



FEDERAL RESERVE

statistical release

H.4.2

For immediate release
December 6, 1972

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks increased \$1,746 million in the week ended November 29. This reflected an increase of \$405 million in loans (adjusted), an increase of \$1,241 million in U.S. Treasury security holdings and an increase of \$100 million in holdings of "other" securities. Demand deposits adjusted increased \$1,221 million while U.S. Government demand deposits increased \$977 million. Total time and savings deposits increased \$242 million. Gross liabilities of banks to their foreign branches increased \$280 million.

Commercial and industrial loans increased a net of \$156 million; during the comparable week a year ago these loans increased \$313 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities increased \$262 million, and their loans for purchasing or carrying "other" securities decreased \$58 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities increased \$163 million and those involving "other" securities decreased \$93 million. Loans to sales and personal finance institutions increased \$38 million as compared with an increase of \$428 million during the corresponding week in 1971. Real estate loans increased \$62 million, and consumer instalment loans increased \$97 million.

Total U.S. Treasury securities held increased \$1,241 million. Holdings of Treasury bills increased \$1,378 million and holdings of "other" U.S. Treasury securities maturing within 1 year increased \$170 million. Longer term Treasury note and bond holdings decreased \$307 million.

Savings deposits declined \$45 million and "all other" time deposits increased \$197 million. Negotiable CD's issued in denominations of \$100,000 or more, included in the latter figure, increased \$208 million.

	NOV. 29, ** 1972	CHANGE SINCE	
		NOV. 22, * 1972	DEC. 1, (5) 1971
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	314,124	+ 2,543	+34,970
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	12,497	+ 632	+ 2,133
COMMERCIAL BANKS	11,461	+ 733	+ 2,582
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	626	+ 163	- 600
INVOLVING OTHER SECURITIES	285	- 93	+ 131
OTHERS	125	- 171	+ 20
OTHER LOANS--TOTAL (1)	218,260	+ 570	+29,617
COMMERCIAL AND INDUSTRIAL LOANS (1)	88,691	+ 156	+ 5,719
AGRICULTURAL LOANS	2,751	+ 17	+ 544
LOANS TO BROKERS AND DEALERS FOR PURCHASING			
OR CARRYING--U. S. TREASURY SECURITIES	1,265	+ 262	+ 140
OTHER SECURITIES	7,527	- 58	+ 2,520
OTHER LOANS FOR PURCHASING OR CARRYING--			
U. S. TREASURY SECURITIES	203	+ 10	+ 66
OTHER SECURITIES	2,858	+ 27	+ 450
LOANS TO NON-BANK FINANCIAL INSTITUTIONS			
SALES FINANCE, PERSONAL FINANCE, ETC.	6,545	+ 38	+ 259
OTHER	11,696	+ 77	+ 4,094
REAL ESTATES LOANS	45,605	+ 62	+ 7,467
LOANS TO DOMESTIC COMMERCIAL BANKS	1,939	+ 64	+ 1,084
LOANS TO FOREIGN COMMERCIAL BANKS	2,928	- 32	+ 511
CONSUMER INSTALMENT LOANS	27,499	+ 97	+ 3,673
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,145	+ 17	+ 355
OTHER LOANS	17,608	- 167	+ 2,735
U. S. TREASURY SECURITIES--TOTAL	27,838	+ 1,241	- 527
TREASURY BILLS	5,504	+ 1,378	+ 1,768
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	4,458	+ 170	+ 1,009
1 YEAR TO 5 YEARS	15,057	- 167	- 1,711
AFTER 5 YEARS	2,819	- 140	- 1,593
OTHER SECURITIES--TOTAL	55,529	+ 100	+ 3,747
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	8,764	- 64	+ 653
ALL OTHER	37,905	+ 133	+ 1,619
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	1,762	+ 50	+ 248
ALL OTHER (INCLUDING CORPORATE STOCKS)	7,098	- 19	+ 1,227
CASH ITEMS IN PROCESS OF COLLECTION	29,069	+ 361	- 6,256
RESERVES WITH FEDERAL RESERVE BANKS	17,862	- 1,247	+ 951
CURRENCY AND COIN	4,394	+ 660	+ 633
BALANCES WITH DOMESTIC BANKS	9,969	+ 1,177	+ 1,493
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,104	+ 3	+ 271
OTHER ASSETS	16,859	+ 171	+ 1,164
TOTAL ASSETS/LIABILITIES	393,381	+ 3,668	+33,226

