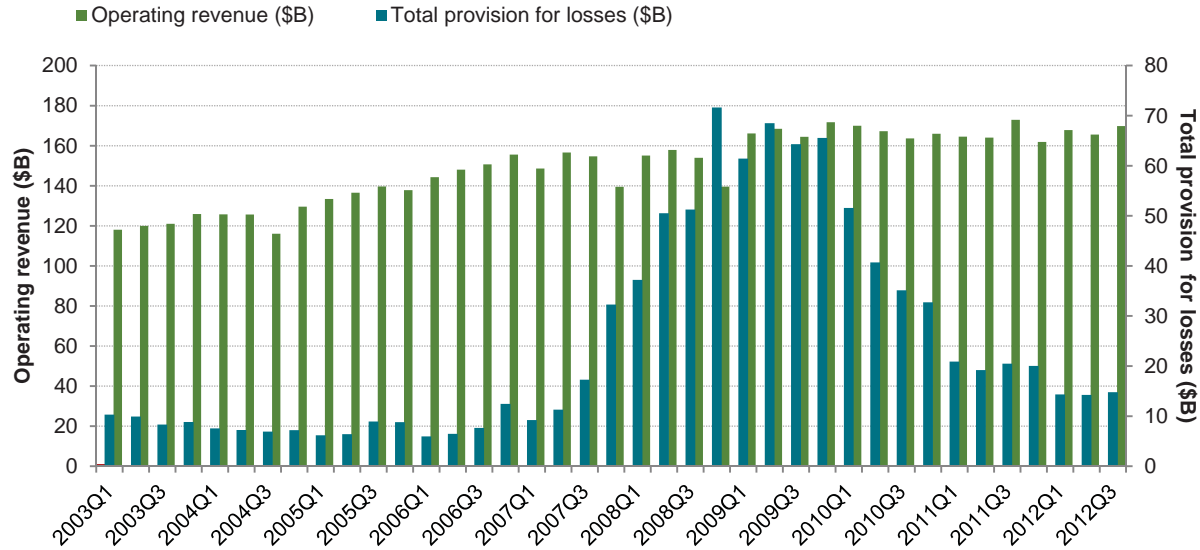


US banks, thrifts provision expense and operating revenue



As of Jan. 21, 2013

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

Operating revenue is defined as net interest income before provision expense plus noninterest income.

Total provision for losses includes loan and lease loss and allocated transfer risk provisions .

Source: SNL Financial

