

Reserves breakdown for top 20 institutions by total reserves

Company (top-level ticker)	Total reserves		Reserve as a percent of loans (%)		Allowance as a percent of total loan balance by type, Q2'14 (%)*			
	Q2'14 balance ³ (\$M)	QOQ change (%)	Q2'14	QOQ change (bps)	Real estate ¹	Commercial ²	Credit cards	Other consumer
Citibank NA (C)	13,791.0	-7.92	2.31	-20	2.40	0.89	5.57	3.10
JPMorgan Chase Bank NA (JPM)	12,383.0	-3.88	1.99	-9	2.89	1.25	2.82	1.45
Wells Fargo Bank NA (WFC)	11,341.0	-3.57	1.46	-6	1.68	1.11	5.07	1.09
Bank of America NA (BAC)	10,964.0	-3.30	1.45	-3	2.26	0.91	0.00	0.42
FIA Card Services NA (BAC)	4,386.0	-8.40	3.98	-19	0.00	3.66	4.32	9.16
U.S. Bank NA (USB)	4,132.2	-1.34	1.74	-5	1.78	1.06	5.16	1.63
PNC Bank NA (PNC)	3,453.1	-2.15	1.75	-6	2.72	1.19	3.74	2.09
Chase Bank USA NA (JPM)	2,755.7	-0.85	3.02	14	NA	2.47	3.08	3.02
Capital One Bank (USA) NA (COF)	2,416.7	-3.80	4.01	6	NA	NA	4.17	NA
SunTrust Bank (STI)	2,002.2	-1.81	1.55	-5	2.09	1.40	2.48	0.74
Synchrony Bank (SYF)	2,000.1	4.15	5.89	42	0.00	2.98	5.86	1.77
Discover Bank (DFS)	1,596.1	1.50	2.51	11	0.47	1.62	2.64	1.82
Capital One NA (COF)	1,581.3	-0.26	1.18	1	0.53	0.72	2.97	1.85
Fifth Third Bank (FITB)	1,444.3	-1.66	1.61	-5	1.50	1.75	4.15	0.32
Branch Banking and Trust Co. (BBT)	1,409.5	-3.28	1.24	-5	1.43	0.95	5.03	0.73
Regions Bank (RF)	1,229.0	-2.52	1.62	-7	1.82	1.38	4.74	1.61
TD Bank N.A. (TD)	1,037.0	-1.52	1.01	-2	0.84	1.00	5.14	1.35
Citizens Bank NA (RBS)	994.8	-6.16	1.39	-10	1.49	1.19	4.54	1.06
Manufacturers and Traders Trust Co. (MTB)	913.3	0.13	1.44	0	1.13	1.47	5.00	2.27
KeyBank NA (KEY)	846.2	-2.52	1.47	-6	1.46	1.42	4.51	1.77

As of Aug. 11, 2014.

Limited to top 20 commercial banks and savings banks by total reserves as of June 30, 2014.

* Represents aggregate allowance attributable to individually impaired and collectively impaired loans and purchased credit-impaired loans as a percent of consolidated loans held-for-investment reported in Schedule RI-C, Disaggregated Data on the Allowance for Loan and Lease Losses.

¹ Real estate includes commercial real estate, residential real estate and construction loans.

² Commercial represents all loans and leases not reported as real estate loans, credit cards or other consumer loans.

³ Includes unallocated allowance for loan and lease losses attributable to loans collectively evaluated for impairment.

Top-level tickers based on home country stock exchange.

Based on regulatory filings.

Source: SNL Financial

