



# FEDERAL RESERVE

## statistical release

For immediate release  
July 17, 1974

H.4.2.

### WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks decreased \$679 million in the week ended July 10. This reflected a decrease of \$135 million in loans (adjusted), a decrease of \$390 million in U.S. Treasury security holdings and a decrease of \$154 million in holdings of "other" securities. Demand deposits adjusted increased \$2,383 million while U.S. Government demand deposits decreased \$2,773 million. Total time and savings deposits increased \$99 million. Gross liabilities of banks to their foreign branches decreased \$405 million.

Commercial and industrial loans increased a net of \$236 million; during the comparable week a year ago these loans increased \$615 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities increased \$44 million, and their loans for purchasing or carrying "other" securities decreased \$441 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities decreased \$107 million and those involving "other" securities increased \$13 million. Loans to sales and personal finance institutions increased \$149 million as compared with a decrease of \$277 million during the corresponding week in 1973. Real estate loans increased \$73 million, and consumer instalment loans decreased \$74 million.

Total U.S. Treasury securities held decreased \$390 million. Holdings of Treasury bills decreased \$337 million and holdings of "other" U.S. Treasury securities maturing within 1 year decreased \$24 million. Longer term Treasury note and bond holdings decreased \$29 million.

Savings deposits declined by \$18 million (the previous week's figure was revised to a \$230 million increase). All other consumer-type time deposits (i.e. other time IPC less large negotiable CD's IPC) decreased by \$146 million (the previous week's figure was revised to a \$128 million increase).

## WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS

	JULY 10, 1974	CHANGE SINCE	
		JULY 3, 1974	JULY 11, 1973
A S S E T S			
(IN MILLIONS OF DOLLARS)			
TOTAL LOANS AND INVESTMENTS, (GROSS)	393,549	- 1,176	+44,992
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	15,715	- 619	+ 4,133
COMMERCIAL BANKS	13,811	- 502	+ 3,975
BROKERS AND DEALERS INVOLVING U. S. TREASURY SECURITIES	928	- 107	- 337
INVOLVING OTHER SECURITIES	555	+ 13	+ 330
OTHERS	421	- 23	+ 165
OTHER LOANS--TOTAL (1)	294,752	- 13	+37,514
COMMERCIAL AND INDUSTRIAL LOANS (1)	125,780	+ 236	+19,479
AGRICULTURAL LOANS	3,888	+ 81	+ 566
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	456	+ 44	- 1,700
OTHER SECURITIES	4,006	- 441	- 1,557
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	120	- 2	- 85
OTHER SECURITIES	2,702	+ 4	- 220
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.	10,146	+ 149	+ 1,435
OTHER	21,587	+ 164	+ 5,145
REAL ESTATES LOANS	58,390	+ 73	+ 7,730
LOANS TO DOMESTIC COMMERCIAL BANKS	4,053	+ 5	+ 669
LOANS TO FOREIGN COMMERCIAL BANKS	6,952	+ 227	+ 1,646
CONSUMER INSTALMENT LOANS	33,995	- 74	+ 3,310
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	2,048	+ 23	+ 781
OTHER LOANS	20,629	- 502	+ 315
U. S. TREASURY SECURITIES--TOTAL	20,482	- 390	- 3,261
TREASURY BILLS	1,412	- 337	- 2,655
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING-- WITHIN 1 YEAR	3,554	- 24	- 608
1 YEAR TO 5 YEARS	11,703	- 31	- 1,066
AFTER 5 YEARS	3,813	+ 2	+ 1,068
OTHER SECURITIES--TOTAL	62,600	- 154	+ 6,606
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS-- TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	7,057	- 198	- 872
ALL OTHER	41,365	+ 159	+ 3,297
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,383	- 129	+ 638
ALL OTHER (INCLUDING CORPORATE STOCKS)	11,795	+ 14	+ 3,543
CASH ITEMS IN PROCESS OF COLLECTION	31,656	- 5,154	+ 1,519
RESERVES WITH FEDERAL RESERVE BANKS	24,389	+ 515	+ 6,077
CURRENCY AND COIN	4,493	+ 582	+ 271
BALANCES WITH DOMESTIC BANKS	9,943	- 102	+ 683
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,569	- 14	+ 266
OTHER ASSETS	26,555	+ 103	+ 6,769
TOTAL ASSETS/LIABILITIES	492,154	- 5,246	+60,577
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	157,756	- 6,385	+ 4,327
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	112,795	- 1,828	+ 1,793
STATES AND POLITICAL SUBDIVISIONS	6,114	- 295	- 214
U. S. GOVERNMENT	2,728	- 2,773	- 68
DOMESTIC INTERBANK -- COMMERCIAL	22,585	- 841	+ 1,950
MUTUAL SAVINGS	858	- 77	+ 4
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,186	- 60	+ 83
COMMERCIAL BANKS	5,437	+ 467	+ 1,739
CERTIFIED AND OFFICERS CHECKS	6,053	- 978	- 960
TIME AND SAVINGS DEPOSITS--TOTAL (2)	211,632	+ 99	+30,360
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS-- SAVINGS DEPOSITS	58,097	- 18	- 349
OTHER TIME DEPOSITS	111,859	- 386	+23,529
STATES AND POLITICAL SUBDIVISIONS	24,493	+ 261	+ 3,019
DOMESTIC INTERBANK	7,066	- 10	+ 2,642
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	9,140	+ 207	+ 1,127
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	55,266	+ 1,801	+16,601
BORROWINGS--FROM FEDERAL RESERVE BANKS	1,745	- 616	- 91
FROM OTHERS	6,130	+ 30	+ 2,117
OTHER LIABILITIES AND MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	21,277	- 170	+ 4,226
RESERVES FOR LOANS	5,033	- 15	+ 539
RESERVES ON SECURITIES	62	--	- 2
TOTAL CAPITAL ACCOUNTS	33,253	+ 10	+ 2,500
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	292,603	- 135	+37,003
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	375,685	- 679	+40,348
DEMAND DEPOSITS ADJUSTED (4)	100,787	+ 2,383	+ 926
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	81,049	+ 201	+20,452
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	56,027	- 240	+15,607
TO OTHERS	25,022	+ 441	+ 4,845
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	2,772	- 405	+ 1,108

