

# Top 20 bank holding companies by net unrealized gains on AFS securities

Top-tier companies with deposits to assets of at least 25%

Company (top level ticker)	Total assets (\$B)	Total AFS securities (FV)/ total assets (%)	Net unrealized gains on AFS securities (\$M)			Net unrealized gains/tang. comm. equity (%)
			Q4'12	Q3'12	Change	
Wells Fargo & Co. (WFC)	1,422.97	16.53	<b>7,462.0</b>	7,728.0	▼	6.68
JPMorgan Chase & Co. (JPM)	2,359.14	15.61	<b>6,868.0</b>	6,897.0	▼	4.75
Bank of America Corp. (BAC)	2,212.00	13.18	<b>5,127.6</b>	6,287.2	▼	3.62
Bank of New York Mellon Corp. (BK)	359.30	25.78	<b>1,350.0</b>	1,448.0	▼	10.82
HSBC North America Holdings Inc.	318.81	21.70	<b>1,106.9</b>	1,224.5	▼	4.41
TD Bank US Holding Co.	218.92	36.85	<b>1,065.7</b>	1,431.6	▼	12.24
PNC Financial Services Group Inc. (PNC)	305.29	16.72	<b>1,052.6</b>	1,049.9	▲	4.11
U.S. Bancorp (USB)	353.86	11.34	<b>786.0</b>	811.0	▼	3.26
Capital One Financial Corp. (COF)	313.04	20.46	<b>711.7</b>	751.6	▼	3.07
Citigroup Inc. (C)	1,864.66	15.48	<b>597.0</b>	531.0	▲	0.38
SunTrust Banks Inc. (STI)	173.57	12.28	<b>520.3</b>	607.0	▼	3.79
State Street Corp. (STT)	222.23	49.42	<b>455.4</b>	426.7	▲	3.84
Regions Financial Corp. (RF)	121.35	21.99	<b>435.3</b>	535.5	▼	4.42
Fifth Third Bancorp (FITB)	121.89	11.78	<b>412.6</b>	493.7	▼	3.79
BB&T Corp. (BBT)	183.87	13.67	<b>328.7</b>	356.8	▼	2.84
American Express Co. (AXP)	153.53	3.88	<b>315.0</b>	340.0	▼	2.14
RBS Citizens Financial Group Inc.	127.91	14.34	<b>306.1</b>	377.8	▼	2.39
Cullen/Frost Bankers Inc. (CFR)	23.21	26.58	<b>245.5</b>	268.1	▼	13.10
KeyCorp (KEY)	89.43	13.52	<b>229.3</b>	246.4	▼	2.60
First Niagara Financial Group Inc. (FNFG)	36.92	29.78	<b>205.0</b>	203.2	▲	10.40

Data based on bank holding company Y-9C filings as of Feb. 22, 2013.

Financial data is for the quarter ended Dec. 31, 2012, unless otherwise noted.

Source: SNL Financial

