



FEDERAL RESERVE

statistical release

For immediate release
November 28, 1973

H.4.2

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks decreased \$109 million in the week ended November 21. This reflected a decrease of \$503 million in loans (adjusted), an increase of \$311 million in U.S. Treasury security holdings and an increase of \$83 million in holdings of "other" securities. Demand deposits adjusted decreased \$147 million while U.S. Government demand deposits increased \$895 million. Total time and savings deposits increased \$118 million. Gross liabilities of banks to their foreign branches increased \$590 million.

Commercial and industrial loans increased a net of \$261 million; during the comparable week a year ago these loans increased \$5 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities increased \$15 million, and their loans for purchasing or carrying "other" securities decreased \$167 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities decreased \$285 million and those involving "other" securities increased \$34 million. Loans to sales and personal finance institutions decreased \$359 million as compared with a decrease of \$200 million during the corresponding week in 1972. Real estate loans increased \$122 million, and consumer instalment loans increased \$56 million.

Total U.S. Treasury securities held increased \$311 million. Holdings of Treasury bills decreased \$507 million and holdings of "other" U.S. Treasury securities maturing within 1 year decreased \$162 million. Longer term Treasury note and bond holdings increased \$980 million.

Savings deposits declined by \$16 million (the previous week's figure was revised to a \$5 million increase). All other consumer-type time deposits (i.e. other time IPC less large negotiable CD's IPC) decreased by \$185 million (the previous week's figure was revised to a \$100 million increase).

	Nov. 21,** 1973	CHANGE SINCE	
		Nov. 14, * 1973	Nov. 22, 1972
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	358,583	- 1,567.	+47,404.
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	13,848	- 1,942	+ 1,994
COMMERCIAL BANKS	12,445	- 1,718	+ 1,728
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	921	- 285	+ 458
INVOLVING OTHER SECURITIES	271	+ 34	- 107
OTHERS	211	+ 27	- 85
OTHER LOANS--TOTAL	261,640	- 19.	+44,159.
COMMERCIAL AND INDUSTRIAL LOANS	107,350	+ 261	+18,941
AGRICULTURAL LOANS	3,393	- 9	+ 659
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	628	+ 15	- 375
OTHER SECURITIES	5,641	- 167	- 1,944
OTHER LOANS FOR PURCHASING OR CARRYING-- U.S. TREASURY SECURITIES	133	- 2	- 60
OTHER SECURITIES	2,863	- 11	+ 38
LOANS TO NONBANK FINANCIAL INSTITUTIONS-- SALES FINANCE, PERSONAL FINANCE, ETC.			
OTHER	8,091	- 359	+ 1,590
REAL ESTATE LOANS	16,937	- 157	+ 5,329
LOANS TO DOMESTIC COMMERCIAL BANKS	54,330	+ 122	+ 8,812
LOANS TO FOREIGN COMMERCIAL BANKS	3,786	+ 260	+ 1,862
LOANS TO FOREIGN COMMERCIAL BANKS	4,382	- 113	+ 1,422
CONSUMER INSTALMENT LOANS	32,441	+ 56	+ 5,074
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,408	--	+ 280
OTHER LOANS	20,257	+ 85	+ 2,531
U. S. TREASURY SECURITIES--TOTAL	24,440	+ 311	- 2,162.
TREASURY BILLS	4,607	- 507	+ 488
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	4,267	- 162	- 24
1 YEAR TO 5 YEARS	12,163	+ 298	- 3,073
AFTER 5 YEARS	3,403	+ 682	+ 447
OTHER SECURITIES--TOTAL	58,655	+ 83	+ 3,413
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS-- TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	7,182	- 166	- 1,646
ALL OTHER	38,955	+ 289	+ 1,296
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,193	- 37	+ 490
ALL OTHER (INCLUDING CORPORATE STOCKS)	10,325	- 3	+ 3,273
CASH ITEMS IN PROCESS OF COLLECTION	31,525	- 4,534	+ 2,785
RESERVES WITH FEDERAL RESERVE BANKS	23,482	- 2,508	+ 4,373
CURRENCY AND COIN	4,030	- 329	+ 305
BALANCES WITH DOMESTIC BANKS	10,267	- 2,150	+ 1,411
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,396	+ 36	+ 323
OTHER ASSETS	20,093	+ 210	+ 3,398
TOTAL ASSETS/LIABILITIES	449,376.	-10,842.	+59,999.
L I A B I L I T I E S			
DEMAND DEPOSITS--TOTAL	153,220	- 6,380.	+ 5,533.
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	111,743	- 1,140	+ 3,771
STATES AND POLITICAL SUBDIVISIONS	6,423	+ 13	- 108
U. S. GOVERNMENT	2,389	+ 895	- 1,436
DOMESTIC INTERBANK -- COMMERCIAL	21,174	- 2,594	+ 2,121
MUTUAL SAVINGS	630	- 55	- 69
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	950	+ 62	+ 177
COMMERCIAL BANKS	3,849	- 162	+ 754
CERTIFIED AND OFFICERS CHECKS	6,062	- 3,399	+ 323
TIME AND SAVINGS DEPOSITS--TOTAL(1)	186,456	+ 118.	+27,954.
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS-- SAVINGS DEPOSITS	56,246	- 16	- 2,001
OTHER TIME DEPOSITS	93,766	+ 143	+20,944
STATES AND POLITICAL SUBDIVISIONS	21,787	- 99	+ 3,778
DOMESTIC INTERBANK	5,832	+ 38	+ 2,920
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	8,305	+ 27	+ 2,436
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	48,266	- 3,410	+15,522
BORROWINGS--FROM FEDERAL RESERVE BANKS	970	- 2,729	+ 852
FROM OTHERS	5,716	+ 71	+ 3,690
OTHER LIABILITIES AND MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	18,773	+ 1,550	+ 3,806
RESERVES FOR LOANS	4,607	- 6	+ 409
RESERVES FOR SECURITIES	65	--	- 5
TOTAL CAPITAL ACCOUNTS	31,303	- 56	+ 2,238
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (2)	259,257	- 503.	+42,563.
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (2)	342,352	- 109	+43,814.
DEMAND DEPOSITS ADJUSTED (3)	98,132	- 147.	+ 2,063.
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	64,223	+ 347	+20,522.
TO INDIVIDUALS, PARTNERSHIPS, CORPS.	42,360	+ 328	+13,960
TO OTHERS	21,863	+ 19	6,562
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	2,416	+ 590	+ 952

(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 \$ 4,336 MILLION, OF WHICH \$ 2,656 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS-- THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 1,785 MILLION, OF WHICH \$ 332 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS.

(2) INCLUDES TIME DEPOSITS OF U.S. GOVT. 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. GOVT. AND DOMESTIC COMMERCIAL BANKS, LESS CASH ITEMS IN PROCESS OF COLLECTION.

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

REVISÉD.

	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)	14,611	102,108	14,381	24,642	18,891	16,821
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	499	2,318	188	953	820	965
COMMERCIAL BANKS	498	2,076	188	895	805	940
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	1	190	--	26	15	13
INVOLVING OTHER SECURITIES	--	52	--	32	--	5
OTHERS	--	--	--	--	--	7
OTHER LOANS--TOTAL (1)	10,663	78,376	10,817	16,141	13,660	11,970
COMMERCIAL AND INDUSTRIAL LOANS (1)	4,800	36,843	4,443	6,425	4,699	4,272
AGRICULTURAL LOANS	9	159	11	9	101	73
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	7	541	--	7	7	9
OTHER SECURITIES	38	3,523	78	180	59	54
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	5	33	5	9	14	4
OTHER SECURITIES	24	754	70	103	48	101
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	172	2,940	536	421	297	229
OTHER	704	6,656	521	633	499	625
REAL ESTATES LOANS	2,433	11,068	2,413	3,776	3,081	2,023
LOANS TO DOMESTIC COMMERCIAL BANKS	129	1,852	39	279	30	90
LOANS TO FOREIGN COMMERCIAL BANKS	113	2,163	206	311	111	40
CONSUMER INSTALMENT LOANS	1,203	5,520	1,482	2,649	3,440	2,242
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	18	732	42	63	37	23
OTHER LOANS	1,008	5,592	971	1,276	1,237	2,185
U. S. TREASURY SECURITIES--TOTAL	844	6,748	838	1,871	1,132	1,053
TREASURY BILLS	218	1,521	27	205	126	46
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	116	1,076	186	358	244	212
1 YEAR TO 5 YEARS	425	2,685	515	1,061	699	601
AFTER 5 YEARS	85	1,466	110	247	63	194
OTHER SECURITIES--TOTAL	2,605	14,666	2,538	5,677	3,279	2,833
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	544	3,275	145	760	266	100
ALL OTHER	1,491	7,832	1,979	3,949	2,542	2,304
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	59	873	92	216	49	12
ALL OTHER (INCLUDING CORPORATE STOCKS)	511	2,686	322	752	422	417
CASH ITEMS IN PROCESS OF COLLECTION	1,266	11,123	1,023	1,387	1,545	1,858
RESERVES WITH FEDERAL RESERVE BANKS	772	6,629	545	1,403	1,038	920
CURRENCY AND COIN	202	953	244	353	370	195
BALANCES WITH DOMESTIC BANKS	306	4,763	270	559	440	481
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	58	686	86	29	8	42
OTHER ASSETS	794	6,915	799	1,192	836	905
TOTAL ASSETS/LIABILITIES	18,009	133,177	17,348	29,565	23,128	21,222
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,940	50,628	5,692	9,082	8,857	7,953
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,959	31,564	4,417	7,540	7,281	5,872
STATES AND POLITICAL SUBDIVISIONS	647	1,419	244	506	457	551
U. S. GOVERNMENT	121	616	89	183	201	121
DOMESTIC INTERBANK -- COMMERCIAL	805	10,220	664	590	643	1,243
MUTUAL AVINGS	149	411	33	7	6	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	--	813	11	2	59	3
COMMERCIAL BANKS	101	2,848	78	63	42	42
CERTIFIED AND OFFICERS CHECKS	158	2,737	156	191	168	121
TIME AND SAVINGS DEPOSITS--TOTAL (2)	6,898	47,910	7,276	13,677	9,300	8,056
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,107	10,707	2,234	5,876	3,817	2,116
OTHER TIME DEPOSITS	3,485	24,698	4,073	5,726	4,364	4,327
STATES AND POLITICAL SUBDIVISIONS	922	4,161	577	1,872	1,034	1,355
DOMESTIC INTERBANK	116	4,170	165	49	14	248
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	265	4,090	210	150	45	8
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	1,953	12,544	1,700	2,504	2,014	2,293
BORROWINGS--FROM FEDERAL RESERVE BANKS	27	387	186	8	112	43
FROM OTHERS	138	2,829	200	423	51	343
OTHER LIABILITIES AND MINORITY INTEREST	560	7,190	797	1,100	980	877
IN CONSOLIDATED SUBSIDIARIES	--	--	--	--	--	--
RESERVES FOR LOANS	178	1,635	177	276	212	167
RESERVES ON SECURITIES	1	--	--	25	3	4
TOTAL CAPITAL ACCOUNTS	1,314	10,054	1,320	2,470	1,599	1,486
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	10,535	76,766	10,778	15,920	13,645	11,905
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	13,984	98,180	14,154	23,468	18,056	15,791
DEMAND DEPOSITS ADJUSTED (4)	4,748	28,669	3,916	6,922	6,468	4,731
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED	3,484	24,188	2,366	3,555	2,017	2,764
IN TIME AND SAVINGS DEPOSITS--TOTAL	2,310	14,881	1,664	2,195	1,389	1,678
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	1,174	9,307	702	1,360	628	1,086
TO OTHERS						

