



# FEDERAL RESERVE

## statistical release

H.4.2

For immediate release  
August 14, 1974

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

Total loans and investments (adjusted) at large commercial banks decreased \$496 million in the week ended August 7. This reflected a decrease of \$585 million in loans (adjusted), an increase of \$156 million in U.S. Treasury security holdings and a decrease of \$67 million in holdings of "other" securities. Demand deposits adjusted decreased \$2,657 million while U.S. Government demand deposits decreased \$400 million. Total time and savings deposits increased \$975 million. Gross liabilities of banks to their foreign branches increased \$170 million.

Commercial and industrial loans increased a net of \$214 million; during the comparable week a year ago these loans increased \$528 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities decreased \$269 million, and their loans for purchasing or carrying "other" securities decreased \$309 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities increased \$18 million and those involving "other" securities decreased \$92 million. Loans to sales and personal finance institutions increased \$28 million as compared with an increase of \$36 million during the corresponding week in 1973. Real estate loans decreased \$36 million, and consumer instalment loans increased \$76 million.

Total U.S. Treasury securities held increased \$156 million. Holdings of Treasury bills increased \$217 million and holdings of "other" U.S. Treasury securities maturing within 1 year decreased \$48 million. Longer term Treasury note and bond holdings decreased \$13 million.

Savings deposits declined by \$41 million (the previous week's figure was revised to a \$240 million decrease). All other consumer-type time deposits (i.e. other time IPC less large negotiable CD's IPC) increased by \$134 million (the previous week's figure was revised to a \$345 million increase).

	AUG. 7, 1974	CHANGE SINCE	
		JULY 31, 1974	AUG. 8, 1973
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	397,522	- 249	+44,182
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	16,707	+ 180	+ 1,388
COMMERCIAL BANKS	13,683	+ 265	+ 1,681
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	1,899	+ 18	- 688
INVOLVING OTHER SECURITIES	429	- 92	+ 264
OTHERS	636	- 11	+ 131
OTHER LOANS--TOTAL (1)	297,439	- 518	+37,990
COMMERCIAL AND INDUSTRIAL LOANS (1)	126,365	+ 214	+18,244
AGRICULTURAL LOANS	3,849	+ 3	+ 498
LOANS TO BROKERS AND DEALERS FOR PURCHASING			
OR CARRYING--U. S. TREASURY SECURITIES	1,451	- 269	+ 287
OTHER SECURITIES	4,390	- 309	- 901
OTHER LOANS FOR PURCHASING OR CARRYING--			
U. S. TREASURY SECURITIES	111	- 2	- 78
OTHER SECURITIES	2,704	+ 17	- 304
LOANS TO NON-BANK FINANCIAL INSTITUTIONS			
SALES FINANCE, PERSONAL FINANCE, ETC.	10,239	+ 28	+ 762
OTHER	21,735	+ 65	+ 4,822
REAL ESTATES LOANS	58,872	- 36	+ 7,509
LOANS TO DOMESTIC COMMERCIAL BANKS	3,965	- 18	+ 753
LOANS TO FOREIGN COMMERCIAL BANKS	6,886	- 93	+ 1,831
CONSUMER INSTALMENT LOANS	34,421	+ 76	+ 3,162
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,981	+ 113	+ 724
OTHER LOANS	20,470	- 307	+ 681
U. S. TREASURY SECURITIES--TOTAL	21,071	+ 156	- 1,210
TREASURY BILLS	2,264	+ 217	- 646
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	3,510	- 48	- 600
1 YEAR TO 5 YEARS	11,509	- 52	- 1,145
AFTER 5 YEARS	3,788	+ 39	+ 1,181
OTHER SECURITIES--TOTAL	62,305	- 67	+ 6,014
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	6,861	- 117	- 1,087
ALL OTHER	41,355	+ 210	+ 3,203
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,512	+ 18	+ 552
ALL OTHER (INCLUDING CORPORATE STOCKS)	11,577	- 178	+ 3,346
CASH ITEMS IN PROCESS OF COLLECTION	30,523	- 4,667	+ 2,777
RESERVES WITH FEDERAL RESERVE BANKS	23,077	+ 2,763	+ 4,619
CURRENCY AND COIN	4,177	- 313	+ 212
BALANCES WITH DOMESTIC BANKS	9,937	- 1,533	- 525
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,596	+ 2	+ 288
OTHER ASSETS	28,280	- 515	+ 7,376
TOTAL ASSETS/LIABILITIES	495,112	- 4,512	+58,929
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	152,627	- 9,160	+ 4,546
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	110,324	- 4,786	+ 4,026
STATES AND POLITICAL SUBDIVISIONS	5,756	- 517	- 316
U. S. GOVERNMENT	1,431	- 400	+ 21
DOMESTIC INTERBANK -- COMMERCIAL	21,681	- 1,436	- 816
MUTUAL SAVINGS	711	- 22	- 163
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,349	- 526	+ 492
COMMERCIAL BANKS	5,204	- 227	+ 1,443
CERTIFIED AND OFFICERS CHECKS	6,171	- 1,246	- 141
TIME AND SAVINGS DEPOSITS--TOTAL (2)	217,269	+ 975	+29,211
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	57,574	- 41	+ 232
OTHER TIME DEPOSITS	116,337	+ 608	+21,598
STATES AND POLITICAL SUBDIVISIONS	24,550	+ 99	+ 2,149
DOMESTIC INTERBANK	7,190	- 148	+ 2,237
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	10,147	+ 249	+ 2,029
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD			
UNDER AGREEMENTS TO REPURCHASE	54,393	+ 4,110	+13,966
BORROWINGS--FROM FEDERAL RESERVE BANKS	2,264	- 517	+ 1,438
FROM OTHERS	6,079	+ 210	+ 1,523
OTHER LIABILITIES AND MINORITY INTEREST			
IN CONSOLIDATED SUBSIDIARIES	23,947	- 135	+ 5,204
RESERVES FOR LOANS	5,068	--	+ 533
RESERVES ON SECURITIES	62	--	- 3
TOTAL CAPITAL ACCOUNTS	33,403	+ 5	+ 2,511
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	296,498	- 585	+26,944
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	379,874	- 496	+41,748
DEMAND DEPOSITS ADJUSTED (4)	98,992	- 2,657	+ 2,564
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED			
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED			
IN TIME AND SAVINGS DEPOSITS--TOTAL	85,958	+ 463	+19,462
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	59,671	+ 474	+14,389
TO OTHERS	26,287	- 11	+ 5,073
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	3,484	+ 170	+ 1,208

(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 \$ 5,409 MILLION, OF WHICH \$ 2,836 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 1,453 MILLION, OF WHICH \$ 418 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).

	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)	15,068	115,240	16,187	27,413	19,895	18,585
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	315	2,493	692	2,052	669	1,480
COMMERCIAL BANKS	305	2,377	589	1,724	659	1,403
BROKERS AND DEALERS INVOLVING U. S. TREASURY SECURITIES	—	55	98	280	8	75
INVOLVING OTHER SECURITIES	10	—	5	44	2	2
OTHERS	—	61	—	4	—	—
OTHER LOANS--TOTAL (1)	11,776	91,523	12,069	18,000	14,870	13,106
COMMERCIAL AND INDUSTRIAL LOANS (1)	5,503	44,040	5,185	7,413	5,287	4,713
AGRICULTURAL LOANS	7	190	14	10	114	74
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	7	1,325	—	2	2	13
OTHER SECURITIES	32	2,838	50	116	50	51
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	3	32	5	4	14	4
OTHER SECURITIES	20	622	67	109	51	125
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.	245	4,030	655	490	373	278
OTHER	876	8,991	588	773	538	730
REAL ESTATES LOANS	2,502	11,922	2,658	4,077	3,368	2,372
LOANS TO DOMESTIC COMMERCIAL BANKS	123	1,755	61	270	25	55
LOANS TO FOREIGN COMMERCIAL BANKS	218	3,403	204	565	186	43
CONSUMER INSTALMENT LOANS	1,307	5,641	1,545	2,862	3,742	2,462
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	11	958	49	25	35	17
OTHER LOANS	922	5,776	988	1,284	1,085	2,169
U. S. TREASURY SECURITIES--TOTAL	648	5,504	829	1,465	992	1,034
TREASURY BILLS	19	508	8	40	86	14
TREASURY CERTIFICATES OF INDEBTEDNESS	—	—	—	—	—	—
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	116	766	156	223	250	266
1 YEAR TO 5 YEARS	420	2,737	504	932	610	605
AFTER 5 YEARS	93	1,493	161	270	46	149
OTHER SECURITIES--TOTAL	2,329	15,720	2,597	5,896	3,364	2,965
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	403	3,274	113	645	295	153
ALL OTHER	1,412	8,760	2,050	4,018	2,597	2,311
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES	52	834	127	370	33	9
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	462	2,852	307	863	439	492
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,155	11,121	844	1,243	1,437	1,676
CASH ITEMS IN PROCESS OF COLLECTION	1,034	8,883	464	1,413	956	836
RESERVES WITH FEDERAL RESERVE BANKS	204	952	247	338	381	214
CURRENCY AND COIN	399	4,668	375	473	446	448
BALANCES WITH DOMESTIC BANKS	79	737	87	30	10	50
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,027	10,790	1,029	1,742	933	1,150
OTHER ASSETS	18,966	152,391	19,233	32,652	24,058	22,959
TOTAL ASSETS/LIABILITIES						
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,418	51,802	5,435	8,867	8,827	7,757
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,827	30,877	4,278	7,352	7,198	5,767
STATES AND POLITICAL SUBDIVISIONS	470	1,238	283	500	455	511
U. S. GOVERNMENT	75	233	52	104	132	86
DOMESTIC INTERBANK -- COMMERCIAL	642	10,873	553	538	614	1,229
MUTUAL SAVINGS	157	481	38	10	5	—
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	3	1,127	9	1	107	8
COMMERCIAL BANKS	103	3,952	93	167	74	47
CERTIFIED AND OFFICERS CHECKS	141	3,021	129	195	242	109
TIME AND SAVINGS DEPOSITS--TOTAL (2)	8,066	57,872	8,671	15,453	10,285	9,052
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,151	10,743	2,367	6,173	4,056	2,154
OTHER TIME DEPOSITS	4,408	31,425	5,146	6,747	4,973	5,068
STATES AND POLITICAL SUBDIVISIONS	1,072	3,957	701	2,153	1,159	1,586
DOMESTIC INTERBANK	190	4,503	233	143	13	231
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	230	6,310	208	233	54	4
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	2,101	16,026	2,233	2,960	1,985	2,889
BORROWINGS--FROM FEDERAL RESERVE BANKS	47	1,504	—	36	54	225
FROM OTHERS	135	2,449	373	917	67	409
OTHER LIABILITIES AND MINORITY INTEREST	645	10,220	907	1,459	837	820
IN CONSOLIDATED SUBSIDIARIES	185	1,710	188	295	249	189
RESERVES FOR LOANS	1	—	—	24	3	3
RESERVES ON SECURITIES	1,368	10,808	1,426	2,641	1,751	1,615
TOTAL CAPITAL ACCOUNTS						
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	11,663	89,884	12,111	18,058	14,855	13,128
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	14,640	111,108	15,537	25,419	19,211	17,127
DEMAND DEPOSITS ADJUSTED (4)	4,546	29,575	3,986	6,982	6,644	4,766
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	4,536	31,895	3,363	4,663	2,385	3,354
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	3,150	20,602	2,493	2,983	1,631	2,135
TO OTHERS	1,386	11,293	870	1,680	754	1,219

SEE FOOTNOTES ON FIRST TABLE.

	FEDERAL RESERVE DISTRICT					
	CHICAGO	ST. LOUIS	MINNE-APOLIS	KANSAS CITY	DALLAS	SAN ** FRANCISCO
(IN MILLIONS OF DOLLARS)						
<b>A S S E T S</b>						
TOTAL LOANS AND INVESTMENTS, (GROSS)	60,141	8,897	4,575	9,071	16,067	86,383
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,739	792	315	1,002	1,306	2,852
COMMERCIAL BANKS	2,182	695	220	908	1,212	1,409
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	460	38	--	92	--	793
INVOLVING OTHER SECURITIES	2	59	95	--	--	270
OTHERS	95	--	--	2	94	380
OTHER LOANS--TOTAL (1)	44,709	5,935	3,240	5,954	10,542	65,715
COMMERCIAL AND INDUSTRIAL LOANS (1)	19,679	2,616	1,597	2,136	4,759	23,437
AGRICULTURAL LOANS	325	44	22	396	260	2,393
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	61	--	--	1	1	39
OTHER SECURITIES	763	70	8	24	42	346
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	20	4	--	--	3	22
OTHER SECURITIES	598	101	140	191	442	238
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	2,029	167	81	154	159	1,578
OTHER	3,984	380	401	333	744	3,397
REAL ESTATES LOANS	8,339	1,029	433	959	1,546	19,667
LOANS TO DOMESTIC COMMERCIAL BANKS	622	68	6	12	58	910
LOANS TO FOREIGN COMMERCIAL BANKS	1,026	20	62	19	81	1,059
CONSUMER INSTALMENT LOANS	4,107	891	241	1,104	1,098	9,421
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	531	10	6	--	--	339
OTHER LOANS	2,625	535	243	625	1,349	2,869
U. S. TREASURY SECURITIES--TOTAL	3,509	554	233	545	914	4,844
TREASURY BILLS	456	26	48	130	75	854
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	624	105	32	96	133	743
1 YEAR TO 5 YEARS	1,994	370	85	269	528	2,455
AFTER 5 YEARS	435	53	68	50	178	792
OTHER SECURITIES--TOTAL	9,184	1,616	787	1,570	3,305	12,972
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	664	38	--	18	173	1,085
ALL OTHER	6,334	1,235	470	1,315	2,829	8,024
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	368	61	85	70	9	494
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,818	282	232	167	294	3,369
CASH ITEMS IN PROCESS OF COLLECTION	3,277	897	439	1,015	1,492	5,927
RESERVES WITH FEDERAL RESERVE BANKS	2,688	410	221	389	850	4,933
CURRENCY AND COIN	561	95	28	70	117	970
BALANCES WITH DOMESTIC BANKS	1,226	219	84	248	398	953
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	178	11	--	--	26	388
OTHER ASSETS	3,003	660	285	453	884	6,324
TOTAL ASSETS/LIABILITIES	71,074	11,189	5,632	11,246	19,834	105,878
<b>L I A B I L I T I E S</b>						
DEMAND DEPOSITS - TOTAL	17,740	3,752	1,546	3,960	6,939	29,584
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	13,303	2,550	1,027	2,754	4,946	25,445
STATES AND POLITICAL SUBDIVISIONS	597	96	57	191	534	824
U. S. GOVERNMENT	149	55	7	47	70	421
DOMESTIC INTERBANK -- COMMERCIAL	2,401	977	398	884	1,224	1,348
MUTUAL SAVINGS	2	--	1	--	--	17
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	20	--	--	--	4	70
COMMERCIAL BANKS	243	20	22	10	73	400
CERTIFIED AND OFFICERS CHECKS	1,025	54	34	74	88	1,059
TIME AND SAVINGS DEPOSITS--TOTAL (2)	34,304	4,159	1,926	4,279	7,745	55,457
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,587	1,151	310	912	1,144	17,826
OTHER TIME DEPOSITS	19,745	2,320	1,428	2,507	4,356	28,214
STATES AND POLITICAL SUBDIVISIONS	4,209	480	156	764	2,107	6,206
DOMESTIC INTERBANK	680	46	31	60	109	951
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,023	2	--	--	8	2,075
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	10,228	2,009	1,259	1,679	2,844	8,180
BORROWINGS--FROM FEDERAL RESERVE BANKS	184	21	5	55	37	96
FROM OTHERS	485	52	217	26	137	812
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	2,961	319	253	317	570	4,639
RESERVES FOR LOANS	766	97	51	96	183	1,059
RESERVES ON SECURITIES	2	8	--	--	20	1
TOTAL CAPITAL ACCOUNTS	4,404	772	375	834	1,359	6,050
<b>M E M O R A N D A</b>						
TOTAL LOANS, GROSS ADJUSTED (3)	44,644	5,964	3,329	6,036	10,578	66,248
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	57,337	8,134	4,349	8,151	14,797	84,064
DEMAND DEPOSITS ADJUSTED (4)	11,913	1,823	702	2,014	4,153	21,888
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	12,949	1,005	1,171	1,737	3,777	15,123
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	9,110	740	1,003	1,243	2,948	11,633
TO OTHERS	3,839	265	168	494	829	3,490

SEE FOOTNOTES ON FIRST TABLE.

\*\* PRELIMINARY