



FEDERAL RESERVE

statistical release

H.4.2

For immediate release
August 1, 1973

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks increased \$1,008 million in the week ended July 25. This reflected an increase of \$828 million in loans (adjusted), a decrease of \$402 million in U.S. Treasury security holdings and an increase of \$582 million in holdings of "other" securities. Demand deposits adjusted decreased \$1,719 million while U.S. Government demand deposits increased \$714 million. Total time and savings deposits increased \$1,710 million. Gross liabilities of banks to their foreign branches decreased \$59 million.

Commercial and industrial loans increased a net of \$164 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 \$241 million, and their loans for purchasing or carrying "other" securities increased \$105 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities increased \$85 million and those involving "other" securities decreased \$31 million. Loans to sales and personal finance institutions increased \$117 million as compared with a decrease of \$214 million during the corresponding week in 1972. Real estate loans increased \$295 million, and consumer instalment loans increased \$161 million.

Total U.S. Treasury securities held decreased \$402 million. Holdings of Treasury bills decreased \$451 million and holdings of "other" U.S. Treasury securities maturing within 1 year increased \$70 million. Longer term Treasury note and bond holdings decreased \$21 million.

Savings deposits declined \$354 million and "all other" time deposits increased \$1,356 million. Negotiable CD's issued in denominations of \$100,000 or more, included in the latter figure, increased \$1,618 million.

	JULY 25, ** 1973	CHANGE SINCE	
		JULY 18, * 1973	JULY 26, 1972
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	346,824	- 781	+51,175
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	12,274	- 1,648	+ 726
COMMERCIAL BANKS	10,867	- 1,871	+ 323
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	972	+ 85	+ 375
INVOLVING OTHER SECURITIES	119	- 31	- 131
OTHERS	316	+ 169	+ 159
OTHER LOANS--TOTAL (1)	255,776	+ 687	+51,153
COMMERCIAL AND INDUSTRIAL LOANS (1)	106,837	+ 164	+21,778
AGRICULTURAL LOANS	3,267	+ 14	+ 666
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	764	+ 241	+ 47
OTHER SECURITIES	5,298	+ 105	- 1,792
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	209	--	+ 42
OTHER SECURITIES	2,947	- 6	+ 260
LOANS TO NON-BANK FINANCIAL INSTITUTIONS			
SALES FINANCE, PERSONAL FINANCE, ETC.	8,772	+ 117	+ 2,274
OTHER	16,444	+ 46	+ 6,772
REAL ESTATES LOANS	50,923	+ 295	+ 8,296
LOANS TO DOMESTIC COMMERCIAL BANKS	3,333	+ 82	+ 2,031
LOANS TO FOREIGN COMMERCIAL BANKS	5,063	- 159	+ 2,134
CONSUMER INSTALMENT LOANS	30,760	+ 161	+ 4,932
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,223	+ 22	+ 212
OTHER LOANS	19,936	- 395	+ 3,501
U. S. TREASURY SECURITIES--TOTAL	22,735	- 402	- 3,065
TREASURY BILLS	3,134	- 451	- 356
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	4,153	+ 70	- 860
1 YEAR TO 5 YEARS	12,715	- 8	- 1,960
AFTER 5 YEARS	2,733	- 13	+ 111
OTHER SECURITIES--TOTAL	55,039	+ 582	+ 2,361
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	7,957	+ 214	- 924
ALL OTHER	37,966	+ 155	+ 995
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	1,831	+ 62	+ 302
ALL OTHER (INCLUDING CORPORATE STOCKS)	8,285	+ 151	+ 1,988
CASH ITEMS IN PROCESS OF COLLECTION	28,917	- 1,200	+ 1,041
RESERVES WITH FEDERAL RESERVE BANKS	21,205	- 584	+ 705
CURRENCY AND COIN	4,243	+ 74	+ 359
BALANCES WITH DOMESTIC BANKS	10,051	+ 138	+ 1,300
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,296	- 7	+ 305
OTHER ASSETS	19,789	+ 18	+ 3,326
TOTAL ASSETS/LIABILITIES	432,325	- 2,342	+58,211
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	151,069	- 2,271	+ 6,085
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	106,813	- 4,689	+ 4,396
STATES AND POLITICAL SUBDIVISIONS	6,062	- 27	+ 148
U. S. GOVERNMENT	3,929	+ 714	- 1,397
DOMESTIC INTERBANK -- COMMERCIAL	21,017	- 66	+ 623
MUTUAL SAVINGS	737	- 46	+ 44
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,003	- 73	+ 110
COMMERCIAL BANKS	3,686	+ 394	+ 698
CERTIFIED AND OFFICERS CHECKS	7,822	+ 1,522	+ 1,463
TIME AND SAVINGS DEPOSITS--TOTAL (2)	183,550	+ 1,710	+32,338
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	57,644	- 354	- 284
OTHER TIME DEPOSITS	90,988	+ 1,543	+24,200
STATES AND POLITICAL SUBDIVISIONS	21,742	+ 417	+ 3,566
DOMESTIC INTERBANK	4,597	+ 110	+ 2,117
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	7,962	- 5	+ 2,587
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	38,799	- 2,947	+10,146
BORROWINGS--FROM FEDERAL RESERVE BANKS	1,299	+ 199	+ 706
FROM OTHERS	4,509	+ 245	+ 2,958
OTHER LIABILITIES AND MINORITY INTEREST			
IN CONSOLIDATED SUBSIDIARIES	17,895	+ 705	+ 3,307
RESERVES FOR LOANS	4,495	+ 3	+ 336
RESERVES ON SECURITIES	64	--	- 7
TOTAL CAPITAL ACCOUNTS	30,645	+ 14	+ 2,342
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	253,850	+ 828	+49,525
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	332,624	+ 1,008	+48,821
DEMAND DEPOSITS ADJUSTED (4)	97,206	- 1,719	+ 5,818
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	63,492	+ 1,618	+25,787
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	42,851	+ 1,226	+19,085
TO OTHERS	20,641	+ 392	+ 6,702
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	2,080	- 59	+ 738

(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 \$4,031 MILLION, OF WHICH \$ 2,557 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 1,707 MILLION, OF WHICH \$ 291 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.

* REVISED.

** PRELIMINARY. (ST. LOUIS AND SAN FRANCISCO DISTRICTS).

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS, BY DISTRICT,
JULY 25, 1973

	FEDERAL RESERVE DISTRICT					
	ROSTON	NEW YORK	PHILA-DELPHIA	CLEVE-LAND	RICHMOND	ATLANTA
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (GROSS)	14,156	98,000	13,774	24,090	17,846	16,092
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	340	2,162	267	849	452	710
COMMERCIAL BANKS	340	1,965	214	817	425	709
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	157	53	16	18	--
INVOLVING OTHER SECURITIES	--	26	--	16	9	1
OTHERS	--	14	--	--	--	--
OTHER LOANS--TOTAL (1)	10,481	76,447	10,276	15,844	13,093	11,470
COMMERCIAL AND INDUSTRIAL LOANS (1)	4,724	36,634	4,222	6,399	4,651	4,138
AGRICULTURAL LOANS	8	128	11	9	106	74
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	9	690	1	5	3	2
OTHER SECURITIES	37	3,212	72	184	58	70
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	3	45	4	12	35	5
OTHER SECURITIES	27	781	82	114	45	100
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	212	3,109	633	543	255	242
OTHER	704	6,254	477	667	445	519
REAL ESTATES LOANS	2,311	10,266	2,227	3,549	2,813	1,918
LOANS TO DOMESTIC COMMERCIAL BANKS	101	1,630	55	186	27	61
LOANS TO FOREIGN COMMERCIAL BANKS	150	2,578	157	311	149	37
CONSUMER INSTALMENT LOANS	1,184	5,304	1,360	2,486	3,241	2,094
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	12	642	44	73	18	22
OTHER LOANS	999	5,174	931	1,306	1,247	2,188
U. S. TREASURY SECURITIES--TOTAL	740	5,550	857	2,095	1,213	1,139
TREASURY BILLS	64	1,186	11	207	99	99
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	85	918	153	349	245	161
1 YEAR TO 5 YEARS	515	2,675	568	1,238	788	630
AFTER 5 YEARS	76	771	125	301	81	249
OTHER SECURITIES--TOTAL	2,595	13,841	2,374	5,302	3,088	2,773
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	637	3,422	156	683	295	163
ALL OTHER	1,479	7,573	1,863	3,913	2,442	2,195
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	39	751	95	180	30	16
ALL OTHER (INCLUDING CORPORATE STOCKS)	440	2,095	260	526	321	399
CASH ITEMS IN PROCESS OF COLLECTION	1,105	12,076	887	1,043	1,210	1,606
RESERVES WITH FEDERAL RESERVE BANKS	717	7,453	434	1,095	966	885
CURRENCY AND COIN	233	993	236	374	395	216
BALANCES WITH DOMESTIC BANKS	285	5,206	221	484	396	423
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	58	636	86	28	7	40
OTHER ASSETS	778	7,309	768	1,143	692	913
TOTAL ASSETS/LIABILITIES	17,332	131,673	16,406	28,257	21,512	20,175
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,678	52,265	5,493	8,952	8,484	7,755
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,962	30,285	4,221	7,258	6,977	5,751
STATES AND POLITICAL SUBDIVISIONS	453	1,458	253	535	417	502
U. S. GOVERNMENT	176	974	151	340	277	168
DOMESTIC INTERBANK -- COMMERCIAL	691	10,885	573	557	506	1,185
MUTUAL SAVINGS	152	499	42	9	10	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	4	849	10	1	58	4
COMMERCIAL BANKS	98	2,680	74	61	59	41
CERTIFIED AND OFFICERS CHECKS	142	4,635	169	191	180	104
TIME AND SAVINGS DEPOSITS--TOTAL (2)	6,617	46,599	7,261	13,323	8,953	7,895
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,183	11,096	2,263	5,907	3,874	2,168
OTHER TIME DEPOSITS	3,064	24,395	4,027	5,468	4,051	4,141
STATES AND POLITICAL SUBDIVISIONS	854	3,999	481	1,772	917	1,413
DOMESTIC INTERBANK	245	3,016	190	28	15	158
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	264	4,016	287	136	37	12
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	1,851	11,569	1,256	1,962	1,250	1,925
BORROWINGS--FROM FEDERAL RESERVE BANKS	102	356	14	86	226	142
FROM OTHERS	88	2,457	141	287	47	173
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	526	7,108	779	902	790	662
RESERVES FOR LOANS	177	1,587	172	268	207	164
RESERVES ON SECURITIES	1	--	--	25	3	4
TOTAL CAPITAL ACCOUNTS	1,292	9,732	1,290	2,452	1,552	1,455
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	10,380	75,014	10,274	15,690	13,093	11,410
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	13,715	94,405	13,505	23,087	17,394	15,322
DEMAND DEPOSITS ADJUSTED (4)	4,706	28,330	3,882	7,012	6,491	4,796
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	3,133	23,601	2,507	3,324	1,964	2,760
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	1,915	15,407	1,756	2,123	1,359	1,647
TO OTHERS	1,218	8,194	751	1,201	605	1,113

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)	51,598	7,715	3,805	8,453	14,405	76,890
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,814	410	135	687	825	2,623
COMMERCIAL BANKS	2,259	331	133	638	712	2,324
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	553	14	--	33	5	123
INVOLVING OTHER SECURITIES	--	61	2	--	--	4
OTHERS	2	4	--	16	108	172
OTHER LOANS--TOTAL (1)	37,368	5,253	2,842	5,673	9,720	57,309
COMMERCIAL AND INDUSTRIAL LOANS (1)	15,783	2,276	1,435	2,062	4,423	20,090
AGRICULTURAL LOANS	230	30	25	409	265	1,972
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	7	3	--	--	1	43
OTHER SECURITIES	868	94	4	21	43	635
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	43	5	--	1	8	48
OTHER SECURITIES	608	90	134	170	492	304
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,833	145	65	138	171	1,426
OTHER	3,021	334	233	357	614	2,819
REAL ESTATES LOANS	7,595	870	384	874	1,358	16,758
LOANS TO DOMESTIC COMMERCIAL BANKS	382	60	3	11	30	787
LOANS TO FOREIGN COMMERCIAL BANKS	764	19	70	13	61	754
CONSUMER INSTALMENT LOANS	3,569	824	224	994	1,038	8,442
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	221	6	6	--	1	178
OTHER LOANS	2,444	497	259	623	1,215	3,053
U. S. TREASURY SECURITIES--TOTAL	3,450	605	270	618	920	5,278
TREASURY BILLS	501	46	79	193	134	515
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	646	48	17	109	154	1,268
1 YEAR TO 5 YEARS	2,010	425	97	284	467	3,018
AFTER 5 YEARS	293	86	77	32	165	477
OTHER SECURITIES--TOTAL	7,966	1,447	558	1,475	2,940	11,680
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	887	29	15	22	106	1,542
ALL OTHER	5,731	1,080	413	1,260	2,566	7,451
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	230	61	66	66	8	289
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,118	277	64	127	260	2,398
CASH ITEMS IN PROCESS OF COLLECTION	3,055	728	425	880	1,303	4,599
RESERVES WITH FEDERAL RESERVE BANKS	3,148	348	156	436	692	4,875
CURRENCY AND COIN	573	96	25	77	120	905
BALANCES WITH DOMESTIC BANKS	1,128	209	70	209	386	1,034
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	131	13	--	4	12	281
OTHER ASSETS	2,179	368	218	368	802	4,251
TOTAL ASSETS/LIABILITIES	61,812	9,477	4,699	10,427	17,720	92,835
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	17,883	3,566	1,522	4,024	6,582	27,865
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	13,025	2,472	1,011	2,766	4,675	23,410
STATES AND POLITICAL SUBDIVISIONS	788	101	56	207	445	847
U. S. GOVERNMENT	563	116	49	152	147	816
DOMESTIC INTERBANK -- COMMERCIAL	2,342	815	351	826	1,119	1,167
MUTUAL SAVINGS	3	--	5	--	--	17
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	19	--	--	--	4	54
COMMERCIAL BANKS	165	14	14	16	91	373
CERTIFIED AND OFFICERS CHECKS	978	48	36	57	101	1,181
TIME AND SAVINGS DEPOSITS--TOTAL (2)	29,434	3,541	1,528	3,779	6,608	48,012
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,716	1,141	303	954	1,159	17,880
OTHER TIME DEPOSITS	16,059	1,895	1,078	2,082	3,580	21,148
STATES AND POLITICAL SUBDIVISIONS	3,129	432	100	587	1,744	6,314
DOMESTIC INTERBANK	308	51	42	52	81	411
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,044	2	3	--	13	2,148
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	6,927	1,226	888	1,400	2,381	6,164
BORROWINGS--FROM FEDERAL RESERVE BANKS	164	54	8	39	58	50
FROM OTHERS	405	12	178	64	170	487
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	2,203	251	177	254	527	3,716
RESERVES FOR LOANS	648	85	46	88	164	889
RESERVES ON SECURITIES	8	9	--	--	14	--
TOTAL CAPITAL ACCOUNTS	4,140	733	352	779	1,216	5,652
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	37,541	5,272	2,841	5,711	9,803	56,821
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	48,957	7,324	3,669	7,804	13,663	73,779
DEMAND DEPOSITS ADJUSTED (4)	11,923	1,907	697	2,166	4,013	21,283
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	9,521	1,017	797	1,370	3,042	10,456
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	6,766	669	658	892	2,225	7,434
TO OTHERS	2,755	348	139	478	817	3,022

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY.