

	NEW YORK CITY			CHICAGO		
	JULY	CHANGE SINCE		JULY	CHANGE SINCE	
		* 28, 1976	JULY 21, 1976		JULY 30, 1976	* 28, 1976
(IN MILLIONS OF DOLLARS)						
<b>A S S E T S</b>						
TOTAL LOANS AND INVESTMENTS, (1)	85,189	-2,721	-6,987	31,270	-184	+1,214
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL—TOTAL	1,712	-912	-597	1,505	-201	+253
COMMERCIAL BANKS	1,367	-917	-513	1,271	-244	+235
BROKERS AND DEALERS INVOLVING U. S. TREASURY SECURITIES	157	+16	-82	216	+39	--
INVOLVING OTHER SECURITIES	--	--	--	3	--	+3
OTHERS	188	-11	-2	15	+4	+15
OTHER LOANS	66,711	-1,522	-7,602	21,742	-68	-1,250
COMMERCIAL AND INDUSTRIAL LOANS (2)	32,517	-479	-5,784	10,930	-15	-1,828
AGRICULTURAL LOANS	80	-5	33	141	-1	-62
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING—U. S. TREASURY SECURITIES	672	-423	+22	30	-5	-39
OTHER SECURITIES	3,658	-243	+1,056	877	-8	+518
OTHER LOANS FOR PURCHASING OR CARRYING—U. S. TREASURY SECURITIES	12	--	-33	7	--	-7
OTHER SECURITIES	389	-1	-54	340	+1	-6
LOANS TO NON-BANK FINANCIAL INSTITUTIONS SALES FINANCE, PERSONAL FINANCE, ETC. OTHER (2)	2,465	-1	-720	1,160	+51	-219
REAL ESTATE LOANS (2)	6,604	-12	-1,362	2,862	-48	-374
LOANS TO DOMESTIC COMMERCIAL BANKS	9,320	-39	+250	2,275	-5	+638
LOANS TO FOREIGN COMMERCIAL BANKS	679	-131	-339	179	-6	+2
CONSUMER INSTALMENT LOANS	2,475	+31	-44	274	+4	-152
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	3,833	+7	+115	1,118	+10	+121
OTHER LOANS	522	-17	-111	69	--	-26
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	3,485	-209	-565	1,480	-46	+184
TOTAL OTHER LOANS, NET (1)	1,652	+7	-93	459	+3	-90
U. S. TREASURY SECURITIES—TOTAL	65,059	-1,529	-7,509	21,283	-71	-1,160
TREASURY BILLS	9,018	-122	+1,222	4,062	+69	+1,814
TREASURY CERTIFICATES OF INDEBTEDNESS	3,105	+18	+1,132	1,720	+73	+873
TREASURY NOTES AND U. S. BONDS MATURING—	--	--	--	--	--	--
WITHIN 1 YEAR	987	+87	+258	312	+3	-18
1 YEAR TO 5 YEARS	4,008	-218	-208	1,756	-4	+864
AFTER 5 YEARS	918	-9	+40	274	-3	+95
OTHER SECURITIES—TOTAL	9,400	-158	-103	4,420	+19	+307
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS—						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	1,652	-31	+45	468	+2	+280
ALL OTHER	6,112	-58	+479	3,039	-14	+125
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	185	-1	+7	123	+20	-9
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,451	-68	-634	790	+11	-35
CASH ITEMS IN PROCESS OF COLLECTION	11,440	-1,745	+106	1,905	-158	+89
RESERVES WITH FEDERAL RESERVE BANKS	6,554	+977	+333	930	-128	-960
CURRENCY AND COIN	756	+25	+25	198	-4	+39
BALANCES WITH DOMESTIC BANKS	4,835	-730	-41	243	-82	-142
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	945	+1	+147	149	--	+16
OTHER ASSETS	15,969	+1,046	+2,331	2,411	-133	+495
<b>TOTAL ASSETS/LIABILITIES (1)</b>	<b>125,688</b>	<b>-3,147</b>	<b>-4,086</b>	<b>37,106</b>	<b>-689</b>	<b>+751</b>
<b>L I A B I L I T I E S</b>						
DEMAND DEPOSITS - TOTAL	46,399	-3,255	-1,685	9,737	-232	+235
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	26,058	-1,829	-1,683	7,424	+52	+23
STATES AND POLITICAL SUBDIVISIONS	571	-13	-59	201	-36	+47
U. S. GOVERNMENT	301	-145	+199	110	-69	+90
DOMESTIC INTERBANK - COMMERCIAL	10,968	-499	-728	1,607	-127	+52
MUTUAL SAVINGS	396	--	-51	2	--	--
FOREIGN—GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,015	+219	+72	14	-6	-2
COMMERCIAL BANKS	4,009	+216	+277	150	-21	+9
CERTIFIED AND OFFICERS CHECKS	3,081	-1,204	+288	229	-25	+16
TIME AND SAVINGS DEPOSITS—TOTAL (3) (4)	42,719	-323	-5,353	15,953	-10	-1,267
SAVINGS DEPOSITS (4)	8,996	-9	+1,318	3,317	-11	+390
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	8,473	-19	+795	3,197	-7	+270
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (5)	294	+13	NA	116	+2	NA
DOMESTIC GOVERNMENTAL UNITS	164	-2	NA	4	-6	NA
ALL OTHER (6)	65	-1	-NA	--	--	NA
TIME DEPOSITS—TOTAL (3) (4)	33,723	-314	-6,671	12,636	+1	-1,657
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	23,326	-141	-3,574	9,178	-20	-1,661
STATES AND POLITICAL SUBDIVISIONS (4)	1,275	+12	-628	1,198	+31	-131
DOMESTIC INTERBANK	2,880	-71	-414	1,019	-19	+260
FOREIGN—GOVTS., OFFICIAL INSTITUTIONS, ETC.	5,276	-60	-2,103	1,135	+5	-198
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	13,800	+174	-184	7,402	-506	+1,248
BORROWINGS—FROM FEDERAL RESERVE BANKS	441	+441	+441	3	+3	+3
FROM OTHERS	1,517	-79	-17	84	+1	+51
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES) (7)	9,435	-116	+1,106	1,302	+59	+220
TOT. EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (7)	11,377	+11	+1,606	2,625	-4	+261
<b>M E M O R A N D A</b>						
TOTAL LOANS, GROSS ADJUSTED (8)	66,377	-1,386	-7,347	21,797	-19	-1,234
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (8)	84,795	-1,666	-6,228	30,279	+69	+887
DEMAND DEPOSITS ADJUSTED (9)	23,690	-866	-1,262	6,115	+122	+4
TIME DEPOSITS ISSUED IN DENOMINATIONS OF \$100,000 OR MORE—TOTAL	29,731	-281	-7,060	10,288	+39	-1,761
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	23,730	-250	-4,805	7,323	-30	-1,337
TO OTHERS	15,147	-99	-3,328	4,933	-16	-1,533
ALL OTHER TIME DEPOSITS	8,583	-151	-1,477	2,390	-14	+196
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	6,001	-31	-2,255	2,965	+69	-424
TO OTHERS	4,231	-5	-750	1,902	+34	-263
	1,770	-26	-1,505	1,063	+35	-161

(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 RECLASSIFICATION 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 RECLASSIFICATIONS 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.