federal Reserve liabilities and capital	16,016	16,114	16,176	16,177	16,617	16,888
25 Reserve balances with Federal Reserve Banks ⁴	9,965	9,135	10,300	10,859	9,374	9,860
	July	Aug.	Sept.	Oct.	Nov.	Dec.
SUPPLYING RESERVE FUNDS						
1 Reserve Bank credit outstanding	479,608	481,257	486,639	489,492	495,325	504,025
U.S. government securities ¹						
2 Bought outright—System account ²	440,572	441,902	444,223	447,493	451,629	453,911
3 Held under repurchase agreements	4,662	3,072	6,303	3,235	3,391	7,685
Federal agency obligations						
4 Bought outright	526	469	417	394	373	346
5 Held under repurchase agreements	838	3,013	1,923	3,425	3,864	5,371
6 Repurchase agreements—triparty ³	0	0	0	0	0	0
7 Acceptances	0	0	0	0	0	0
Loans to depository institutions						
8 Adjustment credit	55	27	56	86	48	90
9 Seasonal credit	215	247	177	104	35	15
10 Special Liquidity Facility credit	0	0	0	0	0	0
11 Extended credit	0	0	0	0	0	0
12 Float	382	414	622	181	544	1,617
13 Other Federal Reserve assets	32,358	32,113	32,918	34,572	35,440	34,989
14 Gold stock	11,047	11,045	11,045	11,043	11,041	11,041
15 Special drawing rights certificate account	9,200	9,200	9,200	9,200	9,200	9,200
16 Treasury currency outstanding	25,820	25,886	25,961	26,045	26,138	26,225
ABSORBING RESERVE FUNDS						
17 Currency in circulation	485,964	487,888	492,793	496,408	502,704	510,724
18 Reverse repurchase agreements—triparty ³	0	0	0	0	0	0
19 Treasury cash holdings	188	120	93	91	92	89
Deposits, other than reserve balances, with Federal Reserve Banks						
20 Treasury	5,430	5,130	6,296	5,407	5,135	5,923
21 Foreign	170	167	176	224	188	178
22 Service-related balances and adjustments	6,918	6,979	6,907	6,947	6,867	6,850
23 Other	277	347	360	414	403	322
24 Other Federal Reserve liabilities and capital	16,832	16,922	17,160	17,347	17,476	16,935
25 Reserve balances with Federal Reserve Banks ⁴	9,896	9,836	9,061	8,941	8,839	9,470

2. Reserves of depository institutions and Reserve Bank credit, 1996-2000—Continued

A. Monthly averages of daily figures—Continued

Millions of dollars

Factor	1999					
	Jan.	Feb.	Mar.	Apr.	May	June
SUPPLYING RESERVE FUNDS						
1 Reserve Bank credit outstanding	504,486	501,636	507,920	512,869	518,390	522,071
U.S. government securities ¹						
2 Bought outright—System account ²	453,333	458,706	464,000	469,926	477,296	484,748
3 Held under repurchase agreements	7,056	3,310	6,499	6,691	3,974	2,017
Federal agency obligations						
4 Bought outright	337	336	318	311	311	276
5 Held under repurchase agreements	4,670	3,222	3,408	2,110	3,492	2,514
6 Repurchase agreements—triparty ³	0	0	0	0	0	0
7 Acceptances	0	0	0	0	0	0
Loans to depository institutions						
8 Adjustment credit	201	118	32	167	14	18
9 Seasonal credit	6	10	17	38	91	126
10 Special Liquidity Facility credit	0	0	0	0	0	0
11 Extended credit	0	0	0	0	0	0
12 Float	2,313	446	210	297	512	281
13 Other Federal Reserve assets	36,570	35,488	33,436	33,330	32,700	32,090
14 Gold stock	11,046	11,049	11,048	11,050	11,049	11,047
15 Special drawing rights certificate account	9,200	9,200	8,329	8,200	8,200	8,200
16 Treasury currency outstanding	26,329	26,454	26,581	26,702	26,816	26,950
ABSORBING RESERVE FUNDS						
17 Currency in circulation	510,137	510,631	514,736	519,381	523,518	528,619
18 Reverse repurchase agreements—triparty ³	0	0	0	0	0	0
19 Treasury cash holdings	87	114	132	144	148	108
Deposits, other than reserve balances, with Federal Reserve Banks						
20 Treasury	6,597	4,800	5,463	6,379	5,421	5,929
21 Foreign	186	202	177	208	200	214
22 Service-related balances and adjustments	7,618	7,129	6,979	6,715	6,889	6,961
23 Other	443	270	247	283	273	232
24 Other Federal Reserve liabilities and capital	16,711	16,686	17,002	17,275	17,361	17,638
25 Reserve balances with Federal Reserve Banks ⁴	9,281	8,507	9,143	8,435	10,644	8,566
	July	Aug.	Sept.	Oct.	Nov.	Dec.
SUPPLYING RESERVE FUNDS						
1 Reserve Bank credit outstanding	525,806	528,020	536,558	542,985	561,178	595,909
U.S. government securities ¹						
2 Bought outright—System account ²	486,633	487,746	490,477	490,849	492,811	492,467
3 Held under repurchase agreements	1,718	1,296	2,373	428	0	0
Federal agency obligations						
4 Bought outright	255	247	238	206	183	181
5 Held under repurchase agreements	3,451	4,751	9,515	1,916	0	0
6 Repurchase agreements—triparty ³	0	0	0	14,248	33,382	68,012
7 Acceptances	0	0	0	0	0	0
Loans to depository institutions						
8 Adjustment credit	75	84	57	35	172	160
9 Seasonal credit	226	273	283	224	65	69
10 Special Liquidity Facility credit	0	0	0	3	12	74
11 Extended credit	0	0	0	0	0	0
12 Float	388	430	288	482	416	761
13 Other Federal Reserve assets	33,061	33,193	33,328	34,594	34,138	34,186
14 Gold stock	11,046	11,047	11,046	11,050	11,049	11,048
15 Special drawing rights certificate account	8,200	8,200	7,667	7,200	7,200	6,652
16 Treasury currency outstanding	27,084	27,231	27,381	27,546	27,747	27,928
ABSORBING RESERVE FUNDS						
17 Currency in circulation	533,769	536,083	542,365	550,941	569,656	601,159
18 Reverse repurchase agreements—triparty ³	0	0	0	0	0	0
19 Treasury cash holdings	70	69	89	94	93	110
Deposits, other than reserve balances, with Federal Reserve Banks						
20 Treasury	5,221	5,076	6,389	5,179	5,055	8,250
21 Foreign	213	196	226	182	213	136
22 Service-related balances and adjustments	7,110	7,020	7,100	7,165	7,176	7,513
23 Other	271	274	248	278	252	248
24 Other Federal Reserve liabilities and capital	17,611	18,110	18,524	18,362	18,384	18,505
25 Reserve balances with Federal Reserve Banks ⁴	7,872	7,669	7,712	6,580	6,346	5,616

2. Reserves of depository institutions and Reserve Bank credit, 1996–2000—Continued

A. Monthly averages of daily figures—Continued

Millions of dollars

Factor	2000					
	Jan.	Feb.	Mar.	Apr.	May	June
SUPPLYING RESERVE FUNDS						
1 Reserve Bank credit outstanding	582,309	556,692	555,405	560,803	558,972	558,662
U.S. government securities ¹						
2 Bought outright—System account ²	491,902	501,923	501,572	505,256	507,413	507,018
3 Held under repurchase agreements	0	0	0	0	0	0
Federal agency obligations						
4 Bought outright	180	158	150	143	140	140
5 Held under repurchase agreements	0	0	0	0	0	0
6 Repurchase agreements—triparty ³	53,099	19,991	20,177	19,920	17,303	16,905
7 Acceptances	0	0	0	0	0	0
Loans to depository institutions						
8 Adjustment credit	315	40	94	181	99	87
9 Seasonal credit	30	44	70	117	280	389
10 Special Liquidity Facility credit	48	17	7	0	0	0
11 Extended credit	0	0	0	0	0	0
12 Float	1,344	679	102	303	404	788
13 Other Federal Reserve assets	35,392	33,840	33,233	34,884	33,333	33,334
14 Gold stock	11,048	11,048	11,048	11,048	11,048	11,047
15 Special drawing rights certificate account	6,200	6,200	6,200	5,733	5,200	4,667
16 Treasury currency outstanding	28,177	28,527	28,889	29,235	29,589	29,898
ABSORBING RESERVE FUNDS						
17 Currency in circulation	587,982	565,636	563,591	564,725	566,062	568,485
18 Reverse repurchase agreements—triparty ³	0	0	0	0	0	0
19 Treasury cash holdings	121	148	165	196	198	87
Deposits, other than reserve balances, with Federal Reserve Banks						
20 Treasury	8,148	5,259	5,344	8,395	7,060	6,232
21 Foreign	93	92	96	106	95	85
22 Service-related balances and adjustments	7,674	7,413	6,866	6,836	6,836	6,893
23 Other	361	244	201	272	250	234
24 Other Federal Reserve liabilities and capital	18,240	18,684	19,071	19,357	16,265	15,627
25 Reserve balances with Federal Reserve Banks ⁴	5,116	4,989	6,208	6,932	8,045	6,631
	July	Aug.	Sept.	Oct.	Nov.	Dec.
SUPPLYING RESERVE FUNDS						
1 Reserve Bank credit outstanding	559,982	557,962	561,086	561,406	568,061	578,891
U.S. government securities ¹						
2 Bought outright—System account ²	506,116	509,923	510,925	510,713	512,368	514,072
3 Held under repurchase agreements	0	0	0	0	0	0
Federal agency obligations						
4 Bought outright	140	140	133	130	130	130
5 Held under repurchase agreements	0	0	0	0	0	0
6 Repurchase agreements—triparty ³	17,642	12,059	14,427	12,875	19,549	27,923
7 Acceptances	0	0	0	0	0	0
Loans to depository institutions						
8 Adjustment credit	64	24	52	120	121	96
9 Seasonal credit	513	559	424	298	157	114
10 Special Liquidity Facility credit	0	0	0	0	0	0
11 Extended credit	0	0	0	0	0	0
12 Float	469	896	776	1,192	962	1,502
13 Other Federal Reserve assets	35,038	34,362	34,349	36,078	34,774	35,054
14 Gold stock	11,046	11,046	11,046	11,046	11,046	11,046
15 Special drawing rights certificate account	4,200	4,200	3,667	3,200	3,200	2,652
16 Treasury currency outstanding	30,167	30,444	30,687	30,975	31,286	31,528
ABSORBING RESERVE FUNDS						
17 Currency in circulation	570,798	569,532	570,465	571,604	576,006	584,582
18 Reverse repurchase agreements—triparty ³	0	0	0	0	0	0
19 Treasury cash holdings	85	146	170	248	289	403
Deposits, other than reserve balances, with Federal Reserve Banks						
20 Treasury	5,172	5,047	6,695	5,338	5,093	5,758
21 Foreign	120	87	84	95	86	115
22 Service-related balances and adjustments	6,784	6,745	6,703	6,733	6,767	6,959
23 Other	233	239	227	251	234	355
24 Other Federal Reserve liabilities and capital	15,652	15,269	15,260	15,717	17,529	18,401
25 Reserve balances with Federal Reserve Banks ⁴	6,552	6,588	6,882	6,640	7,589	7,543

2. Reserves of depository institutions and Reserve Bank credit, 1996–2000—Continued

B. Weekly averages of daily figures, ending on date indicated, 2000

Millions of dollars, week ending Wednesday

Factor	Jan. 5	Jan. 12	Jan. 19	Jan. 26	Feb. 2	Feb. 9	Feb. 16	Feb. 23	Mar. 1
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	636,901	589,581	571,877	565,741	558,370	555,751	557,686	557,049	556,754
U.S. government securities ¹									
2 Bought outright—System account ²	480,862	484,695	494,824	497,578	500,503	501,838	502,470	502,193	501,486
3 Held under repurchase agreements	0	0	0	0	0	0	0	0	0
Federal agency obligations									
4 Bought outright	181	181	181	179	175	175	150	150	150
5 Held under repurchase agreements	0	0	0	0	0	0	0	0	0
6 Repurchase agreements—triparty ³	120,136	67,421	40,754	28,821	21,143	18,419	19,826	21,041	21,333
7 Acceptances	0	0	0	0	0	0	0	0	0
Loans to depository institutions									
8 Adjustment credit	205	856	242	117	82	41	27	42	31
9 Seasonal credit	44	31	28	27	24	29	44	52	57
10 Special Liquidity Facility credit	52	127	16	17	33	17	19	15	16
11 Extended credit	0	0	0	0	0	0	0	0	0
12 Float	453	1,032	403	3,365	976	201	667	1,010	885
13 Other Federal Reserve assets	34,968	35,238	35,430	35,637	35,434	35,030	34,483	32,546	32,796
14 Gold stock	11,048	11,048	11,048	11,048	11,048	11,048	11,048	11,048	11,048
15 Special drawing rights certificate account	6,200	6,200	6,200	6,200	6,200	6,200	6,200	6,200	6,200
16 Treasury currency outstanding	28,013	28,146	28,192	28,237	28,282	28,473	28,523	28,572	28,622
ABSORBING RESERVE FUNDS									
17 Currency in circulation	625,897	599,272	581,666	571,880	566,817	565,846	565,917	565,995	564,333
18 Reverse repurchase agreements—triparty ³	0	0	0	0	0	0	0	0	0
19 Treasury cash holdings	111	121	122	125	126	131	146	162	162
Deposits, other than reserve balances, with Federal Reserve Banks									
20 Treasury	20,943	5,326	5,390	7,205	6,131	5,259	5,306	5,334	5,090
21 Foreign	76	74	101	83	146	91	88	81	92
22 Service-related balances and adjustments	7,865	7,965	7,471	7,769	7,228	7,870	7,893	6,958	6,915
23 Other	956	191	250	237	248	249	237	238	245
24 Other Federal Reserve liabilities and capital	17,543	18,188	18,446	18,491	18,344	18,469	18,795	18,823	18,807
25 Reserve balances with Federal Reserve Banks ⁴	8,771	3,837	3,872	5,436	4,861	3,558	5,076	5,280	6,981
	Mar. 8	Mar. 15	Mar. 22	Mar. 29	Apr. 5	Apr. 12	Apr. 19	Apr. 26	May 3
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	554,836	555,132	556,458	553,988	558,881	557,333	559,654	563,987	568,537
U.S. government securities ¹									
2 Bought outright—System account ²	502,147	501,927	500,433	501,704	501,789	502,593	507,438	507,391	506,650
3 Held under repurchase agreements	0	0	0	0	0	0	0	0	0
Federal agency obligations									
4 Bought outright	150	150	150	150	150	146	140	140	140
5 Held under repurchase agreements	0	0	0	0	0	0	0	0	0
6 Repurchase agreements—triparty ³	19,736	20,104	21,833	17,906	22,121	19,142	16,624	20,477	26,499
7 Acceptances	0	0	0	0	0	0	0	0	0
Loans to depository institutions									
8 Adjustment credit	55	30	236	63	146	472	55	81	157
9 Seasonal credit	64	63	71	82	88	105	103	133	179
10 Special Liquidity Facility credit	14	14	0	0	0	0	0	0	0
11 Extended credit	0	0	0	0	0	0	0	0	0
12 Float	47	-182	344	334	301	110	238	590	216
13 Other Federal Reserve assets	32,621	33,026	33,391	33,749	34,286	34,766	35,056	35,176	34,696
14 Gold stock	11,048	11,048	11,048	11,048	11,048	11,048	11,048	11,048	11,048
15 Special drawing rights certificate account	6,200	6,200	6,200	6,200	6,200	6,200	5,771	5,200	5,200
16 Treasury currency outstanding	28,823	28,868	28,913	28,958	29,003	29,228	29,268	29,308	29,348
ABSORBING RESERVE FUNDS									
17 Currency in circulation	563,875	563,876	563,450	562,991	564,146	565,220	565,036	564,532	564,595
18 Reverse repurchase agreements—triparty ³	0	0	0	0	0	0	0	0	0
19 Treasury cash holdings	159	164	168	170	178	197	198	201	203
Deposits, other than reserve balances, with Federal Reserve Banks									
20 Treasury	5,358	5,457	5,675	5,067	5,057	5,462	6,778	12,417	14,439
21 Foreign	77	85	102	117	102	125	91	90	127
22 Service-related balances and adjustments	6,799	6,975	6,722	6,906	7,066	6,785	6,775	6,802	6,804
23 Other	234	196	190	182	225	274	274	297	268
24 Other Federal Reserve liabilities and capital	18,921	19,152	19,106	19,106	19,655	19,653	19,269	19,241	18,622
25 Reserve balances with Federal Reserve Banks ⁴	5,483	5,343	7,206	5,656	8,704	6,094	7,321	5,964	9,077

2. Reserves of depository institutions and Reserve Bank credit, 1996-2000—Continued

B. Weekly averages of daily figures, ending on date indicated, 2000—Continued

Millions of dollars, week ending Wednesday

Factor	May 10	May 17	May 24	May 31	June 7	June 14	June 21	June 28	July 5
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	560,589	556,395	552,655	560,284	557,276	557,301	558,947	559,537	564,930
U.S. government securities ¹									
2 Bought outright—System account ²	507,745	508,353	507,682	506,191	506,426	507,528	508,074	506,611	505,045
3 Held under repurchase agreements	0	0	0	0	0	0	0	0	0
Federal agency obligations									
4 Bought outright	140	140	140	140	140	140	140	140	140
5 Held under repurchase agreements	0	0	0	0	0	0	0	0	0
6 Repurchase agreements—triparty ³	17,093	14,323	11,116	20,913	16,960	15,541	15,563	17,478	25,048
7 Acceptances	0	0	0	0	0	0	0	0	0
Loans to depository institutions									
8 Adjustment credit	63	66	154	46	239	27	46	40	59
9 Seasonal credit	216	260	324	356	325	352	395	461	460
10 Special Liquidity Facility credit	0	0	0	0	0	0	0	0	0
11 Extended credit	0	0	0	0	0	0	0	0	0
12 Float	587	-360	1,140	196	694	648	1,168	819	34
13 Other Federal Reserve assets	34,746	33,614	32,099	32,442	32,492	33,065	33,561	33,988	34,145
14 Gold stock	11,048	11,048	11,048	11,048	11,048	11,048	11,048	11,047	11,046
15 Special drawing rights certificate account	5,200	5,200	5,200	5,200	5,200	5,200	4,200	4,200	4,200
16 Treasury currency outstanding	29,560	29,597	29,634	29,671	29,840	29,874	29,909	29,944	29,979
ABSORBING RESERVE FUNDS									
17 Currency in circulation	565,083	565,459	565,221	568,820	569,466	568,501	567,780	567,585	572,093
18 Reverse repurchase agreements—triparty ³	0	0	0	0	0	0	0	0	0
19 Treasury cash holdings	205	205	204	177	132	81	68	69	74
Deposits, other than reserve balances, with Federal Reserve Banks									
20 Treasury	9,068	5,424	5,114	4,880	4,656	5,232	7,943	6,983	6,159
21 Foreign	86	121	78	82	83	82	83	89	183
22 Service-related balances and adjustments	6,967	6,858	6,786	6,746	7,091	6,661	6,918	6,853	7,064
23 Other	261	254	253	217	260	237	251	198	228
24 Other Federal Reserve liabilities and capital	18,116	15,291	15,339	15,356	15,676	15,636	15,571	15,621	15,709
25 Reserve balances with Federal Reserve Banks ⁴	6,611	8,629	5,541	9,926	5,999	6,994	5,490	7,329	8,646
	July 12	July 19	July 26	Aug. 2	Aug. 9	Aug. 16	Aug. 23	Aug. 30	Sept. 6
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	560,513	558,305	558,298	558,844	557,918	558,150	557,929	556,799	562,878
U.S. government securities ¹									
2 Bought outright—System account ²	505,802	507,047	506,293	506,448	508,712	510,753	509,767	511,147	511,123
3 Held under repurchase agreements	0	0	0	0	0	0	0	0	0
Federal agency obligations									
4 Bought outright	140	140	140	140	140	140	140	140	140
5 Held under repurchase agreements	0	0	0	0	0	0	0	0	0
6 Repurchase agreements—triparty ³	18,979	14,873	15,237	14,755	12,039	10,822	13,281	10,761	17,664
7 Acceptances	0	0	0	0	0	0	0	0	0
Loans to depository institutions									
8 Adjustment credit	175	31	12	38	16	9	14	54	36
9 Seasonal credit	484	505	549	569	540	539	565	586	531
10 Special Liquidity Facility credit	0	0	0	0	0	0	0	0	0
11 Extended credit	0	0	0	0	0	0	0	0	0
12 Float	364	589	482	1,330	917	899	959	492	-10
13 Other Federal Reserve assets	34,568	35,119	35,585	35,565	35,555	34,988	33,204	33,619	33,394
14 Gold stock	11,046	11,046	11,046	11,046	11,046	11,046	11,046	11,046	11,046
15 Special drawing rights certificate account	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200
16 Treasury currency outstanding	30,135	30,184	30,234	30,283	30,393	30,432	30,471	30,510	30,549
ABSORBING RESERVE FUNDS									
17 Currency in circulation	573,405	570,520	568,846	568,896	569,742	570,072	569,067	568,790	572,637
18 Reverse repurchase agreements—triparty ³	0	0	0	0	0	0	0	0	0
19 Treasury cash holdings	67	69	102	119	128	140	157	161	166
Deposits, other than reserve balances, with Federal Reserve Banks									
20 Treasury	4,981	5,333	4,633	5,106	4,791	5,226	4,824	5,245	5,594
21 Foreign	95	98	111	90	94	80	101	77	74
22 Service-related balances and adjustments	6,887	6,595	6,837	6,553	6,689	6,824	6,821	6,693	6,788
23 Other	236	249	217	235	256	255	234	205	248
24 Other Federal Reserve liabilities and capital	15,811	15,339	15,792	15,449	15,353	15,246	15,234	15,301	15,156
25 Reserve balances with Federal Reserve Banks ⁴	4,412	5,532	7,239	7,924	6,504	5,984	7,208	6,083	8,011

2. Reserves of depository institutions and Reserve Bank credit, 1996–2000—Continued

B. Weekly averages of daily figures, ending on date indicated, 2000—Continued

Millions of dollars, week ending Wednesday

Factor	Sept. 13	Sept. 20	Sept. 27	Oct. 4	Oct. 11	Oct. 18	Oct. 25	Nov. 1
SUPPLYING RESERVE FUNDS								
1 Reserve Bank credit outstanding	559,406	562,208	558,792	562,880	561,715	561,883	559,392	563,827
U.S. government securities ¹								
2 Bought outright—System account ²	512,218	509,013	511,153	511,352	512,085	509,485	510,464	510,299
3 Held under repurchase agreements	0	0	0	0	0	0	0	0
Federal agency obligations								
4 Bought outright	136	130	130	130	130	130	130	130
5 Held under repurchase agreements	0	0	0	0	0	0	0	0
6 Repurchase agreements—triparty ³	11,205	17,286	11,425	14,514	10,939	14,330	11,689	16,005
7 Acceptances	0	0	0	0	0	0	0	0
Loans to depository institutions								
8 Adjustment credit	4	135	18	35	36	299	175	18
9 Seasonal credit	422	384	398	367	325	301	277	240
10 Special Liquidity Facility credit	0	0	0	0	0	0	0	0
11 Extended credit	0	0	0	0	0	0	0	0
12 Float	1,462	977	677	937	2,596	1,181	267	553
13 Other Federal Reserve assets	33,959	34,284	34,991	35,546	35,603	36,157	36,391	36,582
14 Gold stock	11,046	11,046	11,046	11,046	11,046	11,046	11,046	11,046
15 Special drawing rights certificate account	4,200	3,343	3,200	3,200	3,200	3,200	3,200	3,200
16 Treasury currency outstanding	30,657	30,708	30,759	30,811	30,911	30,972	31,033	31,093
ABSORBING RESERVE FUNDS								
17 Currency in circulation	572,073	569,649	568,349	569,594	572,918	572,442	570,968	571,054
18 Reverse repurchase agreements—triparty ³	0	0	0	0	0	0	0	0
19 Treasury cash holdings	167	164	177	185	202	256	287	286
Deposits, other than reserve balances, with Federal Reserve Banks								
20 Treasury	4,627	8,574	7,357	6,822	5,324	5,170	5,278	5,171
21 Foreign	80	86	77	118	89	108	91	81
22 Service-related balances and adjustments	6,588	6,473	6,894	6,894	6,714	6,614	6,697	6,829
23 Other	237	199	242	212	269	250	241	256
24 Other Federal Reserve liabilities and capital	15,278	15,261	15,333	15,235	15,206	15,427	16,066	16,562
25 Reserve balances with Federal Reserve Banks ⁴	6,259	6,899	5,369	8,877	6,151	6,834	5,042	8,926
	Nov. 8	Nov. 15	Nov. 22	Nov. 29	Dec. 6	Dec. 13	Dec. 20	Dec. 27
SUPPLYING RESERVE FUNDS								
1 Reserve Bank credit outstanding	562,324	566,709	568,001	573,552	571,891	572,875	578,282	584,314
U.S. government securities ¹								
2 Bought outright—System account ²	510,724	512,336	513,025	513,689	513,267	513,715	514,737	515,595
3 Held under repurchase agreements	0	0	0	0	0	0	0	0
Federal agency obligations								
4 Bought outright	130	130	130	130	130	130	130	130
5 Held under repurchase agreements	0	0	0	0	0	0	0	0
6 Repurchase agreements—triparty ³	14,558	17,427	19,618	24,720	23,677	22,621	25,021	31,759
7 Acceptances	0	0	0	0	0	0	0	0
Loans to depository institutions								
8 Adjustment credit	13	38	416	48	69	4	295	41
9 Seasonal credit	175	155	148	148	121	124	121	112
10 Special Liquidity Facility credit	0	0	0	0	0	0	0	0
11 Extended credit	0	0	0	0	0	0	0	0
12 Float	1,145	1,071	952	650	520	1,702	2,975	1,182
13 Other Federal Reserve assets	35,579	35,552	33,712	34,166	34,107	34,579	35,002	35,494
14 Gold stock	11,046	11,046	11,046	11,046	11,046	11,046	11,046	11,046
15 Special drawing rights certificate account	3,200	3,200	3,200	3,200	3,200	3,200	2,343	2,200
16 Treasury currency outstanding	31,222	31,266	31,311	31,356	31,401	31,493	31,543	31,593
ABSORBING RESERVE FUNDS								
17 Currency in circulation	572,716	574,203	576,550	580,489	579,278	580,186	583,205	589,803
18 Reverse repurchase agreements—triparty ³	0	0	0	0	0	0	0	0
19 Treasury cash holdings	271	274	289	315	353	404	404	416
Deposits, other than reserve balances, with Federal Reserve Banks								
20 Treasury	5,073	5,279	5,175	4,940	5,275	5,382	8,105	4,340
21 Foreign	96	79	92	74	81	75	160	103
22 Service-related balances and adjustments	6,776	6,947	6,600	6,758	6,606	6,980	6,697	7,237
23 Other	257	200	238	229	263	244	222	258
24 Other Federal Reserve liabilities and capital	16,865	17,528	17,755	18,027	18,272	18,507	18,581	18,417
25 Reserve balances with Federal Reserve Banks ⁴	5,736	7,709	6,859	8,321	7,409	6,836	5,840	8,578

2. Reserves of depository institutions and Reserve Bank credit, 1996-2000—Continued

C. Wednesday figures, 2000

Millions of dollars

Factor	Jan. 5	Jan. 12	Jan. 19	Jan. 26	Feb. 2	Feb. 9	Feb. 16	Feb. 23	Mar. 1
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	613,606	585,632	568,808	571,162	554,775	563,385	557,308	560,717	558,659
U.S. government securities ¹									
2 Bought outright—System account ²	486,948	485,719	496,110	499,138	501,078	502,331	502,699	500,423	501,899
3 Held under repurchase agreements	0	0	0	0	0	0	0	0	0
Federal agency obligations									
4 Bought outright	181	181	181	175	175	175	150	150	150
5 Held under repurchase agreements	0	0	0	0	0	0	0	0	0
6 Repurchase agreements—triparty ³	91,645	62,895	34,610	25,105	19,110	25,280	21,505	24,255	24,265
7 Acceptances	0	0	0	0	0	0	0	0	0
Loans to depository institutions									
8 Adjustment credit	117	946	127	154	77	37	19	48	33
9 Seasonal credit	36	32	32	23	27	41	49	53	59
10 Special Liquidity Facility credit	27	22	13	21	23	17	18	16	16
11 Extended credit	0	0	0	0	0	0	0	0	0
12 Float	-449	365	2,335	10,713	-629	242	482	2,998	-162
13 Other Federal Reserve assets	35,100	35,472	35,401	35,832	34,914	35,262	32,385	32,775	32,399
14 Gold stock	11,048	11,048	11,048	11,048	11,048	11,048	11,048	11,048	11,048
15 Special drawing rights certificate account	6,200	6,200	6,200	6,200	6,200	6,200	6,200	6,200	6,200
16 Treasury currency outstanding	28,013	28,146	28,192	28,237	28,282	28,473	28,523	28,572	28,622
ABSORBING RESERVE FUNDS									
17 Currency in circulation	616,630	589,928	577,837	569,593	566,771	567,144	566,757	566,281	564,872
18 Reverse repurchase agreements—triparty ³	0	0	0	0	0	0	0	0	0
19 Treasury cash holdings	121	121	125	125	129	143	162	162	158
Deposits, other than reserve balances, with Federal Reserve Banks									
20 Treasury	15,134	5,454	3,716	8,780	4,896	4,860	4,775	4,818	5,019
21 Foreign	82	110	80	81	143	81	108	107	99
22 Service-related balances and adjustments	7,866	7,965	7,471	7,769	7,229	7,870	7,893	6,958	6,916
23 Other	203	229	256	237	266	247	256	238	234
24 Other Federal Reserve liabilities and capital	17,587	18,019	18,187	18,363	17,802	18,487	18,548	18,609	18,329
25 Reserve balances with Federal Reserve Banks ⁴	1,242	9,202	6,576	11,699	3,071	10,275	4,580	9,364	8,902
	Mar. 8	Mar. 15	Mar. 22	Mar. 29	Apr. 5	Apr. 12	Apr. 19	Apr. 26	May 3
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	559,012	560,799	559,336	555,546	558,691	558,137	567,423	583,512	574,307
U.S. government securities ¹									
2 Bought outright—System account ²	502,112	502,215	500,492	502,762	501,298	504,139	508,029	507,776	507,137
3 Held under repurchase agreements	0	0	0	0	0	0	0	0	0
Federal agency obligations									
4 Bought outright	150	150	150	150	150	140	140	140	140
5 Held under repurchase agreements	0	0	0	0	0	0	0	0	0
6 Repurchase agreements—triparty ³	24,060	25,045	22,855	18,420	21,555	18,300	23,775	39,780	32,515
7 Acceptances	0	0	0	0	0	0	0	0	0
Loans to depository institutions									
8 Adjustment credit	28	18	1,551	35	455	39	86	123	46
9 Seasonal credit	65	66	78	89	103	109	119	162	212
10 Special Liquidity Facility credit	14	14	0	0	0	0	0	0	0
11 Extended credit	0	0	0	0	0	0	0	0	0
12 Float	-253	132	617	31	613	440	112	184	-125
13 Other Federal Reserve assets	32,835	33,159	33,593	34,059	34,518	34,970	35,162	35,348	34,381
14 Gold stock	11,048	11,048	11,048	11,048	11,048	11,048	11,048	11,048	11,048
15 Special drawing rights certificate account	6,200	6,200	6,200	6,200	6,200	6,200	5,200	5,200	5,200
16 Treasury currency outstanding	28,823	28,868	28,913	28,958	29,003	29,228	29,268	29,308	29,348
ABSORBING RESERVE FUNDS									
17 Currency in circulation	564,964	564,747	564,243	564,229	565,859	566,141	565,772	565,517	565,678
18 Reverse repurchase agreements—triparty ³	0	0	0	0	0	0	0	0	0
19 Treasury cash holdings	163	168	169	174	197	197	201	203	205
Deposits, other than reserve balances, with Federal Reserve Banks									
20 Treasury	5,356	7,611	4,864	5,288	6,440	5,833	5,672	29,444	8,027
21 Foreign	85	71	84	80	96	146	137	79	71
22 Service-related balances and adjustments	6,799	6,975	6,722	6,906	7,066	6,785	6,775	6,802	6,804
23 Other	192	196	184	181	275	277	276	276	263
24 Other Federal Reserve liabilities and capital	18,862	18,836	18,817	18,820	19,409	18,958	18,961	18,906	18,266
25 Reserve balances with Federal Reserve Banks ⁴	8,661	8,311	10,415	6,075	5,600	6,276	15,146	7,843	20,588

2. Reserves of depository institutions and Reserve Bank credit, 1996-2000—Continued

C. Wednesday figures, 2000—Continued

Millions of dollars

Factor	May 10	May 17	May 24	May 31	June 7	June 14	June 21	June 28	July 5
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	558,160	553,915	555,216	566,932	556,954	560,360	566,210	566,875	563,043
U.S. government securities ¹									
2 Bought outright—System account ²	508,459	507,916	509,115	506,744	505,939	507,396	508,531	507,884	505,180
Held under repurchase agreements	0	0	0	0	0	0	0	0	0
Federal agency obligations									
4 Bought outright	140	140	140	140	140	140	140	140	140
5 Held under repurchase agreements	0	0	0	0	0	0	0	0	0
6 Repurchase agreements—triparty ³	14,175	14,620	12,530	26,395	17,620	18,110	20,970	22,975	23,245
7 Acceptances	0	0	0	0	0	0	0	0	0
Loans to depository institutions									
8 Adjustment credit	45	146	128	88	11	79	129	50	74
9 Seasonal credit	234	285	356	344	334	378	454	476	460
10 Special Liquidity Facility credit	0	0	0	0	0	0	0	0	0
11 Extended credit	0	0	0	0	0	0	0	0	0
12 Float	234	-1,089	634	840	208	1,031	2,203	1,140	-373
13 Other Federal Reserve assets	34,873	31,897	32,313	32,381	32,702	33,226	33,783	34,210	34,317
14 Gold stock	11,048	11,048	11,048	11,048	11,048	11,048	11,048	11,047	11,046
15 Special drawing rights certificate account	5,200	5,200	5,200	5,200	5,200	5,200	4,200	4,200	4,200
16 Treasury currency outstanding	29,560	29,597	29,634	29,671	29,840	29,874	29,909	29,944	29,979
ABSORBING RESERVE FUNDS									
17 Currency in circulation	566,443	566,084	567,028	570,521	569,925	569,176	568,453	569,854	574,686
18 Reverse repurchase agreements—triparty ³	0	0	0	0	0	0	0	0	0
19 Treasury cash holdings	205	207	183	140	83	68	68	76	64
Deposits, other than reserve balances, with Federal Reserve Banks									
20 Treasury	9,769	4,923	4,942	5,445	5,031	5,024	13,668	6,613	5,358
21 Foreign	72	126	76	110	86	107	86	117	116
22 Service-related balances and adjustments	6,967	6,858	6,786	6,746	7,091	6,661	6,918	6,853	7,064
23 Other	263	260	249	226	244	247	238	191	241
24 Other Federal Reserve liabilities and capital	14,986	15,009	15,019	15,271	15,261	15,339	15,254	15,313	15,359
25 Reserve balances with Federal Reserve Banks ⁴	5,263	6,294	6,815	14,390	5,320	9,861	6,684	13,050	5,380
	July 12	July 19	July 26	Aug. 2	Aug. 9	Aug. 16	Aug. 23	Aug. 30	Sept. 6
SUPPLYING RESERVE FUNDS									
1 Reserve Bank credit outstanding	563,140	557,890	561,822	556,896	564,423	557,033	563,303	559,930	564,390
U.S. government securities ¹									
2 Bought outright—System account ²	506,743	507,093	507,830	507,522	510,520	513,023	510,664	513,095	512,447
Held under repurchase agreements	0	0	0	0	0	0	0	0	0
Federal agency obligations									
4 Bought outright	140	140	140	140	140	140	140	140	140
5 Held under repurchase agreements	0	0	0	0	0	0	0	0	0
6 Repurchase agreements—triparty ³	20,020	14,010	16,955	11,990	16,850	10,020	18,330	11,935	16,680
7 Acceptances	0	0	0	0	0	0	0	0	0
Loans to depository institutions									
8 Adjustment credit	263	101	12	34	15	12	7	20	129
9 Seasonal credit	497	536	556	572	543	545	580	586	504
10 Special Liquidity Facility credit	0	0	0	0	0	0	0	0	0
11 Extended credit	0	0	0	0	0	0	0	0	0
12 Float	567	719	533	1,393	582	280	143	319	741
13 Other Federal Reserve assets	34,910	35,292	35,796	35,246	35,773	33,012	33,440	33,835	33,749
14 Gold stock	11,046	11,046	11,046	11,046	11,046	11,046	11,046	11,046	11,046
15 Special drawing rights certificate account	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200
16 Treasury currency outstanding	30,135	30,184	30,234	30,283	30,393	30,432	30,471	30,510	30,549
ABSORBING RESERVE FUNDS									
17 Currency in circulation	572,994	570,425	569,588	570,320	570,951	570,789	569,588	570,948	573,995
18 Reverse repurchase agreements—triparty ³	0	0	0	0	0	0	0	0	0
19 Treasury cash holdings	87	99	118	127	137	156	161	161	168
Deposits, other than reserve balances, with Federal Reserve Banks									
20 Treasury	5,020	5,922	5,134	4,714	4,907	3,943	5,150	5,948	4,359
21 Foreign	93	148	94	74	101	83	71	99	75
22 Service-related balances and adjustments	6,887	6,595	6,837	6,553	6,689	6,824	6,821	6,693	6,788
23 Other	265	225	221	263	254	259	203	202	247
24 Other Federal Reserve liabilities and capital	15,293	14,966	15,436	14,853	15,379	14,908	14,947	14,915	14,928
25 Reserve balances with Federal Reserve Banks ⁴	7,882	4,941	9,873	5,521	11,644	5,748	12,079	6,720	9,625

2. Reserves of depository institutions and Reserve Bank credit, 1996–2000—Continued

C. Wednesday figures, 2000—Continued

Millions of dollars

Factor	Sept. 13	Sept. 20	Sept. 27	Oct. 4	Oct. 11	Oct. 18	Oct. 25	Nov. 1
SUPPLYING RESERVE FUNDS								
1 Reserve Bank credit outstanding	559,863	566,465	561,557	561,048	564,038	565,656	559,965	571,828
U.S. government securities ¹								
Bought outright—System account ²	510,829	510,434	512,472	511,402	512,173	510,168	511,038	510,302
Held under repurchase agreements	0	0	0	0	0	0	0	0
Federal agency obligations								
Bought outright	130	130	130	130	130	130	130	130
Held under repurchase agreements	0	0	0	0	0	0	0	0
Repurchase agreements—triparty ³	11,840	19,885	12,170	12,375	11,540	18,843	9,995	24,940
Acceptances	0	0	0	0	0	0	0	0
Loans to depository institutions								
Adjustment credit	8	908	7	3	32	12	13	3
Seasonal credit	387	392	407	345	312	290	270	201
Special Liquidity Facility credit	0	0	0	0	0	0	0	0
Extended credit	0	0	0	0	0	0	0	0
Float	2,508	124	642	1,665	4,021	-143	1,903	42
Other Federal Reserve assets	34,161	34,591	35,728	35,128	35,829	36,355	36,616	36,211
14 Gold stock	11,046	11,046	11,046	11,046	11,046	11,046	11,046	11,046
15 Special drawing rights certificate account	4,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200
16 Treasury currency outstanding	30,657	30,708	30,759	30,811	30,911	30,972	31,033	31,093
ABSORBING RESERVE FUNDS								
17 Currency in circulation	571,790	569,742	569,672	571,695	574,060	572,499	571,775	572,693
18 Reverse repurchase agreements—triparty ³	0	0	0	0	0	0	0	0
19 Treasury cash holdings	162	175	184	193	250	289	276	271
Deposits, other than reserve balances, with Federal Reserve Banks								
Treasury	5,348	7,413	7,986	4,818	6,162	5,149	4,207	5,149
Foreign	74	66	75	74	85	87	71	75
Service-related balances and adjustments	6,588	6,474	6,894	6,894	6,714	6,614	6,697	6,829
Other	188	192	189	267	253	269	241	278
24 Other Federal Reserve liabilities and capital	14,949	15,003	15,034	14,885	14,993	15,652	16,254	16,449
25 Reserve balances with Federal Reserve Banks ⁴	6,667	12,354	6,529	7,278	6,677	10,315	5,722	15,423
	Nov. 8	Nov. 15	Nov. 22	Nov. 29	Dec. 6	Dec. 13	Dec. 20	Dec. 27
SUPPLYING RESERVE FUNDS								
1 Reserve Bank credit outstanding	564,903	570,798	573,538	574,811	570,733	581,584	579,269	597,301
U.S. government securities ¹								
Bought outright—System account ²	514,015	511,748	513,813	514,308	513,100	515,115	514,539	515,491
Held under repurchase agreements	0	0	0	0	0	0	0	0
Federal agency obligations								
Bought outright	130	130	130	130	130	130	130	130
Held under repurchase agreements	0	0	0	0	0	0	0	0
Repurchase agreements—triparty ³	11,975	25,795	24,615	25,630	22,525	27,260	25,710	43,985
Acceptances	0	0	0	0	0	0	0	0
Loans to depository institutions								
Adjustment credit	1	251	1	286	13	5	5	21
Seasonal credit	159	156	145	152	121	129	120	96
Special Liquidity Facility credit	0	0	0	0	0	0	0	0
Extended credit	0	0	0	0	0	0	0	0
Float	2,773	95	874	-136	524	4,105	3,541	1,828
Other Federal Reserve assets	35,850	32,622	33,959	34,440	34,319	34,841	35,225	35,750
14 Gold stock	11,046	11,046	11,046	11,046	11,046	11,046	11,046	11,046
15 Special drawing rights certificate account	3,200	3,200	3,200	3,200	3,200	3,200	2,200	2,200
16 Treasury currency outstanding	31,222	31,266	31,311	31,356	31,401	31,493	31,543	31,593
ABSORBING RESERVE FUNDS								
17 Currency in circulation	574,510	575,884	580,287	581,077	580,379	582,550	586,969	593,356
18 Reverse repurchase agreements—triparty ³	0	0	0	0	0	0	0	0
19 Treasury cash holdings	272	285	311	344	403	412	410	450
Deposits, other than reserve balances, with Federal Reserve Banks								
Treasury	5,459	4,850	4,413	5,056	5,215	4,947	4,781	5,320
Foreign	72	90	71	73	89	72	227	83
Service-related balances and adjustments	6,776	6,947	6,600	6,758	6,606	6,980	6,697	7,237
Other	229	266	233	227	244	248	211	235
24 Other Federal Reserve liabilities and capital	17,053	17,318	17,669	17,913	18,074	18,400	18,140	18,062
25 Reserve balances with Federal Reserve Banks ⁴	5,998	10,670	9,511	8,964	5,370	13,714	6,625	17,395

2. Reserves of depository institutions and Reserve Bank credit, 1996-2000¹—Continued

D. End-of-month figures

Millions of dollars

Factor	1996					
	Jan.	Feb.	Mar.	Apr.	May	June
SUPPLYING RESERVE FUNDS						
1 Reserve Bank credit outstanding	413,136	409,894	415,996	416,892	420,959	425,292
U.S. government securities ¹						
2 Bought outright—System account ²	378,208	376,519	377,056	381,806	381,346	383,914
3 Held under repurchase agreements	0	0	3,896	0	5,704	7,086
Federal agency obligations						
4 Bought outright	2,634	2,634	2,526	2,444	2,428	2,388
5 Held under repurchase agreements	0	0	1,000	0	1,350	0
6 Repurchase agreements—triparty ³	0	0	0	0	0	0
7 Acceptances	0	0	0	0	0	0
Loans to depository institutions						
8 Adjustment credit	10	12	34	21	8	388
9 Seasonal credit	5	6	9	71	148	248
10 Special Liquidity Facility credit	0	0	0	0	0	0
11 Extended credit	0	0	0	0	0	0
12 Float	928	393	28	821	-342	-190
13 Other Federal Reserve assets	31,350	30,330	31,447	31,728	30,318	31,458
14 Gold stock	11,052	11,053	11,053	11,052	11,051	11,050
15 Special drawing rights certificate account	10,168	10,168	10,168	10,168	10,168	10,168
16 Treasury currency outstanding	24,096	24,185	24,269	24,362	24,444	24,520
ABSORBING RESERVE FUNDS						
17 Currency in circulation	412,681	413,999	416,280	417,736	422,400	424,789
18 Reverse repurchase agreements—triparty ³	0	0	0	0	0	0
19 Treasury cash holdings	273	279	314	288	265	280
Deposits, other than reserve balances, with Federal Reserve Banks						
20 Treasury	8,210	5,632	7,021	11,042	3,757	7,701
21 Foreign	165	209	191	166	160	183
22 Service-related balances and adjustments	6,317	5,763	5,928	6,055	6,237	6,172
23 Other	406	318	348	360	300	326
24 Other Federal Reserve liabilities and capital	11,832	13,062	12,714	12,559	13,148	13,374
25 Reserve balances with Federal Reserve Banks ⁴	18,568	16,038	18,690	14,268	20,357	18,205
	July	Aug.	Sept.	Oct.	Nov.	Dec.
SUPPLYING RESERVE FUNDS						
1 Reserve Bank credit outstanding	436,332	426,686	428,168	430,602	437,242	451,339
U.S. government securities ¹						
2 Bought outright—System account ²	382,378	386,955	383,910	385,087	392,662	390,907
3 Held under repurchase agreements	15,458	4,374	7,014	7,830	7,548	19,971
Federal agency obligations						
4 Bought outright	2,336	2,336	2,309	2,247	2,237	2,225
5 Held under repurchase agreements	282	1,238	1,338	2,970	2,763	1,612
6 Repurchase agreements—triparty ³	0	0	0	0	0	0
7 Acceptances	0	0	0	0	0	0
Loans to depository institutions						
8 Adjustment credit	1,423	10	1,360	6	111	57
9 Seasonal credit	295	329	294	157	76	29
10 Special Liquidity Facility credit	0	0	0	0	0	0
11 Extended credit	0	0	0	0	0	0
12 Float	510	220	640	312	951	4,296
13 Other Federal Reserve assets	33,649	31,224	31,302	31,994	30,894	32,243
14 Gold stock	11,050	11,050	11,050	11,049	11,049	11,048
15 Special drawing rights certificate account	10,168	9,718	9,718	9,718	9,718	9,718
16 Treasury currency outstanding	24,607	24,698	24,744	24,852	24,915	24,966
ABSORBING RESERVE FUNDS						
17 Currency in circulation	428,755	432,105	430,372	433,254	440,937	450,648
18 Reverse repurchase agreements—triparty ³	0	0	0	0	0	0
19 Treasury cash holdings	261	277	286	281	273	249
Deposits, other than reserve balances, with Federal Reserve Banks						
20 Treasury	6,836	5,149	7,700	5,897	4,857	7,742
21 Foreign	166	171	265	176	170	167
22 Service-related balances and adjustments	6,281	6,262	6,539	7,004	7,111	6,887
23 Other	278	293	368	363	292	892
24 Other Federal Reserve liabilities and capital	14,817	14,007	13,744	14,066	14,219	13,829
25 Reserve balances with Federal Reserve Banks ⁴	24,761	13,888	14,406	15,181	15,066	16,657

2. Reserves of depository institutions and Reserve Bank credit, 1996-2000—Continued

D. End-of-month figures—Continued

Millions of dollars

Factor	1997					
	Jan.	Feb.	Mar.	Apr.	May	June
SUPPLYING RESERVE FUNDS						
1 Reserve Bank credit outstanding	433,767	435,272	442,403	489,362	447,054	463,676
U.S. government securities ¹						
2 Bought outright—System account ²	391,728	390,797	395,076	402,513	405,124	410,914
3 Held under repurchase agreements	7,720	10,778	10,485	50,378	7,453	15,456
Federal agency obligations						
4 Bought outright	2,038	2,011	1,994	1,970	1,970	1,496
5 Held under repurchase agreements	1,285	1,626	1,096	989	1,847	1,117
6 Repurchase agreements—triparty ³	0	0	0	0	0	0
7 Acceptances	0	0	0	0	0	0
Loans to depository institutions						
8 Adjustment credit	16	8	3,943	28	353	1,587
9 Seasonal credit	14	29	55	128	219	307
10 Special Liquidity Facility credit	0	0	0	0	0	0
11 Extended credit	0	0	0	0	0	0
12 Float	29	684	-519	241	103	461
13 Other Federal Reserve assets	30,937	29,339	30,272	33,115	29,986	32,338
14 Gold stock	11,048	11,051	11,050	11,051	11,051	11,050
15 Special drawing rights certificate account	9,400	9,400	9,200	9,200	9,200	9,200
16 Treasury currency outstanding	25,031	25,095	25,157	25,215	25,224	25,274
ABSORBING RESERVE FUNDS						
17 Currency in circulation	438,379	441,639	444,527	446,616	451,081	453,563
18 Reverse repurchase agreements—triparty ³	0	0	0	0	0	0
19 Treasury cash holdings	249	280	313	309	330	343
Deposits, other than reserve balances, with Federal Reserve Banks						
20 Treasury	6,770	5,258	5,945	52,215	5,174	16,368
21 Foreign	167	229	916	169	177	178
22 Service-related balances and adjustments	7,172	7,130	6,945	7,088	7,125	7,463
23 Other	359	345	350	348	325	321
24 Other Federal Reserve liabilities and capital	13,384	14,135	14,816	14,977	16,037	15,517
25 Reserve balances with Federal Reserve Banks ⁴	12,767	11,802	13,997	13,106	12,281	15,446
	July	Aug.	Sept.	Oct.	Nov.	Dec.
SUPPLYING RESERVE FUNDS						
1 Reserve Bank credit outstanding	448,944	453,808	458,404	455,998	465,930	490,034
U.S. government securities ¹						
2 Bought outright—System account ²	407,839	409,409	411,822	410,767	419,882	430,736
3 Held under repurchase agreements	6,326	10,547	12,696	9,862	10,416	21,188
Federal agency obligations						
4 Bought outright	1,209	1,030	925	711	685	685
5 Held under repurchase agreements	743	2,622	1,222	1,704	3,782	2,652
6 Repurchase agreements—triparty ³	0	0	0	0	0	0
7 Acceptances	0	0	0	0	0	0
Loans to depository institutions						
8 Adjustment credit	14	55	3	24	3	2,001
9 Seasonal credit	398	412	310	151	87	35
10 Special Liquidity Facility credit	0	0	0	0	0	0
11 Extended credit	0	0	0	0	0	0
12 Float	957	-91	-263	-114	74	719
13 Other Federal Reserve assets	31,459	29,823	31,689	32,893	31,001	32,020
14 Gold stock	11,051	11,050	11,050	11,050	11,051	11,047
15 Special drawing rights certificate account	9,200	9,200	9,200	9,200	9,200	9,200
16 Treasury currency outstanding	25,315	25,353	25,402	25,529	25,536	25,543
ABSORBING RESERVE FUNDS						
17 Currency in circulation	455,013	459,418	458,202	461,539	471,163	482,327
18 Reverse repurchase agreements—triparty ³	0	0	0	0	0	0
19 Treasury cash holdings	311	278	255	237	234	225
Deposits, other than reserve balances, with Federal Reserve Banks						
20 Treasury	5,014	4,700	7,692	4,616	5,127	5,444
21 Foreign	175	169	188	190	167	457
22 Service-related balances and adjustments	7,136	7,054	7,007	6,960	7,180	6,957
23 Other	325	327	386	337	509	900
24 Other Federal Reserve liabilities and capital	14,785	16,144	16,536	16,328	15,559	15,500
25 Reserve balances with Federal Reserve Banks ⁴	11,752	11,322	13,790	11,568	11,777	24,015

2. Reserves of depository institutions and Reserve Bank credit, 1996–2000—Continued

D. End-of-month figures—Continued

Millions of dollars

Factor	1998					
	Jan.	Feb.	Mar.	Apr.	May	June
SUPPLYING RESERVE FUNDS						
1 Reserve Bank credit outstanding	463,567	465,614	475,593	493,041	475,856	497,128
U.S. government securities ¹						
2 Bought outright—System account ²	428,043	428,619	433,182	441,322	440,980	439,773
3 Held under repurchase agreements	800	3,645	6,846	15,731	2,997	18,681
Federal agency obligations						
4 Bought outright	685	675	625	551	551	526
5 Held under repurchase agreements	1,268	2,107	1,450	1,955	230	1,865
6 Repurchase agreements—triparty ³	0	0	0	0	0	0
7 Acceptances	0	0	0	0	0	0
Loans to depository institutions						
8 Adjustment credit	16	0	2	25	4	773
9 Seasonal credit	8	12	27	61	132	189
10 Special Liquidity Facility credit	0	0	0	0	0	0
11 Extended credit	0	0	0	0	0	0
12 Float	671	-202	1,502	-478	253	1,579
13 Other Federal Reserve assets	32,077	30,757	31,959	33,874	30,709	33,742
14 Gold stock	11,046	11,050	11,049	11,048	11,049	11,047
15 Special drawing rights certificate account	9,200	9,200	9,200	9,200	9,200	9,200
16 Treasury currency outstanding	25,596	25,652	25,664	25,726	25,730	25,786
ABSORBING RESERVE FUNDS						
17 Currency in circulation	468,258	471,950	474,967	476,675	480,662	483,800
18 Reverse repurchase agreements—triparty ³	0	0	0	0	0	0
19 Treasury cash holdings	220	241	265	275	226	204
Deposits, other than reserve balances, with Federal Reserve Banks						
20 Treasury	5,552	5,037	5,490	28,014	5,693	18,140
21 Foreign	215	243	167	162	156	201
22 Service-related balances and adjustments	7,273	6,990	6,845	6,751	6,673	7,018
23 Other	343	349	354	360	309	296
24 Other Federal Reserve liabilities and capital	15,969	16,256	15,708	16,894	16,743	17,073
25 Reserve balances with Federal Reserve Banks ⁴	11,579	10,449	17,710	9,885	11,371	16,430
	July	Aug.	Sept.	Oct.	Nov.	Dec.
SUPPLYING RESERVE FUNDS						
1 Reserve Bank credit outstanding	482,030	487,877	496,371	494,886	504,546	522,252
U.S. government securities ¹						
2 Bought outright—System account ²	440,612	442,135	446,047	450,179	453,991	452,141
3 Held under repurchase agreements	7,266	7,942	12,135	4,286	8,970	19,674
Federal agency obligations						
4 Bought outright	526	451	403	388	368	338
5 Held under repurchase agreements	760	3,566	2,099	3,538	6,172	10,702
6 Repurchase agreements—triparty ³	0	0	0	0	0	0
7 Acceptances	0	0	0	0	0	0
Loans to depository institutions						
8 Adjustment credit	2	66	896	1	1	1
9 Seasonal credit	239	226	159	68	15	16
10 Special Liquidity Facility credit	0	0	0	0	0	0
11 Extended credit	0	0	0	0	0	0
12 Float	-267	973	-1,230	-329	462	1,636
13 Other Federal Reserve assets	32,893	32,518	35,862	36,755	34,567	37,744
14 Gold stock	11,046	11,046	11,044	11,041	11,041	11,046
15 Special drawing rights certificate account	9,200	9,200	9,200	9,200	9,200	9,200
16 Treasury currency outstanding	25,852	25,919	25,991	26,090	26,182	26,270
ABSORBING RESERVE FUNDS						
17 Currency in circulation	486,030	488,580	494,241	497,427	507,130	517,484
18 Reverse repurchase agreements—triparty ³	0	0	0	0	0	0
19 Treasury cash holdings	141	94	92	87	99	85
Deposits, other than reserve balances, with Federal Reserve Banks						
20 Treasury	4,648	6,704	4,952	4,440	5,219	6,086
21 Foreign	161	162	347	154	211	167
22 Service-related balances and adjustments	6,976	6,871	6,991	6,859	7,211	7,044
23 Other	264	332	349	380	337	1,605
24 Other Federal Reserve liabilities and capital	16,830	17,420	17,654	18,241	16,579	16,354
25 Reserve balances with Federal Reserve Banks ⁴	13,078	13,880	17,982	13,628	14,182	19,941

2. Reserves of depository institutions and Reserve Bank credit, 1996–2000—Continued

D. End-of-month figures—Continued

Millions of dollars

Factor	1999					
	Jan.	Feb.	Mar.	Apr.	May	June
SUPPLYING RESERVE FUNDS						
1 Reserve Bank credit outstanding	498,740	503,077	516,387	519,959	526,186	532,865
U.S. government securities ¹						
2 Bought outright—System account ²	454,439	461,036	465,686	473,573	482,531	484,866
3 Held under repurchase agreements	4,485	3,558	12,730	8,930	6,004	9,100
Federal agency obligations						
4 Bought outright	336	336	311	311	311	259
5 Held under repurchase agreements	2,535	3,884	5,606	3,292	4,497	5,179
6 Repurchase agreements—triparty ³	0	0	0	0	0	0
7 Acceptances	0	0	0	0	0	0
Loans to depository institutions						
8 Adjustment credit	55	4	223	2	14	56
9 Seasonal credit	5	12	22	65	107	164
10 Special Liquidity Facility credit	0	0	0	0	0	0
11 Extended credit	0	0	0	0	0	0
12 Float	164	39	-882	36	373	272
13 Other Federal Reserve assets	36,721	34,208	32,690	33,749	32,350	32,968
14 Gold stock	11,048	11,047	11,049	11,050	11,048	11,046
15 Special drawing rights certificate account	9,200	9,200	8,200	8,200	8,200	8,200
16 Treasury currency outstanding	26,397	26,508	26,638	26,757	26,874	27,004
ABSORBING RESERVE FUNDS						
17 Currency in circulation	505,528	511,709	517,790	519,751	528,042	532,026
18 Reverse repurchase agreements—triparty ³	0	0	0	0	0	0
19 Treasury cash holdings	98	120	135	167	145	90
Deposits, other than reserve balances, with Federal Reserve Banks						
20 Treasury	7,623	4,538	5,374	10,040	5,056	6,720
21 Foreign	234	200	166	260	157	410
22 Service-related balances and adjustments	7,828	7,030	6,815	6,786	6,882	7,215
23 Other	246	225	235	263	223	241
24 Other Federal Reserve liabilities and capital	16,269	16,460	16,805	17,214	17,575	17,662
25 Reserve balances with Federal Reserve Banks ⁴	7,558	9,551	14,954	11,486	14,226	14,749
	July	Aug.	Sept.	Oct.	Nov.	Dec.
SUPPLYING RESERVE FUNDS						
1 Reserve Bank credit outstanding	527,785	534,796	546,150	548,919	575,843	653,561
U.S. government securities ¹						
2 Bought outright—System account ²	486,103	490,198	489,037	490,738	492,910	477,963
3 Held under repurchase agreements	3,195	2,575	7,607	0	0	0
Federal agency obligations						
4 Bought outright	249	238	238	188	181	181
5 Held under repurchase agreements	3,280	9,195	14,456	0	0	0
6 Repurchase agreements—triparty ³	0	0	0	22,560	49,440	140,640
7 Acceptances	0	0	0	0	0	0
Loans to depository institutions						
8 Adjustment credit	82	53	179	41	8	140
9 Seasonal credit	266	285	300	123	65	47
10 Special Liquidity Facility credit	0	0	0	10	5	47
11 Extended credit	0	0	0	0	0	0
12 Float	81	-291	65	-297	122	-237
13 Other Federal Reserve assets	34,529	32,544	34,268	35,556	33,111	34,781
14 Gold stock	11,048	11,045	11,047	11,049	11,049	11,048
15 Special drawing rights certificate account	8,200	8,200	7,200	7,200	7,200	6,200
16 Treasury currency outstanding	27,151	27,298	27,457	27,636	27,831	28,013
ABSORBING RESERVE FUNDS						
17 Currency in circulation	533,517	538,466	544,101	555,720	583,103	628,359
18 Reverse repurchase agreements—triparty ³	0	0	0	0	0	0
19 Treasury cash holdings	57	84	93	94	85	109
Deposits, other than reserve balances, with Federal Reserve Banks						
20 Treasury	4,984	5,559	6,641	4,527	5,025	28,402
21 Foreign	257	166	243	189	501	71
22 Service-related balances and adjustments	7,010	6,919	7,392	7,276	7,294	7,865
23 Other	229	225	191	202	221	1,261
24 Other Federal Reserve liabilities and capital	18,389	18,728	19,105	18,401	18,618	17,256
25 Reserve balances with Federal Reserve Banks ⁴	9,739	11,194	14,088	8,395	7,076	15,500

2. Reserves of depository institutions and Reserve Bank credit, 1996-2000—Continued

D. End-of-month figures—Continued

Millions of dollars

Factor	2000					
	Jan.	Feb.	Mar.	Apr.	May	June
SUPPLYING RESERVE FUNDS						
1 Reserve Bank credit outstanding	561,444	558,483	559,809	566,553	566,932	566,538
U.S. government securities ¹						
2 Bought outright—System account ²	500,228	500,771	501,708	506,695	506,744	504,950
3 Held under repurchase agreements	0	0	0	0	0	0
Federal agency obligations						
4 Bought outright	175	150	150	140	140	140
5 Held under repurchase agreements	0	0	0	0	0	0
6 Repurchase agreements—triparty ³	23,105	24,768	23,745	24,905	26,395	26,930
7 Acceptances	0	0	0	0	0	0
Loans to depository institutions						
8 Adjustment credit	86	29	157	78	88	54
9 Seasonal credit	21	64	79	162	344	458
10 Special Liquidity Facility credit	22	16	0	0	0	0
11 Extended credit	0	0	0	0	0	0
12 Float	2,986	339	-213	-237	840	-12
13 Other Federal Reserve assets	34,820	32,347	34,183	34,810	32,381	34,019
14 Gold stock	11,048	11,048	11,048	11,048	11,048	11,046
15 Special drawing rights certificate account	6,200	6,200	6,200	5,200	5,200	4,200
16 Treasury currency outstanding	28,282	28,622	29,003	29,348	29,671	29,979
ABSORBING RESERVE FUNDS						
17 Currency in circulation	566,568	564,877	563,200	563,825	570,521	571,115
18 Reverse repurchase agreements—triparty ³	0	0	0	0	0	0
19 Treasury cash holdings	125	162	174	203	140	76
Deposits, other than reserve balances, with Federal Reserve Banks						
20 Treasury	6,119	5,004	4,357	15,868	5,445	6,208
21 Foreign	82	129	125	142	110	105
22 Service-related balances and adjustments	7,228	6,916	7,066	6,804	6,746	7,064
23 Other	265	243	188	251	226	203
24 Other Federal Reserve liabilities and capital	18,101	18,785	19,752	18,558	15,271	15,719
25 Reserve balances with Federal Reserve Banks ⁴	8,486	8,238	11,198	6,498	14,390	11,274
	July	Aug.	Sept.	Oct.	Nov.	Dec.
SUPPLYING RESERVE FUNDS						
1 Reserve Bank credit outstanding	560,828	562,882	565,382	566,215	575,908	593,092
U.S. government securities ¹						
2 Bought outright—System account ²	506,103	510,182	511,413	508,961	512,327	511,703
3 Held under repurchase agreements	0	0	0	0	0	0
Federal agency obligations						
4 Bought outright	140	140	130	130	130	130
5 Held under repurchase agreements	0	0	0	0	0	0
6 Repurchase agreements—triparty ³	17,490	18,525	17,320	19,440	27,270	43,375
7 Acceptances	0	0	0	0	0	0
Loans to depository institutions						
8 Adjustment credit	45	30	4	29	6	33
9 Seasonal credit	584	567	368	219	130	77
10 Special Liquidity Facility credit	0	0	0	0	0	0
11 Extended credit	0	0	0	0	0	0
12 Float	1,348	198	372	1,438	2,096	901
13 Other Federal Reserve assets	35,119	33,240	35,774	35,999	33,949	36,873
14 Gold stock	11,046	11,046	11,046	11,046	11,046	11,046
15 Special drawing rights certificate account	4,200	4,200	3,200	3,200	3,200	2,200
16 Treasury currency outstanding	30,283	30,549	30,811	31,093	31,401	31,643
ABSORBING RESERVE FUNDS						
17 Currency in circulation	568,806	571,430	568,612	572,397	579,782	593,694
18 Reverse repurchase agreements—triparty ³	0	0	0	0	0	0
19 Treasury cash holdings	118	166	184	289	344	450
Deposits, other than reserve balances, with Federal Reserve Banks						
20 Treasury	5,392	5,961	8,459	5,360	4,382	5,149
21 Foreign	76	79	139	115	104	216
22 Service-related balances and adjustments	6,553	6,788	6,894	6,829	6,606	7,428
23 Other	228	214	177	245	276	1,382
24 Other Federal Reserve liabilities and capital	15,331	15,180	15,243	16,416	18,199	17,962
25 Reserve balances with Federal Reserve Banks ⁴	9,852	8,859	10,731	9,903	11,861	11,701

3. Reserves and borrowings of depository institutions, 1996–2000

A. Prorated monthly averages of biweekly averages

Millions of dollars

Reserve classification	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1996											
1 Reserve balances with Reserve Banks ¹	17,772	16,876	18,493	19,233	16,808	16,625	15,408	14,810	13,731	12,811	12,861	13,330
2 Total vault cash ²	44,774	42,097	40,877	40,964	41,328	42,204	42,984	42,769	43,907	43,123	42,889	44,525
3 Applied vault cash ³	39,132	36,876	36,385	36,622	36,374	37,117	37,476	36,885	37,314	36,752	36,860	37,844
4 Surplus vault cash ⁴	5,642	5,220	4,492	4,342	4,954	5,087	5,507	5,884	6,593	6,372	6,029	6,681
5 Total reserves ⁵	56,905	53,752	54,878	55,855	53,181	53,742	52,884	51,695	51,045	49,562	49,720	51,174
6 Required reserves	55,440	52,896	53,739	54,732	52,276	52,633	51,866	50,737	49,997	48,556	48,669	49,758
7 Excess reserve balances at Reserve Banks ⁶	1,464	856	1,139	1,123	906	1,109	1,018	958	1,047	1,007	1,052	1,416
8 Total borrowing at Reserve Banks	38	35	21	91	127	386	368	334	368	287	214	155
9 Adjustment	31	27	11	57	23	195	84	25	61	75	105	87
10 Seasonal	7	8	10	34	105	192	284	309	306	212	109	68
11 Special Liquidity Facility ⁷	0	0	0	0	0	0	0	0	0	0	0	0
12 Extended credit ⁸	0	0	0	0	0	0	0	0	0	0	0	0
1997												
1 Reserve balances with Reserve Banks ¹	11,675	11,433	11,477	12,241	10,847	10,282	9,855	10,483	9,748	9,994	10,565	10,664
2 Total vault cash ²	47,292	43,603	42,267	41,561	41,306	42,540	43,296	42,584	43,269	42,240	42,886	44,742
3 Applied vault cash ³	38,924	36,614	36,074	35,646	35,153	36,323	36,529	36,167	36,312	35,643	35,932	37,255
4 Surplus vault cash ⁴	8,368	6,989	6,193	5,915	6,153	6,216	6,767	6,417	6,957	6,597	6,955	7,486
5 Total reserves ⁵	50,599	48,047	47,551	47,888	45,999	46,606	46,385	46,650	46,060	45,637	46,496	47,919
6 Required reserves	49,375	47,016	46,386	46,879	44,736	45,292	45,168	45,396	44,759	44,222	44,828	46,235
7 Excess reserve balances at Reserve Banks ⁶	1,224	1,031	1,165	1,009	1,263	1,314	1,216	1,255	1,301	1,415	1,669	1,685
8 Total borrowing at Reserve Banks	45	42	156	261	243	367	409	598	438	270	153	324
9 Adjustment	26	21	119	173	71	124	79	213	70	42	38	245
10 Seasonal	19	21	37	88	173	243	330	385	368	227	115	79
11 Special Liquidity Facility ⁷	0	0	0	0	0	0	0	0	0	0	0	0
12 Extended credit ⁸	0	0	0	0	0	0	0	0	0	0	0	0
1998												
1 Reserve balances with Reserve Banks ¹	9,777	9,534	10,171	11,163	9,790	9,671	9,645	9,688	9,288	9,028	8,858	9,026
2 Total vault cash ²	47,365	43,195	41,631	41,221	41,506	42,618	42,031	42,121	42,521	43,257	43,095	44,294
3 Applied vault cash ³	37,786	35,634	35,421	35,431	35,158	35,424	34,954	35,029	34,910	35,092	35,300	36,183
4 Surplus vault cash ⁴	9,579	7,561	6,211	5,791	6,347	7,194	7,077	7,092	7,611	8,165	7,795	8,111
5 Total reserves ⁵	47,564	45,168	45,591	46,594	44,948	45,094	44,598	44,717	44,198	44,120	44,158	45,209
6 Required reserves	45,770	43,635	44,241	45,206	43,675	43,479	43,228	43,186	42,504	42,548	42,538	43,695
7 Excess reserve balances at Reserve Banks ⁶	1,793	1,533	1,351	1,388	1,273	1,615	1,371	1,531	1,695	1,572	1,619	1,514
8 Total borrowing at Reserve Banks	210	58	41	72	153	251	258	271	251	174	83	117
9 Adjustment	192	46	19	31	59	91	43	29	73	67	47	101
10 Seasonal	18	12	22	41	94	159	215	242	178	107	37	15
11 Special Liquidity Facility ⁷	0	0	0	0	0	0	0	0	0	0	0	0
12 Extended credit ⁸	0	0	0	0	0	0	0	0	0	0	0	0
1999												
1 Reserve balances with Reserve Banks ¹	9,644	8,585	8,826	9,204	10,019	8,467	7,745	7,721	7,646	6,777	6,282	5,262
2 Total vault cash ²	45,454	46,474	42,910	42,166	42,590	42,624	44,081	44,603	44,448	47,037	50,817	60,619
3 Applied vault cash ³	37,104	36,923	34,399	34,415	34,809	33,864	34,016	33,981	33,670	33,956	34,689	36,392
4 Surplus vault cash ⁴	8,350	9,551	8,511	7,751	7,781	8,760	10,065	10,622	10,779	13,081	16,128	24,227
5 Total reserves ⁵	46,748	45,508	43,225	43,619	44,828	42,331	41,761	41,702	41,315	40,733	40,970	41,654
6 Required reserves	45,262	44,312	41,957	42,459	43,606	41,036	40,637	40,542	40,105	39,582	39,641	40,357
7 Excess reserve balances at Reserve Banks ⁶	1,486	1,196	1,269	1,160	1,222	1,295	1,124	1,160	1,210	1,151	1,330	1,297
8 Total borrowing at Reserve Banks	206	116	65	166	127	145	309	344	338	281	236	320
9 Adjustment	199	106	47	128	39	18	83	72	56	52	157	179
10 Seasonal	7	9	18	39	89	127	226	271	282	221	71	67
11 Special Liquidity Facility ⁷	0	0	0	0	0	0	0	0	0	8	7	74
12 Extended credit ⁸	0	0	0	0	0	0	0	0	0	0	0	0
2000												
1 Reserve balances with Reserve Banks ¹	5,172	5,075	6,518	7,093	7,692	6,610	6,802	6,926	6,832	6,730	7,172	7,022
2 Total vault cash ²	74,017	63,770	48,952	46,456	44,643	44,563	45,478	45,331	44,853	45,256	44,647	45,245
3 Applied vault cash ³	39,064	37,022	33,233	33,508	33,894	32,753	33,082	32,535	32,329	32,039	31,611	31,451
4 Surplus vault cash ⁴	34,954	26,748	15,719	12,949	10,749	11,810	12,395	12,796	12,523	13,217	13,037	13,794
5 Total reserves ⁵	44,235	42,097	39,751	40,601	41,585	39,363	39,884	39,461	39,162	38,769	38,783	38,473
6 Required reserves	42,215	40,984	38,542	39,443	40,614	38,247	38,741	38,443	38,043	37,619	37,475	37,046
7 Excess reserve balances at Reserve Banks ⁶	2,020	1,112	1,209	1,158	971	1,117	1,143	1,018	1,119	1,150	1,308	1,427
8 Total borrowing at Reserve Banks	374	108	179	304	362	479	570	579	477	418	283	210
9 Adjustment	296	45	101	184	86	90	60	25	50	119	124	99
10 Seasonal	31	44	71	120	276	389	510	554	427	299	159	111
11 Special Liquidity Facility ⁷	46	19	7	0	0	0	0	0	0	0	0	0
12 Extended credit ⁸	0	0	0	0	0	0	0	0	0	0	0	0

3. Reserves and borrowings of depository institutions, 1996–2000—Continued

B. Biweekly averages of daily figures, 2000

Millions of dollars; two week periods ending on dates indicated

Reserve classification	Jan. 12	Jan. 26	Feb. 9	Feb. 23	Mar. 8	Mar. 22	Apr. 5
1 Reserve balances with Reserve Banks ¹	6,322	4,549	4,155	5,172	6,229	6,254	7,188
2 Total vault cash ²	69,004	75,877	80,843	58,804	49,749	48,713	48,618
3 Applied vault cash ³	37,404	40,024	40,357	36,277	33,757	32,870	33,333
4 Surplus vault cash ⁴	31,600	35,853	40,486	22,527	15,992	15,843	15,285
5 Total reserves ⁵	43,726	44,573	44,512	41,449	39,986	39,124	40,520
6 Required reserves	40,610	43,181	43,366	40,279	39,060	38,020	38,894
7 Excess reserve balances at Reserve Banks ⁶	3,116	1,391	1,146	1,170	926	1,103	1,626
8 Total borrowing at Reserve Banks	657	224	114	100	119	207	189
9 Adjustment	530	180	62	35	44	133	104
10 Seasonal	38	28	27	48	61	67	85
11 Special Liquidity Facility ⁷	90	17	25	17	15	7	0
12 Extended credit ⁸	0	0	0	0	0	0	0
	Apr. 19	May 3	May 17	May 31	June 14	June 28	July 12
1 Reserve balances with Reserve Banks ¹	6,753	7,483	7,686	7,743	6,606	6,601	6,712
2 Total vault cash ²	47,144	44,600	44,131	45,165	43,850	45,101	45,786
3 Applied vault cash ³	32,885	34,380	33,229	34,454	32,181	33,327	32,745
4 Surplus vault cash ⁴	14,259	10,220	10,902	10,711	11,670	11,774	13,041
5 Total reserves ⁵	39,638	41,863	40,915	42,197	38,786	39,928	39,457
6 Required reserves	38,524	40,862	39,954	41,222	37,819	38,678	38,222
7 Excess reserve balances at Reserve Banks ⁶	1,113	1,001	961	975	967	1,249	1,235
8 Total borrowing at Reserve Banks	368	276	303	440	472	471	589
9 Adjustment	264	120	65	100	134	43	117
10 Seasonal	104	156	238	340	339	428	472
11 Special Liquidity Facility ⁷	0	0	0	0	0	0	0
12 Extended credit ⁸	0	0	0	0	0	0	0
	July 26	Aug. 9	Aug. 23	Sept. 6	Sept. 20	Oct. 4	Oct. 18
1 Reserve balances with Reserve Banks ¹	6,668	7,394	6,647	6,890	6,619	7,098	6,467
2 Total vault cash ²	44,924	46,290	45,400	44,132	44,866	45,267	45,837
3 Applied vault cash ³	33,182	33,614	32,099	32,085	31,972	32,976	31,586
4 Surplus vault cash ⁴	11,742	12,676	13,301	12,047	12,894	12,291	14,251
5 Total reserves ⁵	39,850	41,007	38,745	38,975	38,591	40,074	38,053
6 Required reserves	38,754	39,951	37,718	38,015	37,509	38,808	36,972
7 Excess reserve balances at Reserve Banks ⁶	1,096	1,056	1,027	960	1,081	1,265	1,081
8 Total borrowing at Reserve Banks	549	581	564	604	473	409	480
9 Adjustment	22	27	12	45	70	26	167
10 Seasonal	527	555	552	559	403	383	313
11 Special Liquidity Facility ⁷	0	0	0	0	0	0	0
12 Extended credit ⁸	0	0	0	0	0	0	0
			Nov. 1	Nov. 15	Nov. 29	Dec. 13	Dec. 27
1 Reserve balances with Reserve Banks ¹			6,901	6,648	7,735	6,910	7,169
2 Total vault cash ²			44,627	44,740	44,635	43,541	46,362
3 Applied vault cash ³			32,238	31,050	32,220	30,310	32,449
4 Surplus vault cash ⁴			12,389	13,690	12,416	13,231	13,913
5 Total reserves ⁵			39,139	37,698	39,955	37,220	39,618
6 Required reserves			37,952	36,679	38,339	36,065	37,977
7 Excess reserve balances at Reserve Banks ⁶			1,187	1,019	1,616	1,155	1,640
8 Total borrowing at Reserve Banks			355	190	380	159	285
9 Adjustment			97	25	232	37	169
10 Seasonal			259	165	148	123	117
11 Special Liquidity Facility ⁷			0	0	0	0	0
12 Extended credit ⁸			0	0	0	0	0

4. Federal Reserve Bank interest rates, 1996–2000

A. Adjustment credit to depository institutions¹

Percent per year, in effect December 31

Year	Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
1996	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
1997	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
1998	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50
1999	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
2000	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00

B. Seasonal credit to depository institutions²

Percent per year, in effect December 31

Year	Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
1996	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35
1997	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65
1998	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85
1999	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70
2000	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45

C. Extended credit to depository institutions³

Percent per year, in effect December 31

Year	Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
1996	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85
1997	6.15	6.15	6.15	6.15	6.15	6.15	6.15	6.15	6.15	6.15	6.15	6.15
1998	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35
1999	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20
2000	6.95	6.95	6.95	6.95	6.95	6.95	6.95	6.95	6.95	6.95	6.95	6.95

5. Reserve requirements of depository institutions, December 31, 2000¹

Type of deposit	Requirement	
	Percent of deposits	Effective date
<i>Net transaction accounts²</i>		
1 \$0 million–\$42.8 million ³	3	12/28/00
2 More than \$42.8 million ⁴	10	12/28/00
3 Nonpersonal time deposits ⁵	0	12/27/90
4 Eurocurrency liabilities ⁶	0	12/27/90

6. Federal Reserve open market transactions, 1996–2000

Millions of dollars

Type of transaction and maturity	1996												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
U.S. TREASURY SECURITIES¹													
<i>Outright transactions (excluding matched transactions)</i>													
<i>Treasury bills</i>													
1 Gross purchases	9,901	0	0	0	88	0	3,311	0	0	0	0	6,502	0
2 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
3 Exchanges	426,928	31,476	39,532	30,556	35,316	45,267	31,726	32,368	40,985	32,791	38,661	34,037	34,211
4 For new bills	426,928	31,476	39,532	30,556	35,316	45,267	31,726	32,368	40,985	32,791	38,661	34,037	34,211
5 Redemptions	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>Others within one year</i>													
6 Gross purchases	524	0	0	0	65	0	0	0	459	0	0	0	0
7 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
8 Maturity shifts	30,512	2,599	2,747	0	4,401	5,107	0	2,807	2,780	2,371	1,623	3,818	2,259
9 Exchanges	-41,394	-3,287	-7,575	0	-4,824	-5,448	0	-4,415	-3,580	-2,890	-1,770	-5,655	-1,950
10 Redemptions	2,015	1,228	0	0	787	0	0	0	0	0	0	0	0
<i>One to five years</i>													
11 Gross purchases	3,898	0	0	0	1,839	0	0	0	2,060	0	0	0	0
12 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
13 Maturity shifts	-25,022	-2,599	-1,908	0	-3,896	-4,049	0	-2,807	-1,409	-2,371	-1,623	-2,102	-2,259
14 Exchanges	31,459	3,287	5,175	0	4,824	3,748	0	3,694	1,780	2,890	1,395	2,716	1,950
<i>Five to ten years</i>													
15 Gross purchases	1,116	0	0	0	654	0	0	0	462	0	0	0	0
16 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
17 Maturity shifts	-5,469	0	-818	0	-506	-1,058	0	0	-1,371	0	0	-1,716	0
18 Exchanges	6,666	0	1,500	0	0	1,700	0	721	900	0	375	1,470	0
<i>More than ten years</i>													
19 Gross purchases	1,655	0	0	0	920	0	0	0	735	0	0	0	0
20 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
21 Maturity shifts	-20	0	-20	0	0	0	0	0	0	0	0	0	0
22 Exchanges	3,270	0	900	0	0	0	0	0	900	0	0	1,470	0
<i>All maturities</i>													
23 Gross purchases	17,094	0	0	0	3,566	0	3,311	0	3,716	0	0	6,502	0
24 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
25 Redemptions	2,015	1,228	0	0	787	0	0	0	0	0	0	0	0
<i>Matched transactions</i>													
26 Gross purchases	3,104,947	269,510	274,290	251,623	266,029	259,135	248,534	267,438	265,397	234,992	268,304	227,577	272,117
27 Gross sales	3,107,317	268,271	275,979	251,086	264,058	259,595	249,277	268,975	264,536	238,036	267,128	226,505	273,872
<i>Repurchase agreements</i>													
28 Gross purchases	457,568	16,040	6,230	31,602	46,449	30,688	43,048	46,151	45,202	36,014	33,836	36,383	85,924
29 Gross sales	450,359	28,802	6,230	27,706	50,345	24,984	41,666	37,779	56,286	33,374	33,020	36,665	73,501
30 Net change in U.S. Treasury securities	19,919	-12,751	-1,689	4,433	854	5,244	3,950	6,836	-6,508	-404	1,993	7,293	10,669
FEDERAL AGENCY OBLIGATIONS													
<i>Outright transactions</i>													
31 Gross purchases	0	0	0	0	0	0	0	0	0	0	0	0	0
32 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
33 Redemptions	409	0	0	108	82	16	40	52	0	27	63	10	12
<i>Repurchase agreements</i>													
34 Gross purchases	75,354	9,793	765	5,640	2,372	5,722	5,138	3,145	8,500	4,536	12,683	9,264	7,796
35 Gross sales	74,842	10,893	765	4,640	3,372	4,372	6,488	2,863	7,544	4,436	11,051	9,471	8,947
36 Net change in federal agency obligations	103	-1,100	0	892	-1,082	1,334	-1,390	231	956	73	1,569	-217	-1,163
<i>Reverse repurchase agreements</i>													
37 Gross purchases	0	0	0	0	0	0	0	0	0	0	0	0	0
38 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>Repurchase agreements</i>													
39 Gross purchases	0	0	0	0	0	0	0	0	0	0	0	0	0
40 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
41 Net change in triparty obligations	0	0	0	0	0	0	0	0	0	0	0	0	0
42 Total net change in System Open Market Account	20,021	-13,851	-1,689	5,325	-228	6,578	2,560	7,066	-5,552	-331	3,562	7,076	9,506

6. Federal Reserve open market transactions, 1996–2000—Continued

Millions of dollars

Type of transaction and maturity	1997												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
U.S. TREASURY SECURITIES¹													
<i>Outright transactions (excluding matched transactions)</i>													
Treasury bills													
1 Gross purchases	9,147	0	0	0	4,006	0	596	0	0	0	0	0	4,545
2 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
3 Exchanges	435,907	40,346	33,647	31,720	33,160	47,456	33,022	41,643	35,666	33,873	39,313	33,485	32,575
4 For new bills	435,907	40,346	33,647	31,720	33,160	47,456	33,022	41,643	35,666	33,873	39,313	33,485	32,575
5 Redemptions	0	0	0	0	0	0	0	0	0	0	0	0	0
Others within one year													
6 Gross purchases	5,549	0	619	0	0	383	494	0	0	644	0	1,462	1,947
7 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
8 Maturity shifts	41,716	2,481	5,086	3,143	2,006	4,170	1,476	4,359	7,487	1,546	3,193	5,220	1,548
9 Exchanges	-27,499	-550	-2,864	-1,534	-2,100	-4,229	-2,250	-1,087	-2,780	-2,382	-1,267	-4,126	-2,329
10 Redemptions	1,996	607	0	0	376	0	0	598	0	0	416	0	0
One to five years													
11 Gross purchases	20,080	0	506	2,861	1,924	1,102	2,797	0	0	2,697	400	3,323	4,471
12 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
13 Maturity shifts	-37,987	-2,481	-4,926	-3,143	-2,006	-3,189	-1,476	-4,359	-5,247	-1,546	-3,193	-4,872	-1,548
14 Exchanges	20,274	550	1,874	1,534	1,700	2,479	2,250	1,087	1,170	2,382	1,267	1,651	2,329
Five to ten years													
15 Gross purchases	3,449	0	698	0	0	734	499	0	0	0	370	535	613
16 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
17 Maturity shifts	-1,954	0	1,236	0	0	-981	0	0	-2,240	0	0	31	0
18 Exchanges	5,215	0	890	0	400	1,750	0	0	880	0	0	1,295	0
More than ten years													
19 Gross purchases	5,897	0	120	1,117	0	988	906	0	0	0	648	904	1,214
20 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
21 Maturity shifts	-1,775	0	-1,396	0	0	0	0	0	0	0	0	-379	0
22 Exchanges	2,360	0	450	0	0	0	0	0	730	0	0	1,180	0
All maturities													
23 Gross purchases	44,122	0	1,943	3,978	5,930	3,206	5,292	0	0	3,341	1,418	6,224	12,790
24 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
25 Redemptions	1,996	607	0	0	376	0	0	598	0	0	416	0	0
<i>Matched transactions</i>													
26 Gross purchases	3,591,210	286,367	251,867	291,386	303,056	287,121	293,526	307,101	317,008	311,153	316,425	272,474	353,726
27 Gross sales	3,593,530	284,940	254,741	291,087	301,177	287,718	293,028	309,578	315,439	312,083	318,485	269,586	355,668
<i>Repurchase agreements</i>													
28 Gross purchases	810,485	74,422	48,805	60,425	102,578	46,552	55,073	44,087	54,561	77,109	75,323	73,618	97,932
29 Gross sales	809,268	86,673	45,747	60,718	62,685	89,477	47,070	53,217	50,340	74,960	78,157	73,064	87,160
30 Net change in U.S. Treasury securities	41,022	-11,430	2,127	3,984	47,326	-40,316	13,793	-12,205	5,790	4,560	-3,893	9,666	21,620
FEDERAL AGENCY OBLIGATIONS													
<i>Outright transactions</i>													
31 Gross purchases	0	0	0	0	0	0	0	0	0	0	0	0	0
32 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
33 Redemptions	1,540	187	27	17	24	0	474	287	179	105	215	26	0
<i>Repurchase agreements</i>													
34 Gross purchases	160,409	17,668	9,795	14,300	10,178	7,954	8,401	10,437	13,131	9,796	15,639	23,054	20,056
35 Gross sales	159,369	17,995	9,454	14,830	10,285	7,096	9,131	10,811	11,252	11,196	15,157	20,976	21,186
36 Net change in federal agency obligations	-500	-514	314	-547	-131	858	-1,204	-661	1,700	-1,505	267	2,052	-1,130
<i>Reverse repurchase agreements</i>													
37 Gross purchases	0	0	0	0	0	0	0	0	0	0	0	0	0
38 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>Repurchase agreements</i>													
39 Gross purchases	0	0	0	0	0	0	0	0	0	0	0	0	0
40 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
41 Net change in triparty obligations	0	0	0	0	0	0	0	0	0	0	0	0	0
42 Total net change in System Open Market Account	40,522	-11,944	2,441	3,437	47,195	-39,458	12,589	-12,866	7,490	3,055	-3,626	11,718	20,490

6. Federal Reserve open market transactions, 1996–2000—Continued

Millions of dollars

Type of transaction and maturity	1998												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
U.S. TREASURY SECURITIES¹													
<i>Outright transactions (excluding matched transactions)</i>													
Treasury bills													
1 Gross purchases	3,550	0	0	0	3,550	0	0	0	0	0	0	0	0
2 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
3 Exchanges	450,835	41,371	35,495	34,025	46,802	35,190	32,830	40,312	34,607	33,140	40,712	34,957	41,393
4 For new bills	450,835	41,371	35,495	34,025	46,802	35,190	32,830	40,312	34,607	33,140	40,712	34,957	41,393
5 Redemptions	2,000	2,000	0	0	0	0	0	0	0	0	0	0	0
Others within one year													
6 Gross purchases	6,297	0	0	1,501	1,369	0	0	0	986	1,038	741	662	0
7 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
8 Maturity shifts	46,062	3,447	6,098	1,964	4,369	6,951	1,520	2,638	6,367	2,301	2,423	5,444	2,539
9 Exchanges	-49,434	-400	-6,128	-5,736	-2,601	-4,990	-5,084	-2,242	-8,964	-2,242	-400	-8,093	-2,555
10 Redemptions	2,676	478	0	0	286	0	0	1,311	0	0	602	0	0
One to five years													
11 Gross purchases	12,901	0	0	2,262	2,993	0	0	0	535	3,989	725	2,397	0
12 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
13 Maturity shifts	-37,777	-3,447	-3,213	-1,964	-4,369	-6,620	-1,520	-2,638	-2,168	-2,301	-2,423	-4,574	-2,539
14 Exchanges	37,154	0	3,383	5,736	2,201	2,270	5,084	1,842	5,828	2,242	0	6,013	2,555
Five to ten years													
15 Gross purchases	2,294	0	0	283	495	0	0	0	303	351	0	862	0
16 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
17 Maturity shifts	-5,908	0	-2,884	0	0	-331	0	0	-3,411	0	0	718	0
18 Exchanges	7,439	400	1,420	0	0	2,720	0	0	1,364	0	400	1,135	0
More than ten years													
19 Gross purchases	4,884	0	0	743	0	0	0	0	1,769	0	1,674	698	0
20 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
21 Maturity shifts	-2,377	0	0	0	0	0	0	0	-789	0	0	-1,589	0
22 Exchanges	4,842	0	1,325	0	400	0	0	400	1,772	0	0	945	0
All maturities													
23 Gross purchases	29,926	0	0	4,789	8,407	0	0	0	3,593	5,377	3,140	4,619	0
24 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
25 Redemptions	4,676	2,478	0	0	286	0	0	1,311	0	0	602	0	0
<i>Matched transactions</i>													
26 Gross purchases	4,430,457	332,581	326,813	364,307	372,587	367,934	369,358	390,481	346,245	380,594	402,581	358,438	418,538
27 Gross sales	4,434,358	332,795	326,235	364,537	372,572	368,281	370,569	388,339	348,318	382,063	400,995	359,256	420,397
<i>Repurchase agreements</i>													
28 Gross purchases	512,671	45,544	33,428	40,211	59,548	7,722	57,098	52,116	39,078	63,924	40,823	23,884	49,296
29 Gross sales	514,186	65,932	30,583	37,010	50,663	20,456	41,414	63,531	38,402	59,731	48,672	19,200	38,592
30 Net change in U.S. Treasury securities	19,835	-23,079	3,423	7,760	17,021	-13,081	14,473	-10,584	2,196	8,101	-3,725	8,484	8,845
FEDERAL AGENCY OBLIGATIONS													
<i>Outright transactions</i>													
31 Gross purchases	0	0	0	0	0	0	0	0	0	0	0	0	0
32 Gross sales	25	0	0	0	0	0	0	0	25	0	0	0	0
33 Redemptions	322	0	10	50	74	0	25	0	50	48	15	20	30
<i>Repurchase agreements</i>													
34 Gross purchases	284,316	12,488	9,615	17,685	13,547	1,575	14,548	11,236	33,431	18,486	51,471	51,419	48,815
35 Gross sales	276,266	13,872	8,776	18,342	13,042	3,300	12,913	12,341	30,625	19,953	50,032	48,785	44,285
36 Net change in federal agency obligations	7,703	-1,384	829	-707	431	-1,725	1,610	-1,105	2,731	-1,515	1,424	2,614	4,500
<i>Reverse repurchase agreements</i>													
37 Gross purchases	0	0	0	0	0	0	0	0	0	0	0	0	0
38 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>Repurchase agreements</i>													
39 Gross purchases	0	0	0	0	0	0	0	0	0	0	0	0	0
40 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
41 Net change in triparty obligations	0	0	0	0	0	0	0	0	0	0	0	0	0
42 Total net change in System Open Market Account	27,538	-24,463	4,252	7,053	17,452	-14,806	16,083	-11,689	4,927	6,586	-2,301	11,098	13,345

6. Federal Reserve open market transactions, 1996–2000—Continued

Millions of dollars

Type of transaction and maturity	1999												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
U.S. TREASURY SECURITIES¹													
<i>Outright transactions (excluding matched transactions)</i>													
Treasury bills													
1 Gross purchases	0	0	0	0	0	0	0	0	0	0	0	0	0
2 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
3 Exchanges	464,218	35,069	36,862	35,065	48,142	37,107	35,045	42,037	37,052	42,643	35,844	36,882	42,468
4 For new bills	464,218	35,069	36,862	35,065	48,142	37,107	35,045	42,037	37,052	42,643	35,844	36,882	42,468
5 Redemptions	0	0	0	0	0	0	0	0	0	0	0	0	0
Others within one year													
6 Gross purchases	11,895	0	2,103	1,060	1,677	1,421	880	951	429	960	0	964	1,450
7 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
8 Maturity shifts	50,590	2,865	5,578	3,015	3,768	3,768	2,740	3,279	7,669	3,468	3,831	6,675	3,936
9 Exchanges	-53,315	-400	-7,458	-5,956	-3,370	-4,607	-5,540	-368	-10,798	-2,125	-368	-10,150	-2,175
10 Redemptions	1,429	492	0	0	726	0	0	41	0	0	170	0	0
One to five years													
11 Gross purchases	19,731	0	2,752	2,428	3,362	4,442	948	0	1,272	0	0	1,014	3,514
12 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
13 Maturity shifts	-44,032	-2,865	-4,928	-3,015	-3,768	-3,768	-2,740	-3,279	-4,751	-3,468	-3,831	-3,685	-3,936
14 Exchanges	42,604	0	4,778	5,956	3,020	2,562	5,540	0	8,433	2,125	0	8,015	2,175
Five to ten years													
15 Gross purchases	4,303	0	335	346	945	1,584	65	0	447	0	0	0	581
16 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
17 Maturity shifts	-5,841	0	-650	0	0	0	0	0	-2,918	0	0	-2,273	0
18 Exchanges	7,583	400	1,340	0	0	2,045	0	373	1,290	0	0	2,135	0
More than ten years													
19 Gross purchases	9,428	615	0	2,404	262	2,890	0	0	1,075	0	0	925	1,257
20 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
21 Maturity shifts	-717	0	0	0	0	0	0	0	0	0	0	-717	0
22 Exchanges	3,139	0	1,340	0	350	0	0	0	1,075	0	374	0	0
All maturities													
23 Gross purchases	45,357	615	5,190	6,238	6,246	10,337	1,893	951	3,223	960	0	2,903	6,802
24 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
25 Redemptions	1,429	492	0	0	726	0	0	41	0	0	170	0	0
<i>Matched transactions</i>													
26 Gross purchases	4,413,430	365,779	324,078	393,267	384,270	356,960	380,872	347,067	374,032	348,014	332,708	317,537	488,845
27 Gross sales	4,431,685	363,604	322,669	394,865	381,908	358,362	380,464	346,747	373,159	350,151	330,856	318,294	510,605
<i>Repurchase agreements</i>													
28 Gross purchases	281,599	21,968	26,098	62,878	45,067	27,605	17,710	27,707	23,097	29,369	100	0	0
29 Gross sales	301,273	37,157	27,025	53,706	48,867	30,531	14,614	33,612	23,717	24,337	7,707	0	0
30 Net change in U.S. Treasury securities	5,999	-12,891	5,672	13,812	4,082	6,008	5,397	-4,675	3,476	3,855	-5,924	2,146	-14,959
FEDERAL AGENCY OBLIGATIONS													
<i>Outright transactions</i>													
31 Gross purchases	0	0	0	0	0	0	0	0	0	0	0	0	0
32 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
33 Redemptions	157	2	0	25	0	0	52	10	11	0	50	7	0
<i>Repurchase agreements</i>													
34 Gross purchases	360,069	23,577	37,416	35,731	20,623	38,167	32,786	46,941	61,968	53,224	9,636	0	0
35 Gross sales	370,772	31,744	36,067	34,009	22,937	36,962	32,104	48,840	56,053	47,963	24,092	0	0
36 Net change in federal agency obligations	-10,859	-8,169	1,349	1,697	-2,314	1,205	630	-1,909	5,904	5,261	-14,506	-7	0
<i>Reverse repurchase agreements</i>													
37 Gross purchases	0	0	0	0	0	0	0	0	0	0	0	0	0
38 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>Repurchase agreements</i>													
39 Gross purchases	304,989	0	0	0	0	0	0	0	0	0	68,061	81,350	155,578
40 Gross sales	164,349	0	0	0	0	0	0	0	0	0	45,501	54,470	64,378
41 Net change in triparty obligations	140,640	0	0	0	0	0	0	0	0	0	22,560	26,880	91,200
42 Total net change in System Open Market Account	135,780	-21,060	7,021	15,509	1,768	7,213	6,028	-6,584	9,380	9,116	2,130	29,019	76,241

6. Federal Reserve open market transactions, 1996–2000—Continued

Millions of dollars

Type of transaction and maturity	2000												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
U.S. TREASURY SECURITIES¹													
<i>Outright transactions (excluding matched transactions)</i>													
Treasury bills													
1 Gross purchases	8,676	0	0	0	2,294	0	0	1,825	531	231	779	2,507	509
2 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
3 Exchanges	477,904	37,029	38,607	48,459	37,141	36,386	44,008	33,718	42,797	37,006	38,142	45,182	39,428
4 For new bills	477,904	37,029	38,607	48,459	37,141	36,386	44,008	33,718	42,797	37,006	38,142	45,182	39,428
5 Redemptions	24,522	0	0	198	779	2,297	4,188	4,902	3,438	3,898	2,656	1,021	1,145
Others within one year													
6 Gross purchases	8,809	0	0	0	0	164	1,875	1,284	2,770	716	0	580	1,420
7 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
8 Maturity shifts	62,025	3,566	6,877	5,034	0	13,063	4,672	5,152	7,040	0	8,663	7,957	0
9 Exchanges	-54,656	-4,360	-6,688	-3,515	0	-12,633	-3,109	-3,333	-7,396	0	-6,608	-7,012	0
10 Redemptions	3,779	390	0	0	568	0	0	367	887	0	787	780	0
One to five years													
11 Gross purchases	14,482	160	0	740	1,723	890	706	2,259	2,508	2,385	734	1,332	1,045
12 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
13 Maturity shifts	-52,068	-3,566	-5,210	-5,034	0	-10,334	-4,672	-5,152	-3,439	0	-8,663	-5,997	0
14 Exchanges	46,177	4,045	4,348	3,515	0	10,063	3,109	3,333	5,418	0	6,608	5,737	0
Five to ten years													
15 Gross purchases	5,871	809	0	489	930	0	0	0	1,914	448	0	510	771
16 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
17 Maturity shifts	-6,801	0	-949	0	0	-1,552	0	0	-3,601	0	0	-699	0
18 Exchanges	6,585	316	1,170	0	0	2,570	0	0	1,254	0	0	1,275	0
More than ten years													
19 Gross purchases	5,833	1,069	0	330	0	528	1,151	500	727	547	982	0	0
20 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
21 Maturity shifts	-3,155	0	-717	0	0	-1,177	0	0	0	0	0	-1,261	0
22 Exchanges	1,894	0	1,170	0	0	0	0	0	724	0	0	0	0
All maturities													
23 Gross purchases	43,670	2,038	0	1,559	4,947	1,582	3,732	5,868	8,450	4,326	2,495	4,929	3,745
24 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
25 Redemptions	28,301	390	0	198	1,347	2,297	4,188	5,269	4,325	3,898	3,443	1,802	1,145
<i>Matched transactions</i>													
26 Gross purchases	4,399,257	492,277	340,127	401,404	336,103	357,355	368,396	344,935	381,349	335,321	344,920	351,391	345,680
27 Gross sales	4,381,188	471,663	339,585	401,841	334,751	356,640	369,739	344,384	381,475	334,530	346,428	351,232	348,917
<i>Repurchase agreements</i>													
28 Gross purchases	0	0	0	0	0	0	0	0	0	0	0	0	0
29 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
30 Net change in U.S. Treasury securities	33,439	22,262	542	923	4,952	-1	-1,800	1,150	3,999	1,219	-2,457	3,286	-637
FEDERAL AGENCY OBLIGATIONS													
<i>Outright transactions</i>													
31 Gross purchases	0	0	0	0	0	0	0	0	0	0	0	0	0
32 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
33 Redemptions	51	6	25	0	10	0	0	0	0	10	0	0	0
<i>Repurchase agreements</i>													
34 Gross purchases	0	0	0	0	0	0	0	0	0	0	0	0	0
35 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
36 Net change in federal agency obligations	-51	-6	-25	0	-10	0	0	0	0	-10	0	0	0
<i>Reverse repurchase agreements</i>													
37 Gross purchases	0	0	0	0	0	0	0	0	0	0	0	0	0
38 Gross sales	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>Repurchase agreements</i>													
39 Gross purchases	890,236	61,345	82,998	61,230	79,585	107,375	70,850	66,485	47,265	66,080	64,428	87,125	95,470
40 Gross sales	987,501	178,880	81,335	62,253	78,425	105,885	70,315	75,925	46,230	67,285	62,308	79,295	79,365
41 Net change in triparty obligations	-97,265	-117,535	1,663	-1,023	1,160	1,490	535	-9,440	1,035	-1,205	2,120	7,830	16,105
42 Total net change in System Open Market Account	-63,877	-95,279	2,180	-100	6,102	1,489	-1,265	-8,290	5,034	4	-337	11,116	15,468

7. Federal Reserve Banks, 1996–2000

A. Consolidated condition statement

Millions of dollars, end of month

Account	1996											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
ASSETS												
1 Gold certificate account	11,052	11,053	11,053	11,052	11,051	11,050	11,050	11,050	11,050	11,049	11,049	11,048
2 Special drawing rights certificate account	10,168	10,168	10,168	10,168	10,168	10,168	10,168	9,718	9,718	9,718	9,718	9,718
3 Coin	513	547	579	574	552	552	521	550	596	621	621	591
<i>Loans</i>												
4 To depository institutions	15	18	43	93	155	636	1,718	339	1,654	162	188	85
5 Other	0	0	0	0	0	0	0	0	0	0	0	0
6 Acceptances held under repurchase agreements	0	0	0	0	0	0	0	0	0	0	0	0
<i>Triparty obligations</i>												
7 Repurchase agreements—triparty ¹ ..	0	0	0	0	0	0	0	0	0	0	0	0
<i>Federal agency obligations²</i>												
8 Bought outright	2,634	2,634	2,526	2,444	2,428	2,388	2,336	2,336	2,309	2,247	2,237	2,225
9 Held under repurchase agreements ..	0	0	1,000	0	1,350	0	282	1,238	1,338	2,970	2,763	1,612
10 Total U.S. Treasury securities³ ..	378,208	376,519	380,952	381,806	387,050	391,000	397,836	391,329	390,924	392,917	400,210	410,878
11 Bought outright ³	378,208	376,519	377,056	381,806	381,346	383,914	382,378	386,955	383,910	385,087	392,662	390,907
12 Bills	184,355	182,666	183,202	185,262	184,801	187,370	185,833	186,694	183,650	184,826	192,401	190,647
13 Notes	149,785	148,885	148,885	150,102	150,102	150,102	150,102	152,392	152,392	152,392	150,922	150,922
14 Bonds	44,069	44,969	44,969	46,443	46,443	46,443	46,443	47,869	47,869	47,869	49,339	49,339
15 Held under repurchase agreements ..	0	0	3,896	0	5,704	7,086	15,458	4,374	7,014	7,830	7,548	19,971
16 Total loans and securities	380,857	379,171	384,521	384,343	390,983	394,025	402,173	395,242	396,226	398,296	405,397	414,800
17 Items in process of collection	6,374	4,791	4,197	8,452	4,007	4,152	6,143	4,100	2,521	5,646	3,609	12,761
18 Bank premises	1,134	1,140	1,150	1,158	1,171	1,182	1,190	1,197	1,207	1,215	1,221	1,233
<i>Other assets</i>												
19 Denominated in foreign currencies ⁴	19,798	20,212	19,985	19,705	19,561	19,554	20,183	20,036	19,484	19,511	19,338	19,264
20 All other ⁵	10,447	8,965	10,333	10,760	9,538	10,726	12,349	9,997	10,679	11,442	10,332	11,725
21 Total assets	440,344	436,048	441,986	446,211	447,032	451,409	463,777	451,890	451,481	457,498	461,286	481,140
LIABILITIES												
22 Federal Reserve notes	389,371	390,640	392,903	394,236	398,773	401,101	404,930	408,235	406,510	409,304	416,915	426,522
23 Reverse repurchase agreements— triparty ¹	0	0	0	0	0	0	0	0	0	0	0	0
24 Total deposits	33,903	27,927	32,301	31,975	30,901	32,804	38,332	25,846	29,331	29,753	27,450	33,325
25 Depository institutions	25,122	21,768	24,740	20,407	26,685	24,594	31,052	20,233	20,997	23,317	22,131	24,524
26 U.S. Treasury—General account ..	8,210	5,632	7,021	11,042	3,757	7,701	6,836	5,149	7,700	5,897	4,857	7,742
27 Foreign—Official accounts	165	209	191	166	160	183	166	171	265	176	170	167
28 Other	406	318	348	360	300	326	278	293	368	363	292	892
29 Deferred credit items	5,239	4,419	4,069	7,441	4,210	4,130	5,697	3,802	1,897	4,375	2,702	7,464
30 Other liabilities and accrued dividends ⁶	4,181	4,158	4,261	4,061	4,542	4,464	5,156	4,585	4,515	4,598	4,730	4,732
31 Total liabilities	432,693	427,144	433,534	437,713	438,426	442,499	454,116	442,468	442,252	448,031	451,796	472,043
CAPITAL ACCOUNTS												
32 Capital paid in	3,996	4,031	4,037	4,023	4,154	4,138	4,437	4,520	4,535	4,565	4,587	4,602
33 Surplus	3,654	3,945	3,966	3,957	3,960	3,966	3,966	3,966	3,958	3,860	3,860	4,496
34 Other capital accounts	1	928	449	518	492	806	1,257	936	736	1,042	1,043	0
35 Total liabilities and capital accounts	440,344	436,048	441,986	446,211	447,032	451,409	463,777	451,890	451,481	457,498	461,286	481,140
MEMO												
36 Marketable U.S. Treasury securities held in custody for foreign and international accounts	509,044	536,476	550,496	550,662	556,832	551,797	559,611	567,974	590,730	600,425	614,599	618,074

7. Federal Reserve Banks, 1996–2000—Continued

A. Consolidated condition statement—Continued

Millions of dollars, end of month

Account	1997											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
ASSETS												
1 Gold certificate account	11,048	11,051	11,050	11,051	11,051	11,050	11,051	11,050	11,050	11,050	11,051	11,047
2 Special drawing rights certificate account	9,400	9,400	9,200	9,200	9,200	9,200	9,200	9,200	9,200	9,200	9,200	9,200
3 Coin	703	740	673	619	531	492	484	485	526	532	495	460
<i>Loans</i>												
4 To depository institutions	30	36	3,998	156	571	1,894	411	468	313	175	90	2,035
5 Other	0	0	0	0	0	0	0	0	0	0	0	0
6 Acceptances held under repurchase agreements	0	0	0	0	0	0	0	0	0	0	0	0
<i>Triparty obligations</i>												
7 Repurchase agreements—triparty ¹	0	0	0	0	0	0	0	0	0	0	0	0
<i>Federal agency obligations²</i>												
8 Bought outright	2,038	2,011	1,994	1,970	1,970	1,496	1,209	1,030	925	711	685	685
9 Held under repurchase agreements	1,285	1,626	1,096	989	1,847	1,117	743	2,622	1,222	1,704	3,782	2,652
10 Total U.S. Treasury securities³	399,448	401,575	405,561	452,891	412,577	426,370	414,165	419,956	424,518	420,629	430,298	451,924
11 Bought outright ³	391,728	390,797	395,076	402,513	405,124	410,914	407,839	409,409	411,822	410,767	419,882	430,736
12 Bills	192,074	188,850	189,149	195,034	194,437	195,531	193,053	194,623	193,693	191,632	194,519	197,123
13 Notes	150,315	151,665	154,527	156,079	157,770	161,122	160,524	159,795	163,138	163,076	167,170	174,206
14 Bonds	49,339	50,282	51,399	51,399	52,916	54,261	54,261	54,991	54,991	56,059	58,193	59,407
15 Held under repurchase agreements	7,720	10,778	10,485	50,378	7,453	15,456	6,326	10,547	12,696	9,862	10,416	21,188
16 Total loans and securities	402,801	405,249	412,649	456,006	416,965	430,878	416,529	424,076	426,978	423,219	434,855	457,295
17 Items in process of collection	4,343	4,404	1,955	6,294	4,188	2,400	4,833	4,252	8,652	4,529	3,262	7,800
18 Bank premises	1,235	1,244	1,249	1,238	1,243	1,251	1,257	1,265	1,268	1,273	1,264	1,272
<i>Other assets</i>												
19 Denominated in foreign currencies ⁴	18,241	17,917	17,950	17,420	18,080	17,970	17,204	17,320	17,592	17,945	17,345	17,046
20 All other ⁵	11,494	10,203	11,076	14,606	10,727	13,295	12,976	11,302	12,822	13,728	12,384	13,726
21 Total assets	459,267	460,209	465,803	516,434	471,985	486,536	473,534	478,950	488,088	481,475	489,856	517,847
LIABILITIES												
22 Federal Reserve notes	414,299	417,564	420,357	422,329	426,718	429,124	430,492	434,827	433,581	436,780	446,357	457,469
23 Reverse repurchase agreements—triparty ¹	0	0	0	0	0	0	0	0	0	0	0	0
24 Total deposits	27,603	24,707	29,056	73,266	25,268	40,087	23,646	23,693	30,057	23,852	25,073	37,639
25 Depository institutions	20,307	18,876	21,845	20,534	19,592	23,219	18,132	18,497	21,791	18,709	19,271	30,838
26 U.S. Treasury—General account	6,770	5,258	5,945	52,215	5,174	16,368	5,014	4,700	7,692	4,616	5,127	5,444
27 Foreign—Official accounts	167	229	916	169	177	178	175	169	188	190	167	457
28 Other	359	345	350	348	325	321	325	327	386	337	509	900
29 Deferred credit items	3,981	3,803	1,574	5,862	3,962	1,808	4,611	4,286	7,914	4,515	2,866	7,239
30 Other liabilities and accrued dividends ⁶	4,618	4,691	4,661	5,551	5,187	5,029	4,919	5,005	4,947	4,936	4,908	4,846
31 Total liabilities	450,501	450,765	455,648	507,008	461,135	476,048	463,667	467,811	476,499	470,083	479,204	507,193
CAPITAL ACCOUNTS												
32 Capital paid in	4,676	4,725	4,762	4,796	4,828	5,050	5,087	5,150	5,227	5,279	5,314	5,433
33 Surplus	4,083	4,414	4,496	4,475	4,496	4,496	4,317	4,496	4,496	4,389	4,348	5,220
34 Other capital accounts	8	305	898	155	1,527	943	462	1,493	1,866	1,724	990	0
35 Total liabilities and capital accounts	459,267	460,209	465,803	516,434	471,985	486,536	473,534	478,950	488,088	481,475	489,856	517,847
MEMO												
36 Marketable U.S. Treasury securities held in custody for foreign and international accounts	625,260	644,307	653,897	648,245	643,549	632,925	634,814	642,699	637,992	624,722	618,612	602,834

7. Federal Reserve Banks, 1996-2000—Continued

A. Consolidated condition statement—Continued

Millions of dollars, end of month

Account	1998											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
ASSETS												
1 Gold certificate account	11,046	11,050	11,049	11,048	11,049	11,047	11,046	11,046	11,044	11,041	11,041	11,046
2 Special drawing rights certificate account	9,200	9,200	9,200	9,200	9,200	9,200	9,200	9,200	9,200	9,200	9,200	9,200
3 Coin	556	588	527	463	407	392	435	423	417	426	391	358
<i>Loans</i>												
4 To depository institutions	24	13	29	86	136	963	241	293	1,055	69	17	17
5 Other	0	0	0	0	0	0	0	0	0	0	0	0
6 Acceptances held under repurchase agreements	0	0	0	0	0	0	0	0	0	0	0	0
<i>Triparty obligations</i>												
7 Repurchase agreements—triparty ¹ ..	0	0	0	0	0	0	0	0	0	0	0	0
<i>Federal agency obligations²</i>												
8 Bought outright	685	675	625	551	551	526	526	451	403	388	368	338
9 Held under repurchase agreements ..	1,268	2,107	1,450	1,955	230	1,865	760	3,566	2,099	3,538	6,172	10,702
10 Total U.S. Treasury securities³ ..	428,843	432,264	440,028	457,053	443,977	458,454	447,878	450,077	458,182	454,465	462,961	471,815
11 Bought outright ³	428,043	428,619	433,182	441,322	440,980	439,773	440,612	442,135	446,047	450,179	453,991	452,141
12 Bills	194,909	195,488	195,258	198,823	198,476	197,264	199,407	197,334	195,864	197,450	196,631	194,772
13 Notes	173,727	172,400	176,436	180,586	180,590	180,594	178,887	178,826	184,186	185,033	187,888	187,895
14 Bonds	59,407	60,732	61,488	61,913	61,914	61,915	62,318	65,975	65,996	67,696	69,472	69,474
15 Held under repurchase agreements ..	800	3,645	6,846	15,731	2,997	18,681	7,266	7,942	12,135	4,286	8,970	19,674
16 Total loans and securities	430,820	435,058	442,131	459,645	444,893	461,807	449,404	454,386	461,738	458,460	469,517	482,872
17 Items in process of collection	5,185	4,488	9,691	4,997	5,165	10,126	4,677	2,465	6,454	4,702	2,899	6,933
18 Bank premises	1,273	1,275	1,279	1,284	1,287	1,290	1,289	1,293	1,295	1,293	1,294	1,300
<i>Other assets</i>												
19 Denominated in foreign currencies ⁴	17,019	17,203	16,711	17,132	16,995	17,366	17,282	17,601	18,448	19,573	18,943	19,767
20 All other ⁵	13,693	12,327	13,930	15,417	12,356	15,126	14,378	13,671	15,880	15,976	14,456	16,625
21 Total assets	488,792	491,188	504,519	519,187	501,352	526,355	507,711	510,087	524,476	520,672	527,740	548,101
LIABILITIES												
22 Federal Reserve notes	443,438	447,126	450,095	451,687	455,565	458,610	460,754	463,179	468,759	471,851	481,438	491,657
23 Reverse repurchase agreements—triparty ¹ ..	0	0	0	0	0	0	0	0	0	0	0	0
24 Total deposits	24,937	23,155	30,456	45,107	24,112	42,287	25,312	27,520	31,353	25,568	27,260	34,165
25 Depository institutions	18,826	17,525	24,445	16,570	17,954	23,651	20,239	20,321	25,706	20,592	21,493	26,306
26 U.S. Treasury—General account ..	5,552	5,037	5,490	28,014	5,693	18,140	4,648	6,704	4,952	4,440	5,219	6,086
27 Foreign—Official accounts	215	243	167	162	156	201	161	162	347	154	211	167
28 Other	343	349	354	360	309	296	264	332	349	380	337	1,605
29 Deferred credit items	4,449	4,652	8,260	5,500	4,931	8,385	4,816	1,968	6,711	5,012	2,463	5,924
30 Other liabilities and accrued dividends ⁶	4,635	4,696	4,601	5,155	4,993	4,850	4,818	4,750	4,637	4,518	4,456	4,450
31 Total liabilities	477,458	479,628	493,412	507,449	489,602	514,132	495,699	497,417	511,460	506,948	515,617	536,197
CAPITAL ACCOUNTS												
32 Capital paid in	5,477	5,478	5,471	5,475	5,721	5,791	5,822	5,866	5,910	5,920	5,931	5,952
33 Surplus	5,220	5,220	5,202	5,220	5,218	5,220	5,220	5,220	5,220	5,220	5,205	5,952
34 Other capital accounts	636	861	434	1,043	811	1,212	970	1,583	1,886	2,583	987	0
35 Total liabilities and capital accounts	488,792	491,188	504,519	519,187	501,352	526,355	507,711	510,087	524,476	520,672	527,740	548,101
MEMO												
36 Marketable U.S. Treasury securities held in custody for foreign and international accounts	607,873	605,360	613,236	604,758	606,393	600,373	595,603	573,571	564,692	576,334	596,157	594,076

7. Federal Reserve Banks, 1996–2000—Continued

A. Consolidated condition statement—Continued

Millions of dollars, end of month

Account	1999											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
ASSETS												
1 Gold certificate account	11,048	11,047	11,049	11,050	11,048	11,046	11,048	11,045	11,047	11,049	11,049	11,048
2 Special drawing rights certificate account	9,200	9,200	8,200	8,200	8,200	8,200	8,200	8,200	7,200	7,200	7,200	6,200
3 Coin	459	464	428	430	372	311	322	294	298	331	237	207
<i>Loans</i>												
4 To depository institutions	60	16	246	68	121	220	348	338	480	173	78	233
5 Other	0	0	0	0	0	0	0	0	0	0	0	0
6 Acceptances held under repurchase agreements	0	0	0	0	0	0	0	0	0	0	0	0
<i>Triparty obligations</i>												
7 Repurchase agreements—triparty ¹	0	0	0	0	0	0	0	0	0	22,560	49,440	140,640
<i>Federal agency obligations²</i>												
8 Bought outright	336	336	311	311	311	259	249	238	238	188	181	181
9 Held under repurchase agreements	2,535	3,884	5,606	3,292	4,497	5,179	3,280	9,195	14,456	0	0	0
10 Total U.S. Treasury securities³	458,924	464,594	478,416	482,503	488,535	493,966	489,298	492,773	496,644	490,738	492,910	477,963
11 Bought outright ³	454,439	461,036	465,686	473,573	482,531	484,866	486,103	490,198	489,037	490,738	492,910	477,963
12 Bills	196,948	198,357	196,759	199,121	197,719	198,127	198,447	199,320	197,183	199,035	198,278	176,517
13 Notes	187,403	191,126	194,968	199,721	207,108	208,855	209,771	210,829	211,801	211,273	213,270	218,467
14 Bonds	70,089	71,553	73,959	74,731	77,704	77,884	77,884	80,049	80,053	80,430	81,362	82,978
15 Held under repurchase agreements	4,485	3,558	12,730	8,930	6,004	9,100	3,195	2,575	7,607	0	0	0
16 Total loans and securities	461,855	468,830	484,578	486,174	493,463	499,624	493,175	502,544	511,817	513,659	542,609	619,017
17 Items in process of collection	5,325	5,176	7,097	5,248	5,658	7,765	5,087	9,328	5,649	4,726	9,245	6,524
18 Bank premises	1,299	1,302	1,303	1,310	1,315	1,321	1,327	1,332	1,336	1,344	1,353	1,365
<i>Other assets</i>												
19 Denominated in foreign currencies ⁴	19,235	18,702	15,171	15,034	14,860	14,799	15,498	15,845	16,105	16,251	16,292	16,140
20 All other ⁵	16,165	14,313	16,126	17,336	16,164	16,898	17,723	15,445	16,864	17,678	15,297	17,294
21 Total assets	524,586	529,034	543,952	544,782	551,080	559,964	552,378	564,033	570,317	572,239	603,282	677,795
LIABILITIES												
22 Federal Reserve notes	479,689	485,784	491,715	493,590	501,685	505,423	506,746	511,545	517,035	528,509	555,595	600,662
23 Reverse repurchase agreements—triparty ¹	0	0	0	0	0	0	0	0	0	0	0	0
24 Total deposits	23,680	21,798	28,316	28,623	26,577	29,527	22,112	24,750	28,759	20,420	20,517	53,760
25 Depository institutions	15,577	16,835	22,541	18,061	21,140	22,156	16,642	18,800	21,684	15,502	14,771	24,027
26 U.S. Treasury—General account	7,623	4,538	5,374	10,040	5,056	6,720	4,984	5,559	6,641	4,527	5,025	28,402
27 Foreign—Official accounts	234	200	166	260	157	410	257	166	243	189	501	71
28 Other	246	225	235	263	223	241	229	225	191	202	221	1,261
29 Deferred credit items	4,949	4,992	7,117	5,354	5,243	7,352	5,131	9,011	5,418	4,909	8,552	6,117
30 Other liabilities and accrued dividends ⁶	4,183	4,205	4,328	4,493	4,474	4,654	4,402	4,605	5,323	4,455	4,600	4,392
31 Total liabilities	512,501	516,779	531,475	532,062	537,979	546,956	538,391	549,911	556,535	558,293	589,265	664,931
CAPITAL ACCOUNTS												
32 Capital paid in	5,955	6,063	6,122	6,182	6,239	6,282	6,296	6,308	6,330	6,355	6,372	6,432
33 Surplus	5,943	5,872	5,944	5,952	5,952	5,952	5,952	5,952	5,952	5,952	5,952	6,432
34 Other capital accounts	188	320	411	586	911	775	1,739	1,863	1,499	1,639	1,694	0
35 Total liabilities and capital accounts	524,586	529,034	543,952	544,782	551,080	559,964	552,378	564,033	570,317	572,239	603,282	677,795
MEMO												
36 Marketable U.S. Treasury securities held in custody for foreign and international accounts	600,443	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

7. Federal Reserve Banks, 1996-2000—Continued

A. Consolidated condition statement—Continued

Millions of dollars, end of month

Account	2000											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
ASSETS												
1 Gold certificate account	11,048	11,048	11,048	11,048	11,048	11,046	11,046	11,046	11,046	11,046	11,046	11,046
2 Special drawing rights certificate account	6,200	6,200	6,200	5,200	5,200	4,200	4,200	4,200	3,200	3,200	3,200	2,200
3 Coin	357	422	483	569	599	699	754	760	831	887	901	949
<i>Loans</i>												
4 To depository institutions	130	109	236	240	431	512	628	597	372	248	136	110
5 Other	0	0	0	0	0	0	0	0	0	0	0	0
6 Acceptances held under repurchase agreements	0	0	0	0	0	0	0	0	0	0	0	0
<i>Triparty obligations</i>												
7 Repurchase agreements—triparty ¹ ..	23,105	24,768	23,745	24,905	26,395	26,930	17,490	18,525	17,320	19,440	27,270	43,375
<i>Federal agency obligations²</i>												
8 Bought outright	175	150	150	140	140	140	140	140	130	130	130	130
9 Held under repurchase agreements ..	0	0	0	0	0	0	0	0	0	0	0	0
10 Total U.S. Treasury securities³ ..	500,228	500,771	501,708	506,695	506,744	504,950	506,103	510,182	511,413	508,961	512,327	511,703
11 Bought outright ³	500,228	500,771	501,708	506,695	506,744	504,950	506,103	510,182	511,413	508,961	512,327	511,703
12 Bills	197,131	197,674	197,038	199,905	198,323	192,792	190,265	187,232	184,356	180,971	182,615	178,741
13 Notes	219,013	217,843	219,082	221,027	223,631	226,138	228,503	232,770	235,725	235,603	237,025	240,178
14 Bonds	84,084	85,254	85,588	85,763	84,791	86,020	87,335	90,180	91,332	92,387	92,687	92,784
15 Held under repurchase agreements ..	0	0	0	0	0	0	0	0	0	0	0	0
16 Total loans and securities	523,638	525,798	525,839	531,981	533,710	532,532	524,361	529,444	529,235	528,779	539,863	555,318
17 Items in process of collection	4,511	9,642	4,904	5,935	11,985	5,545	3,414	5,391	5,424	10,945	5,237	7,105
18 Bank premises	1,365	1,380	1,381	1,393	1,400	1,409	1,418	1,421	1,430	1,433	1,440	1,461
<i>Other assets</i>												
19 Denominated in foreign currencies ⁴	15,528	15,234	15,803	15,075	15,246	15,550	15,092	15,088	15,642	15,297	15,348	15,670
20 All other ⁵	17,949	15,633	16,988	18,526	15,707	17,056	18,600	16,755	18,817	19,616	17,083	19,766
21 Total assets	580,597	585,357	582,647	589,727	594,896	588,037	578,886	584,103	585,625	591,203	594,118	613,514
LIABILITIES												
22 Federal Reserve notes	538,768	536,839	534,854	535,249	541,590	541,912	539,396	541,806	538,816	542,479	549,627	563,450
23 Reverse repurchase agreements—triparty ¹ ..	0	0	0	0	0	0	0	0	0	0	0	0
24 Total deposits	21,789	20,548	22,866	29,741	27,416	25,028	22,006	21,855	26,399	22,793	20,621	25,792
25 Depository institutions	15,322	15,173	18,196	13,480	21,634	18,513	16,309	15,601	17,624	17,074	15,858	19,045
26 U.S. Treasury—General account ..	6,119	5,004	4,357	15,868	5,445	6,208	5,392	5,961	8,459	5,360	4,382	5,149
27 Foreign—Official accounts	82	129	125	142	110	105	76	79	139	115	104	216
28 Other	265	243	188	251	226	203	228	214	177	245	276	1,382
29 Deferred credit items	1,939	9,186	5,175	6,178	10,619	5,379	2,154	5,263	5,168	9,514	5,672	6,310
30 Other liabilities and accrued dividends ⁶	4,461	4,683	5,016	4,931	4,752	4,781	4,839	4,585	4,447	4,325	4,590	4,170
31 Total liabilities	566,957	571,256	567,911	576,100	584,377	577,099	568,394	573,508	574,830	579,111	580,510	599,723
CAPITAL ACCOUNTS												
32 Capital paid in	6,650	6,699	6,744	6,752	6,781	6,865	6,881	6,856	6,933	6,986	7,076	6,997
33 Surplus	6,314	6,404	6,431	6,259	2,679	2,679	2,615	2,679	2,679	2,679	2,679	6,794
34 Other capital accounts	676	999	1,561	617	1,058	1,395	995	1,060	1,184	2,426	3,853	0
35 Total liabilities and capital accounts	580,597	585,357	582,647	589,727	594,896	588,037	578,886	584,103	585,625	591,203	594,118	613,514
MEMO												
36 Marketable U.S. Treasury securities held in custody for foreign and international accounts	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

7. Federal Reserve Banks, 1996–2000—Continued

B. Federal Reserve note statement

Millions of dollars, end of month

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1996												
1 Federal Reserve notes outstanding (issued to Banks)	489,867	501,002	506,144	507,928	514,098	519,234	521,387	527,475	533,392	530,917	529,197	526,826
2 LESS: Held by Federal Reserve Banks	100,496	110,362	113,241	113,691	115,325	118,133	116,457	119,240	126,882	121,613	112,282	100,304
3 Federal Reserve notes, net	389,371	390,640	392,903	394,236	398,773	401,101	404,930	408,235	406,510	409,304	416,915	426,522
<i>Collateral held against notes, net</i>												
4 Gold certificate account	11,052	11,053	11,053	11,052	11,051	11,050	11,050	11,050	11,050	11,049	11,049	11,048
5 Special drawing rights certificate account	10,168	10,168	10,168	10,168	10,168	10,168	10,168	9,718	9,718	9,718	9,718	9,718
6 Other eligible assets	0	0	0	0	0	0	0	0	0	0	0	0
7 U.S. Treasury and agency securities	368,150	369,419	371,682	373,017	377,554	379,883	383,713	387,467	385,742	388,537	396,148	405,756
8 Total collateral	389,371	390,640	392,903	394,236	398,773	401,101	404,930	408,235	406,510	409,304	416,915	426,522
1997												
1 Federal Reserve notes outstanding (issued to Banks)	523,455	525,220	525,843	529,350	536,348	542,199	541,783	546,295	549,745	548,595	547,796	549,600
2 LESS: Held by Federal Reserve Banks	109,156	107,657	105,486	107,022	109,630	113,075	111,291	111,467	116,164	111,815	101,440	92,131
3 Federal Reserve notes, net	414,299	417,564	420,357	422,329	426,718	429,124	430,492	434,827	433,581	436,780	446,357	457,469
<i>Collateral held against notes, net</i>												
4 Gold certificate account	11,048	11,051	11,050	11,051	11,051	11,050	11,051	11,050	11,050	11,050	11,051	11,047
5 Special drawing rights certificate account	9,400	9,400	9,200	9,200	9,200	9,200	9,200	9,200	9,200	9,200	9,200	9,200
6 Other eligible assets	0	0	0	0	0	0	0	0	0	0	0	0
7 U.S. Treasury and agency securities	393,851	397,112	400,107	402,077	406,468	408,874	410,241	414,577	413,331	416,530	426,106	437,222
8 Total collateral	414,299	417,564	420,357	422,329	426,718	429,124	430,492	434,827	433,581	436,780	446,357	457,469
1998												
1 Federal Reserve notes outstanding (issued to Banks)	547,998	549,260	553,090	560,384	566,773	567,155	570,428	574,813	580,575	588,229	601,253	611,688
2 LESS: Held by Federal Reserve Banks	104,561	102,133	102,995	108,697	111,209	108,545	109,674	111,635	111,817	116,378	119,815	120,030
3 Federal Reserve notes, net	443,438	447,126	450,095	451,687	455,565	458,610	460,754	463,179	468,759	471,851	481,438	491,657
<i>Collateral held against notes, net</i>												
4 Gold certificate account	11,046	11,050	11,049	11,048	11,049	11,047	11,046	11,046	11,044	11,041	11,041	11,046
5 Special drawing rights certificate account	9,200	9,200	9,200	9,200	9,200	9,200	9,200	9,200	9,200	9,200	9,200	9,200
6 Other eligible assets	0	0	0	0	0	0	0	0	0	0	0	0
7 U.S. Treasury and agency securities	423,192	426,876	429,846	431,438	435,316	438,363	440,508	442,932	448,515	451,610	461,197	471,412
8 Total collateral	443,438	447,126	450,095	451,687	455,565	458,610	460,754	463,179	468,759	471,851	481,438	491,657

7. Federal Reserve Banks, 1996-2000--Continued

B. Federal Reserve note statement--Continued

Millions of dollars, end of month

Account	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1999												
1 Federal Reserve notes outstanding (issued to Banks)	625,230	641,086	665,942	687,900	710,687	726,892	746,929	780,358	827,075	827,249	825,379	821,959
2 Less: Held by Federal Reserve Banks	145,541	155,302	174,228	194,309	209,002	221,469	240,184	268,813	310,040	298,740	269,785	221,297
3 Federal Reserve notes, net	479,689	485,784	491,715	493,590	501,685	505,423	506,746	511,545	517,035	528,509	555,595	600,662
<i>Collateral held against notes, net</i>												
4 Gold certificate account	11,048	11,047	11,049	11,050	11,048	11,046	11,048	11,045	11,047	11,049	11,049	11,048
5 Special drawing rights certificate account	9,200	9,200	8,200	8,200	8,200	8,200	8,200	8,200	7,200	7,200	7,200	6,200
6 Other eligible assets	0	0	0	0	0	0	0	0	0	0	0	0
7 U.S. Treasury and agency securities	459,441	465,537	472,466	474,340	482,437	486,177	487,498	492,300	498,788	510,261	537,346	583,414
8 Total collateral	479,689	485,784	491,715	493,590	501,685	505,423	506,746	511,545	517,035	528,509	555,595	600,662
2000												
1 Federal Reserve notes outstanding (issued to Banks)	809,367	799,674	788,805	783,126	777,900	773,550	769,994	766,982	764,756	760,004	756,527	751,714
2 Less: Held by Federal Reserve Banks	270,599	262,835	253,951	247,877	236,310	231,639	230,598	225,175	225,940	217,525	206,900	188,264
3 Federal Reserve notes, net	538,768	536,839	534,854	535,249	541,590	541,912	539,396	541,806	538,816	542,479	549,627	563,450
<i>Collateral held against notes, net</i>												
4 Gold certificate account	11,048	11,048	11,048	11,048	11,048	11,046	11,046	11,046	11,046	11,046	11,046	11,046
5 Special drawing rights certificate account	6,200	6,200	6,200	5,200	5,200	4,200	4,200	4,200	3,200	3,200	3,200	2,200
6 Other eligible assets	0	0	0	0	0	0	0	0	0	0	0	0
7 U.S. Treasury and agency securities	521,520	519,590	517,606	519,001	525,342	526,665	524,150	526,560	524,570	528,233	535,381	550,205
8 Total collateral	538,768	536,839	534,854	535,249	541,590	541,912	539,396	541,806	538,816	542,479	549,627	563,450

7. Federal Reserve Banks, 1996–2000—Continued
C. Maturity distribution of loan and security holding

Millions of dollars, end of month⁷

Type of holding and maturity	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1996											
1 Total loans	15	18	43	93	155	636	1,718	339	1,654	162	188	85
2 Within fifteen days ⁸	15	16	36	59	75	510	1,555	247	1,508	79	140	75
3 Sixteen days to ninety days	0	2	7	33	80	127	163	92	145	83	48	11
4 91 days to 1 year	0	0	0	0	0	0	0	0	0	0	0	0
5 Total U.S. Treasury securities⁹ ..	378,208	376,519	380,952	381,806	387,050	391,000	397,836	391,329	390,924	392,917	400,210	410,878
6 Within fifteen days ⁸	20,294	4,962	8,963	15,945	2,926	4,410	28,057	3,250	7,494	11,381	7,741	27,846
7 Sixteen days to ninety days	84,103	87,722	99,039	91,464	98,950	99,558	86,783	92,893	91,276	83,090	92,763	89,036
8 Ninety-one days to one year	119,461	124,656	109,875	111,381	116,114	116,591	118,032	121,790	115,601	121,176	120,633	122,780
9 One year to five years	85,961	89,228	89,228	91,995	91,694	91,694	92,581	95,012	95,531	95,302	95,917	95,607
10 Five years to ten years	31,469	32,151	32,151	32,299	32,941	32,941	33,662	33,653	33,653	33,782	33,782	33,782
11 More than ten years	36,921	37,801	37,801	38,721	38,721	38,721	38,721	40,356	40,356	40,356	41,826	41,826
12 Total federal agency obligations ..	2,634	2,634	2,526	2,443	2,428	2,388	2,618	2,336	2,309	2,247	2,237	3,837
13 Within fifteen days ⁸	141	415	280	154	372	307	438	322	335	154	339	2,062
14 Sixteen days to ninety days	660	510	569	685	473	495	722	564	566	806	644	541
15 Ninety-one days to one year	617	615	600	577	575	610	492	484	477	275	242	232
16 One year to five years	664	543	526	512	512	485	475	475	440	520	520	520
17 Five years to ten years	527	527	527	492	472	467	467	467	467	467	467	457
18 More than ten years	25	25	25	25	25	25	25	25	25	25	25	25
1997												
1 Total loans	30	36	3,998	156	571	1,894	411	468	313	175	90	2,035
2 Within fifteen days ⁸	25	25	3,977	106	466	1,726	193	294	174	96	35	2,014
3 Sixteen days to ninety days	6	11	22	50	106	169	218	174	139	79	55	21
4 91 days to 1 year	0	0	0	0	0	0	0	0	0	0	0	0
5 Total U.S. Treasury securities⁹ ..	399,448	401,575	405,561	452,891	412,577	426,370	414,165	419,956	424,518	420,629	430,298	451,924
6 Within fifteen days ⁸	16,270	5,442	23,476	68,449	8,778	23,839	9,419	12,146	16,403	15,483	17,366	34,147
7 Sixteen days to ninety days	96,790	98,725	92,382	90,660	100,730	94,494	88,758	91,288	88,467	90,393	97,369	95,648
8 Ninety-one days to one year	117,103	117,893	118,597	120,653	127,057	129,694	139,787	143,510	141,248	140,643	137,454	137,886
9 One year to five years	93,677	91,130	92,381	94,000	94,392	95,315	93,174	90,614	91,956	90,291	92,328	95,028
10 Five years to ten years	33,782	36,607	36,608	37,012	38,516	39,016	39,016	37,657	37,658	38,429	40,292	40,907
11 More than ten years	41,826	41,000	42,117	42,117	43,105	44,011	44,011	44,741	44,741	45,389	47,094	48,308
12 Total federal agency obligations ..	3,323	2,011	3,090	2,959	3,797	2,613	2,130	3,757	1,929	2,415	1,547	3,337
13 Within fifteen days ⁸	1,446	320	1,378	1,141	2,301	1,392	922	2,727	1,004	1,730	862	2,652
14 Sixteen days to ninety days	679	455	500	604	434	281	185	106	76	0	10	60
15 Ninety-one days to one year	197	245	281	327	315	210	130	154	202	202	197	192
16 One year to five years	520	510	460	416	416	416	401	351	303	203	198	153
17 Five years to ten years	457	457	447	447	307	290	467	394	319	255	255	255
18 More than ten years	25	25	25	25	25	25	25	25	25	25	25	25
1998												
1 Total loans	24	13	29	86	136	963	241	293	1,055	69	17	17
2 Within fifteen days ⁸	21	4	17	62	78	859	107	176	973	19	4	17
3 Sixteen days to ninety days	2	9	12	25	58	104	134	117	82	51	12	0
4 91 days to 1 year	0	0	0	0	0	0	0	0	0	0	0	0
5 Total U.S. Treasury securities⁹ ..	428,843	432,264	440,028	457,053	443,977	458,454	447,878	450,077	458,182	454,465	462,961	471,815
6 Within fifteen days ⁸	9,133	12,674	20,423	21,350	5,745	27,389	20,804	15,104	20,310	8,752	16,007	20,832
7 Sixteen days to ninety days	104,808	103,213	94,170	91,141	102,385	93,433	98,052	92,231	90,644	100,244	100,695	99,127
8 Ninety-one days to one year	131,151	132,599	137,838	154,703	145,188	145,693	145,377	145,997	145,875	141,715	138,427	143,635
9 One year to five years	94,136	94,305	97,095	98,772	96,868	98,325	96,711	101,535	105,789	106,109	107,348	107,730
10 Five years to ten years	41,306	39,841	40,126	40,622	43,013	43,016	43,018	41,276	41,628	42,034	44,817	44,822
11 More than ten years	48,308	49,633	50,376	50,777	50,777	50,778	51,181	53,935	53,936	55,611	55,666	55,668
12 Total federal agency obligations ..	1,953	2,782	2,075	2,209	781	2,391	2,046	4,017	2,502	3,926	6,540	11,040
13 Within fifteen days ⁸	1,278	2,157	1,510	1,658	230	1,865	1,570	3,614	2,099	3,538	6,202	10,702
14 Sixteen days to ninety days	94	44	14	0	75	98	48	5	50	52	2	27
15 Ninety-one days to one year	150	150	175	175	125	104	114	120	75	93	100	75
16 One year to five years	151	151	126	126	126	99	104	93	93	58	51	61
17 Five years to ten years	255	255	225	225	200	200	185	185	185	185	185	175
18 More than ten years	25	25	25	25	25	25	25	0	0	0	0	0

7. Federal Reserve Banks, 1996–2000—Continued

C. Maturity distribution of loan and security holding—Continued

Millions of dollars, end of month⁷

Type of holding and maturity	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1999											
1 Total loans	60	16	246	68	121	220	348	338	480	173	78	233
2 Within fifteen days ⁸	58	16	243	40	75	149	228	189	330	106	46	207
3 Sixteen days to ninety days	2	0	3	28	46	71	120	149	149	66	30	20
4 91 days to 1 year	0	0	0	0	0	0	0	0	0	2	2	6
5 Total U.S. Treasury securities⁹ ..	458,924	464,594	478,416	482,503	488,535	493,966	489,298	492,773	496,644	490,738	492,910	477,963
6 Within fifteen days ⁸	10,051	9,593	26,785	13,804	9,132	24,353	7,883	11,197	10,704	7,085	8,277	4,632
7 Sixteen days to ninety days	110,149	111,495	98,303	103,293	106,365	92,490	107,061	100,038	96,836	105,645	102,802	91,919
8 Ninety-one days to one year	130,178	129,346	134,439	142,071	139,450	142,621	139,477	144,225	152,924	141,442	143,889	139,866
9 One year to five years	107,040	110,291	112,263	115,147	121,571	122,393	122,393	122,346	121,199	121,201	122,413	124,169
10 Five years to ten years	45,222	46,246	46,598	47,546	49,403	49,487	49,861	50,195	50,204	50,212	50,520	51,107
11 More than ten years	56,284	57,623	60,029	60,642	62,615	62,623	62,623	64,773	64,777	65,154	65,010	66,270
12 Total federal agency obligations ..	2,871	4,220	5,917	3,603	4,808	5,438	3,529	9,433	14,694	188	181	181
13 Within fifteen days ⁸	2,535	3,909	5,606	3,292	4,545	5,184	3,280	9,195	14,496	7	0	0
14 Sixteen days to ninety days	25	0	27	37	25	16	31	27	17	6	31	31
15 Ninety-one days to one year	81	106	79	79	68	68	48	41	51	45	20	20
16 One year to five years	55	30	30	20	20	20	20	20	10	10	10	10
17 Five years to ten years	175	175	175	175	150	150	150	150	120	120	120	120
18 More than ten years	0	0	0	0	0	0	0	0	0	0	0	0
	2000											
1 Total loans	130	109	236	240	431	512	628	597	372	248	136	110
2 Within fifteen days ⁸	101	81	203	178	311	307	369	398	221	152	86	96
3 Sixteen days to ninety days	29	28	33	63	120	206	259	199	151	96	49	14
4 91 days to 1 year	0	0	0	0	0	0	0	0	0	0	0	0
5 Total U.S. Treasury securities⁹ ..	500,228	500,771	501,708	506,695	506,744	504,950	506,103	510,182	511,413	508,961	512,327	511,703
6 Within fifteen days ⁸	20,547	13,372	3,674	6,882	15,491	1,038	13,568	4,891	8,978	12,494	4,706	18,053
7 Sixteen days to ninety days	100,224	106,030	114,085	117,248	105,584	118,287	108,730	111,192	116,776	109,123	119,433	108,961
8 Ninety-one days to one year	136,588	138,688	141,215	137,144	139,209	138,867	136,104	140,813	128,981	131,002	130,868	125,539
9 One year to five years	124,808	123,947	123,170	124,898	125,525	124,668	125,108	129,601	131,987	130,667	131,745	132,792
10 Five years to ten years	50,720	50,941	51,438	52,387	53,435	53,438	53,440	53,072	53,527	53,530	54,682	55,461
11 More than ten years	67,340	67,793	68,127	68,135	67,500	68,652	69,153	70,613	71,162	72,145	70,893	70,896
12 Total federal agency obligations ..	175	150	150	140	140	140	140	140	130	130	130	130
13 Within fifteen days ⁸	25	0	10	0	0	0	0	10	0	0	0	0
14 Sixteen days to ninety days	10	10	0	0	0	10	10	0	0	0	0	0
15 Ninety-one days to one year	10	10	10	10	10	0	0	0	0	0	0	0
16 One year to five years	10	10	10	10	10	10	10	10	30	30	130	130
17 Five years to ten years	120	120	120	120	120	120	120	120	100	100	0	0
18 More than ten years	0	0	0	0	0	0	0	0	0	0	0	0

8. Aggregate reserves of depository institutions and monetary base, 1996–2000

A. Adjusted for changes in reserve requirements¹

Billions of dollars, averages of daily figures

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1996												
SEASONALLY ADJUSTED												
1 Total reserves ²	55.86	54.61	55.30	55.18	54.05	54.15	53.39	52.17	51.32	50.03	49.76	50.15
2 Nonborrowed reserves ³	55.82	54.58	55.28	55.09	53.92	53.77	53.02	51.84	50.95	49.75	49.54	50.00
3 Nonborrowed reserves plus extended credit ⁴	55.82	54.58	55.28	55.09	53.92	53.77	53.02	51.84	50.95	49.75	49.54	50.00
4 Required reserves	54.39	53.76	54.16	54.06	53.14	53.04	52.37	51.22	50.27	49.03	48.70	48.74
5 Monetary base ⁵	434.69	432.81	435.89	437.03	437.69	440.08	442.58	444.68	446.09	446.74	448.59	451.71
NOT SEASONALLY ADJUSTED												
6 Total reserves ⁶	56.92	53.80	54.95	55.95	53.30	53.89	53.05	51.88	51.25	49.79	49.97	51.45
7 Nonborrowed reserves	56.88	53.76	54.93	55.86	53.17	53.50	52.68	51.55	50.89	49.50	49.76	51.30
8 Nonborrowed reserves plus extended credit ⁴	56.88	53.76	54.93	55.86	53.17	53.50	52.68	51.55	50.89	49.50	49.76	51.30
9 Required reserves ⁷	55.45	52.94	53.81	54.83	52.39	52.78	52.03	50.92	50.21	48.78	48.92	50.04
10 Monetary base ⁸	436.03	430.36	434.89	437.14	436.15	439.87	443.19	444.65	445.53	445.40	449.16	456.63
1997												
SEASONALLY ADJUSTED												
1 Total reserves ²	49.66	48.71	47.85	47.36	46.65	46.92	46.75	46.92	46.26	45.95	46.39	46.85
2 Nonborrowed reserves ³	49.61	48.67	47.70	47.09	46.40	46.55	46.34	46.32	45.82	45.69	46.24	46.52
3 Nonborrowed reserves plus extended credit ⁴	49.61	48.67	47.70	47.09	46.40	46.55	46.34	46.32	45.82	45.69	46.24	46.52
4 Required reserves	48.44	47.68	46.69	46.35	45.38	45.61	45.53	45.67	44.96	44.54	44.72	45.16
5 Monetary base ⁵	453.44	454.73	456.46	458.02	459.70	462.23	464.69	466.85	469.19	471.70	475.59	479.47
NOT SEASONALLY ADJUSTED												
6 Total reserves ⁶	50.61	48.06	47.58	47.92	46.04	46.66	46.44	46.71	46.13	45.71	46.58	48.01
7 Nonborrowed reserves	50.56	48.02	47.42	47.66	45.80	46.29	46.03	46.12	45.69	45.44	46.42	47.69
8 Nonborrowed reserves plus extended credit ⁴	50.56	48.02	47.42	47.66	45.80	46.29	46.03	46.12	45.69	45.44	46.42	47.69
9 Required reserves ⁷	49.38	47.03	46.41	46.91	44.78	45.34	45.23	45.46	44.83	44.30	44.91	46.33
10 Monetary base ⁸	455.47	452.47	455.08	457.98	458.13	461.60	465.29	466.94	468.32	470.35	476.56	484.98
1998												
SEASONALLY ADJUSTED												
1 Total reserves ²	46.67	45.73	45.86	46.13	45.52	45.43	44.91	44.95	44.48	44.46	44.49	45.18
2 Nonborrowed reserves ³	46.46	45.68	45.82	46.06	45.37	45.17	44.65	44.68	44.22	44.28	44.41	45.07
3 Nonborrowed reserves plus extended credit ⁴	46.46	45.68	45.82	46.06	45.37	45.17	44.65	44.68	44.22	44.28	44.41	45.07
4 Required reserves	44.88	44.20	44.51	44.74	44.25	43.81	43.54	43.42	42.78	42.88	42.87	43.67
5 Monetary base ⁵	481.99	483.51	485.17	487.20	488.94	491.75	494.48	497.86	502.05	506.21	509.71	513.49
NOT SEASONALLY ADJUSTED												
6 Total reserves ⁶	47.55	45.18	45.62	46.63	44.99	45.15	44.66	44.78	44.28	44.20	44.25	45.31
7 Nonborrowed reserves	47.34	45.12	45.57	46.56	44.84	44.89	44.40	44.51	44.03	44.03	44.17	45.19
8 Nonborrowed reserves plus extended credit ⁴	47.34	45.12	45.57	46.56	44.84	44.89	44.40	44.51	44.03	44.03	44.17	45.19
9 Required reserves ⁷	45.76	43.65	44.27	45.24	43.71	43.53	43.29	43.25	42.58	42.63	42.63	43.80
10 Monetary base ⁸	484.38	481.37	483.95	486.75	487.87	491.11	495.25	497.50	501.01	504.89	510.31	518.27

8. Aggregate reserves of depository institutions and monetary base, 1996–2000—Continued

A. Adjusted for changes in reserve requirements¹—Continued

Billions of dollars, averages of daily figures

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1999											
SEASONALLY ADJUSTED												
1 Total reserves ²	45.64	44.91	43.86	43.88	44.34	42.89	42.10	42.01	41.68	41.16	41.40	41.78
2 Nonborrowed reserves ³	45.43	44.80	43.79	43.71	44.22	42.74	41.79	41.67	41.34	40.88	41.17	41.46
3 Nonborrowed reserves plus extended credit ⁴	45.43	44.80	43.79	43.71	44.22	42.74	41.79	41.67	41.34	40.88	41.17	41.46
4 Required reserves	44.15	43.72	42.59	42.72	43.12	41.59	40.97	40.85	40.47	40.01	40.07	40.48
5 Monetary base ⁵	517.51	521.84	524.71	528.69	533.72	536.57	540.44	544.54	549.95	556.73	570.56	593.09
NOT SEASONALLY ADJUSTED												
6 Total reserves ⁶	46.75	45.54	43.28	43.69	44.93	42.45	41.90	41.86	41.50	40.94	41.20	41.89
7 Nonborrowed reserves	46.54	45.42	43.21	43.53	44.80	42.30	41.59	41.52	41.16	40.65	40.96	41.57
8 Nonborrowed reserves plus extended credit ⁴	46.54	45.42	43.21	43.53	44.80	42.30	41.59	41.52	41.16	40.65	40.96	41.57
9 Required reserves ⁷	45.26	44.34	42.01	42.53	43.70	41.15	40.78	40.70	40.29	39.78	39.87	40.59
10 Monetary base ⁸	519.98	519.91	523.57	527.82	533.12	535.96	541.08	543.91	548.49	555.76	572.04	600.72
2000												
SEASONALLY ADJUSTED												
1 Total reserves ²	43.20	41.57	40.31	40.78	41.00	39.88	40.12	39.64	39.38	39.01	39.02	38.44
2 Nonborrowed reserves ³	42.83	41.47	40.13	40.48	40.64	39.40	39.55	39.06	38.90	38.60	38.74	38.23
3 Nonborrowed reserves plus extended credit ⁴	42.83	41.47	40.13	40.48	40.64	39.40	39.55	39.06	38.90	38.60	38.74	38.23
4 Required reserves	41.18	40.46	39.10	39.63	40.03	38.77	38.98	38.62	38.26	37.86	37.71	37.01
5 Monetary base ⁵	591.86	574.30	571.47	572.49	574.14	575.31	576.96	577.52	578.30	579.62	581.40	583.82
NOT SEASONALLY ADJUSTED												
6 Total reserves ⁶	44.23	42.11	39.78	40.63	41.62	39.40	39.93	39.51	39.22	38.83	38.84	38.53
7 Nonborrowed reserves	43.86	42.00	39.60	40.33	41.26	38.93	39.36	38.93	38.74	38.41	38.56	38.32
8 Nonborrowed reserves plus extended credit ⁴	43.86	42.00	39.60	40.33	41.26	38.93	39.36	38.93	38.74	38.41	38.56	38.32
9 Required reserves ⁷	42.22	41.00	38.57	39.47	40.65	38.29	38.79	38.49	38.10	37.68	37.54	37.10
10 Monetary base ⁸	597.39	571.99	570.43	571.66	573.40	574.81	577.49	576.66	576.80	578.22	582.36	590.06

8. Aggregate reserves of depository institutions and monetary base, 1996–2000—Continued

B. Not adjusted for changes in reserve requirements⁹

Billions of dollars, averages of daily figures

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1996												
1 Total reserves ¹⁰	56.91	53.75	54.88	55.86	53.18	53.74	52.88	51.70	51.05	49.56	49.72	51.17
2 Nonborrowed reserves	56.87	53.72	54.86	55.77	53.05	53.36	52.52	51.36	50.68	49.28	49.51	51.02
3 Nonborrowed reserves plus extended credit ⁴	56.87	53.72	54.86	55.77	53.05	53.36	52.52	51.36	50.68	49.28	49.51	51.02
4 Required reserves	55.44	52.90	53.74	54.73	52.28	52.63	51.87	50.74	50.00	48.56	48.67	49.76
5 Monetary base ¹¹	441.98	436.34	440.82	443.00	442.22	445.97	449.30	450.88	451.76	451.93	455.86	463.40
6 Excess reserves ¹²	1.46	.86	1.14	1.12	.91	1.11	1.02	.96	1.05	1.01	1.05	1.42
7 Borrowings from the Federal Reserve .....	.04	.04	.02	.09	.13	.39	.37	.33	.37	.29	.21	.16
1997												
1 Total reserves ¹⁰	50.60	48.05	47.55	47.89	46.00	46.61	46.39	46.65	46.06	45.64	46.50	47.92
2 Nonborrowed reserves	50.55	48.01	47.40	47.63	45.76	46.24	45.98	46.05	45.62	45.37	46.34	47.60
3 Nonborrowed reserves plus extended credit ⁴	50.55	48.01	47.40	47.63	45.76	46.24	45.98	46.05	45.62	45.37	46.34	47.60
4 Required reserves	49.38	47.02	46.39	46.88	44.74	45.29	45.17	45.40	44.76	44.22	44.83	46.24
5 Monetary base ¹¹	462.64	459.59	462.11	464.99	465.20	468.71	472.52	473.95	475.26	477.22	483.45	491.79
6 Excess reserves ¹²	1.22	1.03	1.17	1.01	1.26	1.31	1.22	1.26	1.30	1.42	1.67	1.69
7 Borrowings from the Federal Reserve .....	.05	.04	.16	.26	.24	.37	.41	.60	.44	.27	.15	.32
1998												
1 Total reserves ¹⁰	47.56	45.17	45.59	46.59	44.95	45.09	44.60	44.72	44.20	44.12	44.16	45.21
2 Nonborrowed reserves	47.35	45.11	45.55	46.52	44.80	44.84	44.34	44.45	43.95	43.95	44.07	45.09
3 Nonborrowed reserves plus extended credit ⁴	47.35	45.11	45.55	46.52	44.80	44.84	44.34	44.45	43.95	43.95	44.07	45.09
4 Required reserves	45.77	43.64	44.24	45.21	43.68	43.48	43.23	43.19	42.50	42.55	42.54	43.70
5 Monetary base ¹¹	491.58	488.44	490.92	493.52	494.57	497.89	502.13	504.43	507.86	511.79	517.13	525.06
6 Excess reserves ¹²	1.79	1.53	1.35	1.39	1.27	1.62	1.37	1.53	1.70	1.57	1.62	1.51
7 Borrowings from the Federal Reserve .....	.21	.06	.04	.07	.15	.25	.26	.27	.25	.17	.08	.12
1999												
1 Total reserves ¹⁰	46.75	45.51	43.23	43.62	44.83	42.33	41.76	41.70	41.32	40.73	40.97	41.65
2 Nonborrowed reserves	46.54	45.39	43.16	43.45	44.70	42.19	41.45	41.36	40.98	40.45	40.74	41.33
3 Nonborrowed reserves plus extended credit ⁴	46.54	45.39	43.16	43.45	44.70	42.19	41.45	41.36	40.98	40.45	40.74	41.33
4 Required reserves	45.26	44.31	41.96	42.46	43.61	41.04	40.64	40.54	40.11	39.58	39.64	40.36
5 Monetary base ¹¹	527.55	527.04	530.49	534.49	539.92	542.82	548.07	550.78	555.42	562.74	579.00	608.02
6 Excess reserves ¹²	1.49	1.20	1.27	1.16	1.22	1.30	1.12	1.16	1.21	1.15	1.33	1.30
7 Borrowings from the Federal Reserve .....	.21	.12	.07	.17	.13	.15	.31	.34	.34	.28	.24	.32
2000												
1 Total reserves ¹⁰	44.24	42.10	39.75	40.60	41.59	39.36	39.88	39.46	39.16	38.77	38.78	38.47
2 Nonborrowed reserves	43.86	41.99	39.57	40.30	41.22	38.88	39.31	38.88	38.68	38.35	38.50	38.26
3 Nonborrowed reserves plus extended credit ⁴	43.86	41.99	39.57	40.30	41.22	38.88	39.31	38.88	38.68	38.35	38.50	38.26
4 Required reserves	42.22	40.98	38.54	39.44	40.61	38.25	38.74	38.44	38.04	37.62	37.48	37.05
5 Monetary base ¹¹	605.11	579.33	577.31	578.47	580.22	581.69	584.28	583.40	583.48	584.94	589.13	596.98
6 Excess reserves ¹²	2.02	1.11	1.21	1.16	.97	1.12	1.14	1.02	1.12	1.15	1.31	1.43
7 Borrowings from the Federal Reserve .....	.37	.11	.18	.30	.36	.48	.57	.58	.48	.42	.28	.21

9. Money stock and debt measures, 1996-2000

A. Seasonally adjusted

Billions of dollars, averages of daily figures

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1996											
<i>Measures¹</i>												
1 M1	1,122.2	1,117.4	1,122.0	1,123.7	1,115.8	1,115.0	1,112.5	1,101.8	1,095.8	1,083.1	1,080.0	1,080.5
2 M2	3,657.7	3,671.7	3,697.3	3,707.4	3,719.3	3,733.3	3,749.0	3,757.0	3,766.5	3,779.3	3,793.8	3,813.1
3 M3	4,659.5	4,688.3	4,722.1	4,738.4	4,775.4	4,798.8	4,826.0	4,845.6	4,873.7	4,913.7	4,934.2	4,972.4
4 Debt	13,738.1	13,801.5	13,877.3	13,946.9	14,006.4	14,069.0	14,142.1	14,201.1	14,257.8	14,316.0	14,377.7	14,433.5
<i>M1 components</i>												
5 Currency ²	372.7	372.1	374.1	375.5	377.0	379.4	382.3	385.0	387.1	389.3	391.4	393.9
6 Travelers checks ³	8.4	8.4	8.7	8.7	8.8	9.4	9.9	9.7	9.3	8.9	8.5	8.3
7 Demand deposits ⁴	394.6	397.0	402.6	405.4	407.6	410.2	411.1	406.0	405.9	400.6	402.3	402.3
8 Other checkable deposits ⁵ ..	346.4	340.0	336.7	334.1	322.4	316.0	309.2	301.2	293.5	284.3	277.8	276.0
<i>Nontransaction components</i>												
9 In M2 ⁶	2,535.5	2,554.3	2,575.3	2,583.7	2,603.5	2,618.3	2,636.5	2,655.2	2,670.7	2,696.2	2,713.8	2,732.6
10 In M3 only ⁷	1,001.8	1,016.5	1,024.8	1,031.0	1,056.1	1,065.5	1,077.0	1,088.5	1,107.2	1,134.4	1,140.4	1,159.3
<i>Commercial banks</i>												
11 Savings deposits, including												
MMDAs	792.7	803.4	815.7	819.0	829.4	837.4	846.1	859.4	868.0	882.8	894.9	904.3
12 Small time deposits ⁸	578.4	579.1	579.2	578.7	578.2	578.5	581.3	584.5	587.4	589.3	591.6	593.4
13 Large time deposits ^{9,10}	359.7	365.4	369.9	371.1	380.7	386.0	392.7	399.9	406.1	421.8	423.8	433.6
<i>Thrift institutions</i>												
14 Savings deposits, including												
MMDAs	357.6	358.9	358.5	361.6	366.3	366.7	367.7	366.6	367.0	368.4	366.8	366.7
15 Small time deposits ⁸	353.9	354.3	353.1	353.1	352.8	352.0	351.4	352.7	353.3	354.4	354.3	353.6
16 Large time deposits ⁹	75.7	75.3	74.3	74.4	74.3	74.5	75.3	76.4	77.1	78.0	78.5	78.2
<i>Money market mutual funds</i>												
17 Retail	453.0	458.6	468.8	471.3	476.9	483.7	490.0	492.0	495.0	501.4	506.1	514.6
18 Institution-only	269.5	277.2	282.7	284.2	286.5	290.9	297.7	303.7	309.0	311.1	316.8	322.9
<i>Repurchase agreements and eurodollars</i>												
19 Repurchase agreements ¹¹	200.3	200.6	200.2	202.2	216.1	213.4	211.8	210.4	214.1	216.2	212.5	210.4
20 Eurodollars ¹¹	96.7	98.0	97.7	99.1	98.4	100.7	99.5	98.1	100.9	107.3	108.8	114.2
<i>Debt components</i>												
21 Federal debt	3,638.5	3,654.7	3,679.7	3,693.4	3,703.6	3,714.0	3,734.6	3,748.6	3,751.8	3,762.6	3,774.0	3,781.3
22 Nonfederal debt	10,099.6	10,146.8	10,197.6	10,253.5	10,302.8	10,355.0	10,407.5	10,452.5	10,506.0	10,553.3	10,603.7	10,652.2
	1997											
<i>Measures¹</i>												
1 M1	1,080.4	1,076.5	1,072.0	1,066.5	1,062.3	1,066.2	1,067.7	1,070.9	1,065.3	1,062.3	1,066.2	1,073.4
2 M2	3,827.7	3,838.7	3,853.7	3,869.3	3,883.1	3,902.1	3,921.9	3,951.0	3,969.2	3,988.5	4,008.8	4,030.0
3 M3	5,002.0	5,034.8	5,072.5	5,112.5	5,138.4	5,167.6	5,222.3	5,272.4	5,308.5	5,349.0	5,388.4	5,432.3
4 Debt	14,471.2	14,526.2	14,596.0	14,680.5	14,742.6	14,784.3	14,845.6	14,917.8	14,999.7	15,075.2	15,149.6	15,228.0
<i>M1 components</i>												
5 Currency ²	396.2	398.3	400.8	402.6	405.4	407.7	410.0	412.2	414.7	417.3	420.7	424.3
6 Travelers checks ³	8.3	8.3	8.4	8.3	8.5	9.1	9.6	9.3	8.9	8.5	8.1	8.1
7 Demand deposits ⁴	402.5	401.8	400.8	396.7	395.9	398.4	399.4	400.9	393.1	390.1	392.4	395.4
8 Other checkable deposits ⁵ ..	273.5	268.0	262.0	258.9	252.5	251.0	248.7	248.5	248.6	246.3	245.1	245.7
<i>Nontransaction components</i>												
9 In M2 ⁶	2,747.2	2,762.2	2,781.8	2,802.8	2,820.8	2,835.9	2,854.2	2,880.1	2,903.9	2,926.2	2,942.5	2,956.6
10 In M3 only ⁷	1,174.4	1,196.1	1,218.7	1,243.3	1,255.3	1,265.5	1,300.4	1,321.3	1,339.2	1,360.5	1,379.6	1,402.3
<i>Commercial banks</i>												
11 Savings deposits, including												
MMDAs	913.4	921.0	932.2	940.2	946.9	952.6	959.5	971.5	987.2	1,002.5	1,010.9	1,021.1
12 Small time deposits ⁸	594.0	594.8	598.7	602.0	605.4	611.0	617.3	618.6	621.0	622.5	625.1	625.5
13 Large time deposits ^{9,10}	438.6	447.5	459.2	473.1	475.1	481.0	493.1	499.0	505.7	510.8	513.7	517.3
<i>Thrift institutions</i>												
14 Savings deposits, including												
MMDAs	367.1	368.2	368.8	369.7	375.7	376.1	375.9	376.3	376.0	376.8	375.9	376.8
15 Small time deposits ⁸	354.2	355.2	352.5	351.5	352.8	351.4	348.0	348.0	346.2	345.7	342.8	342.9
16 Large time deposits ⁹	80.0	80.4	79.6	79.8	80.4	81.3	82.7	83.7	84.2	84.7	85.0	85.5
<i>Money market mutual funds</i>												
17 Retail	518.6	523.0	529.5	539.3	540.0	544.8	553.5	565.7	573.6	578.7	587.8	590.2
18 Institution-only	325.2	332.7	341.1	343.1	348.2	355.2	364.2	370.9	379.8	385.0	386.7	395.2
<i>Repurchase agreements and eurodollars</i>												
19 Repurchase agreements ¹¹	212.9	215.4	215.2	220.4	220.1	219.2	228.7	231.7	231.0	243.4	253.3	254.3
20 Eurodollars ¹¹	117.7	120.1	123.7	126.8	131.5	128.8	131.8	136.1	138.5	136.7	141.0	150.0
<i>Debt components</i>												
21 Federal debt	3,777.4	3,780.8	3,793.5	3,803.1	3,796.4	3,790.0	3,796.7	3,802.4	3,806.5	3,805.3	3,799.9	3,800.4
22 Nonfederal debt	10,693.7	10,745.4	10,802.4	10,877.5	10,946.2	10,994.3	11,048.8	11,115.3	11,193.2	11,269.9	11,349.8	11,427.5

9. Money stock and debt measures, 1996–2000—Continued

A. Seasonally adjusted—Continued

Billions of dollars, averages of daily figures

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1998											
<i>Measures¹</i>												
1 M1	1,074.2	1,076.9	1,080.3	1,081.3	1,075.8	1,077.6	1,075.5	1,071.0	1,076.2	1,081.0	1,090.8	1,097.0
2 M2	4,053.5	4,086.2	4,112.4	4,134.8	4,158.1	4,185.2	4,206.2	4,230.2	4,271.6	4,314.0	4,352.9	4,384.1
3 M3	5,478.7	5,514.3	5,580.0	5,616.8	5,662.2	5,707.2	5,732.9	5,795.7	5,864.3	5,931.5	5,989.4	6,029.7
4 Debt	15,295.3	15,384.2	15,491.6	15,594.0	15,687.0	15,774.4	15,856.5	15,941.4	16,022.9	16,099.1	16,188.9	16,280.0
<i>M1 components</i>												
5 Currency ²	426.7	429.4	431.1	432.9	434.8	437.7	441.1	443.9	448.8	452.6	455.8	459.2
6 Travelers checks ³	8.1	8.0	8.1	8.1	8.2	8.7	9.2	8.9	8.7	8.6	8.3	8.2
7 Demand deposits ⁴	393.4	393.4	391.1	389.1	387.1	385.2	379.2	373.6	375.1	374.9	377.4	379.4
8 Other checkable deposits ⁵	246.1	246.0	250.0	251.2	245.7	245.9	245.9	244.6	243.6	245.0	249.2	250.1
<i>Nontransaction components</i>												
9 In M2 ⁶	2,979.3	3,009.3	3,032.1	3,053.5	3,082.3	3,107.6	3,130.7	3,159.2	3,195.4	3,233.0	3,262.1	3,287.1
10 In M3 only ⁷	1,425.2	1,428.1	1,467.6	1,482.0	1,504.1	1,522.0	1,526.7	1,565.5	1,592.7	1,617.5	1,636.5	1,645.6
<i>Commercial banks</i>												
11 Savings deposits, including MMDAs	1,032.9	1,047.0	1,057.1	1,071.1	1,080.3	1,091.5	1,107.8	1,123.5	1,138.2	1,154.6	1,170.0	1,185.8
12 Small time deposits ⁸	625.7	626.2	626.6	627.7	626.7	626.6	626.2	628.4	628.4	628.4	628.6	626.4
13 Large time deposits ^{9,10}	518.2	530.7	550.0	546.7	555.4	563.6	555.6	569.5	573.6	576.5	576.9	575.1
<i>Thrift institutions</i>												
14 Savings deposits, including MMDAs	378.2	383.1	386.6	386.6	395.0	397.0	399.9	401.7	403.0	407.6	411.4	414.1
15 Small time deposits ⁸	344.4	343.7	342.5	340.4	339.9	340.0	337.9	333.0	331.4	330.7	327.4	325.8
16 Large time deposits ⁹	86.8	86.6	85.8	86.3	85.5	86.3	86.0	86.3	87.2	88.4	88.1	88.7
<i>Money market mutual funds</i>												
17 Retail	598.1	609.3	619.3	627.6	640.5	652.5	658.9	672.8	694.4	711.8	724.7	735.1
18 Institution-only	403.9	408.9	418.4	433.3	446.1	458.1	464.6	476.5	490.5	509.8	525.3	535.5
<i>Repurchase agreements and eurodollars</i>												
19 Repurchase agreements ¹¹	264.0	255.8	272.4	275.3	274.6	269.9	272.1	279.3	285.9	285.4	290.1	294.5
20 Eurodollars ¹¹	152.3	146.2	141.1	140.4	142.6	144.1	148.5	154.0	155.4	157.3	156.1	151.8
<i>Debt components</i>												
21 Federal debt	3,797.2	3,794.2	3,799.4	3,796.2	3,787.7	3,788.9	3,789.3	3,788.9	3,780.8	3,768.6	3,759.8	3,751.1
22 Nonfederal debt	11,498.2	11,590.1	11,692.2	11,797.8	11,899.3	11,985.5	12,067.2	12,152.5	12,242.1	12,330.5	12,429.2	12,528.9
1999												
<i>Measures¹</i>												
1 M1	1,097.5	1,096.1	1,102.2	1,107.5	1,100.9	1,099.8	1,097.5	1,095.8	1,093.4	1,097.0	1,107.4	1,124.8
2 M2	4,406.1	4,433.5	4,445.0	4,468.2	4,493.5	4,515.2	4,542.0	4,559.8	4,576.6	4,598.0	4,624.2	4,651.8
3 M3	6,057.9	6,113.4	6,118.9	6,154.5	6,192.2	6,227.7	6,258.7	6,280.1	6,306.2	6,360.5	6,446.4	6,531.0
4 Debt	16,357.8	16,433.0	16,557.5	16,672.4	16,757.2	16,841.1	16,916.4	17,017.7	17,126.3	17,204.5	17,265.7	17,363.5
<i>M1 components</i>												
5 Currency ²	462.4	466.9	470.9	474.7	478.9	482.2	486.0	490.0	494.2	498.3	504.3	516.7
6 Travelers checks ³	8.2	8.1	8.2	8.1	8.3	8.8	9.1	9.0	8.7	8.4	8.1	8.2
7 Demand deposits ⁴	375.7	373.3	372.8	372.3	366.3	361.4	359.5	355.1	350.0	351.1	354.5	356.2
8 Other checkable deposits ⁵	251.2	247.8	250.4	252.3	247.5	247.5	242.9	241.7	240.5	239.1	240.4	243.6
<i>Nontransaction components</i>												
9 In M2 ⁶	3,308.6	3,337.4	3,342.8	3,360.7	3,392.5	3,415.4	3,444.4	3,464.0	3,483.2	3,501.0	3,516.8	3,527.0
10 In M3 only ⁷	1,651.9	1,679.9	1,673.9	1,686.3	1,698.7	1,712.5	1,716.7	1,720.3	1,729.6	1,762.5	1,822.2	1,879.2
<i>Commercial banks</i>												
11 Savings deposits, including MMDAs	1,198.1	1,211.9	1,215.3	1,227.1	1,241.1	1,251.9	1,265.8	1,275.9	1,285.7	1,292.5	1,292.4	1,287.2
12 Small time deposits ⁸	622.8	619.0	617.5	616.3	615.8	615.7	616.7	618.1	621.6	626.1	631.0	635.5
13 Large time deposits ^{9,10}	576.3	575.2	572.9	573.9	576.3	574.7	579.2	575.0	579.8	602.5	623.7	648.4
<i>Thrift institutions</i>												
14 Savings deposits, including MMDAs	419.0	425.8	429.2	430.1	441.5	447.6	454.3	456.3	455.7	454.1	452.7	449.0
15 Small time deposits ⁸	324.4	322.8	320.8	319.5	317.6	314.6	313.9	314.1	315.3	316.4	318.8	320.6
16 Large time deposits ⁹	90.0	89.4	89.0	88.8	88.6	88.8	89.0	90.0	90.4	90.4	91.2	91.3
<i>Money market mutual funds</i>												
17 Retail	744.2	758.0	760.0	767.7	776.5	785.5	793.8	799.5	804.9	811.8	821.9	834.7
18 Institution-only	539.9	553.2	554.1	565.9	573.0	578.1	577.7	585.6	588.4	599.5	615.3	628.1
<i>Repurchase agreements and eurodollars</i>												
19 Repurchase agreements ¹¹	295.6	307.8	299.8	296.4	299.3	306.1	306.9	310.3	313.3	314.0	326.2	338.2
20 Eurodollars ¹¹	150.0	154.2	158.2	161.3	161.5	164.8	163.9	159.5	157.7	156.1	165.8	173.3
<i>Debt components</i>												
21 Federal debt	3,742.3	3,722.5	3,721.8	3,716.8	3,702.4	3,704.6	3,710.0	3,713.8	3,701.6	3,683.5	3,658.8	3,660.1
22 Nonfederal debt	12,615.5	12,710.5	12,835.7	12,955.6	13,054.8	13,136.5	13,206.3	13,303.8	13,424.7	13,520.9	13,606.9	13,703.4

9. Money stock and debt measures, 1996–2000—Continued

A. Seasonally adjusted—Continued

Billions of dollars, averages of daily figures

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	2000											
<i>Measures¹</i>												
1 M1	1,123.3	1,109.2	1,113.7	1,117.9	1,106.7	1,105.3	1,103.4	1,099.4	1,096.0	1,096.2	1,087.1	1,088.1
2 M2	4,673.8	4,688.9	4,719.3	4,757.0	4,763.5	4,783.9	4,804.0	4,834.4	4,866.7	4,886.3	4,900.1	4,937.4
3 M3	6,573.0	6,606.6	6,677.9	6,729.8	6,762.3	6,813.0	6,863.5	6,924.1	6,978.3	7,002.9	7,030.2	7,114.3
4 Debt	17,434.9	17,491.0	17,603.5	17,702.0	17,774.4	17,860.9	17,932.7	17,994.2	18,071.3	18,119.0	18,196.2	18,282.4
<i>M1 components</i>												
5 Currency ²	524.8	517.9	516.0	516.7	518.7	520.9	522.4	523.5	524.6	526.2	527.6	529.9
6 Travelers checks ³	8.2	8.1	8.2	8.1	8.3	8.8	9.3	9.3	8.9	8.4	8.0	8.0
7 Demand deposits ⁴	346.7	341.6	344.9	344.0	336.6	333.6	332.0	326.1	323.3	321.4	313.4	311.2
8 Other checkable deposits ⁵ ..	243.5	241.7	244.6	249.1	243.1	241.9	239.6	240.5	239.2	240.2	238.1	239.0
<i>Nontransaction components</i>												
9 In M2 ⁶	3,550.6	3,579.6	3,605.5	3,639.1	3,656.8	3,678.6	3,700.6	3,735.0	3,770.7	3,790.1	3,813.0	3,849.3
10 In M3 only ⁷	1,899.1	1,917.7	1,958.6	1,972.8	1,998.8	2,029.2	2,059.5	2,089.7	2,111.6	2,116.6	2,130.0	2,176.9
<i>Commercial banks</i>												
11 Savings deposits, including MMDAs	1,287.9	1,301.7	1,306.7	1,320.2	1,322.4	1,331.6	1,345.5	1,362.3	1,384.1	1,389.8	1,403.2	1,422.2
12 Small time deposits ⁸	641.3	647.1	652.6	661.9	667.1	676.3	681.5	686.6	689.5	691.7	694.7	699.8
13 Large time deposits ^{9,10}	650.2	652.4	662.3	677.6	680.7	690.4	695.9	706.9	704.3	699.1	703.3	726.3
<i>Thrift institutions</i>												
14 Savings deposits, including MMDAs	446.7	448.9	450.6	446.5	452.3	451.9	452.2	454.6	454.6	456.2	454.8	451.6
15 Small time deposits ⁸	323.0	324.4	325.8	325.2	326.2	327.8	331.4	335.8	338.7	341.2	343.4	344.8
16 Large time deposits ⁹	94.0	94.3	94.4	94.4	94.6	96.9	99.3	101.0	102.2	103.6	103.8	103.1
<i>Money market mutual funds</i>												
17 Retail	851.7	857.6	869.9	885.3	888.7	891.0	890.0	895.6	903.9	911.3	916.9	930.9
18 Institution-only	641.9	644.4	664.0	669.2	680.4	692.0	714.7	731.0	749.0	757.5	766.7	783.1
<i>Repurchase agreements and eurodollars</i>												
19 Repurchase agreements ¹¹ ..	335.4	347.9	346.2	344.5	352.4	359.3	362.4	361.2	363.6	364.3	361.3	367.3
20 Eurodollars ¹¹	177.6	178.7	191.7	187.1	190.8	190.6	187.2	189.6	192.5	191.9	194.9	197.1
<i>Debt components</i>												
21 Federal debt	3,645.6	3,607.8	3,616.1	3,600.0	3,546.3	3,521.9	3,510.8	3,488.8	3,474.4	3,445.1	3,418.9	3,400.4
22 Nonfederal debt	13,789.4	13,883.3	13,987.4	14,102.0	14,228.1	14,339.0	14,422.0	14,505.4	14,596.9	14,673.9	14,777.3	14,882.1

9. Money stock and debt measures, 1996-2000—Continued

B. Not seasonally adjusted

Billions of dollars, averages of daily figures

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1996											
<i>Measures¹</i>												
1 M1	1,129.4	1,105.1	1,117.3	1,131.1	1,105.1	1,114.2	1,110.0	1,097.0	1,091.2	1,077.6	1,086.4	1,104.7
2 M2	3,661.4	3,656.7	3,704.4	3,731.2	3,699.9	3,731.1	3,745.3	3,754.4	3,757.4	3,765.3	3,797.9	3,834.8
3 M3	4,664.9	4,683.3	4,734.8	4,758.9	4,757.4	4,795.0	4,815.3	4,837.9	4,857.2	4,899.3	4,941.3	4,994.4
4 Debt	13,724.9	13,777.2	13,862.5	13,925.6	13,973.5	14,036.8	14,099.0	14,158.4	14,218.5	14,277.8	14,359.3	14,430.5
<i>M1 components</i>												
5 Currency ²	371.2	370.4	373.9	375.3	376.9	379.8	383.0	385.2	386.1	388.3	392.2	397.4
6 Travelers checks ³	8.7	8.7	8.9	8.9	8.9	9.1	9.3	9.2	9.1	8.9	8.7	8.6
7 Demand deposits ⁴	398.5	387.8	397.1	405.5	399.0	409.7	410.8	404.5	404.4	398.8	408.3	419.9
8 Other checkable deposits ⁵ ..	351.0	338.2	337.6	341.3	320.3	315.6	306.9	298.1	291.7	281.6	277.2	278.8
<i>Nontransaction components</i>												
9 In M2 ⁶	2,531.9	2,551.6	2,587.1	2,600.1	2,594.8	2,616.9	2,635.3	2,657.3	2,666.3	2,687.7	2,711.5	2,730.2
10 In M3 only ⁷	1,003.6	1,026.6	1,030.3	1,027.7	1,057.5	1,063.9	1,070.0	1,083.5	1,099.8	1,134.0	1,143.4	1,159.6
<i>Commercial banks</i>												
11 Savings deposits, including MMDAs	789.0	798.5	818.6	825.6	827.4	839.7	847.1	860.3	867.0	879.3	895.1	903.3
12 Small time deposits ⁸	578.6	579.7	579.6	579.1	578.0	578.5	581.6	584.2	586.8	589.3	591.3	592.7
13 Large time deposits ^{9,10}	354.8	364.5	370.9	370.3	383.1	387.0	391.9	398.7	406.0	423.9	426.4	433.1
<i>Thrift institutions</i>												
14 Savings deposits, including MMDAs	355.9	356.8	359.8	364.5	365.4	367.7	368.1	367.0	366.5	367.0	366.9	366.3
15 Small time deposits ⁸	354.0	354.7	353.4	353.3	352.7	352.0	351.6	352.5	353.0	354.5	354.1	353.2
16 Large time deposits ⁹	74.6	75.1	74.5	74.3	74.8	74.7	75.1	76.2	77.0	78.4	79.0	78.1
<i>Money market mutual funds</i>												
17 Retail	454.4	462.0	475.8	477.7	471.2	478.9	486.8	493.3	493.0	497.6	504.2	514.5
18 Institution-only	276.3	287.4	287.1	281.9	281.0	285.8	293.7	301.2	304.0	308.5	317.4	327.0
<i>Repurchase agreements and eurodollars</i>												
19 Repurchase agreements ¹¹	199.3	200.1	200.0	202.5	219.5	216.2	211.7	210.4	213.2	216.2	212.3	205.7
20 Eurodollars ¹¹	98.6	99.5	97.9	98.7	99.1	100.3	97.5	97.0	99.5	107.0	108.3	115.7
<i>Debt components</i>												
21 Federal debt	3,634.4	3,655.5	3,698.1	3,699.5	3,692.1	3,698.1	3,708.3	3,730.9	3,736.1	3,740.9	3,771.4	3,787.9
22 Nonfederal debt	10,090.6	10,121.7	10,164.4	10,226.2	10,281.4	10,338.7	10,390.7	10,427.5	10,482.5	10,536.9	10,587.9	10,642.6
1997												
<i>Measures¹</i>												
1 M1	1,086.3	1,065.2	1,067.5	1,073.1	1,053.6	1,064.1	1,065.3	1,068.7	1,059.1	1,057.1	1,073.6	1,096.9
2 M2	3,832.0	3,827.2	3,865.1	3,898.8	3,863.8	3,895.0	3,914.2	3,948.5	3,957.0	3,972.8	4,012.4	4,051.4
3 M3	5,008.6	5,036.9	5,093.1	5,139.9	5,122.1	5,158.4	5,203.4	5,260.1	5,284.5	5,329.8	5,395.0	5,457.7
4 Debt	14,458.9	14,504.2	14,583.6	14,656.9	14,700.0	14,739.3	14,790.1	14,862.9	14,945.9	15,024.6	15,124.4	15,222.4
<i>M1 components</i>												
5 Currency ²	394.9	396.9	400.3	402.7	405.4	407.6	410.5	412.6	413.4	416.4	421.6	428.1
6 Travelers checks ³	8.5	8.6	8.5	8.5	8.5	8.9	9.1	9.0	8.7	8.5	8.3	8.3
7 Demand deposits ⁴	406.0	393.1	396.0	397.4	388.5	396.9	398.9	401.0	390.2	387.9	399.2	412.4
8 Other checkable deposits ⁵ ..	277.0	266.6	262.7	264.6	251.2	250.7	246.8	246.1	246.8	244.2	244.6	248.2
<i>Nontransaction components</i>												
9 In M2 ⁶	2,745.6	2,761.9	2,797.6	2,825.6	2,810.2	2,830.9	2,848.9	2,879.8	2,897.9	2,915.7	2,938.8	2,954.5
10 In M3 only ⁷	1,176.6	1,209.7	1,228.0	1,241.2	1,258.2	1,263.4	1,289.2	1,311.6	1,327.5	1,357.0	1,382.6	1,406.3
<i>Commercial banks</i>												
11 Savings deposits, including MMDAs	910.0	916.2	936.1	950.5	944.8	954.2	960.0	971.6	985.0	997.5	1,010.3	1,020.4
12 Small time deposits ⁸	594.7	595.9	599.3	602.2	604.8	610.2	617.0	618.0	620.4	622.9	625.3	625.3
13 Large time deposits ^{9,10}	432.5	446.7	461.2	473.4	478.3	482.2	492.2	496.7	504.7	512.3	516.6	516.7
<i>Thrift institutions</i>												
14 Savings deposits, including MMDAs	365.8	366.2	370.4	373.7	374.9	376.7	376.2	376.4	375.2	375.0	375.6	376.5
15 Small time deposits ⁸	354.6	355.8	352.8	351.7	352.5	351.0	347.8	347.6	345.9	345.9	343.0	342.8
16 Large time deposits ⁹	78.9	80.2	79.9	79.9	81.0	81.5	82.5	83.3	84.0	84.9	85.4	85.4
<i>Money market mutual funds</i>												
17 Retail	520.6	527.9	539.1	547.6	533.2	538.7	547.9	566.2	571.4	574.4	584.5	589.5
18 Institution-only	332.5	344.7	347.6	341.3	342.1	349.7	357.1	366.0	372.9	381.6	387.5	402.3
<i>Repurchase agreements and eurodollars</i>												
19 Repurchase agreements ¹¹	212.6	216.2	215.7	220.3	223.9	221.5	228.0	231.3	229.4	242.1	253.1	249.5
20 Eurodollars ¹¹	120.1	121.9	123.6	126.3	132.9	128.5	129.3	134.4	136.5	136.2	139.9	152.3
<i>Debt components</i>												
21 Federal debt	3,773.4	3,783.0	3,815.4	3,810.3	3,781.3	3,766.2	3,759.9	3,774.3	3,780.4	3,774.4	3,792.1	3,805.8
22 Nonfederal debt	10,685.5	10,721.2	10,768.2	10,846.6	10,918.8	10,973.1	11,030.2	11,088.5	11,165.5	11,250.2	11,332.4	11,416.6

9. Money stock and debt measures, 1996-2000—Continued

B. Not seasonally adjusted—Continued

Billions of dollars, averages of daily figures

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1998											
<i>Measures¹</i>												
1 M1	1,079.4	1,065.5	1,075.2	1,086.9	1,070.0	1,074.3	1,073.5	1,068.6	1,070.0	1,076.8	1,097.3	1,120.4
2 M2	4,060.2	4,077.4	4,128.1	4,170.3	4,140.5	4,173.2	4,193.6	4,223.3	4,258.2	4,296.6	4,352.0	4,406.4
3 M3	5,490.3	5,523.2	5,608.8	5,652.6	5,649.4	5,691.8	5,703.5	5,774.5	5,832.6	5,905.4	5,992.8	6,061.9
4 Debt	15,282.9	15,362.6	15,478.5	15,564.9	15,633.5	15,716.9	15,788.2	15,873.1	15,955.3	16,034.1	16,149.8	16,267.5
<i>M1 components</i>												
5 Currency ²	425.4	428.0	430.6	432.8	435.2	437.4	441.8	443.5	447.5	451.7	456.5	463.3
6 Travelers checks ³	8.3	8.2	8.2	8.2	8.3	8.5	8.8	8.6	8.5	8.6	8.4	8.4
7 Demand deposits ⁴	396.7	384.6	385.9	389.4	381.7	382.7	378.9	374.1	372.4	373.3	383.5	395.9
8 Other checkable deposits ⁵ ..	249.0	244.6	250.5	256.5	244.9	245.7	244.1	242.4	241.6	243.2	248.8	252.8
<i>Nontransaction components</i>												
9 In M2 ⁶	2,980.9	3,011.9	3,052.8	3,083.3	3,070.5	3,098.9	3,120.1	3,154.7	3,188.1	3,219.8	3,254.8	3,286.0
10 In M3 only ⁷	1,430.1	1,445.8	1,480.8	1,482.3	1,508.9	1,518.6	1,509.9	1,551.1	1,574.4	1,608.9	1,640.8	1,655.5
<i>Commercial banks</i>												
11 Savings deposits, including MMDAs	1,030.5	1,041.8	1,061.6	1,084.7	1,078.5	1,092.9	1,107.9	1,122.0	1,135.4	1,148.2	1,167.7	1,186.0
12 Small time deposits ⁸	626.8	627.7	627.4	627.8	625.6	625.0	625.4	627.5	628.1	629.0	629.4	626.5
13 Large time deposits ^{9,10}	511.3	529.9	553.1	548.7	559.4	565.1	554.7	566.0	571.4	576.6	579.5	574.5
<i>Thrift institutions</i>												
14 Savings deposits, including MMDAs	377.4	381.2	388.3	391.5	394.3	397.5	399.9	401.1	402.1	405.4	410.6	414.2
15 Small time deposits ⁸	345.0	344.5	342.9	340.4	339.3	339.1	337.5	332.5	331.2	331.1	327.9	325.8
16 Large time deposits ⁹	85.6	86.5	86.3	86.7	86.1	86.5	85.9	85.8	86.9	88.4	88.5	88.6
<i>Money market mutual funds</i>												
17 Retail	601.3	616.7	632.7	638.8	632.8	644.4	649.4	671.6	691.4	706.1	719.1	733.5
18 Institution-only	413.9	423.3	426.3	432.2	439.7	450.9	452.4	468.8	479.8	504.9	527.7	547.5
<i>Repurchase agreements and eurodollars</i>												
19 Repurchase agreements ¹¹ ..	264.1	258.1	274.0	274.5	279.1	272.2	271.2	278.6	283.2	282.7	290.2	290.4
20 Eurodollars ¹¹	155.1	148.0	141.1	140.2	144.7	143.9	145.8	152.0	153.1	156.2	154.9	154.5
<i>Debt components</i>												
21 Federal debt	3,792.5	3,795.3	3,820.7	3,800.5	3,765.9	3,755.3	3,740.8	3,749.6	3,743.4	3,727.8	3,746.6	3,754.9
22 Nonfederal debt	11,490.5	11,567.2	11,657.8	11,764.4	11,867.7	11,961.6	12,047.4	12,123.5	12,212.0	12,306.3	12,403.2	12,512.5
1999												
<i>Measures¹</i>												
1 M1	1,103.0	1,084.3	1,096.6	1,112.6	1,095.4	1,097.2	1,096.7	1,092.7	1,086.3	1,095.3	1,113.3	1,148.3
2 M2	4,416.8	4,427.8	4,466.7	4,513.6	4,474.3	4,500.6	4,524.7	4,546.6	4,559.9	4,580.8	4,619.1	4,675.9
3 M3	6,078.7	6,131.9	6,157.8	6,200.9	6,177.5	6,207.9	6,219.7	6,250.2	6,267.0	6,329.6	6,445.4	6,568.6
4 Debt	16,346.9	16,413.8	16,544.9	16,638.4	16,692.9	16,772.9	16,841.7	16,946.7	17,055.5	17,139.1	17,233.0	17,355.0
<i>M1 components</i>												
5 Currency ²	461.4	465.6	470.5	474.9	478.8	482.1	486.7	489.3	492.4	497.8	505.0	521.5
6 Travelers checks ³	8.3	8.3	8.3	8.3	8.3	8.6	8.7	8.6	8.5	8.4	8.3	8.4
7 Demand deposits ⁴	379.2	364.3	367.2	372.1	361.5	359.3	359.9	355.2	347.2	351.4	359.8	371.8
8 Other checkable deposits ⁵ ..	254.0	246.1	250.6	257.4	246.8	247.4	241.3	239.5	238.2	237.8	240.3	246.6
<i>Nontransaction components</i>												
9 In M2 ⁶	3,313.9	3,343.4	3,370.2	3,401.0	3,378.9	3,403.3	3,428.0	3,453.9	3,473.6	3,485.5	3,505.8	3,527.6
10 In M3 only ⁷	1,661.8	1,704.1	1,691.1	1,687.3	1,703.2	1,707.4	1,695.0	1,703.6	1,707.1	1,748.8	1,826.3	1,892.8
<i>Commercial banks</i>												
11 Savings deposits, including MMDAs	1,196.8	1,205.9	1,220.4	1,244.9	1,238.8	1,253.4	1,265.7	1,272.5	1,282.0	1,285.3	1,288.9	1,288.8
12 Small time deposits ⁸	624.1	620.8	618.5	616.4	614.3	613.3	615.5	617.2	621.5	627.0	632.2	635.7
13 Large time deposits ^{9,10}	569.5	574.7	576.6	577.2	580.7	576.7	578.1	571.4	576.8	601.1	625.4	647.7
<i>Thrift institutions</i>												
14 Savings deposits, including MMDAs	418.5	423.7	431.0	436.4	440.7	448.1	454.3	455.1	454.4	451.6	451.5	449.6
15 Small time deposits ⁸	325.1	323.7	321.3	319.5	316.8	313.4	313.2	313.7	315.2	316.9	319.3	320.7
16 Large time deposits ⁹	89.0	89.4	89.6	89.3	89.3	89.1	88.9	89.4	89.9	90.2	91.4	91.2
<i>Money market mutual funds</i>												
17 Retail	749.4	769.4	779.0	783.8	768.3	775.1	779.4	795.4	800.4	804.7	814.0	832.8
18 Institution-only	555.2	572.7	564.2	564.7	565.7	568.1	560.8	575.9	574.6	592.5	618.7	643.2
<i>Repurchase agreements and eurodollars</i>												
19 Repurchase agreements ¹¹ ..	295.8	311.5	302.3	294.8	303.7	308.7	306.1	309.4	310.2	310.1	325.9	334.7
20 Eurodollars ¹¹	152.4	155.9	158.4	161.3	163.9	164.7	161.1	157.6	155.6	155.0	164.9	176.0
<i>Debt components</i>												
21 Federal debt	3,736.6	3,721.8	3,741.2	3,717.1	3,674.2	3,662.8	3,652.3	3,666.1	3,656.4	3,636.1	3,642.0	3,663.2
22 Nonfederal debt	12,610.2	12,692.0	12,803.7	12,921.3	13,018.7	13,110.1	13,189.4	13,280.6	13,399.2	13,503.1	13,590.9	13,691.8

9. Money stock and debt measures, 1996–2000—Continued

B. Not seasonally adjusted—Continued

Billions of dollars, averages of daily figures

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	2000											
<i>Measures¹</i>												
1 M1	1,126.4	1,096.8	1,108.1	1,124.9	1,100.4	1,102.6	1,104.0	1,095.9	1,090.5	1,093.6	1,093.3	1,112.3
2 M2	4,685.1	4,685.6	4,746.6	4,814.7	4,740.7	4,765.4	4,783.8	4,816.4	4,851.9	4,863.8	4,892.4	4,966.0
3 M3	6,599.8	6,631.2	6,727.4	6,788.3	6,744.0	6,787.4	6,818.0	6,886.9	6,936.2	6,960.7	7,025.9	7,159.7
4 Debt	17,428.2	17,476.8	17,592.0	17,668.1	17,708.8	17,789.8	17,854.4	17,919.1	17,998.3	18,057.1	18,166.0	18,273.5
<i>M1 components</i>												
5 Currency ²	522.9	516.5	515.9	517.4	518.7	521.0	523.1	522.4	523.3	524.9	528.2	535.2
6 Travelers checks ³	8.4	8.3	8.3	8.3	8.4	8.7	8.9	8.9	8.7	8.4	8.2	8.1
7 Demand deposits ⁴	349.0	332.3	339.3	345.3	331.1	331.2	333.8	326.0	321.4	321.5	318.7	326.5
8 Other checkable deposits ⁵	246.1	239.7	244.6	254.0	242.2	241.8	238.1	238.5	237.1	238.8	238.2	242.5
<i>Nontransaction components</i>												
9 In M2 ⁶	3,558.7	3,588.8	3,638.5	3,689.8	3,640.4	3,662.7	3,679.8	3,720.5	3,761.5	3,770.3	3,799.1	3,853.7
10 In M3 only ⁷	1,914.8	1,945.5	1,980.9	1,973.7	2,003.3	2,022.0	2,034.2	2,070.5	2,084.3	2,096.8	2,133.5	2,193.7
<i>Commercial banks</i>												
11 Savings deposits, including MMDAs	1,286.7	1,294.9	1,312.2	1,342.2	1,318.8	1,332.8	1,345.4	1,357.4	1,381.7	1,380.4	1,398.9	1,426.9
12 Small time deposits ⁸	642.6	649.1	653.9	662.2	665.1	673.0	679.9	685.7	689.5	692.7	696.1	700.0
13 Large time deposits ^{9,10}	643.7	652.4	667.2	682.2	686.2	693.2	694.4	702.3	699.9	696.1	704.4	725.6
<i>Thrift institutions</i>												
14 Savings deposits, including MMDAs	446.3	446.5	452.5	454.0	451.0	452.3	452.1	452.9	453.9	453.1	453.4	453.1
15 Small time deposits ⁸	323.7	325.4	326.5	325.3	325.2	326.2	330.6	335.3	338.7	341.7	344.1	345.0
16 Large time deposits ⁹	93.0	94.3	95.1	95.1	95.4	97.3	99.1	100.4	101.6	103.2	104.0	103.0
<i>Money market mutual funds</i>												
17 Retail	859.5	872.9	893.4	906.1	880.2	878.5	871.8	889.2	897.7	902.4	906.6	928.7
18 Institution-only	663.0	666.5	676.9	667.0	671.4	678.0	694.2	719.8	732.4	747.9	770.6	801.4
<i>Repurchase agreements and eurodollars</i>												
19 Repurchase agreements ¹¹	335.4	352.4	349.2	341.9	357.3	362.8	361.9	360.6	360.3	359.2	360.5	364.2
20 Eurodollars ¹¹	179.7	180.0	192.4	187.4	193.1	190.8	184.6	187.5	190.2	190.5	194.1	199.5
<i>Debt components</i>												
21 Federal debt	3,639.0	3,605.4	3,633.7	3,597.2	3,514.0	3,475.5	3,448.3	3,437.6	3,426.4	3,395.3	3,401.2	3,403.5
22 Nonfederal debt	13,789.3	13,871.4	13,958.2	14,070.9	14,194.8	14,314.2	14,406.1	14,481.5	14,571.9	14,661.7	14,764.9	14,870.0

10. Assets and liabilities of commercial banks in the United States, 1996–2000

A. All commercial banks

Billions of dollars, monthly averages of Wednesday figures

Account	1996											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Seasonally adjusted												
<i>Assets</i>												
1 Bank credit	3,625.8	3,647.7	3,645.5	3,662.8	3,670.0	3,677.6	3,692.9	3,690.5	3,705.5	3,722.7	3,743.0	3,758.8
2 Securities in bank credit	985.1	998.9	989.6	990.1	995.5	988.2	989.8	981.5	975.0	975.8	979.7	979.8
3 Treasury and agency securities ¹	695.6	707.7	700.4	697.3	701.4	700.0	703.1	701.4	701.5	701.6	701.9	700.4
4 Other securities	289.5	291.1	289.2	292.8	294.1	288.2	286.6	280.1	273.5	274.2	277.7	279.3
5 Loans and leases in bank credit ²	2,640.7	2,648.8	2,655.9	2,672.7	2,674.5	2,689.4	2,703.2	2,708.9	2,730.5	2,746.9	2,763.3	2,779.0
6 Commercial and industrial	730.8	733.8	736.0	741.8	746.5	750.4	755.7	758.2	768.7	775.7	780.6	787.5
7 Real estate	1,096.1	1,100.2	1,104.5	1,105.2	1,108.0	1,112.5	1,114.3	1,120.1	1,125.1	1,127.5	1,135.0	1,142.1
8 Revolving home equity	85.0	85.0	85.3	85.2	84.9	84.5	85.4	86.4	87.2	88.4	89.4	90.6
9 Other	1,011.1	1,015.2	1,019.2	1,020.0	1,023.1	1,028.0	1,028.9	1,033.7	1,037.9	1,039.1	1,045.6	1,051.5
10 Consumer	493.1	493.9	496.0	498.8	497.8	501.8	505.3	506.3	509.6	511.0	512.0	512.3
11 Security ³	84.7	83.9	81.9	83.6	79.1	78.9	76.9	73.3	74.2	74.0	75.8	75.1
12 Other loans and leases	236.1	237.0	237.5	243.3	243.2	245.8	250.9	251.0	252.9	258.7	259.9	262.0
13 Interbank loans	209.1	194.4	199.9	205.6	206.7	203.1	199.9	200.9	207.3	204.4	212.7	205.4
14 Cash assets ⁴	230.2	220.1	217.5	221.8	220.6	219.8	223.1	224.1	225.7	225.6	229.3	231.0
15 Other assets ⁵	242.0	245.2	242.3	245.3	248.0	255.1	260.6	265.5	265.0	256.2	261.4	261.0
16 Total assets⁶	4,250.4	4,250.7	4,248.4	4,278.6	4,288.6	4,299.0	4,319.5	4,323.8	4,346.4	4,352.4	4,390.0	4,399.7
<i>Liabilities</i>												
17 Deposits	2,697.4	2,683.3	2,701.0	2,710.4	2,724.0	2,735.6	2,749.3	2,765.8	2,782.8	2,825.2	2,841.5	2,865.0
18 Transaction	780.7	766.9	763.3	761.1	755.8	748.9	744.3	736.7	727.4	722.1	717.8	714.8
19 Nontransaction	1,916.7	1,916.4	1,937.7	1,949.3	1,968.2	1,986.7	2,005.0	2,029.1	2,055.4	2,103.1	2,123.7	2,150.1
20 Large time	416.5	421.9	425.0	429.0	439.7	442.8	449.9	457.8	473.8	516.4	523.0	533.2
21 Other	1,500.2	1,494.5	1,512.7	1,520.3	1,528.5	1,543.9	1,555.1	1,571.3	1,581.6	1,586.7	1,600.7	1,616.9
22 Borrowings	691.8	690.4	690.9	704.5	711.9	717.5	719.5	723.4	725.7	723.1	736.7	727.0
23 From banks in the U.S.	286.8	282.0	284.6	289.8	290.6	291.6	291.3	293.1	295.5	291.7	297.2	300.2
24 From others	405.0	408.4	406.2	414.7	421.4	425.9	428.2	430.3	430.1	431.4	439.5	426.7
25 Net due to related foreign offices	272.5	272.1	262.0	260.5	261.1	256.4	256.7	244.2	249.2	258.5	243.9	237.8
26 Other liabilities	238.4	239.3	232.1	235.8	227.2	234.9	235.6	229.4	224.6	205.2	214.5	223.0
27 Total liabilities	3,900.1	3,885.1	3,886.0	3,911.2	3,924.3	3,944.3	3,961.1	3,962.7	3,982.3	4,012.0	4,036.7	4,052.8
28 Residual (assets less liabilities)⁷	350.3	365.6	362.4	367.4	364.3	354.6	358.4	361.1	364.1	340.5	353.4	347.0
Not seasonally adjusted												
<i>Assets</i>												
29 Bank credit	3,628.4	3,643.0	3,640.2	3,669.8	3,671.4	3,678.0	3,683.3	3,679.4	3,700.6	3,722.5	3,751.3	3,774.0
30 Securities in bank credit	982.3	996.8	992.2	996.3	1,001.7	991.6	983.8	977.3	971.1	972.9	982.3	979.5
31 Treasury and agency securities ¹	692.4	706.1	704.0	704.2	707.4	701.9	698.6	697.7	697.8	699.0	703.3	698.9
32 Other securities	289.9	290.7	288.2	292.1	294.3	289.7	285.2	279.6	273.3	273.9	279.0	280.6
33 Loans and leases in bank credit ²	2,646.0	2,646.2	2,648.0	2,673.9	2,669.7	2,686.4	2,699.5	2,702.2	2,729.5	2,749.6	2,769.0	2,794.5
34 Commercial and industrial	728.9	734.5	738.9	747.5	750.4	751.6	754.6	752.4	765.3	774.6	780.4	787.2
35 Real estate	1,095.9	1,096.9	1,100.0	1,103.6	1,107.7	1,112.6	1,114.8	1,121.3	1,125.9	1,129.3	1,137.8	1,144.9
36 Revolving home equity	84.7	84.6	84.4	84.7	84.9	84.5	85.4	86.6	87.9	89.0	89.9	90.7
37 Other	1,011.2	1,012.3	1,015.6	1,018.9	1,022.9	1,028.1	1,029.4	1,034.7	1,037.9	1,040.3	1,047.9	1,054.2
38 Consumer	498.6	493.6	491.2	496.6	495.5	499.0	502.3	506.8	511.8	511.4	512.6	518.1
39 Security ³	85.6	87.1	83.2	84.8	76.1	77.4	75.5	69.9	71.9	74.7	77.2	78.6
40 Other loans and leases	237.0	234.1	234.7	241.0	240.0	245.7	252.3	251.8	254.6	259.7	261.0	265.8
41 Interbank loans	213.5	196.0	203.0	208.3	204.1	203.7	196.2	194.4	201.1	199.5	216.4	213.2
42 Cash assets ⁴	241.0	220.6	209.5	217.9	218.0	216.7	217.5	214.6	224.4	227.2	236.4	247.5
43 Other assets ⁵	242.3	245.6	241.9	245.1	248.2	255.0	259.8	264.7	264.8	254.5	261.4	265.1
44 Total assets⁶	4,268.6	4,248.6	4,237.6	4,284.4	4,285.1	4,296.6	4,299.8	4,295.8	4,333.4	4,347.3	4,409.0	4,443.3
<i>Liabilities</i>												
45 Deposits	2,703.8	2,681.2	2,696.7	2,723.7	2,716.9	2,728.4	2,735.9	2,744.4	2,775.1	2,817.8	2,858.0	2,898.5
46 Transaction	795.5	759.1	752.6	769.8	745.0	744.4	736.5	720.6	722.4	714.9	727.7	749.1
47 Nontransaction	1,908.3	1,922.2	1,944.0	1,953.9	1,971.9	1,983.9	1,999.4	2,023.8	2,052.8	2,102.9	2,130.2	2,149.3
48 Large time	416.7	423.1	425.2	427.6	441.1	442.0	446.8	454.6	471.2	516.9	526.3	537.3
49 Other	1,491.6	1,499.1	1,518.8	1,526.3	1,530.8	1,541.9	1,552.5	1,569.2	1,581.5	1,586.0	1,603.9	1,612.0
50 Borrowings	696.3	692.8	691.0	706.7	715.8	720.2	715.8	712.4	722.6	719.5	739.0	729.7
51 From banks in the U.S.	289.2	284.0	285.8	291.2	292.0	292.8	289.6	289.4	292.9	287.6	297.2	302.4
52 From others	407.2	408.8	405.2	415.6	423.8	427.4	426.2	423.1	429.7	431.8	441.7	427.3
53 Net due to related foreign offices	277.5	278.3	262.6	256.2	259.9	250.1	252.2	243.4	247.4	258.2	247.2	241.6
54 Other liabilities	240.2	242.0	232.1	233.3	228.0	232.5	233.5	228.6	223.3	205.6	216.4	224.1
55 Total liabilities	3,917.9	3,894.4	3,882.4	3,919.9	3,920.5	3,931.1	3,937.4	3,928.8	3,968.4	4,001.1	4,060.6	4,093.8
56 Residual (assets less liabilities)⁷	350.7	354.2	355.2	364.5	364.6	365.5	362.4	367.0	365.0	346.2	348.5	349.5

