

Banks & thrifts with highest Q4'14 balances of 1- to 4-family residential construction loans

Ranking	Company (top-level ticker)	City, state	Balance (\$M)	Change		Concentration (%)*
				QOQ change in balance (%)	YOY change in balance (%)	
1	Wells Fargo & Co. (WFC)	San Francisco, CA	1,713.0	4.07	27.84	0.20
2	U.S. Bancorp (USB)	Minneapolis, MN	1,485.0	3.05	18.04	0.59
3	Bank of America Corp. (BAC)	Charlotte, NC	1,157.0	8.13	2.84	0.13
4	BB&T Corp. (BBT)	Winston-Salem, NC	1,053.3	2.10	11.93	0.87
5	Regions Financial Corp. (RF)	Birmingham, AL	882.5	-0.09	7.80	1.13
6	First Republic Bank (FRC)	San Francisco, CA	791.9	5.29	50.81	2.08
7	Zions BanCorp. (ZION)	Salt Lake City, UT	706.8	3.17	20.08	1.76
8	Texas Capital Bancshares Inc. (TCBI)	Dallas, TX	601.5	-5.17	26.26	4.22
9	BBVA Compass Bancshares Inc. (BBVA)	Houston, TX	539.9	1.37	18.02	0.94
10	M&T Bank Corp. (MTB)	Buffalo, NY	497.1	-1.55	18.17	0.75
11	BancWest Corp. (BNP)	San Francisco, CA	404.8	-11.88	19.32	0.66
12	PNC Financial Services Group Inc. (PNC)	Pittsburgh, PA	368.1	6.54	-3.76	0.18
13	JPMorgan Chase & Co. (JPM)	New York, NY	361.0	5.25	24.05	0.05
14	Fulton Financial Corp. (FULT)	Lancaster, PA	352.7	-3.85	-8.01	2.69
15	Prosperity Bancshares Inc. (PB)	Houston, TX	344.8	3.04	20.77	3.73
16	Associated Banc-Corp (ASB)	Green Bay, WI	305.0	-0.24	17.74	1.72
17	Capital One Financial Corp. (COF)	McLean, VA	293.6	-3.78	-7.31	0.14
18	Umpqua Holdings Corp. (UMPQ)	Portland, OR	286.8	7.36	71.91	1.84
19	TowneBank (TOWN)	Portsmouth, VA	284.4	0.57	-6.37	8.20
20	Washington Federal Inc. (WAFD)	Seattle, WA	283.0	2.63	15.03	3.32

Data compiled Feb. 23, 2015.

Data is based on regulatory filings.

Analysis is based on top-tier banks and thrifts with the highest balances of one- to four-family residential construction loans as of Dec. 31, 2014.

* Represents the balances of loans for the construction of one- to four-family residential properties as a percentage of total loans and leases.

Total loans and leases include loans held for sale.

Ticker is based on home country exchange.

Source: SNL Financial

