



FEDERAL RESERVE

statistical release

For immediate release
December 15, 1971

H.4.2

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks decreased \$2,298 million in the week ended December 8. This reflected a decrease of \$1,513 million in loans (adjusted), a decrease of \$984 million in U.S. Treasury security holdings and an increase of \$199 million in holdings of "other" securities. Demand deposits adjusted decreased \$373 million while U.S. Government demand deposits decreased \$477 million. Total time and savings deposits increased \$639 million. Gross liabilities of banks to their foreign branches decreased \$574 million.

Commercial and industrial loans increased a net of \$47 million; during the comparable week a year ago these loans decreased \$37 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities decreased \$363 million, and their loans for purchasing or carrying "other" securities decreased \$518 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities decreased \$699 million and those involving "other" securities decreased \$6 million. Loans to sales and personal finance institutions decreased \$234 million as compared with a decrease of \$5 million during the corresponding week in 1970. Real estate loans increased \$24 million, and consumer instalment loans increased \$23 million.

Total U.S. Treasury securities held decreased \$984 million. Holdings of Treasury bills decreased \$794 million and holdings of "other" U.S. Treasury securities maturing within 1 year increased \$374 million. Longer term Treasury note and bond holdings decreased \$564 million.

Savings deposits declined \$91 million and "all other" time deposits increased \$548 million. Negotiable CD's issued in denominations of \$100,000 or more, included in the latter figure increased \$415 million.

	DEC. 8, ** 1971	CHANGE SINCE	
		DEC. 1, * 1971	DEC. 9, 1970
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	276,025	- 2,582	+21,277
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	9,354	- 997	+ 372
COMMERCIAL BANKS	8,597	- 269	+ 1,949
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	527	- 699	- 1,215
INVOLVING OTHER SECURITIES	148	- 6	- 217
OTHERS	82	- 23	- 145
OTHER LOANS--TOTAL (1)	187,492	- 800	+12,570
COMMERCIAL AND INDUSTRIAL LOANS (1)	82,980	+ 47	+ 2,684
AGRICULTURAL LOANS	2,218	+ 10	+ 176
LOANS TO BROKERS AND DEALERS FOR PURCHASING			
OR CARRYING--U. S. TREASURY SECURITIES	761	- 363	- 847
OTHER SECURITIES	4,488	- 518	+ 939
OTHER LOANS FOR PURCHASING OR CARRYING--			
U. S. TREASURY SECURITIES	134	- 3	+ 25
OTHER SECURITIES	2,432	+ 9	+ 32
LOANS TO NON-BANK FINANCIAL INSTITUTIONS			
SALES FINANCE, PERSONAL FINANCE, ETC.	6,056	- 234	- 519
OTHER	7,582	- 23	+ 1,613
REAL ESTATES LOANS	38,066	+ 24	+ 3,773
LOANS TO DOMESTIC COMMERCIAL BANKS	840	- 15	+ 474
LOANS TO FOREIGN COMMERCIAL BANKS	2,503	+ 103	+ 887
CONSUMER INSTALMENT LOANS	23,718	+ 23	+ 2,189
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	830	+ 38	- 20
OTHER LOANS	14,884	+ 102	+ 1,164
U. S. TREASURY SECURITIES--TOTAL	27,314	- 984	- 176
TREASURY BILLS	2,938	- 794	- 2,367
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	3,811	+ 374	- 187
1 YEAR TO 5 YEARS	16,275	- 444	+ 898
AFTER 5 YEARS	4,290	- 120	+ 1,480
OTHER SECURITIES--TOTAL	51,865	+ 199	+ 8,511
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	8,289	+ 183	+ 1,945
ALL OTHER	36,305	+ 111	+ 4,930
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	1,504	- 12	+ 326
ALL OTHER (INCLUDING CORPORATE STOCKS)	5,767	- 83	+ 1,310
CASH ITEMS IN PROCESS OF COLLECTION	31,362	- 3,944	+ 1,939
RESERVES WITH FEDERAL RESERVE BANKS	19,198	+ 2,299	+ 3,879
CURRENCY AND COIN	3,696	- 48	+ 123
BALANCES WITH DOMESTIC BANKS	7,735	- 682	+ 1,804
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	848	+ 15	+ 135
OTHER ASSETS	15,832	+ 171	+ 1,235
TOTAL ASSETS/LIABILITIES	354,696	- 4,771	+30,392

