



# FEDERAL RESERVE

## statistical release

H.4.2

For immediate release  
May 31, 1972

### WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted), at large commercial banks decreased \$928 million in the week ended May 24. This reflected a decrease of \$610 million in loans (adjusted), a decrease of \$306 million in U.S. Treasury security holdings and a decrease of \$12 million in holdings of "other" securities. Demand deposits adjusted decreased \$401 million while U.S. Government demand deposits decreased \$1,623 million. Total time and savings deposits increased \$770 million. Gross liabilities of banks to their foreign branches increased \$48 million.

Commercial and industrial loans decreased a net of \$407 million; during the comparable week a year ago these loans decreased \$345 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities decreased \$67 million, and their loans for purchasing or carrying "other" securities increased \$162 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities decreased \$144 million and those involving "other" securities decreased \$40 million. Loans to sales and personal finance institutions decreased \$247 million as compared with a decrease of \$203 million during the corresponding week in 1971. Real estate loans increased \$96 million, and consumer instalment loans increased \$121 million.

Total U.S. Treasury securities held decreased \$306 million. Holdings of Treasury bills decreased \$131 million and holdings of "other" U.S. Treasury securities maturing within 1 year increased \$132 million. Longer term Treasury note and bond holdings decreased \$307 million.

Savings deposits increased \$87 million and "all other" time deposits increased \$683 million. Negotiable CD's issued in denominations of \$100,000 or more, included in the latter figure, increased \$531 million.

## WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS

	MAY ** 24, 1972	CHANGE SINCE MAY * 17, 1972		MAY 26, 1971
(IN MILLIONS OF DOLLARS)				
A S S E T S				
TOTAL LOANS AND INVESTMENTS, (GROSS)	289,941	-	1,496	+29,619
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	10,257	-	831	+ 3,270
COMMERCIAL BANKS BROKERS AND DEALERS INVOLVING U. S. TREASURY SECURITIES INVOLVING OTHER SECURITIES OTHERS	9,394	-	532	+ 3,308
OTHER LOANS--TOTAL (1)	198,581	-	347	+15,870
COMMERCIAL AND INDUSTRIAL LOANS (1)	84,962	-	407	+ 3,495
AGRICULTURAL LOANS	2,495	+	11	+ 308
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES OTHER SECURITIES	678	-	67	+ 116
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES OTHER SECURITIES	6,557	+	162	+ 2,834
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC. OTHER	194	+	31	+ 69
REAL ESTATE LOANS	2,551	+	12	+ 207
LOANS TO DOMESTIC COMMERCIAL BANKS	6,032	-	247	- 807
LOANS TO FOREIGN COMMERCIAL BANKS	8,454	+	29	+ 1,746
CONSUMER INSTALMENT LOANS	40,900	+	96	+ 5,753
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC. OTHER LOANS	1,087	-	36	+ 451
U. S. TREASURY SECURITIES--TOTAL	2,644	-	19	+ 771
TREASURY BILLS	24,941	+	121	+ 2,750
TREASURY CERTIFICATES OF INDEBTEDNESS	956	+	5	+ 143
TREASURY NOTES AND U. S. BONDS MATURING-- WITHIN 1 YEAR 1 YEAR TO 5 YEARS AFTER 5 YEARS	16,130	-	38	+ 2,034
OTHER SECURITIES--TOTAL	27,020	-	306	+ 1,385
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS-- TAX WARRANTS AND SHORT-TERM NOTES AND BILLS ALL OTHER	3,941	-	131	+ 75
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS ALL OTHER (INCLUDING CORPORATE STOCKS)	--	--	--	--
CASH ITEMS IN PROCESS OF COLLECTION	4,729	+	132	+ 1,398
RESERVES WITH FEDERAL RESERVE BANKS	15,381	-	191	+ 596
CURRENCY AND COIN	2,969	-	116	- 684
BALANCES WITH DOMESTIC BANKS	54,083	-	12	+ 5,094
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	9,036	-	81	+ 1,643
OTHER ASSETS	37,365	+	76	+ 2,680
TOTAL ASSETS/LIABILITIES	1,576	-	18	+ 396
L I A B I L I T I E S				
DEMAND DEPOSITS - TOTAL	6,106	+	11	+ 375
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	27,731	-	2,394	- 756
STATES AND POLITICAL SUBDIVISIONS	20,107	-	1,707	+ 407
U. S. GOVERNMENT	3,739	+	106	+ 153
DOMESTIC INTERBANK -- COMMERCIAL MUTUAL SAVINGS	8,431	-	178	+ 2,416
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC. COMMERCIAL BANKS	952	+	1	+ 196
CERTIFIED AND OFFICERS CHECKS	16,546	-	58	+ 966
TIME AND SAVINGS DEPOSITS--TOTAL (2)	367,447	-	5,726	+33,001
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS-- SAVINGS DEPOSITS OTHER TIME DEPOSITS	141,940	-	5,408	+ 5,567
STATES AND POLITICAL SUBDIVISIONS	99,354	-	2,937	+ 3,179
DOMESTIC INTERBANK	6,433	-	173	+ 175
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	5,890	-	1,623	+ 568
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	19,659	-	990	+ 1,043
BORROWINGS--FROM FEDERAL RESERVE BANKS FROM OTHERS	619	-	36	- 226
OTHER LIABILITIES AND MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	737	-	61	- 28
RESERVES FOR LOANS	2,653	--	--	+ 439
RESERVES ON SECURITIES	6,595	+	412	+ 417
TOTAL CAPITAL ACCOUNTS	148,900	+	770	+17,476
TOTAL LOANS, GROSS ADJUSTED (3)	57,610	+	87	+ 3,981
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	63,902	+	566	+ 8,146
DEMAND DEPOSITS ADJUSTED (4)	19,414	+	68	+ 4,011
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	2,309	+	45	+ 731
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	5,175	+	8	+ 622
TO OTHERS	27,190	-	1,172	+ 8,445
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	292	+	111	- 943
	1,268	+	144	+ 269
	15,680	-	168	- 343
	4,145	+	8	+ 121
	71	--	--	- 13
	27,961	-	11	+ 2,422
M E M O R A N D A				
TOTAL LOANS, GROSS ADJUSTED (3)	198,357	-	610	+19,381
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	279,460	-	928	+25,860
DEMAND DEPOSITS ADJUSTED (4)	88,660	-	401	+ 4,712
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	35,406	+	531	+ 7,403
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	21,971	+	419	+ 4,675
TO OTHERS	13,435	+	112	+ 2,728
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	1,592	+	48	+ 13

