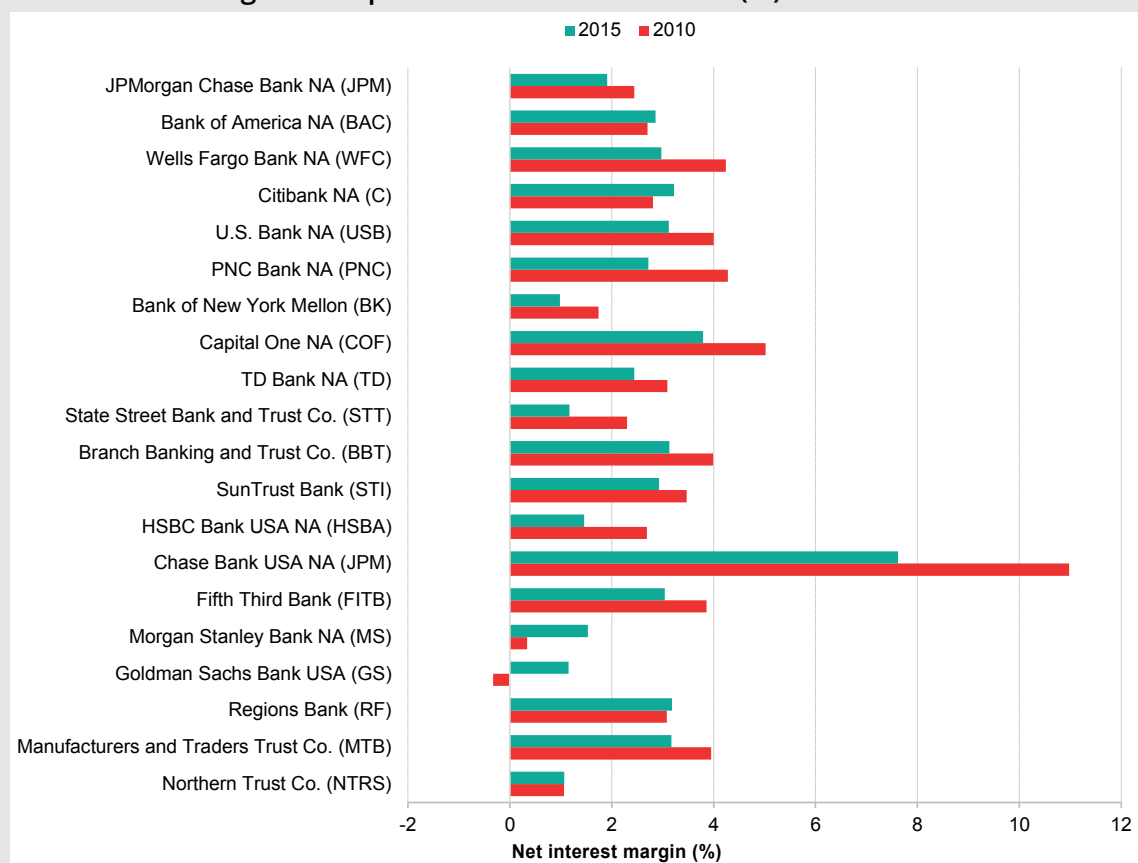


Net interest margin for top 20 US commercial banks (%)



Data compiled Feb. 17, 2016.

Data based on regulatory filings of the 20 largest U.S. commercial banks as of Dec. 31, 2015.

Net interest margin for 2010 and 2015 are on a fully taxable equivalent basis.

Top-level ticker is based on the home country stock exchange of the highest traded entity within the corporate structure.

Source: S&P Global Market Intelligence