

“For Morgan, the question becomes, are the investments going to pay off. For Bank of America, can they get as efficient as they should be, because they’re not there yet. And for Citi, can they generate the revenue growth.”

JEFFREY HARTE,
SANDLER O’NEILL + PARTNERS



\$50 BILLION AND ABOVE

Rank	Company Name	Ticker	State	Total Assets (\$millions)	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	71,567	1.23	6	11.03	8	10.32	1	1.09	9	0.19	7	23.0
1	Fifth Third Bancorp	FITB	OH	142,193	1.45	1	12.26	2	8.99	6	1.32	13	0.32	15	23.0
3	State Street Corp.	STT	MA	238,425	1.25	4	12.44	1	4.98	22	0.00	1	0.00	3	29.0
4	M&T Bank Corp.	MTB	NY	118,593	1.24	5	9.21	13	9.09	4	1.36	14	0.16	5	31.5
5	KeyCorp	KEY	OH	137,698	1.15	10	10.20	10	8.21	10	0.76	6	0.24	10	38.0
6	SVB Financial Group	SIVB	CA	51,214	1.00	15	11.83	3	8.16	11	0.83	8	0.27	12	39.0
6	U.S. Bancorp	USB	MN	462,040	1.29	2	11.77	4	7.43	18	1.24	11	0.48	19	39.0
8	First Republic Bank	FRC	CA	87,781	1.02	14	11.04	7	7.47	17	0.08	2	0.00	2	40.0
9	BB&T Corp.	BBT	NC	221,642	1.25	3	9.24	12	7.70	16	0.42	4	0.37	16	41.0
10	PNC Financial Services Group	PNC	PA	380,768	1.04	12	8.38	16	9.17	3	1.40	17	0.21	8	43.5
11	Zions Bancorp.	ZION	UT	66,288	0.98	16	8.24	17	9.34	2	1.24	12	0.17	6	44.0
12	Bank of New York Mellon Corp.	BK	NY	371,758	1.15	9	9.82	11	4.77	23	0.22	3	-0.01	1	45.0
13	Capital One Financial Corp.	COF	VA	365,693	1.20	7	8.57	15	8.45	9	1.14	10	2.66	23	47.5
13	Northern Trust Corp.	NTRS	IL	138,591	0.98	17	11.69	5	6.22	21	0.56	5	0.03	4	47.5
15	Huntington Bancshares	HBAN	OH	104,185	1.19	8	11.33	6	7.27	20	1.75	20	0.23	9	48.5
16	Regions Financial Corp.	RF	AL	124,294	1.10	11	8.19	19	8.68	7	2.10	22	0.38	17	56.5
17	JPMorgan Chase & Co.	JPM	NY	2,533,600	1.04	13	10.38	9	7.29	19	1.37	15	0.59	20	58.5
18	Citizens Financial Group	CFG	RI	152,336	0.89	20	6.71	23	9.03	5	1.38	16	0.28	13	62.5
19	Wells Fargo & Co.	WFC	CA	1,951,757	0.97	19	9.09	14	8.03	13	2.06	21	0.30	14	63.5
20	SunTrust Banks	STI	GA	205,962	0.97	18	8.22	18	8.13	12	2.20	23	0.25	11	65.0
21	Ally Financial	ALLY	MI	167,148	0.61	23	7.34	20	7.90	14	0.76	7	0.85	21	71.0
22	Citigroup	C	NY	1,842,465	0.82	22	6.80	22	8.59	8	1.47	18	1.09	22	72.0
23	Bank of America Corp.	BAC	NC	2,281,234	0.87	21	7.29	21	7.86	15	1.54	19	0.43	18	75.5
				Median	1.04		9.24		8.13		1.24		0.27		
				Mean	1.07		9.61		7.96		1.14		0.41		

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

*Data includes only banks and thrifts as defined by S&P Global Market Intelligence that have reported 2017 earnings as of April 10, 2018. Capital adequacy and asset quality figures are as of calendar year-end 2017. Profitability figures are for the calendar year ending in 2017 and are based on core income as defined by S&P Global Market Intelligence where available. Asset quality figures are as of calendar year-end 2017. Nonperforming assets and average loans in the NCO calculation are net of guaranteed loans. The NPA calculation includes accruing TDRs if disclosure is available through company filings.