



FEDERAL RESERVE

statistical release

H.4.2

For immediate release
July 12, 1972

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks increased \$1,964 million in the week ended July 5. This reflected an increase of \$2,045 million in loans (adjusted) an increase of \$267 million in U.S. Treasury security holdings and a decrease of \$348 million in holdings of "other" securities. Demand deposits adjusted increased \$2,013 million while U.S. Government demand deposits decreased \$1,288 million. Total time and savings deposits decreased \$303 million. Gross liabilities of banks to their foreign branches decreased \$649 million.

Commercial and industrial loans increased a net of \$506 million; during the comparable week a year ago these loans increased \$305 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities decreased \$55 million, and their loans for purchasing or carrying "other" securities increased \$271 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities increased \$114 million and those involving "other" securities decreased \$329 million. Loans to sales and personal finance institutions increased \$437 million as compared with a decrease of \$117 million during the corresponding week in 1971. Real estate loans increased \$125 million, and consumer instalment loans increased \$99 million.

Total U.S. Treasury securities held increased \$267 million. Holdings of Treasury bills increased \$346 million and holdings of "other" U.S. Treasury securities maturing within 1 year increased \$1 million. Longer term Treasury note and bond holdings decreased \$80 million.

Savings deposits increased \$171 million and "all other" time deposits declined \$132 million. Negotiable CD's issued in denominations of \$100,000 or more, included in the latter figure, declined \$192 million.

	JULY 5, ** 1972	CHANGE SINCE	
		JUNF 28, * 1972	JULY 7, (5) 1971
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	298,249	+ 3,615	+29,003
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	12,894	+ 1,756	+ 3,794
COMMERCIAL BANKS	11,678	+ 1,599	+ 3,605
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	635	+ 114	- 195
INVOLVING OTHER SECURITIES	360	- 29	+ 302
OTHERS	221	+ 72	+ 82
OTHER LOANS--TOTAL (1)	205,373	+ 1,940	+22,242
COMMERCIAL AND INDUSTRIAL LOANS (1)	85,539	+ 506	+ 2,981
AGRICULTURAL LOANS	2,546	+ 2	+ 293
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	590	- 55	- 401
OTHER SECURITIES	7,421	+ 271	+ 3,695
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	158	+ 2	+ 31
OTHER SECURITIES	2,647	- 5	+ 246
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.	7,083	+ 437	- 400
OTHER	9,539	+ 227	+ 2,297
REAL ESTATES LOANS	41,949	+ 125	+ 6,204
