

Deposit mix change at largest banks

Company (top-level ticker)	Q1'15 total domestic deposits (\$B)	Q1'07-Q1'15 deposit concentration change ¹ (pps)					
		Demand	NOW & other transaction ²	MMDAs ³	Other savings	Time deposits <\$100K	Time deposits >\$100K
Bank of America NA (BAC)	1,170.90	3.62	0.84	3.31	15.01	-12.18	-10.60
JPMorgan Chase Bank NA (JPM)	1,115.49	9.42	-0.22	8.42	0.62	-4.93	-13.31
Wells Fargo Bank NA (WFC)	1,093.97	2.92	-1.16	-2.76	8.36	-3.41	-3.95
Citibank NA (C)	454.78	10.55	2.06	1.82	-1.65	-6.16	-6.63
U.S. Bank NA (USB)	268.86	-3.77	-0.47	11.09	8.89	-9.20	-6.54
PNC Bank NA (PNC)	234.87	3.46	-1.12	11.56	3.17	-10.50	-6.57
Capital One NA (COF)	196.92	-1.84	-2.43	-1.48	35.89	-15.64	-14.50
TD Bank NA (TD)	194.32	-1.46	-0.83	22.34	4.13	-15.53	-8.66
SunTrust Bank (STI)	146.33	-1.77	0.55	33.57	0.00	-9.45	-22.90
Branch Banking and Trust Co. (BBT)	139.27	7.38	-1.05	21.02	2.30	-16.15	-13.50
HSBC Bank USA NA (HSBA)	118.05	22.62	-0.44	-9.61	-3.01	-1.72	-7.84
Morgan Stanley Bank NA (MS)	110.00	6.65	-1.15	22.04	0.00	-27.54	0.00
Fifth Third Bank (FITB)	105.70	8.26	0.65	17.17	-8.08	-9.87	-8.13
Regions Bank (RF)	99.00	0.72	4.75	22.08	-1.58	-14.09	-11.88
MUFG Union Bank NA (8306)	84.82	7.80	-1.66	6.85	1.76	-0.47	-14.27
BMO Harris Bank NA (BMO)	75.68	8.73	0.48	22.04	-7.65	-4.73	-18.87
Manufacturers and Traders Trust Co. (MTB)	74.69	5.03	0.06	22.78	0.15	-20.64	-7.37
KeyBank NA (KEY)	73.47	-4.24	0.30	28.56	0.37	-16.35	-8.64
Citizens Bank NA (CFG)	72.19	6.96	1.65	5.56	19.18	-16.98	-16.37
Compass Bank (BBVA)	62.83	4.60	0.29	6.18	-0.04	-6.86	-4.17
Top 20 median		4.82	-0.08	11.33	0.50	-10.19	-8.65

Data compiled May 22, 2015.

Analysis includes the top 20 commercial and savings banks 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 March 31, 2015.

Goldman Sachs Bank USA met the criteria to be included in this chart but was excluded due to unavailable deposits-related data for the first quarter of 2007. USAA Federal Savings Bank was also excluded because it operated under a thrift regulatory charter prior to 2012.

¹ Data reflects the percentage-point change in concentration for a given deposit type since March 31, 2007.

² Represents the composition of total deposit balances held on negotiable order of withdrawal accounts and other transaction accounts.

³ Represents the composition of total deposit balances held on money market deposit accounts.

Excludes foreign deposits.

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

Source: SNL Financial

