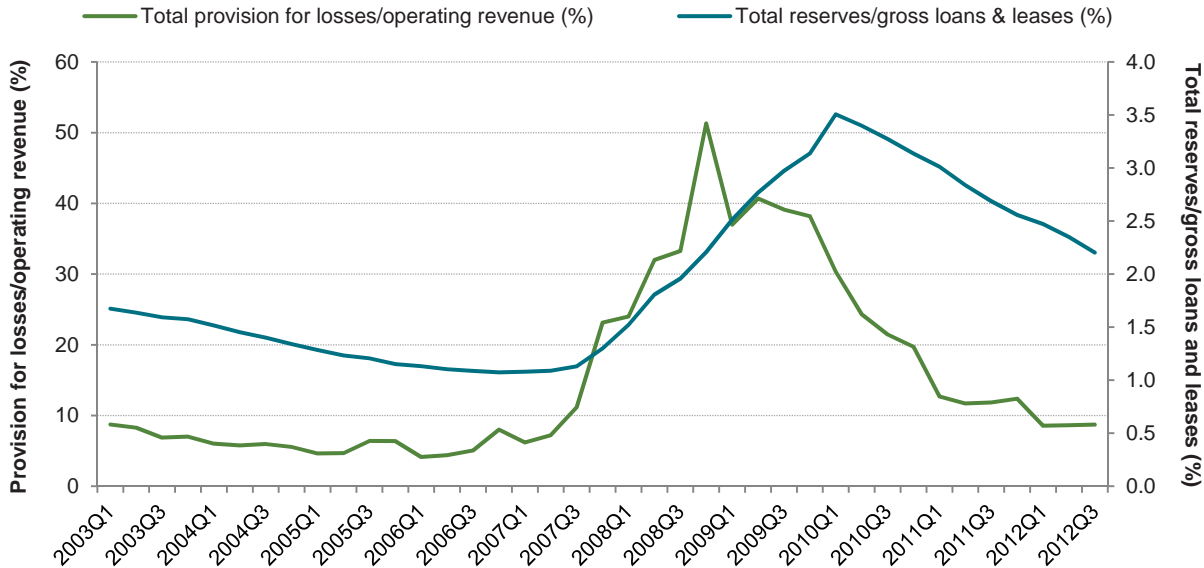


US banks, thrifts provision expense and reserve levels



As of Jan. 21, 2013

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

Source: SNL Financial