

Deposit mix change at the largest banks

| Company (top-level ticker) | Q2'15 total domestic deposits (\$B) | Q2'07-Q2'15 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) | 1,169.57 | 3.33 | 0.85 | 3.70 | 15.81 | -12.64 | -11.06 |
| Wells Fargo Bank NA (WFC) | 1,086.29 | 3.00 | -1.14 | -4.32 | 10.23 | -5.25 | -2.51 |
| JPMorgan Chase Bank NA (JPM) | 1,069.43 | 10.03 | 0.24 | 6.90 | 1.07 | -4.06 | -14.18 |
| Citibank NA (C) | 441.41 | 7.88 | 1.74 | 5.48 | -1.21 | -6.30 | -7.60 |
| U.S. Bank NA (USB) | 279.55 | -5.72 | -0.40 | 14.39 | 8.49 | -9.23 | -7.53 |
| PNC Bank NA (PNC) | 237.99 | 4.00 | -1.03 | 10.15 | 3.06 | -13.00 | -3.18 |
| Capital One NA (COF) | 195.64 | -1.10 | -2.33 | -2.69 | 36.07 | -15.46 | -14.48 |
| TD Bank NA (TD) | 194.29 | -0.80 | -0.48 | 20.92 | 2.71 | -15.75 | -6.61 |
| SunTrust Bank (STI) | 147.88 | -1.88 | 1.01 | 32.92 | 0.13 | -9.94 | -22.24 |
| Branch Banking and Trust Co. (BBT) | 141.96 | 7.51 | -0.94 | 22.35 | 2.50 | -15.91 | -15.52 |
| HSBC Bank USA NA (HSBA) | 126.66 | 14.46 | -0.49 | -10.09 | -8.27 | -2.81 | 7.20 |
| Morgan Stanley Bank NA (MS) | 110.65 | 6.95 | -1.48 | 16.24 | NA | -21.71 | NA |
| Fifth Third Bank (FITB) | 105.39 | 8.64 | 0.31 | 17.90 | -9.35 | -9.74 | -7.77 |
| Regions Bank (RF) | 98.12 | 0.88 | 4.90 | 20.99 | -1.56 | -14.41 | -10.81 |
| MUFG Union Bank NA (8306) | 82.27 | 9.77 | -1.59 | 3.37 | 2.23 | -1.14 | -12.64 |
| BMO Harris Bank NA (BMO) | 77.45 | 9.10 | 0.51 | 21.76 | -6.14 | -4.85 | -20.39 |
| Manufacturers and Traders Trust Co. (MTB) | 73.50 | 5.23 | 0.73 | 19.06 | 0.27 | -14.25 | -11.03 |
| Citizens Bank NA (CFG) | 73.34 | 6.70 | 2.29 | 5.30 | 18.53 | -17.48 | -15.33 |
| KeyBank NA (KEY) | 72.57 | -5.42 | 0.84 | 28.51 | 0.45 | -15.71 | -8.67 |
| Compass Bank (BBVA) | 62.50 | 4.58 | 0.18 | 3.58 | 1.67 | -6.57 | -3.43 |
| Top 20 median | | 4.90 | 0.21 | 12.27 | 1.67 | -11.29 | -10.81 |

Data compiled Aug. 28, 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 June 30, 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 second quarter of 2007.

¹ Data reflects the percentage point change in concentration for a given deposit type since June 30, 2007.

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

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

Excludes foreign deposits.

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 second quarter of 2007 was zero

Source: SNL Financial

