



FEDERAL RESERVE

statistical release

H.4.2

For immediate release
July 26, 1972

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks decreased \$2,360 million in the week ended July 19. This reflected a decrease of \$1,694 million in loans (adjusted), a decrease of \$126 million in U.S. Treasury security holdings and a decrease of \$540 million in holdings of "other" securities. Demand deposits adjusted decreased \$1,967 million while U.S. Government demand deposits increased \$3,078 million. Total time and savings deposits increased \$1,003 million. Gross liabilities of banks to their foreign branches decreased \$408 million.

Commercial and industrial loans increased a net of \$90 million; during the comparable week a year ago these loans decreased \$355 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities decreased \$666 million, and their loans for purchasing or carrying "other" securities decreased \$42 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities decreased \$1,692 million and those involving "other" securities increased \$18 million. Loans to sales and personal finance institutions increased \$149 million as compared with a decrease of \$63 million during the corresponding week in 1971. Real estate loans increased \$176 million, and consumer installment loans increased \$43 million.

Total U.S. Treasury securities held decreased \$126 million. Holdings of Treasury bills decreased \$111 million and holdings of "other" U.S. Treasury securities maturing within 1 year increased \$61 million. Longer term Treasury note and bond holdings decreased \$76 million.

Savings deposits declined \$23 million and "all other" time deposits increased \$980 million. Negotiable CD's issued in denominations of \$100,000 or more, included in the latter figure, increased \$651 million.

	CHANGE SINCE		
	JULY	JULY	JULY
	19, **	12, *	21, (5)
	1972	1972	1971
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	296,410	- 927	+32,624
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESSELL--TOTAL	11,993	- 257	+ 4,920
COMMERCIAL BANKS	10,958	+ 1,392	+ 4,400
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	536	- 1,692	+ 177
INVOLVING OTHER SECURITIES	287	+ 18	+ 274
OTHERS	212	+ 25	+ 69
OTHER LOANS--TOTAL (1)	205,120	- 4	+23,811
COMMERCIAL AND INDUSTRIAL LOANS (1)	85,357	+ 90	+ 3,411
AGRICULTURAL LOANS	2,549	- 5	+ 316
LOANS TO BROKERS AND DEALERS FOR PURCHASING			
OR CARRYING--U. S. TREASURY SECURITIES	653	- 666	+ 106
OTHER SECURITIES	7,099	- 42	+ 3,544
OTHER LOANS FOR PURCHASING OR CARRYING--			
U. S. TREASURY SECURITIES	156	- 4	+ 14
OTHER SECURITIES	2,684	- 9	+ 264
LOANS TO NON-BANK FINANCIAL INSTITUTIONS			
SALES FINANCE, PERSONAL FINANCE, ETC.	6,701	+ 149	- 312
OTHER	9,576	+ 23	+ 2,563
REAL ESTATES LOANS	42,389	+ 176	+ 6,205
LOANS TO DOMESTIC COMMERCIAL BANKS	1,473	+ 41	+ 885
LOANS TO FOREIGN COMMERCIAL BANKS	2,914	+ 97	+ 1,102
CONSUMER INSTALMENT LOANS	25,790	+ 43	+ 2,944
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,017	- 1	+ 219
OTHER LOANS	16,772	+ 104	+ 2,550
U. S. TREASURY SECURITIES--TOTAL	25,570	- 126	- 433
TREASURY BILLS	3,412	- 111	- 612
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	4,841	+ 61	+ 1,247
1 YEAR TO 5 YEARS	14,715	+ 21	- 385
AFTER 5 YEARS	2,602	- 97	- 683
OTHER SECURITIES--TOTAL	53,717	- 540	+ 4,326
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	8,534	- 322	+ 1,008
ALL OTHER	37,411	- 174	+ 2,440
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	1,527	- 26	+ 149
ALL OTHER (INCLUDING CORPORATE STOCKS)	6,245	- 18	+ 729
CASH ITEMS IN PROCESS OF COLLECTION	29,875	- 185	- 2,248
RESERVES WITH FEDERAL RESERVE BANKS	20,980	+ 3,181	+ 720
CURRENCY AND COIN	3,778	- 116	+ 197
BALANCES WITH DOMESTIC BANKS	9,193	+ 321	+ 3,304
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	976	+ 7	+ 194
OTHER ASSETS	16,433	+ 151	+ 1,106
TOTAL ASSETS/LIABILITIES	377,645	+ 2,432	+35,897
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	148,795	+ 1,888	+ 7,839
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	104,297	- 1,503	+ 5,981
STATES AND POLITICAL SUBDIVISIONS	5,891	- 426	+ 70
U. S. GOVERNMENT	6,315	+ 3,078	+ 1,403
DOMESTIC INTERBANK -- COMMERCIAL	21,691	+ 962	+ 1,165
MUTUAL SAVINGS	728	- 118	+ 73
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,038	+ 80	+ 322
COMMERCIAL BANKS	2,898	+ 125	+ 496
CERTIFIED AND OFFICERS CHECKS	5,937	- 310	- 1,671
TIME AND SAVINGS DEPOSITS--TOTAL (2)	150,877	+ 1,003	+18,234
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	57,980	- 23	+ 4,482
OTHER TIME DEPOSITS	66,502	+ 857	+ 9,532
STATES AND POLITICAL SUBDIVISIONS	18,180	+ 90	+ 3,127
DOMESTIC INTERBANK	2,442	+ 119	+ 815
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	5,273	- 49	+ 305
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD			
UNDER AGREEMENTS TO REPURCHASE	29,438	+ 76	+ 9,300
BORROWINGS--FROM FEDERAL RESERVE BANKS	47	- 11	- 1,335
FROM OTHERS	1,637	- 10	+ 619
OTHER LIABILITIES AND MINORITY INTEREST			
IN CONSOLIDATED SUBSIDIARIES	14,359	- 437	- 1,146
RESERVES FOR LOANS	4,142	- 6	+ 132
RESERVES ON SECURITIES	71	--	- 5
TOTAL CAPITAL ACCOUNTS	28,279	- 71	+ 2,259
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	204,692	- 1,694	+23,446
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	283,979	- 2,360	+27,339
DEMAND DEPOSITS ADJUSTED (4)	90,914	- 1,967	+ 7,519
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED			
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED			
IN TIME AND SAVINGS DEPOSITS--TOTAL	37,009	+ 651	+ 7,517
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	23,488	+ 512	+ 5,403
TO OTHERS	13,521	+ 139	+ 2,114
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	967	- 408	- 912

(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 \$ 2,309 MILLION, OF WHICH \$1,384 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 1,710 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.

(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	CLEVELAND	RICHMOND	ATLANTA
ASSETS						
(IN MILLIONS OF DOLLARS)						
TOTAL LOANS AND INVESTMENTS, (GROSS)	12,523	43,293	12,299	21,490	15,815	13,070
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESSELL--TOTAL	479	1,630	309	1,097	595	572
COMMERCIAL BANKS	469	1,458	291	1,000	595	570
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	92	--	--	--	--
INVOLVING OTHER SECURITIES	--	49	10	97	--	2
OTHERS	10	31	8	--	--	--
OTHER LOANS--TOTAL (1)	8,573	61,202	8,808	12,888	10,747	8,858
COMMERCIAL AND INDUSTRIAL LOANS (1)	3,843	29,228	3,745	5,009	3,784	3,289
AGRICULTURAL LOANS	9	83	15	9	91	65
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	7	553	6	5	9	3
OTHER SECURITIES	45	4,684	165	222	96	47
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	4	44	1	11	21	6
OTHER SECURITIES	20	749	76	113	49	92
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	247	2,281	620	361	230	199
OTHER	490	3,149	326	338	357	406
REAL ESTATES LOANS	1,957	8,596	1,736	3,018	2,243	1,422
LOANS TO DOMESTIC COMMERCIAL BANKS	35	791	15	176	106	31
LOANS TO FOREIGN COMMERCIAL BANKS	57	1,425	90	276	62	23
CONSUMER INSTALMENT LOANS	954	4,559	1,169	2,085	2,697	1,688
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	6	637	27	22	25	12
OTHER LOANS	899	4,423	817	1,243	977	1,575
U. S. TREASURY SECURITIES--TOTAL	788	6,283	881	2,419	1,341	1,254
TREASURY BILLS	58	1,078	40	153	101	98
TREASURY CERTIFICATES OF INDENTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	83	1,410	157	443	222	252
1 YEAR TO 5 YEARS	508	3,519	556	1,542	889	643
AFTER 5 YEARS	139	276	128	281	129	261
OTHER SECURITIES--TOTAL	2,683	14,178	2,301	5,086	3,132	2,386
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	808	4,077	93	771	403	229
ALL OTHER	1,513	8,407	1,859	3,553	2,359	1,837
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	25	502	91	215	39	17
ALL OTHER (INCLUDING CORPORATE STOCKS)	337	1,192	258	547	331	303
CASH ITEMS IN PROCESS OF COLLECTION	1,183	11,102	1,056	1,461	1,334	1,813
RESERVES WITH FEDERAL RESERVE BANKS	844	5,930	694	1,379	969	931
CURRENCY AND COIN	193	885	213	328	354	198
BALANCES WITH DOMESTIC BANKS	441	3,870	305	543	367	489
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	38	481	78	23	6	34
OTHER ASSETS	667	5,662	748	959	647	682
TOTAL ASSETS/LIABILITIES	15,889	111,223	15,393	26,183	19,492	17,217
LIABILITIES						
DEMAND DEPOSITS - TOTAL	6,987	49,214	5,852	9,238	8,679	7,649
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,070	29,920	4,353	7,253	6,895	5,460
STATES AND POLITICAL SUBDIVISIONS	507	1,339	300	496	430	477
U. S. GOVERNMENT	304	1,715	259	516	433	262
DOMESTIC INTERBANK -- COMMERCIAL	701	9,764	670	728	635	1,342
MUTUAL SAVINGS	153	490	44	8	9	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	5	864	13	1	53	4
COMMERCIAL BANKS	76	2,118	68	42	70	29
CERTIFIED AND OFFICERS CHECKS	171	3,004	145	194	154	75
TIME AND SAVINGS DEPOSITS--TOTAL (2)	5,400	37,183	6,184	11,609	7,560	6,009
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,279	11,480	2,182	5,667	3,768	2,114
OTHER TIME DEPOSITS	2,180	17,555	3,299	4,241	3,007	2,869
STATES AND POLITICAL SUBDIVISIONS	592	3,926	351	1,526	703	833
DOMESTIC INTERBANK	226	1,271	167	45	16	156
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	118	2,852	174	115	26	18
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	1,558	7,833	1,153	1,940	860	1,491
BORROWINGS--FROM FEDERAL RESERVE BANKS	5	4	--	--	--	--
FROM OTHERS	23	692	81	125	54	145
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	540	5,707	724	740	737	474
RESERVES FOR LOANS	168	1,506	172	255	183	143
RESERVES ON SECURITIES	1	--	--	26	4	5
TOTAL CAPITAL ACCOUNTS	1,207	9,084	1,227	2,250	1,415	1,301
MEMORANDA						
TOTAL LOANS, GROSS ADJUSTED (3)	8,548	60,583	8,811	12,809	10,641	8,829
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	12,019	81,044	11,993	20,314	15,114	12,469
DEMAND DEPOSITS ADJUSTED (4)	4,799	26,633	3,867	6,533	6,277	4,232
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	1,852	15,225	1,740	2,065	1,200	1,448
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	1,014	9,794	1,206	1,133	754	754
TO OTHERS	838	5,431	534	932	446	694

SEE FOOTNOTES ON FIRST TABLE.

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS, BY DISTRICT,
JULY 19, 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)	41,857	6,715	3,060	7,163	12,532	66,593
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,130	301	106	462	902	3,410
COMMERCIAL BANKS	1,884	300	83	438	874	2,996
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	240	--	--	24	--	180
INVOLVING OTHER SECURITIES	5	--	23	--	28	73
OTHERS	1	1	--	--	--	161
OTHER LOANS--TOTAL (1)	28,519	4,396	2,251	4,704	8,044	46,140
COMMERCIAL AND INDUSTRIAL LOANS (1)	11,578	1,872	1,125	1,688	3,618	16,578
AGRICULTURAL LOANS	131	31	14	292	191	1,618
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	29	8	--	3	1	29
OTHER SECURITIES	937	112	5	23	84	679
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	37	4	1	1	4	22
OTHER SECURITIES	522	83	124	145	404	307
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.						
OTHER	1,296	131	43	111	147	1,035
REAL ESTATE LOANS	1,687	260	156	319	673	1,465
LOANS TO DOMESTIC COMMERCIAL BANKS	40	27	3	12	15	222
LOANS TO FOREIGN COMMERCIAL BANKS	454	14	27	9	30	447
CONSUMER INSTALMENT LOANS	3,051	677	176	769	892	7,073
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	148	--	2	--	--	138
OTHER LOANS	1,951	430	232	565	986	2,674
U. S. TREASURY SECURITIES--TOTAL	3,857	625	276	663	961	6,222
TREASURY BILLS	491	43	90	153	138	969
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	771	63	102	147	138	1,053
1 YEAR TO 5 YEARS	2,167	413	62	319	520	3,577
AFTER 5 YEARS	428	106	22	44	165	623
OTHER SECURITIES--TOTAL	7,351	1,393	427	1,334	2,625	10,821
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	651	36	--	21	63	1,382
ALL OTHER	5,604	1,089	330	1,154	2,325	7,381
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	197	53	44	48	15	281
ALL OTHER (INCLUDING CORPORATE STOCKS)	899	215	53	111	222	1,777
CASH ITEMS IN PROCESS OF COLLECTION	3,504	830	471	969	1,504	4,648
RESERVES WITH FEDERAL RESERVE BANKS	3,033	437	177	512	820	5,254
CURRENCY AND COIN	480	86	19	71	103	848
BALANCES WITH DOMESTIC BANKS	1,354	219	52	258	411	884
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	115	4	--	4	8	185
OTHER ASSETS	2,067	264	164	301	583	3,689
TOTAL ASSETS/LIABILITIES	52,410	8,555	3,943	9,278	15,961	82,101
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	18,068	3,800	1,616	4,156	6,787	26,749
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	12,851	2,422	1,009	2,711	4,656	21,997
STATES AND POLITICAL SUBDIVISIONS	773	103	37	195	390	844
U. S. GOVERNMENT	931	187	91	203	233	1,181
DOMESTIC INTERBANK -- COMMERCIAL	2,738	1,038	428	990	1,376	1,281
MUTUAL SAVINGS	2	--	4	--	--	18
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	33	--	--	--	5	60
COMMERCIAL BANKS	150	11	13	8	37	276
CERTIFIED AND OFFICERS CHECKS	890	39	34	49	90	1,092
TIME AND SAVINGS DEPOSITS--TOTAL (2)	23,015	2,958	1,161	3,237	5,542	41,019
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,638	1,120	310	1,036	1,184	18,202
OTHER TIME DEPOSITS	11,088	1,496	750	1,717	2,790	15,510
STATES AND POLITICAL SUBDIVISIONS	2,629	285	71	375	1,428	5,461
DOMESTIC INTERBANK	130	41	28	35	94	233
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	511	10	1	--	21	1,427
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	4,881	842	585	851	1,864	5,580
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	--	30	--	--	8
FROM OTHERS	327	2	56	27	40	65
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	1,668	170	133	196	446	2,824
RESERVES FOR LOANS	596	79	38	78	141	783
RESERVES ON SECURITIES	8	9	--	--	18	--
TOTAL CAPITAL ACCOUNTS	3,847	695	324	733	1,123	5,073
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	28,725	4,370	2,271	4,716	8,057	46,332
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	39,933	6,388	2,974	6,713	11,643	63,375
DEMAND DEPOSITS ADJUSTED (4)	10,895	1,745	626	1,994	3,674	19,639
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	4,123	561	413	889	2,212	5,281
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,530	331	318	568	1,444	3,642
TO OTHERS	1,593	230	95	321	768	1,639

SEE FOOTNOTES ON FIRST TABLE.

**PRELIMINARY.