



FEDERAL RESERVE

statistical release

H.4.2

For immediate release
August 21, 1974

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks decreased \$1,467 million in the week ended August 14. This reflected a decrease of \$1,361 million in loans (adjusted), an increase of \$230 million in U.S. Treasury security holdings and a decrease of \$336 million in holdings of "other" securities. Demand deposits adjusted increased \$971 million while U.S. Government demand deposits decreased \$212 million. Total time and savings deposits increased \$854 million. Gross liabilities of banks to their foreign branches decreased \$605 million.

Commercial and industrial loans increased a net of \$11 million; during the comparable week a year ago these loans increased \$74 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities decreased \$397 million, and their loans for purchasing or carrying "other" securities decreased \$102 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities decreased \$262 million and those involving "other" securities increased \$31 million. Loans to sales and personal finance institutions decreased \$180 million as compared with an increase of \$220 million during the corresponding week in 1973. Real estate loans increased \$220 million, and consumer instalment loans increased \$65 million.

Total U.S. Treasury securities held increased \$230 million. Holdings of Treasury bills increased \$169 million and holdings of "other" U.S. Treasury securities maturing within 1 year increased \$99 million. Longer term Treasury note and bond holdings decreased \$38 million.

Savings deposits declined by \$124 million (the previous week's figure was revised to a \$62 million decrease). All other consumer-type time deposits (i.e. other time IPC less large negotiable CD's IPC) increased by \$19 million (the previous week's figure was revised to a \$215 million increase).

	AUG. 14, ** 1974	CHANGE SINCE	
		AUG. 7, * 1974	AUG. 15, 1973
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	395,419	- 2,340	+39,019
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	15,539	- 1,107	+ 197
COMMERCIAL BANKS	12,700	- 858	+ 714
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	1,700	- 262	- 1,139
INVOLVING OTHER SECURITIES	468	+ 31	+ 235
OTHERS	671	- 18	+ 387
OTHER LOANS--TOTAL (1)	296,338	- 1,127	+35,446
COMMERCIAL AND INDUSTRIAL LOANS (1)	126,379	+ 11	+18,184
AGRICULTURAL LOANS	3,829	- 17	+ 461
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	1,054	- 397	- 428
OTHER SECURITIES	4,279	- 102	- 969
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	109	- 2	- 79
OTHER SECURITIES	2,684	- 15	- 326
LOANS TO NON-BANK FINANCIAL INSTITUTIONS			
SALES FINANCE, PERSONAL FINANCE, ETC.	10,025	- 180	+ 328
OTHER	21,696	- 39	+ 4,666
REAL ESTATES LOANS	59,106	+ 220	+ 7,380
LOANS TO DOMESTIC COMMERCIAL BANKS	3,909	- 15	+ 703
LOANS TO FOREIGN COMMERCIAL BANKS	6,699	- 178	+ 1,682
CONSUMER INSTALMENT LOANS	34,484	+ 65	+ 3,109
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	2,011	- 64	+ 757
OTHER LOANS	20,074	- 414	- 22
U. S. TREASURY SECURITIES--TOTAL	21,514	+ 230	- 1,634
TREASURY BILLS	2,627	+ 169	- 1,497
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	3,637	+ 99	- 237
1 YEAR TO 5 YEARS	11,455	- 64	- 1,003
AFTER 5 YEARS	3,795	+ 26	+ 1,103
OTHER SECURITIES--TOTAL	62,028	- 336	+ 5,010
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	6,791	- 83	- 1,316
ALL OTHER	41,141	- 213	+ 2,555
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,544	+ 28	+ 618
ALL OTHER (INCLUDING CORPORATE STOCKS)	11,552	- 68	+ 3,153
CASH ITEMS IN PROCESS OF COLLECTION	31,162	+ 1,326	+ 581
RESERVES WITH FEDERAL RESERVE BANKS	23,231	+ 191	+ 2,518
CURRENCY AND COIN	4,447	+ 304	+ 351
BALANCES WITH DOMESTIC BANKS	10,013	- 7	- 8
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,595	- 1	+ 288
OTHER ASSETS	28,527	+ 13	+ 7,235
TOTAL ASSETS/LIABILITIES	494,394	- 514	+49,984
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	153,731	+ 1,363	- 698
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	112,969	+ 3,035	+ 130
STATES AND POLITICAL SUBDIVISIONS	5,901	+ 108	- 828
U. S. GOVERNMENT	1,196	- 212	- 1,032
DOMESTIC INTERBANK -- COMMERCIAL	20,667	- 722	- 817
MUTUAL SAVINGS	651	- 61	- 173
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,147	- 231	+ 302
COMMERCIAL BANKS	5,234	- 124	+ 1,700
CERTIFIED AND OFFICERS CHECKS	5,966	- 430	+ 20
TIME AND SAVINGS DEPOSITS--TOTAL (2)	217,947	+ 854	+28,372
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	57,429	- 124	+ 401
OTHER TIME DEPOSITS	117,397	+ 940	+21,051
STATES AND POLITICAL SUBDIVISIONS	24,267	- 36	+ 1,851
DOMESTIC INTERBANK	7,162	- 36	+ 1,907
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	10,146	+ 31	+ 2,086
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD			
UNDER AGREEMENTS TO REPURCHASE	52,426	- 2,090	+12,670
BORROWINGS--FROM FEDERAL RESERVE BANKS	2,328	+ 42	+ 369
FROM OTHERS	6,071	- 41	+ 1,356
OTHER LIABILITIES AND MINORITY INTEREST			
IN CONSOLIDATED SUBSIDIARIES	23,382	- 637	+ 4,837
RESERVES FOR LOANS	5,070	+ 4	+ 535
RESERVES ON SECURITIES	62	--	- 3
TOTAL CAPITAL ACCOUNTS	33,377	- 9	+ 2,546
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	295,268	- 1,361	+34,226
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	378,810	- 1,467	+37,602
DEMAND DEPOSITS ADJUSTED (4)	100,706	+ 971	+ 570
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED			
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED			
IN TIME AND SAVINGS DEPOSITS--TOTAL	86,768	+ 799	+18,658
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	60,631	+ 921	+14,059
TO OTHERS	26,137	- 122	+ 4,599
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	2,894	- 605	+ 994

