



FEDERAL RESERVE

statistical release

For immediate release
May 22, 1974

H.4.2

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks increased \$787 million in the week ended May 15. This reflected an increase of \$1,049 million in loans (adjusted), a decrease of \$367 million in U.S. Treasury security holdings and an increase of \$105 million in holdings of "other" securities. Demand deposits adjusted increased \$1,276 million while U.S. Government demand deposits decreased \$1,540 million. Total time and savings deposits increased \$1,411 million. Gross liabilities of banks to their foreign branches increased \$23 million.

Commercial and industrial loans increased a net of \$59 million; during the comparable week a year ago these loans increased \$463 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities increased \$58 million, and their loans for purchasing or carrying "other" securities increased \$151 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities increased \$36 million and those involving "other" securities increased \$76 million. Loans to sales and personal finance institutions decreased \$153 million as compared with an increase of \$374 million during the corresponding week in 1973. Real estate loans increased \$291 million, and consumer instalment loans increased \$76 million.

Total U.S. Treasury securities held decreased \$367 million. Holdings of Treasury bills decreased \$303 million and holdings of "other" U.S. Treasury securities maturing within 1 year decreased \$718 million. Longer term Treasury note and bond holdings increased \$654 million.

Savings deposits declined by \$55 million (the previous week's figure was revised to a \$90 million increase). All other consumer-type time deposits (i.e. other time IPC less large negotiable CD's IPC) increased by \$114 million (the previous week's figure was revised to a \$280 million increase).

	MAY 15, ** 1974	CHANGE SINCE	
		MAY 8, * 1974	MAY 16, 1973
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	386,671	+ 1,300	+47,607
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	15,690	+ 618	+ 3,177
COMMERCIAL BANKS	14,002	+ 505	+ 2,575
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	974	+ 36	+ 243
INVOLVING OTHER SECURITIES	338	+ 76	+ 135
OTHERS	376	+ 1	+ 224
OTHER LOANS--TOTAL (1)	285,980	+ 944	+38,425
COMMERCIAL AND INDUSTRIAL LOANS (1)	121,637	+ 59	+18,599
AGRICULTURAL LOANS	3,790	- 1	+ 655
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	393	+ 58	- 143
OTHER SECURITIES	4,740	+ 151	- 1,837
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	117	- 7	- 100
OTHER SECURITIES	2,764	- 11	- 181
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.	9,195	- 153	+ 840
OTHER	20,296	+ 245	+ 5,029
REAL ESTATES LOANS	57,171	+ 291	+ 8,392
