



FEDERAL RESERVE

statistical release

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

For immediate release, January 7, 1976

H-4a2	CHANGE SINCE				CHANGE SINCE		
	DEC.	DEC.	DEC.		DEC.	DEC.	DEC.
	31, ** 1975	24, * 1975	31, 1974		31, ** 1975	24, * 1975	31, 1974
(IN MILLIONS OF DOLLARS)				(IN MILLIONS OF DOLLARS)			
ASSETS				LIABILITIES			
TOTAL LOANS AND INVESTMENTS, (GROSS)	404,053	+ 2,534	- 5,034	DEMAND DEPOSITS - TOTAL	184,174	+15,921	- 1,405
FEDERAL FUNDS SOLD AND SECURITIES				INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	132,245	+ 8,588	+ 2,646
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	19,809	+ 1,131	- 467	STATES AND POLITICAL SUBDIVISIONS	6,967	+ 337	- 118
COMMERCIAL BANKS	15,987	+ 1,073	+ 87	U. S. GOVERNMENT	1,386	- 103	- 118
BROKERS AND DEALERS				DOMESTIC INTERBANK -- COMMERCIAL	29,322	+ 5,787	- 2,477
INVOLVING U. S. TREASURY SECURITIES	1,974	+ 31	+ 37	MUTUAL SAVINGS	893	+ 251	- 38
INVOLVING OTHER SECURITIES	901	+ 57	- 500	FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,563	+ 333	- 277
OTHERS	947	- 30	- 91	COMMERCIAL BANKS	5,596	+ 565	- 638
OTHER LOANS--TOTAL (1)	283,899	+ 992	-18,407	CERTIFIED AND OFFICERS CHECKS	6,202	+ 163	- 385
COMMERCIAL AND INDUSTRIAL LOANS (1)	120,661	+ 206	-10,985	TIME AND SAVINGS DEPOSITS--TOTAL (2) (3)	227,729	+ 323	- 402
AGRICULTURAL LOANS	3,640	+ 60	- 12	SAVINGS DEPOSITS (3)	68,447	+ 498	+10,006
LOANS TO BROKERS AND DEALERS FOR PURCHASING				TIME DEPOSITS--TOTAL (2) (3)	159,282	- 175	-10,408
OR CARRYING--U. S. TREASURY SECURITIES	1,059	- 438	+ 272	INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	115,960	- 47	- 6,270
OTHER SECURITIES	5,498	+ 771	+ 1,303	STATES AND POLITICAL SUBDIVISIONS (3)	22,227	- 116	- 3,183
OTHER LOANS FOR PURCHASING OR CARRYING--				DOMESTIC INTERBANK	8,502	+ 61	+ 343
U. S. TREASURY SECURITIES	70	-	- 21	FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	11,164	- 52	- 624
OTHER SECURITIES	2,306	+ 6	- 231	FEDERAL FUNDS PURCHASED AND SECURITIES SOLD			
LOANS TO NON-BANK FINANCIAL INSTITUTIONS				UNDER AGREEMENTS TO REPURCHASE	44,074	- 6,235	- 105
SALES FINANCE, PERSONAL FINANCE, ETC.	8,628	+ 135	- 2,331	BORROWINGS--FROM FEDERAL RESERVE BANKS	143	- 1,071	- 9
OTHER	18,552	+ 170	- 3,354	FROM OTHERS	4,332	- 140	+ 9
REAL ESTATES LOANS	59,530	+ 130	- 657	OTHER LIABILITIES AND MINORITY INTEREST			
LOANS TO DOMESTIC COMMERCIAL BANKS	2,222	+ 25	- 897	IN CONSOLIDATED SUBSIDIARIES	24,727	+ 22	- 1,457
LOANS TO FOREIGN COMMERCIAL BANKS	5,945	- 21	- 408	RESERVES FOR LOANS	5,582	- 138	+ 340
CONSUMER INSTALMENT LOANS	35,095	+ 12	+ 144	RESERVES ON SECURITIES	82	-	+ 22
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,556	+ 5	+ 69	TOTAL CAPITAL ACCOUNTS	36,544	+ 149	+ 2,349
OTHER LOANS	19,137	- 69	- 1,299				
U. S. TREASURY SECURITIES--TOTAL	40,178	+ 658	+16,183				
TREASURY BILLS	13,714	+ 105	+ 9,018				
TREASURY CERTIFICATES OF INDEBTEDNESS							
TREASURY NOTES AND U. S. BONDS MATURING--							
WITHIN 1 YEAR	6,711	+ 82	+ 3,120				
1 YEAR TO 5 YEARS	16,959	+ 577	+ 4,757				
AFTER 5 YEARS	2,794	- 106	- 712				
OTHER SECURITIES--TOTAL	60,167	- 247	- 2,343				
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--							
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	6,539	- 72	- 31				
ALL OTHER	39,491	- 105	- 1,556				
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES							
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,290	- 34	- 122				
ALL OTHER (INCLUDING CORPORATE STOCKS)	11,847	- 36	- 634				
CASH ITEMS IN PROCESS OF COLLECTION	41,342	+ 4,527	- 727				
RESERVES WITH FEDERAL RESERVE BANKS	19,587	- 2,508	- 95				
CURRENCY AND COIN	5,497	+ 494	+ 81				
BALANCES WITH DOMESTIC BANKS	15,249	+ 2,396	- 1,186				
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,919	+ 15	+ 235				
OTHER ASSETS	39,740	+ 1,373	+ 6,068				
TOTAL ASSETS/LIABILITIES	527,387	+ 8,831	- 658				

