



FEDERAL RESERVE

statistical release

H.4.2

For immediate release
July 19, 1972

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks increased \$1,446 million in the week ended July 12. This reflected an increase of \$1,315 million in loans (adjusted), a decrease of \$483 million in U.S. Treasury security holdings and an increase of \$614 million in holdings of "other" securities. Demand deposits adjusted decreased \$420 million while U.S. Government demand deposits decreased \$1,100 million. Total time and savings deposits increased \$538 million. Gross liabilities of banks to their foreign branches increased \$544 million.

Commercial and industrial loans decreased a net of \$101 million; during the comparable week a year ago these loans decreased \$257 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities increased \$730 million, and their loans for purchasing or carrying "other" securities decreased \$266 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities increased \$1,078 million and those involving "other" securities increased \$408 million. Loans to sales and personal finance institutions decreased \$503 million as compared with a decrease of \$407 million during the corresponding week in 1971. Real estate loans increased \$178 million, and consumer instalment loans increased \$16 million.

Total U.S. Treasury securities held decreased \$483 million. Holdings of Treasury bills decreased \$356 million and holdings of "other" U.S. Treasury securities maturing within 1 year decreased \$45 million. Longer term Treasury note and bond holdings decreased \$82 million.

Savings deposits increased \$84 million and "all other" time deposits increased \$454 million. Negotiable CD's issued in denominations of \$100,000 or more, included in the latter figure, increased \$597 million.

	JULY 12, ** 1972	CHANGE SINCE	
		JULY 5, * 1972	JULY 14, (5) 1971
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	297,488	- 721	+31,702
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL—TOTAL	12,203	- 698	+ 4,641
COMMERCIAL BANKS	9,533	- 2,150	+ 2,550
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES ¹	1,716	+ 1,078	+ 1,264
INVOLVING OTHER SECURITIES	767	+ 408	+ 750
OTHERS	187	- 34	+ 77
OTHER LOANS—TOTAL (1)	205,342	- 154	+23,177
COMMERCIAL AND INDUSTRIAL LOANS (1)	85,416	- 101	+ 3,115
AGRICULTURAL LOANS	2,557	+ 5	+ 315
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING—U. S. TREASURY SECURITIES	1,319	+ 730	+ 710
OTHER SECURITIES	7,157	- 266	+ 3,367
OTHER LOANS FOR PURCHASING OR CARRYING— U. S. TREASURY SECURITIES	160	+ 2	+ 33
OTHER SECURITIES	2,649	- 41	+ 229
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.			
OTHER	6,615	- 503	- 461
REAL ESTATES LOANS	9,577	+ 19	+ 2,404
LOANS TO DOMESTIC COMMERCIAL BANKS	42,133	+ 178	+ 6,111
