

	NEW YORK CITY			CHICAGO		
	DEC. 29,* 1976	CHANGE SINCE		DEC. 29,* 1976	CHANGE SINCE	
		DEC. 22, 1976	DEC. 31, 1975		DEC. 22, 1976	DEC. 31, 1975
(IN MILLIONS OF DOLLARS)						
A S S E T S						
TOTAL LOANS AND INVESTMENTS, (1)	93,144	+ 401	- 1,262	32,533	- 823	+ 448
FEDERAL FUNDS SOLD AND SECURITIES						
PURCHASED UNDER AGREEMENTS TO RESELL--TOTAL	3,015	+ 176	+ 499	1,598	- 401	+ 82
COMMERCIAL BANKS	2,269	+ 449	+ 184	1,413	- 367	+ 420
BROKERS AND DEALERS						
INVOLVING U. S. TREASURY SECURITIES	278	- 368	+ 196	119	- 60	- 369
INVOLVING OTHER SECURITIES	21	+ 1	+ 8	3	--	- 7
OTHERS	447	+ 94	+ 111	63	+ 26	+ 38
OTHER LOANS	70,911	+ 38	- 3,960	22,582	- 34	- 708
COMMERCIAL AND INDUSTRIAL LOANS (2)	35,039	+ 88	- 3,147	11,350	- 104	- 1,044
AGRICULTURAL LOANS	118	+ 8	+ 5	159	+ 3	- 12
LOANS TO BROKERS AND DEALERS FOR PURCHASING						
OR CARRYING--U. S. TREASURY SECURITIES	1,322	- 22	+ 315	31	- 30	+ 29
OTHER SECURITIES	4,610	- 219	+ 1,140	1,269	+ 102	+ 360
OTHER LOANS FOR PURCHASING OR CARRYING--						
U. S. TREASURY SECURITIES	16	--	- 1	7	--	- 4
OTHER SECURITIES	357	- 4	- 41	345	- 2	+ 3
LOANS TO NON-BANK FINANCIAL INSTITUTIONS						
SALES FINANCE, PERSONAL FINANCE, ETC.	2,661	+ 218	- 249	1,151	- 23	- 223
OTHER (2)	6,001	+ 10	- 1,109	2,774	+ 55	- 322
REAL ESTATE LOANS (2)	8,988	+ 15	- 559	2,091	- 2	+ 463
LOANS TO DOMESTIC COMMERCIAL BANKS	587	- 37	- 236	164	+ 23	- 12
LOANS TO FOREIGN COMMERCIAL BANKS	2,849	+ 43	+ 307	328	+ 10	- 59
CONSUMER INSTALMENT LOANS	3,990	+ 11	+ 205	1,215	+ 10	+ 111
LOANS TO FOR. GOVTS., OFFICIAL INSTS., ETC.	434	- 46	- 163	71	- 1	- 8
OTHER LOANS	3,939	- 27	- 427	1,627	- 75	+ 10
LOAN LOSS RESERVE AND UNEARNED INCOME ON LOANS (1)	1,694	- 31	+ 20	438	- 22	- 64
TOTAL OTHER LOANS, NET (1)	69,217	+ 69	- 3,980	22,144	- 12	- 644
U. S. TREASURY SECURITIES--TOTAL	11,485	+ 254	+ 2,324	4,184	- 328	+ 835
TREASURY BILLS	2,878	+ 215	- 296	1,395	- 275	- 310
TREASURY CERTIFICATES OF INDEBTEDNESS	--	--	--	--	--	--
TREASURY NOTES AND U. S. BONDS MATURING--						
WITHIN 1 YEAR	678	+ 27	- 348	680	--	+ 393
1 YEAR TO 5 YEARS	6,753	- 87	+ 2,547	1,873	- 17	+ 614
AFTER 5 YEARS	1,176	+ 99	+ 421	236	- 36	+ 138
OTHER SECURITIES--TOTAL	9,427	- 98	- 105	4,607	- 82	+ 175
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS--						
TAX WARRANTS AND SHORT-TERM NOTES AND BILLS	1,381	- 124	- 31	522	--	+ 19
ALL OTHER	6,258	+ 71	+ 217	3,078	- 15	+ 139
OTHER BONDS, CORPORATE STOCKS, AND SECURITIES						
PARTICIPATION CERTIFICATES IN FED. AGENCY LOANS	231	+ 1	+ 55	104	--	- 18
ALL OTHER (INCLUDING CORPORATE STOCKS)	1,557	- 46	- 346	903	- 67	+ 35
CASH ITEMS IN PROCESS OF COLLECTION	15,267	+ 726	+ 1,334	2,179	- 259	+ 116
RESERVES WITH FEDERAL RESERVE BANKS	6,823	+ 1,154	+ 3,422	1,606	+ 399	+ 112
CURRENCY AND COIN	851	+ 72	- 19	251	+ 25	+ 28
BALANCES WITH DOMESTIC BANKS	6,655	+ 15	- 273	284	+ 59	- 16
INVESTMENTS IN SUBSIDIARIES NOT CONSOLIDATED	1,068	+ 12	+ 220	148	--	+ 13
OTHER ASSETS	17,144	+ 921	+ 4,455	2,754	+ 199	+ 611
TOTAL ASSETS/LIABILITIES (1)	140,952	+ 3,301	+ 7,877	39,755	- 400	+ 1,312
L I A B I L I T I E S						
DEMAND DEPOSITS - TOTAL	54,611	+ 1,625	- 558	10,518	- 387	- 431
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	29,737	- 157	- 1,509	8,084	+ 13	- 14
STATES AND POLITICAL SUBDIVISIONS	492	- 151	- 408	150	- 21	- 44
U. S. GOVERNMENT	119	- 110	- 29	51	- 74	+ 6
DOMESTIC INTERBANK -- COMMERCIAL	14,318	+ 1,436	- 227	1,755	- 221	- 308
MUTUAL SAVINGS	398	+ 16	- 137	1	--	--
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	1,133	+ 226	- 175	37	- 5	+ 19
COMMERCIAL BANKS	4,346	+ 110	+ 421	164	- 32	- 49
CERTIFIED AND OFFICERS CHECKS	4,068	+ 255	+ 1,506	276	- 47	- 41
TIME AND SAVINGS DEPOSITS--TOTAL (3)	42,315	+ 603	- 4,759	16,167	+ 112	- 1,211
SAVINGS DEPOSITS	9,824	+ 102	+ 1,946	3,573	+ 26	+ 605
INDIVIDUALS AND NONPROFIT ORGANIZATIONS	9,030	+ 69	+ 1,284	3,348	+ 22	+ 404
PARTNERSHIPS AND CORPORATIONS FOR PROFIT (4)	445	+ 11	+ 403	200	+ 4	+ 183
DOMESTIC GOVERNMENTAL UNITS	292	+ 26	+ 244	25	--	+ 21
ALL OTHER (5)	57	- 4	+ 15	--	--	- 3
TIME DEPOSITS--TOTAL (3)	32,491	+ 501	- 6,705	12,594	+ 86	- 1,816
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS	24,033	+ 424	- 2,498	9,170	+ 66	- 1,812
STATES AND POLITICAL SUBDIVISIONS	1,124	+ 9	- 365	938	+ 9	- 153
DOMESTIC INTERBANK	2,267	+ 51	- 872	1,013	- 6	- 51
FOREIGN--GOVTS., OFFICIAL INSTITUTIONS, ETC.	4,331	+ 7	- 2,730	1,351	+ 17	+ 167
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD						
UNDER AGREEMENTS TO REPURCHASE	20,566	+ 165	+ 11,846	9,143	- 224	+ 2,685
BORROWINGS--FROM FEDERAL RESERVE BANKS	45	+ 45	+ 45	--	--	--
FROM OTHERS	2,064	+ 146	- 340	56	+ 9	+ 32
OTHER LIABILITIES (INCLUDING LIABILITIES DUE TO						
OWN FOREIGN BRANCHES) (6)	9,673	+ 744	+ 304	1,065	+ 93	- 71
TOT. EQUITY CAPITAL, SUBORDINATE NOTES/DEBENTURES (6)	11,678	- 27	+ 1,339	2,806	- 3	+ 308
M E M O R A N D A						
TOTAL LOANS, GROSS ADJUSTED (7)	71,070	- 198	- 3,409	22,603	- 91	- 1,034
TOTAL LOANS AND INVESTMENTS, GROSS ADJUSTED (7)	91,982	- 42	- 1,190	31,394	- 501	- 24
DEMAND DEPOSITS ADJUSTED (8)	24,907	- 427	- 1,636	6,533	+ 167	- 245
TIME DEPOSITS ISSUED IN DENOMINATIONS						
OF \$100,000 OR MORE--TOTAL	27,958	+ 419	- 7,707	10,155	+ 174	- 1,953
NEGOTIABLE TIME CERTIFICATES OF DEPOSIT	22,714	+ 496	- 5,591	7,326	+ 101	- 1,513
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	15,594	+ 418	- 2,747	4,834	+ 96	- 1,628
TO OTHERS	7,120	+ 78	- 2,844	2,492	+ 5	+ 115
ALL OTHER TIME DEPOSITS	5,244	- 77	- 2,116	2,829	+ 73	- 440
TO INDIVIDUALS, PARTNERSHIPS, AND CORPS.	3,939	- 72	- 860	1,903	+ 59	- 348
TO OTHERS	1,305	- 5	- 1,256	926	+ 14	- 92

- (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 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) 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.