

## Largest additions to rep & warranty reserves for 1- to 4-family mortgages sold

### Holding companies ranked by increases during second quarter

Company (US ticker)	Q2 additions to R&W reserves (\$M)	R&W reserves (\$M)	Total assets (\$B)
Capital One Financial Corp. (COF)	161.3	1,155.7	296.67
HSBC North America Holdings Inc.	68.5	340.5	321.97
General Electric Capital Corp. (GE)	47.3	787.2	529.03
Morgan Stanley (MS)	28.0	145.0	802.69
Fifth Third Bancorp (FITB)	5.9	117.5	123.36
FirstMerit Corp. (FMER)	5.7	7.3	23.53
Santander Holdings USA Inc.	5.6	55.3	79.22
M&T Bank Corp. (MTB)	3.3	53.9	83.23
Sterling Financial Corp. (STSA)	3.1	3.1	9.97
Popular Inc. (BPOP)	3.0	20.0	36.69
Third FS&L of Cleveland MHC (TFSL)	1.8	4.2	11.14
Central Pacific Financial Corp. (CPF)	0.9	3.9	4.71
Johnson Financial Group Inc.	0.9	1.5	3.66
Associated Banc-Corp (ASBC)	0.8	5.2	23.62
National Consumer Cooperative Bank	0.8	1.3	1.75

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.

