

Estimated Q1'15 income statements for the 20 largest US banks and thrifts, part 2

Based on comparison of Q1'15 mean estimates and prior quarter actual results

Company (ticker)	NCOs/average loans		Noninterest income		Noninterest expense	
	Q1'15 estimate (%)	Estimate vs. prior quarter	Q1'15 estimate (\$M)	Estimate vs. prior quarter	Q1'15 estimate (\$M)	Estimate vs. prior quarter
JPMorgan Chase & Co. (JPM)	0.62	▼	13,053.2	▲	14,962.8	▼
Bank of America Corp. (BAC)	0.45	▲	11,442.1	▲	15,265.6	▲
Citigroup Inc. (C)	1.31	▼	7,688.0	▲	11,568.4	▼
Wells Fargo & Co. (WFC)	0.35	▲	10,009.1	▲	12,522.8	▼
U.S. Bancorp (USB)	0.52	▲	2,210.5	▼	2,627.4	▼
Bank of New York Mellon Corp. (BK)	0.02	▼	2,994.1	▲	2,778.3	▼
PNC Financial Services Group Inc. (PNC)	0.25	▲	1,652.7	▼	2,331.1	▼
Capital One Financial Corp. (COF)	1.90	▲	1,104.8	▼	3,081.1	▼
State Street Corp. (STT)	0.00	NC	2,058.7	▲	1,997.0	▼
SunTrust Banks Inc. (STI)	0.33	▲	792.0	▼	1,323.4	▲
BB&T Corp. (BBT)	0.40	▲	1,023.9	▲	1,429.9	▲
Fifth Third Bancorp (FITB)	0.47	▼	588.5	▼	927.2	▲
Citizens Financial Group Inc. (CFG)	0.35	NC	353.9	▲	818.6	▲
Regions Financial Corp. (RF)	0.37	▼	449.1	▲	860.8	▲
Northern Trust Corp. (NTRS)	0.07	NC	862.0	▼	800.1	▲
M&T Bank Corp. (MTB)	0.19	▼	445.8	▼	708.5	▲
KeyCorp (KEY)	0.24	▲	452.5	▼	682.0	▼
Comerica Inc. (CMA)	0.07	▲	218.0	▼	418.2	▲
Huntington Bancshares Inc. (HBAN)	0.24	▲	239.4	▲	465.0	▼
Zions Bancorp. (ZION)	0.13	▼	126.0	▼	404.9	▼

Data compiled March 30, 2015.

Limited to the 20 largest U.S. public banks and thrifts by total assets as of Dec. 31, 2014.

Data based on GAAP filings.

NCOs/average loans rounded to two decimal places.

NCOs = net charge-offs

NC = no change

Source: SNL Financial

