

Bank, thrift industry reserve coverage by loan type, company size

Allowance as percent loan balance by loan type (%)*

Asset range (\$)	Real estate ¹	Commercial ²	Credit cards	Other consumer	Total loans ³
> 50 billion	1.80	1.04	3.84	1.26	1.68
10-50 billion	1.08	1.30	3.40	0.86	1.44
5-10 billion	1.37	1.26	4.49	0.94	1.47
1-5 billion	1.30	1.58	4.60	1.46	1.50
Total	1.58	1.11	3.78	1.21	1.62

As of Aug. 11, 2014.

Based on regulatory filings for the quarter ended June 30, 2014.

* Represents aggregate allowance attributable to individually impaired and collectively impaired loans and purchased credit-impaired loans as a percent of consolidated loans held-for-investment reported in Schedule RI-C, Disaggregated Data on the Allowance for Loan and Lease Losses.

¹ Real estate includes commercial real estate, residential real estate and construction loans.

² Commercial represents all loans and leases not reported as real estate loans, credit cards or other consumer loans.

³ Includes unallocated allowance for loan and lease losses attributable to loans collectively evaluated for impairment.

Limited to commercial banks and savings banks with total assets of \$1 billion or more that reported Schedule RI-C, Disaggregated Data on the Allowance for Loan and Lease Losses.

Source: SNL Financial

