



FEDERAL RESERVE

statistical release

For immediate release
July 31, 1974

H.4.2

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks decreased \$979 million in the week ended July 24. This reflected a decrease of \$1,198 million in loans (adjusted) a decrease of \$148 million in U.S. Treasury security holdings and an increase of \$367 million in holdings of "other" securities. Demand deposits adjusted decreased \$1,369 million while U.S. Government demand deposits increased \$60 million. Total time and savings deposits increased \$1,878 million. Gross liabilities of banks to their foreign branches increased \$80 million.

Commercial and industrial loans decreased a net of \$561 million; during the comparable week a year ago these loans increased \$228 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities decreased \$72 million, and their loans for purchasing or carrying "other" securities increased \$136 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities decreased \$116 million and those involving "other" securities decreased \$1 million. Loans to sales and personal finance institutions decreased \$340 million as compared with an increase of \$95 million during the corresponding week in 1973. Real estate loans increased \$95 million, and consumer instalment loans increased \$73 million.

Total U.S. Treasury securities held decreased \$148 million. Holdings of Treasury bills decreased \$209 million and holdings of "other" U.S. Treasury securities maturing within 1 year increased \$84 million. Longer term Treasury note and bond holdings decreased \$23 million.

Savings deposits declined by \$105 million (the previous week's figure was revised to \$75 million decrease). All other consumer-type time deposits (i.e. other time IPC less large negotiable CD's IPC) increased by \$135

million (the previous week's figure was revised to a \$255 million increase).

	JULY 24, 1974	CHANGE SINCE	
		JULY 17, 1974	JULY 25, 1973
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	390,325	- 3,096	+42,606
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	12,801	- 2,123	+ 422
COMMERCIAL BANKS	11,011	- 2,029	+ 47
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	955	- 116	+ 2
INVOLVING OTHER SECURITIES	401	- 1	+ 282
OTHERS	434	+ 23	+ 91
OTHER LOANS--TOTAL (1)	294,751	- 1,192	+38,614
COMMERCIAL AND INDUSTRIAL LOANS (1)	125,992	- 561	+19,077
AGRICULTURAL LOANS	3,826	- 19	+ 511
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	415	- 72	- 351
OTHER SECURITIES	4,025	+ 136	- 1,271
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	111	+ 3	- 90
OTHER SECURITIES	2,672	- 10	- 284
LOANS TO NON-BANK FINANCIAL INSTITUTIONS			
SALES FINANCE, PERSONAL FINANCE, ETC.	9,892	- 340	+ 1,089
OTHER	21,508	- 128	+ 5,089
REAL ESTATES LOANS	58,700	+ 95	+ 7,592
