

NIM for top 20 commercial banks
Ranking is based on total assets as of June 30, 2015.

Company (top-level ticker)	Q2'15 total assets (\$B)	Net interest margin (%)				
		Q2'15	Q1'15	Q4'14	Q3'14	Q2'14
JPMorgan Chase Bank NA (JPM)	1,971.38	1.85	1.80	1.92	2.00	1.98
Bank of America NA (BAC)*	1,606.23	3.08	2.77	2.85	2.40	2.42
Wells Fargo Bank NA (WFC)	1,553.87	2.98	2.94	3.05	3.06	3.11
Citibank NA (C)	1,336.20	3.21	3.15	3.20	3.24	3.25
U.S. Bank NA (USB)	414.00	3.10	3.13	3.25	3.27	3.37
PNC Bank NA (PNC)	343.63	2.71	2.79	2.90	3.01	3.11
Bank of New York Mellon (BK)	320.20	1.00	0.96	0.89	0.92	0.96
State Street Bank and Trust Co. (STT)	289.43	1.13	1.15	1.22	1.26	1.30
Capital One NA (COF)	255.29	3.80	3.80	3.96	3.89	4.03
TD Bank NA (TD)	235.03	2.43	2.44	2.55	2.60	2.61
HSBC Bank USA NA (HSBA)	190.50	1.52	1.50	1.53	1.46	1.39
Branch Banking and Trust Co. (BBT)	186.64	3.04	3.08	3.14	3.17	3.20
SunTrust Bank (STI)	184.22	2.89	2.81	2.99	3.08	3.13
Chase Bank USA NA (JPM)	147.06	7.45	7.82	7.86	7.94	8.43
Fifth Third Bank (FITB)	139.25	3.05	2.97	3.18	3.38	3.39
Morgan Stanley Bank NA (MS)	126.64	1.41	1.22	1.13	1.10	0.91
Goldman Sachs Bank USA (GS)	122.68	1.07	1.19	1.29	0.85	0.93
Regions Bank (RF)	120.93	3.20	3.19	3.26	3.28	3.30
Northern Trust Co. (NTRS)	119.60	1.05	1.05	1.06	1.04	1.06
MUFG Union Bank NA (8306)	113.52	2.82	2.67	2.78	2.84	3.12
Top 20 median		2.86	2.78	2.88	2.93	3.11

Data compiled Aug. 7, 2015.

Based on regulatory filings.

Net interest margin is on a fully taxable equivalent basis.

* SNL adjusted Bank of America NA's net interest margin for the fourth quarter of 2014 to exclude the effect of the consolidation of FIA Card Services NA, which took place on Oct. 1, 2014.

Top-level ticker is based on the home country stock exchange of the highest traded entity within the corporate structure.

Source: SNL Financial

