

Examine the balance sheet of commercial banks in the following table.

Assets			Liabilities and Net Worth		
	\$ Billion	% Total		\$ Billion	% Total
Real assets			Liabilities		
Equipment and premises	\$ 156.2	0.9%	Deposits	\$10,281.3	56.8%
Other real estate	68.9	0.4	Debt and other borrowed funds	1,286.0	7.0
Total real assets	\$ 225.1	1.2%	Federal funds and repurchase agreements	1,967.0	10.7
			Other	1,523.0	8.3
			Total liabilities	\$15,057.3	82.8%
Financial assets					
Cash	\$ 898.3	4.9%			
Investment securities	8,032.1	43.7			
Loans and leases	6,759.3	36.8			
Other financial assets	1,223.2	6.7			
Total financial assets	\$16,912.9	92.1%			
Other assets					
Intangible assets	\$ 427.4	2.3%			
Other	882.7	4.4			
Total other assets	\$ 1,239.1	6.7%	Net worth	\$ 3,310.8	18.0%
Total	\$18,368.1	100.0%		\$18,368.1	100.0%

Balance sheet of FDIC-insured commercial banks and savings institutions
 Note: Column sums may differ from total because of rounding error.
 Source: Federal Deposit Insurance Corporation, www.fdic.gov, October 2018.

a. What is the ratio of real assets to total assets? (Round your answer to 4 decimal places.)

Ratio of real assets to total assets

b. What is the ratio of real assets to total assets for nonfinancial firms in the following table? (Round your answer to 4 decimal places.)

	\$ Billion	% Total		\$ Billion	% Total
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Narayan Changder



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