- (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 \$ 5,574 MILLION, OF WHICH \$ 2,954 MILLION WERE COMMERCIAL AND INDUSTRIAL LOANS; THE REPORTED OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT TO ALL OTHERS EXCEPT BANKS WAS \$ 1,413 MILLION, OF WHICH \$ 408 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 Bank of St. Louis

	BOSTON	FEDERAL RESERVE DISTRICT				
		NEW YORK	PHILA-DELPHIA	CLEVE-LAND	RICH MOND	ATLANTA
		(IN MILLIONS OF DOLLARS)				
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (GROSS)	15,128	113,992	16,034	27,176	20,034	18,522
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	448	2,202	555	1,821	792	1,399
COMMERCIAL BANKS	448	2,030	423	1,518	792	1,324
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	57	82	257	--	72
INVOLVING OTHER SECURITIES	--	--	50	42	--	3
OTHERS	--	115	--	4	--	--
OTHER LOANS--TOTAL (1)	11,751	90,436	12,086	18,033	14,911	13,139
COMMERCIAL AND INDUSTRIAL LOANS (1)	5,524	44,073	5,189	7,397	5,259	4,725
AGRICULTURAL LOANS	7	189	14	10	113	73
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	7	913	--	3	2	12
OTHER SECURITIES	33	2,769	51	116	50	55
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	3	31	5	4	13	4
OTHER SECURITIES	20	611	67	109	45	125
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	239	3,917	672	486	361	276
OTHER	863	9,001	587	768	555	724
REAL ESTATES LOANS	2,508	11,979	2,672	4,101	3,383	2,400
LOANS TO DOMESTIC COMMERCIAL BANKS	124	1,791	56	256	29	51
LOANS TO FOREIGN COMMERCIAL BANKS	211	3,219	215	574	172	44
CONSUMER INSTALMENT LOANS	1,314	5,661	1,545	2,875	3,747	2,461
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	11	894	59	27	39	17
OTHER LOANS	887	5,388	954	1,307	1,143	2,172
U. S. TREASURY SECURITIES--TOTAL	629	5,771	830	1,464	975	1,042
TREASURY BILLS	17	704	8	23	86	23
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	115	825	168	199	238	264
1 YEAR TO 5 YEARS	404	2,765	493	944	605	606
AFTER 5 YEARS	93	1,477	161	298	46	149
OTHER SECURITIES--TOTAL	2,300	15,583	2,563	5,858	3,356	2,942
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	380	3,246	93	632	299	151
ALL OTHER	1,411	8,638	2,030	4,047	2,576	2,294
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	52	835	141	334	34	58
ALL OTHER (INCLUDING CORPORATE STOCKS)	457	2,864	299	845	447	439
CASH ITEMS IN PROCESS OF COLLECTION	1,178	11,254	877	1,394	1,509	1,670
RESERVES WITH FEDERAL RESERVE BANKS	762	8,297	586	1,567	858	927
CURRENCY AND COIN	218	1,000	259	391	403	231
BALANCES WITH DOMESTIC BANKS	394	4,781	375	460	391	439
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	79	742	87	30	10	50
OTHER ASSETS	1,043	11,095	1,023	1,765	968	1,132
TOTAL ASSETS/LIABILITIES	18,802	151,161	19,241	32,783	24,173	22,971
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,447	51,571	5,525	9,112	8,955	7,820
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,858	31,781	4,408	7,684	7,407	5,909
STATES AND POLITICAL SUBDIVISIONS	494	1,435	253	466	390	499
U. S. GOVERNMENT	51	211	48	89	113	55
DOMESTIC INTERBANK -- COMMERCIAL	674	10,026	556	591	632	1,187
MUTUAL SAVINGS	135	443	40	9	5	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	4	903	5	--	94	6
COMMERCIAL BANKS	98	4,067	96	76	51	48
CERTIFIED AND OFFICERS CHECKS	133	2,705	119	197	263	116
TIME AND SAVINGS DEPOSITS--TOTAL (2)	8,080	58,305	8,651	15,526	10,259	9,057
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,144	10,721	2,362	6,158	4,040	2,149
OTHER TIME DEPOSITS	4,386	31,955	5,128	6,829	4,970	5,083
STATES AND POLITICAL SUBDIVISIONS	1,105	3,870	720	2,199	1,143	1,583
DOMESTIC INTERBANK	191	4,439	221	129	14	226
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	241	6,317	202	206	62	4
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	1,928	15,101	2,161	2,776	1,913	2,739
BORROWINGS--FROM FEDERAL RESERVE BANKS	27	1,583	--	40	81	203
FROM OTHERS	146	2,448	347	891	45	529
OTHER LIABILITIES AND MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	622	9,643	949	1,479	915	818
RESERVES FOR LOANS	186	1,712	188	296	249	190
RESERVES ON SECURITIES	1	--	--	24	3	3
TOTAL CAPITAL ACCOUNTS	1,365	10,798	1,420	2,639	1,753	1,612
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	11,627	88,817	12,162	18,080	14,882	13,163
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	14,556	110,171	15,555	25,402	19,213	17,147
DEMAND DEPOSITS ADJUSTED (4)	4,544	30,080	4,044	7,038	6,701	4,908
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	4,570	32,276	3,381	4,733	2,346	3,350
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	3,129	21,156	2,514	3,073	1,608	2,145
TO OTHERS	1,441	11,120	867	1,660	738	1,205

SEE FOOTNOTES ON FIRST TABLE.

	CHICAGO	FEDERAL RESERVE DISTRICT				
		ST. LOUIS	MINNE- APOLIS	KANSAS CITY	DALLAS	SAN ** FRANCISCO
		(IN MILLIONS OF DOLLARS)				
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (GROSS)	59,460	8,894	4,492	8,927	16,172	86,588
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,223	777	222	872	1,401	2,827
COMMERCIAL BANKS	1,899	633	126	814	1,291	1,402
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	305	87	--	57	1	782
INVOLVING OTHER SECURITIES	2	57	96	--	--	218
OTHERS	17	--	--	1	109	425
OTHER LOANS--TOTAL (1)	44,601	5,941	3,239	5,954	10,564	65,683
COMMERCIAL AND INDUSTRIAL LOANS (1)	19,668	2,628	1,593	2,147	4,765	23,411
AGRICULTURAL LOANS	307	45	22	394	259	2,396
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	96	--	--	--	1	20
OTHER SECURITIES	695	66	8	22	41	373
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	20	4	--	--	3	22
OTHER SECURITIES	596	101	144	192	441	233
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	2,020	164	82	156	162	1,490
OTHER	3,953	388	389	342	735	3,391
REAL ESTATES LOANS	8,362	1,039	435	961	1,554	19,712
LOANS TO DOMESTIC COMMERCIAL BANKS	604	57	8	15	57	861
LOANS TO FOREIGN COMMERCIAL BANKS	1,025	20	64	19	84	1,052
CONSUMER INSTALMENT LOANS	4,121	891	239	1,112	1,089	9,429
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	517	10	6	--	--	431
OTHER LCANS	2,617	528	249	594	1,373	2,862
U. S. TREASURY SECURITIES--TOTAL	3,521	555	228	538	907	5,054
TREASURY BILLS	446	29	44	130	72	1,045
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	693	106	44	92	130	763
1 YEAR TO 5 YEARS	1,952	368	73	266	527	2,452
AFTER 5 YEARS	430	52	67	50	178	794
OTHER SECURITIES--TOTAL	9,115	1,621	803	1,563	3,300	13,024
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	650	33	--	23	172	1,112
ALL OTHER	6,295	1,241	465	1,308	2,829	8,007
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	366	61	86	70	9	498
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,804	286	252	162	290	3,407
CASH ITEMS IN PROCESS OF COLLECTION	3,716	781	451	1,074	1,469	5,789
RESERVES WITH FEDERAL RESERVE BANKS	3,322	366	243	402	943	4,958
CURRENCY AND COIN	612	104	29	79	131	990
BALANCES WITH DOMESTIC BANKS	1,114	205	83	252	426	1,093
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	178	11	--	--	26	382
OTHER ASSETS	2,983	637	274	443	886	6,278
TOTAL ASSETS/LIABILITIES	71,385	10,998	5,572	11,177	20,053	106,078
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	18,141	3,660	1,591	4,056	7,001	29,852
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	13,821	2,614	1,109	2,872	5,107	25,399
STATES AND POLITICAL SUBDIVISIONS	696	115	46	213	506	788
U. S. GOVERNMENT	130	38	6	41	53	361
DOMESTIC INTERBANK -- COMMERCIAL	2,310	809	374	851	1,159	1,498
MUTUAL SAVINGS	3	--	1	--	--	15
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	31	--	--	--	2	102
COMMERCIAL BANKS	234	18	29	9	71	437
CERTIFIED AND OFFICERS CHECKS	916	66	26	70	103	1,252
TIME AND SAVINGS DEPOSITS--TOTAL (2)	34,436	4,171	1,940	4,271	7,758	55,493
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,577	1,145	311	908	1,141	17,773
OTHER TIME DEPOSITS	19,792	2,351	1,443	2,523	4,370	28,567
STATES AND POLITICAL SUBDIVISIONS	4,223	465	154	748	2,106	5,951
DOMESTIC INTERBANK	729	44	31	60	111	967
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,050	2	--	--	8	2,054
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	10,133	1,916	1,161	1,547	2,949	8,102
BORROWINGS--FROM FEDERAL RESERVE BANKS	135	20	5	56	78	100
FROM OTHERS	479	50	202	26	146	762
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	2,883	304	246	289	560	4,674
RESERVES FOR LOANS	765	97	51	96	183	1,057
RESERVES ON SECURITIES	2	8	--	--	20	1
TOTAL CAPITAL ACCOUNTS	4,411	772	376	836	1,358	6,037
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	44,321	6,028	3,327	5,997	10,617	66,247
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	56,957	8,204	4,358	8,098	14,824	84,325
DEMAND DEPOSITS ADJUSTED (4)	11,985	2,032	760	2,090	4,320	22,204
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	13,096	1,007	1,185	1,733	3,807	15,284
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	9,192	761	1,018	1,254	2,969	11,812
TO OTHERS	3,904	246	167	479	838	3,472

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY.