



FEDERAL RESERVE

statistical release

H.4.2

For immediate release
May 24, 1972

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks decreased \$385 million in the week ended May 17. This reflected a decrease of \$467 million in loans (adjusted), an increase of \$46 million in U.S. Treasury security holdings and an increase of \$36 million in holdings of "other" securities. Demand deposits adjusted increased \$389 million while U.S. Government demand deposits increased \$973 million. Total time and savings deposits increased \$604 million. Gross liabilities of banks to their foreign branches increased \$221 million.

Commercial and industrial loans decreased a net of \$38 million; during the comparable week a year ago these loans increased \$94 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities decreased \$175 million, and their loans for purchasing or carrying "other" securities decreased \$271 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities decreased \$306 million and those involving "other" securities decreased \$21 million. Loans to sales and personal finance institutions increased \$25 million as compared with a decrease of \$326 million during the corresponding week in 1971. Real estate loans increased \$183 million, and consumer instalment loans increased \$142 million.

Total U.S. Treasury securities held increased \$46 million. Holdings of Treasury bills increased \$116 million and holdings of "other" U.S. Treasury securities maturing within 1 year decreased \$200 million. Longer term Treasury note and bond holdings increased \$130 million.

Savings deposits increased \$127 million and "all other" time deposits increased \$477 million. Negotiable CD's issued in denominations of \$100,000 or more, included in the latter figure, increased \$305 million.

	MAY ** 17, 1972	CHANGE SINCE	
		MAY * 10, 1972	MAY 19, 1971
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	291,456	+ 1,076	+28,740
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	11,090	+ 925	+ 2,029
COMMERCIAL BANKS	9,928	+ 1,339	+ 1,945
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	617	- 306	+ 155
INVOLVING OTHER SECURITIES	244	- 21	+ 62
OTHERS	301	+ 87	- 133
OTHER LOANS--TOTAL (1)	198,938	+ 69	+19,715
COMMERCIAL AND INDUSTRIAL LOANS (1)	85,382	- 38	+ 3,570
AGRICULTURAL LOANS	2,487	+ 14	+ 332
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	738	- 175	+ 275
OTHER SECURITIES	6,409	- 271	+ 2,332
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	163	--	+ 53
OTHER SECURITIES	2,541	- 18	+ 193
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.	6,285	+ 25	- 757
OTHER	8,421	+ 6	+ 1,776
REAL ESTATE LOANS	40,797	+ 183	+ 5,767
LOANS TO DOMESTIC COMMERCIAL BANKS	1,125	+ 122	+ 468
LOANS TO FOREIGN COMMERCIAL BANKS	2,627	+ 157	+ 760
CONSUMER INSTALLMENT LOANS	24,895	+ 142	+ 2,803
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	953	- 8	+ 154
OTHER LOANS	16,115	- 70	+ 1,989
U. S. TREASURY SECURITIES--TOTAL	27,340	+ 46	+ 2,042
TREASURY BILLS	4,086	+ 116	+ 717
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	4,612	- 200	+ 1,278
1 YEAR TO 5 YEARS	15,554	- 23	+ 685
AFTER 5 YEARS	3,088	+ 153	- 638
OTHER SECURITIES--TOTAL	54,088	+ 36	+ 4,954
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	9,116	+ 61	+ 1,751
ALL OTHER	37,283	+ 41	+ 2,518
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	1,594	- 20	+ 430
ALL OTHER (INCLUDING CORPORATE STOCKS)	6,095	- 46	+ 255
CASH ITEMS IN PROCESS OF COLLECTION	30,126	+ 1,741	- 1,951
RESERVES WITH FEDERAL RESERVE BANKS	21,813	+ 1,706	+ 2,340
CURRENCY AND COIN	3,632	+ 60	+ 160
BALANCES WITH DOMESTIC BANKS	8,606	+ 575	+ 2,214
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	951	+ 2	+ 192
OTHER ASSETS	16,588	- 102	+ 965
TOTAL ASSETS/LIABILITIES	373,172	+ 5,058	+32,660
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	147,346	+ 3,495	+ 7,798
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	102,297	+ 3,044	+ 5,842
STATES AND POLITICAL SUBDIVISIONS	6,614	- 86	+ 56
U. S. GOVERNMENT	7,511	+ 973	+ 2,392
DOMESTIC INTERBANK -- COMMERCIAL	20,665	+ 392	+ 344
MUTUAL SAVINGS	655	- 42	+ 16
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	798	- 86	+ 5
COMMERCIAL BANKS	2,637	+ 5	+ 461
CERTIFIED AND OFFICERS CHECKS	6,169	- 705	- 1,318
TIME AND SAVINGS DEPOSITS--TOTAL (2)	148,129	+ 604	+17,286
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	57,528	+ 127	+ 3,936
OTHER TIME DEPOSITS	63,323	+ 469	+ 7,836
STATES AND POLITICAL SUBDIVISIONS	19,353	- 66	+ 4,049
DOMESTIC INTERBANK	2,264	+ 59	+ 701
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	5,167	+ 10	+ 776
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	28,364	+ 948	+ 5,983
BORROWINGS--FROM FEDERAL RESERVE BANKS	181	- 296	- 739
FROM OTHERS	1,124	- 28	+ 125
OTHER LIABILITIES AND MINORITY INTEREST			
IN CONSOLIDATED SUBSIDIARIES	15,843	+ 400	- 328
RESERVES FOR LOANS	4,137	- 9	+ 103
RESERVES ON SECURITIES	71	--	- 14
TOTAL CAPITAL ACCOUNTS	27,977	- 56	+ 2,446
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	198,975	- 467	+19,331
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	280,403	- 385	+26,327
DEMAND DEPOSITS ADJUSTED (4)	89,044	+ 389	+ 7,013
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	34,885	+ 305	+ 7,344
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	21,554	+ 377	+ 4,372
TO OTHERS	13,331	- 72	+ 2,972
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	1,537	+ 221	- 91

(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 \$ 2,485 MILLION, OF WHICH \$ 1,557 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 1,670 MILLION, OF WHICH \$ 362 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)	12,322	82,307	12,136	21,019	15,184	12,696
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	402	1,758	207	1,006	482	633
COMMERCIAL BANKS	402	1,585	191	911	482	630
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	102	--	16	--	--
INVOLVING OTHER SECURITIES	--	--	5	79	--	3
OTHERS	--	71	11	--	--	--
OTHER LOANS--TOTAL (1)	8,350	59,545	8,629	12,532	10,191	8,467
COMMERCIAL AND INDUSTRIAL LOANS (1)	3,781	29,879	3,750	5,026	3,678	3,229
AGRICULTURAL LOANS	9	80	11	7	88	59
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	8	593	2	5	14	3
OTHER SECURITIES	37	4,250	147	157	78	59
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	3	48	1	10	16	5
OTHER SECURITIES	23	721	73	110	48	59
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	187	2,112	556	366	209	187
OTHER	472	2,604	279	317	321	352
REAL ESTATES LOANS	1,911	8,299	1,625	2,945	2,100	1,348
LOANS TO DOMESTIC COMMERCIAL BANKS	34	627	7	133	20	10
LOANS TO FOREIGN COMMERCIAL BANKS	51	1,286	75	248	61	19
CONSUMER INSTALMENT LOANS	929	4,458	1,137	2,004	2,616	1,624
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	6	598	19	20	25	9
OTHER LOANS	899	3,990	947	1,184	917	1,504
U. S. TREASURY SECURITIES--TOTAL	938	6,945	902	2,425	1,395	1,271
TREASURY BILLS	80	1,361	39	111	127	109
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	147	1,343	154	392	235	202
1 YEAR TO 5 YEARS	556	3,642	561	1,587	899	714
AFTER 5 YEARS	155	599	148	335	134	246
OTHER SECURITIES--TOTAL	2,632	14,059	2,398	5,056	3,116	2,325
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	713	3,894	157	857	354	226
ALL OTHER	1,556	8,364	1,921	3,528	2,374	1,785
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	21	580	82	190	41	18
ALL OTHER (INCLUDING CORPORATE STOCKS)	342	1,221	238	481	347	296
CASH ITEMS IN PROCESS OF COLLECTION	1,251	11,463	1,071	1,486	1,302	1,705
RESERVES WITH FEDERAL RESERVE BANKS	797	7,200	605	1,563	906	877
CURRENCY AND COIN	194	838	207	328	341	181
BALANCES WITH DOMESTIC BANKS	403	3,572	246	536	343	428
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	36	465	78	23	4	24
OTHER ASSETS	653	6,055	701	898	605	685
TOTAL ASSETS/LIABILITIES	15,656	111,900	15,044	25,853	18,685	16,596
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,995	48,553	5,728	9,261	8,340	7,511
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,048	29,375	4,247	7,194	6,584	5,264
STATES AND POLITICAL SUBDIVISIONS	467	1,636	278	526	412	499
U. S. GOVERNMENT	405	2,095	310	589	430	279
DOMESTIC INTERBANK -- COMMERCIAL	696	9,254	674	738	637	1,346
MUTUAL SAVINGS	142	433	43	7	6	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	4	665	8	--	50	3
COMMERCIAL BANKS	72	1,918	56	36	62	34
CERTIFIED AND OFFICERS CHECKS	161	3,177	112	171	159	86
TIME AND SAVINGS DEPOSITS--TOTAL (2)	5,201	36,313	6,016	11,532	7,265	5,763
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,271	11,506	2,158	5,632	3,717	2,096
OTHER TIME DEPOSITS	1,992	16,458	3,077	4,256	2,739	2,721
STATES AND POLITICAL SUBDIVISIONS	659	4,072	459	1,478	730	792
DOMESTIC INTERBANK	195	1,144	156	45	14	129
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	81	3,023	149	119	24	16
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	1,515	9,018	1,162	1,712	678	1,279
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	150	--	--	10	10
FROM OTHERS	23	329	45	50	36	140
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	553	7,037	703	778	763	464
RESERVES FOR LOANS	167	1,512	174	255	182	146
RESERVES ON SECURITIES	1	--	--	26	4	5
TOTAL CAPITAL ACCOUNTS	1,201	8,988	1,216	2,239	1,407	1,278
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	8,316	59,091	8,638	12,494	10,171	8,460
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	11,886	80,095	11,938	19,975	14,682	12,056
DEMAND DEPOSITS ADJUSTED (4)	4,643	25,741	3,673	6,448	5,971	4,181
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	1,703	14,216	1,632	2,107	1,068	1,330
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	867	8,896	1,010	1,182	611	708
TO OTHERS	836	5,320	622	925	457	622

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)	41,607	6,598	2,987	6,954	12,238	65,408
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL						
COMMERCIAL BANKS	2,228	431	98	395	788	2,662
BROKERS AND DEALERS	1,862	411	88	375	727	2,264
INVOLVING U. S. TREASURY SECURITIES	360	--	--	20	--	119
INVOLVING OTHER SECURITIES	1	19	10	--	59	68
OTHERS	5	1	--	--	2	211
OTHER LOANS--TOTAL (1)	27,526	4,217	2,149	4,509	7,779	45,044
COMMERCIAL AND INDUSTRIAL LOANS (1)	11,355	1,820	1,097	1,646	3,529	16,592
AGRICULTURAL LOANS	134	32	13	282	193	1,579
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	60	7	--	3	1	42
OTHER SECURITIES	914	94	8	20	55	590
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	34	8	10	1	3	24
OTHER SECURITIES	479	69	109	134	457	259
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,240	120	41	102	126	1,039
OTHER	1,442	249	129	256	568	1,432
REAL ESTATE LOANS	6,479	707	323	741	991	13,328
LOANS TO DOMESTIC COMMERCIAL BANKS	31	24	4	14	21	200
LOANS TO FOREIGN COMMERCIAL BANKS	441	12	31	6	32	365
CONSUMER INSTALMENT LOANS	2,927	647	170	730	856	6,797
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	125	--	1	--	--	150
OTHER LOANS	1,865	428	213	574	947	2,647
U. S. TREASURY SECURITIES--TOTAL	4,206	642	305	701	1,008	6,602
TREASURY BILLS	742	58	90	185	167	1,017
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	720	64	97	132	160	966
1 YEAR TO 5 YEARS	2,287	402	92	336	503	3,975
AFTER 5 YEARS	457	118	26	48	178	644
OTHER SECURITIES--TOTAL	7,647	1,308	435	1,349	2,663	11,100
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	947	34	--	28	193	1,713
ALL OTHER	5,619	1,014	371	1,160	2,225	7,366
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	210	63	26	51	23	289
ALL OTHER (INCLUDING CORPORATE STOCKS)	871	197	38	110	222	1,732
CASH ITEMS IN PROCESS OF COLLECTION	3,603	813	434	947	1,549	4,502
RESERVES WITH FEDERAL RESERVE BANKS	3,089	466	248	490	913	4,659
CURRENCY AND COIN	483	84	17	63	97	799
BALANCES WITH DOMESTIC BANKS	1,252	211	50	235	470	860
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	105	15	--	4	9	188
OTHER ASSETS	1,849	250	156	293	566	3,877
TOTAL ASSETS/LIABILITIES	51,988	8,437	3,892	8,986	15,842	80,293
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	18,468	3,728	1,687	4,096	6,833	26,146
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	12,803	2,399	1,015	2,688	4,569	21,111
STATES AND POLITICAL SUBDIVISIONS	894	96	64	213	543	986
U. S. GOVERNMENT	999	181	165	214	248	1,596
DOMESTIC INTERBANK -- COMMERCIAL	2,516	998	384	924	1,341	1,157
MUTUAL SAVINGS	2	--	5	--	--	17
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	19	--	--	--	3	46
COMMERCIAL BANKS	125	10	14	9	37	264
CERTIFIED AND OFFICERS CHECKS	1,110	44	40	48	92	969
TIME AND SAVINGS DEPOSITS--TOTAL (2)	22,564	2,987	1,097	3,099	5,446	40,846
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,538	1,101	307	1,020	1,163	18,019
OTHER TIME DEPOSITS	10,655	1,515	702	1,598	2,818	14,792
STATES AND POLITICAL SUBDIVISIONS	2,740	308	80	362	1,328	6,345
DOMESTIC INTERBANK	139	45	6	31	92	268
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	473	10	1	--	21	1,250
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	4,695	769	551	764	1,801	4,420
BORROWINGS--FROM FEDERAL RESERVE BANKS	11	--	--	--	--	--
FROM OTHERS	322	2	38	30	37	72
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	1,529	174	159	192	461	3,030
RESERVES FOR LOANS	591	78	37	78	139	778
RESERVES ON SECURITIES	8	9	--	--	18	--
TOTAL CAPITAL ACCOUNTS	3,800	690	323	727	1,107	5,001
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	27,861	4,213	2,155	4,515	7,819	45,242
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	39,714	6,163	2,895	6,565	11,490	62,944
DEMAND DEPOSITS ADJUSTED (4)	11,350	1,736	704	2,011	3,695	18,891
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	3,932	604	351	817	2,202	4,923
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,274	349	272	480	1,520	3,385
TO OTHERS	1,658	255	79	337	682	1,538

SEE FOOTNOTES ON FIRST TABLE.

**PRELIMINARY.