

Possible impact of Basel III to largest BHCs under \$250B in assets

Company (ticker)	Total assets (\$B)	Tier 1 ratio (%)		Total capital ratio (%)		Common equity tier 1 (%)	
		Current regulations	Possible range under Basel III	Current regulations	Possible range under Basel III	Possible range under Basel III	
State Street Corp. (STT)	200.37	19.94	17.90 to 17.90	21.52	21.10 to 21.10	17.20 to 17.20	
Ally Financial Inc.	178.56	13.68	11.00 to 11.40	14.70	13.80 to 14.30	6.70 to 7.00	
BB&T Corp. (BBT)	178.53	10.16	7.90 to 9.30	13.48	10.90 to 12.50	7.50 to 8.80	
SunTrust Banks Inc. (STI)	178.31	10.15	8.70 to 9.80	12.84	11.30 to 12.50	8.50 to 9.50	
American Express Co. (AXP)	146.89	12.81	11.00 to 11.60	14.77	12.90 to 13.50	11.00 to 11.60	
Regions Financial Corp. (RF)	122.34	11.02	8.20 to 9.70	14.50	12.10 to 13.80	8.10 to 9.60	
Fifth Third Bancorp (FITB)	117.54	12.31	9.30 to 10.00	16.24	14.70 to 15.80	8.90 to 9.70	
Northern Trust Corp. (NTRS)	94.46	12.86	10.90 to 11.70	14.43	12.80 to 13.70	10.90 to 11.70	
KeyCorp (KEY)	86.74	12.45	10.60 to 11.20	15.83	14.10 to 14.90	10.30 to 10.90	
M&T Bank Corp. (MTB)	80.81	9.92	6.10 to 7.00	13.29	10.40 to 11.70	5.10 to 5.90	
Discover Financial Services (DFS)	73.26	13.85	12.40 to 13.10	17.06	15.60 to 16.20	12.40 to 13.10	
Comerica Inc. (CMA)	62.76	10.38	9.10 to 9.60	13.90	12.40 to 13.10	9.10 to 9.60	
Huntington Bancshares Inc. (HBAN)	56.62	11.93	8.70 to 9.90	14.42	11.80 to 13.20	8.00 to 9.10	
Zions Bancorp. (ZION)	53.42	15.03	10.40 to 11.70	16.89	13.10 to 14.60	6.70 to 7.80	
New York Community Bancorp Inc. (NYB)	43.50	13.65	9.60 to 11.30	14.37	11.50 to 13.40	9.60 to 11.20	
CIT Group Inc. (CIT)	42.80	17.96	17.60 to 17.80	18.86	18.50 to 18.70	17.60 to 17.80	
Popular Inc. (BPOP)	36.61	16.31	10.20 to 11.60	17.59	14.70 to 16.40	10.00 to 11.40	
First Niagara Financial Group Inc. (FNFG)	35.12	9.40	7.90 to 9.10	11.37	10.00 to 11.50	6.60 to 7.70	
Synovus Financial Corp. (SNV)	26.29	13.35	11.30 to 12.50	16.31	14.00 to 15.40	7.50 to 8.30	
BOK Financial Corp. (BOKF)	25.56	13.62	13.20 to 14.00	16.19	15.60 to 16.50	13.10 to 13.90	

Ranges are approximate and based on universally applied assumptions regarding deferred tax assets, portfolio loan-to-value and high-volatility commercial real estate.

Actual results will vary from company to company.

Excludes thrift holding companies and bank holding companies with a foreign parent.

Based on second-quarter 2012 regulatory financials.

Basel III will not be fully implemented until 2019.

Source: SNL Financial

