



FEDERAL RESERVE

statistical release

H.4.2

For immediate release
April 12, 1972

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks increased \$1,683 million in the week ended April 5. This reflected an increase of \$819 million in loans (adjusted), an increase of \$867 million in U. S. Treasury security holdings and a decrease of \$3 million in holdings of "other" securities. Demand deposits adjusted increased \$729 million while U.S. Government demand deposits decreased \$545 million. Total time and savings deposits decreased \$662 million. Gross liabilities of banks to their foreign branches decreased \$402 million.

Commercial and industrial loans increased a net of \$106 million; during the comparable week a year ago these loans decreased \$186 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities increased \$2 million, and their loans for purchasing or carrying "other" securities increased \$4 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities increased \$1 million and those involving "other" securities decreased \$47 million. Loans to sales and personal finance institutions increased \$198 million as compared with an increase of \$26 million during the corresponding week in 1971. Real estate loans increased \$112 million, and consumer instalment loans increased \$90 million.

Total U. S. Treasury securities held increased \$867 million. Holdings of Treasury bills increased \$398 million and holdings of "other" U.S. Treasury securities maturing within 1 year increased \$41 million. Longer term Treasury note and bond holdings increased \$428 million.

Savings deposits increased \$208 million and "all other" time deposits declined \$454 million. Negotiable CD's issued in denominations of \$100,000 or more, included in the latter figure, declined \$610 million.

