

Figure 40: S&P 500 Banks – Assets vs Liabilities

in \$'000	Bank	ASSETS							LIABILITIES				
		Total net loans	Loan loss			As % of Loan Book			Avg Earnings	Excess	Deposits	Total Debt	Total Equity
			reserve	LLP	Charge off	Loan loss reserve	LLP	Charge off					
BBT-US	BB&T	135,526,000	1,460,000	430,000	588,000	1.08%	0.32%	0.43%	179,195,637	2,592,054	149,124,000	27,362,000	27,340,000
BAC-US	Bank of America	898,220,000	12,234,000	3,028,000	6,220,000	1.36%	0.34%	0.69%	1,940,742,500	175,937,000	1,197,259,000	439,153,000	256,205,000
C-US	Citigroup	626,348,000	12,626,000	7,108,000	9,041,000	2.02%	1.13%	1.44%	1,677,360,500	160,326,000	907,887,000	368,850,000	223,092,000
CFG-US	Citizens Financial Group	98,191,000	1,216,000	305,000	480,000	1.24%	0.31%	0.49%	124,450,562	2,290,606	102,539,000	13,318,000	19,646,000
CMA-US	Comerica	48,335,000	634,000	117,000	143,000	1.31%	0.24%	0.30%	66,933,228	7,270,702	59,853,000	3,081,000	7,574,000
FITB-US	FIFTH THIRD BANCORP	92,213,000	1,272,000	395,000	541,000	1.38%	0.43%	0.59%	126,141,504	4,419,415	103,205,000	17,502,000	15,870,000
HBAN-US	Huntington Bancshares	50,217,877	597,843	88,679	217,881	1.19%	0.18%	0.43%	64,262,083	1,014,812	55,294,979	7,682,893	6,594,606
JPM-US	JPMorgan Chase	823,744,000	13,555,000	3,663,000	5,241,000	1.65%	0.44%	0.64%	2,227,555,500	400,187,000	1,279,715,000	519,875,000	247,573,000
KEY-US	KEYCORP	59,719,000	796,000	145,000	203,000	1.33%	0.24%	0.34%	86,382,209	2,461,144	71,046,000	11,091,000	10,759,000
MTB-US	M&T Bank	86,533,507	955,992	170,000	179,952	1.10%	0.20%	0.21%	88,671,481	5,962,970	91,957,841	12,786,040	16,173,289
PNC-US	PNC Financial Services Group	205,509,000	2,727,000	255,000	805,000	1.33%	0.12%	0.39%	316,007,882	38,058,867	249,002,000	54,532,000	45,980,000
PBCT-US	People's United Financial	28,234,400	211,000	33,400	28,000	0.75%	0.12%	0.10%	33,969,662	539,809	28,417,400	5,346,000	4,731,600
RF-US	Regions Financial	80,504,000	1,106,000	241,000	401,000	1.37%	0.30%	0.50%	109,305,899	4,982,231	98,430,000	8,359,000	16,844,000
STI-US	SunTrust Banks	136,528,000	1,752,000	155,000	469,000	1.28%	0.11%	0.34%	174,081,970	3,872,623	149,830,000	13,089,000	23,437,000
USB-US	U.S. BANCORP	254,217,000	3,863,000	1,132,000	1,516,000	1.52%	0.45%	0.60%	371,756,000	10,450,000	300,400,000	59,955,000	46,817,000
WFC-US	Wells Fargo	924,896,000	11,545,000	2,442,000	4,454,000	1.25%	0.26%	0.48%	1,620,143,500	226,654,000	1,223,312,000	297,064,000	194,025,000
ZION-US	ZIONS BANCORPORATION	40,193,374	606,048	40,035	138,929	1.51%	0.10%	0.35%	55,314,773	7,161,425	50,374,091	1,164,335	7,507,519
S&P 500 Banks (\$'000)		4,589,129,158	67,156,883	19,748,114	30,666,762	1.46%	0.43%	0.67%	9,262,274,890	1,054,180,658	6,117,646,311	1,860,210,268	1,170,169,014
All FDIC Institutions						1.37%	0.39%	0.40%					

Excess Reserves reflect Total cash and balances due. Data as of 4Q15 where available, or 3Q15
Source: SNL, Deutsche Bank

