

Guide to the Stress Tests



Ticker	Short Name	TCE Ratio	Common to Assets	Common Eqty	Pfd Eqty (Mil)	Minority Int (mil)	Shrhldr Eqty (mil)	Common Equity Ratio	Tier 1 Ratio	Current Market Cap (mil)	Quality Rating	
1	STT	STATE ST CORP	4.17	8.42	\$ 11,969	\$ 1,889	\$ -	\$ 13,858	86.37	20.3	\$ 14,912	2.81
2	CFR	CULLEN/FROST	8.47	11.76	\$ 1,803	\$ -	\$ -	\$ 1,803	100	10.64	\$ 2,782	2.71
3	MS	MORGAN STANLEY	4.35	4.81	\$ 31,676	\$ 19,155	\$ -	\$ 50,831	62.32	17.9	\$ 27,942	2.61
4	CMA	COMERICA INC	7.29	7.49	\$ 5,049	\$ 2,134	\$ -	\$ 7,183	70.29	11.08	\$ 3,168	2.52
5	COF	CAPITAL ONE FINA	5.85	13.32	\$ 23,628	\$ 3,116	\$ -	\$ 26,744	88.35	13.76	\$ 6,809	2.50
6	GS	GOLDMAN SACHS GP	4.86	5.42	\$ 47,898	\$ 16,471	\$ 1,643	\$ 66,012	72.56	15.6	\$ 69,296	2.49
7	NTRS	NORTHERN TRUST	5.85	6.40	\$ 5,020	\$ 1,505	\$ -	\$ 6,525	76.94	13	\$ 12,718	2.43
8	KEY	KEYCORP	6.06	7.04	\$ 6,892	\$ 3,076	\$ 206	\$ 10,174	67.74	11.16	\$ 2,932	2.29
9	STI	SUNTRUST BANKS	5.74	9.17	\$ 16,418	\$ 5,227	\$ -	\$ 21,646	75.85	11	\$ 4,926	2.21
10	BBT	BB&T CORP	5.12	9.10	\$ 13,052	\$ 3,085	\$ 45	\$ 16,182	80.66	12.1	\$ 12,758	2.19
11	RF	REGIONS FINANCI	5.41	9.51	\$ 13,501	\$ 3,316	\$ -	\$ 16,817	80.28	10.37	\$ 3,051	2.08
12	MTB	M&T BANK CORP	5.76	10.64	\$ 6,902	\$ -	\$ -	\$ 6,902	100	8.83	\$ 5,489	2.00
13	JPM	JPMORGAN CHASE	4.18	6.65	\$ 138,201	\$ 31,993	\$ -	\$ 170,194	81.2	11.3	\$ 122,088	1.93
14	BK	BANK NY MELLON	2.14	12.49	\$ 25,415	\$ 2,795	\$ 27	\$ 28,237	90.01	13.8	\$ 29,874	1.78
15	USB	US BANCORP	3.23	7.32	\$ 19,284	\$ 7,939	\$ 719	\$ 27,942	69.01	10.9	\$ 31,522	1.71
16	PNC	PNC FINANCIAL SE	3.04	6.47	\$ 18,544	\$ 7,933	\$ 2,179	\$ 28,656	64.71	10.2	\$ 16,804	1.60
17	BAC	BANK OF AMERICA	2.96	7.16	\$ 166,272	\$ 73,277	\$ -	\$ 239,549	69.41	10.09	\$ 55,688	1.57
18	C	CITIGROUP INC	1.66	3.82	\$ 69,688	\$ 74,246	\$ 1,993	\$ 145,927	47.76	11.8	\$ 16,373	1.49
19	WFC	WELLS FARGO & CO	2.48	5.40	\$ 69,419	\$ 30,876	\$ 6,762	\$ 107,057	64.84	8.28	\$ 83,566	1.30
	BOKF	BOK FINL CORP	6.84	8.28	\$ 1,931	\$ -	\$ 15	\$ 1,946	99.24	9.76	\$ 2,473	2.30
	CBSH	COMMERCE BCSHS	8.23	8.96	\$ 1,608	\$ -	\$ 2	\$ 1,610	99.85	10.92	\$ 2,452	2.69
	FHN	FIRST HORIZON NA	7.07	7.77	\$ 2,426	\$ 787	\$ 295	\$ 3,508	69.16	14.98	\$ 2,387	2.86
	FITB	FIFTH THIRD BANC	4.35	6.58	\$ 7,850	\$ 4,252	\$ -	\$ 12,102	64.87	10.93	\$ 2,221	1.93
	VLY	VALLEY NATL BANC	5.50	7.59	\$ 1,095	\$ 292	\$ -	\$ 1,387	78.95	12.07	\$ 1,991	2.27
	ASBC	ASSOC BANC-CORP	5.94	9.81	\$ 2,388	\$ 509	\$ -	\$ 2,897	82.44	11.91	\$ 1,970	2.34
	BXS	BANCORPSOUTH INC	7.48	9.33	\$ 1,256	\$ -	\$ -	\$ 1,256	100	10.79	\$ 1,885	2.53
	UMBF	UMB FINANCIAL	8.52	9.61	\$ 985	\$ -	\$ -	\$ 985	100	13.9	\$ 1,852	3.04
	TCB	TCF FINL CORP	5.57	6.37	\$ 1,151	\$ 349	\$ -	\$ 1,500	76.73	11.2	\$ 1,731	2.19
	CYN	CITY NATL CORP	7.10	9.83	\$ 1,665	\$ 391	\$ 34	\$ 2,090	79.66	12	\$ 1,712	2.57
	BOH	BANK OF HAWAII	7.00	7.28	\$ 834	\$ -	\$ -	\$ 834	100	12.02	\$ 1,657	2.56
	FMER	FIRSTMERIT CORP	7.60	8.78	\$ 964	\$ 121	\$ -	\$ 1,084	88.88	11.86	\$ 1,557	2.66
	MI	MARSHALL & ILSLEY	8.69	10.04	\$ 6,258	\$ 2	\$ -	\$ 6,260	99.97	9.49	\$ 1,528	2.64
	WABC	WESTAMERICA BANC	5.52	8.36	\$ 454	\$ 83	\$ -	\$ 537	84.62	10.13	\$ 1,459	2.08
	PRSP	PROSPERITY BNCSH	4.61	14.55	\$ 1,281	\$ -	\$ -	\$ 1,281	100	10.44	\$ 1,268	1.93
	ZION	ZIONS BANCORP	5.26	7.27	\$ 3,965	\$ 1,587	\$ 27	\$ 5,579	71.07	9.33	\$ 1,235	1.95
	TRMK	TRUSTMARK CORP	7.20	10.18	\$ 995	\$ 206	\$ -	\$ 1,200	82.87	13.34	\$ 1,231	2.73
	FCNCA	FIRST CITIZENS-A	8.03	8.34	\$ 1,436	\$ -	\$ -	\$ 1,436	100	13.29	\$ 1,226	2.88
	HBHC	HANCOCK HLDG CO	7.93	8.81	\$ 625	\$ -	\$ -	\$ 625	100	10.09	\$ 1,184	2.55
	FULT	FULTON FINANCIAL	8.19	11.29	\$ 1,861	\$ -	\$ -	\$ 1,861	100	11.5	\$ 1,118	2.74
	HBAN	HUNTINGTON BANC	4.43	5.89	\$ 3,047	\$ 1,768	\$ -	\$ 4,815	63.28	11.03	\$ 1,064	1.95
	UBSI	UNITED BANKSHS	5.72	9.48	\$ 757	\$ -	\$ -	\$ 757	100	9.9	\$ 1,035	2.10
	SNV	SYNOVUS FINL	7.70	7.86	\$ 2,716	\$ 922	\$ 33	\$ 3,671	73.98	11.05	\$ 1,021	2.60
	FFIN	FIRST FIN BANKSH	10.39	12.22	\$ 382	\$ -	\$ -	\$ 382	100	16.8	\$ 1,008	3.69

Data: Bloomberg/Horowitz & Company