



FEDERAL RESERVE

statistical release

For immediate release
December 5, 1973

H.4.2

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks increased \$329 million in the week ended November 28. This reflected an increase of \$946 million in loans (adjusted), a decrease of \$534 million in U.S. Treasury security holdings and a decrease of \$83 million in holdings of "other" securities. Demand deposits adjusted increased \$2,060 million while U.S. Government demand deposits decreased \$285 million. Total time and savings deposits increased \$18 million. Gross liabilities of banks to their foreign branches decreased \$16 million.

Commercial and industrial loans increased a net of \$44 million; during the comparable week a year ago these loans increased \$141 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities increased \$3 million, and their loans for purchasing or carrying "other" securities decreased \$102 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities increased \$176 million and those involving "other" securities increased \$32 million. Loans to sales and personal finance institutions increased \$316 million as compared with an increase of \$32 million during the corresponding week in 1972. Real estate loans increased \$86 million, and consumer instalment loans increased \$84 million.

Total U.S. Treasury securities held decreased \$534 million. Holdings of Treasury bills decreased \$400 million and holdings of "other" U.S. Treasury securities maturing within 1 year decreased \$129 million. Longer term Treasury note and bond holdings decreased \$5 million.

Savings deposits declined by \$39 million (the previous week's figure was revised to a \$53 million increase). All other consumer-type time deposits (i.e. other time IPC less large negotiable CD's IPC) decreased by \$125 million (the previous week's figure was revised to a \$37 million decrease).

	CHANGE SINCE		
	NOV. 28,* 1973	NOV. 21,* 1973	NOV. 29, 1972
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	359,705	+ 1,143	+45,870
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	14,443	+ 956	+ 1,974
COMMERCIAL BANKS	12,845	+ 786	+ 1,411
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	1,100	+ 176	+ 474
INVOLVING OTHER SECURITIES	321	+ 32	+ 37
OTHERS	177	- 38	+ 52
OTHER LOANS--TOTAL (1)	262,370	+ 804	+44,287
COMMERCIAL AND INDUSTRIAL LOANS (1)	107,425	+ 44	+18,875
AGRICULTURAL LOANS	3,422	+ 19	+ 673
LOANS TO BROKERS AND DEALERS FOR PURCHASING			
OR CARRYING--U. S. TREASURY SECURITIES	631	+ 3	- 634
OTHER SECURITIES	5,530	- 102	- 2,021
OTHER LOANS FOR PURCHASING--			
U. S. TREASURY SECURITIES	143	--	+ 60
OTHER SECURITIES	2,864	+ 12	+ 15
LOANS TO NON-BANK FINANCIAL INSTITUTIONS			
SALES FINANCE, PERSONAL FINANCE, ETC.	8,307	+ 316	+ 1,774
OTHER	16,921	+ 89	+ 5,222
REAL ESTATES LOANS	54,502	+ 86	+ 8,899
LOANS TO DOMESTIC COMMERCIAL BANKS	3,818	+ 28	+ 1,848
LOANS TO FOREIGN COMMERCIAL BANKS	4,529	+ 164	+ 1,600
CONSUMER INSTALLMENT LOANS	32,523	+ 84	+ 5,046
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,408	+ 5	+ 262
OTHER LOANS	20,347	+ 56	+ 2,788
U. S. TREASURY SECURITIES--TOTAL	24,338	- 534	- 3,592
TREASURY BILLS	4,437	- 400	- 1,124
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	3,946	- 129	- 515
1 YEAR TO 5 YEARS	12,431	+ 77	- 2,658
AFTER 5 YEARS	3,524	- 82	+ 705
OTHER SECURITIES--TOTAL	58,554	- 83	+ 3,201
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	7,152	- 28	- 1,617
ALL OTHER	38,894	- 76	+ 1,129
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,295	+ 102	+ 535
ALL OTHER (INCLUDING CORPORATE STOCKS)	10,213	- 81	+ 3,154
CASH ITEMS IN PROCESS OF COLLECTION	31,376	- 324	+ 2,208
RESERVES WITH FEDERAL RESERVE BANKS	22,356	- 1,182	+ 4,547
CURRENCY AND COIN	4,742	+ 721	+ 349
BALANCES WITH DOMESTIC BANKS	12,168	+ 1,592	+ 2,150
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,368	- 27	+ 292
OTHER ASSETS	20,369	+ 336	+ 3,519
TOTAL ASSETS/LIABILITIES	452,084	+ 2,259	+58,935
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	155,922	+ 2,642	+ 4,072
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	112,294	+ 380	+ 3,609
STATES AND POLITICAL SUBDIVISIONS	6,182	- 268	- 326
U. S. GOVERNMENT	2,139	- 285	- 2,679
DOMESTIC INTERBANK -- COMMERCIAL	22,380	+ 1,191	+ 1,761
MUTUAL SAVINGS	604	- 25	- 52
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,057	+ 103	+ 228
COMMERCIAL BANKS	3,781	- 54	+ 932
CERTIFIED AND OFFICERS CHECKS	7,485	+ 1,600	+ 599
TIME AND SAVINGS DEPOSITS--TOTAL (2)	186,486	+ 18	+27,712
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	56,276	- 39	- 1,918
OTHER TIME DEPOSITS	94,017	+ 145	+21,008
STATES AND POLITICAL SUBDIVISIONS	21,559	- 111	+ 3,549
DOMESTIC INTERBANK	5,849	+ 34	+ 2,906
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	8,280	- 30	+ 2,325
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD			
UNDER AGREEMENTS TO REPURCHASE	48,415	- 381	+17,050
BORROWINGS--FROM FEDERAL RESERVE BANKS	1,025	+ 55	+ 500
FROM OTHERS	5,507	- 146	+ 3,350
OTHER LIABILITIES AND MINORITY INTEREST			
IN CONSOLIDATED SUBSIDIARIES	18,654	- 24	+ 3,596
RESERVES FOR LOANS	4,609	+ 3	+ 402
RESERVES ON SECURITIES	65	--	- 6
TOTAL CAPITAL ACCOUNTS	31,401	+ 92	+ 2,259
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	260,150	+ 946	+43,002
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	343,042	+ 329	+42,611
DEMAND DEPOSITS ADJUSTED (4)	100,027	+ 2,060	+ 2,782
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED			
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED			
IN TIME AND SAVINGS DEPOSITS--TOTAL	64,262	+ 76	+20,364
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	42,588	+ 270	+14,126
TO OTHERS	21,674	- 194	+ 6,238
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	2,412	- 16	+ 667

- (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 \$4,339 MILLION, OF WHICH \$2,648 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 1,777 MILLION, OF WHICH \$ 329 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, LFSS CASH ITEMS IN PROCESS OF COLLECTION.

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

	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)	14,453	102,803	14,366	24,683	18,885	16,884
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	290	2,917	215	1,007	792	1,080
COMMERCIAL BANKS	275	2,617	210	917	778	1,055
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	250	--	31	14	12
INVOLVING OTHER SECURITIES	--	50	5	59	--	5
OTHERS	15	--	--	--	--	8
OTHER LOANS--TOTAL (1)	10,719	78,864	10,829	16,113	13,696	11,982
COMMERCIAL AND INDUSTRIAL LOANS (1)	4,849	36,940	4,455	6,398	4,713	4,277
AGRICULTURAL LOANS	9	165	11	9	102	72
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	7	515	--	6	7	9
OTHER SECURITIES	38	3,461	80	173	58	53
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	5	33	5	9	14	4
OTHER SECURITIES	24	753	69	102	48	101
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	196	3,166	527	433	287	236
OTHER	705	6,777	515	598	494	610
REAL ESTATES LOANS	2,441	11,064	2,426	3,789	3,083	2,035
LOANS TO DOMESTIC COMMERCIAL BANKS	115	1,857	46	269	35	100
LOANS TO FOREIGN COMMERCIAL BANKS	110	2,276	216	334	120	142
CONSUMER INSTALMENT LOANS	1,208	5,530	1,487	2,657	3,450	2,255
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	17	738	42	66	38	20
OTHER LOANS	995	5,589	950	1,270	1,247	2,168
U. S. TREASURY SECURITIES--TOTAL	839	6,443	841	1,910	1,130	1,046
TREASURY BILLS	199	1,268	36	244	128	42
TREASURY CERTIFICATES OF INDEBTENESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	119	989	180	327	232	210
1 YEAR TO 5 YEARS	427	2,734	507	1,116	711	623
AFTER 5 YEARS	94	1,452	118	223	59	171
OTHER SECURITIES--TOTAL	2,605	14,579	2,481	5,653	3,267	2,776
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	548	3,277	146	730	269	101
ALL OTHER	1,501	7,740	1,978	3,962	2,536	2,254
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	53	875	87	225	49	12
ALL OTHER (INCLUDING CORPORATE STOCKS)	503	2,687	270	736	413	409
CASH ITEMS IN PROCESS OF COLLECTION	1,164	12,819	963	1,251	1,456	1,647
RESERVES WITH FEDERAL RESERVE BANKS	1,197	6,469	526	1,152	954	849
CURRENCY AND COIN	259	1,136	280	438	420	231
BALANCES WITH DOMESTIC BANKS	362	6,731	286	543	378	481
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	59	689	86	29	8	42
OTHER ASSETS	835	6,821	766	1,197	767	925
TOTAL ASSETS/LIABILITIES	18,329	137,468	17,273	29,293	22,868	21,059
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,955	54,364	5,690	9,173	8,639	7,706
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,114	32,291	4,453	7,672	7,150	5,666
STATES AND POLITICAL SUBDIVISIONS	582	1,385	259	521	438	610
U. S. GOVERNMENT	102	476	79	182	217	98
DOMESTIC INTERBANK -- COMMERCIAL	752	11,874	657	550	556	1,176
MUTUAL SAVINGS	146	397	27	9	6	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	5	903	10	1	61	4
COMMERCIAL BANKS	84	2,839	66	57	55	39
CERTIFIED AND OFFICERS CHECKS	170	4,199	139	181	156	113
TIME AND SAVINGS DEPOSITS--TOTAL (2)	6,881	47,863	7,303	13,662	9,312	8,024
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,114	10,710	2,242	5,873	3,824	2,110
OTHER TIME DEPOSITS	3,454	24,715	4,082	5,742	4,375	4,326
STATES AND POLITICAL SUBDIVISIONS	925	4,119	572	1,853	1,028	1,337
DOMESTIC INTERBANK	115	4,175	165	49	14	241
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	270	4,061	210	141	45	8
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	2,163	13,335	1,783	2,211	1,927	2,386
BORROWINGS--FROM FEDERAL RESERVE BANKS	146	301	38	--	249	52
FROM OTHERS	120	2,801	187	416	37	355
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	571	7,120	775	1,058	887	857
RESERVES FOR LOANS	177	1,637	177	275	212	167
RESERVES ON SECURITIES	1	--	--	25	3	4
TOTAL CAPITAL ACCOUNTS	1,315	10,047	1,320	2,473	1,602	1,508
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	10,619	77,307	10,788	15,934	13,675	11,907
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	14,063	98,329	14,110	23,497	18,072	15,729
DEMAND DEPOSITS ADJUSTED (4)	4,937	29,195	3,991	7,190	6,410	4,785
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	3,451	24,170	2,362	3,534	2,032	2,752
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,277	14,929	1,667	2,209	1,397	1,684
TO OTHERS	1,174	9,241	695	1,325	635	1,068

