



FEDERAL RESERVE

statistical release

For immediate release
May 29, 1974

H.4.2

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks increased \$319 million in the week ended May 22. This reflected an increase of \$1,212 million in loans (adjusted), a decrease of \$168 million in U.S. Treasury security holdings and a decrease of \$725 million in holdings of "other" securities. Demand deposits adjusted decreased \$676 million while U.S. Government demand deposits decreased \$1,083 million. Total time and savings deposits increased \$1,931 million. Gross liabilities of banks to their foreign branches increased \$329 million.

Commercial and industrial loans decreased a net of \$382 million; during the comparable week a year ago these loans increased \$64 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities increased \$660 million, and their loans for purchasing or carrying "other" securities increased \$50 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities increased \$952 million and those involving "other" securities decreased \$17 million. Loans to sales and personal finance institutions decreased \$158 million as compared with a decrease of \$220 million during the corresponding week in 1973. Real estate loans increased \$102 million, and consumer installment loans increased \$77 million.

Total U.S. Treasury securities held decreased \$168 million. Holdings of Treasury bills increased \$27 million and holdings of "other" U.S. Treasury securities maturing within 1 year increased \$120 million. Longer term Treasury note and bond holdings decreased \$315 million.

Savings deposits declined by \$9 million (the previous week's figure was revised to a \$58 million decrease). All other consumer-type time deposits (i.e. other time IPC less large negotiable CD's IPC) increased by \$248 million (the previous week's figure was revised to a \$139 million increase).

	MAY 22, ** 1974	CHANGE SINCE	
		MAY 15, * 1974	MAY 23, 1973
		(IN MILLIONS OF DOLLARS)	
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	385,449	- 1,040	+47,492
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	15,369	- 332	+ 3,266
COMMERCIAL BANKS	12,591	- 1,410	+ 1,652
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	1,926	+ 952	+ 1,077
INVOLVING OTHER SECURITIES	325	- 17	+ 166
OTHERS	527	+ 143	+ 371
OTHER LOANS--TOTAL (1)	286,096	+ 185	+29,062
COMMERCIAL AND INDUSTRIAL LOANS (1)	121,107	- 382	+18,005
AGRICULTURAL LOANS	3,779	- 16	+ 610
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	1,053	+ 660	+ 590
OTHER SECURITIES	4,792	+ 50	- 1,223
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	133	+ 16	- 83
OTHER SECURITIES	2,771	+ 9	- 189
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.	9,022	- 158	+ 887
OTHER	20,275	- 29	+ 4,913
REAL ESTATES LOANS	57,321	+ 102	+ 8,276
LOANS TO DOMESTIC COMMERCIAL BANKS	3,991	+ 51	+ 706
LOANS TO FOREIGN COMMERCIAL BANKS	6,480	+ 289	+ 1,319
CONSUMER INSTALMENT LOANS	33,420	+ 77	+ 3,734
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,851	- 49	+ 584
OTHER LOANS	20,101	- 435	+ 934
U. S. TREASURY SECURITIES--TOTAL	22,094	- 168	- 1,538
TREASURY BILLS	2,376	+ 27	- 1,408
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	3,481	+ 120	- 391
1 YEAR TO 5 YEARS	12,313	- 232	- 900
AFTER 5 YEARS	3,924	- 83	+ 1,161
OTHER SECURITIES--TOTAL	61,890	- 725	+ 6,701
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	7,525	- 276	- 728
ALL OTHER	41,047	- 291	+ 3,086
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,405	- 28	+ 863
ALL OTHER (INCLUDING CORPORATE STOCKS)	10,913	- 130	+ 3,480
CASH ITEMS IN PROCESS OF COLLECTION	32,118	- 4,312	+ 4,955
RESERVES WITH FEDERAL RESERVE BANKS	20,547	- 3,679	- 157
CURRENCY AND COIN	4,426	+ 56	+ 331
BALANCES WITH DOMESTIC BANKS	12,903	- 77	+ 2,966
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,559	+ 8	+ 311
OTHER ASSETS	23,545	- 414	+ 4,147
TOTAL ASSETS/LIABILITIES	480,547	- 9,458	+60,045
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	156,792	- 7,599	+11,082
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	109,821	- 4,124	+ 5,032
STATES AND POLITICAL SUBDIVISIONS	5,923	- 1,443	- 141
U. S. GOVERNMENT	2,605	- 1,083	- 1,343
DOMESTIC INTERBANK -- COMMERCIAL	23,302	- 1,528	+ 3,772
MUTUAL SAVINGS	664	- 11	- 49
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,077	- 233	+ 169
COMMERCIAL BANKS	4,904	+ 118	+ 1,694
CERTIFIED AND OFFICERS CHECKS	8,496	+ 705	+ 1,948
TIME AND SAVINGS DEPOSITS--TOTAL (2)	208,528	+ 1,931	+27,848
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	57,859	- 9	- 625
OTHER TIME DEPOSITS	110,225	+ 1,458	+23,797
STATES AND POLITICAL SUBDIVISIONS	25,265	+ 218	+ 2,004
DOMESTIC INTERBANK	6,315	+ 196	+ 2,251
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	8,230	+ 54	+ 467
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	47,732	- 3,001	+10,408
BORROWINGS--FROM FEDERAL RESERVE BANKS	2,345	- 659	+ 1,410
FROM OTHERS	6,604	+ 29	+ 3,602
OTHER LIABILITIES AND MINORITY INTEREST			
IN CONSOLIDATED SUBSIDIARIES	20,543	- 169	+ 2,518
RESERVES FOR LOANS	5,036	+ 16	+ 597
RESERVES ON SECURITIES	65	--	+ 1
TOTAL CAPITAL ACCOUNTS	32,902	- 6	+ 2,579
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	284,883	+ 1,212	+39,971
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	368,867	+ 319	+45,134
DEMAND DEPOSITS ADJUSTED (4)	98,767	- 676	+ 3,698
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED			
IN TIME AND SAVINGS DEPOSITS--TOTAL	78,527	+ 1,648	+19,183
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	54,998	+ 1,210	+15,702
TO OTHERS	23,529	+ 438	+ 3,481
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	3,400	+ 329	+ 1,908

(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 \$5,577 MILLION, OF WHICH \$ 3,085 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 1,455 MILLION, OF WHICH \$ 358 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)	15,531	108,458	15,946	26,668	20,003	18,034
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL—TOTAL	833	2,376	602	1,466	805	1,149
COMMERCIAL BANKS	732	2,365	366	907	800	1,104
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	—	1	221	499	—	39
INVOLVING OTHER SECURITIES	51	—	4	60	5	6
OTHERS	50	10	11	—	—	—
OTHER LOANS—TOTAL (1)	11,354	85,589	11,842	17,549	14,739	12,883
COMMERCIAL AND INDUSTRIAL LOANS (1)	5,224	41,181	5,086	7,199	5,297	4,731
AGRICULTURAL LOANS	9	195	12	9	108	77
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING—U. S. TREASURY SECURITIES	8	986	—	6	5	13
OTHER SECURITIES	34	3,026	52	133	56	49
OTHER LOANS FOR PURCHASING OR CARRYING—U. S. TREASURY SECURITIES	4	39	6	4	11	11
OTHER SECURITIES	22	623	73	113	55	102
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	198	3,491	607	483	299	218
OTHER	834	7,907	579	712	567	719
REAL ESTATES LOANS	2,491	11,539	2,582	3,980	3,293	2,210
LOANS TO DOMESTIC COMMERCIAL BANKS	119	1,860	53	351	29	64
LOANS TO FOREIGN COMMERCIAL BANKS	195	3,204	248	402	198	52
CONSUMER INSTALMENT LOANS	1,249	5,419	1,516	2,766	3,674	2,381
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	13	762	37	98	35	21
OTHER LOANS	954	5,357	991	1,293	1,112	2,235
U. S. TREASURY SECURITIES—TOTAL	678	5,444	832	1,743	1,059	1,054
TREASURY BILLS	36	157	—	—	—	—
TREASURY CERTIFICATES OF INDEBTEDNESS	—	—	—	—	—	—
TREASURY NOTES AND U. S. BONDS MATURING—						
WITHIN 1 YEAR	94	714	163	234	242	254
1 YEAR TO 5 YEARS	456	2,953	514	1,047	653	614
AFTER 5 YEARS	92	1,620	149	332	49	158
OTHER SECURITIES—TOTAL	2,666	15,049	2,670	5,910	3,400	2,948
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS—						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	641	3,085	195	685	874	1,166
ALL OTHER	1,484	8,457	2,067	4,070	2,633	2,289
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	54	878	111	244	39	310
ALL OTHER (INCLUDING CORPORATE STOCKS)	487	2,629	297	911	454	483
CASH ITEMS IN PROCESS OF COLLECTION	1,277	12,801	892	1,190	1,388	1,678
RESERVES WITH FEDERAL RESERVE BANKS	597	5,693	431	1,121	743	994
CURRENCY AND COIN	236	1,010	270	386	388	4,724
BALANCES WITH DOMESTIC BANKS	337	7,551	387	434	1,407	403
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	68	757	87	30	10	49
OTHER ASSETS	1,016	8,520	876	1,379	833	1,062
TOTAL ASSETS/LIABILITIES	19,062	144,790	18,889	31,208	23,772	22,371
L I A B I L I T I E S						
DEMAND DEPOSITS—TOTAL	6,675	55,983	5,374	8,953	8,662	7,643
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,878	30,781	4,177	7,448	7,158	5,718
STATES AND POLITICAL SUBDIVISIONS	466	1,318	287	747	538	747
U. S. GOVERNMENT	102	610	100	180	253	146
DOMESTIC INTERBANK—COMMERCIAL	838	12,752	572	535	573	1,165
MUTUAL SAVINGS	140	448	37	8	—	—
FOREIGN—GOVTS., OFFICIAL INSTITUTIONS, ETC.	3	893	14	1	73	6
COMMERCIAL BANKS	102	3,710	123	130	364	46
CERTIFIED AND OFFICERS CHECKS	146	5,465	114	178	1,150	2,191
TIME AND SAVINGS DEPOSITS—TOTAL (2)	7,939	53,267	8,376	14,729	10,614	18,856
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS—						
SAVINGS DEPOSITS	2,169	10,920	2,361	6,161	4,015	2,158
OTHER TIME DEPOSITS	4,406	29,327	4,858	6,228	4,899	4,816
STATES AND POLITICAL SUBDIVISIONS	995	3,971	696	2,049	1,138	1,621
DOMESTIC INTERBANK	157	4,066	214	197	653	1,251
FOREIGN—GOVTS., OFFICIAL INSTITUTIONS, ETC.	205	4,745	235	191	49	8
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	2,121	10,720	2,494	2,619	1,937	2,596
BORROWINGS—FROM FEDERAL RESERVE BANKS	44	1,202	65	112	163	130
FROM OTHERS	165	3,114	225	736	74	640
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	975	8,099	766	1,163	842	753
RESERVES FOR LOANS	193	1,722	190	290	243	184
RESERVES ON SECURITIES	1	—	—	24	3	3
TOTAL CAPITAL ACCOUNTS	1,349	10,683	1,399	2,582	1,707	1,566
BALANCES WITH FEDERAL RESERVE BANKS						
INVESTMENTS IN U. S. GOVERNMENT						
OTHER ASSETS						
TOTAL LOANS, GROSS ADJUSTED (3)	11,336	83,740	12,025	17,757	14,715	12,864
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	14,680	104,233	15,527	25,410	17,174	16,866
DEMAND DEPOSITS ADJUSTED (4)	4,458	29,820	3,810	7,048	6,448	4,654
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS—TOTAL	4,390	28,530	3,107	4,044	2,985	3,229
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	3,130	15,004	2,221	2,808	1,164	1,180
TO OTHERS	1,260	9,526	886	1,236	1,821	1,049

