



FEDERAL RESERVE

statistical release

For immediate release
November 21, 1973

H.4.2

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks decreased \$2,910 million in the week ended November 14. This reflected a decrease of \$1,959 million in loans (adjusted), a decrease of \$54 million in U.S. Treasury security holdings and a decrease of \$897 million in holdings of "other" securities. Demand deposits adjusted increased \$889 million while U.S. Government demand deposits decreased \$706 million. Total time and savings deposits decreased \$729 million. Gross liabilities of banks to their foreign branches increased \$125 million.

Commercial and industrial loans decreased a net of \$95 million; during the comparable week a year ago these loans increased \$140 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities decreased \$832 million, and their loans for purchasing or carrying "other" securities decreased \$195 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities decreased \$106 million and those involving "other" securities decreased \$112 million. Loans to sales and personal finance institutions decreased \$147 million as compared with an increase of \$93 million during the corresponding week in 1972. Real estate loans increased \$234 million, and consumer instalment loans increased \$92 million.

Total U.S. Treasury securities held decreased \$54 million. Holdings of Treasury bills increased \$59 million and holdings of "other" U.S. Treasury securities maturing within 1 year increased \$13 million. Longer term Treasury note and bond holdings decreased \$126 million.

Savings deposits declined by \$1 million (the previous week's figure was revised to a \$122 million increase). All other consumer-type time deposits (i.e. other time IPC less large negotiable CD's IPC) decreased by \$518 million (the previous week's figure was revised to a \$35 million increase).

	NOV. 14,** 1973	CHANGE SINCE	
		NOV. 7,* 1973	NOV. 15, 1972
(IN BILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS. (GROSS)	360,197	- 3,066	+47,079
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	15,798	- 492	+ 2,194
COMMERCIAL BANKS	14,169	- 231	+ 3,063
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	1,206	- 106	+ 767
INVOLVING OTHER SECURITIES	237	- 112	+ 116
OTHERS	186	- 43	+ 14
OTHER LOANS--TOTAL (1)	261,704	- 1,623	+43,582
COMMERCIAL AND INDUSTRIAL LOANS (1)	106,974	- 95	+18,570
AGRICULTURAL LOANS	3,405	- 1	+ 689
LOANS TO BROKERS AND DEALERS FOR PURCHASING			
OR CARRYING--U. S. TREASURY SECURITIES	613	- 832	- 846
OTHER SECURITIES	5,817	- 195	- 2,123
OTHER LOANS FOR PURCHASING OR CARRYING--			
U. S. TREASURY SECURITIES	144	+ 6	- 46
OTHER SECURITIES	2,874	- 29	+ 42
LOANS TO NON-BANK FINANCIAL INSTITUTIONS			
SALES FINANCE, PERSONAL FINANCE, ETC.			
OTHER	8,465	- 147	+ 1,764
REAL ESTATES LOANS	17,149	+ 105	+ 5,424
LOANS TO DOMESTIC COMMERCIAL BANKS	54,187	+ 234	+ 8,890
LOANS TO FOREIGN COMMERCIAL BANKS	3,539	+ 75	+ 1,700
LOANS TO FOREIGN COMMERCIAL BANKS	4,488	+ 69	+ 1,494
CONSUMER INSTALLMENT LOANS	32,383	+ 92	+ 5,091
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,414	+ 60	+ 282
OTHER LOANS	20,252	- 965	+ 2,651
U. S. TREASURY SECURITIES--TOTAL	24,126	- 54	- 2,192
TREASURY BILLS	5,111	+ 59	+ 1,415
TREASURY CERTIFICATES OF INDEBTENESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	4,429	+ 13	+ 158
1 YEAR TO 5 YEARS	11,865	- 43	- 3,524
AFTER 5 YEARS	2,721	- 83	- 241
OTHER SECURITIES--TOTAL	58,569	- 897	+ 3,495
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	7,348	- 401	- 1,485
ALL OTHER	38,674	- 513	+ 1,193
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,230	+ 18	+ 492
ALL OTHER (INCLUDING CORPORATE STOCKS)	10,317	- 1	+ 3,295
CASH ITEMS IN PROCESS OF COLLECTION	36,004	- 844	+ 6,344
RESERVES WITH FEDERAL RESERVE BANKS	25,972	+ 5,032	+ 8,650
CURRENCY AND COIN	4,352	+ 397	+ 525
BALANCES WITH DOMESTIC BANKS	12,420	- 1,894	+ 2,416
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,360	+ 5	+ 288
OTHER ASSETS	19,737	- 862	+ 2,812
TOTAL ASSETS/LIABILITIES	460,042	- 1,232	+68,114
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	159,556	- 5,135	+ 7,967
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	112,819	+ 361	+ 2,856
STATES AND POLITICAL SUBDIVISIONS	6,425	- 375	- 531
U. S. GOVERNMENT	1,494	- 706	- 1,700
DOMESTIC INTERBANK -- COMMERCIAL	23,774	- 4,474	+ 2,956
MUTUAL SAVINGS	686	- 134	- 70
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	888	- 133	+ 70
COMMERCIAL BANKS	4,011	+ 12	+ 1,017
CERTIFIED AND OFFICERS CHECKS	9,459	+ 314	+ 3,369
TIME AND SAVINGS DEPOSITS--TOTAL (2)	186,348	- 729	+28,857
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	56,256	- 1	- 1,933
OTHER TIME DEPOSITS	93,605	- 493	+21,428
STATES AND POLITICAL SUBDIVISIONS	21,921	- 158	+ 4,134
DOMESTIC INTERBANK	5,795	+ 174	+ 2,944
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	8,277	- 248	+ 2,431
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD			
UNDER AGREEMENTS TO REPURCHASE	51,658	+ 2,112	+19,406
BORROWINGS--FROM FEDERAL RESERVE BANKS	3,649	+ 3,118	+ 3,624
FROM OTHERS	5,645	- 249	+ 3,577
OTHER LIABILITIES AND MINORITY INTEREST			
IN CONSOLIDATED SUBSIDIARIES	17,118	- 426	+ 1,817
RESERVES FOR LOANS	4,613	--	+ 423
RESERVES ON SECURITIES	65	--	- 6
TOTAL CAPITAL ACCOUNTS	31,390	+ 77	+ 2,449
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	259,794	- 1,959	+41,013
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	342,489	- 2,910	+42,316
DEMAND DEPOSITS ADJUSTED (4)	98,284	+ 889	+ 367
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED			
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED			
IN TIME AND SAVINGS DEPOSITS--TOTAL	63,948	- 575	+21,064
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	42,086	- 528	+14,330
TO OTHERS	21,862	- 47	+ 6,734
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	1,812	+ 125	- 29

(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 \$ 4,313 MILLION, OF WHICH \$ 2,540 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 1,791 MILLION, OF WHICH \$ 346 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.

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

	FEDERAL RESERVE DISTRICT					
	HOSTON	NEW YORK	** PHILA-DELPHIA	CLEVE-LAND	RYCHMOND	ATLANTA
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (GROSS)	14,872	102,313	14,338	24,893	18,968	17,057
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	618	2,572	233	1,322	942	1,280
COMMERCIAL BANKS	598	2,379	204	1,201	915	1,251
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	20	170	25	109	27	16
INVOLVING OTHER SECURITIES	--	23	4	12	--	5
OTHERS	--	--	--	--	--	8
OTHER LOANS--TOTAL (1)	10,735	78,685	10,801	16,055	13,639	11,908
COMMERCIAL AND INDUSTRIAL LOANS (1)	4,871	36,777	4,451	6,380	4,712	4,265
AGRICULTURAL LOANS	9	158	11	9	98	72
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	7	546	--	6	7	8
OTHER SECURITIES	36	3,608	75	161	55	51
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	5	33	5	9	15	4
OTHER SECURITIES	24	762	70	104	48	101
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	186	3,236	546	400	283	236
OTHER	699	6,800	516	671	501	623
REAL ESTATES LOANS	2,427	11,018	2,404	3,764	3,053	2,007
LOANS TO DOMESTIC COMMERCIAL BANKS	124	1,671	36	234	29	60
LOANS TO FOREIGN COMMERCIAL BANKS	109	2,261	195	324	125	42
CONSUMER INSTALMENT LOANS	1,200	5,501	1,483	2,643	3,431	2,226
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	17	758	42	61	35	23
OTHER LOANS	1,021	5,556	967	1,289	1,237	2,190
U. S. TREASURY SECURITIES--TOTAL	857	6,441	838	1,888	1,096	1,060
TREASURY BILLS	222	1,875	41	228	121	52
TREASURY CERTIFICATES OF INDEBTENESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	117	1,031	184	402	235	197
1 YEAR TO 5 YEARS	432	2,668	510	1,005	662	594
AFTER 5 YEARS	86	867	103	253	79	217
OTHER SECURITIES--TOTAL	2,662	14,615	2,466	5,628	3,291	2,809
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	608	3,399	111	736	276	111
ALL OTHER	1,487	7,667	1,954	3,946	2,535	2,272
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	59	844	104	202	50	12
ALL OTHER (INCLUDING CORPORATE STOCKS)	598	2,665	297	744	430	414
CASH ITEMS IN PROCESS OF COLLECTION	1,290	14,534	1,357	1,355	1,657	1,846
RESERVES WITH FEDERAL RESERVE BANKS	1,222	8,498	678	1,323	1,010	951
CURRENCY AND COIN	216	1,050	261	385	398	213
BALANCES WITH DOMESTIC BANKS	350	6,846	287	504	392	480
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	59	682	86	29	8	44
OTHER ASSETS	814	6,677	800	1,223	773	894
TOTAL ASSETS/LIABILITIES	18,823	140,600	17,807	29,712	23,206	21,485
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	7,092	55,845	5,981	9,074	9,022	7,993
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,100	31,622	4,426	7,573	7,422	5,916
STATES AND POLITICAL SUBDIVISIONS	652	1,444	274	512	438	558
U. S. GOVERNMENT	88	238	70	108	136	69
DOMESTIC INTERBANK -- COMMERCIAL	825	12,363	933	616	746	1,277
MUTUAL SAVINGS	166	447	36	8	6	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1	746	13	2	59	2
COMMERCIAL BANKS	89	3,005	76	64	51	38
CERTIFIED AND OFFICERS CHECKS	171	5,940	153	191	164	133
TIME AND SAVINGS DEPOSITS--TOTAL (2)	6,938	47,510	7,276	13,708	9,328	8,076
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,107	10,716	2,228	5,865	3,818	2,116
OTHER TIME DEPOSITS	3,521	24,439	4,046	5,700	4,402	4,341
STATES AND POLITICAL SUBDIVISIONS	923	4,174	578	1,937	1,025	1,353
DOMESTIC INTERBANK	117	4,058	194	49	13	256
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	266	4,034	213	153	45	8
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	2,472	14,699	2,015	2,429	2,110	2,439
BORROWINGS--FROM FEDERAL RESERVE BANKS	94	1,666	34	212	51	113
FROM OTHERS	152	2,756	213	445	34	373
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	581	6,414	784	1,069	843	830
RESERVES FOR LOANS	177	1,639	177	276	211	168
RESERVES ON SECURITIES	1	--	--	25	3	4
TOTAL CAPITAL ACCOUNTS	1,316	10,071	1,327	2,474	1,604	1,489
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	10,631	77,207	10,794	15,942	13,637	11,877
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	14,150	98,263	14,098	23,458	18,024	15,746
DEMAND DEPOSITS ADJUSTED (4)	4,889	28,710	3,621	6,995	6,483	4,881
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	3,534	23,747	2,360	3,616	2,060	2,776
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,357	14,601	1,632	2,204	1,442	1,683
TO OTHERS	1,177	9,146	728	1,412	618	1,093

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)	53,086	8,122	4,105	8,590	15,202	78,651
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,711	809	217	924	1,636	2,534
COMMERCIAL BANKS	2,321	752	120	827	1,473	2,128
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	389	17	--	78	55	300
INVOLVING OTHER SECURITIES	--	38	97	--	--	58
OTHERS	1	2	--	19	108	48
OTHER LOANS--TOTAL (1)	38,085	5,304	2,863	5,643	9,614	58,372
COMMERCIAL AND INDUSTRIAL LOANS (1)	15,826	2,236	1,441	1,973	4,253	19,789
AGRICULTURAL LOANS	247	33	28	421	296	2,023
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	15	4	--	--	--	20
OTHER SECURITIES	1,011	78	9	19	53	661
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	32	3	--	--	5	33
OTHER SECURITIES	586	101	137	173	458	310
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,725	133	66	115	140	1,399
OTHER	3,099	306	205	338	675	2,716
REAL ESTATES LOANS	7,948	950	410	911	1,388	17,897
LOANS TO DOMESTIC COMMERCIAL BANKS	408	69	3	13	33	859
LOANS TO FOREIGN COMMERCIAL BANKS	675	10	45	15	68	619
CONSUMER INSTALMENT LOANS	3,806	872	243	1,050	1,052	8,876
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	304	7	6	--	--	161
OTHER LOANS	2,403	502	270	615	1,193	3,009
U. S. TREASURY SECURITIES--TOTAL	3,888	602	293	574	935	5,654
TREASURY BILLS	1,018	61	90	137	129	1,137
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	667	36	37	106	151	1,266
1 YEAR TO 5 YEARS	1,941	450	90	302	493	2,718
AFTER 5 YEARS	262	55	76	29	162	533
OTHER SECURITIES--TOTAL	8,402	1,407	732	1,449	3,017	12,091
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	689	23	--	23	111	1,261
ALL OTHER	5,905	1,040	417	1,204	2,625	7,622
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	344	55	109	80	9	322
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,464	289	206	142	272	2,886
CASH ITEMS IN PROCESS OF COLLECTION	4,500	1,053	491	1,027	1,568	5,326
RESERVES WITH FEDERAL RESERVE BANKS	3,698	408	316	482	924	6,462
CURRENCY AND COIN	601	94	23	75	128	908
BALANCES WITH DOMESTIC BANKS	1,315	240	73	228	450	1,255
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	133	12	--	4	16	287
OTHER ASSETS	2,426	366	224	390	833	4,317
TOTAL ASSETS/LIABILITIES	65,759	10,295	5,232	10,796	19,121	97,206
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	18,651	3,954	1,621	4,185	7,000	29,138
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	14,208	2,621	1,141	2,914	5,004	24,872
STATES AND POLITICAL SUBDIVISIONS	751	133	49	226	540	848
U. S. GOVERNMENT	250	48	12	61	50	364
DOMESTIC INTERBANK -- COMMERCIAL	2,239	1,076	377	917	1,224	1,181
MUTUAL SAVINGS	3	--	3	--	--	17
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	16	--	--	--	3	46
COMMERCIAL BANKS	211	22	13	10	63	369
CERTIFIED AND OFFICERS CHECKS	973	54	26	57	116	1,441
TIME AND SAVINGS DEPOSITS--TOTAL (2)	29,012	3,589	1,540	3,920	6,871	48,580
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,476	1,108	290	916	1,137	17,479
OTHER TIME DEPOSITS	15,570	1,986	1,154	2,318	3,866	22,262
STATES AND POLITICAL SUBDIVISIONS	3,500	401	87	527	1,708	5,708
DOMESTIC INTERBANK	388	62	8	71	114	465
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,042	2	--	--	26	2,488
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	10,068	1,554	1,210	1,393	3,090	8,179
BORROWINGS--FROM FEDERAL RESERVE BANKS	744	55	84	68	36	492
FROM OTHERS	560	36	176	42	152	706
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	1,823	265	195	299	540	3,475
RESERVES FOR LOANS	656	94	47	91	168	909
RESERVES ON SECURITIES	8	9	--	--	14	1
TOTAL CAPITAL ACCOUNTS	4,237	739	359	798	1,250	5,726
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	38,067	5,292	2,957	5,727	9,744	57,919
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	50,357	7,301	3,982	7,750	13,696	75,664
DEMAND DEPOSITS ADJUSTED (4)	11,662	1,777	741	2,180	4,158	22,267
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	8,620	960	803	1,464	3,184	10,824
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	5,719	631	711	1,026	2,411	7,669
TO OTHERS	2,901	329	92	438	773	3,155

SEE FOOTNOTES ON FIRST TABLE.