



FEDERAL RESERVE

statistical release

H.4.2

For immediate release
September 25, 1974

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks decreased \$196 million in the week ended September 18. This reflected an increase of \$493 million in loans (adjusted), a decrease of \$653 million in U.S. Treasury security holdings and a decrease of \$36 million in holdings of "other" securities. Demand deposits adjusted decrease \$390 million while U.S. Government demand deposits increased \$2,917 million. Total time and savings deposits decreased \$408 million. Gross liabilities of banks to their foreign branches increased \$104 million.

Commercial and industrial loans increased a net of \$658 million; during the comparable week a year ago these loans increased \$662 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities decreased \$513 million, and their loans for purchasing or carrying "other" securities increased \$85 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities decreased \$82 million and those involving "other" securities increased \$47 million. Loans to sales and personal finance institutions increased \$78 million as compared with an increase of \$95 million during the corresponding week in 1973. Real estate loans increased \$120 million, and consumer instalment loans increased \$47 million.

Total U.S. Treasury securities held decreased \$653 million. Holdings of Treasury bills decreased \$503 million and holdings of "other" U.S. Treasury securities maturing within 1 year decreased \$84 million. Longer term Treasury note and bond holdings decreased \$66 million.

Savings deposits declined by \$89 million (the previous week's figure was revised to a \$102 million decrease). All other consumer-type time deposits (i.e. other time IPC less large negotiable CD's IPC) increased by \$9 million (the previous week's figure was revised to a \$75 million decrease).

	CHANGE SINCE		
	SEPT. 18, ** 1974	SEPT. 11, * 1974	SEPT. 19, 1973
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	399,463	- 1,526	+43,440
FEDERAL FUNDS SOLD AND SECURITIES			
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	15,736	- 1,435	+ 1,436
COMMERCIAL BANKS	12,573	- 1,359	+ 848
BROKERS AND DEALERS			
INVOLVING U. S. TREASURY SECURITIES	1,700	- 82	- 336
INVOLVING OTHER SECURITIES	716	+ 47	+ 478
OTHERS	747	- 41	+ 446
OTHER LOANS--TOTAL (1)	300,456	+ 598	+38,606
COMMERCIAL AND INDUSTRIAL LOANS (1)	128,555	+ 658	+20,257
AGRICULTURAL LOANS	3,762	- 31	+ 417
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	1,445	- 513	+ 570
OTHER SECURITIES	4,478	+ 85	- 739
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	94	+ 1	- 82
OTHER SECURITIES	2,660	+ 8	- 279
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.	10,355	+ 78	+ 1,109
OTHER	22,089	+ 163	+ 4,940
REAL ESTATES LOANS	59,681	+ 120	+ 6,752
LOANS TO DOMESTIC COMMERCIAL BANKS	3,715	+ 29	+ 371
LOANS TO FOREIGN COMMERCIAL BANKS	6,850	- 7	+ 2,124
CONSUMER INSTALMENT LOANS	34,813	+ 47	+ 2,967
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,646	+ 25	+ 335
OTHER LOANS	20,313	- 65	- 136
U. S. TREASURY SECURITIES--TOTAL	21,129	- 653	- 1,508
TREASURY BILLS	2,699	- 503	- 416
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	3,735	- 84	- 351
1 YEAR TO 5 YEARS	10,653	- 48	- 2,135
AFTER 5 YEARS	4,042	- 18	+ 1,394
OTHER SECURITIES--TOTAL	62,142	- 36	+ 4,906
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS-- TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	6,773	+ 121	- 763
ALL OTHER	41,043	- 80	+ 2,308
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,563	- 40	+ 552
ALL OTHER (INCLUDING CORPORATE STOCKS)	11,763	- 37	+ 2,809
CASH ITEMS IN PROCESS OF COLLECTION	31,799	- 1,098	+ 1,683
RESERVES WITH FEDERAL RESERVE BANKS	21,927	- 754	+ 548
CURRENCY AND COIN	4,716	+ 5	+ 411
BALANCES WITH DOMESTIC BANKS	10,832	- 355	+ 868
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,628	+ 12	+ 328
OTHER ASSETS	28,976	- 209	+ 8,271
TOTAL ASSETS/LIABILITIES	499,341	- 3,925	+55,549
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	158,519	- 124	+ 7,400
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	114,131	- 945	+ 4,285
STATES AND POLITICAL SUBDIVISIONS	5,630	- 169	- 180
U. S. GOVERNMENT	4,652	+ 2,917	+ 1,050
DOMESTIC INTERBANK -- COMMERCIAL	21,262	- 1,553	+ 519
MUTUAL SAVINGS	604	- 31	- 67
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,199	- 243	+ 255
COMMERCIAL BANKS	4,954	- 125	+ 1,583
CERTIFIED AND OFFICERS CHECKS	6,087	+ 25	- 45
TIME AND SAVINGS DEPOSITS--TOTAL (2)	219,496	- 408	+28,061
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS-- SAVINGS DEPOSITS	56,871	- 89	+ 651
OTHER TIME DEPOSITS	118,724	- 532	+20,945
STATES AND POLITICAL SUBDIVISIONS	24,345	+ 11	+ 1,417
DOMESTIC INTERBANK	7,578	+ 144	+ 1,665
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	10,272	+ 30	+ 2,091
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	49,161	- 4,104	+ 9,555
BORROWINGS--FROM FEDERAL RESERVE BANKS	2,575	+ 648	+ 901
FROM OTHERS	6,063	+ 75	+ 17
OTHER LIABILITIES AND MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	24,829	+ 69	+ 6,492
RESERVES FOR LOANS	5,148	- 50	+ 519
RESERVES ON SECURITIES	62	--	- 3
TOTAL CAPITAL ACCOUNTS	33,488	- 31	+ 2,607
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	299,904	+ 493	+38,823
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	383,175	- 196	+42,221
DEMAND DEPOSITS ADJUSTED (4)	100,806	- 390	+ 4,148
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	88,518	- 416	+19,099
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	61,540	- 541	+14,486
TO OTHERS	26,978	+ 125	+ 4,613
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	3,432	+ 104	+ 1,631

- (1) THE PRELIMINARY REPORTED FIGURE ON THE OUTSTANDING AMOUNT OF LOANS SOLD OUTRIGHT (I.E., EXCLUDING REPURCHASE AGREEMENTS), TO BANKS OWN FOREIGN BRANCHES, BANKS OWN NONBANK HOLDING COMPANIES, NON-CONSOLIDATED NONBANK SUBSIDIARIES OF HOLDING COMPANIES, AND OTHER NONCONSOLIDATED NONBANK AFFILIATES OF BANKS WAS \$ 4,678 MILLION, OF WHICH \$ 2,795 MILLION WAS COMMERCIAL AND INDUSTRIAL LOANS; \$ 112 MILLION WAS REAL ESTATE LOANS; AND \$ 1,771 MILLION WAS OTHER 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	CLEVE-LAND	RICHMOND	ATLANTA
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (GROSS)	15,216	117,051	16,091	27,524	20,079	18,310
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL						
COMMERCIAL BANKS	420	2,116	452	1,875	843	1,207
BROKERS AND DEALERS	405	1,932	361	1,163	842	1,144
INVOLVING U. S. TREASURY SECURITIES	--	140	48	594	--	61
INVOLVING OTHER SECURITIES	15	--	43	114	--	2
OTHERS	--	44	--	4	1	--
OTHER LOANS--TOTAL (1)	11,764	92,730	12,227	18,346	14,910	13,217
COMMERCIAL AND INDUSTRIAL LOANS (1)	5,521	45,064	5,245	7,566	5,262	4,825
AGRICULTURAL LOANS	7	174	13	10	111	78
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	9	1,203	--	3	--	11
OTHER SECURITIES	33	3,148	46	88	49	50
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	2	23	5	4	9	4
OTHER SECURITIES	21	609	67	109	51	117
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	258	3,964	688	520	349	277
OTHER	863	9,277	650	758	550	736
REAL ESTATES LOANS	2,505	12,146	2,708	4,158	3,423	2,426
LOANS TO DOMESTIC COMMERCIAL BANKS	123	1,739	43	211	27	68
LOANS TO FOREIGN COMMERCIAL BANKS	201	3,355	242	653	163	39
CONSUMER INSTALMENT LOANS	1,331	5,759	1,558	2,922	3,717	2,486
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	12	875	37	29	38	17
OTHER LOANS	878	5,394	925	1,315	1,161	2,083
U. S. TREASURY SECURITIES--TOTAL	609	6,217	816	1,427	968	977
TREASURY BILLS	14	1,011	18	122	90	45
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	111	828	183	111	304	218
1 YEAR TO 5 YEARS	384	2,661	464	926	526	566
AFTER 5 YEARS	100	1,717	151	268	48	148
OTHER SECURITIES--TOTAL	2,423	15,988	2,596	5,876	3,358	2,909
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	478	3,477	93	603	272	105
ALL OTHER	1,413	8,738	2,040	4,024	2,612	2,288
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	51	794	149	362	41	58
ALL OTHER (INCLUDING CORPORATE STOCKS)	481	2,979	314	887	433	458
CASH ITEMS IN PROCESS OF COLLECTION	1,224	10,635	889	1,375	1,631	1,781
RESERVES WITH FEDERAL RESERVE BANKS	761	6,027	778	1,634	1,115	1,067
CURRENCY AND COIN	242	1,039	282	397	414	239
BALANCES WITH DOMESTIC BANKS	469	5,190	379	563	457	464
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	78	756	87	30	10	49
OTHER ASSETS	1,024	10,966	1,045	1,759	1,041	1,140
TOTAL ASSETS/LIABILITIES	19,014	151,664	19,551	33,282	24,747	23,050
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,594	51,518	5,565	9,417	9,289	7,948
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,006	31,389	4,347	7,722	7,473	5,953
STATES AND POLITICAL SUBDIVISIONS	392	1,211	199	505	384	426
U. S. GOVERNMENT	203	1,221	163	329	397	275
DOMESTIC INTERBANK -- COMMERCIAL	645	9,848	574	559	639	1,136
MUTUAL SAVINGS	134	402	36	8	7	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	2	1,013	11	1	83	6
COMMERCIAL BANKS	92	3,657	117	100	84	49
CERTIFIED AND OFFICERS CHECKS	120	2,777	118	193	222	103
TIME AND SAVINGS DEPOSITS--TOTAL (2)	8,081	58,843	8,651	15,635	10,230	9,146
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,127	10,581	2,340	6,111	4,004	2,123
OTHER TIME DEPOSITS	4,430	32,823	5,051	6,801	4,816	5,144
STATES AND POLITICAL SUBDIVISIONS	1,051	3,762	806	2,272	1,294	1,594
DOMESTIC INTERBANK	202	4,452	225	132	15	258
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	252	6,119	207	313	76	5
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	1,973	13,858	2,338	2,792	1,991	2,722
BORROWINGS--FROM FEDERAL RESERVE BANKS	R	1,772	--	--	146	224
FROM OTHERS	132	2,666	364	888	28	383
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	665	10,452	1,012	1,538	1,049	818
RESERVES FOR LOANS	191	1,740	190	300	248	190
RESERVES ON SECURITIES	1	--	--	24	3	3
TOTAL CAPITAL ACCOUNTS	1,369	10,815	1,431	2,688	1,763	1,616
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	11,656	91,175	12,275	18,847	14,884	13,212
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	14,688	113,380	15,687	26,150	19,210	17,098
DEMAND DEPOSITS ADJUSTED (4)	4,522	29,814	3,939	7,154	6,622	4,756
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	4,584	32,749	3,393	4,840	2,353	3,406
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	3,166	21,706	2,418	2,996	1,603	2,166
TO OTHERS	1,418	11,043	975	1,844	750	1,240

