

Q2 2023 Financial Metrics For Mega Banks*

Name	Total Assets (Millions)	Return on Average Assets	Percentile	Nonperforming Asset Ratio	Percentile	Tier 1 Risk-Based Capital Ratio	Percentile	Uninsured Leverage	Percentile	Held-To-Maturity Securities / Total Securities	Percentile
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	\$3,382,195	1.67%	90	0.30%	38	17.00%	76	36.20%	41	66.71%	86
BANK OF AMERICA, NATIONAL ASSOCIATION	\$2,449,804	1.27%	59	0.24%	28	13.29%	62	42.70%	69	84.81%	97
CITIBANK, N.A.	\$1,709,727	0.75%	17	0.23%	24	15.47%	69	33.94%	34	55.36%	66
WELLS FARGO BANK, NATIONAL ASSOCIATION	\$1,667,885	1.30%	72	0.65%	83	12.33%	48	50.68%	90	68.52%	90
U.S. BANK NATIONAL ASSOCIATION	\$669,903	1.06%	38	0.54%	72	12.45%	52	46.09%	83	55.90%	69
PNC BANK, NATIONAL ASSOCIATION	\$554,128	1.14%	45	0.55%	76	10.79%	3	43.52%	79	68.96%	93
TRUIST BANK	\$546,763	0.98%	31	0.42%	55	11.18%	17	38.68%	55	44.60%	55
GOLDMAN SACHS BANK USA	\$517,106	0.93%	28	0.51%	69	13.19%	59	34.14%	38	29.81%	38
CAPITAL ONE, NATIONAL ASSOCIATION	\$464,954	1.27%	62	0.97%	93	13.00%	55	31.20%	24	0.00%	0
TD BANK, N.A.	\$374,251	0.63%	7	0.26%	31	17.89%	86	32.70%	31	0.00%	0
BANK OF NEW YORK MELLON, THE	\$348,626	1.04%	34	0.01%	3	17.54%	83	55.76%	97	39.70%	48
CHARLES SCHWAB BANK, SSB	\$329,351	0.32%	0	0.00%	0	33.47%	100	13.41%	7	56.28%	72
STATE STREET BANK AND TRUST COMPANY	\$290,889	1.09%	41	0.03%	10	15.66%	72	52.79%	93	59.76%	79
BMO HARRIS BANK NATIONAL ASSOCIATION	\$263,344	0.46%	3	0.40%	48	11.33%	28	49.56%	86	3.71%	24
CITIZENS BANK, NATIONAL ASSOCIATION	\$222,753	0.89%	21	0.77%	90	11.07%	10	40.53%	59	27.70%	34
FIRST-CITIZENS BANK & TRUST COMPANY	\$209,406	1.33%	76	0.51%	66	14.18%	66	36.21%	45	46.16%	59
MANUFACTURERS AND TRADERS TRUST COMPANY	\$207,098	1.43%	83	1.43%	100	11.47%	41	37.57%	48	59.14%	76
FIFTH THIRD BANK, NATIONAL ASSOCIATION	\$206,426	1.26%	55	0.42%	52	11.25%	24	43.49%	76	0.00%	0
MORGAN STANLEY BANK, N.A.	\$202,537	2.53%	93	0.21%	21	20.01%	90	28.30%	17	35.35%	45
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	\$197,215	1.20%	48	0.08%	17	26.44%	93	31.61%	28	61.77%	83
KEYBANK NATIONAL ASSOCIATION	\$192,783	0.71%	14	0.29%	34	10.88%	7	42.57%	66	19.51%	31
HUNTINGTON NATIONAL BANK, THE	\$188,063	1.27%	66	0.39%	45	11.20%	21	43.12%	72	41.64%	52
ALLY BANK	\$187,350	1.21%	52	0.75%	86	11.44%	38	18.63%	10	4.03%	28
AMERICAN EXPRESS NATIONAL BANK	\$172,352	3.06%	100	0.44%	62	11.44%	34	28.33%	21	0.00%	0
HSBC BANK USA, NATIONAL ASSOCIATION	\$165,205	0.63%	10	0.34%	41	17.54%	79	63.19%	100	33.73%	41
NORTHERN TRUST COMPANY, THE	\$157,816	0.92%	24	0.04%	14	12.07%	45	22.25%	14	51.16%	62
REGIONS BANK	\$154,556	1.61%	86	0.43%	59	10.77%	0	38.01%	52	2.72%	21
DISCOVER BANK	\$135,650	2.56%	97	1.16%	97	11.37%	31	12.23%	3	1.82%	17
FLAGSTAR BANK, NATIONAL ASSOCIATION	\$118,719	1.41%	79	0.65%	79	11.12%	14	42.20%	62	0.00%	0
UBS BANK USA	\$114,356	1.28%	69	0.02%	7	27.90%	97	0.01%	0	99.94%	100

*Assets = above \$100 billion.

Q2 2023 Financial Metrics For Regional Banks*

Name	Total Assets (Millions)	Return on Average Assets	Percentile	Nonperforming Asset Ratio	Percentile	Tier 1 Risk-Based Capital Ratio	Percentile	Uninsured Leverage	Percentile	Held-To-Maturity Securities / Total Securities	Percentile
CITY NATIONAL BANK	\$94,596	0.42%	8	0.29%	42	13.18%	62	50.57%	87	22.58%	57
COMERICA BANK	\$90,864	1.18%	50	0.22%	33	10.16%	1	42.77%	72	0.00%	0
ZIONS BANCORPORATION, NATIONAL ASSOCIATION	\$87,230	0.77%	21	0.20%	31	10.66%	7	42.84%	72	49.58%	83
FIRST HORIZON BANK	\$84,851	0.91%	33	0.51%	69	11.23%	28	39.34%	56	13.53%	50
WEBSTER BANK, NATIONAL ASSOCIATION	\$73,977	1.28%	64	0.29%	41	12.21%	45	34.35%	38	47.23%	80
EAST WEST BANK	\$68,509	1.84%	89	0.17%	28	12.94%	55	52.56%	90	33.11%	66
WESTERN ALLIANCE BANK	\$68,082	1.26%	59	1.13%	92	11.36%	33	39.98%	58	13.54%	51
VALLEY NATIONAL BANK	\$61,701	0.96%	37	0.44%	61	10.94%	15	40.78%	62	74.75%	96
SYNOVUS BANK	\$60,548	1.15%	48	0.44%	62	10.83%	12	45.69%	81	0.00%	0
BANCO POPULAR DE PUERTO RICO	\$58,275	0.86%	26	1.22%	94	17.52%	87	58.86%	94	34.41%	70
UMPQUA BANK	\$53,580	1.05%	40	0.15%	24	10.22%	2	33.52%	35	0.03%	33
CIBC BANK USA	\$51,474	1.85%	91	0.48%	67	14.59%	73	63.97%	95	41.80%	75
BOKF, NATIONAL ASSOCIATION	\$48,942	1.22%	55	0.39%	50	11.41%	36	49.69%	86	16.54%	52
CADENCE BANK	\$48,839	0.90%	31	0.44%	61	10.53%	6	41.69%	65	0.00%	0
FROST BANK	\$48,652	1.30%	66	0.17%	28	13.55%	66	55.71%	92	17.66%	53
OLD NATIONAL BANK	\$48,207	1.36%	72	0.62%	76	10.98%	17	38.37%	50	31.95%	64
PINNACLE BANK	\$46,759	1.81%	88	0.11%	18	11.09%	23	39.98%	57	45.70%	77
SOUTHSTATE BANK, N.A.	\$44,928	1.15%	49	0.38%	49	12.04%	43	41.31%	63	34.31%	69
FIRST NATIONAL BANK OF PENNSYLVANIA	\$44,861	1.31%	67	0.34%	46	10.69%	8	38.67%	52	55.66%	86
RAYMOND JAMES BANK	\$42,145	1.50%	79	0.27%	39	13.62%	67	3.85%	3	0.00%	0
ASSOCIATED BANK, NATIONAL ASSOCIATION	\$41,171	0.89%	30	0.35%	47	10.34%	3	40.60%	61	52.87%	84
UMB BANK, NATIONAL ASSOCIATION	\$40,976	0.87%	27	0.07%	16	10.98%	16	68.49%	99	46.52%	79
PROSPERITY BANK	\$39,904	0.92%	35	0.16%	26	14.45%	72	35.17%	40	96.62%	99
PACIFIC WESTERN BANK	\$38,172	-1.74%	0	0.44%	63	13.48%	65	16.43%	6	32.62%	65
BARCLAYS BANK DELAWARE	\$37,106	-0.40%	3	1.02%	90	15.29%	78	17.64%	8	0.00%	0
DEUTSCHE BANK TRUST COMPANY AMERICAS	\$36,888	0.40%	6	0.16%	27	56.05%	100	65.11%	96	0.00%	0
MIDFIRST BANK	\$36,483	1.35%	71	8.64%	99	16.98%	85	21.20%	11	2.37%	39
EVERBANK, NATIONAL ASSOCIATION	\$36,454	-0.03%	4	2.47%	97	15.15%	77	22.78%	13	0.83%	37
HANCOCK WHITNEY BANK	\$36,184	1.32%	68	0.24%	37	11.68%	42	47.32%	83	33.93%	68
TD BANK USA, NATIONAL ASSOCIATION	\$36,087	1.43%	76	0.47%	65	30.52%	98	2.83%	2	0.00%	0

*Assets = \$10 billion to \$100 billion.

Q2 2023 Financial Metrics For Large Community Banks*

Name	Total Assets (Millions)	Return on Average Assets	Percentile	Nonperforming Asset Ratio	Percentile	Tier 1 Risk-Based Capital Ratio	Percentile	Uninsured Leverage	Percentile	Held-To-Maturity Securities / Total Securities	Percentile
ORIENTAL BANK	\$9,931	1.69%	87	1.62%	97	12.97%	59	43.73%	77	31.52%	64
PARK NATIONAL BANK, THE	\$9,857	1.42%	76	0.60%	77	10.78%	10	23.94%	14	0.00%	0
TRI COUNTIES BANK	\$9,851	1.05%	42	0.42%	55	13.16%	63	41.88%	66	5.88%	47
NBH BANK	\$9,833	1.58%	82	0.62%	79	10.43%	6	35.55%	44	48.47%	81
COLUMBIA BANK	\$9,765	0.07%	4	0.11%	18	13.00%	60	68.39%	98	31.15%	63
CONNECTONE BANK	\$9,717	0.91%	34	0.59%	76	12.26%	48	42.40%	69	0.00%	0
AMERICAN SAVINGS BANK, F.S.B.	\$9,621	0.82%	25	0.14%	25	12.23%	47	27.48%	17	47.24%	80
AMERANT BANK, NATIONAL ASSOCIATION	\$9,503	0.49%	12	0.71%	84	11.05%	21	39.19%	56	18.56%	55
HOMESTREET BANK	\$9,495	-1.21%	1	0.54%	74	12.78%	57	24.39%	15	0.18%	35
BANC OF CALIFORNIA, NATIONAL ASSOCIATION	\$9,364	0.89%	31	0.73%	85	14.60%	76	49.51%	84	26.26%	59
STIFEL BANK	\$9,343	0.88%	29	0.00%	0	12.44%	53	66.14%	97	63.56%	92
WOODFOREST NATIONAL BANK	\$9,252	1.85%	91	0.67%	82	10.02%	0	27.97%	18	91.23%	98
S & T BANK	\$9,244	1.56%	81	0.19%	33	12.96%	58	27.57%	18	0.00%	0
WINTRUST BANK, NATIONAL ASSOCIATION	\$9,160	1.63%	84	0.19%	32	11.52%	40	43.28%	75	34.61%	71
INTERNATIONAL BANK OF COMMERCE	\$8,975	2.81%	98	0.43%	61	18.91%	92	38.75%	55	0.17%	34
SAFRA NATIONAL BANK OF NEW YORK	\$8,829	1.23%	58	0.01%	3	25.39%	95	32.21%	32	0.01%	33
PEOPLES BANK	\$8,773	1.25%	60	0.43%	59	11.32%	31	29.99%	26	37.32%	72
PREMIER BANK	\$8,584	1.13%	47	0.43%	61	11.41%	35	31.53%	29	0.00%	0
AMARILLO NATIONAL BANK	\$8,567	2.16%	95	0.91%	89	10.36%	5	52.06%	88	0.00%	32
FLUSHING BANK	\$8,473	0.51%	13	0.47%	67	13.76%	71	36.27%	46	7.90%	49
NICOLET NATIONAL BANK	\$8,469	1.13%	46	0.35%	50	11.01%	19	34.64%	39	0.00%	0
1ST SOURCE BANK	\$8,412	1.58%	82	0.26%	40	14.03%	72	40.33%	61	0.00%	0
COMENITY BANK	\$8,404	4.60%	100	2.94%	98	18.75%	92	1.19%	1	0.00%	0
CROSS RIVER BANK	\$8,392	0.64%	19	8.88%	100	-	-	14.53%	5	66.14%	92
LUTHER BURBANK SAVINGS	\$8,357	0.42%	8	0.06%	13	21.41%	94	36.67%	48	0.53%	36
KEARNY BANK	\$8,058	0.58%	15	0.69%	83	12.63%	56	23.53%	13	10.66%	50
UNION BANK AND TRUST COMPANY	\$8,052	1.39%	73	0.07%	15	11.25%	30	16.64%	7	0.00%	0
LENDINGCLUB BANK, NATIONAL ASSOCIATION	\$8,050	0.62%	16	0.89%	88	14.66%	77	32.58%	34	0.00%	0
MIDLAND STATES BANK	\$8,027	1.11%	45	0.68%	82	11.01%	18	29.93%	25	0.00%	0
PRINCIPAL BANK	\$8,005	1.40%	75	0.13%	24	16.80%	85	36.54%	47	0.00%	0

*Assets = \$1 billion to \$10 billion.



Q2 2023 Financial Metrics For Small Community Banks*

Name	Total Assets (Millions)	Return on Average Assets	Percentile	Nonperforming Asset Ratio	Percentile	Tier 1 Risk-Based Capital Ratio	Percentile	Uninsured Leverage	Percentile	Held-To-Maturity Securities / Total Securities	Percentile
FIRST ARKANSAS BANK AND TRUST	\$1,000	0.80%	24	1.37%	95	-	-	19.52%	9	0.00%	0
DART BANK, THE	\$998	2.77%	97	0.49%	70	-	-	34.91%	40	3.55%	43
INTERNATIONAL FINANCE BANK	\$998	1.75%	88	0.43%	58	11.58%	41	47.79%	83	21.24%	56
RESOURCE BANK	\$997	0.79%	23	0.06%	14	-	-	45.55%	80	2.18%	39
TENNESSEE STATE BANK	\$996	1.94%	92	0.02%	5	13.06%	62	28.96%	22	4.45%	46
IOWA STATE BANK	\$995	1.46%	79	0.06%	13	-	-	31.93%	31	0.00%	0
CITIZENS BANK	\$992	1.18%	51	0.12%	23	-	-	29.05%	23	3.01%	42
HILLTOP NATIONAL BANK	\$992	1.33%	70	0.00%	1	-	-	41.32%	65	0.00%	0
FIRST RELIANCE BANK	\$990	0.57%	14	0.06%	11	12.43%	52	45.16%	79	0.00%	0
VAST BANK, N.A.	\$989	-1.15%	2	0.41%	55	10.88%	13	27.21%	16	0.00%	0
AMALGAMATED BANK OF CHICAGO	\$988	1.19%	53	0.04%	10	15.45%	80	70.33%	100	5.94%	48
CITIZENS BANK, THE	\$987	1.25%	59	0.13%	24	14.15%	73	32.27%	33	0.00%	0
FIRST NATIONAL BANK AND TRUST COMPANY OF WEATHERFORD DBA FIRST BANK TEXAS	\$987	1.04%	39	0.81%	87	-	-	38.10%	51	0.00%	0
FIRST NATIONAL BANK AND TRUST COMPANY, CHICKASHA, OKLAHOMA, THE	\$987	1.75%	87	1.09%	92	-	-	44.71%	78	24.60%	58
BENNINGTON STATE BANK, THE	\$987	2.04%	94	0.11%	20	15.48%	82	38.62%	53	0.00%	0
FIRST NATIONAL BANK OF BEMIDJI, THE	\$984	1.19%	52	0.06%	12	-	-	29.91%	24	0.00%	0
PIONEER BANK & TRUST	\$982	0.64%	18	0.03%	8	16.63%	84	40.28%	60	0.00%	0
CITIZENS NATIONAL BANK OF BLUFFTON, THE	\$982	2.02%	93	0.34%	47	-	-	30.37%	28	0.00%	0
R BANK	\$982	0.48%	11	0.23%	37	11.03%	20	42.37%	68	26.96%	60
FIRST STATE BANK NEBRASKA	\$981	0.83%	26	0.16%	28	12.33%	49	37.94%	50	2.64%	40
TOLLESON PRIVATE BANK	\$981	1.64%	85	0.03%	7	11.14%	25	54.67%	91	54.75%	85
SARATOGA NATIONAL BANK AND TRUST COMPANY	\$981	0.56%	13	0.14%	26	13.38%	67	33.93%	36	11.73%	50
FIRST NATIONAL BANK OF MICHIGAN	\$980	0.27%	5	0.03%	8	10.12%	1	29.07%	24	0.00%	0
FIRST FEDERAL BANK	\$979	1.40%	74	0.11%	21	-	-	35.11%	41	48.98%	82
MIDWEST REGIONAL BANK	\$979	1.06%	44	0.55%	76	11.22%	27	21.28%	11	0.00%	0
NORTH SIDE BANK AND TRUST COMPANY, THE	\$979	1.19%	54	0.07%	16	12.37%	51	42.41%	70	30.06%	62
GNBANK, NATIONAL ASSOCIATION DBA GNBANK, N.A.	\$975	0.88%	29	0.49%	69	-	-	28.58%	21	0.00%	0
MIDDLETOWN VALLEY BANK	\$974	0.39%	7	0.20%	34	11.95%	42	30.05%	27	70.38%	96
FIRST CENTRAL SAVINGS BANK	\$972	0.81%	24	0.39%	52	12.49%	55	35.48%	43	4.40%	45
CORNERSTONE NATIONAL BANK & TRUST COMPANY	\$971	1.21%	55	0.12%	22	12.09%	45	56.61%	93	0.00%	0

*Assets below \$1 billion.

NOTE: Banks that adopt CBLR Framework will not report a Tier 1 Risk-Based Capital ratio.

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