

Loan growth by type for largest US commercial banks

Q4'13 versus Q4'12 change (%)

| Company (top-level ticker) | Total assets (\$B) | Consumer loan types | | | | Commercial loan types | | | | | | |
|------------------------------------|--------------------|---------------------|-------------------------|-------------|--------------------------|-----------------------|--------------|-----------------|---------|---------------|-------|-------|
| | | Res constr. | Closed-end 1st lien 1-4 | Home equity | Non real estate consumer | Nonres constr. | Multi-family | Com real estate | Farm | Agri-cultural | C&I | Total |
| JPMorgan Chase Bank NA (JPM) | 1,945.47 | -24.02 | 4.66 | -12.71 | 4.35 | 13.68 | 16.36 | -0.19 | -3.65 | 22.36 | 0.11 | 1.05 |
| Bank of America NA (BAC) | 1,433.72 | -4.84 | -2.31 | -10.19 | 1.73 | -0.56 | 14.78 | 9.06 | -1.49 | 2.60 | 11.07 | 3.75 |
| Wells Fargo Bank NA (WFC) | 1,373.60 | -64.19 | -1.10 | -11.08 | 6.86 | 15.04 | -10.18 | 0.73 | -12.95 | -9.48 | -0.90 | 1.66 |
| Citibank NA (C) | 1,346.75 | -62.96 | -13.89 | -12.63 | -2.20 | 9.68 | 2.45 | 16.74 | -100.00 | -0.90 | 7.21 | 1.09 |
| U.S. Bank NA (USB) | 360.48 | 33.85 | 4.44 | -4.13 | 8.10 | 15.85 | -2.82 | -0.74 | 26.04 | -2.69 | 13.55 | 5.73 |
| PNC Bank NA (PNC) | 310.00 | -57.77 | 10.17 | -10.90 | 5.16 | 35.65 | -13.26 | 1.68 | -8.35 | 8.16 | 5.91 | 4.49 |
| Capital One NA (COF) | 238.48 | -3.11 | -20.01 | -11.50 | -7.29 | -3.90 | 24.43 | 5.39 | 40.64 | 35.35 | 8.88 | -4.53 |
| TD Bank N.A. (TD) | 217.63 | 39.48 | 9.88 | 0.23 | 9.92 | -21.25 | 5.62 | -1.31 | -41.67 | -1.83 | 15.16 | 9.17 |
| HSBC Bank USA NA (HSBA) | 179.77 | -99.99 | 0.55 | -13.49 | -8.84 | -22.47 | 21.51 | 5.20 | NM | -41.49 | 10.45 | 5.10 |
| Branch Banking and Trust Co. (BBT) | 179.13 | 7.94 | -6.03 | -6.62 | 34.11 | -26.65 | 1.31 | -0.60 | -3.24 | -11.42 | 8.52 | 0.73 |

As of Feb. 5, 2014

Limited to largest commercial banks by fourth-quarter 2013 assets that have a loans to asset ratio greater than 25%.

Percentage change is not adjusted for mergers, acquisitions or intercompany consolidation.

Loan categories are not representative of entire loan portfolio.

Data based on regulatory filings.

NM = not meaningful

Source: SNL Financial

