

**Select banks' Basel III capital ratios  
under 'advanced approaches' capital framework\***  
Financial data as of Q3'14

Company (top-level ticker)	CET1 ratio		Tier 1 capital ratio		Total risk-based ratio	
	Q3'14	QOQ change	Q3'14	QOQ change	Q3'14	QOQ change
	(%)	(pps)	(%)	(pps)	(%)	(pps)
Bank of New York Mellon (BK)	12.72	37	13.25	34	13.46	31
BNY Mellon NA (BK)	17.32	59	17.32	59	17.63	60
Chase Bank USA NA (JPM)	9.01	22	9.01	22	11.98	19
Citibank NA (C)	13.57	-40	13.57	-40	14.45	-44
Goldman Sachs Bank USA (GS)	16.41	136	16.41	136	17.98	146
JPMorgan Bank and Trust Co. NA (JPM)	9.85	42	9.85	42	11.58	44
JPMorgan Chase Bank NA (JPM)	11.49	37	11.49	37	12.05	14
Morgan Stanley Bank NA (MS)	24.56	26	24.56	26	27.83	18
Morgan Stanley Private Bank NA (MS)	35.32	-623	35.32	-623	35.32	-623
Northern Trust Co. (NTRS)	11.72	10	11.72	10	13.62	-4
State Street Bank and Trust Co. (STT)	14.34	9	14.34	9	16.09	15
U.S. Bank NA (USB)	13.34	-12	13.51	-12	15.38	-13
<b>Median</b>	<b>13.46</b>	<b>24</b>	<b>13.54</b>	<b>24</b>	<b>14.92</b>	<b>17</b>

As of Nov. 13, 2014.

\* Includes institutions that were approved by the Federal Reserve to use "advanced approaches" for computation of their capital requirements.

CET1 = common equity tier 1 capital

Data is based on regulatory filings.

Source: SNL Financial