10. Assets and liabilities of commercial banks in the United States, 1996-2000—Continued

A. All commercial banks—Continued

Billions of dollars, monthly averages of Wednesday figures

Account	1997											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	3,797.9	3,839.9	3,857.0	3,895.8	3,913.2	3,938.2	3,981.1	3,996.3	4,014.0	4,045.5	4,081.3	4,100.1
2 Securities in bank credit	999.5	1,023.2	1,019.0	1,035.5	1,023.0	1,021.2	1,045.8	1,044.0	1,043.8	1,056.7	1,081.5	1,087.3
3 Treasury and agency securities ¹ ..	698.8	700.2	705.2	716.5	717.6	723.3	726.2	720.5	728.2	735.8	744.2	749.5
4 Other securities	300.7	323.0	313.8	319.0	305.4	297.9	319.6	323.5	315.6	320.9	337.3	337.9
5 Loans and leases in bank credit ² ..	2,798.4	2,816.7	2,838.0	2,860.3	2,890.2	2,917.1	2,935.4	2,952.3	2,970.2	2,988.8	2,999.8	3,012.7
6 Commercial and industrial	791.8	800.1	804.2	811.8	818.6	823.0	825.5	834.0	841.0	845.3	848.6	855.6
7 Real estate	1,147.8	1,150.8	1,163.3	1,177.0	1,187.3	1,200.8	1,208.4	1,213.5	1,225.6	1,234.8	1,243.0	1,247.6
8 Revolving home equity	91.2	91.6	93.4	95.3	96.6	98.4	99.5	100.6	101.7	102.7	103.6	104.6
9 Other	1,056.6	1,059.2	1,069.9	1,081.7	1,090.6	1,102.5	1,108.9	1,112.9	1,123.8	1,132.2	1,139.3	1,143.0
10 Consumer	514.3	513.6	509.7	506.9	509.8	512.8	513.5	513.3	509.5	504.5	504.3	502.1
11 Security ³	78.0	80.0	85.2	88.1	90.8	92.5	93.3	95.2	95.8	100.6	96.6	93.9
12 Other loans and leases	266.5	272.2	275.5	276.5	283.8	287.9	294.6	296.2	298.3	303.6	307.3	313.5
13 Interbank loans	203.3	206.9	212.5	210.6	214.9	186.6	181.6	189.3	195.9	195.8	201.3	211.1
14 Cash assets ⁴	229.0	231.5	235.7	241.8	240.1	244.2	244.5	255.6	252.2	260.6	272.1	260.8
15 Other assets ⁵	258.4	267.9	273.9	278.1	284.0	288.8	288.6	290.6	288.2	292.8	298.1	293.2
16 Total assets⁶	4,432.5	4,490.3	4,523.2	4,570.0	4,595.9	4,601.3	4,639.2	4,675.0	4,693.6	4,738.2	4,796.2	4,808.6
<i>Liabilities</i>												
17 Deposits	2,873.9	2,882.0	2,914.2	2,941.0	2,943.9	2,983.8	3,018.5	3,051.1	3,062.7	3,080.1	3,110.6	3,116.1
18 Transaction	709.0	702.9	694.1	693.5	687.7	689.2	689.3	699.0	684.7	687.5	694.3	688.3
19 Nontransaction	2,164.9	2,179.0	2,220.2	2,247.5	2,256.2	2,294.6	2,329.2	2,352.2	2,378.0	2,392.6	2,416.3	2,427.8
20 Large time	541.4	558.8	569.6	584.4	585.6	599.1	613.7	626.5	637.3	640.7	651.4	650.8
21 Other	1,623.5	1,620.3	1,650.6	1,663.1	1,670.6	1,695.4	1,715.5	1,725.7	1,740.7	1,751.9	1,764.9	1,777.0
22 Borrowings	735.7	747.7	758.4	789.3	792.2	774.7	776.3	790.0	805.2	835.6	845.1	853.1
23 From banks in the U.S.	296.5	295.3	303.3	314.2	311.7	286.5	281.5	292.7	298.0	297.6	301.9	308.3
24 From others	439.1	452.4	455.2	475.1	480.5	488.2	494.8	497.4	507.3	538.0	543.2	544.8
25 Net due to related foreign offices ..	238.3	232.5	223.5	221.2	243.6	231.1	223.2	212.3	209.5	198.1	190.1	200.9
26 Other liabilities	237.8	255.7	248.9	249.8	246.8	251.4	264.3	265.1	246.5	250.1	259.1	256.3
27 Total liabilities	4,085.6	4,117.8	4,145.1	4,201.3	4,226.5	4,241.0	4,282.3	4,318.6	4,324.0	4,364.0	4,405.0	4,426.4
28 Residual (assets less liabilities)⁷	346.9	372.4	378.1	368.7	369.3	360.4	356.9	356.4	369.7	374.2	391.2	382.2
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	3,805.2	3,836.9	3,852.2	3,901.6	3,913.3	3,935.7	3,968.2	3,981.6	4,005.8	4,046.3	4,093.5	4,120.0
30 Securities in bank credit	999.2	1,022.3	1,023.0	1,041.1	1,028.3	1,022.7	1,038.5	1,037.9	1,037.7	1,053.2	1,085.9	1,088.8
31 Treasury and agency securities ¹ ..	697.6	699.4	710.1	723.3	723.0	723.8	720.8	715.3	722.7	732.3	747.0	748.7
32 Other securities	301.5	322.9	312.9	317.8	305.3	298.9	317.8	322.6	315.1	320.9	339.0	340.1
33 Loans and leases in bank credit ² ..	2,806.0	2,814.6	2,829.2	2,860.5	2,885.0	2,913.0	2,929.7	2,943.7	2,968.0	2,993.1	3,007.6	3,031.1
34 Commercial and industrial	790.1	801.1	806.9	817.4	821.9	823.9	824.1	827.6	837.8	844.6	849.8	855.9
35 Real estate	1,147.8	1,147.4	1,158.7	1,175.2	1,187.2	1,200.7	1,208.4	1,215.1	1,226.5	1,236.8	1,246.3	1,250.8
36 Revolving home equity	90.9	91.2	92.4	94.6	96.5	98.4	99.7	101.0	102.7	103.5	104.2	104.8
37 Other	1,057.0	1,056.2	1,066.4	1,080.6	1,090.7	1,102.3	1,108.8	1,114.2	1,123.8	1,133.3	1,142.1	1,146.0
38 Consumer	520.5	513.5	504.8	504.6	507.9	509.9	510.2	513.9	511.7	504.1	504.4	507.8
39 Security ³	79.6	83.0	85.9	88.6	87.4	91.0	91.0	90.2	92.3	103.2	99.3	98.9
40 Other loans and leases	267.9	269.5	272.9	274.7	280.5	287.6	295.9	296.9	299.7	304.5	308.7	317.8
41 Interbank loans	207.3	208.2	215.8	213.5	212.9	186.9	177.9	182.9	189.7	191.6	205.6	218.6
42 Cash assets ⁴	240.0	231.9	226.8	237.9	237.7	240.2	237.3	244.6	249.7	262.3	279.9	279.1
43 Other assets ⁵	258.8	267.9	273.2	278.1	284.1	288.6	287.6	289.4	288.0	290.7	297.8	298.3
44 Total assets⁶	4,455.5	4,489.1	4,512.2	4,574.9	4,591.6	4,594.7	4,614.4	4,641.6	4,676.3	4,734.4	4,820.2	4,859.3
<i>Liabilities</i>												
45 Deposits	2,879.5	2,881.5	2,914.3	2,956.6	2,936.9	2,974.1	3,001.6	3,025.4	3,051.2	3,071.5	3,130.0	3,153.8
46 Transaction	723.1	695.1	685.3	702.5	677.5	685.9	682.0	682.6	679.3	679.8	703.2	722.1
47 Nontransaction	2,156.5	2,186.4	2,228.9	2,254.1	2,259.4	2,288.1	2,319.7	2,342.8	2,371.9	2,391.7	2,426.8	2,431.7
48 Large time	542.8	561.4	570.7	583.5	587.1	596.4	608.7	620.4	632.3	640.4	656.2	657.1
49 Other	1,613.7	1,625.0	1,658.2	1,670.6	1,672.3	1,691.7	1,710.9	1,722.4	1,739.7	1,751.3	1,770.6	1,774.6
50 Borrowings	742.5	749.9	759.2	792.1	797.8	776.7	770.5	774.7	800.9	831.7	849.8	857.0
51 From banks in the U.S.	299.9	297.3	305.3	316.2	313.7	287.2	279.4	287.6	293.6	292.7	302.6	311.3
52 From others	442.6	452.6	453.9	475.9	484.1	489.5	491.1	487.0	507.3	538.9	547.2	545.7
53 Net due to related foreign offices ..	243.4	240.2	223.7	215.7	241.9	225.0	218.1	211.3	208.6	198.3	192.9	205.4
54 Other liabilities	239.6	259.3	248.6	246.7	247.7	248.9	261.5	264.1	245.6	250.5	261.0	258.0
55 Total liabilities	4,105.1	4,130.8	4,145.7	4,211.1	4,224.3	4,224.7	4,251.6	4,275.5	4,306.3	4,352.0	4,433.8	4,474.2
56 Residual (assets less liabilities)⁷	350.4	358.3	366.5	363.8	367.3	370.0	362.7	366.1	370.1	382.4	386.4	385.1

10. Assets and liabilities of commercial banks in the United States, 1996-2000—Continued

A. All commercial banks—Continued

Billions of dollars, monthly averages of Wednesday figures

Account	1998											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Seasonally adjusted												
<i>Assets</i>												
1 Bank credit	4,156.7	4,188.5	4,224.0	4,230.7	4,251.6	4,273.0	4,294.0	4,350.6	4,401.3	4,497.3	4,529.7	4,538.6
2 Securities in bank credit	1,112.3	1,118.3	1,129.5	1,120.4	1,131.0	1,129.0	1,137.3	1,159.6	1,178.9	1,226.6	1,227.4	1,228.4
3 Treasury and agency securities ¹	759.1	766.7	777.2	767.6	772.7	760.9	763.6	772.9	769.0	777.0	789.3	793.9
4 Other securities	353.1	351.6	352.3	352.9	358.3	368.1	373.8	386.7	410.0	449.6	438.1	434.5
5 Loans and leases in bank credit ²	3,044.5	3,070.1	3,094.5	3,110.3	3,120.6	3,144.1	3,156.6	3,191.0	3,222.4	3,270.7	3,302.3	3,310.2
6 Commercial and industrial	868.0	875.4	878.7	875.4	887.2	899.3	904.8	912.6	920.6	942.2	951.9	949.6
7 Real estate	1,249.4	1,263.5	1,276.3	1,282.0	1,278.7	1,280.3	1,285.5	1,294.5	1,298.0	1,304.3	1,325.6	1,338.4
8 Revolving home equity	105.6	105.2	105.4	105.1	104.4	104.1	103.8	103.8	104.2	103.4	103.9	103.7
9 Other	1,143.8	1,158.3	1,170.9	1,176.9	1,174.2	1,176.3	1,181.7	1,190.8	1,193.8	1,200.9	1,221.7	1,234.7
10 Consumer	499.0	495.9	494.2	497.0	496.2	495.6	489.3	488.9	492.0	494.0	496.5	497.0
11 Security ³	113.3	115.9	119.1	121.7	124.1	129.6	133.1	139.7	143.3	152.6	147.3	143.8
12 Other loans and leases	314.7	319.4	326.1	334.1	334.4	339.3	343.9	355.3	368.4	377.6	381.1	381.5
13 Interbank loans	205.4	202.1	213.9	214.0	202.7	216.1	212.2	207.4	220.7	220.7	221.6	218.2
14 Cash assets ⁴	258.3	264.3	274.8	266.9	248.1	249.1	246.8	249.6	253.4	244.5	250.0	249.5
15 Other assets ⁵	294.8	304.0	298.4	310.6	314.4	313.7	316.8	323.9	329.1	327.7	336.5	334.9
16 Total assets⁶	4,858.7	4,902.2	4,954.3	4,965.0	4,959.4	4,994.4	5,012.4	5,074.3	5,147.1	5,232.1	5,279.9	5,283.3
<i>Liabilities</i>												
17 Deposits	3,119.4	3,143.4	3,189.6	3,199.1	3,205.4	3,235.5	3,219.9	3,257.0	3,278.9	3,297.6	3,327.5	3,330.8
18 Transaction	677.4	687.8	690.6	689.3	683.8	677.7	667.0	668.1	674.9	671.1	672.7	672.2
19 Nontransaction	2,442.0	2,455.7	2,499.0	2,509.7	2,521.6	2,557.8	2,552.9	2,589.0	2,604.0	2,626.5	2,654.8	2,658.6
20 Large time	649.5	664.5	687.6	686.4	691.7	705.1	687.7	703.2	709.6	719.0	725.3	714.1
21 Other	1,792.5	1,791.2	1,811.4	1,823.4	1,829.8	1,852.7	1,865.1	1,885.7	1,894.4	1,907.5	1,929.5	1,944.5
22 Borrowings	862.0	864.7	886.0	907.1	898.0	908.4	915.1	917.5	946.2	988.9	1,014.9	1,019.9
23 From banks in the U.S.	291.0	291.0	301.5	302.3	280.4	291.1	292.0	294.8	306.3	316.0	323.5	322.0
24 From others	571.0	573.7	584.5	604.8	617.6	617.3	623.0	622.7	639.9	672.9	691.4	697.8
25 Net due to related foreign offices	230.6	217.8	204.4	185.9	185.6	182.9	194.8	205.0	203.4	223.7	214.4	212.4
26 Other liabilities	264.5	268.4	267.0	269.8	268.0	276.1	285.0	297.7	304.7	316.8	302.7	306.7
27 Total liabilities	4,476.5	4,494.3	4,547.0	4,561.8	4,557.0	4,602.8	4,614.7	4,677.2	4,733.2	4,827.0	4,859.4	4,869.8
28 Residual (assets less liabilities)⁷	382.2	407.9	407.2	403.2	402.4	391.6	397.7	397.1	413.8	405.1	420.5	413.5
Not seasonally adjusted												
<i>Assets</i>												
29 Bank credit	4,167.7	4,187.9	4,220.7	4,234.6	4,249.2	4,267.5	4,276.4	4,331.4	4,390.7	4,500.5	4,547.3	4,567.5
30 Securities in bank credit	1,114.4	1,120.1	1,135.6	1,125.8	1,134.9	1,128.6	1,128.0	1,152.1	1,172.3	1,222.5	1,233.3	1,232.8
31 Treasury and agency securities ¹	759.9	768.5	784.2	774.5	777.0	759.9	757.0	766.5	763.1	772.4	792.8	794.0
32 Other securities	354.5	351.6	351.3	351.3	357.9	368.6	371.0	385.6	409.2	450.1	440.5	438.8
33 Loans and leases in bank credit ²	3,053.4	3,067.8	3,085.2	3,108.9	3,114.3	3,139.0	3,148.4	3,179.2	3,218.4	3,277.9	3,314.1	3,334.8
34 Commercial and industrial	866.1	876.2	881.2	881.1	890.3	900.4	903.3	905.8	917.6	941.7	952.7	950.5
35 Real estate	1,249.5	1,259.5	1,271.2	1,279.7	1,278.8	1,280.1	1,285.2	1,296.4	1,299.2	1,306.6	1,329.6	1,342.0
36 Revolving home equity	105.2	104.6	104.1	104.3	104.3	104.1	104.3	105.2	104.3	104.3	104.4	103.8
37 Other	1,144.3	1,154.9	1,167.1	1,175.4	1,174.5	1,176.0	1,181.1	1,192.2	1,194.0	1,202.4	1,225.2	1,238.2
38 Consumer	505.1	496.2	490.1	494.9	494.9	492.6	486.1	489.0	493.8	493.2	496.1	502.7
39 Security ³	116.5	119.4	119.4	121.1	119.8	127.2	128.6	132.1	138.0	158.1	152.4	152.7
40 Other loans and leases	316.3	316.5	323.2	332.1	330.6	338.7	345.1	355.9	369.7	378.3	383.3	386.9
41 Interbank loans	208.5	203.4	218.0	217.7	199.6	215.7	207.6	199.9	213.9	216.9	227.4	226.0
42 Cash assets ⁴	272.3	264.8	264.4	263.5	245.8	244.9	238.7	238.8	250.2	245.9	257.1	266.8
43 Other assets ⁵	295.7	303.9	297.6	310.7	314.4	313.9	315.9	322.2	329.0	325.1	336.2	340.5
44 Total assets⁶	4,888.0	4,903.5	4,944.0	4,969.5	4,951.6	4,984.4	4,981.1	5,034.9	5,126.1	5,230.6	5,310.1	5,343.0
<i>Liabilities</i>												
45 Deposits	3,126.3	3,145.7	3,192.3	3,217.0	3,195.7	3,224.1	3,200.1	3,227.6	3,263.5	3,287.3	3,348.7	3,372.8
46 Transaction	691.4	679.3	682.8	698.8	673.0	675.7	659.9	651.8	669.3	663.2	680.7	706.0
47 Nontransaction	2,434.9	2,466.3	2,509.5	2,518.2	2,522.7	2,548.4	2,540.2	2,575.7	2,594.2	2,624.1	2,668.0	2,666.8
48 Large time	653.2	669.9	689.6	686.3	692.6	700.3	681.0	694.8	702.4	717.0	731.4	722.4
49 Other	1,781.7	1,796.5	1,819.9	1,831.8	1,830.1	1,848.1	1,859.1	1,880.9	1,891.8	1,907.1	1,936.6	1,944.4
50 Borrowings	873.1	867.0	886.7	909.8	904.6	910.0	906.9	898.0	941.5	985.3	1,021.9	1,024.1
51 From banks in the U.S.	295.6	293.4	304.4	304.6	282.7	291.6	289.3	288.5	300.5	310.6	324.5	325.0
52 From others	577.5	573.6	582.3	605.1	621.9	618.4	617.6	609.5	641.0	674.7	697.4	699.1
53 Net due to related foreign offices	236.0	225.8	204.3	179.5	183.5	177.2	189.5	203.9	203.4	224.0	216.9	218.2
54 Other liabilities	266.7	272.1	266.3	266.4	269.2	273.8	281.8	296.8	304.1	317.0	304.6	308.8
55 Total liabilities	4,502.2	4,510.6	4,549.5	4,572.7	4,553.0	4,585.1	4,578.3	4,626.3	4,712.6	4,813.6	4,892.2	4,923.9
56 Residual (assets less liabilities)⁷	385.8	392.9	394.5	396.9	398.6	399.4	402.9	408.6	413.5	416.9	417.9	419.1

10. Assets and liabilities of commercial banks in the United States, 1996–2000—Continued

A. All commercial banks—Continued

Billions of dollars, monthly averages of Wednesday figures

Account	1999											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Seasonally adjusted												
<i>Assets</i>												
1 Bank credit	4,156.7	4,188.5	4,224.0	4,230.7	4,251.6	4,273.0	4,294.0	4,350.6	4,401.3	4,497.3	4,529.7	4,538.6
2 Securities in bank credit	1,112.3	1,118.3	1,129.5	1,120.4	1,131.0	1,129.0	1,137.3	1,159.6	1,178.9	1,226.6	1,227.4	1,228.4
3 Treasury and agency securities ¹	759.1	766.7	777.2	767.6	772.7	760.9	763.6	772.9	769.0	777.0	789.3	793.9
4 Other securities	353.1	351.6	352.3	352.9	358.3	368.1	373.8	386.7	410.0	449.6	438.1	434.5
5 Loans and leases in bank credit ²	3,044.5	3,070.1	3,094.5	3,110.3	3,120.6	3,144.1	3,156.6	3,191.0	3,222.4	3,270.7	3,302.3	3,310.2
6 Commercial and industrial	868.0	875.4	878.7	875.4	887.2	899.3	904.8	912.6	920.6	942.2	951.9	949.6
7 Real estate	1,249.4	1,263.5	1,276.3	1,282.0	1,278.7	1,280.3	1,285.5	1,294.5	1,298.0	1,304.3	1,325.6	1,338.4
8 Revolving home equity	105.6	105.2	105.4	105.1	104.4	104.1	103.8	103.8	104.2	103.4	103.9	103.7
9 Other	1,143.8	1,158.3	1,170.9	1,176.9	1,174.2	1,176.3	1,181.7	1,190.8	1,193.8	1,200.9	1,221.7	1,234.7
10 Consumer	499.0	495.9	494.2	497.0	496.2	495.6	489.3	488.9	492.0	494.0	496.5	497.0
11 Security ³	113.3	115.9	119.1	121.7	124.1	129.6	133.1	139.7	143.3	152.6	147.3	143.8
12 Other loans and leases	314.7	319.4	326.1	334.1	334.4	339.3	343.9	355.3	368.4	377.6	381.1	381.5
13 Interbank loans	205.4	202.1	213.9	214.0	202.7	216.1	212.2	207.4	220.7	220.7	221.6	218.2
14 Cash assets ⁴	258.3	264.3	274.8	266.9	248.1	249.1	246.8	249.6	253.4	244.5	250.0	249.5
15 Other assets ⁵	294.8	304.0	298.4	310.6	314.4	313.7	316.8	323.9	329.1	327.7	336.5	334.9
16 Total assets⁶	4,858.7	4,902.2	4,954.3	4,965.0	4,959.4	4,994.4	5,012.4	5,074.3	5,147.1	5,232.1	5,279.9	5,283.3
<i>Liabilities</i>												
17 Deposits	3,119.4	3,143.4	3,189.6	3,199.1	3,205.4	3,235.5	3,219.9	3,257.0	3,278.9	3,297.6	3,327.5	3,330.8
18 Transaction	677.4	687.8	690.6	689.3	683.8	677.7	667.0	668.1	674.9	671.1	672.7	672.2
19 Nontransaction	2,442.0	2,455.7	2,499.0	2,509.7	2,521.6	2,557.8	2,552.9	2,589.0	2,604.0	2,626.5	2,654.8	2,658.6
20 Large time	649.5	664.5	687.6	686.4	691.7	687.7	703.2	709.6	719.0	725.3	714.1	714.1
21 Other	1,792.5	1,791.2	1,811.4	1,823.4	1,829.8	1,852.7	1,865.1	1,885.7	1,894.4	1,907.5	1,929.5	1,944.5
22 Borrowings	862.0	864.7	886.0	907.1	898.0	908.4	915.1	917.5	946.2	988.9	1,014.9	1,019.9
23 From banks in the U.S.	291.0	291.0	301.5	302.3	280.4	291.1	292.0	294.8	306.3	316.0	323.5	322.0
24 From others	571.0	573.7	584.5	604.8	617.6	617.3	623.0	622.7	639.9	672.9	691.4	697.8
25 Net due to related foreign offices	230.6	217.8	204.4	185.9	185.6	182.9	194.8	205.0	203.4	223.7	214.4	212.4
26 Other liabilities	264.5	268.4	267.0	269.8	268.0	276.1	285.0	297.7	304.7	316.8	302.7	306.7
27 Total liabilities	4,476.5	4,494.3	4,547.0	4,561.8	4,557.0	4,602.8	4,614.7	4,677.2	4,733.2	4,827.0	4,859.4	4,869.8
28 Residual (assets less liabilities) ⁷	382.2	407.9	407.2	403.2	402.4	391.6	397.7	397.1	413.8	405.1	420.5	413.5
Not seasonally adjusted												
<i>Assets</i>												
29 Bank credit	4,167.7	4,187.9	4,220.7	4,234.6	4,249.2	4,267.5	4,276.4	4,331.4	4,390.7	4,500.5	4,547.3	4,567.5
30 Securities in bank credit	1,114.4	1,120.1	1,135.6	1,125.8	1,134.9	1,128.6	1,128.0	1,152.1	1,172.3	1,222.5	1,233.3	1,232.8
31 Treasury and agency securities ¹	759.9	768.5	784.2	774.5	777.0	759.9	757.0	766.5	763.1	772.4	792.8	794.0
32 Other securities	354.5	351.6	351.3	351.3	357.9	368.6	371.0	385.6	409.2	450.1	440.5	438.8
33 Loans and leases in bank credit ²	3,053.4	3,067.8	3,085.2	3,108.9	3,114.3	3,139.0	3,148.4	3,179.2	3,218.4	3,277.9	3,314.1	3,334.8
34 Commercial and industrial	866.1	876.2	881.2	881.1	890.3	900.4	903.3	905.8	917.6	941.7	952.7	950.5
35 Real estate	1,249.5	1,259.5	1,271.2	1,279.7	1,278.8	1,280.1	1,285.2	1,296.4	1,299.2	1,306.6	1,329.6	1,342.0
36 Revolving home equity	105.2	104.6	104.1	104.3	104.3	104.1	104.1	104.3	105.2	104.3	104.4	103.8
37 Other	1,144.3	1,154.9	1,167.1	1,175.4	1,174.5	1,176.0	1,181.1	1,192.2	1,194.0	1,202.4	1,225.2	1,238.2
38 Consumer	505.1	496.2	490.1	494.9	494.9	492.6	486.1	489.0	493.8	493.2	496.1	502.7
39 Security ³	116.5	119.4	119.4	121.1	119.8	127.2	128.6	132.1	138.0	158.1	152.4	152.7
40 Other loans and leases	316.3	316.5	323.2	332.1	330.6	338.7	345.1	355.9	369.7	378.3	383.3	386.9
41 Interbank loans	208.5	203.4	218.0	217.7	199.6	215.7	207.6	199.9	213.9	216.9	227.4	226.0
42 Cash assets ⁴	272.3	264.8	264.4	263.5	245.8	244.9	238.7	238.8	250.2	245.9	257.1	266.8
43 Other assets ⁵	295.7	303.9	297.6	310.7	314.4	313.9	315.9	322.2	329.0	325.1	336.2	340.5
44 Total assets⁶	4,888.0	4,903.5	4,944.0	4,969.5	4,951.6	4,984.4	4,981.1	5,034.9	5,126.1	5,230.6	5,310.1	5,343.0
<i>Liabilities</i>												
45 Deposits	3,126.3	3,145.7	3,192.3	3,217.0	3,195.7	3,224.1	3,200.1	3,227.6	3,263.5	3,287.3	3,348.7	3,372.8
46 Transaction	691.4	679.3	682.8	698.8	673.0	675.7	659.9	651.8	669.3	663.2	680.7	706.0
47 Nontransaction	2,434.9	2,466.3	2,509.5	2,518.2	2,522.7	2,548.4	2,540.2	2,575.7	2,594.2	2,624.1	2,668.0	2,666.8
48 Large time	653.2	669.9	689.6	686.3	692.6	700.3	681.0	694.8	702.4	717.0	731.4	722.4
49 Other	1,781.7	1,796.5	1,819.9	1,831.8	1,830.1	1,848.1	1,859.1	1,880.9	1,891.8	1,907.1	1,936.6	1,944.4
50 Borrowings	873.1	867.0	886.7	909.8	904.6	910.0	906.9	898.0	941.5	985.3	1,021.9	1,024.1
51 From banks in the U.S.	295.6	293.4	304.4	304.6	282.7	291.6	289.3	288.5	300.5	310.6	324.5	325.0
52 From others	577.5	573.6	582.3	605.1	621.9	618.4	617.6	609.5	641.0	674.7	697.4	699.1
53 Net due to related foreign offices	236.0	225.8	204.3	179.5	183.5	177.2	189.5	203.9	203.4	224.0	216.9	218.2
54 Other liabilities	266.7	272.1	266.3	266.4	269.2	273.8	281.8	296.8	304.1	317.0	304.6	308.8
55 Total liabilities	4,502.2	4,510.6	4,549.5	4,572.7	4,553.0	4,585.1	4,578.3	4,626.3	4,712.6	4,813.6	4,892.2	4,923.9
56 Residual (assets less liabilities) ⁷	385.8	392.9	394.5	396.9	398.6	399.4	402.9	408.6	413.5	416.9	417.9	419.1

10. Assets and liabilities of commercial banks in the United States, 1996-2000—Continued

A. All commercial banks—Continued

Billions of dollars, monthly averages of Wednesday figures

Account	2000											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	4,799.8	4,840.4	4,885.6	4,940.2	5,004.7	5,032.9	5,070.8	5,109.4	5,161.3	5,147.1	5,168.1	5,219.0
2 Securities in bank credit	1,270.2	1,270.0	1,275.7	1,291.0	1,308.7	1,302.7	1,309.1	1,315.8	1,331.7	1,316.2	1,312.2	1,335.4
3 Treasury and agency securities ¹ ..	812.3	816.4	816.1	817.8	820.1	818.4	817.9	811.4	805.6	795.4	787.1	789.7
4 Other securities	457.8	453.6	459.5	473.2	488.6	484.2	491.2	504.4	526.1	520.8	525.1	545.6
5 Loans and leases in bank credit ² ..	3,529.6	3,570.4	3,610.0	3,649.1	3,696.0	3,730.3	3,761.7	3,793.6	3,829.7	3,830.9	3,855.9	3,883.6
6 Commercial and industrial	1,010.6	1,025.1	1,033.1	1,040.3	1,058.9	1,064.6	1,069.6	1,077.2	1,080.0	1,081.0	1,084.0	1,088.9
7 Real estate	1,497.2	1,513.6	1,534.8	1,556.7	1,579.0	1,597.8	1,614.7	1,626.8	1,639.4	1,640.6	1,652.5	1,658.8
8 Revolving home equity	104.9	106.5	108.7	112.7	114.8	116.2	120.1	121.4	122.8	124.7	127.5	130.1
9 Other	1,392.3	1,407.1	1,426.1	1,444.0	1,464.3	1,481.5	1,494.6	1,505.4	1,516.6	1,515.9	1,525.0	1,528.7
10 Consumer	498.7	502.1	505.5	508.6	511.3	517.7	520.3	528.2	531.2	530.6	536.8	541.5
11 Security ³	141.5	141.3	143.4	147.4	148.6	152.8	153.9	153.3	168.5	163.9	165.2	171.8
12 Other loans and leases	381.7	388.4	393.2	396.2	398.2	397.3	403.2	408.1	410.6	414.8	417.4	422.7
13 Interbank loans	221.4	229.1	225.2	223.9	227.9	225.8	241.2	245.7	238.9	246.5	245.2	250.3
14 Cash assets ⁴	278.7	278.7	272.1	283.9	282.3	284.6	288.1	288.3	286.1	285.7	274.1	285.5
15 Other assets ⁵	380.7	372.5	373.0	372.2	374.9	364.6	380.3	383.3	383.0	395.0	383.9	380.9
16 Total assets⁶	5,621.4	5,661.7	5,696.7	5,760.5	5,829.8	5,847.9	5,919.2	5,964.8	6,007.0	6,012.0	6,008.7	6,071.8
<i>Liabilities</i>												
17 Deposits	3,541.8	3,546.3	3,572.7	3,626.5	3,631.2	3,670.2	3,727.0	3,755.4	3,773.3	3,789.0	3,782.3	3,848.3
18 Transaction	626.1	627.5	626.0	627.3	629.8	616.5	611.1	615.2	607.6	611.2	601.0	601.5
19 Nontransaction	2,915.6	2,918.8	2,946.7	2,999.1	3,001.4	3,053.8	3,115.9	3,140.2	3,165.7	3,177.8	3,181.2	3,246.8
20 Large time	840.6	845.3	855.5	870.7	877.5	896.4	915.7	925.1	917.5	916.2	915.7	932.9
21 Other	2,075.0	2,073.5	2,091.1	2,128.4	2,123.9	2,157.4	2,200.2	2,215.1	2,248.2	2,261.7	2,265.5	2,313.9
22 Borrowings	1,123.6	1,125.1	1,140.7	1,176.6	1,196.6	1,198.7	1,210.6	1,208.6	1,206.3	1,199.7	1,192.9	1,234.0
23 From banks in the U.S.	356.1	363.7	370.2	375.1	381.6	378.2	389.8	391.9	380.2	372.8	366.2	393.3
24 From others	767.4	761.4	770.5	801.5	815.0	820.5	820.8	816.7	826.1	826.9	826.7	840.6
25 Net due to related foreign offices ..	231.4	244.6	241.0	222.9	254.8	257.7	259.5	267.7	262.9	252.5	244.3	225.7
26 Other liabilities	292.9	300.7	299.4	302.6	318.4	308.9	302.8	321.1	342.9	350.3	351.4	351.9
27 Total liabilities	5,189.7	5,216.7	5,253.8	5,328.5	5,401.1	5,435.5	5,499.9	5,552.7	5,585.4	5,591.4	5,570.8	5,659.8
28 Residual (assets less liabilities) ⁷ ..	431.8	444.9	442.9	432.0	428.8	412.4	419.3	412.1	421.5	420.6	437.9	412.0
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	4,814.8	4,839.6	4,879.1	4,937.5	4,996.9	5,026.7	5,051.0	5,092.2	5,156.2	5,154.5	5,187.2	5,255.6
30 Securities in bank credit	1,275.2	1,273.1	1,281.4	1,293.9	1,308.5	1,301.7	1,299.8	1,308.9	1,327.5	1,313.1	1,316.2	1,340.9
31 Treasury and agency securities ¹ ..	814.8	819.4	823.2	823.5	821.4	818.1	812.7	806.3	802.1	790.4	788.1	789.5
32 Other securities	460.4	453.7	458.1	470.4	487.1	483.5	487.1	502.7	525.4	522.7	528.0	551.4
33 Loans and leases in bank credit ² ..	3,539.6	3,566.4	3,597.7	3,643.7	3,688.3	3,725.0	3,751.2	3,783.3	3,828.8	3,841.4	3,871.1	3,914.7
34 Commercial and industrial	1,007.8	1,024.9	1,034.8	1,045.4	1,061.4	1,066.7	1,068.6	1,070.6	1,076.8	1,080.5	1,085.1	1,091.1
35 Real estate	1,497.1	1,508.0	1,528.1	1,552.8	1,579.3	1,597.2	1,613.9	1,629.6	1,642.3	1,643.9	1,658.0	1,663.4
36 Revolving home equity	104.3	105.6	107.4	111.8	114.7	116.4	120.5	122.1	124.0	125.7	128.1	130.1
37 Other	1,392.8	1,402.4	1,420.7	1,441.0	1,464.5	1,480.8	1,493.4	1,507.5	1,518.3	1,518.2	1,529.9	1,533.3
38 Consumer	503.9	503.3	502.6	506.8	510.2	515.4	517.7	529.1	533.7	530.4	537.2	547.4
39 Security ³	147.5	144.5	142.2	144.5	143.3	149.1	147.2	145.8	163.6	171.0	171.3	184.2
40 Other loans and leases	383.3	385.8	390.0	394.2	394.2	396.7	403.9	408.2	412.4	415.5	419.5	428.7
41 Interbank loans	223.4	229.6	229.1	228.2	226.8	227.0	236.1	236.3	231.4	242.0	251.9	259.0
42 Cash assets ⁴	295.1	279.2	262.4	280.1	280.3	280.4	279.1	276.1	282.2	286.5	282.0	305.9
43 Other assets ⁵	382.3	371.6	372.4	372.1	375.0	365.1	378.7	380.8	382.9	391.5	383.6	387.2
44 Total assets⁶	5,656.7	5,661.0	5,683.6	5,758.6	5,819.0	5,839.1	5,883.9	5,923.3	5,990.2	6,012.5	6,042.0	6,143.6
<i>Liabilities</i>												
45 Deposits	3,554.7	3,558.6	3,580.3	3,645.1	3,619.5	3,654.8	3,699.6	3,718.6	3,751.2	3,777.5	3,804.2	3,894.9
46 Transaction	638.9	619.0	619.7	634.8	619.9	615.8	605.0	601.1	602.7	605.2	607.2	630.7
47 Nontransaction	2,915.9	2,939.5	2,960.6	3,010.3	2,999.6	3,039.0	3,094.5	3,117.4	3,148.5	3,172.3	3,197.1	3,264.2
48 Large time	851.2	856.4	858.9	872.0	876.4	888.0	903.6	912.4	907.0	911.2	923.1	946.7
49 Other	2,064.6	2,083.2	2,101.7	2,138.3	2,123.2	2,151.0	2,190.9	2,205.0	2,241.5	2,261.1	2,273.9	2,317.4
50 Borrowings	1,142.2	1,129.2	1,140.3	1,178.3	1,203.2	1,199.8	1,200.9	1,186.8	1,203.2	1,197.8	1,201.3	1,236.8
51 From banks in the U.S.	363.3	368.3	374.7	378.9	385.3	378.9	386.7	384.5	373.2	368.1	367.1	395.2
52 From others	778.9	760.9	765.6	799.4	817.9	820.9	814.3	802.3	830.0	829.7	834.2	841.6
53 Net due to related foreign offices ..	235.9	251.0	239.6	216.2	254.6	253.5	253.4	267.0	264.1	252.9	246.5	230.6
54 Other liabilities	295.3	304.4	298.2	298.3	319.3	306.8	299.0	320.8	343.0	350.4	353.3	354.3
55 Total liabilities	5,228.1	5,243.2	5,258.4	5,338.0	5,396.5	5,415.0	5,452.9	5,493.1	5,561.5	5,578.7	5,605.4	5,716.6
56 Residual (assets less liabilities) ⁷ ..	428.7	417.7	425.2	420.6	422.5	424.1	430.9	430.2	428.8	433.8	436.6	427.1

10. Assets and liabilities of commercial banks in the United States, 1996-2000—Continued

B. Domestically chartered commercial banks

Billions of dollars, monthly averages of Wednesday figures

Account	1996											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	3,185.9	3,195.2	3,195.0	3,205.7	3,210.8	3,215.0	3,221.2	3,218.1	3,234.7	3,237.3	3,242.8	3,256.6
2 Securities in bank credit	846.7	851.5	844.5	841.8	844.4	839.9	839.2	831.3	829.1	823.7	818.6	818.2
3 Treasury and agency securities ¹	635.1	639.8	633.4	632.7	632.4	630.4	631.9	627.5	627.9	624.6	619.7	619.4
4 Other securities	211.6	211.6	211.1	209.1	212.0	209.5	207.3	203.9	201.2	199.2	199.0	198.8
5 Loans and leases in bank credit ²	2,339.2	2,343.7	2,350.5	2,363.9	2,366.4	2,375.0	2,382.0	2,386.8	2,405.6	2,413.6	2,424.2	2,438.4
6 Commercial and industrial	545.4	546.1	547.6	550.9	554.0	555.3	557.2	559.3	565.0	568.0	569.7	573.1
7 Real estate	1,060.8	1,065.4	1,070.5	1,072.1	1,074.6	1,079.3	1,081.3	1,086.8	1,091.9	1,094.3	1,101.8	1,109.6
8 Revolving home equity	85.0	85.0	85.3	85.2	84.9	84.5	85.4	86.4	87.2	88.4	89.4	90.6
9 Other	975.8	980.4	985.2	986.8	989.7	994.8	995.9	1,000.4	1,004.7	1,005.9	1,012.4	1,019.0
10 Consumer	493.1	493.9	496.0	498.8	497.8	501.8	505.3	506.3	509.6	511.0	512.0	512.3
11 Security ³	52.9	50.7	48.6	51.8	49.4	46.4	44.9	42.3	44.4	41.0	40.2	40.4
12 Other loans and leases	187.0	187.6	187.7	190.4	190.6	192.1	193.2	192.1	194.7	199.2	200.5	203.0
13 Interbank loans	185.8	174.8	178.7	183.7	183.6	181.2	180.3	183.7	186.0	183.6	192.5	183.5
14 Cash assets ⁴	199.7	191.1	189.7	194.2	192.8	191.5	194.1	194.4	195.7	195.8	199.0	200.3
15 Other assets ⁵	190.2	193.5	194.5	202.3	202.8	212.9	223.5	227.0	227.6	222.6	225.6	225.4
16 Total assets⁶	3,704.9	3,697.9	3,701.0	3,729.1	3,733.4	3,743.8	3,762.1	3,766.1	3,787.0	3,783.1	3,803.7	3,809.6
<i>Liabilities</i>												
17 Deposits	2,530.9	2,517.6	2,533.5	2,541.7	2,549.8	2,559.9	2,570.3	2,585.0	2,597.6	2,626.0	2,640.5	2,651.0
18 Transaction	770.0	756.3	753.7	750.8	745.1	737.9	733.8	726.6	717.9	711.9	707.9	704.8
19 Nontransaction	1,760.8	1,761.3	1,779.8	1,790.9	1,804.7	1,822.0	1,836.5	1,858.5	1,879.8	1,914.1	1,932.5	1,946.1
20 Large time	264.5	269.3	269.5	273.0	278.5	280.4	283.9	289.4	300.3	329.6	334.1	331.6
21 Other	1,496.3	1,492.0	1,510.2	1,517.9	1,526.1	1,541.6	1,552.7	1,569.1	1,579.4	1,584.5	1,598.4	1,614.6
22 Borrowings	578.7	571.6	570.7	574.3	579.5	584.1	587.0	587.1	597.0	597.0	600.3	593.3
23 From banks in the U.S.	255.1	251.4	250.8	252.9	255.9	257.7	259.2	258.4	262.8	262.2	264.6	267.1
24 From others	323.6	320.1	319.9	321.4	323.6	326.4	327.9	328.8	334.2	334.8	335.7	326.2
25 Net due to related foreign offices	92.9	91.7	85.0	86.6	92.7	80.0	77.5	72.2	71.4	77.6	67.5	66.8
26 Other liabilities	159.1	158.2	155.1	160.2	153.3	163.6	166.8	163.8	160.5	145.3	149.7	157.4
27 Total liabilities	3,361.6	3,339.0	3,344.3	3,362.7	3,375.3	3,387.6	3,401.7	3,408.2	3,426.6	3,445.9	3,458.0	3,468.5
28 Residual (assets less liabilities)⁷	343.3	358.9	356.7	366.4	358.1	356.3	360.4	357.9	360.4	337.1	345.8	341.1
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	3,185.6	3,187.3	3,189.3	3,213.5	3,216.5	3,216.7	3,211.6	3,209.5	3,230.8	3,237.5	3,251.7	3,267.3
30 Securities in bank credit	843.9	849.4	847.1	848.0	850.6	843.3	833.3	827.0	825.2	820.9	821.3	817.9
31 Treasury and agency securities ¹	631.9	638.2	637.0	639.6	638.4	632.3	627.4	623.7	624.2	622.0	621.0	617.9
32 Other securities	212.0	211.2	210.1	208.5	212.1	211.0	205.9	203.3	201.0	198.8	200.2	200.0
33 Loans and leases in bank credit ²	2,341.7	2,337.8	2,342.2	2,365.5	2,366.0	2,373.3	2,378.3	2,382.4	2,405.6	2,416.7	2,430.5	2,449.4
34 Commercial and industrial	542.6	545.7	550.0	557.5	559.7	557.2	556.4	554.4	562.1	566.9	569.1	570.8
35 Real estate	1,060.6	1,062.1	1,066.0	1,070.4	1,074.3	1,079.4	1,081.8	1,088.0	1,092.7	1,096.1	1,104.5	1,112.4
36 Revolving home equity	84.7	84.6	84.4	84.7	84.9	84.5	85.4	86.6	87.9	89.0	89.9	90.7
37 Other	975.9	977.5	981.7	985.7	989.5	994.9	996.4	1,001.4	1,004.8	1,007.1	1,014.7	1,021.7
38 Consumer	498.6	493.6	491.2	496.6	495.5	499.0	502.3	506.8	511.8	511.4	512.6	518.1
39 Security ³	52.7	51.9	50.1	52.7	48.2	45.6	43.4	39.8	42.6	41.6	42.0	42.3
40 Other loans and leases	187.2	184.6	184.8	188.2	188.1	192.1	194.5	193.4	196.4	200.7	202.1	205.9
41 Interbank loans	190.2	176.4	181.8	186.4	181.0	181.8	176.6	177.2	179.8	178.7	196.2	191.4
42 Cash assets ⁴	210.0	192.2	182.2	191.3	190.4	187.9	188.8	185.2	194.5	197.0	205.2	215.2
43 Other assets ⁵	190.2	192.4	193.6	202.7	202.8	213.9	223.3	226.0	227.8	221.5	225.6	228.3
44 Total assets⁶	3,719.5	3,691.7	3,690.0	3,737.3	3,734.1	3,743.6	3,743.4	3,740.6	3,775.5	3,778.5	3,822.5	3,845.9
<i>Liabilities</i>												
45 Deposits	2,537.5	2,515.9	2,528.2	2,556.1	2,541.6	2,552.7	2,558.7	2,566.5	2,591.0	2,618.9	2,656.0	2,680.3
46 Transaction	784.8	748.6	743.1	759.9	734.7	733.7	725.9	710.5	712.5	704.8	717.8	738.5
47 Nontransaction	1,752.8	1,767.3	1,785.1	1,796.2	1,806.9	1,818.9	1,832.7	1,856.0	1,878.5	1,914.1	1,938.1	1,941.8
48 Large time	265.0	270.8	268.8	272.4	278.4	279.3	282.6	289.0	299.1	330.3	336.5	332.1
49 Other	1,487.7	1,496.5	1,516.3	1,523.9	1,528.5	1,539.6	1,550.1	1,567.0	1,579.4	1,583.8	1,601.6	1,609.6
50 Borrowings	583.2	574.0	570.8	576.5	583.3	586.8	583.2	576.2	593.9	593.4	602.5	596.0
51 From banks in the U.S.	257.4	253.4	251.9	254.3	257.3	258.9	257.4	254.7	260.1	258.1	264.6	269.2
52 From others	325.7	320.6	318.8	322.2	326.0	327.9	325.8	321.6	333.8	335.2	337.9	326.8
53 Net due to related foreign offices	93.0	92.4	84.9	85.8	93.9	79.5	77.1	71.9	70.8	78.2	68.5	66.3
54 Other liabilities	159.3	159.0	154.9	158.8	154.8	162.9	165.9	163.1	159.5	145.9	151.0	157.3
55 Total liabilities	3,373.0	3,341.2	3,338.7	3,377.3	3,373.6	3,381.9	3,384.9	3,377.6	3,415.1	3,436.4	3,478.0	3,499.9
56 Residual (assets less liabilities)⁷	346.5	350.5	351.2	360.0	360.5	361.7	358.5	363.0	360.3	342.2	344.6	346.0

10. Assets and liabilities of commercial banks in the United States, 1996-2000—Continued

B. Domestically chartered commercial banks—Continued

Billions of dollars, monthly averages of Wednesday figures

Account	1997											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Seasonally adjusted												
<i>Assets</i>												
1 Bank credit	3,283.7	3,303.8	3,324.9	3,357.6	3,365.6	3,395.3	3,432.7	3,447.0	3,470.7	3,499.5	3,528.3	3,551.5
2 Securities in bank credit	830.7	839.4	839.2	852.4	839.6	840.9	856.4	853.8	857.3	871.4	883.0	893.6
3 Treasury and agency securities ¹ ..	619.4	616.0	621.9	632.8	631.1	636.6	639.9	634.5	642.7	651.6	660.3	669.7
4 Other securities	211.3	223.4	217.3	219.6	208.5	204.3	216.5	219.3	214.6	219.8	222.7	223.9
5 Loans and leases in bank credit ² ..	2,453.0	2,464.4	2,485.6	2,505.2	2,526.0	2,554.4	2,576.3	2,593.2	2,613.4	2,628.1	2,645.2	2,657.9
6 Commercial and industrial	575.8	581.2	587.2	592.1	596.1	601.2	604.2	611.5	618.2	622.1	627.0	634.9
7 Real estate	1,115.7	1,118.5	1,131.7	1,146.0	1,157.0	1,171.4	1,180.0	1,185.1	1,197.6	1,206.9	1,215.5	1,220.7
8 Revolving home equity	91.2	91.6	93.4	95.3	96.6	98.4	99.5	100.6	101.7	102.7	103.6	104.6
9 Other	1,024.6	1,026.9	1,038.2	1,050.8	1,060.4	1,073.1	1,080.4	1,084.6	1,095.9	1,104.2	1,111.8	1,116.0
10 Consumer	514.3	513.6	509.7	506.9	509.8	512.8	513.5	513.3	509.5	504.5	504.3	502.1
11 Security ³	40.9	41.9	44.5	45.4	46.2	47.2	49.4	51.0	51.7	54.7	54.2	49.8
12 Other loans and leases	206.3	209.2	212.5	214.8	216.9	221.8	229.3	232.2	236.4	240.0	244.3	250.5
13 Interbank loans	180.7	186.0	189.7	192.0	194.9	167.8	162.8	170.8	177.4	175.5	178.3	180.6
14 Cash assets ⁴	198.3	198.7	203.1	208.9	206.3	208.8	210.4	221.1	217.6	226.2	237.1	226.9
15 Other assets ⁵	222.4	228.2	234.8	240.8	245.2	247.1	245.0	246.5	245.4	250.5	252.0	251.6
16 Total assets⁶	3,829.3	3,861.1	3,896.9	3,943.2	3,955.9	3,962.9	3,994.6	4,028.8	4,054.8	4,095.4	4,139.3	4,154.3
<i>Liabilities</i>												
17 Deposits	2,652.1	2,650.3	2,673.5	2,690.0	2,695.6	2,727.8	2,752.5	2,783.0	2,793.5	2,808.7	2,835.7	2,840.6
18 Transaction	699.0	693.1	683.9	683.0	677.0	678.5	678.7	687.9	673.6	676.6	683.2	677.1
19 Nontransaction	1,953.1	1,957.2	1,989.7	2,007.0	2,018.6	2,049.3	2,073.8	2,095.1	2,119.9	2,132.1	2,152.5	2,163.5
20 Large time	331.9	339.3	341.6	346.5	350.5	356.4	360.9	372.0	381.7	382.7	390.1	389.1
21 Other	1,621.2	1,617.8	1,648.1	1,660.5	1,668.1	1,692.9	1,712.9	1,723.1	1,738.1	1,749.3	1,762.3	1,774.4
22 Borrowings	596.6	596.6	610.8	634.0	636.7	617.8	618.6	633.8	647.1	664.8	672.1	685.1
23 From banks in the U.S.	267.8	263.7	270.1	281.3	279.1	254.6	249.6	261.0	263.1	263.8	273.2	282.5
24 From others	328.9	332.9	340.7	352.7	357.5	363.2	369.0	372.8	384.0	400.9	398.9	402.6
25 Net due to related foreign offices ..	73.7	79.1	72.9	80.0	91.0	80.4	84.1	77.7	80.9	75.4	69.9	75.7
26 Other liabilities	165.5	171.2	168.5	170.0	167.9	172.2	178.1	178.3	165.9	172.9	176.7	177.1
27 Total liabilities	3,487.9	3,497.1	3,525.8	3,574.0	3,591.2	3,598.2	3,633.3	3,672.8	3,687.3	3,721.7	3,754.3	3,778.5
28 Residual (assets less liabilities)⁷	341.4	364.0	371.1	369.1	364.7	364.6	361.3	356.0	367.5	373.6	384.9	375.8
Not seasonally adjusted												
<i>Assets</i>												
29 Bank credit	3,287.5	3,296.8	3,320.1	3,364.3	3,370.6	3,394.7	3,420.7	3,435.8	3,464.1	3,499.8	3,540.4	3,566.1
30 Securities in bank credit	830.4	838.5	843.2	858.0	845.0	842.4	849.2	847.7	851.3	867.9	887.4	895.1
31 Treasury and agency securities ¹ ..	618.3	615.3	626.9	639.5	636.5	637.0	634.4	629.2	637.2	648.1	663.0	668.9
32 Other securities	212.2	223.3	216.3	218.5	208.5	205.4	214.7	218.5	214.1	219.8	224.4	226.1
33 Loans and leases in bank credit ² ..	2,457.1	2,458.3	2,476.9	2,506.3	2,525.6	2,552.3	2,571.5	2,588.1	2,612.9	2,631.9	2,653.0	2,671.0
34 Commercial and industrial	572.8	580.5	589.3	599.0	601.7	603.1	603.3	606.2	615.5	621.4	626.8	633.0
35 Real estate	1,115.8	1,115.1	1,127.1	1,144.3	1,156.9	1,171.3	1,180.0	1,186.8	1,198.5	1,208.8	1,218.8	1,223.9
36 Revolving home equity	90.9	91.2	92.4	94.6	96.5	98.4	99.7	101.0	102.7	103.5	104.2	104.8
37 Other	1,024.9	1,023.9	1,034.7	1,049.7	1,060.4	1,072.9	1,080.3	1,085.8	1,095.8	1,105.4	1,114.6	1,119.1
38 Consumer	520.5	513.5	504.8	504.6	507.9	509.9	510.2	513.9	511.7	504.1	504.4	507.8
39 Security ³	41.3	43.0	46.0	45.7	44.6	46.1	47.3	47.7	49.1	56.2	57.1	52.8
40 Other loans and leases	206.6	206.2	209.7	212.7	214.4	221.9	230.7	233.6	238.1	241.4	245.9	253.6
41 Interbank loans	184.7	187.4	193.1	194.9	192.9	168.1	159.2	164.5	171.2	171.3	182.6	188.2
42 Cash assets ⁴	208.5	199.8	195.1	206.4	204.4	204.7	203.8	210.7	215.5	227.4	243.4	243.1
43 Other assets ⁵	222.3	226.9	233.6	241.3	245.3	248.4	244.8	245.3	245.6	249.0	251.9	254.9
44 Total assets⁶	3,847.4	3,855.3	3,886.3	3,950.9	3,957.0	3,959.4	3,972.1	3,999.6	4,039.9	4,091.1	4,161.9	4,195.8
<i>Liabilities</i>												
45 Deposits	2,657.2	2,649.3	2,671.5	2,705.9	2,687.0	2,719.5	2,738.8	2,762.6	2,784.6	2,801.5	2,853.7	2,872.7
46 Transaction	712.9	685.4	675.2	692.4	667.2	675.5	671.4	671.5	667.7	669.0	692.0	710.3
47 Nontransaction	1,944.3	1,963.9	1,996.3	2,013.6	2,019.9	2,044.0	2,067.4	2,091.0	2,116.9	2,132.5	2,161.7	2,162.4
48 Large time	332.9	341.4	340.6	345.6	350.1	354.9	359.0	371.2	379.8	383.8	393.7	390.5
49 Other	1,611.3	1,622.5	1,655.7	1,668.0	1,669.8	1,689.2	1,708.4	1,719.9	1,737.1	1,748.7	1,768.0	1,772.0
50 Borrowings	603.5	598.8	611.6	636.8	642.3	619.9	612.8	618.5	642.8	660.8	676.8	688.9
51 From banks in the U.S.	271.1	265.7	272.1	283.3	281.2	255.3	247.5	256.0	258.8	258.9	273.8	285.5
52 From others	332.3	333.1	339.5	353.5	361.1	364.5	365.3	362.5	384.0	401.9	402.9	403.5
53 Net due to related foreign offices ..	74.0	80.2	72.7	79.0	92.5	79.7	83.2	77.5	80.2	76.0	70.8	74.9
54 Other liabilities	165.9	172.4	168.0	168.5	169.9	171.5	176.8	177.6	165.0	173.4	177.9	177.0
55 Total liabilities	3,500.5	3,500.6	3,523.9	3,590.2	3,591.6	3,590.6	3,611.6	3,636.1	3,672.7	3,711.7	3,779.2	3,813.5
56 Residual (assets less liabilities)⁷	346.9	354.7	362.4	360.7	365.4	368.8	360.5	363.5	367.2	379.4	382.7	382.3

10. Assets and liabilities of commercial banks in the United States, 1996–2000—Continued

B. Domestically chartered commercial banks—Continued

Billions of dollars, monthly averages of Wednesday figures

Account	1998											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	D
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	3,587.2	3,619.0	3,652.0	3,665.2	3,679.6	3,697.9	3,713.4	3,750.7	3,797.3	3,871.9	3,912.2	
2 Securities in bank credit	915.2	920.8	927.4	920.0	926.5	922.1	930.1	939.4	963.6	1,000.3	1,004.4	1,012.3
3 Treasury and agency securities ¹	677.4	681.9	687.2	678.8	682.7	672.0	672.7	677.9	686.2	695.9	706.9	710.2
4 Other securities	237.7	238.9	240.2	241.3	243.7	250.1	257.4	261.5	277.5	304.4	297.5	302.1
5 Loans and leases in bank credit ²	2,672.0	2,698.2	2,724.6	2,745.2	2,753.1	2,775.7	2,783.3	2,811.3	2,833.7	2,871.5	2,907.9	2,928.5
6 Commercial and industrial	644.6	653.0	658.3	661.1	674.6	686.4	689.6	697.6	703.1	718.5	727.2	731.1
7 Real estate	1,221.7	1,236.1	1,250.3	1,257.4	1,254.2	1,256.1	1,261.5	1,270.5	1,274.6	1,280.6	1,302.8	1,316.8
8 Revolving home equity	105.6	105.2	105.4	105.1	104.4	104.1	103.8	103.8	104.2	103.4	103.9	103.7
9 Other	1,116.1	1,130.9	1,145.0	1,152.3	1,149.7	1,152.0	1,157.7	1,166.7	1,170.4	1,177.2	1,198.9	1,213.1
10 Consumer	499.0	495.9	494.2	497.0	496.2	495.6	489.3	488.9	492.0	494.0	496.5	497.0
11 Security ³	58.8	61.6	64.5	64.9	63.6	68.3	70.4	73.2	74.7	85.1	82.8	80.0
12 Other loans and leases	247.8	251.6	257.3	264.7	264.6	269.4	272.4	281.1	289.4	293.4	298.6	303.6
13 Interbank loans	177.3	176.4	190.8	191.4	180.8	192.0	191.0	187.2	193.2	195.2	194.5	190.3
14 Cash assets ⁴	226.1	231.3	240.6	232.2	213.9	213.9	211.8	215.6	219.5	209.8	217.1	215.5
15 Other assets ⁵	255.3	263.4	263.1	276.0	280.2	280.0	283.1	287.9	291.7	289.6	300.2	297.6
16 Total assets⁶	4,189.7	4,233.6	4,290.0	4,307.8	4,297.4	4,326.6	4,342.0	4,384.5	4,444.4	4,508.8	4,566.5	4,586.7
<i>Liabilities</i>												
17 Deposits	2,846.8	2,860.5	2,900.3	2,907.1	2,908.4	2,927.0	2,919.9	2,945.3	2,959.2	2,977.9	3,014.6	3,025.2
18 Transaction	666.0	676.2	678.6	676.8	672.0	666.0	653.3	655.9	659.5	655.8	660.2	661.1
19 Nontransaction	2,180.9	2,184.3	2,221.7	2,230.3	2,236.4	2,261.0	2,266.6	2,289.4	2,299.7	2,322.1	2,354.4	2,364.1
20 Large time	390.8	395.3	412.3	408.7	408.3	410.0	403.2	405.4	407.1	416.6	427.2	422.2
21 Other	1,790.0	1,789.0	1,809.5	1,821.6	1,828.1	1,851.0	1,863.4	1,883.9	1,892.5	1,905.5	1,927.2	1,941.9
22 Borrowings	692.5	699.7	712.6	719.0	715.9	719.6	722.9	725.5	740.5	773.2	800.0	815.5
23 From banks in the U.S.	267.3	267.6	274.4	275.4	258.3	262.2	266.7	273.4	277.7	285.2	291.2	295.2
24 From others	425.2	432.1	438.2	443.6	457.6	457.4	456.2	452.1	462.8	488.0	508.9	520.4
25 Net due to related foreign offices	86.0	83.7	82.5	79.1	79.4	80.9	86.1	96.8	107.4	114.9	112.7	111.8
26 Other liabilities	186.7	190.7	195.1	200.4	197.7	205.8	213.2	221.8	227.7	236.5	224.5	228.6
27 Total liabilities	3,812.1	3,834.6	3,890.4	3,905.6	3,901.4	3,933.3	3,942.0	3,989.4	4,034.7	4,102.5	4,151.8	4,181.1
28 Residual (assets less liabilities)⁷	377.6	398.9	399.6	402.2	396.0	393.3	400.0	395.1	409.7	406.3	414.6	405.6
Not seasonally adjusted												
<i>Assets</i>												
29 Bank credit	3,593.6	3,614.0	3,649.9	3,670.4	3,681.8	3,694.5	3,697.8	3,736.5	3,789.0	3,873.2	3,929.1	3,962.8
30 Securities in bank credit	917.3	922.5	933.5	925.4	930.4	921.7	920.8	931.9	957.0	996.3	1,010.3	1,016.7
31 Treasury and agency securities ¹	678.2	683.6	694.2	685.7	687.0	671.0	666.1	671.5	680.3	691.3	710.4	710.3
32 Other securities	239.1	238.9	239.3	239.7	243.3	250.7	254.6	260.4	276.7	305.0	299.9	306.3
33 Loans and leases in bank credit ²	2,676.3	2,691.5	2,716.4	2,745.0	2,751.5	2,772.8	2,777.1	2,804.7	2,832.0	2,876.9	2,918.8	2,946.1
34 Commercial and industrial	641.2	651.9	660.0	668.1	680.0	688.5	688.6	692.0	700.5	717.9	727.4	729.7
35 Real estate	1,221.8	1,232.1	1,245.2	1,255.0	1,254.3	1,255.8	1,261.2	1,272.4	1,275.8	1,282.9	1,306.8	1,320.4
36 Revolving home equity	105.2	104.6	104.1	104.3	104.3	104.1	104.1	104.3	105.2	104.3	104.4	103.8
37 Other	1,116.6	1,127.5	1,141.1	1,150.8	1,150.0	1,151.7	1,157.1	1,168.1	1,170.6	1,178.6	1,202.4	1,216.6
38 Consumer	505.1	496.2	490.1	494.9	494.9	492.6	486.1	489.0	493.8	493.2	496.1	502.7
39 Security ³	60.1	63.1	66.7	64.4	60.7	66.5	67.0	68.5	70.8	88.3	87.8	86.0
40 Other loans and leases	248.1	248.3	254.3	262.5	261.5	269.4	274.1	282.8	291.1	294.6	300.7	307.3
41 Interbank loans	180.4	177.7	195.0	195.1	177.7	191.6	186.3	179.6	186.4	191.5	200.3	198.1
42 Cash assets ⁴	238.9	232.2	231.3	230.3	212.1	210.0	204.6	205.7	216.7	210.6	222.5	230.7
43 Other assets ⁵	255.3	261.9	261.7	276.8	280.6	281.5	282.9	286.4	291.9	287.6	299.9	301.5
44 Total assets⁶	4,212.3	4,229.5	4,281.4	4,315.7	4,295.1	4,320.3	4,314.5	4,351.1	4,426.7	4,505.4	4,594.2	4,635.4
<i>Liabilities</i>												
45 Deposits	2,851.5	2,860.4	2,899.8	2,924.1	2,897.2	2,918.7	2,904.3	2,923.1	2,948.2	2,970.8	3,033.9	3,060.3
46 Transaction	679.8	668.0	670.9	686.9	661.6	664.3	646.1	639.7	653.3	647.9	668.1	694.2
47 Nontransaction	2,171.7	2,192.4	2,228.9	2,237.2	2,235.6	2,254.4	2,258.1	2,283.4	2,294.9	2,323.0	2,365.8	2,366.1
48 Large time	392.5	398.1	410.9	407.2	407.2	408.0	404.3	404.3	409.9	417.8	431.5	424.4
49 Other	1,779.2	1,794.2	1,817.9	1,830.0	1,828.4	1,846.4	1,857.4	1,879.1	1,890.0	1,905.1	1,934.3	1,941.7
50 Borrowings	703.7	702.0	713.3	721.7	722.5	721.2	714.7	706.0	735.8	769.6	807.1	819.8
51 From banks in the U.S.	271.9	270.0	277.2	277.7	260.6	262.7	264.0	267.1	271.9	279.8	292.2	298.1
52 From others	431.7	432.0	436.1	444.0	461.9	458.4	450.8	438.9	463.9	489.8	514.9	521.7
53 Net due to related foreign offices	86.5	85.1	82.1	78.0	80.9	80.1	84.9	96.6	106.8	115.5	113.7	111.4
54 Other liabilities	187.4	192.3	194.3	198.6	200.0	205.1	211.2	221.3	226.8	236.9	225.9	228.6
55 Total liabilities	3,829.1	3,839.8	3,889.4	3,922.4	3,900.6	3,925.0	3,915.1	3,947.0	4,017.6	4,092.9	4,180.5	4,220.1
56 Residual (assets less liabilities)⁷	383.2	389.7	391.9	393.3	394.5	395.3	399.4	404.1	409.0	412.5	413.6	415.3

10. Assets and liabilities of commercial banks in the United States, 1996-2000—Continued

B. Domestically chartered commercial banks—Continued

Billions of dollars, monthly averages of Wednesday figures

Account	1999											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Seasonally adjusted												
<i>Assets</i>												
1 Bank credit	3,587.2	3,619.0	3,652.0	3,665.2	3,679.6	3,697.9	3,713.4	3,750.7	3,797.3	3,871.9	3,912.2	3,940.8
2 Securities in bank credit	915.2	920.8	927.4	920.0	926.5	922.1	930.1	939.4	963.6	1,000.3	1,004.4	1,012.3
3 Treasury and agency securities ¹ ..	677.4	681.9	687.2	678.8	682.7	672.0	672.7	677.9	686.2	695.9	706.9	710.2
4 Other securities	237.7	238.9	240.2	241.3	243.7	250.1	257.4	261.5	277.5	304.4	297.5	302.1
5 Loans and leases in bank credit ² ..	2,672.0	2,698.2	2,724.6	2,745.2	2,753.1	2,775.7	2,783.3	2,811.3	2,833.7	2,871.5	2,907.9	2,928.5
6 Commercial and industrial	644.6	653.0	658.3	661.1	674.6	686.4	689.6	697.6	703.1	718.5	727.2	731.1
7 Real estate	1,221.7	1,236.1	1,250.3	1,257.4	1,254.2	1,256.1	1,261.5	1,270.5	1,274.6	1,280.6	1,302.8	1,316.8
8 Revolving home equity	105.6	105.2	105.4	105.1	104.4	104.1	103.8	103.8	104.2	103.4	103.9	103.7
9 Other	1,116.1	1,130.9	1,145.0	1,152.3	1,149.7	1,152.0	1,157.7	1,166.7	1,170.4	1,177.2	1,198.9	1,213.1
10 Consumer	499.0	495.9	494.2	497.0	496.2	495.6	489.3	488.9	492.0	494.0	496.5	497.0
11 Security ³	58.8	61.6	64.5	64.9	63.6	68.3	70.4	73.2	74.7	85.1	82.8	80.0
12 Other loans and leases	247.8	251.6	257.3	264.7	264.6	269.4	272.4	281.1	289.4	293.4	298.6	303.6
13 Interbank loans	177.3	176.4	190.8	191.4	180.8	192.0	191.0	187.2	193.2	195.2	194.5	190.3
14 Cash assets ⁴	226.1	231.3	240.6	232.2	213.9	213.9	211.8	215.6	219.5	209.8	217.1	215.5
15 Other assets ⁵	255.3	263.4	263.1	276.0	280.2	280.0	283.1	287.9	291.7	289.6	300.2	297.6
16 Total assets⁶	4,189.7	4,233.6	4,290.0	4,307.8	4,297.4	4,326.6	4,342.0	4,384.5	4,444.4	4,508.8	4,566.5	4,586.7
<i>Liabilities</i>												
17 Deposits	2,846.8	2,860.5	2,900.3	2,907.1	2,908.4	2,927.0	2,919.9	2,945.3	2,959.2	2,977.9	3,014.6	3,025.2
18 Transaction	666.0	676.2	678.6	676.8	672.0	666.0	653.3	655.9	659.5	655.8	660.2	661.1
19 Nontransaction	2,180.9	2,184.3	2,221.7	2,230.3	2,236.4	2,261.0	2,266.6	2,289.4	2,299.7	2,322.1	2,354.4	2,364.1
20 Large time	390.8	395.3	412.3	408.7	408.3	410.0	403.2	405.4	407.1	416.6	427.2	422.2
21 Other	1,790.0	1,789.0	1,809.5	1,821.6	1,828.1	1,851.0	1,863.4	1,883.9	1,892.5	1,905.5	1,927.2	1,941.9
22 Borrowings	692.5	699.7	712.6	719.0	715.9	719.6	722.9	725.5	740.5	773.2	800.0	815.5
23 From banks in the U.S.	267.3	267.6	274.4	275.4	258.3	262.2	266.7	273.4	277.7	285.2	291.2	295.2
24 From others	425.2	432.1	438.2	443.6	457.6	457.4	456.2	452.1	462.8	488.0	508.9	520.4
25 Net due to related foreign offices ..	86.0	83.7	82.5	79.1	79.4	80.9	86.1	96.8	107.4	114.9	112.7	111.8
26 Other liabilities	186.7	190.7	195.1	200.4	197.7	205.8	213.2	221.8	227.7	236.5	224.5	228.6
27 Total liabilities	3,812.1	3,834.6	3,890.4	3,905.6	3,901.4	3,933.3	3,942.0	3,989.4	4,034.7	4,102.5	4,151.8	4,181.1
28 Residual (assets less liabilities) ⁷ ..	377.6	398.9	399.6	402.2	396.0	393.3	400.0	395.1	409.7	406.3	414.6	405.6
Not seasonally adjusted												
<i>Assets</i>												
29 Bank credit	3,593.6	3,614.0	3,649.9	3,670.4	3,681.8	3,694.5	3,697.8	3,736.5	3,789.0	3,873.2	3,929.1	3,962.8
30 Securities in bank credit	917.3	922.5	933.5	925.4	930.4	921.7	920.8	931.9	957.0	996.3	1,010.3	1,016.7
31 Treasury and agency securities ¹ ..	678.2	683.6	694.2	685.7	687.0	671.0	666.1	671.5	680.3	691.3	710.4	710.3
32 Other securities	239.1	238.9	239.3	239.7	243.3	250.7	254.6	260.4	276.7	305.0	299.9	306.3
33 Loans and leases in bank credit ² ..	2,676.3	2,691.5	2,716.4	2,745.0	2,751.5	2,772.8	2,777.1	2,804.7	2,832.0	2,876.9	2,918.8	2,946.1
34 Commercial and industrial	641.2	651.9	660.0	668.1	680.0	688.5	688.6	692.0	700.5	717.9	727.4	729.7
35 Real estate	1,221.8	1,232.1	1,245.2	1,255.0	1,254.3	1,255.8	1,261.2	1,272.4	1,275.8	1,282.9	1,306.8	1,320.4
36 Revolving home equity	105.2	104.6	104.1	104.3	104.3	104.1	104.1	104.3	105.2	104.3	104.4	103.8
37 Other	1,116.6	1,127.5	1,141.1	1,150.8	1,150.0	1,151.7	1,157.1	1,168.1	1,170.6	1,178.6	1,202.4	1,216.6
38 Consumer	505.1	496.2	490.1	494.9	494.9	492.6	486.1	489.0	493.8	493.2	496.1	502.7
39 Security ³	60.1	63.1	66.7	64.4	60.7	66.5	67.0	68.5	70.8	88.3	87.8	86.0
40 Other loans and leases	248.1	248.3	254.3	262.5	261.5	269.4	274.1	282.8	291.1	294.6	300.7	307.3
41 Interbank loans	180.4	177.7	195.0	195.1	177.7	191.6	186.3	179.6	186.4	191.5	200.3	198.1
42 Cash assets ⁴	238.9	232.2	231.3	230.3	212.1	210.0	204.6	205.7	216.7	210.6	222.5	230.7
43 Other assets ⁵	255.3	261.9	261.7	276.8	280.6	281.5	282.9	286.4	291.9	287.6	299.9	301.5
44 Total assets⁶	4,212.3	4,229.5	4,281.4	4,315.7	4,295.1	4,320.3	4,314.5	4,351.1	4,426.7	4,505.4	4,594.2	4,635.4
<i>Liabilities</i>												
45 Deposits	2,851.5	2,860.4	2,899.8	2,924.1	2,897.2	2,918.7	2,904.3	2,923.1	2,948.2	2,970.8	3,033.9	3,060.3
46 Transaction	679.8	668.0	670.9	686.9	661.6	664.3	646.1	639.7	653.3	647.9	668.1	694.2
47 Nontransaction	2,171.7	2,192.4	2,228.9	2,237.2	2,235.6	2,254.4	2,258.1	2,283.4	2,294.9	2,323.0	2,365.8	2,366.1
48 Large time	392.5	398.1	410.9	407.2	407.2	408.0	400.7	404.3	404.9	417.8	431.5	424.4
49 Other	1,779.2	1,794.2	1,817.9	1,830.0	1,828.4	1,846.4	1,857.4	1,879.1	1,890.0	1,905.1	1,934.3	1,941.7
50 Borrowings	703.7	702.0	713.3	721.7	722.5	721.2	714.7	706.0	735.8	769.6	807.1	819.8
51 From banks in the U.S.	271.9	270.0	277.2	277.7	260.6	262.7	264.0	267.1	271.9	279.8	292.2	298.1
52 From others	431.7	432.0	436.1	444.0	461.9	458.4	450.8	438.9	463.9	489.8	514.9	521.7
53 Net due to related foreign offices ..	86.5	85.1	82.1	78.0	80.9	80.1	84.9	96.6	106.8	115.5	113.7	111.4
54 Other liabilities	187.4	192.3	194.3	198.6	200.0	205.1	211.2	221.3	226.8	236.9	225.9	228.6
55 Total liabilities	3,829.1	3,839.8	3,889.4	3,922.4	3,900.6	3,925.0	3,915.1	3,947.0	4,017.6	4,092.9	4,180.5	4,220.1
56 Residual (assets less liabilities) ⁷ ..	383.2	389.7	391.9	393.3	394.5	395.3	399.4	404.1	409.0	412.5	413.6	415.3

10. Assets and liabilities of commercial banks in the United States, 1996–2000—Continued

B. Domestically chartered commercial banks—Continued

Billions of dollars, monthly averages of Wednesday figures

Account	2000											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	4,247.8	4,295.7	4,337.1	4,370.2	4,419.4	4,455.0	4,492.4	4,523.3	4,563.6	4,559.9	4,578.0	4,617.7
2 Securities in bank credit	1,062.0	1,073.0	1,079.5	1,085.8	1,095.9	1,095.9	1,103.3	1,107.5	1,118.9	1,113.7	1,114.2	1,128.5
3 Treasury and agency securities ¹ ..	730.7	740.3	738.2	737.6	739.7	740.1	739.9	733.5	730.2	725.7	719.3	720.9
4 Other securities	331.3	332.7	341.3	348.3	356.2	355.8	363.5	373.9	388.7	388.0	394.9	407.6
5 Loans and leases in bank credit ² ..	3,185.9	3,222.7	3,257.6	3,284.3	3,323.5	3,359.1	3,389.1	3,415.8	3,444.7	3,446.1	3,463.9	3,489.2
6 Commercial and industrial	815.8	828.2	835.1	840.0	853.5	859.7	866.1	871.6	875.1	877.5	877.8	879.8
7 Real estate	1,479.7	1,496.4	1,517.6	1,539.3	1,561.2	1,579.6	1,596.6	1,608.7	1,621.1	1,622.5	1,634.2	1,640.5
8 Revolving home equity	104.9	106.5	108.7	112.7	114.8	116.2	120.1	121.4	122.8	124.7	127.5	130.1
9 Other	1,374.8	1,389.9	1,408.9	1,426.6	1,446.4	1,463.4	1,476.5	1,487.3	1,498.3	1,497.8	1,506.8	1,510.5
10 Consumer	498.7	502.1	505.5	508.6	511.3	517.7	520.3	528.2	531.2	530.6	536.8	541.5
11 Security ³	77.3	75.8	72.9	68.8	67.2	70.3	70.3	68.1	73.9	67.7	65.3	71.3
12 Other loans and leases	314.3	320.3	326.6	327.6	330.3	331.6	335.8	339.2	343.5	347.8	349.7	356.0
13 Interbank loans	192.5	196.3	196.7	195.0	197.4	199.4	217.7	223.4	215.1	219.3	218.2	223.9
14 Cash assets ⁴	229.0	229.7	225.1	237.8	239.2	240.1	243.7	244.4	241.6	243.8	235.6	245.5
15 Other assets ⁵	342.5	334.0	334.0	332.7	334.3	326.3	341.9	343.9	343.6	358.3	348.5	346.3
16 Total assets⁶	4,953.0	4,997.2	5,033.9	5,076.4	5,130.8	5,161.2	5,234.8	5,273.3	5,301.8	5,319.3	5,318.1	5,369.9
<i>Liabilities</i>												
17 Deposits	3,163.9	3,169.5	3,193.2	3,240.1	3,247.6	3,283.4	3,338.1	3,363.0	3,387.6	3,405.2	3,400.4	3,466.2
18 Transaction	615.4	616.4	614.9	616.4	618.8	605.3	599.9	604.4	597.6	600.4	590.2	590.9
19 Nontransaction	2,548.5	2,553.0	2,578.4	2,623.8	2,628.8	2,678.2	2,738.2	2,758.7	2,790.0	2,804.8	2,810.2	2,875.3
20 Large time	476.6	482.2	489.7	497.7	507.2	523.1	540.3	545.9	544.0	545.4	546.9	563.5
21 Other	2,071.9	2,070.8	2,088.7	2,126.0	2,121.6	2,155.1	2,197.9	2,212.8	2,246.0	2,259.4	2,263.3	2,311.8
22 Borrowings	945.6	949.7	963.5	977.4	993.5	995.5	1,007.2	1,007.8	988.5	979.1	969.4	993.5
23 From banks in the U.S.	336.4	345.3	350.5	354.2	363.6	359.0	368.8	374.6	360.2	353.7	347.6	371.3
24 From others	609.3	604.4	613.0	623.2	629.9	636.6	638.4	633.2	628.3	625.3	621.8	622.2
25 Net due to related foreign offices ..	196.6	218.7	219.8	207.3	234.2	236.0	239.2	243.4	241.4	236.1	237.0	227.5
26 Other liabilities	220.8	226.1	226.4	224.9	233.7	233.7	229.8	247.1	265.9	273.6	277.6	278.7
27 Total liabilities	4,526.9	4,563.9	4,602.9	4,649.7	4,709.0	4,748.6	4,814.2	4,861.4	4,883.4	4,894.0	4,884.4	4,965.9
28 Residual (assets less liabilities)⁷	426.1	433.2	431.0	426.7	421.8	412.6	420.6	411.9	418.5	425.3	433.7	404.0
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	4,257.2	4,291.5	4,333.5	4,369.4	4,415.8	4,452.1	4,476.9	4,512.6	4,560.3	4,563.2	4,594.5	4,643.5
30 Securities in bank credit	1,067.0	1,076.2	1,085.2	1,088.7	1,095.7	1,094.9	1,094.0	1,100.6	1,114.7	1,110.6	1,118.1	1,134.0
31 Treasury and agency securities ¹ ..	733.2	743.4	745.3	743.2	741.0	739.8	734.7	728.4	726.7	720.7	720.4	720.6
32 Other securities	333.8	332.8	339.8	345.4	354.7	355.2	359.4	372.3	388.0	389.9	397.8	413.3
33 Loans and leases in bank credit ² ..	3,190.2	3,215.4	3,248.3	3,280.8	3,320.0	3,357.1	3,382.9	3,411.9	3,445.6	3,452.6	3,476.3	3,509.5
34 Commercial and industrial	811.6	826.0	835.9	846.6	858.7	862.9	865.7	872.2	876.8	878.6	878.3	879.7
35 Real estate	1,479.6	1,490.8	1,510.9	1,535.5	1,561.4	1,579.0	1,595.8	1,611.5	1,624.0	1,625.8	1,639.8	1,645.1
36 Revolving home equity	104.3	105.6	107.4	111.8	114.7	116.4	120.5	122.1	124.0	125.7	128.1	130.1
37 Other	1,375.3	1,385.2	1,403.5	1,423.6	1,446.7	1,462.6	1,475.3	1,489.4	1,500.0	1,500.1	1,511.6	1,515.0
38 Consumer	503.9	503.3	502.6	506.8	510.2	515.4	517.7	529.1	533.7	530.4	537.2	547.4
39 Security ³	80.3	77.8	75.5	66.6	62.6	68.1	66.2	64.4	70.2	70.6	69.8	77.6
40 Other loans and leases	314.8	317.5	323.5	325.4	327.1	331.6	337.5	340.6	345.5	348.9	351.4	359.7
41 Interbank loans	194.5	196.8	200.5	199.2	196.3	200.6	212.5	213.9	207.6	214.8	224.9	232.6
42 Cash assets ⁴	242.5	230.3	217.0	235.9	238.2	236.9	236.1	233.5	238.6	243.8	241.5	263.1
43 Other assets ⁵	342.9	332.1	332.6	333.5	335.1	328.3	341.3	341.8	343.8	355.3	348.1	350.9
44 Total assets⁶	4,978.6	4,992.2	5,024.6	5,079.0	5,125.8	5,158.1	5,206.1	5,239.9	5,288.1	5,315.4	5,346.6	5,426.5
<i>Liabilities</i>												
45 Deposits	3,168.9	3,174.4	3,196.1	3,255.9	3,234.7	3,274.1	3,319.3	3,337.2	3,372.9	3,400.1	3,419.6	3,502.0
46 Transaction	628.0	608.2	608.8	624.4	609.2	604.8	593.8	590.3	592.4	594.4	596.1	619.4
47 Nontransaction	2,540.9	2,566.2	2,587.3	2,631.6	2,625.5	2,669.3	2,725.5	2,746.9	2,780.5	2,805.7	2,823.5	2,882.6
48 Large time	479.5	485.8	488.0	495.7	504.7	520.6	536.8	544.1	541.2	546.8	551.8	567.4
49 Other	2,061.4	2,080.4	2,099.3	2,135.9	2,120.8	2,148.7	2,188.7	2,202.8	2,239.3	2,258.9	2,271.7	2,315.2
50 Borrowings	964.2	953.8	963.1	979.1	1,000.0	996.6	997.5	985.9	985.4	977.2	977.8	996.3
51 From banks in the U.S.	343.5	349.9	354.9	357.9	367.2	359.7	365.6	367.3	353.2	349.1	348.5	373.2
52 From others	620.7	603.9	608.2	621.2	632.8	636.9	631.9	618.7	632.2	628.1	629.3	623.2
53 Net due to related foreign offices ..	197.8	221.3	218.4	205.0	237.2	235.1	236.1	243.8	240.6	236.2	238.9	227.6
54 Other liabilities	221.8	228.3	225.1	222.6	236.2	233.0	227.3	247.4	265.1	273.7	279.4	279.0
55 Total liabilities	4,552.6	4,577.8	4,602.7	4,662.6	4,708.1	4,738.8	4,780.2	4,814.3	4,863.9	4,887.1	4,915.7	5,005.0
56 Residual (assets less liabilities)⁷	426.0	414.4	421.9	416.4	417.8	419.3	425.9	425.6	424.2	428.3	430.9	421.5

10. Assets and liabilities of commercial banks in the United States, 1996–2000—Continued
C.1 Large domestically chartered banks, seasonally adjusted

Billions of dollars, monthly averages of Wednesday figures

Account	1996											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Assets</i>												
1 Bank credit	1,896.4	1,901.8	1,891.6	1,895.7	1,894.9	1,885.5	1,879.3	1,868.7	1,874.6	1,876.8	1,874.7	1,880.5
2 Securities in bank credit	455.5	460.5	450.5	446.1	446.8	439.8	436.0	428.3	424.9	422.1	419.0	417.6
3 Treasury and agency securities ¹	332.7	337.8	329.4	327.0	325.2	320.1	317.6	313.2	312.3	312.5	309.4	308.1
4 Trading account	19.7	23.4	24.1	19.4	20.7	19.3	19.8	20.7	20.9	21.6	22.1	17.8
5 Investment account	312.9	314.4	305.3	307.6	304.5	300.8	297.8	292.4	291.5	290.8	287.3	290.2
6 Other securities	122.9	122.6	121.1	119.1	121.6	119.7	118.4	115.2	112.6	109.6	109.6	109.5
7 Trading account	60.2	61.1	59.3	58.1	61.3	60.1	59.1	57.8	56.0	53.5	54.6	53.4
8 Investment account	62.7	61.6	61.7	60.9	60.3	59.6	59.2	57.3	56.6	56.1	55.0	56.1
9 State and local government	19.6	19.6	19.6	19.7	19.3	18.8	18.8	18.7	18.7	18.7	18.5	18.7
10 Other	43.0	42.0	42.1	41.3	41.0	40.8	40.4	38.6	37.9	37.5	36.5	37.4
11 Loans and leases in bank credit ²	1,440.9	1,441.3	1,441.2	1,449.7	1,448.1	1,445.7	1,443.3	1,440.4	1,449.7	1,454.8	1,455.7	1,463.0
12 Commercial and industrial	383.9	383.9	384.7	386.7	387.7	386.8	388.5	389.6	394.1	396.8	397.0	399.0
13 Bankers acceptances	1.5	1.6	1.7	1.6	1.5	1.5	1.5	1.7	1.9	2.0	2.1	2.1
14 Other	382.4	382.3	383.0	385.1	386.2	385.3	387.0	387.9	392.3	394.9	395.0	396.8
15 Real estate	644.2	645.9	647.3	646.4	643.9	643.4	640.6	641.3	640.6	640.6	642.3	646.4
16 Revolving home equity	61.1	61.0	61.3	61.2	61.0	60.4	60.8	61.0	61.3	61.9	62.5	63.2
17 Other	583.1	584.9	586.0	585.2	582.9	583.0	579.8	580.3	579.3	578.7	579.8	583.2
18 Consumer	237.6	237.6	237.9	239.3	240.9	242.0	241.9	242.2	243.4	243.6	243.7	243.2
19 Security ³	48.3	46.2	44.2	47.6	45.4	42.3	40.9	38.0	40.2	37.1	36.1	36.3
20 Federal funds sold to and repurchase agreements made with broker-dealers	32.7	30.3	29.3	33.3	30.7	27.1	26.2	24.4	26.4	22.8	21.8	21.2
21 Other	15.6	15.9	14.9	14.3	14.7	15.2	14.6	13.6	13.8	14.3	14.2	15.1
22 State and local government	12.4	12.4	12.4	12.1	12.1	12.1	12.1	12.1	11.8	11.9	12.1	12.1
23 Agricultural	8.1	8.1	8.1	8.2	8.3	8.3	8.2	8.1	8.0	7.8	7.8	7.7
24 Federal funds sold to and repurchase agreements made with others	10.7	10.4	7.7	6.8	6.8	7.2	6.6	5.7	5.3	7.2	5.9	5.8
25 All other loans	54.5	54.5	55.4	57.8	56.9	56.2	55.7	53.5	54.8	56.1	55.8	56.3
26 Lease-financing receivables	41.2	42.3	43.5	44.8	46.1	47.4	48.7	50.0	51.4	53.7	55.0	56.2
27 Interbank loans	139.3	127.9	134.0	143.7	147.5	146.1	146.6	147.3	148.4	145.9	152.4	142.4
28 Federal funds sold to and repurchase agreements made with commercial banks	94.9	85.5	90.4	99.6	101.6	100.5	98.9	98.6	98.6	91.3	99.8	92.0
29 Other	44.4	42.4	43.6	44.2	45.9	45.6	47.7	48.7	49.9	54.6	52.6	50.3
30 Cash assets ⁴	144.5	135.7	131.6	136.3	135.9	134.6	137.2	135.8	137.3	135.9	139.5	139.8
31 Other assets ⁵	150.5	152.7	156.4	164.4	164.9	174.1	180.6	183.9	182.9	177.6	179.5	178.9
32 Total assets⁶	2,293.6	2,281.1	2,276.8	2,303.5	2,306.6	2,303.7	2,306.8	2,298.8	2,306.5	2,300.2	2,310.1	2,305.7
<i>Liabilities</i>												
33 Deposits	1,446.4	1,427.7	1,440.2	1,450.6	1,455.8	1,458.3	1,464.0	1,470.3	1,475.9	1,483.8	1,490.9	1,497.5
34 Transaction	474.2	459.1	455.9	458.2	455.2	449.1	445.5	439.0	431.8	425.0	423.2	421.1
35 Nontransaction	972.2	968.6	984.3	992.4	1,000.6	1,009.2	1,018.5	1,031.3	1,044.0	1,058.8	1,067.8	1,076.4
36 Large time	129.2	130.7	130.8	133.5	138.2	140.7	143.4	147.0	151.8	156.9	157.9	158.8
37 Other	843.0	837.9	853.6	858.8	862.4	868.5	875.0	884.3	892.2	901.9	909.8	917.6
38 Borrowings	413.6	407.5	406.0	408.3	409.5	408.9	407.7	402.9	406.9	403.0	404.3	396.0
39 From banks in the U.S.	153.7	150.9	150.2	151.5	152.4	151.7	151.7	149.1	150.2	145.3	147.3	149.2
40 From others	259.9	256.5	255.8	256.8	257.1	257.1	256.0	253.8	256.7	257.7	257.0	246.8
41 Net due to related foreign offices	88.2	87.0	80.2	82.9	89.5	75.9	69.5	69.1	66.4	74.2	65.3	64.0
42 Other liabilities	121.6	121.7	120.0	124.5	118.2	127.9	130.4	126.9	123.6	110.8	114.5	122.1
43 Total liabilities	2,069.9	2,043.9	2,046.3	2,066.3	2,073.0	2,071.0	2,071.6	2,069.2	2,072.8	2,071.8	2,075.0	2,079.6
44 Residual (assets less liabilities)⁷	223.7	237.2	230.5	237.2	233.6	232.7	235.2	229.6	233.7	228.5	235.1	226.2

10. Assets and liabilities of commercial banks in the United States, 1996–2000—Continued

C.1 Large domestically chartered banks, seasonally adjusted—Continued

Billions of dollars, monthly averages of Wednesday figures

Account	1997											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Assets</i>												
1 Bank credit	1,898.4	1,917.8	1,929.1	1,948.1	1,946.1	1,965.3	2,004.4	2,009.7	2,020.8	2,040.1	2,052.3	2,061.9
2 Securities in bank credit	427.0	437.2	433.9	443.3	430.4	431.7	447.5	444.8	446.2	457.5	466.8	473.7
3 Treasury and agency securities ¹ ..	305.3	302.3	307.0	315.6	313.6	318.5	323.3	318.3	325.0	331.9	339.4	345.8
4 Trading account	16.0	15.9	18.6	19.1	18.3	20.4	22.4	21.1	23.2	25.6	27.0	26.3
5 Investment account	289.3	286.4	288.4	296.5	295.3	298.0	300.9	297.2	301.8	306.3	312.4	319.5
6 Other securities	121.7	134.9	126.9	127.7	116.8	113.2	124.2	126.6	121.2	125.5	127.4	127.9
7 Trading account	65.8	78.6	70.0	71.1	60.4	56.3	65.5	64.9	59.4	63.1	64.8	62.7
8 Investment account	55.9	56.3	56.8	56.6	56.4	56.9	58.7	61.6	61.8	62.5	62.5	65.2
9 State and local government ..	18.8	19.4	19.3	19.5	19.5	19.9	20.4	20.5	20.5	20.5	20.1	19.9
10 Other	37.1	36.8	37.6	37.1	36.9	37.0	38.3	41.2	41.4	42.0	42.4	45.3
11 Loans and leases in bank credit ² ..	1,471.4	1,480.7	1,495.2	1,504.8	1,515.8	1,533.6	1,556.9	1,564.9	1,574.5	1,582.6	1,585.5	1,588.2
12 Commercial and industrial	400.3	404.7	409.3	413.4	415.5	418.9	422.6	428.0	433.0	435.9	438.7	445.4
13 Bankers acceptances	1.9	1.7	1.7	1.6	1.5	1.6	1.5	1.5	1.5	1.4	1.4	1.3
14 Other	398.5	403.0	407.6	411.8	414.0	417.3	421.1	426.5	431.4	434.5	437.3	444.1
15 Real estate	647.9	648.0	653.2	657.1	662.5	670.8	678.6	679.3	682.4	684.0	683.1	681.4
16 Revolving home equity	63.7	63.8	65.1	65.7	66.6	68.1	69.5	70.1	71.0	71.6	72.1	72.8
17 Other	584.3	584.2	588.1	591.4	595.9	602.7	609.1	609.2	611.4	612.4	611.0	608.6
18 Consumer	244.8	246.5	245.7	243.8	245.7	247.0	249.1	247.7	245.7	243.8	242.0	238.9
19 Security ³	36.7	37.6	40.3	41.3	42.0	43.0	45.2	46.6	47.2	50.0	49.4	44.7
20 Federal funds sold to and repurchase agreements made with broker-dealers ..	21.9	22.9	25.4	24.9	25.2	26.8	29.4	30.9	31.2	34.7	35.0	29.7
21 Other	14.8	14.7	14.9	16.4	16.9	16.3	15.8	15.8	16.0	15.2	14.4	15.0
22 State and local government	11.8	11.8	11.7	11.4	11.3	11.5	11.6	12.4	12.4	12.0	11.9	11.9
23 Agricultural	7.7	7.7	7.7	7.8	7.9	7.8	8.1	8.1	8.2	8.4	8.4	8.4
24 Federal funds sold to and repurchase agreements made with others	7.3	7.1	7.1	8.2	6.8	7.6	8.8	7.2	8.4	10.1	10.0	12.6
25 All other loans	56.2	56.7	58.0	58.3	58.8	60.1	62.8	64.0	64.3	64.4	66.6	68.0
26 Lease-financing receivables	58.7	60.6	62.2	63.6	65.2	66.9	70.1	71.5	73.0	74.0	75.3	76.9
27 Interbank loans	138.7	140.8	145.4	152.0	153.3	122.6	116.5	122.5	128.7	124.5	127.5	127.9
28 Federal funds sold to and repurchase agreements made with commercial banks	89.0	91.3	96.4	102.4	99.7	74.2	74.5	78.9	86.3	81.8	87.7	87.9
29 Other	49.7	49.5	49.0	49.6	53.6	48.4	41.9	43.6	42.4	42.7	39.8	40.0
30 Cash assets ⁴	137.4	137.2	140.1	144.9	144.0	144.6	146.8	154.9	152.4	159.6	168.6	159.4
31 Other assets ⁵	175.7	179.4	181.7	186.5	191.6	190.6	185.8	184.6	185.9	190.9	189.8	191.8
32 Total assets⁶	2,314.8	2,339.9	2,360.9	2,395.9	2,399.6	2,387.6	2,417.7	2,436.2	2,452.5	2,479.7	2,503.1	2,505.8
<i>Liabilities</i>												
33 Deposits	1,491.7	1,484.3	1,498.3	1,507.2	1,505.2	1,523.6	1,537.9	1,555.7	1,560.6	1,566.6	1,581.8	1,582.0
34 Transaction	415.2	408.3	399.2	397.7	390.4	392.4	392.0	399.3	388.0	389.1	394.9	391.0
35 Nontransaction	1,076.5	1,076.0	1,099.1	1,109.5	1,114.9	1,131.1	1,146.0	1,156.4	1,172.6	1,177.6	1,187.0	1,190.9
36 Large time	159.0	163.3	164.1	169.6	171.8	178.2	184.2	190.5	197.5	198.3	202.5	202.5
37 Other	917.5	912.7	935.0	939.9	943.1	952.9	961.8	965.9	975.1	979.3	984.4	988.5
38 Borrowings	398.5	404.1	418.9	434.0	431.8	415.8	421.4	433.1	443.3	462.4	466.8	472.9
39 From banks in the U.S.	147.5	147.1	153.8	160.0	155.6	137.7	137.4	146.6	149.4	151.5	159.4	163.2
40 From others	251.0	257.0	265.1	274.0	276.2	278.1	284.0	286.5	293.9	310.9	307.4	309.7
41 Net due to related foreign offices ..	69.5	74.9	68.7	75.4	86.6	76.5	79.2	73.1	76.0	70.2	64.9	71.4
42 Other liabilities	129.9	134.8	130.7	132.7	130.4	133.5	139.1	138.8	126.9	132.6	135.4	135.7
43 Total liabilities	2,089.7	2,098.1	2,116.6	2,149.3	2,154.0	2,149.4	2,177.7	2,200.8	2,206.8	2,231.8	2,248.9	2,262.1
44 Residual (assets less liabilities) ⁷	225.1	241.7	244.3	246.6	245.6	238.2	240.1	235.4	245.7	247.9	254.1	243.7

10. Assets and liabilities of commercial banks in the United States, 1996–2000—Continued

C.1 Large domestically chartered banks, seasonally adjusted—Continued

Billions of dollars, monthly averages of Wednesday figures

Account	1998											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Assets</i>												
1 Bank credit	2,095.4	2,120.4	2,148.7	2,151.6	2,155.5	2,163.1	2,171.2	2,192.8	2,225.6	2,282.7	2,296.3	2,305.2
2 Securities in bank credit	497.3	503.7	508.8	500.1	502.7	497.5	501.6	505.3	525.6	553.1	547.4	546.9
3 Treasury and agency securities ¹	355.4	360.7	366.9	359.6	361.1	351.0	350.3	352.8	358.6	362.7	367.3	365.7
4 Trading account	27.4	26.3	25.6	22.1	21.9	22.1	19.7	21.0	21.8	21.7	23.8	23.1
5 Investment account	328.1	334.4	341.4	337.5	339.2	328.9	330.5	331.7	336.8	341.1	343.5	342.6
6 Other securities	141.9	143.0	141.8	140.4	141.5	146.6	151.4	152.6	167.0	190.3	180.1	181.1
7 Trading account	75.3	75.1	73.3	70.5	71.9	76.1	78.0	77.6	90.4	111.8	97.9	97.7
8 Investment account	66.6	67.9	68.6	70.0	69.6	70.5	73.4	75.0	76.6	78.6	82.1	83.5
9 State and local government	20.4	20.7	20.9	21.2	20.8	20.4	20.7	20.9	21.3	21.8	22.2	22.3
10 Other	46.2	47.2	47.7	48.8	48.8	50.1	52.6	54.1	55.3	56.8	60.0	61.2
11 Loans and leases in bank credit ²	1,598.1	1,616.7	1,639.9	1,651.5	1,652.9	1,665.6	1,669.6	1,687.5	1,699.9	1,729.6	1,749.0	1,758.3
12 Commercial and industrial	452.7	458.7	463.2	464.7	476.1	485.7	487.8	492.9	496.2	509.6	515.3	516.9
13 Bankers acceptances	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3
14 Other	451.5	457.5	462.0	463.5	474.9	484.5	486.6	491.7	494.9	508.3	514.0	515.6
15 Real estate	681.1	689.5	700.8	702.7	696.1	692.0	691.6	692.6	690.3	690.6	701.4	707.3
16 Revolving home equity	73.6	72.9	73.4	73.3	72.6	72.1	71.6	71.4	71.7	71.1	71.1	71.0
17 Other	607.4	616.6	627.4	629.4	623.5	619.9	620.0	621.2	618.6	619.4	630.3	636.3
18 Consumer	236.7	235.2	235.5	238.0	237.1	236.3	233.4	234.2	236.1	238.1	238.6	237.2
19 Security ³	53.6	56.3	58.8	59.0	57.6	62.3	64.3	67.1	68.4	78.9	76.6	74.1
20 Federal funds sold to and repurchase agreements made with broker-dealers	38.9	41.7	42.8	42.4	39.6	43.9	46.3	48.5	50.4	62.9	61.5	59.3
21 Other	14.8	14.6	16.1	16.7	18.0	18.4	18.0	18.5	17.9	16.0	15.1	14.7
22 State and local government	11.6	11.6	11.4	11.3	11.2	11.0	10.9	11.3	11.5	11.5	11.8	11.5
23 Agricultural	8.2	8.1	8.2	8.2	8.3	8.3	8.3	8.3	8.3	8.2	8.3	8.3
24 Federal funds sold to and repurchase agreements made with others	8.7	6.9	8.0	8.0	6.2	6.1	9.6	10.7	13.4	13.9	13.4	17.4
25 All other loans	67.3	71.0	73.1	76.2	74.3	76.6	75.3	80.2	83.9	85.7	88.7	88.4
26 Lease-financing receivables	78.3	79.3	81.0	83.3	86.0	87.3	88.5	90.1	91.9	93.1	94.9	97.3
27 Interbank loans	123.6	120.7	130.7	129.2	115.7	124.6	122.1	116.6	119.7	120.7	120.7	121.4
28 Federal funds sold to and repurchase agreements made with commercial banks	82.4	71.7	81.0	78.4	65.5	74.5	68.6	62.2	65.1	73.3	76.2	74.4
29 Other	41.1	49.0	49.6	50.8	50.2	50.1	53.4	54.4	54.6	47.3	44.5	47.0
30 Cash assets ⁴	159.0	162.6	170.8	161.4	143.5	143.1	142.8	145.2	148.4	139.3	144.1	141.6
31 Other assets ⁵	196.3	201.3	202.8	212.6	217.5	213.5	215.2	219.4	221.3	216.8	221.5	218.3
32 Total assets ⁶	2,539.0	2,569.8	2,617.6	2,619.1	2,596.6	2,608.6	2,615.6	2,638.8	2,679.6	2,723.7	2,747.0	2,750.9
<i>Liabilities</i>												
33 Deposits	1,581.9	1,586.6	1,620.4	1,614.5	1,605.8	1,609.9	1,597.3	1,609.6	1,611.0	1,619.9	1,636.8	1,639.2
34 Transaction	381.5	389.1	391.1	387.6	383.1	377.8	367.1	369.9	371.8	368.1	368.8	366.5
35 Nontransaction	1,200.4	1,197.6	1,229.2	1,227.0	1,222.7	1,232.1	1,230.1	1,239.7	1,239.2	1,251.8	1,268.1	1,272.7
36 Large time	205.4	206.3	218.0	211.2	208.4	210.2	205.7	206.5	203.7	211.2	218.1	215.7
37 Other	995.1	991.3	1,011.3	1,015.8	1,014.3	1,022.0	1,024.4	1,033.2	1,035.5	1,040.7	1,050.0	1,057.0
38 Borrowings	484.0	494.5	505.1	505.9	499.9	499.9	502.3	503.2	512.1	537.8	554.3	564.6
39 From banks in the U.S.	152.3	154.5	160.8	160.5	145.4	146.5	149.2	154.4	156.6	159.2	159.8	161.0
40 From others	331.7	340.0	344.3	345.4	354.5	353.4	353.1	348.8	355.5	378.6	394.5	403.6
41 Net due to related foreign offices	81.8	77.6	78.4	75.6	75.6	77.0	82.5	93.1	103.6	110.3	109.1	108.2
42 Other liabilities	144.5	146.4	149.9	154.1	151.8	159.9	165.9	173.4	180.0	188.7	175.3	178.8
43 Total liabilities	2,292.2	2,305.2	2,353.7	2,350.2	2,333.1	2,346.8	2,347.9	2,379.2	2,406.7	2,456.7	2,475.5	2,490.8
44 Residual (assets less liabilities) ⁷	246.8	264.6	263.8	269.0	263.5	261.8	267.7	259.6	272.9	267.0	271.5	260.1

10. Assets and liabilities of commercial banks in the United States, 1996-2000—Continued

C.1 Large domestically chartered banks, seasonally adjusted—Continued

Billions of dollars, monthly averages of Wednesday figures

Account	1999											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Assets</i>												
1 Bank credit	2,095.4	2,120.4	2,148.7	2,151.6	2,155.5	2,163.1	2,171.2	2,192.8	2,225.6	2,282.7	2,296.3	2,305.2
2 Securities in bank credit	497.3	503.7	508.8	500.1	502.7	497.5	501.6	505.3	525.6	553.1	547.4	546.9
3 Treasury and agency securities ¹ ..	355.4	360.7	366.9	359.6	361.1	351.0	350.3	352.8	358.6	362.7	367.3	365.7
4 Trading account	27.4	26.3	25.6	22.1	21.9	22.1	19.7	21.0	21.8	21.7	23.8	23.1
5 Investment account	328.1	334.4	341.4	337.5	339.2	328.9	330.5	331.7	336.8	341.1	343.5	342.6
6 Other securities	141.9	143.0	141.8	140.4	141.5	146.6	151.4	152.6	167.0	190.3	180.1	181.1
7 Trading account	75.3	75.1	73.3	70.5	71.9	76.1	78.0	77.6	90.4	111.8	97.9	97.7
8 Investment account	66.6	67.9	68.6	70.0	69.6	70.5	73.4	75.0	76.6	78.6	82.1	83.5
9 State and local government ..	20.4	20.7	20.9	21.2	20.8	20.4	20.7	20.9	21.3	21.8	22.2	22.3
10 Other	46.2	47.2	47.7	48.8	48.8	50.1	52.6	54.1	55.3	56.8	60.0	61.2
11 Loans and leases in bank credit ² ..	1,598.1	1,616.7	1,639.9	1,651.5	1,652.9	1,665.6	1,669.6	1,687.5	1,699.9	1,729.6	1,749.0	1,758.3
12 Commercial and industrial	452.7	458.7	463.2	464.7	476.1	485.7	487.8	492.9	496.2	509.6	515.3	516.9
13 Bankers acceptances	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3
14 Other	451.5	457.5	462.0	463.5	474.9	484.5	486.6	491.7	494.9	508.3	514.0	515.6
15 Real estate	681.1	689.5	700.8	702.7	696.1	692.0	691.6	692.6	690.3	690.6	701.4	707.3
16 Revolving home equity	73.6	72.9	73.4	73.3	72.6	72.1	71.6	71.4	71.7	71.1	71.1	71.0
17 Other	607.4	616.6	627.4	629.4	623.5	619.9	620.0	621.2	618.6	619.4	630.3	636.3
18 Consumer	236.7	235.2	235.5	238.0	237.1	236.3	233.4	234.2	236.1	238.1	238.6	237.2
19 Security ³	53.6	56.3	58.8	59.0	57.6	62.3	64.3	67.1	68.4	78.9	76.6	74.1
20 Federal funds sold to and repurchase agreements made with broker-dealers ..	38.9	41.7	42.8	42.4	39.6	43.9	46.3	48.5	50.4	62.9	61.5	59.3
21 Other	14.8	14.6	16.1	16.7	18.0	18.4	18.0	18.5	17.9	16.0	15.1	14.7
22 State and local government	11.6	11.6	11.4	11.3	11.2	11.0	10.9	11.3	11.5	11.5	11.8	11.5
23 Agricultural	8.2	8.1	8.2	8.2	8.3	8.3	8.3	8.3	8.3	8.2	8.3	8.3
24 Federal funds sold to and repurchase agreements made with others	8.7	6.9	8.0	8.0	6.2	6.1	9.6	10.7	13.4	13.9	13.4	17.4
25 All other loans	67.3	71.0	73.1	76.2	74.3	76.6	75.3	80.2	83.9	85.7	88.7	88.4
26 Lease-financing receivables	78.3	79.3	81.0	83.3	86.0	87.3	88.5	90.1	91.9	93.1	94.9	97.3
27 Interbank loans	123.6	120.7	130.7	129.2	115.7	124.6	122.1	116.6	119.7	120.7	120.7	121.4
28 Federal funds sold to and repurchase agreements made with commercial banks	82.4	71.7	81.0	78.4	65.5	74.5	68.6	62.2	65.1	73.3	76.2	74.4
29 Other	41.1	49.0	49.6	50.8	50.2	50.1	53.4	54.4	54.6	47.3	44.5	47.0
30 Cash assets ⁴	159.0	162.6	170.8	161.4	143.5	143.1	142.8	145.2	148.4	139.3	144.1	141.6
31 Other assets ⁵	196.3	201.3	202.8	212.6	217.5	213.5	215.2	219.4	221.3	216.8	221.5	218.3
32 Total assets ⁶	2,539.0	2,569.8	2,617.6	2,619.1	2,596.6	2,608.6	2,615.6	2,638.8	2,679.6	2,723.7	2,747.0	2,750.9
<i>Liabilities</i>												
33 Deposits	1,581.9	1,586.6	1,620.4	1,614.5	1,605.8	1,609.9	1,597.3	1,609.6	1,611.0	1,619.9	1,636.8	1,639.2
34 Transaction	381.5	389.1	391.1	387.6	383.1	377.8	367.1	369.9	371.8	368.1	368.8	366.5
35 Nontransaction	1,200.4	1,197.6	1,229.2	1,227.0	1,222.7	1,232.1	1,230.1	1,239.7	1,239.2	1,251.8	1,268.1	1,272.7
36 Large time	205.4	206.3	218.0	211.2	208.4	210.2	205.7	206.5	203.7	211.2	218.1	215.7
37 Other	995.1	991.3	1,011.3	1,015.8	1,014.3	1,022.0	1,024.4	1,033.2	1,035.5	1,040.7	1,050.0	1,057.0
38 Borrowings	484.0	494.5	505.1	505.9	499.9	499.9	502.3	503.2	512.1	537.8	554.3	564.6
39 From banks in the U.S.	152.3	154.5	160.8	160.5	145.4	146.5	149.2	154.4	156.6	159.2	159.8	161.0
40 From others	331.7	340.0	344.3	345.4	354.5	353.4	353.1	348.8	355.5	378.6	394.5	403.6
41 Net due to related foreign offices ..	81.8	77.6	78.4	75.6	75.6	77.0	82.5	93.1	103.6	110.3	109.1	108.2
42 Other liabilities	144.5	146.4	149.9	154.1	151.8	159.9	165.9	173.4	180.0	188.7	175.3	178.8
43 Total liabilities	2,292.2	2,305.2	2,353.7	2,350.2	2,333.1	2,346.8	2,347.9	2,379.2	2,406.7	2,456.7	2,475.5	2,490.8
44 Residual (assets less liabilities) ⁷ ..	246.8	264.6	263.8	269.0	263.5	261.8	267.7	259.6	272.9	267.0	271.5	260.1

10. Assets and liabilities of commercial banks in the United States, 1996–2000—Continued
C.1 Large domestically chartered banks, seasonally adjusted—Continued

Billions of dollars, monthly averages of Wednesday figures

Account	2000											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Assets</i>												
1 Bank credit	2,428.3	2,450.2	2,473.0	2,490.1	2,520.9	2,531.3	2,541.4	2,551.1	2,573.6	2,557.6	2,556.4	2,575.2
2 Securities in bank credit	560.3	566.0	572.7	576.6	584.8	583.8	583.9	582.0	590.4	581.2	576.9	583.6
3 Treasury and agency securities ¹	368.3	371.1	370.4	369.7	371.2	371.7	371.0	366.9	365.3	361.8	354.8	357.9
4 Trading account	21.0	22.3	21.2	21.4	22.1	22.7	22.9	23.3	22.8	21.2	21.6	28.8
5 Investment account	347.3	348.7	349.2	348.3	349.1	349.0	348.0	343.5	342.5	340.5	333.2	329.0
6 Other securities	192.0	195.0	202.3	206.9	213.6	212.1	212.9	215.2	225.1	219.5	222.1	225.8
7 Trading account	80.5	85.8	91.7	94.1	101.9	100.5	99.1	103.3	114.8	111.7	114.5	119.0
8 Investment account	111.5	109.2	110.7	112.8	111.7	111.7	113.8	111.8	110.3	107.8	107.6	106.8
9 State and local government	24.3	24.7	25.0	25.5	25.5	25.6	26.1	25.8	25.7	25.9	26.3	26.3
10 Other	87.1	84.5	85.7	87.3	86.2	86.1	87.7	86.0	84.5	81.9	81.3	80.5
11 Loans and leases in bank credit ²	1,868.0	1,884.2	1,900.3	1,913.5	1,936.0	1,947.5	1,957.5	1,969.1	1,983.2	1,976.3	1,979.5	1,991.6
12 Commercial and industrial	565.4	573.2	575.6	578.1	588.2	590.0	590.0	593.1	594.7	594.4	592.1	593.6
13 Bankers acceptances	1.0	1.0	1.0	1.1	1.1	1.0	1.0	0.9	0.9	0.9	1.0	1.0
14 Other	564.3	572.2	574.6	577.0	587.2	589.0	589.0	592.2	593.9	593.5	591.1	592.5
15 Real estate	774.9	776.7	785.8	799.8	811.4	817.6	825.9	832.0	832.8	826.2	828.7	827.8
16 Revolving home equity	68.5	69.3	70.8	74.1	75.5	76.3	79.7	80.7	79.4	80.3	82.4	84.2
17 Other	706.3	707.4	715.0	725.7	735.9	741.4	746.2	751.3	753.4	746.0	746.2	743.7
18 Consumer	225.7	227.9	229.7	230.8	230.8	231.6	232.4	234.6	235.8	238.2	241.6	243.4
19 Security ³	71.5	69.9	67.2	62.8	61.3	64.2	63.8	61.3	67.2	61.1	58.9	64.6
20 Federal funds sold to and repurchase agreements made with broker-dealers	52.3	48.4	45.8	39.9	39.8	44.1	43.6	41.6	46.9	43.3	42.4	49.2
21 Other	19.2	21.5	21.3	22.9	21.5	20.1	20.2	19.7	20.4	17.8	16.5	15.3
22 State and local government	12.2	12.3	12.5	12.6	12.5	12.4	12.4	12.7	12.9	12.9	12.8	12.6
23 Agricultural	9.4	9.5	9.6	9.6	9.6	9.6	9.6	9.6	9.6	9.7	9.8	10.1
24 Federal funds sold to and repurchase agreements made with others	12.0	13.5	14.7	13.8	13.5	13.8	13.1	14.3	16.4	17.2	19.2	21.2
25 All other loans	77.9	81.8	85.6	85.2	86.7	84.5	84.4	84.5	86.3	87.6	86.6	87.9
26 Lease-financing receivables	119.1	119.4	119.7	120.8	122.0	123.8	125.9	126.9	127.4	129.1	129.7	130.4
27 Interbank loans	132.8	137.0	138.6	131.7	135.9	136.0	146.1	143.1	134.9	139.1	141.0	140.2
28 Federal funds sold to and repurchase agreements made with commercial banks	58.2	64.9	69.8	67.4	70.2	70.0	77.3	68.3	59.8	61.3	64.5	66.3
29 Other	74.6	72.0	68.8	64.4	65.7	66.1	68.8	74.9	75.1	77.9	76.6	73.9
30 Cash assets ⁴	150.5	152.6	149.1	157.6	151.7	148.5	147.0	147.0	144.3	145.3	140.5	145.7
31 Other assets ⁵	244.1	234.1	232.0	229.9	234.7	233.0	250.0	253.1	255.8	266.7	260.9	255.4
32 Total assets ⁶	2,920.3	2,938.9	2,957.7	2,974.3	3,007.9	3,013.9	3,049.0	3,058.6	3,072.7	3,072.9	3,062.9	3,079.7
<i>Liabilities</i>												
33 Deposits	1,642.7	1,638.9	1,652.6	1,674.5	1,673.3	1,669.9	1,670.9	1,668.3	1,669.8	1,672.3	1,661.6	1,691.9
34 Transaction	321.4	320.3	319.1	317.5	320.6	313.5	308.0	309.3	306.0	307.4	299.1	300.0
35 Nontransaction	1,321.2	1,318.5	1,333.5	1,357.0	1,352.8	1,356.4	1,362.9	1,359.0	1,363.8	1,364.8	1,362.5	1,391.9
36 Large time	240.4	241.1	244.7	249.5	255.0	261.8	268.4	267.8	261.6	260.2	258.3	269.3
37 Other	1,080.8	1,077.4	1,088.9	1,107.4	1,097.8	1,094.6	1,094.6	1,091.2	1,102.2	1,104.7	1,104.1	1,122.6
38 Borrowings	633.8	634.8	642.2	649.9	651.8	655.1	670.7	671.6	655.1	655.0	650.1	666.1
39 From banks in the U.S.	187.1	193.8	195.0	199.7	202.3	196.9	204.4	209.0	196.6	198.9	196.8	214.9
40 From others	446.7	440.9	447.2	450.2	449.5	458.2	466.3	462.7	458.5	456.0	453.2	451.2
41 Net due to related foreign offices	191.5	213.4	214.5	202.0	228.2	226.9	216.8	219.7	220.9	212.6	213.3	206.7
42 Other liabilities	165.8	168.4	170.5	170.0	177.7	182.2	187.6	202.4	218.8	224.8	226.8	227.2
43 Total liabilities	2,633.8	2,655.4	2,679.8	2,696.4	2,731.1	2,734.0	2,746.0	2,762.0	2,764.5	2,764.6	2,751.7	2,791.9
44 Residual (assets less liabilities) ⁷	286.5	283.5	278.0	277.8	276.8	279.9	303.0	296.5	308.1	308.3	311.1	287.8

10. Assets and liabilities of commercial banks in the United States, 1996-2000—Continued

C.2 Large domestically chartered banks, not seasonally adjusted

Billions of dollars, monthly averages of Wednesday figures

Account	1996											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Assets</i>												
1 Bank credit	1,900.2	1,901.1	1,889.6	1,899.0	1,895.3	1,883.5	1,872.0	1,860.7	1,869.4	1,876.7	1,883.0	1,888.7
2 Securities in bank credit	454.5	460.6	451.4	448.1	449.5	440.3	431.3	425.3	421.6	421.2	423.6	418.2
3 Treasury and agency securities ¹ ..	331.3	338.4	331.4	329.7	327.7	319.1	314.4	310.7	309.2	312.0	312.7	307.5
4 Trading account	19.6	23.4	24.3	19.6	20.9	19.2	19.6	20.5	20.6	21.6	22.3	17.8
5 Investment account	311.7	314.9	307.1	310.1	306.8	299.8	294.8	290.2	288.6	290.4	290.4	289.7
6 Mortgage-backed securities	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	169.4	170.9	175.9
7 Other	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	120.9	119.4	113.7
8 One year or less	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	34.0	32.6	29.3
9 One to five years	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	68.4	69.4	69.0
10 More than five years	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	18.5	17.4	15.4
11 Other securities	123.3	122.2	120.0	118.4	121.8	121.2	116.9	114.6	112.4	109.2	110.9	110.7
12 Trading account	60.4	60.9	58.8	57.8	61.4	60.8	58.4	57.6	55.9	53.3	55.2	54.0
13 Investment account	62.9	61.4	61.2	60.6	60.4	60.4	58.5	57.0	56.5	55.9	55.7	56.7
14 State and local government	19.7	19.5	19.5	19.6	19.3	19.0	18.6	18.6	18.7	18.6	18.7	18.9
15 Other	43.2	41.8	41.7	41.0	41.1	41.4	39.9	38.4	37.8	37.3	37.0	37.8
16 Loans and leases in bank credit ² ..	1,445.6	1,440.5	1,438.2	1,450.9	1,445.8	1,443.2	1,440.7	1,435.4	1,447.9	1,455.5	1,459.5	1,470.5
17 Commercial and industrial	381.7	383.7	386.5	391.5	391.3	387.3	388.0	386.2	392.4	396.4	397.2	397.0
18 Bankers acceptances	1.5	1.6	1.7	1.6	1.5	1.5	1.5	1.7	1.9	2.0	2.1	2.1
19 Other	380.2	382.1	384.8	389.8	389.7	385.9	386.4	384.5	390.5	394.5	395.1	394.8
20 Real estate	645.7	645.1	645.0	645.0	642.3	642.4	640.6	641.6	640.9	641.8	644.3	648.8
21 Revolving home equity	61.0	60.8	60.5	60.6	60.9	60.5	61.0	61.3	61.8	62.4	62.9	63.4
22 Other	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	354.6	356.4	356.2
23 Commercial	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	224.7	225.1	229.3
24 Consumer	241.6	237.4	235.4	237.5	239.3	241.1	241.0	242.9	244.8	243.0	242.7	246.1
25 Security ³	48.0	47.4	45.5	48.5	44.4	41.6	39.5	35.7	38.5	37.7	37.7	37.9
26 Federal funds sold to and repurchase agreements made with broker-dealers	32.5	31.1	30.1	33.9	30.0	26.6	25.3	23.0	25.3	23.2	22.8	22.2
27 Other	15.5	16.3	15.3	14.6	14.4	15.0	14.1	12.8	13.2	14.5	14.9	15.8
28 State and local government	12.4	12.4	12.4	12.1	12.1	12.1	12.1	12.1	11.8	11.9	12.1	12.1
29 Agricultural	8.1	7.9	7.9	8.0	8.3	8.4	8.4	8.2	8.2	7.9	7.8	7.7
30 Federal funds sold to and repurchase agreements made with others	10.7	10.4	7.7	6.8	6.8	7.2	6.6	5.7	5.3	7.2	5.9	5.8
31 All other loans	55.6	53.5	54.0	56.6	55.3	55.8	56.0	53.4	55.1	56.3	57.1	58.8
32 Lease-financing receivables	41.9	42.7	43.8	44.9	46.0	47.3	48.4	49.6	50.9	53.5	54.7	56.3
33 Interbank loans	142.9	127.6	133.3	145.2	148.5	149.9	146.1	143.1	144.7	140.3	152.2	146.9
34 Federal funds sold to and repurchase agreements made with commercial banks	97.3	85.3	90.0	100.5	102.2	103.0	98.7	95.9	96.2	88.0	99.7	94.8
35 Other	45.6	42.3	43.3	44.7	46.3	46.9	47.4	47.2	48.5	52.3	52.5	52.1
36 Cash assets ⁴	152.7	137.1	126.7	135.1	134.1	132.1	132.8	128.8	136.0	136.8	142.5	150.6
37 Other assets ⁵	150.4	151.6	155.5	164.7	164.9	175.2	180.4	182.9	183.1	176.5	179.5	181.7
38 Total assets⁶	2,309.4	2,280.7	2,268.3	2,307.5	2,306.2	2,303.9	2,294.5	2,278.4	2,296.2	2,294.4	2,321.2	2,332.0
<i>Liabilities</i>												
39 Deposits	1,454.6	1,431.5	1,434.1	1,456.3	1,446.3	1,453.5	1,457.2	1,458.3	1,470.7	1,479.1	1,500.1	1,518.2
40 Transaction	484.7	455.2	448.6	464.4	448.1	446.2	441.1	427.5	427.9	419.8	428.7	443.6
41 Nontransaction	969.9	976.2	985.5	991.9	998.2	1,007.4	1,016.1	1,030.8	1,042.8	1,059.4	1,071.4	1,074.6
42 Large time	129.7	132.1	130.0	132.9	138.1	139.7	142.1	146.6	150.6	157.7	160.4	159.4
43 Other	840.2	844.1	855.4	859.0	860.1	867.7	873.9	884.2	892.3	901.7	911.0	915.2
44 Borrowings	418.1	409.9	406.0	410.5	413.3	411.5	403.9	392.0	403.8	399.4	406.6	398.7
45 From banks in the U.S.	156.1	152.9	151.3	152.9	153.8	153.0	149.9	145.4	147.5	141.2	147.4	151.3
46 From others	262.1	257.0	254.7	257.6	259.5	258.6	254.0	246.6	256.3	258.2	259.2	247.3
47 Net due to related foreign offices ..	88.3	87.7	80.1	82.1	90.7	75.4	69.0	68.8	65.8	74.8	66.2	63.4
48 Other liabilities	121.9	122.6	119.9	123.3	119.8	127.3	129.5	126.3	122.7	111.4	115.9	122.0
49 Total liabilities	2,082.9	2,051.6	2,040.1	2,072.2	2,070.2	2,067.8	2,059.6	2,045.3	2,062.9	2,064.7	2,088.8	2,102.3
50 Residual (assets less liabilities) ⁷	226.5	229.1	228.2	235.3	236.0	236.1	234.9	233.1	233.2	229.7	232.5	229.7

10. Assets and liabilities of commercial banks in the United States, 1996–2000—Continued

C.2 Large domestically chartered banks, not seasonally adjusted—Continued

Billions of dollars, monthly averages of Wednesday figures

Account	1997											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Assets</i>												
1 Bank credit	1,905.7	1,918.5	1,928.0	1,951.0	1,945.7	1,961.1	1,994.2	1,998.1	2,012.6	2,040.0	2,064.1	2,073.9
2 Securities in bank credit	428.2	438.6	436.1	445.3	432.5	430.5	441.2	439.8	440.8	456.0	473.0	476.1
3 Treasury and agency securities ¹	305.6	303.9	310.2	318.7	315.8	316.3	318.8	314.1	320.1	330.5	344.0	345.9
4 Trading account	16.0	16.0	18.8	19.3	18.4	20.3	22.1	20.8	22.9	25.5	27.4	26.3
5 Investment account	289.6	287.8	291.4	299.4	297.3	296.0	296.8	293.3	297.3	305.0	316.6	319.5
6 Mortgage-backed securities	178.5	179.1	180.6	182.7	182.6	183.4	187.1	186.2	187.9	193.5	201.8	207.3
7 Other	111.0	108.7	110.8	116.6	114.7	112.6	109.6	107.2	109.3	111.5	114.9	112.3
8 One year or less	29.7	28.4	28.8	31.5	29.8	29.9	28.5	28.5	29.5	28.0	30.9	29.1
9 One to five years	65.6	63.2	63.3	64.7	63.8	61.2	57.5	54.8	54.5	57.8	58.6	58.2
10 More than five years	15.7	17.1	18.7	20.5	21.1	21.5	23.6	23.9	25.3	25.7	25.4	25.0
11 Other securities	122.6	134.7	125.9	126.6	116.7	114.3	122.4	125.7	120.7	125.5	129.0	130.2
12 Trading account	66.3	78.5	69.6	70.5	60.4	56.8	64.6	64.5	59.2	63.0	65.6	63.7
13 Investment account	56.3	56.2	56.4	56.0	56.4	57.5	57.8	61.2	61.5	62.4	63.4	66.4
14 State and local government	18.9	19.4	19.1	19.3	19.5	20.1	20.1	20.3	20.4	20.5	20.4	20.2
15 Other	37.4	36.8	37.2	36.7	36.8	37.4	37.7	40.9	41.2	42.0	43.0	46.2
16 Loans and leases in bank credit ²	1,477.5	1,479.9	1,491.9	1,505.7	1,513.2	1,530.6	1,552.9	1,558.3	1,571.8	1,584.0	1,591.1	1,597.8
17 Commercial and industrial	398.0	404.4	410.9	418.4	419.0	419.5	422.0	424.1	431.4	435.7	439.2	443.6
18 Bankers acceptances	1.9	1.7	1.7	1.6	1.5	1.6	1.5	1.5	1.5	1.4	1.4	1.3
19 Other	396.1	402.7	409.3	416.9	417.5	417.9	420.4	422.6	429.8	434.4	437.8	442.3
20 Real estate	649.6	647.1	650.6	655.3	661.2	669.5	678.2	679.7	682.8	685.5	685.9	684.4
21 Revolving home equity	63.5	63.6	64.1	65.0	66.4	68.1	69.8	70.6	71.7	72.2	72.6	72.9
22 Other	356.9	355.3	357.8	361.5	364.1	368.2	371.4	372.1	372.3	371.6	371.0	368.9
23 Commercial	229.2	228.2	228.7	228.8	230.7	233.2	237.0	238.7	241.7	242.3	242.7	242.7
24 Consumer	249.4	246.7	243.2	242.4	244.2	245.9	247.8	248.1	246.9	242.6	240.7	241.8
25 Security ³	37.1	38.5	41.6	41.5	40.7	42.1	43.3	43.5	44.8	51.5	52.1	47.5
26 Federal funds sold to and repurchase agreements made with broker-dealers	22.1	23.4	26.2	25.0	24.4	26.2	28.2	28.8	29.6	35.8	36.9	31.6
27 Other	15.0	15.1	15.4	16.5	16.3	15.9	15.1	14.7	15.2	15.7	15.2	15.9
28 State and local government	11.8	11.8	11.7	11.4	11.3	11.5	11.6	12.4	12.4	12.0	11.9	11.9
29 Agricultural	7.7	7.5	7.5	7.6	7.9	7.9	8.2	8.3	8.4	8.4	8.4	8.4
30 Federal funds sold to and repurchase agreements made with others	7.3	7.1	7.1	8.2	6.8	7.6	8.8	7.2	8.4	10.1	10.0	12.6
31 All other loans	57.1	55.5	56.6	57.2	57.2	59.8	63.4	64.1	64.7	64.5	68.1	70.8
32 Lease-financing receivables	59.7	61.3	62.6	63.6	65.0	66.8	69.7	71.0	72.1	73.7	74.9	76.9
33 Interbank loans	142.2	140.5	144.8	153.3	155.0	126.0	116.3	118.6	124.8	119.4	127.6	132.0
34 Federal funds sold to and repurchase agreements made with commercial banks	91.1	91.1	96.0	103.3	100.7	76.2	74.4	76.5	83.8	78.5	87.8	90.6
35 Other	51.1	49.3	48.7	50.1	54.2	49.8	41.9	42.1	41.1	40.9	39.8	41.3
36 Cash assets ⁴	145.7	138.7	134.7	144.2	142.6	141.4	141.0	146.6	150.2	160.3	171.9	171.6
37 Other assets ⁵	175.6	178.1	180.4	187.0	191.7	191.8	185.6	183.5	186.1	189.4	189.7	195.1
38 Total assets ⁶	2,334.0	2,340.5	2,352.5	2,400.1	2,399.7	2,384.8	2,401.5	2,411.1	2,438.2	2,473.9	2,518.0	2,537.3
<i>Liabilities</i>												
39 Deposits	1,499.6	1,489.5	1,493.8	1,514.8	1,495.8	1,518.7	1,529.8	1,541.3	1,553.6	1,561.5	1,592.0	1,603.5
40 Transaction	425.7	404.3	393.1	404.8	384.0	390.2	387.7	387.0	383.1	383.3	399.7	413.4
41 Nontransaction	1,073.9	1,085.1	1,100.7	1,110.0	1,111.8	1,128.6	1,142.1	1,154.3	1,170.5	1,178.2	1,192.3	1,190.1
42 Large time	160.0	165.3	163.1	168.6	171.3	176.6	182.3	189.7	195.6	199.3	206.1	203.9
43 Other	913.9	919.8	937.7	941.4	940.4	951.9	959.8	964.6	974.9	978.8	986.2	986.3
44 Borrowings	405.4	406.3	419.6	436.8	437.4	417.8	415.6	417.8	438.9	458.5	471.5	476.8
45 From banks in the U.S.	150.9	149.1	155.8	162.0	157.7	138.4	135.3	141.6	145.0	146.6	160.0	166.3
46 From others	254.5	257.2	263.8	274.8	279.7	279.4	280.3	276.2	293.9	311.9	311.4	310.6
47 Net due to related foreign offices	69.8	76.0	68.6	74.4	88.1	75.8	78.4	72.9	75.3	70.8	65.8	70.6
48 Other liabilities	130.3	136.1	130.2	131.2	132.4	132.8	137.9	138.2	126.1	133.2	136.8	135.7
49 Total liabilities	2,105.2	2,107.8	2,112.3	2,157.2	2,153.7	2,145.2	2,161.7	2,170.1	2,194.1	2,224.0	2,266.1	2,286.5
50 Residual (assets less liabilities) ⁷	228.8	232.7	240.2	242.9	246.0	239.6	239.8	240.9	244.2	249.9	252.0	250.8

10. Assets and liabilities of commercial banks in the United States, 1996-2000—Continued

C.2 Large domestically chartered banks, not seasonally adjusted—Continued

Billions of dollars, monthly averages of Wednesday figures

Account	1998											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Assets</i>												
1 Bank credit	2,105.6	2,123.9	2,149.8	2,153.9	2,153.4	2,156.5	2,156.8	2,177.4	2,215.2	2,283.6	2,312.8	2,324.6
2 Securities in bank credit	500.4	507.7	513.0	502.2	503.9	494.9	493.0	498.7	519.7	551.2	555.0	552.0
3 Treasury and agency securities ¹	357.2	364.7	372.1	363.3	362.7	347.8	344.4	347.3	353.4	360.3	372.5	366.7
4 Trading account	27.5	26.7	25.9	22.3	22.0	21.9	19.4	20.7	21.5	21.5	24.2	23.2
5 Investment account	329.7	338.1	346.1	341.0	340.7	325.8	325.0	326.6	331.9	338.7	348.4	343.5
6 Mortgage-backed securities	214.8	217.4	221.9	215.8	215.5	207.3	208.7	215.1	225.2	243.2	246.2	242.0
7 Other	114.8	120.7	124.3	125.2	125.1	118.5	116.3	111.5	106.7	95.5	102.2	101.5
8 One year or less	28.4	30.4	31.2	32.5	30.9	31.0	29.8	28.4	27.2	25.3	26.4	25.8
9 One to five years	57.1	56.2	56.0	55.3	53.8	50.4	53.4	50.1	45.3	38.4	39.3	39.3
10 More than five years	29.3	34.1	37.0	37.4	40.4	37.1	33.0	32.9	34.2	31.7	36.5	36.4
11 Other securities	143.2	143.0	140.9	138.9	141.2	147.1	148.6	151.5	166.3	190.9	182.4	185.4
12 Trading account	76.0	75.1	72.8	69.7	71.7	76.4	76.7	77.0	90.0	112.1	99.1	99.8
13 Investment account	67.3	67.9	68.1	69.1	69.4	70.8	72.0	74.4	76.3	78.9	83.3	85.6
14 State and local government	20.6	20.7	20.7	21.0	20.8	20.5	20.4	20.7	21.2	21.9	22.5	22.8
15 Other	46.7	47.2	47.3	48.2	48.6	50.3	51.6	53.7	55.0	56.9	60.8	62.8
16 Loans and leases in bank credit ²	1,605.2	1,616.2	1,636.8	1,651.7	1,649.5	1,661.6	1,663.8	1,678.7	1,695.5	1,732.4	1,757.8	1,772.5
17 Commercial and industrial	449.9	458.2	464.7	470.0	479.5	486.6	487.1	488.7	494.8	509.5	516.1	515.3
18 Bankers acceptances	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3
19 Other	448.7	457.0	463.5	468.8	478.3	485.4	485.9	487.5	493.5	508.3	514.8	514.0
20 Real estate	682.7	688.1	697.3	700.3	695.0	690.7	690.9	693.1	690.9	692.4	705.1	710.8
21 Revolving home equity	73.3	72.5	72.2	72.4	72.4	72.1	72.0	72.0	72.5	71.8	71.6	71.0
22 Other	369.1	374.1	383.7	385.1	381.4	380.1	380.9	382.5	378.3	379.9	391.0	395.6
23 Commercial	240.3	241.5	241.4	242.8	241.2	238.4	237.9	238.6	240.1	240.6	242.5	244.2
24 Consumer	241.6	236.0	233.7	237.3	236.3	235.0	231.5	233.8	236.4	236.3	237.0	240.3
25 Security ³	54.9	57.7	60.8	58.4	55.0	60.6	61.1	62.5	64.7	82.0	81.3	79.8
26 Federal funds sold to and repurchase agreements made with broker-dealers	39.8	42.7	44.2	41.9	37.8	42.7	44.0	45.2	47.8	65.4	65.2	63.9
27 Other	15.2	15.0	16.6	16.5	17.2	17.9	17.1	17.3	16.9	16.6	16.1	15.9
28 State and local government	11.6	11.6	11.4	11.3	11.2	11.0	10.9	11.3	11.5	11.5	11.8	11.5
29 Agricultural	8.2	7.9	7.9	8.1	8.2	8.4	8.5	8.5	8.4	8.3	8.3	8.3
30 Federal funds sold to and repurchase agreements made with others	8.7	6.9	8.0	8.0	6.2	6.1	9.6	10.7	13.4	13.9	13.4	17.4
31 All other loans	68.0	69.5	71.4	74.9	72.4	76.3	76.1	80.4	84.5	85.8	90.5	91.7
32 Lease-financing receivables	79.7	80.3	81.4	83.5	85.6	87.0	88.0	89.5	90.9	92.7	94.4	97.4
33 Interbank loans	126.4	120.2	130.4	130.6	117.4	128.4	122.2	112.6	115.9	115.7	120.9	125.3
34 Federal funds sold to and repurchase agreements made with commercial banks	84.3	71.5	80.9	79.3	66.4	76.8	68.7	60.1	63.1	70.4	76.3	76.8
35 Other	42.1	48.8	49.5	51.4	50.9	51.6	53.5	52.5	52.8	45.3	44.6	48.5
36 Cash assets ⁴	169.9	164.1	164.0	161.4	142.5	140.2	136.5	137.4	145.6	139.7	146.3	152.7
37 Other assets ⁵	196.3	199.9	201.5	213.4	217.8	215.0	215.0	217.9	221.5	214.8	221.2	222.2
38 Total assets⁶	2,563.2	2,572.9	2,610.3	2,623.8	2,595.3	2,604.3	2,594.7	2,609.8	2,662.6	2,718.2	2,765.5	2,789.1
<i>Liabilities</i>												
39 Deposits	1,589.8	1,592.7	1,616.7	1,624.4	1,595.8	1,606.0	1,588.4	1,593.4	1,602.6	1,613.9	1,647.0	1,661.5
40 Transaction	392.4	384.8	385.5	396.1	376.5	376.4	362.6	357.1	366.3	361.7	372.9	388.9
41 Nontransaction	1,197.5	1,207.8	1,231.2	1,228.3	1,219.3	1,229.6	1,225.7	1,236.3	1,236.3	1,252.2	1,274.1	1,272.5
42 Large time	207.1	209.1	216.6	209.7	207.4	208.1	203.2	205.3	201.5	212.4	222.4	218.0
43 Other	990.4	998.8	1,014.6	1,018.6	1,011.9	1,021.4	1,022.5	1,031.0	1,034.8	1,039.8	1,051.7	1,054.6
44 Borrowings	495.1	496.9	505.8	508.6	506.5	501.5	494.1	483.7	507.4	534.3	561.3	568.8
45 From banks in the U.S.	156.9	156.9	163.6	162.9	147.7	147.1	146.4	148.1	150.7	153.8	160.9	163.9
46 From others	338.2	339.9	342.2	345.7	358.8	354.5	347.7	335.6	356.7	380.5	400.4	404.9
47 Net due to related foreign offices	82.3	79.0	78.0	74.5	77.1	76.2	81.2	92.9	103.0	110.9	110.1	107.8
48 Other liabilities	145.2	148.0	149.2	152.4	154.1	159.2	164.0	172.9	179.2	189.2	176.8	178.9
49 Total liabilities	2,312.4	2,316.5	2,349.7	2,359.9	2,333.5	2,343.0	2,327.7	2,343.0	2,392.2	2,448.3	2,495.2	2,517.0
50 Residual (assets less liabilities) ⁷	250.8	256.4	260.6	263.9	261.8	261.3	267.0	266.9	270.3	269.9	270.3	272.0

10. Assets and liabilities of commercial banks in the United States, 1996-2000—Continued

C.2 Large domestically chartered banks, not seasonally adjusted—Continued

Billions of dollars, monthly averages of Wednesday figures

Account	1999											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Assets</i>												
1 Bank credit	2,105.6	2,123.9	2,149.8	2,153.9	2,153.4	2,156.5	2,156.8	2,177.4	2,215.2	2,283.6	2,312.8	2,324.6
2 Securities in bank credit	500.4	507.7	513.0	502.2	503.9	494.9	493.0	498.7	519.7	551.2	555.0	552.0
3 Treasury and agency securities ¹	357.2	364.7	372.1	363.3	362.7	347.8	344.4	347.3	353.4	360.3	372.5	366.7
4 Trading account	27.5	26.7	25.9	22.3	22.0	21.9	19.4	20.7	21.5	21.5	24.2	23.2
5 Investment account	329.7	338.1	346.1	341.0	340.7	325.8	325.0	326.6	331.9	338.7	348.4	343.5
6 Mortgage-backed securities	214.8	217.4	221.9	215.8	215.5	207.3	208.7	215.1	225.2	243.2	246.2	242.0
7 Other	114.8	120.7	124.3	125.2	125.1	118.5	116.3	111.5	106.7	95.5	102.2	101.5
8 One year or less	28.4	30.4	31.2	32.5	30.9	31.0	29.8	28.4	27.2	25.3	26.4	25.8
9 One to five years	57.1	56.2	56.0	55.3	53.8	50.4	53.4	50.1	45.3	38.4	39.3	39.3
10 More than five years	29.3	34.1	37.0	37.4	40.4	37.1	33.0	32.9	34.2	31.7	36.5	36.4
11 Other securities	143.2	143.0	140.9	138.9	141.2	147.1	148.6	151.5	166.3	190.9	182.4	185.4
12 Trading account	76.0	75.1	72.8	69.7	71.7	76.4	76.7	77.0	90.0	112.1	99.1	99.8
13 Investment account	67.3	67.9	68.1	69.1	69.4	70.8	72.0	74.4	76.3	78.9	83.3	85.6
14 State and local government	20.6	20.7	20.7	21.0	20.8	20.5	20.4	20.7	21.2	21.9	22.5	22.8
15 Other	46.7	47.2	47.3	48.2	48.6	50.3	51.6	53.7	55.0	56.9	60.8	62.8
16 Loans and leases in bank credit ²	1,605.2	1,616.2	1,636.8	1,651.7	1,649.5	1,661.6	1,663.8	1,678.7	1,695.5	1,732.4	1,757.8	1,772.5
17 Commercial and industrial	449.9	458.2	464.7	470.0	479.5	486.6	487.1	488.7	494.8	509.5	516.1	515.3
18 Bankers acceptances	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3
19 Other	448.7	457.0	463.5	468.8	478.3	485.4	485.9	487.5	493.5	508.3	514.8	514.0
20 Real estate	682.7	688.1	697.3	700.3	695.0	690.7	693.1	690.9	693.1	692.4	705.1	710.8
21 Revolving home equity	73.3	72.5	72.2	72.4	72.4	72.1	72.0	72.0	72.5	71.8	71.6	71.0
22 Other	369.1	374.1	383.7	385.1	381.4	380.1	380.9	382.5	378.3	379.9	391.0	395.6
23 Commercial	240.3	241.5	241.4	242.8	241.2	238.4	237.9	238.6	240.1	240.6	242.5	244.2
24 Consumer	241.6	236.0	233.7	237.3	236.3	235.0	231.5	233.8	236.4	236.3	237.0	240.3
25 Security ³	54.9	57.7	60.8	58.4	55.0	60.6	61.1	62.5	64.7	82.0	81.3	79.8
26 Federal funds sold to and repurchase agreements made with broker-dealers	39.8	42.7	44.2	41.9	37.8	42.7	44.0	45.2	47.8	65.4	65.2	63.9
27 Other	15.2	15.0	16.6	16.5	17.2	17.9	17.1	17.3	16.9	16.6	16.1	15.9
28 State and local government	11.6	11.6	11.4	11.3	11.2	11.0	10.9	11.3	11.5	11.5	11.8	11.5
29 Agricultural	8.2	7.9	7.9	8.1	8.2	8.4	8.5	8.5	8.4	8.3	8.3	8.3
30 Federal funds sold to and repurchase agreements made with others	8.7	6.9	8.0	8.0	6.2	6.1	9.6	10.7	13.4	13.9	13.4	17.4
31 All other loans	68.0	69.5	71.4	74.9	72.4	76.3	76.1	80.4	84.5	85.8	90.5	91.7
32 Lease-financing receivables	79.7	80.3	81.4	83.5	85.6	87.0	88.0	89.5	90.9	92.7	94.4	97.4
33 Interbank loans	126.4	120.2	130.4	130.6	117.4	128.4	122.2	112.6	115.9	115.7	120.9	125.3
34 Federal funds sold to and repurchase agreements made with commercial banks	84.3	71.5	80.9	79.3	66.4	76.8	68.7	60.1	63.1	70.4	76.3	76.8
35 Other	42.1	48.8	49.5	51.4	50.9	51.6	53.5	52.5	52.8	45.3	44.6	48.5
36 Cash assets ⁴	169.9	164.1	164.0	161.4	142.5	140.2	136.5	137.4	145.6	139.7	146.3	152.7
37 Other assets ⁵	196.3	199.9	201.5	213.4	217.8	215.0	215.0	217.9	221.5	214.8	221.2	222.2
38 Total assets ⁶	2,563.2	2,572.9	2,610.3	2,623.8	2,595.3	2,604.3	2,594.7	2,609.8	2,662.6	2,718.2	2,765.5	2,789.1
<i>Liabilities</i>												
39 Deposits	1,589.8	1,592.7	1,616.7	1,624.4	1,595.8	1,606.0	1,588.4	1,593.4	1,602.6	1,613.9	1,647.0	1,661.5
40 Transaction	392.4	384.8	385.5	396.1	376.5	376.4	362.6	357.1	366.3	361.7	372.9	388.9
41 Nontransaction	1,197.5	1,207.8	1,231.2	1,228.3	1,219.3	1,229.6	1,225.7	1,236.3	1,236.3	1,252.2	1,274.1	1,272.5
42 Large time	207.1	209.1	216.6	209.7	207.4	208.1	203.2	205.3	201.5	212.4	222.4	218.0
43 Other	990.4	998.8	1,014.6	1,018.6	1,011.9	1,021.4	1,022.5	1,031.0	1,034.8	1,039.8	1,051.7	1,054.6
44 Borrowings	495.1	496.9	505.8	508.6	506.5	501.5	494.1	483.7	507.4	534.3	561.3	568.8
45 From banks in the U.S.	156.9	156.9	163.6	162.9	147.7	147.1	146.4	148.1	150.7	153.8	160.9	163.9
46 From others	338.2	339.9	342.2	345.7	358.8	354.5	347.7	335.6	356.7	380.5	400.4	404.9
47 Net due to related foreign offices	82.3	79.0	78.0	74.5	77.1	76.2	81.2	92.9	103.0	110.9	110.1	107.8
48 Other liabilities	145.2	148.0	149.2	152.4	154.1	159.2	164.0	172.9	179.2	189.2	176.8	178.9
49 Total liabilities	2,312.4	2,316.5	2,349.7	2,359.9	2,333.5	2,343.0	2,327.7	2,343.0	2,392.2	2,448.3	2,495.2	2,517.0
50 Residual (assets less liabilities) ⁷	250.8	256.4	260.6	263.9	261.8	261.3	267.0	266.9	270.3	269.9	270.3	272.0

10. Assets and liabilities of commercial banks in the United States, 1996–2000—Continued

C.2 Large domestically chartered banks, not seasonally adjusted—Continued

Billions of dollars, monthly averages of Wednesday figures

Account	2000											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Assets</i>												
1 Bank credit	2,441.5	2,455.4	2,472.4	2,488.3	2,515.1	2,525.2	2,525.9	2,537.4	2,565.1	2,559.5	2,572.1	2,596.6
2 Securities in bank credit	565.9	571.2	576.2	576.7	582.9	581.0	574.9	576.0	586.6	580.5	582.6	590.0
3 Treasury and agency securities ¹	371.4	376.1	375.3	372.6	370.8	369.5	366.1	362.5	362.2	359.2	357.7	358.5
4 Trading account	21.2	22.6	21.5	21.6	22.1	22.6	22.6	23.1	22.6	21.1	21.8	28.9
5 Investment account	350.2	353.5	353.8	351.0	348.7	347.0	343.4	339.4	339.6	338.1	335.9	329.6
6 Mortgage-backed securities	223.9	228.2	229.0	227.5	224.8	223.4	217.8	213.3	213.7	216.0	216.3	219.0
7 Other	126.2	125.3	124.8	123.5	123.8	123.6	125.7	126.2	126.0	122.1	119.6	110.6
8 One year or less	24.6	28.6	30.4	30.2	32.0	31.9	31.8	32.9	33.7	32.4	33.1	30.6
9 One to five years	60.2	57.1	55.2	54.0	54.2	55.0	55.9	54.9	54.4	52.2	50.5	45.5
10 More than five years	41.5	39.6	39.2	39.2	37.6	36.7	37.9	38.4	37.9	37.5	36.0	34.5
11 Other securities	194.5	195.1	200.9	204.1	212.1	211.5	208.8	213.5	224.4	221.4	225.0	231.5
12 Trading account	81.5	85.9	91.1	92.9	101.2	100.2	97.2	102.5	114.5	112.7	116.0	122.0
13 Investment account	113.0	109.2	109.8	111.2	110.9	111.3	111.6	110.9	109.9	108.7	109.0	109.5
14 State and local government	24.6	24.7	24.8	25.1	25.3	25.5	25.6	25.6	25.7	26.2	26.6	26.9
15 Other	88.4	84.5	85.0	86.0	85.6	85.8	86.0	85.4	84.2	82.6	82.3	82.6
16 Loans and leases in bank credit ²	1,875.6	1,884.2	1,896.1	1,911.6	1,932.2	1,944.2	1,951.1	1,961.4	1,978.6	1,979.0	1,989.5	2,006.6
17 Commercial and industrial	561.8	572.1	576.6	583.0	591.4	591.6	589.8	589.5	593.3	594.1	593.3	592.7
18 Bankers acceptances	1.0	1.0	1.0	1.1	1.1	1.0	1.0	.9	.9	.9	1.0	1.0
19 Other	560.8	571.1	575.6	581.9	590.4	590.5	588.8	588.6	592.4	593.2	592.3	591.6
20 Real estate	776.1	774.0	780.5	796.0	810.8	816.1	824.6	833.0	834.2	828.7	833.8	832.4
21 Revolving home equity	67.9	68.6	69.6	73.2	75.4	76.4	80.3	81.6	80.4	81.1	82.9	84.1
22 Other	428.1	423.9	426.0	433.7	444.0	448.2	453.8	459.0	461.6	453.7	454.1	450.4
23 Commercial	280.1	281.4	285.0	289.1	291.5	291.4	290.5	292.4	292.2	293.8	296.9	298.0
24 Consumer	230.4	230.1	229.1	231.4	231.2	230.8	230.7	233.6	234.9	236.0	240.0	245.5
25 Security ³	74.5	72.0	69.6	60.4	57.0	62.2	60.0	57.8	63.7	63.9	63.1	70.6
26 Federal funds sold to and repurchase agreements made with broker-dealers	54.5	49.9	47.5	38.4	37.0	42.8	41.0	39.2	44.4	45.3	45.4	53.8
27 Other	20.0	22.1	22.0	22.0	19.9	19.5	19.0	18.6	19.3	18.6	17.6	16.8
28 State and local government	12.2	12.3	12.5	12.6	12.5	12.4	12.4	12.7	12.9	12.9	12.8	12.6
29 Agricultural	9.4	9.3	9.3	9.4	9.6	9.7	9.7	9.8	9.7	9.7	9.9	10.1
30 Federal funds sold to and repurchase agreements made with others	12.0	13.5	14.7	13.8	13.5	13.8	13.1	14.3	16.4	17.2	19.2	21.2
31 All other loans	78.0	80.1	83.6	84.0	84.9	84.4	85.3	84.6	87.3	87.8	87.9	90.9
32 Lease-financing receivables	121.2	120.8	120.2	120.9	121.4	123.3	125.4	126.2	126.2	128.8	129.4	130.7
33 Interbank loans	134.7	135.9	139.3	133.9	138.5	140.7	146.0	137.9	130.4	133.6	141.9	144.0
34 Federal funds sold to and repurchase agreements made with commercial banks	59.0	64.4	70.1	68.5	71.6	72.4	77.3	65.9	57.9	59.0	64.9	68.1
35 Other	75.7	71.5	69.1	65.4	66.9	68.3	68.7	72.0	72.5	74.7	77.0	76.0
36 Cash assets ⁴	162.0	154.0	143.7	157.9	151.6	146.3	140.8	139.0	140.8	144.8	141.6	157.1
37 Other assets ⁵	244.4	232.2	230.7	230.7	235.4	234.9	249.4	251.0	256.0	263.7	260.6	259.9
38 Total assets⁶	2,947.6	2,942.5	2,951.0	2,975.9	3,005.4	3,011.9	3,026.7	3,029.3	3,056.3	3,066.0	3,080.0	3,120.7
<i>Liabilities</i>												
39 Deposits	1,649.7	1,646.2	1,650.6	1,684.5	1,665.3	1,668.6	1,663.0	1,652.8	1,660.6	1,666.2	1,668.8	1,709.7
40 Transaction	331.5	316.5	314.9	325.6	315.5	313.3	303.6	298.2	300.9	302.0	301.4	317.9
41 Nontransaction	1,318.2	1,329.7	1,335.8	1,358.9	1,349.8	1,355.4	1,359.4	1,354.6	1,359.7	1,364.2	1,367.3	1,391.9
42 Large time	243.3	244.6	243.0	247.5	252.4	259.2	264.9	266.0	258.7	261.6	263.2	273.1
43 Other	1,074.9	1,085.0	1,092.7	1,111.4	1,097.4	1,096.1	1,094.5	1,088.6	1,100.9	1,102.6	1,104.1	1,118.7
44 Borrowings	652.4	638.9	641.8	651.6	658.3	656.2	661.0	649.8	651.9	653.1	658.4	668.9
45 From banks in the U.S.	194.2	198.5	199.5	203.5	205.9	197.7	201.2	201.6	189.5	194.3	197.7	216.8
46 From others	458.2	440.4	442.3	448.1	452.4	458.6	459.8	448.2	462.4	458.8	460.8	452.1
47 Net due to related foreign offices	192.7	216.1	213.1	199.6	231.2	225.9	213.7	220.1	220.0	212.7	215.3	206.7
48 Other liabilities	166.9	170.7	169.3	167.8	180.3	181.6	185.2	202.7	218.2	224.9	228.7	227.7
49 Total liabilities	2,661.7	2,671.8	2,674.8	2,703.6	2,735.1	2,732.4	2,723.0	2,725.4	2,750.7	2,756.9	2,771.2	2,813.1
50 Residual (assets less liabilities) ⁷	285.8	270.7	276.2	272.4	270.2	279.5	303.8	303.9	305.6	309.0	308.8	307.7

10. Assets and liabilities of commercial banks in the United States, 1996-2000—Continued

D. Small domestically chartered banks

Billions of dollars, monthly averages of Wednesday figures

Account	1996											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Seasonally adjusted												
<i>Assets</i>												
1 Bank credit	1,289.5	1,293.4	1,303.4	1,310.0	1,315.9	1,329.5	1,341.9	1,349.4	1,360.1	1,360.5	1,368.1	1,376.0
2 Securities in bank credit	391.2	391.0	394.0	395.8	397.5	400.1	403.2	403.0	404.2	401.7	399.6	400.6
3 Treasury and agency securities ¹	302.5	302.0	303.9	305.7	307.2	310.3	314.3	314.3	315.5	312.1	310.3	311.3
4 Other securities	88.7	89.0	90.1	90.0	90.3	89.8	88.9	88.7	88.7	89.6	89.4	89.3
5 Loans and leases in bank credit ²	898.3	902.4	909.3	914.2	918.3	929.3	938.7	946.4	955.9	958.8	968.5	975.4
6 Commercial and industrial	161.5	162.2	162.9	164.1	166.3	168.5	168.7	169.7	170.9	171.2	172.7	174.1
7 Real estate	416.6	419.5	423.2	425.6	430.8	435.9	440.7	445.5	451.3	453.7	459.5	463.2
8 Revolving home equity	23.9	24.0	24.0	24.0	23.9	24.1	24.6	25.4	25.9	26.4	26.9	27.3
9 Other	392.7	395.5	399.3	401.6	406.9	411.8	416.1	420.1	425.5	427.2	432.6	435.8
10 Consumer	255.5	256.3	258.2	259.6	256.9	259.8	263.4	264.1	266.2	267.5	268.3	269.1
11 Security ³	4.6	4.5	4.5	4.2	4.1	4.1	4.1	4.3	4.2	3.9	4.1	4.1
12 Other loans and leases	60.1	59.9	60.6	60.7	60.3	61.0	61.9	62.8	63.3	62.5	63.9	64.9
13 Interbank loans	46.5	46.9	44.7	39.9	36.1	35.1	33.7	36.4	37.6	37.7	40.0	41.1
14 Cash assets ⁴	55.2	55.4	58.1	57.9	56.9	56.9	56.9	58.7	58.4	59.9	59.6	60.5
15 Other assets ⁵	39.8	40.8	38.0	38.0	37.9	38.7	42.9	43.1	44.7	45.0	46.1	46.5
16 Total assets⁶	1,411.3	1,416.8	1,424.1	1,425.6	1,426.8	1,440.2	1,455.3	1,467.3	1,480.4	1,482.8	1,493.6	1,503.9
<i>Liabilities</i>												
17 Deposits	1,084.5	1,089.9	1,093.3	1,091.1	1,094.0	1,101.6	1,106.3	1,114.7	1,121.8	1,142.2	1,149.5	1,153.4
18 Transaction	295.8	297.2	297.8	292.6	290.0	288.8	288.2	287.6	286.0	286.9	284.8	283.8
19 Nontransaction	788.7	792.7	795.4	798.5	804.1	812.7	818.1	827.1	835.7	855.3	864.8	869.7
20 Large time	135.3	138.6	138.7	139.4	140.3	139.6	140.4	142.4	148.6	172.7	176.2	172.7
21 Other	653.3	654.1	656.7	659.1	663.7	673.1	677.7	684.7	687.2	682.6	688.6	697.0
22 Borrowings	165.1	164.1	164.7	166.0	170.0	175.2	179.4	184.2	190.1	194.0	196.0	197.3
23 From banks in the U.S.	101.4	100.5	100.6	101.5	103.5	105.9	107.5	109.3	112.6	116.9	117.3	117.9
24 From others	63.7	63.6	64.1	64.6	66.5	69.3	71.9	74.9	77.5	77.1	78.7	79.4
25 Net due to related foreign offices	4.6	4.7	4.8	3.7	3.2	4.1	8.0	3.1	5.0	3.4	2.2	2.8
26 Other liabilities	37.5	36.5	35.1	35.6	35.0	35.7	36.4	36.9	36.9	34.5	35.2	35.4
27 Total liabilities	1,291.7	1,295.2	1,297.9	1,296.5	1,302.3	1,316.6	1,330.2	1,339.0	1,353.8	1,374.2	1,383.0	1,389.0
28 Residual (assets less liabilities) ⁷	119.6	121.7	126.2	129.2	124.5	123.5	125.2	128.3	126.7	108.7	110.7	114.9
Not seasonally adjusted												
<i>Assets</i>												
29 Bank credit	1,285.4	1,286.2	1,299.6	1,314.5	1,321.2	1,333.2	1,339.6	1,348.8	1,361.3	1,360.8	1,368.7	1,378.6
30 Securities in bank credit	389.4	388.8	395.7	399.9	401.1	403.1	402.0	401.7	403.6	399.6	397.7	399.7
31 Treasury and agency securities ¹	300.7	299.8	305.6	309.9	310.8	313.2	313.0	313.0	315.0	310.1	308.3	310.4
32 Other securities	88.7	89.0	90.1	90.0	90.3	89.8	88.9	88.7	88.7	89.6	89.4	89.3
33 Loans and leases in bank credit ²	896.1	897.4	903.9	914.6	920.2	930.2	937.7	947.0	957.7	961.2	971.0	978.9
34 Commercial and industrial	160.9	161.9	163.4	166.0	168.5	169.8	168.4	168.2	169.7	170.4	172.0	173.8
35 Real estate	414.9	417.0	421.0	425.4	432.0	437.0	441.2	446.5	451.8	454.4	460.2	463.5
36 Revolving home equity	23.7	23.8	23.9	24.1	24.0	24.1	24.4	25.3	26.1	26.6	27.0	27.3
37 Other	391.2	393.2	397.2	401.3	408.0	412.9	416.7	421.2	425.7	427.7	433.2	436.2
38 Consumer	257.0	256.2	255.8	259.1	256.3	258.0	261.2	263.9	267.0	268.4	269.9	272.0
39 Security ³	4.7	4.6	4.7	4.3	3.9	3.9	3.9	4.1	4.0	3.9	4.4	4.4
40 Other loans and leases	58.6	57.7	59.0	59.8	59.5	61.4	62.9	64.4	65.2	64.0	64.5	65.2
41 Interbank loans	47.3	48.8	48.5	41.3	32.5	31.9	30.5	34.1	35.1	38.3	44.0	44.5
42 Cash assets ⁴	57.3	55.0	55.6	56.2	56.3	55.8	56.0	56.4	58.5	60.2	62.7	64.6
43 Other assets ⁵	39.8	40.8	38.0	38.0	37.9	38.7	42.9	43.1	44.7	45.0	46.1	46.5
44 Total assets⁶	1,410.1	1,411.0	1,421.7	1,429.8	1,428.0	1,439.7	1,448.9	1,462.2	1,479.3	1,484.1	1,501.3	1,513.9
<i>Liabilities</i>												
45 Deposits	1,082.9	1,084.4	1,094.1	1,099.8	1,095.3	1,099.1	1,101.5	1,108.2	1,120.3	1,139.8	1,155.9	1,162.1
46 Transaction	300.1	293.3	294.5	295.5	286.6	287.5	284.8	283.0	284.6	285.0	289.1	295.0
47 Nontransaction	782.9	791.1	799.6	804.4	808.7	811.6	816.6	825.2	835.7	854.8	866.7	867.2
48 Large time	135.3	138.6	138.7	139.4	140.3	139.6	140.4	142.4	148.6	172.7	176.2	172.7
49 Other	647.6	652.4	660.9	664.9	668.4	671.9	676.2	682.8	687.1	682.1	690.6	694.4
50 Borrowings	165.1	164.1	164.7	166.0	170.0	175.2	179.4	184.2	190.1	194.0	196.0	197.3
51 From banks in the U.S.	101.4	100.5	100.6	101.5	103.5	105.9	107.5	109.3	112.6	116.9	117.3	117.9
52 From others	63.7	63.6	64.1	64.6	66.5	69.3	71.9	74.9	77.5	77.1	78.7	79.4
53 Net due to related foreign offices	4.6	4.7	4.8	3.7	3.2	4.1	8.0	3.1	5.0	3.4	2.2	2.8
54 Other liabilities	37.5	36.5	35.1	35.6	35.0	35.7	36.4	36.9	36.9	34.5	35.2	35.4
55 Total liabilities	1,290.2	1,289.6	1,298.8	1,305.2	1,303.6	1,314.2	1,325.3	1,332.4	1,352.3	1,371.7	1,389.3	1,397.6
56 Residual (assets less liabilities) ⁷	119.9	121.4	122.9	124.6	124.4	125.5	123.6	129.8	127.0	112.4	112.0	116.2

10. Assets and liabilities of commercial banks in the United States, 1996-2000—Continued

D. Small domestically chartered banks—Continued

Billions of dollars, monthly averages of Wednesday figures

Account	1997											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Seasonally adjusted												
<i>Assets</i>												
1 Bank credit	1,385.4	1,386.0	1,395.7	1,409.5	1,419.5	1,430.1	1,428.3	1,437.2	1,450.0	1,459.5	1,476.0	1,489.6
2 Securities in bank credit	403.7	402.3	405.3	409.1	409.3	409.2	408.9	409.0	411.1	414.0	416.2	419.9
3 Treasury and agency securities ¹	314.1	313.7	314.9	317.2	317.5	318.1	316.6	316.2	317.7	319.7	320.9	323.9
4 Other securities	89.6	88.6	90.4	91.9	91.7	91.1	92.3	92.8	93.4	94.3	95.4	95.9
5 Loans and leases in bank credit ²	981.7	983.7	990.4	1,000.4	1,010.2	1,020.8	1,019.4	1,028.3	1,038.9	1,045.5	1,059.7	1,069.7
6 Commercial and industrial	175.5	176.6	178.0	178.8	180.6	182.3	181.6	183.5	185.2	186.2	188.3	189.4
7 Real estate	467.8	470.5	478.5	489.0	494.5	500.6	501.4	505.8	515.2	522.9	532.3	539.3
8 Revolving home equity	27.5	27.8	28.4	29.6	30.0	30.3	30.0	30.5	30.8	31.1	31.5	31.9
9 Other	440.3	442.7	450.1	459.4	464.5	470.3	471.3	475.3	484.5	491.8	500.8	507.4
10 Consumer	269.5	267.0	264.0	263.1	264.1	265.9	264.4	265.6	263.8	260.6	262.3	263.2
11 Security ³	4.2	4.4	4.2	4.1	4.2	4.1	4.2	4.4	4.5	4.7	4.8	5.1
12 Other loans and leases	64.7	65.3	65.7	65.6	66.9	67.9	67.9	69.1	70.1	71.1	72.0	72.8
13 Interbank loans	42.0	45.3	44.3	40.1	41.6	45.2	46.4	48.3	48.7	51.0	50.7	52.7
14 Cash assets ⁴	60.9	61.6	63.0	64.0	62.4	64.3	63.7	66.2	65.2	66.6	68.4	67.5
15 Other assets ⁵	46.7	48.8	53.2	54.3	53.6	56.6	59.2	61.9	59.5	59.6	62.2	59.8
16 Total assets⁶	1,514.6	1,521.3	1,536.0	1,547.3	1,556.3	1,575.3	1,576.8	1,592.6	1,602.3	1,615.7	1,636.2	1,648.5
<i>Liabilities</i>												
17 Deposits	1,160.4	1,165.9	1,175.2	1,182.8	1,190.4	1,204.2	1,214.6	1,227.3	1,232.8	1,242.1	1,253.9	1,258.6
18 Transaction	283.8	284.8	284.7	285.3	286.6	286.0	286.8	288.6	285.6	287.6	288.4	286.1
19 Nontransaction	876.6	881.2	890.6	897.5	903.8	918.2	927.8	938.7	947.3	954.5	965.5	972.5
20 Large time	172.9	176.0	177.5	176.9	178.7	178.2	176.7	181.5	184.2	184.4	187.6	186.6
21 Other	703.7	705.1	713.1	720.6	725.0	740.0	751.1	757.2	763.1	770.1	777.9	785.9
22 Borrowings	198.1	192.5	192.0	200.0	204.9	202.0	197.2	200.7	203.8	202.3	205.3	212.1
23 From banks in the U.S.	120.2	116.6	116.3	121.3	123.5	116.9	112.2	114.4	113.8	112.3	113.8	119.2
24 From others	77.8	75.9	75.7	78.7	81.3	85.1	85.0	86.3	90.1	90.0	91.5	92.9
25 Net due to related foreign offices	4.2	4.2	4.2	4.7	4.4	3.9	4.9	4.6	4.9	5.2	5.0	4.3
26 Other liabilities	35.6	36.4	37.8	37.3	37.5	38.7	39.0	39.5	39.0	40.3	41.2	41.4
27 Total liabilities	1,398.3	1,399.0	1,409.2	1,424.8	1,437.2	1,448.9	1,455.6	1,472.0	1,480.5	1,489.9	1,505.4	1,516.4
28 Residual (assets less liabilities)⁷	116.3	122.2	126.8	122.5	119.1	126.4	121.2	120.6	121.8	125.8	130.8	132.1
Not seasonally adjusted												
<i>Assets</i>												
29 Bank credit	1,381.8	1,378.4	1,392.1	1,413.3	1,424.9	1,433.6	1,426.5	1,437.7	1,451.5	1,459.8	1,476.3	1,492.2
30 Securities in bank credit	402.3	400.0	407.1	412.7	412.5	411.9	407.9	407.9	410.4	411.9	414.4	419.0
31 Treasury and agency securities ¹	312.7	311.4	316.7	320.8	320.7	320.7	315.6	315.1	317.1	317.6	319.0	323.1
32 Other securities	89.6	88.6	90.4	91.9	91.7	91.1	92.3	92.8	93.4	94.3	95.4	95.9
33 Loans and leases in bank credit ²	979.5	978.4	985.0	1,000.6	1,012.4	1,021.7	1,018.6	1,029.8	1,041.1	1,047.9	1,061.9	1,073.2
34 Commercial and industrial	174.9	176.2	178.3	180.6	182.7	183.6	181.3	182.0	184.1	185.6	187.6	189.3
35 Real estate	466.2	468.0	476.5	488.9	495.8	501.7	501.8	507.0	515.7	523.4	532.9	539.5
36 Revolving home equity	27.4	27.6	28.3	29.6	30.2	30.3	29.9	30.3	31.0	31.3	31.6	31.9
37 Other	438.8	440.4	448.2	459.3	465.6	471.5	471.9	476.7	484.8	492.1	501.2	507.6
38 Consumer	271.1	266.8	261.6	262.2	263.7	264.0	262.4	265.8	264.7	261.5	263.7	266.0
39 Security ³	4.2	4.4	4.4	4.2	3.9	4.0	4.0	4.2	4.3	4.7	5.1	5.3
40 Other loans and leases	63.1	63.0	64.1	64.7	66.3	68.3	69.0	70.7	72.1	72.6	72.6	73.0
41 Interbank loans	42.5	46.9	48.3	41.6	37.9	42.0	42.9	45.8	46.4	51.9	54.9	56.2
42 Cash assets ⁴	62.8	61.1	60.4	62.1	61.7	63.2	62.8	64.1	65.3	67.0	71.5	71.4
43 Other assets ⁵	46.7	48.8	53.2	54.3	53.6	56.6	59.2	61.9	59.5	59.6	62.2	59.8
44 Total assets⁶	1,513.4	1,514.9	1,533.7	1,550.7	1,557.4	1,574.5	1,570.6	1,588.5	1,601.7	1,617.2	1,643.9	1,658.5
<i>Liabilities</i>												
45 Deposits	1,157.6	1,159.8	1,177.7	1,191.1	1,191.3	1,200.8	1,209.0	1,221.3	1,231.0	1,240.0	1,261.7	1,269.3
46 Transaction	287.2	281.0	282.1	287.6	283.2	285.3	283.7	284.6	284.6	285.7	292.3	296.9
47 Nontransaction	870.4	878.8	895.5	903.6	908.1	915.5	925.3	936.7	946.4	954.3	969.4	972.3
48 Large time	172.9	176.0	177.5	176.9	178.7	178.2	176.7	181.5	184.2	184.4	187.6	186.6
49 Other	697.4	702.8	718.0	726.7	729.3	737.3	748.6	755.2	762.2	769.9	781.8	785.7
50 Borrowings	198.1	192.5	192.0	200.0	204.9	202.0	197.2	200.7	203.8	202.3	205.3	212.1
51 From banks in the U.S.	120.2	116.6	116.3	121.3	123.5	116.9	112.2	114.4	113.8	112.3	113.8	119.2
52 From others	77.8	75.9	75.7	78.7	81.3	85.1	85.0	86.3	90.1	90.0	91.5	92.9
53 Net due to related foreign offices	4.2	4.2	4.2	4.7	4.4	3.9	4.9	4.6	4.9	5.2	5.0	4.3
54 Other liabilities	35.6	36.4	37.8	37.3	37.5	38.7	39.0	39.5	39.0	40.3	41.2	41.4
55 Total liabilities	1,395.4	1,392.9	1,411.6	1,433.1	1,438.0	1,445.5	1,450.0	1,466.1	1,478.7	1,487.8	1,513.3	1,527.0
56 Residual (assets less liabilities)⁷	118.0	122.0	122.1	117.7	119.3	129.1	120.6	122.5	123.0	129.4	130.6	131.5

10. Assets and liabilities of commercial banks in the United States, 1996–2000—Continued

D. Small domestically chartered banks—Continued

Billions of dollars, monthly averages of Wednesday figures

Account	1998											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	1,491.8	1,498.6	1,503.4	1,513.6	1,524.0	1,534.8	1,542.1	1,557.9	1,571.7	1,589.2	1,615.9	1,635.6
2 Securities in bank credit	417.8	417.1	418.7	420.0	423.8	424.6	428.5	434.1	438.0	447.2	457.0	465.4
3 Treasury and agency securities ¹	322.0	321.1	320.3	319.2	321.6	321.0	322.5	325.1	327.5	333.2	339.6	344.5
4 Other securities	95.8	95.9	98.4	100.8	102.2	103.6	106.0	109.0	110.5	114.0	117.4	121.0
5 Loans and leases in bank credit ²	1,074.0	1,081.5	1,084.7	1,093.7	1,100.2	1,110.2	1,113.6	1,123.8	1,133.7	1,141.9	1,158.9	1,170.2
6 Commercial and industrial	191.9	194.3	195.1	196.4	198.5	200.7	201.8	204.7	206.9	208.9	211.9	214.2
7 Real estate	540.7	546.6	549.6	554.7	558.1	564.1	569.9	577.9	584.3	590.0	601.4	609.6
8 Revolving home equity	32.0	32.3	32.0	31.8	31.8	32.0	32.2	32.4	32.5	32.3	32.7	32.7
9 Other	508.7	514.3	517.6	522.9	526.3	532.1	537.7	545.5	551.8	557.7	568.6	576.8
10 Consumer	262.3	260.7	258.7	259.0	259.1	259.3	255.9	254.7	255.9	255.9	257.8	259.8
11 Security ³	5.2	5.3	5.6	5.9	6.0	6.1	6.1	6.2	6.3	6.2	6.2	5.9
12 Other loans and leases	73.9	74.6	75.7	77.7	78.6	80.1	79.8	80.4	80.4	80.9	81.6	80.7
13 Interbank loans	53.8	55.6	60.2	62.2	65.1	67.4	68.9	70.6	73.5	74.5	73.8	68.9
14 Cash assets ⁴	67.2	68.6	69.9	70.8	70.4	70.8	69.0	70.4	71.0	70.5	73.0	74.0
15 Other assets ⁵	59.0	62.0	60.3	63.4	62.8	66.5	67.9	68.5	70.4	72.8	78.7	79.3
16 Total assets⁶	1,650.7	1,663.8	1,672.5	1,688.7	1,700.8	1,718.0	1,726.4	1,745.7	1,764.9	1,785.2	1,819.5	1,835.7
<i>Liabilities</i>												
17 Deposits	1,264.9	1,273.9	1,279.9	1,292.6	1,302.5	1,317.1	1,322.6	1,335.7	1,348.2	1,358.1	1,377.8	1,386.0
18 Transaction	284.5	287.2	287.5	289.3	288.9	288.3	286.2	286.1	287.7	287.7	291.4	294.6
19 Nontransaction	980.4	986.7	992.5	1,003.3	1,013.6	1,028.8	1,036.4	1,049.6	1,060.5	1,070.3	1,086.3	1,091.4
20 Large time	185.4	189.0	194.3	197.5	199.8	199.8	197.5	199.0	203.4	205.4	209.1	206.4
21 Other	795.0	797.7	798.2	805.8	813.8	829.0	839.0	850.7	857.1	864.9	877.2	885.0
22 Borrowings	208.6	205.2	207.5	213.1	216.0	219.6	220.6	222.3	228.4	235.3	245.8	251.0
23 From banks in the U.S.	115.0	113.1	113.6	114.9	112.9	115.7	117.6	119.0	121.1	126.0	131.4	134.2
24 From others	93.5	92.1	93.9	98.2	103.1	104.0	103.0	103.2	107.2	109.3	114.4	116.8
25 Net due to related foreign offices	4.2	6.1	4.1	3.5	3.8	3.9	3.7	3.7	3.7	4.6	3.6	3.6
26 Other liabilities	42.3	44.3	45.2	46.3	45.9	45.9	47.3	48.5	47.7	47.8	49.2	49.8
27 Total liabilities	1,520.0	1,529.5	1,536.7	1,555.4	1,568.3	1,586.5	1,594.1	1,610.2	1,628.1	1,645.8	1,676.3	1,690.3
28 Residual (assets less liabilities)⁷	130.8	134.3	135.8	133.2	132.5	131.5	132.3	135.5	136.8	139.3	143.2	145.4
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	1,487.9	1,490.1	1,500.1	1,516.5	1,528.4	1,538.0	1,541.1	1,559.1	1,573.8	1,589.6	1,616.4	1,638.2
30 Securities in bank credit	416.8	414.8	420.5	423.2	426.5	426.8	427.8	433.1	437.3	445.1	455.3	464.7
31 Treasury and agency securities ¹	321.0	318.9	322.1	322.4	324.3	323.3	321.8	324.2	326.9	331.0	337.9	343.7
32 Other securities	95.8	95.9	98.4	100.8	102.2	103.6	106.0	109.0	110.5	114.0	117.4	121.0
33 Loans and leases in bank credit ²	1,071.1	1,075.3	1,079.6	1,093.3	1,101.9	1,111.1	1,113.3	1,126.0	1,136.5	1,144.5	1,161.1	1,173.6
34 Commercial and industrial	191.3	193.7	195.3	198.1	200.5	201.6	203.3	205.7	208.4	208.4	211.3	214.4
35 Real estate	539.1	544.0	547.9	554.8	559.3	565.2	570.4	579.3	584.9	590.5	601.8	609.6
36 Revolving home equity	31.9	32.1	31.9	31.9	31.9	32.0	32.1	32.2	32.7	32.5	32.9	32.8
37 Other	507.2	511.9	516.0	522.9	527.4	533.2	538.3	547.0	552.2	558.0	568.9	576.8
38 Consumer	263.5	260.2	256.4	257.6	258.6	257.6	254.6	255.3	257.3	256.9	259.1	262.4
39 Security ³	5.2	5.4	5.9	6.0	5.7	5.9	5.9	6.0	6.1	6.3	6.5	6.2
40 Other loans and leases	72.0	72.0	74.1	76.8	77.7	80.5	80.9	82.2	82.5	82.4	82.4	81.0
41 Interbank loans	54.1	57.4	64.6	64.4	60.4	63.2	64.2	67.0	70.5	75.8	79.4	72.8
42 Cash assets ⁴	69.1	68.1	67.3	68.9	69.6	69.8	68.1	68.3	71.2	70.9	76.2	77.9
43 Other assets ⁵	59.0	62.0	60.3	63.4	62.8	66.5	67.9	68.5	70.4	72.8	78.7	79.3
44 Total assets⁶	1,649.1	1,656.6	1,671.1	1,691.9	1,699.8	1,716.0	1,719.8	1,741.3	1,764.1	1,787.2	1,828.7	1,846.3
<i>Liabilities</i>												
45 Deposits	1,261.7	1,267.7	1,283.1	1,299.7	1,301.4	1,312.7	1,315.9	1,329.7	1,345.7	1,356.9	1,386.9	1,398.8
46 Transaction	287.4	283.2	285.4	290.7	285.1	287.9	283.5	282.5	287.0	286.1	295.2	305.2
47 Nontransaction	974.2	984.5	997.6	1,009.0	1,016.3	1,024.8	1,032.4	1,047.1	1,058.6	1,070.8	1,091.7	1,093.6
48 Large time	185.4	189.0	194.3	197.5	199.8	199.8	197.5	199.0	203.4	205.4	209.1	206.4
49 Other	788.8	795.5	803.3	811.5	816.5	825.0	834.9	848.2	855.2	865.4	882.6	887.2
50 Borrowings	208.6	205.2	207.5	213.1	216.0	219.6	220.6	222.3	228.4	235.3	245.8	251.0
51 From banks in the U.S.	115.0	113.1	113.6	114.9	112.9	115.7	117.6	119.0	121.1	126.0	131.4	134.2
52 From others	93.5	92.1	93.9	98.2	103.1	104.0	103.0	103.2	107.2	109.3	114.4	116.8
53 Net due to related foreign offices	4.2	6.1	4.1	3.5	3.8	3.9	3.7	3.7	3.7	4.6	3.6	3.6
54 Other liabilities	42.3	44.3	45.2	46.3	45.9	45.9	47.3	48.5	47.7	47.8	49.2	49.8
55 Total liabilities	1,516.7	1,523.4	1,539.8	1,562.6	1,567.2	1,582.1	1,587.5	1,604.1	1,625.5	1,644.7	1,685.5	1,703.2
56 Residual (assets less liabilities)⁷	132.3	133.2	131.3	129.3	132.6	133.9	132.3	137.1	138.6	142.5	143.2	143.2

10. Assets and liabilities of commercial banks in the United States, 1996-2000—Continued

D. Small domestically chartered banks—Continued

Billions of dollars, monthly averages of Wednesday figures

Account	1999											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	1,491.8	1,498.6	1,503.4	1,513.6	1,524.0	1,534.8	1,542.1	1,557.9	1,571.7	1,589.2	1,615.9	1,635.6
2 Securities in bank credit	417.8	417.1	418.7	420.0	423.8	424.6	428.5	434.1	438.0	447.2	457.0	465.4
3 Treasury and agency securities ¹ ..	322.0	321.1	320.3	319.2	321.6	321.0	322.5	325.1	327.5	333.2	339.6	344.5
4 Other securities	95.8	95.9	98.4	100.8	102.2	103.6	106.0	109.0	110.5	114.0	117.4	121.0
5 Loans and leases in bank credit ² ..	1,074.0	1,081.5	1,084.7	1,093.7	1,100.2	1,110.2	1,113.6	1,123.8	1,133.7	1,141.9	1,158.9	1,170.2
6 Commercial and industrial	191.9	194.3	195.1	196.4	198.5	200.7	201.8	204.7	206.9	208.9	211.9	214.2
7 Real estate	540.7	546.6	549.6	554.7	558.1	564.1	569.9	577.9	584.3	590.0	601.4	609.6
8 Revolving home equity	32.0	32.3	32.0	31.8	31.8	32.0	32.2	32.4	32.5	32.3	32.7	32.7
9 Other	508.7	514.3	517.6	522.9	526.3	532.1	537.7	545.5	551.8	557.7	568.6	576.8
10 Consumer	262.3	260.7	258.7	259.0	259.1	259.3	255.9	254.7	255.9	255.9	257.8	259.8
11 Security ³	5.2	5.3	5.6	5.9	6.0	6.1	6.1	6.2	6.3	6.2	6.2	5.9
12 Other loans and leases	73.9	74.6	75.7	77.7	78.6	80.1	79.8	80.4	80.4	80.9	81.6	80.7
13 Interbank loans	53.8	55.6	60.2	62.2	65.1	67.4	68.9	70.6	73.5	74.5	73.8	68.9
14 Cash assets ⁴	67.2	68.6	69.9	70.8	70.4	70.8	69.0	70.4	71.0	70.5	73.0	74.0
15 Other assets ⁵	59.0	62.0	60.3	63.4	62.8	66.5	67.9	68.5	70.4	72.8	78.7	79.3
16 Total assets⁶	1,650.7	1,663.8	1,672.5	1,688.7	1,700.8	1,718.0	1,726.4	1,745.7	1,764.9	1,785.2	1,819.5	1,835.7
<i>Liabilities</i>												
17 Deposits	1,264.9	1,273.9	1,279.9	1,292.6	1,302.5	1,317.1	1,322.6	1,335.7	1,348.2	1,358.1	1,377.8	1,386.0
18 Transaction	284.5	287.2	287.5	289.3	288.9	288.3	286.2	286.1	287.7	287.7	291.4	294.6
19 Nontransaction	980.4	986.7	992.5	1,003.3	1,013.6	1,028.8	1,036.4	1,049.6	1,060.5	1,070.3	1,086.3	1,091.4
20 Large time	185.4	189.0	194.3	197.5	199.8	199.8	197.5	199.0	203.4	205.4	209.1	206.4
21 Other	795.0	797.7	798.2	805.8	813.8	829.0	839.0	850.7	857.1	864.9	877.2	885.0
22 Borrowings	208.6	205.2	207.5	213.1	216.0	219.6	220.6	222.3	228.4	235.3	245.8	251.0
23 From banks in the U.S.	115.0	113.1	113.6	114.9	112.9	115.7	117.6	119.0	121.1	126.0	131.4	134.2
24 From others	93.5	92.1	93.9	98.2	103.1	104.0	103.0	103.2	107.2	109.3	114.4	116.8
25 Net due to related foreign offices ..	4.2	6.1	4.1	3.5	3.8	3.9	3.7	3.7	3.7	4.6	3.6	3.6
26 Other liabilities	42.3	44.3	45.2	46.3	45.9	45.9	47.3	48.5	47.7	47.8	49.2	49.8
27 Total liabilities	1,520.0	1,529.5	1,536.7	1,555.4	1,568.3	1,586.5	1,594.1	1,610.2	1,628.1	1,645.8	1,676.3	1,690.3
28 Residual (assets less liabilities) ⁷ ..	130.8	134.3	135.8	133.2	132.5	131.5	132.3	135.5	136.8	139.3	143.2	145.4
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	1,487.9	1,490.1	1,500.1	1,516.5	1,528.4	1,538.0	1,541.1	1,559.1	1,573.8	1,589.6	1,616.4	1,638.2
30 Securities in bank credit	416.8	414.8	420.5	423.2	426.5	426.8	427.8	433.1	437.3	445.1	455.3	464.7
31 Treasury and agency securities ¹ ..	321.0	318.9	322.1	322.4	324.3	323.3	321.8	324.2	326.9	331.0	337.9	343.7
32 Other securities	95.8	95.9	98.4	100.8	102.2	103.6	106.0	109.0	110.5	114.0	117.4	121.0
33 Loans and leases in bank credit ² ..	1,071.1	1,075.3	1,079.6	1,093.3	1,101.9	1,111.1	1,113.3	1,126.0	1,136.5	1,144.5	1,161.1	1,173.6
34 Commercial and industrial	191.3	193.7	195.3	198.1	200.5	202.0	201.6	203.3	205.7	208.4	211.3	214.4
35 Real estate	539.1	544.0	547.9	554.8	559.3	565.2	570.4	579.3	584.9	590.5	601.8	609.6
36 Revolving home equity	31.9	32.1	31.9	31.9	31.9	32.0	32.1	32.2	32.7	32.5	32.9	32.8
37 Other	507.2	511.9	516.0	522.9	527.4	533.2	538.3	547.0	552.2	558.0	568.9	576.8
38 Consumer	263.5	260.2	256.4	257.6	258.6	257.6	254.6	255.3	257.3	256.9	259.1	262.4
39 Security ³	5.2	5.4	5.9	6.0	5.7	5.9	5.9	6.0	6.1	6.3	6.5	6.2
40 Other loans and leases	72.0	72.0	74.1	76.8	77.7	80.5	80.9	82.2	82.5	82.4	82.4	81.0
41 Interbank loans	54.1	57.4	64.6	64.4	60.4	63.2	64.2	67.0	70.5	75.8	79.4	72.8
42 Cash assets ⁴	69.1	68.1	67.3	68.9	69.6	69.8	68.1	68.3	71.2	70.9	76.2	77.9
43 Other assets ⁵	59.0	62.0	60.3	63.4	62.8	66.5	67.9	68.5	70.4	72.8	78.7	79.3
44 Total assets⁶	1,649.1	1,656.6	1,671.1	1,691.9	1,699.8	1,716.0	1,719.8	1,741.3	1,764.1	1,787.2	1,828.7	1,846.3
<i>Liabilities</i>												
45 Deposits	1,261.7	1,267.7	1,283.1	1,299.7	1,301.4	1,312.7	1,315.9	1,329.7	1,345.7	1,356.9	1,386.9	1,398.8
46 Transaction	287.4	283.2	285.4	290.7	285.1	287.9	283.5	282.5	287.0	286.1	295.2	305.2
47 Nontransaction	974.2	984.5	997.6	1,009.0	1,016.3	1,024.8	1,032.4	1,047.1	1,058.6	1,070.8	1,091.7	1,093.6
48 Large time	185.4	189.0	194.3	197.5	199.8	199.8	197.5	199.0	203.4	205.4	209.1	206.4
49 Other	788.8	795.5	803.3	811.5	816.5	825.0	834.9	848.2	855.2	865.4	882.6	887.2
50 Borrowings	208.6	205.2	207.5	213.1	216.0	219.6	220.6	222.3	228.4	235.3	245.8	251.0
51 From banks in the U.S.	115.0	113.1	113.6	114.9	112.9	115.7	117.6	119.0	121.1	126.0	131.4	134.2
52 From others	93.5	92.1	93.9	98.2	103.1	104.0	103.0	103.2	107.2	109.3	114.4	116.8
53 Net due to related foreign offices ..	4.2	6.1	4.1	3.5	3.8	3.9	3.7	3.7	3.7	4.6	3.6	3.6
54 Other liabilities	42.3	44.3	45.2	46.3	45.9	45.9	47.3	48.5	47.7	47.8	49.2	49.8
55 Total liabilities	1,516.7	1,523.4	1,539.8	1,562.6	1,567.2	1,582.1	1,587.5	1,604.1	1,625.5	1,644.7	1,685.5	1,703.2
56 Residual (assets less liabilities) ⁷ ..	132.3	133.2	131.3	129.3	132.6	133.9	132.3	137.1	138.6	142.5	143.2	143.2

10. Assets and liabilities of commercial banks in the United States, 1996-2000—Continued

D. Small domestically chartered banks—Continued

Billions of dollars, monthly averages of Wednesday figures

Account	2000											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Seasonally adjusted												
<i>Assets</i>												
1 Bank credit	1,819.6	1,845.5	1,864.1	1,880.1	1,898.5	1,923.7	1,951.0	1,972.2	1,990.0	2,002.3	2,021.6	2,042.4
2 Securities in bank credit	501.7	507.0	506.8	509.2	511.1	512.1	519.4	525.4	528.5	532.5	537.3	544.8
3 Treasury and agency securities ¹	362.4	369.3	367.9	367.9	368.5	368.4	368.9	366.7	364.9	363.9	364.5	363.0
4 Other securities	139.3	137.7	138.9	141.3	142.6	143.7	150.6	158.8	163.6	168.5	172.8	181.8
5 Loans and leases in bank credit ²	1,317.9	1,338.5	1,357.3	1,370.9	1,387.4	1,411.5	1,431.6	1,446.7	1,461.5	1,469.8	1,484.4	1,497.6
6 Commercial and industrial	250.5	255.0	259.4	261.9	265.2	269.7	276.1	278.5	280.3	283.1	285.7	286.2
7 Real estate	704.8	719.7	731.8	739.6	749.8	762.0	770.7	776.7	788.3	796.3	805.6	812.7
8 Revolving home equity	36.4	37.2	37.9	38.6	39.3	40.0	40.4	40.7	43.4	44.4	45.1	45.9
9 Other	668.4	682.5	693.9	701.0	710.5	722.1	730.3	736.1	744.9	751.9	760.5	766.8
10 Consumer	273.0	274.2	275.9	277.8	280.5	286.1	287.9	293.5	295.3	292.4	295.2	298.2
11 Security ³	5.8	5.8	5.7	6.0	5.9	6.1	6.5	6.8	6.7	6.7	6.3	6.8
12 Other loans and leases	83.7	83.8	84.5	85.5	86.1	87.6	90.4	91.2	90.8	91.4	91.6	93.8
13 Interbank loans	59.7	59.4	58.1	63.2	61.5	63.4	71.6	80.2	80.2	80.1	77.2	83.8
14 Cash assets ⁴	78.4	77.1	76.0	80.2	87.5	91.6	96.7	97.4	97.3	98.5	95.2	99.7
15 Other assets ⁵	98.4	99.9	101.9	102.8	99.6	93.4	91.9	90.8	87.7	91.6	87.5	91.0
16 Total assets⁶	2,032.7	2,058.2	2,076.2	2,102.1	2,122.9	2,147.3	2,185.8	2,214.8	2,229.2	2,246.4	2,255.2	2,290.2
<i>Liabilities</i>												
17 Deposits	1,521.2	1,530.6	1,540.7	1,565.6	1,574.2	1,613.6	1,667.2	1,694.7	1,717.8	1,733.0	1,738.8	1,774.3
18 Transaction	294.0	296.1	295.8	298.8	298.2	291.8	291.9	295.0	291.6	293.0	291.1	290.8
19 Nontransaction	1,227.2	1,234.5	1,244.8	1,266.8	1,276.0	1,321.8	1,375.2	1,399.7	1,426.2	1,439.9	1,447.8	1,483.4
20 Large time	236.2	241.1	245.0	248.2	252.3	261.3	271.9	278.1	282.5	285.2	288.6	294.3
21 Other	991.0	993.4	999.8	1,018.6	1,023.8	1,060.5	1,103.3	1,121.6	1,143.7	1,154.7	1,159.2	1,189.1
22 Borrowings	311.8	314.9	321.3	327.5	341.7	340.4	336.5	336.2	333.5	324.1	319.3	327.4
23 From banks in the U.S.	149.3	151.4	155.5	154.5	161.3	162.0	164.4	165.7	163.7	154.8	150.8	156.4
24 From others	162.6	163.5	165.8	173.0	180.4	178.4	172.0	170.5	169.8	169.3	168.5	171.0
25 Net due to related foreign offices	5.1	5.3	5.4	5.3	6.0	9.1	22.4	23.7	20.6	23.4	23.7	20.9
26 Other liabilities	54.9	57.7	55.9	54.8	56.0	51.5	42.2	44.8	47.0	48.8	50.8	51.5
27 Total liabilities	1,893.1	1,908.5	1,923.2	1,953.3	1,977.9	2,014.6	2,068.2	2,099.4	2,118.8	2,129.3	2,132.6	2,174.0
28 Residual (assets less liabilities)⁷	139.6	149.7	153.0	148.8	145.0	132.7	117.6	115.4	110.3	117.1	122.6	116.2
Not seasonally adjusted												
<i>Assets</i>												
29 Bank credit	1,815.7	1,836.2	1,861.1	1,881.1	1,900.7	1,926.9	1,951.0	1,975.2	1,995.1	2,003.7	2,022.4	2,046.9
30 Securities in bank credit	501.1	505.0	509.0	511.9	512.9	514.0	519.2	524.7	528.1	530.0	535.5	544.0
31 Treasury and agency securities ¹	361.8	367.2	370.0	370.6	370.3	370.3	368.6	365.9	364.5	361.5	362.7	362.2
32 Other securities	139.3	137.7	138.9	141.3	142.6	143.7	150.6	158.8	163.6	168.5	172.8	181.8
33 Loans and leases in bank credit ²	1,314.6	1,331.2	1,352.2	1,369.2	1,387.8	1,412.9	1,431.8	1,450.5	1,467.0	1,473.6	1,486.9	1,502.9
34 Commercial and industrial	249.7	253.9	259.3	263.6	267.3	271.3	275.9	276.8	278.9	282.7	285.0	287.0
35 Real estate	703.4	716.9	730.4	739.4	750.6	762.9	771.2	778.5	789.8	797.2	805.9	812.7
36 Revolving home equity	36.4	37.0	37.8	38.6	39.3	39.9	40.2	40.5	43.6	44.6	45.3	46.1
37 Other	667.1	679.8	692.6	700.8	711.3	723.0	731.0	738.1	746.1	752.5	760.7	766.7
38 Consumer	273.6	273.2	273.5	275.4	279.0	284.7	287.0	295.5	298.8	294.4	297.1	301.9
39 Security ³	5.8	5.9	5.9	6.1	5.7	5.9	6.3	6.6	6.5	6.7	6.7	7.0
40 Other loans and leases	82.0	81.5	83.1	84.6	85.2	88.1	91.6	93.0	93.0	92.6	92.1	94.2
41 Interbank loans	59.8	60.9	61.3	65.4	57.8	59.9	66.5	76.0	77.2	81.2	83.1	88.6
42 Cash assets ⁴	80.5	76.4	73.3	78.0	86.6	90.7	95.3	94.6	97.8	99.1	99.9	106.0
43 Other assets ⁵	98.4	99.9	101.9	102.8	99.6	93.4	91.9	90.8	87.7	91.6	87.5	91.0
44 Total assets⁶	2,031.0	2,049.7	2,073.7	2,103.1	2,120.4	2,146.2	2,179.3	2,210.7	2,231.8	2,249.4	2,266.6	2,305.7
<i>Liabilities</i>												
45 Deposits	1,519.1	1,528.2	1,545.5	1,571.5	1,569.4	1,605.5	1,656.3	1,684.4	1,712.3	1,733.9	1,750.9	1,792.3
46 Transaction	296.4	291.7	293.9	298.8	293.7	291.5	290.2	292.1	291.5	292.4	294.7	301.5
47 Nontransaction	1,222.7	1,236.5	1,251.6	1,272.7	1,275.7	1,313.9	1,366.1	1,392.4	1,420.8	1,441.5	1,456.2	1,490.8
48 Large time	236.2	241.1	245.0	248.2	252.3	261.3	271.9	278.1	282.5	285.2	288.6	294.3
49 Other	986.5	995.4	1,006.5	1,024.5	1,023.4	1,052.6	1,094.2	1,114.3	1,138.3	1,156.3	1,167.6	1,196.5
50 Borrowings	311.8	314.9	321.3	327.5	341.7	340.4	336.5	336.2	333.5	324.1	319.3	327.4
51 From banks in the U.S.	149.3	151.4	155.5	154.5	161.3	162.0	164.4	165.7	163.7	154.8	150.8	156.4
52 From others	162.6	163.5	165.8	173.0	180.4	178.4	172.0	170.5	169.8	169.3	168.5	171.0
53 Net due to related foreign offices	5.1	5.3	5.4	5.3	6.0	9.1	22.4	23.7	20.6	23.4	23.7	20.9
54 Other liabilities	54.9	57.7	55.9	54.8	56.0	51.5	42.2	44.8	47.0	48.8	50.8	51.5
55 Total liabilities	1,891.0	1,906.1	1,928.0	1,959.1	1,973.0	2,006.5	2,057.3	2,089.0	2,113.3	2,130.3	2,144.7	2,192.0
56 Residual (assets less liabilities)⁷	140.0	143.6	145.6	144.0	147.4	139.7	122.0	121.6	118.5	119.2	121.9	113.7

10. Assets and liabilities of commercial banks in the United States, 1996-2000—Continued

E. Foreign-related institutions

Billions of dollars, monthly averages of Wednesday figures

Account	1996											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Seasonally adjusted												
<i>Assets</i>												
1 Bank credit	439.9	452.5	450.5	457.1	459.2	462.6	471.7	472.4	470.8	485.4	500.2	502.2
2 Securities in bank credit	138.4	147.4	145.1	148.3	151.1	148.3	150.6	150.2	145.9	152.0	161.0	161.6
3 Treasury and agency securities ¹	60.5	67.9	67.0	64.6	69.0	69.6	71.2	73.9	73.6	77.0	82.3	81.0
4 Other securities	77.9	79.5	78.1	83.7	82.1	78.7	79.3	76.3	72.3	75.0	78.8	80.6
5 Loans and leases in bank credit ²	301.6	305.1	305.4	308.8	308.1	314.4	321.1	322.2	324.9	333.3	339.1	340.6
6 Commercial and industrial	185.3	187.7	188.4	190.9	192.5	195.1	198.5	198.9	203.7	207.7	210.9	214.4
7 Real estate	35.3	34.8	34.0	33.2	33.4	33.2	33.0	33.2	33.1	33.2	33.2	32.5
8 Security ³	31.9	33.2	33.3	31.9	29.6	32.4	32.0	31.0	29.8	32.9	35.6	34.7
9 Other loans and leases	49.1	49.4	49.7	52.9	52.6	53.6	57.6	59.0	58.2	59.5	59.4	59.0
10 Interbank loans	23.4	19.6	21.2	21.9	23.1	21.9	19.6	17.2	21.3	20.8	20.2	21.8
11 Cash assets ⁴	30.5	29.0	27.9	27.6	27.8	28.4	29.0	29.7	30.0	29.8	30.3	30.7
12 Other assets ⁵	51.7	51.7	47.9	43.0	45.1	42.2	37.1	38.5	37.5	33.6	35.8	35.6
13 Total assets⁶	545.5	552.7	547.4	549.5	555.2	555.1	557.4	557.8	559.4	569.4	586.3	590.1
<i>Liabilities</i>												
14 Deposits	166.5	165.7	167.6	168.7	174.2	175.7	179.0	180.8	185.1	199.2	201.1	214.0
15 Transaction	10.6	10.6	9.6	10.3	10.7	11.0	10.6	10.1	9.5	10.1	9.9	10.0
16 Nontransaction	155.9	155.1	158.0	158.4	163.5	164.7	168.4	170.6	175.6	189.0	191.2	204.0
17 Borrowings	113.1	118.8	120.2	130.2	132.4	133.4	132.5	136.2	128.6	126.1	136.4	133.7
18 From banks in the U.S.	31.7	30.6	33.8	36.8	34.6	33.9	32.2	34.7	32.7	29.5	32.6	33.1
19 From others	81.4	88.2	86.4	93.4	97.8	99.5	100.4	101.5	95.9	96.6	103.8	100.5
20 Net due to related foreign offices	179.6	180.4	177.0	173.9	168.3	176.4	179.1	172.0	177.8	180.8	176.4	171.0
21 Other liabilities	79.3	81.1	77.0	75.6	73.9	71.3	68.8	65.6	64.1	59.9	64.8	65.6
22 Total liabilities	538.6	546.1	541.8	548.4	548.9	556.8	559.4	554.6	555.7	566.0	578.7	584.3
23 Residual (assets less liabilities)⁷	6.9	6.7	5.6	1.1	6.2	-1.6	-2.0	3.2	3.7	3.3	7.6	5.9
Not seasonally adjusted												
<i>Assets</i>												
24 Bank credit	442.8	455.7	451.0	456.3	454.9	461.3	471.8	469.9	469.8	485.0	499.6	506.7
25 Securities in bank credit	138.4	147.4	145.1	148.3	151.1	148.3	150.6	150.2	145.9	152.0	161.0	161.6
26 Treasury and agency securities ¹	60.5	67.9	67.0	64.6	69.0	69.6	71.2	73.9	73.6	77.0	82.3	81.0
27 Trading account	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	16.6	17.7
28 Investment account	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	60.4	62.8
29 Other securities	77.9	79.5	78.1	83.7	82.1	78.7	79.3	76.3	72.3	75.0	78.8	80.6
30 Trading account	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	45.5	49.2
31 Investment account	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	29.6	30.1
32 Loans and leases in bank credit ²	304.4	308.3	305.9	308.0	303.8	313.0	321.2	319.7	323.9	332.9	338.6	345.1
33 Commercial and industrial	186.3	188.8	188.9	190.0	190.7	194.4	198.2	198.0	203.3	207.7	211.3	216.4
34 Real estate	35.3	34.8	34.0	33.2	33.4	33.2	33.0	33.2	33.1	33.2	33.2	32.5
35 Security ³	32.9	35.2	33.0	32.1	27.9	31.9	32.2	30.0	29.3	33.1	35.2	36.3
36 Other loans and leases	49.8	49.5	49.9	52.8	51.9	53.6	57.8	58.4	58.2	59.0	58.8	59.9
37 Interbank loans	23.4	19.6	21.2	21.9	23.1	21.9	19.6	17.2	21.3	20.8	20.2	21.8
38 Cash assets ⁴	30.9	28.4	27.2	26.5	27.6	28.8	28.7	29.4	29.9	30.2	31.1	32.3
39 Other assets ⁵	52.1	53.2	48.3	42.4	45.4	41.1	36.5	38.7	37.0	33.0	35.8	36.8
40 Total assets⁶	549.1	556.9	547.7	547.1	550.9	553.0	556.4	555.1	558.0	568.8	586.5	597.4
<i>Liabilities</i>												
41 Deposits	166.3	165.4	168.4	167.6	175.3	175.7	177.2	177.9	184.1	198.9	202.0	218.2
42 Transaction	10.8	10.5	9.5	9.9	10.3	10.7	10.6	10.1	9.9	10.1	9.9	10.6
43 Nontransaction	155.5	154.8	158.9	157.7	165.0	165.0	166.6	167.9	174.3	188.8	192.1	207.6
44 Borrowings	113.1	118.8	120.2	130.2	132.4	133.4	132.5	136.2	128.6	126.1	136.4	133.7
45 From banks in the U.S.	31.7	30.6	33.8	36.8	34.6	33.9	32.2	34.7	32.7	29.5	32.6	33.1
46 From others	81.4	88.2	86.4	93.4	97.8	99.5	100.4	101.5	95.9	96.6	103.8	100.5
47 Net due to related foreign offices	184.5	186.0	177.8	170.3	165.9	170.6	175.2	171.5	176.7	180.0	178.7	175.3
48 Other liabilities	81.0	83.1	77.3	74.5	73.2	69.6	67.6	65.5	63.8	59.7	65.4	66.8
49 Total liabilities	544.9	553.2	543.7	542.6	546.8	549.3	552.5	551.1	553.3	564.8	582.6	594.0
50 Residual (assets less liabilities)⁷	4.2	3.7	4.0	4.5	4.1	3.8	3.9	4.0	4.7	4.0	3.9	3.4

10. Assets and liabilities of commercial banks in the United States, 1996–2000—Continued

E. Foreign-related institutions—Continued

Billions of dollars, monthly averages of Wednesday figures

Account	1997											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	514.1	536.1	532.2	538.2	547.6	542.9	548.4	549.3	543.3	546.0	553.0	548.5
2 Securities in bank credit	168.8	183.8	179.8	183.1	183.3	180.3	189.4	190.2	186.5	185.3	198.5	193.8
3 Treasury and agency securities ¹	79.4	84.2	83.3	83.8	86.5	86.8	86.3	86.1	85.5	84.2	83.9	79.8
4 Other securities	89.4	99.6	96.5	99.4	96.9	93.5	103.1	104.1	101.0	101.1	114.6	114.0
5 Loans and leases in bank credit ²	345.3	352.3	352.3	355.1	364.3	362.6	359.0	359.1	356.8	360.7	354.5	354.8
6 Commercial and industrial	216.0	218.9	217.0	219.6	222.5	221.8	221.3	222.5	222.8	223.2	221.6	220.7
7 Real estate	32.1	32.3	31.6	30.9	30.3	29.4	28.4	28.4	27.9	28.0	27.5	27.0
8 Security ³	37.1	38.1	40.7	42.7	44.6	45.3	43.9	44.2	44.1	45.9	42.4	44.1
9 Other loans and leases	60.2	63.0	63.0	61.8	66.9	66.1	65.3	64.0	61.9	63.6	63.0	63.0
10 Interbank loans	22.6	20.8	22.8	18.6	20.0	18.8	18.7	18.4	18.5	20.3	23.1	30.4
11 Cash assets ⁴	30.7	32.8	32.6	32.8	33.7	35.4	34.1	34.5	34.6	34.4	35.1	33.9
12 Other assets ⁵	36.0	39.7	39.0	37.4	38.9	41.6	43.6	44.1	42.8	42.3	46.0	41.6
13 Total assets⁶	603.1	629.1	626.3	626.8	639.9	638.5	644.7	646.1	638.9	642.8	656.9	654.3
<i>Liabilities</i>												
14 Deposits	221.8	231.7	240.7	251.0	248.3	255.9	266.0	268.2	269.3	271.4	274.9	275.5
15 Transaction	10.0	9.8	10.2	10.6	10.7	10.7	10.6	11.1	11.1	10.9	11.1	11.2
16 Nontransaction	211.8	221.8	230.5	240.4	237.6	245.2	255.4	257.1	258.1	260.5	263.8	264.3
17 Borrowings	139.1	151.1	147.6	155.3	155.5	156.8	157.7	156.2	158.2	170.8	173.0	168.1
18 From banks in the U.S.	28.8	31.6	33.2	32.9	32.5	31.8	31.9	31.7	34.9	33.8	28.7	25.9
19 From others	110.3	119.5	114.4	122.4	123.0	125.0	125.8	124.5	123.3	137.0	144.3	142.2
20 Net due to related foreign offices	164.6	153.4	150.6	141.2	152.7	150.7	139.2	134.6	128.7	122.8	120.3	125.1
21 Other liabilities	72.2	84.5	80.4	79.8	78.8	79.2	86.2	86.8	80.6	77.2	82.4	79.3
22 Total liabilities	597.7	620.7	619.3	627.2	635.3	642.7	649.1	645.8	636.7	642.2	650.6	648.0
23 Residual (assets less liabilities)⁷	5.5	8.5	7.0	-4	4.6	-4.2	-4.4	4	2.2	.6	6.3	6.3
	Not seasonally adjusted											
<i>Assets</i>												
24 Bank credit	517.7	540.0	532.1	537.3	542.7	541.1	547.6	545.8	541.6	546.5	553.1	553.9
25 Securities in bank credit	168.8	183.8	179.8	183.1	183.3	180.3	189.4	190.2	186.5	185.3	198.5	193.8
26 Treasury and agency securities ¹	79.4	84.2	83.3	83.8	86.5	86.8	86.3	86.1	85.5	84.2	83.9	79.8
27 Trading account	16.1	20.9	19.5	18.1	18.2	18.0	17.1	18.3	17.0	14.4	16.2	13.8
28 Investment account	63.3	63.3	63.8	65.6	68.3	68.8	69.2	67.8	68.5	69.8	67.7	66.0
29 Other securities	89.4	99.6	96.5	99.4	96.9	93.5	103.1	104.1	101.0	101.1	114.6	114.0
30 Trading account	57.0	67.0	63.4	62.6	60.1	58.8	65.0	64.4	61.9	62.8	69.2	68.8
31 Investment account	32.4	32.6	33.2	36.8	36.8	34.7	38.1	39.8	39.1	38.3	45.4	45.2
32 Loans and leases in bank credit ²	348.9	356.3	352.3	354.2	359.3	360.8	358.2	355.6	355.2	361.2	354.6	360.1
33 Commercial and industrial	217.3	220.6	217.6	218.4	220.1	220.8	220.8	221.4	222.4	223.2	222.1	222.9
34 Real estate	32.1	32.3	31.6	30.9	30.3	29.4	28.4	28.4	27.9	28.0	27.5	27.0
35 Security ³	38.3	40.1	39.9	42.9	42.8	44.9	43.7	42.5	43.2	46.9	42.2	46.1
36 Other loans and leases	61.3	63.2	63.2	61.9	66.1	65.7	65.2	63.3	61.6	63.1	62.8	64.2
37 Interbank loans	22.6	20.8	22.8	18.6	20.0	18.8	18.7	18.4	18.5	20.3	23.1	30.4
38 Cash assets ⁴	31.5	32.1	31.7	31.5	33.3	35.5	33.5	33.9	34.2	34.9	36.4	36.0
39 Other assets ⁵	36.5	41.0	39.6	36.8	38.8	40.2	42.7	44.0	42.4	41.7	45.9	43.4
40 Total assets⁶	608.1	633.8	625.9	624.0	634.6	635.3	642.3	642.0	636.5	643.2	658.3	663.5
<i>Liabilities</i>												
41 Deposits	222.3	232.2	242.8	250.6	249.8	254.5	262.9	262.8	266.6	270.1	276.3	281.0
42 Transaction	10.1	9.7	10.1	10.1	10.3	10.4	10.6	11.1	11.6	10.9	11.2	11.8
43 Nontransaction	212.2	222.5	232.7	240.5	239.5	244.1	252.2	251.8	255.0	259.2	265.1	269.2
44 Borrowings	139.1	151.1	147.6	155.3	155.5	156.8	157.7	156.2	158.2	170.8	173.0	168.1
45 From banks in the U.S.	28.8	31.6	33.2	32.9	32.5	31.8	31.9	31.7	34.9	33.8	28.7	25.9
46 From others	110.3	119.5	114.4	122.4	123.0	125.0	125.8	124.5	123.3	137.0	144.3	142.2
47 Net due to related foreign offices	169.5	160.0	150.9	136.6	149.4	145.2	134.8	133.8	128.4	122.3	122.1	130.5
48 Other liabilities	73.7	86.9	80.5	78.2	77.8	77.5	84.7	86.5	80.5	77.1	83.1	81.1
49 Total liabilities	604.6	630.3	621.8	620.9	632.6	634.1	640.1	639.4	633.6	640.3	654.5	660.7
50 Residual (assets less liabilities)⁷	3.5	3.5	4.1	3.1	2.0	1.2	2.2	2.6	2.9	3.0	3.7	2.8

10. Assets and liabilities of commercial banks in the United States, 1996-2000—Continued

E. Foreign-related institutions—Continued

Billions of dollars, monthly averages of Wednesday figures

Account	1998											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	569.5	569.5	572.0	565.5	572.0	575.2	580.6	599.9	604.0	625.4	617.4	597.8
2 Securities in bank credit	197.1	197.6	202.0	200.4	204.5	206.8	207.2	220.2	215.3	226.2	223.0	216.1
3 Treasury and agency securities ¹	81.7	84.9	90.0	88.8	90.0	88.9	90.8	95.1	82.8	81.1	82.4	83.7
4 Other securities	115.4	112.7	112.0	111.6	114.6	117.9	116.4	125.2	132.5	145.2	140.6	132.4
5 Loans and leases in bank credit ²	372.4	371.9	369.9	365.1	367.5	368.3	373.4	379.6	388.7	399.2	394.4	381.7
6 Commercial and industrial	223.4	222.3	220.4	214.3	212.6	212.9	215.2	214.9	217.5	223.7	224.7	218.5
7 Real estate	27.7	27.4	26.0	24.6	24.5	24.3	24.0	24.1	23.4	23.8	22.8	21.5
8 Security ³	54.5	54.3	54.7	56.8	60.5	61.2	62.7	66.5	68.7	67.5	64.5	63.7
9 Other loans and leases	66.9	67.9	68.8	69.3	69.8	69.9	71.4	79.1	84.2	82.4	77.9	
10 Interbank loans	28.1	25.8	23.1	22.6	21.9	24.1	21.3	20.3	27.6	25.4	27.1	27.9
11 Cash assets ⁴	32.2	33.0	34.1	34.7	34.2	35.2	35.0	33.9	33.9	34.7	32.9	33.9
12 Other assets ⁵	39.4	40.6	35.3	34.6	34.1	33.7	33.7	36.0	37.4	38.0	36.3	37.2
13 Total assets⁶	669.0	668.7	664.2	657.2	662.0	667.9	670.4	689.8	702.6	723.3	713.5	696.6
<i>Liabilities</i>												
14 Deposits	272.6	283.0	289.3	292.0	297.0	308.4	300.0	311.8	319.7	319.7	312.9	305.6
15 Transaction	11.4	11.5	12.0	12.5	11.8	11.6	13.7	12.1	15.4	15.3	12.5	11.1
16 Nontransaction	261.2	271.4	277.3	279.5	285.2	296.8	286.3	299.6	304.3	304.4	300.4	294.5
17 Borrowings	169.5	165.0	173.4	188.1	182.1	188.8	192.2	192.1	205.7	215.7	214.9	204.3
18 From banks in the U.S.	23.7	23.4	27.2	26.9	22.1	28.9	25.3	21.4	28.6	30.8	32.3	26.9
19 From others	145.8	141.6	146.3	161.2	160.0	159.9	166.9	170.7	177.1	184.9	182.6	177.4
20 Net due to related foreign offices	144.6	134.1	122.0	106.8	106.2	102.1	108.7	108.2	96.0	108.8	101.7	100.7
21 Other liabilities	77.8	77.6	71.9	69.4	70.3	70.3	71.8	75.8	77.0	80.3	78.2	78.1
22 Total liabilities	664.4	659.7	656.6	656.2	655.6	669.6	672.7	687.9	698.5	724.5	707.6	688.7
23 Residual (assets less liabilities) ⁷	4.6	9.0	7.6	1.0	6.4	-1.7	-2.3	1.9	4.1	-1.2	5.8	7.9
	Not seasonally adjusted											
<i>Assets</i>												
24 Bank credit	574.2	573.9	570.8	564.3	567.4	573.0	578.6	594.8	601.6	627.3	618.2	604.8
25 Securities in bank credit	197.1	197.6	202.0	200.4	204.5	206.8	207.2	220.2	215.3	226.2	223.0	216.1
26 Treasury and agency securities ¹	81.7	84.9	90.0	88.8	90.0	88.9	90.8	95.1	82.8	81.1	82.4	83.7
27 Trading account	14.7	14.0	17.4	18.3	20.8	20.0	25.2	31.0	20.7	16.6	14.2	16.6
28 Investment account	67.0	70.9	72.6	70.5	69.1	68.9	65.6	64.1	62.1	64.5	68.2	67.1
29 Other securities	115.4	112.7	112.0	111.6	114.6	117.9	116.4	125.2	132.5	145.2	140.6	132.4
30 Trading account	72.7	70.6	68.4	67.6	69.5	73.1	73.7	79.7	87.7	95.7	88.6	81.5
31 Investment account	42.7	42.1	43.7	44.0	45.0	44.8	42.7	45.5	44.8	49.5	52.0	50.9
32 Loans and leases in bank credit ²	377.1	376.3	368.8	363.9	362.9	366.2	371.3	374.6	386.3	401.0	395.2	388.7
33 Commercial and industrial	224.9	224.3	221.2	213.0	210.2	211.9	214.6	213.8	217.1	223.7	225.3	220.8
34 Real estate	27.7	27.4	26.0	24.6	24.5	24.3	24.0	24.1	23.4	23.8	22.8	21.5
35 Security ³	56.4	56.4	52.7	56.6	59.0	60.7	61.6	63.6	67.2	69.8	64.6	66.7
36 Other loans and leases	68.1	68.2	68.9	69.6	69.1	69.3	71.0	73.1	78.6	83.7	82.6	79.6
37 Interbank loans	28.1	25.8	23.1	22.6	21.9	24.1	21.3	20.3	27.6	25.4	27.1	27.9
38 Cash assets ⁴	33.4	32.6	33.1	33.2	33.7	34.9	34.1	33.1	33.4	35.3	34.5	36.2
39 Other assets ⁵	40.4	42.0	35.9	33.9	33.8	32.3	33.0	35.8	37.0	37.5	36.3	39.0
40 Total assets⁶	675.7	674.0	662.6	653.8	656.5	664.2	666.7	683.8	699.4	725.2	715.9	707.6
<i>Liabilities</i>												
41 Deposits	274.8	285.3	292.5	292.9	298.5	305.4	295.8	304.5	315.3	316.4	314.8	312.5
42 Transaction	11.6	11.3	11.9	12.0	11.4	11.4	13.8	12.2	16.0	15.3	12.7	11.8
43 Nontransaction	263.2	274.0	280.6	280.9	287.1	294.0	282.0	292.3	299.3	301.1	302.2	300.7
44 Borrowings	169.5	165.0	173.4	188.1	182.1	188.8	192.2	192.1	205.7	215.7	214.9	204.3
45 From banks in the U.S.	23.7	23.4	27.2	26.9	22.1	28.9	25.3	21.4	28.6	30.8	32.3	26.9
46 From others	145.8	141.6	146.3	161.2	160.0	159.9	166.9	170.7	177.1	184.9	182.6	177.4
47 Net due to related foreign offices	149.5	140.7	122.2	101.5	102.6	97.1	104.6	107.2	96.7	108.5	103.2	106.8
48 Other liabilities	79.3	79.8	72.0	67.8	69.2	68.8	70.6	75.5	77.3	80.2	78.7	80.2
49 Total liabilities	673.1	670.8	660.1	650.3	652.4	660.1	663.1	679.3	694.9	720.8	711.6	703.8
50 Residual (assets less liabilities) ⁷	2.6	3.2	2.5	3.6	4.1	4.1	3.5	4.5	4.5	4.4	4.3	3.8

10. Assets and liabilities of commercial banks in the United States, 1996-2000—Continued

E. Foreign-related institutions—Continued

Billions of dollars, monthly averages of Wednesday figures

Account	1999											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	569.5	569.5	572.0	565.5	572.0	575.2	580.6	599.9	604.0	625.4	617.4	597.8
2 Securities in bank credit	197.1	197.6	202.0	200.4	204.5	206.8	207.2	220.2	215.3	226.2	223.0	216.1
3 Treasury and agency securities ¹	81.7	84.9	90.0	88.8	90.0	88.9	90.8	95.1	82.8	81.1	82.4	83.7
4 Other securities	115.4	112.7	112.0	111.6	114.6	117.9	116.4	125.2	132.5	145.2	140.6	132.4
5 Loans and leases in bank credit ²	372.4	371.9	369.9	365.1	367.5	368.3	373.4	379.6	388.7	399.2	394.4	381.7
6 Commercial and industrial	223.4	222.3	220.4	214.3	212.6	212.9	215.2	214.9	217.5	223.7	224.7	218.5
7 Real estate	27.7	27.4	26.0	24.6	24.5	24.3	24.0	24.1	23.4	23.8	22.8	21.5
8 Security ³	54.5	54.3	54.7	56.8	60.5	61.2	62.7	66.5	68.7	67.5	64.5	63.7
9 Other loans and leases	66.9	67.9	68.8	69.3	69.8	69.9	71.4	74.1	79.1	84.2	82.4	77.9
10 Interbank loans	28.1	25.8	23.1	22.6	21.9	24.1	21.3	20.3	27.6	25.4	27.1	27.9
11 Cash assets ⁴	32.2	33.0	34.1	34.7	34.2	35.2	35.0	33.9	33.9	34.7	32.9	33.9
12 Other assets ⁵	39.4	40.6	35.3	34.6	34.1	33.7	33.7	36.0	37.4	38.0	36.3	37.2
13 Total assets⁶	669.0	668.7	664.2	657.2	662.0	667.9	670.4	689.8	702.6	723.3	713.5	696.6
<i>Liabilities</i>												
14 Deposits	272.6	283.0	289.3	292.0	297.0	308.4	300.0	311.8	319.7	319.7	312.9	305.6
15 Transaction	11.4	11.5	12.0	12.5	11.8	11.6	13.7	12.1	15.4	15.3	12.5	11.1
16 Nontransaction	261.2	271.4	277.3	279.5	285.2	296.8	286.3	299.6	304.3	304.4	300.4	294.5
17 Borrowings	169.5	165.0	173.4	188.1	182.1	188.8	192.2	192.1	205.7	215.7	214.9	204.3
18 From banks in the U.S.	23.7	23.4	27.2	26.9	22.1	28.9	25.3	21.4	28.6	30.8	32.3	26.9
19 From others	145.8	141.6	146.3	161.2	160.0	159.9	166.9	170.7	177.1	184.9	182.6	177.4
20 Net due to related foreign offices	144.6	134.1	122.0	106.8	106.2	102.1	108.7	108.2	96.0	108.8	101.7	100.7
21 Other liabilities	77.8	77.6	71.9	69.4	70.3	70.3	71.8	75.8	77.0	80.3	78.2	78.1
22 Total liabilities	664.4	659.7	656.6	656.2	655.6	669.6	672.7	687.9	698.5	724.5	707.6	688.7
23 Residual (assets less liabilities) ⁷	4.6	9.0	7.6	1.0	6.4	-1.7	-2.3	1.9	4.1	-1.2	5.8	7.9
	Not seasonally adjusted											
<i>Assets</i>												
24 Bank credit	574.2	573.9	570.8	564.3	567.4	573.0	578.6	594.8	601.6	627.3	618.2	604.8
25 Securities in bank credit	197.1	197.6	202.0	200.4	204.5	206.8	207.2	220.2	215.3	226.2	223.0	216.1
26 Treasury and agency securities ¹	81.7	84.9	90.0	88.8	90.0	88.9	90.8	95.1	82.8	81.1	82.4	83.7
27 Trading account	14.7	14.0	17.4	18.3	20.8	20.0	25.2	31.0	20.7	16.6	14.2	16.6
28 Investment account	67.0	70.9	72.6	70.5	69.1	68.9	65.6	64.1	62.1	64.5	68.2	67.1
29 Other securities	115.4	112.7	112.0	111.6	114.6	117.9	116.4	125.2	132.5	145.2	140.6	132.4
30 Trading account	72.7	70.6	68.4	67.6	69.5	73.1	73.7	79.7	87.7	95.7	88.6	81.5
31 Investment account	42.7	42.1	43.7	44.0	45.0	44.8	42.7	45.5	44.8	49.5	52.0	50.9
32 Loans and leases in bank credit ²	377.1	376.3	368.8	363.9	362.9	366.2	371.3	374.6	386.3	401.0	395.2	388.7
33 Commercial and industrial	224.9	224.3	221.2	213.0	210.2	211.9	214.6	213.8	217.1	223.7	225.3	220.8
34 Real estate	27.7	27.4	26.0	24.6	24.5	24.3	24.0	24.1	23.4	23.8	22.8	21.5
35 Security ³	56.4	56.4	52.7	56.6	59.0	60.7	61.6	63.6	67.2	69.8	64.6	66.7
36 Other loans and leases	68.1	68.2	68.9	69.6	69.1	69.3	71.0	73.1	78.6	83.7	82.6	79.6
37 Interbank loans	28.1	25.8	23.1	22.6	21.9	24.1	21.3	20.3	27.6	25.4	27.1	27.9
38 Cash assets ⁴	33.4	32.6	33.1	33.2	33.7	34.9	34.1	33.1	33.4	35.3	34.5	36.2
39 Other assets ⁵	40.4	42.0	35.9	33.9	33.8	32.3	33.0	35.8	37.0	37.5	36.3	39.0
40 Total assets⁶	675.7	674.0	662.6	653.8	656.5	664.2	666.7	683.8	699.4	725.2	715.9	707.6
<i>Liabilities</i>												
41 Deposits	274.8	285.3	292.5	292.9	298.5	305.4	295.8	304.5	315.3	316.4	314.8	312.5
42 Transaction	11.6	11.3	11.9	12.0	11.4	11.4	13.8	12.2	16.0	15.3	12.7	11.8
43 Nontransaction	263.2	274.0	280.6	280.9	287.1	294.0	282.0	292.3	299.3	301.1	302.2	300.7
44 Borrowings	169.5	165.0	173.4	188.1	182.1	188.8	192.2	192.1	205.7	215.7	214.9	204.3
45 From banks in the U.S.	23.7	23.4	27.2	26.9	22.1	28.9	25.3	21.4	28.6	30.8	32.3	26.9
46 From others	145.8	141.6	146.3	161.2	160.0	159.9	166.9	170.7	177.1	184.9	182.6	177.4
47 Net due to related foreign offices	149.5	140.7	122.2	101.5	102.6	97.1	104.6	107.2	96.7	108.5	103.2	106.8
48 Other liabilities	79.3	79.8	72.0	67.8	69.2	68.8	70.6	75.5	77.3	80.2	78.7	80.2
49 Total liabilities	673.1	670.8	660.1	650.3	652.4	660.1	663.1	679.3	694.9	720.8	711.6	703.8
50 Residual (assets less liabilities) ⁷	2.6	3.2	2.5	3.6	4.1	4.1	3.5	4.5	4.5	4.4	4.3	3.8

10. Assets and liabilities of commercial banks in the United States, 1996-2000—Continued

E. Foreign-related institutions—Continued

Billions of dollars, monthly averages of Wednesday figures

Account	2000											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	551.9	544.7	548.5	570.0	585.3	577.9	578.3	586.1	597.7	587.2	590.1	601.3
2 Securities in bank credit	208.2	197.0	196.2	205.2	212.8	206.7	205.8	208.3	212.7	202.5	198.0	206.9
3 Treasury and agency securities ¹	81.6	76.1	77.9	80.2	80.4	78.4	78.1	77.9	75.4	69.7	67.8	68.9
4 Other securities	126.5	120.9	118.3	125.0	132.4	128.4	127.7	130.4	137.3	132.8	130.3	138.0
5 Loans and leases in bank credit ²	343.8	347.7	352.3	364.8	372.5	371.2	372.6	377.8	385.0	384.8	392.1	394.4
6 Commercial and industrial	194.8	196.9	198.0	200.3	205.4	204.9	203.6	205.6	204.9	203.5	206.2	209.0
7 Real estate	17.5	17.2	17.2	17.3	17.8	18.1	18.1	18.0	18.3	18.1	18.3	18.3
8 Security ³	64.1	65.5	70.5	78.5	81.4	82.5	83.6	85.2	94.6	96.2	100.0	100.4
9 Other loans and leases	67.4	68.1	66.6	68.6	67.9	65.7	67.3	68.9	67.2	67.0	67.6	66.7
10 Interbank loans	29.0	32.7	28.6	28.9	30.5	26.4	23.6	22.4	23.8	27.2	27.0	26.4
11 Cash assets ⁴	49.7	49.0	47.0	46.1	43.1	44.5	44.5	43.9	44.5	41.9	38.4	40.0
12 Other assets ⁵	38.2	38.4	39.1	39.5	40.5	38.2	38.4	39.4	39.4	36.7	35.4	34.6
13 Total assets⁶	668.5	664.5	662.8	684.2	699.0	686.7	684.4	691.5	705.1	692.7	690.6	701.9
<i>Liabilities</i>												
14 Deposits	377.9	376.9	379.4	386.3	383.6	386.8	388.9	392.3	385.8	383.7	381.9	382.1
15 Transaction	10.7	11.1	11.1	11.0	11.1	11.2	11.2	10.8	10.1	10.7	10.8	10.7
16 Nontransaction	367.2	365.8	368.3	375.3	372.6	375.6	377.7	381.5	375.7	373.0	371.0	371.5
17 Borrowings	177.9	175.5	177.2	199.2	203.1	203.2	203.4	200.8	217.8	220.6	223.5	240.5
18 From banks in the U.S.	19.8	18.4	19.7	21.0	18.1	19.2	21.1	17.2	20.0	19.0	18.6	22.1
19 From others	158.2	157.0	157.5	178.3	185.1	184.0	182.4	183.6	197.8	201.6	204.9	218.4
20 Net due to related foreign offices	34.8	25.9	21.1	15.6	20.6	21.7	20.3	24.2	21.5	16.5	7.3	-1.8
21 Other liabilities	72.2	74.6	73.1	77.7	84.7	75.2	73.0	73.9	77.0	76.7	73.8	73.2
22 Total liabilities	662.8	652.8	650.8	678.9	692.1	686.9	685.7	691.3	702.0	697.5	686.4	694.0
23 Residual (assets less liabilities) ⁷	5.7	11.7	11.9	5.3	7.0	-2	-1.3	.2	3.1	-4.7	4.2	8.0
	Not seasonally adjusted											
<i>Assets</i>												
24 Bank credit	557.6	548.0	545.6	568.1	581.1	574.7	574.1	579.6	595.9	591.3	592.7	612.1
25 Securities in bank credit	208.2	197.0	196.2	205.2	212.8	206.7	205.8	208.3	212.7	202.5	198.0	206.9
26 Treasury and agency securities ¹	81.6	76.1	77.9	80.2	80.4	78.4	78.1	77.9	75.4	69.7	67.8	68.9
27 Trading account	7.9	7.3	9.3	11.8	12.4	12.0	12.0	13.8	14.1	12.0	10.9	11.8
28 Investment account	73.8	68.8	68.6	68.4	68.0	66.4	66.1	64.1	61.3	57.6	56.9	57.0
29 Other securities	126.5	120.9	118.3	125.0	132.4	128.4	127.7	130.4	137.3	132.8	130.3	138.0
30 Trading account	82.1	77.7	75.1	81.0	88.2	84.6	83.6	85.1	93.1	91.3	90.3	92.3
31 Investment account	44.5	43.2	43.1	44.0	44.2	43.8	44.1	45.3	44.3	41.5	40.0	45.8
32 Loans and leases in bank credit ²	349.4	351.1	349.4	362.9	368.3	367.9	368.3	371.3	383.2	388.8	394.7	405.2
33 Commercial and industrial	196.2	198.9	198.9	198.8	202.7	203.8	202.9	204.3	204.6	203.7	206.8	211.4
34 Real estate	17.5	17.2	17.2	17.3	17.8	18.1	18.1	18.0	18.3	18.1	18.3	18.3
35 Security ³	67.2	66.6	66.8	77.9	80.6	80.9	81.4	93.4	100.4	101.5	106.6	106.6
36 Other loans and leases	68.5	68.3	66.6	68.9	67.2	65.1	66.4	67.6	66.9	66.6	68.1	69.0
37 Interbank loans	29.0	32.7	28.6	28.9	30.5	26.4	23.6	22.4	23.8	27.2	27.0	26.4
38 Cash assets ⁴	52.6	48.8	45.4	44.3	42.1	43.4	43.0	42.6	43.6	42.7	40.5	42.8
39 Other assets ⁵	39.4	39.5	39.7	38.6	39.9	36.8	37.5	39.1	39.2	36.2	35.5	36.3
40 Total assets⁶	678.2	668.7	659.0	679.6	693.2	681.0	677.8	683.4	702.2	697.1	695.4	717.2
<i>Liabilities</i>												
41 Deposits	385.9	384.2	384.1	389.2	384.8	380.7	380.2	381.3	378.3	377.4	384.6	392.9
42 Transaction	10.9	10.8	10.9	10.5	10.7	11.0	11.2	10.8	10.3	10.8	11.0	11.3
43 Nontransaction	375.0	373.3	373.3	378.7	374.1	369.7	369.0	370.5	368.0	366.6	373.6	381.5
44 Borrowings	177.9	175.5	177.2	199.2	203.1	203.2	203.4	200.8	217.8	220.6	223.5	240.5
45 From banks in the U.S.	19.8	18.4	19.7	21.0	18.1	19.2	21.1	17.2	20.0	19.0	18.6	22.1
46 From others	158.2	157.0	157.5	178.3	185.1	184.0	182.4	183.6	197.8	201.6	204.9	218.4
47 Net due to related foreign offices	38.1	29.7	21.2	11.3	17.4	18.4	17.3	23.2	23.5	16.8	7.6	3.0
48 Other liabilities	73.5	76.1	73.1	75.8	83.2	73.9	71.8	73.5	77.9	76.7	74.0	75.3
49 Total liabilities	675.4	665.5	655.7	675.4	688.5	676.2	672.8	678.8	697.6	691.5	689.7	711.6
50 Residual (assets less liabilities) ⁷	2.7	3.3	3.3	4.2	4.7	4.8	5.0	4.6	4.6	5.5	5.7	5.6

10. Assets and liabilities of commercial banks in the United States, 1996–2000—Continued

F. Memo items, not seasonally adjusted

Billions of dollars, monthly averages of Wednesday figures

Account	1996											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Large domestically chartered banks, adjusted for mergers</i>												
1 Revaluation gains on off-balance-sheet items ⁸	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	32.4	33.0	37.0
2 Revaluation losses on off-balance-sheet items ⁸	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	29.6	29.3	33.6
3 Mortgage-backed securities ⁹	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	191.3	192.5	195.0
4 Pass-through	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	127.3	129.3	131.4
5 CMO, REMIC, and other	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	64.0	63.1	63.6
6 Net unrealized gains (losses) on available-for-sale securities ¹⁰	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	-.6	1.1	2.2
7 Off-shore credit to U.S. residents ¹¹	27.6	27.8	27.2	27.5	27.9	28.7	28.7	28.4	29.5	30.6	31.3	31.7
8 Securitized consumer loans ¹²	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
9 Credit cards and related plans ¹²	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
10 Other ¹²	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
11 Securitized business loans ¹²	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>Small domestically chartered commercial banks, adjusted for mergers</i>												
12 Mortgage-backed securities ⁹	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	123.1	122.7	123.8
13 Securitized consumer loans ¹²	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
14 Credit cards and related plans ¹²	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
15 Other ¹²	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>Foreign-related institutions</i>												
16 Revaluation gains on off-balance-sheet items ⁸	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	32.6	35.2	35.8
17 Revaluation losses on off-balance-sheet items ⁸	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	31.5	33.7	34.4
18 Securitized business loans ¹²	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
1997												
<i>Large domestically chartered banks, adjusted for mergers</i>												
1 Revaluation gains on off-balance-sheet items ⁸	47.4	55.7	48.9	49.4	41.9	38.4	44.2	44.9	37.4	38.1	41.4	41.3
2 Revaluation losses on off-balance-sheet items ⁸	44.5	51.5	43.8	45.1	43.9	40.7	46.5	47.2	40.5	41.8	44.1	44.9
3 Mortgage-backed securities ⁹	197.1	196.6	197.2	199.2	198.7	199.2	201.9	201.2	203.0	208.5	216.7	221.8
4 Pass-through	133.9	134.1	135.1	136.5	137.2	138.3	140.1	138.9	140.4	145.0	149.7	153.0
5 CMO, REMIC, and other	63.2	62.5	62.1	62.7	61.6	60.9	61.8	62.3	62.6	63.5	67.0	68.8
6 Net unrealized gains (losses) on available-for-sale securities ¹⁰	1.0	.8	.2	-1.5	-.5	.9	2.3	3.6	2.5	3.6	3.4	3.0
7 Off-shore credit to U.S. residents ¹¹	30.9	32.1	32.9	33.3	33.6	33.4	33.7	34.0	34.1	34.2	34.4	34.2
8 Securitized consumer loans ¹²	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
9 Credit cards and related plans ¹²	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
10 Other ¹²	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
11 Securitized business loans ¹²	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>Small domestically chartered commercial banks, adjusted for mergers</i>												
12 Mortgage-backed securities ⁹	125.0	122.2	122.4	128.7	127.8	125.3	122.3	123.2	126.8	129.4	131.0	132.5
13 Securitized consumer loans ¹²	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
14 Credit cards and related plans ¹²	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
15 Other ¹²	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>Foreign-related institutions</i>												
16 Revaluation gains on off-balance-sheet items ⁸	42.9	51.4	47.1	46.2	44.6	43.1	49.1	49.0	45.9	44.7	46.5	45.5
17 Revaluation losses on off-balance-sheet items ⁸	41.8	50.7	46.6	46.0	44.5	43.0	48.6	48.2	44.1	42.7	44.6	44.3
18 Securitized business loans ¹²	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

10. Assets and liabilities of commercial banks in the United States, 1996–2000—Continued

F. Memo items, not seasonally adjusted—Continued

Billions of dollars, monthly averages of Wednesday figures

Account	1998											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Large domestically chartered banks, adjusted for mergers</i>												
1 Revaluation gains on off-balance-sheet items ⁸	49.8	46.9	47.1	43.8	45.5	50.3	50.9	52.3	65.0	81.9	65.4	67.8
2 Revaluation losses on off-balance-sheet items ⁸	53.4	49.9	50.4	46.9	47.9	51.7	51.9	56.4	68.3	83.5	67.9	69.4
3 Mortgage-backed securities ⁹	229.6	233.2	238.2	232.1	232.8	225.1	227.5	233.7	243.8	264.3	270.0	267.5
4 Pass-through	158.0	160.2	164.6	160.2	159.6	152.0	152.1	155.3	161.0	182.5	189.3	187.5
5 CMO, REMIC, and other	71.6	73.0	73.6	71.9	73.2	73.1	75.4	78.5	82.8	81.8	80.7	80.0
6 Net unrealized gains (losses) on available-for-sale securities ¹⁰	4.4	5.0	4.7	4.8	4.3	5.1	5.5	4.9	6.2	7.0	4.7	4.5
7 Off-shore credit to U.S. residents ¹¹	35.5	36.2	35.2	35.5	36.0	36.1	35.3	35.6	36.8	38.5	39.1	38.5
8 Securitized consumer loans ¹²	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
9 Credit cards and related plans ¹²	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
10 Other ¹²	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
11 Securitized business loans ¹²	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>Small domestically chartered commercial banks, adjusted for mergers</i>												
12 Mortgage-backed securities ⁹	133.6	135.2	137.6	138.4	142.7	145.2	146.6	148.7	150.3	156.7	160.7	163.9
13 Securitized consumer loans ¹²	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
14 Credit cards and related plans ¹²	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
15 Other ¹²	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>Foreign-related institutions</i>												
16 Revaluation gains on off-balance-sheet items ⁸	47.6	44.3	43.6	42.9	43.0	45.0	44.6	47.0	50.8	55.4	51.8	51.7
17 Revaluation losses on off-balance-sheet items ⁸	45.7	43.2	42.4	41.6	40.9	42.9	42.5	44.6	46.7	50.2	47.4	47.7
18 Securitized business loans ¹²	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
1999												
<i>Large domestically chartered banks, adjusted for mergers</i>												
1 Revaluation gains on off-balance-sheet items ⁸	66.3	64.7	47.7	49.0	50.0	52.6	54.3	58.2	59.9	60.7	59.6	64.3
2 Revaluation losses on off-balance-sheet items ⁸	67.1	65.2	47.5	50.1	51.9	55.1	56.2	62.3	59.7	59.9	59.7	63.7
3 Mortgage-backed securities ⁹	263.3	260.3	253.3	250.7	247.0	244.5	249.2	253.3	255.2	254.2	256.9	257.2
4 Pass-through	184.8	180.3	173.5	170.7	168.1	166.7	172.5	175.8	174.5	174.3	177.2	178.2
5 CMO, REMIC, and other	78.5	80.1	79.7	79.9	78.9	77.8	76.7	77.5	80.7	79.9	79.7	79.0
6 Net unrealized gains (losses) on available-for-sale securities ¹⁰	4.4	3.3	.3	.7	.3	-.8	-6.7	-8.2	-7.5	-10.6	-11.0	-11.3
7 Off-shore credit to U.S. residents ¹¹	38.9	38.9	39.0	37.9	37.7	37.0	36.3	32.2	27.8	26.7	24.8	24.0
8 Securitized consumer loans ¹²	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
9 Credit cards and related plans ¹²	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
10 Other ¹²	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
11 Securitized business loans ¹²	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>Small domestically chartered commercial banks, adjusted for mergers</i>												
12 Mortgage-backed securities ⁹	168.2	172.0	175.9	187.4	190.4	191.5	192.3	192.6	193.7	194.1	191.7	191.4
13 Securitized consumer loans ¹²	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
14 Credit cards and related plans ¹²	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
15 Other ¹²	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>Foreign-related institutions</i>												
16 Revaluation gains on off-balance-sheet items ⁸	48.8	45.2	41.5	39.5	36.5	40.3	40.0	40.4	40.3	41.8	44.0	42.8
17 Revaluation losses on off-balance-sheet items ⁸	44.8	43.0	40.8	39.5	35.6	38.8	38.2	38.1	39.0	39.9	42.2	40.8
18 Securitized business loans ¹²	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

10. Assets and liabilities of commercial banks in the United States, 1996-2000—Continued

F. Memo items, not seasonally adjusted—Continued

Billions of dollars, monthly averages of Wednesday figures

Account	2000											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Large domestically chartered banks, adjusted for mergers</i>												
1 Revaluation gains on off-balance-sheet items ⁸	62.5	64.6	65.8	65.2	72.5	68.4	63.2	66.6	74.5	71.0	68.1	77.9
2 Revaluation losses on off-balance-sheet items ⁸	61.7	64.3	64.0	65.0	72.9	68.5	62.9	67.3	73.9	72.8	72.6	83.1
3 Mortgage-backed securities ⁹	259.0	258.4	259.7	261.6	258.8	256.0	248.1	243.5	243.7	245.2	245.3	248.5
4 Pass-through	179.7	179.3	180.9	183.5	181.7	181.4	176.6	173.2	173.8	176.7	177.0	181.4
5 CMO, REMIC, and other	79.3	79.0	78.8	78.1	77.1	74.6	71.5	70.3	69.9	68.5	68.3	67.1
6 Net unrealized gains (losses) on available-for-sale securities ¹⁰	-13.2	-10.8	-9.6	-16.3	-10.3	-8.7	-11.9	-6.7	-5.0	-2.3	.7	4.1
7 Off-shore credit to U.S. residents ¹¹	23.2	23.6	24.1	24.4	23.5	22.4	22.2	22.1	22.1	22.3	23.1	23.4
8 Securitized consumer loans ¹²	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	83.8	83.1	82.5	77.8	77.6	79.5
9 Credit cards and related plans ¹²	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	73.6	73.3	73.0	68.5	68.6	69.9
10 Other ¹²	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	10.1	9.9	9.5	9.3	9.1	9.6
11 Securitized business loans ¹²	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	13.5	12.8	11.9	11.5	13.6	13.7
<i>Small domestically chartered commercial banks, adjusted for mergers</i>												
12 Mortgage-backed securities ⁹	194.9	197.8	199.6	201.2	201.6	202.3	202.6	205.6	207.0	207.7	209.2	208.0
13 Securitized consumer loans ¹²	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	219.9	220.2	220.8	223.1	224.2	229.6
14 Credit cards and related plans ¹²	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	211.2	211.7	212.7	213.9	214.8	220.5
15 Other ¹²	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	8.8	8.5	8.2	9.2	9.3	9.1
<i>Foreign-related institutions</i>												
16 Revaluation gains on off-balance-sheet items ⁸	42.4	42.8	42.0	45.0	50.9	46.7	43.4	45.0	50.0	48.6	47.0	47.2
17 Revaluation losses on off-balance-sheet items ⁸	41.2	42.3	40.5	41.2	47.5	42.8	40.3	42.3	47.3	45.5	43.1	43.0
18 Securitized business loans ¹²	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	35.4	35.2	34.6	34.5	34.3	34.8

11. Commercial paper and bankers dollar acceptances outstanding, 1996-2000

A. Commercial paper

Millions of dollars, end of period; seasonally adjusted except as noted

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1996												
1 All issuers	685,791	687,669	695,230	710,690	719,069	731,027	734,731	753,276	757,155	757,718	766,556	775,371
Financial companies ¹												
2 Dealer-placed paper, total ²	288,368	293,313	291,600	302,504	301,670	310,524	317,426	329,026	336,833	349,288	354,400	361,147
3 Directly placed paper, total ³	208,159	208,046	208,880	211,833	221,463	223,236	222,583	230,318	226,599	225,977	228,553	229,662
4 Nonfinancial companies ⁴	189,264	186,310	194,750	196,352	195,936	197,267	194,722	193,932	193,724	182,454	183,603	184,563
1997												
1 All issuers	804,644	813,168	836,979	838,366	855,178	864,758	889,494	885,601	908,640	921,769	940,524	966,699
Financial companies ¹												
2 Dealer-placed paper, total ²	376,908	387,164	402,291	404,727	413,776	414,475	440,262	437,340	475,792	483,489	483,475	513,307
3 Directly placed paper, total ³	238,133	239,509	246,215	248,920	252,856	256,165	253,971	253,934	235,030	237,544	249,781	252,536
4 Nonfinancial companies ⁴	189,602	186,495	188,473	184,719	188,546	194,119	195,260	194,327	197,818	200,736	207,268	200,857
1998												
1 All issuers	973,761	1,004,662	1,049,222	1,041,681	1,053,995	1,091,554	1,102,307	1,119,816	1,152,337	1,150,213	1,159,027	1,163,303
Financial companies ¹												
2 Dealer-placed paper, total ²	509,950	520,940	550,670	558,817	569,065	597,193	616,382	606,355	639,571	627,170	621,246	614,142
3 Directly placed paper, total ³	254,926	268,001	282,083	275,415	274,469	276,476	266,022	281,927	271,526	289,184	304,545	322,030
4 Nonfinancial companies ⁴	208,886	215,721	216,469	207,449	210,460	217,885	219,904	231,534	241,239	233,859	233,236	227,132
1999												
1 All issuers	1,178,168	1,178,303	1,204,627	1,219,789	1,230,009	1,221,020	1,242,107	1,257,658	1,274,726	1,321,163	1,369,100	1,403,023
Financial companies ¹												
2 Dealer-placed paper, total ²	629,569	615,053	684,616	697,030	710,857	705,603	712,718	710,320	718,380	751,245	802,194	786,643
3 Directly placed paper, total ³	314,601	320,468	276,424	276,721	268,129	272,014	277,570	290,228	293,381	296,998	299,777	337,240
4 Nonfinancial companies ⁴	233,998	242,782	243,587	246,038	251,023	243,404	251,819	257,110	262,965	272,920	267,128	279,140
2000												
1 All issuers	1,407,789	1,428,605	1,449,143	1,465,697	1,497,712	1,516,205	1,551,668	1,559,054	1,557,700	1,587,591	1,624,421	1,615,341
Financial companies ¹												
2 Dealer-placed paper, total ²	821,870	835,140	849,198	860,843	884,299	884,578	900,651	905,634	899,853	912,739	960,701	973,060
3 Directly placed paper, total ³	299,599	298,603	302,885	294,328	302,305	300,718	309,076	303,307	315,039	328,049	312,438	298,848
4 Nonfinancial companies ⁴	286,319	294,863	297,060	310,526	311,109	330,909	341,941	350,113	342,809	346,803	351,282	343,433

B. Bankers dollar acceptances⁵

Millions of dollars, year end September; not seasonally adjusted⁶

Item	1996	1997	1998	1999	2000
1 Total amount of reporting banks' acceptances in existence	25,832	25,774	14,363	10,094	9,881
2 Amount of other banks' eligible acceptances held by reporting banks	709	736	523	461	462
3 Amount of own eligible acceptances held by reporting banks (included in item 1)	7,770	6,862	4,884	4,261	3,789
4 Amount of eligible acceptances representing goods stored in, or shipped between, foreign countries (included in item 1)	9,361	10,467	5,413	3,498	3,689

12. Prime rate charged by banks on short-term business loans, 1996–2000

Percent per year

Date of change ¹												Rate	
1996—Feb. 1												8.25	
1997—Mar. 26												8.50	
1998—Sept. 30												8.25	
Oct. 16												8.00	
Nov. 18												7.75	
1999—July 1												8.00	
Aug. 25												8.25	
Nov. 17												8.50	
2000—Feb. 3												8.75	
Mar. 22												9.00	
May 17												9.50	

Averages of daily effective rates	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1996	8.27	8.50	8.25	8.25	8.25	8.25	8.25	8.25	8.25	8.25	8.25	8.25	8.25
1997	8.44	8.25	8.25	8.30	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50
1998	8.35	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.49	8.12	7.89	7.75
1999	8.00	7.75	7.75	7.75	7.75	7.75	7.75	8.00	8.06	8.25	8.25	8.37	8.50
2000	9.23	8.50	8.73	8.83	9.00	9.24	9.50	9.50	9.50	9.50	9.50	9.50	9.50

13. Interest rates in money and capital markets, 1996–2000

A. Annual and monthly averages

Percent per year; figures are averages of business day data unless otherwise noted

Item	1996												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
MONEY MARKET INSTRUMENTS													
1 Federal funds ^{1,2,3}	5.30	5.56	5.22	5.31	5.22	5.24	5.27	5.40	5.22	5.30	5.24	5.31	5.29
2 Discount window borrowing ^{2,4}	5.02	5.24	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
<i>Commercial paper</i> ^{3,5,6}													
Nonfinancial													
3 1-month	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.
4 2-month	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.
5 3-month	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.
Financial													
6 1-month	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.
7 2-month	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.
8 3-month	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.
<i>Commercial paper (historical)</i> ^{3,5,7}													
9 1-month	5.43	5.56	5.29	5.39	5.40	5.38	5.45	5.44	5.39	5.45	5.37	5.39	5.70
10 3-month	5.41	5.40	5.15	5.31	5.39	5.39	5.49	5.53	5.42	5.52	5.43	5.41	5.51
11 6-month	5.42	5.23	4.99	5.26	5.38	5.42	5.57	5.67	5.51	5.66	5.45	5.40	5.44
<i>Finance paper, directly placed (historical)</i> ^{3,5,8}													
12 1-month	5.31	5.44	5.20	5.29	5.31	5.29	5.35	5.33	5.28	5.33	5.25	5.25	5.41
13 3-month	5.29	5.25	5.00	5.18	5.28	5.29	5.37	5.43	5.31	5.38	5.31	5.29	5.33
14 6-month	5.21	5.01	4.77	5.04	5.20	5.23	5.35	5.44	5.33	5.40	5.28	5.23	5.25
<i>Bankers acceptances</i> ^{3,5,9}													
15 3-month	5.31	5.31	5.07	5.21	5.28	5.29	5.38	5.45	5.32	5.39	5.32	5.29	5.35
16 6-month	5.31	5.14	4.91	5.17	5.28	5.31	5.47	5.57	5.40	5.51	5.36	5.29	5.33
<i>Certificates of deposit, secondary market</i> ^{3,10}													
17 1-month	5.35	5.47	5.23	5.31	5.34	5.32	5.37	5.37	5.32	5.38	5.28	5.30	5.50
18 3-month	5.39	5.39	5.15	5.29	5.36	5.36	5.46	5.53	5.40	5.51	5.41	5.38	5.44
19 6-month	5.47	5.28	5.03	5.30	5.42	5.47	5.64	5.75	5.57	5.71	5.51	5.43	5.47
20 Eurodollar deposits, 3-month ^{3,11}	5.38	5.40	5.14	5.28	5.36	5.36	5.46	5.49	5.41	5.49	5.41	5.38	5.43
<i>U.S. Treasury bills</i>													
Secondary market ^{3,5}													
21 3-month	5.01	5.00	4.83	4.96	4.95	5.02	5.09	5.15	5.05	5.09	4.99	5.03	4.91
22 6-month	5.08	4.92	4.77	4.96	5.06	5.12	5.25	5.30	5.13	5.24	5.11	5.07	5.04
23 1-year	5.22	4.82	4.69	5.06	5.23	5.33	5.48	5.52	5.35	5.50	5.25	5.14	5.18
Auction high ^{3,5,12}													
24 3-month	5.02	5.02	4.87	4.96	4.99	5.02	5.11	5.17	5.09	5.15	5.01	5.03	4.87
25 6-month	5.09	4.97	4.79	4.96	5.08	5.12	5.26	5.32	5.17	5.29	5.12	5.07	5.02
26 1-year	5.23	4.89	4.64	4.98	5.17	5.31	5.56	5.49	5.36	5.57	5.34	5.20	5.16
U.S. TREASURY NOTES AND BONDS													
<i>Constant maturities</i> ¹³													
27 1-year	5.52	5.09	4.94	5.34	5.54	5.64	5.81	5.85	5.67	5.83	5.55	5.42	5.47
28 2-year	5.84	5.11	5.03	5.66	5.96	6.10	6.30	6.27	6.03	6.23	5.91	5.70	5.78
29 3-year	5.99	5.20	5.14	5.79	6.11	6.27	6.49	6.45	6.21	6.41	6.08	5.82	5.91
30 5-year	6.18	5.36	5.38	5.97	6.30	6.48	6.69	6.64	6.39	6.60	6.27	5.97	6.07
31 7-year	6.34	5.54	5.64	6.19	6.48	6.66	6.83	6.76	6.52	6.73	6.42	6.10	6.20
32 10-year	6.44	5.65	5.81	6.27	6.51	6.74	6.91	6.87	6.64	6.83	6.53	6.20	6.30
33 20-year	6.83	6.11	6.30	6.74	6.98	7.11	7.22	7.14	6.97	7.17	6.90	6.58	6.65
34 30-year	6.71	6.05	6.24	6.60	6.79	6.93	7.06	7.03	6.84	7.03	6.81	6.48	6.55
<i>Composite</i>													
35 More than 10 years (long-term)	6.80	6.07	6.28	6.72	6.94	7.08	7.20	7.13	6.94	7.13	6.87	6.55	6.63
STATE AND LOCAL NOTES AND BONDS													
<i>Moody's series</i> ¹⁴													
36 Aaa	5.52	5.27	5.24	5.33	5.62	5.75	5.67	5.83	5.64	5.57	5.52	5.43	5.38
37 Baa	5.79	5.59	5.59	5.72	5.94	5.97	5.98	5.96	5.85	5.79	5.73	5.69	5.63
38 Bond Buyer series ¹⁵	5.76	5.43	5.43	5.79	5.94	5.98	6.02	5.92	5.76	5.87	5.72	5.59	5.64
CORPORATE BONDS													
39 Seasoned issues, all industries ¹⁶	7.66	7.10	7.27	7.65	7.80	7.91	8.00	7.95	7.76	7.95	7.68	7.41	7.50
<i>Rating group</i>													
40 Aaa	7.37	6.81	6.99	7.35	7.50	7.62	7.71	7.65	7.46	7.66	7.39	7.10	7.20
41 Aa	7.55	6.99	7.16	7.52	7.68	7.77	7.87	7.82	7.63	7.82	7.58	7.31	7.41
42 A	7.69	7.12	7.31	7.68	7.83	7.94	8.02	7.97	7.77	7.95	7.70	7.41	7.51
43 Baa	8.05	7.47	7.63	8.03	8.19	8.30	8.40	8.35	8.18	8.35	8.07	7.79	7.89
MEMO													
<i>Dividend-price ratio</i> ¹⁷													
44 Common stocks	2.19	2.31	2.22	2.22	2.24	2.21	2.21	2.28	2.22	2.20	2.11	2.01	2.01

13. Interest rates in money and capital markets, 1996–2000—Continued

A. Annual and monthly averages—Continued

Percent per year; figures are averages of business day data unless otherwise noted

Item	1997												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
MONEY MARKET INSTRUMENTS													
1 Federal funds ^{1,2,3}	5.46	5.25	5.19	5.39	5.51	5.50	5.56	5.52	5.54	5.54	5.50	5.52	5.50
2 Discount window borrowing ^{2,4}	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
<i>Commercial paper^{3,5,6}</i>													
<i>Nonfinancial</i>													
3 1-month	5.57	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	5.49	5.49	5.53	5.78
4 2-month	5.57	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	5.48	5.48	5.59	5.71
5 3-month	5.56	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	5.48	5.51	5.60	5.67
<i>Financial</i>													
6 1-month	5.59	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	5.51	5.50	5.55	5.80
7 2-month	5.59	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	5.51	5.50	5.65	5.72
8 3-month	5.60	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	5.51	5.55	5.64	5.70
<i>Commercial paper (historical)^{3,5,7}</i>													
9 1-month	5.54	5.43	5.39	5.51	5.61	5.61	5.60	5.56	5.55	n.a.	n.a.	n.a.	n.a.
10 3-month	5.58	5.45	5.40	5.56	5.71	5.69	5.65	5.57	5.56	n.a.	n.a.	n.a.	n.a.
11 6-month	5.62	5.48	5.42	5.61	5.79	5.78	5.69	5.60	5.59	n.a.	n.a.	n.a.	n.a.
<i>Finance paper, directly placed (historical)^{3,5,8}</i>													
12 1-month	5.44	5.31	5.27	5.39	5.51	5.53	5.53	5.49	5.49	n.a.	n.a.	n.a.	n.a.
13 3-month	5.48	5.32	5.28	5.42	5.61	5.61	5.57	5.50	5.49	n.a.	n.a.	n.a.	n.a.
14 6-month	5.48	5.30	5.27	5.41	5.60	5.66	5.57	5.50	5.50	n.a.	n.a.	n.a.	n.a.
<i>Bankers acceptances^{3,5,9}</i>													
15 3-month	5.54	5.34	5.29	5.44	5.62	5.62	5.59	5.53	5.53	5.54	5.57	5.66	5.75
16 6-month	5.57	5.35	5.30	5.50	5.71	5.71	5.63	5.54	5.56	5.58	5.56	5.63	5.68
<i>Certificates of deposit, secondary market^{3,10}</i>													
17 1-month	5.54	5.35	5.31	5.44	5.57	5.58	5.57	5.54	5.54	5.56	5.55	5.61	5.88
18 3-month	5.62	5.43	5.37	5.53	5.71	5.70	5.66	5.60	5.60	5.60	5.65	5.74	5.80
19 6-month	5.73	5.54	5.47	5.69	5.90	5.87	5.78	5.70	5.71	5.71	5.72	5.78	5.82
20 Eurodollar deposits, 3-month ^{3,11}	5.61	5.44	5.36	5.50	5.70	5.69	5.66	5.61	5.58	5.59	5.63	5.71	5.79
<i>U.S. Treasury bills</i>													
<i>Secondary market^{3,5}</i>													
21 3-month	5.06	5.03	5.01	5.14	5.16	5.05	4.93	5.05	5.14	4.95	4.97	5.14	5.16
22 6-month	5.18	5.10	5.06	5.26	5.37	5.30	5.13	5.12	5.19	5.09	5.09	5.17	5.24
23 1-year	5.32	5.30	5.23	5.47	5.64	5.54	5.38	5.24	5.27	5.23	5.17	5.17	5.24
<i>Auction high^{3,5,12}</i>													
24 3-month	5.07	5.05	5.00	5.14	5.17	5.13	4.92	5.07	5.13	4.97	4.95	5.15	5.16
25 6-month	5.18	5.11	5.05	5.24	5.35	5.35	5.14	5.12	5.17	5.11	5.09	5.17	5.24
26 1-year	5.36	5.31	5.34	5.36	5.66	5.64	5.35	5.26	5.28	5.30	5.20	5.14	5.18
U.S. TREASURY NOTES AND BONDS													
<i>Constant maturities¹³</i>													
27 1-year	5.63	5.61	5.53	5.80	5.99	5.87	5.69	5.54	5.56	5.52	5.46	5.46	5.53
28 2-year	5.99	6.01	5.90	6.22	6.45	6.28	6.09	5.89	5.94	5.88	5.77	5.71	5.72
29 3-year	6.10	6.16	6.03	6.38	6.61	6.42	6.24	6.00	6.06	5.98	5.84	5.76	5.74
30 5-year	6.22	6.33	6.20	6.54	6.76	6.57	6.38	6.12	6.16	6.11	5.93	5.80	5.77
31 7-year	6.33	6.47	6.32	6.65	6.86	6.66	6.46	6.20	6.29	6.20	6.05	5.90	5.83
32 10-year	6.35	6.58	6.42	6.69	6.89	6.71	6.49	6.22	6.30	6.21	6.03	5.88	5.81
33 20-year	6.69	6.91	6.77	7.05	7.20	7.02	6.84	6.56	6.65	6.56	6.38	6.20	6.07
34 30-year	6.61	6.83	6.69	6.93	7.09	6.94	6.77	6.51	6.58	6.50	6.33	6.11	5.99
<i>Composite</i>													
35 More than 10 years (long-term)	6.67	6.89	6.76	7.03	7.18	7.00	6.82	6.55	6.64	6.54	6.37	6.18	6.06
STATE AND LOCAL NOTES AND BONDS													
<i>Moody's series¹⁴</i>													
36 Aaa	5.32	5.40	5.36	5.55	5.66	5.48	5.33	5.24	5.25	5.19	5.19	5.19	5.03
37 Baa	5.50	5.71	5.60	5.75	5.85	5.67	5.53	5.39	5.37	5.33	5.32	5.32	5.17
38 Bond Buyer series ¹⁵	5.52	5.72	5.63	5.76	5.88	5.70	5.53	5.35	5.41	5.39	5.38	5.33	5.19
CORPORATE BONDS													
39 Seasoned issues, all industries ¹⁶	7.54	7.71	7.59	7.83	7.99	7.86	7.68	7.42	7.48	7.40	7.26	7.13	7.03
<i>Rating group</i>													
40 Aaa	7.27	7.42	7.31	7.55	7.73	7.58	7.41	7.14	7.22	7.15	7.00	6.87	6.76
41 Aa	7.48	7.63	7.54	7.77	7.93	7.80	7.62	7.36	7.40	7.34	7.20	7.07	6.99
42 A	7.54	7.71	7.59	7.82	7.98	7.86	7.68	7.42	7.46	7.39	7.27	7.15	7.05
43 Baa	7.87	8.09	7.94	8.18	8.34	8.20	8.02	7.75	7.82	7.70	7.57	7.42	7.32
MEMO													
<i>Dividend-price ratio¹⁷</i>													
44 Common stocks	1.77	1.95	1.89	1.91	1.98	1.85	1.77	1.66	1.65	1.65	1.61	1.65	1.62

13. Interest rates in money and capital markets, 1996–2000—Continued

A. Annual and monthly averages—Continued

Percent per year; figures are averages of business day data unless otherwise noted

Item	1998												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
MONEY MARKET INSTRUMENTS													
1 Federal funds ^{1,2,3}	5.35	5.56	5.51	5.49	5.45	5.49	5.56	5.54	5.55	5.51	5.07	4.83	4.68
2 Discount window borrowing ^{2,4}	4.92	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	4.86	4.63	4.50
<i>Commercial paper^{3,5,6}</i>													
<i>Nonfinancial</i>													
3 1-month	5.40	5.46	5.47	5.51	5.49	5.49	5.51	5.51	5.50	5.44	5.14	5.00	5.24
4 2-month	5.38	5.44	5.44	5.49	5.48	5.49	5.50	5.50	5.50	5.37	5.08	5.14	5.12
5 3-month	5.34	5.42	5.42	5.46	5.46	5.48	5.48	5.48	5.48	5.31	5.04	5.06	5.00
<i>Financial</i>													
6 1-month	5.42	5.48	5.49	5.53	5.51	5.50	5.53	5.52	5.51	5.45	5.18	5.04	5.31
7 2-month	5.40	5.46	5.47	5.51	5.49	5.50	5.52	5.51	5.51	5.38	5.12	5.19	5.13
8 3-month	5.37	5.44	5.45	5.49	5.48	5.50	5.50	5.50	5.50	5.32	5.09	5.15	5.04
<i>Commercial paper (historical)^{3,5,7}</i>													
9 1-month	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.
10 3-month	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.
11 6-month	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.
<i>Finance paper, directly placed (historical)^{3,5,8}</i>													
12 1-month	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.
13 3-month	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
14 6-month	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.
<i>Bankers acceptances^{3,5,9}</i>													
15 3-month	5.39	5.48	5.46	5.50	5.48	5.48	5.50	5.50	5.49	5.38	5.12	5.15	5.08
16 6-month	5.30	5.45	5.41	5.46	5.44	5.44	5.47	5.46	5.46	5.27	4.88	4.92	4.91
<i>Certificates of deposit, secondary market^{3,10}</i>													
17 1-month	5.49	5.53	5.53	5.58	5.56	5.56	5.57	5.57	5.56	5.49	5.24	5.16	5.47
18 3-month	5.47	5.54	5.54	5.58	5.58	5.59	5.60	5.59	5.58	5.41	5.21	5.24	5.14
19 6-month	5.44	5.56	5.55	5.61	5.63	5.67	5.65	5.65	5.61	5.33	4.99	5.07	5.01
20 Eurodollar deposits, 3-month ^{3,11}	5.45	5.53	5.53	5.56	5.56	5.57	5.57	5.57	5.56	5.39	5.17	5.21	5.13
<i>U.S. Treasury bills</i>													
<i>Secondary market^{3,5}</i>													
21 3-month	4.78	5.04	5.09	5.03	4.95	5.00	4.98	4.96	4.90	4.61	3.96	4.41	4.39
22 6-month	4.83	5.03	5.07	5.04	5.06	5.14	5.12	5.03	4.95	4.63	4.05	4.42	4.40
23 1-year	4.80	4.98	5.04	5.11	5.10	5.16	5.13	5.08	4.94	4.50	3.95	4.33	4.32
<i>Auction high^{3,5,12}</i>													
24 3-month	4.81	5.09	5.11	5.03	5.00	5.03	4.99	4.96	4.94	4.74	4.08	4.44	4.42
25 6-month	4.85	5.07	5.07	5.04	5.08	5.15	5.12	5.03	4.97	4.75	4.15	4.43	4.43
26 1-year	4.85	5.07	4.97	5.13	5.12	5.15	5.13	5.10	5.00	4.51	4.06	4.40	4.31
U.S. TREASURY NOTES AND BONDS													
<i>Constant maturities¹³</i>													
27 1-year	5.05	5.24	5.31	5.39	5.38	5.44	5.41	5.36	5.21	4.71	4.12	4.53	4.52
28 2-year	5.13	5.36	5.42	5.56	5.56	5.59	5.52	5.46	5.27	4.67	4.09	4.54	4.51
29 3-year	5.14	5.38	5.43	5.57	5.58	5.61	5.52	5.47	5.24	4.62	4.18	4.57	4.48
30 5-year	5.15	5.42	5.49	5.61	5.61	5.63	5.52	5.46	5.27	4.62	4.18	4.54	4.45
31 7-year	5.28	5.53	5.60	5.71	5.70	5.72	5.56	5.52	5.36	4.76	4.46	4.78	4.65
32 10-year	5.26	5.54	5.57	5.65	5.64	5.65	5.50	5.46	5.34	4.81	4.53	4.83	4.65
33 20-year	5.72	5.88	5.96	6.01	6.00	6.01	5.80	5.78	5.66	5.38	5.30	5.48	5.36
34 30-year	5.58	5.81	5.89	5.95	5.92	5.93	5.70	5.68	5.54	5.20	5.01	5.25	5.06
<i>Composite</i>													
35 More than 10 years (long-term)	5.69	5.87	5.94	6.00	5.98	5.99	5.78	5.76	5.64	5.34	5.24	5.43	5.29
STATE AND LOCAL NOTES AND BONDS													
<i>Moody's series¹⁴</i>													
36 Aaa	4.93	4.88	4.92	5.03	5.00	5.04	4.97	5.01	5.01	4.84	4.76	4.87	4.83
37 Baa	5.14	5.04	5.09	5.25	5.21	5.25	5.08	5.12	5.15	5.11	5.10	5.15	5.17
38 Bond Buyer series ¹⁵	5.09	5.06	5.10	5.21	5.23	5.20	5.12	5.14	5.10	4.99	4.93	5.03	4.98
CORPORATE BONDS													
39 Seasoned issues, all industries ¹⁶	6.87	6.89	6.95	7.00	6.99	6.98	6.83	6.84	6.83	6.75	6.77	6.87	6.72
<i>Rating group</i>													
40 Aaa	6.53	6.61	6.67	6.72	6.69	6.69	6.53	6.55	6.52	6.40	6.37	6.41	6.22
41 Aa	6.80	6.82	6.88	6.93	6.90	6.91	6.78	6.78	6.77	6.68	6.70	6.79	6.65
42 A	6.93	6.93	7.01	7.05	7.03	7.03	6.88	6.89	6.89	6.82	6.85	6.95	6.80
43 Baa	7.22	7.19	7.25	7.32	7.33	7.30	7.13	7.15	7.14	7.09	7.18	7.34	7.23
MEMO													
<i>Dividend-price ratio¹⁷</i>													
44 Common stocks	1.49	1.62	1.55	1.48	1.43	1.45	1.45	1.39	1.48	1.59	1.59	1.43	1.37

13. Interest rates in money and capital markets, 1996–2000—Continued

A. Annual and monthly averages—Continued

Percent per year; figures are averages of business day data unless otherwise noted

Item	1999												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
MONEY MARKET INSTRUMENTS													
1 Federal funds ^{1,2,3}	4.97	4.63	4.76	4.81	4.74	4.74	4.76	4.99	5.07	5.22	5.20	5.42	5.30
2 Discount window borrowing ^{2,4}	4.62	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.56	4.75	4.75	4.86	5.00
<i>Commercial paper</i> ^{3,5,6}													
Nonfinancial													
3 1-month	5.09	4.80	4.80	4.82	4.79	4.79	4.95	5.06	5.18	5.28	5.28	5.37	5.97
4 2-month	5.14	4.78	4.80	4.82	4.78	4.80	4.98	5.08	5.23	5.29	5.30	5.82	5.91
5 3-month	5.18	4.77	4.79	4.81	4.79	4.81	4.98	5.11	5.25	5.32	5.88	5.81	5.87
Financial													
6 1-month	5.11	4.83	4.82	4.84	4.80	4.80	4.96	5.08	5.20	5.29	5.29	5.38	6.02
7 2-month	5.16	4.81	4.82	4.83	4.80	4.82	5.00	5.10	5.24	5.31	5.32	5.85	5.95
8 3-month	5.22	4.81	4.82	4.84	4.80	4.83	5.04	5.14	5.28	5.32	5.93	5.85	5.93
<i>Commercial paper (historical)</i> ^{3,5,7}													
9 1-month	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.
10 3-month	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.
11 6-month	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.
<i>Finance paper, directly placed (historical)</i> ^{3,5,8}													
12 1-month	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.
13 3-month	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
14 6-month	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.
<i>Bankers acceptances</i> ^{3,5,9}													
15 3-month	5.24	4.80	4.79	4.82	4.80	4.86	5.04	5.16	5.30	5.37	6.02	5.94	6.00
16 6-month	5.30	4.73	4.74	4.82	4.80	4.89	5.14	5.42	5.64	5.75	5.89	5.83	5.94
<i>Certificates of deposit, secondary market</i> ^{3,10}													
17 1-month	5.19	4.89	4.86	4.88	4.84	4.84	5.01	5.13	5.25	5.34	5.36	5.50	6.34
18 3-month	5.33	4.89	4.90	4.91	4.88	4.92	5.13	5.24	5.41	5.50	6.13	6.00	6.05
19 6-month	5.46	4.90	4.95	4.98	4.94	5.03	5.31	5.58	5.83	5.89	6.04	5.97	6.07
20 Eurodollar deposits, 3-month ^{3,11}	5.31	4.88	4.86	4.88	4.87	4.90	5.09	5.21	5.36	5.48	6.09	5.97	6.06
<i>U.S. Treasury bills</i>													
Secondary market ^{3,5}													
21 3-month	4.64	4.34	4.44	4.44	4.29	4.50	4.57	4.55	4.72	4.68	4.86	5.07	5.20
22 6-month	4.75	4.33	4.44	4.47	4.37	4.56	4.82	4.58	4.87	4.88	4.98	5.20	5.44
23 1-year	4.81	4.31	4.48	4.53	4.45	4.60	4.82	4.75	4.91	4.96	5.12	5.24	5.51
Auction high ^{3,5,12}													
24 3-month	4.66	4.34	4.45	4.48	4.28	4.51	4.59	4.60	4.76	4.73	4.88	5.07	5.23
25 6-month	4.76	4.36	4.43	4.52	4.36	4.55	4.81	4.62	4.88	4.91	4.98	5.17	5.43
26 1-year	4.78	4.34	4.37	4.67	4.50	4.63	4.89	4.71	4.95	5.00	5.12	5.17	5.35
U.S. TREASURY NOTES AND BONDS													
<i>Constant maturities</i> ¹³													
27 1-year	5.08	4.51	4.70	4.78	4.69	4.85	5.10	5.03	5.20	5.25	5.43	5.55	5.84
28 2-year	5.43	4.62	4.88	5.05	4.98	5.25	5.62	5.55	5.68	5.66	5.86	5.86	6.10
29 3-year	5.49	4.61	4.90	5.11	5.03	5.33	5.70	5.62	5.77	5.75	5.94	5.92	6.14
30 5-year	5.55	4.60	4.91	5.14	5.08	5.44	5.81	5.68	5.84	5.80	6.03	5.97	6.19
31 7-year	5.79	4.80	5.10	5.36	5.28	5.64	6.05	5.94	6.15	6.12	6.33	6.17	6.38
32 10-year	5.65	4.72	5.00	5.23	5.18	5.54	5.90	5.79	5.94	5.92	6.11	6.03	6.28
33 20-year	6.20	5.45	5.66	5.87	5.82	6.08	6.36	6.28	6.43	6.50	6.66	6.48	6.69
34 30-year	5.87	5.16	5.37	5.58	5.55	5.81	6.04	5.98	6.07	6.07	6.26	6.15	6.35
35 <i>Composite</i> More than 10 years (long-term)	6.14	5.39	5.60	5.81	5.77	6.04	6.31	6.22	6.37	6.43	6.60	6.42	6.63
STATE AND LOCAL NOTES AND BONDS													
<i>Moody's series</i> ¹⁴													
36 Aaa	5.28	4.85	4.80	4.96	4.89	5.05	5.22	5.24	5.47	5.56	5.78	5.77	5.82
37 Baa	5.70	5.21	5.21	5.32	5.27	5.43	5.59	5.64	5.93	6.06	6.23	6.23	6.25
38 <i>Bond Buyer series</i> ¹⁵	5.43	5.01	5.03	5.10	5.08	5.18	5.37	5.36	5.58	5.69	5.92	5.86	5.95
CORPORATE BONDS													
39 Seasoned issues, all industries ¹⁶	7.45	6.76	6.89	7.07	7.05	7.32	7.62	7.57	7.77	7.78	7.93	7.73	7.87
<i>Rating group</i>													
40 Aaa	7.05	6.24	6.40	6.62	6.64	6.93	7.23	7.19	7.40	7.39	7.55	7.36	7.55
41 Aa	7.36	6.68	6.79	6.98	6.96	7.23	7.52	7.48	7.68	7.68	7.79	7.62	7.78
42 A	7.53	6.84	6.97	7.14	7.13	7.40	7.69	7.65	7.84	7.84	7.99	7.79	7.96
43 Baa	7.88	7.29	7.39	7.53	7.48	7.72	8.02	7.95	8.15	8.20	8.38	8.15	8.19
MEMO													
44 <i>Dividend-price ratio</i> ¹⁷ Common stocks	1.25	1.30	1.32	1.30	1.24	1.24	1.25	1.20	1.25	1.27	1.28	1.21	1.18

13. Interest rates in money and capital markets, 1996–2000—Continued

A. Annual and monthly averages—Continued

Percent per year; figures are averages of business day data unless otherwise noted

Item	2000												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
MONEY MARKET INSTRUMENTS													
1 Federal funds ^{1,2,3}	6.24	5.46	5.73	5.85	6.02	6.27	6.53	6.54	6.50	6.52	6.51	6.51	6.40
2 Discount window borrowing ^{2,4}	5.73	5.00	5.24	5.34	5.50	5.71	6.00	6.00	6.00	6.00	6.00	6.00	6.00
<i>Commercial paper</i> ^{3,5,6}													
Nonfinancial													
3 1-month	6.27	5.59	5.76	5.93	6.02	6.40	6.53	6.49	6.47	6.48	6.48	6.49	6.51
4 2-month	6.29	5.67	5.81	5.96	6.06	6.47	6.55	6.50	6.48	6.47	6.48	6.52	6.42
5 3-month	6.31	5.74	5.87	6.00	6.11	6.54	6.57	6.52	6.49	6.47	6.51	6.50	6.34
Financial													
6 1-month	6.28	5.62	5.78	5.94	6.03	6.41	6.53	6.50	6.49	6.49	6.48	6.49	6.52
7 2-month	6.30	5.72	5.84	5.98	6.07	6.50	6.56	6.51	6.49	6.48	6.47	6.54	6.42
8 3-month	6.33	5.81	5.90	6.03	6.15	6.57	6.59	6.54	6.49	6.47	6.52	6.52	6.33
<i>Commercial paper (historical)</i> ^{3,5,7}													
9 1-month	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.
10 3-month	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.
11 6-month	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.
<i>Finance paper, directly placed (historical)</i> ^{3,5,8}													
12 1-month	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.
13 3-month	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
14 6-month	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.
<i>Bankers acceptances</i> ^{3,5,9}													
15 3-month	6.23	5.88	5.94	6.06	6.19	6.60	6.63	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
16 6-month	6.37	5.99	6.11	6.22	6.32	6.76	6.74	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
<i>Certificates of deposit, secondary market</i> ^{3,10}													
17 1-month	6.35	5.74	5.83	6.01	6.10	6.49	6.60	6.57	6.55	6.56	6.55	6.56	6.62
18 3-month	6.46	5.95	6.01	6.14	6.28	6.71	6.73	6.67	6.61	6.60	6.67	6.65	6.45
19 6-month	6.59	6.15	6.26	6.36	6.50	6.94	6.91	6.86	6.76	6.68	6.65	6.63	6.30
20 Eurodollar deposits, 3-month ^{3,11}	6.45	5.94	6.02	6.13	6.25	6.70	6.73	6.67	6.61	6.59	6.66	6.64	6.43
<i>U.S. Treasury bills</i>													
Secondary market ^{3,5}													
21 3-month	5.82	5.32	5.55	5.69	5.66	5.79	5.69	5.96	6.09	6.00	6.11	6.17	5.77
22 6-month	5.90	5.50	5.72	5.85	5.81	6.10	5.97	6.00	6.07	5.98	6.04	6.06	5.68
23 1-year	5.78	5.75	5.84	5.86	5.80	5.94	5.83	5.75	5.87	5.79	5.72	5.84	5.33
Auction high ^{3,5,12}													
24 3-month	5.66	5.34	5.57	5.72	5.67	5.92	5.74	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
25 6-month	5.85	5.52	5.75	5.85	5.82	6.12	6.02	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
26 1-year	5.85	5.65	5.91	5.84	n.a.	n.a.	6.00	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
U.S. TREASURY NOTES AND BONDS													
<i>Constant maturities</i> ¹³													
27 1-year	6.11	6.12	6.22	6.22	6.15	6.33	6.17	6.08	6.18	6.13	6.01	6.09	5.60
28 2-year	6.26	6.44	6.61	6.53	6.40	6.81	6.48	6.34	6.23	6.08	5.91	5.88	5.35
29 3-year	6.22	6.49	6.65	6.53	6.36	6.77	6.43	6.28	6.17	6.02	5.85	5.79	5.26
30 5-year	6.16	6.58	6.68	6.50	6.26	6.69	6.30	6.18	6.06	5.93	5.78	5.70	5.17
31 7-year	6.20	6.70	6.72	6.51	6.27	6.69	6.33	6.22	6.05	5.98	5.84	5.78	5.28
32 10-year	6.03	6.66	6.52	6.26	5.99	6.44	6.10	6.05	5.83	5.80	5.74	5.72	5.24
33 20-year	6.23	6.86	6.54	6.38	6.18	6.55	6.28	6.20	6.02	6.09	6.04	5.98	5.64
34 30-year	5.94	6.63	6.23	6.05	5.85	6.15	5.93	5.85	5.72	5.83	5.80	5.78	5.49
35 Composite More than 10 years (long-term)	6.41	6.81	6.49	6.33	6.14	6.49	6.23	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
STATE AND LOCAL NOTES AND BONDS													
<i>Moody's series</i> ¹⁴													
36 Aaa	5.58	5.91	5.88	5.68	5.60	5.87	5.69	5.53	5.43	5.40	5.46	5.38	5.11
37 Baa	6.19	6.38	6.35	6.19	6.18	6.53	6.24	6.09	6.01	6.12	6.22	6.17	5.85
38 Bond Buyer series ¹⁵	5.71	6.08	6.00	5.83	5.75	6.00	5.80	5.63	5.51	5.56	5.59	5.54	5.22
CORPORATE BONDS													
39 Seasoned issues, all industries ¹⁶	7.98	8.06	7.96	7.99	7.98	8.41	8.05	7.98	7.88	7.98	7.95	7.90	7.65
<i>Rating group</i>													
40 Aaa	7.62	7.78	7.68	7.68	7.64	7.99	7.67	7.65	7.55	7.62	7.55	7.45	7.21
41 Aa	7.83	7.96	7.82	7.83	7.82	8.24	7.87	7.81	7.70	7.83	7.81	7.75	7.48
42 A	8.11	8.15	8.02	8.07	8.07	8.49	8.18	8.11	8.02	8.13	8.11	8.09	7.88
43 Baa	8.37	8.33	8.29	8.37	8.40	8.90	8.48	8.35	8.26	8.35	8.34	8.28	8.02
MEMO													
<i>Dividend-price ratio</i> ¹⁷													
44 Common stocks	1.15	1.18	1.21	1.18	1.14	1.17	1.12	1.10	1.09	1.10	1.15	1.16	1.19

13. Interest rates in money and capital markets, 1996–2000—Continued

B. Weekly averages, 2000

Percent per year; figures are averages of business day data unless otherwise noted

Item	Week ending on date indicated												
	Jan. 7	Jan. 14	Jan. 21	Jan. 28	Feb. 4	Feb. 11	Feb. 18	Feb. 25	Mar. 3	Mar. 10	Mar. 17	Mar. 24	Mar. 31
MONEY MARKET INSTRUMENTS													
1 Federal funds ^{1,2,3}	4.72	5.68	5.59	5.43	5.66	5.71	5.75	5.72	5.77	5.73	5.79	5.81	6.01
2 Discount window borrowing ^{2,4}	5.00	5.00	5.00	5.00	5.04	5.25	5.25	5.25	5.25	5.25	5.25	5.32	5.50
<i>Commercial paper</i> ^{3,5,6}													
Nonfinancial													
3 1-month	5.54	5.56	5.61	5.64	5.77	5.75	5.75	5.76	5.78	5.83	5.93	6.01	6.04
4 2-month	5.59	5.66	5.69	5.71	5.80	5.80	5.80	5.83	5.85	5.87	5.96	6.03	6.04
5 3-month	5.66	5.71	5.77	5.79	5.85	5.86	5.86	5.88	5.89	5.91	6.00	6.05	6.09
Financial													
6 1-month	5.58	5.59	5.65	5.65	5.79	5.77	5.77	5.77	5.79	5.85	5.94	6.02	6.03
7 2-month	5.68	5.70	5.73	5.74	5.82	5.84	5.84	5.87	5.88	5.90	5.97	6.05	6.05
8 3-month	5.80	5.80	5.81	5.82	5.88	5.88	5.90	5.92	5.93	5.95	6.02	6.08	6.11
<i>Commercial paper (historical)</i> ^{3,5,7}													
9 1-month	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.
10 3-month	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.
11 6-month	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.
<i>Finance paper, directly placed (historical)</i> ^{3,5,8}													
12 1-month	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.
13 3-month	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
14 6-month	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.
<i>Bankers acceptances</i> ^{3,5,9}													
15 3-month	5.87	5.89	5.88	5.87	5.94	5.93	5.94	5.96	5.97	5.99	6.06	6.10	6.14
16 6-month	5.96	6.02	6.01	5.98	6.05	6.10	6.11	6.15	6.15	6.15	6.20	6.25	6.30
<i>Certificates of deposit, secondary market</i> ^{9,10}													
17 1-month	5.70	5.72	5.74	5.78	5.85	5.82	5.82	5.82	5.87	5.93	6.00	6.08	6.10
18 3-month	5.93	5.96	5.95	5.94	6.01	6.01	6.00	6.02	6.04	6.07	6.13	6.19	6.24
19 6-month	6.13	6.15	6.15	6.15	6.24	6.25	6.25	6.28	6.26	6.29	6.33	6.39	6.48
20 Eurodollar deposits, 3-month ^{3,11}	5.94	5.94	5.94	5.94	6.03	6.01	6.00	6.02	6.06	6.05	6.11	6.18	6.22
<i>U.S. Treasury bills</i>													
Secondary market ^{3,5}													
21 3-month	5.26	5.26	5.31	5.41	5.50	5.49	5.55	5.62	5.62	5.67	5.71	5.74	5.71
22 6-month	5.48	5.43	5.53	5.55	5.66	5.72	5.74	5.74	5.76	5.82	5.86	5.88	5.90
23 1-year	5.68	5.74	5.76	5.78	5.86	5.83	5.85	5.84	5.83	5.83	5.84	5.88	5.93
Auction high ^{3,5,12}													
24 3-month	5.36	5.24	5.35	5.39	5.56	5.55	5.51	5.64	5.67	5.69	5.73	5.78	5.72
25 6-month	5.59	5.42	5.54	5.52	5.71	5.77	5.76	5.77	5.77	5.83	5.86	5.90	5.91
26 1-year	5.65	n.a.	n.a.	n.a.	5.91	n.a.	n.a.	n.a.	5.84	n.a.	n.a.	n.a.	n.a.
U.S. TREASURY NOTES AND BONDS													
<i>Constant maturities</i> ¹³													
27 1-year	6.03	6.12	6.13	6.17	6.24	6.20	6.23	6.22	6.18	6.18	6.20	6.24	6.30
28 2-year	6.34	6.43	6.48	6.48	6.61	6.68	6.65	6.54	6.51	6.51	6.50	6.54	6.57
29 3-year	6.39	6.48	6.53	6.54	6.63	6.74	6.71	6.57	6.55	6.56	6.50	6.50	6.53
30 5-year	6.46	6.56	6.65	6.63	6.66	6.76	6.74	6.59	6.58	6.60	6.50	6.44	6.42
31 7-year	6.62	6.70	6.78	6.72	6.70	6.80	6.76	6.63	6.64	6.62	6.52	6.42	6.40
32 10-year	6.56	6.66	6.77	6.68	6.58	6.62	6.55	6.38	6.39	6.39	6.28	6.14	6.13
33 20-year	6.88	6.91	6.92	6.77	6.61	6.60	6.55	6.44	6.45	6.48	6.40	6.30	6.30
34 30-year	6.58	6.66	6.73	6.57	6.33	6.30	6.23	6.13	6.15	6.17	6.08	5.97	5.94
35 <i>Composite</i> More than 10 years (long-term)	6.82	6.86	6.89	6.73	6.56	6.56	6.50	6.39	6.41	6.43	6.36	6.25	6.24
STATE AND LOCAL NOTES AND BONDS													
<i>Moody's series</i> ¹⁴													
36 Aaa	5.86	5.93	5.93	5.92	5.89	5.93	5.85	5.83	5.81	5.76	5.62	5.60	5.60
37 Baa	6.31	6.40	6.42	6.39	6.37	6.39	6.34	6.31	6.33	6.25	6.09	6.13	6.15
38 <i>Bond Buyer series</i> ¹⁵	6.04	6.11	6.09	6.08	6.05	6.02	5.98	5.94	5.94	5.89	5.84	5.76	5.74
CORPORATE BONDS													
39 Seasoned issues, all industries ¹⁶	8.02	8.08	8.14	7.99	7.92	7.98	7.99	7.96	8.00	8.03	8.06	7.92	7.95
<i>Rating group</i>													
40 Aaa	7.73	7.80	7.88	7.73	7.65	7.69	7.70	7.68	7.71	7.73	7.75	7.61	7.63
41 Aa	7.98	7.99	8.03	7.86	7.78	7.84	7.84	7.82	7.85	7.88	7.90	7.75	7.79
42 A	8.14	8.17	8.21	8.08	8.02	8.08	8.09	8.04	8.09	8.11	8.13	8.00	8.02
43 Baa	8.25	8.37	8.44	8.29	8.22	8.30	8.32	8.29	8.35	8.38	8.45	8.31	8.34
MEMO													
<i>Dividend-price ratio</i> ¹⁷													
44 Common stocks	1.20	1.17	1.15	1.20	1.19	1.19	1.21	1.24	1.22	1.23	1.21	1.12	1.11

13. Interest rates in money and capital markets, 1996–2000—Continued

B. Weekly averages, 2000—Continued

Percent per year; figures are averages of business day data unless otherwise noted

Item	Week ending on date indicated												
	Apr. 7	Apr. 14	Apr. 21	Apr. 28	May 5	May 12	May 19	May 26	June 2	June 9	June 16	June 23	June 30
MONEY MARKET INSTRUMENTS													
1 Federal funds ^{1,2,3}	6.12	5.98	6.04	5.97	6.06	5.96	6.16	6.50	6.53	6.49	6.50	6.51	6.53
2 Discount window borrowing ^{2,4}	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.93	6.00	6.00	6.00	6.00	6.00
<i>Commercial paper</i> ^{3,5,6}													
Nonfinancial													
3 1-month	6.01	6.00	6.01	6.06	6.24	6.37	6.47	6.48	6.50	6.51	6.52	6.54	6.58
4 2-month	6.04	6.03	6.06	6.11	6.33	6.45	6.52	6.54	6.58	6.53	6.53	6.54	6.56
5 3-month	6.09	6.08	6.12	6.17	6.41	6.54	6.59	6.61	6.62	6.57	6.57	6.57	6.58
Financial													
6 1-month	6.02	6.02	6.02	6.05	6.25	6.39	6.49	6.49	6.50	6.51	6.52	6.55	6.56
7 2-month	6.06	6.05	6.06	6.13	6.36	6.47	6.55	6.57	6.60	6.55	6.55	6.55	6.58
8 3-month	6.10	6.11	6.14	6.23	6.43	6.57	6.63	6.64	6.65	6.59	6.59	6.57	6.59
<i>Commercial paper (historical)</i> ^{3,5,7}													
9 1-month	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.
10 3-month	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.
11 6-month	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.
<i>Finance paper, directly placed (historical)</i> ^{3,5,8}													
12 1-month	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.
13 3-month	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
14 6-month	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.
<i>Bankers acceptances</i> ^{3,5,9}													
15 3-month	6.16	6.18	6.19	6.23	6.39	6.61	6.67	6.67	6.72	6.63	6.62	6.60	6.62
16 6-month	6.30	6.29	6.33	6.37	6.56	6.75	6.81	6.86	6.88	6.77	6.74	6.69	6.71
<i>Certificates of deposit, secondary market</i> ^{3,10}													
17 1-month	6.07	6.07	6.09	6.17	6.35	6.48	6.55	6.55	6.60	6.58	6.59	6.61	6.63
18 3-month	6.23	6.24	6.27	6.36	6.57	6.69	6.75	6.77	6.80	6.72	6.72	6.71	6.73
19 6-month	6.47	6.47	6.49	6.58	6.79	6.90	7.00	7.01	7.02	6.92	6.89	6.86	6.92
20 Eurodollar deposits, 3-month ^{3,11}	6.21	6.22	6.23	6.33	6.56	6.67	6.74	6.78	6.80	6.74	6.73	6.70	6.71
<i>U.S. Treasury bills</i>													
Secondary market ^{3,5}													
21 3-month	5.70	5.67	5.65	5.62	5.74	5.94	5.86	5.73	5.59	5.76	5.68	5.66	5.67
22 6-month	5.85	5.82	5.76	5.79	5.96	6.15	6.17	6.11	6.04	6.01	5.96	5.93	5.95
23 1-year	5.83	5.80	5.75	5.82	5.89	6.01	6.01	5.89	5.89	5.87	5.80	5.81	5.79
Auction high ^{3,5,12}													
24 3-month	5.71	5.68	5.65	5.62	5.78	6.02	6.07	5.81	5.73	5.80	5.78	5.69	5.68
25 6-month	5.90	5.86	5.77	5.75	5.94	6.15	6.25	6.13	6.15	6.04	6.01	5.92	5.96
26 1-year	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	6.00	n.a.	n.a.	n.a.	n.a.
U.S. TREASURY NOTES AND BONDS													
<i>Constant maturities</i> ¹³													
27 1-year	6.17	6.14	6.09	6.19	6.24	6.38	6.40	6.28	6.30	6.23	6.14	6.15	6.13
28 2-year	6.38	6.35	6.34	6.53	6.76	6.86	6.89	6.77	6.64	6.53	6.45	6.48	6.44
29 3-year	6.33	6.29	6.30	6.49	6.72	6.82	6.84	6.72	6.60	6.47	6.40	6.42	6.37
30 5-year	6.20	6.18	6.24	6.42	6.66	6.74	6.74	6.65	6.49	6.35	6.27	6.29	6.25
31 7-year	6.18	6.20	6.29	6.41	6.65	6.75	6.75	6.66	6.49	6.36	6.29	6.32	6.30
32 10-year	5.92	5.89	6.01	6.15	6.40	6.50	6.49	6.42	6.26	6.13	6.06	6.09	6.08
33 20-year	6.12	6.13	6.22	6.28	6.48	6.61	6.59	6.54	6.39	6.27	6.25	6.30	6.30
34 30-year	5.79	5.78	5.88	5.95	6.10	6.20	6.19	6.14	6.00	5.90	5.91	5.95	5.94
<i>Composite</i>													
35 More than 10 years (long-term)	6.07	6.08	6.17	6.24	6.42	6.55	6.53	6.48	6.34	6.22	6.21	6.26	6.24
STATE AND LOCAL NOTES AND BONDS													
<i>Moody's series</i> ¹⁴													
36 Aaa	5.55	5.50	5.64	5.71	5.79	5.92	5.89	5.89	5.80	5.67	5.66	5.65	5.65
37 Baa	6.08	6.07	6.24	6.32	6.42	6.56	6.58	6.55	6.40	6.25	6.22	6.18	6.17
38 Bond Buyer series ¹⁵	5.69	5.72	5.76	5.82	5.93	6.02	6.05	6.01	5.92	5.83	5.77	5.73	5.77
CORPORATE BONDS													
39 Seasoned issues, all industries ¹⁶	7.90	7.94	8.03	8.07	8.26	8.45	8.50	8.43	8.26	8.03	7.99	8.06	8.08
<i>Rating group</i>													
40 Aaa	7.58	7.62	7.68	7.70	7.87	8.04	8.07	8.00	7.83	7.60	7.59	7.73	7.73
41 Aa	7.73	7.77	7.86	7.91	8.09	8.28	8.33	8.26	8.09	7.85	7.82	7.87	7.88
42 A	7.99	8.03	8.10	8.16	8.35	8.54	8.59	8.52	8.35	8.14	8.14	8.20	8.22
43 Baa	8.30	8.35	8.45	8.51	8.74	8.93	9.02	8.95	8.76	8.51	8.42	8.45	8.48
MEMO													
<i>Dividend-price ratio</i> ¹⁷													
44 Common stocks	1.12	1.13	1.16	1.14	1.17	1.20	1.14	1.18	1.17	1.12	1.12	1.11	1.13

13. Interest rates in money and capital markets, 1996-2000—Continued

B. Weekly averages, 2000—Continued

Percent per year; figures are averages of business day data unless otherwise noted

Item	Week ending on date indicated												
	July 7	July 14	July 21	July 28	Aug. 4	Aug. 11	Aug. 18	Aug. 25	Sept. 1	Sept. 8	Sept. 15	Sept. 22	Sept. 29
MONEY MARKET INSTRUMENTS													
1 Federal funds ^{1,2,3}	6.85	6.44	6.50	6.50	6.49	6.45	6.53	6.46	6.54	6.56	6.50	6.50	6.50
2 Discount window borrowing ^{2,4}	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
<i>Commercial paper</i> ^{3,5,6}													
Nonfinancial													
3 1-month	6.52	6.49	6.49	6.47	6.49	6.47	6.47	6.47	6.48	6.47	6.48	6.48	6.49
4 2-month	6.52	6.50	6.49	6.48	6.50	6.48	6.47	6.47	6.48	6.47	6.47	6.47	6.48
5 3-month	6.53	6.51	6.52	6.51	6.51	6.49	6.48	6.48	6.48	6.47	6.47	6.46	6.47
Financial													
6 1-month	6.53	6.50	6.49	6.49	6.50	6.48	6.49	6.48	6.47	6.49	6.49	6.50	6.49
7 2-month	6.53	6.50	6.51	6.50	6.50	6.48	6.49	6.48	6.49	6.49	6.48	6.48	6.48
8 3-month	6.55	6.53	6.53	6.53	6.52	6.48	6.49	6.49	6.49	6.47	6.47	6.46	6.47
<i>Commercial paper (historical)</i> ^{3,5,7}													
9 1-month	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.
10 3-month	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.
11 6-month	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.
<i>Finance paper, directly placed (historical)</i> ^{3,5,8}													
12 1-month	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.
13 3-month	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
14 6-month	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.
<i>Bankers acceptances</i> ^{3,5,9}													
15 3-month	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 6-month	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.
<i>Certificates of deposit, secondary market</i> ^{3,10}													
17 1-month	6.58	6.56	6.57	6.57	6.57	6.55	6.55	6.55	6.54	6.55	6.56	6.56	6.57
18 3-month	6.69	6.66	6.67	6.66	6.66	6.61	6.61	6.60	6.59	6.59	6.59	6.58	6.63
19 6-month	6.89	6.84	6.88	6.83	6.83	6.75	6.75	6.74	6.72	6.70	6.69	6.66	6.67
20 Eurodollar deposits, 3-month ^{3,11}	6.69	6.66	6.68	6.66	6.65	6.60	6.60	6.60	6.59	6.58	6.58	6.58	6.62
<i>U.S. Treasury bills</i>													
Secondary market ^{3,5}													
21 3-month	5.82	5.96	5.98	6.01	6.05	6.08	6.09	6.11	6.13	6.02	5.95	5.98	6.03
22 6-month	5.94	5.99	6.03	6.02	6.07	6.05	6.07	6.08	6.10	6.02	5.94	5.96	6.00
23 1-year	5.74	5.76	5.77	5.73	5.78	5.85	5.89	5.89	5.90	5.85	5.80	5.76	5.76
Auction high ^{3,5,12}													
24 3-month	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.
25 6-month	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.
26 1-year	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
U.S. TREASURY NOTES AND BONDS													
<i>Constant maturities</i> ¹³													
27 1-year	6.08	6.09	6.11	6.06	6.09	6.17	6.21	6.20	6.23	6.20	6.14	6.09	6.08
28 2-year	6.31	6.34	6.40	6.31	6.23	6.19	6.28	6.23	6.20	6.11	6.10	6.08	6.04
29 3-year	6.25	6.28	6.34	6.25	6.18	6.15	6.24	6.17	6.13	6.03	6.03	6.03	5.97
30 5-year	6.13	6.18	6.24	6.16	6.09	6.04	6.11	6.04	6.02	5.95	5.95	5.95	5.90
31 7-year	6.20	6.23	6.28	6.19	6.11	6.04	6.07	6.01	6.01	5.96	5.99	6.02	5.96
32 10-year	6.01	6.06	6.10	6.04	5.98	5.85	5.80	5.75	5.76	5.73	5.78	5.88	5.82
33 20-year	6.23	6.22	6.23	6.13	6.08	6.03	6.02	5.98	6.00	5.99	6.06	6.19	6.14
34 30-year	5.88	5.87	5.87	5.80	5.75	5.72	5.71	5.69	5.71	5.70	5.79	5.94	5.89
<i>Composite</i>													
35 More than 10 years (long-term)	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.
STATE AND LOCAL NOTES AND BONDS													
<i>Moody's series</i> ¹⁴													
36 Aaa	5.61	5.50	5.52	5.50	5.47	5.45	5.44	5.39	5.38	5.35	5.35	5.39	5.50
37 Baa	6.15	6.09	6.07	6.03	6.01	6.01	6.02	6.00	6.00	5.98	6.02	6.20	6.27
38 Bond Buyer series ¹⁵	5.71	5.61	5.60	5.58	5.55	5.51	5.51	5.49	5.49	5.49	5.51	5.59	5.63
CORPORATE BONDS													
39 Seasoned issues, all industries ¹⁶	8.02	8.00	7.99	7.93	7.89	7.87	7.88	7.88	7.90	7.89	7.98	8.08	7.99
<i>Rating group</i>													
40 Aaa	7.68	7.65	7.67	7.60	7.57	7.54	7.54	7.54	7.55	7.54	7.60	7.71	7.65
41 Aa	7.85	7.82	7.82	7.75	7.72	7.69	7.70	7.69	7.71	7.72	7.83	7.93	7.85
42 A	8.15	8.14	8.13	8.05	8.01	8.00	8.02	8.02	8.05	8.05	8.13	8.23	8.13
43 Baa	8.40	8.36	8.35	8.29	8.27	8.24	8.25	8.25	8.27	8.25	8.35	8.44	8.35
MEMO													
<i>Dividend-price ratio</i> ¹⁷													
44 Common stocks	1.13	1.08	1.09	1.11	1.11	1.10	1.09	1.07	1.08	1.08	1.08	1.10	1.12

13. Interest rates in money and capital markets, 1996–2000—Continued

B. Weekly averages, 2000—Continued

Percent per year; figures are averages of business day data unless otherwise noted

Item	Week ending on date indicated												
	Oct. 6	Oct. 13	Oct. 20	Oct. 27	Nov. 3	Nov. 10	Nov. 17	Nov. 24	Dec. 1	Dec. 8	Dec. 15	Dec. 22	Dec. 29
MONEY MARKET INSTRUMENTS													
1 Federal funds ^{1,2,3}	6.58	6.47	6.49	6.51	6.55	6.49	6.52	6.51	6.50	6.57	6.47	6.53	6.48
2 Discount window borrowing ^{2,4}	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
<i>Commercial paper</i> ^{3,5,6}													
Nonfinancial													
3 1-month	6.48	6.47	6.47	6.47	6.50	6.47	6.49	6.50	6.51	6.52	6.53	6.51	6.45
4 2-month	6.48	6.47	6.48	6.48	6.48	6.51	6.52	6.52	6.53	6.48	6.42	6.41	6.36
5 3-month	6.50	6.52	6.52	6.50	6.50	6.49	6.51	6.48	6.50	6.43	6.33	6.28	6.28
Financial													
6 1-month	6.49	6.47	6.48	6.48	6.49	6.48	6.49	6.49	6.49	6.54	6.54	6.54	6.45
7 2-month	6.48	6.48	6.46	6.46	6.49	6.52	6.54	6.57	6.55	6.48	6.45	6.39	6.33
8 3-month	6.50	6.55	6.53	6.52	6.52	6.51	6.52	6.53	6.51	6.43	6.36	6.28	6.21
<i>Commercial paper (historical)</i> ^{3,5,7}													
9 1-month	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.
10 3-month	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.
11 6-month	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.
<i>Finance paper, directly placed (historical)</i> ^{3,5,8}													
12 1-month	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.
13 3-month	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
14 6-month	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.
<i>Bankers acceptances</i> ^{3,5,9}													
15 3-month	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 6-month	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.
<i>Certificates of deposit, secondary market</i> ^{3,10}													
17 1-month	6.56	6.56	6.55	6.55	6.55	6.55	6.55	6.56	6.62	6.67	6.63	6.59	6.55
18 3-month	6.70	6.68	6.66	6.65	6.66	6.65	6.64	6.65	6.63	6.54	6.49	6.40	6.32
19 6-month	6.67	6.66	6.64	6.64	6.65	6.65	6.62	6.61	6.60	6.42	6.36	6.21	6.11
20 Eurodollar deposits, 3-month ^{3,11}	6.69	6.68	6.65	6.65	6.63	6.65	6.64	6.64	6.62	6.52	6.47	6.39	6.31
<i>U.S. Treasury bills</i>													
Secondary market ^{3,5}													
21 3-month	6.06	6.03	6.11	6.18	6.19	6.22	6.18	6.18	6.08	5.94	5.89	5.51	5.66
22 6-month	6.04	6.00	6.01	6.08	6.09	6.10	6.07	6.06	5.98	5.81	5.78	5.53	5.50
23 1-year	5.75	5.68	5.66	5.74	5.86	5.89	5.86	5.87	5.71	5.47	5.44	5.18	5.11
Auction high ^{3,5,12}													
24 3-month	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.
25 6-month	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.
26 1-year	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
U.S. TREASURY NOTES AND BONDS													
<i>Constant maturities</i> ¹³													
27 1-year	6.06	5.98	5.94	6.01	6.11	6.14	6.09	6.09	6.00	5.78	5.73	5.44	5.34
28 2-year	6.00	5.90	5.85	5.88	5.92	5.97	5.89	5.86	5.71	5.49	5.46	5.23	5.12
29 3-year	5.95	5.85	5.77	5.80	5.86	5.90	5.80	5.75	5.61	5.41	5.35	5.12	5.06
30 5-year	5.90	5.79	5.70	5.73	5.82	5.82	5.69	5.63	5.52	5.33	5.25	5.02	4.98
31 7-year	5.97	5.86	5.77	5.75	5.85	5.93	5.79	5.71	5.60	5.41	5.34	5.14	5.16
32 10-year	5.86	5.76	5.68	5.66	5.76	5.85	5.73	5.65	5.56	5.39	5.29	5.10	5.10
33 20-year	6.17	6.06	6.00	5.94	6.02	6.09	5.99	5.91	5.84	5.73	5.65	5.56	5.58
34 30-year	5.92	5.82	5.77	5.72	5.80	5.88	5.79	5.71	5.66	5.57	5.49	5.43	5.44
<i>Composite</i>													
35 More than 10 years (long-term)	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.
STATE AND LOCAL NOTES AND BONDS													
<i>Moody's series</i> ¹⁴													
36 Aaa	5.50	5.48	5.45	5.42	5.35	5.32	5.44	5.44	5.36	5.19	5.12	5.07	5.07
37 Baa	6.28	6.23	6.19	6.18	6.15	6.15	6.20	6.21	6.13	6.01	5.81	5.79	5.79
38 Bond Buyer series ¹⁵	5.64	5.62	5.56	5.53	5.54	5.60	5.57	5.55	5.46	5.34	5.25	5.16	5.14
CORPORATE BONDS													
39 Seasoned issues, all industries ¹⁶	8.03	7.98	7.94	7.89	7.93	7.98	7.89	7.86	7.81	7.72	7.65	7.58	7.59
<i>Rating group</i>													
40 Aaa	7.68	7.57	7.53	7.45	7.49	7.53	7.45	7.41	7.37	7.29	7.21	7.16	7.15
41 Aa	7.88	7.84	7.81	7.75	7.79	7.84	7.75	7.71	7.67	7.57	7.48	7.40	7.40
42 A	8.16	8.14	8.10	8.06	8.11	8.17	8.09	8.05	8.02	7.94	7.88	7.82	7.83
43 Baa	8.39	8.37	8.33	8.29	8.31	8.35	8.26	8.27	8.19	8.10	8.03	7.95	7.97
MEMO													
<i>Dividend-price ratio</i> ¹⁷													
44 Common stocks	1.11	1.16	1.18	1.16	1.12	1.13	1.15	1.20	1.19	1.17	1.16	1.26	1.18

14. Stock market: Selected statistics, 1996–2000

A. Prices and trading volume

Averages of daily figures

Indicator	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1996												
<i>Common stock prices (indexes)</i>													
1 New York Stock Exchange (Dec. 31, 1965 = 50)	357.98	329.22	346.46	346.73	347.50	354.84	358.32	345.06	354.59	360.96	373.54	388.75	391.61
2 Industrial	453.57	413.05	435.92	439.55	441.99	452.63	458.30	438.58	444.91	459.69	473.98	490.60	494.38
3 Transportation	327.30	300.43	315.29	324.77	326.42	334.66	331.57	316.57	321.61	323.12	332.80	348.32	352.28
4 Utility	126.36	127.09	135.51	122.83	122.44	124.86	123.60	122.66	122.37	121.12	130.04	135.88	128.55
5 Finance	303.94	274.96	290.97	290.44	287.92	290.43	294.42	287.89	302.95	308.16	324.42	345.30	350.01
6 Standard & Poor's Corporation (1941–43 = 10) ¹	670.49	614.42	649.54	647.07	647.17	661.23	668.50	644.06	662.68	674.88	701.46	735.67	743.25
7 American Stock Exchange (Aug. 31, 1973 = 50) ²	570.86	540.48	562.34	565.69	580.60	600.93	591.99	550.16	554.88	564.87	574.46	583.21	582.96
<i>Volume of trading (thousands of shares)</i>													
8 New York Stock Exchange	409,740	416,048	434,607	426,198	419,941	404,184	392,413	398,245	333,343	400,951	420,835	443,521	431,538
9 American Stock Exchange	22,567	21,069	27,107	22,988	24,886	28,127	23,903	21,281	17,916	19,449	18,780	22,151	23,648
1997													
<i>Common stock prices (indexes)</i>													
1 New York Stock Exchange (Dec. 31, 1965 = 50)	456.99	403.58	418.57	416.72	401.00	433.36	457.07	480.94	482.39	489.74	499.25	492.14	504.66
2 Industrial	574.97	509.18	524.30	523.08	506.69	549.65	578.57	610.42	609.54	617.94	625.22	615.65	623.57
3 Transportation	415.08	359.40	364.15	372.37	366.67	395.50	410.93	433.75	439.71	451.63	466.04	453.56	461.04
4 Utility	143.87	131.95	142.88	132.38	126.66	140.52	140.24	144.25	143.82	145.96	157.83	153.53	165.74
5 Finance	424.84	361.45	388.75	387.19	364.25	392.32	419.12	441.59	446.93	459.86	476.70	465.35	490.30
6 Standard & Poor's Corporation (1941–43 = 10) ¹	873.43	766.22	798.39	792.16	763.93	833.09	876.29	925.29	927.74	937.02	951.16	938.92	962.37
7 American Stock Exchange (Aug. 31, 1973 = 50) ²	628.34	585.09	593.29	593.64	554.13	584.06	619.94	635.28	645.59	678.05	702.43	674.37	667.89
<i>Volume of trading (thousands of shares)</i>													
8 New York Stock Exchange	523,254	526,653	508,199	495,994	473,094	479,907	516,241	543,006	506,205	541,204	606,513	531,449	541,134
9 American Stock Exchange	24,390	24,019	21,250	19,232	19,122	19,634	23,277	25,562	24,095	28,252	32,873	27,741	27,624
1998													
<i>Common stock prices (indexes)</i>													
1 New York Stock Exchange (Dec. 31, 1965 = 50)	550.65	504.13	532.15	560.70	578.05	574.46	569.76	586.39	539.16	506.56	511.49	564.26	576.05
2 Industrial	684.35	624.61	660.91	693.13	711.89	712.39	731.01	718.54	665.66	629.51	636.62	704.46	717.14
3 Transportation	468.61	458.49	485.73	508.06	523.73	505.02	492.98	503.89	441.36	408.75	396.61	442.95	456.70
4 Utility	190.52	146.25	170.96	191.67	207.32	198.25	188.26	189.95	186.24	186.17	195.09	206.29	215.57
5 Finance	516.65	479.81	508.97	539.47	563.07	551.28	548.57	579.67	511.22	454.28	448.12	501.45	510.31
6 Standard & Poor's Corporation (1941–43 = 10) ¹	1,085.50	963.36	1,023.74	1,076.83	1,112.20	1,108.42	1,108.39	1,156.58	1,074.62	1,020.64	1,032.47	1,144.43	1,190.05
7 American Stock Exchange (Aug. 31, 1973 = 50) ²	682.69	665.72	685.73	722.37	742.33	735.02	704.59	724.83	655.67	621.48	607.16	667.60	660.76
<i>Volume of trading (thousands of shares)</i>													
8 New York Stock Exchange	666,534	632,895	610,958	619,366	647,110	569,239	605,576	639,744	712,710	790,238	808,816	668,932	680,397
9 American Stock Exchange	28,870	28,199	26,808	28,943	29,544	27,004	25,447	26,473	32,721	33,331	31,946	27,266	28,756

14. Stock market: Selected statistics, 1996–2000—Continued

A. Prices and trading volume—Continued

Averages of daily figures

Indicator	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1999												
<i>Common stock prices (indexes)</i>													
1 New York Stock Exchange (Dec. 31, 1965 = 50)	619.52	595.43	588.70	603.69	627.75	635.62	629.53	648.83	621.03	607.87	599.04	634.22	638.17
2 Industrial	775.29	741.43	736.20	751.93	780.84	791.72	783.96	809.33	778.82	769.47	753.94	791.41	808.28
3 Transportation	491.62	479.72	477.47	491.25	523.08	537.88	520.66	528.72	492.13	462.33	450.13	474.78	461.04
4 Utility	284.82	224.75	218.24	218.11	228.48	242.98	241.36	250.50	241.84	237.71	285.16	502.58	511.78
5 Finance	530.97	523.38	514.75	544.08	564.99	562.66	546.43	557.92	521.59	493.37	490.92	539.20	510.99
6 Standard & Poor's Corporation (1941–43 = 10) ¹	1,327.33	1,248.77	1,246.58	1,281.66	1,334.76	1,332.07	1,322.55	1,380.99	1,327.49	1,318.17	1,300.01	1,390.99	1,428.68
7 American Stock Exchange (Aug. 31, 1973 = 50) ²	770.90	704.22	699.15	711.08	748.29	787.02	772.01	803.75	781.33	788.74	786.96	819.60	838.24
<i>Volume of trading (thousands of shares)</i>													
8 New York Stock Exchange	799,554	847,135	756,932	776,538	874,818	785,778	723,025	721,294	709,569	772,627	882,422	866,281	884,141
9 American Stock Exchange	n.a.	31,015	31,774	29,563	38,895	35,241	28,806	25,754	27,795	32,540	35,762	33,330	41,076
2000													
<i>Common stock prices (indexes)</i>													
1 New York Stock Exchange (Dec. 31, 1965 = 50)	643.71	634.07	606.03	622.28	646.82	640.07	649.61	653.27	666.14	667.05	646.53	646.64	645.44
2 Industrial	809.40	814.73	767.08	790.35	822.76	814.75	819.54	825.28	837.23	829.99	797.00	800.88	792.66
3 Transportation	414.73	456.35	398.69	384.39	406.14	411.50	395.09	410.67	419.84	404.23	403.20	434.92	457.53
4 Utility	478.99	485.82	482.30	509.59	502.78	487.17	501.93	484.19	459.91	463.76	469.16	455.66	444.16
5 Finance	552.48	495.23	471.65	489.90	524.05	523.22	544.51	556.32	597.17	616.89	587.76	600.45	621.62
6 Standard & Poor's Corporation (1941–43 = 10) ¹	1,427.22	1,425.59	1,388.88	1,442.21	1,461.36	1,418.48	1,461.96	1,473.00	1,485.46	1,468.06	1,390.14	1,375.04	1,330.93
7 American Stock Exchange (Aug. 31, 1973 = 50) ²	922.22	878.73	910.00	1,014.03	918.77	917.76	934.90	930.66	920.54	952.74	913.64	892.60	870.16
<i>Volume of trading (thousands of shares)</i>													
8 New York Stock Exchange	1,026,867	1,058,021	1,032,791	1,124,097	1,047,960	893,896	971,137	941,694	875,087	1,026,597	1,167,025	1,015,606	1,183,149
9 American Stock Exchange	68,074	47,530	51,134	59,449	63,054	44,146	42,490	36,486	35,695	47,047	57,915	58,541	73,759

14. Stock market: Selected statistics, 1996–2000—Continued

B. Customer financing

Millions of dollars, end-of-period balances

Indicator	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1996												
1 Margin credit at broker-dealers ³	73,530	77,090	78,308	81,170	86,100	87,160	79,860	82,980	89,300	88,740	91,680	97,400
<i>Free credit balances at brokers⁴</i>												
2 Margin accounts ⁵	14,950	15,840	15,770	15,780	16,890	16,800	17,700	17,520	17,940	19,890	20,020	22,540
3 Cash accounts	32,465	34,700	33,113	33,100	33,760	33,775	32,935	32,680	35,360	36,610	36,650	40,430
1997												
1 Margin credit at broker-dealers ³	99,460	100,000	100,160	98,870	106,010	113,440	116,190	119,810	126,050	128,190	127,330	126,090
<i>Free credit balances at brokers⁴</i>												
2 Margin accounts ⁵	22,870	22,200	22,930	22,700	22,050	23,860	24,290	23,375	23,630	26,950	26,735	31,410
3 Cash accounts	41,280	40,090	41,050	37,560	39,400	41,840	43,985	42,960	43,770	47,465	45,470	52,160
1998												
1 Margin credit at broker-dealers ³	127,790	135,590	140,340	140,240	143,600	147,700	154,370	147,800	137,540	130,160	139,710	140,980
<i>Free credit balances at brokers⁴</i>												
2 Margin accounts ⁵	29,480	27,450	27,430	28,160	26,200	29,840	31,820	38,460	41,970	43,500	40,620	40,250
3 Cash accounts	48,620	48,640	51,340	51,050	47,770	51,205	53,780	53,850	54,240	54,610	56,170	62,450
1999												
1 Margin credit at broker-dealers ³	153,240	151,530	156,440	172,880	177,984	176,930	178,360	176,390	179,316	182,272	206,280	228,530
<i>Free credit balances at brokers⁴</i>												
2 Margin accounts ⁵	36,880	38,850	40,120	41,200	41,250	42,865	44,330	44,230	47,125	51,040	49,480	55,130
3 Cash accounts	59,600	57,910	59,435	60,870	61,665	64,100	60,000	62,600	62,810	61,085	68,200	79,070
2000												
1 Margin credit at broker-dealers ³	243,490	265,210	278,530	251,700	240,660	247,200	244,970	247,560	250,780	233,380	219,110	198,790
<i>Free credit balances at brokers⁴</i>												
2 Margin accounts ⁵	57,800	56,230	65,020	65,930	66,170	69,970	71,730	68,020	70,960	82,990	96,730	100,680
3 Cash accounts	75,760	79,700	85,530	76,190	73,500	74,140	74,970	72,640	74,766	73,410	74,050	84,400

C. Margin requirements

Percent of market value and effective date⁶

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

15. Federal fiscal and financing operations, 1996–2000

Millions of dollars

Type of account or operation	Fiscal year	Calendar year, 1996							
		Year	H1	H2	Jan.	Feb.	Mar.	Apr.	
<i>U.S. budget¹</i>									
1 Receipts, total	1,453,062	1,474,651	767,099	707,552	142,999	89,428	89,087	203,468	
2 On-budget	1,085,570	1,102,054	566,270	535,784	110,692	60,991	56,753	160,856	
3 Off-budget	367,492	372,597	200,829	171,768	32,307	28,437	32,334	42,612	
4 Outlays, total	1,560,572	1,585,545	785,368	800,177	123,543	133,775	136,158	131,064	
5 On-budget	1,259,668	1,283,957	635,547	648,410	97,952	105,841	108,237	105,202	
6 Off-budget	300,904	301,593	149,820	151,773	25,591	27,933	27,921	25,862	
7 Surplus or deficit (-), total	-107,510	-110,891	-18,268	-92,623	19,456	-44,346	-47,071	72,404	
8 On-budget	-174,098	-181,903	-69,277	-112,626	12,740	-44,850	-51,484	55,654	
9 Off-budget	66,588	71,004	51,009	19,995	6,716	504	4,413	16,750	
<i>Source of financing (total)</i>									
10 Borrowing from the public	129,712	145,104	57,012	88,092	-4,747	47,022	38,189	-35,466	
11 Operating cash (decrease, or increase [-])	-6,276	-12,299	-17,538	5,239	-16,959	6,297	9,283	-26,449	
12 Other ²	-15,926	-21,914	-21,206	-708	2,250	-8,973	-401	-10,489	
MEMO									
13 Treasury operating balance (level, end of period)	44,225	32,794	38,033	32,794	37,454	31,157	21,874	48,323	
14 Federal Reserve Banks	7,700	7,742	7,701	7,742	8,210	5,632	7,021	11,042	
15 Tax and loan accounts	36,525	25,052	30,332	25,052	29,243	25,525	14,853	37,281	
		May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>U.S. budget¹</i>									
1 Receipts, total	90,122	151,995	103,893	99,996	157,668	99,656	97,850	148,489	
2 On-budget	60,184	116,794	75,282	71,505	125,806	73,644	70,019	119,528	
3 Off-budget	29,938	35,201	28,611	28,491	31,862	26,012	27,831	28,961	
4 Outlays, total	143,173	117,655	130,749	141,828	122,412	139,461	135,728	129,999	
5 On-budget	114,317	103,998	104,214	113,840	89,976	113,290	106,328	120,762	
6 Off-budget	28,856	13,657	26,535	27,987	32,435	26,179	29,400	9,237	
7 Surplus or deficit (-), total	-53,051	34,340	-26,856	-41,831	35,257	-39,805	-37,878	18,490	
8 On-budget	-54,133	12,796	-28,932	-42,335	35,830	-39,646	-36,309	-1,234	
9 Off-budget	1,082	21,544	2,076	504	-573	-167	-1,569	19,724	
<i>Source of financing (total)</i>									
10 Borrowing from the public	20,633	-8,619	29,098	16,160	-5,892	15,588	45,459	-12,321	
11 Operating cash (decrease, or increase [-])	43,809	-33,519	1,262	23,705	-31,159	18,592	-673	-6,488	
12 Other ²	-11,391	7,798	-3,504	1,966	1,794	5,625	-6,908	319	
MEMO									
13 Treasury operating balance (level, end of period)	4,514	38,033	36,771	13,066	44,225	25,633	26,306	32,794	
14 Federal Reserve Banks	3,757	7,701	6,836	5,149	7,700	5,897	4,857	7,742	
15 Tax and loan accounts	757	30,332	29,936	7,917	36,525	19,736	21,449	25,052	

15. Federal fiscal and financing operations, 1996-2000—Continued

Millions of dollars

Type of account or operation	Fiscal year	Calendar year, 1997							
		Year	H1	H2	Jan.	Feb.	Mar.	Apr.	
<i>U.S. budget¹</i>									
1 Receipts, total	1,579,292	1,619,337	845,527	773,810	150,718	90,293	108,074	228,588	
2 On-budget	1,187,302	1,219,886	634,423	585,463	113,841	59,673	73,844	187,997	
3 Off-budget	391,990	399,451	211,104	188,347	36,877	30,620	34,230	40,591	
4 Outlays, total	1,601,282	1,621,786	797,418	824,368	137,354	134,303	129,397	134,650	
5 On-budget	1,290,656	1,311,749	641,643	670,106	110,543	104,964	100,402	107,842	
6 Off-budget	310,626	310,024	155,765	154,259	26,802	29,339	28,996	26,807	
7 Surplus or deficit (-), total	-21,990	-2,439	48,111	-50,550	13,364	-44,010	-21,323	93,939	
8 On-budget	-103,354	-91,863	-7,220	-84,643	3,298	-45,291	-26,558	80,155	
9 Off-budget	81,364	89,427	55,339	34,088	10,075	1,281	5,234	13,784	
<i>Source of financing (total)</i>									
10 Borrowing from the public	38,171	23,097	-21,177	44,274	-16,776	35,968	28,833	-39,001	
11 Operating cash (decrease, or increase [-])	604	909	-18,465	19,374	-3,785	21,357	-18,274	-55,908	
12 Other ²	-16,785	-21,567	-8,469	-13,098	7,197	-13,315	10,764	970	
MEMO									
13 Treasury operating balance (level, end of period)	43,621	31,885	51,259	31,885	36,579	15,222	33,496	89,404	
14 Federal Reserve Banks	7,692	5,444	16,368	5,444	6,770	5,258	5,945	52,215	
15 Tax and loan accounts	35,930	26,441	34,891	26,441	29,809	9,965	27,551	37,189	
		May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>U.S. budget¹</i>									
1 Receipts, total	94,493	173,361	109,178	103,483	174,772	114,898	103,481	167,998	
2 On-budget	63,146	135,922	79,599	70,902	138,849	87,083	73,690	135,340	
3 Off-budget	31,347	37,439	29,579	32,581	35,923	27,815	29,791	32,658	
4 Outlays, total	142,988	118,726	134,802	138,672	124,839	150,866	120,830	154,359	
5 On-budget	112,625	105,267	107,049	109,810	91,406	123,867	91,327	146,647	
6 Off-budget	30,362	13,459	27,753	28,862	33,429	26,999	29,504	7,712	
7 Surplus or deficit (-), total	-48,494	54,635	-25,624	-35,189	49,941	-35,968	-17,349	13,639	
8 On-budget	-49,479	30,655	-27,450	-38,908	47,443	-36,784	-17,637	-11,307	
9 Off-budget	985	23,980	1,826	3,719	2,494	816	287	24,946	
<i>Source of financing (total)</i>									
10 Borrowing from the public	-19,054	-11,147	-1,408	30,348	-18,318	6,315	29,108	-1,771	
11 Operating cash (decrease, or increase [-])	72,532	-34,387	23,748	15,435	-31,545	23,360	483	-12,107	
12 Other ²	-4,984	-9,101	3,284	-10,594	-78	6,293	-12,242	239	
MEMO									
13 Treasury operating balance (level, end of period)	16,872	51,259	27,511	12,076	43,621	20,261	19,778	31,885	
14 Federal Reserve Banks	5,174	16,368	5,014	4,700	7,692	4,616	5,127	5,444	
15 Tax and loan accounts	11,698	34,891	22,496	7,376	35,930	15,645	14,651	26,441	

15. Federal fiscal and financing operations, 1996–2000—Continued

Millions of dollars

Type of account or operation	Fiscal year	Calendar year, 1998							
		Year	H1	H2	Jan.	Feb.	Mar.	Apr.	
<i>U.S. budget¹</i>									
1 Receipts, total	1,721,798	1,747,687	922,630	825,057	162,610	97,952	117,930	261,002	
2 On-budget	1,305,999	1,324,791	692,814	631,977	123,367	65,051	80,647	216,988	
3 Off-budget	415,799	422,896	229,816	193,080	39,243	32,901	37,283	44,014	
4 Outlays, total	1,652,619	1,693,298	815,884	877,414	137,231	139,701	131,743	136,400	
5 On-budget	1,336,015	1,346,767	656,757	690,010	108,843	109,393	101,967	108,569	
6 Off-budget	316,604	346,531	159,126	187,405	28,388	30,309	29,775	27,830	
7 Surplus or deficit (-), total	69,179	54,388	106,746	-52,358	25,379	-41,750	-13,813	124,603	
8 On-budget	-30,016	-21,976	36,057	-58,033	14,524	-44,342	-21,320	108,419	
9 Off-budget	99,195	76,365	70,690	5,675	10,855	2,592	7,508	16,184	
<i>Source of financing (total)</i>									
10 Borrowing from the public	-51,211	-52,559	-55,907	3,348	-24,807	30,565	20,137	-60,587	
11 Operating cash (decrease, or increase [-])	4,743	14,382	-40,390	54,772	-8,422	24,027	-11,352	-60,398	
12 Other ²	-22,711	-16,211	-10,449	-5,762	7,850	-12,842	5,028	-3,618	
MEMO									
13 Treasury operating balance (level, end of period)	38,878	17,503	72,275	17,503	40,307	16,280	27,632	88,030	
14 Federal Reserve Banks	4,952	6,086	18,140	6,086	5,552	5,037	5,490	28,014	
15 Tax and loan accounts	33,926	11,417	54,135	11,417	34,756	11,243	22,141	60,016	
	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	
<i>U.S. budget¹</i>									
1 Receipts, total	95,278	187,858	119,723	111,741	180,995	119,974	113,978	178,646	
2 On-budget	61,790	144,971	87,820	79,135	149,785	90,064	81,836	143,337	
3 Off-budget	33,488	42,887	31,903	32,606	31,210	29,910	32,142	35,309	
4 Outlays, total	134,057	136,752	143,807	122,907	143,569	152,413	130,915	183,803	
5 On-budget	102,381	125,604	115,714	92,555	108,756	123,752	99,975	149,258	
6 Off-budget	31,676	11,148	28,094	30,352	34,814	28,661	30,940	34,544	
7 Surplus or deficit (-), total	-38,779	51,106	-24,084	-11,166	37,425	-32,440	-16,937	-5,156	
8 On-budget	-40,591	19,367	-27,894	-13,420	41,029	-33,688	-18,139	-5,921	
9 Off-budget	1,812	31,739	3,809	2,254	-3,604	1,249	1,202	765	
<i>Source of financing (total)</i>									
10 Borrowing from the public	-8,597	-12,618	-16,370	33,989	-46,575	15,330	22,364	-5,390	
11 Operating cash (decrease, or increase [-])	51,899	-36,144	36,210	-362	-2,451	2,661	20,335	-1,621	
12 Other ²	-4,523	-2,344	4,244	-22,461	11,601	14,449	-25,762	12,167	
MEMO									
13 Treasury operating balance (level, end of period)	36,131	72,275	36,065	36,427	38,878	36,217	15,882	17,503	
14 Federal Reserve Banks	5,693	18,140	4,648	6,704	4,952	4,440	5,219	6,086	
15 Tax and loan accounts	30,438	54,135	31,417	29,722	33,926	31,776	10,663	11,417	

15. Federal fiscal and financing operations, 1996–2000—Continued

Millions of dollars

Type of account or operation	Fiscal year	Calendar year, 1999						
		Year	H1	H2	Jan.	Feb.	Mar.	Apr.
<i>U.S. budget¹</i>								
1 Receipts, total	1,827,454	1,858,311	966,045	892,266	171,728	99,502	130,416	266,229
2 On-budget	1,382,986	1,406,287	726,763	679,524	129,927	65,146	92,549	219,490
3 Off-budget	444,468	452,024	239,282	212,742	41,801	34,356	37,867	46,739
4 Outlays, total	1,701,932	1,699,692	817,227	882,465	101,223	141,839	152,825	152,770
5 On-budget	1,381,154	1,410,233	686,291	723,942	102,385	110,646	122,211	123,474
6 Off-budget	320,778	289,459	130,936	158,523	-1,162	31,192	30,614	29,296
7 Surplus or deficit (-), total	125,522	158,619	148,817	9,802	70,505	-42,337	-22,409	113,459
8 On-budget	1,832	-3,946	40,472	-44,418	27,542	-45,500	-29,662	96,016
9 Off-budget	123,690	162,565	108,346	54,219	42,963	3,164	7,253	17,443
<i>Source of financing (total)</i>								
10 Borrowing from the public	-88,674	-73,343	-100,553	27,210	-31,249	1,688	37,013	-85,208
11 Operating cash (decrease, or increase [-])	-17,580	-65,824	-35,599	-30,225	-39,567	52,432	-16,988	-36,512
12 Other ²	-19,268	-19,452	-12,665	-6,787	311	-11,783	2,384	8,261
MEMO								
13 Treasury operating balance (level, end of period)	56,458	83,327	53,102	83,327	57,070	4,638	21,626	58,138
14 Federal Reserve Banks	6,641	28,402	6,720	28,402	7,623	4,538	5,374	10,040
15 Tax and loan accounts	49,817	54,925	46,382	54,925	49,446	100	16,252	48,098
	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>U.S. budget¹</i>								
1 Receipts, total	98,663	199,507	121,923	126,324	200,413	121,035	121,375	201,196
2 On-budget	62,722	156,929	87,959	91,554	161,321	89,009	86,909	162,772
3 Off-budget	35,941	42,578	33,964	34,770	39,092	32,026	34,466	38,424
4 Outlays, total	122,631	145,939	147,086	129,127	142,370	147,361	148,407	168,114
5 On-budget	91,434	136,141	117,652	97,984	107,249	119,166	116,387	165,504
6 Off-budget	31,197	9,799	29,434	31,143	35,119	28,196	32,020	2,611
7 Surplus or deficit (-), total	-23,969	53,568	-25,164	-2,803	58,045	-26,326	-27,031	33,081
8 On-budget	-28,712	20,788	-29,693	-6,430	54,072	-30,157	-29,478	-2,732
9 Off-budget	4,744	32,779	4,530	3,627	3,973	3,830	2,446	35,813
<i>Source of financing (total)</i>								
10 Borrowing from the public	-551	-22,246	1,193	26,470	-48,088	5,754	6,132	35,749
11 Operating cash (decrease, or increase [-])	32,495	-27,459	13,553	3,160	-20,069	8,891	41,488	-77,248
12 Other ²	-7,975	-3,863	10,418	-26,827	10,112	11,681	-20,589	8,418
MEMO								
13 Treasury operating balance (level, end of period)	25,643	53,102	39,549	36,389	56,458	47,567	6,079	83,327
14 Federal Reserve Banks	5,506	6,720	4,984	5,559	6,641	4,527	5,025	28,402
15 Tax and loan accounts	20,586	46,382	34,565	30,831	49,817	43,040	1,054	54,925

15. Federal fiscal and financing operations, 1996–2000—Continued

Millions of dollars

Type of account or operation	Fiscal year	Calendar year, 2000							
		Year	H1	H2	Jan.	Feb.	Mar.	Apr.	
<i>U.S. budget¹</i>									
1 Receipts, total	2,025,218	2,043,430	1,089,763	953,667	189,478	108,675	135,582	295,151	
2 On-budget	1,544,634	1,558,571	829,967	728,604	143,838	71,090	94,586	244,665	
3 Off-budget	480,584	484,859	259,796	225,063	45,640	37,585	40,996	50,486	
4 Outlays, total	1,788,826	1,788,577	892,947	895,630	127,326	150,409	170,962	135,651	
5 On-budget	1,458,061	1,422,280	726,537	695,743	97,451	118,340	137,864	105,745	
6 Off-budget	330,765	366,226	166,414	199,812	29,875	32,069	33,099	29,909	
7 Surplus or deficit (-), total	236,392	254,848	196,812	58,036	62,152	-41,734	-35,380	159,497	
8 On-budget	86,573	136,291	103,430	32,861	46,387	-47,250	-43,278	138,920	
9 Off-budget	149,819	118,633	93,382	25,251	15,765	5,516	7,897	20,577	
<i>Source of financing (total)</i>									
10 Borrowing from the public	-222,807	-295,472	-216,661	-78,811	-83,985	17,131	39,746	-112,667	
11 Operating cash (decrease, or increase [-])	3,799	62,258	25,890	36,368	20,592	40,773	-22,808	-47,787	
12 Other ²	-17,384	-21,634	-6,041	-15,593	1,241	-16,170	18,442	957	
MEMO									
13 Treasury operating balance (level, end of period)	52,659	21,069	57,437	21,069	62,735	21,962	44,770	92,557	
14 Federal Reserve Banks	8,459	5,149	6,208	5,149	6,119	5,004	4,357	15,868	
15 Tax and loan accounts	44,199	15,920	51,229	15,920	56,615	16,958	40,413	76,689	
		May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>U.S. budget¹</i>									
1 Receipts, total	146,002	214,875	134,074	138,128	219,474	135,836	125,666	200,489	
2 On-budget	107,469	168,319	97,681	101,429	176,695	101,846	89,216	161,737	
3 Off-budget	38,533	46,556	36,393	36,699	42,779	33,990	36,450	38,752	
4 Outlays, total	149,612	158,987	129,013	148,555	153,727	147,156	149,356	167,823	
5 On-budget	114,829	152,308	99,404	115,539	114,751	116,565	116,737	132,747	
6 Off-budget	34,783	6,679	29,609	33,016	38,901	30,592	32,619	35,075	
7 Surplus or deficit (-), total	-3,611	55,888	5,061	-10,427	65,747	-11,321	-23,690	32,666	
8 On-budget	-7,360	16,011	-1,723	-14,110	61,944	-14,719	-27,521	28,990	
9 Off-budget	3,750	39,877	6,784	3,683	3,878	3,398	3,831	3,677	
<i>Source of financing (total)</i>									
10 Borrowing from the public	-53,755	-23,131	-31,307	9,995	-32,469	-29,666	41,325	-36,689	
11 Operating cash (decrease, or increase [-])	69,470	-34,350	23,384	20,873	-39,479	42,653	-1,431	-9,632	
12 Other ²	-12,104	1,593	2,862	-20,441	6,201	-1,666	-16,204	13,655	
MEMO									
13 Treasury operating balance (level, end of period)	23,087	57,437	34,053	13,180	52,659	10,006	11,437	21,069	
14 Federal Reserve Banks	5,445	6,208	5,392	5,961	8,459	5,360	4,382	5,149	
15 Tax and loan accounts	17,642	51,229	28,661	7,218	44,199	4,646	7,055	15,920	

16. U.S. budget, 1996-2000

A. Receipts

Millions of dollars, calendar years

Source or type	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1996												
1 All sources	1,474,651	142,999	89,428	89,087	203,468	90,122	151,995	103,893	99,996	157,668	99,656	97,850	148,489
2 Individual income taxes, net	671,169	86,192	40,327	22,523	107,513	29,914	60,816	49,814	46,105	68,672	53,600	46,270	59,423
3 Withheld	544,165	55,351	46,722	41,834	38,930	45,399	35,941	48,072	43,834	39,537	48,866	46,989	52,690
4 Nonwithheld	216,273	31,159	3,163	5,790	89,392	6,352	26,926	3,631	4,007	30,629	5,639	2,003	7,582
5 Refunds	89,339	319	9,565	25,118	20,822	21,850	2,061	1,893	1,737	1,495	905	2,724	850
Corporation income taxes													
6 Gross receipts	191,844	6,381	3,797	17,793	26,912	3,647	37,950	5,656	3,718	36,378	5,654	3,522	40,436
7 Refunds	19,757	1,223	2,105	2,332	1,975	1,077	992	681	644	1,274	4,792	1,183	1,479
8 Social insurance taxes and contributions, net	518,093	42,197	38,960	41,763	60,588	48,676	45,583	39,258	40,953	43,372	36,104	39,952	40,687
9 Employment taxes and contributions ¹	485,223	40,742	36,011	41,086	56,615	38,104	44,888	36,946	36,562	42,817	34,428	36,967	40,057
10 Unemployment insurance	28,370	1,081	2,546	258	3,628	10,155	400	1,939	3,994	206	1,330	2,574	259
11 Other net receipts ²	4,499	374	403	419	346	417	295	372	397	348	346	411	371
12 Excise taxes	52,698	4,241	4,308	4,133	4,577	4,113	4,310	4,508	4,033	5,315	3,923	4,678	4,559
13 Customs deposits	18,025	1,482	1,456	1,528	1,388	1,427	1,450	1,712	1,807	1,604	1,432	1,219	1,520
14 Estate and gift taxes	17,610	1,288	1,090	1,137	2,704	1,415	1,141	1,259	1,566	1,698	1,547	1,394	1,371
15 Miscellaneous receipts ³	24,976	2,442	1,596	2,543	1,762	2,006	1,738	2,368	2,459	1,904	2,187	1,998	1,973
	1997												
1 All sources	1,619,337	150,718	90,293	108,074	228,588	94,493	173,361	109,178	103,483	174,772	114,898	103,481	167,998
2 Individual income taxes, net	754,508	87,239	37,401	36,434	134,291	30,690	74,381	53,868	45,669	78,199	60,680	46,596	69,060
3 Withheld	599,117	55,426	48,351	49,994	45,582	48,097	44,802	51,812	43,156	44,442	55,270	47,581	64,604
4 Nonwithheld	249,119	33,576	2,948	6,380	110,878	5,873	31,395	4,003	4,244	36,230	6,299	2,053	5,240
5 Refunds	93,795	1,763	13,906	19,955	22,177	23,300	1,825	1,950	1,732	2,474	889	3,040	784
Corporation income taxes													
6 Gross receipts	211,110	6,285	4,014	21,059	29,547	5,005	40,541	5,442	3,854	39,133	6,357	4,900	44,973
7 Refunds	19,770	1,477	1,777	2,335	2,125	752	1,169	1,739	1,575	1,795	3,103	987	936
8 Social insurance taxes and contributions, net	549,046	48,794	41,784	44,197	54,644	50,220	48,612	40,572	46,201	47,601	38,784	42,488	45,149
9 Employment taxes and contributions ¹	516,151	47,302	38,969	43,547	50,771	39,835	47,933	38,066	41,861	47,013	36,928	39,629	44,297
10 Unemployment insurance	28,433	1,137	2,423	311	3,532	9,963	343	2,081	4,002	247	1,443	2,526	425
11 Other net receipts ²	4,464	355	391	339	341	422	336	425	338	342	414	334	427
12 Excise taxes	59,217	4,219	5,106	3,998	4,768	4,808	5,185	5,369	4,593	5,720	5,082	5,202	5,167
13 Customs deposits	18,298	1,468	1,379	1,315	1,492	1,443	1,522	1,799	1,749	1,590	1,802	1,323	1,416
14 Estate and gift taxes	20,739	1,615	1,180	1,468	3,308	1,412	1,494	1,552	1,655	1,849	2,198	1,510	1,498
15 Miscellaneous receipts ³	26,214	2,574	1,208	1,962	2,662	1,667	2,793	2,315	1,338	2,476	3,097	2,450	1,672
	1998												
1 All sources	1,747,687	162,610	97,952	117,930	261,002	95,278	187,858	119,723	111,741	180,995	119,974	113,978	178,646
2 Individual income taxes, net	839,846	95,798	42,209	39,662	158,284	29,974	81,587	58,969	55,300	90,479	60,255	51,341	75,988
3 Withheld	655,453	56,628	54,225	55,290	51,811	49,854	48,501	57,486	51,881	53,342	54,277	52,530	69,628
4 Nonwithheld	284,340	40,039	2,914	7,332	129,520	4,196	35,135	4,001	4,944	39,853	7,098	2,214	7,094
5 Refunds	100,021	870	14,941	22,973	23,059	24,086	2,060	2,520	1,525	2,729	1,120	3,404	734
Corporation income taxes													
6 Gross receipts	213,516	6,888	3,598	23,153	29,910	4,706	41,098	5,808	2,952	38,928	6,547	4,805	45,123
7 Refunds	28,470	2,481	2,769	3,661	2,549	1,447	1,313	1,736	1,484	2,128	4,789	1,364	2,749
8 Social insurance taxes and contributions, net	581,179	51,765	44,749	48,027	61,465	51,239	55,468	43,817	45,806	43,079	41,237	45,926	48,601
9 Employment taxes and contributions ¹	549,662	50,395	41,825	47,389	56,544	42,560	54,807	41,130	41,973	42,540	39,690	42,940	47,869
10 Unemployment insurance	27,201	1,036	2,589	301	4,589	8,273	292	2,301	3,502	206	1,142	2,655	315
11 Other net receipts ²	4,314	333	335	337	332	406	369	385	331	333	405	331	417
12 Excise taxes	63,288	4,679	4,791	4,499	5,742	4,841	5,370	6,127	3,181	2,961	9,630	6,021	5,446
13 Customs deposits	18,384	1,387	1,454	1,412	1,428	1,297	1,568	1,777	1,732	1,701	1,776	1,380	1,472
14 Estate and gift taxes	25,330	1,808	1,500	1,845	4,198	1,845	1,775	1,825	1,718	2,356	2,089	2,132	2,239
15 Miscellaneous receipts ³	34,564	2,768	2,412	2,994	2,525	2,823	2,307	3,135	2,535	3,572	3,228	3,738	2,527

16. U.S. budget, 1996–2000—Continued

A. Receipts—Continued

Millions of dollars, calendar years

Source or type	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1999												
1 All sources	1,858,311	171,728	99,502	130,416	266,229	98,663	199,507	121,923	126,324	200,413	121,035	121,375	201,196
2 Individual income taxes, net	907,358	99,857	42,792	50,685	164,832	30,748	92,993	59,975	60,709	89,250	63,505	57,477	94,535
3 Withheld	723,080	58,527	59,055	69,559	55,484	50,727	57,716	59,717	57,476	49,244	57,596	59,668	88,311
4 Nonwithheld	308,580	42,324	2,949	7,245	145,935	4,119	37,706	3,262	5,163	43,077	7,129	2,298	7,373
5 Refunds	124,308	989	19,131	26,227	36,513	24,197	2,410	2,988	1,921	3,072	1,221	4,490	1,149
Corporation income taxes													
6 Gross receipts	216,972	7,185	3,641	23,131	27,118	5,176	40,610	5,303	5,115	42,571	7,175	3,461	46,486
7 Refunds	31,088	2,055	2,465	4,578	5,419	1,229	1,346	1,898	1,418	2,336	4,995	1,809	1,540
8 Social insurance taxes and contributions, net	617,382	54,928	46,683	49,216	65,162	53,698	55,144	46,368	49,389	55,481	43,879	49,013	48,421
9 Employment taxes and contributions ¹	586,294	53,725	43,735	48,592	60,186	45,617	54,380	44,392	44,960	54,794	42,412	45,759	47,742
10 Unemployment insurance	26,551	867	2,594	269	4,547	7,731	370	1,573	4,085	332	1,049	2,868	266
11 Other net receipts ²	4,535	337	353	355	428	350	393	403	344	356	418	386	412
12 Excise taxes	65,277	4,806	3,892	5,880	5,579	4,978	5,880	5,723	5,397	7,180	4,181	6,072	5,709
13 Customs deposits	18,727	1,286	1,403	1,546	1,350	1,256	1,599	1,725	1,814	1,727	1,788	1,621	1,612
14 Estate and gift taxes	28,916	2,206	1,600	2,172	5,138	1,942	1,857	1,938	2,175	2,294	2,554	2,465	2,575
15 Miscellaneous receipts ³	34,709	3,509	1,868	2,457	2,383	2,181	2,742	2,771	3,131	4,246	2,948	3,075	3,398
	2000												
1 All sources	2,043,430	189,478	108,675	135,582	295,151	146,002	214,875	134,074	138,128	219,474	135,836	125,666	200,489
2 Individual income taxes, net	1,008,887	111,306	45,731	44,789	184,237	63,687	100,458	66,301	68,033	104,402	75,969	60,489	83,485
3 Withheld	784,098	65,922	65,868	75,161	56,113	65,946	59,516	64,474	62,057	59,766	68,287	62,855	78,133
4 Nonwithheld	358,835	46,556	3,730	7,855	155,452	23,349	44,161	4,066	7,850	48,229	8,799	2,320	6,468
5 Refunds	134,105	1,173	23,875	38,239	27,343	25,619	3,228	2,241	1,874	3,593	1,118	4,686	1,116
Corporation income taxes													
6 Gross receipts	243,128	7,135	4,903	27,546	30,256	7,427	41,899	6,605	6,577	46,183	7,113	4,292	53,192
7 Refunds	29,557	1,800	3,126	3,273	2,562	1,654	1,366	1,592	1,903	2,746	5,404	2,245	1,886
8 Social insurance taxes and contributions, net	663,636	60,484	50,514	53,329	68,022	60,394	60,771	49,650	52,082	56,293	47,155	51,383	53,559
9 Employment taxes and contributions ¹	631,249	58,819	47,859	52,565	65,095	49,212	60,034	47,136	48,132	55,682	45,247	48,536	52,932
10 Unemployment insurance	27,659	1,319	2,280	317	2,557	10,778	311	2,145	3,584	168	1,509	2,431	260
11 Other net receipts ²	4,728	346	376	447	370	403	426	369	366	443	399	416	367
12 Excise taxes	69,033	5,316	5,076	5,722	5,934	5,391	6,093	6,022	5,580	7,769	4,235	6,030	5,865
13 Customs deposits	19,894	1,457	1,212	1,681	1,503	1,598	1,767	1,781	2,071	1,823	1,900	1,640	1,461
14 Estate and gift taxes	28,289	2,116	1,768	2,379	4,243	2,480	2,087	1,872	2,304	2,168	2,868	2,141	1,863
15 Miscellaneous receipts ³	40,117	3,464	2,597	3,412	3,515	6,678	3,165	3,435	3,383	3,579	2,005	1,935	2,949

16. U.S. budget, 1996–2000—Continued

B. Outlays

Millions of dollars, calendar years

Source or type	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1996												
1 All types	1,585,545	123,543	133,775	136,158	131,064	143,173	117,655	130,749	141,828	122,412	139,461	135,728	129,999
2 National defense	272,001	20,042	21,725	22,251	22,696	26,360	19,525	22,301	26,001	20,120	22,507	25,201	23,272
3 International affairs	16,608	1,089	2,604	1,391	988	1,165	839	497	1,044	758	4,106	787	1,340
4 General science, space, and technology	17,157	1,536	1,326	1,381	1,534	1,584	1,536	1,660	1,526	451	1,447	1,586	1,590
5 Energy	2,051	115	54	132	17	216	822	187	153	466	-216	-96	201
6 Natural resources and environment	20,561	1,874	1,820	1,599	1,664	1,760	1,537	2,065	1,840	650	1,712	1,889	2,151
7 Agriculture	11,110	335	345	-60	-250	-175	-122	843	551	3,591	2,353	1,430	2,269
8 Commerce and housing credit	-12,784	-1,939	-951	-1,371	-1,665	332	-1,291	-228	-1,698	1,685	-615	-4,536	-507
9 Transportation	39,802	3,094	2,960	2,863	2,864	3,324	3,185	3,648	3,583	4,515	3,647	3,098	3,021
10 Community and regional development	10,743	1,027	416	1,025	1,046	826	905	960	1,021	458	1,302	998	759
11 Education, training, employment, and social services	53,503	5,414	4,495	4,267	3,983	3,942	3,878	3,081	5,009	6,577	4,158	4,943	3,756
12 Health	121,584	8,690	9,549	10,323	10,466	11,191	9,770	10,089	10,360	10,141	10,373	10,065	10,567
13 Social security and Medicare	534,059	42,786	42,950	43,237	44,216	46,727	44,731	45,377	46,205	41,694	45,420	45,937	44,779
14 Income security	228,817	17,180	23,813	25,957	21,444	21,440	11,352	18,209	20,150	14,099	18,171	19,683	17,319
15 Veterans benefits and services	39,249	2,161	2,898	3,295	2,971	5,248	1,567	3,251	4,652	1,638	3,333	5,152	3,083
16 Administration of justice	18,598	1,798	1,280	1,342	1,585	1,683	1,327	1,989	1,460	1,371	1,311	1,889	1,563
17 General government	11,187	390	1,575	766	-25	180	1,755	53	1,390	1,480	1,755	191	1,677
18 Net interest ⁴	243,149	20,764	19,771	20,243	20,463	20,359	18,976	20,311	21,460	19,187	21,472	20,145	19,998
19 Undistributed offsetting receipts ⁵	-41,858	-2,812	-2,855	-2,490	-2,932	-2,991	-2,636	-3,544	-2,879	-6,468	-2,777	-2,635	-6,839
	1997												
1 All types	1,621,786	137,354	134,303	129,397	134,650	142,988	118,726	134,802	138,672	124,839	150,866	120,830	154,359
2 National defense	273,571	22,324	21,097	20,018	22,085	26,395	20,779	23,190	24,492	21,250	26,623	18,090	27,228
3 International affairs	15,160	1,393	880	1,093	1,653	255	466	1,521	490	1,255	705	946	4,503
4 General science, space, and technology	18,978	1,429	1,417	1,478	1,394	1,655	1,565	1,763	1,643	1,543	1,586	1,606	1,899
5 Energy	1,214	-51	212	490	28	129	-5	239	70	600	-163	-68	-267
6 Natural resources and environment	20,734	1,883	1,504	1,358	1,543	1,719	1,621	1,908	1,552	1,989	1,708	1,563	2,386
7 Agriculture	12,055	2,181	-79	27	-206	-206	-252	-60	122	3,221	3,001	1,431	2,875
8 Commerce and housing credit	-11,101	-1,532	-1,460	-2,986	-2,314	-62	779	-415	-1,917	917	-253	-714	-1,144
9 Transportation	37,261	2,708	2,641	2,646	2,716	3,075	3,061	3,421	3,476	3,645	3,665	2,807	3,400
10 Community and regional development	11,427	1,014	608	896	1,067	886	1,207	1,002	865	1,109	1,014	916	843
11 Education, training, employment, and social services	51,931	4,613	5,065	3,807	4,115	3,788	3,692	3,533	4,048	5,793	4,287	4,509	4,681
12 Health	125,361	10,753	9,169	10,479	10,439	10,374	10,595	9,821	10,024	10,773	11,905	9,870	11,159
13 Social security and Medicare	561,972	46,641	44,973	43,936	46,864	48,891	47,558	47,860	48,683	43,731	49,471	42,864	50,500
14 Income security	230,387	19,658	26,386	23,678	20,635	22,368	11,309	17,930	19,712	13,745	20,300	14,704	19,962
15 Veterans benefits and services	39,774	3,282	3,384	1,772	3,342	4,334	1,583	3,409	4,806	1,833	5,234	1,864	4,931
16 Administration of justice	20,882	1,745	2,074	1,612	1,482	1,874	1,883	1,863	1,484	1,483	1,584	1,747	2,051
17 General government	13,925	1,109	119	1,495	1,519	484	1,897	366	747	1,512	1,460	713	2,504
18 Net interest ⁴	245,275	21,092	19,362	20,410	21,091	21,157	19,543	21,046	21,636	17,061	21,805	20,592	20,480
19 Undistributed offsetting receipts ⁵	-47,030	-2,888	-3,049	-2,811	-2,803	-4,128	-8,556	-3,594	-3,262	-6,630	-3,067	-2,613	-3,629

16. U.S. budget, 1996–2000—Continued

B. Outlays—Continued

Millions of dollars, calendar years

Source or type	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1998												
1 All types	1,693,298	137,231	139,701	131,743	136,400	134,057	136,752	143,807	122,907	143,569	152,413	130,915	183,803
2 National defense	269,547	20,927	20,492	20,326	22,065	23,212	22,329	25,865	18,502	24,748	25,730	18,173	27,178
3 International affairs	12,907	740	364	979	1,460	720	347	815	443	1,124	169	4,924	822
4 General science, space, and technology	19,568	1,498	1,404	1,617	1,702	1,548	1,657	1,711	1,581	1,824	1,550	1,558	1,918
5 Energy	1,656	291	-43	40	-34	42	661	122	-113	892	-135	-218	151
6 Natural resources and environment	22,722	1,636	1,746	1,556	1,575	1,574	1,964	2,217	1,855	2,115	1,859	2,080	2,545
7 Agriculture	19,144	1,967	329	283	119	-451	140	176	1,656	2,780	3,287	5,620	3,238
8 Commerce and housing credit	1,563	-403	-1,065	-972	-814	791	-20	-1,223	-1,423	8,136	1,078	-701	-1,821
9 Transportation	37,032	2,574	2,504	2,734	2,511	2,746	3,127	3,327	3,218	3,999	3,445	3,447	3,400
10 Community and regional development	11,835	783	669	503	1,121	873	914	917	770	1,115	1,260	1,405	1,505
11 Education, training, employment, and social services	53,690	5,042	6,535	2,888	4,428	2,798	4,237	3,645	4,708	5,428	4,839	3,931	5,211
12 Health	132,891	11,162	9,735	10,876	11,259	10,419	11,602	11,033	10,704	11,295	12,572	10,477	11,757
13 Social security and Medicare	603,114	46,929	46,810	45,815	48,351	46,831	51,569	51,109	44,240	47,555	50,544	43,728	79,633
14 Income security	234,677	20,133	28,194	22,853	20,757	18,705	14,554	21,198	14,281	17,309	20,104	14,644	21,945
15 Veterans benefits and services	42,365	3,331	3,386	1,883	4,056	3,604	3,355	4,958	1,749	3,432	5,465	1,841	5,305
16 Administration of justice	23,328	1,718	2,026	1,764	1,757	1,781	2,241	2,256	2,012	1,675	1,899	2,067	2,132
17 General government	15,275	836	108	1,012	1,178	925	2,080	308	579	2,256	2,377	1,418	2,198
18 Net interest ⁴	239,299	20,570	19,901	20,651	20,961	20,855	19,407	20,791	21,366	15,976	19,442	19,350	20,029
19 Undistributed offsetting receipts ⁵	-47,133	-2,504	-3,394	-3,064	-6,054	-2,916	-3,408	-5,416	-3,221	-7,907	-3,078	-2,828	-3,343
	1999												
1 All types	1,699,692	101,223	141,839	152,825	152,770	122,631	145,939	147,086	129,127	142,370	147,361	148,407	168,114
2 National defense	283,987	19,270	20,909	25,469	25,433	19,211	24,122	26,153	20,867	24,279	23,789	23,224	31,261
3 International affairs	15,409	1,179	1,372	949	1,686	640	1,053	569	530	1,382	1,000	1,522	3,527
4 General science, space, and technology	19,408	1,398	1,312	1,663	1,565	1,581	1,800	1,597	1,681	1,773	1,524	1,661	1,853
5 Energy	707	-107	-189	588	-156	104	557	-13	26	375	-311	-199	32
6 Natural resources and environment	22,451	1,458	1,919	1,862	1,611	1,595	1,906	1,935	1,961	2,248	1,528	2,078	2,350
7 Agriculture	30,690	3,939	1,074	1,046	666	487	2,591	489	726	1,150	6,759	7,401	4,362
8 Commerce and housing credit	5,724	745	-1,237	-1,474	-536	989	-116	64	-1,097	6,890	1,687	505	-696
9 Transportation	40,281	2,558	2,259	2,636	2,737	3,010	3,882	3,375	3,838	4,261	3,977	3,890	3,858
10 Community and regional development	12,174	709	720	1,148	684	906	1,201	755	879	1,330	1,298	1,244	1,300
11 Education, training, employment, and social services	56,535	4,967	4,908	6,319	4,202	4,464	4,143	3,980	4,363	4,351	5,175	4,070	5,593
12 Health	143,810	10,984	11,100	11,988	12,284	10,657	12,307	11,685	11,959	13,031	12,229	12,124	13,462
13 Social security and Medicare	556,176	15,248	46,727	49,846	51,816	44,519	52,990	51,157	45,607	48,681	48,179	48,686	52,720
14 Income security	240,056	17,354	29,944	27,189	24,507	12,956	14,602	20,532	16,505	16,897	17,607	18,216	23,747
15 Veterans benefits and services	43,517	1,828	3,574	3,693	5,498	1,893	3,619	5,130	1,895	3,615	3,657	3,795	5,320
16 Administration of justice	26,608	2,090	1,832	2,180	2,625	1,886	2,536	1,935	2,349	2,306	2,127	2,579	2,163
17 General government	13,651	188	265	1,130	929	621	3,508	1,360	200	1,709	1,121	646	1,974
18 Net interest ⁴	229,075	19,947	18,049	19,970	20,195	19,976	18,518	19,598	19,931	15,259	18,894	20,410	18,328
19 Undistributed offsetting receipts ⁵	-40,574	-2,530	-2,700	-3,376	-2,976	-2,864	-3,278	-3,214	-3,095	-7,164	-2,896	-3,441	-3,040

16. U.S. budget, 1996-2000—Continued

B. Outlays—Continued

Millions of dollars, calendar years

Source or type	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	2000												
1 All types	1,788,577	127,326	150,409	170,962	135,651	149,612	158,987	129,013	148,555	153,727	147,156	149,356	167,823
2 National defense	291,127	17,581	22,136	29,177	21,305	23,640	29,637	19,542	24,767	28,243	21,478	24,445	29,176
3 International affairs	19,152	1,404	1,366	859	2,190	764	667	3,067	-667	1,553	1,795	1,326	4,828
4 General science, space, and technology	19,990	1,229	1,569	1,725	1,530	1,686	1,862	1,524	1,829	1,716	1,676	1,776	1,868
5 Energy	-763	94	-238	-737	135	-167	20	42	-223	530	-475	74	182
6 Natural resources and environment	23,721	1,490	1,779	1,872	1,711	1,839	2,123	1,783	2,267	2,542	2,132	2,100	2,083
7 Agriculture	32,141	4,213	1,896	1,588	1,196	615	1,656	496	1,449	6,842	5,025	3,547	3,618
8 Commerce and housing credit	1,911	-1,336	-1,685	699	-1	1,063	-1,237	423	-1,295	4,591	843	-709	555
9 Transportation	46,895	3,112	2,909	3,739	3,178	3,892	4,224	3,781	4,866	4,209	4,729	4,221	4,035
10 Community and regional development	11,012	270	-23	1,221	1,561	1,047	974	814	1,007	975	1,211	1,133	822
11 Education, training, employment, and social services	60,497	4,788	5,385	6,656	4,496	5,143	4,766	3,874	5,576	3,616	5,061	5,014	6,122
12 Health	157,284	11,575	11,567	14,333	12,421	12,532	13,443	12,450	14,512	13,566	14,799	13,111	12,975
13 Social security and Medicare ..	614,439	45,336	49,858	54,344	46,309	52,741	58,378	47,415	52,206	50,381	51,766	51,481	54,224
14 Income security	247,127	16,565	32,110	29,211	17,801	19,342	18,886	15,343	18,521	20,031	16,485	18,950	23,882
15 Veterans benefits and services	45,789	1,991	3,741	5,957	2,189	4,028	5,268	1,910	3,700	5,619	2,222	3,644	5,520
16 Administration of justice	28,616	2,224	2,147	2,647	2,066	2,616	2,281	2,051	2,405	2,398	2,545	2,741	2,495
17 General government	12,659	490	38	1,942	1,010	1,201	1,517	960	906	1,017	1,239	1,134	1,205
18 Net interest ⁴	220,230	19,428	18,884	19,002	19,403	21,325	17,503	17,660	20,004	12,584	18,399	18,916	17,122
19 Undistributed offsetting receipts ⁵	-43,416	-3,129	-3,030	-3,270	-2,849	-3,697	-3,371	-3,818	-3,275	-6,766	-3,775	-3,547	-2,889

17. Federal debt subject to statutory limitation, 1996-2000

Billions of dollars, end of month

Item	1996				1997				1998			
	Mar. 31	June 30	Sept. 30	Dec. 31	Mar. 31	June 30	Sept. 30	Dec. 31	Mar. 31	June 30	Sept. 30	Dec. 31
1 Federal debt outstanding	5,153	5,197	5,260	5,357	5,415	5,410	5,446	5,536	5,573	5,578	5,556	5,643
2 Public debt securities	5,118	5,161	5,225	5,323	5,381	5,376	5,413	5,502	5,542	5,548	5,526	5,614
3 Held by public	3,764	3,739	3,778	3,826	3,874	3,805	3,815	3,847	3,872	3,790	3,761	3,787
4 Held by agencies	1,354	1,422	1,447	1,497	1,507	1,572	1,598	1,656	1,670	1,758	1,766	1,827
5 Agency securities	36	36	35	34	34	34	33	34	31	30	29	29
6 Held by public	28	28	27	27	26	26	26	27	26	26	25	29
7 Held by agencies	8	8	8	8	8	7	7	7	5	4	4	1
8 Debt subject to statutory limit	5,030	5,073	5,137	5,237	5,294	5,290	5,328	5,416	5,457	5,460	5,439	5,530
9 Public debt securities	5,030	5,073	5,137	5,237	5,294	5,290	5,328	5,416	5,456	5,460	5,439	5,529
10 Other debt ¹	0	0	0	0	0	0	0	0	0	0	0	0
MEMO												
11 Statutory debt limit	5,500	5,500	5,500	5,500	5,500	5,500	5,950	5,950	5,950	5,950	5,950	5,950

Item	1999				2000			
	Mar. 31	June 30	Sept. 30	Dec. 31	Mar. 31	June 30	Sept. 30	Dec. 31
1 Federal debt outstanding	5,680	5,668	5,685	5,805	5,802	5,714	5,702	5,690
2 Public debt securities	5,652	5,639	5,656	5,776	5,773	5,686	5,674	5,662
3 Held by public	3,795	3,685	3,667	3,716	3,688	3,496	3,438	3,414
4 Held by agencies	1,857	1,954	1,989	2,061	2,085	2,190	2,236	2,249
5 Agency securities	29	29	29	29	28	28	28	27
6 Held by public	28	28	28	28	28	28	28	27
7 Held by agencies	1	1	1	1	0	0	0	0
8 Debt subject to statutory limit	5,566	5,552	5,568	5,687	5,687	5,601	5,592	5,580
9 Public debt securities	5,566	5,552	5,568	5,687	5,686	5,600	5,591	5,580
10 Other debt ¹	0	0	0	0	0	0	0	0
MEMO								
11 Statutory debt limit	5,950	5,950	5,950	5,950	5,950	5,950	5,950	5,950

18. Gross public debt of the U.S. Treasury: Types and ownership, 1996-2000

Billions of dollars, end of period

Type and holder	1996				1997				1998			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 Total gross public debt	5,117.8	5,161.1	5,224.8	5,323.2	5,380.9	5,376.1	5,413.1	5,502.4	5,542.4	5,547.9	5,526.2	5,614.2
<i>By type</i>												
2 Interest-bearing	5,083.0	5,126.8	5,220.8	5,317.2	5,375.1	5,370.5	5,407.5	5,494.9	5,535.3	5,540.2	5,518.7	5,605.4
3 Marketable	3,375.1	3,348.4	3,418.4	3,459.7	3,504.4	3,433.1	3,439.6	3,456.8	3,467.1	3,369.5	3,331.0	3,355.5
4 Bills	811.9	773.6	761.2	777.4	785.6	704.1	701.9	715.4	720.1	641.1	637.7	691.0
5 Notes	2,014.1	2,025.8	2,098.7	2,112.3	2,131.0	2,132.6	2,122.2	2,106.1	2,091.9	2,064.6	2,009.1	1,960.7
6 Bonds	534.1	534.1	543.5	555.0	565.4	565.4	576.2	587.3	598.7	598.7	610.4	621.2
7 Inflation-indexed notes and bonds ¹	n.a.	n.a.	n.a.	n.a.	7.4	15.9	24.4	33.0	41.5	50.1	58.8	67.6
8 Nonmarketable ²	1,707.9	1,778.3	1,802.4	1,857.5	1,870.8	1,937.4	1,967.9	2,038.1	2,068.2	2,170.7	2,187.6	2,249.9
9 State and local government series	96.5	97.8	95.7	101.3	104.8	107.9	111.9	124.1	139.1	155.0	164.4	165.3
10 Foreign issues ³	40.4	37.8	37.5	37.4	36.8	35.4	34.9	36.2	35.4	36.0	35.1	34.3
11 Government	40.4	37.8	37.5	47.4	36.8	35.4	34.9	36.2	36.4	36.0	35.1	34.3
12 Public	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
13 Savings bonds and notes	183.0	183.8	184.1	182.4	182.6	182.7	182.7	181.2	181.2	180.6	180.8	180.3
14 Government account series ⁴	1,357.7	1,428.5	1,454.7	1,505.9	1,516.6	1,581.5	1,608.5	1,666.7	1,681.5	1,769.1	1,777.3	1,840.0
15 Non-interest-bearing	34.8	34.3	4.0	6.0	5.8	5.7	5.6	7.5	7.2	7.7	7.5	8.8
<i>By holder⁵</i>												
16 U.S. Treasury and other federal agencies and trust funds	1,353.8	1,422.4	1,447.0	1,497.2	1,506.8	1,571.6	1,598.5	1,655.7	1,670.4	1,757.6	1,765.6	1,826.8
17 Federal Reserve Banks ⁶	377.1	383.9	383.9	390.9	395.1	410.9	411.8	430.7	433.2	439.8	446.0	452.1
18 Private investors	3,386.7	3,354.4	3,393.2	3,431.2	3,452.2	3,377.3	3,401.6	3,414.6	3,437.5	3,349.3	3,313.2	3,334.0
19 Depository institutions	322.1	318.7	310.9	296.6	317.3	300.2	292.8	300.3	308.2	290.7	244.4	237.3
20 Mutual funds	310.4	306.6	308.5	315.8	310.5	305.5	311.5	321.6	325.1	319.6	319.9	343.3
21 Insurance companies	239.4	229.5	226.8	214.1	181.8	183.1	186.8	176.6	169.5	160.6	151.4	141.7
22 State and local treasuries ⁷	283.6	283.3	263.7	257.0	248.1	243.3	235.2	239.3	238.1	258.5	266.4	269.3
Individuals												
23 Savings bonds	185.8	186.5	186.8	187.0	186.5	186.3	186.2	186.5	186.2	186.0	185.9	186.6
24 Pension funds	342.6	352.3	343.0	343.0	344.6	350.6	362.1	360.5	349.6	351.9	346.7	356.9
Private	143.8	144.0	140.7	139.4	140.9	141.4	142.4	143.5	137.7	137.1	135.5	139.1
25 State and local	198.9	208.2	202.4	203.5	203.7	209.3	219.7	216.9	211.9	214.8	211.2	217.7
26 Foreign and international ⁸	908.1	929.7	993.4	1,102.1	1,157.6	1,182.7	1,230.5	1,241.6	1,250.5	1,256.0	1,224.2	1,278.7
27 Other miscellaneous investors ^{7,9}	794.7	748.1	760.2	715.8	703.1	625.5	594.3	589.5	605.2	518.1	559.4	517.5
					1999				2000			
					Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 Total gross public debt	5,651.6	5,638.8	5,656.3	5,776.1	5,773.4	5,685.9	5,674.2	5,662.2				
<i>By type</i>												
2 Interest-bearing	5,643.1	5,629.5	5,647.2	5,766.1	5,763.8	5,675.9	5,622.1	5,618.1				
3 Marketable	3,361.3	3,248.5	3,233.0	3,281.0	3,261.2	3,070.7	2,992.8	2,966.9				
4 Bills	725.5	647.8	653.2	737.1	753.3	629.9	616.2	646.9				
5 Notes	1,912.0	1,868.5	1,828.8	1,784.5	1,732.6	1,679.1	1,611.3	1,557.3				
6 Bonds	632.5	632.5	643.7	643.7	653.0	637.7	635.3	626.5				
7 Inflation-indexed notes and bonds ¹	76.3	84.6	92.4	100.7	107.4	109.0	115.0	121.2				
8 Nonmarketable ²	2,281.0	2,381.0	2,414.2	2,485.1	2,502.6	2,605.2	2,629.3	2,651.2				
9 State and local government series	167.4	172.6	168.1	165.7	161.9	160.4	153.3	151.0				
10 Foreign issues ³	33.5	30.9	31.0	31.3	28.8	27.7	25.4	27.2				
11 Government	33.5	30.9	31.0	31.3	28.8	27.7	25.4	27.2				
12 Public	.0	.0	.0	.0	.0	.0	.0	.0				
13 Savings bonds and notes	180.6	180.0	180.0	179.4	178.6	177.7	177.7	176.9				
14 Government account series ⁴	1,870.2	1,967.5	2,005.2	2,078.7	2,103.3	2,209.4	2,242.9	2,266.1				
15 Non-interest-bearing	8.5	9.3	9.0	10.0	9.6	10.1	52.1	44.2				
<i>By holder⁵</i>												
16 U.S. Treasury and other federal agencies and trust funds	1,857.1	1,953.6	1,989.1	2,060.6	2,085.4	2,190.2	2,235.7	2,248.7				
17 Federal Reserve Banks ⁶	465.7	484.9	489.0	478.0	501.7	504.9	511.4	511.7				
18 Private investors	3,327.5	3,199.2	3,175.4	3,233.9	3,182.8	2,987.4	2,936.2	2,880.4				
19 Depository institutions	246.5	240.6	239.9	246.5	234.9	219.4	218.3	199.2				
20 Mutual funds	349.8	329.7	328.3	335.4	323.4	301.7	300.2	312.6				
21 Insurance companies	137.5	133.6	128.0	123.4	120.0	116.5	113.7	110.2				
22 State and local treasuries ⁷	272.5	279.1	271.6	266.8	257.2	256.4	241.9	236.2				
Individuals												
23 Savings bonds	186.5	186.5	186.2	186.4	185.3	184.6	184.3	184.8				
24 Pension funds	353.9	360.9	354.0	349.7	348.9	350.1	340.3	333.4				
Private	135.4	138.4	138.6	138.5	137.8	139.6	139.7	137.7				
25 State and local	218.4	222.5	215.3	211.2	211.1	210.5	200.7	195.7				
26 Foreign and international ⁸	1,272.3	1,258.8	1,281.4	1,268.7	1,273.9	1,249.1	1,224.9	1,201.3				
27 Other miscellaneous investors ^{7,9}	499.3	401.0	371.1	444.1	422.8	288.7	288.2	276.9				

19. U.S. government securities dealers, 1996-2000

A. Transactions¹

Millions of dollars, daily averages

Item	1996											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
OUTRIGHT TRANSACTIONS²												
<i>By type of security</i>												
1 U.S. Treasury bills	53,618	65,579	56,391	55,901	46,331	51,894	45,934	45,218	53,964	46,500	48,828	48,957
Coupon securities, by maturity												
2 Five years or less	102,266	125,757	107,071	97,216	93,786	98,258	92,815	91,717	101,720	99,043	101,712	89,775
3 More than five years	54,482	67,611	49,903	41,971	49,145	43,178	44,863	44,894	47,945	53,211	62,469	50,436
4 Inflation-indexed	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Federal agency												
5 Discount notes	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Coupon securities, by maturity												
6 One year or less	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
7 More than one year but less than or equal to five years	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
8 More than five years	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
9 Mortgage-backed	37,008	40,755	42,087	34,788	35,929	35,542	34,569	35,793	39,470	40,500	44,279	33,754
<i>By type of counterparty</i>												
With interdealer broker												
10 U.S. Treasury	123,512	148,665	124,458	112,758	111,032	113,378	106,573	106,811	118,528	114,131	120,115	104,432
11 Federal agency	954	1,107	671	795	661	704	664	713	796	848	823	584
12 Mortgage-backed	12,631	15,618	16,622	11,979	13,422	13,267	12,537	13,496	13,533	14,927	16,511	11,606
With other												
13 U.S. Treasury	86,854	110,281	88,907	82,330	78,231	79,951	77,040	75,018	85,100	84,624	92,894	84,737
14 Federal agency	26,993	25,652	26,725	28,141	28,470	32,521	34,593	32,880	32,763	29,502	32,187	33,987
15 Mortgage-backed	24,377	25,137	25,465	22,808	22,507	22,275	22,032	22,297	25,937	25,573	27,767	22,148
FUTURES TRANSACTIONS³												
<i>By type of deliverable security</i>												
16 U.S. Treasury bills	451	346	487	369	410	539	229	429	428	96	180	300
Coupon securities, by maturity												
17 Five years or less	1,592	2,269	2,055	1,203	1,550	1,761	1,607	1,649	1,710	1,084	1,593	1,814
18 More than five years	14,331	17,420	14,824	11,717	12,854	12,742	10,873	11,504	14,143	12,397	15,559	13,178
19 Inflation-indexed	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Federal agency												
20 Discount notes	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Coupon securities, by maturity												
21 One year or less	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
22 More than one year but less than or equal to five years	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
23 More than five years	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
24 Mortgage-backed	0	0	0	0	0	0	0	0	0	0	0	0
OPTIONS TRANSACTIONS⁴												
<i>By type of underlying security</i>												
25 U.S. Treasury bills	0	0	0	0	0	0	0	0	0	0	0	0
Coupon securities, by maturity												
26 Five years or less	1,860	2,730	2,775	1,582	2,186	2,779	1,898	2,194	3,555	3,143	2,345	1,626
27 More than five years	4,109	4,580	3,073	3,773	4,042	4,490	4,016	4,408	3,924	4,548	4,881	3,559
28 Inflation-indexed	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Federal agency												
29 Discount notes	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Coupon securities, by maturity												
30 One year or less	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
31 More than one year but less than or equal to five years	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
32 More than five years	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
33 Mortgage-backed	860	1,341	1,125	1,110	1,046	786	688	848	1,132	1,113	874	494

19. U.S. government securities dealers, 1996-2000—Continued

A. Transactions¹—Continued

Millions of dollars, daily averages

Item	1997											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
OUTRIGHT TRANSACTIONS²												
<i>By type of security</i>												
1 U.S. Treasury bills	45,943	43,036	51,420	49,329	42,017	40,559	34,285	38,732	40,266	41,086	43,506	38,244
Coupon securities, by maturity												
2 Five years or less	109,097	106,246	114,432	104,196	107,517	112,860	102,092	117,232	110,548	132,174	118,847	95,901
3 More than five years	55,116	66,089	55,743	49,121	57,216	56,041	61,251	67,685	59,117	76,423	68,164	54,749
4 Inflation-indexed	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Federal agency												
5 Discount notes	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Coupon securities, by maturity												
6 One year or less	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
7 More than one year but less than or equal to five years	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
8 More than five years	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
9 Mortgage-backed	45,018	45,373	41,420	41,984	39,712	48,439	50,317	47,618	48,520	58,174	63,657	45,285
<i>By type of counterparty</i>												
With interdealer broker												
10 U.S. Treasury	122,527	122,586	127,693	117,018	120,714	118,504	110,830	127,179	120,687	145,596	132,153	107,366
11 Federal agency	1,141	1,338	1,117	1,028	1,003	1,378	1,460	1,299	1,513	1,377	1,250	1,143
12 Mortgage-backed	14,419	15,872	15,314	13,923	12,677	15,552	15,503	15,481	15,920	18,087	19,089	13,748
With other												
13 U.S. Treasury	87,629	92,784	93,903	85,628	86,036	90,956	86,798	96,471	89,244	104,088	98,365	81,528
14 Federal agency	34,483	34,732	35,235	37,166	40,100	38,120	38,411	41,264	38,745	42,202	46,847	41,873
15 Mortgage-backed	30,598	29,501	26,105	28,061	27,035	32,887	34,815	32,367	32,600	40,088	44,569	31,538
FUTURES TRANSACTIONS³												
<i>By type of deliverable security</i>												
16 U.S. Treasury bills	206	296	423	191	217	352	188	202	291	228	262	404
Coupon securities, by maturity												
17 Five years or less	1,489	1,797	2,150	1,720	2,014	2,430	1,399	2,220	2,393	1,848	2,041	2,534
18 More than five years	14,518	13,442	14,670	12,314	14,506	15,048	14,693	18,859	16,903	21,358	16,939	13,394
19 Inflation-indexed	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Federal agency												
20 Discount notes	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Coupon securities, by maturity												
21 One year or less	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
22 More than one year but less than or equal to five years	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
23 More than five years	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
24 Mortgage-backed	0	0	0	0	0	0	0	0	0	0	0	0
OPTIONS TRANSACTIONS⁴												
<i>By type of underlying security</i>												
25 U.S. Treasury bills	0	0	0	0	0	0	0	0	0	0	0	0
Coupon securities, by maturity												
26 Five years or less	3,288	3,770	3,469	3,195	3,570	3,103	2,231	2,150	1,768	2,274	1,674	1,831
27 More than five years	5,045	5,196	4,649	4,277	5,024	4,018	6,038	6,122	5,063	6,826	6,353	4,487
28 Inflation-indexed	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Federal agency												
29 Discount notes	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Coupon securities, by maturity												
30 One year or less	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
31 More than one year but less than or equal to five years	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
32 More than five years	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
33 Mortgage-backed	455	734	578	584	560	408	576	548	898	614	549	632

19. U.S. government securities dealers, 1996-2000—Continued

A. Transactions¹—Continued

Millions of dollars, daily averages

Item	1998											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
OUTRIGHT TRANSACTIONS²												
<i>By type of security</i>												
1 U.S. Treasury bills	26,208	39,988	35,701	38,290	31,384	30,868	25,889	32,286	35,694	30,362	35,010	30,397
Coupon securities, by maturity												
2 Five years or less	89,024	120,542	119,974	112,975	115,270	111,622	82,094	137,256	141,855	131,248	111,370	76,147
3 More than five years	51,980	82,796	64,952	65,132	75,845	78,005	59,741	77,455	85,071	94,390	73,238	47,464
4 Inflation-indexed	n.a.	493	412	1,720	673	651	1,205	717	1,173	1,497	602	415
Federal agency												
5 Discount notes	n.a.	36,835	38,968	39,114	35,571	37,154	35,439	37,530	46,151	46,265	43,274	38,998
Coupon securities, by maturity												
6 One year or less	n.a.	1,738	2,086	1,620	1,290	1,746	1,325	1,095	1,127	700	856	716
7 More than one year but less than or equal to five years	n.a.	3,452	4,051	4,041	2,676	3,196	2,892	4,118	4,853	4,864	3,461	3,491
8 More than five years	n.a.	2,676	2,425	3,118	2,903	3,330	2,700	3,583	2,911	4,640	3,894	2,413
9 Mortgage-backed	49,482	64,305	62,728	67,799	62,597	71,310	61,434	72,609	89,908	92,708	68,053	59,167
<i>By type of counterparty</i>												
With interdealer broker												
10 U.S. Treasury	94,063	138,024	125,029	120,163	124,671	122,408	92,782	135,577	146,046	146,311	121,806	84,186
11 Federal agency	1,224	1,987	2,101	2,417	2,034	2,250	1,904	3,012	3,186	3,478	2,223	2,193
12 Mortgage-backed	16,441	21,100	19,793	21,335	20,318	20,149	19,316	22,350	30,665	31,293	22,926	20,854
With other												
13 U.S. Treasury	73,148	105,795	96,010	97,954	98,501	98,737	76,148	112,136	117,747	111,185	98,413	70,237
14 Federal agency	30,169	42,715	45,429	45,476	40,407	43,176	40,451	43,314	51,856	52,991	49,261	43,424
15 Mortgage-backed	33,042	43,204	42,934	46,463	42,279	51,161	42,118	50,258	59,243	61,415	45,127	38,314
FUTURES TRANSACTIONS³												
<i>By type of deliverable security</i>												
16 U.S. Treasury bills	165	244	289	173	139	170	65	95	180	0	50	108
Coupon securities, by maturity												
17 Five years or less	2,107	2,549	2,555	2,084	2,337	2,666	1,764	5,907	4,378	3,296	3,281	2,731
18 More than five years	11,345	16,512	15,909	14,015	13,900	16,057	11,813	18,177	20,105	19,467	16,164	10,292
19 Inflation-indexed	n.a.	0	0	0	0	0	0	0	0	0	0	0
Federal agency												
20 Discount notes	n.a.	0	0	0	0	0	0	0	0	0	0	0
Coupon securities, by maturity												
21 One year or less	n.a.	0	0	0	0	0	0	0	0	0	0	0
22 More than one year but less than or equal to five years	n.a.	0	0	0	0	0	0	0	0	0	0	0
23 More than five years	n.a.	0	0	0	0	0	0	0	0	0	0	0
24 Mortgage-backed	0	0	0	0	0	0	0	0	0	0	0	0
OPTIONS TRANSACTIONS⁴												
<i>By type of underlying security</i>												
25 U.S. Treasury bills	0	0	0	0	0	0	0	0	0	0	0	0
Coupon securities, by maturity												
26 Five years or less	2,173	2,652	2,305	2,407	2,110	1,627	1,856	1,790	1,984	1,685	1,145	934
27 More than five years	3,742	6,080	5,422	5,815	6,263	4,943	5,124	6,496	6,152	8,125	5,621	3,004
28 Inflation-indexed	n.a.	0	0	25	109	0	0	0	0	0	0	0
Federal agency												
29 Discount notes	n.a.	0	0	0	0	0	0	0	0	0	0	0
Coupon securities, by maturity												
30 One year or less	n.a.	0	0	0	0	0	0	0	0	0	0	0
31 More than one year but less than or equal to five years	n.a.	0	0	0	0	0	0	0	0	0	0	0
32 More than five years	n.a.	0	0	0	0	0	0	0	0	0	0	0
33 Mortgage-backed	428	636	602	750	535	768	623	793	745	862	912	806

19. U.S. government securities dealers, 1996-2000—Continued

A. Transactions¹—Continued

Millions of dollars, daily averages

Item	1999											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
OUTRIGHT TRANSACTIONS²												
<i>By type of security</i>												
1 U.S. Treasury bills	32,211	31,811	34,426	28,670	30,791	28,954	24,009	26,323	27,445	23,791	33,106	32,212
Coupon securities, by maturity												
2 Five years or less	100,641	107,777	96,141	87,799	109,736	98,738	93,047	99,186	82,426	90,814	100,720	72,460
3 More than five years	68,441	71,489	62,008	53,786	76,896	61,981	53,586	68,592	54,516	57,450	64,919	42,065
4 Inflation-indexed	1,552	772	402	1,415	1,147	1,278	1,372	826	586	1,096	750	469
Federal agency												
5 Discount notes	43,028	41,355	40,089	37,345	42,161	44,580	43,320	45,889	46,570	45,499	48,014	44,350
Coupon securities, by maturity												
6 One year or less	1,098	1,796	1,097	1,222	1,194	677	652	777	1,018	847	794	818
7 More than one year but less than or equal to five years	6,150	7,446	7,640	6,875	5,966	5,526	4,592	5,126	5,858	6,420	5,867	4,536
8 More than five years	4,079	3,633	3,141	4,625	4,333	4,256	4,278	4,832	4,593	3,874	4,039	3,144
9 Mortgage-backed	82,210	75,923	69,547	69,382	73,553	72,636	69,129	66,417	64,305	63,248	55,736	43,380
<i>By type of counterparty</i>												
With interdealer broker												
10 U.S. Treasury	113,084	117,230	106,659	93,341	118,422	103,512	93,223	105,210	88,466	92,445	104,228	77,097
11 Federal agency	3,806	3,791	4,121	3,904	4,202	3,636	3,677	4,070	4,534	4,876	4,651	3,942
12 Mortgage-backed	24,932	25,301	23,601	23,682	26,585	26,565	25,013	25,261	23,835	21,540	20,443	16,476
With other												
13 U.S. Treasury	89,761	94,620	86,316	78,330	100,149	87,439	78,790	89,717	76,506	80,705	95,267	70,108
14 Federal agency	50,548	50,438	47,846	46,162	49,452	51,402	49,164	52,553	53,504	51,764	54,063	48,906
15 Mortgage-backed	57,278	50,622	45,946	45,700	46,968	46,072	44,117	41,156	40,469	41,708	35,294	26,904
FUTURES TRANSACTIONS³												
<i>By type of deliverable security</i>												
16 U.S. Treasury bills	0	n.a.	0	0	n.a.	0	0	0	0	n.a.	n.a.	n.a.
Coupon securities, by maturity												
17 Five years or less	2,225	2,512	2,649	1,947	3,921	3,813	2,469	4,701	2,226	2,543	3,292	3,382
18 More than five years	15,953	17,132	15,926	11,950	18,045	14,278	12,348	14,980	13,642	12,575	16,038	12,135
19 Inflation-indexed	0	0	0	0	0	0	0	0	0	0	0	0
Federal agency												
20 Discount notes	0	0	0	0	0	0	0	0	0	0	0	0
Coupon securities, by maturity												
21 One year or less	0	0	0	0	0	0	0	0	0	0	0	0
22 More than one year but less than or equal to five years	0	0	0	0	0	0	0	0	0	0	0	0
23 More than five years	0	0	0	0	0	0	0	0	0	0	0	0
24 Mortgage-backed	0	0	0	0	0	0	0	0	0	0	0	0
OPTIONS TRANSACTIONS⁴												
<i>By type of underlying security</i>												
25 U.S. Treasury bills	0	0	0	0	0	0	0	0	0	0	0	0
Coupon securities, by maturity												
26 Five years or less	1,673	1,153	1,506	985	1,434	1,725	951	1,197	842	1,042	1,816	1,042
27 More than five years	4,712	5,798	5,050	4,657	6,556	4,992	3,892	4,480	3,440	3,804	4,759	3,773
28 Inflation-indexed	0	0	0	0	0	0	0	0	0	0	0	0
Federal agency												
29 Discount notes	0	0	0	0	0	0	0	0	0	0	0	0
Coupon securities, by maturity												
30 One year or less	0	0	0	0	0	0	0	0	0	0	0	0
31 More than one year but less than or equal to five years	0	0	0	0	0	0	0	0	0	0	0	0
32 More than five years	0	0	0	0	0	0	0	0	0	0	0	0
33 Mortgage-backed	1,309	844	825	783	827	779	1,175	1,033	917	498	671	583

19. U.S. government securities dealers, 1996-2000—Continued

A. Transactions¹—Continued

Millions of dollars, daily averages

Item	2000											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
OUTRIGHT TRANSACTIONS²												
<i>By type of security</i>												
1 U.S. Treasury bills	27,307	31,065	33,838	27,907	23,171	20,474	16,467	21,487	24,438	26,999	33,213	33,972
Coupon securities, by maturity												
2 Five years or less	105,119	116,615	102,265	114,115	116,145	102,265	96,709	84,941	117,915	139,243	116,403	142,810
3 More than five years	68,775	87,516	65,123	69,668	58,444	64,492	57,055	62,777	69,458	67,524	62,146	80,454
4 Inflation-indexed	1,560	937	1,022	1,201	837	955	1,261	1,185	1,490	1,987	1,033	1,441
Federal agency												
5 Discount notes	47,215	53,679	56,650	58,111	66,305	49,638	53,649	53,668	50,165	51,052	52,139	54,545
Coupon securities, by maturity												
6 One year or less	1,487	999	1,310	1,220	1,046	864	1,299	1,314	1,160	1,082	1,094	1,821
7 More than one year but less than or equal to five years	8,434	8,722	7,906	9,675	8,626	7,304	7,939	8,879	9,860	12,597	9,936	10,987
8 More than five years	7,959	7,723	8,816	8,295	6,923	9,031	9,286	7,002	9,925	11,659	7,450	12,455
9 Mortgage-backed	65,811	67,758	59,390	72,104	61,536	64,884	68,080	67,487	76,954	80,367	80,031	77,576
<i>By type of counterparty</i>												
With interdealer broker												
10 U.S. Treasury	104,088	122,906	101,083	108,736	98,961	92,504	81,757	81,566	101,973	102,544	92,335	117,395
11 Federal agency	6,345	7,958	8,127	9,029	8,007	8,398	7,497	8,089	9,811	10,680	8,654	11,965
12 Mortgage-backed	25,254	27,071	22,089	26,543	24,010	24,768	22,785	25,460	28,514	26,882	23,812	26,775
With other												
13 U.S. Treasury	98,673	113,227	101,164	104,155	99,635	95,682	89,735	88,823	111,328	133,209	120,459	141,282
14 Federal agency	58,749	63,165	66,554	68,271	74,892	58,438	64,677	62,774	61,299	65,710	61,966	67,843
15 Mortgage-backed	40,557	40,687	37,301	45,561	37,525	40,116	45,294	42,027	48,440	53,485	56,219	50,801
FUTURES TRANSACTIONS³												
<i>By type of deliverable security</i>												
16 U.S. Treasury bills	0	0	0	0	0	0	0	n.a.	0	0	0	n.a.
Coupon securities, by maturity												
17 Five years or less	3,726	6,293	4,022	2,667	4,870	3,549	2,571	3,467	3,119	2,497	3,309	3,629
18 More than five years	18,071	21,702	15,073	15,366	14,727	13,282	8,991	10,960	11,756	10,472	13,051	14,020
19 Inflation-indexed	0	0	0	0	0	0	0	0	0	0	0	0
Federal agency												
20 Discount notes	0	0	0	0	0	0	0	0	0	0	0	0
Coupon securities, by maturity												
21 One year or less	0	0	0	0	0	0	0	0	0	0	0	0
22 More than one year but less than or equal to five years	0	0	0	0	0	0	0	0	0	0	0	0
23 More than five years	0	0	19	56	98	245	51	109	165	86	72	325
24 Mortgage-backed	0	0	0	0	0	0	0	0	0	0	0	0
OPTIONS TRANSACTIONS⁴												
<i>By type of underlying security</i>												
25 U.S. Treasury bills	0	0	0	0	0	0	0	0	0	0	0	0
Coupon securities, by maturity												
26 Five years or less	1,449	1,397	1,490	1,608	1,967	1,398	1,214	1,149	1,350	1,217	1,548	1,380
27 More than five years	5,616	5,601	3,565	4,256	4,460	3,185	2,634	2,821	3,382	3,829	3,619	4,111
28 Inflation-indexed	0	0	0	0	0	0	0	0	0	0	0	0
Federal agency												
29 Discount notes	0	0	0	0	0	0	0	0	0	0	0	0
Coupon securities, by maturity												
30 One year or less	0	0	0	0	0	0	0	0	0	0	0	0
31 More than one year but less than or equal to five years	0	0	0	0	0	0	12	34	38	0	n.a.	0
32 More than five years	0	0	0	0	0	20	3	2	6	102	124	14
33 Mortgage-backed	620	776	856	686	1,078	1,306	898	1,145	1,097	1,189	1,272	1,228

19. U.S. government securities dealers, 1996-2000—Continued

B. Positions^{5,6}

Millions of dollars, averages of daily figures

Item	1996											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
NET OUTRIGHT POSITIONS⁷												
<i>By type of security</i>												
1 U.S. Treasury bills	9,173	8,316	20,889	17,119	15,447	13,791	15,044	13,673	4,530	607	8,847	14,525
<i>Coupon securities, by maturity</i>												
2 Five years or less	21,332	11,937	6,296	7,771	2,210	-4,136	-9,294	-3,839	-3,592	384	5,631	-7,743
3 More than five years	-14,408	-14,139	-24,377	-27,702	-23,291	-20,940	-19,269	-14,771	-21,281	-17,347	-17,797	-22,372
4 Inflation-indexed	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>Federal agency</i>												
5 Discount notes	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>Coupon securities, by maturity</i>												
6 One year or less	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
7 More than one year but less than or equal to five years	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
8 More than five years	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
9 Mortgage-backed	38,362	40,161	36,887	32,583	33,972	35,493	38,241	36,468	36,981	39,361	42,015	43,300
NET FUTURES POSITIONS⁸												
<i>By type of deliverable security</i>												
10 U.S. Treasury bills	-2,787	-2,582	-2,842	-3,560	-4,625	-2,006	-2,592	-4,401	-963	-1,315	-1,872	-2,418
<i>Coupon securities, by maturity</i>												
11 Five years or less	-2,534	-587	623	1,073	632	254	-1,701	-473	1,741	667	-1,285	-75
12 More than five years	-12,781	-9,037	-4,361	-4,285	-3,598	-7,798	-13,999	-19,476	-7,520	-10,401	-15,889	-13,806
13 Inflation-indexed	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>Federal agency</i>												
14 Discount notes	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>Coupon securities, by maturity</i>												
15 One year or less	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 More than one year but less than or equal to five years	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
17 More than five years	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
18 Mortgage-backed	0	0	0	0	0	0	0	0	0	0	0	0
NET OPTIONS POSITIONS												
<i>By type of deliverable security</i>												
19 U.S. Treasury bills	0	0	0	0	0	0	0	0	0	0	0	0
<i>Coupon securities, by maturity</i>												
20 Five years or less	-931	5	1,381	1,542	-139	-2,515	-1,205	-647	-992	-1,261	-1,779	-3,036
21 More than five years	7,488	2,706	177	1,081	-703	670	2,650	2,759	-1,021	-1,433	423	1,526
22 Inflation-indexed	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>Federal agency</i>												
23 Discount notes	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>Coupon securities, by maturity</i>												
24 One year or less	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
25 More than one year but less than or equal to five years	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
26 More than five years	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
27 Mortgage-backed	638	3,052	4,949	4,435	3,902	3,075	2,614	2,003	1,620	2,343	1,585	1,054

19. U.S. government securities dealers, 1996-2000—Continued

B. Positions^{5,6}—Continued

Millions of dollars, averages of daily figures

Item	1997											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
NET OUTRIGHT POSITIONS ⁷												
<i>By type of security</i>												
1 U.S. Treasury bills	5,582	5,047	14,352	4,082	-5,335	-1,305	-2,696	4,548	1,089	6,161	18,776	18,205
Coupon securities, by maturity												
2 Five years or less	-8,518	-8,602	-20,390	-24,459	-22,394	-20,661	-15,429	-27,559	-35,923	-31,681	-17,008	-21,352
3 More than five years	-24,851	-20,818	-28,545	-28,153	-18,077	-20,191	-21,652	-16,447	-15,703	-21,634	-18,763	-16,759
4 Inflation-indexed	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Federal agency												
5 Discount notes	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Coupon securities, by maturity												
6 One year or less	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
7 More than one year but less than or equal to five years	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
8 More than five years	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
9 Mortgage-backed	37,786	39,289	40,292	34,916	35,472	35,836	33,661	32,497	37,016	37,762	37,409	44,132
NET FUTURES POSITIONS ⁸												
<i>By type of deliverable security</i>												
10 U.S. Treasury bills	-2,074	-3,437	-2,494	-2,308	-974	633	303	-841	-626	-1,334	-3,141	-2,635
Coupon securities, by maturity												
11 Five years or less	388	851	3,130	4,018	3,100	2,705	3,187	7,431	5,650	3,079	2,355	3,578
12 More than five years	-7,784	-11,153	-5,256	-5,916	-11,685	-13,430	-17,588	-16,452	-22,372	-22,760	-20,652	-27,114
13 Inflation-indexed	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Federal agency												
14 Discount notes	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Coupon securities, by maturity												
15 One year or less	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 More than one year but less than or equal to five years	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
17 More than five years	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
18 Mortgage-backed	0	0	0	0	0	0	0	0	0	0	0	0
NET OPTIONS POSITIONS												
<i>By type of deliverable security</i>												
19 U.S. Treasury bills	0	0	0	0	0	0	0	0	0	n.a.	n.a.	n.a.
Coupon securities, by maturity												
20 Five years or less	-3,148	-2,518	-2,653	-2,458	848	2,660	2,361	-434	2,024	2,573	2,234	-757
21 More than five years	-5	382	-433	-1,448	-671	2,466	4,960	5,444	5,368	4,440	3,845	3,226
22 Inflation-indexed	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Federal agency												
23 Discount notes	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Coupon securities, by maturity												
24 One year or less	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
25 More than one year but less than or equal to five years	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
26 More than five years	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
27 Mortgage-backed	1,123	1,383	1,405	2,437	2,210	240	470	1,000	361	369	74	869

19. U.S. government securities dealers, 1996-2000—Continued

B. Positions^{5,6}—Continued

Millions of dollars, averages of daily figures

Item	1998											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
NET OUTRIGHT POSITIONS⁷												
<i>By type of security</i>												
1 U.S. Treasury bills	12,567	8,517	16,723	16,747	7,500	2,012	1,766	3,981	853	-9,335	-6,782	-4,551
Coupon securities, by maturity												
2 Five years or less	-12,119	-7,847	-11,431	-17,750	-25,842	-22,489	-16,440	-18,708	-5,360	1,196	558	-5,388
3 More than five years	-17,495	-21,431	-23,667	-27,081	-24,468	-11,405	-17,653	-11,060	-2,004	6,412	7,272	3,180
4 Inflation-indexed	n.a.	1,422	1,099	2,058	1,968	1,306	2,671	2,305	1,554	2,705	1,798	1,186
Federal agency												
5 Discount notes	n.a.	18,759	16,943	18,148	16,837	16,758	19,296	16,408	17,211	18,395	17,666	20,788
Coupon securities, by maturity												
6 One year or less	n.a.	3,013	3,593	3,215	2,715	2,098	2,782	2,756	2,668	1,870	2,188	2,075
7 More than one year but less than or equal to five years	n.a.	5,753	7,378	8,394	7,646	7,043	7,435	5,821	4,801	5,119	3,208	3,093
8 More than five years	n.a.	8,898	9,095	11,588	11,182	10,934	10,759	8,784	6,913	6,797	5,584	3,499
9 Mortgage-backed	46,961	50,013	51,110	55,843	56,867	69,961	64,705	61,657	58,415	48,954	37,219	38,689
NET FUTURES POSITIONS⁸												
<i>By type of deliverable security</i>												
10 U.S. Treasury bills	-3,588	-4,872	-2,503	-1,040	-433	139	596	1,144	606	n.a.	271	507
Coupon securities, by maturity												
11 Five years or less	-1,082	-752	2,023	698	2,910	-1,530	-4,346	-4,879	-8,716	-9,070	-4,399	-4,012
12 More than five years	-25,767	-18,954	-15,929	-15,744	-21,492	-32,350	-26,100	-32,741	-25,612	-24,562	-27,583	-24,757
13 Inflation-indexed	n.a.	0	0	0	0	0	0	0	0	0	0	0
Federal agency												
14 Discount notes	n.a.	0	0	0	0	0	0	0	0	0	0	0
Coupon securities, by maturity												
15 One year or less	n.a.	0	0	0	0	0	0	0	0	0	0	0
16 More than one year but less than or equal to five years	n.a.	0	0	0	0	0	0	0	0	0	0	0
17 More than five years	n.a.	0	0	0	0	0	0	0	0	0	0	0
18 Mortgage-backed	0	0	0	0	0	0	0	0	0	0	0	0
NET OPTIONS POSITIONS												
<i>By type of deliverable security</i>												
19 U.S. Treasury bills	0	0	0	0	0	0	0	0	0	0	0	0
Coupon securities, by maturity												
20 Five years or less	-667	-1,366	1,215	628	825	-2,063	-1,050	-827	-1,153	-1,301	-2,128	-3,155
21 More than five years	3,022	2,729	3,020	1,561	7	-343	-3,065	-2,842	-2,553	-3,788	-1,602	-1,387
22 Inflation-indexed	n.a.	n.a.	n.a.	70	n.a.	0	0	0	0	n.a.	n.a.	0
Federal agency												
23 Discount notes	n.a.	0	0	0	0	0	0	0	0	0	0	0
Coupon securities, by maturity												
24 One year or less	n.a.	0	0	0	0	0	0	0	0	0	0	0
25 More than one year but less than or equal to five years	n.a.	0	0	0	n.a.	n.a.	n.a.	n.a.	n.a.	0	0	0
26 More than five years	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
27 Mortgage-backed	701	907	1,119	435	660	1,750	2,332	1,954	1,629	3,160	2,380	1,213

19. U.S. government securities dealers, 1996-2000—Continued

B. Positions^{5,6}—Continued

Millions of dollars, averages of daily figures

Item	1999											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
NET OUTRIGHT POSITIONS⁷												
<i>By type of security</i>												
1 U.S. Treasury bills	1,346	4,509	24,510	24,563	6,146	3,929	4,005	165	1,862	7,066	9,570	21,385
Coupon securities, by maturity												
2 Five years or less	-8,148	-12,028	-18,124	-14,332	-33,183	-30,024	-25,332	-31,236	-33,167	-33,667	-28,928	-24,622
3 More than five years	432	1,465	-6,408	-5,060	-11,576	-15,615	-14,263	-7,689	-14,651	-22,652	-23,251	-29,849
4 Inflation-indexed	1,973	1,931	1,846	2,618	2,523	2,036	3,202	3,370	3,758	3,781	3,164	2,438
Federal agency												
5 Discount notes	18,818	18,671	18,189	24,321	19,406	16,953	21,732	29,448	38,620	40,900	43,941	45,011
Coupon securities, by maturity												
6 One year or less	2,858	3,450	2,683	2,538	2,439	2,518	3,233	4,065	5,158	6,095	6,272	5,436
7 More than one year but less than or equal to five years	4,441	5,044	5,222	3,991	6,001	6,288	7,633	6,923	6,989	4,438	4,525	1,892
8 More than five years	4,545	3,146	4,110	6,131	6,705	6,450	2,882	1,023	2,346	2,912	3,356	2,678
9 Mortgage-backed	23,961	17,432	16,774	12,875	16,251	14,787	18,844	17,990	18,585	20,356	23,743	25,603
NET FUTURES POSITIONS⁸												
<i>By type of deliverable security</i>												
10 U.S. Treasury bills	n.a.	n.a.	0	n.a.	n.a.	0	0	0	0	n.a.	n.a.	0
Coupon securities, by maturity												
11 Five years or less	-777	459	-910	93	7,117	8,731	7,576	10,940	7,803	10,130	4,327	7,121
12 More than five years	-20,814	-14,876	-12,929	-17,408	-4,873	-827	-4,401	-5,879	-420	9,652	324	408
13 Inflation-indexed	0	0	0	0	0	0	0	0	0	0	0	0
Federal agency												
14 Discount notes	0	0	0	0	0	0	0	0	0	0	0	0
Coupon securities, by maturity												
15 One year or less	0	0	0	0	0	0	0	0	0	0	0	0
16 More than one year but less than or equal to five years	0	0	0	0	0	0	0	0	0	0	0	0
17 More than five years	0	0	0	0	0	0	0	0	0	0	0	0
18 Mortgage-backed	0	0	0	0	0	0	0	0	0	0	0	0
NET OPTIONS POSITIONS												
<i>By type of deliverable security</i>												
19 U.S. Treasury bills	0	0	0	0	0	0	0	0	0	0	0	0
Coupon securities, by maturity												
20 Five years or less	-1,090	-1,960	-1,268	-1,180	-142	-2,266	-2,059	-1,661	-57	-1,657	-475	-1,855
21 More than five years	-1,004	-1,487	-448	-396	-1,581	-1,000	89	-553	-1,552	-3,236	-359	241
22 Inflation-indexed	n.a.	n.a.	n.a.	n.a.	n.a.	0	0	0	0	0	0	0
Federal agency												
23 Discount notes	0	0	0	0	0	0	0	0	0	0	0	0
Coupon securities, by maturity												
24 One year or less	0	0	0	0	0	0	0	0	0	0	0	0
25 More than one year but less than or equal to five years	0	0	0	0	0	0	n.a.	n.a.	n.a.	69	175	n.a.
26 More than five years	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	28	29	n.a.
27 Mortgage-backed	3,410	5,873	6,928	5,579	7,992	5,880	2,070	3,540	2,105	1,011	-272	1,260

19. U.S. government securities dealers, 1996-2000—Continued

B. Positions^{5,6}—Continued

Millions of dollars, averages of daily figures

Item	2000											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
NET OUTRIGHT POSITIONS ⁷												
<i>By type of security</i>												
1 U.S. Treasury bills	14,304	2,930	8,065	6,568	-5,764	3,514	3,951	2,426	9,758	4,172	6,870	15,431
Coupon securities, by maturity												
2 Five years or less	-38,777	-37,515	-28,507	-28,803	-42,941	-38,615	-31,279	-29,287	-29,392	-30,472	-28,545	-18,515
3 More than five years	-32,995	-22,779	-20,433	-18,591	-23,820	-21,306	-21,335	-18,943	-17,375	-17,380	-11,005	-13,463
4 Inflation-indexed	2,894	3,197	2,612	2,192	1,849	1,668	2,564	2,711	2,452	3,125	3,015	1,713
Federal agency												
5 Discount notes	39,668	37,602	32,628	28,299	27,258	32,775	35,531	31,912	37,057	33,428	29,599	31,108
Coupon securities, by maturity												
6 One year or less	7,101	9,710	12,553	15,284	12,658	10,016	12,896	13,638	13,999	13,990	16,088	16,590
7 More than one year but less than or equal to five years	7,263	5,852	3,418	894	2,883	1,925	3,249	5,089	4,628	5,672	7,057	7,293
8 More than five years	6,134	4,106	2,753	3,316	2,084	899	1,268	1,281	1,696	1,978	4,043	5,104
9 Mortgage-backed	21,183	15,723	20,966	27,631	21,502	23,442	20,713	18,646	14,544	14,541	12,132	14,596
NET FUTURES POSITIONS ⁸												
<i>By type of deliverable security</i>												
10 U.S. Treasury bills	n.a.	n.a.	0	0	0	0	0	n.a.	n.a.	n.a.	n.a.	0
Coupon securities, by maturity												
11 Five years or less	11,986	14,668	13,382	13,480	17,318	12,969	14,350	11,726	4,480	1,995	1,921	-252
12 More than five years	8,056	-2,067	-7,040	-2,131	1,770	-165	71	-329	1,600	1,365	-2,745	-3,090
13 Inflation-indexed	0	0	0	0	0	0	0	0	0	0	0	0
Federal agency												
14 Discount notes	0	0	0	0	0	0	0	0	0	0	0	0
Coupon securities, by maturity												
15 One year or less	0	0	0	0	0	0	0	0	0	0	0	0
16 More than one year but less than or equal to five years	0	0	0	0	0	0	0	0	0	0	0	0
17 More than five years	0	0	-11	-40	-105	-740	-261	-582	-737	-1,232	-1,364	-521
18 Mortgage-backed	0	0	0	0	0	0	0	0	0	0	0	0
NET OPTIONS POSITIONS												
<i>By type of deliverable security</i>												
19 U.S. Treasury bills	0	0	0	0	0	0	0	0	0	0	0	0
Coupon securities, by maturity												
20 Five years or less	-3,840	-2,684	-101	74	180	376	1,143	1,723	2,489	1,541	-1,768	-684
21 More than five years	-1,465	2,770	5,265	6,471	2,496	400	1,699	1,324	1,242	771	-203	-93
22 Inflation-indexed	0	0	0	0	0	0	0	0	0	0	0	0
Federal agency												
23 Discount notes	0	0	0	0	0	0	0	0	0	0	0	0
Coupon securities, by maturity												
24 One year or less	0	0	0	0	0	0	0	0	0	0	0	0
25 More than one year but less than or equal to five years	0	n.a.	n.a.	139	309	194	233	208	88	41	-209	-528
26 More than five years	n.a.	n.a.	91	70	477	522	309	181	33	208	259	533
27 Mortgage-backed	2,215	2,728	1,261	52	769	929	2,236	5,009	4,328	3,895	2,892	2,031

19. U.S. government securities dealers, 1996-2000—Continued

C. Financing^{5,9}

Millions of dollars, averages of daily figures

Source	1996											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Reverse repurchase agreements</i>												
1 Overnight and continuing	258,137	264,559	258,213	253,709	249,222	240,787	260,875	279,379	269,777	253,416	264,568	255,137
2 Term	405,768	424,730	435,402	464,481	450,364	460,370	477,948	479,472	449,999	501,087	487,521	437,241
<i>Securities borrowed</i>												
3 Overnight and continuing	171,843	166,781	172,347	166,289	172,896	179,225	181,614	180,002	188,172	182,438	190,478	194,674
4 Term	59,920	65,051	66,212	67,330	63,987	60,592	60,925	67,685	66,786	74,114	69,309	73,195
<i>Securities received as pledge</i>												
5 Overnight and continuing	3,114	1,878	4,477	3,275	2,488	5,063	4,636	4,034	3,834	3,576	3,617	5,484
6 Term	53	126	65	53	52	82	51	78	60	31	40	5
<i>Repurchase agreements</i>												
7 Overnight and continuing	553,719	562,396	557,094	567,944	550,518	532,929	551,890	577,973	566,786	572,193	577,005	564,075
8 Term	368,819	387,953	393,406	397,080	390,908	406,928	421,168	428,725	391,495	445,809	447,089	393,364
<i>Securities loaned</i>												
9 Overnight and continuing	5,566	4,714	5,202	4,728	4,804	5,341	4,471	4,210	3,864	3,860	3,646	3,419
10 Term	1,578	2,409	2,362	2,611	3,094	3,160	3,258	3,540	3,566	3,566	3,613	4,117
<i>Securities pledged</i>												
11 Overnight and continuing	34,769	33,230	40,936	37,160	41,591	46,541	38,698	41,671	44,798	43,365	49,960	58,532
12 Term	5,597	7,230	8,343	8,518	6,797	6,584	6,917	5,800	6,752	6,843	4,294	1,682
<i>Collateralized loans</i>												
13 Total	17,606	14,667	12,176	14,045	12,091	11,674	15,104	19,828	14,912	13,787	14,254	10,025
1997												
<i>Reverse repurchase agreements</i>												
1 Overnight and continuing	276,107	298,371	284,574	279,264	293,697	290,312	296,334	298,973	303,186	323,078	328,976	304,385
2 Term	486,628	487,843	503,511	537,456	552,156	592,367	601,067	622,314	619,579	713,746	688,464	654,600
<i>Securities borrowed</i>												
3 Overnight and continuing	199,784	205,656	213,122	213,138	216,864	213,510	213,183	210,814	203,445	209,087	201,701	200,401
4 Term	80,149	83,514	77,877	81,206	78,569	87,422	91,863	93,092	92,992	96,609	94,469	92,672
<i>Securities received as pledge</i>												
5 Overnight and continuing	5,298	3,204	5,937	6,499	4,104	8,826	8,712	7,865	6,934	7,407	6,306	5,939
6 Term	45	43	n.a.	n.a.	188	163	121	102	78	88	99	286
<i>Repurchase agreements</i>												
7 Overnight and continuing	578,791	604,841	599,641	595,167	602,889	626,329	642,431	651,055	647,675	685,099	679,506	648,786
8 Term	443,233	453,814	456,053	484,562	500,610	538,571	550,542	569,029	540,310	642,512	629,143	586,741
<i>Securities loaned</i>												
9 Overnight and continuing	4,481	6,881	5,321	5,795	6,399	6,774	7,843	8,020	6,673	7,546	7,759	7,927
10 Term	4,864	6,746	6,057	4,430	4,352	4,574	4,688	5,014	3,314	3,365	3,828	4,591
<i>Securities pledged</i>												
11 Overnight and continuing	58,140	57,526	62,775	59,877	62,667	61,239	54,921	53,321	54,253	51,116	50,941	53,643
12 Term	2,391	2,245	2,026	2,363	2,956	1,736	1,904	2,332	5,818	4,190	2,741	3,566
<i>Collateralized loans</i>												
13 Total	9,386	13,457	10,604	11,503	12,391	13,374	14,547	16,343	13,724	15,354	14,645	13,891
1998												
<i>Reverse repurchase agreements</i>												
1 Overnight and continuing	324,675	352,692	359,012	365,357	368,407	341,684	320,143	333,413	316,256	278,468	240,639	242,653
2 Term	746,499	722,028	758,517	822,709	793,992	824,391	895,133	829,365	784,437	847,663	780,552	807,304
<i>Securities borrowed</i>												
3 Overnight and continuing	214,756	215,207	213,254	208,558	216,006	221,331	218,172	221,150	229,685	234,431	210,066	205,654
4 Term	88,880	80,881	89,659	99,303	100,113	98,054	95,894	95,383	99,774	109,805	107,922	112,684
<i>Securities received as pledge</i>												
5 Overnight and continuing	5,127	3,842	2,526	2,591	3,131	3,043	3,140	2,770	3,152	2,851	3,174	2,952
6 Term	152	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	63	67
<i>Repurchase agreements</i>												
7 Overnight and continuing	715,197	735,077	740,803	788,452	761,206	740,876	720,678	735,478	718,744	666,957	588,736	608,988
8 Term	656,432	639,985	671,254	726,216	710,585	744,206	799,633	728,531	704,430	777,445	709,894	713,037
<i>Securities loaned</i>												
9 Overnight and continuing	8,157	8,566	9,825	11,640	10,871	11,164	10,999	12,518	11,057	8,157	8,943	9,369
10 Term	4,645	3,883	4,240	2,120	2,734	3,625	3,623	3,830	4,119	3,947	4,008	3,567
<i>Securities pledged</i>												
11 Overnight and continuing	52,182	54,500	52,797	48,773	49,489	56,175	54,477	49,094	52,222	53,861	46,851	47,565
12 Term	5,019	2,838	5,181	5,693	4,961	5,471	6,425	5,612	5,624	5,112	3,556	5,075
<i>Collateralized loans</i>												
13 Total	14,467	9,536	12,421	11,714	11,607	11,177	16,787	21,580	14,140	21,841	23,528	21,850

19. U.S. government securities dealers, 1996–2000—Continued

C. Financing^{5,9}—Continued

Millions of dollars, averages of daily figures

Source	1999											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
<i>Reverse repurchase agreements</i>												
1 Overnight and continuing	239,627	261,190	256,331	251,605	262,314	272,933	258,349	273,639	290,610	288,446	288,146	260,169
2 Term	799,672	788,073	781,168	818,297	806,177	790,804	821,067	780,367	792,662	806,146	799,629	847,806
<i>Securities borrowed</i>												
3 Overnight and continuing	222,768	225,926	226,297	212,240	226,515	244,326	254,405	254,149	250,667	255,880	239,510	224,527
4 Term	105,788	100,463	93,810	102,440	97,977	91,955	90,588	87,850	91,796	96,565	97,728	117,116
<i>Securities received as pledge</i>												
5 Overnight and continuing	2,509	2,380	2,555	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	2,395	1,965	1,647
6 Term	n.a.	n.a.	0	0	0	0	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
<i>Repurchase agreements</i>												
7 Overnight and continuing	633,520	666,536	655,676	677,260	660,275	651,952	675,629	694,296	692,032	694,423	673,755	647,385
8 Term	695,303	674,687	673,650	711,067	693,158	674,583	688,157	650,774	680,923	683,085	715,763	761,776
<i>Securities loaned</i>												
9 Overnight and continuing	10,040	11,753	12,875	10,235	10,819	13,306	11,458	9,885	9,063	9,040	9,049	8,843
10 Term	n.a.	5,776	6,122	5,942	6,566	5,886	6,991	7,269	7,026	7,090	6,744	7,283
<i>Securities pledged</i>												
11 Overnight and continuing	48,487	48,945	48,533	45,650	47,279	49,670	55,853	53,526	53,966	54,712	50,099	49,236
12 Term	5,776	5,896	7,712	10,700	9,702	9,290	9,530	8,213	8,116	8,382	6,745	10,713
<i>Collateralized loans</i>												
13 Total	17,735	18,388	18,177	17,891	16,223	14,760	17,509	18,826	23,284	25,763	23,590	14,892
2000												
<i>Reverse repurchase agreements</i>												
1 Overnight and continuing	281,382	301,114	289,942	298,607	308,541	294,802	282,999	283,661	282,991	289,809	310,115	336,969
2 Term	729,307	711,031	818,513	792,459	791,514	850,521	828,512	782,717	777,783	832,733	824,867	821,860
<i>Securities borrowed</i>												
3 Overnight and continuing	240,177	261,280	261,482	280,029	304,544	292,038	299,289	285,382	283,528	289,467	271,420	263,064
4 Term	112,088	98,511	103,451	112,178	108,141	112,854	113,572	114,470	114,413	117,801	123,967	137,491
<i>Securities received as pledge</i>												
5 Overnight and continuing	1,677	1,632	2,008	1,890	1,748	n.a.	2,454	2,367	2,232	2,228	2,748	3,029
6 Term	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>Repurchase agreements</i>												
7 Overnight and continuing	690,465	729,491	715,903	732,319	731,269	744,475	750,138	748,503	738,371	729,081	724,736	769,228
8 Term	619,703	580,824	695,275	682,363	671,847	746,986	736,488	689,557	707,207	772,976	796,328	785,387
<i>Securities loaned</i>												
9 Overnight and continuing	9,344	10,660	8,550	7,750	8,409	7,698	7,433	7,705	6,935	7,252	8,221	8,587
10 Term	7,149	6,087	7,671	7,738	9,076	6,567	5,295	4,295	6,189	5,314	4,465	4,284
<i>Securities pledged</i>												
11 Overnight and continuing	47,887	51,230	58,304	61,754	61,585	61,667	63,077	60,868	61,552	60,045	56,285	56,939
12 Term	10,985	7,232	6,848	7,132	5,403	4,249	4,358	4,203	4,432	4,689	3,981	4,207
<i>Collateralized loans</i>												
13 Total	20,093	16,629	15,816	22,002	15,835	16,826	20,706	23,695	22,972	27,796	26,695	25,778

20. Debt of federal and federally sponsored credit agencies, 1996–2000

Millions of dollars, end of period

Agency	1996											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Federal and federally sponsored agencies	836,820	840,384	846,807	n.a.	868,599	879,355	885,400	892,294	896,670	901,089	912,100	925,823
2 Federal agencies	37,273	31,986	31,284	31,449	31,029	31,448	30,939	30,730	30,599	30,800	29,909	29,380
3 Defense Department ¹	6	6	6	6	6	6	6	6	6	6	6	6
4 Export–Import Bank ^{2,3}	2,050	2,050	2,015	2,015	2,015	1,853	1,853	1,853	1,828	1,828	1,828	1,447
5 Federal Housing Administration ⁴	31	35	52	56	56	62	62	78	82	82	84	84
6 Government National Mortgage Association certificates of participation ⁵	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
7 Postal Service ⁶	5,765	300	300	300	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
8 Tennessee Valley Authority	29,421	29,595	28,911	29,072	28,952	29,465	28,956	28,793	28,683	28,884	27,991	27,853
9 United States Railway Association ⁶	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
10 Federally sponsored agencies ⁷	799,547	808,398	815,523	832,823	837,570	847,807	854,461	861,564	866,071	870,289	882,191	896,443
11 Federal Home Loan Banks	234,664	233,404	239,253	242,437	243,389	249,240	251,169	253,847	254,920	253,836	252,868	263,404
12 Federal Home Loan Mortgage Corporation	120,868	123,777	124,278	136,185	141,248	143,363	146,534	148,729	146,954	148,435	158,158	156,980
13 Federal National Mortgage Association	297,657	304,159	306,815	306,361	305,050	308,385	310,503	312,374	319,153	321,110	324,378	331,270
14 Farm Credit Banks ⁸	58,659	57,536	59,428	60,815	61,197	62,182	60,294	60,219	60,126	59,712	59,797	60,053
15 Student Loan Marketing Association ⁹	47,673	49,495	45,723	47,052	46,735	44,718	46,053	46,459	44,962	47,225	46,991	44,763
16 Financing Corporation ¹⁰	8,170	8,170	8,170	8,170	8,170	8,170	8,170	8,170	8,170	8,170	8,170	8,170
17 Farm Credit Financial Assistance Corporation ¹¹	1,261	1,261	1,261	1,261	1,261	1,261	1,261	1,261	1,261	1,261	1,261	1,261
18 Resolution Funding Corporation ¹²	29,996	29,996	29,996	29,996	29,996	29,996	29,996	29,996	29,996	29,996	29,996	29,996
MEMO												
19 Federal Financing Bank debt¹³	78,512	68,037	66,725	66,079	64,931	63,654	62,233	61,971	62,846	61,051	58,921	58,172
<i>Lending to federal and federally sponsored agencies</i>												
20 Export–Import Bank ³	2,044	2,044	2,009	2,009	2,009	1,847	1,847	1,847	1,822	1,822	1,822	1,431
21 Postal Service ⁶	5,765	300	300	300	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
22 Student Loan Marketing Association	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
23 Tennessee Valley Authority	3,200	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
24 United States Railway Association ⁶	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>Other lending¹⁴</i>												
25 Farmers Home Administration	21,015	21,015	21,015	21,015	21,015	20,625	19,575	19,757	18,700	18,700	18,325	18,325
26 Rural Electrification Administration	17,026	17,040	17,049	16,940	16,944	16,952	16,844	16,847	16,751	16,753	16,772	16,702
27 Other	29,462	27,638	26,352	25,815	24,964	24,230	23,967	23,520	25,573	23,776	22,002	21,714

20. Debt of federal and federally sponsored credit agencies, 1996–2000—Continued

Millions of dollars, end of period

Agency	1997											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Federal and federally sponsored agencies	939,416	927,400	929,809	960,491	974,331	972,731	977,877	980,501	983,599	1,003,177	1,014,907	1,022,609
2 Federal agencies	29,481	29,303	28,989	27,762	28,011	27,646	27,738	27,484	27,392	27,356	27,500	27,792
3 Defense Department ¹	6	6	6	6	6	6	6	6	6	6	6	6
4 Export-Import Bank ^{2,3}	1,437	1,437	1,363	1,357	1,357	1,357	1,326	1,326	1,326	1,295	1,295	552
5 Federal Housing Administration ⁴	144	146	26	31	32	37	43	46	68	68	93	102
6 Government National Mortgage Association certificates of participation ⁵	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
7 Postal Service ⁶	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
8 Tennessee Valley Authority	27,831	27,714	27,594	27,756	28,005	27,640	27,732	27,478	27,386	27,350	27,494	27,786
9 United States Railway Association ⁶	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
10 Federally sponsored agencies ⁷	909,998	898,097	900,820	932,729	946,320	945,085	950,139	953,017	956,207	975,821	987,407	994,817
11 Federal Home Loan Banks	257,055	255,407	266,456	277,880	284,861	290,028	291,931	292,174	295,212	302,310	308,745	313,919
12 Federal Home Loan Mortgage Corporation	163,171	161,532	153,621	162,872	167,407	161,900	161,476	165,690	160,050	172,433	174,900	169,200
13 Federal National Mortgage Association	333,302	332,046	336,174	341,789	344,350	345,462	348,599	348,115	358,003	356,149	361,602	369,774
14 Farm Credit Banks ⁸	67,610	60,075	60,884	60,945	61,384	62,075	61,874	61,091	61,612	61,093	61,093	63,517
15 Student Loan Marketing Association ⁹	48,788	48,707	43,105	48,515	47,620	44,841	45,536	45,211	40,531	43,000	40,321	37,717
16 Financing Corporation ¹⁰	8,170	8,170	8,170	8,170	8,170	8,170	8,170	8,170	8,170	8,170	8,170	8,170
17 Farm Credit Financial Assistance Corporation ¹¹	1,261	1,261	1,261	1,261	1,261	1,261	1,261	1,261	1,261	1,261	1,261	1,261
18 Resolution Funding Corporation ¹²	29,996	29,996	29,996	29,996	29,996	29,996	29,996	29,996	29,996	29,996	29,996	29,996
MEMO												
19 Federal Financing Bank debt¹³	57,635	57,625	53,688	n.a.	51,866	50,962	50,119	48,625	49,944	48,698	32,523	49,090
<i>Lending to federal and federally sponsored agencies</i>												
20 Export-Import Bank ³	1,431	1,431	1,357	1,357	1,357	1,357	1,326	1,326	1,326	1,295	1,295	552
21 Postal Service ⁶	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
22 Student Loan Marketing Association	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
23 Tennessee Valley Authority ..	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
24 United States Railway Association ⁶	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>Other lending¹⁴</i>												
25 Farmers Home Administration	17,875	17,875	16,675	16,675	16,505	15,455	18,700	14,300	13,895	13,530	13,530	13,530
26 Rural Electrification Administration	16,702	16,710	15,696	15,696	15,674	15,679	15,564	15,568	14,917	14,819	14,819	14,898
27 Other	21,627	21,609	21,317	23,919	18,330	18,471	14,529	17,431	19,716	19,054	2,879	20,110

20. Debt of federal and federally sponsored credit agencies, 1996–2000—Continued

Millions of dollars, end of period

Agency	1998											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Federal and federally sponsored agencies	1,032,486	1,038,348	1,059,043	1,048,661	1,044,575	1,061,253	n.a.	1,130,264	1,172,575	1,207,495	1,255,412	1,296,477
2 Federal agencies	27,110	27,101	27,227	27,104	26,995	26,817	26,990	26,668	26,691	26,350	26,315	26,502
3 Defense Department ¹	6	6	6	6	6	6	6	6	6	6	6	6
4 Export–Import Bank ^{2,3}	682	549	549	542	542	1,295	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
5 Federal Housing Administration ⁴	133	79	97	102	108	144	156	155	174	188	205	205
6 Government National Mortgage Association certificates of participation ⁵	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
7 Postal Service ⁶	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
8 Tennessee Valley Authority	27,104	27,095	27,221	27,098	26,989	26,811	26,984	26,507	26,685	26,344	26,309	26,496
9 United States Railway Association ⁶	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
10 Federally sponsored agencies ⁷	1,005,376	1,011,247	1,031,816	1,059,964	1,067,007	1,073,863	1,090,715	1,103,596	1,145,884	1,181,145	1,229,097	1,269,975
11 Federal Home Loan Banks	311,385	312,017	317,967	323,208	322,155	328,514	328,009	334,494	343,188	367,274	373,755	382,131
12 Federal Home Loan Mortgage Corporation	181,948	184,100	193,300	200,800	204,751	200,314	208,800	213,800	232,994	246,708	267,890	287,396
13 Federal National Mortgage Association	370,524	373,574	381,093	395,977	399,489	406,162	415,229	423,188	430,582	431,300	446,377	460,291
14 Farm Credit Banks ⁸	61,317	61,177	62,327	62,799	63,744	64,717	64,528	57,910	64,332	60,720	66,086	63,488
15 Student Loan Marketing Association ⁹	39,375	39,570	36,310	36,256	35,952	33,231	33,270	33,350	33,760	33,981	33,928	35,399
16 Financing Corporation ¹⁰	8,170	8,170	8,170	8,170	8,170	8,170	8,170	8,170	8,170	8,170	8,170	8,170
17 Farm Credit Financial Assistance Corporation ¹¹	1,261	1,261	1,261	1,261	1,261	1,261	1,261	1,261	1,261	1,261	1,261	1,261
18 Resolution Funding Corporation ¹²	29,996	29,996	29,996	29,996	29,996	29,996	29,996	29,996	29,996	29,996	29,996	29,996
MEMO												
19 Federal Financing Bank debt ¹³	48,321	47,341	45,487	44,893	44,223	136,892	42,610	42,396	45,955	44,952	44,824	44,129
<i>Lending to federal and federally sponsored agencies</i>												
20 Export–Import Bank ³	549	549	549	542	542	1,295	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
21 Postal Service ⁶	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
22 Student Loan Marketing Association	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
23 Tennessee Valley Authority	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
24 United States Railway Association ⁶	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>Other lending¹⁴</i>												
25 Farmers Home Administration	13,530	13,160	13,030	12,380	11,955	13,530	10,900	9,756	9,500	9,500	9,500	9,500
26 Rural Electrification Administration	14,841	14,852	14,315	14,203	14,207	14,819	14,126	14,284	14,166	14,191	14,199	14,091
27 Other	19,401	18,780	17,593	17,768	17,519	107,248	17,584	18,356	22,289	21,261	21,125	20,538

20. Debt of federal and federally sponsored credit agencies, 1996–2000—Continued

Millions of dollars, end of period

Agency	1999											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Federal and federally sponsored agencies	1,311,010	1,324,812	1,347,872	1,377,524	1,404,576	1,425,396	1,457,925	1,491,900	1,525,916	n.a.	n.a.	1,616,492
2 Federal agencies	26,355	26,180	26,243	26,100	26,094	26,370	26,204	26,107	26,384	28,218	28,218	26,376
3 Defense Department ¹	6	6	6	6	6	6	6	6	6	6	6	6
4 Export-Import Bank ^{2,3}	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
5 Federal Housing Administration ⁴	70	69	80	84	88	99	105	109	114	126	126	126
6 Government National Mortgage Association certificates of participation ⁵	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
7 Postal Service ⁶	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
8 Tennessee Valley Authority	26,349	26,174	26,237	26,094	26,088	26,364	26,198	26,101	26,378	28,212	28,212	26,370
9 United States Railway Association ⁶	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
10 Federally sponsored agencies ⁷	1,284,655	1,298,632	1,321,629	1,351,424	1,378,482	1,399,026	1,431,721	1,465,793	1,499,532	n.a.	n.a.	1,590,116
11 Federal Home Loan Banks	383,572	383,769	402,364	415,602	421,655	437,109	444,775	458,320	481,639	489,401	502,842	529,005
12 Federal Home Loan Mortgage Corporation	300,927	299,171	299,196	310,387	317,533	314,412	334,575	340,972	341,144	352,487	357,317	360,711
13 Federal National Mortgage Association	461,157	471,300	475,418	478,994	492,913	499,897	502,653	517,200	524,880	527,403	540,364	547,619
14 Farm Credit Banks ⁸	61,292	66,622	66,529	67,527	66,608	67,749	66,922	67,269	67,938	68,338	67,654	68,883
15 Student Loan Marketing Association ⁹	36,385	36,464	36,762	37,660	38,129	37,959	40,843	40,310	41,921	44,224	44,402	41,988
16 Financing Corporation ¹⁰	8,170	8,170	8,170	8,170	8,170	8,170	8,170	8,170	8,170	8,170	8,170	8,170
17 Farm Credit Financial Assistance Corporation ¹¹	1,261	1,261	1,261	1,261	1,261	1,261	1,261	1,261	1,261	1,261	1,261	1,261
18 Resolution Funding Corporation ¹²	29,996	29,996	29,996	29,996	29,996	29,996	29,996	29,996	29,996	29,996	29,996	29,996
MEMO												
19 Federal Financing Bank debt¹³	43,803	43,151	41,454	41,637	41,131	40,585	39,901	39,341	43,116	42,843	42,843	42,152
<i>Lending to federal and federally sponsored agencies</i>												
20 Export-Import Bank ³	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
21 Postal Service ⁶	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
22 Student Loan Marketing Association	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
23 Tennessee Valley Authority	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
24 United States Railway Association ⁶	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>Other lending¹⁴</i>												
25 Farmers Home Administration	9,500	9,090	8,715	8,550	8,275	7,935	7,445	7,270	7,125	6,775	6,775	6,665
26 Rural Electrification Administration	14,101	14,100	13,980	13,999	13,997	13,877	13,944	13,969	13,885	14,025	14,025	14,085
27 Other	20,202	19,961	18,759	19,088	18,859	18,773	18,512	18,102	22,106	22,043	22,043	21,402

20. Debt of federal and federally sponsored credit agencies, 1996–2000—Continued

Millions of dollars, end of period

Agency	2000											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Federal and federally sponsored agencies	1,620,814	1,635,828	1,644,276	n.a.	193,776	1,706,709	1,726,016	1,763,089	1,776,334	n.a.	1,833,155	1,851,632
2 Federal agencies	26,277	26,168	26,231	26,011	26,052	26,669	26,094	25,892	25,993	25,523	25,555	25,666
3 Defense Department ¹	6	6	6	6	6	6	6	6	6	6	6	6
4 Export-Import Bank ^{2,3}	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
5 Federal Housing Administration ⁴	126	155	168	173	184	185	205	210	227	237	239	255
6 Government National Mortgage Association certificates of participation ⁵	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
7 Postal Service ⁶	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
8 Tennessee Valley Authority	26,271	26,162	26,225	26,005	26,046	26,663	26,088	25,886	25,987	25,517	25,549	25,660
9 United States Railway Association ⁵	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
10 Federally sponsored agencies ⁷	1,594,537	1,609,660	1,618,045	1,642,983	1,677,265	1,680,040	1,699,922	1,737,197	1,750,341	1,777,824	1,807,600	1,825,966
11 Federal Home Loan Banks	522,692	527,835	535,284	541,673	557,506	568,438	565,037	572,836	580,579	576,689	580,957	594,404
12 Federal Home Loan Mortgage Corporation	372,586	380,660	378,006	388,261	392,555	384,286	399,370	412,656	406,936	422,960	429,617	426,899
13 Federal National Mortgage Association	544,360	547,100	557,543	561,700	571,800	578,500	579,448	595,117	607,000	615,463	633,100	642,700
14 Farm Credit Banks ⁸	69,082	69,147	67,154	69,036	70,036	69,541	69,757	70,139	71,055	71,345	71,667	74,181
15 Student Loan Marketing Association ⁹	43,762	42,723	38,089	40,119	43,144	37,263	44,223	44,113	42,423	48,988	50,016	45,375
16 Financing Corporation ¹⁰	8,170	8,170	8,170	8,170	8,170	8,170	8,170	8,170	8,170	8,170	8,170	8,170
17 Farm Credit Financial Assistance Corporation ¹¹	1,261	1,261	1,261	1,261	1,261	1,261	1,261	1,261	1,261	1,261	1,261	1,261
18 Resolution Funding Corporation ¹²	29,996	29,996	29,996	29,996	29,996	29,996	29,996	29,996	29,996	29,996	29,996	29,996
MEMO												
19 Federal Financing Bank debt¹³	40,753	40,182	39,306	38,700	39,102	38,513	38,143	38,040	42,837	41,280	40,170	40,575
<i>Lending to federal and federally sponsored agencies</i>												
20 Export-Import Bank ³	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
21 Postal Service ⁶	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
22 Student Loan Marketing Association	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
23 Tennessee Valley Authority ..	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
24 United States Railway Association ⁶	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>Other lending¹⁴</i>												
25 Farmers Home Administration	6,565	6,515	6,350	6,240	6,140	6,040	5,760	5,660	5,540	5,540	5,320	5,275
26 Rural Electrification Administration	13,958	14,016	13,152	13,167	13,221	13,121	13,165	13,238	12,989	12,891	13,023	13,126
27 Other	20,230	19,651	19,804	19,293	19,741	19,352	19,218	19,142	24,308	22,849	21,827	22,174

21. New security issues of tax-exempt state and local governments, 1996-2000

Millions of dollars

Type of issue or issuer, or use	1996												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 All issues, new and refunding¹	171,222	11,858	12,234	15,759	13,624	15,736	17,481	11,643	12,493	11,693	16,750	14,520	17,431
<i>By type of issue</i>													
2 General obligation	60,409	6,079	5,240	4,920	5,138	5,526	6,707	4,345	4,074	3,024	5,467	5,134	4,755
3 Revenue	110,813	5,779	6,994	10,839	8,486	10,210	10,774	7,298	8,419	8,669	11,283	9,386	12,676
<i>By type of issuer</i>													
4 State	13,651	1,630	712	910	818	2,803	1,074	671	376	874	1,769	1,351	663
5 Special district or statutory authority ²	113,228	7,329	8,169	10,478	10,026	10,386	10,700	7,241	8,433	8,137	10,923	9,091	12,315
6 Municipality, county, or township	44,343	2,899	3,353	4,371	2,780	2,547	5,707	3,731	3,684	2,682	4,058	4,078	4,453
7 Issues for new capital	112,298	6,230	6,149	10,491	9,476	9,342	13,998	8,602	7,093	7,837	12,113	8,656	12,311
<i>By use of proceeds</i>													
8 Education	26,851	1,995	1,912	1,895	2,189	2,910	3,356	2,206	2,337	1,522	2,693	1,530	2,306
9 Transportation	12,324	573	376	1,281	965	871	1,399	580	622	850	2,907	1,164	736
10 Utilities and conservation	9,791	469	243	960	576	1,302	839	716	417	720	1,441	1,102	1,006
11 Social welfare	24,583	955	978	2,702	1,723	1,600	3,114	2,222	2,348	2,100	1,573	1,974	3,294
12 Industrial aid	6,287	255	480	690	647	301	708	396	274	439	556	460	1,081
13 Other purposes	32,462	1,983	2,160	2,963	3,376	2,358	4,582	2,482	1,095	2,206	2,943	2,426	3,888
1997													
1 All issues, new and refunding¹	214,694	11,316	13,200	14,645	16,094	16,405	22,901	17,787	17,400	21,499	21,898	20,207	21,342
<i>By type of issue</i>													
2 General obligation	69,934	4,160	4,287	5,491	6,224	5,741	6,145	7,679	5,062	3,590	7,837	5,713	8,005
3 Revenue	134,989	6,180	7,765	8,210	9,517	9,706	13,231	9,061	11,518	17,909	14,061	14,494	13,337
<i>By type of issuer</i>													
4 State	18,237	728	713	4,037	1,126	1,219	1,197	1,984	1,352	1,278	2,392	509	1,702
5 Special district or statutory authority ²	134,919	6,306	8,341	7,206	11,124	9,666	13,810	10,715	10,480	14,890	13,195	13,586	15,600
6 Municipality, county, or township	70,558	3,306	2,998	2,458	3,491	4,562	4,369	4,041	4,803	16,592	13,920	5,920	4,098
7 Issues for new capital	135,519	6,703	9,534	9,709	11,823	10,858	17,533	10,195	9,560	10,158	12,981	12,979	13,487
<i>By use of proceeds</i>													
8 Education	31,860	1,974	1,924	2,330	3,264	2,844	3,498	2,701	2,781	1,943	2,647	2,973	2,981
9 Transportation	13,951	808	639	393	1,873	1,225	638	666	1,276	2,654	1,215	1,420	1,144
10 Utilities and conservation	12,219	749	901	954	425	1,608	1,615	1,182	576	907	1,402	1,217	683
11 Social welfare	27,794	1,265	1,281	2,644	1,929	1,291	4,438	1,789	1,481	2,305	2,341	4,090	2,940
12 Industrial aid	6,667	231	481	317	765	462	637	334	799	441	729	574	897
13 Other purposes	35,095	1,079	3,183	2,098	3,220	3,077	3,710	2,607	2,024	1,908	4,642	2,705	4,842
1998													
1 All issues, new and refunding¹	262,342	16,770	21,306	27,859	20,271	22,862	29,665	22,599	20,344	17,526	19,528	19,325	24,288
<i>By type of issue</i>													
2 General obligation	87,015	5,608	9,893	9,597	8,154	4,827	10,135	6,515	5,812	5,619	6,791	5,433	8,632
3 Revenue	175,327	11,162	11,413	18,261	12,117	18,035	19,530	16,084	14,532	11,907	12,737	13,892	15,656
<i>By type of issuer</i>													
4 State	23,506	1,268	2,420	2,375	3,548	1,146	2,809	1,972	1,483	1,280	1,865	778	2,561
5 Special district or statutory authority ²	178,421	11,794	14,228	19,629	12,504	16,865	18,099	16,244	14,233	12,490	12,924	13,473	15,937
6 Municipality, county, or township	60,173	3,708	4,658	5,859	4,219	4,851	7,220	5,673	4,628	3,756	4,739	5,073	5,790
7 Issues for new capital	160,568	9,695	12,538	15,134	12,616	15,281	19,341	15,895	11,258	9,106	12,736	12,452	14,517
<i>By use of proceeds</i>													
8 Education	36,904	2,338	3,525	4,297	4,080	2,819	4,911	2,733	2,435	2,041	2,605	2,353	2,766
9 Transportation	19,926	1,521	1,760	771	1,089	1,043	2,962	3,677	1,982	918	1,598	806	1,800
10 Utilities and conservation	21,037	598	687	1,866	749	5,971	2,368	795	1,179	831	2,785	2,225	984
11 Social welfare	n.a.	1,540	2,903	3,104	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
12 Industrial aid	8,594	448	581	1,236	678	576	563	1,002	709	315	471	638	1,376
13 Other purposes	42,450	3,251	3,082	3,860	3,255	2,482	5,279	4,674	2,764	2,726	3,359	3,242	4,477

22. New security issues of U.S. corporations, 1996-2000

Millions of dollars

Type of issue, offering, or issuer	1996												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 All issues ¹	773,110	55,675	70,513	66,835	59,515	80,174	77,292	44,195	50,853	65,320	73,457	66,682	62,598
2 Bonds ²	651,104	50,755	61,307	58,742	45,784	65,256	63,545	36,018	44,962	58,421	60,085	53,006	53,222
<i>By type of offering</i>													
3 Sold in the United States	567,671	41,481	54,324	51,953	40,025	56,188	54,913	30,131	38,882	49,203	52,442	47,385	50,746
4 Sold abroad	83,433	9,274	6,984	6,790	5,759	9,069	8,632	5,887	6,081	9,218	7,643	5,621	2,477
<i>MEMO</i>													
5 Private placements, domestic	43,688	2,552	2,306	3,953	9,733	2,885	3,635	3,099	1,314	2,888	1,671	2,078	7,574
<i>By industry group</i>													
6 Nonfinancial	167,904	13,934	15,049	15,999	9,590	17,768	18,271	10,619	9,928	10,607	19,727	13,579	12,833
7 Financial	483,200	36,821	46,258	42,744	36,194	47,488	45,273	25,399	35,034	47,815	40,358	39,427	40,390
8 Stocks ³	157,006	7,837	12,123	11,010	16,648	17,835	16,664	11,094	8,808	9,816	16,289	16,593	12,293
<i>By type of offering</i>													
9 Public	122,006	4,920	9,206	8,093	13,731	14,918	13,747	8,177	5,891	6,899	13,372	13,676	9,376
10 Private placement ⁴	35,000	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917
<i>By industry group</i>													
11 Nonfinancial	80,460	3,496	5,869	6,963	9,182	9,811	11,645	6,299	3,821	4,275	8,427	6,457	4,215
12 Financial	41,546	1,424	3,337	1,130	4,549	5,107	2,102	1,878	2,070	2,624	4,945	7,219	5,161
1997													
1 All issues ¹	929,256	66,139	61,360	73,995	52,215	64,643	104,236	84,162	64,744	113,278	89,042	76,486	78,956
2 Bonds ²	811,376	52,846	52,917	65,968	45,694	56,108	92,119	74,127	59,107	102,877	75,077	64,070	70,466
<i>By type of offering</i>													
3 Sold in the United States	708,188	44,268	43,182	57,222	37,819	47,964	80,459	62,655	53,371	87,936	63,878	60,496	68,937
4 Sold abroad	103,188	8,577	9,735	8,746	7,875	8,144	11,660	11,471	5,736	14,941	11,199	3,574	1,530
<i>MEMO</i>													
5 Private placements, domestic	54,990	2,003	3,792	3,334	4,343	3,234	5,534	2,834	6,451	5,577	5,145	4,514	8,231
<i>By industry group</i>													
6 Nonfinancial	222,603	13,337	15,032	15,355	14,570	17,693	21,039	28,731	18,064	20,314	28,822	13,932	15,714
7 Financial	588,773	39,508	37,885	50,613	31,124	38,415	71,080	45,396	41,043	82,563	46,256	50,139	54,753
8 Stocks ³	161,380	16,918	12,068	11,652	10,146	12,160	15,742	13,660	9,262	14,026	17,590	16,041	12,115
<i>By type of offering</i>													
9 Public	117,880	13,293	8,443	8,027	6,521	8,535	12,117	10,035	5,637	10,401	13,965	12,416	8,490
10 Private placement ⁴	43,500	3,625	3,625	3,625	3,625	3,625	3,625	3,625	3,625	3,625	3,625	3,625	3,625
<i>By industry group</i>													
11 Nonfinancial	60,386	4,956	5,849	4,040	2,733	4,106	6,263	6,022	3,237	6,383	6,897	6,861	3,039
12 Financial	57,494	8,337	2,594	3,987	3,788	4,429	5,854	4,013	2,400	4,018	7,068	5,555	5,451
1998													
1 All issues ¹	1,128,491	91,027	93,202	125,902	96,808	92,861	133,785	84,499	57,276	88,764	70,287	111,762	82,317
2 Bonds ²	1,001,736	83,360	82,020	106,641	84,338	78,161	116,674	74,727	53,551	84,124	61,632	102,860	73,647
<i>By type of offering</i>													
3 Sold in the United States	923,771	72,809	75,076	98,695	75,461	72,414	109,311	68,460	49,751	81,507	54,795	95,106	70,386
4 Sold abroad	77,965	10,551	6,943	7,946	8,878	5,748	7,363	6,267	3,800	2,618	6,837	7,754	3,261
<i>MEMO</i>													
5 Private placements, domestic	37,844	1,922	2,168	2,979	3,046	2,559	7,747	1,729	2,391	4,122	2,428	2,878	3,874
<i>By industry group</i>													
6 Nonfinancial	307,711	32,065	30,896	31,412	35,196	26,812	29,980	23,109	15,943	10,738	14,426	32,124	25,008
7 Financial	694,025	51,295	51,124	75,229	49,142	51,349	86,694	51,618	37,608	73,386	47,206	70,736	48,639
8 Stocks ³	182,055	12,275	15,790	23,869	17,078	19,308	21,719	14,380	8,333	9,248	13,263	13,510	13,278
<i>By type of offering</i>													
9 Public	126,755	7,667	11,182	19,261	12,470	14,700	17,111	9,772	3,725	4,640	8,655	8,902	8,670
10 Private placement ⁴	55,300	4,608	4,608	4,608	4,608	4,608	4,608	4,608	4,608	4,608	4,608	4,608	4,608
<i>By industry group</i>													
11 Nonfinancial	74,113	1,761	5,737	10,746	5,551	9,271	10,248	6,390	2,560	2,266	5,879	6,145	7,559
12 Financial	52,642	5,906	5,445	8,515	6,919	5,429	6,863	3,382	1,165	2,374	2,776	2,757	1,111

23. Open-end investment companies, net sales and assets, 1996–2000

Millions of dollars

Item ¹	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1996												
1 Sales of own shares ²	88,701	75,837	79,406	85,515	81,111	67,663	74,379	69,975	69,295	78,291	76,084	88,339
2 Redemptions of own shares ..	55,970	51,784	56,553	59,229	55,953	53,618	69,740	52,244	50,125	65,426	57,608	74,462
3 Net sales ³	32,731	24,054	22,853	26,286	25,158	14,046	4,639	17,731	19,169	12,865	18,476	13,877
4 Assets ⁴	2,133,142	2,171,673	2,202,005	2,282,503	2,345,386	2,352,060	2,285,011	2,354,579	2,462,209	2,505,226	2,639,901	2,624,463
5 Cash ⁵	151,341	143,681	142,032	148,052	144,824	143,475	147,702	154,192	155,775	150,725	144,841	138,559
6 Other	1,981,801	2,027,991	2,059,974	2,134,450	2,200,562	2,208,584	2,137,310	2,200,387	2,306,434	2,354,502	2,495,060	2,485,904
1997												
1 Sales of own shares ²	114,133	89,008	83,391	94,002	89,602	89,403	111,089	98,496	101,503	115,343	94,478	110,452
2 Redemptions of own shares ..	81,897	69,031	75,344	76,709	66,844	70,914	80,303	77,637	72,279	91,654	66,135	89,982
3 Net sales ³	32,235	19,977	8,047	17,293	22,758	18,489	30,786	20,859	29,224	23,689	28,343	20,471
4 Assets ⁴	2,738,414	2,758,501	2,686,387	2,768,477	2,936,646	3,051,401	3,262,060	3,182,253	3,368,362	3,284,252	3,356,347	3,409,315
5 Cash ⁵	151,741	152,545	159,675	177,021	180,997	174,222	172,853	173,299	178,786	179,909	186,582	174,154
6 Other	2,586,674	2,605,957	2,526,712	2,591,456	2,755,649	2,877,180	3,089,207	3,008,954	3,189,576	3,104,343	3,169,765	3,235,161
1998												
1 Sales of own shares ²	119,488	114,219	128,348	128,828	113,593	122,288	134,801	111,587	118,478	116,471	112,627	140,700
2 Redemptions of own shares ..	92,621	81,688	97,248	97,087	84,421	97,899	107,368	118,812	107,049	108,838	89,702	134,289
3 Net sales ³	26,867	32,532	31,100	31,741	29,172	24,389	27,433	-7,225	11,429	7,633	22,925	6,412
4 Assets ⁴	3,459,354	3,675,392	3,843,971	3,909,932	3,882,061	3,986,952	3,957,093	3,479,401	3,625,841	3,804,591	4,002,089	4,173,531
5 Cash ⁵	183,648	180,415	174,058	170,045	171,425	199,135	195,966	194,435	211,253	210,026	207,422	191,393
6 Other	3,275,706	3,494,977	3,669,913	3,739,887	3,710,636	3,787,817	3,761,127	3,284,967	3,414,588	3,594,565	3,794,667	3,982,138
1999												
1 Sales of own shares ²	161,889	132,199	164,290	166,324	140,422	138,502	140,926	132,991	132,226	140,738	155,490	185,898
2 Redemptions of own shares ..	135,713	128,125	146,479	139,035	127,800	117,953	128,173	125,908	126,207	124,052	143,688	178,855
3 Net sales ³	26,176	4,074	17,811	27,288	12,622	20,550	12,754	7,084	6,019	16,686	11,801	7,042
4 Assets ⁴	4,298,071	4,180,115	4,328,150	4,505,237	4,442,880	4,650,385	4,585,131	4,548,784	4,498,964	4,705,746	4,874,733	5,233,191
5 Cash ⁵	203,470	198,134	198,741	211,243	211,580	214,779	209,061	209,349	209,709	225,762	214,751	219,189
6 Other	4,094,601	3,981,982	4,129,409	4,293,994	4,231,300	4,435,607	4,376,070	4,339,435	4,289,255	4,479,985	4,659,982	5,014,002
2000												
1 Sales of own shares ²	226,251	237,861	269,118	202,248	172,718	181,866	166,815	179,890	159,809	169,071	143,412	170,255
2 Redemptions of own shares ..	204,380	197,423	243,194	176,671	162,984	161,462	151,717	159,027	147,644	153,067	138,791	160,918
3 Net sales ³	21,871	40,438	25,924	25,577	9,735	20,404	15,098	20,864	12,166	16,004	4,621	9,337
4 Assets ⁴	5,114,482	5,375,874	5,606,254	5,391,187	5,232,319	5,458,914	5,392,308	5,745,264	5,550,176	5,442,937	4,993,008	5,123,747
5 Cash ⁵	222,729	231,480	221,623	254,819	260,426	259,241	258,472	261,967	280,192	302,682	300,133	277,386
6 Other	4,891,753	5,144,394	5,384,630	5,136,368	4,971,892	5,199,673	5,133,836	5,483,298	5,269,984	5,140,255	4,692,875	4,846,361

24. Domestic finance companies: Assets and liabilities, 1996-2000

Billions of dollars, end of period, not seasonally adjusted

Account	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
	1996				1997				1998			
ASSETS												
1 Accounts receivable, gross ²	613.7	626.7	628.7	638.3	649.9	654.1	663.6	667.0	671.5	687.0	698.9	742.1
2 Consumer	235.9	240.6	246.0	248.1	254.2	261.4	262.4	266.3	262.7	270.0	274.0	280.0
3 Business	303.5	305.7	299.0	304.7	308.0	302.1	307.5	304.1	309.1	315.7	313.5	340.9
4 Real estate	74.3	80.4	83.7	85.5	87.7	90.5	93.6	96.5	99.7	101.3	111.4	121.2
5 LESS: Reserves for unearned income	58.9	57.2	55.2	56.5	52.7	59.0	56.9	55.5	55.3	57.3	56.9	62.7
6 Reserves for losses	12.8	12.7	12.9	13.2	13.0	13.5	13.0	13.3	13.5	13.8	13.8	14.7
7 Accounts receivable, net	542.0	556.7	560.6	568.5	584.2	581.6	593.6	598.2	602.6	616.0	628.2	664.7
8 All other	255.0	258.7	269.5	291.6	291.9	309.9	293.1	317.2	335.2	343.9	318.9	335.8
9 Total assets	796.9	815.4	830.1	860.1	876.1	891.5	886.7	915.3	937.8	959.8	947.0	1,000.5
LIABILITIES AND CAPITAL												
10 Bank loans	15.4	17.7	18.3	19.7	18.5	18.9	20.5	24.2	22.2	22.4	25.1	26.5
11 Commercial paper	168.2	169.6	173.3	178.0	185.9	194.5	190.5	202.6	212.9	227.4	228.6	233.3
<i>Debt</i>												
12 Owed to parent	50.5	56.3	55.0	54.6	52.3	48.3	47.0	47.1	44.0	37.0	32.1	34.3
13 Not elsewhere classified	307.5	319.0	324.4	336.8	330.9	354.0	333.3	341.5	353.1	367.3	358.0	365.6
14 All other liabilities	165.6	163.2	165.7	176.5	192.1	174.9	194.9	195.3	199.8	197.1	194.4	216.0
15 Capital, surplus, and undivided profits	89.7	89.7	93.3	94.6	96.4	100.9	100.5	104.5	105.8	108.7	108.9	124.7
16 Total liabilities and capital	796.9	815.4	830.1	860.1	876.1	891.5	886.7	915.3	937.8	959.8	947.0	1,000.5
					1999				2000			
ASSETS												
1 Accounts receivable, gross ²	761.8	785.6	806.5	845.4	883.2	921.5	939.9	958.6				
2 Consumer	281.4	290.6	293.8	304.4	311.4	321.8	331.5	327.9				
3 Business	354.3	363.1	370.6	395.1	422.7	441.9	443.0	458.4				
4 Real estate	126.1	131.9	142.1	145.8	149.1	157.7	165.4	172.3				
5 LESS: Reserves for unearned income	59.3	60.3	61.5	61.4	62.4	66.1	68.3	69.7				
6 Reserves for losses	14.3	14.4	14.7	14.7	15.2	15.7	15.6	16.7				
7 Accounts receivable, net	688.1	710.8	730.3	769.3	805.6	839.6	856.1	872.2				
8 All other	363.1	373.6	369.5	406.6	413.8	419.4	442.3	461.5				
9 Total assets	1,051.2	1,084.4	1,099.8	1,175.9	1,219.4	1,259.0	1,298.4	1,333.7				
LIABILITIES AND CAPITAL												
10 Bank loans	25.0	25.4	27.3	35.4	28.8	32.8	35.7	35.9				
11 Commercial paper	224.9	233.2	207.7	230.4	233.0	224.3	218.8	238.8				
<i>Debt</i>												
12 Owed to parent	32.5	30.0	47.4	87.8	107.2	95.1	100.0	102.5				
13 Not elsewhere classified	394.7	413.7	428.6	429.9	446.6	483.7	507.3	502.2				
14 All other liabilities	234.0	240.9	230.5	237.8	264.4	277.5	288.1	301.8				
15 Capital, surplus, and undivided profits	140.0	141.2	158.3	154.5	139.4	145.7	148.5	152.5				
16 Total liabilities and capital	1,051.2	1,084.4	1,099.8	1,175.9	1,219.4	1,259.0	1,298.4	1,333.7				

25. Domestic finance companies: Owned and managed receivables, 1996-2000

Billions of dollars, amounts outstanding, end of period

Type of credit ¹	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1996											
SEASONALLY ADJUSTED												
1 Total	687.5	692.5	693.7	699.2	703.7	744.7	749.1	755.3	755.6	758.5	762.2	765.8
2 Consumer	285.3	288.5	290.0	292.0	296.5	302.6	306.2	308.3	309.8	309.5	310.7	312.9
3 Real estate	74.1	73.9	74.3	75.0	74.9	103.8	104.6	108.0	109.6	110.5	111.2	114.8
4 Business	328.0	330.1	329.5	332.2	332.3	338.3	338.3	339.0	336.2	338.5	340.3	338.2
NOT SEASONALLY ADJUSTED												
5 Total	687.8	691.6	695.7	700.1	703.8	749.1	743.8	750.6	752.3	757.2	763.0	773.1
6 Consumer	285.5	286.1	287.7	289.7	295.4	303.9	307.1	309.1	310.6	310.0	311.9	315.9
7 Motor vehicle loans	82.0	84.1	84.3	86.5	87.4	86.3	88.3	87.9	89.7	89.4	89.3	88.8
8 Motor vehicle leases	81.6	82.2	83.4	85.0	86.6	86.7	88.2	89.1	90.2	91.9	92.4	93.2
9 Revolving ²	28.7	28.9	29.1	29.3	29.5	29.7	29.9	29.0	29.2	29.3	29.4	32.0
10 Other ³	41.4	40.9	39.1	38.6	39.1	37.8	38.0	38.6	37.0	34.4	34.4	34.2
Securitized assets ⁴												
11 Motor vehicle loans	33.1	31.3	32.8	31.0	32.9	36.7	35.8	37.2	36.2	35.8	35.3	36.8
12 Motor vehicle leases	3.4	3.4	3.3	3.3	4.1	7.6	7.5	7.5	7.4	8.1	8.8	8.7
13 Revolving	n.a.	n.a.	n.a.	n.a.	n.a.	.0	.0	.0	.0	.0	.0	.0
14 Other	15.2	15.4	15.7	16.1	15.8	19.1	19.3	19.7	21.0	21.2	22.4	22.3
Real estate												
15 One- to four-family	74.1	73.9	74.3	75.0	74.9	103.8	104.6	108.0	109.6	110.5	111.2	114.8
16 Other	n.a.	n.a.	n.a.	n.a.	n.a.	47.3	49.1	51.7	51.8	53.5	53.9	55.0
Securitized real estate assets ⁴												
17 One- to four-family	n.a.	n.a.	n.a.	n.a.	n.a.	33.1	32.4	32.4	31.8	31.4	31.2	30.6
18 Other	n.a.	n.a.	n.a.	n.a.	n.a.	23.4	23.1	23.5	25.6	25.1	25.8	28.9
19 Other	n.a.	n.a.	n.a.	n.a.	n.a.	.0	.0	.4	.4	.4	.4	.4
20 Business	328.2	331.6	333.8	335.4	333.5	341.3	332.1	333.5	332.0	336.7	340.0	342.4
21 Motor vehicles	64.5	64.2	65.2	64.1	62.5	65.1	59.7	61.8	63.9	64.2	65.2	65.5
22 Retail loans	22.2	22.8	23.3	24.1	23.2	25.0	24.6	24.6	24.4	24.4	23.5	23.3
23 Wholesale loans ⁵	34.4	33.6	34.1	32.3	31.6	32.3	27.1	28.7	30.9	31.2	32.9	33.0
24 Leases	7.9	7.8	7.7	7.7	7.7	7.8	8.0	8.5	8.6	8.6	8.8	9.1
25 Equipment	187.0	187.4	188.4	189.8	189.6	196.0	193.6	192.4	189.8	188.4	190.4	192.9
26 Loans	57.6	57.0	57.3	57.0	56.7	58.2	55.9	53.8	54.8	57.9	59.7	61.6
27 Leases	129.4	130.5	131.1	132.8	132.9	137.9	137.7	138.5	135.0	130.5	130.7	131.2
28 Other business receivables ⁶	47.7	48.8	50.0	49.4	48.0	44.6	44.6	46.2	45.3	48.8	48.0	46.3
Securitized assets ⁴												
29 Motor vehicles	20.1	22.3	21.4	22.8	24.2	24.2	23.2	22.1	22.0	21.9	22.9	24.0
30 Retail loans	1.7	1.6	1.6	1.5	1.9	1.9	1.8	1.7	1.6	1.5	2.8	2.7
31 Wholesale loans	18.3	20.7	19.8	21.4	22.3	22.2	21.4	20.3	20.3	20.4	20.0	21.3
32 Leases	n.a.	n.a.	n.a.	n.a.	n.a.	.1	.0	.0	.0	.0	.0	.0
33 Equipment	8.1	7.7	7.6	8.0	8.0	8.9	8.6	8.6	8.5	11.0	11.1	11.3
34 Loans	5.3	5.1	5.0	5.4	5.4	4.9	4.6	4.6	4.5	4.2	4.6	4.7
35 Leases	2.8	2.6	2.6	2.6	2.6	4.1	4.0	4.1	4.1	6.7	6.4	6.6
36 Other business receivables ⁶ .....	.9	1.1	1.2	1.2	1.2	2.5	2.5	2.5	2.5	2.4	2.4	2.4

25. Domestic finance companies: Owned and managed receivables, 1996-2000—Continued

Billions of dollars, amounts outstanding, end of period

Type of credit ¹	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1997											
SEASONALLY ADJUSTED												
1 Total	771.4	771.2	779.4	783.0	784.7	791.2	796.6	803.8	807.9	811.4	815.9	821.1
2 Consumer	316.8	319.5	322.7	328.1	329.1	331.8	333.1	334.2	336.3	338.2	339.6	344.1
3 Real estate	116.1	116.7	119.9	121.7	123.3	125.8	128.1	130.1	127.8	129.2	129.8	129.7
4 Business	338.5	335.1	336.8	333.2	332.3	333.6	335.4	339.5	343.8	344.0	346.4	347.2
NOT SEASONALLY ADJUSTED												
5 Total	771.6	770.4	781.0	783.1	784.7	795.7	791.8	799.6	804.5	810.1	817.0	828.7
6 Consumer	316.7	316.7	319.9	325.3	328.0	333.6	334.5	335.1	337.3	338.7	341.0	347.3
7 Motor vehicle loans	89.2	89.8	88.9	86.7	88.9	91.1	92.8	93.3	93.7	92.4	92.5	93.3
8 Motor vehicle leases	94.4	95.1	96.6	97.8	98.6	99.8	100.7	99.9	97.8	97.6	98.3	98.8
9 Revolving ²	31.6	31.5	33.3	34.2	34.2	33.8	32.3	32.3	33.6	33.3	33.3	37.0
10 Other ³	35.5	35.3	35.5	35.9	36.4	36.7	36.7	37.4	37.4	37.9	38.3	37.3
Securitized assets ⁴												
11 Motor vehicle loans	35.0	34.2	34.5	38.3	36.8	37.8	38.1	38.3	39.7	42.6	42.5	44.3
12 Motor vehicle leases	8.6	8.5	8.4	9.4	9.3	9.2	9.0	8.9	10.0	9.9	11.0	10.8
13 Revolving .....	.3	.5	1.2	1.6	1.9	3.5	3.4	3.3	4.2	4.1	4.1	5.1
14 Other	22.0	21.8	21.6	21.3	21.9	21.7	21.4	21.7	20.9	20.8	21.1	20.8
15 Real estate	116.1	116.7	119.9	121.7	123.3	125.8	128.1	130.1	127.8	129.2	129.8	129.7
16 One- to four-family	56.5	57.6	57.6	59.7	60.1	60.2	63.2	65.8	63.7	66.1	67.5	67.5
17 Other	30.3	30.2	30.1	30.3	30.3	30.3	30.2	30.1	29.9	29.3	29.1	29.0
Securitized real estate assets ⁴												
18 One- to four-family	28.9	28.5	31.8	31.3	32.5	35.0	34.4	33.9	34.0	33.5	33.0	33.0
19 Other .....	.3	.3	.4	.3	.3	.3	.3	.3	.3	.3	.2	.2
20 Business	338.8	337.0	341.3	336.1	333.4	336.3	329.2	334.4	339.4	342.2	346.2	351.7
21 Motor vehicles	66.5	68.8	71.4	69.0	67.4	67.5	60.1	61.4	63.4	56.8	57.4	58.7
22 Retail loans	22.8	22.7	22.5	21.7	21.2	21.7	20.7	21.3	21.7	21.9	21.4	20.4
23 Wholesale loans ⁵	34.5	36.9	39.6	37.9	36.7	36.3	29.9	30.4	31.8	25.0	25.9	27.8
24 Leases	9.2	9.2	9.3	9.4	9.5	9.5	9.5	9.7	9.8	9.9	10.1	10.5
25 Equipment	189.6	188.2	189.2	186.6	184.4	184.9	187.0	190.3	194.1	193.2	193.4	198.0
26 Loans	58.1	56.8	57.6	56.8	55.6	56.1	55.5	55.4	56.3	55.0	54.5	56.8
27 Leases	131.5	131.4	131.5	129.9	128.8	128.8	131.5	134.9	137.8	138.2	138.8	141.2
28 Other business receivables ⁶ ..	46.3	46.7	47.5	47.6	48.1	49.8	49.2	50.2	50.0	51.5	50.6	47.5
Securitized assets ⁴												
29 Motor vehicles	23.3	20.7	20.5	20.3	21.1	21.3	19.9	19.8	19.6	28.4	32.4	33.0
30 Retail loans	2.6	2.4	2.2	2.1	2.6	2.5	2.4	2.3	2.2	2.1	2.5	2.4
31 Wholesale loans	20.7	18.3	18.2	18.2	18.5	18.7	17.4	17.5	17.4	26.3	29.8	30.5
32 Leases .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
33 Equipment	10.7	10.3	10.3	9.9	9.9	10.4	10.6	10.3	9.6	9.7	9.9	10.7
34 Loans	4.5	4.2	4.0	3.8	4.0	3.9	4.2	4.1	3.6	3.8	4.1	4.2
35 Leases	6.2	6.0	6.3	6.2	5.9	6.5	6.4	6.2	6.0	5.8	5.8	6.5
36 Other business receivables ⁶ ..	2.4	2.4	2.5	2.6	2.5	2.5	2.5	2.4	2.6	2.7	2.6	4.0

25. Domestic finance companies: Owned and managed receivables, 1996-2000—Continued

Billions of dollars, amounts outstanding, end of period

Type of credit ¹	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1998											
SEASONALLY ADJUSTED												
1 Total	822.7	830.9	829.3	837.5	842.8	842.8	851.1	858.1	865.1	873.9	879.7	904.4
2 Consumer	343.3	344.6	346.5	348.9	348.3	352.3	355.9	359.2	364.2	366.9	368.4	369.1
3 Real estate	131.0	133.3	131.7	132.5	135.2	132.4	137.2	140.5	141.8	145.7	148.2	150.3
4 Business	348.4	353.0	351.1	356.2	359.3	358.1	358.0	358.5	359.2	361.4	363.1	385.0
NOT SEASONALLY ADJUSTED												
5 Total	822.8	830.1	830.8	837.2	842.6	847.3	846.5	853.9	861.7	872.6	881.0	912.7
6 Consumer	342.9	341.7	343.2	345.7	347.2	354.4	357.8	360.2	365.3	367.3	369.8	372.5
7 Motor vehicle loans	94.0	91.6	94.1	98.2	97.5	98.3	100.4	104.3	105.5	107.4	109.0	113.5
8 Motor vehicle leases	96.6	96.9	97.5	98.3	98.5	99.7	100.1	99.8	97.8	97.7	97.6	96.6
9 Revolving ²	35.9	35.1	34.7	34.6	34.6	33.8	33.1	33.2	31.7	33.2	32.8	31.9
10 Other ³	37.6	37.3	36.4	36.9	37.2	38.3	39.0	38.9	38.9	39.1	39.3	37.9
Securitized assets ⁴												
11 Motor vehicle loans	42.8	45.3	45.0	42.8	45.7	49.3	50.2	49.2	51.8	51.6	53.4	54.8
12 Motor vehicle leases	10.7	10.6	10.5	10.4	10.8	10.9	10.8	10.7	14.2	14.4	14.2	12.7
13 Revolving	4.9	4.7	5.0	4.8	3.1	3.9	4.1	4.3	5.0	3.9	3.6	5.5
14 Other	20.5	20.2	19.9	19.8	19.8	20.3	20.1	19.8	20.3	20.1	19.9	19.6
Real estate												
15 One- to four-family	131.0	133.3	131.7	132.5	135.2	132.4	137.2	140.5	141.8	145.7	148.2	150.3
16 Other	68.9	71.7	71.5	72.9	76.1	73.8	77.8	81.0	81.2	85.5	87.8	90.0
17 Securitized real estate assets ⁴	29.2	29.1	28.2	28.2	28.2	27.6	28.6	28.8	30.2	30.3	30.8	31.2
18 One- to four-family	32.8	32.3	31.8	31.2	30.7	30.9	30.6	30.7	30.2	29.8	29.4	29.0
19 Other .....	.2	.2	.2	.2	.2	.1	.1	.1	.1	.1	.1	.1
20 Business	348.8	355.1	355.9	359.0	360.2	360.5	351.5	353.2	354.6	359.6	363.1	389.9
21 Motor vehicles	56.7	59.4	62.1	62.2	62.9	61.8	54.3	55.5	58.1	60.9	63.0	64.8
22 Retail loans	20.6	20.7	21.3	22.0	22.6	22.3	22.0	22.1	22.2	22.3	21.0	19.5
23 Wholesale loans ⁵	25.7	28.2	30.3	29.6	29.5	28.2	21.1	22.1	24.2	27.0	30.4	32.8
24 Leases	10.4	10.5	10.5	10.7	10.7	11.4	11.3	11.3	11.7	11.6	11.6	12.5
25 Equipment	198.0	198.1	199.6	200.6	201.8	205.0	204.6	203.5	201.9	202.4	202.6	212.2
26 Loans	56.3	55.7	57.0	57.6	58.1	59.7	58.9	59.4	55.8	55.4	56.3	59.2
27 Leases	141.7	142.4	142.6	143.0	143.7	145.3	145.7	144.0	146.1	147.0	146.2	153.0
28 Other business receivables ⁶ ..	48.3	51.6	47.4	49.6	49.7	48.9	49.5	51.8	53.5	54.0	54.5	63.9
Securitized assets ⁴												
29 Motor vehicles	31.5	31.2	32.1	31.6	31.0	29.1	26.3	25.9	24.5	25.0	25.8	29.2
30 Retail loans	2.3	2.2	2.0	1.9	1.9	2.3	2.2	2.1	2.0	1.9	2.4	2.6
31 Wholesale loans	29.2	29.0	30.0	29.6	29.2	26.7	24.1	23.8	22.5	23.2	23.4	24.7
32 Leases .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	1.9
33 Equipment	10.4	10.8	10.5	10.3	10.2	10.5	11.5	11.4	11.3	12.0	11.8	13.0
34 Loans	3.9	4.3	4.2	4.1	4.0	4.1	5.1	4.9	4.9	5.6	5.4	6.6
35 Leases	6.5	6.5	6.3	6.2	6.2	6.4	6.4	6.4	6.4	6.4	6.4	6.4
36 Other business receivables ⁶ ..	4.0	4.0	4.2	4.7	4.7	5.3	5.4	5.2	5.3	5.2	5.3	6.8

25. Domestic finance companies: Owned and managed receivables, 1996-2000—Continued

Billions of dollars, amounts outstanding, end of period

Type of credit ¹	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1999											
SEASONALLY ADJUSTED												
1 Total	917.5	927.3	935.7	945.4	958.1	963.5	980.2	994.2	1,002.0	1,010.7	1,013.7	1,027.0
2 Consumer	373.2	377.9	380.8	382.2	387.6	390.0	394.1	400.1	403.8	406.4	408.2	409.0
3 Real estate	155.1	155.6	154.3	158.5	160.6	159.6	163.0	166.0	168.8	169.6	171.7	174.0
4 Business	389.2	393.8	400.7	404.7	409.8	413.9	423.0	428.1	429.4	434.7	433.8	444.0
NOT SEASONALLY ADJUSTED												
5 Total	917.5	926.6	937.6	945.1	957.8	968.4	974.7	989.2	997.8	1,009.1	1,015.3	1,036.4
6 Consumer	372.7	374.8	377.0	378.7	386.4	392.3	396.4	401.3	405.1	406.9	409.6	412.7
7 Motor vehicle loans	113.6	116.1	116.1	118.6	117.3	121.1	121.4	125.9	123.0	124.1	125.8	129.2
8 Motor vehicle leases	97.3	98.0	97.6	98.5	99.2	99.6	101.1	102.5	102.4	102.8	103.6	102.9
9 Revolving ²	31.6	30.9	30.5	30.5	30.4	31.5	31.9	32.0	29.4	30.1	29.0	32.5
10 Other ³	37.0	37.6	37.3	37.4	37.7	38.3	37.9	37.7	39.0	38.8	39.8	39.8
Securitized assets ⁴												
11 Motor vehicle loans	56.0	54.9	59.1	57.9	65.9	65.5	68.4	68.1	75.8	76.3	76.6	73.1
12 Motor vehicle leases	12.5	12.3	12.0	11.8	11.6	11.3	11.1	10.8	10.6	10.3	10.0	9.7
13 Revolving	5.4	5.5	5.3	4.9	4.6	4.9	5.0	5.0	5.9	5.8	6.3	6.7
14 Other	19.3	19.5	19.2	18.9	19.7	20.0	19.6	19.3	19.0	18.7	18.5	18.8
Real estate												
15 One- to four-family	155.1	155.6	154.3	158.5	160.6	159.6	163.0	166.0	168.8	169.6	171.7	174.0
16 Other	94.8	95.5	93.3	97.9	100.3	97.7	101.2	104.0	106.2	106.8	108.9	108.2
17 Securitized real estate assets ⁴	31.6	31.8	32.7	32.8	32.7	34.2	34.4	34.9	35.8	36.4	36.7	37.6
18 One- to four-family	28.6	28.3	28.0	27.6	27.4	27.5	27.2	26.8	26.5	26.2	25.9	28.0
19 Other .....	.1	.1	.3	.3	.3	.2	.2	.2	.2	.2	.2	.2
20 Business	389.7	396.2	406.2	407.9	410.8	416.5	415.3	421.9	423.9	432.6	433.9	449.6
21 Motor vehicles	64.1	66.8	69.2	70.3	68.2	66.3	62.0	61.7	63.0	66.7	67.5	69.4
22 Retail loans	19.5	19.7	20.4	20.9	21.5	20.6	21.0	22.3	23.3	23.4	21.8	21.1
23 Wholesale loans ⁵	31.9	34.4	36.1	36.6	33.9	32.7	27.9	26.8	26.8	30.4	32.7	34.8
24 Leases	12.7	12.7	12.7	12.8	12.8	13.0	13.1	12.6	12.9	12.9	13.0	13.6
25 Equipment	211.7	214.0	216.0	216.3	217.3	221.6	221.5	223.4	220.8	226.0	224.2	238.7
26 Loans	58.8	60.3	61.3	62.0	61.9	63.8	63.8	64.2	59.6	63.2	61.1	64.5
27 Leases	152.8	153.7	154.7	154.3	155.3	157.8	157.8	159.2	161.2	162.8	163.1	174.2
28 Other business receivables ⁶ ..	66.2	66.9	69.0	70.0	71.9	75.3	81.8	85.0	86.8	89.0	89.9	87.0
Securitized assets ⁴												
29 Motor vehicles	28.2	28.8	31.0	30.5	32.0	32.1	28.4	30.4	31.0	28.8	30.6	31.5
30 Retail loans	2.5	2.4	2.4	2.4	2.2	2.9	2.8	2.7	2.6	2.5	3.0	2.9
31 Wholesale loans	23.8	24.6	26.6	26.2	27.8	27.2	23.5	25.7	26.4	24.3	25.6	26.4
32 Leases	1.9	1.9	1.9	1.9	1.9	2.0	2.0	2.0	2.0	2.0	2.0	2.1
33 Equipment	12.7	12.9	12.8	12.5	13.2	13.3	13.8	13.5	14.6	14.3	14.0	14.6
34 Loans	6.3	6.2	6.1	5.8	6.5	6.7	7.1	6.9	7.7	7.6	7.4	7.9
35 Leases	6.4	6.7	6.7	6.6	6.6	6.6	6.7	6.6	6.9	6.8	6.6	6.7
36 Other business receivables ⁶ ..	6.8	6.8	8.2	8.3	8.3	8.0	7.9	7.8	7.7	7.7	7.7	8.4

25. Domestic finance companies: Owned and managed receivables, 1996-2000—Continued

Billions of dollars, amounts outstanding, end of period

Type of credit ¹	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	2000											
SEASONALLY ADJUSTED												
1 Total	1,054.0	1,060.6	1,077.1	1,098.9	1,111.8	1,114.0	1,129.9	1,136.8	1,151.7	1,171.4	1,175.3	1,181.3
2 Consumer	416.0	420.1	421.6	425.8	427.9	429.2	435.7	443.0	449.1	461.4	464.6	464.0
3 Real estate	177.1	177.4	177.7	181.7	185.8	185.3	190.3	193.2	193.8	198.1	200.9	198.9
4 Business	460.8	463.0	477.8	491.4	498.0	499.5	503.9	500.6	508.7	511.9	509.8	518.4
NOT SEASONALLY ADJUSTED												
5 Total	1,053.9	1,060.0	1,079.6	1,098.9	1,111.5	1,119.6	1,123.3	1,130.9	1,146.6	1,169.5	1,177.1	1,192.1
6 Consumer	415.4	416.6	417.4	422.0	426.5	431.8	438.2	444.4	450.6	462.0	466.2	468.3
7 Motor vehicle loans	132.5	136.6	136.7	136.9	140.4	143.1	146.7	148.0	148.2	150.6	146.9	141.6
8 Motor vehicle leases	104.0	105.6	106.6	107.9	109.3	109.1	109.7	110.7	109.9	109.6	109.3	108.2
9 Revolving ²	33.0	31.3	29.7	30.1	29.7	31.1	32.2	32.9	33.6	35.3	36.2	37.6
10 Other ³	39.9	39.7	38.3	38.6	39.4	38.4	39.4	40.3	39.8	39.9	40.0	40.7
Securitized assets ⁴												
11 Motor vehicle loans	71.5	69.6	72.9	75.9	75.4	77.4	77.6	79.0	81.4	84.3	91.5	97.1
12 Motor vehicle leases	9.5	9.2	8.8	8.5	8.2	7.9	7.6	7.4	7.2	7.0	6.8	6.6
13 Revolving	6.5	6.2	5.8	6.0	6.3	6.6	7.4	8.1	12.8	18.4	18.9	19.6
14 Other	18.5	18.5	18.6	18.1	17.7	18.0	17.6	17.9	17.7	17.0	16.7	17.1
15 Real estate	177.1	177.4	177.7	181.7	185.8	185.3	190.3	193.2	193.8	198.1	200.9	198.9
16 One- to four-family	111.5	112.6	111.8	115.5	119.7	119.4	124.2	126.3	125.2	129.6	132.6	130.6
17 Other	37.7	37.6	37.3	37.9	38.2	38.4	38.8	39.9	40.2	40.8	41.5	41.7
Securitized real estate assets ⁴												
18 One- to four-family	27.7	27.1	28.4	28.1	27.7	27.4	27.1	26.8	26.5	25.7	25.0	24.7
19 Other .....	.2	.2	.2	.2	.2	.2	.2	.2	1.9	1.9	1.9	1.9
20 Business	461.4	465.9	484.5	495.2	499.2	502.5	494.7	493.4	502.2	509.4	510.0	525.0
21 Motor vehicles	69.2	70.6	70.9	74.0	74.9	74.2	71.5	69.1	73.0	74.8	73.2	75.5
22 Retail loans	20.9	21.0	19.4	19.5	19.7	19.9	20.2	20.3	20.6	20.4	18.9	18.3
23 Wholesale loans ⁵	34.6	35.9	38.0	39.0	39.6	38.5	35.6	32.7	35.6	37.6	37.3	39.7
24 Leases	13.7	13.7	13.6	15.6	15.6	15.8	15.8	16.1	16.9	16.8	16.9	17.6
25 Equipment	238.9	241.5	254.5	261.0	265.2	267.7	267.6	268.9	274.1	277.4	276.5	283.5
26 Loans	64.4	65.7	68.1	69.0	69.6	70.7	68.2	67.6	69.6	71.0	69.9	70.2
27 Leases	174.4	175.9	186.4	192.0	195.6	196.9	199.4	201.3	204.5	206.5	206.7	213.3
28 Other business receivables ⁶ ..	91.0	92.5	97.3	98.1	97.1	100.0	96.6	96.6	95.9	95.4	96.2	99.4
Securitized assets ⁴												
29 Motor vehicles	31.5	31.0	31.5	32.3	32.0	31.7	29.8	29.6	31.9	34.2	37.0	37.8
30 Retail loans	2.9	2.8	3.2	3.1	3.0	2.9	2.8	2.7	2.4	2.3	3.1	3.2
31 Wholesale loans	26.5	26.1	25.9	26.8	26.7	26.4	24.6	24.5	27.1	29.5	31.5	32.5
32 Leases	2.1	2.1	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.2
33 Equipment	22.8	22.5	22.0	21.7	21.5	22.3	22.5	22.4	21.4	21.7	21.3	23.1
34 Loans	16.1	15.9	15.4	15.2	15.0	15.8	16.0	15.9	15.1	14.9	14.6	15.5
35 Leases	6.7	6.6	6.5	6.5	6.5	6.4	6.5	6.5	6.4	6.7	6.7	7.6
36 Other business receivables ⁶ ..	8.1	7.7	8.3	8.0	8.4	6.6	6.8	6.8	5.8	5.8	5.8	5.6

26. Markets for conventional mortgages on new homes, 1996-2000

Millions of dollars except as noted

Item	1996												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Terms and yields in primary and secondary markets													
PRIMARY MARKETS													
<i>Terms¹</i>													
1 Purchase price (thousands of dollars) ..	182.4	179.2	181.7	184.5	175.2	179.5	180.1	194.0	184.8	187.1	183.9	188.1	170.8
2 Amount of loan (thousands of dollars) ..	139.2	135.8	143.2	141.5	133.2	137.6	139.4	144.2	141.1	141.7	139.0	143.3	129.9
3 Loan-to-price ratio (percent)	78.2	77.3	80.3	77.8	78.4	79.3	78.7	76.2	77.7	77.2	77.7	78.0	79.3
4 Maturity (years)	27.2	27.7	27.8	26.4	27.1	27.2	25.8	26.7	27.2	27.7	27.4	27.4	27.5
5 Fees and charges (percent of loan amount) ²	1.21	1.07	1.24	1.30	1.17	1.16	1.31	1.25	1.38	1.28	1.11	1.19	1.01
<i>Yield (percent per year)</i>													
6 Contract rate ¹	7.56	7.15	7.00	7.25	7.57	7.61	7.75	7.80	7.85	7.77	7.76	7.60	7.63
7 Effective rate ^{1,3}	7.77	7.32	7.20	7.49	7.76	7.80	8.05	8.01	8.08	7.98	7.95	7.80	7.79
8 Contract rate (HUD series) ⁴	8.03	7.23	7.56	7.97	8.22	8.34	8.37	8.28	8.45	8.23	8.01	7.73	7.91
SECONDARY MARKETS													
<i>Yield (percent per year)</i>													
9 FHA mortgages (section 203) ⁵	8.19	7.11	7.57	8.09	8.52	8.57	8.55	8.56	8.58	8.56	8.00	8.14	8.06
10 GNMA securities ⁶	7.48	6.71	6.85	7.40	7.63	7.81	7.91	7.84	7.68	7.85	7.53	7.19	7.33
Activity in secondary markets													
FEDERAL NATIONAL MORTGAGE ASSOCIATION													
<i>Mortgage holdings (end of period)</i>													
11 Total	287,052	255,619	257,970	262,014	263,809	267,330	270,042	272,458	275,133	278,003	279,544	283,835	287,052
12 FHA/VA insured	30,592	28,622	28,502	28,744	29,132	30,442	30,936	30,830	30,803	30,840	30,815	30,744	30,592
13 Conventional	256,460	226,997	229,468	233,270	234,677	236,888	239,106	241,628	244,330	247,163	248,729	253,091	256,460
14 Mortgage transactions purchased (during period)	68,618	4,810	5,371	7,681	5,339	6,720	5,421	5,345	5,360	5,353	4,235	6,805	6,178
<i>Mortgage commitments (during period)</i>													
15 Issued ⁷	65,859	5,750	7,013	6,293	5,599	5,228	5,280	5,036	5,673	4,264	5,199	6,533	3,991
16 To sell ⁸	130	3	0	29	0	13	0	0	0	53	0	4	28
FEDERAL HOME LOAN MORTGAGE CORPORATION													
17 Total	137,755	111,143	114,793	117,420	119,520	121,058	123,806	125,574	127,345	129,426	132,259	135,270	137,755
18 FHA/VA insured	220	226	223	220	216	212	209	205	201	197	227	223	220
19 Conventional	137,535	110,917	114,570	117,200	119,304	120,846	123,597	125,369	127,144	129,229	132,032	135,047	137,535
<i>Mortgage transactions (end of period)⁸</i>													
20 Purchases	125,103	12,124	10,580	11,821	12,358	12,253	10,129	9,803	9,577	8,442	9,362	8,900	9,754
21 Sales	119,702	11,624	9,733	11,384	11,958	11,904	9,969	9,496	8,994	8,167	8,797	8,456	9,220
22 Mortgage commitments contracted (during period) ⁹	128,995	12,765	10,378	14,520	13,009	11,075	11,164	10,626	8,992	9,315	8,214	9,032	9,905

26. Markets for conventional mortgages on new homes, 1996-2000—Continued

Millions of dollars except as noted

Item	1997												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Terms and yields in primary and secondary markets													
PRIMARY MARKETS													
<i>Terms¹</i>													
1 Purchase price (thousands of dollars) ..	180.1	172.4	166.6	169.2	172.5	177.6	181.4	181.4	191.2	190.6	183.4	184.0	190.7
2 Amount of loan (thousands of dollars) .	140.3	133.6	130.9	132.1	134.8	137.7	140.6	142.7	148.2	147.0	142.4	143.5	149.8
3 Loan-to-price ratio (percent)	80.4	79.7	80.9	80.8	81.1	80.0	79.9	81.2	79.8	79.3	80.1	80.8	81.0
4 Maturity (years)	28.2	27.9	28.2	28.0	27.8	28.2	28.0	28.7	28.2	28.3	28.1	28.6	28.2
5 Fees and charges (percent of loan amount) ²	1.02	1.02	1.03	.99	1.04	1.00	1.04	1.05	1.06	1.12	.94	.95	.96
<i>Yield (percent per year)</i>													
6 Contract rate ¹	7.57	7.65	7.61	7.72	7.86	7.85	7.79	7.62	7.42	7.43	7.39	7.26	7.25
7 Effective rate ^{1,3}	7.73	7.81	7.78	7.88	8.03	8.01	7.95	7.78	7.59	7.61	7.54	7.40	7.40
8 Contract rate (HUD series) ⁴	7.76	7.94	7.94	8.25	8.19	8.08	7.82	7.62	7.67	7.51	7.48	7.38	7.25
SECONDARY MARKETS													
<i>Yield (percent per year)</i>													
9 FHA mortgages (section 203) ⁵	7.89	8.06	8.08	8.55	8.56	8.05	8.02	7.61	8.02	7.52	7.53	7.51	7.17
10 GNMA securities ⁶	7.26	7.51	7.37	7.69	7.80	7.59	7.37	7.04	7.16	7.10	6.90	6.84	6.74
Activity in secondary markets													
FEDERAL NATIONAL MORTGAGE ASSOCIATION													
<i>Mortgage holdings (end of period)</i>													
11 Total	316,678	288,504	288,951	292,115	295,804	297,023	297,471	300,439	304,528	307,256	310,421	314,627	316,678
12 FHA/VA insured	31,925	30,352	30,119	30,100	30,839	31,437	31,198	31,065	31,193	31,847	32,080	31,878	31,925
13 Conventional	284,753	258,152	258,832	262,015	264,965	265,586	266,273	269,374	273,335	275,409	278,341	282,749	284,753
14 Mortgage transactions purchased (during period)	70,465	4,128	3,029	5,839	6,683	4,148	3,594	6,417	7,606	6,544	7,619	8,166	6,692
<i>Mortgage commitments (during period)</i>													
15 Issued ⁷	69,965	4,384	4,407	8,299	3,898	1,704	6,196	6,956	5,960	7,573	9,190	5,123	6,275
16 To sell ⁸	1,298	71	0	1	0	23	115	75	219	215	300	139	140
FEDERAL HOME LOAN MORTGAGE CORPORATION													
17 Total	164,421	138,935	139,925	144,558	147,190	148,698	149,250	151,582	155,169	157,165	159,801	160,974	164,421
18 FHA/VA insured	177	216	213	208	205	202	198	194	190	186	183	180	177
19 Conventional	164,244	138,719	139,712	144,350	146,985	148,496	149,052	151,388	154,979	156,979	159,618	160,794	164,244
<i>Mortgage transactions (end of period)⁶</i>													
20 Purchases	117,401	9,328	8,023	7,146	8,614	7,932	8,617	8,265	9,808	10,362	12,175	11,152	15,979
21 Sales	114,258	9,204	10,271	6,796	8,269	7,596	8,321	7,756	9,187	9,727	11,712	10,832	14,587
22 Mortgage commitments contracted (during period) ⁹	120,089	9,022	7,537	7,595	9,746	7,408	9,099	9,054	9,913	10,877	11,986	12,047	15,805

26. Markets for conventional mortgages on new homes, 1996-2000—Continued

Millions of dollars except as noted

Item	1998												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Terms and yields in primary and secondary markets													
PRIMARY MARKETS													
<i>Terms¹</i>													
1 Purchase price (thousands of dollars) ..	195.2	184.1	195.3	191.7	189.5	195.6	193.7	208.7	191.5	192.7	201.4	192.1	206.0
2 Amount of loan (thousands of dollars) ..	151.1	142.3	148.5	149.5	147.1	150.2	151.0	160.1	150.4	150.8	155.8	148.1	159.0
3 Loan-to-price ratio (percent)	80.0	80.5	78.6	81.0	80.4	79.1	81.0	78.7	81.3	80.9	79.8	79.5	79.4
4 Maturity (years)	28.4	28.5	28.0	28.3	28.4	28.3	28.3	28.5	28.6	28.7	28.6	28.3	28.7
5 Fees and charges (percent of loan amount) ² .....	.89	.91	.99	.95	.87	.85	.85	.90	.87	.85	.86	.76	.98
<i>Yield (percent per year)</i>													
6 Contract rate ¹	6.95	7.13	7.09	7.03	7.05	7.05	7.03	6.99	6.95	6.85	6.72	6.68	6.80
7 Effective rate ^{1,3}	7.08	7.27	7.24	7.17	7.19	7.18	7.16	7.13	7.09	6.98	6.85	6.80	6.94
8 Contract rate (HUD series) ⁴	7.00	7.16	7.22	7.16	7.20	7.11	7.08	7.05	6.86	6.64	6.86	6.84	6.83
SECONDARY MARKETS													
<i>Yield (percent per year)</i>													
9 FHA mortgages (section 203) ⁵	7.04	7.08	7.06	7.09	7.37	7.07	7.07	7.05	7.03	6.53	7.07	7.02	7.06
10 GNMA securities ⁶	6.43	6.56	6.63	6.66	6.63	6.63	6.54	6.48	6.42	6.05	6.10	6.25	6.18
Activity in secondary markets													
FEDERAL NATIONAL MORTGAGE ASSOCIATION													
<i>Mortgage holdings (end of period)</i>													
11 Total	414,515	320,062	322,957	327,025	333,571	343,922	349,249	359,827	366,890	375,665	386,452	399,804	414,515
12 FHA/VA insured	33,770	31,621	31,650	31,965	32,734	32,771	32,896	33,036	32,929	32,903	32,814	33,420	33,770
13 Conventional	380,745	288,441	291,307	295,060	300,837	311,151	316,353	326,791	333,961	342,762	353,638	366,384	380,745
14 Mortgage transactions purchased (during period)	188,448	7,647	8,630	12,095	14,668	17,423	11,916	17,326	14,316	15,681	18,967	23,557	26,222
<i>Mortgage commitments (during period)</i>													
15 Issued ⁷	193,795	12,199	10,587	14,057	17,556	10,612	16,921	13,217	17,016	16,282	30,551	17,994	16,803
16 To sell ⁸	1,880	60	0	92	0	0	0	419	233	249	393	0	434
FEDERAL HOME LOAN MORTGAGE CORPORATION													
17 Total	255,010	169,142	175,770	185,928	189,471	192,603	196,634	202,582	206,856	216,521	231,458	242,270	255,010
18 FHA/VA insured	785	173	170	166	162	158	422	456	489	569	569	602	785
19 Conventional	254,225	168,969	175,600	185,762	189,309	192,445	196,212	202,126	206,367	215,952	230,889	241,668	254,225
<i>Mortgage transactions (end of period)⁶</i>													
20 Purchases	267,402	13,120	13,610	21,011	25,132	23,743	22,394	22,605	21,507	25,366	20,629	23,986	34,299
21 Sales	250,565	12,702	12,481	19,085	24,479	23,338	21,133	22,263	20,634	24,294	19,472	22,660	28,024
22 Mortgage commitments contracted (during period) ⁹	281,899	15,638	17,397	23,060	24,468	26,100	20,008	23,528	24,694	23,375	25,025	28,903	29,703

26. Markets for conventional mortgages on new homes, 1996–2000—Continued

Millions of dollars except as noted

Item	1999												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Terms and yields in primary and secondary markets													
PRIMARY MARKETS													
<i>Terms¹</i>													
1 Purchase price (thousands of dollars) ..	210.7	202.3	204.1	211.0	209.4	207.5	211.0	207.6	213.8	210.3	214.4	220.8	216.3
2 Amount of loan (thousands of dollars) ..	161.7	153.3	155.4	162.9	162.4	161.6	162.0	158.2	163.1	161.8	165.1	167.0	167.2
3 Loan-to-price ratio (percent)	78.7	78.0	78.2	79.4	79.5	79.8	79.0	78.6	78.3	78.8	79.0	77.4	78.6
4 Maturity (years)	28.8	28.4	28.7	28.8	28.9	28.7	28.6	28.5	28.5	29.1	29.1	29.0	29.0
5 Fees and charges (percent of loan amount) ² .....	.77	1.01	.92	.82	.77	.69	.72	.83	.68	.64	.71	.73	.71
<i>Yield (percent per year)</i>													
6 Contract rate ¹	6.94	6.81	6.78	6.74	6.74	6.78	6.92	7.16	6.99	6.99	7.06	7.13	7.18
7 Effective rate ^{1,3}	7.06	6.96	6.92	6.86	6.85	6.89	7.03	7.29	7.09	7.09	7.17	7.24	7.28
8 Contract rate (HUD series) ⁴	7.45	6.80	7.02	7.03	6.93	7.17	7.59	7.75	7.87	7.76	7.77	7.79	7.95
SECONDARY MARKETS													
<i>Yield (percent per year)</i>													
9 FHA mortgages (section 203) ⁵	7.74	7.08	7.10	7.07	7.08	7.58	8.13	8.00	8.10	8.05	8.02	8.06	8.55
10 GNMA securities ⁶	7.03	6.18	6.42	6.58	6.50	6.79	7.21	7.28	7.53	7.42	7.52	7.37	7.58
Activity in secondary markets													
FEDERAL NATIONAL MORTGAGE ASSOCIATION													
<i>Mortgage holdings (end of period)</i>													
11 Total	523,941	418,323	431,836	440,139	446,025	464,530	473,315	480,651	495,302	504,938	509,990	518,337	523,941
12 FHA/VA insured	55,318	33,483	34,000	34,870	36,158	38,938	41,143	44,132	47,846	49,456	50,639	52,632	55,318
13 Conventional	468,623	384,840	397,836	405,269	409,867	425,592	432,172	436,519	447,456	455,482	459,351	465,705	468,623
14 Mortgage transactions purchased (during period)	195,210	14,005	22,029	16,923	14,225	25,640	15,934	14,004	21,094	15,200	10,057	14,683	11,416
<i>Mortgage commitments (during period)</i>													
15 Issued ⁷	187,948	20,754	26,509	16,891	20,192	12,517	19,507	12,966	18,153	7,998	10,480	12,050	9,931
16 To sell ⁸	5,900	0	0	266	75	178	351	260	478	609	1,710	381	1,592
FEDERAL HOME LOAN MORTGAGE CORPORATION													
17 Total	324,443	257,062	262,921	277,624	284,006	285,881	299,184	300,093	306,214	315,968	318,682	323,027	324,443
18 FHA/VA insured	1,836	387	755	754	1,613	1,610	1,726	1,735	1,708	1,689	1,744	1,848	1,836
19 Conventional	322,607	256,675	262,166	276,870	282,393	284,271	297,458	298,358	304,506	314,279	316,938	321,179	322,607
<i>Mortgage transactions (end of period)⁸</i>													
20 Purchases	239,793	27,680	25,225	29,921	26,473	22,503	21,950	17,602	18,674	15,238	13,323	11,869	9,335
21 Sales	233,031	31,430	24,231	28,740	25,464	21,972	20,349	16,835	17,468	14,153	12,671	11,129	8,589
22 Mortgage commitments contracted (during period) ⁹	228,432	23,900	24,829	32,546	24,050	20,052	21,610	14,988	18,951	14,608	10,810	10,501	11,587

26. Markets for conventional mortgages on new homes, 1996–2000—Continued

Millions of dollars except as noted

Item	2000												
	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Terms and yields in primary and secondary markets													
PRIMARY MARKETS													
<i>Terms¹</i>													
1 Purchase price (thousands of dollars) ..	234.5	223.7	216.9	226.0	224.2	232.2	238.6	235.8	237.0	241.9	240.2	247.2	250.0
2 Amount of loan (thousands of dollars) ..	177.0	169.9	165.6	170.7	170.2	176.3	178.3	178.3	179.7	182.5	180.4	184.2	187.3
3 Loan-to-price ratio (percent)	77.4	77.9	78.4	77.7	77.9	78.0	76.9	77.7	77.7	77.1	77.2	76.2	76.5
4 Maturity (years)	29.2	29.1	29.1	29.0	29.1	29.2	29.2	29.3	29.3	29.2	29.2	29.2	29.1
5 Fees and charges (percent of loan amount) ² .....	.70	.75	.71	.68	.68	.71	.69	.66	.68	.70	.69	.69	.73
<i>Yield (percent per year)</i>													
6 Contract rate ¹	7.41	7.34	7.43	7.49	7.52	7.44	7.40	7.41	7.44	7.41	7.43	7.36	7.29
7 Effective rate ^{1,3}	7.52	7.45	7.54	7.60	7.63	7.55	7.50	7.51	7.54	7.52	7.53	7.47	7.40
8 Contract rate (HUD series) ⁴	n.a.	8.21	8.20	8.19	8.29	8.26	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
SECONDARY MARKETS													
<i>Yield (percent per year)</i>													
9 FHA mortgages (section 203) ⁵	n.a.	8.56	8.53	8.35	8.33	8.58	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
10 GNMA securities ⁶	7.57	7.84	7.96	7.79	7.64	8.06	7.69	7.59	7.44	7.43	7.30	7.22	6.83
Activity in secondary markets													
FEDERAL NATIONAL MORTGAGE ASSOCIATION													
<i>Mortgage holdings (end of period)</i>													
11 Total	610,122	527,977	535,096	538,751	539,181	545,803	552,166	561,045	568,187	574,087	586,756	598,951	610,122
12 FHA/VA insured	61,539	57,369	58,294	58,451	58,899	59,140	59,703	60,397	60,150	59,961	60,329	60,694	61,539
13 Conventional	548,583	470,608	476,802	480,300	480,282	486,663	492,463	500,648	508,037	514,126	526,427	538,257	548,583
14 Mortgage transactions purchased (during period)	154,231	9,035	11,484	8,801	6,257	12,872	12,842	15,128	13,352	11,501	18,444	17,322	17,193
<i>Mortgage commitments (during period)</i>													
15 Issued ⁷	163,689	9,130	9,811	10,051	12,524	10,450	11,825	16,660	14,253	16,143	17,435	15,287	20,120
16 To sell ⁸	11,786	1,287	612	1,954	1,340	1,594	1,254	436	236	693	268	676	1,436
FEDERAL HOME LOAN MORTGAGE CORPORATION													
17 Total	385,693	325,914	328,598	336,338	339,207	347,370	350,836	354,020	357,002	361,624	365,198	372,819	385,693
18 FHA/VA insured	3,332	1,806	1,719	2,521	1,987	3,116	2,892	2,858	2,903	3,517	3,530	3,321	3,332
19 Conventional	382,361	324,108	326,879	333,817	337,220	344,254	347,944	351,162	354,099	358,107	361,668	369,498	382,361
<i>Mortgage transactions (end of period)⁶</i>													
20 Purchases	174,043	12,942	6,747	9,323	8,393	15,741	12,271	10,912	16,056	21,748	16,195	19,402	24,313
21 Sales	166,901	12,764	6,424	8,569	8,077	15,261	11,806	10,539	15,558	21,189	15,614	18,823	22,277
22 Mortgage commitments contracted (during period) ⁹	169,231	8,341	7,156	10,122	8,750	13,807	13,596	10,803	17,468	19,481	17,915	20,012	21,780

27. Mortgage debt outstanding, 1996–2000

Millions of dollars, end of period

Type of holder and property	1996				1997			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 All holders	4,640,019	4,717,970	4,791,869	4,864,958	4,924,596	5,006,700	5,126,695	5,203,854
<i>By type of property</i>								
2 One- to four-family residences	3,560,316	3,593,576	3,663,323	3,719,945	3,768,033	3,826,979	3,926,191	3,975,197
3 Multifamily residences	272,999	279,645	282,318	288,698	288,435	292,659	295,152	301,700
4 Nonfarm, nonresidential	721,541	758,223	759,289	769,181	780,559	798,360	815,771	836,657
5 Farm	85,163	86,527	86,939	87,134	87,569	88,702	89,580	90,300
<i>By type of holder</i>								
6 Major financial institutions	1,913,150	1,934,209	1,959,409	1,981,886	1,993,436	2,033,216	2,064,342	2,084,000
7 Commercial banks ¹	1,097,597	1,109,932	1,123,239	1,145,389	1,160,136	1,196,461	1,227,131	1,245,334
8 One- to four-family	650,458	656,007	664,159	677,614	688,805	715,226	734,297	745,777
9 Multifamily	43,406	44,114	45,174	45,451	46,444	48,059	48,146	50,705
10 Nonfarm, nonresidential	379,801	385,248	389,092	397,440	399,646	407,113	417,887	421,865
11 Farm	23,933	24,562	24,815	24,883	25,242	26,063	26,801	26,987
12 Savings institutions ²	602,595	611,501	627,810	628,335	626,381	629,062	631,444	631,826
13 One- to four-family	489,634	498,044	513,620	513,712	513,393	516,521	519,564	520,782
14 Multifamily	60,551	60,674	61,303	61,570	60,645	60,070	60,348	59,540
15 Nonfarm, nonresidential	52,107	52,469	52,567	52,723	52,007	52,132	51,187	51,150
16 Farm	302	315	320	331	336	338	346	354
17 Life insurance companies	212,958	212,776	208,360	208,162	206,919	207,693	205,767	206,840
18 One- to four-family	8,447	8,004	7,411	6,977	6,999	7,089	7,086	7,187
19 Multifamily	29,172	29,607	28,776	30,750	30,057	30,685	30,999	30,402
20 Nonfarm, nonresidential	165,514	165,172	162,215	160,315	159,699	159,613	157,368	158,779
21 Farm	9,825	9,993	9,958	10,120	10,164	10,306	10,314	10,472
22 Federal and related agencies	301,423	300,722	297,271	295,192	289,266	286,771	285,145	286,194
23 Government National Mortgage Association	2	2	2	2	6	7	7	8
24 One- to four-family	2	2	2	2	6	7	7	8
25 Multifamily	0	0	0	0	0	0	0	0
26 Farmers Home Administration ³	41,594	41,547	41,575	41,596	41,485	41,400	41,332	41,195
27 One- to four-family	17,518	17,396	17,374	17,303	17,175	17,239	17,458	17,253
28 Multifamily	11,636	11,645	11,652	11,685	11,692	11,706	11,713	11,720
29 Nonfarm, nonresidential	6,365	6,552	6,681	6,841	6,969	7,135	7,246	7,370
30 Farm	6,075	5,954	5,869	5,768	5,649	5,321	4,916	4,852
31 Federal Housing and Veterans' Administrations	8,439	8,052	6,627	6,244	4,330	4,200	3,452	3,811
32 One- to four-family	4,228	3,861	3,190	3,524	2,335	2,299	1,437	1,767
33 Multifamily	4,211	4,191	3,438	2,719	1,995	1,900	2,015	2,044
34 Resolution Trust Corporation	0	0	0	0	0	0	0	0
35 One- to four-family	0	0	0	0	0	0	0	0
36 Multifamily	0	0	0	0	0	0	0	0
37 Nonfarm, nonresidential	0	0	0	0	0	0	0	0
38 Farm	0	0	0	0	0	0	0	0
39 Federal Deposit Insurance Corporation	5,553	5,016	4,025	2,431	2,217	1,816	1,476	724
40 One- to four-family	839	840	675	365	359	294	239	117
41 Multifamily	1,099	955	766	413	428	350	285	140
42 Nonfarm, nonresidential	3,616	3,221	2,584	1,653	1,430	1,172	952	467
43 Farm	0	0	0	0	0	0	0	0
44 Federal National Mortgage Association	171,735	171,451	169,950	168,813	166,892	164,191	162,203	161,308
45 One- to four-family	156,813	156,706	155,550	155,008	153,697	151,534	150,118	149,831
46 Multifamily	14,922	14,745	14,400	13,805	13,195	12,657	12,085	11,477
47 Federal Land Banks	28,891	29,362	29,579	29,602	29,668	29,963	30,346	30,657
48 One- to four-family	1,700	1,728	1,740	1,742	1,746	1,763	1,786	1,804
49 Farm	0	0	0	0	0	0	0	0
50 Federal Home Loan Mortgage Corporation	45,208	45,292	45,513	46,504	44,668	45,194	46,329	48,454
51 One- to four-family	41,146	41,095	41,149	41,758	39,640	40,092	40,953	42,629
52 Multifamily	4,062	4,197	4,364	4,746	5,028	5,102	5,376	5,825
53 Mortgage pools or trusts ⁴	1,890,488	1,946,237	1,992,555	2,037,552	2,080,331	2,115,352	2,169,039	2,232,848
54 Government National Mortgage Association	475,787	485,316	496,966	506,246	513,368	520,968	529,908	536,879
55 One- to four-family	464,608	473,825	485,021	494,064	500,488	507,648	516,258	523,225
56 Multifamily	11,179	11,491	11,945	12,182	12,880	13,320	13,650	13,654
57 Federal Home Loan Mortgage Corporation	524,327	536,671	545,608	554,260	562,894	567,187	569,920	579,385
58 One- to four-family	521,722	534,238	543,341	551,513	560,369	564,445	567,340	576,846
59 Multifamily	2,605	2,433	2,267	2,747	2,525	2,742	2,580	2,539
60 Federal National Mortgage Association	599,546	621,285	636,362	650,779	663,668	673,931	690,819	709,582
61 One- to four-family	585,527	606,271	619,869	633,209	645,324	654,826	670,677	687,981
62 Multifamily	14,019	15,014	16,493	17,570	18,344	19,105	20,142	21,601
63 Farmers Home Administration ³	10	9	7	3	3	2	2	2
64 One- to four-family	1	1	0	0	0	0	0	0
65 Multifamily	0	0	0	0	0	0	0	0
66 Nonfarm, nonresidential	5	5	4	0	0	0	0	0
67 Farm	4	4	3	3	3	2	2	2
68 Private mortgage conduits	290,818	302,956	313,612	326,264	340,398	353,263	378,389	407,000
69 One- to four-family ⁵	234,381	244,371	252,724	256,172	268,687	276,134	295,884	310,659
70 Multifamily	12,178	12,835	13,969	15,920	15,906	17,151	18,077	20,907
71 Nonfarm, nonresidential	44,259	45,750	46,918	54,172	55,805	59,978	64,428	75,434
72 Farm	0	0	0	0	0	0	0	0
73 Individuals and others ⁶	534,958	536,802	542,634	550,329	561,563	571,362	608,168	600,812
74 One- to four-family	383,292	351,188	357,498	366,983	369,012	371,862	403,087	389,294
75 Multifamily	63,959	67,743	67,771	69,139	69,296	69,812	69,737	71,146
76 Nonfarm, nonresidential	69,875	99,807	99,228	96,037	105,002	111,217	116,703	121,593
77 Farm	17,832	18,064	18,136	18,169	18,253	18,472	18,641	18,779

27. Mortgage debt outstanding, 1996–2000—Continued

Millions of dollars, end of period

Type of holder and property	1998				1999			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 All holders	5,321,123	5,434,272	5,567,654	5,726,058	5,859,934	6,011,218	6,219,383	6,363,297
<i>By type of property</i>								
2 One- to four-family residences	4,067,670	4,150,704	4,256,320	4,365,761	4,458,428	4,572,599	4,703,757	4,800,174
3 Multifamily residences	308,958	316,829	323,580	333,677	345,444	353,504	364,730	376,466
4 Nonfarm, nonresidential	853,164	873,738	893,388	930,113	958,665	985,477	1,049,502	1,083,695
5 Farm	91,331	93,001	94,367	96,506	97,398	99,638	101,395	102,962
<i>By type of holder</i>								
6 Major financial institutions	2,115,595	2,122,910	2,138,455	2,195,869	2,203,325	2,243,599	2,322,617	2,396,265
7 Commercial banks ¹	1,271,969	1,282,819	1,296,845	1,338,273	1,337,841	1,362,534	1,420,081	1,496,844
8 One- to four-family	765,118	770,847	771,123	798,009	782,988	790,943	827,908	880,208
9 Multifamily	51,910	52,398	53,460	54,174	58,098	60,594	64,034	67,666
10 Nonfarm, nonresidential	427,482	431,255	443,575	457,054	467,242	480,461	496,820	517,130
11 Farm	27,459	28,319	28,688	29,035	29,513	30,536	31,320	31,839
12 Savings institutions ²	637,147	632,359	634,251	643,957	646,510	656,518	676,346	668,634
13 One- to four-family	527,257	522,179	525,944	533,895	534,875	544,939	560,597	549,046
14 Multifamily	59,101	58,927	56,717	56,847	56,784	55,042	57,310	59,168
15 Nonfarm, nonresidential	50,420	50,867	51,191	52,798	54,415	56,093	57,980	59,945
16 Farm	369	386	399	417	435	443	459	475
17 Life insurance companies	206,479	207,732	207,359	213,640	218,975	224,548	226,190	230,787
18 One- to four-family	6,979	6,814	6,594	6,590	6,953	7,292	7,432	5,934
19 Multifamily	30,394	30,618	30,565	31,522	31,515	31,800	31,998	32,818
20 Nonfarm, nonresidential	158,493	159,456	159,189	164,004	168,795	173,495	174,571	179,048
21 Farm	10,613	10,844	11,011	11,524	11,712	11,961	12,189	12,987
22 Federal and related agencies	286,965	287,342	287,551	293,602	289,344	289,398	322,396	322,132
23 Government National Mortgage Association	8	8	7	7	6	8	8	7
24 One- to four-family	8	8	7	7	6	8	8	7
25 Multifamily	0	0	0	0	0	0	0	0
26 Farmers Home Administration ³	40,972	40,921	40,907	40,851	40,691	40,766	73,705	73,871
27 One- to four-family	17,160	17,059	17,025	16,895	16,777	16,653	16,583	16,506
28 Multifamily	11,714	11,722	11,736	11,739	11,731	11,735	11,745	11,741
29 Nonfarm, nonresidential	7,369	7,497	7,566	7,705	7,769	7,943	41,068	41,355
30 Farm	4,729	4,644	4,579	4,513	4,413	4,435	4,308	4,268
31 Federal Housing and Veterans' Administrations	3,684	3,621	3,405	3,674	3,538	3,490	3,889	3,712
32 One- to four-family	1,641	1,610	1,550	1,849	1,713	1,623	2,013	1,851
33 Multifamily	2,043	2,011	1,855	1,825	1,825	1,867	1,876	1,861
34 Resolution Trust Corporation	0	0	0	0	0	0	0	0
35 One- to four-family	0	0	0	0	0	0	0	0
36 Multifamily	0	0	0	0	0	0	0	0
37 Nonfarm, nonresidential	0	0	0	0	0	0	0	0
38 Farm	0	0	0	0	0	0	0	0
39 Federal Deposit Insurance Corporation	786	564	482	361	315	189	163	152
40 One- to four-family	127	91	78	58	51	31	26	25
41 Multifamily	152	109	93	70	61	36	31	29
42 Nonfarm, nonresidential	507	364	311	233	203	122	105	98
43 Farm	0	0	0	0	0	0	0	0
44 Federal National Mortgage Association	160,048	159,816	159,104	157,675	157,185	155,637	153,172	151,500
45 One- to four-family	149,254	149,383	149,069	147,594	147,063	145,033	142,982	141,195
46 Multifamily	10,794	10,433	10,035	10,081	10,122	10,604	10,190	10,305
47 Federal Land Banks	31,005	31,352	32,009	32,983	33,128	33,666	34,217	34,187
48 One- to four-family	1,824	1,845	1,883	1,941	1,949	1,981	2,013	2,012
49 Farm	0	0	0	0	0	0	0	0
50 Federal Home Loan Mortgage Corporation	50,364	50,869	51,211	57,085	53,313	54,282	55,695	56,676
51 One- to four-family	44,440	44,597	44,254	49,106	44,140	43,574	44,010	44,321
52 Multifamily	5,924	6,272	6,957	7,979	9,173	10,708	11,685	12,355
53 Mortgage pools or trusts ⁴	2,289,809	2,397,631	2,500,039	2,581,969	2,707,394	2,802,561	2,886,105	2,947,760
54 Government National Mortgage Association	533,108	537,743	541,540	537,446	543,280	553,196	569,038	582,263
55 One- to four-family	519,249	523,400	527,043	522,498	527,886	537,287	552,670	565,189
56 Multifamily	13,859	14,343	14,497	14,948	15,395	15,909	16,368	17,074
57 Federal Home Loan Mortgage Corporation	583,144	609,791	635,726	646,459	687,179	718,085	738,581	749,081
58 One- to four-family	580,715	607,469	633,124	643,465	684,240	714,844	735,088	744,619
59 Multifamily	2,429	2,322	2,602	2,994	2,939	3,241	3,493	4,462
60 Federal National Mortgage Association	730,832	761,359	798,460	834,517	881,815	911,435	938,484	960,883
61 One- to four-family	708,125	737,631	770,979	804,204	849,513	877,863	903,531	924,941
62 Multifamily	22,707	23,728	27,481	30,313	32,302	33,572	34,953	35,942
63 Farmers Home Administration ³	2	2	2	1	1	1	0	0
64 One- to four-family	0	0	0	0	0	0	0	0
65 Multifamily	0	0	0	0	0	0	0	0
66 Nonfarm, nonresidential	0	0	0	0	0	0	0	0
67 Farm	2	2	2	1	1	1	0	0
68 Private mortgage conduits	442,723	488,737	524,311	563,546	595,120	619,844	640,002	655,533
69 One- to four-family ⁵	331,390	356,717	384,656	405,153	423,254	440,557	447,773	455,021
70 Multifamily	24,445	28,931	31,074	33,754	37,079	38,816	40,921	42,226
71 Nonfarm, nonresidential	86,888	103,088	108,581	124,639	134,787	140,471	151,309	158,287
72 Farm	0	0	0	0	0	0	0	0
73 Individuals and others ⁶	628,754	626,388	641,609	654,617	659,870	675,660	688,265	697,140
74 One- to four-family	414,287	410,866	422,573	433,542	435,917	448,732	459,751	467,503
75 Multifamily	73,484	75,011	76,500	77,421	78,354	79,459	79,950	80,588
76 Nonfarm, nonresidential	122,006	121,212	122,974	123,679	125,454	126,892	127,649	127,832
77 Farm	18,977	19,299	19,562	19,974	20,146	20,577	20,915	21,217

27. Mortgage debt outstanding, 1996-2000—Continued

Millions of dollars, end of period

Type of holder and property	2000			
	Q1	Q2	Q3	Q4
1 All holders	6,466,023	6,637,220	6,790,900	6,938,109
<i>By type of property</i>				
2 One- to four-family residences	4,867,914	4,993,038	5,120,042	5,226,585
3 Multifamily residences	384,402	395,650	403,925	414,386
4 Nonfarm, nonresidential	1,109,822	1,142,082	1,158,976	1,188,302
5 Farm	103,885	106,451	107,957	108,836
<i>By type of holder</i>				
6 Major financial institutions	2,458,339	2,550,401	2,606,592	2,620,886
7 Commercial banks ¹	1,548,224	1,615,794	1,650,294	1,661,411
8 One- to four-family	905,270	949,223	968,831	966,502
9 Multifamily	72,509	75,795	77,031	77,821
10 Nonfarm, nonresidential	537,772	557,059	570,513	583,071
11 Farm	32,673	33,717	33,919	34,016
12 Savings institutions ²	680,745	701,992	721,563	723,534
13 One- to four-family	560,018	578,612	595,518	595,053
14 Multifamily	57,790	59,174	60,077	61,094
15 Nonfarm, nonresidential	62,444	63,688	65,437	66,852
16 Farm	493	518	531	535
17 Life insurance companies	229,370	232,615	234,735	235,941
18 One- to four-family	5,570	5,242	4,907	4,903
19 Multifamily	32,655	33,150	33,478	33,681
20 Nonfarm, nonresidential	178,156	180,856	182,646	183,757
21 Farm	12,989	13,367	13,704	13,600
22 Federal and related agencies	322,895	332,568	336,575	343,962
23 Government National Mortgage Association	7	7	6	6
24 One- to four-family	7	7	6	6
25 Multifamily	0	0	0	0
26 Farmers Home Administration ³	72,899	72,896	73,009	73,323
27 One- to four-family	16,456	16,435	16,444	16,372
28 Multifamily	11,732	11,729	11,734	11,733
29 Nonfarm, nonresidential	40,509	40,554	40,665	41,070
30 Farm	4,202	4,179	4,167	4,148
31 Federal Housing and Veterans' Administrations	3,794	3,845	3,395	3,507
32 One- to four-family	1,847	1,832	1,327	1,308
33 Multifamily	1,947	2,013	2,068	2,199
34 Resolution Trust Corporation	0	0	0	0
35 One- to four-family	0	0	0	0
36 Multifamily	0	0	0	0
37 Nonfarm, nonresidential	0	0	0	0
38 Farm	0	0	0	0
39 Federal Deposit Insurance Corporation	98	72	82	45
40 One- to four-family	16	12	13	7
41 Multifamily	19	14	16	9
42 Nonfarm, nonresidential	63	46	53	29
43 Farm	0	0	0	0
44 Federal National Mortgage Association	150,312	153,507	152,815	155,363
45 One- to four-family	139,986	142,478	141,786	144,150
46 Multifamily	10,326	11,029	11,029	11,213
47 Federal Land Banks	34,142	34,830	35,549	36,326
48 One- to four-family	2,009	2,049	2,092	2,137
49 Farm	0	0	0	0
50 Federal Home Loan Mortgage Corporation	57,009	56,972	57,046	59,240
51 One- to four-family	43,384	42,892	42,138	42,871
52 Multifamily	13,625	14,080	14,908	16,369
53 Mortgage pools or trusts ⁴	2,983,365	3,035,546	3,116,180	3,232,338
54 Government National Mortgage Association	589,192	590,708	602,628	611,553
55 One- to four-family	571,506	572,661	584,152	592,624
56 Multifamily	17,686	18,047	18,476	18,929
57 Federal Home Loan Mortgage Corporation	757,106	768,641	790,891	822,310
58 One- to four-family	752,607	763,890	786,007	816,602
59 Multifamily	4,499	4,751	4,884	5,708
60 Federal National Mortgage Association	975,815	995,815	1,020,828	1,057,750
61 One- to four-family	938,898	957,584	981,206	1,016,398
62 Multifamily	36,917	38,231	39,622	41,352
63 Farmers Home Administration ³	0	0	0	0
64 One- to four-family	0	0	0	0
65 Multifamily	0	0	0	0
66 Nonfarm, nonresidential	0	0	0	0
67 Farm	0	0	0	0
68 Private mortgage conduits	661,252	680,382	701,833	740,725
69 One- to four-family ⁵	455,623	464,593	477,899	499,834
70 Multifamily	43,069	44,413	46,142	49,513
71 Nonfarm, nonresidential	162,560	171,376	177,792	191,378
72 Farm	0	0	0	0
73 Individuals and others ⁶	701,424	718,705	731,552	740,923
74 One- to four-family	470,311	485,316	503,266	511,887
75 Multifamily	81,401	82,997	84,237	84,544
76 Nonfarm, nonresidential	128,317	128,503	121,871	122,144
77 Farm	21,395	21,889	22,179	22,348

28. Consumer credit, 1996–2000

Millions of dollars, amounts outstanding, end of period

Holder and type of credit	1996											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Seasonally adjusted											
1 Total	1,103,052	1,114,165	1,123,399	1,132,672	1,141,832	1,151,213	1,161,891	1,168,861	1,171,929	1,174,910	1,182,997	1,185,056
2 Revolving	447,044	453,607	459,706	466,023	471,758	475,329	480,481	483,365	485,382	488,632	494,783	498,931
3 Nonrevolving ¹	656,008	660,558	663,694	666,649	670,075	675,884	681,410	685,496	686,547	686,279	688,214	686,125
	Not seasonally adjusted											
4 Total	1,111,605	1,108,966	1,113,174	1,123,195	1,131,855	1,144,477	1,155,221	1,169,175	1,174,792	1,178,476	1,188,737	1,214,096
<i>By major holder</i>												
5 Commercial banks	493,191	490,385	490,377	498,131	498,293	503,279	507,392	513,420	513,410	517,879	519,970	526,769
6 Finance companies	152,099	153,850	152,515	154,339	156,071	153,865	156,222	155,519	155,839	153,029	153,065	154,897
7 Credit unions	131,495	131,195	131,511	132,803	134,562	136,055	137,873	139,967	140,935	143,018	143,296	144,148
8 Savings institutions	40,224	40,448	40,672	41,145	41,617	42,089	43,038	43,986	44,934	44,860	44,786	44,711
9 Nonfinancial business	80,732	78,136	76,679	73,744	74,115	72,018	69,887	71,000	68,520	67,954	69,808	77,745
10 Pools of securitized assets ²	213,864	214,952	221,420	223,033	227,197	237,171	240,810	245,283	251,154	251,736	257,812	265,826
<i>By major type of credit³</i>												
11 Revolving	454,670	453,488	455,071	460,464	466,593	470,317	474,632	480,474	483,071	487,178	497,368	522,323
12 Commercial banks	200,080	198,886	196,836	201,122	203,432	204,049	207,291	209,757	211,185	214,995	217,924	228,615
13 Finance companies	28,675	28,890	29,105	29,320	29,535	29,750	29,897	29,011	29,164	29,252	29,410	31,956
14 Credit unions	15,223	15,066	15,038	15,181	15,395	15,555	15,892	16,123	16,023	16,182	16,588	17,826
15 Savings institutions	8,532	8,643	8,775	8,919	9,063	9,207	9,446	9,685	9,925	10,054	10,184	10,313
16 Nonfinancial business	50,520	48,613	47,416	44,526	44,659	42,574	40,465	41,258	38,816	38,105	39,275	44,901
17 Pools of securitized assets ²	151,640	153,390	157,901	161,396	164,509	169,182	171,641	174,640	177,958	178,590	183,987	188,712
18 Nonrevolving	656,935	655,478	658,103	662,731	665,262	674,160	680,590	688,701	691,720	691,297	691,369	691,774
19 Commercial banks	293,111	291,499	293,541	297,009	294,861	299,230	300,101	303,663	302,225	302,884	302,046	298,154
20 Finance companies	123,424	124,960	123,410	125,019	126,536	124,115	126,325	126,508	126,674	123,776	123,655	122,942
21 Credit unions	116,272	116,129	116,473	117,622	119,167	120,500	121,981	123,844	124,912	126,836	126,708	126,322
22 Savings institutions	31,692	31,805	31,897	32,226	32,554	32,882	33,592	34,301	35,009	34,806	34,602	34,398
23 Nonfinancial business	30,212	29,523	29,263	29,218	29,456	29,444	29,422	29,742	29,704	29,849	30,533	32,844
24 Pools of securitized assets ²	62,224	61,562	63,519	61,637	62,688	67,989	69,169	70,643	73,196	73,146	73,825	77,114
	1997											
	Seasonally adjusted											
1 Total	1,193,714	1,199,326	1,201,184	1,210,107	1,214,735	1,217,096	1,221,599	1,225,625	1,230,226	1,235,565	1,236,067	1,241,988
2 Revolving	504,259	507,789	508,104	510,885	514,434	515,670	520,341	522,642	525,615	527,528	528,740	529,624
3 Nonrevolving ¹	689,455	691,537	693,080	699,222	700,301	701,427	701,258	702,983	704,611	708,037	707,327	712,365
	Not seasonally adjusted											
4 Total	1,202,549	1,193,844	1,190,153	1,199,755	1,203,941	1,210,048	1,215,048	1,226,572	1,232,926	1,239,195	1,242,179	1,271,623
<i>By major holder</i>												
5 Commercial banks	521,393	512,932	504,280	510,305	511,604	510,681	514,482	516,176	507,549	506,291	506,497	512,563
6 Finance companies	156,413	156,617	157,596	156,874	159,529	161,671	161,866	163,001	164,694	163,552	164,077	167,542
7 Credit unions	144,240	143,449	143,949	145,601	146,691	147,640	148,758	149,335	150,016	150,588	150,649	152,362
8 Savings institutions	45,095	45,478	45,860	46,068	46,275	46,483	47,152	47,820	48,487	48,049	47,611	47,172
9 Nonfinancial business	73,612	70,601	69,957	69,349	67,736	67,973	67,616	68,639	68,657	68,547	70,464	78,927
10 Pools of securitized assets ²	261,796	264,767	268,511	271,558	272,106	275,600	275,174	281,601	293,523	302,168	302,881	313,057
<i>By major type of credit³</i>												
11 Revolving	512,851	507,924	503,004	504,953	508,646	510,353	513,920	519,520	522,932	526,040	531,375	554,247
12 Commercial banks	223,184	215,772	207,251	209,273	212,796	213,318	218,992	217,466	209,269	209,544	212,726	219,826
13 Finance companies	31,636	31,490	33,261	34,248	34,183	33,789	32,297	32,290	33,582	33,285	33,267	36,997
14 Credit unions	17,645	17,589	17,275	17,405	17,472	17,799	17,933	18,198	18,357	18,487	18,600	19,552
15 Savings institutions	10,621	10,928	11,235	11,276	11,317	11,358	11,451	11,544	11,636	11,571	11,506	11,441
16 Nonfinancial business	41,900	39,813	39,433	38,953	37,078	37,283	36,791	37,578	37,685	37,479	38,865	44,966
17 Pools of securitized assets ²	187,865	192,332	194,549	193,798	195,800	196,806	196,456	202,444	212,403	215,674	216,411	221,465
18 Nonrevolving	689,698	685,920	687,149	694,802	695,295	699,695	701,128	707,052	709,994	713,155	710,804	717,376
19 Commercial banks	298,209	297,160	297,029	301,032	298,808	297,363	295,490	298,710	298,280	296,747	293,771	292,737
20 Finance companies	124,777	125,127	124,335	122,626	125,346	127,882	129,569	130,711	131,112	130,267	130,810	130,545
21 Credit unions	126,595	125,860	126,674	128,196	129,219	129,841	130,825	131,137	131,659	132,101	132,049	132,810
22 Savings institutions	34,474	34,550	34,625	34,792	34,958	35,125	35,701	36,276	36,851	36,478	36,105	35,731
23 Nonfinancial business	31,712	30,788	30,524	30,396	30,658	30,690	30,825	31,061	30,972	31,068	31,599	33,961
24 Pools of securitized assets ²	73,931	72,435	73,962	77,760	76,306	78,794	78,718	79,157	81,120	86,494	86,470	91,592

28. Consumer credit, 1996–2000—Continued

Millions of dollars, amounts outstanding, end of period

Holder and type of credit	1998											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Seasonally adjusted											
1 Total	1,242,981	1,247,689	1,256,506	1,267,379	1,270,193	1,280,424	1,285,306	1,291,674	1,300,993	1,307,988	1,312,355	1,315,797
2 Revolving	530,574	532,950	537,751	546,023	546,069	549,219	547,598	552,041	555,264	557,517	556,190	560,155
3 Nonrevolving ¹	712,406	714,739	718,756	721,356	724,124	731,205	737,708	739,633	745,729	750,472	756,166	755,642
	Not seasonally adjusted											
4 Total	1,251,922	1,242,531	1,244,803	1,256,494	1,258,847	1,272,841	1,278,761	1,293,250	1,303,622	1,311,666	1,318,989	1,346,596
<i>By major holder</i>												
5 Commercial banks	499,345	492,543	492,137	500,109	497,267	491,365	491,414	498,178	497,870	502,076	498,838	508,932
6 Finance companies	167,431	164,030	165,253	169,682	169,347	170,363	172,532	176,423	176,174	179,663	181,112	183,345
7 Credit unions	151,498	150,750	150,733	151,056	152,218	152,400	153,469	153,565	154,339	154,991	155,221	155,406
8 Savings institutions	47,144	47,115	47,087	47,500	47,915	48,329	48,989	49,648	50,307	50,966	51,625	51,611
9 Nonfinancial business	75,358	72,756	72,747	65,093	65,227	65,265	65,474	65,993	65,539	65,962	66,615	74,877
10 Pools of securitized assets ²	311,146	315,337	316,846	323,054	326,873	345,119	346,883	349,443	359,393	358,008	365,578	372,425
<i>By major type of credit³</i>												
11 Revolving	539,831	533,469	532,260	539,795	539,699	543,485	540,882	548,747	552,337	555,891	558,989	586,163
12 Commercial banks	208,750	204,564	201,316	209,171	207,318	200,901	197,646	200,424	197,615	200,869	196,923	210,346
13 Finance companies	35,902	35,060	34,733	34,591	34,618	33,806	33,088	33,236	31,711	33,194	32,834	31,944
14 Credit unions	19,552	18,644	18,222	18,188	18,140	18,562	18,632	18,803	18,774	18,745	18,946	19,930
15 Savings institutions	11,133	10,825	10,517	10,690	10,864	11,037	11,074	11,110	11,146	11,182	11,219	12,450
16 Nonfinancial business	42,689	40,976	41,246	33,487	33,412	33,544	33,807	34,009	33,743	33,762	33,756	39,166
17 Pools of securitized assets ²	221,805	223,400	226,226	233,668	235,347	245,635	246,635	251,165	259,348	258,139	265,311	272,327
18 Nonrevolving	712,091	709,062	712,544	716,699	719,148	729,357	737,879	744,503	751,285	755,775	760,000	760,433
19 Commercial banks	290,595	287,979	290,821	290,938	289,949	290,464	293,768	297,754	300,255	301,207	301,915	298,586
20 Finance companies	131,529	128,970	130,521	135,091	134,729	136,558	139,444	143,187	144,463	146,469	148,278	151,401
21 Credit unions	131,946	132,106	132,511	132,868	134,078	133,838	134,837	134,762	135,565	136,246	136,275	135,476
22 Savings institutions	36,011	36,290	36,570	36,810	37,051	37,292	37,915	38,538	39,161	39,784	40,406	39,161
23 Nonfinancial business	32,669	31,780	31,501	31,606	31,815	31,721	31,667	31,984	31,796	32,200	32,859	35,711
24 Pools of securitized assets ²	89,341	91,937	90,620	89,386	91,526	99,484	100,248	98,278	100,045	99,869	100,267	100,098
	1999											
	Seasonally adjusted											
1 Total	1,330,693	1,340,066	1,347,884	1,349,992	1,360,343	1,365,846	1,373,895	1,382,616	1,384,637	1,390,441	1,401,952	1,413,564
2 Revolving	564,396	566,119	566,534	569,470	571,990	577,671	581,615	583,063	583,090	583,913	587,501	594,339
3 Nonrevolving ¹	766,297	773,948	781,350	780,522	788,353	788,176	792,280	799,553	801,547	806,528	814,451	819,225
	Not seasonally adjusted											
4 Total	1,339,959	1,334,933	1,335,343	1,338,553	1,348,163	1,357,784	1,367,045	1,384,585	1,387,430	1,394,445	1,409,068	1,446,127
<i>By major holder</i>												
5 Commercial banks	508,635	500,429	494,039	494,663	492,852	477,774	477,908	476,561	472,524	474,042	480,763	499,758
6 Finance companies	182,236	184,648	183,844	186,600	185,360	190,987	191,192	195,578	191,457	193,052	194,617	201,549
7 Credit unions	155,902	155,631	155,817	156,874	158,128	158,177	159,539	164,350	162,911	164,391	165,951	167,921
8 Savings institutions	52,283	52,953	53,623	54,803	55,982	57,161	58,125	59,089	60,051	60,544	61,035	61,527
9 Nonfinancial business	70,945	67,946	67,134	67,112	68,051	68,042	68,234	68,894	67,454	67,962	70,286	80,311
10 Pools of securitized assets ²	369,958	373,326	380,886	378,501	387,790	405,643	412,047	420,113	433,033	434,454	436,416	435,061
<i>By major type of credit³</i>												
11 Revolving	574,375	566,838	560,664	563,114	565,134	571,569	574,517	579,600	579,984	582,167	590,543	621,914
12 Commercial banks	204,774	197,623	190,028	191,295	190,216	178,031	175,928	170,272	168,882	167,469	172,345	189,352
13 Finance companies	31,618	30,945	30,484	30,534	30,411	31,514	31,894	31,984	29,447	30,132	29,033	32,483
14 Credit unions	19,239	19,090	18,729	18,823	18,732	18,856	19,024	19,274	19,396	19,328	19,582	20,641
15 Savings institutions	12,425	12,399	12,373	12,507	12,641	12,775	13,004	13,233	13,461	14,254	15,046	15,838
16 Nonfinancial business	36,401	34,337	33,754	33,726	34,446	34,618	34,830	35,421	34,156	34,534	36,002	42,783
17 Pools of securitized assets ²	269,918	272,444	275,296	276,229	278,688	295,775	299,837	309,416	314,642	316,450	318,535	320,817
18 Nonrevolving	765,584	768,095	774,679	775,440	783,029	786,215	792,529	804,986	807,446	812,279	818,525	824,213
19 Commercial banks	303,861	302,806	304,011	303,368	302,636	299,743	301,980	306,289	303,642	306,573	308,418	310,406
20 Finance companies	150,618	153,703	153,360	156,067	154,949	159,473	159,299	163,595	162,010	162,921	165,584	169,066
21 Credit unions	136,663	136,541	137,088	138,051	139,396	139,321	140,515	145,076	143,515	145,063	146,369	147,280
22 Savings institutions	39,858	40,554	41,250	42,296	43,341	44,386	45,121	45,856	46,590	46,290	45,989	45,689
23 Nonfinancial business	34,544	33,609	33,380	33,386	33,605	33,424	33,404	33,473	33,298	33,428	34,284	37,528
24 Pools of securitized assets ²	100,040	100,882	105,590	102,272	109,102	109,868	112,210	110,697	118,391	118,004	117,881	114,244

28. Consumer credit, 1996–2000—Continued

Millions of dollars, amounts outstanding, end of period

Holder and type of credit	2000											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	Seasonally adjusted											
1 Total	1,429,603	1,439,391	1,450,400	1,457,230	1,469,414	1,485,292	1,494,486	1,508,497	1,516,694	1,534,219	1,550,222	1,557,931
2 Revolving	602,407	606,909	613,665	620,379	626,806	632,710	637,133	644,738	647,661	653,145	659,239	663,170
3 Nonrevolving ¹	827,197	832,482	836,736	836,851	842,608	852,581	857,353	863,758	869,033	881,074	890,983	894,761
	Not seasonally adjusted											
4 Total	1,439,427	1,434,052	1,437,026	1,444,909	1,456,159	1,476,465	1,487,034	1,510,636	1,519,582	1,538,551	1,558,109	1,593,051
<i>By major holder</i>												
5 Commercial banks	498,589	499,148	497,120	499,696	502,030	506,245	506,260	520,443	521,785	521,769	529,911	541,470
6 Finance companies	205,321	207,641	204,766	205,563	209,518	212,698	218,291	221,223	221,544	225,823	223,032	219,783
7 Credit unions	167,844	167,932	169,225	171,038	173,471	176,030	177,933	180,533	181,316	182,806	183,772	184,434
8 Savings institutions	60,674	59,821	58,968	59,628	60,289	60,951	61,474	61,999	62,523	63,201	63,879	64,557
9 Nonfinancial business	76,048	73,508	72,907	72,973	73,523	73,500	71,958	73,034	72,097	70,792	73,786	82,662
10 Pools of securitized assets ²	430,951	426,002	434,040	436,011	437,328	447,041	451,117	453,404	460,316	474,159	483,729	500,145
<i>By major type of credit³</i>												
11 Revolving	613,128	607,771	607,260	613,530	619,192	625,988	629,376	640,918	644,193	651,167	662,700	692,955
12 Commercial banks	185,451	186,379	184,901	188,691	192,352	194,793	194,496	204,016	202,362	200,517	206,121	218,063
13 Finance companies	32,971	31,309	29,688	30,104	29,693	31,142	32,234	32,941	33,559	35,347	36,193	37,561
14 Credit unions	20,156	19,901	19,706	19,851	19,930	20,172	20,549	20,944	21,001	21,101	21,656	22,226
15 Savings institutions	15,551	15,263	14,975	15,135	15,295	15,455	15,745	16,036	16,327	16,405	16,482	16,560
16 Nonfinancial business	39,746	37,918	37,430	37,418	37,766	37,098	36,078	36,669	35,817	34,484	36,430	42,430
17 Pools of securitized assets ²	319,253	317,001	320,560	322,331	324,156	327,328	330,273	330,311	335,126	343,313	345,817	356,114
18 Nonrevolving	826,299	826,281	829,766	831,379	836,967	850,477	857,658	869,719	875,389	887,384	895,409	900,095
19 Commercial banks	313,138	312,769	312,219	311,005	309,678	311,452	311,764	316,427	319,423	321,251	323,789	323,407
20 Finance companies	172,350	176,332	175,078	175,459	179,825	181,556	186,057	188,283	187,985	190,476	186,839	182,221
21 Credit unions	147,688	148,031	149,519	151,187	153,541	155,858	157,384	159,589	160,315	161,705	162,116	162,208
22 Savings institutions	45,123	44,558	43,993	44,493	44,994	45,496	45,729	45,963	46,196	46,797	47,397	47,997
23 Nonfinancial business	36,302	35,590	35,477	35,555	35,757	36,402	35,880	36,365	36,279	36,308	37,356	40,232
24 Pools of securitized assets ²	111,698	109,001	113,480	113,680	113,172	119,713	120,844	123,093	125,190	130,847	137,912	144,031

29. Terms of consumer credit, 1996-2000

Percent per year except as noted

Item	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1996													
INTEREST RATES													
<i>Commercial banks¹</i>													
1 48-month new car	9.05	...	9.12	...	...	8.93	...	...	9.11	...	...	9.03	...
2 24-month personal	13.54	...	13.63	...	...	13.52	...	...	13.37	...	...	13.62	...
<i>Credit card plan</i>													
3 All accounts	15.63	...	15.82	...	...	15.44	...	...	15.65	...	...	15.62	...
4 Accounts assessed interest	15.50	...	15.41	...	...	15.41	...	...	15.64	...	...	15.52	...
<i>Auto finance companies</i>													
5 New car	9.84	9.74	9.86	9.77	9.64	9.37	9.53	9.81	10.49	10.52	10.40	10.31	8.60
6 Used car	13.53	13.27	13.28	13.19	13.26	13.49	13.62	13.77	13.92	13.87	13.75	13.56	13.42
OTHER TERMS²													
<i>Maturity (months)</i>													
7 New car	51.6	51.8	52.3	51.8	51.5	50.8	50.4	50.5	51.4	51.9	52.5	52.3	52.3
8 Used car	51.4	52.2	52.1	52.0	51.8	51.7	51.6	51.7	51.3	51.0	51.1	50.3	49.9
<i>Loan-to-value ratio</i>													
9 New car	91	92	91	91	91	91	91	91	92	91	89	90	90
10 Used car	100	99	98	98	99	99	100	100	100	100	101	102	99
<i>Amount financed (dollars)</i>													
11 New car	16,987	16,698	16,627	16,520	16,605	16,686	16,854	16,926	16,927	17,182	17,435	17,719	17,670
12 Used car	12,182	12,059	11,990	11,934	12,024	12,233	12,249	12,242	12,132	12,108	12,326	12,393	12,492
1997													
INTEREST RATES													
<i>Commercial banks¹</i>													
1 48-month new car	9.02	...	8.92	...	...	9.20	...	...	8.99	...	...	8.96	...
2 24-month personal	13.90	...	13.46	...	...	13.81	...	...	13.84	...	...	14.50	...
<i>Credit card plan</i>													
3 All accounts	15.77	...	15.88	...	...	15.75	...	...	15.78	...	...	15.65	...
4 Accounts assessed interest	15.57	...	15.13	...	...	15.72	...	...	15.81	...	...	15.62	...
<i>Auto finance companies</i>													
5 New car	7.12	7.17	7.44	8.08	8.56	7.80	7.64	6.71	5.93	6.12	7.27	6.85	5.93
6 Used car	13.27	12.93	13.08	13.18	13.29	13.48	13.55	13.51	13.38	13.29	13.22	13.14	13.16
OTHER TERMS²													
<i>Maturity (months)</i>													
7 New car	54.1	55.1	54.6	53.5	52.8	53.2	53.3	54.6	55.5	55.4	54.4	53.7	53.5
8 Used car	51.0	51.5	51.1	51.1	51.2	51.3	51.3	51.4	51.2	50.8	50.6	50.5	50.5
<i>Loan-to-value ratio</i>													
9 New car	92	92	92	90	91	93	93	94	93	93	92	91	92
10 Used car	99	99	99	99	99	99	99	99	99	99	101	99	99
<i>Amount financed (dollars)</i>													
11 New car	18,077	17,090	16,837	17,198	17,620	18,060	18,171	18,281	18,329	18,520	18,779	18,923	19,121
12 Used car	12,281	12,362	12,202	12,194	12,195	12,261	12,239	12,307	12,204	12,190	12,287	12,389	12,547
1998													
INTEREST RATES													
<i>Commercial banks¹</i>													
1 48-month new car	8.72	...	8.87	...	...	8.69	...	...	8.71	...	...	8.62	...
2 24-month personal	13.74	...	14.01	...	...	13.76	...	...	13.45	...	...	13.75	...
<i>Credit card plan</i>													
3 All accounts	15.71	...	15.65	...	...	15.67	...	...	15.83	...	...	15.69	...
4 Accounts assessed interest	15.59	...	15.33	...	...	15.62	...	...	15.85	...	...	15.54	...
<i>Auto finance companies</i>													
5 New car	6.30	6.12	6.98	6.47	6.20	6.07	6.02	6.23	6.00	5.92	6.33	6.79	6.43
6 Used car	12.64	12.77	12.87	12.79	12.76	12.73	12.63	12.51	12.68	12.65	12.58	12.41	12.31
OTHER TERMS²													
<i>Maturity (months)</i>													
7 New car	52.1	52.8	52.6	51.5	50.7	50.8	50.9	51.7	53.0	53.1	53.1	52.8	52.2
8 Used car	53.5	52.2	52.5	52.6	52.9	52.9	54.0	54.1	54.1	54.2	54.2	54.3	54.2
<i>Loan-to-value ratio</i>													
9 New car	92	92	92	92	91	93	91	92	93	93	92	91	91
10 Used car	99	98	97	97	98	99	100	100	101	101	100	100	100
<i>Amount financed (dollars)</i>													
11 New car	19,083	18,944	18,825	18,932	18,922	18,793	18,878	19,084	19,068	19,028	19,199	19,590	19,734
12 Used car	12,691	12,391	12,356	12,431	12,716	12,607	12,698	12,733	12,407	12,731	12,914	13,112	13,201

29. Terms of consumer credit, 1996-2000—Continued

Percent per year except as noted

Item	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1999												
INTEREST RATES													
<i>Commercial banks¹</i>													
1 48-month new car	8.44	...	8.34	...	...	8.30	...	...	8.44	...	...	8.66	...
2 24-month personal	13.39	...	13.41	...	...	13.26	...	...	13.38	...	...	13.52	...
<i>Credit card plan</i>													
3 All accounts	15.21	...	15.41	...	...	15.21	...	...	15.08	...	...	15.13	...
4 Accounts assessed interest	14.81	...	14.73	...	...	14.94	...	...	14.79	...	...	14.77	...
<i>Auto finance companies</i>													
5 New car	6.66	6.22	6.43	6.31	6.52	6.57	6.60	6.68	6.28	6.47	7.07	7.44	7.32
6 Used car	12.60	11.81	12.08	12.09	12.17	12.16	12.31	12.67	12.96	13.13	13.28	13.27	13.28
OTHER TERMS²													
<i>Maturity (months)</i>													
7 New car	52.7	52.1	53.4	53.0	52.8	52.4	52.3	52.0	51.7	52.1	53.2	53.9	53.4
8 Used car	55.9	56.0	55.9	56.0	56.0	56.1	56.0	56.1	55.8	55.9	55.8	55.8	55.6
<i>Loan-to-value ratio</i>													
9 New car	92	92	92	91	92	92	92	92	92	92	92	91	91
10 Used car	99	99	99	99	99	99	99	99	100	100	100	99	99
<i>Amount financed (dollars)</i>													
11 New car	19,880	19,628	19,304	19,339	19,435	19,539	19,722	19,873	20,012	20,154	20,335	20,517	20,699
12 Used car	13,642	13,497	13,604	13,653	13,647	13,700	13,816	13,609	13,374	13,449	13,613	13,777	13,970
2000													
INTEREST RATES													
<i>Commercial banks¹</i>													
1 48-month new car	9.34	...	8.88	...	...	9.21	...	...	9.62	...	...	9.63	...
2 24-month personal	13.90	...	13.76	...	...	13.88	...	...	13.85	...	...	14.12	...
<i>Credit card plan</i>													
3 All accounts	15.71	...	15.47	...	...	15.39	...	...	15.98	...	...	15.99	...
4 Accounts assessed interest	14.91	...	14.32	...	...	14.74	...	...	15.35	...	...	15.23	...
<i>Auto finance companies</i>													
5 New car	6.61	7.18	7.34	6.76	6.38	6.51	6.40	6.55	7.46	7.16	4.74	5.41	7.45
6 Used car	13.55	12.95	13.27	13.45	13.52	13.47	13.58	13.64	13.70	13.91	13.87	13.66	13.58
OTHER TERMS²													
<i>Maturity (months)</i>													
7 New car	54.9	52.9	52.7	53.1	53.8	53.5	55.6	55.6	55.7	55.9	57.6	57.3	55.2
8 Used car	57.0	57.0	57.1	57.1	57.1	57.1	57.3	57.2	57.2	57.0	57.0	56.8	56.6
<i>Loan-to-value ratio</i>													
9 New car	92	91	92	93	93	93	92	92	92	91	93	93	91
10 Used car	99	98	98	99	98	99	99	100	100	100	100	100	100
<i>Amount financed (dollars)</i>													
11 New car	20,923	20,503	20,206	20,395	20,542	20,621	20,349	20,406	20,664	21,010	22,069	22,443	21,867
12 Used car	14,058	13,809	13,697	13,666	13,871	14,132	14,245	14,269	14,166	13,950	13,978	14,325	14,591

30. Flow of funds accounts—Financial assets and liabilities, 2000

A. All sectors

Billions of dollars, amounts outstanding

Transaction category	Households and nonprofit organizations		Nonfinancial business		State and local governments		Federal government		Domestic nonfinancial sectors	
	Use of funds	Source of funds	Use of funds	Source of funds	Use of funds	Source of funds	Use of funds	Source of funds	Use of funds	Source of funds
1 Gross saving and net capital transfers .....	...	1,028.9	...	968.1	...	191.9	...	305.2	...	2,494.2
2 Capital consumption .....	...	750.5	...	774.5	...	114.9	...	96.4	...	1,736.3
3 Net saving (1 less 2) .....	...	313.9	...	193.6	...	77.0	...	208.8	...	793.3
4 Gross investment (5 plus 11)	1,000.1	...	1,059.4	...	220.5	...	309.9	...	2,589.9	...
5 Capital expenditures	1,282.5	...	1,186.1	...	221.8	...	95.9	...	2,786.2	...
6 Consumer durables	835.7	...	...	...	...	...	...	...	835.7	...
7 Residential	375.4	...	49.6	...	...	...	...	...	425.0	...
8 Nonresidential	71.4	...	1,086.6	...	221.8	...	96.5	...	1,476.2	...
9 Inventory change .....	...	...	49.4	...	...	...	...	...	49.4	...
10 Access rights from federal government .....	...	...	.6	...	...	...	-.6	...	.0	...
11 Net financial investment	-282.4	...	-126.6	...	-1.3	...	214.0	...	-196.3	...
12 Financial uses	285.7	...	751.3	...	53.3	...	-57.8	...	1,032.5	...
13 Financial sources .....	...	568.1	...	877.9	...	54.5	...	-271.8	...	1,228.8
14 Gold and official foreign exchange .....	...	...	...	...	...	...	...	...	...	...
15 Special drawing right certificates .....	...	...	...	...	...	...	...	-4.0	...	-4.0
16 Treasury currency .....	...	...	...	...	...	...	...	2.4	...	2.4
17 Foreign deposits	7.7	...	-5.4	...	...	...	...	...	2.3	...
18 Interbank claims .....	...	...	...	...	...	...	...	...	...	...
19 Checkable deposits and currency	-42.3	...	49.1	...	1.0	...	-65.1	...	-57.2	...
20 Time and savings deposits	305.2	...	9.1	...	9.4	...	1.0	...	324.7	...
21 Money market fund shares	131.3	...	50.4	...	...	...	...	...	181.8	...
22 Federal funds and security repurchase agreements .....	...	...	...	...	...	...	...	...	...	...
23 Credit market instruments	-170.0	554.9	-5	...	9.7	...	...	...	9.2	...
24 Open market paper	5.0	...	8.2	587.2	9.2	27.2	7.3	-295.9	-145.3	873.4
25 Treasury securities	5.0	...	.3	48.1	7.6	...	...	...	12.9	48.1
26 Federal agency securities	-153.7	...	-11.4	...	-30.6	...	...	-294.9	-195.7	-294.9
27 Municipal securities	-11.4	...	3.1	...	23.5	...	0	-1.0	15.2	-1.0
28 Corporate and foreign bonds	14.6	5.8	10.9	...	1.4	6	28.2	...	26.1	35.3
29 Bank loans n.e.c.	-25.6	...	...	171.1	3.7	...	...	...	-21.9	171.1
30 Other loans and advances .....	...	8.2	...	94.9	...	...	...	...	...	103.1
31 Mortgages .....	...	16.4	...	86.2	...	-1.0	8.2	...	8.2	101.5
32 Consumer credit	1.1	385.7	2.9	185.5	4.5	...	-9	0	7.7	571.2
33 Corporate equities .....	...	139.0	2.4	...	...	...	...	...	2.4	139.0
34 Mutual fund shares	-459.5	...	...	-150.6	-1.2	...	...	...	-460.6	-150.6
35 Trade credit	229.8	...	-1.8	...	.8	...	...	...	228.8	...
36 Security credit .....	...	5.9	150.4	124.9	...	27.4	5.3	1.3	155.7	159.5
37 Life insurance reserves	88.6	7.2	...	...	...	...	...	...	88.6	7.2
38 Pension fund reserves	50.2	...	...	...	...	...	...	1.4	50.2	1.4
39 Taxes payable	215.9	...	...	...	...	...	...	20.9	215.9	20.9
40 Investment in bank personal trusts .....	...	...	...	14.4	11.9	...	-4.3	...	7.6	14.4
41 Equity in noncorporate business	-29.7	...	...	...	...	...	...	...	-29.7	...
42 Miscellaneous	-46.2	...	...	-74.7	...	...	...	...	-46.2	-74.7
43 Sector discrepancies (1 less 4)	4.7	.1	491.9	376.8	12.3	...	-1.4	2.0	507.4	378.9
	28.9	...	-91.3	...	-28.6	...	-4.6	...	-95.7	...

30. Flow of funds accounts—Financial assets and liabilities, 2000—Continued

A. All sectors—Continued

Billions of dollars, amounts outstanding

Transaction category	Rest of the world		Financial sectors		All sectors		Instrument discrepancy	Memo: National saving and investment
	Use of funds	Source of funds	Use of funds	Source of funds	Use of funds	Source of funds		
1 Gross saving and net capital transfers .....	...	429.8	...	127.8	...	3,051.8	...	2,622.0
2 Capital consumption .....	...	...	...	96.1	...	1,832.4	...	1,832.4
3 Net saving (1 less 2) .....	...	429.8	...	31.7	...	1,219.3	...	789.5
4 Gross investment (5 plus 11)	444.0	...	68.5	...	3,102.4	...	-50.6	2,477.4
5 Capital expenditures .....	...	...	135.2	...	2,921.4	...	130.4	2,921.4
6 Consumer durables .....	...	...	...	...	819.6	...	...	819.6
7 Residential .....	...	...	...	1	425.1	...	...	425.1
8 Nonresidential .....	...	...	135.1	...	1,611.3	...	...	1,611.3
9 Inventory change .....	...	...	...	...	49.4	...	...	49.4
10 Access rights from federal government .....	...	...	...	...	...	...	...	...
11 Net financial investment	444.0	...	-66.7	...	181.0	...	-181.0	-444.0
12 Financial uses	940.5	...	2,405.9	...	4,378.9	...	-181.0	496.5
13 Financial sources .....	...	496.5	...	2,472.6	...	4,197.9	...	940.5
14 Gold and official foreign exchange	-7	-4	9	...	-4	-4	...	...
15 Special drawing right certificates .....	...	...	-4.0	...	-4.0	-4.0	...	...
16 Treasury currency .....	...	...	3.6	...	3.6	2.4	-1.2	...
17 Foreign deposits .....	...	120.8	48.2	...	50.6	120.8	70.2	...
18 Interbank claims	-11.5	...	-26.1	-20.3	-37.7	-20.3	17.4	...
19 Checkable deposits and currency	-8.2	...	-16.7	-71.5	-82.1	-71.5	10.7	...
20 Time and savings deposits	5.7	...	-21.3	309.1	309.1	309.1	...	...
21 Money market fund shares .....	...	...	51.6	233.3	233.3	233.3	...	...
22 Federal funds and security repurchase agreements	5.1	...	-14.6	110.7	-4	110.7	111.1	...
23 Credit market instruments	279.3	67.0	1,621.8	815.6	1,755.9	1,755.9	...	...
24 Open market paper	8.7	31.7	186.0	127.7	207.6	207.6	...	...
25 Treasury securities	-63.0	...	-36.2	...	-294.9	-294.9	...	...
26 Federal agency securities	152.7	...	264.6	433.5	432.5	432.5	...	...
27 Municipal securities .....	...	...	9.3	...	35.3	35.3	...	...
28 Corporate and foreign bonds	183.1	25.2	241.0	205.9	402.2	402.2	...	...
29 Bank loans n.e.c. .....	...	11.3	114.1	-3	114.1	114.1	...	...
30 Other loans and advances	-2.2	-1.3	136.7	42.5	142.7	142.7	...	...
31 Mortgages .....	...	...	569.8	6.2	577.4	577.4	...	...
32 Consumer credit .....	...	...	136.6	...	139.0	139.0	...	...
33 Corporate equities	193.8	99.7	230.6	14.7	-36.2	-36.2	...	...
34 Mutual fund shares .....	...	...	15.1	243.9	243.9	243.9	...	...
35 Trade credit	10.4	1.6	34.0	5.1	200.1	166.1	-34.0	...
36 Security credit	0	0	57.6	138.9	146.1	146.1	...	...
37 Life insurance reserves .....	...	...	...	48.7	50.2	50.2	...	...
38 Pension fund reserves .....	...	...	...	195.0	215.9	215.9	...	...
39 Taxes payable .....	...	...	...	7.3	7.6	21.7	14.1	...
40 Investment in bank personal trusts .....	...	...	...	-29.7	-29.7	-29.7	...	...
41 Equity in noncorporate business .....	...	...	...	28.5	-46.2	-46.2	...	...
42 Miscellaneous	466.6	207.9	425.3	443.4	1,399.3	1,030.2	-369.2	...
43 Sector discrepancies (1 less 4)	-14.2	...	59.3	...	-50.6	...	-50.6	144.5

30. Flow of funds accounts—Financial assets and liabilities, 2000—Continued

B. Private nonbank financial institutions

Billions of dollars, amounts outstanding

Transaction category	Households and nonprofit organizations		Nonfinancial business		State and local governments		Federal government		Domestic nonfinancial sectors	
	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities
1 Total financial assets	33,545.6		9,587.8		1,321.0		506.5		44,960.9	
2 Total liabilities and equity		7,508.8		29,122.4		1,915.2		4,225.2		42,771.6
3 Total liabilities		7,508.8		11,498.6		1,915.2		4,225.2		25,147.8
4 Monetary gold and SDRs							10.5		10.5	
5 IMF position							14.9		14.9	
6 Official foreign exchange							15.6		15.6	
7 SDR certificates								2.2		2.2
8 Treasury currency								23.2		23.2
9 Foreign deposits	51.3		22.9						74.1	
10 Interbank claims										
11 Checkable deposits and currency	324.5		592.4		33.2		24.3		974.3	
12 Time and savings deposits	3,164.3		242.7		111.5		6.3		3,524.8	
13 Money market fund shares	1,003.0		230.3						1,233.3	
14 Federal funds and security RPs			4.8		173.3				178.0	
15 Credit market instruments	1,977.4	7,115.5	325.0	6,540.9	792.0	1,279.3	265.4	3,385.2	3,359.8	18,320.9
16 Open market paper	72.7		44.0	278.4	111.5				228.2	278.4
17 Treasury securities	355.2		42.0		236.2			3,357.8	633.4	3,357.8
18 Federal agency securities	259.8		15.7		231.0		.0	27.3	506.5	27.3
19 Municipal securities	541.2	143.0	36.8	154.2	1.6	1,270.6			579.6	1,567.8
20 Corporate and foreign bonds	637.1			2,230.6	77.5				714.6	2,230.6
21 Bank loans n.e.c.		73.5		1,260.7						1,334.2
22 Other loans and advances		246.3		822.1		8.7	188.6		188.6	1,077.1
23 Mortgages	111.3	5,059.5	103.9	1,794.9	134.3		76.9	.0	426.4	6,854.5
24 Consumer credit		1,593.1	82.7						82.7	1,593.1
25 Corporate equities	7,487.1			12,740.8	115.1				7,602.2	12,740.8
26 Mutual fund shares	3,043.2		98.8		26.4				3,168.4	
27 Trade credit		138.6	2,008.1	1,535.3		635.9	28.1	66.9	2,036.2	2,376.8
28 Security credit	412.4	235.1							412.4	235.1
29 Life insurance reserves	819.1							36.4	819.1	36.4
30 Pension fund reserves	9,054.8							704.9	9,054.8	704.9
31 Taxes payable				154.2	45.6		42.4			87.9
32 Investment in bank personal trusts	1,019.4								1,019.4	
33 Equity in noncorporate business	4,850.2			4,883.0					4,850.2	4,883.0
34 Miscellaneous	338.9	19.6	6,063.0	3,268.1	24.1		98.9	6.4	6,524.8	3,294.1

30. Flow of funds accounts—Financial assets and liabilities, 2000—Continued

B. Private nonbank financial institutions—Continued

Billions of dollars, amounts outstanding

Transaction category	Rest of the world		Financial sectors		All sectors		Instrument discrepancy
	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets
1 Total financial assets	7,368.9	.....	36,974.0	.....	89,303.8	.....	-1,983.3
2 Total liabilities and equity .....	.....	5,286.3	.....	39,262.6	.....	87,320.5	.....
3 Total liabilities .....	.....	3,499.3	.....	36,256.7	.....	64,903.9	.....
4 Monetary gold and SDRs .....	.....	.....	11.0	.....	21.6	.....	-21.6
5 IMF position .....	.....	14.8	-1	.....	14.8	14.8	.....
6 Official foreign exchange .....	.....	31.2	15.7	.....	31.2	31.2	.....
7 SDR certificates .....	.....	.....	2.2	.....	2.2	2.2	.....
8 Treasury currency .....	.....	.....	31.6	.....	31.6	23.2	-8.5
9 Foreign deposits .....	.....	824.5	91.1	.....	165.2	824.5	659.3
10 Interbank claims	127.9	.....	64.4	188.0	192.3	188.0	-4.3
11 Checkable deposits and currency	290.1	.....	127.2	1,413.3	1,391.6	1,413.3	21.7
12 Time and savings deposits	107.2	.....	284.4	3,916.4	3,916.4	3,916.4	.....
13 Money market fund shares .....	.....	.....	578.8	1,812.1	1,812.1	1,812.1	.....
14 Federal funds and security RPs	91.9	.....	549.5	1,194.1	819.5	1,194.1	374.6
15 Credit market instruments	3,004.6	746.7	21,160.3	8,457.1	27,524.7	27,524.7	.....
16 Open market paper	111.0	120.9	1,270.8	1,210.7	1,610.0	1,610.0	.....
17 Treasury securities	1,222.0	.....	1,502.4	.....	3,357.8	3,357.8	.....
18 Federal agency securities	550.3	.....	3,288.0	4,317.4	4,344.8	4,344.8	.....
19 Municipal securities .....	.....	.....	988.2	.....	1,567.8	1,567.8	.....
20 Corporate and foreign bonds	1,003.9	504.6	3,331.5	2,314.8	5,050.0	5,050.0	.....
21 Bank loans n.e.c. ....	.....	70.7	1,497.9	93.0	1,497.9	1,497.9	.....
22 Other loans and advances	117.3	50.5	1,260.0	438.3	1,565.9	1,565.9	.....
23 Mortgages .....	.....	.....	6,511.1	82.9	6,937.4	6,937.4	.....
24 Consumer credit .....	.....	.....	1,510.4	.....	1,593.1	1,593.1	.....
25 Corporate equities	1,748.3	1,787.0	8,215.9	3,038.7	17,566.4	17,566.4	.....
26 Mutual fund shares .....	.....	.....	1,288.7	4,457.2	4,457.2	4,457.2	.....
27 Trade credit	52.5	52.1	284.6	35.9	2,373.3	2,464.9	91.6
28 Security credit	0	0	410.3	587.6	822.7	822.7	.....
29 Life insurance reserves .....	.....	.....	.....	782.7	819.1	819.1	.....
30 Pension fund reserves .....	.....	.....	.....	8,349.9	9,054.8	9,054.8	.....
31 Taxes payable .....	.....	.....	.....	62.1	87.9	216.4	128.4
32 Investment in bank personal trusts .....	.....	.....	.....	1,019.4	1,019.4	1,019.4	.....
33 Equity in noncorporate business .....	.....	.....	.....	-32.8	4,850.2	4,850.2	.....
34 Miscellaneous	1,946.4	1,829.9	3,858.3	3,980.9	12,329.4	9,104.9	-3,224.6

31. Flow of funds accounts, 1991–2000

A. Summary of credit market debt outstanding, by sector

Billions of dollars, amounts outstanding, at end of year

Transaction category or sector	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
Nonfinancial sectors										
1 Total credit market debt owed by domestic nonfinancial sectors	11,312.5	11,839.9	12,434.1	13,001.5	13,707.5	14,440.6	15,243.5	16,267.0	17,399.6	18,287.7
<i>By sector and instrument</i>										
2 Federal government	2,776.4	3,080.3	3,336.5	3,492.3	3,636.7	3,781.8	3,804.9	3,752.2	3,681.0	3,385.2
3 Treasury securities	2,757.8	3,061.6	3,309.9	3,465.6	3,608.5	3,755.1	3,778.3	3,723.7	3,652.8	3,357.8
4 Budget agency securities and mortgages	18.6	18.8	26.6	26.7	28.2	26.6	26.5	28.5	28.3	27.3
5 Nonfederal	8,536.2	8,759.6	9,097.7	9,509.2	10,070.7	10,658.8	11,438.6	12,514.8	13,718.5	14,902.6
<i>By instrument</i>										
6 Commercial paper	98.5	107.1	117.8	139.2	157.4	156.4	168.6	193.0	230.3	278.4
7 Municipal securities and loans	1,272.2	1,302.8	1,377.5	1,341.7	1,293.5	1,296.0	1,367.5	1,464.3	1,532.5	1,567.8
8 Corporate bonds	1,086.9	1,154.5	1,229.7	1,253.0	1,344.1	1,460.4	1,610.9	1,829.6	2,059.5	2,234.5
9 Bank loans n.e.c.	690.3	678.4	684.8	759.9	863.6	934.1	1,040.5	1,148.8	1,231.5	1,334.6
10 Other loans and advances	639.3	648.3	629.3	669.6	736.9	770.4	839.5	913.8	974.6	1,089.9
11 Mortgages	3,954.4	4,068.0	4,199.5	4,361.9	4,552.5	4,830.0	5,147.6	5,633.7	6,264.0	6,831.0
12 Home	2,814.5	2,984.1	3,145.1	3,328.9	3,507.9	3,717.1	3,969.7	4,353.9	4,783.5	5,200.7
13 Multifamily residential	280.1	267.5	263.5	260.6	265.1	278.2	285.8	309.7	352.6	390.3
14 Commercial	780.5	736.6	710.4	689.6	695.3	747.8	802.0	873.5	1,025.6	1,130.6
15 Farm	79.2	79.7	80.5	82.8	84.2	86.9	90.0	96.6	102.3	109.3
16 Consumer credit	794.5	800.6	859.0	983.9	1,122.8	1,211.6	1,264.1	1,331.7	1,426.2	1,566.5
<i>By borrowing sector</i>										
17 Households	3,814.4	4,017.1	4,260.3	4,574.5	4,913.8	5,218.6	5,540.9	5,995.1	6,501.7	7,063.8
18 Nonfinancial business	3,644.1	3,640.7	3,669.4	3,813.0	4,086.7	4,376.8	4,778.2	5,319.9	5,964.7	6,559.4
19 Corporate	2,450.8	2,477.0	2,523.9	2,655.0	2,879.9	3,097.3	3,396.9	3,791.6	4,275.2	4,712.7
20 Nonfarm noncorporate	1,058.5	1,028.4	1,007.9	1,015.9	1,062.0	1,129.8	1,225.5	1,364.4	1,520.1	1,666.1
21 Farm	134.8	135.3	137.6	142.0	144.8	149.7	155.9	163.9	169.4	180.7
22 State and local government	1,077.7	1,101.8	1,167.9	1,121.7	1,070.2	1,063.4	1,119.5	1,199.8	1,252.1	1,279.3
23 Foreign credit market debt held in United States	304.0	318.8	388.6	375.0	453.7	542.2	608.0	651.5	679.6	775.8
24 Commercial paper	82.1	78.4	68.8	42.7	56.2	67.5	65.1	72.9	89.2	120.9
25 Bonds	130.4	147.2	230.1	242.3	299.4	366.3	427.7	462.6	479.4	533.7
26 Bank loans n.e.c.	21.6	23.9	24.6	26.1	34.6	43.7	52.1	58.9	59.4	70.7
27 Other loans and advances	69.9	69.3	65.2	63.9	63.6	64.7	63.0	57.2	51.7	50.5
28 Total credit market debt owed by nonfinancial sectors, domestic and foreign	11,616.5	12,158.7	12,822.8	13,376.5	14,161.1	14,982.7	15,851.5	16,918.5	18,079.2	19,063.5
Financial sectors										
29 Total credit market debt owed by financial sectors	2,786.7	3,046.3	3,346.1	3,822.1	4,278.8	4,824.5	5,445.2	6,519.1	7,596.3	8,418.4
<i>By instrument</i>										
30 Federal government-related	1,564.2	1,720.0	1,885.2	2,172.6	2,376.8	2,608.2	2,821.1	3,292.0	3,884.0	4,317.4
31 Government-sponsored enterprise securities	402.9	443.1	523.7	700.6	806.5	896.9	995.3	1,273.6	1,591.7	1,825.8
32 Mortgage pool securities	1,156.5	1,272.0	1,356.8	1,472.0	1,570.3	1,711.3	1,825.8	2,018.4	2,292.2	2,491.6
33 Loans from U.S. government	4.8	4.8	4.8	0	0	0	0	0	0	0
34 Private	1,222.5	1,326.3	1,460.8	1,649.5	1,901.9	2,216.3	2,624.1	3,227.0	3,712.4	4,101.0
35 Open market paper	385.3	393.5	393.4	441.6	486.9	579.1	745.7	906.7	1,082.9	1,210.7
36 Corporate bonds	669.0	763.9	887.0	1,008.8	1,204.7	1,378.4	1,555.9	1,852.8	2,064.0	2,276.5
37 Bank loans n.e.c.	76.2	77.0	62.6	48.9	51.4	64.0	77.2	107.2	92.9	92.6
38 Other loans and advances	87.1	86.6	108.9	131.6	135.0	162.9	198.5	288.7	395.8	438.3
39 Mortgages	4.8	5.4	8.9	18.7	24.1	31.9	46.8	71.6	76.7	82.9
<i>By borrowing sector</i>										
40 Commercial banks	72.3	80.0	84.6	94.5	102.6	113.6	140.6	188.6	230.0	266.7
41 Bank holding companies	112.3	114.6	123.4	133.6	148.0	150.0	168.6	193.5	219.3	242.5
42 Savings institutions	95.4	88.4	99.6	112.4	115.0	140.5	160.3	212.4	260.4	287.7
43 Credit unions	0	0	2	5	4	4	6	1.1	3.4	3.4
44 Life insurance companies	0	0	2	6	5	1.6	1.8	2.5	3.2	2.5
45 Government-sponsored enterprises	407.7	447.9	528.5	700.6	806.5	896.9	995.3	1,273.6	1,591.7	1,825.8
46 Federally related mortgage pools	1,156.5	1,272.0	1,356.8	1,472.0	1,570.3	1,711.3	1,825.8	2,018.4	2,292.2	2,491.6
47 Issuers of asset-backed securities (ABSs)	340.1	408.2	493.6	570.1	712.5	863.3	1,076.6	1,398.0	1,621.4	1,829.6
48 Brokers and dealers	19.0	21.7	33.7	34.3	29.3	27.3	35.3	42.5	25.3	40.9
49 Finance companies	389.6	386.4	385.1	433.7	483.9	529.8	554.5	597.5	659.9	734.6
50 Mortgage companies	22.2	30.2	30.2	18.7	16.5	20.6	16.0	17.7	17.8	17.9
51 Real estate investment trusts (REITs)	28.6	28.2	29.9	40.0	44.6	56.5	96.1	158.8	165.1	167.8
52 Funding corporations	143.1	168.6	180.3	211.0	248.6	312.7	373.7	414.4	506.6	507.3
All sectors										
53 Total credit market debt, domestic and foreign	14,403.2	15,205.0	16,168.8	17,198.6	18,439.9	19,807.2	21,296.7	23,437.6	25,675.5	27,481.9
54 Open market paper	565.9	579.0	580.0	623.5	700.4	803.0	979.4	1,172.6	1,402.4	1,610.0
55 U.S. government securities	4,335.7	4,795.5	5,216.9	5,664.9	6,013.6	6,389.9	6,626.0	7,044.3	7,565.0	7,702.6
56 Municipal securities	1,272.2	1,302.8	1,377.5	1,341.7	1,293.5	1,296.0	1,367.5	1,464.3	1,532.5	1,567.8
57 Corporate and foreign bonds	1,886.4	2,065.6	2,346.8	2,504.0	2,848.1	3,205.1	3,594.5	4,144.9	4,602.8	5,044.6
58 Bank loans n.e.c.	788.2	779.2	772.0	834.9	949.6	1,041.7	1,169.8	1,314.9	1,383.8	1,497.9
59 Other loans and advances	801.2	808.9	808.2	865.1	935.4	998.0	1,101.0	1,259.6	1,422.1	1,578.6
60 Mortgages	3,959.2	4,073.4	4,208.4	4,380.6	4,576.6	4,861.9	5,194.4	5,705.3	6,340.7	6,913.9
61 Consumer credit	794.5	800.6	859.0	983.9	1,122.8	1,211.6	1,264.1	1,331.7	1,426.2	1,566.5

31. Flow of funds accounts, 1991–2000—Continued

B. Summary of financial assets and liabilities

Billions of dollars except as noted, amounts outstanding at end of year

Transaction category or sector	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
CREDIT MARKET DEBT OUTSTANDING¹										
1 Total credit market assets	14,403.2	15,205.0	16,168.8	17,198.6	18,439.9	19,807.2	21,296.7	23,437.6	25,675.5	27,481.9
2 Domestic nonfederal nonfinancial sectors	2,653.2	2,733.0	2,756.8	3,013.6	2,892.3	3,007.3	2,933.8	2,991.8	3,251.2	3,093.8
3 Household	1,634.4	1,684.8	1,666.4	1,953.4	1,927.8	2,082.5	2,018.6	1,941.8	2,151.6	1,977.3
4 Nonfinancial corporate business	230.0	257.8	271.5	289.2	280.4	270.2	257.5	241.5	238.7	248.5
5 Nonfarm noncorporate business	38.3	38.1	34.0	41.1	45.5	49.7	52.7	69.1	78.0	75.9
6 State and local governments	750.6	752.3	784.9	729.9	638.6	604.8	605.0	739.4	782.8	792.0
7 Federal government	251.0	239.0	234.8	207.6	207.2	200.2	205.4	219.1	258.0	265.4
8 Rest of the world	904.8	989.3	1,108.7	1,216.0	1,531.1	1,926.6	2,257.3	2,539.8	2,676.2	3,004.6
9 Financial sectors	10,594.2	11,243.7	12,068.5	12,761.5	13,809.3	14,673.2	15,900.1	17,686.8	19,490.2	21,118.1
10 Monetary authority	272.5	300.4	336.7	368.2	380.8	393.1	431.4	452.5	478.1	511.8
11 Commercial banking	2,853.3	2,948.6	3,090.8	3,254.3	3,520.1	3,707.7	4,031.9	4,335.7	4,643.9	5,002.3
12 U.S.-chartered banks	2,502.5	2,571.9	2,721.5	2,869.6	3,056.1	3,175.8	3,450.7	3,761.2	4,078.9	4,418.7
13 Foreign banking offices in United States	319.2	335.8	326.0	337.1	412.6	475.8	516.1	504.2	484.1	508.1
14 Bank holding companies	11.9	17.5	17.5	18.4	18.0	22.0	27.4	26.5	32.7	20.5
15 Banks in U.S.-affiliated areas	19.7	23.4	25.8	29.2	33.4	34.1	37.8	43.8	48.3	55.0
16 Savings institutions	1,013.2	937.4	914.1	920.8	913.3	933.2	928.5	964.6	1,033.2	1,089.7
17 Credit unions	179.4	197.1	218.7	246.8	263.0	288.5	305.3	324.2	351.7	382.2
18 Bank personal trusts and estates	223.5	231.5	240.9	248.0	239.7	232.0	207.0	194.1	222.0	239.1
19 Life insurance companies	1,218.9	1,304.4	1,415.5	1,487.5	1,587.5	1,657.0	1,751.1	1,828.0	1,886.0	1,943.9
20 Other insurance companies	376.6	389.4	422.7	446.4	468.7	491.2	515.3	521.1	518.2	509.4
21 Private pension funds	499.7	528.7	567.9	611.3	631.2	627.0	674.6	731.0	775.9	817.2
22 State and local government retirement funds	404.6	441.8	474.0	491.3	529.6	565.4	632.5	704.6	751.4	801.0
23 Money market mutual funds	403.9	408.6	429.0	459.0	545.5	634.3	721.9	965.9	1,147.8	1,296.7
24 Mutual funds	440.2	566.4	725.9	718.8	771.3	820.2	901.1	1,025.9	1,073.1	1,099.9
25 Closed-end funds	49.5	69.7	89.7	86.0	96.2	100.8	98.3	103.7	111.1	102.7
26 Government-sponsored enterprises	388.8	457.6	545.5	666.3	761.7	832.8	939.4	1,253.9	1,545.6	1,793.7
27 Federally related mortgage pools	1,156.5	1,272.0	1,356.8	1,472.0	1,570.3	1,711.3	1,825.8	2,018.4	2,292.2	2,491.6
28 Asset-backed securities (ABSs) issuers	316.6	380.6	463.4	532.8	653.4	773.9	937.7	1,219.4	1,424.6	1,602.9
29 Finance companies	453.0	453.3	427.9	476.2	526.2	544.5	566.4	618.4	713.3	812.6
30 Mortgage companies	60.3	60.5	60.4	36.5	33.0	41.2	32.1	35.3	35.6	35.9
31 Real estate investment trusts (REITs)	23.6	25.0	25.4	24.6	26.0	30.4	50.6	45.5	42.9	36.6
32 Brokers and dealers	124.0	122.7	137.5	93.3	183.4	167.7	182.6	189.4	154.7	223.6
33 Funding corporations	136.1	148.1	125.8	121.4	108.4	121.0	166.7	155.3	288.8	325.4
RELATION OF LIABILITIES TO FINANCIAL ASSETS										
34 Total credit market debt	14,403.2	15,205.0	16,168.8	17,198.6	18,439.9	19,807.2	21,296.7	23,437.6	25,675.5	27,481.9
<i>Other liabilities</i>										
35 Official foreign exchange	55.4	51.8	53.4	53.2	63.7	53.7	48.9	60.1	50.1	46.0
36 Special drawing rights certificates	10.0	8.0	8.0	8.0	10.2	9.7	9.2	9.2	6.2	2.2
37 Treasury currency	16.3	16.5	17.0	17.6	18.3	18.9	19.3	19.9	20.9	23.2
38 Foreign deposits	273.5	267.7	271.8	373.9	418.8	521.7	618.5	642.3	703.6	824.5
39 Net interbank liabilities	96.4	138.5	189.3	280.1	290.7	240.8	219.4	189.0	204.5	188.0
40 Checkable deposits and currency	1,020.9	1,134.4	1,251.7	1,242.0	1,229.1	1,244.8	1,286.1	1,333.4	1,484.8	1,413.3
41 Small time and savings deposits	2,350.7	2,293.4	2,223.1	2,183.2	2,279.7	2,474.1	2,474.1	2,626.5	2,671.2	2,861.9
42 Large time deposits	488.4	415.2	391.7	411.2	476.9	590.9	713.4	805.5	936.1	1,054.5
43 Money market fund shares	535.0	539.5	559.6	600.1	741.3	886.7	1,042.5	1,329.7	1,578.8	1,812.1
44 Security repurchase agreements	355.9	400.0	471.3	549.5	660.0	701.5	822.4	913.7	1,083.4	1,194.3
45 Mutual fund shares	769.5	992.5	1,375.4	1,477.3	1,852.8	2,342.4	2,989.4	3,610.5	4,553.4	4,457.2
46 Security credit	188.9	217.7	279.0	279.0	305.7	358.1	469.1	572.3	676.6	817.6
47 Life insurance reserves	418.6	447.7	484.8	520.3	566.2	610.6	665.0	718.3	783.9	819.1
48 Pension fund reserves	3,838.3	4,150.7	4,612.5	4,882.3	5,671.3	6,325.1	7,323.4	8,193.7	9,041.7	9,054.8
49 Trade payables	1,302.7	1,371.2	1,450.6	1,570.6	1,704.3	1,827.6	1,967.3	2,076.5	2,298.8	2,455.2
50 Taxes payable	76.8	87.4	98.0	101.5	109.3	128.8	151.1	172.4	194.7	216.4
51 Investment in bank personal trusts	639.3	660.6	691.3	699.4	803.0	871.3	942.5	1,001.0	1,130.4	1,019.4
52 Miscellaneous	4,483.2	4,870.4	5,292.7	5,582.0	5,997.0	6,386.0	6,727.4	7,475.3	8,040.5	8,845.1
53 Total liabilities	31,323.0	33,268.3	35,890.0	38,029.9	41,638.1	45,302.7	49,785.5	55,186.9	61,135.1	64,586.8
<i>Financial assets not included in liabilities (+)</i>										
54 Gold and special drawing rights	22.3	19.6	20.1	21.1	22.1	21.4	21.1	21.6	21.4	21.5
55 Corporate equities	4,863.3	5,430.9	6,306.2	6,333.3	8,495.7	10,255.8	13,202.0	15,492.5	19,494.5	17,068.8
56 Household equity in noncorporate business	3,156.6	3,127.0	3,212.2	3,395.9	3,600.0	3,787.8	4,053.2	4,398.7	4,649.9	4,884.7
<i>Liabilities not identified as assets (-)</i>										
57 Treasury currency	-4.7	-4.9	-5.1	-5.4	-5.7	-6.1	-6.3	-6.4	-7.1	-8.5
58 Foreign deposits	222.6	217.6	233.2	325.4	360.2	437.0	537.1	544.9	591.1	659.9
59 Net interbank transactions	-4.2	-9.3	-4.7	-6.5	-9.0	-10.6	-32.2	-27.0	-25.5	-4.3
60 Security repurchase agreements	-49.0	-44.9	8.3	81.7	107.4	109.8	172.9	233.5	263.6	374.4
61 Taxes payable	23.4	33.0	39.9	48.8	64.1	81.9	104.2	122.9	122.7	128.5
62 Miscellaneous	-401.4	-224.7	-366.2	-503.0	-821.1	-1,241.1	-1,562.1	-2,307.3	-2,792.5	-3,371.8
<i>Floats not included in assets (-)</i>										
63 Federal government checkable deposits	3.8	6.8	5.6	3.4	3.1	-1.6	-8.1	-3.9	-9.9	-2.6
64 Other checkable deposits	40.4	42.0	40.7	38.0	34.2	30.1	26.2	23.1	22.3	24.0
65 Trade credit	91.6	125.6	149.3	173.5	192.0	165.7	126.8	76.6	120.9	88.7
66 Totals identified to sectors as assets	39,442.6	41,704.7	45,327.5	47,624.0	53,830.8	59,802.7	67,703.2	76,443.0	87,015.2	88,673.3

32. Nonfinancial business activity, selected measures, 1996-2000

Monthly data seasonally adjusted, and indexes 1992=100, except as noted

Measure	Annual avg.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1996												
1 Industrial production¹	119.6	115.6	117.1	116.9	118.1	118.9	119.8	120.0	120.7	121.4	121.4	122.6	123.3
<i>Market groups</i>													
2 Products, total	115.0	111.5	113.0	112.7	113.6	114.2	115.1	115.3	115.7	116.5	116.3	117.7	118.2
3 Final, total	116.4	112.9	114.7	113.9	115.2	115.6	116.4	116.8	117.0	117.9	117.6	118.9	119.6
4 Consumer goods	112.6	110.5	111.7	111.3	112.0	112.1	112.9	112.9	113.0	113.5	112.9	114.2	114.4
5 Equipment	122.9	117.0	119.8	118.3	120.8	121.5	122.6	123.6	123.9	125.6	125.7	127.2	128.7
6 Intermediate	110.7	107.3	107.9	109.2	108.8	110.0	110.8	110.7	111.6	112.2	112.2	113.8	113.7
7 Materials	127.0	122.1	123.4	123.4	125.0	126.2	127.1	127.4	128.8	129.1	129.6	130.4	131.4
<i>Industry groups</i>													
8 Manufacturing	121.5	117.0	118.4	118.1	119.5	120.4	121.5	122.2	122.9	123.7	123.7	124.9	125.8
9 Capacity utilization, manufacturing (percent) ²	81.6	80.9	81.4	80.8	81.3	81.5	81.8	81.9	82.0	82.1	81.7	82.1	82.2
10 Construction contracts ³	91.3	90.0	92.0	87.0	92.0	89.0	92.0	90.0	85.0	93.0	96.0	96.0	94.0
11 Nonagricultural employment, total ⁴	110.1	108.7	109.2	109.4	109.5	109.9	110.1	110.3	110.5	110.7	110.9	111.1	111.3
12 Goods-producing, total	105.4	104.4	104.9	104.8	105.0	105.2	105.4	105.5	105.7	105.8	106.0	106.1	106.2
13 Manufacturing, total	102.1	102.0	102.1	101.9	102.0	102.1	102.1	102.1	102.2	102.2	102.3	102.3	102.4
14 Manufacturing, production workers	104.0	103.9	104.0	103.6	103.8	103.9	104.0	103.9	104.0	104.0	104.1	104.1	104.2
15 Service-producing	111.4	109.9	110.3	110.6	110.8	111.1	111.4	111.6	111.8	112.0	112.2	112.5	112.7
16 Personal income, total	121.5	117.8	119.0	119.7	120.1	120.7	121.5	121.8	122.4	123.0	123.2	123.9	124.6
17 Wages and salary disbursements	121.6	117.3	118.7	119.4	119.9	120.6	121.7	121.8	122.6	123.5	123.7	124.5	125.4
18 Manufacturing	115.5	111.1	113.2	113.0	114.4	114.9	115.6	116.1	116.6	117.0	117.1	117.7	118.7
19 Disposable personal income ⁵	119.4	116.4	117.4	118.0	117.3	118.9	119.5	119.8	120.3	120.9	121.0	121.5	122.1
20 Retail sales ⁵	128.3	124.2	125.6	126.8	127.4	128.0	128.3	128.5	128.2	129.9	131.0	130.9	131.3
<i>Prices⁶</i>													
21 Consumer (1982-84=100)	156.9	154.4	154.9	155.7	156.3	156.6	156.7	157.0	157.3	157.8	158.3	158.6	158.6
22 Producer finished goods (1982=100)	131.3	129.4	129.4	130.1	130.6	131.1	131.7	131.5	131.9	131.8	132.7	132.6	132.7
1997													
1 Industrial production¹	127.9	123.7	125.1	125.3	126.1	126.5	127.2	127.8	129.1	130.0	130.9	131.7	132.0
<i>Market groups</i>													
2 Products, total	121.7	118.4	119.6	119.7	120.2	120.6	121.3	121.3	122.7	123.1	124.0	124.7	124.5
3 Final, total	123.5	119.8	121.0	121.2	121.5	122.2	123.1	123.0	124.8	125.2	126.1	127.0	126.7
4 Consumer goods	115.9	114.0	114.9	114.4	114.2	114.8	115.3	115.4	116.4	117.0	118.0	118.7	117.5
5 Equipment	136.9	129.9	131.7	133.2	134.5	135.3	137.0	136.5	139.9	139.8	140.5	141.8	143.2
6 Intermediate	116.2	114.2	115.2	115.0	115.9	115.9	115.7	116.0	116.2	116.9	117.9	117.8	118.0
7 Materials	137.9	132.1	133.9	134.2	135.4	135.8	136.5	138.1	139.3	140.9	141.7	142.8	143.9
<i>Industry groups</i>													
8 Manufacturing	131.1	126.3	127.8	128.2	128.9	129.4	130.4	130.9	132.6	133.5	134.3	135.3	135.7
9 Capacity utilization, manufacturing (percent) ²	82.7	82.1	82.7	82.5	82.5	82.4	82.5	82.4	83.0	83.0	83.0	83.0	82.7
10 Construction contracts ³	97.4	93.0	94.0	96.0	94.0	100.0	94.0	91.0	100.0	103.0	101.0	100.0	103.0
11 Nonagricultural employment, total ⁴	113.0	111.5	111.8	112.1	112.4	112.6	112.8	113.1	113.2	113.6	113.9	114.1	114.4
12 Goods-producing, total	107.4	106.2	106.6	106.9	106.9	107.1	107.2	107.4	107.7	107.9	108.2	108.4	108.7
13 Manufacturing, total	103.1	102.4	102.6	102.7	102.8	102.9	103.0	103.0	103.3	103.4	103.6	103.9	104.0
14 Manufacturing, production workers	105.0	104.3	104.4	104.6	104.6	104.8	104.8	104.8	105.2	105.3	105.6	105.8	106.0
15 Service-producing	114.5	113.0	113.2	113.5	113.9	114.1	114.4	114.7	114.7	115.1	115.4	115.7	116.0
16 Personal income, total	128.7	125.3	126.0	126.7	127.1	127.6	128.2	128.7	129.5	130.2	130.9	131.8	132.3
17 Wages and salary disbursements	130.4	126.0	127.1	128.0	128.4	129.0	129.7	130.3	131.5	132.1	133.1	134.5	135.0
18 Manufacturing	123.1	119.7	120.2	121.0	121.5	121.7	122.2	122.7	123.8	124.2	125.7	126.8	127.7
19 Disposable personal income ⁵	125.5	122.6	123.2	123.8	124.2	124.6	125.1	125.5	126.2	126.8	127.5	128.2	128.7
20 Retail sales ⁵	134.3	132.2	133.3	133.4	133.0	131.2	133.4	135.0	135.8	135.9	135.6	136.3	136.8
<i>Prices⁶</i>													
21 Consumer (1982-84=100)	160.5	159.1	159.6	160.0	160.2	160.1	160.3	160.5	160.8	161.2	161.6	161.5	161.3
22 Producer finished goods (1982=100)	131.8	132.6	132.2	132.1	131.6	131.6	131.6	131.3	131.7	131.8	132.3	131.7	131.1

32. Nonfinancial business activity, selected measures, 1996–2000—Continued

Monthly data seasonally adjusted, and indexes 1992=100, except as noted

Measure	Annual avg.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1998												
1 Industrial production ¹	134.5	132.7	132.8	133.3	134.0	134.4	133.6	133.3	135.9	135.6	136.4	135.9	136.0
<i>Market groups</i>													
2 Products, total	126.8	125.7	125.3	125.8	126.4	126.4	126.1	125.8	128.3	127.5	128.5	127.9	127.5
3 Final, total	128.9	128.2	127.7	128.0	128.6	128.5	128.2	127.5	130.7	129.7	130.5	130.1	129.3
4 Consumer goods	118.3	118.9	117.8	118.2	118.9	118.7	117.9	117.3	119.6	118.1	118.9	118.5	117.4
5 Equipment	148.1	144.9	145.5	145.7	146.1	146.0	146.9	146.1	150.9	150.9	151.8	151.3	150.9
6 Intermediate	120.2	118.1	118.2	118.9	119.5	120.1	119.8	120.4	121.0	120.7	122.2	121.5	122.2
7 Materials	146.9	144.0	144.9	145.4	146.3	147.3	145.6	145.3	148.1	148.7	149.2	148.8	149.6
<i>Industry groups</i>													
8 Manufacturing	138.8	136.9	137.0	137.3	138.2	138.5	137.6	137.2	140.3	140.0	141.1	140.8	141.0
9 Capacity utilization, manufacturing (percent) ² ..	81.4	83.0	82.4	82.1	82.2	81.8	80.8	80.1	81.5	80.9	81.2	80.6	80.4
10 Construction contracts ³	104.4	103.0	101.0	96.0	102.0	101.0	109.0	101.0	104.0	106.0	109.0	111.0	110.0
11 Nonagricultural employment, total ⁴	115.9	114.7	114.9	115.0	115.3	115.6	115.8	115.9	116.3	116.4	116.7	116.9	117.2
12 Goods-producing, total	109.4	109.0	109.1	109.1	109.4	109.4	109.5	108.9	109.6	109.7	109.6	109.5	109.8
13 Manufacturing, total	103.9	104.2	104.2	104.3	104.3	104.3	104.1	103.2	103.9	103.8	103.6	103.3	103.2
14 Manufacturing, production workers	105.4	106.1	106.2	106.2	106.1	105.9	105.6	104.1	105.2	105.2	104.9	104.6	104.5
15 Service-producing	117.7	116.2	116.4	116.7	116.9	117.3	117.5	117.8	118.0	118.3	118.6	118.9	119.2
16 Personal income, total	137.8	133.6	134.6	135.6	136.2	137.0	137.7	138.3	139.1	139.5	140.0	140.6	140.9
17 Wages and salary disbursements	140.6	136.2	137.1	137.8	138.5	139.5	140.1	140.8	142.0	142.5	143.3	144.3	144.9
18 Manufacturing	129.7	127.9	128.4	129.0	129.1	129.6	129.4	128.4	130.2	130.9	130.8	130.9	131.2
19 Disposable personal income ⁵	133.7	129.8	130.8	131.9	132.4	133.1	133.7	134.3	134.8	135.2	135.7	136.1	136.3
20 Retail sales ⁵	141.2	137.0	137.3	138.2	139.5	140.5	141.9	140.8	140.7	142.3	144.2	145.1	146.3
<i>Prices⁶</i>													
21 Consumer (1982–84=100)	163.0	161.6	161.9	162.2	162.5	162.8	163.0	163.2	163.4	163.6	164.0	164.0	163.9
22 Producer finished goods (1982=100)	130.7	130.3	130.2	130.1	130.4	130.6	130.7	131.0	130.7	130.6	131.4	130.9	131.1
1999													
1 Industrial production ¹	139.4	136.9	137.2	137.8	137.9	138.5	138.8	139.6	140.2	140.3	141.3	141.9	142.9
<i>Market groups</i>													
2 Products, total	129.6	128.6	128.6	128.6	128.7	129.3	129.0	129.0	130.2	130.0	131.0	131.0	131.7
3 Final, total	131.8	130.6	130.9	130.8	130.6	131.5	131.2	131.0	132.4	132.0	133.1	133.2	133.8
4 Consumer goods	119.9	119.2	119.5	119.1	118.8	120.0	119.3	118.8	120.5	119.6	120.9	121.0	121.9
5 Equipment	153.5	151.5	151.8	152.2	152.4	152.5	152.9	153.5	154.2	154.8	155.3	155.4	155.6
6 Intermediate	123.2	122.3	121.7	122.1	122.6	122.5	122.4	123.1	123.4	124.0	124.9	124.4	125.5
7 Materials	155.6	150.3	151.1	152.8	153.2	153.7	155.0	157.1	156.9	157.3	158.4	160.1	161.4
<i>Industry groups</i>													
8 Manufacturing	144.7	141.8	142.4	142.7	143.0	143.8	143.9	144.4	145.6	145.7	146.8	147.7	148.6
9 Capacity utilization, manufacturing (percent) ² ..	80.6	80.5	80.6	80.4	80.3	80.5	80.3	80.3	80.7	80.5	80.8	81.0	81.1
10 Construction contracts ³	115.0	109.0	109.0	113.0	114.0	114.0	113.0	122.0	115.0	116.0	115.0	118.0	122.0
11 Nonagricultural employment, total ⁴	118.7	117.4	117.7	117.9	118.1	118.3	118.6	118.8	119.0	119.2	119.6	119.8	120.1
12 Goods-producing, total	109.8	109.5	109.8	109.7	109.7	109.7	109.6	109.8	109.7	109.8	109.9	110.1	110.2
13 Manufacturing, total	102.5	103.1	102.9	102.8	102.7	102.6	102.3	102.5	102.3	102.2	102.2	102.2	102.1
14 Manufacturing, production workers	103.7	104.4	104.2	104.1	103.9	103.8	103.5	103.8	103.6	103.4	103.4	103.4	103.4
15 Service-producing	121.1	119.5	119.9	120.1	120.4	120.7	121.0	121.3	121.5	121.7	122.2	122.4	122.7
16 Personal income, total	144.3	141.2	141.6	141.9	142.5	143.2	143.9	144.5	145.3	145.4	146.5	147.2	148.1
17 Wages and salary disbursements	149.9	145.4	146.3	146.7	147.6	148.6	149.3	150.4	151.3	152.1	153.1	153.8	154.9
18 Manufacturing	134.0	131.0	131.4	131.9	132.3	133.2	133.6	134.7	134.9	135.9	136.0	136.3	136.9
19 Disposable personal income ⁵	139.2	136.7	136.9	137.2	137.8	138.3	138.9	139.3	140.3	139.9	141.0	141.6	142.4
20 Retail sales ⁵	154.0	147.5	149.0	149.5	150.9	152.6	153.0	154.2	156.4	156.6	157.2	159.2	161.9
<i>Prices⁶</i>													
21 Consumer (1982–84=100)	166.6	164.3	164.5	165.0	166.2	166.2	166.2	166.7	167.1	167.9	168.2	168.3	168.3
22 Producer finished goods (1982=100)	133.0	131.4	130.8	131.1	131.9	132.4	132.7	132.9	133.7	134.7	135.1	134.9	134.9

32. Nonfinancial business activity, selected measures, 1996-2000—Continued

Monthly data seasonally adjusted, and indexes 1992=100, except as noted

Measure	Annual avg.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	2000												
1 Industrial production¹	145.7	143.2	144.0	144.9	145.6	146.6	147.2	146.5	146.7	146.8	146.3	145.8	145.1
<i>Market groups</i>													
2 Products, total	133.5	131.5	132.4	132.8	133.3	134.0	134.6	134.0	134.1	134.3	133.4	133.8	133.6
3 Final, total	135.8	133.4	134.3	134.6	135.4	136.2	137.3	136.4	136.6	137.0	135.9	136.3	136.3
4 Consumer goods	121.9	120.0	121.0	121.1	121.7	122.2	123.2	121.8	122.0	123.3	121.6	122.1	122.5
5 Equipment	161.8	158.2	158.9	159.8	161.0	162.5	163.6	163.8	163.9	162.6	162.5	163.0	162.0
6 Intermediate	126.4	125.6	126.7	127.3	126.7	127.2	126.5	126.7	126.7	126.1	126.2	126.2	125.3
7 Materials	166.4	162.9	163.6	165.2	166.5	168.0	168.5	167.7	168.0	168.0	167.9	166.0	164.5
<i>Industry groups</i>													
8 Manufacturing	151.6	149.0	149.8	151.1	151.6	152.6	153.3	152.7	152.6	152.8	152.0	151.2	150.1
9 Capacity utilization, manufacturing (percent) ²	80.7	81.0	81.1	81.5	81.4	81.6	81.7	81.0	80.7	80.5	79.8	79.2	78.4
10 Construction contracts ³	129.5	123.0	122.0	129.0	125.0	126.0	131.0	130.0	135.0	141.0	131.0	129.0	132.0
11 Nonagricultural employment, total ⁴	121.3	120.3	120.5	121.0	121.3	121.5	121.5	121.5	121.4	121.6	121.7	121.8	121.9
12 Goods-producing, total	110.7	110.5	110.4	111.0	110.7	110.6	110.7	110.9	110.7	110.6	110.7	110.7	110.6
13 Manufacturing, total	102.0	102.1	102.2	102.3	102.3	102.1	102.3	102.5	102.1	101.7	101.6	101.5	101.3
14 Manufacturing, production workers	102.8	103.3	103.4	103.5	103.3	103.2	103.1	103.3	102.8	102.2	102.1	101.8	101.4
15 Service-producing	124.2	123.0	123.2	123.8	124.1	124.4	124.5	124.3	124.3	124.6	124.7	124.8	125.0
16 Personal income, total	154.3	149.4	150.2	151.4	152.6	153.5	154.3	154.8	155.4	156.3	157.3	157.9	158.9
17 Wages and salary disbursements	162.2	156.7	157.5	158.7	160.2	160.5	161.9	162.9	163.2	164.4	165.8	166.8	167.6
18 Manufacturing	142.3	137.8	138.5	139.2	140.7	140.1	141.9	143.5	143.4	144.0	145.6	146.3	146.2
19 Disposable personal income ⁵	147.9	143.4	144.1	145.2	146.2	147.2	147.8	148.4	148.8	149.6	150.5	151.1	152.0
20 Retail sales ⁵	166.1	162.4	164.6	166.4	164.8	165.0	165.6	167.0	166.9	168.2	168.1	167.1	167.4
<i>Prices⁶</i>													
21 Consumer (1982-84=100)	172.2	168.8	169.8	171.2	171.3	171.5	172.4	172.8	172.8	173.7	174.0	174.1	174.0
22 Producer finished goods (1982=100)	138.0	134.7	136.0	136.8	136.7	137.3	138.6	138.6	138.2	139.4	140.1	140.0	139.7

33. Labor force, employment, and unemployment, 1996-2000

Thousands of persons; monthly data seasonally adjusted

Category	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1996													
HOUSEHOLD SURVEY DATA¹													
1 Civilian labor force ²	133,943	132,616	132,952	133,180	133,409	133,667	133,697	134,284	134,054	134,515	134,921	135,007	135,113
<i>Employment</i>													
2 Nonagricultural industries ³	123,264	121,642	122,092	122,373	122,588	122,771	123,178	123,514	123,777	124,088	124,427	124,415	124,415
3 Agriculture	3,443	3,483	3,547	3,489	3,406	3,473	3,424	3,433	3,395	3,448	3,463	3,356	3,445
<i>Unemployment</i>													
4 Number	7,236	7,491	7,313	7,318	7,415	7,423	7,095	7,337	6,882	6,979	7,031	7,236	7,253
5 Rate (percent of civilian labor force)	5.4	5.6	5.5	5.5	5.6	5.6	5.3	5.5	5.1	5.2	5.2	5.4	5.4
ESTABLISHMENT SURVEY DATA													
6 Nonagricultural payroll employment ⁴	119,608	118,049	118,538	118,774	118,949	119,293	119,557	119,753	120,031	120,182	120,430	120,696	120,913
7 Manufacturing	18,495	18,464	18,491	18,453	18,466	18,483	18,491	18,493	18,513	18,511	18,523	18,530	18,537
8 Mining	580	573	576	578	579	581	582	581	582	580	581	583	584
9 Contract construction	5,418	5,210	5,300	5,327	5,354	5,381	5,418	5,440	5,472	5,495	5,524	5,544	5,555
10 Transportation and public utilities	6,253	6,189	6,203	6,207	6,227	6,239	6,264	6,282	6,283	6,281	6,280	6,288	6,299
11 Trade	28,079	27,765	27,821	27,872	27,888	27,988	28,046	28,101	28,158	28,205	28,316	28,357	28,418
12 Finance	6,911	6,831	6,851	6,857	6,870	6,889	6,906	6,919	6,936	6,948	6,964	6,975	6,989
13 Service	34,454	33,695	33,937	34,083	34,174	34,300	34,440	34,536	34,666	34,729	34,819	34,994	35,093
14 Government	19,419	19,322	19,359	19,397	19,391	19,432	19,410	19,401	19,421	19,433	19,423	19,425	19,438
1997													
HOUSEHOLD SURVEY DATA¹													
1 Civilian labor force ²	136,297	135,456	135,400	135,891	136,016	136,119	136,211	136,477	136,618	136,675	136,633	136,961	137,155
<i>Employment</i>													
2 Nonagricultural industries ³	126,159	124,849	124,945	125,472	125,681	126,027	126,003	126,400	126,651	126,627	126,867	127,267	127,274
3 Agriculture	3,399	3,449	3,353	3,419	3,462	3,437	3,409	3,422	3,359	3,392	3,312	3,386	3,405
<i>Unemployment</i>													
4 Number	6,739	7,158	7,102	7,000	6,873	6,655	6,799	6,655	6,608	6,656	6,454	6,308	6,476
5 Rate (percent of civilian labor force)	4.9	5.3	5.2	5.2	5.1	4.9	5.0	4.9	4.8	4.9	4.7	4.6	4.7
ESTABLISHMENT SURVEY DATA													
6 Nonagricultural payroll employment ⁴	122,690	121,108	121,423	121,749	122,025	122,288	122,540	122,844	122,924	123,323	123,668	123,952	124,271
7 Manufacturing	18,675	18,543	18,572	18,600	18,605	18,624	18,646	18,654	18,706	18,716	18,763	18,807	18,833
8 Mining	596	587	591	592	593	596	597	599	599	601	602	600	602
9 Contract construction	5,691	5,546	5,602	5,639	5,640	5,668	5,671	5,694	5,725	5,754	5,764	5,774	5,820
10 Transportation and public utilities	6,408	6,332	6,352	6,378	6,394	6,406	6,418	6,425	6,277	6,454	6,476	6,482	6,484
11 Trade	28,614	28,406	28,426	28,493	28,506	28,531	28,581	28,604	28,675	28,698	28,765	28,826	28,868
12 Finance	7,109	7,000	7,015	7,031	7,055	7,073	7,088	7,116	7,136	7,157	7,185	7,209	7,234
13 Service	36,040	35,236	35,399	35,549	35,745	35,890	35,995	36,167	36,229	36,364	36,490	36,615	36,778
14 Government	19,557	19,458	19,466	19,467	19,487	19,500	19,544	19,585	19,577	19,579	19,623	19,639	19,652
1998													
HOUSEHOLD SURVEY DATA¹													
1 Civilian labor force ²	137,673	137,016	137,092	137,240	137,161	137,434	137,453	137,565	137,606	138,249	138,309	138,387	138,624
<i>Employment</i>													
2 Nonagricultural industries ³	128,085	127,330	127,462	127,634	127,843	128,057	127,872	127,878	127,927	128,488	128,454	128,930	129,328
3 Agriculture	3,378	3,322	3,342	3,173	3,334	3,348	3,365	3,415	3,494	3,477	3,582	3,363	3,249
<i>Unemployment</i>													
4 Number	6,210	6,364	6,288	6,433	5,984	6,029	6,216	6,272	6,185	6,284	6,273	6,094	6,047
5 Rate (percent of civilian labor force)	4.5	4.6	4.6	4.7	4.4	4.4	4.5	4.6	4.5	4.5	4.5	4.4	4.4
ESTABLISHMENT SURVEY DATA													
6 Nonagricultural payroll employment ⁴	125,865	124,535	124,743	124,912	125,180	125,548	125,768	125,836	126,237	126,453	126,696	126,940	127,286
7 Manufacturing	18,805	18,862	18,875	18,887	18,890	18,876	18,851	18,678	18,811	18,799	18,749	18,703	18,681
8 Mining	590	604	605	603	598	596	596	590	587	582	578	573	570
9 Contract construction	6,020	5,855	5,873	5,851	5,927	5,949	5,994	6,034	6,074	6,094	6,134	6,170	6,264
10 Transportation and public utilities	6,611	6,502	6,526	6,547	6,561	6,588	6,599	6,621	6,640	6,652	6,673	6,693	6,718
11 Trade	29,095	28,901	28,904	28,923	28,953	29,048	29,075	29,110	29,161	29,209	29,235	29,284	29,356
12 Finance	7,389	7,253	7,279	7,312	7,337	7,365	7,387	7,409	7,425	7,442	7,463	7,482	7,496
13 Service	37,533	36,900	37,000	37,101	37,198	37,355	37,476	37,601	37,675	37,783	37,936	38,070	38,216
14 Government	19,823	19,658	19,681	19,688	19,716	19,771	19,790	19,793	19,864	19,892	19,928	19,965	19,985

33. Labor force, employment, and unemployment, 1996–2000—Continued

Thousands of persons; monthly data seasonally adjusted

Category	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1999												
HOUSEHOLD SURVEY DATA¹													
1 Civilian labor force ²	139,368	138,912	138,869	138,679	138,982	139,180	139,358	139,466	139,455	139,600	139,858	140,038	140,213
<i>Employment</i>													
2 Nonagricultural industries ³ ...	130,207	129,681	129,536	129,623	129,597	130,077	130,054	130,141	130,387	130,542	130,826	130,954	131,226
3 Agriculture	3,281	3,278	3,309	3,276	3,331	3,294	3,361	3,293	3,229	3,152	3,239	3,345	3,287
<i>Unemployment</i>													
4 Number	5,880	5,953	6,024	5,780	6,054	5,809	5,943	6,032	5,839	5,906	5,793	5,739	5,700
5 Rate (percent of civilian labor force)	4.2	4.3	4.3	4.2	4.4	4.2	4.3	4.3	4.2	4.2	4.1	4.1	4.1
ESTABLISHMENT SURVEY DATA													
6 Nonagricultural payroll employment ⁴	128,916	127,431	127,864	128,031	128,292	128,476	128,740	129,018	129,224	129,410	129,863	130,093	130,365
7 Manufacturing	18,552	18,659	18,634	18,618	18,587	18,569	18,529	18,553	18,518	18,503	18,499	18,496	18,492
8 Mining	539	558	551	548	543	536	534	534	533	530	532	533	535
9 Contract construction	6,415	6,230	6,319	6,308	6,365	6,374	6,404	6,429	6,439	6,475	6,499	6,549	6,570
10 Transportation and public utilities	6,834	6,734	6,755	6,775	6,786	6,806	6,824	6,842	6,857	6,880	6,895	6,912	6,937
11 Trade	29,758	29,410	29,532	29,573	29,635	29,682	29,733	29,791	29,834	29,864	30,006	30,001	30,065
12 Finance	7,555	7,514	7,519	7,528	7,540	7,552	7,565	7,572	7,573	7,571	7,574	7,574	7,580
13 Service	39,055	38,322	38,484	38,588	38,731	38,844	38,988	39,102	39,220	39,317	39,540	39,659	39,785
14 Government	20,206	20,004	20,070	20,093	20,105	20,113	20,163	20,195	20,250	20,270	20,318	20,369	20,401
2000													
HOUSEHOLD SURVEY DATA¹													
1 Civilian labor force ²	140,863	140,500	140,750	140,718	141,080	140,715	140,837	140,507	140,831	140,752	141,013	141,215	141,544
<i>Employment</i>													
2 Nonagricultural industries ³ ...	131,903	131,529	131,674	131,716	132,213	131,658	131,874	131,456	131,677	131,857	132,262	132,371	132,658
3 Agriculture	3,305	3,352	3,375	3,339	3,336	3,296	3,361	3,321	3,339	3,310	3,223	3,202	3,230
<i>Unemployment</i>													
4 Number	5,655	5,619	5,701	5,663	5,531	5,761	5,602	5,730	5,815	5,585	5,528	5,642	5,656
5 Rate (percent of civilian labor force)	4.0	4.0	4.1	4.0	3.9	4.1	4.0	4.1	4.1	4.0	3.9	4.0	4.0
ESTABLISHMENT SURVEY DATA													
6 Nonagricultural payroll employment ⁴	131,759	130,668	130,843	131,441	131,683	131,909	131,969	131,899	131,837	132,046	132,145	132,279	132,367
7 Manufacturing	18,469	18,486	18,497	18,529	18,517	18,493	18,521	18,554	18,485	18,421	18,404	18,382	18,349
8 Mining	543	534	535	535	539	542	543	542	543	547	551	548	548
9 Contract construction	6,698	6,643	6,624	6,728	6,666	6,648	6,663	6,678	6,699	6,728	6,758	6,781	6,791
10 Transportation and public utilities	7,019	6,945	6,961	6,986	6,996	6,997	7,015	7,034	6,963	7,062	7,076	7,093	7,108
11 Trade	30,331	30,129	30,160	30,261	30,334	30,253	30,299	30,341	30,385	30,413	30,439	30,465	30,474
12 Finance	7,560	7,573	7,575	7,567	7,558	7,550	7,541	7,536	7,549	7,556	7,569	7,575	7,582
13 Service	40,460	39,908	40,004	40,188	40,318	40,312	40,447	40,495	40,613	40,736	40,767	40,845	40,901
14 Government	20,681	20,450	20,487	20,647	20,755	21,114	20,940	20,719	20,600	20,583	20,581	20,590	20,614

34. Output, capacity, and capacity utilization, 1996–2000

A. Output

1992=100; quarterly data are seasonally adjusted

Series	Annual avg.	Q1	Q2	Q3	Q4
	1996				
1 Total industry	119.6	116.5	118.9	120.7	122.4
2 Manufacturing	121.5	117.9	120.5	122.9	124.8
3 Primary processing ¹	130.6	125.6	129.3	132.7	134.9
4 Advanced processing ²	116.2	113.4	115.4	117.3	118.9
5 Durable goods	135.0	129.4	133.8	137.1	139.7
6 Lumber and products	110.4	108.4	111.3	111.0	110.8
7 Primary metals	119.7	116.7	119.2	120.5	122.4
8 Iron and steel	119.1	116.2	118.4	119.6	122.1
9 Nonferrous	120.4	117.3	120.1	121.6	122.7
10 Industrial machinery and equipment	161.1	154.1	158.3	163.0	169.1
11 Electrical machinery	206.3	189.2	199.5	212.3	224.2
12 Motor vehicles and parts	137.6	128.2	141.9	142.8	137.4
13 Aerospace and miscellaneous transportation equipment	83.8	80.9	82.5	85.0	86.8
14 Nondurable goods	107.4	105.7	106.5	108.1	109.2
15 Textile mill products	108.6	106.8	109.3	109.5	108.8
16 Paper and products	106.8	103.8	106.7	107.7	109.1
17 Chemicals and products	108.8	106.2	106.7	110.2	112.2
18 Plastics materials	109.3	108.3	109.1	109.6	110.4
19 Petroleum products	106.9	106.0	106.0	106.7	108.7
20 Mining	103.5	101.8	104.0	104.4	103.8
21 Utilities	112.7	114.2	113.9	110.1	112.7
22 Electric	112.8	114.0	114.0	110.7	112.5
	1997				
1 Total industry	127.9	124.7	126.6	129.0	131.5
2 Manufacturing	131.1	127.4	129.6	132.3	135.1
3 Primary processing ¹	143.9	138.4	141.5	145.8	149.7
4 Advanced processing ²	123.8	121.1	122.7	124.6	126.7
5 Durable goods	149.6	143.6	147.2	151.4	156.3
6 Lumber and products	113.1	111.7	113.5	113.2	113.9
7 Primary metals	125.5	121.5	124.5	126.3	129.5
8 Iron and steel	123.9	119.6	123.2	124.1	128.9
9 Nonferrous	127.3	123.8	126.0	129.1	130.3
10 Industrial machinery and equipment	178.3	172.5	178.8	179.7	182.4
11 Electrical machinery	266.8	239.8	256.3	276.6	294.4
12 Motor vehicles and parts	148.4	145.9	142.3	148.3	157.0
13 Aerospace and miscellaneous transportation equipment	93.1	88.2	91.1	94.3	98.7
14 Nondurable goods	112.0	110.6	111.3	112.7	113.5
15 Textile mill products	108.2	107.6	107.0	108.8	109.6
16 Paper and products	112.2	110.5	111.2	113.2	114.0
17 Chemicals and products	115.9	113.8	115.0	117.1	117.5
18 Plastics materials	120.3	114.8	117.8	122.7	126.3
19 Petroleum products	111.0	109.0	111.9	111.2	112.0
20 Mining	105.3	105.0	105.3	105.5	105.2
21 Utilities	112.7	111.8	112.0	112.1	114.9
22 Electric	113.2	112.7	111.5	113.1	115.7

34. Output, capacity, and capacity utilization, 1996–2000—Continued

A. Output—Continued

1992=100; quarterly data are seasonally adjusted

Series	Annual avg.	Q1	Q2	Q3	Q4
1 Total industry	134.5	133.0	134.0	134.9	136.1
2 Manufacturing	138.8	137.1	138.1	139.2	141.0
3 Primary processing ¹	155.0	152.1	154.1	155.6	158.2
4 Advanced processing ²	129.6	128.5	129.0	129.9	131.1
5 Durable goods	164.1	160.2	161.9	164.9	169.4
6 Lumber and products	117.4	115.2	116.4	117.8	120.2
7 Primary metals	127.7	131.1	128.6	126.3	125.0
8 Iron and steel	124.0	131.3	126.7	121.5	116.7
9 Nonferrous	132.3	130.8	131.1	132.2	135.2
10 Industrial machinery and equipment	195.2	192.5	191.9	197.4	199.0
11 Electrical machinery	334.5	309.7	324.0	344.4	359.8
12 Motor vehicles and parts	154.7	153.8	148.8	148.4	167.6
13 Aerospace and miscellaneous transportation equipment	107.6	103.4	107.3	109.9	109.8
14 Nondurable goods	113.4	113.6	114.0	113.3	112.7
15 Textile mill products	106.2	108.1	107.5	106.5	102.9
16 Paper and products	113.8	113.4	113.8	114.5	113.5
17 Chemicals and products	118.3	118.6	119.5	118.5	116.8
18 Plastics materials	129.8	128.9	130.8	130.3	129.4
19 Petroleum products	113.1	112.5	112.6	114.0	113.5
20 Mining	102.9	105.9	104.5	101.7	99.7
21 Utilities	114.3	111.2	114.9	116.9	114.1
22 Electric	117.1	113.4	117.9	119.3	117.8
1999					
1 Total industry	139.4	137.3	138.4	140.0	142.0
2 Manufacturing	144.7	142.3	143.6	145.2	147.7
3 Primary processing ¹	165.6	161.0	163.5	166.9	170.8
4 Advanced processing ²	133.0	131.7	132.3	133.1	134.8
5 Durable goods	176.3	171.8	174.2	178.2	181.1
6 Lumber and products	122.0	121.6	122.4	121.7	122.4
7 Primary metals	129.4	125.9	127.6	130.9	133.4
8 Iron and steel	123.9	118.7	121.6	126.1	129.4
9 Nonferrous	136.1	134.7	134.9	136.7	138.3
10 Industrial machinery and equipment	207.9	202.9	206.1	209.5	213.2
11 Electrical machinery	411.3	379.1	398.5	422.6	445.1
12 Motor vehicles and parts	174.3	168.7	171.5	176.8	180.2
13 Aerospace and miscellaneous transportation equipment	103.4	106.4	104.3	103.0	100.0
14 Nondurable goods	113.7	113.1	113.4	113.1	115.1
15 Textile mill products	103.9	104.2	105.3	102.7	103.3
16 Paper and products	114.9	115.1	113.6	114.8	116.1
17 Chemicals and products	119.1	117.7	118.9	118.2	121.6
18 Plastics materials	125.3	126.1	124.5	124.4	126.7
19 Petroleum products	113.4	115.3	112.8	112.7	112.9
20 Mining	98.2	97.9	97.1	98.3	99.5
21 Utilities	117.3	116.3	117.4	118.7	116.7
22 Electric	120.0	118.4	120.0	121.6	120.0

34. Output, capacity, and capacity utilization, 1996-2000—Continued

A. Output—Continued

1992=100; quarterly data are seasonally adjusted

Series	Annual avg.	Q1	Q2	Q3	Q4
	2000				
1 Total industry	145.7	144.0	146.5	146.7	145.7
2 Manufacturing	151.6	149.9	152.5	152.7	151.1
3 Primary processing ¹	178.2	175.8	180.0	179.9	177.2
4 Advanced processing ²	136.9	135.6	137.4	137.7	136.7
5 Durable goods	190.0	186.6	191.4	192.1	189.7
6 Lumber and products	118.8	123.1	120.1	117.8	114.1
7 Primary metals	131.9	135.1	134.7	131.5	126.5
8 Iron and steel	127.3	131.8	131.4	126.3	119.6
9 Nonferrous	137.7	139.1	138.8	137.9	134.9
10 Industrial machinery and equipment	227.1	221.4	227.2	230.7	229.1
11 Electrical machinery	536.6	488.2	534.1	557.5	566.8
12 Motor vehicles and parts	177.6	182.8	184.3	177.4	165.7
13 Aerospace and miscellaneous transportation equipment	99.1	99.0	98.0	99.3	100.1
14 Nondurable goods	114.8	114.6	115.3	115.1	114.2
15 Textile mill products	98.9	104.1	101.8	97.1	92.4
16 Paper and products	113.9	115.5	115.5	112.1	112.6
17 Chemicals and products	122.0	120.4	122.4	122.7	122.7
18 Plastics materials	121.9	122.7	127.0	122.5	115.7
19 Petroleum products	115.0	113.9	115.8	115.2	115.1
20 Mining	100.7	100.1	100.6	101.1	101.1
21 Utilities	120.7	117.2	120.4	120.6	124.6
22 Electric	123.3	120.4	123.6	123.0	126.2

34. Output, capacity, and capacity utilization, 1996–2000—Continued

B. Capacity

Percent of 1992 output; quarterly data are seasonally adjusted

Series	Annual avg.	Q1	Q2	Q3	Q4
	1996				
1 Total industry	144.7	141.9	143.8	145.7	147.6
2 Manufacturing	148.8	145.5	147.7	149.9	152.2
3 Primary processing¹	155.7	150.4	154.0	157.5	160.8
4 Advanced processing²	144.8	142.6	144.0	145.5	147.1
5 Durable goods	166.5	160.9	164.7	168.4	172.1
6 Lumber and products	133.2	131.5	132.7	133.8	134.7
7 Primary metals	131.9	129.5	130.9	132.6	134.5
8 Iron and steel	131.1	128.4	130.1	132.0	134.1
9 Nonferrous	132.7	130.8	131.9	133.3	134.8
10 Industrial machinery and equipment	187.7	180.2	185.0	190.1	195.5
11 Electrical machinery	246.1	221.2	237.5	254.2	271.5
12 Motor vehicles and parts	181.0	178.7	180.4	181.9	183.2
13 Aerospace and miscellaneous transportation equipment	125.6	125.5	125.6	125.6	125.6
14 Nondurable goods	130.4	129.3	130.0	130.7	131.5
15 Textile mill products	125.4	126.0	125.7	125.2	124.9
16 Paper and products	124.1	122.4	123.5	124.6	125.8
17 Chemicals and products	139.3	137.4	138.7	139.9	141.0
18 Plastics materials	128.0	125.1	126.9	129.0	130.9
19 Petroleum products	114.5	114.0	114.3	114.7	115.2
20 Mining	116.0	116.0	115.9	116.0	116.2
21 Utilities	124.7	124.0	124.5	125.0	125.5
22 Electric	122.8	121.9	122.6	123.2	123.6
1997					
1 Total industry	153.3	149.7	151.9	154.4	157.0
2 Manufacturing	158.6	154.5	157.1	159.9	162.9
3 Primary processing¹	169.9	164.2	167.7	171.6	176.0
4 Advanced processing²	152.0	148.9	150.9	153.0	155.3
5 Durable goods	182.5	175.9	180.0	184.5	189.6
6 Lumber and products	136.7	135.5	136.2	137.0	138.2
7 Primary metals	139.1	136.4	138.3	140.0	141.5
8 Iron and steel	139.2	136.2	138.3	140.3	142.0
9 Nonferrous	138.7	136.4	137.9	139.4	140.8
10 Industrial machinery and equipment	210.8	201.4	207.7	214.0	220.1
11 Electrical machinery	319.8	289.4	308.3	329.0	352.4
12 Motor vehicles and parts	188.9	184.8	187.1	190.1	193.6
13 Aerospace and miscellaneous transportation equipment	126.2	125.6	125.8	126.2	127.2
14 Nondurable goods	134.1	132.4	133.5	134.6	135.8
15 Textile mill products	124.8	124.7	124.7	124.8	124.8
16 Paper and products	129.2	127.1	128.5	129.9	131.2
17 Chemicals and products	143.9	142.0	143.1	144.4	145.9
18 Plastics materials	134.7	132.5	134.0	135.3	136.8
19 Petroleum products	116.2	115.6	116.0	116.4	116.9
20 Mining	117.1	116.6	117.0	117.4	117.7
21 Utilities	126.2	126.0	126.3	126.4	126.3
22 Electric	124.0	123.9	124.0	124.0	123.9

34. Output, capacity, and capacity utilization, 1996-2000—Continued

B. Capacity—Continued

Percent of 1992 output; quarterly data are seasonally adjusted

Series	Annual avg.	Q1	Q2	Q3	Q4
	1998				
1 Total industry	163.6	159.8	162.5	164.9	167.1
2 Manufacturing	170.6	166.2	169.3	172.1	174.6
3 Primary processing ¹	187.4	180.8	185.6	189.8	193.2
4 Advanced processing ²	160.8	157.6	159.8	161.9	163.9
5 Durable goods	202.3	194.9	200.2	205.0	209.3
6 Lumber and products	141.9	139.7	141.3	142.8	143.8
7 Primary metals	144.6	142.8	144.0	145.1	146.3
8 Iron and steel	144.6	143.3	144.3	145.1	145.9
9 Nonferrous	144.6	142.3	143.7	145.3	147.0
10 Industrial machinery and equipment	233.7	225.8	231.0	236.2	241.8
11 Electrical machinery	415.3	378.0	404.4	428.9	449.9
12 Motor vehicles and parts	201.7	197.2	200.5	203.4	205.8
13 Aerospace and miscellaneous transportation equipment	130.5	128.5	130.0	131.3	132.3
14 Nondurable goods	138.7	137.1	138.2	139.3	140.2
15 Textile mill products	124.0	124.6	124.2	123.8	123.4
16 Paper and products	133.6	132.3	133.2	134.0	134.7
17 Chemicals and products	150.8	147.8	149.9	151.9	153.7
18 Plastics materials	141.5	138.5	140.5	142.5	144.3
19 Petroleum products	118.4	117.4	118.1	118.8	119.4
20 Mining	117.5	117.9	117.8	117.5	117.0
21 Utilities	126.1	126.1	125.9	126.0	126.4
22 Electric	123.9	123.8	123.8	123.9	124.2
	1999				
1 Total industry	171.3	168.9	170.5	172.0	173.6
2 Manufacturing	179.5	176.8	178.6	180.4	182.4
3 Primary processing ¹	199.2	195.9	198.0	200.1	202.9
4 Advanced processing ²	168.2	165.7	167.4	169.1	170.7
5 Durable goods	217.9	212.9	216.1	219.4	223.2
6 Lumber and products	144.4	144.3	144.4	144.4	144.5
7 Primary metals	149.3	147.6	148.8	149.9	150.8
8 Iron and steel	147.7	146.7	147.4	148.1	148.6
9 Nonferrous	151.3	148.8	150.6	152.2	153.5
10 Industrial machinery and equipment	258.7	248.1	255.0	262.2	269.3
11 Electrical machinery	493.1	467.4	482.3	499.4	523.5
12 Motor vehicles and parts	210.3	207.9	209.6	211.1	212.4
13 Aerospace and miscellaneous transportation equipment	133.4	132.9	133.3	133.5	133.8
14 Nondurable goods	141.8	141.0	141.6	142.1	142.6
15 Textile mill products	122.6	123.1	122.8	122.5	122.1
16 Paper and products	136.1	135.3	135.9	136.4	136.8
17 Chemicals and products	156.1	155.0	155.9	156.5	156.8
18 Plastics materials	147.5	145.9	147.1	148.1	148.9
19 Petroleum products	120.7	120.0	120.6	121.0	121.3
20 Mining	115.2	116.3	115.6	114.9	114.1
21 Utilities	128.2	127.0	127.7	128.6	129.4
22 Electric	126.0	124.8	125.6	126.4	127.2

34. Output, capacity, and capacity utilization, 1996–2000—Continued

B. Capacity—Continued

Percent of 1992 output; quarterly data are seasonally adjusted

Series	Annual avg.	Q1	Q2	Q3	Q4
	2000				
1 Total industry	178.1	175.4	177.2	179.0	180.6
2 Manufacturing	187.9	184.6	186.9	189.1	191.0
3 Primary processing ¹	212.6	206.4	210.6	214.9	218.6
4 Advanced processing ²	174.0	172.2	173.5	174.7	175.6
5 Durable goods	234.6	227.5	232.4	237.2	241.3
6 Lumber and products	146.3	145.0	145.8	146.8	147.6
7 Primary metals	151.3	151.3	151.4	151.4	151.2
8 Iron and steel	148.7	148.9	148.9	148.7	148.4
9 Nonferrous	154.7	154.3	154.8	154.9	155.0
10 Industrial machinery and equipment	284.8	276.3	282.6	288.0	292.2
11 Electrical machinery	620.6	556.4	597.9	643.4	684.9
12 Motor vehicles and parts	215.3	213.5	214.6	215.8	217.2
13 Aerospace and miscellaneous transportation equipment	134.9	134.3	134.7	135.1	135.4
14 Nondurable goods	143.1	142.9	143.1	143.2	143.1
15 Textile mill products	120.5	121.6	121.0	120.2	119.4
16 Paper and products	137.7	137.2	137.5	137.9	138.2
17 Chemicals and products	157.5	157.1	157.3	157.6	157.9
18 Plastics materials	150.6	149.6	150.3	150.9	151.5
19 Petroleum products	121.7	121.5	121.6	121.8	121.9
20 Mining	112.5	113.4	112.7	112.2	111.9
21 Utilities	131.6	130.3	131.1	132.0	133.1
22 Electric	129.6	128.1	128.9	130.0	131.3

34. Output, capacity, and capacity utilization, 1996–2000—Continued

C. Capacity utilization rate³

Percent; quarterly data are seasonally adjusted

Series	Annual avg.	Q1	Q2	Q3	Q4
	1996				
1 Total industry	82.7	82.1	82.7	82.9	82.9
2 Manufacturing	81.6	81.0	81.6	82.0	82.0
3 Primary processing ¹	83.9	83.5	83.9	84.3	83.9
4 Advanced processing ²	80.3	79.5	80.1	80.6	80.8
5 Durable goods	81.1	80.4	81.3	81.4	81.2
6 Lumber and products	82.9	82.5	83.9	83.0	82.3
7 Primary metals	90.8	90.1	91.0	90.9	91.0
8 Iron and steel	90.8	90.5	91.0	90.6	91.1
9 Nonferrous	90.8	89.7	91.1	91.2	91.0
10 Industrial machinery and equipment	85.8	85.6	85.6	85.7	86.5
11 Electrical machinery	83.9	85.5	84.0	83.5	82.6
12 Motor vehicles and parts	76.0	71.7	78.7	78.5	75.0
13 Aerospace and miscellaneous transportation equipment	66.7	64.5	65.7	67.7	69.1
14 Nondurable goods	82.3	81.7	81.9	82.7	83.0
15 Textile mill products	86.6	84.7	87.0	87.5	87.2
16 Paper and products	86.1	84.8	86.4	86.4	86.7
17 Chemicals and products	78.1	77.3	76.9	78.8	79.5
18 Plastics materials	85.5	86.6	86.0	85.0	84.3
19 Petroleum products	93.3	92.9	92.8	93.0	94.4
20 Mining	89.2	87.8	89.7	90.0	89.3
21 Utilities	90.4	92.1	91.5	88.1	89.8
22 Electric	91.9	93.6	93.0	89.9	91.0
	1997				
1 Total industry	83.5	83.3	83.3	83.5	83.8
2 Manufacturing	82.7	82.5	82.5	82.8	82.9
3 Primary processing ¹	84.7	84.3	84.4	85.0	85.1
4 Advanced processing ²	81.4	81.4	81.3	81.4	81.6
5 Durable goods	82.0	81.6	81.8	82.0	82.4
6 Lumber and products	82.7	82.5	83.3	82.6	82.4
7 Primary metals	90.2	89.1	90.0	90.2	91.5
8 Iron and steel	89.0	87.8	89.1	88.5	90.8
9 Nonferrous	91.8	90.7	91.3	92.6	92.5
10 Industrial machinery and equipment	84.6	85.7	86.1	84.0	82.8
11 Electrical machinery	83.4	82.9	83.2	84.1	83.6
12 Motor vehicles and parts	78.5	78.9	76.1	78.0	81.1
13 Aerospace and miscellaneous transportation equipment	73.7	70.2	72.4	74.7	77.6
14 Nondurable goods	83.5	83.5	83.4	83.7	83.5
15 Textile mill products	86.8	86.3	85.7	87.2	87.8
16 Paper and products	86.9	86.9	86.5	87.2	86.9
17 Chemicals and products	80.5	80.1	80.4	81.1	80.5
18 Plastics materials	89.4	86.6	88.0	90.7	92.3
19 Petroleum products	95.6	94.3	96.5	95.5	95.9
20 Mining	89.9	90.1	90.0	89.9	89.4
21 Utilities	89.3	88.7	88.7	88.7	91.0
22 Electric	91.3	91.0	89.9	91.2	93.3

34. Output, capacity, and capacity utilization, 1996–2000—Continued

C. Capacity utilization rate³—Continued

Percent; quarterly data are seasonally adjusted

Series	Annual avg.	Q1	Q2	Q3	Q4
1 Total industry	82.2	83.2	82.5	81.8	81.5
2 Manufacturing	81.4	82.5	81.6	80.9	80.7
3 Primary processing ¹	82.7	84.1	83.0	82.0	81.9
4 Advanced processing ²	80.6	81.5	80.7	80.2	80.0
5 Durable goods	81.1	82.2	80.9	80.5	81.0
6 Lumber and products	82.7	82.5	82.4	82.5	83.6
7 Primary metals	88.4	91.8	89.3	87.0	85.4
8 Iron and steel	85.8	91.7	87.8	83.7	80.0
9 Nonferrous	91.5	91.9	91.2	90.9	91.9
10 Industrial machinery and equipment	83.5	85.3	83.1	83.6	82.3
11 Electrical machinery	80.6	81.9	80.1	80.3	80.0
12 Motor vehicles and parts	76.7	78.0	74.3	72.9	81.4
13 Aerospace and miscellaneous transportation equipment	82.4	80.4	82.6	83.7	83.0
14 Nondurable goods	81.8	82.9	82.4	81.4	80.4
15 Textile mill products	85.7	86.8	86.5	86.0	83.4
16 Paper and products	85.2	85.7	85.4	85.4	84.2
17 Chemicals and products	78.5	80.2	79.7	78.0	76.0
18 Plastics materials	91.8	93.0	93.1	91.5	89.7
19 Petroleum products	95.5	95.8	95.4	96.0	95.0
20 Mining	87.6	89.9	88.7	86.5	85.2
21 Utilities	90.6	88.2	91.2	92.8	90.3
22 Electric	94.5	91.6	95.3	96.3	94.8
1999					
1 Total industry	81.4	81.3	81.2	81.4	81.8
2 Manufacturing	80.6	80.5	80.4	80.5	81.0
3 Primary processing ¹	83.1	82.2	82.6	83.4	84.2
4 Advanced processing ²	79.1	79.5	79.0	78.7	79.0
5 Durable goods	80.9	80.7	80.6	81.2	81.2
6 Lumber and products	84.5	84.2	84.8	84.3	84.7
7 Primary metals	86.7	85.3	85.7	87.3	88.5
8 Iron and steel	83.9	80.9	82.5	85.2	87.1
9 Nonferrous	90.0	90.5	89.6	89.8	90.1
10 Industrial machinery and equipment	80.4	81.8	80.8	79.9	79.1
11 Electrical machinery	83.3	81.1	82.6	84.6	85.0
12 Motor vehicles and parts	82.9	81.1	81.8	83.8	84.8
13 Aerospace and miscellaneous transportation equipment	77.6	80.1	78.3	77.2	74.7
14 Nondurable goods	80.2	80.3	80.1	79.6	80.7
15 Textile mill products	84.7	84.7	85.8	83.8	84.6
16 Paper and products	84.4	85.0	83.6	84.2	84.9
17 Chemicals and products	76.3	75.9	76.2	75.5	77.6
18 Plastics materials	85.0	86.4	84.6	84.0	85.1
19 Petroleum products	94.0	96.0	93.6	93.2	93.0
20 Mining	85.2	84.2	84.0	85.6	87.1
21 Utilities	91.5	91.6	91.9	92.3	90.1
22 Electric	95.2	94.9	95.6	96.2	94.3

34. Output, capacity, and capacity utilization, 1996–2000—Continued

C. Capacity utilization rate³—Continued

Percent; quarterly data are seasonally adjusted

Series	Annual avg.	Q1	Q2	Q3	Q4
	2000				
1 Total industry	81.8	82.1	82.6	81.9	80.7
2 Manufacturing	80.7	81.2	81.6	80.7	79.1
3 Primary processing ¹	83.9	85.2	85.5	83.7	81.1
4 Advanced processing ²	78.7	78.8	79.1	78.8	77.9
5 Durable goods	81.0	82.0	82.4	81.0	78.6
6 Lumber and products	81.2	84.9	82.4	80.2	77.3
7 Primary metals	87.2	89.3	89.0	86.9	83.6
8 Iron and steel	85.6	88.5	88.3	84.9	80.6
9 Nonferrous	89.0	90.1	89.7	89.0	87.0
10 Industrial machinery and equipment	79.8	80.1	80.4	80.1	78.4
11 Electrical machinery	86.6	87.7	89.3	86.7	82.8
12 Motor vehicles and parts	82.5	85.6	85.9	82.2	76.3
13 Aerospace and miscellaneous transportation equipment	73.5	73.8	72.8	73.5	74.0
14 Nondurable goods	80.2	80.2	80.6	80.4	79.8
15 Textile mill products	82.0	85.6	84.2	80.8	77.4
16 Paper and products	82.7	84.2	84.0	81.3	81.5
17 Chemicals and products	77.5	76.6	77.8	77.9	77.7
18 Plastics materials	81.0	82.0	84.5	81.2	76.4
19 Petroleum products	94.5	93.7	95.2	94.6	94.5
20 Mining	89.5	88.3	89.2	90.1	90.3
21 Utilities	91.7	90.0	91.8	91.3	93.6
22 Electric	95.2	94.0	95.9	94.6	96.1

35. Industrial production: Indexes and gross value, 1996-2000—Continued

B. Major industries—Continued

Monthly data are seasonally adjusted

Group	SIC code ¹	1992 proportion	2000 avg.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
				Index (1992=100)											
2000															
1 Total index		100.0	145.7	143.2	144.0	144.9	145.6	146.6	147.2	146.5	146.7	146.8	146.3	145.8	145.1
2 Manufacturing			85.4	151.6	149.0	149.8	151.1	151.6	152.6	153.3	152.7	152.6	152.8	152.0	150.1
3 Primary processing			31.0	178.2	174.1	175.7	177.8	178.9	180.2	181.0	179.9	179.7	179.9	179.7	174.8
4 Advanced processing			54.4	136.9	135.0	135.5	136.4	136.6	137.4	138.1	137.7	137.6	137.8	136.8	136.4
5 Durable goods			44.8	190.0	185.3	186.5	188.2	189.8	191.7	192.8	191.8	192.1	192.5	191.1	189.6
6 Lumber and products	24	2.1	118.8	123.8	123.1	122.4	121.7	119.9	118.8	118.4	117.5	117.5	115.8	114.4	112.1
7 Furniture and fixtures	25	1.4	146.3	143.1	143.5	144.9	146.0	150.0		147.1	146.5	146.7	145.8	144.9	146.4
8 Stone, clay, and glass products	32	2.1	133.9	132.1	133.6	135.2	132.6	136.0	135.0	136.1	135.0	134.2	135.1	131.8	130.4
9 Primary metals	33	3.1	131.9	135.1	134.5	135.6	135.9	134.1	134.1	132.0	130.5	131.9	127.9	125.8	125.8
10 Iron and steel	331,2	1.8	127.3	131.8	131.1	132.5	132.7	130.9	130.7	125.2	126.2	127.4	121.5	119.4	117.8
11 Raw steel	331PT	.1	117.9	123.8	118.7	122.8	124.3	123.7	123.7	121.5	118.7	114.8	112.5	106.4	104.3
12 Nonferrous	333-6,9	1.4	137.7	139.2	138.6	139.4	139.9	138.1	138.3	140.4	135.7	137.5	135.6	133.6	135.5
13 Fabricated metal products	34	5.0	137.2	135.4	137.7	137.2	138.0	137.5	138.8	138.0	137.4	137.0	136.9	136.8	136.0
14 Industrial machinery and equipment	35	7.8	227.1	219.6	220.9	223.8	225.4	226.8	229.2	230.3	230.7	231.1	230.2	228.9	228.2
15 Computer and office equipment	357	1.6	1,070.0	925.0	956.1	984.3	1,011.1	1,038.9	1,068.8	1,100.3	1,125.5	1,141.7	1,156.3	1,165.3	1,167.3
16 Electrical machinery	36	7.1	536.6	473.4	486.7	504.5	519.8	538.1	544.5	552.5	555.3	564.7	564.5	566.3	569.5
17 Transportation equipment	37	9.4	137.1	140.6	139.5	138.9	139.2	140.2	140.2	136.0	137.7	137.8	135.2	131.8	128.8
18 Motor vehicles and parts	371	4.7	177.6	183.9	182.4	182.0	184.6	185.4	182.9	172.3	178.7	181.3	173.7	164.8	158.6
19 Autos and light trucks	371PT	2.5	164.6	171.4	169.8	168.8	172.0	173.0	170.1	157.4	166.8	170.0	157.7	152.9	145.2
20 Aerospace and miscellaneous transportation equipment	372-6,9	4.7	99.1	99.8	99.0	98.3	96.4	97.7	99.9	101.9	99.1	96.9	99.0	100.8	100.7
21 Instruments	38	5.4	118.6	117.8	117.3	117.8	118.6	118.9	121.1	119.3	119.5	117.5	118.0	119.0	118.8
22 Miscellaneous	39	1.3	124.9	126.1	126.4	125.0	124.7	125.4	124.5	127.3	125.0	123.8	123.9	123.5	123.6
23 Nondurable goods		40.6	114.8	114.0	114.4	115.4	115.0	115.3	115.6	115.4	114.9	114.9	114.7	114.5	113.5
24 Foods	20	9.6	113.8	112.5	113.1	114.2	113.7	113.4	114.2	114.3	114.7	113.8	114.0	114.0	113.5
25 Tobacco products	21	1.6	93.0	89.6	91.4	94.0	91.1	91.0	96.7	94.4	90.7	98.0	89.2	91.7	98.7
26 Textile mill products	22	1.8	98.9	104.8	104.0	103.5	102.8	102.3	100.5	98.6	96.4	96.3	94.3	92.2	90.5
27 Apparel products	23	2.2	101.9	103.4	104.9	104.5	104.1	102.0	103.3	103.7	101.1	99.8	98.6	99.1	97.8
28 Paper and products	26	3.5	113.9	115.5	115.1	115.9	116.0	114.6	116.1	112.6	112.0	111.8	114.3	112.9	110.6
29 Printing and publishing	27	6.8	106.9	106.2	105.6	106.5	106.3	107.2	106.6	108.1	107.5	107.1	107.7	107.4	106.5
30 Chemicals and products	28	10.0	122.0	119.4	120.4	121.3	121.7	122.9	122.4	122.4	123.0	122.7	123.4	123.5	121.1
31 Petroleum products	29	1.4	115.0	112.0	112.7	116.9	114.9	116.4	116.1	114.6	115.1	115.8	115.5	115.8	114.1
32 Rubber and plastics	30	3.5	144.9	146.3	146.8	146.0	146.3	146.5	146.7	146.7	144.6	144.9	143.5	141.5	139.5
33 Leather and products	31	.3	71.4	73.2	73.0	71.3	71.6	71.4	70.9	73.9	71.8	71.5	70.6	70.2	67.6
34 Mining		6.8	100.7	99.5	100.0	100.8	100.7	100.3	100.6	101.1	101.4	100.8	101.1	101.2	100.9
35 Metal	10	.4	97.2	100.6	98.1	99.6	98.7	96.0	97.1	96.8	97.6	97.7	94.3	90.6	98.7
36 Coal	12	1.0	107.1	105.5	104.7	109.0	111.0	109.5	106.4	107.3	106.4	104.3	105.2	108.3	107.1
37 Oil and gas extraction	13	4.8	95.6	94.3	94.7	95.1	95.0	95.2	95.4	96.1	96.5	96.0	96.3	96.7	96.2
38 Stone and earth minerals	14	.6	130.4	129.7	134.1	134.8	132.9	128.2	131.8	129.0	129.7	130.1	132.5	126.7	125.3
39 Utilities		7.8	120.7	117.4	119.3	114.8	119.0	121.3	120.7	118.3	121.5	121.8	121.8	124.2	127.7
40 Electric	491,3PT	6.2	123.3	120.2	121.1	119.9	122.4	124.4	123.9	121.0	123.9	124.1	123.9	126.1	128.7
41 Gas	492,3PT	1.6	109.9	106.0	111.5	95.7	105.6	109.0	108.1	107.4	111.8	112.4	112.7	115.7	122.4
SPECIAL AGGREGATES															
42 Manufacturing excluding motor vehicles and parts		80.7	150.1	146.8	147.8	149.2	149.6	150.6	151.6	151.6	151.0	151.1	150.8	150.6	149.8
43 Manufacturing excluding computers and office equipment		83.8	144.6	142.6	143.3	144.5	144.9	145.8	146.4	145.6	145.4	145.6	144.8	144.0	142.9
44 Computers, communications equipment, and semiconductors		5.6	1,101.2	928.1	966.5	1,012.2	1,051.4	1,095.9	1,114.8	1,142.5	1,158.6	1,175.6	1,184.0	1,191.1	1,193.6
45 Manufacturing excluding computers and semiconductors		81.3	127.2	126.9	127.2	127.8	127.7	128.2	128.5	127.7	127.4	127.5	126.7	125.8	124.8
46 Manufacturing excluding computers, communications equipment, and semiconductors		79.8	123.9	123.9	124.1	124.6	124.5	124.8	125.2	124.3	124.0	123.9	123.2	122.4	121.3
Gross value (billions of 1996 dollars, annual rates)															
MAJOR MARKETS															
47 Products, total		100.0	2,821.5	2,792.0	2,810.6	2,817.0	2,827.5	2,839.4	2,847.4	2,824.8	2,832.4	2,840.4	2,811.7	2,813.8	2,800.7
48 Final		77.2	2,176.4	2,150.8	2,164.2	2,167.2	2,180.0	2,190.2	2,201.9	2,179.1	2,186.7	2,197.2	2,167.9	2,170.5	2,161.0
49 Consumer goods		51.9	1,323.8	1,312.2	1,321.7	1,321.4	1,326.3	1,331.0	1,338.9	1,319.0	1,325.8	1,338.3	1,316.5	1,318.2	1,316.7
50 Equipment		25.3	859.5	844.9	848.5	852.1	860.7	866.5	870.1	868.4	868.8	865.4	858.7	859.5	850.5
51 Intermediate		22.8	645.2	641.2	646.5	649.8	647.6	649.3	645.7	645.8	645.8	643.4	643.8	643.4	639.8

36. Housing and construction, 1996-2000

Seasonally adjusted annual rates except as noted

Item	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1996												
Private residential real estate activity (thousands of units except as noted)													
NEW UNITS													
1 Permits authorized	1,426	1,387	1,420	1,437	1,463	1,457	1,429	1,450	1,413	1,392	1,358	1,412	1,411
2 One-family	1,070	1,051	1,085	1,108	1,108	1,096	1,089	1,074	1,061	1,037	1,010	1,031	1,015
3 Two-family or more	356	336	335	329	355	361	340	376	352	355	348	381	396
4 Started	1,477	1,467	1,491	1,424	1,516	1,504	1,467	1,472	1,557	1,475	1,392	1,489	1,370
5 One-family	1,161	1,143	1,158	1,147	1,211	1,156	1,192	1,151	1,252	1,148	1,113	1,121	1,060
6 Two-family or more	316	324	333	277	305	348	275	321	305	327	279	368	310
7 Under construction at end of period ¹	792	803	793	814	827	832	826	824	820	824	821	829	814
8 One-family	550	570	563	581	592	592	593	591	591	590	585	586	572
9 Two-family or more	242	233	230	233	235	240	233	233	229	234	236	243	242
10 Completed	1,413	1,402	1,317	1,369	1,327	1,423	1,437	1,453	1,468	1,379	1,392	1,413	1,487
11 One-family	1,129	1,113	1,046	1,103	1,054	1,147	1,131	1,145	1,172	1,116	1,146	1,118	1,180
12 Two-family or more	284	289	271	266	273	276	306	308	296	263	246	295	307
13 Mobile homes shipped	362	355	344	365	369	363	371	364	369	372	367	358	341
Merchant builder activity in one-family units													
14 Number sold	757	714	769	721	736	746	721	770	826	770	720	771	805
15 Number for sale at end of period ¹	326	370	362	362	366	360	355	351	342	332	332	330	326
Price of units sold (thousands of dollars) ²													
16 Median	140	132	139	137	140	136	140	144	137	139	144	144	145
17 Average	166	155	164	162	170	163	167	168	160	167	168	172	172
EXISTING UNITS (one-family)													
18 Number sold	4,196	4,100	4,210	4,160	4,340	4,400	4,030	4,300	4,240	4,030	4,180	4,180	4,130
Price of units sold (thousands of dollars) ²													
19 Median	116	113	111	113	114	115	120	119	119	116	115	116	117
20 Average	142	139	135	137	139	141	147	146	146	142	140	141	144
Value of new construction (millions of dollars) ³													
CONSTRUCTION													
21 Total put in place	613,360	576,564	573,782	577,806	598,839	608,689	617,016	615,279	622,130	636,090	643,383	649,760	640,979
22 Private	474,604	442,006	445,417	448,801	464,143	470,149	482,457	477,093	484,797	489,600	496,525	499,686	494,579
23 Residential	279,471	254,176	258,998	265,027	274,447	281,517	287,350	287,444	289,496	290,571	289,073	289,928	285,627
24 Nonresidential	195,133	187,830	186,419	183,774	189,696	188,632	195,107	189,649	195,301	199,029	207,452	209,758	208,952
25 Industrial buildings	38,127	39,130	37,704	36,495	37,321	36,311	37,847	36,274	35,462	38,628	42,705	41,184	38,457
26 Commercial buildings	75,847	69,405	70,066	69,270	72,437	74,393	76,666	75,381	78,070	79,187	81,324	81,856	82,103
27 Other buildings	30,645	29,083	28,667	28,214	28,164	28,960	30,777	30,612	31,238	31,366	32,479	33,773	34,403
28 Public utilities and other	50,516	50,212	49,982	49,795	51,774	48,968	49,817	47,382	50,531	49,848	50,944	52,945	53,989
29 Public	138,755	134,558	128,365	129,005	134,696	138,540	134,559	138,186	137,332	146,490	146,858	150,074	146,400
30 Military	2,610	3,399	3,079	2,444	2,797	2,686	2,479	2,286	2,301	2,608	2,565	2,380	2,294
31 Highway	39,400	38,438	39,042	37,601	39,316	38,862	38,632	40,144	37,567	40,763	41,071	40,134	41,226
32 Conservation and development	5,914	5,476	5,417	5,725	6,041	5,955	5,875	5,928	6,251	7,056	5,958	6,008	5,280
33 Other	90,832	87,245	80,827	83,235	86,542	91,037	87,573	89,828	91,213	96,063	97,264	101,552	97,600

36. Housing and construction, 1996-2000—Continued

Seasonally adjusted annual rates except as noted

Item	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1997												
Private residential real estate activity (thousands of units except as noted)													
NEW UNITS													
1 Permits authorized	1,441	1,382	1,445	1,436	1,421	1,414	1,402	1,440	1,449	1,494	1,499	1,469	1,456
2 One-family	1,062	1,046	1,070	1,031	1,054	1,046	1,057	1,050	1,061	1,091	1,098	1,093	1,080
3 Two-family or more	379	336	375	405	367	368	345	390	388	403	401	376	376
4 Started	1,474	1,355	1,486	1,457	1,492	1,442	1,494	1,437	1,390	1,546	1,520	1,510	1,566
5 One-family	1,134	1,108	1,181	1,130	1,124	1,105	1,120	1,133	1,100	1,205	1,127	1,154	1,149
6 Two-family or more	340	247	305	327	368	337	374	304	290	341	393	356	417
7 Under construction at end of period ¹	847	817	810	808	810	816	826	836	836	846	858	865	872
8 One-family	555	573	567	562	562	564	562	568	569	574	579	578	580
9 Two-family or more	292	244	243	246	248	252	264	268	267	272	279	287	292
10 Completed	1,400	1,377	1,545	1,445	1,438	1,400	1,315	1,313	1,332	1,442	1,396	1,420	1,428
11 One-family	1,116	1,128	1,247	1,150	1,133	1,115	1,096	1,056	1,062	1,148	1,074	1,131	1,096
12 Two-family or more	284	249	298	295	305	285	219	257	270	294	322	289	332
13 Mobile homes shipped	354	347	350	351	365	353	355	356	356	354	351	352	354
Merchant builder activity in one-family units													
14 Number sold	804	830	801	831	744	760	793	805	815	840	800	864	793
15 Number for sale at end of period ¹	287	308	301	288	290	287	288	289	287	284	284	281	281
Price of units sold (thousands of dollars) ²													
16 Median	146	145	143	148	150	141	145	146	144	146	142	145	146
17 Average	176	172	171	173	180	171	179	176	171	178	173	175	176
EXISTING UNITS (one-family)													
18 Number sold	4,382	4,340	4,280	4,060	4,190	4,350	4,210	4,370	4,430	4,560	4,700	4,390	4,640
Price of units sold (thousands of dollars) ²													
19 Median	122	118	115	118	119	121	125	124	126	124	122	122	124
20 Average	151	146	141	144	147	149	154	154	156	152	151	152	154
Value of new construction (millions of dollars) ³													
CONSTRUCTION													
21 Total put in place	653,242	641,744	648,287	644,347	645,093	647,551	645,740	655,810	656,702	661,039	664,774	661,716	666,098
22 Private	502,406	494,187	494,356	486,117	490,192	494,798	494,444	504,526	506,655	512,660	516,157	515,213	519,566
23 Residential	289,053	283,797	286,148	284,640	284,897	287,603	285,128	285,197	286,816	291,296	294,892	297,878	300,346
24 Nonresidential	213,353	210,390	208,208	201,477	205,295	207,195	209,316	219,329	219,839	221,364	221,265	217,335	219,220
25 Industrial buildings	37,597	38,328	38,621	34,709	35,811	35,953	36,689	39,596	38,437	38,834	38,255	37,154	38,775
26 Commercial buildings	86,151	85,816	87,216	83,372	81,547	82,102	83,968	88,831	88,739	87,507	88,170	87,534	89,006
27 Other buildings	37,193	35,390	35,708	36,513	37,625	37,129	36,063	36,688	37,762	39,153	38,086	37,993	38,203
28 Public utilities and other	52,413	50,856	46,663	46,883	50,312	52,011	52,596	54,214	54,901	55,870	56,754	54,654	53,236
29 Public	150,836	147,557	153,931	158,230	154,901	152,753	151,295	151,284	150,047	148,379	148,617	146,503	146,532
30 Military	2,561	2,643	2,516	2,201	2,354	2,551	2,578	2,743	2,842	2,554	2,866	2,692	2,190
31 Highway	42,595	39,989	41,784	43,101	44,068	43,557	43,840	43,661	43,408	41,664	39,775	43,798	42,498
32 Conservation and development	5,603	6,265	5,860	6,327	5,533	5,560	5,103	5,297	5,476	6,041	5,056	4,775	5,945
33 Other	100,077	98,660	103,771	106,601	102,946	101,085	99,774	99,583	98,321	98,120	100,920	95,238	95,899

36. Housing and construction, 1996–2000—Continued

Seasonally adjusted annual rates except as noted

Item	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1998												
Private residential real estate activity (thousands of units except as noted)													
New UNITS													
1 Permits authorized	1,612	1,555	1,647	1,605	1,547	1,554	1,551	1,610	1,654	1,577	1,719	1,672	1,742
2 One-family	1,188	1,158	1,191	1,162	1,157	1,165	1,148	1,181	1,196	1,187	1,217	1,248	1,317
3 Two-family or more	425	397	456	443	390	389	403	429	458	390	502	424	425
4 Started	1,617	1,525	1,584	1,567	1,540	1,536	1,641	1,698	1,614	1,582	1,715	1,660	1,792
5 One-family	1,271	1,227	1,237	1,221	1,230	1,212	1,275	1,300	1,274	1,262	1,298	1,383	1,412
6 Two-family or more	346	298	347	346	310	324	366	398	340	320	417	277	380
7 Under construction at end of period ¹	971	886	896	905	906	912	927	938	941	952	972	976	1,003
8 One-family	659	592	601	611	616	624	636	642	647	654	662	671	690
9 Two-family or more	312	294	295	294	290	288	291	296	294	298	310	305	313
10 Completed	1,474	1,316	1,441	1,477	1,498	1,465	1,467	1,552	1,521	1,452	1,452	1,604	1,433
11 One-family	1,160	1,018	1,127	1,131	1,186	1,116	1,163	1,223	1,179	1,186	1,168	1,255	1,141
12 Two-family or more	315	298	314	346	312	349	304	329	342	266	284	349	292
13 Mobile homes shipped	374	361	370	370	369	372	366	380	371	373	379	389	382
<i>Merchant builder activity in one-family units</i>													
14 Number sold	886	872	866	836	866	887	923	876	846	864	893	995	949
15 Number for sale at end of period ¹	300	282	281	284	287	287	286	285	286	289	293	292	294
<i>Price of units sold (thousands of dollars)²</i>													
16 Median	153	148	156	153	148	153	148	150	155	155	155	151	153
17 Average	182	179	182	179	177	184	176	180	187	183	183	179	183
EXISTING UNITS (one-family)													
18 Number sold	4,970	4,660	4,820	4,950	4,950	4,880	4,940	5,110	4,850	5,000	5,060	5,020	5,330
<i>Price of units sold (thousands of dollars)²</i>													
19 Median	128	124	122	125	126	129	131	132	131	129	128	129	129
20 Average	159	154	150	153	156	159	165	165	162	159	158	160	160
Value of new construction (millions of dollars) ³													
CONSTRUCTION													
21 Total put in place	703,533	674,990	677,642	683,767	695,517	690,830	718,693	715,607	712,890	713,175	712,960	721,124	725,200
22 Private	550,754	527,611	532,072	538,190	548,885	545,689	563,327	558,745	558,228	554,375	555,212	562,805	563,908
23 Residential	314,514	305,301	308,310	311,604	313,449	311,540	314,658	317,999	315,387	317,042	316,958	320,291	321,626
24 Nonresidential	236,240	222,310	223,762	226,586	235,436	234,149	248,669	240,746	242,841	237,333	238,254	242,514	242,282
25 Industrial buildings	40,547	39,954	40,542	42,259	41,995	40,218	40,573	39,795	42,953	39,747	40,109	40,121	38,299
26 Commercial buildings	95,760	91,983	90,782	91,980	94,538	93,813	99,208	96,734	93,960	93,282	98,574	101,227	103,043
27 Other buildings	39,609	38,600	39,439	38,499	40,839	39,129	39,341	38,998	39,751	39,716	39,118	40,033	41,839
28 Public utilities and other	60,324	51,773	52,999	53,848	58,064	60,989	69,547	65,219	66,177	64,588	60,453	61,133	59,101
29 Public	152,779	147,378	145,571	145,577	146,633	145,141	155,366	156,862	154,662	158,801	157,748	158,319	161,292
30 Military	2,539	2,501	2,741	2,755	2,594	2,346	2,595	3,256	2,792	2,100	2,298	2,203	2,281
31 Highway	45,251	43,859	42,452	43,402	43,589	42,502	46,325	44,561	45,710	47,287	49,181	47,081	47,062
32 Conservation and development	5,415	4,956	6,006	5,403	4,794	5,008	5,696	5,383	5,312	6,169	5,066	5,642	5,547
33 Other	99,575	96,062	94,372	94,017	95,656	95,285	100,750	103,662	100,848	103,245	101,203	103,393	106,402

36. Housing and construction, 1996-2000—Continued

Seasonally adjusted annual rates except as noted

Item	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1999												
Private residential real estate activity (thousands of units except as noted)													
New UNITS													
1 Permits authorized	1,664	1,732	1,720	1,665	1,600	1,640	1,702	1,682	1,671	1,551	1,649	1,672	1,683
2 One-family	1,247	1,259	1,291	1,239	1,227	1,254	1,276	1,276	1,243	1,198	1,208	1,233	1,257
3 Two-family or more	417	473	429	426	373	386	426	406	428	353	441	439	426
4 Started	1,641	1,748	1,670	1,710	1,553	1,611	1,559	1,669	1,648	1,635	1,608	1,648	1,708
5 One-family	1,302	1,349	1,317	1,345	1,220	1,312	1,266	1,308	1,265	1,286	1,310	1,321	1,375
6 Two-family or more	339	399	353	365	333	299	293	361	383	349	298	327	333
7 Under construction at end of period ¹	953	973	989	994	991	989	981	983	989	983	983	983	983
8 One-family	648	663	672	676	672	674	668	672	675	671	673	676	677
9 Two-family or more	305	310	317	318	319	315	313	311	314	312	310	307	306
10 Completed	1,605	1,599	1,459	1,673	1,580	1,623	1,648	1,597	1,563	1,643	1,593	1,596	1,659
11 One-family	1,270	1,239	1,199	1,319	1,271	1,302	1,311	1,228	1,225	1,292	1,250	1,289	1,309
12 Two-family or more	335	360	260	354	309	321	337	369	338	351	343	307	350
13 Mobile homes shipped	348	390	381	383	368	365	355	336	340	320	321	316	304
<i>Merchant builder activity in one-family units</i>													
14 Number sold	880	875	848	863	918	888	923	900	893	826	872	863	873
15 Number for sale at end of period ¹	315	284	285	289	290	295	295	297	298	301	303	305	308
<i>Price of units sold (thousands of dollars)²</i>													
16 Median	161	153	160	157	160	154	159	158	155	163	161	172	165
17 Average	196	183	191	189	192	188	194	189	193	195	200	212	202
EXISTING UNITS (one-family)													
18 Number sold	5,205	5,150	5,090	5,240	5,300	5,060	5,450	5,340	5,290	5,160	4,960	5,130	5,160
<i>Price of units sold (thousands of dollars)²</i>													
19 Median	133	130	128	130	131	133	137	136	137	134	133	133	134
20 Average	168	163	160	162	164	167	174	172	174	170	167	169	169
Value of new construction (millions of dollars) ³													
CONSTRUCTION													
21 Total put in place	763,914	735,705	754,200	757,474	747,409	744,806	755,904	768,541	758,803	763,567	771,515	797,609	811,436
22 Private	595,667	570,944	583,748	588,791	579,483	580,340	592,023	602,870	593,994	598,205	604,151	622,396	631,061
23 Residential	349,560	325,335	330,620	336,769	336,794	340,628	344,999	349,951	355,037	359,693	364,646	371,889	378,359
24 Nonresidential	246,107	245,609	253,128	252,022	242,689	239,712	247,024	252,919	238,957	238,512	239,505	250,507	252,702
25 Industrial buildings	32,794	37,688	36,705	35,455	33,747	32,652	32,675	33,831	31,771	30,863	28,988	29,280	29,872
26 Commercial buildings	104,531	101,916	104,811	104,851	103,657	104,485	104,281	104,168	103,371	104,882	104,632	107,268	106,050
27 Other buildings	40,906	40,810	41,715	41,516	42,192	41,015	40,637	40,509	39,761	39,697	40,363	40,726	41,931
28 Public utilities and other	67,876	65,195	69,897	70,200	63,093	61,560	69,431	74,411	64,054	63,070	65,522	73,233	74,849
29 Public	168,247	164,761	170,453	168,682	167,925	164,466	163,881	165,671	164,809	165,361	167,364	175,213	180,375
30 Military	2,142	1,951	2,555	2,180	2,273	2,109	2,147	2,280	1,643	1,932	2,213	2,010	2,410
31 Highway	52,024	52,286	53,647	52,172	51,387	52,030	49,517	50,586	48,181	49,999	50,010	55,147	59,322
32 Conservation and development	5,995	5,731	6,261	6,107	5,634	5,000	5,742	5,514	6,287	6,201	5,656	6,682	7,128
33 Other	108,086	104,793	107,990	108,223	108,631	105,327	106,475	107,291	108,698	107,229	109,485	111,374	111,515

36. Housing and construction, 1996-2000—Continued

Seasonally adjusted annual rates except as noted

Item	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	2000												
Private residential real estate activity (thousands of units except as noted)													
NEW UNITS													
1 Permits authorized	1,592	1,780	1,736	1,656	1,595	1,540	1,566	1,534	1,544	1,549	1,562	1,614	1,553
2 One-family	1,198	1,327	1,257	1,255	1,194	1,180	1,155	1,149	1,169	1,173	1,212	1,203	1,187
3 Two-family or more	394	453	479	401	401	360	411	385	375	376	350	411	366
4 Started	1,569	1,677	1,745	1,583	1,626	1,573	1,560	1,477	1,531	1,508	1,527	1,559	1,532
5 One-family	1,231	1,298	1,265	1,298	1,276	1,228	1,199	1,148	1,228	1,196	1,218	1,209	1,236
6 Two-family or more	338	379	480	285	350	345	361	329	303	312	309	350	296
7 Under construction at end of period ¹	934	992	999	990	992	985	983	980	975	971	971	969	965
8 One-family	623	680	679	676	672	666	664	658	659	658	659	655	652
9 Two-family or more	310	312	320	314	320	319	319	322	316	313	312	314	313
10 Completed	1,574	1,563	1,671	1,709	1,608	1,675	1,532	1,489	1,583	1,526	1,509	1,548	1,527
11 One-family	1,242	1,249	1,326	1,321	1,305	1,329	1,190	1,181	1,235	1,181	1,172	1,236	1,228
12 Two-family or more	332	314	345	388	303	346	342	308	348	345	337	312	299
13 Mobile homes shipped	250	307	291	287	271	265	262	251	249	231	213	196	176
<i>Merchant builder activity in one-family units</i>													
14 Number sold	877	878	870	904	843	853	793	881	839	902	922	882	1,001
15 Number for sale at end of period ¹	301	310	298	312	304	304	307	304	304	301	301	304	297
<i>Price of units sold (thousands of dollars)²</i>													
16 Median	169	164	162	165	163	165	160	169	167	172	176	175	162
17 Average	207	200	199	205	207	200	198	202	200	208	215	211	208
EXISTING UNITS (one-family)													
18 Number sold	5,113	5,030	5,320	5,240	4,980	5,190	5,180	4,820	5,240	5,160	5,070	5,300	4,940
<i>Price of units sold (thousands of dollars)²</i>													
19 Median	139	133	134	135	136	138	140	143	143	142	139	140	140
20 Average	176	172	168	172	173	176	179	178	183	179	177	177	179
Value of new construction (millions of dollars)³													
CONSTRUCTION													
21 Total put in place	817,130	820,048	820,264	832,999	817,654	814,016	802,668	792,253	803,968	815,410	820,805	826,746	838,731
22 Private	641,269	632,770	645,309	648,725	639,303	640,622	634,506	627,733	630,656	638,851	644,836	651,066	660,849
23 Residential	375,268	382,902	387,725	386,936	381,142	376,813	371,020	364,140	364,039	364,372	370,256	374,281	379,593
24 Nonresidential	266,001	249,868	257,584	261,789	258,161	263,809	263,486	263,593	266,617	274,479	274,580	276,785	281,256
25 Industrial buildings	31,984	29,293	29,625	31,101	31,854	33,319	33,837	33,986	32,623	31,384	32,125	33,265	31,398
26 Commercial buildings	116,988	107,778	114,311	113,100	113,651	115,314	115,440	116,193	119,139	121,349	121,760	120,587	125,234
27 Other buildings	44,505	42,219	43,926	44,246	42,762	44,527	43,892	44,945	45,544	45,020	45,645	45,628	45,707
28 Public utilities and other	72,523	70,578	69,722	73,342	69,894	70,649	70,317	68,469	69,311	76,726	75,050	77,305	78,917
29 Public	175,861	187,278	174,955	184,274	178,351	173,394	168,162	164,520	173,311	176,559	175,969	175,680	177,883
30 Military	2,334	1,849	3,100	2,467	2,289	2,329	2,262	2,196	2,386	2,509	1,883	2,629	2,107
31 Highway	52,851	65,712	49,535	58,301	56,185	51,903	48,431	49,628	52,777	53,923	48,764	48,858	50,189
32 Conservation and development	6,043	6,182	7,022	6,589	5,845	5,314	5,814	4,818	5,568	6,425	6,815	5,789	6,339
33 Other	114,634	113,535	115,298	116,917	114,032	113,848	111,655	107,878	112,580	113,702	118,507	118,404	119,248

37. Consumer and producer prices, 1996-2000

Percentage changes based on seasonally adjusted data except as noted

Item	Change from 12 months earlier		Change from 3 months earlier (annual rate)				Index level ¹					
	1995 Dec.	1996 Dec.	Mar.	June	Sept.	Dec.						
	1996											
CONSUMER PRICES² (1982-84=100)												
1 All items	2.5	3.3	4.0	3.1	2.6	3.6	158.6					
2 Food	2.1	4.3	4.1	4.0	4.5	4.5	156.3					
3 Energy items	-1.3	8.6	15.4	8.0	-2.2	15.9	112.2					
4 All items less food and energy	3.0	2.6	3.5	2.2	2.7	2.4	167.0					
5 Commodities	1.7	1.1	2.3	.0	1.1	.6	141.5					
6 Services	3.6	3.3	3.7	3.4	3.4	3.1	181.5					
PRODUCER PRICES (1982=100)												
7 Finished goods	2.3	2.8	3.8	2.5	1.5	3.1	132.7					
8 Consumer foods	1.9	3.4	4.0	4.3	4.3	.6	135.5					
9 Consumer energy	1.1	11.7	21.5	2.0	2.4	21.8	85.7					
10 Other consumer goods	2.8	.8	.3	2.2	.0	.6	145.1					
11 Capital equipment	2.2	.4	.3	.9	.0	.0	138.7					
<i>Intermediate materials</i>												
12 Excluding foods and feeds	3.0	.7	-.3	.3	.6	2.2	126.1					
13 Excluding energy	3.2	-.9	-3.2	-.6	.3	-.3	133.9					
<i>Crude materials</i>												
14 Foods	12.9	-1.0	5.3	42.7	-13.9	-25.1	113.6					
15 Energy	3.7	51.2	52.8	-14.1	18.7	235.2	109.6					
16 Other	-4.2	-5.5	-9.5	-8.8	-3.1	.3	152.5					
Change from 1 month earlier												
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
CONSUMER PRICES² (1982-84=100)												
1 All items .....	.5	.2	.3	.4	.2	.2	.2	.1	.3	.3	.3	.3
2 Food .....	.3	.3	.4	.4	-.1	.7	.3	.3	.5	.6	.4	.1
3 Energy items	2.3	.3	1.0	2.8	.6	-1.4	-.3	-.4	.1	.6	1.2	1.9
4 All items less food and energy .....	.4	.2	.2	.1	.3	.2	.2	.1	.3	.2	.2	.2
5 Commodities .....	.3	.1	.2	-.1	.0	.1	.0	.0	.3	.1	.1	.0
6 Services .....	.3	.3	.3	.2	.4	.3	.3	.2	.3	.3	.3	.2
PRODUCER PRICES (1982=100)												
7 Finished goods .....	.3	.0	.6	.2	.1	.3	.0	.2	.2	.5	.2	.2
8 Consumer foods .....	.1	-.2	1.1	-.5	-.3	1.8	.1	.5	.4	1.0	-.1	-.7
9 Consumer energy	2.3	-.4	3.0	2.2	-.5	-1.2	-.2	.5	.4	1.7	1.2	2.1
10 Other consumer goods	-.1	.1	.0	-.1	.5	.1	.0	.1	-.1	.1	-.1	.1
11 Capital equipment .....	.1	-.1	.1	.0	.1	.1	.0	.1	-.1	.0	.0	.0
<i>Intermediate materials</i>												
12 Excluding foods and feeds .....	.2	-.4	.2	.2	.2	-.4	-.3	.2	.3	.0	.1	.5
13 Excluding energy	-.3	-.3	-.2	-.2	.1	-.1	-.2	.0	.3	-.2	.0	.1
<i>Crude materials</i>												
14 Foods	1.0	-.3	.6	3.2	4.6	1.3	.7	-1.7	-2.7	-2.9	-.1	-3.1
15 Energy	7.7	5.9	-2.5	8.3	-4.6	-6.8	5.4	2.4	-3.3	2.1	11.1	19.3
16 Other .....	.1	-.2	-2.3	-.9	.5	-1.8	-1.6	.2	.7	-.3	-.1	.5

37. Consumer and producer prices, 1996–2000—Continued

Percentage changes based on seasonally adjusted data except as noted

Item	Change from 12 months earlier		Change from 3 months earlier (annual rate)				Index level ¹					
	1996 Dec.	1997 Dec.	Mar.	June	Sept.	Dec.						
	1997											
CONSUMER PRICES² (1982–84=100)												
1 All items	3.3	1.7	1.8	1.0	2.5	1.5	161.3					
2 Food	4.3	1.5	.8	.8	2.8	1.8	158.7					
3 Energy items	8.6	-3.4	-1.8	-12.5	8.7	-7.0	108.4					
4 All items less food and energy	2.6	2.2	2.4	2.2	1.9	2.4	170.7					
5 Commodities	1.1	.4	1.4	.3	-3	.3	142.1					
6 Services	3.3	3.0	2.9	3.1	2.6	3.3	186.9					
PRODUCER PRICES (1982=100)												
7 Finished goods	2.8	-1.2	-6	-3.9	1.5	-1.8	131.1					
8 Consumer foods	3.4	-8	1.2	-4.9	.3	.0	134.4					
9 Consumer energy	11.7	-6.4	-8.4	-15.8	6.0	-7.5	80.2					
10 Other consumer goods .....	.8	.3	.8	.0	.8	-5	145.5					
11 Capital equipment .....	.4	-6	.3	-6	.0	-1.7	137.9					
<i>Intermediate materials</i>												
12 Excluding foods and feeds .....	.7	-8	-1.3	-1.9	.3	-3	125.1					
13 Excluding energy	-9	.3	.9	.0	.3	.3	134.3					
<i>Crude materials</i>												
14 Foods	-1.0	-4.0	2.1	-17.4	-2.5	2.2	109.0					
15 Energy	51.2	-23.1	-75.5	11.3	21.8	5.4	84.3					
16 Other	-5.5	.0	14.5	-4.9	-2.8	-5.5	152.5					
	Change from 1 month earlier											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
CONSUMER PRICES² (1982–84=100)												
1 All items .....	.2	.3	.0	.1	.1	.1	.1	.2	.3	.2	.1	.1
2 Food	-.3	.4	.1	-.1	.1	.2	.2	.3	.2	.2	.3	.0
3 Energy items	1.3	.0	-1.7	-1.9	-2.0	.6	-6	1.5	1.3	-4	-1	-1.3
4 All items less food and energy .....	.2	.2	.2	.2	.2	.1	.2	.1	.2	.2	.1	.2
5 Commodities .....	.1	.3	-1	.2	.1	-2	.0	-2	.1	.0	.1	.0
6 Services .....	.2	.2	.3	.3	.2	.3	.3	.2	.2	.3	.2	.3
PRODUCER PRICES (1982=100)												
7 Finished goods .....	.1	-2	.0	-6	-3	-1	-2	.3	.3	.1	-2	-3
8 Consumer foods	-4	-4	1.1	-5	-1	-6	-1	.1	.1	.7	-4	-4
9 Consumer energy .....	.9	-7	-2.4	-3.3	-1.3	.4	-5	1.2	.7	-1	-5	-1.3
10 Other consumer goods .....	.1	-1	.2	.1	-1	.1	-3	.2	.3	.1	-1	-1
11 Capital equipment .....	.2	-1	.0	-1	-1	.1	-1	.1	.1	-3	-1	-1
<i>Intermediate materials</i>												
12 Excluding foods and feeds .....	.2	-1	-5	-4	-2	.1	-2	.2	.1	.1	.1	-2
13 Excluding energy .....	.1	.0	.1	-1	.1	.0	.0	.1	.0	.0	.1	.0
<i>Crude materials</i>												
14 Foods .....	.0	-1.7	2.3	2.4	-2.0	-5.0	-1	-1.0	.5	1.0	.6	-1.1
15 Energy	8.9	-17.9	-21.3	-9	5.8	-2.0	-1	.8	4.4	11.5	4.6	-13.2
16 Other	2.2	1.0	.2	-2.0	1.1	-4	-1.0	1.0	-7	-1	-2	-1.2

37. Consumer and producer prices, 1996-2000—Continued

Percentage changes based on seasonally adjusted data except as noted

Item	Change from 12 months earlier		Change from 3 months earlier (annual rate)				Index level ¹					
	1997 Dec.	1998 Dec.	Mar.	June	Sept.	Dec.						
1998												
CONSUMER PRICES² (1982-84=100)												
1 All items	1.7	1.6	.7	1.7	1.5	2.5	163.9					
2 Food	1.5	2.3	2.3	1.5	2.5	2.8	162.3					
3 Energy items	-3.4	-8.8	-21.4	-2.7	-8.3	-1.2	98.9					
4 All items less food and energy	2.2	2.4	2.6	2.1	2.3	2.8	174.8					
5 Commodities .....	.4	1.3	1.1	.8	.8	2.0	143.9				
6 Services	3.0	3.0	3.2	2.8	3.0	3.0	192.5					
PRODUCER PRICES (1982=100)												
7 Finished goods	-1.2	.0	-1.8	-3	.3	1.5	131.1					
8 Consumer foods	-8	.1	-6	-6	3.3	-1.5	134.5					
9 Consumer energy	-6.4	-11.7	-23.2	-3.1	-11.6	-8.4	70.8					
10 Other consumer goods .....	.3	4.2	4.8	1.6	2.5	8.0	151.6				
11 Capital equipment	-6	.0	.0	-9	.6	.0	137.9					
<i>Intermediate materials</i>												
12 Excluding foods and feeds	-8	-3.0	-4.1	-1.6	-2.6	-4.2	121.3					
13 Excluding energy .....	.3	-1.6	-9	-1.5	-1.5	-2.7	132.1				
<i>Crude materials</i>												
14 Foods	-4.0	-11.0	-7.8	-10.0	-17.4	-8.5	97.0					
15 Energy	-23.1	-23.8	-53.5	-14.6	-25.3	13.5	64.2					
16 Other .....	.0	-16.0	-12.2	-6.8	-21.3	-23.0	128.1				
Change from 1 month earlier												
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
CONSUMER PRICES² (1982-84=100)												
1 All items1	.1	.0	.1	.2	.1	.2	.2	.0	.2	.2	.2
2 Food4	-1	.2	-1	.4	.1	.2	.2	.1	.5	.2	.0
3 Energy items	-1.8	-2.3	-1.8	-6	-1	.0	-3	-9	-1.0	.6	-1	-8
4 All items less food and energy2	.2	.2	.2	.2	.1	.2	.2	.1	.2	.2	.3
5 Commodities2	.2	-1	.1	.1	.0	.2	.2	-2	.0	.0	.5
6 Services3	.3	.3	.3	.2	.2	.2	.3	.3	.2	.3	.2
PRODUCER PRICES (1982=100)												
7 Finished goods	-5	-1	.1	.0	-1	.0	.2	-3	.2	.3	-2	.2
8 Consumer foods	-4	.3	-1	.4	-9	.3	.6	-1	.3	.5	-4	-4
9 Consumer energy	-3.1	-1.4	-2.1	-7	.4	-5	-4	-2.1	-5	1.4	-1.2	-2.3
10 Other consumer goods1	.2	.8	.2	.1	.1	.2	.1	.3	.1	.1	1.7
11 Capital equipment0	-1	.1	-1	-1	.0	.1	-1	.2	.0	.1	-1
<i>Intermediate materials</i>												
12 Excluding foods and feeds	-5	-2	-3	.0	-1	-3	-1	-2	-3	-2	-2	-7
13 Excluding energy	-1	-1	.0	.0	-1	-2	.0	-1	-2	-3	-2	-2
<i>Crude materials</i>												
14 Foods	-2.1	-7	.8	-6	-2.1	.1	-3.0	-1.0	-8	4.0	-1.3	-4.7
15 Energy	-11.2	-4.3	-2.9	4.5	.0	-8.0	6.0	-9.0	-3.6	5.5	2.0	-4.0
16 Other	-1.6	-3	-1.3	-1.0	-2	-5	-1.8	-2.8	-1.3	-3.0	-1.9	-1.5

37. Consumer and producer prices, 1996–2000—Continued

Percentage changes based on seasonally adjusted data except as noted

Item	Change from 12 months earlier		Change from 3 months earlier (annual rate)				Index level ¹					
	1998 Dec.	1999 Dec.	Mar.	June	Sept.	Dec.						
	1999											
CONSUMER PRICES² (1982–84=100)												
1 All items	1.6	2.7	1.2	2.7	4.2	2.6	168.3					
2 Food	2.3	1.9	2.2	1.0	2.7	2.0	165.4					
3 Energy items	-8.8	13.4	.0	15.2	30.8	9.7	112.2					
4 All items less food and energy	2.4	1.9	.9	2.1	2.5	2.3	178.2					
5 Commodities	1.3	.2	-1.7	1.4	2.2	-8	144.2					
6 Services	3.0	2.7	2.3	2.5	2.5	3.5	197.7					
PRODUCER PRICES (1982=100)												
7 Finished goods .....	.0	2.9	1.5	2.5	6.8	.9	134.9					
8 Consumer foods .....	.1	.8	2.7	-.6	3.3	-2.0	135.6					
9 Consumer energy	-11.7	18.1	8.6	22.4	37.6	5.9	83.6					
10 Other consumer goods	4.2	1.2	-.8	.8	3.8	1.1	153.4					
11 Capital equipment .....	.0	.3	-.3	.0	.3	1.2	138.3					
<i>Intermediate materials</i>												
12 Excluding foods and feeds	-3.0	4.0	.7	5.7	6.6	3.6	126.2					
13 Excluding energy	-1.6	1.9	-.9	2.8	3.4	2.1	134.6					
<i>Crude materials</i>												
14 Foods	-11.0	-.1	10.2	-7.7	3.7	-3.6	96.9					
15 Energy	-23.8	36.9	-21.1	163.8	134.4	-27.9	87.9					
16 Other	-16.0	14.0	2.2	7.0	22.6	26.2	146.0					
Change from 1 month earlier												
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
CONSUMER PRICES² (1982–84=100)												
1 All items .....	.2	.0	.1	.6	.0	.1	.4	.2	.4	.2	.2	.2
2 Food .....	.5	.1	.0	.1	.2	.0	.1	.2	.3	.2	.2	.1
3 Energy items	-4	-6	1.0	5.6	-1.4	-.5	1.9	2.9	1.9	.4	.2	1.8
4 All items less food and energy .....	.2	.0	.1	.3	.1	.1	.2	.1	.3	.2	.2	.2
5 Commodities .....	.3	-.3	-.3	.4	-.1	.0	.1	-.1	.6	.1	-.3	.0
6 Services .....	.2	.2	.3	.3	.2	.2	.3	.2	.2	.3	.4	.3
PRODUCER PRICES (1982=100)												
7 Finished goods .....	.4	-.4	.4	.5	.1	.1	.2	.6	.8	.0	.1	.1
8 Consumer foods	1.5	-1.2	.4	-.8	.1	.6	-.4	.5	.7	-.3	-.2	.0
9 Consumer energy	1.1	-1.0	1.9	5.1	.3	-.1	2.7	3.3	2.1	-.4	1.1	.7
10 Other consumer goods	-.3	.1	.0	.0	.1	.1	.0	.0	.9	.2	-.1	.1
11 Capital equipment .....	.0	.1	-.1	.1	.1	-.1	-.1	.1	.1	.2	-.1	.1
<i>Intermediate materials</i>												
12 Excluding foods and feeds .....	.0	-.2	.4	.7	.3	.3	.7	.5	.4	.2	.3	.4
13 Excluding energy	-.2	-.1	.1	.2	.2	.3	.5	.2	.1	.2	.1	.1
<i>Crude materials</i>												
14 Foods	5.6	-3.3	.3	-3.7	1.8	.0	-3.9	3.6	1.3	.1	1.0	-2.0
15 Energy	-5.0	-3.6	2.9	12.6	13.2	.0	4.3	8.6	9.3	-7.0	11.5	-11.1
16 Other .....	.4	1.2	-1.0	-.5	1.7	.5	1.4	1.9	1.8	2.4	1.0	2.5

37. Consumer and producer prices, 1996-2000—Continued

Percentage changes based on seasonally adjusted data except as noted

Item	Change from 12 months earlier		Change from 3 months earlier (annual rate)				Index level ¹					
	1999 Dec.	2000 Dec.	Mar.	June	Sept.	Dec.						
2000												
CONSUMER PRICES² (1982-84=100)												
1 All items	2.7	3.4	5.6	2.4	3.3	2.3	174.0					
2 Food	1.9	2.8	2.4	1.9	4.1	2.1	170.0					
3 Energy items	13.4	14.2	43.4	5.6	7.9	3.8	128.1					
4 All items less food and energy	1.9	2.6	2.9	2.2	2.9	2.0	182.8					
5 Commodities .....	.2	.6	1.1	-6	1.7	.0	145.1				
6 Services	2.7	3.4	3.9	3.4	3.2	3.2	204.4					
PRODUCER PRICES (1982=100)												
7 Finished goods	2.9	3.6	7.9	2.3	2.0	2.9	139.7					
8 Consumer foods .....	.8	1.7	2.7	3.3	-1.2	2.7	137.9				
9 Consumer energy	18.1	16.6	53.1	6.5	6.4	12.0	97.5					
10 Other consumer goods	1.2	1.4	.8	1.3	2.4	1.0	155.6					
11 Capital equipment .....	.3	1.2	.9	1.5	1.7	.3	139.9				
<i>Intermediate materials</i>												
12 Excluding foods and feeds	4.0	4.2	9.5	3.1	3.1	1.2	131.5					
13 Excluding energy	1.9	1.6	4.2	2.7	.3	-3	136.8					
<i>Crude materials</i>												
14 Foods	-1	7.4	15.0	-7.3	-8.2	36.5	104.1					
15 Energy	36.9	85.6	84.9	163.6	20.0	102.6	163.1					
16 Other	14.0	-5.5	9.9	-11.9	-8.8	-9.2	137.9					
Change from 1 month earlier												
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
CONSUMER PRICES² (1982-84=100)												
1 All items3	.5	.6	-1	.1	.5	.3	.1	.5	.2	.2	.2
2 Food1	.4	.2	.0	.4	.1	.5	.2	.2	.1	-1	.5
3 Energy items9	3.8	4.5	-2.3	-1.9	5.7	.3	-2.5	4.1	.5	.2	.3
4 All items less food and energy2	.2	.3	.2	.2	.2	.2	.2	.3	.1	.3	.1
5 Commodities	-1	.1	.3	.1	-1	-2	.1	-1	.4	-1	.2	-1
6 Services4	.2	.4	.2	.3	.3	.3	.3	.1	.2	.3	.2
PRODUCER PRICES (1982=100)												
7 Finished goods1	.9	.9	-3	.0	.9	-1	-1	.7	.4	.1	.1
8 Consumer foods1	.4	.1	1.1	.1	-4	-1	-4	.2	.7	.2	-3
9 Consumer energy	1.4	4.2	5.3	-3.5	-8	6.1	-6	-1.2	3.4	1.5	.5	.8
10 Other consumer goods	-4	.5	.1	.0	.2	.1	.1	.3	.3	.1	.1	.1
11 Capital equipment1	.1	.1	.1	.1	.1	.1	.1	.2	-1	.1	.1
<i>Intermediate materials</i>												
12 Excluding foods and feeds6	.8	.9	-1	-1	.9	.3	-2	.7	.2	-2	.2
13 Excluding energy4	.3	.4	.4	.1	.1	.2	-1	.0	.0	-1	.0
<i>Crude materials</i>												
14 Foods6	.3	2.6	1.4	-9	-2.3	-1.9	-3.9	3.8	3.1	1.2	3.6
15 Energy	4.7	8.9	2.3	-4.5	8.8	22.6	-2.3	-4.1	11.7	5.9	-2.7	15.8
16 Other	2.5	.4	-5	-7	-7	-1.8	-1.5	-1.6	.8	-8	-2.1	.4

38. Summary of U.S. international transactions, 1996–2000

Millions of dollars, quarterly data seasonally adjusted except as noted¹

Item credits or debits	1996	1997	1998	1999	2000
1 Balance on current account	-120,937	-139,809	-217,457	-324,364	-444,667
2 Balance on goods and services	-101,843	-107,765	-166,828	-261,838	-375,739
3 Exports	852,120	934,980	932,694	957,353	1,065,702
4 Imports	-953,963	-1,042,745	-1,099,522	-1,219,191	-1,441,441
5 Income, net	20,987	8,750	-6,202	-13,613	-14,792
6 Investment, net	25,531	13,614	-1,211	-8,511	-9,621
7 Direct	69,412	72,373	66,253	67,044	81,231
8 Portfolio	-43,881	-58,759	-67,464	-75,555	-90,852
9 Compensation of employees	-4,544	-4,864	-4,991	-5,102	-5,171
10 Unilateral current transfers, net	-40,081	-40,794	-44,427	-48,913	-54,136
11 Change in U.S. government assets other than official reserve assets, net (increase, -)	-989	68	-422	2,751	-944
12 Change in U.S. official reserve assets (increase, -)	6,668	-1,010	-6,783	8,747	-290
13 Gold	0	0	0	0	0
14 Special drawing rights (SDRs)	370	-350	-147	10	-722
15 Reserve position in International Monetary Fund	-1,280	-3,575	-5,119	5,484	2,308
16 Foreign currencies	7,578	2,915	-1,517	3,253	-1,876
17 Change in U.S. private assets abroad (increase, -)	-419,602	-486,657	-352,427	-448,565	-579,718
18 Bank-reported claims ²	-91,555	-141,118	-35,572	-76,263	-138,500
19 Nonbank-reported claims	-86,333	-121,760	-86,204	-85,700	-163,846
20 U.S. purchase of foreign securities, net	-149,829	-118,976	-136,135	-131,217	-124,935
21 U.S. direct investments abroad, net	-91,885	-104,803	-142,516	-155,385	-152,437
22 Change in foreign official assets in United States (increase, +)	126,724	19,036	-19,948	43,551	37,619
23 U.S. Treasury securities	115,671	-6,690	-9,921	12,177	-10,233
24 Other U.S. government obligations	5,008	4,529	6,332	20,350	40,909
25 Other U.S. government liabilities ²	-982	-881	-3,371	-2,855	-1,987
26 Other U.S. liabilities reported by U.S. banks ²	5,704	22,286	-9,501	12,964	5,803
27 Other foreign official assets ³	1,323	-208	-3,487	915	3,127
28 Change in foreign private assets in United States (increase, +)	459,314	740,254	524,412	770,193	986,599
29 U.S. bank-reported liabilities ⁴	16,478	149,026	39,769	54,232	87,953
30 U.S. nonbank-reported liabilities	53,736	116,518	23,140	69,075	177,010
31 Foreign private purchases of U.S. Treasury securities, net	154,996	146,433	48,581	-20,490	-52,792
32 U.S. currency flows	17,362	24,782	16,622	22,407	1,129
33 Foreign purchases of other U.S. securities, net	130,240	197,892	218,091	343,963	485,644
34 Foreign direct investments in United States, net	86,502	105,603	178,209	301,006	287,655
35 Capital account transactions, net ⁵	693	350	678	-3,491	705
36 Discrepancy	-51,871	-132,232	71,947	-48,822	696
37 Due to seasonal adjustment					
38 Before seasonal adjustment	-51,871	-132,232	71,947	-48,822	696
MEMO					
<i>Changes in official assets</i>					
39 U.S. official reserve assets (increase, -)	6,668	-1,010	-6,783	8,747	-290
40 Foreign official assets in United States, excluding line 25 (increase, +)	127,706	19,917	-16,577	46,406	39,606
41 Change in Organization of Petroleum Exporting Countries official assets in United States (part of line 22)	14,911	12,124	-11,531	1,621	11,582

38. Summary of U.S. international transactions, 1996-2000—Continued

Millions of dollars, quarterly data seasonally adjusted except as noted¹

Item credits or debits	1996				1997			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 Balance on current account	-24,790	-29,142	-36,137	-30,875	-34,491	-29,826	-33,330	-42,165
2 Balance on goods and services	-21,789	-25,688	-30,789	-23,582	-27,652	-24,194	-25,780	-30,140
3 Exports	208,041	212,264	210,692	221,119	225,292	234,636	238,143	236,911
4 Imports	-229,830	-237,952	-241,481	-244,701	-252,944	-258,830	-263,923	-267,051
5 Income, net	7,518	5,290	3,592	4,585	2,215	3,648	2,011	877
6 Investment, net	8,589	6,412	4,722	5,806	3,370	4,848	3,242	2,154
7 Direct	17,597	16,541	16,324	18,946	17,321	19,197	18,603	17,252
8 Portfolio	-9,008	-10,129	-11,602	-13,140	-13,951	-14,349	-15,361	-15,098
9 Compensation of employees	-1,071	-1,122	-1,130	-1,221	-1,155	-1,200	-1,231	-1,277
10 Unilateral current transfers, net	-10,519	-8,744	-8,940	-11,878	-9,054	-9,280	-9,561	-12,902
11 Change in U.S. government assets other than official reserve assets, net (increase, -)	-210	-568	105	-316	-76	-298	377	65
12 Change in U.S. official reserve assets (increase, -)	17	-523	7,489	-315	4,480	-236	-730	-4,524
13 Gold	0	0	0	0	0	0	0	0
14 Special drawing rights (SDRs)	-199	-133	848	-146	72	-133	-139	-150
15 Reserve position in International Monetary Fund	-849	-220	-183	-28	1,055	54	-463	-4,221
16 Foreign currencies	1,065	-170	6,824	-141	3,353	-157	-128	-153
17 Change in U.S. private assets abroad (increase, -)	-80,743	-67,421	-99,269	-172,166	-156,617	-93,082	-118,930	-118,030
18 Bank-reported claims ²	2,269	643	-33,777	-60,690	-65,125	-26,575	-24,243	-25,175
19 Nonbank-reported claims	-15,210	-22,000	-9,090	-40,033	-38,112	-9,885	-22,173	-51,590
20 U.S. purchase of foreign securities, net	-44,043	-30,968	-33,273	-41,545	-23,836	-31,739	-51,297	-12,104
21 U.S. direct investments abroad, net	-23,759	-15,096	-23,129	-29,898	-29,544	-24,883	-21,217	-29,161
22 Change in foreign official assets in United States (increase, +)	51,771	13,503	23,020	38,430	27,763	-6,019	23,474	-26,182
23 U.S. Treasury securities	55,685	-3,378	24,908	38,456	22,351	-12,373	7,604	-24,272
24 Other U.S. government obligations	154	1,444	1,227	2,183	754	962	2,712	101
25 Other U.S. government liabilities ²	-554	-65	147	-510	-155	-286	-562	122
26 Other U.S. liabilities reported by U.S. banks ²	-3,303	14,217	-1,677	-3,533	8,123	4,643	12,817	-3,297
27 Other foreign official assets ³	-211	1,285	-1,585	1,834	-3,310	1,035	903	1,164
28 Change in foreign private assets in United States (increase, +)	44,513	96,390	128,481	189,929	156,113	159,373	158,336	266,430
29 U.S. bank-reported liabilities ⁴	-33,386	2,259	3,072	44,533	20,534	32,726	5,081	90,685
30 U.S. nonbank-reported liabilities	4,350	15,259	28,925	5,202	25,055	6,461	25,550	59,452
31 Foreign private purchases of U.S. Treasury securities, net	18,031	26,967	38,727	71,271	33,050	37,928	40,133	35,322
32 U.S. currency flows	-2,391	4,542	7,382	7,829	3,484	4,822	6,576	9,900
33 Foreign purchases of other U.S. securities, net	29,391	31,179	35,118	34,552	45,364	54,286	63,131	35,111
34 Foreign direct investments in United States, net	28,518	16,184	15,257	26,542	28,626	23,150	17,865	35,960
35 Capital account transactions, net ⁵	156	173	178	186	138	68	41	103
36 Discrepancy	9,286	-12,412	-23,867	-24,873	2,690	-29,980	-29,238	-75,697
37 Due to seasonal adjustment	5,243	-944	-9,323	5,029	5,972	-1,596	-11,412	7,043
38 Before seasonal adjustment	4,043	-11,468	-14,544	-29,902	-3,282	-28,384	-17,826	-82,740
MEMO								
<i>Changes in official assets</i>								
39 U.S. official reserve assets (increase, -)	17	-523	7,489	-315	4,480	-236	-730	-4,524
40 Foreign official assets in United States, excluding line 25 (increase, +)	52,325	13,568	22,873	38,940	27,918	-5,733	24,036	-26,304
41 Change in Organization of Petroleum Exporting Countries official assets in United States (part of line 22)	-1,063	5,435	5,121	5,418	7,137	1,673	4,224	-910

38. Summary of U.S. international transactions, 1996–2000—Continued

Millions of dollars, quarterly data seasonally adjusted except as noted¹

Item credits or debits	1998				1999			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1 Balance on current account	-43,491	-52,401	-60,538	-61,025	-66,448	-77,378	-88,063	-92,474
2 Balance on goods and services	-34,878	-42,472	-45,472	-44,011	-52,872	-62,866	-71,135	-74,968
3 Exports	235,743	231,604	228,681	236,664	231,317	234,177	241,593	250,265
4 Imports	-270,621	-274,076	-274,153	-280,675	-284,189	-297,043	-312,728	-325,233
5 Income, net	1,253	225	-4,335	-3,343	-2,525	-2,916	-5,167	-3,002
6 Investment, net	2,485	1,456	-3,083	-2,068	-1,297	-1,643	-3,881	-1,687
7 Direct	18,546	17,448	14,448	15,813	16,548	15,745	15,820	18,932
8 Portfolio	-16,061	-15,992	-17,531	-17,881	-17,845	-17,388	-19,701	-20,619
9 Compensation of employees	-1,232	-1,231	-1,252	-1,275	-1,228	-1,273	-1,286	-1,315
10 Unilateral current transfers, net	-9,866	-10,154	-10,731	-13,671	-11,051	-11,596	-11,761	-14,504
11 Change in U.S. government assets other than official reserve assets, net (increase, -)	-80	-483	188	-47	118	-392	-686	3,711
12 Change in U.S. official reserve assets (increase, -)	-444	-1,945	-2,025	-2,369	4,068	1,159	1,951	1,569
13 Gold	0	0	0	0	0	0	0	0
14 Special drawing rights (SDRs)	-182	73	189	-227	562	-190	-184	-178
15 Reserve position in International Monetary Fund	-85	-1,032	-2,078	-1,924	3	1,413	2,268	1,800
16 Foreign currencies	-177	-986	-136	-218	3,503	-64	-133	-53
17 Change in U.S. private assets abroad (increase, -)	-75,413	-137,536	-58,410	-81,070	-47,843	-171,474	-116,196	-113,049
18 Bank-reported claims ²	-4,797	-28,187	-28,329	25,741	23,037	-36,016	-10,476	-52,808
19 Nonbank-reported claims	-7,822	-20,363	-15,658	5,639	-33,328	-27,605	-13,555	-11,212
20 U.S. purchase of foreign securities, net	-20,902	-44,282	6,005	-76,956	975	-71,379	-42,415	-18,398
21 U.S. direct investments abroad, net	-41,892	-44,704	-20,428	-35,494	-38,527	-36,474	-49,750	-30,631
22 Change in foreign official assets in United States (increase, +)	10,999	-10,230	-46,639	25,922	4,164	-736	12,721	27,402
23 U.S. Treasury securities	11,336	-20,305	-32,823	31,871	800	-6,708	12,963	5,122
24 Other U.S. government obligations	2,610	254	1,906	1,562	5,993	5,792	1,835	6,730
25 Other U.S. government liabilities ²	-1,027	-755	-280	-1,309	-1,461	-1,064	-671	341
26 Other U.S. liabilities reported by U.S. banks ²	-964	9,744	-12,948	-5,333	-1,273	1,761	-1,617	14,093
27 Other foreign official assets ³	-956	832	-2,494	-869	105	-517	211	1,116
28 Change in foreign private assets in United States (increase, +)	85,655	183,484	142,887	112,386	126,594	278,783	159,398	205,418
29 U.S. bank-reported liabilities ⁴	-48,942	33,868	75,314	-20,471	-13,434	29,080	7,668	30,918
30 U.S. nonbank-reported liabilities	39,833	30,722	14,976	-62,391	46,262	16,799	-8,869	14,883
31 Foreign private purchases of U.S. Treasury securities, net	-2,535	25,814	918	24,384	-7,325	-5,410	9,687	-17,442
32 U.S. currency flows	746	2,349	7,277	6,250	2,440	3,057	4,697	12,213
33 Foreign purchases of other U.S. securities, net	76,986	70,566	21,138	49,401	63,430	83,903	95,412	101,218
34 Foreign direct investments in United States, net	19,567	20,165	23,264	115,213	35,221	151,354	50,803	63,628
35 Capital account transactions, net ⁵	163	168	164	183	158	167	173	-3,989
36 Discrepancy	22,611	18,943	24,373	6,020	-20,811	-30,129	30,702	-28,588
37 Due to seasonal adjustment	6,211	-1,431	-11,256	6,476	6,425	-711	-10,320	4,602
38 Before seasonal adjustment	16,400	20,374	35,629	-456	-27,236	-29,418	41,022	-33,190
MEMO								
<i>Changes in official assets</i>								
39 U.S. official reserve assets (increase, -)	-444	-1,945	-2,025	-2,369	4,068	1,159	1,951	1,569
40 Foreign official assets in United States, excluding line 25 (increase, +)	12,026	-9,475	-46,359	27,231	5,625	328	13,392	27,061
41 Change in Organization of Petroleum Exporting Countries official assets in United States (part of line 22)	-1,191	-629	-11,669	1,958	2,156	1,868	-771	-1,632

38. Summary of U.S. international transactions, 1996-2000—Continued

Millions of dollars, quarterly data seasonally adjusted except as noted¹

Item credits or debits	2000			
	Q1	Q2	Q3	Q4
1 Balance on current account	-104,903	-108,134	-115,305	-116,324
2 Balance on goods and services	-87,322	-90,784	-97,340	-100,293
3 Exports	257,256	265,822	272,497	270,131
4 Imports	-344,578	-356,606	-369,837	-370,424
5 Income, net	-5,657	-4,889	-4,885	642
6 Investment, net	-4,380	-3,589	-3,620	1,971
7 Direct	16,365	18,117	21,049	25,703
8 Portfolio	-20,745	-21,706	-24,669	-23,732
9 Compensation of employees	-1,277	-1,300	-1,265	-1,329
10 Unilateral current transfers, net	-11,924	-12,461	-13,080	-16,673
11 Change in U.S. government assets other than official reserve assets, net (increase, -)	-127	-572	114	-359
12 Change in U.S. official reserve assets (increase, -)	-554	2,020	-346	-1,410
13 Gold	0	0	0	0
14 Special drawing rights (SDRs)	-180	-180	-182	-180
15 Reserve position in International Monetary Fund	-237	2,328	1,300	-1,083
16 Foreign currencies	-137	-128	-1,464	-147
17 Change in U.S. private assets abroad (increase, -)	-197,424	-95,021	-107,495	-179,779
18 Bank-reported claims ²	-56,234	7,455	-18,147	-71,574
19 Nonbank-reported claims	-75,256	-29,491	-14,585	-44,514
20 U.S. purchase of foreign securities, net	-27,546	-39,639	-33,129	-24,621
21 U.S. direct investments abroad, net	-38,388	-33,346	-41,634	-39,070
22 Change in foreign official assets in United States (increase, +)	22,498	6,447	12,247	-3,573
23 U.S. Treasury securities	16,204	-4,000	-9,001	-13,436
24 Other U.S. government obligations	8,107	10,334	14,272	8,196
25 Other U.S. government liabilities ²	-474	-1,000	-220	-293
26 Other U.S. liabilities reported by U.S. banks ²	-2,270	209	6,884	980
27 Other foreign official assets ³	931	904	312	980
28 Change in foreign private assets in United States (increase, +)	234,284	243,560	209,861	298,894
29 U.S. bank-reported liabilities ⁴	-7,425	53,923	-1,910	43,365
30 U.S. nonbank-reported liabilities	85,188	24,400	19,078	48,344
31 Foreign private purchases of U.S. Treasury securities, net	-9,348	-20,546	-12,503	-10,395
32 U.S. currency flows	-6,847	989	757	6,230
33 Foreign purchases of other U.S. securities, net	136,208	94,400	128,393	126,643
34 Foreign direct investments in United States, net	36,508	90,394	76,046	84,707
35 Capital account transactions, net ⁵	173	173	175	184
36 Discrepancy	46,053	-48,473	749	2,367
37 Due to seasonal adjustment	8,501	-2,380	-9,977	3,856
38 Before seasonal adjustment	37,552	-46,093	10,726	-1,489
MEMO				
<i>Changes in official assets</i>				
39 U.S. official reserve assets (increase, -)	-554	2,020	-346	-1,410
40 Foreign official assets in United States, excluding line 25 (increase, +)	22,972	7,447	12,467	-3,280
41 Change in Organization of Petroleum Exporting Countries official assets in United States (part of line 22)	6,143	1,639	3,636	164

39. U.S. foreign trade, 1996–2000

Millions of dollars; monthly data seasonally adjusted

Item	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1996													
1 Goods and services, balance	n.a.	-7,832	-6,461	-7,451	-8,527	-9,224	-8,054	-10,333	-10,011	-10,432	-6,720	-7,101	-9,974
2 Merchandise	n.a.	-14,523	-13,076	-15,002	-15,574	-16,834	-15,743	-16,804	-16,952	-17,450	-15,340	-15,819	-18,155
3 Services	n.a.	6,691	6,615	7,551	7,047	7,610	7,689	6,471	6,941	7,018	8,620	8,718	8,181
4 Goods and services, exports	n.a.	68,352	69,796	69,834	69,869	71,040	71,176	69,303	70,893	70,603	73,919	74,455	72,819
5 Merchandise	n.a.	49,579	50,835	50,023	50,502	50,884	51,226	49,883	51,159	50,949	52,407	52,841	51,768
6 Services	n.a.	18,773	18,961	19,811	19,367	20,156	19,950	19,420	19,734	19,654	21,512	21,614	21,051
7 Goods and services, imports	n.a.	-76,184	-76,257	-77,285	-78,396	-80,264	-79,230	-79,636	-80,904	-81,035	-80,639	-81,556	-82,793
8 Merchandise	n.a.	-64,102	-63,911	-65,023	-66,076	-67,718	-66,969	-66,687	-68,111	-68,399	-67,747	-68,660	-69,923
9 Services	n.a.	-12,082	-12,346	-12,260	-12,320	-12,546	-12,261	-12,949	-12,793	-12,636	-12,892	-12,896	-12,870
1997													
1 Goods and services, balance	n.a.	-9,884	-8,935	-7,869	-7,997	-8,742	-7,439	-7,625	-9,147	-9,646	-8,889	-9,882	-10,484
2 Merchandise	n.a.	-17,275	-16,320	-15,613	-15,816	-16,698	-15,364	-15,256	-16,812	-16,847	-16,488	-16,795	-17,367
3 Services	n.a.	7,391	7,385	7,744	7,819	7,956	7,925	7,631	7,665	7,201	7,599	6,913	6,883
4 Goods and services, exports	n.a.	73,541	75,205	76,899	77,782	77,583	78,995	79,980	79,266	79,183	79,806	78,661	79,430
5 Merchandise	n.a.	52,796	54,409	55,774	56,575	56,028	57,292	58,379	57,496	57,572	58,044	57,319	58,031
6 Services	n.a.	20,745	20,796	21,125	21,207	21,555	21,703	21,601	21,770	21,611	21,762	21,342	21,399
7 Goods and services, imports	n.a.	-83,425	-84,140	-84,768	-85,779	-86,325	-86,434	-87,605	-88,413	-88,829	-88,695	-88,543	-89,914
8 Merchandise	n.a.	-70,071	-70,729	-71,387	-72,391	-72,726	-72,656	-73,635	-74,308	-74,419	-74,532	-74,114	-75,398
9 Services	n.a.	-13,354	-13,411	-13,381	-13,388	-13,599	-13,778	-13,970	-14,105	-14,410	-14,163	-14,429	-14,516
1998													
1 Goods and services, balance	-166,686	-10,444	-10,900	-12,652	-13,989	-14,507	-13,316	-14,504	-16,578	-15,146	-15,248	-15,445	-14,410
2 Merchandise	-246,855	-17,446	-17,395	-19,806	-21,288	-21,552	-19,781	-20,624	-22,716	-21,224	-21,671	-21,904	-21,448
3 Services	80,169	7,002	6,495	7,154	7,299	7,045	6,465	6,120	6,138	6,078	6,423	6,459	7,038
4 Goods and services, exports	933,053	79,013	77,740	78,601	77,683	77,251	77,213	76,090	75,588	77,300	79,382	78,811	77,928
5 Merchandise	670,324	57,480	56,416	56,713	55,298	55,205	55,551	54,611	54,083	55,684	57,013	56,720	55,550
6 Services	262,729	21,533	21,324	21,888	22,385	22,046	21,662	21,479	21,505	21,616	22,369	22,091	22,378
7 Goods and services, imports	-1,099,739	-89,457	-88,640	-91,253	-91,672	-91,758	-90,529	-90,594	-92,166	-92,446	-94,630	-94,256	-92,338
8 Merchandise	-917,179	-74,926	-73,811	-76,519	-76,586	-76,757	-75,332	-75,235	-76,799	-76,908	-78,684	-78,624	-76,998
9 Services	-182,560	-14,531	-14,829	-14,734	-15,086	-15,001	-15,197	-15,359	-15,367	-15,538	-15,946	-15,632	-15,340

39. U.S. foreign trade, 1996–2000—Continued

Millions of dollars; monthly data seasonally adjusted

Item	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1999												
1 Goods and services, balance	-261,838	-15,534	-18,944	-18,394	-18,711	-20,892	-23,262	-24,082	-23,599	-23,454	-24,235	-25,452	-25,280
2 Merchandise	-345,434	-22,756	-25,822	-25,415	-25,771	-27,903	-30,615	-30,948	-30,489	-30,295	-31,135	-32,299	-31,984
3 Services	83,596	7,222	6,878	7,021	7,060	7,011	7,353	6,866	6,890	6,841	6,900	6,847	6,704
4 Goods and services, exports	957,353	77,504	76,541	77,272	77,983	77,881	78,313	78,963	80,877	81,753	82,492	83,369	84,405
5 Merchandise	684,553	55,351	54,598	54,767	55,602	55,399	55,266	56,206	57,993	58,846	59,203	59,658	61,665
6 Services	272,800	22,153	21,943	22,505	22,381	22,482	23,047	22,757	22,884	22,907	23,289	23,711	22,740
7 Goods and services, imports	-1,219,191	-93,038	-95,485	-95,666	-96,694	-98,773	-101,575	-103,045	-104,476	-105,207	-106,727	-108,821	-109,685
8 Merchandise	-1,029,987	-78,107	-80,420	-80,182	-81,373	-83,302	-85,881	-87,154	-88,482	-89,141	-90,338	-91,957	-93,649
9 Services	-189,204	-14,931	-15,065	-15,484	-15,321	-15,471	-15,694	-15,891	-15,994	-16,066	-16,389	-16,864	-16,036
	2000												
1 Goods and services, balance	-375,739	-26,359	-29,496	-31,467	-29,442	-30,317	-31,026	-32,032	-30,802	-34,506	-34,025	-32,978	-33,291
2 Merchandise	-452,207	-33,135	-36,236	-38,034	-36,934	-36,911	-37,827	-38,091	-36,838	-39,682	-40,205	-38,955	-39,361
3 Services	76,468	6,776	6,740	6,567	7,492	6,594	6,801	6,059	6,036	5,176	6,180	5,977	6,070
4 Goods and services, exports	1,065,702	85,082	85,336	86,838	87,991	87,539	90,291	89,519	91,818	91,160	90,412	90,478	89,241
5 Merchandise	772,210	61,533	61,130	62,479	62,961	63,151	65,445	65,123	67,377	66,773	65,807	65,856	64,574
6 Services	293,492	23,549	24,206	24,359	25,030	24,388	24,846	24,396	24,441	24,387	24,605	24,622	24,667
7 Goods and services, imports	-1,441,441	-111,441	-114,832	-118,305	-117,433	-117,856	-121,317	-121,551	-122,620	-125,666	-124,437	-123,456	-122,532
8 Merchandise	-1,224,417	-94,668	-97,366	-100,513	-99,895	-100,062	-103,272	-103,214	-104,215	-106,455	-106,012	-104,811	-103,935
9 Services	-217,024	-16,773	-17,466	-17,792	-17,538	-17,794	-18,045	-18,337	-18,405	-19,211	-18,425	-18,645	-18,597

40. U.S. reserve assets, 1996–2000

Millions of dollars, end of period

Asset	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1996												
1 Total	82,717	84,270	84,212	83,710	83,468	83,455	85,099	76,781	75,509	75,557	75,444	75,089
2 Gold stock ¹	11,052	11,053	11,053	11,052	11,051	11,050	11,050	11,050	11,050	11,049	11,049	11,048
3 Special drawing rights ^{2,3}	10,778	11,106	11,049	10,963	11,037	11,046	11,216	10,307	10,177	10,226	10,386	10,312
4 Reserve position in International Monetary Fund ²	14,312	14,813	15,249	15,117	15,227	15,282	15,665	15,597	15,421	15,517	15,516	15,435
5 Foreign currencies ⁴	46,575	47,298	46,861	46,578	46,153	46,077	47,168	39,827	38,861	38,765	38,493	38,294
1997												
1 Total	68,200	67,482	67,222	65,873	68,054	67,813	66,120	66,640	67,418	68,036	67,112	69,954
2 Gold stock ¹	11,048	11,051	11,050	11,051	11,051	11,050	11,051	11,050	11,050	11,050	11,050	11,047
3 Special drawing rights ^{2,3}	9,793	9,866	9,879	9,726	10,050	10,023	9,810	9,985	9,997	10,132	10,120	10,027
4 Reserve position in International Monetary Fund ²	14,372	14,037	13,846	13,660	13,962	13,805	13,677	13,959	14,042	14,243	14,571	18,071
5 Foreign currencies ⁴	32,987	32,528	32,447	31,436	32,991	32,935	31,582	31,646	32,059	32,611	31,371	30,809
1998												
1 Total	70,003	70,632	69,353	70,328	70,723	71,161	72,261	73,544	75,676	79,183	77,683	81,761
2 Gold stock ¹	11,046	11,050	11,049	11,048	11,049	11,047	11,046	11,046	11,044	11,041	11,041	11,046
3 Special drawing rights ^{2,3}	9,998	10,217	10,108	10,188	10,296	10,001	9,586	9,891	10,106	10,379	10,393	10,603
4 Reserve position in International Monetary Fund ²	18,039	18,135	17,976	18,218	18,957	18,945	20,777	21,161	21,644	22,278	22,049	24,111
5 Foreign currencies ⁴	30,920	31,230	30,220	30,874	30,421	31,168	30,852	31,446	32,882	35,485	34,200	36,001
1999												
1 Total	80,677	75,321	74,359	73,694	72,121	71,689	73,305	72,649	73,414	73,230	72,318	71,516
2 Gold stock ¹	11,048	11,047	11,049	11,049	11,049	11,046	11,048	11,046	11,047	11,049	11,049	11,048
3 Special drawing rights ^{2,3}	10,465	9,474	9,682	9,634	9,784	9,719	9,925	10,152	10,284	10,232	10,326	10,336
4 Reserve position in International Monetary Fund ²	24,129	24,283	23,231	23,054	21,689	21,462	21,462	19,885	19,978	19,571	18,707	17,950
5 Foreign currencies ⁴	35,035	30,517	30,397	29,957	29,599	29,462	30,870	31,566	32,105	32,378	32,236	32,182
2000												
1 Total	69,898	69,309	70,789	65,587	67,160	67,955	66,516	65,333	66,256	65,257	65,523	67,647
2 Gold stock ¹	11,048	11,048	11,048	11,048	11,048	11,046	11,046	11,046	11,046	11,046	11,046	11,046
3 Special drawing rights ^{2,3}	10,199	10,277	10,335	10,122	10,310	10,444	10,257	10,371	10,316	10,169	10,369	10,539
4 Reserve position in International Monetary Fund ²	17,710	17,578	17,871	15,403	15,373	15,428	15,083	13,798	13,685	13,528	13,491	14,824
5 Foreign currencies ⁴	30,941	30,406	31,535	30,104	30,429	31,037	30,130	30,118	31,209	30,514	30,617	31,238

41. Foreign official assets held at Federal Reserve Banks, 1996–2000

Millions of dollars, end of period

Asset	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1996												
1 Deposits	165	209	191	166	160	182	166	171	265	176	170	167
<i>Held in custody</i>												
2 U.S. Treasury securities ¹	532,776	559,741	573,435	573,924	578,608	572,839	580,277	590,367	609,801	619,987	634,165	638,049
3 Earmarked gold ²	11,702	11,689	11,590	11,445	11,339	11,296	11,273	11,217	11,210	11,204	11,198	11,197
1997												
1 Deposits	167	229	16	169	176	178	175	169	188	190	167	457
<i>Held in custody</i>												
2 U.S. Treasury securities ¹	646,130	662,375	672,059	668,536	662,747	652,077	653,157	660,461	655,406	638,100	635,092	620,885
3 Earmarked gold ²	11,197	11,175	11,034	10,944	10,868	10,794	10,793	10,793	10,793	10,793	10,793	10,763
1998												
1 Deposits	215	243	167	162	156	200	161	161	347	154	211	167
<i>Held in custody</i>												
2 U.S. Treasury securities ¹	625,219	621,956	630,602	622,220	622,557	616,569	613,893	588,337	578,768	588,768	608,060	607,574
3 Earmarked gold ²	10,709	10,705	10,664	10,651	10,641	10,617	10,586	10,510	10,457	10,403	10,355	10,343
1999												
1 Deposits	233	200	166	260	157	409	257	166	243	189	501	71
<i>Held in custody</i>												
2 U.S. Treasury securities ¹	612,670	615,139	610,649	606,662	606,579	611,372	619,004	626,669	634,086	621,351	629,430	632,482
3 Earmarked gold ²	10,343	10,347	10,347	10,340	10,340	10,329	10,329	10,271	10,155	10,114	10,015	9,933
2000												
1 Deposits	82	87	125	142	110	104	76	78	139	115	104	215
<i>Held in custody</i>												
2 U.S. Treasury securities ¹	627,326	631,421	641,830	632,216	623,553	627,081	624,177	628,001	611,641	595,591	591,071	594,094
3 Earmarked gold ²	9,866	9,771	9,711	9,711	9,711	9,688	9,688	9,674	9,620	9,565	9,505	9,451

42. Selected U.S. liabilities to foreign official institutions, 1996–2000

A. By type

Millions of dollars, end of period

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1996											
1 Total ¹	642,629	668,332	681,152	685,637	688,126	694,721	697,470	701,760	717,593	720,495	738,544	756,533
2 Liabilities reported by banks in the United States ²	103,984	103,313	104,091	111,102	105,001	118,308	113,503	111,092	116,631	109,995	107,366	113,098
3 U.S. Treasury bills and certificates ³	173,949	191,188	198,382	186,638	188,321	187,171	186,061	189,726	182,122	186,180	201,169	198,921
U.S. Treasury bonds and notes												
4 Marketable	310,920	319,573	324,367	332,671	339,150	332,459	341,687	345,205	362,299	367,064	370,142	384,045
5 Nonmarketable ⁴	6,120	6,159	6,199	6,238	5,903	5,941	5,980	6,018	6,057	5,892	5,929	5,968
6 U.S. securities other than U.S. Treasury securities ⁵	47,656	48,099	48,113	48,988	49,751	50,842	50,239	49,719	50,484	51,364	53,938	54,501
1997												
1 Total ¹	767,677	776,640	784,451	778,696	783,468	778,774	779,469	792,274	802,809	798,131	791,188	776,505
2 Liabilities reported by banks in the United States ²	121,543	118,561	121,221	119,055	127,530	125,864	129,977	129,078	138,681	154,166	148,155	135,384
3 U.S. Treasury bills and certificates ³	193,731	196,662	196,259	186,431	178,321	163,950	161,270	165,453	161,610	153,283	150,102	148,301
U.S. Treasury bonds and notes												
4 Marketable	391,610	401,788	408,942	415,897	419,325	429,251	427,144	435,685	439,082	426,540	428,371	428,004
5 Nonmarketable ⁴	6,007	6,043	6,084	5,692	5,730	5,767	5,804	5,841	5,879	5,919	5,955	5,994
6 U.S. securities other than U.S. Treasury securities ⁵	54,786	53,586	51,945	51,621	52,562	53,942	55,274	56,217	57,557	58,223	58,605	58,822
1998												
1 Total ¹	778,264	778,049	788,531	786,004	783,861	779,056	773,113	759,035	732,696	745,271	751,689	759,928
2 Liabilities reported by banks in the United States ²	140,699	139,486	134,420	144,714	142,426	144,164	142,192	144,397	131,216	134,948	125,369	125,883
3 U.S. Treasury bills and certificates ³	145,609	144,324	153,335	138,418	137,652	134,337	131,104	130,383	128,147	128,591	133,672	134,177
U.S. Treasury bonds and notes												
4 Marketable	426,815	428,057	434,190	435,352	436,250	432,764	433,233	416,313	406,009	415,010	426,853	432,127
5 Nonmarketable ⁴	6,033	6,069	6,110	6,149	6,189	6,229	6,269	6,311	6,350	5,997	6,035	6,074
6 U.S. securities other than U.S. Treasury securities ⁵	59,108	60,113	60,476	61,371	61,344	61,562	60,315	61,631	60,974	60,725	59,760	61,667
1999												
1 Total ¹	764,469	765,343	765,553	766,380	760,503	765,881	774,059	783,096	779,246	783,939	779,800	806,318
2 Liabilities reported by banks in the United States ²	124,814	127,855	124,610	135,605	124,381	126,371	126,435	126,826	124,754	125,597	123,114	138,847
3 U.S. Treasury bills and certificates ³	137,106	138,235	141,941	135,765	136,199	138,518	147,492	153,499	152,457	154,582	153,465	156,177
U.S. Treasury bonds and notes												
4 Marketable	433,590	429,891	425,046	418,350	421,573	421,970	420,197	422,591	420,877	419,629	417,304	422,266
5 Nonmarketable ⁴	6,114	6,151	6,191	6,231	6,143	5,982	6,022	6,060	6,098	6,139	6,177	6,111
6 U.S. securities other than U.S. Treasury securities ⁵	62,845	63,211	67,765	70,429	72,207	73,040	73,913	74,120	75,060	77,992	79,740	82,917
2000												
1 Total ¹	808,817	813,044	829,290	834,752	826,943	836,738	848,730	850,264	849,876	850,301	849,665	845,869
2 Liabilities reported by banks in the United States ²	135,090	130,953	136,577	138,316	136,443	136,786	141,612	138,078	144,340	146,637	148,247	144,593
3 U.S. Treasury bills and certificates ³	153,548	156,995	164,781	157,607	148,814	157,190	160,093	159,781	155,498	155,101	155,061	153,010
U.S. Treasury bonds and notes												
4 Marketable	429,035	430,812	430,243	436,646	435,241	433,829	433,190	433,639	427,013	419,863	414,896	415,964
5 Nonmarketable ⁴	6,152	6,191	5,734	5,770	5,808	5,740	5,180	5,213	5,247	5,280	5,313	5,348
6 U.S. securities other than U.S. Treasury securities ⁵	84,992	88,093	91,955	96,413	100,637	103,193	108,655	113,553	117,778	123,420	126,148	126,954

42. Selected U.S. liabilities to foreign official institutions, 1996–2000—Continued

B. By area

Millions of dollars, end of period

Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1996												
1 Total ¹	642,629	668,332	681,152	685,637	688,126	694,721	697,470	701,760	717,593	720,495	738,544	756,533
2 Europe ¹	212,596	220,392	231,657	230,450	233,598	234,705	234,718	236,057	235,639	235,820	243,873	246,983
3 Canada	10,343	10,115	12,111	12,143	12,935	12,515	11,418	12,927	12,616	12,981	12,577	12,560
4 Latin America and Caribbean	69,727	69,948	72,510	70,727	67,379	69,479	66,948	67,760	67,939	69,014	75,089	79,949
5 Asia	338,364	356,914	352,933	359,105	361,153	364,043	368,717	372,436	387,863	389,505	393,532	403,265
6 Africa	6,787	6,437	6,447	7,251	7,036	6,860	6,773	6,585	6,807	6,450	6,897	7,242
7 Other countries	4,812	4,526	5,494	5,961	6,025	7,119	8,896	5,995	6,729	6,725	6,576	6,534
1997												
1 Total ¹	767,677	776,640	784,451	778,696	783,468	778,774	779,469	792,274	802,809	798,131	791,188	776,505
2 Europe ¹	256,244	255,172	259,001	257,824	258,455	263,224	261,407	261,784	265,867	269,799	261,892	252,289
3 Canada	12,368	12,454	13,214	10,894	11,466	11,847	12,377	12,224	12,498	10,683	10,540	10,014
4 Latin America and Caribbean	75,800	77,749	79,395	75,296	80,586	88,177	92,443	93,888	94,380	89,816	93,761	96,942
5 Asia	411,468	419,876	419,668	421,878	420,648	400,169	398,449	408,732	413,106	410,406	409,151	400,144
6 Africa	6,580	7,274	7,771	7,628	8,506	8,753	8,745	8,797	10,081	9,675	9,405	9,981
7 Other countries	5,217	4,115	5,402	5,176	3,807	6,604	6,048	6,849	6,877	7,752	6,439	7,135
1998												
1 Total ¹	778,264	778,049	788,531	786,004	783,861	779,056	773,113	759,035	732,696	745,271	751,689	759,928
2 Europe ¹	250,814	250,291	248,125	257,920	258,237	253,781	259,423	256,055	247,334	259,856	261,092	256,026
3 Canada	9,604	10,330	11,545	11,519	11,387	10,661	11,228	7,652	7,435	8,481	10,722	10,552
4 Latin America and Caribbean	96,363	98,739	97,391	100,556	101,158	100,264	100,243	97,822	79,178	77,485	76,810	79,503
5 Asia	404,678	402,867	414,793	399,665	396,815	396,013	385,453	381,747	383,205	385,664	389,482	400,631
6 Africa	10,084	10,389	11,306	11,147	10,439	11,417	11,767	11,364	11,584	10,976	10,084	10,059
7 Other countries	6,721	5,433	5,371	5,197	5,825	6,920	4,999	4,395	3,960	2,809	3,499	3,157
1999												
1 Total ¹	764,469	765,343	765,553	766,380	760,503	765,881	774,059	783,096	779,246	783,939	779,800	806,318
2 Europe ¹	258,164	256,104	253,836	245,374	242,260	241,943	240,500	243,331	241,230	243,409	242,584	244,805
3 Canada	11,308	12,299	13,448	12,400	12,018	12,838	12,984	13,179	13,174	13,519	12,918	12,503
4 Latin America and Caribbean	74,025	75,986	72,829	81,379	81,076	76,828	78,202	75,709	74,649	74,326	71,003	73,518
5 Asia	407,753	408,603	412,350	413,988	411,954	421,498	430,267	438,500	438,131	440,048	441,308	463,703
6 Africa	10,144	9,838	9,906	9,656	9,329	8,381	8,400	8,143	8,239	8,009	7,177	7,523
7 Other countries	3,075	2,513	3,184	3,583	3,866	4,393	3,706	4,234	3,823	4,628	4,810	4,266
2000												
1 Total ¹	808,817	813,044	829,290	834,752	826,943	836,738	848,730	850,264	849,876	850,301	849,665	845,869
2 Europe ¹	246,421	249,341	251,815	250,334	250,905	254,056	258,801	256,724	258,437	264,330	262,300	253,592
3 Canada	13,276	13,195	13,683	13,338	13,027	13,542	13,728	12,692	12,821	12,632	11,744	12,394
4 Latin America and Caribbean	71,910	71,410	77,195	72,432	69,651	71,325	74,246	76,353	77,939	77,512	79,145	76,753
5 Asia	463,726	466,001	474,269	486,058	482,030	485,343	487,417	490,110	486,890	481,344	481,106	488,170
6 Africa	8,208	7,977	7,979	8,024	7,710	7,850	8,656	8,707	8,466	8,323	8,012	9,165
7 Other countries	5,276	5,120	4,349	4,566	3,620	4,622	5,882	5,678	5,323	6,160	7,358	5,795

43. Liabilities to and claims on foreigners, payable in foreign currencies, reported by banks in the United States, 1996-2000

Millions of dollars, end of period

Item	Mar.	June	Sept.	Dec.	Mar.	June	Sept.	Dec.
	1996				1997			
1 Banks' liabilities	107,454	111,651	111,140	103,383	110,102	110,224	120,105	117,524
2 Banks' claims	69,164	65,825	68,120	66,018	72,731	85,305	91,158	83,038
3 Deposits	22,213	20,890	24,026	22,467	26,390	28,900	32,154	28,661
4 Other claims	46,951	44,935	44,094	43,551	46,341	56,405	59,004	54,377
5 Claims of banks' domestic customers ¹ ..	6,384	7,554	7,390	10,978	10,188	10,251	10,090	8,191
	1998				1999			
1 Banks' liabilities	100,708	87,889	92,934	101,125	101,360	90,305	100,213	88,537
2 Banks' claims	82,209	68,286	67,901	78,162	80,640	59,597	67,036	67,365
3 Deposits	28,127	27,387	27,293	45,985	40,957	31,452	32,713	34,426
4 Other claims	54,082	40,899	40,608	32,177	39,683	28,145	34,323	32,939
5 Claims of banks' domestic customers ¹ ..	7,926	7,354	8,453	20,718	11,039	23,474	11,534	20,826
					2000			
1 Banks' liabilities					85,649	85,842	78,852	77,779
2 Banks' claims					63,491	67,861	60,354	56,912
3 Deposits					33,467	31,724	26,306	23,315
4 Other claims					30,024	36,137	34,048	33,597
5 Claims of banks' domestic customers ¹ ..					21,753	18,802	19,123	24,411

44. Liabilities to foreigners, payable in U.S. dollars, reported by banks in the United States, 1996-2000

A. By holder and type of liability

Millions of dollars, end of period

Holder and type of liability	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1996											
1 Total, all foreigners	1,099,503	1,101,478	1,100,474	1,099,275	1,094,643	1,096,671	1,087,896	1,075,934	1,093,263	1,124,383	1,136,999	1,162,148
2 Banks' own liabilities	748,152	732,333	729,698	734,280	722,013	730,022	718,253	703,519	726,050	757,633	740,966	758,998
3 Demand deposits	22,172	23,496	23,354	23,964	23,328	27,277	24,992	23,147	25,504	23,858	27,637	27,034
4 Time deposits ¹	197,840	191,172	192,688	190,979	179,943	188,806	192,812	195,840	191,884	196,275	191,095	186,910
5 Other ²	142,627	149,758	139,290	147,369	144,901	149,933	145,016	131,379	151,822	151,387	145,120	143,510
6 Own foreign offices ³	385,513	367,907	374,366	371,968	373,841	364,006	355,433	353,153	356,840	386,113	377,114	401,544
7 Banks' custodial liabilities⁴	351,351	369,145	370,776	364,995	372,630	366,649	369,643	372,415	367,213	366,750	396,033	403,150
8 U.S. Treasury bills and certificates ⁵	203,495	223,395	228,705	217,106	220,823	218,608	217,548	219,949	212,478	214,609	238,550	236,874
9 Other negotiable and readily transferable instruments ⁶	46,973	43,404	40,483	44,823	49,655	51,528	56,345	55,552	57,702	54,045	61,165	72,011
10 Other	100,883	102,346	101,588	103,066	102,152	96,513	95,750	96,914	97,033	98,096	96,318	94,265
11 Nonmonetary international and regional organizations⁷	10,671	10,946	9,512	11,311	11,994	12,158	11,742	12,680	14,453	16,666	14,792	13,972
12 Banks' own liabilities	9,677	10,151	8,594	10,485	11,207	10,914	10,545	12,089	13,853	15,835	13,434	13,355
13 Demand deposits	30	43	16	28	34	31	22	49	26	67	46	29
14 Time deposits ¹	4,324	3,526	3,480	4,024	3,442	4,052	3,747	4,738	5,441	6,003	4,906	5,784
15 Other ²	5,323	6,582	5,988	6,433	7,731	6,831	6,776	7,302	8,386	9,765	8,482	7,542
16 Banks' custodial liabilities⁴	994	795	918	826	787	1,244	1,197	591	600	831	1,358	617
17 U.S. Treasury bills and certificates ⁵	764	555	564	426	376	874	865	345	399	600	1,108	352
18 Other negotiable and readily transferable instruments ⁶	230	230	298	400	390	370	330	246	201	231	226	265
19 Other	0	10	56	0	21	0	2	0	0	0	24	0
20 Official institutions⁸	277,933	294,501	302,473	297,740	293,322	305,479	299,564	300,818	298,753	296,175	308,535	312,019
21 Banks' own liabilities	85,105	84,148	88,634	91,687	81,969	91,975	83,870	81,520	86,272	83,706	82,715	79,406
22 Demand deposits	1,522	1,656	1,423	1,679	1,504	2,211	2,211	1,459	2,049	1,316	2,180	1,511
23 Time deposits ¹	27,954	29,809	32,333	36,519	32,458	38,766	36,906	37,338	34,617	35,254	34,826	33,336
24 Other ²	55,629	52,683	54,878	53,489	48,007	50,998	44,753	42,723	49,606	47,136	45,709	44,559
25 Banks' custodial liabilities⁴	192,828	210,353	213,839	206,053	211,353	213,504	215,694	219,298	212,481	212,469	225,820	232,613
26 U.S. Treasury bills and certificates ⁵	173,949	191,188	198,382	186,638	188,321	187,171	186,061	189,726	182,122	186,180	201,169	198,921
27 Other negotiable and readily transferable instruments ⁶	18,532	18,138	14,970	19,065	22,661	25,900	29,262	29,281	30,051	25,085	24,294	33,266
28 Other	347	1,027	487	350	371	433	371	291	308	1,204	357	426
29 Banks⁹ own liabilities	687,830	670,304	666,559	663,963	660,768	652,903	645,468	634,827	650,605	678,856	681,001	694,835
30 Banks' own liabilities	559,598	540,998	539,477	535,900	531,473	529,240	523,417	510,164	525,848	554,515	547,012	562,898
31 Unaffiliated foreign banks	174,085	173,091	165,111	163,932	157,632	165,234	167,984	157,011	169,008	168,402	169,898	161,354
32 Demand deposits	10,245	10,946	10,968	11,468	10,663	12,380	11,809	11,116	12,764	11,156	13,304	13,692
33 Time deposits ¹	110,080	103,398	100,316	95,339	88,258	89,981	94,678	94,514	91,550	95,409	93,363	89,765
34 Other ²	53,760	58,747	53,827	57,125	58,711	62,873	61,497	51,381	64,694	61,837	63,231	57,897
35 Own foreign offices ³	385,513	367,907	374,366	371,968	373,841	364,006	355,433	353,153	356,840	386,113	377,114	401,544
36 Banks' custodial liabilities⁴	128,232	129,306	127,082	128,063	129,295	123,663	122,051	124,663	124,757	124,341	133,989	131,937
37 U.S. Treasury bills and certificates ⁵	15,995	17,947	15,967	16,801	17,584	18,241	18,091	18,670	18,556	16,865	23,318	23,106
38 Other negotiable and readily transferable instruments ⁶	13,590	12,094	11,864	10,814	11,775	11,021	10,359	10,864	11,298	12,455	17,599	17,027
39 Other	98,647	99,265	99,251	100,448	99,936	94,401	93,601	95,129	94,903	95,021	93,072	91,804
40 Other foreigners	123,069	125,727	121,930	126,261	128,559	126,131	131,122	127,609	129,452	132,686	132,671	141,322
41 Banks' own liabilities	93,772	97,036	92,993	96,208	97,364	97,893	100,421	99,746	100,077	103,577	97,805	103,339
42 Demand deposits	10,375	10,851	10,947	10,789	11,127	12,655	10,950	10,523	10,665	11,319	12,107	11,802
43 Time deposits ¹	55,482	54,439	56,559	55,097	55,785	56,007	57,481	59,250	60,276	59,609	58,000	58,025
44 Other ²	27,915	31,746	25,487	30,322	30,452	29,231	31,990	29,973	29,136	32,649	27,698	33,512
45 Banks' custodial liabilities⁴	29,297	28,691	28,937	30,053	31,195	28,238	30,701	27,863	29,375	29,109	34,866	37,983
46 U.S. Treasury bills and certificates ⁵	12,787	13,705	13,792	13,241	14,542	12,322	12,531	11,208	11,401	10,964	12,955	14,495
47 Other negotiable and readily transferable instruments ⁶	14,621	12,942	13,351	14,544	14,829	14,237	16,394	15,161	16,152	16,274	19,046	21,453
48 Other	1,889	2,044	1,794	2,268	1,824	1,679	1,776	1,494	1,822	1,871	2,865	2,035
MEMO												
49 Negotiable time certificates of deposits in custody for foreigners	10,479	10,544	10,005	8,306	9,375	9,645	7,922	8,276	10,466	11,657	14,268	14,573

44. Liabilities to foreigners, payable in U.S. dollars, reported by banks in the United States, 1996-2000—Continued

A. By holder and type of liability—Continued

Millions of dollars, end of period

Holder and type of liability	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1997											
1 Total, all foreigners	1,161,306	1,182,740	1,176,597	1,185,034	1,197,284	1,187,426	1,200,201	1,192,364	1,200,527	1,226,075	1,242,953	1,283,027
2 Banks' own liabilities	765,058	782,853	782,833	796,544	812,767	802,077	807,161	788,655	799,565	824,779	836,754	882,980
3 Demand deposits	26,228	24,921	27,675	29,252	26,204	29,545	27,655	27,090	28,332	33,503	35,690	31,344
4 Time deposits ¹	185,856	188,746	188,224	182,252	182,757	186,697	189,058	190,174	187,809	193,572	194,238	198,546
5 Other ²	159,563	163,099	153,394	163,415	164,300	167,094	177,575	162,326	171,407	194,176	181,123	168,011
6 Own foreign offices ³	393,411	406,087	413,540	421,625	439,506	418,741	412,873	409,065	412,017	403,528	425,703	485,079
7 Banks' custodial liabilities ⁴	396,248	399,887	393,764	388,490	384,517	385,349	393,040	403,709	400,962	401,296	406,199	400,047
8 U.S. Treasury bills and certificates ⁵	228,763	230,743	229,849	220,356	206,078	200,971	202,425	208,971	205,812	200,119	196,388	193,239
9 Other negotiable and readily transferable instruments ⁶	74,516	70,358	66,320	71,215	78,138	82,619	88,093	89,132	90,722	95,144	99,918	93,641
10 Other	92,969	98,786	97,595	96,919	100,301	101,759	102,522	105,606	104,428	106,033	109,893	113,167
11 Nonmonetary international and regional organizations ⁷	14,957	14,714	12,227	13,059	12,547	13,952	11,796	10,569	11,806	13,914	12,469	11,690
12 Banks' own liabilities	14,170	14,297	11,808	12,787	12,332	13,496	11,384	10,068	11,524	13,509	12,205	11,486
13 Demand deposits	55	51	49	30	16	775	86	217	771	36	43	16
14 Time deposits ¹	5,792	5,035	6,952	5,238	4,857	6,669	4,726	4,879	5,967	5,161	6,310	5,466
15 Other ²	8,323	9,211	4,807	7,519	7,459	6,052	6,572	4,972	4,786	8,312	5,852	6,004
16 Banks' custodial liabilities ⁴	787	417	419	272	215	456	412	501	282	405	264	204
17 U.S. Treasury bills and certificates ⁵	494	307	246	174	122	65	47	166	53	148	46	69
18 Other negotiable and readily transferable instruments ⁶	293	110	158	98	88	383	365	314	229	257	217	133
19 Other	0	0	15	0	5	8	0	21	0	0	1	2
20 Official institutions ⁸	315,274	315,223	317,480	305,486	305,851	289,814	291,247	294,531	300,291	307,449	298,257	283,685
21 Banks' own liabilities	88,489	87,590	91,029	87,008	93,245	97,812	102,546	99,561	105,859	118,596	110,407	102,028
22 Demand deposits	1,290	1,371	2,368	2,341	1,855	1,482	1,711	2,181	1,745	2,034	1,891	2,314
23 Time deposits ¹	32,646	34,457	32,691	33,428	36,677	39,901	42,245	40,718	40,284	42,070	39,993	41,396
24 Other ²	54,553	51,762	55,970	51,239	54,713	56,429	58,590	56,662	63,830	74,492	68,523	58,318
25 Banks' custodial liabilities ⁴	226,785	227,633	226,451	218,478	212,606	192,002	188,701	194,970	194,432	188,853	187,850	181,657
26 U.S. Treasury bills and certificates ⁵	193,731	196,662	196,259	186,431	178,321	163,950	161,270	165,453	161,610	153,283	150,102	148,301
27 Other negotiable and readily transferable instruments ⁶	32,894	30,624	29,809	31,900	34,033	27,623	26,878	29,349	32,315	35,156	37,314	33,151
28 Other	160	347	383	147	252	429	553	168	507	414	434	205
29 Banks ⁹	679,776	692,986	696,917	710,953	718,727	727,276	734,316	729,907	724,339	732,656	765,241	815,247
30 Banks' own liabilities	553,561	562,512	567,351	579,775	590,881	575,789	573,687	565,964	563,578	567,980	595,274	641,447
31 Unaffiliated foreign banks	160,150	156,425	153,811	158,150	151,375	157,048	160,814	156,899	151,561	164,452	169,571	156,368
32 Demand deposits	12,898	11,561	13,014	14,451	12,686	14,800	13,700	13,323	13,852	18,354	21,316	16,767
33 Time deposits ¹	88,716	88,214	87,137	81,934	79,947	78,986	79,727	81,182	76,157	82,636	84,121	83,433
34 Other ²	58,536	56,650	53,660	61,765	58,742	63,262	67,387	62,394	61,552	63,462	64,134	56,168
35 Own foreign offices ³	393,411	406,087	413,540	421,625	439,506	418,741	412,873	409,065	412,017	403,528	425,703	485,079
36 Banks' custodial liabilities ⁴	126,215	130,474	129,566	131,178	127,846	151,487	160,629	163,943	160,761	164,676	169,967	173,800
37 U.S. Treasury bills and certificates ⁵	20,795	19,146	18,948	19,542	13,962	24,078	28,642	30,629	30,012	33,085	32,995	31,915
38 Other negotiable and readily transferable instruments ⁶	14,956	15,337	15,661	17,440	19,689	31,570	35,522	33,960	32,886	32,145	33,886	35,393
39 Other	90,464	95,991	94,957	94,196	94,195	95,839	96,465	99,354	97,863	99,446	103,086	106,492
40 Other foreigners	151,299	159,817	149,973	155,536	160,159	156,384	162,842	157,357	164,091	172,056	166,986	172,405
41 Banks' own liabilities	108,838	118,454	112,645	116,974	116,309	114,980	119,544	113,062	118,604	124,694	118,868	128,019
42 Demand deposits	11,985	11,938	12,244	12,430	11,647	12,488	12,158	11,369	11,964	13,079	12,440	12,247
43 Time deposits ¹	58,702	61,040	61,444	61,652	61,276	61,141	62,360	63,395	65,401	63,705	63,814	68,251
44 Other ²	38,151	45,476	38,957	42,892	43,386	41,351	45,026	38,298	41,239	47,910	42,614	47,521
45 Banks' custodial liabilities ⁴	42,461	41,363	37,328	38,562	43,850	41,404	43,298	44,295	45,487	47,362	48,118	44,386
46 U.S. Treasury bills and certificates ⁵	13,743	14,628	14,396	14,209	13,673	12,878	12,466	12,723	14,137	13,603	13,245	12,954
47 Other negotiable and readily transferable instruments ⁶	26,373	24,287	20,692	21,777	24,328	23,043	25,328	25,509	25,292	27,586	28,501	24,964
48 Other	2,345	2,448	2,240	2,576	5,849	5,483	5,504	6,063	6,058	6,173	6,372	6,468
MEMO												
49 Negotiable time certificates of deposits in custody for foreigners	13,668	13,496	14,630	15,905	15,894	16,634	16,489	16,076	15,908	15,521	16,589	16,083

44. Liabilities to foreigners, payable in U.S. dollars, reported by banks in the United States, 1996-2000—Continued

A. By holder and type of liability—Continued

Millions of dollars, end of period

Holder and type of liability	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1998											
1 Total, all foreigners	1,267,834	1,284,366	1,255,398	1,271,115	1,260,741	1,287,507	1,307,020	1,341,496	1,348,370	1,372,342	1,346,555	1,347,837
2 Banks' own liabilities	867,750	880,363	844,214	862,190	852,491	884,240	897,819	928,372	915,416	911,602	881,016	884,939
3 Demand deposits	29,666	29,616	32,547	31,743	30,960	36,043	30,922	32,979	33,526	31,982	32,084	29,558
4 Time deposits ¹	187,304	183,346	183,155	186,150	185,332	186,733	188,357	183,622	173,997	157,489	149,146	151,761
5 Other ²	185,449	189,572	188,398	204,525	192,313	183,603	192,537	190,537	165,879	154,686	144,164	140,752
6 Own foreign offices ³	465,331	477,829	440,114	439,772	443,886	477,861	486,003	521,234	542,014	567,445	555,622	562,868
7 Banks' custodial liabilities ⁴	400,084	404,003	411,184	408,925	408,250	403,267	409,201	413,124	432,954	460,740	465,539	462,898
8 U.S. Treasury bills and certificates ⁵	184,881	186,564	191,571	174,256	173,873	169,219	164,274	162,235	160,598	168,764	182,917	183,494
9 Other negotiable and readily transferable instruments ⁶	97,000	99,416	96,379	111,424	107,826	112,586	117,451	123,389	142,180	151,239	142,400	141,699
10 Other	118,203	118,023	123,234	123,245	126,551	121,462	127,476	127,500	130,176	140,737	140,222	137,705
11 Nonmonetary international and regional organizations ⁷	11,240	16,184	15,245	14,905	14,202	14,103	14,514	15,188	15,631	12,929	13,332	11,883
12 Banks' own liabilities	11,048	15,855	14,924	14,478	13,559	13,441	12,388	13,684	14,278	11,763	12,392	10,850
13 Demand deposits	125	29	98	80	27	48	19	29	408	22	234	172
14 Time deposits ¹	5,023	5,316	5,957	6,646	7,029	6,804	6,554	6,252	5,913	5,418	5,827	5,793
15 Other ²	5,900	10,510	8,869	7,752	6,503	6,589	5,815	7,403	7,957	6,323	6,331	4,885
16 Banks' custodial liabilities ⁴	192	329	321	427	643	662	2,126	1,504	1,353	1,166	940	1,033
17 U.S. Treasury bills and certificates ⁵	85	149	247	344	359	338	349	490	435	509	570	636
18 Other negotiable and readily transferable instruments ⁶	107	180	72	83	284	322	1,777	1,012	818	657	370	397
19 Other	0	0	2	0	0	2	0	2	100	0	0	0
20 Official institutions ⁸	286,308	283,810	287,755	283,132	280,078	278,501	273,296	274,780	259,363	263,539	259,041	260,060
21 Banks' own liabilities	110,894	109,816	103,762	105,650	104,269	102,324	102,179	101,856	85,066	84,988	79,632	80,256
22 Demand deposits	1,682	1,910	2,047	2,559	2,051	2,580	3,560	3,456	3,605	3,325	2,739	3,003
23 Time deposits ¹	38,473	36,983	39,966	38,685	35,933	35,921	36,196	35,355	27,760	25,692	25,610	29,506
24 Other ²	70,739	70,923	61,749	64,406	66,285	63,823	62,423	63,045	53,701	55,971	51,283	47,747
25 Banks' custodial liabilities ⁴	175,414	173,994	183,993	177,482	175,809	176,177	171,117	172,924	174,297	178,551	179,409	179,804
26 U.S. Treasury bills and certificates ⁵	145,609	144,324	153,335	138,418	137,652	134,337	131,104	130,383	128,147	128,591	133,672	134,177
27 Other negotiable and readily transferable instruments ⁶	29,515	29,533	30,128	38,611	37,867	41,177	39,705	41,788	45,593	49,655	45,268	44,953
28 Other	290	137	530	453	290	663	308	753	557	305	469	674
29 Banks ⁹	795,491	800,893	763,991	776,979	783,545	808,463	825,360	853,128	874,212	899,021	885,789	885,336
30 Banks' own liabilities	621,136	624,039	585,655	597,070	602,528	632,457	644,451	673,456	685,896	691,079	673,651	676,057
31 Unaffiliated foreign banks	155,805	146,210	145,541	157,298	158,642	154,596	158,448	152,222	143,882	123,634	118,029	113,189
32 Demand deposits	15,974	16,084	18,348	17,150	16,110	20,754	15,087	16,034	15,798	15,789	15,120	14,071
33 Time deposits ¹	78,974	75,551	70,375	72,981	74,301	75,401	78,496	74,533	71,321	55,526	50,832	45,904
34 Other ²	60,857	54,575	56,818	67,167	68,231	58,441	64,865	61,655	56,763	52,319	52,077	53,214
35 Own foreign offices ³	465,331	477,829	440,114	439,772	443,886	477,861	486,003	521,234	542,014	567,445	555,622	562,868
36 Banks' custodial liabilities ⁴	174,355	176,854	178,336	179,909	181,017	176,006	180,909	179,672	188,316	207,942	212,138	209,279
37 U.S. Treasury bills and certificates ⁵	27,607	30,620	28,499	26,650	26,920	25,138	22,803	20,623	21,479	27,415	35,124	35,359
38 Other negotiable and readily transferable instruments ⁶	35,383	35,231	35,032	38,091	38,342	38,118	39,308	40,162	44,909	48,276	45,078	45,332
39 Other	111,365	111,003	114,805	115,168	115,755	112,750	118,798	118,887	121,928	132,251	131,936	128,588
40 Other foreigners	174,795	183,479	188,407	196,099	182,916	186,440	193,850	198,400	199,164	196,853	188,393	190,558
41 Banks' own liabilities	124,672	130,653	139,873	144,992	132,135	136,018	138,801	139,376	130,176	123,772	115,341	117,776
42 Demand deposits	11,885	11,593	12,054	11,954	12,772	12,661	12,256	13,460	13,715	12,846	13,991	12,312
43 Time deposits ¹	64,834	65,496	66,857	67,838	68,069	68,607	67,111	67,482	69,003	70,853	66,877	70,558
44 Other ²	47,953	53,564	60,962	65,200	51,294	54,750	59,434	58,434	47,458	40,073	34,473	34,906
45 Banks' custodial liabilities ⁴	50,123	52,826	48,534	51,107	50,781	50,422	55,049	59,024	68,988	73,081	73,052	72,782
46 U.S. Treasury bills and certificates ⁵	11,580	11,471	9,490	8,844	8,942	9,406	10,018	10,739	10,537	12,249	13,551	13,322
47 Other negotiable and readily transferable instruments ⁶	31,995	34,472	31,147	34,639	31,333	32,969	36,661	40,427	50,860	52,651	51,684	51,017
48 Other	6,548	6,883	7,897	7,624	10,506	8,047	8,370	7,858	7,591	8,181	7,817	8,443
MEMO												
49 Negotiable time certificates of deposits in custody for foreigners	17,093	20,837	22,431	22,529	23,469	21,300	22,933	25,959	27,455	29,996	28,858	27,026

44. Liabilities to foreigners, payable in U.S. dollars, reported by banks in the United States, 1996–2000—Continued

A. By holder and type of liability—Continued

Millions of dollars, end of period

Holder and type of liability	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1999											
1 Total, all foreigners	1,318,752	1,326,561	1,324,489	1,324,951	1,344,138	1,371,345	1,316,636	1,361,616	1,355,734	1,363,918	1,402,114	1,408,740
2 Banks' own liabilities	872,794	880,638	873,585	881,751	901,837	920,488	877,542	896,695	915,642	927,726	959,628	971,536
3 Demand deposits	33,039	31,903	30,910	31,176	32,183	32,747	30,022	30,446	29,357	32,404	30,740	42,884
4 Time deposits ¹	146,866	152,220	150,982	156,504	153,325	153,183	153,764	151,816	154,396	159,508	163,207	163,620
5 Other ²	146,366	163,347	158,574	162,162	161,800	153,294	153,028	153,388	162,405	156,743	155,326	155,853
6 Own foreign offices ³	546,523	533,168	533,119	531,909	554,529	581,264	540,728	561,045	569,484	579,071	610,355	609,179
7 Banks' custodial liabilities ⁴	445,958	445,923	450,904	443,200	442,301	450,857	439,094	464,921	440,092	436,192	442,486	437,204
8 U.S. Treasury bills and certificates ⁵	185,567	185,159	192,992	178,667	177,906	179,477	187,986	192,257	189,180	188,762	184,787	185,676
9 Other negotiable and readily transferable instruments ⁶	137,448	134,110	133,311	129,329	124,848	124,915	123,811	133,784	131,720	131,457	131,859	132,617
10 Other	122,943	126,654	124,601	135,204	139,547	146,465	127,297	138,880	119,192	115,973	125,840	118,911
11 Nonmonetary international and regional organizations ⁷	13,839	19,705	15,337	15,921	14,067	17,987	18,463	18,268	19,799	18,034	14,184	15,276
12 Banks' own liabilities	12,829	18,949	14,621	15,184	13,320	16,002	16,964	16,856	18,879	17,193	13,297	14,357
13 Demand deposits	62	407	194	13	25	49	66	31	21	187	70	98
14 Time deposits ¹	6,161	7,215	6,856	6,324	5,840	7,231	7,380	6,419	7,370	8,772	7,675	10,349
15 Other ²	6,606	11,327	7,571	8,847	7,455	8,722	9,518	10,406	11,488	8,234	5,552	3,910
16 Banks' custodial liabilities ⁴	1,010	756	716	737	747	1,985	1,499	1,412	920	841	887	919
17 U.S. Treasury bills and certificates ⁵	623	549	548	555	616	956	953	896	661	628	658	680
18 Other negotiable and readily transferable instruments ⁶	387	207	168	182	131	1,029	533	516	259	213	229	233
19 Other	0	0	0	0	0	0	13	0	0	0	0	6
20 Official institutions ⁸	261,920	266,090	266,551	271,370	260,580	264,889	273,927	280,325	277,211	280,179	276,579	295,024
21 Banks' own liabilities	78,720	79,510	76,997	86,001	79,689	78,682	81,008	78,410	77,389	80,453	80,641	97,615
22 Demand deposits	3,912	3,107	3,393	3,599	2,789	2,952	2,652	2,537	2,932	2,452	2,829	3,341
23 Time deposits ¹	23,833	25,394	23,540	28,652	27,083	26,560	26,564	24,646	25,510	29,392	27,250	28,942
24 Other ²	50,975	51,009	50,064	53,750	49,817	49,170	51,792	51,227	48,947	48,609	50,562	65,332
25 Banks' custodial liabilities ⁴	183,200	186,580	189,554	185,369	180,891	186,207	192,919	201,915	199,822	199,726	195,938	197,409
26 U.S. Treasury bills and certificates ⁵	137,106	138,235	141,941	135,765	136,199	138,518	147,492	153,499	152,457	154,582	153,465	156,177
27 Other negotiable and readily transferable instruments ⁶	45,640	47,679	47,174	49,443	44,586	47,582	45,094	48,297	46,633	44,804	42,331	41,182
28 Other	454	666	439	161	106	107	333	119	732	340	142	50
29 Banks ⁹	850,407	838,449	838,502	838,069	874,054	903,233	842,666	879,079	870,453	872,593	918,358	900,379
30 Banks' own liabilities	656,769	647,027	649,283	648,004	679,617	702,209	659,547	682,272	696,430	703,092	738,204	728,492
31 Unaffiliated foreign banks	110,246	113,859	116,164	116,095	125,088	120,945	118,819	121,227	126,946	124,021	127,849	119,313
32 Demand deposits	15,328	15,274	13,985	13,344	15,957	15,812	14,086	15,436	14,084	17,111	14,402	17,583
33 Time deposits ¹	46,614	46,505	48,438	49,650	48,974	47,997	49,474	49,576	49,580	48,656	54,369	48,140
34 Other ²	48,304	52,080	53,741	53,101	60,157	57,136	55,259	56,215	63,282	58,254	59,078	53,590
35 Own foreign offices ³	546,523	533,168	533,119	531,909	554,529	581,264	540,728	561,045	569,484	579,071	610,355	609,179
36 Banks' custodial liabilities ⁴	193,638	191,422	189,219	190,065	194,437	201,024	183,119	196,807	174,023	169,501	180,154	171,887
37 U.S. Treasury bills and certificates ⁵	35,185	34,229	36,845	29,743	28,400	27,823	28,355	26,409	24,853	22,276	19,558	16,796
38 Other negotiable and readily transferable instruments ⁶	44,292	40,303	37,489	35,144	35,716	37,124	37,663	41,541	40,370	41,529	44,889	45,695
39 Other	114,161	116,890	114,885	125,178	130,321	136,077	117,101	128,857	108,800	105,696	115,707	109,396
40 Other foreigners	192,586	202,317	204,099	199,591	195,437	185,236	181,580	183,944	188,271	193,112	192,993	198,061
41 Banks' own liabilities	124,476	135,152	132,684	132,562	129,211	123,595	120,023	119,157	122,944	126,988	127,486	131,072
42 Demand deposits	13,737	13,115	13,338	14,220	13,412	13,934	13,218	12,442	12,320	12,654	13,439	21,862
43 Time deposits ¹	70,258	73,106	72,148	71,878	71,428	71,395	70,346	71,175	71,936	72,688	73,913	76,189
44 Other ²	40,481	48,931	47,198	46,464	44,371	38,266	36,459	35,540	38,688	41,646	40,134	33,021
45 Banks' custodial liabilities ⁴	68,110	67,165	71,415	67,029	66,226	61,641	61,557	64,787	65,327	66,124	65,507	66,989
46 U.S. Treasury bills and certificates ⁵	12,653	12,146	13,658	12,604	12,691	12,180	11,186	11,453	11,209	11,276	11,106	12,023
47 Other negotiable and readily transferable instruments ⁶	47,129	45,921	48,480	44,560	44,415	39,180	40,521	43,430	44,458	44,911	44,410	45,507
48 Other	8,328	9,098	9,277	9,865	9,120	10,281	9,850	9,904	9,660	9,937	9,991	9,459
MEMO												
49 Negotiable time certificates of deposits in custody for foreigners	25,858	23,341	23,035	21,718	24,141	22,569	21,811	22,565	24,367	26,550	28,320	30,345

44. Liabilities to foreigners, payable in U.S. dollars, reported by banks in the United States, 1996-2000—Continued

A. By holder and type of liability—Continued

Millions of dollars, end of period

Holder and type of liability	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	2000											
1 Total, all foreigners	1,371,277	1,366,039	1,365,259	1,368,881	1,415,033	1,408,800	1,470,288	1,435,093	1,445,361	1,499,853	1,514,823	1,511,410
2 Banks' own liabilities	972,803	964,020	954,858	970,181	1,029,935	1,010,689	1,078,692	1,041,408	1,055,208	1,101,386	1,103,323	1,077,636
3 Demand deposits	36,328	39,621	29,065	30,012	28,907	30,528	34,724	29,911	31,776	29,310	31,581	33,365
4 Time deposits ¹	160,270	163,806	164,813	180,448	175,204	180,519	184,536	181,616	181,399	180,981	188,404	187,883
5 Other ²	165,069	154,770	155,210	159,311	171,892	168,693	172,469	174,023	173,310	194,463	186,871	171,401
6 Own foreign offices ³	611,136	605,823	605,770	600,410	653,932	630,949	686,963	655,858	668,723	696,632	696,467	684,987
7 Banks' custodial liabilities ⁴	398,474	402,019	410,401	398,700	385,098	398,111	391,596	393,685	390,153	398,467	411,500	433,774
8 U.S. Treasury bills and certificates ⁵	182,059	184,945	194,958	184,295	174,502	181,041	182,846	180,934	174,617	173,989	173,899	177,846
9 Other negotiable and readily transferable instruments ⁶	129,590	128,713	127,670	124,207	124,315	125,425	121,407	120,043	121,578	130,697	133,813	145,840
10 Other	86,825	88,361	87,773	90,198	86,281	91,645	87,343	92,708	93,958	93,781	103,788	110,088
11 Nonmonetary international and regional organizations ⁷	22,192	20,820	19,115	20,968	23,185	21,730	17,053	14,987	15,594	17,104	17,056	12,542
12 Banks' own liabilities	21,336	19,897	18,340	20,178	22,487	21,288	16,658	14,734	15,340	16,751	16,658	12,140
13 Demand deposits	202	148	71	58	36	34	30	26	19	48	30	41
14 Time deposits ¹	9,621	9,251	9,741	11,338	11,771	12,545	10,669	9,419	7,660	5,918	6,524	6,246
15 Other ²	11,513	10,498	8,528	8,782	10,680	8,709	5,959	5,289	7,661	10,785	10,104	5,853
16 Banks' custodial liabilities ⁴	856	923	775	790	698	442	395	253	254	353	398	402
17 U.S. Treasury bills and certificates ⁵	625	704	695	623	582	432	371	217	223	215	249	252
18 Other negotiable and readily transferable instruments ⁶	225	213	71	77	113	10	21	26	26	138	147	149
19 Other	6	6	9	90	3	0	3	10	5	0	2	1
20 Official institutions ⁸	288,638	287,948	301,358	295,923	285,257	293,976	301,705	297,859	299,838	301,738	303,308	297,603
21 Banks' own liabilities	82,985	80,307	87,494	87,971	88,572	89,106	94,724	92,074	95,988	102,833	102,329	96,989
22 Demand deposits	2,645	3,506	2,381	2,620	2,781	2,887	4,063	4,573	5,213	4,361	4,712	3,952
23 Time deposits ¹	25,908	27,848	30,275	36,586	31,919	33,593	35,536	32,008	36,748	34,014	35,344	35,573
24 Other ²	54,432	48,953	54,838	48,765	53,872	52,626	55,125	55,493	54,027	64,458	62,273	57,464
25 Banks' custodial liabilities ⁴	205,653	207,641	213,864	207,952	196,685	204,870	206,981	205,785	203,850	198,905	200,979	200,614
26 U.S. Treasury bills and certificates ⁵	153,548	156,995	164,781	157,607	148,814	157,190	160,093	159,781	155,498	155,101	155,061	153,010
27 Other negotiable and readily transferable instruments ⁶	51,552	50,328	48,719	50,118	47,734	47,611	46,363	45,644	48,051	43,759	45,225	47,366
28 Other	553	318	364	227	137	69	525	360	301	45	693	238
29 Banks ⁹	863,835	853,469	848,346	855,502	901,420	885,012	946,211	914,065	921,967	955,813	966,270	972,932
30 Banks' own liabilities	733,062	725,855	720,052	727,891	777,190	755,155	821,332	784,354	794,019	827,716	828,214	821,306
31 Unaffiliated foreign banks	121,926	120,032	114,282	127,481	123,258	124,206	134,369	128,496	125,296	131,084	131,747	136,319
32 Demand deposits	12,954	12,414	13,920	14,394	13,244	14,533	17,498	11,949	12,908	12,150	12,859	15,522
33 Time deposits ¹	51,172	51,511	49,712	57,241	55,168	58,096	60,704	62,822	59,675	63,166	68,173	66,904
34 Other ²	57,800	56,107	50,650	55,846	54,846	51,577	56,167	53,725	52,713	55,768	50,715	53,893
35 Own foreign offices ³	611,136	605,823	605,770	600,410	653,932	630,949	686,963	655,858	668,723	696,632	696,467	684,987
36 Banks' custodial liabilities ⁴	130,773	127,614	128,294	127,611	124,230	129,857	124,879	129,711	127,948	128,097	138,056	151,626
37 U.S. Treasury bills and certificates ⁵	17,752	14,977	15,679	14,038	14,330	13,300	12,804	12,260	10,680	9,977	10,288	16,023
38 Other negotiable and readily transferable instruments ⁶	36,426	34,629	35,453	33,790	34,401	35,411	34,800	34,723	33,553	35,180	35,586	36,036
39 Other	76,595	78,008	77,162	79,783	75,499	81,146	77,275	82,728	83,715	82,940	92,182	99,567
40 Other foreigners	196,612	203,802	196,440	196,488	205,171	208,082	205,319	208,182	207,962	225,198	228,189	228,333
41 Banks' own liabilities	135,420	137,961	128,972	134,141	141,686	145,140	145,978	150,246	149,861	154,086	156,122	147,201
42 Demand deposits	20,527	23,553	12,693	12,940	12,846	13,074	13,133	13,363	13,636	12,751	13,980	13,850
43 Time deposits ¹	73,569	75,196	75,085	75,283	76,346	76,285	77,627	77,367	77,316	77,883	78,363	79,160
44 Other ²	41,324	39,212	41,194	45,918	52,494	55,781	55,218	59,516	58,909	63,452	63,779	54,191
45 Banks' custodial liabilities ⁴	61,192	65,841	67,468	62,347	63,485	62,942	59,341	57,936	58,101	71,112	72,067	81,132
46 U.S. Treasury bills and certificates ⁵	10,134	12,269	13,803	12,027	10,776	10,119	9,578	8,676	8,216	8,696	8,301	8,561
47 Other negotiable and readily transferable instruments ⁶	41,387	43,543	43,427	40,222	42,067	42,393	40,223	39,650	39,948	51,620	52,855	62,289
48 Other	9,671	10,029	10,238	10,098	10,642	10,430	9,540	9,610	9,937	10,796	10,911	10,282
MEMO												
49 Negotiable time certificates of deposits in custody for foreigners	28,344	27,266	28,056	26,087	27,238	26,572	26,186	25,911	26,448	27,238	26,350	34,217

44. Liabilities to foreigners, payable in U.S. dollars, reported by banks in the United States, 1996-2000—Continued

B. By area and country—Continued

Millions of dollars, end of period

Area or country	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1997											
1 Total, all foreigners	1,161,306	1,182,740	1,176,597	1,185,034	1,197,284	1,187,426	1,200,201	1,192,364	1,200,527	1,226,075	1,242,953	1,283,027
2 Foreign countries	1,146,349	1,168,026	1,164,370	1,171,975	1,184,737	1,173,474	1,188,405	1,181,795	1,188,721	1,212,161	1,230,484	1,271,337
3 Europe	390,423	389,764	384,537	383,543	385,760	398,041	411,507	407,572	402,312	418,910	425,523	419,672
4 Austria	4,818	4,017	4,606	3,003	3,231	3,252	3,257	3,404	2,691	2,679	2,319	2,717
5 Belgium and Luxembourg	23,641	24,655	23,141	19,809	21,697	40,949	45,291	46,063	43,436	46,067	46,258	41,007
6 Denmark	2,323	1,594	1,827	1,782	2,112	2,098	2,289	1,736	2,867	2,359	2,157	1,514
7 Finland	2,658	2,465	2,422	3,149	1,868	1,851	1,814	1,751	2,163	1,997	1,969	2,246
8 France	34,476	35,764	35,337	40,702	38,742	41,280	43,464	41,213	43,065	45,057	45,653	46,607
9 Germany	25,102	24,253	25,478	25,801	26,103	26,114	24,978	22,626	25,201	22,117	23,040	23,737
10 Greece	2,102	1,951	2,419	1,740	2,296	1,736	1,762	1,628	2,122	2,111	1,265	1,552
11 Italy	10,619	10,807	8,844	9,499	9,691	10,157	9,490	9,179	9,852	11,449	10,713	11,378
12 Netherlands	9,854	11,005	11,076	11,758	8,702	8,292	8,440	7,823	8,413	8,119	7,010	7,385
13 Norway	1,860	1,538	1,896	1,357	1,121	841	846	604	1,321	1,022	1,793	317
14 Portugal	3,610	3,493	3,022	3,010	2,712	2,582	2,075	1,931	1,958	1,888	1,987	2,262
15 Russia	7,281	6,991	7,859	7,863	9,582	12,302	13,604	13,216	12,784	11,722	6,938	7,968
16 Spain	21,164	18,238	18,847	17,697	15,027	16,274	15,158	15,203	17,796	21,934	20,921	18,989
17 Sweden	2,357	1,529	2,113	2,216	1,658	1,514	1,925	2,317	2,024	1,348	1,614	1,628
18 Switzerland	43,249	46,684	43,223	41,854	43,635	38,775	43,994	40,862	36,605	36,819	39,426	39,023
19 Turkey	7,066	6,763	7,191	6,585	6,757	6,545	6,594	5,933	4,736	4,661	4,218	4,054
20 United Kingdom	161,221	160,780	157,737	160,618	166,311	158,755	161,672	167,914	159,189	165,199	177,781	181,904
21 Yugoslavia ¹⁰	212	384	248	266	324	228	267	244	243	233	234	239
22 Other Europe and other former U.S.R. ¹¹	26,810	26,853	27,251	24,834	24,191	24,496	24,587	23,925	25,846	32,129	30,227	25,145
23 Canada	35,601	34,597	38,136	40,419	38,497	38,061	30,445	27,629	29,592	30,282	30,921	28,341
24 Latin America	108,197	110,553	109,542	108,684	114,446	121,393	125,449	124,708	127,607	128,783	131,245	134,650
25 Argentina	16,610	17,232	16,907	14,224	16,486	18,230	17,102	18,035	16,786	17,700	18,358	20,199
26 Brazil	22,493	23,888	23,822	23,408	25,452	26,063	28,345	31,572	33,580	31,680	32,614	31,037
27 Chile	2,987	3,484	3,309	3,117	3,239	3,371	3,440	3,353	3,327	3,579	3,283	4,072
28 Colombia	2,791	2,855	2,807	3,165	2,776	2,858	2,652	2,587	2,707	3,179	3,341	3,652
29 Ecuador	1,617	1,633	1,484	1,469	1,608	1,466	1,640	1,512	1,508	1,671	1,704	2,078
30 Guatemala	1,348	1,410	1,378	1,514	1,457	1,497	1,455	1,389	1,449	1,399	1,361	1,494
31 Mexico	27,349	27,655	27,499	28,055	28,423	33,112	34,780	30,805	32,641	32,749	32,678	33,972
32 Panama	3,871	4,156	3,868	3,711	4,026	3,978	4,426	3,807	3,837	4,112	4,293	4,241
33 Peru	967	917	926	881	1,117	919	958	1,006	904	917	907	893
34 Uruguay	1,917	1,859	1,842	1,753	2,062	2,143	2,392	2,070	1,997	2,184	2,247	2,382
35 Venezuela	18,121	18,128	18,456	18,968	18,899	19,197	19,194	20,229	20,639	20,699	22,111	21,601
36 Other Latin America	8,126	7,336	7,244	8,419	8,901	8,559	9,065	8,343	8,232	8,914	8,348	9,029
37 Caribbean	349,591	364,664	358,403	371,508	380,747	375,363	375,428	372,001	376,700	373,373	370,724	401,743
38 Bahamas	91,188	98,858	90,126	105,465	100,935	90,226	92,136	86,271	86,914	89,631	92,390	112,217
39 Bermuda	5,341	9,186	8,419	7,450	6,358	5,363	5,919	7,786	6,084	6,209	6,012	6,911
40 British West Indies	245,294	249,374	255,124	252,057	268,590	272,467	265,317	268,509	274,986	270,054	266,221	276,418
41 Cuba	18	18	18	52	54	55	54	60	55	68	57	66
42 Jamaica	576	576	585	525	472	465	532	534	523	481	445	450
43 Netherlands Antilles	6,609	6,176	3,605	5,486	3,755	6,220	10,994	8,294	7,599	6,368	4,995	5,085
44 Trinidad and Tobago	565	476	526	473	583	567	476	547	539	562	604	596
45 Asia	247,071	253,896	257,780	250,074	249,132	222,854	227,757	231,015	234,616	242,127	255,070	269,379
China												
46 Mainland	27,915	31,631	31,366	28,578	29,428	7,301	9,480	10,450	12,663	16,234	17,433	18,252
47 Taiwan	16,686	15,623	15,803	14,664	12,442	12,363	13,464	11,803	13,519	15,272	13,658	11,840
48 Hong Kong	19,870	20,065	20,107	18,942	19,401	20,262	18,737	17,647	18,533	19,755	18,886	17,722
49 India	4,323	4,705	5,428	4,755	4,367	4,241	4,555	4,474	4,451	5,131	4,913	4,567
50 Indonesia	2,160	2,474	2,679	2,430	2,770	2,531	2,817	3,737	2,810	4,568	3,092	3,554
51 Israel	6,608	6,210	5,963	6,097	6,414	5,750	5,178	5,200	4,532	4,198	3,743	6,281
52 Japan	114,826	115,895	122,760	122,194	118,921	118,440	118,410	119,581	118,536	116,852	133,690	143,401
53 Korea (South)	6,056	6,259	6,555	7,158	7,866	7,657	8,928	9,646	9,327	8,597	9,982	13,060
54 Philippines	2,340	2,437	2,389	2,340	2,387	2,469	2,908	2,541	2,409	2,505	2,558	3,250
55 Thailand	9,873	10,752	9,394	10,361	7,808	6,159	5,262	4,956	6,545	6,988	5,824	6,501
56 Middle Eastern oil-exporting countries ¹²	15,065	14,916	13,672	14,214	14,425	13,139	14,306	15,325	14,279	14,436	14,017	14,959
57 Other	21,349	22,929	21,664	18,341	22,903	22,542	23,712	25,655	27,012	27,591	27,274	25,992
58 Africa	8,498	8,158	8,564	8,986	9,821	10,044	9,734	9,731	10,380	10,310	9,520	10,347
59 Egypt	1,943	2,043	2,010	2,056	2,257	1,986	1,921	1,973	2,050	1,742	1,836	1,663
60 Morocco	111	97	107	130	91	65	112	94	99	105	69	138
61 South Africa	610	718	819	780	1,985	1,758	1,697	1,694	2,047	2,028	1,615	2,158
62 Congo (formerly Zaire)	5	7	9	4	9	17	8	7	14	3	5	10
63 Oil-exporting countries ¹³	3,103	2,481	2,945	3,344	2,731	3,153	2,981	3,211	3,280	3,194	2,948	3,060
64 Other	2,726	2,812	2,674	2,672	2,748	3,065	3,015	2,752	2,890	3,238	3,047	3,318
65 Other countries	6,968	6,394	7,408	8,761	6,334	7,718	8,085	9,139	7,514	8,376	7,481	7,205
66 Australia	5,739	5,170	6,066	7,546	4,991	6,433	6,782	7,917	6,391	7,284	6,283	6,304
67 All other	1,229	1,224	1,342	1,215	1,343	1,285	1,303	1,222	1,123	1,092	1,198	901
68 Nonmonetary international and regional organizations	14,957	14,714	12,227	13,059	12,547	13,952	11,796	10,569	11,806	13,914	12,469	11,690
69 International ¹⁴	13,338	13,088	10,307	11,691	10,873	12,297	10,341	9,434	10,634	11,943	10,926	10,517
70 Latin American regional ¹⁵	1,103	1,220	1,459	1,050	1,435	1,071	794	579	708	1,277	1,053	424
71 Other regional ¹⁶	516	406	461	318	239	584	661	556	464	694	490	749

44. Liabilities to foreigners, payable in U.S. dollars, reported by banks in the United States, 1996-2000—Continued

B. By area and country—Continued

Millions of dollars, end of period

Area or country	1998											
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1 Total, all foreigners	1,267,834	1,284,366	1,255,398	1,271,115	1,260,741	1,287,507	1,307,020	1,341,496	1,348,370	1,372,342	1,346,555	1,347,837
2 Foreign countries	1,256,594	1,268,182	1,240,153	1,256,210	1,246,539	1,273,404	1,292,506	1,326,308	1,332,739	1,359,413	1,333,223	1,335,954
3 Europe	401,731	420,098	390,824	406,502	405,528	402,041	431,846	457,587	447,280	451,351	449,576	427,375
4 Austria	2,787	2,774	2,375	2,954	3,011	2,268	2,671	3,137	2,799	2,824	3,178	
5 Belgium and Luxembourg	39,018	38,178	33,240	38,528	35,516	35,447	33,845	35,086	33,934	39,911	42,014	42,818
6 Denmark	1,625	1,215	1,093	2,587	1,441	1,986	2,013	2,128	1,578	1,813	1,675	1,437
7 Finland	2,177	2,136	1,549	1,768	1,365	1,438	1,211	1,350	1,181	1,193	1,706	1,862
8 France	44,773	44,990	44,026	48,468	47,869	46,160	47,140	48,328	50,405	47,335	48,155	44,616
9 Germany	21,998	23,300	20,978	24,893	26,450	25,468	23,730	28,751	25,821	22,024	22,606	21,357
10 Greece	1,713	1,695	2,020	2,383	2,610	2,428	2,784	2,941	2,544	2,901	2,444	2,066
11 Italy	9,854	9,804	9,631	10,599	11,126	11,508	11,114	10,625	9,183	7,124	6,378	7,103
12 Netherlands	6,287	7,043	8,207	8,049	7,264	6,843	7,097	9,239	8,066	7,251	9,298	10,793
13 Norway	955	845	346	514	774	607	1,179	1,469	688	1,149	797	710
14 Portugal	1,515	1,437	1,426	2,279	2,160	2,334	2,823	2,424	2,292	2,378	2,400	3,236
15 Russia	5,573	6,118	6,466	5,381	3,952	4,654	6,398	2,718	3,085	3,735	2,698	2,439
16 Spain	19,413	20,129	16,313	18,069	15,517	11,648	12,079	14,283	20,519	26,582	27,025	15,781
17 Sweden	1,415	2,055	1,967	1,785	2,181	3,148	2,198	1,769	3,285	3,257	3,857	3,027
18 Switzerland	37,243	37,060	35,420	32,300	33,851	38,859	44,676	39,362	45,571	47,332	50,167	50,654
19 Turkey	3,659	4,047	4,154	4,340	4,467	4,893	5,077	4,317	4,264	4,105	3,842	4,286
20 United Kingdom	176,544	191,266	174,286	172,962	178,402	176,790	196,922	219,247	204,385	202,536	195,113	181,554
21 Yugoslavia ¹⁰	292	244	236	232	227	225	229	225	227	332	230	233
22 Other Europe and other former U.S.S.R. ¹¹	24,890	25,762	27,091	28,411	27,345	25,337	28,729	30,654	27,115	27,594	26,347	30,225
23 Canada	29,035	29,470	27,118	27,395	26,020	28,861	29,526	27,844	28,701	31,278	29,249	30,212
24 Latin America	133,992	134,815	138,290	141,651	143,030	140,788	141,492	135,257	121,035	122,304	117,231	121,327
25 Argentina	19,217	18,279	18,836	17,766	16,938	18,502	21,009	21,654	18,385	17,707	18,893	19,014
26 Brazil	31,859	33,026	34,017	36,775	38,421	35,344	34,292	27,823	18,461	17,316	13,369	15,815
27 Chile	4,520	4,452	3,983	4,337	4,234	4,356	4,987	4,726	5,733	5,602	4,788	5,015
28 Colombia	3,584	3,908	4,200	4,212	4,383	4,805	4,027	4,106	4,484	4,900	4,142	4,624
29 Ecuador	1,877	1,998	1,814	1,737	1,783	1,616	1,770	1,608	1,540	1,679	1,511	1,572
30 Guatemala	1,492	1,382	1,438	1,478	1,353	1,363	1,275	1,237	1,241	1,232	1,204	1,336
31 Mexico	33,230	33,608	35,705	37,620	37,679	38,044	38,555	38,087	35,714	38,068	36,730	37,157
32 Panama	3,921	4,086	3,957	4,210	4,104	3,723	3,596	3,675	3,832	3,793	3,781	3,864
33 Peru	876	912	878	878	964	925	984	900	843	799	814	840
34 Uruguay	2,201	2,247	2,228	2,097	1,991	1,982	2,097	2,091	2,276	2,223	2,240	2,486
35 Venezuela	22,340	21,891	21,474	20,696	21,600	20,442	19,496	20,125	19,186	19,664	19,604	19,894
36 Other Latin America	8,875	9,026	9,760	9,845	9,580	9,686	9,404	9,225	9,340	9,321	10,155	9,710
37 Caribbean	399,286	399,699	391,422	411,569	407,959	426,947	423,063	421,609	441,422	453,756	428,284	433,539
38 Bahamas	117,505	110,900	109,040	112,509	114,220	115,666	115,626	113,540	124,249	128,893	115,598	118,085
39 Bermuda	6,279	8,283	8,271	6,656	7,141	7,766	7,218	7,334	7,920	7,247	7,241	6,846
40 British West Indies	268,644	274,074	261,808	273,895	278,253	295,602	290,180	291,264	299,579	310,242	298,434	302,486
41 Cuba	63	58	55	57	59	63	63	62	62	57	63	62
42 Jamaica	449	437	431	449	438	522	519	550	541	578	524	577
43 Netherlands Antilles	5,777	5,417	11,351	17,567	7,446	6,859	8,922	8,340	8,588	6,255	6,009	5,010
44 Trinidad and Tobago	569	530	466	436	402	469	535	519	483	484	415	473
45 Asia	274,770	267,953	275,162	251,468	244,775	254,452	248,053	266,464	275,759	284,442	293,587	307,960
China												
46 Mainland	20,153	18,575	20,700	20,122	20,209	21,557	18,921	18,508	18,525	15,814	13,784	13,441
47 Taiwan	12,936	12,942	13,619	13,775	12,646	11,618	11,334	11,290	12,080	12,802	12,361	12,708
48 Hong Kong	18,002	17,797	17,822	19,761	18,105	19,716	15,825	18,353	16,627	16,509	16,741	20,900
49 India	5,331	5,265	5,586	4,813	4,882	4,821	4,678	6,437	5,144	5,337	5,089	5,250
50 Indonesia	2,899	2,977	4,003	4,254	3,185	3,848	3,938	5,651	5,470	5,671	6,247	8,282
51 Israel	7,190	7,196	7,588	7,348	6,251	6,095	5,969	5,296	5,984	4,781	8,106	7,749
52 Japan	138,686	140,426	137,699	113,331	111,621	118,718	123,251	131,345	142,767	156,340	164,312	168,563
53 Korea (South)	12,171	12,530	11,233	13,711	14,010	13,267	12,728	12,502	12,979	12,505	12,396	12,524
54 Philippines	2,530	2,872	3,009	2,870	2,802	3,418	2,609	2,777	2,712	2,539	2,849	3,324
55 Thailand	5,858	4,676	9,073	7,928	8,876	7,148	6,780	7,869	6,664	7,134	6,788	7,359
56 Middle Eastern oil-exporting countries ¹²	16,059	15,952	16,216	17,098	15,300	13,828	13,902	14,532	16,627	14,718	16,369	15,609
57 Other	32,955	26,745	28,614	26,457	26,888	30,418	28,118	31,904	30,180	30,292	28,545	32,251
58 Africa	10,299	9,678	11,387	11,162	10,967	10,733	10,788	10,562	11,098	9,749	8,889	8,905
59 Egypt	1,949	1,670	1,449	1,236	1,460	1,523	1,319	1,459	1,616	1,288	1,498	1,339
60 Morocco	131	73	88	131	115	84	74	76	88	78	75	97
61 South Africa	1,685	1,825	2,546	2,555	2,464	2,640	2,446	2,428	2,658	2,358	1,659	1,522
62 Congo (formerly Zaire)	7	4	10	3	5	5	7	35	6	7	12	5
63 Oil-exporting countries ¹³	3,470	3,479	4,275	4,332	4,079	3,552	3,893	3,684	3,727	3,291	3,017	3,088
64 Other	3,057	2,627	3,019	2,905	2,844	2,929	3,049	2,880	3,003	2,727	2,628	2,854
65 Other countries	7,481	6,469	5,950	6,463	8,260	9,582	7,738	6,985	7,444	6,533	6,407	6,636
66 Australia	6,385	5,466	4,986	5,450	7,416	8,506	6,491	5,931	6,427	5,372	5,180	5,495
67 All other	1,096	1,003	964	1,013	844	1,076	1,247	1,054	1,017	1,161	1,227	1,141
68 Nonmonetary international and regional organizations	11,240	16,184	15,245	14,905	14,202	14,103	14,514	15,188	15,631	12,929	13,332	11,883
69 International ¹⁴	10,016	14,591	14,330	13,431	12,509	12,548	11,420	12,825	13,198	10,638	11,423	10,221
70 Latin American regional ¹⁵	975	1,217	536	773	846	694	750	721	803	1,008	598	594
71 Other regional ¹⁶	249	376	379	701	847	861	2,344	1,642	1,630	1,283	1,311	1,068

44. Liabilities to foreigners, payable in U.S. dollars, reported by banks in the United States, 1996-2000—Continued

B. By area and country—Continued

Millions of dollars, end of period

Area or country	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1999											
1 Total, all foreigners	1,318,752	1,326,561	1,324,489	1,324,951	1,344,138	1,371,345	1,316,636	1,361,616	1,355,734	1,363,918	1,402,114	1,408,740
2 Foreign countries	1,304,913	1,306,854	1,309,152	1,309,030	1,330,071	1,353,358	1,298,173	1,343,348	1,335,935	1,345,884	1,387,930	1,393,464
3 Europe	429,928	436,590	418,791	410,467	435,940	429,727	428,042	438,988	441,969	436,658	452,371	441,810
4 Austria	2,907	3,074	3,277	2,428	2,225	2,679	2,771	3,211	3,206	3,390	2,843	2,789
5 Belgium and Luxembourg	38,903	41,602	41,710	38,793	40,718	33,689	34,157	36,912	37,133	38,753	41,334	44,692
6 Denmark	1,200	1,826	1,992	1,300	1,267	961	1,143	1,811	1,903	2,658	3,197	2,196
7 Finland	1,989	1,643	1,800	1,655	1,645	1,384	1,358	1,335	1,222	1,269	1,894	1,658
8 France	44,445	47,619	47,938	49,102	48,327	45,236	42,625	42,425	45,809	45,763	50,265	49,790
9 Germany	20,338	23,161	23,781	18,609	24,724	22,033	23,984	23,752	24,519	25,490	26,548	24,753
10 Greece	2,195	2,509	2,447	2,237	2,691	2,737	3,168	3,121	3,358	3,323	3,365	3,748
11 Italy	6,155	6,684	5,744	5,910	5,949	6,212	6,448	5,854	6,253	6,310	5,270	6,775
12 Netherlands	10,729	14,941	12,273	11,037	11,795	12,152	12,196	11,284	11,627	13,874	12,771	8,143
13 Norway	1,065	1,102	1,022	1,181	1,210	1,049	1,184	1,333	1,225	951	1,364	1,327
14 Portugal	2,543	2,225	2,237	2,277	2,461	2,439	2,237	1,912	1,976	1,875	2,148	2,228
15 Russia	2,231	2,438	2,500	2,693	2,794	2,871	2,756	2,665	2,816	3,713	3,655	5,475
16 Spain	12,849	13,463	9,342	11,081	8,089	8,678	7,700	8,202	9,479	9,290	11,181	10,426
17 Sweden	3,132	2,918	2,193	1,974	3,429	2,967	3,851	3,780	4,571	5,377	5,518	4,652
18 Switzerland	59,872	60,348	47,874	54,551	66,214	65,967	60,759	76,178	68,971	65,966	64,692	63,485
19 Turkey	5,106	5,045	5,639	5,783	5,810	5,914	7,786	7,883	8,368	8,250	8,817	7,842
20 United Kingdom	177,247	173,533	175,325	169,854	178,198	183,944	186,827	178,421	181,510	171,860	179,189	172,687
21 Yugoslavia ¹⁰	231	247	274	221	242	254	289	270	266	267	267	286
22 Other Europe and other former U.S.S.R. ¹¹	36,791	32,212	31,423	29,781	28,152	28,561	26,803	28,639	27,757	28,279	28,053	28,858
23 Canada	30,018	28,306	31,902	28,475	28,733	30,643	29,975	30,667	29,841	35,218	33,922	34,214
24 Latin America	116,178	116,357	116,637	123,909	125,738	126,367	124,688	119,526	118,802	116,405	113,854	117,495
25 Argentina	17,179	18,248	16,892	18,351	16,429	20,705	17,257	17,065	15,547	17,551	15,043	18,633
26 Brazil	12,285	12,938	13,867	17,152	17,310	14,718	15,521	15,427	16,228	13,440	14,189	12,865
27 Chile	5,193	5,193	5,057	6,804	7,236	5,918	6,744	5,805	6,601	6,558	6,520	7,008
28 Colombia	4,548	4,462	4,640	4,710	4,861	4,618	4,637	4,455	4,711	5,011	4,783	5,669
29 Ecuador	1,525	1,513	1,606	1,688	1,800	1,930	1,975	1,724	1,792	1,833	1,930	1,956
30 Guatemala	1,224	1,343	1,396	1,390	1,454	1,473	1,430	1,526	1,476	1,489	1,582	1,626
31 Mexico	35,976	35,905	36,632	36,014	37,599	37,928	39,176	36,406	35,133	32,537	31,195	30,717
32 Panama	4,500	4,403	4,197	3,973	3,978	4,130	3,846	3,816	4,029	4,007	3,834	4,415
33 Peru	864	828	812	821	856	819	837	995	1,042	958	997	1,142
34 Uruguay	2,380	2,274	2,378	2,345	2,333	2,555	2,323	2,150	2,176	2,218	2,584	2,386
35 Venezuela	20,260	19,368	19,156	20,524	21,215	20,407	20,445	19,805	19,456	20,051	20,322	20,192
36 Other Latin America	10,244	9,882	10,004	10,137	10,667	11,166	10,497	10,352	10,611	10,752	10,875	10,886
37 Caribbean	410,446	407,154	421,062	443,296	454,682	473,094	416,467	449,530	442,018	451,862	478,296	461,200
38 Bahamas	107,399	103,663	105,000	107,509	107,270	109,661	108,705	118,831	126,093	124,508	136,960	135,811
39 Bermuda	8,978	8,380	7,520	6,963	7,955	9,181	9,426	9,338	8,762	10,931	8,876	7,874
40 British West Indies	287,341	285,698	300,143	322,050	334,533	347,470	294,332	316,853	303,014	312,487	327,894	312,278
41 Cuba	64	62	63	64	68	70	70	72	76	72	73	75
42 Jamaica	576	542	551	534	547	527	471	533	550	549	546	520
43 Netherlands Antilles	5,699	8,411	7,344	5,719	3,876	5,730	3,072	3,499	2,980	2,752	3,468	4,047
44 Trinidad and Tobago	389	398	441	457	433	455	391	404	543	563	479	595
45 Asia	301,220	302,705	305,672	287,855	269,095	276,971	283,220	288,972	287,423	288,095	292,244	319,489
46 China												
46 Mainland	14,854	15,345	13,996	16,350	14,753	13,366	10,871	12,357	11,912	10,457	13,981	12,325
47 Taiwan	10,980	12,211	13,183	12,641	10,795	11,408	12,476	12,673	12,508	12,017	14,794	13,603
48 Hong Kong	22,881	25,567	27,722	26,429	25,735	24,580	24,046	24,050	23,384	24,220	22,289	27,701
49 India	5,279	5,241	6,189	5,979	5,520	5,421	5,864	5,408	5,625	5,659	5,610	7,367
50 Indonesia	7,909	6,172	6,675	7,434	6,211	6,530	7,309	6,633	6,468	6,037	6,486	6,567
51 Israel	7,287	7,598	8,246	7,037	7,003	6,144	5,076	5,059	5,688	5,175	5,071	7,488
52 Japan	160,796	161,108	161,888	142,330	132,647	143,661	145,658	145,426	149,615	151,581	152,122	159,075
53 Korea (South)	12,446	9,995	11,158	10,019	11,403	12,917	12,844	12,739	11,916	9,948	8,667	12,988
54 Philippines	2,318	2,482	2,362	2,440	2,492	2,273	2,177	2,189	2,414	2,134	2,639	3,268
55 Thailand	7,300	6,590	6,588	6,296	5,739	5,296	6,054	5,809	5,281	4,983	5,164	6,050
56 Middle Eastern oil-exporting countries ¹²	14,707	16,204	15,433	14,538	15,455	15,174	15,588	15,948	14,373	16,830	17,949	21,314
57 Other	34,463	34,192	32,232	36,362	31,342	30,201	35,257	40,681	38,239	39,054	37,472	41,743
58 Africa	9,126	8,668	8,473	7,884	7,728	7,491	7,517	7,669	8,053	8,183	7,808	9,468
59 Egypt	1,856	1,902	1,758	1,599	1,339	1,576	1,566	1,851	1,852	1,364	1,846	2,022
60 Morocco	98	73	85	90	72	101	116	108	118	174	166	179
61 South Africa	1,308	1,343	1,258	1,165	1,135	1,088	1,049	885	752	827	957	1,495
62 Congo (formerly Zaire)	6	13	9	4	12	16	13	13	13	14	13	14
63 Oil-exporting countries ¹³	3,005	2,747	2,782	2,544	2,517	2,256	2,290	2,519	2,816	3,059	2,257	2,914
64 Other	2,853	2,590	2,581	2,482	2,653	2,454	2,483	2,293	2,502	2,745	2,569	2,844
65 Other countries	7,997	7,074	6,615	7,144	8,155	9,065	8,264	7,996	7,829	9,463	9,435	9,788
66 Australia	6,854	5,552	5,584	5,989	6,820	7,629	7,257	6,967	6,790	8,197	8,394	8,377
67 All other	1,143	1,522	1,031	1,155	1,335	1,436	1,007	1,029	1,039	1,266	1,041	1,411
68 Nonmonetary international and regional organizations	13,839	19,707	15,337	15,921	14,067	17,987	18,463	18,268	19,799	18,034	14,184	15,276
69 International ¹⁴	11,787	17,080	12,845	13,494	11,759	14,987	15,822	16,112	17,723	16,150	12,751	12,876
70 Latin American regional ¹⁵	917	1,411	1,394	1,304	653	898	819	725	662	960	445	1,150
71 Other regional ¹⁶	1,135	1,216	1,098	1,123	1,655	2,102	1,822	1,431	1,414	924	988	1,250

44. Liabilities to foreigners, payable in U.S. dollars, reported by banks in the United States, 1996-2000—Continued

B. By area and country—Continued

Millions of dollars, end of period

Area or country	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	2000											
1 Total, all foreigners	1,371,277	1,366,039	1,365,259	1,368,881	1,415,033	1,408,800	1,470,288	1,435,093	1,445,361	1,499,853	1,514,823	1,511,410
2 Foreign countries	1,349,085	1,345,219	1,346,144	1,347,913	1,391,848	1,387,070	1,453,275	1,420,106	1,429,767	1,482,749	1,497,767	1,498,867
3 Europe	445,975	443,902	445,537	429,987	430,823	445,466	479,362	454,347	462,137	483,053	470,983	446,788
4 Austria	2,646	3,007	2,579	2,321	2,484	2,327	2,707	2,539	2,035	2,637	2,692	
5 Belgium and Luxembourg	42,355	38,701	36,294	32,991	31,613	31,295	33,280	31,279	29,826	29,646	32,386	33,399
6 Denmark	2,506	2,532	3,232	2,599	3,631	3,443	3,520	3,688	3,428	3,000	3,531	3,000
7 Finland	1,294	1,502	2,025	1,743	1,532	1,394	1,750	1,617	1,511	1,417	1,873	1,411
8 France	48,566	49,822	43,652	45,308	43,560	42,200	42,372	42,716	39,686	41,729	43,489	37,833
9 Germany	24,485	23,906	25,174	23,692	24,860	28,921	26,467	25,876	26,196	28,617	27,080	35,519
10 Greece	3,143	4,018	3,214	3,186	3,028	2,770	2,915	3,453	3,329	3,443	3,344	2,011
11 Italy	6,252	5,383	5,265	4,860	7,170	6,732	5,693	5,559	5,954	5,587	5,515	5,072
12 Netherlands	7,222	7,752	7,640	7,281	6,743	8,772	12,307	13,020	10,016	14,047	12,823	7,047
13 Norway	803	1,127	1,301	1,164	924	2,150	2,337	1,636	3,501	4,102	5,158	2,305
14 Portugal	2,027	2,104	1,997	1,910	1,955	2,375	2,168	2,143	2,243	2,261	2,379	2,403
15 Russia	6,397	7,536	7,353	10,058	11,709	11,877	14,958	14,250	15,968	17,258	20,020	19,018
16 Spain	12,506	12,080	12,443	11,128	10,712	9,921	8,815	8,777	8,407	9,256	6,936	7,787
17 Sweden	4,682	4,788	5,421	5,163	4,389	5,429	5,099	5,991	6,208	6,246	7,361	6,497
18 Switzerland	62,278	58,927	79,626	66,831	61,323	57,314	76,178	77,501	88,187	97,062	86,024	74,635
19 Turkey	6,912	7,714	8,000	8,018	7,504	8,472	8,341	7,999	8,173	8,492	4,526	7,548
20 United Kingdom	182,239	182,887	167,465	167,985	174,532	186,615	196,952	173,772	174,837	173,028	171,981	167,757
21 Yugoslavia ¹⁰	273	294	270	265	275	276	277	277	275	270	279	276
22 Other Europe and other former U.S.S.R. ¹¹	29,389	29,822	32,586	33,484	32,879	32,803	32,696	32,012	31,853	35,557	33,641	30,578
23 Canada	32,862	33,271	36,036	40,452	36,208	37,310	37,147	33,654	33,798	34,279	31,166	30,982
24 Latin America	113,397	113,937	117,657	113,501	112,406	115,455	116,456	116,944	118,446	119,173	120,010	120,041
25 Argentina	15,300	16,518	17,867	18,459	16,462	16,528	19,060	16,874	18,887	18,681	18,207	19,451
26 Brazil	12,209	12,788	14,767	10,188	9,831	10,798	11,844	12,209	11,383	10,050	11,488	10,852
27 Chile	6,284	6,161	5,653	5,854	6,014	6,111	5,357	5,063	5,313	5,070	5,303	5,892
28 Colombia	4,429	4,297	4,298	4,232	4,223	4,339	4,611	4,721	4,635	4,929	4,567	4,542
29 Ecuador	1,980	2,031	2,143	2,190	2,269	2,271	2,213	2,075	2,066	2,093	2,053	2,112
30 Guatemala	1,617	1,594	1,684	1,609	1,654	1,625	1,697	1,621	1,625	1,628	1,643	1,601
31 Mexico	31,500	31,627	30,677	32,107	33,175	33,164	32,568	32,432	32,668	34,563	32,856	32,166
32 Panama	4,018	3,712	4,133	3,762	3,741	3,798	3,327	3,534	3,632	3,746	3,931	4,240
33 Peru	1,066	1,046	969	1,015	1,095	1,127	1,089	1,056	1,082	1,145	1,185	1,427
34 Uruguay	2,258	2,270	2,378	2,437	2,531	2,737	2,176	2,538	2,563	2,509	2,941	3,003
35 Venezuela	21,470	21,257	22,531	21,097	20,480	22,212	21,409	23,854	23,940	24,228	25,914	24,730
36 Other Latin America	11,266	10,636	10,557	10,551	10,931	10,745	11,105	10,967	10,652	10,531	9,922	10,025
37 Caribbean	448,055	448,457	441,721	458,090	514,220	481,594	514,939	504,604	509,391	526,826	553,455	573,337
38 Bahamas	149,397	155,786	141,365	158,872	174,202	181,840	167,546	173,012	167,490	177,925	176,732	189,298
39 Bermuda	9,911	9,106	10,100	9,702	8,709	8,017	7,066	8,141	8,093	8,724	8,350	9,636
40 British West Indies	283,276	278,696	284,301	283,069	323,418	282,246	331,609	315,443	327,051	334,083	361,586	367,197
41 Cuba	75	75	100	77	77	85	124	92	89	94	88	90
42 Jamaica	557	588	685	687	720	687	725	874	789	658	704	794
43 Netherlands Antilles	4,312	3,734	4,549	5,138	6,591	7,924	7,163	6,371	5,105	4,544	5,258	5,428
44 Trinidad and Tobago	527	472	621	545	503	795	706	671	774	798	737	894
45 Asia	289,827	286,876	286,842	288,119	281,461	289,184	284,305	290,162	285,679	298,225	300,573	305,554
46 China												
46 Mainland	11,502	11,598	8,019	8,593	7,820	9,995	9,380	11,761	11,822	13,717	15,828	16,531
47 Taiwan	11,408	10,939	14,320	14,173	13,795	13,268	12,840	14,359	14,832	17,981	17,271	17,352
48 Hong Kong	25,745	23,840	22,457	22,660	23,431	23,434	25,470	26,444	26,279	25,479	25,555	26,462
49 India	5,575	5,423	6,406	5,604	5,721	5,611	5,710	5,545	5,836	5,537	5,143	4,530
50 Indonesia	6,722	7,372	7,702	7,139	6,944	7,331	7,332	7,308	7,300	7,579	8,378	8,514
51 Israel	6,580	7,678	8,336	7,058	5,540	6,122	5,792	5,949	7,130	6,666	6,537	8,053
52 Japan	149,045	145,478	145,083	147,441	148,859	153,736	147,557	146,352	142,726	150,078	149,551	150,415
53 Korea (South)	11,653	12,730	16,416	16,830	12,925	10,339	8,606	8,807	9,031	6,672	6,683	7,955
54 Philippines	1,822	2,424	2,162	2,174	1,634	1,889	1,535	1,565	1,708	1,561	2,219	2,316
55 Thailand	5,376	5,126	4,357	3,616	3,415	3,517	3,888	3,492	3,318	3,166	3,465	3,117
56 Middle Eastern oil-exporting countries ¹²	17,052	15,889	16,161	19,082	18,721	18,570	22,187	21,960	21,843	23,848	23,753	23,763
57 Other	37,347	38,379	35,423	33,749	32,656	35,372	34,008	36,620	33,854	35,941	36,190	36,546
58 Africa	8,099	8,270	8,617	8,579	8,434	8,718	9,727	9,595	9,808	9,649	9,504	10,824
59 Egypt	1,614	1,708	1,778	1,668	1,728	1,965	1,779	1,614	1,543	1,545	1,654	2,621
60 Morocco	176	262	115	106	122	149	118	109	112	121	100	139
61 South Africa	735	701	676	692	660	600	791	707	841	766	853	1,010
62 Congo (formerly Zaire)	7	13	13	7	13	6	5	7	5	4	4	4
63 Oil-exporting countries ¹³	2,952	3,099	3,318	3,558	3,298	3,405	4,258	4,470	4,499	4,404	4,027	4,052
64 Other	2,615	2,487	2,717	2,548	2,613	2,593	2,776	2,688	2,808	2,809	2,866	2,998
65 Other countries	10,870	10,506	9,734	9,185	8,296	9,343	11,339	10,800	10,508	11,544	12,076	11,341
66 Australia	9,888	9,313	8,647	8,393	7,565	8,543	10,326	9,805	9,487	10,442	10,914	10,070
67 All other	982	1,193	1,087	792	731	800	1,013	995	1,021	1,102	1,162	1,271
68 Nonmonetary international and regional organizations	22,192	20,820	19,115	20,968	23,185	21,730	17,053	14,987	15,594	17,104	17,056	12,543
69 International ¹⁴	20,093	17,945	17,060	19,585	21,753	20,470	15,659	13,475	14,323	16,133	16,050	11,270
70 Latin American regional ¹⁵	1,128	1,858	1,244	518	624	768	786	1,146	888	582	523	740
71 Other regional ¹⁶	971	1,017	811	865	808	492	608	366	383	389	483	533

45. Bank's own claims on foreigners, payable in U.S. dollars, reported by banks in the United States, 1996-2000

Millions of dollars, end of period

Area or country	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1996											
1 Total, all foreigners	530,108	521,743	530,783	526,712	518,932	535,064	543,966	546,203	543,982	562,749	574,209	599,925
2 Foreign countries	527,806	518,964	526,969	523,996	515,438	532,035	541,852	544,171	542,284	559,620	572,736	597,321
3 Europe	135,236	138,669	138,223	134,898	133,512	145,315	142,783	149,401	154,398	164,763	167,944	165,769
4 Austria	683	773	892	1,213	1,212	1,088	1,128	849	988	1,197	1,097	1,662
5 Belgium	8,390	8,544	6,003	8,688	8,785	6,921	7,021	7,018	6,903	6,828	6,403	6,727
6 Denmark	541	599	698	543	482	432	319	230	408	480	651	492
7 Finland	1,397	1,313	1,782	1,305	1,282	1,013	1,629	1,296	1,350	1,068	1,228	971
8 France	12,553	13,266	13,733	11,596	11,946	11,767	10,570	11,570	12,078	12,792	12,198	15,246
9 Germany	8,472	8,809	9,255	8,642	8,094	11,826	9,492	7,554	8,665	8,541	7,190	8,472
10 Greece	604	651	507	622	554	563	527	433	397	426	571	568
11 Italy	5,016	4,844	5,871	5,702	6,172	5,721	6,023	6,625	5,870	5,007	5,957	6,457
12 Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0
13 Netherlands	4,601	5,077	5,625	6,386	5,652	6,579	6,395	6,600	6,992	7,422	7,387	7,117
14 Norway	1,098	1,408	1,016	793	933	1,243	1,397	1,342	1,199	1,617	1,894	808
15 Portugal	853	743	773	889	813	704	667	548	484	517	341	418
16 Russia	678	775	868	741	482	440	514	794	1,135	1,413	1,533	1,669
17 Spain	3,811	4,041	5,420	5,092	3,158	2,519	3,341	3,073	4,152	3,885	4,181	3,211
18 Sweden	1,871	1,713	1,746	3,112	1,723	1,921	1,894	1,807	2,051	2,012	1,987	1,739
19 Switzerland	5,018	4,121	4,846	6,375	8,718	12,150	9,525	9,271	10,935	16,115	18,076	19,798
20 Turkey	750	725	810	973	985	1,042	1,018	1,044	1,083	962	1,131	1,109
21 United Kingdom	75,405	77,876	73,565	68,794	69,275	75,689	78,007	85,586	85,742	89,961	92,151	85,234
22 Yugoslavia ¹	481	118	120	208	204	164	159	87	87	118	112	115
23 Other Europe and other former U.S.S.R. ²	3,014	3,273	4,693	3,224	3,042	3,533	3,157	3,674	3,879	4,402	3,856	3,956
24 Canada	20,582	18,974	18,033	22,054	20,882	22,242	23,981	25,132	25,343	23,066	22,013	26,436
25 Latin America	57,125	57,707	57,146	57,588	58,650	59,169	59,224	60,682	61,196	61,254	62,843	66,582
26 Argentina	6,185	6,057	6,216	6,187	6,037	6,448	6,592	7,062	7,101	7,057	7,212	7,400
27 Brazil	13,252	13,915	13,813	14,175	14,194	15,076	15,197	15,155	15,261	15,417	16,141	17,259
28 Chile	4,833	4,418	4,370	4,416	4,361	4,397	4,330	4,183	4,397	4,288	4,554	5,136
29 Colombia	4,622	4,492	4,547	4,517	4,523	4,538	4,512	4,725	4,723	4,811	4,960	6,247
30 Ecuador	841	842	977	959	944	962	897	932	965	957	952	1,031
31 Guatemala	439	461	465	473	461	452	463	476	507	546	568	620
32 Mexico	17,110	17,163	16,945	17,063	16,873	16,816	16,971	17,736	17,911	17,937	18,189	18,425
33 Panama	2,835	2,795	2,597	2,488	2,592	2,567	2,211	2,211	2,257	2,354	2,621	2,786
34 Peru	1,752	1,928	1,936	2,042	2,140	2,395	2,568	2,463	2,541	2,563	2,629	2,720
35 Uruguay	422	463	623	578	602	623	589	562	530	547	551	589
36 Venezuela	1,582	1,572	1,559	1,377	1,279	1,390	1,402	1,728	1,513	1,636	1,626	1,702
37 Other Latin America	3,252	3,601	3,098	3,313	4,644	3,505	3,492	3,449	3,490	3,141	2,840	2,667
38 Caribbean	200,668	191,401	196,107	188,843	179,843	180,795	194,025	189,283	179,709	182,601	191,140	207,571
39 Bahamas	60,878	63,836	66,156	55,497	56,383	60,608	59,300	62,297	61,830	61,991	64,911	71,871
40 Bermuda	5,096	4,827	4,895	5,099	3,062	3,690	3,642	3,117	3,706	4,464	5,045	4,129
41 British West Indies	122,897	108,956	113,368	118,728	110,899	102,746	101,043	99,365	102,157	105,891	105,234	105,510
42 Cuba	0	0	0	0	0	0	0	0	0	0	0	0
43 Jamaica	299	362	332	335	345	359	346	335	339	362	365	345
44 Netherlands Antilles	11,043	12,973	10,902	8,728	8,674	12,888	29,224	23,713	11,207	9,406	15,074	25,209
45 Trinidad and Tobago	455	447	454	456	480	504	470	456	470	487	511	507
46 Asia	109,290	106,725	110,910	114,508	116,349	118,128	115,245	113,738	113,575	119,952	120,202	122,478
47 China	1,014	1,351	2,439	3,405	2,857	2,141	1,349	2,033	1,700	1,420	1,292	1,401
48 Taiwan	1,407	1,414	1,739	1,636	1,524	1,500	1,312	1,023	1,700	1,305	1,413	1,894
49 Hong Kong	13,274	13,567	15,169	14,947	14,693	15,997	13,817	12,466	13,882	12,984	13,550	12,802
50 India	1,864	1,859	1,869	1,787	1,786	1,794	1,785	2,118	1,975	2,181	2,027	1,946
51 Indonesia	1,476	1,491	1,619	1,539	1,563	1,562	1,744	1,572	1,653	1,577	1,636	1,762
52 Israel	668	683	665	642	615	620	659	667	576	1,017	624	633
53 Japan	56,043	54,905	52,529	54,375	54,412	53,831	53,441	54,583	52,335	59,343	59,886	59,967
54 Korea (South)	14,387	15,417	17,256	17,149	18,287	19,123	18,478	17,468	17,472	16,892	17,997	18,901
55 Philippines	778	741	1,163	737	830	1,289	1,265	1,205	1,255	1,335	1,519	1,697
56 Thailand	2,410	3,266	3,070	2,970	3,015	3,194	2,824	2,864	2,705	2,699	2,820	2,679
57 Middle Eastern oil-exporting countries ³	8,053	6,410	7,145	7,252	8,976	8,348	9,478	9,489	10,111	11,372	10,311	10,424
58 Other	7,916	5,621	6,247	8,069	7,791	8,729	9,093	8,250	8,211	7,827	7,127	8,372
59 Africa	2,812	2,888	2,883	2,742	2,690	2,741	2,605	2,735	2,757	2,638	2,557	2,776
60 Egypt	208	237	247	225	217	198	216	221	241	204	212	247
61 Morocco	514	561	585	594	628	639	602	577	565	543	587	524
62 South Africa	483	520	567	493	468	515	441	512	572	614	551	584
63 Congo (formerly Zaire)	1	1	1	1	1	1	1	11	1	1	0	0
64 Oil-exporting countries ⁴	589	526	516	501	478	474	470	462	429	414	427	420
65 Other	1,017	1,043	967	928	898	914	875	952	949	862	780	1,001
66 Other countries	2,093	2,600	3,667	3,363	3,512	3,645	3,989	3,200	5,306	5,346	6,037	5,709
67 Australia	1,822	2,243	2,645	2,620	2,333	2,363	3,170	2,590	3,641	3,798	4,336	4,577
68 All other	271	357	1,022	743	1,179	1,282	819	610	1,665	1,548	1,701	1,132
69 Nonmonetary international and regional organizations ⁵	2,302	2,779	3,814	2,716	3,494	3,029	2,114	2,032	1,698	3,129	1,473	2,604

45. Bank's own claims on foreigners, payable in U.S. dollars, reported by banks in the United States, 1996-2000—Continued

Millions of dollars, end of period

Area or country	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1997											
1 Total, all foreigners	607,422	633,444	636,504	640,852	632,596	651,408	646,508	650,462	655,378	681,261	699,070	708,225
2 Foreign countries	605,650	631,189	634,998	638,717	630,264	649,478	645,355	648,045	653,335	679,513	696,584	705,762
3 Europe	178,307	193,086	204,699	183,060	196,207	192,392	186,365	189,759	199,256	213,472	215,077	199,880
4 Austria	1,643	1,284	1,911	1,541	1,440	1,394	1,690	1,739	1,371	1,913	2,034	1,354
5 Belgium	7,611	6,855	8,439	8,059	8,022	8,164	8,094	8,124	7,847	8,347	7,475	6,641
6 Denmark	678	571	546	888	924	981	806	811	1,082	896	844	980
7 Finland	1,144	976	1,684	1,194	1,121	1,414	1,247	1,773	1,889	1,808	1,259	1,233
8 France	17,901	20,354	24,780	14,928	17,291	16,759	18,689	16,232	17,531	16,831	19,817	16,239
9 Germany	9,659	9,077	11,971	9,532	9,054	10,024	8,351	8,685	11,724	11,617	13,245	12,676
10 Greece	636	530	755	453	477	630	461	481	499	463	401	402
11 Italy	5,419	5,587	6,427	6,166	6,478	7,865	7,443	8,015	7,670	7,145	6,871	6,230
12 Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0
13 Netherlands	8,156	8,696	7,650	8,866	8,190	10,687	12,050	11,083	11,543	11,503	11,496	6,141
14 Norway	1,058	766	1,226	846	1,199	750	745	849	1,713	1,419	2,080	555
15 Portugal	420	310	421	326	306	468	439	732	563	615	695	777
16 Russia	1,673	1,704	2,028	1,799	1,881	2,020	2,098	2,192	1,927	2,054	2,207	1,248
17 Spain	6,507	5,407	6,633	6,301	5,854	6,811	6,496	6,175	5,431	6,625	6,339	2,942
18 Sweden	2,013	2,314	2,311	1,942	1,870	2,539	1,740	1,639	1,659	1,838	1,804	1,854
19 Switzerland	21,457	25,258	20,851	21,301	24,574	22,523	24,883	24,338	25,393	29,779	29,399	28,846
20 Turkey	1,029	1,221	1,240	1,216	1,306	1,392	1,362	1,305	1,410	1,424	1,572	1,558
21 United Kingdom	86,711	97,031	99,153	91,242	101,679	94,070	84,162	90,226	93,825	102,405	100,870	103,143
22 Yugoslavia ¹	108	107	87	78	79	75	75	76	75	75	74	52
23 Other Europe and other former U.S.S.R. ²	4,484	5,038	6,586	6,382	4,462	3,826	5,534	5,284	6,104	6,715	6,595	7,009
24 Canada	26,436	27,830	35,805	33,750	31,635	35,939	26,312	24,465	23,536	22,828	24,778	27,189
25 Latin America	67,237	67,136	68,476	68,628	69,530	70,145	70,899	70,896	71,867	75,235	78,052	81,005
26 Argentina	6,987	6,952	6,995	6,884	7,251	7,293	7,088	7,277	7,243	8,129	8,761	8,924
27 Brazil	17,620	17,758	17,752	17,590	18,588	18,757	18,879	19,249	19,429	20,134	20,390	21,696
28 Chile	5,509	5,602	5,784	5,636	5,745	5,599	5,686	5,919	6,350	7,304	7,783	7,913
29 Colombia	6,166	6,033	6,099	6,026	6,041	6,324	6,419	6,608	6,543	6,869	6,976	6,945
30 Ecuador	1,079	1,134	1,155	995	1,092	1,132	1,165	1,199	1,218	1,307	1,292	1,311
31 Guatemala	612	634	629	633	619	651	679	689	764	761	787	886
32 Mexico	18,219	18,194	19,418	20,198	19,076	19,109	19,493	18,588	18,678	18,498	18,816	19,428
33 Panama	2,784	2,899	3,099	3,232	3,336	3,172	3,261	3,471	3,555	3,958	4,089	4,364
34 Peru	2,867	2,944	2,510	2,473	2,580	2,597	2,697	2,850	3,060	3,185	3,457	3,491
35 Uruguay	623	766	741	682	735	705	778	702	728	709	651	629
36 Venezuela	1,599	1,452	1,520	1,561	1,710	1,801	1,734	1,750	1,716	1,642	1,921	2,129
37 Other Latin America	3,172	2,768	2,774	2,718	2,757	3,005	3,020	2,594	2,583	2,739	3,129	3,289
38 Caribbean	204,349	208,050	192,619	213,790	194,790	211,028	229,399	227,852	230,730	228,608	239,382	262,725
39 Bahamas	62,679	66,780	67,728	68,219	65,546	66,804	69,819	70,031	66,073	73,838	72,739	89,379
40 Bermuda	4,482	6,018	6,253	8,169	6,640	7,123	8,263	9,840	9,353	8,008	6,552	8,782
41 British West Indies	108,643	110,134	98,778	111,276	106,898	122,088	134,482	128,416	133,797	133,309	141,801	145,471
42 Cuba	0	0	0	0	0	0	0	0	0	0	3	0
43 Jamaica	336	336	366	325	328	336	359	375	374	364	405	424
44 Netherlands Antilles	27,675	24,250	18,926	25,235	14,759	14,016	15,759	18,399	20,335	12,274	17,064	17,838
45 Trinidad and Tobago	534	532	568	566	619	661	717	791	798	815	818	831
46 Asia	121,445	127,109	124,320	129,368	128,742	129,773	122,538	124,950	119,428	129,656	129,795	125,092
China												
47 Mainland	2,035	1,775	1,466	2,217	2,168	2,036	2,385	2,574	2,798	2,345	2,102	1,579
48 Taiwan	1,250	1,202	1,710	1,533	1,502	1,852	1,524	1,522	1,251	1,272	1,001	922
49 Hong Kong	11,765	11,878	14,144	13,390	14,964	16,010	12,243	13,184	13,569	15,339	15,152	13,991
50 India	1,824	1,957	2,194	2,147	2,257	2,342	2,184	2,110	2,086	2,360	2,501	2,200
51 Indonesia	1,802	1,899	2,084	2,211	2,440	2,548	2,533	2,590	2,734	2,753	2,797	2,651
52 Israel	692	617	612	586	918	631	855	749	907	1,539	1,201	768
53 Japan	59,957	64,242	56,492	58,881	56,484	59,679	55,601	54,436	52,489	59,446	60,204	59,549
54 Korea (South)	20,176	19,993	19,901	20,802	20,869	20,611	21,279	21,695	19,983	19,927	19,258	18,162
55 Philippines	1,492	1,794	1,600	1,746	1,937	2,119	1,723	1,834	1,670	1,455	1,533	1,689
56 Thailand	3,003	3,092	3,429	3,233	3,069	3,187	2,825	2,641	2,479	2,317	2,180	2,259
57 Middle Eastern oil-exporting countries ³	8,532	8,894	10,079	11,324	10,607	9,115	9,751	9,503	7,988	8,490	8,909	10,790
58 Other	8,917	9,766	10,609	11,298	11,527	9,643	9,635	12,112	11,474	12,413	12,957	10,532
59 Africa	2,731	2,772	2,735	3,282	2,847	3,273	3,125	3,281	3,464	3,342	3,332	3,530
60 Egypt	246	245	244	231	270	312	267	288	251	245	282	247
61 Morocco	489	522	473	478	463	465	463	554	547	599	412	511
62 South Africa	572	564	470	452	569	602	493	489	655	557	743	805
63 Congo (formerly Zaire)	0	0	0	1	0	0	0	0	0	0	0	0
64 Oil-exporting countries ⁴	408	474	605	1,177	679	1,129	1,134	1,178	1,123	1,111	1,091	1,212
65 Other	1,016	967	943	943	866	765	768	772	888	830	804	755
66 Other countries	5,145	5,206	6,344	6,839	6,513	6,928	6,717	6,842	5,054	6,372	6,168	6,341
67 Australia	3,744	3,190	4,102	4,919	4,089	5,043	4,939	5,267	4,308	5,297	4,963	5,300
68 All other	1,401	2,016	2,242	1,920	2,424	1,885	1,778	1,575	746	1,075	1,205	1,041
69 Nonmonetary international and regional organizations⁵	1,772	2,255	1,506	2,135	2,332	1,930	1,153	2,417	2,043	1,748	2,486	2,463

45. Bank's own claims on foreigners, payable in U.S. dollars, reported by banks in the United States, 1996-2000—Continued

Millions of dollars, end of period

Area or country	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1998											
1 Total, all foreigners	707,495	708,900	692,368	705,275	711,724	736,347	749,462	774,328	765,423	749,781	757,739	734,995
2 Foreign countries	704,578	706,145	689,420	701,982	709,332	733,432	745,052	769,938	760,101	744,391	752,431	731,378
3 Europe	204,763	212,244	205,485	207,114	208,567	223,273	229,791	227,551	231,640	224,513	228,793	233,321
4 Austria	1,917	1,934	1,566	1,827	2,130	1,259	1,892	1,856	1,849	2,358	2,311	1,043
5 Belgium	5,714	6,021	6,148	5,482	6,115	7,782	8,459	6,779	8,200	9,245	7,409	7,187
6 Denmark	1,531	907	895	958	1,286	1,198	933	1,374	1,059	1,768	2,524	2,383
7 Finland	1,492	1,554	1,686	1,018	931	1,146	1,032	1,161	1,073	1,149	1,050	1,070
8 France	21,474	18,940	18,163	17,368	16,276	15,474	14,421	17,314	17,077	16,307	18,881	15,251
9 Germany	10,849	10,727	13,068	16,916	15,301	15,751	11,327	12,029	15,377	15,123	18,002	15,923
10 Greece	504	504	503	442	428	364	450	530	373	415	510	575
11 Italy	6,655	5,974	6,601	6,938	6,533	6,435	6,345	8,617	6,510	7,154	6,548	7,284
12 Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0
13 Netherlands	5,384	5,447	6,618	5,851	3,980	5,763	5,642	4,321	4,790	5,217	5,677	5,697
14 Norway	989	1,296	850	662	736	680	553	1,110	640	662	385	827
15 Portugal	655	533	589	935	1,496	888	1,156	725	975	885	679	669
16 Russia	1,297	1,143	1,115	1,133	1,117	1,057	1,345	1,209	920	883	760	789
17 Spain	6,926	6,255	5,757	7,458	6,218	5,560	6,424	5,225	7,980	6,051	5,236	5,735
18 Sweden	1,736	2,184	2,798	2,975	3,181	3,069	4,553	4,456	4,319	4,508	5,087	4,223
19 Switzerland	28,515	29,006	31,306	25,069	29,317	35,095	49,359	49,258	52,971	43,331	45,851	46,874
20 Turkey	1,648	1,675	1,914	2,324	2,386	2,414	2,010	1,990	1,900	1,848	1,920	1,982
21 United Kingdom	99,302	110,342	97,588	101,772	102,889	109,754	104,388	99,165	97,073	98,739	97,067	106,349
22 Yugoslavia ¹	53	53	61	59	19	53	79	53	53	53	53	53
23 Other Europe and other former U.S.S.R. ²	8,122	7,749	8,259	7,927	8,228	9,531	9,423	10,379	8,501	8,817	8,843	9,407
24 Canada	25,168	24,885	29,815	25,798	24,974	32,701	36,007	41,402	41,011	37,186	44,710	47,037
25 Latin America	82,517	85,687	85,899	87,463	87,679	86,805	86,440	85,709	81,857	81,523	83,924	79,976
26 Argentina	9,076	9,424	8,748	8,561	8,228	8,519	8,421	8,724	8,775	9,085	9,247	9,552
27 Brazil	22,541	23,987	25,283	26,033	25,354	24,545	24,182	23,530	19,079	17,619	17,829	16,184
28 Chile	7,910	8,249	8,171	8,444	8,482	8,497	8,434	8,307	8,331	8,534	8,844	8,250
29 Colombia	6,733	6,729	6,783	6,772	7,208	7,102	6,914	6,905	6,798	6,742	6,673	6,507
30 Ecuador	1,390	1,398	1,476	1,522	1,498	1,430	1,649	1,518	1,458	1,445	1,366	1,400
31 Guatemala	863	868	904	955	955	932	911	950	1,166	947	1,487	1,127
32 Mexico	20,428	21,033	20,611	20,825	21,127	20,371	20,062	20,078	20,742	22,103	22,583	21,212
33 Panama	4,074	4,232	4,108	4,422	4,393	4,233	4,308	4,157	4,225	4,009	3,912	3,584
34 Peru	3,413	3,550	3,538	3,644	3,792	3,965	4,009	4,061	3,844	3,721	3,644	3,275
35 Uruguay	588	594	920	773	807	959	1,154	1,055	955	958	1,050	1,126
36 Venezuela	2,257	2,334	2,169	2,194	2,381	2,495	2,436	2,649	2,626	2,685	2,789	3,089
37 Other Latin America	3,244	3,289	3,188	3,318	3,454	3,757	3,960	3,775	3,858	3,675	4,500	4,670
38 Caribbean	267,517	264,868	257,728	272,046	281,515	287,352	282,186	303,234	291,831	287,413	285,086	262,678
39 Bahamas	95,157	89,946	82,349	87,970	86,262	85,655	87,739	87,027	86,867	88,943	91,210	96,455
40 Bermuda	9,385	8,917	8,997	9,462	8,890	9,452	10,622	9,629	10,652	6,627	5,744	5,011
41 British West Indies	145,935	149,520	147,911	159,664	168,124	177,117	166,591	192,742	183,126	183,591	179,597	153,749
42 Cuba	0	0	0	0	0	0	0	0	0	0	0	0
43 Jamaica	410	401	364	373	385	320	335	318	305	330	299	239
44 Netherlands Antilles	16,026	15,994	17,618	14,073	17,352	14,294	16,278	12,939	10,294	7,323	7,696	6,779
45 Trinidad and Tobago	604	490	489	504	502	514	621	579	587	599	540	445
46 Asia	114,501	109,094	101,409	99,242	96,879	94,873	100,210	102,409	104,635	104,750	100,758	98,607
47 China	2,534	1,988	2,762	2,921	2,934	1,989	1,679	2,703	1,331	2,225	2,438	1,261
48 Taiwan	848	821	741	940	724	836	585	651	1,031	1,079	957	1,041
49 Hong Kong	14,570	13,521	12,629	10,163	12,886	12,870	11,041	13,817	10,545	8,241	8,235	9,080
50 India	2,299	2,172	1,927	1,807	1,913	1,972	1,822	1,878	1,823	1,582	1,533	1,440
51 Indonesia	2,393	2,307	2,335	2,257	2,152	2,139	2,057	2,082	2,150	2,033	2,060	1,942
52 Israel	946	987	812	874	893	954	1,116	898	942	1,505	917	1,166
53 Japan	52,913	51,900	46,669	44,979	42,080	43,012	45,566	44,822	52,214	52,904	48,407	46,713
54 Korea (South)	14,450	12,812	11,520	10,852	11,936	11,027	12,863	11,508	9,874	9,784	8,998	8,289
55 Philippines	1,794	1,645	1,813	1,561	1,614	1,541	1,244	1,259	1,280	1,128	1,619	1,465
56 Thailand	2,164	2,138	2,144	1,971	1,906	1,889	1,820	1,883	2,131	1,955	1,911	1,807
57 Middle Eastern oil-exporting countries ³	9,133	9,101	8,921	11,028	9,338	8,448	11,207	12,136	12,681	13,531	15,077	16,130
58 Other	10,457	9,702	9,136	9,889	8,503	8,196	9,210	8,772	8,633	8,783	8,606	8,273
59 Africa	3,580	3,403	3,567	3,337	3,693	2,484	3,497	3,262	3,012	2,785	2,628	3,122
60 Egypt	279	304	289	294	281	283	294	279	272	322	259	257
61 Morocco	498	514	518	483	490	430	471	426	390	405	390	372
62 South Africa	694	573	559	490	859	653	630	653	694	665	704	643
63 Congo (formerly Zaire)	0	0	0	0	0	0	0	0	0	0	0	0
64 Oil-exporting countries ⁴	1,324	1,219	1,364	1,194	1,078	308	1,331	1,046	787	533	471	936
65 Other	785	793	837	876	985	810	771	858	869	860	804	914
66 Other countries	6,532	5,964	5,517	6,982	6,025	5,944	6,921	6,371	6,115	6,221	6,532	6,637
67 Australia	5,420	5,140	5,012	6,514	5,705	5,438	6,067	5,999	5,788	5,814	6,013	6,173
68 All other	1,112	824	505	468	320	506	854	372	327	407	519	464
69 Nonmonetary international and regional organizations ⁵	2,917	2,755	2,948	3,293	2,392	2,915	4,410	4,390	5,322	5,390	5,308	3,617

45. Bank's own claims on foreigners, payable in U.S. dollars, reported by banks in the United States, 1996-2000—Continued

Millions of dollars, end of period

Area or country	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1999											
1 Total, all foreigners	706,112	700,402	699,956	726,410	740,995	742,675	718,694	727,072	752,518	750,711	778,779	793,139
2 Foreign countries	701,106	694,976	695,336	721,157	736,508	738,602	714,290	723,919	748,931	745,424	773,117	788,576
3 Europe	226,052	230,642	226,380	236,497	264,294	301,639	295,903	307,943	319,000	295,872	311,445	311,686
4 Austria	2,634	1,824	2,759	2,389	2,902	2,519	3,855	3,080	2,335	2,752	2,407	2,643
5 Belgium	5,679	7,141	5,493	7,564	9,837	10,068	9,221	7,472	7,235	9,566	9,279	10,193
6 Denmark	1,816	1,656	1,619	2,297	2,141	1,901	1,763	1,442	1,756	2,352	1,756	1,669
7 Finland	963	1,233	1,351	1,349	1,480	1,730	2,197	1,915	1,855	1,669	2,034	2,020
8 France	18,575	18,583	15,227	15,952	16,126	18,635	20,239	19,319	19,402	21,606	24,823	29,142
9 Germany	15,116	16,363	16,872	17,188	18,366	20,795	23,998	23,589	23,035	23,644	22,443	29,205
10 Greece	533	637	554	651	585	551	628	659	664	743	754	806
11 Italy	6,173	5,715	6,053	6,728	6,460	6,785	7,451	7,748	7,958	6,663	7,278	8,496
12 Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0
13 Netherlands	5,791	6,011	6,689	7,251	8,588	8,724	10,469	11,268	10,567	10,084	9,244	11,810
14 Norway	646	561	596	970	753	717	822	583	1,252	949	920	1,000
15 Portugal	584	888	1,205	1,060	1,134	1,122	1,056	1,222	1,342	1,691	1,430	1,571
16 Russia	742	723	710	787	1,016	768	831	782	814	871	711	713
17 Spain	4,560	4,260	3,041	2,949	4,516	6,184	4,606	3,700	5,104	4,058	4,626	3,796
18 Sweden	4,338	4,664	4,439	4,141	2,950	3,005	3,199	4,082	4,184	4,325	3,853	3,264
19 Switzerland	46,114	50,896	51,670	48,468	65,522	75,572	66,931	71,859	90,388	78,456	91,263	79,158
20 Turkey	1,796	1,871	2,078	1,943	1,919	2,289	2,221	2,270	2,385	2,403	2,491	2,617
21 United Kingdom	99,176	97,725	97,388	105,402	111,039	132,055	126,991	138,984	130,666	115,286	117,827	115,971
22 Yugoslavia ¹	53	54	54	55	54	54	50	49	50	51	50	50
23 Other Europe and other former U.S.S.R. ²	10,763	9,837	8,582	9,353	8,906	8,165	9,375	7,920	8,008	8,703	8,256	7,562
24 Canada	42,722	40,594	41,259	40,530	40,928	37,432	32,010	32,095	37,226	35,936	37,150	37,206
25 Latin America	79,599	80,672	78,358	76,784	75,936	75,095	76,047	72,523	72,474	72,646	72,859	74,040
26 Argentina	9,725	10,201	10,403	10,074	10,313	10,786	11,217	10,998	10,995	10,789	10,695	10,894
27 Brazil	15,611	15,381	15,139	14,773	14,828	14,864	15,890	15,066	15,371	15,614	16,340	16,987
28 Chile	8,216	8,079	8,081	7,809	7,545	7,531	7,153	6,899	6,809	6,834	6,579	6,607
29 Colombia	6,416	6,462	6,218	6,106	5,877	5,567	5,587	5,040	4,818	4,800	4,745	4,524
30 Ecuador	1,403	1,341	1,219	1,135	1,104	1,069	993	889	844	792	761	760
31 Guatemala	1,107	1,255	1,052	1,063	1,157	1,033	1,062	1,041	1,052	1,073	1,079	1,135
32 Mexico	21,197	21,649	20,568	19,469	19,332	18,642	18,978	17,819	18,252	17,792	17,925	17,899
33 Panama	3,548	3,390	3,319	4,328	3,298	3,353	3,064	2,898	2,941	2,915	3,050	3,387
34 Peru	3,381	3,370	3,230	3,109	3,051	2,972	2,710	2,515	2,533	2,442	2,507	2,529
35 Uruguay	997	934	838	772	721	1,046	1,101	1,041	945	778	775	801
36 Venezuela	3,311	3,684	3,501	3,133	3,241	3,474	3,501	3,460	3,325	4,103	3,587	3,494
37 Other Latin America	4,687	4,926	4,790	5,013	5,469	4,758	4,791	4,857	4,589	4,714	4,816	5,023
38 Caribbean	252,450	247,346	252,516	279,109	268,602	241,014	230,129	230,616	239,408	258,464	262,813	281,128
39 Bahamas	80,637	78,305	78,057	74,815	70,548	61,953	69,454	68,670	74,192	80,920	85,320	99,066
40 Bermuda	5,589	6,075	4,096	4,426	6,276	6,111	7,814	9,764	8,505	9,923	9,481	8,007
41 British West Indies	157,983	155,282	162,892	193,306	185,007	166,575	146,868	137,223	142,512	159,218	159,056	167,189
42 Cuba	0	0	0	0	0	0	0	0	0	0	0	0
43 Jamaica	333	602	318	326	327	303	311	322	330	319	309	295
44 Netherlands Antilles	7,406	6,574	6,662	5,711	5,872	5,524	5,154	14,042	13,298	7,498	8,078	5,982
45 Trinidad and Tobago	502	508	491	525	572	548	528	595	571	586	569	589
46 Asia	90,871	86,593	88,094	79,301	77,751	74,741	72,617	73,418	72,543	73,260	78,908	75,143
47 China												
47 Mainland	2,641	2,345	3,343	3,421	3,006	3,745	3,144	2,758	2,032	1,998	2,122	2,110
48 Taiwan	728	778	1,331	866	763	878	904	937	790	816	1,495	1,390
49 Hong Kong	8,406	6,883	8,029	6,314	5,034	7,141	5,335	5,080	5,227	4,809	6,080	5,903
50 India	1,483	1,529	1,701	1,703	1,458	1,569	1,708	1,728	1,736	1,856	1,972	1,738
51 Indonesia	1,940	2,099	1,897	1,911	2,061	1,760	1,791	1,711	1,689	1,636	1,681	1,776
52 Israel	816	757	1,065	786	1,219	1,938	1,416	1,652	934	851	1,053	1,875
53 Japan	41,823	39,197	40,032	32,704	30,663	27,101	25,901	26,297	28,069	28,441	30,445	28,641
54 Korea (South)	8,731	8,530	9,175	11,165	12,328	11,315	12,697	12,139	11,059	12,447	13,417	9,426
55 Philippines	1,310	1,589	1,540	1,546	1,808	1,669	1,380	1,279	1,491	1,562	990	1,410
56 Thailand	1,763	1,708	1,720	1,732	1,623	1,847	1,680	1,546	1,429	1,408	1,430	1,515
57 Middle Eastern oil-exporting countries ³	14,313	12,815	12,137	11,679	10,579	10,138	9,792	11,221	11,379	10,667	11,646	14,267
58 Other	6,917	8,363	6,124	5,474	7,209	5,640	6,869	7,070	6,708	6,769	6,577	5,092
59 Africa	3,047	3,087	2,684	2,392	2,453	2,704	2,499	2,178	2,293	2,299	2,473	2,268
60 Egypt	302	264	260	228	221	241	252	209	225	251	233	258
61 Morocco	378	361	422	463	444	454	431	444	437	439	354	352
62 South Africa	802	933	798	567	645	724	598	449	506	589	873	622
63 Congo (formerly Zaire)	0	0	0	0	0	0	0	0	0	0	9	24
64 Oil-exporting countries ⁴	664	625	325	257	288	415	297	280	323	253	275	276
65 Other	901	904	879	877	855	870	921	796	802	767	729	736
66 Other countries	6,365	6,042	6,045	6,544	6,544	5,977	5,085	5,146	5,987	6,947	7,469	7,105
67 Australia	5,871	5,372	5,638	6,060	6,091	5,643	4,820	4,916	5,770	6,696	7,272	6,824
68 All other	494	670	407	484	453	334	265	230	217	251	197	281
69 Nonmonetary international and regional organizations ⁵	5,006	5,426	4,620	5,253	4,487	4,073	4,404	3,153	3,587	5,287	5,662	4,563

46. Banks' own and domestic customers' claims on foreigners, payable in U.S. dollars, reported by banks in the United States, 1996-2000

Millions of dollars, end of period

Type of claim	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1996												
1 Total			658,951			659,103			687,575			743,919
2 Banks' claims	530,108	521,743	530,783	526,712	518,932	535,064	543,966	546,203	543,982	562,749	574,209	599,925
3 Foreign public borrowers	23,154	24,405	27,812	26,334	22,279	23,036	20,387	19,246	23,075	25,335	20,604	22,216
4 Own foreign offices ¹	305,513	294,680	297,181	298,468	300,961	306,555	297,664	299,315	310,708	329,504	334,180	341,574
5 Unaffiliated foreign banks	99,822	99,819	103,699	101,369	98,560	105,513	108,854	111,780	109,556	108,701	107,936	113,682
6 Deposits	35,818	37,902	42,274	37,434	35,628	34,131	36,081	39,422	35,376	36,142	32,420	33,826
7 Other	64,004	61,917	61,425	63,935	62,932	71,382	72,773	72,358	74,180	72,559	75,516	79,856
8 All other foreigners	101,619	102,839	102,091	100,541	97,132	99,960	117,061	115,862	100,643	99,209	111,489	122,453
9 Claims of banks' domestic customers ²			128,168			124,039			143,593			143,994
10 Deposits			68,950			70,403			80,695			77,657
11 Negotiable and readily transferable instruments ³			41,401			37,331			46,491			51,207
12 Outstanding collections and other claims			17,817			16,305			16,407			15,130
MEMO												
13 Customer liability on acceptances			9,023			9,303			9,362			10,388
14 Dollar deposits in banks abroad, reported by nonbanking business enterprises in the United States ⁴	27,830	32,777	32,913	32,384	34,258	31,136	32,270	33,664	34,125	40,326	41,581	39,661
1997												
1 Total			798,476			813,665			825,371			852,852
2 Banks' claims	607,422	633,444	636,504	640,852	632,596	651,408	646,508	650,462	655,378	681,261	699,070	708,225
3 Foreign public borrowers	25,942	24,635	28,748	28,931	27,176	29,319	26,841	28,176	28,793	29,761	27,708	20,581
4 Own foreign offices ¹	330,260	360,545	360,341	362,798	367,982	379,426	370,550	370,642	374,452	400,207	409,314	431,685
5 Unaffiliated foreign banks	121,262	118,138	118,448	116,117	113,080	119,534	117,684	115,338	104,734	115,043	122,293	109,230
6 Deposits	41,165	40,252	39,273	36,284	36,358	37,646	37,898	37,218	31,178	31,779	33,917	30,995
7 Other	80,097	77,886	79,175	79,833	76,722	81,888	79,786	78,120	73,556	83,264	88,376	78,235
8 All other foreigners	129,958	130,126	128,967	133,006	124,358	123,129	131,433	136,306	147,399	136,250	139,755	146,729
9 Claims of banks' domestic customers ²			161,972			162,257			169,993			144,627
10 Deposits			95,147			94,591			100,460			73,110
11 Negotiable and readily transferable instruments ³			49,518			50,301			51,514			53,967
12 Outstanding collections and other claims			17,307			17,365			18,019			17,550
MEMO												
13 Customer liability on acceptances			11,212			11,452			10,881			9,624
14 Dollar deposits in banks abroad, reported by nonbanking business enterprises in the United States ⁴	40,744	44,287	35,950	42,057	42,082	35,995	38,030	45,229	37,997	39,060	37,479	33,816
1998												
1 Total			847,181			889,223			923,686			875,891
2 Banks' claims	707,495	708,900	692,368	705,275	711,724	736,347	749,462	774,328	765,423	749,781	757,739	734,995
3 Foreign public borrowers	30,196	27,064	28,116	32,211	28,942	27,821	35,674	30,218	26,661	28,381	27,055	23,542
4 Own foreign offices ¹	420,041	426,719	407,173	415,235	423,375	443,393	455,555	475,171	483,328	477,033	487,737	484,535
5 Unaffiliated foreign banks	110,927	106,475	107,725	104,654	105,449	107,768	102,027	106,184	108,822	109,039	118,718	106,206
6 Deposits	30,716	26,384	25,529	23,824	21,032	22,737	23,580	24,851	30,528	26,251	34,130	27,230
7 Other	80,211	80,091	82,196	80,830	84,417	85,031	78,447	81,333	78,294	82,788	84,588	78,976
8 All other foreigners	146,331	148,642	149,354	153,175	153,958	157,365	156,206	162,755	146,612	135,328	124,229	120,712
9 Claims of banks' domestic customers ²			154,813			152,876			158,263			140,896
10 Deposits			85,406			86,008			89,814			79,363
11 Negotiable and readily transferable instruments ³			51,594			52,171			53,362			47,914
12 Outstanding collections and other claims			17,813			14,697			15,087			13,619
MEMO												
13 Customer liability on acceptances			7,495			6,599			6,068			4,520
14 Dollar deposits in banks abroad, reported by nonbanking business enterprises in the United States ⁴	36,015	36,777	31,791	31,173	31,352	24,402	31,927	28,436	25,093	34,265	32,888	39,978

46. Banks' own and domestic customers' claims on foreigners, payable in U.S. dollars, reported by banks in the United States, 1996-2000—Continued

Millions of dollars, end of period

Type of claim	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1999											
1 Total	...	...	851,919	...	...	890,343	...	...	896,247	...	...	944,937
2 Banks' claims	706,112	700,402	699,956	726,410	740,995	742,675	718,694	727,072	752,518	750,711	778,779	793,139
3 Foreign public borrowers	29,743	30,846	33,611	34,832	35,988	36,689	37,799	35,165	34,418	40,392	39,419	35,090
4 Own foreign offices ¹	447,025	449,240	457,585	476,320	482,370	479,349	455,472	451,062	479,621	483,419	511,600	529,682
5 Unaffiliated foreign banks	106,907	102,943	94,162	93,731	100,195	104,645	100,117	109,402	102,306	97,509	95,933	97,186
6 Deposits	30,078	28,498	24,160	23,417	25,364	24,549	25,087	23,996	24,556	24,960	28,431	34,538
7 Other	76,829	74,445	70,002	70,314	74,831	80,096	75,030	85,406	77,750	72,549	67,502	62,648
8 All other foreigners	122,437	117,373	114,598	121,527	122,442	121,992	125,306	131,443	136,173	129,391	131,827	131,181
9 Claims of banks' domestic customers ²	...	...	151,963	...	...	147,668	...	...	143,729	...	...	151,798
10 Deposits	...	...	93,031	...	...	94,642	...	...	88,789	...	...	88,006
11 Negotiable and readily transferable instruments ³	...	...	46,338	...	...	42,670	...	...	40,804	...	...	51,161
12 Outstanding collections and other claims	...	...	12,594	...	...	10,356	...	...	14,136	...	...	12,631
MEMO												
13 Customer liability on acceptances	...	...	4,486	...	...	4,456	...	...	4,532	...	...	4,553
14 Dollar deposits in banks abroad, reported by nonbanking business enterprises in the United States⁴	38,941	39,055	33,038	33,474	31,210	29,165	32,857	32,524	27,750	33,847	32,592	31,125
	2000											
1 Total	...	...	1,020,894	...	...	1,028,630	...	...	1,025,546	...	...	1,095,869
2 Banks' claims	769,634	763,114	823,085	833,049	837,054	844,105	845,526	812,424	855,492	876,261	879,022	904,642
3 Foreign public borrowers	42,241	36,541	36,165	37,570	42,777	40,804	48,058	41,039	40,017	49,274	48,953	37,907
4 Own foreign offices ¹	505,459	512,628	566,207	577,350	568,892	575,022	574,027	560,874	592,669	604,021	610,861	630,137
5 Unaffiliated foreign banks	90,331	83,415	89,976	88,241	87,889	88,702	85,472	78,168	86,788	82,555	81,938	95,243
6 Deposits	24,413	21,425	24,377	22,410	24,769	22,371	21,856	21,822	23,765	23,598	23,756	23,886
7 Other	65,918	61,990	65,599	65,831	63,120	66,331	63,616	56,346	63,023	58,957	58,182	71,357
8 All other foreigners	131,603	130,530	130,737	129,888	137,496	139,577	137,969	132,343	136,018	140,411	137,270	141,355
9 Claims of banks' domestic customers ²	...	...	197,809	...	...	184,525	...	...	170,054	...	...	191,227
10 Deposits	...	...	129,765	...	...	106,464	...	...	87,882	...	...	100,352
11 Negotiable and readily transferable instruments ³	...	...	56,032	...	...	62,975	...	...	70,334	...	...	78,147
12 Outstanding collections and other claims	...	...	12,012	...	...	15,086	...	...	11,838	...	...	12,728
MEMO												
13 Customer liability on acceptances	...	...	4,462	...	...	5,053	...	...	4,701	...	...	4,257
14 Dollar deposits in banks abroad, reported by nonbanking business enterprises in the United States⁴	41,559	48,225	53,657	45,383	45,468	44,139	46,337	55,293	57,784	53,848	55,899	53,153

47. Banks' own claims on unaffiliated foreigners, payable in U.S. dollars, reported by banks in the United States, 1996-2000

Millions of dollars, end of period

Maturity, by borrower and area ¹	Mar.	June	Sept.	Dec.	Mar.	June	Sept.	Dec.
	1996				1997			
1 Total	233,469	228,545	233,007	258,106	276,157	271,954	280,927	276,550
<i>By borrower</i>								
2 Maturity of one year or less	193,844	185,830	188,995	211,859	223,786	210,839	217,905	205,781
3 Foreign public borrowers	19,625	14,962	15,983	15,411	19,935	17,990	20,133	12,081
4 All other foreigners	174,219	170,868	173,012	196,448	203,851	192,849	197,772	193,700
5 Maturity of more than one year	39,625	42,715	44,012	46,247	52,371	61,115	63,022	70,769
6 Foreign public borrowers	8,107	8,101	6,897	6,790	8,813	11,314	8,660	8,499
7 All other foreigners	31,518	34,614	37,115	39,457	43,558	49,801	54,362	62,270
<i>By area</i>								
<i>Maturity of one year or less</i>								
8 Europe	57,959	57,118	58,527	55,690	74,888	69,233	69,204	58,294
9 Canada	5,470	6,806	8,811	8,339	10,423	10,381	8,460	9,917
10 Latin America and Caribbean	84,385	78,586	79,622	103,254	96,899	87,015	99,862	97,207
11 Asia	40,306	38,083	37,165	38,078	36,477	38,436	34,641	33,964
12 Africa	1,326	1,279	1,320	1,316	1,451	1,899	2,157	2,211
13 All other ²	4,398	3,958	3,550	5,182	3,648	3,875	3,581	4,188
<i>Maturity of more than one year</i>								
14 Europe	6,869	8,222	7,153	6,965	9,512	11,884	11,202	13,240
15 Canada	2,563	3,689	3,533	2,645	2,957	3,187	3,855	2,525
16 Latin America and Caribbean	19,442	19,564	21,408	24,943	26,752	30,959	34,963	42,049
17 Asia	8,371	9,234	9,808	9,392	10,793	12,520	10,414	10,235
18 Africa	1,449	1,410	1,349	1,361	1,204	1,264	1,236	1,236
19 All other ²	931	596	761	941	1,153	1,301	1,352	1,484
	1998				1999			
1 Total	285,590	293,060	281,342	250,418	242,348	261,268	270,098	267,082
<i>By borrower</i>								
2 Maturity of one year or less	214,779	211,599	208,710	186,526	175,391	186,494	196,772	187,894
3 Foreign public borrowers	16,874	16,997	14,842	13,671	20,902	25,354	22,526	22,811
4 All other foreigners	197,905	194,602	193,868	172,855	154,489	161,140	174,246	165,083
5 Maturity of more than one year	70,811	81,461	72,632	63,892	66,957	74,774	73,326	79,188
6 Foreign public borrowers	11,285	10,688	10,926	9,839	13,290	11,704	12,162	12,013
7 All other foreigners	59,526	70,773	61,706	54,053	53,667	63,070	61,164	67,175
<i>By area</i>								
<i>Maturity of one year or less</i>								
8 Europe	69,150	73,786	68,980	68,679	66,875	84,717	82,566	80,842
9 Canada	9,297	8,766	8,795	10,968	7,832	6,674	8,544	7,859
10 Latin America and Caribbean	101,070	99,864	100,161	81,766	71,111	64,879	78,063	69,498
11 Asia	28,751	23,570	22,320	18,007	21,347	22,587	20,859	21,802
12 Africa	2,227	1,116	1,762	1,835	1,571	1,543	1,119	1,122
13 All other ²	4,284	4,497	6,692	5,271	6,655	6,094	5,621	6,771
<i>Maturity of more than one year</i>								
14 Europe	15,118	15,607	15,264	14,923	16,949	18,962	18,619	22,951
15 Canada	2,765	2,571	2,982	3,140	2,766	3,292	3,193	3,192
16 Latin America and Caribbean	39,363	47,988	39,165	33,442	33,538	39,090	38,154	39,051
17 Asia	10,806	12,630	12,147	10,018	10,972	10,482	10,641	11,257
18 Africa	1,254	1,259	1,170	1,232	1,160	1,105	1,087	1,065
19 All other ²	1,505	1,406	1,904	1,137	1,572	1,843	1,632	1,672
	2000				2000			
1 Total					256,441	268,542	262,379	274,009
<i>By borrower</i>								
2 Maturity of one year or less					175,213	181,396	173,993	186,103
3 Foreign public borrowers					23,437	24,849	23,646	21,399
4 All other foreigners					151,776	156,547	150,347	164,704
5 Maturity of more than one year					81,228	87,146	88,386	87,906
6 Foreign public borrowers					12,427	15,480	15,818	15,838
7 All other foreigners					68,801	71,666	72,568	72,068
<i>By area</i>								
<i>Maturity of one year or less</i>								
8 Europe					73,894	71,458	69,291	142,464
9 Canada					8,403	7,338	8,219	8,323
10 Latin America and Caribbean					62,831	66,067	65,805	151,840
11 Asia					23,037	28,741	23,377	43,371
12 Africa					945	1,521	1,594	2,263
13 All other ²					6,103	6,271	5,707	11,717
<i>Maturity of more than one year</i>								
14 Europe					24,005	25,386	27,333	57,770
15 Canada					3,064	3,262	3,086	3,174
16 Latin America and Caribbean					39,687	42,290	41,147	82,684
17 Asia					11,745	12,691	13,228	19,536
18 Africa					967	926	899	1,567
19 All other ²					1,760	2,591	2,693	5,954

48. Claims on foreign countries held by U.S. and foreign offices of U.S. banks, 1996-2000

Billions of dollars, end of period

Area or country	Mar.	June	Sept.	Dec.	Mar.	June	Sept.	Dec.
	1996				1997			
1 Total	577.8	614.2	586.7	645.8	647.6	681.0	714.6	721.8
2 G-10 countries and Switzerland	203.4	226.9	220.0	228.3	231.4	250.0	247.8	242.8
3 Belgium and Luxembourg	11.0	11.4	11.3	11.7	14.1	9.4	11.4	11.0
4 France	17.9	18.0	17.4	16.6	19.7	17.9	20.2	15.4
5 Germany	31.5	31.4	33.9	29.8	32.1	34.1	34.7	28.6
6 Italy	13.2	14.9	15.2	16.0	14.4	20.2	19.4	15.5
7 Netherlands	3.1	4.7	5.9	4.0	4.5	6.4	7.2	6.2
8 Sweden	3.3	2.7	3.0	2.6	3.4	3.6	4.1	3.3
9 Switzerland	5.2	6.3	6.3	5.3	6.0	5.4	4.8	7.2
10 United Kingdom	84.7	101.6	90.5	104.7	99.2	110.6	108.3	113.4
11 Canada	10.8	12.2	14.8	14.0	16.3	15.7	15.1	13.7
12 Japan	22.7	23.6	21.7	23.7	21.7	26.8	22.6	28.6
13 Other industrialized countries	61.6	56.7	62.3	66.1	66.5	71.7	73.8	65.5
14 Austria	1.3	1.2	1.0	1.1	1.9	1.5	1.7	1.5
15 Denmark	3.4	3.3	1.7	1.5	1.7	2.8	3.7	2.4
16 Finland .....	.7	.6	.6	.8	.7	1.4	1.9	1.3
17 Greece	5.6	5.6	6.1	6.7	6.3	6.1	6.2	5.1
18 Norway	2.1	2.3	3.0	8.0	5.3	4.7	4.6	3.6
19 Portugal	1.6	1.6	1.4	.9	1.0	1.1	1.4	.9
20 Spain	17.5	14.3	16.1	13.3	14.4	15.4	13.9	12.6
21 Turkey	2.0	2.3	2.8	2.7	2.8	3.4	4.4	4.5
22 Other Western Europe	3.9	3.6	5.0	4.9	6.3	5.5	6.1	8.3
23 South Africa	1.7	2.0	1.7	2.0	1.9	1.9	1.9	2.2
24 Australia	21.9	19.9	22.8	24.0	24.4	27.8	28.0	23.1
25 OPEC¹	21.2	20.2	19.2	19.8	21.8	22.3	23.0	26.0
26 Ecuador .....	.8	.9	.9	1.1	1.1	.9	1.2	1.3
27 Venezuela	2.9	2.3	2.3	2.4	1.9	2.1	2.2	2.5
28 Indonesia	4.7	4.9	5.4	5.2	4.9	5.6	6.5	6.7
29 Middle East countries	12.3	11.6	10.2	10.7	13.2	12.6	11.8	14.4
30 African countries .....	.6	.5	.4	.4	.7	1.2	1.1	1.2
31 Non-OPEC developing countries	118.6	126.6	124.5	130.3	128.1	140.6	137.6	139.2
<i>Latin America</i>								
32 Argentina	12.7	14.1	15.0	14.3	14.3	16.4	17.1	18.4
33 Brazil	18.3	21.7	17.8	20.7	22.0	27.3	26.1	28.6
34 Chile	6.4	6.7	6.6	7.0	6.8	7.6	8.0	8.7
35 Colombia	2.9	2.8	3.1	4.1	3.7	3.3	3.4	3.4
36 Mexico	16.1	15.4	16.3	16.2	17.2	16.6	16.4	17.4
37 Peru .....	.9	1.2	1.3	1.6	1.6	1.4	1.8	2.0
38 Other	3.1	3.0	3.0	3.3	3.4	3.4	3.6	4.1
<i>Asia</i>								
<i>China</i>								
39 Mainland	3.3	2.9	2.6	2.5	2.7	3.6	4.3	3.2
40 Taiwan	9.7	9.9	10.4	10.3	10.5	10.6	10.3	9.5
41 India	4.7	4.2	3.8	4.3	4.9	5.3	4.9	4.9
42 Israel .....	.5	.6	.5	.5	.6	.8	1.0	.7
43 Korea (South)	19.3	21.7	21.9	21.5	14.6	16.3	16.2	15.6
44 Malaysia	5.2	5.3	5.5	6.0	6.5	6.4	5.6	5.1
45 Philippines	3.9	4.7	5.4	5.8	6.0	7.0	5.7	5.7
46 Thailand	5.2	5.4	4.8	5.7	6.8	7.3	6.2	5.4
47 Other Asia	4.3	4.8	4.1	4.1	4.3	4.7	4.5	4.3
<i>Africa</i>								
48 Egypt .....	.5	.5	.6	.7	.9	1.1	.9	.9
49 Morocco .....	.7	.8	.7	.7	.6	.7	.7	.6
50 Zaire .....	.0	.0	.0	.1	.0	.0	.0	.0
51 Other Africa ² .....	.8	.8	1.0	.9	.9	.9	.9	.8
52 Eastern Europe	6.3	5.1	5.3	6.9	8.9	7.1	9.8	9.1
53 Russia ³	1.4	1.0	1.8	3.7	3.5	4.2	5.1	5.1
54 Other	4.9	4.1	3.5	3.2	5.4	2.9	4.7	4.0
55 Offshore banking centers	104.5	106.3	105.5	135.1	131.3	131.9	142.1	140.2
56 Bahamas	16.8	17.3	14.2	20.5	20.9	18.2	22.5	24.2
57 Bermuda	5.3	4.1	4.0	4.5	6.7	7.9	9.8	9.8
58 Cayman Islands and other British West Indies	28.8	26.1	32.0	37.2	32.8	35.1	45.7	43.4
59 Netherlands Antilles	11.1	13.2	11.7	26.1	19.9	15.8	21.7	14.6
60 Panama ⁴	1.6	1.7	1.7	2.0	2.0	2.6	2.1	3.1
61 Lebanon .....	.1	.1	.1	.1	.1	.1	.1	.1
62 Hong Kong, China	25.3	27.6	26.0	27.9	30.8	35.2	27.2	32.2
63 Singapore	15.4	15.9	15.6	16.7	17.9	16.7	12.9	12.7
64 Other ⁵ .....	.1	.1	.1	.1	.1	.3	.1	.1
65 Miscellaneous and unallocated⁶	62.6	72.7	50.0	59.6	59.6	57.6	80.8	99.1

48. Claims on foreign countries held by U.S. and foreign offices of U.S. banks, 1996–2000—Continued

Billions of dollars, end of period

Area or country	Mar.	June	Sept.	Dec.	Mar.	June	Sept.	Dec.
	1998				1999			
1 Total	1,029.8	1,017.2	1,071.9	1,051.6	993.4	941.2	941.6	945.5
2 G-10 countries and Switzerland	250.9	273.9	240.0	217.7	220.4	234.7	219.4	243.4
3 Belgium and Luxembourg	12.0	14.0	11.7	10.7	15.6	16.2	15.7	14.3
4 France	16.5	21.7	20.3	18.4	21.6	20.7	20.0	29.0
5 Germany	27.0	30.5	31.4	30.9	34.7	32.1	37.4	38.7
6 Italy	20.8	21.1	18.5	11.5	17.8	16.4	15.0	18.1
7 Netherlands	7.7	8.6	8.4	7.8	10.7	13.3	11.7	12.3
8 Sweden	4.8	3.1	2.1	2.3	4.0	2.6	3.6	3.0
9 Switzerland	5.9	7.0	7.6	8.5	7.8	8.3	8.8	10.3
10 United Kingdom	114.6	125.9	100.1	85.4	67.7	85.5	63.5	79.3
11 Canada	14.2	16.7	15.9	16.8	15.9	17.1	17.9	16.3
12 Japan	27.3	25.3	23.9	25.4	24.6	22.6	25.7	22.1
13 Other industrialized countries	78.2	78.7	78.5	69.0	80.1	79.7	71.7	68.4
14 Austria	1.7	1.9	2.1	1.4	2.8	2.8	3.0	3.5
15 Denmark	2.1	2.2	3.0	2.2	3.4	2.9	2.1	2.6
16 Finland	1.5	1.4	1.6	1.4	1.5	.9	.9	.9
17 Greece	6.1	5.8	5.8	5.9	6.5	5.9	6.6	6.0
18 Norway	4.0	3.4	3.2	3.2	3.1	3.0	3.8	3.3
19 Portugal .....	.8	1.4	1.1	1.4	1.4	1.2	1.2	1.0
20 Spain	18.1	17.5	19.5	13.7	15.7	16.6	15.1	12.1
21 Turkey	4.9	6.5	5.2	4.8	5.2	4.9	4.7	4.8
22 Other Western Europe	10.2	9.9	10.4	10.4	10.2	10.3	9.2	6.8
23 South Africa	5.5	6.9	5.4	4.4	4.8	4.7	4.0	3.8
24 Australia	23.2	21.8	21.4	20.3	25.4	26.6	21.1	23.5
25 OPEC¹	26.0	25.5	26.0	27.1	26.2	26.2	30.1	31.4
26 Ecuador	1.3	1.2	1.2	1.3	1.2	1.1	.9	.8
27 Venezuela	3.4	3.3	3.1	3.2	3.5	3.2	3.0	2.8
28 Indonesia	5.6	5.1	4.7	4.7	4.5	5.0	4.4	4.2
29 Middle East countries	14.4	15.6	16.1	17.0	16.7	16.5	21.4	23.1
30 African countries	1.4	.3	.8	1.0	.4	.5	.5	.5
31 Non-OPEC developing countries	149.8	146.1	140.4	143.4	146.4	148.6	144.6	149.4
<i>Latin America</i>								
32 Argentina	20.0	20.9	22.9	23.1	24.4	22.8	22.8	23.2
33 Brazil	33.4	30.3	24.0	24.7	24.2	25.2	23.5	27.7
34 Chile	9.0	9.1	8.5	8.3	8.6	8.2	7.7	7.4
35 Colombia	3.3	3.6	3.4	3.2	3.3	3.1	2.7	2.5
36 Mexico	17.8	18.1	18.7	18.9	19.7	18.5	19.4	18.7
37 Peru	2.1	2.2	2.2	2.2	2.2	2.1	1.8	1.7
38 Other	4.0	4.4	4.6	5.4	5.3	5.5	5.5	5.9
<i>Asia</i>								
39 China								
Mainland	4.2	3.9	2.8	3.0	5.0	5.3	3.3	3.6
Taiwan	12.1	11.8	12.5	13.3	11.8	12.6	12.3	12.0
41 India	5.0	4.9	5.3	5.5	5.5	6.7	7.0	7.7
42 Israel .....	.7	.9	.9	1.1	1.1	2.0	1.0	1.8
43 Korea (South)	16.2	14.6	13.1	13.7	13.7	15.3	16.0	15.2
44 Malaysia	4.5	4.7	5.0	5.6	5.9	6.0	6.1	6.1
45 Philippines	5.1	5.4	4.7	5.1	5.4	5.7	5.8	6.2
46 Thailand	5.5	5.0	5.3	4.7	4.5	4.2	4.0	4.1
47 Other Asia	4.2	3.7	3.1	2.9	3.0	2.8	2.9	2.9
<i>Africa</i>								
48 Egypt	1.0	1.5	1.7	1.3	1.4	1.4	1.3	1.4
49 Morocco .....	.6	.6	.5	.5	.5	.5	.5	.4
50 Zaire .....	.0	.0	.0	.0	.0	.0	.0	.0
51 Other Africa ²	1.1	.8	1.1	1.0	.9	1.0	1.0	1.0
52 Eastern Europe	12.3	11.3	6.3	5.5	6.8	5.7	5.4	5.2
53 Russia ³	7.5	6.9	2.8	2.2	2.0	2.1	2.0	1.6
54 Other	4.7	4.4	3.5	3.3	4.8	3.7	3.4	3.6
55 Offshore banking centers	133.1	130.0	121.0	93.9	83.0	66.0	79.1	59.9
56 Bahamas	32.6	28.6	30.7	35.4	22.0	10.4	18.2	13.7
57 Bermuda	9.1	9.4	10.4	4.6	3.9	5.7	8.2	8.0
58 Cayman Islands and other British West Indies	24.9	34.3	27.8	12.8	13.9	7.2	6.3	1.3
59 Netherlands Antilles	14.0	10.5	6.0	2.6	2.7	1.3	9.1	1.7
60 Panama ⁴	3.2	3.3	4.0	3.9	3.9	3.9	3.9	3.9
61 Lebanon .....	.1	.1	.2	.1	.1	.1	.2	.1
62 Hong Kong, China	33.9	30.0	30.6	23.3	22.8	22.0	22.4	21.0
63 Singapore	15.0	13.6	11.1	11.1	13.5	15.2	10.6	10.1
64 Other ⁵ .....	.1	.2	.2	.2	.2	.1	.2	.1
65 Miscellaneous and unallocated ⁶	379.7	351.7	459.9	495.1	430.4	380.2	391.2	387.9

48. Claims on foreign countries held by U.S. and foreign offices of U.S. banks, 1996–2000—Continued

Billions of dollars, end of period

Area or country	Mar.	June	Sept.	Dec.
	2000			
1 Total	955.0	991.0	954.4	1,027.3
2 G-10 countries and Switzerland	272.4	313.6	280.3	300.7
3 Belgium and Luxembourg	14.2	13.9	13.0	14.2
4 France	27.1	32.6	29.0	29.6
5 Germany	37.3	31.5	37.6	45.1
6 Italy	19.9	20.5	18.6	21.3
7 Netherlands	17.0	16.0	17.5	18.4
8 Sweden	3.9	3.5	4.3	3.6
9 Switzerland	10.1	13.8	10.9	13.2
10 United Kingdom	101.9	138.2	112.8	115.6
11 Canada	17.3	18.2	18.5	16.7
12 Japan	23.5	25.4	18.1	23.0
13 Other industrialized countries	62.7	75.3	73.7	74.5
14 Austria	2.6	2.8	3.5	4.1
15 Denmark	1.5	1.2	1.8	1.9
16 Finland .....	.8	1.2	2.8	1.5
17 Greece	5.7	6.7	6.4	8.3
18 Norway	3.0	4.6	8.5	8.3
19 Portugal	1.0	2.0	1.5	2.0
20 Spain	11.3	12.2	10.5	10.3
21 Turkey	5.1	5.6	5.6	5.9
22 Other Western Europe	8.4	7.9	8.3	6.5
23 South Africa	4.8	4.6	4.2	3.6
24 Australia	18.6	26.3	20.5	22.1
25 OPEC¹	28.9	32.1	31.4	28.9
26 Ecuador .....	.7	.7	.6	.6
27 Venezuela	3.0	2.9	2.9	2.5
28 Indonesia	3.9	4.1	4.4	4.6
29 Middle East countries	21.1	23.8	22.4	20.3
30 African countries .....	.2	.7	1.2	.8
31 Non-OPEC developing countries	154.6	158.1	149.5	145.5
<i>Latin America</i>				
32 Argentina	22.4	21.6	21.4	21.4
33 Brazil	28.1	28.3	28.5	28.8
34 Chile	8.2	8.1	7.3	7.6
35 Colombia	2.5	2.4	2.4	2.4
36 Mexico	18.3	20.4	17.5	15.7
37 Peru	1.9	2.1	2.1	2.0
38 Other	6.5	6.7	6.2	6.3
<i>Asia</i>				
China				
39 Mainland	4.6	3.8	3.4	2.9
40 Taiwan	12.6	12.6	12.8	10.8
41 India	7.9	8.2	5.8	9.1
42 Israel	3.3	1.5	1.1	2.7
43 Korea (South)	17.7	21.7	21.4	15.5
44 Malaysia	6.5	6.8	6.9	7.1
45 Philippines	5.3	5.3	4.7	5.1
46 Thailand	4.3	4.0	3.9	4.0
47 Other Asia	2.0	1.9	1.7	1.9
<i>Africa</i>				
48 Egypt	1.4	1.3	1.1	1.1
49 Morocco .....	.3	.3	.4	.3
50 Zaire .....	.0	.0	.0	.0
51 Other Africa ² .....	.9	.9	.8	.7
52 Eastern Europe	6.3	9.4	9.0	10.1
53 Russia ³	1.7	1.5	1.4	1.0
54 Other	4.7	7.9	7.6	9.1
55 Offshore banking centers	53.9	60.6	59.3	76.4
56 Bahamas	14.4	8.8	9.3	13.5
57 Bermuda	7.3	6.3	6.3	9.0
58 Cayman Islands and other British West Indies .....	.0	5.1	5.9	14.6
59 Netherlands Antilles	2.5	2.6	1.9	1.9
60 Panama ⁴	3.4	3.3	2.5	3.2
61 Lebanon .....	.1	.1	.1	.1
62 Hong Kong, China	22.2	20.7	20.6	18.7
63 Singapore	4.1	13.6	12.6	15.2
64 Other ⁵ .....	.1	.1	.1	.2
65 Miscellaneous and unallocated⁶	376.1	342.1	351.1	391.2

49. Liabilities to unaffiliated foreigners reported by nonbanking business enterprises in the United States, 1996-2000

Millions of dollars, end of period

Type of liability, and area or country	Mar.	June	Sept.	Dec.	Mar.	June	Sept.	Dec.	Mar.	June	Sept.	Dec.
	1996				1997				1998			
1 Total	49,907	48,943	51,604	61,782	58,658	52,984	52,647	57,382	55,681	51,433	49,279	46,570
2 Payable in dollars	36,273	35,338	36,374	39,542	39,861	37,725	39,292	41,543	41,601	40,026	38,410	36,668
3 Payable in foreign currencies	13,634	13,605	15,230	22,240	18,797	15,259	13,355	15,839	14,080	11,407	10,869	9,902
<i>By type</i>												
4 Financial liabilities	26,570	24,797	25,445	33,049	29,624	24,746	23,217	26,877	25,691	22,322	19,331	19,255
5 Payable in dollars	13,831	12,165	11,272	11,913	11,847	10,516	11,033	12,630	12,911	11,988	9,812	10,371
6 Payable in foreign currencies	12,739	12,632	14,173	21,136	17,777	14,230	12,184	14,247	12,780	10,334	9,519	8,884
7 Commercial liabilities	23,337	24,146	26,159	28,733	29,034	28,238	29,430	30,505	29,990	29,111	29,948	27,315
8 Trade payables	10,815	11,081	11,791	12,720	11,432	11,040	10,885	10,904	10,107	9,537	10,276	10,978
9 Advance receipts and other liabilities	12,522	13,065	14,368	16,013	17,602	17,198	18,545	19,601	19,883	19,574	19,672	16,337
10 Payable in dollars	22,442	23,173	25,102	27,629	28,014	27,209	28,259	28,913	28,690	28,038	28,598	26,297
11 Payable in foreign currencies	895	973	1,057	1,104	1,020	1,029	1,171	1,592	1,300	1,073	1,350	1,018
<i>By area or country</i>												
<i>Financial liabilities</i>												
12 Europe	16,950	16,387	16,086	23,179	20,072	16,276	16,095	18,027	18,793	15,468	12,905	12,589
13 Belgium and Luxembourg	483	498	547	632	769	238	89	186	127	75	150	79
14 France	1,679	1,011	1,220	1,091	1,205	1,280	1,035	1,425	1,545	1,699	1,457	1,097
15 Germany	2,161	1,850	2,276	1,834	1,589	1,705	1,669	1,958	2,518	2,441	2,167	2,063
16 Netherlands	479	444	519	556	507	466	507	494	472	484	417	1,406
17 Switzerland	1,260	1,156	830	699	694	476	430	561	130	189	179	155
18 United Kingdom	10,246	10,743	9,837	17,161	13,854	10,918	10,845	11,667	12,185	8,765	6,610	5,980
19 Canada	1,166	951	973	1,401	602	1,616	651	2,374	1,027	539	389	693
20 Latin America and Caribbean	1,876	969	1,169	1,668	1,876	1,285	1,067	1,386	965	1,320	1,351	1,495
21 Bahamas	78	31	50	236	293	124	10	141	17	6	1	7
22 Bermuda	126	28	25	50	27	55	64	229	86	49	73	101
23 Brazil	57	8	52	78	75	97	52	143	91	76	154	152
24 British West Indies	946	826	764	1,030	965	775	669	604	517	845	834	957
25 Mexico	16	11	13	17	16	15	76	26	21	51	23	59
26 Venezuela	2	1	1	1	1	1	1	1	1	1	1	2
27 Asia	6,390	6,351	6,969	6,423	6,370	4,985	4,919	4,387	4,197	4,315	4,005	3,785
28 Japan	5,980	6,051	6,602	5,869	5,794	4,429	4,429	4,102	3,964	3,869	3,754	3,612
29 Middle Eastern oil-exporting countries ¹	26	26	25	25	72	34	18	27	18	0	0	0
30 Africa	131	72	153	38	29	29	33	60	33	29	31	28
31 Oil-exporting countries ²	122	61	121	0	0	0	0	0	0	0	0	0
32 All other ³	57	67	95	340	675	555	452	643	676	651	650	665
<i>Commercial liabilities</i>												
33 Europe	8,425	7,916	8,680	9,767	9,524	8,683	9,343	10,228	9,951	9,987	11,010	10,030
34 Belgium and Luxembourg	370	326	427	479	639	736	703	666	565	557	623	278
35 France	648	678	657	680	679	708	782	764	840	612	740	920
36 Germany	867	839	949	1,002	1,043	845	945	1,274	1,068	1,219	1,408	1,392
37 Netherlands	659	617	668	766	551	288	452	439	443	485	440	429
38 Switzerland	428	516	405	624	480	429	400	375	407	349	507	499
39 United Kingdom	3,525	3,266	3,663	4,303	4,158	3,818	3,829	4,086	4,041	3,743	4,286	3,697
40 Canada	959	998	1,144	1,090	1,068	1,136	1,150	1,175	1,347	1,206	1,504	1,390
41 Latin America and Caribbean	2,110	2,301	2,386	2,574	2,562	2,500	2,224	2,176	2,051	2,285	1,840	1,618
42 Bahamas	28	35	33	63	43	33	38	16	27	14	48	14
43 Bermuda	570	509	355	297	479	397	180	203	174	209	168	198
44 Brazil	128	119	198	196	200	225	233	220	249	246	256	152
45 British West Indies	10	10	15	14	14	26	23	12	5	27	5	10
46 Mexico	468	475	446	665	633	594	562	565	520	557	511	347
47 Venezuela	243	283	341	328	318	304	322	261	219	196	230	202
48 Asia	10,474	11,389	12,227	13,422	13,915	13,875	14,628	14,966	14,672	13,611	13,539	12,342
49 Japan	3,725	3,943	4,149	4,614	4,465	4,430	4,553	4,500	4,372	3,995	3,779	3,827
50 Middle Eastern oil-exporting countries ¹	1,747	1,784	1,951	2,168	2,495	2,420	2,984	3,111	3,138	3,194	3,582	2,852
51 Africa	708	924	1,020	1,040	1,037	941	929	874	833	921	810	794
52 Oil-exporting countries ²	254	462	490	532	479	423	504	408	376	354	372	393
53 Other ³	661	618	702	840	928	1,103	1,156	1,086	1,136	1,101	1,245	1,141

49. Liabilities to unaffiliated foreigners reported by nonbanking business enterprises in the United States, 1996-2000—Continued

Millions of dollars, end of period

Type of liability, and area or country	Mar.	June	Sept.	Dec.	Mar.	June	Sept.	Dec.
	1999				2000			
1 Total	46,663	49,337	52,979	53,044	53,489	70,534	76,644	73,904
2 Payable in dollars	34,030	36,032	36,296	37,605	35,614	47,864	51,451	48,931
3 Payable in foreign currencies	12,633	13,305	16,683	15,415	17,875	22,670	25,193	24,973
<i>By type</i>								
4 Financial liabilities	22,458	25,058	27,422	27,980	29,180	44,068	49,895	47,419
5 Payable in dollars	11,225	13,205	12,231	13,883	12,858	22,803	26,159	25,246
6 Payable in foreign currencies	11,233	11,853	15,191	14,097	16,322	21,265	23,736	22,173
7 Commercial liabilities	24,205	24,279	25,557	25,064	24,309	26,466	26,749	26,485
8 Trade payables	9,999	10,935	12,651	12,857	12,401	13,764	13,918	14,293
9 Advance receipts and other liabilities	14,206	13,344	12,906	12,207	11,908	12,702	12,831	12,192
10 Payable in dollars	22,805	22,827	24,065	23,722	22,756	25,061	25,292	23,685
11 Payable in foreign currencies	1,400	1,452	1,492	1,318	1,553	1,405	1,457	2,800
<i>By area or country</i>								
<i>Financial liabilities</i>								
12 Europe	16,098	19,578	21,695	23,241	24,050	30,332	36,175	34,172
13 Belgium and Luxembourg	50	70	50	31	4	163	169	147
14 France	1,178	1,287	1,675	1,659	1,849	1,702	1,299	1,480
15 Germany	1,906	1,959	1,712	1,974	1,880	1,671	2,132	2,168
16 Netherlands	1,337	2,104	2,066	1,996	1,970	2,035	2,040	2,016
17 Switzerland	141	143	133	147	97	137	178	104
18 United Kingdom	9,729	13,097	15,096	16,521	16,579	21,463	28,601	26,362
19 Canada	781	320	344	284	313	714	249	411
20 Latin America and Caribbean	1,528	1,369	1,180	892	846	2,874	3,447	4,125
21 Bahamas	1	1	1	1	1	78	105	6
22 Bermuda	78	52	26	5	1	1,016	1,182	1,739
23 Brazil	137	131	122	126	128	146	132	148
24 British West Indies	1,064	944	786	492	489	463	501	406
25 Mexico	22	19	28	25	22	26	35	26
26 Venezuela	2	1	0	0	0	0	0	2
27 Asia	3,475	3,217	3,622	3,437	3,275	9,453	9,320	7,965
28 Japan	3,337	3,035	3,384	3,142	2,985	6,024	4,782	6,216
29 Middle Eastern oil-exporting countries ¹	1	2	3	4	4	5	7	11
30 Africa	31	29	31	28	28	33	48	52
31 Oil-exporting countries ²	2	0	0	0	0	0	0	0
32 All other ³	545	545	550	98	668	662	656	694
<i>Commercial liabilities</i>								
33 Europe	8,580	8,718	9,265	9,262	8,646	9,293	9,411	9,629
34 Belgium and Luxembourg	229	189	128	140	78	178	201	293
35 France	654	656	620	672	539	711	716	979
36 Germany	1,088	1,143	1,201	1,131	914	948	1,023	1,047
37 Netherlands	361	432	535	507	648	562	424	300
38 Switzerland	535	497	593	626	536	565	647	502
39 United Kingdom	3,008	2,959	3,175	3,071	2,661	2,982	2,951	2,847
40 Canada	1,597	1,670	1,753	1,775	2,024	2,053	1,889	1,933
41 Latin America and Caribbean	1,612	1,674	1,957	2,310	2,286	2,607	2,443	2,381
42 Bahamas	11	19	24	22	9	10	15	31
43 Bermuda	225	180	178	152	287	300	377	281
44 Brazil	107	112	120	145	115	119	167	114
45 British West Indies	7	5	39	48	23	22	19	76
46 Mexico	437	490	704	887	805	1,073	1,079	841
47 Venezuela	155	149	182	305	193	239	124	284
48 Asia	10,428	10,039	10,428	9,886	9,681	10,965	11,133	10,983
49 Japan	2,715	2,753	2,689	2,609	2,274	2,200	1,998	2,757
50 Middle Eastern oil-exporting countries ¹	2,479	2,209	2,618	2,551	2,308	3,489	3,706	2,832
51 Africa	727	832	959	950	943	950	1,220	948
52 Oil-exporting countries ²	377	392	584	499	536	575	663	483
53 Other ³	1,261	1,346	1,195	881	729	598	653	614

50. Claims on unaffiliated foreigners reported by nonbanking business enterprises in the United States, 1996–2000

Millions of dollars, end of period

Type of claim, and area or country	Mar.	June	Sept.	Dec.	Mar.	June	Sept.	Dec.	Mar.	June	Sept.	Dec.
	1996				1997				1998			
1 Total	55,406	60,195	59,092	65,897	68,099	68,264	70,506	68,128	71,004	63,188	67,976	77,462
2 Payable in dollars	51,007	55,350	55,014	59,156	62,124	62,080	64,144	62,173	65,359	57,587	62,034	72,171
3 Payable in foreign currencies	4,399	4,845	4,078	6,741	5,975	6,184	6,362	5,955	5,645	5,601	5,942	5,291
<i>By type</i>												
4 Financial claims	30,772	35,251	34,200	37,523	40,544	40,715	41,805	36,959	40,301	32,341	37,262	46,260
5 Deposits	17,595	19,507	19,877	21,624	22,250	24,106	23,951	22,909	20,863	14,762	15,406	30,199
6 Payable in dollars	17,044	19,069	19,182	20,852	20,599	22,615	22,392	21,060	19,155	13,084	13,374	28,549
7 Payable in foreign currencies	551	438	695	772	1,651	1,491	1,559	1,849	1,708	1,678	2,032	1,650
8 Other financial claims	13,177	15,744	14,323	15,899	18,294	16,609	17,854	14,050	19,438	17,579	21,856	16,061
9 Payable in dollars	11,290	13,347	12,234	12,374	15,279	13,352	14,795	11,806	16,981	14,904	19,867	14,049
10 Payable in foreign currencies	1,887	2,397	2,089	3,525	3,015	3,257	3,059	2,244	2,457	2,675	1,989	2,012
11 Commercial claims	24,634	24,944	24,892	28,374	27,555	27,549	28,701	31,169	30,703	30,847	30,714	31,202
12 Trade receivables	22,123	22,353	22,454	25,751	24,801	24,858	25,110	27,536	26,888	26,764	26,330	27,202
13 Advance payments and other claims	2,511	2,591	2,438	2,623	2,754	2,691	3,591	3,633	3,815	4,083	4,384	4,000
14 Payable in dollars	22,673	22,934	23,598	25,930	26,246	26,113	26,957	29,307	29,223	29,599	28,793	29,573
15 Payable in foreign currencies	1,961	2,010	1,294	2,444	1,309	1,436	1,744	1,862	1,480	1,248	1,921	1,629
<i>By area or country</i>												
<i>Financial claims</i>												
16 Europe	8,929	10,498	9,777	11,085	13,076	12,904	15,608	14,999	14,187	14,091	14,473	12,294
17 Belgium and Luxembourg	159	151	126	185	119	203	360	406	378	518	496	661
18 France	1,015	679	733	694	760	680	1,112	1,015	902	796	1,140	864
19 Germany	320	296	272	276	324	281	352	427	393	290	359	304
20 Netherlands	486	488	520	493	567	519	764	677	911	975	867	875
21 Switzerland	470	461	432	474	570	447	448	434	401	403	409	414
22 United Kingdom	5,568	7,426	6,603	7,922	9,837	9,814	11,000	10,337	9,289	9,639	9,849	7,766
23 Canada	5,269	4,773	4,502	3,442	4,944	6,420	4,279	3,313	4,688	3,020	4,090	2,503
24 Latin America and Caribbean	13,827	17,644	17,241	20,032	19,712	18,725	19,176	15,543	18,207	11,967	15,758	27,714
25 Bahamas	1,538	2,168	1,746	1,553	1,764	2,064	2,442	2,308	1,316	1,306	2,105	403
26 Bermuda	77	84	113	140	157	188	190	108	66	48	63	39
27 Brazil	1,019	1,242	1,438	1,468	1,404	1,617	1,501	1,313	1,408	1,394	710	835
28 British West Indies	10,100	13,024	12,819	15,536	15,276	13,553	12,957	10,462	13,551	7,349	10,960	24,388
29 Mexico	461	392	413	457	517	497	508	537	967	1,089	1,122	1,245
30 Venezuela	40	23	20	31	22	21	15	36	47	57	50	55
31 Asia	1,890	1,571	1,834	2,221	2,068	1,934	2,015	2,133	2,174	2,376	2,121	3,027
32 Japan	1,171	852	1,001	1,035	831	766	999	823	791	886	928	1,194
33 Middle Eastern oil-exporting countries ¹	13	9	13	22	12	20	15	11	9	12	13	9
34 Africa	277	197	177	174	182	179	174	319	325	155	157	159
35 Oil-exporting countries ²	5	5	13	14	14	15	16	15	16	15	16	16
36 All other ³	580	568	669	569	562	553	553	652	720	732	663	563
<i>Commercial claims</i>												
37 Europe	9,776	9,842	9,288	10,443	9,863	9,603	10,486	12,120	12,854	12,882	13,029	13,246
38 Belgium and Luxembourg	247	239	213	226	364	327	331	328	232	216	219	238
39 France	1,803	1,659	1,532	1,644	1,514	1,377	1,642	1,796	1,939	1,955	2,098	2,171
40 Germany	1,410	1,335	1,250	1,337	1,364	1,229	1,395	1,614	1,670	1,757	1,502	1,822
41 Netherlands	442	481	424	562	582	613	573	597	534	492	463	467
42 Switzerland	579	602	594	642	418	389	381	554	476	418	546	483
43 United Kingdom	2,607	2,658	2,516	2,946	2,626	2,836	2,904	3,660	4,828	4,664	4,681	4,769
44 Canada	2,045	2,074	2,083	2,165	2,381	2,464	2,649	2,660	2,882	2,779	2,291	2,617
45 Latin America and Caribbean	4,151	4,347	4,409	5,276	5,067	5,241	5,028	5,750	5,481	6,082	5,773	6,296
46 Bahamas	30	28	14	35	40	29	22	27	13	12	39	24
47 Bermuda	273	264	290	275	159	197	128	244	238	359	173	536
48 Brazil	809	838	968	1,303	1,216	1,136	1,101	1,162	1,128	1,183	1,062	1,024
49 British West Indies	106	103	119	190	127	98	98	109	88	110	91	104
50 Mexico	870	1,021	936	1,128	1,102	1,140	1,219	1,392	1,302	1,462	1,356	1,545
51 Venezuela	308	313	316	357	330	451	418	576	441	585	566	401
52 Asia	7,100	6,939	7,289	8,376	8,348	8,460	8,576	8,713	7,638	7,367	7,190	7,192
53 Japan	2,010	1,877	1,919	2,003	2,065	2,079	2,048	1,976	1,713	1,757	1,789	1,681
54 Middle Eastern oil-exporting countries ¹	1,024	903	945	971	1,078	1,014	987	1,107	987	1,127	967	1,135
55 Africa	667	688	731	746	718	618	764	680	613	657	740	711
56 Oil-exporting countries ²	107	83	142	166	100	81	207	119	122	116	128	165
57 Other ³	895	1,054	1,092	1,368	1,178	1,163	1,198	1,246	1,235	1,080	1,691	1,140

50. Claims on unaffiliated foreigners reported by nonbanking business enterprises in the United States, 1996-2000—Continued

Millions of dollars, end of period

Type of claim, and area or country	Mar.	June	Sept.	Dec.	Mar.	June	Sept.	Dec.
	1999				2000			
1 Total	69,054	63,884	67,566	76,669	84,266	80,731	94,803	90,157
2 Payable in dollars	64,026	57,006	60,456	69,170	74,331	72,300	82,872	79,558
3 Payable in foreign currencies	5,028	6,878	7,110	7,472	9,935	8,431	11,931	10,599
<i>By type</i>								
4 Financial claims	38,217	31,957	33,877	40,231	47,798	44,303	58,303	53,031
5 Deposits	18,686	13,350	15,192	18,566	23,316	17,462	30,928	23,374
6 Payable in dollars	17,101	11,636	13,240	16,373	21,442	15,361	27,974	21,015
7 Payable in foreign currencies	1,585	1,714	1,952	2,193	1,874	2,101	2,954	2,359
8 Other financial claims	19,531	18,607	18,685	21,665	24,482	26,841	27,375	29,657
9 Payable in dollars	17,457	14,800	15,718	18,593	19,659	22,384	20,541	25,142
10 Payable in foreign currencies	2,074	3,807	2,967	3,072	4,823	4,457	6,834	4,515
11 Commercial claims	30,837	31,927	33,689	36,438	36,468	36,428	36,500	37,126
12 Trade receivables	26,724	27,791	29,397	32,629	31,443	31,283	31,530	33,104
13 Advance payments and other claims	4,113	4,136	4,292	3,809	5,025	5,145	4,970	4,022
14 Payable in dollars	29,468	30,570	31,498	34,204	33,230	34,555	34,357	33,401
15 Payable in foreign currencies	1,369	1,357	2,191	2,207	3,238	1,873	2,143	3,725
<i>By area or country</i>								
<i>Financial claims</i>								
16 Europe	12,881	13,978	13,878	13,023	16,789	18,254	23,706	23,136
17 Belgium and Luxembourg	469	457	574	529	540	317	304	296
18 France	913	1,368	1,212	967	1,835	1,292	1,477	1,206
19 Germany	302	367	549	504	669	576	696	848
20 Netherlands	993	997	1,067	1,229	1,981	1,984	2,486	1,396
21 Switzerland	530	504	559	643	612	624	626	699
22 United Kingdom	8,400	8,631	8,157	7,561	9,044	11,668	16,191	15,900
23 Canada	3,111	2,828	3,172	2,553	3,175	5,799	7,517	4,576
24 Latin America and Caribbean	18,825	11,486	12,749	18,206	21,945	14,874	21,691	19,317
25 Bahamas	666	467	755	1,593	1,299	655	1,358	1,353
26 Bermuda	41	39	524	11	11	34	22	19
27 Brazil	1,112	1,102	1,265	1,476	1,646	1,666	1,568	1,827
28 British West Indies	14,621	7,393	7,263	12,099	15,814	7,751	15,722	12,596
29 Mexico	1,583	1,702	1,791	1,798	1,979	2,048	2,280	2,448
30 Venezuela	72	71	47	48	65	78	101	87
31 Asia	2,648	2,801	3,205	5,457	4,430	3,923	4,002	4,697
32 Japan	942	949	1,250	3,262	2,021	1,410	1,726	1,631
33 Middle Eastern oil-exporting countries ¹	8	5	5	23	29	42	85	80
34 Africa	174	228	251	286	232	320	284	411
35 Oil-exporting countries ²	26	5	12	15	15	39	3	57
36 All other ³	578	636	622	706	1,227	1,133	1,103	894
<i>Commercial claims</i>								
37 Europe	12,782	12,961	14,367	16,389	16,118	15,935	16,486	15,938
38 Belgium and Luxembourg	281	286	289	316	271	425	393	452
39 France	2,173	2,094	2,375	2,236	2,520	2,693	2,921	3,095
40 Germany	1,599	1,660	1,944	1,960	2,034	1,905	2,159	1,982
41 Netherlands	415	389	617	1,429	1,337	1,242	1,310	1,729
42 Switzerland	367	385	714	610	611	562	684	763
43 United Kingdom	4,529	4,615	4,789	5,827	5,354	4,937	5,193	4,502
44 Canada	2,983	2,855	2,638	2,757	3,088	3,250	2,953	3,502
45 Latin America and Caribbean	5,930	6,278	5,879	5,959	5,899	5,792	5,788	5,851
46 Bahamas	10	21	29	20	15	48	75	37
47 Bermuda	500	583	549	390	404	381	387	376
48 Brazil	936	887	763	905	849	894	981	957
49 British West Indies	117	127	157	181	95	51	55	137
50 Mexico	1,431	1,478	1,613	1,678	1,529	1,565	1,612	1,507
51 Venezuela	361	384	365	439	435	466	379	328
52 Asia	7,080	7,690	8,579	9,165	9,101	9,172	8,986	9,630
53 Japan	1,486	1,511	1,823	2,074	2,082	1,881	2,074	2,796
54 Middle Eastern oil-exporting countries ¹	1,286	1,465	1,479	1,625	1,533	1,241	1,199	1,024
55 Africa	685	738	682	631	716	766	895	672
56 Oil-exporting countries ²	116	202	221	171	82	160	392	180
57 Other ³	1,377	1,405	1,544	1,537	1,546	1,513	1,392	1,572

51. Foreign transactions in securities, 1996-2000

Millions of dollars

Transaction, and area or country	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1996												
U.S. corporate securities													
Stocks													
1 Foreign purchases	590,714	41,977	50,372	51,940	50,585	54,304	40,993	47,225	42,886	39,634	54,427	62,341	54,030
2 Foreign sales	578,203	40,167	48,907	51,178	46,687	52,888	39,695	50,971	40,937	39,731	53,633	59,970	53,439
3 Net purchases, or sales (-)	12,511	1,810	1,465	762	3,898	1,416	1,298	-3,746	1,949	-97	794	2,371	591
4 Foreign countries	12,585	1,807	1,594	808	3,754	1,411	1,298	-3,745	1,935	-71	800	2,374	620
5 Europe	5,367	2,132	-958	1,403	1,455	-540	-185	-1,831	3,281	244	232	350	-216
6 France	-2,402	153	-139	666	-349	-350	-336	-173	-199	-102	-242	-289	-1,042
7 Germany	1,104	237	-35	84	173	-29	219	363	82	-84	117	-4	-19
8 Netherlands	1,415	653	30	213	245	-68	127	124	227	-9	-133	168	-162
9 Switzerland	2,715	640	-442	565	618	-140	79	612	534	-122	140	696	-465
10 United Kingdom	4,478	31	-125	-219	377	194	-296	-1,444	2,517	483	725	764	1,471
11 Canada	2,226	645	517	-85	48	-385	82	42	-253	183	736	701	-5
12 Latin America and Caribbean	5,816	-479	2,869	-420	410	1,312	203	-737	965	75	-646	1,120	1,144
13 Middle East ¹	-1,600	-508	-286	-32	-6	-262	-114	-15	-179	-154	16	-53	-7
14 Other Asia	918	-40	-335	-290	1,854	1,384	1,360	-1,345	-1,644	-578	512	269	-229
15 Japan	-372	94	-131	-748	1,446	73	802	-611	-791	103	313	-579	-343
16 Africa	-85	5	-62	-44	30	6	-4	34	-33	-7	4	-23	9
17 Other countries	-57	52	-151	276	-37	-104	-44	107	-202	166	-54	10	-76
18 Nonmonetary international and regional organizations	-74	3	-129	-46	144	5	0	-1	14	-26	-6	-3	-29
BONDS ²													
19 Foreign purchases	393,953	24,502	31,244	30,535	22,754	33,707	33,627	25,937	31,361	35,941	39,136	44,662	40,547
20 Foreign sales	268,487	17,099	21,711	21,848	16,378	22,282	23,789	15,497	18,572	22,210	27,812	31,421	29,868
21 Net purchases, or sales (-)	125,466	7,403	9,533	8,687	6,376	11,425	9,838	10,440	12,789	13,731	11,324	13,241	10,679
22 Foreign countries	125,295	7,361	9,612	8,599	6,345	11,420	9,823	10,323	12,810	13,733	11,339	13,251	10,679
23 Europe	77,570	5,662	9,060	6,624	4,345	7,316	4,975	6,697	6,424	8,450	7,108	5,998	4,911
24 France	4,460	36	317	725	801	117	303	384	184	557	713	75	248
25 Germany	4,439	-165	1,651	263	551	808	70	309	621	381	-260	237	-27
26 Netherlands	2,107	163	274	-64	-59	304	69	373	146	244	-24	533	148
27 Switzerland	1,170	56	-71	-189	-65	173	392	261	347	405	7	-117	-29
28 United Kingdom	60,509	5,373	6,643	5,599	2,684	5,324	3,867	4,817	4,383	6,264	6,220	4,686	4,649
29 Canada	4,486	104	261	149	359	951	313	505	593	121	181	402	547
30 Latin America and Caribbean	17,737	572	-529	944	702	1,541	1,125	1,619	2,245	1,214	3,044	2,527	2,733
31 Middle East ¹	1,679	-194	-303	13	122	205	218	205	201	65	211	524	412
32 Other Asia	23,762	1,293	1,209	865	1,057	1,427	3,204	1,209	3,266	3,769	799	3,660	2,004
33 Japan	14,173	361	386	278	99	685	1,977	882	2,431	1,988	1,048	2,337	1,701
34 Africa	624	-13	-39	43	49	113	51	29	19	111	47	135	79
35 Other countries	-563	-63	-47	-39	-289	-133	-63	59	62	3	-51	5	-7
36 Nonmonetary international and regional organizations	171	42	-79	88	31	5	15	117	-21	-2	-15	-10	0
Foreign securities													
37 Stocks, net purchases, or sales (-) ..	-59,268	-6,493	-5,706	-10,264	-6,755	-3,222	-8,365	-4,676	-1,527	-1,809	-2,500	-2,258	-5,693
38 Foreign purchases	450,365	32,994	36,948	35,684	37,254	42,834	36,254	37,169	33,434	30,837	39,643	46,049	41,265
39 Foreign sales	509,633	39,487	42,654	45,948	44,009	46,056	44,619	41,845	34,961	32,646	42,143	48,307	46,958
40 Bonds, net purchases, or sales (-) ..	-51,369	-4,347	-1,278	-6,034	-559	-833	-2,985	-4,154	-5,449	-5,439	-6,005	-3,153	-11,133
41 Foreign purchases	1,114,035	84,605	95,095	93,057	81,138	82,224	82,586	80,566	84,114	112,406	116,431	103,522	98,291
42 Foreign sales	1,165,404	88,952	96,373	99,091	81,697	83,057	85,571	84,720	89,563	117,845	122,436	106,675	109,424
43 Net purchases, or sales (-), of stocks and bonds	-110,637	-10,840	-6,984	-16,298	-7,314	-4,055	-11,350	-8,830	-6,976	-7,248	-8,505	-5,411	-16,826
44 Foreign countries	-109,766	-10,871	-6,859	-16,302	-7,257	-3,946	-11,297	-8,893	-6,834	-6,722	-8,527	-5,443	-16,815
45 Europe	-57,139	-4,016	-2,529	-4,375	-1,959	1,124	-9,341	-4,950	-5,342	-5,527	-6,362	-3,130	-10,732
46 Canada	-7,685	-2,597	-37	-1,878	599	-376	-946	368	576	198	-634	-684	-2,274
47 Latin America and Caribbean	-11,507	-77	-1,032	-2,668	-1,496	-2,113	537	-2,862	-1,603	-2,244	830	3,225	-2,004
48 Asia	-27,831	-4,557	-2,476	-5,703	-4,217	-2,255	-1,441	-1,260	-1,162	893	-788	-4,090	-775
49 Japan	-5,887	-3,409	-1,592	-3,223	-952	-927	-1,220	231	475	2,454	690	-633	2,219
50 Africa	-1,517	-95	-160	-438	-14	-37	-115	-56	-18	-46	-468	-113	43
51 Other countries	-4,087	471	-625	-1,240	-170	-289	9	-133	715	4	-1,105	-651	-1,073
52 Nonmonetary international and regional organizations	-871	31	-125	4	-57	-109	-53	63	-142	-526	22	32	-11

51. Foreign transactions in securities, 1996-2000—Continued

Millions of dollars

Transaction, and area or country	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1997												
U.S. corporate securities													
Stocks													
1 Foreign purchases	1,097,958	81,232	75,562	73,254	75,469	88,077	90,807	95,664	99,175	96,182	122,428	96,441	103,667
2 Foreign sales	1,028,361	78,365	71,190	71,756	68,729	81,731	81,104	84,655	91,623	87,422	122,680	90,969	98,137
3 Net purchases, or sales (-)	69,597	2,867	4,372	1,498	6,740	6,346	9,703	11,009	7,552	8,760	-252	5,472	5,530
4 Foreign countries	69,754	2,892	4,364	1,484	6,680	6,289	9,738	11,140	7,642	8,740	-259	5,480	5,564
5 Europe	62,688	2,819	5,764	2,859	7,588	2,178	5,385	6,812	3,860	8,880	4,627	5,869	6,047
6 France	6,641	-99	540	480	1,575	-60	-986	1,882	-78	3,819	-1,363	491	440
7 Germany	9,059	999	1,081	716	647	556	859	1,081	585	375	538	834	788
8 Netherlands	3,831	392	-335	367	373	384	117	88	-119	820	757	579	408
9 Switzerland	7,848	269	794	307	810	185	1,043	922	556	-404	849	1,042	1,475
10 United Kingdom	22,478	-39	3,103	419	3,281	315	2,787	1,169	2,190	3,572	2,473	1,913	1,295
11 Canada	-1,406	410	311	334	119	30	32	-536	-296	-533	-502	-446	-329
12 Latin America and Caribbean	5,203	1,782	580	-957	-1,967	2,416	2,136	3,978	2,426	786	-4,125	-626	-1,226
13 Middle East ¹	383	19	73	25	141	-159	90	7	-31	73	93	16	36
14 Other Asia	2,072	-2,176	-2,549	-892	722	1,549	2,247	689	1,549	-527	-506	892	1,074
15 Japan	4,787	-1,557	-500	-253	1,294	1,763	1,121	852	891	-315	228	708	555
16 Africa	472	-8	59	96	-6	3	81	99	2	94	80	-35	7
17 Other countries	342	46	126	19	83	272	-233	91	132	-33	74	-190	-45
18 Nonmonetary international and regional organizations	-157	-25	8	14	60	57	-35	-131	-90	20	7	-8	-34
BONDS²													
19 Foreign purchases	610,116	44,334	47,321	41,117	40,228	44,173	55,881	62,259	62,189	50,287	57,941	52,222	52,164
20 Foreign sales	475,958	33,532	32,643	32,163	28,201	34,281	44,014	45,786	48,073	41,111	44,187	48,793	43,174
21 Net purchases, or sales (-)	134,158	10,802	14,678	8,954	12,027	9,892	11,867	16,473	14,116	9,176	13,754	3,429	8,990
22 Foreign countries	133,595	10,808	14,665	8,940	12,029	9,989	11,749	16,462	14,051	9,177	13,229	3,517	8,979
23 Europe	71,631	5,617	9,696	4,752	5,372	5,904	7,984	10,017	7,325	5,475	3,268	1,964	4,257
24 France	3,300	75	296	510	602	-2	102	521	275	300	142	546	-67
25 Germany	2,742	-5	3	488	80	181	-94	1,606	34	638	120	165	-474
26 Netherlands	3,576	331	125	237	67	976	203	-79	602	135	369	185	425
27 Switzerland	187	-108	-258	29	189	6	176	-378	-304	-501	-109	712	733
28 United Kingdom	54,134	5,051	9,584	2,729	4,221	4,090	6,785	7,120	6,316	3,741	2,281	-535	2,751
29 Canada	6,264	392	1,060	390	525	522	-89	281	557	624	866	459	577
30 Latin America and Caribbean	34,733	2,893	1,663	938	3,632	2,434	1,714	3,280	2,105	1,262	3,708	3,884	7,220
31 Middle East ¹	2,155	448	675	510	60	36	78	52	17	60	-122	199	142
32 Other Asia	16,996	1,430	1,257	2,186	2,207	914	1,901	2,700	3,918	1,571	5,636	-3,193	-3,531
33 Japan	9,357	1,320	556	1,289	1,229	449	1,683	1,885	2,998	-613	5,207	-2,883	-3,763
34 Africa	1,005	91	208	47	192	48	56	104	103	8	11	88	49
35 Other countries	811	-63	106	117	41	131	105	28	26	177	-138	116	165
36 Nonmonetary international and regional organizations	563	-6	13	14	-2	-97	118	11	65	-1	525	-88	11
Foreign securities													
37 Stocks, net purchases, or sales (-) ..	-40,942	-3,415	-5,322	-4,326	-4,118	-3,807	-5,846	-7,940	-7,920	1,484	-2,876	1,707	1,437
38 Foreign purchases	756,015	47,709	53,679	51,033	50,385	59,202	67,498	70,898	63,701	66,853	81,070	73,525	70,462
39 Foreign sales	796,957	51,124	59,001	55,359	54,503	63,009	73,344	78,838	71,621	65,369	83,946	71,818	69,025
40 Bonds, net purchases, or sales (-) ..	-48,171	-255	-1,673	-3,097	5,675	-1,062	-14,053	-11,129	-5,846	-7,633	-1,009	-4,877	-3,212
41 Foreign purchases	1,451,704	110,111	109,261	128,810	116,824	119,586	113,892	130,491	120,645	117,264	157,816	112,025	114,979
42 Foreign sales	1,499,875	110,366	110,934	131,907	111,149	120,648	127,945	141,620	126,491	124,897	158,825	116,902	118,191
43 Net purchases, or sales (-), of stocks and bonds	-89,113	-3,670	-6,995	-7,423	1,557	-4,869	-19,899	-19,069	-13,766	-6,149	-3,885	-3,170	-1,775
44 Foreign countries	-88,921	-3,693	-7,077	-7,489	1,542	-4,926	-19,915	-19,105	-13,694	-6,142	-3,611	-3,122	-1,689
45 Europe	-29,874	875	-2,126	-3,417	5,736	206	-2,084	-10,296	-5,359	-5,630	-5,414	-3,190	825
46 Canada	-3,085	685	1,231	-595	-152	-423	-2,169	-2,071	-1,436	1,061	439	511	-166
47 Latin America and Caribbean	-25,258	-2,180	-3,502	-1,582	-1,345	-1,485	-9,004	-2,447	-207	-136	1,782	-2,211	-2,941
48 Asia	-25,123	-2,500	-2,485	-1,314	-3,704	-3,449	-5,810	-3,923	-4,711	-746	948	1,695	876
49 Japan	-10,001	-413	-2,274	-691	-2,471	-2,853	-4,949	-2,351	147	-181	1,878	2,270	1,887
50 Africa	-3,293	23	-12	-75	-123	15	-596	-73	-698	-273	-1,026	-381	-74
51 Other countries	-2,288	-596	-183	-506	1,130	210	-252	-295	-1,283	-418	-340	454	-209
52 Nonmonetary international and regional organizations	-192	23	82	66	15	57	16	36	-72	-7	-274	-48	-86

51. Foreign transactions in securities, 1996-2000—Continued

Millions of dollars

Transaction, and area or country	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1998												
U.S. corporate securities													
STOCKS													
1 Foreign purchases	1,574,192	100,282	106,988	136,184	134,177	129,562	135,701	152,834	129,477	137,424	145,591	126,764	139,208
2 Foreign sales	1,524,203	93,156	97,501	122,769	130,628	121,357	133,855	150,317	129,537	147,901	142,835	119,696	134,651
3 Net purchases, or sales (-)	49,989	7,126	9,487	13,415	3,549	8,205	1,846	2,517	-60	-10,477	2,756	7,068	4,557
4 Foreign countries	50,369	7,178	9,477	13,419	3,570	8,225	1,871	2,731	-61	-10,434	2,753	7,085	4,555
5 Europe	68,124	7,487	9,088	11,144	5,511	10,670	5,221	6,983	3,240	2,182	-249	4,406	2,441
6 France	5,672	1,467	-40	1,480	-260	650	1,534	199	761	85	360	50	-614
7 Germany	9,195	546	768	627	1,453	1,834	389	1,503	543	1,281	68	372	-189
8 Netherlands	8,249	613	140	557	161	564	794	1,265	122	876	1,009	1,816	332
9 Switzerland	5,001	683	1,132	1,956	974	2,234	880	1,092	-935	-307	-1,974	-420	-314
10 United Kingdom	23,952	2,818	4,576	3,402	595	2,968	451	1,154	1,600	700	632	1,902	3,154
11 Canada	-4,689	-254	-461	566	55	-474	-1,567	-443	-232	-195	-507	-201	-976
12 Latin America and Caribbean	757	2,645	2,183	2,110	-3,689	-1,333	1,787	-614	600	-11,766	2,058	3,691	3,085
13 Middle East ¹	-1,449	-164	-273	-170	346	-234	367	-134	-72	148	-177	-795	-291
14 Other Asia	-12,351	-2,686	-944	-202	1,563	-611	-3,847	-2,905	-4,007	-678	1,823	-8	151
15 Japan	-1,171	-1,112	-667	-1,422	555	-208	-420	-306	330	519	597	822	141
16 Africa	639	34	13	83	128	275	212	-14	166	-98	-217	41	16
17 Other countries	-662	116	-129	-112	-344	-68	-302	-142	244	-27	22	-49	129
18 Nonmonetary international and regional organizations	-380	-52	10	-4	-21	-20	-25	-214	1	-43	3	-17	2
BONDS ²													
19 Foreign purchases	905,782	57,554	67,433	70,258	77,258	65,544	73,440	77,387	66,542	100,686	108,719	81,893	59,068
20 Foreign sales	727,044	45,095	50,545	50,695	52,446	53,286	52,066	64,478	58,427	92,701	105,503	60,534	41,268
21 Net purchases, or sales (-)	178,738	12,459	16,888	19,563	24,812	12,258	21,374	12,909	8,115	7,985	3,216	21,359	17,800
22 Foreign countries	179,081	12,427	16,819	19,424	24,682	12,200	21,275	12,986	8,077	7,935	3,205	22,329	17,722
23 Europe	130,057	4,868	7,753	12,511	19,669	5,149	12,871	11,069	5,576	12,785	12,037	16,613	9,156
24 France	3,386	74	272	727	33	-17	665	451	231	184	701	235	-170
25 Germany	4,369	289	348	217	1,727	-133	191	806	139	268	-135	435	217
26 Netherlands	3,443	-494	179	313	1,365	546	348	-859	6	275	704	64	996
27 Switzerland	4,826	760	266	358	772	794	387	234	87	1,003	-50	251	-36
28 United Kingdom	99,637	3,676	5,785	9,762	14,150	4,168	9,461	8,084	3,579	10,222	10,157	13,673	6,920
29 Canada	6,121	1,409	114	400	363	628	646	640	444	443	292	558	184
30 Latin America and Caribbean	23,938	5,275	5,496	4,694	2,216	6,461	5,982	1,730	1,163	-2,927	-11,135	2,295	2,688
31 Middle East ¹	4,997	78	820	522	69	109	163	171	-186	-58	2	835	2,472
32 Other Asia	12,662	411	2,405	1,157	2,058	-111	1,303	-597	1,642	-1,847	1,185	1,904	3,152
33 Japan	8,384	-958	886	742	2,902	460	526	-511	-6	-713	1,624	1,194	2,238
34 Africa	190	142	36	-72	45	-31	101	-48	-17	-61	55	24	16
35 Other countries	1,116	244	195	212	262	-5	209	21	-545	-400	769	100	54
36 Nonmonetary international and regional organizations	-343	32	69	139	130	58	99	-77	38	50	11	-970	78
Foreign securities													
37 Stocks, net purchases, or sales (-) ..	6,227	119	-1,272	-1,885	-2,127	-3,189	1,441	-3,507	4,381	6,109	8,042	-2,729	844
38 Foreign purchases	929,923	63,651	68,852	81,370	80,791	81,280	83,250	82,415	68,228	89,590	90,509	70,402	69,585
39 Foreign sales	923,696	63,532	70,124	83,255	82,918	84,469	81,809	85,922	63,847	83,481	82,467	73,131	68,741
40 Bonds, net purchases, or sales (-) ..	-17,350	-102	-4,993	-4,538	-12,077	-2,674	-11,095	3,081	1,286	3,384	15,980	-918	-4,684
41 Foreign purchases	1,328,281	100,733	100,027	128,482	118,339	110,397	148,806	118,921	135,075	152,881	102,202	55,573	56,845
42 Foreign sales	1,345,631	100,835	105,020	133,020	130,416	113,071	159,901	115,840	133,789	149,497	86,222	56,491	61,529
43 Net purchases, or sales (-), of stocks and bonds	-11,123	17	-6,265	-6,423	-14,204	-5,863	-9,654	-426	5,667	9,493	24,022	-3,647	-3,840
44 Foreign countries	-10,778	106	-6,223	-6,395	-14,233	-6,030	-9,624	-355	5,688	9,494	24,115	-3,641	-3,680
45 Europe	12,632	-4,038	-2,551	2,905	-1,420	-2,033	-6,113	2,201	1,466	6,013	10,801	2,326	3,075
46 Canada	-1,901	941	753	-1,744	-437	-1,369	-125	2,229	2,289	-1,118	946	562	-4,828
47 Latin America and Caribbean	-13,798	882	537	606	-6,075	-1,888	-3,027	-4,784	-1,743	1,214	4,573	-2,074	-19
48 Asia	-3,992	2,261	-4,919	-8,114	-3,584	-740	363	-50	4,095	3,550	6,699	-4,064	-1,489
49 Japan	-1,742	2,960	-3,585	-7,153	1,258	-690	-43	-326	1,736	2,239	6,134	-2,390	-1,882
50 Africa	-1,225	-71	-138	-125	-311	-59	13	-229	-95	-163	4	-56	5
51 Other countries	-2,494	131	95	77	-2,406	59	-735	278	-324	-2	1,092	-335	-424
52 Nonmonetary international and regional organizations	-345	-89	-42	-28	29	167	-30	-71	-21	-1	-93	-6	-160

51. Foreign transactions in securities, 1996-2000—Continued

Millions of dollars

Transaction, and area or country	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1999												
	U.S. corporate securities												
STOCKS													
1 Foreign purchases	2,340,659	156,137	159,703	179,803	222,903	185,647	179,791	187,705	178,051	175,193	218,983	240,329	256,414
2 Foreign sales	2,233,137	152,638	155,565	176,841	205,311	177,130	167,885	179,386	165,889	171,908	211,213	221,911	247,460
3 Net purchases, or sales (-)	107,522	3,499	4,138	2,962	17,592	8,517	11,906	8,319	12,162	3,285	7,770	18,418	8,954
4 Foreign countries	107,578	3,485	4,138	2,962	17,576	8,528	11,892	8,364	12,179	3,282	7,796	18,393	8,983
5 Europe	98,060	6,048	6,403	6,564	11,493	5,259	7,665	6,183	9,511	7,196	7,760	10,695	13,283
6 France	3,813	537	-175	1,199	534	-206	919	-57	254	91	1,020	-369	66
7 Germany	13,410	1,035	872	480	1,814	971	1,376	-334	1,309	114	1,719	2,467	1,587
8 Netherlands	8,083	86	956	1,103	417	738	1,181	403	564	-539	159	1,375	1,640
9 Switzerland	5,650	-10	582	1,551	1,934	481	1,452	-2,809	814	1,194	-1,418	384	1,495
10 United Kingdom	42,902	3,893	2,833	576	3,758	1,821	1,302	8,491	4,560	4,786	3,836	3,966	3,080
11 Canada	-335	728	248	723	-129	-159	404	143	-7	-931	543	-958	-940
12 Latin America and Caribbean	5,187	-1,264	-1,250	-1,341	5,595	2,043	2,474	2,933	841	-4,693	-3,162	7,746	-4,735
13 Middle East ¹	-1,066	113	-733	298	-355	419	64	-273	170	-25	-14	-1,196	466
14 Other Asia	4,445	-2,299	-630	-3,257	905	560	1,269	-670	1,643	1,438	2,386	2,349	751
15 Japan	5,723	-616	-344	-1,925	1,458	464	681	-452	1,269	2,652	1,695	630	211
16 Africa	372	22	11	87	37	138	81	14	-39	61	-23	1	-18
17 Other countries	915	137	89	-112	30	268	-65	34	60	236	306	-244	176
18 Nonmonetary international and regional organizations	-56	14	0	0	16	-11	14	-45	-17	3	-26	25	-29
BONDS ²													
19 Foreign purchases	854,692	68,719	75,169	77,188	70,044	66,558	68,260	76,427	65,007	76,089	80,526	73,974	56,731
20 Foreign sales	602,100	53,908	56,187	52,331	47,516	49,145	52,197	47,982	46,661	48,900	55,120	50,832	41,321
21 Net purchases, or sales (-)	252,592	14,811	18,982	24,857	22,528	17,413	16,063	28,445	18,346	27,189	25,406	23,142	15,410
22 Foreign countries	252,994	14,810	18,941	25,061	22,468	17,326	16,074	28,171	18,373	26,858	26,270	23,213	15,429
23 Europe	140,674	4,765	14,402	12,917	10,527	10,911	10,244	18,194	11,105	13,719	14,751	11,644	7,495
24 France	1,870	145	124	22	-36	352	258	447	160	24	52	53	269
25 Germany	7,723	398	1,268	190	-43	797	321	1,707	31	752	1,203	1,327	-228
26 Netherlands	2,446	60	329	418	106	168	187	336	144	279	103	133	183
27 Switzerland	4,553	403	535	272	467	128	-26	705	322	496	360	429	462
28 United Kingdom	106,344	2,611	10,803	9,353	8,617	8,310	8,342	13,580	8,643	9,761	11,043	9,246	6,035
29 Canada	6,043	100	475	642	319	413	184	-22	286	908	271	1,506	961
30 Latin America and Caribbean	58,783	6,382	2,057	5,203	5,967	3,382	4,603	5,076	5,561	5,316	5,646	5,688	3,902
31 Middle East ¹	1,979	1,436	314	859	364	-717	-114	-182	-219	257	178	-506	309
32 Other Asia	42,817	2,109	1,439	5,132	4,904	3,224	1,458	4,695	1,179	6,698	4,822	4,566	2,591
33 Japan	17,541	561	165	589	1,215	0	310	3,684	827	4,375	2,081	2,297	1,437
34 Africa	1,411	40	266	261	331	82	-307	122	59	-189	343	146	257
35 Other countries	1,287	-22	-12	47	56	31	6	288	402	149	259	169	-86
36 Nonmonetary international and regional organizations	-402	1	41	-204	60	87	-11	274	-27	331	-864	-71	-19
Foreign securities													
37 Stocks, net purchases, or sales (-) ..	15,640	3,295	3,056	1,783	5,503	2,455	6,220	-2,198	598	825	-8,206	3,816	-1,507
38 Foreign purchases	1,177,303	77,984	74,004	95,302	98,607	86,345	97,622	106,244	91,801	97,384	96,523	129,534	125,953
39 Foreign sales	1,161,663	74,689	70,948	93,519	93,104	83,890	91,402	108,442	91,203	96,559	104,729	125,718	127,460
40 Bonds, net purchases, or sales (-) ..	-5,676	-2,304	-255	1,710	-5,147	-499	8,845	-4,777	-6,421	1,132	-1,320	-512	3,872
41 Foreign purchases	798,267	56,072	66,198	76,129	73,376	72,372	79,013	63,975	70,061	66,661	62,533	59,650	52,227
42 Foreign sales	803,943	58,376	66,453	74,419	78,523	72,871	70,168	68,752	76,482	65,529	63,853	60,162	48,355
43 Net purchases, or sales (-), of stocks and bonds	9,964	991	2,801	3,493	356	1,956	15,065	-6,975	-5,823	1,957	-9,526	3,304	2,365
44 Foreign countries	9,679	870	2,525	3,533	474	2,056	15,095	-7,066	-6,006	2,027	-9,532	3,496	2,207
45 Europe	59,247	406	6,431	14,026	9,710	5,845	16,725	-3,747	-1,814	2,224	2,202	2,238	5,001
46 Canada	-999	-310	-551	-131	-449	-537	1,202	-1,038	528	301	315	-1,671	1,342
47 Latin America and Caribbean	-4,726	2,342	462	-3,660	-4,433	-2,351	-2,785	453	-312	581	-1,950	6,403	524
48 Asia	-42,961	-1,558	-3,344	-7,155	-3,946	-494	194	-3,329	-4,304	-429	-9,603	-4,048	-4,945
49 Japan	-43,637	141	-3,390	-7,250	-3,445	-704	-1,241	-4,323	-4,805	-565	-10,006	-4,453	-3,596
50 Africa	710	22	-25	-16	20	112	-25	-21	4	-116	63	160	532
51 Other countries	-1,592	-32	-448	469	-428	-519	-216	616	-108	-534	-559	414	-247
52 Nonmonetary international and regional organizations	285	121	276	-40	-118	-100	-30	91	183	-70	6	-192	158

51. Foreign transactions in securities, 1996-2000—Continued

Millions of dollars

Transaction, and area or country	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	2000												
	U.S. corporate securities												
STOCKS													
1 Foreign purchases	3,605,196	263,946	293,110	402,373	309,778	268,500	300,356	271,572	286,819	297,677	339,995	284,909	286,161
2 Foreign sales	3,430,306	253,365	265,365	378,141	306,474	262,187	282,563	255,999	262,546	289,118	323,659	275,855	275,034
3 Net purchases, or sales (-)	174,890	10,581	27,745	24,232	3,304	6,313	17,793	15,573	24,273	8,559	16,336	9,054	11,127
4 Foreign countries	174,903	10,539	27,626	24,414	3,243	6,292	17,823	15,563	24,249	8,603	16,338	9,068	11,145
5 Europe	164,656	15,704	24,375	18,594	12,289	7,496	14,853	13,349	15,678	10,014	14,040	7,485	10,779
6 France	5,727	-240	529	1,831	1,341	-588	-653	1,292	575	-565	1,757	408	40
7 Germany	31,752	5,633	5,425	4,532	3,431	3,355	2,544	371	2,670	643	1,383	988	777
8 Netherlands	4,915	-281	516	277	113	-113	584	554	594	792	-135	323	1,691
9 Switzerland	11,960	2,926	4,804	-913	1,689	585	67	1,702	1,114	780	488	-598	-684
10 United Kingdom	58,736	2,246	6,685	4,794	558	1,440	7,026	6,460	7,098	5,163	6,283	3,210	7,773
11 Canada	5,956	666	890	286	9	835	-46	-166	1,267	-924	194	1,477	1,468
12 Latin America and Caribbean	-17,812	-5,190	1,989	4,840	-11,441	-2,634	1,898	1,363	4,907	-3,406	-4,400	-2,979	-2,759
13 Middle East ¹	9,189	677	1,179	2,124	2,071	705	4	98	908	52	754	340	277
14 Other Asia	12,494	-1,645	-860	-1,716	52	-119	870	815	1,789	2,707	5,840	3,310	1,451
15 Japan	2,070	-1,603	-1,115	-2,604	-446	-1,045	439	492	568	2,467	2,640	662	1,615
16 Africa	415	150	-2	205	228	-50	54	-124	2	-56	-27	80	-45
17 Other countries	5	177	55	81	35	59	190	228	-302	216	-63	-645	-26
18 Nonmonetary international and regional organizations	-11	42	119	-182	61	21	-30	10	24	-42	-2	-14	-18
BONDS ²													
19 Foreign purchases	1,208,386	79,143	98,312	106,182	88,555	89,760	107,319	87,580	107,808	106,384	103,260	114,958	119,125
20 Foreign sales	871,416	58,966	69,455	76,643	70,851	68,212	75,115	67,010	69,514	76,225	71,686	77,596	90,143
21 Net purchases, or sales (-)	336,970	20,177	28,857	29,539	17,704	21,548	32,204	20,570	38,294	30,159	31,574	37,362	28,982
22 Foreign countries	337,074	20,182	28,875	29,638	17,709	21,493	32,255	20,482	38,215	30,161	31,588	37,496	28,980
23 Europe	180,917	10,083	17,164	19,454	7,640	9,475	19,378	7,789	21,618	17,058	17,105	16,522	17,631
24 France	2,216	-114	1,124	620	-34	104	159	85	334	-819	347	272	138
25 Germany	4,067	-618	702	348	288	175	897	154	1,185	44	433	537	-78
26 Netherlands	1,130	-23	-97	94	279	283	-169	-575	850	-818	848	183	275
27 Switzerland	3,973	-47	526	202	-18	9	324	1,003	757	333	490	483	-89
28 United Kingdom	141,223	10,324	13,478	15,479	4,274	6,237	16,218	4,003	15,909	15,950	12,503	12,952	13,896
29 Canada	13,287	2,133	1,324	689	764	1,076	1,092	943	1,965	811	897	1,179	414
30 Latin America and Caribbean	59,444	4,657	8,181	3,952	4,823	2,786	4,391	4,743	3,829	6,338	5,018	6,600	4,126
31 Middle East ¹	2,076	-36	-72	670	347	-47	138	264	54	-702	-54	437	1,077
32 Other Asia	78,794	2,595	2,545	4,450	4,103	7,999	7,059	6,601	10,562	6,777	8,307	12,111	5,685
33 Japan	39,356	1,085	1,173	1,954	580	3,491	3,945	3,320	5,664	3,573	3,782	7,707	3,082
34 Africa	938	677	-130	-11	35	40	72	10	37	49	58	25	76
35 Other countries	1,618	73	-137	434	-3	164	125	132	150	-170	257	622	-29
36 Nonmonetary international and regional organizations	-70	-5	-18	-99	-5	58	-51	88	110	-2	-14	-134	2
Foreign securities													
37 Stocks, net purchases, or sales (-) ..	-13,088	1,083	-8,617	-8,269	25	8,306	-3,826	-15,491	324	9,767	2,615	5,003	-4,008
38 Foreign purchases	1,802,185	134,494	176,332	179,305	154,830	146,598	152,855	136,467	142,850	148,564	152,872	141,601	135,417
39 Foreign sales	1,815,273	133,411	184,949	187,574	154,805	138,292	156,681	151,958	142,526	138,797	150,257	136,598	139,425
40 Bonds, net purchases, or sales (-) ..	-4,054	-3,498	-2,172	-3,776	792	4,603	5,652	-6,540	-2,729	284	-3,671	8,192	-1,191
41 Foreign purchases	958,932	62,186	74,194	84,033	63,921	79,214	82,907	68,404	74,848	92,190	98,505	94,817	83,713
42 Foreign sales	962,986	65,684	76,366	87,809	63,129	74,611	77,255	74,944	77,577	91,906	102,176	86,625	84,904
43 Net purchases, or sales (-), of stocks and bonds	-17,142	-2,415	-10,789	-12,045	817	12,909	1,826	-22,031	-2,405	10,051	-1,056	13,195	-5,199
44 Foreign countries	-17,278	-2,575	-10,818	-12,144	652	12,843	1,976	-21,790	-2,251	9,876	-1,223	12,956	-4,780
45 Europe	-25,386	635	-4,847	-5,855	1,552	11,074	-2,333	-23,572	-5,970	6,182	-4,333	6,972	-4,891
46 Canada	-3,888	-458	-1,863	-1,424	-520	-1,635	961	252	908	-1,123	1,808	569	-1,363
47 Latin America and Caribbean	-15,688	-4,749	-4,233	-1,116	-5,301	-834	1,972	-1,132	-825	581	957	-767	-241
48 Asia	24,488	1,918	-775	-4,143	5,312	4,520	1,343	2,753	3,016	3,588	-185	5,612	1,529
49 Japan	20,970	810	-850	-1,578	4,351	5,699	2,944	4,002	1,385	1,936	-1,339	1,982	1,628
50 Africa	943	99	184	386	-142	-55	-38	532	-51	47	14	-28	-5
51 Other countries	2,253	-20	716	8	-249	-227	71	-623	671	601	516	598	191
52 Nonmonetary international and regional organizations	150	160	29	99	165	76	-150	-241	-154	179	167	239	-419

52. Marketable U.S. Treasury bonds and notes: Foreign transactions, 1996-2000

Millions of dollars; net purchases, or sales (-) during period

Area or country	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1996												
1 Total estimated	232,241	13,172	17,980	11,641	11,386	14,099	8,570	45,391	10,976	13,430	24,121	17,203	44,272
2 Foreign countries	234,083	12,867	18,721	11,030	12,761	13,861	9,381	45,827	10,940	13,587	23,584	18,395	43,129
3 Europe	118,781	7,037	9,348	4,837	8,749	7,222	5,589	18,433	6,955	13,227	13,100	9,208	15,076
4 Belgium and Luxembourg	1,429	149	-170	79	400	-153	221	-41	73	487	-320	337	367
5 Germany	17,980	1,385	2,155	964	1,833	1,674	1,196	1,233	467	-264	2,813	3,024	1,500
6 Netherlands	-582	807	354	-1,597	-2,137	-757	1,067	694	-237	116	-423	676	855
7 Sweden	2,242	-45	803	372	286	342	-29	300	-315	405	165	-59	17
8 Switzerland	328	76	84	65	1,329	555	-842	396	-730	718	-599	-207	-517
9 United Kingdom	65,658	781	2,239	2,985	6,085	2,911	5,081	11,259	7,539	8,128	10,397	775	7,478
10 Other Europe and former U.S.S.R.	31,726	3,884	3,883	1,969	953	2,650	-1,105	4,592	158	3,637	1,067	4,662	5,376
11 Canada	2,331	1,868	1,620	-65	1,666	-608	-139	1,734	-984	-215	-1,744	-22	-780
12 Latin America and Caribbean	20,785	-3,163	-1,812	-1,086	-2,448	-1,120	1,664	23,660	-408	-19,612	1,291	10,742	13,077
13 Venezuela	-69	-142	-93	-44	4	-39	13	16	146	-45	-29	-68	212
14 Other Latin America and Caribbean	8,439	8,406	-766	1,198	-578	-2,137	-4,295	654	3,166	-1,802	740	712	3,141
15 Netherlands Antilles	12,415	-11,427	-953	-2,240	-1,874	1,056	5,946	22,990	-3,720	-17,765	580	10,098	9,724
16 Asia	89,735	6,842	9,383	7,004	4,617	8,379	2,844	1,766	5,025	19,535	9,769	-636	15,207
17 Japan	41,366	2,322	3,168	2,485	2,491	4,496	805	2,384	2,924	4,850	6,629	1,219	7,593
18 Africa	1,083	515	-100	311	250	-48	24	-33	162	30	-13	-13	-2
19 Other	1,368	-232	282	29	-73	36	-601	267	190	622	1,181	-884	551
20 Nonmonetary international and regional organizations	-1,842	305	-741	611	-1,375	238	-811	-436	36	-157	537	-1,192	1,143
21 International	-1,390	210	-308	647	-414	-9	-747	-395	-287	-52	338	-1,146	773
22 Latin American Caribbean regional	-779	-45	-254	12	-1,008	9	7	-3	347	-90	-4	-2	252
MEMO													
23 Foreign countries	234,083	12,867	18,721	11,030	12,761	13,861	9,381	45,827	10,940	13,587	23,584	18,395	43,129
24 Official institutions	85,807	12,682	8,653	4,794	8,304	6,479	-6,691	9,228	3,518	17,094	4,765	3,078	13,903
25 Other foreign	148,276	185	10,068	6,236	4,457	7,382	16,072	36,599	7,422	-3,507	18,819	15,317	29,226
<i>Oil-exporting countries</i>													
26 Middle East¹	10,232	-658	122	1,127	863	2,172	793	-219	323	4,969	-1,860	321	2,279
27 Africa²	1	0	1	0	0	1	-1	0	-1	1	0	0	0
1997													
1 Total estimated	184,171	17,147	25,269	20,082	25,655	6,851	22,497	2,995	24,482	15,500	17,182	15,909	-9,398
2 Foreign countries	183,688	17,615	24,361	20,382	25,200	7,003	21,561	2,708	24,666	15,092	17,399	15,489	-7,788
3 Europe	144,921	2,079	17,329	14,136	10,097	9,629	8,299	11,760	19,217	19,152	23,102	10,158	-37
4 Belgium and Luxembourg	3,427	69	642	73	941	309	-37	298	92	138	357	384	161
5 Germany	22,471	151	-1,224	-3,124	-1,495	721	1,096	6,428	4,050	2,714	4,847	5,255	3,052
6 Netherlands	1,746	-782	546	343	1,412	194	-408	378	882	-3	334	375	-1,525
7 Sweden	-465	-309	-423	-565	-104	89	135	2	583	16	302	-67	-124
8 Switzerland	6,028	208	1,098	-1,371	774	-121	346	344	-291	109	690	1,395	2,847
9 United Kingdom	98,253	1,705	13,580	15,197	6,418	6,744	3,184	2,477	13,465	12,856	18,779	5,640	-1,792
10 Other Europe and former U.S.S.R.	13,461	1,037	3,110	3,583	2,151	1,693	3,983	1,833	436	3,322	-2,207	-2,824	-2,656
11 Canada	-811	757	-277	-316	2	322	1,373	713	-839	-414	-730	730	-2,132
12 Latin America and Caribbean	-2,554	9,585	-3,559	-5,875	2,287	-10,115	1,377	-5,359	1,062	-771	-1,435	6,512	3,737
13 Venezuela	655	-3	69	10	-8	93	635	57	25	-691	107	397	-36
14 Other Latin America and Caribbean	-549	6,273	-1,220	1,224	-1,751	1,384	2,898	-1,267	-3,246	-2,882	-3,724	-723	2,485
15 Netherlands Antilles	-2,660	3,315	-2,408	-7,109	4,046	-11,592	-2,156	-4,149	4,283	2,802	2,182	6,838	1,288
16 Asia	39,567	6,578	11,350	12,016	12,910	7,336	8,009	-3,041	5,166	-4,308	-5,088	-1,002	-10,359
17 Japan	20,360	4,164	6,327	1,747	6,604	7,658	5,972	2,612	-3,458	-2,782	4,160	-4,784	-7,860
18 Africa	1,524	29	58	-20	-16	27	341	194	219	461	45	-82	268
19 Other	1,041	-1,413	-540	441	-80	-196	2,162	-1,559	-159	972	1,505	-827	735
20 Nonmonetary international and regional organizations	483	-468	908	-300	455	-152	936	287	-184	408	-217	420	-1,610
21 International	621	-484	530	-374	463	-172	1,057	35	-169	362	-53	451	-1,025
22 Latin American Caribbean regional	170	-3	362	80	23	3	-148	68	-116	-20	76	-24	-131
MEMO													
23 Foreign countries	183,688	17,615	24,361	20,382	25,200	7,003	21,561	2,708	24,666	15,092	17,399	15,489	-7,788
24 Official institutions	43,959	7,565	10,178	7,154	6,955	3,428	9,926	-2,107	8,541	3,397	-12,542	1,831	-367
25 Other foreign	139,729	10,050	14,183	13,228	18,245	3,575	11,635	4,815	16,125	11,695	29,941	13,658	-7,421
<i>Oil-exporting countries</i>													
26 Middle East¹	7,636	1,296	2,604	2,503	2,819	342	-2,200	-1,945	3,761	358	-3,571	3,175	-1,506
27 Africa²	-12	0	-1	0	1	-6	0	0	-6	0	0	0	0

52. Marketable U.S. Treasury bonds and notes: Foreign transactions, 1996-2000—Continued

Millions of dollars; net purchases, or sales (-) during period

Area or country	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1998												
1 Total estimated	49,039	5,231	9,743	-4,452	4,861	21,495	1,557	-2,187	-15,751	-5,270	-2,193	25,456	10,549
2 Foreign countries	46,570	4,709	9,877	-5,648	5,552	21,344	1,861	-2,240	-15,751	-5,261	-2,855	25,556	9,426
3 Europe	23,797	17,789	6,663	-1,295	5,641	935	226	-4,198	-2,876	-2,771	-9,869	5,475	8,077
4 Belgium and Luxembourg	3,805	304	252	704	-165	176	-513	215	667	113	-606	510	2,148
5 Germany	144	-1,085	1,188	2,142	-829	14	-1,383	82	-1,801	894	1,171	307	-556
6 Netherlands	-5,533	202	-967	-1,983	-712	434	543	-675	-3,081	-579	1,543	-1,156	898
7 Sweden	1,486	82	-430	400	-202	184	335	239	-152	-330	193	586	581
8 Switzerland	5,240	2,419	1,690	170	-483	44	-973	-827	-680	363	2,811	531	175
9 United Kingdom	14,384	11,654	5,823	-4,138	5,738	-2,823	-1,544	-3,654	7,998	2,217	-13,168	3,207	3,074
10 Other Europe and former U.S.S.R.	4,271	4,213	-893	1,410	2,294	2,906	3,761	422	-5,827	-5,449	-1,813	1,490	1,757
11 Canada	615	-1	266	-492	1,355	-223	-62	-619	-2,066	-663	-1,188	3,694	614
12 Latin America and Caribbean	-3,662	-3,601	2,118	-8,331	-8,061	20,063	2,952	685	-5,907	-1,233	-491	1,961	-3,817
13 Venezuela	59	27	149	-66	38	-313	818	308	-1,308	6	-35	327	108
14 Other Latin America and Caribbean	9,523	1,706	2,892	-21	-736	-330	3,762	2,185	3,947	2,982	-1,288	-5,411	-165
15 Netherlands Antilles	-13,244	-5,334	-923	-8,244	-7,363	20,706	-1,628	-1,808	-8,546	-4,221	832	7,045	-3,760
16 Asia	27,433	-8,754	1,348	3,522	7,966	1,455	-1,152	1,326	-3,806	-207	7,756	13,632	4,347
17 Japan	13,048	-6,484	764	-168	6,301	1,582	-2,442	774	299	128	1,233	7,311	3,750
18 Africa	751	81	102	154	-164	64	145	-22	62	81	87	145	16
19 Other	-2,364	-805	-620	794	-1,185	-950	-248	588	-1,158	-468	850	649	189
20 Nonmonetary international and regional organizations	2,469	522	-134	1,196	-691	151	-304	53	0	-9	662	-100	1,123
21 International	1,502	445	-223	900	-715	136	-318	-135	-10	-288	645	-19	1,084
22 Latin American Caribbean regional	199	32	-29	10	-4	-1	0	192	8	-5	0	-6	2
MEMO													
23 Foreign countries	46,570	4,709	9,877	-5,648	5,552	21,344	1,861	-2,240	-15,751	-5,261	-2,855	25,556	9,426
24 Official institutions	4,123	-1,189	1,242	6,133	1,162	898	-3,486	469	-16,920	-10,304	9,001	11,843	5,274
25 Other foreign	42,447	5,898	8,635	-11,781	4,390	20,446	5,347	-2,709	1,169	5,043	-11,856	13,713	4,152
<i>Oil-exporting countries</i>													
26 Middle East ¹	-16,554	-2,411	409	1,325	-380	951	-1,388	-2,578	-4,160	-5,837	-276	233	-2,442
27 Africa ²	2	1	0	0	0	0	0	0	1	0	0	0	0
1999													
1 Total estimated	-9,953	-2,886	-14,623	1,532	-3,271	5,638	-609	-6,236	19,118	90	-9,733	-3,615	4,642
2 Foreign countries	-10,518	-2,828	-14,182	1,762	-3,257	5,316	-815	-6,220	18,847	-1	-9,904	-3,802	4,566
3 Europe	-38,228	3,499	-7,354	1,342	-15,394	-3,997	-5,796	-5,739	1,771	-9,265	-405	8,643	-5,533
4 Belgium and Luxembourg	-81	-229	204	-54	476	121	753	37	105	12	-351	-357	-798
5 Germany	2,285	-268	217	428	-653	-290	538	643	1,438	-963	78	510	607
6 Netherlands	2,122	2,481	-584	197	-256	797	-77	-1,224	453	-423	130	360	268
7 Sweden	1,699	163	-228	386	-462	-21	579	-229	876	-45	-6	369	317
8 Switzerland	-1,761	-2,119	47	-1,457	-302	-121	971	-215	-714	237	365	144	1,403
9 United Kingdom	-20,232	2,488	-5,721	1,129	-6,672	-4,528	-7,215	1,385	1,934	-3,534	-1,854	5,837	-3,481
10 Other Europe and former U.S.S.R.	-22,260	983	-1,289	713	-7,525	45	-1,345	-6,136	-2,321	-4,549	1,233	1,780	-3,849
11 Canada	7,348	-1,429	1,127	213	1,205	2,580	460	1,382	1,339	1,459	-656	-550	218
12 Latin America and Caribbean	-7,523	-5,621	-6,037	1,100	5,200	1,364	-1,403	698	8,695	3,003	-9,911	-5,417	806
13 Venezuela	362	-17	463	-445	2	88	-31	131	15	10	25	154	-33
14 Other Latin America and Caribbean	1,661	-1,979	-2,024	-2,570	3,654	-123	-52	-38	1,650	2,982	-1,777	1,362	576
15 Netherlands Antilles	-9,546	-3,625	-4,476	4,115	1,544	1,399	-1,320	605	7,030	11	-8,159	-6,933	263
16 Asia	29,359	1,309	-2,216	-1,714	5,973	5,631	6,489	-2,319	6,832	5,344	942	-6,630	9,718
17 Japan	20,102	-2,134	-1,124	-1,311	6,475	1,284	4,905	-394	2,913	5,259	344	-4,378	8,263
18 Africa	-3,021	17	-6	-52	-11	-198	-246	-178	-622	-302	-202	-680	-541
19 Other	1,547	-603	304	873	-230	-64	-319	-64	832	-240	328	832	-102
20 Nonmonetary international and regional organizations	565	-58	-441	-230	-14	322	206	-16	271	91	171	187	76
21 International	190	-77	-371	-206	15	223	-8	-101	233	98	184	125	75
22 Latin American Caribbean regional	666	3	1	-5	0	122	192	191	175	-9	-1	-4	1
MEMO													
23 Foreign countries	-10,518	-2,828	-14,182	1,762	-3,257	5,316	-815	-6,220	18,847	-1	-9,904	-3,802	4,566
24 Official institutions	-9,861	1,463	-3,699	-4,845	-6,696	3,223	397	-1,773	2,394	-1,714	-1,248	-2,325	4,962
25 Other foreign	-657	-4,291	-10,483	6,607	3,439	2,093	-1,212	-4,447	16,453	1,713	-8,656	-1,477	-396
<i>Oil-exporting countries</i>													
26 Middle East ¹	2,207	3,069	-618	1,478	65	2,887	238	-38	130	401	201	-2,050	-3,556
27 Africa ²	0	0	0	0	0	0	0	0	1	0	0	0	-1

52. Marketable U.S. Treasury bonds and notes: Foreign transactions, 1996-2000—Continued

Millions of dollars; net purchases, or sales (-) during period

Area or country	Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	2000												
1 Total estimated	-54,032	9,571	5,563	-16,871	14,520	-7,018	-17,932	-6,061	-113	-8,807	-2,989	-14,106	-9,789
2 Foreign countries	-53,571	9,615	5,770	-17,092	14,484	-6,820	-17,597	-5,746	-116	-9,032	-3,174	-13,959	-9,904
3 Europe	-50,704	279	-2,443	-9,971	-632	-2,526	-9,935	-6,351	3,707	-1,284	-3,707	-10,991	-6,850
4 Belgium and Luxembourg	73	731	65	116	-498	-743	252	-138	138	-127	320	53	-96
5 Germany	-7,304	1,706	-866	-1,352	-1,676	74	609	-2,199	-36	-1,738	1,424	-2,185	-1,065
6 Netherlands	2,140	806	2,475	539	700	-1,159	-389	-584	91	836	183	264	-1,622
7 Sweden	1,082	499	-100	263	-289	266	-47	114	56	214	-118	-104	328
8 Switzerland	-10,326	-3,407	-1,382	5	-288	-337	-1,928	-1,398	-338	-959	-57	-301	64
9 United Kingdom	-33,669	-450	-1,261	-5,150	-533	178	-9,243	-4,372	3,054	-1,865	-3,793	-6,035	-4,199
10 Other Europe and former U.S.S.R.	-2,700	394	-1,374	-4,392	1,952	-805	811	2,226	742	2,355	-1,666	-2,683	-260
11 Canada	-550	-582	8	640	1,819	-681	226	-872	223	1,126	208	-1,173	-1,492
12 Latin America and Caribbean	-4,914	-2,409	6,844	-4,789	2,509	-3,122	-3,839	1,415	245	-4,979	3,963	-507	-245
13 Venezuela	1,288	54	13	24	26	4	16	89	45	314	152	251	300
14 Other Latin America and Caribbean	-11,581	-3,837	2,482	-1,596	258	-548	-4,748	1,261	61	-4,936	3,030	-1,262	-1,746
15 Netherlands Antilles	5,379	1,374	4,349	-3,217	2,225	-2,578	893	65	139	-357	781	504	1,201
16 Asia	1,639	12,408	1,064	-2,943	11,166	-908	-3,988	-488	-4,918	-3,319	-4,688	-1,289	-458
17 Japan	10,580	1,297	-1,874	494	10,855	-2,486	-2,660	672	367	1,717	1,608	4,445	-3,855
18 Africa	-414	-43	80	-19	4	-114	-130	4	9	-139	-6	-16	-44
19 Other	1,372	-38	217	-10	-382	531	69	546	618	-437	1,056	17	-815
20 Nonmonetary international and regional organizations	-461	-44	-207	221	36	-198	-335	-315	3	225	185	-147	115
21 International	-483	-16	-194	151	30	-158	-286	-333	15	391	39	-146	24
22 Latin American Caribbean regional	76	0	0	70	6	-14	-9	-1	-10	1	28	-1	6
MEMO													
23 Foreign countries	-53,571	9,615	5,770	-17,092	14,484	-6,820	-17,597	-5,746	-116	-9,032	-3,174	-13,959	-9,904
24 Official institutions	-6,302	6,769	1,777	-569	6,403	-1,405	-1,412	-639	449	-6,626	-7,150	-4,967	1,068
25 Other foreign	-47,269	2,846	3,993	-16,523	8,081	-5,415	-16,185	-5,107	-565	-2,406	3,976	-8,992	-10,972
<i>Oil-exporting countries</i>													
26 Middle East ¹	3,483	2,898	170	283	811	572	859	267	217	-1,030	-724	-888	48
27 Africa ²	0	0	0	0	0	0	0	0	0	0	0	0	0

53. Foreign exchange rates, 1996–2000

Currency units per U.S. dollar except as noted¹

Country/currency unit	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1996											
1 Australia/dollar ²	74.17	75.56	77.14	78.57	79.70	79.12	78.97	78.30	79.28	79.18	79.68	79.66
2 Austria/schilling	10.296	10.321	10.391	10.580	10.782	10.755	10.576	10.435	10.610	10.748	10.640	10.923
3 Belgium/franc	30.08	30.17	30.37	30.90	31.50	31.43	30.95	30.55	31.06	31.47	31.15	31.99
4 Brazil/real	.9745	.9810	.9862	.9898	.9950	1.0013	1.0069	1.0147	1.0194	1.0254	1.0304	1.0372
5 Canada/dollar	1.3669	1.3752	1.3656	1.3592	1.3693	1.3658	1.3697	1.3722	1.3694	1.3508	1.3381	1.3622
6 China, P.R./yuan	8.3384	8.3338	8.3495	8.3515	8.3479	8.3424	8.3409	8.3379	8.3341	8.3299	8.3294	8.3290
7 Denmark/krone	5.6618	5.6749	5.7074	5.8050	5.9160	5.8941	5.7948	5.7327	5.8057	5.8576	5.8053	5.9428
8 European Monetary Union/euro ³	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
9 Finland/markka	4.4510	4.5532	4.6066	4.7288	4.7541	4.6710	4.5812	4.4793	4.5421	4.5694	4.5512	4.6388
10 France/franc	5.0117	5.0440	5.0583	5.1049	5.1855	5.1787	5.0881	5.0636	5.1307	5.1652	5.1156	5.2427
11 Germany/deutsche mark	1.4635	1.4669	1.4776	1.5044	1.5324	1.5282	1.5025	1.4826	1.5080	1.5277	1.5118	1.5525
12 Greece/drachma	240.91	242.21	241.54	242.00	243.27	241.75	237.65	237.00	239.67	239.76	238.38	245.70
13 Hong Kong/dollar	7.7329	7.7323	7.7325	7.7345	7.7363	7.7404	7.7379	7.7345	7.7328	7.7322	7.7323	7.7355
14 India/rupee	35.81	36.59	34.49	34.32	35.03	35.10	35.67	35.80	35.87	35.80	35.84	35.88
15 Ireland/pound ²	158.18	158.10	157.21	156.51	156.29	158.31	160.31	161.08	160.96	160.83	166.45	165.93
16 Italy/lira	1,584.87	1,570.00	1,562.43	1,565.60	1,556.71	1,542.30	1,526.82	1,516.62	1,520.48	1,523.82	1,513.66	1,528.44
17 Japan/yen	105.75	105.79	105.94	107.20	106.34	108.96	109.19	107.87	109.93	112.41	112.30	113.98
18 Malaysia/ringgit	2.5563	2.5487	2.5417	2.5113	2.4936	2.4967	2.4915	2.4933	2.5009	2.5074	2.5234	2.5251
19 Mexico/peso	7.481	7.518	7.568	7.469	7.437	7.565	7.618	7.514	7.544	7.735	7.912	7.877
20 Netherlands/guilder	1.6388	1.6424	1.6540	1.6819	1.7135	1.7120	1.6862	1.6633	1.6905	1.7141	1.6958	1.7420
21 New Zealand/dollar ²	66.19	67.49	68.08	68.24	68.57	67.65	69.00	68.86	69.64	70.07	70.98	70.50
22 Norway/krone	6.4275	6.4103	6.4277	6.4901	6.5748	6.5376	6.4465	6.4153	6.4613	6.4810	6.3554	6.4716
23 Portugal/escudo	151.90	152.49	152.93	154.51	157.54	157.40	154.56	152.27	153.99	154.28	152.83	156.54
24 Singapore/dollar	1.4211	1.4115	1.4095	1.4085	1.4074	1.4090	1.4160	1.4124	1.4086	1.4124	1.4025	1.3999
25 South Africa/rand	3.6413	3.7420	3.9293	4.2130	4.3729	4.3519	4.3963	4.5289	4.5039	4.5799	4.6577	4.6873
26 South Korea/won	787.13	780.12	781.31	780.42	780.86	798.45	813.03	817.52	822.40	828.24	830.56	841.92
27 Spain/peseta	123.38	123.65	124.39	125.49	127.97	128.87	126.96	125.72	127.11	128.60	127.28	130.69
28 Sri Lanka/rupee	53.874	53.716	53.748	54.163	54.868	55.529	55.293	55.603	56.050	57.015	56.987	56.730
29 Sweden/krona	6.7405	6.8775	6.7318	6.7141	6.7984	6.6807	6.6394	6.6211	6.6427	6.6006	6.6269	6.8283
30 Switzerland/franc	1.1818	1.1967	1.1959	1.2180	1.2539	1.2579	1.2320	1.2029	1.2343	1.2586	1.2752	1.3290
31 Taiwan/dollar	27.406	27.485	27.400	27.188	27.352	27.674	27.573	27.496	27.500	27.532	27.522	27.516
32 Thailand/baht	25.298	25.250	25.250	25.290	25.289	25.354	25.355	25.289	25.407	25.474	25.459	25.600
33 United Kingdom/pound ²	152.88	153.60	152.71	151.60	151.52	154.16	155.30	154.99	155.93	158.63	166.23	166.39
34 Venezuela/bolivar	290.00	290.00	290.00	348.43	469.54	471.63	471.08	474.56	475.67	470.05	471.62	475.16
	Indexes											
NOMINAL												
35 Broad (January 1997=100) ⁴	96.34	96.50	96.47	96.76	97.24	97.74	97.63	97.22	97.75	98.23	97.91	98.97
36 Major currencies (March 1973=100) ⁵	83.78	83.97	83.89	84.40	84.80	85.08	84.71	84.19	84.88	85.21	84.42	85.91
37 Other important trading partners (January 1997=100) ⁶	97.05	97.13	97.20	97.09	97.60	98.32	98.64	98.47	98.66	99.27	99.75	99.93
REAL												
38 Broad (March 1973=100) ⁴	87.29	87.09	87.12	87.08	87.28	87.65	87.62	87.05	87.43	87.90	87.52	88.16
39 Major currencies (March 1973=100) ⁵	83.79	84.12	84.23	84.78	85.19	85.62	85.42	85.08	85.88	86.39	85.71	87.12
40 Other important trading partners (March 1973=100) ⁶	98.65	97.59	97.51	96.54	96.42	96.73	96.96	96.00	95.77	96.22	96.26	95.78

53. Foreign exchange rates, 1996-2000—Continued

Currency units per U.S. dollar except as noted¹

Country/currency unit	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1997											
1 Australia/dollar ²	77.76	76.77	78.75	77.87	77.51	75.42	74.20	74.04	72.31	71.97	69.53	66.19
2 Austria/schilling	11.289	11.785	11.931	12.050	11.998	12.158	12.620	12.946	12.568	12.360	12.181	12.510
3 Belgium/franc	33.09	34.56	34.96	35.33	35.19	35.65	37.04	38.01	36.88	36.27	35.74	36.75
4 Brazil/real	1.0426	1.0488	1.0570	1.0610	1.0680	1.0746	1.0805	1.0879	1.0935	1.0999	1.1072	1.1136
5 Canada/dollar	1.3494	1.3556	1.3725	1.3942	1.3804	1.3843	1.3775	1.3905	1.3872	1.3869	1.4128	1.4271
6 China, P.R./yuan	8.3260	8.3227	8.3258	8.3257	8.3229	8.3224	8.3162	8.3187	8.3171	8.3135	8.3109	8.3099
7 Denmark/krone	6.1199	6.3867	6.4628	6.5226	6.4926	6.5804	6.8317	7.0109	6.8001	6.6922	6.5937	6.7752
8 European Monetary Union/euro ³	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
9 Finland/markka	4.7766	4.9792	5.0632	5.1375	5.1444	5.1794	5.3164	5.5046	5.3455	5.2674	5.2217	5.3789
10 France/franc	5.4145	5.6536	5.7154	5.7672	5.7482	5.8293	6.0511	6.2010	6.0031	5.8954	5.8001	5.9542
11 Germany/deutsche mark	1.6047	1.6747	1.6946	1.7119	1.7048	1.7277	1.7939	1.8400	1.7862	1.7575	1.7323	1.7788
12 Greece/drachma	251.54	262.42	266.86	270.58	271.95	273.83	281.43	288.41	281.69	276.84	271.87	279.93
13 Hong Kong/dollar	7.7397	7.7474	7.7460	7.7483	7.7431	7.7445	7.7454	7.7436	7.7440	7.7373	7.7314	7.7456
14 India/rupee	35.90	35.89	35.88	35.83	35.82	35.82	35.75	36.01	36.48	36.30	37.29	39.40
15 Ireland/pound ²	163.11	158.60	156.57	155.05	151.11	150.60	149.45	145.34	148.06	146.92	150.30	145.33
16 Italy/lira	1,567.91	1,655.00	1,691.21	1,694.52	1,684.33	1,694.54	1,745.91	1,797.12	1,743.22	1,721.09	1,697.08	1,743.86
17 Japan/yen	117.91	122.96	122.77	125.64	119.19	114.29	115.38	117.93	120.89	121.06	125.38	129.73
18 Malaysia/ringgit	2.4900	2.4866	2.4773	2.5028	2.5070	2.5167	2.5815	2.7589	3.0254	3.2972	3.3791	3.7907
19 Mexico/peso	7.829	7.802	7.956	7.906	7.904	7.950	7.868	7.782	7.781	7.871	8.272	8.127
20 Netherlands/guilder	1.8023	1.8812	1.9071	1.9256	1.9173	1.9438	2.0201	2.0709	2.0116	1.9800	1.9524	2.0051
21 New Zealand/dollar ² ..	70.09	69.08	69.79	69.22	69.10	68.71	66.10	64.21	63.60	63.56	62.42	59.14
22 Norway/krone	6.4589	6.6323	6.7915	6.9932	7.0797	7.2240	7.4545	7.6224	7.3008	7.0807	7.0588	7.2630
23 Portugal/escudo	160.53	168.24	170.35	171.77	171.72	174.56	181.20	186.50	181.49	179.07	176.84	181.91
24 Singapore/dollar	1.4061	1.4193	1.4378	1.4417	1.4368	1.4271	1.4521	1.4977	1.5164	1.5597	1.5820	1.6518
25 South Africa/rand	4.6402	4.4557	4.4319	4.4417	4.4668	4.5005	4.5611	4.6856	4.6890	4.7145	4.8394	4.8706
26 South Korea/won	854.07	868.39	882.62	895.57	894.67	891.40	893.09	898.71	912.50	929.42	1,035.22	1,482.16
27 Spain/peseta	134.79	141.85	143.72	144.48	143.93	145.98	151.33	155.51	150.75	148.32	146.30	150.46
28 Sri Lanka/rupee	57.278	57.772	57.873	58.825	58.862	58.531	58.732	59.189	59.713	59.723	60.132	61.591
29 Sweden/krona	7.0692	7.4069	7.6502	7.6942	7.6856	7.7506	7.8188	7.9886	7.6887	7.5765	7.5589	7.7977
30 Switzerland/franc	1.3913	1.4541	1.4634	1.4618	1.4331	1.4424	1.4824	1.5128	1.4702	1.4516	1.4069	1.4393
31 Taiwan/dollar	27.477	27.554	27.551	27.629	27.791	27.903	28.032	28.824	28.731	29.696	31.794	32.502
32 Thailand/baht	25.726	25.957	25.959	26.064	25.750	24.534	30.274	32.399	35.256	37.543	39.092	44.309
33 United Kingdom/pound ²	165.85	162.56	160.96	162.93	163.22	164.49	166.94	160.35	160.13	163.30	168.89	165.97
34 Venezuela/bolivar	476.68	474.46	478.49	479.51	483.66	485.78	492.59	495.94	496.91	498.66	500.17	502.99
	Indexes											
NOMINAL												
35 Broad (January 1997=100) ⁴	100.00	101.80	102.56	103.37	102.36	102.01	103.25	105.10	105.68	106.39	108.22	112.51
36 Major currencies (March 1973=100) ⁵	87.48	90.06	90.80	91.94	90.30	89.76	90.78	92.65	92.29	91.72	92.38	94.58
37 Other important trading partners (January 1997=100) ⁶	100.00	100.34	101.02	101.23	101.29	101.26	102.58	104.07	105.94	108.38	111.62	118.32
REAL												
38 Broad (March 1973=100) ⁴	88.97	90.33	91.15	91.51	90.33	89.92	91.01	92.51	92.77	93.42	94.88	98.33
39 Major currencies (March 1973=100) ⁵	88.83	91.63	92.50	93.32	91.40	90.87	92.04	93.96	93.62	93.17	93.99	96.13
40 Other important trading partners (March 1973=100) ⁶	95.36	94.84	95.64	95.41	95.15	94.87	95.92	96.95	98.06	100.28	102.75	108.34

53. Foreign exchange rates, 1996-2000—Continued

Currency units per U.S. dollar except as noted¹

Country/currency unit	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1998											
1 Australia/dollar ²	65.66	67.44	66.96	65.23	63.12	60.46	61.80	58.88	58.89	61.79	63.49	61.82
2 Austria/schilling	12.765	12.735	12.852	12.760	12.491	12.615	12.650	12.574	11.955	11.524	11.840	11.746
3 Belgium/franc	37.54	37.42	37.70	37.42	36.62	36.98	37.07	36.85	35.05	33.81	34.71	34.44
4 Brazil/real	1.1199	1.1273	1.1334	1.1409	1.1475	1.1543	1.1614	1.1717	1.1805	1.1889	1.1932	1.2052
5 Canada/dollar	1.4409	1.4334	1.4166	1.4298	1.4452	1.4655	1.4869	1.5346	1.5218	1.5452	1.5404	1.5433
6 China, P.R./yuan	8.3094	8.3072	8.3076	8.3058	8.3084	8.3100	8.3100	8.3100	8.3055	8.2778	8.2778	8.2780
7 Denmark/krone	6.9190	6.9089	6.9661	6.9174	6.7662	6.8294	6.8499	6.8067	6.4717	6.2294	6.3960	6.3531
8 European Monetary Union/euro ³	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
9 Finland/markka	5.5006	5.4999	5.5467	5.5053	5.3966	5.4503	5.4653	5.4340	5.1734	4.9845	5.1163	5.0769
10 France/franc	6.0832	6.0744	6.1257	6.0782	5.9528	6.0118	6.0280	5.9912	5.6969	5.4925	5.6422	5.5981
11 Germany/deutsche mark	1.8165	1.8123	1.8272	1.8132	1.7753	1.7928	1.7976	1.7869	1.6990	1.6381	1.6827	1.6698
12 Greece/drachma	287.24	286.70	306.05	315.82	307.22	304.24	299.35	301.21	292.47	281.64	282.64	280.43
13 Hong Kong/dollar	7.7425	7.7412	7.7458	7.7497	7.7490	7.7471	7.7483	7.7494	7.7480	7.7483	7.7432	7.7471
14 India/rupee	39.39	39.01	39.57	39.70	40.47	42.37	42.61	42.84	42.58	42.39	42.43	42.59
15 Ireland/pound ²	138.19	137.71	136.72	138.94	141.74	140.51	139.88	140.37	147.24	152.21	147.77	148.76
16 Italy/lira	1,787.87	1,788.28	1,799.07	1,791.24	1,750.79	1,766.32	1,772.42	1,763.01	1,678.92	1,620.96	1,664.91	1,653.23
17 Japan/yen	129.55	125.85	129.08	131.75	134.90	140.33	140.79	144.68	134.48	121.05	120.29	117.07
18 Malaysia/ringgit	4.4093	3.8148	3.7456	3.7376	3.8204	4.0006	4.1591	4.2036	3.8050	3.8000	3.8000	3.8014
19 Mexico/peso	8.227	8.502	8.568	8.502	8.585	8.920	8.899	9.371	10.219	10.159	9.968	9.907
20 Netherlands/guilder	2.0472	2.0432	2.0598	2.0422	2.0005	2.0208	2.0267	2.0148	1.9169	1.8479	1.8969	1.8816
21 New Zealand/dollar ²	57.93	58.29	57.26	55.34	53.88	51.23	51.85	50.11	50.44	52.13	53.40	52.23
22 Norway/krone	7.5007	7.5530	7.5833	7.5315	7.4539	7.5785	7.6246	7.7248	7.5564	7.4294	7.4562	7.6050
23 Portugal/escudo	185.80	185.54	187.03	185.81	181.87	183.58	183.93	182.99	174.19	168.01	172.52	171.19
24 Singapore/dollar	1.7477	1.6509	1.6188	1.6007	1.6374	1.6941	1.7085	1.7571	1.7226	1.6378	1.6378	1.6515
25 South Africa/rand	4.9417	4.9337	4.9746	5.0459	5.0927	5.3910	6.2285	6.3198	6.0966	5.7991	5.6511	5.9030
26 South Korea/won	1,707.30	1,628.42	1,489.36	1,391.55	1,399.05	1,397.77	1,295.76	1,314.29	1,375.54	1,344.14	1,294.01	1,213.22
27 Spain/peseta	153.93	153.61	154.95	153.99	150.81	152.18	152.58	151.72	144.33	139.23	143.05	142.08
28 Sri Lanka/rupee	62.281	62.363	62.083	62.903	64.261	65.150	65.908	66.642	66.260	66.345	67.578	68.117
29 Sweden/krona	8.0193	8.0723	7.9677	7.8238	7.7026	7.9174	7.9942	8.1282	7.8816	7.8395	8.0140	8.0716
30 Switzerland/franc	1.4748	1.4631	1.4901	1.5051	1.4790	1.4949	1.5136	1.4933	1.4000	1.3373	1.3852	1.3604
31 Taiwan/dollar	34.117	32.948	32.524	33.015	33.466	34.553	34.387	34.730	34.646	33.121	32.603	32.337
32 Thailand/baht	52.983	45.987	41.366	39.654	39.198	42.332	41.300	41.720	40.402	38.118	36.527	36.276
33 United Kingdom/ pound ²	163.50	164.08	166.19	167.23	163.82	165.04	164.37	163.42	168.23	169.44	166.11	167.08
34 Venezuela/bolivar	507.68	515.42	521.68	531.26	537.26	543.82	558.47	571.88	583.85	570.68	569.66	565.89
Indexes												
NOMINAL												
35 Broad (January 1997= 100) ⁴	116.54	114.89	114.60	114.35	115.30	117.96	118.27	120.23	119.02	115.85	115.73	114.98
36 Major currencies (March 1973= 100) ⁵	95.74	94.78	95.21	95.73	96.12	97.85	98.47	100.03	96.08	92.74	93.53	92.73
37 Other important trading partners (January 1997= 100) ⁶	126.19	123.72	122.27	120.89	122.54	126.15	125.89	128.09	131.74	129.59	127.90	127.42
REAL												
38 Broad (March 1973= 100) ⁴	101.21	99.29	98.91	98.59	99.35	101.58	101.96	103.60	101.83	98.88	98.47	97.70
39 Major currencies (March 1973= 100) ⁵	97.36	96.44	96.89	97.40	97.74	99.69	100.66	102.40	98.28	94.81	95.61	94.85
40 Other important trading partners (March 1973= 100) ⁶	113.92	110.35	108.70	107.13	108.56	111.37	110.90	112.50	114.13	111.78	109.49	108.65

53. Foreign exchange rates, 1996-2000—Continued

Currency units per U.S. dollar except as noted¹

Country/currency unit	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	1999											
1 Australia/dollar ²	63.20	63.99	63.08	64.20	66.28	65.63	65.62	64.46	64.95	65.09	63.88	64.10
2 Austria/schilling	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
3 Belgium/franc	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 Brazil/real	1.5120	1.9261	1.9057	1.7025	1.6853	1.7669	1.8023	1.8859	1.8987	1.9688	1.9314	1.8442
5 Canada/dollar	1.5194	1.4977	1.5176	1.4881	1.4611	1.4695	1.4890	1.4932	1.4771	1.4776	1.4674	1.4722
6 China, P.R./yuan	8.2789	8.2781	8.2792	8.2792	8.2785	8.2780	8.2776	8.2772	8.2774	8.2775	8.2782	8.2794
7 Denmark/krone	6.4194	6.6379	6.8287	6.9475	6.9925	7.1643	7.1792	7.0144	7.0828	6.9450	7.2019	7.3597
8 European Monetary Union/euro ³	1.1591	1.1203	1.0886	1.0701	1.0630	1.0377	1.0370	1.0605	1.0497	1.0706	1.0328	1.0110
9 Finland/markka	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
10 France/franc	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
11 Germany/deutsche mark	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
12 Greece/drachma	278.91	287.41	296.36	304.26	305.96	312.49	313.52	307.84	311.68	307.71	318.24	326.19
13 Hong Kong/dollar	7.7486	7.7490	7.7493	7.7495	7.7531	7.7575	7.7603	7.7638	7.7665	7.7696	7.7718	7.7728
14 India/rupee	42.55	42.53	42.52	42.80	42.86	43.21	43.36	43.50	43.60	43.55	43.46	43.52
15 Ireland/pound ²	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 Italy/lira	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
17 Japan/yen	113.29	116.67	119.47	119.77	122.00	120.72	119.33	113.23	106.88	105.97	104.65	102.58
18 Malaysia/ringgit	3.8000	3.8000	3.8000	3.8000	3.8000	3.8000	3.8000	3.8000	3.8000	3.8000	3.8000	3.8000
19 Mexico/peso	10.128	10.006	9.732	9.430	9.395	9.515	9.370	9.398	9.341	9.575	9.416	9.427
20 Netherlands/guilder	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
21 New Zealand/dollar ²	53.88	54.35	53.45	54.27	55.30	53.25	52.61	52.59	52.30	51.42	51.22	50.87
22 Norway/krone	7.4532	7.7240	7.8151	7.7750	7.7496	7.8749	7.9029	7.8036	7.8361	7.7402	7.9367	8.0113
23 Portugal/escudo	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
24 Singapore/dollar	1.6791	1.7004	1.7292	1.7134	1.7122	1.7107	1.6958	1.6787	1.6965	1.6757	1.6699	1.6745
25 South Africa/rand	5.9931	6.1146	6.2136	6.1186	6.1809	6.0880	6.1182	6.1302	6.0563	6.1029	6.1424	6.1503
26 South Korea/won	1,175.11	1,188.84	1,229.72	1,209.96	1,197.92	1,168.91	1,189.10	1,198.31	1,201.00	1,205.29	1,176.98	1,136.80
27 Spain/peseta	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
28 Sri Lanka/rupee	68.629	69.069	69.570	69.588	70.581	71.211	71.912	71.868	71.942	71.747	72.040	72.018
29 Sweden/krona	7.8188	7.9532	8.2144	8.3293	8.4432	8.5065	8.4431	8.2589	8.2264	8.1492	8.3586	8.4910
30 Switzerland/franc	1.3856	1.4272	1.4660	1.4971	1.5078	1.5374	1.5474	1.5093	1.5262	1.4896	1.5543	1.5841
31 Taiwan/dollar	32.300	32.564	33.165	32.965	32.791	32.525	32.338	32.076	31.848	31.828	31.794	31.625
32 Thailand/baht	36.622	37.137	37.557	37.631	37.051	36.925	37.143	38.060	40.060	39.416	38.749	38.227
33 United Kingdom/pound ²	164.98	162.76	162.13	160.89	161.54	159.50	157.51	160.58	162.47	165.72	162.05	161.32
34 Venezuela/bolivar	569.80	577.32	580.06	587.79	596.48	603.29	611.17	615.95	625.41	630.75	634.80	644.28
	Indexes ⁷											
	NOMINAL											
35 Broad (January 1997=100) ⁴	115.16	116.84	118.22	117.57	117.34	117.93	117.97	117.00	116.38	115.88	116.08	116.09
36 Major currencies (March 1973=100) ⁵	91.77	93.18	95.11	95.22	95.25	96.07	96.31	94.31	92.92	91.94	92.87	93.23
37 Other important trading partners (January 1997=100) ⁶	129.55	131.31	131.40	129.60	128.96	129.03	128.73	129.73	130.60	131.06	129.93	129.34
	REAL											
38 Broad (March 1973=100) ⁴	97.81	98.82	100.16	100.03	99.75	100.27	100.61	99.67	99.09	98.59	98.76	98.69
39 Major currencies (March 1973=100) ⁵	94.37	95.81	97.80	98.16	98.04	98.89	99.47	97.43	96.20	95.33	96.40	96.69
40 Other important trading partners (March 1973=100) ⁶	109.65	110.09	110.53	109.69	109.14	109.24	109.25	109.84	110.20	110.23	109.06	108.45

53. Foreign exchange rates, 1996–2000—Continued

Currency units per U.S. dollar except as noted¹

Country/currency unit	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
	2000											
1 Australia/dollar ²	65.60	62.78	60.94	59.60	57.84	59.49	58.70	58.08	55.21	52.80	52.18	54.66
2 Austria/schilling	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
3 Belgium/franc	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 Brazil/real	1.8057	1.7765	1.7424	1.7696	1.8278	1.8099	1.7982	1.8091	1.8397	1.8813	1.9483	1.9632
5 Canada/dollar	1.4486	1.4512	1.4608	1.4689	1.4957	1.4770	1.4778	1.4828	1.4864	1.5125	1.5426	1.5219
6 China, P.R./yuan	8.2792	8.2781	8.2786	8.2793	8.2781	8.2772	8.2794	8.2796	8.2785	8.2785	8.2774	8.2771
7 Denmark/krone	7.3492	7.5725	7.7228	7.8872	8.2329	7.8501	7.9471	8.2459	8.5849	8.7276	8.6992	8.3059
8 European Monetary Union/euro ³	1.0131	.9834	.9643	.9449	.9059	.9505	.9386	.9045	.8695	.8525	.8552	.8983
9 Finland/markka	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
10 France/franc	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
11 Germany/deutsche mark	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
12 Greece/drachma	326.86	338.87	346.33	355.02	371.63	354.14	359.04	372.97	389.67	398.29	397.94	379.58
13 Hong Kong/dollar	7.7791	7.7816	7.7848	7.7880	7.7907	7.7934	7.7969	7.7995	7.7985	7.7977	7.7991	7.7991
14 India/rupee	43.59	43.65	43.64	43.68	44.08	44.76	44.84	45.77	45.97	46.43	46.82	46.78
15 Ireland/pound ²	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 Italy/lira	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
17 Japan/yen	105.30	109.39	106.31	105.63	108.32	106.13	108.21	108.08	106.84	108.44	109.01	112.21
18 Malaysia/ringgit	3.8000	3.8000	3.8000	3.8000	3.8000	3.8000	3.8000	3.8000	3.8000	3.8000	3.8000	3.8000
19 Mexico/peso	9.494	9.427	9.289	9.394	9.506	9.834	9.419	9.272	9.361	9.537	9.508	9.467
20 Netherlands/guilder	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
21 New Zealand/dollar ²	51.27	49.03	49.02	49.60	47.08	47.05	45.97	44.52	41.71	40.01	39.90	42.97
22 Norway/krone	8.0241	8.2374	8.4100	8.6272	9.0533	8.6807	8.7185	8.9526	9.2331	9.3794	9.3524	9.0616
23 Portugal/escudo	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
24 Singapore/dollar	1.6757	1.7028	1.7153	1.7096	1.7286	1.7277	1.7414	1.7206	1.7406	1.7525	1.7478	1.7361
25 South Africa/rand	6.1309	6.3209	6.4675	6.6480	7.0238	6.9147	6.8971	6.9570	7.1805	7.4902	7.6889	7.6439
26 South Korea/won	1,130.99	1,129.75	1,116.39	1,110.32	1,119.49	1,117.94	1,115.08	1,114.47	1,117.57	1,131.10	1,156.54	1,216.94
27 Spain/peseta	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
28 Sri Lanka/rupee	73.140	73.552	73.810	74.123	74.867	76.736	78.852	78.283	78.731	79.291	80.380	82.030
29 Sweden/krona	8.4918	8.6480	8.6971	8.7486	9.0925	8.7471	8.9640	9.2771	9.6853	9.9930	10.0965	9.6604
30 Switzerland/franc	1.5903	1.6348	1.6636	1.6657	1.7190	1.6420	1.6519	1.7149	1.7586	1.7745	1.7779	1.6855
31 Taiwan/dollar	30.890	30.806	30.724	30.520	30.772	30.830	30.984	31.106	31.198	31.846	32.433	33.123
32 Thailand/baht	37.380	37.759	37.923	37.993	38.951	39.087	40.318	40.889	41.992	43.334	43.791	43.246
33 United Kingdom/pound ²	164.04	160.00	157.99	158.23	150.90	150.92	150.76	148.89	143.36	145.06	142.58	146.29
34 Venezuela/bolivar	652.81	659.44	666.82	672.73	680.00	680.96	685.86	689.17	690.39	692.86	695.77	698.85
	Indexes ⁷											
NOMINAL												
35 Broad (January 1997=100) ⁴	115.95	117.44	117.14	117.39	119.90	118.73	119.05	119.77	121.12	122.86	123.78	122.95
36 Major currencies (March 1973=100) ⁵	93.14	95.31	95.61	96.23	99.18	96.66	97.59	99.03	100.56	102.15	103.01	101.26
37 Other important trading partners (January 1997=100) ⁶	129.14	129.11	128.22	128.33	129.64	130.87	130.13	129.57	130.41	132.03	132.89	133.65
REAL												
38 Broad (March 1973=100) ⁴	98.66	99.86	100.51	101.09	103.22	102.52	102.89	103.28	104.38	105.86	106.34	105.46
39 Major currencies (March 1973=100) ⁵	96.98	99.48	100.18	100.87	103.85	101.45	102.59	104.04	105.78	107.65	108.47	106.51
40 Other important trading partners (March 1973=100) ⁶	107.97	107.56	108.20	108.68	109.87	111.31	110.70	109.78	110.13	111.23	111.33	111.75

54. Terms of lending at commercial banks: Survey of commercial and industrial loans, end of year, 1997-2000

A. Commercial and industrial loans made by all commercial banks¹

Item	Weighted-average effective loan rate (percent) ²	Amount of loans (millions of dollars)	Average loan size (thousands of dollars)	Weighted-average maturity ³	Amount of loans (percent)				Most common base pricing rate ⁴
				Days	Secured by collateral	Callable	Subject to prepayment penalty	Made under commitment	
1997									
LOAN RISK⁵									
1 All commercial and industrial loans	6.85	134,783	787	321	33.4	22.7	33.2	75.7	Fed funds
2 Minimal risk	6.29	11,232	1,669	97	17.8	39.0	57.0	74.1	Fed funds
3 Low risk	6.27	37,479	1,806	204	25.7	11.5	36.8	64.3	Fed funds
4 Moderate risk	6.88	51,898	759	352	34.3	33.4	36.5	83.8	Foreign
5 Other	7.79	18,455	539	588	49.6	12.6	17.8	95.9	Foreign
<i>By maturity or repricing interval⁶</i>									
6 Zero interval	8.26	20,806	280	530	49.8	19.0	11.4	80.2	Prime
7 Minimal risk	8.33	176	91	355	37.0	33.0	28.1	77.5	Prime
8 Low risk	7.02	3,534	615	426	26.1	10.1	13.2	92.6	Foreign
9 Moderate risk	8.26	8,029	237	569	54.1	25.5	8.2	93.7	Prime
10 Other	8.98	4,536	209	711	65.7	19.7	9.0	97.2	Prime
11 Daily	6.22	59,874	3,141	53	19.5	33.5	41.7	67.5	Fed funds
12 Minimal risk	6.08	8,258	22,077	21	9.8	47.6	61.7	70.2	Fed funds
13 Low risk	6.06	20,367	7,648	35	22.5	14.8	37.7	51.1	Fed funds
14 Moderate risk	6.24	21,714	4,005	66	20.5	55.8	53.3	82.4	Fed funds
15 Other	6.73	3,926	1,761	115	21.2	8.1	4.6	98.0	Fed funds
16 2 to 30 days	6.82	31,888	1,167	371	38.7	11.6	34.3	85.1	Foreign
17 Minimal risk	6.69	2,277	2,981	305	35.5	14.7	48.3	89.7	Foreign
18 Low risk	6.31	8,854	3,106	222	28.8	4.8	42.1	76.0	Foreign
19 Moderate risk	6.74	12,555	1,300	344	35.8	15.6	32.3	87.9	Foreign
20 Other	7.59	5,035	1,082	615	54.4	11.0	27.2	95.6	Foreign
21 31 to 365 days	6.95	17,399	499	546	44.0	13.0	32.1	86.4	Foreign
22 Minimal risk	7.16	490	159	250	60.5	8.4	32.1	68.8	Foreign
23 Low risk	6.44	3,945	567	485	28.6	7.8	41.2	83.0	Foreign
24 Moderate risk	6.90	6,982	522	550	42.6	14.3	30.7	83.1	Foreign
25 Other	7.54	4,110	1,064	651	51.0	10.6	28.4	95.2	Foreign
				Months					
26 More than 365 days	8.44	4,213	327	57	60.7	4.3	22.2	52.8	Prime
27 Minimal risk	8.64	22	42	35	90.5	13.4	*	25.1	Other
28 Low risk	7.44	622	284	66	70.1	5.6	43.0	40.2	Other
28 Moderate risk	8.56	2,495	486	53	57.2	4.4	20.3	45.0	Prime
30 Other	8.84	717	640	63	56.0	3.3	21.4	83.0	Prime
				Weighted-average risk rating ⁵					
				Weighted-average maturity/ repricing interval ⁶					
				Days					
SIZE OF LOAN									
(thousands of dollars)									
31 1-99	9.66	2,865	3.1	145	83.0	36.3	5.0	78.2	Prime
32 100-999	8.76	11,169	3.2	99	71.8	25.5	14.9	87.9	Prime
33 1,000-9,999	7.25	34,516	3.0	62	40.8	15.1	31.1	83.6	Foreign
34 10,000 or more	6.35	86,232	2.5	65	23.8	25.0	37.4	70.9	Fed funds
									Average size (thousands of dollars)
BASE RATE OF LOAN⁴									
35 Prime	9.07	21,499	3.2	173	68.5	22.8	10.1	77.8	193
36 Federal funds	6.09	43,980	2.4	6	12.9	37.1	42.0	55.5	10,876
37 Other domestic	6.17	12,759	2.5	23	10.1	33.0	31.2	79.0	2,703
38 Foreign	6.66	40,286	2.7	62	44.1	9.6	47.1	93.4	3,784
39 Other	6.97	16,260	2.8	156	33.9	9.1	7.6	81.1	401

54. Terms of lending at commercial banks: Survey of commercial and industrial loans, end of year, 1997-2000—Continued

A. Commercial and industrial loans made by all commercial banks¹—Continued

Item	Weighted-average effective loan rate (percent) ²	Amount of loans (millions of dollars)	Average loan size (thousands of dollars)	Weighted-average maturity ³	Amount of loans (percent)				Most common base pricing rate ⁴
				Days	Secured by collateral	Callable	Subject to prepayment penalty	Made under commitment	
1998									
LOAN RISK⁵									
1 All commercial and industrial loans	6.63	121,766	754	351	38.8	11.2	36.1	74.0	Foreign
2 Minimal risk	5.91	8,440	1,281	201	45.9	2.0	65.8	95.0	Foreign
3 Low risk	6.08	25,976	1,605	213	23.9	7.9	57.8	75.2	Foreign
4 Moderate risk	6.63	42,446	626	399	37.2	14.8	21.6	79.7	Foreign
5 Other	7.09	29,496	762	447	50.9	9.9	38.3	70.1	Fed funds
<i>By maturity or repricing interval⁶</i>									
6 Zero interval	7.84	20,311	306	534	49.7	12.6	6.7	67.3	Prime
7 Minimal risk	7.89	427	203	811	42.0	11.5	34.4	89.0	Prime
8 Low risk	6.85	2,905	622	272	34.9	15.6	21.2	77.5	Prime
9 Moderate risk	7.84	7,564	242	631	59.7	18.0	3.6	90.7	Prime
10 Other	8.64	3,969	182	646	66.1	14.7	8.2	90.9	Prime
11 Daily	6.18	49,565	1,558	85	37.6	11.0	46.0	62.6	Fed funds
12 Minimal risk	5.81	4,387	13,632	60	55.8	.5	88.3	96.9	Domestic
13 Low risk	5.93	12,091	5,496	51	21.2	4.6	73.4	60.1	Fed funds
14 Moderate risk	6.19	14,845	1,263	123	31.8	17.2	14.5	63.1	Fed funds
15 Other	6.33	11,849	2,261	39	54.3	5.4	49.3	44.2	Fed funds
16 2 to 30 days	6.39	30,463	1,851	369	33.2	11.6	39.4	89.9	Foreign
17 Minimal risk	5.69	2,711	2,997	143	34.0	2.9	49.3	96.1	Foreign
18 Low risk	6.02	6,465	2,984	261	21.2	9.5	44.9	90.2	Foreign
19 Moderate risk	6.37	11,669	1,595	315	28.0	14.7	35.5	91.7	Foreign
20 Other	6.96	7,902	1,727	660	46.8	13.1	38.7	88.7	Foreign
21 31 to 365 days	6.70	17,555	571	563	32.7	7.6	42.2	87.6	Foreign
22 Minimal risk	6.16	701	249	586	37.4	1.3	27.5	88.9	Other
23 Low risk	5.96	3,950	710	457	26.2	9.1	63.3	93.2	Foreign
24 Moderate risk	6.42	6,529	584	530	29.4	4.9	36.1	90.3	Foreign
25 Other	7.66	5,033	1,114	749	33.7	10.8	39.1	85.0	Foreign
				Months					
26 More than 365 days	7.71	3,075	228	62	66.2	7.2	14.3	59.0	Prime
27 Minimal risk	5.89	209	494	53	28.1	1.6	3.0	73.0	Other
28 Low risk	6.87	503	350	40	40.1	3.7	21.7	89.5	Other
28 Moderate risk	7.80	1,548	308	62	73.1	9.6	14.9	48.4	Prime
30 Other	8.49	560	289	62	71.7	5.3	14.5	63.9	Other
				Weighted-average rating ⁵					
				Weighted-average maturity/ repricing interval ⁶					
				Days					
SIZE OF LOAN									
(thousands of dollars)									
31 1-99	9.13	2,712	3.2	165	83.1	30.7	4.7	78.3	Prime
32 100-999	8.12	11,270	3.2	173	71.0	21.0	13.5	83.8	Prime
33 1,000-9,999	6.95	34,126	3.1	73	39.9	13.1	29.3	81.4	Foreign
34 10,000 or more	6.16	73,659	2.9	35	31.7	8.1	43.9	68.8	Fed funds
									Average size (thousands of dollars)
BASE RATE OF LOAN⁴									
35 Prime	8.58	18,949	3.2	115	68.7	22.8	5.9	79.1	182
36 Federal funds	6.09	30,653	3.3	18	33.7	5.0	41.9	42.2	8,485
37 Other domestic	6.11	18,324	2.5	28	22.6	22.4	51.3	74.7	3,039
38 Foreign	6.34	38,478	2.8	50	40.2	7.2	49.8	93.7	3,558
39 Other	6.67	15,363	2.7	148	27.9	5.4	9.7	80.7	413

54. Terms of lending at commercial banks: Survey of commercial and industrial loans, end of year, 1997-2000—Continued

A. Commercial and industrial loans made by all commercial banks¹—Continued

Item	Weighted-average effective loan rate (percent) ²	Amount of loans (millions of dollars)	Average loan size (thousands of dollars)	Weighted-average maturity ³	Amount of loans (percent)				Most common base pricing rate ⁴
				Days	Secured by collateral	Callable	Subject to prepayment penalty	Made under commitment	
1999									
LOAN RISK⁵									
1 All commercial and industrial loans	7.03	126,278	802	429	43.6	10.7	31.7	76.6	Foreign
2 Minimal risk	6.01	22,136	3,742	311	64.7	4.2	83.2	96.2	Foreign
3 Low risk	6.52	21,439	1,264	428	23.7	14.0	39.6	85.0	Foreign
4 Moderate risk	7.22	36,213	630	538	40.6	12.6	19.7	74.1	Foreign
5 Other	7.71	28,823	730	420	38.5	8.5	12.6	71.3	Fed funds
<i>By maturity or repricing interval⁶</i>									
6 Zero interval	8.02	24,505	411	571	55.8	13.6	5.4	73.8	Prime
7 Minimal risk	8.17	586	469	812	62.4	56.3	3.5	88.4	Prime
8 Low risk	7.23	2,158	321	438	34.9	24.3	4.8	85.2	Prime
9 Moderate risk	8.21	8,354	334	618	61.2	12.4	2.4	92.3	Prime
10 Other	8.80	5,619	296	945	59.6	22.6	17.4	95.3	Prime
11 Daily	6.43	49,043	1,264	189	44.4	10.9	44.4	71.6	Fed funds
12 Minimal risk	5.71	13,985	25,363	53	83.9	1.7	95.8	96.5	Foreign
13 Low risk	6.13	8,623	3,991	233	18.7	17.8	45.6	80.1	Domestic
14 Moderate risk	6.59	12,401	1,116	273	25.2	15.2	21.7	54.5	Fed funds
15 Other	6.93	7,949	1,025	144	25.3	7.7	1.8	45.3	Fed funds
16 2 to 30 days	6.80	31,496	1,743	444	29.0	6.1	33.1	81.2	Foreign
17 Minimal risk	6.19	5,367	4,884	691	15.2	3.6	61.1	96.5	Foreign
18 Low risk	6.42	6,843	3,562	466	25.2	8.7	39.8	92.7	Foreign
19 Moderate risk	6.84	8,853	1,390	535	34.8	9.1	31.0	82.7	Foreign
20 Other	7.41	8,841	1,361	215	30.3	2.2	11.6	64.0	Foreign
21 31 to 365 days	7.58	16,234	714	642	41.7	7.4	37.3	88.9	Foreign
22 Minimal risk	7.01	1,812	939	852	73.4	5.4	83.1	96.0	Foreign
23 Low risk	7.00	3,184	899	569	22.1	7.7	47.7	87.3	Foreign
24 Moderate risk	7.48	4,830	550	682	40.4	10.5	29.8	86.8	Foreign
25 Other	8.22	5,527	1,801	606	42.1	4.3	26.5	93.8	Foreign
				Months					
26 More than 365 days	8.02	3,300	220	54	72.1	8.1	10.5	56.5	Other
27 Minimal risk	6.51	375	353	47	13.0	17.1	4.0	89.9	Other
28 Low risk	8.40	556	225	62	48.0	6.5	35.9	49.9	Other
28 Moderate risk	8.47	1,357	284	57	87.8	3.6	4.8	34.3	Prime
30 Other	7.50	633	323	43	83.2	2.3	4.0	80.0	Foreign
				Weighted-average risk rating ³					
				Weighted-average maturity/ repricing interval ⁶					
				Days					
SIZE OF LOAN									
(thousands of dollars)									
31 1-99	9.26	2,720	3.2	168	87.8	32.6	2.2	75.8	Prime
32 100-999	8.44	11,020	3.2	125	74.6	22.3	7.9	84.7	Prime
33 1,000-9,999	7.43	35,279	2.9	61	45.1	11.9	23.8	78.9	Foreign
34 10,000 or more	6.57	77,259	2.5	38	37.0	7.7	39.7	74.5	Foreign
									Average size (thousands of dollars)
BASE RATE OF LOAN⁴									
35 Prime	8.88	25,481	3.3	61	71.0	22.8	5.2	82.4	243
36 Federal funds	6.16	26,493	3.1	12	22.6	11.8	12.1	44.5	7,369
37 Other domestic	6.25	12,241	2.3	26	17.1	22.3	65.0	74.0	3,446
38 Foreign	6.69	47,540	2.2	38	47.7	1.9	54.9	94.9	4,388
39 Other	7.11	14,522	3.0	202	42.8	6.1	8.4	67.7	419

54. Terms of lending at commercial banks: Survey of commercial and industrial loans, end of year, 1997-2000—Continued

A. Commercial and industrial loans made by all commercial banks¹—Continued

Item	Weighted-average effective loan rate (percent) ²	Amount of loans (millions of dollars)	Average loan size (thousands of dollars)	Weighted-average maturity ³		Amount of loans (percent)				Most common base pricing rate ⁴
				Days	Months	Secured by collateral	Callable	Subject to prepayment penalty	Made under commitment	
2000										
LOAN RISK⁵										
1 All commercial and industrial loans	8.15	118,838	765	374		41.0	8.9	24.9	71.7	Foreign
2 Minimal risk	7.54	6,849	1,102	390		49.3	14.9	62.4	90.3	Fed funds
3 Low risk	7.57	21,537	1,214	310		23.2	17.6	41.6	68.0	Fed funds
4 Moderate risk	8.33	36,800	663	447		37.2	8.0	26.6	78.9	Foreign
5 Other	8.85	22,438	521	310		37.4	5.1	12.7	73.1	Fed funds
<i>By maturity or repricing interval⁶</i>										
6 Zero interval	9.39	18,629	425	468		58.2	12.8	4.1	55.6	Prime
7 Minimal risk	9.81	440	343	896		77.2	44.3	23.0	82.7	Prime
8 Low risk	7.98	2,192	704	536		69.0	49.9	8.3	48.4	Fed funds
9 Moderate risk	9.39	5,728	313	509		68.6	12.5	7.0	97.6	Prime
10 Other	10.34	2,981	212	631		69.8	7.5	2.3	96.3	Prime
11 Daily	7.84	50,396	1,031	207		32.7	10.1	26.8	62.8	Fed funds
12 Minimal risk	7.23	3,826	5,887	301		71.2	9.6	85.7	99.5	Fed funds
13 Low risk	7.52	10,569	2,752	272		16.1	17.6	37.1	53.0	Fed funds
14 Moderate risk	8.02	14,493	893	243		23.2	10.1	27.3	64.9	Fed funds
15 Other	8.38	9,234	623	153		25.6	6.3	3.6	52.6	Fed funds
16 2 to 30 days	7.99	27,088	1,464	329		27.7	4.7	44.5	85.8	Foreign
17 Minimal risk	7.12	1,487	2,544	459		9.1	6.9	56.9	86.1	Foreign
18 Low risk	7.42	5,977	2,225	288		11.9	8.1	68.3	92.7	Foreign
19 Moderate risk	8.04	10,029	1,345	391		24.3	3.5	39.4	87.3	Foreign
20 Other	8.91	5,757	913	315		40.0	2.1	28.3	82.6	Foreign
21 31 to 365 days	7.93	17,385	624	382		54.9	3.5	18.7	89.9	Foreign
22 Minimal risk	7.82	770	239	251		21.7	5.0	6.3	53.3	Other
23 Low risk	7.67	2,543	394	253		35.0	12.6	30.5	88.5	Foreign
24 Moderate risk	8.35	4,879	599	751		52.0	3.1	28.7	90.8	Foreign
25 Other	8.65	3,926	913	339		31.1	1.2	20.1	87.6	Foreign
				Months						
26 More than 365 days	7.97	4,502	347	67		83.0	11.3	2.1	77.5	Other
27 Minimal risk	9.25	324	721	25		2.5	97.9	.6	98.9	Domestic
28 Low risk	8.42	220	144	67		71.3	2.1	4.5	67.4	Other
28 Moderate risk	9.05	1,448	345	52		87.2	7.0	3.7	44.7	Prime
30 Other	9.13	288	122	61		68.6	3.9	5.8	87.0	Other
				Weighted-average risk rating ⁵	Weighted-average maturity/ repricing interval ⁶					
				Days						
SIZE OF LOAN										
(thousands of dollars)										
31 1-99	10.32	2,636	3.2	140		83.1	27.5	2.2	77.9	Prime
32 100-999	9.65	10,350	3.2	107		69.7	17.0	6.9	84.9	Prime
33 1,000-9,999	8.48	34,456	3.0	63		42.5	7.3	22.8	78.3	Foreign
34 10,000 or more	7.69	71,396	2.8	103		34.6	7.7	29.4	66.3	Fed funds
										Average size (thousands of dollars)
BASE RATE OF LOAN⁴										
35 Prime	10.12	20,748	3.3	83		70.1	17.7	3.7	75.3	210
36 Federal funds	7.43	30,755	2.8	11		35.6	7.9	16.0	47.4	7,819
37 Other domestic	7.61	14,509	2.4	31		12.3	20.3	69.3	72.9	3,002
38 Foreign	7.98	31,413	2.9	40		29.8	2.9	39.9	82.2	2,798
39 Other	7.88	21,413	3.1	343		56.5	2.6	6.4	86.8	589

54. Terms of lending at commercial banks: Survey of commercial and industrial loans, end of year, 1997-2000—Continued

B. Commercial and industrial loans made by all domestic banks¹

Item	Weighted-average effective loan rate (percent) ²	Amount of loans (millions of dollars)	Average loan size (thousands of dollars)	Weighted-average maturity ³	Amount of loans (percent)				Most common base pricing rate ⁴
				Days	Secured by collateral	Callable	Subject to prepayment penalty	Made under commitment	
1997									
LOAN RISK⁵									
1 All commercial and industrial loans	7.25	73,055	454	462	38.0	20.8	12.2	72.0	Prime
2 Minimal risk	6.78	2,510	388	361	37.0	17.6	37.8	84.5	Domestic
3 Low risk	6.32	17,555	960	250	25.0	23.1	16.9	70.2	Domestic
4 Moderate risk	7.31	28,819	447	569	38.5	24.5	11.0	75.8	Foreign
5 Other	8.36	10,988	350	771	63.3	13.9	10.1	95.1	Prime
<i>By maturity or repricing interval⁶</i>									
6 Zero interval	8.40	17,752	247	538	53.2	20.8	9.0	76.9	Prime
7 Minimal risk	8.33	174	91	354	36.8	33.5	28.5	77.2	Prime
8 Low risk	7.21	2,585	482	484	33.5	13.3	9.3	90.2	Prime
9 Moderate risk	8.32	7,002	213	582	56.8	26.6	8.1	92.8	Prime
10 Other	9.00	4,020	193	697	68.7	20.9	9.9	96.8	Prime
11 Daily	6.44	22,867	1,339	136	21.4	30.6	14.6	52.9	Fed funds
12 Minimal risk	6.04	672	2,658	231	3.6	3.2	58.5	82.8	Domestic
13 Low risk	6.09	8,102	4,318	92	21.9	36.3	20.5	50.5	Fed funds
14 Moderate risk	6.55	7,824	1,619	191	23.4	41.7	13.1	55.9	Domestic
15 Other	7.70	1,031	574	340	57.0	16.3	8.4	94.1	Prime
16 2 to 30 days	6.96	19,134	786	423	38.2	13.7	11.7	86.4	Foreign
17 Minimal risk	6.75	1,278	1,875	429	48.2	25.6	30.9	92.9	Foreign
18 Low risk	6.11	4,334	2,134	264	24.7	8.8	16.4	85.6	Other
19 Moderate risk	6.90	7,841	924	443	32.5	15.2	9.8	86.2	Foreign
20 Other	7.77	3,314	831	737	58.8	8.9	8.1	96.0	Foreign
21 31 to 365 days	7.05	8,936	278	610	39.8	15.2	12.3	86.6	Foreign
22 Minimal risk	7.45	355	116	326	56.2	6.5	31.2	65.0	Foreign
23 Low risk	6.25	2,015	310	248	23.1	10.5	15.9	89.1	Foreign
24 Moderate risk	6.95	3,541	290	785	35.0	15.0	8.9	83.6	Foreign
25 Other	8.16	1,844	609	774	63.1	5.7	14.7	93.8	Foreign
				Months					
26 More than 365 days	8.56	3,887	303	54	59.2	4.6	15.6	55.7	Prime
27 Minimal risk	8.64	22	42	35	90.5	13.4	*	25.1	Other
28 Low risk	8.02	367	168	42	49.3	9.5	3.3	65.6	Other
28 Moderate risk	8.56	2,493	486	53	57.3	4.5	20.2	45.0	Prime
30 Other	8.92	649	614	63	61.8	3.6	13.2	84.1	Prime
				Weighted-average risk rating	Weighted-average maturity/ repricing interval				
				Days					
SIZE OF LOAN									
(thousands of dollars)									
31 1-99	9.70	2,795	3.1	148	83.8	36.5	4.4	77.8	Prime
32 100-999	8.94	9,540	3.2	109	74.6	26.1	9.1	86.6	Prime
33 1,000-9,999	7.52	21,309	2.9	77	42.1	16.4	12.8	79.9	Prime
34 10,000 or more	6.52	39,411	2.7	110	23.6	20.8	13.2	63.9	Fed funds
									Average size (thousands of dollars)
BASE RATE OF LOAN⁴									
35 Prime	9.04	19,288	3.2	190	68.6	21.6	7.7	75.4	178
36 Federal funds	6.18	11,814	2.4	13	22.7	26.8	22.3	26.8	5,287
37 Other domestic	6.16	9,838	2.4	27	12.5	37.3	16.9	73.1	2,321
38 Foreign	6.82	16,198	2.9	101	33.3	17.5	14.1	90.4	3,000
39 Other	6.98	15,918	2.8	109	32.7	9.2	6.1	82.3	393

54. Terms of lending at commercial banks: Survey of commercial and industrial loans, end of year, 1997-2000—Continued

B. Commercial and industrial loans made by all domestic banks¹—Continued

Item	Weighted-average effective loan rate (percent) ²	Amount of loans (millions of dollars)	Average loan size (thousands of dollars)	Weighted-average maturity ³	Amount of loans (percent)				Most common base pricing rate ⁴
				Days	Secured by collateral	Callable	Subject to prepayment penalty	Made under commitment	
1998									
LOAN RISK ⁵									
1 All commercial and industrial loans	6.91	67,818	448	491	36.0	13.4	12.5	76.7	Prime
2 Minimal risk	6.04	4,626	719	344	14.7	3.1	50.7	91.7	Domestic
3 Low risk	6.29	11,325	802	385	20.1	15.4	21.9	85.8	Domestic
4 Moderate risk	6.84	28,322	443	496	39.2	13.8	7.3	78.4	Foreign
5 Other	7.76	11,176	318	700	52.9	10.4	10.0	80.0	Prime
<i>By maturity or repricing interval⁶</i>									
6 Zero interval	7.86	19,072	295	542	50.7	11.9	4.3	67.2	Prime
7 Minimal risk	7.87	405	194	811	38.9	6.8	36.3	88.5	Prime
8 Low risk	6.98	2,412	541	311	40.8	18.1	6.9	85.2	Prime
9 Moderate risk	7.86	7,162	236	632	60.4	16.2	3.8	90.2	Prime
10 Other	8.58	3,646	172	641	67.1	14.3	6.2	92.4	Prime
11 Daily	6.44	20,080	689	202	22.7	21.8	13.1	70.0	Domestic
12 Minimal risk	5.91	1,925	7,008	135	1.2	1.0	75.1	94.9	Domestic
13 Low risk	6.02	2,798	1,981	224	4.9	18.6	15.4	72.8	Domestic
14 Moderate risk	6.39	8,355	764	197	26.0	21.1	3.7	55.5	Domestic
15 Other	6.93	2,316	524	128	23.3	11.3	1.8	48.3	Fed funds
16 2 to 30 days	6.42	16,934	1,249	411	28.7	8.1	19.1	92.6	Foreign
17 Minimal risk	5.68	1,432	1,714	231	14.6	5.5	41.9	92.6	Other
18 Low risk	6.03	4,241	2,663	344	16.2	13.4	34.5	93.2	Domestic
19 Moderate risk	6.34	7,045	1,135	343	28.1	6.5	9.3	92.9	Foreign
20 Other	7.44	3,156	888	784	53.2	5.8	15.4	90.3	Foreign
21 31 to 365 days	6.59	8,256	293	668	35.2	6.7	18.3	87.8	Foreign
22 Minimal risk	6.17	649	234	550	34.9	1.4	22.2	88.0	Other
23 Low risk	6.22	1,400	271	704	16.8	11.0	27.9	89.1	Foreign
24 Moderate risk	6.38	3,925	383	545	32.3	5.0	15.4	90.4	Foreign
25 Other	7.53	1,458	419	1,124	54.0	6.3	21.6	82.8	Foreign
				Months					
26 More than 365 days	7.65	2,839	214	62	67.9	7.2	11.0	55.6	Other
27 Minimal risk	5.89	209	494	53	28.1	1.6	3.0	73.0	Other
28 Low risk	6.91	411	307	37	49.0	4.5	4.2	87.1	Other
28 Moderate risk	7.80	1,544	308	62	73.3	9.4	14.9	48.3	Prime
30 Other	8.19	421	230	63	69.9	4.0	11.0	51.9	Other
				Weighted-average risk rating					
				Weighted-average maturity/repricing interval					
				Days					
SIZE OF LOAN									
(thousands of dollars)									
31 1-99	9.16	2,637	3.2	167	84.1	30.7	4.2	77.9	Prime
32 100-999	8.26	9,608	3.2	193	74.5	20.6	8.1	82.2	Prime
33 1,000-9,999	7.16	22,132	2.9	83	43.2	13.1	13.8	79.7	Prime
34 10,000 or more	6.19	33,441	2.7	58	16.4	10.0	13.7	73.0	Foreign
									Average size (thousands of dollars)
BASE RATE OF LOAN ⁴									
35 Prime	8.52	17,546	3.2	121	69.2	20.5	5.4	77.5	173
36 Federal funds	5.96	7,979	2.9	26	15.2	12.2	1.5	56.4	5,655
37 Other domestic	6.14	11,530	2.5	40	17.5	21.1	24.3	72.6	2,152
38 Foreign	6.40	15,942	2.9	66	32.4	8.2	19.5	85.6	2,508
39 Other	6.68	14,820	2.7	151	26.2	5.0	9.2	80.3	400

54. Terms of lending at commercial banks: Survey of commercial and industrial loans, end of year, 1997-2000—Continued

B. Commercial and industrial loans made by all domestic banks¹—Continued

Item	Weighted-average effective loan rate (percent) ²	Amount of loans (millions of dollars)	Average loan size (thousands of dollars)	Weighted-average maturity ³		Amount of loans (percent)				Most common base pricing rate ⁴
				Days	Months	Secured by collateral	Callable	Subject to prepayment penalty	Made under commitment	
1999										
LOAN RISK⁵										
1 All commercial and industrial loans	7.30	75,031	504	608		44.0	15.1	20.9	78.1	Prime
2 Minimal risk	6.22	7,395	1,662	648		22.6	10.8	66.9	93.4	Foreign
3 Low risk	6.49	14,603	917	528		26.3	18.8	35.2	81.9	Domestic
4 Moderate risk	7.35	28,114	508	653		48.8	14.6	16.7	80.1	Prime
5 Other	8.23	12,401	340	658		61.6	15.9	6.9	83.7	Prime
<i>By maturity or repricing interval⁶</i>										
6 Zero interval	8.14	20,953	361	536		54.1	15.3	1.5	69.5	Prime
7 Minimal risk	8.02	474	489	812		56.3	46.0	4.3	85.6	Prime
8 Low risk	7.23	2,142	322	442		35.0	24.3	4.2	85.8	Prime
9 Moderate risk	8.18	8,079	329	604		62.0	12.8	1.8	92.1	Prime
10 Other	8.71	4,444	242	572		71.6	28.6	.6	94.1	Prime
11 Daily	6.82	24,487	661	397		37.6	19.5	31.5	75.1	Fed funds
12 Minimal risk	5.88	2,064	7,774	353		33.9	10.5	79.9	93.2	Fed funds
13 Low risk	6.22	6,218	3,304	335		25.9	23.7	55.2	74.1	Domestic
14 Moderate risk	6.68	8,912	834	396		34.8	19.8	27.7	67.0	Fed funds
15 Other	7.47	2,881	402	337		34.4	8.9	4.8	55.0	Fed funds
16 2 to 30 days	6.78	18,105	1,173	653		30.9	10.4	32.5	90.5	Foreign
17 Minimal risk	6.13	3,825	5,897	787		7.5	5.0	69.4	95.4	Foreign
18 Low risk	6.25	4,106	2,643	566		19.2	14.4	26.9	94.6	Foreign
19 Moderate risk	6.92	6,599	1,175	672		39.6	12.1	23.3	87.2	Foreign
20 Other	8.14	2,529	450	619		57.4	7.1	20.5	85.7	Prime
21 31 to 365 days	7.49	7,385	362	839		54.2	8.0	19.4	89.0	Foreign
22 Minimal risk	6.30	646	436	233		55.1	14.9	70.1	89.6	Foreign
23 Low risk	6.51	1,506	470	717		26.9	3.6	19.8	84.5	Foreign
24 Moderate risk	7.53	2,779	337	914		56.5	7.1	17.6	90.2	Foreign
25 Other	8.70	1,706	815	1,194		74.8	7.6	11.1	98.6	Foreign
				Months						
26 More than 365 days	8.04	3,222	215	54		73.8	8.3	10.8	57.9	Other
27 Minimal risk	6.51	375	353	47		13.0	17.1	4.0	89.9	Other
28 Low risk	8.40	556	225	62		48.0	6.5	35.9	49.9	Other
28 Moderate risk	8.49	1,327	278	57		89.8	3.7	4.9	35.1	Prime
30 Other	7.52	585	299	41		89.9	2.5	4.3	86.5	Foreign
				Weighted-average risk rating						
				Weighted-average maturity/repricing interval						
				Days						
SIZE OF LOAN										
(thousands of dollars)										
31 1-99	9.26	2,673	3.2	171		88.3	32.7	1.9	75.6	Prime
32 100-999	8.55	9,745	3.2	137		78.6	23.1	3.8	84.7	Prime
33 1,000-9,999	7.61	24,119	3.0	68		52.8	13.4	16.8	80.3	Prime
34 10,000 or more	6.66	38,494	2.5	62		26.7	12.9	29.1	75.3	Foreign
										Average size (thousands of dollars)
BASE RATE OF LOAN⁴										
35 Prime	8.83	22,338	3.2	67		76.7	19.7	1.4	80.0	218
36 Federal funds	6.00	10,139	2.6	5		30.7	24.9	16.3	41.9	6,353
37 Other domestic	6.18	10,123	2.3	29		12.9	26.9	58.1	89.4	3,186
38 Foreign	6.93	19,876	2.6	58		34.2	4.1	32.9	90.0	2,748
39 Other	7.13	12,556	2.9	228		37.5	6.8	9.4	76.2	366

54. Terms of lending at commercial banks: Survey of commercial and industrial loans, end of year, 1997-2000—Continued

B. Commercial and industrial loans made by all domestic banks¹—Continued

Item	Weighted-average effective loan rate (percent) ²	Amount of loans (millions of dollars)	Average loan size (thousands of dollars)	Weighted-average maturity ³	Amount of loans (percent)				Most common base pricing rate ⁴
				Days	Secured by collateral	Callable	Subject to prepayment penalty	Made under commitment	
2000									
LOAN RISK⁵									
1 All commercial and industrial loans	8.50	72,917	496	475	43.5	12.9	24.3	75.5	Foreign
2 Minimal risk	7.58	5,989	1,003	416	56.0	17.0	66.2	88.9	Fed funds
3 Low risk	7.59	14,569	872	377	30.9	24.6	46.8	76.6	Foreign
4 Moderate risk	8.55	26,215	490	569	43.7	9.8	22.6	89.2	Prime
5 Other	9.69	10,926	275	522	63.1	7.8	8.4	87.4	Prime
<i>By maturity or repricing interval⁶</i>									
6 Zero interval	9.37	18,226	422	457	57.5	13.0	2.8	54.6	Prime
7 Minimal risk	9.81	432	340	909	76.8	45.1	23.4	82.4	Prime
8 Low risk	7.97	2,190	707	536	68.9	49.9	8.3	48.4	Fed funds
9 Moderate risk	9.36	5,443	300	486	67.1	13.1	2.8	97.5	Prime
10 Other	10.32	2,873	210	615	70.1	7.7	2.3	96.3	Prime
11 Daily	8.03	27,745	594	317	38.7	15.8	33.0	77.1	Domestic
12 Minimal risk	7.23	3,629	5,966	313	75.1	10.1	88.5	99.5	Fed funds
13 Low risk	7.37	6,132	1,704	381	27.4	29.0	54.0	72.9	Domestic
14 Moderate risk	8.20	8,781	562	312	31.8	12.5	29.2	85.7	Domestic
15 Other	9.38	3,730	264	279	53.6	9.5	1.4	73.7	Prime
16 2 to 30 days	8.15	17,120	1,048	431	28.7	7.4	41.5	93.8	Foreign
17 Minimal risk	7.10	1,089	2,193	510	10.9	9.4	55.6	81.0	Foreign
18 Low risk	7.52	4,753	1,923	299	12.4	10.2	66.7	91.9	Foreign
19 Moderate risk	8.19	7,272	1,065	495	26.9	4.8	38.3	96.4	Foreign
20 Other	9.66	2,814	518	491	68.9	4.1	19.3	97.2	Foreign
21 31 to 365 days	8.65	6,563	263	782	49.8	7.3	13.2	82.9	Foreign
22 Minimal risk	8.10	514	165	313	32.6	7.4	9.1	30.0	Other
23 Low risk	8.11	1,236	210	219	44.1	15.4	12.2	87.6	Foreign
24 Moderate risk	8.75	3,056	405	1,128	54.3	4.8	11.7	88.1	Foreign
25 Other	9.28	1,055	333	833	55.7	4.4	23.1	84.6	Foreign
				Months					
26 More than 365 days	9.05	2,700	210	52	71.7	18.8	3.3	62.5	Other
27 Minimal risk	9.25	323	736	25	2.5	98.1	.3	98.9	Domestic
28 Low risk	8.42	220	144	67	71.3	2.1	4.5	67.4	Other
28 Moderate risk	9.05	1,447	345	52	87.2	7.0	3.7	44.7	Prime
30 Other	9.13	285	121	61	68.3	3.3	5.6	86.9	Other
				Weighted-average risk rating					
				Weighted-average maturity/ repricing interval					
				Days					
SIZE OF LOAN									
(thousands of dollars)									
31 1-99	10.34	2,586	3.2	142	83.9	27.6	1.9	77.8	Prime
32 100-999	9.77	9,169	3.2	112	73.4	17.3	4.1	84.7	Prime
33 1,000-9,999	8.80	22,763	3.0	69	46.0	8.4	16.1	77.5	Prime
34 10,000 or more	7.89	38,399	2.5	56	32.1	13.6	35.5	72.0	Foreign
BASE RATE OF LOAN⁴									
35 Prime	10.13	18,787	3.2	88	71.9	14.5	1.4	74.2	194
36 Federal funds	7.31	9,892	2.3	15	56.3	24.6	32.1	55.6	5,328
37 Other domestic	7.52	10,567	2.3	40	14.9	27.8	58.2	88.6	2,458
38 Foreign	8.14	20,285	2.8	37	30.7	3.8	33.8	73.8	2,446
39 Other	8.40	13,386	3.0	160	36.0	4.1	9.6	84.5	376

54. Terms of lending at commercial banks: Survey of commercial and industrial loans, end of year, 1997-2000—Continued

C. Commercial and industrial loans made by U.S. branches and agencies of foreign banks¹

Item	Weighted-average effective loan rate (percent) ²	Amount of loans (millions of dollars)	Average loan size (thousands of dollars)	Weighted-average maturity ³	Amount of loans (percent)				Most common base pricing rate ⁴
				Days	Secured by collateral	Callable	Subject to prepayment penalty	Made under commitment	
1997									
LOAN RISK⁵									
1 All commercial and industrial loans	6.38	61,728	5,815	167	27.9	24.9	57.6	80.1	Fed funds
2 Minimal risk	6.15	8,722	33,479	20	12.3	45.1	62.6	71.1	Fed funds
3 Low risk	6.23	19,925	8,064	169	26.4	1.2	54.3	59.1	Foreign
4 Moderate risk	6.34	23,079	5,823	101	28.9	44.5	68.4	93.8	Fed funds
5 Other	6.96	7,467	2,600	328	29.3	10.6	29.1	97.1	Foreign
<i>By maturity or repricing interval⁶</i>									
6 Zero interval	7.44	3,054	1,148	480	29.9	8.4	25.1	99.6	Foreign
7 Minimal risk	*	*	*	*	*	*	*	*	*
8 Low risk	6.51	949	2,479	273	5.9	1.5	23.8	99.1	Foreign
9 Moderate risk	7.88	1,027	1,019	466	36.3	18.3	8.9	99.8	Foreign
10 Other	8.83	517	590	916	42.2	10.4	1.7	100.0	Prime
11 Daily	6.09	37,007	18,667	9	18.3	35.2	57.8	76.5	Fed funds
12 Minimal risk	6.09	7,586	62,623	1	10.3	51.5	62.0	69.1	Fed funds
13 Low risk	6.04	12,265	15,589	7	22.8	.6	49.1	51.5	Fed funds
14 Moderate risk	6.06	13,890	23,540	7	18.9	63.8	76.0	97.3	Fed funds
15 Other	6.38	2,895	6,674	45	8.5	5.2	3.3	99.3	Fed funds
16 2 to 30 days	6.61	12,753	4,308	296	39.6	8.4	67.8	83.0	Foreign
17 Minimal risk	6.63	998	12,165	149	19.3	.8	70.6	85.5	Foreign
18 Low risk	6.51	4,520	5,517	183	32.7	.9	66.8	66.8	Foreign
19 Moderate risk	6.46	4,714	4,021	184	41.2	16.2	69.9	90.7	Foreign
20 Other	7.24	1,721	2,591	395	46.0	15.2	64.1	94.8	Foreign
21 31 to 365 days	6.84	8,464	3,115	478	48.4	10.8	52.6	86.2	Foreign
22 Minimal risk	*	*	*	*	*	*	*	*	*
23 Low risk	6.65	1,930	4,174	734	34.4	5.0	67.5	76.6	Foreign
24 Moderate risk	6.85	3,441	2,942	292	50.4	13.6	53.2	82.4	Foreign
25 Other	7.03	2,266	2,710	544	41.2	14.5	39.6	96.3	Foreign
				Months					
26 More than 365 days	6.95	325	4,383	91	78.6	*	100.0	18.8	Other
27 Minimal risk	*	*	*	*	*	*	*	*	*
28 Low risk	*	*	*	*	*	*	*	*	*
29 Moderate risk	*	*	*	*	*	*	*	*	*
30 Other	8.12	68	1,081	60	*	*	100.0	73.1	Foreign
				Weighted-average risk rating ⁵					
				Weighted-average maturity/repricing interval ⁶					
				Days					
SIZE OF LOAN									
(thousands of dollars)									
31 1-99	8.23	71	3.1	46	51.6	26.2	31.0	95.6	Prime
32 100-999	7.71	1,629	3.1	38	55.2	21.9	48.9	95.3	Foreign
33 1,000-9,999	6.83	13,207	3.0	38	38.7	13.0	60.4	89.7	Foreign
34 10,000 or more	6.20	46,821	2.4	27	23.9	28.4	57.2	76.8	Fed funds
									Average size (thousands of dollars)
BASE RATE OF LOAN⁴									
35 Prime	9.29	2,211	3.4	20	67.7	33.1	31.4	99.3	726
36 Federal funds	6.06	32,166	2.4	4	9.2	40.5	48.5	66.0	17,778
37 Other domestic	6.19	2,921	2.9	10	2.1	18.7	79.3	99.1	6,076
38 Foreign	6.55	24,088	2.6	36	51.4	4.4	69.3	95.5	4,591
39 Other	*	*	*	*	*	*	*	*	*

54. Terms of lending at commercial banks: Survey of commercial and industrial loans, end of year, 1997-2000—Continued

C. Commercial and industrial loans made by U.S. branches and agencies of foreign banks¹—Continued

Item	Weighted-average effective loan rate (percent) ²	Amount of loans (millions of dollars)	Average loan size (thousands of dollars)	Weighted-average maturity ³	Amount of loans (percent)				Most common base pricing rate ⁴
				Days	Secured by collateral	Callable	Subject to prepayment penalty	Made under commitment	
1998									
LOAN RISK⁵									
1 All commercial and industrial loans	6.28	53,948	5,281	187	42.3	8.6	64.9	70.6	Fed funds
2 Minimal risk	5.74	3,814	24,406	30	83.8	.6	84.2	99.0	Foreign
3 Low risk	5.92	14,652	7,108	88	26.9	2.0	85.6	67.1	Foreign
4 Moderate risk	6.23	14,124	3,737	217	33.2	16.9	50.2	82.5	Fed funds
5 Other	6.68	18,320	5,078	303	49.7	9.6	55.5	64.0	Fed funds
<i>By maturity or repricing interval⁶</i>									
6 Zero interval	7.48	1,240	721	401	33.8	24.3	44.5	69.5	Prime
7 Minimal risk	*	*	*	*	*	*	*	*	*
8 Low risk	6.20	492	2,358	100	6.1	3.4	90.9	39.9	Fed funds
9 Moderate risk	7.51	402	448	609	48.1	49.1	.3	99.7	Prime
10 Other	9.33	323	533	709	53.9	20.1	31.9	75.0	Prime
11 Daily	6.00	29,485	11,042	16	47.7	4.1	67.0	57.6	Fed funds
12 Minimal risk	*	*	*	*	*	*	*	*	*
13 Low risk	5.90	9,294	11,792	2	26.1	.3	90.9	56.2	Fed funds
14 Moderate risk	5.93	6,490	7,923	39	39.2	12.2	28.4	72.9	Fed funds
15 Other	6.18	9,533	11,599	19	61.8	4.0	60.9	43.2	Fed funds
16 2 to 30 days	6.35	13,528	4,662	319	38.8	16.0	64.6	86.5	Foreign
17 Minimal risk	5.69	1,279	18,607	46	55.7	*	57.6	100.0	Foreign
18 Low risk	6.01	2,224	3,875	107	30.8	2.1	64.8	84.4	Foreign
19 Moderate risk	6.40	4,623	4,170	273	27.9	27.3	75.5	90.1	Foreign
20 Other	6.64	4,746	4,647	581	42.5	18.0	54.2	87.6	Foreign
21 31 to 365 days	6.81	9,299	3,699	470	30.4	8.4	63.1	87.4	Foreign
22 Minimal risk	*	*	*	*	*	*	*	*	*
23 Low risk	5.81	2,550	6,548	323	31.3	8.1	82.8	95.4	Foreign
24 Moderate risk	6.48	2,604	2,765	508	25.1	4.8	67.3	90.1	Foreign
25 Other	7.71	3,575	3,433	595	25.4	12.7	46.2	85.9	Foreign
				Months					
26 More than 365 days	8.35	236	1,043	57	45.8	7.2	53.8	100.0	Fed funds
27 Minimal risk	*	*	*	*	*	*	*	*	*
28 Low risk	6.72	92	910	54	*	*	100.0	100.0	Foreign
28 Moderate risk	*	*	*	*	*	*	*	*	*
30 Other	9.42	140	1,233	59	76.9	9.0	25.1	100.0	Fed funds
				Weighted-average risk rating ⁵	Weighted-average maturity/ repricing interval ⁶				
				Days					
SIZE OF LOAN									
(thousands of dollars)									
31 1-99	7.99	75	3.1	85	46.7	29.0	24.4	92.9	Prime
32 100-999	7.35	1,662	3.2	54	51.0	23.2	44.3	93.3	Foreign
33 1,000-9,999	6.58	11,993	3.2	53	33.8	13.1	57.6	84.6	Foreign
34 10,000 or more	6.14	40,219	3.0	17	44.5	6.6	68.0	65.4	Fed funds
									Average size (thousands of dollars)
BASE RATE OF LOAN⁴									
35 Prime	9.28	1,403	3.6	45	62.3	52.4	12.6	99.3	509
36 Federal funds	6.14	22,674	3.5	15	40.3	2.9	53.3	37.2	10,299
37 Other domestic	6.07	6,794	2.5	8	31.3	24.7	97.2	78.3	10,126
38 Foreign	6.29	22,535	2.8	40	45.6	6.5	71.2	99.5	5,055
39 Other	6.32	543	2.3	87	76.0	15.4	24.0	92.9	4,195

54. Terms of lending at commercial banks: Survey of commercial and industrial loans, end of year, 1997-2000—Continued

C. Commercial and industrial loans made by U.S. branches and agencies of foreign banks¹—Continued

Item	Weighted-average effective loan rate (percent) ²	Amount of loans (millions of dollars)	Average loan size (thousands of dollars)	Weighted-average maturity ³	Amount of loans (percent)				Most common base pricing rate ⁴
				Days	Secured by collateral	Callable	Subject to prepayment penalty	Made under commitment	
1999									
LOAN RISK⁵									
1 All commercial and industrial loans	6.63	51,247	5,990	184	43.0	4.2	47.3	74.4	Foreign
2 Minimal risk	5.91	14,741	10,061	144	85.8	.9	91.1	97.5	Foreign
3 Low risk	6.59	6,836	6,608	228	18.2	3.8	48.9	91.7	Foreign
4 Moderate risk	6.78	8,099	3,743	163	12.1	5.5	30.0	53.3	Fed funds
5 Other	7.32	16,423	5,423	261	21.1	2.9	16.8	62.0	Fed funds
<i>By maturity or repricing interval⁶</i>									
6 Zero interval	7.34	3,552	2,206	756	66.0	3.3	28.8	99.2	Fed funds
7 Minimal risk	8.82	112	401	*	88.4	100.0	*	100.0	Prime
8 Low risk	*	*	*	*	*	*	*	*	*
9 Moderate risk	9.04	275	603	1,044	38.4	.9	19.7	99.9	Prime
10 Other	9.15	1,175	2,030	1,968	14.2	.0	80.7	99.6	Prime
11 Daily	6.05	24,556	14,067	8	51.2	2.3	57.3	68.2	Foreign
12 Minimal risk	5.68	11,921	41,699	1	92.6	.2	98.6	97.1	Foreign
13 Low risk	5.91	2,405	8,629	1	.0	2.8	21.1	95.6	Foreign
14 Moderate risk	6.35	3,489	8,344	1	.7	3.6	6.2	22.4	Fed funds
15 Other	6.62	5,068	8,569	34	20.1	7.1	.1	39.7	Fed funds
16 2 to 30 days	6.82	13,392	5,092	173	26.3	.2	33.8	68.7	Foreign
17 Minimal risk	6.31	1,542	3,424	456	34.4	.1	40.7	99.3	Foreign
18 Low risk	6.66	2,737	7,437	320	34.3	.0	58.7	89.9	Foreign
19 Moderate risk	6.59	2,254	3,003	153	20.7	.4	53.6	69.7	Foreign
20 Other	7.11	6,312	7,180	61	19.4	.2	8.5	55.3	Fed funds
21 31 to 365 days	7.66	8,849	3,783	465	31.4	6.9	52.3	88.8	Foreign
22 Minimal risk	7.41	1,167	2,591	1,193	83.5	.1	90.2	99.5	Foreign
23 Low risk	7.44	1,678	4,969	421	17.9	11.5	72.7	89.8	Foreign
24 Moderate risk	7.41	2,052	3,840	323	18.6	15.1	46.2	82.2	Foreign
25 Other	8.00	3,821	3,923	329	27.5	2.8	33.3	91.7	Foreign
				Months					
26 More than 365 days	*	*	*	*	*	*	*	*	*
27 Minimal risk	*	*	*	*	*	*	*	*	*
28 Low risk	*	*	*	*	*	*	*	*	*
28 Moderate risk	*	*	*	*	*	*	*	*	*
30 Other	*	*	*	*	*	*	*	*	*
				Weighted-average risk rating ⁵	Weighted-average maturity/ repricing interval ⁶				
				Days					
SIZE OF LOAN (thousands of dollars)									
31 1-99	8.77	47	3.0	16	54.9	28.8	18.4	88.3	Prime
32 100-999	7.62	1,275	2.9	28	44.6	16.3	38.7	85.0	Foreign
33 1,000-9,999	7.05	11,160	2.8	46	28.5	8.4	38.8	75.7	Foreign
34 10,000 or more	6.47	38,766	2.5	15	47.1	2.6	50.1	73.7	Foreign
									Average size (thousands of dollars)
BASE RATE OF LOAN⁴									
35 Prime	9.25	3,144	3.5	19	30.5	45.1	31.9	99.5	1,403
36 Federal funds	6.26	16,355	3.3	17	17.6	3.8	9.5	46.1	8,180
37 Other domestic	6.61	2,119	2.9	11	37.5	*	98.4	.2	5,646
38 Foreign	6.52	27,664	2.0	24	57.5	.3	70.8	98.4	7,680
39 Other	6.98	1,966	4.0	45	76.9	1.4	2.3	13.6	5,823

54. Terms of lending at commercial banks: Survey of commercial and industrial loans, end of year, 1997-2000—Continued

C. Commercial and industrial loans made by U.S. branches and agencies of foreign banks¹—Continued

Item	Weighted-average effective loan rate (percent) ²	Amount of loans (millions of dollars)	Average loan size (thousands of dollars)	Weighted-average maturity ³	Amount of loans (percent)				Most common base pricing rate ⁴
				Days	Secured by collateral	Callable	Subject to prepayment penalty	Made under commitment	
2000									
LOAN RISK⁵									
1 All commercial and industrial loans	7.59	45,921	5,445	223	37.0	2.4	25.9	65.6	Fed funds
2 Minimal risk	7.24	860	3,529	211	2.8	*	36.0	100.0	Foreign
3 Low risk	7.53	6,968	6,711	191	7.0	3.0	30.8	49.9	Fed funds
4 Moderate risk	7.77	10,585	5,245	151	20.9	3.5	36.4	53.3	Fed funds
5 Other	8.06	11,512	3,413	122	13.1	2.5	16.7	59.6	Fed funds
<i>By maturity or repricing interval⁶</i>									
6 Zero interval	10.32	403	706	930	87.6	1.8	62.7	98.3	Prime
7 Minimal risk	*	*	*	*	*	*	*	*	*
8 Low risk	*	*	*	*	*	*	*	*	*
9 Moderate risk	10.12	285	1,836	935	96.9	1.9	88.2	99.1	Prime
10 Other	10.88	108	277	993	61.9	*	.6	97.5	Prime
11 Daily	7.61	22,651	10,148	81	25.3	3.1	19.1	45.4	Fed funds
12 Minimal risk	*	*	*	*	*	*	*	*	*
13 Low risk	7.73	4,436	18,341	147	.4	1.8	13.7	25.6	Fed funds
14 Moderate risk	7.74	5,713	9,262	137	9.9	6.3	24.5	33.0	Fed funds
15 Other	7.70	5,504	7,640	71	6.6	4.1	5.1	38.3	Fed funds
16 2 to 30 days	7.71	9,968	4,583	158	25.9	.1	49.5	72.0	Foreign
17 Minimal risk	7.18	398	4,522	323	4.1	*	60.6	100.0	Foreign
18 Low risk	7.07	1,223	5,710	247	10.2	*	74.7	95.8	Foreign
19 Moderate risk	7.63	2,757	4,397	118	17.6	*	42.3	63.1	Foreign
20 Other	8.20	2,943	3,374	153	12.5	.2	36.9	68.6	Foreign
21 31 to 365 days	7.49	10,822	3,709	141	58.0	1.3	22.1	94.1	Foreign
22 Minimal risk	7.24	256	2,749	126	*	*	.7	100.0	Foreign
23 Low risk	7.25	1,307	2,306	285	26.5	10.1	47.8	89.3	Foreign
24 Moderate risk	7.68	1,823	2,997	128	48.1	.4	57.1	95.2	Foreign
25 Other	8.42	2,871	2,537	154	22.1	*	19.0	88.7	Foreign
				Months					
26 More than 365 days	6.36	1,802	15,120	88	100.0	.1	.1	100.0	Other
27 Minimal risk	*	*	*	*	*	*	*	*	*
28 Low risk	*	*	*	*	*	*	*	*	*
28 Moderate risk	*	*	*	*	*	*	*	*	*
30 Other	*	*	*	*	*	*	*	*	*
				Weighted-average risk rating ⁵					
				Weighted-average maturity/ repricing interval ⁶					
				Days					
SIZE OF LOAN									
(thousands of dollars)									
31 1-99	9.34	50	3.5	49	41.7	21.0	19.9	85.6	Prime
32 100-999	8.71	1,181	3.6	64	41.6	14.5	29.0	87.2	Foreign
33 1,000-9,999	7.85	11,693	3.1	49	35.6	5.2	35.8	79.9	Foreign
34 10,000 or more	7.46	32,997	3.2	159	37.4	.9	22.3	59.7	Fed funds
									Average size (thousands of dollars)
BASE RATE OF LOAN⁴									
35 Prime	10.05	1,962	3.5	20	52.4	48.1	24.9	86.1	937
36 Federal funds	7.50	20,863	3.1	9	25.8	*	8.4	43.6	10,046
37 Other domestic	7.83	3,942	2.7	6	5.4	.0	99.1	30.7	7,385
38 Foreign	7.68	11,128	3.1	45	28.1	1.3	51.1	97.5	3,796
39 Other	7.01	8,027	4.8	641	90.5	*	.9	90.6	10,056

55. Assets and liabilities of U.S. branches and agencies of foreign banks, December 31, 1996–2000

Millions of dollars except as noted

Item ¹	1996							
	All states ²		New York		California		Illinois	
	Total including IBFs ³	IBFs only ³	Total including IBFs	IBFs only	Total including IBFs	IBFs only	Total including IBFs	IBFs only
1 Total assets⁴	820,857	280,631	637,788	230,825	68,033	24,121	67,418	15,376
2 Claims on nonrelated parties	725,452	135,249	560,270	110,480	62,972	9,367	61,235	9,059
3 Cash and balances due from depository institutions	109,384	77,814	96,338	67,036	2,898	2,322	8,323	7,359
4 Cash items in process of collection and unposted debits	2,683	0	2,541	0	15	0	60	0
5 Currency and coin (U.S. and foreign)	21	n.a.	14	n.a.	2	n.a.	1	n.a.
6 Balances with depository institutions in United States	63,057	40,011	56,329	35,043	2,196	1,688	3,819	3,004
7 U.S. branches and agencies of other foreign banks (including IBFs)	58,744	38,899	52,572	33,963	2,001	1,688	3,668	2,978
8 Other depository institutions in United States (including IBFs)	4,313	1,111	3,758	1,080	195	0	150	26
9 Balances with banks in foreign countries and with foreign central banks	42,660	37,803	36,624	31,993	637	634	4,426	4,355
10 Foreign branches of U.S. banks	1,136	918	812	609	0	0	301	301
11 Banks in home country and home-country central banks	41,524	36,885	35,812	31,385	637	634	4,125	4,054
12 All other banks in foreign countries and foreign central banks	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
13 Balances with Federal Reserve Banks	963	n.a.	830	n.a.	48	n.a.	18	n.a.
14 Total securities and loans	462,792	48,254	327,952	36,045	55,053	6,144	42,521	1,409
15 Total securities, book value	110,678	8,938	101,656	7,828	3,438	692	4,901	398
16 U.S. Treasury	31,896	n.a.	30,432	n.a.	588	n.a.	751	n.a.
17 Obligations of U.S. government agencies and corporations	33,639	n.a.	32,733	n.a.	362	n.a.	403	n.a.
18 Other bonds, notes, debentures, and corporate stock (including state and local securities)	45,143	8,938	38,491	7,828	2,489	692	3,748	398
19 Securities of foreign governmental units	13,123	4,346	11,870	3,886	647	229	494	217
20 All other	32,020	4,592	26,621	3,942	1,841	463	3,254	181
21 Federal funds sold and securities purchased under agreements to resell	54,082	6,482	48,508	5,186	1,226	636	3,269	138
22 U.S. branches and agencies of other foreign banks	11,432	4,326	10,298	3,986	647	257	202	76
23 Commercial banks in United States	11,913	277	10,866	269	111	0	686	8
24 Other	30,738	1,879	27,343	931	469	379	2,381	55
25 Total loans, gross	352,313	39,333	226,426	28,231	51,665	5,454	37,627	1,011
26 Less: Unearned income on loans	199	18	130	14	51	2	7	0
27 EQUALS: Loans, net	352,114	39,315	226,296	28,218	51,615	5,452	37,620	1,011
<i>Total loans, gross, by category</i>								
28 Real estate loans	31,695	211	20,286	65	8,252	145	1,556	0
29 Loans to depository institutions	36,071	22,375	23,302	14,234	5,644	3,967	993	622
30 Commercial banks in United States (including IBFs)	12,332	6,873	7,301	4,154	3,988	2,545	399	112
31 U.S. branches and agencies of other foreign banks	11,096	6,657	6,357	3,943	3,937	2,540	171	112
32 Other commercial banks in United States	1,236	216	943	211	51	5	228	0
33 Other depository institutions in United States (including IBFs)	153	138	152	138	0	0	0	0
34 Banks in foreign countries	23,586	15,364	15,849	9,942	1,656	1,421	594	510
35 Foreign branches of U.S. banks	584	395	430	337	0	0	0	0
36 Other banks in foreign countries	23,002	14,969	15,418	9,606	1,656	1,421	594	510
37 Loans to other financial institutions	40,911	856	33,914	624	2,517	59	3,598	45
38 Commercial and industrial loans	221,514	13,545	129,653	11,129	34,466	1,244	30,428	339
39 U.S. addressees (domicile)	190,086	120	106,669	75	31,563	46	29,032	0
40 Non-U.S. addressees (domicile)	31,428	13,425	22,984	11,054	2,903	1,198	1,396	339
41 Acceptances of other banks	663	64	319	63	117	0	204	0
42 U.S. banks	56	0	33	0	5	0	6	0
43 Foreign banks	608	64	286	63	112	0	198	0
44 Loans to foreign governments and official institutions (including foreign central banks)	3,883	2,031	3,293	1,880	263	39	18	5
45 Loans for purchasing or carrying securities (secured and unsecured)	11,775	66	11,329	66	58	0	57	0
46 All other loans	5,482	186	4,029	171	349	0	760	0
47 Lease financing receivables (net of unearned income)	317	0	302	0	0	0	15	0
48 U.S. addressees (domicile)	312	0	297	0	0	0	15	0
49 Non-U.S. addressees (domicile)	5	0	5	0	0	0	0	0
50 Trading assets	64,345	242	58,951	231	212	7	5,176	5
51 All other assets	34,850	2,457	28,521	1,981	3,583	259	1,945	148
52 Customers' liabilities on acceptances outstanding	8,954	n.a.	6,110	n.a.	2,115	n.a.	461	n.a.
53 U.S. addressees (domicile)	6,600	n.a.	4,170	n.a.	1,942	n.a.	361	n.a.
54 Non-U.S. addressees (domicile)	2,354	n.a.	1,941	n.a.	173	n.a.	100	n.a.
55 Other assets including other claims on nonrelated parties	25,895	2,457	22,410	1,981	1,468	259	1,484	148
56 Net due from related depository institutions ⁵	95,405	145,382	77,518	120,345	5,061	14,753	6,183	6,317
57 Net due from head office and other related depository institutions ⁵	95,405	n.a.	77,518	n.a.	5,061	n.a.	6,183	n.a.
58 Net due from establishing entity, head office, and other related depository institutions ⁵	n.a.	145,382	n.a.	120,345	n.a.	14,753	n.a.	6,317
59 Total liabilities⁴	820,857	280,631	637,788	230,825	68,033	24,121	67,418	15,376
60 Liabilities to nonrelated parties	678,788	260,780	575,494	217,387	42,287	23,053	40,921	11,613

**55. Assets and liabilities of U.S. branches and agencies of foreign banks, December 31, 1996–2000—
Continued**

Millions of dollars except as noted

Item ¹	1996							
	All states ²		New York		California		Illinois	
	Total excluding IBFs ³	IBFs only ³	Total excluding IBFs	IBFs only	Total excluding IBFs	IBFs only	Total excluding IBFs	IBFs only
61 Total deposits and credit balances	216,973	197,466	184,827	180,926	6,666	3,871	16,847	5,953
62 Individuals, partnerships, and corporations	158,445	13,908	130,961	9,187	4,771	633	14,582	73
63 U.S. addressees (domicile)	144,764	471	123,728	469	3,079	0	13,855	0
64 Non-U.S. addressees (domicile)	13,680	13,437	7,233	8,717	1,691	633	727	73
65 Commercial banks in United States (including IBFs)	27,269	41,687	25,231	39,550	528	735	1,353	1,290
66 U.S. branches and agencies of other foreign banks	16,725	36,786	15,626	35,264	173	630	836	811
67 Other commercial banks in United States	10,544	4,901	9,605	4,286	355	105	517	479
68 Banks in foreign countries	12,723	107,648	10,947	100,374	1,135	1,828	468	3,541
69 Foreign branches of U.S. banks	5,229	4,849	4,000	4,277	1,004	104	225	468
70 Other banks in foreign countries	7,494	102,799	6,947	96,097	131	1,723	243	3,073
71 Foreign governments and official institutions (including foreign central banks)	5,420	34,106	4,672	31,699	209	675	395	1,048
72 All other deposits and credit balances	12,740	118	12,682	117	4	0	42	1
73 Certified and official checks	377	n.a.	335	n.a.	19	n.a.	8	n.a.
74 Transaction accounts and credit balances (excluding IBFs) ..	8,388	n.a.	6,781	n.a.	361	n.a.	311	n.a.
75 Individuals, partnerships, and corporations	6,558	n.a.	5,209	n.a.	303	n.a.	294	n.a.
76 U.S. addressees (domicile)	4,521	n.a.	3,919	n.a.	218	n.a.	287	n.a.
77 Non-U.S. addressees (domicile)	2,037	n.a.	1,290	n.a.	84	n.a.	7	n.a.
78 Commercial banks in United States (including IBFs)	39	n.a.	34	n.a.	1	n.a.	0	n.a.
79 U.S. branches and agencies of other foreign banks	24	n.a.	23	n.a.	0	n.a.	0	n.a.
80 Other commercial banks in United States	14	n.a.	11	n.a.	1	n.a.	0	n.a.
81 Banks in foreign countries	859	n.a.	694	n.a.	30	n.a.	6	n.a.
82 Foreign branches of U.S. banks	8	n.a.	8	n.a.	0	n.a.	0	n.a.
83 Other banks in foreign countries	851	n.a.	687	n.a.	30	n.a.	6	n.a.
84 Foreign governments and official institutions (including foreign central banks)	432	n.a.	395	n.a.	4	n.a.	2	n.a.
85 All other deposits and credit balances	124	n.a.	113	n.a.	4	n.a.	1	n.a.
86 Certified and official checks	377	n.a.	335	n.a.	19	n.a.	8	n.a.
87 Demand deposits (included in transaction accounts and credit balances)	7,937	n.a.	6,590	n.a.	296	n.a.	298	n.a.
88 Individuals, partnerships, and corporations	6,179	n.a.	5,080	n.a.	242	n.a.	281	n.a.
89 U.S. addressees (domicile)	4,374	n.a.	3,852	n.a.	171	n.a.	275	n.a.
90 Non-U.S. addressees (domicile)	1,805	n.a.	1,228	n.a.	71	n.a.	6	n.a.
91 Commercial banks in United States (including IBFs)	36	n.a.	33	n.a.	0	n.a.	0	n.a.
92 U.S. branches and agencies of other foreign banks	24	n.a.	23	n.a.	0	n.a.	0	n.a.
93 Other commercial banks in United States	12	n.a.	10	n.a.	0	n.a.	0	n.a.
94 Banks in foreign countries	834	n.a.	671	n.a.	28	n.a.	6	n.a.
95 Foreign branches of U.S. banks	8	n.a.	8	n.a.	0	n.a.	0	n.a.
96 Other banks in foreign countries	825	n.a.	663	n.a.	28	n.a.	6	n.a.
97 Foreign governments and official institutions (including foreign central banks)	423	n.a.	391	n.a.	4	n.a.	2	n.a.
98 All other deposits and credit balances	87	n.a.	80	n.a.	3	n.a.	1	n.a.
99 Certified and official checks	377	n.a.	335	n.a.	19	n.a.	8	n.a.
100 Nontransaction accounts (including MMDAs, excluding IBFs)	208,585	n.a.	178,047	n.a.	6,305	n.a.	16,535	n.a.
101 Individuals, partnerships, and corporations	151,887	n.a.	125,752	n.a.	4,468	n.a.	14,288	n.a.
102 U.S. addressees (domicile)	140,244	n.a.	119,809	n.a.	2,861	n.a.	13,567	n.a.
103 Non-U.S. addressees (domicile)	11,643	n.a.	5,943	n.a.	1,607	n.a.	720	n.a.
104 Commercial banks in United States (including IBFs)	27,230	n.a.	25,197	n.a.	527	n.a.	1,352	n.a.
105 U.S. branches and agencies of other foreign banks	16,701	n.a.	15,603	n.a.	173	n.a.	836	n.a.
106 Other commercial banks in United States	10,529	n.a.	9,594	n.a.	354	n.a.	517	n.a.
107 Banks in foreign countries	11,864	n.a.	10,253	n.a.	1,106	n.a.	462	n.a.
108 Foreign branches of U.S. banks	5,221	n.a.	3,992	n.a.	1,004	n.a.	225	n.a.
109 Other banks in foreign countries	6,643	n.a.	6,261	n.a.	102	n.a.	237	n.a.
110 Foreign governments and official institutions (including foreign central banks)	4,988	n.a.	4,276	n.a.	204	n.a.	393	n.a.
111 All other deposits and credit balances	12,616	n.a.	12,568	n.a.	0	n.a.	41	n.a.
112 IBF deposit liabilities	n.a.	197,466	n.a.	180,926	n.a.	3,871	n.a.	5,953
113 Individuals, partnerships, and corporations	n.a.	13,908	n.a.	9,187	n.a.	633	n.a.	73
114 U.S. addressees (domicile)	n.a.	471	n.a.	469	n.a.	0	n.a.	0
115 Non-U.S. addressees (domicile)	n.a.	13,437	n.a.	8,717	n.a.	633	n.a.	73
116 Commercial banks in United States (including IBFs)	n.a.	41,687	n.a.	39,550	n.a.	735	n.a.	1,290
117 U.S. branches and agencies of other foreign banks	n.a.	36,786	n.a.	35,264	n.a.	630	n.a.	811
118 Other commercial banks in United States	n.a.	4,901	n.a.	4,286	n.a.	105	n.a.	479
119 Banks in foreign countries	n.a.	107,648	n.a.	100,374	n.a.	1,828	n.a.	3,541
120 Foreign branches of U.S. banks	n.a.	4,849	n.a.	4,277	n.a.	104	n.a.	468
121 Other banks in foreign countries	n.a.	102,799	n.a.	96,097	n.a.	1,723	n.a.	3,073
122 Foreign governments and official institutions (including foreign central banks)	n.a.	34,106	n.a.	31,699	n.a.	675	n.a.	1,048
123 All other deposits and credit balances	n.a.	118	n.a.	117	n.a.	0	n.a.	1

**55. Assets and liabilities of U.S. branches and agencies of foreign banks, December 31, 1996–2000—
Continued**

Millions of dollars except as noted

Item ¹	1996							
	All states ²		New York		California		Illinois	
	Total including IBFs ³	IBFs only ³	Total including IBFs	IBFs only	Total including IBFs	IBFs only	Total including IBFs	IBFs only
124 Federal funds purchased and securities sold under agreements to repurchase	92,195	19,319	78,072	12,138	8,052	4,455	5,480	2,562
125 U.S. branches and agencies of other foreign banks	14,582	5,321	9,400	2,220	3,721	2,336	1,147	691
126 Other commercial banks in United States	9,761	1,279	5,909	208	2,061	120	1,713	951
127 Other	67,852	12,719	62,764	9,710	2,270	1,999	2,620	920
128 Other borrowed money	89,559	41,104	57,393	21,800	20,538	14,510	8,112	3,005
129 Owed to nonrelated commercial banks in United States (including IBFs)	25,814	11,324	13,601	4,718	9,285	5,401	1,506	662
130 Owed to U.S. offices of nonrelated U.S. banks	9,807	1,857	5,641	400	3,294	1,279	394	60
131 Owed to U.S. branches and agencies of nonrelated foreign banks	16,007	9,467	7,960	4,318	5,991	4,122	1,111	601
132 Owed to nonrelated banks in foreign countries	31,883	27,115	19,415	14,862	8,941	8,848	2,289	2,278
133 Owed to foreign branches of nonrelated U.S. banks	1,903	1,741	748	603	1,000	1,000	103	103
134 Owed to foreign offices of nonrelated foreign banks	29,981	25,374	18,667	14,259	7,941	7,848	2,186	2,175
135 Owed to others	31,862	2,665	24,377	2,220	2,312	261	4,317	65
136 All other liabilities	82,594	2,892	74,276	2,523	3,160	216	4,529	94
137 Branch or agency liability on acceptances executed and outstanding	9,201	n.a.	6,315	n.a.	2,124	n.a.	465	n.a.
138 Trading liabilities	51,245	110	47,955	109	156	0	3,127	1
139 Other liabilities to nonrelated parties	22,147	2,781	20,006	2,414	880	216	937	92
140 Net due to related depository institutions ⁵	142,069	19,851	62,294	13,438	25,745	1,068	26,497	3,763
141 Net due to head office and other related depository institutions ⁵	142,069	n.a.	62,294	n.a.	25,745	n.a.	26,497	n.a.
142 Net due to establishing entity, head office, and other related depository institutions ⁵	n.a.	19,851	n.a.	13,438	n.a.	1,068	n.a.	3,763
MEMO								
143 Non-interest-bearing balances with commercial banks in United States	726	0	520	0	81	0	52	0
144 Holding of own acceptances included in commercial and industrial loans	4,833	n.a.	3,474	n.a.	1,099	n.a.	162	n.a.
145 Commercial and industrial loans with remaining maturity of one year or less (excluding those in nonaccrual status)	127,581	n.a.	74,123	n.a.	19,643	n.a.	19,660	n.a.
146 Predetermined interest rates	76,373	n.a.	46,362	n.a.	11,046	n.a.	13,504	n.a.
147 Floating interest rates	51,208	n.a.	27,760	n.a.	8,597	n.a.	6,156	n.a.
148 Commercial and industrial loans with remaining maturity of more than one year (excluding those in nonaccrual status)	92,870	n.a.	54,823	n.a.	14,564	n.a.	10,707	n.a.
149 Predetermined interest rates	19,740	n.a.	12,888	n.a.	2,461	n.a.	2,745	n.a.
150 Floating interest rates	73,129	n.a.	41,935	n.a.	12,103	n.a.	7,961	n.a.
	Total excluding IBFs ³	IBFs only ³	Total excluding IBFs	IBFs only	Total excluding IBFs	IBFs only	Total excluding IBFs	IBFs only
151 Components of total nontransaction accounts, included in total deposits and credit balances	210,131	n.a.	181,021	n.a.	5,962	n.a.	16,477	n.a.
152 Time deposits of \$100,000 or more	203,662	n.a.	174,927	n.a.	5,860	n.a.	16,276	n.a.
153 Time CDs in denominations of \$100,000 or more with remaining maturity of more than 12 months	6,470	n.a.	6,094	n.a.	102	n.a.	201	n.a.
	Total including IBFs ³	IBFs only ³	Total including IBFs	IBFs only	Total including IBFs	IBFs only	Total including IBFs	IBFs only
154 Immediately available funds with a maturity greater than one day included in other borrowed money	46,892	n.a.	25,947	n.a.	15,546	n.a.	3,241	n.a.
155 Number of reports filed ⁶	485	0	242	0	106	0	40	0

55. Assets and liabilities of U.S. branches and agencies of foreign banks, December 31, 1996–2000—
Continued

Millions of dollars except as noted

Item	1997							
	All states ²		New York		California		Illinois	
	Total including IBFs ³	IBFs only ³	Total including IBFs	IBFs only	Total including IBFs	IBFs only	Total including IBFs	IBFs only
1 Total assets⁴	925,209	272,030	726,378	235,498	56,726	12,121	63,037	9,834
2 Claims on nonrelated parties	784,673	128,256	609,908	109,266	53,741	6,116	62,961	3,432
3 Cash and balances due from depository institutions	104,225	67,629	97,416	63,768	2,090	1,454	2,377	1,461
4 Cash items in process of collection and unposted debits	3,636	0	3,476	0	16	0	28	0
5 Currency and coin (U.S. and foreign)	20	n.a.	14	n.a.	1	n.a.	1	n.a.
6 Balances with depository institutions in United States	59,398	33,139	54,707	30,519	1,705	1,170	1,659	949
7 U.S. branches and agencies of other foreign banks (including IBFs)	54,968	32,564	50,976	30,077	1,466	1,170	1,432	824
8 Other depository institutions in United States (including IBFs)	4,431	575	3,731	442	239	0	228	125
9 Balances with banks in foreign countries and with foreign central banks	38,448	34,490	36,739	33,249	292	284	623	512
10 Foreign branches of U.S. banks	1,286	1,058	1,177	1,005	0	0	23	23
11 Banks in home country and home-country central banks	37,162	33,432	35,562	32,244	292	284	600	489
12 All other banks in foreign countries and foreign central banks	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
13 Balances with Federal Reserve Banks	2,724	n.a.	2,479	n.a.	76	n.a.	67	n.a.
14 Total securities and loans	484,433	51,926	345,961	38,042	48,701	4,180	47,505	1,423
15 Total securities, book value	116,156	7,057	108,669	6,078	2,073	631	4,442	301
16 U.S. Treasury	28,006	n.a.	26,937	n.a.	89	n.a.	592	n.a.
17 Obligations of U.S. government agencies and corporations	39,797	n.a.	39,080	n.a.	198	n.a.	332	n.a.
18 Other bonds, notes, debentures, and corporate stock (including state and local securities)	48,352	7,057	42,652	6,078	1,786	631	3,518	301
19 Securities of foreign governmental units	17,482	3,486	16,551	3,124	443	169	392	165
20 All other	30,870	3,570	26,101	2,955	1,343	462	3,127	136
21 Federal funds sold and securities purchased under agreements to resell	71,742	5,962	62,593	5,000	904	370	5,976	485
22 U.S. branches and agencies of other foreign banks	10,955	3,904	9,854	3,343	448	260	440	300
23 Commercial banks in United States	15,744	720	14,427	720	290	0	599	0
24 Other	45,042	1,338	38,313	937	167	110	4,937	185
25 Total loans, gross	368,528	44,901	237,460	31,986	46,671	3,550	43,071	1,123
26 Less: Unearned income on loans	251	32	168	22	44	1	8	1
27 EQUALS: Loans, net	368,277	44,869	237,292	31,964	46,627	3,549	43,063	1,122
<i>Total loans, gross, by category</i>								
28 Real estate loans	25,501	142	16,552	72	6,440	70	1,027	0
29 Loans to depository institutions	36,627	25,852	22,168	16,690	3,074	2,164	1,495	794
30 Commercial banks in United States (including IBFs)	9,186	5,414	5,785	3,697	1,937	1,169	627	215
31 U.S. branches and agencies of other foreign banks	7,300	4,916	4,353	3,218	1,784	1,161	355	205
32 Other commercial banks in United States	1,885	497	1,432	479	153	8	272	10
33 Other depository institutions in United States (including IBFs)	16	0	16	0	0	0	0	0
34 Banks in foreign countries	27,426	20,438	16,367	12,993	1,137	995	869	579
35 Foreign branches of U.S. banks	953	702	787	586	0	0	0	0
36 Other banks in foreign countries	26,473	19,736	15,580	12,407	1,136	994	869	579
37 Loans to other financial institutions	49,774	1,252	38,574	847	3,036	237	6,614	13
38 Commercial and industrial loans	232,217	15,394	140,790	12,433	32,792	1,006	32,528	314
39 U.S. addressees (domicile)	194,122	118	113,229	87	29,989	31	30,394	0
40 Non-U.S. addressees (domicile)	38,095	15,276	27,560	12,346	2,803	975	2,133	314
41 Acceptances of other banks	401	21	180	21	36	0	176	0
42 U.S. banks	27	0	19	0	2	0	0	0
43 Foreign banks	373	21	161	21	33	0	176	0
44 Loans to foreign governments and official institutions (including foreign central banks)	3,315	2,015	2,566	1,753	262	42	88	3
45 Loans for purchasing or carrying securities (secured and unsecured)	14,435	80	12,445	80	374	0	74	0
46 All other loans	5,510	145	3,790	89	657	32	719	0
47 Lease financing receivables (net of unearned income)	748	0	395	0	0	0	350	0
48 U.S. addressees (domicile)	748	0	395	0	0	0	350	0
49 Non-U.S. addressees (domicile)	0	0	0	0	0	0	0	0
50 Trading assets	89,734	488	76,125	486	115	0	4,546	2
51 All other assets	34,540	2,251	27,813	1,969	1,930	112	2,557	60
52 Customers' liabilities on acceptances outstanding	6,551	n.a.	4,645	n.a.	1,118	n.a.	516	n.a.
53 U.S. addressees (domicile)	4,309	n.a.	3,080	n.a.	956	n.a.	177	n.a.
54 Non-U.S. addressees (domicile)	2,242	n.a.	1,565	n.a.	161	n.a.	339	n.a.
55 Other assets including other claims on nonrelated parties	27,989	2,251	23,168	1,969	813	112	2,042	60
56 Net due from related depository institutions ⁵	140,536	143,774	116,470	126,232	2,984	6,005	76	6,402
57 Net due from head office and other related depository institutions ⁵	140,536	n.a.	116,470	n.a.	2,984	n.a.	76	n.a.
58 Net due from establishing entity, head office, and other related depository institutions ⁵	n.a.	143,774	n.a.	126,232	n.a.	6,005	n.a.	6,402
59 Total liabilities⁴	925,209	272,030	726,378	235,498	56,726	12,121	63,037	9,834
60 Liabilities to nonrelated parties	760,292	247,216	645,747	216,493	22,065	11,231	39,949	9,482

55. Assets and liabilities of U.S. branches and agencies of foreign banks, December 31, 1996-2000—
Continued

Millions of dollars except as noted

Item	1997							
	All states ²		New York		California		Illinois	
	Total excluding IBFs ³	IBFs only ³	Total excluding IBFs	IBFs only	Total excluding IBFs	IBFs only	Total excluding IBFs	IBFs only
61 Total deposits and credit balances	272,327	188,348	228,311	174,081	5,463	2,164	14,156	4,306
62 Individuals, partnerships, and corporations	205,936	11,643	169,480	6,591	4,087	529	12,485	102
63 U.S. addressees (domicile)	189,873	147	160,711	118	2,051	0	11,929	29
64 Non-U.S. addressees (domicile)	16,062	11,496	8,769	6,473	2,036	529	556	73
65 Commercial banks in United States (including IBFs)	32,295	35,015	27,433	33,280	531	325	1,085	1,050
66 U.S. branches and agencies of other foreign banks	19,144	30,431	17,437	28,859	248	289	639	950
67 Other commercial banks in United States	13,151	4,583	9,996	4,421	283	36	446	100
68 Banks in foreign countries	11,479	99,694	9,859	95,382	607	646	251	1,894
69 Foreign branches of U.S. banks	3,214	4,498	2,505	4,286	448	21	60	181
70 Other banks in foreign countries	8,265	95,195	7,354	91,096	159	624	191	1,714
71 Foreign governments and official institutions (including foreign central banks)	7,258	41,900	6,305	38,736	215	661	287	1,259
72 All other deposits and credit balances	15,015	96	14,928	92	12	3	45	1
73 Certified and official checks	344	n.a.	306	n.a.	12	n.a.	4	n.a.
74 Transaction accounts and credit balances (excluding IBFs)	9,932	n.a.	7,884	n.a.	363	n.a.	375	n.a.
75 Individuals, partnerships, and corporations	7,973	n.a.	6,427	n.a.	323	n.a.	368	n.a.
76 U.S. addressees (domicile)	5,859	n.a.	5,221	n.a.	162	n.a.	366	n.a.
77 Non-U.S. addressees (domicile)	2,114	n.a.	1,206	n.a.	161	n.a.	2	n.a.
78 Commercial banks in United States (including IBFs)	28	n.a.	22	n.a.	1	n.a.	0	n.a.
79 U.S. branches and agencies of other foreign banks	10	n.a.	7	n.a.	0	n.a.	0	n.a.
80 Other commercial banks in United States	18	n.a.	15	n.a.	1	n.a.	0	n.a.
81 Banks in foreign countries	902	n.a.	546	n.a.	21	n.a.	1	n.a.
82 Foreign branches of U.S. banks	7	n.a.	6	n.a.	0	n.a.	0	n.a.
83 Other banks in foreign countries	895	n.a.	540	n.a.	21	n.a.	1	n.a.
84 Foreign governments and official institutions (including foreign central banks)	469	n.a.	376	n.a.	2	n.a.	2	n.a.
85 All other deposits and credit balances	215	n.a.	205	n.a.	4	n.a.	0	n.a.
86 Certified and official checks	344	n.a.	306	n.a.	12	n.a.	4	n.a.
87 Demand deposits (included in transaction accounts and credit balances)	9,424	n.a.	7,654	n.a.	264	n.a.	373	n.a.
88 Individuals, partnerships, and corporations	7,575	n.a.	6,288	n.a.	228	n.a.	366	n.a.
89 U.S. addressees (domicile)	5,766	n.a.	5,162	n.a.	141	n.a.	364	n.a.
90 Non-U.S. addressees (domicile)	1,809	n.a.	1,126	n.a.	87	n.a.	2	n.a.
91 Commercial banks in United States (including IBFs)	21	n.a.	16	n.a.	0	n.a.	0	n.a.
92 U.S. branches and agencies of other foreign banks	5	n.a.	2	n.a.	0	n.a.	0	n.a.
93 Other commercial banks in United States	16	n.a.	14	n.a.	0	n.a.	0	n.a.
94 Banks in foreign countries	880	n.a.	527	n.a.	20	n.a.	1	n.a.
95 Foreign branches of U.S. banks	7	n.a.	6	n.a.	0	n.a.	0	n.a.
96 Other banks in foreign countries	872	n.a.	521	n.a.	20	n.a.	1	n.a.
97 Foreign governments and official institutions (including foreign central banks)	455	n.a.	372	n.a.	1	n.a.	2	n.a.
98 All other deposits and credit balances	150	n.a.	144	n.a.	2	n.a.	0	n.a.
99 Certified and official checks	344	n.a.	306	n.a.	12	n.a.	4	n.a.
100 Nontransaction accounts (including MMDAs, excluding IBFs)	262,396	n.a.	220,428	n.a.	5,100	n.a.	13,781	n.a.
101 Individuals, partnerships, and corporations	197,963	n.a.	163,053	n.a.	3,764	n.a.	12,117	n.a.
102 U.S. addressees (domicile)	184,014	n.a.	155,490	n.a.	1,889	n.a.	11,564	n.a.
103 Non-U.S. addressees (domicile)	13,948	n.a.	7,563	n.a.	1,875	n.a.	554	n.a.
104 Commercial banks in United States (including IBFs)	32,267	n.a.	27,411	n.a.	530	n.a.	1,085	n.a.
105 U.S. branches and agencies of other foreign banks	19,133	n.a.	17,430	n.a.	248	n.a.	639	n.a.
106 Other commercial banks in United States	13,133	n.a.	9,981	n.a.	282	n.a.	446	n.a.
107 Banks in foreign countries	10,577	n.a.	9,313	n.a.	586	n.a.	249	n.a.
108 Foreign branches of U.S. banks	3,207	n.a.	2,499	n.a.	448	n.a.	60	n.a.
109 Other banks in foreign countries	7,370	n.a.	6,814	n.a.	138	n.a.	189	n.a.
110 Foreign governments and official institutions (including foreign central banks)	6,788	n.a.	5,929	n.a.	213	n.a.	285	n.a.
111 All other deposits and credit balances	14,800	n.a.	14,722	n.a.	8	n.a.	45	n.a.
112 IBF deposit liabilities	n.a.	188,348	n.a.	174,081	n.a.	2,164	n.a.	4,306
113 Individuals, partnerships, and corporations	n.a.	11,643	n.a.	6,591	n.a.	529	n.a.	102
114 U.S. addressees (domicile)	n.a.	147	n.a.	118	n.a.	0	n.a.	29
115 Non-U.S. addressees (domicile)	n.a.	11,496	n.a.	6,473	n.a.	529	n.a.	73
116 Commercial banks in United States (including IBFs)	n.a.	35,015	n.a.	33,280	n.a.	325	n.a.	1,050
117 U.S. branches and agencies of other foreign banks	n.a.	30,431	n.a.	28,859	n.a.	289	n.a.	950
118 Other commercial banks in United States	n.a.	4,583	n.a.	4,421	n.a.	36	n.a.	100
119 Banks in foreign countries	n.a.	99,694	n.a.	95,382	n.a.	646	n.a.	1,894
120 Foreign branches of U.S. banks	n.a.	4,498	n.a.	4,286	n.a.	21	n.a.	181
121 Other banks in foreign countries	n.a.	95,195	n.a.	91,096	n.a.	624	n.a.	1,714
122 Foreign governments and official institutions (including foreign central banks)	n.a.	41,900	n.a.	38,736	n.a.	661	n.a.	1,259
123 All other deposits and credit balances	n.a.	96	n.a.	92	n.a.	3	n.a.	1

**55. Assets and liabilities of U.S. branches and agencies of foreign banks, December 31, 1996–2000—
Continued**

Millions of dollars except as noted

Item	1997							
	All states ²		New York		California		Illinois	
	Total including IBFs ³	IBFs only ³	Total including IBFs	IBFs only	Total including IBFs	IBFs only	Total including IBFs	IBFs only
124 Federal funds purchased and securities sold under agreements to repurchase	114,418	20,623	103,792	16,997	1,828	778	6,398	2,123
125 U.S. branches and agencies of other foreign banks	11,114	4,927	8,263	3,398	883	378	1,376	760
126 Other commercial banks in United States	7,285	367	5,963	123	564	176	329	68
127 Other	96,019	15,329	89,566	13,475	381	224	4,692	1,295
128 Other borrowed money	92,394	35,525	63,950	22,933	10,920	8,193	9,894	2,981
129 Owed to nonrelated commercial banks in United States (including IBFs)	16,778	7,529	10,973	4,267	3,368	2,139	1,298	758
130 Owed to U.S. offices of nonrelated U.S. banks	6,120	961	4,828	625	784	284	212	10
131 Owed to U.S. branches and agencies of nonrelated foreign banks	10,657	6,567	6,145	3,642	2,584	1,855	1,085	748
132 Owed to nonrelated banks in foreign countries	25,149	23,000	16,010	14,273	6,032	5,907	2,081	2,006
133 Owed to foreign branches of nonrelated U.S. banks	1,361	1,240	499	421	641	629	165	165
134 Owed to foreign offices of nonrelated foreign banks	23,787	21,760	15,511	13,852	5,391	5,278	1,916	1,841
135 Owed to others	50,468	4,996	36,967	4,393	1,520	147	6,516	216
136 All other liabilities	92,805	2,720	75,613	2,482	1,689	96	5,194	72
137 Branch or agency liability on acceptances executed and outstanding	6,874	n.a.	5,145	n.a.	1,115	n.a.	319	n.a.
138 Trading liabilities	61,396	154	49,815	153	94	0	3,978	1
139 Other liabilities to nonrelated parties	24,536	2,566	20,653	2,329	480	96	898	71
140 Net due to related depository institutions ⁵	164,917	24,814	80,631	19,006	34,661	890	23,089	352
141 Net due to head office and other related depository institutions ⁵	164,917	n.a.	80,631	n.a.	34,661	n.a.	23,089	n.a.
142 Net due to establishing entity, head office, and other related depository institutions ⁵	n.a.	24,814	n.a.	19,006	n.a.	890	n.a.	352
MEMO								
143 Non-interest-bearing balances with commercial banks in United States	1,265	0	1,033	0	50	0	63	0
144 Holding of own acceptances included in commercial and industrial loans	4,761	n.a.	3,341	n.a.	960	n.a.	328	n.a.
145 Commercial and industrial loans with remaining maturity of one year or less (excluding those in nonaccrual status)	128,237	n.a.	74,288	n.a.	18,580	n.a.	21,814	n.a.
146 Predetermined interest rates	78,479	n.a.	45,977	n.a.	9,144	n.a.	17,240	n.a.
147 Floating interest rates	49,759	n.a.	28,311	n.a.	9,436	n.a.	4,574	n.a.
148 Commercial and industrial loans with remaining maturity of more than one year (excluding those in nonaccrual status)	103,110	n.a.	65,847	n.a.	14,095	n.a.	10,642	n.a.
149 Predetermined interest rates	22,216	n.a.	15,970	n.a.	2,283	n.a.	2,628	n.a.
150 Floating interest rates	80,894	n.a.	49,877	n.a.	11,812	n.a.	8,014	n.a.
	Total excluding IBFs ³	IBFs only ³	Total excluding IBFs	IBFs only	Total excluding IBFs	IBFs only	Total excluding IBFs	IBFs only
151 Components of total nontransaction accounts, included in total deposits and credit balances	262,157	n.a.	222,000	n.a.	3,277	n.a.	14,047	n.a.
152 Time deposits of \$100,000 or more	253,371	n.a.	214,839	n.a.	3,200	n.a.	13,382	n.a.
153 Time CDs in denominations of \$100,000 or more with remaining maturity of more than 12 months	8,785	n.a.	7,161	n.a.	77	n.a.	664	n.a.
	Total including IBFs ³	IBFs only ³	Total including IBFs	IBFs only	Total including IBFs	IBFs only	Total including IBFs	IBFs only
154 Immediately available funds with a maturity greater than one day included in other borrowed money	44,065	n.a.	31,611	n.a.	7,019	n.a.	3,275	n.a.
155 Number of reports filed ⁶	463	0	234	0	98	0	36	0

**55. Assets and liabilities of U.S. branches and agencies of foreign banks, December 31, 1996–2000—
Continued**

Millions of dollars except as noted

Item	1998							
	All states ²		New York		California		Illinois	
	Total including IBFs ³	IBFs only ³	Total including IBFs	IBFs only	Total including IBFs	IBFs only	Total including IBFs	IBFs only
1 Total assets⁴	901,454	169,469	713,167	140,219	42,319	6,508	61,506	7,004
2 Claims on nonrelated parties	756,777	98,028	585,657	81,937	39,025	3,142	60,384	4,195
3 Cash and balances due from depository institutions	79,189	44,978	76,106	43,822	789	166	812	360
4 Cash items in process of collection and unposted debits	2,186	0	2,087	0	8	0	12	0
5 Currency and coin (U.S. and foreign)	16	n.a.	11	n.a.	1	n.a.	1	n.a.
6 Balances with depository institutions in United States	43,436	14,219	41,471	13,666	600	79	681	258
7 U.S. branches and agencies of other foreign banks (including IBFs)	36,154	13,303	34,901	12,801	314	79	460	208
8 Other depository institutions in United States (including IBFs)	7,282	916	6,569	865	287	0	222	50
9 Balances with banks in foreign countries and with foreign central banks	32,796	30,758	31,895	30,156	125	88	110	103
10 Foreign branches of U.S. banks	1,985	1,891	1,943	1,853	0	0	26	26
11 Banks in home country and home-country central banks	4,637	4,169	4,579	4,126	11	11	32	32
12 All other banks in foreign countries and foreign central banks	26,173	24,699	25,373	24,177	113	77	51	44
13 Balances with Federal Reserve Banks	755	n.a.	642	n.a.	56	n.a.	7	n.a.
14 Total securities and loans	474,387	45,451	341,676	31,150	36,712	2,723	44,838	3,698
15 Total securities, book value	117,636	5,568	108,462	4,776	1,353	529	6,931	223
16 U.S. Treasury	19,654	n.a.	18,475	n.a.	122	n.a.	925	n.a.
17 Obligations of U.S. government agencies and corporations	45,672	n.a.	43,170	n.a.	147	n.a.	2,178	n.a.
18 Other bonds, notes, debentures, and corporate stock (including state and local securities)	52,310	5,568	46,817	4,776	1,084	529	3,827	223
19 Securities of foreign governmental units	13,752	3,132	13,232	2,922	345	121	114	75
20 All other	38,558	2,436	33,584	1,854	739	408	3,713	147
21 Federal funds sold and securities purchased under agreements to resell	79,160	5,138	70,728	4,737	767	202	5,613	100
22 U.S. branches and agencies of other foreign banks	8,077	2,239	7,262	1,997	559	202	50	0
23 Commercial banks in United States	14,930	565	14,194	556	208	0	197	0
24 Other	56,154	2,334	49,271	2,184	0	0	5,366	100
25 Total loans, gross	356,984	39,909	233,369	26,397	35,393	2,195	37,918	3,477
26 Less: Unearned income on loans	234	26	155	23	33	1	10	1
27 EQUALS: Loans, net	356,751	39,883	233,214	26,374	35,360	2,194	37,908	3,476
<i>Total loans, gross, by category</i>								
28 Real estate loans	19,570	178	11,971	110	4,343	62	722	0
29 Loans to depository institutions	32,711	21,407	18,286	11,427	1,772	1,463	3,698	3,276
30 Commercial banks in United States (including IBFs)	8,797	3,616	6,569	2,093	1,110	840	324	240
31 U.S. branches and agencies of other foreign banks	5,911	3,353	3,837	1,849	1,005	840	306	230
32 Other commercial banks in United States	2,886	263	2,731	243	105	0	18	10
33 Other depository institutions in United States (including IBFs)	47	5	25	0	0	0	0	0
34 Banks in foreign countries	23,867	17,786	11,693	9,334	662	623	3,374	3,037
35 Foreign branches of U.S. banks	734	634	604	516	3	3	100	100
36 Other banks in foreign countries	23,133	17,152	11,089	8,818	659	620	3,274	2,937
37 Loans to other financial institutions	52,704	802	39,385	661	1,706	0	6,431	5
38 Commercial and industrial loans	223,631	14,996	141,568	11,929	26,974	572	25,324	189
39 U.S. addressees (domicile)	183,648	32	114,113	32	24,730	0	22,533	0
40 Non-U.S. addressees (domicile)	39,983	14,964	27,454	11,897	2,245	572	2,791	189
41 Acceptances of other banks	296	13	138	13	14	0	128	0
42 U.S. banks	18	0	8	0	3	0	0	0
43 Foreign banks	278	13	130	13	11	0	128	0
44 Loans to foreign governments and official institutions (including foreign central banks)	4,432	2,453	3,465	2,217	299	98	81	6
45 Loans for purchasing or carrying securities (secured and unsecured)	12,681	21	9,609	21	18	0	25	0
46 All other loans	10,299	38	8,661	18	267	0	1,135	0
47 Lease financing receivables (net of unearned income)	661	0	287	0	0	0	374	0
48 U.S. addressees (domicile)	661	0	287	0	0	0	374	0
49 Non-U.S. addressees (domicile)	0	0	0	0	0	0	0	0
50 Trading assets	87,659	922	65,702	922	71	0	7,054	0
51 All other assets	36,383	1,539	31,445	1,306	686	51	2,067	37
52 Customers' liabilities on acceptances outstanding	2,070	n.a.	1,602	n.a.	199	n.a.	165	n.a.
53 U.S. addressees (domicile)	1,115	n.a.	850	n.a.	187	n.a.	49	n.a.
54 Non-U.S. addressees (domicile)	955	n.a.	752	n.a.	12	n.a.	117	n.a.
55 Other assets including other claims on nonrelated parties	34,313	1,539	29,843	1,306	487	51	1,902	37
56 Net due from related depository institutions ⁵	144,677	71,441	127,510	58,282	3,293	3,366	1,122	2,809
57 Net due from head office and other related depository institutions ⁵	144,677	n.a.	127,510	n.a.	3,293	n.a.	1,122	n.a.
58 Net due from establishing entity, head office, and other related depository institutions ⁵	n.a.	71,441	n.a.	58,282	n.a.	3,366	n.a.	2,809
59 Total liabilities⁴	901,454	169,469	713,167	140,219	42,319	6,508	61,506	7,004
60 Liabilities to nonrelated parties	700,088	148,228	580,328	122,749	16,316	6,087	41,267	6,574

55. Assets and liabilities of U.S. branches and agencies of foreign banks, December 31, 1996–2000—
Continued

Millions of dollars except as noted

Item	1998							
	All states ²		New York		California		Illinois	
	Total excluding IBFs ³	IBFs only ³	Total excluding IBFs	IBFs only	Total excluding IBFs	IBFs only	Total excluding IBFs	IBFs only
61 Total deposits and credit balances	302,559	101,331	252,464	86,234	6,156	1,014	15,107	3,399
62 Individuals, partnerships, and corporations	236,224	11,925	194,703	6,525	3,232	182	13,888	96
63 U.S. addressees (domicile)	220,097	117	185,245	32	1,614	0	13,353	86
64 Non-U.S. addressees (domicile)	16,128	11,808	9,459	6,493	1,618	182	535	10
65 Commercial banks in United States (including IBFs)	31,342	13,147	27,408	12,727	181	43	709	266
66 U.S. branches and agencies of other foreign banks	17,586	11,624	14,461	11,286	0	28	208	215
67 Other commercial banks in United States	13,756	1,523	12,946	1,441	181	15	501	51
68 Banks in foreign countries	7,604	50,492	6,818	46,018	11	25	78	1,629
69 Foreign branches of U.S. banks	1,380	2,182	1,379	1,667	0	0	0	515
70 Other banks in foreign countries	6,224	48,310	5,439	44,350	11	25	78	1,114
71 Foreign governments and official institutions (including foreign central banks)	10,514	25,668	9,603	20,882	111	750	402	1,407
72 All other deposits and credit balances	16,670	99	13,755	83	2,615	14	28	2
73 Certified and official checks	205	n.a.	177	n.a.	8	n.a.	2	n.a.
74 Transaction accounts and credit balances (excluding IBFs) ..	8,111	n.a.	6,204	n.a.	288	n.a.	338	n.a.
75 Individuals, partnerships, and corporations	6,460	n.a.	4,975	n.a.	262	n.a.	330	n.a.
76 U.S. addressees (domicile)	4,449	n.a.	3,819	n.a.	151	n.a.	327	n.a.
77 Non-U.S. addressees (domicile)	2,011	n.a.	1,156	n.a.	111	n.a.	4	n.a.
78 Commercial banks in United States (including IBFs)	146	n.a.	142	n.a.	0	n.a.	0	n.a.
79 U.S. branches and agencies of other foreign banks	26	n.a.	24	n.a.	0	n.a.	0	n.a.
80 Other commercial banks in United States	120	n.a.	118	n.a.	0	n.a.	0	n.a.
81 Banks in foreign countries	693	n.a.	382	n.a.	11	n.a.	3	n.a.
82 Foreign branches of U.S. banks	3	n.a.	2	n.a.	0	n.a.	0	n.a.
83 Other banks in foreign countries	690	n.a.	381	n.a.	11	n.a.	3	n.a.
84 Foreign governments and official institutions (including foreign central banks)	473	n.a.	409	n.a.	1	n.a.	2	n.a.
85 All other deposits and credit balances	135	n.a.	119	n.a.	6	n.a.	0	n.a.
86 Certified and official checks	205	n.a.	177	n.a.	8	n.a.	2	n.a.
87 Demand deposits (included in transaction accounts and credit balances)	7,604	n.a.	5,970	n.a.	220	n.a.	335	n.a.
88 Individuals, partnerships, and corporations	6,038	n.a.	4,811	n.a.	200	n.a.	328	n.a.
89 U.S. addressees (domicile)	4,317	n.a.	3,718	n.a.	131	n.a.	324	n.a.
90 Non-U.S. addressees (domicile)	1,721	n.a.	1,093	n.a.	69	n.a.	4	n.a.
91 Commercial banks in United States (including IBFs)	140	n.a.	136	n.a.	0	n.a.	0	n.a.
92 U.S. branches and agencies of other foreign banks	21	n.a.	19	n.a.	0	n.a.	0	n.a.
93 Other commercial banks in United States	119	n.a.	117	n.a.	0	n.a.	0	n.a.
94 Banks in foreign countries	671	n.a.	365	n.a.	11	n.a.	3	n.a.
95 Foreign branches of U.S. banks	2	n.a.	1	n.a.	0	n.a.	0	n.a.
96 Other banks in foreign countries	669	n.a.	364	n.a.	11	n.a.	3	n.a.
97 Foreign governments and official institutions (including foreign central banks)	461	n.a.	402	n.a.	1	n.a.	2	n.a.
98 All other deposits and credit balances	89	n.a.	80	n.a.	0	n.a.	0	n.a.
99 Certified and official checks	205	n.a.	177	n.a.	8	n.a.	2	n.a.
100 Nontransaction accounts (including MMDAs, excluding IBFs)	294,448	n.a.	246,259	n.a.	5,868	n.a.	14,769	n.a.
101 Individuals, partnerships, and corporations	229,764	n.a.	189,728	n.a.	2,970	n.a.	13,558	n.a.
102 U.S. addressees (domicile)	215,647	n.a.	181,426	n.a.	1,463	n.a.	13,027	n.a.
103 Non-U.S. addressees (domicile)	14,117	n.a.	8,302	n.a.	1,507	n.a.	531	n.a.
104 Commercial banks in United States (including IBFs)	31,197	n.a.	27,266	n.a.	180	n.a.	708	n.a.
105 U.S. branches and agencies of other foreign banks	17,560	n.a.	14,437	n.a.	0	n.a.	208	n.a.
106 Other commercial banks in United States	13,637	n.a.	12,829	n.a.	180	n.a.	501	n.a.
107 Banks in foreign countries	6,911	n.a.	6,436	n.a.	0	n.a.	75	n.a.
108 Foreign branches of U.S. banks	1,378	n.a.	1,378	n.a.	0	n.a.	0	n.a.
109 Other banks in foreign countries	5,534	n.a.	5,058	n.a.	0	n.a.	75	n.a.
110 Foreign governments and official institutions (including foreign central banks)	10,041	n.a.	9,194	n.a.	109	n.a.	400	n.a.
111 All other deposits and credit balances	16,535	n.a.	13,636	n.a.	2,609	n.a.	28	n.a.
112 IBF deposit liabilities	n.a.	101,331	n.a.	86,234	n.a.	1,014	n.a.	3,399
113 Individuals, partnerships, and corporations	n.a.	11,925	n.a.	6,525	n.a.	182	n.a.	96
114 U.S. addressees (domicile)	n.a.	117	n.a.	32	n.a.	0	n.a.	86
115 Non-U.S. addressees (domicile)	n.a.	11,808	n.a.	6,493	n.a.	182	n.a.	10
116 Commercial banks in United States (including IBFs)	n.a.	13,147	n.a.	12,727	n.a.	43	n.a.	266
117 U.S. branches and agencies of other foreign banks	n.a.	11,624	n.a.	11,286	n.a.	28	n.a.	215
118 Other commercial banks in United States	n.a.	1,523	n.a.	1,441	n.a.	15	n.a.	51
119 Banks in foreign countries	n.a.	50,492	n.a.	46,018	n.a.	25	n.a.	1,629
120 Foreign branches of U.S. banks	n.a.	2,182	n.a.	1,667	n.a.	0	n.a.	515
121 Other banks in foreign countries	n.a.	48,310	n.a.	44,350	n.a.	25	n.a.	1,114
122 Foreign governments and official institutions (including foreign central banks)	n.a.	25,668	n.a.	20,882	n.a.	750	n.a.	1,407
123 All other deposits and credit balances	n.a.	99	n.a.	83	n.a.	14	n.a.	2

**55. Assets and liabilities of U.S. branches and agencies of foreign banks, December 31, 1996–2000—
Continued**

Millions of dollars except as noted

Item	1998							
	All states ²		New York		California		Illinois	
	Total including IBFs ³	IBFs only ³	Total including IBFs	IBFs only	Total including IBFs	IBFs only	Total including IBFs	IBFs only
124 Federal funds purchased and securities sold under agreements to repurchase	126,984	11,767	114,122	9,197	1,335	248	8,816	1,811
125 U.S. branches and agencies of other foreign banks	11,031	4,407	8,284	3,276	323	185	1,835	596
126 Other commercial banks in United States	8,594	381	5,970	163	797	43	1,312	175
127 Other	107,360	6,979	99,867	5,758	215	20	5,669	1,040
128 Other borrowed money	84,065	33,382	63,372	25,737	7,293	4,776	7,059	1,330
129 Owed to nonrelated commercial banks in United States (including IBFs)	13,398	5,580	10,513	4,305	1,252	658	772	240
130 Owed to U.S. offices of nonrelated U.S. banks	4,316	587	3,791	448	200	105	177	20
131 Owed to U.S. branches and agencies of nonrelated foreign banks	9,082	4,993	6,722	3,856	1,052	553	595	220
132 Owed to nonrelated banks in foreign countries	23,916	22,161	17,563	16,050	4,110	3,987	1,094	1,090
133 Owed to foreign branches of nonrelated U.S. banks	1,402	1,290	1,098	1,014	201	201	50	50
134 Owed to foreign offices of nonrelated foreign banks	22,514	20,871	16,465	15,036	3,909	3,786	1,044	1,040
135 Owed to others	46,751	5,641	35,296	5,382	1,931	131	5,193	0
136 All other liabilities	85,148	1,748	64,136	1,581	518	49	6,886	34
137 Branch or agency liability on acceptances executed and outstanding	2,261	n.a.	1,808	n.a.	200	n.a.	123	n.a.
138 Trading liabilities	56,982	63	40,411	63	67	0	5,157	0
139 Other liabilities to nonrelated parties	25,905	1,685	21,917	1,517	251	49	1,605	34
140 Net due to related depository institutions ⁵	201,367	21,241	132,838	17,470	26,003	421	20,239	430
141 Net due to head office and other related depository institutions ⁵	201,367	n.a.	132,838	n.a.	26,003	n.a.	20,239	n.a.
142 Net due to establishing entity, head office, and other related depository institutions ⁵	n.a.	21,241	n.a.	17,470	n.a.	421	n.a.	430
MEMO								
143 Non-interest-bearing balances with commercial banks in United States	2,425	0	2,191	0	80	0	39	0
144 Holding of own acceptances included in commercial and industrial loans	3,451	n.a.	2,208	n.a.	862	n.a.	272	n.a.
145 Commercial and industrial loans with remaining maturity of one year or less (excluding those in nonaccrual status)	125,312	n.a.	72,273	n.a.	15,140	n.a.	16,864	n.a.
146 Predetermined interest rates	78,381	n.a.	43,684	n.a.	7,596	n.a.	14,442	n.a.
147 Floating interest rates	46,931	n.a.	28,589	n.a.	7,544	n.a.	2,422	n.a.
148 Commercial and industrial loans with remaining maturity of more than one year (excluding those in nonaccrual status)	97,289	n.a.	68,511	n.a.	11,730	n.a.	8,421	n.a.
149 Predetermined interest rates	24,558	n.a.	18,579	n.a.	2,327	n.a.	1,695	n.a.
150 Floating interest rates	72,731	n.a.	49,932	n.a.	9,403	n.a.	6,726	n.a.
	Total excluding IBFs ³	IBFs only ³	Total excluding IBFs	IBFs only	Total excluding IBFs	IBFs only	Total excluding IBFs	IBFs only
151 Components of total nontransaction accounts, included in total deposits and credit balances	295,713	n.a.	247,879	n.a.	5,670	n.a.	15,181	n.a.
152 Time deposits of \$100,000 or more	288,529	n.a.	242,018	n.a.	5,623	n.a.	14,512	n.a.
153 Time CDs in denominations of \$100,000 or more with remaining maturity of more than 12 months	7,184	n.a.	5,861	n.a.	47	n.a.	669	n.a.
	Total including IBFs ³	IBFs only ³	Total including IBFs	IBFs only	Total including IBFs	IBFs only	Total including IBFs	IBFs only
154 Immediately available funds with a maturity greater than one day included in other borrowed money	37,388	n.a.	29,798	n.a.	4,310	n.a.	2,691	n.a.
155 Number of reports filed ⁶	427	0	214	0	88	0	35	0

55. Assets and liabilities of U.S. branches and agencies of foreign banks, December 31, 1996–2000—
Continued

Millions of dollars except as noted

Item	1999							
	All states ²		New York		California		Illinois	
	Total including IBFs ³	IBFs only ³	Total including IBFs	IBFs only	Total including IBFs	IBFs only	Total including IBFs	IBFs only
1 Total assets⁴	906,054	154,615	726,017	128,118	29,238	6,841	55,115	5,412
2 Claims on nonrelated parties	733,925	78,369	582,226	69,034	27,707	2,349	53,125	1,017
3 Cash and balances due from depository institutions	93,903	36,588	90,687	35,701	870	233	1,257	443
4 Cash items in process of collection and unposted debits	2,591	0	2,537	0	7	0	17	0
5 Currency and coin (U.S. and foreign)	33	n.a.	24	n.a.	1	n.a.	1	n.a.
6 Balances with depository institutions in United States	64,996	15,002	62,687	14,713	721	140	767	30
7 U.S. branches and agencies of other foreign banks (including IBFs)	51,815	13,582	50,101	13,323	399	140	731	30
8 Other depository institutions in United States (including IBFs)	13,181	1,420	12,586	1,390	323	0	36	0
9 Balances with banks in foreign countries and with foreign central banks	25,107	21,586	24,412	20,988	104	93	425	413
10 Foreign branches of U.S. banks	1,326	1,223	1,298	1,198	0	0	0	0
11 Banks in home country and home-country central banks	6,113	5,210	6,090	5,192	18	18	0	0
12 All other banks in foreign countries and foreign central banks	17,668	15,153	17,024	14,598	86	75	424	413
13 Balances with Federal Reserve Banks	1,176	n.a.	1,027	n.a.	37	n.a.	48	n.a.
14 Total securities and loans	444,434	37,386	343,582	29,162	25,941	2,056	35,324	534
15 Total securities, book value	120,901	4,712	109,804	4,115	1,314	486	8,599	79
16 U.S. Treasury	24,854	n.a.	21,163	n.a.	66	n.a.	3,613	n.a.
17 Obligations of U.S. government agencies and corporations	49,046	n.a.	46,473	n.a.	228	n.a.	1,940	n.a.
18 Other bonds, notes, debentures, and corporate stock (including state and local securities)	47,001	4,712	42,167	4,115	1,020	486	3,047	79
19 Securities of foreign governmental units	11,079	2,634	10,725	2,466	277	128	29	29
20 All other	35,922	2,077	31,442	1,649	742	357	3,018	50
21 Federal funds sold and securities purchased under agreements to resell	63,786	2,328	55,919	2,303	274	2	7,092	0
22 U.S. branches and agencies of other foreign banks	7,134	1,494	6,904	1,474	112	2	0	0
23 Commercial banks in United States	11,694	269	11,157	264	162	0	1	0
24 Other	44,958	565	37,858	565	0	0	7,091	0
25 Total loans, gross	323,824	32,700	233,977	25,070	24,666	1,572	26,745	455
26 LESS: Unearned income on loans	292	26	199	23	39	1	20	0
27 EQUALS: Loans, net	323,532	32,675	233,778	25,047	24,628	1,571	26,725	455
<i>Total loans, gross, by category</i>								
28 Real estate loans	15,985	59	10,566	57	3,194	0	440	0
29 Loans to depository institutions	24,633	15,136	16,398	9,813	1,835	1,258	1,172	397
30 Commercial banks in United States (including IBFs)	6,614	2,939	4,998	2,275	1,096	555	65	25
31 U.S. branches and agencies of other foreign banks	5,214	2,700	3,760	2,073	1,060	532	55	15
32 Other commercial banks in United States	1,400	239	1,238	202	36	23	11	10
33 Other depository institutions in United States (including IBFs)	15	0	0	0	0	0	0	0
34 Banks in foreign countries	18,004	12,197	11,400	7,539	740	703	1,107	372
35 Foreign branches of U.S. banks	991	373	960	346	3	0	0	0
36 Other banks in foreign countries	17,013	11,824	10,440	7,193	737	703	1,107	372
37 Loans to other financial institutions	53,309	1,208	41,485	898	1,110	50	3,956	5
38 Commercial and industrial loans	205,103	13,876	144,469	12,070	18,028	240	19,490	49
39 U.S. addressees (domicile)	166,177	40	115,700	40	16,576	0	17,546	0
40 Non-U.S. addressees (domicile)	38,926	13,836	28,769	12,031	1,453	240	1,944	49
41 Acceptances of other banks	641	5	102	5	14	0	522	0
42 U.S. banks	11	0	7	0	3	0	0	0
43 Foreign banks	630	5	95	5	11	0	522	0
44 Loans to foreign governments and official institutions (including foreign central banks)	3,597	2,273	2,976	2,122	154	24	108	4
45 Loans for purchasing or carrying securities (secured and unsecured)	12,861	20	12,093	20	35	0	0	0
46 All other loans	6,866	99	5,664	85	296	0	503	0
47 Lease financing receivables (net of unearned income)	828	24	223	0	0	0	555	0
48 U.S. addressees (domicile)	828	24	223	0	0	0	555	0
49 Non-U.S. addressees (domicile)	0	0	0	0	0	0	0	0
50 Trading assets	93,505	790	60,106	787	71	2	5,755	0
51 All other assets	38,297	1,276	31,932	1,081	551	55	3,696	40
52 Customers' liabilities on acceptances outstanding	1,467	n.a.	1,026	n.a.	181	n.a.	216	n.a.
53 U.S. addressees (domicile)	838	n.a.	644	n.a.	179	n.a.	10	n.a.
54 Non-U.S. addressees (domicile)	630	n.a.	382	n.a.	1	n.a.	206	n.a.
55 Other assets including other claims on nonrelated parties	36,830	1,276	30,906	1,081	370	55	3,480	40
56 Net due from related depository institutions ⁵	172,129	76,246	143,791	59,084	1,531	4,492	1,991	4,395
57 Net due from head office and other related depository institutions ⁵	172,129	n.a.	143,791	n.a.	1,531	n.a.	1,991	n.a.
58 Net due from establishing entity, head office, and other related depository institutions ⁵	n.a.	76,246	n.a.	59,084	n.a.	4,492	n.a.	4,395
59 Total liabilities⁴	906,054	154,615	726,017	128,118	29,238	6,841	55,115	5,412
60 Liabilities to nonrelated parties	755,768	134,190	619,789	109,750	13,214	6,713	45,272	5,297

55. Assets and liabilities of U.S. branches and agencies of foreign banks, December 31, 1996–2000—
Continued

Millions of dollars except as noted

Item	1999							
	All states ²		New York		California		Illinois	
	Total excluding IBFs ³	IBFs only ³	Total excluding IBFs	IBFs only	Total excluding IBFs	IBFs only	Total excluding IBFs	IBFs only
61 Total deposits and credit balances	380,083	96,135	307,380	81,081	5,057	1,430	19,469	3,459
62 Individuals, partnerships, and corporations	279,089	11,414	216,494	6,124	2,626	229	17,022	15
63 U.S. addressees (domicile)	261,744	0	204,947	0	1,049	0	16,880	0
64 Non-U.S. addressees (domicile)	17,345	11,414	11,547	6,124	1,577	229	141	15
65 Commercial banks in United States (including IBFs)	51,863	13,419	46,577	12,673	550	117	969	471
66 U.S. branches and agencies of other foreign banks	23,480	10,704	21,377	10,177	0	92	410	301
67 Other commercial banks in United States	28,383	2,714	25,200	2,496	550	25	559	170
68 Banks in foreign countries	11,973	49,951	11,516	45,332	21	232	151	1,533
69 Foreign branches of U.S. banks	1,266	4,433	1,265	4,158	0	0	0	255
70 Other banks in foreign countries	10,707	45,518	10,251	41,173	21	232	151	1,278
71 Foreign governments and official institutions (including foreign central banks)	18,113	21,257	16,053	16,863	8	852	1,320	1,437
72 All other deposits and credit balances	18,860	93	16,575	91	1,848	0	6	2
73 Certified and official checks	185	n.a.	164	n.a.	4	n.a.	1	n.a.
74 Transaction accounts and credit balances (excluding IBFs) ..	9,248	n.a.	7,323	n.a.	336	n.a.	273	n.a.
75 Individuals, partnerships, and corporations	7,402	n.a.	5,770	n.a.	306	n.a.	268	n.a.
76 U.S. addressees (domicile)	5,396	n.a.	4,661	n.a.	198	n.a.	244	n.a.
77 Non-U.S. addressees (domicile)	2,005	n.a.	1,110	n.a.	108	n.a.	24	n.a.
78 Commercial banks in United States (including IBFs)	53	n.a.	43	n.a.	0	n.a.	0	n.a.
79 U.S. branches and agencies of other foreign banks	16	n.a.	15	n.a.	0	n.a.	0	n.a.
80 Other commercial banks in United States	36	n.a.	28	n.a.	0	n.a.	0	n.a.
81 Banks in foreign countries	1,044	n.a.	851	n.a.	21	n.a.	1	n.a.
82 Foreign branches of U.S. banks	2	n.a.	1	n.a.	0	n.a.	0	n.a.
83 Other banks in foreign countries	1,042	n.a.	850	n.a.	21	n.a.	1	n.a.
84 Foreign governments and official institutions (including foreign central banks)	491	n.a.	428	n.a.	2	n.a.	2	n.a.
85 All other deposits and credit balances	74	n.a.	65	n.a.	2	n.a.	1	n.a.
86 Certified and official checks	185	n.a.	164	n.a.	4	n.a.	1	n.a.
87 Demand deposits (included in transaction accounts and credit balances)	8,421	n.a.	6,750	n.a.	270	n.a.	270	n.a.
88 Individuals, partnerships, and corporations	6,646	n.a.	5,266	n.a.	242	n.a.	265	n.a.
89 U.S. addressees (domicile)	4,925	n.a.	4,245	n.a.	179	n.a.	241	n.a.
90 Non-U.S. addressees (domicile)	1,721	n.a.	1,021	n.a.	64	n.a.	24	n.a.
91 Commercial banks in United States (including IBFs)	49	n.a.	40	n.a.	0	n.a.	0	n.a.
92 U.S. branches and agencies of other foreign banks	16	n.a.	15	n.a.	0	n.a.	0	n.a.
93 Other commercial banks in United States	33	n.a.	25	n.a.	0	n.a.	0	n.a.
94 Banks in foreign countries	1,015	n.a.	823	n.a.	21	n.a.	1	n.a.
95 Foreign branches of U.S. banks	2	n.a.	1	n.a.	0	n.a.	0	n.a.
96 Other banks in foreign countries	1,013	n.a.	822	n.a.	21	n.a.	1	n.a.
97 Foreign governments and official institutions (including foreign central banks)	485	n.a.	423	n.a.	2	n.a.	2	n.a.
98 All other deposits and credit balances	41	n.a.	34	n.a.	1	n.a.	1	n.a.
99 Certified and official checks	185	n.a.	164	n.a.	4	n.a.	1	n.a.
100 Nontransaction accounts (including MMDAs, excluding IBFs)	370,835	n.a.	300,057	n.a.	4,721	n.a.	19,196	n.a.
101 Individuals, partnerships, and corporations	271,687	n.a.	210,724	n.a.	2,319	n.a.	16,753	n.a.
102 U.S. addressees (domicile)	256,348	n.a.	200,287	n.a.	851	n.a.	16,636	n.a.
103 Non-U.S. addressees (domicile)	15,339	n.a.	10,437	n.a.	1,468	n.a.	117	n.a.
104 Commercial banks in United States (including IBFs)	51,810	n.a.	46,534	n.a.	550	n.a.	969	n.a.
105 U.S. branches and agencies of other foreign banks	23,463	n.a.	21,362	n.a.	0	n.a.	410	n.a.
106 Other commercial banks in United States	28,347	n.a.	25,172	n.a.	550	n.a.	559	n.a.
107 Banks in foreign countries	10,929	n.a.	10,665	n.a.	0	n.a.	150	n.a.
108 Foreign branches of U.S. banks	1,264	n.a.	1,264	n.a.	0	n.a.	0	n.a.
109 Other banks in foreign countries	9,665	n.a.	9,401	n.a.	0	n.a.	150	n.a.
110 Foreign governments and official institutions (including foreign central banks)	17,623	n.a.	15,624	n.a.	7	n.a.	1,318	n.a.
111 All other deposits and credit balances	18,786	n.a.	16,509	n.a.	1,846	n.a.	5	n.a.
112 IBF deposit liabilities	n.a.	96,135	n.a.	81,081	n.a.	1,430	n.a.	3,459
113 Individuals, partnerships, and corporations	n.a.	11,414	n.a.	6,124	n.a.	229	n.a.	15
114 U.S. addressees (domicile)	n.a.	0	n.a.	0	n.a.	0	n.a.	0
115 Non-U.S. addressees (domicile)	n.a.	11,414	n.a.	6,124	n.a.	229	n.a.	15
116 Commercial banks in United States (including IBFs)	n.a.	13,419	n.a.	12,673	n.a.	117	n.a.	471
117 U.S. branches and agencies of other foreign banks	n.a.	10,704	n.a.	10,177	n.a.	92	n.a.	301
118 Other commercial banks in United States	n.a.	2,714	n.a.	2,496	n.a.	25	n.a.	170
119 Banks in foreign countries	n.a.	49,951	n.a.	45,332	n.a.	232	n.a.	1,533
120 Foreign branches of U.S. banks	n.a.	4,433	n.a.	4,158	n.a.	0	n.a.	255
121 Other banks in foreign countries	n.a.	45,518	n.a.	41,173	n.a.	232	n.a.	1,278
122 Foreign governments and official institutions (including foreign central banks)	n.a.	21,257	n.a.	16,863	n.a.	852	n.a.	1,437
123 All other deposits and credit balances	n.a.	93	n.a.	91	n.a.	0	n.a.	2

55. Assets and liabilities of U.S. branches and agencies of foreign banks, December 31, 1996–2000—
Continued

Millions of dollars except as noted

Item	1999							
	All states ²		New York		California		Illinois	
	Total including IBFs ³	IBFs only ³	Total including IBFs	IBFs only	Total including IBFs	IBFs only	Total including IBFs	IBFs only
124 Federal funds purchased and securities sold under agreements to repurchase	106,180	9,891	93,553	6,790	373	33	8,243	1,472
125 U.S. branches and agencies of other foreign banks	9,507	3,607	5,783	2,088	98	8	1,514	802
126 Other commercial banks in United States	8,565	702	6,889	524	175	25	1,126	153
127 Other	88,108	5,582	80,882	4,178	101	0	5,604	517
128 Other borrowed money	81,482	26,479	64,414	20,378	5,879	5,174	5,590	330
129 Owed to nonrelated commercial banks in United States (including IBFs)	14,576	5,516	11,883	4,269	1,487	1,134	616	10
130 Owed to U.S. offices of nonrelated U.S. banks	5,543	365	4,951	247	259	115	180	0
131 Owed to U.S. branches and agencies of nonrelated foreign banks	9,033	5,151	6,932	4,023	1,229	1,019	437	10
132 Owed to nonrelated banks in foreign countries	20,805	17,628	16,461	13,335	3,665	3,653	273	270
133 Owed to foreign branches of nonrelated U.S. banks	1,153	1,104	647	618	486	486	0	0
134 Owed to foreign offices of nonrelated foreign banks	19,652	16,524	15,814	12,717	3,179	3,167	273	270
135 Owed to others	46,101	3,335	36,069	2,774	727	387	4,701	50
136 All other liabilities	91,888	1,685	73,361	1,501	475	75	8,509	35
137 Branch or agency liability on acceptances executed and outstanding	1,875	n.a.	1,220	n.a.	182	n.a.	418	n.a.
138 Trading liabilities	59,337	128	45,875	128	52	0	6,813	0
139 Other liabilities to nonrelated parties	30,676	1,556	26,266	1,373	241	75	1,278	35
140 Net due to related depository institutions ⁵	150,286	20,425	106,227	18,368	16,024	128	9,844	115
141 Net due to head office and other related depository institutions ⁵	150,286	n.a.	106,227	n.a.	16,024	n.a.	9,844	n.a.
142 Net due to establishing entity, head office, and other related depository institutions ⁵	n.a.	20,425	n.a.	18,368	n.a.	128	n.a.	115
MEMO								
143 Non-interest-bearing balances with commercial banks in United States	3,654	0	3,464	0	64	0	22	0
144 Holding of own acceptances included in commercial and industrial loans	1,647	n.a.	1,239	n.a.	134	n.a.	196	n.a.
145 Commercial and industrial loans with remaining maturity of one year or less (excluding those in nonaccrual status)	101,820	n.a.	63,848	n.a.	9,381	n.a.	14,228	n.a.
146 Predetermined interest rates	59,654	n.a.	34,258	n.a.	4,433	n.a.	12,441	n.a.
147 Floating interest rates	42,166	n.a.	29,589	n.a.	4,948	n.a.	1,787	n.a.
148 Commercial and industrial loans with remaining maturity of more than one year (excluding those in nonaccrual status)	100,916	n.a.	78,646	n.a.	8,596	n.a.	5,203	n.a.
149 Predetermined interest rates	22,828	n.a.	19,240	n.a.	1,166	n.a.	622	n.a.
150 Floating interest rates	78,088	n.a.	59,406	n.a.	7,430	n.a.	4,581	n.a.
	Total excluding IBFs ³	IBFs only ³	Total excluding IBFs	IBFs only	Total excluding IBFs	IBFs only	Total excluding IBFs	IBFs only
151 Components of total nontransaction accounts, included in total deposits and credit balances	373,875	n.a.	304,314	n.a.	4,500	n.a.	19,244	n.a.
152 Time deposits of \$100,000 or more	366,283	n.a.	296,926	n.a.	4,480	n.a.	19,073	n.a.
153 Time CDs in denominations of \$100,000 or more with remaining maturity of more than 12 months	7,592	n.a.	7,389	n.a.	20	n.a.	172	n.a.
	Total including IBFs ³	IBFs only ³	Total including IBFs	IBFs only	Total including IBFs	IBFs only	Total including IBFs	IBFs only
154 Immediately available funds with a maturity greater than one day included in other borrowed money	36,983	n.a.	32,413	n.a.	2,754	n.a.	1,046	n.a.
155 Number of reports filed ⁶	361	0	188	0	73	0	30	0

**55. Assets and liabilities of U.S. branches and agencies of foreign banks, December 31, 1996–2000—
Continued**

Millions of dollars except as noted

Item	2000							
	All states ²		New York		California		Illinois	
	Total including IBFs ³	IBFs only ³	Total including IBFs	IBFs only	Total including IBFs	IBFs only	Total including IBFs	IBFs only
1 Total assets⁴	981,305	185,168	823,274	159,638	26,473	7,161	42,003	3,812
2 Claims on nonrelated parties	787,147	78,387	647,620	71,169	25,854	2,275	41,992	176
3 Cash and balances due from depository institutions	76,788	34,706	74,867	34,202	772	196	335	135
4 Cash items in process of collection and unposted debits	1,947	0	1,893	0	6	0	11	0
5 Currency and coin (U.S. and foreign)	17	n.a.	12	n.a.	1	n.a.	0	n.a.
6 Balances with depository institutions in United States	52,332	16,334	50,827	16,056	641	122	186	10
7 U.S. branches and agencies of other foreign banks (including IBFs)	45,697	15,661	44,586	15,409	490	121	169	10
8 Other depository institutions in United States (including IBFs)	6,635	673	6,240	647	152	1	17	0
9 Balances with banks in foreign countries and with foreign central banks	22,121	18,372	21,858	18,147	82	74	128	125
10 Foreign branches of U.S. banks	800	719	699	619	0	0	100	100
11 Banks in home country and home-country central banks	7,609	6,630	7,591	6,619	8	8	1	0
12 All other banks in foreign countries and foreign central banks	13,712	11,023	13,568	10,909	74	66	27	25
13 Balances with Federal Reserve Banks	371	n.a.	278	n.a.	42	n.a.	9	n.a.
14 Total securities and loans	454,316	37,488	364,321	31,021	24,209	2,024	28,660	32
15 Total securities, book value	110,895	3,944	103,055	3,476	1,192	420	4,782	12
16 U.S. Treasury	12,115	n.a.	11,826	n.a.	45	n.a.	231	n.a.
17 Obligations of U.S. government agencies and corporations	45,319	n.a.	42,963	n.a.	200	n.a.	1,931	n.a.
18 Other bonds, notes, debentures, and corporate stock (including state and local securities)	53,461	3,944	48,267	3,476	947	420	2,619	12
19 Securities of foreign governmental units	9,637	1,870	9,454	1,809	149	48	12	12
20 All other	43,823	2,075	38,813	1,667	799	373	2,607	0
21 Federal funds sold and securities purchased under agreements to resell	111,164	4,077	108,074	3,971	291	12	1,372	0
22 U.S. branches and agencies of other foreign banks	11,183	2,654	10,890	2,558	41	4	100	0
23 Commercial banks in United States	13,220	172	12,619	163	238	8	4	0
24 Other	86,761	1,250	84,565	1,250	12	0	1,269	0
25 Total loans, gross	343,804	33,588	261,558	27,589	23,060	1,605	23,894	20
26 Less: Unearned income on loans	383	44	292	43	43	1	16	0
27 EQUALS: Loans, net	343,420	33,544	261,266	27,545	23,017	1,604	23,878	20
<i>Total loans, gross, by category</i>								
28 Real estate loans	17,178	53	12,378	53	3,032	0	135	0
29 Loans to depository institutions	25,735	15,832	19,128	11,719	2,007	1,392	182	16
30 Commercial banks in United States (including IBFs)	6,818	2,543	4,750	1,480	1,590	1,003	2	0
31 U.S. branches and agencies of other foreign banks	4,813	2,453	2,980	1,390	1,528	1,003	1	0
32 Other commercial banks in United States	2,005	90	1,770	90	62	0	1	0
33 Other depository institutions in United States (including IBFs)	15	0	0	0	0	0	0	0
34 Banks in foreign countries	18,902	13,289	14,379	10,238	416	389	180	16
35 Foreign branches of U.S. banks	294	257	291	254	0	0	0	0
36 Other banks in foreign countries	18,607	13,032	14,088	9,985	416	389	180	16
37 Loans to other financial institutions	50,856	2,001	40,619	1,814	1,261	0	5,271	0
38 Commercial and industrial loans	221,828	13,446	164,652	11,905	16,157	191	17,026	0
39 U.S. addressees (domicile)	182,084	42	135,663	42	14,849	0	14,728	0
40 Non-U.S. addressees (domicile)	39,744	13,404	28,989	11,864	1,308	191	2,299	0
41 Acceptances of other banks	582	13	141	13	43	0	398	0
42 U.S. banks	11	0	5	0	6	0	0	0
43 Foreign banks	571	13	136	13	36	0	398	0
44 Loans to foreign governments and official institutions (including foreign central banks)	3,975	2,158	3,368	2,021	139	22	259	3
45 Loans for purchasing or carrying securities (secured and unsecured)	14,969	0	14,638	0	0	0	5	0
46 All other loans	8,036	86	6,378	63	421	0	230	0
47 Lease financing receivables (net of unearned income)	644	0	255	0	0	0	388	0
48 U.S. addressees (domicile)	644	0	255	0	0	0	388	0
49 Non-U.S. addressees (domicile)	0	0	0	0	0	0	0	0
50 Trading assets	108,947	644	68,532	644	54	0	9,725	0
51 All other assets	35,933	1,472	31,825	1,330	528	43	1,900	9
52 Customers' liabilities on acceptances outstanding	1,399	n.a.	1,016	n.a.	178	n.a.	166	n.a.
53 U.S. addressees (domicile)	702	n.a.	522	n.a.	169	n.a.	7	n.a.
54 Non-U.S. addressees (domicile)	697	n.a.	494	n.a.	9	n.a.	159	n.a.
55 Other assets including other claims on nonrelated parties	34,534	1,472	30,809	1,330	351	43	1,734	9
56 Net due from related depository institutions ⁵	194,158	106,781	175,654	88,469	619	4,886	11	3,636
57 Net due from head office and other related depository institutions ⁵	194,158	n.a.	175,654	n.a.	619	n.a.	11	n.a.
58 Net due from establishing entity, head office, and other related depository institutions ⁵	n.a.	106,781	n.a.	88,469	n.a.	4,886	n.a.	3,636
59 Total liabilities⁴	981,305	185,168	823,274	159,638	26,473	7,161	42,003	3,812
60 Liabilities to nonrelated parties	864,910	169,823	750,144	145,182	11,580	7,016	34,866	3,779

**55. Assets and liabilities of U.S. branches and agencies of foreign banks, December 31, 1996–2000—
Continued**

Millions of dollars except as noted

Item	2000							
	All states ²		New York		California		Illinois	
	Total excluding IBFs ²	IBFs only ³	Total excluding IBFs	IBFs only	Total excluding IBFs	IBFs only	Total excluding IBFs	IBFs only
61 Total deposits and credit balances	383,500	124,570	327,897	111,697	3,106	1,300	13,413	2,535
62 Individuals, partnerships, and corporations	280,338	10,702	234,088	5,537	2,652	180	12,407	13
63 U.S. addressees (domicile)	263,510	3	224,079	3	948	0	12,370	0
64 Non-U.S. addressees (domicile)	16,828	10,699	10,009	5,534	1,704	180	36	13
65 Commercial banks in United States (including IBFs)	52,517	15,559	46,619	15,214	314	99	621	101
66 U.S. branches and agencies of other foreign banks	25,606	14,354	21,948	14,019	0	99	140	101
67 Other commercial banks in United States	26,911	1,206	24,671	1,195	314	0	481	0
68 Banks in foreign countries	6,654	69,505	6,421	66,923	13	121	0	812
69 Foreign branches of U.S. banks	1,727	3,628	1,727	3,474	0	20	0	134
70 Other banks in foreign countries	4,927	65,878	4,694	63,449	13	101	0	677
71 Foreign governments and official institutions (including foreign central banks)	22,103	28,779	19,722	23,998	12	900	383	1,610
72 All other deposits and credit balances	21,653	25	20,846	25	105	0	0	0
73 Certified and official checks	235	n.a.	201	n.a.	9	n.a.	1	n.a.
74 Transaction accounts and credit balances (excluding IBFs) ..	8,764	n.a.	6,946	n.a.	325	n.a.	208	n.a.
75 Individuals, partnerships, and corporations	6,852	n.a.	5,235	n.a.	299	n.a.	206	n.a.
76 U.S. addressees (domicile)	4,623	n.a.	3,910	n.a.	191	n.a.	204	n.a.
77 Non-U.S. addressees (domicile)	2,229	n.a.	1,325	n.a.	108	n.a.	2	n.a.
78 Commercial banks in United States (including IBFs)	153	n.a.	150	n.a.	0	n.a.	0	n.a.
79 U.S. branches and agencies of other foreign banks	79	n.a.	78	n.a.	0	n.a.	0	n.a.
80 Other commercial banks in United States	74	n.a.	72	n.a.	0	n.a.	0	n.a.
81 Banks in foreign countries	813	n.a.	690	n.a.	13	n.a.	0	n.a.
82 Foreign branches of U.S. banks	12	n.a.	12	n.a.	0	n.a.	0	n.a.
83 Other banks in foreign countries	801	n.a.	678	n.a.	13	n.a.	0	n.a.
84 Foreign governments and official institutions (including foreign central banks)	597	n.a.	559	n.a.	3	n.a.	0	n.a.
85 All other deposits and credit balances	114	n.a.	110	n.a.	1	n.a.	0	n.a.
86 Certified and official checks	235	n.a.	201	n.a.	9	n.a.	1	n.a.
87 Demand deposits (included in transaction accounts and credit balances)	8,087	n.a.	6,536	n.a.	256	n.a.	205	n.a.
88 Individuals, partnerships, and corporations	6,378	n.a.	5,025	n.a.	230	n.a.	203	n.a.
89 U.S. addressees (domicile)	4,439	n.a.	3,852	n.a.	169	n.a.	201	n.a.
90 Non-U.S. addressees (domicile)	1,939	n.a.	1,174	n.a.	61	n.a.	2	n.a.
91 Commercial banks in United States (including IBFs)	129	n.a.	127	n.a.	0	n.a.	0	n.a.
92 U.S. branches and agencies of other foreign banks	73	n.a.	72	n.a.	0	n.a.	0	n.a.
93 Other commercial banks in United States	57	n.a.	55	n.a.	0	n.a.	0	n.a.
94 Banks in foreign countries	787	n.a.	664	n.a.	13	n.a.	0	n.a.
95 Foreign branches of U.S. banks	1	n.a.	1	n.a.	0	n.a.	0	n.a.
96 Other banks in foreign countries	786	n.a.	663	n.a.	13	n.a.	0	n.a.
97 Foreign governments and official institutions (including foreign central banks)	515	n.a.	477	n.a.	3	n.a.	0	n.a.
98 All other deposits and credit balances	43	n.a.	41	n.a.	0	n.a.	0	n.a.
99 Certified and official checks	235	n.a.	201	n.a.	9	n.a.	1	n.a.
100 Nontransaction accounts (including MMDAs, excluding IBFs)	374,736	n.a.	320,950	n.a.	2,781	n.a.	13,204	n.a.
101 Individuals, partnerships, and corporations	273,486	n.a.	228,853	n.a.	2,353	n.a.	12,200	n.a.
102 U.S. addressees (domicile)	258,888	n.a.	220,168	n.a.	757	n.a.	12,166	n.a.
103 Non-U.S. addressees (domicile)	14,598	n.a.	8,685	n.a.	1,596	n.a.	34	n.a.
104 Commercial banks in United States (including IBFs)	52,364	n.a.	46,469	n.a.	314	n.a.	621	n.a.
105 U.S. branches and agencies of other foreign banks	25,527	n.a.	21,870	n.a.	0	n.a.	140	n.a.
106 Other commercial banks in United States	26,837	n.a.	24,599	n.a.	314	n.a.	481	n.a.
107 Banks in foreign countries	5,841	n.a.	5,731	n.a.	0	n.a.	0	n.a.
108 Foreign branches of U.S. banks	1,715	n.a.	1,715	n.a.	0	n.a.	0	n.a.
109 Other banks in foreign countries	4,125	n.a.	4,015	n.a.	0	n.a.	0	n.a.
110 Foreign governments and official institutions (including foreign central banks)	21,506	n.a.	19,162	n.a.	9	n.a.	383	n.a.
111 All other deposits and credit balances	21,539	n.a.	20,736	n.a.	105	n.a.	0	n.a.
112 IBF deposit liabilities	n.a.	124,570	n.a.	111,697	n.a.	1,300	n.a.	2,535
113 Individuals, partnerships, and corporations	n.a.	10,702	n.a.	5,537	n.a.	180	n.a.	13
114 U.S. addressees (domicile)	n.a.	3	n.a.	3	n.a.	0	n.a.	0
115 Non-U.S. addressees (domicile)	n.a.	10,699	n.a.	5,534	n.a.	180	n.a.	13
116 Commercial banks in United States (including IBFs)	n.a.	15,559	n.a.	15,214	n.a.	99	n.a.	101
117 U.S. branches and agencies of other foreign banks	n.a.	14,354	n.a.	14,019	n.a.	99	n.a.	101
118 Other commercial banks in United States	n.a.	1,206	n.a.	1,195	n.a.	0	n.a.	0
119 Banks in foreign countries	n.a.	69,505	n.a.	66,923	n.a.	121	n.a.	812
120 Foreign branches of U.S. banks	n.a.	3,628	n.a.	3,474	n.a.	20	n.a.	134
121 Other banks in foreign countries	n.a.	65,878	n.a.	63,449	n.a.	101	n.a.	677
122 Foreign governments and official institutions (including foreign central banks)	n.a.	28,779	n.a.	23,998	n.a.	900	n.a.	1,610
123 All other deposits and credit balances	n.a.	25	n.a.	25	n.a.	0	n.a.	0

**55. Assets and liabilities of U.S. branches and agencies of foreign banks, December 31, 1996–2000—
Continued**

Millions of dollars except as noted

Item	2000							
	All states ²		New York		California		Illinois	
	Total including IBFs ³	IBFs only ³	Total including IBFs	IBFs only	Total including IBFs	IBFs only	Total including IBFs	IBFs only
124 Federal funds purchased and securities sold under agreements to repurchase	176,125	20,081	165,952	14,682	836	384	3,337	1,209
125 U.S. branches and agencies of other foreign banks	12,761	3,146	10,696	2,254	420	291	845	201
126 Other commercial banks in United States	12,139	484	10,954	279	240	30	420	175
127 Other	151,225	16,451	144,301	12,149	176	63	2,072	833
128 Other borrowed money	78,344	22,979	61,131	16,777	5,920	5,276	5,694	19
129 Owed to nonrelated commercial banks in United States (including IBFs)	12,532	4,271	10,362	3,115	1,363	1,092	314	2
130 Owed to U.S. offices of nonrelated U.S. banks	5,489	696	4,859	592	176	104	207	0
131 Owed to U.S. branches and agencies of nonrelated foreign banks	7,043	3,575	5,503	2,523	1,187	988	107	2
132 Owed to nonrelated banks in foreign countries	16,920	13,371	12,793	9,451	3,152	3,114	22	17
133 Owed to foreign branches of nonrelated U.S. banks	1,089	744	867	545	199	199	0	0
134 Owed to foreign offices of nonrelated foreign banks	15,831	12,627	11,926	8,906	2,953	2,915	22	17
135 Owed to others	48,893	5,337	37,977	4,211	1,406	1,070	5,358	0
136 All other liabilities	102,370	2,193	83,467	2,026	418	57	9,887	16
137 Branch or agency liability on acceptances executed and outstanding	1,782	n.a.	1,156	n.a.	178	n.a.	402	n.a.
138 Trading liabilities	69,510	38	55,184	38	44	0	8,254	0
139 Other liabilities to nonrelated parties	31,077	2,155	27,127	1,988	196	57	1,231	16
140 Net due to related depository institutions ⁵	116,395	15,345	73,130	14,456	14,893	144	7,137	32
141 Net due to head office and other related depository institutions ⁵	116,395	n.a.	73,130	n.a.	14,893	n.a.	7,137	n.a.
142 Net due to establishing entity, head office, and other related depository institutions ⁵	n.a.	15,345	n.a.	14,456	n.a.	144	n.a.	32
MEMO								
143 Non-interest-bearing balances with commercial banks in United States	987	0	902	0	37	0	6	0
144 Holding of own acceptances included in commercial and industrial loans	1,806	n.a.	1,360	n.a.	147	n.a.	207	n.a.
145 Commercial and industrial loans with remaining maturity of one year or less (excluding those in nonaccrual status)	112,200	n.a.	76,316	n.a.	8,476	n.a.	12,959	n.a.
146 Predetermined interest rates	61,647	n.a.	38,692	n.a.	3,897	n.a.	10,475	n.a.
147 Floating interest rates	50,553	n.a.	37,624	n.a.	4,579	n.a.	2,484	n.a.
148 Commercial and industrial loans with remaining maturity of more than one year (excluding those in nonaccrual status)	107,034	n.a.	86,263	n.a.	7,607	n.a.	4,002	n.a.
149 Predetermined interest rates	24,521	n.a.	20,898	n.a.	1,036	n.a.	541	n.a.
150 Floating interest rates	82,513	n.a.	65,366	n.a.	6,571	n.a.	3,461	n.a.
	Total excluding IBFs³	IBFs only³	Total excluding IBFs	IBFs only	Total excluding IBFs	IBFs only	Total excluding IBFs	IBFs only
151 Components of total nontransaction accounts, included in total deposits and credit balances	374,406	n.a.	322,120	n.a.	2,609	n.a.	13,129	n.a.
152 Time deposits of \$100,000 or more	370,303	n.a.	318,071	n.a.	2,591	n.a.	13,126	n.a.
153 Time CDs in denominations of \$100,000 or more with remaining maturity of more than 12 months	4,103	n.a.	4,050	n.a.	18	n.a.	2	n.a.
	Total including IBFs³	IBFs only³	Total including IBFs	IBFs only	Total including IBFs	IBFs only	Total including IBFs	IBFs only
154 Immediately available funds with a maturity greater than one day included in other borrowed money	28,831	n.a.	24,453	n.a.	3,107	n.a.	422	n.a.
155 Number of reports filed ⁶	340	0	177	0	69	0	28	0

Part 2—Special Tables

56. Statement of condition of each Federal Reserve Bank, 1996-2000

Millions of dollars

Item	1996												
	Total	Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Fran- cisco
ASSETS													
1 Gold certificate account	11,048	661	4,049	423	624	919	769	1,140	474	168	321	433	1,067
2 Special drawing rights certificate account	9,718	636	3,385	396	543	835	745	979	419	144	280	399	957
3 Coin	591	13	21	43	25	113	81	70	29	19	56	49	74
<i>Loans</i>													
4 To depository institutions	85	0	0	9	0	0	0	18	29	7	7	1	15
5 Other	0	0	0	0	0	0	0	0	0	0	0	0	0
6 Acceptances held under repurchase agreements	0	0	0	0	0	0	0	0	0	0	0	0	0
7 Securities purchased under agreements to resell (tri-party)													
<i>Federal agency obligations</i>													
8 Bought outright	2,225	131	827	86	131	184	148	241	104	34	70	80	188
9 Held under repurchase agreement	1,612	0	1,612	0	0	0	0	0	0	0	0	0	0
<i>U.S. Treasury securities</i>													
10 Bought outright ¹	390,907	23,000	145,377	15,129	22,976	32,416	26,087	42,364	18,312	5,896	12,244	13,998	33,108
11 Held under repurchase agreement	19,971	0	19,971	0	0	0	0	0	0	0	0	0	0
12 Total loans and securities	414,800	23,131	167,787	15,224	23,106	32,600	26,236	42,623	18,445	5,936	12,321	14,078	33,312
13 Items in process of collection	13,128	706	1,796	476	688	1,064	1,556	1,537	666	639	843	1,284	1,873
14 Bank premises	1,233	95	150	50	108	128	80	110	31	111	56	155	160
<i>Other assets</i>													
15 Denominated in foreign currencies ²	19,264	830	5,128	924	1,257	1,416	1,890	2,296	476	481	737	1,197	2,631
16 All other ³	11,729	534	5,783	356	530	910	631	1,006	411	151	293	344	780
17 Interdistrict Settlement Account	0	1,024	-27,599	-1,762	5,007	3,821	-511	157	-2,694	-453	-650	218	23,441
18 Total assets	481,510	27,629	160,499	16,131	31,889	41,805	31,477	49,919	18,257	7,195	14,258	18,156	64,295
LIABILITIES													
19 Federal Reserve notes	426,522	25,417	139,364	13,822	29,861	38,736	27,511	44,858	16,769	5,503	12,435	15,340	56,905
<i>Deposits</i>													
20 Depository institutions	24,524	1,048	8,167	1,297	856	1,275	1,708	2,574	718	721	817	1,730	3,612
21 U.S. Treasury, General account	7,742	0	7,742	0	0	0	0	0	0	0	0	0	0
22 Foreign, official accounts	167	6	62	7	9	11	14	17	4	4	5	9	20
23 Other ⁴	893	38	410	9	43	88	54	120	32	8	21	18	51
24 Total deposits	33,326	1,092	16,381	1,313	909	1,374	1,775	2,712	754	732	844	1,757	3,683
25 Deferred credit items	7,831	511	883	261	280	698	1,033	808	292	653	463	374	1,575
26 Other liabilities and accrued dividends ⁵	4,734	268	1,796	194	261	369	318	479	216	96	171	178	388
27 Total liabilities	472,413	27,289	158,425	15,590	31,311	41,177	30,637	48,857	18,031	6,985	13,912	17,649	62,551
CAPITAL ACCOUNTS													
28 Capital paid in	4,602	172	1,051	273	292	318	425	537	114	107	175	257	880
29 Surplus	4,496	168	1,023	268	286	310	415	524	112	104	171	250	865
30 Other capital accounts	0	0	0	0	0	0	0	0	0	0	0	0	0
31 Total liabilities and capital accounts	481,510	27,629	160,499	16,131	31,889	41,805	31,477	49,919	18,257	7,195	14,258	18,156	64,295
FEDERAL RESERVE NOTE STATEMENT													
32 Federal Reserve notes outstanding (issued to Bank)	526,826	30,331	183,368	16,172	32,850	45,352	34,458	51,546	19,480	7,027	14,148	21,005	71,088
33 Less: Notes held by issuing Bank	100,304	4,914	44,004	2,351	2,989	6,616	6,947	6,688	2,711	1,524	1,713	5,666	14,182
34 Federal Reserve notes, net	426,522	25,417	139,364	13,822	29,861	38,736	27,511	44,858	16,769	5,503	12,435	15,340	56,905
<i>Collateral held by Federal Reserve agent for notes issued to Bank</i>													
35 Gold certificate account	11,048												
36 Special drawing rights certificate account	9,718												
37 Other eligible assets	0												
38 U.S. Treasury and federal agency securities	405,756												
39 Total collateral	426,522												

56. Statement of condition of each Federal Reserve Bank, 1996-2000—Continued

Millions of dollars

Item	1997												
	Total	Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Fran- cisco
ASSETS													
1 Gold certificate account	11,047	624	3,934	350	669	965	723	1,069	401	147	286	459	1,420
2 Special drawing rights certificate account	9,200	530	3,202	282	574	792	602	900	340	123	247	367	1,241
3 Coin	460	23	20	53	27	64	45	52	15	20	36	37	68
<i>Loans</i>													
4 To depository institutions	2,035	21	1,465	16	0	0	163	13	4	5	13	0	335
5 Other	0	0	0	0	0	0	0	0	0	0	0	0	0
6 Acceptances held under repurchase agreements	0	0	0	0	0	0	0	0	0	0	0	0	0
7 Securities purchased under agreements to resell (tri-party)													
<i>Federal agency obligations</i>													
8 Bought outright	685	42	221	23	47	65	46	73	27	10	20	25	86
9 Held under repurchase agreement	2,652	0	2,652	0	0	0	0	0	0	0	0	0	0
<i>U.S. Treasury securities</i>													
10 Bought outright ¹	430,736	26,259	139,322	14,400	29,794	40,983	28,743	45,944	17,156	5,999	12,299	15,643	54,194
11 Held under repurchase agreement	21,188	0	21,188	0	0	0	0	0	0	0	0	0	0
12 Total loans and securities	457,295	26,322	164,848	14,438	29,842	41,048	28,952	46,031	17,186	6,014	12,332	15,668	54,615
13 Items in process of collection	8,378	441	1,026	222	352	474	1,287	773	93	701	440	359	2,210
14 Bank premises	1,272	94	156	51	132	126	78	108	31	132	55	150	159
<i>Other assets</i>													
15 Denominated in foreign currencies ²	17,046	637	3,885	1,014	1,083	1,177	1,574	1,989	424	395	647	951	3,270
16 All other ³	13,722	697	5,941	384	764	1,157	764	1,222	439	191	331	420	1,411
17 Interdistrict Settlement Account	0	-3,621	16,310	-162	-1,888	-8,468	793	-5,705	-534	-1,205	880	5,259	-1,658
18 Total assets	518,420	25,746	199,322	16,632	31,556	37,336	34,818	46,438	18,396	6,517	15,253	23,670	62,737
LIABILITIES													
19 Federal Reserve notes	457,469	22,984	179,316	13,970	28,441	32,459	30,390	40,531	16,422	4,792	13,541	20,007	54,617
<i>Deposits</i>													
20 Depository institutions	30,838	1,544	9,257	1,720	1,815	2,062	2,081	3,570	1,244	629	761	2,479	3,677
21 U.S. Treasury, General account	5,444	0	5,444	0	0	0	0	0	0	0	0	0	0
22 Foreign, official accounts	457	5	346	9	9	10	13	17	4	3	5	8	28
23 Other ⁴	897	2	360	11	54	77	99	125	29	5	63	13	59
24 Total deposits	37,636	1,551	15,406	1,740	1,879	2,149	2,193	3,712	1,276	637	830	2,501	3,763
25 Deferred credit items	7,817	412	794	184	235	650	1,210	679	252	610	473	424	1,893
26 Other liabilities and accrued dividends ⁵	4,845	283	1,643	181	316	427	328	487	197	96	164	184	539
27 Total liabilities	507,767	25,231	197,159	16,075	30,871	35,684	34,121	45,409	18,147	6,135	15,007	23,116	60,812
CAPITAL ACCOUNTS													
28 Capital paid in	5,433	262	1,108	284	349	833	359	527	127	194	127	283	980
29 Surplus	5,220	254	1,055	273	335	818	338	502	122	189	119	271	945
30 Other capital accounts	0	0	0	0	0	0	0	0	0	0	0	0	0
31 Total liabilities and capital accounts	518,420	25,746	199,322	16,632	31,556	37,336	34,818	46,438	18,396	6,517	15,253	23,670	62,737
FEDERAL RESERVE NOTE STATEMENT													
32 Federal Reserve notes outstanding (issued to Bank)	549,600	27,943	209,843	16,784	31,706	39,172	38,413	47,119	18,568	6,480	15,339	26,054	72,179
33 Less: Notes held by issuing Bank	92,131	4,959	30,527	2,815	3,265	6,713	8,023	6,589	2,145	1,689	1,798	6,047	17,562
34 Federal Reserve notes, net	457,469	22,984	179,316	13,970	28,441	32,459	30,390	40,531	16,422	4,792	13,541	20,007	54,617
<i>Collateral held by Federal Reserve agent for notes issued to Bank</i>													
35 Gold certificate account	11,047												
36 Special drawing rights certificate account	9,200												
37 Other eligible assets	0												
38 U.S. Treasury and federal agency securities	437,222												
39 Total collateral	457,469												

56. Statement of condition of each Federal Reserve Bank, 1996–2000—Continued

Millions of dollars

Item	1998												
	Total	Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Fran- cisco
ASSETS													
1 Gold certificate account	11,046	582	4,206	323	643	807	717	998	358	128	289	530	1,465
2 Special drawing rights certificate account	9,200	530	3,202	282	574	792	602	900	340	123	247	367	1,241
3 Coin	358	23	15	23	16	53	44	35	19	16	24	40	52
<i>Loans</i>													
4 To depository institutions	17	0	0	0	0	0	4	3	7	0	2	0	1
5 Other	0	0	0	0	0	0	0	0	0	0	0	0	0
6 Acceptances held under repurchase agreements	0	0	0	0	0	0	0	0	0	0	0	0	0
7 Securities purchased under agreements to resell (tri-party)													
<i>Federal agency obligations</i>													
8 Bought outright	338	18	125	10	22	27	21	32	12	4	9	15	42
9 Held under repurchase agreement	10,702	0	10,702	0	0	0	0	0	0	0	0	0	0
<i>U.S. Treasury securities</i>													
10 Bought outright ¹	452,141	24,625	167,582	13,145	29,386	35,617	27,504	43,406	15,889	4,967	12,543	20,558	56,919
11 Held under repurchase agreement	19,674	0	19,674	0	0	0	0	0	0	0	0	0	0
12 Total loans and securities	482,872	24,643	198,083	13,155	29,408	35,644	27,529	43,442	15,908	4,971	12,554	20,574	56,962
13 Items in process of collection	7,582	539	745	266	527	624	1,050	794	516	510	496	392	1,123
14 Bank premises	1,301	94	158	50	158	125	82	107	31	130	54	149	162
<i>Other assets</i>													
15 Denominated in foreign currencies ²	19,769	958	4,002	1,034	1,271	3,066	1,295	1,911	462	710	456	1,029	3,574
16 All other ³	16,628	683	8,465	475	815	1,083	807	1,185	444	169	362	583	1,558
17 Interdistrict Settlement Account	0	1,172	-5,656	2,181	-4,170	4,985	4,780	1,838	-1,841	1,381	1,324	1,679	-7,673
18 Total assets	548,756	29,225	213,219	17,790	29,242	47,179	36,906	51,210	16,235	8,139	15,806	25,343	58,463
LIABILITIES													
19 Federal Reserve notes	491,657	26,417	194,182	16,456	26,164	41,577	33,103	44,608	14,701	6,136	14,256	23,072	50,984
<i>Deposits</i>													
20 Depository institutions	26,306	1,568	7,533	433	1,574	1,898	1,769	4,282	692	1,039	652	1,166	3,700
21 U.S. Treasury, General account	6,086	0	6,086	0	0	0	0	0	0	0	0	0	0
22 Foreign, official accounts	167	7	53	8	9	22	9	14	3	5	3	7	26
23 Other ⁴	1,619	68	484	147	89	188	81	121	32	33	50	105	222
24 Total deposits	34,179	1,643	14,156	588	1,672	2,109	1,860	4,416	727	1,077	706	1,278	3,948
25 Deferred credit items	6,574	392	809	242	334	676	821	609	398	442	414	334	1,102
26 Other liabilities and accrued dividends ⁵	4,442	238	1,654	151	275	342	285	410	168	79	149	205	486
27 Total liabilities	536,852	28,690	210,802	17,437	28,445	44,704	36,069	50,044	15,994	7,734	15,525	24,889	56,520
CAPITAL ACCOUNTS													
28 Capital paid in	5,952	267	1,208	177	399	1,238	418	583	121	202	140	227	972
29 Surplus	5,952	267	1,208	177	399	1,238	418	583	121	202	140	227	972
30 Other capital accounts	0	0	0	0	0	0	0	0	0	0	0	0	0
31 Total liabilities and capital accounts	548,756	29,225	213,219	17,790	29,242	47,179	36,906	51,210	16,235	8,139	15,806	25,343	58,463
FEDERAL RESERVE NOTE STATEMENT													
32 Federal Reserve notes outstanding (issued to Bank)	611,688	30,296	239,794	18,434	29,535	50,920	44,429	54,114	17,290	7,690	17,214	33,678	68,294
33 Less: Notes held by issuing Bank	120,030	3,879	45,611	1,978	3,370	9,343	11,326	9,506	2,589	1,554	2,958	10,606	17,310
34 Federal Reserve notes, net	491,657	26,417	194,182	16,456	26,164	41,577	33,103	44,608	14,701	6,136	14,256	23,072	50,984
<i>Collateral held by Federal Reserve agent for notes issued to Bank</i>													
35 Gold certificate account	11,046												
36 Special drawing rights certificate account	9,200												
37 Other eligible assets	0												
38 U.S. Treasury and federal agency securities	471,412												
39 Total collateral	491,657												

56. Statement of condition of each Federal Reserve Bank, 1996–2000—Continued

Millions of dollars

Item	1999												
	Total	Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Fran- cisco
ASSETS													
1 Gold certificate account	11,048	533	4,435	319	566	834	724	993	337	140	313	575	1,279
2 Special drawing rights certificate account	6,200	307	2,431	187	299	516	450	549	175	78	175	341	692
3 Coin	207	4	9	8	11	38	20	32	10	13	17	16	30
<i>Loans</i>													
4 To depository institutions	233	91	0	1	0	12	14	34	37	10	11	10	12
5 Other	0	0	0	0	0	0	0	0	0	0	0	0	0
6 Acceptances held under repurchase agreements	0	0	0	0	0	0	0	0	0	0	0	0	0
7 Securities purchased under agreements to resell (tri-party)	140,640	0	140,640	0	0	0	0	0	0	0	0	0	0
<i>Federal agency obligations</i>													
8 Bought outright	181	9	72	5	10	14	11	17	6	2	5	9	19
9 Held under repurchase agreement	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>U.S. Treasury securities</i>													
10 Bought outright ¹	477,963	24,717	190,346	14,316	27,667	35,957	29,093	44,890	15,722	5,716	14,333	23,816	51,389
11 Held under repurchase agreement	0	0	0	0	0	0	0	0	0	0	0	0	0
12 Total loans and securities	619,017	24,817	331,059	14,322	27,677	35,983	29,118	44,942	15,765	5,729	14,350	23,835	51,421
13 Items in process of collection	7,278	383	941	282	401	493	603	753	471	599	474	296	1,581
14 Bank premises	1,365	93	164	50	158	125	146	107	32	128	51	146	165
<i>Other assets</i>													
15 Denominated in foreign currencies ²	16,140	725	3,277	479	1,081	3,356	1,134	1,581	327	549	381	616	2,635
16 All other ³	17,300	778	8,056	522	900	1,218	945	1,379	498	209	457	743	1,594
17 Interdistrict Settlement Account	0	9,921	-69,615	8,761	3,273	646	13,643	23,292	5,176	-3,050	3,969	-9,087	13,071
18 Total assets	678,556	37,562	280,757	24,930	34,366	43,209	46,784	73,628	22,792	4,395	20,186	17,481	72,468
LIABILITIES													
19 Federal Reserve notes	600,662	34,764	236,509	23,437	31,757	36,876	43,852	68,385	21,575	2,766	18,829	15,269	66,641
<i>Deposits</i>													
20 Depository institutions	24,027	1,545	10,035	592	1,118	1,957	899	2,970	440	482	480	1,246	2,263
21 U.S. Treasury, General account	28,402	0	28,402	0	0	0	0	0	0	0	0	0	0
22 Foreign, official accounts	71	1	47	1	2	6	2	3	1	1	1	1	5
23 Other ⁴	1,270	34	564	15	26	74	36	56	20	5	18	49	374
24 Total deposits	53,770	1,580	39,048	608	1,145	2,037	937	3,029	461	488	499	1,297	2,641
25 Deferred credit items	6,871	400	973	326	315	566	772	637	272	584	340	269	1,419
26 Other liabilities and accrued dividends ⁵	4,390	240	1,575	159	259	347	302	420	168	87	160	226	446
27 Total liabilities	665,694	36,985	278,106	24,531	33,477	39,826	45,863	72,471	22,476	3,925	19,828	17,060	71,147
CAPITAL ACCOUNTS													
28 Capital paid in	6,431	289	1,325	199	444	1,691	460	578	158	235	179	211	660
29 Surplus	6,431	289	1,325	199	444	1,691	460	578	158	235	179	211	660
30 Other capital accounts	0	0	0	0	0	0	0	0	0	0	0	0	0
31 Total liabilities and capital accounts	678,556	37,562	280,757	24,930	34,366	43,209	46,784	73,628	22,792	4,395	20,186	17,481	72,468
FEDERAL RESERVE NOTE STATEMENT													
32 Federal Reserve notes outstanding (issued to Bank)	821,959	42,799	326,492	30,931	38,915	54,760	62,089	79,306	26,444	11,348	24,597	36,681	87,597
33 Less: Notes held by issuing Bank	221,297	8,034	89,983	7,493	7,158	17,884	18,237	10,920	4,869	8,581	5,769	21,412	20,956
34 Federal Reserve notes, net	600,662	34,764	236,509	23,437	31,757	36,876	43,852	68,385	21,575	2,766	18,829	15,269	66,641
<i>Collateral held by Federal Reserve agent for notes issued to Bank</i>													
35 Gold certificate account	11,048	...	...	...	...	...	...	...	...	...	...	...	...
36 Special drawing rights certificate account	6,200	...	...	...	...	...	...	...	...	...	...	...	...
37 Other eligible assets	0	...	...	...	...	...	...	...	...	...	...	...	...
38 U.S. Treasury and federal agency securities	583,414	...	...	...	...	...	...	...	...	...	...	...	...
39 Total collateral	600,662	...	...	...	...	...	...	...	...	...	...	...	...

56. Statement of condition of each Federal Reserve Bank, 1996–2000—Continued

Millions of dollars

Item	2000												
	Total	Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
ASSETS													
1 Gold certificate account	11,046	535	4,428	414	520	750	802	1,064	359	158	340	514	1,162
2 Special drawing rights certificate account	2,200	115	874	83	104	147	166	212	71	30	66	98	234
3 Coin	949	46	74	52	67	117	83	114	51	33	67	91	155
<i>Loans</i>													
4 To depository institutions	110	1	0	2	0	5	6	25	8	5	31	5	23
5 Other	0	0	0	0	0	0	0	0	0	0	0	0	0
6 Acceptances held under repurchase agreements	0	0	0	0	0	0	0	0	0	0	0	0	0
7 Securities purchased under agreements to resell (tri-party)	43,375	0	43,375	0	0	0	0	0	0	0	0	0	0
<i>Federal agency obligations</i>													
8 Bought outright	130	7	50	5	7	8	9	16	5	1	4	4	14
9 Held under repurchase agreement	0	0	0	0	0	0	0	0	0	0	0	0	0
<i>U.S. Treasury securities</i>													
10 Bought outright ¹	511,703	29,376	197,518	21,313	28,635	30,038	34,060	61,207	19,438	2,154	17,052	15,140	55,770
11 Held under repurchase agreement	0	0	0	0	0	0	0	0	0	0	0	0	0
12 Total loans and securities	555,318	29,385	240,944	21,320	28,643	30,051	34,075	61,248	19,451	2,159	17,087	15,148	55,807
13 Items in process of collection	8,019	473	893	384	282	658	514	1,119	539	516	579	334	1,727
14 Bank premises	1,460	93	166	51	154	128	251	104	34	126	49	138	166
<i>Other assets</i>													
15 Denominated in foreign currencies ²	15,670	703	3,230	486	1,083	4,121	1,122	1,409	385	572	436	513	1,609
16 All other ³	19,769	955	8,577	769	964	1,689	1,147	1,953	643	140	571	544	1,816
17 Interdistrict Settlement Account	0	2,782	-3,255	1,353	2,260	2,402	4,499	-770	-740	-642	-818	-5,829	-1,241
18 Total assets	614,431	35,088	255,930	24,911	34,078	40,063	42,658	66,453	20,793	3,093	18,377	11,552	61,435
LIABILITIES													
19 Federal Reserve notes	563,450	31,891	240,061	23,114	31,183	34,048	39,286	61,206	19,410	1,587	16,646	9,754	55,263
<i>Deposits</i>													
20 Depository institutions	19,045	1,645	4,570	702	1,249	1,641	1,097	2,796	596	456	722	939	2,632
21 U.S. Treasury, General account	5,149	0	5,149	0	0	0	0	0	0	0	0	0	0
22 Foreign, official accounts	216	1	192	1	2	8	2	3	1	1	1	1	3
23 Other ⁴	1,390	63	646	46	112	42	86	134	39	1	53	32	137
24 Total deposits	25,800	1,709	10,556	749	1,363	1,691	1,185	2,933	636	458	776	972	2,771
25 Deferred credit items	7,225	521	943	404	349	683	877	575	296	451	433	298	1,394
26 Other liabilities and accrued dividends ⁵	4,165	249	1,435	188	239	283	320	476	175	63	164	151	422
27 Total liabilities	600,640	34,371	252,995	24,456	33,134	36,706	41,668	65,190	20,517	2,560	18,020	11,175	59,850
CAPITAL ACCOUNTS													
28 Capital paid in	6,997	358	1,468	228	472	1,679	495	632	138	368	179	188	792
29 Surplus	6,794	358	1,468	228	472	1,679	495	632	138	165	179	188	792
30 Other capital accounts	0	0	0	0	0	0	0	0	0	0	0	0	0
31 Total liabilities and capital accounts	614,431	35,088	255,930	24,911	34,078	40,063	42,658	66,453	20,793	3,093	18,377	11,552	61,435
FEDERAL RESERVE NOTE STATEMENT													
32 Federal Reserve notes outstanding (issued to Bank)	751,714	36,707	300,366	31,820	36,272	50,845	60,948	70,685	23,180	9,581	21,578	32,467	77,265
33 Less: Notes held by issuing Bank	188,264	4,816	60,305	8,706	5,089	16,797	21,662	9,479	3,770	7,994	4,932	22,713	22,001
34 Federal Reserve notes, net	563,450	31,891	240,061	23,114	31,183	34,048	39,286	61,206	19,410	1,587	16,646	9,754	55,263
<i>Collateral held by Federal Reserve agent for notes issued to Bank</i>													
35 Gold certificate account	11,046	...	...	...	...	...	...	...	...	...	...	...	...
36 Special drawing rights certificate account	2,200	...	...	...	...	...	...	...	...	...	...	...	...
37 Other eligible assets	0	...	...	...	...	...	...	...	...	...	...	...	...
38 U.S. Treasury and federal agency securities	550,205	...	...	...	...	...	...	...	...	...	...	...	...
39 Total collateral	563,450	...	...	...	...	...	...	...	...	...	...	...	...

57. Income and expenses of Federal Reserve Banks, December 31, 1996–2000

Thousands of dollars

Item ¹	1996					
	Total	Boston	New York	Philadelphia	Cleveland	Richmond
CURRENT INCOME						
1 Loans	10,855	170	935	224	143	99
2 U.S. Treasury and federal agency securities ..	23,883,718	1,328,674	9,207,283	944,102	1,381,391	1,920,177
3 Foreign currencies	442,816	18,896	118,022	21,091	29,048	32,781
4 Priced services	787,152	68,102	105,327	41,361	50,295	61,683
5 Other	39,761	576	29,468	1,401	480	834
6 Total	25,164,303	1,416,418	9,461,035	1,008,178	1,461,357	2,015,573
CURRENT EXPENSES						
7 Salaries and other personnel expenses	1,006,238	56,460	222,438	50,392	53,550	110,117
8 Retirement and other benefits ²	275,932	16,636	60,622	13,699	14,888	30,823
9 Net periodic pension costs ¹	-139,543	38	-140,036	44	20	34
10 Fees	31,754	1,835	4,858	491	1,999	12,367
11 Travel	46,583	2,199	6,740	2,176	2,720	5,481
12 Software expenses	57,121	1,194	12,294	1,620	1,715	26,667
13 Postage and other shipping costs	77,895	37,278	6,243	1,453	2,113	3,384
14 Communications	10,422	496	2,211	438	737	1,149
15 Materials and supplies	59,935	3,301	11,236	3,536	3,512	6,538
<i>Building expenses</i>						
16 Taxes on real estate	26,377	3,938	2,373	1,662	1,762	2,243
17 Property depreciation	56,045	4,324	11,108	2,370	2,553	5,508
18 Utilities	31,143	2,502	7,035	2,520	1,796	2,948
19 Rent	34,686	650	15,451	236	950	10,437
20 Other equipment	28,900	710	7,416	1,331	544	2,969
21 Purchases	7,923	344	1,370	371	236	1,155
22 Rentals	33,627	76	2,899	269	204	27,789
23 Depreciation	135,799	4,029	18,772	4,976	4,671	62,534
24 Repairs and maintenance	79,280	4,181	12,570	3,086	3,994	18,670
25 Earnings-credit costs	308,815	22,298	57,723	26,491	13,693	28,452
26 Other	50,811	3,108	11,266	1,453	3,298	4,770
27 Shared costs, net ²	0	-1,394	11,229	11,985	14,202	-146,742
28 Recoveries	-53,191	-9,385	-7,849	-2,870	-1,053	-13,997
29 Expenses capitalized ³	-2,852	-280	-12	-249	-307	-265
30 Total	2,163,699	154,538	337,957	127,479	127,799	203,032
31 Reimbursements	-215,838	-9,278	-45,178	-17,575	-23,081	-23,770
32 Net expenses	1,947,861	145,261	292,778	109,904	104,718	179,262
PROFIT AND LOSS						
33 Current net income	23,216,443	1,271,158	9,168,256	898,275	1,356,639	1,836,312
<i>Additions to and deductions from current net income⁴</i>						
34 Profits on sales of U.S. Treasury and federal agency securities	32,085	1,714	12,393	1,326	1,865	2,550
35 Net profit on foreign exchange transactions ..	0	0	0	0	0	0
36 Other additions	121	13	30	13	21	9
37 Total additions	32,206	1,727	12,423	1,339	1,886	2,559
38 Losses on sales of U.S. Treasury and federal agency securities	0	0	0	0	0	0
39 Losses on foreign exchange transactions	-1,668,199	-71,852	-444,394	-79,991	-108,833	-122,606
40 Other deductions	-3,099	-4	-70	-3	-5	-17
41 Total deductions	-1,671,298	-71,855	-444,464	-79,994	-108,838	-122,623
42 Net additions to or deductions from (-) current net income	-1,639,092	-70,128	-432,042	-78,655	-106,951	-120,065
43 Cost of unreimbursed Treasury services	37,625	1,738	3,832	2,567	1,656	4,261
<i>Assessments by Board</i>						
44 Board expenditures	162,642	6,850	43,328	7,727	10,590	11,850
45 Cost of currency	402,517	26,278	139,553	16,287	23,617	35,049
46 Net income before payment to U.S. Treasury ..	20,974,567	1,166,163	8,549,502	793,039	1,213,824	1,665,087
47 Dividends paid	255,884	10,270	65,360	12,380	16,242	17,982
48 Payments to U.S. Treasury (interest on Federal Reserve notes)	14,565,624	826,506	6,119,190	552,651	853,617	1,168,389
49 Statutory transfer	5,517,716	328,056	2,370,171	145,005	310,237	452,210
50 Surplus transfer	-106,000	-4,566	-28,237	-5,083	-6,915	-7,791
51 Transferred to or from (-) surplus	635,343	1,331	-5,220	83,003	33,727	26,506
52 Surplus, January 1	3,966,402	170,838	1,056,616	190,191	258,767	291,516
53 Surplus, December 31 ⁵	4,495,745	167,603	1,023,159	268,111	285,579	310,232

57. Income and expenses of Federal Reserve Banks, December 31, 1996–2000—Continued

Thousands of dollars

Item ¹	1996						
	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
CURRENT INCOME							
1 Loans	497	1,454	1,665	3,107	1,132	235	1,193
2 U.S. Treasury and federal agency securities ..	1,447,549	2,604,222	1,099,849	375,189	783,760	824,448	1,967,074
3 Foreign currencies	43,239	52,591	10,880	11,106	16,928	27,679	60,556
4 Priced services	94,986	99,322	36,285	44,329	50,787	52,782	81,894
5 Other	1,010	1,149	475	411	132	367	3,460
6 Total	1,587,281	2,758,738	1,149,154	434,141	852,739	905,510	2,114,178
CURRENT EXPENSES							
7 Salaries and other personnel expenses	83,882	99,979	44,012	48,727	62,434	59,302	114,945
8 Retirement and other benefits ²	24,679	26,322	13,839	12,642	15,853	17,829	28,100
9 Net periodic pension costs ¹	72	81	13	23	22	42	104
10 Fees	1,852	2,437	959	1,846	568	1,059	1,483
11 Travel	4,169	5,327	2,441	2,916	3,036	3,191	6,185
12 Software expenses	2,384	2,601	1,547	1,823	1,178	1,252	2,844
13 Postage and other shipping costs	4,805	4,467	2,476	3,727	4,379	2,306	5,264
14 Communications	953	829	530	548	946	811	774
15 Materials and supplies	6,309	6,169	3,668	2,168	4,109	3,611	5,778
<i>Building expenses</i>							
16 Taxes on real estate	2,026	3,946	399	2,658	767	2,012	2,592
17 Property depreciation	4,616	5,935	2,513	903	3,732	5,158	7,326
18 Utilities	2,356	2,404	1,650	990	1,434	2,316	3,191
19 Rent	3,508	1,251	433	876	454	315	124
20 Other equipment	3,184	5,097	1,009	790	951	2,285	2,615
21 Purchases	650	733	287	603	572	450	1,151
22 Rentals	619	823	117	289	87	120	335
23 Depreciation	8,460	9,131	2,679	3,042	3,617	5,035	8,853
24 Repairs and maintenance	9,225	7,577	2,862	2,593	2,682	3,681	8,159
25 Earnings-credit costs	30,097	38,265	12,101	5,575	14,194	29,409	30,517
26 Other	4,862	6,079	2,431	1,758	3,319	3,384	5,084
27 Shared costs, net ²	16,918	24,550	12,552	10,344	19,061	15,321	11,973
28 Recoveries	-3,050	-3,774	-1,251	-836	-642	-5,276	-3,209
29 Expenses capitalized ³	-468	-132	-126	-361	-476	-95	-81
30 Total	212,108	250,098	107,139	103,644	142,277	153,520	244,109
31 Reimbursements	-12,104	-15,867	-9,133	-16,164	-19,088	-6,605	-17,995
32 Net expenses	200,004	234,231	98,007	87,480	123,189	146,914	226,113
PROFIT AND LOSS							
33 Current net income	1,387,277	2,524,507	1,051,148	346,661	729,550	758,596	1,888,064
<i>Additions to and deductions from current net income⁴</i>							
34 Profits on sales of U.S. Treasury and federal agency securities	1,775	3,602	1,484	537	1,129	1,088	2,621
35 Net profit on foreign exchange transactions ..	0	0	0	0	0	0	0
36 Other additions	23	5	0	0	0	7	1
37 Total additions	1,798	3,606	1,484	538	1,129	1,095	2,622
38 Losses on sales of U.S. Treasury and federal agency securities	0	0	0	0	0	0	0
39 Losses on foreign exchange transactions	-163,591	-198,816	-41,204	-41,618	-63,832	-103,652	-227,811
40 Other deductions	-1,675	-10	-3	-4	-614	-9	-685
41 Total deductions	-165,266	-198,826	-41,207	-41,622	-64,446	-103,661	-228,495
42 Net additions to or deductions from (-) current net income	-163,468	-195,220	-39,723	-41,084	-63,317	-102,566	-225,873
43 Cost of unreimbursed Treasury services	3,790	3,791	2,129	3,518	2,625	2,201	5,516
<i>Assessments by Board</i>							
44 Board expenditures	16,120	19,530	4,061	4,038	6,370	10,054	22,123
45 Cost of currency	31,309	41,923	18,499	6,013	12,315	15,631	36,043
46 Net income before payment to U.S. Treasury ..	1,172,590	2,264,044	986,735	292,008	644,922	628,143	1,598,510
47 Dividends paid	24,886	30,569	6,431	6,122	10,053	15,007	40,582
48 Payments to U.S. Treasury (interest on Federal Reserve notes)	786,280	1,587,280	693,121	215,945	457,250	453,449	851,944
49 Statutory transfer	325,322	581,873	270,789	62,303	154,614	149,170	367,966
50 Surplus transfer	-10,395	-12,633	-2,618	-2,644	-4,056	-6,586	-14,475
51 Transferred to or from (-) surplus	36,103	64,322	16,394	7,637	23,006	10,517	338,018
52 Surplus, January 1	388,962	472,716	97,970	98,953	151,771	246,448	541,655
53 Surplus, December 31⁵	414,670	524,405	111,745	103,945	170,720	250,379	865,197

57. Income and expenses of Federal Reserve Banks, December 31, 1996–2000—Continued

Thousands of dollars

Item ¹	1997					
	Total	Boston	New York	Philadelphia	Cleveland	Richmond
CURRENT INCOME						
1 Loans	14,584	480	1,909	135	395	500
2 U.S. Treasury and federal agency securities ..	25,698,971	1,519,193	9,013,874	878,282	1,667,701	2,308,544
3 Foreign currencies	375,386	14,182	86,691	22,007	23,901	26,049
4 Priced services	789,092	68,359	98,372	40,299	50,119	62,270
5 Other	39,180	827	28,509	1,575	361	560
6 Total	26,917,213	1,603,041	9,229,356	942,297	1,742,477	2,397,923
CURRENT EXPENSES						
7 Salaries and other personnel expenses	1,029,650	58,871	221,353	51,763	54,070	113,029
8 Retirement and other benefits ²	269,708	16,344	62,917	13,323	14,679	28,623
9 Net periodic pension costs ¹	-200,083	26	-200,404	29	16	13
10 Fees	41,066	2,038	7,255	760	3,053	11,765
11 Travel	44,344	1,958	6,741	2,033	2,512	5,080
12 Software expenses	57,267	2,298	11,300	1,682	1,760	24,411
13 Postage and other shipping costs	79,363	38,616	6,106	1,409	2,056	3,391
14 Communications	10,577	405	2,275	391	702	1,156
15 Materials and supplies	53,890	2,645	10,094	3,170	2,989	6,412
<i>Building expenses</i>						
16 Taxes on real estate	31,233	4,004	4,105	1,662	2,798	2,157
17 Property depreciation	56,635	4,297	9,872	2,476	3,673	5,900
18 Utilities	31,488	2,599	7,067	2,688	1,696	3,005
19 Rent	38,880	849	15,883	259	2,493	10,409
20 Other equipment	26,108	558	5,738	1,380	567	2,866
21 Purchases	8,893	345	1,936	774	241	1,519
22 Rentals	33,382	105	2,336	267	216	28,210
23 Depreciation	137,435	5,005	21,859	5,229	6,202	55,588
24 Repairs and maintenance	82,287	4,329	12,626	3,538	4,581	18,701
25 Earnings-credit costs	358,896	22,880	60,336	26,072	25,295	37,598
26 Other	66,629	3,950	21,227	1,831	3,255	4,923
27 Shared costs, net ²	0	-1,793	15,279	12,101	13,170	-137,766
28 Recoveries	-54,723	-9,689	-8,168	-3,301	-922	-15,324
29 Expenses capitalized ³	-2,762	-230	0	-288	-322	-166
30 Total	2,200,164	160,408	297,729	129,246	144,779	211,499
31 Reimbursements	-223,710	-7,490	-47,040	-19,767	-23,547	-25,586
32 Net expenses	1,976,453	152,917	250,689	109,479	121,232	185,913
PROFIT AND LOSS						
33 Current net income	24,940,759	1,450,123	8,978,667	832,818	1,621,245	2,212,010
<i>Additions to and deductions from current net income⁴</i>						
34 Profits on sales of U.S. Treasury and federal agency securities	13,153	799	4,309	446	898	1,238
35 Net profit on foreign exchange transactions ..	0	0	0	0	0	0
36 Other additions	2,801	30	6	0	3	15
37 Total additions	15,954	830	4,315	446	901	1,253
38 Losses on sales of U.S. Treasury and federal agency securities	0	0	0	0	0	0
39 Losses on foreign exchange transactions	-2,592,718	-96,832	-591,244	-154,267	-164,746	-179,047
40 Other deductions	-88	-2	-18	-2	-2	-15
41 Total deductions	-2,592,806	-96,834	-591,263	-154,269	-164,747	-179,062
42 Net additions to or deductions from (-) current net income	-2,576,852	-96,004	-586,948	-153,823	-163,846	-177,809
43 Cost of unreimbursed Treasury services	34,718	1,241	2,264	2,423	1,470	5,636
<i>Assessments by Board</i>						
44 Board expenditures	174,407	6,540	39,315	10,278	10,837	14,815
45 Cost of currency	364,454	21,723	119,098	11,816	25,508	33,096
46 Net income before payment to U.S. Treasury ..	21,790,329	1,324,616	8,231,043	654,478	1,419,584	1,980,655
47 Dividends paid	299,652	11,405	65,286	16,987	19,320	34,077
48 Payments to U.S. Treasury (interest on Federal Reserve notes)	0	0	0	0	0	0
49 Statutory transfer	20,658,972	1,223,253	8,109,194	626,418	1,343,641	1,431,350
50 Surplus transfer	-107,000	-4,003	-24,447	-6,352	-6,801	-7,395
51 Transferred to or from (-) surplus	831,705	89,958	56,563	11,073	56,623	515,228
52 Surplus, January 1	4,495,745	167,603	1,023,159	268,111	285,579	310,232
53 Surplus, December 31⁵	5,220,449	253,558	1,055,274	272,832	335,400	818,065

57. Income and expenses of Federal Reserve Banks, December 31, 1996–2000—Continued

Thousands of dollars

Item ¹	1997						
	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
CURRENT INCOME							
1 Loans	396	2,153	2,071	3,948	1,590	136	872
2 U.S. Treasury and federal agency securities ..	1,679,290	2,696,166	1,051,531	358,570	737,993	910,319	2,877,507
3 Foreign currencies	34,813	43,869	9,325	8,738	14,264	21,115	70,428
4 Priced services	98,419	94,794	37,750	46,557	53,675	53,194	85,283
5 Other	1,474	1,150	333	626	155	272	3,338
6 Total	1,814,392	2,838,134	1,101,012	418,440	807,677	985,037	3,037,429
CURRENT EXPENSES							
7 Salaries and other personnel expenses	88,213	102,807	46,304	49,757	61,597	60,981	120,906
8 Retirement and other benefits ²	24,872	24,649	13,513	12,899	15,006	17,312	25,569
9 Net periodic pension costs ¹	39	32	13	20	20	14	98
10 Fees	1,492	2,442	2,246	1,340	669	892	7,114
11 Travel	4,544	4,486	2,462	2,728	2,756	2,949	6,096
12 Software expenses	3,146	2,772	2,040	1,729	1,277	1,374	3,478
13 Postage and other shipping costs	4,932	4,472	2,238	3,909	4,219	2,381	5,634
14 Communications	889	932	525	738	876	844	845
15 Materials and supplies	6,269	5,234	2,870	2,125	3,303	3,393	5,386
<i>Building expenses</i>							
16 Taxes on real estate	1,583	3,961	328	5,296	679	1,989	2,672
17 Property depreciation	4,051	6,022	2,804	1,549	3,804	5,188	6,999
18 Utilities	1,923	2,505	1,511	1,556	1,375	2,184	3,381
19 Rent	5,008	1,449	480	886	387	338	438
20 Other equipment	2,507	5,930	850	843	748	1,765	2,356
21 Purchases	1,024	618	265	257	404	558	952
22 Rentals	646	735	147	262	102	93	262
23 Depreciation	9,242	8,676	3,116	3,787	4,202	5,360	9,171
24 Repairs and maintenance	9,210	8,068	3,036	2,854	2,705	3,657	8,982
25 Earnings-credit costs	31,698	50,454	16,378	6,364	14,199	25,972	41,649
26 Other	6,217	5,989	3,627	2,153	3,419	3,391	6,648
27 Shared costs, net ²	14,484	20,829	12,002	8,824	18,127	14,024	10,718
28 Recoveries	-2,701	-4,502	-1,013	-597	-565	-4,625	-3,318
29 Expenses capitalized ³	-528	-225	-119	-343	-373	-81	-86
30 Total	218,762	258,336	115,622	108,940	138,937	149,954	265,952
31 Reimbursements	-10,818	-17,196	-10,960	-15,816	-18,635	-7,201	-19,655
32 Net expenses	207,943	241,140	104,662	93,125	120,303	142,754	246,297
PROFIT AND LOSS							
33 Current net income	1,606,449	2,596,994	996,350	325,315	687,374	842,283	2,791,132
<i>Additions to and deductions from current net income⁴</i>							
34 Profits on sales of U.S. Treasury and federal agency securities	878	1,405	532	184	379	477	1,608
35 Net profit on foreign exchange transactions ..	0	0	0	0	0	0	0
36 Other additions	2,449	12	0	277	1	5	1
37 Total additions	3,327	1,417	532	462	380	482	1,610
38 Losses on sales of U.S. Treasury and federal agency securities	0	0	0	0	0	0	0
39 Losses on foreign exchange transactions	-239,317	-302,502	-64,439	-60,000	-98,463	-144,589	-497,272
40 Other deductions	-3	-11	-7	-4	-8	-9	-7
41 Total deductions	-239,320	-302,513	-64,446	-60,004	-98,471	-144,598	-497,280
42 Net additions to or deductions from (-) current net income	-235,993	-301,096	-63,914	-59,542	-98,092	-144,115	-495,670
43 Cost of unreimbursed Treasury services	1,818	4,325	2,068	3,127	2,405	2,683	5,259
<i>Assessments by Board</i>							
44 Board expenditures	14,955	20,070	4,206	4,421	6,206	9,579	33,187
45 Cost of currency	23,517	38,330	14,334	4,704	10,626	13,110	48,593
46 Net income before payment to U.S. Treasury ..	1,330,166	2,233,173	911,828	253,521	570,045	672,796	2,208,424
47 Dividends paid	23,140	31,693	6,800	9,337	9,014	15,905	56,688
48 Payments to U.S. Treasury (interest on Federal Reserve notes)	0	0	0	0	0	0	0
49 Statutory transfer	1,373,317	2,211,352	892,486	157,002	608,850	630,418	2,051,693
50 Surplus transfer	-9,884	-12,487	-2,659	-2,478	-4,064	-5,975	-20,454
51 Transferred to or from (-) surplus	-66,290	-9,871	12,542	87,182	-47,819	26,473	100,043
52 Surplus, January 1	414,670	524,405	111,745	103,945	170,720	250,379	865,197
53 Surplus, December 31⁵	338,496	502,046	121,628	188,649	118,837	270,877	944,786

57. Income and expenses of Federal Reserve Banks, December 31, 1996–2000—Continued

Thousands of dollars

Item ¹	1998					
	Total	Boston	New York	Philadelphia	Cleveland	Richmond
CURRENT INCOME						
1 Loans	8,783	340	1,194	64	194	428
2 U.S. Treasury and federal agency securities ..	26,842,437	1,492,766	9,802,637	803,569	1,754,431	2,211,659
3 Foreign currencies	435,220	20,795	88,982	22,934	27,946	65,353
4 Priced services	816,019	72,813	99,723	40,176	52,393	65,133
5 Other	47,019	636	33,890	1,713	552	1,160
6 Total	28,149,477	1,587,349	10,026,426	868,456	1,835,516	2,343,733
CURRENT EXPENSES						
7 Salaries and other personnel expenses	1,078,887	60,362	224,927	54,448	55,381	124,593
8 Retirement and other benefits ²	279,229	16,931	63,264	13,668	15,257	32,169
9 Net periodic pension costs ¹	-288,444	-1	-288,604	18	1	26
10 Fees	45,784	7,265	8,306	904	1,951	13,346
11 Travel	46,492	2,027	6,818	2,167	2,670	5,522
12 Software expenses	61,175	3,825	7,885	1,794	2,242	25,669
13 Postage and other shipping costs	78,791	35,423	5,686	1,289	2,191	3,451
14 Communications	9,933	365	2,077	348	611	1,008
15 Materials and supplies	55,515	2,467	11,184	3,256	2,790	7,228
<i>Building expenses</i>						
16 Taxes on real estate	28,188	4,169	4,160	1,520	2,236	2,243
17 Property depreciation	61,900	4,020	10,873	2,763	5,145	5,878
18 Utilities	29,196	2,354	6,123	2,456	2,000	2,367
19 Rent	33,964	668	11,079	294	2,048	10,617
20 Other equipment	27,920	649	7,379	1,283	1,458	2,971
21 Purchases	9,036	520	1,848	709	327	1,295
22 Rentals	31,632	221	2,131	282	204	26,554
23 Depreciation	122,176	6,152	20,087	5,418	5,121	38,611
24 Repairs and maintenance	81,318	4,526	11,188	3,639	4,477	17,316
25 Earnings-credit costs	346,410	19,944	59,114	20,410	27,616	40,138
26 Other	66,022	4,042	14,630	1,907	3,455	5,994
27 Shared costs, net ²	0	498	22,508	12,647	13,968	-146,782
28 Recoveries	-71,086	-10,006	-8,200	-3,508	-1,831	-17,892
29 Expenses capitalized ³	-2,067	-210	0	-210	-340	-119
30 Total	2,131,971	166,214	204,463	127,499	148,977	202,204
31 Reimbursements	-298,536	-16,887	-57,990	-24,389	-29,354	-31,227
32 Net expenses	1,833,436	149,327	146,473	103,111	119,623	170,976
PROFIT AND LOSS						
33 Current net income	26,316,041	1,438,022	9,879,953	765,345	1,715,893	2,172,757
<i>Additions to and deductions from current net income⁴</i>						
34 Profits on sales of U.S. Treasury and federal agency securities	44,483	2,376	16,828	1,262	2,861	3,386
35 Net profit on foreign exchange transactions ..	1,870,499	90,538	379,801	97,809	120,180	289,920
36 Other additions	197	13	15	0	14	6
37 Total additions	1,915,179	92,927	396,644	99,072	123,055	293,311
38 Losses on sales of U.S. Treasury and federal agency securities	0	0	0	0	0	0
39 Losses on foreign exchange transactions	0	0	0	0	0	0
40 Other deductions	-729	-2	-44	-4	-2	-329
41 Total deductions	-729	-2	-44	-4	-2	-329
42 Net additions to or deductions from (-) current net income	1,914,450	92,926	396,600	99,068	123,053	292,982
43 Cost of unreimbursed Treasury services	8,412	235	714	3,457	751	371
<i>Assessments by Board</i>						
44 Board expenditures	178,009	8,500	36,010	9,033	11,539	28,718
45 Cost of currency	408,544	20,526	160,139	12,476	25,399	28,987
46 Net income before payment to U.S. Treasury ..	27,635,525	1,501,687	10,079,690	839,448	1,801,257	2,407,662
47 Dividends paid	343,014	15,149	69,493	15,759	22,930	61,327
48 Payments to U.S. Treasury (interest on Federal Reserve notes)	8,774,994	451,882	3,097,657	385,606	546,945	732,859
49 Statutory transfer	17,785,942	1,020,803	6,759,420	534,413	1,168,239	1,193,996
50 Surplus transfer	0	0	0	0	0	0
51 Transferred to or from (-) surplus	731,575	13,853	153,120	-96,330	63,142	419,480
52 Surplus, January 1	5,220,449	253,558	1,055,274	272,832	335,400	818,065
53 Surplus, December 31⁵	5,952,024	267,411	1,208,394	176,503	398,543	1,237,545

57. Income and expenses of Federal Reserve Banks, December 31, 1996–2000—Continued

Thousands of dollars

Item ¹	1998						
	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
CURRENT INCOME							
1 Loans	526	1,263	931	1,983	904	77	878
2 U.S. Treasury and federal agency securities ..	1,657,072	2,625,338	966,913	313,396	741,531	1,136,404	3,336,721
3 Foreign currencies	29,142	42,536	10,190	15,310	10,406	22,736	78,891
4 Priced services	108,025	94,588	41,060	46,698	55,028	56,270	84,114
5 Other	1,305	2,141	353	659	178	540	3,890
6 Total	1,796,069	2,765,866	1,019,448	378,045	808,047	1,216,028	3,504,494
CURRENT EXPENSES							
7 Salaries and other personnel expenses	101,233	101,491	51,121	50,359	63,348	63,839	127,785
8 Retirement and other benefits ²	25,950	27,108	14,286	12,542	13,420	17,602	27,031
9 Net periodic pension costs ¹	31	37	18	1	32	0	-3
10 Fees	2,210	2,778	1,298	1,503	1,303	744	4,177
11 Travel	4,755	4,876	2,304	2,685	3,185	3,092	6,391
12 Software expenses	4,038	3,366	2,197	1,850	1,606	2,348	4,355
13 Postage and other shipping costs	8,449	4,561	2,457	2,997	4,100	2,472	5,714
14 Communications	1,030	1,000	569	425	873	795	834
15 Materials and supplies	6,452	5,223	3,050	1,966	3,270	3,594	5,034
<i>Building expenses</i>							
16 Taxes on real estate	1,445	3,237	239	4,594	596	1,861	1,888
17 Property depreciation	3,810	5,952	3,161	3,942	3,889	5,289	7,178
18 Utilities	1,646	2,559	1,388	1,881	1,333	1,902	3,187
19 Rent	5,956	1,427	542	55	347	341	589
20 Other equipment	2,042	5,130	1,084	1,036	787	1,942	2,160
21 Purchases	1,071	675	366	509	468	554	694
22 Rentals	556	843	199	204	132	88	219
23 Depreciation	10,379	8,591	3,883	3,872	4,833	5,456	9,773
24 Repairs and maintenance	9,912	8,403	2,808	2,753	2,680	3,749	9,867
25 Earnings-credit costs	27,131	49,766	16,247	5,384	12,787	27,123	40,751
26 Other	6,783	6,714	4,522	2,575	4,213	4,186	7,002
27 Shared costs, net ²	13,334	22,207	11,669	9,501	18,080	14,130	8,241
28 Recoveries	-6,905	-5,198	-1,287	-775	-1,061	-4,705	-9,719
29 Expenses capitalized ³	-532	-283	-121	0	-138	-60	-53
30 Total	230,776	260,461	121,999	109,860	140,082	156,340	263,096
31 Reimbursements	-17,651	-22,142	-16,809	-20,223	-22,479	-10,533	-28,852
32 Net expenses	213,124	238,319	105,190	89,637	117,603	145,807	234,244
PROFIT AND LOSS							
33 Current net income	1,582,944	2,527,546	914,258	288,409	690,443	1,070,220	3,270,250
<i>Additions to and deductions from current net income⁴</i>							
34 Profits on sales of U.S. Treasury and federal agency securities	2,663	4,193	1,529	467	1,228	2,089	5,600
35 Net profit on foreign exchange transactions ..	122,419	180,698	43,635	67,141	43,154	97,321	337,883
36 Other additions	111	17	2	2	2	12	2
37 Total additions	125,193	184,909	45,167	67,610	44,384	99,421	343,485
38 Losses on sales of U.S. Treasury and federal agency securities	0	0	0	0	0	0	0
39 Losses on foreign exchange transactions	0	0	0	0	0	0	0
40 Other deductions	-312	-11	-1	-8	-2	-9	-5
41 Total deductions	-312	-11	-1	-8	-2	-9	-5
42 Net additions to or deductions from (-) current net income	124,881	184,898	45,166	67,602	44,382	99,412	343,480
43 Cost of unreimbursed Treasury services	272	644	240	430	430	348	521
<i>Assessments by Board</i>							
44 Board expenditures	12,284	17,009	4,050	6,265	4,118	8,743	31,741
45 Cost of currency	27,140	36,196	14,666	4,279	12,093	17,867	48,776
46 Net income before payment to U.S. Treasury ..	1,668,129	2,658,596	940,467	345,036	718,185	1,142,674	3,532,692
47 Dividends paid	25,083	32,311	7,113	11,690	8,180	15,045	58,933
48 Payments to U.S. Treasury (interest on Federal Reserve notes)	557,712	770,200	266,492	127,980	209,182	440,684	1,187,796
49 Statutory transfer	1,005,562	1,775,122	667,799	191,663	479,235	730,552	2,259,136
50 Surplus transfer	0	0	0	0	0	0	0
51 Transferred to or from (-) surplus	79,772	80,963	-936	13,704	21,588	-43,607	26,826
52 Surplus, January 1	338,496	502,046	121,628	188,649	118,837	270,877	944,786
53 Surplus, December 31⁵	418,268	583,009	120,692	202,353	140,425	227,270	971,612

57. Income and expenses of Federal Reserve Banks, December 31, 1996–2000—Continued

Thousands of dollars

Item ¹	1999					
	Total	Boston	New York	Philadelphia	Cleveland	Richmond
CURRENT INCOME						
1 Loans	11,117	962	921	104	114	556
2 U.S. Treasury and federal agency securities ..	28,216,124	1,436,150	11,537,044	813,464	1,637,471	2,085,871
3 Foreign currencies	224,804	10,221	45,641	7,457	14,958	44,893
4 Priced services	835,895	44,326	91,661	40,904	54,289	65,624
5 Other	58,896	1,460	35,035	994	1,866	3,242
6 Total	29,346,836	1,493,119	11,710,303	862,923	1,708,698	2,200,185
CURRENT EXPENSES						
7 Salaries and other personnel expenses	1,140,657	63,601	233,164	57,027	58,560	133,931
8 Retirement and other benefits ²	305,175	18,012	67,968	14,098	15,489	36,098
9 Net periodic pension costs ¹	-366,765	0	-366,870	10	-1	19
10 Fees	43,902	2,357	7,804	842	2,289	14,515
11 Travel	50,813	2,402	7,693	2,249	3,093	6,286
12 Software expenses	71,252	3,806	7,481	2,144	5,217	31,052
13 Postage and other shipping costs	83,819	1,735	6,212	1,869	2,406	3,890
14 Communications	11,431	380	2,761	365	683	988
15 Materials and supplies	55,261	2,577	9,980	3,577	3,152	6,340
<i>Building expenses</i>						
16 Taxes on real estate	31,071	4,469	4,041	1,522	2,632	2,032
17 Property depreciation	66,215	4,379	12,986	2,808	5,927	5,670
18 Utilities	27,700	2,333	5,720	2,122	2,068	2,337
19 Rent	35,128	711	14,152	276	281	10,360
20 Other equipment	29,284	754	6,961	1,550	1,978	2,752
21 Purchases	10,137	599	1,608	743	352	1,711
22 Rentals	31,393	218	2,043	314	171	26,021
23 Depreciation	116,649	6,250	19,245	5,598	5,630	29,329
24 Repairs and maintenance	83,778	4,824	10,581	4,232	5,167	16,346
25 Earnings-credit costs	320,605	17,157	55,848	10,605	30,942	44,777
26 Other	67,734	4,526	12,740	1,948	4,417	8,661
27 Shared costs, net ²	0	5,592	23,196	12,003	13,995	-147,498
28 Recoveries	-65,613	-10,756	-8,699	-2,643	-2,768	-19,202
29 Expenses capitalized ³	-2,015	-250	0	-198	-117	-117
30 Total	2,147,611	135,677	136,616	123,061	161,562	216,296
31 Reimbursements	-295,449	-16,495	-55,999	-24,611	-28,080	-31,174
32 Net expenses	1,852,162	119,182	80,618	98,450	133,482	185,122
PROFIT AND LOSS						
33 Current net income	27,494,674	1,373,937	11,629,685	764,473	1,575,216	2,015,063
<i>Additions to and deductions from current net income⁴</i>						
34 Profits on sales of U.S. Treasury and federal agency securities	0	0	0	0	0	0
35 Net profit on foreign exchange transactions ..	0	0	0	0	0	0
36 Other additions	168	0	18	2	1	69
37 Total additions	168	0	18	2	1	69
38 Losses on sales of U.S. Treasury and federal agency securities	-21,564	-1,110	-8,640	-648	-1,235	-1,615
39 Losses on foreign exchange transactions	-504,465	-22,664	-102,424	-14,959	-33,778	-104,887
40 Other deductions	-48	-1	-6	-2	-2	-10
41 Total deductions	-526,076	-23,775	-111,071	-15,609	-35,015	-106,512
42 Net additions to or deductions from (-) current net income	-525,909	-23,775	-111,052	-15,607	-35,014	-106,443
43 Cost of unreimbursed Treasury services	7,649	232	557	3,650	608	350
<i>Assessments by Board</i>						
44 Board expenditures	213,790	9,626	43,670	6,388	14,282	44,415
45 Cost of currency	484,959	26,057	191,537	16,232	25,808	41,011
46 Net income before payment to U.S. Treasury ..	26,262,368	1,314,248	11,282,869	722,596	1,499,504	1,822,844
47 Dividends paid	373,579	16,974	78,159	11,483	24,890	85,629
48 Payments to U.S. Treasury (interest on Federal Reserve notes)	25,409,736	1,276,090	11,087,629	688,190	1,428,727	1,283,329
49 Statutory transfer	0	0	0	0	0	0
50 Surplus transfer	0	0	0	0	0	0
51 Transferred to or from (-) surplus	479,053	21,184	117,081	22,923	45,887	453,887
52 Surplus, January 1	5,952,024	267,411	1,208,394	176,503	398,543	1,237,545
53 Surplus, December 31 ⁵	6,431,077	288,595	1,325,475	199,425	444,429	1,691,431

57. Income and expenses of Federal Reserve Banks, December 31, 1996-2000—Continued

Thousands of dollars

Item ¹	1999						
	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
CURRENT INCOME							
1 Loans	772	2,124	1,886	1,490	1,284	35	868
2 U.S. Treasury and federal agency securities	1,666,120	2,586,694	917,220	320,192	804,292	1,331,753	3,079,855
3 Foreign currencies	15,629	21,973	4,665	7,709	5,286	9,067	37,305
4 Priced services	153,058	97,391	41,989	44,797	59,957	56,028	85,871
5 Other	3,984	3,552	1,008	659	741	1,136	5,219
6 Total	1,839,563	2,711,733	966,768	374,848	871,560	1,398,019	3,209,117
CURRENT EXPENSES							
7 Salaries and other personnel expenses	112,018	108,375	52,629	51,726	68,288	68,047	133,291
8 Retirement and other benefits ²	30,282	29,927	15,810	13,607	15,439	17,327	31,120
9 Net periodic pension costs ¹	20	21	20	0	20	-2	-2
10 Fees	4,387	3,526	2,242	1,456	890	855	2,740
11 Travel	4,816	5,231	2,417	3,034	3,325	3,285	6,982
12 Software expenses	4,839	3,994	2,279	1,689	1,632	2,322	4,797
13 Postage and other shipping costs	43,051	5,276	2,845	3,104	4,276	2,668	6,486
14 Communications	970	1,511	573	478	900	919	902
15 Materials and supplies	6,299	5,426	3,381	1,920	3,323	3,742	5,542
<i>Building expenses</i>							
16 Taxes on real estate	1,606	3,773	343	5,303	600	1,876	2,874
17 Property depreciation	4,123	5,712	3,124	4,005	4,120	5,565	7,795
18 Utilities	1,551	2,459	1,460	1,567	1,313	1,763	3,008
19 Rent	6,197	1,473	721	61	244	378	274
20 Other equipment	1,989	5,191	1,220	1,228	989	2,259	2,413
21 Purchases	1,081	617	313	403	566	649	1,495
22 Rentals	625	769	323	214	126	106	464
23 Depreciation	11,386	8,991	4,322	4,336	5,343	5,464	10,754
24 Repairs and maintenance	10,717	8,804	3,093	3,090	3,035	4,327	9,562
25 Earnings-credit costs	17,234	46,171	15,649	7,373	13,447	21,921	39,481
26 Other	7,077	7,000	2,838	2,763	4,371	4,901	6,491
27 Shared costs, net ²	5,872	21,451	14,552	8,978	18,064	14,084	9,710
28 Recoveries	-3,169	-5,881	-1,803	-758	-1,000	-4,946	-3,988
29 Expenses capitalized ³	-625	-325	-83	0	-208	-49	-43
30 Total	272,345	269,493	128,269	115,580	149,103	157,461	282,148
31 Reimbursements	-15,347	-21,867	-18,939	-20,555	-21,576	-10,968	-29,840
32 Net expenses	256,999	247,626	109,330	95,025	127,527	146,493	252,308
PROFIT AND LOSS							
33 Current net income	1,582,564	2,464,107	857,438	279,823	744,033	1,251,525	2,956,810
<i>Additions to and deductions from current net income⁴</i>							
34 Profits on sales of U.S. Treasury and federal agency securities	0	0	0	0	0	0	0
35 Net profit on foreign exchange transactions	0	0	0	0	0	0	0
36 Other additions	18	5	0	0	0	15	37
37 Total additions	18	5	0	0	0	15	37
38 Losses on sales of U.S. Treasury and federal agency securities	-1,313	-2,021	-705	-260	-651	-1,083	-2,283
39 Losses on foreign exchange transactions	-35,450	-49,412	-10,229	-17,150	-11,902	-19,262	-82,348
40 Other deductions	-3	-8	-2	-2	-4	-6	0
41 Total deductions	-36,766	-51,442	-10,936	-17,412	-12,556	-20,351	-84,631
42 Net additions to or deductions from (-) current net income	-36,747	-51,437	-10,936	-17,412	-12,556	-20,336	-84,594
43 Cost of unreimbursed Treasury services	280	593	123	258	427	263	306
<i>Assessments by Board</i>							
44 Board expenditures	14,964	20,840	4,479	7,292	5,174	7,956	34,704
45 Cost of currency	32,652	44,000	14,501	6,052	14,062	22,758	50,289
46 Net income before payment to U.S. Treasury	1,497,920	2,347,236	827,399	248,808	711,814	1,200,212	2,786,917
47 Dividends paid	25,823	35,775	8,692	12,806	9,827	13,009	50,512
48 Payments to U.S. Treasury (interest on Federal Reserve notes)	1,429,976	2,316,040	781,446	203,418	663,528	1,203,828	3,047,536
49 Statutory transfer	0	0	0	0	0	0	0
50 Surplus transfer	0	0	0	0	0	0	0
51 Transferred to or from (-) surplus	42,122	-4,578	37,261	32,584	38,459	-16,624	-311,131
52 Surplus, January 1	418,268	583,009	120,692	202,353	140,425	227,270	971,612
53 Surplus, December 31⁵	460,390	578,431	157,954	234,937	178,884	210,646	660,481

57. Income and expenses of Federal Reserve Banks, December 31, 1996–2000—Continued

Thousands of dollars

Item ¹	2000					
	Total	Boston	New York	Philadelphia	Cleveland	Richmond
CURRENT INCOME						
1 Loans	22,846	1,183	1,588	85	154	513
2 U.S. Treasury and federal agency securities	32,736,903	1,756,418	13,546,318	1,211,301	1,774,378	1,982,103
3 Foreign currencies	269,531	12,095	55,552	8,358	18,626	70,889
4 Priced services	881,544	47,104	91,254	42,663	59,087	68,127
5 Other	53,167	1,796	28,136	1,212	2,163	2,396
6 Total	33,963,992	1,818,596	13,722,848	1,263,619	1,854,408	2,124,028
CURRENT EXPENSES						
7 Salaries and other personnel expenses	1,187,573	67,356	230,222	59,860	59,070	148,203
8 Retirement and other benefits ²	319,774	18,872	70,027	14,170	16,090	38,417
9 Net periodic pension costs ¹	-392,599	0	-392,609	-2	-1	0
10 Fees	46,452	1,890	7,280	981	2,604	15,224
11 Travel	54,473	2,419	8,329	2,234	3,573	7,441
12 Software expenses	82,598	3,760	9,817	2,263	5,329	36,928
13 Postage and other shipping costs	85,045	1,615	5,216	1,721	2,269	3,553
14 Communications	12,117	1,151	2,598	446	654	925
15 Materials and supplies	54,269	2,505	9,862	3,767	3,049	6,290
<i>Building expenses</i>						
16 Taxes on real estate	31,536	4,701	4,340	1,531	1,851	2,032
17 Property depreciation	67,545	4,428	12,775	2,987	5,795	5,975
18 Utilities	29,211	2,514	6,603	2,407	1,924	2,512
19 Rent	33,376	710	11,157	282	270	10,754
20 Other equipment	34,459	907	10,050	1,426	2,539	2,804
21 Purchases	9,876	832	1,628	615	531	1,377
22 Rentals	31,932	167	1,872	271	282	26,482
23 Depreciation	114,215	6,569	19,847	5,107	5,988	24,514
24 Repairs and maintenance	86,611	5,338	10,529	4,530	5,159	16,926
25 Earnings-credit costs	385,204	23,567	61,438	14,167	39,251	57,290
26 Other	70,660	4,935	13,380	2,906	4,105	9,261
27 Shared costs, net ²	0	5,141	23,971	12,837	13,862	-152,343
28 Recoveries	-68,061	-11,573	-7,741	-2,622	-2,917	-20,710
29 Expenses capitalized ³	-2,138	-161	0	-199	-252	-105
30 Total	2,274,130	147,643	120,591	131,689	171,025	243,749
31 Reimbursements	-302,442	-18,921	-54,878	-22,760	-26,345	-34,174
32 Net expenses	1,971,688	128,722	65,713	108,929	144,680	209,575
PROFIT AND LOSS						
33 Current net income	31,992,304	1,689,874	13,657,135	1,154,690	1,709,728	1,914,453
<i>Additions to and deductions from current net income⁴</i>						
34 Profits on sales of U.S. Treasury and federal agency securities	0	0	0	0	0	0
35 Net profit on foreign exchange transactions	0	0	0	0	0	0
36 Other additions	2,138	30	22	32	7	10
37 Total additions	2,138	30	22	32	7	10
38 Losses on sales of U.S. Treasury and federal agency securities	-82,313	-4,494	-32,270	-2,953	-4,684	-5,503
39 Losses on foreign exchange transactions	-1,409,988	-63,273	-290,614	-43,723	-97,439	-370,837
40 Other deductions	-1,776	-1	-15	-5	-2	-5
41 Total deductions	-1,494,077	-67,767	-322,899	-46,681	-102,125	-376,345
42 Net additions to or deductions from (-) current net income	-1,491,940	-67,738	-322,877	-46,648	-102,119	-376,335
43 Cost of unreimbursed Treasury services	8,088	387	519	4,173	517	377
<i>Assessments by Board</i>						
44 Board expenditures	188,067	8,296	39,458	5,827	12,835	48,405
45 Cost of currency	435,838	25,225	171,610	17,006	23,043	26,758
46 Net income before payment to U.S. Treasury	29,868,372	1,588,229	13,122,671	1,081,036	1,571,215	1,462,578
47 Dividends paid	409,614	18,781	89,281	12,705	27,482	100,688
48 Payments to U.S. Treasury (interest on Federal Reserve notes)	25,343,892	1,331,225	12,117,903	923,508	1,256,932	387,802
49 Statutory transfer	0	0	0	0	0	0
50 Surplus transfer	0	0	0	0	0	0
51 Transferred to or from (-) surplus	4,114,865	238,223	915,487	144,823	286,802	974,088
52 Surplus, January 1	6,431,077	288,595	1,325,475	199,425	444,429	1,691,431
53 Surplus, December 31 ⁵	6,793,942	358,447	1,467,657	227,900	471,943	1,678,709

57. Income and expenses of Federal Reserve Banks, December 31, 1996–2000—Continued

Thousands of dollars

Item ¹	2000						
	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
CURRENT INCOME							
1 Loans	808	5,555	3,396	4,265	3,207	834	1,259
2 U.S. Treasury and federal agency securities	2,044,067	3,544,503	1,151,197	196,802	1,019,316	1,098,193	3,412,308
3 Foreign currencies	19,295	24,242	6,620	9,846	7,497	8,828	27,681
4 Priced services	162,529	98,248	47,100	46,371	68,367	58,427	92,266
5 Other	4,786	4,672	1,183	454	942	1,062	4,366
6 Total	2,231,485	3,677,220	1,209,497	257,738	1,099,328	1,167,344	3,537,880
CURRENT EXPENSES							
7 Salaries and other personnel expenses	117,833	111,939	56,832	55,838	72,588	70,723	137,107
8 Retirement and other benefits ²	33,412	29,353	16,761	14,541	16,615	20,840	30,677
9 Net periodic pension costs ¹	8	-4	7	2	4	-3	-1
10 Fees	4,776	3,301	960	3,645	960	1,620	3,211
11 Travel	5,438	5,264	2,653	2,991	3,640	3,421	7,068
12 Software expenses	4,999	3,943	2,483	3,329	1,711	2,091	5,945
13 Postage and other shipping costs	45,492	5,188	2,810	3,229	4,685	2,692	6,574
14 Communications	1,033	1,500	768	551	720	960	810
15 Materials and supplies	6,549	4,961	3,171	2,040	3,320	3,927	4,828
<i>Building expenses</i>							
16 Taxes on real estate	2,291	3,920	372	4,878	517	2,294	2,809
17 Property depreciation	4,170	5,834	3,604	4,113	4,092	5,554	8,217
18 Utilities	1,538	2,513	1,420	1,634	1,377	1,913	2,855
19 Rent	6,585	1,467	888	64	532	539	127
20 Other equipment	2,355	5,474	1,173	2,113	1,083	2,435	2,101
21 Purchases	1,060	695	354	326	714	496	1,248
22 Rentals	741	765	312	195	168	161	516
23 Depreciation	11,528	8,901	5,126	4,953	6,587	5,235	9,860
24 Repairs and maintenance	11,452	8,971	3,120	3,218	3,294	4,432	9,644
25 Earnings-credit costs	19,892	48,655	15,841	16,550	17,173	23,296	48,085
26 Other	6,778	7,197	3,478	3,305	4,490	4,487	6,338
27 Shared costs, net ²	5,451	21,780	20,775	8,089	16,360	14,575	9,502
28 Recoveries	-3,185	-6,052	-1,817	-789	-1,336	-4,854	-4,465
29 Expenses capitalized ³	-590	-131	-59	0	-331	-285	-24
30 Total	289,606	275,433	141,033	134,814	158,966	166,550	293,031
31 Reimbursements	-13,047	-19,700	-28,009	-24,697	-20,394	-14,116	-25,402
32 Net expenses	276,559	255,733	113,025	110,117	138,572	152,434	267,629
PROFIT AND LOSS							
33 Current net income	1,954,926	3,421,487	1,096,472	147,621	960,756	1,014,910	3,270,251
<i>Additions to and deductions from current net income⁴</i>							
34 Profits on sales of U.S. Treasury and federal agency securities	0	0	0	0	0	0	0
35 Net profit on foreign exchange transactions	0	0	0	0	0	0	0
36 Other additions	1,965	10	1	1	2	56	2
37 Total additions	1,965	10	1	1	2	56	2
38 Losses on sales of U.S. Treasury and federal agency securities	-5,248	-8,802	-2,920	-661	-2,608	-3,258	-8,911
39 Losses on foreign exchange transactions	-100,938	-126,818	-34,630	-51,509	-39,219	-46,183	-144,807
40 Other deductions	-2	-2	-2	-2	-4	-1,737	0
41 Total deductions	-106,187	-135,622	-37,552	-52,172	-41,830	-51,177	-153,718
42 Net additions to or deductions from (-) current net income	-104,222	-135,612	-37,551	-52,171	-41,829	-51,122	-153,717
43 Cost of unreimbursed Treasury services	185	622	49	272	421	400	166
<i>Assessments by Board</i>							
44 Board expenditures	13,377	16,816	4,552	7,563	5,131	6,139	19,667
45 Cost of currency	31,819	49,619	15,655	2,008	13,662	11,080	48,354
46 Net income before payment to U.S. Treasury	1,805,324	3,218,818	1,038,665	85,607	899,713	946,169	3,048,347
47 Dividends paid	29,183	36,414	9,086	18,562	10,747	12,203	44,482
48 Payments to U.S. Treasury (interest on Federal Reserve notes)	1,472,600	2,791,850	957,376	0	784,655	833,400	2,486,643
49 Statutory transfer	0	0	0	0	0	0	0
50 Surplus transfer	0	0	0	0	0	0	0
51 Transferred to or from (-) surplus	303,541	390,553	72,203	67,045	104,310	100,567	517,223
52 Surplus, January 1	460,390	578,431	157,954	234,937	178,884	210,646	660,481
53 Surplus, December 31⁵	495,332	631,518	138,004	164,915	178,830	188,318	792,368

58. Banks and branches—Number in operation, by state, 1996–2000

Jurisdiction	1996											
	Commercial banks and state-chartered savings banks						Number maintaining branches or additional offices					
	Total	Commercial banks ¹				State-chartered savings banks	Total	Commercial banks ¹				State-chartered savings banks
		Total	Member		Non-member			Total	Member		Non-member	
National	State		National	State								
Alabama	182	182	35	26	121	0	137	137	26	18	93	0
Alaska	9	8	4	0	4	1	8	8	4	0	4	0
Arizona	36	36	13	6	17	0	25	25	7	5	13	0
Arkansas	237	237	74	27	136	0	184	184	62	23	99	0
California	368	367	117	35	215	1	287	287	80	31	176	0
Colorado	223	223	91	36	96	0	133	133	65	23	45	0
Connecticut	75	30	9	0	21	45	63	20	4	0	16	43
Delaware	41	40	22	0	18	1	14	13	7	0	6	1
District of Columbia	9	9	8	1	0	0	6	6	6	0	0	0
Florida	298	298	104	52	142	0	235	235	83	46	106	0
Georgia	355	355	63	12	280	0	243	243	47	8	188	0
Hawaii	14	14	1	0	13	0	12	12	1	0	11	0
Idaho	17	17	1	3	13	0	14	14	1	2	11	0
Illinois	894	840	241	77	522	54	512	489	157	52	280	23
Indiana	219	209	56	25	128	10	186	179	49	20	110	7
Iowa	470	470	61	50	359	0	268	268	43	33	192	0
Kansas	415	415	122	19	274	0	213	212	72	13	128	0
Kentucky	276	276	72	8	196	0	214	214	56	6	152	0
Louisiana	177	172	29	4	139	5	140	136	25	3	108	4
Maine	38	21	7	3	11	17	35	19	5	3	11	16
Maryland	92	90	23	15	52	2	86	85	21	13	51	1
Massachusetts	241	141	26	1	114	100	175	84	19	1	64	91
Michigan	180	178	39	33	106	2	149	147	33	31	83	2
Minnesota	522	522	126	26	370	0	258	258	74	9	175	0
Mississippi	112	111	24	3	84	1	95	95	22	2	71	0
Missouri	434	434	55	41	338	0	308	308	39	29	240	0
Montana	101	101	24	36	41	0	33	33	7	14	12	0
Nebraska	329	329	97	20	212	0	137	137	53	13	71	0
Nevada	26	26	5	3	18	0	15	15	2	2	11	0
New Hampshire	40	22	7	1	14	18	29	14	5	1	8	15
New Jersey	98	67	26	6	35	31	82	60	25	6	29	22
New Mexico	68	68	27	5	36	0	57	57	23	5	29	0
New York	213	168	69	33	66	45	160	119	56	22	41	41
North Carolina	96	56	10	3	43	40	71	48	10	3	35	23
North Dakota	125	125	19	4	102	0	70	70	15	3	52	0
Ohio	290	262	125	55	82	28	210	195	101	38	56	0
Oklahoma	333	333	121	24	188	0	176	176	75	11	90	0
Oregon	44	43	4	6	33	1	34	33	3	6	24	1
Pennsylvania	267	218	115	36	67	49	222	186	96	28	62	36
Rhode Island	11	8	1	0	7	3	8	5	1	0	4	3
South Carolina	79	79	26	4	49	0	58	58	20	3	35	0
South Dakota	117	117	23	20	74	0	61	61	10	12	39	0
Tennessee	239	238	45	6	187	1	194	193	43	5	145	1
Texas	894	879	433	43	403	15	499	487	220	25	242	12
Utah	50	50	8	8	34	0	26	26	5	7	14	0
Vermont	26	22	12	0	10	4	23	19	10	0	9	4
Virginia	156	155	33	98	24	1	138	137	29	89	19	1
Washington	95	83	22	1	60	12	69	59	15	1	43	10
West Virginia	113	113	38	22	53	0	92	92	33	19	40	0
Wisconsin	389	365	60	63	242	24	263	245	42	50	153	18
Wyoming	54	54	19	23	12	0	24	24	11	6	7	0
American Samoa	1	1	0	0	1	0	1	1	0	0	1	0
Federal State of Micronesia	1	1	0	0	1	0	1	1	0	0	1	0
Guam	2	2	0	0	2	0	2	2	0	0	2	0
Marshall Islands	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Northern Mariana Islands	2	2	0	0	2	0	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Palau	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Puerto Rico	16	16	0	1	15	0	13	13	0	1	12	0
Virgin Islands	2	2	0	0	2	0	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Total	10,211	9,700	2,792	1,023	5,885	511	6,768	6,378	1,918	741	3,719	390

58. Banks and branches—Number in operation, by state, 1996–2000—Continued

Jurisdiction	1996					
	Branches and additional offices ²					
	Class of bank					
	Total	Commercial banks			Nonmember	State-chartered savings banks
Total		Member				
		National	State			
Alabama	1,135	1,135	265	267	603	0
Alaska	136	136	104	0	32	0
Arizona	838	838	597	19	222	0
Arkansas	779	779	354	100	325	0
California	4,272	4,272	2,720	260	1,292	0
Colorado	633	633	369	89	175	0
Connecticut	986	468	203	60	205	518
Delaware	193	187	74	2	111	6
District of Columbia	176	176	137	39	0	0
Florida	3,273	3,273	2,339	420	514	0
Georgia	1,559	1,559	850	142	567	0
Hawaii	238	238	12	0	226	0
Idaho	327	327	144	109	74	0
Illinois	2,137	2,070	997	319	754	67
Indiana	1,743	1,721	945	120	656	22
Iowa	777	777	209	103	465	0
Kansas	738	738	385	46	307	0
Kentucky	1,103	1,103	504	170	429	0
Louisiana	1,132	1,104	576	37	491	28
Maine	430	281	36	104	141	149
Maryland	1,341	1,336	676	263	397	5
Massachusetts	1,605	1,057	767	6	284	548
Michigan	2,363	2,340	723	1,042	575	23
Minnesota	793	793	450	17	326	0
Mississippi	927	927	354	9	564	0
Missouri	1,231	1,231	475	120	636	0
Montana	120	120	56	48	16	0
Nebraska	470	470	241	39	190	0
Nevada	279	279	84	94	101	0
New Hampshire	311	161	39	50	72	150
New Jersey	2,346	2,120	1,418	474	228	226
New Mexico	396	396	254	20	122	0
New York	4,080	3,589	1,052	1,892	645	491
North Carolina	2,506	2,431	805	240	1,386	75
North Dakota	205	205	75	15	115	0
Ohio	3,153	3,104	2,310	579	215	49
Oklahoma	606	606	357	73	176	0
Oregon	871	744	481	9	254	127
Pennsylvania	3,875	3,552	2,589	258	705	323
Rhode Island	268	192	99	0	93	76
South Carolina	979	979	562	7	410	0
South Dakota	241	241	103	36	102	0
Tennessee	1,530	1,529	878	55	596	1
Texas	3,051	2,928	1,829	77	1,022	123
Utah	432	432	301	45	86	0
Vermont	197	168	66	0	102	29
Virginia	1,985	1,983	861	988	134	2
Washington	1,580	1,148	712	6	430	432
West Virginia	458	458	270	65	123	0
Wisconsin	1,265	1,124	274	354	496	141
Wyoming	78	78	24	8	46	0
American Samoa	5	5	0	0	5	0
Federal State of Micronesia	7	7	0	0	7	0
Guam	19	19	3	0	16	0
Marshall Islands	4	4	0	0	4	0
Northern Mariana Islands	7	7	1	0	6	0
Palau	2	2	0	0	2	0
Puerto Rico	440	440	17	159	264	0
Virgin Islands	21	21	2	17	2	0
Total	62,652	59,041	31,028	9,471	18,542	3,611

58. Banks and branches—Number in operation, by state, 1996–2000—Continued

Jurisdiction	1997											
	Commercial banks and state-chartered savings banks						Number maintaining branches or additional offices					
	Total	Commercial banks ¹				State-chartered savings banks	Total	Commercial banks ¹				State-chartered savings banks
		Total	Member		Non-member			Total	Member		Non-member	
National			State	National					State			
Alabama	174	174	34	22	118	0	136	136	27	16	93	0
Alaska	8	7	4	0	3	1	6	6	3	0	3	0
Arizona	42	42	15	6	21	0	24	24	7	5	12	0
Arkansas	229	229	66	33	130	0	175	175	56	29	90	0
California	344	343	104	36	203	1	272	272	78	31	163	0
Colorado	216	216	89	31	96	0	135	135	66	20	49	0
Connecticut	68	29	9	0	20	39	58	20	5	0	15	38
Delaware	37	36	20	0	16	1	13	12	6	0	6	1
District of Columbia	7	7	6	0	1	0	5	5	5	0	0	0
Florida	275	275	95	42	138	0	210	210	71	36	103	0
Georgia	354	354	62	9	283	0	245	245	46	6	193	0
Hawaii	14	14	1	0	13	0	12	12	1	0	11	0
Idaho	17	17	1	2	14	0	10	10	1	1	8	0
Illinois	847	791	236	69	486	56	493	468	161	48	259	25
Indiana	200	191	48	26	117	9	167	161	38	23	100	6
Iowa	455	455	53	55	347	0	263	263	37	37	189	0
Kansas	404	404	116	20	268	0	213	213	71	13	129	0
Kentucky	273	273	71	8	194	0	206	206	55	6	145	0
Louisiana	162	159	25	4	130	3	129	127	20	3	104	2
Maine	36	19	7	3	9	17	32	16	4	3	9	16
Maryland	85	83	21	15	47	2	80	79	20	13	46	1
Massachusetts	231	135	22	2	111	96	170	81	14	2	65	89
Michigan	170	165	39	35	91	5	133	128	33	32	63	5
Minnesota	525	525	142	28	355	0	268	268	88	11	169	0
Mississippi	108	107	24	2	81	1	91	91	22	1	68	0
Missouri	407	407	48	38	321	0	286	286	34	27	225	0
Montana	97	97	21	37	39	0	34	34	8	16	10	0
Nebraska	326	326	99	21	206	0	139	139	56	14	69	0
Nevada	25	25	7	2	16	0	15	15	3	2	10	0
New Hampshire	37	23	9	1	13	14	26	15	6	1	8	11
New Jersey	103	72	27	5	40	31	82	61	26	5	30	21
New Mexico	58	58	20	4	34	0	46	46	16	4	26	0
New York	201	164	67	33	64	37	153	118	57	21	40	35
North Carolina	99	61	10	4	47	38	69	48	10	4	34	21
North Dakota	119	119	20	3	96	0	67	67	15	2	50	0
Ohio	270	241	109	54	78	29	190	175	84	39	52	15
Oklahoma	321	321	117	28	176	0	177	177	76	16	85	0
Oregon	42	42	4	5	33	0	30	30	2	5	23	0
Pennsylvania	262	214	115	34	65	48	215	180	96	25	59	35
Rhode Island	11	9	3	0	6	2	8	6	2	0	4	2
South Carolina	80	80	23	6	51	0	60	60	18	3	39	0
South Dakota	106	106	23	15	68	0	53	53	8	9	36	0
Tennessee	233	232	42	7	183	1	193	192	39	7	146	1
Texas	862	845	423	42	380	17	494	480	214	25	241	14
Utah	51	51	8	7	36	0	25	25	5	6	14	0
Vermont	25	22	12	0	10	3	22	19	10	0	9	3
Virginia	155	154	31	98	25	1	136	135	26	90	19	1
Washington	92	81	21	2	58	11	65	55	13	1	41	10
West Virginia	100	100	33	20	47	0	81	81	29	17	35	0
Wisconsin	385	362	63	63	236	23	261	245	45	50	150	16
Wyoming	54	54	20	23	11	0	24	24	12	7	5	0
American Samoa	1	1	0	0	1	0	1	1	0	0	1	0
Federal State of Micronesia	1	1	0	0	1	0	1	1	0	0	1	0
Guam	2	2	0	0	2	0	2	2	0	0	2	0
Marshall Islands	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Northern Mariana Islands	2	2	0	0	2	0	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Palau	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Puerto Rico	15	15	0	1	14	0	12	12	0	1	11	0
Virgin Islands	2	2	0	0	2	0	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Total	9,825	9,339	2,685	1,001	5,653	486	6,513	6,145	1,845	733	3,567	368

58. Banks and branches—Number in operation, by state, 1996–2000—Continued

Jurisdiction	1997					
	Branches and additional offices ²					
	Class of bank					
	Total	Commercial banks			Nonmember	State-chartered savings banks
Total		Member				
		National	State			
Alabama	1,203	1,203	277	405	521	0
Alaska	140	140	129	0	11	0
Arizona	832	832	724	24	84	0
Arkansas	819	819	417	135	267	0
California	4,278	4,278	2,727	307	1,244	0
Colorado	732	732	491	83	158	0
Connecticut	973	522	376	55	91	451
Delaware	194	188	74	2	112	6
District of Columbia	171	171	143	28	0	0
Florida	3,546	3,546	2,512	490	544	0
Georgia	1,679	1,679	895	171	613	0
Hawaii	247	247	13	0	234	0
Idaho	346	342	306	7	29	4
Illinois	2,339	2,263	1,208	335	720	76
Indiana	1,799	1,778	1,021	143	614	21
Iowa	854	854	266	112	476	0
Kansas	827	827	463	68	296	0
Kentucky	1,151	1,151	614	119	418	0
Louisiana	1,184	1,176	601	40	535	8
Maine	430	269	121	105	43	161
Maryland	1,366	1,361	734	276	351	5
Massachusetts	1,624	1,022	707	7	308	602
Michigan	2,444	2,384	871	1,091	422	60
Minnesota	909	908	567	19	322	1
Mississippi	985	985	391	5	589	0
Missouri	1,383	1,383	580	150	653	0
Montana	144	144	65	57	22	0
Nebraska	476	476	248	44	184	0
Nevada	354	354	267	17	70	0
New Hampshire	334	188	62	48	78	146
New Jersey	2,421	2,198	1,467	483	248	223
New Mexico	415	415	274	19	122	0
New York	3,966	3,575	1,625	1,577	373	391
North Carolina	2,199	2,132	790	234	1,108	67
North Dakota	244	244	133	4	107	0
Ohio	3,252	3,207	2,394	629	184	45
Oklahoma	659	659	393	93	173	0
Oregon	837	717	557	8	152	120
Pennsylvania	3,967	3,651	2,588	369	694	316
Rhode Island	196	186	96	0	90	10
South Carolina	966	966	516	8	442	0
South Dakota	261	261	121	39	101	0
Tennessee	1,615	1,613	927	72	614	2
Texas	3,287	3,144	2,011	206	927	143
Utah	465	456	383	20	53	9
Vermont	211	196	93	0	103	15
Virginia	2,026	2,024	971	916	137	2
Washington	1,566	1,288	999	12	277	278
West Virginia	487	487	302	70	115	0
Wisconsin	1,302	1,184	327	381	476	118
Wyoming	101	101	74	10	17	0
American Samoa	5	5	0	0	5	0
Federal State of Micronesia	7	7	0	0	7	0
Guam	19	19	3	0	16	0
Marshall Islands	4	4	0	0	4	0
Northern Mariana Islands	8	8	1	0	7	0
Palau	2	2	0	0	2	0
Puerto Rico	455	455	17	181	257	0
Virgin Islands	21	21	2	17	2	0
Total	64,727	61,447	34,934	9,691	16,822	3,280

58. Banks and branches—Number in operation, by state, 1996–2000—Continued

Jurisdiction	1998											
	Commercial banks and state-chartered savings banks						Number maintaining branches or additional offices					
	Total	Commercial banks ¹				State-chartered savings banks	Total	Commercial banks ¹				State-chartered savings banks
		Total	Member		Non-member			Total	Member		Non-member	
	National	State			National	State						
Alabama	162	162	31	22	109	0	126	126	24	17	85	0
Alaska	8	7	4	0	3	1	6	6	3	0	3	0
Arizona	44	44	16	6	22	0	24	24	7	4	13	0
Arkansas	205	205	55	23	127	0	157	157	48	21	88	0
California	343	342	102	42	198	1	271	271	77	36	158	0
Colorado	197	197	65	26	106	0	124	124	47	17	60	0
Connecticut	68	31	10	2	19	37	56	21	5	1	15	35
Delaware	38	37	20	0	17	1	13	12	6	0	6	1
District of Columbia	8	8	7	0	1	0	5	5	5	0	0	0
Florida	259	259	92	36	131	0	202	202	71	32	99	0
Georgia	349	349	65	8	276	0	244	244	45	5	194	0
Hawaii	13	13	1	0	12	0	11	11	1	0	10	0
Idaho	17	17	1	2	14	0	11	11	1	1	9	0
Illinois	808	754	225	68	461	54	477	453	155	50	248	24
Indiana	182	175	44	24	107	7	152	148	34	21	93	4
Iowa	444	444	51	62	331	0	254	254	35	42	177	0
Kansas	393	393	112	22	259	0	221	221	72	14	135	0
Kentucky	263	263	63	8	192	0	206	206	51	7	148	0
Louisiana	153	150	20	2	128	3	117	115	14	1	100	2
Maine	37	20	7	3	10	17	32	16	4	3	9	16
Maryland	83	81	18	16	47	2	79	78	17	15	46	1
Massachusetts	221	130	20	2	108	91	166	80	11	2	67	86
Michigan	172	167	36	36	95	5	133	128	30	33	65	5
Minnesota	520	520	144	29	347	0	271	271	90	12	169	0
Mississippi	99	98	20	1	77	1	80	80	18	0	62	0
Missouri	385	384	51	39	294	1	278	278	38	30	210	0
Montana	90	90	18	36	36	0	42	42	9	19	14	0
Nebraska	316	316	96	21	199	0	137	137	56	14	67	0
Nevada	27	27	8	2	17	0	15	15	3	2	10	0
New Hampshire	34	21	7	1	13	13	24	14	5	1	8	10
New Jersey	101	73	26	5	42	28	82	62	25	5	32	20
New Mexico	57	57	20	5	32	0	45	45	18	5	22	0
New York	197	161	67	30	64	36	151	117	58	21	38	34
North Carolina	103	68	11	4	53	35	68	49	10	4	35	19
North Dakota	115	115	18	3	94	0	69	69	15	2	52	0
Ohio	251	226	103	49	74	25	175	163	77	36	50	12
Oklahoma	312	312	118	41	153	0	181	181	78	25	78	0
Oregon	43	43	5	10	28	0	28	28	2	6	20	0
Pennsylvania	249	203	106	32	65	46	208	175	91	26	58	33
Rhode Island	9	7	2	0	5	2	7	5	1	0	4	2
South Carolina	77	77	20	6	51	0	57	57	14	4	39	0
South Dakota	105	105	23	15	67	0	54	54	9	10	35	0
Tennessee	205	204	34	8	162	1	166	165	31	7	127	1
Texas	824	801	405	39	357	23	486	467	214	24	229	19
Utah	52	52	8	6	38	0	25	25	7	5	13	0
Vermont	26	23	13	0	10	3	22	19	10	0	9	3
Virginia	155	154	32	100	22	1	137	136	27	91	18	1
Washington	92	79	20	2	57	13	62	50	12	1	37	12
West Virginia	89	89	30	17	42	0	71	71	27	14	30	0
Wisconsin	370	347	61	66	220	23	254	238	45	52	141	16
Wyoming	52	52	21	20	11	0	24	24	12	6	6	0
American Samoa	1	1	0	0	1	0	1	1	0	0	1	0
Federal State of Micronesia	1	1	0	0	1	0	1	1	0	0	1	0
Guam	2	2	0	0	2	0	2	2	0	0	2	0
Marshall Islands	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Northern Mariana Islands	2	2	0	0	2	0	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Palau	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Puerto Rico	15	15	0	1	14	0	11	11	0	1	10	0
Virgin Islands	2	2	0	0	2	0	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Total	9,445	8,975	2,552	998	5,425	470	6,321	5,965	1,765	745	3,455	356

58. Banks and branches—Number in operation, by state, 1996–2000—Continued

Jurisdiction	1998					
	Branches and additional offices ²					
	Class of bank					
	Total	Commercial banks			Nonmember	State-chartered savings banks
Total		Member				
		National	State			
Alabama	1,246	1,246	313	426	507	0
Alaska	141	141	130	0	11	0
Arizona	849	849	736	28	85	0
Arkansas	884	884	403	103	378	0
California	4,297	4,296	2,717	314	1,265	1
Colorado	817	817	546	78	193	0
Connecticut	969	509	347	52	110	460
Delaware	196	190	52	2	136	6
District of Columbia	169	169	129	39	1	0
Florida	3,627	3,627	2,531	562	534	0
Georgia	1,773	1,773	913	187	673	0
Hawaii	233	233	14	0	219	0
Idaho	357	343	295	8	40	14
Illinois	2,537	2,461	1,338	380	743	76
Indiana	1,809	1,796	1,025	270	501	13
Iowa	843	843	260	172	411	0
Kansas	877	877	486	72	319	0
Kentucky	1,236	1,236	680	143	413	0
Louisiana	1,223	1,215	669	7	539	8
Maine	434	233	113	73	47	201
Maryland	1,350	1,344	543	428	373	6
Massachusetts	1,649	1,012	667	6	339	637
Michigan	2,420	2,360	834	1,087	439	60
Minnesota	956	955	610	22	323	1
Mississippi	1,003	1,003	517	0	486	0
Missouri	1,511	1,511	767	174	570	0
Montana	186	186	74	83	29	0
Nebraska	498	498	260	45	193	0
Nevada	373	373	271	27	75	0
New Hampshire	338	226	64	48	114	112
New Jersey	2,538	2,304	1,472	543	289	234
New Mexico	416	416	310	30	76	0
New York	3,986	3,607	1,654	1,610	343	379
North Carolina	2,228	2,163	800	249	1,114	65
North Dakota	255	255	138	4	113	0
Ohio	3,303	3,271	2,496	588	187	32
Oklahoma	697	697	384	150	163	0
Oregon	822	697	527	15	155	125
Pennsylvania	3,923	3,613	2,424	502	687	310
Rhode Island	198	188	97	0	91	10
South Carolina	994	994	499	15	480	0
South Dakota	272	272	127	40	105	0
Tennessee	1,716	1,713	1,079	76	558	3
Texas	3,492	3,298	2,175	245	878	194
Utah	478	467	390	19	58	11
Vermont	212	197	94	0	103	15
Virginia	2,074	2,072	915	975	182	2
Washington	1,606	1,305	991	13	301	301
West Virginia	498	498	280	83	135	0
Wisconsin	1,406	1,284	335	402	547	122
Wyoming	104	104	74	11	19	0
American Samoa	5	5	0	0	5	0
Federal State of Micronesia	8	8	0	0	8	0
Guam	20	20	3	0	17	0
Marshall Islands	4	4	0	0	4	0
Northern Mariana Islands	8	8	1	0	7	0
Palau	2	2	0	0	2	0
Puerto Rico	468	468	17	179	272	0
Virgin Islands	21	21	2	17	2	0
Total	66,555	63,157	35,588	10,602	16,967	3,398

58. Banks and branches—Number in operation, by state, 1996–2000—Continued

Jurisdiction	1999											
	Commercial banks and state-chartered savings banks						Number maintaining branches or additional offices					
	Total	Commercial banks ¹				State-chartered savings banks	Total	Commercial banks ¹				State-chartered savings banks
		Total	Member		Non-member			Total	Member		Non-member	
National	State		National	State								
Alabama	155	155	25	23	107	0	121	121	18	18	85	0
Alaska	8	7	4	0	3	1	6	6	3	0	3	0
Arizona	46	46	19	6	21	0	25	25	9	4	12	0
Arkansas	197	197	51	27	119	0	151	151	44	25	82	0
California	335	334	96	49	189	1	263	263	73	40	150	0
Colorado	189	189	60	26	103	0	125	125	46	17	62	0
Connecticut	63	26	9	2	15	37	52	16	6	1	9	36
Delaware	39	38	20	1	17	1	13	12	6	0	6	1
District of Columbia	7	7	6	0	1	0	4	4	4	0	0	0
Florida	278	278	95	37	146	0	198	198	70	30	98	0
Georgia	346	346	72	8	266	0	249	249	50	6	193	0
Hawaii	10	10	1	0	9	0	8	8	1	0	7	0
Idaho	18	17	2	2	13	1	14	13	1	2	10	1
Illinois	785	734	212	65	457	51	471	447	153	50	244	24
Indiana	169	163	38	26	99	6	140	136	30	21	85	4
Iowa	441	441	48	63	330	0	260	260	36	47	177	0
Kansas	387	387	108	24	255	0	219	219	68	16	135	0
Kentucky	250	250	59	9	182	0	200	200	50	7	143	0
Louisiana	156	153	19	3	131	3	115	113	14	1	98	2
Maine	35	18	7	3	8	17	31	15	4	3	8	16
Maryland	79	77	17	13	47	2	73	72	15	11	46	1
Massachusetts	218	130	23	2	105	88	167	82	13	1	68	85
Michigan	181	174	37	37	100	7	136	131	30	34	67	5
Minnesota	502	502	138	29	335	0	267	267	87	12	168	0
Mississippi	100	99	20	1	78	1	80	80	16	0	64	0
Missouri	369	367	51	38	278	2	270	270	39	32	199	0
Montana	86	86	19	32	35	0	42	42	10	17	15	0
Nebraska	302	302	91	21	190	0	133	133	54	14	65	0
Nevada	27	27	8	3	16	0	13	13	3	3	7	0
New Hampshire	33	21	7	1	13	12	23	14	5	1	8	9
New Jersey	102	76	25	5	46	26	77	58	23	5	30	19
New Mexico	54	54	19	4	31	0	43	43	17	4	22	0
New York	194	158	66	31	61	36	146	114	55	22	37	32
North Carolina	100	71	10	4	57	29	69	52	9	4	39	17
North Dakota	115	115	18	3	94	0	72	72	15	2	55	0
Ohio	251	224	99	52	73	27	176	164	77	38	49	12
Oklahoma	304	303	116	52	135	1	177	176	76	33	67	1
Oregon	45	45	5	9	31	0	28	28	2	4	22	0
Pennsylvania	244	196	97	33	66	48	198	165	81	26	58	33
Rhode Island	8	6	2	0	4	2	7	5	1	0	4	2
South Carolina	77	77	21	7	49	0	57	57	14	5	38	0
South Dakota	103	103	24	14	65	0	54	54	11	9	34	0
Tennessee	203	202	33	10	159	1	167	166	31	8	127	1
Texas	784	757	383	39	335	27	473	453	212	26	215	20
Utah	53	53	8	6	39	0	24	24	7	5	12	0
Vermont	25	22	12	0	10	3	21	18	9	0	9	3
Virginia	150	149	37	90	22	1	124	123	27	78	18	1
Washington	96	82	18	2	62	14	60	48	11	1	36	12
West Virginia	82	82	26	15	41	0	67	67	24	12	31	0
Wisconsin	364	341	57	68	216	23	249	233	42	52	139	16
Wyoming	50	50	21	18	11	0	27	27	11	10	6	0
American Samoa	1	1	0	0	1	0	1	1	0	0	1	0
Federal State of Micronesia	1	1	0	0	1	0	1	1	0	0	1	0
Guam	2	2	0	0	2	0	2	2	0	0	2	0
Marshall Islands	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Northern Mariana Islands	2	2	0	0	2	0	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Palau	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Puerto Rico	15	15	0	1	14	0	11	11	0	1	10	0
Virgin Islands	2	2	0	0	2	0	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Total	9,238	8,770	2,459	1,014	5,297	468	6,200	5,847	1,713	758	3,376	353

58. Banks and branches—Number in operation, by state, 1996–2000—Continued

Jurisdiction	1999					
	Branches and additional offices ²					
	Class of bank					
	Total	Commercial banks			Nonmember	State-chartered savings banks
Total		Member				
		National	State			
Alabama	1,269	1,269	306	422	541	0
Alaska	136	136	118	0	18	0
Arizona	855	855	719	78	58	0
Arkansas	951	951	419	137	395	0
California	4,420	4,412	2,783	377	1,252	8
Colorado	879	879	602	84	193	0
Connecticut	967	493	351	54	88	474
Delaware	197	190	52	1	137	7
District of Columbia	168	168	120	38	10	0
Florida	3,795	3,795	2,571	612	612	0
Georgia	1,837	1,837	924	199	714	0
Hawaii	219	214	14	0	200	5
Idaho	375	356	301	10	45	19
Illinois	2,657	2,603	1,450	383	770	54
Indiana	1,830	1,817	1,058	294	465	13
Iowa	861	861	263	179	419	0
Kansas	920	920	495	78	347	0
Kentucky	1,281	1,281	717	150	414	0
Louisiana	1,219	1,211	633	7	571	8
Maine	436	232	114	73	45	204
Maryland	1,375	1,368	547	427	394	7
Massachusetts	1,659	1,133	701	2	430	526
Michigan	2,476	2,415	836	1,114	465	61
Minnesota	991	990	631	25	334	1
Mississippi	1,039	1,039	515	1	523	0
Missouri	1,570	1,570	816	183	571	0
Montana	204	204	79	90	35	0
Nebraska	525	525	276	52	197	0
Nevada	358	358	241	39	78	0
New Hampshire	344	222	68	39	115	122
New Jersey	2,613	2,362	1,481	553	328	251
New Mexico	419	419	308	31	80	0
New York	4,015	3,625	1,575	1,688	362	390
North Carolina	2,255	2,194	802	255	1,137	61
North Dakota	260	260	136	4	120	0
Ohio	3,330	3,300	2,420	670	210	30
Oklahoma	777	765	443	175	147	12
Oregon	851	724	527	13	184	127
Pennsylvania	4,019	3,672	2,449	616	607	347
Rhode Island	200	190	98	0	92	10
South Carolina	1,012	1,012	506	17	489	0
South Dakota	275	275	145	36	94	0
Tennessee	1,799	1,796	1,156	88	552	3
Texas	3,601	3,388	2,266	270	852	213
Utah	481	468	397	23	48	13
Vermont	203	188	80	0	108	15
Virginia	2,122	2,120	892	984	244	2
Washington	1,631	1,309	971	14	324	322
West Virginia	505	505	303	65	137	0
Wisconsin	1,442	1,317	424	339	554	125
Wyoming	117	117	79	17	21	0
American Samoa	5	5	0	0	5	0
Federal State of Micronesia	8	8	0	0	8	0
Guam	20	20	3	0	17	0
Marshall Islands	4	4	0	0	4	0
Northern Mariana Islands	8	8	1	0	7	0
Palau	2	2	0	0	2	0
Puerto Rico	481	481	14	181	286	0
Virgin Islands	22	22	2	17	3	0
Total	68,290	64,860	36,198	11,204	17,458	3,430

58. Banks and branches—Number in operation, by state, 1996–2000—Continued

Jurisdiction	2000											
	Commercial banks and state-chartered savings banks						Number maintaining branches or additional offices					
	Total	Commercial banks ¹				State-chartered savings banks	Total	Commercial banks ¹				State-chartered savings banks
		Total	Member		Non-member			Total	Member		Non-member	
National	State		National	State								
Alabama	157	157	23	25	109	0	120	120	15	20	85	0
Alaska	8	7	4	0	3	1	6	6	3	0	3	0
Arizona	46	46	19	7	20	0	22	22	9	6	7	0
Arkansas	187	187	43	30	114	0	140	140	36	28	76	0
California	313	312	88	52	172	1	242	242	64	42	136	0
Colorado	182	182	57	28	97	0	119	119	44	19	56	0
Connecticut	60	25	10	2	13	35	52	17	8	1	8	35
Delaware	39	38	22	1	15	1	15	14	8	1	5	1
District of Columbia	7	7	6	0	1	0	4	4	4	0	0	0
Florida	269	269	86	33	150	0	181	181	66	23	92	0
Georgia	339	339	68	8	263	0	238	238	43	6	189	0
Hawaii	8	8	1	0	7	0	6	6	1	0	5	0
Idaho	19	18	2	2	14	1	15	14	1	2	11	1
Illinois	770	720	201	68	451	50	463	440	144	52	244	23
Indiana	163	157	35	25	97	6	134	130	29	20	81	4
Iowa	432	432	46	61	325	0	255	255	33	44	178	0
Kansas	376	376	106	22	248	0	212	212	67	15	130	0
Kentucky	235	235	55	11	169	0	189	189	46	9	134	0
Louisiana	153	150	19	2	129	3	112	110	14	1	95	2
Maine	32	16	7	2	7	16	29	14	5	2	7	15
Maryland	76	74	15	15	44	2	71	70	14	13	43	1
Massachusetts	218	129	23	2	104	89	169	84	12	2	70	85
Michigan	176	171	29	37	105	5	130	127	23	35	69	3
Minnesota	497	497	132	28	337	0	263	263	82	12	169	0
Mississippi	102	101	20	1	80	1	78	78	15	0	63	0
Missouri	364	363	49	42	272	1	272	271	39	34	198	1
Montana	85	85	19	33	33	0	44	44	11	17	16	0
Nebraska	277	277	77	16	184	0	116	116	44	8	64	0
Nevada	32	32	8	4	20	0	14	14	3	4	7	0
New Hampshire	30	18	7	0	11	12	21	11	5	0	6	10
New Jersey	109	82	27	5	50	27	79	59	24	5	30	20
New Mexico	54	54	16	3	35	0	40	40	14	3	23	0
New York	190	155	65	30	60	35	148	115	56	22	37	33
North Carolina	100	75	9	2	64	25	69	56	9	2	45	13
North Dakota	111	111	16	4	91	0	72	72	13	3	56	0
Ohio	242	215	96	48	71	27	169	160	75	37	48	9
Oklahoma	289	289	104	59	126	0	166	166	68	37	61	0
Oregon	43	43	5	9	29	0	28	28	1	6	21	0
Pennsylvania	240	191	94	31	66	49	193	163	78	27	58	30
Rhode Island	9	7	3	0	4	2	7	5	1	0	4	2
South Carolina	79	79	25	7	47	0	58	58	15	6	37	0
South Dakota	98	98	21	13	64	0	54	54	10	9	35	0
Tennessee	198	197	29	11	157	1	161	160	27	9	124	1
Texas	737	713	361	40	312	24	438	422	199	27	196	16
Utah	59	59	8	6	45	0	23	23	6	5	12	0
Vermont	22	19	12	0	7	3	19	16	10	0	6	3
Virginia	146	145	37	88	20	1	125	124	29	78	17	1
Washington	94	81	16	2	63	13	58	48	10	1	37	10
West Virginia	71	71	24	14	33	0	57	57	22	11	24	0
Wisconsin	337	318	55	48	215	19	228	215	40	37	138	13
Wyoming	46	46	20	16	10	0	24	24	10	9	5	0
American Samoa	1	1	0	0	1	0	1	1	0	0	1	0
Federal State of Micronesia	1	1	0	0	1	0	1	1	0	0	1	0
Guam	2	2	0	0	2	0	2	2	0	0	2	0
Marshall Islands	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Northern Mariana Islands	2	2	0	0	2	0	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Palau	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Puerto Rico	15	15	0	1	14	0	11	11	0	1	10	0
Virgin Islands	2	2	0	0	2	0	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Total	8,949	8,499	2,320	994	5,185	450	5,963	5,631	1,605	751	3,275	332

58. Banks and branches—Number in operation, by state, 1996–2000—Continued

Jurisdiction	2000					
	Branches and additional offices ²					
	Class of bank					
	Total	Commercial banks			Nonmember	State-chartered savings banks
Total		Member				
		National	State			
Alabama	1,283	1,283	129	621	533	0
Alaska	134	134	116	0	18	0
Arizona	879	879	738	97	44	0
Arkansas	985	985	382	153	450	0
California	4,443	4,435	2,790	395	1,250	8
Colorado	908	908	616	110	182	0
Connecticut	927	425	306	46	73	502
Delaware	195	188	74	2	112	7
District of Columbia	167	167	119	38	10	0
Florida	3,839	3,839	2,135	1,203	501	0
Georgia	1,943	1,943	711	433	799	0
Hawaii	224	219	14	4	201	5
Idaho	380	362	298	10	54	18
Illinois	2,789	2,732	1,574	416	742	57
Indiana	1,852	1,837	1,075	295	467	15
Iowa	861	861	328	99	434	0
Kansas	941	941	541	56	344	0
Kentucky	1,363	1,363	731	222	410	0
Louisiana	1,248	1,240	582	47	611	8
Maine	441	307	240	22	45	134
Maryland	1,406	1,403	515	473	415	3
Massachusetts	1,570	1,009	546	2	461	561
Michigan	2,497	2,468	843	1,134	491	29
Minnesota	1,030	1,030	658	26	346	0
Mississippi	1,043	1,043	387	107	549	0
Missouri	1,619	1,617	864	146	607	2
Montana	222	222	81	99	42	0
Nebraska	555	555	281	72	202	0
Nevada	362	362	247	31	84	0
New Hampshire	342	217	167	0	50	125
New Jersey	2,667	2,372	1,470	563	339	295
New Mexico	420	420	304	32	84	0
New York	3,995	3,579	1,552	1,621	406	416
North Carolina	2,296	2,248	791	286	1,171	48
North Dakota	272	272	138	9	125	0
Ohio	3,352	3,332	2,334	805	193	20
Oklahoma	814	814	417	252	145	0
Oregon	859	733	522	15	196	126
Pennsylvania	4,012	3,700	2,286	772	642	312
Rhode Island	153	143	51	0	92	10
South Carolina	1,044	1,044	477	38	529	0
South Dakota	284	284	151	40	93	0
Tennessee	1,824	1,820	812	424	584	4
Texas	3,715	3,487	2,159	481	847	228
Utah	487	474	397	25	52	13
Vermont	206	191	81	0	110	15
Virginia	2,174	2,172	832	1,043	297	2
Washington	1,663	1,398	972	17	409	265
West Virginia	533	533	270	95	168	0
Wisconsin	1,445	1,373	445	363	565	72
Wyoming	124	124	81	21	22	0
American Samoa	5	5	0	0	5	0
Federal State of Micronesia	8	8	0	0	8	0
Guam	20	20	3	0	17	0
Marshall Islands	4	4	0	0	4	0
Northern Mariana Islands	8	8	1	0	7	0
Palau	2	2	0	0	2	0
Puerto Rico	484	484	15	180	289	0
Virgin Islands	23	23	2	17	4	0
Total	69,341	66,041	34,651	13,458	17,932	3,300

59. Changes in number of banking offices in the United States, 1996–2000

A. Head offices

Item	Total	Commercial banks ¹					State-chartered savings banks ²
		Total	Member ^{3,4}			Nonmember ^{4,5}	
			Total	National	State		
CHANGE IN NUMBER DURING 1996							
1 New banks	185	165	73	65	8	92	20
2 Ceased banking operations ⁶	-530	-520	-265	-193	-72	-255	-10
<i>Consolidations and absorptions</i>							
3 Banks converted into branches ⁷	-71	-57	-21	-15	-6	-36	-14
4 Other ⁸	0	-1	60	17	43	-61	1
5 Net change	-416	-413	-153	-126	-27	-260	-3
6 Number, December 31, 1996	10,211	9,700	3,815	2,792	1,023	5,885	511
CHANGE IN NUMBER DURING 1997							
1 New banks	264	245	111	94	17	134	19
2 Ceased banking operations ⁶	-591	-569	-299	-218	-81	-270	-22
<i>Consolidations and absorptions</i>							
3 Banks converted into branches ⁷	-59	-44	-19	-15	-4	-25	-15
4 Other ⁸	0	7	78	32	46	-71	-7
5 Net change	-386	-361	-129	-107	-22	-232	-25
6 Number, December 31, 1997	9,825	9,339	3,686	2,685	1,001	5,653	486
CHANGE IN NUMBER DURING 1998							
1 New banks	228	219	92	67	25	127	9
2 Ceased banking operations ⁶	-527	-510	-235	-166	-69	-275	-17
<i>Consolidations and absorptions</i>							
3 Banks converted into branches ⁷	-81	-71	-40	-28	-12	-31	-10
4 Other ⁸	0	-2	47	-6	53	-49	2
5 Net change	-380	-364	-136	-133	-3	-228	-16
6 Number, December 31, 1998	9,445	8,975	3,550	2,552	998	5,425	470
CHANGE IN NUMBER DURING 1999							
1 New banks	276	254	100	67	33	154	22
2 Ceased banking operations ⁶	-418	-401	-197	-133	-64	-204	-17
<i>Consolidations and absorptions</i>							
3 Banks converted into branches ⁷	-65	-60	-22	-19	-3	-38	-5
4 Other ⁸	0	2	42	-8	50	-40	-2
5 Net change	-207	-205	-77	-93	16	-128	-2
6 Number, December 31, 1999	9,238	8,770	3,473	2,459	1,014	5,297	468
CHANGE IN NUMBER DURING 2000							
1 New banks	225	214	69	53	16	145	11
2 Ceased banking operations ⁶	-450	-437	-250	-166	-84	-187	-13
<i>Consolidations and absorptions</i>							
3 Banks converted into branches ⁷	-64	-53	-25	-23	-2	-28	-11
4 Other ⁸	0	5	47	-3	50	-42	-5
5 Net change	-289	-271	-159	-139	-20	-112	-18
6 Number, December 31, 2000	8,949	8,499	3,314	2,320	994	5,185	450

59. Changes in number of banking offices in the United States, 1996–2000—Continued

B. Branches and additional offices

Item	Total	Commercial banks ¹					State-chartered savings banks ²
		Total	Member ^{3,4}			Nonmember ^{4,5}	
			Total	National	State		
CHANGE IN NUMBER DURING 1996							
<i>Branches and additional offices</i>							
1 De novo	3,302	3,032	2,002	1,503	499	1,030	270
2 Banks converted into branches	530	518	311	214	97	207	12
3 Discontinued	-2,350	-2,251	-1,793	-1,269	-524	-458	-99
4 Other ⁸	0	35	770	1,108	-338	-735	-35
5 Net change	1,482	1,334	1,290	1,556	-266	44	148
6 Number, December 31, 1996	62,652	59,041	40,499	31,028	9,471	18,542	3,611
CHANGE IN NUMBER DURING 1997							
<i>Branches and additional offices</i>							
1 De novo	4,038	3,760	2,562	1,997	565	1,198	278
2 Banks converted into branches	591	579	429	341	88	150	12
3 Discontinued	-2,554	-2,366	-1,610	-1,207	-403	-756	-188
4 Other ⁸	0	433	2,745	2,775	-30	-2,312	-433
5 Net change	2,075	2,406	4,126	3,906	220	-1,720	-331
6 Number, December 31, 1997	64,727	61,447	44,625	34,934	9,691	16,822	3,280
CHANGE IN NUMBER DURING 1998							
<i>Branches and additional offices</i>							
1 De novo	3,197	3,030	1,966	1,429	537	1,064	167
2 Banks converted into branches	527	514	328	236	92	186	13
3 Discontinued	-1,896	-1,847	-1,520	-1,304	-216	-327	-49
4 Other ⁸	0	13	791	293	498	-778	-13
5 Net change	1,828	1,710	1,565	654	911	145	118
6 Number, December 31, 1998	66,555	63,157	46,190	35,588	10,602	16,967	3,398
CHANGE IN NUMBER DURING 1999							
<i>Branches and additional offices</i>							
1 De novo	2,747	2,554	1,617	1,102	515	937	193
2 Banks converted into branches	418	405	258	188	70	147	13
3 Discontinued	-1,430	-1,375	-1,071	-855	-216	-304	-55
4 Other ⁸	0	119	408	175	233	-289	-119
5 Net change	1,735	1,703	1,212	610	602	491	32
6 Number, December 31, 1999	68,290	64,860	47,402	36,198	11,204	17,458	3,430
CHANGE IN NUMBER DURING 2000							
<i>Branches and additional offices</i>							
1 De novo	2,289	2,105	1,282	867	415	823	184
2 Banks converted into branches	450	442	305	164	141	137	8
3 Discontinued	-1,688	-1,550	-1,357	-1,051	-306	-193	-138
4 Other ⁸	0	184	477	-1,527	2,004	-293	-184
5 Net change	1,051	1,181	707	-1,547	2,254	474	-130
6 Number, December 31, 2000	69,341	66,041	48,109	34,651	13,458	17,932	3,300

60. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1996-2000

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
	1996									
United States (7,356)										
Assets										
Per organization	5.30	4.73	4.44	3.61	2.97	2.79	2.68	2.21	2.21	1.95
Cumulative	5.30	10.03	14.47	18.08	21.05	23.83	26.52	28.73	30.94	32.88
Deposits										
Per organization	4.06	4.56	4.05	3.48	3.11	1.65	2.65	1.96	2.40	1.68
Cumulative	4.06	8.62	12.67	16.15	19.26	20.91	23.56	25.53	27.92	29.61
Alabama (160)										
Assets										
Per organization	21.16	18.86	16.48	9.92	6.57	2.88	1.38	.78	.71	.66
Cumulative	21.16	40.02	56.50	66.42	72.99	75.87	77.25	78.03	78.75	79.41
Deposits										
Per organization	17.16	18.92	15.34	9.48	6.54	3.46	1.52	.99	.94	.83
Cumulative	17.16	36.08	51.42	60.91	67.44	70.91	72.43	73.42	74.36	75.19
Alaska (8)										
Assets										
Per organization	43.97	24.77	16.63	3.98	3.88	3.86	1.97	.94	0	0
Cumulative	43.97	68.74	85.37	89.35	93.23	97.09	99.06	100.00	100.00	100.00
Deposits										
Per organization	44.43	21.48	16.66	4.95	4.80	4.17	2.48	1.02	0	0
Cumulative	44.43	65.91	82.57	87.52	92.33	96.49	98.98	100.00	100.00	100.00
Arizona (35)										
Assets										
Per organization	37.32	29.75	12.47	7.88	2.58	2.14	1.30	1.12	.83	.42
Cumulative	37.32	67.07	79.54	87.42	90.00	92.14	93.44	94.57	95.40	95.83
Deposits										
Per organization	32.63	40.67	.03	12.08	.21	3.19	1.92	1.59	1.30	.66
Cumulative	32.63	73.30	73.33	85.41	85.62	88.81	90.73	92.33	93.63	94.29
Arkansas (155)										
Assets										
Per organization	13.66	12.51	5.60	4.45	4.32	2.88	2.67	2.25	2.16	1.65
Cumulative	13.66	26.17	31.77	36.22	40.53	43.41	46.08	48.33	50.49	52.14
Deposits										
Per organization	13.97	11.86	5.55	4.42	4.26	2.80	2.71	2.25	2.22	1.64
Cumulative	13.97	25.82	31.37	35.79	40.05	42.85	45.56	47.81	50.02	51.66
California (314)										
Assets										
Per organization	34.85	28.46	7.64	2.19	1.45	1.39	1.20	1.17	1.06	.97
Cumulative	34.85	63.30	70.95	73.14	74.59	75.98	77.18	78.35	79.41	80.37
Deposits										
Per organization	31.96	28.38	7.64	2.05	1.59	1.56	1.29	1.27	1.17	1.12
Cumulative	31.96	60.34	67.98	70.03	71.62	73.18	74.47	75.75	76.92	78.04
Colorado (161)										
Assets										
Per organization	19.46	17.13	8.31	7.20	5.62	3.31	2.77	2.58	1.94	1.43
Cumulative	19.46	36.59	44.90	52.10	57.72	61.03	63.80	66.38	68.32	69.75
Deposits										
Per organization	20.89	15.30	7.26	7.52	5.67	2.89	2.72	2.68	1.95	1.30
Cumulative	20.89	36.19	43.45	50.97	56.64	59.53	62.25	64.93	66.88	68.18
Connecticut (29)										
Assets										
Per organization	54.69	12.80	4.02	3.14	2.80	2.28	1.66	1.65	1.60	1.49
Cumulative	54.69	67.49	71.51	74.65	77.46	79.74	81.40	83.04	84.64	86.14
Deposits										
Per organization	51.33	12.64	4.51	3.46	3.08	2.41	1.92	1.88	1.74	1.67
Cumulative	51.33	63.98	68.48	71.95	75.03	77.44	79.35	81.24	82.98	84.65
Delaware (35)										
Assets										
Per organization	22.06	12.67	10.48	8.16	8.15	5.89	4.97	4.73	4.53	3.58
Cumulative	22.06	34.74	45.22	53.38	61.52	67.41	72.38	77.11	81.64	85.22
Deposits										
Per organization	12.94	27.10	16.12	3.39	4.63	0	6.10	1.79	10.29	.88
Cumulative	12.94	40.03	56.15	59.54	64.17	64.17	70.27	72.05	82.34	83.22
District of Columbia (9)										
Assets										
Per organization	64.96	14.55	8.47	3.29	3.22	3.14	1.60	.70	.06	0
Cumulative	64.96	79.52	87.99	91.28	94.50	97.64	99.24	99.94	100.00	100.00
Deposits										
Per organization	64.08	14.36	7.94	3.48	3.88	3.57	1.95	.74	0	0
Cumulative	64.08	78.44	86.38	89.85	93.74	97.30	99.26	100.00	100.00	100.00

60. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1996-2000—Continued

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
	1996									
Florida (259)										
Assets										
Per organization	24.60	24.21	16.28	4.40	3.31	1.41	1.09	.98	.89	.72
Cumulative	24.60	48.80	65.08	69.48	72.79	74.20	75.29	76.27	77.16	77.88
Deposits										
Per organization	26.01	24.09	14.98	3.57	3.37	1.33	.83	1.09	.94	.67
Cumulative	26.01	50.11	65.09	68.66	72.02	73.35	74.18	75.27	76.20	76.87
Georgia (259)										
Assets										
Per organization	31.84	13.02	12.88	8.77	3.92	3.74	3.51	2.36	.81	.47
Cumulative	31.84	44.87	57.74	66.51	70.43	74.17	77.68	80.04	80.85	81.32
Deposits										
Per organization	37.39	9.76	8.62	7.93	4.00	.58	4.12	3.06	.82	.62
Cumulative	37.39	47.14	55.77	63.69	67.70	68.27	72.39	75.45	76.27	76.89
Hawaii (6)										
Assets										
Per organization	53.48	32.16	7.85	4.32	1.65	.53	0	0	0	0
Cumulative	53.48	85.64	93.49	97.82	99.47	100.00	100.00	100.00	100.00	100.00
Deposits										
Per organization	43.93	37.92	10.06	4.98	2.36	.76	0	0	0	0
Cumulative	43.93	81.84	91.90	96.88	99.24	100.00	100.00	100.00	100.00	100.00
Idaho (17)										
Assets										
Per organization	57.44	23.15	4.14	2.28	1.95	1.58	1.55	1.50	1.22	1.03
Cumulative	57.44	80.58	84.72	87.00	88.95	90.53	92.08	93.57	94.79	95.83
Deposits										
Per organization	58.99	20.01	4.34	2.49	2.22	1.74	1.73	1.62	1.21	1.13
Cumulative	58.99	79.00	83.34	85.83	88.05	89.79	91.51	93.14	94.35	95.48
Illinois (630)										
Assets										
Per organization	19.24	9.26	8.42	7.25	6.75	2.91	1.82	1.46	1.35	1.24
Cumulative	19.24	28.50	36.93	44.17	50.92	53.84	55.66	57.12	58.47	59.72
Deposits										
Per organization	16.93	8.08	8.22	3.66	4.57	3.36	1.98	1.37	1.45	1.22
Cumulative	16.93	25.00	33.22	36.88	41.45	44.80	46.79	48.16	49.60	50.82
Indiana (144)										
Assets										
Per organization	15.51	14.15	8.94	5.15	4.90	4.75	3.25	2.99	2.20	2.01
Cumulative	15.51	29.66	38.60	43.75	48.65	53.40	56.65	59.63	61.83	63.84
Deposits										
Per organization	16.43	11.67	8.58	5.42	4.77	4.36	3.42	3.18	2.03	2.12
Cumulative	16.43	28.10	36.68	42.10	46.86	51.23	54.65	57.83	59.86	61.97
Iowa (377)										
Assets										
Per organization	13.64	6.71	5.32	3.55	2.53	2.28	1.56	1.50	1.29	1.24
Cumulative	13.64	20.35	25.68	29.22	31.75	34.04	35.59	37.09	38.38	39.62
Deposits										
Per organization	11.52	6.54	5.70	3.61	2.44	2.17	1.38	1.51	1.29	1.25
Cumulative	11.52	18.07	23.77	27.38	29.82	31.99	33.37	34.88	36.17	37.42
Kansas (371)										
Assets										
Per organization	8.19	5.64	4.54	4.52	2.99	2.01	1.91	1.86	1.48	1.26
Cumulative	8.19	13.83	18.37	22.89	25.87	27.88	29.79	31.65	33.13	34.39
Deposits										
Per organization	8.12	5.46	4.16	4.52	2.82	1.96	1.99	1.91	1.51	1.23
Cumulative	8.12	13.58	17.74	22.26	25.07	27.04	29.02	30.94	32.44	33.67
Kentucky (207)										
Assets										
Per organization	15.57	11.77	9.31	5.17	3.12	2.74	2.52	2.27	2.24	2.17
Cumulative	15.57	27.34	36.65	41.82	44.94	47.67	50.19	52.46	54.70	56.87
Deposits										
Per organization	11.93	11.38	8.28	4.99	3.42	2.80	2.16	2.38	2.24	2.02
Cumulative	11.93	23.31	31.59	36.58	39.99	42.80	44.95	47.33	49.57	51.58
Louisiana (163)										
Assets										
Per organization	20.68	19.01	11.85	7.43	4.59	3.45	1.85	1.26	1.22	.64
Cumulative	20.68	39.69	51.53	58.97	63.56	67.00	68.86	70.12	71.34	71.98
Deposits										
Per organization	19.25	19.45	10.93	6.89	4.80	3.29	1.87	1.36	1.31	.74
Cumulative	19.25	38.70	49.63	56.53	61.33	64.62	66.49	67.85	69.16	69.90

60. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1996-2000—Continued

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
	1996									
Maine (20)										
Assets										
Per organization	42.97	25.40	5.65	5.20	3.82	2.55	2.23	1.91	1.75	1.71
Cumulative	42.97	68.37	74.01	79.22	83.04	85.59	87.82	89.74	91.49	93.20
Deposits										
Per organization	38.12	27.33	5.47	5.80	3.90	2.42	2.58	2.37	1.96	1.99
Cumulative	38.12	65.45	70.92	76.72	80.62	83.03	85.61	87.98	89.94	91.93
Maryland (68)										
Assets										
Per organization	22.16	15.67	10.53	9.98	7.27	3.10	2.54	2.18	2.02	2.02
Cumulative	22.16	37.83	48.36	58.34	65.61	68.71	71.25	73.43	75.45	77.47
Deposits										
Per organization	20.88	16.54	10.45	9.34	5.97	3.53	2.76	2.10	2.01	2.14
Cumulative	20.88	37.42	47.87	57.21	63.18	66.71	69.47	71.58	73.58	75.72
Massachusetts (53)										
Assets										
Per organization	35.37	33.44	17.04	3.32	2.06	1.10	.83	.73	.62	.49
Cumulative	35.37	68.81	85.86	89.17	91.23	92.33	93.16	93.89	94.52	95.01
Deposits										
Per organization	39.79	32.94	10.32	3.97	2.56	.72	1.12	.72	.77	.63
Cumulative	39.79	72.73	83.05	87.02	89.58	90.29	91.41	92.13	92.90	93.54
Michigan (127)										
Assets										
Per organization	23.93	20.13	11.66	9.36	8.18	3.16	2.89	1.86	1.52	1.00
Cumulative	23.93	44.05	55.71	65.08	73.26	76.42	79.30	81.16	82.68	83.68
Deposits										
Per organization	19.16	19.56	12.42	10.06	8.49	3.66	3.22	2.22	1.72	.91
Cumulative	19.16	38.73	51.15	61.20	69.69	73.35	76.56	78.78	80.51	81.42
Minnesota (406)										
Assets										
Per organization	28.18	24.47	4.27	2.51	1.55	1.06	.99	.99	.78	.65
Cumulative	28.18	52.66	56.93	59.43	60.98	62.05	63.04	64.02	64.80	65.46
Deposits										
Per organization	23.41	21.46	4.18	2.79	1.74	1.23	1.19	1.03	.95	.78
Cumulative	23.41	44.87	49.05	51.84	53.58	54.81	55.99	57.02	57.97	58.76
Mississippi (102)										
Assets										
Per organization	18.17	15.88	9.90	8.16	5.05	3.13	1.86	1.83	1.71	1.67
Cumulative	18.17	34.05	43.95	52.11	57.16	60.29	62.15	63.98	65.68	67.35
Deposits										
Per organization	15.39	15.40	10.49	8.46	5.21	3.30	1.91	1.98	1.62	1.79
Cumulative	15.39	30.78	41.27	49.73	54.94	58.25	60.16	62.14	63.76	65.54
Missouri (322)										
Assets										
Per organization	27.39	13.10	9.11	6.13	5.58	4.08	3.37	1.43	1.42	1.20
Cumulative	27.39	40.49	49.60	55.73	61.31	65.39	68.76	70.19	71.62	72.82
Deposits										
Per organization	24.84	11.39	9.78	6.20	5.68	4.09	3.50	1.62	1.60	1.32
Cumulative	24.84	36.23	46.01	52.21	57.89	61.98	65.48	67.11	68.70	70.02
Montana (80)										
Assets										
Per organization	17.96	13.68	12.15	4.35	4.18	3.69	2.70	2.19	2.16	2.07
Cumulative	17.96	31.64	43.79	48.15	52.33	56.02	58.72	60.91	63.07	65.15
Deposits										
Per organization	18.37	13.66	11.62	4.03	3.39	3.99	2.74	2.34	2.11	2.08
Cumulative	18.37	32.02	43.64	47.67	51.07	55.05	57.79	60.13	62.24	64.32
Nebraska (274)										
Assets										
Per organization	17.51	12.65	8.34	7.18	2.69	2.15	1.83	1.66	1.64	1.47
Cumulative	17.51	30.16	38.49	45.67	48.36	50.51	52.34	54.01	55.64	57.12
Deposits										
Per organization	18.50	11.95	7.56	6.91	2.76	2.29	1.90	1.70	1.68	1.50
Cumulative	18.50	30.45	38.01	44.92	47.68	49.97	51.87	53.57	55.25	56.75
Nevada (25)										
Assets										
Per organization	39.60	25.68	14.52	6.52	3.78	2.08	1.87	1.54	1.05	.52
Cumulative	39.60	65.28	79.80	86.32	90.10	92.18	94.06	95.60	96.65	97.17
Deposits										
Per organization	10.50	.88	44.79	.15	12.45	6.72	5.98	5.16	2.98	1.73
Cumulative	10.50	11.38	56.17	56.32	68.77	75.49	81.46	86.62	89.60	91.33

60. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1996-2000—Continued

Percent of state total										
State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
	1996									
New Hampshire (21)										
Assets										
Per organization	22.91	21.57	16.42	15.17	7.45	3.45	2.27	1.90	1.60	1.28
Cumulative	22.91	44.48	60.90	76.07	83.52	86.97	89.23	91.13	92.74	94.02
Deposits										
Per organization	23.10	22.07	16.22	15.59	7.04	3.39	2.41	2.00	.75	1.40
Cumulative	23.10	45.17	61.39	76.98	84.02	87.41	89.82	91.82	92.57	93.96
New Jersey (65)										
Assets										
Per organization	32.13	28.38	6.76	3.69	3.65	2.50	2.16	1.55	1.49	.97
Cumulative	32.13	60.50	67.26	70.95	74.60	77.10	79.26	80.81	82.30	83.27
Deposits										
Per organization	31.87	27.37	7.20	3.87	3.84	2.57	2.22	1.53	1.51	.95
Cumulative	31.87	59.23	66.44	70.30	74.15	76.72	78.94	80.46	81.97	82.92
New Mexico (52)										
Assets										
Per organization	27.77	14.24	11.32	6.17	4.42	2.64	2.55	2.10	2.06	1.74
Cumulative	27.77	42.01	53.33	59.50	63.92	66.56	69.11	71.21	73.28	75.01
Deposits										
Per organization	23.36	15.54	9.93	6.93	4.13	2.93	2.95	2.35	2.33	2.03
Cumulative	23.36	38.90	48.83	55.76	59.88	62.81	65.77	68.12	70.44	72.47
New York (159)										
Assets										
Per organization	29.62	14.96	10.19	7.21	5.92	5.22	3.99	2.91	2.31	2.17
Cumulative	29.62	44.57	54.76	61.97	67.90	73.11	77.11	80.02	82.33	84.50
Deposits										
Per organization	30.52	13.83	3.03	9.10	4.20	5.10	5.57	3.88	3.26	3.01
Cumulative	30.52	44.35	47.38	56.48	60.68	65.78	71.34	75.23	78.49	81.51
North Carolina (52)										
Assets										
Per organization	40.44	17.87	14.44	8.96	4.24	3.38	2.91	2.21	.64	.52
Cumulative	40.44	58.31	72.75	81.71	85.95	89.33	92.24	94.45	95.09	95.61
Deposits										
Per organization	38.42	12.26	11.59	10.76	6.51	4.52	4.37	3.52	.71	.81
Cumulative	38.42	50.68	62.26	73.03	79.54	84.05	88.43	91.95	92.66	93.46
North Dakota (106)										
Assets										
Per organization	14.94	9.25	6.07	5.89	4.03	3.03	3.01	2.37	2.16	1.75
Cumulative	14.94	24.19	30.26	36.16	40.18	43.21	46.22	48.59	50.75	52.50
Deposits										
Per organization	15.47	8.06	5.79	5.86	4.31	3.10	3.04	2.42	2.13	1.85
Cumulative	15.47	23.53	29.32	35.18	39.50	42.59	45.63	48.05	50.19	52.04
Ohio (207)										
Assets										
Per organization	17.69	15.87	13.63	10.29	8.38	5.76	3.80	3.11	2.41	1.66
Cumulative	17.69	33.57	47.20	57.48	65.87	71.63	75.43	78.54	80.95	82.61
Deposits										
Per organization	14.93	13.75	14.33	10.44	7.15	7.03	4.18	3.85	2.34	.02
Cumulative	14.93	28.68	43.01	53.45	60.61	67.63	71.81	75.66	78.00	78.02
Oklahoma (300)										
Assets										
Per organization	12.50	11.50	8.13	3.52	2.46	2.29	1.87	1.64	1.48	1.33
Cumulative	12.50	23.99	32.13	35.65	38.11	40.40	42.26	43.90	45.38	46.70
Deposits										
Per organization	10.70	10.12	7.61	3.85	2.53	2.52	1.95	1.59	1.58	1.34
Cumulative	10.70	20.82	28.44	32.28	34.82	37.34	39.29	40.89	42.46	43.81
Oregon (39)										
Assets										
Per organization	64.26	13.61	3.07	2.71	1.82	.92	.90	.86	.86	.83
Cumulative	64.26	77.88	80.95	83.66	85.48	86.39	87.30	88.16	89.02	89.85
Deposits										
Per organization	60.11	14.80	3.49	3.21	2.13	1.07	1.07	1.00	.94	.93
Cumulative	60.11	74.91	78.40	81.62	83.75	84.82	85.89	86.89	87.83	88.76
Pennsylvania (194)										
Assets										
Per organization	24.84	16.58	14.80	11.23	5.59	2.44	2.00	1.18	1.14	1.01
Cumulative	24.84	41.42	56.22	67.45	73.04	75.47	77.47	78.65	79.78	80.79
Deposits										
Per organization	20.54	18.13	14.00	12.27	5.86	2.29	2.15	1.28	1.20	1.12
Cumulative	20.54	38.67	52.67	64.94	70.80	73.09	75.23	76.51	77.71	78.83

60. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1996-2000—Continued

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
1996										
Rhode Island (6)										
Assets										
Per organization	57.38	21.61	11.06	7.50	1.87	.59	0	0	0	0
Cumulative	57.38	78.98	90.04	97.55	99.41	100.00	100.00	100.00	100.00	100.00
Deposits										
Per organization	57.04	21.68	9.88	8.77	1.94	.69	0	0	0	0
Cumulative	57.04	78.73	88.60	97.37	99.31	100.00	100.00	100.00	100.00	100.00
South Carolina (71)										
Assets										
Per organization	27.80	14.52	12.24	7.34	5.89	4.90	1.88	1.87	1.78	1.72
Cumulative	27.80	42.32	54.57	61.91	67.80	72.70	74.58	76.45	78.23	79.94
Deposits										
Per organization	25.74	14.14	11.77	7.87	6.11	5.39	1.96	1.99	2.00	1.72
Cumulative	25.74	39.88	51.65	59.53	65.63	71.02	72.99	74.98	76.97	78.69
South Dakota (96)										
Assets										
Per organization	46.19	16.28	6.61	5.51	1.85	1.67	1.50	1.29	1.12	1.09
Cumulative	46.19	62.47	69.08	74.59	76.44	78.11	79.61	80.90	82.02	83.12
Deposits										
Per organization	25.43	16.90	7.06	3.47	3.57	2.99	2.94	2.29	2.09	1.90
Cumulative	25.43	42.33	49.39	52.86	56.43	59.42	62.36	64.65	66.74	68.64
Tennessee (184)										
Assets										
Per organization	16.44	13.24	12.76	9.60	6.59	4.56	4.15	1.49	1.40	1.14
Cumulative	16.44	29.68	42.44	52.04	58.63	63.19	67.34	68.83	70.23	71.37
Deposits										
Per organization	14.98	11.84	12.70	9.75	7.04	4.08	3.02	1.32	1.41	1.21
Cumulative	14.98	26.82	39.52	49.26	56.31	60.39	63.41	64.73	66.14	67.36
Texas (760)										
Assets										
Per organization	19.15	11.11	10.18	4.37	4.07	3.25	2.40	2.27	1.67	1.63
Cumulative	19.15	30.26	40.44	44.81	48.88	52.14	54.53	56.80	58.47	60.10
Deposits										
Per organization	16.65	10.54	9.49	4.19	4.18	3.40	2.59	2.52	1.65	1.61
Cumulative	16.65	27.19	36.68	40.86	45.04	48.44	51.03	53.55	55.20	56.81
Utah (35)										
Assets										
Per organization	52.45	21.51	6.37	4.82	3.61	1.16	1.02	.99	.94	.91
Cumulative	52.45	73.96	80.33	85.15	88.76	89.92	90.94	91.93	92.87	93.78
Deposits										
Per organization	48.82	20.61	6.38	5.86	4.35	1.42	1.28	1.18	1.18	1.15
Cumulative	48.82	69.43	75.81	81.67	86.02	87.44	88.72	89.90	91.08	92.23
Vermont (18)										
Assets										
Per organization	28.80	22.87	16.69	9.31	3.30	2.69	2.29	2.11	1.94	1.85
Cumulative	28.80	51.67	68.36	77.68	80.97	83.66	85.96	88.07	90.00	91.86
Deposits										
Per organization	26.31	24.30	16.76	9.64	3.53	2.81	2.43	2.16	1.96	1.88
Cumulative	26.31	50.61	67.37	77.01	80.54	83.36	85.78	87.95	89.90	91.78
Virginia (120)										
Assets										
Per organization	20.43	13.02	11.92	11.74	7.01	6.09	5.25	2.41	2.04	1.46
Cumulative	20.43	33.45	45.37	57.11	64.12	70.21	75.46	77.87	79.90	81.36
Deposits										
Per organization	19.90	12.47	10.57	12.53	8.61	1.07	5.66	2.94	2.47	1.38
Cumulative	19.90	32.38	42.95	55.48	64.09	65.17	70.82	73.76	76.22	77.60
Washington (82)										
Assets										
Per organization	37.02	21.68	18.02	2.77	1.79	1.29	1.08	.87	.80	.77
Cumulative	37.02	58.70	76.72	79.50	81.29	82.58	83.66	84.53	85.33	86.09
Deposits										
Per organization	36.80	21.25	17.15	2.80	1.90	1.39	1.14	.81	.89	.85
Cumulative	36.80	58.05	75.20	77.99	79.89	81.29	82.43	83.24	84.13	84.98
West Virginia (76)										
Assets										
Per organization	17.53	12.94	10.04	9.69	6.88	4.73	4.23	3.64	2.37	1.75
Cumulative	17.53	30.47	40.51	50.20	57.08	61.80	66.03	69.67	72.04	73.79
Deposits										
Per organization	17.35	13.33	9.75	8.94	6.79	4.65	4.41	3.33	1.96	1.69
Cumulative	17.35	30.68	40.43	49.37	56.16	60.81	65.22	68.54	70.50	72.19

60. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1996-2000—Continued

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
1996										
Wisconsin (277)										
Assets										
Per organization	20.51	18.00	13.46	6.00	3.10	1.78	1.76	1.43	.88	.66
Cumulative	20.51	38.51	51.97	57.97	61.08	62.86	64.62	66.05	66.93	67.59
Deposits										
Per organization	20.53	16.66	9.83	6.45	3.44	2.05	1.22	1.51	.95	.77
Cumulative	20.53	37.19	47.02	53.47	56.91	58.96	60.18	61.69	62.64	63.41
Wyoming (44)										
Assets										
Per organization	34.74	15.00	6.01	4.64	4.01	3.08	2.90	2.72	2.45	2.36
Cumulative	34.74	49.74	55.76	60.40	64.41	67.48	70.39	73.10	75.55	77.91
Deposits										
Per organization	34.50	14.19	6.34	4.79	3.77	3.20	3.06	2.67	2.38	2.49
Cumulative	34.50	48.69	55.02	59.82	63.59	66.79	69.85	72.52	74.90	77.39
1997										
United States (7,169)										
Assets										
Per organization	6.30	5.46	4.32	3.75	2.76	2.67	2.35	2.24	2.12	1.82
Cumulative	6.30	11.77	16.09	19.84	22.60	25.26	27.62	29.85	31.98	33.80
Deposits										
Per organization	4.82	4.17	4.47	3.51	2.69	1.52	2.51	2.24	1.83	1.54
Cumulative	4.82	8.98	13.46	16.97	19.66	21.18	23.69	25.93	27.76	29.30
Alabama (156)										
Assets										
Per organization	30.36	18.40	18.15	7.88	6.77	1.98	1.25	.51	.48	.44
Cumulative	30.36	48.75	66.90	74.78	81.55	83.53	84.77	85.29	85.77	86.21
Deposits										
Per organization	27.20	17.99	18.41	7.11	7.37	2.30	1.30	.64	.62	.58
Cumulative	27.20	45.19	63.60	70.71	78.09	80.39	81.69	82.33	82.95	83.54
Alaska (7)										
Assets										
Per organization	55.00	30.55	5.63	5.02	2.49	1.16	.16	0	0	0
Cumulative	55.00	85.55	91.17	96.19	98.68	99.84	100.00	100.00	100.00	100.00
Deposits										
Per organization	56.26	26.20	7.01	6.25	3.11	1.16	0	0	0	0
Cumulative	56.26	82.47	89.48	95.73	98.84	100.00	100.00	100.00	100.00	100.00
Arizona (41)										
Assets										
Per organization	37.61	19.24	13.24	10.76	3.43	3.24	1.83	1.66	1.39	1.21
Cumulative	37.61	56.85	70.09	80.85	84.28	87.52	89.36	91.02	92.41	93.62
Deposits										
Per organization	53.95	5.22	.04	16.54	5.23	.25	2.76	2.47	2.16	1.92
Cumulative	53.95	59.16	59.20	75.74	80.97	81.22	83.98	86.45	88.61	90.53
Arkansas (156)										
Assets										
Per organization	18.13	6.58	5.02	4.68	4.42	2.80	2.44	2.24	1.89	1.70
Cumulative	18.13	24.71	29.73	34.41	38.83	41.63	44.07	46.30	48.19	49.89
Deposits										
Per organization	18.39	6.47	4.97	4.47	4.45	2.44	2.42	2.31	1.87	1.72
Cumulative	18.39	24.86	29.83	34.31	38.75	41.19	43.61	45.92	47.79	49.51
California (303)										
Assets										
Per organization	42.98	22.36	7.03	2.00	1.41	1.30	1.25	1.20	1.04	.95
Cumulative	42.98	65.34	72.37	74.37	75.78	77.08	78.33	79.53	80.56	81.51
Deposits										
Per organization	40.39	22.06	7.02	1.95	1.51	1.40	1.40	1.41	1.19	1.02
Cumulative	40.39	62.45	69.47	71.42	72.92	74.32	75.73	77.14	78.33	79.35
Colorado (151)										
Assets										
Per organization	25.94	9.93	9.56	4.01	3.47	2.74	2.18	1.66	1.66	1.57
Cumulative	25.94	35.88	45.43	49.44	52.91	55.65	57.83	59.49	61.15	62.71
Deposits										
Per organization	26.31	10.57	8.95	3.06	3.50	2.66	1.95	1.70	1.62	1.66
Cumulative	26.31	36.88	45.83	48.88	52.38	55.04	56.99	58.69	60.32	61.98
Connecticut (27)										
Assets										
Per organization	24.04	12.70	6.92	5.23	4.57	4.42	4.16	3.78	3.19	3.16
Cumulative	24.04	36.74	43.66	48.90	53.47	57.89	62.04	65.82	69.01	72.17
Deposits										
Per organization	21.94	12.85	7.00	5.32	4.99	4.40	4.50	3.83	3.26	3.37
Cumulative	21.94	34.80	41.79	47.11	52.11	56.51	61.01	64.84	68.10	71.47

60. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1996-2000—Continued

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
1997										
Delaware (31)										
Assets										
Per organization	24.18	13.34	12.43	7.50	6.77	5.24	4.95	4.37	3.89	3.55
Cumulative	24.18	37.52	49.95	57.45	64.22	69.46	74.42	78.79	82.67	86.23
Deposits										
Per organization	15.75	28.18	18.40	2.32	4.49	0	4.75	9.19	.23	6.77
Cumulative	15.75	43.93	62.33	64.65	69.14	69.15	73.89	83.08	83.30	90.07
District of Columbia (7)										
Assets										
Per organization	56.03	13.20	11.15	9.89	6.85	2.69	.19	0	0	0
Cumulative	56.03	69.22	80.38	90.27	97.12	99.81	100.00	100.00	100.00	100.00
Deposits										
Per organization	49.92	15.36	13.28	10.36	8.27	2.81	0	0	0	0
Cumulative	49.92	65.28	78.56	88.92	97.19	100.00	100.00	100.00	100.00	100.00
Florida (241)										
Assets										
Per organization	36.81	25.07	2.19	1.83	1.76	1.33	1.28	1.05	1.04	.87
Cumulative	36.81	61.87	64.07	65.89	67.65	68.98	70.26	71.31	72.35	73.23
Deposits										
Per organization	38.15	21.65	2.26	1.39	2.02	1.49	1.41	1.05	1.07	.93
Cumulative	38.15	59.81	62.07	63.45	65.48	66.97	68.38	69.43	70.50	71.43
Georgia (254)										
Assets										
Per organization	31.08	7.85	7.85	6.50	2.17	1.48	1.47	1.16	1.00	.95
Cumulative	31.08	38.93	46.78	53.28	55.45	56.93	58.40	59.56	60.56	61.51
Deposits										
Per organization	22.26	9.76	.73	8.59	1.52	1.58	2.06	1.56	1.33	1.29
Cumulative	22.26	32.01	32.74	41.33	42.85	44.43	46.49	48.04	49.37	50.67
Hawaii (6)										
Assets										
Per organization	51.28	34.37	8.08	4.17	1.60	.51	0	0	0	0
Cumulative	51.28	85.65	93.72	97.89	99.49	100.00	100.00	100.00	100.00	100.00
Deposits										
Per organization	41.46	40.32	10.24	5.07	2.18	.72	0	0	0	0
Cumulative	41.46	81.78	92.03	97.10	99.28	100.00	100.00	100.00	100.00	100.00
Idaho (17)										
Assets										
Per organization	21.19	12.14	10.89	8.26	7.96	6.60	6.51	6.28	4.53	4.03
Cumulative	21.19	33.33	44.22	52.49	60.44	67.04	73.55	79.83	84.36	88.39
Deposits										
Per organization	20.71	12.40	11.62	7.72	8.18	6.21	6.81	6.47	4.51	3.95
Cumulative	20.71	33.11	44.73	52.46	60.64	66.85	73.66	80.13	84.64	88.59
Illinois (611)										
Assets										
Per organization	19.80	10.27	8.80	7.43	6.74	2.51	1.54	1.52	1.47	1.39
Cumulative	19.80	30.07	38.88	46.31	53.05	55.56	57.10	58.62	60.08	61.47
Deposits										
Per organization	15.93	8.89	8.71	4.36	6.09	2.77	1.26	1.78	1.68	1.54
Cumulative	15.93	24.82	33.54	37.90	43.98	46.75	48.01	49.79	51.46	53.01
Indiana (140)										
Assets										
Per organization	15.99	13.03	9.29	5.52	5.37	5.08	3.65	3.51	2.24	1.88
Cumulative	15.99	29.02	38.31	43.83	49.20	54.28	57.93	61.44	63.68	65.56
Deposits										
Per organization	16.92	11.15	8.66	5.62	5.13	4.54	3.31	3.75	2.12	1.43
Cumulative	16.92	28.07	36.73	42.34	47.48	52.02	55.33	59.08	61.20	62.63
Iowa (368)										
Assets										
Per organization	13.07	6.80	6.40	3.67	1.70	1.52	1.42	1.32	1.26	1.26
Cumulative	13.07	19.88	26.28	29.95	31.65	33.17	34.59	35.90	37.16	38.41
Deposits										
Per organization	12.36	6.59	6.84	3.55	1.34	1.51	1.34	1.12	1.31	1.24
Cumulative	12.36	18.95	25.79	29.34	30.67	32.18	33.52	34.64	35.94	37.19
Kansas (358)										
Assets										
Per organization	11.81	5.74	4.27	2.98	2.66	2.48	2.38	2.10	1.39	1.31
Cumulative	11.81	17.55	21.82	24.81	27.47	29.94	32.32	34.42	35.81	37.12
Deposits										
Per organization	12.01	5.43	4.21	2.81	2.55	2.58	2.43	1.93	1.43	1.33
Cumulative	12.01	17.44	21.65	24.46	27.02	29.60	32.03	33.96	35.39	36.72

60. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1996-2000—Continued

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
1997										
Kentucky (209)										
Assets										
Per organization	17.97	11.60	6.26	3.36	3.22	3.16	2.71	2.61	2.07	2.01
Cumulative	17.97	29.56	35.83	39.19	42.41	45.57	48.28	50.88	52.95	54.96
Deposits										
Per organization	13.07	11.05	5.26	3.51	3.62	3.15	2.40	2.79	1.98	2.36
Cumulative	13.07	24.12	29.37	32.88	36.50	39.65	42.05	44.84	46.82	49.19
Louisiana (151)										
Assets										
Per organization	22.41	21.22	12.76	8.20	2.02	2.01	1.72	1.47	.71	.65
Cumulative	22.41	43.62	56.38	64.58	66.60	68.61	70.33	71.80	72.51	73.16
Deposits										
Per organization	21.25	21.01	11.51	8.24	2.11	2.03	1.76	1.63	.79	.71
Cumulative	21.25	42.26	53.77	62.01	64.13	66.16	67.92	69.54	70.34	71.05
Maine (18)										
Assets										
Per organization	47.22	11.59	6.94	5.38	4.49	3.90	3.61	3.27	2.66	2.54
Cumulative	47.22	58.81	65.75	71.13	75.62	79.52	83.13	86.40	89.06	91.60
Deposits										
Per organization	47.38	10.03	6.77	4.58	4.77	4.58	3.93	3.62	2.95	2.67
Cumulative	47.38	57.41	64.18	68.76	73.53	78.12	82.05	85.67	88.62	91.29
Maryland (62)										
Assets										
Per organization	27.81	18.68	11.26	3.41	3.20	2.83	2.60	2.56	2.35	1.60
Cumulative	27.81	46.49	57.75	61.17	64.37	67.20	69.80	72.36	74.71	76.31
Deposits										
Per organization	25.46	19.71	10.37	3.93	3.23	2.45	2.33	2.58	2.45	1.89
Cumulative	25.46	45.17	55.54	59.47	62.70	65.15	67.48	70.07	72.52	74.41
Massachusetts (51)										
Assets										
Per organization	51.66	26.37	4.55	4.01	1.53	1.43	1.42	1.02	.81	.66
Cumulative	51.66	78.04	82.59	86.60	88.12	89.55	90.98	91.99	92.81	93.47
Deposits										
Per organization	55.16	17.82	5.59	5.27	1.49	1.79	1.13	1.25	.96	.92
Cumulative	55.16	72.98	78.57	83.84	85.33	87.12	88.25	89.50	90.46	91.38
Michigan (126)										
Assets										
Per organization	24.14	18.55	12.91	11.55	8.19	3.55	1.88	1.77	1.49	1.16
Cumulative	24.14	42.69	55.60	67.15	75.34	78.89	80.77	82.54	84.03	85.19
Deposits										
Per organization	18.77	19.23	13.33	12.10	8.59	4.14	1.70	1.71	1.76	1.06
Cumulative	18.77	38.00	51.33	63.43	72.02	76.15	77.86	79.57	81.32	82.38
Minnesota (395)										
Assets										
Per organization	51.74	18.66	2.84	2.16	1.59	1.04	.63	.57	.53	.53
Cumulative	51.74	70.40	73.24	75.40	76.99	78.03	78.65	79.22	79.76	80.28
Deposits										
Per organization	51.81	13.74	2.70	2.18	1.72	1.23	.71	.70	.62	.54
Cumulative	51.81	65.55	68.25	70.43	72.16	73.38	74.09	74.78	75.40	75.94
Mississippi (98)										
Assets										
Per organization	20.22	16.10	12.20	10.08	4.71	2.83	1.68	1.62	1.61	1.60
Cumulative	20.22	36.32	48.51	58.59	63.30	66.13	67.81	69.44	71.05	72.65
Deposits										
Per organization	19.42	13.73	12.75	10.45	4.76	3.00	1.83	1.80	1.62	1.50
Cumulative	19.42	33.16	45.91	56.36	61.12	64.12	65.95	67.75	69.37	70.86
Missouri (320)										
Assets										
Per organization	13.35	11.10	9.34	8.67	6.24	4.47	2.03	1.99	1.82	1.03
Cumulative	13.35	24.44	33.78	42.45	48.69	53.16	55.19	57.17	59.00	60.03
Deposits										
Per organization	13.67	10.18	8.63	9.13	5.82	4.77	2.11	2.01	1.91	.92
Cumulative	13.67	23.84	32.47	41.60	47.42	52.19	54.30	56.31	58.22	59.14
Montana (80)										
Assets										
Per organization	17.56	16.36	13.50	4.27	3.61	2.68	2.34	2.24	1.99	1.90
Cumulative	17.56	33.92	47.42	51.68	55.30	57.97	60.31	62.55	64.54	66.43
Deposits										
Per organization	18.26	15.63	12.12	4.06	3.96	2.66	2.34	2.41	1.75	2.03
Cumulative	18.26	33.88	46.00	50.06	54.02	56.68	59.02	61.43	63.17	65.20

60. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1996–2000—Continued

Percent of state total										
State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
1997										
Nebraska (267)										
Assets										
Per organization	20.51	9.37	8.44	3.59	2.80	2.05	1.81	1.80	1.73	1.22
Cumulative	20.51	29.88	38.31	41.91	44.70	46.76	48.57	50.36	52.09	53.31
Deposits										
Per organization	21.14	8.90	7.76	3.66	2.96	2.18	1.86	1.84	1.77	1.21
Cumulative	21.14	30.04	37.80	41.46	44.42	46.60	48.46	50.30	52.07	53.28
Nevada (23)										
Assets										
Per organization	37.76	16.13	13.61	9.73	5.84	4.37	3.97	3.41	.93	.78
Cumulative	37.76	53.89	67.50	77.23	83.07	87.44	91.41	94.82	95.75	96.53
Deposits										
Per organization	6.33	.16	29.96	18.72	1.09	10.71	10.29	9.10	2.66	2.12
Cumulative	6.33	6.50	36.46	55.18	56.26	66.97	77.26	86.37	89.03	91.15
New Hampshire (21)										
Assets										
Per organization	29.99	20.22	17.62	6.96	5.56	4.84	3.24	2.31	1.54	1.42
Cumulative	29.99	50.21	67.83	74.79	80.36	85.19	88.43	90.74	92.29	93.70
Deposits										
Per organization	32.13	21.63	17.84	7.63	.01	4.40	3.79	2.33	1.97	.76
Cumulative	32.13	53.76	71.60	79.23	79.24	83.64	87.43	89.77	91.74	92.50
New Jersey (67)										
Assets										
Per organization	30.48	30.36	6.34	4.57	3.42	2.31	1.86	1.64	1.45	1.38
Cumulative	30.48	60.84	67.18	71.75	75.17	77.49	79.35	80.99	82.43	83.81
Deposits										
Per organization	29.58	27.62	7.24	4.92	3.79	2.32	2.25	1.62	1.63	1.14
Cumulative	29.58	57.21	64.44	69.36	73.15	75.48	77.72	79.34	80.97	82.11
New Mexico (52)										
Assets										
Per organization	21.74	17.46	6.59	3.78	3.69	3.53	3.38	2.52	2.27	2.16
Cumulative	21.74	39.21	45.79	49.57	53.26	56.79	60.17	62.69	64.96	67.12
Deposits										
Per organization	22.65	13.30	5.67	4.16	3.86	3.94	3.64	2.87	2.25	2.11
Cumulative	22.65	35.96	41.62	45.78	49.64	53.58	57.22	60.08	62.33	64.44
New York (155)										
Assets										
Per organization	30.79	14.89	10.94	7.76	7.12	5.40	4.98	2.45	1.86	1.25
Cumulative	30.79	45.68	56.62	64.38	71.50	76.90	81.88	84.33	86.19	87.45
Deposits										
Per organization	31.33	13.27	3.86	8.16	8.96	4.84	6.65	3.68	2.55	.62
Cumulative	31.33	44.60	48.46	56.62	65.58	70.42	77.07	80.75	83.30	83.91
North Carolina (57)										
Assets										
Per organization	45.76	29.06	12.19	5.33	2.00	1.65	1.41	.38	.18	.15
Cumulative	45.76	74.82	87.01	92.34	94.34	95.99	97.40	97.78	97.96	98.10
Deposits										
Per organization	37.59	33.30	11.71	6.12	3.12	2.25	2.12	.51	.26	.21
Cumulative	37.59	70.89	82.59	88.71	91.83	94.08	96.20	96.71	96.97	97.18
North Dakota (104)										
Assets										
Per organization	15.28	8.54	6.16	5.86	4.43	3.45	3.16	2.52	2.15	2.01
Cumulative	15.28	23.82	29.98	35.84	40.26	43.72	46.87	49.39	51.54	53.55
Deposits										
Per organization	15.15	7.76	6.35	5.75	4.62	3.12	3.21	2.55	2.10	1.99
Cumulative	15.15	22.91	29.26	35.01	39.64	42.76	45.97	48.52	50.62	52.62
Ohio (204)										
Assets										
Per organization	31.91	11.58	11.39	11.04	7.93	4.63	2.86	2.33	1.51	1.01
Cumulative	31.91	43.49	54.88	65.92	73.84	78.47	81.34	83.67	85.19	86.20
Deposits										
Per organization	28.12	11.93	10.52	11.01	8.05	5.56	2.98	2.94	.02	1.27
Cumulative	28.12	40.05	50.57	61.58	69.63	75.18	78.16	81.10	81.13	82.39
Oklahoma (288)										
Assets										
Per organization	14.34	11.53	4.54	2.83	2.78	2.02	1.69	1.40	1.28	1.16
Cumulative	14.34	25.86	30.41	33.24	36.02	38.03	39.72	41.12	42.40	43.56
Deposits										
Per organization	11.94	9.16	4.95	2.92	3.04	2.17	1.83	1.44	1.31	1.19
Cumulative	11.94	21.10	26.05	28.96	32.01	34.17	36.00	37.44	38.75	39.95

60. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1996-2000—Continued

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
1997										
Oregon (38)										
Assets										
Per organization	12.98	12.40	8.49	4.67	4.46	4.18	3.99	3.58	3.46	3.46
Cumulative	12.98	25.39	33.88	38.55	43.01	47.18	51.18	54.75	58.21	61.68
Deposits										
Per organization	12.54	12.78	8.93	4.56	4.67	4.53	4.25	3.68	3.43	3.52
Cumulative	12.54	25.33	34.26	38.82	43.49	48.02	52.27	55.94	59.38	62.90
Pennsylvania (193)										
Assets										
Per organization	26.84	15.69	13.99	10.38	5.18	3.00	2.23	1.16	1.12	1.08
Cumulative	26.84	42.52	56.51	66.89	72.06	75.07	77.30	78.47	79.58	80.66
Deposits										
Per organization	22.34	17.55	12.78	11.28	5.52	2.92	2.47	1.31	1.22	1.10
Cumulative	22.34	39.90	52.68	63.96	69.48	72.39	74.86	76.18	77.40	78.49
Rhode Island (7)										
Assets										
Per organization	86.22	7.36	4.45	1.06	.69	.16	.06	0	0	0
Cumulative	86.22	93.58	98.03	99.09	99.78	99.94	100.00	100.00	100.00	100.00
Deposits										
Per organization	82.87	9.48	5.43	1.04	.91	.19	.08	0	0	0
Cumulative	82.87	92.35	97.78	98.82	99.72	99.92	100.00	100.00	100.00	100.00
South Carolina (69)										
Assets										
Per organization	24.98	12.73	12.18	7.83	3.34	3.22	2.94	2.18	1.69	1.42
Cumulative	24.98	37.71	49.89	57.71	61.05	64.27	67.21	69.39	71.08	72.50
Deposits										
Per organization	23.45	12.96	12.20	8.38	3.40	3.14	3.19	2.10	1.81	1.29
Cumulative	23.45	36.41	48.62	56.99	60.40	63.53	66.72	68.82	70.64	71.93
South Dakota (96)										
Assets										
Per organization	49.42	15.18	4.39	4.37	1.86	1.71	1.55	1.35	1.30	1.12
Cumulative	49.42	64.60	68.99	73.37	75.22	76.93	78.48	79.83	81.13	82.24
Deposits										
Per organization	18.91	18.43	2.54	4.31	4.13	3.40	3.54	2.70	2.70	2.29
Cumulative	18.91	37.34	39.88	44.19	48.31	51.71	55.25	57.95	60.65	62.94
Tennessee (176)										
Assets										
Per organization	18.44	14.03	12.78	10.67	8.24	5.03	1.25	.92	.72	.71
Cumulative	18.44	32.47	45.24	55.91	64.16	69.19	70.44	71.36	72.08	72.80
Deposits										
Per organization	16.47	13.78	11.75	10.33	8.23	4.39	1.33	1.03	.76	.84
Cumulative	16.47	30.25	42.00	52.32	60.55	64.94	66.27	67.31	68.07	68.91
Texas (732)										
Assets										
Per organization	26.49	10.08	9.93	4.29	2.56	2.36	2.25	2.23	1.91	1.63
Cumulative	26.49	36.57	46.50	50.79	53.35	55.71	57.96	60.19	62.10	63.73
Deposits										
Per organization	23.37	9.55	9.23	4.74	2.61	2.46	2.38	2.45	1.71	1.48
Cumulative	23.37	32.92	42.15	46.89	49.50	51.96	54.34	56.79	58.50	59.99
Utah (33)										
Assets										
Per organization	59.72	24.16	4.17	1.27	1.08	1.07	.96	.93	.83	.75
Cumulative	59.72	83.88	88.05	89.32	90.39	91.46	92.42	93.35	94.18	94.93
Deposits										
Per organization	55.99	22.63	5.83	1.63	1.36	1.40	1.21	1.33	1.06	1.00
Cumulative	55.99	78.62	84.45	86.07	87.44	88.84	90.04	91.37	92.43	93.43
Vermont (17)										
Assets										
Per organization	26.78	25.61	19.45	8.22	2.96	2.53	2.16	1.93	1.91	1.56
Cumulative	26.78	52.39	71.84	80.07	83.03	85.56	87.73	89.66	91.57	93.13
Deposits										
Per organization	24.86	24.66	20.98	8.45	3.18	2.66	2.29	1.98	1.96	1.57
Cumulative	24.86	49.52	70.50	78.95	82.13	84.79	87.09	89.07	91.03	92.60
Virginia (119)										
Assets										
Per organization	31.30	16.56	8.97	8.08	6.79	2.58	1.92	1.33	1.02	.81
Cumulative	31.30	47.86	56.83	64.91	71.70	74.28	76.20	77.52	78.54	79.35
Deposits										
Per organization	29.80	17.36	11.13	1.87	6.77	3.12	1.72	1.48	1.23	1.00
Cumulative	29.80	47.16	58.29	60.16	66.93	70.05	71.77	73.25	74.48	75.48

60. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1996-2000—Continued

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
1997										
Washington (80)										
Assets										
Per organization	12.24	7.48	7.25	4.22	3.64	3.40	3.31	2.85	2.54	2.53
Cumulative	12.24	19.72	26.97	31.19	34.84	38.24	41.55	44.40	46.93	49.47
Deposits										
Per organization	11.79	7.39	7.47	4.17	3.36	3.61	3.47	2.94	2.63	2.39
Cumulative	11.79	19.18	26.65	30.82	34.18	37.79	41.26	44.20	46.84	49.22
West Virginia (71)										
Assets										
Per organization	19.53	13.08	10.80	7.63	5.80	4.71	3.92	3.83	2.61	1.79
Cumulative	19.53	32.61	43.42	51.05	56.85	61.56	65.48	69.31	71.92	73.71
Deposits										
Per organization	18.84	13.95	10.56	7.35	5.39	4.81	3.13	3.79	2.63	1.51
Cumulative	18.84	32.79	43.35	50.69	56.08	60.89	64.02	67.81	70.44	71.95
Wisconsin (266)										
Assets										
Per organization	25.49	16.11	12.53	6.02	2.92	2.27	1.39	.87	.85	.78
Cumulative	25.49	41.60	54.13	60.15	63.07	65.34	66.73	67.60	68.44	69.22
Deposits										
Per organization	24.08	14.97	8.96	6.26	3.25	2.60	1.45	.96	.91	.92
Cumulative	24.08	39.06	48.02	54.28	57.53	60.13	61.59	62.54	63.46	64.37
Wyoming (44)										
Assets										
Per organization	34.97	14.76	9.03	6.57	3.11	2.77	2.48	2.46	1.83	1.76
Cumulative	34.97	49.73	58.76	65.34	68.45	71.22	73.70	76.16	77.99	79.76
Deposits										
Per organization	36.68	12.54	8.91	6.84	3.22	2.84	2.58	2.36	1.91	1.79
Cumulative	36.68	49.21	58.12	64.97	68.19	71.03	73.61	75.97	77.88	79.67
1998										
United States (6,887)										
Assets										
Per organization	11.03	5.28	5.27	4.54	4.17	2.97	2.45	1.99	1.93	1.68
Cumulative	11.03	16.31	21.58	26.12	30.29	33.26	35.71	37.71	39.64	41.32
Deposits										
Per organization	9.71	4.35	4.68	4.50	4.42	1.49	2.26	1.82	1.77	1.36
Cumulative	9.71	14.06	18.74	23.24	27.66	29.15	31.41	33.23	34.99	36.35
Alabama (138)										
Assets										
Per organization	27.02	26.50	14.07	11.71	7.42	1.56	.97	.43	.40	.40
Cumulative	27.02	53.52	67.58	79.29	86.72	88.27	89.24	89.67	90.07	90.47
Deposits										
Per organization	24.66	27.88	13.24	11.33	7.45	1.76	1.00	.54	.49	.46
Cumulative	24.66	52.54	65.78	77.11	84.56	86.32	87.32	87.86	88.35	88.81
Alaska (7)										
Assets										
Per organization	55.45	29.09	6.69	4.94	2.61	1.04	.18	0	0	0
Cumulative	55.45	84.55	91.23	96.17	98.79	99.82	100.00	100.00	100.00	100.00
Deposits										
Per organization	56.26	25.17	8.21	6.06	3.22	1.07	0	0	0	0
Cumulative	56.26	81.44	89.64	95.70	98.93	100.00	100.00	100.00	100.00	100.00
Arizona (38)										
Assets										
Per organization	49.58	21.74	11.47	3.43	1.90	1.89	1.75	1.39	.76	.75
Cumulative	49.58	71.33	82.79	86.22	88.12	90.02	91.76	93.15	93.91	94.65
Deposits										
Per organization	54.67	17.87	1.81	5.19	2.89	2.93	2.36	2.05	1.24	1.24
Cumulative	54.67	72.54	74.35	79.54	82.43	85.36	87.73	89.78	91.01	92.25
Arkansas (148)										
Assets										
Per organization	8.60	7.29	7.18	5.91	3.25	2.99	2.31	2.20	2.02	1.88
Cumulative	8.60	15.89	23.07	28.97	32.23	35.22	37.53	39.73	41.75	43.63
Deposits										
Per organization	8.39	6.95	7.17	5.60	3.28	3.11	2.33	2.30	2.03	1.87
Cumulative	8.39	15.34	22.50	28.11	31.38	34.49	36.82	39.11	41.15	43.02
California (295)										
Assets										
Per organization	43.53	20.00	6.96	1.94	1.76	1.46	1.40	1.37	1.04	.87
Cumulative	43.53	63.53	70.49	72.43	74.20	75.66	77.07	78.44	79.47	80.34
Deposits										
Per organization	39.96	20.91	6.84	1.95	1.74	1.48	1.69	1.62	1.19	.97
Cumulative	39.96	60.87	67.71	69.65	71.40	72.88	74.58	76.20	77.39	78.36

60. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1996-2000—Continued

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
1998										
Colorado (137)										
Assets										
Per organization	26.33	10.69	8.82	5.48	4.58	3.41	2.47	1.74	1.65	1.56
Cumulative	26.33	37.02	45.84	51.32	55.90	59.31	61.78	63.52	65.17	66.73
Deposits										
Per organization	26.30	11.47	7.75	5.28	4.44	3.39	2.41	1.69	1.77	1.61
Cumulative	26.30	37.77	45.52	50.80	55.24	58.63	61.05	62.74	64.52	66.13
Connecticut (29)										
Assets										
Per organization	38.38	11.51	5.77	4.60	4.16	3.60	3.27	3.26	2.76	2.36
Cumulative	38.38	49.89	55.66	60.26	64.42	68.02	71.29	74.55	77.31	79.67
Deposits										
Per organization	33.77	12.10	6.10	4.58	4.31	4.25	3.82	3.00	3.16	2.80
Cumulative	33.77	45.87	51.97	56.55	60.86	65.11	68.93	71.93	75.09	77.89
Delaware (31)										
Assets										
Per organization	26.19	17.03	15.77	12.37	6.37	4.64	4.46	4.36	1.96	1.27
Cumulative	26.19	43.22	58.99	71.37	77.74	82.38	86.84	91.20	93.16	94.42
Deposits										
Per organization	17.93	30.47	6.14	16.42	0	9.23	1.53	3.85	3.26	2.32
Cumulative	17.93	48.40	54.54	70.96	70.96	80.19	81.72	85.57	88.83	91.16
District of Columbia (8)										
Assets										
Per organization	59.38	11.22	9.79	9.56	6.40	2.45	1.00	.20	0	0
Cumulative	59.38	70.59	80.38	89.94	96.34	98.80	99.80	100.00	100.00	100.00
Deposits										
Per organization	54.37	12.99	10.86	11.13	7.89	2.17	.60	0	0	0
Cumulative	54.37	67.35	78.21	89.34	97.23	99.40	100.00	100.00	100.00	100.00
Florida (222)										
Assets										
Per organization	40.09	3.85	3.72	3.17	3.07	1.94	1.93	1.85	1.77	1.64
Cumulative	40.09	43.94	47.66	50.83	53.90	55.85	57.78	59.62	61.39	63.04
Deposits										
Per organization	34.77	4.22	3.80	3.76	3.52	2.07	2.20	2.01	1.84	1.89
Cumulative	34.77	38.99	42.79	46.55	50.07	52.13	54.33	56.34	58.18	60.06
Georgia (248)										
Assets										
Per organization	31.67	8.96	8.44	5.65	1.79	1.77	1.35	1.30	1.07	.93
Cumulative	31.67	40.63	49.08	54.72	56.51	58.28	59.63	60.92	61.99	62.92
Deposits										
Per organization	24.21	.25	11.61	.02	2.73	1.54	1.85	2.00	1.46	1.42
Cumulative	24.21	24.45	36.07	36.08	38.81	40.35	42.20	44.20	45.66	47.09
Hawaii (6)										
Assets										
Per organization	51.43	34.89	7.77	3.95	1.55	.41	0	0	0	0
Cumulative	51.43	86.32	94.08	98.03	99.59	100.00	100.00	100.00	100.00	100.00
Deposits										
Per organization	42.35	40.37	9.81	4.78	2.12	.57	0	0	0	0
Cumulative	42.35	82.72	92.53	97.31	99.43	100.00	100.00	100.00	100.00	100.00
Idaho (17)										
Assets										
Per organization	19.30	11.30	9.57	8.96	7.95	7.28	6.66	5.80	4.71	3.86
Cumulative	19.30	30.60	40.18	49.14	57.09	64.37	71.04	76.84	81.54	85.41
Deposits										
Per organization	18.92	11.58	10.13	8.15	8.27	7.67	6.85	5.56	4.86	3.85
Cumulative	18.92	30.50	40.63	48.78	57.05	64.72	71.57	77.12	81.98	85.84
Illinois (593)										
Assets										
Per organization	24.86	10.64	9.01	7.29	7.00	1.86	1.58	1.26	1.23	1.19
Cumulative	24.86	35.51	44.51	51.81	58.80	60.66	62.24	63.50	64.73	65.92
Deposits										
Per organization	17.55	8.46	9.36	8.11	4.24	2.31	1.24	1.24	1.33	1.53
Cumulative	17.55	26.00	35.37	43.48	47.71	50.02	51.26	52.50	53.83	55.36
Indiana (134)										
Assets										
Per organization	25.94	21.21	6.50	3.57	3.06	2.25	2.01	1.97	1.64	1.58
Cumulative	25.94	47.16	53.66	57.23	60.29	62.55	64.55	66.52	68.16	69.74
Deposits										
Per organization	27.25	15.22	6.61	4.14	3.10	2.10	1.45	1.92	1.77	1.70
Cumulative	27.25	42.46	49.07	53.21	56.31	58.40	59.85	61.77	63.54	65.24

60. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1996-2000—Continued

Percent of state total										
State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
1998										
Iowa (356)										
Assets										
Per organization	13.73	8.10	6.47	3.78	2.06	1.55	1.52	1.51	1.31	1.21
Cumulative	13.73	21.83	28.30	32.08	34.15	35.70	37.22	38.72	40.03	41.24
Deposits										
Per organization	12.63	8.69	6.18	3.67	1.54	1.28	1.41	1.54	1.18	1.29
Cumulative	12.63	21.32	27.51	31.17	32.71	33.99	35.40	36.94	38.12	39.41
Kansas (343)										
Assets										
Per organization	12.43	5.85	4.18	3.83	2.59	2.57	2.23	2.18	2.06	1.59
Cumulative	12.43	18.28	22.46	26.29	28.88	31.45	33.68	35.86	37.92	39.51
Deposits										
Per organization	12.59	5.41	4.08	3.71	2.75	2.64	2.19	2.31	1.88	1.52
Cumulative	12.59	18.00	22.09	25.80	28.55	31.19	33.37	35.69	37.57	39.09
Kentucky (199)										
Assets										
Per organization	20.85	10.61	5.80	3.97	3.79	2.95	2.86	2.31	1.94	1.78
Cumulative	20.85	31.46	37.26	41.23	45.02	47.97	50.83	53.13	55.08	56.85
Deposits										
Per organization	13.49	11.15	5.41	4.67	4.10	3.53	2.57	1.97	2.27	2.08
Cumulative	13.49	24.64	30.05	34.72	38.81	42.34	44.91	46.88	49.15	51.23
Louisiana (145)										
Assets										
Per organization	29.19	27.27	10.64	2.86	2.05	.67	.67	.62	.62	.58
Cumulative	29.19	56.46	67.10	69.96	72.02	72.69	73.36	73.98	74.60	75.18
Deposits										
Per organization	29.12	24.50	10.87	3.14	2.11	.75	.72	.62	.66	.65
Cumulative	29.12	53.61	64.49	67.62	69.73	70.48	71.20	71.82	72.47	73.12
Maine (18)										
Assets										
Per organization	41.85	13.36	7.80	5.69	4.97	4.55	3.86	3.63	2.73	2.71
Cumulative	41.85	55.20	63.01	68.70	73.67	78.22	82.09	85.72	88.45	91.16
Deposits										
Per organization	43.69	12.69	6.60	5.01	4.67	5.03	4.07	3.75	2.77	2.83
Cumulative	43.69	56.37	62.98	67.98	72.66	77.68	81.75	85.50	88.26	91.09
Maryland (60)										
Assets										
Per organization	37.78	15.74	10.60	3.20	3.03	2.99	2.78	2.38	1.43	1.38
Cumulative	37.78	53.51	64.11	67.32	70.35	73.34	76.11	78.49	79.92	81.30
Deposits										
Per organization	36.03	16.35	10.37	3.67	2.89	2.61	2.90	1.97	1.56	1.43
Cumulative	36.03	52.38	62.75	66.42	69.32	71.93	74.83	76.80	78.36	79.79
Massachusetts (50)										
Assets										
Per organization	48.05	29.07	5.44	4.69	1.45	1.35	1.21	1.09	.97	.79
Cumulative	48.05	77.12	82.55	87.24	88.69	90.04	91.24	92.33	93.30	94.08
Deposits										
Per organization	54.88	17.05	6.68	6.15	1.67	1.43	.73	1.14	1.38	1.07
Cumulative	54.88	71.93	78.61	84.76	86.44	87.87	88.59	89.74	91.12	92.18
Michigan (127)										
Assets										
Per organization	24.11	19.84	14.26	9.34	6.17	3.69	2.05	1.61	1.45	.94
Cumulative	24.11	43.96	58.22	67.56	73.72	77.41	79.46	81.08	82.52	83.46
Deposits										
Per organization	19.45	21.03	15.09	9.45	5.85	4.19	1.66	1.84	1.25	.99
Cumulative	19.45	40.47	55.56	65.01	70.87	75.06	76.72	78.56	79.81	80.80
Minnesota (393)										
Assets										
Per organization	47.56	24.26	2.61	1.76	1.52	1.07	.58	.57	.52	.49
Cumulative	47.56	71.82	74.44	76.20	77.72	78.79	79.37	79.94	80.46	80.95
Deposits										
Per organization	49.87	14.76	2.78	2.07	1.74	1.30	.72	.75	.65	.54
Cumulative	49.87	64.64	67.42	69.49	71.23	72.53	73.25	74.00	74.65	75.19
Mississippi (91)										
Assets										
Per organization	23.58	19.39	6.82	3.95	2.89	2.60	2.58	2.51	1.81	1.70
Cumulative	23.58	42.97	49.80	53.75	56.64	59.24	61.82	64.33	66.14	67.84
Deposits										
Per organization	18.31	20.64	7.32	4.27	3.02	2.90	2.88	2.46	1.77	1.88
Cumulative	18.31	38.95	46.27	50.54	53.56	56.46	59.34	61.79	63.56	65.44

60. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1996–2000—Continued

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
1998										
Missouri (315)										
Assets										
Per organization	28.51	11.61	8.11	5.77	3.82	2.57	1.75	1.06	.93	.77
Cumulative	28.51	40.12	48.23	54.00	57.82	60.38	62.14	63.20	64.13	64.90
Deposits										
Per organization	23.52	12.71	7.98	5.87	4.35	1.91	1.94	.98	.92	.86
Cumulative	23.52	36.23	44.21	50.08	54.43	56.34	58.28	59.27	60.19	61.05
Montana (76)										
Assets										
Per organization	16.26	16.04	11.44	6.80	4.46	3.51	2.80	2.33	1.99	1.92
Cumulative	16.26	32.30	43.74	50.53	54.99	58.50	61.30	63.64	65.63	67.55
Deposits										
Per organization	15.85	16.37	11.56	5.51	4.04	3.83	2.76	2.46	1.83	1.82
Cumulative	15.85	32.21	43.77	49.28	53.32	57.16	59.92	62.38	64.21	66.03
Nebraska (263)										
Assets										
Per organization	21.43	9.02	7.48	3.62	2.95	2.08	1.88	1.71	1.67	1.35
Cumulative	21.43	30.45	37.93	41.55	44.50	46.58	48.45	50.16	51.83	53.18
Deposits										
Per organization	21.13	8.58	6.90	3.75	3.18	2.13	1.93	1.78	1.74	1.49
Cumulative	21.13	29.72	36.62	40.36	43.55	45.68	47.61	49.39	51.13	52.61
Nevada (25)										
Assets										
Per organization	34.77	12.28	11.39	11.17	11.07	4.36	4.32	3.97	1.24	.86
Cumulative	34.77	47.06	58.45	69.62	80.70	85.06	89.37	93.35	94.58	95.44
Deposits										
Per organization	4.65	.09	19.66	27.90	.99	10.40	10.47	10.13	3.38	2.23
Cumulative	4.65	4.74	24.39	52.30	53.28	63.68	74.15	84.28	87.66	89.89
New Hampshire (19)										
Assets										
Per organization	39.69	27.24	14.30	5.42	2.51	2.49	1.67	1.31	1.26	1.06
Cumulative	39.69	66.93	81.22	86.64	89.16	91.65	93.32	94.63	95.90	96.96
Deposits										
Per organization	38.93	26.31	15.94	5.88	3.15	.03	2.02	.90	1.69	1.28
Cumulative	38.93	65.24	81.18	87.05	90.20	90.24	92.25	93.16	94.84	96.12
New Jersey (68)										
Assets										
Per organization	30.57	28.63	5.65	4.32	3.28	3.20	3.03	1.83	1.83	1.54
Cumulative	30.57	59.19	64.84	69.17	72.44	75.64	78.68	80.51	82.34	83.87
Deposits										
Per organization	28.97	26.56	6.53	5.24	4.13	3.55	3.15	.43	2.11	1.47
Cumulative	28.97	55.53	62.06	67.31	71.43	74.98	78.13	78.56	80.67	82.13
New Mexico (50)										
Assets										
Per organization	26.52	19.62	5.85	4.16	3.75	3.74	2.39	2.14	2.11	2.06
Cumulative	26.52	46.14	52.00	56.16	59.90	63.64	66.02	68.16	70.27	72.33
Deposits										
Per organization	23.57	16.40	5.27	4.39	4.31	4.23	2.93	2.34	2.41	2.18
Cumulative	23.57	39.97	45.24	49.64	53.95	58.18	61.11	63.45	65.87	68.05
New York (152)										
Assets										
Per organization	30.43	16.66	10.15	7.34	7.00	5.13	4.85	3.35	2.29	1.71
Cumulative	30.43	47.08	57.23	64.57	71.57	76.70	81.55	84.90	87.19	88.89
Deposits										
Per organization	33.62	13.57	2.85	8.58	6.48	6.85	4.25	4.59	2.60	2.01
Cumulative	33.62	47.19	50.04	58.62	65.10	71.95	76.20	80.79	83.40	85.41
North Carolina (64)										
Assets										
Per organization	48.16	32.35	9.63	4.07	1.42	1.27	1.02	.33	.13	.12
Cumulative	48.16	80.50	90.13	94.20	95.62	96.89	97.91	98.24	98.37	98.49
Deposits										
Per organization	42.05	35.71	10.06	4.34	2.06	1.48	1.43	.43	.18	.17
Cumulative	42.05	77.76	87.83	92.17	94.22	95.70	97.14	97.56	97.75	97.92
North Dakota (102)										
Assets										
Per organization	15.65	12.98	7.18	5.00	4.63	4.14	2.94	2.88	2.27	1.87
Cumulative	15.65	28.63	35.81	40.81	45.44	49.58	52.52	55.40	57.67	59.53
Deposits										
Per organization	3.85	15.01	7.42	5.51	5.30	4.95	2.96	3.36	2.69	2.11
Cumulative	3.85	18.86	26.28	31.79	37.09	42.05	45.00	48.37	51.05	53.16

60. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1996-2000—Continued

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
1998										
Ohio (192)										
Assets										
Per organization	29.45	11.75	11.62	10.57	9.42	6.50	2.92	2.66	1.73	.93
Cumulative	29.45	41.19	52.81	63.38	72.80	79.30	82.22	84.88	86.61	87.54
Deposits										
Per organization	25.29	10.60	10.06	11.74	9.33	8.07	3.15	3.32	2.25	1.19
Cumulative	25.29	35.89	45.95	57.69	67.02	75.09	78.24	81.56	83.81	85.00
Oklahoma (279)										
Assets										
Per organization	16.42	9.37	7.15	3.02	2.88	2.05	1.41	1.40	1.22	1.18
Cumulative	16.42	25.79	32.94	35.96	38.84	40.89	42.30	43.70	44.92	46.10
Deposits										
Per organization	12.33	7.86	7.79	3.16	2.95	2.23	1.45	1.54	1.33	1.20
Cumulative	12.33	20.19	27.98	31.14	34.08	36.31	37.76	39.30	40.63	41.83
Oregon (37)										
Assets										
Per organization	19.94	9.05	5.30	5.07	4.95	4.72	4.40	3.85	3.72	3.34
Cumulative	19.94	28.99	34.29	39.36	44.31	49.03	53.43	57.28	61.00	64.34
Deposits										
Per organization	20.85	9.16	5.56	4.80	5.15	5.09	4.31	3.64	3.56	3.28
Cumulative	20.85	30.00	35.56	40.37	45.52	50.61	54.93	58.57	62.13	65.41
Pennsylvania (178)										
Assets										
Per organization	36.30	20.27	6.79	3.45	2.18	2.08	1.48	1.21	1.13	1.03
Cumulative	36.30	56.57	63.37	66.82	69.00	71.08	72.56	73.77	74.90	75.94
Deposits										
Per organization	33.03	17.92	7.69	3.95	2.49	2.21	1.52	.88	1.12	1.24
Cumulative	33.03	50.95	58.64	62.59	65.08	67.29	68.81	69.70	70.82	72.06
Rhode Island (6)										
Assets										
Per organization	91.51	6.58	1.03	.66	.15	.07	0	0	0	0
Cumulative	91.51	98.09	99.12	99.78	99.93	100.00	100.00	100.00	100.00	100.00
Deposits										
Per organization	88.46	9.20	1.09	.95	.20	.10	0	0	0	0
Cumulative	88.46	97.66	98.76	99.70	99.90	100.00	100.00	100.00	100.00	100.00
South Carolina (66)										
Assets										
Per organization	24.46	13.65	12.97	7.84	5.33	3.41	3.04	2.25	1.70	1.01
Cumulative	24.46	38.12	51.08	58.92	64.25	67.66	70.71	72.95	74.65	75.66
Deposits										
Per organization	23.72	13.26	13.20	8.10	5.34	3.39	3.28	2.25	1.68	1.06
Cumulative	23.72	36.97	50.17	58.27	63.61	66.99	70.28	72.53	74.20	75.27
South Dakota (95)										
Assets										
Per organization	47.74	18.74	2.49	1.90	1.90	1.77	1.63	1.54	1.29	1.25
Cumulative	47.74	66.47	68.97	70.87	72.76	74.54	76.17	77.71	79.00	80.25
Deposits										
Per organization	14.78	18.66	4.28	3.93	3.66	3.95	3.22	3.22	2.52	1.83
Cumulative	14.78	33.45	37.72	41.65	45.31	49.26	52.48	55.70	58.22	60.04
Tennessee (164)										
Assets										
Per organization	27.10	20.00	17.74	8.43	4.48	.73	.67	.56	.55	.49
Cumulative	27.10	47.10	64.84	73.27	77.75	78.48	79.16	79.71	80.26	80.75
Deposits										
Per organization	28.58	19.36	14.96	7.72	4.00	.83	.73	.66	.61	.57
Cumulative	28.58	47.94	62.90	70.62	74.61	75.45	76.17	76.83	77.45	78.02
Texas (685)										
Assets										
Per organization	14.22	13.60	10.86	3.85	2.99	2.78	2.30	1.23	1.16	.99
Cumulative	14.22	27.82	38.68	42.53	45.52	48.30	50.61	51.83	52.99	53.98
Deposits										
Per organization	13.05	12.87	10.34	4.04	3.06	2.31	1.93	1.18	1.25	.96
Cumulative	13.05	25.92	36.27	40.30	43.36	45.67	47.60	48.79	50.03	51.00
Utah (32)										
Assets										
Per organization	62.72	21.99	4.03	1.19	1.11	1.05	.89	.89	.78	.73
Cumulative	62.72	84.71	88.74	89.93	91.03	92.09	92.98	93.87	94.65	95.37
Deposits										
Per organization	55.55	22.97	5.59	1.62	1.50	1.45	1.35	1.22	.96	1.04
Cumulative	55.55	78.52	84.11	85.72	87.23	88.67	90.02	91.24	92.20	93.24

60. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1996-2000—Continued

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
1998										
Vermont (17)										
Assets										
Per organization	26.81	24.33	20.22	8.32	2.92	2.50	2.17	2.10	1.99	1.71
Cumulative	26.81	51.14	71.35	79.67	82.59	85.09	87.25	89.36	91.35	93.06
Deposits										
Per organization	24.98	24.23	21.03	8.52	3.10	2.55	2.30	2.18	2.07	1.70
Cumulative	24.98	49.21	70.24	78.77	81.87	84.43	86.72	88.91	90.98	92.68
Virginia (114)										
Assets										
Per organization	37.24	9.83	9.53	5.82	4.68	3.11	2.42	1.93	1.90	1.00
Cumulative	37.24	47.07	56.60	62.43	67.11	70.22	72.64	74.58	76.48	77.48
Deposits										
Per organization	34.58	12.51	1.86	6.76	4.52	3.91	2.29	2.22	2.22	1.19
Cumulative	34.58	47.08	48.95	55.71	60.23	64.14	66.43	68.65	70.87	72.06
Washington (74)										
Assets										
Per organization	11.80	8.93	8.18	4.74	4.30	3.84	3.35	3.18	3.02	2.63
Cumulative	11.80	20.72	28.90	33.64	37.94	41.79	45.14	48.32	51.34	53.98
Deposits										
Per organization	11.52	8.74	8.83	3.22	4.33	3.63	3.43	3.38	3.17	2.09
Cumulative	11.52	20.26	29.09	32.31	36.64	40.26	43.70	47.08	50.25	52.34
West Virginia (68)										
Assets										
Per organization	19.49	13.29	11.04	9.48	9.26	4.84	3.69	2.52	1.85	1.71
Cumulative	19.49	32.78	43.81	53.30	62.55	67.39	71.08	73.60	75.45	77.16
Deposits										
Per organization	18.60	12.54	10.49	9.53	9.64	4.64	3.67	2.63	1.62	1.96
Cumulative	18.60	31.14	41.63	51.16	60.79	65.43	69.10	71.73	73.35	75.31
Wisconsin (259)										
Assets										
Per organization	25.10	15.69	10.70	9.77	2.77	2.26	1.44	.81	.79	.77
Cumulative	25.10	40.79	51.49	61.26	64.03	66.29	67.73	68.54	69.33	70.10
Deposits										
Per organization	23.06	14.25	8.31	9.93	3.29	2.58	1.50	.87	.87	.80
Cumulative	23.06	37.31	45.62	55.55	58.85	61.43	62.93	63.80	64.67	65.48
Wyoming (43)										
Assets										
Per organization	45.16	10.64	8.50	5.66	2.54	2.38	2.17	1.91	1.91	1.49
Cumulative	45.16	55.80	64.30	69.97	72.50	74.89	77.06	78.97	80.88	82.37
Deposits										
Per organization	46.88	9.62	8.30	5.74	2.50	2.39	2.17	1.96	1.86	1.45
Cumulative	46.88	56.50	64.80	70.54	73.04	75.43	77.60	79.56	81.42	82.87
1999										
United States (6,777)										
Assets										
Per organization	10.28	5.42	5.37	4.36	4.19	3.66	3.16	2.01	1.80	1.63
Cumulative	10.28	15.70	21.07	25.43	29.62	33.28	36.44	38.45	40.26	41.88
Deposits										
Per organization	9.51	4.28	4.11	4.31	4.16	3.37	1.68	1.80	1.57	1.35
Cumulative	9.51	13.79	17.91	22.22	26.38	29.75	31.43	33.23	34.80	36.15
Alabama (134)										
Assets										
Per organization	24.31	24.30	23.77	10.23	6.10	1.38	.88	.38	.35	.34
Cumulative	24.31	48.61	72.38	82.61	88.71	90.09	90.97	91.34	91.70	92.03
Deposits										
Per organization	21.82	22.65	23.99	11.00	6.83	1.58	.97	.49	.42	.43
Cumulative	21.82	44.47	68.45	79.46	86.29	87.87	88.83	89.33	89.75	90.18
Alaska (7)										
Assets										
Per organization	53.66	28.78	9.26	4.76	2.50	.88	.15	0	0	0
Cumulative	53.66	82.44	91.71	96.46	98.96	99.85	100.00	100.00	100.00	100.00
Deposits										
Per organization	54.59	24.06	11.23	5.93	3.15	1.05	0	0	0	0
Cumulative	54.59	78.65	89.88	95.81	98.95	100.00	100.00	100.00	100.00	100.00
Arizona (39)										
Assets										
Per organization	48.89	23.73	10.33	3.34	2.16	2.01	1.50	1.40	.74	.73
Cumulative	48.89	72.62	82.94	86.29	88.45	90.45	91.96	93.35	94.10	94.83
Deposits										
Per organization	55.60	1.09	15.29	5.25	3.40	3.54	2.22	2.24	1.30	1.40
Cumulative	55.60	56.70	71.99	77.24	80.63	84.18	86.40	88.64	89.94	91.34

60. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1996-2000—Continued

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
1999										
Arkansas (144)										
Assets										
Per organization	8.44	6.75	6.42	6.17	4.03	2.97	2.96	2.67	2.23	1.90
Cumulative	8.44	15.19	21.61	27.77	31.81	34.77	37.74	40.41	42.64	44.54
Deposits										
Per organization	8.06	6.84	6.38	6.25	4.23	2.66	2.99	2.71	2.15	1.94
Cumulative	8.06	14.90	21.28	27.53	31.76	34.42	37.41	40.12	42.27	44.21
California (288)										
Assets										
Per organization	35.17	11.62	3.48	3.27	2.61	2.47	2.39	2.21	1.68	1.61
Cumulative	35.17	46.80	50.27	53.55	56.16	58.62	61.01	63.22	64.90	66.52
Deposits										
Per organization	32.04	11.46	3.57	3.01	2.75	2.87	2.63	1.81	1.80	1.99
Cumulative	32.04	43.50	47.07	50.08	52.83	55.70	58.32	60.14	61.94	63.93
Colorado (132)										
Assets										
Per organization	27.96	10.73	9.99	4.15	3.69	2.74	2.25	1.83	1.78	1.55
Cumulative	27.96	38.69	48.68	52.82	56.52	59.26	61.51	63.33	65.12	66.66
Deposits										
Per organization	25.71	12.38	7.85	4.03	3.92	2.78	2.55	1.76	1.95	1.71
Cumulative	25.71	38.10	45.95	49.98	53.90	56.68	59.23	60.99	62.94	64.65
Connecticut (26)										
Assets										
Per organization	12.67	10.73	10.32	8.05	6.73	5.57	5.54	4.43	4.38	4.11
Cumulative	12.67	23.40	33.72	41.77	48.50	54.07	59.61	64.04	68.43	72.53
Deposits										
Per organization	12.04	8.59	10.49	7.78	6.08	6.41	6.03	4.96	4.70	4.28
Cumulative	12.04	20.63	31.12	38.91	44.99	51.40	57.43	62.39	67.10	71.38
Delaware (34)										
Assets										
Per organization	28.09	20.05	17.28	13.78	6.17	5.23	1.87	1.80	1.11	1.03
Cumulative	28.09	48.14	65.42	79.20	85.36	90.59	92.46	94.26	95.37	96.40
Deposits										
Per organization	14.02	33.85	21.77	3.15	2.09	9.82	3.56	2.42	1.93	2.03
Cumulative	14.02	47.87	69.65	72.79	74.88	84.70	88.26	90.68	92.61	94.64
District of Columbia (7)										
Assets										
Per organization	31.40	21.76	20.43	17.35	5.33	3.25	.47	0	0	0
Cumulative	31.40	53.16	73.59	90.94	96.27	99.53	100.00	100.00	100.00	100.00
Deposits										
Per organization	29.50	23.14	20.70	19.45	4.10	3.11	0	0	0	0
Cumulative	29.50	52.65	73.34	92.79	96.89	100.00	100.00	100.00	100.00	100.00
Florida (241)										
Assets										
Per organization	39.22	4.05	3.70	3.39	2.98	2.10	2.06	1.86	1.56	1.54
Cumulative	39.22	43.27	46.97	50.35	53.33	55.44	57.50	59.35	60.92	62.45
Deposits										
Per organization	34.43	4.33	3.26	3.99	3.56	2.19	2.24	2.24	1.06	1.73
Cumulative	34.43	38.76	42.02	46.01	49.57	51.76	54.00	56.24	57.30	59.03
Georgia (245)										
Assets										
Per organization	33.00	9.37	7.89	5.97	2.34	2.15	1.80	1.29	1.02	.95
Cumulative	33.00	42.38	50.27	56.24	58.58	60.74	62.54	63.83	64.85	65.80
Deposits										
Per organization	23.30	12.09	.22	.15	3.31	.81	2.64	2.09	1.58	.24
Cumulative	23.30	35.39	35.61	35.76	39.07	39.88	42.52	44.61	46.18	46.43
Hawaii (6)										
Assets										
Per organization	50.54	34.70	8.33	4.53	1.54	.36	0	0	0	0
Cumulative	50.54	85.24	93.57	98.10	99.64	100.00	100.00	100.00	100.00	100.00
Deposits										
Per organization	42.25	40.05	9.94	5.21	2.07	.49	0	0	0	0
Cumulative	42.25	82.29	92.24	97.44	99.51	100.00	100.00	100.00	100.00	100.00
Idaho (17)										
Assets										
Per organization	18.18	10.75	9.91	9.17	8.05	7.27	6.49	6.04	4.98	4.42
Cumulative	18.18	28.93	38.85	48.02	56.07	63.34	69.83	75.86	80.85	85.27
Deposits										
Per organization	18.15	11.21	10.78	8.33	8.13	7.71	6.24	5.96	5.28	4.05
Cumulative	18.15	29.37	40.15	48.48	56.61	64.32	70.56	76.52	81.80	85.85

60. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1996-2000—Continued

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
1999										
Illinois (587)										
Assets										
Per organization	28.26	10.07	8.98	6.75	6.10	2.27	1.81	1.43	1.19	1.14
Cumulative	28.26	38.32	47.30	54.05	60.15	62.41	64.22	65.66	66.85	67.98
Deposits										
Per organization	17.86	9.16	8.68	4.81	6.88	2.69	2.17	1.63	1.14	1.35
Cumulative	17.86	27.02	35.70	40.52	47.39	50.08	52.25	53.89	55.03	56.38
Indiana (131)										
Assets										
Per organization	24.02	19.80	4.28	3.65	3.24	2.62	2.36	2.07	2.03	1.86
Cumulative	24.02	43.82	48.10	51.75	54.99	57.60	59.97	62.03	64.07	65.92
Deposits										
Per organization	22.60	15.27	4.78	3.52	2.84	2.48	2.60	1.96	2.29	2.05
Cumulative	22.60	37.87	42.65	46.18	49.02	51.49	54.09	56.05	58.34	60.38
Iowa (347)										
Assets										
Per organization	13.51	7.08	4.03	2.48	1.75	1.73	1.57	1.47	1.37	1.32
Cumulative	13.51	20.60	24.63	27.12	28.87	30.60	32.16	33.64	35.01	36.32
Deposits										
Per organization	11.46	7.86	4.02	2.06	1.58	1.51	1.52	1.24	1.22	1.22
Cumulative	11.46	19.32	23.35	25.41	26.99	28.50	30.02	31.26	32.49	33.70
Kansas (339)										
Assets										
Per organization	11.61	6.40	4.29	2.89	2.80	2.56	2.38	2.16	2.06	1.91
Cumulative	11.61	18.01	22.30	25.19	27.98	30.55	32.92	35.09	37.15	39.05
Deposits										
Per organization	11.98	5.91	4.10	2.64	2.72	2.77	2.21	2.08	2.22	1.83
Cumulative	11.98	17.89	21.99	24.62	27.34	30.11	32.32	34.40	36.61	38.44
Kentucky (191)										
Assets										
Per organization	19.72	11.07	6.17	4.54	3.93	3.11	2.66	2.08	1.92	1.55
Cumulative	19.72	30.80	36.97	41.51	45.44	48.54	51.21	53.29	55.21	56.75
Deposits										
Per organization	12.05	11.78	5.72	4.74	4.71	2.72	2.19	2.44	2.23	1.68
Cumulative	12.05	23.83	29.54	34.28	39.00	41.71	43.90	46.34	48.57	50.25
Louisiana (150)										
Assets										
Per organization	30.17	25.45	10.75	2.68	2.41	1.03	.68	.66	.63	.63
Cumulative	30.17	55.63	66.37	69.06	71.47	72.50	73.18	73.83	74.46	75.09
Deposits										
Per organization	28.87	24.49	10.69	2.76	2.43	1.10	.76	.67	.67	.68
Cumulative	28.87	53.36	64.05	66.81	69.24	70.34	71.11	71.78	72.45	73.13
Maine (16)										
Assets										
Per organization	40.40	14.34	8.88	6.61	4.99	4.41	4.05	3.99	2.92	2.85
Cumulative	40.40	54.74	63.62	70.23	75.22	79.63	83.68	87.67	90.59	93.44
Deposits										
Per organization	41.00	14.02	7.34	5.36	5.03	5.20	4.39	4.51	3.02	3.11
Cumulative	41.00	55.01	62.35	67.71	72.74	77.94	82.33	86.84	89.86	92.97
Maryland (58)										
Assets										
Per organization	35.64	15.87	11.30	3.52	3.30	3.30	3.05	2.62	1.74	1.37
Cumulative	35.64	51.51	62.81	66.33	69.63	72.92	75.97	78.59	80.33	81.70
Deposits										
Per organization	34.97	15.86	11.28	3.46	3.39	3.07	3.44	2.16	1.78	1.40
Cumulative	34.97	50.82	62.10	65.56	68.95	72.02	75.46	77.61	79.39	80.80
Massachusetts (52)										
Assets										
Per organization	44.06	28.72	7.11	4.46	4.12	1.98	1.23	.95	.85	.72
Cumulative	44.06	72.78	79.89	84.36	88.48	90.46	91.69	92.64	93.49	94.20
Deposits										
Per organization	53.75	13.97	7.76	5.42	5.46	1.99	1.41	.98	1.09	.87
Cumulative	53.75	67.72	75.49	80.91	86.37	88.36	89.77	90.75	91.84	92.71
Michigan (133)										
Assets										
Per organization	24.31	17.28	14.63	8.87	6.05	4.04	2.13	2.02	1.54	1.41
Cumulative	24.31	41.60	56.22	65.09	71.15	75.18	77.31	79.34	80.88	82.29
Deposits										
Per organization	18.19	19.31	15.75	9.50	5.49	4.46	1.61	1.65	1.85	1.52
Cumulative	18.19	37.50	53.24	62.74	68.24	72.69	74.30	75.96	77.80	79.33

60. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1996-2000—Continued

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
	1999									
Minnesota (387)										
Assets										
Per organization	47.95	26.02	2.58	1.71	1.03	.58	.55	.55	.54	.48
Cumulative	47.95	73.96	76.54	78.25	79.28	79.86	80.41	80.96	81.49	81.98
Deposits										
Per organization	50.80	15.55	2.69	2.01	1.20	.73	.72	.75	.63	.67
Cumulative	50.80	66.35	69.04	71.04	72.24	72.98	73.70	74.45	75.08	75.75
Mississippi (93)										
Assets										
Per organization	22.81	19.59	6.17	3.94	3.45	3.29	3.07	2.68	1.82	1.66
Cumulative	22.81	42.40	48.57	52.51	55.97	59.25	62.32	65.00	66.82	68.48
Deposits										
Per organization	17.23	21.19	6.39	4.29	3.49	3.31	2.99	3.09	1.68	1.92
Cumulative	17.23	38.42	44.81	49.10	52.59	55.90	58.89	61.97	63.66	65.58
Missouri (308)										
Assets										
Per organization	25.30	11.73	8.46	6.20	3.76	2.81	1.84	1.19	1.14	.91
Cumulative	25.30	37.03	45.49	51.69	55.46	58.27	60.11	61.30	62.43	63.34
Deposits										
Per organization	21.03	12.59	7.94	6.23	4.40	2.31	2.02	1.03	1.08	.91
Cumulative	21.03	33.62	41.56	47.79	52.20	54.50	56.52	57.55	58.63	59.53
Montana (73)										
Assets										
Per organization	16.78	14.67	10.14	8.72	4.79	3.44	2.50	2.35	2.09	2.04
Cumulative	16.78	31.44	41.58	50.29	55.08	58.52	61.02	63.37	65.47	67.50
Deposits										
Per organization	16.36	14.62	10.12	7.09	4.60	3.84	2.59	2.53	1.97	1.98
Cumulative	16.36	30.97	41.09	48.18	52.77	56.61	59.21	61.74	63.71	65.69
Nebraska (250)										
Assets										
Per organization	20.53	8.03	5.56	3.89	3.30	2.94	2.38	2.08	1.65	1.64
Cumulative	20.53	28.56	34.12	38.01	41.31	44.25	46.62	48.71	50.36	52.00
Deposits										
Per organization	20.20	7.92	4.95	4.08	3.01	3.00	2.26	2.09	1.74	1.70
Cumulative	20.20	28.12	33.07	37.15	40.16	43.15	45.42	47.51	49.25	50.94
Nevada (25)										
Assets										
Per organization	23.97	17.74	15.96	12.12	11.13	7.67	5.02	1.24	.70	.63
Cumulative	23.97	41.71	57.67	69.79	80.92	88.59	93.61	94.85	95.55	96.18
Deposits										
Per organization	3.43	36.81	.75	18.70	.06	16.45	10.37	2.97	1.52	1.44
Cumulative	3.43	40.24	40.99	59.69	59.74	76.20	86.57	89.54	91.06	92.50
New Hampshire (19)										
Assets										
Per organization	55.88	21.74	9.73	3.94	2.10	1.32	1.07	1.02	.88	.51
Cumulative	55.88	77.62	87.35	91.29	93.39	94.71	95.78	96.80	97.68	98.19
Deposits										
Per organization	58.09	18.52	9.89	4.08	2.22	1.48	1.25	.60	1.03	.67
Cumulative	58.09	76.60	86.50	90.57	92.79	94.27	95.52	96.13	97.16	97.83
New Jersey (68)										
Assets										
Per organization	29.01	23.70	8.97	5.84	5.31	4.91	3.19	2.58	1.94	1.68
Cumulative	29.01	52.70	61.68	67.51	72.82	77.73	80.92	83.49	85.43	87.11
Deposits										
Per organization	26.36	23.48	8.00	6.30	5.90	6.17	3.33	3.09	1.84	1.43
Cumulative	26.36	49.85	57.85	64.14	70.05	76.22	79.55	82.64	84.48	85.91
New Mexico (49)										
Assets										
Per organization	21.74	17.59	13.57	5.24	4.18	3.58	3.57	1.84	1.81	1.78
Cumulative	21.74	39.33	52.89	58.13	62.32	65.89	69.47	71.31	73.11	74.89
Deposits										
Per organization	18.66	14.76	13.39	3.54	4.10	4.22	4.38	2.21	2.17	2.31
Cumulative	18.66	33.42	46.81	50.34	54.44	58.66	63.05	65.26	67.43	69.74
New York (148)										
Assets										
Per organization	31.67	18.63	9.96	8.23	6.79	4.78	3.52	2.29	1.85	.81
Cumulative	31.67	50.30	60.26	68.49	75.28	80.06	83.58	85.87	87.72	88.53
Deposits										
Per organization	32.33	15.54	11.02	1.63	8.70	4.27	4.78	3.06	2.03	.38
Cumulative	32.33	47.87	58.89	60.52	69.22	73.49	78.27	81.33	83.36	83.74

60. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1996-2000—Continued

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
1999										
North Carolina (67)										
Assets										
Per organization	59.06	24.88	7.51	3.54	1.09	1.08	.84	.28	.22	.10
Cumulative	59.06	83.94	91.45	94.99	96.08	97.16	98.00	98.28	98.50	98.60
Deposits										
Per organization	57.14	25.70	7.46	3.37	1.51	1.19	1.10	.34	.22	.14
Cumulative	57.14	82.84	90.30	93.66	95.17	96.35	97.46	97.80	98.03	98.16
North Dakota (102)										
Assets										
Per organization	18.53	11.61	6.45	5.12	4.48	3.86	3.11	2.81	2.26	1.82
Cumulative	18.53	30.14	36.60	41.72	46.19	50.05	53.16	55.98	58.23	60.05
Deposits										
Per organization	4.69	13.72	6.91	5.60	5.41	4.52	3.21	3.32	2.78	2.11
Cumulative	4.69	18.41	25.32	30.92	36.33	40.85	44.06	47.38	50.16	52.26
Ohio (192)										
Assets										
Per organization	26.06	12.93	11.24	11.03	9.46	9.34	3.28	2.98	2.59	.87
Cumulative	26.06	38.99	50.23	61.26	70.72	80.06	83.35	86.33	88.92	89.78
Deposits										
Per organization	23.39	15.59	8.03	8.55	8.61	10.57	3.81	3.50	3.21	1.13
Cumulative	23.39	38.98	47.01	55.56	64.17	74.74	78.55	82.05	85.26	86.39
Oklahoma (267)										
Assets										
Per organization	17.07	8.96	6.00	5.99	2.82	2.43	2.02	1.92	1.30	1.20
Cumulative	17.07	26.02	32.02	38.02	40.84	43.26	45.28	47.20	48.50	49.69
Deposits										
Per organization	12.95	6.97	5.98	6.89	2.81	2.53	2.20	2.11	1.32	1.35
Cumulative	12.95	19.92	25.90	32.78	35.60	38.13	40.33	42.44	43.76	45.11
Oregon (39)										
Assets										
Per organization	18.91	10.08	5.37	5.06	4.82	4.45	4.37	4.35	3.79	3.35
Cumulative	18.91	28.99	34.36	39.42	44.24	48.69	53.06	57.42	61.21	64.56
Deposits										
Per organization	18.89	10.04	5.26	5.44	4.97	4.62	1.61	4.83	3.91	3.41
Cumulative	18.89	28.93	34.19	39.62	44.60	49.21	50.82	55.64	59.55	62.96
Pennsylvania (174)										
Assets										
Per organization	35.30	19.22	7.03	3.51	2.33	2.27	2.24	1.28	1.15	1.14
Cumulative	35.30	54.52	61.55	65.07	67.40	69.67	71.90	73.18	74.33	75.47
Deposits										
Per organization	31.93	17.65	7.56	3.88	2.56	2.19	2.31	.96	1.37	1.25
Cumulative	31.93	49.58	57.14	61.01	63.57	65.76	68.07	69.03	70.40	71.65
Rhode Island (5)										
Assets										
Per organization	91.56	6.61	1.08	.62	.14	0	0	0	0	0
Cumulative	91.56	98.17	99.24	99.86	100.00	100.00	100.00	100.00	100.00	100.00
Deposits										
Per organization	87.07	10.23	1.40	1.08	.22	0	0	0	0	0
Cumulative	87.07	97.30	98.70	99.78	100.00	100.00	100.00	100.00	100.00	100.00
South Carolina (66)										
Assets										
Per organization	23.33	14.20	13.05	8.33	5.78	4.19	3.01	2.19	1.73	1.10
Cumulative	23.33	37.52	50.58	58.91	64.69	68.88	71.90	74.09	75.81	76.91
Deposits										
Per organization	22.59	12.57	13.71	8.39	5.93	4.24	3.38	2.33	1.58	1.14
Cumulative	22.59	35.16	48.88	57.27	63.19	67.43	70.81	73.14	74.72	75.86
South Dakota (92)										
Assets										
Per organization	46.17	21.14	1.97	1.83	1.74	1.67	1.66	1.57	1.57	1.56
Cumulative	46.17	67.31	69.28	71.11	72.85	74.53	76.18	77.75	79.33	80.88
Deposits										
Per organization	14.38	16.94	4.67	3.64	4.02	3.53	3.59	3.34	3.23	2.82
Cumulative	14.38	31.32	35.98	39.62	43.64	47.17	50.76	54.10	57.33	60.15
Tennessee (164)										
Assets										
Per organization	36.46	19.81	10.15	6.17	.90	.77	.72	.68	.59	.58
Cumulative	36.46	56.26	66.42	72.58	73.48	74.25	74.98	75.66	76.26	76.84
Deposits										
Per organization	36.12	17.26	9.09	5.54	1.00	.88	.82	.84	.70	.69
Cumulative	36.12	53.38	62.47	68.01	69.01	69.89	70.71	71.56	72.26	72.95

60. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1996-2000—Continued

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
1999										
Texas (651)										
Assets										
Per organization	16.93	14.05	10.45	3.87	2.99	2.07	1.57	1.20	1.17	1.09
Cumulative	16.93	30.97	41.43	45.30	48.29	50.36	51.93	53.12	54.29	55.38
Deposits										
Per organization	13.58	13.16	10.53	4.22	2.49	1.93	1.53	1.34	1.33	1.07
Cumulative	13.58	26.73	37.26	41.49	43.98	45.90	47.43	48.78	50.11	51.18
Utah (31)										
Assets										
Per organization	60.13	24.31	3.93	1.28	1.19	1.15	1.04	.95	.88	.72
Cumulative	60.13	84.44	88.38	89.66	90.84	92.00	93.03	93.98	94.87	95.59
Deposits										
Per organization	54.77	22.21	5.65	1.83	1.73	1.65	1.55	1.31	1.41	1.11
Cumulative	54.77	76.98	82.63	84.45	86.18	87.83	89.38	90.68	92.09	93.20
Vermont (15)										
Assets										
Per organization	41.45	27.82	9.20	3.86	3.02	2.65	2.31	2.06	1.74	1.59
Cumulative	41.45	69.27	78.47	82.33	85.35	88.00	90.31	92.37	94.11	95.70
Deposits										
Per organization	40.54	26.06	9.96	4.23	3.31	2.86	2.48	2.25	1.86	1.75
Cumulative	40.54	66.60	76.56	80.79	84.10	86.96	89.44	91.69	93.55	95.31
Virginia (119)										
Assets										
Per organization	34.46	10.77	9.20	6.44	6.23	3.12	2.04	1.83	1.37	1.04
Cumulative	34.46	45.23	54.44	60.87	67.10	70.22	72.26	74.09	75.46	76.50
Deposits										
Per organization	32.46	2.91	11.70	6.41	6.77	3.88	2.01	2.04	1.54	1.20
Cumulative	32.46	35.36	47.07	53.47	60.24	64.12	66.13	68.17	69.71	70.91
Washington (75)										
Assets										
Per organization	11.13	9.20	9.20	4.30	3.89	3.73	3.43	3.05	3.00	2.79
Cumulative	11.13	20.33	29.53	33.84	37.73	41.45	44.88	47.93	50.94	53.72
Deposits										
Per organization	10.36	9.57	8.86	4.49	3.90	3.40	3.64	2.65	3.22	2.64
Cumulative	10.36	19.93	28.79	33.28	37.18	40.59	44.23	46.88	50.10	52.75
West Virginia (66)										
Assets										
Per organization	22.50	14.84	11.25	9.99	9.84	3.39	1.81	1.59	1.55	1.36
Cumulative	22.50	37.34	48.59	58.58	68.42	71.81	73.62	75.21	76.76	78.11
Deposits										
Per organization	20.40	12.66	10.29	10.95	10.53	3.14	2.19	1.85	1.53	1.48
Cumulative	20.40	33.06	43.35	54.29	64.83	67.97	70.16	72.01	73.54	75.02
Wisconsin (256)										
Assets										
Per organization	31.15	12.02	11.71	3.02	2.84	1.87	1.08	.95	.87	.71
Cumulative	31.15	43.17	54.88	57.89	60.73	62.61	63.69	64.64	65.51	66.22
Deposits										
Per organization	27.27	11.09	8.21	3.73	3.13	2.09	1.24	.85	.97	.89
Cumulative	27.27	38.36	46.57	50.31	53.44	55.52	56.77	57.61	58.59	59.47
Wyoming (43)										
Assets										
Per organization	23.81	14.15	12.08	8.41	3.66	3.53	2.98	2.75	2.46	2.09
Cumulative	23.81	37.96	50.04	58.45	62.11	65.64	68.61	71.36	73.82	75.91
Deposits										
Per organization	19.04	13.63	12.96	9.32	4.00	3.87	3.33	2.91	2.79	2.29
Cumulative	19.04	32.67	45.63	54.94	58.95	62.81	66.14	69.05	71.83	74.13
2000										
United States (6,710)										
Assets										
Per organization	9.84	6.91	5.28	5.17	4.11	3.89	2.74	1.86	1.78	1.60
Cumulative	9.84	16.74	22.02	27.19	31.30	35.20	37.94	39.79	41.57	43.18
Deposits										
Per organization	9.21	4.30	4.87	4.26	4.06	1.92	2.55	1.77	1.54	1.57
Cumulative	9.21	13.50	18.37	22.63	26.69	28.61	31.16	32.94	34.47	36.04
Alabama (136)										
Assets										
Per organization	24.89	23.99	21.45	11.01	6.46	1.54	.99	.56	.39	.37
Cumulative	24.89	48.88	70.33	81.34	87.80	89.34	90.34	90.90	91.29	91.66
Deposits										
Per organization	22.50	23.59	21.26	11.50	6.66	1.68	1.10	.68	.49	.44
Cumulative	22.50	46.09	67.35	78.86	85.51	87.19	88.30	88.98	89.47	89.91

60. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1996-2000—Continued

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
2000										
Alaska (7)										
Assets										
Per organization	55.98	27.01	8.86	4.68	2.29	1.04	.15	0	0	0
Cumulative	55.98	82.99	91.85	96.53	98.81	99.85	100.00	100.00	100.00	100.00
Deposits										
Per organization	53.72	24.07	11.71	6.19	3.10	1.22	0	0	0	0
Cumulative	53.72	77.78	89.50	95.68	98.78	100.00	100.00	100.00	100.00	100.00
Arizona (38)										
Assets										
Per organization	39.53	26.09	17.48	3.94	3.14	1.69	1.36	1.28	.66	.63
Cumulative	39.53	65.61	83.09	87.04	90.17	91.86	93.22	94.50	95.16	95.79
Deposits										
Per organization	43.73	.39	29.49	6.87	5.04	2.90	1.91	1.24	1.22	1.12
Cumulative	43.73	44.12	73.61	80.48	85.53	88.42	90.33	91.57	92.79	93.90
Arkansas (144)										
Assets										
Per organization	9.88	7.57	4.71	3.21	3.19	3.16	2.52	1.96	1.81	1.62
Cumulative	9.88	17.45	22.16	25.37	28.57	31.72	34.25	36.20	38.01	39.63
Deposits										
Per organization	9.76	7.59	5.04	3.15	3.19	3.16	2.45	1.95	1.59	1.67
Cumulative	9.76	17.35	22.39	25.54	28.73	31.89	34.34	36.29	37.88	39.55
California (258)										
Assets										
Per organization	37.76	10.90	3.63	2.99	2.94	2.43	2.26	1.89	1.79	1.68
Cumulative	37.76	48.66	52.29	55.28	58.22	60.65	62.91	64.79	66.58	68.26
Deposits										
Per organization	30.83	11.26	3.72	2.95	3.32	3.04	2.53	2.27	2.22	1.70
Cumulative	30.83	42.10	45.82	48.77	52.09	55.13	57.66	59.93	62.15	63.85
Colorado (125)										
Assets										
Per organization	34.39	10.82	8.84	3.94	3.18	2.06	1.83	1.83	1.78	1.73
Cumulative	34.39	45.22	54.05	57.99	61.17	63.23	65.06	66.88	68.67	70.40
Deposits										
Per organization	30.41	12.54	7.75	4.24	3.10	2.40	1.88	2.07	1.93	1.96
Cumulative	30.41	42.95	50.70	54.94	58.04	60.44	62.32	64.39	66.32	68.28
Connecticut (24)										
Assets										
Per organization	12.83	10.76	7.77	7.66	7.28	7.00	5.79	4.40	4.07	4.06
Cumulative	12.83	23.59	31.37	39.03	46.31	53.30	59.09	63.49	67.56	71.61
Deposits										
Per organization	10.72	11.36	7.92	8.62	6.04	7.00	6.52	4.51	4.46	4.63
Cumulative	10.72	22.09	30.01	38.63	44.66	51.67	58.19	62.70	67.16	71.79
Delaware (34)										
Assets										
Per organization	26.79	23.35	16.62	12.99	6.39	4.71	1.98	1.71	1.27	.91
Cumulative	26.79	50.14	66.75	79.74	86.13	90.84	92.82	94.53	95.80	96.71
Deposits										
Per organization	11.61	34.73	20.98	10.43	1.96	7.71	1.95	3.10	2.21	1.32
Cumulative	11.61	46.34	67.32	77.75	79.71	87.42	89.37	92.47	94.68	96.00
District of Columbia (7)										
Assets										
Per organization	38.47	21.13	19.12	11.55	4.73	4.56	.43	0	0	0
Cumulative	38.47	59.60	78.72	90.27	95.00	99.57	100.00	100.00	100.00	100.00
Deposits										
Per organization	36.71	22.52	19.22	13.63	4.37	3.55	0	0	0	0
Cumulative	36.71	59.24	78.45	92.08	96.45	100.00	100.00	100.00	100.00	100.00
Florida (245)										
Assets										
Per organization	7.04	5.89	5.33	4.17	3.35	3.16	2.85	2.46	2.44	2.44
Cumulative	7.04	12.93	18.26	22.43	25.78	28.94	31.79	34.25	36.69	39.14
Deposits										
Per organization	6.11	6.52	4.44	4.61	3.29	3.22	3.20	1.64	2.50	2.50
Cumulative	6.11	12.64	17.07	21.68	24.98	28.20	31.40	33.04	35.53	38.04
Georgia (252)										
Assets										
Per organization	59.16	7.28	5.81	3.80	1.21	1.13	.81	.63	.62	.60
Cumulative	59.16	66.44	72.25	76.05	77.26	78.38	79.19	79.83	80.45	81.04
Deposits										
Per organization	60.22	.04	6.79	1.52	.69	1.52	1.09	.80	.12	.84
Cumulative	60.22	60.26	67.05	68.57	69.26	70.78	71.87	72.67	72.79	73.62

60. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1996-2000—Continued

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
	2000									
Hawaii (5)										
Assets										
Per organization	47.23	34.36	8.67	8.23	1.50	0	0	0	0	0
Cumulative	47.23	81.60	90.27	98.50	100.00	100.00	100.00	100.00	100.00	100.00
Deposits										
Per organization	39.00	40.53	9.73	8.71	2.03	0	0	0	0	0
Cumulative	39.00	79.53	89.26	97.97	100.00	100.00	100.00	100.00	100.00	100.00
Idaho (18)										
Assets										
Per organization	16.98	10.15	10.02	9.57	8.18	8.08	5.74	5.64	5.28	4.75
Cumulative	16.98	27.14	37.15	46.72	54.90	62.98	68.72	74.35	79.63	84.38
Deposits										
Per organization	16.94	10.84	9.58	9.88	8.64	8.30	5.42	5.68	4.32	5.02
Cumulative	16.94	27.78	37.36	47.25	55.89	64.19	69.60	75.29	79.61	84.62
Illinois (586)										
Assets										
Per organization	27.77	15.33	8.83	7.10	5.30	1.84	1.33	1.08	.77	.71
Cumulative	27.77	43.11	51.93	59.03	64.33	66.17	67.50	68.57	69.34	70.05
Deposits										
Per organization	18.07	14.22	8.65	4.29	6.75	2.20	1.61	1.30	1.08	.89
Cumulative	18.07	32.29	40.94	45.23	51.98	54.18	55.79	57.09	58.17	59.06
Indiana (126)										
Assets										
Per organization	25.67	18.05	10.38	3.70	3.62	2.81	2.51	2.17	1.94	1.67
Cumulative	25.67	43.73	54.11	57.81	61.42	64.23	66.75	68.92	70.86	72.53
Deposits										
Per organization	14.47	17.99	12.40	4.63	3.53	2.90	2.71	2.18	2.47	2.10
Cumulative	14.47	32.46	44.86	49.49	53.02	55.92	58.63	60.81	63.27	65.37
Iowa (337)										
Assets										
Per organization	19.75	2.66	2.00	1.86	1.69	1.61	1.38	1.35	1.29	1.26
Cumulative	19.75	22.41	24.41	26.27	27.95	29.56	30.95	32.29	33.58	34.84
Deposits										
Per organization	16.43	2.28	1.91	1.60	1.67	1.31	1.39	1.45	1.24	1.10
Cumulative	16.43	18.71	20.62	22.22	23.89	25.20	26.59	28.04	29.27	30.37
Kansas (335)										
Assets										
Per organization	12.31	6.04	4.12	3.33	2.79	2.57	2.16	1.97	1.87	1.85
Cumulative	12.31	18.35	22.47	25.80	28.59	31.16	33.32	35.28	37.15	39.00
Deposits										
Per organization	11.60	5.59	4.06	2.97	3.08	2.47	2.05	2.11	1.87	1.81
Cumulative	11.60	17.19	21.25	24.23	27.31	29.78	31.84	33.95	35.82	37.63
Kentucky (189)										
Assets										
Per organization	17.21	11.81	6.67	5.24	4.30	3.08	2.87	2.35	1.96	1.69
Cumulative	17.21	29.02	35.69	40.94	45.24	48.32	51.19	53.54	55.50	57.19
Deposits										
Per organization	11.46	12.04	6.61	5.60	5.05	2.65	2.52	2.57	2.19	1.79
Cumulative	11.46	23.50	30.11	35.71	40.77	43.41	45.93	48.50	50.69	52.48
Louisiana (146)										
Assets										
Per organization	32.23	22.33	12.08	2.70	2.50	.86	.74	.72	.67	.66
Cumulative	32.23	54.55	66.63	69.34	71.83	72.69	73.43	74.16	74.82	75.49
Deposits										
Per organization	29.43	23.30	11.80	2.79	2.56	.93	.74	.81	.78	.67
Cumulative	29.43	52.73	64.53	67.32	69.88	70.81	71.55	72.36	73.14	73.81
Maine (16)										
Assets										
Per organization	56.69	8.64	5.95	5.07	4.41	3.11	3.08	3.05	2.95	2.27
Cumulative	56.69	65.33	71.28	76.35	80.75	83.86	86.94	89.99	92.94	95.21
Deposits										
Per organization	54.16	9.05	5.13	4.68	4.52	3.68	3.73	3.77	3.53	2.30
Cumulative	54.16	63.21	68.34	73.01	77.53	81.21	84.94	88.72	92.25	94.55
Maryland (55)										
Assets										
Per organization	36.27	17.52	11.79	3.79	3.38	3.31	2.93	1.80	1.73	1.44
Cumulative	36.27	53.79	65.58	69.36	72.74	76.05	78.98	80.78	82.51	83.95
Deposits										
Per organization	35.19	17.83	11.26	3.54	3.13	3.38	3.30	1.86	1.80	1.37
Cumulative	35.19	53.02	64.28	67.82	70.95	74.33	77.63	79.48	81.28	82.65

60. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1996-2000—Continued

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
2000										
Massachusetts (51)										
Assets										
Per organization	44.69	19.21	8.65	7.30	4.52	2.31	1.66	1.28	1.06	1.06
Cumulative	44.69	63.91	72.55	79.85	84.37	86.69	88.35	89.63	90.69	91.75
Deposits										
Per organization	26.34	24.97	13.63	7.84	5.13	3.27	2.13	1.81	1.51	1.76
Cumulative	26.34	51.31	64.94	72.78	77.90	81.17	83.31	85.12	86.63	88.39
Michigan (131)										
Assets										
Per organization	23.83	17.15	15.48	8.66	7.56	3.99	3.34	1.43	1.00	.97
Cumulative	23.83	40.98	56.46	65.12	72.68	76.67	80.01	81.44	82.44	83.41
Deposits										
Per organization	19.86	17.91	16.62	8.76	6.99	4.14	2.84	1.69	1.03	1.10
Cumulative	19.86	37.76	54.38	63.14	70.13	74.27	77.11	78.80	79.83	80.93
Minnesota (391)										
Assets										
Per organization	43.89	28.51	6.00	1.45	1.40	.53	.52	.49	.46	.40
Cumulative	43.89	72.39	78.39	79.84	81.24	81.77	82.29	82.78	83.24	83.64
Deposits										
Per organization	46.62	16.93	6.30	1.77	1.72	.71	.77	.60	.67	.58
Cumulative	46.62	63.56	69.85	71.63	73.34	74.06	74.83	75.42	76.09	76.67
Mississippi (95)										
Assets										
Per organization	26.62	20.24	5.45	3.56	3.33	2.99	2.96	2.74	1.72	1.53
Cumulative	26.62	46.86	52.31	55.87	59.20	62.18	65.14	67.87	69.60	71.12
Deposits										
Per organization	28.42	15.36	5.54	3.96	3.06	2.99	3.05	3.17	1.57	1.78
Cumulative	28.42	43.79	49.32	53.28	56.34	59.33	62.38	65.55	67.12	68.90
Missouri (307)										
Assets										
Per organization	14.47	10.53	8.64	4.88	3.49	2.73	1.76	1.74	1.37	1.13
Cumulative	14.47	25.01	33.64	38.53	42.02	44.75	46.51	48.25	49.62	50.75
Deposits										
Per organization	14.71	9.80	8.32	5.21	2.82	2.92	1.64	1.44	1.20	1.10
Cumulative	14.71	24.50	32.82	38.03	40.85	43.78	45.42	46.86	48.06	49.16
Montana (67)										
Assets										
Per organization	16.60	14.92	10.11	8.54	6.07	3.32	3.24	2.61	2.48	2.10
Cumulative	16.60	31.51	41.63	50.17	56.24	59.56	62.80	65.41	67.89	69.99
Deposits										
Per organization	16.16	14.90	10.27	7.24	5.66	3.44	3.61	2.62	2.67	2.09
Cumulative	16.16	31.06	41.32	48.56	54.23	57.66	61.27	63.89	66.56	68.65
Nebraska (242)										
Assets										
Per organization	21.01	15.11	4.36	3.54	2.38	2.22	1.65	1.61	1.51	1.46
Cumulative	21.01	36.12	40.48	44.02	46.40	48.62	50.27	51.88	53.40	54.85
Deposits										
Per organization	21.36	12.97	4.73	3.87	2.39	2.25	1.68	1.71	1.70	1.44
Cumulative	21.36	34.33	39.06	42.93	45.32	47.56	49.24	50.96	52.66	54.10
Nevada (27)										
Assets										
Per organization	31.88	21.90	15.66	10.52	6.83	6.21	1.28	.79	.72	.55
Cumulative	31.88	53.78	69.44	79.96	86.79	93.00	94.28	95.07	95.79	96.34
Deposits										
Per organization	6.11	43.71	.04	19.12	15.06	.02	3.10	1.93	1.63	1.12
Cumulative	6.11	49.82	49.86	68.98	84.04	84.06	87.16	89.09	90.72	91.84
New Hampshire (16)										
Assets										
Per organization	67.43	20.76	4.27	2.19	1.16	.94	.81	.70	.48	.36
Cumulative	67.43	88.18	92.45	94.65	95.81	96.75	97.56	98.26	98.73	99.09
Deposits										
Per organization	68.09	19.58	4.17	2.39	1.41	1.06	.50	.88	.56	.45
Cumulative	68.09	87.67	91.84	94.22	95.64	96.69	97.19	98.07	98.63	99.08
New Jersey (74)										
Assets										
Per organization	33.85	16.59	7.22	6.77	6.30	5.46	3.50	2.09	1.84	1.60
Cumulative	33.85	50.45	57.67	64.43	70.73	76.19	79.69	81.79	83.63	85.23
Deposits										
Per organization	29.26	19.47	7.45	7.27	6.44	6.45	3.39	1.91	1.59	1.19
Cumulative	29.26	48.73	56.18	63.45	69.89	76.34	79.72	81.63	83.22	84.41

60. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1996-2000—Continued

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
	2000									
New Mexico (50)										
Assets										
Per organization	39.32	14.04	6.18	4.42	4.27	2.20	2.04	1.70	1.61	1.47
Cumulative	39.32	53.37	59.55	63.97	68.24	70.44	72.49	74.19	75.80	77.27
Deposits										
Per organization	37.30	12.24	4.27	5.00	4.72	2.55	2.50	1.82	1.58	1.64
Cumulative	37.30	49.55	53.82	58.82	63.53	66.08	68.58	70.41	71.99	73.62
New York (142)										
Assets										
Per organization	42.23	20.14	9.07	6.68	3.69	3.55	1.97	1.86	.70	.64
Cumulative	42.23	62.37	71.44	78.12	81.81	85.36	87.33	89.19	89.88	90.53
Deposits										
Per organization	37.40	16.26	9.67	7.71	5.46	3.11	3.00	2.41	.40	1.15
Cumulative	37.40	53.66	63.34	71.05	76.51	79.62	82.62	85.03	85.43	86.58
North Carolina (75)										
Assets										
Per organization	57.25	24.09	7.79	5.35	1.28	1.13	1.06	.33	.10	.10
Cumulative	57.25	81.34	89.13	94.48	95.76	96.89	97.95	98.28	98.39	98.49
Deposits										
Per organization	56.61	24.45	7.31	4.76	1.40	1.53	1.32	.36	.14	.14
Cumulative	56.61	81.06	88.37	93.13	94.54	96.06	97.38	97.75	97.89	98.03
North Dakota (98)										
Assets										
Per organization	32.80	14.05	8.16	5.59	3.28	2.53	2.53	1.65	1.50	1.37
Cumulative	32.80	46.85	55.02	60.61	63.89	66.42	68.94	70.59	72.09	73.46
Deposits										
Per organization	36.12	4.36	8.96	5.96	3.74	2.75	2.93	1.93	1.38	1.60
Cumulative	36.12	40.47	49.43	55.39	59.13	61.89	64.81	66.74	68.12	69.72
Ohio (188)										
Assets										
Per organization	22.98	20.12	11.18	9.78	9.04	7.88	3.84	2.83	2.25	.90
Cumulative	22.98	43.10	54.28	64.06	73.11	80.99	84.82	87.65	89.90	90.80
Deposits										
Per organization	20.91	23.25	7.58	7.81	7.72	9.06	4.15	3.55	2.75	1.13
Cumulative	20.91	44.16	51.73	59.54	67.27	76.32	80.48	84.03	86.78	87.91
Oklahoma (259)										
Assets										
Per organization	18.50	8.22	6.04	5.50	4.06	2.78	2.04	2.01	1.89	1.25
Cumulative	18.50	26.71	32.75	38.25	42.31	45.08	47.13	49.14	51.04	52.28
Deposits										
Per organization	13.50	6.08	6.94	5.79	4.49	2.84	2.32	2.23	2.09	1.41
Cumulative	13.50	19.58	26.52	32.31	36.80	39.63	41.95	44.18	46.27	47.68
Oregon (37)										
Assets										
Per organization	54.36	7.84	4.91	4.52	2.44	2.42	2.16	2.01	1.98	1.71
Cumulative	54.36	62.20	67.11	71.63	74.08	76.49	78.66	80.66	82.65	84.35
Deposits										
Per organization .....	.01	16.59	10.73	10.49	5.50	5.34	4.82	3.42	4.55	3.85
Cumulative .....	.01	16.60	27.33	37.82	43.32	48.66	53.47	56.89	61.45	65.30
Pennsylvania (171)										
Assets										
Per organization	33.85	20.54	6.81	2.71	2.43	2.34	1.27	1.26	1.17	1.10
Cumulative	33.85	54.39	61.20	63.91	66.33	68.68	69.94	71.21	72.38	73.48
Deposits										
Per organization	33.09	17.78	7.58	2.73	2.29	2.34	1.30	1.37	1.16	1.27
Cumulative	33.09	50.87	58.45	61.18	63.48	65.81	67.11	68.48	69.64	70.91
Rhode Island (6)										
Assets										
Per organization	93.94	4.70	.78	.47	.11	.01	0	0	0	0
Cumulative	93.94	98.64	99.42	99.89	99.99	100.00	100.00	100.00	100.00	100.00
Deposits										
Per organization	91.96	6.43	.79	.67	.14	.01	0	0	0	0
Cumulative	91.96	98.40	99.18	99.86	99.99	100.00	100.00	100.00	100.00	100.00
South Carolina (68)										
Assets										
Per organization	22.22	19.70	13.61	8.68	4.12	2.81	1.99	1.81	1.16	1.12
Cumulative	22.22	41.92	55.53	64.21	68.34	71.14	73.13	74.95	76.10	77.22
Deposits										
Per organization	21.48	18.37	13.92	8.32	4.14	3.20	2.15	1.81	1.20	1.12
Cumulative	21.48	39.84	53.76	62.08	66.22	69.42	71.57	73.38	74.58	75.70

60. Percentage of total assets and total deposits held by the ten largest banking organizations (all commercial banks and trust companies), by state, 1996-2000—Continued

Percent of state total

State and item ¹	Rank, by total assets									
	1	2	3	4	5	6	7	8	9	10
2000										
South Dakota (88)										
Assets										
Per organization	49.50	23.77	2.14	2.05	1.67	1.67	1.66	1.49	1.11	1.10
Cumulative	49.50	73.27	75.41	77.46	79.13	80.79	82.45	83.95	85.06	86.16
Deposits										
Per organization	22.88	16.13	5.05	4.53	4.00	3.64	3.73	3.26	2.70	2.64
Cumulative	22.88	39.01	44.07	48.59	52.60	56.23	59.96	63.22	65.93	68.57
Tennessee (167)										
Assets										
Per organization	39.66	20.76	8.43	1.06	.91	.83	.75	.74	.72	.69
Cumulative	39.66	60.42	68.85	69.91	70.82	71.64	72.39	73.13	73.85	74.54
Deposits										
Per organization	37.10	19.15	7.81	1.09	1.05	.07	.90	.86	.88	.80
Cumulative	37.10	56.26	64.07	65.16	66.21	66.28	67.18	68.04	68.91	69.71
Texas (631)										
Assets										
Per organization	18.94	12.83	4.62	3.52	2.37	2.25	1.52	1.46	1.25	1.16
Cumulative	18.94	31.77	36.39	39.91	42.28	44.53	46.04	47.50	48.76	49.91
Deposits										
Per organization	14.83	13.20	4.95	2.83	2.32	2.24	1.65	1.60	1.21	1.20
Cumulative	14.83	28.03	32.99	35.82	38.14	40.38	42.03	43.63	44.84	46.04
Utah (33)										
Assets										
Per organization	53.21	28.70	4.06	1.92	1.43	1.42	1.18	1.10	.87	.85
Cumulative	53.21	81.91	85.96	87.88	89.31	90.73	91.91	93.01	93.88	94.74
Deposits										
Per organization	52.07	23.40	5.84	2.59	1.88	1.90	1.54	1.40	1.16	1.22
Cumulative	52.07	75.47	81.31	83.90	85.78	87.68	89.22	90.62	91.78	93.00
Vermont (15)										
Assets										
Per organization	38.19	28.17	9.80	3.97	3.29	3.13	2.56	2.16	2.11	1.97
Cumulative	38.19	66.36	76.16	80.13	83.42	86.55	89.10	91.26	93.37	95.34
Deposits										
Per organization	39.73	25.25	10.43	4.12	3.31	3.24	2.63	2.33	2.19	1.90
Cumulative	39.73	64.98	75.41	79.53	82.84	86.08	88.71	91.03	93.23	95.13
Virginia (116)										
Assets										
Per organization	19.76	13.14	10.82	7.92	5.41	2.78	2.10	1.53	1.39	1.06
Cumulative	19.76	32.90	43.72	51.64	57.05	59.83	61.93	63.47	64.86	65.92
Deposits										
Per organization	9.62	15.56	11.60	8.18	6.17	2.71	2.14	1.65	1.63	1.24
Cumulative	9.62	25.19	36.78	44.96	51.13	53.84	55.98	57.63	59.27	60.50
Washington (76)										
Assets										
Per organization	14.67	9.18	8.92	8.59	7.68	3.14	2.83	2.78	2.70	2.21
Cumulative	14.67	23.86	32.78	41.36	49.05	52.19	55.02	57.80	60.49	62.70
Deposits										
Per organization	11.48	9.20	6.74	9.16	8.84	3.45	2.69	2.54	2.95	2.51
Cumulative	11.48	20.68	27.42	36.58	45.43	48.88	51.57	54.11	57.06	59.57
West Virginia (64)										
Assets										
Per organization	18.96	14.30	14.28	13.18	2.47	2.27	2.14	1.73	1.60	1.42
Cumulative	18.96	33.26	47.53	60.71	63.18	65.44	67.58	69.31	70.91	72.33
Deposits										
Per organization	16.31	14.50	13.82	13.51	2.80	1.97	2.37	1.90	1.68	1.57
Cumulative	16.31	30.81	44.63	58.14	60.94	62.90	65.27	67.17	68.85	70.43
Wisconsin (259)										
Assets										
Per organization	31.38	11.85	9.76	2.91	2.81	1.96	1.36	1.14	.98	.72
Cumulative	31.38	43.23	52.99	55.90	58.71	60.67	62.03	63.17	64.15	64.86
Deposits										
Per organization	27.39	11.17	7.83	3.21	2.86	2.11	1.53	1.27	.99	.84
Cumulative	27.39	38.56	46.40	49.61	52.47	54.58	56.11	57.37	58.36	59.20
Wyoming (41)										
Assets										
Per organization	31.60	14.93	9.34	4.00	3.92	3.56	2.77	2.43	2.35	2.14
Cumulative	31.60	46.54	55.88	59.88	63.80	67.35	70.12	72.55	74.91	77.04
Deposits										
Per organization	22.37	16.55	10.55	4.64	4.57	4.22	3.17	2.79	2.76	2.47
Cumulative	22.37	38.92	49.47	54.11	58.69	62.91	66.08	68.87	71.64	74.11

61. Financial assets of pension funds, 1991–2000

A. Pension fund reserves

Billions of dollars; amounts outstanding end of period; not seasonally adjusted

Type of fund ¹	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1 Total liabilities	3,838.3	4,150.7	4,612.5	4,882.3	5,671.3	6,325.1	7,323.4	8,193.7	9,041.7	9,054.8
2 Federal government ¹	371.0	410.8	447.9	485.5	506.3	561.4	601.7	642.9	684.0	704.9
3 Life insurance companies	621.2	693.4	775.1	796.6	880.6	953.9	1,086.1	1,209.9	1,367.3	1,373.8
4 Private pension funds ²	1,968.3	2,075.8	2,326.4	2,496.9	2,964.0	3,295.2	3,793.6	4,255.4	4,728.0	4,644.6
5 State and local government retirement funds	877.9	970.8	1,063.1	1,103.3	1,320.4	1,514.6	1,842.0	2,085.4	2,262.3	2,331.5
6 Total assets (households) ³	3,838.3	4,150.7	4,612.5	4,882.3	5,671.3	6,325.1	7,323.4	8,193.7	9,041.7	9,054.8

B. Private pension funds⁴

Billions of dollars; amounts outstanding end of period; not seasonally adjusted

Type of fund	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1 Total financial assets	1,939.6	2,051.4	2,303.5	2,459.8	2,923.4	3,251.1	3,746.5	4,204.5	4,674.0	4,587.2
2 Checkable deposits and currency ..	3.0	3.0	3.2	4.0	4.8	5.4	6.6	6.9	8.0	8.7
3 Time and savings deposits	115.9	98.8	95.4	102.1	106.6	111.9	119.4	120.9	116.9	118.8
4 Money market fund shares	18.8	19.8	26.3	31.6	37.5	48.4	61.4	63.4	75.1	81.0
5 Security repurchase agreements	27.2	27.4	28.3	22.2	22.1	26.7	27.6	28.6	29.0	29.9
6 Credit market instruments	499.7	528.7	567.9	611.3	631.2	627.0	674.6	731.0	775.9	817.2
7 Open market paper	29.6	29.4	30.1	23.9	24.4	30.1	31.3	34.1	37.8	36.0
8 U.S. government securities	272.9	277.6	289.9	351.1	356.3	343.1	354.9	389.5	419.5	446.4
9 Treasury	126.9	121.1	119.3	139.6	142.2	139.4	143.5	139.1	138.5	137.7
10 Agency	146.0	156.5	170.6	211.5	214.2	203.7	211.4	250.3	280.9	308.6
11 Corporate and foreign bonds	179.0	207.1	234.9	228.6	242.0	244.9	278.7	295.8	305.1	319.7
12 Mortgages	18.2	14.5	13.0	7.8	8.4	9.0	9.7	11.5	13.5	15.1
13 Corporate equities	807.2	876.0	1,018.7	1,019.8	1,289.2	1,463.9	1,696.4	1,902.2	2,156.9	2,001.1
14 Mutual fund shares	66.4	96.2	142.2	205.9	326.8	412.3	569.6	709.3	830.1	837.6
15 Miscellaneous assets	401.4	401.5	421.5	462.9	505.2	555.5	590.9	642.3	682.1	692.9
16 Unallocated insurance contracts ⁵ ..	244.5	247.6	267.9	297.9	332.2	361.1	381.9	422.8	457.1	460.7
17 Contributions receivable	44.4	54.3	66.6	78.3	82.4	86.4	93.5	95.4	96.4	97.4
18 Other	112.5	99.6	87.0	86.7	90.6	108.0	115.4	124.1	128.6	134.8
19 Pension fund reserves (liabilities) ⁶ ..	1,968.3	2,075.8	2,326.4	2,496.9	2,964.0	3,295.2	3,793.6	4,255.4	4,728.0	4,644.6

C. State and local government employee retirement funds

Billions of dollars; amounts outstanding end of period; not seasonally adjusted

Type of fund	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1 Total financial assets	867.8	960.2	1,051.4	1,088.2	1,303.3	1,494.6	1,817.1	2,054.1	2,226.8	2,289.6
2 Checkable deposits and currency ..	3.8	6.5	6.6	6.7	4.2	7.5	5.3	10.0	9.2	9.1
3 Time and savings deposits	8.8	6.9	6.2	2.5	4.5	2.3	2.4	2.0	1.7	1.1
4 Security repurchase agreements	18.9	24.7	20.4	27.8	31.5	28.2	28.6	37.5	40.4	44.7
5 Credit market instruments	404.6	441.8	474.0	491.3	529.6	565.4	632.5	704.6	751.4	806.0
6 Open market paper	18.9	24.7	20.4	27.8	31.5	28.2	28.6	37.5	40.4	44.7
7 U.S. government securities	223.5	243.3	258.6	268.0	291.1	308.4	340.2	360.1	376.4	398.5
8 Treasury	141.7	172.3	186.6	191.9	191.7	203.5	216.9	217.7	211.2	195.7
9 Agency	81.8	71.0	72.0	76.1	99.4	104.9	123.3	142.4	165.3	202.8
10 Municipal securities	0.6	0.4	1.4	1.1	1.8	0.6	1.5	3.3	3.0	1.6
11 Corporate and foreign bonds	144.7	156.9	179.0	179.1	189.2	211.4	244.5	279.6	310.0	339.7
12 Mortgages	16.9	16.5	14.5	15.2	15.9	16.7	17.6	24.1	21.5	21.5
13 Corporate equities	379.1	428.5	497.3	507.6	678.9	828.5	1,084.8	1,233.9	1,343.2	1,335.1
14 Miscellaneous assets	52.6	51.7	46.8	52.2	54.6	62.8	63.5	66.1	81.0	93.5
15 Pension fund reserves (liabilities) ⁶ ..	877.9	970.8	1,063.1	1,103.3	1,320.4	1,514.6	1,842.0	2,085.4	2,262.3	2,331.5

62. Securities credit reported by nonbank lenders subject to margin regulation, June 30, 1998

Millions of dollars

Type of credit	Regulation T ¹	Regulation U ²	Total
1 Margin accounts ³	128,662	1,059	129,721
2 "Plan lenders" ⁴ .....	...	6,134	6,134
3 Total	128,662	7,193	135,855

63. Detailed debit and credit balances at brokers carrying margin accounts, June 30, 1998

Millions of dollars, except as noted

Item	Amount
ASSETS	
<i>Debit balances due from public customers</i>	
1 Margin accounts	128,662
2 Cash accounts	12,433
3 Non-securities accounts	1,375
4 Other accounts	3,280
5 Total	145,750
6 Debit balances in firm investment and trading accounts	417,207
7 To be received for securities held under repurchase agreements	606,951
8 All other assets	719,209
9 Total assets	1,889,117
LIABILITIES AND CAPITAL	
<i>Credit balances owed to public customers</i>	
10 Margin accounts	64,896
11 Cash accounts	56,190
12 Non-securities accounts	11,840
13 Other accounts	82,403
14 Total	215,329
<i>Credit balances due on loans</i>	
15 Credit balances in firm investment and trading accounts	201,841
16 U.S. banks	15,273
17 Foreign banks	11,854
18 Other lenders	51,684
19 Total (lines 16 through 18)	78,812
20 To be repaid for securities sold under repurchase agreement	832,174
21 All other liabilities and capital	560,962
22 Total liabilities and capital	1,889,117
MEMO	
<i>Number of margin accounts (actual count)¹</i>	
23 Debit status	1,476,025
24 Credit status	3,308,338
25 Total	4,784,363

Part 3—Notes to Tables

Notes to Tables

Part 1—Regular Tables

TABLE 1

1. Unless otherwise noted, rates of change are calculated from average amounts outstanding during the preceding month or quarter.

2. Figures incorporate adjustments for discontinuities, or “breaks,” associated with regulatory changes in reserve requirements (See also table 8.)

3. The seasonally adjusted, break-adjusted monetary base consists of (1) seasonally adjusted, break-adjusted total reserves (line 1), plus (2) the seasonally adjusted currency component of the money stock, plus (3) (for all quarterly reporters on the “Report of Transaction Accounts, Other Deposits and Vault Cash” and for all weekly reporters whose vault cash exceeds their required reserves) the seasonally adjusted, break-adjusted difference between current vault cash and the amount applied to satisfy current reserve requirements.

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

M1: (1) currency outside the U.S. Treasury, Federal Reserve Banks, and the vaults of depository institutions, (2) travelers checks of nonbank issuers, (3) demand deposits at all commercial banks other than those owed to depository institutions, 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 (OCDs), 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. Seasonally adjusted M1 is computed by summing currency, travelers checks, demand deposits, and OCDs, each seasonally adjusted separately.

M2: M1 plus (1) savings (including MMDAs), (2) small-denomination time deposits (time deposits—including retail RPs—in amounts of less than \$100,000), and (3) balances in retail money market mutual funds. Excludes individual retirement accounts (IRAs) and Keogh balances at depository institutions and money market funds. Seasonally adjusted M2 is calculated by summing savings deposits, small-denomination time deposits, and retail money fund balances, each seasonally adjusted separately, and adding this result to seasonally adjusted M1.

M3: M2 plus (1) large-denomination time deposits (in amounts of \$100,000 or more), (2) balances in institutional money funds, (3) RP liabilities (overnight and term) issued by all depository institutions, and (4) eurodollars (overnight and term) held by U.S. residents at foreign branches of U.S. banks worldwide and at all banking offices in the United Kingdom and Canada. Excludes amounts held by depository institutions, the U.S. government, money market funds, and foreign banks and official institutions. Seasonally adjusted M3 is calculated by summing large time deposits, institutional money fund balances, RP liabilities, and eurodollars, each seasonally adjusted separately, and adding this result to seasonally adjusted M2.

Debt: The debt aggregate is the outstanding credit market debt of the domestic nonfinancial sectors—the federal sector (U.S. government, not including government-sponsored enterprises or federally related mortgage pools) and the nonfederal sectors (state and local governments, households and nonprofit organizations, nonfinancial corporate and nonfarm noncorporate businesses, and farms). Nonfederal debt consists of mortgages, tax-exempt and corporate bonds, consumer credit, bank

loans, commercial paper, and other loans. The data, which are derived from the Federal Reserve Board’s flow of funds accounts, are break-adjusted (that is, discontinuities in the data have been smoothed into the series) and month-averaged (that is, the data have been derived by averaging adjacent month-end levels).

5. Sum of (1) savings deposits (including MMDAs), (2) small time deposits, and (3) retail money fund balances, each seasonally adjusted separately.

6. Sum of (1) large time deposits, (2) institutional money fund balances, (3) RP liabilities (overnight and term) issued by depository institutions, and (4) eurodollars (overnight and term) of U.S. addressees, each seasonally adjusted separately.

7. Small time deposits—including retail RPs—are those issued in amounts of less than \$100,000. All IRA and Keogh account balances at commercial banks and thrift institutions are subtracted from small time deposits.

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

9. Large time deposits at commercial banks less those held by money market funds, depository institutions, the U.S. government, and foreign banks and official institutions.

10. Includes both overnight and term.

TABLE 2

NOTE. Amounts of cash held as reserves are shown in table 3, line 2.

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

2. Includes compensation that adjusts for the effects of inflation on the principal of inflation-indexed securities.

3. Cash value of agreements arranged through third-party custodial banks. These agreements are collateralized by U.S. government and federal agency securities.

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

TABLE 3

NOTE. Data in this table also appear in the Board’s H.3 (502) weekly statistical release. Data are not break-adjusted or seasonally adjusted.

1. Excludes required clearing balances and adjustments to compensate for float and includes other off-balance-sheet “as-of” adjustments.

2. Vault cash eligible to satisfy reserve requirements. It includes only vault cash held by those banks and thrift institutions that are not exempt from reserve requirements. Dates refer to the maintenance periods in which the vault cash can be used to satisfy reserve requirements.

3. All vault cash held during the lagged computation period by “bound” institutions (that is, those whose required reserves exceed their vault cash) plus the amount of vault cash applied during the maintenance period by “nonbound” institutions (that is, those whose vault cash exceeds their required reserves) to satisfy current reserve requirements.

4. Total vault cash (line 2) less applied vault cash (line 3).

5. Reserve balances with Federal Reserve Banks (line 1) plus applied vault cash (line 3).

6. Total reserves (line 5) less required reserves (line 6).

7. Borrowing at the discount window under the terms and conditions established for the Century Date Change Special Liquidity Facility in effect from October 1, 1999, through April 7, 2000.

8. 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 with traditional short-term adjustment credit, the money market effect of extended credit is similar to that of nonborrowed reserves.

TABLE 4

1. Available on a short-term basis to help depository institutions meet temporary needs for funds that cannot be met through reasonable alternative sources. The highest rate established for loans to depository institutions may be charged on adjustment credit loans of unusual size that result from a major operating problem at the borrower's facility. For historical data see also the Board's Statistics: Releases and Historical Data web pages (<http://www.federalreserve.gov/releases/H15/data.htm>).

2. Available to help relatively small depository institutions meet regular seasonal needs for funds that arise from a clear pattern of intrayear movements in their deposits and loans and that cannot be met through special industry lenders. The discount rate on seasonal credit takes into account rates charged by market sources of funds and ordinarily is reestablished on the first business day of each two-week reserve maintenance period; however, it is never less than the discount rate applicable to adjustment credit.

3. May be made available to depository institutions when similar assistance is not reasonably available from other sources, including special industry lenders. Such credit may be provided when exceptional circumstances (including sustained deposit drains, impaired access to money market funds, or sudden deterioration in loan repayment performance) or practices involve only a particular institution, or to meet the needs of institutions experiencing difficulties adjusting to changing market conditions over a longer period (particularly at times of deposit disintermediation). The discount rate applicable to adjustment credit ordinarily is charged on extended-credit loans outstanding less than thirty days; however, at the discretion of the Federal Reserve Bank, this time period may be shortened. Beyond this initial period, a flexible rate somewhat above rates charged on market sources of funds is charged. The rate ordinarily is reestablished on the first business day of each two-week reserve maintenance period, but it is never less than the discount rate applicable to adjustment credit plus 50 basis points.

TABLE 5

1. Required reserves must be held in the form of deposits with Federal Reserve Banks or vault cash. Nonmember institutions may maintain reserve balances with a Federal Reserve Bank indirectly, on a pass-through basis, with certain approved institutions. For previous reserve requirements, see earlier editions of the *Annual Report* or the *Federal Reserve Bulletin*. Under the Monetary Control Act of 1980, depository institutions include commercial banks, savings banks, savings and loan associations, credit unions, agencies and branches of foreign banks, and Edge Act corporations.

2. Transaction accounts include all deposits against which the account holder is permitted to make withdrawals by negotiable or transferable instruments, payment orders of withdrawal, or telephone or preauthorized transfers for the purpose of making payments to third persons or others. However, accounts subject to the rules that permit no more than six preauthorized, automatic, or other transfers per month (of which no more than three may be by check, draft, debit card, or similar order payable directly to third parties) are savings deposits, not transaction accounts.

3. 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 change in transaction accounts held by all depository institutions, determined as of June 30 of each year. Effective with the reserve maintenance period

beginning December 28, 2000, for depository institutions that report weekly, and with the period beginning January 18, 2001, for institutions that report quarterly, the amount was decreased from \$44.3 million to \$42.8 million.

Under the Garn-St. Germain Depository Institutions Act of 1982, the Board adjusts the amount of reservable liabilities subject to a zero percent reserve requirement each year for the 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 made in the event of a decrease. The exemption applies only to accounts that would be subject to a 3 percent reserve requirement. Effective with the reserve maintenance period beginning December 28, 2000, for depository institutions that report weekly, and with the period beginning January 18, 2001, for institutions that report quarterly, the exemption was raised from \$5.5 million to \$5.7 million.

4. The reserve requirement was reduced from 12 percent to 10 percent on April 2, 1992, for institutions that report weekly, and on April 16, 1992, for institutions that report quarterly.

5. For institutions that report weekly, the reserve requirement on nonpersonal time deposits with an original maturity of less than 1.5 years was reduced from 3 percent to 1.5 percent for the maintenance period that began December 13, 1990, and to zero for the maintenance period that began December 27, 1990. For institutions that report quarterly, the reserve requirement on nonpersonal time deposits with an original maturity of less than 1.5 years was reduced from 3 percent to zero on January 17, 1991.

The reserve requirement on nonpersonal time deposits with an original maturity of 1.5 years or more has been zero since October 6, 1983.

6. The reserve requirement on eurocurrency liabilities was reduced from 3 percent to zero in the same manner and on the same dates as the reserve requirement on nonpersonal time deposits with an original maturity of less than 1.5 years (see note 5).

TABLE 6

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

1. Transactions exclude changes in compensation for the effects of inflation on the principal of inflation-indexed securities.

TABLE 7

NOTE. Some of the data in this table also appear in the Board's H.4.1 (503) weekly statistical release.

1. Cash value of agreements arranged through third-party custodial banks.

2. Face value of the securities.

3. Includes securities loaned—fully guaranteed by U.S. Treasury securities pledged with Federal Reserve Banks—and includes compensation that adjusts for the effects of inflation on the principal of inflation-indexed securities. Excludes securities sold and scheduled to be bought back under matched sale-purchase transactions.

4. Valued monthly at market exchange rates.

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

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

7. Denotes last calendar day of the month, but data reflect last business day of the month.

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

9. Includes compensation that adjusts for the effects of inflation on the principal of inflation-indexed securities.

TABLE 8

NOTE. Latest monthly and biweekly figures are available from the Board's H.3 (502) weekly statistical release. Historical data starting in

1959 and estimates of the effect on required reserves of changes in reserve requirements are available from the Money and Reserves Projections Section, Division of Monetary Affairs, Board of Governors of the Federal Reserve System, Washington, DC 20551.

1. Figures reflect adjustments for discontinuities, or "breaks," associated with regulatory changes in reserve requirements. (See also table 1.)

2. Seasonally adjusted, break-adjusted total reserves equal seasonally adjusted, break-adjusted required reserves (line 4) plus excess reserves (line 16).

3. Seasonally adjusted, break-adjusted nonborrowed reserves equal seasonally adjusted, break-adjusted total reserves (line 1) less total borrowings of depository institutions from the Federal Reserve (line 17).

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

5. The seasonally adjusted, break-adjusted monetary base consists of (1) seasonally adjusted, break-adjusted total reserves (line 1), plus (2) the seasonally adjusted currency component of the money stock, plus (3) (for all quarterly reporters on the "Report of Transaction Accounts, Other Deposits and Vault Cash" and for all those weekly reporters whose vault cash exceeds their required reserves) the seasonally adjusted, break-adjusted difference between current vault cash and the amount applied to satisfy current reserve requirements.

6. Break-adjusted total reserves equal break-adjusted required reserves (line 9) plus excess reserves (line 16).

7. To adjust required reserves for discontinuities that are due to regulatory changes in reserve requirements, a multiplicative procedure is used to estimate what required reserves would have been in past periods had current reserve requirements been in effect. Break-adjusted required reserves include required reserves against transactions deposits and nonpersonal time and savings deposits (but not reservable nondeposit liabilities).

8. The break-adjusted monetary base equals (1) break-adjusted total reserves (line 6), plus (2) the (unadjusted) currency component of the money stock, plus (3) (for all quarterly reporters on the "Report of Transaction Accounts, Other Deposits and Vault Cash" and for all those weekly reporters whose vault cash exceeds their required reserves) the break-adjusted difference between current vault cash and the amount applied to satisfy current reserve requirements.

9. Reflects actual reserve requirements, including those on nondeposit liabilities, with no adjustments to eliminate the effects of discontinuities associated with regulatory changes in reserve requirements.

10. Reserve balances with Federal Reserve Banks plus vault cash used to satisfy reserve requirements.

11. The monetary base, not break-adjusted and not seasonally adjusted, consists of (1) total reserves (line 11), plus (2) required clearing balances and adjustments to compensate for float at Federal Reserve Banks, plus (3) the currency component of the money stock, plus (4) (for all quarterly reporters on the "Report of Transaction Accounts, Other Deposits and Vault Cash" and for all those weekly reporters whose vault cash exceeds their required reserves) the difference between current vault cash and the amount applied to satisfy current reserve requirements. Since February 1984, currency and vault cash figures have been measured over the computation periods ending on Mondays.

12. Unadjusted total reserves (line 11) less unadjusted required reserves (line 14).

TABLE 9

NOTE. Latest monthly and weekly figures are available from the Board's H.6 (508) weekly statistical release. Historical data starting in 1959 are available from the Money and Reserves Projections Section, Division of Monetary Affairs, Board of Governors of the Federal Reserve System, Washington, DC 20551.

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

M1: (1) currency outside the U.S. Treasury, Federal Reserve Banks, and the vaults of depository institutions, (2) travelers checks of nonbank issuers, (3) demand deposits at all commercial banks other than those owed to depository institutions, 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 (OCDs), 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. Seasonally adjusted M1 is computed by summing currency, travelers checks, demand deposits, and OCDs, each seasonally adjusted separately.

M2: M1 plus (1) savings deposits (including MMDAs), (2) small-denomination time deposits (time deposits—including retail RPs—in amounts of less than \$100,000), and (3) balances in retail money market mutual funds. Excludes individual retirement accounts (IRAs) and Keogh balances at depository institutions and money market funds. Seasonally adjusted M2 is calculated by summing savings deposits, small-denomination time deposits, and retail money fund balances, each seasonally adjusted separately, and adding this result to seasonally adjusted M1.

M3: M2 plus (1) large-denomination time deposits (in amounts of \$100,000 or more) issued by all depository institutions, (2) balances in institutional money funds, (3) RP liabilities (overnight and term) issued by all depository institutions, and (4) eurodollars (overnight and term) held by U.S. residents at foreign branches of U.S. banks worldwide and at all banking offices in the United Kingdom and Canada. Excludes amounts held by depository institutions, the U.S. government, money market funds, and foreign banks and official institutions. Seasonally adjusted M3 is calculated by summing large time deposits, institutional money fund balances, RP liabilities, and eurodollars, each seasonally adjusted separately, and adding this result to seasonally adjusted M2.

Debt: The debt aggregate is the outstanding credit market debt of the domestic nonfinancial sectors—the federal sector (U.S. government, not including government-sponsored enterprises or federally related mortgage pools) and the nonfederal sectors (state and local governments, households and nonprofit organizations, nonfinancial corporate and nonfarm noncorporate businesses, and farms). Nonfederal debt consists of mortgages, tax-exempt and corporate bonds, consumer credit, bank loans, commercial paper, and other loans. The data, which are derived from the Federal Reserve Board's flow of funds accounts, are break-adjusted (that is, discontinuities in the data have been smoothed into the series) and month-averaged (that is, the data have been derived by averaging adjacent month-end levels).

2. Currency outside the U.S. Treasury, Federal Reserve Banks, and vaults of depository institutions.

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 owed to depository institutions, the U.S. government, and foreign banks and official institutions, less cash items in the process of collection and Federal Reserve float.

5. Consists of NOW and ATS account balances at all depository institutions, credit union share draft account balances, and demand deposits at thrift institutions.

6. Sum of (1) savings deposits (including MMDAs), (2) small time deposits, and (3) retail money fund balances.

7. Sum of (1) large time deposits, (2) institutional money fund balances, (3) RP liabilities (overnight and term) issued by depository institutions, and (4) eurodollars (overnight and term) of U.S. addressees.

8. Small time deposits—including retail RPs—are those issued in amounts of less than \$100,000. All IRAs and Keogh accounts at commercial banks and thrift institutions are subtracted from small time deposits.

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

10. Large time deposits at commercial banks less those held by money market funds, depository institutions, the U.S. government, and foreign banks and official institutions.

11. Includes both overnight and term.

TABLE 10

NOTE. The not-seasonally-adjusted data for all tables now contain additional balance sheet items, which were available as of October 2, 1996.

Covers the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks that submit a weekly report of condition (large domestic); other domestically chartered commercial banks (small domestic); branches and agencies of foreign banks, and Edge Act and agreement corporations (foreign-related institutions). Excludes International Banking Facilities. Data are pro rata averages of monthly values. Large domestic banks constitute a universe; data for small domestic banks and foreign-related institutions are estimates based on weekly samples and on quarter-end condition reports. Data are adjusted for breaks caused by reclassifications of assets and liabilities.

The data for large and small domestic banks (parts C and D) are adjusted to remove the estimated effects of mergers between these two groups. The adjustment for mergers changes past levels to make them comparable with current levels. Estimated quantities of balance sheet items acquired in mergers are removed from past data for the bank group that contained the acquired bank and put into past data for the group containing the acquiring bank. Balance sheet data for acquired banks are obtained from Call Reports, and a ratio procedure is used to adjust past levels.

1. Treasury securities are liabilities of the U.S. Treasury. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.

2. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks in the United States, all of which are included in "Interbank loans."

3. Consists of reverse RPs with brokers and dealers and loans to purchase and carry securities.

4. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.

5. Excludes the due-from position with related foreign offices, which is included in "Net due to related foreign offices."

6. Excludes unearned income, reserves for losses on loans and leases, and reserves for transfer risk. Loans are reported gross of these items.

7. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis, this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.

8. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation No. 39. The fair value of derivative contracts in a gain position is included in table C.2, line 7, "Trading account." The fair value of derivative contracts in a loss position is included in table C.2, line 42, "Other liabilities."

9. Includes mortgage-backed securities issued by U.S. government agencies, U.S. government-sponsored enterprises, and private entities.

10. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

11. Mainly commercial and industrial loans but also includes an unknown amount of credit extended to other than nonfinancial businesses.

12. Before July 2000, these data were not available. Total amount outstanding.

TABLE 11

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

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 such activities as communications, construction, manufacturing, mining, wholesale and retail trade, transportation, and services.

5. Includes eligible, dollar-denominated bankers acceptances legally payable in the United States. Eligible acceptances are those that are

eligible for discount by Federal Reserve Banks; that is, those acceptances that meet the criteria of Paragraph 7 of Section 13 of the Federal Reserve Act (12 U.S.C. §372).

6. Data on bankers dollar acceptances are gathered from approximately 40 institutions; includes U.S. chartered commercial banks (domestic and foreign offices), U.S. branches and agencies of foreign banks, and Edge and agreement corporations. The reporting group is revised every year.

TABLE 12

1. The prime rate is one of several base rates that banks use to price short-term business loans. The table shows the date on which a new rate came to be the predominant one quoted by a majority of the twenty-five largest banks by asset size, based on the most recent Call Report. Data in this table also appear in the Board's H.15 (519) weekly statistical release.

TABLE 13

NOTE. Some of the data in this table also appear in the Board's H.15 (519) weekly statistical release.

1. The daily effective federal funds rate is a weighted average of rates on trades through New York brokers.

2. Weekly figures are averages of seven calendar days, ending on Wednesday of the current week; monthly figures include each calendar day in the month.

3. Annualized using a 360-day year or bank interest.

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

5. Quoted on a discount basis.

6. Interest rates interpolated from data on certain commercial paper trades settled by the Depository Trust Company. The trades represent sales of commercial paper by dealers or direct issuers to investors (that is, the offer side). See the Board's Commercial Paper web pages (<http://www.federalreserve.gov/releases/cp>) for more information.

7. An average of offering rates on commercial paper for firms whose bond rating is AA or the equivalent. Series ended August 29, 1997.

8. An average of offering rates on paper directly placed by finance companies. Series ended August 29, 1997.

9. Representative closing yields for acceptances of the highest-rated money center banks.

10. An average of dealer offering rates on nationally traded certificates of deposit.

11. Bid rates for eurodollar deposits collected around 9:30 a.m. Eastern time. Data are for indication purposes only.

12. Auction date for daily data; weekly and monthly averages computed on an issue-date basis. On or after October 28, 1998, data are stop yields from uniform-price auctions. Before that, they are weighted average yields from multiple-price auctions.

13. Yields on actively traded issues adjusted to constant maturities. SOURCE: U.S. Department of the Treasury.

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

15. State and local government general obligation bonds maturing in twenty years are used in compiling this index. The twenty-bond index has a rating roughly equivalent to Moodys' A1 rating. Based on Thursday figures.

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

17. Standard & Poor's corporate series. Common stock ratio is based on the 500 stocks in the price index.

TABLE 14

1. In July 1976, a financial group, composed of banks and insurance companies, was added to the group of stocks on which the index is based. The index is now based on 400 industrial stocks (formerly 425), 20 transportation (formerly 15 rail), 40 public utility (formerly 60), and 40 financial.

2. On July 5, 1983, the American Stock Exchange rebased its index, effectively cutting previous readings in half.

3. Since July 1983, under the revised Regulation T, margin credit at broker-dealers has included credit extended against stocks, convertible bonds, stocks acquired through the 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.

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

5. Series initiated in June 1984.

6. Margin requirements, stated in regulations adopted by the Board of Governors pursuant to the Securities Exchange Act of 1934, limit the amount of credit that can be used to purchase and carry "margin securities" (as defined in the regulations) when such credit is collateralized by securities. Margin requirements on securities are the difference between the market value (100 percent) and the maximum loan value of collateral as prescribed by the Board. Regulation T was adopted effective Oct. 15, 1934; Regulation U, effective May 1, 1936; Regulation G, effective Mar. 11, 1968; and Regulation X, effective Nov. 1, 1971.

On Jan. 1, 1977, the Board of Governors for the first time established in Regulation T the initial margin required for writing options on securities, setting it at 30 percent of the current market value of the stock underlying the option. On Sept. 30, 1985, the Board changed the required initial margin, allowing it to be the same as the option maintenance margin required by the appropriate exchange or self-regulatory organization; such maintenance margin rules must be approved by the Securities and Exchange Commission.

TABLE 15

1. Since 1990, off-budget items have been the social security trust funds (Federal Old-Age, Survivors, and Disability Insurance) and the U.S. Postal Service.

2. Includes special drawing rights (SDRs); reserve position on the U.S. quota in the International Monetary Fund (IMF); loans to the IMF; other cash and monetary assets; accrued interest payable to the public; allocations of SDRs; deposit funds; miscellaneous liability (including checks outstanding) and asset accounts; seigniorage; increment on gold; net gain or loss for U.S. currency valuation adjustment; net gain or loss for IMF loan-valuation adjustment; and profit on sale of gold.

SOURCE. Monthly totals: U.S. Department of the Treasury, *Monthly Treasury Statement of Receipts and Outlays of the U.S. Government*; and fiscal year totals: U.S. Office of Management and Budget, *Budget of the U.S. Government* when available.

TABLE 16

NOTE. Functional details do not sum to total outlays for calendar year data because revisions to monthly totals have not been distributed among functions. Fiscal year total for receipts and outlays do not correspond to calendar year data because revisions from the *Budget* have not been fully distributed across months.

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

2. Federal employee retirement contributions and civil service retirement and disability fund.

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

4. Includes interest received by trust funds.

5. Rents and royalties for the outer continental shelf, U.S. government contributions for employee retirement, and certain asset sales.

SOURCE. Fiscal year totals: U.S. Office of Management and Budget, *Budget of the U.S. Government, Fiscal Year 2002*; monthly and half-year totals: U.S. Department of the Treasury, *Monthly Treasury Statement of Receipts and Outlays of the U.S. Government*.

TABLE 17

1. Consists of guaranteed debt of U.S. Treasury and other federal agencies, specified participation certificates, notes to international lending organizations, and District of Columbia stadium bonds.

SOURCE. U.S. Department of the Treasury, *Monthly Statement of the Public Debt of the United States* and *Monthly Treasury Statement*.

TABLE 18

1. The U.S. Treasury first issued inflation-indexed securities during the first quarter of 1997.

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

3. Nonmarketable series denominated in dollars and series denominated in foreign currency held by foreigners.

4. Held almost entirely by U.S. Treasury and other federal agencies and trust funds.

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

6. U.S. Treasury securities bought outright by Federal Reserve Banks, see *Bulletin* table 1.18.

7. In March 1996, in a redefinition of series, fully defeased debt backed by nonmarketable federal securities was removed from "Other miscellaneous investors" and added to "State and local treasuries." The data shown here have been revised accordingly.

8. Includes nonmarketable foreign series Treasury securities and Treasury deposit funds. Excludes Treasury securities held under repurchase agreements in custody accounts at the Federal Reserve Bank of New York.

9. Includes individuals, government-sponsored enterprises, brokers and dealers, bank personal trusts and estates, corporate and noncorporate businesses, and other investors.

SOURCES. Data by type of security, U.S. Treasury Department, *Monthly Statement of the Public Debt of the United States*; data by holder, Federal Reserve Board of Governors, *Flow of Funds Accounts of the United States* and U.S. Treasury Department, *Treasury Bulletin*, unless otherwise noted.

TABLE 19

NOTE. "n.a." indicates that data are not published because of insufficient activity.

1. Transactions are market purchases and sales of securities as reported to the Federal Reserve Bank of New York by the U.S. government securities dealers on its published list of primary dealers. Monthly averages are based on the number of trading days in the month. Transactions are assumed to be evenly distributed among the trading days of the report week. Immediate, forward, and futures transactions are reported at value, which does not include accrued interest; options transactions are reported at the face value of the underlying securities.

Dealers report cumulative transactions for each week ending Wednesday.

2. Outright transactions include immediate and forward transactions. Immediate delivery refers to purchases or sales of securities (other than mortgage-backed federal agency securities) for which delivery is scheduled in five business days or less and "when-issued" securities that settle on the issue date of offering. Transactions for immediate delivery of mortgage-backed agency securities include purchases and sales from which delivery is scheduled in thirty business days or less. Stripped securities are reported at market value by maturity of coupon or corpus.

Forward transactions are agreements made in the over-the-counter market that specify delayed delivery. Forward contracts for U.S. Treasury securities and federal agency debt securities are included when the time to delivery is more than five business days. Forward contracts for mortgage-backed agency securities are included when the time to delivery is more than thirty business days.

3. Futures transactions are standardized agreements arranged on an exchange. All futures transactions are included regardless of time to delivery.

4. Options transactions are purchases or sales of put and call options, whether arranged on an organized exchange or in the over-the-counter market, and include options on futures contracts of U.S. Treasury and federal agency securities.

5. Data for positions and financing are obtained from reports submitted to the Federal Reserve Bank of New York by the U.S. government securities dealers on its published list of primary dealers. Weekly figures are close-of-business Wednesday data. Positions for calendar days of the report week are assumed to be constant. Monthly averages are based on the number of calendar days in the month.

6. Securities positions are reported at market value.

7. Net outright positions include immediate and forward positions. Net immediate positions include securities purchased or sold (other than mortgage-backed agency securities) that have been delivered or are scheduled to be delivered in five business days or less and "when-issued" securities that settle on the issue date of offering. Net immediate positions for mortgage-backed agency securities include securities purchased or sold that have been delivered or are scheduled to be delivered in thirty business days or less.

Forward positions reflect agreements made in the over-the-counter market that specify delayed delivery. Forward contracts for U.S. Treasury securities and federal agency debt securities are included when the time to delivery is more than five business days. Forward contracts for mortgage-backed agency securities are included when the time to delivery is more than thirty business days.

8. Futures positions reflect standardized agreements arranged on an exchange. All futures positions are included regardless of time to delivery.

9. Overnight financing refers to agreements made on one business day that mature on the next business day; continuing contracts are agreements that remain in effect for more than one business day but have no specific maturity and can be terminated without advance notice by either party; term agreements have a fixed maturity of more than one business day. Financing data are reported in terms of actual funds paid or received, including accrued interest.

TABLE 20

1. Consists of mortgages assumed by the Defense Department between 1957 and 1963 under family housing and homeowner's assistance programs.

2. Includes participation certificates reclassified as debt beginning Oct. 1, 1976.

3. On-budget since Sept. 30, 1976.

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 year 1969 by the Government National Mortgage Association acting as trustee for the Farmers Home Administration; the Department of Health, Education, and Welfare; the Department of Housing and Urban Development; the Small Business Administration; and the Veterans Administration.

6. Off-budget.

7. Includes outstanding noncontingent liabilities: notes, bonds, and debentures. Includes Federal Agriculture Mortgage Corporation; therefore, details do not sum to total. Some data are estimated.

8. Excludes borrowing by the Farm Credit Financial Assistance Corporation, which is shown on line 17.

9. Before late 1982, the association obtained financing through the Federal Financing Bank (FFB). Borrowing excludes that obtained from the FFB, which is shown on line 22.

10. The Financing Corporation, established in August 1987 to recapitalize the Federal Savings and Loan Insurance Corporation, undertook its first borrowing in October 1987.

11. The Farm Credit Financial Assistance Corporation, established in January 1988 to provide assistance to the Farm Credit System, undertook its first borrowing in July 1988.

12. The Resolution Funding Corporation, established by the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, undertook its first borrowing in October 1989.

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

14. Includes FFB purchases of agency assets and guaranteed loans; the latter are loans guaranteed by numerous agencies, with the amounts guaranteed by any one agency generally being small. The Farmers Home Administration entry consists exclusively of agency assets, whereas the Rural Electrification Administration entry consists of both agency assets and guaranteed loans.

TABLE 21

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

2. Includes school districts.

SOURCE. Securities Data Company beginning January 1990; *Investment Dealer's Digest* before then.

TABLE 22

1. Figures represent gross proceeds of issues maturing in more than one year; they are the principal amount or number of units calculated by multiplying by the offering price. Figures exclude secondary offerings, employee stock plans, investment companies other than closed-end, intracorporate transactions, and Yankee bonds. Stock data include ownership securities issued by limited partnerships.

2. Monthly data include 144(a) offerings.

3. Monthly data cover only public offerings.

4. Data are not available.

SOURCE. Securities Data Company and the Board of Governors of the Federal Reserve System.

TABLE 23

1. Data include stock, hybrid, and bond mutual funds and exclude money market mutual funds.

2. Excludes reinvestment of net income dividends and capital gains distributions and share issue of conversions from one fund to another in the same group.

3. Excludes sales and redemptions resulting from transfers of shares into or out of money market mutual funds within the same fund family.

4. Market value at end of period, less current liabilities.

5. Includes all U.S. Treasury securities and other short-term debt securities.

SOURCE. Investment Company Institute. Data based on reports of membership, which comprises substantially all open-end investment companies registered with the Securities and Exchange Commission. Data reflect underwritings of newly formed companies after their initial offering of securities.

TABLE 24

1. Includes finance company subsidiaries of bank holding companies but not of retailers and banks. Data are amounts carried on the balance sheets of finance companies; securitized pools are not shown, as they are not on the books.

2. Before deduction for unearned income and losses. Excludes pools of securitized assets.

TABLE 25

NOTE. This table has been revised to incorporate several changes resulting from the benchmarking of finance company receivables to the June 1996 Survey of Finance Companies. In that benchmark survey, and in the monthly surveys that have followed, more detailed breakdowns have been obtained for some components. In addition, previously unavailable data on securitized real estate loans are now included in this table. The new information has resulted in some reclassification of receivables among the three major categories (consumer, real estate, and business) and in discontinuities in some component series between May and June 1996.

Includes finance company subsidiaries of bank holding companies but not of retailers and banks. Data in this table also appear in the Board's G.20 (422) monthly statistical release.

1. Owned receivables are those carried on the balance sheet of the institution. Managed receivables are outstanding balances of pools upon which securities have been issued; these balances are no longer carried on the balance sheets of the loan originator. Data are shown before deductions for unearned income and losses. Components may not sum to totals because of rounding.

2. Excludes revolving credit reported as held by depository institutions that are subsidiaries of finance companies.

3. Includes personal cash loans, mobile home loans, and loans to purchase other types of consumer goods, such as appliances, apparel, boats, and recreation vehicles.

4. Outstanding balances of pools upon which securities have been issued; these balances are no longer carried on the balance sheets of the loan originator.

5. Credit arising from transactions between manufacturers and dealers, that is, floor plan financing.

6. Includes loans on commercial accounts receivable, factored commercial accounts, and receivable dealer capital; small loans used primarily for business or farm purposes; and wholesale and lease paper for mobile homes, campers, and travel trailers.

TABLE 26

1. Weighted averages based on sample surveys of mortgages originated by major institutional lender groups for purchase of newly built homes; compiled by the Federal Housing Finance 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 rate on loans closed for purchase of newly built homes, assuming prepayment at the end of ten years.

4. Average contract rate on new commitments for conventional first mortgages; from U.S. Department of Housing and Urban Development (HUD). Based on transactions on the first day of the subsequent month.

5. Average gross yield on thirty-year, minimum-downpayment first mortgages insured by the Federal Housing Administration (FHA) for immediate delivery in the private secondary market. Based on transactions on first day of subsequent month.

6. Average net yields to investors on fully modified pass-through securities backed by mortgages and guaranteed by the Government National Mortgage Association (GNMA), assuming prepayment in twelve years on pools of thirty-year mortgages insured by the Federal Housing Administration or guaranteed by the Department of Veterans Affairs.

7. Does not include standby commitments issued, but includes standby commitments converted.

8. Includes participation loans as well as whole loans.

9. Includes conventional and government-underwritten loans. The Federal Home Loan Mortgage Corporation's mortgage commitments and mortgage transactions include activity under mortgage securities swap programs, whereas the corresponding data for the Federal National Mortgage Association exclude swap activity.

TABLE 27

NOTE. Multifamily debt refers to loans on structures of five or more units.

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

2. Includes savings banks and savings and loan associations.

3. FmHA-guaranteed securities sold to the Federal Financing Bank were reallocated from FmHA mortgage pools to FmHA mortgage holdings in 1986:Q4 because of accounting changes by the Farmers Home Administration.

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

5. Includes securitized home equity loans.

6. Other holders include mortgage companies, real estate investment trusts, state and local credit agencies, state and local retirement funds, noninsured pension funds, credit unions, and finance companies.

SOURCE. Based on data from various institutional and government sources. Separation of nonfarm mortgage debt by type of property, if not reported directly, and interpolations and extrapolations, when required for some quarters, are estimated in part by the Federal Reserve. Line 69 from Inside Mortgage Securities and other sources.

TABLE 28

NOTE. The Board's series on amounts of credit covers most short- and intermediate-term credit extended to individuals, excluding loans secured by real estate. Data in this table also appear in the Board's G.19 (421) monthly statistical release.

1. Comprises motor vehicle loans, mobile home loans, and all other loans that are not included in revolving credit, such as loans for education, boats, trailers, or vacations. These loans may be secured or unsecured.

2. Outstanding balances of pools upon which securities have been issued; these balances are no longer carried on the balance sheets of the loan originator.

3. Totals include estimates for certain holders for which only consumer credit totals are available.

TABLE 29

NOTE. The Board's series on amounts of credit covers most short- and intermediate-term credit extended to individuals. Data in this table also appear in the Board's G.19 (421) monthly statistical release.

1. Data are available for only the second month of each quarter.

2. At auto finance companies.

TABLE 30

1. Domestic nonfinancial sectors consist of households and nonprofit organizations, nonfinancial business, state and local governments, and federal government. Equity included in line 2 is the sum of corporate equities (line 25) and equity in noncorporate business (line 33). The matrix shows a discrepancy in column 17 for monetary gold and SDRs (line 4) because of international accounting convention, such instruments are financial assets without corresponding liabilities.

TABLE 31

NOTE. Data in these tables appear in the Board's Z.1 (780) quarterly statistical release, part A in tables L.2 through L.4 and part B in tables L.1 and L.5.

1. Excludes corporate equities and mutual fund shares.

TABLE 32

1. Data in this table appear in the Board's G.17 (419) monthly statistical release. The data are also available on the Board's web site, <http://www.federalreserve.gov/releases/g17>. The latest historical revision of the industrial production index and the capacity utilization rates was released in November 2001. The recent annual revision is described in an article in the March 2002 issue of the *Bulletin*. For a description of the methods of estimating industrial production and capacity utilization, see "Industrial Production and Capacity Utilization: Historical Revision and Recent Developments," *Federal Reserve Bulletin*, vol. 83 (February 1997), pp. 67-92, and the references cited therein. For details about the construction of individual industrial production series, see "Industrial Production: 1989 Developments and Historical Revision," *Federal Reserve Bulletin*, vol. 76 (April 1990), pp. 187-204.

2. Ratio of index of production to index of capacity. Based on data from the Federal Reserve, U.S. Department of Commerce, and other sources.

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

4. Based on data from the U.S. Department of Labor, *Employment and Earnings*. Series covers employees only, excluding personnel in the armed forces.

5. Based on data from the U.S. Department of Commerce, *Survey of Current Business*.

6. Based on data not seasonally adjusted. Seasonally adjusted data for changes in the price indexes can be obtained from the U.S. Department of Labor, Bureau of Labor Statistics, *Monthly Labor Review*.

NOTE. Basic data (not indexes) for series mentioned in notes 4 and 5, and indexes for series mentioned in notes 3 and 6, can also be found in the *Survey of Current Business*.

TABLE 33

1. Beginning January 1994, reflects redesign of current population survey and population controls from the 1990 census.

2. Persons sixteen years of age and older, including Resident Armed Forces. Monthly figures are based on sample data collected during the calendar week that contains the twelfth day; annual data are averages of monthly figures. By definition, seasonality does not exist in population figures.

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

4. Includes all full- and part-time employees who worked during, or received pay for, the pay period that includes the twelfth day of the month; excludes proprietors, self-employed persons, household and unpaid family workers, and members of the armed forces. Data are adjusted to the March 1992 benchmark, and only seasonally adjusted data are available at this time.

SOURCE. Based on data from the U.S. Department of Labor, *Employment and Earnings*.

TABLE 34

NOTE. Data in this table also appear in the Board's G.17 (419) monthly statistical release. The data are also available on the Board's web site, <http://www.federalreserve.gov/releases/g17>. The latest historical revision of the industrial production index and the capacity utilization rates was released in November 2001. The recent annual revision is described in an article in the March 2002 issue of the *Bulletin*. For a description of the methods of estimating industrial production and capacity utilization, see "Industrial Production and Capacity Utilization: Historical Revision and Recent Developments," *Federal Reserve Bulletin*, vol. 83 (February 1997), pp. 67-92, and the references cited therein. For details about the construction of individual industrial production series, see "Industrial Production: 1989 Developments and Historical Revision," *Federal Reserve Bulletin*, vol. 76 (April 1990), pp. 187-204.

1. Primary processing includes textiles; lumber; paper; industrial chemicals; synthetic materials; fertilizer materials; petroleum products; rubber and plastics; stone, clay, and glass; primary metals; fabricated metals; semiconductors and related electronic components; and motor vehicle parts.

2. Advanced processing includes foods, tobacco, apparel, furniture and fixtures, printing and publishing, chemical products such as drugs and toiletries, agricultural chemicals, leather and products, machinery except semiconductors and related electronic components, transportation equipment except motor vehicle parts, instruments, and miscellaneous manufacturing.

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

TABLE 35

NOTE. Data in this table appear in the Board's G.17 (419) monthly statistical release. The data are also available on the Board's web site, <http://www.federalreserve.gov/releases/g17>. The latest historical revision

of the industrial production index and the capacity utilization rates was released in November 2001. The recent annual revision is described in an article in the March 2002 issue of the *Bulletin*. For a description of the methods of estimating industrial production and capacity utilization, see "Industrial Production and Capacity Utilization: Historical Revision and Recent Developments," *Federal Reserve Bulletin*, vol. 83 (February 1997), pp. 67-92, and the references cited therein. For details about the construction of individual industrial production series, see "Industrial Production: 1989 Developments and Historical Revision," *Federal Reserve Bulletin*, vol. 76 (April 1990), pp. 187-204.

1. Standard Industrial Classification.

TABLE 36

1. Not at annual rates.

2. Not seasonally adjusted.

3. Recent data on value of new construction may not be strictly comparable with data for previous 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 Census Bureau in July 1976.

SOURCE. Bureau of the Census estimates for all series except (1) mobile homes, which are private, domestic shipments as reported by the Manufactured Housing Institute and seasonally adjusted by the Census Bureau, and (2) sales and prices of existing units, which are published by the National Association of Realtors. All back and current figures are available from the originating agency. Permit authorizations are those reported to the Census Bureau from 19,000 jurisdictions beginning in 1994.

TABLE 37

1. Not seasonally adjusted.

2. Figures for consumer prices are for all urban consumers and reflect a rental-equivalence measure of homeownership.

SOURCE. U.S. Department of Labor, Bureau of Labor Statistics.

TABLE 38

1. Seasonal factors are not calculated for lines 11-16, 18-20, 22-35, and 38-41.

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

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

4. Reporting banks included all types of depository institutions as well as some brokers and dealers.

5. Consists of capital transfers (such as those of accompanying migrants entering or leaving the country and debt forgiveness) and the acquisition and disposal of nonproduced nonfinancial assets.

SOURCE. U.S. Department of Commerce, Bureau of Economic Analysis, *Survey of Current Business*.

TABLE 39

NOTE. Data show monthly values consistent with quarterly figures in the U.S. balance of payments accounts.

SOURCE. *FT900*, U.S. Department of Commerce, Bureau of the Census and Bureau of Economic Analysis.

TABLE 40

1. 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 41, line 3. Gold stock is valued at \$42.22 per fine troy ounce.

2. Special drawing rights (SDRs) are valued according to a technique adopted by the International Monetary Fund (IMF) in July 1974. Values

are based on a weighted average of exchange rates for the currencies of member countries. From July 1974 through December 1980, sixteen currencies were used; since January 1981, five currencies have been used. U.S. SDR holdings and reserve positions in the IMF also have been valued on this basis since July 1974.

3. Includes allocations of SDRs by the International Monetary Fund on Jan. 1 of the year indicated, as follows: 1970—\$867 million; 1971—\$717 million; 1972—\$710 million; 1979—\$1,139 million; 1980—\$1,152 million; 1981—\$1,093 million; plus net transactions in SDRs.

4. Valued at current market exchange rates.

TABLE 41

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

1. Marketable U.S. Treasury bills, notes, and bonds and nonmarketable U.S. Treasury securities, in each case measured at face (not market) value.

2. Held in foreign and international accounts and valued at \$42.22 per fine troy ounce; not included in the gold stock of the United States.

TABLE 42

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 and Treasury bills issued to official institutions of foreign countries.

4. Excludes notes issued to foreign official nonreserve agencies. Includes current value of zero-coupon Treasury bond issues to foreign governments as follows: Mexico, beginning March 1990, 30-year maturity issue; Venezuela, beginning December 1990, 30-year maturity issue; Argentina, beginning April 1993, 30-year maturity issue.

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

SOURCE. Based on U.S. Department of the Treasury data and on data reported to the department by banks (including Federal Reserve Banks) and securities dealers in the United States, and on the 1994 benchmark survey of foreign portfolio investment in the United States.

TABLE 43

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

1. 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 the domestic customers.

TABLE 44

NOTE. Reporting banks include all types of depository institutions as well as some brokers and dealers. Excludes bonds and notes of maturities longer than one year.

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

2. Includes borrowing under repurchase agreements.

3. For U.S. banks, includes amounts owed to own foreign branches and foreign subsidiaries consolidated in quarterly Consolidated Reports of Condition filed with bank regulatory agencies. For agencies, branches, and majority-owned subsidiaries of foreign banks, consists principally of amounts owed to the head office or parent foreign bank, and to foreign branches, agencies, or wholly owned subsidiaries of the 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 for foreign customers.

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, the Inter-American Development Bank, and the Asian Development Bank. Excludes "holdings of dollars" of the International Monetary Fund.

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

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

10. Since December 1992, has excluded Bosnia, Croatia, and Slovenia.

11. Includes the Bank for International Settlements and the European Central Bank. Since December 1992, has included all parts of the former U.S.S.R. (except Russia), and Bosnia, Croatia, and Slovenia.

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

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

14. Principally the International Bank for Reconstruction and Development. Excludes "holdings of dollars" of the International Monetary Fund.

15. Principally the Inter-American Development Bank.

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

TABLE 45

NOTE. Reporting banks include all types of depository institutions as well as some brokers and dealers.

1. Since December 1992, has excluded Bosnia, Croatia, and Slovenia.

2. Includes the Bank for International Settlements. Since December 1992, has included all parts of the former U.S.S.R. (except Russia) and Bosnia, Croatia, and Slovenia.

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 Europe."

TABLE 46

NOTE. For banks' claims, data are monthly; for claims of banks' domestic customers, data are for quarter ending with month indicated.

Reporting banks include all types of depository institution as well as some brokers and dealers.

1. For U.S. banks, includes amounts due from own foreign branches and foreign subsidiaries consolidated in quarterly Consolidated Reports of Condition filed with bank regulatory agencies. For agencies, branches, and majority-owned subsidiaries of foreign banks, consists principally of amounts due from the head office or parent foreign bank, and from foreign branches, agencies, or wholly owned subsidiaries of the head office or parent foreign bank.

2. Assets held by reporting banks in the accounts of their domestic customers.

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

4. Includes demand and time deposits and negotiable and nonnegotiable certificates of deposit denominated in U.S. dollars issued by banks abroad.

TABLE 47

NOTE. Reporting banks include all types of depository institutions as well as some brokers and dealers.

1. Maturity is time remaining until maturity.

2. Includes nonmonetary international and regional organizations.

TABLE 48

NOTE. The banking offices covered by these data include U.S. offices and foreign branches of U.S. banks, including U.S. banks that are subsidiaries of foreign banks. Offices not covered include U.S. agencies and branches of foreign banks. Beginning March 1994, the data include large foreign subsidiaries of U.S. banks. The data also include other types of U.S. depository institutions as well as some types of brokers and dealers. To eliminate 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.

These data are on a gross claims basis and do not necessarily reflect the ultimate country risk or exposure of U.S. banks. More complete data on the country risk exposure of U.S. banks are available in the quarterly Country Exposure Lending Survey published by the Federal Financial Institutions Examination Council.

1. Organization of Petroleum Exporting Countries, shown individually; other members of OPEC (Algeria, Gabon, Iran, Iraq, Kuwait, Libya, Nigeria, Qatar, Saudi Arabia, and United Arab Emirates), and Bahrain and Oman (not formally members of OPEC).

2. Excludes Liberia. Beginning March 1994 includes Namibia.

3. As of December 1992, excludes other republics of the former Soviet Union.

4. Includes Canal Zone.

5. Foreign branch claims only.

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

TABLE 49

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

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

3. Includes nonmonetary international and regional organizations.

TABLE 50

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

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

3. Includes nonmonetary international and regional organizations.

TABLE 51

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

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

TABLE 52

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

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

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

TABLE 53

1. Averages of certified noon buying rates in New York for cable transfers. Data in this table also appear in the Board's G.5 (405) monthly statistical release.

2. U.S. cents per currency unit.

3. The euro is reported in place of the individual euro area currencies. By convention, the rate is reported in U.S. dollars per euro. The bilateral currency rates can be derived from the euro rate by using the fixed conversion rates (in currencies per euro) as shown below:

Euro equals			
13.7603	Austrian schillings	1,936.27	Italian lire
40.3399	Belgian francs	40.3399	Luxembourg francs
5.94573	Finnish markkas	2.20371	Netherlands guilders
6.55957	French francs	200.482	Portuguese escudos
1.95583	German marks	166.386	Spanish pesetas
.787564	Irish pounds	340.750	Greek drachmas

4. Weighted average of the foreign exchange value of the U.S. dollar against the currencies of a broad group of U.S. trading partners. The weight for each currency is computed as an average of U.S. bilateral import shares from and export shares to the issuing country and of a measure of the importance to U.S. exporters of that country's trade in third country markets.

5. Weighted average of the foreign exchange value of the U.S. dollar against a subset of broad index currencies that circulate widely outside the country of issue. The weight for each currency is its broad index weight scaled so that the weights of the subset of currencies in the index sum to one.

6. Weighted average of the foreign exchange value of the U.S. dollar against a subset of broad index currencies that do not circulate widely outside the country of issue. The weight for each currency is its broad index weight scaled so that the weights of the subset of currencies in the index sum to one.

7. For more information on the indexes of the foreign exchange value of the dollar, see *Federal Reserve Bulletin*, vol. 84 (October 1998), pp. 811-18.

TABLE 54

NOTE. The Survey of Terms of Business Lending collects data on gross loan extensions made during the first full business week in the mid-month of each quarter. The authorized panel size for the survey is 348 domestically chartered commercial banks and 50 U.S. branches and agencies of foreign banks. The sample data are used to estimate the terms of loans extended during that week at all domestic commercial banks and all U.S. branches and agencies of foreign banks. Note that the terms on loans extended during the survey week may differ from those extended during other weeks of the quarter. The estimates reported here are not intended to measure the average terms on all business loans in bank portfolios.

Due to a major revision in 1997, data before 1997 are not available.

1. As of December 31, 1996, assets of most of the large banks were at least \$7.0 billion. Median total assets for all insured banks were roughly \$62 million. Assets at all U.S. branches and agencies averaged \$1.3 billion.

2. Effective (compounded) annual interest rates are calculated from the stated rate and other terms of the loans and weighted by loan amount.

3. Average maturities are weighted by loan amount and exclude loans with no stated maturities.

4. The most common base pricing rate is that used to price the largest dollar volume of loans. Base pricing rates include the prime rate (sometimes referred to as a bank's "base" or "reference" rate); the federal funds rate; domestic money market rates other than the prime rate and the federal funds rate; foreign money market rates; and other base rates not included in the foregoing classifications.

5. A complete description of these risk categories is available from the Banking Analysis Section, Mail Stop 81, Board of Governors of the Federal Reserve System, Washington, DC 20551. The category "Moderate risk" includes the average loan, under average economic conditions, at the typical lender. The category "Other" includes loans rated "acceptable" as well as special mention or classified loans. The weighted-average risk rating published for loans in rows 31-39 are calculated by assigning a value of "1" to minimal risk loans; "2" to low risk loans; "3" to moderate risk loans, "4" to acceptable risk loans; and "5" to special mention and classified loans. These values are weighted

by loan amount and exclude loans with no risk rating. Some of the loans in lines 1, 6, 11, 16, 21, 26, and 31–39 are not rated for risk.

6. The maturity or repricing interval measures the period from the date the loan is made until it first may reprice or it matures. For floating-rate loans that are subject to repricing at any time—such as many prime-based loans—the maturity or repricing interval is zero. For floating-rate loans that have a scheduled repricing interval, the maturity or repricing interval measures the number of days between the date the loan is made and the date on which it is next scheduled to reprice. For loans having rates that remain fixed until the loan matures (fixed-rate loans), the maturity or repricing interval measures the number of days between the date the loan is made and the date on which it matures. Loans that reprice daily mature or reprice on the business day after they are made. Owing to weekends and holidays, such loans may have maturity or repricing intervals in excess of one day; such loans are not included in the “2 to 30 day” category.

TABLE 55

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.” The form was first used for reporting data as of June 30, 1980, and was revised as of December 31, 1985. From November 1972 through May 1980, U.S. branches and agencies of foreign banks had filed a monthly FR 886a report. Aggregate data from that report were available through the Federal Reserve monthly 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. Effective December 1981, the Federal Reserve Board amended Regulations D and Q to permit banking offices located in the United States to operate international banking facilities (IBFs). Since December 31, 1985, data for IBFs have been reported in a separate column. These data are either included in or excluded from the total columns as indicated in the headings. The notation “n.a.” indicates that no IBF data have been reported for that item, either because the item is not an eligible IBF asset or liability or because that level of detail is not reported for IBFs. From December 1981 through September 1985, IBF data were included in all applicable items reported.

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

5. Related depository institutions includes the foreign head office and other U.S. and foreign branches and agencies of a bank, a 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).

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

Part 2—Special Tables

TABLE 56

NOTE. Components may not sum to totals because of rounding.

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

2. Valued monthly at market exchange rates.

3. The System total includes depository institution overdrafts of \$11 million for 1998; \$22 million for 1999; and \$8 million for 2000. (Data not available for 1996 and 1997.)

4. Includes international organization deposits of \$104 million for 1998; \$139 million for 1999; and \$133 million for 2000. (Data not available for 1996 and 1997.)

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

TABLE 57

NOTE. Components may not sum to totals because of rounding.

1. Reflects the effect of Financial Accounting Standards Board Statement of Financial Accounting Standards No. 87, Employers’ Accounting for Pensions (SFAS 87). The System Retirement Plan for employees is recorded on behalf of the System on the books of the Federal Reserve Bank of New York, resulting in a reduction in expenses of \$139,543,043 in 1996; \$200,813,049 in 1997; \$288,733 in 1998; \$366,993 in 1999; and \$392,656 thousand in 2000. The Retirement Benefits Equalization Plan is recorded by each Federal Reserve Bank.

2. Includes distribution of costs for projects performed by one Reserve Bank for the benefit of one or more other Reserve Banks.

3. Includes expenses for labor and materials temporarily capitalized and charged to activities when products are consumed.

4. Includes reimbursement from the U.S. Treasury for uncut sheets of Federal Reserve notes, gains and losses on the sale of Reserve Bank buildings, counterfeit currency that is not charged back to the depositing institution, and stale Reserve Bank checks that are written off.

5. Reflects the statutorily required special transfer of surplus to the U.S. Treasury of \$3,752 billion on May 10, 2000.

TABLE 58

1. Includes banks, industrial banks, member nondepository trust companies, and cooperative banks located in the United States or U.S. territories and possessions.

2. Branches and additional offices are shown according to their own location rather than that of the parent bank.

TABLE 59

1. Includes nondeposit trust companies, private banks, industrial banks, and nonbank banks.

2. Formerly called mutual savings banks.

3. As of December 31, 1988, includes noninsured national trust companies that are members of the Federal Reserve System.

4. Member banks exclude and nonmember banks include three work-out national banks that are not members of the Federal Reserve System.

5. Figures include nonmember banks in Puerto Rico and the Virgin Islands.

6. Includes five banks that converted to thrift institutions.

7. Includes three banks that converted to branches or thrift institutions.

8. Includes interclass changes and sale of branches.

TABLE 60

1. Numbers in parentheses are totals of banking organizations in the state. Data are for all domestic commercial banks. Total assets and total deposits are respectively shown in descending order within the state.

These tables rank the banks that are headquartered in each given state. They do not take into account the deposits held by any branches that are owned by banks headquartered in other states. Therefore, the deposits share of an organization with out-of-state branches is overstated in its home state and is not shown in other states in which it has branches.

A table that ranks banking organizations on the basis of state deposit shares allowing for interstate branch banking has been constructed from the Summary of Deposits data. This table is available upon request for June 2000 from the Financial Structure Section, Division of Research and Statistics, Board of Governors of the Federal Reserve System, Washington, DC 20551.

TABLE 61

1. Includes civil service retirement and disability fund, Railroad Retirement Board, military retirement fund, judicial retirement funds, and foreign service retirement and disability fund.

2. Includes unallocated insurance company contracts.

3. Excludes all individual retirement accounts (IRAs), except those at life insurance companies.

4. Private defined benefit plans and defined contribution plans (including 401(k) type plans). Also includes the Federal Employees Retirement System Thrift Savings Plan.

5. Assets of private pension plans held at life insurance companies (for example, GICs and variable annuities).

6. Equal to the value of tangible and financial assets. These liabilities are assets of the household sector.

TABLE 62

NOTE. The annual survey of securities credit extension has been discontinued. The June 30, 1998 survey was the final survey conducted.

1. Includes data for firms that are members of the NYSE. Before 1997, data also included Amex firms.

2. As of April 1, 1998, lenders subject to Regulation G were made subject to a revised Regulation U. Data reported are from lenders previously subject to Regulation G.

3. Includes credit extended on stock, nonconvertible bonds, and convertible bonds under the Regulation T requirement for consolidated reporting.

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

TABLE 63

NOTE. Data were no longer collected after 1998. For brokers that are members of the New York Stock Exchange.

1. Two firms are excluded from lines 23 through 25 because they can not provide data for debit or credit status.

Part 4—Index to Tables

Index to Tables

References are to table numbers, *not* page numbers

Acceptances, bankers (*See* Bankers acceptances)

Assets and deposits, banking organizations, percentage of total held by ten largest, 60

Assets and liabilities (*See also* Foreigners)

Banks, 10(A, B, C.1, C.2, D, E, F)

Domestic finance companies, 25

Federal Reserve Banks, 2(A, B, C, D), 7(A), 56, 57

Flow of funds accounts, 30(A, B), 31 (A, B)

Foreign banks, U.S. branches and agencies, 55

Investment companies, 23

Mutual funds, 30(A, B)

Assets of pension funds, 30(A, B), 61

Automobile credit and production, 29, 35(A, B)

Bankers acceptances, 11(B), 13(A, B), 55

Banking offices in operation, number and changes, 58, 59(A, B)

Bonds, 13(A, B), 22. (*See also* U.S. government and Treasury securities)

Branch banks, 58, 59(B)

Budget, U.S. (*See* Federal finance)

Business activity, selected measures, 32

Business loans 30. (*See also* Commercial and industrial loans)

Capacity, 38(B)

Capacity utilization, 32, 34(C)

Capital accounts, Federal Reserve Banks, 7(A), 56

Certificates of deposit, 13(A, B)

Commercial and industrial loans

Commercial banks, 10(A, B, C.1, C.2, D, E, F), 54(A, B, C), 55

Weekly reporting banks, 10(A, B, C.1, C.2, D, E, F)

Commercial banks

Assets and liabilities, 10(A, B, C.1, C.2, D, E, F)

Banking offices, number and changes, 58, 59(A, B)

Banking organizations, percentage of total assets and deposits held by ten largest, 60

Consumer loans held, by type and terms, 28, 29

Mortgages held, by type of holder and property, 27

Time and savings deposits 1(A, B)

Commercial paper, 11(A), 13(A, B)

Condition statements (*See* Assets and liabilities: Banks)

Construction, loans for, 32, 36

Consumer credit, 25, 28, 29

Consumer prices, 32, 37

Corporations, security issues, 22, 51

Credit (*See* Loans)

Credit unions, 28

Currency in circulation, 2, 9(A, B)

Customer financing, stock market, 14(B), 63

Debits to deposit accounts, 9(A, B)

Demand deposits, 10(A, B, C.1, C.2, D, E, F)

Depository institutions

Reserve requirements, 5

Reserves and related items, 1(A, B), 2(A, B, C, D), 3(A, B), 8(A, B)

Deposits (*See also specific types*)

Banking organizations, percentage of total deposits held by ten largest, 60

Commercial banks, 1(A, B), 10(A, B, C.1, C.2, D, E, F)

Federal Reserve Banks, 2(A, B, C, D), 7(A, B, C), 56, 57

Savings, 1(A, B), 9(A, B)

Small time, large time, 9(A, B)

Discount rates at Federal Reserve Banks and at foreign central banks (*See* Interest rates)

Discounts and advances by Federal Reserve Banks (*See* Loans)

Dividends, Federal Reserve Banks, 57

Domestic finance companies, 24, 25

Domestically chartered commercial banks, assets and liabilities, 10(A, B, C.1, C.2, D)

Earnings, Federal Reserve Banks, 57

Employment, 33

Eurodollars, 13(A, B)

Farm Credit Banks, 25

Farm mortgage loans, 27

Federal agency obligations, 2(A, B, C, D), 6, 7(A, C), 19(A, B), 25, 57

Federal credit agencies, 20

Federal finance

Debt subject to statutory limit, and types and ownership of gross debt of U.S. Treasury, 17, 18

Receipts and outlays, 15, 16(A, B), 19(A, B, C)

Treasury financing of surplus or deficit, 15

Treasury operating balance, 15

Federal Financing Bank, 20

Federal funds, 13(A, B)

Federal Home Loan Banks, 20

Federal Home Loan Mortgage Corporation, 20, 26, 27

Federal Housing Administration, 20, 27

Federal Land Banks, 27

Federal National Mortgage Association, 20, 26, 27

Federal Reserve Banks

Condition statement, 7(A), 56

Discount rates (*See* Interest rates)

Foreign assets held, 41

Income, expenses, and dividends, 57

Payments to U.S. Treasury, 57

Surplus, 57

U.S. government securities held, 2(A, B, C, D), 7(A, B, C), 18, 56

Federal Reserve credit, 2(A, B, C, D), 3(A, B), 7(A, B, C), 56

Federal Reserve notes, 7(A, B), 56, 57

Federally sponsored credit agencies, 20

Finance companies

Assets and liabilities, 24

Business credit, 25

Loans, 10(A, B, C.1, C.2, D, E, F), 33

Mortgage debt, 27

Paper, 11(A), 13(A, B)

Finance rates (*See* Interest rates)

- Financial institutions
 - Commercial banks, 28, 29
 - Life insurance companies, 27, 30(A, B)
 - Savings institutions, 28, 31(A)
 - State-chartered savings banks, 58, 59(A, B)
 - Thrift institutions, 1(A, B)
- Float, 2(A, B, C, D)
- Flow of funds, 30(A, B), 31(A, B), 61
- Foreign
 - Banks, assets and liabilities of U.S. branches and agencies, 55, 10(E)
 - Countries
 - Claims on, 43, 45, 46, 47, 48, 50, 55
 - Liabilities to, 10(E), 42(A, B), 43, 44(A, B), 49, 55
 - Currency operations, 7(A), 53
 - Deposits in U.S. banks, 2(A, B, C, D), 7(A), 10(A, B, C.1, C.2, D, E, F), 57
 - Exchange rates, 53
 - Official institutions, liabilities to, 42(A, B)
 - Trade, 39
- Gold**
 - Certificate account, 7(A, B), 56
 - Holdings, 30 (A, B)
 - Stock, 2(A, B, C, D), 40
- Government National Mortgage Association, 20, 26, 27
- Housing, new and existing units, 41**
- Income and expenses, Federal Reserve Banks, 57**
- Industrial production, 32, 34(A, B, C), 35(A, B)
- Insurance companies, 18, 27, 30(A, B)
- Interest rates
 - Bonds, 13(A, B)
 - Commercial and industrial loans, 54(A, B, C)
 - Credit, selected types, 29
 - Federal Reserve Banks, 4(A, B, C)
 - Money and capital markets, 13(A, B)
 - Mortgages, 26
 - Prime rate, 12
 - Treasury bills, 13(A, B)
- International capital transactions, U.S., 38–52
- International organizations, 44(A, B), 46, 51, 52
- Investment companies, issues and assets, 22, 23
- Investments (*See also specific types*)
 - Banks, 10(A, B, C.1, C.2, D, E, F)
 - Commercial banks, 1(A, B), 10(A, B, C.1, C.2, D, E, F), 25, 27
 - Federal Reserve Banks, 7(A, B, C), 56
 - Savings institutions, 27
- Labor force, 39**
- Liabilities (*See Assets and liabilities*)
- Life insurance companies, 18, 30(A, B)
- Loans (*See also specific types*)
 - Banks, 10(A, B, C.1, C.2, D, E, F)
 - Commercial banks, 10(A, B, C.1, C.2, D, E, F), 29, 54(A, B, C), 55
 - Credit card, 29, 31(A, B)
 - Federal Reserve Banks, 2(A, B, C, D), 3(A, B), 7(A, C), 56, 57
 - Insured or guaranteed by United States, 26, 27
 - Revolving, 28, 29
- Manufacturing**
 - Capacity utilization, 32, 34(A, B, C)
 - Production, 32, 34(A), 35(A, B)
- Margin accounts, 14(B), 63
- Margin regulations, credit subject to, by type, 14(C), 62
- Member banks (*See also Depository institutions*)
 - Banking offices, number and changes, 58, 59(A, B)
 - Reserve requirements, 5, 14(C)
 - Monetary and credit aggregates, 1(A, B), 8(A, B)
 - Money and capital market rates, 13(A, B)
 - Money stock measures and components, 1(A, B), 9(A, B)
 - Mortgages (*See Real estate loans*)
- Member banks (*See also Depository institutions*)—Continued
- Mutual funds (*See Investment companies*)
- National banks, number, and changes in number of banking offices, 58, 59(A, B)**
- Nonmember banks, number, and changes in number of banking offices, 58, 59(A, B)
- Open market transactions, 7**
- Output, 34(A)
- Pension funds, assets, 35(B), 61**
- Personal income, 32
- Prices, 14(A), 32, 37
- Prime rate, 12
- Producer prices, 32, 37
- Production, 32, 34(A), 35(A, B)
- Profit and loss, Federal Reserve Banks, 57
- Real estate loans**
 - Banks, 10(A, B, C.1, C.2, D, E, F), 27
 - Type of holder and property mortgaged, 27
- Repurchase agreements, 6, 19(C), 56
- Reserve requirements, 5, 14(C)
- Reserves
 - Depository institutions, 1(A, B), 2(A, B, C, D), 8(A, B), 56
 - Federal Reserve Banks, 3(A, B), 56
 - U.S. reserve assets, 40
- Residential mortgage loans, 27
- Retail sales, 32
- Revolving loan credit, 28, 29
- Saving, Flow of funds, 35(A, B), 31(A, B)**
- Savings deposits (*See Time and savings deposits*)
- Savings institutions, 27, 28, 31(A)
- Securities (*See also specific types*)
 - Commercial banks, 10(A, B, C.1, C.2, D, E, F)
 - Credit reported by lenders, 62, 63
 - Federal and federally sponsored credit agencies, 20
 - Foreign transactions, 51
 - New issues, 21, 22
 - Prices, 14(A)
- Special drawing rights
 - Certificate account, 2(A, B, C, D), 7(A, B), 56
 - Holdings, 30(A, B), 38, 40
- States and political subdivisions
 - Holdings of U.S. Treasury and other agency securities, 2(A, B, C, D), 18
 - New security issues, 21, 22
 - State-chartered savings banks, 58, 59(A, B)
- State member banks, number, and changes in number of banking offices, 58, 59(A, B)
- Stock market (*See also Securities*)
 - Customer financing, 14(B), 62, 63
 - Margin requirements, 14(C)
 - New issues, 21, 22
 - Prices and trading, 14(A)
- Student Loan Marketing Association, 20
- Tax receipts, federal, 20, 16(A)**
- Tennessee Valley Authority, 20
- Thrift institutions, 1(A, B)
- Time and savings deposits, 1(A, B), 9(A, B), 10(A, B, C.1, C.2, D, E, F)
- Trade, foreign, 39
- Treasury bills (*See U.S. government and Treasury securities*)
- Treasury currency and cash, 2(A, B, C, D)
- Treasury deposits, 2(A, B, C, D), 7(A), 56
- Treasury operating balance, 15
- Unemployment, 39**
- U.S. government balances, 7(A), 15

U.S. government and Treasury securities

- Bank holdings, 10(A, B, C.1, C.2, D, E, F), 18
- Dealers' transactions, positions, and financing, 19(A, B, C)
- Federal Reserve Bank holdings and earnings, 2(A, B, C, D), 7(A,C), 18, 56, 57
- Foreign and international holdings and transactions, 7(A), 18, 41, 51, 52
- Open market transactions, 6
- Outstanding, by type or holder, 18

U.S. government and Treasury securities—Continued

- Rates, 13(A, B)
- Treasury bills, 6, 13(A, B), 19(A, B, C), 42(A, B)
- U.S. international transactions, 38–52
- Veterans Administration, insured loans**, 31, 27
- Weekly reporting banks**, 10(A, B, C.1, C.2, D, E, F)
- Yields** (*See* Interest rates)