Residential	loans	at	big	banks

JPMorgan Chase & Co. (JPM)

Bank of America Corp. (BAC)

PNC Financial Services Group Inc. (PNC)

Capital One Financial Corp. (COF)

Citizens Financial Group Inc. (RBS)

Santander Holdings USA Inc. (SAN)

Financial data is based on regulatory filings.

four-family loans to total loans greater than 10% as of March 31, 2014.

Tickers are given for listings in top-level companies' home countries.

residential properties and typically secured by a junior lien.

such as closed-end first mortgages and junior liens.

TD Bank US Holding Co. (TD)

SunTrust Banks Inc. (STI)

Fifth Third Bancorp (FITB)

Regions Financial Corp. (RF)

BMO Financial Corp. (BMO)

UnionBanCal Corp. (8306)

M&T Bank Corp. (MTB)

As of June 18, 2014.

Source: SNL Financial

HSBC North America Holdings Inc. (HSBA)

Wells Fargo & Co. (WFC)

Morgan Stanley (MS)

U.S. Bancorp (USB)

BB&T Corp. (BBT)

KeyCorp (KEY)

Citigroup Inc. (C)

Company (top-level ticker)	

Home equity lines

of credit^

Change (%)

-2.53 -11.41

000

-1.97

-0.30

-2.31

0.85

-1.00

-1.93

1.80

-1.71

0.59

-0.15

-1.23

-1.54

-0.91

-2.98

-1.54

-2.92

-1.42

-0.81

YoY

-9.80

-9.43

16.83

-4.76

-7.57

-12.92

-9.42

3.47

-2.03

-4.57

-6.09

-4.16

-9.14

-3.26

-10.30

-5.40

-0.86

-2.26 -10.78

-10.76

(\$B)

01'14

66.73

79.47

21.56

76.31

0.12

14.53

21.28

2.61

2.02

8.70

5.30

12.53

8.11

16.58

9.06

4.87

5.25

3.06

6.70

5.84

Total assets (\$B)

01'14

2,476,99

2,152.53

1.894.74

1.546.71

831.38

371.29

323.59

308.85

290.89

237.49

184.65

179.55

129.65

127.30

118.14

114.50

109.17

107.24

90.93

88.53

Includes top 20 top-tier consolidated banks and thrifts by total assets with a loan-to-deposit ratio of greater than 50%, and closed-end one- to

^ Home equity lines of credit represents amount outstanding under revolving, open-end lines of credit secured by one- to four-family

\* Closed-end one- to four-family loans represent the total amount of loans secured by one- to four-family residential properties.

Closed-end

1- to 4-family loans\*

000

0.46

-2.56

-1.78

0.23

9.85

-1.71

-2.25

-1.86

-3.90

-0.24

-0.53

-1.04

-2.25

0.53

-3.90

-1.74

-0.85

4.00

0.21

-1.79

Change (%)

YoY

3.13

-10.04

-13.26

-8.26

57.08

-1.18

0.30

-14.63

-18.92

5.27

-5.06

-0.46

-10.79

-3.66

-5.24

-6.99

-9.83

14.67

13.87

-21.12

(\$B)

01'14

140.32

261.19

104.06

264.27

10.99

58.75

30.50

43.27

33.34

22.57

35.87

31.12

13.72

15.76

14.53

10.59

26.94

6.10

8.98

9.00