

	NEW YORK CITY			CHICAGO		
	CHANGE SINCE			CHANGE SINCE		
	JULY * 21, 1976	JULY 14, 1976	JULY 23, 1975	JULY * 21, 1976	JULY 14, 1976	JULY 23, 1975
ASSETS (IN MILLIONS OF DOLLARS)						
TOTAL LOANS AND INVESTMENTS, (1)	87,910	+ 898	- 3,381	31,454	+ 179	+1,450
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,624	+1,117	+ 1,084	1,706	+ 323	+ 442
COMMERCIAL BANKS	2,284	+1,574	+ 1,201	1,515	+ 324	+ 471
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	141	- 422	- 86	177	- 4	- 43
INVOLVING OTHER SECURITIES	—	—	—	3	+ 3	+ 3
OTHERS	199	- 35	- 31	11	—	+ 11
OTHER LOANS	68,233	- 217	- 6,003	21,810	+ 72	-1,166
COMMERCIAL AND INDUSTRIAL LOANS (2)	32,996	- 166	- 5,358	10,945	+ 146	-1,802
AGRICULTURAL LOANS	85	- 1	- 19	142	-	- 52
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	1,095	+ 78	+ 321	35	- 15	- 19
OTHER SECURITIES	3,901	+ 107	+ 1,410	885	+ 11	+ 523
OTHER LOANS FOR PURCHASING OR CARRYING-- U. S. TREASURY SECURITIES	12	- 1	- 38	7	- 1	- 7
OTHER SECURITIES	390	- 4	- 64	339	- 4	- 5
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	2,466	+ 42	- 614	1,109	+ 10	- 233
OTHER (2)	6,616	- 22	- 1,489	2,910	- 106	- 297
REAL ESTATE LOANS (2)	9,359	+ 14	+ 291	2,280	+ 11	+ 636
LOANS TO DOMESTIC COMMERCIAL BANKS	810	+ 15	- 360	185	- 9	- 9
LOANS TO FOREIGN COMMERCIAL BANKS	2,444	- 45	- 24	270	- 6	- 149
CONSUMER INSTALMENT LOANS	3,826	+ 4	+ 116	1,108	+ 2	+ 112
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	539	- 16	+ 27	49	—	- 12
OTHER LOANS	3,694	- 224	- 202	1,526	+ 19	+ 148
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	1,645	+ 5	- 77	456	+ 1	- 93
TOTAL OTHER LOANS, NET (1)	66,588	- 222	- 5,926	21,354	+ 71	-1,073
U. S. TREASURY SECURITIES--TOTAL	9,140	- 3	+ 1,502	3,993	- 181	+1,828
TREASURY BILLS	3,087	+ 63	+ 1,383	1,647	- 27	+ 918
TREASURY CERTIFICATES OF INDEBTEDNESS	—	—	—	—	—	—
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	900	- 50	+ 153	309	- 72	- 52
1 YEAR TO 5 YEARS	4,226	- 1	- 86	1,760	+ 11	+ 865
AFTER 5 YEARS	927	- 15	+ 52	277	- 93	+ 97
OTHER SECURITIES--TOTAL	9,558	+ 6	- 41	4,401	- 34	+ 253
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	1,683	- 2	+ 51	466	- 457	+ 273
ALL OTHER	6,170	- 27	+ 482	3,053	+ 436	+ 114
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	186	- 11	+ 7	103	- 14	- 16
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,519	+ 46	- 581	779	+ 1	- 118
CASH ITEMS IN PROCESS OF COLLECTION	13,185	- 88	+ 2,336	2,063	- 106	+ 214
RESERVES WITH FEDERAL RESERVE BANKS	5,577	-1,011	- 1,384	1,058	- 688	- 787
CURRENCY AND COIN	731	- 23	+ 31	202	+ 5	+ 37
BALANCES WITH DOMESTIC BANKS	5,565	+ 549	+ 84	325	+ 30	+ 24
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	944	+ 15	+ 143	149	- 2	+ 16
OTHER ASSETS	14,923	- 971	+ 1,954	2,544	+ 74	+ 469