L I A B I L I T I E S

DEMAND DEPOSITS - TOTAL	152,016	+ 4,155	+ 2,634
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	108,897	+ 734	+ 5,354
STATES AND POLITICAL SUBDIVISIONS	6,473	- 33	- 732
U. S. GOVERNMENT	4,808	+ 977	+ 2,566
DOMESTIC INTERBANK -- COMMERCIAL	20,650	+ 1,596	- 3,656
MUTUAL SAVINGS	657	- 43	+ 31
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	828	+ 55	- 73
COMMERCIAL BANKS	2,857	- 238	+ 102
CERTIFIED AND OFFICERS CHECKS	6,846	+ 1,107	- 958
TIME AND SAVINGS DEPOSITS--TOTAL (2)	158,850	+ 242	+20,308
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	58,192	- 45	+ 3,873
OTHER TIME DEPOSITS	73,089	+ 173	+12,088
STATES AND POLITICAL SUBDIVISIONS	18,015	+ 8	+ 2,408
DOMESTIC INTERBANK	2,945	+ 31	+ 862
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	5,946	+ 77	+ 851
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD			
UNDER AGREEMENTS TO REPURCHASE	31,383	- 1,361	+ 7,684
BORROWINGS--FROM FEDERAL RESERVE BANKS	520	+ 402	+ 496
FROM OTHERS	2,159	+ 133	+ 1,121
OTHER LIABILITIES AND MINORITY INTEREST			
IN CONSOLIDATED SUBSIDIARIES	15,050	+ 69	- 1,518
RESERVES FOR LOANS	4,207	+ 8	+ 179
RESERVES ON SECURITIES	71	+ 1	- 5
TOTAL CAPITAL ACCOUNTS	29,125	+ 19	+ 2,327

M E M O R A N D A

TOTAL LOANS, GROSS ADJUSTED (3)	217,357	+ 405	+28,084
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	300,724	+ 1,746	+31,304
DEMAND DEPOSITS ADJUSTED (4)	97,489	+ 1,221	+ 9,980
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED			
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED			
IN TIME AND SAVINGS DEPOSITS--TOTAL	43,909	+ 208	+10,029
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	28,488	+ 84	+ 7,171
TO OTHERS	15,421	+ 124	+ 2,858
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	1,738	+ 280	- 670

