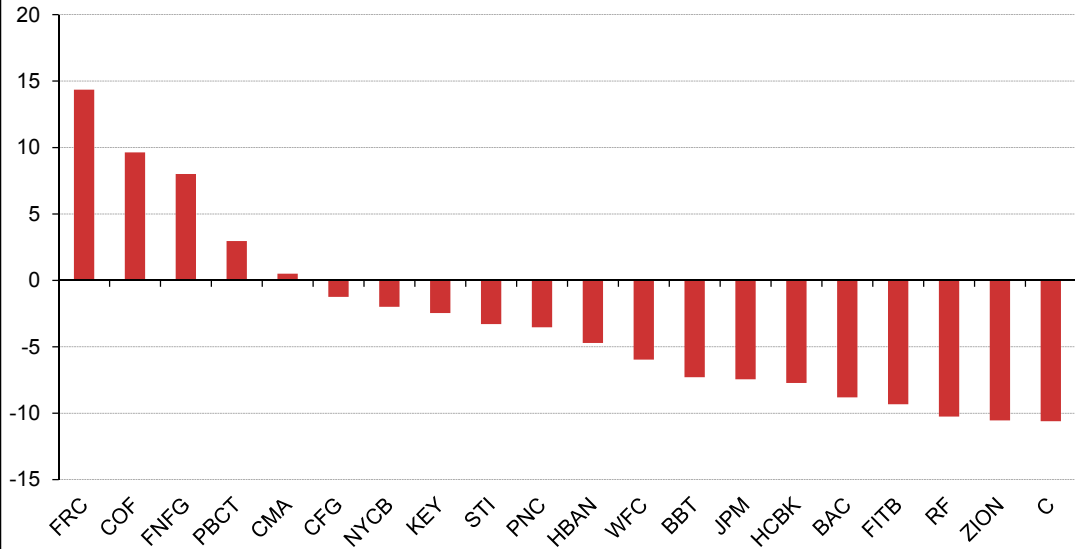


Changes in loan loss reserves for 20 largest public banks and thrifts by assets in H2'14 (%)*



Data compiled Feb. 13, 2015.

Data based on GAAP filings.

20 largest public banks and thrifts by assets as of the end of the fourth quarter of 2014.

* Change in loan loss reserves is reflective of change from the second quarter of 2014 to the fourth quarter of 2014.

Source: SNL Financial

