## Deposit market share of banks in New York MSA\*^ 2012-2013 2013 Market

Tallk	mstitution (top-level ticker)	branches	(3D)	(70)	(%)
1	JPMorgan Chase & Co. (JPM)	967	121.0	19.48	11.03
2	Citigroup Inc. (C)	293	66.9	10.78	7.31
3	Toronto-Dominion Bank (TD)	399	45.6	7.34	9.51
4	Bank of America Corp. (BAC)	468	42.5	6.84	8.81

\* For this analysis, the market share comparison caps branch deposits at \$1 billion to minimize the effect

Branches and deposits are adjusted for completed mergers and acquisitions, as well as openings and

deposits

34.7

31.4

26.3

25.1

15.5

14.1

620.9

176

198

204

5,965

share

5.59

5.06

4.24

4.05

2.50

2.27

deposit

growth

6.36

5.59

-1.08

-5.78

6.28

8.52

5.47

5 Capital One Financial Corp. (COF) 331 Wells Fargo & Co. (WFC) 327 **HSBC Holdings Plc (HSBA)** 166

Deposit data based on FDIC's Summary of Deposits as of June 30, 2013.

^ Represents the New York-Newark-Jersey City, NY-NJ-PA, metropolitan statistical area.

of consolidated deposits at non-retail and headquarter branches.

Analysis is at holding company level and excludes credit unions.

New York Community Bancorp Inc. (NYCB)

Inchiaution (ton lovel ticker)

M&T Bank Corp. (MTB)

MSA = metropolitan statistical area

closings, since June 30, 2013.

Source: SNL Financial

MSA total

Data as of April 3, 2014.

Banco Santander SA (SAN)

2013

9

10