

	NEW YORK CITY			CHICAGO		
	CHANGE SINCE			CHANGE SINCE		
	JULY * 7, 1976	JUNE 30, 1976	JULY 9, 1975	JULY * 7, 1976	JUNE 30, 1976	JULY 9, 1975
A S S E T S						
(IN MILLIONS OF DOLLARS)						
TOTAL LOANS AND INVESTMENTS, (1)	86,883	-1,272	-6,878	31,409	+ 257	+ 762
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL COMMERCIAL BANKS	1,210	- 649	+ 146	1,709	+ 295	+ 289
BROKERS AND DEALERS	632	- 820	- 192	1,536	+ 291	+ 494
INVOLVING U. S. TREASURY SECURITIES	324	+ 213	+ 312	155	+ 4	- 223
INVOLVING OTHER SECURITIES	10	--	+ 10	3	--	+ 3
OTHERS	244	- 42	+ 16	15	--	+ 15
OTHER LOANS	69,032	- 22	- 8,077	21,915	- 4	-1,459
COMMERCIAL AND INDUSTRIAL LOANS (2)	33,397	- 67	- 5,638	10,843	- 2	-2,029
AGRICULTURAL LOANS	84	--	18	151	+ 13	- 48
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	957	+ 68	- 1,675	95	+ 49	- 174
OTHER SECURITIES	4,001	+ 122	+ 1,736	868	- 77	+ 519
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	13	--	- 25	8	--	- 5
OTHER SECURITIES	393	--	- 87	347	+ 4	+ 10
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC.	2,562	- 199	- 649	1,156	+ 38	- 290
OTHER (2)	6,715	- 72	- 1,427	3,009	- 39	- 210
REAL ESTATE LOANS (2)	9,336	+ 38	+ 305	2,269	+ 34	+ 626
LOANS TO DOMESTIC COMMERCIAL BANKS	862	+ 82	- 239	187	+ 5	+ 17
LOANS TO FOREIGN COMMERCIAL BANKS	2,534	+ 68	- 88	298	+ 7	- 98
CONSUMER INSTALMENT LOANS	3,801	- 1	+ 41	1,100	+ 6	+ 104
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	553	- 41	- 53	67	--	- 16
OTHER LOANS	3,824	- 20	- 260	1,517	- 42	+ 135
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	1,628	+ 13	- 93	460	- 17	- 105
TOTAL OTHER LOANS, NET (1)	67,404	- 35	- 7,984	21,455	+ 13	-1,354
U. S. TREASURY SECURITIES--TOTAL	8,884	- 442	+ 1,200	3,509	- 55	+1,603
TREASURY BILLS	3,081	- 91	+ 1,603	1,797	+ 38	+ 952
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	971	+ 68	+ 281	328	- 4	- 15
1 YEAR TO 5 YEARS	4,226	- 388	- 364	1,674	- 81	+ 740
AFTER 5 YEARS	606	- 31	- 320	110	- 8	- 74
OTHER SECURITIES--TOTAL	9,385	- 146	- 240	4,336	+ 4	+ 224
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	1,665	- 17	- 105	455	+ 3	+ 261
ALL OTHER	6,163	- 39	+ 692	3,034	+ 20	+ 114
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	193	--	+ 11	111	- 8	+ 4
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,364	- 90	- 838	736	- 11	- 155
CASH ITEMS IN PROCESS OF COLLECTION	12,897	-1,967	+ 1,587	2,345	+ 264	+ 451
RESERVES WITH FEDERAL RESERVE BANKS	7,617	+2,519	+ 969	1,464	- 757	+ 88
CURRENCY AND COIN	711	- 56	+ 20	186	- 21	+ 29
BALANCES WITH DOMESTIC BANKS	5,843	-1,187	+ 767	252	- 111	- 151
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	931	- 16	+ 128	154	--	+ 21
OTHER ASSETS	16,396	+ 320	+ 2,513	2,506	- 81	+ 455
TOTAL ASSETS/LIABILITIES (1)	131,278	-1,659	- 894	38,316	- 449	+1,655
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	49,899	-5,279	+ 2,117	10,582	+ 256	+1,064
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	28,022	-2,749	+ 663	7,590	- 132	+ 430
STATES AND POLITICAL SUBDIVISIONS	539	- 157	- 29	240	+ 77	+ 93
U. S. GOVERNMENT	161	- 308	- 12	51	- 117	+ 3
DOMESTIC INTERBANK -- COMMERCIAL	12,616	-1,541	+ 691	2,181	+ 373	+ 459
MUTUAL SAVINGS	552	+ 52	+ 27	2	--	+ 1
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	853	- 138	- 43	37	+ 16	+ 21
COMMERCIAL BANKS	4,593	+ 804	+ 932	127	- 20	- 28
CERTIFIED AND OFFICERS CHECKS	2,563	-1,242	- 112	354	+ 59	+ 85
TIME AND SAVINGS DEPOSITS--TOTAL (3) (4)	42,678	- 311	- 5,764	16,426	- 573	- 684
SAVINGS DEPOSITS (4)	9,025	+ 15	+ 1,210	3,343	+ 4	+ 385
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	8,538	+ 8	+ 723	3,221	+ 1	+ 263
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (5)	283	--	NA	111	+ 1	NA
DOMESTIC GOVERNMENTAL UNITS	155	+ 7	NA	11	+ 2	NA
ALL OTHER (6)	49	--	NA	--	--	NA
TIME DEPOSITS--TOTAL (3) (4)	33,653	- 326	- 6,974	13,083	- 577	-1,069
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	23,316	- 361	- 3,304	9,455	- 447	-1,119
STATES AND POLITICAL SUBDIVISIONS (4)	1,219	+ 62	- 585	1,182	- 11	- 189
DOMESTIC INTERBANK	2,725	- 121	- 617	1,051	- 118	+ 289
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	5,341	+ 84	- 2,544	1,268	- 2	- 131
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	16,035	+4,741	- 677	7,270	+ 13	+ 942
BORROWINGS--FROM FEDERAL RESERVE BANKS	--	- 100	--	10	+ 5	+ 10
FROM OTHERS	1,611	- 61	+ 272	73	--	+ 42
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES) (7)	9,700	- 659	+ 1,619	1,320	- 86	+ 21
TOT. EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (7)	11,355	+ 10	+ 1,539	2,635	- 64	+ 260
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (8)	68,748	+ 67	- 7,500	21,901	- 5	-1,681
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (8)	87,017	- 521	- 6,540	30,146	- 56	+ 146
DEMAND DEPOSITS ADJUSTED (9)	24,225	-1,463	- 149	6,005	- 264	+ 151
TIME DEPOSITS ISSUED IN DENOMINATIONS OF \$100,000 OR MORE--TOTAL	29,642	- 235	- 7,249	10,701	- 567	-1,217
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	23,513	- 281	- 4,771	7,792	- 484	- 661
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	15,143	- 301	- 2,861	5,209	- 406	- 973
TO OTHERS	8,370	+ 20	- 1,910	2,583	- 78	+ 312
ALL OTHER TIME DEPOSITS	6,129	+ 46	- 2,478	2,909	- 83	- 556
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	4,195	+ 28	- 880	1,869	- 30	- 323
TO OTHERS	1,934	+ 18	- 1,598	1,040	- 53	- 233

- (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 NOV. 27, 1974. SAVINGS DEPOSITS OF SUCH ENTITIES WERE INCLUDED IN TIME DEPOSITS THROUGH NOV. 5, 1975, AFTER WHICH TIME THEY WERE INCLUDED IN SAVINGS DEPOSITS. PROFIT-MAKING ORGANIZATIONS WERE FIRST PERMITTED TO HOLD SAVINGS ACCOUNTS ON NOV. 10, 1975, AND SUCH DEPOSITS ARE INCLUDED IN SAVINGS DEPOSITS SINCE NOV. 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 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.