



FEDERAL RESERVE

statistical release

For immediate release
September 27, 1972

H.4.2

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks decreased \$206 million in the week ended September 20. This reflected a decrease of \$569 million in loans (adjusted), a decrease of \$381 million in U. S. Treasury security holdings and a decrease of \$394 million in holdings of "other" securities. Demand deposits adjusted decreased \$890 million while U. S. Government demand deposits increased \$3,874 million. Total time and savings deposits decreased \$702 million. Gross liabilities of banks to their foreign branches increased \$304 million.

Commercial and industrial loans increased a net of \$520 million; during the comparable week a year ago these loans increased \$29 million. Loans to brokers and dealers for purchasing or carrying U. S. Treasury securities decreased \$531 million, and their loans for purchasing or carrying "other" securities increased \$317 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U. S. Treasury securities decreased \$300 million and those involving "other" securities decreased \$97 million. Loans to sales and personal finance institutions decreased \$7 million as compared with a decrease of \$538 million during the corresponding week in 1971. Real estate loans increased \$222 million, and consumer instalment loans increased \$68 million.

Total U. S. Treasury securities held decreased \$381 million. Holdings of Treasury bills decreased \$40 million and holdings of "other" U. S. Treasury securities maturing within 1 year decreased \$98 million. Longer term Treasury note and bond holdings decreased \$243 million.

Savings deposits increased \$19 million and "all other" time deposits declined \$683 million. Negotiable CD's issued in denominations of \$100,000 or more, included in the latter figure, declined \$762 million.

	SEPT. 20, ** 1972	CHANGE SINCE	
		SEPT. 13, * 1972	SEPT. 22, (5) 1971
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	302,649	- 1,675	+31,412
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	11,546	- 1,830	+ 2,072
COMMERCIAL BANKS	10,061	- 1,496	+ 1,823
BROKERS AND DEALERS INVOLVING U. S. TREASURY SECURITIES	920	- 300	- 116
INVOLVING OTHER SECURITIES	255	- 97	+ 192
OTHERS	310	+ 63	+ 173
OTHER LOANS--TOTAL (1)	210,267	+ 930	+23,873
COMMERCIAL AND INDUSTRIAL LOANS (1)	86,340	+ 520	+ 2,654
AGRICULTURAL LOANS	2,580	+ 4	+ 421
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	1,203	- 531	+ 380
OTHER SECURITIES	7,590	+ 317	+ 3,293
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	182	--	+ 38
OTHER SECURITIES	2,799	- 2	+ 370
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.	6,361	- 7	+ 94
OTHER	10,618	+ 137	+ 3,340
REAL ESTATES LOANS	43,923	+ 222	+ 6,708
LOANS TO DOMESTIC COMMERCIAL BANKS	1,412	+ 27	+ 563
LOANS TO FOREIGN COMMERCIAL BANKS	2,836	- 12	+ 164
CONSUMER INSTALMENT LOANS	26,644	+ 68	+ 3,333
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,095	+ 16	+ 258
OTHER LOANS	16,684	+ 171	+ 2,257
U. S. TREASURY SECURITIES--TOTAL	26,480	- 381	+ 1,209
TREASURY BILLS	4,885	- 40	+ 2,123
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	4,457	- 98	+ 679
1 YEAR TO 5 YEARS	14,143	- 197	- 1,520
AFTER 5 YEARS	2,995	- 46	- 73
OTHER SECURITIES--TOTAL	54,356	- 394	+ 4,258
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	9,094	- 81	+ 1,024
ALL OTHER	37,137	- 319	+ 1,898
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	1,515	+ 20	+ 200
ALL OTHER (INCLUDING CORPORATE STOCKS)	6,610	- 14	+ 1,136
CASH ITEMS IN PROCESS OF COLLECTION	30,083	+ 868	- 3,149
RESERVES WITH FEDERAL RESERVE BANKS	21,795	+ 3,094	+ 3,315
CURRENCY AND COIN	3,902	- 50	+ 244
BALANCES WITH DOMESTIC BANKS	8,657	- 167	+ 2,608
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,035	+ 3	+ 239
OTHER ASSETS	16,936	+ 384	+ 1,261
TOTAL ASSETS/LIABILITIES	385,057	+ 2,457	+35,930

