



FEDERAL RESERVE

statistical release

For immediate release
December 19, 1973

H.4.2

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks increased \$3,430 million in the week ended December 12. This reflected an increase of \$1,758 million in loans (adjusted), an increase of \$294 million in U.S. Treasury security holdings and an increase of \$1,378 million in holdings of "other" securities. Demand deposits adjusted increased \$2,211 million while U.S. Government demand deposits decreased \$935 million. Total time and savings deposits increased \$1,376 million. Gross liabilities of banks to their foreign branches increased \$14 million.

Commercial and industrial loans increased a net of \$234 million; during the comparable week a year ago these loans decreased \$420 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities increased \$142 million, and their loans for purchasing or carrying "other" securities increased \$743 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities decreased \$16 million and those involving "other" securities increased \$69 million. Loans to sales and personal finance institutions decreased \$36 million as compared with an increase of \$375 million during the corresponding week in 1972. Real estate loans increased \$240 million, and consumer instalment loans increased \$101 million.

Total U.S. Treasury securities held increased \$294 million. Holdings of Treasury bills increased \$435 million and holdings of "other" U.S. Treasury securities maturing within 1 year increased \$141 million. Longer term Treasury note and bond holdings decreased \$282 million.

Savings deposits declined by \$73 million (the previous week's figure was revised to a \$105 million increase). All other consumer-type time deposits (i.e. other time IPC less large negotiable CD's IPC) increased by \$122 million (the previous week's figure was revised to a \$6 million decrease).

	DEC. 12, ** 1973	CHANGE SINCE DEC. 5, * 1973		DEC. 13, 1972
(IN MILLIONS OF DOLLARS)				
A S S E T S				
TOTAL LOANS AND INVESTMENTS, (GROSS)	365,999	+ 2,042		+47,995
FEDERAL FUNDS SOLD AND SECURITIES				
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	14,025	- 1,385		+ 824
COMMERCIAL BANKS	12,324	- 1,447		+ 281
BROKERS AND DEALERS				
INVOLVING U. S. TREASURY SECURITIES	1,128	- 16		+ 470
INVOLVING OTHER SECURITIES	401	+ 69		+ 53
OTHERS	172	+ 9		+ 20
OTHER LOANS--TOTAL (1)	265,296	+ 1,755		+44,790
COMMERCIAL AND INDUSTRIAL LOANS (1)	108,227	+ 234		+18,945
AGRICULTURAL LOANS	3,462	+ 43		+ 677
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	902	+ 142		+ 15
OTHER SECURITIES	6,083	+ 743		- 1,632
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	153	+ 9		- 54
OTHER SECURITIES	2,833	- 8		- 25
LOANS TO NON-BANK FINANCIAL INSTITUTIONS				
SALES FINANCE, PERSONAL FINANCE, ETC.	8,493	- 36		+ 1,507
OTHER	17,078	- 109		+ 4,934
REAL ESTATES LOANS	54,713	+ 240		+ 8,992
LOANS TO DOMESTIC COMMERCIAL BANKS	4,046	+ 59		+ 1,920
LOANS TO FOREIGN COMMERCIAL BANKS	4,859	+ 181		+ 1,791
CONSUMER INSTALLMENT LOANS	32,681	+ 101		+ 4,939
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,495	+ 102		+ 349
OTHER LOANS	20,271	+ 54		+ 2,432
U. S. TREASURY SECURITIES--TOTAL	26,268	+ 294		- 1,922
TREASURY BILLS	6,511	+ 435		+ 561
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--		--
TREASURY NOTES AND U. S. BONDS MATURING--				
WITHIN 1 YEAR	4,174	+ 141		- 343
1 YEAR TO 5 YEARS	12,218	- 273		- 2,799
AFTER 5 YEARS	3,365	- 9		+ 659
OTHER SECURITIES--TOTAL	60,410	+ 1,378		+ 4,303
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--				
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	7,603	+ 451		- 1,366
ALL OTHER	39,957	+ 546		+ 1,688
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES				
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,341	+ 63		+ 544
ALL OTHER (INCLUDING CORPORATE STOCKS)	10,509	+ 318		+ 3,437
CASH ITEMS IN PROCESS OF COLLECTION	34,293	+ 1,717		+ 6,083
RESERVES WITH FEDERAL RESERVE BANKS	20,218	- 2,067		- 956
CURRENCY AND COIN	4,578	+ 514		+ 312
BALANCES WITH DOMESTIC BANKS	14,138	+ 2,273		+ 4,377
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,364	- 3		+ 280
OTHER ASSETS	20,630	- 143		+ 3,412
TOTAL ASSETS/LIABILITIES	461,220	+ 4,333		+61,503
L I A B I L I T I E S				
DEMAND DEPOSITS - TOTAL	163,754	+ 4,440		+11,829
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	115,487	+ 2,294		+ 3,773
STATES AND POLITICAL SUBDIVISIONS	6,373	- 33		- 403
U. S. GOVERNMENT	1,514	- 935		- 95
DOMESTIC INTERBANK -- COMMERCIAL	24,979	+ 1,447		+ 4,282
MUTUAL SAVINGS	623	- 60		- 38
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,246	+ 82		+ 263
COMMERCIAL BANKS	4,162	+ 7		+ 1,084
CERTIFIED AND OFFICERS CHECKS	9,370	+ 1,638		+ 2,963
TIME AND SAVINGS DEPOSITS--TOTAL (2)	187,447	+ 1,376		+27,664
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--				
SAVINGS DEPOSITS	56,310	- 73		- 1,862
OTHER TIME DEPOSITS	94,766	+ 944		+21,698
STATES AND POLITICAL SUBDIVISIONS	22,023	+ 406		+ 3,254
DOMESTIC INTERBANK	5,521	- 169		+ 2,526
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	8,273	+ 300		+ 2,112
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD				
UNDER AGREEMENTS TO REPURCHASE	48,309	- 2,514		+12,283
BORROWINGS--FROM FEDERAL RESERVE BANKS	1,350	+ 980		+ 452
FROM OTHERS	5,806	- 12		+ 3,678
OTHER LIABILITIES AND MINORITY INTEREST				
IN CONSOLIDATED SUBSIDIARIES	18,336	+ 109		+ 2,977
RESERVES FOR LOANS	4,585	- 30		+ 384
RESERVES ON SECURITIES	65	--		- 7
TOTAL CAPITAL ACCOUNTS	31,568	- 16		+ 2,243
M E M O R A N D A				
TOTAL LOANS, GROSS ADJUSTED (3)	262,951	+ 1,758		+43,413
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	349,629	+ 3,430		+45,794
DEMAND DEPOSITS ADJUSTED (4)	102,968	+ 2,211		+ 1,559
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED				
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED				
IN TIME AND SAVINGS DEPOSITS--TOTAL	64,487	+ 987		+20,314
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	43,087	+ 822		+14,533
TO OTHERS	21,400	+ 165		+ 5,781
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	1,960	+ 14		+ 255

- (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 \$ 4,393 MILLION, OF WHICH \$ 2,620 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 1,801 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. (St. Louis and San Francisco Districts.)
REVISED.

	FEDERAL RESERVE DISTRICT					
	BOSTON	NEW YORK	PHILA-DELPHIA	CLEVELAND	RICHMOND	ATLANTA
	(IN MILLIONS OF DOLLARS)					
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (GROSS)	14,670	105,014	14,593	25,061	19,226	17,122
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	492	1,971	282	1,128	945	1,235
COMMERCIAL BANKS	492	1,698	282	957	928	1,210
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	178	--	57	17	11
INVOLVING OTHER SECURITIES	--	75	--	114	--	4
OTHERS	--	20	--	--	--	10
OTHER LOANS--TOTAL (1)	10,700	79,835	10,917	16,358	13,810	11,994
COMMERCIAL AND INDUSTRIAL LOANS (1)	4,863	36,929	4,441	6,488	4,790	4,299
AGRICULTURAL LOANS	8	177	12	9	99	74
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	6	766	--	7	7	9
OTHER SECURITIES	31	3,944	77	183	56	58
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	5	43	5	8	14	3
OTHER SECURITIES	25	730	69	101	48	101
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	196	3,188	558	449	288	219
OTHER	709	6,664	532	600	504	637
REAL ESTATES LOANS	2,438	11,134	2,431	3,802	3,105	2,064
LOANS TO DOMESTIC COMMERCIAL BANKS	98	1,946	56	332	30	82
LOANS TO FOREIGN COMMERCIAL BANKS	134	2,389	214	342	139	44
CONSUMER INSTALMENT LOANS	1,212	5,547	1,493	2,673	3,473	2,288
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	17	773	44	71	33	18
OTHER LOANS	958	5,605	985	1,293	1,224	2,098
U. S. TREASURY SECURITIES--TOTAL	801	7,840	848	1,932	1,137	1,051
TREASURY BILLS	168	2,599	38	300	135	43
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	118	1,074	205	331	246	227
1 YEAR TO 5 YEARS	429	2,736	511	1,097	709	643
AFTER 5 YEARS	86	1,431	94	204	47	138
OTHER SECURITIES--TOTAL	2,677	15,368	2,546	5,643	3,334	2,842
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	582	3,387	145	656	274	112
ALL OTHER	1,506	8,338	2,010	4,032	2,562	2,275
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	56	895	90	211	47	12
ALL OTHER (INCLUDING CORPORATE STOCKS)	533	2,748	301	744	451	443
CASH ITEMS IN PROCESS OF COLLECTION	1,215	13,706	868	1,346	1,410	1,838
RESERVES WITH FEDERAL RESERVE BANKS	941	6,231	467	1,270	859	947
CURRENCY AND COIN	249	1,104	267	392	416	226
BALANCES WITH DOMESTIC BANKS	353	8,143	336	639	432	562
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	58	687	86	29	8	45
OTHER ASSETS	830	6,984	794	1,244	769	932
TOTAL ASSETS/LIABILITIES	18,316	141,869	17,411	29,981	23,120	21,672
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,992	58,424	5,638	9,273	9,094	8,056
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,188	32,655	4,407	7,780	7,547	6,016
STATES AND POLITICAL SUBDIVISIONS	600	1,409	241	483	492	516
U. S. GOVERNMENT	71	309	45	130	134	66
DOMESTIC INTERBANK -- COMMERCIAL	747	13,672	642	606	625	1,287
MUTUAL SAVINGS	149	400	34	9	7	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	4	1,070	20	1	79	2
COMMERCIAL BANKS	82	3,152	86	62	49	40
CERTIFIED AND OFFICERS CHECKS	151	5,757	163	202	161	129
TIME AND SAVINGS DEPOSITS--TOTAL (2)	6,885	47,841	7,490	13,751	9,431	8,027
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,114	10,730	2,277	5,889	3,836	2,113
OTHER TIME DEPOSITS	3,508	24,924	4,187	5,722	4,465	4,295
STATES AND POLITICAL SUBDIVISIONS	888	4,049	616	1,938	1,046	1,365
DOMESTIC INTERBANK	113	3,852	154	45	13	245
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	259	4,186	224	153	45	8
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	2,165	13,022	1,841	2,598	1,708	2,553
BORROWINGS--FROM FEDERAL RESERVE BANKS	65	838	20	--	78	68
FROM OTHERS	115	3,137	196	443	110	318
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	599	6,830	713	1,127	867	967
RESERVES FOR LOANS	170	1,623	177	277	212	162
RESERVES ON SECURITIES	1	--	--	25	3	4
TOTAL CAPITAL ACCOUNTS	1,324	10,154	1,336	2,487	1,617	1,517
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	10,602	78,162	10,861	16,197	13,797	11,937
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	14,080	101,370	14,255	23,772	18,268	15,830
DEMAND DEPOSITS ADJUSTED (4)	4,959	30,737	4,083	7,191	6,925	4,865
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	3,461	24,100	2,447	3,576	2,051	2,688
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,331	15,037	1,756	2,172	1,404	1,639
TO OTHERS	1,130	9,063	691	1,404	647	1,049

SEE FOOTNOTES ON FIRST TABLE.

	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)	53,221	8,327	4,227	8,603	15,525	80,410
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,052	841	276	850	1,712	2,241
COMMERCIAL BANKS	1,637	774	226	781	1,497	1,842
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	414	24	--	69	108	250
INVOLVING OTHER SECURITIES	--	41	50	--	--	117
OTHERS	1	2	--	--	107	32
OTHER LOANS--TOTAL (1)	38,563	5,423	2,893	5,727	9,763	59,313
COMMERCIAL AND INDUSTRIAL LOANS (1)	15,865	2,352	1,460	1,979	4,372	20,389
AGRICULTURAL LOANS	262	34	26	431	295	2,035
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	83	1	--	--	--	23
OTHER SECURITIES	971	76	9	30	53	595
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	31	3	--	--	4	37
OTHER SECURITIES	584	101	136	174	462	302
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,728	130	70	123	148	1,396
OTHER	3,106	302	216	347	702	2,759
REAL ESTATES LOANS	7,992	966	406	924	1,376	18,075
LOANS TO DOMESTIC COMMERCIAL BANKS	446	69	4	11	34	938
LOANS TO FOREIGN COMMERCIAL BANKS	787	9	38	15	55	693
CONSUMER INSTALLMENT LOANS	3,842	879	243	1,070	1,052	8,909
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	359	9	6	--	--	165
OTHER LOANS	2,507	492	279	623	1,210	2,997
U. S. TREASURY SECURITIES--TOTAL	4,052	624	294	568	971	6,150
TREASURY BILLS	1,177	73	105	121	147	1,605
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	529	42	19	107	143	1,133
1 YEAR TO 5 YEARS	2,025	452	103	296	518	2,699
AFTER 5 YEARS	321	57	67	44	163	713
OTHER SECURITIES--TOTAL	8,554	1,439	764	1,458	3,079	12,706
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	714	19	--	25	149	1,540
ALL OTHER	6,073	1,060	449	1,223	2,653	7,776
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	336	56	118	79	17	424
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,431	304	197	131	260	2,966
CASH ITEMS IN PROCESS OF COLLECTION	3,442	789	512	1,016	1,512	6,639
RESERVES WITH FEDERAL RESERVE BANKS	2,762	417	148	458	737	4,981
CURRENCY AND COIN	632	102	25	77	138	950
BALANCES WITH DOMESTIC BANKS	1,449	240	88	286	506	1,104
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	134	11	--	--	16	290
OTHER ASSETS	2,547	400	233	401	843	4,653
TOTAL ASSETS/LIABILITIES	64,187	10,286	5,233	10,841	19,277	99,027
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	18,470	3,841	1,684	4,267	7,060	30,955
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	14,178	2,607	1,167	2,963	5,095	25,884
STATES AND POLITICAL SUBDIVISIONS	693	145	58	265	376	1,095
U. S. GOVERNMENT	169	44	8	46	60	432
DOMESTIC INTERBANK -- COMMERCIAL	2,307	978	390	922	1,339	1,464
MUTUAL SAVINGS	1	--	9	--	--	14
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	21	--	--	--	2	47
COMMERCIAL BANKS	187	12	21	11	60	400
CERTIFIED AND OFFICERS CHECKS	914	55	31	60	128	1,619
TIME AND SAVINGS DEPOSITS--TOTAL (2)	29,188	3,527	1,641	3,887	6,992	48,787
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,494	1,109	291	928	1,142	17,387
OTHER TIME DEPOSITS	15,982	1,932	1,244	2,260	3,904	22,343
STATES AND POLITICAL SUBDIVISIONS	3,308	363	96	531	1,796	6,027
DOMESTIC INTERBANK	330	59	9	70	105	526
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,035	2	--	--	26	2,335
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	9,006	1,725	1,056	1,428	3,062	8,145
BORROWINGS--FROM FEDERAL RESERVE BANKS	88	15	56	33	8	81
FROM OTHERS	361	30	189	48	151	708
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	2,149	298	204	282	565	3,735
RESERVES FOR LOANS	659	93	46	90	169	907
RESERVES ON SECURITIES	8	9	--	--	14	1
TOTAL CAPITAL ACCOUNTS	4,258	748	357	806	1,256	5,708
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	38,532	5,421	2,939	5,785	9,944	58,774
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	51,138	7,484	3,997	7,811	13,994	77,630
DEMAND DEPOSITS ADJUSTED (4)	12,552	2,030	774	2,283	4,149	22,420
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	8,829	876	902	1,446	3,260	10,851
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	6,065	588	802	978	2,515	7,800
TO OTHERS	2,764	288	100	468	745	3,051