



FEDERAL RESERVE

statistical release

For immediate release
November 29, 1972

H.4.2

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks decreased \$1,883 million in the week ended November 22. This reflected a decrease of \$2,131 million in loans (adjusted), an increase of \$188 million in U.S. Treasury security holdings and an increase of \$60 million in holdings of "other" securities. Demand deposits adjusted decreased \$1,527 million while U.S. Government demand deposits increased \$799 million. Total time and savings deposits increased \$855 million. Gross liabilities of banks to their foreign branches decreased \$383 million.

Commercial and industrial loans decreased a net of \$35 million; during the comparable week a year ago these loans decreased \$292 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities decreased \$457 million, and their loans for purchasing or carrying "other" securities decreased \$380 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities decreased \$1,427 million and those involving "other" securities decreased \$37 million. Loans to sales and personal finance institutions decreased \$192 million as compared with a decrease of \$22 million during the corresponding week in 1971. Real estate loans increased \$201 million, and consumer instalment loans increased \$66 million.

Total U.S. Treasury securities held increased \$188 million. Holdings of Treasury bills increased \$416 million and holdings of "other" U.S. Treasury securities maturing within 1 year decreased \$5 million. Longer term Treasury note and bond holdings decreased \$223 million.

Savings deposits increased \$45 million and "all other" time deposits increased \$810 million. Negotiable CD's issued in denominations of \$100,000 or more, included in the latter figure, increased \$778 million.

	NOV. 22, ** 1972	CHANGE SINCE	
		NOV. 15, * 1972	NOV. 24, (5) 1971
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	311,280	- 2,236	+37,864
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	11,845	- 1,770	+ 3,714
COMMERCIAL BANKS	10,697	- 420	+ 2,980
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	546	- 1,427	+ 275
INVOLVING OTHER SECURITIES	316	- 37	+ 226
OTHERS	286	+ 114	+ 233
OTHER LOANS--TOTAL (1)	217,617	- 714	+30,657
COMMERCIAL AND INDUSTRIAL LOANS (1)	88,572	- 35	+ 5,913
AGRICULTURAL LOANS	2,727	+ 15	+ 519
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	1,002	- 457	+ 416
OTHER SECURITIES	7,560	- 380	+ 2,705
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	193	+ 3	+ 61
OTHER SECURITIES	2,833	- 3	+ 446
LOANS TO NON-BANK FINANCIAL INSTITUTIONS			
SALES FINANCE, PERSONAL FINANCE, ETC.	6,515	- 192	+ 657
OTHER	11,588	- 148	+ 4,148
REAL ESTATES LOANS	45,525	+ 201	+ 7,411
