

**15 US commercial banks with largest positive changes
in net unrealized gains or losses**

Company (top-level US ticker)	City, state	Total assets (\$B)	Net unrealized gains or losses on AFS securities (\$M)^				Tier 1 risk- based ratio
			Q4'14	Q3'14	QOQ change	QOQ	
Fifth Third Bank (FITB)	Cincinnati, OH	136.28	475.0	338.0	137.1	1.00	11.85
SunTrust Bank (STI)	Atlanta, GA	185.91	309.5	181.3	128.2	0.75	10.67
Branch Banking and Trust Co. (BBT)	Winston-Salem, NC	182.49	-58.5	-134.0	75.6	0.46	11.68
Ally Bank (ALLY)	Midvale, UT	104.47	-55.0	-127.0	72.0	0.45	16.89
Regions Bank (RF)	Birmingham, AL	118.80	118.8	52.9	66.0	0.55	12.30
Citizens Bank NA (RBS)	Providence, RI	102.97	55.2	2.6	52.6	0.51	12.20
Comerica Bank (CMA)	Dallas, TX	69.31	36.9	-14.1	51.0	0.72	10.36
Bank of the West (BNP)	San Francisco, CA	71.68	-25.4	-66.9	41.5	0.53	13.48
Santander Bank NA (SAN)	Boston, MA	80.47	-52.5	-88.1	35.6	0.40	13.23
KeyBank NA (KEY)	Cleveland, OH	91.78	-5.2	-40.5	35.3	0.38	11.41
BOKF NA (BOKF)	Tulsa, OK	28.95	58.0	25.1	32.9	1.52	10.24
Huntington National Bank (HBAN)	Columbus, OH	66.11	14.8	-10.6	25.4	0.41	11.28
Compass Bank (BBVA)	Birmingham, AL	79.62	-3.0	-22.6	19.5	0.29	10.49
Community Bank NA (CBU)	De Witt, NY	7.46	47.3	27.9	19.4	3.32	14.64
UBS Bank USA (UBSG)	Salt Lake City, UT	48.48	-17.0	-35.4	18.4	0.41	13.72
Median of the list		80.47	14.83	-14.08	41.51	0.51	11.85
Industry total		14,466.62	4,421.1	2,063.9	2,357.2	NA	NA

Data compiled March 5, 2015.

^ Unrealized gains or losses is the amount of net unrealized holding gains from available-for-sale securities that is included in Schedule RC, "Accumulated Other Comprehensive Income."

Industry total reflects aggregate data of all operating U.S. commercial banks.

Quarter-over-quarter change may differ from the difference between the fourth quarter and third quarter values displayed due to rounding.

Excludes institutions filing under Basel III advanced approaches.

NA = not applicable

Source: SNL Financial

