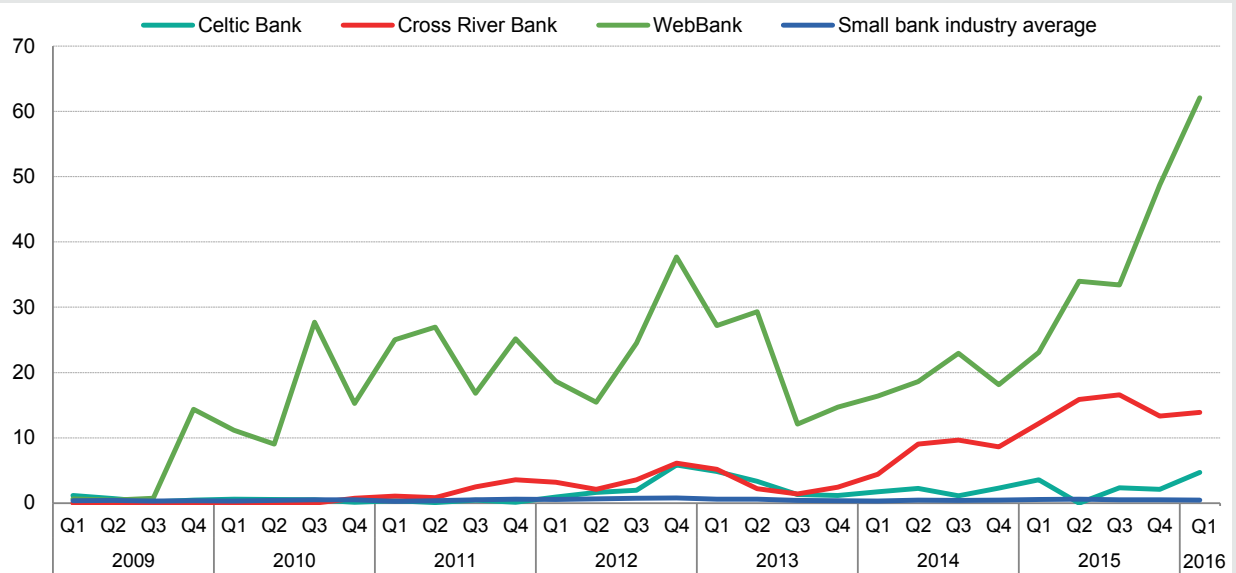


Loans held for sale relative to total assets (%)



Data compiled May 23, 2016.

Based on call report data filed by commercial banks, savings banks and savings and loan associations.

Industry average calculated based on all banks that reported less than \$1 billion in assets in each of the periods shown.

Source: SNL Financial, an offering of S&P Global Market Intelligence