



FEDERAL RESERVE

statistical release

For immediate release
January 3, 1973

H.4.2

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks increased \$3,106 million in the week ended December 27. This reflected an increase of \$2,651 million in loans (adjusted), an increase of \$467 million in U.S. Treasury security holdings and a decrease of \$12 million in holdings of "other" securities. Demand deposits adjusted increased \$1,833 million while U.S. Government demand deposits decreased \$1,001 million. Total time and savings deposits increased \$650 million. Gross liabilities of banks to their foreign branches decreased \$401 million.

Commercial and industrial loans increased a net of \$241 million; during the comparable week a year ago these loans increased \$96 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities increased \$470 million, and their loans for purchasing or carrying "other" securities decreased \$159 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities increased \$718 million and those involving "other" securities increased \$90 million. Loans to sales and personal finance institutions increased \$138 million as compared with an increase of \$238 million during the corresponding week in 1971. Real estate loans increased \$43 million, and consumer instalment loans increased \$112 million.

Total U.S. Treasury securities held increased \$467 million. Holdings of Treasury bills increased \$506 million and holdings of "other" U.S. Treasury securities maturing within 1 year increased \$13 million. Longer term Treasury note and bond holdings decreased \$52 million.

Savings deposits increased \$63 million and "all other" time deposits increased \$597 million. Negotiable CD's issued in denominations of \$100,000 or more, included in the latter figure, increased \$461 million.

	DEC. 27, ** 1972	CHANGE SINCE	
		DEC. 20, * 1972	DEC. 29, (5) 1971
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	325,198	+ 2,952	+40,908
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	13,384	+ 606	+ 2,814
COMMERCIAL BANKS	11,011	- 219	+ 1,448
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	1,545	+ 718	+ 904
INVOLVING OTHER SECURITIES	554	+ 90	+ 437
OTHERS	274	+ 17	+ 25
OTHER LOANS--TOTAL (1)	227,072	+ 1,891	+34,588
COMMERCIAL AND INDUSTRIAL LOANS (1)	91,057	+ 241	+ 7,190
AGRICULTURAL LOANS	2,838	+ 22	+ 553
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	1,624	+ 470	+ 808
OTHER SECURITIES	8,608	- 159	+ 3,172
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	262	+ 42	+ 116
OTHER SECURITIES	2,930	+ 25	+ 491
LOANS TO NON-BANK FINANCIAL INSTITUTIONS			
SALES FINANCE, PERSONAL FINANCE, ETC.	7,621	+ 138	+ 1,018
OTHER	12,656	+ 144	+ 4,752
REAL ESTATES LOANS	45,893	+ 43	+ 7,404
