

US commercial banks with largest negative changes in net unrealized gains or losses*

Company (top-level US ticker)	City, state	Total assets (\$B)	Net unrealized gains or losses on AFS securities (\$M)^				Tier 1 risk-based ratio (%)
			Q4'13	Q3'13	QOQ change	QOQ change/Tier 1 cap. (%)	
Bank of America NA (BAC)	Charlotte, NC	1,433.72	-3,325.0	-947.0	-2,378.0	-1.89	12.34
Wells Fargo Bank NA (WFC)	Sioux Falls, SD	1,373.60	2,009.0	2,976.0	-967.0	-0.88	10.41
JPMorgan Chase Bank NA (JPM)	Columbus, OH	1,945.47	2,675.0	3,169.0	-494.0	-0.35	11.93
Citibank NA (C)	Sioux Falls, SD	1,346.75	-1,659.0	-1,212.0	-447.0	-0.37	13.52
TD Bank NA	Wilmington, DE	217.63	-364.8	23.7	-388.5	-2.84	11.12
HSBC Bank USA NA	McLean, VA	179.77	-68.9	148.8	-217.7	-1.38	13.37
State Street Bank and Trust Co. (STT)	Boston, MA	239.05	-272.5	-115.5	-157.0	-1.23	16.44
Fifth Third Bank (FITB)	Cincinnati, OH	128.19	122.8	270.0	-147.2	-1.11	11.52
TD Bank USA NA	Wilmington, DE	16.07	-139.3	3.1	-142.3	-12.38	17.73
SunTrust Bank (STI)	Atlanta, GA	171.26	-63.0	67.7	-130.6	-0.81	10.96
Branch Banking and Trust Co. (BBT)	Winston-Salem, NC	179.13	-281.8	-156.4	-125.4	-0.79	11.88
U.S. Bank NA (USB)	Cincinnati, OH	360.48	-19.7	104.9	-124.7	-0.41	10.28
Morgan Stanley Bank NA (MS)	Salt Lake City, UT	102.60	-261.0	-166.0	-95.0	-0.88	14.33
Bank of New York Mellon (BK)	New York, NY	296.63	366.0	458.0	-92.0	-0.65	14.61
Wells Fargo Bank Northwest NA (WFC)	Salt Lake City, UT	13.02	-227.0	-152.0	-75.0	-4.36	20.85

As of Feb. 10, 2014.

Financial data is for the quarter ended Dec. 31, 2013, unless otherwise noted.

* Data is based on regulatory filings by operating U.S. commercial banks with total assets greater than \$1 billion at Dec. 31, 2013.

^ Unrealized gains is the amount of net unrealized holding gains from available-for-sale securities that is included in Schedule RC, "Accumulated Other Comprehensive Income."

Source: SNL Financial

