

# Assets and Liabilities of Commercial Banks in the United States

Brian C. Jenkins

University of California, Irvine

October 10, 2014

# Assets and liabilities of Commercial Banks in the US as of October 10, 2014

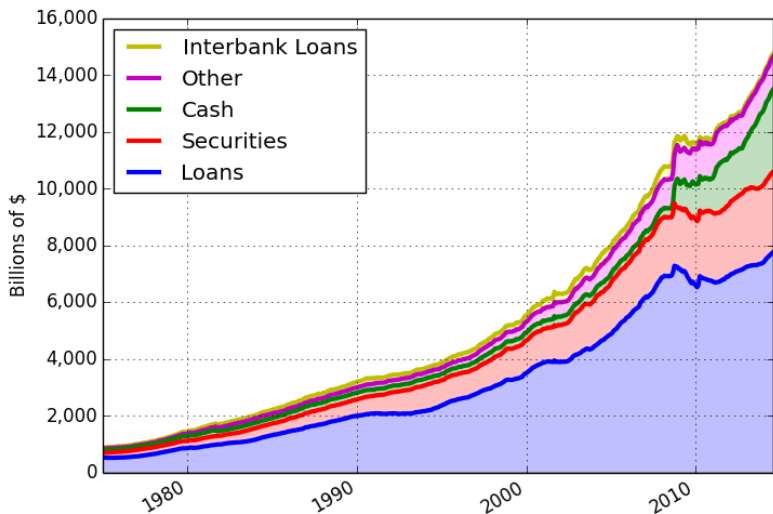
	Billions of \$
<b>Assets</b>	14,839.5
<b>Liabilities</b>	13,243.4
<b>Capital</b>	1,596.1

Source: Data for this table and for subsequent tables and figures obtained from the Federal Reserve Economic Database (FRED) at <http://research.stlouisfed.org/fred2/>.

# Assets of Commercial Banks in the US as of October 10, 2014

	Billions of \$	Percent of Total
<b>Loans and Leases</b>	7,764.7	52.3%
<b>Securities</b>	2,834.1	19.1%
<b>Loan/Lease Loss Allowance</b>	-113.5	-0.8%
<b>Interbank Loans</b>	112.4	0.8%
<b>Cash Assets</b>	2,900.9	19.5%
<b>Other Assets</b>	1,340.9	9.0%
<b>Total Assets</b>	14,839.5	100%

**Figure 1 : Assets of Commercial banks in the US from January 1, 1975 through October 10, 2014**



# Loans and Leases of Banks in the US as of October 10, 2014

	Billions of \$	Percent of Total
<b>Commerical/Industrial</b>	1,723.5	22.2%
<b>Real Estate</b>	3,611.7	46.5%
<b>Consumer</b>	1,181.8	15.2%
<b>Other</b>	1,247.7	16.1%
<b>Total Loans / Leases</b>	7,764.7	100%

# Liabilities of Commercial Banks in the US as of October 10, 2014

	Billions of \$	Percent of Total
<b>Total Deposits</b>	10,235.0	77.3%
<b>Borrowings</b>	1,717.4	13.0%
<b>Other Liabilities</b>	397.4	3.0%
<b>Total Liabilities</b>	13,243.4	100%

**Figure 2 : Liabilities of Commercial banks in the US from January 1, 1975 through October 10, 2014**

