

Possible impact of Basel III to largest BHCs under \$250B in assets

Company (ticker)	Total assets (\$B)	Tier 1 ratio (%)			Total capital ratio (%)			Common equity tier 1 (%)	
		Current regulations	Possible range under Basel III		Current regulations	Possible range under Basel III		Possible range under Basel III	
State Street Corp. (STT)	216.75	17.31	16.00 to 16.00	19.81	19.80 to 19.80	15.40 to 15.40	15.40	15.40	
BB&T Corp. (BBT)	181.05	11.28	10.80 to 11.10	13.92	13.30 to 13.70	9.00 to 9.20	9.00	9.20	
SunTrust Banks Inc. (STI)	172.03	10.97	10.30 to 10.40	13.04	12.80 to 12.90	9.80 to 9.90	9.80	9.90	
Ally Financial Inc.	150.56	15.37	13.30 to 13.70	16.40	16.50 to 16.90	8.00 to 8.50	8.00	8.50	
American Express Co. (AXP)	150.15	12.80	11.30 to 11.90	14.71	13.20 to 13.80	11.30 to 11.90	11.30	11.90	
Fifth Third Bancorp (FITB)	125.67	11.14	9.70 to 9.80	14.35	13.50 to 13.60	9.70 to 9.80	9.70	9.80	
Regions Financial Corp. (RF)	116.94	11.47	10.50 to 11.10	14.52	13.50 to 14.10	10.00 to 10.60	10.00	10.60	
Northern Trust Corp. (NTRS)	95.97	13.59	13.00 to 13.10	14.86	14.80 to 14.90	13.00 to 13.10	13.00	13.10	
KeyCorp (KEY)	91.02	11.92	11.00 to 11.30	14.37	13.80 to 14.10	10.70 to 10.90	10.70	10.90	
M&T Bank Corp. (MTB)	84.43	11.88	9.20 to 10.00	15.07	13.80 to 14.70	8.00 to 8.90	8.00	8.90	
Discover Financial Services (DFS)	75.54	15.58	14.50 to 15.20	17.90	16.80 to 17.50	13.60 to 14.30	13.60	14.30	
Comerica Inc. (CMA)	64.72	10.72	10.10 to 10.60	13.42	12.80 to 13.20	10.10 to 10.60	10.10	10.60	
Huntington Bancshares Inc. (HBAN)	56.65	12.36	11.10 to 11.50	14.67	14.00 to 14.40	10.30 to 10.70	10.30	10.70	
Zions Bancorp. (ZION)	55.19	13.10	11.50 to 12.40	14.82	13.50 to 14.40	9.30 to 10.20	9.30	10.20	
CIT Group Inc. (CIT)	46.22	16.72	16.60 to 16.70	17.42	17.30 to 17.40	16.60 to 16.70	16.60	16.70	
New York Community Bancorp Inc. (NYCB)	45.76	13.05	10.40 to 11.40	13.80	12.10 to 13.30	10.40 to 11.40	10.40	11.40	
First Niagara Financial Group Inc. (FNFG)	37.38	9.45	8.60 to 9.00	11.40	10.90 to 11.40	7.30 to 7.70	7.30	7.70	
Popular Inc. (BPOP)	36.05	18.54	13.40 to 13.90	19.82	18.60 to 19.20	13.20 to 13.70	13.20	13.70	
City National Corp. (CYN)	29.06	9.69	8.70 to 9.40	12.67	11.70 to 12.40	7.90 to 8.60	7.90	8.60	
BOK Financial Corp. (BOKF)	27.17	13.52	12.70 to 13.20	15.36	14.40 to 14.90	12.60 to 13.10	12.60	13.10	

Ranges are approximate and based on universally applied assumptions regarding deferred tax assets, nonqualifying capital instruments, accumulated other comprehensive income and high-volatility commercial real estate.

Actual results will vary from company to company.

Excludes thrift holding companies and bank holding companies with a foreign parent.

Based on Q3'13 regulatory financials for top-tier BHCs.

Results assume fully phased-in capital rules.

Source: SNL Financial