

4Q23 Bank Snapshot for Regional Banks¹ In millions of USD

Nume Tetus Return on Assets Percentie (Sector The 1 Capital Ratio Percentie Capital Ratio Cost of Total Funding Percentie Cost of Total Funding Percentie Dalinguest Funding Percentie CITY NATIONAL BANK 187,203 0.57% 34 0.47% 46 10.51% 9 2.25% 53 0.3% 65 COMERICA BANK 181,307 1.02% 64 0.38% 35 10.57% 43 2.16% 43 0.5% 62 VRESTER BANK 181,307 1.02% 64 0.68% 73 11.82% 2.3 2.18% 43 0.5% 62 VRESTER BANK 470,853 0.66% 39 1.68% 58 3.13% 77 0.66% 49 STMOVIS BANK 550,66 0.45% 24 0.66% 67 10.8% 8 3.13% 77 0.6% 49 STMOVIS BANK 550,66 0.45% 24 0.66% 67 10.8% 82 3.13% 77 <th></th> <th></th> <th></th> <th></th> <th>111 1111110113</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>					111 1111110113							
Z10NS BANCORPORATION, NATIONAL ASSOCIATION 97.203 0.57% 34 0.40% 38 10.91% 9 2.26% 48 0.57% 44 COMERICA BANK 935,00 0.12% 0.10% 64 0.80% 73 11.62% 23 2.18% 43 0.57% 44 FIRST HORIZON BANK 97.48% 0.10% 66 0.41% 41 12.43% 45 2.25% 47 0.50% 24 WESTER NAIK, NATIONAL ASSOCIATION 97.48% 0.66% 93 1.66% 67 10.93% 8 3.13% 77 0.76% 49 VALUEY NATIONAL BANK 569,666 0.55% 24 0.66% 67 10.93% 8 1.39% 60 0.80% 57 VALUEY NATIONAL BANK 950,666 0.55% 24 0.39% 83 1.39% 80 1.18% 77 0.76% 44 0.31% 28 0.52% 23 1.13% 16 1.33% 61 1.46% 24 <t< th=""><th>Name</th><th></th><th>Average</th><th>Percentile</th><th></th><th>Percentile</th><th></th><th>Percentile</th><th></th><th>Percentile</th><th></th><th>Percentile</th></t<>	Name		Average	Percentile		Percentile		Percentile		Percentile		Percentile
COMERICA BANK \$85,902 0.12% 10 0.38% 35 10.57% 4 2.35% 53 0.76% 48 FIRST HORIZON BANK \$81,367 1.02% 64 0.80% 73 11.82% 23 2.18% 43 0.95% 62 WESTER BALLANCE BANK \$70,853 0.66% 93 11.82% 45 2.25% 72 2.33% 92 VALLEY NATIONAL ASSOCIATION \$70,853 0.66% 93 11.86% 26 2.66% 72 2.33% 92 SYNOVUS BANK \$59,666 0.45% 24 0.66% 67 10.93% 81 2.79% 60 0.30% 51 GIAC OPOLUS DANK \$56,876 0.54% 11 2.79% 93 1.06% 82 1.59% 80 1.18% 75 UMPQUA BANK \$48,935 0.51% 24 0.96% 85 15.93% 82 3.15% 80 1.18% 73 1.13% 16 1.46% 1	CITY NATIONAL BANK	\$93,373	0.05%	8	0.47%	46	14.15%	69	1.71%	25	1.03%	65
TRST HORIZON BANK 581,367 1.02% 64 0.80% 73 11.82% 23 2.18% 43 0.95% 62 WEBSTER ALK, NATIONAL ASSOCIATION 570,853 0.66% 66 0.41% 41 12.43% 45 2.25% 47 0.50% 24 WESTER ALK, NATIONAL ASSOCIATION 560,846 0.53% 31 0.61% 61 10.89% 8 3.13% 77 0.76% 49 SYNOVUS BANK 550,866 0.54% 24 0.66% 67 10.93% 88 1.79% 60 0.80% 65 BANCO DOPULAR DE PLERTO RICO 558,867 0.54% 31 2.76% 98 16.90% 88 1.79% 27 3.37% 95 CIBC BANK USA 550,557 0.84% 50 0.41% 40 13.33% 61 1.64% 22 0.00% 55 CADENCE BANK 549,833 2.07% 93 0.92% 83 12.06% 32 1.75% 16 3.08% 31 0.26% 72 0.63% 52 0.27% 53	ZIONS BANCORPORATION, NATIONAL ASSOCIATION	\$87,203	0.57%	34	0.40%	38	10.91%	9	2.26%	48	0.54%	29
PRESTER BANK, NATIONAL ASSOCIATION \$74,876 1.05% 66 0.41% 41 12.43% 45 2.25% 47 0.50% 24 WESTER NALLANCE BANK \$70,833 0.66% 39 1.69% 93 11.86% 26 2.86% 72 2.53% 92 VALLEY NATIONAL BANK \$50,940 0.53% 31 0.61% 61 10.89% 8 3.13% 60 0.80% 54 SYNOVUS BANK \$50,966 0.45% 24 0.66% 67 10.93% 11 2.59% 60 0.80% 54 BANCO POPULAR DE PUERTO RICO \$56,876 0.54% 81 0.96% 85 15.93% 82 3.15% 80 1.18% 75 UMRQUA BANK \$50,957 0.84% 50 0.41% 40 31.37% 61 1.64% 20 0.80% 66 CADENCE BANK \$49,833 0.51% 77 13.37% 16 3.08% 60 0.52% 71 1.3	COMERICA BANK	\$85,902	0.12%	10	0.38%	35	10.57%	4	2.35%	53	0.76%	48
MESTERN ALLIANCE BANK 570, 853 0.66% 39 1.69% 93 11.86% 26 2.86% 72 2.53% 92 VALLEY NATIONAL BANK 500,944 0.53% 31 0.61% 61 10.99% 8 3.13% 77 0.76% 49 SYNOVUS BANK 559,666 0.45% 24 0.68% 67 10.93% 88 1.79% 27 3.37% 95 CIBC BANK USA 554,847 1.22% 81 0.96% 85 15.93% 82 1.69% 36 0.53% 28 DUMPQUA BANK 552,167 0.78% 44 0.31% 28 10.52% 3 1.98% 36 0.53% 28 DOK NATONAL ASSOCIATION 49,830 0.19% 77 1.37% 16 1.04% 22 0.80% 37 CADENCE BANK 49,830 0.51% 29 0.82% 77 1.37% 18 0.75% 3 1.04% 32 2.27% 49	FIRST HORIZON BANK	\$81,367	1.02%	64	0.80%	73	11.82%	23	2.18%	43	0.95%	62
VALLEY NATIONAL BANK\$60,9440.53%310.61%6110.89%83.13%770.76%49SYNOVIS BANK\$59,6660.45%240.66%6710.93%112.59%600.80%54SANCO POPULAR DE PLETO RICO\$55,6760.54%312.78%9816.90%823.15%801.18%75CIBC BANK USA\$54,8471.32%810.96%8515.93%823.15%801.18%75UMPQUA BANK\$50,9570.84%500.41%4013.33%611.64%220.80%55BOKT, NATIONAL ASSOCIATION\$49,5830.51%290.82%7711.37%163.08%761.03%66CADENCE BANK\$50,9570.84%500.92%7311.57%182.07%391.05%68PINNALE BANK\$49,5830.90%550.28%7311.57%182.07%391.05%68PINNALE BANK\$49,8031.20%770.84%7811.57%182.07%391.05%68SOUTHSTATE BANK, NA\$49,8031.20%770.84%751.252%471.64%230.80%56UMB BANK, NATIONAL BASKO FPENNSYLVANIA\$40,8070.99%600.57%571.252%471.64%230.80%56UMB BANK, NATIONAL ASSOCIATION\$41,8670.98%	WEBSTER BANK, NATIONAL ASSOCIATION	\$74,876	1.05%	66	0.41%	41	12.43%	45	2.25%	47	0.50%	24
SYNOVUS BANK10,75%10,25%600.80%54BANCO POPULAR DE PUERTO RICO\$56,8760.54%312.78%9816.90%881.79%273.37%95CIBC BANK USA\$56,8760.54%310.96%8515.93%823.19%360.53%28UMPQUA BANK\$52,1670.78%440.31%2810.52%31.98%360.53%28FROST BANK\$50,9570.84%500.41%4013.33%611.64%220.80%57DOKT, NATIONAL ASSOCIATION449,8330.51%290.82%771.37%163.06%761.03%66CADENCE BANK\$48,8330.50%770.84%7811.57%182.07%391.04%23FINACLE BANK\$48,8031.20%770.84%7811.57%182.07%390.48%23FINACLE BANK N.A.\$46,0360.52%300.37%3310.34%12.06%370.68%43SOUTISTATE BANK, N.A.\$44,8870.98%600.57%5712.52%471.64%230.80%56UMB BANK, NATIONAL ASSOCIATION\$43,7300.68%4313.90%662.61%610.44%15BARCLAYS BANK DELAWARE\$41,8561.36%830.42%4313.90%662.61%610.44%55	WESTERN ALLIANCE BANK	\$70,853	0.66%	39	1.69%	93	11.86%	26	2.86%	72	2.53%	92
