



“Reserve releases are not going to be a driver of earnings improvement going forward as it was in the past.”

Allen Tischler, analyst, Moody's Investors Service

2019 BANK PERFORMANCE SCORE CARD

\$50 BILLION AND ABOVE

Rank	Company Name	Ticker	State	Total Assets (\$000)	Profitability				Capital Adequacy			Asset Quality			Final Score
					Core ROAA (%)	ROA Rank	Core ROAE (%)	ROE Rank	Tang Common Equity/ Tang Assets (%)	TCE Rank	NPAs/ Loans & REO (%)	NPA Rank	NCOs/ Avg Loans (%)	NCOs Rank	
1	Comerica	CMA	TX	70,818	1.81	1	16.40	2	9.78	1	0.66	8	0.10	7	11.5
2	SVB Financial Group	SIVB	CA	56,928	1.78	2	20.20	1	8.99	4	0.44	6	0.22	11	15.5
3	Zions Bancorp., NA	ZION	UT	68,746	1.32	9	11.62	10	8.85	5	0.79	9	-0.04	1	29.0
4	M&T Bank Corp.	MTB	NY	120,097	1.64	3	12.31	8	8.30	8	1.36	21	0.15	8	33.5
5	Capital One Financial Corp.	COF	VA	372,538	1.55	5	11.23	13	9.09	3	0.93	11	2.51	24	38.5
5	U.S. Bancorp	USB	MN	467,374	1.58	4	14.29	4	7.67	13	1.11	15	0.48	20	38.5
7	KeyCorp	KEY	OH	139,613	1.31	11	11.97	9	8.27	9	0.80	10	0.26	13	40.5
8	PNC Financial Services Group	PNC	PA	382,315	1.32	10	10.64	16	9.19	2	1.23	18	0.19	9	41.5
9	BB&T Corp.	BBT	NC	225,697	1.54	6	11.52	11	7.67	14	0.39	5	0.36	17	42.0
10	Northern Trust Corp.	NTRS	IL	132,213	1.28	13	15.36	3	6.71	22	0.47	7	0.00	3	43.0
11	State Street Corp.	STT	MA	244,596	1.26	15	13.24	5	4.78	24	-	1	0.01	5	47.0
12	Huntington Bancshares	HBAN	OH	108,781	1.38	7	13.10	6	7.13	20	1.57	22	0.20	10	49.0
13	Fifth Third Bancorp	FITB	OH	146,069	1.21	17	10.78	14	8.64	6	0.98	13	0.35	16	51.5
14	SunTrust Banks	STI	GA	215,543	1.34	8	11.46	12	7.56	15	1.90	24	0.23	12	53.0
15	Bank of New York Mellon Corp.	BK	NY	362,873	1.26	14	10.43	18	4.83	23	0.21	4	0.00	2	58.0
16	First Republic Bank	FRC	CA	99,205	0.94	21	10.39	19	7.54	16	0.08	2	0.00	4	59.0
17	Regions Financial Corp.	RF	AL	125,688	1.30	12	10.45	17	7.72	12	1.26	19	0.40	18	59.5
18	JPMorgan Chase & Co.	JPM	NY	2,622,532	1.25	16	12.79	7	7.08	21	1.10	14	0.51	21	61.5
19	Wells Fargo & Co.	WFC	CA	1,895,883	1.15	19	10.65	15	7.86	11	1.75	23	0.28	15	64.0
20	Citizens Financial Group	CFG	RI	160,518	1.12	20	8.59	23	8.48	7	1.32	20	0.28	14	67.0
21	New York Community Bancorp	NYCB	NY	51,899	0.85	23	6.27	24	7.51	18	0.16	3	0.04	6	69.5
22	Bank of America Corp.	BAC	NC	2,354,507	1.16	18	10.19	20	7.54	17	1.13	16	0.40	19	72.5
23	Citigroup	C	NY	1,917,383	0.92	22	8.85	22	7.99	10	1.14	17	1.05	23	74.0
24	Ally Financial	ALLY	MI	178,869	0.77	24	10.02	21	7.26	19	0.95	12	0.75	22	81.0
				Median	1.29		11.35		7.70		0.97		0.24		
				Mean	1.29		11.78		7.77		0.91		0.36		

► Source: Sandler O'Neill + Partners, S&P Global Market Intelligence, company reports and regulatory filings

\*Data includes only bank and thrifts as defined by S&P Global Market Intelligence which have reported 2018 earnings as of April 2, 2019. Capital adequacy and asset quality figures are as of calendar year-end 2018. Profitability figures are for the calendar year ending in 2018 and are based on core income as defined by S&P Global Market Intelligence where available. Nonperforming assets and average loans in the NCO calculation are net of guaranteed loans. NPA calculation includes accruing TDRs if disclosure is available through company filings.