



FEDERAL RESERVE

statistical release

H.4.2

For immediate release
November 10, 1971

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks increased \$2,320 million in the week ended November 3. This reflected an increase of \$1,582 million in loans (adjusted), an increase of \$98 million in U.S. Treasury security holdings and an increase of \$414 million in holdings of "other" securities. Demand deposits adjusted decreased \$946 million while U.S. Government demand deposits decreased \$718 million. Total time and savings deposits decreased \$426 million. Gross liabilities of banks to their foreign branches decreased \$573 million.

Commercial and industrial loans increased a net of \$100 million; during the comparable week a year ago these loans increased \$149 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities increased \$537 million, and their loans for purchasing or carrying "other" securities increased \$204 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities increased \$181 million and those involving "other" securities increased \$55 million. Loans to sales and personal finance institutions increased \$289 million as compared with an increase of \$221 million during the corresponding week in 1970. Real estate loans increased \$48 million, and consumer instalment loans increased \$21 million.

Total U.S. Treasury securities held increased \$324 million. Holdings of Treasury bills increased \$73 million and holdings of "other" U.S. Treasury securities maturing within 1 year increased \$267 million. Longer term Treasury note and bond holdings decreased \$16 million.

Savings deposits increased \$86 million and "all other" time deposits declined \$340 million. Negotiable CD's issued in denominations of \$100,000 or more, included in the latter figure, declined \$439 million.

	CHANGE SINCE		
	NOV. 3, ** 1971	OCT. 27, * 1971	NOV. 4, 1970
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	275,923	+ 5,227	+24,203
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	10,552	+ 3,143	+ 1,136
COMMERCIAL BANKS	9,505	+ 2,892	+ 2,020
BROKERS AND DEALERS INVOLVING U. S. TREASURY SECURITIES	695	+ 181	- 782
INVOLVING OTHER SECURITIES	121	+ 55	- 164
OTHERS	231	+ 15	+ 62
OTHER LOANS--TOTAL (1)	187,405	+ 1,346	+12,351
COMMERCIAL AND INDUSTRIAL LOANS (1)	83,170	+ 100	+ 2,851
AGRICULTURAL LOANS	2,195	+ 15	+ 119
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	1,181	+ 537	+ 160
OTHER SECURITIES	4,805	+ 204	+ 1,367
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	135	+ 6	+ 28
OTHER SECURITIES	2,387	- 27	+ 88
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.	6,235	+ 289	- 759
OTHER	7,498	+ 242	+ 1,466
REAL ESTATES LOANS	37,595	+ 48	+ 3,239
LOANS TO DOMESTIC COMMERCIAL BANKS	877	+ 15	+ 448
LOANS TO FOREIGN COMMERCIAL BANKS	2,317	- 150	+ 766
CONSUMER INSTALMENT LOANS	23,488	+ 21	+ 1,900
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	766	- 52	- 142
OTHER LOANS	14,756	+ 98	+ 820
U. S. TREASURY SECURITIES--TOTAL	26,511	+ 324	+ 595
TREASURY BILLS	2,920	+ 73	- 2,031
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING-- WITHIN 1 YEAR	4,322	+ 267	+ 214
1 YEAR TO 5 YEARS	16,375	- 70	+ 1,885
AFTER 5 YEARS	2,894	+ 54	+ 527
OTHER SECURITIES--TOTAL	51,455	+ 414	+10,121
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS-- TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	8,598	+ 287	+ 2,640
ALL OTHER	35,855	+ 182	+ 5,512
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	1,399	- 9	+ 286
ALL OTHER (INCLUDING CORPORATE STOCKS)	5,603	- 46	+ 1,683
CASH ITEMS IN PROCESS OF COLLECTION	39,951	+ 4,639	+ 5,251
RESERVES WITH FEDERAL RESERVE BANKS	18,889	- 1,937	+ 2,039
CURRENCY AND COIN	3,484	- 294	+ 278
BALANCES WITH DOMESTIC BANKS	7,356	+ 839	+ 822
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	817	+ 3	+ 105
OTHER ASSETS	15,654	+ 225	+ 1,081
TOTAL ASSETS/LIABILITIES	362,074	+ 8,702	+33,779
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	149,946	+ 5,511	+10,555
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	101,185	+ 703	+ 5,595
STATES AND POLITICAL SUBDIVISIONS	7,204	+ 1,092	+ 172
U. S. GOVERNMENT	2,833	- 718	- 249
DOMESTIC INTERBANK -- COMMERCIAL	25,267	+ 2,536	+ 3,015
MUTUAL SAVINGS	833	+ 108	+ 74
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	787	- 42	- 2
COMMERCIAL BANKS	2,452	+ 20	+ 259
CERTIFIED AND OFFICERS CHECKS	9,385	+ 1,812	+ 1,691
TIME AND SAVINGS DEPOSITS--TOTAL (2)	136,734	- 426	+21,174
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS-- SAVINGS DEPOSITS	53,691	+ 86	+ 6,122
OTHER TIME DEPOSITS	60,124	- 181	+10,653
STATES AND POLITICAL SUBDIVISIONS	15,344	- 227	+ 3,800
DOMESTIC INTERBANK	1,961	- 137	+ 733
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	5,176	+ 34	- 121
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	26,991	+ 5,349	+ 7,047
BORROWINGS--FROM FEDERAL RESERVE BANKS	179	- 1,727	- 351
FROM OTHERS	1,120	+ 70	- 306
OTHER LIABILITIES AND MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	16,338	- 243	- 6,489
RESERVES FOR LOANS	4,011	+ 7	- 31
RESERVES ON SECURITIES	90	+ 1	+ 14
TOTAL CAPITAL ACCOUNTS	26,665	+ 160	+ 2,166
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	187,575	+ 1,582	+11,019
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	265,541	+ 2,320	+21,735
DEMAND DEPOSITS ADJUSTED (4)	81,895	- 946	+ 2,538
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	33,238	- 439	+ 9,576
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	20,788	- 350	+ 5,639
TO OTHERS	12,450	- 89	+ 3,937
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	2,334	- 573	- 6,835

