



FEDERAL RESERVE

statistical release

For immediate release

February 28, 1973

H.4.2

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks increased \$421 million in the week ended February 21. This reflected an increase of \$1,574 million in loans (adjusted), a decrease of \$1,175 million in U.S. Treasury security holdings and an increase of \$22 million in holdings of "other" securities. Demand deposits adjusted decreased \$925 million while U.S. Government demand deposits decreased \$2,325 million. Total time and savings deposits increased \$1,172 million. Gross liabilities of banks to their foreign branches increased \$457 million.

Commercial and industrial loans increased a net of \$467 million; during the comparable week a year ago these loans decreased \$92 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities increased \$128 million, and their loans for purchasing or carrying "other" securities decreased \$66 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities increased \$64 million and those involving "other" securities increased \$40 million. Loans to sales and personal finance institutions increased \$61 million as compared with an increase of \$12 million during the corresponding week in 1972. Real estate loans increased \$151 million, and consumer instalment loans increased \$54 million.

Total U.S. Treasury securities held decreased \$1,175 million. Holdings of Treasury bills decreased \$356 million and holdings of "other" U.S. Treasury securities maturing within 1 year decreased \$1,257 million. Longer term Treasury note and bond holdings increased \$438 million.

Savings deposits increased \$23 million and "all other" time deposits increased \$1,149 million. Negotiable CD's issued in denominations of \$100,000 or more, included in the latter figure, increased \$997 million.

	CHANGE SINCE		
	FEB. 21, ** 1973	FEB. 14, * 1973	FEB. 23, (5) 1972
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	328,083	+ 338	+47,144
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	14,421	+ 278	+ 3,936
COMMERCIAL BANKS	13,120	+ 34	+ 3,563
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	662	+ 64	+ 80
INVOLVING OTHER SECURITIES	285	+ 40	+ 47
OTHERS	354	+ 140	+ 246
OTHER LOANS--TOTAL (1)	232,811	+ 1,213	+42,333
COMMERCIAL AND INDUSTRIAL LOANS (1)	95,159	+ 467	+13,023
AGRICULTURAL LOANS	3,022	+ 1	+ 686
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	1,070	+ 128	+ 299
OTHER SECURITIES	7,196	- 66	+ 1,806
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	248	--	+ 66
OTHER SECURITIES	2,930	+ 24	+ 436
LOANS TO NON-BANK FINANCIAL INSTITUTIONS			
SALES FINANCE, PERSONAL FINANCE, ETC.	7,452	+ 61	+ 1,239
OTHER	13,174	+ 198	+ 5,224
REAL ESTATES LOANS	46,892	+ 151	+ 7,577
LOANS TO DOMESTIC COMMERCIAL BANKS	2,979	- 117	+ 2,198
LOANS TO FOREIGN COMMERCIAL BANKS	4,323	+ 131	+ 1,720
CONSUMER INSTALMENT LOANS	28,397	+ 54	+ 4,330
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,228	+ 16	+ 318
OTHER LOANS	18,741	+ 165	+ 3,411
U. S. TREASURY SECURITIES--TOTAL	25,830	- 1,175	- 1,630
TREASURY BILLS	4,464	- 356	+ 855
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	3,520	- 1,257	- 1,090
1 YEAR TO 5 YEARS	15,197	+ 270	- 348
AFTER 5 YEARS	2,649	+ 168	- 1,047
OTHER SECURITIES--TOTAL	55,021	+ 22	+ 2,505
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	8,599	- 44	+ 187
ALL OTHER	37,739	+ 141	+ 1,185
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	1,765	- 3	+ 252
ALL OTHER (INCLUDING CORPORATE STOCKS)	6,918	- 72	+ 881
CASH ITEMS IN PROCESS OF COLLECTION	32,741	+ 2,467	- 74
RESERVES WITH FEDERAL RESERVE BANKS	17,140	- 3,722	- 2,369
CURRENCY AND COIN	4,080	+ 86	+ 347
BALANCES WITH DOMESTIC BANKS	10,113	+ 1,012	+ 719
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,148	+ 3	+ 215
OTHER ASSETS	18,316	- 38	+ 2,456
TOTAL ASSETS/LIABILITIES	411,621	+ 146	+48,438
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	156,844	+ 2,297	+10,844
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	110,310	+ 1,698	+10,190
STATES AND POLITICAL SUBDIVISIONS	6,695	- 156	+ 347
U. S. GOVERNMENT	7,063	- 2,325	+ 2,598
DOMESTIC INTERBANK -- COMMERCIAL	21,435	+ 3,080	- 3,373
MUTUAL SAVINGS	772	+ 23	+ 130
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	994	+ 236	+ 241
COMMERCIAL BANKS	3,061	- 102	+ 534
CERTIFIED AND OFFICERS CHECKS	6,514	- 157	+ 177
TIME AND SAVINGS DEPOSITS--TOTAL (2)	166,422	+ 1,172	+22,384
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	58,111	+ 23	+ 1,679
OTHER TIME DEPOSITS	76,873	+ 907	+14,923
STATES AND POLITICAL SUBDIVISIONS	20,956	+ 225	+ 3,237
DOMESTIC INTERBANK	2,920	+ 2	+ 609
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	6,909	+ 19	+ 1,778
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD			
UNDER AGREEMENTS TO REPURCHASE	36,122	- 1,510	+10,639
BORROWINGS--FROM FEDERAL RESERVE BANKS	183	- 2,349	+ 183
FROM OTHERS	2,420	- 32	+ 1,327
OTHER LIABILITIES AND MINORITY INTEREST			
IN CONSOLIDATED SUBSIDIARIES	15,419	+ 550	+ 369
RESERVES FOR LOANS	4,373	+ 1	+ 252
RESERVES ON SECURITIES	69	- 1	- 7
TOTAL CAPITAL ACCOUNTS	29,769	+ 18	+ 2,447
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	231,133	+ 1,574	+40,508
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	311,984	+ 421	+41,383
DEMAND DEPOSITS ADJUSTED (4)	95,605	- 925	+11,693
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED			
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED			
IN TIME AND SAVINGS DEPOSITS--TOTAL	48,955	+ 997	+14,943
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	31,343	+ 819	+10,491
TO OTHERS	17,612	+ 178	+ 4,452
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	1,151	+ 457	+ 83

- (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 \$2,945 MILLION, OF WHICH \$2,050 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 1,841 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.

	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)	13,486	92,610	13,260	23,148	17,006	14,900
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	725	1,911	365	1,234	671	1,045
COMMERCIAL BANKS	622	1,603	382	1,168	658	1,044
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	106	10	2	3	--
INVOLVING OTHER SECURITIES	46	26	23	64	10	1
OTHERS	57	96	--	--	--	--
OTHER LOANS--TOTAL (1)	9,436	70,409	9,641	14,322	11,888	10,054
COMMERCIAL AND INDUSTRIAL LOANS (1)	4,107	32,846	3,999	5,650	4,071	3,657
AGRICULTURAL LOANS	9	109	13	11	96	71
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	16	909	56	3	4	3
OTHER SECURITIES	41	4,512	126	267	82	54
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	4	37	1	11	44	7
OTHER SECURITIES	41	779	87	113	40	97
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	161	2,509	587	406	277	213
OTHER	604	4,682	371	510	363	456
REAL ESTATES LOANS	2,168	9,567	1,916	3,309	2,515	1,637
LOANS TO DOMESTIC COMMERCIAL BANKS	116	1,352	74	223	90	26
LOANS TO FOREIGN COMMERCIAL BANKS	100	2,248	173	295	122	22
CONSUMER INSTALMENT LOANS	1,043	4,954	1,226	2,230	2,955	1,888
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	6	736	37	33	20	14
OTHER LOANS	1,020	5,089	975	1,261	1,209	1,909
U. S. TREASURY SECURITIES--TOTAL	789	6,187	914	2,475	1,326	1,235
TREASURY BILLS	109	1,151	41	203	146	66
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	64	775	149	264	194	165
1 YEAR TO 5 YEARS	546	3,567	596	1,687	882	715
AFTER 5 YEARS	70	694	128	321	104	289
OTHER SECURITIES--TOTAL	2,536	14,103	2,340	5,117	3,121	2,656
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	586	3,800	153	774	387	141
ALL OTHER	1,534	8,098	1,825	3,634	2,391	2,105
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	40	732	94	175	46	14
ALL OTHER (INCLUDING CORPORATE STOCKS)	376	1,473	268	534	297	396
CASH ITEMS IN PROCESS OF COLLECTION	1,334	12,153	1,065	1,605	1,408	1,707
RESERVES WITH FEDERAL RESERVE BANKS	396	5,908	565	951	747	773
CURRENCY AND COIN	203	980	219	355	373	205
BALANCES WITH DOMESTIC BANKS	429	4,306	398	615	380	461
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	51	605	80	25	7	39
OTHER ASSETS	742	6,741	713	1,003	723	767
TOTAL ASSETS/LIABILITIES	16,641	123,383	16,300	27,702	20,664	18,942
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	7,306	52,450	6,023	9,581	8,741	8,088
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,301	32,112	4,451	7,688	6,865	5,767
STATES AND POLITICAL SUBDIVISIONS	457	1,652	258	450	459	520
U. S. GOVERNMENT	344	1,809	274	590	484	328
DOMESTIC INTERBANK -- COMMERCIAL	788	9,576	768	629	655	1,338
MUTUAL SAVINGS	165	518	51	7	8	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	4	854	8	1	51	4
COMMERCIAL BANKS	70	2,298	63	39	57	34
CERTIFIED AND OFFICERS CHECKS	177	3,631	150	177	162	97
TIME AND SAVINGS DEPOSITS--TOTAL (2)	5,022	42,095	6,570	12,382	8,181	6,844
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,246	11,383	2,225	5,807	3,873	2,145
OTHER TIME DEPOSITS	2,405	20,992	3,396	4,748	3,261	3,505
STATES AND POLITICAL SUBDIVISIONS	872	4,335	502	1,651	935	1,023
DOMESTIC INTERBANK	113	1,661	203	54	22	153
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	182	3,612	232	121	36	15
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	1,540	10,155	1,477	2,128	1,298	1,743
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	27	46	3	17	12
FROM OTHERS	79	1,202	124	252	36	176
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	462	6,330	634	710	722	513
RESERVES FOR LOANS	171	1,565	173	264	198	160
RESERVES ON SECURITIES	1	--	--	25	5	4
TOTAL CAPITAL ACCOUNTS	1,260	9,559	1,253	2,357	1,466	1,402
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	9,423	69,285	9,600	14,165	11,811	10,029
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	12,748	89,575	12,854	21,757	16,258	13,920
DEMAND DEPOSITS ADJUSTED (4)	4,840	28,912	3,916	6,757	6,194	4,715
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	2,312	19,776	2,000	2,680	1,606	1,994
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	1,227	13,041	1,237	1,492	989	1,141
TO OTHERS	1,085	6,735	763	1,188	617	853

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)	47,296	7,566	3,674	8,262	14,325	72,460
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,790	641	68	789	1,328	2,854
COMMERCIAL BANKS	2,462	585	67	749	1,253	2,497
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	316	--	--	40	--	185
INVOLVING OTHER SECURITIES	10	53	1	--	19	32
OTHERS	2	3	--	--	56	140
OTHER LOANS--TOTAL (1)	33,154	4,870	2,697	5,321	8,965	52,054
COMMERCIAL AND INDUSTRIAL LOANS (1)	12,945	2,119	1,368	1,944	3,978	18,475
AGRICULTURAL LOANS	241	38	21	373	252	1,788
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	22	3	--	3	1	50
OTHER SECURITIES	1,149	116	6	23	74	746
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	66	35	--	1	7	35
OTHER SECURITIES	601	69	132	164	507	300
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,584	125	58	120	175	1,157
OTHER	2,399	292	195	314	677	2,311
REAL ESTATES LOANS	7,203	776	389	839	1,253	15,320
LOANS TO DOMESTIC COMMERCIAL BANKS	392	40	4	14	25	623
LOANS TO FOREIGN COMMERCIAL BANKS	685	13	41	15	20	589
CONSUMER INSTALMENT LOANS	3,361	749	204	901	974	7,912
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	205	4	5	--	--	168
OTHER LOANS	2,301	491	274	610	1,022	2,580
U. S. TREASURY SECURITIES--TOTAL	3,798	660	327	766	1,037	6,316
TREASURY BILLS	675	89	100	296	237	1,351
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	585	43	60	114	153	954
1 YEAR TO 5 YEARS	2,274	443	113	320	479	3,575
AFTER 5 YEARS	264	85	54	36	168	436
OTHER SECURITIES--TOTAL	7,554	1,395	582	1,386	2,995	11,236
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	807	21	32	27	267	1,604
ALL OTHER	5,583	1,117	399	1,205	2,444	7,404
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	209	44	59	55	14	283
ALL OTHER (INCLUDING CORPORATE STOCKS)	955	213	92	99	270	1,068
CASH ITEMS IN PROCESS OF COLLECTION	3,615	829	492	1,132	1,736	5,668
RESERVES WITH FEDERAL RESERVE BANKS	2,327	316	94	424	552	3,667
CURRENCY AND COIN	528	94	22	69	113	919
BALANCES WITH DOMESTIC BANKS	1,351	209	61	295	462	1,146
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	126	11	--	4	11	189
OTHER ASSETS	2,055	304	169	330	716	4,053
TOTAL ASSETS/LIABILITIES	57,298	9,349	4,512	10,516	17,915	88,399
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	18,945	3,804	1,725	4,520	7,386	28,275
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	13,437	2,486	1,067	2,996	4,894	23,246
STATES AND POLITICAL SUBDIVISIONS	808	104	73	291	730	893
U. S. GOVERNMENT	1,029	206	105	211	269	1,414
DOMESTIC INTERBANK -- COMMERCIAL	2,637	958	417	956	1,345	1,368
MUTUAL SAVINGS	3	--	3	--	--	17
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	12	--	--	--	6	54
COMMERCIAL BANKS	136	10	16	10	41	287
CERTIFIED AND OFFICERS CHECKS	883	40	44	56	101	996
TIME AND SAVINGS DEPOSITS--TOTAL (2)	25,734	3,175	1,347	3,611	6,388	44,273
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,729	1,146	304	1,027	1,194	18,032
OTHER TIME DEPOSITS	13,178	1,585	935	1,953	3,275	17,640
STATES AND POLITICAL SUBDIVISIONS	2,658	391	72	485	1,772	6,260
DOMESTIC INTERBANK	141	49	31	34	95	364
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	872	--	1	--	11	1,827
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	6,051	1,323	763	1,328	2,238	6,078
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	20	44	--	14	--
FROM OTHERS	222	2	123	18	79	107
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	1,689	214	133	200	474	3,338
RESERVES FOR LOANS	625	81	44	85	159	848
RESERVES ON SECURITIES	8	9	--	--	17	--
TOTAL CAPITAL ACCOUNTS	4,024	721	333	754	1,160	5,480
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	33,090	4,886	2,694	5,347	9,015	51,788
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	44,442	6,941	3,603	7,499	13,047	69,340
DEMAND DEPOSITS ADJUSTED (4)	11,664	1,811	711	2,221	4,036	19,828
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	6,214	683	598	1,151	2,792	7,149
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	4,082	380	496	769	1,840	4,649
TO OTHERS	2,132	303	102	382	952	2,500

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY.