



FEDERAL RESERVE

statistical release

H.4.2

For immediate release
May 1, 1974

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks decreased \$3,233 million in the week ended April 24. This reflected a decrease of \$1,749 million in loans (adjusted), a decrease of \$1,352 million in U.S. Treasury security holdings and a decrease of \$132 million in holdings of "other" securities. Demand deposits adjusted decreased \$2,404 million while U.S. Government demand deposits decreased \$1,221 million. Total time and savings deposits increased \$2,124 million. Gross liabilities of banks to their foreign branches decreased \$546 million.

Commercial and industrial loans decreased a net of \$593 million; during the comparable week a year ago these loans decreased \$33 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities decreased \$289 million, and their loans for purchasing or carrying "other" securities decreased \$207 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities decreased \$10 million and those involving "other" securities decreased \$64 million. Loans to sales and personal finance institutions decreased \$320 million as compared with a decrease of \$32 million during the corresponding week in 1973. Real estate loans increased \$252 million, and consumer instalment loans increased \$96 million.

Total U.S. Treasury securities held decreased \$1,352 million. Holdings of Treasury bills decreased \$1,226 million and holdings of "other" U.S. Treasury securities maturing within 1 year decreased \$30 million. Longer term Treasury note and bond holdings decreased \$96 million.

Savings deposits declined by \$110 million (the previous week's figure was revised to a \$359 million decrease). All other consumer-type time deposits (i.e. other time IPC less large negotiable CD's IPC) increased by \$84 million (the previous week's figure was revised to a \$26 million increase).

	CHANGE SINCE		
	APRIL 24, ** 1974	APRIL 17, * 1974	APRIL 25, 1973
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	382,674	- 3,867	+44,208
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	14,955	- 660	+ 347
COMMERCIAL BANKS	13,506	- 631	+ 807
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	957	- 10	- 637
INVOLVING OTHER SECURITIES	207	- 64	+ 69
OTHERS	385	+ 45	+ 108
OTHER LOANS--TOTAL (1)	282,335	- 1,723	+38,566
COMMERCIAL AND INDUSTRIAL LOANS (1)	120,106	- 593	+18,092
AGRICULTURAL LOANS	3,802	+ 11	+ 675
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	482	- 289	- 15
OTHER SECURITIES	4,549	- 207	- 1,680
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	132	- 1	- 80
OTHER SECURITIES	2,223	- 570	- 741
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.	9,084	- 320	+ 1,172
OTHER	19,573	- 78	+ 4,919
REAL ESTATES LOANS	56,716	+ 252	+ 8,501
