



FEDERAL RESERVE

statistical release

For immediate release
December 27, 1972

H.4.2

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks increased \$3,902 million in the week ended December 20. This reflected an increase of \$4,180 million in loans (adjusted), a decrease of \$174 million in U.S. Treasury security holdings and a decrease of \$104 million in holdings of "other" securities. Demand deposits adjusted increased \$1,018 million while U.S. Government demand deposits increased \$3,908 million. Total time and savings deposits remained the same. Gross liabilities of banks to their foreign branches increased \$100 million.

Commercial and industrial loans increased a net of \$1,319 million; during the comparable week a year ago these loans decreased \$179 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities increased \$268 million, and their loans for purchasing or carrying "other" securities increased \$1,005 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities increased \$218 million and those involving "other" securities increased \$41 million. Loans to sales and personal finance institutions increased \$489 million as compared with a decrease of \$164 million during the corresponding week in 1971. Real estate loans increased \$87 million, and consumer instalment loans increased \$144 million.

Total U.S. Treasury securities held decreased \$174 million. Holdings of Treasury bills increased \$149 million and holdings of "other" U.S. Treasury securities maturing within 1 year decreased \$122 million. Longer term Treasury note and bond holdings decreased \$201 million.

Savings deposits declined \$46 million and "all other" time deposits increased \$46 million. Negotiable CD's issued in denominations of \$100,000 or more, included in the latter figure, increased \$22 million.

	DEC. 20, ** 1972	CHANGE SINCE	
		DEC. 13, * 1972	DEC. 22, (5) 1971
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	321,596	+ 3,196	+38,776
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	12,772	- 440	+ 2,294
COMMERCIAL BANKS	11,250	- 804	+ 2,023
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	876	+ 218	+ 50
INVOLVING OTHER SECURITIES	389	+ 41	+ 257
OTHERS	257	+ 105	- 36
OTHER LOANS--TOTAL (1)	224,610	+ 3,914	+32,756
COMMERCIAL AND INDUSTRIAL LOANS (1)	90,683	+ 1,319	+ 6,912
AGRICULTURAL LOANS	2,809	+ 10	+ 547
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	1,155	+ 268	+ 291
OTHER SECURITIES	8,720	+ 1,005	+ 3,174
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	220	+ 13	+ 83
OTHER SECURITIES	2,904	+ 34	+ 480
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.	7,483	+ 489	+ 1,118
OTHER	12,441	+ 286	+ 4,607
REAL ESTATES LOANS	45,827	+ 87	+ 7,348
