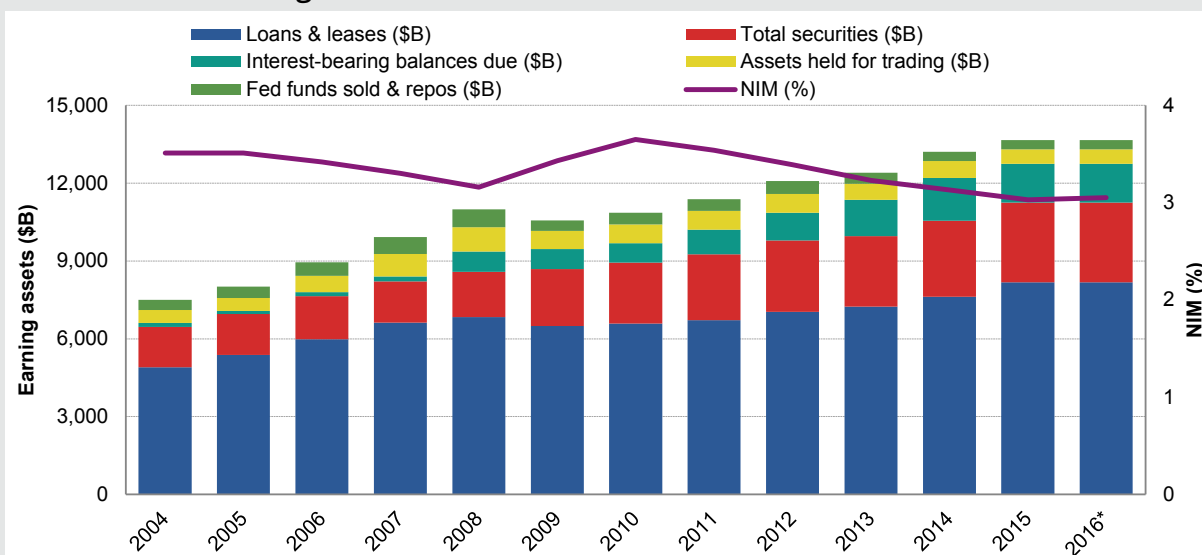


## Breakdown of earning assets at commercial banks



Data compiled May 10, 2016.

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

Net interest margin is on a fully taxable equivalent basis.

Total earning assets = interest-bearing balances due from depository institutions + total securities + fed funds sold and securities purchased under agreements to resell + loans and leases (net of unearned income on loans) + assets held in trading accounts.

\* Represents figures for the quarter ended March 31, 2016. The net interest margin figure has been annualized.

NIM = net interest margin

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