



FEDERAL RESERVE

statistical release

For immediate release
July 10, 1974

H.4.2

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks increased \$2,521 million in the week ended July 3. This reflected an increase of \$3,037 million in loans (adjusted), a decrease of \$1 million in U.S. Treasury security holdings and a decrease of \$445 million in holdings of "other" securities. Demand deposits adjusted decreased \$2,013 million while U.S. Government demand deposits increased \$1,091 million. Total time and savings deposits increased \$1,403 million. Gross liabilities of banks to their foreign branches decreased \$208 million.

Commercial and industrial loans increased a net of \$1,864 million; during the comparable week a year ago these loans increased \$714 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities decreased \$102 million, and their loans for purchasing or carrying "other" securities decreased \$230 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities increased \$61 million and those involving "other" securities decreased \$5 million. Loans to sales and personal finance institutions increased \$194 million as compared with an increase of \$372 million during the corresponding week in 1973. Real estate loans increased \$77 million, and consumer installment loans increased \$145 million.

Total U.S. Treasury securities held decreased \$1 million. Holdings of Treasury bills increased \$300 million and holdings of "other" U.S. Treasury securities maturing within 1 year decreased \$48 million. Longer term Treasury note and bond holdings decreased \$253 million.

Savings deposits increased by \$196 million (the previous week's figure was revised to a \$105 million increase). All other consumer-type time deposits (i.e. other time IPC less large negotiable CD's IPC) increased by \$177 million

(the previous week's figure was revised to a \$114 million increase).

	JULY 3, ** 1974	CHANGE SINCE	
		JUNE 26, * 1974	JULY 4, 1973
(IN HILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	395,164	+ 3,387	+47,897
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	16,880	+ 706	+ 4,346
COMMERCIAL BANKS	14,802	+ 747	+ 3,422
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	1,028	+ 61	+ 296
INVOLVING OTHER SECURITIES	547	- 5	+ 300
OTHERS	503	- 97	+ 328
OTHER LOANS--TOTAL (1)	294,619	+ 3,127	+39,637
COMMERCIAL AND INDUSTRIAL LOANS (1)	125,439	+ 1,864	+19,753
AGRICULTURAL LOANS	3,824	- 19	+ 510
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	405	- 102	+ 25
OTHER SECURITIES	4,476	- 230	- 957
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	123	- 4	- 83
OTHER SECURITIES	2,703	+ 17	- 199
LOANS TO NON-BANK FINANCIAL INSTITUTIONS			
SALES FINANCE, PERSONAL FINANCE, ETC.	10,070	+ 194	+ 1,082
OTHER	21,391	+ 416	+ 4,605
REAL ESTATES LOANS	58,260	+ 77	+ 7,849
LOANS TO DOMESTIC COMMERCIAL BANKS	4,083	+ 49	+ 489
LOANS TO FOREIGN COMMERCIAL BANKS	6,675	+ 310	+ 1,481
CONSUMER INSTALMENT LOANS	34,060	+ 145	+ 3,466
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,996	+ 30	+ 736
OTHER LOANS	21,114	+ 380	+ 880
U. S. TREASURY SECURITIES--TOTAL	20,981	- 1	- 2,974
TREASURY BILLS	1,831	+ 300	- 2,329
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	3,605	- 48	- 562
1 YEAR TO 5 YEARS	11,728	- 128	- 1,131
AFTER 5 YEARS	3,817	- 125	+ 1,048
OTHER SECURITIES--TOTAL	62,684	- 445	+ 6,888
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	7,295	- 89	- 635
ALL OTHER	41,113	- 199	+ 3,004
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,513	- 12	+ 878
ALL OTHER (INCLUDING CORPORATE STOCKS)	11,763	- 145	+ 3,641
CASH ITEMS IN PROCESS OF COLLECTION	35,668	+ 3,759	- 1,225
RESERVES WITH FEDERAL RESERVE BANKS	23,106	+ 226	+ 190
CURRENCY AND COIN	4,049	- 635	+ 287
BALANCES WITH DOMESTIC BANKS	10,519	- 475	+ 415
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,582	- 93	+ 293
OTHER ASSETS	26,235	+ 1,130	+ 5,823
TOTAL ASSETS/LIABILITIES	496,323	+ 7,299	+53,680
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	162,838	+ 4,364	+ 1,004
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	114,010	+ 1,809	- 277
STATES AND POLITICAL SUBDIVISIONS	6,302	- 431	- 1,355
U. S. GOVERNMENT	5,380	+ 1,091	+ 295
DOMESTIC INTERBANK -- COMMERCIAL	23,275	+ 1,527	+ 825
MUTUAL SAVINGS	935	+ 284	- 88
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,262	+ 42	+ 265
COMMERCIAL BANKS	4,965	+ 206	+ 1,605
CERTIFIED AND OFFICERS CHECKS	6,709	- 164	- 266
TIME AND SAVINGS DEPOSITS--TOTAL (2)	211,964	+ 1,403	+31,080
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	58,081	+ 196	- 519
OTHER TIME DEPOSITS	112,410	+ 545	+24,535
STATES AND POLITICAL SUBDIVISIONS	24,524	+ 160	+ 3,143
DOMESTIC INTERBANK	7,149	+ 175	+ 2,848
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	8,852	+ 310	+ 809
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	53,007	+ 1,682	+11,782
BORROWINGS--FROM FEDERAL RESERVE BANKS	2,361	+ 20	- 62
FROM OTHERS	6,180	- 178	+ 2,457
OTHER LIABILITIES AND MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	21,690	- 171	+ 4,477
RESERVES FOR LOANS	5,051	- 14	+ 580
RESERVES ON SECURITIES	62	+ 1	- 34
TOTAL CAPITAL ACCOUNTS	33,170	+ 192	+ 2,396
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	292,614	+ 3,037	+40,072
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	376,279	+ 2,591	+43,986
DEMAND DEPOSITS ADJUSTED (4)	98,515	- 2,013	+ 1,109
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	81,099	+ 923	+21,403
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	56,484	+ 469	+16,705
TO OTHERS	24,615	+ 454	+ 4,698
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	3,180	- 208	+ 1,414

(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 \$ 3,457 MILLION, OF WHICH \$ 2,946 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 1,475 MILLION, OF WHICH \$ 436 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 (PHILADELPHIA, CHICAGO, AND SAN FRANCISCO)

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	FEDERAL RESERVE DISTRICT					
	BOSTON	NEW YORK	PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (GROSS)	15,277	113,575	16,110	26,921	20,236	18,403
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	504	2,767	626	1,536	970	1,317
COMMERCIAL BANKS	484	2,726	538	1,362	954	1,276
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	8	69	114	8	37
INVOLVING OTHER SECURITIES	20	--	13	60	8	4
OTHERS	--	33	6	--	--	--
OTHER LOANS--TOTAL (1)	11,635	89,788	12,048	17,929	14,874	13,077
COMMERCIAL AND INDUSTRIAL LOANS (1)	5,383	43,965	5,228	7,352	5,291	4,710
AGRICULTURAL LOANS	8	187	13	13	110	75
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	8	332	--	2	2	14
OTHER SECURITIES	24	2,702	58	136	48	51
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	4	25	5	10	15	10
OTHER SECURITIES	20	620	69	104	55	117
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	248	3,974	622	497	327	235
OTHER	875	8,684	597	765	546	763
REAL ESTATES LOANS	2,499	11,741	2,637	4,033	3,338	2,318
LOANS TO DOMESTIC COMMERCIAL BANKS	118	1,901	52	326	22	59
LOANS TO FOREIGN COMMERCIAL BANKS	207	3,435	196	418	211	41
CONSUMER INSTALMENT LOANS	1,277	5,550	1,530	2,822	3,736	2,454
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	15	803	55	109	35	20
OTHER LOANS	949	5,869	986	1,342	1,138	2,210
U. S. TREASURY SECURITIES--TOTAL	645	5,206	827	1,589	991	1,016
TREASURY BILLS	17	39	7	60	94	10
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	114	778	159	240	247	244
1 YEAR TO 5 YEARS	421	2,876	501	988	605	610
AFTER 5 YEARS	93	1,513	160	301	45	152
OTHER SECURITIES--TOTAL	2,493	15,814	2,609	5,867	3,401	2,993
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	514	3,246	134	753	327	238
ALL OTHER	1,427	8,750	2,071	3,962	2,580	2,254
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	53	939	112	280	34	10
ALL OTHER (INCLUDING CORPORATE STOCKS)	499	2,879	292	872	460	491
CASH ITEMS IN PROCESS OF COLLECTION	1,541	13,431	952	1,555	1,812	2,024
RESERVES WITH FEDERAL RESERVE BANKS	881	7,959	443	1,573	980	949
CURRENCY AND COIN	184	907	246	339	357	205
BALANCES WITH DOMESTIC BANKS	413	4,666	420	535	394	507
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	76	753	88	30	10	50
OTHER ASSETS	1,024	9,730	940	1,670	908	1,132
TOTAL ASSETS/LIABILITIES	19,396	151,021	19,199	32,623	24,697	23,270
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	7,235	55,524	5,657	9,681	9,376	8,361
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,034	32,492	4,351	7,697	7,475	5,926
STATES AND POLITICAL SUBDIVISIONS	576	1,436	229	504	406	566
U. S. GOVERNMENT	260	1,330	179	461	468	316
DOMESTIC INTERBANK -- COMMERCIAL	958	11,313	609	622	636	1,379
MUTUAL SAVINGS	147	708	41	8	7	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	3	1,048	13	1	101	5
COMMERCIAL BANKS	114	3,787	106	121	56	49
CERTIFIED AND OFFICERS CHECKS	143	3,410	129	267	227	120
TIME AND SAVINGS DEPOSITS--TOTAL (2)	7,806	55,333	8,297	15,090	10,205	9,001
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,164	10,915	2,372	6,206	4,058	2,176
OTHER TIME DEPOSITS	4,315	30,226	4,778	6,409	4,935	4,907
STATES AND POLITICAL SUBDIVISIONS	948	3,759	706	2,121	1,135	1,658
DOMESTIC INTERBANK	162	4,697	227	145	10	251
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	199	5,246	199	205	32	8
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	1,931	14,804	2,567	2,803	2,203	2,692
BORROWINGS--FROM FEDERAL RESERVE BANKS	96	1,497	10	60	46	39
FROM OTHERS	155	2,548	313	802	55	606
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	618	8,892	767	1,263	815	792
RESERVES FOR LOANS	198	1,696	189	292	248	187
RESERVES ON SECURITIES	1	--	--	24	3	3
TOTAL CAPITAL ACCOUNTS	1,356	10,727	1,399	2,608	1,746	1,589
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	11,537	87,928	12,084	17,777	14,868	13,059
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	14,675	108,948	15,520	25,233	19,260	17,068
DEMAND DEPOSITS ADJUSTED (4)	4,476	29,450	3,917	7,043	6,460	4,644
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	4,247	29,936	3,132	4,313	2,291	3,321
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	3,024	19,607	2,235	2,643	1,579	2,041
TO OTHERS	1,223	10,329	897	1,670	712	1,280

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)	59,821	8,809	4,530	9,025	16,126	86,331
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,925	763	289	989	1,381	2,813
COMMERCIAL BANKS	2,561	647	108	920	1,288	1,938
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	312	46	--	69	--	365
INVOLVING OTHER SECURITIES	6	70	181	--	--	185
OTHERS	46	--	--	--	93	325
OTHER LOANS--TOTAL (1)	44,311	5,903	3,173	5,945	10,477	65,459
COMMERCIAL AND INDUSTRIAL LOANS (1)	19,204	2,624	1,577	2,093	4,691	23,321
AGRICULTURAL LOANS	307	45	22	414	257	2,373
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	21	--	--	--	1	25
OTHER SECURITIES	885	77	7	26	44	418
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	23	4	--	--	4	23
OTHER SECURITIES	611	101	135	171	448	252
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	2,069	154	74	148	155	1,567
OTHER	3,928	376	387	337	772	3,361
REAL ESTATES LOANS	8,287	1,018	429	960	1,536	19,464
LOANS TO DOMESTIC COMMERCIAL BANKS	608	68	10	14	59	846
LOANS TO FOREIGN COMMERCIAL BANKS	1,046	17	58	22	74	950
CONSUMER INSTALMENT LOANS	4,050	882	239	1,093	1,060	9,367
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	489	12	6	--	--	452
OTHER LOANS	2,783	525	229	667	1,376	3,040
U. S. TREASURY SECURITIES--TOTAL	3,381	544	223	552	928	5,079
TREASURY BILLS	275	18	26	127	93	1,065
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	650	104	39	108	132	790
1 YEAR TO 5 YEARS	2,033	373	92	255	527	2,447
AFTER 5 YEARS	423	49	66	62	176	777
OTHER SECURITIES--TOTAL	9,204	1,599	845	1,539	3,340	12,980
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	689	35	--	21	210	1,128
ALL OTHER	6,322	1,210	464	1,283	2,830	7,960
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	350	61	94	76	10	494
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,843	293	287	159	290	3,398
CASH ITEMS IN PROCESS OF COLLECTION	3,940	895	523	1,163	1,776	6,056
RESERVES WITH FEDERAL RESERVE BANKS	3,035	351	180	475	941	5,339
CURRENCY AND COIN	556	89	24	65	107	970
BALANCES WITH DOMESTIC BANKS	1,125	231	98	272	485	1,373
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	176	11	--	--	25	363
OTHER ASSETS	2,909	628	256	451	882	5,705
TOTAL ASSETS/LIABILITIES	71,562	11,014	5,611	11,451	20,342	106,137
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	19,044	3,914	1,636	4,381	7,392	30,637
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	13,964	2,556	1,104	2,935	5,154	25,322
STATES AND POLITICAL SUBDIVISIONS	697	131	41	233	548	935
U. S. GOVERNMENT	668	131	61	187	183	1,136
DOMESTIC INTERBANK -- COMMERCIAL	2,527	1,012	386	939	1,318	1,576
MUTUAL SAVINGS	3	--	1	--	--	20
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	22	--	--	--	3	66
COMMERCIAL BANKS	184	16	11	9	64	448
CERTIFIED AND OFFICERS CHECKS	979	68	32	78	122	1,134
TIME AND SAVINGS DEPOSITS--TOTAL (2)	33,698	4,085	1,873	4,208	7,646	54,722
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,686	1,161	312	916	1,158	17,957
OTHER TIME DEPOSITS	19,228	2,235	1,405	2,454	4,191	27,327
STATES AND POLITICAL SUBDIVISIONS	4,089	488	123	729	2,172	6,596
DOMESTIC INTERBANK	634	46	32	62	88	795
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,004	2	--	--	15	1,942
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	10,118	1,776	1,255	1,598	2,970	8,290
BORROWINGS--FROM FEDERAL RESERVE BANKS	265	5	20	46	111	166
FROM OTHERS	420	52	170	16	117	926
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	2,828	309	236	276	564	4,330
RESERVES FOR LOANS	770	97	50	96	182	1,046
RESERVES ON SECURITIES	2	8	--	--	20	1
TOTAL CAPITAL ACCOUNTS	4,417	768	371	830	1,340	6,019
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	44,067	5,951	3,344	6,000	10,511	65,488
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	56,652	8,094	4,412	8,091	14,779	83,547
DEMAND DEPOSITS ADJUSTED (4)	11,909	1,876	666	2,092	4,115	21,869
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	12,357	990	1,117	1,646	3,664	14,085
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	8,740	706	981	1,165	2,797	10,966
TO OTHERS	3,617	284	136	481	867	3,119

SEE FOOTNOTES ON FIRST TABLE.