(1) THE PRELIMINARY REPORTED FIGURE ON THE OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT (I.E., EXCLUDING REPURCHASE AGREEMENTS), TO BANKS OWN SUBSIDIARIES, FOREIGN BRANCHES, HOLDING COMPANIES, AND OTHER AFFILIATES WAS \$2,880 MILLION, OF WHICH \$1,695 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 2,013 MILLION, OF WHICH \$392 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS.

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

(3) EXCLUSIVE OF LOANS AND FEDERAL FUND TRANSACTIONS WITH DOMESTIC COMMERCIAL BANKS.

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

	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, (GROSS)	12,158	80,628	11,223	20,056	13,992	11,516
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	869	2,075	294	1,020	543	727
COMMERCIAL BANKS	758	1,847	272	1,019	543	718
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	164	--	--	--	--
INVOLVING OTHER SECURITIES	16	--	22	--	--	8
OTHERS	95	64	--	1	--	1
OTHER LOANS--TOTAL (1)	7,830	58,353	7,807	12,066	9,263	7,547
COMMERCIAL AND INDUSTRIAL LOANS (1)	3,659	30,624	3,531	5,064	3,296	2,981
AGRICULTURAL LOANS	8	67	12	9	77	49
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	5	1,052	--	4	13	2
OTHER SECURITIES	35	3,438	71	125	50	40
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	2	37	2	5	14	3
OTHER SECURITIES	19	650	67	108	49	63
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	204	2,221	502	355	224	181
OTHER	350	2,177	265	318	297	343
REAL ESTATES LOANS	1,782	7,571	1,372	2,749	1,934	1,080
LOANS TO DOMESTIC COMMERCIAL BANKS	25	546	25	6	8	8
LOANS TO FOREIGN COMMERCIAL BANKS	40	1,191	54	140	38	11
CONSUMER INSTALLMENT LOANS	942	4,388	1,076	1,992	2,406	1,512
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	5	516	12	9	15	2
OTHER LOANS	754	3,875	818	1,182	842	1,272
U. S. TREASURY SECURITIES--TOTAL	742	7,095	914	2,209	1,313	1,167
TREASURY BILLS	14	724	28	131	74	100
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	92	1,317	167	266	185	209
1 YEAR TO 5 YEARS	438	4,520	591	1,595	960	736
AFTER 5 YEARS	198	534	128	217	94	122
OTHER SECURITIES--TOTAL	2,717	13,105	2,208	4,761	2,873	2,075
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	825	2,976	169	830	312	136
ALL OTHER	1,573	8,412	1,794	3,456	2,154	1,638
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	19	456	66	113	41	18
ALL OTHER (INCLUDING CORPORATE STOCKS)	300	1,261	179	362	366	283
CASH ITEMS IN PROCESS OF COLLECTION	1,481	21,443	1,245	1,312	1,215	1,602
RESERVES WITH FEDERAL RESERVE BANKS	556	5,934	655	1,077	929	808
CURRENCY AND COIN	186	867	200	323	318	160
BALANCES WITH DOMESTIC BANKS	317	1,893	297	409	303	524
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	31	380	61	22	5	21
OTHER ASSETS	642	5,856	671	701	600	632
TOTAL ASSETS/LIABILITIES	15,371	117,001	14,352	23,900	17,362	15,263
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	7,321	55,796	5,832	8,727	7,886	7,068
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,919	30,605	4,373	6,893	6,274	4,852
STATES AND POLITICAL SUBDIVISIONS	813	1,905	287	562	521	458
U. S. GOVERNMENT	150	666	106	235	225	143
DOMESTIC INTERBANK -- COMMERCIAL	953	13,124	806	748	642	1,488
MUTUAL SAVINGS	270	484	42	7	8	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	5	654	7	2	47	2
COMMERCIAL BANKS	64	1,762	63	46	32	33
CERTIFIED AND OFFICERS CHECKS	147	6,596	148	234	137	92
TIME AND SAVINGS DEPOSITS--TOTAL (2)	4,738	34,220	5,309	10,529	6,553	5,216
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,045	10,639	2,006	5,416	3,412	1,943
OTHER TIME DEPOSITS	1,841	15,808	2,806	3,718	2,470	2,558
STATES AND POLITICAL SUBDIVISIONS	612	3,661	339	1,265	619	597
DOMESTIC INTERBANK	109	1,019	75	43	13	100
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	118	2,963	79	84	20	14
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	1,371	8,683	1,193	1,442	695	1,094
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	35	--	2	15	--
FROM OTHERS	22	325	55	47	44	94
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	567	7,695	634	710	697	436
RESERVES FOR LOANS	163	1,481	171	237	171	140
RESERVES ON SECURITIES	1	--	--	28	4	5
TOTAL CAPITAL ACCOUNTS	1,188	8,762	1,158	2,178	1,297	1,210
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	7,916	58,035	7,804	12,061	9,255	7,548
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	11,375	78,235	10,926	19,031	13,441	10,790
DEMAND DEPOSITS ADJUSTED (4)	4,737	20,563	3,675	6,432	5,804	3,835
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	1,587	13,457	1,202	1,767	870	1,192
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	816	8,253	823	893	472	695
TO OTHERS	771	5,204	379	874	398	497

SEE FOOTNOTES ON FIRST TABLE.

	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, (GROSS)	38,810	6,301	2,926	6,336	11,129	60,848
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	1,232	496	130	416	828	1,922
COMMERCIAL BANKS	1,146	493	90	376	822	1,421
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	75	3	--	40	--	413
INVOLVING OTHER SECURITIES	11	--	40	--	4	20
OTHERS	--	--	--	--	2	68
OTHER LOANS--TOTAL (1)	26,051	3,939	1,965	4,128	7,026	41,430
COMMERCIAL AND INDUSTRIAL LOANS (1)	11,179	1,730	912	1,518	3,205	15,471
AGRICULTURAL LOANS	112	29	15	247	132	1,438
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	67	12	--	3	1	22
OTHER SECURITIES	534	82	9	30	57	334
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	30	3	--	1	6	32
OTHER SECURITIES	446	64	127	141	439	214
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.						
OTHER	1,068	146	58	131	126	1,019
REAL ESTATES LOANS	1,243	198	152	241	495	1,419
LOANS TO DOMESTIC COMMERCIAL BANKS	6,195	644	291	643	881	12,453
LOANS TO FOREIGN COMMERCIAL BANKS	31	26	6	10	19	167
LOANS TO FOREIGN COMMERCIAL BANKS	452	15	14	12	34	316
CONSUMER INSTALMENT LOANS	2,774	597	168	658	804	6,171
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	112	--	--	--	--	95
OTHER LOANS	1,808	393	213	493	827	2,279
U. S. TREASURY SECURITIES--TOTAL	4,279	696	384	612	982	6,118
TREASURY BILLS	754	22	74	136	80	783
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	746	114	56	101	130	939
1 YEAR TO 5 YEARS	2,174	471	203	329	646	3,712
AFTER 5 YEARS	605	89	51	46	126	684
OTHER SECURITIES--TOTAL	7,248	1,170	447	1,180	2,293	11,378
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	772	45	12	28	168	2,325
ALL OTHER	5,439	944	322	1,023	1,964	7,136
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	221	42	36	37	21	329
ALL OTHER (INCLUDING CORPORATE STOCKS)	816	139	77	92	140	1,588
CASH ITEMS IN PROCESS OF COLLECTION	3,205	845	472	926	1,373	4,832
RESERVES WITH FEDERAL RESERVE BANKS	2,626	470	228	473	799	4,334
CURRENCY AND COIN	468	76	17	59	87	723
BALANCES WITH DOMESTIC BANKS	1,188	242	49	225	436	1,473
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	100	15	--	3	9	170
OTHER ASSETS	1,753	234	144	282	487	3,652
TOTAL ASSETS/LIABILITIES	48,150	8,183	3,836	8,304	14,320	76,032
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	16,796	3,660	1,581	3,926	6,392	24,961
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	12,041	2,280	957	2,592	4,350	21,049
STATES AND POLITICAL SUBDIVISIONS	881	113	89	189	392	994
U. S. GOVERNMENT	444	73	36	119	111	525
DOMESTIC INTERBANK -- COMMERCIAL	2,490	1,136	450	967	1,387	1,076
MUTUAL SAVINGS	1	--	4	--	--	17
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	16	--	--	--	4	50
COMMERCIAL BANKS	144	9	13	7	32	247
CERTIFIED AND OFFICERS CHECKS	779	49	32	52	116	1,003
TIME AND SAVINGS DEPOSITS--TOTAL (2)	21,358	2,745	1,084	2,740	4,842	37,400
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	7,994	999	265	922	1,073	16,977
OTHER TIME DEPOSITS	9,989	1,445	729	1,445	2,660	14,655
STATES AND POLITICAL SUBDIVISIONS	2,571	277	79	315	1,012	3,997
DOMESTIC INTERBANK	171	15	10	17	59	330
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	624	6	1	--	23	1,244
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	3,711	841	696	674	1,413	5,178
BORROWINGS--FROM FEDERAL RESERVE BANKS	122	--	--	5	--	--
FROM OTHERS	339	2	63	22	40	67
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	1,696	178	110	178	395	3,038
RESERVES FOR LOANS	585	71	35	75	120	762
RESERVES ON SECURITIES	8	9	--	--	35	--
TOTAL CAPITAL ACCOUNTS	3,535	677	267	684	1,083	4,626
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	26,106	3,916	1,999	4,158	7,013	41,764
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	37,633	5,782	2,830	5,950	10,288	59,260
DEMAND DEPOSITS ADJUSTED (4)	10,657	1,606	623	1,914	3,521	18,528
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	4,173	545	384	740	1,958	5,363
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,334	332	307	475	1,462	3,926
TO OTHERS	1,839	213	77	265	496	1,437

SEE FOOTNOTES ON FIRST TABLE.

** SAN FRANCISCO PRELIMINARY