LOANS TO DOMESTIC COMMERCIAL BANKS	2,329	+ 65	+ 1,425
LOANS TO FOREIGN COMMERCIAL BANKS	3,226	+ 68	+ 224
CONSUMER INSTALLMENT LOANS	27,991	+ 112	+ 3,771
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,162	+ 4	+ 243
OTHER LOANS	18,875	+ 676	+ 3,421
U. S. TREASURY SECURITIES--TOTAL	28,658	+ 467	+ 353
TREASURY BILLS	6,849	+ 506	+ 2,506
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	4,368	+ 13	+ 590
1 YEAR TO 5 YEARS	14,869	- 59	- 1,787
AFTER 5 YEARS	2,572	+ 7	- 1,662
OTHER SECURITIES--TOTAL	56,084	- 12	+ 3,859
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	8,981	- 58	+ 900
ALL OTHER	38,148	+ 49	+ 1,401
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	1,763	- 3	+ 224
ALL OTHER (INCLUDING CORPORATE STOCKS)	7,192	--	+ 1,334
CASH ITEMS IN PROCESS OF COLLECTION	33,877	+ 2,578	+ 1,293
RESERVES WITH FEDERAL RESERVE BANKS	16,487	- 3,440	- 5,990
CURRENCY AND COIN	4,524	+ 340	+ 334
BALANCES WITH DOMESTIC BANKS	11,059	+ 608	+ 3,686
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,129	+ 2	+ 272
OTHER ASSETS	17,350	+ 9	+ 1,069
TOTAL ASSETS/LIABILITIES	409,624	+ 3,049	+41,572
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	165,473	+ 4,943	+12,498
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	118,405	+ 3,953	+11,270
STATES AND POLITICAL SUBDIVISIONS	7,124	+ 406	+ 552
U. S. GOVERNMENT	4,979	- 1,001	- 2,597
DOMESTIC INTERBANK -- COMMERCIAL	22,595	+ 1,533	+ 1,714
MUTUAL SAVINGS	741	+ 46	+ 101
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,004	+ 72	+ 42
COMMERCIAL BANKS	3,511	+ 227	+ 1,109
CERTIFIED AND OFFICERS CHECKS	7,114	+ 293	+ 307
TIME AND SAVINGS DEPOSITS--TOTAL (2)	161,090	+ 650	+19,833
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	58,154	+ 63	+ 3,417
OTHER TIME DEPOSITS	73,565	+ 366	+12,180
STATES AND POLITICAL SUBDIVISIONS	19,384	+ 131	+ 1,815
DOMESTIC INTERBANK	3,062	+ 12	+ 933
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	6,293	+ 67	+ 1,320
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	30,938	- 1,928	+ 4,891
BORROWINGS--FROM FEDERAL RESERVE BANKS	1,293	+ 55	+ 44
FROM OTHERS	1,872	- 151	+ 848
OTHER LIABILITIES AND MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	15,358	- 564	+ 575
RESERVES FOR LOANS	4,142	- 28	+ 243
RESERVES ON SECURITIES	71	--	+ 6
TOTAL CAPITAL ACCOUNTS	29,387	+ 72	+ 2,646
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	227,116	+ 2,651	+34,529
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	311,858	+ 3,106	+38,035
DEMAND DEPOSITS ADJUSTED (4)	104,022	+ 1,833	+12,088
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	44,764	+ 461	+10,813
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	28,753	+ 261	+ 7,471
TO OTHERS	16,011	+ 200	+ 3,342
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	1,400	- 401	+ 491

(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 \$ 2,596 MILLION, OF WHICH \$ 1,662 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 \$ 304 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)	13,064	92,531	13,643	23,213	16,995	14,634
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	419	1,981	498	1,279	602	1,064
COMMERCIAL BANKS	294	1,792	469	763	600	1,061
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	1	144	--	208	--	--
INVOLVING OTHER SECURITIES	32	12	7	308	--	3
OTHERS	92	33	22	--	2	--
OTHER LOANS--TOTAL (1)	9,121	68,709	9,777	14,112	11,763	9,741
COMMERCIAL AND INDUSTRIAL LOANS (1)	4,035	30,865	4,067	5,481	3,955	3,513
AGRICULTURAL LOANS	8	99	13	12	96	65
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	19	1,455	6	5	3	3
OTHER SECURITIES	33	5,596	154	301	104	55
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	4	46	1	10	42	5
OTHER SECURITIES	41	827	86	111	39	96
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	169	2,619	645	403	277	198
OTHER	571	4,330	412	495	376	450
REAL ESTATES LOANS	2,124	9,320	1,941	3,243	2,480	1,533
LOANS TO DOMESTIC COMMERCIAL BANKS	75	1,047	47	266	124	23
LOANS TO FOREIGN COMMERCIAL BANKS	75	1,728	122	230	98	20
CONSUMER INSTALMENT LOANS	1,026	4,871	1,268	2,217	2,977	1,846
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	6	751	28	29	22	15
OTHER LOANS	935	5,155	987	1,309	1,170	1,919
U. S. TREASURY SECURITIES--TOTAL	926	7,034	984	2,677	1,430	1,254
TREASURY BILLS	173	1,809	81	376	168	139
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	104	1,090	194	442	215	174
1 YEAR TO 5 YEARS	559	3,745	571	1,543	927	657
AFTER 5 YEARS	90	390	138	316	120	284
OTHER SECURITIES--TOTAL	2,598	14,807	2,384	5,145	3,200	2,575
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	652	4,121	130	722	374	152
ALL OTHER	1,480	8,455	1,877	3,652	2,423	2,011
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	40	741	98	148	51	13
ALL OTHER (INCLUDING CORPORATE STOCKS)	426	1,490	279	623	352	399
CASH ITEMS IN PROCESS OF COLLECTION	1,404	13,389	1,098	1,514	1,473	1,911
RESERVES WITH FEDERAL RESERVE BANKS	717	4,231	461	1,004	748	712
CURRENCY AND COIN	249	1,083	261	403	421	232
BALANCES WITH DOMESTIC BANKS	362	4,887	445	829	423	524
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	60	561	79	25	6	36
OTHER ASSETS	670	6,374	752	964	713	751
TOTAL ASSETS/LIABILITIES	16,526	123,056	16,739	27,952	20,779	18,800
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	7,663	56,912	6,517	10,086	9,255	8,430
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,626	34,939	4,952	8,122	7,503	6,125
STATES AND POLITICAL SUBDIVISIONS	603	1,846	294	540	489	571
U. S. GOVERNMENT	223	1,366	192	433	354	219
DOMESTIC INTERBANK -- COMMERCIAL	778	10,862	793	744	641	1,364
MUTUAL SAVINGS	168	494	35	10	11	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	5	838	12	1	52	3
COMMERCIAL BANKS	86	2,650	78	46	41	35
CERTIFIED AND OFFICERS CHECKS	174	3,917	161	190	164	113
TIME AND SAVINGS DEPOSITS--TOTAL (2)	5,595	39,333	6,588	12,257	8,068	6,551
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,243	11,393	2,269	5,754	3,901	2,138
OTHER TIME DEPOSITS	2,364	19,058	3,349	4,693	3,234	3,321
STATES AND POLITICAL SUBDIVISIONS	736	3,791	538	1,665	820	923
DOMESTIC INTERBANK	94	1,786	238	40	22	154
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	154	3,174	184	102	35	12
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	1,390	8,250	1,355	1,854	1,015	1,558
BORROWINGS--FROM FEDERAL RESERVE BANKS	3	518	70	144	76	85
FROM OTHERS	27	629	101	277	33	139
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	452	6,454	684	758	672	503
RESERVES FOR LOANS	164	1,502	170	252	182	145
RESERVES ON SECURITIES	1	--	--	26	5	5
TOTAL CAPITAL ACCOUNTS	1,231	9,458	1,254	2,298	1,473	1,384
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	9,171	67,851	9,759	14,362	11,641	9,721
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	12,695	89,692	13,127	22,184	16,271	13,550
DEMAND DEPOSITS ADJUSTED (4)	5,258	31,295	4,434	7,395	6,787	4,936
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	2,080	17,300	1,965	2,570	1,454	1,721
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	1,176	11,241	1,177	1,504	912	975
TO OTHERS	904	6,059	788	1,066	542	746

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)	46,448	7,559	3,608	8,019	13,919	71,565
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,281	605	59	719	1,227	2,650
COMMERCIAL BANKS	1,989	593	55	646	1,198	1,551
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	257	--	--	73	--	862
INVOLVING OTHER SECURITIES	30	9	4	--	29	120
OTHERS	5	3	--	--	--	117
OTHER LOANS--TOTAL (1)	32,093	4,870	2,552	5,183	8,790	50,401
COMMERCIAL AND INDUSTRIAL LOANS (1)	12,394	2,064	1,278	1,826	3,838	17,741
AGRICULTURAL LOANS	201	34	16	343	232	1,719
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	95	4	--	4	1	29
OTHER SECURITIES	1,210	157	8	22	92	876
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	62	54	--	--	7	31
OTHER SECURITIES	568	72	130	171	480	309
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,670	139	50	113	167	1,171
OTHER	2,267	249	177	316	776	2,217
REAL ESTATES LOANS	7,126	729	380	839	1,206	14,972
LOANS TO DOMESTIC COMMERCIAL BANKS	235	41	5	14	24	428
LOANS TO FOREIGN COMMERCIAL BANKS	444	10	26	8	12	453
CONSUMER INSTALMENT LOANS	3,357	770	199	885	963	7,612
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	152	1	5	--	--	153
OTHER LOANS	2,312	486	278	642	992	2,690
U. S. TREASURY SECURITIES--TOTAL	4,291	700	402	705	1,033	7,222
TREASURY BILLS	1,176	137	224	224	240	2,102
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	618	68	67	140	160	1,096
1 YEAR TO 5 YEARS	2,143	403	88	299	442	3,492
AFTER 5 YEARS	354	92	23	42	191	532
OTHER SECURITIES--TOTAL	7,783	1,424	595	1,412	2,869	11,292
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	841	37	40	28	255	1,629
ALL OTHER	5,737	1,114	364	1,226	2,353	7,456
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	215	42	61	54	14	286
ALL OTHER (INCLUDING CORPORATE STOCKS)	990	231	130	104	247	1,921
CASH ITEMS IN PROCESS OF COLLECTION	3,783	747	501	1,034	1,692	5,331
RESERVES WITH FEDERAL RESERVE BANKS	2,545	428	151	457	922	4,111
CURRENCY AND COIN	633	105	23	79	131	904
BALANCES WITH DOMESTIC BANKS	1,271	279	90	260	570	1,119
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	114	4	--	4	8	232
OTHER ASSETS	1,883	309	159	320	642	3,813
TOTAL ASSETS/LIABILITIES	56,677	9,431	4,532	10,173	17,884	87,075
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	19,842	4,048	1,807	4,657	7,723	28,533
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	14,895	2,649	1,174	3,227	5,498	23,675
STATES AND POLITICAL SUBDIVISIONS	797	179	73	205	455	1,072
U. S. GOVERNMENT	699	130	93	229	170	871
DOMESTIC INTERBANK -- COMMERCIAL	2,383	908	387	918	1,414	1,313
MUTUAL SAVINGS	3	--	4	--	--	16
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	20	--	--	--	4	69
COMMERCIAL BANKS	148	14	15	9	52	337
CERTIFIED AND OFFICERS CHECKS	897	58	61	69	130	1,180
TIME AND SAVINGS DEPOSITS--TOTAL (2)	25,114	3,131	1,341	3,488	6,133	43,491
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,691	1,146	303	1,030	1,215	18,071
OTHER TIME DEPOSITS	12,858	1,633	890	1,893	3,236	17,036
STATES AND POLITICAL SUBDIVISIONS	2,450	302	97	399	1,537	6,126
DOMESTIC INTERBANK	143	41	46	44	108	346
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	835	5	1	--	11	1,780
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	5,238	1,161	810	954	2,168	5,185
BORROWINGS--FROM FEDERAL RESERVE BANKS	23	66	10	16	52	230
FROM OTHERS	398	2	79	22	53	112
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	1,479	222	116	204	431	3,383
RESERVES FOR LOANS	604	78	38	80	142	785
RESERVES ON SECURITIES	8	9	--	--	17	--
TOTAL CAPITAL ACCOUNTS	3,971	714	331	752	1,165	5,356
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	32,150	4,801	2,551	5,242	8,795	51,072
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	44,224	6,925	3,548	7,359	12,697	69,586
DEMAND DEPOSITS ADJUSTED (4)	12,977	2,173	826	2,476	4,447	21,018
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	5,816	687	597	1,087	2,647	6,840
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	3,883	451	457	701	1,802	4,474
TO OTHERS	1,933	236	140	386	845	2,366

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY.