



FEDERAL RESERVE

statistical release

WEEKLY CONDITION REPORT OF LARGE COMMERCIAL BANKS AND DOMESTIC SUBSIDIARIES

For immediate release February 9, 1977

M.4-2	FEB. 2, ** 1977	CHANGE SINCE		FEB. 4, 1976		FEB. 2, ** 1977	CHANGE SINCE		FEB. 4, 1976
		JAN. 26,* 1977	FEB. 4, 1976				JAN. 26,* 1977	FEB. 4, 1976	
	(IN MILLIONS OF DOLLARS)					(IN MILLIONS OF DOLLARS)			
ASSETS					LIABILITIES				
TOTAL LOANS AND INVESTMENTS, (1)	407,299	+ 2,949	+16,619		DEMAND DEPOSITS - TOTAL	172,349	+ 4,900	+ 6,691	
FEDERAL FUNDS SOLD AND SECURITIES					INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	123,472	+ 2,860	+ 5,119	
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	22,467	+ 2,260	+ 4,017		STATES AND POLITICAL SUBDIVISIONS	6,780	+ 783	+ 372	
COMMERCIAL BANKS	16,791	+ 559	+ 1,121		U. S. GOVERNMENT	1,464	+ 606	- 2,014	
BROKERS AND DEALERS					DOMESTIC INTERBANK - COMMERCIAL	25,143	+ 851	+ 1,315	
INVOLVING U. S. TREASURY SECURITIES	2,707	+ 649	+ 1,084		MUTUAL SAVINGS	947	+ 111	+ 130	
INVOLVING OTHER SECURITIES	965	+ 73	+ 415		FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,182	- 82	+ 203	
OTHERS	2,004	+ 979	+ 1,397		COMMERCIAL BANKS	5,684	- 725	+ 554	
OTHER LOANS (2)	285,975	+ 1,897	+ 8,774		CERTIFIED AND OFFICERS CHECKS	7,677	+ 1,055	+ 1,012	
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	114,710	+ 288	- 3,514		TIME AND SAVINGS DEPOSITS--TOTAL (4)	230,472	- 53	+ 5,723	
AGRICULTURAL LOANS	4,200	- 21	+ 544		SAVINGS DEPOSITS	91,547	+ 155	+17,568	
LOANS TO BROKERS AND DEALERS FOR PURCHASING					INDIVIDUALS AND NONPROFIT ORGANIZATIONS	84,269	+ 153	+12,798	
OR CARRYING--U. S. TREASURY SECURITIES	1,523	+ 210	+ 646		PARTNERSHIPS AND CORPORATIONS FOR PROFIT (5)	4,634	+ 14	+ 2,921	
OTHER SECURITIES	8,074	+ 515	+ 4,203		DOMESTIC GOVERNMENTAL UNITS	2,545	- 7	+ 1,877	
OTHER LOANS FOR PURCHASING OR CARRYING--					ALL OTHER (6)	99	- 5	- 28	
U. S. TREASURY SECURITIES	76	+ 2	- 2		TIME DEPOSITS--TOTAL (4)	138,925	- 208	-11,845	
OTHER SECURITIES	2,541	+ 9	+ 224		INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	105,134	- 304	- 4,445	
LOANS TO NON-BANK FINANCIAL INSTITUTIONS					STATES AND POLITICAL SUBDIVISIONS	19,794	+ 213	- 2,419	
SALES FINANCE, PERSONAL FINANCE, ETC.	7,107	+ 222	- 1,157		DOMESTIC INTERBANK	5,352	-	- 2,294	
OTHER (3)	16,117	- 123	- 1,222		FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	7,355	- 116	- 2,370	
REAL ESTATE LOANS (2) (3)	63,946	- 20	+ 4,018		FEDERAL FUNDS PURCHASED AND SECURITIES SOLD				
LOANS TO DOMESTIC COMMERCIAL BANKS	2,005	+ 122	- 158		UNDER AGREEMENTS TO REPURCHASE	59,602	- 5,532	+ 7,013	
LOANS TO FOREIGN COMMERCIAL BANKS	5,842	+ 52	+ 747		BORROWINGS--FROM FEDERAL RESERVE BANKS	315	- 134	+ 310	
CONSUMER INSTALMENT LOANS	39,535	- 12	+ 3,720		FROM OTHERS	4,071	+ 323	+ 542	
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	1,967	+ 47	+ 389		OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO				
OTHER LOANS	18,352	+ 606	+ 336		OWN FOREIGN BRANCHES) (7)	23,160	+ 218	- 1,111	
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	8,555	-	+ 3,247		TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (7)	41,895	+ 216	+ 4,333	
TOTAL OTHER LOANS, NET (1)	277,420	+ 1,897	+ 5,527						
U. S. TREASURY SECURITIES--TOTAL	47,585	- 600	+ 6,789						
TREASURY BILLS	11,096	- 740	- 1,546						
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--						
TREASURY NOTES AND U. S. BONDS MATURING--									
WITHIN 1 YEAR	7,546	+ 277	+ 703						
1 YEAR TO 5 YEARS	24,672	- 214	+ 6,462						
AFTER 5 YEARS	4,271	+ 77	+ 1,170						
OTHER SECURITIES--TOTAL	59,827	- 608	+ 286						
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--									
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	6,001	- 351	- 264						
ALL OTHER	40,032	- 213	+ 725						
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES									
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	2,241	+ 24	+ 21						
ALL OTHER (INCLUDING CORPORATE STOCKS)	11,553	- 68	- 196						
CASH ITEMS IN PROCESS OF COLLECTION	38,667	+ 1,964	+ 1,687						
RESERVE WITH FEDERAL RESERVE BANKS	16,542	- 5,352	- 5,907						
CURRENCY AND COIN	5,314	- 445	+ 657						
BALANCES WITH DOMESTIC BANKS	12,331	+ 283	- 407						
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	2,489	+ 18	+ 437						
OTHER ASSETS	51,222	+ 521	+10,415						
TOTAL ASSETS/LIABILITIES (1)	531,864	- 62	+23,501						

MEMORANDA

TOTAL LOANS, GROSS ADJUSTED (8)	289,646	+ 3,474	+11,828
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (8)	397,058	+ 2,260	+18,903
DEMAND DEPOSITS ADJUSTED (9)	109,075	+ 2,691	+ 5,703
TIME DEPOSITS ISSUED IN DENOMINATIONS			
OF \$100,000 OR MORE--TOTAL	87,894	- 242	-18,300
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	61,794	- 371	-12,414
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	40,659	- 365	- 8,562
TO OTHERS	21,135	- 6	- 3,852
ALL OTHER TIME DEPOSITS	24,100	+ 129	- 5,886
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	14,177	- 12	- 2,652
TO OTHERS	11,923	+ 141	- 3,234
GROSS LIABILITIES OF BANKS TO THEIR FOREIGN BRANCHES	3,215	- 752	- 43

- (4) INCLUDES TIME DEPOSITS OF U. S. GOVERNMENT AND FOREIGN COMMERCIAL BANKS NOT SHOWN SEPARATELY.
 (5) OTHER THAN COMMERCIAL BANKS.
 (6) DOMESTIC AND FOREIGN COMMERCIAL BANKS, AND OFFICIAL INTERNATIONAL ORGANIZATIONS.
 (7) INCLUDES PORTIONS OF RESERVES FOR LOANS AND SECURITIES WHICH HAD BEEN REPORTED SEPARATELY THROUGH MARCH 24, 1976.
 (8) EXCLUSIVE OF LOANS AND FEDERAL FUND TRANSACTIONS WITH DOMESTIC COMMERCIAL BANKS.
 (9) ALL DEMAND DEPOSITS EXCEPT U. S. GOVERNMENT AND DOMESTIC COMMERCIAL BANKS, LESS CASH ITEMS IN PROCESS OF COLLECTION.

- (1) LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS HAD BEEN REPORTED AS LIABILITY ITEMS THROUGH MARCH 24, 1976. SINCE THEN THE ITEM IS NETTED AGAINST TOTAL LOANS, AND THEREFORE AGAINST TOTAL ASSETS ALSO. AS A PROXY FOR THIS ITEM PRIOR TO MARCH 31, 1976, RESERVES FOR LOANS HAS BEEN USED TO CALCULATE YEAR-AGO CHANGES.
 (2) 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 \$ 4,219 MILLION, OF WHICH \$ 2,839 MILLION WAS COMMERCIAL AND INDUSTRIAL LOANS; \$ 213 MILLION WAS REAL ESTATE LOANS; AND \$ 1,167 MILLION WAS OTHER LOANS.
 (3) EFFECTIVE MARCH 24, 1976 IN CHICAGO CITY AND MARCH 31, 1976 IN THE SAN FRANCISCO DISTRICT RE-CLASSIFICATION OF LOANS RESULTED IN THE FOLLOWING MAJOR REVISIONS: COMMERCIAL AND INDUSTRIAL, -\$1,168 MILLION; OTHER NON-BANK FINANCIAL INSTITUTIONS, +\$185 MILLION; REAL ESTATE, +\$783 MILLION; OTHER LOANS, +\$200 MILLION. THESE RE-CLASSIFICATIONS ARE NOT REFLECTED FOR EARLIER DATES.
 * REVISED. ** PRELIMINARY. (RICHMOND, ATLANTA, AND SAN FRANCISCO DISTRICTS).

	FEDERAL RESERVE DISTRICT					
	BOSTON	NEW YORK	PHILADELPHIA	CLEVELAND	RICHMOND**	ATLANTA**
	(IN MILLIONS OF DOLLARS)					
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (1)	14,621	107,808	16,932	28,639	21,968	18,932
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	502	4,692	676	1,289	1,479	1,833
COMMERCIAL BANKS	502	3,647	437	1,041	1,187	1,576
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	--	439	234	220	181	212
INVOLVING OTHER SECURITIES	--	367	5	17	93	37
OTHERS	--	239	--	11	18	8
OTHER LOANS (2)	9,793	80,035	11,607	17,720	15,354	12,575
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	4,369	38,056	4,739	6,608	4,653	4,707
AGRICULTURAL LOANS	14	164	20	10	157	84
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	6	1,313	--	2	11	6
OTHER SECURITIES	69	4,715	227	239	74	34
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	6	12	8	3	18	5
OTHER SECURITIES	27	409	54	84	47	151
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	244	2,677	521	345	179	209
OTHER (3)	503	5,738	558	640	511	450
REAL ESTATE LOANS (2) (3)	2,262	12,080	2,888	4,235	4,232	2,790
LOANS TO DOMESTIC COMMERCIAL BANKS	32	869	40	132	117	35
LOANS TO FOREIGN COMMERCIAL BANKS	77	2,767	165	617	115	83
CONSUMER INSTALMENT LOANS	1,346	6,330	1,605	3,344	3,856	2,382
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	20	545	19	125	44	8
OTHER LOANS	812	4,360	763	1,336	1,340	1,631
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	249	2,144	358	659	622	506
TOTAL OTHER LOANS, NET (1)	9,544	77,891	11,249	17,061	14,732	12,069
U. S. TREASURY SECURITIES--TOTAL	2,319	13,139	2,257	4,310	1,855	2,269
TREASURY BILLS	285	3,182	388	511	257	383
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	480	1,077	332	678	624	473
1 YEAR TO 5 YEARS	1,210	7,748	1,296	2,739	858	886
AFTER 5 YEARS	344	1,132	241	382	116	527
OTHER SECURITIES--TOTAL	2,256	12,086	2,750	5,979	3,902	2,761
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	264	1,462	172	443	222	180
ALL OTHER	1,346	7,875	1,738	4,204	2,957	1,974
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	46	575	98	505	134	74
ALL OTHER (INCLUDING CORPORATE STOCKS)	600	2,174	742	827	589	533
CASH ITEMS IN PROCESS OF COLLECTION	1,146	13,720	996	1,678	1,748	1,901
RESERVES WITH FEDERAL RESERVE BANKS	624	4,707	478	975	879	802
CURRENCY AND COIN	259	1,172	287	456	471	272
BALANCES WITH DOMESTIC BANKS	567	5,947	657	526	533	611
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	144	1,169	88	64	10	144
OTHER ASSETS	2,285	19,910	1,345	3,125	1,707	1,468
TOTAL ASSETS/LIABILITIES (1)	19,646	154,433	20,783	35,463	27,316	24,130
LI A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	6,597	57,974	5,737	10,046	9,644	8,562
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	4,954	33,244	4,461	8,352	7,856	6,272
STATES AND POLITICAL SUBDIVISIONS	423	1,674	205	584	544	581
U. S. GOVERNMENT	78	218	50	84	315	67
DOMESTIC INTERBANK -- COMMERCIAL	684	12,487	725	673	574	1,443
MUTUAL SAVINGS	194	617	57	41	9	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	4	903	8	3	106	11
COMMERCIAL BANKS	90	4,593	85	69	46	59
CERTIFIED AND OFFICERS CHECKS	170	4,238	146	240	194	129
TIME AND SAVINGS DEPOSITS--TOTAL (4)	8,015	52,903	9,340	16,979	12,220	10,023
SAVINGS DEPOSITS	3,831	16,081	3,553	8,170	6,204	3,320
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	3,507	14,379	3,137	7,882	5,747	3,098
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (5)	226	778	265	278	291	204
DOMESTIC GOVERNMENTAL UNITS	98	845	151	10	161	18
ALL OTHER (6)	--	79	--	--	5	--
TIME DEPOSITS--TOTAL (4)	4,184	36,822	5,787	8,809	6,016	6,703
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	3,254	27,554	4,858	6,616	4,933	5,075
STATES AND POLITICAL SUBDIVISIONS	711	1,831	516	1,792	996	1,268
DOMESTIC INTERBANK	93	2,365	275	135	26	341
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	113	4,273	117	221	52	12
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	2,757	16,458	3,037	4,098	2,649	2,972
BORROWINGS--FROM FEDERAL RESERVE BANKS	10	285	--	--	--	20
FROM OTHERS	104	2,392	275	98	66	143
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES) (7)	613	10,653	796	1,186	629	566
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (7)	1,950	13,768	1,598	3,056	2,108	1,844
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (8)	9,761	80,211	11,806	17,836	15,529	12,797
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (8)	14,336	105,436	16,813	28,125	21,286	17,827
DEMAND DEPOSITS ADJUSTED (9)	4,689	31,549	3,966	7,611	7,007	5,151
TIME DEPOSITS ISSUED IN DENOMINATIONS OF \$100,000 OR MORE--TOTAL	2,783	25,322	3,122	4,978	2,446	3,963
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	2,374	23,484	2,575	3,590	1,815	2,581
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	1,497	15,850	1,784	2,072	991	1,436
TO OTHERS	877	7,636	791	1,518	824	1,145
ALL OTHER TIME DEPOSITS	409	5,836	547	1,388	631	1,382
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	367	4,267	427	761	410	984
TO OTHERS	42	1,569	120	627	221	398

SEE FOOTNOTES ON FIRST TABLE.

** PRELIMINARY.

	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, (1)	60,856	9,274	4,707	10,228	20,181	93,153
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,562	1,038	238	1,408	2,511	4,239
COMMERCIAL BANKS	2,041	692	209	1,108	2,156	2,195
BROKERS AND DEALERS INVOLVING U. S. TREASURY SECURITIES	426	199	2	298	287	209
INVOLVING OTHER SECURITIES	61	136	18	--	--	231
OTHERS	34	11	9	2	68	1,604
OTHER LOANS (2)	41,539	6,062	3,119	6,527	11,855	69,789
COMMERCIAL AND INDUSTRIAL LOANS (2) (3)	16,540	2,491	1,321	2,384	5,947	22,895
AGRICULTURAL LOANS	259	70	23	457	293	2,649
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	58	2	--	7	--	118
OTHER SECURITIES	1,599	135	37	90	150	705
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	10	2	1	--	3	8
OTHER SECURITIES	502	140	205	281	452	189
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	1,551	128	74	108	185	886
OTHER (3)	3,357	292	199	319	633	2,917
REAL ESTATE LOANS (2) (3)	8,923	1,360	674	1,059	1,683	21,754
LOANS TO DOMESTIC COMMERCIAL BANKS	183	37	15	37	43	465
LOANS TO FOREIGN COMMERCIAL BANKS	673	44	53	9	47	1,192
CONSUMER INSTALLMENT LOANS	4,716	929	233	1,197	1,232	12,365
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	285	8	4	1	10	878
OTHER LOANS	2,883	424	280	578	1,177	2,768
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	1,044	181	69	173	280	2,270
TOTAL OTHER LOANS, NET (1)	40,495	5,881	3,050	6,354	11,575	67,519
U. S. TREASURY SECURITIES--TOTAL	7,759	873	587	966	2,750	8,501
TREASURY BILLS	2,268	47	291	297	593	2,594
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	1,581	145	36	144	483	1,493
1 YEAR TO 5 YEARS	3,257	548	159	442	1,479	4,050
AFTER 5 YEARS	653	133	101	83	195	364
OTHER SECURITIES--TOTAL	10,040	1,482	832	1,500	3,345	12,894
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	865	2	--	21	20	2,350
ALL OTHER	6,793	1,116	596	1,260	2,996	7,177
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	481	1	17	49	14	247
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,901	363	219	170	315	3,120
CASH ITEMS IN PROCESS OF COLLECTION	4,056	887	490	1,337	1,772	6,936
RESERVES WITH FEDERAL RESERVE BANKS	2,005	346	217	382	904	4,203
CURRENCY AND COIN	703	121	34	87	128	1,324
BALANCES WITH DOMESTIC BANKS	1,224	275	161	244	579	1,007
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	224	30	1	3	43	569
OTHER ASSETS	5,213	1,028	374	558	1,653	12,556
TOTAL ASSETS/LIABILITIES (1)	74,281	11,981	5,984	12,839	25,260	119,748
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	20,189	3,976	1,830	4,696	8,522	34,576
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	15,143	2,717	1,232	3,224	6,069	29,948
STATES AND POLITICAL SUBDIVISIONS	744	96	60	173	588	1,108
U. S. GOVERNMENT	159	45	16	74	64	294
DOMESTIC INTERBANK -- COMMERCIAL	2,929	1,053	463	1,138	1,609	1,365
MUTUAL SAVINGS	6	--	2	--	--	21
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	18	--	--	--	4	125
COMMERCIAL BANKS	177	16	15	8	65	461
CERTIFIED AND OFFICERS CHECKS	1,013	49	42	79	123	1,254
TIME AND SAVINGS DEPOSITS--TOTAL (4)	35,031	4,613	1,971	5,273	10,018	64,086
SAVINGS DEPOSITS	12,955	1,726	622	1,799	2,435	30,851
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	11,764	1,602	558	1,604	2,250	28,741
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (5)	620	113	64	161	174	1,460
DOMESTIC GOVERNMENTAL UNITS	566	11	--	33	2	650
ALL OTHER (6)	5	--	--	1	9	--
TIME DEPOSITS--TOTAL (4)	22,076	2,887	1,349	3,474	7,583	33,235
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	16,807	2,374	1,130	2,515	4,747	25,271
STATES AND POLITICAL SUBDIVISIONS	2,804	427	175	806	2,487	5,981
DOMESTIC INTERBANK	1,017	84	44	136	300	536
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,333	1	--	--	4	1,229
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	11,331	2,248	1,282	1,630	4,082	7,058
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	--	--	--	--	--
FROM OTHERS	173	27	183	62	78	470
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES) (7)	2,046	232	220	193	689	5,337
TOTAL EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (7)	5,511	885	498	985	1,871	8,221
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (8)	41,877	6,371	3,133	6,790	12,167	71,368
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (8)	59,676	8,726	4,552	9,256	18,262	92,763
DEMAND DEPOSITS ADJUSTED (9)	13,045	1,991	861	2,147	5,077	25,981
TIME DEPOSITS ISSUED IN DENOMINATIONS OF \$100,000 OR MORE--TOTAL	12,920	1,422	848	2,300	6,031	17,759
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	9,133	815	617	1,640	4,147	9,021
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	5,421	532	492	1,006	2,770	6,808
TO OTHERS	3,712	283	125	634	1,377	2,213
ALL OTHER TIME DEPOSITS	3,787	607	231	660	1,884	8,738
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	2,306	393	139	355	480	3,288
TO OTHERS	1,481	214	92	305	1,404	5,450

SEE FOOTNOTES ON FIRST TABLE.

	NEW YORK CITY			CHICAGO		
	FEB. 2, 1977	CHANGE SINCE		FEB. 2, 1977	CHANGE SINCE	
		JAN. 26, 1977	FEB. 4, 1976		JAN. 26, 1977	FEB. 4, 1976
(IN BILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (1)	90,261	+ 745	+ 1,037	32,212	+ 741	+ 487
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL COMMERCIAL BANKS	4,024	+ 642	+ 2,658	1,388	+ 63	- 277
BROKERS AND DEALERS INVOLVING U. S. TREASURY SECURITIES	3,052	+ 792	+ 1,939	1,140	+ 1	- 128
BROKERS AND DEALERS INVOLVING OTHER SECURITIES	375	+ 30	+ 235	228	+ 57	- 169
OTHERS	360	- 44	+ 360	3	+ 1	+ 3
OTHER LOANS	237	- 136	+ 104	17	+ 4	+ 17
COMMERCIAL AND INDUSTRIAL LOANS (2)	68,104	+ 615	- 3,053	22,370	+ 408	+ 289
AGRICULTURAL LOANS	33,496	+ 191	- 3,438	11,022	+ 51	- 914
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	120	- 1	+ 24	147	- 2	- 39
OTHER SECURITIES	1,313	+ 171	+ 530	56	+ 30	- 10
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	4,614	+ 291	+ 1,998	1,313	+ 154	+ 778
OTHER SECURITIES	12	--	- 7	6	- 1	- 2
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC. OTHER (2)	384	- 4	- 34	338	- 1	- 9
REAL ESTATE LOANS (2)	2,357	+ 86	- 428	1,166	+ 96	- 75
LOANS TO DOMESTIC COMMERCIAL BANKS	5,376	- 143	- 1,121	2,720	- 46	- 235
LOANS TO FOREIGN COMMERCIAL BANKS	8,934	- 21	- 597	2,056	- 1	+ 423
CONSUMER INSTALMENT LOANS	679	+ 35	+ 2	163	+ 3	--
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC. OTHER LOANS	2,629	+ 80	+ 420	377	- 3	+ 19
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	4,042	- 5	+ 142	1,229	--	+ 115
TOTAL OTHER LOANS, NET (1)	505	+ 33	- 118	70	- 1	- 7
U. S. TREASURY SECURITIES--TOTAL	3,643	+ 284	- 426	1,727	+ 129	+ 245
TREASURY BILLS	1,655	+ 23	- 26	428	- 1	+ 112
TREASURY CERTIFICATES OF INDEBTEDNESS	64,449	+ 592	- 3,027	21,942	+ 409	+ 177
TREASURY NOTES AND U. S. BONDS MATURING--	11,227	- 51	+ 2,161	4,191	+ 124	+ 260
WITHIN 1 YEAR	3,121	- 55	+ 483	1,406	- 16	- 728
1 YEAR TO 5 YEARS	--	--	--	--	--	--
AFTER 5 YEARS	690	- 32	- 407	834	+ 66	+ 583
OTHER SECURITIES--TOTAL	6,475	+ 61	+ 2,059	1,451	+ 23	+ 202
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--	941	- 25	+ 26	300	+ 51	+ 203
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	8,561	- 438	- 755	4,691	+ 145	+ 327
ALL OTHER	840	- 338	- 497	618	+ 89	+ 86
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES	6,001	- 111	- 54	3,074	+ 33	+ 174
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	220	- 2	+ 20	124	+ 15	+ 2
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,500	+ 13	- 224	875	+ 8	+ 65
CASH ITEMS IN PROCESS OF COLLECTION	12,582	- 7	+ 785	2,341	+ 353	+ 421
RESERVES WITH FEDERAL RESERVE BANKS	3,998	-2,099	-2,236	1,062	- 197	- 594
CURRENCY AND COIN	767	- 49	+ 10	206	- 19	+ 56
BALANCES WITH DOMESTIC BANKS	5,478	- 315	+ 78	305	+ 60	+ 114
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,158	+ 10	+ 327	153	+ 5	+ 19
OTHER ASSETS	18,095	- 49	+ 4,773	2,779	+ 233	+ 570
TOTAL ASSETS/LIABILITIES (1)	132,339	-1,764	+ 4,774	39,058	+1,176	+1,073
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	50,085	+ 810	+ 2,054	10,600	+ 646	+ 707
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	27,344	+ 918	- 675	7,958	+ 541	+ 704
STATES AND POLITICAL SUBDIVISIONS	713	+ 115	+ 57	154	- 31	- 35
U. S. GOVERNMENT	109	- 248	- 583	52	- 85	- 191
DOMESTIC INTERBANK -- COMMERCIAL	12,129	- 423	+ 1,524	1,860	+ 99	+ 108
MUTUAL SAVINGS	519	+ 44	+ 66	1	- 2	- 1
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	889	- 97	+ 104	17	- 10	- 1
COMMERCIAL BANKS	4,432	- 11	+ 634	116	- 77	- 20
CERTIFIED AND OFFICERS CHECKS	3,950	+ 512	+ 927	442	+ 211	+ 143
TIME AND SAVINGS DEPOSITS--TOTAL (3)	42,611	+ 221	- 1,829	16,025	+ 18	- 193
SAVINGS DEPOSITS	10,408	+ 59	+ 1,709	3,702	+ 13	+ 574
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	9,436	+ 3	+ 1,147	3,441	+ 7	+ 367
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (4)	490	+ 4	+ 374	224	+ 3	+ 173
DOMESTIC GOVERNMENTAL UNITS	403	+ 52	+ 213	37	+ 3	+ 34
ALL OTHER (5)	79	--	- 25	--	--	--
TIME DEPOSITS--TOTAL (3)	32,203	+ 162	- 3,538	12,323	+ 5	- 767
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	23,883	+ 81	+ 135	8,972	- 35	-1,062
STATES AND POLITICAL SUBDIVISIONS	1,073	- 34	- 340	1,001	+ 71	+ 42
DOMESTIC INTERBANK	2,344	+ 110	- 688	973	- 19	+ 90
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	4,174	+ 12	- 2,309	1,273	- 14	+ 148
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	15,225	-3,149	+ 1,692	8,151	+ 296	+ 130
BORROWINGS--FROM FEDERAL RESERVE BANKS	285	+ 285	+ 285	--	--	--
FROM OTHERS	2,094	+ 281	+ 335	84	+ 17	+ 63
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES) (6)	10,142	- 242	+ 773	1,358	+ 171	+ 214
TOT. EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (6)	11,897	+ 30	+ 1,464	2,840	+ 28	+ 152
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (7)	68,397	+ 430	- 2,356	22,475	+ 467	+ 140
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (7)	88,185	- 59	- 950	31,357	+ 756	+ 727
DEMAND DEPOSITS ADJUSTED (8)	25,265	+1,488	+ 328	6,347	+ 279	+ 369
TIME DEPOSITS ISSUED IN DENOMINATIONS OF \$100,000 OR MORE--TOTAL	27,380	+ 152	- 4,654	9,731	- 3	-1,053
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	22,069	+ 17	- 3,136	6,911	- 2	- 753
TO OTHERS	15,145	+ 1	- 639	4,517	- 44	-1,012
ALL OTHER TIME DEPOSITS TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	6,924	+ 16	- 2,497	2,394	+ 42	+ 259
TO OTHERS	5,311	+ 135	- 1,518	2,820	- 1	- 300
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	3,950	+ 40	- 385	1,869	--	- 363
TO OTHERS	1,361	+ 95	- 1,133	951	- 1	+ 63

(1) LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS HAD BEEN REPORTED AS LIABILITY ITEMS THROUGH MARCH 24, 1976. SINCE THEN THE ITEM IS NETTED AGAINST TOTAL LOANS, AND THEREFORE AGAINST TOTAL ASSETS ALSO. AS A PROXY FOR THIS ITEM PRIOR TO MARCH 31, 1976, RESERVES FOR LOANS HAS BEEN USED TO CALCULATE YEAR-AGO CHANGES.

(2) EFFECTIVE MARCH 24, 1976 RE-CLASSIFICATION OF LOANS IN CHICAGO CITY RESULTED IN THE FOLLOWING MAJOR REVISIONS: COMMERCIAL AND INDUSTRIAL, -8675 MILLION; OTHER NON-BANK FINANCIAL INSTITUTIONS, +\$185 MILLION; REAL ESTATE, +\$580 MILLION. THESE RE-CLASSIFICATIONS ARE NOT REFLECTED IN DATA PRIOR TO MARCH 24, 1976.

(3) INCLUDES TIME DEPOSITS OF U. S. GOVERNMENT AND FOREIGN COMMERCIAL BANKS NOT SHOWN SEPARATELY.

(4) OTHER THAN COMMERCIAL BANKS.

(5) DOMESTIC AND FOREIGN COMMERCIAL BANKS, AND OFFICIAL INTERNATIONAL ORGANIZATIONS.

(6) INCLUDES PORTIONS OF RESERVES FOR LOANS AND SECURITIES REPORTED SEPARATELY THROUGH MARCH 24, 1976.

(7) EXCLUSIVE OF LOANS AND FEDERAL FUND TRANSACTIONS WITH DOMESTIC COMMERCIAL BANKS.

(8) ALL DEMAND DEPOSITS EXCEPT U. S. GOVERNMENT AND DOMESTIC COMMERCIAL BANKS, LESS CASH ITEMS IN PROCESS OF COLLECTION.

* REVISED. ** PRELIMINARY.