LOANS TO DOMESTIC COMMERCIAL BANKS	2,175	+ 98	+ 1,239
LOANS TO FOREIGN COMMERCIAL BANKS	3,214	+ 150	+ 294
CONSUMER INSTALMENT LOANS	27,894	+ 144	+ 3,817
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,145	- 1	+ 244
OTHER LOANS	17,940	+ 12	+ 2,602
U. S. TREASURY SECURITIES--TOTAL	28,001	- 174	- 69
TREASURY BILLS	6,106	+ 149	+ 2,474
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	4,392	- 122	+ 612
1 YEAR TO 5 YEARS	14,936	- 59	- 1,512
AFTER 5 YEARS	2,567	- 142	- 1,643
OTHER SECURITIES--TOTAL	56,213	- 104	+ 3,795
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	9,135	+ 166	+ 808
ALL OTHER	38,135	- 247	+ 1,380
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	1,761	- 39	+ 238
ALL OTHER (INCLUDING CORPORATE STOCKS)	7,182	+ 16	+ 1,369
CASH ITEMS IN PROCESS OF COLLECTION	31,238	+ 3,060	- 3,676
RESERVES WITH FEDERAL RESERVE BANKS	19,832	- 1,342	+ 1,228
CURRENCY AND COIN	4,195	- 80	+ 340
BALANCES WITH DOMESTIC BANKS	10,483	+ 799	+ 2,891
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,127	+ 14	+ 278
OTHER ASSETS	17,225	+ 18	+ 1,022
TOTAL ASSETS/LIABILITIES	405,696	+ 5,665	+40,859
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	160,587	+ 8,488	+ 8,016
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	114,543	+ 2,638	+ 8,315
STATES AND POLITICAL SUBDIVISIONS	6,940	+ 189	+ 18
U. S. GOVERNMENT	5,523	+ 3,908	- 795
DOMESTIC INTERBANK -- COMMERCIAL	21,200	+ 502	- 705
MUTUAL SAVINGS	695	+ 33	+ 106
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	918	- 65	+ 129
COMMERCIAL BANKS	3,264	+ 186	+ 877
CERTIFIED AND OFFICERS CHECKS	7,504	+ 1,097	+ 71
TIME AND SAVINGS DEPOSITS--TOTAL (2)	159,867	--	+19,621
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	58,116	- 46	+ 3,707
OTHER TIME DEPOSITS	73,012	- 150	+11,977
STATES AND POLITICAL SUBDIVISIONS	18,844	+ 77	+ 1,596
DOMESTIC INTERBANK	3,052	+ 55	+ 943
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	6,222	+ 61	+ 1,222
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	32,709	- 3,317	+ 9,064
BORROWINGS--FROM FEDERAL RESERVE BANKS	1,238	+ 340	+ 445
FROM OTHERS	2,034	- 94	+ 992
OTHER LIABILITIES AND MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	15,686	+ 314	- 104
RESERVES FOR LOANS	4,170	- 32	+ 171
RESERVES ON SECURITIES	71	- 1	- 5
TOTAL CAPITAL ACCOUNTS	29,334	- 33	+ 2,659
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	223,957	+ 4,180	+31,788
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	308,171	+ 3,902	+35,514
DEMAND DEPOSITS ADJUSTED (4)	102,626	+ 1,018	+13,192
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	44,148	+ 22	+10,402
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	28,351	- 180	+ 7,148
TO OTHERS	15,797	+ 202	+ 3,254
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	1,799	+ 100	+ 255

