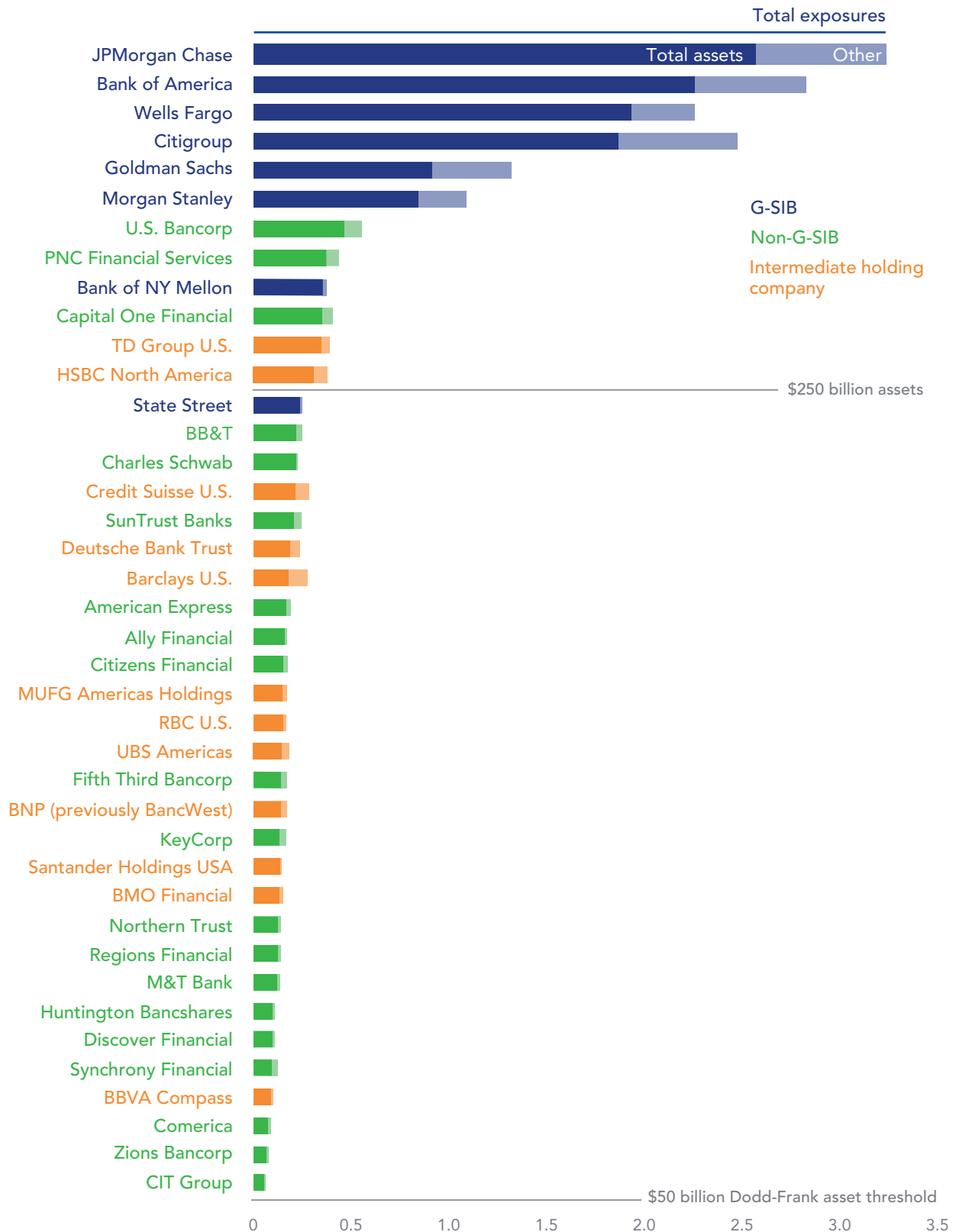


## Largest U.S. Bank Holding Companies and Intermediate Holding Companies by Total Assets and Exposures (\$ trillions)



Notes: Data as of June 30, 2017. G-SIB stands for global systemically important bank. Other includes a broader measure of derivatives exposures and off-balance-sheet items used to calculate total exposures.

Sources: Federal Reserve Forms Y-15 and Y-9C, OFR analysis

## Systemic Importance Scores Under the Basel Methodology (basis points)

Bank Holding Company	Interconnectedness				Substitutability			Complexity			Cross-Jurisdictional Activity		2016 Score
	Size	Intrafinancial system assets	Intrafinancial system liabilities	Securities outstanding	Payments activity	Assets under custody	Underwriting activity	Amount of over the counter derivatives	Adjusted trading and available for sale securities	Level 3 assets	Foreign claims	Total cross-jurisdictional liabilities	
Global Systemically Important Bank (G-SIB)	Total exposures score	Intrafinancial system assets	Intrafinancial system liabilities	Securities outstanding	Payments activity	Assets under custody	Underwriting activity	Amount of over the counter derivatives	Adjusted trading and available for sale securities	Level 3 assets	Foreign claims	Total cross-jurisdictional liabilities	2016 Score
Non-G-SIB													
JPMorgan Chase	405	393	413	426	1199	1369	741	797	724	440	329	404	467
Citigroup	300	232	388	334	679	831	622	748	416	369	404	439	410
Bank of America	348	274	125	371	471	178	774	568	576	274	193	171	347
Goldman Sachs	159	381	107	262	50	64	542	649	279	467	193	164	254
Wells Fargo	284	199	187	408	162	217	354	124	446	444	74	87	242
Morgan Stanley	134	246	47	179	45	104	449	455	472	286	153	192	213
Bank of NY Mellon	47	95	225	55	777	1650	12	15	62	0	45	84	152
State Street	32	43	177	70	349	1473	0	26	110	25	44	79	149
Credit Suisse U.S.*	36	36	101	1	235	9	241	17	64	89	44	48	69
Deutsche Bank Trust	31	21	90	0	418	5	118	36	98	12	41	5	64
Barclays U.S.*	36	55	31	10	237	2	273	84	62	9	43	8	63
Northern Trust	17	55	19	18	169	456	0	5	18	0	17	36	58
U.S. Bancorp	69	17	15	103	36	87	39	5	32	68	5	22	43
HSBC North America	48	60	37	43	16	8	85	114	32	74	17	0	43
PNC Financial Services	54	27	14	63	12	6	35	7	58	167	4	2	37
RBC U.S.*	21	21	22	1	43	20	293	4	28	5	3	6	34
Charles Schwab	28	21	0	41	1	187	0	0	152	0	4	2	33
TD Group U.S.	47	18	5	14	37	0	70	3	71	20	23	2	28
BNP (previously BancWest)	25	42	34	10	51	1	58	60	6	2	2	2	23
Capital One Financial	50	32	1	78	3	0	4	3	21	17	5	1	21
MUFG Americas Holdings	22	14	15	11	8	9	95	3	18	35	4	4	19
UBS Americas*	23	13	32	1	5	25	49	0	27	48	4	0	18
SunTrust Banks	31	6	2	34	3	4	24	4	10	47	1	1	16
BB&T	31	2	4	52	4	3	16	1	13	36	1	0	15
American Express	23	11	7	92	1	0	0	1	7	0	14	7	15
BMO Financial	19	30	20	18	22	11	19	1	18	1	2	3	14
Ally Financial	21	9	6	76	1	0	0	1	23	1	0	0	12
Santander Holdings USA	18	3	26	22	1	0	30	1	3	22	2	4	11
Fifth Third Bancorp	21	3	5	31	6	17	12	1	23	3	1	0	11
Huntington Bancshares	14	3	3	19	1	6	2	1	18	56	1	0	10
KeyCorp	21	3	4	31	4	5	9	1	7	1	1	0	9
Synchrony Financial*	16	1	11	58	0	0	0	0	1	1	0	0	8
Citizens Financial	22	3	6	27	6	0	0	1	6	0	1	1	8
Discover Financial	14	15	0	57	1	0	0	0	1	0	0	0	8
M&T Bank	17	3	4	29	9	6	1	0	5	0	0	0	7
Regions Financial	18	1	2	20	2	2	4	1	12	7	0	0	7
CIT Group*	10	8	12	26	1	0	0	0	5	15	2	2	7
BBVA Compass	12	1	3	11	1	0	10	1	8	1	1	1	5
Comerica	11	8	8	14	1	4	1	0	2	1	1	1	5
Zions Bancorp	9	3	3	9	2	0	0	0	6	3	0	0	4

\* Banks not required to report this data in 2015.

Note: Data as of Dec. 31, 2016. Entries are sorted from highest to lowest systemic importance score.

Sources: Basel Committee on Banking Supervision, Federal Reserve Form Y-15, OFR analysis

## Ranking of U.S. Bank Holding Companies and Intermediate Holding Companies (IHCs) by Asset Size, Systemic Importance Score, and Contagion Index


Bank Holding Companies Ranked by Assets (\$ billions)			Systemic Importance Score	Contagion Index
1	JPMorgan Chase	2,491	1	2
2	Bank of America	2,189	3	3
3	Wells Fargo	1,930	5	5
4	Citigroup	1,792	2	1
5	Goldman Sachs	860	4	8
6	Morgan Stanley	813	6	10
7	U.S. Bancorp	446	13	23
8	PNC Financial Services	367	15	30
9	Capital One Financial	357	20	37
10	TD Group U.S.	344	18	29
11	Bank of NY Mellon	333	7	7
12	HSBC North America	278	14	14
13	State Street	243	8	9
14	Charles Schwab	223	17	38
15	BB&T	219	24	35
16	Credit Suisse U.S.	214	9	4
17	SunTrust Banks	205	23	26
18	Barclays U.S.	204	11	13
19	Deutsche Bank Trust	187	10	6
20	Ally Financial	164	27	22
21	American Express	159	25	18
22	Citizens Financial	150	33	19
23	MUFG Americas Holdings	148	21	20
24	Fifth Third Bancorp	142	29	31
25	RBC U.S.	142	16	16
26	UBS Americas	138	22	11
27	Santander Holdings USA	137	28	12
28	KeyCorp	137	31	27
29	BNP (previously BancWest)	133	19	15
30	BMO Financial	128	26	28
31	Regions Financial	126	36	40
32	Northern Trust	124	12	32
33	M&T Bank	123	35	25
34	Huntington Bancshares	100	30	34
35	Discover Financial	92	34	39
36	Synchrony Financial	90	32	17
37	BBVA Compass	87	38	24
38	Comerica	73	39	33
39	CIT Group	64	37	21
40	Zions Bancorp	63	40	36



Note: Data as of Dec. 31, 2016. G-SIB stands for global systemically important bank. The Contagion Index, developed by OFR researchers, measures the potential spillovers to the rest of the financial system if a bank defaults. It combines measures of a bank's connectivity, leverage, and size. See the OFR Viewpoint.

Sources: Basel Committee on Banking Supervision, Bloomberg Finance L.P., Federal Reserve Forms Y-9C and Y-15, Federal Financial Institutions Examination Council, OFR analysis

## Rankings of U.S. Bank Holding Companies by Various Systemic Measures

Bank Holding Companies Ranked by Assets (\$ billions)			Systemic Importance Score	Contagion Index	SRISK	DIP	CoVaR	
1	JPMorgan Chase	2,491	1	2		1	1	G-SIB  high ↑ 1
2	Bank of America	2,189	3	3	2	2	3	
3	Wells Fargo	1,930	5	4		4	2	
4	Citigroup	1,792	2	1	1	3	4	
5	Goldman Sachs	860	4	6	4	5	5	
6	Morgan Stanley	813	6	8	3	6	6	
7	U.S. Bancorp	446	10	14		9	11	
8	PNC Financial Services	367	11	18		11	7	
9	Capital One Financial	357	13	25	7	7	9	
10	Bank of NY Mellon	333	7	5		8	8	
11	State Street	243	8	7	6	10	14	
12	Charles Schwab	223	12	26		12	17	Systemic importance ↓ 28 low
13	BB&T	219	15	23		15	10	
14	SunTrust Banks	205	14	16		14	16	
15	Ally Financial	164	17	13	5	13	24	
16	American Express	159	16	10		16	13	
17	Citizens Financial	150	22	11		18	12	
18	Fifth Third Bancorp	142	18	19		19	22	
19	KeyCorp	137	20	17		20	19	
20	Regions Financial	126	25	28		21	18	
21	Northern Trust	124	9	20		17	25	
22	M&T Bank	123	24	15		23	15	
23	Huntington Bancshares	100	19	22		24	26	
24	Discover Financial	92	23	27		22	20	
25	Synchrony Financial	90	21	9				
26	Comerica	73	27	21		25	23	
27	CIT Group	64	26	12		26	21	
28	Zions Bancorp	63	28	24		27	27	

Note: Data as of Dec. 31, 2016. G-SIB stands for global systemically important bank. DIP stands for distress insurance premium, CoVaR stands for conditional value-at-risk, and SRISK measures the capital that a firm is expected to need if there is another financial crisis.

Sources: Basel Committee on Banking Supervision, Bloomberg Finance L.P., Federal Reserve Forms Y-9C and Y-15, Federal Financial Institutions Examination Council, Markit Group Ltd., the Volatility Laboratory of New York University's Stern Volatility Institute, OFR analysis