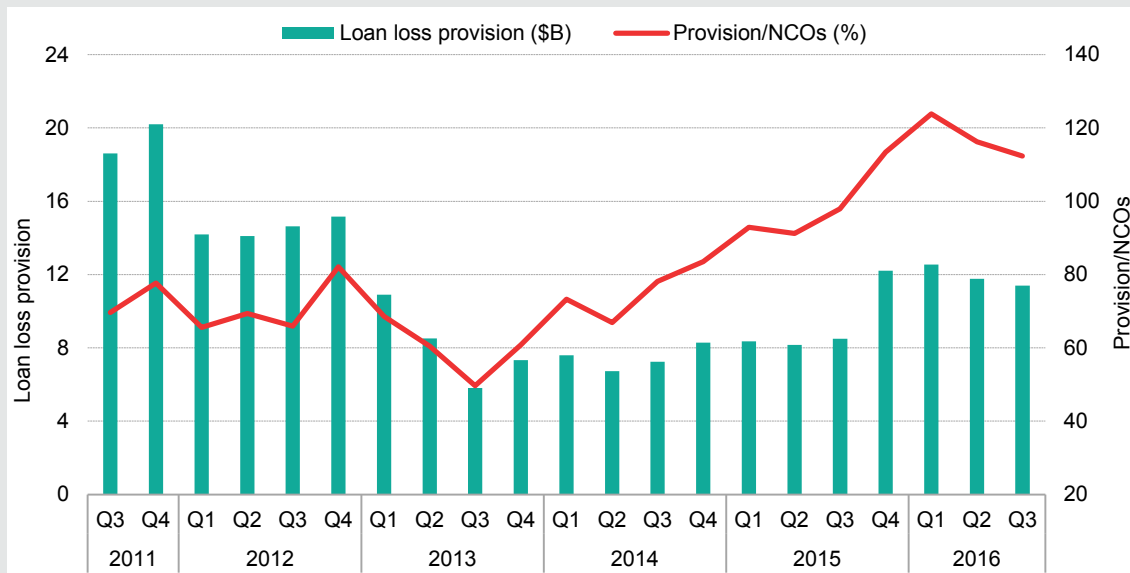


Aggregate provisioning trends at US banks and thrifts



Data compiled Nov. 28, 2016.

Data based on regulatory filings.

Analysis includes current and historical U.S. commercial banks, savings banks and savings and loan associations.

NCOs = net charge-offs

Source: SNL Financial, an offering of S&P Global Market Intelligence