



FEDERAL RESERVE

statistical release

For immediate release
December 29, 1971

H.4.2

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks decreased \$733 million in the week ended December 22. This reflected a decrease of \$191 million in loans (adjusted), a decrease of \$257 million in U.S. Treasury security holdings and a decrease of \$285 million in holdings of "other" securities. Demand deposits adjusted decreased \$121 million while U.S. Government demand deposits increased \$1,254 million. Total time and savings deposits increased \$1,078 million. Gross liabilities of banks to their foreign branches increased \$158 million.

Commercial and industrial loans decreased a net of \$152 million; during the comparable week a year ago these loans decreased \$182 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities decreased \$186 million, and their loans for purchasing or carrying "other" securities increased \$430 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities decreased \$777 million and those involving "other" securities decreased \$57 million. Loans to sales and personal finance institutions decreased \$208 million as compared with a decreased of \$95 million during the corresponding week in 1970. Real estate loans increased \$152 million, and consumer instalment loans increased \$86 million.

Total U.S. Treasury securities held decreased \$257 million. Holdings of Treasury bills decreased \$305 million and holdings of "other" U.S. Treasury securities maturing within 1 year increased \$128 million. Longer term Treasury note and bond holdings decreased \$80 million.

Savings deposits increased \$20 million and "all other" time deposits increased \$1,058 million. Negotiable CD's issued in denominations of \$100,000 or more, included in the latter figure, increased \$452 million.

	DEC. 22, 1971	CHANGE SINCE	
		DEC. 15, 1971	DEC. 23, 1970
A S S E T S			
(IN MILLIONS OF DOLLARS)			
TOTAL LOANS AND INVESTMENTS, (GROSS)	282,264	- 951	+22,178
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	10,503	- 1,033	+ 864
COMMERCIAL BANKS	9,265	- 283	+ 1,476
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	813	- 777	- 453
INVOLVING OTHER SECURITIES	132	- 57	- 324
OTHERS	293	+ 84	+ 165
OTHER LOANS--TOTAL (1)	191,378	+ 624	+12,919
COMMERCIAL AND INDUSTRIAL LOANS (1)	83,770	- 152	+ 2,335
AGRICULTURAL LOANS	2,254	+ 12	+ 215
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	861	- 186	- 816
OTHER SECURITIES	5,528	+ 430	+ 1,069
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	137	- 38	+ 27
OTHER SECURITIES	2,422	+ 9	+ 66
LOANS TO NON-BANK FINANCIAL INSTITUTIONS			
SALES FINANCE, PERSONAL FINANCE, ETC.	6,332	- 208	- 924
OTHER	7,814	+ 68	+ 1,685
REAL ESTATES LOANS	38,373	+ 152	+ 3,981
LOANS TO DOMESTIC COMMERCIAL BANKS	951	+ 65	+ 570
LOANS TO FOREIGN COMMERCIAL BANKS	2,875	+ 157	+ 1,244
CONSUMER INSTALMENT LOANS	23,927	+ 86	+ 2,172
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	921	+ 24	+ 46
OTHER LOANS	15,213	+ 205	+ 1,249
U. S. TREASURY SECURITIES--TOTAL	28,023	- 257	+ 244
TREASURY BILLS	3,643	- 305	- 2,076
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	3,787	+ 128	- 405
1 YEAR TO 5 YEARS	16,396	- 118	+ 1,311
AFTER 5 YEARS	4,197	+ 38	+ 1,414
OTHER SECURITIES--TOTAL	52,360	- 285	+ 8,151
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	8,354	- 98	+ 2,086
ALL OTHER	36,657	- 198	+ 4,697
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	1,525	- 23	+ 269
ALL OTHER (INCLUDING CORPORATE STOCKS)	5,824	+ 34	+ 1,099
CASH ITEMS IN PROCESS OF COLLECTION	34,911	- 2,680	+ 2,204
RESERVES WITH FEDERAL RESERVE BANKS	18,513	+ 807	+ 574
CURRENCY AND COIN	3,840	- 27	+ 370
BALANCES WITH DOMESTIC BANKS	7,494	- 693	+ 966
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	849	--	+ 135
OTHER ASSETS	16,188	+ 574	+ 1,458
TOTAL ASSETS/LIABILITIES	364,059	- 2,970	+27,885
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	152,356	- 3,339	+ 8,117
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	106,017	- 1,546	+ 5,928
STATES AND POLITICAL SUBDIVISIONS	6,917	- 43	+ 527
U. S. GOVERNMENT	6,275	+ 1,254	+ 246
DOMESTIC INTERBANK -- COMMERCIAL	21,955	- 1,792	+ 1,024
MUTUAL SAVINGS	585	- 26	+ 34
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	788	- 63	- 51
COMMERCIAL BANKS	2,399	+ 77	+ 65
CERTIFIED AND OFFICERS CHECKS	7,420	- 1,200	+ 344
TIME AND SAVINGS DEPOSITS--TOTAL (2)	139,891	+ 1,078	+20,288
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	54,187	+ 20	+ 6,032
OTHER TIME DEPOSITS	60,945	+ 384	+ 9,332
STATES AND POLITICAL SUBDIVISIONS	17,216	+ 654	+ 3,906
DOMESTIC INTERBANK	2,098	+ 18	+ 738
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	5,000	- 10	+ 337
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	23,511	- 1,647	+ 3,991
BORROWINGS--FROM FEDERAL RESERVE BANKS	793	+ 785	+ 198
FROM OTHERS	1,038	- 2	- 269
OTHER LIABILITIES AND MINORITY INTEREST			
IN CONSOLIDATED SUBSIDIARIES	15,784	+ 264	- 6,554
RESERVES FOR LOANS	3,995	- 14	+ 12
RESERVES ON SECURITIES	76	- 1	+ 3
TOTAL CAPITAL ACCOUNTS	26,615	- 94	+ 2,099
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	191,665	- 191	+11,737
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	272,048	- 733	+20,132
DEMAND DEPOSITS ADJUSTED (4)	89,215	- 121	+ 4,643
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	33,809	+ 452	+ 7,864
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	21,263	+ 340	+ 4,589
TO OTHERS	12,546	+ 112	+ 3,275
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	1,537	+ 158	- 6,365

- (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 \$2,871 MILLION, OF WHICH \$1,655 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$1,590 MILLION, OF WHICH \$388 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	RICHMOND	ATLANTA
	(IN MILLIONS OF DOLLARS)					
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (GROSS)	11,777	80,936	11,615	20,739	14,342	12,070
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	585	1,351	429	1,217	519	955
COMMERCIAL BANKS	476	962	407	1,216	519	950
BROKERS AND DEALERS INVOLVING U. S. TREASURY SECURITIES	--	230	20	--	--	--
INVOLVING OTHER SECURITIES	9	--	2	--	--	5
OTHERS	100	159	--	1	--	--
OTHER LOANS--TOTAL (1)	7,945	58,919	7,971	12,167	9,541	7,777
COMMERCIAL AND INDUSTRIAL LOANS (1)	3,611	30,582	3,548	4,927	3,370	3,018
AGRICULTURAL LOANS	8	72	12	9	77	53
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	7	667	--	4	12	2
OTHER SECURITIES	44	3,926	86	148	61	46
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	3	44	3	6	14	3
OTHER SECURITIES	20	663	68	109	46	63
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.	219	2,153	530	387	229	180
OTHER	383	2,240	274	323	283	359
REAL ESTATES LOANS	1,821	7,711	1,434	2,850	1,982	1,138
LOANS TO DOMESTIC COMMERCIAL BANKS	30	605	19	10	23	12
LOANS TO FOREIGN COMMERCIAL BANKS	63	1,438	89	180	55	8
CONSUMER INSTALLMENT LOANS	949	4,426	1,092	2,018	2,448	1,550
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	2	588	19	22	33	8
OTHER LOANS	785	3,804	797	1,174	908	1,337
U. S. TREASURY SECURITIES--TOTAL	823	7,023	973	2,415	1,380	1,217
TREASURY BILLS	18	688	37	183	98	106
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	77	1,009	145	269	167	182
1 YEAR TO 5 YEARS	498	4,359	630	1,609	972	738
AFTER 5 YEARS	230	967	161	354	143	191
OTHER SECURITIES--TOTAL	2,424	13,643	2,242	4,940	2,902	2,121
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	558	3,234	168	974	310	157
ALL OTHER	1,563	8,556	1,824	3,456	2,196	1,680
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	20	517	70	151	39	21
ALL OTHER (INCLUDING CORPORATE STOCKS)	283	1,336	180	359	357	263
CASH ITEMS IN PROCESS OF COLLECTION	1,658	15,704	984	1,349	1,291	1,803
RESERVES WITH FEDERAL RESERVE BANKS	444	5,713	681	1,202	1,032	784
CURRENCY AND COIN	214	915	217	347	336	193
BALANCES WITH DOMESTIC BANKS	362	2,014	265	467	311	540
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	33	395	76	22	5	21
OTHER ASSETS	626	6,285	661	709	584	643
TOTAL ASSETS/LIABILITIES	15,114	111,962	14,499	24,835	17,901	16,054
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	7,299	53,015	5,923	9,265	8,331	7,687
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,236	31,613	4,484	7,327	6,595	5,277
STATES AND POLITICAL SUBDIVISIONS	520	1,992	289	502	489	496
U. S. GOVERNMENT	266	2,127	252	401	368	256
DOMESTIC INTERBANK -- COMMERCIAL	927	9,850	671	764	659	1,535
MUTUAL SAVINGS	130	388	34	7	8	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	5	644	9	3	49	3
COMMERCIAL BANKS	66	1,727	60	41	31	27
CERTIFIED AND OFFICERS CHECKS	149	4,674	124	220	132	93
TIME AND SAVINGS DEPOSITS--TOTAL (2)	4,773	34,277	5,506	10,957	6,695	5,273
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,050	10,758	2,043	5,460	3,444	1,949
OTHER TIME DEPOSITS	1,914	15,881	2,967	3,985	2,507	2,562
STATES AND POLITICAL SUBDIVISIONS	582	3,545	286	1,369	680	630
DOMESTIC INTERBANK	111	1,088	90	44	12	112
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	107	2,877	116	97	19	16
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	897	6,663	1,080	1,404	600	1,188
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	569	--	1	--	--
FROM OTHERS	23	318	32	49	39	101
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	772	6,950	634	716	740	452
RESERVES FOR LOANS	159	1,475	167	228	171	139
RESERVES ON SECURITIES	1	--	--	26	4	5
TOTAL CAPITAL ACCOUNTS	1,190	8,695	1,157	2,189	1,321	1,209
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	8,024	58,703	7,974	12,158	9,518	7,770
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	11,271	79,369	11,189	19,513	13,800	11,108
DEMAND DEPOSITS ADJUSTED (4)	4,448	25,334	4,016	6,751	6,013	4,093
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	1,599	13,234	1,347	2,020	975	1,205
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	875	8,286	1,004	1,075	516	698
TO OTHERS	724	4,948	343	945	459	507

SEE FOOTNOTES ON FIRST TABLE.

	FEDERAL RESERVE DISTRICT					
	CHICAGO	ST. LOUIS	MINNE- APOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO **
A S S E T S						
(IN MILLIONS OF DOLLARS)						
TOTAL LOANS AND INVESTMENTS, (GROSS)	39,751	6,734	3,049	6,671	11,715	62,865
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	1,508	612	113	492	1,058	1,664
COMMERCIAL BANKS	1,421	591	78	468	1,016	1,161
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	87	17	--	24	17	418
INVOLVING OTHER SECURITIES	--	--	35	--	23	58
OTHERS	--	4	--	--	2	27
OTHER LOANS--TOTAL (1)	26,478	4,146	2,058	4,271	7,351	42,754
COMMERCIAL AND INDUSTRIAL LOANS (1)	11,039	1,841	967	1,569	3,352	15,946
AGRICULTURAL LOANS	116	30	16	265	158	1,438
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	133	10	--	--	1	25
OTHER SECURITIES	611	106	12	31	51	406
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	27	4	1	1	6	25
OTHER SECURITIES	467	64	122	128	441	231
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,118	150	53	126	158	1,029
OTHER	1,283	213	160	260	522	1,514
REAL ESTATES LOANS	6,282	664	294	681	912	12,604
LOANS TO DOMESTIC COMMERCIAL BANKS	25	29	15	10	23	150
LOANS TO FOREIGN COMMERCIAL BANKS	552	13	26	9	33	409
CONSUMER INSTALMENT LOANS	2,825	616	169	687	822	6,325
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	112	--	--	--	--	137
OTHER LOANS	1,888	406	223	504	872	2,515
U. S. TREASURY SECURITIES--TOTAL	4,142	753	457	645	1,046	7,149
TREASURY BILLS	790	76	128	146	103	1,270
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	547	78	32	111	155	1,015
1 YEAR TO 5 YEARS	2,101	471	226	319	602	3,871
AFTER 5 YEARS	704	128	71	69	186	993
OTHER SECURITIES--TOTAL	7,623	1,223	421	1,263	2,260	11,298
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	999	49	11	31	80	1,783
ALL OTHER	5,556	975	350	1,081	1,983	7,437
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	231	51	23	49	21	332
ALL OTHER (INCLUDING CORPORATE STOCKS)	837	148	37	102	176	1,746
CASH ITEMS IN PROCESS OF COLLECTION	3,582	849	453	944	1,458	4,836
RESERVES WITH FEDERAL RESERVE BANKS	2,574	519	174	524	1,189	3,677
CURRENCY AND COIN	547	85	19	67	99	801
BALANCES WITH DOMESTIC BANKS	1,213	242	48	257	444	1,331
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	100	15	--	3	9	170
OTHER ASSETS	1,831	228	149	283	503	3,686
TOTAL ASSETS/LIABILITIES	49,598	8,672	3,892	8,749	15,417	77,366
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	18,265	3,990	1,755	4,254	6,729	25,843
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	13,004	2,535	1,064	2,897	4,686	21,299
STATES AND POLITICAL SUBDIVISIONS	858	142	87	191	295	1,056
U. S. GOVERNMENT	962	157	121	181	247	937
DOMESTIC INTERBANK -- COMMERCIAL	2,516	1,104	421	914	1,371	1,223
MUTUAL SAVINGS	1	--	3	--	--	14
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	18	--	--	--	2	55
COMMERCIAL BANKS	126	9	12	7	36	257
CERTIFIED AND OFFICERS CHECKS	780	43	47	64	92	1,002
TIME AND SAVINGS DEPOSITS--TOTAL (2)	21,429	2,824	1,206	2,887	5,106	38,958
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,032	1,014	275	945	1,084	17,133
OTHER TIME DEPOSITS	10,149	1,508	832	1,548	2,731	14,361
STATES AND POLITICAL SUBDIVISIONS	2,500	264	88	308	1,169	5,795
DOMESTIC INTERBANK	170	29	10	42	89	301
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	568	6	1	--	20	1,173
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	3,830	896	463	638	1,889	3,963
BORROWINGS--FROM FEDERAL RESERVE BANKS	151	20	30	--	--	22
FROM OTHERS	288	2	32	23	44	87
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	1,516	185	105	180	410	3,124
RESERVES FOR LOANS	577	71	35	75	136	762
RESERVES ON SECURITIES	8	9	--	--	22	1
TOTAL CAPITAL ACCOUNTS	3,534	675	266	692	1,081	4,606
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	26,540	4,138	2,078	4,285	7,370	43,107
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	38,305	6,114	2,956	6,193	10,676	61,554
DEMAND DEPOSITS ADJUSTED (4)	11,205	1,880	760	2,215	3,653	18,847
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	4,096	592	492	818	2,140	5,291
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,332	375	408	521	1,510	3,663
TO OTHERS	1,764	217	84	297	630	1,628

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY (SAN FRANCISCO DISTRICT).