LOANS TO DOMESTIC COMMERCIAL BANKS	1,457	+ 52	+ 871
LOANS TO FOREIGN COMMERCIAL BANKS	2,777	- 52	+ 852
CONSUMER INSTALMENT LOANS	25,732	+ 99	+ 2,937
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,021	- 11	+ 225
OTHER LOANS	16,914	+ 342	+ 2,411
U. S. TREASURY SECURITIES--TOTAL	26,276	+ 267	- 901
TREASURY BILLS	3,971	+ 346	- 891
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	4,787	+ 1	+ 1,201
1 YEAR TO 5 YEARS	14,883	- 45	- 487
AFTER 5 YEARS	2,635	- 35	- 724
OTHER SECURITIES--TOTAL	53,706	- 348	+ 3,868
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	8,481	- 314	+ 903
ALL OTHER	37,358	- 3	+ 2,066
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	1,558	- 14	+ 218
ALL OTHER (INCLUDING CORPORATE STOCKS)	6,309	- 17	+ 681
CASH ITEMS IN PROCESS OF COLLECTION	34,870	+ 5,634	- 2,008
RESERVES WITH FEDERAL RESERVE BANKS	21,326	+ 757	+ 4,348
CURRENCY AND COIN	3,474	- 469	+ 139
BALANCES WITH DOMESTIC BANKS	10,348	+ 1,552	+ 3,057
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	961	- 4	+ 180
OTHER ASSETS	16,415	- 6	+ 524
TOTAL ASSETS/LIABILITIES	385,643	+11,079	+35,243
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	157,023	+10,822	+ 8,173
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	107,886	+ 5,528	+ 6,765
STATES AND POLITICAL SUBDIVISIONS	6,677	- 200	+ 205
U. S. GOVERNMENT	4,433	- 1,288	- 653
DOMESTIC INTERBANK -- COMMERCIAL	24,497	+ 4,463	+ 464
MUTUAL SAVINGS	920	+ 226	+ 65
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,182	+ 280	+ 353
COMMERCIAL BANKS	3,150	+ 264	+ 638
CERTIFIED AND OFFICERS CHECKS	8,278	+ 1,549	+ 336
TIME AND SAVINGS DEPOSITS--TOTAL (2)	149,355	- 303	+17,432
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	58,016	+ 171	+ 4,324
OTHER TIME DEPOSITS	65,269	- 207	+ 8,842
STATES AND POLITICAL SUBDIVISIONS	18,039	- 269	+ 3,155
DOMESTIC INTERBANK	2,262	+ 31	+ 615
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	5,293	- 14	+ 518
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	30,669	+ 1,735	+ 9,012
BORROWINGS--FROM FEDERAL RESERVE BANKS	420	+ 37	+ 44
FROM OTHERS	1,518	- 93	+ 209
OTHER LIABILITIES AND MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	14,098	- 1,280	- 2,002
RESERVES FOR LOANS	4,159	- 3	+ 165
RESERVES ON SECURITIES	71	--	- 8
TOTAL CAPITAL ACCOUNTS	28,330	+ 164	+ 2,218
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	205,132	+ 2,045	+21,560
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	285,114	+ 1,964	+24,527
DEMAND DEPOSITS ADJUSTED (4)	93,223	+ 2,013	+10,370
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	35,711	- 192	+ 7,220
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	22,508	- 114	+ 5,085
TO OTHERS	13,203	- 78	+ 2,135
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	786	- 649	- 1,297

(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 \$2,238 MILLION, OF WHICH \$1,298 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$1,626 MILLION, OF WHICH \$336 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.

(5) LOAN RECLASSIFICATION AT A LARGE BANK ON JUNE 28, 1972, AFFECTS CHANGES IN SOME LOAN ITEMS. SEE H.4.2 RELEASE DATED JULY 5, 1972, FOR MORE COMPLETE INFORMATION.

* REVISED.

** SAN FRANCISCO DISTRICT PRELIMINARY.

	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)	12,367	84,381	12,363	21,285	15,699	13,082
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	309	2,367	326	1,027	538	587
COMMERCIAL BANKS	267	2,250	306	882	538	585
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	57	--	22	--	--
INVOLVING OTHER SECURITIES	--	12	10	118	--	2
OTHERS	42	48	10	5	--	--
OTHER LOANS--TOTAL (1)	8,557	61,635	8,824	12,726	10,658	8,847
COMMERCIAL AND INDUSTRIAL LOANS (1)	3,814	29,440	3,753	4,925	3,840	3,311
AGRICULTURAL LOANS	9	83	15	9	92	61
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	6	482	6	4	14	3
OTHER SECURITIES	46	4,995	156	192	94	58
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	4	44	1	11	20	6
OTHER SECURITIES	22	766	71	110	49	74
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	247	2,513	626	358	217	208
OTHER	493	3,126	311	324	360	404
REAL ESTATES LOANS	1,944	8,522	1,713	2,998	2,144	1,402
LOANS TO DOMESTIC COMMERCIAL BANKS	36	762	19	167	99	34
LOANS TO FOREIGN COMMERCIAL BANKS	57	1,299	94	282	62	21
CONSUMER INSTALMENT LOANS	951	4,544	1,174	2,077	2,691	1,690
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	6	641	28	22	22	13
OTHER LOANS	922	4,418	857	1,247	954	1,562
U. S. TREASURY SECURITIES--TOTAL	805	6,572	920	2,440	1,365	1,269
TREASURY BILLS	87	1,260	62	145	110	116
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	106	1,370	157	446	214	251
1 YEAR TO 5 YEARS	478	3,487	559	1,539	912	651
AFTER 5 YEARS	134	455	142	310	129	251
OTHER SECURITIES--TOTAL	2,696	13,807	2,293	5,092	3,138	2,379
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	751	3,738	94	752	408	237
ALL OTHER	1,581	8,305	1,864	3,599	2,368	1,808
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	24	536	88	207	46	17
ALL OTHER (INCLUDING CORPORATE STOCKS)	340	1,228	247	534	316	317
CASH ITEMS IN PROCESS OF COLLECTION	1,335	14,633	1,092	1,582	1,583	1,966
RESERVES WITH FEDERAL RESERVE BANKS	1,100	6,681	653	1,441	940	903
CURRENCY AND COIN	169	860	192	284	323	168
BALANCES WITH DOMESTIC BANKS	452	4,612	292	607	433	495
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	38	477	79	23	4	34
OTHER ASSETS	672	5,683	727	857	608	688
TOTAL ASSETS/LIABILITIES	16,133	117,327	15,398	26,079	19,590	17,336
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	7,144	55,256	5,982	9,329	8,801	7,942
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,130	32,037	4,524	7,377	6,903	5,446
STATES AND POLITICAL SUBDIVISIONS	550	1,684	240	518	460	577
U. S. GOVERNMENT	254	938	158	372	391	223
DOMESTIC INTERBANK -- COMMERCIAL	803	11,701	789	807	742	1,560
MUTUAL SAVINGS	159	670	42	8	12	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	4	1,045	8	1	45	3
COMMERCIAL BANKS	76	2,371	70	36	46	33
CERTIFIED AND OFFICERS CHECKS	168	4,810	151	210	202	100
TIME AND SAVINGS DEPOSITS--TOTAL (2)	5,272	36,367	6,093	11,671	7,504	5,951
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,282	11,536	2,169	5,682	3,751	2,116
OTHER TIME DEPOSITS	2,105	16,990	3,247	4,279	2,947	2,788
STATES AND POLITICAL SUBDIVISIONS	567	3,710	337	1,545	721	865
DOMESTIC INTERBANK	208	1,131	162	48	16	152
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	105	2,893	167	115	27	15
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	1,617	8,798	1,105	1,611	868	1,353
BORROWINGS--FROM FEDERAL RESERVE BANKS	146	84	20	2	13	85
FROM OTHERS	23	617	48	205	51	68
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	555	5,593	737	727	742	487
RESERVES FOR LOANS	168	1,511	172	255	184	144
RESERVES ON SECURITIES	1	--	--	26	4	5
TOTAL CAPITAL ACCOUNTS	1,207	9,101	1,241	2,253	1,423	1,301
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	8,563	60,990	8,825	12,704	10,559	8,815
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	12,064	81,369	12,038	20,236	15,062	12,463
DEMAND DEPOSITS ADJUSTED (4)	4,752	27,984	3,943	6,568	6,085	4,193
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	1,726	14,380	1,641	2,147	1,179	1,434
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	937	9,201	1,116	1,180	728	717
TO OTHERS	789	5,179	525	967	451	717

SEE FOOTNOTES ON FIRST TABLE.

	FEDERAL RESERVE DISTRICT					
	CHICAGO	ST. LOUIS	MINNF-APOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO **
A S S E T S						
(IN MILLIONS OF DOLLARS)						
TOTAL LOANS AND INVESTMENTS, (GROSS)	42,268	6,684	3,170	7,176	12,457	67,308
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,315	289	127	425	909	3,675
COMMERCIAL BANKS	1,924	289	86	401	852	3,299
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	381	--	--	24	9	142
INVOLVING OTHER SECURITIES	5	--	41	--	48	124
OTHERS	5	1	--	--	--	110
OTHER LOANS--TOTAL (1)	28,584	4,379	2,284	4,684	7,992	46,203
COMMERCIAL AND INDUSTRIAL LOANS (1)	11,420	1,865	1,161	1,683	3,586	16,741
AGRICULTURAL LOANS	131	31	14	292	195	1,614
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	25	8	--	3	1	38
OTHER SECURITIES	991	111	6	24	77	671
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	37	4	1	1	6	23
OTHER SECURITIES	486	73	123	134	463	276
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,356	140	43	120	143	1,112
OTHER	1,727	264	166	298	606	1,460
REAL ESTATE LOANS	6,626	731	339	750	1,043	13,737
LOANS TO DOMESTIC COMMERCIAL BANKS	43	29	2	20	20	226
LOANS TO FOREIGN COMMERCIAL BANKS	437	12	27	9	34	443
CONSUMER INSTALMENT LOANS	3,069	671	174	768	886	7,037
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	148	--	2	--	--	139
OTHER LOANS	2,088	440	226	582	932	2,686
U. S. TREASURY SECURITIES--TOTAL	3,991	632	288	705	989	6,310
TREASURY BILLS	636	52	103	199	166	1,035
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	742	61	97	142	138	1,063
1 YEAR TO 5 YEARS	2,204	413	66	315	521	3,738
AFTER 5 YEARS	399	106	22	49	164	474
OTHER SECURITIES--TOTAL	7,388	1,384	480	1,362	2,567	11,120
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	683	31	4	21	47	1,715
ALL OTHER	5,593	1,088	346	1,180	2,282	7,344
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	198	56	40	49	15	282
ALL OTHER (INCLUDING CORPORATE STOCKS)	914	209	90	112	223	1,779
CASH ITEMS IN PROCESS OF COLLECTION	2,752	899	409	1,065	1,581	4,973
RESERVES WITH FEDERAL RESERVE BANKS	3,034	531	139	594	876	4,434
CURRENCY AND COIN	452	74	16	57	85	794
BALANCES WITH DOMESTIC BANKS	1,444	266	50	262	429	1,006
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	105	4	--	4	8	185
OTHER ASSETS	1,993	262	166	306	585	3,868
TOTAL ASSETS/LIABILITIES	53,048	8,720	3,959	9,464	16,021	82,568
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	18,595	3,850	1,653	4,308	7,045	27,118
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	13,052	2,425	1,021	2,801	4,751	22,419
STATES AND POLITICAL SUBDIVISIONS	831	111	66	211	511	918
U. S. GOVERNMENT	569	144	76	202	170	936
DOMESTIC INTERBANK -- COMMERCIAL	2,807	1,114	428	1,018	1,462	1,266
MUTUAL SAVINGS	1	--	5	--	--	23
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	23	--	--	--	3	50
COMMERCIAL BANKS	142	10	11	12	36	307
CERTIFIED AND OFFICERS CHECKS	1,170	46	46	64	112	1,199
TIME AND SAVINGS DEPOSITS--TOTAL (2)	22,955	2,957	1,122	3,163	5,462	40,838
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,629	1,118	311	1,034	1,183	18,205
OTHER TIME DEPOSITS	10,970	1,493	709	1,665	2,797	15,279
STATES AND POLITICAL SUBDIVISIONS	2,701	292	74	356	1,344	5,527
DOMESTIC INTERBANK	114	39	26	34	92	240
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	520	10	1	--	21	1,419
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	5,237	941	610	954	1,763	5,812
BORROWINGS--FROM FEDERAL RESERVE BANKS	27	8	30	--	--	5
FROM OTHERS	318	2	47	28	43	68
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	1,464	177	135	201	428	2,852
RESERVES FOR LOANS	600	79	38	79	141	788
RESERVES ON SECURITIES	8	0	--	--	18	--
TOTAL CAPITAL ACCOUNTS	3,844	697	324	731	1,121	5,087
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	28,932	4,351	2,323	4,688	8,029	46,353
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	40,301	6,367	3,091	6,755	11,585	63,783
DEMAND DEPOSITS ADJUSTED (4)	11,467	1,693	740	2,023	3,832	19,943
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	4,056	566	377	833	2,169	5,203
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,417	331	284	523	1,463	3,611
TO OTHERS	1,639	235	93	310	706	1,592

SEE FOOTNOTES ON FIRST TABLE.

**PRELIMINARY.