

	NEW YORK CITY			CHICAGO		
	DEC. 22, 1976	CHANGE SINCE		DEC. 22, 1976	CHANGE SINCE	
		DEC. 15, 1976	DEC. 24, 1975		DEC. 15, 1976	DEC. 24, 1975
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (1)	92,743	-1,152	- 1,479	33,356	+ 507	+1,600
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	2,839	+ 387	+ 437	1,999	+ 644	+ 177
COMMERCIAL BANKS	1,820	+ 293	+ 308	1,780	+ 926	+ 536
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	646	+ 179	+ 556	179	- 280	- 399
INVOLVING OTHER SECURITIES	20	- 17	+ 20	3	-	+ 3
OTHERS	353	- 68	+ 169	37	- 2	+ 37
OTHER LOANS	70,873	-1,087	- 4,156	22,616	- 16	- 130
COMMERCIAL AND INDUSTRIAL LOANS (2)	34,951	- 236	- 3,289	11,454	+ 24	- 981
AGRICULTURAL LOANS	110	+ 8	+ 3	156	+ 5	+ 13
LOANS TO BROKERS AND DEALERS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	1,344	- 510	- 35	61	- 5	- 5
OTHER SECURITIES	4,829	- 187	+ 1,725	1,167	- 153	+ 622
OTHER LOANS FOR PURCHASING OR CARRYING--U. S. TREASURY SECURITIES	16	+ 2	-	7	-	- 4
OTHER SECURITIES	361	+ 1	- 39	347	+ 1	+ 7
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	2,443	- 105	- 433	1,174	+ 73	- 118
OTHER (2)	5,991	- 45	- 1,037	2,719	- 58	- 344
REAL ESTATE LOANS (2)	8,973	+ 62	- 566	2,093	+ 6	+ 471
LOANS TO DOMESTIC COMMERCIAL BANKS	624	+ 58	- 178	141	- 5	- 39
LOANS TO FOREIGN COMMERCIAL BANKS	2,806	- 47	+ 262	318	- 3	- 59
CONSUMER INSTALMENT LOANS	3,979	- 14	+ 148	1,205	+ 16	+ 108
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	480	- 16	- 120	72	-	- 7
OTHER LOANS	3,966	- 58	- 597	1,702	+ 83	+ 206
LIAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	1,725	- 7	- 21	460	- 1	- 79
TOTAL OTHER LOANS, NET (1)	69,148	-1,080	- 4,135	22,156	- 15	- 51
U. S. TREASURY SECURITIES--TOTAL	11,231	+ 441	+ 2,363	4,512	- 221	+1,193
TREASURY BILLS	2,663	- 689	- 344	1,670	- 104	- 178
TREASURY CERTIFICATES OF INDEBTEDNESS						
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	651	- 40	- 387	680	- 6	+ 385
1 YEAR TO 5 YEARS	6,840	+ 175	+ 2,617	1,890	- 73	+ 837
AFTER 5 YEARS	1,077	+ 113	+ 277	272	- 38	+ 149
OTHER SECURITIES--TOTAL	9,525	- 18	- 144	4,689	+ 99	+ 281
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	1,505	- 13	+ 68	522	- 10	+ 8
ALL OTHER	6,187	- 140	+ 122	3,093	+ 26	+ 157
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	230	- 1	+ 54	104	+ 19	- 46
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,603	+ 136	- 388	970	+ 64	+ 162
CASH ITEMS IN PROCESS OF COLLECTION	14,541	-2,746	+ 2,177	2,438	- 207	+ 295
RESERVES WITH FEDERAL RESERVE BANKS	5,669	-1,677	- 429	1,207	- 132	- 21
CURRENCY AND COIN	779	- 27	+ 4	226	+ 12	+ 32
BALANCES WITH DOMESTIC BANKS	6,640	+ 657	+ 1,552	225	- 8	- 5
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,056	-	+ 234	148	-	+ 11
OTHER ASSETS	16,223	- 409	+ 4,430	2,555	- 249	+ 588
TOTAL ASSETS/LIABILITIES (1)	137,651	-5,354	+ 6,489	40,155	- 77	+2,500
LI A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	52,986	-4,956	+ 4,712	10,905	- 311	+ 833
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	29,894	-2,272	+ 1,065	8,071	- 157	+ 412
STATES AND POLITICAL SUBDIVISIONS	643	+ 116	- 145	171	+ 2	- 5
U. S. GOVERNMENT	229	-1,320	+ 10	125	- 279	+ 50
DOMESTIC INTERBANK -- COMMERCIAL	12,882	+ 129	+ 2,039	1,976	+ 63	+ 232
MUTUAL SAVINGS	382	- 96	+ 24	1	- 1	-
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	907	- 135	- 95	42	+ 12	+ 25
COMMERCIAL BANKS	4,236	+ 117	+ 691	196	+ 32	+ 39
CERTIFIED AND OFFICERS CHECKS	3,813	-1,495	+ 1,123	323	+ 17	+ 80
TIME AND SAVINGS DEPOSITS--TOTAL (3)	41,712	+ 362	- 5,843	16,055	+ 276	-1,038
SAVINGS DEPOSITS	9,722	+ 44	+ 1,906	3,547	+ 20	+ 609
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	8,961	+ 41	+ 1,279	3,326	+ 20	+ 410
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (4)	434	+ 5	+ 395	196	+ 2	+ 180
DOMESTIC GOVERNMENTAL UNITS	266	- 1	+ 213	25	- 2	+ 22
ALL OTHER (5)	61	- 1	+ 19	-	-	- 3
TIME DEPOSITS--TOTAL (3)	31,990	+ 318	- 7,749	12,508	+ 256	-1,647
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	23,609	+ 351	- 3,264	9,104	+ 121	-1,699
STATES AND POLITICAL SUBDIVISIONS	1,115	- 40	- 479	929	- 37	- 175
DOMESTIC INTERBANK	2,216	- 61	- 933	1,019	+ 93	+ 9
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	4,324	+ 87	- 2,839	1,334	+ 53	+ 191
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	20,401	+1,333	+ 8,238	9,367	+ 81	+2,403
BORROWINGS--FROM FEDERAL RESERVE BANKS						
FROM OTHERS	1,918	- 185	- 525	47	- 11	+ 23
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO OWN FOREIGN BRANCHES) (6)	8,929	-1,783	- 537	972	- 52	- 109
TOT. EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (6)	11,705	- 15	+ 1,427	2,809	+ 65	+ 388
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (7)	71,268	-1,051	- 3,233	22,694	- 293	- 450
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (7)	92,024	-1,510	- 1,014	31,895	- 415	+1,024
DEMAND DEPOSITS ADJUSTED (8)	25,334	-1,019	+ 486	6,366	+ 112	+ 256
TIME DEPOSITS ISSUED IN DENOMINATIONS OF \$100,000 OR MORE--TOTAL	27,539	+ 284	- 8,686	9,981	+ 155	-1,887
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	22,218	+ 420	- 6,697	7,225	+ 267	-1,345
TO OTHERS	15,176	+ 425	- 3,626	4,738	+ 149	-1,547
TO OTHERS	7,042	- 5	- 3,071	2,487	+ 118	+ 202
ALL OTHER TIME DEPOSITS TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	5,321	- 136	- 1,989	2,756	- 112	- 542
TO OTHERS	4,011	- 109	- 677	1,844	- 130	- 420
TO OTHERS	1,310	- 27	- 1,312	912	+ 18	- 122

(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, +8185 MILLION; REAL ESTATE, +8580 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.