

Ratings downgrades on SNL-covered banks and thrifts in 2013*

Company (ticker)	Current long-term credit rating	Current rating date	Prior long-term credit rating	Prior rating date
Moody's				
Bank of New York Mellon	Aa2	11/14/13	Aa1	07/02/13
Bank of New York Mellon Corp. (BK)	A1	11/14/13	Aa3	07/02/13
Bank of New York Mellon Trust Co. NA	Aa2	11/14/13	Aa1	07/02/13
Bank One Corp.	Baa1	11/14/13	A3	08/22/13
Bank One Michigan	A2	11/14/13	A1	08/22/13
BNY Mellon NA	Aa2	11/14/13	Aa1	07/02/13
BNY Mellon Trust of Delaware	Aa2	11/14/13	Aa1	07/02/13
First Chicago NBD Corp.	(P)A3	11/14/13	(P)A2	08/22/13
J.P. Morgan & Co. Inc.	A3	11/14/13	A2	08/22/13
JPMorgan Chase & Co. (JPM)	A3	11/14/13	A2	08/22/13
Northern Trust Co.	A1	11/14/13	Aa3	07/02/13
Northern Trust Corp. (NTRS)	A2	11/14/13	A1	07/02/13
State Street Bank and Trust Co.	Aa3	11/14/13	Aa2	07/02/13
First Horizon National Corp. (FHN)	Baa3	10/25/13	Baa2	08/02/12
First Tennessee Bank NA	Baa2	10/25/13	Baa1	08/02/12
INTRUST Bank NA	Baa1	10/10/13	A3	07/17/13
INTRUST Financial Corp.	Baa3	10/10/13	Baa1	07/17/13
Doral Financial Corp. (DRL)	Caa3	10/07/13	Caa1	09/09/09
TCF National Bank	Baa1	05/13/13	A3	02/15/13
FirstMerit Bank NA	A2	04/15/13	A1	09/13/12
FirstMerit Corp. (FMER)	A3	04/15/13	A2	01/16/13
BMO Financial Corp.	A3	01/28/13	A2	10/26/12
BMO Harris Bank NA	A2	01/28/13	A1	10/26/12
Canadian Imperial Bank Commerce New York	Aa3	01/28/13	Aa2	10/26/12
Canadian Imperial Holdings Inc.	(P)Aa3	01/28/13	(P)Aa2	10/26/12
M&I LLC	A3	01/28/13	A2	10/26/12
M&I Marshall & Ilsley Bank	A2	01/28/13	A1	10/26/12
Marshall & Ilsley Corp.	A3	01/28/13	A2	10/26/12
TD Bank NA	Aa3	01/28/13	Aa2	10/26/12
S&P				
First Horizon National Corp. (FHN)	BB+	11/27/13	BBB-	06/28/12
First Tennessee Bank NA	BBB-	11/27/13	BBB	06/28/12
Citizens Bank of Pennsylvania	A-	11/07/13	A	05/31/13
RBS Citizens Financial Group Inc.	BBB+	11/07/13	A-	05/31/13
RBS Citizens NA	A-	11/07/13	A	05/31/13
Deutsche Bank National Trust Co.	A-	07/02/13	A	03/26/13
Deutsche Bank Trust Co. Americas	A	07/02/13	A+	03/26/13
Deutsche Bank Trust Co. Delaware	A	07/02/13	A+	03/26/13
Deutsche Bank Trust Corp.	A	07/02/13	A+	03/26/13
Fitch				
Citizens Bank of Pennsylvania	BBB+	11/04/13	A-	09/23/13
RBS Citizens Financial Group Inc.	BBB+	11/04/13	A-	09/23/13
RBS Citizens NA	BBB+	11/04/13	A-	09/23/13
Trustmark Corp. (TRMK)	BBB+	09/23/13	A-	10/17/12
Trustmark National Bank	BBB+	09/23/13	A-	10/17/12
Columbia Bank	BBB+	02/14/13	A-	09/06/12
Fulton Bank NA	BBB+	02/14/13	A-	09/06/12
Fulton Bank of New Jersey	BBB+	02/14/13	A-	09/06/12
Fulton Financial Corp. (FULT)	BBB+	02/14/13	A-	09/06/12
Lafayette Ambassador Bank	BBB+	02/14/13	A-	09/06/12
TCF Financial Corp. (TCB)	BBB-	02/14/13	BBB	10/26/12
TCF National Bank	BBB-	02/14/13	BBB	10/26/12

Data as of Jan. 13, 2013

*Excludes banking subsidiaries of firms which are not classified by SNL as a bank or thrift.

Source: SNL Financial