TOTAL ASSETS/LIABILITIES (1)	128,835	- 631	- 217	37,795	- 508	+1,423
LIABILITIES						
DEMAND DEPOSITS - TOTAL	49,654	+ 813	+ 2,772	9,969	+ 162	+ 604
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	27,887	- 182	+ 875	7,372	- 153	+ 57
STATES AND POLITICAL SUBDIVISIONS	584	- 48	- 28	237	+ 40	+ 53
U. S. GOVERNMENT	446	+ 337	+ 335	179	+ 149	+ 151
DOMESTIC INTERBANK -- COMMERCIAL	11,467	- 260	+ 223	1,734	+ 109	+ 296
MUTUAL SAVINGS	396	- 55	- 25	2	—	+ 1
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	796	- 89	- 108	20	- 4	—
COMMERCIAL BANKS	3,793	- 543	+ 99	171	+ 36	+ 18
CERTIFIED AND OFFICERS CHECKS	4,285	+1,633	+ 1,401	254	- 13	+ 28
TIME AND SAVINGS DEPOSITS--TOTAL (3) (4)	43,042	- 225	- 5,388	15,963	- 204	-1,280
SAVINGS DEPOSITS (4)	9,005	- 82	+ 1,274	3,328	- 6	+ 389
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	8,492	- 5	+ 761	3,204	- 9	+ 265
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (5)	281	+ 4	NA	114	+ 4	NA
DOMESTIC GOVERNMENTAL UNITS	166	+ 3	NA	10	- 1	NA
ALL OTHER (6)	66	- 84	NA	—	—	NA
TIME DEPOSITS--TOTAL (3) (4)	34,037	- 143	- 6,662	12,635	- 198	-1,669
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	23,467	- 174	- 3,630	9,198	- 73	-1,573
STATES AND POLITICAL SUBDIVISIONS (4)	1,263	+ 35	- 581	1,167	- 1	- 195
DOMESTIC INTERBANK	2,951	+ 63	- 361	1,038	+ 36	+ 273
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	5,336	- 62	- 2,161	1,130	- 135	- 233
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	13,626	-1,062	+ 527	7,908	+ 22	+1,971
BORROWINGS--FROM FEDERAL RESERVE BANKS	—	- 548	- 1,055	—	- 400	- 354
FROM OTHERS	1,596	- 12	+ 101	83	+ 9	+ 51
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES) (7)	9,551	+ 411	+ 1,256	1,243	- 90	+ 158
TOT. EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (7)	11,366	- 8	+ 1,570	2,629	- 7	+ 273
MEMORANDA						
TOTAL LOANS, GROSS ADJUSTED (8)	67,763	- 689	- 5,760	21,816	+ 62	-1,186
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (8)	86,461	- 686	- 4,299	30,210	- 153	+ 895
DEMAND DEPOSITS ADJUSTED (9)	24,556	+ 804	- 122	5,993	+ 10	- 57
TIME DEPOSITS ISSUED IN DENOMINATIONS OF \$100,000 OR MORE--TOTAL	30,012	- 188	- 7,104	10,249	- 202	-1,805
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	23,980	- 139	- 4,760	7,353	- 194	-1,266
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	15,246	- 219	- 3,421	4,949	- 74	-1,442
TO OTHERS	8,734	+ 80	- 1,339	2,404	- 120	+ 176
ALL OTHER TIME DEPOSITS	6,032	- 49	- 2,344	2,896	- 8	- 539
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	4,236	- 4	- 771	1,868	- 2	- 299
TO OTHERS	1,796	- 45	- 1,573	1,028	- 6	- 240

- (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, -\$675 MILLIONS; OTHER NON-BANK FINANCIAL INSTITUTIONS, +\$185 MILLIONS; 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.