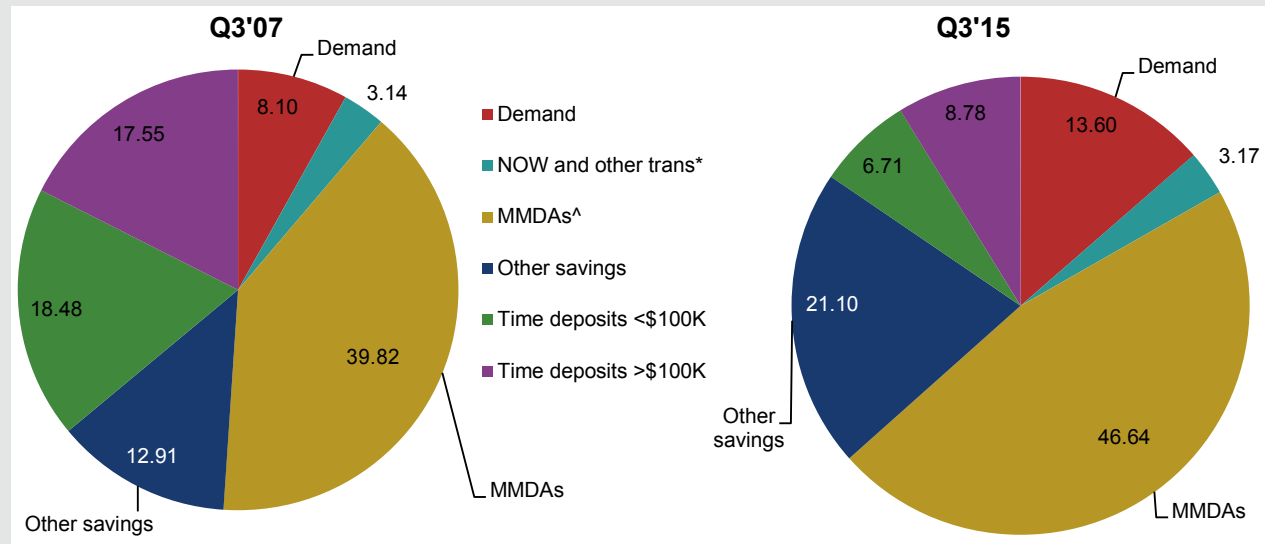


Banking industry deposit mix shift from Q3'07 to Q3'15 (%)



Data compiled Nov. 13, 2015.

Includes commercial banks, savings banks and savings and loans associations. Savings and loan associations are excluded from third-quarter 2007 data due to lack of disclosure.

Excludes foreign deposits.

* Total deposit balances held in negotiable order of withdrawal accounts and other transaction accounts.

^ Total deposit balances held in money market deposit accounts.

Data is based on regulatory financials.

Source: SNL Financial