

Largest reductions in rep & warranty reserves for 1- to 4-family mortgages sold

Holding companies ranked by decreases during second quarter

Company (US ticker)	Q2 changes in R&W reserves (\$M)	R&W reserves (\$M)	Total assets (\$B)
Citigroup Inc. (C)	-696.0	719.0	1,883.99
JPMorgan Chase & Co. (JPM)	-198.0	2,476.0	2,439.49
SunTrust Banks Inc. (STI)	-149.8	363.0	171.61
Ally Financial Inc.	-145.0	25.0	150.63
Wells Fargo & Co. (WFC)	-105.0	2,235.0	1,440.56
First Horizon National Corp. (FHN)	-61.1	122.7	25.13
Bank of America Corp. (BAC)	-55.0	14,020.0	2,125.69
U.S. Bancorp (USB)	-43.0	190.0	353.42
New York Community Bancorp Inc. (NYCB)	-8.9	0.0	44.19
EverBank Financial Corp. (EVER)	-2.9	22.0	18.36
Trustmark Corp. (TRMK)	-1.5	5.9	11.86
Talmer Bancorp Inc.	-1.2	7.6	4.86
Goldman Sachs Group Inc. (GS)	-1.0	37.0	938.61
RBS Citizens Financial Group Inc.	-1.0	4.2	118.14
Huntington Bancshares Inc. (HBAN)	-0.9	28.0	56.11

Source: SNL Financial

R&W reserves = Representation and warranty reserves for 1- to 4-family mortgages sold.

R&W reserves and total assets are as of June 30, 2013.

Limited to top-tier bank and savings & loan holding companies that file the Form Y-9C with the Federal Reserve.

