

3Q23 Bank Snapshot For Large Banks¹

In millions of USD

Name	Total Assets	Return on Average Assets	Percentile	Nonperforming Asset Ratio	Percentile	Tier 1 Risk-Based Capital Ratio	Percentile	Brokered Deposits ² / Total Deposits	Percentile	Commercial Real Estate Loans ³ / Total Loans	Percentile
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	\$3,385,581	1.57%	84	0.80%	45	17.26%	74	4.08%	35	14.23%	45
BANK OF AMERICA, NATIONAL ASSOCIATION	\$2,465,234	1.31%	65	0.63%	29	13.32%	55	3.32%	26	10.01%	35
WELLS FARGO BANK, NATIONAL ASSOCIATION	\$1,704,891	1.56%	81	1.32%	84	12.35%	45	8.86%	68	18.34%	71
CITIBANK, N.A.	\$1,657,372	0.92%	29	0.80%	48	15.64%	71	5.67%	48	7.27%	23
U.S. BANK NATIONAL ASSOCIATION	\$657,184	0.98%	45	1.03%	65	12.84%	48	5.99%	52	17.52%	65
PNC BANK, NATIONAL ASSOCIATION	\$553,114	1.19%	55	1.01%	61	11.21%	13	2.35%	16	18.53%	74
GOLDMAN SACHS BANK USA	\$538,127	1.18%	52	2.34%	100	13.92%	65	16.82%	77	8.76%	32
TRUIST BANK	\$535,000	0.96%	42	0.71%	42	11.62%	32	8.50%	65	19.51%	77
CAPITAL ONE, NATIONAL ASSOCIATION	\$468,780	1.60%	87	1.61%	90	13.17%	52	4.91%	39	16.12%	55
TD BANK, N.A.	\$366,252	0.95%	35	0.64%	32	18.04%	84	0.68%	10	16.88%	61
BANK OF NEW YORK MELLON, THE	\$328,468	0.93%	32	0.11%	6	17.39%	77	0.39%	3	18.02%	68
CHARLES SCHWAB BANK, SSB	\$301,828	0.25%	3	0.03%	0	34.72%	100	21.17%	90	6.11%	19
STATE STREET BANK AND TRUST COMPANY	\$280,469	0.72%	10	0.21%	13	14.90%	68	5.67%	45	8.74%	29
BMO BANK NATIONAL ASSOCIATION	\$260,786	0.47%	6	0.92%	58	11.52%	26	6.85%	55	21.52%	84
CITIZENS BANK, NATIONAL ASSOCIATION	\$224,956	0.85%	23	1.20%	81	11.08%	3	5.28%	42	23.36%	90
FIRST-CITIZENS BANK & TRUST COMPANY	\$213,643	1.43%	77	0.80%	52	13.85%	61	2.79%	19	25.38%	94
FIFTH THIRD BANK, NATIONAL ASSOCIATION	\$212,148	1.41%	74	0.64%	35	11.96%	39	4.03%	32	14.61%	48
MANUFACTURERS AND TRADERS TRUST COMPANY	\$208,606	1.37%	68	2.13%	97	11.66%	35	8.12%	61	37.15%	97
MORGAN STANLEY BANK, N.A.	\$207,376	2.11%	94	0.42%	19	20.86%	90	22.58%	97	12.39%	42
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	\$198,523	1.05%	48	0.17%	10	26.87%	94	21.65%	94	5.47%	16
HUNTINGTON NATIONAL BANK, THE	\$186,356	1.29%	61	0.66%	39	11.22%	16	2.91%	23	16.59%	58
ALLY BANK	\$185,721	0.85%	26	1.07%	71	11.27%	19	7.14%	58	4.21%	13
KEYBANK NATIONAL ASSOCIATION	\$185,571	0.77%	16	0.46%	23	11.58%	29	3.63%	29	19.60%	81
AMERICAN EXPRESS NATIONAL BANK	\$174,798	3.82%	100	0.62%	26	11.44%	23	21.07%	87	0.01%	6
HSBC BANK USA, NATIONAL ASSOCIATION	\$161,304	0.74%	13	1.10%	74	18.39%	87	14.35%	74	11.13%	39
REGIONS BANK	\$152,906	1.38%	71	0.83%	55	10.82%	0	1.47%	13	22.75%	87
NORTHERN TRUST COMPANY, THE	\$145,817	0.95%	39	0.24%	16	12.33%	42	0.09%	0	15.40%	52
DISCOVER BANK	\$141,235	1.67%	90	1.49%	87	11.16%	10	20.19%	84	0.00%	0
UBS BANK USA	\$114,352	1.27%	58	0.03%	3	27.45%	97	26.75%	100	8.27%	26
FLAGSTAR BANK, NATIONAL ASSOCIATION	\$111,167	0.79%	19	1.12%	77	11.10%	6	9.79%	71	60.39%	100
USAA FEDERAL SAVINGS BANK	\$109,429	-0.03%	0	1.04%	68	17.44%	81	0.60%	6	0.00%	3
SYNCHRONY BANK	\$105,275	2.30%	97	2.11%	94	13.42%	58	17.60%	81	0.05%	10

Data based on regulatory filings (FFIEC Call Report) as of November 5, 2023.

Banks are ranked by asset size.

¹Large Banks include U.S. commercial banks, savings bank, and savings and loan associations having assets greater than \$100 billion (peer group size = 32)

²Brokered deposits represent deposits which the reporting bank receives from brokers-dealers for the account of others either directly or ultimately, which includes the total of all brokered deposits included in "Total Transaction Accounts" and "Total Nontransaction Accounts (Including MMDAs)".

³Commercial real estate (CRE) loans are defined as the sum of Construction & Development Loans, Multifamily Loans, Owner-Occupied CRE Loans, Other Nonfarm Nonresidential CRE Loans and Loans to finance commercial real estate, construction, and land development activities (not secured by real estate).

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