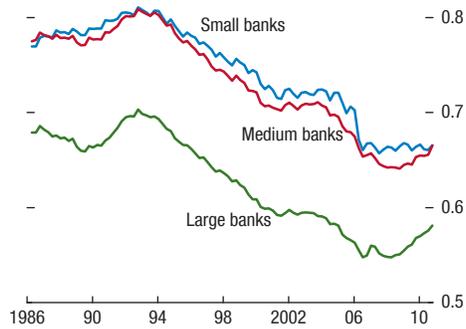


Figure 2.3.1. U.S. Banks' Core Deposits-to-Assets Ratio



Sources: Federal Financial Institutions Examination Council, *Consolidated Reports of Condition and Income*; and IMF staff estimates.

Note: Computed as the ratio of demand deposits plus fully insured time deposits to total assets. Small, medium, and large banks are designated according to total assets for lower third, middle third, and top third, respectively.