(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 \$2,489 MILLION, OF WHICH \$1,641 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 1,774 MILLION, OF WHICH \$308 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	RICHMOND	ATLANTA
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (GROSS)	12,860	88,934	12,917	22,584	16,481	14,128
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	568	1,752	355	1,105	528	963
COMMERCIAL BANKS	515	1,572	332	996	526	959
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	152	2	19	--	--
INVOLVING OTHER SECURITIES	28	16	21	90	--	4
OTHERS	25	12	--	--	2	--
OTHER LOANS--TOTAL (1)	8,938	65,073	9,291	13,804	11,424	9,454
COMMERCIAL AND INDUSTRIAL LOANS (1)	3,938	30,098	3,892	5,372	3,812	3,408
AGRICULTURAL LOANS	7	101	14	11	102	67
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	13	1,114	6	3	3	3
OTHER SECURITIES	36	4,843	129	298	99	46
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	5	37	1	10	29	4
OTHER SECURITIES	34	778	84	114	40	96
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	150	2,110	554	358	266	197
OTHER	583	3,964	345	458	372	435
REAL ESTATES LOANS	2,110	9,336	1,930	3,235	2,447	1,561
LOANS TO DOMESTIC COMMERCIAL BANKS	41	862	47	279	98	23
LOANS TO FOREIGN COMMERCIAL BANKS	80	1,576	102	184	86	18
CONSUMER INSTALMENT LOANS	1,010	4,775	1,249	2,200	2,926	1,831
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	6	750	25	28	22	16
OTHER LOANS	925	4,689	913	1,254	1,122	1,749
U. S. TREASURY SECURITIES--TOTAL	890	7,376	932	2,532	1,369	1,213
TREASURY BILLS	145	1,802	36	208	132	114
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	111	1,116	183	458	209	174
1 YEAR TO 5 YEARS	544	3,896	580	1,555	905	655
AFTER 5 YEARS	90	562	133	311	123	270
OTHER SECURITIES--TOTAL	2,464	14,733	2,339	5,143	3,160	2,498
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	529	4,036	91	723	373	159
ALL OTHER	1,468	8,368	1,886	3,694	2,397	1,932
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	26	760	98	144	51	13
ALL OTHER (INCLUDING CORPORATE STOCKS)	441	1,569	264	582	339	394
CASH ITEMS IN PROCESS OF COLLECTION	1,088	12,588	844	1,257	1,234	1,495
RESERVES WITH FEDERAL RESERVE BANKS	683	5,498	638	932	705	822
CURRENCY AND COIN	238	1,034	265	391	404	220
BALANCES WITH DOMESTIC BANKS	354	4,584	394	689	376	376
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	59	554	79	22	6	36
OTHER ASSETS	658	5,974	713	930	685	713
TOTAL ASSETS/LIABILITIES	15,940	119,166	15,850	26,805	19,891	17,790
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,953	51,949	5,802	9,224	8,588	7,616
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,039	31,928	4,529	7,467	6,890	5,578
STATES AND POLITICAL SUBDIVISIONS	561	1,456	254	582	498	578
U. S. GOVERNMENT	279	1,297	176	297	262	172
DOMESTIC INTERBANK -- COMMERCIAL	657	10,413	582	641	676	1,167
MUTUAL SAVINGS	153	423	41	13	7	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	4	695	10	2	51	3
COMMERCIAL BANKS	78	2,084	68	42	53	27
CERTIFIED AND OFFICERS CHECKS	182	3,653	142	180	151	91
TIME AND SAVINGS DEPOSITS--TOTAL (2)	5,592	39,261	6,483	11,964	7,975	6,439
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,250	11,410	2,237	5,722	3,866	2,130
OTHER TIME DEPOSITS	2,383	19,179	3,309	4,536	3,238	3,271
STATES AND POLITICAL SUBDIVISIONS	707	3,825	534	1,548	753	850
DOMESTIC INTERBANK	94	1,734	223	43	22	150
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	154	3,002	166	111	34	12
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	1,504	9,434	1,322	1,983	931	1,560
BORROWINGS--FROM FEDERAL RESERVE BANKS	3	320	--	50	--	4
FROM OTHERS	18	843	142	252	40	123
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	479	6,399	699	762	717	535
RESERVES FOR LOANS	165	1,532	177	256	187	148
RESERVES ON SECURITIES	1	--	--	26	4	5
TOTAL CAPITAL ACCOUNTS	1,225	9,428	1,225	2,288	1,449	1,360
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	8,950	64,391	9,267	13,634	11,328	9,435
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	12,304	86,500	12,538	21,309	15,857	13,146
DEMAND DEPOSITS ADJUSTED (4)	4,929	27,651	4,200	7,029	6,416	4,782
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	2,061	17,332	1,874	2,353	1,453	1,748
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	1,188	11,407	1,101	1,362	961	1,006
TO OTHERS	873	5,925	773	991	492	742

SEE FOOTNOTES ON FIRST TABLE.

