TABLE B–70.—*Bank credit at all commercial banks, 1973–99*

[Monthly average; billions of dollars, seasonally adjusted [1]]

Year and month	Total bank credit	Securities in bank credit			Loans and leases in bank credit							
		Total securities	U.S. Government securities	Other securities	Total loans and leases [2]	Commercial and industrial	Real estate			Consumer	Security	Other
							Total	Revolving home equity	Other			
December:												
1973	660.4	180.5	90.5	90.1	479.9	167.3	123.3	.....	123.3	100.9	10.9	77.5
1974	725.4	185.6	88.7	96.9	539.8	198.7	136.7	.....	136.7	104.8	10.4	89.2
1975	758.8	221.8	119.8	102.1	537.0	188.9	141.9	.....	141.9	107.4	12.4	86.4
1976	818.5	245.3	140.1	105.2	573.2	191.5	156.0	.....	156.0	119.0	17.3	89.5
1977	905.7	253.4	140.4	112.9	652.4	211.3	183.8	.....	183.8	141.4	20.3	95.5
1978	1,021.6	259.4	141.7	117.8	762.2	246.2	220.9	.....	220.9	168.3	19.0	107.9
1979	1,133.3	266.6	148.1	118.5	866.7	285.6	252.6	.....	252.6	188.8	17.1	122.6
1980	1,226.4	300.8	174.3	126.4	925.7	317.1	272.9	.....	272.9	182.1	16.8	136.8
1981	1,319.0	313.8	182.4	131.4	1,005.2	356.0	294.5	.....	294.5	185.0	19.6	150.1
1982	1,424.0	339.1	204.5	134.6	1,085.0	397.5	309.1	.....	309.1	190.9	22.9	164.4
1983	1,573.7	402.9	261.7	141.2	1,170.8	419.7	337.5	.....	337.5	215.7	25.5	172.4
1984	1,743.5	406.8	263.1	143.7	1,336.7	480.1	383.4	.....	383.4	256.6	32.7	183.8
1985	1,925.2	453.8	272.7	181.0	1,471.4	505.7	432.3	.....	432.3	296.6	40.8	196.0
1986	2,106.5	506.5	310.4	196.2	1,599.9	541.9	500.8	.....	500.8	316.1	36.7	204.4
1987	2,252.0	534.0	338.6	195.4	1,718.0	570.5	590.7	31.0	559.7	330.2	34.9	191.7
1988	2,431.0	562.6	367.6	195.0	1,868.4	611.4	674.7	42.0	632.8	354.9	39.8	187.7
1989	2,605.3	585.2	400.8	184.3	2,020.1	643.0	770.6	52.8	717.9	375.4	40.4	190.7
1990	2,752.0	634.3	456.4	177.9	2,117.7	645.8	857.9	65.4	792.4	380.9	44.5	188.6
1991	2,857.9	746.0	566.5	179.5	2,111.9	624.3	883.7	73.3	810.3	363.8	53.8	186.4
1992	2,956.6	841.5	664.8	176.7	2,115.1	600.6	906.0	77.4	828.6	356.2	63.9	188.4
1993	3,116.1	915.0	730.3	184.7	2,201.1	591.3	947.7	77.0	870.6	387.7	88.1	186.3
1994	3,322.8	939.8	721.7	218.1	2,383.0	651.4	1,011.0	79.3	931.7	448.1	77.7	194.8
1995	3,606.1	984.7	701.8	282.9	2,621.4	725.1	1,090.0	83.2	1,006.8	491.3	84.6	230.4
1996	3,762.8	978.7	699.1	279.6	2,784.1	789.0	1,141.8	89.4	1,052.4	512.5	76.8	263.9
1997	4,104.8	1,086.0	748.0	337.9	3,018.8	856.3	1,247.4	103.3	1,144.1	502.4	97.0	315.6
1998	4,548.8	1,226.5	793.2	433.4	3,322.2	952.6	1,338.1	102.4	1,235.7	497.8	150.7	383.0
1999	4,782.8	1,267.6	803.7	463.9	3,515.1	1,008.1	1,471.6	106.1	1,365.5	495.6	155.3	384.5
1998: Jan	4,159.6	1,111.3	760.7	350.6	3,048.3	868.7	1,248.6	104.0	1,144.6	498.9	116.6	315.6
Feb	4,188.1	1,113.0	765.4	347.6	3,075.1	875.7	1,262.8	104.0	1,158.8	496.4	119.5	320.7
Mar	4,218.1	1,125.3	777.3	348.0	3,092.8	879.6	1,275.5	104.0	1,171.5	495.2	114.7	327.8
Apr	4,221.2	1,113.0	764.5	348.5	3,108.2	877.5	1,281.1	104.1	1,177.0	498.6	116.7	334.3
May	4,243.3	1,125.5	769.2	356.3	3,117.8	888.6	1,277.7	103.8	1,173.9	497.5	120.2	333.9
June	4,268.0	1,126.2	759.6	366.6	3,141.8	901.9	1,278.2	103.6	1,174.6	495.7	127.9	338.2
July	4,287.9	1,134.6	764.2	370.4	3,153.4	907.2	1,282.8	103.5	1,179.3	489.2	130.7	343.4
Aug	4,347.7	1,160.4	776.9	383.4	3,187.3	915.2	1,292.4	103.3	1,189.1	488.5	136.3	355.0
Sept	4,395.3	1,178.0	772.0	406.0	3,217.3	921.8	1,294.6	103.6	1,191.0	491.2	141.8	367.9
Oct	4,490.5	1,218.8	776.9	441.9	3,271.7	943.8	1,301.4	102.4	1,199.0	493.1	156.6	376.9
Nov	4,529.7	1,222.0	790.0	432.0	3,307.6	954.9	1,323.8	102.6	1,221.2	496.0	150.0	382.9
Dec	4,548.8	1,226.5	793.2	433.4	3,322.2	952.6	1,338.1	102.4	1,235.7	497.8	150.7	383.0
1999: Jan	4,539.4	1,217.2	796.0	421.2	3,322.2	952.8	1,345.8	102.3	1,243.5	499.8	146.4	377.5
Feb	4,524.2	1,206.4	793.3	413.0	3,317.8	952.9	1,347.5	101.8	1,245.7	499.3	139.0	379.1
Mar	4,494.7	1,189.0	801.0	387.9	3,305.7	957.0	1,348.8	102.0	1,246.8	498.6	119.1	382.3
Apr	4,507.6	1,193.1	801.8	391.3	3,314.5	961.6	1,351.3	103.1	1,248.2	499.5	122.1	380.0
May	4,516.9	1,192.6	800.0	392.6	3,324.3	957.3	1,360.6	104.4	1,256.2	495.9	126.8	383.8
June	4,553.8	1,211.7	811.2	400.5	3,342.1	963.4	1,366.2	103.8	1,262.4	491.1	131.0	390.5
July	4,549.7	1,227.0	814.4	412.7	3,322.7	965.3	1,367.7	98.0	1,269.6	481.2	122.4	386.2
Aug	4,582.9	1,242.4	820.1	422.3	3,340.5	972.7	1,379.9	98.7	1,281.3	480.1	122.4	385.3
Sept	4,607.6	1,246.6	817.6	428.9	3,361.1	980.8	1,396.5	98.4	1,298.1	481.0	116.2	386.6
Oct	4,636.5	1,253.5	812.6	440.9	3,383.0	986.1	1,419.0	99.0	1,320.1	481.5	111.0	385.4
Nov	4,704.0	1,249.2	798.8	450.4	3,454.8	1,005.8	1,433.6	100.6	1,333.0	485.1	134.0	396.3
Dec	4,782.8	1,267.6	803.7	463.9	3,515.1	1,008.1	1,471.6	106.1	1,365.5	495.6	155.3	384.5

[1] Data are prorated averages of Wednesday values for domestically chartered commercial banks, branches and agencies of foreign banks, New York State investment companies (through September 1996), and Edge Act and agreement corporations.

[2] Excludes Federal funds sold to, reverse repurchase agreements (RPs) with, and loans to commercial banks in the United States.

Source: Board of Governors of the Federal Reserve System.

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