

## Q2'14 EPS estimates for 25 largest public US banks and thrifts

Company (ticker)	Total assets (\$B)	FactSet EPS (\$)		Actual vs. estimate
		Mean estimate	Actual <sup>1</sup>	
JPMorgan Chase & Co. (JPM)	2,520.34	1.29	1.46	▲
Bank of America Corp. (BAC)	2,170.56	0.27	0.19	▼
Citigroup Inc. (C)	1,910.27	1.07	1.24	▲
Wells Fargo & Co. (WFC)	1,598.87	1.01	1.01	-
Bank of New York Mellon Corp. (BK)	400.74	0.56	0.62	▲
U.S. Bancorp (USB)	389.07	0.77	0.78	▲
PNC Financial Services Group Inc. (PNC)	327.06	1.78	1.85	▲
Capital One Financial Corp. (COF)	298.32	1.82	2.04	▲
State Street Corp. (STT)	282.32	1.26	1.39	▲
BB&T Corp. (BBT)	188.01	0.75	0.58	▼
SunTrust Banks Inc. (STI)	182.56	0.72	0.72	-
Fifth Third Bancorp (FITB)	132.56	0.43	0.49	▲
Regions Financial Corp. (RF)	118.72	0.21	0.21	-
Northern Trust Corp. (NTRS)	105.76	0.84	0.87	▲
KeyCorp (KEY)	91.80	0.26	0.27	▲
M&T Bank Corp. (MTB)	90.84	1.90	1.98	▲
Comerica Inc. (CMA)	65.33	0.76	0.80	▲
Huntington Bancshares Inc. (HBAN)	63.80	0.18	0.19	▲
Zions BanCorp. (ZION)	55.11	0.45	0.56	▲
New York Community Bancorp Inc. (NYCB)	48.60	0.26	0.27	▲
First Republic Bank (FRC)	46.23	0.76	0.76	-
First Niagara Financial Group Inc. (FNFG)	38.62	0.18	0.19	▲
Hudson City Bancorp Inc. (HCBK)	37.70	0.07	0.08	▲
Popular Inc. (BPOP)	36.59	0.70	0.83	▲
People's United Financial Inc. (PBCT)	33.92	0.20	0.20	-

As of July 30, 2014.

FactSet values are for fiscal periods.

<sup>1</sup> Core or operating version of company-reported EPS value for the selected period, as reported by FactSet. Number has been adjusted for nonrecurring or one-time items incurred during the period. Thus, the number may or may not match with the company-reported number. Dash represents no change between actual and estimated EPS.

Source: SNL Financial