LOANS TO DOMESTIC COMMERCIAL BANKS	3,971	+ 8	+ 749
LOANS TO FOREIGN COMMERCIAL BANKS	6,190	- 19	+ 1,130
CONSUMER INSTALMENT LOANS	33,348	+ 76	+ 3,787
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,885	+ 46	+ 610
OTHER LOANS	20,483	+ 201	+ 895
U. S. TREASURY SECURITIES--TOTAL	22,480	- 367	- 1,351
TREASURY BILLS	2,366	- 303	- 1,467
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	3,564	- 718	- 146
1 YEAR TO 5 YEARS	12,542	+ 632	- 909
AFTER 5 YEARS	4,008	+ 22	+ 1,171
OTHER SECURITIES--TOTAL	62,521	+ 105	+ 7,356
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	7,756	+ 76	- 519
ALL OTHER	41,308	- 85	+ 3,380
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,427	+ 42	+ 874
ALL OTHER (INCLUDING CORPORATE STOCKS)	11,030	+ 72	+ 3,621
CASH ITEMS IN PROCESS OF COLLECTION	36,413	+ 5,850	+ 3,798
RESERVES WITH FEDERAL RESERVE BANKS	23,803	+ 893	+ 2,701
CURRENCY AND COIN	4,362	+ 231	+ 373
BALANCES WITH DOMESTIC BANKS	12,881	+ 1,641	+ 2,709
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,551	+ 9	+ 308
OTHER ASSETS	23,846	+ 72	+ 4,519
TOTAL ASSETS/LIABILITIES	489,527	+ 9,996	+62,015
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	164,362	+ 7,466	+10,666
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	113,904	+ 5,290	+ 4,388
STATES AND POLITICAL SUBDIVISIONS	7,384	+ 1,183	+ 453
U. S. GOVERNMENT	3,681	- 1,540	- 281
DOMESTIC INTERBANK -- COMMERCIAL	24,850	+ 1,880	+ 2,919
MUTUAL SAVINGS	676	- 24	- 11
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,308	- 60	+ 451
COMMERCIAL BANKS	4,772	- 5	+ 1,446
CERTIFIED AND OFFICERS CHECKS	7,787	+ 742	+ 1,501
TIME AND SAVINGS DEPOSITS--TOTAL (2)	207,007	+ 1,411	+27,394
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	57,871	- 55	- 538
OTHER TIME DEPOSITS	108,788	+ 981	+23,059
STATES AND POLITICAL SUBDIVISIONS	25,541	+ 499	+ 2,309
DOMESTIC INTERBANK	6,116	+ 18	+ 2,257
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	8,048	- 29	+ 295
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	50,838	- 294	+13,993
BORROWINGS--FROM FEDERAL RESERVE BANKS	3,004	+ 1,517	+ 1,002
FROM OTHERS	6,555	+ 58	+ 3,473
OTHER LIABILITIES AND MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	20,039	+ 194	+ 2,346
RESERVES FOR LOANS	5,021	- 11	+ 585
RESERVES ON SECURITIES	65	- 1	+ 1
TOTAL CAPITAL ACCOUNTS	32,636	- 344	+ 2,355
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	283,697	+ 1,049	+38,278
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	368,698	+ 787	+44,283
DEMAND DEPOSITS ADJUSTED (4)	99,418	+ 1,276	+ 4,430
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	76,976	+ 997	+18,540
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	53,834	+ 867	+15,103
TO OTHERS	23,142	+ 130	+ 3,437
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	3,048	+ 23	+ 1,327

