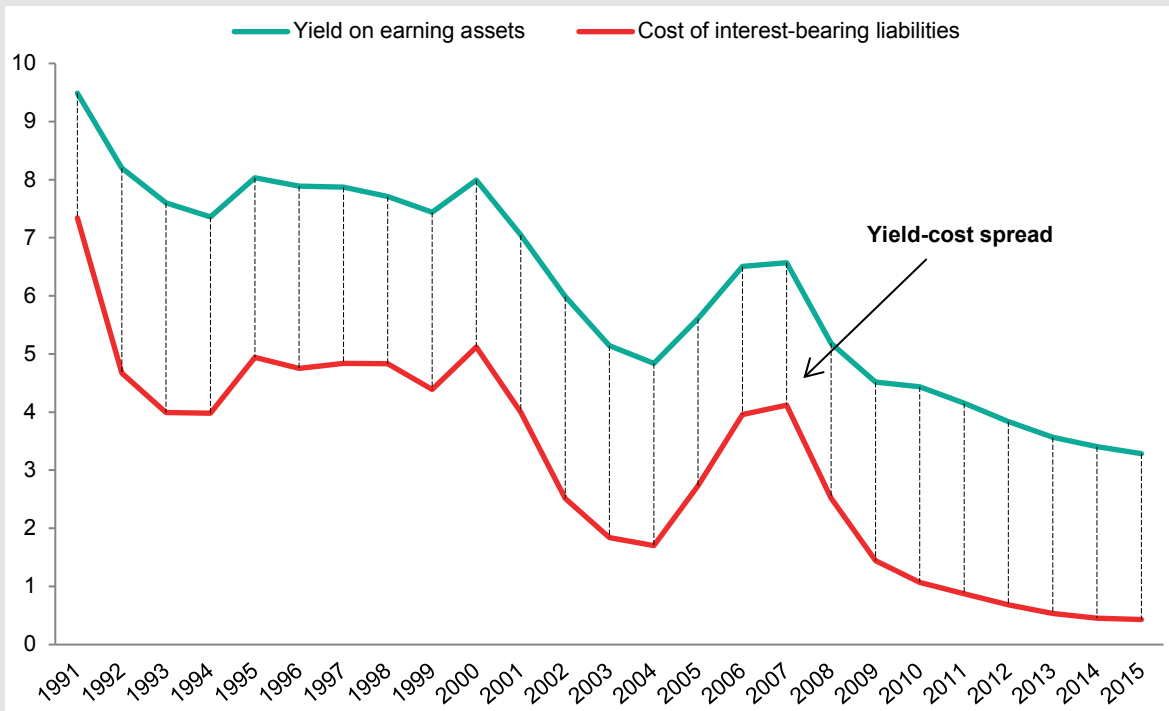


## Spread between cost and yield for commercial banks (%)



Data compiled Feb. 17, 2016.

Data based on regulatory filings of U.S. commercial banks.

Yield-cost spread represents the difference between yield on earning assets and cost of interest-bearing liabilities.

Source: S&P Global Market Intelligence