

Possible impact of Basel III to largest BHCs under \$250B in assets*

Company (ticker)	Total assets (\$B)	Tier 1 ratio (%)		Total capital ratio (%)			Common equity tier 1 (%)	
		Current regulations	Possible range under Basel III	Current regulations	Possible range under Basel III	Possible range under Basel III		
BB&T Corp. (BBT)	184.65	12.11	11.70 to 11.90	14.61	14.10 to 14.40	9.90 to 10.10		
SunTrust Banks Inc. (STI)	179.55	10.88	10.20 to 10.30	12.81	12.50 to 12.60	9.70 to 9.80		
Ally Financial Inc. (ALLY)	148.45	12.12	9.90 to 10.40	13.02	13.00 to 13.50	9.10 to 9.70		
Fifth Third Bancorp (FITB)	129.65	10.45	10.20 to 10.30	14.02	13.80 to 13.90	9.30 to 9.40		
Regions Financial Corp. (RF)	118.14	11.83	11.10 to 11.50	14.87	14.10 to 14.50	10.60 to 11.10		
KeyCorp (KEY)	90.93	12.01	11.20 to 11.40	14.23	13.80 to 14.00	10.80 to 11.10		
M&T Bank Corp. (MTB)	88.53	12.22	10.20 to 10.90	15.30	14.20 to 15.00	8.60 to 9.30		
Discover Financial Services (DFS)	79.58	15.77	14.90 to 15.40	18.07	17.20 to 17.70	14.10 to 14.60		
Comerica Inc. (CMA)	65.83	10.58	10.10 to 10.50	13.00	12.50 to 12.90	10.10 to 10.50		
Huntington Bancshares Inc. (HBAN)	61.15	11.95	10.80 to 11.10	14.13	13.50 to 13.90	10.00 to 10.40		
Zions Bancorp. (ZION)	56.08	13.19	11.90 to 12.60	15.11	14.10 to 14.80	9.70 to 10.30		
CIT Group Inc. (CIT)	48.58	16.10	15.90 to 16.00	16.78	16.60 to 16.70	15.90 to 16.00		
New York Community Bancorp Inc. (NYCB)	47.57	12.58	10.00 to 11.00	13.24	11.60 to 12.80	10.00 to 11.00		
First Niagara Financial Group Inc. (FNFG)	38.00	9.62	8.70 to 9.20	11.60	11.00 to 11.50	7.50 to 7.90		
Popular Inc. (BPOP)	36.74	19.35	14.50 to 15.20	20.62	19.60 to 20.40	14.30 to 15.00		
City National Corp. (CYN)	29.85	10.18	9.10 to 9.90	13.08	12.00 to 12.70	7.90 to 8.60		
SVB Financial Group (SIVB)	29.72	12.35	19.50 to 19.60	13.41	20.50 to 20.70	16.30 to 16.40		
East West Bancorp Inc. (EWBC)	27.40	11.20	9.30 to 10.30	13.02	11.40 to 12.40	9.30 to 10.30		
BOK Financial Corp. (BOKF)	27.37	13.77	13.00 to 13.50	15.55	14.70 to 15.20	12.90 to 13.40		
Synovus Financial Corp. (SNV)	26.44	10.85	10.30 to 11.30	13.31	12.80 to 13.70	9.80 to 10.70		

As of July 2, 2014.

* Excludes American Express Co. and Northern Trust Corp., which filed capital results under Basel III for the quarter ending March 31, 2014. Also excludes thrift holding companies and bank holding companies with a foreign parent.

Ranges are approximate and based on universally applied assumptions regarding deferred tax assets, nonqualifying capital instruments, accumulated other comprehensive income and high-volatility commercial real estate.

Actual results will vary from company to company.

Based on 2014 first-quarter regulatory financials for top-tier bank holding companies.

Results assume fully phased-in capital rules.

Source: SNL Financial