	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)	44,660	7,234	3,465	7,861	13,493	69,507
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,148	457	159	687	1,199	2,576
COMMERCIAL BANKS	1,910	433	135	637	1,167	2,279
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	231	--	--	50	--	172
INVOLVING OTHER SECURITIES	2	21	24	--	30	49
OTHERS	5	3	--	--	2	76
OTHER LOANS--TOTAL (1)	30,578	4,687	2,462	5,095	8,614	48,840
COMMERCIAL AND INDUSTRIAL LOANS (1)	11,945	2,048	1,233	1,804	3,787	17,354
AGRICULTURAL LOANS	152	33	17	337	228	1,682
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	73	12	--	3	1	34
OTHER SECURITIES	1,055	122	7	16	84	752
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	65	19	--	1	7	25
OTHER SECURITIES	561	78	130	171	467	305
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,407	123	45	118	158	1,059
OTHER	2,140	264	170	317	763	1,885
REAL ESTATES LOANS	7,056	761	375	838	1,148	14,808
LOANS TO DOMESTIC COMMERCIAL BANKS	168	37	2	16	21	345
LOANS TO FOREIGN COMMERCIAL BANKS	390	12	28	11	16	425
CONSUMER INSTALMENT LOANS	3,285	722	197	848	946	7,510
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	151	1	6	--	--	140
OTHER LOANS	2,130	455	252	615	988	2,516
U. S. TREASURY SECURITIES--TOTAL	4,069	664	320	698	977	6,798
TREASURY BILLS	810	101	139	216	167	1,634
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	646	73	64	138	146	1,140
1 YEAR TO 5 YEARS	2,203	394	93	302	474	3,456
AFTER 5 YEARS	410	96	24	42	190	568
OTHER SECURITIES--TOTAL	7,865	1,426	524	1,381	2,703	11,293
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	938	42	40	26	188	1,619
ALL OTHER	5,791	1,093	343	1,201	2,273	7,459
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	218	34	65	52	15	286
ALL OTHER (INCLUDING CORPORATE STOCKS)	918	257	76	102	227	1,929
CASH ITEMS IN PROCESS OF COLLECTION	2,873	665	386	770	1,310	4,559
RESERVES WITH FEDERAL RESERVE BANKS	2,162	389	40	388	812	4,793
CURRENCY AND COIN	589	98	22	75	121	937
BALANCES WITH DOMESTIC BANKS	1,265	232	82	245	397	975
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	114	4	--	4	8	218
OTHER ASSETS	1,960	303	161	317	637	3,808
TOTAL ASSETS/LIABILITIES	53,623	8,925	4,156	9,660	16,778	84,797
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	17,734	3,659	1,652	4,110	6,882	27,847
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	13,382	2,434	1,037	2,875	4,890	22,848
STATES AND POLITICAL SUBDIVISIONS	736	115	59	182	522	930
U. S. GOVERNMENT	496	121	125	138	133	1,312
DOMESTIC INTERBANK -- COMMERCIAL	2,093	936	364	845	1,189	1,087
MUTUAL SAVINGS	2	--	2	--	--	16
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	16	--	--	--	3	44
COMMERCIAL BANKS	124	8	14	11	39	309
CERTIFIED AND OFFICERS CHECKS	885	45	51	59	106	1,301
TIME AND SAVINGS DEPOSITS--TOTAL (2)	24,748	3,126	1,285	3,503	6,111	42,363
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,669	1,139	305	1,040	1,201	18,223
OTHER TIME DEPOSITS	12,572	1,620	854	1,928	3,287	16,912
STATES AND POLITICAL SUBDIVISIONS	2,519	320	94	379	1,474	5,012
DOMESTIC INTERBANK	131	38	27	34	107	342
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	749	5	1	--	12	1,700
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	4,584	1,065	630	980	1,951	5,439
BORROWINGS--FROM FEDERAL RESERVE BANKS	96	47	--	--	--	--
FROM OTHERS	423	2	98	22	75	121
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	1,528	227	123	217	434	2,930
RESERVES FOR LOANS	604	81	38	81	142	796
RESERVES ON SECURITIES	8	9	--	--	18	--
TOTAL CAPITAL ACCOUNTS	3,898	709	330	747	1,165	5,301
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	30,648	4,674	2,484	5,129	8,625	48,792
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	42,582	6,764	3,328	7,208	12,305	66,883
DEMAND DEPOSITS ADJUSTED (4)	12,272	1,937	777	2,357	4,250	20,889
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	5,475	674	533	1,099	2,646	6,661
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	3,635	420	415	739	1,843	4,411
TO OTHERS	1,840	254	118	360	803	2,250

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY.