

Q1'14 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		
		Q1'14	Change vs. ¹		Q1'14	Change vs. ¹	
			Q4'13	Q1'13		Q4'13	Q1'13
JPMorgan Chase & Co. (JPM)	2,476.99	2.17	▼	▼	917.0	▲	▲
Bank of America Corp. (BAC)	2,149.85	2.28	▼	▼	984.0	▲	▼
Citigroup Inc. (C)	1,894.74	2.92	▼	▲	1,793.0	▼	▼
Wells Fargo & Co. (WFC)	1,546.71	3.18	▼	▼	325.0	▼	▼
U.S. Bancorp (USB)	371.29	3.32	▼	▼	306.0	▲	▼
Bank of New York Mellon Corp. (BK)	368.24	1.05	▼	▼	-12.0	▼	▲
PNC Financial Services Group Inc. (PNC)	323.42	3.25	▼	▼	94.0	▼	▼
Capital One Financial Corp. (COF)	290.50	6.62	▼	▼	735.0	▼	▼
State Street Corp. (STT)	256.66	1.28	▼	▼	2.0	▼	▲
BB&T Corp. (BBT)	184.65	3.49	▼	▼	60.0	-	▼
SunTrust Banks Inc. (STI)	179.54	3.15	▼	▼	106.0	▲	▼
Fifth Third Bancorp (FITB)	129.65	3.17	▼	▼	69.0	▲	▲
Regions Financial Corp. (RF)	117.93	3.21	▼	▲	2.0	▼	▼
Northern Trust Corp. (NTRS)	103.83	1.11	▼	▼	3.0	▼	▼
KeyCorp (KEY)	90.80	2.97	▼	▼	6.0	▼	▼
M&T Bank Corp. (MTB)	88.53	3.47	▼	▼	32.0	▼	▼
Comerica Inc. (CMA)	65.68	2.74	▼	▼	8.0	▲	▼
Huntington Bancshares Inc. (HBAN)	61.15	3.23	▼	▼	28.2	▼	▼
Zions BanCorp. (ZION)	56.08	3.26	▼	▼	-0.6	▲	▲
New York Community Bancorp Inc. (NYCB)	47.57	2.72	▼	▼	-14.6	▼	▼
First Republic Bank (FRC)	44.35	3.38	▲	▼	7.1	▼	▲
Hudson City Bancorp Inc. (HCBK)	38.23	1.40	▼	▼	0.0	-	▼
First Niagara Financial Group Inc. (FNFG)	37.99	3.28	▼	▼	24.4	▼	▲
Popular Inc. (BPOP)	36.74	4.65	▼	▲	73.1	▲	▼
People's United Financial Inc. (PBCT)	33.11	3.17	▼	▼	9.5	▼	▼

¹ Dash represents no change from previous 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.

As of May 7, 2014.

Source: SNL Financial

