



FEDERAL RESERVE

statistical release

For immediate release
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H.4.2

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks decreased \$897 million in the week ended November 24. This reflected a decrease of \$422 million in loans (adjusted), a decrease of \$182 million in U.S. Treasury security holdings and a decrease of \$293 million in holdings of "other" securities. Demand deposits adjusted decreased \$1,206 million while U.S. Government demand deposits decreased \$194 million. Total time and savings deposits increased \$549 million. Gross liabilities of banks to their foreign branches decreased \$206 million.

Commercial and industrial loans decreased a net of \$216 million; during the comparable week a year ago these loans decreased \$68 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities decreased \$145 million, and their loans for purchasing or carrying "other" securities increased \$40 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities decreased \$126 million and those involving "other securities increased \$16 million. Loans to sales and personal finance institutions decreased \$43 million as compared with an increase of \$14 million during the corresponding week in 1970. Real estate loans increased \$103 million, and consumer instalment loans increased \$60 million.

Total U.S. Treasury securities held decreased \$182 million. Holdings of Treasury bills decreased \$168 million and holdings of "other" U.S. Treasury securities maturing within 1 year increased \$2 million. Longer term Treasury note and bond holdings decreased \$16 million.

Savings deposits increased \$37 million and "all other" time deposit increased \$512 million. Negotiable CD's issued in denominations of \$100,000 or more, included in the latter figure, increased \$316 million.

	CHANGE SINCE		
	NOV. 24, ** 1971	NOV. 17, * 1971	NOV. 25, 1970
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	273,026	- 1,789	+23,914
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	8,214	- 1,133	+ 1,436
COMMERCIAL BANKS	7,800	- 881	+ 1,965
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	271	- 126	- 303
INVOLVING OTHER SECURITIES	90	+ 16	- 180
OTHERS	53	- 142	- 46
OTHER LOANS--TOTAL (1)	186,615	- 181	+13,006
COMMERCIAL AND INDUSTRIAL LOANS (1)	82,710	- 216	+ 2,596
AGRICULTURAL LOANS	2,208	- 4	+ 145
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	584	- 145	- 155
OTHER SECURITIES	4,855	+ 40	+ 1,476
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	132	- 6	+ 25
OTHER SECURITIES	2,392	+ 15	+ 67
LOANS TO NON-BANK FINANCIAL INSTITUTIONS			
SALES FINANCE, PERSONAL FINANCE, ETC.	5,835	- 43	- 642
OTHER	7,435	+ 10	+ 1,412
REAL ESTATES LOANS	37,980	+ 103	+ 3,623
LOANS TO DOMESTIC COMMERCIAL BANKS	811	- 11	+ 400
LOANS TO FOREIGN COMMERCIAL BANKS	2,577	+ 96	+ 987
CONSUMER INSTALMENT LOANS	23,637	+ 60	+ 2,049
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	808	+ 15	- 83
OTHER LOANS	14,651	- 95	+ 1,106
U. S. TREASURY SECURITIES--TOTAL	27,365	- 182	+ 948
TREASURY BILLS	2,623	- 168	- 1,679
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	3,400	+ 2	- 389
1 YEAR TO 5 YEARS	16,959	- 49	+ 1,443
AFTER 5 YEARS	4,383	+ 33	+ 1,573
OTHER SECURITIES--TOTAL	50,832	- 293	+ 8,524
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	7,829	- 186	+ 1,949
ALL OTHER	35,649	- 117	+ 4,663
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	1,459	- 10	+ 293
ALL OTHER (INCLUDING CORPORATE STOCKS)	5,895	+ 20	+ 1,619
CASH ITEMS IN PROCESS OF COLLECTION	33,617	+ 2,019	+ 4,132
RESERVES WITH FEDERAL RESERVE BANKS	22,158	+ 2,477	+ 4,238
CURRENCY AND COIN	3,491	- 110	+ 154
BALANCES WITH DOMESTIC BANKS	7,298	+ 248	+ 1,510
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	819	--	+ 106
OTHER ASSETS	15,102	+ 3	+ 809
TOTAL ASSETS/LIABILITIES	355,511	+ 2,848	+34,863
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	141,779	+ 1,580	+ 8,685
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	99,737	- 361	+ 5,471
STATES AND POLITICAL SUBDIVISIONS	6,359	- 28	- 60
U. S. GOVERNMENT	2,168	- 194	- 1,427
DOMESTIC INTERBANK -- COMMERCIAL	22,231	+ 961	+ 3,042
MUTUAL SAVINGS	581	- 44	+ 44
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	722	- 26	- 35
COMMERCIAL BANKS	2,613	+ 122	+ 396
CERTIFIED AND OFFICERS CHECKS	7,368	+ 1,150	+ 1,254
TIME AND SAVINGS DEPOSITS--TOTAL (2)	137,978	+ 549	+20,783
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	53,985	+ 37	+ 6,203
OTHER TIME DEPOSITS	60,907	+ 497	+10,226
STATES AND POLITICAL SUBDIVISIONS	15,418	+ 14	+ 3,617
DOMESTIC INTERBANK	2,087	+ 59	+ 763
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	5,142	- 59	+ 54
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	25,015	- 801	+ 8,007
BORROWINGS--FROM FEDERAL RESERVE BANKS	2,163	+ 1,830	+ 1,065
FROM OTHERS	1,052	- 31	- 322
OTHER LIABILITIES AND MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	16,863	- 253	- 5,503
RESERVES FOR LOANS	4,011	- 8	- 22
RESERVES ON SECURITIES	75	- 2	- 1
TOTAL CAPITAL ACCOUNTS	26,575	- 16	+ 2,171
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	186,218	- 422	+12,077
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	264,415	- 897	+21,549
DEMAND DEPOSITS ADJUSTED (4)	83,763	- 1,206	+ 2,938
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	33,984	+ 316	+ 8,732
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	21,476	+ 281	+ 5,228
TO OTHERS	12,508	+ 35	+ 3,504
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	3,149	- 206	- 5,436

(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 \$ 2,846 MILLION, OF WHICH \$ 1,757 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 2,062 MILLION, OF WHICH \$ 417 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.

* REVISED.

** PRELIMINARY (SAN FRANCISCO DISTRICT).

	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)	11,373	78,617	11,114	19,899	13,871	11,595
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	221	1,181	186	775	337	674
COMMERCIAL BANKS	214	1,072	181	774	337	672
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	47	--	--	--	--
INVOLVING OTHER SECURITIES	5	30	5	--	--	1
OTHERS	2	32	--	1	--	1
OTHER LOANS--TOTAL (1)	7,883	57,291	7,820	12,014	9,325	7,603
COMMERCIAL AND INDUSTRIAL LOANS (1)	3,669	30,292	3,516	5,001	3,286	2,963
AGRICULTURAL LOANS	9	68	12	9	76	50
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	7	508	--	4	12	2
OTHER SECURITIES	37	3,460	72	137	55	36
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	2	43	2	5	14	3
OTHER SECURITIES	19	640	68	109	49	63
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.						
OTHER	203	1,956	489	349	236	184
REAL ESTATES LOANS	363	2,152	272	311	290	343
LOANS TO DOMESTIC COMMERCIAL BANKS	1,804	7,670	1,397	2,764	1,957	1,099
LOANS TO FOREIGN COMMERCIAL BANKS	27	518	18	7	6	8
LOANS TO FOREIGN COMMERCIAL BANKS	40	1,381	72	136	43	9
CONSUMER INSTALMENT LOANS	943	4,411	1,082	2,004	2,420	1,528
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	4	556	16	13	18	5
OTHER LOANS	756	3,636	804	1,165	863	1,310
U. S. TREASURY SECURITIES--TOTAL	789	7,225	951	2,354	1,373	1,248
TREASURY BILLS	14	565	23	121	94	155
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	76	886	134	247	169	154
1 YEAR TO 5 YEARS	464	4,564	651	1,624	976	775
AFTER 5 YEARS	235	1,210	143	362	134	164
OTHER SECURITIES--TOTAL	2,480	12,920	2,157	4,756	2,836	2,070
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	575	2,839	150	828	291	158
ALL OTHER	1,556	8,227	1,779	3,453	2,159	1,625
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	17	497	63	120	39	18
ALL OTHER (INCLUDING CORPORATE STOCKS)	332	1,357	165	355	347	269
CASH ITEMS IN PROCESS OF COLLECTION	1,375	16,100	837	1,259	1,140	1,678
RESERVES WITH FEDERAL RESERVE BANKS	774	6,426	694	1,368	975	915
CURRENCY AND COIN	179	824	206	335	322	173
BALANCES WITH DOMESTIC BANKS	323	1,831	218	423	274	460
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	33	380	61	22	5	21
OTHER ASSETS	622	5,673	656	695	582	610
TOTAL ASSETS/LIABILITIES	14,679	109,851	13,786	24,001	17,169	15,452
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,765	49,600	5,287	8,405	7,644	7,152
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,747	29,465	4,148	6,801	6,198	4,969
STATES AND POLITICAL SUBDIVISIONS	537	1,555	270	523	479	568
U. S. GOVERNMENT	110	533	88	167	169	105
DOMESTIC INTERBANK -- COMMERCIAL	1,036	10,936	562	671	592	1,397
MUTUAL SAVINGS	131	377	40	6	8	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	4	585	9	--	43	4
COMMERCIAL BANKS	72	1,917	58	40	27	27
CERTIFIED AND OFFICERS CHECKS	128	4,232	112	197	128	82
TIME AND SAVINGS DEPOSITS--TOTAL (2)	4,822	34,660	5,383	10,696	6,656	5,249
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,054	10,746	2,016	5,440	3,420	1,956
OTHER TIME DEPOSITS	1,928	16,092	2,854	3,791	2,536	2,565
STATES AND POLITICAL SUBDIVISIONS	618	3,610	319	1,320	642	603
DOMESTIC INTERBANK	104	1,159	74	47	15	106
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	108	2,920	116	96	19	15
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	1,123	6,512	1,044	1,659	543	1,146
BORROWINGS--FROM FEDERAL RESERVE BANKS	59	986	55	28	79	8
FROM OTHERS	23	283	31	52	44	100
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	544	7,576	670	726	710	445
RESERVES FOR LOANS	162	1,479	170	236	170	139
RESERVES ON SECURITIES	1	--	--	26	4	5
TOTAL CAPITAL ACCOUNTS	1,180	8,755	1,146	2,173	1,319	1,208
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	7,863	56,882	7,807	12,008	9,319	7,597
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	11,132	77,027	10,915	19,118	13,528	10,915
DEMAND DEPOSITS ADJUSTED (4)	4,244	22,031	3,800	6,308	5,743	3,972
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	1,652	13,759	1,235	1,843	931	1,218
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	896	8,564	861	961	515	721
TO OTHERS	756	5,195	374	882	416	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)	38,854	6,369	2,898	6,354	11,139	60,943
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	1,343	495	135	378	894	1,595
COMMERCIAL BANKS	1,304	491	100	367	888	1,400
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	39	--	--	11	--	174
INVOLVING OTHER SECURITIES	--	--	35	--	4	10
OTHERS	--	4	--	--	2	11
OTHER LOANS--TOTAL (1)	26,035	3,988	1,949	4,182	7,056	41,469
COMMERCIAL AND INDUSTRIAL LOANS (1)	11,038	1,750	911	1,533	3,229	15,522
AGRICULTURAL LOANS	113	31	17	258	146	1,419
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	22	10	--	3	1	15
OTHER SECURITIES	498	95	13	31	52	369
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	26	4	1	1	6	25
OTHER SECURITIES	453	64	125	140	435	227
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,083	137	55	122	115	906
OTHER	1,291	205	146	249	495	1,318
REAL ESTATES LOANS	6,255	657	291	664	886	12,536
LOANS TO DOMESTIC COMMERCIAL BANKS	24	23	12	10	22	136
LOANS TO FOREIGN COMMERCIAL BANKS	511	12	15	11	27	320
CONSUMER INSTALMENT LOANS	2,788	601	168	667	805	6,220
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	110	--	--	--	--	86
OTHER LOANS	1,823	399	195	493	837	2,370
U. S. TREASURY SECURITIES--TOTAL	4,165	699	382	630	1,022	6,527
TREASURY BILLS	652	17	104	116	79	683
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	539	64	20	89	150	872
1 YEAR TO 5 YEARS	2,217	503	195	361	631	3,998
AFTER 5 YEARS	757	115	63	64	162	974
OTHER SECURITIES--TOTAL	7,311	1,187	432	1,164	2,167	11,352
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	824	44	11	29	67	2,013
ALL OTHER	5,434	950	344	1,024	1,924	7,174
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	233	50	41	32	18	331
ALL OTHER (INCLUDING CORPORATE STOCKS)	820	143	36	79	158	1,834
CASH ITEMS IN PROCESS OF COLLECTION	3,250	843	427	869	1,283	4,556
RESERVES WITH FEDERAL RESERVE BANKS	3,377	498	199	499	1,100	5,333
CURRENCY AND COIN	479	76	17	62	87	731
BALANCES WITH DOMESTIC BANKS	1,612	203	33	233	381	1,307
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	100	15	--	3	9	170
OTHER ASSETS	1,604	224	143	270	488	3,535
TOTAL ASSETS/LIABILITIES	49,276	8,228	3,717	8,290	14,487	76,575
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	16,994	3,644	1,465	3,821	6,205	24,797
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	12,243	2,361	929	2,660	4,361	20,855
STATES AND POLITICAL SUBDIVISIONS	776	120	58	156	392	925
U. S. GOVERNMENT	306	48	22	86	82	452
DOMESTIC INTERBANK -- COMMERCIAL	2,320	1,065	406	862	1,262	1,122
MUTUAL SAVINGS	1	--	3	--	2	13
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	14	--	--	--	3	60
COMMERCIAL BANKS	146	7	12	8	30	269
CERTIFIED AND OFFICERS CHECKS	1,188	43	35	49	73	1,101
TIME AND SAVINGS DEPOSITS--TOTAL (2)	21,356	2,779	1,139	2,791	4,899	37,548
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,017	1,004	264	924	1,076	17,068
OTHER TIME DEPOSITS	10,074	1,493	775	1,491	2,696	14,612
STATES AND POLITICAL SUBDIVISIONS	2,490	253	87	314	1,043	4,119
DOMESTIC INTERBANK	160	21	12	20	51	318
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	605	6	1	--	20	1,236
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	3,516	867	634	671	1,715	5,585
BORROWINGS--FROM FEDERAL RESERVE BANKS	603	2	--	46	--	297
FROM OTHERS	325	2	47	22	42	81
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	2,386	176	131	182	385	2,932
RESERVES FOR LOANS	583	71	35	74	134	758
RESERVES ON SECURITIES	8	9	--	--	22	--
TOTAL CAPITAL ACCOUNTS	3,505	678	266	683	1,085	4,577
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	26,050	3,969	1,972	4,183	7,040	41,528
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	37,526	5,855	2,786	5,977	10,229	59,407
DEMAND DEPOSITS ADJUSTED (4)	11,118	1,688	610	2,004	3,578	18,667
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	4,126	575	434	729	1,981	5,501
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,349	373	352	459	1,470	3,955
TO OTHERS	1,777	202	82	270	511	1,546

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY (SAN FRANCISCO DISTRICT).