

Issuing banks derive much of noninterest income from gain on sale (%)



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. Banks that filed the thrift financial report in 2009 were not included.

LTM = last twelve months

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