L I A B I L I T I E S

DEMAND DEPOSITS - TOTAL	142,796	- 6,310	+ 7,342
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	100,525	- 2,768	+ 5,364
STATES AND POLITICAL SUBDIVISIONS	6,249	- 947	- 1
U. S. GOVERNMENT	1,760	- 477	- 662
DOMESTIC INTERBANK -- COMMERCIAL	22,792	- 1,516	+ 1,666
MUTUAL SAVINGS	665	+ 43	+ 93
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	777	- 121	+ 8
COMMERCIAL BANKS	2,534	- 221	+ 210
CERTIFIED AND OFFICERS CHECKS	7,494	- 303	+ 664
TIME AND SAVINGS DEPOSITS--TOTAL (2)	138,856	+ 639	+20,780
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	54,033	- 91	+ 6,017
OTHER TIME DEPOSITS	61,486	+ 585	+10,282
STATES AND POLITICAL SUBDIVISIONS	15,713	+ 125	+ 3,485
DOMESTIC INTERBANK	2,123	+ 51	+ 828
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	5,066	- 29	+ 240
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD			
UNDER AGREEMENTS TO REPURCHASE	25,312	+ 1,614	+ 6,800
BORROWINGS--FROM FEDERAL RESERVE BANKS	66	+ 42	- 191
FROM OTHERS	1,053	+ 19	- 302
OTHER LIABILITIES AND MINORITY INTEREST			
IN CONSOLIDATED SUBSIDIARIES	15,727	- 820	- 6,171
RESERVES FOR LOANS	4,003	- 21	- 44
RESERVES ON SECURITIES	90	+ 14	+ 17
TOTAL CAPITAL ACCOUNTS	26,793	+ 52	+ 2,161

M E M O R A N D U M

TOTAL LOANS, GROSS ADJUSTED (3)	187,409	- 1,513	+10,519
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	266,588	- 2,298	+18,854
DEMAND DEPOSITS ADJUSTED (4)	86,882	- 373	+ 4,399
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED			
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED			
IN TIME AND SAVINGS DEPOSITS--TOTAL	34,365	+ 415	+ 8,567
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	21,751	+ 375	+ 5,175
TO OTHERS	12,614	+ 40	+ 3,392
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	1,823	- 574	- 6,392

- (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 \$ 2,852 MILLION, OF WHICH \$ 1,675 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 1,855 MILLION, OF WHICH \$ 398 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					
	BCSTON	NEW YORK	PHILA-DELPHIA	CLEVE-LAND	RICH-MOND	ATLANTA
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (GROSS)	11,436	79,180	11,174	20,361	14,133	11,769
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	246	1,524	189	1,056	515	811
COMMERCIAL BANKS	189	1,315	184	1,055	515	808
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	14C	--	--	--	--
INVOLVING OTHER SECURITIES	12	52	5	--	--	2
OTHERS	45	17	--	1	--	1
OTHER LOANS--TOTAL (1)	7,889	57,47C	7,819	12,022	9,383	7,621
COMMERCIAL AND INDUSTRIAL LOANS (1)	3,657	30,455	3,531	4,967	3,301	2,957
AGRICULTURAL LOANS	8	67	12	9	75	51
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	6	610	--	4	13	4
OTHER SECURITIES	34	3,081	74	135	58	44
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	3	44	3	5	14	3
OTHER SECURITIES	19	657	68	109	49	63
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	202	2,089	490	361	238	190
OTHER	372	2,175	268	316	281	339
REAL ESTATES LOANS	1,818	7,668	1,405	2,774	1,959	1,099
LOANS TO DOMESTIC COMMERCIAL BANKS	29	549	12	5	14	9
LOANS TO FOREIGN COMMERCIAL BANKS	48	1,283	78	143	51	9
CONSUMER INSTALMENT LOANS	943	4,407	1,086	2,007	2,434	1,534
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	4	572	11	14	28	5
OTHER LOANS	746	3,813	781	1,173	868	1,314
U. S. TREASURY SECURITIES--TOTAL	798	6,956	955	2,363	1,366	1,201
TREASURY BILLS	18	542	21	146	93	91
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	77	938	14C	247	165	154
1 YEAR TO 5 YEARS	467	4,465	647	1,621	970	760
AFTER 5 YEARS	236	1,011	147	349	138	196
OTHER SECURITIES--TOTAL	2,503	13,230	2,211	4,920	2,869	2,136
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	613	2,985	166	934	297	161
ALL OTHER	1,557	8,394	1,808	3,492	2,197	1,692
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	17	536	66	131	39	18
ALL OTHER (INCLUDING CORPORATE STOCKS)	316	1,315	171	363	336	265
CASH ITEMS IN PROCESS OF COLLECTION	1,305	14,678	853	1,139	1,117	1,583
RESERVES WITH FEDERAL RESERVE BANKS	674	6,225	676	1,011	852	789
CURRENCY AND COIN	208	908	207	330	328	176
BALANCES WITH DOMESTIC BANKS	361	1,995	226	446	363	499
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	33	394	76	22	5	21
OTHER ASSETS	622	6,143	659	714	583	632
TOTAL ASSETS/LIABILITIES	14,639	109,523	13,871	24,023	17,381	15,469
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,573	49,829	5,331	8,495	7,889	7,172
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,769	29,615	4,180	6,885	6,408	4,955
STATES AND POLITICAL SUBDIVISIONS	451	1,515	265	527	475	510
U. S. GOVERNMENT	100	410	68	140	149	96
DOMESTIC INTERBANK -- COMMERCIAL	901	10,706	611	701	647	1,510
MUTUAL SAVINGS	143	452	35	8	8	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	5	611	8	--	44	4
COMMERCIAL BANKS	67	1,872	54	37	32	26
CERTIFIED AND OFFICERS CHECKS	137	4,648	110	197	126	71
TIME AND SAVINGS DEPOSITS--TOTAL (2)	4,833	34,845	5,527	10,903	6,672	5,257
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,056	10,762	1,907	5,459	3,449	1,952
OTHER TIME DEPOSITS	1,956	16,383	3,109	3,945	2,516	2,567
STATES AND POLITICAL SUBDIVISIONS	602	3,547	303	1,354	650	611
DOMESTIC INTERBANK	98	1,158	89	45	10	108
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	111	2,859	115	98	20	15
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	1,239	7,293	1,001	1,372	602	1,138
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	7	11	--	--	--
FROM OTHERS	23	288	31	49	40	106
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	619	6,951	641	755	676	440
RESERVES FOR LOANS	161	1,477	171	236	169	14C
RESERVES ON SECURITIES	1	--	--	26	4	5
TOTAL CAPITAL ACCOUNTS	1,190	8,833	1,158	2,187	1,329	1,211
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	7,917	57,13C	7,812	12,018	9,369	7,615
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	11,218	77,316	10,978	19,301	13,604	10,952
DEMAND DEPOSITS ADJUSTED (4)	4,267	24,035	3,799	6,515	5,976	3,983
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	1,657	13,819	1,350	2,017	934	1,223
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	921	8,698	986	1,084	510	715
TO OTHERS	736	5,121	364	933	424	508

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)	39,049	6,447	2,905	6,402	11,555	61,614
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	1,435	485	156	363	1,178	1,396
COMMERCIAL BANKS	1,399	467	116	351	1,170	1,028
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	36	15	--	12	1	323
INVOLVING OTHER SECURITIES	--	--	40	--	4	33
OTHERS	--	3	--	--	3	12
OTHER LOANS--TOTAL (1)	26,048	4,045	1,954	4,210	7,146	41,885
COMMERCIAL AND INDUSTRIAL LOANS (1)	10,965	1,805	916	1,544	3,255	15,627
AGRICULTURAL LOANS	112	31	16	265	151	1,421
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	78	7	--	3	1	35
OTHER SECURITIES	490	97	12	30	52	381
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	25	4	1	1	6	25
OTHER SECURITIES	466	64	124	141	435	237
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,088	132	54	128	123	960
OTHER	1,311	213	132	248	506	1,421
REAL ESTATE LOANS	6,263	651	294	664	898	12,573
LOANS TO DOMESTIC COMMERCIAL BANKS	24	24	10	11	22	131
LOANS TO FOREIGN COMMERCIAL BANKS	496	13	15	11	31	325
CONSUMER INSTALLMENT LOANS	2,798	606	169	672	807	6,255
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	107	--	--	--	--	89
OTHER LOANS	1,825	397	211	492	859	2,405
U. S. TREASURY SECURITIES--TOTAL	4,135	708	362	623	1,021	6,826
TREASURY BILLS	729	23	96	122	81	976
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	534	75	21	87	133	1,236
1 YEAR TO 5 YEARS	2,147	478	185	349	633	3,553
AFTER 5 YEARS	725	128	60	65	174	1,061
OTHER SECURITIES--TOTAL	7,431	1,209	433	1,206	2,210	11,507
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	891	42	11	30	80	2,079
ALL OTHER	5,488	975	344	1,055	1,941	7,358
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	235	49	29	37	19	328
ALL OTHER (INCLUDING CORPORATE STOCKS)	817	139	49	84	170	1,742
CASH ITEMS IN PROCESS OF COLLECTION	3,023	755	399	812	1,214	4,484
RESERVES WITH FEDERAL RESERVE BANKS	2,424	543	173	523	989	4,319
CURRENCY AND COIN	506	75	19	64	95	776
BALANCES WITH DOMESTIC BANKS	1,409	205	48	346	501	1,336
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	100	15	--	3	9	170
OTHER ASSETS	1,729	221	157	274	503	3,595
TOTAL ASSETS/LIABILITIES	48,240	8,265	3,701	8,424	14,866	76,294
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	16,630	3,672	1,526	3,913	6,313	25,453
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	12,101	2,324	958	2,685	4,357	21,288
STATES AND POLITICAL SUBDIVISIONS	806	127	66	167	329	1,011
U. S. GOVERNMENT	233	42	16	67	77	362
DOMESTIC INTERBANK -- COMMERCIAL	2,477	1,125	436	933	1,412	1,329
MUTUAL SAVINGS	2	--	3	--	--	14
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	19	--	--	--	5	81
COMMERCIAL BANKS	150	8	12	7	34	235
CERTIFIED AND OFFICERS CHECKS	842	42	35	54	99	1,133
TIME AND SAVINGS DEPOSITS--TOTAL (2)	21,396	2,788	1,167	2,805	4,998	37,665
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,049	1,010	273	933	1,080	17,103
OTHER TIME DEPOSITS	10,079	1,489	791	1,499	2,744	14,408
STATES AND POLITICAL SUBDIVISIONS	2,482	256	91	304	1,092	4,421
DOMESTIC INTERBANK	173	24	11	26	56	325
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	603	6	1	--	13	1,225
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	3,939	872	544	745	1,870	4,697
BORROWINGS--FROM FEDERAL RESERVE BANKS	46	--	--	2	--	--
FROM OTHERS	328	3	45	21	44	75
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	1,785	176	119	178	394	2,993
RESERVES FOR LOANS	585	71	35	75	122	761
RESERVES ON SECURITIES	8	5	--	--	36	1
TOTAL CAPITAL ACCOUNTS	3,523	674	265	685	1,089	4,649
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	26,060	4,039	1,984	4,211	7,132	42,122
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	37,626	5,956	2,779	6,040	10,363	60,455
DEMAND DEPOSITS ADJUSTED (4)	10,897	1,746	675	2,101	3,610	19,278
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	4,084	572	454	793	2,049	5,413
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,300	364	367	513	1,505	3,788
TO OTHERS	1,784	208	87	280	544	1,625

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY (SAN FRANCISCO DISTRICT).