

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS

Total loans and investments (adjusted) at large commercial banks increased \$2,805 million in the week ended July 17. This reflected an increase of \$690 million in loans (adjusted), an increase of \$2,090 million in U. S. Government security holdings and an increase of \$25 million in holdings of "other" securities. Demand deposits adjusted decreased \$302 million while U. S. Government demand deposits increased \$3,513 million. Total time and savings deposits increased \$816 million.

Commercial and industrial loans increased in ten districts and a net of \$156 million; during the comparable week a year ago these loans decreased \$5 million. Loans to brokers and dealers for purchasing or carrying U. S. Government securities increased \$113 million, and their loans for purchasing or carrying "other" securities increased \$170 million. Loans to sales and personal finance institutions increased \$49 million as compared with a decrease of \$197 million during the corresponding week in 1967. Real estate loans increased \$93 million, and consumer instalment loans increased \$12 million.

Savings deposits declined \$53 million and "other" time deposits increased \$869 million. Negotiable CD's issued in denominations of \$100,000 or more, included in the latter figure, increased \$652 million.

Total U. S. Government securities held increased \$2,090 million. Holdings of Treasury bills increased \$2,037 million and holdings of "other" U. S. Government securities maturing within 1 year increased \$44 million. Longer term Treasury note and bond holdings increased \$9 million.

	JULY 17, 1968	CHANGE SINCE	
		JULY 10, 1968	JULY 19, 1967
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS	214,440	+ 2,637	+15,975
LOANS (NET OF VALUATION RESERVES) (1)	152,422	+ 522	+12,495
COMMERCIAL AND INDUSTRIAL LOANS	69,348	+ 156	+ 5,494
AGRICULTURAL LOANS	2,003	+ 3	+ 100
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING-- U.S. GOVT. SECURITIES	895	+ 113	- 119
OTHER SECURITIES	4,380	+ 170	+ 1,098
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. GOVT. SECURITIES	92	- 3	+ 15
OTHER SECURITIES	2,434	+ 23	+ 247
LOANS TO NONBANK FINANCIAL INSTITUTIONS-- SALES FINANCE, PERSONAL FINANCE, ETC.	5,801	+ 49	+ 319
OTHER	4,643	- 6	+ 218
REAL ESTATE LOANS	30,373	+ 93	+ 2,575
LOANS TO DOMESTIC COMMERCIAL BANKS	3,582	- 168	+ 340
LOANS TO FOREIGN BANKS	1,431	+ 5	+ 30
CONSUMER INSTALMENT LOANS	17,314	+ 12	+ 1,152
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,058	- 10	- 32
OTHER LOANS	12,302	+ 84	+ 1,327
U. S. GOVERNMENT SECURITIES - TOTAL	27,299	+ 2,090	+ 654
TREASURY BILLS	3,914	+ 2,037	- 1,339
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	- 237
TREASURY NOTES AND U. S. BONDS MATURING-- WITHIN 1 YEAR	5,128	+ 44	+ 2,270
1 YEAR TO 5 YEARS	12,211	- 10	- 582
AFTER 5 YEARS	6,046	+ 19	+ 542
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS-- TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	3,827	- 112	+ 188
ALL OTHER	26,778	+ 105	+ 2,546
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	1,444	+ 3	+ 168
ALL OTHER (INCLUDING CORPORATE STOCKS)	2,670	+ 29	- 76
CASH ITEMS IN PROCESS OF COLLECTION	26,922	+ 1,419	+ 5,270
RESERVES WITH F. R. BANKS	17,473	+ 1,489	+ 2,688
CURRENCY AND COIN	2,843	- 27	+ 121
BALANCES WITH DOMESTIC BANKS	4,286	+ 212	+ 4
OTHER ASSETS	9,631	- 164	+ 1,144
TOTAL ASSETS/LIABILITIES	275,595	+ 5,566	+25,202
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL (2)	123,573	+ 4,704	+10,494
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	88,089	+ 1,750	+ 7,109
STATES AND POLITICAL SUBDIVISIONS	5,521	- 386	+ 289
U. S. GOVERNMENT	4,663	+ 3,513	- 187
DOMESTIC INTERBANK -- COMMERCIAL	15,079	+ 74	+ 1,457
MUTUAL SAVINGS	697	- 118	+ 60
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	787	+ 63	+ 101
COMMERCIAL BANKS	1,878	+ 154	+ 276
TIME AND SAVINGS DEPOSITS - TOTAL (3)	105,380	+ 816	+ 5,419
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS-- SAVINGS DEPOSITS	48,412	- 53	+ 456
OTHER TIME DEPOSITS	41,119	+ 638	+ 5,106
STATES AND POLITICAL SUBDIVISIONS	10,097	+ 140	+ 505
DOMESTIC INTERBANK	764	+ 33	- 283
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	4,499	+ 38	- 454
BORROWINGS-- FROM F. R. BANKS	800	+ 549	+ 782
FROM OTHERS	9,012	- 193	+ 2,693
OTHER LIABILITIES	15,567	- 286	+ 4,441
TOTAL CAPITAL ACCOUNTS	21,263	- 24	+ 1,373
M E M O R A N D A			
TOTAL LOANS NET ADJUSTED (4)	148,840	+ 690	+12,155
TOTAL LOANS NET ADJUSTED AND INVESTMENTS (4)	210,858	+ 2,805	+15,635
DEMAND DEPOSITS ADJUSTED (5)	76,909	- 302	+ 3,954
NEGOTIABLE TIME CD'S ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS - TOTAL	20,573	+ 652	+ 1,056
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	13,155	+ 483	+ 706
TO OTHERS	7,418	+ 169	+ 350

(1) INDIVIDUAL LOAN ITEMS ARE SHOWN GROSS.

(2) INCLUDES CERTIFIED AND OFFICERS' CHECKS NOT SHOWN SEPARATELY.

(3) INCLUDES TIME DEPOSITS OF U. S. GOVERNMENT AND FOREIGN COMMERCIAL BANKS NOT SHOWN SEPARATELY.

(4) EXCLUSIVE OF LOANS TO DOMESTIC COMMERCIAL BANKS.

(5) ALL DEMAND DEPOSITS EXCEPT U. S. GOVERNMENT AND DOMESTIC COMMERCIAL BANKS, LESS CASH ITEMS IN PROCESS OF COLLECTION.

* PRELIMINARY (SAN FRANCISCO DISTRICT).

REVISED.

	FEDERAL RESERVE DISTRICT					
	BOSTON	NEW YORK	PHILA-DELPHIA	CLEVE-LAND	RICHMOND	ATLANTA
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS	8,861	65,962	8,161	16,025	10,121	8,618
LOANS (NET OF VALUATION RESERVES) (1)	6,421	48,829	6,070	10,063	6,992	5,933
COMMERCIAL AND INDUSTRIAL LOANS	3,121	26,761	2,556	4,209	2,318	2,472
AGRICULTURAL LOANS	10	69	10	6	64	63
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--						
U. S. GOVT. SECURITIES	7	587	13	16	20	42
OTHER SECURITIES	31	3,044	60	125	86	59
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. GOVT. SECURITIES	1	17	3	7	16	4
OTHER SECURITIES	23	862	87	262	56	74
LOANS TO NONBANK FINANCIAL INSTITUTIONS--						
SALES FINANCE, PERSONAL FINANCE, ETC.	194	1,944	441	382	241	207
OTHER	209	1,507	193	193	205	188
REAL ESTATE LOANS	1,279	6,357	1,034	2,412	1,588	900
LOANS TO DOMESTIC COMMERCIAL BANKS	146	976	186	273	202	105
LOANS TO FOREIGN BANKS	11	847	55	36	2	4
CONSUMER INSTALMENT LOANS	789	3,212	902	1,378	1,540	890
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	13	693	111	13	7	1
OTHER LOANS	716	3,164	566	950	781	1,041
U. S. GOVERNMENT SECURITIES - TOTAL	761	7,224	861	2,523	1,542	1,376
TREASURY BILLS	68	1,413	40	387	180	115
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	142	1,308	157	456	284	280
1 YEAR TO 5 YEARS	271	2,664	462	1,065	895	801
AFTER 5 YEARS	280	1,839	202	615	183	180
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	420	1,769	27	385	92	64
ALL OTHER	1,149	7,067	1,100	2,806	1,360	1,086
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	15	223	23	90	29	68
ALL OTHER (INCLUDING CORPORATE STOCKS)	95	850	80	158	106	91
CASH ITEMS IN PROCESS OF COLLECTION	1,016	12,298	818	1,168	961	1,230
RESERVES WITH F. R. BANKS	770	6,062	543	1,154	727	676
CURRENCY AND COIN	160	664	169	270	254	143
BALANCES WITH DOMESTIC BANKS	191	707	171	360	257	464
OTHER ASSETS	385	3,825	261	386	327	373
TOTAL ASSETS/LIABILITIES	11,383	89,518	10,123	19,363	12,647	11,504
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL (2)	5,541	43,066	4,786	8,166	6,365	6,091
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,350	27,079	3,660	6,408	5,088	4,108
STATES AND POLITICAL SUBDIVISIONS	330	1,283	161	471	390	612
U. S. GOVERNMENT	167	1,812	176	440	182	116
DOMESTIC INTERBANK -- COMMERCIAL	386	5,446	607	639	539	1,133
MUTUAL SAVINGS	157	477	35	5	8	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	8	594	12	1	49	51
COMMERCIAL BANKS	44	1,409	46	28	14	18
TIME AND SAVINGS DEPOSITS - TOTAL (3)	3,678	27,057	3,895	8,529	4,650	3,770
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	1,584	9,645	1,604	4,883	2,567	1,967
OTHER TIME DEPOSITS	1,408	11,587	1,947	2,640	1,682	1,418
STATES AND POLITICAL SUBDIVISIONS	468	2,213	174	928	358	344
DOMESTIC INTERBANK	157	470	16	22	4	28
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	45	2,889	148	51	25	10
BORROWINGS-- FROM F. R. BANKS	80	207	--	2	40	12
FROM OTHERS	324	3,302	318	470	214	394
OTHER LIABILITIES	831	8,694	290	462	421	287
TOTAL CAPITAL ACCOUNTS	929	7,192	834	1,734	957	950
M E M O R A N D A						
TOTAL LOANS NET ADJUSTED (4)	6,275	47,853	5,884	9,790	6,790	5,828
TOTAL LOANS NET ADJUSTED AND INVESTMENTS (4)	8,715	64,986	7,975	15,752	9,919	8,513
DEMAND DEPOSITS ADJUSTED (5)	3,972	23,510	3,185	5,919	4,683	3,612
NEGOTIABLE TIME CD'S ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS - TOTAL	1,189	7,741	591	1,524	406	608
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	572	5,029	341	883	247	365
TO OTHERS	617	2,712	250	641	159	243

SEE FOOTNOTES ON FIRST TABLE.

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS, BY DISTRICT,
JULY 17, 1968

	FEDERAL RESERVE DISTRICT					
	CHICAGO	ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO *
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS	30,750	4,875	2,107	4,766	8,058	46,136
LOANS (NET OF VALUATION RESERVES) (1)	21,310	3,353	1,578	3,360	5,553	32,960
COMMERCIAL AND INDUSTRIAL LOANS	9,420	1,321	806	1,354	2,785	12,225
AGRICULTURAL LOANS	99	30	10	206	96	1,340
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING-- U.S. GOVT. SECURITIES	10	2	--	10	7	181
OTHER SECURITIES	526	92	7	20	20	310
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. GOVT. SECURITIES	29	2	--	1	--	12
OTHER SECURITIES	418	47	49	57	329	170
LOANS TO NONBANK FINANCIAL INSTITUTIONS-- SALES FINANCE, PERSONAL FINANCE, ETC.	1,065	162	92	152	155	766
OTHER	684	136	84	144	321	779
REAL ESTATE LOANS	5,007	548	235	475	565	9,973
LOANS TO DOMESTIC COMMERCIAL BANKS	443	123	48	166	172	742
LOANS TO FOREIGN BANKS	252	--	--	1	5	218
CONSUMER INSTALMENT LOANS	2,275	389	173	424	584	4,758
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	91	--	6	--	--	123
OTHER LOANS	1,466	559	93	416	621	1,929
U. S. GOVERNMENT SECURITIES - TOTAL	4,758	738	216	624	1,131	5,545
TREASURY BILLS	721	85	32	57	64	752
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING-- WITHIN 1 YEAR	784	214	19	157	238	1,089
1 YEAR TO 5 YEARS	2,296	317	120	309	575	2,436
AFTER 5 YEARS	957	122	45	101	254	1,268
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS-- TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	247	13	20	17	26	747
ALL OTHER	3,796	700	255	613	1,141	5,705
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	293	19	9	24	138	513
ALL OTHER (INCLUDING CORPORATE STOCKS)	346	52	29	128	69	666
CASH ITEMS IN PROCESS OF COLLECTION	2,898	664	352	752	1,069	3,696
RESERVES WITH F. R. BANKS	2,495	474	177	429	682	3,284
CURRENCY AND COIN	402	60	17	56	84	564
BALANCES WITH DOMESTIC BANKS	762	185	37	214	451	487
OTHER ASSETS	1,165	147	65	169	356	2,172
TOTAL ASSETS/LIABILITIES	38,472	6,405	2,755	6,386	10,700	56,339
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL (2)	15,042	3,340	1,419	3,471	5,444	20,842
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	11,100	2,093	871	2,277	3,725	17,330
STATES AND POLITICAL SUBDIVISIONS	704	118	64	205	279	904
U. S. GOVERNMENT	664	153	93	81	144	635
DOMESTIC INTERBANK -- COMMERCIAL	2,092	928	360	850	1,183	916
MUTUAL SAVINGS	1	--	2	--	--	12
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	15	--	--	--	4	53
COMMERCIAL BANKS	93	6	5	13	23	179
TIME AND SAVINGS DEPOSITS - TOTAL (3)	16,718	2,115	909	2,112	3,644	28,303
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS-- SAVINGS DEPOSITS	7,681	860	190	854	1,047	15,530
OTHER TIME DEPOSITS	6,998	1,004	631	1,089	1,941	8,774
STATES AND POLITICAL SUBDIVISIONS	1,679	240	82	157	620	2,834
DOMESTIC INTERBANK	20	1	3	--	22	21
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	312	8	1	--	5	1,005
BORROWINGS-- FROM F. R. BANKS	368	--	2	--	45	44
FROM OTHERS	1,548	284	169	132	458	1,399
OTHER LIABILITIES	2,061	123	50	100	192	2,056
TOTAL CAPITAL ACCOUNTS	2,735	543	206	571	917	3,695
M E M O R A N D A						
TOTAL LOANS NET ADJUSTED (4)	20,867	3,230	1,530	3,194	5,381	32,218
TOTAL LOANS NET ADJUSTED AND INVESTMENTS (4)	30,307	4,752	2,059	4,600	7,886	45,394
DEMAND DEPOSITS ADJUSTED (5)	9,388	1,595	614	1,788	3,048	15,595
NEGOTIABLE TIME CD'S ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS - TOTAL	2,852	397	249	443	1,409	3,164
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	1,794	216	167	350	1,136	2,055
TO OTHERS	1,058	181	82	93	273	1,109

SEE FOOTNOTES ON FIRST TABLE.

* PRELIMINARY.