(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 \$4,429 MILLION, OF WHICH \$2,583 MILLION WAS COMMERCIAL AND INDUSTRIAL LOANS; \$206 MILLION WAS REAL ESTATE LOANS; AND \$1,640 MILLION WAS OTHER LOANS.

* REVISED.
** PRELIMINARY.

- (2) INCLUDES TIME DEPOSITS OF U. S. GOVERNMENT AND FOREIGN COMMERCIAL BANKS NOT SHOWN SEPARATELY.
(3) DOMESTIC GOVERNMENTAL UNITS WERE FIRST PERMITTED TO HOLD SAVINGS ACCOUNTS ON NOVEMBER 27, 1974. SAVINGS DEPOSITS OF SUCH ENTITIES WERE INCLUDED IN TIME DEPOSITS THROUGH NOVEMBER 5, 1975, AFTER WHICH TIME THEY WERE INCLUDED IN SAVINGS DEPOSITS. PROFIT-MAKING ORGANIZATIONS WERE FIRST PERMITTED TO HOLD SAVINGS ACCOUNTS ON NOVEMBER 10, 1975, AND SUCH DEPOSITS ARE INCLUDED IN SAVINGS DEPOSITS SINCE NOVEMBER 12, 1975.
(4) EXCLUSIVE OF LOANS AND FEDERAL FUND TRANSACTIONS WITH DOMESTIC COMMERCIAL BANKS.
(5) ALL DEMAND DEPOSITS EXCEPT U. S. GOVERNMENT AND DOMESTIC COMMERCIAL BANKS, LESS CASH ITEMS IN PROCESS OF COLLECTION.
(6) OTHER THAN COMMERCIAL BANKS.
(7) DOMESTIC AND FOREIGN COMMERCIAL BANKS, AND OFFICIAL INTERNATIONAL ORGANIZATIONS.

