



Analysis is limited to commercial banks and savings banks with \$1 billion or more in total assets that reported regulatory filings as of June 30, 2015.

Excludes institutions that answered "no" to a call report query on offering consumer deposit accounts in any of the last six quarters.

1 Represents transaction and nontransaction savings account deposit products, intended primarily for individuals for personal, household or family use. ² Represents transaction and nontransaction savings account deposit products, intended for individuals, partnerships and corporations.

Time deposits held by individuals, partnerships or corporations are excluded from the analysis. Source: SNL Financial

24

