

## Typical Commercial Bank Balance Sheet

<b>Assets</b>		<b>Liabilities + Net Worth</b>	
<u>type</u>	<u>amount</u>	<u>type</u>	<u>amount</u>
<b>cash reserves</b>		transaction deposits	3,125
cash in vault	800	savings accounts	2,535
reserves with CB	800	CD's	4,000
<b>loans</b>		MM accounts	6,450
real estate	5,400	borrowings	750
agriculture	2,400	other liabilities	615
consumer	2,000		
commercial	800	<b>equity capital (net worth)</b>	
other banks	300	capital stock	20
other	120	surplus	200
<b>investment securities</b>		undivided profits	320
treasurys	1,970		
municipal bonds	915		
mortgage-backed securities	1,500		
corporate bonds	300		
<b>other assets</b>	710		
<b>total</b>	<b>18,015</b>	<b>total</b>	<b>18,015</b>

reserves = 1,600  
 loans = 11,020  
 investments = 4,685

deposits = 16,110  
 liabilities = 17,475  
 net worth = 540