

Bank Press Release Summary Originations and MSRs, Third Quarter 2019

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	Origination Volume in Billions			In billions		Percentage Change	
	Q3 2018	Q2 2019	Q3 2019	Q3 2019 to Q2 2019		Qtr to Qtr Change	Year to Year Change
				Volume Change \$	Volume Change \$		
Wells Fargo	46.0	53.0	58.0	5.0	12.0	9.4%	26.1%
JP Morgan Chase	22.5	24.5	32.4	7.9	9.9	32.2%	44.0%
Bank of America	10.7	18.2	20.7	2.4	10.0	13.4%	93.4%
US Bank	11.3	13.5	15.8	2.3	4.6	17.2%	40.4%
Flagstar	9.2	8.6	9.3	0.6	0.1	7.2%	0.7%
SunTrust	6.1	5.6	7.5	1.9	1.4	33.3%	22.2%
BB&T	4.3	4.7	5.3	0.5	1.0	11.4%	23.7%
CITI	2.7	3.9	5.0	1.1	2.3	28.2%	85.2%
Fifth Third	1.9	2.9	3.4	0.5	1.5	17.2%	78.9%
PNC	2.1	2.9	3.4	0.5	1.3	17.2%	61.9%

Source: Respective companies Q3 2019 earnings release

See individual company websites for complete corporate reports

Average	18.7%	47.7%
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	MSR Value (% of UPB)			Q3 2019 to Q2 2019		Q3 2019 to Q3 2018	
	Q3 2018	Q2 2019	Q3 2019	Value Change	Value Change	Qtr to Qtr Change	Year to Year Change
PNC	1.08%	0.80%	0.72%	-0.08%	-0.36%	-10.2%	-33.3%
JPM Chase	1.22%	0.97%	0.82%	-0.14%	-0.40%	-14.7%	-32.5%
Fifth Third	1.58%	1.23%	1.10%	-0.13%	-0.48%	-10.4%	-30.3%
Citizens Bank	1.23%	0.99%	0.92%	-0.07%	-0.31%	-7.3%	-25.2%
Wells Fargo	1.35%	1.09%	1.02%	-0.07%	-0.33%	-6.4%	-24.3%
SunTrust	1.47%	1.26%	1.16%	-0.10%	-0.32%	-7.7%	-21.4%
BB&T	1.33%	1.14%	1.05%	-0.09%	-0.28%	-7.5%	-21.0%
Flagstar	1.43%	1.23%	1.14%	-0.09%	-0.30%	-7.2%	-20.6%
US Bank	1.27%	1.08%	1.02%	-0.06%	-0.25%	-5.9%	-19.5%

Source: Respective companies Q3 2019 earnings release

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Average	-8.6%	-25.3%
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