



FEDERAL RESERVE

statistical release

H.4.2

For immediate release
October 16, 1974

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

Total loans and investments (adjusted) at large commercial banks increased \$1,779 million in the week ended October 9. This reflected an increase of \$1,187 million in loans (adjusted), an increase of \$389 million in U.S. Treasury security holdings and an increase of \$203 million in holdings of "other" securities. Demand deposits adjusted decreased \$500 million while U.S. Government demand deposits decreased \$1,964 million. Total time and savings deposits decreased \$305 million. Gross liabilities of banks to their foreign branches decreased \$171 million.

Commercial and industrial loans decreased a net of \$399 million; during the comparable week a year ago these loans decreased \$144 million. Loans to brokers and dealers for purchasing or carrying U.S. Treasury securities increased \$1,602 million, and their loans for purchasing or carrying "other" securities increased \$295 million. Sales of Federal funds and purchase of securities under agreements to resell with brokers and dealers involving U.S. Treasury securities increased \$962 million and those involving "other" securities increased \$63 million. Loans to sales and personal finance institutions decreased \$513 million as compared with an increase of \$53 million during the corresponding week in 1973. Real estate loans decreased \$17 million, and consumer installment loans decreased \$11 million.

Total U.S. Treasury securities held increased \$389 million. Holdings of Treasury bills increased \$344 million and holdings of "other" U.S. Treasury securities maturing within 1 year decreased \$50 million. Longer term Treasury note and bond holdings increased \$95 million.

Savings deposits increased by \$134 million (the previous week's figure was revised to a \$345 million increase). All other consumer type time deposits (i.e. other time IPC -- large negotiable CD's IPC) decreased by \$55 million (the previous week's figure less was revised to a \$235 million increase).

	CHANGE SINCE		
	OCT. 9, ** 1974	OCT. 2, * 1974	OCT. 10, 1973
(IN MILLIONS OF DOLLARS)			
A S S E T S			
TOTAL LOANS AND INVESTMENTS, (GROSS)	400,479	+ 2,365	+37,758
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	18,824	+ 1,886	+ 1,055
COMMERCIAL BANKS	14,536	+ 702	+ 680
BROKERS AND DEALERS INVOLVING U. S. TREASURY SECURITIES	2,262	+ 962	- 1,084
INVOLVING OTHER SECURITIES	952	+ 63	+ 793
OTHERS	1,074	+ 159	+ 666
OTHER LOANS--TOTAL (1)	259,142	- 113	+35,917
COMMERCIAL AND INDUSTRIAL LOANS (1)	128,388	- 399	+20,073
AGRICULTURAL LOANS	3,690	- 15	+ 366
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	2,500	+ 1,602	+ 1,160
OTHER SECURITIES	4,004	+ 295	- 1,530
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	91	- 10	- 68
OTHER SECURITIES	2,633	+ 1	- 299
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.	9,704	- 513	+ 680
OTHER	21,937	- 164	+ 4,663
