



# FEDERAL RESERVE

## statistical release

H.4.2

For immediate release  
July 24, 1974

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

Total loans and investments (adjusted) at large commercial banks increased \$456 million in the week ended July 17. This reflected an increase of \$851 million in loans (adjusted), a decrease of \$186 million in U.S. Treasury security holdings and a decrease of \$209 million in holdings of "other" securities. Demand deposits adjusted decreased \$37 million while U.S. Government demand deposits decreased \$808 million. Total time and savings deposits increased \$1,628 million. Gross liabilities of banks to their foreign branches increased \$1,759 million.

Commercial and industrial loans increased a net of \$704 million; during the comparable week a year ago these loans increased \$386 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities increased \$31 million, and their loans for purchasing or carrying "other" securities decreased \$112 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities increased \$101 million and those involving "other" securities decreased \$89 million. Loans to sales and personal finance institutions increased \$130 million as compared with a decrease of \$3 million during the corresponding week in 1973. Real estate loans increased \$175 million, and consumer instalment loans increased \$66 million.

Total U.S. Treasury securities held decreased \$186 million. Holdings of Treasury bills increased \$32 million and holdings of "other" U. S. Treasury securities maturing within 1 year decreased \$65 million. Longer term Treasury note and bond holdings decreased \$153 million.

Savings deposits declined by \$61 million (the previous week's figure was revised to a \$51 million decrease). All other consumer-type time deposits (i.e. other time IPC less large negotiable CD's IPC) increased by \$174 million (the previous week's figure was revised to a \$197 million decrease).

	CHANGE SINCE		
	JULY ** 17, 1974	JULY* 10, 1974	JULY 18, 1973
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	393,814	- 198	+45,406
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	15,288	- 737	+ 1,399
COMMERCIAL BANKS	13,429	- 721	+ 731
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	1,070	+ 101	+ 203
INVOLVING OTHER SECURITIES	393	- 89	+ 243
OTHERS	396	- 28	+ 222
OTHER LOANS--TOTAL (1)	295,926	+ 934	+40,424
COMMERCIAL AND INDUSTRIAL LOANS (1)	126,531	+ 704	+19,844
AGRICULTURAL LOANS	3,844	+ 34	+ 535
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	487	+ 31	- 35
OTHER SECURITIES	3,889	- 112	- 1,297
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	108	- 12	- 97
OTHER SECURITIES	2,687	- 11	- 276
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.	10,230	+ 130	+ 1,522
OTHER	21,650	+ 2	+ 5,194
REAL ESTATES LOANS	58,595	+ 175	+ 7,751
LOANS TO DOMESTIC COMMERCIAL BANKS	4,156	+ 67	+ 860
LOANS TO FOREIGN COMMERCIAL BANKS	6,813	- 170	+ 1,593
CONSUMER INSTALMENT LOANS	34,144	+ 66	+ 3,348
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	2,136	+ 19	+ 916
OTHER LOANS	20,656	+ 11	+ 566
U. S. TREASURY SECURITIES--TOTAL	20,167	- 186	- 3,099
TREASURY BILLS	1,311	+ 32	- 2,282
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	3,478	- 65	- 612
1 YEAR TO 5 YEARS	11,641	- 77	- 1,190
AFTER 5 YEARS	3,737	- 76	+ 985
OTHER SECURITIES--TOTAL	62,433	- 209	+ 6,682
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	7,008	- 40	- 739
ALL OTHER	41,368	- 68	+ 3,438
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,375	- 11	+ 604
ALL OTHER (INCLUDING CORPORATE STOCKS)	11,682	- 90	+ 3,379
CASH ITEMS IN PROCESS OF COLLECTION	33,173	+ 1,926	+ 2,804
RESERVES WITH FEDERAL RESERVE BANKS	24,747	+ 848	+ 2,952
CURRENCY AND COIN	4,548	- 10	+ 368
BALANCES WITH DOMESTIC BANKS	11,110	+ 1,060	+ 1,158
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,602	- 5	+ 299
OTHER ASSETS	26,362	- 142	+ 6,475
TOTAL ASSETS/LIABILITIES	495,356	+ 3,479	+59,462
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	158,487	+ 1,060	+ 4,814
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	114,567	+ 1,598	+ 2,742
STATES AND POLITICAL SUBDIVISIONS	5,885	- 87	- 216
U. S. GOVERNMENT	1,738	- 808	- 1,483
DOMESTIC INTERBANK -- COMMERCIAL	22,379	- 1	+ 1,294
MUTUAL SAVINGS	744	- 115	- 39
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,252	+ 59	+ 350
COMMERCIAL BANKS	5,170	- 299	+ 1,712
CERTIFIED AND OFFICERS CHECKS	6,752	+ 733	+ 454
TIME AND SAVINGS DEPOSITS--TOTAL (2)	213,160	+ 1,628	+30,598
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	58,003	- 61	- 215
OTHER TIME DEPOSITS	113,328	+ 1,318	+23,558
STATES AND POLITICAL SUBDIVISIONS	24,483	+ 79	+ 2,950
DOMESTIC INTERBANK	7,291	+ 244	+ 2,805
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	8,994	- 22	+ 1,027
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	52,349	- 2,759	+10,594
BORROWINGS--FROM FEDERAL RESERVE BANKS	3,417	+ 1,672	+ 2,317
FROM OTHERS	6,104	+ 18	+ 1,840
OTHER LIABILITIES AND MINORITY INTEREST			
IN CONSOLIDATED SUBSIDIARIES	23,601	+ 1,932	+ 6,263
RESERVES FOR LOANS	5,035	+ 2	+ 541
RESERVES ON SECURITIES	62	--	- 2
TOTAL CAPITAL ACCOUNTS	33,141	- 94	+ 2,497
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	293,629	+ 851	+40,232
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	376,229	+ 456	+43,815
DEMAND DEPOSITS ADJUSTED (4)	101,197	- 37	+ 2,199
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED			
IN TIME AND SAVINGS DEPOSITS--TOTAL	82,589	+ 1,460	+20,788
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	57,373	+ 1,144	+15,685
TO OTHERS	25,216	+ 316	+ 5,103
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	4,563	+ 1,759	+ 2,417

- (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 \$ 5,501 MILLION, OF WHICH \$ 2,973 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 1,420 MILLION, OF WHICH \$ 381 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 AND SAN FRANCISCO DISTRICTS).

	FEDERAL RESERVE DISTRICT					
	BOSTON	NEW YORK	** PHILA-DELPHTA	CLEVE-LAND	RICH MOND	ATLANTA
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (GROSS)	15,168	113,391	15,962	26,936	20,185	18,465
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	422	2,916	384	1,493	963	1,398
COMMERCIAL BANKS	402	2,871	339	1,273	959	1,357
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	9	16	210	--	38
INVOLVING OTHER SECURITIES	20	--	29	10	4	3
OTHERS	--	36	--	--	--	--
OTHER LOANS--TOTAL (1)	11,716	89,979	12,160	18,067	14,897	13,093
COMMERCIAL AND INDUSTRIAL LOANS (1)	5,462	44,299	5,303	7,482	5,345	4,704
AGRICULTURAL LOANS	7	192	14	11	113	76
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	8	414	--	3	2	13
OTHER SECURITIES	24	2,320	53	117	53	51
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	3	25	5	4	14	5
OTHER SECURITIES	20	614	69	110	53	119
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	245	4,073	640	523	333	267
OTHER	886	8,810	623	765	544	753
REAL ESTATES LOANS	2,910	11,827	2,621	4,066	3,353	2,338
LOANS TO DOMESTIC COMMERCIAL BANKS	117	1,954	55	302	25	55
LOANS TO FOREIGN COMMERCIAL BANKS	214	3,419	219	428	187	39
CONSUMER INSTALMENT LOANS	1,289	5,562	1,536	2,836	3,732	2,455
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	12	848	38	112	35	18
OTHER LOANS	919	5,622	984	1,308	1,108	2,200
U. S. TREASURY SECURITIES--TOTAL	635	4,885	833	1,527	975	1,016
TREASURY BILLS	11	-112	7	21	84	12
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	109	721	163	260	239	241
1 YEAR TO 5 YEARS	422	2,818	509	947	607	613
AFTER 5 YEARS	93	1,458	154	299	45	150
OTHER SECURITIES--TOTAL	2,395	15,611	2,585	5,849	3,350	2,958
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	460	3,161	114	729	313	152
ALL OTHER	1,418	8,736	2,058	3,977	2,585	2,306
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	52	835	117	257	34	10
ALL OTHER (INCLUDING CORPORATE STOCKS)	465	2,879	296	886	418	490
CASH ITEMS IN PROCESS OF COLLECTION	1,358	11,934	922	1,437	1,659	1,888
RESERVES WITH FEDERAL RESERVE BANKS	1,128	8,366	561	1,437	1,061	973
CURRENCY AND COIN	234	1,028	273	385	406	245
BALANCES WITH DOMESTIC BANKS	433	5,550	401	636	374	494
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	78	738	88	30	10	50
OTHER ASSETS	992	9,860	906	1,694	907	1,090
TOTAL ASSETS/LIABILITIES	19,391	150,867	19,113	32,555	24,602	23,205
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,820	53,719	5,514	9,312	9,184	8,013
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,052	31,866	4,365	7,768	7,415	6,044
STATES AND POLITICAL SUBDIVISIONS	481	1,274	206	513	456	530
U. S. GOVERNMENT	61	283	76	113	251	89
DOMESTIC INTERBANK -- COMMERCIAL	858	11,531	578	584	621	1,188
MUTUAL SAVINGS	143	522	39	8	8	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	3	1,053	10	1	93	13
COMMERCIAL BANKS	98	3,960	100	108	72	49
CERTIFIED AND OFFICERS CHECKS	124	3,230	140	217	268	100
TIME AND SAVINGS DEPOSITS--TOTAL (2)	7,821	56,195	8,441	15,243	10,228	8,939
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,169	10,863	2,376	6,193	4,059	2,168
OTHER TIME DEPOSITS	4,264	30,335	4,938	6,596	4,945	4,917
STATES AND POLITICAL SUBDIVISIONS	1,010	4,039	694	2,078	1,141	1,606
DOMESTIC INTERBANK	170	4,958	213	156	10	231
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	195	5,401	204	216	38	8
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	2,423	13,526	2,291	2,673	2,131	2,922
BORROWINGS--FROM FEDERAL RESERVE BANKS	17	2,365	114	48	157	265
FROM OTHERS	145	2,646	341	805	65	499
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	609	10,027	805	1,533	853	785
RESERVES FOR LOANS	198	1,692	188	292	248	186
RESERVES ON SECURITIES	1	--	--	24	3	3
TOTAL CAPITAL ACCOUNTS	1,357	10,697	1,419	2,625	1,733	1,593
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	11,619	68,070	12,150	17,985	14,876	13,079
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	14,649	108,566	15,568	25,361	19,201	17,053
DEMAND DEPOSITS ADJUSTED (4)	4,543	29,971	3,938	7,178	6,653	4,848
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	4,285	30,803	3,179	4,423	2,342	3,254
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,993	19,756	2,343	2,780	1,618	2,010
TO OTHERS	1,292	11,047	836	1,643	724	1,244

SEE FOOTNOTES ON FIRST TABLE.

	FEDERAL RESERVE DISTRICT					
	CHICAGO	ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS**	SAN FRANCISCO
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (GROSS)	59,280	8,822	4,464	8,884	15,992	86,265
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,320	711	215	830	1,166	2,470
COMMERCIAL BANKS	1,946	628	94	770	1,074	1,716
BROKERS AND DEALERS INVOLVING U. S. TREASURY SECURITIES	322	21	--	60	--	394
INVOLVING OTHER SECURITIES	6	62	121	--	--	138
OTHERS	46	--	--	--	92	222
OTHER LOANS--TOTAL (1)	44,500	5,956	3,195	5,944	10,599	65,820
COMMERCIAL AND INDUSTRIAL LOANS (1)	19,480	2,640	1,590	2,094	4,789	23,343
AGRICULTURAL LOANS	308	43	22	407	261	2,390
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	21	--	--	--	1	25
OTHER SECURITIES	747	70	8	22	39	385
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	23	4	--	--	3	22
OTHER SECURITIES	604	100	137	173	444	244
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.	2,059	162	73	155	167	1,533
OTHER	3,964	407	379	344	770	3,405
REAL ESTATES LOANS	8,316	1,025	431	963	1,548	19,597
LOANS TO DOMESTIC COMMERCIAL BANKS	626	69	6	15	61	871
LOANS TO FOREIGN COMMERCIAL BANKS	1,096	18	61	20	79	1,033
CONSUMER INSTALMENT LOANS	4,066	878	239	1,095	1,069	9,387
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	539	12	6	--	--	516
OTHER LOANS	2,651	528	243	656	1,368	3,069
U. S. TREASURY SECURITIES--TOTAL	3,272	546	225	545	914	4,794
TREASURY BILLS	181	19	38	124	81	845
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	646	104	34	106	127	728
1 YEAR TO 5 YEARS	2,022	373	87	267	532	2,444
AFTER 5 YEARS	423	50	66	48	174	777
OTHER SECURITIES--TOTAL	9,188	1,609	829	1,565	3,313	13,181
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	685	37	--	18	222	1,117
ALL OTHER	6,329	1,221	477	1,315	2,792	8,154
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	345	61	91	76	9	488
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,829	290	261	156	290	3,422
CASH ITEMS IN PROCESS OF COLLECTION	4,002	845	526	1,109	1,539	5,954
RESERVES WITH FEDERAL RESERVE BANKS	3,676	412	344	410	1,169	5,210
CURRENCY AND COIN	607	105	29	77	133	1,026
BALANCES WITH DOMESTIC BANKS	1,232	175	72	251	454	1,038
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	176	11	--	--	25	396
OTHER ASSETS	2,788	651	264	438	857	5,915
TOTAL ASSETS/LIABILITIES	71,761	11,021	5,699	11,169	20,169	105,804
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	18,804	3,713	1,602	4,189	7,159	30,458
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	14,136	2,633	1,118	2,979	5,229	25,962
STATES AND POLITICAL SUBDIVISIONS	704	111	52	210	502	846
U. S. GOVERNMENT	199	46	24	62	64	470
DOMESTIC INTERBANK -- COMMERCIAL	2,308	853	364	861	1,183	1,450
MUTUAL SAVINGS	3	--	1	--	--	20
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	16	--	--	--	4	59
COMMERCIAL BANKS	203	19	17	10	72	462
CERTIFIED AND OFFICERS CHECKS	1,235	51	26	67	105	1,189
TIME AND SAVINGS DEPOSITS--TOTAL (2)	33,783	4,110	1,896	4,235	7,643	54,626
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,685	1,158	313	916	1,151	17,952
OTHER TIME DEPOSITS	19,285	2,264	1,429	2,469	4,248	27,638
STATES AND POLITICAL SUBDIVISIONS	4,153	477	119	750	2,119	6,297
DOMESTIC INTERBANK	594	46	34	59	89	731
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,012	2	--	--	13	1,905
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	10,338	1,928	1,362	1,468	3,100	8,187
BORROWINGS--FROM FEDERAL RESERVE BANKS	133	41	20	62	30	165
FROM OTHERS	406	52	165	15	139	826
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	3,159	308	231	275	549	4,467
RESERVES FOR LOANS	763	96	50	96	182	1,044
RESERVES ON SECURITIES	2	8	--	--	20	1
TOTAL CAPITAL ACCOUNTS	4,373	765	373	829	1,347	6,030
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	44,248	5,970	3,310	5,989	10,630	65,703
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	56,708	8,125	4,364	8,099	14,857	83,678
DEMAND DEPOSITS ADJUSTED (4)	12,295	1,969	688	2,157	4,373	22,584
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	12,508	996	1,141	1,675	3,639	14,344
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	8,832	728	1,009	1,193	2,810	11,301
TO OTHERS	3,676	268	132	482	829	3,043

SEE FOOTNOTES ON FIRST TABLE.

\*\* PRELIMINARY.