

Aggregate credit quality data for US commercial banks

	Q4 '11	Q1 '12	Q2 '12	Q3 '12	Q4 '12	Q1 '13	Q2 '13	Q3 '13	Q4 '13
Adjusted nonaccrual loans (\$B) ¹	140.11	139.51	129.57	128.43	120.46	115.23	105.75	98.90	89.85
Current restructured loans (\$B)	118.01	117.24	99.47	97.41	97.94	99.15	96.07	94.76	93.61
Adjusted OREO (\$B) ¹	38.13	37.49	34.72	34.27	32.41	30.26	27.67	27.13	26.05
Adjusted nonperforming assets (\$B) ¹	297.72	295.69	265.31	261.46	252.09	246.14	230.91	222.15	210.79
Adjusted 30-89 delinquent loans (\$B) ¹	75.29	68.30	62.84	64.97	66.46	60.04	55.21	53.11	57.41
Adjusted 90+ past due loans (\$B) ¹	53.59	47.44	43.67	44.91	42.79	40.68	37.02	32.18	30.59
Adjusted past due loans (\$B) ^{1,2}	268.99	255.25	236.08	238.30	229.71	215.95	197.98	184.19	177.85
Net charge-offs (\$B)	23.84	19.99	18.84	20.58	17.22	14.83	13.01	10.79	10.72
Loan loss reserves (\$B)	178.63	174.01	166.37	156.71	152.16	145.70	139.52	133.03	126.42
Tangible common equity (\$B)	1,092.44	1,128.66	1,134.59	1,161.23	1,168.57	1,182.94	1,171.88	1,186.18	1,207.33
Adjusted nonaccrual loans / total loans (%) ¹	2.09	2.06	1.90	1.87	1.71	1.64	1.49	1.38	1.24
Adjusted past due loans / total loans (%) ^{1,2}	4.00	3.77	3.46	3.46	3.26	3.07	2.79	2.57	2.45
Adjusted NPAs / assets (%) ¹	2.35	2.30	2.06	2.01	1.88	1.84	1.73	1.64	1.54
Adjusted NPAs & 90+ PD loans / assets (%) ¹	2.78	2.67	2.40	2.35	2.20	2.15	2.01	1.88	1.77
Adjusted NPAs & 90+ PD loans / TCE + LLR (%) ¹	27.64	26.34	23.75	23.25	22.33	21.59	20.43	19.28	18.10
Net charge-offs / average loans (%)	1.43	1.18	1.11	1.21	0.99	0.85	0.74	0.61	0.60
Reserves / gross loans (%)	2.66	2.57	2.44	2.28	2.16	2.07	1.97	1.86	1.74
Reserves / adjusted NPAs & adj loans 90PD (%) ¹	50.85	50.71	53.84	51.15	51.60	50.80	52.07	52.31	52.37

As of Feb. 10, 2014.

¹ Excludes government-guaranteed assets.

² Adjusted past due loans includes adjusted 30-89 delinquent loans, adjusted 90+ past due loans and adjusted nonaccrual loans.

Data based on regulatory filings.

Source: SNL Financial