REAL ESTATES LOANS	59,741	- 17	+ 6,244
LOANS TO DOMESTIC COMMERCIAL BANKS	3,534	- 116	+ 178
LOANS TO FOREIGN COMMERCIAL BANKS	6,353	+ 10	+ 1,564
CONSUMER INSTALMENT LOANS	34,919	- 11	+ 2,843
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,650	+ 7	+ 311
OTHER LOANS	19,998	- 783	- 268
U. S. TREASURY SECURITIES--TOTAL	20,155	+ 389	- 3,156
TREASURY BILLS	1,568	+ 344	- 2,411
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--			
WITHIN 1 YEAR	3,641	- 50	- 803
1 YEAR TO 5 YEARS	10,962	+ 23	- 1,213
AFTER 5 YEARS	3,984	+ 72	+ 1,271
OTHER SECURITIES--TOTAL	62,358	+ 203	+ 3,942
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--			
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	6,968	+ 69	- 551
ALL OTHER	41,174	+ 286	+ 2,169
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES			
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,396	- 35	+ 156
ALL OTHER (INCLUDING CORPORATE STOCKS)	11,820	- 117	+ 2,168
CASH ITEMS IN PROCESS OF COLLECTION	30,264	- 3,608	- 2,623
RESERVES WITH FEDERAL RESERVE BANKS	21,355	- 2,808	+ 3,943
CURRENCY AND COIN	4,389	- 5	+ 149
BALANCES WITH DOMESTIC BANKS	10,530	+ 45	- 684
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,622	- 20	+ 287
OTHER ASSETS	29,937	- 520	+ 8,982
TOTAL ASSETS/LIABILITIES	498,576	- 4,551	+47,812
L I A B I L I T I E S			
DEMAND DEPOSITS - TOTAL	154,338	- 6,649	- 4,081
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	111,675	- 3,400	- 1,351
STATES AND POLITICAL SUBDIVISIONS	5,979	- 185	- 324
U. S. GOVERNMENT	1,231	- 1,964	- 1,138
DOMESTIC INTERBANK -- COMMERCIAL	21,883	- 577	- 1,342
MUTUAL SAVINGS	825	- 29	- 51
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,173	+ 7	+ 59
COMMERCIAL BANKS	5,290	+ 91	+ 1,693
CERTIFIED AND OFFICERS CHECKS	6,282	- 592	- 1,627
TIME AND SAVINGS DEPOSITS--TOTAL (2)	221,191	- 305	+31,147
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--			
SAVINGS DEPOSITS	57,354	+ 134	+ 963
OTHER TIME DEPOSITS	118,745	- 583	+22,267
STATES AND POLITICAL SUBDIVISIONS	25,044	+ 292	+ 2,261
DOMESTIC INTERBANK	7,581	- 71	+ 1,791
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	10,692	- 95	+ 2,517
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	52,202	+ 2,147	+ 9,460
BORROWINGS--FROM FEDERAL RESERVE BANKS	311	- 1,872	- 6
FROM OTHERS	5,986	+ 94	+ 326
OTHER LIABILITIES AND MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	25,587	+ 2,050	+ 7,789
RESERVES FOR LOANS	5,144	- 29	+ 534
RESERVES ON SECURITIES	64	--	- 1
TOTAL CAPITAL ACCOUNTS	33,753	+ 13	+ 2,644
M E M O R A N D A			
TOTAL LOANS, GROSS ADJUSTED (3)	299,896	+ 1,187	+36,114
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	352,409	+ 1,779	+36,900
DEMAND DEPOSITS ADJUSTED (4)	100,960	- 500	+ 1,022
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED IN TIME AND SAVINGS DEPOSITS--TOTAL	89,014	- 507	+22,056
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	61,356	- 528	+16,414
TO OTHERS	27,658	+ 21	+ 5,642
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	2,201	- 171	+ 411

(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 \$5,002 MILLION, OF WHICH \$ 2,871 MILLION WAS COMMERCIAL AND INDUSTRIAL LOANS; \$181 MILLION WAS REAL ESTATE LOANS; AND \$ 1,950 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 (Philadelphia, Kansas City, San Francisco)

	FEDERAL RESERVE DISTRICT					
	BOSTON	NEW YORK	PHILA-DELPHIA**	CLEVELAND	RICHMOND	ATLANTA
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (GROSS)	15,371	116,742	16,341	27,888	20,014	18,657
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	323	1,967	812	2,165	777	1,549
COMMERCIAL BANKS	270	1,886	447	1,333	777	1,476
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	54	332	692	--	70
INVOLVING OTHER SECURITIES	53	--	33	139	--	3
OTHERS	--	27	--	1	--	--
OTHER LOANS--TOTAL (1)	11,681	93,255	12,113	18,268	14,863	13,173
COMMERCIAL AND INDUSTRIAL LOANS (1)	5,540	45,564	5,180	7,502	5,269	4,802
AGRICULTURAL LOANS	7	167	14	9	110	81
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	7	2,149	--	3	--	10
OTHER SECURITIES	32	2,845	32	62	41	44
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	2	22	5	4	10	3
OTHER SECURITIES	21	590	67	108	55	116
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	279	3,737	695	507	345	278
OTHER	817	9,171	646	754	538	751
REAL ESTATES LOANS	2,507	12,133	2,700	4,174	3,438	2,433
LOANS TO DOMESTIC COMMERCIAL BANKS	83	1,644	40	280	27	50
LOANS TO FOREIGN COMMERCIAL BANKS	179	3,290	203	612	145	41
CONSUMER INSTALMENT LOANS	1,332	5,824	1,561	2,935	3,705	2,469
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	12	900	36	29	39	18
OTHER LOANS	864	5,219	934	1,289	1,141	2,077
U. S. TREASURY SECURITIES--TOTAL	579	5,688	806	1,466	926	965
TREASURY BILLS	5	464	17	69	93	38
TREASURY CERTIFICATES OF INDEBTEDNESS						
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	96	776	167	142	246	204
1 YEAR TO 5 YEARS	379	2,743	474	984	536	580
AFTER 5 YEARS	99	1,705	148	271	51	143
OTHER SECURITIES--TOTAL	2,788	15,832	2,610	5,989	3,448	2,970
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	844	3,415	89	707	275	120
ALL OTHER	1,425	8,636	2,064	3,999	2,672	2,337
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	48	748	150	389	35	59
ALL OTHER (INCLUDING CORPORATE STOCKS)	471	3,033	307	894	466	454
CASH ITEMS IN PROCESS OF COLLECTION	1,099	11,183	890	1,224	1,374	1,613
RESERVES WITH FEDERAL RESERVE BANKS	559	6,655	665	1,196	866	859
CURRENCY AND COIN	220	1,020	253	372	387	222
BALANCES WITH DOMESTIC BANKS	462	4,883	288	461	438	488
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	79	737	87	30	10	48
OTHER ASSETS	1,004	11,795	1,099	1,850	1,015	1,202
TOTAL ASSETS/LIABILITIES	18,794	153,015	19,623	33,021	24,104	23,089
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,298	52,377	5,357	8,807	8,835	7,716
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,809	31,339	4,278	7,335	7,237	5,789
STATES AND POLITICAL SUBDIVISIONS	427	1,367	203	515	419	477
U. S. GOVERNMENT	42	197	51	77	124	49
DOMESTIC INTERBANK -- COMMERCIAL	591	10,862	571	616	625	1,238
MUTUAL SAVINGS	194	554	41	8	7	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	3	950	11	1	110	8
COMMERCIAL BANKS	105	4,020	110	74	93	46
CERTIFIED AND OFFICERS CHECKS	127	3,088	92	181	220	109
TIME AND SAVINGS DEPOSITS--TOTAL (2)	8,101	59,396	8,659	15,828	10,318	9,352
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	2,144	10,621	2,349	6,156	4,031	2,142
OTHER TIME DEPOSITS	4,458	32,717	4,981	6,826	4,895	5,240
STATES AND POLITICAL SUBDIVISIONS	1,034	4,019	838	2,388	1,270	1,625
DOMESTIC INTERBANK	205	4,380	222	123	18	306
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	242	6,457	239	329	74	5
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	1,916	14,236	2,540	3,147	1,900	2,916
BORROWINGS--FROM FEDERAL RESERVE BANKS	18	62	--	--	20	47
FROM OTHERS	106	2,740	387	695	56	423
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	789	11,594	1,045	1,549	939	809
RESERVES FOR LOANS	195	1,731	188	300	250	192
RESERVES ON SECURITIES	1	1	--	24	3	3
TOTAL CAPITAL ACCOUNTS	1,370	10,878	1,447	2,671	1,783	1,631
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	11,651	91,692	12,438	18,820	14,836	13,196
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	15,018	113,212	15,854	26,275	19,210	17,131
DEMAND DEPOSITS ADJUSTED (4)	4,566	30,135	3,845	6,890	6,712	4,816
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	4,605	33,158	3,416	4,996	2,357	3,531
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	3,198	21,759	2,387	3,030	1,597	2,223
TO OTHERS	1,407	11,399	1,029	1,966	760	1,308

SEE FOOTNOTES ON FIRST TABLE.