LOANS TO DOMESTIC COMMERCIAL BANKS	1,857	+ 67	+ 1,013
LOANS TO FOREIGN COMMERCIAL BANKS	2,974	- 20	+ 389
CONSUMER INSTALMENT LOANS	27,395	+ 66	+ 3,625
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,127	- 5	+ 320
OTHER LOANS	17,749	+ 174	+ 3,034
U. S. TREASURY SECURITIES--TOTAL	26,501	+ 188	- 851
TREASURY BILLS	4,119	+ 416	+ 1,493
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	4,263	- 5	+ 841
1 YEAR TO 5 YEARS	15,187	- 190	- 1,738
AFTER 5 YEARS	2,932	- 33	- 1,447
OTHER SECURITIES--TOTAL	55,317	+ 60	+ 4,344
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND HILLS	8,713	- 120	+ 862
ALL OTHER	37,763	+ 169	+ 2,000
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	1,715	- 26	+ 258
ALL OTHER (INCLUDING CORPORATE STOCKS)	7,126	+ 37	+ 1,224
CASH ITEMS IN PROCESS OF COLLECTION	28,638	- 990	- 4,934
RESERVES WITH FEDERAL RESERVE BANKS	19,013	+ 1,691	- 3,151
CURRENCY AND COIN	3,716	- 120	+ 191
BALANCES WITH DOMESTIC BANKS	8,993	- 951	+ 1,652
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,101	+ 1	+ 282
OTHER ASSETS	16,959	+ 41	+ 1,810
TOTAL ASSETS/LIABILITIES	389,700	- 2,564	+33,714
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	148,398	- 3,365	+ 6,573
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	108,278	- 1,876	+ 8,404
STATES AND POLITICAL SUBDIVISIONS	6,596	- 335	+ 199
U. S. GOVERNMENT	3,999	+ 799	+ 1,763
DOMESTIC INTERBANK -- COMMERCIAL	19,164	- 1,647	- 2,934
MUTUAL SAVINGS	700	- 57	+ 117
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	784	- 22	+ 66
COMMERCIAL BANKS	3,067	+ 53	+ 471
CERTIFIED AND OFFICERS CHECKS	5,810	- 280	- 1,513
TIME AND SAVINGS DEPOSITS--TOTAL (2)	158,452	+ 855	+20,148
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	58,224	+ 45	+ 4,007
OTHER TIME DEPOSITS	72,861	+ 590	+11,876
STATES AND POLITICAL SUBDIVISIONS	17,917	+ 132	+ 2,471
DOMESTIC INTERBANK	2,903	+ 50	+ 807
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	5,871	+ 25	+ 741
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	32,330	+ 78	+ 7,394
BORROWINGS--FROM FEDERAL RESERVE BANKS	168	+ 143	- 2,068
FROM OTHERS	2,026	- 42	+ 1,003
OTHER LIABILITIES AND MINORITY INTEREST			
IN CONSOLIDATED SUBSIDIARIES	14,972	- 342	- 1,976
RESERVES FOR LOANS	4,199	+ 8	+ 183
RESERVES ON SECURITIES	70	- 1	- 5
TOTAL CAPITAL ACCOUNTS	29,085	+ 102	+ 2,462
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	216,908	- 2,131	+30,378
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	298,726	- 1,883	+33,871
DEMAND DEPOSITS ADJUSTED (4)	96,597	- 1,527	+12,678
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	43,662	+ 778	+ 9,662
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	28,378	+ 619	+ 6,895
TO OTHERS	15,284	+ 159	+ 2,767
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	1,458	- 383	- 1,884

(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 \$ 2,412 MILLION, OF WHICH \$ 1,652 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 1,757 MILLION, OF WHICH \$ 303 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	RICH MOND	ATLANTA
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (GROSS)	12,746	87,957	12,976	22,509	16,355	14,020
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	476	1,329	447	1,074	452	885
COMMERCIAL BANKS	414	952	396	960	452	882
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	143	--	26	--	--
INVOLVING OTHER SECURITIES	32	52	51	88	--	3
OTHERS	30	182	--	--	--	--
OTHER LOANS--TOTAL (1)	8,949	64,834	9,260	13,784	11,388	9,446
COMMERCIAL AND INDUSTRIAL LOANS (1)	3,940	30,098	3,871	5,381	3,819	3,411
AGRICULTURAL LOANS	7	100	15	10	101	66
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	13	886	6	3	3	3
OTHER SECURITIES	43	4,937	132	302	99	48
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	5	36	1	10	30	4
OTHER SECURITIES	33	753	85	115	39	95
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	153	2,041	559	360	263	201
OTHER	580	3,932	341	467	361	436
REAL ESTATES LOANS	2,111	9,307	1,918	3,227	2,446	1,562
LOANS TO DOMESTIC COMMERCIAL BANKS	48	829	35	258	80	21
LOANS TO FOREIGN COMMERCIAL BANKS	81	1,594	114	179	83	17
CONSUMER INSTALMENT LOANS	1,006	4,765	1,246	2,194	2,913	1,825
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	6	727	25	26	22	16
OTHER LOANS	923	4,829	912	1,252	1,129	1,741
U. S. TREASURY SECURITIES--TOTAL	847	7,123	937	2,485	1,358	1,200
TREASURY BILLS	102	1,422	32	186	129	98
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	110	1,120	183	462	197	171
1 YEAR TO 5 YEARS	545	4,013	576	1,526	908	661
AFTER 5 YEARS	90	568	146	311	124	270
OTHER SECURITIES--TOTAL	2,474	14,671	2,332	5,166	3,157	2,489
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	553	4,033	92	762	367	160
ALL OTHER	1,460	8,354	1,874	3,684	2,398	1,926
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	26	711	98	143	48	14
ALL OTHER (INCLUDING CORPORATE STOCKS)	435	1,573	268	577	344	389
CASH ITEMS IN PROCESS OF COLLECTION	1,106	10,825	969	1,338	1,359	1,709
RESERVES WITH FEDERAL RESERVE BANKS	716	5,522	628	1,017	927	731
CURRENCY AND COIN	190	865	226	334	353	187
BALANCES WITH DOMESTIC BANKS	354	3,493	427	660	353	453
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	56	554	79	22	6	36
OTHER ASSETS	647	5,912	708	962	686	699
TOTAL ASSETS/LIABILITIES	15,815	115,128	16,013	26,842	20,039	17,835
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,840	48,120	6,044	9,141	8,659	7,815
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,997	30,946	4,671	7,424	7,063	5,681
STATES AND POLITICAL SUBDIVISIONS	565	1,433	310	597	448	586
U. S. GOVERNMENT	165	1,023	152	253	270	165
DOMESTIC INTERBANK -- COMMERCIAL	698	8,501	636	650	617	1,257
MUTUAL SAVINGS	170	450	39	12	7	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	3	645	11	--	51	3
COMMERCIAL BANKS	85	2,263	79	39	50	30
CERTIFIED AND OFFICERS CHECKS	157	2,859	146	166	153	93
TIME AND SAVINGS DEPOSITS--TOTAL (2)	5,545	39,170	6,470	12,006	7,937	6,443
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,254	11,411	2,227	5,721	3,866	2,132
OTHER TIME DEPOSITS	2,334	19,184	3,311	4,561	3,210	3,266
STATES AND POLITICAL SUBDIVISIONS	710	3,822	528	1,567	742	857
DOMESTIC INTERBANK	89	1,718	223	42	21	151
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	154	2,923	166	111	35	12
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	1,486	9,895	1,249	2,137	1,050	1,381
BORROWINGS--FROM FEDERAL RESERVE BANKS	68	18	--	3	--	4
FROM OTHERS	18	741	138	226	41	121
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	469	6,249	709	760	716	555
RESERVES FOR LOANS	165	1,531	176	257	186	148
RESERVES ON SECURITIES	1	--	--	26	4	4
TOTAL CAPITAL ACCOUNTS	1,223	9,404	1,227	2,286	1,446	1,364
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	8,963	64,382	9,276	13,640	11,308	9,428
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	12,284	86,176	12,545	21,291	15,823	13,117
DEMAND DEPOSITS ADJUSTED (4)	4,871	27,771	4,287	6,900	6,413	4,684
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	2,017	17,310	1,881	2,379	1,417	1,725
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	1,147	11,458	1,112	1,381	939	982
TO OTHERS	870	5,852	769	998	478	743

SEE FOOTNOTES ON FIRST TABLE.

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS, BY DISTRICT,
NOV. 22, 1972

	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)	44,575	7,234	3,414	7,751	13,461	68,282
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,258	476	113	589	1,156	2,590
COMMERCIAL BANKS	2,137	469	85	549	1,121	2,280
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	114	--	--	40	--	223
INVOLVING OTHER SECURITIES	2	4	28	--	35	21
OTHERS	5	3	--	--	--	66
OTHER LOANS--TOTAL (1)	30,560	4,673	2,444	5,096	8,591	48,592
COMMERCIAL AND INDUSTRIAL LOANS (1)	11,960	2,032	1,224	1,799	3,745	17,292
AGRICULTURAL LOANS	146	31	16	337	228	1,670
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	42	13	--	3	1	29
OTHER SECURITIES	1,009	126	11	20	93	740
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	65	9	--	1	7	25
OTHER SECURITIES	560	78	129	171	469	306
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,428	123	47	113	153	1,074
OTHER	2,114	273	166	320	762	1,836
REAL ESTATES LOANS	7,039	758	374	837	1,159	14,787
LOANS TO DOMESTIC COMMERCIAL BANKS	163	37	3	15	21	347
LOANS TO FOREIGN COMMERCIAL BANKS	404	14	27	11	17	433
CONSUMER INSTALMENT LOANS	3,273	719	193	841	942	7,478
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	160	1	6	--	--	138
OTHER LOANS	2,197	459	248	628	994	2,437
U. S. TREASURY SECURITIES--TOTAL	3,974	676	302	693	984	5,922
TREASURY BILLS	676	110	119	209	178	858
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	646	73	66	131	141	963
1 YEAR TO 5 YEARS	2,238	387	93	306	470	3,464
AFTER 5 YEARS	414	106	24	47	195	637
OTHER SECURITIES--TOTAL	7,783	1,409	555	1,373	2,730	11,178
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	942	42	40	25	211	1,486
ALL OTHER	5,708	1,100	350	1,192	2,279	7,438
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	218	34	62	53	15	293
ALL OTHER (INCLUDING CORPORATE STOCKS)	915	233	103	103	225	1,961
CASH ITEMS IN PROCESS OF COLLECTION	3,117	734	446	845	1,396	4,794
RESERVES WITH FEDERAL RESERVE BANKS	2,346	335	57	467	822	5,445
CURRENCY AND COIN	523	87	19	64	100	768
BALANCES WITH DOMESTIC BANKS	1,162	227	67	265	435	1,097
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	114	4	--	4	8	218
OTHER ASSETS	1,954	314	159	318	640	3,960
TOTAL ASSETS/LIABILITIES	53,791	8,935	4,162	9,714	16,862	84,564
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	17,514	3,663	1,537	4,073	6,984	28,008
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	13,102	2,454	997	2,879	4,929	23,135
STATES AND POLITICAL SUBDIVISIONS	777	131	58	162	533	996
U. S. GOVERNMENT	497	112	53	113	148	1,048
DOMESTIC INTERBANK -- COMMERCIAL	2,165	907	378	855	1,230	1,270
MUTUAL SAVINGS	2	--	3	--	--	17
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	17	--	--	--	4	50
COMMERCIAL BANKS	150	10	15	9	46	291
CERTIFIED AND OFFICERS CHECKS	804	49	33	55	94	1,201
TIME AND SAVINGS DEPOSITS--TOTAL (2)	24,708	3,137	1,272	3,511	6,118	42,135
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,674	1,139	306	1,039	1,201	18,254
OTHER TIME DEPOSITS	12,466	1,628	838	1,934	3,304	16,825
STATES AND POLITICAL SUBDIVISIONS	2,573	318	96	381	1,462	4,861
DOMESTIC INTERBANK	135	40	27	36	107	314
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	753	8	1	--	13	1,695
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	5,031	1,103	755	1,055	1,921	5,267
BORROWINGS--FROM FEDERAL RESERVE BANKS	45	--	10	5	6	9
FROM OTHERS	415	2	100	22	80	122
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	1,559	231	121	220	433	2,950
RESERVES FOR LOANS	601	80	37	81	141	796
RESERVES ON SECURITIES	8	9	--	--	18	--
TOTAL CAPITAL ACCOUNTS	3,910	710	330	747	1,161	5,277
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	30,518	4,643	2,469	5,121	8,605	48,555
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	42,275	6,728	3,326	7,187	12,319	65,655
DEMAND DEPOSITS ADJUSTED (4)	11,735	1,910	660	2,260	4,210	20,896
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	5,424	688	519	1,107	2,671	6,524
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	3,570	432	399	744	1,883	4,331
TO OTHERS	1,854	256	120	363	788	2,193

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY.