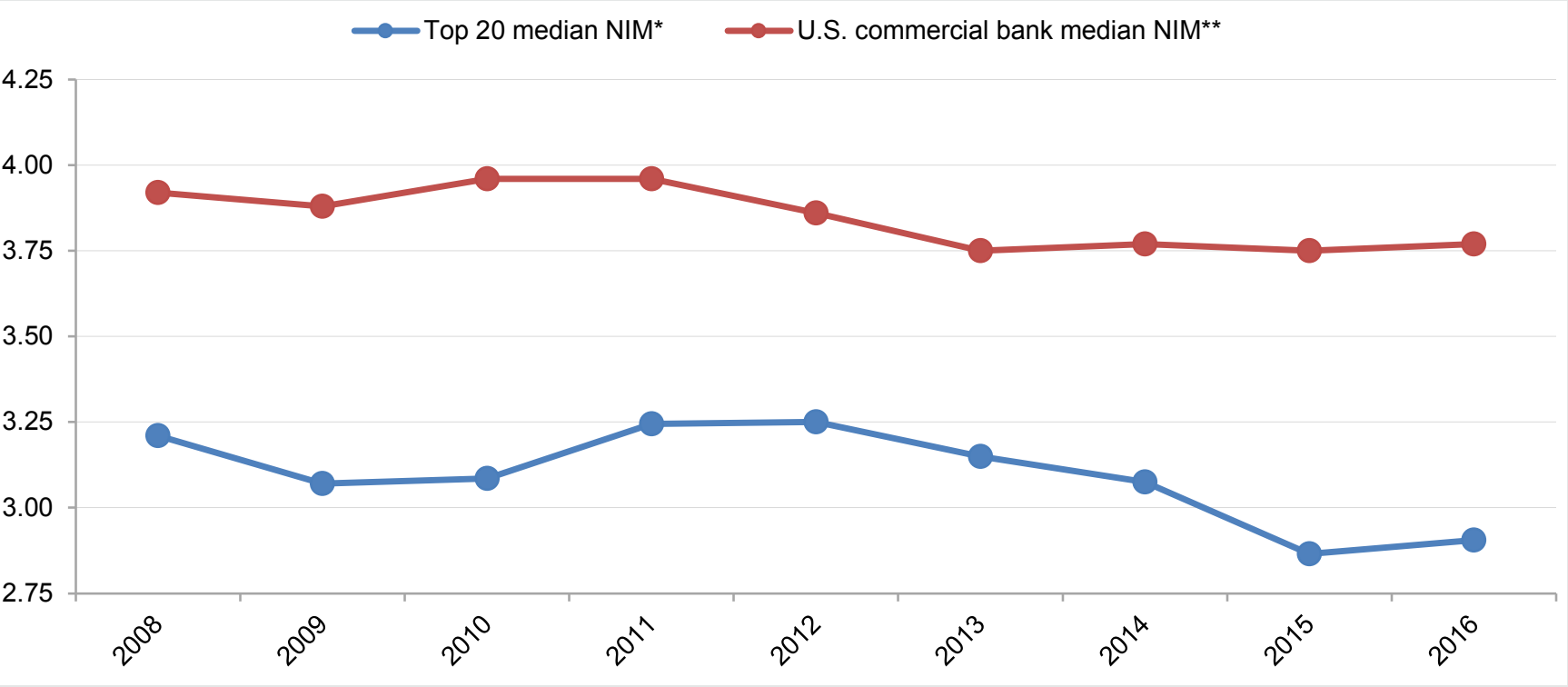


NIM trend at 20 largest banks vs. all banks since 2008 (%)



Data compiled Feb. 7, 2017.
Based on regulatory filings.
Net interest margin is on a fully taxable equivalent basis.
* The top 20 companies list is based on the 20 largest U.S. commercial banks by total assets as of Dec. 31, 2016, including: JPMorgan Chase Bank NA, Wells Fargo Bank NA, Bank of America NA, Citibank NA, U.S. Bank NA, PNC Bank NA, Capital One NA, TD Bank NA, Bank of New York Mellon, State Street Bank and Trust Co., Branch Banking and Trust Co., SunTrust Bank, HSBC Bank USA NA, Goldman Sachs Bank USA, Fifth Third Bank, Chase Bank USA NA, KeyBank NA, Morgan Stanley Bank NA, Regions Bank and Northern Trust Co.
** Excludes industrial banks and non-depository trusts.
NIM = net interest margin
Source: SNL Financial, an offering of S&P Global Market Intelligence