LOANS TO DOMESTIC COMMERCIAL BANKS	3,797	- 3	+ 504
LOANS TO FOREIGN COMMERCIAL BANKS	6,353	+ 140	+ 1,456
CONSUMER INSTALMENT LOANS	33,406	+ 96	+ 4,126
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,637	- 29	+ 400
OTHER LOANS	20,475	- 132	+ 1,237
U. S. TREASURY SECURITIES--TOTAL	23,431	- 1,352	- 1,442
TREASURY BILLS	3,212	- 1,226	- 1,576
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	4,192	- 30	+ 437
1 YEAR TO 5 YEARS	12,030	- 64	- 2,268
AFTER 5 YEARS	3,997	- 32	+ 1,965
OTHER SECURITIES--TOTAL	61,953	- 132	+ 6,737
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	7,545	- 112	- 126
ALL OTHER	41,027	+ 1	+ 2,540
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,417	- 26	+ 613
ALL OTHER (INCLUDING CORPORATE STOCKS)	10,964	+ 5	+ 3,710
CASH ITEMS IN PROCESS OF COLLECTION	29,697	- 5,600	+ 1,372
RESERVES WITH FEDERAL RESERVE BANKS	21,929	- 276	+ 2,684
CURRENCY AND COIN	4,542	+ 50	+ 379
BALANCES WITH DOMESTIC BANKS	11,840	- 998	+ 2,402
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,501	+ 6	+ 264
OTHER ASSETS	23,223	+ 58	+ 3,687
TOTAL ASSETS/LIABILITIES	475,406	-10,627	+54,996
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	155,956	-11,489	+ 4,322
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	110,725	- 6,376	+ 2,709
STATES AND POLITICAL SUBDIVISIONS	5,886	- 190	- 341
U. S. GOVERNMENT	3,575	- 1,221	- 3,830
DOMESTIC INTERBANK -- COMMERCIAL	22,306	- 2,264	+ 3,063
MUTUAL SAVINGS	651	- 88	- 75
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,479	- 192	+ 525
COMMERCIAL BANKS	4,673	+ 251	+ 1,535
CERTIFIED AND OFFICERS CHECKS	6,661	- 1,409	+ 736
TIME AND SAVINGS DEPOSITS--TOTAL (2)	203,061	+ 2,124	+26,254
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	57,926	- 110	- 255
OTHER TIME DEPOSITS	105,647	+ 1,740	+22,172
STATES AND POLITICAL SUBDIVISIONS	24,995	+ 259	+ 1,655
DOMESTIC INTERBANK	5,661	+ 175	+ 1,982
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	8,152	+ 47	+ 690
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	51,335	- 1,968	+15,320
BORROWINGS--FROM FEDERAL RESERVE BANKS	1,728	+ 789	+ 676
FROM OTHERS	6,012	- 66	+ 3,105
OTHER LIABILITIES AND MINORITY INTEREST			
IN CONSOLIDATED SUBSIDIARIES	19,587	- 18	+ 2,201
RESERVES FOR LOANS	4,989	- 6	+ 581
RESERVES ON SECURITIES	73	--	+ 9
TOTAL CAPITAL ACCOUNTS	32,665	+ 7	+ 2,528
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	279,987	- 1,749	+37,602
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	365,371	- 3,233	+42,897
DEMAND DEPOSITS ADJUSTED (4)	100,378	- 2,404	+ 3,717
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	73,585	+ 1,832	+17,467
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	51,268	+ 1,656	+14,325
TO OTHERS	22,317	+ 176	+ 3,142
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	2,474	- 546	+ 1,351

- (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 \$ 5,387 MILLION, OF WHICH \$ 3,080 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 1,457 MILLION, OF WHICH \$ 367 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	CLEVE-LAND	RICH MOND	ATLANTA
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (GROSS)	15,001	107,322	15,538	26,127	19,867	17,994
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	289	2,431	321	1,031	781	1,264
COMMERCIAL BANKS	255	2,353	313	1,000	776	1,221
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	42	2	19	--	8
INVOLVING OTHER SECURITIES	29	--	6	12	5	5
OTHERS	5	36	--	--	--	30
OTHER LOANS--TOTAL (1)	11,224	83,974	11,681	17,359	14,567	12,706
COMMERCIAL AND INDUSTRIAL LOANS (1)	5,150	40,685	5,000	7,078	5,293	4,710
AGRICULTURAL LOANS	9	207	12	9	107	79
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	7	407	--	2	5	13
OTHER SECURITIES	31	2,792	62	151	52	53
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	4	37	6	8	11	3
OTHER SECURITIES	23	670	72	110	57	102
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	193	3,516	603	459	292	206
OTHER	849	7,603	547	715	517	704
REAL ESTATES LOANS	2,491	11,343	2,529	3,950	3,245	2,147
LOANS TO DOMESTIC COMMERCIAL BANKS	101	1,745	45	252	53	43
LOANS TO FOREIGN COMMERCIAL BANKS	192	3,115	253	489	185	43
CONSUMER INSTALMENT LOANS	1,234	5,531	1,503	2,725	3,631	2,349
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	13	799	36	98	35	18
OTHER LOANS	927	5,524	1,013	1,313	1,084	2,236
U. S. TREASURY SECURITIES--TOTAL	680	5,876	884	1,802	1,115	1,107
TREASURY BILLS	36	631	26	152	135	40
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	122	889	189	318	273	232
1 YEAR TO 5 YEARS	389	2,743	519	984	656	653
AFTER 5 YEARS	133	1,613	150	348	51	182
OTHER SECURITIES--TOTAL	2,808	15,041	2,652	5,935	3,404	2,917
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	755	3,161	198	672	245	161
ALL OTHER	1,482	8,385	2,053	4,098	2,663	2,268
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	54	870	113	253	50	11
ALL OTHER (INCLUDING CORPORATE STOCKS)	517	2,625	288	912	446	477
CASH ITEMS IN PROCESS OF COLLECTION	1,199	11,523	872	1,217	1,388	1,822
RESERVES WITH FEDERAL RESERVE BANKS	826	7,419	560	1,309	1,007	933
CURRENCY AND COIN	249	1,022	277	402	403	234
BALANCES WITH DOMESTIC BANKS	327	6,279	557	529	361	438
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	68	717	87	30	10	49
OTHER ASSETS	1,112	8,436	876	1,395	833	1,030
TOTAL ASSETS/LIABILITIES	18,782	142,718	18,767	31,009	23,869	22,500
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,808	54,442	5,642	9,119	8,719	8,036
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,015	31,489	4,404	7,466	7,168	5,893
STATES AND POLITICAL SUBDIVISIONS	434	1,303	243	540	399	557
U. S. GOVERNMENT	204	835	125	251	253	303
DOMESTIC INTERBANK -- COMMERCIAL	750	11,968	572	550	577	1,136
MUTUAL SAVINGS	144	431	39	8	8	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	7	1,249	12	2	75	7
COMMERCIAL BANKS	97	3,490	105	116	64	42
CERTIFIED AND OFFICERS CHECKS	157	3,677	142	186	175	98
TIME AND SAVINGS DEPOSITS--TOTAL (2)	7,422	51,107	8,049	14,403	9,991	8,551
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,169	10,939	2,347	6,140	3,997	2,169
OTHER TIME DEPOSITS	3,890	28,124	4,630	5,966	4,726	4,574
STATES AND POLITICAL SUBDIVISIONS	937	3,799	648	2,017	1,180	1,564
DOMESTIC INTERBANK	213	3,621	143	77	13	226
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	206	4,448	274	200	48	8
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	2,277	13,656	2,386	2,657	2,196	2,632
BORROWINGS--FROM FEDERAL RESERVE BANKS	35	534	40	284	159	182
FROM OTHERS	158	3,084	331	585	62	595
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	549	7,614	743	1,074	806	765
RESERVES FOR LOANS	189	1,689	186	288	241	183
RESERVES ON SECURITIES	1	--	--	24	3	3
TOTAL CAPITAL ACCOUNTS	1,343	10,592	1,390	2,575	1,692	1,553
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	11,157	82,307	11,644	17,138	14,519	12,706
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	14,645	103,224	15,180	24,875	19,038	16,730
DEMAND DEPOSITS ADJUSTED (4)	4,655	30,116	4,073	7,101	6,501	4,775
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	3,881	26,706	2,866	3,794	2,258	2,982
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,627	17,962	2,080	2,300	1,520	1,807
TO OTHERS	1,254	8,744	786	1,494	738	1,175

	FEDERAL RESERVE DISTRICT					
	CHICAGO	ST. LOUIS	MINNE- APOLIS	KANSAS CITY	DALLAS	SAN** FRANCISCO
A S S E T S						
(IN MILLIONS OF DOLLARS)						
TOTAL LOANS AND INVESTMENTS, (GROSS)	57,092	8,745	4,282	9,011	15,564	86,131
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,262	800	266	955	1,272	3,283
COMMERCIAL BANKS	1,858	701	236	881	1,166	2,746
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	402	30	--	74	6	274
INVOLVING OTHER SECURITIES	--	66	30	--	--	54
OTHERS	2	3	--	--	100	209
OTHER LOANS--TOTAL (1)	41,951	5,826	3,070	5,902	10,104	63,971
COMMERCIAL AND INDUSTRIAL LOANS (1)	18,308	2,622	1,570	2,099	4,436	23,155
AGRICULTURAL LOANS	270	49	22	440	281	2,317
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	25	--	--	--	1	22
OTHER SECURITIES	844	79	8	25	55	397
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	27	3	--	--	4	29
OTHER SECURITIES	62	98	136	171	446	276
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,915	142	67	138	144	1,409
OTHER	3,663	354	295	355	796	3,175
REAL ESTATES LOANS	8,262	1,013	413	941	1,483	18,899
LOANS TO DOMESTIC COMMERCIAL BANKS	603	60	3	10	44	838
LOANS TO FOREIGN COMMERCIAL BANKS	959	16	51	17	72	961
CONSUMER INSTALMENT LOANS	4,026	869	239	1,064	1,042	9,193
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	345	8	6	--	--	279
OTHER LOANS	2,642	513	260	642	1,300	3,021
U. S. TREASURY SECURITIES--TOTAL	3,700	609	257	611	1,012	5,778
TREASURY BILLS	462	31	44	166	154	1,335
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	657	81	39	123	144	1,125
1 YEAR TO 5 YEARS	2,128	441	107	261	529	2,620
AFTER 5 YEARS	453	56	67	61	185	698
OTHER SECURITIES--TOTAL	9,179	1,510	689	1,543	3,176	13,099
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	786	26	--	26	151	1,364
ALL OTHER	6,422	1,132	454	1,288	2,738	8,044
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	313	62	109	75	15	492
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,658	290	126	154	272	3,199
CASH ITEMS IN PROCESS OF COLLECTION	3,166	806	380	965	1,357	5,002
RESERVES WITH FEDERAL RESERVE BANKS	3,103	333	169	460	1,156	4,654
CURRENCY AND COIN	612	105	25	79	128	1,006
BALANCES WITH DOMESTIC BANKS	1,226	221	110	259	464	1,069
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	164	11	--	--	22	343
OTHER ASSETS	2,490	532	223	407	818	5,071
TOTAL ASSETS/LIABILITIES	67,853	10,753	5,189	11,181	19,509	103,276
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	17,990	3,752	1,506	4,104	7,033	28,805
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	13,380	2,497	1,028	2,856	5,031	24,498
STATES AND POLITICAL SUBDIVISIONS	707	102	51	211	461	878
U. S. GOVERNMENT	422	226	34	104	154	664
DOMESTIC INTERBANK -- COMMERCIAL	2,337	862	349	862	1,192	1,151
MUTUAL SAVINGS	2	--	3	--	--	16
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	26	--	--	--	2	99
COMMERCIAL BANKS	204	21	15	10	68	441
CERTIFIED AND OFFICERS CHECKS	912	44	26	61	125	1,058
TIME AND SAVINGS DEPOSITS--TOTAL (2)	31,932	3,896	1,731	4,180	7,354	54,445
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,691	1,154	312	932	1,158	17,918
OTHER TIME DEPOSITS	17,601	2,060	1,292	2,325	4,070	26,389
STATES AND POLITICAL SUBDIVISIONS	4,080	451	102	771	2,024	7,422
DOMESTIC INTERBANK	547	39	24	59	82	617
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	958	1	--	--	13	1,996
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	9,976	1,896	1,098	1,602	2,951	8,008
BORROWINGS--FROM FEDERAL RESERVE BANKS	118	39	--	74	73	190
FROM OTHERS	294	34	241	42	82	504
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	2,454	278	197	265	503	4,339
RESERVES FOR LOANS	756	94	49	96	178	1,040
RESERVES ON SECURITIES	8	9	--	--	24	1
TOTAL CAPITAL ACCOUNTS	4,325	755	367	818	1,311	5,944
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	41,752	5,865	3,097	5,966	10,166	63,670
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	54,631	7,984	4,043	8,120	14,354	82,547
DEMAND DEPOSITS ADJUSTED (4)	12,065	1,858	743	2,173	4,330	21,988
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	10,617	881	975	1,598	3,499	13,528
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	7,325	614	865	1,061	2,630	10,477
TO OTHERS	3,292	267	110	537	869	3,051

SEE FOOTNOTES ON FIRST TABLE.

**PRELIMINARY.