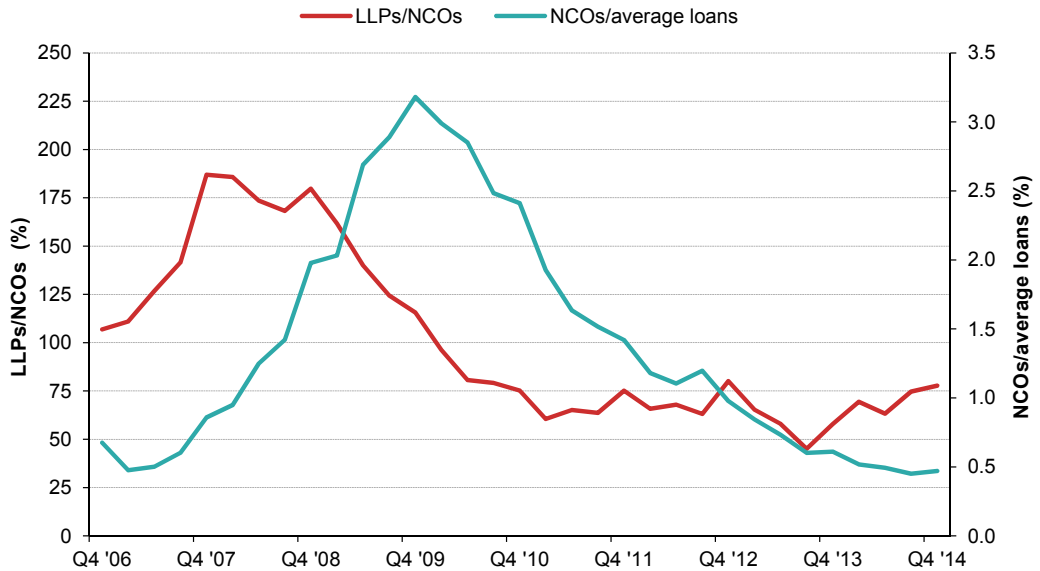


## US commercial bank aggregate LLPs/NCOs and NCOs/average loans



Data compiled Feb. 10, 2015.

Data from regulatory filings.

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

Source: SNL Financial

