



# FEDERAL RESERVE

## statistical release

For immediate release  
January 23, 1974

H.4.2

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

Total loans and investments (adjusted) at large commercial banks decreased \$1,387 million in the week ended January 16. This reflected a decrease of \$941 million in loans (adjusted), an increase of \$87 million in U.S. Treasury security holdings and a decrease of \$533 million in holdings of "other" securities. Demand deposits adjusted decreased \$359 million while U.S. Government demand deposits increased \$753 million. Total time and savings deposits increased \$429 million. Gross liabilities of banks to their foreign branches increased \$619 million.

Commercial and industrial loans decreased a net of \$47 million; during the comparable week a year ago these loans increased \$351 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities decreased \$644 million, and their loans for purchasing or carrying "other" securities increased \$44 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities decreased \$775 million and those involving "other" securities increased \$199 million. Loans to sales and personal finance institutions increased \$149 million as compared with an increase of \$192 million during the corresponding week in 1973. Real estate loans increased \$255 million, and consumer instalment loans decreased \$56 million.

Total U.S. Treasury securities held increased \$87 million. Holdings of Treasury bills increased \$328 million and holdings of "other" U.S. Treasury securities maturing within 1 year increased \$72 million. Longer term Treasury note and bond holdings decreased \$610 million.

Savings deposits declined by \$98 million (the previous week's figure was revised to a \$24 million decrease). All other consumer-type time deposits (i.e. other time IPC less large negotiable CD's IPC) increased by \$149 million (the previous week's figure was revised to a \$247 million increase).

	CHANGE SINCE		
	JAN.	JAN.	JAN.
	16. ** 1974	9. * 1974	17. 1973
(IN MILLIONS OF DOLLARS)			
<b>A S S E T S</b>			
TOTAL LOANS AND INVESTMENTS, (GROSS)	372,388	- 1,255	+49,913
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	15,921	- 420	+ 3,943
COMMERCIAL BANKS	14,083	+ 185	+ 3,432
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	1,136	- 775	+ 454
INVOLVING OTHER SECURITIES	549	+ 199	+ 83
OTHERS	153	- 29	- 26
OTHER LOANS--TOTAL (1)	249,350	- 389	+43,553
COMMERCIAL AND INDUSTRIAL LOANS (1)	110,151	- 47	+18,569
AGRICULTURAL LOANS	3,740	+ 45	+ 773
LOANS TO BROKERS AND DEALERS FOR PURCHASING			
OR CARRYING--U. S. TREASURY SECURITIES	847	- 644	- 144
OTHER SECURITIES	5,204	+ 44	- 2,596
OTHER LOANS FOR PURCHASING OR CARRYING--			
U. S. TREASURY SECURITIES	151	- 7	- 122
OTHER SECURITIES	2,781	+ 2	- 142
LOANS TO NON-BANK FINANCIAL INSTITUTIONS			
SALES FINANCE, PERSONAL FINANCE, ETC.	8,660	+ 149	+ 1,300
OTHER	18,108	+ 88	+ 5,566
REAL ESTATES LOANS	55,446	+ 255	+ 9,097
LOANS TO DOMESTIC COMMERCIAL BANKS	4,127	- 53	+ 1,794
LOANS TO FOREIGN COMMERCIAL BANKS	4,934	- 84	+ 1,881
CONSUMER INSTALMENT LOANS	33,072	- 56	+ 4,848
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,554	+ 20	+ 404
OTHER LOANS	20,575	- 101	+ 2,325
U. S. TREASURY SECURITIES--TOTAL	26,041	+ 87	- 3,003
TREASURY BILLS	6,239	+ 328	- 203
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	4,649	+ 72	+ 40
1 YEAR TO 5 YEARS	11,737	- 236	- 3,695
AFTER 5 YEARS	3,416	- 77	+ 855
OTHER SECURITIES--TOTAL	61,076	- 533	+ 5,420
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	7,460	- 330	- 1,513
ALL OTHER	40,108	- 126	+ 2,227
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,374	- 26	+ 627
ALL OTHER (INCLUDING CORPORATE STOCKS)	11,134	- 51	+ 4,079
CASH ITEMS IN PROCESS OF COLLECTION	34,762	+ 1,978	+ 4,171
RESERVES WITH FEDERAL RESERVE BANKS	25,088	+ 2,428	+ 3,667
CURRENCY AND COIN	4,529	- 154	+ 374
BALANCES WITH DOMESTIC BANKS	12,375	+ 156	+ 3,238
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,440	+ 1	+ 324
OTHER ASSETS	19,966	- 608	+ 2,653
TOTAL ASSETS/LIABILITIES	470,548	+ 2,546	+64,324
<b>L I A B I L I T I E S</b>			
DEMAND DEPOSITS - TOTAL	165,628	+ 1,992	+ 8,549
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	116,992	+ 1,262	+ 2,257
STATES AND POLITICAL SUBDIVISIONS	6,487	- 170	- 309
U. S. GOVERNMENT	3,885	+ 753	+ 491
DOMESTIC INTERBANK -- COMMERCIAL	23,607	- 380	+ 3,193
MUTUAL SAVINGS	807	- 86	- 87
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,058	- 19	+ 276
COMMERCIAL BANKS	4,367	- 94	+ 1,116
CERTIFIED AND OFFICERS CHECKS	8,425	+ 726	+ 1,612
TIME AND SAVINGS DEPOSITS--TOTAL (2)	191,395	+ 429	+28,986
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	56,964	- 98	- 1,628
OTHER TIME DEPOSITS	96,965	+ 431	+23,725
STATES AND POLITICAL SUBDIVISIONS	23,485	+ 40	+ 2,799
DOMESTIC INTERBANK	5,377	+ 18	+ 2,608
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	8,095	- 28	+ 1,621
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD			
UNDER AGREEMENTS TO REPURCHASE	53,016	+ 430	+18,343
BORROWINGS--FROM FEDERAL RESERVE BANKS	1,083	- 872	- 151
FROM OTHERS	5,469	+ 207	+ 2,953
OTHER LIABILITIES AND MINORITY INTEREST			
IN CONSOLIDATED SUBSIDIARIES	17,174	+ 347	+ 2,495
RESERVES FOR LOANS	4,907	+ 22	+ 568
RESERVES ON SECURITIES	74	+ 5	+ 1
TOTAL CAPITAL ACCOUNTS	31,802	- 14	+ 2,278
<b>M E M O R A N D A</b>			
TOTAL LOANS, GROSS ADJUSTED (3)	267,061	- 941	+42,270
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	354,178	- 1,387	+44,687
DEMAND DEPOSITS ADJUSTED (4)	103,374	- 359	+ 694
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED			
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED			
IN TIME AND SAVINGS DEPOSITS--TOTAL	65,655	+ 78	+20,865
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	44,401	+ 282	+16,178
TO OTHERS	21,254	- 204	+ 4,695
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	2,031	+ 619	+ 612

- (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 \$4,503 MILLION, OF WHICH \$2,691 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 \$331 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 (PHILADELPHIA, RICHMOND, ST. LOUIS AND SAN FRANCISCO DISTRICTS).

\* REPEATED

	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)	14,601	105,087	14,829	25,403	19,297	18,067
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	410	2,085	322	1,133	797	1,895
COMMERCIAL BANKS	370	1,890	270	949	787	1,879
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	106	52	17	10	8
INVOLVING OTHER SECURITIES	40	82	--	167	--	3
OTHERS	--	7	--	--	--	5
OTHER LOANS--TOTAL (1)	10,738	80,357	11,114	16,412	13,975	12,200
COMMERCIAL AND INDUSTRIAL LOANS (1)	4,789	37,582	4,609	6,437	4,859	4,350
AGRICULTURAL LOANS	9	186	58	9	98	73
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	14	725	--	2	7	9
OTHER SECURITIES	34	3,247	78	169	55	50
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	5	42	5	8	13	4
OTHER SECURITIES	28	705	66	101	53	101
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	172	3,285	577	448	290	223
OTHER	749	7,019	572	647	498	679
REAL ESTATES LOANS	2,470	11,231	2,487	3,863	3,148	2,115
LOANS TO DOMESTIC COMMERCIAL BANKS	117	2,001	62	311	45	50
LOANS TO FOREIGN COMMERCIAL BANKS	141	2,344	202	385	134	39
CONSUMER INSTALLMENT LOANS	1,241	5,596	1,426	2,684	3,494	2,306
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	17	744	46	69	36	18
OTHER LOANS	952	5,650	926	1,279	1,245	2,183
U. S. TREASURY SECURITIES--TOTAL	763	7,334	820	2,074	1,149	1,095
TREASURY BILLS	136	2,303	24	381	157	85
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	134	1,024	204	438	280	253
1 YEAR TO 5 YEARS	416	2,601	482	1,015	669	621
AFTER 5 YEARS	77	1,406	110	240	43	136
OTHER SECURITIES--TOTAL	2,690	15,311	2,573	5,784	3,376	2,877
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	610	3,404	142	745	248	107
ALL OTHER	1,511	8,090	2,041	4,049	2,607	2,288
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	56	864	96	209	46	12
ALL OTHER (INCLUDING CORPORATE STOCKS)	513	2,953	294	781	475	470
CASH ITEMS IN PROCESS OF COLLECTION	1,386	13,149	1,091	1,324	1,533	1,997
RESERVES WITH FEDERAL RESERVE BANKS	1,229	8,194	623	1,534	1,276	1,003
CURRENCY AND COIN	234	1,089	262	398	399	224
BALANCES WITH DOMESTIC BANKS	381	6,924	337	553	375	465
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	59	690	87	29	8	49
OTHER ASSETS	820	6,785	786	1,208	827	918
TOTAL ASSETS/LIABILITIES	18,710	141,918	18,015	30,449	23,715	22,723
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	7,176	57,489	5,854	9,587	9,449	8,511
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,303	33,188	4,551	7,903	7,634	6,254
STATES AND POLITICAL SUBDIVISIONS	508	1,520	235	511	499	542
U. S. GOVERNMENT	186	945	143	289	322	192
DOMESTIC INTERBANK -- COMMERCIAL	772	11,943	638	607	688	1,360
MUTUAL SAVINGS	151	578	35	9	8	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	4	884	10	1	71	3
COMMERCIAL BANKS	100	3,310	69	60	53	47
CERTIFIED AND OFFICERS CHECKS	152	5,121	173	207	174	113
TIME AND SAVINGS DEPOSITS--TOTAL (2)	6,965	48,159	7,678	13,865	9,493	8,308
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,105	10,792	2,305	5,985	3,863	2,141
OTHER TIME DEPOSITS	3,549	25,413	4,429	5,784	4,418	4,387
STATES AND POLITICAL SUBDIVISIONS	944	4,137	489	1,843	1,119	1,496
DOMESTIC INTERBANK	143	3,442	146	51	14	275
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	221	4,283	277	200	45	8
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	2,172	15,182	1,870	2,814	1,908	2,910
BORROWINGS--FROM FEDERAL RESERVE BANKS	159	93	136	--	44	55
FROM OTHERS	113	2,763	201	366	42	310
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	606	6,431	700	983	901	918
RESERVES FOR LOANS	189	1,649	191	283	234	181
RESERVES ON SECURITIES	1	--	--	25	3	3
TOTAL CAPITAL ACCOUNTS	1,329	10,152	1,385	2,526	1,641	1,527
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	10,661	78,551	11,104	16,285	13,940	12,166
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	14,114	101,196	14,497	24,143	18,465	16,138
DEMAND DEPOSITS ADJUSTED (4)	4,832	31,452	3,982	7,367	6,906	4,962
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	3,530	24,299	2,602	3,562	2,052	2,785
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,336	15,559	1,963	2,134	1,380	1,689
TO OTHERS	1,194	8,740	639	1,428	672	1,096

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)	54,834	8,874	4,237	9,117	16,317	81,725
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,268	1,097	267	1,200	2,330	2,117
COMMERCIAL BANKS	1,922	807	237	1,100	2,209	1,663
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	345	207	--	98	14	279
INVOLVING OTHER SECURITIES	--	81	30	--	--	146
OTHERS	1	2	--	2	107	29
OTHER LOANS--TOTAL (1)	39,634	5,644	2,894	5,818	9,904	60,660
COMMERCIAL AND INDUSTRIAL LOANS (1)	16,354	2,527	1,446	2,023	4,339	20,836
AGRICULTURAL LOANS	280	46	27	464	297	2,193
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	65	1	--	--	--	24
OTHER SECURITIES	886	78	10	17	53	527
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	31	4	--	--	5	34
OTHER SECURITIES	574	98	132	174	454	295
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,759	134	70	123	161	1,418
OTHER	3,459	315	242	330	764	2,834
REAL ESTATES LOANS	8,040	971	403	923	1,454	18,341
LOANS TO DOMESTIC COMMERCIAL BANKS	515	48	3	9	33	933
LOANS TO FOREIGN COMMERCIAL BANKS	840	9	35	17	52	736
CONSUMER INSTALMENT LOANS	3,898	890	244	1,102	1,050	9,141
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	361	10	7	--	--	246
OTHER LOANS	2,572	513	275	636	1,242	3,102
U. S. TREASURY SECURITIES--TOTAL	4,059	654	280	618	969	6,226
TREASURY BILLS	1,012	92	80	155	135	1,679
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	643	68	41	140	143	1,281
1 YEAR TO 5 YEARS	2,019	444	93	272	521	2,584
AFTER 5 YEARS	385	50	66	51	170	682
OTHER SECURITIES--TOTAL	8,873	1,479	796	1,481	3,114	12,722
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	695	17	--	34	122	1,336
ALL OTHER	6,254	1,107	443	1,230	2,711	7,777
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	347	62	148	74	24	436
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,577	293	205	143	257	3,173
CASH ITEMS IN PROCESS OF COLLECTION	3,715	942	535	1,093	1,644	6,353
RESERVES WITH FEDERAL RESERVE BANKS	3,542	506	263	559	966	5,393
CURRENCY AND COIN	622	96	25	79	133	968
BALANCES WITH DOMESTIC BANKS	1,154	238	60	229	604	1,055
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	157	12	--	--	22	327
OTHER ASSETS	2,388	457	225	393	816	4,343
TOTAL ASSETS/LIABILITIES	66,412	11,125	5,345	11,470	20,502	100,164
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	18,969	4,121	1,789	4,536	7,349	30,798
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	14,084	2,677	1,179	3,050	5,276	25,893
STATES AND POLITICAL SUBDIVISIONS	810	177	71	283	381	950
U. S. GOVERNMENT	522	150	57	122	140	817
DOMESTIC INTERBANK -- COMMERCIAL	2,365	1,043	420	1,001	1,375	1,395
MUTUAL SAVINGS	4	--	3	--	--	19
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	28	--	--	--	3	54
COMMERCIAL BANKS	200	15	15	9	60	429
CERTIFIED AND OFFICERS CHECKS	956	59	44	71	114	1,241
TIME AND SAVINGS DEPOSITS--TOTAL (2)	29,892	3,627	1,547	3,952	7,203	50,706
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,566	1,127	297	927	1,152	17,704
OTHER TIME DEPOSITS	16,483	1,968	1,157	2,308	4,004	23,065
STATES AND POLITICAL SUBDIVISIONS	3,290	385	84	568	1,897	7,233
DOMESTIC INTERBANK	605	58	8	70	105	460
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	913	2	--	--	25	2,121
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	10,346	2,082	1,164	1,738	3,782	7,048
BORROWINGS--FROM FEDERAL RESERVE BANKS	102	112	--	25	94	263
FROM OTHERS	291	33	253	51	123	923
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	1,809	296	182	266	490	3,592
RESERVES FOR LOANS	742	99	49	96	180	1,014
RESERVES ON SECURITIES	8	9	--	--	24	1
TOTAL CAPITAL ACCOUNTS	4,253	746	361	806	1,257	5,819
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	39,465	5,886	2,921	5,909	9,992	60,181
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	52,397	8,019	3,997	8,008	14,075	79,129
DEMAND DEPOSITS ADJUSTED (4)	12,367	1,986	777	2,320	4,190	22,233
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	9,322	906	807	1,503	3,471	10,816
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	6,438	607	721	1,021	2,590	7,963
TO OTHERS	2,884	299	86	482	881	2,853

SEE FOOTNOTES ON FIRST TABLE.