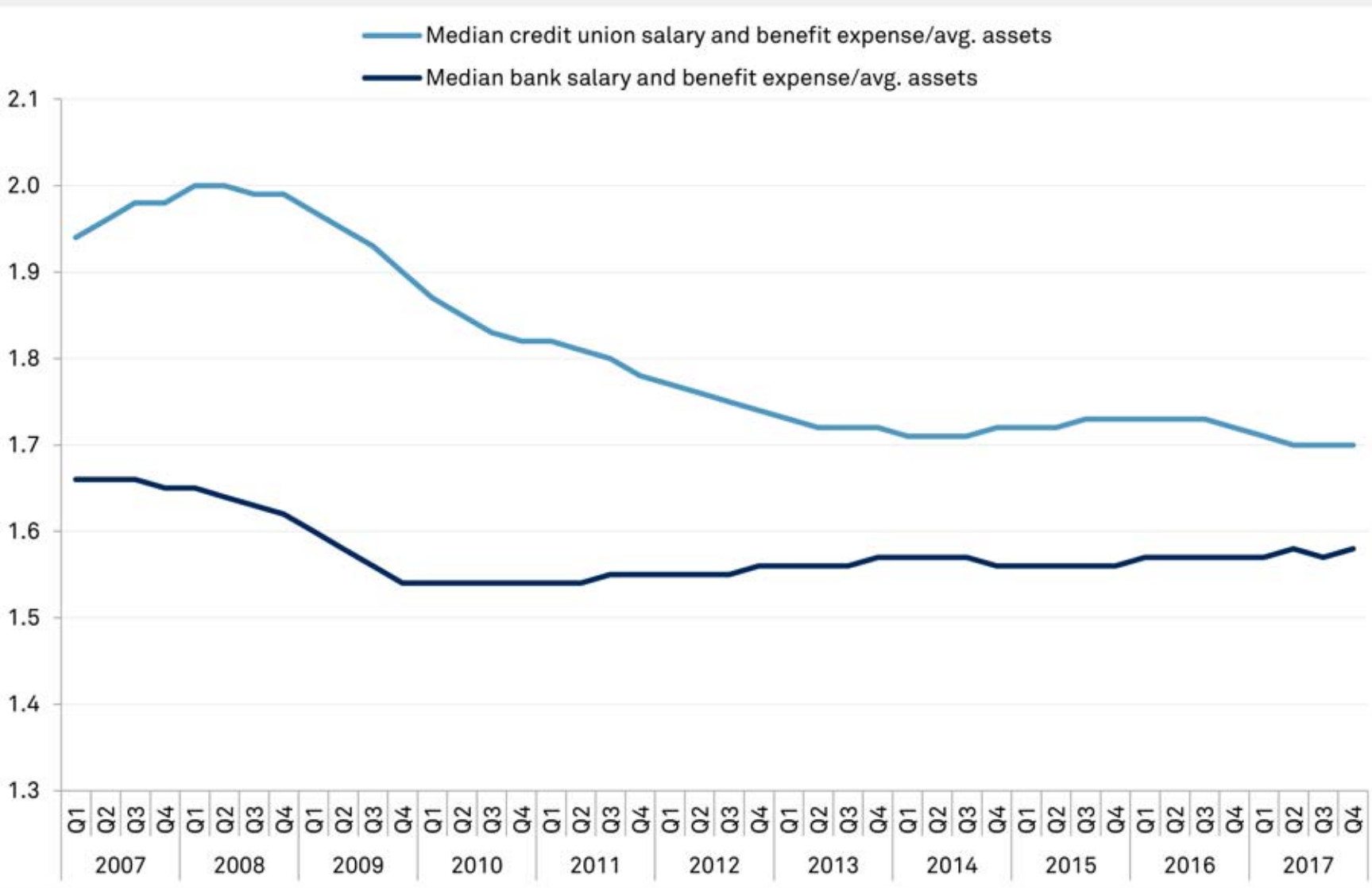


Salary and benefits trends at credit unions and banks (%)



Data compiled March 5, 2018.
 Based on regulatory filings.
 Banks include all commercial banks, savings banks, and savings and loan associations.
 Salary and benefits for all officers and employees of the institution include gross salaries, wages, overtime, bonuses, incentive compensation and extra compensation; social security taxes and state and federal unemployment taxes paid by the institution; contributions to the institution's retirement plan, pension fund, ESOP, and profit-sharing, employee stock purchase and employee savings plans.
 Salary and benefits expense as a percentage of average assets for banks and credit unions is measured quarterly on a last-12-month basis. Excludes corporate credit unions.
 Source: S&P Global Market Intelligence