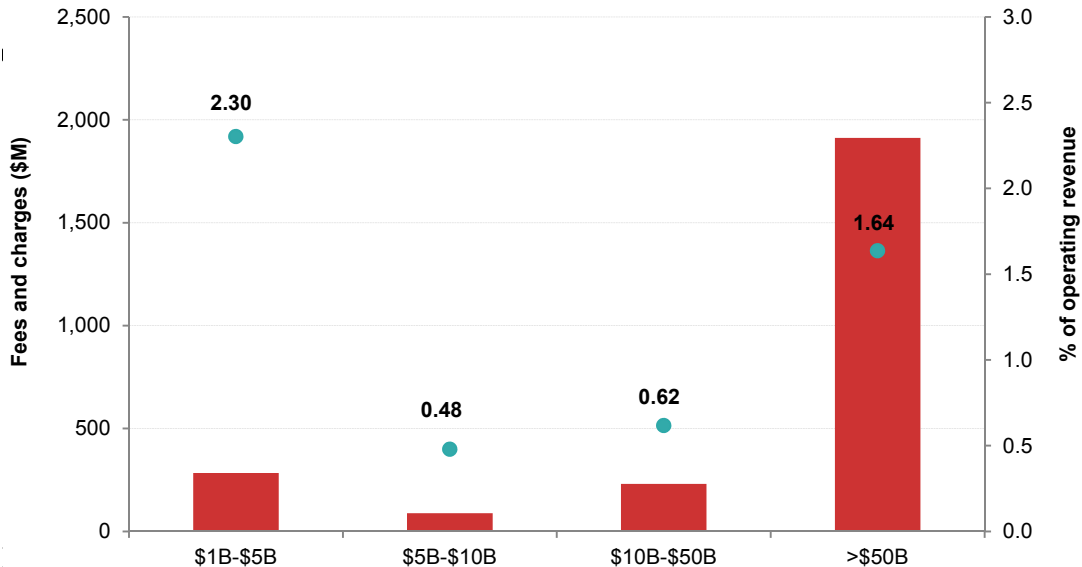


Overdraft-related service charges and fees, reliance across US banks & thrifts

■ Fees and charges (\$M)* ● % of operating revenue^



Data compiled June 10, 2015.

Analysis limited to operating U.S. commercial banks and savings banks that reported more than \$1 billion in total assets for the first quarter of 2015.

Data is based on regulatory filings.

* Represents overdraft-related service charges and fees on U.S. based consumer transaction and nontransaction savings account deposit products, intended primarily for individuals for personal, household or family use.

^ Represents overdraft service charges and fees as a percentage of operating revenue.

Operating revenue represents the sum of net interest income, before provision expense and noninterest income.

Source: SNL Financial