

Basel III capital ratios at select US banks*

Financial data as of Q3'14

Company (top-level ticker)	Leverage ratio		CET1 ratio		Tier 1 capital ratio		Total risk-based ratio	
	Q3'14 (%)	QOQ change (bps)	Q3'14 (%)	QOQ change (bps)	Q3'14 (%)	QOQ change (bps)	Q3'14 (%)	QOQ change (bps)
JPMorgan Chase Bank NA (JPM)^	8.02	11	12.36	28	12.36	28	13.79	21
Bank of America NA (BAC)	9.02	-8	12.51	-5	12.51	-5	13.93	-10
Wells Fargo Bank NA (WFC)	8.33	-6	10.69	-1	10.69	-1	12.88	-10
Citibank NA (C)^	9.46	-22	13.74	-9	13.74	-9	15.70	-8
U.S. Bank NA (USB)^	8.71	-26	10.42	-10	10.55	-10	12.88	-11
Bank of New York Mellon (BK)^	5.43	3	16.59	151	17.29	153	17.82	153
PNC Bank NA (PNC)	9.50	-17	10.15	3	10.96	5	14.11	-4
State Street Bank and Trust Co. (STT)^	6.06	-53	16.16	-117	16.16	-117	18.14	-125
Capital One NA (COF)	9.10	-32	12.80	-29	12.80	-29	13.87	-27
TD Bank NA (TD)	8.01	42	12.67	55	12.87	54	13.90	50
HSBC Bank USA NA (HSBA)	10.09	38	13.61	4	13.61	4	17.98	-5
FIA Card Services NA (BAC)	13.46	141	16.12	141	17.06	138	18.34	137
Chase Bank USA NA (JPM)^	11.28	-67	14.06	23	14.06	23	19.97	15
Morgan Stanley Bank NA (MS)^	10.45	-8	12.42	-54	12.42	-54	14.15	-68
Goldman Sachs Bank USA (GS)^	17.90	-97	15.00	48	15.00	48	16.56	51
MUFG Union Bank NA (8306)	11.28	7	13.09	5	13.09	5	14.81	2
Northern Trust Co. (NTRS)^	6.78	6	11.65	22	11.65	22	14.02	7
Capital One Bank (USA) NA (COF)	9.88	-23	11.89	19	11.89	19	15.23	7
American Express Bank FSB (AXP)	15.93	-90	15.17	2	15.17	2	17.09	-18
American Express Centurion Bank (AXP)	18.83	-1	20.17	35	20.17	35	21.42	35
Wells Fargo Bank South Central NA (WFC)	5.62	-561	18.41	-1,213	18.41	-1,213	19.71	-1211
Bank of America California NA (BAC)	9.68	133	23.45	258	23.45	258	24.71	258
Morgan Stanley Private Bank NA (MS)^	10.11	-5	21.71	-33	21.71	-33	21.81	-33
TD Bank USA NA (TD)	7.83	-9	22.11	13	22.11	13	23.42	13
BNY Mellon NA (BK)^	8.39	1	11.37	-305	11.37	-305	11.68	-316
Wells Fargo Bank Northwest NA (WFC)	10.99	-68	72.31	5,191	72.31	5,191	72.33	5066
JPMorgan Bank and Trust Co. NA (JPM)^	21.87	306	35.01	364	35.01	364	42.01	411
Wells Fargo Financial National Bank (WFC)	15.19	8	15.15	-2	15.15	-2	16.42	-1
Median	9.59	-7	13.90	4	13.90	5	16.49	1

As of Nov. 13, 2014.

* Includes commercial banks and savings banks with assets greater than \$1 billion that disclosed Basel III capital information within the Call Report schedule RC-R Part I.B.

^ Institution was approved by the Federal Reserve to use "advanced approaches" for computation of capital requirements.

CET1 = common equity Tier 1

Ranking is based on total assets as of Sept. 30, 2014.

Data is based on regulatory filings.

Ticker is based on home-country stock exchange.

Source: SNL Financial