SEE FOOTNOTES ON FIRST TABLE.

	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)	58,464	8,653	4,226	8,857	15,854	84,755
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,914	717	196	857	1,453	2,001
COMMERCIAL BANKS	2,062	640	135	800	1,269	1,411
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	711	8	--	57	79	311
INVOLVING OTHER SECURITIES	3	66	61	--	--	69
OTHERS	138	3	--	--	105	210
OTHER LOANS--TOTAL (1)	42,704	5,821	3,061	5,895	10,186	64,473
COMMERCIAL AND INDUSTRIAL LOANS (1)	18,562	2,592	1,547	2,073	4,532	23,083
AGRICULTURAL LOANS	265	49	23	423	271	2,338
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	10	--	--	--	1	24
OTHER SECURITIES	851	74	10	30	51	426
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	27	4	--	--	4	23
OTHER SECURITIES	681	100	136	167	443	256
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,794	153	70	140	156	1,413
OTHER	3,798	363	312	349	762	3,373
REAL ESTATES LOANS	8,208	1,018	418	963	1,500	19,119
LOANS TO DOMESTIC COMMERCIAL BANKS	513	69	5	13	50	865
LOANS TO FOREIGN COMMERCIAL BANKS	1,030	21	49	17	78	986
CONSUMER INSTALLMENT LOANS	3,953	869	236	1,078	1,041	9,238
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	421	7	6	--	--	451
OTHER LOANS	2,591	502	249	642	1,297	2,878
U. S. TREASURY SECURITIES--TOTAL	3,766	596	246	549	1,000	5,127
TREASURY BILLS	454	25	26	132	146	1,121
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	700	107	50	105	133	685
1 YEAR TO 5 YEARS	2,159	408	103	252	543	2,611
AFTER 5 YEARS	453	56	67	60	178	710
OTHER SECURITIES--TOTAL	9,080	1,519	723	1,556	3,215	13,154
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	769	25	--	24	162	1,499
ALL OTHER	6,386	1,162	478	1,294	2,772	7,955
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	323	62	97	77	12	498
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,602	270	148	161	269	3,202
CASH ITEMS IN PROCESS OF COLLECTION	3,379	731	411	960	1,504	5,907
RESERVES WITH FEDERAL RESERVE BANKS	2,881	398	238	502	882	6,120
CURRENCY AND COIN	612	105	25	74	128	968
BALANCES WITH DOMESTIC BANKS	1,217	216	60	233	471	1,187
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	165	11	--	--	25	357
OTHER ASSETS	2,684	535	237	415	846	5,162
TOTAL ASSETS/LIABILITIES	69,402	10,649	5,197	11,041	19,710	104,456
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	18,007	3,591	1,544	4,003	7,007	29,350
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	13,291	2,501	1,081	2,823	5,034	24,925
STATES AND POLITICAL SUBDIVISIONS	774	98	55	206	524	918
U. S. GOVERNMENT	309	86	29	70	86	632
DOMESTIC INTERBANK -- COMMERCIAL	2,423	825	337	830	1,188	1,264
MUTUAL SAVINGS	3	--	3	--	--	17
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	21	--	--	--	2	64
COMMERCIAL BANKS	180	13	16	11	63	446
CERTIFIED AND OFFICERS CHECKS	1,006	68	23	63	108	1,084
TIME AND SAVINGS DEPOSITS--TOTAL (2)	32,986	3,955	1,852	4,234	7,446	54,747
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,664	1,152	313	924	1,156	17,866
OTHER TIME DEPOSITS	18,568	2,151	1,390	2,428	4,129	27,025
STATES AND POLITICAL SUBDIVISIONS	4,174	480	122	756	2,048	7,215
DOMESTIC INTERBANK	672	41	26	74	79	629
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	857	2	--	--	12	1,926
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	9,968	1,789	974	1,447	2,972	8,095
BORROWINGS--FROM FEDERAL RESERVE BANKS	72	126	--	138	150	143
FROM OTHERS	326	35	209	28	82	970
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	2,931	292	199	273	532	4,118
RESERVES FOR LOANS	755	95	49	96	174	1,045
RESERVES ON SECURITIES	1	8	--	--	24	1
TOTAL CAPITAL ACCOUNTS	4,356	758	370	822	1,323	5,987
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	43,043	5,829	3,117	5,939	10,320	64,198
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	55,889	7,944	4,086	8,044	14,535	82,479
DEMAND DEPOSITS ADJUSTED (4)	11,896	1,949	767	2,143	4,227	21,547
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	11,691	934	1,094	1,672	3,604	13,847
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	8,176	666	961	1,143	2,702	10,866
TO OTHERS	3,515	268	133	529	902	2,981

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY