

## Top 20 US banks and thrifts by brokered deposits

Ranked by brokered deposits as of Dec. 31, 2014

Company (top-level ticker)	Brokered deposits				Total deposits			
	2014 balance (\$B)	QOQ change (%)	YOY change (%)	Concentration (%)^	2014 balance (\$B)	QOQ change (%)	YOY change (%)	
Morgan Stanley Bank NA (MS)	108.87	7.43	21.79	99.63	109.28	7.43	21.68	
Wells Fargo Bank NA (WFC)	72.31	3.80	19.51	5.96	1,213.16	3.52	10.73	
Citibank NA (C)	64.41	-1.50	-17.63	6.88	936.37	-1.22	-4.53	
TD Bank NA (TD)	61.19	0.58	2.28	31.82	192.26	1.01	3.85	
Goldman Sachs Bank USA (GS)	40.68	8.49	15.72	55.63	73.13	6.82	13.76	
Bank of America NA (BAC)	39.86	-14.32	-7.49	3.29	1,213.12	0.85	8.89	
Morgan Stanley Private Bank NA (MS)	23.29	10.05	12.47	99.93	23.31	10.04	12.45	
Discover Bank (DFS)	21.46	2.95	3.61	46.54	46.10	1.56	2.55	
E*TRADE Bank (ETFC)	18.18	0.14	-2.67	54.93	33.10	0.53	0.18	
U.S. Bank NA (USB)	16.80	30.06	67.86	5.71	294.16	3.49	8.49	
Scottrade Bank	16.28	-5.38	-8.80	100.00	16.28	-8.30	-11.12	
Synchrony Bank (SYF)*	15.29	6.14	3.62	41.67	36.69	10.03	39.12	
TD Bank USA NA (TD)	15.01	2.70	6.06	96.41	15.57	3.77	7.18	
American Express Centurion Bank (AXP)	12.82	-0.25	-7.58	57.09	22.46	7.16	8.28	
GE Capital Bank (GE)	11.55	6.64	-0.27	64.48	17.91	10.84	25.15	
Ally Bank (ALLY)	9.88	1.99	2.29	16.98	58.21	2.48	8.09	
Branch Banking and Trust Co. (BBT)	8.81	149.62	81.26	6.43	136.98	-0.28	2.56	
State Farm Bank FSB	8.18	-0.75	2.73	77.71	10.53	-1.04	2.54	
JPMorgan Chase Bank NA (JPM)	7.61	4.10	17.22	0.53	1,439.40	4.48	8.55	
HSBC Bank USA NA (HSBA)	7.43	-2.52	-3.98	5.61	132.53	7.88	7.72	

Data compiled March 10, 2015.

Analysis includes operating commercial banks and savings banks that filed call reports for the year ended Dec. 31, 2014.

Data is based on regulatory filings.

\* Synchrony Bank is a subsidiary of Synchrony Financial (SYF). As of Dec. 31, 2014, GE Consumer Finance Inc. owns 84.60% of Synchrony Financial's outstanding shares.

^ Represents brokered deposits as a percentage of total deposits.

Tickers are based on home country stock exchange.

Figures included in the chart are not adjusted for inter-company consolidations or mergers and acquisitions.

Source: SNL Financial

