



# FEDERAL RESERVE

## statistical release

For immediate release  
January 3, 1974

H.4.2

### WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks increased \$2,955 million in the week ended December 26. This reflected an increase of \$2,779 million in loans (adjusted), an increase of \$35 million in U.S. Treasury security holdings and an increase of \$141 million in holdings of "other" securities.

Demand deposits adjusted increased \$6,258 million while U.S. Government demand deposits decreased \$645 million. Total time and savings deposits increased \$1,018 million. Gross liabilities of banks to their foreign branches decreased \$682 million.

Commercial and industrial loans increased a net of \$362 million; during the comparable week a year ago these loans increased \$309 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities increased \$733 million, and their loans for purchasing or carrying "other" securities increased \$663 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities increased \$555 million and those involving "other" securities increased \$89 million. Loans to sales and personal finance institutions increased \$109 million as compared with an increase of \$272 million during the corresponding week in 1972. Real estate loans increased \$2 million, and consumer instalment loans increased \$63 million.

Total U.S. Treasury securities held increased \$35 million. Holdings of Treasury bills increased \$4 million and holdings of "other" U.S. Treasury securities maturing within 1 year increased \$43 million. Longer term Treasury note and bond holdings decreased \$12 million.

Savings deposits increased by \$45 million (the previous week's figure was revised to a \$63 million decrease). All other consumer-type time deposits (i.e. other time IPC less large negotiable CD's IPC) increased by \$63 million (the previous week's figure was revised to a \$105 million increase).

## WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS

	DEC. 26, ** 1973	CHANGE SINCE	
		DEC. 19, * 1973	DEC. 27, 1972
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	373,233	+ 4,531	+48,169
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	17,288	+ 2,273	+ 3,943
COMMERCIAL BANKS	15,195	+ 1,614	+ 4,152
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	1,386	+ 555	- 38
INVOLVING OTHER SECURITIES	491	+ 89	- 50
OTHERS	216	+ 15	- 121
OTHER LOANS--TOTAL (1)	270,027	+ 2,082	+42,802
COMMERCIAL AND INDUSTRIAL LOANS (1)	109,481	+ 362	+18,470
AGRICULTURAL LOANS	3,485	+ 8	+ 640
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	1,753	+ 733	+ 90
OTHER SECURITIES	6,235	+ 663	- 2,380
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	153	+ 5	- 111
OTHER SECURITIES	2,829	- 14	- 82
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.			
OTHER	8,927	+ 109	+ 1,180
REAL ESTATES LOANS	17,658	+ 46	+ 4,972
LOANS TO DOMESTIC COMMERCIAL BANKS	54,896	+ 2	+ 8,956
LOANS TO FOREIGN COMMERCIAL BANKS	3,983	- 38	+ 1,607
CONSUMER INSTALMENT LOANS	5,167	+ 68	+ 1,945
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	32,901	+ 63	+ 4,857
OTHER LOANS	1,582	- 7	+ 421
U. S. TREASURY SECURITIES--TOTAL	20,977	+ 82	+ 2,237
TREASURY BILLS	25,476	+ 35	- 3,174
TREASURY CERTIFICATES OF INDEBTEDNESS	5,768	+ 4	- 1,033
TREASURY NOTES AND U. S. BONDS MATURING--	--	--	--
WITHIN 1 YEAR	4,056	+ 43	- 360
1 YEAR TO 5 YEARS	12,243	+ 64	- 2,623
AFTER 5 YEARS	3,389	- 76	+ 842
OTHER SECURITIES--TOTAL	60,442	+ 141	+ 4,598
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	7,416	+ 31	- 1,555
ALL OTHER	40,196	+ 75	+ 2,167
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,350	+ 23	+ 593
ALL OTHER (INCLUDING CORPORATE STOCKS)	10,480	+ 12	+ 3,393
CASH ITEMS IN PROCESS OF COLLECTION	30,155	- 4,760	- 4,069
RESERVES WITH FEDERAL RESERVE BANKS	19,808	- 4,912	+ 3,356
CURRENCY AND COIN	4,752	+ 214	+ 72
BALANCES WITH DOMESTIC BANKS	7,590	- 5,106	- 3,696
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,386	+ 5	+ 290
OTHER ASSETS	21,084	+ 199	+ 3,612
TOTAL ASSETS/LIABILITIES	458,008	- 9,829	+47,734
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	161,508	- 5,494	- 4,463
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	121,048	+ 4,178	+ 2,187
STATES AND POLITICAL SUBDIVISIONS	6,747	+ 357	- 321
U. S. GOVERNMENT	4,955	- 645	- 112
DOMESTIC INTERBANK -- COMMERCIAL	16,931	- 6,347	- 5,720
MUTUAL SAVINGS	641	- 29	- 102
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,020	- 143	+ 15
COMMERCIAL BANKS	4,661	+ 481	+ 1,175
CERTIFIED AND OFFICERS CHECKS	5,505	- 3,346	- 1,585
TIME AND SAVINGS DEPOSITS--TOTAL (2)	188,054	+ 1,018	+26,743
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	56,286	+ 45	- 2,008
OTHER TIME DEPOSITS	94,694	+ 956	+21,221
STATES AND POLITICAL SUBDIVISIONS	22,544	- 225	+ 3,030
DOMESTIC INTERBANK	5,650	+ 112	+ 2,585
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	8,447	+ 128	+ 2,114
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	48,585	- 3,630	+17,500
BORROWINGS--FROM FEDERAL RESERVE BANKS	274	- 993	- 1,019
FROM OTHERS	5,323	- 265	+ 3,445
OTHER LIABILITIES AND MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	18,158	- 438	+ 3,020
RESERVES FOR LOANS	4,513	- 34	+ 375
RESERVES ON SECURITIES	66	--	- 5
TOTAL CAPITAL ACCOUNTS	31,527	+ 7	+ 2,138
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	268,137	+ 2,779	+40,986
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	354,055	+ 2,955	+42,410
DEMAND DEPOSITS ADJUSTED (4)	109,467	+ 6,258	+ 5,438
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	64,385	+ 1,019	+19,474
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	42,892	+ 893	+14,070
TO OTHERS	21,493	+ 126	+ 5,404
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	1,750	- 682	+ 350

- (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 \$4,290 MILLION, OF WHICH \$2,592 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 1,799 MILLION, OF WHICH \$337 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)	14,981	107,825	15,053	25,509	19,339	17,536
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	726	3,067	493	1,461	886	1,520
COMMERCIAL BANKS	651	2,856	483	1,199	886	1,493
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	136	10	153	--	12
INVOLVING OTHER SECURITIES	40	75	--	109	--	5
OTHERS	35	--	--	--	--	10
OTHER LOANS--TOTAL (1)	10,785	82,137	11,183	16,457	13,945	12,097
COMMERCIAL AND INDUSTRIAL LOANS (1)	4,799	37,424	4,530	6,485	4,881	4,326
AGRICULTURAL LOANS	8	184	12	9	97	73
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	7	1,604	--	7	7	9
OTHER SECURITIES	31	4,050	75	182	57	54
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	5	43	5	8	15	3
OTHER SECURITIES	27	724	67	101	48	101
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	192	3,340	617	463	305	230
OTHER	756	6,905	553	545	495	639
REAL ESTATES LOANS	2,460	11,176	2,468	3,820	3,110	2,078
LOANS TO DOMESTIC COMMERCIAL BANKS	87	2,016	69	318	30	61
LOANS TO FOREIGN COMMERCIAL BANKS	135	2,578	234	372	135	40
CONSUMER INSTALMENT LOANS	1,235	5,590	1,499	2,693	3,493	2,288
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	17	771	45	69	35	19
OTHER LOANS	1,026	5,732	1,009	1,226	1,237	2,176
U. S. TREASURY SECURITIES--TOTAL	724	7,399	845	1,894	1,152	1,061
TREASURY BILLS	125	2,237	53	223	146	51
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	101	904	194	396	263	220
1 YEAR TO 5 YEARS	416	2,853	501	1,056	696	653
AFTER 5 YEARS	82	1,405	97	219	47	137
OTHER SECURITIES--TOTAL	2,746	15,222	2,532	5,697	3,356	2,858
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	656	3,271	144	695	262	101
ALL OTHER	1,500	8,352	1,997	4,050	2,601	2,295
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	56	862	95	219	47	12
ALL OTHER (INCLUDING CORPORATE STOCKS)	534	2,737	296	733	446	450
CASH ITEMS IN PROCESS OF COLLECTION	1,225	8,896	997	1,395	1,511	1,844
RESERVES WITH FEDERAL RESERVE BANKS	841	4,739	730	1,140	911	922
CURRENCY AND COIN	247	1,148	283	425	419	245
BALANCES WITH DOMESTIC BANKS	307	2,009	284	604	645	529
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	59	691	87	29	8	45
OTHER ASSETS	865	7,170	849	1,257	826	930
TOTAL ASSETS/LIABILITIES	18,525	132,478	18,293	30,359	23,459	22,051
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	7,429	51,420	6,176	10,073	9,407	8,442
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,595	35,497	4,857	8,129	7,609	6,222
STATES AND POLITICAL SUBDIVISIONS	539	1,657	293	579	471	553
U. S. GOVERNMENT	231	1,515	168	441	361	214
DOMESTIC INTERBANK -- COMMERCIAL	679	5,408	594	661	654	1,306
MUTUAL SAVINGS	128	447	33	9	7	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	7	839	11	2	75	4
COMMERCIAL BANKS	96	3,639	70	63	59	43
CERTIFIED AND OFFICERS CHECKS	154	2,419	160	189	172	100
TIME AND SAVINGS DEPOSITS--TOTAL (2)	6,891	47,225	7,534	13,726	9,501	8,134
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,095	10,736	2,273	5,900	3,833	2,121
OTHER TIME DEPOSITS	3,537	24,305	4,237	5,684	4,538	4,360
STATES AND POLITICAL SUBDIVISIONS	873	3,985	572	1,892	1,041	1,306
DOMESTIC INTERBANK	130	3,826	149	41	16	258
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	253	4,299	270	205	45	8
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	2,024	12,873	2,100	2,337	1,731	2,470
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	15	3	--	58	94
FROM OTHERS	112	2,753	224	374	38	307
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	577	6,478	754	1,059	900	918
RESERVES FOR LOANS	168	1,587	172	273	209	157
RESERVES ON SECURITIES	1	--	--	25	3	4
TOTAL CAPITAL ACCOUNTS	1,323	10,117	1,320	2,492	1,612	1,525
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	10,773	80,332	11,124	16,401	13,915	12,063
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	14,243	102,953	14,501	23,992	18,423	15,982
DEMAND DEPOSITS ADJUSTED (4)	5,294	35,601	4,427	7,576	6,881	5,078
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	3,480	23,588	2,512	3,546	2,108	2,750
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,344	14,529	1,790	2,111	1,478	1,703
TO OTHERS	1,136	9,059	722	1,435	630	1,047

SEE FOOTNOTES ON FIRST TABLE.

\*\* PRELIMINARY.

	FEDERAL RESERVE DISTRICT					
	CHICAGO	**ST. LOUIS	MINNE- APOLIS	KANSAS CITY	DALLAS	SAN ** FRANCISCO
	(IN MILLIONS OF DOLLARS)					
<b>A S S E T S</b>						
TOTAL LOANS AND INVESTMENTS, (GROSS)	54,893	8,542	4,372	8,809	15,389	80,985
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,928	957	400	945	1,542	2,363
COMMERCIAL BANKS	2,357	820	357	854	1,373	1,866
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	570	79	--	89	55	282
INVOLVING OTHER SECURITIES	--	56	43	--	--	163
OTHERS	1	2	--	2	114	52
OTHER LOANS--TOTAL (1)	39,506	5,477	2,902	5,797	9,853	59,888
COMMERCIAL AND INDUSTRIAL LOANS (1)	16,307	2,400	1,477	1,997	4,351	20,504
AGRICULTURAL LOANS	253	36	26	432	298	2,057
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	76	2	--	--	--	41
OTHER SECURITIES	1,034	87	6	20	50	589
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	32	3	--	--	5	34
OTHER SECURITIES	581	101	135	174	463	307
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,858	130	69	126	161	1,436
OTHER	3,259	295	214	354	746	2,797
REAL ESTATES LOANS	7,994	962	407	924	1,375	18,122
LOANS TO DOMESTIC COMMERCIAL BANKS	437	32	3	11	33	886
LOANS TO FOREIGN COMMERCIAL BANKS	803	9	32	16	52	761
CONSUMER INSTALMENT LOANS	3,880	884	243	1,087	1,056	8,953
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	360	9	6	--	--	252
OTHER LOANS	2,632	527	284	656	1,263	3,149
U. S. TREASURY SECURITIES--TOTAL	3,771	629	306	589	952	6,154
TREASURY BILLS	928	79	103	135	125	1,563
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	539	51	27	101	143	1,117
1 YEAR TO 5 YEARS	2,006	443	105	301	518	2,715
AFTER 5 YEARS	298	56	71	52	166	759
OTHER SECURITIES--TOTAL	8,688	1,479	764	1,478	3,042	12,580
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	696	19	--	35	114	1,423
ALL OTHER	6,167	1,107	446	1,221	2,651	7,809
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	334	61	142	75	19	428
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,491	292	176	147	258	2,920
CASH ITEMS IN PROCESS OF COLLECTION	3,705	859	472	1,047	1,775	6,429
RESERVES WITH FEDERAL RESERVE BANKS	2,856	564	71	395	1,030	5,609
CURRENCY AND COIN	678	111	27	78	141	950
BALANCES WITH DOMESTIC BANKS	948	225	74	284	628	1,253
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	143	11	--	--	22	291
OTHER ASSETS	2,603	463	238	406	851	4,626
TOTAL ASSETS/LIABILITIES	65,826	10,775	5,254	11,019	19,836	100,143
<b>L I A B I L I T I E S</b>						
DEMAND DEPOSITS - TOTAL	20,218	4,141	1,833	4,540	7,536	30,293
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	15,212	2,780	1,238	3,138	5,480	25,291
STATES AND POLITICAL SUBDIVISIONS	739	126	77	219	337	1,157
U. S. GOVERNMENT	692	123	66	155	173	816
DOMESTIC INTERBANK -- COMMERCIAL	2,557	1,044	399	947	1,324	1,368
MUTUAL SAVINGS	2	--	1	--	--	14
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	23	--	--	--	5	54
COMMERCIAL BANKS	213	14	15	11	65	375
CERTIFIED AND OFFICERS CHECKS	780	54	37	70	152	1,218
TIME AND SAVINGS DEPOSITS--TOTAL (2)	29,571	3,544	1,639	3,863	6,987	49,429
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,495	1,112	293	921	1,150	17,357
OTHER TIME DEPOSITS	16,368	1,942	1,244	2,276	3,872	22,331
STATES AND POLITICAL SUBDIVISIONS	3,192	369	93	524	1,819	6,798
DOMESTIC INTERBANK	463	60	8	63	113	523
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,019	2	--	--	25	2,321
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	8,829	1,903	1,001	1,377	3,181	8,759
BORROWINGS--FROM FEDERAL RESERVE BANKS	16	15	--	22	16	35
FROM OTHERS	345	27	184	47	138	774
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	1,915	297	194	279	527	4,260
RESERVES FOR LOANS	653	91	45	88	169	901
RESERVES ON SECURITIES	8	9	--	--	15	1
TOTAL CAPITAL ACCOUNTS	4,271	748	358	803	1,267	5,691
<b>M E M O R A N D A</b>						
TOTAL LOANS, GROSS ADJUSTED (3)	39,640	5,582	2,942	5,877	9,989	59,499
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	52,099	7,690	4,012	7,944	13,983	78,233
DEMAND DEPOSITS ADJUSTED (4)	13,264	2,115	896	2,391	4,264	21,680
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	9,221	877	895	1,449	3,260	10,699
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	6,441	578	800	1,000	2,486	7,632
TO OTHERS	2,780	299	95	449	774	3,067

SEE FOOTNOTES ON FIRST TABLE.