



# FEDERAL RESERVE

## statistical release

For immediate release  
October 24, 1973

H.4.2

Total loans and investments (adjusted) at large commercial banks decreased \$5,487 million in the week ended October 17. This reflected a decrease of \$4,534 million in loans (adjusted), a decrease of \$331 million in U.S. Treasury security holdings and a decrease of \$622 million in holdings of "other" securities. Demand deposits adjusted decreased \$1,917 million while U.S. Government demand deposits increased \$793 million. Total time and savings deposits decreased \$10 million. Gross liabilities of banks to their foreign branches decreased \$24 million.

Commercial and industrial loans decreased a net of \$328 million; during the comparable week a year ago these loans increased \$40 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities decreased \$706 million, and their loans for purchasing or carrying "other" securities decreased \$199 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities decreased \$2,472 million and those involving "other" securities increased \$3 million. Loans to sales and personal finance institutions decreased \$500 million as compared with a decrease of \$349 million during the corresponding week in 1972. Real estate loans increased \$256 million, and consumer instalment loans increased \$67 million.

Total U.S. Treasury securities held decreased \$331 million. Holdings of Treasury bills decreased \$310 million and holdings of "other" U.S. Treasury securities maturing within 1 year decreased \$28 million. Longer term Treasury note and bond holdings increased \$7 million.

Savings deposits increased by \$6 million (the previous week's figure was revised to a \$1 million increase). All other consumer-type time deposits (i.e. other time IPC less large negotiable CD's IPC) decreased by \$239 million (the previous week's figure was revised to a \$30 million increase).

Included in other consumer-type time deposits are \$3,665 million outstanding of instruments in denomination of \$1,000 to less than \$100,000 and with a maturity of 4 years or more. The outstanding volume of such instruments for the previous week has been revised to \$3,467 million.

	OCT. 17, ** 1973	CHANGE SINCE	
		OCT. 10, * 1973	OCT. 18, 1972
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	354,965	- 6,972	+50,796
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	13,683	- 4,119	+ 2,361
COMMERCIAL BANKS	12,400	- 1,489	+ 2,210
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	874	- 2,472	+ 285
INVOLVING OTHER SECURITIES	162	+ 3	- 230
OTHERS	247	- 161	+ 96
OTHER LOANS--TOTAL (1)	260,946	- 1,900	+47,447
COMMERCIAL AND INDUSTRIAL LOANS (1)	107,850	- 328	+20,180
AGRICULTURAL LOANS	3,321	+ 5	+ 665
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	634	- 706	- 407
OTHER SECURITIES	5,335	- 199	- 2,191
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	160	+ 1	- 28
OTHER SECURITIES	2,936	+ 4	+ 102
LOANS TO NON-BANK FINANCIAL INSTITUTIONS			
SALES FINANCE, PERSONAL FINANCE, ETC.	8,523	- 500	+ 2,143
OTHER	16,986	- 292	+ 5,962
REAL ESTATES LOANS	53,574	+ 256	+ 8,987
LOANS TO DOMESTIC COMMERCIAL BANKS	3,360	+ 4	+ 1,792
LOANS TO FOREIGN COMMERCIAL BANKS	4,668	- 119	+ 1,859
CONSUMER INSTALLMENT LOANS	32,034	+ 67	+ 5,086
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,313	- 26	+ 191
OTHER LOANS	20,252	- 67	+ 3,106
U. S. TREASURY SECURITIES--TOTAL	22,848	- 331	- 2,345
TREASURY BILLS	3,661	- 310	- 508
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	4,410	- 28	+ 43
1 YEAR TO 5 YEARS	12,059	--	- 1,746
AFTER 5 YEARS	2,718	+ 7	- 174
OTHER SECURITIES--TOTAL	57,488	- 622	+ 3,373
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	7,375	- 140	- 1,880
ALL OTHER	38,508	- 367	+ 1,649
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,238	- 25	+ 719
ALL OTHER (INCLUDING CORPORATE STOCKS)	9,367	- 90	+ 2,895
CASH ITEMS IN PROCESS OF COLLECTION	31,802	- 847	+ 1,258
RESERVES WITH FEDERAL RESERVE BANKS	23,716	+ 6,310	+ 3,228
CURRENCY AND COIN	4,225	- 4	+ 338
BALANCES WITH DOMESTIC BANKS	10,488	- 687	+ 784
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,411	+ 76	+ 383
OTHER ASSETS	20,655	- 170	+ 3,806
TOTAL ASSETS/LIABILITIES	447,262	- 2,294	+60,603