	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)	59,348	8,901	4,566	9,100	16,117	87,434
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,788	865	354	1,151	1,450	4,623
COMMERCIAL BANKS	2,011	761	233	985	1,347	3,000
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	458	73	--	155	9	411
INVOLVING OTHER SECURITIES	27	31	121	--	--	545
OTHERS	292	--	--	1	94	658
OTHER LOANS--TOTAL (1)	44,369	5,896	3,147	5,713	10,451	66,019
COMMERCIAL AND INDUSTRIAL LOANS (1)	19,646	2,601	1,510	2,145	4,682	23,947
AGRICULTURAL LOANS	279	42	23	369	246	2,343
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	302	--	1	--	1	27
OTHER SECURITIES	598	52	12	24	35	227
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	18	2	--	--	5	20
OTHER SECURITIES	587	98	149	199	429	214
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,942	190	84	133	156	1,359
OTHER	4,062	402	407	303	740	3,341
REAL ESTATE LOANS	8,441	1,040	444	968	1,551	19,901
LOANS TO DOMESTIC COMMERCIAL BANKS	378	41	5	15	53	918
LOANS TO FOREIGN COMMERCIAL BANKS	778	25	56	17	77	930
CONSUMER INSTALMENT LOANS	4,167	893	227	1,125	1,120	9,561
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	238	5	5	--	--	318
OTHER LOANS	2,883	505	224	609	1,344	2,907
U. S. TREASURY SECURITIES--TOTAL	3,394	530	229	481	894	4,197
TREASURY BILLS	366	22	46	98	84	266
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	671	91	44	115	154	935
1 YEAR TO 5 YEARS	1,080	344	73	224	493	2,252
AFTER 5 YEARS	477	73	66	44	163	744
OTHER SECURITIES--TOTAL	8,797	1,610	836	1,555	3,322	12,601
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	489	51	--	21	174	781
ALL OTHER	6,241	1,225	516	1,312	2,828	7,919
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	343	59	91	67	21	386
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,724	275	229	155	299	3,513
CASH ITEMS IN PROCESS OF COLLECTION	3,435	727	448	1,337	1,414	5,520
RESERVES WITH FEDERAL RESERVE BANKS	3,600	302	159	350	690	5,454
CURRENCY AND COIN	605	102	27	74	123	984
BALANCES WITH DOMESTIC BANKS	1,333	179	63	294	491	1,150
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	179	11	--	--	27	414
OTHER ASSETS	3,170	728	303	425	931	6,415
TOTAL ASSETS/LIABILITIES	71,670	10,950	5,566	11,580	19,793	107,371
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	18,520	3,639	1,562	4,164	7,010	30,053
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	13,751	2,543	1,079	2,858	5,056	25,691
STATES AND POLITICAL SUBDIVISIONS	868	94	36	202	482	889
U. S. GOVERNMENT	109	31	4	55	64	424
DOMESTIC INTERBANK -- COMMERCIAL	2,434	907	392	983	1,224	1,440
MUTUAL SAVINGS	3	--	1	--	--	17
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	26	--	--	--	3	61
COMMERCIAL BANKS	229	17	25	9	72	490
CERTIFIED AND OFFICERS CHECKS	1,100	47	25	57	105	1,131
TIME AND SAVINGS DEPOSITS--TOTAL (2)	34,823	4,295	1,924	4,377	7,812	56,306
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS--						
SAVINGS DEPOSITS	8,527	1,136	311	906	1,139	17,892
OTHER TIME DEPOSITS	19,798	2,449	1,390	2,609	4,583	28,799
STATES AND POLITICAL SUBDIVISIONS	4,397	453	180	739	1,933	6,168
DOMESTIC INTERBANK	895	84	42	94	124	1,088
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,140	2	--	--	13	2,191
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	9,771	1,748	1,185	1,741	2,597	8,805
BORROWINGS--FROM FEDERAL RESERVE BANKS	55	14	22	30	18	25
FROM OTHERS	352	54	175	45	150	803
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	2,874	331	272	285	624	4,476
RESERVES FOR LOANS	773	95	49	98	188	1,085
RESERVES ON SECURITIES	2	8	--	--	21	1
TOTAL CAPITAL ACCOUNTS	4,500	766	377	840	1,373	6,117
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	44,768	5,959	3,263	6,054	10,501	66,718
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	56,959	8,099	4,328	8,090	14,717	83,516
DEMAND DEPOSITS ADJUSTED (4)	12,542	1,974	718	1,789	4,304	22,669
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT ISSUED						
IN DENOMINATIONS OF \$100,000 OR MORE INCLUDED						
IN TIME AND SAVINGS DEPOSITS--TOTAL	13,533	1,119	1,167	1,797	3,982	15,410
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	9,279	827	969	1,321	3,135	11,681
TO OTHERS	4,304	292	198	476	787	3,732

SEE FOOTNOTES ON FIRST TABLE.