

Q2'14 margin and provision performance of 25 largest public US banks and thrifts

| Company (ticker) | Total assets (\$B) | Net interest margin (%) ² | | | Loan loss provision (\$M) ³ | | |
|---|--------------------|--------------------------------------|-------------------------|-------|--|-------------------------|-------|
| | | Q2'14 | Change vs. ¹ | | Q2'14 | Change vs. ¹ | |
| | | | Q1'14 | Q2'13 | | Q1'14 | Q2'13 |
| JPMorgan Chase & Co. (JPM) | 2,520.34 | 2.18 | ▲ | ▼ | 682.0 | ▼ | ▲ |
| Bank of America Corp. (BAC) | 2,170.56 | 2.22 | ▼ | ▼ | 411.0 | ▼ | ▼ |
| Citigroup Inc. (C) | 1,910.27 | 2.92 | - | ▲ | 1,579.0 | ▼ | ▼ |
| Wells Fargo & Co. (WFC) | 1,598.87 | 3.14 | ▼ | ▼ | 217.0 | ▼ | ▼ |
| Bank of New York Mellon Corp. (BK) | 400.74 | 0.98 | ▼ | ▼ | -8.0 | ▲ | ▲ |
| U.S. Bancorp (USB) | 389.07 | 3.27 | ▼ | ▼ | 324.0 | ▲ | ▼ |
| PNC Financial Services Group Inc. (PNC) | 327.06 | 3.13 | ▼ | ▼ | 72.0 | ▼ | ▼ |
| Capital One Financial Corp. (COF) | 298.32 | 6.55 | ▼ | ▼ | 704.0 | ▼ | ▼ |
| State Street Corp. (STT) | 282.32 | 1.17 | ▼ | ▼ | 2.0 | - | ▲ |
| BB&T Corp. (BBT) | 188.01 | 3.42 | ▼ | ▼ | 74.0 | ▲ | ▼ |
| SunTrust Banks Inc. (STI) | 182.56 | 3.10 | ▼ | ▼ | 76.0 | ▼ | ▼ |
| Fifth Third Bancorp (FITB) | 132.56 | 3.14 | ▼ | ▼ | 76.0 | ▲ | ▲ |
| Regions Financial Corp. (RF) | 118.72 | 3.23 | ▲ | ▲ | 35.0 | ▲ | ▲ |
| Northern Trust Corp. (NTRS) | 105.76 | 1.06 | ▼ | ▼ | 0.0 | ▼ | ▼ |
| KeyCorp (KEY) | 91.80 | 2.98 | ▲ | ▼ | 10.0 | ▲ | ▼ |
| M&T Bank Corp. (MTB) | 90.84 | 3.39 | ▼ | ▼ | 30.0 | ▼ | ▼ |
| Comerica Inc. (CMA) | 65.33 | 2.77 | ▲ | ▼ | 6.0 | ▼ | ▼ |
| Huntington Bancshares Inc. (HBAN) | 63.80 | 3.27 | ▲ | ▼ | 31.8 | ▲ | ▲ |
| Zions BanCorp. (ZION) | 55.11 | 3.28 | ▲ | ▼ | -54.4 | ▼ | ▼ |
| New York Community Bancorp Inc. (NYCB) | 48.60 | 2.65 | ▼ | ▼ | 0.2 | ▲ | ▼ |
| First Republic Bank (FRC) | 46.23 | 3.39 | ▲ | ▼ | 21.8 | ▲ | ▲ |
| First Niagara Financial Group Inc. (FNFG) | 38.62 | 3.26 | ▼ | ▼ | 22.4 | ▼ | ▼ |
| Hudson City Bancorp Inc. (HCBK) | 37.70 | 1.26 | ▼ | ▼ | 0.0 | - | ▼ |
| Popular Inc. (BPOP) | 36.59 | -0.78 | ▼ | ▼ | 61.7 | ▼ | ▼ |
| People's United Financial Inc. (PBCT) | 33.92 | 3.13 | ▼ | ▼ | 8.8 | ▼ | ▼ |

As of July 30, 2014.

¹ Dash represents no change from prior quarter.

² Net interest income, on a fully taxable-equivalent basis if available, as a percentage of average earning assets.

³ Provision for possible losses on loans and leases, excluding provisions for possible losses on real estate owned.

Source: SNL Financial