

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)	187.02	12.39	12.00 to 12.20	15.15	14.60 to 14.90	10.20 to 10.40			
SunTrust Banks Inc. (STI)	186.86	10.54	9.90 to 10.00	12.32	12.00 to 12.20	9.50 to 9.50			
Ally Financial Inc. (ALLY)	149.20	12.65	10.40 to 11.00	13.47	13.40 to 14.00	9.60 to 10.20			
Fifth Third Bancorp (FITB)	134.19	10.83	10.60 to 10.70	14.34	14.10 to 14.20	9.50 to 9.50			
Regions Financial Corp. (RF)	119.30	12.70	12.00 to 12.40	15.49	14.80 to 15.20	11.20 to 11.50			
M&T Bank Corp. (MTB)	97.23	12.45	10.50 to 11.20	15.40	14.30 to 15.10	8.90 to 9.60			
KeyCorp (KEY)	89.88	12.01	11.10 to 11.40	14.10	13.60 to 13.90	10.80 to 11.10			
Discover Financial Services (DFS)	80.60	15.56	14.80 to 15.30	17.81	17.00 to 17.50	14.00 to 14.50			
Comerica Inc. (CMA)	68.95	10.59	10.20 to 10.50	12.83	12.40 to 12.70	10.20 to 10.50			
Huntington Bancshares Inc. (HBAN)	64.33	11.61	10.60 to 10.90	13.72	13.20 to 13.50	9.90 to 10.10			
Zions BanCorp. (ZION)	55.46	14.43	13.00 to 13.80	16.28	15.20 to 16.00	10.90 to 11.60			
New York Community Bancorp Inc. (NYCB)	48.68	12.10	9.70 to 10.60	12.71	11.20 to 12.30	9.70 to 10.60			
CIT Group Inc. (CIT)	46.48	14.34	14.40 to 14.70	14.98	15.00 to 15.40	14.40 to 14.70			
First Niagara Financial Group Inc. (FNFG)	37.97	9.80	8.50 to 9.20	11.76	10.80 to 11.60	7.30 to 8.00			
SVB Financial Group (SIVB)	36.04	14.03	20.10 to 20.20	14.97	21.00 to 21.10	17.30 to 17.40			
Popular Inc. (BPOP)	34.10	16.86	14.20 to 14.90	18.14	17.30 to 18.00	14.00 to 14.70			
City National Corp. (CYN)	32.02	9.92	8.90 to 9.60	12.14	11.20 to 11.90	7.80 to 8.50			
BOK Financial Corp. (BOKF)	29.10	13.72	13.20 to 13.50	15.11	14.50 to 14.80	13.10 to 13.40			
East West Bancorp Inc. (EWBC)	28.48	10.87	9.10 to 10.10	12.45	11.00 to 11.90	9.10 to 10.10			
Cullen/Frost Bankers Inc. (CFR)	27.41	13.90	12.60 to 12.90	14.81	14.30 to 14.70	11.70 to 12.00			

As of Dec. 11, 2014.

* Excludes American Express Co. and Northern Trust Corp., which filed capital results under Basel III for the quarter ending Sept. 30, 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 third-quarter 2014 regulatory financials for top-tier BHCs.

Results assume fully phased-in capital rules.

Source: SNL Financial

