

Aggregate credit quality data for US commercial banks

	Q1 '12	Q2 '12	Q3 '12	Q4 '12	Q1 '13	Q2 '13	Q3'13	Q4'13	Q1'14
Adjusted nonaccrual loans (\$B) ¹	139.51	129.57	128.43	120.46	115.23	105.76	98.90	89.93	86.20
Current restructured loans (\$B)	117.24	99.47	97.41	97.94	99.15	96.06	94.74	93.60	91.82
Adjusted OREO (\$B) ¹	37.49	34.72	34.27	32.40	30.26	27.68	27.13	26.07	25.41
Adjusted nonperforming assets (\$B) ¹	295.69	265.31	261.46	252.09	246.14	230.92	222.13	210.88	204.69
Adjusted past due loans (\$B) ^{1,2}	255.25	236.08	238.30	229.71	215.95	197.98	184.19	177.90	167.81
Net charge-offs (\$B)	19.99	18.84	20.58	17.22	14.83	13.01	10.79	11.02	9.44
Loan loss reserves (\$B)	174.01	166.37	156.71	152.17	145.70	139.53	133.04	126.58	122.88
Tangible common equity (\$B)	1,128.66	1,134.60	1,161.23	1,168.57	1,182.94	1,171.88	1,186.18	1,210.48	1,238.45
Adjusted NPAs & 90+ PD loans/assets (%) ¹	2.67	2.40	2.35	2.20	2.15	2.01	1.88	1.76	1.70
Adjusted NPAs & 90+ PD loans / TCE + LLR (%) ¹	26.34	23.75	23.25	22.33	21.59	20.43	19.28	18.06	17.26
Net charge-offs / average loans (%)	1.18	1.11	1.21	0.99	0.85	0.74	0.61	0.61	0.52
Reserves/gross loans (%)	2.57	2.44	2.28	2.16	2.07	1.97	1.86	1.74	1.68
Reserves/adjusted NPAs & adj loans 90PD (%) ¹	50.71	53.84	51.15	51.60	50.80	52.08	52.31	52.42	52.29

As of May 14, 2014.

¹ Excludes government-guaranteed assets.

² Adjusted past-due loans include adjusted 30- to 89-days delinquent loans, adjusted 90-plus-days past due loans and adjusted nonaccrual loans.

Data based on regulatory filings.

Source: SNL Financial

