



FEDERAL RESERVE

statistical release

For immediate release
May 30, 1973

H.4.2

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks decreased \$595 million in the week ended May 23. This reflected a decrease of \$592 million in loans (adjusted), a decrease of \$51 million in U.S. Treasury security holdings and an increase of \$48 million in holdings of "other" securities. Demand deposits adjusted increased \$136 million while U.S. Government demand deposits decreased \$48 million. Total time and savings deposits increased \$879 million. Gross liabilities of banks to their foreign branches increased \$136 million.

Commercial and industrial loans increased a net of \$1 million; during the comparable week a year ago these loans decreased \$354 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities decreased \$75 million, and their loans for purchasing or carrying "other" securities decreased \$520 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities increased \$118 million and those involving "other" securities decreased \$42 million. Loans to sales and personal finance institutions decreased \$176 million as compared with a decrease of \$259 million during the corresponding week in 1972. Real estate loans increased \$209 million, and consumer instalment loans increased \$120 million.

Total U.S. Treasury securities held decreased \$51 million. Holdings of Treasury bills increased \$106 million and holdings of "other" U.S. Treasury securities maturing within 1 year increased \$76 million. Longer term Treasury note and bond holdings decreased \$233 million.

Savings deposits increased \$42 million and "all other" time deposits increased \$837 million. Negotiable CD's issued in denominations of \$100,000 or more, included in the latter figure, increased \$550 million.

	CHANGE SINCE		
	MAY	MAY	MAY
	23, ** 1973	16, * 1973	24, (5) 1972
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	337,275	- 1,000	+47,572
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	12,161	- 385	+ 1,935
COMMERCIAL BANKS	10,995	- 465	+ 1,628
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	849	+ 118	+ 375
INVOLVING OTHER SECURITIES	161	- 42	- 38
OTHERS	156	+ 4	- 30
OTHER LOANS--TOTAL (1)	246,543	- 612	+48,099
COMMERCIAL AND INDUSTRIAL LOANS (1)	102,938	+ 1	+18,207
AGRICULTURAL LOANS	3,135	+ 21	+ 627
LOANS TO BROKERS AND DEALERS FOR PURCHASING			
OR CARRYING--U. S. TREASURY SECURITIES	461	- 75	- 217
OTHER SECURITIES	6,057	- 520	- 501
OTHER LOANS FOR PURCHASING OR CARRYING--			
U. S. TREASURY SECURITIES	216	- 1	+ 22
OTHER SECURITIES	2,958	+ 13	+ 413
LOANS TO NON-BANK FINANCIAL INSTITUTIONS			
SALES FINANCE, PERSONAL FINANCE, ETC.	8,176	- 176	+ 2,139
OTHER	15,344	+ 108	+ 6,917
REAL ESTATES LOANS	48,801	+ 209	+ 7,683
LOANS TO DOMESTIC COMMERCIAL BANKS	3,275	+ 60	+ 2,206
LOANS TO FOREIGN COMMERCIAL BANKS	5,137	+ 84	+ 2,501
CONSUMER INSTALMENT LOANS	29,577	+ 120	+ 4,596
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,240	- 16	+ 291
OTHER LOANS	19,228	- 440	+ 3,215
U. S. TREASURY SECURITIES--TOTAL	23,650	- 51	- 3,379
TREASURY BILLS	3,931	+ 106	+ 79
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	3,770	+ 76	- 852
1 YEAR TO 5 YEARS	13,194	- 153	- 2,327
AFTER 5 YEARS	2,755	- 80	- 279
OTHER SECURITIES--TOTAL	54,921	+ 48	+ 917
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	8,265	- 6	- 776
ALL OTHER	37,853	+ 44	+ 558
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	1,540	- 11	- 34
ALL OTHER (INCLUDING CORPORATE STOCKS)	7,263	+ 21	+ 1,169
CASH ITEMS IN PROCESS OF COLLECTION	27,414	- 4,949	- 247
RESERVES WITH FEDERAL RESERVE BANKS	20,596	- 500	+ 517
CURRENCY AND COIN	4,085	+ 107	+ 351
BALANCES WITH DOMESTIC BANKS	9,860	- 273	+ 1,418
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,248	+ 5	+ 296
OTHER ASSETS	19,163	- 35	+ 2,767
TOTAL ASSETS/LIABILITIES	419,641	- 6,645	+52,674

L I A B I L I T I E S

DEMAND DEPOSITS - TOTAL	145,923	- 7,241	+ 4,404
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	104,901	- 4,302	+ 5,861
STATES AND POLITICAL SUBDIVISIONS	6,123	- 796	- 255
U. S. GOVERNMENT	3,908	- 48	- 1,878
DOMESTIC INTERBANK -- COMMERCIAL	19,550	- 2,380	- 128
MUTUAL SAVINGS	713	+ 26	+ 96
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	906	+ 39	+ 161
COMMERCIAL BANKS	3,232	- 94	+ 575
CERTIFIED AND OFFICERS CHECKS	6,590	+ 314	- 28
TIME AND SAVINGS DEPOSITS--TOTAL (2)	179,741	+ 879	+30,874
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	58,227	+ 42	+ 627
OTHER TIME DEPOSITS	85,793	+ 410	+21,951
STATES AND POLITICAL SUBDIVISIONS	23,137	+ 113	+ 3,707
DOMESTIC INTERBANK	4,067	+ 204	+ 1,759
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	7,798	+ 44	+ 2,590
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD			
UNDER AGREEMENTS TO REPURCHASE	37,201	+ 365	+10,003
BORROWINGS--FROM FEDERAL RESERVE BANKS	935	- 1,067	+ 643
FROM OTHERS	3,000	- 82	+ 1,762
OTHER LIABILITIES AND MINORITY INTEREST			
IN CONSOLIDATED SUBSIDIARIES	18,062	+ 488	+ 2,363
RESERVES FOR LOANS	4,437	+ 3	+ 293
RESERVES ON SECURITIES	64	--	- 7
TOTAL CAPITAL ACCOUNTS	30,278	+ 10	+ 2,339

M E M O R A N D A

TOTAL LOANS, GROSS ADJUSTED (3)	244,434	- 592	+46,200
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	323,005	- 595	+43,738
DEMAND DEPOSITS ADJUSTED (4)	95,051	+ 136	+ 6,657
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED			
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED			
IN TIME AND SAVINGS DEPOSITS--TOTAL	59,071	+ 550	+23,601
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	38,950	+ 291	+17,003
TO OTHERS	20,121	+ 259	+ 6,598
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	1,490	- 224	- 109

- (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 \$3,537 MILLION, OF WHICH \$2,282 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$1,750 MILLION, OF WHICH \$ 292 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	CLEVELAND	RICHMOND	ATLANTA
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (GROSS)	14,009	94,833	13,594	23,637	17,630	15,762
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	390	2,835	268	793	631	774
COMMERCIAL BANKS	378	2,578	233	771	577	772
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	246	24	3	35	--
INVOLVING OTHER SECURITIES	--	7	11	19	19	2
OTHERS	12	4	--	--	--	--
OTHER LOANS--TOTAL (1)	10,119	73,131	10,072	15,367	12,646	11,110
COMMERCIAL AND INDUSTRIAL LOANS (1)	4,501	34,839	4,263	6,225	4,418	4,101
AGRICULTURAL LOANS	9	130	12	10	102	75
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	12	368	1	4	3	2
OTHER SECURITIES	39	3,687	99	198	84	56
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	3	55	1	11	36	5
OTHER SECURITIES	36	759	83	113	43	101
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	213	2,766	605	481	280	227
OTHER	678	5,638	453	633	404	508
REAL ESTATES LOANS	2,217	9,839	2,016	3,430	2,700	1,790
LOANS TO DOMESTIC COMMERCIAL BANKS	105	1,497	93	234	47	67
LOANS TO FOREIGN COMMERCIAL BANKS	158	2,641	147	347	155	29
CONSUMER INSTALMENT LOANS	1,096	5,113	1,294	2,347	3,092	2,016
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	10	725	46	56	20	22
OTHER LOANS	1,042	5,074	959	1,278	1,262	2,111
U. S. TREASURY SECURITIES--TOTAL	757	5,581	885	2,195	1,258	1,104
TREASURY BILLS	66	1,245	25	250	132	69
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	85	880	169	374	216	141
1 YEAR TO 5 YEARS	537	2,706	578	1,232	831	647
AFTER 5 YEARS	69	750	113	339	79	247
OTHER SECURITIES--TOTAL	2,743	13,286	2,369	5,282	3,095	2,774
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	767	3,357	184	751	344	178
ALL OTHER	1,529	7,551	1,830	3,881	2,441	2,173
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	39	546	96	137	40	11
ALL OTHER (INCLUDING CORPORATE STOCKS)	408	1,832	259	513	270	412
CASH ITEMS IN PROCESS OF COLLECTION	998	10,586	824	1,092	1,194	1,567
RESERVES WITH FEDERAL RESERVE BANKS	862	6,158	623	1,247	946	853
CURRENCY AND COIN	218	965	229	357	373	200
BALANCES WITH DOMESTIC BANKS	269	4,980	279	487	343	435
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	53	610	80	28	7	40
OTHER ASSETS	773	7,067	740	1,091	719	847
TOTAL ASSETS/LIABILITIES	17,182	125,199	16,369	27,939	21,212	19,704
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,507	48,670	5,474	8,886	8,353	7,636
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,830	29,397	4,252	7,243	6,804	5,650
STATES AND POLITICAL SUBDIVISIONS	454	1,382	256	505	417	472
U. S. GOVERNMENT	189	932	146	306	316	181
DOMESTIC INTERBANK -- COMMERCIAL	647	9,488	586	603	550	1,203
MUTUAL SAVINGS	150	486	37	8	9	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	5	770	10	1	66	4
COMMERCIAL BANKS	81	2,379	70	53	41	37
CERTIFIED AND OFFICERS CHECKS	151	3,836	117	167	150	89
TIME AND SAVINGS DEPOSITS--TOTAL (2)	6,552	45,310	7,009	13,155	8,779	7,615
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,243	11,280	2,278	5,906	3,858	2,177
OTHER TIME DEPOSITS	3,033	23,148	3,668	5,284	3,895	4,017
STATES AND POLITICAL SUBDIVISIONS	835	4,369	541	1,795	909	1,237
DOMESTIC INTERBANK	213	2,459	206	42	27	166
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	222	3,934	297	125	36	14
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	2,046	10,430	1,561	1,866	1,450	1,839
BORROWINGS--FROM FEDERAL RESERVE BANKS	34	132	90	198	41	136
FROM OTHERS	55	1,530	103	324	60	165
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	524	7,884	703	818	785	711
RESERVES FOR LOANS	172	1,580	174	266	203	161
RESERVES ON SECURITIES	1	--	--	25	3	4
TOTAL CAPITAL ACCOUNTS	1,291	9,663	1,255	2,401	1,538	1,437
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	10,026	71,891	10,014	15,155	12,653	11,045
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	13,526	90,758	13,268	22,632	17,006	14,923
DEMAND DEPOSITS ADJUSTED (4)	4,673	27,664	3,918	6,885	6,293	4,685
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	3,010	22,639	2,332	3,203	1,723	2,589
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	1,856	14,814	1,477	1,976	1,228	1,579
TO OTHERS	1,154	7,825	855	1,227	495	1,010

SEE FOOTNOTES ON FIRST TABLE.

H.4.2(B) WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS, BY DISTRICT,
MAY 23, 1973

	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)	49,163	7,456	3,675	8,066	14,482	74,968
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,295	339	77	559	903	2,297
COMMERCIAL BANKS	1,983	262	62	520	791	2,068
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	311	20	--	39	--	171
INVOLVING OTHER SECURITIES	--	52	15	--	6	30
OTHERS	1	5	--	--	106	28
OTHER LOANS--TOTAL (1)	35,606	5,085	2,765	5,507	9,609	55,526
COMMERCIAL AND INDUSTRIAL LOANS (1)	14,660	2,212	1,370	2,005	4,311	20,033
AGRICULTURAL LOANS	211	31	23	383	267	1,882
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	20	3	--	1	--	47
OTHER SECURITIES	1,008	105	4	16	58	703
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	44	5	--	1	5	50
OTHER SECURITIES	585	89	131	171	523	324
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,730	129	43	126	194	1,382
OTHER	2,776	334	221	351	679	2,669
REAL ESTATES LOANS	7,403	841	382	856	1,349	15,978
LOANS TO DOMESTIC COMMERCIAL BANKS	481	39	3	14	28	667
LOANS TO FOREIGN COMMERCIAL BANKS	775	16	82	14	61	712
CONSUMER INSTALMENT LOANS	3,450	792	217	951	1,018	8,191
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	189	4	6	--	--	162
OTHER LOANS	2,274	485	283	618	1,116	2,726
U. S. TREASURY SECURITIES--TOTAL	3,529	649	261	623	911	5,897
TREASURY BILLS	554	91	53	172	141	1,133
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	633	53	14	112	136	957
1 YEAR TO 5 YEARS	2,008	440	116	304	470	3,325
AFTER 5 YEARS	334	65	78	35	164	482
OTHER SECURITIES--TOTAL	7,733	1,383	572	1,377	3,059	11,248
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	864	20	26	27	214	1,533
ALL OTHER	5,709	1,082	429	1,180	2,601	7,447
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	218	54	47	58	9	285
ALL OTHER (INCLUDING CORPORATE STOCKS)	942	227	70	112	235	1,983
CASH ITEMS IN PROCESS OF COLLECTION	2,872	653	386	849	1,446	4,947
RESERVES WITH FEDERAL RESERVE BANKS	2,835	422	212	542	873	5,023
CURRENCY AND COIN	563	93	21	72	117	877
BALANCES WITH DOMESTIC BANKS	1,143	226	76	221	416	985
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	129	11	--	4	12	274
OTHER ASSETS	2,118	393	209	348	779	4,079
TOTAL ASSETS/LIABILITIES	58,823	9,254	4,579	10,102	18,125	91,153
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	17,320	3,492	1,507	3,899	6,865	27,314
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	13,004	2,384	982	2,718	4,658	22,979
STATES AND POLITICAL SUBDIVISIONS	692	98	55	178	739	875
U. S. GOVERNMENT	547	119	55	129	145	843
DOMESTIC INTERBANK -- COMMERCIAL	2,132	828	363	813	1,179	1,158
MUTUAL SAVINGS	2	--	3	--	--	18
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	14	--	--	--	3	33
COMMERCIAL BANKS	159	12	15	9	44	332
CERTIFIED AND OFFICERS CHECKS	770	51	34	52	97	1,076
TIME AND SAVINGS DEPOSITS--TOTAL (2)	28,294	3,430	1,451	3,747	6,560	47,839
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,828	1,156	304	992	1,184	18,021
OTHER TIME DEPOSITS	14,729	1,757	1,009	2,013	3,551	19,689
STATES AND POLITICAL SUBDIVISIONS	3,133	436	88	584	1,693	7,517
DOMESTIC INTERBANK	353	56	45	50	90	360
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,037	2	3	--	13	2,115
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	6,256	1,162	906	1,279	2,581	5,825
BORROWINGS--FROM FEDERAL RESERVE BANKS	102	76	9	70	30	17
FROM OTHERS	217	2	163	32	171	178
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	1,878	271	160	226	556	3,546
RESERVES FOR LOANS	639	85	45	86	161	865
RESERVES ON SECURITIES	8	9	--	--	14	--
TOTAL CAPITAL ACCOUNTS	4,109	727	338	763	1,187	5,569
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	35,437	5,123	2,777	5,532	9,693	55,088
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	46,699	7,155	3,610	7,532	13,663	72,233
DEMAND DEPOSITS ADJUSTED (4)	11,769	1,892	703	2,108	4,095	20,366
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	8,351	912	707	1,320	3,003	9,282
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	5,547	542	577	841	2,155	6,358
TO OTHERS	2,804	370	130	479	848	2,924

SEE FOOTNOTES ON FIRST TABLE.