

Ratings upgrades 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				
BAC North America Holding Co.	Ba3	11/14/13	B1	08/22/13
Bank of America NA	A2	11/14/13	A3	08/22/13
Citibank NA	A2	11/14/13	A3	08/22/13
FIA Card Services NA	A2	11/14/13	A3	08/22/13
LaSalle Bank Midwest NA	A2	11/14/13	A3	06/21/12
LaSalle Bank NA	A2	11/14/13	A3	06/21/12
Merrill Lynch Bank USA	A2	11/14/13	A3	06/21/12
Synovus Bank	Ba2	07/18/13	Ba3	08/02/10
Synovus Financial Corp. (SNV)	B1	07/18/13	B2	02/09/12
Citizens Bank	A2	04/15/13	Ba3	09/13/12
Citizens Republic Bancorp Inc.	A3	04/15/13	B2	09/13/12
S&P				
Fifth Third Bancorp (FITB)	BBB+	09/25/13	BBB	08/31/11
Fifth Third Bank	A-	09/25/13	BBB+	08/31/11
Synovus Bank	BB+	07/22/13	BB	02/28/13
Synovus Financial Corp. (SNV)	BB-	07/22/13	B+	02/28/13
BOK Financial Corp. (BOKF)	A-	05/15/13	BBB+	07/30/08
BOKF NA	A	05/15/13	A-	07/23/09
Fitch				
Fifth Third Bancorp (FITB)	A	10/08/13	A-	10/30/12
Fifth Third Bank	A	10/08/13	A-	10/30/12
Huntington Bancshares Inc. (HBAN)	A-	10/08/13	BBB+	10/30/12
Huntington National Bank	A-	10/08/13	BBB+	10/30/12
Central Pacific Bank	BB+	09/23/13	BB-	10/17/12
Central Pacific Financial Corp. (CPF)	BB+	09/23/13	BB-	10/17/12
Emigrant Bancorp Inc.	B+	08/01/13	B	04/10/13
Synovus Bank	BB	07/19/13	BB-	02/14/13
Synovus Financial Corp. (SNV)	BB	07/19/13	BB-	02/14/13
Emigrant Bank	B+	04/10/13	B	07/30/12
Emigrant Mercantile Bank	B+	04/10/13	B	07/30/12
Cathay Bank	BB+	02/14/13	BB	02/27/12
Cathay General Bancorp (CATY)	BB+	02/14/13	BB	02/27/12
First National Bank of Omaha	BBB-	02/14/13	BB+	05/07/12
First National of Nebraska Inc. (FINN)	BBB-	02/14/13	BB+	05/07/12
Popular Inc. (BPOP)	BB-	01/17/13	B+	01/31/12
Popular North America Inc.	BB-	01/17/13	B+	01/31/12

Data as of Jan. 13, 2013

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

In the event a bank or thrift received multiple upgrades during the year, only the most recent upgrade is shown.

Source: SNL Financial

