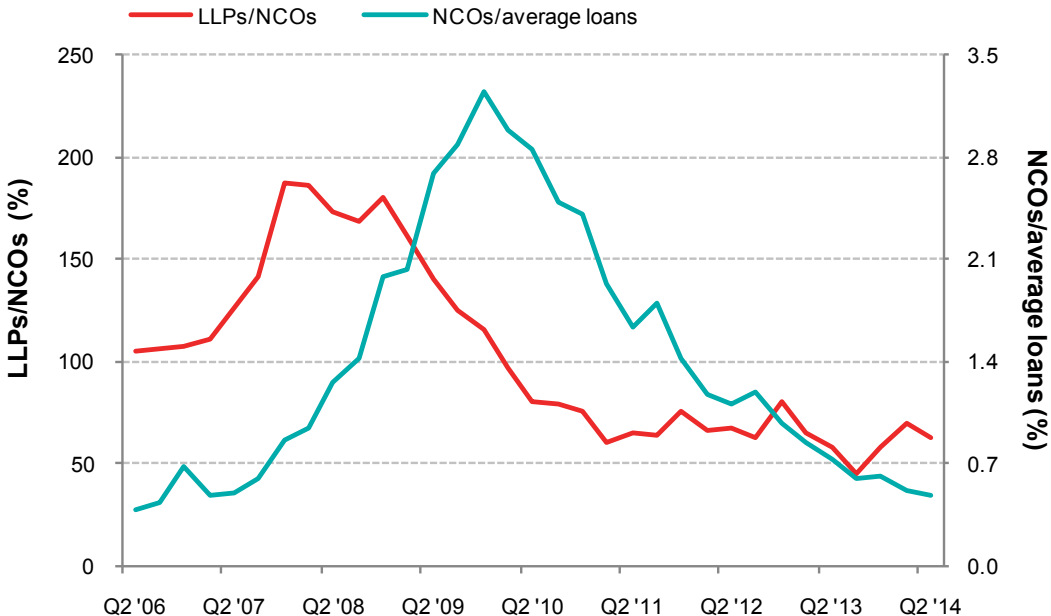


# US commercial bank aggregate LLPs/NCOs and NCOs/average loans



As of Aug. 7, 2014.

Data from regulatory filings.

LLP = loan loss provision, NCO = net charge-off

Source: SNL Financial

