

## Q3'15 snapshot of superregional US banks\*

Ranked by total assets

| Company (ticker)                          | Total assets<br>(\$B) | Diluted EPS |                | Operating revenue |                | NCOs/average loans |                               |
|---|-----------------------|-------------|----------------|-------------------|----------------|--------------------|-------------------------------|
|   |                       | (\$)        | YOY change (%) | (\$B)             | YOY change (%) | (%)                | YOY change (bps) <sup>1</sup> |
| U.S. Bancorp (USB)                        | 415.94                | 0.81        | 3.85           | 4.96              | 0.47           | 0.45               | -10                           |
| PNC Financial Services Group Inc. (PNC)   | 362.13                | 1.90        | 6.15           | 3.78              | 1.62           | 0.19               | 2                             |
| Capital One Financial Corp. (COF)         | 313.70                | 1.98        | 6.45           | 5.90              | 4.57           | 1.68               | 17                            |
| BB&T Corp. (BBT)                          | 208.81                | 0.64        | -8.57          | 2.45              | 6.56           | 0.32               | -15                           |
| SunTrust Banks Inc. (STI)                 | 187.04                | 1.00        | -5.66          | 2.02              | 0.55           | 0.21               | -17                           |
| Fifth Third Bancorp (FITB)                | 141.92                | 0.45        | 15.38          | 1.61              | 13.66          | 0.80               | 29                            |
| Citizens Financial Group Inc. (CFG)       | 135.45                | 0.40        | 17.65          | 1.21              | 4.22           | 0.31               | -8                            |
| Regions Financial Corp. (RF)              | 124.79                | 0.18        | -18.18         | 1.33              | 1.14           | 0.30               | -9                            |
| M&T Bank Corp. (MTB)                      | 97.80                 | 1.93        | 1.05           | 1.14              | 1.06           | 0.24               | 6                             |
| KeyCorp (KEY)                             | 95.42                 | 0.25        | 19.05          | 1.06              | 7.93           | 0.27               | 5                             |
| Comerica Inc. (CMA)                       | 71.01                 | 0.74        | -9.76          | 0.69              | 9.41           | NA                 | NA                            |
| Huntington Bancshares Inc. (HBAN)         | 70.21                 | 0.18        | 0.00           | 0.75              | 4.89           | 0.13               | -13                           |
| Zions Bancorp. (ZION)                     | 58.41                 | 0.41        | 2.50           | 0.55              | 1.15           | 0.31               | 20                            |
| First Republic Bank (FRC)                 | 55.38                 | 0.82        | -4.65          | 0.47              | 12.38          | 0.00               | 0                             |
| <b>Median of superregional U.S. banks</b> |                       |             | <b>1.77</b>    | <b>1.27</b>       | <b>4.40</b>    | <b>0.30</b>        | <b>0.20</b>                   |

Data compiled Oct. 26, 2015.

Based on GAAP filings for the quarter ended Sept. 30, 2015.

\* Public U.S. banks and thrifts with total assets between \$50 billion and \$500 billion at Sept. 30, 2015, and with a ratio of noninterest income to operating revenue of less than 75% for the quarter ended Sept. 30, 2015.

<sup>1</sup> Actual net charge-offs to average loans ratios, instead of rounded ratios to two decimal places, are used to calculate year-over-year changes.

NA = not available

bps = basis points

NCOs = net charge-offs

YOY = year over year

Source: SNL Financial

