



FEDERAL RESERVE

statistical release

H.4.2

For immediate release
August 8, 1973

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks increased \$1,906 million in the week ended August 1. This reflected an increase of \$2,281 million in loans (adjusted) a decrease of \$374 million in U.S. Treasury security holdings and a decrease of \$1 million in holdings of "other" securities. Demand deposits adjusted increased \$2,819 million while U.S. Government demand deposits decreased \$823 million. Total time and savings deposits increased \$1,634 million. Gross liabilities of banks to their foreign branches increased \$132 million.

Commercial and industrial loans increased a net of \$699 million; during the comparable week a year ago these loans increased \$156 million. Loans to brokers and dealers for purchasing or carrying U. S. Treasury securities decreased \$108 million, and their loans for purchasing or carrying "other securities" increased \$34 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U. S. Treasury securities decreased \$100 million and those involving "other" securities increased \$11 million. Loans to sales and personal finance institutions increased \$847 million as compared with a decrease of \$104 million during the corresponding week in 1972. Real estate loans increased \$195 million, and consumer instalment loans increased \$220 million.

Total U. S. Treasury securities held decreased \$374 million. Holdings of Treasury bills decreased \$180 million and holdings of "other" U. S. Treasury securities maturing within 1 year decreased \$52 million. Longer term Treasury note and bond holdings decreased \$142 million.

Savings deposits declined \$227 million and "all other" time deposits increased \$1,407 million. Negotiable CD's issued in denominations of \$100,000 or more, included in the latter figure, increased \$691 million.

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS

	AUG. 1, ** 1973	CHANGE SINCE	
		JULY 25, * 1973	AUG. 2, 1972
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	349,124	+ 2,207	+51,003
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	12,784	+ 372	+ 991
COMMERCIAL BANKS	11,568	+ 563	+ 887
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	872	- 100	+ 190
INVOLVING OTHER SECURITIES	130	+ 11	- 122
OTHERS	214	- 102	+ 36
OTHER LOANS--TOTAL (1)	257,935	+ 2,210	+51,458
COMMERCIAL AND INDUSTRIAL LOANS (1)	107,561	+ 669	+22,346
AGRICULTURAL LOANS	3,299	+ 40	+ 700
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	658	- 108	- 234
OTHER SECURITIES	5,339	+ 34	- 2,294
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	197	- 7	+ 21
OTHER SECURITIES	2,962	+ 16	+ 238
LOANS TO NON-BANK FINANCIAL INSTITUTIONS			
SALES FINANCE, PERSONAL FINANCE, ETC.	9,596	+ 847	+ 3,202
OTHER	16,763	+ 396	+ 6,895
REAL ESTATES LOANS	51,086	+ 195	+ 8,268
LOANS TO DOMESTIC COMMERCIAL BANKS	3,088	- 262	+ 1,747
LOANS TO FOREIGN COMMERCIAL BANKS	4,839	- 218	+ 1,806
CONSUMER INSTALLMENT LOANS	30,990	+ 220	+ 5,025
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,243	+ 19	+ 214
OTHER LOANS	20,314	+ 369	+ 3,524
U. S. TREASURY SECURITIES--TOTAL	22,358	- 374	- 3,417
TREASURY BILLS	2,953	- 180	- 308
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	4,101	- 52	- 1,230
1 YEAR TO 5 YEARS	12,626	- 87	- 1,875
AFTER 5 YEARS	2,678	- 55	- 4
OTHER SECURITIES--TOTAL	56,047	- 1	+ 1,971
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	7,943	- 11	- 1,003
ALL OTHER	38,050	+ 85	+ 887
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	1,848	+ 17	+ 283
ALL OTHER (INCLUDING CORPORATE STOCKS)	8,206	- 92	+ 1,804
CASH ITEMS IN PROCESS OF COLLECTION	31,132	+ 2,303	+ 1,061
RESERVES WITH FEDERAL RESERVE BANKS	22,547	+ 1,644	+ 581
CURRENCY AND COIN	4,070	- 179	+ 428
BALANCES WITH DOMESTIC BANKS	11,551	+ 1,493	+ 3,167
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,303	+ 7	+ 311
OTHER ASSETS	20,646	+ 809	+ 3,593
TOTAL ASSETS/LIABILITIES	440,373	+ 8,284	+60,144
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	157,001	+ 6,012	+ 9,797
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	110,973	+ 4,190	+ 7,069
STATES AND POLITICAL SUBDIVISIONS	6,833	+ 820	+ 64
U. S. GOVERNMENT	3,122	- 823	- 1,344
DOMESTIC INTERBANK -- COMMERCIAL	22,721	+ 1,713	+ 1,765
MUTUAL SAVINGS	857	+ 119	+ 111
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,133	+ 130	+ 180
COMMERCIAL BANKS	3,529	- 156	+ 570
CERTIFIED AND OFFICERS CHECKS	7,833	+ 19	+ 1,382
TIME AND SAVINGS DEPOSITS--TOTAL (2)	185,441	+ 1,634	+33,414
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	57,414	- 227	- 488
OTHER TIME DEPOSITS	92,731	+ 1,469	+25,261
STATES AND POLITICAL SUBDIVISIONS	22,048	+ 317	+ 3,712
DOMESTIC INTERBANK	4,707	+ 110	+ 2,235
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	7,953	- 7	+ 2,578
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	38,644	- 99	+ 8,480
BORROWINGS--FROM FEDERAL RESERVE BANKS	648	- 651	- 552
FROM OTHERS	4,359	- 153	+ 2,865
OTHER LIABILITIES AND MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	18,832	+ 1,303	+ 3,405
RESERVES FOR LOANS	4,522	+ 27	+ 352
RESERVES ON SECURITIES	64	--	- 7
TOTAL CAPITAL ACCOUNTS	30,862	+ 211	+ 2,390
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	256,063	+ 2,281	+49,815
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	334,468	+ 1,906	+48,369
DEMAND DEPOSITS ADJUSTED (4)	100,026	+ 2,819	+ 8,315
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	64,457	+ 691	+26,230
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	43,733	+ 611	+19,666
TO OTHERS	20,724	+ 80	+ 6,564
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	2,218	+ 132	+ 389

