



FEDERAL RESERVE

statistical release

H.4.2

For immediate release
November 24, 1971

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks decreased \$78 million in the week ended November 17. This reflected a decrease of \$738 million in loans (adjusted), an increase of \$1,110 million in U.S. Treasury security holdings and a decrease of \$450 million in holdings of "other" securities. Demand deposits adjusted increased \$709 million while U.S. Government demand deposits increased \$712 million. Total time and savings deposits increased \$471 million. Gross liabilities of banks to their foreign branches increased \$399 million.

Commercial and industrial loans decreased a net of \$88 million; during the comparable week a year ago these loans decreased \$254 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities decreased \$551 million, and their loans for purchasing or carrying "other" securities decreased \$16 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities decreased \$585 million and those involving "other" securities decreased \$32 million. Loans to sales and personal finance institutions increased \$6 million as compared with a decrease of \$266 million during the corresponding week in 1970. Real estate loans increased \$124 million, and consumer instalment loans decreased \$12 million.

Total U.S. Treasury securities held increased \$1,110 million. Holdings of Treasury bills decreased \$29 million and holdings of "other" U.S. Treasury securities maturing within 1 year decreased \$920 million. Longer term Treasury note and bond holdings increased \$2,059 million.

Savings deposits increased \$134 million and "all other" time deposits increased \$337 million. Negotiable CD's issued in denominations of \$100,000 or more, included in the latter figure, increased \$266 million.

	CHANGE SINCE		
	NOV. 17, 1971**	NOV. 10, 1971*	NOV. 18, 1970
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	274,753	- 699	+23,598
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	9,345	- 1,259	+ 1,072
COMMERCIAL BANKS	8,679	- 619	+ 1,924
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	397	- 585	- 737
INVOLVING OTHER SECURITIES	74	- 32	- 181
OTHERS	195	- 23	+ 66
OTHER LOANS--TOTAL (1)	186,775	- 100	+12,777
COMMERCIAL AND INDUSTRIAL LOANS (1)	82,917	- 88	+ 2,735
AGRICULTURAL LOANS	2,261	+ 60	+ 201
LOANS TO BROKERS AND DEALERS FOR PURCHASING			
OR CARRYING--U. S. TREASURY SECURITIES	724	- 551	- 47
OTHER SECURITIES	4,804	- 16	+ 1,302
OTHER LOANS FOR PURCHASING OR CARRYING--			
U. S. TREASURY SECURITIES	139	+ 7	+ 34
OTHER SECURITIES	2,370	+ 6	+ 89
LOANS TO NON-BANK FINANCIAL INSTITUTIONS			
SALES FINANCE, PERSONAL FINANCE, ETC.	5,920	+ 6	- 544
OTHER	7,413	+ 64	+ 1,412
REAL ESTATES LOANS	37,870	+ 124	+ 3,531
LOANS TO DOMESTIC COMMERCIAL BANKS	828	- 2	+ 417
LOANS TO FOREIGN COMMERCIAL BANKS	2,482	+ 66	+ 968
CONSUMER INSTALMENT LOANS	23,557	- 12	+ 1,978
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	793	+ 22	- 128
OTHER LOANS	14,697	+ 214	+ 829
U. S. TREASURY SECURITIES--TOTAL	27,531	+ 1,110	+ 820
TREASURY BILLS	2,818	- 29	- 1,682
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	3,398	- 920	- 389
1 YEAR TO 5 YEARS	16,968	+ 585	+ 1,357
AFTER 5 YEARS	4,347	+ 1,474	+ 1,534
OTHER SECURITIES--TOTAL	51,102	- 450	+ 8,929
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	8,017	- 358	+ 2,101
ALL OTHER	35,762	- 81	+ 4,781
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	1,469	+ 7	+ 314
ALL OTHER (INCLUDING CORPORATE STOCKS)	5,854	- 18	+ 1,733
CASH ITEMS IN PROCESS OF COLLECTION	31,480	+ 110	+ 350
RESERVES WITH FEDERAL RESERVE BANKS	19,707	+ 1,782	+ 1,949
CURRENCY AND COIN	3,601	+ 69	+ 108
BALANCES WITH DOMESTIC BANKS	7,072	+ 196	+ 982
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	819	+ 2	+ 106
OTHER ASSETS	15,127	- 361	+ 1,123
TOTAL ASSETS/LIABILITIES	352,559	+ 1,099	+28,216

