

## Q3'16 loan loss reserve and provision metrics of largest US public banks, thrifts

Company (ticker)	Total assets (\$B) Q3'16	Reserves/loans (%)		Provision/NCOs (%)	
		Q3'16	QOQ change*	Q3'16	QOQ change*
JPMorgan Chase & Co. (JPM)	2,521.03	1.60	▼	100.98	▼
Bank of America Corp. (BAC)	2,195.31	1.28	▼	93.92	▼
Wells Fargo & Co. (WFC)	1,942.12	1.17	▼	100.00	▼
Citigroup Inc. (C)	1,818.12	1.92	▲	114.49	▲
U.S. Bancorp (USB)	454.13	1.38	▼	103.17	▲
PNC Financial Services Group Inc. (PNC)	369.35	1.23	▼	56.49	▼
Capital One Financial Corp. (COF)	345.06	2.62	▲	131.05	▼
BB&T Corp. (BBT)	222.62	1.04	NC	103.08	▼
SunTrust Banks Inc. (STI)	205.09	1.20	▼	75.40	▼
Citizens Financial Group Inc. (CFG)	147.02	1.17	▼	92.77	▼
Fifth Third Bancorp (FITB)	143.28	1.35	▼	74.77	▼
KeyCorp (KEY)	135.81	1.00	▼	127.27	▼
M&T Bank Corp. (MTB)	126.84	1.09	▼	113.60	▼
Regions Financial Corp. (RF)	125.18	1.38	▼	53.70	▼
Huntington Bancshares Inc. (HBAN)	100.77	0.88	▼	133.59	▼
Comerica Inc. (CMA)	74.12	1.48	▲	87.50	▼
First Republic Bank (FRC)	67.99	0.59	▲	NM	NA
Zions Bancorp. (ZION)	61.04	1.40	▼	62.78	▼
New York Community Bancorp Inc. (NYCB)	49.46	0.45	▼	NM	NA
SVB Financial Group (SIVB)	43.27	1.26	▼	84.10	▼
<b>Industry aggregate<sup>^</sup></b>	<b>16,766.39</b>	<b>1.32</b>	<b>▼</b>	<b>112.38</b>	<b>▼</b>

Data compiled Nov. 28, 2016.

Analysis includes U.S. public banks and thrifts with a loan-to-deposit ratio greater than 40% as of Sept. 30, 2016. Company data based on GAAP filings. Aggregate data based on regulatory filings.

\* Quarter-over-quarter change column represents the change in values rounded to two decimal places, not the change in actual values.

<sup>^</sup> Includes all operating and historical U.S. commercial banks, savings banks and savings and loan associations.

NCO = net charge-offs

NM = not meaningful; NA = not applicable; NC = no change; QOQ = quarter-over-quarter

Source: SNL Financial, an offering of S&P Global Market Intelligence