

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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Table of Contents Which Of The Following Statements About Fdic Insured Accounts Is Correct

1. Understanding the eBook Which Of The Following Statements About Fdic Insured Accounts Is Correct
 - The Rise of Digital Reading Which Of The Following Statements About Fdic Insured Accounts Is Correct
 - Advantages of eBooks Over Traditional Books
2. Identifying Which Of The Following Statements About Fdic Insured Accounts Is Correct
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an eBook Which Of The Following Statements About Fdic Insured Accounts Is Correct
 - User-Friendly Interface
4. Exploring eBook Recommendations from Which Of The Following Statements About Fdic Insured Accounts Is Correct
 - Personalized Recommendations

Which Of The Following Statements About Fdic Insured Accounts Is Correct

- Which Of The Following Statements About Fdic Insured Accounts Is Correct User Reviews and Ratings
- Which Of The Following Statements About Fdic Insured Accounts Is Correct and Bestseller Lists
- 5. Accessing Which Of The Following Statements About Fdic Insured Accounts Is Correct Free and Paid eBooks
 - Which Of The Following Statements About Fdic Insured Accounts Is Correct Public Domain eBooks
 - Which Of The Following Statements About Fdic Insured Accounts Is Correct eBook Subscription Services
 - Which Of The Following Statements About Fdic Insured Accounts Is Correct Budget-Friendly Options
- 6. Navigating Which Of The Following Statements About Fdic Insured Accounts Is Correct eBook Formats
 - ePub, PDF, MOBI, and More
 - Which Of The Following Statements About Fdic Insured Accounts Is Correct Compatibility with Devices
 - Which Of The Following Statements About Fdic Insured Accounts Is Correct Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Which Of The Following Statements About Fdic Insured Accounts Is Correct
 - Highlighting and Note-Taking Which Of The Following Statements About Fdic Insured Accounts Is Correct
 - Interactive Elements Which Of The Following Statements About Fdic Insured Accounts Is Correct
- 8. Staying Engaged with Which Of The Following Statements About Fdic Insured Accounts Is Correct
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Which Of The Following Statements About Fdic Insured Accounts Is Correct
- 9. Balancing eBooks and Physical Books Which Of The Following Statements About Fdic Insured Accounts Is Correct
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Which Of The Following Statements About Fdic Insured Accounts Is Correct
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Which Of The Following Statements About Fdic Insured Accounts Is Correct
 - Setting Reading Goals Which Of The Following Statements About Fdic Insured Accounts Is Correct
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Which Of The Following Statements About Fdic Insured Accounts Is Correct

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- Fact-Checking eBook Content of Which Of The Following Statements About Fdic Insured Accounts Is Correct
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
- Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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