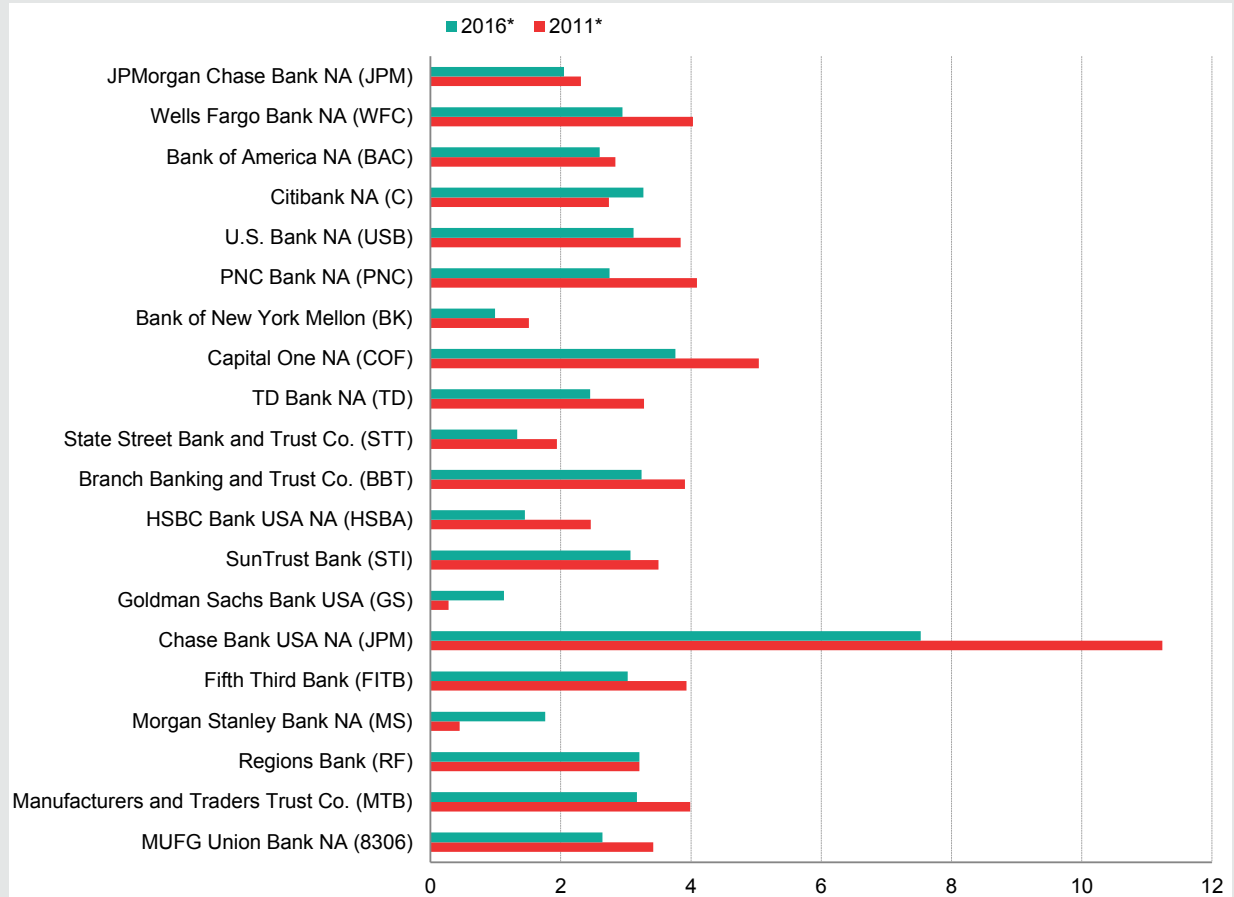


## 5-year margin trend at 20 largest banks (%)



Data compiled May 10, 2016.

Data based on regulatory filings of the 20 largest U.S. commercial banks by assets as of March 31, 2016.

\* Net interest margins are for the first quarters of 2011 and 2016 and are on a fully taxable equivalent basis. Figures have been annualized.

Top-level ticker is based on the home country stock exchange of the highest traded entity within the corporate structure.

Source: SNL Financial, an offering of S&P Global Market Intelligence