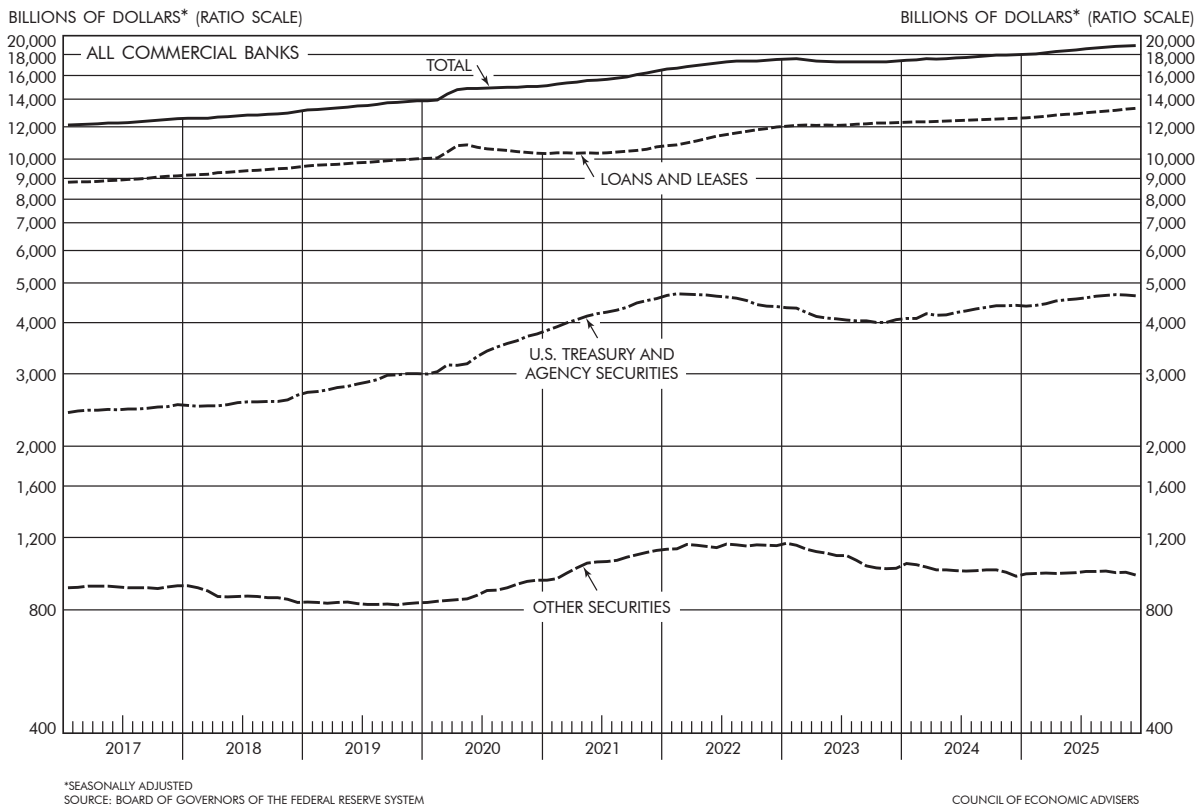
Bank Credit at All Commercial Banks

Total commercial bank loans and leases rose 0.5 percent in December.



[Billions of dollars, seasonally adjusted [1]]

Period	Total bank credit	Securities in bank credit [2]			Loans and leases in bank credit						
		Total securities	U.S. Treasury and agency securities	Other securities	Total loans and leases [3]	Commercial and industrial loans	Real estate loans			Consumer loans [5]	All other loans and leases [6]
							Total [4]	Revolving home equity loans	Commercial loans		
2016: Dec	12,073.4	3,311.1	2,409.4	901.7	8,762.3	2,083.6	4,114.8	406.5	1,962.6	1,353.0	1,210.9
2017: Dec	12,548.9	3,438.0	2,524.4	913.6	9,110.9	2,105.4	4,288.7	382.6	2,087.6	1,427.2	1,289.7
2018: Dec	13,077.6	3,499.7	2,666.3	833.5	9,577.9	2,303.7	4,412.5	350.0	2,183.7	1,496.7	1,365.1
2019: Dec	13,864.5	3,833.8	3,003.1	830.7	10,030.7	2,357.6	4,613.0	321.8	2,319.3	1,588.5	1,471.6
2020: Dec	15,043.4	4,702.0	3,757.8	944.3	10,341.3	2,590.6	4,642.7	282.5	2,405.7	1,519.0	1,589.0
2021: Dec	16,404.5	5,693.5	4,577.6	1,115.9	10,711.0	2,473.2	4,790.9	249.4	2,528.8	1,648.1	1,798.8
2022: Dec [r]	17,512.2	5,522.3	4,376.3	1,146.0	11,989.9	2,798.0	5,351.0	255.8	2,872.3	1,839.3	2,001.6
2023: Dec [r]	17,349.3	5,081.0	4,071.4	1,009.6	12,268.3	2,760.6	5,534.3	254.5	2,965.2	1,901.4	2,072.0
2024: Dec [r]	17,962.5	5,368.1	4,404.4	963.7	12,594.4	2,765.6	5,621.0	261.9	3,002.5	1,904.4	2,303.4
2025: Dec	18,923.7	5,621.4	4,649.5	971.9	13,302.2	2,709.6	5,740.8	278.0	3,064.4	1,858.1	2,993.7
2024: Dec [r]	17,962.5	5,368.1	4,404.4	963.7	12,594.4	2,765.6	5,621.0	261.9	3,002.5	1,904.4	2,303.4
2025: Jan [r]	17,992.9	5,367.2	4,390.3	976.9	12,625.7	2,664.3	5,623.9	263.1	3,001.8	1,815.8	2,521.7
Feb [r]	18,064.9	5,389.4	4,410.0	979.4	12,675.6	2,671.3	5,636.9	264.3	3,008.0	1,819.8	2,547.6
Mar [r]	18,164.4	5,432.6	4,450.6	982.0	12,731.9	2,675.3	5,640.2	265.5	3,004.9	1,823.3	2,593.2
Apr [r]	18,309.2	5,500.0	4,519.4	980.6	12,809.1	2,669.0	5,646.9	267.1	3,006.2	1,820.6	2,672.6
May [r]	18,383.2	5,526.3	4,544.8	981.5	12,857.0	2,679.5	5,658.9	268.3	3,011.9	1,827.9	2,690.7
June [r]	18,464.1	5,555.2	4,570.1	985.1	12,908.9	2,685.3	5,667.7	269.6	3,016.3	1,828.5	2,727.5
July [r]	18,566.8	5,587.4	4,596.7	990.7	12,979.4	2,674.3	5,673.4	270.9	3,022.2	1,823.8	2,807.9
Aug [r]	18,668.8	5,628.7	4,637.1	991.6	13,040.2	2,685.2	5,678.4	271.8	3,025.0	1,828.4	2,848.2
Sept [r]	18,744.0	5,651.1	4,657.2	993.9	13,092.9	2,693.8	5,686.4	273.4	3,029.1	1,836.0	2,876.7
Oct [r]	18,819.9	5,661.0	4,677.6	983.4	13,158.9	2,692.5	5,700.8	275.7	3,037.4	1,845.2	2,920.4
Nov [r]	18,890.9	5,658.6	4,672.2	986.4	13,232.4	2,698.6	5,720.8	277.2	3,050.3	1,851.0	2,962.0
Dec [p]	18,923.7	5,621.4	4,649.5	971.9	13,302.2	2,709.6	5,740.8	278.0	3,064.4	1,858.1	2,993.7

[1] Data are prorated averages of Wednesday values for domestically chartered commercial banks, branches and agencies of foreign banks, and Edge Act and agreement corporations.
[2] Includes securities held in trading accounts, held-to-maturity, and available-for-sale. Excludes all non-security trading assets, such as derivatives with a positive fair value or loans held in trading accounts.
[3] Excludes unearned income. Includes the allowance for loan and lease losses. Excludes Federal funds sold to, reverse repurchase agreements (RPs) with, and loans to commercial banks in the United States. Includes all loans held in trading accounts under a fair value option.
[4] Includes closed-end residential loans, not shown separately.
[5] Includes credit cards and other consumer loans.
[6] Includes other items, not shown separately.

Source: Board of Governors of the Federal Reserve System.

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