



FEDERAL RESERVE

statistical release

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H.4.2

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks decreased \$1,492 million in the week ended January 9. This reflected a decrease of \$2,106 million in loans (adjusted), an increase of \$532 million in U.S. Treasury security holdings and an increase of \$82 million in holdings of "other" securities. Demand deposits adjusted decreased \$8,850 million while U.S. Government demand deposits decreased \$3,969 million. Total time and savings deposits increased \$1,305 million. Gross liabilities of banks to their foreign branches increased \$169 million.

Commercial and industrial loans decreased a net of \$605 million; during the comparable week a year ago these loans decreased \$397 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities increased \$671 million, and their loans for purchasing or carrying "other" securities decreased \$471 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities increased \$938 million and those involving "other" securities decreased \$169 million. Loans to sales and personal finance institutions decreased \$853 million as compared with a decrease of \$533 million during the corresponding week in 1972. Real estate loans increased \$3 million, and consumer instalment loans decreased \$33 million.

Total U.S. Treasury securities held increased \$532 million. Holdings of Treasury bills increased \$421 million and holdings of "other" U.S. Treasury securities maturing within 1 year increased \$162 million. Longer term Treasury note and bond holdings decreased \$51 million.

Savings deposits declined by \$19 million (the previous week's figure was revised to a \$561 million increase). All other consumer-type time deposits (i.e. other time IPC less large negotiable CD's IPC) increased by \$232 million (the previous week's figure was revised to a \$154 million increase).

	JAN. 9, ** 1974	CHANGE SINCE	
		JAN. 2, * 1974	JAN. 10, 1973
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	374,008	- 5,549	+50,072
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	16,398	- 3,436	+ 3,464
COMMERCIAL BANKS	13,973	- 4,143	+ 2,378
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	1,907	+ 938	+ 1,282
INVOLVING OTHER SECURITIES	350	- 169	- 85
OTHERS	168	- 62	- 111
OTHER LOANS--TOTAL (1)	270,019	- 2,727	+44,249
COMMERCIAL AND INDUSTRIAL LOANS (1)	110,221	- 605	+18,990
AGRICULTURAL LOANS	3,676	+ 5	+ 720
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	1,490	+ 671	+ 306
OTHER SECURITIES	5,195	- 471	- 2,727
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	158	+ 3	- 144
OTHER SECURITIES	2,784	- 15	- 129
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.	8,579	- 853	+ 1,411
OTHER	18,132	- 508	+ 5,509
REAL ESTATES LOANS	55,181	+ 3	+ 8,958
LOANS TO DOMESTIC COMMERCIAL BANKS	4,092	+ 86	+ 1,663
LOANS TO FOREIGN COMMERCIAL BANKS	5,044	- 50	+ 1,848
CONSUMER INSTALMENT LOANS	33,123	- 33	+ 4,890
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,551	- 39	+ 403
OTHER LOANS	20,793	- 921	+ 2,551
U. S. TREASURY SECURITIES--TOTAL	25,996	+ 532	- 3,075
TREASURY BILLS	5,949	+ 421	- 449
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	4,572	+ 162	- 9
1 YEAR TO 5 YEARS	11,978	- 95	- 3,569
AFTER 5 YEARS	3,497	+ 44	+ 952
OTHER SECURITIES--TOTAL	61,595	+ 82	+ 5,434
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	7,520	- 245	- 1,568
ALL OTHER	40,471	+ 391	+ 2,268
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,400	- 31	+ 660
ALL OTHER (INCLUDING CORPORATE STOCKS)	11,204	- 33	+ 4,074
CASH ITEMS IN PROCESS OF COLLECTION	32,808	- 6,716	+ 4,089
RESERVES WITH FEDERAL RESERVE BANKS	22,711	- 3,009	+ 3,131
CURRENCY AND COIN	4,689	- 341	+ 398
BALANCES WITH DOMESTIC BANKS	12,138	- 311	+ 2,288
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,439	+ 4	+ 333
OTHER ASSETS	20,641	- 1,654	+ 3,152
TOTAL ASSETS/LIABILITIES	468,434	-17,576	+63,463
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	163,782	-20,704	+ 8,487
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	115,624	-12,563	+ 2,371
STATES AND POLITICAL SUBDIVISIONS	6,698	- 648	- 147
U. S. GOVERNMENT	3,180	- 3,969	- 327
DOMESTIC INTERBANK -- COMMERCIAL	24,083	- 1,169	+ 3,795
MUTUAL SAVINGS	892	+ 88	- 117
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,077	- 79	+ 253
COMMERCIAL BANKS	4,430	- 548	+ 1,141
CERTIFIED AND OFFICERS CHECKS	7,798	- 1,816	+ 1,518
TIME AND SAVINGS DEPOSITS--TOTAL (2)	190,959	+ 1,305	+28,605
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	57,066	- 19	- 1,668
OTHER TIME DEPOSITS	96,493	+ 1,081	+23,567
STATES AND POLITICAL SUBDIVISIONS	23,469	+ 634	+ 2,745
DOMESTIC INTERBANK	5,351	- 201	+ 2,523
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	8,140	- 171	+ 1,632
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	53,060	+ 1,140	+17,825
BORROWINGS--FROM FEDERAL RESERVE BANKS	1,936	+ 1,182	+ 1,202
FROM OTHERS	5,120	- 35	+ 2,761
OTHER LIABILITIES AND MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	16,804	- 515	+ 1,962
RESERVES FOR LOANS	4,888	+ 185	+ 563
RESERVES ON SECURITIES	69	+ 4	- 1
TOTAL CAPITAL ACCOUNTS	31,816	- 138	+ 2,059
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	268,352	- 2,106	+43,672
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	355,943	- 1,492	+46,031
DEMAND DEPOSITS ADJUSTED (4)	103,711	- 8,850	+ 930
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	65,568	+ 932	+20,790
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	44,094	+ 849	+15,950
TO OTHERS	21,474	+ 83	+ 4,840
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	1,398	+ 169	- 227