L I A B I L I T I E S

DEMAND DEPOSITS - TOTAL	148,086	+ 3,262	+ 5,465
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	105,576	- 1,070	+ 7,680
STATES AND POLITICAL SUBDIVISIONS	6,151	+ 161	- 120
U. S. GOVERNMENT	5,613	+ 3,874	+ 463
DOMESTIC INTERBANK -- COMMERCIAL	20,343	- 590	- 1,508
MUTUAL SAVINGS	650	- 48	+ 87
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	803	+ 12	+ 56
COMMERCIAL BANKS	3,027	+ 267	+ 653
CERTIFIED AND OFFICERS CHECKS	5,923	+ 656	- 1,846
TIME AND SAVINGS DEPOSITS--TOTAL (2)	155,020	- 702	+19,897
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	57,892	+ 19	+ 4,598
OTHER TIME DEPOSITS	70,179	- 681	+11,415
STATES AND POLITICAL SUBDIVISIONS	18,246	- 142	+ 2,903
DOMESTIC INTERBANK	2,754	+ 130	+ 850
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	5,410	- 40	+ 87
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	30,273	- 1,718	+ 7,498
BORROWINGS--FROM FEDERAL RESERVE BANKS	1,647	+ 1,567	+ 827
FROM OTHERS	1,513	--	+ 396
OTHER LIABILITIES AND MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	15,594	+ 115	- 762
RESERVES FOR LOANS	4,180	- 4	+ 186
RESERVES ON SECURITIES	72	+ 1	- 17
TOTAL CAPITAL ACCOUNTS	28,672	- 64	+ 2,440

M E M O R A N D A

TOTAL LOANS, GROSS ADJUSTED (3)	210,340	+ 569	+23,559
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	291,176	- 206	+29,026
DEMAND DEPOSITS ADJUSTED (4)	92,047	- 890	+ 9,659
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	40,405	- 762	+ 8,330
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	25,933	- 800	+ 6,281
TO OTHERS	14,472	+ 38	+ 2,049
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	1,491	+ 304	- 652

- (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 \$2,334 MILLION, OF WHICH \$1,494 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$1,714 MILLION, OF WHICH \$310 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.

	FEDERAL RESERVE DISTRICT					
	BOSTON	NEW YORK	PHILA-DELPHIA	CLEVE-LAND	RICHMOND	ATLANTA
A S S E T S						
(IN MILLIONS OF DOLLARS)						
TOTAL LOANS AND INVESTMENTS, (GROSS)	12,694	85,726	12,683	22,030	16,149	13,376
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	417	1,629	393	1,164	651	666
COMMERCIAL BANKS	281	1,279	365	1,022	651	662
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	246	--	56	--	--
INVOLVING OTHER SECURITIES	21	26	14	86	--	4
OTHERS	115	78	14	--	--	--
OTHER LOANS--TOTAL (1)	8,747	62,798	9,084	13,307	11,030	9,097
COMMERCIAL AND INDUSTRIAL LOANS (1)	3,868	29,338	3,881	5,199	3,752	3,295
AGRICULTURAL LOANS	8	93	15	10	96	65
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	13	982	20	3	8	3
OTHER SECURITIES	46	5,032	168	270	100	54
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	4	41	1	11	22	5
OTHER SECURITIES	21	729	89	113	47	99
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	175	2,145	575	338	261	203
OTHER	551	3,552	344	381	406	432
REAL ESTATES LOANS	2,041	8,892	1,846	3,134	2,368	1,486
LOANS TO DOMESTIC COMMERCIAL BANKS	40	748	30	182	57	34
LOANS TO FOREIGN COMMERCIAL BANKS	70	1,360	87	283	109	19
CONSUMER INSTALMENT LOANS	985	4,699	1,208	2,147	2,811	1,758
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	7	700	31	22	22	14
OTHER LOANS	918	4,487	789	1,214	971	1,630
U. S. TREASURY SECURITIES--TOTAL	804	7,026	910	2,527	1,360	1,216
TREASURY BILLS	60	1,956	45	244	115	129
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	105	1,251	188	436	209	158
1 YEAR TO 5 YEARS	535	3,313	526	1,523	915	653
AFTER 5 YEARS	104	506	151	324	121	276
OTHER SECURITIES--TOTAL	2,726	14,273	2,296	5,032	3,108	2,397
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	847	4,324	89	697	377	169
ALL OTHER	1,480	8,119	1,827	3,545	2,351	1,886
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	25	488	103	158	45	14
ALL OTHER (INCLUDING CORPORATE STOCKS)	374	1,342	277	632	335	328
CASH ITEMS IN PROCESS OF COLLECTION	1,252	11,084	1,021	1,388	1,376	1,845
RESERVES WITH FEDERAL RESERVE BANKS	760	6,171	821	1,423	981	1,128
CURRENCY AND COIN	206	916	219	348	371	196
BALANCES WITH DOMESTIC BANKS	372	3,685	265	576	358	433
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	56	494	79	22	6	36
OTHER ASSETS	695	6,085	732	896	612	696
TOTAL ASSETS/LIABILITIES	16,035	114,161	15,820	26,683	19,853	17,710
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,768	48,660	5,809	9,096	8,706	7,729
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,990	30,332	4,381	7,176	6,953	5,449
STATES AND POLITICAL SUBDIVISIONS	447	1,506	272	564	449	466
U. S. GOVERNMENT	260	1,761	175	410	343	265
DOMESTIC INTERBANK -- COMMERCIAL	673	8,577	752	733	694	1,432
MUTUAL SAVINGS	162	417	35	6	10	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	4	659	13	--	51	3
COMMERCIAL BANKS	73	2,248	73	38	58	32
CERTIFIED AND OFFICERS CHECKS	159	3,160	108	169	148	82
TIME AND SAVINGS DEPOSITS--TOTAL (2)	5,689	38,046	6,446	11,919	7,748	6,304
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,270	11,399	2,181	5,642	3,817	2,107
OTHER TIME DEPOSITS	2,308	18,423	3,335	4,484	3,123	3,149
STATES AND POLITICAL SUBDIVISIONS	732	3,780	491	1,620	705	859
DOMESTIC INTERBANK	249	1,500	228	39	19	151
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	124	2,845	192	132	34	18
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	1,453	8,875	1,291	2,095	925	1,438
BORROWINGS--FROM FEDERAL RESERVE BANKS	89	1,054	--	45	24	73
FROM OTHERS	16	472	83	143	38	131
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	636	6,334	766	838	794	564
RESERVES FOR LOANS	170	1,518	174	255	185	147
RESERVES ON SECURITIES	1	--	--	26	4	5
TOTAL CAPITAL ACCOUNTS	1,213	9,202	1,251	2,266	1,429	1,319
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	8,843	62,400	9,082	13,267	10,973	9,067
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	12,373	83,699	12,288	20,826	15,441	12,680
DEMAND DEPOSITS ADJUSTED (4)	4,583	27,238	3,861	6,565	6,293	4,187
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	2,113	16,158	1,912	2,318	1,330	1,655
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	1,105	10,600	1,159	1,283	882	925
TO OTHERS	1,008	5,558	753	1,035	448	730

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)	43,200	6,921	3,129	7,471	12,745	66,525
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,139	443	75	595	914	2,460
COMMERCIAL BANKS	1,835	417	46	537	857	2,109
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	297	10	--	58	--	253
INVOLVING OTHER SECURITIES	2	15	29	--	57	1
OTHERS	5	1	--	--	--	97
OTHER LOANS--TOTAL (1)	29,550	4,448	2,270	4,843	8,183	46,910
COMMERCIAL AND INDUSTRIAL LOANS (1)	11,818	1,861	1,137	1,737	3,635	16,819
AGRICULTURAL LOANS	133	27	14	287	194	1,638
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	106	7	--	5	1	55
OTHER SECURITIES	1,016	117	6	18	85	678
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	63	4	--	1	6	24
OTHER SECURITIES	546	87	126	164	455	323
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,269	121	41	101	132	1,000
OTHER	1,909	262	150	321	687	1,623
REAL ESTATES LOANS	6,858	760	362	804	1,092	14,280
LOANS TO DOMESTIC COMMERCIAL BANKS	42	31	3	10	16	219
LOANS TO FOREIGN COMMERCIAL BANKS	410	13	27	10	31	417
CONSUMER INSTALMENT LOANS	3,142	709	179	809	925	7,272
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	148	1	3	--	--	147
OTHER LOANS	2,090	448	222	576	924	2,415
U. S. TREASURY SECURITIES--TOTAL	4,075	631	264	689	1,001	5,977
TREASURY BILLS	815	57	86	174	167	1,037
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	708	78	57	129	135	1,003
1 YEAR TO 5 YEARS	2,116	394	86	328	493	3,261
AFTER 5 YEARS	436	102	35	58	206	676
OTHER SECURITIES--TOTAL	7,436	1,399	520	1,344	2,647	11,178
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	651	42	29	17	143	1,709
ALL OTHER	5,643	1,071	379	1,175	2,254	7,407
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	212	52	56	53	15	294
ALL OTHER (INCLUDING CORPORATE STOCKS)	930	234	56	99	235	1,768
CASH ITEMS IN PROCESS OF COLLECTION	3,858	842	458	977	1,445	4,537
RESERVES WITH FEDERAL RESERVE BANKS	3,114	463	243	654	927	5,110
CURRENCY AND COIN	505	85	20	71	104	861
BALANCES WITH DOMESTIC BANKS	1,211	251	43	247	401	815
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	114	4	--	4	8	212
OTHER ASSETS	1,985	273	164	288	610	3,900
TOTAL ASSETS/LIABILITIES	53,987	8,839	4,057	9,712	16,240	81,960
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	18,199	3,811	1,635	4,240	6,800	26,633
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	12,843	2,417	1,032	2,791	4,739	22,473
STATES AND POLITICAL SUBDIVISIONS	915	108	50	207	374	793
U. S. GOVERNMENT	897	211	87	215	264	725
DOMESTIC INTERBANK -- COMMERCIAL	2,552	1,029	409	960	1,303	1,229
MUTUAL SAVINGS	1	--	3	--	--	16
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	20	--	--	--	3	50
COMMERCIAL BANKS	149	10	13	7	36	290
CERTIFIED AND OFFICERS CHECKS	822	36	41	60	81	1,057
TIME AND SAVINGS DEPOSITS--TOTAL (2)	24,202	3,108	1,182	3,370	5,638	41,368
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,609	1,125	307	1,041	1,195	18,199
OTHER TIME DEPOSITS	12,011	1,596	778	1,823	2,942	16,207
STATES AND POLITICAL SUBDIVISIONS	2,807	334	70	397	1,370	5,081
DOMESTIC INTERBANK	138	41	22	35	94	238
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	593	8	1	--	13	1,450
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	4,699	913	686	1,037	1,953	4,908
BORROWINGS--FROM FEDERAL RESERVE BANKS	239	--	18	6	37	62
FROM OTHERS	366	2	73	25	63	101
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	1,791	210	99	216	450	2,896
RESERVES FOR LOANS	601	79	38	80	140	793
RESERVES ON SECURITIES	8	9	--	--	19	--
TOTAL CAPITAL ACCOUNTS	3,882	707	326	738	1,140	5,199
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	29,812	4,443	2,296	4,891	8,224	47,042
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	41,323	6,473	3,080	6,924	11,872	64,197
DEMAND DEPOSITS ADJUSTED (4)	10,892	1,729	681	2,088	3,788	20,142
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	5,057	653	433	958	2,240	5,578
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	3,198	388	343	632	1,544	3,874
TO OTHERS	1,859	265	90	326	696	1,704

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY.