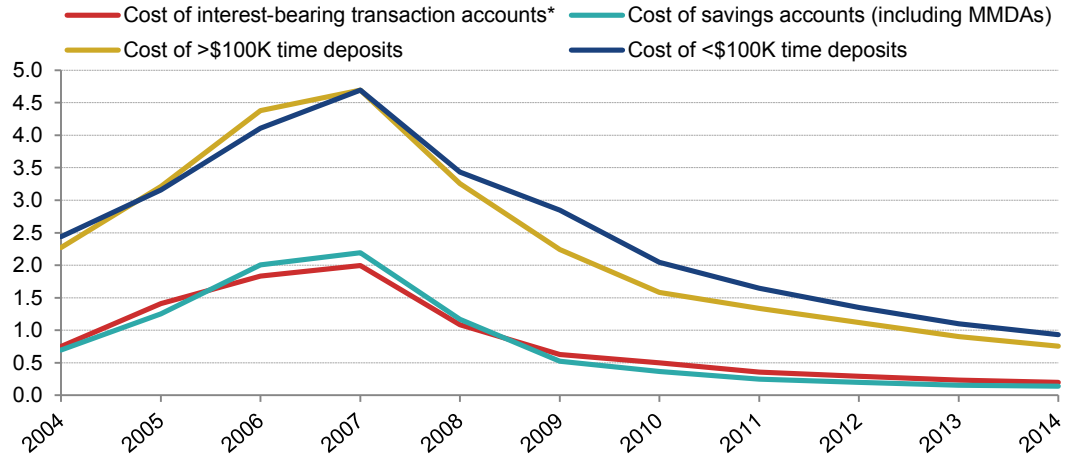


Cost of deposits at banks & thrifts (%)



Data compiled Feb. 12, 2015.

Limited to commercial and savings banks. Excludes savings institutions prior to 2012 due to lack of disclosure.

Excludes foreign deposits.

Data is based on regulatory financials.

* Transaction accounts include NOW and demand deposits accounts.

NOW= Negotiable order of withdrawal, MMDA= Money market deposit account

Source: SNL Financial