LOANS TO FOREIGN COMMERCIAL BANKS	1,386	- 17	+ 795
CONSUMER INSTALLMENT LOANS	2,821	+ 35	+ 985
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	25,749	+ 16	+ 2,906
OTHER LOANS	1,021	- 2	+ 220
U. S. TREASURY SECURITIES—TOTAL	16,782	- 209	+ 2,448
TREASURY BILLS	25,742	- 483	- 938
TREASURY CERTIFICATES OF INDEBTEDNESS	3,545	- 356	- 1,035
TREASURY NOTES AND U. S. BONDS MATURING—			
WITHIN 1 YEAR	4,778	- 45	+ 1,206
1 YEAR TO 5 YEARS	14,730	+ 2	- 487
AFTER 5 YEARS	2,689	- 84	- 622
OTHER SECURITIES—TOTAL	54,201	+ 614	+ 4,822
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS—			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	8,876	+ 427	+ 1,381
ALL OTHER	37,544	+ 243	+ 2,510
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	1,547	- 9	+ 169
ALL OTHER (INCLUDING CORPORATE STOCKS)	6,234	- 47	+ 762
CASH ITEMS IN PROCESS OF COLLECTION	30,101	- 5,450	- 2,388
RESERVES WITH FEDERAL RESERVE BANKS	17,811	- 3,515	- 1,107
CURRENCY AND COIN	3,694	+ 438	+ 225
BALANCES WITH DOMESTIC BANKS	8,819	- 1,609	+ 2,834
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	969	+ 8	+ 188
OTHER ASSETS	16,674	+ 219	+ 1,286
TOTAL ASSETS/LIABILITIES	375,756	-10,630	+32,740
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	146,904	-10,775	+ 5,442
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	105,738	- 2,658	+ 5,222
STATES AND POLITICAL SUBDIVISIONS	6,440	- 366	+ 414
U. S. GOVERNMENT	3,245	- 1,100	- 156
DOMESTIC INTERBANK — COMMERCIAL	20,726	- 3,805	+ 327
MUTUAL SAVINGS	846	- 74	+ 127
FOREIGN—GOVTS., OFFICIAL INSTITUTIONS, ETC.	952	- 223	+ 221
COMMERCIAL BANKS	2,775	- 382	+ 360
CERTIFIED AND OFFICERS CHECKS	6,182	- 2,167	- 1,073
TIME AND SAVINGS DEPOSITS—TOTAL (2)	149,875	+ 538	+17,492
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS—			
SAVINGS DEPOSITS	58,098	+ 84	+ 4,589
OTHER TIME DEPOSITS	65,606	+ 364	+ 8,731
STATES AND POLITICAL SUBDIVISIONS	18,029	- 4	+ 3,040
DOMESTIC INTERBANK	2,301	+ 40	+ 687
FOREIGN—GOVTS., OFFICIAL INSTITUTIONS, ETC.	5,267	- 25	+ 408
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	29,368	- 1,328	+ 8,544
BORROWINGS—FROM FEDERAL RESERVE BANKS	58	- 362	- 1,639
FROM OTHERS	1,045	+ 127	+ 566
OTHER LIABILITIES AND MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	15,325	+ 1,178	- 113
RESERVES FOR LOANS	4,151	- 8	+ 159
RESERVES ON SECURITIES	71	-	- 5
TOTAL CAPITAL ACCOUNTS	28,359	-	+ 2,294
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	206,626	+ 1,315	+24,473
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	286,569	+ 1,446	+28,357
DEMAND DEPOSITS ADJUSTED (4)	92,832	- 420	+ 7,659
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS—TOTAL	36,282	+ 597	+ 7,030
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	22,885	+ 386	+ 4,894
TO OTHERS	13,397	+ 211	+ 2,136
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	1,368	+ 544	- 362

