



FEDERAL RESERVE

statistical release

For immediate release
October 31, 1973

H.4.2

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks increased \$647 million in the week ended October 24. This reflected a decrease of \$237 million in loans (adjusted), an increase of \$278 million in U.S. Treasury security holdings and an increase of \$606 million in holdings of "other" securities. Demand deposits adjusted decreased \$191 million while U.S. Government demand deposits increased \$502 million. Total time and savings deposits increased \$205 million. Gross liabilities of banks to their foreign branches decreased \$230 million.

Commercial and industrial loans decreased a net of \$444 million; during the comparable week a year ago these loans decreased \$234 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities increased \$107 million, and their loans for purchasing or carrying "other" securities increased \$280 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities decreased \$84 million and those involving "other" securities decreased \$35 million. Loans to sales and personal finance institutions decreased \$101 million as compared with an increase of \$31 million during the corresponding week in 1972. Real estate loans increased \$51 million, and consumer instalment loans increased \$93 million.

Total U.S. Treasury securities held increased \$278 million. Holdings of Treasury bills increased \$271 million and holdings of "other" U.S. Treasury securities maturing within 1 year increased \$94 million. Longer term Treasury note and bond holdings decreased \$87 million.

Savings deposits declined by \$6 million (the previous week's figure was revised to a \$29 million increase). All other consumer-type time deposits (i.e. other time IPC less large negotiable CD's IPC) increased by \$61 million (the previous week's figure was revised to a \$286 million decrease).

Included in other consumer-type time deposits are \$3,828 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 \$3,664 million.

	OCT. 24, ** 1973	CHANGE SINCE	
		OCT. 17, * 1973	OCT. 25, 1972
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	355,722	+ 706	+51,343
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	13,698	- 46	+ 4,212
COMMERCIAL BANKS	12,501	+ 29	+ 3,796
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	790	- 84	+ 363
INVOLVING OTHER SECURITIES	117	- 35	- 145
OTHERS	290	+ 44	+ 198
OTHER LOANS--TOTAL (1)	260,830	- 132	+46,761
COMMERCIAL AND INDUSTRIAL LOANS (1)	107,252	- 444	+19,816
AGRICULTURAL LOANS	3,342	+ 14	+ 662
LOANS TO BROKERS AND DEALERS FOR PURCHASING			
OR CARRYING--U. S. TREASURY SECURITIES	741	+ 107	- 122
OTHER SECURITIES	5,608	+ 280	- 1,893
OTHER LOANS FOR PURCHASING OR CARRYING--			
U. S. TREASURY SECURITIES	151	- 9	- 38
OTHER SECURITIES	2,911	- 25	+ 74
LOANS TO NON-BANK FINANCIAL INSTITUTIONS			
SALES FINANCE, PERSONAL FINANCE, ETC.	8,363	- 101	+ 1,952
OTHER	16,858	- 236	+ 5,702
REAL ESTATES LOANS	53,648	+ 51	+ 8,873
LOANS TO DOMESTIC COMMERCIAL BANKS	3,430	+ 30	+ 1,682
LOANS TO FOREIGN COMMERCIAL BANKS	4,733	+ 80	+ 1,760
CONSUMER INSTALMENT LOANS	32,130	+ 93	+ 5,096
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,285	- 28	+ 157
OTHER LOANS	20,378	+ 56	+ 3,040
U. S. TREASURY SECURITIES--TOTAL	23,108	+ 278	- 2,852
TREASURY BILLS	3,921	+ 271	- 124
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	4,494	+ 94	+ 138
1 YEAR TO 5 YEARS	11,977	- 89	- 2,703
AFTER 5 YEARS	2,716	+ 2	- 163
OTHER SECURITIES--TOTAL	58,086	+ 606	+ 3,222
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	7,487	+ 96	- 1,805
ALL OTHER	38,556	+ 73	+ 1,224
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,306	+ 108	+ 721
ALL OTHER (INCLUDING CORPORATE STOCKS)	9,737	+ 329	+ 3,082
CASH ITEMS IN PROCESS OF COLLECTION	33,333	+ 1,515	+ 2,272
RESERVES WITH FEDERAL RESERVE BANKS	24,977	+ 1,277	+ 890
CURRENCY AND COIN	4,376	+ 161	+ 364
BALANCES WITH DOMESTIC BANKS	13,105	+ 2,694	+ 3,768
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,414	+ 3	+ 350
OTHER ASSETS	19,932	- 736	+ 2,686
TOTAL ASSETS/LIABILITIES	452,859	+ 5,620	+61,673
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	158,398	+ 4,297	+ 8,595
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	110,144	- 1,506	+ 3,054
STATES AND POLITICAL SUBDIVISIONS	5,921	+ 8	- 135
U. S. GOVERNMENT	3,674	+ 502	- 701
DOMESTIC INTERBANK -- COMMERCIAL	23,607	+ 2,471	+ 1,918
MUTUAL SAVINGS	737	- 2	- 66
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,064	- 7	+ 284
COMMERCIAL BANKS	3,803	+ 195	+ 656
CERTIFIED AND OFFICERS CHECKS	9,448	+ 2,636	+ 3,585
TIME AND SAVINGS DEPOSITS--TOTAL (2)	189,474	+ 205	+32,189
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	56,183	- 6	- 1,987
OTHER TIME DEPOSITS	96,020	- 166	+24,029
STATES AND POLITICAL SUBDIVISIONS	22,497	+ 102	+ 4,364
DOMESTIC INTERBANK	5,677	+ 22	+ 2,884
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	8,605	+ 258	+ 2,938
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD			
UNDER AGREEMENTS TO REPURCHASE	43,369	- 136	+13,214
BORROWINGS--FROM FEDERAL RESERVE BANKS	2,790	+ 1,672	- 208
FROM OTHERS	5,570	- 156	+ 3,408
OTHER LIABILITIES AND MINORITY INTEREST			
IN CONSOLIDATED SUBSIDIARIES	17,378	- 357	+ 1,626
RESERVES FOR LOANS	4,607	+ 2	+ 440
RESERVES ON SECURITIES	65	--	- 6
TOTAL CAPITAL ACCOUNTS	31,208	+ 93	+ 2,415
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	258,597	- 237	+45,495
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	339,791	+ 647	+45,865
DEMAND DEPOSITS ADJUSTED (4)	97,784	- 191	+ 5,106
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED			
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED			
IN TIME AND SAVINGS DEPOSITS--TOTAL	66,397	+ 110	+24,120
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	44,207	- 227	+16,760
TO OTHERS	22,190	+ 337	+ 7,360
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	1,584	- 230	+ 169

- (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 \$ 4,505 MILLION, OF WHICH \$ 2,825 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 1,775 MILLION, OF WHICH \$ 339 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.

REVISED.

PRELIMINARY (Philadelphia, St. Louis, and San Francisco Districts).

	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)	14,839	100,949	14,274	24,569	18,769	16,594
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	798	2,470	302	793	768	943
COMMERCIAL BANKS	723	2,321	302	737	750	915
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	122	--	36	18	15
INVOLVING OTHER SECURITIES	--	26	--	20	--	4
OTHERS	75	1	--	--	--	9
OTHER LOANS--TOTAL (1)	10,580	78,273	10,755	16,206	13,630	11,819
COMMERCIAL AND INDUSTRIAL LOANS (1)	4,828	36,778	4,420	6,517	4,761	4,258
AGRICULTURAL LOANS	8	147	10	10	102	72
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	6	656	--	4	7	2
OTHER SECURITIES	41	3,708	76	153	55	50
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	5	35	5	9	15	6
OTHER SECURITIES	25	784	69	105	48	101
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	200	3,066	569	438	286	253
OTHER	644	6,682	494	620	518	527
REAL ESTATES LOANS	2,411	10,921	2,362	3,723	2,991	2,003
LOANS TO DOMESTIC COMMERCIAL BANKS	91	1,467	71	235	28	46
LOANS TO FOREIGN COMMERCIAL BANKS	118	2,214	197	394	133	39
CONSUMER INSTALMENT LOANS	1,187	5,479	1,456	2,634	3,400	2,207
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	17	653	47	64	34	25
OTHER LOANS	999	5,683	979	1,300	1,252	2,230
U. S. TREASURY SECURITIES--TOTAL	678	5,986	807	1,854	1,100	1,061
TREASURY BILLS	73	1,455	3	168	80	55
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	94	1,045	149	381	274	191
1 YEAR TO 5 YEARS	422	2,647	543	1,057	668	588
AFTER 5 YEARS	89	839	112	248	78	227
OTHER SECURITIES--TOTAL	2,783	14,220	2,410	5,716	3,271	2,771
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	767	3,288	160	717	282	104
ALL OTHER	1,482	7,514	1,875	4,054	2,528	2,240
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	44	963	101	204	46	12
ALL OTHER (INCLUDING CORPORATE STOCKS)	490	2,455	274	741	415	415
CASH ITEMS IN PROCESS OF COLLECTION	1,272	14,485	959	1,355	1,481	1,561
RESERVES WITH FEDERAL RESERVE BANKS	863	8,207	530	1,429	1,053	987
CURRENCY AND COIN	231	1,082	253	386	397	208
BALANCES WITH DOMESTIC BANKS	324	7,503	235	623	359	457
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	60	663	86	29	8	41
OTHER ASSETS	843	7,297	777	1,171	739	910
TOTAL ASSETS/LIABILITIES	18,432	140,186	17,114	29,562	22,806	20,758
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,986	57,538	5,612	9,038	8,804	7,650
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,058	31,707	4,266	7,298	7,147	5,700
STATES AND POLITICAL SUBDIVISIONS	522	1,504	229	544	418	476
U. S. GOVERNMENT	171	946	143	318	277	178
DOMESTIC INTERBANK -- COMMERCIAL	778	12,805	671	641	687	1,157
MUTUAL SAVINGS	181	483	37	8	7	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	3	911	9	2	56	3
COMMERCIAL BANKS	85	2,856	89	52	53	39
CERTIFIED AND OFFICERS CHECKS	188	6,326	168	175	159	97
TIME AND SAVINGS DEPOSITS--TOTAL (2)	7,188	47,712	7,395	13,893	9,285	8,193
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,112	10,659	2,220	5,838	3,800	2,108
OTHER TIME DEPOSITS	3,620	24,967	4,094	5,847	4,393	4,384
STATES AND POLITICAL SUBDIVISIONS	985	4,089	638	2,008	1,026	1,432
DOMESTIC INTERBANK	201	3,806	193	39	8	258
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	266	4,098	225	157	36	9
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	1,914	13,449	1,534	2,172	1,779	2,067
BORROWINGS--FROM FEDERAL RESERVE BANKS	80	926	84	84	255	97
FROM OTHERS	160	2,606	213	593	36	362
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	616	6,426	783	994	838	745
RESERVES FOR LOANS	176	1,638	177	274	210	167
RESERVES ON SECURITIES	1	--	--	25	3	4
TOTAL CAPITAL ACCOUNTS	1,311	9,891	1,316	2,489	1,596	1,473
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	10,564	76,955	10,684	16,027	13,620	11,801
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	14,025	97,161	13,901	23,597	17,991	15,633
DEMAND DEPOSITS ADJUSTED (4)	4,765	29,302	3,839	6,724	6,359	4,754
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	3,733	23,882	2,458	3,769	2,017	2,886
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,415	15,004	1,670	2,318	1,394	1,802
TO OTHERS	1,318	8,878	788	1,451	623	1,084

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY.

	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)	52,763	7,904	3,910	8,332	14,459	78,360
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,534	659	144	681	884	2,722
COMMERCIAL BANKS	2,107	613	103	598	774	2,558
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	426	18	--	67	6	82
INVOLVING OTHER SECURITIES	--	26	41	--	--	--
OTHERS	1	2	--	16	104	82
OTHER LOANS--TOTAL (1)	38,080	5,222	2,859	5,659	9,574	58,173
COMMERCIAL AND INDUSTRIAL LOANS (1)	15,866	2,193	1,404	1,994	4,254	19,979
AGRICULTURAL LOANS	238	33	26	403	284	2,009
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	34	3	--	--	1	28
OTHER SECURITIES	909	70	5	14	49	478
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	31	3	--	--	7	35
OTHER SECURITIES	592	104	137	174	473	299
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,692	131	74	123	136	1,395
OTHER	3,087	301	210	355	648	2,772
REAL ESTATES LOANS	7,911	930	412	900	1,373	17,711
LOANS TO DOMESTIC COMMERCIAL BANKS	443	72	3	9	29	936
LOANS TO FOREIGN COMMERCIAL BANKS	790	13	60	15	75	685
CONSUMER INSTALMENT LOANS	3,766	869	238	1,042	1,050	8,802
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	282	7	6	--	--	150
OTHER LOANS	2,439	493	284	630	1,195	2,894
U. S. TREASURY SECURITIES--TOTAL	3,723	589	237	540	963	5,570
TREASURY BILLS	722	36	45	110	158	1,016
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	728	44	27	108	162	1,291
1 YEAR TO 5 YEARS	1,992	453	89	288	488	2,742
AFTER 5 YEARS	281	56	76	34	155	521
OTHER SECURITIES--TOTAL	8,426	1,434	670	1,452	3,038	11,895
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	727	25	--	21	140	1,256
ALL OTHER	5,920	1,068	423	1,216	2,628	7,608
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	343	58	108	80	9	338
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,436	283	139	135	261	2,693
CASH ITEMS IN PROCESS OF COLLECTION	3,063	740	589	1,191	1,851	4,786
RESERVES WITH FEDERAL RESERVE BANKS	2,606	410	229	657	1,217	6,789
CURRENCY AND COIN	578	97	26	75	129	914
BALANCES WITH DOMESTIC BANKS	1,340	216	98	254	536	1,160
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	132	14	--	4	13	364
OTHER ASSETS	2,460	344	217	383	824	3,967
TOTAL ASSETS/LIABILITIES	62,942	9,725	5,069	10,896	19,029	96,340
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	17,923	3,685	1,667	4,293	7,040	28,162
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	13,252	2,521	1,129	2,979	5,153	23,934
STATES AND POLITICAL SUBDIVISIONS	711	97	49	227	308	836
U. S. GOVERNMENT	480	105	48	128	150	730
DOMESTIC INTERBANK -- COMMERCIAL	2,272	903	387	886	1,272	1,148
MUTUAL SAVINGS	2	--	3	--	--	16
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	25	--	--	--	4	51
COMMERCIAL BANKS	184	13	19	11	56	346
CERTIFIED AND OFFICERS CHECKS	997	46	32	62	97	1,101
TIME AND SAVINGS DEPOSITS--TOTAL (2)	30,200	3,654	1,644	3,881	6,868	49,561
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,477	1,103	292	913	1,136	17,525
OTHER TIME DEPOSITS	16,444	2,011	1,257	2,246	3,844	22,913
STATES AND POLITICAL SUBDIVISIONS	3,686	436	87	571	1,728	5,811
DOMESTIC INTERBANK	433	71	7	67	114	480
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,126	2	--	--	25	2,661
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	6,845	1,244	960	1,477	2,805	7,123
BORROWINGS--FROM FEDERAL RESERVE BANKS	613	24	52	43	162	370
FROM OTHERS	572	37	157	56	159	619
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	1,903	243	183	266	571	3,810
RESERVES FOR LOANS	658	95	47	89	168	908
RESERVES ON SECURITIES	8	9	--	--	14	1
TOTAL CAPITAL ACCOUNTS	4,220	734	359	791	1,242	5,786
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	38,064	5,196	2,897	5,733	9,655	57,401
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	50,213	7,219	3,804	7,725	13,656	74,866
DEMAND DEPOSITS ADJUSTED (4)	12,108	1,937	643	2,088	3,767	21,498
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	9,578	1,044	908	1,439	3,201	11,482
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	6,565	672	817	986	2,463	8,101
TO OTHERS	3,013	372	91	453	738	3,381

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY.