

S&P 500 and TSX Listed North American Banks Ranked by Tier 1 Capital Ratio*

Name	Tier 1 Capital Ratio
First Horizon National Corp.	16.39
Northern Trust Corp.	13.4
Fifth Third Bankcorp	13.31
Royal Bank of Canada	13
Suntrust Banks Inc.	12.96
Keycorp	12.75
Comerica Inc.	12.46
Bank of Montreal	12.24
Canadian Imperial Bank of Commerce	12.1
Huntington Bancshares Inc.	12.03
Citigroup Inc.	11.67
Regions Financial Corp.	11.54
BB&T Corp.	11.5
PNC Financial Services Group	11.4
Toronto-Dominion Bank	11.3
Canadian Western Bank	11.3
Marshall & Ilsley Corp.	11.11
JPMorgan Chase & Co.	11.1
Laurentian Bank of Canada	11
National Bank of Canada	10.7
Bank of Nova Scotia	10.7
Zions Corporation	10.53
Bank of America Corp.	10.4
People's United Financial	10
US Bankcorp	9.6
Well Fargo & Co.	9.25
M&T Bank Corp.	8.59
Hudson City Bancorp Inc.	7.59

**Source: Bloomberg, September 1, 2010*

S&P 500 and TSX Listed North American Banks Ranked by Market Capitalization*

Name	Market Capitalization (\$ Billions)
JPMorgan Chase & Co.	148.1
Bank of America Corp.	130.9
Well Fargo & Co.	128.2
Citigroup Inc.	110.7
Royal Bank of Canada	74.1
Toronto-Dominion Bank	63.2
Bank of Nova Scotia	53.2
US Bankcorp	41.4
Bank of Montreal	33.3
Canadian Imperial Bank of Commerce	28.8
PNC Financial Services Group	27.8
BB&T Corp.	15.8
Suntrust Banks Inc.	11.6
Northern Trust Corp.	11.5
M&T Bank Corp.	10.4
National Bank of Canada	10.1
Fifth Third Bankcorp	9.2
Regions Financial Corp.	8.4
Keycorp	6.8
Comerica Inc.	6.2
Hudson City Bancorp Inc.	6
People's United Financial	4.7
Huntington Bancshares Inc.	3.9
Marshall & Ilsley Corp.	3.5
Zions Corporation	3.3
First Horizon National Corp.	2.4
Canadian Western Bank	1.6
Laurentian Bank of Canada	1.1

*Source: Bloomberg, September 1, 2010

Notes on Tier 1 Ratio

BANKS

Core Capital Ratio (Tier 1):

Tier 1 or Core capital ratio. Tier 1 is used for commercial banks and core capital is used for savings and loans in the US. The ratio of Tier 1 capital to risk-weighted assets.

Tier 1 Capital for commercial banks:

Common stockholders' equity
Qualifying perpetual preferred stock
Minority Interest in consolidated subsidiaries less Goodwill and other disallowed intangibles

Core capital for savings and loans:

Common stockholders' equity
noncumulative perpetual preferred and surplus
Minority interests less intangible assets (other than PMSR)

The ratios are discussed in the Cooke Committee and adopted by each country. The information is provided in terms of absolute numbers and percentages. If the absolute amounts are disclosed, the percentages should be computed for this account.

Slightly different ratios are defined for commercial banks and savings and loans. The minimum ratios set by the U.S. Federal Reserve and OTC are 4% for commercial banks and 3% for savings and loans, respectively.

Canada:

Computed in accordance with OSFI (Office of Superintendent of Financial Institutions) based on standards issued by the Bank for International Settlements. Since 1992, Canadian deposit-taking institutions are required to maintain a minimum Tier 1 capital ratio of 4%.

FINANCIALS

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