

Reserve ratios at largest US commercial and savings banks

Company (top-level ticker)	City, state	Q4'13 total assets (\$B)	Reserves/gross loans (%)			Reserves/adj. NPAs + adj. loans 90PD (%)*		
			Q4'13	Q3'13	Change	Q4'13	Q3'13	Change
JPMorgan Chase Bank NA (JPM)	Columbus, OH	1,945.47	2.08	2.26	▼	46.72	49.53	▼
Bank of America NA (BAC)	Charlotte, NC	1,433.72	1.53	1.69	▼	34.12	34.99	▼
Wells Fargo Bank NA (WFC)	Sioux Falls, SD	1,373.60	1.57	1.66	▼	37.37	37.79	▼
Citibank NA (C)	Sioux Falls, SD	1,346.75	2.59	2.78	▼	74.31	75.25	▼
U.S. Bank NA (USB)	Cincinnati, OH	360.48	1.79	1.82	▼	62.19	62.14	▲
PNC Bank NA (PNC)	Wilmington, DE	310.00	1.82	1.89	▼	58.83	56.23	▲
Bank of New York Mellon (BK)	New York, NY	296.63	0.63	0.63	NC	102.09	82.20	▲
State Street B&T Co. (STT)	Boston, MA	239.05	0.21	0.14	▲	14.71	11.47	▲
Capital One NA (COF)	McLean, VA	238.48	1.20	1.21	▼	58.27	57.88	▲
TD Bank NA (TD)	Wilmington, DE	217.63	1.02	1.02	NC	57.64	56.67	▲
HSBC Bank USA NA (HSBA)	McLean, VA	179.77	0.95	0.92	▲	30.82	27.53	▲
Branch B&T Co. (BBT)	Winston-Salem, NC	179.13	1.35	1.44	▼	64.14	64.51	▼
SunTrust Bank (STI)	Atlanta, GA	171.26	1.58	1.63	▼	51.74	49.58	▲
FIA Card Services NA (BAC)	Wilmington, DE	158.29	4.27	4.82	▼	165.93	164.74	▲
Fifth Third Bank (FITB)	Cincinnati, OH	128.19	1.75	1.88	▼	44.94	51.66	▼
Chase Bank USA NA (JPM)	New York, NY	123.04	3.03	3.41	▼	97.27	99.30	▼
Regions Bank (RF)	Birmingham, AL	116.61	1.77	2.01	▼	37.22	37.64	▼
Goldman Sachs Bank USA (GS)	New York, NY	105.62	0.33	0.26	▲	1875.00	2600.00	▼
Union Bank NA (8306)	San Francisco, CA	105.29	0.82	0.89	▼	61.97	57.06	▲
Northern Trust Co. (NTRS)	Chicago, IL	102.66	0.95	0.99	▼	73.85	71.01	▲
Morgan Stanley Bank NA (MS)	Salt Lake City, UT	102.60	0.29	0.32	▼	120.31	72.07	▲
Charles Schwab Bank (SCHW)	Reno, NV	99.88	0.38	0.43	▼	71.64	83.87	▼
Ally Bank	Midvale, UT	98.74	0.92	1.01	▼	60.90	60.90	▲
RBS Citizens NA (RBS)	Providence, RI	94.72	1.42	1.44	▼	55.61	54.71	▲
BMO Harris Bank NA (BMO)	Chicago, IL	91.29	1.44	1.49	▼	49.45	45.90	▲
Median for operating banks with over \$1 billion in assets		2.17	1.39	1.45		64.98	62.23	

As of Feb. 10, 2014.

* Adjusted components exclude assets guaranteed by the U.S. government or covered by loss-sharing agreements.

NC = no change

Data is based on regulatory filings.

Source: SNL Financial