

Deposit mix change at the largest banks

Company (top-level ticker)	Q3'15 total domestic deposits (\$B)	Q3'07-Q3'15 deposit concentration change ¹ (pps)					
		Demand	NOW & other trans ²	MMDAs ³	Other savings	Time deposits <\$100K	Time deposits >\$100K
Bank of America NA (BAC)	1,186.75	3.48	0.85	4.64	17.11	-13.37	-12.72
Wells Fargo Bank NA (WFC)	1,090.47	3.43	-1.44	-5.89	11.81	-7.01	-0.90
JPMorgan Chase Bank NA (JPM)	1,046.22	10.10	0.25	9.21	1.70	-4.41	-16.85
Citibank NA (C)	449.00	10.72	1.63	6.33	-0.96	-6.52	-11.19
U.S. Bank NA (USB)	273.13	-2.91	-0.06	12.24	9.23	-9.35	-9.15
PNC Bank NA (PNC)	242.85	3.15	-0.92	12.58	3.05	-13.53	-4.32
TD Bank NA (TD)	201.60	0.25	-0.26	20.06	2.87	-15.66	-7.26
Capital One NA (COF)	198.37	1.54	-0.31	-23.32	42.65	-12.12	-8.44
Branch Banking and Trust Co. (BBT)	156.70	7.04	-0.72	21.31	2.70	-15.69	-14.65
SunTrust Bank (STI)	149.29	-0.53	0.13	31.51	0.25	-10.53	-20.83
HSBC Bank USA NA (HSBA)	129.77	14.92	-0.28	-9.84	-6.26	-2.62	4.09
Morgan Stanley Bank NA (MS)	113.98	7.76	-1.97	9.40	NA	-15.20	NA
Fifth Third Bank (FITB)	104.05	8.19	-0.68	19.22	-9.69	-9.65	-7.39
Regions Bank (RF)	98.13	-0.37	4.66	22.73	-2.60	-14.98	-9.44
BMO Harris Bank NA (BMO)	83.45	14.99	0.60	16.44	-5.97	-5.53	-20.53
MUFG Union Bank NA (8306)	83.27	11.17	-1.64	3.31	2.18	-1.74	-13.28
Citizens Bank NA (CFG)	73.94	6.00	3.33	6.33	9.66	-15.29	-10.03
Manufacturers and Traders Trust Co. (MTB)	73.77	4.95	0.65	19.41	0.35	-14.62	-10.75
KeyBank NA (KEY)	73.38	-4.01	0.65	27.22	0.52	-15.00	-9.38
Compass Bank (BBVA)	64.50	5.36	0.13	4.40	1.06	-6.67	-4.28
Top 20 median		5.15	0.03	10.82	1.70	-11.32	-9.44
U.S. banks and thrifts*		5.50	0.03	6.82	8.19	-11.77	-8.77

Data compiled Nov. 13, 2015.

Analysis includes the top 20 commercial banks, savings banks, and savings and loan associations by total domestic deposits, with a loan-to-deposit ratio of greater than 40% and a credit card loan-to-total loan ratio of less than 50%, as of Sept. 30, 2015.

Excludes Goldman Sachs Bank USA due to unavailable deposits-related data for the third quarter of 2007.

¹ Data reflects the percentage point change in concentration for the respective deposit type between Sept. 30, 2007, and Sept. 30, 2015.

² Total deposit balances held in negotiable order of withdrawal accounts and other transaction accounts.

³ Total deposit balances held in money market deposit accounts.

Excludes foreign deposits.

* Includes commercial banks, savings banks, and savings and loans associations. Savings and loans associations are excluded from third-quarter 2007 data due to lack of disclosure.

Top-level ticker is based on the home country stock exchange of the highest traded entity within the corporate structure.

NA = not applicable because the concentration in the third quarter of 2007 was zero

Source: SNL Financial

