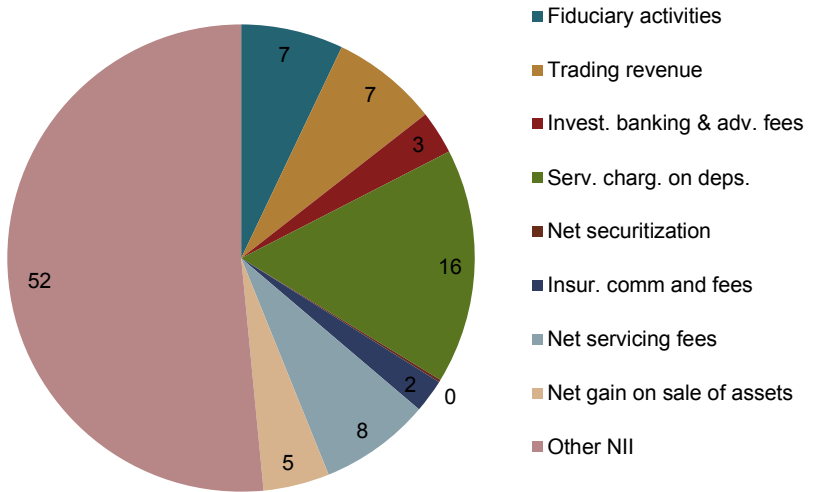
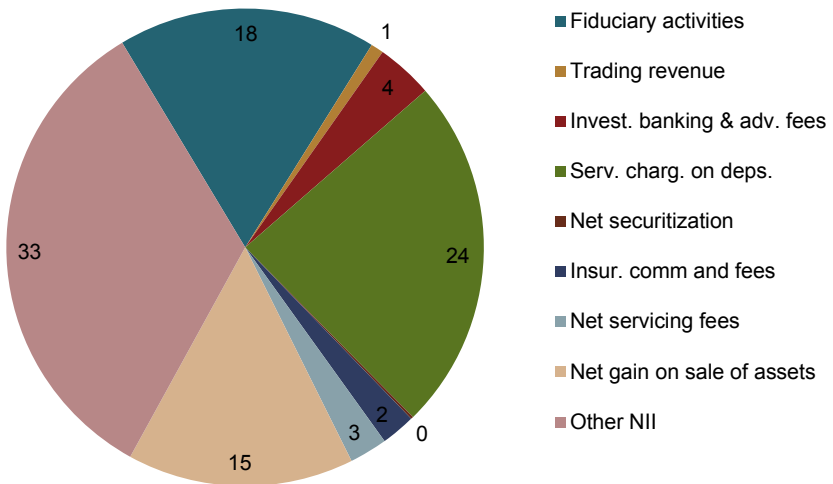


2012 YTD noninterest income components (%)

US commercial banks with total assets greater than \$10B



US commercial banks with total assets less than \$10B



As of Sept. 25, 2012

Excludes commercial banks with a loans-to-deposits ratio less than 50% or greater than 150% in any quarterly period from Q1'98 to Q2'12.

Based on regulatory filings for U.S. commercial banks.

Investment banking and advisory fees include fees earned from underwriting of securities, private placements of securities, investment advisory and management services, merger and acquisition services, or other related consulting fees.

Net gain on sale of assets excludes gains on sales of securities.

Other NII is the sum of all operating income not required to be reported elsewhere on a commercial bank's Call Report regulatory filing, plus venture capital revenue.

Source: SNL Financial