

Largest recipients of severe enforcement actions in 2012

Ranked by total assets as of Dec. 31, 2012

Company (top-level ticker)	Total assets (\$B)	Severe enforcement action(s) received in 2012 (issued date)*	Number of current severe enforcement actions*
JPMorgan Chase Bank NA (JPM)	1,896.77	Formal Agreement/Consent Order (02/22/12)	4
Bank of America NA (BAC)	1,474.08	Formal Agreement/Consent Order (02/27/12)	3
Citibank NA (C)	1,313.40	Formal Agreement/Consent Order (02/24/12); Cease and Desist (04/05/12)	3
Wells Fargo Bank NA (WFC)	1,266.13	Formal Agreement/Consent Order (02/22/12)	3
Bank of New York Mellon (BK)	282.44	Cease and Desist (04/13/12)	1
Capital One NA (COF)	250.96	Cease and Desist (07/25/12)	1
HSBC Bank USA NA	186.79	Formal Agreement/Consent Order (12/11/12); Cease and Desist (12/11/12)	4
Capital One Bank (USA) NA (COF)	80.60	Cease and Desist (07/17/12); Cease and Desist (07/25/12)	2
American Express Bank FSB (AXP)	37.88	Cease and Desist (10/01/12)	2
American Express Centurion Bank (AXP)	34.44	Cease and Desist (10/01/12)	1

Banks or thrifts included in the above list received a prompt corrective action directive, cease and desist order or formal agreement/consent order from a federal regulatory agency in 2012.

* Certain cease and desist orders issued by federal regulators in the recent past may be referred to as consent agreements on regulatory websites due to a change in language. However, both a cease and desist order and a consent order are derived from the same section of law: 12 U.S.C. 1818(b). Both orders are structured the same, with the first few pages outlining areas of concerns and the remainder outlining corrective actions that the institution must take. In order to maintain consistency with previous years, SNL Financial refers to these recent actions using the term "cease and desist."

Top-level tickers are only given for those companies with ultimate parent companies based in the US.

All information is current as of Feb. 8, 2013.

Source: SNL Financial

