



FEDERAL RESERVE

statistical release

For immediate release
August 2, 1972

H.4.2

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks increased \$147 million in the week ended July 26. This reflected a decrease of \$177 million in loans (adjusted), an increase of \$222 million in U.S. Treasury security holdings and an increase of \$102 million in holdings of "other" securities. Demand deposits adjusted increased \$823 million while U.S. Government demand deposits decreased \$988 million. Total time and savings deposits increased \$447 million. Gross liabilities of banks to their foreign branches increased \$362 million.

Commercial and industrial loans decreased a net of \$151 million; during the comparable week a year ago these loans decreased \$361 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities increased \$64 million, and their loans for purchasing or carrying "other" securities decreased \$4 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities increased \$61 million and those involving "other" securities decreased \$37 million. Loans to sales and personal finance institutions decreased \$220 million as compared with a decrease of \$182 million during the corresponding week in 1971. Real estate loans increased \$164 million, and consumer instalment loans increased \$99 million.

Total U.S. Treasury securities held increased \$222 million. Holdings of Treasury bills increased \$75 million and holdings of "other" U.S. Treasury securities maturing within 1 year increased \$172 million. Longer term Treasury note and bond holdings decreased \$25 million.

Savings deposits declined \$50 million and "all other" time deposits increased \$497 million. Negotiable CD's issued in denominations of \$100,000 or more, included in the latter figure, increased \$650 million.

	JULY 26, ** 1972	CHANGE SINCE	
		JULY 19, * 1972	JULY 28, (5) 1971
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	296,119	- 266	+31,422
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	11,610	- 341	+ 3,164
COMMERCIAL BANKS	10,606	- 310	+ 2,888
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	597	+ 61	+ 28
INVOLVING OTHER SECURITIES	250	- 37	+ 210
OTHERS	157	- 55	+ 38
OTHER LOANS--TOTAL (1)	204,895	- 249	+23,985
COMMERCIAL AND INDUSTRIAL LOANS (1)	85,163	- 151	+ 3,578
AGRICULTURAL LOANS	2,555	--	+ 330
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	717	+ 64	+ 49
OTHER SECURITIES	7,145	- 4	+ 3,654
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	167	+ 12	+ 20
OTHER SECURITIES	2,690	+ 6	+ 275
LOANS TO NON-BANK FINANCIAL INSTITUTIONS			
SALES FINANCE, PERSONAL FINANCE, ETC.	6,477	- 220	- 354
OTHER	9,604	+ 28	+ 2,624
REAL ESTATES LOANS	42,559	+ 164	+ 6,293
LOANS TO DOMESTIC COMMERCIAL BANKS	1,326	- 103	+ 771
LOANS TO FOREIGN COMMERCIAL BANKS	2,890	- 24	+ 1,104
CONSUMER INSTALMENT LOANS	25,891	+ 99	+ 2,987
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,011	- 9	+ 198
OTHER LOANS	16,700	- 111	+ 2,456
U. S. TREASURY SECURITIES--TOTAL	25,803	+ 222	+ 340
TREASURY BILLS	3,497	+ 75	- 51
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	5,013	+ 172	+ 1,405
1 YEAR TO 5 YEARS	14,668	- 46	- 393
AFTER 5 YEARS	2,625	+ 21	- 621
OTHER SECURITIES--TOTAL	53,811	+ 102	+ 3,933
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	8,871	+ 337	+ 1,238
ALL OTHER	37,110	- 291	+ 1,699
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	1,532	+ 5	+ 177
ALL OTHER (INCLUDING CORPORATE STOCKS)	6,298	+ 51	+ 819
CASH ITEMS IN PROCESS OF COLLECTION	27,877	- 2,000	- 3,320
RESERVES WITH FEDERAL RESERVE BANKS	20,487	- 518	+ 2,106
CURRENCY AND COIN	3,900	+ 125	+ 217
BALANCES WITH DOMESTIC BANKS	8,868	- 344	+ 2,959
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	974	- 2	+ 190
OTHER ASSETS	16,510	- 29	+ 1,028
TOTAL ASSETS/LIABILITIES	374,735	- 3,034	+34,602
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	145,375	- 3,436	+ 5,363
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	102,697	- 1,620	+ 5,162
STATES AND POLITICAL SUBDIVISIONS	5,896	+ 9	- 271
U. S. GOVERNMENT	5,333	- 988	+ 1,427
DOMESTIC INTERBANK -- COMMERCIAL	20,419	- 1,271	- 426
MUTUAL SAVINGS	694	- 34	+ 69
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	893	- 145	+ 131
COMMERCIAL BANKS	3,080	+ 182	+ 712
CERTIFIED AND OFFICERS CHECKS	6,363	+ 431	- 1,441
TIME AND SAVINGS DEPOSITS--TOTAL (2)	151,330	+ 447	+18,073
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	57,933	- 50	+ 4,598
OTHER TIME DEPOSITS	66,895	+ 406	+ 9,612
STATES AND POLITICAL SUBDIVISIONS	18,166	- 30	+ 2,871
DOMESTIC INTERBANK	2,482	+ 40	+ 881
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	5,363	+ 90	+ 166
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD			
UNDER AGREEMENTS TO REPURCHASE	28,683	- 812	+ 8,609
BORROWINGS--FROM FEDERAL RESERVE BANKS	593	+ 546	- 49
FROM OTHERS	1,543	- 95	+ 524
OTHER LIABILITIES AND MINORITY INTEREST			
IN CONSOLIDATED SUBSIDIARIES	14,629	+ 228	- 368
RESERVES FOR LOANS	4,159	+ 17	+ 143
RESERVES ON SECURITIES	71	--	- 5
TOTAL CAPITAL ACCOUNTS	28,352	+ 71	+ 2,312
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	204,573	- 177	+23,490
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	284,187	+ 147	+27,763
DEMAND DEPOSITS ADJUSTED (4)	91,746	+ 823	+ 7,682
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED			
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED			
IN TIME AND SAVINGS DEPOSITS--TOTAL	37,697	+ 650	+ 7,464
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	23,929	+ 411	+ 5,546
TO OTHERS	13,768	+ 239	+ 1,918
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	1,336	+ 362	- 169

