

	NEW YORK CITY			CHICAGO		
	MAY 19, 1976	CHANGE SINCE		MAY 19, 1976	CHANGE SINCE	
		MAY 12, 1976	MAY 21, 1975		MAY 12, 1976	MAY 21, 1975
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (1)	89,102	+1,650	- 2,441	30,493	- 85	+ 99
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,580	+ 557	+ 638	1,564	- 108	+ 334
COMMERCIAL BANKS	1,902	+ 376	+ 103	1,158	- 145	+ 164
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	339	+ 63	+ 315	393	+ 38	+ 157
INVOLVING OTHER SECURITIES	--	- 4	--	--	--	--
OTHERS	339	+ 122	+ 220	13	- 1	+ 13
OTHER LOANS	68,540	+ 349	- 6,210	21,533	- 82	-1,580
COMMERCIAL AND INDUSTRIAL LOANS (2)	32,475	- 242	- 5,754	10,739	- 4	-2,382
AGRICULTURAL LOANS	78	--	- 36	155	- 3	- 29
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	815	+ 154	--	30	- 40	- 9
OTHER SECURITIES	3,850	+ 448	+ 1,784	642	- 14	+ 480
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	14	+ 1	- 3	9	+ 1	- 96
OTHER SECURITIES	389	--	- 81	345	--	+ 5
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	2,647	+ 85	- 490	1,183	+ 61	- 140
OTHER (2)	6,845	- 71	- 1,133	2,997	+ 9	- 221
REAL ESTATE LOANS (2)	9,406	+ 89	+ 357	2,327	- 2	+ 691
LOANS TO DOMESTIC COMMERCIAL BANKS	694	+ 35	- 469	170	+ 11	+ 35
LOANS TO FOREIGN COMMERCIAL BANKS	2,296	- 86	- 88	284	+ 3	- 88
CONSUMER INSTALMENT LOANS	3,777	+ 50	+ 23	1,089	+ 11	+ 101
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	614	- 24	+ 6	72	- 4	- 1
OTHER LOANS	3,640	- 90	- 324	1,491	+ 111	+ 74
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	1,669	+ 15	- 59	470	- 1	- 71
TOTAL OTHER LOANS, NET (1)	66,871	+ 334	- 6,151	21,063	- 81	-1,509
U. S. TREASURY SECURITIES--TOTAL	9,889	+ 277	+ 2,948	3,642	+ 69	+1,253
TREASURY BILLS	3,234	- 119	+ 1,845	1,765	+ 100	+1,133
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	1,057	+ 176	+ 381	273	+ 40	- 141
1 YEAR TO 5 YEARS	4,874	+ 134	+ 1,057	1,423	- 137	+ 460
AFTER 5 YEARS	724	+ 86	- 355	181	+ 66	- 199
OTHER SECURITIES--TOTAL	9,762	+ 482	+ 124	4,224	+ 35	+ 21
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	1,810	+ 298	+ 64	446	- 16	+ 250
ALL OTHER	6,172	+ 309	+ 703	2,928	+ 25	+ 57
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	195	- 65	+ 20	110	- 2	- 1
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,585	- 60	- 663	740	+ 28	- 285
CASH ITEMS IN PROCESS OF COLLECTION	11,121	- 829	+ 145	2,039	- 61	+ 126
RESERVES WITH FEDERAL RESERVE BANKS	4,714	-1,950	- 3,693	1,453	- 844	- 786
CURRENCY AND COIN	730	- 23	+ 22	191	+ 7	+ 21
BALANCES WITH DOMESTIC BANKS	5,321	+ 419	+ 557	324	+ 105	+ 59
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	932	+ 61	+ 122	143	- 1	+ 14
OTHER ASSETS	13,826	- 865	+ 2,293	2,196	- 186	+ 289
TOTAL ASSETS/LIABILITIES (1)	125,746	-1,537	- 2,995	36,839	-1,065	- 178
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	45,609	- 424	- 211	9,681	- 97	+ 417
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	26,605	+ 642	- 645	7,192	- 207	+ 69
STATES AND POLITICAL SUBDIVISIONS	581	+ 6	- 102	220	+ 42	+ 31
U. S. GOVERNMENT	403	+ 107	+ 202	204	+ 97	+ 155
DOMESTIC INTERBANK -- COMMERCIAL	10,397	- 6	+ 518	1,668	- 57	+ 117
MUTUAL SAVINGS	367	+ 5	- 27	2	--	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	829	- 57	- 53	17	+ 1	+ 1
COMMERCIAL BANKS	3,890	- 43	+ 447	149	+ 13	+ 13
CERTIFIED AND OFFICERS CHECKS	2,537	-1,078	- 551	229	+ 14	+ 31
TIME AND SAVINGS DEPOSITS--TOTAL (3) (4)	42,520	+ 231	- 6,761	16,118	- 123	-1,433
SAVINGS DEPOSITS (4)	9,274	+ 58	+ 1,762	3,358	- 1	+ 503
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	8,646	+ 19	+ 1,134	3,225	- 5	+ 370
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (5)	290	+ 17	NA	114	+ 2	NA
DOMESTIC GOVERNMENTAL UNITS	268	+ 26	NA	19	+ 2	NA
ALL OTHER (6)	70	- 4	NA	--	--	NA
TIME DEPOSITS--TOTAL (3) (4)	33,246	+ 173	- 8,523	12,760	- 122	-1,936
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	23,184	+ 173	- 3,793	9,098	- 83	-1,646
STATES AND POLITICAL SUBDIVISIONS (4)	1,292	- 51	- 776	1,337	- 1	- 303
DOMESTIC INTERBANK	2,662	- 68	- 969	1,052	- 38	+ 172
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	5,165	+ 123	- 2,613	1,153	- 4	- 233
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	14,893	-1,737	+ 1,556	7,066	- 923	+ 575
BORROWINGS--FROM FEDERAL RESERVE BANKS	278	+ 38	- 407	--	--	--
FROM OTHERS	1,909	+ 180	+ 685	17	- 1	- 20
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO						
OWN FOREIGN BRANCHES) (7)	9,432	+ 114	+ 625	1,348	+ 85	+ 13
TOT. EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (7)	11,105	+ 61	+ 1,518	2,609	- 6	+ 270
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (8)	68,524	+ 495	- 5,206	21,769	- 56	-1,445
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (8)	88,175	+1,254	- 2,134	29,635	+ 48	- 171
DEMAND DEPOSITS ADJUSTED (9)	23,688	+ 304	- 1,076	5,770	- 76	+ 19
TIME DEPOSITS ISSUED IN DENOMINATIONS						
OF \$100,000 OR MORE--TOTAL	29,290	+ 160	- 8,822	10,393	- 121	-2,133
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	23,429	+ 159	- 5,707	7,365	- 87	-1,315
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	15,293	+ 117	- 3,049	4,903	- 57	-1,459
TO OTHERS	8,136	+ 42	- 2,658	2,462	- 30	+ 144
ALL OTHER TIME DEPOSITS	5,861	+ 1	- 3,115	3,028	- 34	- 818
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	3,980	+ 22	- 1,233	1,852	- 26	- 527
TO OTHERS	1,881	- 21	- 1,882	1,176	- 8	- 291

- (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 HAD 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, -\$675 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) 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.
- (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.
- * REVISED.