	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)	53,148	8,231	4,059	8,354	14,930	78,407
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,639	858	223	685	1,281	2,419
COMMERCIAL BANKS	2,310	791	150	592	1,148	2,052
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	326	17	--	65	8	260
INVOLVING OTHER SECURITIES	--	48	73	--	--	61
OTHERS	3	2	--	28	125	46
OTHER LOANS--TOTAL (1)	38,205	5,354	2,848	5,640	9,706	58,260
COMMERCIAL AND INDUSTRIAL LOANS (1)	15,907	2,292	1,431	1,973	4,319	19,946
AGRICULTURAL LOANS	247	32	26	420	295	2,011
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	27	1	--	--	--	29
OTHER SECURITIES	980	78	10	19	45	577
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	31	3	--	--	5	24
OTHER SECURITIES	587	100	137	171	458	310
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,679	126	68	111	144	1,368
OTHER	3,092	311	201	341	693	2,661
REAL ESTATES LOANS	7,954	952	408	917	1,380	17,925
LOANS TO DOMESTIC COMMERCIAL BANKS	416	67	4	12	32	832
LOANS TO FOREIGN COMMERCIAL BANKS	695	9	43	15	59	617
CONSUMER INSTALMENT LOANS	3,809	872	242	1,055	1,052	8,875
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	324	7	6	--	--	156
OTHER LOANS	2,457	504	272	606	1,220	2,929
U. S. TREASURY SECURITIES--TOTAL	3,876	611	292	568	950	5,657
TREASURY BILLS	944	53	103	126	126	1,112
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	563	42	14	89	130	1,237
1 YEAR TO 5 YEARS	2,020	463	105	305	523	2,761
AFTER 5 YEARS	349	53	70	48	171	547
OTHER SECURITIES--TOTAL	8,428	1,408	696	1,461	2,993	12,071
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	690	19	--	23	104	1,256
ALL OTHER	5,939	1,039	418	1,218	2,610	7,634
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	323	55	103	80	9	322
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,476	295	175	140	270	2,859
CASH ITEMS IN PROCESS OF COLLECTION	3,682	918	541	1,005	1,523	5,654
RESERVES WITH FEDERAL RESERVE BANKS	3,289	362	208	627	985	6,704
CURRENCY AND COIN	571	90	22	69	114	847
BALANCES WITH DOMESTIC BANKS	1,256	278	85	276	544	1,009
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	133	12	--	4	16	322
OTHER ASSETS	2,358	368	225	386	837	4,478
TOTAL ASSETS/LIABILITIES	64,437	10,259	5,140	10,721	18,949	97,421
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	18,210	3,848	1,679	4,175	6,871	29,285
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	13,739	2,572	1,126	2,911	4,911	24,851
STATES AND POLITICAL SUBDIVISIONS	779	142	88	216	506	858
U. S. GOVERNMENT	301	71	22	85	89	490
DOMESTIC INTERBANK -- COMMERCIAL	2,312	1,001	390	894	1,211	1,201
MUTUAL SAVINGS	3	--	2	--	--	19
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	16	--	--	--	3	43
COMMERCIAL BANKS	202	14	18	10	58	373
CERTIFIED AND OFFICERS CHECKS	858	48	33	59	93	1,440
TIME AND SAVINGS DEPOSITS--TOTAL (2)	29,058	3,552	1,546	3,921	6,950	48,312
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,476	1,110	292	919	1,140	17,452
OTHER TIME DEPOSITS	15,753	1,964	1,162	2,308	3,873	22,033
STATES AND POLITICAL SUBDIVISIONS	3,408	387	83	530	1,781	5,677
DOMESTIC INTERBANK	356	59	8	70	111	466
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,029	2	--	--	26	2,480
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	9,600	1,681	1,127	1,307	2,964	8,579
BORROWINGS--FROM FEDERAL RESERVE BANKS	38	21	19	75	22	32
FROM OTHERS	556	36	166	57	135	782
OTHER LIABILITIES AND MINORITY INTEREST	2,073	280	200	299	573	3,844
IN CONSOLIDATED SUBSIDIARIES	--	--	--	--	--	--
RESERVES FOR LOANS	656	94	45	90	168	909
RESERVES ON SECURITIES	8	9	--	--	14	1
TOTAL CAPITAL ACCOUNTS	4,238	738	358	797	1,252	5,677
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	38,118	5,354	2,917	5,721	9,803	57,795
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	50,422	7,373	3,905	7,750	13,746	75,523
DEMAND DEPOSITS ADJUSTED (4)	11,915	1,858	726	2,191	4,048	21,940
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	8,702	944	806	1,471	3,203	10,723
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	5,893	622	719	1,017	2,413	7,579
TO OTHERS	2,809	322	87	454	790	3,144

SEE FOOTNOTES ON FIRST TABLE.

PRELIMINARY

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Federal Reserve Bank of St. Louis