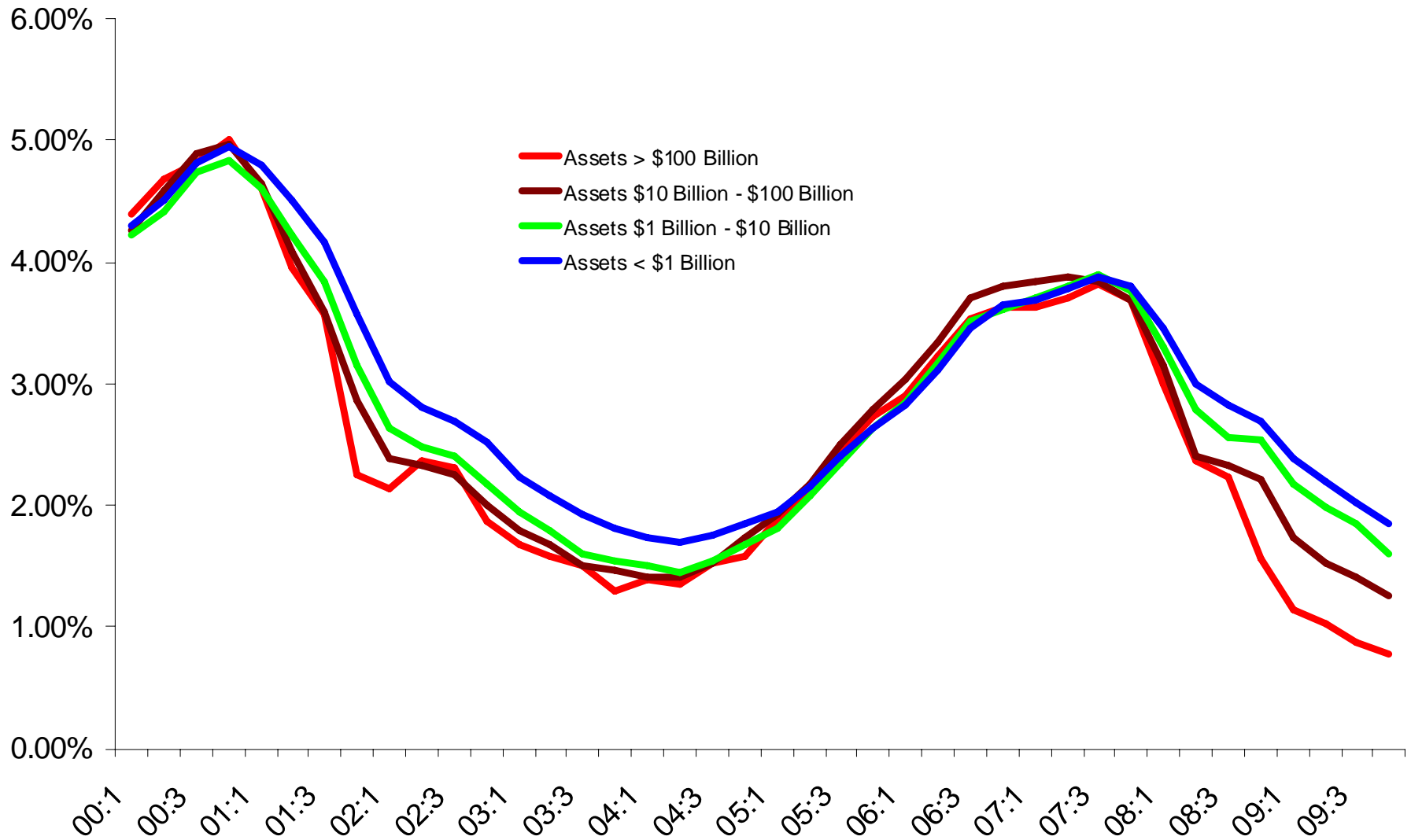
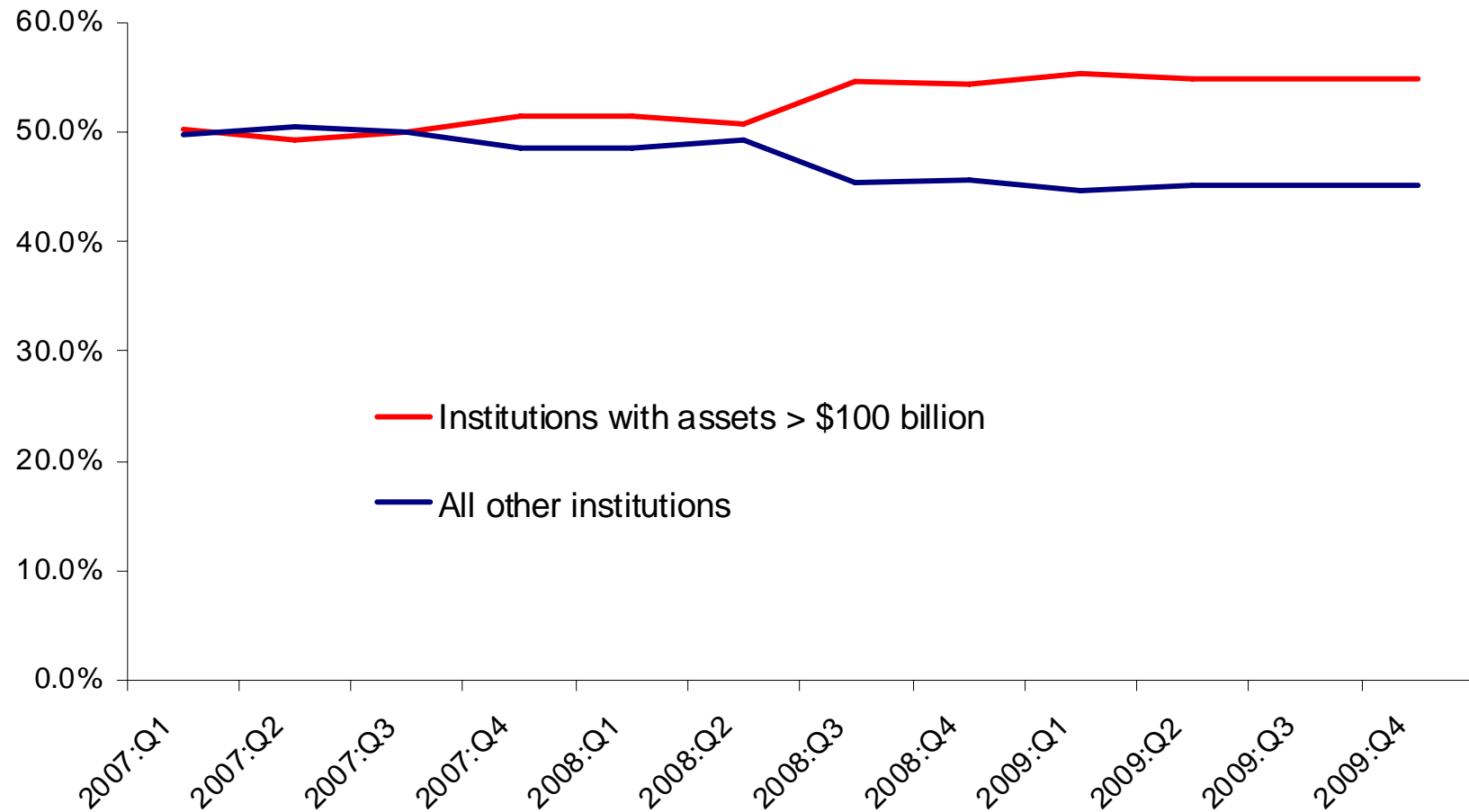


Average Cost of Interest-Bearing Domestic Deposits, 2000 - 2009



Share of Total Domestic Noninterest-Bearing Deposits



Source: FDIC. Analysis excludes State Street and BNY-Mellon.