- (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 \$4,487 MILLION, OF WHICH \$2,700 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$1,792 MILLION, OF WHICH \$327 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 (BOSTON AND PHILADELPHIA, ST. LOUIS AND SAN FRANCISCO DISTRICTS).

	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)	14,755	105,697	15,075	25,223	19,346	18,039
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	567	1,695	546	1,072	870	1,931
COMMERCIAL BANKS	529	1,628	375	884	867	1,915
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	48	169	91	3	8
INVOLVING OTHER SECURITIES	38	19	2	97	--	3
OTHERS	--	--	--	--	--	5
OTHER LOANS--TOTAL (1)	10,690	80,913	11,140	16,354	13,920	12,154
COMMERCIAL AND INDUSTRIAL LOANS (1)	4,779	37,604	4,576	6,419	4,847	4,328
AGRICULTURAL LOANS	9	187	9	9	98	72
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	9	1,318	--	4	7	9
OTHER SECURITIES	33	3,229	67	178	53	50
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	5	50	5	8	13	3
OTHER SECURITIES	28	699	68	100	54	100
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	192	3,129	573	451	290	225
OTHER	728	7,028	578	621	496	663
REAL ESTATE LOANS	2,444	11,194	2,483	3,847	3,135	2,088
LOANS TO DOMESTIC COMMERCIAL BANKS	109	2,066	57	301	46	59
LOANS TO FOREIGN COMMERCIAL BANKS	139	2,405	201	378	136	41
CONSUMER INSTALLMENT LOANS	1,238	5,599	1,502	2,691	3,443	2,306
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	18	752	45	67	35	17
OTHER LOANS	959	5,653	976	1,280	1,267	2,193
U. S. TREASURY SECURITIES--TOTAL	750	7,492	823	2,014	1,151	1,073
TREASURY BILLS	129	2,225	24	316	156	82
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	131	1,034	210	437	278	252
1 YEAR TO 5 YEARS	413	2,749	482	1,043	674	602
AFTER 5 YEARS	77	1,484	107	218	43	137
OTHER SECURITIES--TOTAL	2,748	15,597	2,566	5,783	3,405	2,881
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	673	3,349	140	736	254	103
ALL OTHER	1,502	8,394	2,034	4,044	2,621	2,300
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	56	877	94	207	47	12
ALL OTHER (INCLUDING CORPORATE STOCKS)	517	2,977	298	796	483	466
CASH ITEMS IN PROCESS OF COLLECTION	1,113	12,695	987	1,174	1,494	1,821
RESERVES WITH FEDERAL RESERVE BANKS	845	7,608	608	1,407	1,036	925
CURRENCY AND COIN	246	1,124	274	398	415	232
BALANCES WITH DOMESTIC BANKS	305	6,293	269	588	443	508
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	59	690	87	29	8	47
OTHER ASSETS	855	6,805	780	1,236	866	932
TOTAL ASSETS/LIABILITIES	18,178	140,912	18,080	30,055	23,608	22,504
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,994	56,597	5,951	9,391	9,380	8,371
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,130	32,808	4,615	7,720	7,610	6,091
STATES AND POLITICAL SUBDIVISIONS	550	1,581	290	518	449	559
U. S. GOVERNMENT	123	728	131	270	312	148
DOMESTIC INTERBANK -- COMMERCIAL	793	12,360	621	597	686	1,403
MUTUAL SAVINGS	157	658	33	8	9	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	10	902	11	1	60	3
COMMERCIAL BANKS	88	3,382	82	69	55	43
CERTIFIED AND OFFICERS CHECKS	143	4,178	168	208	199	124
TIME AND SAVINGS DEPOSITS--TOTAL (2)	6,992	48,013	7,673	13,844	9,506	8,280
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,103	10,804	2,310	5,995	3,867	2,144
OTHER TIME DEPOSITS	3,574	25,194	4,400	5,727	4,458	4,391
STATES AND POLITICAL SUBDIVISIONS	954	4,179	503	1,873	1,088	1,453
DOMESTIC INTERBANK	137	3,455	151	44	15	283
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	221	4,291	271	202	44	8
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	1,991	14,649	1,975	2,605	2,014	2,889
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	1,104	11	45	14	43
FROM OTHERS	127	2,778	205	362	42	310
OTHER LIABILITIES AND MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	557	5,962	729	976	775	904
RESERVES FOR LOANS	188	1,629	191	283	236	180
RESERVES ON SECURITIES	1	--	--	25	3	3
TOTAL CAPITAL ACCOUNTS	1,328	10,180	1,345	2,524	1,638	1,524
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	10,619	78,914	11,254	16,241	13,877	12,111
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	14,117	102,003	14,643	24,038	18,433	16,065
DEMAND DEPOSITS ADJUSTED (4)	4,965	30,814	4,212	7,350	6,888	4,999
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	3,566	24,186	2,543	3,540	2,079	2,797
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,368	15,340	1,885	2,110	1,420	1,709
TO OTHERS	1,198	8,846	658	1,430	659	1,088

	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)	55,183	8,827	4,259	9,139	16,255	82,210
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,694	1,108	327	1,230	2,209	2,149
COMMERCIAL BANKS	2,141	857	297	1,032	1,931	1,517
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	552	165	--	196	164	511
INVOLVING OTHER SECURITIES	--	84	30	--	--	77
OTHERS	1	2	--	2	114	44
OTHER LOANS--TOTAL (1)	39,505	5,603	2,847	5,797	9,906	61,190
COMMERCIAL AND INDUSTRIAL LOANS (1)	16,383	2,499	1,421	2,013	4,383	20,969
AGRICULTURAL LOANS	273	39	27	456	301	2,196
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	104	2	--	--	15	22
OTHER SECURITIES	852	92	10	20	47	564
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	32	3	--	--	5	34
OTHER SECURITIES	577	98	134	173	454	299
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,767	130	68	120	166	1,468
OTHER	3,365	308	223	327	774	3,021
REAL ESTATES LOANS	8,018	966	403	927	1,377	18,299
LOANS TO DOMESTIC COMMERCIAL BANKS	495	42	1	8	33	875
LOANS TO FOREIGN COMMERCIAL BANKS	877	10	36	17	47	757
CONSUMER INSTALMENT LOANS	3,907	892	246	1,099	1,058	9,142
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	331	9	7	--	--	270
OTHER LOANS	2,524	513	271	637	1,246	3,274
U. S. TREASURY SECURITIES--TOTAL	4,098	652	272	621	967	6,083
TREASURY BILLS	1,104	97	69	155	139	1,453
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	653	68	40	145	144	1,180
1 YEAR TO 5 YEARS	1,971	440	91	270	514	2,729
AFTER 5 YEARS	370	47	72	51	170	721
OTHER SECURITIES--TOTAL	8,886	1,464	813	1,491	3,173	12,788
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	698	17	--	33	162	1,355
ALL OTHER	6,255	1,092	457	1,237	2,730	7,805
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	346	62	165	74	23	437
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,587	293	191	147	258	3,191
CASH ITEMS IN PROCESS OF COLLECTION	3,354	840	576	1,080	1,694	5,980
RESERVES WITH FEDERAL RESERVE BANKS	3,332	469	182	404	869	5,026
CURRENCY AND COIN	651	100	26	78	132	1,013
BALANCES WITH DOMESTIC BANKS	1,389	231	122	273	568	1,149
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	158	12	--	--	22	327
OTHER ASSETS	2,502	456	229	399	820	4,761
TOTAL ASSETS/LIABILITIES	66,569	10,935	5,394	11,373	20,360	100,466
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	18,674	4,113	1,780	4,408	7,418	30,705
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	13,800	2,680	1,165	3,008	5,214	25,783
STATES AND POLITICAL SUBDIVISIONS	792	196	55	239	389	1,080
U. S. GOVERNMENT	383	92	34	90	126	743
DOMESTIC INTERBANK -- COMMERCIAL	2,400	1,073	449	995	1,487	1,219
MUTUAL SAVINGS	3	--	3	--	--	21
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	23	--	--	--	3	64
COMMERCIAL BANKS	225	14	18	10	62	382
CERTIFIED AND OFFICERS CHECKS	1,048	58	56	66	137	1,413
TIME AND SAVINGS DEPOSITS--TOTAL (2)	30,038	3,598	1,564	3,946	7,133	50,372
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,590	1,130	296	928	1,153	17,746
OTHER TIME DEPOSITS	16,620	1,977	1,169	2,297	3,981	22,705
STATES AND POLITICAL SUBDIVISIONS	3,250	376	91	572	1,851	7,279
DOMESTIC INTERBANK	602	55	7	70	109	423
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	943	2	--	--	25	2,133
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	10,117	2,025	1,181	1,768	3,725	8,121
BORROWINGS--FROM FEDERAL RESERVE BANKS	374	16	11	13	--	305
FROM OTHERS	279	27	262	69	123	536
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	2,059	300	186	270	507	3,579
RESERVES FOR LOANS	742	99	49	95	180	1,016
RESERVES ON SECURITIES	8	9	--	--	19	1
TOTAL CAPITAL ACCOUNTS	4,278	748	361	804	1,255	5,831
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	39,563	5,812	2,876	5,987	10,151	60,947
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	52,547	7,928	3,961	8,099	14,291	79,818
DEMAND DEPOSITS ADJUSTED (4)	12,537	2,108	721	2,243	4,111	22,763
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	9,516	903	821	1,507	3,425	10,685
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	6,618	599	727	1,020	2,498	7,800
TO OTHERS	2,898	304	94	487	927	2,885

SEE FOOTNOTES ON FIRST TABLE.