

## Deposit mix change at the largest banks

Company (top-level ticker)	Total domestic deposits 2014 (\$B)	2006-2014 deposit concentration change* (pps)					
		Demand	NOW & other trans	MMDAs	Other savings	<\$100K time	>\$100K time
Bank of America NA (BAC)	1,143.48	2.85	0.68	2.51	15.43	-11.66	-9.80
JPMorgan Chase Bank NA (JPM)	1,114.18	9.85	0.19	7.13	0.42	-5.01	-12.58
Wells Fargo Bank NA (WFC)	1,062.12	3.30	-1.04	-0.18	7.48	-1.79	-7.77
Citibank NA (C)	455.56	7.29	2.31	4.21	-1.48	-6.77	-5.57
U.S. Bank NA (USB)	263.56	-4.09	-0.27	11.64	8.89	-7.67	-8.50
PNC Bank NA (PNC)	230.49	4.40	-0.97	10.90	2.89	-10.75	-6.46
TD Bank NA (TD)	191.64	-2.09	-0.26	23.80	2.59	-15.70	-8.34
Capital One NA (COF)	191.53	-2.59	-1.56	-0.67	34.35	-16.11	-13.41
SunTrust Bank (STI)	142.89	0.79	1.11	30.14	-0.24	-8.95	-22.86
Branch Banking and Trust Co. (BBT)	136.98	8.04	-0.82	17.11	2.01	-16.26	-10.08
HSBC Bank USA NA (HSBA)	117.32	23.50	-0.36	-11.17	0.57	-1.53	-11.01
Morgan Stanley Bank NA (MS)	109.28	7.32	-1.14	17.37	0.00	0.00	-23.54
Fifth Third Bank (FITB)	103.81	9.73	0.15	14.65	-6.90	-10.04	-7.58
Regions Bank (RF)	96.18	1.38	5.25	21.25	-1.96	-14.19	-11.72
MUFG Union Bank NA (8306)	85.89	8.32	-1.61	2.63	1.06	-0.37	-10.03
BMO Harris Bank NA (BMO)	76.50	9.73	0.73	17.74	-7.59	-3.68	-16.93
Manufacturers and Traders Trust Co. (MTB)	74.61	5.25	0.31	22.47	0.03	-13.56	-14.51
KeyBank NA (KEY)	73.80	3.19	2.10	18.25	0.36	-15.68	-8.22
Citizens Bank NA (RBS)	70.25	7.56	2.73	8.09	16.47	-17.56	-17.29
Compass Bank (BBVA)	61.18	4.10	-0.15	8.03	-1.37	-6.96	-3.65
<b>Top 20 median</b>		<b>4.82</b>	<b>0.00</b>	<b>11.27</b>	<b>0.50</b>	<b>-9.49</b>	<b>-10.06</b>

Data compiled Feb. 12, 2015.

Analysis includes the top 20 commercial and savings banks by total domestic deposits, with a loans-to-deposits ratio of greater than 40% and a credit card loans-to-total loans ratio of less than 50%, as of Dec. 31, 2014.

Goldman Sachs Bank USA was excluded since deposits-related data was unavailable for 2006.

\* Data reflects the percentage-point change in concentration for a given deposit type since Dec. 31, 2006.

Excludes foreign deposits.

Ticker is based on parent's home country stock exchange.

NOW= Negotiable order of withdrawal, MMDA= Money market deposit account

Source: SNL Financial

