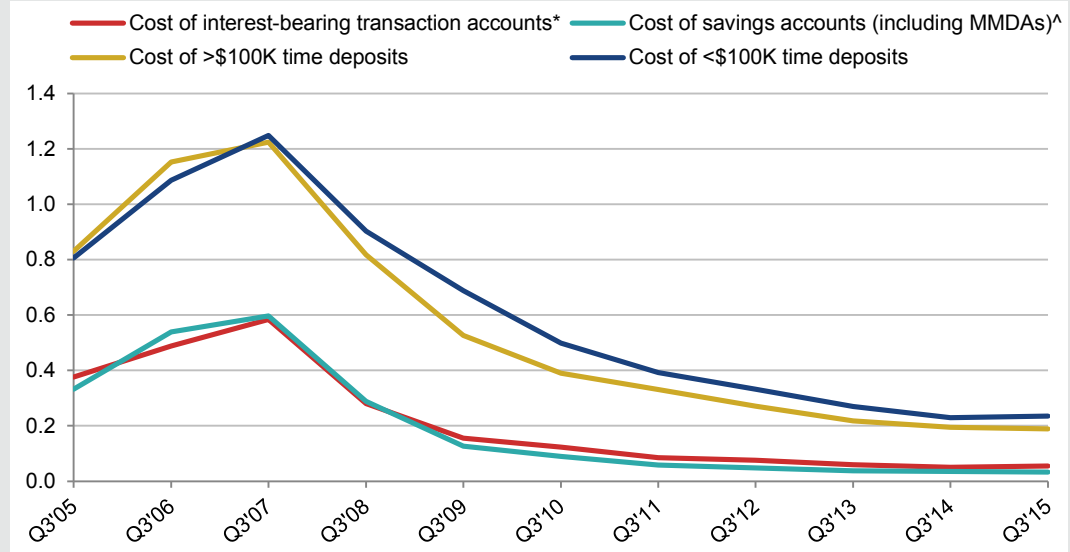


Cost of deposits at banks and thrifts (%)



Data compiled Nov. 13, 2015.

Includes commercial banks, savings banks and savings and loans associations. Savings and loan associations are excluded in periods prior to 2012 due to lack of disclosure.

Excludes foreign deposits.

* Interest-bearing transaction accounts include negotiable order of withdrawal accounts and demand deposit accounts.

^ Savings accounts include money market deposit accounts.

Data is based on regulatory financials.

Source: SNL Financial

