**The Balance Sheet (Report of Condition) of a Bank**

**On the assets side are the usage of the funds,**

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| **Assets-*Uses* of Funds (include financial outputs**) | **Liabilities & Equity – *Sources* of Funds (include financial inputs)** |
| **Cash and deposits** in other institutions (primary reserves一级准备金) (**C**)  Here deposits are not from customers | **Deposits** (demand, NOWs(Negociable order withdraws), money market, savings（储蓄存款）, and time(定期存款)) (**D**) The biggest source of funds  Here deposits are from the public, from depositors |
| **Securities** to provide liquidity (secondary reserves) and for investment (the income-generating portion) (**S)** | **Non-deposit borrowings** (**NDB**)非存款负债 |
| **Loans** and **leases** (**L**) | **Equity capital** from shareholders (stocks, surplus, and retained earnings留存收益) (**EC**) |
| **Miscellaneous assets** 其他资产(buildings, equipment, etc.) (**MA)** |  |

**Note: Total sources of funds must equal total uses of funds (total assets = Total liabilities + Equity capital).**