	APRIL ** 5, 1972	CHANGE SINCE	
		MARCH * 29, 1972	APRIL 7, 1971
A S S E T S			
(IN MILLIONS OF DOLLARS)			
TOTAL LOANS AND INVESTMENTS, (GROSS)	290,352	+ 2,191	+25,511
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	12,196	+ 304	+ 1,881
COMMERCIAL BANKS	11,338	+ 350	+ 3,542
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	491	+ 1	- 1,503
INVOLVING OTHER SECURITIES	193	- 47	- 219
OTHERS	174	--	+ 61
OTHER LOANS--TOTAL (1)	195,800	+ 1,023	+18,347
COMMERCIAL AND INDUSTRIAL LOANS (1)	83,901	+ 106	+ 2,828
AGRICULTURAL LOANS	2,398	+ 2	+ 333
LOANS TO BROKERS AND DEALERS FOR PURCHASING			
OR CARRYING--U. S. TREASURY SECURITIES	639	- 44	- 1,039
OTHER SECURITIES	6,544	+ 392	+ 2,307
OTHER LOANS FOR PURCHASING OR CARRYING--			
U. S. TREASURY SECURITIES	171	+ 2	+ 77
OTHER SECURITIES	2,526	+ 4	+ 180
LOANS TO NON-BANK FINANCIAL INSTITUTIONS			
SALES FINANCE, PERSONAL FINANCE, ETC.	6,610	+ 198	- 428
OTHER	8,332	- 29	+ 2,330
REAL ESTATE LOANS	39,821	+ 112	+ 5,282
LOANS TO DOMESTIC COMMERCIAL BANKS	1,301	+ 158	+ 718
LOANS TO FOREIGN COMMERCIAL BANKS	2,504	- 168	+ 1,048
CONSUMER INSTALLMENT LOANS	24,298	+ 90	+ 2,590
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	957	+ 14	+ 187
OTHER LOANS	15,798	+ 186	+ 1,934
U. S. TREASURY SECURITIES--TOTAL	28,616	+ 867	+ 169
TREASURY BILLS	4,866	+ 398	- 1,248
TREASURY CERTIFICATES OF INDEBTEDNESS			
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	4,838	+ 41	+ 1,760
1 YEAR TO 5 YEARS	15,692	+ 483	+ 532
AFTER 5 YEARS	3,220	- 55	- 875
OTHER SECURITIES--TOTAL	53,740	- 3	+ 5,114
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	9,189	+ 45	+ 1,890
ALL OTHER	36,922	- 24	+ 2,574
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	1,547	- 20	+ 362
ALL OTHER (INCLUDING CORPORATE STOCKS)	6,082	- 4	+ 288
CASH ITEMS IN PROCESS OF COLLECTION	30,194	+ 3,080	- 1,642
RESERVES WITH FEDERAL RESERVE BANKS	21,015	- 714	+ 3,044
CURRENCY AND COIN	3,406	- 258	+ 231
BALANCES WITH DOMESTIC BANKS	9,110	+ 320	+ 1,955
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	933	+ 11	+ 198
OTHER ASSETS	16,646	+ 14	+ 1,371
TOTAL ASSETS/LIABILITIES	371,656	+ 4,644	+30,668
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	149,075	+ 5,155	+ 8,099
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	104,431	+ 3,803	+ 6,283
STATES AND POLITICAL SUBDIVISIONS	6,622	+ 47	+ 204
U. S. GOVERNMENT	5,034	- 545	+ 3,058
DOMESTIC INTERBANK -- COMMERCIAL	22,081	+ 1,891	- 586
MUTUAL SAVINGS	918	+ 265	+ 85
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	757	- 65	- 7
COMMERCIAL BANKS	2,560	- 67	+ 236
CERTIFIED AND OFFICERS CHECKS	6,672	- 174	- 1,174
TIME AND SAVINGS DEPOSITS--TOTAL (2)	144,201	- 662	+15,077
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	57,824	+ 208	+ 4,546
OTHER TIME DEPOSITS	61,414	- 512	+ 6,132
STATES AND POLITICAL SUBDIVISIONS	17,189	- 289	+ 2,746
DOMESTIC INTERBANK	2,183	- 87	+ 657
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	5,146	+ 13	+ 1,062
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD			
UNDER AGREEMENTS TO REPURCHASE	29,686	+ 1,454	+ 7,832
BORROWINGS--FROM FEDERAL RESERVE BANKS	41	- 950	- 126
FROM OTHERS	1,194	+ 73	+ 132
OTHER LIABILITIES AND MINORITY INTEREST			
IN CONSOLIDATED SUBSIDIARIES	15,438	- 572	- 2,740
RESERVES FOR LOANS	4,131	- 17	+ 73
RESERVES ON SECURITIES	70	- 1	- 11
TOTAL CAPITAL ACCOUNTS	27,820	+ 164	+ 2,332
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	195,357	+ 819	+15,968
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	277,713	+ 1,683	+21,251
DEMAND DEPOSITS ADJUSTED (4)	91,766	+ 729	+ 7,269
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED			
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED			
IN TIME AND SAVINGS DEPOSITS--TOTAL	32,846	- 610	+ 5,608
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	19,847	- 294	+ 2,450
TO OTHERS	12,999	- 316	+ 3,158
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	1,124	- 402	- 2,136

(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 \$ 2,796 MILLION, OF WHICH \$ 1,728 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 1,629 MILLION, OF WHICH \$ 368 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

** SAN FRANCISCO DISTRICT PRELIMINARY

	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)	12,018	82,902	11,862	20,899	14,890	12,547
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	421	1,456	222	1,336	527	776
COMMERCIAL BANKS	394	1,229	194	1,300	527	774
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	80	--	31	--	--
INVOLVING OTHER SECURITIES	7	11	28	--	--	1
OTHERS	20	136	--	5	--	1
OTHER LOANS--TOTAL (1)	8,119	60,136	8,311	11,999	9,893	8,149
COMMERCIAL AND INDUSTRIAL LOANS (1)	3,665	30,042	3,601	4,872	3,571	3,132
AGRICULTURAL LOANS	9	77	12	8	85	59
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	10	536	1	6	14	2
OTHER SECURITIES	43	4,481	141	144	71	47
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	3	49	1	8	15	5
OTHER SECURITIES	24	699	69	109	49	61
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.	203	2,526	523	361	209	176
OTHER	428	2,595	260	318	329	350
REAL ESTATES LOANS	1,888	8,090	1,534	2,919	2,038	1,258
LOANS TO DOMESTIC COMMERCIAL BANKS	34	871	25	18	18	9
LOANS TO FOREIGN COMMERCIAL BANKS	52	1,230	80	87	74	15
CONSUMER INSTALLMENT LOANS	914	4,403	1,114	1,981	2,539	1,589
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	6	580	24	21	29	9
OTHER LOANS	840	3,957	926	1,147	852	1,437
U. S. TREASURY SECURITIES--TOTAL	920	7,466	943	2,569	1,404	1,381
TREASURY BILLS	49	1,875	37	227	120	149
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	130	1,377	210	427	218	202
1 YEAR TO 5 YEARS	586	3,727	551	1,555	934	723
AFTER 5 YEARS	155	487	145	360	132	307
OTHER SECURITIES--TOTAL	2,558	13,844	2,386	4,995	3,066	2,241
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	647	3,831	182	813	347	178
ALL OTHER	1,564	8,298	1,905	3,465	2,317	1,758
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	23	550	82	168	37	24
ALL OTHER (INCLUDING CORPORATE STOCKS)	324	1,165	217	549	365	281
CASH ITEMS IN PROCESS OF COLLECTION	1,424	11,292	1,083	1,384	1,357	1,655
RESERVES WITH FEDERAL RESERVE BANKS	693	6,344	838	1,319	961	977
CURRENCY AND COIN	183	814	189	289	366	167
BALANCES WITH DOMESTIC BANKS	357	4,055	314	484	337	518
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	36	451	78	27	4	21
OTHER ASSETS	614	6,164	717	874	616	677
TOTAL ASSETS/LIABILITIES	15,325	112,022	15,081	25,276	18,531	16,562
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	7,133	49,819	5,866	9,010	8,464	7,545
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,144	30,011	4,472	7,041	6,811	5,237
STATES AND POLITICAL SUBDIVISIONS	467	1,755	284	546	436	541
U. S. GOVERNMENT	220	1,414	178	434	294	178
DOMESTIC INTERBANK -- COMMERCIAL	915	9,788	677	756	638	1,457
MUTUAL SAVINGS	172	655	45	9	8	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	3	624	9	1	54	3
COMMERCIAL BANKS	62	1,855	61	37	54	30
CERTIFIED AND OFFICERS CHECKS	150	3,717	140	186	169	99
TIME AND SAVINGS DEPOSITS--TOTAL (2)	5,089	35,287	5,835	11,332	7,089	5,639
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,261	11,543	2,161	5,655	3,711	2,079
OTHER TIME DEPOSITS	1,950	15,773	2,993	4,057	2,570	2,675
STATES AND POLITICAL SUBDIVISIONS	599	3,781	361	1,470	737	736
DOMESTIC INTERBANK	153	1,142	165	38	15	135
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	124	2,926	146	110	19	11
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	1,165	9,086	1,290	1,686	639	1,423
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	41	--	--	--	--
FROM OTHERS	22	497	48	46	35	99
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	549	6,805	676	693	719	439
RESERVES FOR LOANS	167	1,506	174	255	181	145
RESERVES ON SECURITIES	1	--	--	26	4	5
TOTAL CAPITAL ACCOUNTS	1,199	8,981	1,192	2,228	1,400	1,267
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	8,112	59,492	8,314	12,017	9,875	8,142
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	11,590	80,802	11,643	19,581	14,345	11,764
DEMAND DEPOSITS ADJUSTED (4)	4,574	27,325	3,928	6,436	6,175	4,255
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	1,605	13,238	1,501	1,903	950	1,237
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	827	8,002	942	982	483	671
TO OTHERS	778	5,236	559	921	467	566

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)	41,178	6,620	2,942	6,924	12,401	65,169
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,141	530	69	458	1,216	3,044
COMMERCIAL BANKS	2,035	474	65	458	1,160	2,728
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	98	15	--	--	--	267
INVOLVING OTHER SECURITIES	5	39	4	--	54	44
OTHERS	3	2	--	--	2	5
OTHER LOANS--TOTAL (1)	26,964	4,147	2,114	4,428	7,602	43,938
COMMERCIAL AND INDUSTRIAL LOANS (1)	11,008	1,810	1,052	1,637	3,494	16,017
AGRICULTURAL LOANS	117	31	16	280	185	1,519
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	14	7	--	4	1	44
OTHER SECURITIES	913	81	9	22	50	542
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	33	15	10	2	5	25
OTHER SECURITIES	471	67	109	134	465	269
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,154	110	45	95	128	1,080
OTHER	1,403	242	129	250	543	1,485
REAL ESTATE LOANS	6,422	694	314	717	940	13,007
LOANS TO DOMESTIC COMMERCIAL BANKS	25	25	4	14	21	237
LOANS TO FOREIGN COMMERCIAL BANKS	484	17	39	7	35	384
CONSUMER INSTALLMENT LOANS	2,880	634	168	709	844	6,523
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	146	--	--	--	--	142
OTHER LOANS	1,894	414	219	557	891	2,664
U. S. TREASURY SECURITIES--TOTAL	4,244	678	327	719	1,092	6,873
TREASURY BILLS	713	77	96	200	163	1,160
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	700	78	57	120	195	1,124
1 YEAR TO 5 YEARS	2,329	411	141	351	540	3,844
AFTER 5 YEARS	502	112	33	48	194	745
OTHER SECURITIES--TOTAL	7,829	1,265	432	1,319	2,491	11,314
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	990	29	9	26	144	1,993
ALL OTHER	5,722	992	323	1,147	2,119	7,312
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	221	49	28	52	22	291
ALL OTHER (INCLUDING CORPORATE STOCKS)	896	195	72	94	206	1,718
CASH ITEMS IN PROCESS OF COLLECTION	3,547	841	421	910	1,442	4,838
RESERVES WITH FEDERAL RESERVE BANKS	3,022	499	238	576	922	4,626
CURRENCY AND COIN	444	73	16	56	90	719
BALANCES WITH DOMESTIC BANKS	1,106	223	53	259	470	934
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	105	15	--	3	9	184
OTHER ASSETS	1,751	231	157	286	572	3,987
TOTAL ASSETS/LIABILITIES	51,153	8,502	3,827	9,014	15,906	80,457
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	17,840	3,781	1,720	4,110	6,828	26,959
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	12,711	2,395	952	2,684	4,596	22,377
STATES AND POLITICAL SUBDIVISIONS	877	111	66	204	442	893
U. S. GOVERNMENT	788	122	209	172	175	850
DOMESTIC INTERBANK -- COMMERCIAL	2,592	1,104	439	983	1,459	1,273
MUTUAL SAVINGS	1	--	4	--	--	24
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	10	--	--	--	4	49
COMMERCIAL BANKS	132	10	12	6	41	260
CERTIFIED AND OFFICERS CHECKS	729	39	38	61	111	1,233
TIME AND SAVINGS DEPOSITS--TOTAL (2)	22,161	2,972	1,098	3,106	5,327	39,266
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,534	1,109	306	1,049	1,158	18,258
OTHER TIME DEPOSITS	10,218	1,534	694	1,590	2,729	14,631
STATES AND POLITICAL SUBDIVISIONS	2,791	298	90	352	1,322	4,652
DOMESTIC INTERBANK	119	16	6	34	85	275
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	485	10	1	--	25	1,289
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	4,975	791	483	785	2,009	5,354
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	--	--	--	--	--
FROM OTHERS	257	2	39	30	39	80
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	1,601	182	131	187	447	3,009
RESERVES FOR LOANS	588	78	37	78	142	780
RESERVES ON SECURITIES	8	9	--	--	17	--
TOTAL CAPITAL ACCOUNTS	3,723	687	319	718	1,097	5,009
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	27,045	4,178	2,114	4,414	7,637	44,017
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	39,118	6,121	2,873	6,452	11,220	62,204
DEMAND DEPOSITS ADJUSTED (4)	10,913	1,714	651	2,045	3,752	19,998
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	3,522	590	350	822	2,139	4,989
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	1,954	372	263	493	1,454	3,404
TO OTHERS	1,568	218	87	329	685	1,585

SEE FOOTNOTES ON FIRST TABLE.

**PRELIMINARY.