- (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 \$ 5,448 MILLION, OF WHICH \$ 3,038 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 1,478 MILLION, OF WHICH \$ 377 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.

	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)	15,497	109,219	15,852	26,468	20,159	18,162
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	625	3,075	452	1,175	956	1,215
COMMERCIAL BANKS	555	3,038	396	1,111	951	1,172
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	11	36	59	--	33
INVOLVING OTHER SECURITIES	55	7	10	5	5	4
OTHERS	15	19	10	--	--	6
OTHER LOANS--TOTAL (1)	11,388	85,207	11,844	17,546	14,721	12,861
COMMERCIAL AND INDUSTRIAL LOANS (1)	5,242	41,392	5,110	7,181	5,291	4,748
AGRICULTURAL LOANS	9	198	12	9	108	79
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	9	328	--	2	5	14
OTHER SECURITIES	28	2,985	60	136	53	51
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	4	30	6	4	11	4
OTHER SECURITIES	22	647	73	115	57	101
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	208	3,613	624	476	303	215
OTHER	841	7,887	579	726	578	715
REAL ESTATES LOANS	121	1,780	53	354	32	70
LOANS TO DOMESTIC COMMERCIAL BANKS	196	2,982	214	382	187	52
LOANS TO FOREIGN COMMERCIAL BANKS	1,245	5,396	1,514	2,757	3,658	2,365
CONSUMER INSTALMENT LOANS	13	818	37	103	35	21
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	962	5,656	988	1,322	1,117	2,236
OTHER LOANS	683	5,574	864	1,793	1,062	1,129
U. S. TREASURY SECURITIES--TOTAL	37	180	29	139	121	85
TREASURY BILLS	--	--	--	--	--	--
TREASURY CERTIFICATES OF INDEBTEDNESS						
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	85	661	169	251	235	253
1 YEAR TO 5 YEARS	470	3,077	513	1,065	657	626
AFTER 5 YEARS	91	1,656	153	338	49	165
OTHER SECURITIES--TOTAL	2,801	15,363	2,692	5,954	3,420	2,957
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	755	3,203	195	720	270	165
ALL OTHER	1,483	8,608	2,090	4,060	2,641	2,307
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	54	862	112	246	39	10
ALL OTHER (INCLUDING CORPORATE STOCKS)	509	2,690	295	928	470	475
CASH ITEMS IN PROCESS OF COLLECTION	1,511	14,585	906	1,521	1,623	1,993
RESERVES WITH FEDERAL RESERVE BANKS	1,050	8,180	513	1,361	1,129	979
CURRENCY AND COIN	228	985	260	377	389	222
BALANCES WITH DOMESTIC BANKS	400	7,423	399	452	356	452
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	69	748	87	30	10	49
OTHER ASSETS	1,038	8,836	914	1,392	830	1,077
TOTAL ASSETS/LIABILITIES	19,793	149,976	18,931	31,601	24,496	22,934
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	7,077	58,653	5,695	9,441	9,119	8,219
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,003	32,059	4,262	7,738	7,391	5,983
STATES AND POLITICAL SUBDIVISIONS	522	2,267	424	520	414	627
U. S. GOVERNMENT	183	950	167	306	290	174
DOMESTIC INTERBANK -- COMMERCIAL	966	13,594	567	573	705	1,259
MUTUAL SAVINGS	162	436	37	8	8	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	4	1,108	12	1	70	5
COMMERCIAL BANKS	99	3,630	98	101	58	58
CERTIFIED AND OFFICERS CHECKS	138	4,609	128	194	183	113
TIME AND SAVINGS DEPOSITS--TOTAL (2)	7,820	52,395	8,232	14,583	10,101	8,760
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,166	10,936	2,360	6,158	4,015	2,157
OTHER TIME DEPOSITS	4,302	28,758	4,750	6,124	4,858	4,753
STATES AND POLITICAL SUBDIVISIONS	991	3,902	671	2,021	1,144	1,599
DOMESTIC INTERBANK	151	3,937	199	86	9	241
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	203	4,675	240	191	48	8
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	2,450	13,273	2,311	2,702	2,299	2,636
BORROWINGS--FROM FEDERAL RESERVE BANKS	147	1,686	70	76	119	159
FROM OTHERS	179	3,186	253	708	61	622
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	575	8,355	778	1,193	846	786
RESERVES FOR LOANS	191	1,712	190	290	242	185
RESERVES ON SECURITIES	1	--	--	24	3	3
TOTAL CAPITAL ACCOUNTS	1,353	10,716	1,402	2,584	1,706	1,564
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	11,337	83,464	11,847	17,256	14,694	12,834
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	14,821	104,401	15,403	25,003	19,176	16,920
DEMAND DEPOSITS ADJUSTED (4)	4,417	29,524	4,055	7,041	6,501	4,793
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	4,297	27,738	3,027	3,952	2,326	3,142
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	3,045	18,453	2,186	2,438	1,588	1,919
TO OTHERS	1,252	9,285	841	1,514	738	1,223

SEE FOOTNOTES ON FIRST TABLE.

A S S E T S	FEDERAL RESERVE DISTRICT					
	CHICAGO	ST. LOUIS	MINNE- APOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO
	(IN MILLIONS OF DOLLARS)					
TOTAL LOANS AND INVESTMENTS, (GROSS)	58,513	8,647	4,292	9,077	15,718	85,067
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,855	667	180	1,016	1,311	2,163
COMMERCIAL BANKS	2,422	582	176	959	1,200	1,440
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	409	30	--	57	6	333
INVOLVING OTHER SECURITIES	4	52	4	--	7	185
OTHERS	20	3	--	--	98	205
OTHER LOANS--TOTAL (1)	42,851	5,840	3,144	5,934	10,166	64,478
COMMERCIAL AND INDUSTRIAL LOANS (1)	18,675	2,594	1,582	2,091	4,511	23,220
AGRICULTURAL LOANS	270	49	23	429	273	2,331
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	10	--	--	--	1	24
OTHER SECURITIES	841	78	9	27	48	424
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	27	4	--	--	4	23
OTHER SECURITIES	640	98	135	169	449	258
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,826	154	68	144	157	1,407
OTHER	3,821	358	325	352	761	3,353
REAL ESTATES LOANS	8,207	1,014	416	961	1,496	19,065
LOANS TO DOMESTIC COMMERCIAL BANKS	519	70	5	12	46	909
LOANS TO FOREIGN COMMERCIAL BANKS	1,037	19	48	16	72	985
CONSUMER INSTALMENT LOANS	3,954	870	238	1,074	1,040	9,237
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	411	8	6	--	--	433
OTHER LOANS	2,613	524	289	659	1,308	2,809
U. S. TREASURY SECURITIES--TOTAL	3,629	590	245	562	1,002	5,347
TREASURY BILLS	277	23	29	145	162	1,139
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	670	102	45	93	118	882
1 YEAR TO 5 YEARS	2,206	410	104	263	539	2,612
AFTER 5 YEARS	476	55	67	61	183	714
OTHER SECURITIES--TOTAL	9,178	1,550	723	1,565	3,239	13,079
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	770	27	--	23	176	1,452
ALL OTHER	6,461	1,168	489	1,296	2,777	7,928
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	331	62	97	77	45	492
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,616	293	137	169	241	3,207
CASH ITEMS IN PROCESS OF COLLECTION	4,004	856	537	1,079	1,613	6,185
RESERVES WITH FEDERAL RESERVE BANKS	3,346	451	231	461	882	5,220
CURRENCY AND COIN	603	100	24	76	127	971
BALANCES WITH DOMESTIC BANKS	1,260	244	81	224	479	1,111
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	165	11	--	--	25	357
OTHER ASSETS	2,720	548	227	419	834	5,011
TOTAL ASSETS/LIABILITIES	70,611	10,857	5,392	11,336	19,678	103,922
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	19,150	3,802	1,749	4,280	7,166	30,011
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	14,061	2,646	1,193	2,957	5,141	25,470
STATES AND POLITICAL SUBDIVISIONS	695	103	98	220	543	951
U. S. GOVERNMENT	511	115	38	108	118	721
DOMESTIC INTERBANK -- COMMERCIAL	2,578	873	372	918	1,182	1,263
MUTUAL SAVINGS	3	--	4	--	--	18
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	24	--	--	--	3	81
COMMERCIAL BANKS	218	11	19	9	63	408
CERTIFIED AND OFFICERS CHECKS	1,060	54	25	68	116	1,099
TIME AND SAVINGS DEPOSITS--TOTAL (2)	32,630	3,969	1,838	4,193	7,362	55,124
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,671	1,149	313	924	1,158	17,864
OTHER TIME DEPOSITS	18,282	2,133	1,376	2,393	4,071	26,988
STATES AND POLITICAL SUBDIVISIONS	4,126	485	122	745	2,018	7,717
DOMESTIC INTERBANK	637	41	26	68	81	640
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	863	2	--	--	12	1,806
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	10,340	1,899	895	1,486	2,898	7,649
BORROWINGS--FROM FEDERAL RESERVE BANKS	167	15	68	158	114	225
FROM OTHERS	298	32	221	27	84	884
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	2,914	280	202	273	536	3,301
RESERVES FOR LOANS	753	94	49	96	174	1,045
RESERVES ON SECURITIES	1	8	--	--	24	1
TOTAL CAPITAL ACCOUNTS	4,358	758	370	823	1,320	5,682
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	42,765	5,855	3,143	5,979	10,231	64,292
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	55,572	7,995	4,111	8,106	14,472	82,718
DEMAND DEPOSITS ADJUSTED (4)	12,057	1,958	802	2,175	4,253	21,842
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	11,371	927	1,078	1,651	3,516	13,951
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	7,947	655	945	1,120	2,633	10,905
TO OTHERS	3,424	272	133	531	883	3,046

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY