



FEDERAL RESERVE

statistical release

H.4.2

For immediate release
July 18, 1973

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks increased \$3,102 million in the week ended July 11. This reflected an increase of \$3,129 million in loans (adjusted), a decrease of \$224 million in U.S. Treasury security holdings and an increase of \$197 million in holdings of "other" securities. Demand deposits adjusted increased \$2,438 million while U.S. Government demand deposits decreased \$2,274 million. Total time and savings deposits increased \$402 million. Gross liabilities of banks to their foreign branches decreased \$96 million.

Commercial and industrial loans increased a net of \$708 million; during the comparable week a year ago these loans decreased \$159 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities increased \$1,775 million, and their loans for purchasing or carrying "other" securities increased \$144 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities increased \$531 million and those involving "other" securities decreased \$22 million. Loans to sales and personal finance institutions decreased \$242 million as compared with a decrease of \$576 million during the corresponding week in 1972. Real estate loans increased \$240 million, and consumer instalment loans increased \$87 million.

Total U.S. Treasury securities held decreased \$224 million. Holdings of Treasury bills decreased \$145 million and holdings of "other" U.S. Treasury securities maturing within 1 year increased \$14 million. Longer term Treasury note and bond holdings decreased \$93 million.

Savings deposits declined \$100 million and "all other" time deposits increased \$302 million. Negotiable CD's issued in denominations of \$100,000 or more, included in the latter figure, increased \$836 million.

	CHANGE SINCE		
	JULY 11, ** 1973	JULY 4, * 1973	JULY 12, 1972
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	347,811	+ 1,346	+50,419
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	11,585	- 981	- 654
COMMERCIAL BANKS	9,847	- 1,574	+ 294
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	1,286	+ 531	- 943
INVOLVING OTHER SECURITIES	225	- 22	- 44
OTHERS	227	+ 84	+ 39
OTHER LOANS--TOTAL (1)	256,925	+ 2,354	+52,015
COMMERCIAL AND INDUSTRIAL LOANS (1)	106,384	+ 708	+21,208
AGRICULTURAL LOANS	3,260	+ 9	+ 659
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	2,156	+ 1,775	+ 837
OTHER SECURITIES	5,595	+ 144	- 1,525
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	208	- 2	+ 48
OTHER SECURITIES	2,908	+ 8	+ 221
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.	8,697	- 242	+ 2,131
OTHER	16,400	- 323	+ 6,797
REAL ESTATES LOANS	50,431	+ 240	+ 8,151
LOANS TO DOMESTIC COMMERCIAL BANKS	3,368	- 182	+ 1,970
LOANS TO FOREIGN COMMERCIAL BANKS	5,291	+ 95	+ 2,438
CONSUMER INSTALMENT LOANS	30,485	+ 87	+ 4,797
LOANS TO FOR, GOVTS., OFFICIAL INSTS., ETC.	1,243	+ 2	+ 225
OTHER LOANS	20,499	+ 35	+ 4,058
U. S. TREASURY SECURITIES--TOTAL	23,601	- 224	- 2,100
TREASURY BILLS	4,020	- 145	+ 504
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING-- WITHIN 1 YEAR	4,162	+ 14	- 621
1 YEAR TO 5 YEARS	12,676	- 35	- 2,030
AFTER 5 YEARS	2,743	- 58	+ 47
OTHER SECURITIES--TOTAL	55,700	+ 197	+ 1,558
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS-- TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	7,931	+ 5	- 925
ALL OTHER	37,951	- 39	+ 480
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	1,744	+ 111	+ 194
ALL OTHER (INCLUDING CORPORATE STOCKS)	8,074	+ 120	+ 1,809
CASH ITEMS IN PROCESS OF COLLECTION	29,898	- 6,744	- 196
RESERVES WITH FEDERAL RESERVE BANKS	18,348	- 4,562	+ 549
CURRENCY AND COIN	4,207	+ 456	+ 322
BALANCES WITH DOMESTIC BANKS	9,157	- 908	+ 290
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,300	+ 11	+ 314
OTHER ASSETS	19,740	- 555	+ 3,486
TOTAL ASSETS/LIABILITIES	430,461	-10,956	+55,584
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	153,134	- 8,368	+ 6,400
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	110,695	- 3,272	+ 5,085
STATES AND POLITICAL SUBDIVISIONS	6,351	- 1,294	+ 14
U. S. GOVERNMENT	2,805	- 2,274	- 431
DOMESTIC INTERBANK -- COMMERCIAL	20,660	- 1,788	- 68
MUTUAL SAVINGS	855	- 168	+ 10
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,213	+ 210	+ 255
COMMERCIAL BANKS	3,584	+ 224	+ 811
CERTIFIED AND OFFICERS CHECKS	6,971	- 6	+ 724
TIME AND SAVINGS DEPOSITS--TOTAL (2)	180,535	+ 402	+30,756
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS-- SAVINGS DEPOSITS	58,276	- 100	+ 262
OTHER TIME DEPOSITS	87,833	+ 303	+22,282
STATES AND POLITICAL SUBDIVISIONS	21,348	+ 175	+ 3,254
DOMESTIC INTERBANK	4,428	+ 124	+ 2,107
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	8,042	- 2	+ 2,707
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	38,677	- 2,538	+ 9,315
BORROWINGS--FROM FEDERAL RESERVE BANKS	1,836	- 587	+ 1,778
FROM OTHERS	4,013	+ 290	+ 2,362
OTHER LIABILITIES AND MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	16,962	- 133	+ 2,195
RESERVES FOR LOANS	4,492	+ 23	+ 345
RESERVES ON SECURITIES	64	- 32	- 7
TOTAL CAPITAL ACCOUNTS	30,748	- 13	+ 2,440
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	255,295	+ 3,129	+49,097
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	334,596	+ 3,102	+48,555
DEMAND DEPOSITS ADJUSTED (4)	99,771	+ 2,438	+ 7,095
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	60,609	+ 836	+24,251
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	40,280	+ 564	+17,482
TO OTHERS	20,329	+ 272	+ 6,769
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	1,670	- 96	+ 295

- (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 \$3,533 MILLION, OF WHICH \$2,267 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$1,683 MILLION, OF WHICH \$ 281 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.

	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)	14,068	99,107	13,869	23,995	18,223	16,272
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	265	1,722	355	780	905	901
COMMERCIAL BANKS	265	1,576	217	681	803	901
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	78	131	18	70	--
INVOLVING OTHER SECURITIES	--	68	7	31	--	--
OTHERS	--	--	--	50	32	--
OTHER LOANS--TOTAL (1)	10,433	78,037	10,314	15,831	13,017	11,446
COMMERCIAL AND INDUSTRIAL LOANS (1)	4,707	36,348	4,341	6,397	4,606	4,136
AGRICULTURAL LOANS	9	129	11	10	105	73
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	14	2,063	1	4	3	2
OTHER SECURITIES	37	3,407	84	207	67	59
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	3	49	2	12	32	5
OTHER SECURITIES	28	756	80	112	45	99
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	227	2,982	660	526	259	234
OTHER	674	6,169	467	658	451	551
REAL ESTATES LOANS	2,292	10,167	2,122	3,542	2,792	1,885
LOANS TO DOMESTIC COMMERCIAL BANKS	95	1,570	42	222	17	73
LOANS TO FOREIGN COMMERCIAL BANKS	153	2,733	169	330	136	29
CONSUMER INSTALMENT LOANS	1,171	5,252	1,343	2,453	3,202	2,076
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	12	690	44	69	17	24
OTHER LOANS	1,011	5,722	948	1,289	1,285	2,200
U. S. TREASURY SECURITIES--TOTAL	740	5,661	847	2,115	1,241	1,121
TREASURY BILLS	81	1,306	16	216	114	86
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	83	912	160	384	243	150
1 YEAR TO 5 YEARS	503	2,668	559	1,201	803	636
AFTER 5 YEARS	73	775	112	314	81	249
OTHER SECURITIES--TOTAL	2,630	13,687	2,353	5,269	3,060	2,804
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	649	3,199	156	697	300	171
ALL OTHER	1,493	7,663	1,850	3,910	2,434	2,224
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	38	715	85	154	32	12
ALL OTHER (INCLUDING CORPORATE STOCKS)	450	2,110	262	508	294	397
CASH ITEMS IN PROCESS OF COLLECTION	1,107	10,877	1,079	1,169	1,401	1,858
RESERVES WITH FEDERAL RESERVE BANKS	688	6,046	602	1,097	640	708
CURRENCY AND COIN	220	1,001	232	359	394	213
BALANCES WITH DOMESTIC BANKS	294	4,452	204	430	348	447
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	58	643	86	28	7	40
OTHER ASSETS	779	6,921	781	1,118	714	870
TOTAL ASSETS/LIABILITIES	17,214	129,047	16,853	28,196	21,727	20,408
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,773	50,778	5,593	9,012	9,033	8,015
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,951	30,971	4,268	7,421	7,406	5,934
STATES AND POLITICAL SUBDIVISIONS	581	1,472	228	500	429	510
U. S. GOVERNMENT	124	575	103	241	247	118
DOMESTIC INTERBANK -- COMMERCIAL	693	9,931	656	568	627	1,290
MUTUAL SAVINGS	176	563	70	11	7	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	5	1,054	9	1	58	3
COMMERCIAL BANKS	85	2,648	73	54	66	44
CERTIFIED AND OFFICERS CHECKS	158	3,564	186	216	193	116
TIME AND SAVINGS DEPOSITS--TOTAL (2)	6,435	45,618	7,002	13,174	8,850	7,815
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,213	11,230	2,277	5,951	3,901	2,186
OTHER TIME DEPOSITS	2,969	23,530	3,821	5,223	3,939	4,058
STATES AND POLITICAL SUBDIVISIONS	783	3,846	400	1,816	903	1,395
DOMESTIC INTERBANK	222	2,793	196	30	15	162
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	241	4,115	294	143	37	12
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	1,797	10,979	1,733	2,154	1,158	2,011
BORROWINGS--FROM FEDERAL RESERVE BANKS	96	946	82	75	100	120
FROM OTHERS	88	2,224	160	184	38	179
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	553	7,122	802	858	775	635
RESERVES FOR LOANS	177	1,582	173	268	207	164
RESERVES ON SECURITIES	1	--	--	25	3	4
TOTAL CAPITAL ACCOUNTS	1,294	9,798	1,308	2,446	1,563	1,465
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	10,338	76,613	10,410	15,708	13,102	11,373
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	13,708	95,961	13,610	23,092	17,403	15,298
DEMAND DEPOSITS ADJUSTED (4)	4,849	29,395	3,755	7,034	6,758	4,749
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	2,927	22,649	2,312	3,200	1,895	2,703
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	1,805	14,599	1,618	1,922	1,293	1,579
TO OTHERS	1,122	8,050	694	1,278	602	1,124

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)	51,363	7,806	3,787	8,457	14,460	76,404
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,554	444	106	674	886	1,993
COMMERCIAL BANKS	1,779	361	88	582	770	1,824
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	773	20	--	76	--	120
INVOLVING OTHER SECURITIES	--	59	18	16	--	26
OTHERS	2	4	--	--	116	23
OTHER LOANS--TOTAL (1)	37,343	5,261	2,829	5,692	9,684	57,038
COMMERCIAL AND INDUSTRIAL LOANS (1)	15,637	2,260	1,414	2,072	4,432	20,034
AGRICULTURAL LOANS	226	30	23	408	275	1,961
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	23	3	--	--	1	42
OTHER SECURITIES	904	101	4	18	46	661
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	43	5	--	1	7	49
OTHER SECURITIES	595	90	133	171	488	311
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,938	147	59	134	171	1,360
OTHER	2,999	357	241	381	612	2,840
REAL ESTATES LOANS	7,545	863	395	866	1,353	16,609
LOANS TO DOMESTIC COMMERCIAL BANKS	427	61	3	12	32	814
LOANS TO FOREIGN COMMERCIAL BANKS	807	20	68	14	54	778
CONSUMER INSTALMENT LOANS	3,540	814	223	981	1,041	8,389
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	206	6	6	--	1	168
OTHER LOANS	2,453	504	260	634	1,171	3,022
U. S. TREASURY SECURITIES--TOTAL	3,606	666	278	627	972	5,727
TREASURY BILLS	623	102	85	210	194	987
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	643	45	17	113	154	1,258
1 YEAR TO 5 YEARS	2,024	435	98	271	466	3,012
AFTER 5 YEARS	316	84	78	33	158	470
OTHER SECURITIES--TOTAL	7,860	1,435	574	1,464	2,918	11,646
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	942	29	15	27	106	1,640
ALL OTHER	5,672	1,077	417	1,250	2,555	7,406
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	223	58	70	65	8	284
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,023	271	72	122	249	2,316
CASH ITEMS IN PROCESS OF COLLECTION	3,448	741	461	973	1,479	5,305
RESERVES WITH FEDERAL RESERVE BANKS	2,292	346	100	420	691	4,718
CURRENCY AND COIN	557	94	21	74	116	926
BALANCES WITH DOMESTIC BANKS	1,057	247	74	201	407	996
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	131	13	--	4	12	278
OTHER ASSETS	2,172	336	231	373	839	4,606
TOTAL ASSETS/LIABILITIES	61,020	9,583	4,674	10,502	18,004	93,233
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	18,277	3,641	1,552	4,249	6,950	29,261
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	13,676	2,505	1,055	2,897	4,929	24,682
STATES AND POLITICAL SUBDIVISIONS	859	107	43	236	488	898
U. S. GOVERNMENT	460	82	29	108	112	606
DOMESTIC INTERBANK -- COMMERCIAL	2,136	882	367	934	1,257	1,319
MUTUAL SAVINGS	3	--	4	--	--	21
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	25	--	--	--	4	54
COMMERCIAL BANKS	177	16	16	12	53	340
CERTIFIED AND OFFICERS CHECKS	941	49	38	62	107	1,341
TIME AND SAVINGS DEPOSITS--TOTAL (2)	28,615	3,480	1,487	3,706	6,609	47,744
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,829	1,153	306	965	1,174	18,091
OTHER TIME DEPOSITS	15,298	1,830	1,054	2,051	3,593	20,467
STATES AND POLITICAL SUBDIVISIONS	2,953	425	91	535	1,710	6,491
DOMESTIC INTERBANK	360	56	31	49	88	426
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,026	2	3	--	13	2,156
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	7,036	1,361	874	1,274	2,243	6,057
BORROWINGS--FROM FEDERAL RESERVE BANKS	149	39	7	79	60	83
FROM OTHERS	399	17	178	72	181	293
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	1,741	216	179	251	570	3,260
RESERVES FOR LOANS	648	85	46	88	164	890
RESERVES ON SECURITIES	8	9	--	--	14	--
TOTAL CAPITAL ACCOUNTS	4,147	735	351	783	1,213	5,645
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	37,691	5,283	2,844	5,772	9,768	56,393
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	49,157	7,384	3,696	7,863	13,658	73,766
DEMAND DEPOSITS ADJUSTED (4)	12,233	1,936	695	2,234	4,102	22,031
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	8,718	978	755	1,344	3,059	10,069
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	6,039	617	637	880	2,245	7,046
TO OTHERS	2,679	361	118	464	814	3,023

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY.