

Q4'17 snapshot of superregional US banks

Ranked by total assets as of Dec. 31, 2017

Company (ticker)	Total assets (\$B)	YOY change (%)^		Efficiency ratio		Net interest margin	
		Normalized EPS	Normalized revenue	(%)	vs. Q4'16*	(%)	vs. Q4'16*
U.S. Bancorp (USB)	462.04	7.3	2.8	58.40	▲	3.09	▲
PNC Financial Services Group Inc. (PNC)	380.77	16.2	10.0	75.39	▲	2.91	▲
Capital One Financial Corp. (COF)	365.69	-2.4	6.8	52.07	▼	7.03	▲
BB&T Corp. (BBT)	221.64	15.1	5.0	57.05	▼	3.44	▲
SunTrust Banks Inc. (STI)	205.96	21.1	5.2	62.72	▼	3.19	▲
Citizens Financial Group Inc. (CFG)	152.34	29.1	8.9	58.01	▼	3.12	▲
Fifth Third Bancorp (FITB)	142.19	-21.4	2.2	63.27	▲	3.04	▲
KeyCorp (KEY)	137.70	16.1	2.7	62.89	▼	3.11	▼
Regions Financial Corp. (RF)	124.29	41.7	5.9	61.60	▼	3.40	▲
M&T Bank Corp. (MTB)	118.59	34.3	8.5	54.65	▼	3.58	▲
Huntington Bancshares Inc. (HBAN)	104.19	8.3	3.8	55.68	▼	3.33	▲
First Republic Bank (FRC)	87.78	6.8	17.0	58.30	▲	3.11	▼
Comerica Inc. (CMA)	71.57	29.3	15.0	56.75	▼	3.29	▲
Zions Bancorp. (ZION)	66.29	27.5	10.7	61.57	▼	3.48	▲
SVB Financial Group (SIVB)	51.21	57.1	33.4	50.32	▼	3.23	▲
Median of superregional US banks		16.2	6.8	58.30	▼	3.23	▲

Data compiled Jan. 26, 2018.

Analysis includes public U.S. banks and thrifts with total assets between \$50 billion and \$500 billion at Dec. 31, 2017, and with noninterest income less than two-thirds of operating revenue for the quarter ended Dec. 31, 2017.

Data based on GAAP filings for the quarter ended Dec. 31, 2017.

^ Year-over-year change based on the operating version of the actual data, adjusted to align with analyst consensus treatment of nonrecurring or one-time items incurred during the period, as reported by S&P Capital IQ.

* Change in efficiency ratio and net interest margin calculated out to two decimal places.

EPS = earnings per share

Source: S&P Global Market Intelligence