L I A B I L I T I E S

DEMAND DEPOSITS - TOTAL	140,087	+ 1,253	+ 4,757
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	100,014	+ 1,506	+ 4,968
STATES AND POLITICAL SUBDIVISIONS	6,404	- 134	- 284
U. S. GOVERNMENT	2,334	+ 712	- 1,703
DOMESTIC INTERBANK -- COMMERCIAL	21,245	- 268	+ 1,571
MUTUAL SAVINGS	625	- 58	+ 42
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	755	+ 35	+ 12
COMMERCIAL BANKS	2,493	+ 167	+ 90
CERTIFIED AND OFFICERS CHECKS	6,217	- 697	+ 61
TIME AND SAVINGS DEPOSITS--TOTAL (2)	137,427	+ 471	+21,023
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	53,939	+ 134	+ 6,201
OTHER TIME DEPOSITS	60,419	+ 280	+10,356
STATES AND POLITICAL SUBDIVISIONS	15,402	+ 9	+ 3,689
DOMESTIC INTERBANK	2,028	+ 59	+ 739
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	5,201	- 11	+ 80
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD			
UNDER AGREEMENTS TO REPURCHASE	25,786	- 1,206	+ 6,125
BORROWINGS--FROM FEDERAL RESERVE BANKS	333	+ 165	+ 46
FROM OTHERS	1,083	+ 41	- 315
OTHER LIABILITIES AND MINORITY INTEREST			
IN CONSOLIDATED SUBSIDIARIES	17,150	+ 472	- 5,570
RESERVES FOR LOANS	4,019	- 7	- 14
RESERVES ON SECURITIES	77	+ 8	+ 2
TOTAL CAPITAL ACCOUNTS	26,597	- 108	+ 2,162

M E M O R A N D A

TOTAL LOANS, GROSS ADJUSTED (3)	186,613	- 738	+11,508
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	265,246	- 78	+21,257
DEMAND DEPOSITS ADJUSTED (4)	85,028	+ 709	+ 4,539
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED			
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED			
IN TIME AND SAVINGS DEPOSITS--TOTAL	33,679	+ 266	+ 9,135
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	21,207	+ 306	+ 5,465
TO OTHERS	12,472	- 40	+ 3,670
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	3,355	+ 399	- 5,562

- (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 \$ 2,809 MILLION, OF WHICH \$1,740 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$2,040 MILLION, OF WHICH \$ 409 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.

** PRELIMINARY (SAN FRANCISCO DISTRICT).

* REVISED.

	FEDERAL RESERVE DISTRICT					
	BOSTON	NEW YORK	PHILA-DELPHIA	CLEVE-LAND	RICH MOND	ATLANTA
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (GROSS)	11,628	79,692	11,092	20,163	13,881	11,610
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	410	1,729	223	994	380	699
COMMERCIAL BANKS	331	1,479	213	993	380	697
BROKERS AND DEALERS INVOLVING U. S. TREASURY SECURITIES	--	164	--	--	--	--
INVOLVING OTHER SECURITIES	6	--	10	--	--	1
OTHERS	73	86	--	1	--	1
OTHER LOANS--TOTAL (1)	7,859	57,519	7,779	12,041	9,293	7,605
COMMERCIAL AND INDUSTRIAL LOANS (1)	3,660	30,519	3,508	5,028	3,287	2,994
AGRICULTURAL LOANS	9	68	12	9	76	49
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	5	614	--	4	12	2
OTHER SECURITIES	37	3,363	73	124	56	37
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	2	45	2	5	14	3
OTHER SECURITIES	19	638	67	108	49	63
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.	204	2,014	484	343	233	182
OTHER	370	2,122	259	305	296	340
REAL ESTATES LOANS	1,800	7,648	1,387	2,736	1,945	1,099
LOANS TO DOMESTIC COMMERCIAL BANKS	24	522	29	4	5	9
LOANS TO FOREIGN COMMERCIAL BANKS	43	1,296	70	142	39	10
CONSUMER INSTALMENT LOANS	940	4,399	1,080	1,999	2,410	1,524
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	5	545	11	13	18	4
OTHER LOANS	741	3,726	797	1,221	853	1,289
U. S. TREASURY SECURITIES--TOTAL	801	7,427	936	2,340	1,368	1,231
TREASURY BILLS	19	714	18	128	84	122
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	71	894	134	246	171	155
1 YEAR TO 5 YEARS	481	4,615	650	1,615	985	774
AFTER 5 YEARS	230	1,204	134	351	128	180
OTHER SECURITIES--TOTAL	2,558	13,017	2,154	4,788	2,840	2,075
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	650	2,885	154	833	293	151
ALL OTHER	1,563	8,304	1,774	3,479	2,159	1,634
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	19	489	63	121	39	18
ALL OTHER (INCLUDING CORPORATE STOCKS)	326	1,339	163	355	349	272
CASH ITEMS IN PROCESS OF COLLECTION	1,276	13,303	942	1,383	1,204	1,718
RESERVES WITH FEDERAL RESERVE BANKS	774	5,482	634	1,138	985	907
CURRENCY AND COIN	197	862	215	337	334	179
BALANCES WITH DOMESTIC BANKS	309	1,411	236	425	315	484
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	33	380	61	22	5	21
OTHER ASSETS	609	5,706	653	694	565	625
TOTAL ASSETS/LIABILITIES	14,826	106,836	13,833	24,162	17,289	15,544
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,751	46,554	5,402	8,674	7,797	7,236
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,835	28,789	4,180	7,015	6,330	4,994
STATES AND POLITICAL SUBDIVISIONS	571	1,606	247	534	432	494
U. S. GOVERNMENT	124	548	99	169	185	128
DOMESTIC INTERBANK -- COMMERCIAL	867	9,416	641	731	646	1,496
MUTUAL SAVINGS	151	407	34	6	7	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	4	607	9	2	43	2
COMMERCIAL BANKS	67	1,810	59	36	23	28
CERTIFIED AND OFFICERS CHECKS	132	3,371	133	181	131	94
TIME AND SAVINGS DEPOSITS--TOTAL (2)	4,735	34,571	5,347	10,613	6,645	5,203
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,049	10,727	2,016	5,439	3,428	1,952
OTHER TIME DEPOSITS	1,844	15,973	2,824	3,730	2,520	2,556
STATES AND POLITICAL SUBDIVISIONS	616	3,654	334	1,305	643	571
DOMESTIC INTERBANK	99	1,107	74	47	14	105
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	114	2,981	94	89	20	15
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	1,319	7,093	1,056	1,647	612	1,188
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	202	--	9	--	--
FROM OTHERS	23	301	32	49	44	100
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	646	7,887	674	735	699	466
RESERVES FOR LOANS	163	1,482	171	236	171	139
RESERVES ON SECURITIES	1	--	--	28	4	5
TOTAL CAPITAL ACCOUNTS	1,188	8,746	1,151	2,171	1,317	1,207
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	7,914	57,247	7,760	12,038	9,288	7,598
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	11,273	77,691	10,850	19,166	13,496	10,904
DEMAND DEPOSITS ADJUSTED (4)	4,484	23,287	3,720	6,391	5,762	3,894
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	1,580	13,689	1,206	1,788	917	1,189
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	823	8,501	834	917	502	711
TO OTHERS	757	5,188	372	871	415	478

SEE FOOTNOTES ON FIRST TABLE.

	FEDERAL RESERVE DISTRICT					
	CHICAGO	ST. LOUIS	MINNE- APOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO**
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (GROSS)	38,913	6,438	2,867	6,395	11,422	60,652
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	1,380	560	80	456	1,099	1,335
COMMERCIAL BANKS	1,298	560	52	417	1,093	1,166
BROKERS AND DEALERS INVOLVING U. S. TREASURY SECURITIES	82	--	--	39	--	112
INVOLVING OTHER SECURITIES	--	--	28	--	4	25
OTHERS	--	--	--	--	2	32
OTHER LOANS--TOTAL (1)	26,022	3,972	1,958	4,158	7,065	41,504
COMMERCIAL AND INDUSTRIAL LOANS (1)	11,005	1,747	917	1,520	3,227	15,505
AGRICULTURAL LOANS	112	31	17	253	144	1,481
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	53	12	--	3	1	18
OTHER SECURITIES	588	88	8	30	53	347
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	29	4	1	1	7	26
OTHER SECURITIES	453	64	125	142	423	219
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.	1,054	137	55	123	123	968
OTHER	1,275	200	144	250	504	1,348
REAL ESTATES LOANS	6,236	657	290	659	894	12,519
LOANS TO DOMESTIC COMMERCIAL BANKS	24	23	12	10	22	144
LOANS TO FOREIGN COMMERCIAL BANKS	499	11	15	12	22	323
CONSUMER INSTALMENT LOANS	2,777	595	169	665	805	6,190
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	111	--	--	--	--	86
OTHER LOANS	1,806	399	205	490	840	2,330
U. S. TREASURY SECURITIES--TOTAL	4,189	709	388	621	1,015	6,506
TREASURY BILLS	667	19	112	118	76	741
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING-- WITHIN 1 YEAR	530	63	26	87	129	892
1 YEAR TO 5 YEARS	2,225	503	193	351	651	3,925
AFTER 5 YEARS	767	124	57	65	159	948
OTHER SECURITIES--TOTAL	7,322	1,197	441	1,160	2,243	11,307
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS-- TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	825	44	11	29	110	2,032
ALL OTHER	5,435	956	347	1,011	1,965	7,135
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	240	50	44	37	18	331
ALL OTHER (INCLUDING CORPORATE STOCKS)	822	147	39	83	150	1,809
CASH ITEMS IN PROCESS OF COLLECTION	3,593	852	468	902	1,327	4,512
RESERVES WITH FEDERAL RESERVE BANKS	3,037	461	201	503	933	4,652
CURRENCY AND COIN	485	80	17	64	92	739
BALANCES WITH DOMESTIC BANKS	1,646	194	44	262	418	1,328
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	100	15	--	3	9	170
OTHER ASSETS	1,621	226	140	270	486	3,532
TOTAL ASSETS/LIABILITIES	49,395	8,266	3,737	8,399	14,687	75,585
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	17,163	3,678	1,525	3,994	6,367	24,946
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	12,476	2,354	953	2,741	4,380	20,967
STATES AND POLITICAL SUBDIVISIONS	820	113	72	164	421	930
U. S. GOVERNMENT	326	62	33	102	97	461
DOMESTIC INTERBANK -- COMMERCIAL	2,510	1,092	423	929	1,340	1,154
MUTUAL SAVINGS	1	--	2	--	--	17
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	17	--	--	--	3	68
COMMERCIAL BANKS	148	7	12	7	30	266
CERTIFIED AND OFFICERS CHECKS	865	50	30	51	96	1,083
TIME AND SAVINGS DEPOSITS--TOTAL (2)	21,386	2,760	1,131	2,765	4,870	37,401
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS-- SAVINGS DEPOSITS	8,013	1,005	264	919	1,076	17,051
OTHER TIME DEPOSITS	10,033	1,470	770	1,476	2,671	14,552
STATES AND POLITICAL SUBDIVISIONS	2,543	256	86	309	1,038	4,047
DOMESTIC INTERBANK	164	20	10	19	51	318
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	624	6	1	--	20	1,237
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	4,088	890	626	674	1,745	4,848
BORROWINGS--FROM FEDERAL RESERVE BANKS	117	--	--	5	--	--
FROM OTHERS	329	2	45	22	48	88
OTHER LIABILITIES AND MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	2,212	178	108	181	417	2,947
RESERVES FOR LOANS	582	71	35	75	135	759
RESERVES ON SECURITIES	8	9	--	--	22	--
TOTAL CAPITAL ACCOUNTS	3,510	678	267	683	1,083	4,596
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	26,080	3,949	1,974	4,187	7,049	41,529
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	37,591	5,855	2,803	5,968	10,307	59,342
DEMAND DEPOSITS ADJUSTED (4)	10,734	1,672	601	2,061	3,603	18,819
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	4,173	554	427	762	1,953	5,441
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,338	356	346	497	1,453	3,929
TO OTHERS	1,835	198	81	265	500	1,512

SEE FOOTNOTES ON FIRST TABLE.

** San Francisco Preliminary.