



FEDERAL RESERVE

statistical release

For immediate release
January 12, 1972

H.4.2

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks decreased \$510 million in the week ended January 5. This reflected a decrease of \$837 million in loans (adjusted), a decrease of \$48 million in U.S. Treasury security holdings and an increase of \$375 million in holdings of "other" securities. Demand deposits adjusted decreased \$303 million while U.S. Government demand deposits decreased \$3,425 million. Total time and savings deposits increased \$58 million. Gross liabilities of banks to their foreign branches increased \$298 million.

Commercial and industrial loans decreased a net of \$522 million; during the comparable week a year ago these loans decreased \$181 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities increased \$100 million, and their loans for purchasing or carrying "other" securities decreased \$373 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities increased \$240 million and those involving "other" securities increased \$53 million. Loans to sales and personal finance institutions decreased \$366 million as compared with a decrease of \$365 million during the corresponding week in 1970. Real estate loans increased \$15 million, and consumer instalment loans decreased \$16 million.

Total U.S. Treasury securities held decreased \$48 million. Holdings of Treasury bills increased \$19 million and holdings of "other" U.S. Treasury securities maturing within 1 year increased \$122 million. Longer term Treasury note and bond holdings increased \$189 million.

Savings deposits increased \$448 million and "all other" time deposits declined \$390 million. Negotiable CD's issued in denominations of \$100,000 or more, included in the latter figure, declined \$639 million.

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1972

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS

	JAN. 5, ** 1972	CHANGE SINCE	
		DEC. 29, * 1971	JAN. 6, 1971
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	285,868	+ 1,565	+24,185
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	12,873	+ 2,315	+ 3,365
COMMERCIAL BANKS	11,639	+ 2,076	+ 3,865
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	869	+ 240	- 250
INVOLVING OTHER SECURITIES	170	+ 53	- 217
OTHERS	195	- 54	- 33
OTHER LOANS--TOTAL (1)	191,384	- 1,077	+13,258
COMMERCIAL AND INDUSTRIAL LOANS (1)	83,400	- 522	+ 1,791
AGRICULTURAL LOANS	2,337	+ 38	+ 280
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	914	+ 100	- 608
OTHER SECURITIES	5,077	- 373	+ 1,307
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	155	+ 12	+ 25
OTHER SECURITIES	2,464	+ 26	+ 117
LOANS TO NON-BANK FINANCIAL INSTITUTIONS			
SALES FINANCE, PERSONAL FINANCE, ETC.	6,259	- 366	- 816
OTHER	7,979	+ 68	+ 1,899
REAL ESTATES LOANS	38,479	+ 15	+ 4,098
LOANS TO DOMESTIC COMMERCIAL BANKS	902	- 1	+ 233
LOANS TO FOREIGN COMMERCIAL BANKS	2,909	- 93	+ 1,381
CONSUMER INSTALMENT LOANS	24,145	- 16	+ 2,254
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	901	- 23	+ 86
OTHER LOANS	15,463	+ 58	+ 1,211
U. S. TREASURY SECURITIES--TOTAL	28,965	- 48	+ 2,617
TREASURY BILLS	4,362	+ 19	+ 2,156
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	3,900	+ 122	- 352
1 YEAR TO 5 YEARS	16,582	- 89	+ 1,463
AFTER 5 YEARS	4,121	- 100	+ 1,312
OTHER SECURITIES--TOTAL	52,646	+ 375	+ 7,295
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	8,482	+ 401	+ 1,762
ALL OTHER	36,619	- 129	+ 4,143
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	1,632	+ 80	+ 355
ALL OTHER (INCLUDING CORPORATE STOCKS)	5,913	+ 23	+ 1,035
CASH ITEMS IN PROCESS OF COLLECTION	33,807	+ 1,223	+ 497
RESERVES WITH FEDERAL RESERVE BANKS	19,787	- 2,690	+ 149
CURRENCY AND COIN	3,751	- 435	+ 195
BALANCES WITH DOMESTIC BANKS	7,542	+ 191	+ 289
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	825	- 32	+ 108
OTHER ASSETS	16,224	- 70	+ 1,556
TOTAL ASSETS/LIABILITIES	367,804	- 248	+26,979
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	152,432	- 543	+ 4,699
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	106,462	- 673	+ 3,663
STATES AND POLITICAL SUBDIVISIONS	7,080	+ 508	+ 75
U. S. GOVERNMENT	4,151	- 3,425	+ 71
DOMESTIC INTERBANK -- COMMERCIAL	22,843	+ 1,962	- 140
MUTUAL SAVINGS	832	+ 192	+ 40
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	765	- 197	- 15
COMMERCIAL BANKS	2,545	+ 143	+ 186
CERTIFIED AND OFFICERS CHECKS	7,754	+ 947	+ 819
TIME AND SAVINGS DEPOSITS--TOTAL (2)	141,315	+ 58	+20,170
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	55,185	+ 448	+ 6,189
OTHER TIME DEPOSITS	61,072	- 346	+ 8,461
STATES AND POLITICAL SUBDIVISIONS	17,491	- 66	+ 4,085
DOMESTIC INTERBANK	2,125	+ 11	+ 845
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	4,977	+ 7	+ 605
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	27,084	+ 1,037	+ 7,070
BORROWINGS--FROM FEDERAL RESERVE BANKS	16	- 1,233	- 242
FROM OTHERS	1,052	+ 28	- 316
OTHER LIABILITIES AND MINORITY INTEREST			
IN CONSOLIDATED SUBSIDIARIES	14,863	+ 80	- 6,550
RESERVES FOR LOANS	4,071	+ 172	+ 55
RESERVES ON SECURITIES	76	- 1	+ 1
TOTAL CAPITAL ACCOUNTS	26,895	+ 154	+ 2,092
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	191,716	- 837	+12,525
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	273,327	- 510	+20,087
DEMAND DEPOSITS ADJUSTED (4)	91,631	- 303	+ 4,271
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	33,379	- 639	+ 7,094
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	20,688	- 646	+ 3,493
TO OTHERS	12,691	+ 7	+ 3,601
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	1,201	+ 298	- 6,237

(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 \$ 2,829 MILLION, OF WHICH \$ 1,596 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 1,621 MILLION, OF WHICH \$ 371 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	RICH MOND	ATLANTA
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (GROSS)	11,722	80,533	11,735	20,812	14,963	12,288
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	410	1,736	389	1,186	855	933
COMMERCIAL BANKS	290	1,454	356	1,184	855	928
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	220	5	--	--	--
INVOLVING OTHER SECURITIES	120	29	28	--	--	5
OTHERS	120	33	--	2	--	--
OTHER LOANS--TOTAL (1)	8,004	58,090	8,105	12,079	9,733	7,888
COMMERCIAL AND INDUSTRIAL LOANS (1)	3,581	30,053	3,550	4,890	3,463	3,065
AGRICULTURAL LOANS	9	71	12	8	80	54
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	7	702	10	3	13	2
OTHER SECURITIES	53	3,529	92	148	67	43
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	3	48	2	6	14	3
OTHER SECURITIES	19	689	69	109	46	63
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	204	2,154	566	347	229	191
OTHER	486	2,274	276	322	312	353
REAL ESTATES LOANS	1,816	7,716	1,458	2,859	1,986	1,164
LOANS TO DOMESTIC COMMERCIAL BANKS	33	577	16	11	33	9
LOANS TO FOREIGN COMMERCIAL BANKS	71	1,408	92	174	83	10
CONSUMER INSTALMENT LOANS	955	4,453	1,108	2,018	2,476	1,565
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	2	585	19	23	28	9
OTHER LOANS	765	3,831	835	1,161	903	1,357
U. S. TREASURY SECURITIES--TOTAL	863	7,227	1,017	2,538	1,386	1,301
TREASURY BILLS	51	879	59	229	97	142
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	86	1,034	145	269	164	195
1 YEAR TO 5 YEARS	499	4,414	638	1,677	996	768
AFTER 5 YEARS	227	900	175	363	129	196
OTHER SECURITIES--TOTAL	2,445	13,480	2,224	5,009	2,989	2,166
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	547	3,172	137	976	329	161
ALL OTHER	1,566	8,454	1,851	3,448	2,234	1,708
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	20	569	85	158	37	25
ALL OTHER (INCLUDING CORPORATE STOCKS)	312	1,285	151	427	389	272
CASH ITEMS IN PROCESS OF COLLECTION	1,340	14,487	1,196	1,459	1,263	2,003
RESERVES WITH FEDERAL RESERVE BANKS	732	6,890	708	1,103	747	971
CURRENCY AND COIN	197	922	228	332	336	185
BALANCES WITH DOMESTIC BANKS	368	1,883	274	483	377	616
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	34	348	91	22	6	21
OTHER ASSETS	610	6,203	652	777	602	640
TOTAL ASSETS/LIABILITIES	15,003	111,266	14,884	24,988	18,294	16,724
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	7,117	51,361	6,118	9,361	8,563	8,059
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,153	31,255	4,604	7,445	6,775	5,381
STATES AND POLITICAL SUBDIVISIONS	521	1,881	317	505	515	485
U. S. GOVERNMENT	194	1,127	182	301	289	171
DOMESTIC INTERBANK -- COMMERCIAL	863	9,582	739	769	698	1,884
MUTUAL SAVINGS	151	596	45	9	8	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	4	620	13	1	53	3
COMMERCIAL BANKS	68	1,788	69	43	43	31
CERTIFIED AND OFFICERS CHECKS	163	4,512	149	288	182	104
TIME AND SAVINGS DEPOSITS--TOTAL (2)	4,811	34,486	5,582	11,031	6,890	5,378
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,089	10,965	2,110	5,526	3,540	1,985
OTHER TIME DEPOSITS	1,879	15,890	2,974	4,004	2,568	2,596
STATES AND POLITICAL SUBDIVISIONS	597	3,542	283	1,356	711	662
DOMESTIC INTERBANK	126	1,094	94	46	18	116
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	111	2,857	117	97	20	16
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	1,175	8,032	1,181	1,443	617	1,374
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	16	--	--	--	--
FROM OTHERS	22	304	32	50	39	96
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	522	6,805	620	631	657	438
RESERVES FOR LOANS	167	1,470	175	255	176	145
RESERVES ON SECURITIES	1	--	--	26	5	5
TOTAL CAPITAL ACCOUNTS	1,188	8,792	1,176	2,191	1,347	1,229
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	8,091	57,795	8,122	12,070	9,700	7,884
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	11,399	78,502	11,363	19,617	14,075	11,351
DEMAND DEPOSITS ADJUSTED (4)	4,720	26,165	4,001	6,832	6,313	4,001
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	1,587	13,026	1,325	1,998	980	1,221
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	832	8,055	982	1,049	507	696
TO OTHERS	755	4,971	343	949	473	525

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)	40,513	6,911	3,019	6,957	12,216	64,199
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,051	716	111	667	1,408	2,411
COMMERCIAL BANKS	1,993	689	111	601	1,350	1,828
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	56	5	--	66	21	496
INVOLVING OTHER SECURITIES	2	19	--	--	35	52
OTHERS	--	3	--	--	2	35
OTHER LOANS--TOTAL (1)	26,479	4,162	2,094	4,387	7,369	42,994
COMMERCIAL AND INDUSTRIAL LOANS (1)	10,853	1,831	999	1,583	3,373	16,159
AGRICULTURAL LOANS	119	33	15	283	166	1,487
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	144	10	--	3	1	19
OTHER SECURITIES	518	115	11	37	59	405
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	32	9	5	4	6	23
OTHER SECURITIES	474	67	118	129	446	235
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,182	153	68	128	145	892
OTHER	1,375	217	135	270	508	1,451
REAL ESTATES LOANS	6,308	667	288	692	896	12,629
LOANS TO DOMESTIC COMMERCIAL BANKS	26	30	12	10	21	124
LOANS TO FOREIGN COMMERCIAL BANKS	556	13	30	8	30	434
CONSUMER INSTALMENT LOANS	2,887	626	171	696	816	6,374
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	117	--	--	--	--	118
OTHER LOANS	1,888	391	242	544	902	2,644
U. S. TREASURY SECURITIES--TOTAL	4,452	800	366	656	1,142	7,217
TREASURY BILLS	967	120	78	160	203	1,377
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	580	92	45	108	186	996
1 YEAR TO 5 YEARS	2,200	455	170	320	575	3,870
AFTER 5 YEARS	705	133	73	68	178	974
OTHER SECURITIES--TOTAL	7,531	1,233	448	1,247	2,297	11,577
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	882	35	11	29	102	2,101
ALL OTHER	5,550	993	346	1,084	2,004	7,381
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	234	49	43	45	25	342
ALL OTHER (INCLUDING CORPORATE STOCKS)	865	156	48	89	166	1,753
CASH ITEMS IN PROCESS OF COLLECTION	3,341	930	503	962	1,571	4,752
RESERVES WITH FEDERAL RESERVE BANKS	2,457	519	287	484	889	4,000
CURRENCY AND COIN	529	81	19	63	99	760
BALANCES WITH DOMESTIC BANKS	1,264	230	52	248	547	1,200
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	103	15	--	3	9	173
OTHER ASSETS	1,895	232	140	265	512	3,696
TOTAL ASSETS/LIABILITIES	50,102	8,918	4,020	8,982	15,843	78,780
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	18,230	4,148	1,783	4,347	7,081	26,264
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	12,859	2,507	1,026	2,857	4,642	21,958
STATES AND POLITICAL SUBDIVISIONS	889	210	58	217	436	1,046
U. S. GOVERNMENT	575	96	119	126	216	755
DOMESTIC INTERBANK -- COMMERCIAL	2,754	1,266	525	1,078	1,597	1,088
MUTUAL SAVINGS	1	--	3	--	--	19
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	14	--	--	--	5	52
COMMERCIAL BANKS	152	18	13	7	42	271
CERTIFIED AND OFFICERS CHECKS	986	51	39	62	143	1,075
TIME AND SAVINGS DEPOSITS--TOTAL (2)	21,450	2,867	1,210	2,936	5,172	39,502
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,122	1,031	278	966	1,093	17,480
OTHER TIME DEPOSITS	10,083	1,530	827	1,582	2,750	14,389
STATES AND POLITICAL SUBDIVISIONS	2,502	268	94	302	1,200	5,974
DOMESTIC INTERBANK	168	28	10	41	93	291
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	563	7	1	--	20	1,168
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	4,431	973	574	725	1,936	4,623
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	--	--	--	--	--
FROM OTHERS	318	2	44	23	32	90
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	1,524	165	101	179	378	2,843
RESERVES FOR LOANS	574	75	38	78	142	776
RESERVES ON SECURITIES	8	9	--	--	22	--
TOTAL CAPITAL ACCOUNTS	3,567	679	270	694	1,080	4,682
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	26,511	4,159	2,082	4,443	7,406	43,453
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	38,494	6,192	2,896	6,346	10,845	62,247
DEMAND DEPOSITS ADJUSTED (4)	11,560	1,856	636	2,181	3,697	19,669
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	3,888	608	488	853	2,185	5,220
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,132	390	402	560	1,509	3,574
TO OTHERS	1,756	218	86	293	676	1,646

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY (SAN FRANCISCO DISTRICT).