(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 \$ 2,327 MILLION, OF WHICH \$ 1,426 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 1,687 MILLION, OF WHICH \$ 340 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 6, 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)	12,386	82,823	12,357	21,165	15,626	13,062
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	336	1,336	363	754	382	576
COMMERCIAL BANKS	322	1,217	324	678	382	570
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	90	4	1	--	--
INVOLVING OTHER SECURITIES	--	18	20	75	--	6
OTHERS	14	11	15	--	--	--
OTHER LOANS--TOTAL (1)	8,577	60,816	8,795	12,886	10,748	8,833
COMMERCIAL AND INDUSTRIAL LOANS (1)	3,838	29,086	3,735	5,013	3,798	3,280
AGRICULTURAL LOANS	8	81	15	9	95	64
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	6	591	7	3	9	3
OTHER SECURITIES	45	4,713	158	218	101	44
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	4	43	1	11	21	6
OTHER SECURITIES	20	747	75	111	48	90
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	217	2,150	591	340	222	193
OTHER	491	3,162	311	344	359	400
REAL ESTATES LOANS	1,968	8,629	1,759	3,024	2,245	1,414
LOANS TO DOMESTIC COMMERCIAL BANKS	35	690	16	191	101	24
LOANS TO FOREIGN COMMERCIAL BANKS	64	1,404	95	277	58	22
CONSUMER INSTALMENT LOANS	959	4,566	1,171	2,093	2,717	1,696
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	6	630	27	22	24	13
OTHER LOANS	916	4,324	834	1,230	950	1,584
U. S. TREASURY SECURITIES--TOTAL	788	6,447	893	2,437	1,338	1,260
TREASURY BILLS	57	1,161	50	153	101	94
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	111	1,487	157	463	221	258
1 YEAR TO 5 YEARS	481	3,505	557	1,550	881	648
AFTER 5 YEARS	139	294	129	271	135	260
OTHER SECURITIES--TOTAL	2,685	14,224	2,306	5,088	3,158	2,393
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	788	4,380	93	763	413	230
ALL OTHER	1,521	8,096	1,859	3,577	2,364	1,840
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	25	505	93	210	38	16
ALL OTHER (INCLUDING CORPORATE STOCKS)	351	1,243	261	538	343	307
CASH ITEMS IN PROCESS OF COLLECTION	1,178	10,912	933	1,281	1,187	1,636
RESERVES WITH FEDERAL RESERVE BANKS	779	6,276	705	1,306	861	974
CURRENCY AND COIN	205	910	216	348	375	200
BALANCES WITH DOMESTIC BANKS	405	3,647	238	585	325	424
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	37	480	78	23	6	34
OTHER ASSETS	673	5,619	735	965	735	684
TOTAL ASSETS/LIABILITIES	15,663	110,667	15,262	25,673	19,115	17,014
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,807	48,327	5,672	8,992	8,298	7,446
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,985	29,660	4,269	7,068	6,643	5,284
STATES AND POLITICAL SUBDIVISIONS	507	1,265	270	510	454	531
U. S. GOVERNMENT	253	1,458	216	420	335	225
DOMESTIC INTERBANK -- COMMERCIAL	685	9,223	668	734	598	1,277
MUTUAL SAVINGS	145	463	45	8	12	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	4	753	8	1	51	4
COMMERCIAL BANKS	81	2,190	69	54	60	29
CERTIFIED AND OFFICERS CHECKS	147	3,315	127	197	145	96
TIME AND SAVINGS DEPOSITS--TOTAL (2)	5,413	37,209	6,188	11,643	7,623	6,089
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,275	11,457	2,177	5,662	3,782	2,110
OTHER TIME DEPOSITS	2,176	17,440	3,284	4,288	3,031	2,950
STATES AND POLITICAL SUBDIVISIONS	610	3,979	353	1,516	725	841
DOMESTIC INTERBANK	234	1,295	173	47	16	155
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	112	2,935	189	128	27	18
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	1,449	7,710	1,134	1,674	774	1,411
BORROWINGS--FROM FEDERAL RESERVE BANKS	5	234	49	--	--	3
FROM OTHERS	23	607	81	108	53	151
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	593	5,999	730	723	769	463
RESERVES FOR LOANS	168	1,517	172	254	183	144
RESERVES ON SECURITIES	1	--	--	26	4	5
TOTAL CAPITAL ACCOUNTS	1,204	9,064	1,236	2,253	1,411	1,302
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	8,556	60,245	8,818	12,771	10,647	8,815
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	12,029	80,916	12,017	20,296	15,143	12,468
DEMAND DEPOSITS ADJUSTED (4)	4,691	26,734	3,855	6,557	6,178	4,308
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	1,871	15,351	1,732	2,115	1,257	1,525
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	1,013	9,754	1,188	1,173	786	824
TO OTHERS	858	5,597	544	942	471	701

SEE FOOTNOTES ON FIRST TABLE.

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS, BY DISTRICT,
JULY 26, 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)	42,325	6,728	3,095	7,338	12,574	66,640
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,499	317	150	643	931	3,323
COMMERCIAL BANKS	2,191	311	128	617	900	2,966
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	298	--	--	26	--	178
INVOLVING OTHER SECURITIES	5	5	22	--	31	68
OTHERS	5	1	--	--	--	111
OTHER LOANS--TOTAL (1)	28,651	4,398	2,239	4,698	8,032	46,222
COMMERCIAL AND INDUSTRIAL LOANS (1)	11,594	1,869	1,123	1,695	3,606	16,526
AGRICULTURAL LOANS	130	30	14	290	191	1,628
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	61	7	--	3	1	26
OTHER SECURITIES	921	111	5	23	79	727
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	42	12	1	1	4	21
OTHER SECURITIES	518	83	123	157	406	312
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,310	132	41	106	142	1,033
OTHER	1,722	249	159	303	634	1,470
REAL ESTATES LOANS	6,687	749	344	769	1,053	13,918
LOANS TO DOMESTIC COMMERCIAL BANKS	39	28	1	13	15	173
LOANS TO FOREIGN COMMERCIAL BANKS	441	14	27	7	31	450
CONSUMER INSTALMENT LOANS	3,068	681	176	773	896	7,095
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	147	--	2	--	--	140
OTHER LOANS	1,971	433	223	558	974	2,703
U. S. TREASURY SECURITIES--TOTAL	3,820	620	281	661	970	6,288
TREASURY BILLS	474	41	98	154	140	974
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	747	61	101	143	139	1,125
1 YEAR TO 5 YEARS	2,179	413	61	319	520	3,554
AFTER 5 YEARS	420	105	21	45	171	635
OTHER SECURITIES--TOTAL	7,355	1,393	425	1,336	2,641	10,807
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	641	35	--	20	112	1,396
ALL OTHER	5,601	1,091	341	1,158	2,291	7,371
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	199	53	47	49	15	282
ALL OTHER (INCLUDING CORPORATE STOCKS)	914	214	37	109	223	1,758
CASH ITEMS IN PROCESS OF COLLECTION	3,124	751	407	866	1,420	4,182
RESERVES WITH FEDERAL RESERVE BANKS	2,781	456	138	422	840	4,949
CURRENCY AND COIN	490	84	19	71	107	875
BALANCES WITH DOMESTIC BANKS	1,319	221	44	260	423	977
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	115	4	--	4	8	185
OTHER ASSETS	1,979	264	157	306	592	3,801
TOTAL ASSETS/LIABILITIES	52,133	8,508	3,860	9,267	15,964	81,609
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	17,673	3,664	1,571	4,142	6,802	25,981
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	12,467	2,351	942	2,747	4,747	21,534
STATES AND POLITICAL SUBDIVISIONS	761	93	74	216	382	833
U. S. GOVERNMENT	784	160	76	191	209	1,006
DOMESTIC INTERBANK -- COMMERCIAL	2,451	1,010	421	928	1,326	1,098
MUTUAL SAVINGS	1	--	4	--	--	16
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	24	--	--	--	3	45
COMMERCIAL BANKS	141	10	13	8	38	387
CERTIFIED AND OFFICERS CHECKS	1,044	40	41	52	97	1,062
TIME AND SAVINGS DEPOSITS--TOTAL (2)	23,123	2,985	1,168	3,271	5,565	41,053
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,620	1,118	308	1,036	1,182	18,206
OTHER TIME DEPOSITS	11,236	1,515	762	1,734	2,818	15,661
STATES AND POLITICAL SUBDIVISIONS	2,609	295	74	392	1,434	5,338
DOMESTIC INTERBANK	123	42	22	35	90	250
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	516	10	1	--	16	1,411
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	4,778	886	563	804	1,798	5,702
BORROWINGS--FROM FEDERAL RESERVE BANKS	189	5	--	--	33	75
FROM OTHERS	322	2	65	27	38	66
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	1,595	181	130	211	442	2,793
RESERVES FOR LOANS	599	80	38	79	141	784
RESERVES ON SECURITIES	8	9	--	--	18	--
TOTAL CAPITAL ACCOUNTS	3,846	696	325	733	1,127	5,155
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	28,920	4,376	2,260	4,711	8,048	46,406
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	40,095	6,389	2,966	6,708	11,659	63,501
DEMAND DEPOSITS ADJUSTED (4)	11,314	1,743	667	2,157	3,847	19,695
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	4,251	585	422	901	2,228	5,459
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,666	344	330	575	1,459	3,817
TO OTHERS	1,585	241	92	326	769	1,642

SEE FOOTNOTES ON FIRST TABLE.

**PRELIMINARY.

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Federal Reserve Bank of St. Louis