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS, BY DISTRICT,
DEC. 31, 1975

	FEDERAL RESERVE DISTRICT					
	BOSTON	NEW YORK	**PHILA-DELPHIA	CLEVE- ** LAND	**RICH MOND	ATLANTA **
	(IN MILLIONS OF DOLLARS)					
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (GROSS)	14,845	112,362	16,252	27,091	21,080	18,747
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	641	3,048	768	1,353	1,322	1,872
COMMERCIAL BANKS	640	2,585	544	978	1,301	1,766
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	115	181	248	20	51
INVOLVING OTHER SECURITIES	--	10	43	107	1	5
OTHERS	1	338	--	20	--	50
OTHER LOANS--TOTAL (1)	10,223	85,630	11,617	17,142	14,295	12,305
COMMERCIAL AND INDUSTRIAL LOANS (1)	4,529	42,543	4,798	6,787	4,905	4,345
AGRICULTURAL LOANS	14	133	18	13	110	77
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	7	1,008	--	1	--	1
OTHER SECURITIES	22	3,528	100	110	32	40
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	2	17	9	4	8	3
OTHER SECURITIES	20	411	46	88	45	122
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	274	3,263	652	404	262	276
OTHER	760	7,355	614	698	440	570
REAL ESTATES LOANS	2,275	12,353	2,755	4,057	3,605	2,441
LOANS TO DOMESTIC COMMERCIAL BANKS	80	874	39	145	36	36
LOANS TO FOREIGN COMMERCIAL BANKS	120	2,687	245	469	229	113
CONSUMER INSTALMENT LOANS	1,299	5,663	1,455	3,004	3,428	2,359
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	17	624	46	49	47	7
OTHER LOANS	804	5,171	840	1,313	1,148	1,915
U. S. TREASURY SECURITIES--TOTAL	1,309	10,738	1,248	2,975	1,689	1,559
TREASURY BILLS	27	3,390	257	887	357	205
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	352	1,433	236	456	458	385
1 YEAR TO 5 YEARS	772	5,027	690	1,421	822	805
AFTER 5 YEARS	158	888	65	211	52	164
OTHER SECURITIES--TOTAL	2,672	12,946	2,619	5,621	3,774	3,011
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	501	2,155	103	568	309	209
ALL OTHER	1,424	7,760	1,879	3,962	2,739	2,144
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	37	613	155	254	128	87
ALL OTHER (INCLUDING CORPORATE STOCKS)	710	2,418	482	837	598	571
CASH ITEMS IN PROCESS OF COLLECTION	1,689	15,089	1,094	1,667	1,833	2,059
RESERVES WITH FEDERAL RESERVE BANKS	709	4,131	597	1,253	893	792
CURRENCY AND COIN	290	1,274	307	481	460	286
BALANCES WITH DOMESTIC BANKS	499	7,317	694	985	607	726
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	109	858	95	52	11	93
OTHER ASSETS	1,718	13,843	1,101	2,378	1,564	1,425
TOTAL ASSETS/LIABILITIES	19,859	154,874	20,140	33,907	26,448	24,128
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	7,841	62,965	5,781	10,586	10,256	9,016
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	5,825	37,622	4,540	8,952	8,221	6,616
STATES AND POLITICAL SUBDIVISIONS	576	1,854	180	580	534	538
U. S. GOVERNMENT	73	241	66	80	156	88
DOMESTIC INTERBANK -- COMMERCIAL	941	14,396	700	665	754	1,569
MUTUAL SAVINGS	173	626	46	10	7	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	3	1,317	12	5	138	4
COMMERCIAL BANKS	102	4,036	116	66	250	51
CERTIFIED AND OFFICERS CHECKS	148	2,871	121	228	196	150
TIME AND SAVINGS DEPOSITS--TOTAL (2) (3)	8,019	55,759	9,344	15,922	11,417	9,586
SAVINGS DEPOSITS (3)	2,668	12,053	2,805	7,076	4,842	2,472
TIME DEPOSITS--TOTAL (2) (3)	5,351	43,706	6,539	8,846	6,575	7,114
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,081	29,846	5,283	6,673	5,257	5,140
STATES AND POLITICAL SUBDIVISIONS (3)	762	2,433	674	1,778	1,153	1,341
DOMESTIC INTERBANK	279	3,210	367	240	59	626
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	220	7,216	189	151	45	6
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	1,498	9,589	2,041	2,616	1,613	2,548
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	62	--	--	7	20
FROM OTHERS	107	2,665	280	142	23	376
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	761	9,849	986	1,542	964	698
RESERVES FOR LOANS	190	1,889	207	323	257	183
RESERVES ON SECURITIES	1	1	--	24	2	8
TOTAL CAPITAL ACCOUNTS	1,442	12,095	1,501	2,752	1,909	1,693
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (4)	10,144	85,219	11,802	17,372	14,280	12,375
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (4)	14,125	108,903	15,664	25,968	19,743	16,945
DEMAND DEPOSITS ADJUSTED (5)	5,138	33,237	3,921	8,174	7,513	5,300
TIME DEPOSITS ISSUED IN DENOMINATIONS						
OF \$100,000 OR MORE--TOTAL	4,183	38,187	4,235	5,545	3,459	4,808
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	3,765	30,306	3,579	3,956	2,299	3,050
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,608	19,399	2,506	2,527	1,521	1,763
TO OTHERS	1,157	10,907	1,073	1,429	778	1,287
ALL OTHER TIME DEPOSITS	418	7,881	656	1,589	1,160	1,758
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	316	5,109	466	893	684	1,209
TO OTHERS	102	2,772	170	696	476	549
SAVINGS OWNERSHIP CATEGORIES						
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	2,006	11,803	2,720	7,019	4,784	2,438
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (6)	53	82	78	54	47	30
DOMESTIC GOVERNMENTAL UNITS	9	109	7	3	11	3
ALL OTHER (7)	--	59	--	--	--	1

SEE FOOTNOTES ON FIRST TABLE.
** PRELIMINARY.

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS, BY DISTRICT,
DEC. 31, 1975

	FEDERAL RESERVE DISTRICT					
	CHICAGO	ST. LOUIS	MINNE- APOLIS	KANSAS CITY	DALLAS **	** SAN FRANCISCO
	(IN MILLIONS OF DOLLARS)					
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (GROSS)	60,149	9,185	4,333	9,526	18,675	91,808
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,575	1,280	225	1,237	2,155	3,333
COMMERCIAL BANKS	1,883	1,058	170	1,038	1,968	2,056
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	503	132	10	199	55	460
INVOLVING OTHER SECURITIES	155	90	36	--	95	359
OTHERS	34	--	9	--	37	458
OTHER LOANS--TOTAL (1)	41,949	5,557	2,906	5,929	11,109	65,237
COMMERCIAL AND INDUSTRIAL LOANS (1)	17,904	2,330	1,248	2,246	5,485	23,541
AGRICULTURAL LOANS	256	51	15	360	228	2,365
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	6	--	--	1	--	35
OTHER SECURITIES	1,041	86	9	47	81	402
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	13	2	--	--	1	11
OTHER SECURITIES	512	111	177	239	372	163
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,895	159	56	110	192	1,085
OTHER	3,819	290	342	267	617	2,780
REAL ESTATES LOANS	8,267	1,101	568	920	1,594	19,594
LOANS TO DOMESTIC COMMERCIAL BANKS	279	23	3	54	70	583
LOANS TO FOREIGN COMMERCIAL BANKS	700	60	33	13	63	1,213
CONSUMER INSTALMENT LOANS	4,266	868	227	1,169	1,158	10,199
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	298	8	4	--	5	451
OTHER LOANS	2,693	468	224	503	1,243	2,815
U. S. TREASURY SECURITIES--TOTAL	6,269	815	392	802	1,816	10,566
TREASURY BILLS	2,429	173	214	267	413	5,095
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	902	179	49	150	292	1,819
1 YEAR TO 5 YEARS	2,659	402	70	341	925	3,025
AFTER 5 YEARS	279	61	59	44	186	627
OTHER SECURITIES--TOTAL	9,356	1,533	810	1,558	3,595	12,672
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	879	2	--	45	248	1,520
ALL OTHER	6,489	1,171	569	1,263	3,012	7,079
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	312	34	100	58	14	498
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,676	326	141	192	321	3,575
CASH ITEMS IN PROCESS OF COLLECTION	3,837	1,218	549	1,494	2,380	8,433
RESERVES WITH FEDERAL RESERVE BANKS	2,675	326	272	451	918	6,570
CURRENCY AND COIN	731	128	38	98	145	1,259
BALANCES WITH DOMESTIC BANKS	1,232	287	129	321	793	1,659
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	206	14	3	3	33	442
OTHER ASSETS	4,166	808	240	535	1,397	10,565
TOTAL ASSETS/LIABILITIES	72,996	11,966	5,564	12,428	24,341	120,736
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	20,771	4,744	1,913	5,218	9,605	35,478
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	15,532	3,054	1,316	3,572	6,952	30,043
STATES AND POLITICAL SUBDIVISIONS	771	167	59	184	442	1,082
U. S. GOVERNMENT	155	34	12	52	75	354
DOMESTIC INTERBANK -- COMMERCIAL	3,084	1,395	463	1,296	1,882	2,175
MUTUAL SAVINGS	7	1	7	--	--	16
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	19	--	--	--	3	62
COMMERCIAL BANKS	271	17	17	9	86	575
CERTIFIED AND OFFICERS CHECKS	932	78	39	105	165	1,171
TIME AND SAVINGS DEPOSITS--TOTAL (2) (3)	34,793	4,320	1,939	4,408	9,022	63,200
SAVINGS DEPOSITS (3)	10,070	1,340	424	1,180	1,439	22,072
TIME DEPOSITS--TOTAL (2) (3)	24,723	2,974	1,515	3,228	7,583	41,128
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	18,874	2,396	1,190	2,389	4,975	29,856
STATES AND POLITICAL SUBDIVISIONS (3)	3,366	352	211	657	2,106	7,394
DOMESTIC INTERBANK	1,154	195	114	136	462	1,660
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,231	2	--	--	16	2,088
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	9,320	1,707	871	1,471	3,178	7,622
BORROWINGS--FROM FEDERAL RESERVE BANKS	25	--	25	4	--	--
FROM OTHERS	219	17	137	54	19	293
OTHER LIABILITIES AND MINORITY INTEREST						
IN CONSOLIDATED SUBSIDIARIES	2,118	266	182	261	730	6,370
RESERVES FOR LOANS	600	104	50	97	219	1,263
RESERVES ON SECURITIES	13	8	--	--	24	1
TOTAL CAPITAL ACCOUNTS	4,937	800	447	915	1,544	6,509
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (4)	42,362	5,756	2,958	6,074	11,226	65,931
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (4)	57,987	8,104	4,160	8,434	16,637	89,169
DEMAND DEPOSITS ADJUSTED (5)	13,695	2,097	889	2,376	5,268	24,516
TIME DEPOSITS ISSUED IN DENOMINATIONS						
OF \$100,000 OR MORE--TOTAL	16,350	1,783	1,091	2,250	6,253	28,303
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	11,949	999	628	1,611	4,661	16,285
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	7,948	690	446	1,059	3,363	12,207
TO OTHERS	4,001	309	182	552	1,298	4,078
ALL OTHER TIME DEPOSITS	4,401	784	463	639	1,592	12,018
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,733	575	320	361	414	5,136
TO OTHERS	1,668	209	143	278	1,178	6,882
SAVINGS OWNERSHIP CATEGORIES						
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	9,869	1,330	407	1,141	1,418	21,692
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (6)	133	16	17	38	21	336
DOMESTIC GOVERNMENTAL UNITS	65	--	--	1	--	44
ALL OTHER (7)	3	--	--	--	--	--

	NEW YORK CITY			CHICAGO		
	CHANGE SINCE			CHANGE SINCE		
	DEC. * 31, 1975	DEC. 24, 1975	DEC. 31, 1974	DEC. * 31, 1975	DEC. 24, 1975	DEC. 31, 1974
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (GROSS)	90,010	+ 226	- 5,367	32,587	+ 292	+ 175
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,603	+ 207	+ 641	1,516	- 306	+ 550
COMMERCIAL BANKS	2,170	+ 49	+ 481	993	- 251	+ 322
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	91	- 5	+ 43	488	- 90	+ 195
INVOLVING OTHER SECURITIES	10	+ 10	+ 10	10	+ 10	+ 10
OTHERS	332	+ 153	+ 107	25	+ 25	+ 23
OTHER LOANS--TOTAL	70,085	- 161	- 8,340	23,290	+ 544	- 2,021
COMMERCIAL AND INDUSTRIAL LOANS	36,710	- 52	- 4,674	12,394	- 41	- 1,371
AGRICULTURAL LOANS	90	+ 5	- 25	171	+ 28	- 81
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	999	- 373	+ 358	2	- 64	- 70
OTHER SECURITIES	3,427	+ 353	+ 574	909	+ 364	+ 428
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	17	+ 1	- 8	11	--	- 5
OTHER SECURITIES	394	- 2	- 146	342	+ 2	- 60
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	2,860	+ 15	- 1,039	1,374	+ 82	- 189
OTHER	6,857	- 29	- 1,715	3,096	+ 33	- 381
REAL ESTATES LOANS	7,890	- 16	+ 383	1,628	+ 6	+ 18
LOANS TO DOMESTIC COMMERCIAL BANKS	823	+ 21	- 773	176	- 4	+ 7
LOANS TO FOREIGN COMMERCIAL BANKS	2,541	- 2	- 684	387	+ 10	- 155
CONSUMER INSTALLMENT LOANS	2,598	- 48	- 34	1,104	+ 7	+ 95
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	597	- 3	- 231	79	--	+ 1
OTHER LOANS	4,282	- 31	- 326	1,617	+ 121	- 258
U. S. TREASURY SECURITIES--TOTAL	8,492	+ 317	+ 4,084	3,349	+ 30	+ 1,396
TREASURY BILLS	3,100	+ 187	+ 2,538	1,705	- 143	+ 1,343
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	840	- 16	+ 534	287	- 8	+ 104
1 YEAR TO 5 YEARS	3,836	+ 191	+ 1,434	1,259	+ 206	+ 209
AFTER 5 YEARS	716	- 45	- 422	98	- 25	- 260
OTHER SECURITIES--TOTAL	8,830	- 137	- 1,752	4,432	+ 24	+ 250
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	1,168	- 26	- 838	503	- 11	+ 389
ALL OTHER	5,377	- 21	- 241	2,939	+ 3	+ 81
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	478	- 2	- 28	122	- 28	+ 11
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,807	- 88	- 645	868	+ 60	- 231
CASH ITEMS IN PROCESS OF COLLECTION	13,628	+ 1,579	- 809	2,063	- 80	- 95
RESERVES WITH FEDERAL RESERVE BANKS	3,151	- 2,746	- 1,486	1,494	+ 266	- 401
CURRENCY AND COIN	674	+ 80	+ 96	223	+ 29	- 4
BALANCES WITH DOMESTIC BANKS	6,813	+ 1,868	- 882	300	+ 70	- 422
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	845	+ 26	+ 97	135	- 2	+ 4
OTHER ASSETS	12,340	+ 882	+ 472	2,143	+ 176	+ 252
TOTAL ASSETS/LIABILITIES	127,461	+ 1,915	- 7,879	38,945	+ 751	- 491
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	52,710	+ 6,902	- 1,643	10,949	+ 877	- 836
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	29,733	+ 2,822	- 189	8,098	+ 439	+ 141
STATES AND POLITICAL SUBDIVISIONS	586	+ 116	+ 113	194	+ 18	- 27
U. S. GOVERNMENT	109	- 74	- 38	45	- 30	+ 2
DOMESTIC INTERBANK -- COMMERCIAL	14,089	+ 3,311	- 596	2,063	+ 319	- 1,013
MUTUAL SAVINGS	482	+ 162	- 63	1	--	- 2
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,308	+ 306	- 125	18	+ 1	- 28
COMMERCIAL BANKS	3,912	+ 384	- 598	213	+ 56	+ 37
CERTIFIED AND OFFICERS CHECKS	2,491	- 125	- 147	317	+ 74	+ 54
TIME AND SAVINGS DEPOSITS--TOTAL (1) (2)	43,140	- 477	- 6,097	17,378	+ 285	- 1,158
SAVINGS DEPOSITS (2)	5,981	+ 54	+ 922	2,968	+ 30	+ 366
TIME DEPOSITS--TOTAL (1) (2)	37,159	- 531	- 7,019	14,410	+ 255	- 1,524
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	25,142	- 329	- 4,303	10,982	+ 179	- 1,394
STATES AND POLITICAL SUBDIVISIONS (2)	847	- 104	- 816	1,091	- 13	- 358
DOMESTIC INTERBANK	3,136	- 11	- 1,193	1,064	+ 54	+ 302
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	7,061	- 102	- 172	1,184	+ 41	- 129
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	8,591	- 3,394	- 1,265	6,458	- 506	+ 2,022
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	- 983	- 75	--	--	--
FROM OTHERS	2,583	- 33	+ 960	24	--	- 75
OTHER LIABILITIES AND MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	8,905	- 79	- 977	1,136	+ 55	- 686
RESERVES FOR LOANS	1,613	- 71	+ 216	502	- 37	+ 26
RESERVES ON SECURITIES	1	--	+ 1	1	--	--
TOTAL CAPITAL ACCOUNTS	9,918	+ 50	+ 1,001	2,497	+ 77	+ 216
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (3)	69,695	- 24	- 7,407	23,637	+ 493	- 1,800
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (3)	87,017	+ 156	- 5,075	31,418	+ 547	- 154
DEMAND DEPOSITS ADJUSTED (4)	24,884	+ 2,086	- 200	6,778	+ 668	+ 270
TIME DEPOSITS ISSUED IN DENOMINATIONS OF \$100,000 OR MORE--TOTAL	34,724	- 550	N.A.	12,108	+ 240	N.A.
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	27,957	- 599	- 4,288	8,839	+ 269	- 1,118
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	18,146	- 458	- 3,368	6,462	+ 177	- 1,383
TO OTHERS	9,811	- 141	- 920	2,377	+ 92	+ 265
ALL OTHER TIME DEPOSITS	6,767	+ 49	N.A.	3,269	- 29	N.A.
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	4,584	+ 112	N.A.	2,251	- 13	N.A.
TO OTHERS	2,183	- 63	N.A.	1,018	- 16	N.A.
SAVINGS OWNERSHIP CATEGORIES						
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	5,879	+ 53	+ 820	2,944	+ 28	+ 342
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (5)	35	+ 3	N.A.	17	+ 1	N.A.
DOMESTIC GOVERNMENTAL UNITS	26	- 2	N.A.	4	+ 1	N.A.
ALL OTHER (6)	41	--	N.A.	3	--	N.A.

- (1) INCLUDES TIME DEPOSITS OF U. S. GOVERNMENT AND FOREIGN COMMERCIAL BANKS NOT SHOWN SEPARATELY.
 (2) DOMESTIC GOVERNMENTAL UNITS WERE FIRST PERMITTED TO HOLD SAVINGS ACCOUNTS ON NOVEMBER 27, 1974.
 SAVINGS DEPOSITS OF SUCH ENTITIES WERE INCLUDED IN TIME DEPOSITS THROUGH NOVEMBER 5, 1975, AFTER
 WHICH TIME THEY WERE INCLUDED IN SAVINGS DEPOSITS. PROFIT-MAKING ORGANIZATIONS WERE FIRST
 PERMITTED TO HOLD SAVINGS ACCOUNTS ON NOVEMBER 10, 1975, AND SUCH DEPOSITS ARE INCLUDED IN
 SAVINGS DEPOSITS SINCE NOVEMBER 12, 1975.
 (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.
 (5) OTHER THAN COMMERCIAL BANKS.
 (6) DOMESTIC AND FOREIGN COMMERCIAL BANKS, AND OFFICIAL INTERNATIONAL ORGANIZATIONS.
 * REVISED.