- (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 \$ 5,491 MILLION, OF WHICH \$ 2,949 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 1,426 MILLION, OF WHICH \$ 387 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
A S S E T S						
(IN MILLIONS OF DOLLARS)						
TOTAL LOANS AND INVESTMENTS, (GROSS)	15,184	112,757	15,955	26,986	20,119	18,458
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	425	2,317	477	1,631	951	1,437
COMMERCIAL BANKS	405	2,244	384	1,498	943	1,396
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	5	11	103	--	37
INVOLVING OTHER SECURITIES	20	31	82	30	8	4
OTHERS	--	37	--	--	--	--
OTHER LOANS--TOTAL (1)	11,656	89,686	12,071	17,979	14,821	13,048
COMMERCIAL AND INDUSTRIAL LOANS (1)	5,404	44,055	5,256	7,434	5,288	4,697
AGRICULTURAL LOANS	8	268	14	9	111	78
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	9	396	--	2	2	13
OTHER SECURITIES	24	2,309	54	122	48	53
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	5	25	5	10	14	9
OTHER SECURITIES	20	617	69	104	54	117
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	240	3,997	636	533	330	256
OTHER	873	8,815	605	768	548	755
REAL ESTATES LOANS	2,499	11,775	2,626	4,047	3,346	2,304
LOANS TO DOMESTIC COMMERCIAL BANKS	118	1,928	48	310	26	49
LOANS TO FOREIGN COMMERCIAL BANKS	205	3,544	217	444	187	40
CONSUMER INSTALMENT LOANS	1,281	5,487	1,535	2,823	3,736	2,464
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	12	813	38	133	35	21
OTHER LOANS	958	5,657	968	1,240	1,096	2,192
U. S. TREASURY SECURITIES--TOTAL	641	4,979	836	1,554	978	1,013
TREASURY BILLS	16	-155	7	49	84	11
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	110	756	164	239	250	241
1 YEAR TO 5 YEARS	422	2,865	510	968	599	611
AFTER 5 YEARS	93	1,513	155	298	45	150
OTHER SECURITIES--TOTAL	2,462	15,775	2,571	5,822	3,369	2,960
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	496	3,175	114	726	328	153
ALL OTHER	1,423	8,813	2,028	3,977	2,581	2,315
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	52	838	117	267	33	10
ALL OTHER (INCLUDING CORPORATE STOCKS)	491	2,949	312	852	427	482
CASH ITEMS IN PROCESS OF COLLECTION	1,386	11,184	939	1,250	1,520	1,826
RESERVES WITH FEDERAL RESERVE BANKS	887	8,881	627	1,388	1,041	833
CURRENCY AND COIN	234	1,034	258	383	414	241
BALANCES WITH DOMESTIC BANKS	412	4,366	411	540	411	544
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	78	737	88	30	10	50
OTHER ASSETS	1,020	9,978	941	1,652	900	1,113
TOTAL ASSETS/LIABILITIES	19,201	148,937	19,219	32,229	24,415	23,065
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,883	53,073	5,635	9,208	8,938	8,160
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,974	31,598	4,414	7,556	7,379	5,999
STATES AND POLITICAL SUBDIVISIONS	505	1,391	251	489	396	532
U. S. GOVERNMENT	135	611	97	204	186	128
DOMESTIC INTERBANK -- COMMERCIAL	845	11,017	589	616	562	1,325
MUTUAL SAVINGS	151	631	37	8	9	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	2	977	10	1	106	6
COMMERCIAL BANKS	132	4,167	109	107	83	48
CERTIFIED AND OFFICERS CHECKS	139	2,681	128	227	217	122
TIME AND SAVINGS DEPOSITS--TOTAL (2)	7,780	55,465	8,263	15,175	10,180	8,929
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,165	10,888	2,374	6,200	4,059	2,175
OTHER TIME DEPOSITS	4,270	29,977	4,773	6,480	4,904	4,854
STATES AND POLITICAL SUBDIVISIONS	969	3,886	688	2,121	1,139	1,655
DOMESTIC INTERBANK	164	4,737	209	154	11	234
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	199	5,440	203	216	33	8
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	2,234	15,139	2,618	2,817	2,299	2,847
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	1,400	7	27	66	33
FROM OTHERS	142	2,563	315	790	94	543
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	610	8,879	773	1,275	840	767
RESERVES FOR LOANS	197	1,692	188	292	248	185
RESERVES ON SECURITIES	1	--	--	24	3	3
TOTAL CAPITAL ACCOUNTS	1,354	10,726	1,420	2,621	1,747	1,598
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	11,558	87,831	12,116	17,802	14,803	13,040
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	14,661	108,585	15,523	25,178	19,150	17,013
DEMAND DEPOSITS ADJUSTED (4)	4,517	30,261	4,010	7,138	6,670	4,881
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	4,233	30,093	3,050	4,419	2,285	3,251
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,990	19,447	2,180	2,725	1,564	1,982
TO OTHERS	1,243	10,646	870	1,694	721	1,269

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)	59,672	8,793	4,556	8,973	16,137	85,959
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,889	693	266	910	1,315	2,404
COMMERCIAL BANKS	2,506	623	106	855	1,222	1,629
BROKERS AND DEALERS INVOLVING U. S. TREASURY SECURITIES	233	16	--	55	--	368
INVOLVING OTHER SECURITIES	6	54	160	--	--	160
OTHERS	44	--	--	--	93	247
OTHER LOANS--TOTAL (1)	44,308	5,940	3,220	5,949	10,544	65,530
COMMERCIAL AND INDUSTRIAL LOANS (1)	19,310	2,636	1,566	2,097	4,729	23,308
AGRICULTURAL LOANS	306	43	21	403	258	2,369
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	8	--	--	--	1	25
OTHER SECURITIES	852	73	6	26	41	398
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	22	4	--	--	4	22
OTHER SECURITIES	621	100	136	173	446	245
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.	2,058	164	74	150	164	1,544
OTHER	3,940	400	403	347	766	3,367
REAL ESTATES LOANS	8,298	1,024	430	966	1,546	19,529
LOANS TO DOMESTIC COMMERCIAL BANKS	587	69	8	13	58	839
LOANS TO FOREIGN COMMERCIAL BANKS	1,130	17	64	20	79	1,005
CONSUMER INSTALMENT LOANS	4,033	880	240	1,094	1,060	9,362
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	531	12	6	--	--	447
OTHER LOANS	2,612	518	266	660	1,392	3,070
U. S. TREASURY SECURITIES--TOTAL	3,283	546	217	562	925	4,948
TREASURY BILLS	157	21	26	126	91	977
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	652	104	34	115	129	760
1 YEAR TO 5 YEARS	2,039	372	91	257	531	2,438
AFTER 5 YEARS	435	49	66	62	174	773
OTHER SECURITIES--TOTAL	9,192	1,614	853	1,552	3,353	13,077
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	690	35	--	18	210	1,112
ALL OTHER	6,303	1,223	480	1,300	2,842	8,080
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	340	61	92	77	9	487
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,859	295	281	157	292	3,398
CASH ITEMS IN PROCESS OF COLLECTION	3,440	778	459	1,037	1,512	6,325
RESERVES WITH FEDERAL RESERVE BANKS	2,875	440	319	437	972	5,689
CURRENCY AND COIN	607	104	30	76	132	980
BALANCES WITH DOMESTIC BANKS	1,190	184	114	352	439	980
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	176	11	--	--	25	364
OTHER ASSETS	2,828	676	248	442	850	5,907
TOTAL ASSETS/LIABILITIES	70,788	10,986	5,726	11,317	20,067	106,204
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	18,181	3,726	1,617	4,149	7,060	31,126
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	13,548	2,559	1,140	2,873	5,053	25,702
STATES AND POLITICAL SUBDIVISIONS	645	124	34	214	514	1,019
U. S. GOVERNMENT	315	63	26	92	98	773
DOMESTIC INTERBANK -- COMMERCIAL	2,431	895	373	879	1,211	1,842
MUTUAL SAVINGS	2	--	1	--	--	19
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	26	--	--	--	3	55
COMMERCIAL BANKS	234	28	19	9	69	432
CERTIFIED AND OFFICERS CHECKS	980	57	24	82	112	1,284
TIME AND SAVINGS DEPOSITS--TOTAL (2)	33,602	4,121	1,899	4,237	7,636	54,345
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,702	1,162	315	915	1,153	17,989
OTHER TIME DEPOSITS	19,106	2,264	1,415	2,460	4,224	27,132
STATES AND POLITICAL SUBDIVISIONS	4,159	490	136	755	2,134	6,361
DOMESTIC INTERBANK	583	46	32	60	88	748
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	998	2	--	--	15	2,026
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	10,475	1,890	1,380	1,676	3,123	8,768
BORROWINGS--FROM FEDERAL RESERVE BANKS	118	13	--	36	36	9
FROM OTHERS	418	52	179	16	126	892
OTHER LIABILITIES AND MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	2,815	314	228	277	538	3,961
RESERVES FOR LOANS	762	96	51	96	182	1,044
RESERVES ON SECURITIES	2	8	--	--	20	1
TOTAL CAPITAL ACCOUNTS	4,415	766	372	830	1,346	6,058
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	44,104	5,941	3,372	5,991	10,579	65,466
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	56,579	8,101	4,442	8,105	14,857	83,491
DEMAND DEPOSITS ADJUSTED (4)	11,995	1,990	759	2,141	4,239	22,186
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	12,299	997	1,141	1,669	3,684	13,928
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	8,645	722	992	1,179	2,818	10,783
TO OTHERS	3,654	275	149	490	866	3,145

SEE FOOTNOTES ON FIRST TABLE.