



FEDERAL RESERVE

statistical release

For immediate release
February 2, 1972

H.4.2

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks decreased \$1,076 million in the week ended January 26. This reflected a decrease of \$1,043 million in loans (adjusted) an increase of \$27 million in U.S. Treasury security holdings and a decrease of \$60 million in holdings of "other" securities. Demand deposits adjusted decreased \$2,870 million while U.S. Government demand deposits increased \$1,240 million. Total time and savings deposits increased \$405 million. Gross liabilities of banks to their foreign branches decreased \$145 million.

Commercial and industrial loans decreased a net of \$811 million; during the comparable week a year ago these loans decreased \$892 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities increased \$14 million, and their loans for purchasing or carrying "other" securities increased \$84 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities increased \$77 million and those involving "other" securities increased \$1 million. Loans to sales and personal finance institutions decreased \$74 million as compared with a decrease of \$134 million during the corresponding week in 1971. Real estate loans increased \$67 million, and consumer instalment loans increased \$20 million.

Total U.S. Treasury securities held increased \$27 million. Holdings of Treasury bills increased \$8 million and holdings of "other" U.S. Treasury securities maturing within 1 year decreased \$15 million. Longer term Treasury note and bond holdings increased \$34 million.

Savings deposits increased \$104 million and "all other" time deposits increased \$301 million. Negotiable CD's issued in denominations of \$100,000 or more, included in the latter figure, increased \$146 million.

	JAN. 26, ** 1972	CHANGE SINCE	
		JAN. 19, * 1972	JAN. 27, 1971
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	279,726	- 880	+23,631
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	10,550	+ 227	+ 2,665
COMMERCIAL BANKS	9,309	+ 157	+ 2,791
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	829	+ 77	- 180
INVOLVING OTHER SECURITIES	249	+ 1	+ 19
OTHERS	163	- 8	+ 35
OTHER LOANS--TOTAL (1)	188,973	- 1,074	+14,194
COMMERCIAL AND INDUSTRIAL LOANS (1)	81,805	- 811	+ 1,653
AGRICULTURAL LOANS	2,310	+ 2	+ 288
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	878	+ 14	- 500
OTHER SECURITIES	5,024	+ 84	+ 1,558
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	158	+ 5	+ 16
OTHER SECURITIES	2,485	+ 17	+ 174
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.	6,101	- 74	- 459
OTHER	7,814	- 109	+ 1,755
REAL ESTATES LOANS	38,798	+ 67	+ 4,441
LOANS TO DOMESTIC COMMERCIAL BANKS	796	+ 39	+ 177
LOANS TO FOREIGN COMMERCIAL BANKS	2,659	- 198	+ 1,102
CONSUMER INSTALMENT LOANS	24,120	+ 20	+ 2,308
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	873	- 19	+ 86
OTHER LOANS	15,152	- 111	+ 1,595
U. S. TREASURY SECURITIES--TOTAL	27,872	+ 27	- 463
TREASURY BILLS	3,881	+ 8	- 2,069
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING-- WITHIN 1 YEAR	3,878	- 15	- 771
1 YEAR TO 5 YEARS	16,287	+ 37	+ 1,322
AFTER 5 YEARS	3,826	- 3	+ 1,055
OTHER SECURITIES--TOTAL	52,331	- 60	+ 7,235
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS-- TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	8,245	+ 44	+ 2,003
ALL OTHER	36,671	- 143	+ 3,951
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	1,561	- 12	+ 283
ALL OTHER (INCLUDING CORPORATE STOCKS)	5,854	+ 51	+ 998
CASH ITEMS IN PROCESS OF COLLECTION	33,147	- 1,223	+ 3,374
RESERVES WITH FEDERAL RESERVE BANKS	19,886	- 1,287	+ 1,009
CURRENCY AND COIN	3,794	- 1	+ 214
BALANCES WITH DOMESTIC BANKS	6,910	- 423	+ 1,198
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	923	+ 33	+ 201
OTHER ASSETS	15,727	- 44	+ 1,222
TOTAL ASSETS/LIABILITIES	360,113	- 3,825	+30,849
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	146,870	- 2,226	+ 8,343
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	99,608	- 3,882	+ 4,471
STATES AND POLITICAL SUBDIVISIONS	6,472	- 28	+ 3
U. S. GOVERNMENT	5,824	+ 1,240	- 744
DOMESTIC INTERBANK -- COMMERCIAL	22,443	+ 627	+ 2,793
MUTUAL SAVINGS	691	+ 28	+ 51
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	702	- 54	- 170
COMMERCIAL BANKS	2,409	- 45	+ 123
CERTIFIED AND OFFICERS CHECKS	8,721	- 112	+ 1,816
TIME AND SAVINGS DEPOSITS--TOTAL (2)	142,837	+ 405	+19,434
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS-- SAVINGS DEPOSITS	55,708	+ 104	+ 6,368
OTHER TIME DEPOSITS	61,747	+ 157	+ 7,871
STATES AND POLITICAL SUBDIVISIONS	17,629	+ 80	+ 3,705
DOMESTIC INTERBANK	2,279	+ 3	+ 703
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	4,984	+ 56	+ 731
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	22,820	- 1,932	+ 6,121
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	--	- 674
FROM OTHERS	1,025	- 21	- 136
OTHER LIABILITIES AND MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	15,165	- 123	- 4,756
RESERVES FOR LOANS	4,103	+ 5	+ 37
RESERVES ON SECURITIES	76	--	- 1
TOTAL CAPITAL ACCOUNTS	27,217	+ 67	+ 2,481
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	189,418	- 1,043	+13,891
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	269,621	- 1,076	+20,663
DEMAND DEPOSITS ADJUSTED (4)	85,456	- 2,870	+ 2,920
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	33,962	+ 146	+ 6,764
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	21,114	+ 35	+ 3,389
TO OTHERS	12,848	+ 111	+ 3,375
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	1,416	- 145	- 5,119

- (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 \$2,999 MILLION, OF WHICH \$1,729 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$1,568 MILLION, OF WHICH \$351 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	RICHMOND	ATLANTA
	(IN MILLIONS OF DOLLARS)					
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (GROSS)	11,338	79,748	11,371	20,327	14,471	12,078
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	261	2,085	248	890	364	722
COMMERCIAL BANKS	146	1,839	224	888	364	718
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	187	--	--	--	--
INVOLVING OTHER SECURITIES	12	21	24	--	--	4
OTHERS	103	38	--	2	--	--
OTHER LOANS--TOTAL (1)	7,836	57,178	7,899	11,893	9,726	7,917
COMMERCIAL AND INDUSTRIAL LOANS (1)	3,470	29,532	3,430	4,731	3,470	2,992
AGRICULTURAL LOANS	9	69	12	8	78	54
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	6	680	--	7	13	2
OTHER SECURITIES	52	3,568	81	130	66	43
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	2	49	2	6	13	4
OTHER SECURITIES	22	688	70	111	48	62
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	197	2,099	536	352	222	179
OTHER	420	2,285	265	318	304	361
REAL ESTATES LOANS	1,829	7,829	1,478	2,881	2,015	1,206
LOANS TO DOMESTIC COMMERCIAL BANKS	33	477	15	29	40	6
LOANS TO FOREIGN COMMERCIAL BANKS	65	1,268	91	158	78	14
CONSUMER INSTALLMENT LOANS	950	4,420	1,106	2,002	2,486	1,558
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	2	560	20	15	34	10
OTHER LOANS	779	3,654	793	1,145	859	1,426
U. S. TREASURY SECURITIES--TOTAL	833	7,108	965	2,408	1,385	1,297
TREASURY BILLS	23	1,114	9	119	83	154
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	95	1,002	148	297	164	163
1 YEAR TO 5 YEARS	484	4,301	643	1,650	1,009	774
AFTER 5 YEARS	231	691	165	342	129	206
OTHER SECURITIES--TOTAL	2,408	13,377	2,259	5,136	2,996	2,142
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	531	3,193	149	951	333	160
ALL OTHER	1,558	8,395	1,857	3,569	2,243	1,698
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	18	549	66	160	39	23
ALL OTHER (INCLUDING CORPORATE STOCKS)	301	1,240	187	456	381	261
CASH ITEMS IN PROCESS OF COLLECTION	1,275	17,575	851	1,135	1,063	1,537
RESERVES WITH FEDERAL RESERVE BANKS	857	5,674	774	1,367	929	970
CURRENCY AND COIN	208	897	222	358	346	195
BALANCES WITH DOMESTIC BANKS	311	1,723	246	417	366	506
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	34	443	92	23	6	21
OTHER ASSETS	621	5,796	640	736	585	619
TOTAL ASSETS/LIABILITIES	14,644	111,856	14,196	24,363	17,766	15,926
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,729	53,222	5,595	8,709	7,943	7,277
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,857	29,314	4,233	6,908	6,297	5,048
STATES AND POLITICAL SUBDIVISIONS	422	1,739	250	491	513	546
U. S. GOVERNMENT	289	1,712	271	449	311	232
DOMESTIC INTERBANK -- COMMERCIAL	807	11,467	591	646	585	1,348
MUTUAL SAVINGS	137	489	31	6	7	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	4	553	24	--	52	4
COMMERCIAL BANKS	67	1,760	62	36	46	27
CERTIFIED AND OFFICERS CHECKS	146	6,188	133	173	132	72
TIME AND SAVINGS DEPOSITS--TOTAL (2)	4,951	34,704	5,750	11,089	6,968	5,507
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,139	11,070	2,109	5,521	3,556	1,996
OTHER TIME DEPOSITS	1,937	16,004	3,088	4,081	2,587	2,654
STATES AND POLITICAL SUBDIVISIONS	614	3,524	276	1,348	755	713
DOMESTIC INTERBANK	138	1,218	132	40	16	124
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	114	2,780	136	97	20	16
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	1,067	6,401	879	1,400	613	1,214
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	--	--	--	--	--
FROM OTHERS	22	265	31	40	40	110
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	517	6,988	597	642	667	419
RESERVES FOR LOANS	167	1,492	175	255	179	145
RESERVES ON SECURITIES	1	--	--	26	5	5
TOTAL CAPITAL ACCOUNTS	1,190	8,784	1,169	2,202	1,351	1,249
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	7,518	56,947	7,908	11,866	9,686	7,915
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	11,159	77,432	11,132	19,410	14,067	11,354
DEMAND DEPOSITS ADJUSTED (4)	4,358	22,468	3,882	6,479	5,984	4,160
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	1,652	13,347	1,457	1,981	1,016	1,301
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	881	8,303	1,070	1,059	531	731
TO OTHERS	771	5,044	387	922	485	570

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)	39,169	6,638	2,953	6,765	11,866	63,002
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	1,285	632	184	530	1,155	2,194
COMMERCIAL BANKS	1,149	590	148	506	1,091	1,646
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	130	22	--	24	--	466
INVOLVING OTHER SECURITIES	1	19	36	--	62	70
OTHERS	5	1	--	--	2	12
OTHER LOANS--TOTAL (1)	26,133	4,051	2,036	4,315	7,321	42,668
COMMERCIAL AND INDUSTRIAL LOANS (1)	10,712	1,762	996	1,544	3,383	15,783
AGRICULTURAL LOANS	116	36	16	291	166	1,455
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	121	12	--	3	--	34
OTHER SECURITIES	514	101	8	31	54	376
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	34	9	8	4	5	22
OTHER SECURITIES	472	66	112	129	450	255
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.	1,111	129	55	114	131	976
OTHER	1,335	217	126	267	492	1,424
REAL ESTATES LOANS	6,335	669	290	670	901	12,695
LOANS TO DOMESTIC COMMERCIAL BANKS	25	19	14	12	20	106
LOANS TO FOREIGN COMMERCIAL BANKS	491	16	16	7	28	427
CONSUMER INSTALMENT LOANS	2,885	623	167	702	824	6,397
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	119	--	--	--	--	113
OTHER LOANS	1,863	392	228	541	867	2,605
U. S. TREASURY SECURITIES--TOTAL	4,176	725	328	665	1,077	6,905
TREASURY BILLS	738	44	144	183	125	1,145
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	567	102	38	117	187	998
1 YEAR TO 5 YEARS	2,160	448	95	299	601	3,823
AFTER 5 YEARS	711	131	51	66	164	939
OTHER SECURITIES--TOTAL	7,575	1,230	405	1,255	2,313	11,235
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	855	32	8	28	99	1,906
ALL OTHER	5,598	981	337	1,081	2,029	7,325
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	236	57	26	44	17	326
ALL OTHER (INCLUDING CORPORATE STOCKS)	886	160	34	102	168	1,678
CASH ITEMS IN PROCESS OF COLLECTION	3,068	716	321	814	1,311	3,481
RESERVES WITH FEDERAL RESERVE BANKS	2,939	504	173	561	1,039	4,099
CURRENCY AND COIN	506	85	18	69	101	789
BALANCES WITH DOMESTIC BANKS	1,226	192	41	247	442	1,193
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	103	15	--	3	9	174
OTHER ASSETS	1,784	223	146	268	515	3,794
TOTAL ASSETS/LIABILITIES	48,795	8,373	3,652	8,727	15,283	76,532
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	17,285	3,673	1,596	4,050	6,401	24,390
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	12,304	2,308	947	2,652	4,417	20,323
STATES AND POLITICAL SUBDIVISIONS	784	152	117	270	351	837
U. S. GOVERNMENT	932	134	85	153	206	1,050
DOMESTIC INTERBANK -- COMMERCIAL	2,406	1,026	382	915	1,308	962
MUTUAL SAVINGS	2	--	2	--	--	17
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	16	--	--	--	2	47
COMMERCIAL BANKS	122	9	13	7	32	228
CERTIFIED AND OFFICERS CHECKS	719	44	50	53	85	926
TIME AND SAVINGS DEPOSITS--TOTAL (2)	21,724	2,926	1,197	3,051	5,274	39,696
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,175	1,045	284	1,009	1,096	17,708
OTHER TIME DEPOSITS	10,206	1,576	812	1,624	2,757	14,421
STATES AND POLITICAL SUBDIVISIONS	2,613	273	87	299	1,302	5,825
DOMESTIC INTERBANK	155	18	12	36	83	307
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	562	10	1	--	20	1,228
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	3,780	842	395	645	1,911	3,673
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	--	--	--	--	--
FROM OTHERS	314	2	39	25	42	95
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	1,449	168	117	184	395	3,022
RESERVES FOR LOANS	579	75	38	77	144	777
RESERVES ON SECURITIES	7	9	--	--	23	--
TOTAL CAPITAL ACCOUNTS	3,657	678	270	695	1,093	4,879
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	26,244	4,074	2,058	4,327	7,365	43,110
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	37,995	6,029	2,791	6,247	10,755	61,250
DEMAND DEPOSITS ADJUSTED (4)	10,879	1,797	808	2,168	3,576	18,897
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	3,904	612	466	878	2,163	5,185
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,173	406	378	586	1,461	3,535
TO OTHERS	1,731	206	88	292	702	1,650

SEE FOOTNOTES ON FIRST TABLE.

** SAN FRANCISCO DISTRICT PRELIMINARY