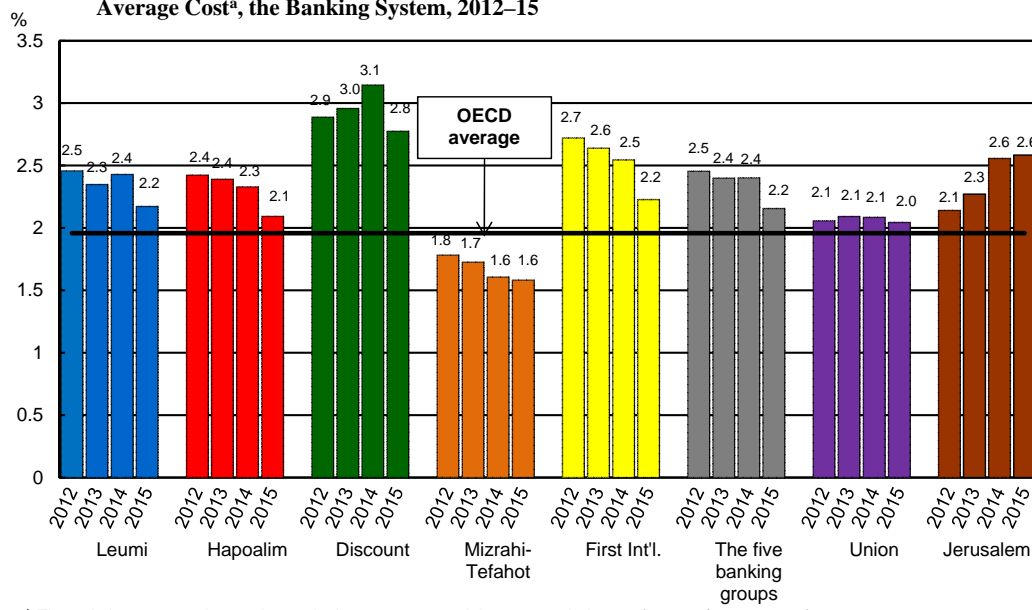


**Figure 5**  
Average Cost<sup>a</sup>, the Banking System, 2012–15



<sup>b</sup> The ratio between total operating and other expenses and the average balance of assets (average cost).  
SOURCE: Based on published financial statements and reports to the Banking Supervision Department.