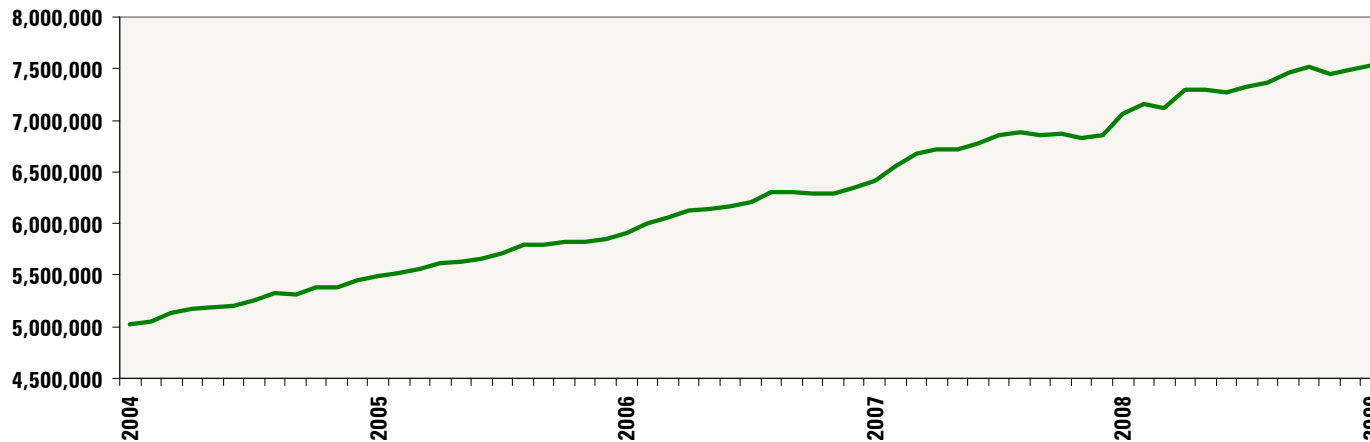


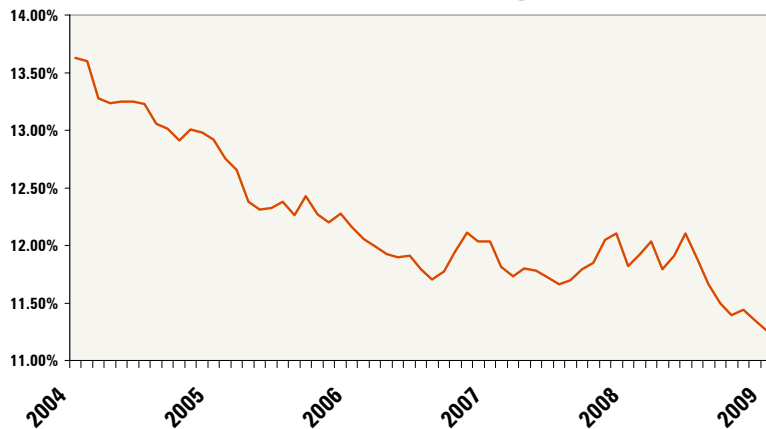
Where's the Cash? Part IV

Sources of Growth in Cash at U.S. Commercial Banks

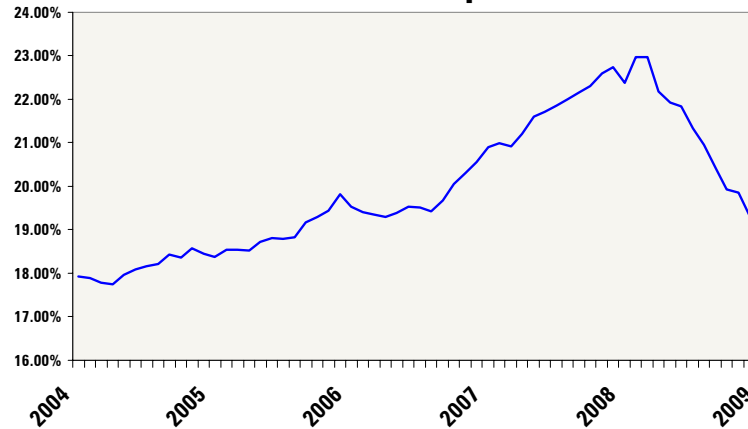
Total Deposits



Consumer Loans to Deposits



C&I Loans to Deposits



- **Deposits** have continued to climb over the past five years even through the credit crisis, as depositors sought safety and liquidity.
- Even with the increase in deposits, growth in **Commercial and Industrial Loans** was reversed by the credit crisis.
- The decrease in **Consumer Loans** as a percentage of Total Deposits continued its decline.
- Declines in Loans have led to an increase in Cash Assets.