



FEDERAL RESERVE

statistical release

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WV

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For immediate release
August 7, 1974

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks increased \$4,851 million in the week ended July 31. This reflected an increase of \$4,166 million in loans (adjusted), an increase of \$909 million in U.S. Treasury security holdings and a decrease of \$224 million in holdings of "other" securities. Demand deposits adjusted increased \$1,824 million while U.S. Government demand deposits increased \$78 million. Total time and savings deposits increased \$800 million. Gross liabilities of banks to their foreign branches decreased \$1,413 million.

Commercial and industrial loans increased a net of \$135 million; during the comparable week a year ago these loans increased \$678 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities increased \$1,305 million, and their loans for purchasing or carrying "other" securities increased \$683 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities increased \$502 million and those involving "other" securities increased \$31 million. Loans to sales and personal finance institutions increased \$262 million as compared with an increase of \$938 million during the corresponding week in 1973. Real estate loans increased \$164 million, and consumer instalment loans increased \$102 million.

Total U.S. Treasury securities held increased \$909 million. Holdings of Treasury bills increased \$930 million and holdings of "other" U.S. Treasury securities maturing within 1 year increased \$3 million. Longer term Treasury note and bond holdings decreased \$24 million.

Savings deposits declined by \$204 million (the previous week's figure was revised to a \$134 million decrease). All other consumer-type time deposits (i.e. other time IPC less large negotiable CD's IPC) increased by \$291 million (the previous week's figure was revised to a \$136 million

	JULY 31, 1974	CHANGE SINCE	
		JULY 24, 1974	AUG. 1, 1973
A S S E T S (IN MILLIONS OF DOLLARS)			
TOTAL LOANS AND INVESTMENTS, (GROSS)	397,276	+ 7,287	+47,403
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	16,020	+ 3,220	+ 3,280
COMMERCIAL BANKS	13,537	+ 2,566	+ 2,050
BROKERS AND DEALERS INVOLVING U. S. TREASURY SECURITIES	1,437	+ 502	+ 565
INVOLVING OTHER SECURITIES	437	+ 31	+ 307
OTHERS	609	+ 121	+ 358
OTHER LOANS--TOTAL (1)	297,955	+ 3,382	+39,516
COMMERCIAL AND INDUSTRIAL LOANS (1)	126,267	+ 135	+18,674
AGRICULTURAL LOANS	3,857	+ 36	+ 545
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	1,720	+ 1,305	+ 1,061
OTHER SECURITIES	4,694	+ 683	- 602
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	113	+ 2	- 73
OTHER SECURITIES	2,687	+ 13	- 300
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.	10,107	+ 262	+ 366
OTHER	21,616	+ 156	+ 4,759
REAL ESTATES LOANS	58,892	+ 164	+ 7,675
LOANS TO DOMESTIC COMMERCIAL BANKS	3,967	- 130	+ 794
LOANS TO FOREIGN COMMERCIAL BANKS	6,974	+ 115	+ 2,126
CONSUMER INSTALMENT LOANS	34,320	+ 102	+ 3,137
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,854	+ 17	+ 603
OTHER LOANS	20,887	+ 522	+ 751
U. S. TREASURY SECURITIES--TOTAL	20,853	+ 909	- 1,578
TREASURY BILLS	1,982	+ 930	- 980
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	3,566	+ 3	- 505
1 YEAR TO 5 YEARS	11,555	- 9	- 1,164
AFTER 5 YEARS	3,750	- 15	+ 1,071
OTHER SECURITIES--TOTAL	62,448	- 224	+ 6,185
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	6,960	- 100	- 1,017
ALL OTHER	41,202	- 219	+ 3,085
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES	2,496	+ 76	+ 647
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	11,790	+ 19	+ 3,470
ALL OTHER (INCLUDING CORPORATE STOCKS)	35,101	+ 3,227	+ 3,193
CASH ITEMS IN PROCESS OF COLLECTION	20,911	- 5,772	- 1,644
RESERVES WITH FEDERAL RESERVE BANKS	4,502	- 90	+ 448
CURRENCY AND COIN	11,425	+ 1,168	- 71
BALANCES WITH DOMESTIC BANKS	1,575	+ 2	+ 272
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	28,415	+ 1,540	+ 7,390
OTHER ASSETS	499,205	+ 7,362	+56,991
TOTAL ASSETS/LIABILITIES			
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	161,459	+ 7,526	+ 3,523
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	114,753	+ 2,998	+ 2,912
STATES AND POLITICAL SUBDIVISIONS	6,225	+ 558	- 688
U. S. GOVERNMENT	1,818	+ 78	- 1,198
DOMESTIC INTERBANK -- COMMERCIAL	23,131	+ 2,397	+ 381
MUTUAL SAVINGS	733	+ 96	+ 124
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,864	+ 760	+ 846
COMMERCIAL BANKS	5,448	+ 360	+ 1,791
CERTIFIED AND OFFICERS CHECKS	7,487	+ 279	- 397
TIME AND SAVINGS DEPOSITS--TOTAL (2)	216,240	+ 800	+30,055
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	57,651	- 204	+ 84
OTHER TIME DEPOSITS	115,684	+ 848	+22,545
STATES AND POLITICAL SUBDIVISIONS	24,567	- 25	+ 2,381
DOMESTIC INTERBANK	7,290	- 240	+ 2,576
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	9,785	+ 383	+ 1,736
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	50,266	+ 817	+11,580
BORROWINGS--FROM FEDERAL RESERVE BANKS	2,796	- 1,984	+ 2,098
FROM OTHERS	5,941	- 196	+ 1,585
OTHER LIABILITIES AND MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	24,018	+ 109	+ 5,124
RESERVES FOR LOANS	5,066	+ 36	+ 540
RESERVES ON SECURITIES	62	-	3
TOTAL CAPITAL ACCOUNTS	33,357	+ 254	+ 2,489
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	296,471	+ 4,166	+39,952
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	379,772	+ 4,851	+44,559
DEMAND DEPOSITS ADJUSTED (4)	101,409	+ 1,824	+ 1,147
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	85,347	+ 556	+20,519
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	59,221	+ 557	+15,189
TO OTHERS	26,126	- 1	+ 5,330
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	3,268	- 1,413	+ 1,042

- (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 \$ 5,412 MILLION, OF WHICH \$ 2,905 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 1,450 MILLION, OF WHICH \$ 413 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).
* REVISED.

	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)	15,233	116,487	16,048	27,465	20,184	18,221
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL						
COMMERCIAL BANKS	469	3,193	580	1,937	986	1,131
BROKERS AND DEALERS	406	3,098	461	1,686	944	1,066
INVOLVING U. S. TREASURY SECURITIES		55	102	163	--	62
INVOLVING OTHER SECURITIES	38	--	17	84	2	3
OTHERS	25	40	--	4	40	--
OTHER LOANS--TOTAL (1)	11,758	92,113	12,048	18,040	14,856	13,113
COMMERCIAL AND INDUSTRIAL LOANS (1)	5,464	44,009	5,207	7,390	5,276	4,719
AGRICULTURAL LOANS	7	185	14	10	114	75
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	9	1,614	--	3	2	13
OTHER SECURITIES	30	3,071	49	138	53	50
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	3	32	5	4	14	4
OTHER SECURITIES	20	611	68	109	53	122
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	254	4,014	641	497	348	267
OTHER	879	8,890	592	780	549	736
REAL ESTATES LOANS	2,524	11,904	2,645	4,082	3,367	2,375
LOANS TO DOMESTIC COMMERCIAL BANKS	127	1,812	50	288	26	46
LOANS TO FOREIGN COMMERCIAL BANKS	217	3,488	204	529	185	40
CONSUMER INSTALLMENT LOANS	1,299	5,609	1,543	2,866	3,751	2,461
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	12	835	46	25	37	18
OTHER LOANS	913	6,039	984	1,319	1,081	2,187
U. S. TREASURY SECURITIES--TOTAL	651	5,450	839	1,568	966	1,037
TREASURY BILLS	7	434	15	67	82	9
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	127	782	157	243	237	271
1 YEAR TO 5 YEARS	424	2,773	512	959	601	607
AFTER 5 YEARS	93	1,461	155	299	46	150
OTHER SECURITIES--TOTAL	2,355	15,731	2,581	5,920	3,376	2,940
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	419	3,342	115	672	305	151
ALL OTHER	1,423	8,633	2,042	4,023	2,589	2,296
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	52	840	117	372	28	10
ALL OTHER (INCLUDING CORPORATE STOCKS)	461	2,916	307	853	454	483
CASH ITEMS IN PROCESS OF COLLECTION	1,373	14,692	940	1,478	1,639	1,714
RESERVES WITH FEDERAL RESERVE BANKS	542	7,309	536	1,012	759	883
CURRENCY AND COIN	230	1,019	273	384	394	242
BALANCES WITH DOMESTIC BANKS	369	5,940	400	517	350	461
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	79	737	87	30	10	50
OTHER ASSETS	1,033	11,110	1,006	1,767	978	1,174
TOTAL ASSETS/LIABILITIES	18,859	157,294	19,290	32,653	24,354	22,745
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,790	58,020	5,674	9,191	8,959	7,894
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,027	33,508	4,446	7,678	7,281	5,883
STATES AND POLITICAL SUBDIVISIONS	525	1,447	244	523	440	571
U. S. GOVERNMENT	90	470	67	112	195	83
DOMESTIC INTERBANK -- COMMERCIAL	770	12,042	652	571	631	1,193
MUTUAL SAVINGS	139	517	38	12	7	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	3	1,653	9	1	99	7
COMMERCIAL BANKS	107	4,237	105	93	59	44
CERTIFIED AND OFFICERS CHECKS	129	4,146	113	201	247	113
TIME AND SAVINGS DEPOSITS--TOTAL (2)	7,882	57,494	8,599	15,425	10,261	9,025
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,152	10,766	2,371	6,169	4,047	2,160
OTHER TIME DEPOSITS	4,318	31,071	5,096	6,770	4,960	5,028
STATES AND POLITICAL SUBDIVISIONS	1,043	4,008	704	2,106	1,155	1,599
DOMESTIC INTERBANK	185	4,691	229	167	12	225
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	169	6,248	183	208	54	4
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	1,879	14,711	2,136	2,697	2,000	2,512
BORROWINGS--FROM FEDERAL RESERVE BANKS	16	1,571	40	53	183	240
FROM OTHERS	138	2,463	332	863	62	454
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	602	10,524	893	1,469	889	813
RESERVES FOR LOANS	186	1,710	168	294	250	189
RESERVES ON SECURITIES	1	--	--	24	3	3
TOTAL CAPITAL ACCOUNTS	1,365	10,801	1,428	2,637	1,747	1,615
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	11,694	90,396	12,117	18,003	14,872	13,122
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	14,700	111,577	15,537	25,491	19,214	17,109
DEMAND DEPOSITS ADJUSTED (4)	4,557	30,816	4,015	7,030	6,494	4,904
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	4,378	31,812	3,311	4,672	2,386	3,328
* TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	3,066	20,275	2,467	3,002	1,626	2,109
TO OTHERS	1,312	11,537	844	1,670	760	1,219

SEE FOOTNOTES ON FIRST TABLE.

**PRELIMINARY

ASSETS	FEDERAL RESERVE DISTRICT					
	CHICAGO	ST. LOUIS	MINNE- APOLIS	KANSAS CITY	DALLAS	** SAN FRANCISCO
(IN MILLIONS OF DOLLARS)						
TOTAL LOANS AND INVESTMENTS, (GROSS)	59,479	8,776	4,510	8,989	16,162	85,722
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,343	638	255	918	1,454	2,116
COMMERCIAL BANKS	1,759	531	163	751	1,261	1,411
BROKERS AND DEALERS INVOLVING U. S. TREASURY SECURITIES	513	54	--	165	99	224
INVOLVING OTHER SECURITIES	5	53	92	--	--	143
OTHERS	66	--	--	2	94	338
OTHER LOANS--TOTAL (1)	44,638	5,964	3,209	5,969	10,523	65,724
COMMERCIAL AND INDUSTRIAL LOANS (1)	19,595	2,626	1,597	2,128	4,722	23,534
AGRICULTURAL LOANS	321	44	22	401	263	2,401
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	55	--	--	1	1	22
OTHER SECURITIES	801	71	8	23	41	359
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	22	4	--	--	3	22
OTHER SECURITIES	600	99	138	189	439	239
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.	2,035	174	76	151	177	1,473
OTHER	3,971	399	369	348	769	3,334
REAL ESTATES LOANS	8,344	1,022	436	963	1,545	19,685
LOANS TO DOMESTIC COMMERCIAL BANKS	587	64	9	15	60	883
LOANS TO FOREIGN COMMERCIAL BANKS	1,068	16	62	19	79	1,067
CONSUMER INSTALMENT LOANS	4,102	889	239	1,103	1,062	9,396
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	541	10	6	--	--	324
OTHER LOANS	2,596	546	247	628	1,362	2,985
U. S. TREASURY SECURITIES--TOTAL	3,321	549	226	546	906	4,794
TREASURY BILLS	311	24	39	126	74	794
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	603	106	36	105	127	772
1 YEAR TO 5 YEARS	1,994	368	85	265	531	2,436
AFTER 5 YEARS	413	51	66	50	174	792
OTHER SECURITIES--TOTAL	9,177	1,625	820	1,556	3,279	13,088
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	662	39	--	18	169	1,068
ALL OTHER	6,325	1,235	465	1,300	2,808	8,063
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES	354	61	88	71	9	494
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	1,836	290	267	167	293	3,463
ALL OTHER (INCLUDING CORPORATE STOCKS)	3,522	777	436	1,020	1,603	5,907
CASH ITEMS IN PROCESS OF COLLECTION	2,596	414	159	439	794	5,468
RESERVES WITH FEDERAL RESERVE BANKS	612	101	29	79	123	1,016
CURRENCY AND COIN	1,285	186	67	269	449	1,092
BALANCES WITH DOMESTIC BANKS	176	11	--	--	26	369
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	3,015	693	282	447	892	6,018
OTHER ASSETS	70,685	10,958	5,483	11,243	20,049	105,592
TOTAL ASSETS/LIABILITIES						
LIABILITIES						
DEMAND DEPOSITS - TOTAL	18,758	3,658	1,586	4,110	7,368	29,451
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	13,975	2,540	1,085	2,907	5,260	25,163
STATES AND POLITICAL SUBDIVISIONS	698	109	64	186	615	803
U. S. GOVERNMENT	253	49	15	62	77	345
DOMESTIC INTERBANK -- COMMERCIAL	2,489	887	369	875	1,232	1,420
MUTUAL SAVINGS	2	--	1	--	--	17
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	31	--	--	--	3	58
COMMERCIAL BANKS	211	21	19	9	75	468
CERTIFIED AND OFFICERS CHECKS	1,099	52	33	71	106	1,177
TIME AND SAVINGS DEPOSITS--TOTAL (2)	34,140	4,166	1,929	4,299	7,717	55,303
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,617	1,152	310	913	1,144	17,850
OTHER TIME DEPOSITS	19,713	2,308	1,437	2,492	4,343	28,148
STATES AND POLITICAL SUBDIVISIONS	4,146	489	149	793	2,104	6,271
DOMESTIC INTERBANK	651	46	32	57	91	904
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	959	2	--	--	13	1,945
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	8,996	1,895	1,124	1,549	2,630	8,137
BORROWINGS--FROM FEDERAL RESERVE BANKS	263	--	--	49	107	274
FROM OTHERS	464	45	176	25	128	791
OTHER LIABILITIES AND MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	2,855	319	245	288	542	4,579
RESERVES FOR LOANS	765	97	51	94	184	1,058
RESERVES ON SECURITIES	2	8	--	--	20	1
TOTAL CAPITAL ACCOUNTS	4,442	770	372	829	1,353	5,998
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	44,635	6,007	3,292	6,121	10,656	65,546
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	57,133	8,131	4,338	8,223	14,841	83,428
DEMAND DEPOSITS ADJUSTED (4)	12,494	1,945	766	2,153	4,456	21,779
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	12,879	1,020	1,174	1,731	3,751	14,905
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	9,181	744	1,012	1,226	2,914	11,599
TO OTHERS	3,698	276	162	505	837	3,306

SEE FOOTNOTES ON FIRST TABLE.