- (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 \$2,446 MILLION, OF WHICH \$1,572 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$1,664 MILLION, OF WHICH \$365 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)	12,329	81,550	12,201	20,833	15,151	12,590
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	456	1,190	279	924	424	565
COMMERCIAL BANKS	456	1,011	269	857	424	562
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	107	--	3	--	--
INVOLVING OTHER SECURITIES	--	15	--	64	--	3
OTHERS	--	57	10	--	--	--
OTHER LOANS--TOTAL (1)	8,315	59,391	8,627	12,479	10,207	8,475
COMMERCIAL AND INDUSTRIAL LOANS (1)	3,753	29,616	3,760	5,006	3,689	3,236
AGRICULTURAL LOANS	9	80	11	7	89	60
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	7	546	2	7	14	3
OTHER SECURITIES	42	4,448	146	148	83	55
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	3	51	1	11	16	5
OTHER SECURITIES	22	725	74	110	48	60
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	183	2,024	541	312	206	186
OTHER	479	2,624	276	301	322	358
REAL ESTATE LOANS	1,922	8,316	1,637	2,952	2,108	1,350
LOANS TO DOMESTIC COMMERCIAL BANKS	36	611	6	113	21	15
LOANS TO FOREIGN COMMERCIAL BANKS	45	1,267	71	246	60	19
CONSUMER INSTALLMENT LOANS	932	4,474	1,142	2,034	2,626	1,639
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	6	601	19	21	22	9
OTHER LOANS	876	4,008	941	1,211	903	1,480
U. S. TREASURY SECURITIES--TOTAL	928	6,848	903	2,383	1,388	1,234
TREASURY BILLS	82	1,331	39	107	108	93
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	148	1,354	155	400	230	259
1 YEAR TO 5 YEARS	554	3,583	562	1,584	919	640
AFTER 5 YEARS	144	580	147	292	131	242
OTHER SECURITIES--TOTAL	2,630	14,121	2,392	5,047	3,132	2,316
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	704	3,890	159	859	394	223
ALL OTHER	1,567	8,431	1,919	3,550	2,355	1,785
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	21	565	84	190	50	18
ALL OTHER (INCLUDING CORPORATE STOCKS)	338	1,235	230	448	333	290
CASH ITEMS IN PROCESS OF COLLECTION	1,029	11,736	861	1,178	1,091	1,438
RESERVES WITH FEDERAL RESERVE BANKS	642	6,475	556	1,403	933	1,041
CURRENCY AND COIN	200	875	215	338	341	182
BALANCES WITH DOMESTIC BANKS	334	3,534	285	535	341	402
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	36	466	78	23	4	24
OTHER ASSETS	653	5,877	691	887	625	686
TOTAL ASSETS/LIABILITIES	15,223	110,513	14,887	25,197	18,486	16,363
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,608	47,858	5,503	8,765	7,972	7,166
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,836	28,985	4,165	6,885	6,364	5,000
STATES AND POLITICAL SUBDIVISIONS	489	1,458	285	526	403	582
U. S. GOVERNMENT	311	1,536	229	460	327	259
DOMESTIC INTERBANK -- COMMERCIAL	606	9,081	602	701	618	1,221
MUTUAL SAVINGS	136	407	39	7	7	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	3	601	9	--	49	2
COMMERCIAL BANKS	76	1,927	60	40	47	28
CERTIFIED AND OFFICERS CHECKS	151	3,863	114	146	157	74
TIME AND SAVINGS DEPOSITS--TOTAL (2)	5,222	36,522	6,059	11,598	7,316	5,813
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,271	11,507	2,157	5,636	3,719	2,101
OTHER TIME DEPOSITS	2,014	16,589	3,112	4,319	2,795	2,764
STATES AND POLITICAL SUBDIVISIONS	654	4,101	470	1,476	724	798
DOMESTIC INTERBANK	197	1,176	157	47	15	126
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	82	3,033	152	114	24	15
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	1,461	8,049	1,187	1,511	810	1,357
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	276	--	--	--	--
FROM OTHERS	23	473	45	49	39	133
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	542	6,851	706	750	756	451
RESERVES FOR LOANS	167	1,515	174	257	183	146
RESERVES ON SECURITIES	1	--	--	26	4	5
TOTAL CAPITAL ACCOUNTS	1,199	8,969	1,213	2,241	1,406	1,292
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	8,279	58,959	8,631	12,433	10,186	8,463
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	11,837	79,928	11,926	19,863	14,706	12,013
DEMAND DEPOSITS ADJUSTED (4)	4,662	25,505	3,811	6,426	5,936	4,248
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED	1,709	14,439	1,665	2,134	1,113	1,365
IN TIME AND SAVINGS DEPOSITS--TOTAL	876	9,043	1,032	1,215	664	752
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	833	5,396	633	919	449	613
TO OTHERS						

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)	41,223	6,499	2,962	6,969	12,128	65,506
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,077	280	79	423	780	2,780
COMMERCIAL BANKS	1,786	259	79	413	724	2,554
BROCKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	286	--	--	10	--	67
INVOLVING OTHER SECURITIES	--	19	--	--	46	57
OTHERS	5	2	--	--	10	102
OTHER LOANS--TOTAL (1)	27,421	4,257	2,145	4,488	7,726	45,050
COMMERCIAL AND INDUSTRIAL LOANS (1)	11,300	1,822	1,091	1,623	3,479	16,587
AGRICULTURAL LOANS	136	32	13	285	197	1,576
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	39	7	--	3	1	49
OTHER SECURITIES	850	94	8	21	57	605
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	34	38	8	1	3	23
OTHER SECURITIES	482	70	111	134	457	258
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,172	122	41	99	121	1,025
OTHER	1,453	262	128	259	562	1,430
REAL ESTATE LOANS	6,496	694	325	732	1,004	13,364
LOANS TO DOMESTIC COMMERCIAL BANKS	28	25	3	14	21	194
LOANS TO FOREIGN COMMERCIAL BANKS	452	13	29	6	31	405
CONSUMER INSTALLMENT LOANS	2,973	650	171	737	860	6,703
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	127	--	3	--	--	148
OTHER LOANS	1,879	428	214	574	933	2,683
U. S. TREASURY SECURITIES--TOTAL	4,101	634	315	696	1,003	6,587
TREASURY BILLS	627	54	117	191	167	1,025
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	704	62	94	128	160	1,035
1 YEAR TO 5 YEARS	2,318	406	78	328	509	3,900
AFTER 5 YEARS	452	112	26	49	167	627
OTHER SECURITIES--TOTAL	7,624	1,328	423	1,362	2,619	11,089
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	902	34	--	28	144	1,699
ALL OTHER	5,606	1,022	360	1,168	2,229	7,373
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	209	62	25	51	23	278
ALL OTHER (INCLUDING CORPORATE STOCKS)	907	210	38	115	223	1,739
CASH ITEMS IN PROCESS OF COLLECTION	3,062	703	386	843	1,379	4,025
RESERVES WITH FEDERAL RESERVE BANKS	2,766	522	187	498	803	4,281
CURRENCY AND COIN	493	85	18	65	100	827
BALANCES WITH DOMESTIC BANKS	1,201	214	57	236	421	871
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	105	15	--	4	9	188
OTHER ASSETS	1,853	254	161	295	572	3,992
TOTAL ASSETS/LIABILITIES	50,703	8,292	3,771	8,910	15,412	79,690
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	17,241	3,530	1,593	3,927	6,530	25,247
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	12,268	2,291	947	2,612	4,439	20,562
STATES AND POLITICAL SUBDIVISIONS	832	100	74	202	525	957
U. S. GOVERNMENT	761	156	117	192	201	1,339
DOMESTIC INTERBANK -- COMMERCIAL	2,343	932	391	863	1,243	1,058
MUTUAL SAVINGS	2	--	4	--	--	17
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	24	--	--	--	5	44
COMMERCIAL BANKS	127	10	12	8	35	283
CERTIFIED AND OFFICERS CHECKS	884	39	48	50	82	987
TIME AND SAVINGS DEPOSITS--TOTAL (2)	22,665	3,015	1,124	3,119	5,480	40,967
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,538	1,101	307	1,021	1,164	18,088
OTHER TIME DEPOSITS	10,748	1,519	719	1,637	2,844	14,842
STATES AND POLITICAL SUBDIVISIONS	2,759	331	79	343	1,336	6,343
DOMESTIC INTERBANK	140	45	17	30	91	268
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	463	10	1	--	21	1,260
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	4,500	785	504	824	1,658	4,544
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	--	--	16	--	--
FROM OTHERS	330	2	37	30	35	72
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	1,575	182	155	192	444	3,076
RESERVES FOR LOANS	592	79	37	78	139	778
RESERVES ON SECURITIES	8	5	--	--	18	--
TOTAL CAPITAL ACCOUNTS	3,792	690	321	724	1,108	5,006
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	27,684	4,253	2,142	4,484	7,761	45,082
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	39,409	6,215	2,880	6,542	11,383	62,758
DEMAND DEPOSITS ADJUSTED (4)	11,075	1,737	699	2,029	3,707	18,825
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	3,997	627	377	844	2,217	4,919
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,328	348	290	511	1,538	3,374
TO OTHERS	1,669	279	87	333	679	1,545

SEE FOOTNOTES ON FIRST TABLE.

\*\*PRELIMINARY.