

## US banks and thrifts with the biggest decline in home equity loans in Q4'15

Company (top-level ticker)	City, state	Q4'15 balance		Q4'15 concentration <sup>1</sup>		Q4'15 delinquency <sup>2</sup>	
		(\$M)	QOQ change (\$M)	(%)	QOQ change (pps)	(%)	QOQ change (bps)
Bank of America Corp. (BAC)	Charlotte, NC	75,753.0	-2,964.0	8.14	-0.44	5.64	15
JPMorgan Chase & Co. (JPM)	New York, NY	56,961.0	-1,860.0	6.70	-0.42	5.22	4
Wells Fargo & Co. (WFC)	San Francisco, CA	71,479.0	-1,845.0	7.67	-0.30	3.83	-9
Citigroup Inc. (C)	New York, NY	24,723.0	-1,321.0	3.86	-0.15	5.36	5
PNC Financial Services Group Inc. (PNC)	Pittsburgh, PA	21,508.9	-652.7	10.33	-0.37	4.26	-12
Citizens Financial Group Inc. (CFG)	Providence, RI	16,984.0	-266.6	17.09	-0.55	2.90	21
SunTrust Banks Inc. (STI)	Atlanta, GA	13,012.0	-238.6	9.41	-0.36	1.74	6
United Services Automobile Association	San Antonio, TX	5,399.2	-226.7	11.29	-0.74	3.25	3
HSBC North America Holdings Inc. (HSBA)	New York, NY	3,744.8	-157.0	3.80	-0.04	7.89	-40
E*TRADE Financial Corp. (ETFC)	New York, NY	2,117.4	-156.4	16.97	-0.12	9.06	86
BMO Financial Corp. (BMO)	Wilmington, DE	4,228.2	-145.0	6.33	-1.08	6.46	39
KeyCorp (KEY)	Cleveland, OH	7,312.6	-129.0	11.73	-0.07	2.72	6
Charles Schwab Corp. (SCHW)	San Francisco, CA	2,660.0	-128.0	8.42	-0.49	0.45	-9
Fifth Third Bancorp (FITB)	Cincinnati, OH	7,723.6	-116.2	8.26	-0.03	1.85	6
Regions Financial Corp. (RF)	Birmingham, AL	8,343.0	-107.8	10.22	-0.14	2.45	-22
First Horizon National Corp. (FHN)	Memphis, TN	2,430.1	-95.3	13.64	-1.34	5.71	33
Ally Financial Inc. (ALLY)	Detroit, MI	1,862.0	-57.0	1.67	-0.11	2.47	33
TCF Financial Corp. (TCB)	Wayzata, MN	3,022.1	-54.6	17.18	-0.59	1.85	2
Admirals Bank	Boston, MA	62.5	-49.4	19.13	-15.97	6.13	271
Northern Trust Corp. (NTRS)	Chicago, IL	1,683.7	-48.2	5.07	-0.11	2.61	-102
<b>Industry median*</b>		<b>3.8</b>	<b>0.0</b>	<b>2.88</b>	<b>-0.02</b>	<b>0.44</b>	<b>0</b>

Data compiled March 28, 2016.

Based on regulatory filings as of Dec. 31, 2015.

\* Includes top-tier consolidated banks and thrifts that reported a positive balance for home equity loans for the third and fourth quarters of 2015.

Home equity loans include revolving open-end one- to four-family loans and closed-end junior lien one- to four-family loans.

<sup>1</sup> Represents home equity loans as a percentage of total loans and leases, including loans held for sale.

<sup>2</sup> Home equity loans that are 30 or more days past due or in nonaccrual status as a percentage of total home equity loans.

Source: SNL Financial, a part of S&P Global Market Intelligence