(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 \$2,217 MILLION, OF WHICH \$1,347 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 1,658 MILLION, OF WHICH \$328 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

** SAN FRANCISCO DISTRICT PRELIMINARY.

* REVISED.

	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)	12,387	83,934	12,301	21,370	15,566	13,120
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	341	1,653	281	1,096	419	578
COMMERCIAL BANKS	295	1,535	261	815	419	576
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	77	--	175	--	--
INVOLVING OTHER SECURITIES	--	19	--	106	--	2
OTHERS	46	22	20	--	--	--
OTHER LOANS--TOTAL (1)	8,568	61,582	8,827	12,752	10,663	8,867
COMMERCIAL AND INDUSTRIAL LOANS (1)	3,840	29,193	3,766	4,953	3,823	3,315
AGRICULTURAL LOANS	9	84	16	9	91	63
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	6	1,183	6	4	14	3
OTHER SECURITIES	42	4,787	156	196	95	53
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	4	45	1	11	21	6
OTHER SECURITIES	21	749	71	112	48	73
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	245	2,183	620	361	222	207
OTHER	489	3,133	330	328	363	397
REAL ESTATES LOANS	1,955	8,563	1,720	3,005	2,156	1,414
LOANS TO DOMESTIC COMMERCIAL BANKS	34	754	15	167	99	33
LOANS TO FOREIGN COMMERCIAL BANKS	67	1,328	87	275	62	21
CONSUMER INSTALMENT LOANS	951	4,556	1,174	2,081	2,699	1,685
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	6	645	27	22	22	13
OTHER LOANS	899	4,379	838	1,228	948	1,584
U. S. TREASURY SECURITIES--TOTAL	787	6,310	900	2,435	1,361	1,251
TREASURY BILLS	63	1,081	40	150	101	105
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	81	1,371	163	446	222	242
1 YEAR TO 5 YEARS	502	3,496	557	1,532	909	658
AFTER 5 YEARS	141	362	140	307	129	246
OTHER SECURITIES--TOTAL	2,691	14,389	2,293	5,087	3,143	2,424
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	797	4,124	97	751	414	246
ALL OTHER	1,530	8,529	1,867	3,564	2,366	1,845
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	26	525	88	217	39	17
ALL OTHER (INCLUDING CORPORATE STOCKS)	338	1,211	241	555	324	316
CASH ITEMS IN PROCESS OF COLLECTION	1,205	10,540	1,014	1,491	1,363	1,865
RESERVES WITH FEDERAL RESERVE BANKS	591	5,236	551	1,212	896	907
CURRENCY AND COIN	213	911	218	331	371	201
BALANCES WITH DOMESTIC BANKS	429	3,232	274	623	366	527
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	37	477	78	23	4	34
OTHER ASSETS	661	5,632	729	843	651	692
TOTAL ASSETS/LIABILITIES	15,523	110,012	15,165	25,893	19,237	17,346
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,916	47,685	5,685	9,017	8,601	7,773
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,087	30,113	4,339	7,312	6,921	5,585
STATES AND POLITICAL SUBDIVISIONS	556	1,540	315	471	473	503
U. S. GOVERNMENT	138	828	120	283	256	151
DOMESTIC INTERBANK -- COMMERCIAL	736	8,714	673	723	676	1,413
MUTUAL SAVINGS	160	599	43	8	8	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	4	817	8	1	53	3
COMMERCIAL BANKS	84	2,022	63	40	38	31
CERTIFIED AND OFFICERS CHECKS	151	3,052	124	179	176	87
TIME AND SAVINGS DEPOSITS--TOTAL (2)	5,309	36,705	6,113	11,633	7,508	5,962
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,285	11,506	2,175	5,672	3,761	2,117
OTHER TIME DEPOSITS	2,113	17,158	3,241	4,256	2,963	2,836
STATES AND POLITICAL SUBDIVISIONS	570	3,865	351	1,542	701	821
DOMESTIC INTERBANK	218	1,155	163	46	17	154
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	118	2,838	172	115	25	15
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	1,358	8,250	1,148	1,827	725	1,551
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	17	--	--	--	--
FROM OTHERS	23	663	71	-161	54	137
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	540	6,083	741	724	743	472
RESERVES FOR LOANS	168	1,511	172	255	183	143
RESERVES ON SECURITIES	1	--	--	26	4	5
TOTAL CAPITAL ACCOUNTS	1,208	9,098	1,235	2,250	1,419	1,303
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	8,580	60,946	8,832	12,866	10,564	8,836
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	12,058	81,645	12,025	20,388	15,068	12,511
DEMAND DEPOSITS ADJUSTED (4)	4,837	27,553	3,878	6,520	6,306	4,344
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	1,758	14,737	1,682	2,135	1,158	1,426
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	951	9,393	1,150	1,169	718	741
TO OTHERS	807	5,344	532	966	440	685

SEE FOOTNOTES ON FIRST TABLE.

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS, BY DISTRICT,
JULY 12, 1972

	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)	41,864	6,726	3,107	7,197	12,416	67,480
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,120	323	111	510	808	3,963
COMMERCIAL BANKS	1,781	322	81	486	755	2,207
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	333	--	--	24	--	1,107
INVOLVING OTHER SECURITIES	5	--	30	--	53	552
OTHERS	1	1	--	--	--	97
OTHER LOANS--TOTAL (1)	28,469	4,362	2,263	4,697	8,026	46,246
COMMERCIAL AND INDUSTRIAL LOANS (1)	11,572	1,858	1,150	1,677	3,623	16,646
AGRICULTURAL LOANS	131	32	14	291	194	1,623
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	48	11	--	3	1	40
OTHER SECURITIES	931	112	6	23	80	676
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	37	4	1	1	6	23
OTHER SECURITIES	493	83	123	142	420	314
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,260	132	44	112	141	1,068
OTHER	1,709	264	162	306	603	1,493
REAL ESTATES LOANS	6,640	742	339	762	1,047	13,790
LOANS TO DOMESTIC COMMERCIAL BANKS	41	27	2	13	22	179
LOANS TO FOREIGN COMMERCIAL BANKS	452	13	26	10	32	448
CONSUMER INSTALMENT LOANS	3,062	677	175	771	885	7,033
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	142	--	2	--	--	142
OTHER LOANS	1,951	427	219	566	972	2,751
U. S. TREASURY SECURITIES--TOTAL	3,904	627	283	657	966	6,261
TREASURY BILLS	556	46	96	164	144	999
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	780	61	98	125	138	1,051
1 YEAR TO 5 YEARS	2,160	414	67	324	520	3,591
AFTER 5 YEARS	408	106	22	44	164	620
OTHER SECURITIES--TOTAL	7,371	1,394	450	1,333	2,616	11,010
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	674	31	3	21	55	1,663
ALL OTHER	5,599	1,097	346	1,157	2,323	7,321
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	198	53	39	50	15	280
ALL OTHER (INCLUDING CORPORATE STOCKS)	900	213	62	105	223	1,746
CASH ITEMS IN PROCESS OF COLLECTION	3,634	869	473	995	1,601	5,001
RESERVES WITH FEDERAL RESERVE BANKS	2,532	481	130	477	788	4,010
CURRENCY AND COIN	495	87	18	69	109	871
BALANCES WITH DOMESTIC BANKS	1,446	237	62	274	440	909
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	115	4	--	4	8	185
OTHER ASSETS	1,957	260	166	298	584	4,201
TOTAL ASSETS/LIABILITIES	52,043	8,664	3,956	9,314	15,946	82,657
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	17,913	3,812	1,629	4,141	6,795	26,937
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	13,010	2,476	1,035	2,763	4,662	22,435
STATES AND POLITICAL SUBDIVISIONS	737	94	75	204	456	1,016
U. S. GOVERNMENT	428	99	35	117	135	655
DOMESTIC INTERBANK -- COMMERCIAL	2,626	1,088	430	995	1,397	1,255
MUTUAL SAVINGS	1	--	5	--	--	22
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	20	--	--	--	4	42
COMMERCIAL BANKS	146	10	12	8	38	283
CERTIFIED AND OFFICERS CHECKS	945	45	37	54	103	1,229
TIME AND SAVINGS DEPOSITS--TOTAL (2)	22,965	2,972	1,161	3,209	5,502	40,836
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,651	1,120	311	1,036	1,184	18,280
OTHER TIME DEPOSITS	10,980	1,499	747	1,693	2,834	15,286
STATES AND POLITICAL SUBDIVISIONS	2,660	296	73	372	1,347	5,431
DOMESTIC INTERBANK	127	41	28	34	91	227
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	527	10	1	--	21	1,425
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	4,629	921	587	931	1,901	5,540
BORROWINGS--FROM FEDERAL RESERVE BANKS	11	--	30	--	--	--
FROM OTHERS	354	2	51	26	36	65
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	1,720	174	136	194	427	3,311
RESERVES FOR LOANS	596	79	38	79	141	786
RESERVES ON SECURITIES	8	9	--	--	18	--
TOTAL CAPITAL ACCOUNTS	3,847	695	324	732	1,126	5,122
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	28,767	4,356	2,291	4,706	8,057	47,823
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	40,042	6,377	3,024	6,696	11,639	65,094
DEMAND DEPOSITS ADJUSTED (4)	11,225	1,756	691	2,034	3,662	20,026
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	4,082	575	414	665	2,208	5,242
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,449	336	318	547	1,491	3,622
TO OTHERS	1,633	239	96	318	717	1,620

SEE FOOTNOTES ON FIRST TABLE.

**PRELIMINARY.