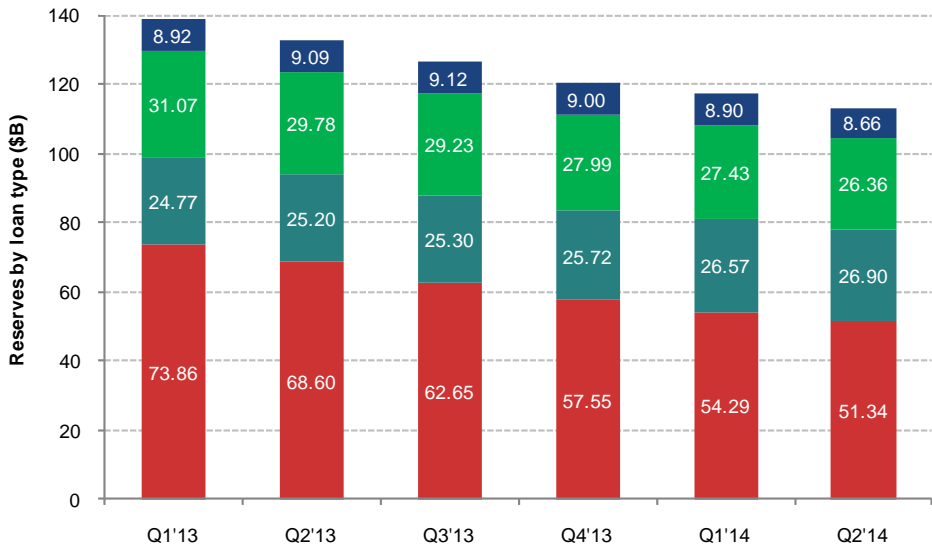


Bank, thrift reserves trend since Q1'13

■ Real Estate¹ ■ Commercial² ■ Credit cards ■ Other consumer



As of Aug. 11, 2014.

Based on regulatory filings.

Limited to commercial banks and savings banks that reported Schedule RI-C, Disaggregated Data on the Allowance for Loan and Lease Losses.

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

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

Source: SNL Financial