(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 \$2,634 MILLION, OF WHICH \$1,707 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$1,782 MILLION, OF WHICH \$305 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, LFSS 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.

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS, BY DISTRICT,
DEC. 20, 1972

	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)	12,993	91,255	13,439	22,805	16,951	14,644
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	465	1,398	415	1,052	723	1,189
COMMERCIAL BANKS	325	1,265	392	812	721	1,185
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	1	93	2	36	--	--
INVOLVING OTHER SECURITIES	52	9	9	204	--	3
OTHERS	87	31	12	--	2	--
OTHER LOANS--TOTAL (1)	9,053	67,941	9,695	14,032	11,663	9,644
COMMERCIAL AND INDUSTRIAL LOANS (1)	3,986	30,925	4,047	5,455	3,932	3,513
AGRICULTURAL LOANS	8	99	13	12	95	65
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	17	1,006	6	4	3	3
OTHER SECURITIES	43	5,779	143	303	105	53
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	4	47	1	10	38	5
OTHER SECURITIES	40	819	85	111	39	95
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	154	2,591	629	359	273	201
OTHER	560	4,336	403	502	370	441
REAL ESTATES LOANS	2,077	9,304	1,935	3,261	2,469	1,572
LOANS TO DOMESTIC COMMERCIAL BANKS	119	955	54	259	121	19
LOANS TO FOREIGN COMMERCIAL BANKS	77	1,681	122	238	179	19
CONSUMER INSTALMENT LOANS	1,022	4,851	1,263	2,208	2,997	1,835
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	6	745	29	29	22	15
OTHER LOANS	940	4,803	965	1,281	1,020	1,808
U. S. TREASURY SECURITIES--TOTAL	913	6,798	974	2,641	1,397	1,235
TREASURY BILLS	162	1,559	65	330	160	119
TREASURY CERTIFICATES OF INDENTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	102	1,088	204	437	215	173
1 YEAR TO 5 YEARS	559	3,770	567	1,556	902	657
AFTER 5 YEARS	90	381	138	318	120	286
OTHER SECURITIES--TOTAL	2,562	15,118	2,355	5,080	3,168	2,577
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	619	4,264	97	722	365	166
ALL OTHER	1,474	8,570	1,883	3,615	2,413	1,996
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	40	744	98	148	49	14
ALL OTHER (INCLUDING CORPORATE STOCKS)	429	1,540	277	595	341	401
CASH ITEMS IN PROCESS OF COLLECTION	1,195	12,382	945	1,418	1,408	1,716
RESERVES WITH FEDERAL RESERVE BANKS	840	5,860	587	1,207	667	800
CURRENCY AND COIN	223	997	240	362	383	204
BALANCES WITH DOMESTIC BANKS	364	4,658	430	788	408	462
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	60	559	79	25	6	36
OTHER ASSETS	656	6,324	740	957	689	745
TOTAL ASSETS/LIABILITIES	16,331	122,035	16,460	27,562	20,512	18,607
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	7,294	54,601	6,278	9,667	9,148	8,371
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,433	33,350	4,852	7,811	7,432	6,079
STATES AND POLITICAL SUBDIVISIONS	457	1,590	294	538	501	577
U. S. GOVERNMENT	253	1,892	216	404	330	255
DOMESTIC INTERBANK -- COMMERCIAL	711	9,930	631	666	626	1,323
MUTUAL SAVINGS	170	439	42	9	10	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	4	769	12	1	55	2
COMMERCIAL BANKS	79	2,480	74	45	37	32
CERTIFIED AND OFFICERS CHECKS	187	4,151	157	193	157	103
TIME AND SAVINGS DEPOSITS--TOTAL (2)	5,556	39,027	6,519	12,240	8,076	6,880
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,242	11,361	2,263	5,740	3,898	2,134
OTHER TIME DEPOSITS	2,370	18,889	3,283	4,678	3,247	3,261
STATES AND POLITICAL SUBDIVISIONS	701	3,688	542	1,677	819	911
DOMESTIC INTERBANK	95	1,789	236	40	21	159
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	144	3,180	184	102	34	12
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	1,601	9,268	1,356	1,981	861	1,549
BORROWINGS--FROM FEDERAL RESERVE BANKS	28	613	88	66	27	52
FROM OTHERS	16	732	132	277	41	139
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	436	6,816	676	753	696	495
RESERVES FOR LOANS	167	1,514	170	257	185	147
RESERVES ON SECURITIES	1	--	--	26	5	5
TOTAL CAPITAL ACCOUNTS	1,232	9,464	1,241	2,295	1,473	1,369
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	9,074	67,119	9,664	14,013	11,544	9,628
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	12,549	89,035	12,993	21,734	16,109	13,440
DEMAND DEPOSITS ADJUSTED (4)	5,135	30,397	4,486	7,179	6,784	5,077
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	2,035	17,022	1,902	2,576	1,466	1,719
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	1,173	11,071	1,107	1,497	939	968
TO OTHERS	862	5,951	795	1,079	527	751

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)	45,536	7,558	3,610	8,010	13,999	70,796
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	1,975	676	78	757	1,426	2,619
COMMERCIAL BANKS	1,673	637	72	662	1,398	2,108
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	295	--	--	95	--	354
INVOLVING OTHER SECURITIES	2	36	6	--	28	40
OTHERS	5	3	--	--	--	117
OTHER LOANS--TOTAL (1)	31,630	4,776	2,545	5,149	8,769	49,713
COMMERCIAL AND INDUSTRIAL LOANS (1)	12,288	2,064	1,292	1,825	3,844	17,512
AGRICULTURAL LOANS	196	33	16	335	229	1,708
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	76	4	--	3	1	32
OTHER SECURITIES	1,212	153	8	23	85	813
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	62	17	--	--	7	29
OTHER SECURITIES	561	73	130	172	471	308
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,637	131	50	109	170	1,179
OTHER	2,145	273	183	311	790	2,127
REAL ESTATES LOANS	7,113	739	379	839	1,181	14,958
LOANS TO DOMESTIC COMMERCIAL BANKS	225	38	3	15	24	343
LOANS TO FOREIGN COMMERCIAL BANKS	403	11	26	10	16	432
CONSUMER INSTALLMENT LOANS	3,335	765	197	874	958	7,589
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	152	1	6	--	--	140
OTHER LOANS	2,225	474	255	633	993	2,543
U. S. TREASURY SECURITIES--TOTAL	4,197	701	413	699	986	7,047
TREASURY BILLS	1,069	138	233	214	193	1,864
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	598	71	69	142	161	1,132
1 YEAR TO 5 YEARS	2,180	401	87	301	440	3,516
AFTER 5 YEARS	350	91	24	42	192	535
OTHER SECURITIES--TOTAL	7,734	1,405	574	1,405	2,818	11,417
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	823	37	40	30	242	1,730
ALL OTHER	5,714	1,099	341	1,210	2,326	7,494
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	212	42	65	55	14	280
ALL OTHER (INCLUDING CORPORATE STOCKS)	985	227	128	110	236	1,913
CASH ITEMS IN PROCESS OF COLLECTION	3,300	792	463	978	1,442	5,199
RESERVES WITH FEDERAL RESERVE BANKS	3,470	347	189	420	843	4,602
CURRENCY AND COIN	575	96	22	72	118	903
BALANCES WITH DOMESTIC BANKS	1,259	271	64	255	394	1,130
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	114	4	--	4	8	232
OTHER ASSETS	1,879	308	169	317	676	3,765
TOTAL ASSETS/LIABILITIES	56,133	9,376	4,517	10,056	17,480	86,627
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	19,087	4,069	1,712	4,533	7,360	28,447
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	13,898	2,660	1,145	3,137	5,098	23,648
STATES AND POLITICAL SUBDIVISIONS	726	187	50	212	527	1,281
U. S. GOVERNMENT	993	157	89	209	246	479
DOMESTIC INTERBANK -- COMMERCIAL	2,381	1,001	358	893	1,289	1,391
MUTUAL SAVINGS	3	--	4	--	--	18
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	16	--	--	--	3	56
COMMERCIAL BANKS	134	13	14	11	41	304
CERTIFIED AND OFFICERS CHECKS	936	51	52	71	156	1,290
TIME AND SAVINGS DEPOSITS--TOTAL (2)	25,002	3,136	1,334	3,479	6,141	42,877
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,686	1,142	304	1,038	1,210	18,098
OTHER TIME DEPOSITS	12,781	1,644	890	1,901	3,250	16,818
STATES AND POLITICAL SUBDIVISIONS	2,478	304	94	383	1,536	5,711
DOMESTIC INTERBANK	144	37	41	35	108	347
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	778	5	1	--	11	1,771
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	5,328	1,134	884	991	1,944	5,812
BORROWINGS--FROM FEDERAL RESERVE BANKS	175	--	--	--	185	4
FROM OTHERS	413	2	75	22	60	125
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	1,583	233	143	202	472	3,181
RESERVES FOR LOANS	604	79	38	80	142	787
RESERVES ON SECURITIES	8	9	--	--	17	--
TOTAL CAPITAL ACCOUNTS	3,933	714	331	749	1,159	5,374
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	31,707	4,777	2,548	5,229	8,773	49,881
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	43,638	6,883	3,535	7,333	12,577	68,345
DEMAND DEPOSITS ADJUSTED (4)	12,413	2,119	802	2,453	4,383	21,398
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	5,736	696	591	1,080	2,661	6,644
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	3,826	443	458	712	1,826	4,311
TO OTHERS	1,910	233	133	368	835	2,353

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY.