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PART II

Quantity and Behavior of Credit

TYPES OF PROJECT

The projects grouped in this area are of the type that are specifically seeking to: (a) measure the quantitative importance of various credit phenomena; (b) trace changes in credit phenomena through time by means of quantitative measures; (c) determine the relationships among credit phenomena and other economic elements as reflected by correlations of movement of quantitative measures.

PART II

Quantity and Behavior of Credit

A. Currency and Bank Deposits

- | | | |
|--|---|--|
| (a) Volume and factors affecting | { | Federal government policies
Treasury and Federal Reserve policies
Reserves and reserve ratios
Business and other demands
Needs for liquidity and solvency
Terms, as interest rates, priorities of deposits, withdrawal rights |
| (b) Behavior—total, geographical areas | { | Secular trends
Seasonal movements
Cyclical fluctuations
Turnover |
| (c) Interrelationships | { | Level and structure of prices
Interest rates
Volume of business, financial activity, balance of payments and the flow of funds |

B. *Loan and Investment Assets—Volume, Behavior, Inter-relationships*

- (a) Commercial and mercantile
- (b) Consumer and personal finance
- (c) Investment
- (d) Urban mortgage
- (e) Agricultural { Mortgage
- { Other
- (f) Public

C. *Savings, Investment and Capital Formation*

- (a) Volume of money savings and investment
- (b) Production of durable goods
- (c) Depreciation and obsolescence of capital
- (d) Channels of capital formation