	FEDERAL RESERVE DISTRICT					
	CHICAGO	ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (GROSS)	53,695	8,151	4,095	8,423	14,916	78,351
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	3,196	807	249	734	1,245	1,911
COMMERCIAL BANKS	2,807	733	167	672	1,129	1,485
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	386	33	--	62	8	304
INVOLVING OTHER SECURITIES	2	39	82	--	--	79
OTHERS	1	2	--	--	108	43
OTHER LOANS--TOTAL (1)	38,357	5,342	2,835	5,659	9,717	58,257
COMMERCIAL AND INDUSTRIAL LOANS (1)	15,820	2,273	1,431	1,960	4,311	19,998
AGRICULTURAL LOANS	249	33	26	424	296	2,026
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	57	1	--	--	--	29
OTHER SECURITIES	955	76	4	18	49	565
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	31	3	--	--	4	35
OTHER SECURITIES	589	99	136	173	471	299
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,740	127	67	116	143	1,269
OTHER	3,085	314	201	346	708	2,568
REAL ESTATES LOANS	7,969	954	408	918	1,378	18,037
LOANS TO DOMESTIC COMMERCIAL BANKS	448	72	4	15	34	823
LOANS TO FOREIGN COMMERCIAL BANKS	706	7	43	15	55	605
CONSUMER INSTALMENT LOANS	3,826	878	243	1,061	1,052	8,876
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	323	7	6	--	--	151
OTHER LOANS	2,559	498	266	613	1,216	2,976
U. S. TREASURY SECURITIES--TOTAL	3,732	592	281	564	945	6,015
TREASURY BILLS	843	40	92	126	132	1,287
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	572	41	18	95	130	1,033
1 YEAR TO 5 YEARS	1,986	456	101	303	518	2,949
AFTER 5 YEARS	331	55	70	40	165	746
OTHER SECURITIES--TOTAL	8,410	1,410	730	1,466	3,009	12,168
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	690	18	--	24	105	1,244
ALL OTHER	5,963	1,037	427	1,214	2,624	7,658
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	323	54	100	80	8	429
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,434	301	203	148	272	2,837
CASH ITEMS IN PROCESS OF COLLECTION	3,515	740	463	903	1,446	5,009
RESERVES WITH FEDERAL RESERVE BANKS	2,774	468	172	482	930	6,383
CURRENCY AND COIN	630	104	25	81	139	999
BALANCES WITH DOMESTIC BANKS	1,164	214	72	249	524	1,164
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	133	12	--	4	16	290
OTHER ASSETS	2,435	360	214	388	839	4,822
TOTAL ASSETS/LIABILITIES	64,346	10,049	5,041	10,530	18,810	97,018
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	18,522	3,732	1,647	4,122	7,078	28,294
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	14,000	2,507	1,143	2,895	5,191	24,212
STATES AND POLITICAL SUBDIVISIONS	714	126	66	227	436	818
U. S. GOVERNMENT	291	63	18	56	82	475
DOMESTIC INTERBANK -- COMMERCIAL	2,234	968	374	876	1,208	1,155
MUTUAL SAVINGS	2	--	2	--	--	15
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	20	--	--	--	3	50
COMMERCIAL BANKS	191	13	17	10	59	351
CERTIFIED AND OFFICERS CHECKS	1,070	55	27	58	99	1,218
TIME AND SAVINGS DEPOSITS--TOTAL (2)	29,236	3,530	1,551	3,897	6,997	48,230
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,470	1,106	291	919	1,139	17,478
OTHER TIME DEPOSITS	15,964	1,951	1,161	2,282	3,896	22,069
STATES AND POLITICAL SUBDIVISIONS	3,357	382	90	532	1,807	5,557
DOMESTIC INTERBANK	367	58	8	68	110	479
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,039	2	--	--	26	2,478
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	8,942	1,601	1,083	1,209	2,558	9,217
BORROWINGS--FROM FEDERAL RESERVE BANKS	73	42	--	87	32	5
FROM OTHERS	500	36	171	47	160	677
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	2,169	263	185	282	549	3,938
RESERVES FOR LOANS	658	94	46	90	169	907
RESERVES ON SECURITIES	8	9	--	--	14	1
TOTAL CAPITAL ACCOUNTS	4,238	742	358	796	1,253	5,749
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	38,298	5,344	2,913	5,706	9,799	57,860
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	50,440	7,346	3,924	7,736	13,753	76,043
DEMAND DEPOSITS ADJUSTED (4)	12,482	1,961	792	2,287	4,342	21,655
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	8,895	919	811	1,457	3,246	10,633
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	6,071	604	717	993	2,514	7,526
TO OTHERS	2,824	315	94	464	732	3,107