

THE FINANCIAL SERVICES ROUNDTABLE



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Q1 Reported Positive Capital Ratios for Roundtable Member Companies

Washington, D.C.—May 6, 2009—The Financial Services Roundtable today announced an analysis of Q1 capital ratios for the first 33 Roundtable member companies who reported financial results. The data demonstrated that these capital ratios showed significant strength. Furthermore, 72% of the banks that have reported results have grown deposits in the first quarter of 2009. The full report is attached.

“The financial services industry is well positioned to finance the economic recovery,” said Steve Bartlett, President and CEO for the Financial Services Roundtable. “Results posted by our members show that capital structures for Q1 2009 far exceed regulatory standards for well-capitalized banks. We are beginning this recovery from a position of relative strength.”

Other key highlights include:

- All banks reporting have increased Total Risk-Based Capital Ratios as of March 31, 2009 as compared to March 31, 2008
- All banks reporting have increased Tier 1 Risk-Based Capital Ratios as of March 31, 2009 as compared to March 31, 2008
- Total Risk-Based Capital Ratios of all banks reporting far exceed the 10% Regulatory standards for well-capitalized banks
- Tier 1 Risk-Based Capital Ratios of all banks reporting far exceed the 6% regulatory standards for well-capitalized banks
- Tangible Common Equity Ratios for all banks reporting are considered to be very strong and 78% of banks have improved TCE ratios as compared to December 31, 2008
- 71% of all banks reporting have increased deposits for March 31, 2009 as compared to December 31, 2008

Bartlett also underscored that the economic recovery would start with the financial services institutions, and that reports from the stress test would help to identify a roadmap for where additional capital might be needed.

Reporting Source: Banks Reported Earnings Releases supplemented by Bloomberg

The Financial Services Roundtable represents 100 of the largest integrated financial services companies providing banking, insurance, and investment products and services to the American consumer. Member companies participate through the Chief Executive Officer and other senior executives nominated by the CEO.

Roundtable member companies provide fuel for America's economic engine, accounting directly for \$85.1 trillion in managed assets, \$976 billion in revenue, and 2.3 million jobs.

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FSR Bank Members: Tangible Common Equity Ratio

Expected Earnings Date	Ticker	Company	Tangible Common Equity Ratio Q408	Tangible Common Equity Ratio Q109	Change Q408 to Q109
14-Apr	CBSH Equity	Commerce Bancshares, Inc.	8.2 %	8.20 %	
16-Apr	ASBC Equity	Associated Banc-Corp	5.77 %	6.10 %	0.33
16-Apr	JPM Equity	JPMorganChase & Co.		7.20 %	
16-Apr	RF Equity	Regions Financial Corporation	5.23 %	5.41 %	0.18
17-Apr	BBT Equity	BB&T Corporation	4.75 %	5.70 %	0.95
17-Apr	C Equity	Citigroup Inc.	1.56 %	1.66 %	0.10
17-Apr	FHN Equity	First Horizon National Corporation	7.34 %	7.07 %	(0.27)
20-Apr	BXS Equity	BancorpSouth, Inc.	7.15 %	7.48 %	0.33
20-Apr	BAC Equity	Bank of America Corporation	2.83 %	3.13 %	0.30
20-Apr	BOH Equity	Bank of Hawaii Corporation	7.04 %	7.00 %	(0.04)
20-Apr	WBS Equity	Webster Financial Corporation	3.89 %	7.75 %	3.85
20-Apr	ZION Equity	Zions Bancorporation	5.84 %	5.26 %	(0.59)
21-Apr	COF Equity	Capital One Financial Corporation	6.98 %	5.85 %	(1.14)
21-Apr	CMA Equity	Comerica Incorporated	7.23 %	7.29 %	0.06
21-Apr	FULT Equity	Fulton Financial Corporation	5.85 %	8.19 %	2.33
21-Apr	HBAN Equity	Huntington Bancshares Incorporated	3.80 %	4.65 %	0.85
21-Apr	KEY Equity	KeyCorp	5.95 %	6.06 %	0.11
21-Apr	MTB Equity	M&T Bank Corporation	4.55 %	5.76 %	1.21
21-Apr	NTRS Equity	Northern Trust Corporation	5.42 %	5.90 %	0.48
21-Apr	BPOP Equity	Popular, Inc.	2.95 %		
21-Apr	BK Equity	The Bank of New York Mellon Corporation		4.20 %	
21-Apr	USB Equity	U.S. Bancorp	3.19 %	3.70 %	0.51
22-Apr	CFR Equity	Cullen/Frost Bankers, Inc.	8.24 %	8.47 %	0.24
22-Apr	SNV Equity	Synovus	7.86 %	7.80 %	(0.06)
22-Apr	WFC Equity	Wells Fargo & Company	2.33 %	3.28 %	0.95
23-Apr	CYN Equity	City National Corporation	7.23 %	7.10 %	(0.14)
23-Apr	FITB Equity	Fifth Third Bancorp	4.20 %	4.35 %	0.16
23-Apr	FCF Equity	First Commonwealth Financial Corporation	7.71 %	7.90 %	0.19
23-Apr	MI Equity	Marshall & Ilsley Corporation	8.69 %		
23-Apr	STI Equity	SunTrust Banks, Inc.	5.44 %	5.82 %	0.38
23-Apr	PNC Equity	The PNC Financial Services Group, Inc.	1.94 %	3.30 %	1.36
23-Apr	UBSI Equity	United Bankshares, Inc.	5.45 %	5.72 %	0.27
23-Apr	WTNY Equity	Whitney Holding Corporation	6.49 %		

FSR Bank Members: Tier 1 Capital Ratio

Expected Earnings Date	Ticker	Company	Tier 1 Capital Ratio Q108	Tier 1 Capital Ratio Q408	Tier 1 Capital Ratio Q109	Change Q108 to Q109	Change Q408 to Q109
14-Apr	CBSH Equity	Commerce Bancshares, Inc.	10.5 %	10.9 %			
16-Apr	ASBC Equity	Associated Banc-Corp	9.07 %	11.91 %			
16-Apr	JPM Equity	JPMorganChase & Co.	8.30 %	10.90 %	11.30 %	3.00	0.40
16-Apr	RF Equity	Regions Financial Corporation	7.30 %	10.38 %	10.37 %	3.07	(0.01)
17-Apr	BBT Equity	BB&T Corporation	9.00 %	12.30 %	12.10 %	3.10	(0.20)
17-Apr	C Equity	Citigroup Inc.	7.74 %	11.92 %	11.80 %	4.06	(0.12)
17-Apr	FHN Equity	First Horizon National Corporation	8.23 %	15.03 %	14.98 %	6.75	(0.05)
20-Apr	BXS Equity	BancorpSouth, Inc.	10.67 %	10.79 %			
20-Apr	BAC Equity	Bank of America Corporation	7.51 %	9.15 %	10.09 %	2.58	0.94
20-Apr	BOH Equity	Bank of Hawaii Corporation	10.54 %	11.24 %	12.02 %	1.48	0.78
20-Apr	WBS Equity	Webster Financial Corporation	9.00 %	12.60 %			
20-Apr	ZION Equity	Zions Bancorporation	7.64 %	10.22 %	9.33 %	1.69	(0.89)
21-Apr	COF Equity	Capital One Financial Corporation	10.21 %	13.76 %			
21-Apr	CMA Equity	Comerica Incorporated	7.35 %	10.66 %	11.08 %	3.73	0.42
21-Apr	FULT Equity	Fulton Financial Corporation	9.20 %	11.50 %			
21-Apr	HBAN Equity	Huntington Bancshares Incorporated	6.83 %	10.72 %	11.03 %	4.20	0.31
21-Apr	KEY Equity	KeyCorp	8.33 %	10.92 %	11.16 %	2.83	0.24
21-Apr	MTB Equity	M&T Bank Corporation	7.61 %	8.83 %			
21-Apr	NTRS Equity	Northern Trust Corporation	9.50 %	13.10 %	13.00 %	3.50	(0.10)
21-Apr	BPOP Equity	Popular, Inc.	9.55 %	10.81 %			
21-Apr	BK Equity	The Bank of New York Mellon Corporation	8.76 %	13.30 %	13.80 %	5.04	0.50
21-Apr	USB Equity	U.S. Bancorp	8.60 %	10.60 %	10.90 %	2.30	0.30
22-Apr	CFR Equity	Cullen/Frost Bankers, Inc.	9.98 %	10.30 %	10.64 %	0.66	0.34
22-Apr	SNV Equity	Synovus	9.07 %	11.22 %	11.05 %	1.98	(0.17)
22-Apr	WFC Equity	Wells Fargo & Company	7.92 %	7.84 %	8.28 %	0.36	0.44
23-Apr	CYN Equity	City National Corporation	9.51 %	11.71 %	12.00 %	2.49	0.29
23-Apr	FITB Equity	Fifth Third Bancorp	8.28 %	10.59 %	10.93 %	2.65	0.34
23-Apr	FCF Equity	First Commonwealth Financial Corporation	10.50 %	11.40 %			
23-Apr	MI Equity	Marshall & Ilsley Corporation	8.83 %	9.49 %			
23-Apr	STI Equity	SunTrust Banks, Inc.	7.23 %	10.87 %	11.00 %	3.77	0.13
23-Apr	PNC Equity	The PNC Financial Services Group, Inc.	7.70 %	9.70 %	10.20 %	2.50	0.50
23-Apr	UBSI Equity	United Bankshares, Inc.	9.74 %	9.90 %			
23-Apr	WTNY Equity	Whitney Holding Corporation	9.74 %	10.76 %			

FSR Bank Members: Total Capital Ratio

Expected Earnings Date	Ticker	Company	Total Capital Ratio Q108	Total Capital Ratio Q408	Total Capital Ratio Q109	Change Q108 to Q109	Change Q408 to Q109
14-Apr	CBSH Equity	Commerce Bancshares, Inc.	11.7 %	12.3 %			
16-Apr	ASBC Equity	Associated Banc-Corp	10.95 %	13.76 %			
16-Apr	JPM Equity	JPMorganChase & Co.	12.50 %	14.80 %	15.10 %	2.60	0.30
16-Apr	RF Equity	Regions Financial Corporation	11.07 %	14.64 %	14.53 %	3.46	(0.11)
17-Apr	BBT Equity	BB&T Corporation	14.10 %	17.40 %	17.10 %	3.00	(0.30)
17-Apr	C Equity	Citigroup Inc.	11.22 %	15.70 %	15.50 %	4.28	(0.20)
17-Apr	FHN Equity	First Horizon National Corporation	13.01 %	20.18 %	20.21 %	7.20	0.03
20-Apr	BXS Equity	BancorpSouth, Inc.	11.86 %	12.04 %			
20-Apr	BAC Equity	Bank of America Corporation	11.71 %	13.00 %	14.03 %	2.32	1.03
20-Apr	BOH Equity	Bank of Hawaii Corporation	11.79 %	12.49 %	13.28 %	1.49	0.79
20-Apr	WBS Equity	Webster Financial Corporation	11.40 %	15.00 %	14.40 %	3.00	(0.60)
20-Apr	ZION Equity	Zions Bancorporation	11.83 %	14.32 %	13.23 %	1.40	(1.09)
21-Apr	COF Equity	Capital One Financial Corporation	13.07 %	16.60 %			
21-Apr	CMA Equity	Comerica Incorporated	11.00 %	14.72 %	15.39 %	4.39	0.67
21-Apr	FULT Equity	Fulton Financial Corporation	11.80 %	14.30 %			
21-Apr	HBAN Equity	Huntington Bancshares Incorporated	10.87 %	13.91 %	14.19 %	3.32	0.28
21-Apr	KEY Equity	KeyCorp	12.34 %	14.82 %	15.11 %	2.77	0.29
21-Apr	MTB Equity	M&T Bank Corporation	11.90 %	12.83 %			
21-Apr	NTRS Equity	Northern Trust Corporation	11.40 %	15.40 %	15.20 %	3.80	(0.20)
21-Apr	BPOP Equity	Popular, Inc.	10.82 %	12.08 %			
21-Apr	BK Equity	The Bank of New York Mellon Corporation	12.14 %	17.10 %	17.40 %	5.26	0.30
21-Apr	USB Equity	U.S. Bancorp	12.60 %	14.30 %	14.40 %	1.80	0.10
22-Apr	CFR Equity	Cullen/Frost Bankers, Inc.	12.55 %	12.58 %	12.98 %	0.43	0.40
22-Apr	SNV Equity	Synovus	12.46 %	14.56 %	14.21 %	1.75	(0.35)
22-Apr	WFC Equity	Wells Fargo & Company	11.01 %	11.83 %	12.27 %	1.26	0.44
23-Apr	CYN Equity	City National Corporation	11.46 %	13.40 %	13.70 %	2.24	0.30
23-Apr	FITB Equity	Fifth Third Bancorp	11.34 %	14.78 %	15.13 %	3.79	0.35
23-Apr	FCF Equity	First Commonwealth Financial Corporation	11.40 %	12.40 %			
23-Apr	MI Equity	Marshall & Ilsley Corporation	12.59 %	13.19 %			
23-Apr	STI Equity	SunTrust Banks, Inc.	10.97 %	14.04 %	14.15 %	3.18	0.11
23-Apr	PNC Equity	The PNC Financial Services Group, Inc.	11.40 %	13.20 %	13.80 %	2.40	0.60
23-Apr	UBSI Equity	United Bankshares, Inc.	10.79 %	11.00 %			
23-Apr	WTNY Equity	Whitney Holding Corporation	12.43 %	13.46 %			

Expected Earnings Date	Ticker	Company	Total Deposits Q108	Total Deposits Q408	Total Deposits Q109	% Change Q108 to Q109	% Change Q408 to Q109
14-Apr	CBSH Equity	Commerce Bancshares, Inc.	\$ 12,591	\$ 12,895	\$ 13,958	11 %	8 %
16-Apr	ASBC Equity	Associated Banc-Corp	\$ 13,882	\$ 15,873			
16-Apr	JPM Equity	JPMorganChase & Co.	\$761,626	\$ 1,009,277	\$ 906,969	19 %	-10 %
16-Apr	RF Equity	Regions Financial Corporation	\$ 89,187	\$ 90,904	\$ 93,536	5 %	3 %
17-Apr	BBT Equity	BB&T Corporation	\$ 87,481	\$ 98,613	\$ 90,617	4 %	-8 %
17-Apr	C Equity	Citigroup Inc.	\$831,208	\$ 774,185	\$ 762,696	-8 %	-1 %
17-Apr	FHN Equity	First Horizon National Corporation	\$ 16,189	\$ 14,242	\$ 14,910	-8 %	5 %
20-Apr	BXS Equity	BancorpSouth, Inc.	\$ 10,086	\$ 9,712	\$ 10,092	0 %	4 %
20-Apr	BAC Equity	Bank of America Corporation	\$797,069	\$ 882,997	\$ 953,508	20 %	8 %
20-Apr	BOH Equity	Bank of Hawaii Corporation	\$ 8,103	\$ 8,292	\$ 9,213	14 %	11 %
20-Apr	WBS Equity	Webster Financial Corporation	\$ 12,143	\$ 11,885	\$ 12,695	5 %	7 %
20-Apr	ZION Equity	Zions Bancorporation	\$ 37,516	\$ 41,316	\$ 43,307	15 %	5 %
21-Apr	COF Equity	Capital One Financial Corporation	\$ 87,695	\$ 108,621	\$ 121,119	38 %	12 %
21-Apr	CMA Equity	Comerica Incorporated	\$ 46,819	\$ 41,955	\$ 41,894	-11 %	0 %
21-Apr	FULT Equity	Fulton Financial Corporation	\$ 10,049	\$ 10,552	\$ 11,414	14 %	8 %
21-Apr	HBAN Equity	Huntington Bancshares Incorporated	\$ 38,116	\$ 37,943	\$ 39,070	3 %	3 %
21-Apr	KEY Equity	KeyCorp	\$ 64,702	\$ 65,260	\$ 65,996	2 %	1 %
21-Apr	MTB Equity	M&T Bank Corporation	\$ 41,533	\$ 42,581	\$ 42,477	2 %	0 %
21-Apr	NTRS Equity	Northern Trust Corporation	\$ 58,393	\$ 62,406	\$ 53,345	-9 %	-15 %
21-Apr	BPOP Equity	Popular, Inc.	\$ 26,967	\$ 27,550			
21-Apr	BK Equity	The Bank of New York Mellon Corporation	\$127,210	\$ 159,673	\$ 133,594	5 %	-16 %
21-Apr	USB Equity	U.S. Bancorp	\$138,270	\$ 159,350	\$ 162,566	18 %	2 %
22-Apr	CFR Equity	Cullen/Frost Bankers, Inc.	\$ 10,728	\$ 12,033			
22-Apr	SNV Equity	Synovus	\$ 25,663	\$ 28,617	\$ 27,948	9 %	-2 %
22-Apr	WFC Equity	Wells Fargo & Company	\$358,144	\$ 781,402	\$ 797,269	123 %	2 %
23-Apr	CYN Equity	City National Corporation	\$ 11,792	\$ 12,652	\$ 13,690	16 %	8 %
23-Apr	FITB Equity	Fifth Third Bancorp	\$ 71,401	\$ 78,613	\$ 79,782	12 %	1 %
23-Apr	FCF Equity	First Commonwealth Financial Corporation	\$ 4,321	\$ 4,280	\$ 4,318	0 %	1 %
23-Apr	MI Equity	Marshall & Ilsley Corporation	\$ 38,727				
23-Apr	STI Equity	SunTrust Banks, Inc.	\$116,179	\$ 113,412	\$ 118,972	2 %	5 %
23-Apr	PNC Equity	The PNC Financial Services Group, Inc.	\$ 80,410	\$ 192,865	\$ 194,635	142 %	1 %
23-Apr	UBSI Equity	United Bankshares, Inc.	\$ 5,420	\$ 5,648	\$ 5,663	4 %	0 %
23-Apr	WTNY Equity	Whitney Holding Corporation	\$ 8,295				