

Top 20 US banks & thrifts by the highest funding reliance on consumer deposits*

Financial data as of Q2'14

Company (top-level ticker)	Consumer deposits/ total liabilities (%)					Total consumer deposits	
	Total consumer deposits^	Noninterest bearing transaction accounts	Interest-bearing transaction accounts	Money market deposit accounts	Other savings deposits	Balance (\$B)	QOQ change (%)
Scottrade Bank	99.82	0.29	2.50	96.18	0.85	18.04	-1.63
Charles Schwab Bank (SCHW)	98.93	0.00	14.63	76.44	7.87	95.21	0.18
Raymond James Bank NA (RJF)	89.88	0.00	0.05	89.81	0.01	9.78	-0.97
E*TRADE Bank (ETFC)	85.76	1.13	6.09	54.07	24.47	33.05	-0.63
Optum Bank Inc. (UNH)	85.26	0.00	1.12	0.00	84.14	2.39	0.48
Guaranty Bank (MHC) (GFCJ)	83.39	6.03	4.57	61.73	11.07	0.89	-4.09
American Express Bank FSB (AXP)	82.87	0.28	0.40	0.00	82.20	27.64	-0.01
H&R Block Bank	82.53	28.05	0.00	0.00	54.48	0.47	-47.13
FIA Card Services NA (BAC)	82.03	0.00	0.00	0.00	82.02	108.41	-2.38
Emigrant Bank	81.97	0.84	0.01	1.57	79.56	4.37	-2.50
USAA Federal Savings Bank	79.32	1.53	10.80	66.98	0.00	47.85	0.13
Citizens First Bank	75.34	0.13	1.37	63.95	9.89	1.12	0.33
First National Bank Texas	73.63	49.52	11.88	1.88	10.35	0.84	-6.14
Think Mutual Bank	72.30	1.11	3.16	28.59	39.43	0.92	-2.52
TIAA-CREF Trust Co. FSB	71.19	0.01	0.21	55.92	15.04	1.35	-11.85
Banc of California NA (BANC)	70.86	5.39	0.76	39.81	24.91	2.80	9.06
Capital One NA (COF)	68.41	0.36	0.14	22.10	45.81	140.32	-1.34
West Suburban Bank (WNRP)	67.39	0.00	1.47	22.47	43.45	1.28	-2.00
Marquette Bank (MNAT)	67.33	0.06	0.05	33.45	33.77	0.91	-1.82
Principal Bank (PFG)	65.52	0.00	0.00	0.00	65.52	1.27	2.63

As of Sept. 17, 2014.

Analysis is limited to commercial and savings banks with at least \$1 billion in assets as of June 30, 2014.

* Funding reliance reflects the percentage of non-time consumer deposits of total liabilities, excluding minority interest.

^ Due to limitations in reporting, total consumer deposits excludes time deposits.

QOQ change represents the percentage change in balances from March 31 to June 30.

Source: SNL Financial