## L I A B I L I T I E S

DEMAND DEPOSITS - TOTAL	154,066	- 4,021	+ 7,458
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	111,605	- 1,119	+ 5,473
STATES AND POLITICAL SUBDIVISIONS	5,919	- 372	+ 4
U. S. GOVERNMENT	3,156	+ 793	+ 53
DOMESTIC INTERBANK -- COMMERCIAL	21,163	- 2,050	+ 2
MUTUAL SAVINGS	740	- 136	- 34
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,071	- 43	+ 192
COMMERCIAL BANKS	3,610	+ 3	+ 380
CERTIFIED AND OFFICERS CHECKS	6,802	- 1,097	+ 1,388
TIME AND SAVINGS DEPOSITS--TOTAL (2)	189,283	- 10	+31,994
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	56,179	+ 6	- 2,038
OTHER TIME DEPOSITS	96,227	+ 70	+24,270
STATES AND POLITICAL SUBDIVISIONS	22,403	- 173	+ 4,190
DOMESTIC INTERBANK	5,642	- 148	+ 2,902
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	8,336	+ 166	+ 2,695
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	43,498	+ 765	+12,022
BORROWINGS--FROM FEDERAL RESERVE BANKS	1,118	+ 834	+ 767
FROM OTHERS	5,748	+ 55	+ 3,834
OTHER LIABILITIES AND MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	17,758	+ 59	+ 1,723
RESERVES FOR LOANS	4,604	- 4	+ 435
RESERVES ON SECURITIES	65	--	- 6
TOTAL CAPITAL ACCOUNTS	31,122	+ 28	+ 2,376

## M E M O R A N D A

TOTAL LOANS, GROSS ADJUSTED (3)	258,869	- 4,534	+45,806
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	339,205	- 5,487	+46,794
DEMAND DEPOSITS ADJUSTED (4)	97,945	- 1,917	+ 6,135
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	66,293	- 472	+24,258
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	44,440	- 309	+17,085
TO OTHERS	21,853	- 163	+ 7,173
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	1,760	- 24	- 130

- (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 \$ 4,408 MILLION, OF WHICH \$ 2,911 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 1,753 MILLION, OF WHICH \$ 351 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.

	FEDERAL RESERVE DISTRICT					
	BOSTON	NEW YORK	PHILA-DELPHIA**	CLEVE-LAND	RICH MOND	ATLANTA
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (GROSS)	14,698	99,900	14,221	24,910	18,733	16,761
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	655	1,966	322	1,159	796	1,091
COMMERCIAL BANKS	629	1,745	322	1,076	780	1,063
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	178	--	68	15	15
INVOLVING OTHER SECURITIES	--	38	--	15	--	4
OTHERS	26	5	--	--	1	9
OTHER LOANS--TOTAL (1)	10,635	77,824	10,702	16,297	13,652	11,848
COMMERCIAL AND INDUSTRIAL LOANS (1)	4,857	36,902	4,398	6,603	4,775	4,267
AGRICULTURAL LOANS	8	145	11	10	103	71
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	7	555	--	4	7	2
OTHER SECURITIES	34	3,331	79	164	53	48
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	5	40	5	10	17	6
OTHER SECURITIES	25	790	69	107	47	101
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	215	3,074	587	445	288	255
OTHER	681	6,728	509	652	524	533
REAL ESTATES LOANS	2,409	10,995	2,348	3,705	2,971	2,004
LOANS TO DOMESTIC COMMERCIAL BANKS	83	1,407	64	235	28	54
LOANS TO FOREIGN COMMERCIAL BANKS	115	2,125	184	396	136	39
CONSUMER INSTALMENT LOANS	1,189	5,468	1,451	2,625	3,389	2,194
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	17	662	42	64	33	24
OTHER LOANS	990	5,602	955	1,277	1,281	2,250
U. S. TREASURY SECURITIES--TOTAL	687	5,870	809	1,890	1,109	1,062
TREASURY BILLS	74	1,288	13	163	83	54
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	92	1,058	137	379	279	191
1 YEAR TO 5 YEARS	433	2,709	545	1,077	669	588
AFTER 5 YEARS	88	815	114	271	78	229
OTHER SECURITIES--TOTAL	2,721	14,240	2,388	5,564	3,176	2,760
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	734	3,269	111	689	239	108
ALL OTHER	1,477	7,665	1,907	3,967	2,544	2,234
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	43	908	101	194	86	13
ALL OTHER (INCLUDING CORPORATE STOCKS)	467	2,398	269	714	307	405
CASH ITEMS IN PROCESS OF COLLECTION	1,252	11,516	972	1,325	1,585	1,779
RESERVES WITH FEDERAL RESERVE BANKS	842	6,851	571	1,440	1,059	960
CURRENCY AND COIN	217	1,022	259	373	390	205
BALANCES WITH DOMESTIC BANKS	320	4,924	354	562	357	503
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	60	664	86	29	8	41
OTHER ASSETS	834	7,661	796	1,177	706	919
TOTAL ASSETS/LIABILITIES	18,223	132,538	17,259	29,816	22,838	21,168
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,970	51,491	5,525	9,116	8,921	7,949
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,185	31,152	4,264	7,418	7,353	5,837
STATES AND POLITICAL SUBDIVISIONS	470	1,479	236	572	404	483
U. S. GOVERNMENT	149	816	121	272	277	161
DOMESTIC INTERBANK -- COMMERCIAL	768	10,399	636	601	620	1,316
MUTUAL SAVINGS	153	510	38	9	8	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	3	897	9	2	57	2
COMMERCIAL BANKS	80	2,686	71	57	50	35
CERTIFIED AND OFFICERS CHECKS	162	3,552	150	185	152	115
TIME AND SAVINGS DEPOSITS--TOTAL (2)	7,209	47,818	7,387	13,925	9,299	8,172
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,111	10,673	2,215	5,839	3,802	2,108
OTHER TIME DEPOSITS	3,636	25,164	4,124	5,889	4,398	4,436
STATES AND POLITICAL SUBDIVISIONS	985	3,971	616	2,008	1,034	1,425
DOMESTIC INTERBANK	210	3,857	199	40	6	188
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	261	4,065	216	145	37	9
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	1,712	12,045	1,799	2,216	1,864	2,197
BORROWINGS--FROM FEDERAL RESERVE BANKS	43	84	104	176	47	93
FROM OTHERS	149	2,722	165	589	23	377
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	651	6,840	782	1,012	880	734
RESERVES FOR LOANS	175	1,637	177	274	210	167
RESERVES ON SECURITIES	1	--	--	25	3	4
TOTAL CAPITAL ACCOUNTS	1,313	9,901	1,320	2,483	1,591	1,475
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	10,578	76,638	10,638	16,145	13,640	11,822
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	13,986	96,748	13,835	23,599	17,925	15,644
DEMAND DEPOSITS ADJUSTED (4)	4,801	28,760	3,796	6,918	6,439	4,693
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	3,759	23,956	2,454	3,778	2,051	2,867
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,436	15,192	1,679	2,348	1,414	1,780
TO OTHERS	1,323	8,764	775	1,430	637	1,087

SEE FOOTNOTES ON FIRST TABLE.

\*\* PRELIMINARY.

	CHICAGO	FEDERAL RESERVE DISTRICT					SAN ** FRANCISCO
		ST.** LOUIS	MINNE- APOLIS	KANSAS CITY	DALLAS		
(IN MILLIONS OF DOLLARS)							
A S S E T S							
TOTAL LOANS AND INVESTMENTS, (GROSS)	52,738	7,842	3,903	8,442	14,661	78,156	
FEDERAL FUNDS SOLD AND SECURITIES							
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,271	517	178	782	1,059	2,887	
COMMERCIAL BANKS	1,873	469	138	707	949	2,649	
BROKERS AND DEALERS							
INVOLVING U. S. TREASURY SECURITIES	390	18	--	58	6	126	
INVOLVING OTHER SECURITIES	--	27	40	--	--	38	
OTHERS	8	3	--	17	104	74	
OTHER LOANS--TOTAL (1)	38,311	5,314	2,860	5,668	9,595	58,240	
COMMERCIAL AND INDUSTRIAL LOANS (1)	15,938	2,239	1,424	2,035	4,285	20,127	
AGRICULTURAL LOANS	241	34	22	376	284	2,016	
LOANS TO BROKERS AND DEALERS FOR PURCHASING							
OR CARRYING--U. S. TREASURY SECURITIES	28	3	--	--	1	27	
OTHER SECURITIES	969	77	8	16	48	508	
OTHER LOANS FOR PURCHASING OR CARRYING--							
U. S. TREASURY SECURITIES	32	3	--	--	7	35	
OTHER SECURITIES	592	107	137	187	472	302	
LOANS TO NON-BANK FINANCIAL INSTITUTIONS							
SALES FINANCE, PERSONAL FINANCE, ETC.	1,712	130	73	128	150	1,466	
OTHER	3,144	312	219	349	632	2,703	
REAL ESTATES LOANS	7,885	929	416	897	1,368	17,647	
LOANS TO DOMESTIC COMMERCIAL BANKS	437	87	2	8	29	926	
LOANS TO FOREIGN COMMERCIAL BANKS	801	15	59	15	78	705	
CONSUMER INSTALMENT LOANS	3,751	864	235	1,037	1,050	8,781	
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	305	7	6	--	--	153	
OTHER LOANS	2,476	507	259	620	1,191	2,844	
U. S. TREASURY SECURITIES--TOTAL	3,791	592	247	551	976	5,264	
TREASURY BILLS	788	39	54	120	173	812	
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--	
TREASURY NOTES AND U. S. BONDS MATURING--							
WITHIN 1 YEAR	735	43	28	101	158	1,209	
1 YEAR TO 5 YEARS	1,998	454	89	296	488	2,713	
AFTER 5 YEARS	270	56	76	34	157	530	
OTHER SECURITIES--TOTAL	8,365	1,419	618	1,441	3,031	11,765	
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--							
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	721	31	--	21	139	1,313	
ALL OTHER	5,966	1,056	388	1,220	2,623	7,461	
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES							
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	320	58	99	70	8	338	
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,358	274	131	130	261	2,653	
CASH ITEMS IN PROCESS OF COLLECTION	3,976	826	503	1,038	1,582	5,448	
RESERVES WITH FEDERAL RESERVE BANKS	3,238	438	194	489	992	6,642	
CURRENCY AND COIN	565	95	22	72	121	884	
BALANCES WITH DOMESTIC BANKS	1,328	235	86	240	443	1,136	
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	132	14	--	4	13	360	
OTHER ASSETS	2,468	369	223	381	808	4,313	
TOTAL ASSETS/LIABILITIES	64,445	9,819	4,931	10,666	18,620	96,939	
L I A B I L I T I E S							
DEMAND DEPOSITS - TOTAL	18,565	3,716	1,617	4,225	6,838	29,133	
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	13,932	2,555	1,096	2,931	4,951	24,931	
STATES AND POLITICAL SUBDIVISIONS	796	110	44	235	310	780	
U. S. GOVERNMENT	391	91	43	114	139	582	
DOMESTIC INTERBANK -- COMMERCIAL	2,140	898	378	868	1,271	1,268	
MUTUAL SAVINGS	2	--	3	--	--	17	
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	41	--	--	--	3	57	
COMMERCIAL BANKS	194	15	17	13	50	342	
CERTIFIED AND OFFICERS CHECKS	1,069	47	36	64	114	1,156	
TIME AND SAVINGS DEPOSITS--TOTAL (2)	30,107	3,647	1,638	3,864	6,825	49,392	
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--							
SAVINGS DEPOSITS	8,488	1,102	293	912	1,136	17,500	
OTHER TIME DEPOSITS	16,469	1,997	1,256	2,226	3,800	22,832	
STATES AND POLITICAL SUBDIVISIONS	3,665	436	81	576	1,731	5,875	
DOMESTIC INTERBANK	405	76	6	66	111	478	
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,046	2	--	--	25	2,530	
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD							
UNDER AGREEMENTS TO REPURCHASE	8,013	1,309	874	1,303	2,780	7,386	
BORROWINGS--FROM FEDERAL RESERVE BANKS	346	20	36	74	45	50	
FROM OTHERS	506	37	184	55	176	765	
OTHER LIABILITIES AND MINORITY INTEREST							
IN CONSOLIDATED SUBSIDIARIES	2,022	253	179	265	536	3,604	
RESERVES FOR LOANS	659	95	47	89	168	906	
RESERVES ON SECURITIES	8	9	--	--	14	1	
TOTAL CAPITAL ACCOUNTS	4,219	733	356	791	1,238	5,702	
M E M O R A N D A							
TOTAL LOANS, GROSS ADJUSTED (3)	38,272	5,275	2,898	5,735	9,676	57,552	
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	50,428	7,286	3,763	7,727	13,683	74,581	
DEMAND DEPOSITS ADJUSTED (4)	12,058	1,901	693	2,205	3,846	21,835	
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED							
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED							
IN TIME AND SAVINGS DEPOSITS--TOTAL	9,540	1,050	901	1,431	3,153	11,353	
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	6,630	669	817	976	2,413	8,086	
TO OTHERS	2,910	381	84	455	740	3,267	

SEE FOOTNOTES ON FIRST TABLE.

\*\* PRELIMINARY.