LOANS TO DOMESTIC COMMERCIAL BANKS	4,086	- 88	+ 692
LOANS TO FOREIGN COMMERCIAL BANKS	6,853	- 5	+ 1,798
CONSUMER INSTALMENT LOANS	34,216	+ 73	+ 3,259
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,914	- 108	+ 671
OTHER LOANS	20,541	- 168	+ 832
U. S. TREASURY SECURITIES--TOTAL	20,038	- 148	- 2,824
TREASURY BILLS	1,111	- 209	- 2,030
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	3,569	+ 84	- 591
1 YEAR TO 5 YEARS	11,592	- 34	- 1,230
AFTER 5 YEARS	3,766	+ 11	+ 1,027
OTHER SECURITIES--TOTAL	62,735	+ 367	+ 6,394
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	7,060	+ 92	- 898
ALL OTHER	41,488	+ 133	+ 3,404
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,418	+ 40	+ 585
ALL OTHER (INCLUDING CORPORATE STOCKS)	11,769	+ 102	+ 3,303
CASH ITEMS IN PROCESS OF COLLECTION	31,889	- 1,292	+ 2,809
RESERVES WITH FEDERAL RESERVE BANKS	26,823	+ 1,163	+ 5,914
CURRENCY AND COIN	4,591	+ 75	+ 331
BALANCES WITH DOMESTIC BANKS	10,177	- 980	+ 80
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,599	- 3	+ 303
OTHER ASSETS	26,363	+ 259	+ 6,409
TOTAL ASSETS/LIABILITIES	491,767	- 3,874	+58,452
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	153,969	- 4,220	+ 2,649
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	111,668	- 2,710	+ 4,565
STATES AND POLITICAL SUBDIVISIONS	5,731	- 162	- 294
U. S. GOVERNMENT	1,746	+ 60	- 2,205
DOMESTIC INTERBANK -- COMMERCIAL	20,736	- 1,619	- 274
MUTUAL SAVINGS	637	- 108	- 101
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,119	- 150	+ 123
COMMERCIAL BANKS	5,089	- 54	+ 1,404
CERTIFIED AND OFFICERS CHECKS	7,243	+ 523	- 569
TIME AND SAVINGS DEPOSITS--TOTAL (2)	215,461	+ 1,878	+30,932
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	57,884	- 105	+ 19
OTHER TIME DEPOSITS	114,819	+ 1,170	+23,210
STATES AND POLITICAL SUBDIVISIONS	24,701	+ 286	+ 2,762
DOMESTIC INTERBANK	7,459	+ 70	+ 2,863
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	9,372	+ 371	+ 1,413
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	49,470	- 3,138	+10,718
BORROWINGS--FROM FEDERAL RESERVE BANKS	4,769	+ 1,352	+ 3,470
FROM OTHERS	6,161	+ 42	+ 1,649
OTHER LIABILITIES AND MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	23,748	+ 226	+ 6,071
RESERVES FOR LOANS	5,019	- 16	+ 522
RESERVES ON SECURITIES	62	--	- 2
TOTAL CAPITAL ACCOUNTS	33,108	+ 2	+ 2,443
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	292,455	- 1,198	+38,297
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	375,228	- 979	+41,867
DEMAND DEPOSITS ADJUSTED (4)	99,598	- 1,369	+ 2,319
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	84,663	+ 1,690	+20,973
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	58,648	+ 1,035	+15,460
TO OTHERS	26,015	+ 655	+ 5,513
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	4,663	+ 80	+ 2,571

- (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 \$ 5,547 MILLION, OF WHICH \$ 3,025 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 1,429 MILLION, OF WHICH \$ 392 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	CLEVELAND	RICHMOND	ATLANTA
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (GROSS)	15,204	112,372	15,932	26,871	19,900	18,308
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	487	2,211	492	1,459	706	1,210
COMMERCIAL BANKS	452	2,115	367	1,350	704	1,149
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	56	24	98	--	54
INVOLVING OTHER SECURITIES	20	--	101	10	2	7
OTHERS	15	40	--	1	--	--
OTHER LOANS--TOTAL (1)	11,711	89,470	12,053	18,021	14,832	13,107
COMMERCIAL AND INDUSTRIAL LOANS (1)	5,472	44,078	5,205	7,392	5,279	4,722
AGRICULTURAL LOANS	7	184	14	11	112	76
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	8	358	--	3	2	12
OTHER SECURITIES	31	2,367	65	123	49	52
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	3	30	5	4	14	4
OTHER SECURITIES	20	611	69	110	53	121
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	243	3,836	648	520	331	278
OTHER	879	8,802	600	770	554	755
REAL ESTATES LOANS	2,512	11,858	2,630	4,080	3,361	2,352
LOANS TO DOMESTIC COMMERCIAL BANKS	120	1,896	46	302	29	49
LOANS TO FOREIGN COMMERCIAL BANKS	216	3,363	209	521	185	38
CONSUMER INSTALMENT LOANS	1,291	5,582	1,540	2,848	3,737	2,463
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	12	835	45	25	34	18
OTHER LOANS	897	5,670	977	1,312	1,092	2,167
U. S. TREASURY SECURITIES--TOTAL	641	4,772	823	1,520	965	1,033
TREASURY BILLS	11	-191	6	16	84	10
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	112	730	156	250	234	264
1 YEAR TO 5 YEARS	425	2,764	507	956	602	609
AFTER 5 YEARS	93	1,469	154	298	45	150
OTHER SECURITIES--TOTAL	2,365	15,919	2,564	5,871	3,397	2,958
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	431	3,397	114	644	314	151
ALL OTHER	1,425	8,783	2,031	4,047	2,599	2,306
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	52	834	117	285	27	10
ALL OTHER (INCLUDING CORPORATE STOCKS)	457	2,905	302	895	457	491
CASH ITEMS IN PROCESS OF COLLECTION	1,199	13,739	830	1,228	1,353	1,589
RESERVES WITH FEDERAL RESERVE BANKS	1,044	9,374	701	1,408	1,107	877
CURRENCY AND COIN	241	1,029	283	401	408	250
BALANCES WITH DOMESTIC BANKS	309	5,168	344	540	392	401
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	78	737	87	30	10	50
OTHER ASSETS	983	10,349	898	1,654	985	1,093
TOTAL ASSETS/LIABILITIES	19,058	152,768	19,075	32,132	24,155	22,568
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,562	54,379	5,410	8,864	8,562	7,596
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,976	32,542	4,287	7,436	7,058	5,735
STATES AND POLITICAL SUBDIVISIONS	500	1,307	240	469	402	510
U. S. GOVERNMENT	82	335	65	152	165	110
DOMESTIC INTERBANK -- COMMERCIAL	647	10,777	536	455	517	1,094
MUTUAL SAVINGS	117	448	38	9	6	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	3	919	11	--	78	6
COMMERCIAL BANKS	103	3,887	97	157	62	48
CERTIFIED AND OFFICERS CHECKS	134	4,164	136	186	274	93
TIME AND SAVINGS DEPOSITS--TOTAL (2)	7,886	57,199	8,540	15,335	10,264	9,041
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,156	10,825	2,374	6,183	4,051	2,164
OTHER TIME DEPOSITS	4,319	30,899	5,040	6,662	4,971	4,988
STATES AND POLITICAL SUBDIVISIONS	1,024	4,032	700	2,110	1,152	1,634
DOMESTIC INTERBANK	178	4,969	225	159	16	238
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	195	5,795	185	216	40	8
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	2,085	13,109	2,220	2,670	2,156	2,665
BORROWINGS--FROM FEDERAL RESERVE BANKS	194	2,453	138	59	193	168
FROM OTHERS	142	2,707	325	867	58	515
OTHER LIABILITIES AND MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	646	10,532	850	1,391	939	803
RESERVES FOR LOANS	185	1,691	186	292	249	185
RESERVES ON SECURITIES	1	--	--	24	3	3
TOTAL CAPITAL ACCOUNTS	1,357	10,698	1,406	2,630	1,731	1,592
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	11,626	87,670	12,132	17,828	14,805	13,119
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	14,632	108,361	15,519	25,219	19,167	17,110
DEMAND DEPOSITS ADJUSTED (4)	4,634	29,528	3,979	7,029	6,527	4,803
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	4,384	31,694	3,257	4,553	2,366	3,333
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	3,070	20,266	2,396	2,877	1,626	2,074
TO OTHERS	1,314	11,428	861	1,676	740	1,259

H.4.2(B) WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS, BY DISTRICT,
JULY 24, 1974

	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)	58,593	8,676	4,443	8,700	15,666	85,660
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	1,782	587	224	699	931	2,013
COMMERCIAL BANKS	1,444	514	104	634	837	1,341
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	301	26	--	65	--	331
INVOLVING OTHER SECURITIES	5	47	120	--	--	89
OTHERS	32	--	--	--	94	252
OTHER LOANS--TOTAL (1)	44,390	5,923	3,159	5,932	10,545	65,608
COMMERCIAL AND INDUSTRIAL LOANS (1)	19,525	2,623	1,565	2,080	4,743	23,308
AGRICULTURAL LOANS	307	44	22	404	262	2,383
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	8	--	--	--	1	23
OTHER SECURITIES	814	73	10	24	42	375
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	22	4	--	--	3	22
OTHER SECURITIES	600	99	137	174	440	238
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,991	165	72	155	165	1,488
OTHER	3,944	391	368	345	756	3,344
REAL ESTATES LOANS	8,326	1,023	432	963	1,590	19,613
LOANS TO DOMESTIC COMMERCIAL BANKS	610	63	8	16	63	884
LOANS TO FOREIGN COMMERCIAL BANKS	1,073	18	62	20	80	1,068
CONSUMER INSTALMENT LOANS	4,088	884	239	1,096	1,071	9,377
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	527	12	6	--	--	400
OTHER LOANS	2,555	524	238	655	1,369	3,085
U. S. TREASURY SECURITIES--TOTAL	3,242	546	226	529	910	4,831
TREASURY BILLS	109	21	35	114	73	823
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	668	103	40	100	130	782
1 YEAR TO 5 YEARS	2,037	373	85	267	533	2,434
AFTER 5 YEARS	428	49	66	48	174	792
OTHER SECURITIES--TOTAL	9,179	1,620	834	1,540	3,280	13,208
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	685	46	--	18	165	1,095
ALL OTHER	6,324	1,224	490	1,291	2,814	8,154
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	367	61	94	71	9	491
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,803	289	250	160	292	3,468
CASH ITEMS IN PROCESS OF COLLECTION	3,387	718	432	953	1,462	4,999
RESERVES WITH FEDERAL RESERVE BANKS	3,527	471	359	608	1,166	6,181
CURRENCY AND COIN	615	109	29	80	132	1,014
BALANCES WITH DOMESTIC BANKS	1,298	194	72	213	436	810
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	176	11	--	--	25	395
OTHER ASSETS	2,790	670	268	434	867	5,372
TOTAL ASSETS/LIABILITIES	70,386	10,849	5,603	10,988	19,754	104,431
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	17,675	3,517	1,540	3,934	7,027	28,903
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	13,491	2,488	1,072	2,799	5,162	24,622
STATES AND POLITICAL SUBDIVISIONS	632	98	55	190	502	826
U. S. GOVERNMENT	225	45	15	63	81	408
DOMESTIC INTERBANK -- COMMERCIAL	2,206	815	346	815	1,126	1,402
MUTUAL SAVINGS	2	--	1	--	--	16
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	22	--	--	--	3	77
COMMERCIAL BANKS	214	21	26	7	61	406
CERTIFIED AND OFFICERS CHECKS	883	50	25	60	92	1,146
TIME AND SAVINGS DEPOSITS--TOTAL (2)	33,900	4,144	1,936	4,287	7,677	55,252
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,667	1,157	312	915	1,148	17,932
OTHER TIME DEPOSITS	19,367	2,278	1,448	2,478	4,280	28,089
STATES AND POLITICAL SUBDIVISIONS	4,195	494	140	797	2,119	6,304
DOMESTIC INTERBANK	616	47	35	56	92	828
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,001	2	--	--	13	1,917
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	9,665	1,881	1,227	1,438	2,683	7,671
BORROWINGS--FROM FEDERAL RESERVE BANKS	723	78	87	108	148	420
FROM OTHERS	343	50	163	22	123	846
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	2,959	312	226	275	541	4,274
RESERVES FOR LOANS	763	96	50	96	182	1,044
RESERVES ON SECURITIES	2	8	--	--	20	1
TOTAL CAPITAL ACCOUNTS	4,356	763	374	828	1,353	6,020
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	44,118	5,933	3,271	5,981	10,576	65,396
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	56,539	8,099	4,331	8,050	14,766	83,435
DEMAND DEPOSITS ADJUSTED (4)	11,857	1,939	747	2,103	4,358	22,094
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	12,679	1,004	1,180	1,699	3,727	14,787
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	8,921	729	1,027	1,200	2,868	11,594
TO OTHERS	3,758	275	153	499	859	3,193

SEE FOOTNOTES ON FIRST TABLE.