

US banks and thrifts with the largest decline in home equity loans in Q1'16

Company (top-level ticker)	City, state	Q1'16 balance		Q1'16 concentration ¹		Q1'16 delinquency ²	
		(\$M)	QOQ change (\$M)	(%)	QOQ change (bps)	(%)	QOQ change (bps)
Bank of America Corp. (BAC)	Charlotte, NC	73,641.0	-2,112.0	7.91	-23	5.56	-8
Wells Fargo & Co. (WFC)	San Francisco, CA	69,492.0	-1,987.0	7.24	-43	3.73	-10
JPMorgan Chase & Co. (JPM)	New York, NY	55,037.0	-1,924.0	6.37	-32	5.15	-7
Citigroup Inc. (C)	New York, NY	23,226.0	-1,497.0	3.66	-20	5.34	-2
PNC Financial Services Group Inc. (PNC)	Pittsburgh, PA	21,029.8	-479.1	10.06	-27	4.21	-5
SunTrust Banks Inc. (STI)	Atlanta, GA	12,695.9	-316.1	8.96	-45	1.98	24
Citizens Financial Group Inc. (CFG)	Providence, RI	16,678.3	-305.8	16.40	-69	2.81	-9
United Services Automobile Association	San Antonio, TX	5,166.1	-233.1	11.07	-22	3.09	-16
BMO Financial Corp. (BMO)	Wilmington, DE	4,057.0	-171.3	5.94	-39	6.67	21
Fifth Third Bancorp (FITB)	Cincinnati, OH	7,553.5	-170.0	8.00	-26	1.73	-12
Regions Financial Corp. (RF)	Birmingham, AL	8,190.8	-152.2	9.99	-23	2.28	-17
E*TRADE Financial Corp. (ETFC)	New York, NY	1,976.1	-141.3	17.65	68	10.23	117
KeyCorp (KEY)	Cleveland, OH	7,172.6	-140.1	11.40	-33	2.78	5
HSBC North America Holdings Inc. (HSBA)	New York, NY	3,605.8	-139.1	3.68	-12	6.99	-89
TD Group US Holdings LLC (TD)	Wilmington, DE	9,446.3	-115.0	7.01	-10	9.26	3
First Horizon National Corp. (FHN)	Memphis, TN	2,316.6	-113.5	13.09	-55	5.77	7
BB&T Corp. (BBT)	Winston-Salem, NC	8,745.8	-100.3	6.40	-6	1.32	-2
M&T Bank Corp. (MTB)	Buffalo, NY	5,891.9	-98.3	6.71	-14	2.12	-26
Charles Schwab Corp. (SCHW)	San Francisco, CA	2,573.0	-87.0	8.49	7	0.51	5
U.S. Bancorp (USB)	Minneapolis, MN	16,748.0	-83.0	6.26	-14	1.46	3
Industry median*		3.8	0.0	2.85	-2	0.38	0

Data compiled May 30, 2016.

Analysis includes top-tier consolidated banks and thrifts that reported balances of greater than zero for home equity loans for the first quarter of 2016 and the fourth quarter of 2015.

Data based on regulatory filings.

Home equity loans include revolving open-end one- to four-family loans and closed-end junior lien one- to four-family loans.

¹ Represents home equity loans as a percentage of total loans and leases, including loans held for sale.

² Home equity loans that are 30 or more days past due or in nonaccrual status, as a percentage of total home equity loans.

* Represents the median figures for all the banks and thrifts analyzed.

Source: SNL Financial, an offering of S&P Global Market Intelligence