(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 \$ 4,106 MILLION, OF WHICH \$ 2,631 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 1,692 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.

* REVISED.

PRELIMINARY (CLEVELAND, ST. LOUIS, AND SAN FRANCISCO DISTRICTS).

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS, BY DISTRICT,
AUG. 1, 1973

	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)	14,395	99,183	13,983	24,392	18,075	16,231
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	471	2,920	273	1,118	644	686
COMMERCIAL BANKS	421	2,830	203	1,096	609	685
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	49	55	17	26	--
INVOLVING OTHER SECURITIES	--	37	15	5	8	1
OTHERS	50	4	--	--	1	--
OTHER LOANS--TOTAL (1)	10,605	77,268	10,429	15,880	13,170	11,619
COMMERCIAL AND INDUSTRIAL LOANS (1)	4,795	36,909	4,251	6,393	4,647	4,168
AGRICULTURAL LOANS	8	130	11	10	105	73
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	9	570	1	9	7	2
OTHER SECURITIES	33	3,171	82	191	64	62
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	4	40	2	12	28	5
OTHER SECURITIES	27	798	75	113	50	100
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	231	3,579	695	575	265	260
OTHER	714	6,550	507	674	466	509
REAL ESTATES LOANS	2,316	10,281	2,227	3,556	2,829	1,950
LOANS TO DOMESTIC COMMERCIAL BANKS	116	1,414	40	164	29	57
LOANS TO FOREIGN COMMERCIAL BANKS	146	2,337	163	311	149	36
CONSUMER INSTALMENT LOANS	1,195	5,337	1,371	2,503	3,252	2,147
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	12	645	46	73	17	26
OTHER LOANS	999	5,507	958	1,296	1,262	2,224
U. S. TREASURY SECURITIES--TOTAL	729	5,311	841	2,107	1,172	1,119
TREASURY BILLS	60	1,026	15	221	102	95
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	77	942	128	355	244	149
1 YEAR TO 5 YEARS	516	2,627	569	1,228	745	641
AFTER 5 YEARS	76	716	129	303	81	234
OTHER SECURITIES--TOTAL	2,590	13,684	2,440	5,287	3,089	2,807
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	662	3,345	147	692	310	168
ALL OTHER	1,470	7,538	1,899	3,911	2,427	2,225
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	38	796	95	162	29	16
ALL OTHER (INCLUDING CORPORATE STOCKS)	420	2,005	299	522	323	398
CASH ITEMS IN PROCESS OF COLLECTION	1,195	12,143	1,087	1,253	1,525	1,843
RESERVES WITH FEDERAL RESERVE BANKS	900	6,914	598	1,163	974	819
CURRENCY AND COIN	209	986	225	355	369	201
BALANCES WITH DOMESTIC BANKS	413	5,686	309	471	385	567
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	58	642	86	29	7	40
OTHER ASSETS	761	7,846	801	1,194	740	934
TOTAL ASSETS/LIABILITIES	17,931	133,400	17,089	28,857	22,075	20,635
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	7,166	54,272	5,786	9,212	9,010	7,926
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,222	32,330	4,369	7,511	7,345	5,714
STATES AND POLITICAL SUBDIVISIONS	550	1,562	284	540	522	602
U. S. GOVERNMENT	160	721	132	244	256	127
DOMESTIC INTERBANK -- COMMERCIAL	766	11,268	676	629	597	1,318
MUTUAL SAVINGS	184	576	41	15	10	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	4	986	9	1	53	3
COMMERCIAL BANKS	105	2,599	67	55	54	41
CERTIFIED AND OFFICERS CHECKS	175	4,230	208	217	173	121
TIME AND SAVINGS DEPOSITS--TOTAL (2)	6,794	47,228	7,267	13,463	8,991	8,098
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,177	11,015	2,253	5,894	3,869	2,153
OTHER TIME DEPOSITS	3,165	24,898	4,069	5,577	4,094	4,310
STATES AND POLITICAL SUBDIVISIONS	925	4,062	473	1,805	918	1,462
DOMESTIC INTERBANK	246	3,178	193	29	19	159
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	274	3,996	267	146	33	12
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	1,856	10,077	1,612	2,164	1,349	1,915
BORROWINGS--FROM FEDERAL RESERVE BANKS	46	76	6	58	80	70
FROM OTHERS	67	2,254	145	279	41	207
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	524	8,064	790	929	829	785
RESERVES FOR LOANS	178	1,599	171	269	208	166
RESERVES ON SECURITIES	1	--	--	25	3	4
TOTAL CAPITAL ACCOUNTS	1,299	9,830	1,312	2,458	1,564	1,464
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	10,539	75,944	10,459	15,738	13,176	11,563
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	13,858	94,939	13,740	23,132	17,437	15,489
DEMAND DEPOSITS ADJUSTED (4)	5,045	30,140	3,891	7,086	6,632	4,638
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	3,341	24,035	2,509	3,434	1,973	2,948
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,022	15,631	1,782	2,206	1,377	1,805
TO OTHERS	1,319	8,404	727	1,228	596	1,143

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY.

	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)	51,952	7,720	3,862	8,461	14,489	76,381
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,781	392	175	658	860	1,806
COMMERCIAL BANKS	2,253	334	165	599	736	1,637
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	526	14	--	45	5	135
INVOLVING OTHER SECURITIES	--	42	10	--	--	12
OTHERS	2	2	--	14	119	22
OTHER LOANS--TOTAL (1)	37,855	5,270	2,856	5,716	9,679	57,588
COMMERCIAL AND INDUSTRIAL LOANS (1)	15,940	2,263	1,426	2,087	4,423	20,259
AGRICULTURAL LOANS	233	31	26	401	269	2,002
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	17	3	--	--	1	39
OTHER SECURITIES	905	98	7	22	47	657
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	42	5	--	1	8	50
OTHER SECURITIES	612	87	134	173	492	301
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,985	150	66	137	168	1,485
OTHER	3,083	320	231	358	614	2,737
REAL ESTATES LOANS	7,632	873	388	878	1,355	16,801
LOANS TO DOMESTIC COMMERCIAL BANKS	376	62	4	12	28	786
LOANS TO FOREIGN COMMERCIAL BANKS	786	19	69	13	65	745
CONSUMER INSTALMENT LOANS	3,597	832	227	997	1,055	8,477
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	232	6	6	--	1	179
OTHER LOANS	2,415	521	272	637	1,153	3,070
U. S. TREASURY SECURITIES--TOTAL	3,353	613	262	618	958	5,275
TREASURY BILLS	442	49	72	188	168	515
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	627	51	17	107	160	1,244
1 YEAR TO 5 YEARS	1,998	429	96	290	463	3,024
AFTER 5 YEARS	286	84	77	33	167	492
OTHER SECURITIES--TOTAL	7,963	1,445	569	1,469	2,992	11,712
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	876	29	15	22	149	1,528
ALL OTHER	5,756	1,082	418	1,261	2,581	7,482
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	232	61	55	65	9	290
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,099	273	81	121	253	2,412
CASH ITEMS IN PROCESS OF COLLECTION	3,249	738	456	994	1,461	5,188
RESERVES WITH FEDERAL RESERVE BANKS	3,055	400	84	438	867	6,335
CURRENCY AND COIN	548	87	24	70	108	888
BALANCES WITH DOMESTIC BANKS	1,553	225	79	234	462	1,167
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	131	13	--	4	12	281
OTHER ASSETS	2,404	382	243	385	813	4,143
TOTAL ASSETS/LIABILITIES	62,892	9,565	4,748	10,586	18,212	94,383
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	18,831	3,608	1,642	4,156	6,863	28,529
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	13,607	2,441	1,056	2,835	4,786	23,757
STATES AND POLITICAL SUBDIVISIONS	970	101	94	201	511	896
U. S. GOVERNMENT	409	100	35	126	107	705
DOMESTIC INTERBANK -- COMMERCIAL	2,491	904	375	912	1,300	1,485
MUTUAL SAVINGS	5	--	7	--	--	19
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	23	--	--	--	3	51
COMMERCIAL BANKS	155	11	19	10	49	364
CERTIFIED AND OFFICERS CHECKS	1,171	51	56	72	107	1,252
TIME AND SAVINGS DEPOSITS--TOTAL (2)	29,713	3,578	1,558	3,754	6,655	48,342
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,674	1,133	297	946	1,156	17,847
OTHER TIME DEPOSITS	16,362	1,928	1,119	2,068	3,566	21,575
STATES AND POLITICAL SUBDIVISIONS	3,230	438	98	587	1,803	6,247
DOMESTIC INTERBANK	241	59	41	52	80	410
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,044	2	1	--	24	2,154
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	6,669	1,243	769	1,411	2,529	7,050
BORROWINGS--FROM FEDERAL RESERVE BANKS	141	26	8	70	39	28
FROM OTHERS	436	21	179	51	193	486
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	2,266	258	194	270	540	3,383
RESERVES FOR LOANS	651	85	46	89	165	895
RESERVES ON SECURITIES	8	9	--	--	14	--
TOTAL CAPITAL ACCOUNTS	4,177	737	352	785	1,214	5,670
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	38,007	5,266	2,862	5,763	9,775	56,971
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	49,323	7,324	3,693	7,850	13,725	73,958
DEMAND DEPOSITS ADJUSTED (4)	12,682	1,866	776	2,124	3,995	21,151
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	9,590	1,043	820	1,356	3,020	10,388
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	6,883	681	684	887	2,245	7,530
TO OTHERS	2,707	362	136	469	775	2,858

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY.