



# FEDERAL RESERVE

## statistical release

H.4.2

For immediate release

January 30, 1974

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

Total loans and investments (adjusted) at large commercial banks decreased \$1,360 million in the week ended January 23. This reflected a decrease of \$1,513 million in loans (adjusted), an increase of \$238 million in U.S. Treasury security holdings and a decrease of \$85 million in holdings of "other" securities. Demand deposits adjusted decreased \$4,644 million while U.S. Government demand deposits increased \$596 million. Total time and savings deposits increased \$1,321 million. Gross liabilities of banks to their foreign branches decreased \$50 million.

Commercial and industrial loans decreased a net of \$449 million; during the comparable week a year ago these loans increased \$53 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities increased \$8 million, and their loans for purchasing or carrying "other" securities decreased \$378 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities decreased \$290 million and those involving "other" securities decreased \$105 million. Loans to sales and personal finance institutions decreased \$250 million as compared with a decrease of \$460 million during the corresponding week in 1973. Real estate loans increased \$53 million, and consumer instalment loans decreased \$24 million.

Total U.S. Treasury securities held increased \$238 million. Holdings of Treasury bills increased \$130 million and holdings of "other" U.S. Treasury securities maturing within 1 year increased \$41 million. Longer term Treasury note and bond holdings increased \$67 million.

Savings deposits declined by \$12 million (the previous week's figure was revised to a \$108 million decrease). All other consumer-type time deposits (i.e. other time IPC less large negotiable CD's IPC) increased by \$200 million (the previous week's figure was revised to a \$547 million increase).

	JAN. 23, ** 1974	CHANGE SINCE	
		JAN. 16, * 1974	JAN. 24, 1973
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	369,470	- 2,832	+49,410
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	13,961	+ 1,877	+ 2,806
COMMERCIAL BANKS	12,542	- 1,489	+ 2,441
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	815	- 290	+ 200
INVOLVING OTHER SECURITIES	444	- 105	+ 121
OTHERS	160	+ 7	+ 44
OTHER LOANS--TOTAL (1)	268,215	- 1,108	+43,437
COMMERCIAL AND INDUSTRIAL LOANS (1)	109,763	- 449	+18,128
AGRICULTURAL LOANS	3,704	+ 15	+ 721
LOANS TO BROKERS AND DEALERS FOR PURCHASING			
OR CARRYING--U. S. TREASURY SECURITIES	855	+ 8	+ 133
OTHER SECURITIES	4,806	- 378	- 2,648
OTHER LOANS FOR PURCHASING OR CARRYING--			
U. S. TREASURY SECURITIES	160	+ 10	- 88
OTHER SECURITIES	2,784	+ 3	- 148
LOANS TO NON-BANK FINANCIAL INSTITUTIONS			
SALES FINANCE, PERSONAL FINANCE, ETC.	8,443	- 250	+ 1,543
OTHER	18,187	- 1	+ 5,746
REAL ESTATES LOANS	55,534	+ 53	+ 9,083
LOANS TO DOMESTIC COMMERCIAL BANKS	4,000	+ 17	+ 1,685
LOANS TO FOREIGN COMMERCIAL BANKS	4,830	- 110	+ 1,783
CONSUMER INSTALLMENT LOANS	33,125	- 24	+ 4,845
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,534	+ 51	+ 355
OTHER LOANS	20,490	- 53	+ 2,299
U. S. TREASURY SECURITIES--TOTAL	26,309	+ 238	- 2,292
TREASURY BILLS	6,395	+ 130	+ 204
TREASURY CERTIFICATES OF INDENTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	4,690	+ 41	+ 128
1 YEAR TO 5 YEARS	11,775	+ 39	- 3,486
AFTER 5 YEARS	3,449	+ 28	+ 862
OTHER SECURITIES--TOTAL	60,985	- 85	+ 5,459
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	7,275	- 184	- 1,549
ALL OTHER	40,172	+ 70	+ 2,383
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,372	- 2	+ 607
ALL OTHER (INCLUDING CORPORATE STOCKS)	11,166	+ 31	+ 4,058
CASH ITEMS IN PROCESS OF COLLECTION	30,387	- 4,350	+ 1,082
RESERVES WITH FEDERAL RESERVE BANKS	24,468	- 719	+ 2,851
CURRENCY AND COIN	4,562	+ 33	+ 406
BALANCES WITH DOMESTIC BANKS	11,826	- 517	+ 2,620
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,440	--	+ 301
OTHER ASSETS	19,638	- 650	+ 2,251
TOTAL ASSETS/LIABILITIES	461,791	- 9,035	+58,921
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	156,423	- 9,213	+ 4,110
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	109,667	- 7,351	+ 1,038
STATES AND POLITICAL SUBDIVISIONS	6,099	- 373	- 294
U. S. GOVERNMENT	4,487	+ 596	- 1,197
DOMESTIC INTERBANK -- COMMERCIAL	22,819	- 815	+ 3,838
MUTUAL SAVINGS	667	- 138	- 101
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	972	- 90	+ 36
COMMERCIAL BANKS	4,142	- 197	+ 988
CERTIFIED AND OFFICERS CHECKS	7,570	- 845	- 198
TIME AND SAVINGS DEPOSITS--TOTAL (2)	192,713	+ 1,321	+29,427
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	56,944	- 12	- 1,587
OTHER TIME DEPOSITS	98,320	+ 1,348	+24,314
STATES AND POLITICAL SUBDIVISIONS	23,495	+ 22	+ 2,686
DOMESTIC INTERBANK	5,300	- 80	+ 2,490
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	8,104	+ 2	+ 1,606
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD			
UNDER AGREEMENTS TO REPURCHASE	51,332	- 1,912	+17,702
BORROWINGS--FROM FEDERAL RESERVE BANKS	2,408	+ 1,325	+ 619
FROM OTHERS	5,209	- 295	+ 2,539
OTHER LIABILITIES AND MINORITY INTEREST			
IN CONSOLIDATED SUBSIDIARIES	16,838	- 342	+ 1,636
RESERVES FOR LOANS	4,919	+ 13	+ 579
RESERVES ON SECURITIES	74	--	+ 4
TOTAL CAPITAL ACCOUNTS	31,875	+ 68	+ 2,305
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	265,634	- 1,513	+42,117
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	352,928	- 1,360	+45,284
DEMAND DEPOSITS ADJUSTED (4)	98,730	- 4,644	+ 387
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED			
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED			
IN TIME AND SAVINGS DEPOSITS--TOTAL	66,327	+ 707	+21,005
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	45,156	+ 801	+16,491
TO OTHERS	21,171	- 94	+ 4,514
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	1,989	- 50	+ 188

- (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 \$ 4,302 MILLION, OF WHICH \$ 2,508 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 1,784 MILLION, OF WHICH \$ 335 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 (RICHMOND, 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)	14,662	104,262	14,877	25,090	19,115	17,632
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	443	1,959	344	945	640	1,496
COMMERCIAL BANKS	408	1,819	329	771	623	1,461
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	88	15	64	15	6
INVOLVING OTHER SECURITIES	29	48	--	110	2	5
OTHERS	6	4	--	--	--	24
OTHER LOANS--TOTAL (1)	10,719	79,598	11,097	16,263	13,943	12,184
COMMERCIAL AND INDUSTRIAL LOANS (1)	4,758	37,280	4,578	6,388	4,836	4,361
AGRICULTURAL LOANS	10	200	9	9	97	73
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	10	726	--	4	7	9
OTHER SECURITIES	32	3,049	58	150	53	50
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	5	53	5	8	13	3
OTHER SECURITIES	28	696	66	101	53	99
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	179	3,101	537	426	277	216
OTHER	739	6,964	588	644	491	660
REAL ESTATES LOANS	2,478	11,217	2,498	3,862	3,171	2,115
LOANS TO DOMESTIC COMMERCIAL BANKS	119	1,994	53	305	50	47
LOANS TO FOREIGN COMMERCIAL BANKS	145	2,248	204	361	143	37
CONSUMER INSTALLMENT LOANS	1,236	5,582	1,504	2,681	3,494	2,307
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	17	757	58	67	36	18
OTHER LOANS	963	5,731	939	1,257	1,222	2,189
U. S. TREASURY SECURITIES--TOTAL	765	7,607	846	2,042	1,171	1,067
TREASURY BILLS	135	2,509	35	382	162	72
TREASURY CERTIFICATES OF INDENTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	139	1,035	219	432	300	256
1 YEAR TO 5 YEARS	414	2,632	482	1,000	666	604
AFTER 5 YEARS	77	1,431	110	228	43	135
OTHER SECURITIES--TOTAL	2,735	15,098	2,590	5,840	3,361	2,885
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	637	3,151	143	771	242	107
ALL OTHER	1,512	8,146	2,045	4,063	2,632	2,304
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	60	857	99	218	47	12
ALL OTHER (INCLUDING CORPORATE STOCKS)	526	2,944	303	788	440	462
CASH ITEMS IN PROCESS OF COLLECTION	1,223	12,193	930	1,118	1,341	1,750
RESERVES WITH FEDERAL RESERVE BANKS	820	8,293	664	1,349	1,042	1,050
CURRENCY AND COIN	240	1,071	249	416	403	242
BALANCES WITH DOMESTIC BANKS	294	6,578	278	475	349	456
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	60	688	87	29	8	49
OTHER ASSETS	829	6,499	740	1,243	780	921
TOTAL ASSETS/LIABILITIES	18,128	139,584	17,845	29,720	23,038	22,100
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,850	54,812	5,632	9,046	8,672	7,939
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,030	31,518	4,402	7,423	6,835	5,745
STATES AND POLITICAL SUBDIVISIONS	442	1,528	254	488	464	526
U. S. GOVERNMENT	250	1,044	166	314	351	271
DOMESTIC INTERBANK -- COMMERCIAL	746	11,828	558	572	740	1,264
MUTUAL SAVINGS	133	464	31	10	8	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	3	805	12	2	62	4
COMMERCIAL BANKS	103	3,178	74	58	49	38
CERTIFIED AND OFFICERS CHECKS	143	4,447	135	179	163	91
TIME AND SAVINGS DEPOSITS--TOTAL (2)	6,927	48,593	7,677	13,874	9,522	8,340
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,108	10,780	2,306	5,985	3,867	2,137
OTHER TIME DEPOSITS	3,514	26,096	4,437	5,785	4,430	4,403
STATES AND POLITICAL SUBDIVISIONS	941	3,925	490	1,835	1,134	1,520
DOMESTIC INTERBANK	140	3,440	142	54	14	271
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	221	4,261	271	213	45	8
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	2,054	13,915	1,966	2,636	1,914	2,795
BORROWINGS--FROM FEDERAL RESERVE BANKS	120	1,382	113	7	153	74
FROM OTHERS	120	2,764	202	349	47	282
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	536	6,260	684	966	854	945
RESERVES FOR LOANS	189	1,652	190	285	235	181
RESERVES ON SECURITIES	1	--	--	25	3	3
TOTAL CAPITAL ACCOUNTS	1,331	10,206	1,381	2,532	1,638	1,541
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	10,635	77,744	11,059	16,132	13,910	12,172
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	14,135	100,449	14,495	24,014	18,442	16,124
DEMAND DEPOSITS ADJUSTED (4)	4,631	29,747	3,978	7,042	6,240	4,654
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	3,482	24,706	2,599	3,557	2,036	2,806
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,294	16,128	1,966	2,116	1,355	1,690
TO OTHERS	1,188	8,578	633	1,441	681	1,116

SEE FOOTNOTES ON FIRST TABLE.

\*\* PRELIMINARY.

	FEDERAL RESERVE DISTRICT					
	CHICAGO	ST.** LOUIS	MINNE- APOLIS	KANSAS CITY	DALLAS	SAN ** FRANCISCO
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (GROSS)	54,938	8,615	4,195	8,927	15,713	81,444
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,269	864	265	1,041	1,761	1,934
COMMERCIAL BANKS	1,925	723	235	943	1,640	1,665
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	343	65	--	97	14	108
INVOLVING OTHER SECURITIES	--	74	30	--	--	146
OTHERS	1	2	--	1	107	15
OTHER LOANS--TOTAL (1)	39,609	5,675	2,893	5,806	9,851	60,577
COMMERCIAL AND INDUSTRIAL LOANS (1)	16,383	2,565	1,441	2,004	4,333	20,836
AGRICULTURAL LOANS	280	46	26	465	298	2,191
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	71	--	--	--	--	28
OTHER SECURITIES	762	78	6	17	50	501
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	31	3	--	--	5	34
OTHER SECURITIES	587	98	133	174	451	298
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,743	137	66	136	159	1,466
OTHER	3,544	311	254	326	746	2,920
REAL ESTATE LOANS	4,044	973	404	928	1,442	18,402
LOANS TO DOMESTIC COMMERCIAL BANKS	564	47	3	9	32	777
LOANS TO FOREIGN COMMERCIAL BANKS	830	9	37	17	54	745
CONSUMER INSTALLMENT LOANS	3,901	888	243	1,103	1,052	9,134
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	387	10	7	--	--	177
OTHER LOANS	2,482	510	273	627	1,229	3,068
U. S. TREASURY SECURITIES--TOTAL	4,125	613	270	608	966	6,229
TREASURY BILLS	1,004	57	64	157	128	1,690
TREASURY CERTIFICATES OF INDENTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	637	63	47	138	145	1,279
1 YEAR TO 5 YEARS	2,078	445	93	262	523	2,576
AFTER 5 YEARS	406	48	66	51	170	684
OTHER SECURITIES--TOTAL	8,935	1,463	767	1,472	3,135	12,704
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	701	17	--	34	125	1,347
ALL OTHER	6,232	1,088	439	1,225	2,725	7,761
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	348	62	135	75	23	436
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,654	296	193	138	262	3,160
CASH ITEMS IN PROCESS OF COLLECTION	2,959	908	438	959	1,486	5,082
RESERVES WITH FEDERAL RESERVE BANKS	3,045	508	152	564	1,248	5,733
CURRENCY AND COIN	621	100	25	78	133	964
BALANCES WITH DOMESTIC BANKS	1,327	223	81	224	519	1,022
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	158	12	--	--	22	327
OTHER ASSETS	2,397	455	229	392	816	4,337
TOTAL ASSETS/LIABILITIES	65,445	10,821	5,120	11,144	19,937	98,909
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	18,003	3,962	1,670	4,230	6,967	28,640
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	13,124	2,558	1,121	2,871	5,008	24,032
STATES AND POLITICAL SUBDIVISIONS	675	121	67	257	370	907
U. S. GOVERNMENT	586	263	59	126	158	899
DOMESTIC INTERBANK -- COMMERCIAL	2,417	951	380	914	1,263	1,186
MUTUAL SAVINGS	3	--	2	--	--	16
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	26	--	--	--	4	54
COMMERCIAL BANKS	190	14	15	9	58	356
CERTIFIED AND OFFICERS CHECKS	982	55	26	53	106	1,190
TIME AND SAVINGS DEPOSITS--TOTAL (2)	30,003	3,726	1,563	4,055	7,223	51,210
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,552	1,127	298	928	1,151	17,705
OTHER TIME DEPOSITS	16,605	1,989	1,172	2,368	4,022	23,499
STATES AND POLITICAL SUBDIVISIONS	3,348	397	84	609	1,906	7,306
DOMESTIC INTERBANK	531	65	8	70	99	466
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	935	2	--	--	25	2,123
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	10,301	1,855	1,017	1,611	3,505	7,763
BORROWINGS--FROM FEDERAL RESERVE BANKS	120	108	10	29	147	145
FROM OTHERS	271	13	263	53	125	720
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	1,745	301	186	263	506	3,592
RESERVES FOR LOANS	744	99	49	95	181	1,019
RESERVES ON SECURITIES	8	9	--	--	24	1
TOTAL CAPITAL ACCOUNTS	4,250	748	362	808	1,259	5,819
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	39,389	5,769	2,920	5,895	9,940	60,069
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	52,449	7,845	3,957	7,975	14,041	79,002
DEMAND DEPOSITS ADJUSTED (4)	12,041	1,840	793	2,231	4,060	21,473
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	9,410	919	822	1,569	3,499	10,922
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	6,534	615	735	1,083	2,619	8,021
TO OTHERS	2,876	304	87	486	880	2,901

SEE FOOTNOTES ON FIRST TABLE.

\*\* PRELIMINARY.