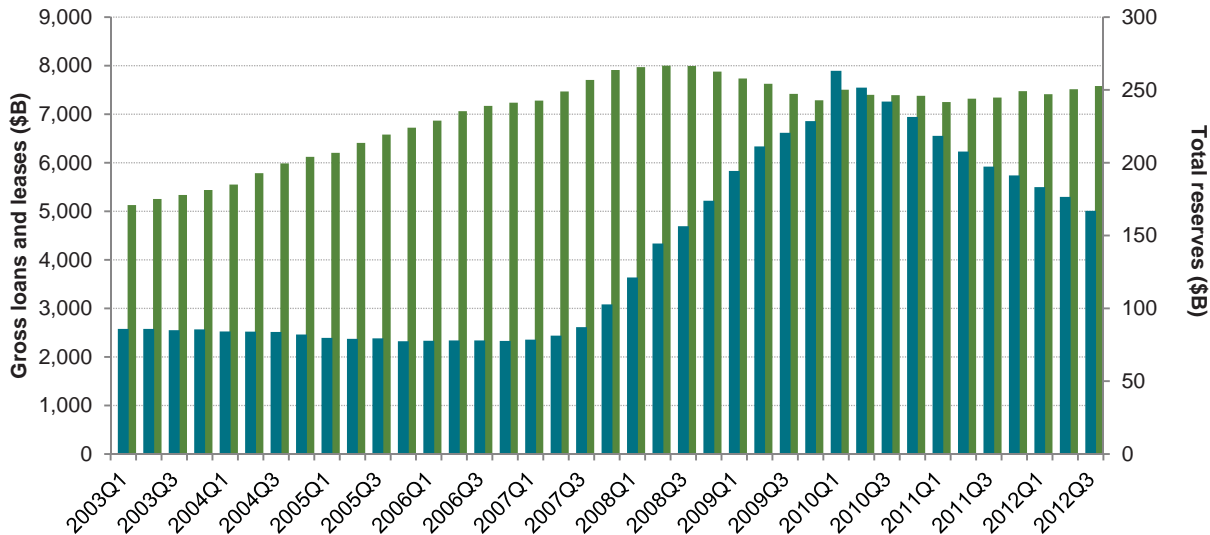


# US banks, thrifts reserve levels

■ Gross loans and leases (\$B)      ■ Total reserves (\$B)



As of Jan. 21, 2013

Data based on U.S. commercial bank, savings bank and savings institution aggregate quarterly regulatory filings.

Total reserves includes loan loss reserve and transfer risk reserve.

Gross loans and leases includes unearned income on loans.

Source: SNL Financial