



FEDERAL RESERVE

statistical release

For immediate 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 \$1,297 million in the week ended February 13. This reflected a decrease of \$448 million in loans (adjusted), a decrease of \$80 million in U.S. Treasury security holdings and a decrease of \$769 million in holdings of "other" securities. Demand deposits adjusted decreased \$1,831 million while U.S. Government demand deposits decreased \$1,150 million. Total time and savings deposits decreased \$360 million. Gross liabilities of banks to their foreign branches increased \$551 million.

Commercial and industrial loans increased a net of \$175 million; during the comparable week a year ago these loans increased \$1,356 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities decreased \$427 million, and their loans for purchasing or carrying "other" securities decreased \$221 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities decreased \$243 million and those involving "other" securities decreased \$31 million. Loans to sales and personal finance institutions decreased \$177 million as compared with an increase of \$342 million during the corresponding week in 1973. Real estate loans decreased \$20 million, and consumer instalment loans decreased \$23 million.

Total U.S. Treasury securities held decreased \$80 million. Holdings of Treasury bills decreased \$76 million and holdings of "other" U.S. Treasury securities maturing within 1 year increased \$59 million. Longer term Treasury note and bond holdings decreased \$63 million.

Savings deposits increased by \$34 million (the previous week's figure was revised to a \$106 million increase). All other consumer-type time deposits (i.e. other time IPC less large negotiable CD's IPC) decreased by \$90 million (the previous week's figure was revised to a \$334 million increase).

	CHANGE SINCE		
	FEB. 13, 1974	FEB. 6, 1974	FEB. 14, 1973
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	370,488	- 1,006	+41,959
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	16,346	+ 275	+ 2,236
COMMERCIAL BANKS	14,647	+ 560	+ 1,594
BROKERS AND DEALERS INVOLVING U. S. TREASURY SECURITIES	1,097	- 243	+ 499
INVOLVING OTHER SECURITIES	384	- 31	+ 139
OTHERS	218	- 11	+ 4
OTHER LOANS--TOTAL (1)	267,647	- 432	+35,650
COMMERCIAL AND INDUSTRIAL LOANS (1)	109,873	+ 175	+15,057
AGRICULTURAL LOANS	3,716	- 8	+ 687
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	734	- 427	- 208
OTHER SECURITIES	4,801	- 221	- 2,461
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	150	- 4	- 98
OTHER SECURITIES	2,759	+ 8	- 147
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.	7,925	- 177	+ 522
OTHER	18,166	+ 122	+ 5,192
REAL ESTATES LOANS	55,678	- 20	+ 8,789
LOANS TO DOMESTIC COMMERCIAL BANKS	3,554	- 269	+ 427
LOANS TO FOREIGN COMMERCIAL BANKS	4,821	- 26	+ 614
CONSUMER INSTALMENT LOANS	33,182	- 23	+ 4,733
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,483	+ 28	+ 241
OTHER LOANS	20,805	+ 410	+ 2,302
U. S. TREASURY SECURITIES--TOTAL	25,466	- 80	- 1,668
TREASURY BILLS	5,732	- 76	+ 905
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	4,738	+ 59	- 56
1 YEAR TO 5 YEARS	11,640	- 59	- 3,390
AFTER 5 YEARS	3,356	- 4	+ 873
OTHER SECURITIES--TOTAL	61,029	- 769	+ 5,741
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	7,370	- 269	- 1,277
ALL OTHER	40,128	- 385	+ 2,396
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,418	- 30	+ 650
ALL OTHER (INCLUDING CORPORATE STOCKS)	11,113	- 85	+ 3,972
CASH ITEMS IN PROCESS OF COLLECTION	37,924	+ 6,202	+ 7,412
RESERVES WITH FEDERAL RESERVE BANKS	24,657	+ 3,006	+ 3,789
CURRENCY AND COIN	4,339	+ 314	+ 334
BALANCES WITH DOMESTIC BANKS	13,691	+ 1,816	+ 4,551
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,431	+ 2	+ 266
OTHER ASSETS	21,089	- 30	+ 2,605
TOTAL ASSETS/LIABILITIES	473,619	+10,304	+60,916
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	163,585	+ 6,119	+ 8,706
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	110,919	+ 2,873	+ 2,007
STATES AND POLITICAL SUBDIVISIONS	6,376	- 47	- 487
U. S. GOVERNMENT	3,567	- 1,150	- 5,827
DOMESTIC INTERBANK -- COMMERCIAL	26,508	+ 2,898	+ 8,151
MUTUAL SAVINGS	657	- 109	- 92
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,123	- 428	+ 363
COMMERCIAL BANKS	4,374	+ 215	+ 1,211
CERTIFIED AND OFFICERS CHECKS	10,061	+ 1,867	+ 3,380
TIME AND SAVINGS DEPOSITS--TOTAL (2)	192,412	- 360	+26,411
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	56,950	+ 34	- 1,233
OTHER TIME DEPOSITS	98,270	- 331	+21,830
STATES AND POLITICAL SUBDIVISIONS	23,501	- 16	+ 2,562
DOMESTIC INTERBANK	5,011	- 149	+ 2,094
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	8,028	+ 32	+ 1,137
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	54,728	+ 2,424	+17,087
BORROWINGS--FROM FEDERAL RESERVE BANKS	2,268	+ 1,666	- 264
FROM OTHERS	5,440	- 30	+ 2,988
OTHER LIABILITIES AND MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	17,999	+ 447	+ 3,011
RESERVES FOR LOANS	4,966	- 1	+ 592
RESERVES ON SECURITIES	73	- 5	+ 3
TOTAL CAPITAL ACCOUNTS	32,148	+ 44	+ 2,382
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	265,792	- 448	+35,865
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	352,287	- 1,297	+39,938
DEMAND DEPOSITS ADJUSTED (4)	95,586	- 1,831	- 1,030
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	65,973	- 378	+18,072
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	44,911	- 241	+14,245
TO OTHERS	21,062	- 137	+ 3,827
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	2,208	+ 551	+ 1,514

(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 \$ 4,722 MILLION, OF WHICH \$ 2,680 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 1,390 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.

** PRELIMINARY (SAN FRANCISCO DISTRICT).

* REVISED.

	FEDERAL RESERVE DISTRICT					
	BOSTON	NEW YORK	PHILA-DELPHIA	CLEVELAND	RICHMOND	ATLANTA
A S S E T S						
(IN MILLIONS OF DOLLARS)						
TOTAL LOANS AND INVESTMENTS, (GROSS)	14,614	103,063	14,756	25,235	19,386	17,938
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	437	1,553	345	1,071	960	1,897
COMMERCIAL BANKS	409	1,410	318	1,015	938	1,869
BROKERS AND DEALERS	--	91	7	21	19	6
INVOLVING U. S. TREASURY SECURITIES	28	52	20	35	3	5
INVOLVING OTHER SECURITIES	--	--	--	--	--	17
OTHERS	10,706	79,681	10,997	16,330	13,929	12,132
OTHER LOANS--TOTAL (1)	4,790	37,452	4,522	6,457	4,799	4,372
COMMERCIAL AND INDUSTRIAL LOANS (1)	10	186	13	8	101	72
AGRICULTURAL LOANS	8	622	--	3	6	10
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	26	3,004	59	129	42	49
OTHER SECURITIES	5	44	6	8	12	3
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	28	698	69	103	57	95
OTHER SECURITIES	162	2,968	532	388	282	208
LOANS TO NON-BANK FINANCIAL INSTITUTIONS	750	7,046	563	690	507	657
SALES FINANCE, PERSONAL FINANCE, ETC.	2,472	11,290	2,481	3,887	3,187	2,104
OTHER	92	1,645	50	318	55	41
REAL ESTATE LOANS	140	2,492	186	331	142	27
LOANS TO DOMESTIC COMMERCIAL BANKS	1,233	5,596	1,502	2,683	3,499	2,303
LOANS TO FOREIGN COMMERCIAL BANKS	17	728	46	65	34	19
CONSUMER INSTALLMENT LOANS	973	5,910	968	1,260	1,206	2,172
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	759	6,927	816	1,917	1,153	1,053
OTHER LOANS	140	1,851	33	283	160	55
U. S. TREASURY SECURITIES--TOTAL	--	--	--	--	--	--
TREASURY BILLS	139	1,054	203	436	299	260
TREASURY CERTIFICATES OF INDEBTEDNESS	402	2,610	490	971	657	599
TREASURY NOTES AND U. S. BONDS MATURING--	78	1,412	50	227	37	139
WITHIN 1 YEAR	2,712	14,902	2,598	5,917	3,344	2,856
1 YEAR TO 5 YEARS	635	3,043	148	827	247	148
AFTER 5 YEARS	1,489	8,173	2,054	4,040	2,590	2,240
OTHER SECURITIES--TOTAL	56	895	106	238	44	12
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--	532	2,791	290	812	463	456
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	1,350	18,047	1,091	1,309	1,413	1,855
ALL OTHER	776	8,978	522	1,360	872	956
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES	215	1,065	255	373	382	216
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	359	7,918	473	514	390	488
ALL OTHER (INCLUDING CORPORATE STOCKS)	63	677	81	30	8	49
CASH ITEMS IN PROCESS OF COLLECTION	886	6,889	801	1,282	767	1,059
RESERVES WITH FEDERAL RESERVE BANKS	18,263	146,637	17,979	30,103	23,218	22,561
CURRENCY AND COIN						
BALANCES WITH DOMESTIC BANKS						
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED						
OTHER ASSETS						
TOTAL ASSETS/LIABILITIES						
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,840	61,187	5,753	8,977	8,668	8,089
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,940	31,926	4,411	7,420	7,042	5,916
STATES AND POLITICAL SUBDIVISIONS	478	1,595	240	456	411	553
U. S. GOVERNMENT	162	838	124	298	290	152
DOMESTIC INTERBANK -- COMMERCIAL	885	15,314	697	572	636	1,334
MUTUAL SAVINGS	141	434	40	8	8	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	4	933	11	1	68	3
COMMERCIAL BANKS	100	3,336	84	51	52	46
CERTIFIED AND OFFICERS CHECKS	130	6,811	146	171	161	85
TIME AND SAVINGS DEPOSITS--TOTAL (2)	7,043	47,952	7,576	14,113	9,624	8,403
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--	2,114	10,770	2,306	5,998	3,883	2,141
SAVINGS DEPOSITS	3,512	25,900	4,359	5,871	4,502	4,468
OTHER TIME DEPOSITS	1,006	3,719	491	1,935	1,144	1,556
STATES AND POLITICAL SUBDIVISIONS	159	3,225	116	88	16	229
DOMESTIC INTERBANK	247	4,240	273	219	40	C
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.						
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	2,098	15,096	2,085	2,674	1,945	2,930
BORROWINGS--FROM FEDERAL RESERVE BANKS	124	726	2	27	208	80
FROM OTHERS	101	2,716	241	430	52	275
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	531	6,951	743	1,024	820	1,042
RESERVES FOR LOANS	191	1,675	193	286	239	183
RESERVES ON SECURITIES	1	--	--	25	3	3
TOTAL CAPITAL ACCOUNTS	1,334	10,234	1,386	2,547	1,649	1,566
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	10,642	78,179	10,974	16,068	13,896	12,119
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	14,113	109,008	14,388	23,902	18,393	16,079
DEMAND DEPOSITS ADJUSTED (4)	4,443	26,909	3,841	6,798	6,329	4,760
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED	3,570	24,095	2,457	3,731	2,070	2,831
IN TIME AND SAVINGS DEPOSITS--TOTAL	2,273	15,854	1,847	2,223	1,371	1,703
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	1,297	8,241	610	1,508	699	1,128
TO OTHERS						

SEE FOOTNOTES ON FIRST TABLE.

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS, BY DISTRICT,
FEB. 13, 1974

	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)	55,181	8,629	4,178	9,051	16,182	82,275
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,271	895	308	1,176	2,324	3,109
COMMERCIAL BANKS	1,856	759	278	1,024	2,195	2,576
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	414	47	--	132	14	346
INVOLVING OTHER SECURITIES	--	87	30	--	--	124
OTHERS	1	2	--	20	115	63
OTHER LOANS--TOTAL (1)	39,748	5,612	2,861	5,799	9,818	60,034
COMMERCIAL AND INDUSTRIAL LOANS (1)	16,516	2,508	1,412	2,023	4,334	20,688
AGRICULTURAL LOANS	279	45	23	467	302	2,210
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	60	--	--	--	--	25
OTHER SECURITIES	891	78	10	9	50	454
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	30	3	--	--	5	34
OTHER SECURITIES	576	90	134	169	448	284
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,625	140	64	130	119	1,299
OTHER	3,492	304	243	313	737	2,869
REAL ESTATES LOANS	8,051	966	411	917	1,464	18,448
LOANS TO DOMESTIC COMMERCIAL BANKS	566	54	1	8	30	694
LOANS TO FOREIGN COMMERCIAL BANKS	757	10	39	15	54	628
CONSUMER INSTALMENT LOANS	3,927	881	243	1,112	1,045	9,158
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	372	13	7	--	--	182
OTHER LOANS	2,606	503	274	637	1,235	3,061
U. S. TREASURY SECURITIES--TOTAL	4,090	465	248	608	935	6,255
TREASURY BILLS	1,074	87	35	171	120	1,723
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	629	63	95	128	146	1,287
1 YEAR TO 5 YEARS	2,023	451	91	259	502	2,586
AFTER 5 YEARS	365	64	67	51	167	659
OTHER SECURITIES--TOTAL	9,072	1,457	721	1,463	3,105	12,877
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	797	32	--	29	100	1,364
ALL OTHER	6,256	1,062	417	1,231	2,731	7,845
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	332	62	115	74	24	460
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,687	301	189	134	250	3,208
CASH ITEMS IN PROCESS OF COLLECTION	4,180	708	419	962	1,431	5,159
RESERVES WITH FEDERAL RESERVE BANKS	3,336	441	205	500	1,009	5,702
CURRENCY AND COIN	582	94	22	72	123	940
BALANCES WITH DOMESTIC BANKS	1,422	216	72	199	565	1,075
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	158	12	--	--	22	331
OTHER ASSETS	2,564	485	230	403	832	4,891
TOTAL ASSETS/LIABILITIES	67,423	10,545	5,126	11,187	20,164	100,373
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	18,908	3,639	1,608	4,138	6,968	28,810
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	13,917	2,491	1,071	2,824	4,840	24,121
STATES AND POLITICAL SUBDIVISIONS	709	95	60	257	565	957
U. S. GOVERNMENT	453	111	39	101	128	871
DOMESTIC INTERBANK -- COMMERCIAL	2,580	880	379	887	1,242	1,102
MUTUAL SAVINGS	3	--	1	--	--	22
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	24	--	--	--	5	74
COMMERCIAL BANKS	183	13	20	10	63	416
CERTIFIED AND OFFICERS CHECKS	1,039	49	38	59	125	1,247
TIME AND SAVINGS DEPOSITS--TOTAL (2)	29,880	3,785	1,922	4,138	7,348	51,018
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,566	1,134	301	927	1,153	17,657
OTHER TIME DEPOSITS	16,385	2,024	1,131	2,370	4,094	23,653
STATES AND POLITICAL SUBDIVISIONS	3,466	418	73	602	1,070	7,031
DOMESTIC INTERBANK	470	77	16	64	80	452
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	944	2	--	--	13	2,034
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	10,857	1,229	1,097	1,676	3,763	8,678
BORROWINGS--FROM FEDERAL RESERVE BANKS	531	107	--	--	--	453
FROM OTHERS	422	41	290	42	112	718
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	1,779	324	195	286	493	3,811
RESERVES FOR LOANS	752	98	49	96	178	1,026
RESERVES ON SECURITIES	8	9	--	--	24	--
TOTAL CAPITAL ACCOUNTS	4,286	753	365	811	1,278	5,859
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	39,597	5,694	2,890	5,943	9,917	59,873
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	52,759	7,816	3,899	8,019	13,957	79,005
DEMAND DEPOSITS ADJUSTED (4)	11,695	1,940	771	2,188	4,167	21,678
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	9,155	916	780	1,574	3,601	11,193
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	6,251	614	695	1,077	2,675	8,328
TO OTHERS	2,904	302	85	497	926	2,865

SEE FOOTNOTES ON FIRST TABLE.

* PRELIMINARY.
Federal Reserve Bank of St. Louis