

## Aggregate credit quality data for US commercial banks

	Q1'10	Q2'10	Q3'10	Q4'10	Q1'11	Q2'11	Q3'11	Q4'11	Q1'12	Q2'12	Q3'12
Adjusted nonaccrual loans (\$B) <sup>1</sup>	220.88	207.81	201.12	185.78	173.66	159.84	149.04	140.17	139.64	129.98	129.24
Current restructured loans (\$B) <sup>2</sup>	54.24	55.67	64.48	71.11	81.20	86.67	93.99	98.16	98.77	83.23	82.76
Adjusted OREO (\$B) <sup>1</sup>	38.04	41.11	43.84	43.30	43.90	42.85	42.24	38.14	37.49	34.93	34.57
Adjusted nonperforming assets (\$B) <sup>1,2</sup>	314.43	305.79	310.53	301.01	300.27	290.94	286.82	277.91	277.32	249.67	247.92
Adjusted 30-89 delinquent loans (\$B) <sup>1</sup>	118.91	98.86	97.35	91.60	85.18	76.32	75.53	75.25	68.28	62.79	65.32
Adjusted 90+ past due loans (\$B) <sup>1</sup>	90.15	77.17	71.26	67.28	62.82	57.48	55.33	53.43	47.25	42.69	44.07
Adjusted past due loans (\$B) <sup>1,3</sup>	429.94	383.83	369.73	344.66	321.66	293.65	279.90	268.84	255.17	235.46	238.63
Net charge-offs (\$B)	50.23	47.17	41.05	39.74	31.22	26.81	29.54	23.79	20.15	19.03	20.77
Loan loss reserves (\$B)	248.20	237.21	228.15	217.94	205.42	195.24	185.08	178.59	173.97	166.53	157.05
Tangible common equity (\$B)	979.27	1,005.75	1,029.29	1,020.16	1,047.73	1,073.15	1,094.60	1,092.52	1,128.73	1,135.64	1,164.70
Adjusted nonaccrual loans/total loans (%) <sup>1</sup>	3.29	3.14	3.04	2.82	2.68	2.44	2.26	2.09	2.06	1.90	1.87
Adjusted past due loans/total loans (%) <sup>1,3</sup>	6.40	5.80	5.59	5.23	4.96	4.47	4.25	4.00	3.77	3.45	3.46
Adjusted NPAs/assets (%) <sup>1,2</sup>	2.61	2.56	2.56	2.50	2.47	2.35	2.28	2.20	2.15	1.94	1.90
Adjusted NPAs & 90+ PD loans/assets (%) <sup>1,2</sup>	3.35	3.21	3.15	3.05	2.99	2.82	2.72	2.62	2.52	2.27	2.23
Adjusted NPAs & 90+ PD loans/TCE + LLR (%) <sup>1,2</sup>	32.96	30.81	30.36	29.75	28.97	27.47	26.74	26.07	24.92	22.45	22.09
Net charge-offs/average loans (%)	2.94	2.83	2.49	2.41	1.92	1.65	1.81	1.43	1.19	1.12	1.21
Reserves/loans (%)	3.69	3.58	3.45	3.31	3.17	2.98	2.81	2.66	2.57	2.44	2.28
Reserves/adjusted NPAs & 90+ PD loans (%) <sup>1,2</sup>	61.35	61.94	59.76	59.18	56.58	56.04	54.09	53.90	53.60	56.96	53.79

As of Nov. 8, 2012

1 Excludes government-guaranteed assets.

2 Excludes restructured consumer loans from 2011 data. Restructured consumer loans were not reported prior to the first quarter of 2011.

3 Adjusted past due loans: adjusted 30- to 89-day delinquent loans, adjusted 90-plus-day past due loans and adjusted nonaccrual loans.

Data based on regulatory filings.

Source: SNL Financial