SEE FOOTNOTES ON FIRST TABLE.

	FEDERAL RESERVE DISTRICT					
	CHICAGO	ST. LOUIS	MINNE- APOLIS	KANSAS CITY	DALLAS	SAN** FRANCISCO
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (GROSS)	60,039	8,804	4,434	8,950	15,895	87,070
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,225	693	224	938	1,202	3,541
COMMERCIAL BANKS	1,849	569	155	839	1,089	2,225
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	341	77	--	96	9	334
INVOLVING OTHER SECURITIES	3	47	69	--	--	423
OTHERS	32	--	--	3	104	559
OTHER LOANS--TOTAL (1)	45,173	5,948	3,146	5,951	10,518	66,526
COMMERCIAL AND INDUSTRIAL LOANS (1)	20,083	2,603	1,527	2,155	4,735	23,969
AGRICULTURAL LOANS	312	43	23	380	253	2,358
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	176	--	1	--	1	41
OTHER SECURITIES	654	57	8	24	35	286
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	19	3	--	--	5	20
OTHER SECURITIES	590	100	148	199	433	216
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.						
OTHER	2,164	185	86	147	170	1,547
REAL ESTATES LOANS	4,066	396	397	329	719	3,348
LOANS TO DOMESTIC COMMERCIAL BANKS	483	41	6	14	47	913
LOANS TO FOREIGN COMMERCIAL BANKS	913	22	62	20	94	1,086
CONSUMER INSTALMENT LOANS	4,157	902	222	1,132	1,121	9,506
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	299	10	6	--	--	323
OTHER LOANS	2,838	536	222	574	1,340	3,047
U. S. TREASURY SECURITIES--TOTAL	3,676	518	225	503	910	4,283
TREASURY BILLS	595	24	43	107	96	534
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	685	93	42	116	136	908
1 YEAR TO 5 YEARS	1,878	341	74	229	521	2,083
AFTER 5 YEARS	518	60	66	51	157	758
OTHER SECURITIES--TOTAL	8,965	1,645	839	1,558	3,265	12,720
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	526	49	--	26	183	961
ALL OTHER	6,247	1,233	495	1,298	2,766	7,889
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	391	59	81	71	14	492
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,801	304	263	163	302	3,378
CASH ITEMS IN PROCESS OF COLLECTION	4,063	776	446	1,083	1,542	6,354
RESERVES WITH FEDERAL RESERVE BANKS	2,946	460	287	522	1,060	5,270
CURRENCY AND COIN	635	108	29	82	130	1,119
BALANCES WITH DOMESTIC BANKS	1,342	193	53	261	421	1,040
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	178	11	--	--	26	403
OTHER ASSETS	2,975	684	296	458	924	6,664
TOTAL ASSETS/LIABILITIES	72,178	11,036	5,545	11,356	19,998	107,920
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	19,468	3,754	1,646	4,168	7,180	31,972
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	14,167	2,600	1,091	2,883	5,101	26,399
STATES AND POLITICAL SUBDIVISIONS	763	85	39	207	534	885
U. S. GOVERNMENT	584	135	104	161	166	914
DOMESTIC INTERBANK -- COMMERCIAL	2,617	876	361	850	1,209	1,948
MUTUAL SAVINGS	2	--	1	--	--	14
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	30	--	--	--	2	51
COMMERCIAL BANKS	247	18	24	10	65	491
CERTIFIED AND OFFICERS CHECKS	1,058	40	26	57	103	1,270
TIME AND SAVINGS DEPOSITS--TOTAL (2)	34,920	4,204	1,915	4,296	7,787	55,788
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,460	1,127	309	896	1,130	17,663
OTHER TIME DEPOSITS	20,104	2,384	1,398	2,551	4,446	28,776
STATES AND POLITICAL SUBDIVISIONS	4,205	464	161	746	2,065	5,925
DOMESTIC INTERBANK	924	48	46	71	114	1,091
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,158	2	--	--	12	2,128
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	9,216	1,750	1,084	1,549	2,640	7,248
BORROWINGS--FROM FEDERAL RESERVE BANKS	60	68	48	92	68	89
FROM OTHERS	270	62	160	38	161	911
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	3,046	326	264	283	591	4,785
RESERVES FOR LOANS	774	103	52	96	188	1,076
RESERVES ON SECURITIES	2	8	--	--	20	1
TOTAL CAPITAL ACCOUNTS	4,422	761	376	834	1,363	6,050
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	45,066	6,031	3,209	6,036	10,584	66,929
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	57,707	8,194	4,273	8,097	14,759	83,932
DEMAND DEPOSITS ADJUSTED (4)	12,204	1,967	735	2,074	4,263	22,756
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	13,834	1,027	1,160	1,753	3,818	15,601
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	9,506	774	976	1,282	3,048	11,899
TO OTHERS	4,328	253	184	471	770	3,702

SEE FOOTNOTES ON FIRST TABLE.