

# FEDERAL RESERVE statistical release



G.7 (407)

For immediate release

## LOANS AND SECURITIES AT ALL COMMERCIAL BANKS<sup>1</sup>

MARCH 17, 1983

Monthly average figures, billions of dollars

	1982	1982	1982	1982	1983	1983	1982	1982	1982	1982	1983	1983
	SEPT 5/ 6/	OCT. 5/ 6/	NOV. 5/ 6/	DEC. 5/ 6/	JAN. 5/ 7/	FEB. 5/ 7/	SEPT 5/ 6/	OCT. 5/ 6/	NOV. 5/ 6/	DEC. 5/ 6/	JAN. 5/ 7/	FEB. 5/ 7/
	Seasonally adjusted						Not seasonally adjusted					
1. Total loans and securities <sup>2</sup>	1389.4	1397.5	1398.5	1412.1	1428.2	1436.1	1391.0	1402.8	1405.4	1422.5	1430.5	1431.7
2. U.S. Treasury securities												
3. Other securities	118.2	122.3	126.4	130.9	139.8	144.5	117.8	121.3	125.5	131.5	139.2	145.0
4. Total loans and leases <sup>2</sup>	237.6	237.2	235.8	239.1	243.3	243.1	237.7	237.5	236.3	240.6	243.5	242.6
5. Commercial and industrial loans	1033.5	1038.1	1036.4	1042.0	1045.1	1048.4	1035.5	1044.0	1043.5	1050.4	1047.7	1044.1
6. Real estate loans	392.5	394.8	392.0	392.4	395.2	394.7	392.1	395.4	393.8	394.7	394.2	393.3
7. Loans to individuals	299.5	300.5	301.6	303.2	305.3	307.5	300.1	301.7	302.8	304.1	305.9	307.2
8. Security loans	189.6	190.0	190.3	191.8	192.6	192.9	190.9	191.5	191.5	191.1	193.2	192.3
9. Loans to nonbank financial institutions	22.6	24.2	23.4	24.7	22.7	22.2	22.3	23.9	23.9	25.5	22.9	21.5
10. Agricultural loans	32.6	32.4	32.2	31.1	31.7	31.6	32.8	32.7	32.6	32.1	31.9	31.7
11. Lease financing receivables	36.3	36.3	36.3	36.3	36.5	36.8	36.8	36.8	36.5	36.3	36.3	36.2
12. All other loans	13.1	13.1	13.1	13.1	13.3	13.3	13.1	13.1	13.1	13.1	13.3	13.3
	47.4	46.8	47.5	49.5	47.7	49.4	47.5	48.9	49.3	51.5	50.2	48.6
<b>MEMORANDA</b>												
1. Total loans and securities plus loans sold <sup>2,3</sup>	1392.2	1400.3	1401.5	1415.0	1431.1	1439.0	1393.8	1405.6	1408.3	1425.4	1433.5	1434.7
2. Total loans plus loans sold <sup>2,3</sup>												
3. Total loans sold to affiliates <sup>3</sup>	1036.4	1040.9	1039.3	1045.0	1048.0	1051.4	1038.4	1046.9	1046.4	1053.3	1050.7	1047.1
4. Commercial and industrial loans plus loans sold <sup>3</sup>	2.8	2.8	2.9	2.9	3.0	3.0	2.8	2.8	2.9	2.9	3.0	3.0
5. Commercial and industrial loans sold	394.7	397.0	394.3	394.6	397.5	397.1	394.4	397.7	396.1	396.9	396.5	395.6
6. Acceptances held	2.3	2.2	2.3	2.3	2.3	2.3	2.3	2.2	2.3	2.3	2.3	2.3
7. Other commercial and industrial loans	9.3	9.4	8.4	8.5	8.8	8.2	9.4	9.3	8.7	9.5	9.2	8.4
8. To U.S. addressees <sup>4</sup>	383.1	385.3	383.6	383.8	386.4	386.5	382.7	386.1	385.1	385.2	384.9	384.9
9. To non-U.S. addressees <sup>4</sup>	369.9	372.7	371.5	373.5	374.1	374.3	369.7	373.4	372.6	372.7	372.7	372.6
10. Loans to foreign banks	13.2	12.6	12.1	10.3	12.3	12.2	13.0	12.7	12.6	12.4	12.2	12.3
	13.7	13.9	14.0	13.5	13.7	14.3	14.2	14.2	14.1	14.5	14.3	14.1

- 1/ INCLUDES DOMESTICALLY CHARTERED BANKS; U.S. BRANCHES AND AGENCIES OF FOREIGN BANKS, NEW YORK INVESTMENT COMPANIES MAJORITY OWNED BY FOREIGN BANKS, AND EDGE ACT CORPORATIONS OWNED BY DOMESTICALLY CHARTERED AND FOREIGN BANKS.
- 2/ EXCLUDES LOANS TO COMMERCIAL BANKS IN THE U.S.
- 3/ LOANS SOLD ARE THOSE SOLD OUTRIGHT TO A BANK'S OWN FOREIGN BRANCHES, NONCONSOLIDATED NONBANK AFFILIATES OF THE BANK, THE BANK HOLDING COMPANY (IF NOT A BANK) AND NON-CONSOLIDATED NON-BANK SUBSIDIARIES OF THE HOLDING COMPANY.
- 4/ U.S. INCLUDES THE 50 STATES AND THE DISTRICT OF COLUMBIA.
- 5/ BEGINNING IN DECEMBER, 1981, SHIFTS OF FOREIGN LOANS AND SECURITIES FROM U.S. BANKING OFFICES TO INTERNATIONAL BANKING FACILITIES REDUCED THE LEVELS OF SEVERAL ITEMS. THE SEASONALLY ADJUSTED LEVELS INCLUDING THE AMOUNTS SHIFTED FROM DOMESTIC OFFICES TO IBFS ARE SHOWN ON THE BACK PAGE.
- 6/ BEGINNING SEPTEMBER 29, 1982 REAL ESTATE LOANS INCREASED \$0.3 BILLION AND NONBANK FINANCIAL LOANS DECREASED \$0.3 BILLION DUE TO LOAN RECLASSIFICATIONS.
- 7/ DUE TO LOAN RECLASSIFICATIONS, SEVERAL CATEGORIES HAVE BREAKS IN SERIES: BEGINNING JANUARY 12, 1983 REAL ESTATE LOANS INCREASED \$0.4 BILLION AND LOANS TO INDIVIDUALS DECREASED \$0.2 BILLION. AS OF JANUARY 26, 1983 OTHER SECURITIES INCREASED \$0.2 BILLION AND TOTAL LOANS AND COMMERCIAL AND INDUSTRIAL LOANS DECREASED \$0.2 BILLION. AS OF FEBRUARY 2, 1983 REAL ESTATE LOANS INCREASED AND COMMERCIAL AND INDUSTRIAL LOANS DECREASED \$0.5 BILLION.

NOTE: DATA ARE PRORATED AVERAGES OF WEDNESDAY ESTIMATES FOR DOMESTICALLY CHARTERED BANKS, BASED ON WEEKLY SAMPLE REPORTS AND QUARTERLY UNIVERSE REPORTS. FOR FOREIGN RELATED INSTITUTIONS, DATA ARE AVERAGES OF MONTH-END ESTIMATES BASED ON WEEKLY REPORTS FROM LARGE AGENCIES AND BRANCHES AND QUARTERLY REPORTS FROM ALL AGENCIES, BRANCHES, INVESTMENT COMPANIES, AND EDGE ACT CORPORATIONS ENGAGED IN BANKING.

**LOANS AND SECURITIES AT DOMESTICALLY CHARTERED COMMERCIAL BANKS<sup>1</sup>**

Averages of Wednesday figures, billions of dollars

	1982	1982	1982	1982	1983	1983	1982	1982	1982	1982	1983	1983
	SEPT 5/ 6/	OCT. 5/	NOV. 5/	DEC. 5/	JAN. 5/ 7/	FEB. 5/	SEPT 5/ 6/	OCT. 5/	NOV. 5/	DEC. 5/	JAN. 5/ 7/	FEB. 5/
	Seasonally adjusted						Not seasonally adjusted					
1. Total loans and securities <sup>2</sup>	1332.9	1340.9	1340.9	1356.4	1373.5	1380.6	1333.4	1345.0	1348.2	1365.0	1374.0	1376.9
2. U.S. Treasury securities	116.1	119.6	123.1	127.5	136.3	140.7	115.6	118.5	122.2	127.9	135.6	141.4
3. Other securities	236.0	235.5	234.1	237.4	241.5	241.3	236.0	235.7	234.6	238.9	241.7	240.8
4. Total loans and leases <sup>2</sup>	980.8	985.8	983.7	991.4	995.7	998.6	981.8	990.7	991.4	998.2	996.7	994.6
5. Commercial and industrial loans	353.0	355.6	353.3	354.2	358.1	358.1	352.6	356.3	355.5	356.0	356.3	356.3
6. Real estate loans	296.0	297.0	298.2	299.7	301.8	304.0	296.6	298.2	299.4	300.6	302.4	303.7
7. Loans to individuals	189.4	189.9	190.1	191.6	192.4	192.7	190.8	191.4	191.3	193.0	193.0	192.1
8. Security loans	22.2	23.8	23.0	24.2	22.2	21.9	21.8	23.5	23.5	25.1	22.4	21.2
9. Loans to nonbank financial institutions	30.9	30.7	30.5	29.6	30.3	30.2	31.1	31.0	31.0	30.6	30.4	30.3
10. Agricultural loans	36.3	36.3	36.3	36.3	36.5	36.8	36.8	36.8	36.5	36.3	36.3	36.2
11. Lease financing receivables	13.1	13.1	13.1	13.1	13.3	13.3	13.1	13.1	13.1	13.1	13.3	13.3
12. All other loans	39.9	39.6	39.2	42.6	41.0	41.5	39.0	40.5	41.2	43.6	42.6	41.5
<b>MEMORANDA</b>												
1. Total loans and securities plus loans sold <sup>2,3</sup>	1335.7	1343.8	1343.8	1359.3	1376.5	1383.5	1336.2	1347.8	1351.2	1368.0	1377.0	1379.8
2. Total loans plus loans sold <sup>2,3</sup>	983.7	988.6	986.6	994.3	998.7	1001.5	984.6	993.5	994.4	1001.2	999.6	997.6
3. Total loans sold to affiliates <sup>3</sup>	2.8	2.8	2.9	2.9	3.0	3.0	2.8	2.8	2.9	2.9	3.0	3.0
4. Commercial and industrial loans plus loans sold <sup>3</sup>	355.2	357.8	355.6	356.5	360.4	360.4	354.9	358.5	357.8	358.3	358.6	358.6
5. Commercial and industrial loans sold	2.3	2.2	2.3	2.3	2.3	2.3	2.3	2.2	2.3	2.3	2.3	2.3
6. Acceptances held	4.8	5.2	4.4	4.6	4.9	4.3	4.8	4.9	4.6	5.4	5.3	4.5
7. Other commercial and industrial loans	348.2	350.4	348.9	349.6	353.2	353.8	347.8	351.3	350.8	350.6	351.0	351.9
8. To U.S. addressees <sup>4</sup>	340.9	343.6	342.6	344.8	346.4	347.2	340.6	344.3	343.9	343.7	344.4	345.1
9. To non-U.S. addressees <sup>4</sup>	7.2	6.8	6.4	4.9	6.7	6.6	7.2	7.0	6.9	6.8	6.7	6.7
10. Loans to foreign banks	7.8	7.5	7.2	7.4	7.4	7.6	7.9	7.8	7.7	8.0	7.8	7.8

- 1/ DOMESTICALLY CHARTERED BANKS ARE THOSE WITH NATIONAL OR STATE CHARTERS WHETHER FOREIGN OWNED OR DOMESTICALLY OWNED.
- 2/ EXCLUDES LOANS TO COMMERCIAL BANKS IN THE U.S.
- 3/ LOANS SOLD ARE THOSE SOLD OUTRIGHT TO A BANK'S OWN FOREIGN BRANCHES, NON-CONSOLIDATED NONBANK AFFILIATES OF THE BANK, THE BANK'S HOLDING COMPANY (IF NOT A BANK) AND NON-CONSOLIDATED NONBANK SUBSIDIARIES OF THE HOLDING COMPANY.
- 4/ U.S. INCLUDES THE 50 STATES AND THE DISTRICT OF COLUMBIA.
- 5/ BEGINNING IN DECEMBER, 1981, SHIFTS OF FOREIGN LOANS AND SECURITIES FROM U.S. BANKING OFFICES TO INTERNATIONAL BANKING FACILITIES REDUCED THE LEVELS OF SEVERAL ITEMS. THE SEASONALLY ADJUSTED LEVELS INCLUDING THE AMOUNTS SHIFTED FROM DOMESTIC OFFICES TO IBFS ARE SHOWN ON THE BACK PAGE.
- 6/ BEGINNING SEPTEMBER 29, 1982 REAL ESTATE LOANS INCREASED \$0.3 BILLION AND NONBANK FINANCIAL LOANS DECREASED \$0.3 BILLION DUE TO LOAN RECLASSIFICATIONS.
- 7/ DUE TO LOAN RECLASSIFICATIONS, SEVERAL CATEGORIES HAVE BREAKS IN SERIES: BEGINNING JANUARY 12, 1983 REAL ESTATE LOANS INCREASED \$0.4 BILLION AND LOANS TO INDIVIDUALS DECREASED \$0.2 BILLION. AS OF JANUARY 26, 1983 OTHER SECURITIES INCREASED \$0.2 BILLION AND TOTAL LOANS AND COMMERCIAL AND INDUSTRIAL LOANS DECREASED \$0.2 BILLION. BEGINNING FEBRUARY 2, 1983 REAL ESTATE LOANS INCREASED AND COMMERCIAL AND INDUSTRIAL LOANS DECREASED \$0.5 BILLION.
- NOTE: DATA ARE PRORATED AVERAGES OF WEDNESDAY ESTIMATES FOR DOMESTICALLY CHARTERED BANKS, BASED ON WEEKLY SAMPLE REPORTS AND QUARTERLY UNIVERSE REPORTS.

**LOANS AND SECURITIES AT FOREIGN-RELATED INSTITUTIONS<sup>1</sup>**

Averages of month-end figures, billions of dollars

	1982 SEPT 5/	1982 OCT. 5/	1982 NOV. 5/	1982 DEC. 5/	1983 JAN. 5/	1983 FEB. 5/	1982 SEPT 5/	1982 OCT. 5/	1982 NOV. 5/	1982 DEC. 5/	1983 JAN. 5/	1983 FEB. 5/
	Seasonally adjusted						Not seasonally adjusted					
1. Total loans and securities <sup>2</sup>	56.5	56.6	57.6	55.7	54.7	55.5	57.6	57.8	57.1	57.5	56.5	54.9
2. U.S. Treasury securities	2.1	2.7	3.3	3.4	3.5	3.7	2.2	2.7	3.3	3.6	3.6	3.6
3. Other securities	1.7	1.7	1.6	1.7	1.8	1.9	1.7	1.7	1.7	1.7	1.8	1.8
4. Total loans and leases <sup>2</sup>	52.7	52.2	52.7	50.6	49.4	49.9	53.7	53.4	52.1	52.2	51.1	49.5
5. Commercial and industrial loans	39.5	39.2	38.7	38.2	37.1	36.6	39.5	39.2	38.4	38.7	37.9	36.9
6. Real estate loans	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5
7. Loans to individuals	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
8. Security loans	0.4	0.4	0.4	0.5	0.5	0.3	0.5	0.4	0.4	0.5	0.5	0.3
9. Loans to nonbank financial institutions	1.7	1.7	1.6	1.5	1.4	1.4	1.7	1.7	1.6	1.5	1.4	1.4
10. Agricultural loans	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
11. Lease financing receivables	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
12. All other loans <sup>3</sup>	7.5	7.3	8.3	6.9	6.7	7.9	8.5	8.4	8.0	7.9	7.7	7.2
<b>MEMORANDA</b>												
1. Total loans and securities plus loans sold	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
2. Total loans plus loans sold	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
3. Total loans sold to affiliates	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
4. Commercial and industrial loans plus loans sold	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
5. Commercial and industrial loans sold	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
6. Acceptances held	4.5	4.3	4.0	4.0	3.9	3.9	4.5	4.4	4.1	4.1	4.0	3.9
7. Other commercial and industrial loans	34.9	34.9	34.7	34.2	33.2	32.7	34.9	34.8	34.3	34.6	33.9	33.0
8. To U.S. addressees <sup>4</sup>	29.0	29.1	29.0	28.7	27.7	27.1	29.1	29.1	28.6	29.0	28.4	27.5
9. To non-U.S. addressees <sup>4</sup>	6.0	5.8	5.7	5.5	5.5	5.7	5.8	5.7	5.6	5.6	5.5	5.5
10. Loans to foreign banks	5.9	6.3	6.8	6.2	6.3	6.7	6.2	6.3	6.5	6.5	6.5	6.2
11. Loans to commercial banks in the U.S.	-----	-----	-----	-----	-----	-----	30.3	30.5	29.6	28.4	26.5	24.6

- 1/ INCLUDES U.S. BRANCHES AND AGENCIES OF FOREIGN BANKS, NEW YORK INVESTMENT COMPANIES MAJORITY OWNED BY FOREIGN BANKS, AND EDGE ACT CORPORATIONS OWNED BY DOMESTICALLY CHARTERED AND FOREIGN BANKS. MONTH-END DATA ARE BASED ON WEEKLY REPORTS FROM LARGE AGENCIES AND BRANCHES AND QUARTERLY REPORTS FROM ALL FOREIGN RELATED INSTITUTIONS.
- 2/ EXCLUDES LOANS TO COMMERCIAL BANKS IN THE U.S.
- 3/ SMALL AMOUNTS OF AGRICULTURAL LOANS, AND LEASE FINANCING RECEIVABLES (NOT SHOWN SEPARATELY) ARE INCLUDED IN "ALL OTHER LOANS."
- 4/ U.S. INCLUDES THE 50 STATES AND THE DISTRICT OF COLUMBIA.
- 5/ BEGINNING IN DECEMBER, 1981, SHIFTS OF FOREIGN LOANS AND SECURITIES FROM U.S. BANKING OFFICES TO INTERNATIONAL BANKING FACILITIES REDUCED THE LEVELS OF SEVERAL ITEMS. THE SEASONALLY ADJUSTED LEVELS INCLUDING THE AMOUNTS SHIFTED FROM DOMESTIC OFFICES TO IBFS ARE SHOWN ON THE BACK PAGE.
- NOTE: DATA NOT AVAILABLE SEPARATELY WHERE DASHES ARE SHOWN.

LOANS AND INVESTMENTS ADJUSTED TO INCLUDE ASSETS SHIFTED TO  
INTERNATIONAL BANKING FACILITIES (IBFS)\*  
(seasonally adjusted monthly averages, billions of dollars)

G.7 Items Affected By IBF Shifts	1981	1982								
	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept
<b>ALL COMMERCIAL BANKS:</b>										
1. Total loans and securities	1338.7	1349.5	1363.6	1374.0	1385.0	1395.6	1402.0	1409.6	1417.3	1422.6
3. Other securities	231.8	232.1	232.7	233.7	234.6	235.6	236.5	236.5	237.7	238.3
4. Totals loans and leases	995.9	1003.3	1015.8	1025.9	1033.8	1043.8	1049.8	1056.5	1061.9	1066.1
5. Commercial and industrial loans	368.8	373.1	379.6	384.3	387.7	394.0	398.7	402.0	403.3	407.8
12. All other loans	57.3	57.3	60.9	62.1	63.7	65.4	64.1	64.0	66.7	64.9
Memoranda -										
1. Item 1 above plus loans sold	1341.4	1352.3	1366.4	1376.8	1387.9	1398.4	1405.0	1412.4	1420.2	1425.4
2. Item 4 above plus loans sold	998.6	1006.2	1018.6	1028.7	1036.6	1046.6	1052.7	1059.4	1064.7	1069.0
4. Item 5 above plus loans sold	371.0	376.2	381.8	386.5	390.0	396.2	401.0	404.3	405.6	410.0
7. Other C&I loans	359.8	365.2	370.7	374.7	377.5	383.9	389.6	393.3	394.3	398.4
9. C&I loans to non-U.S. addressees	25.0	25.7	26.6	27.1	27.4	28.6	29.4	28.6	28.5	28.6
10. Loans to foreign banks	22.2	22.3	24.8	24.2	23.4	23.6	23.0	23.2	23.3	21.8
<b>DOMESTICALLY CHARTERED BANKS:</b>										
1. Total loans and securities	1255.7	1267.1	1277.5	1287.7	1298.8	1308.4	1316.1	1323.0	1329.8	1337.8
3. Other securities	229.8	229.9	230.4	231.5	232.5	233.4	234.4	234.3	235.5	236.1
4. Total loans and leases	917.1	925.8	935.0	945.0	952.9	961.7	968.8	974.7	978.8	985.7
5. Commercial and industrial loans	317.3	323.4	328.6	332.7	336.3	342.6	347.1	350.2	351.1	355.1
12. All other loans	35.4	35.7	36.5	38.4	39.7	40.3	40.6	40.1	41.7	42.7
Memoranda -										
1. Item 1 above plus loans sold	1258.4	1270.0	1280.2	1290.5	1301.6	1311.2	1319.1	1325.8	1332.6	1340.7
2. Item 4 above plus loans sold	919.9	928.6	937.8	947.8	955.7	964.5	971.8	977.6	981.7	988.5
4. Item 5 above plus loans sold	319.5	325.7	330.8	334.9	338.5	344.9	349.4	352.4	353.4	357.4
7. Other C&I loans	313.4	319.8	324.6	328.2	331.1	337.3	342.7	346.2	346.6	350.3
9. C&I loans to non-U.S. addressees	6.5	7.7	8.2	8.8	9.0	9.6	10.2	9.6	9.3	9.5
10. Loans to foreign banks	9.2	8.7	9.0	9.1	9.1	9.1	9.4	9.5	9.3	8.8
<b>FOREIGN-RELATED INSTITUTIONS</b>										
1. Total loans and securities	83.0	82.4	86.2	86.3	86.2	87.2	85.9	86.6	87.6	84.8
3. Other securities	2.0	2.2	2.2	2.2	2.1	2.2	2.2	2.2	2.2	2.2
4. Total loans and leases	78.7	77.5	80.0	80.9	81.0	82.1	81.0	81.8	83.0	80.5
5. Commercial and industrial loans	51.4	50.5	51.0	51.6	51.5	51.4	51.6	51.9	52.2	52.6
12. All other loans	21.8	21.6	24.4	23.7	24.0	25.1	23.5	23.9	25.0	22.2
Memoranda										
1. Item 1 above plus loans sold	---	---	---	---	---	---	---	---	---	---
2. Item 4 above plus loans sold	---	---	---	---	---	---	---	---	---	---
4. Item 5 above plus loans sold	---	---	---	---	---	---	---	---	---	---
7. Other C&I loans	46.4	45.5	46.1	46.5	46.4	46.6	46.9	47.2	47.7	48.1
9. C&I loans to non-U.S. addressees	18.5	18.0	18.4	18.2	18.4	19.0	19.2	19.0	19.2	19.1
10. Loans to foreign banks	13.0	13.7	15.8	15.1	14.3	14.5	13.7	13.8	14.0	13.0

\* For each item on the G.7 release that is affected by shifts of assets to IBFs, this table provides seasonally adjusted estimates including amounts shifted from U.S. banking offices to IBFs. These adjusted levels are appropriate for measuring growth rates in loans and securities abstracting from the breaks in series resulting from the shifts of assets to IBFs. The break adjusted series shown above was derived by adding the IBF shifts before seasonal adjustment and then averaging seasonally adjusted data in the usual manner--i.e., averaging weekly data for domestically chartered banks and averaging last-Wednesday-of-month data for foreign-related institutions.