BANCO POPULAR DE PUERTO RICO\$56,8760.54%32.78%9816.90%881.79%273.37%95CIBC BANK USA\$56,8760.54%810.96%8515.93%823.15%801.18%75UMPQUA BANK\$50,9570.78%440.31%2810.52%31.98%360.53%28BOKE, NATIONAL ASSOCIATION\$49,5830.51%290.82%7711.37%163.08%761.03%66CADENCE BANK\$48,9352.07%930.92%8312.06%322.27%491.20%76OLD NATIONAL BANK\$48,9352.07%930.92%8312.06%322.27%491.20%76PINACLE BANK\$48,9351.00%770.84%7811.57%182.07%391.05%68PINACLE BANK\$48,9350.90%550.28%2311.14%143.15%810.48%23PINACLE BANK, NATIONAL BANK OF PENNSYLVANIA\$44,870.98%600.57%5712.52%471.64%230.80%35OUTH STATE BANK, NATIONAL ASSOCIATION\$43,7300.68%400.08%411.21%152.44%550.12%3ASSOCIATED BANK, NATIONAL ASSOCIATION\$41,9661.36%649.69%02.58%590.82%57DEUTSCHE BANK, NATIONAL ASSOCIATION\$38,557 <td>VALLEY NATIONAL BANK</td> <td>\$60,944</td> <td>0.53%</td> <td>31</td> <td>0.61%</td> <td>61</td> <td>10.89%</td> <td>8</td> <td>3.13%</td> <td>77</td> <td>0.76%</td> <td>49</td>	VALLEY NATIONAL BANK	\$60,944	0.53%	31	0.61%	61	10.89%	8	3.13%	77	0.76%	49
CIBC BANK USA\$54,0471.32%810.96%8515.93%823.15%801.18%75UMPQUA BANK\$52,1670.78%440.31%2810.52%31.98%360.53%28FROST BANK\$50,9570.84%500.41%4013.33%611.64%220.80%55BOKF, NATIONAL ASSOCIATION\$49,5830.51%290.82%7711.37%163.08%761.03%66CADENCE BANK\$48,6031.20%770.84%7811.57%182.07%491.05%67OLD NATIONAL BANK\$44,8031.20%770.84%7811.57%182.07%391.05%68PINNACLE BANK\$47,8300.90%550.28%2311.14%143.15%810.48%23OUD NATIONAL BANK OF PENNSYLVANIA\$46,0360.52%300.37%5771.252%471.66%320.68%43SOUTHSATE BANK, NATIONAL ASSOCIATION\$44,8770.68%400.08%411.21%152.44%550.12%3ASSOCIATED BANK, NATIONAL ASSOCIATION\$41,9561.36%830.42%4313.90%662.61%610.44%5JUNES BANK\$41,9571.33%821.57%9115.55%810.48%58590.82%57DEUTSCHE BANK, NATIONAL ASSOCIATION	SYNOVUS BANK	\$59,686	0.45%	24	0.68%	67	10.93%	11	2.59%	60	0.80%	54
UMPQUA BANK\$52,1670.78%440.31%2810.52%31.98%360.53%28FROST BANK\$50,9570.84%500.41%4013.33%611.64%220.80%55BOKF, NATIONAL ASSOCIATION\$49,5830.51%290.82%771.137%163.08%761.03%66CADENCE BANK\$48,9352.07%930.92%8312.06%322.27%491.20%68PINNACLE BANK\$48,8031.20%770.84%7811.57%182.07%391.05%68PINNACLE BANK\$46,0360.52%300.37%3310.34%142.06%370.68%23SOUTHSTATE BANK, NA.\$44,8870.98%600.57%5712.52%471.64%230.80%56UMB BANK, NATIONAL ASSOCIATION\$43,7300.68%400.08%411.21%152.44%560.12%3BARCLAYS BANK DELAWARE\$41,9561.33%821.57%9115.65%814.31%962.94%57DEUTSCHE BANK, NATIONAL ASSOCIATION\$40,967-0.87%20.63%649.69%02.58%590.82%57DEUTSCHE BANK TRUST COMPANY AMERICAS\$38,5571.02%620.35%3115.45%983.80%821.03%67DEUTSCHE BANK TRUST COMPANY AMERICAS\$3	BANCO POPULAR DE PUERTO RICO	\$56,876	0.54%	31	2.78%	98	16.90%	88	1.79%	27	3.37%	95
Inspire1000 milling1000 milling <t< td=""><td>CIBC BANK USA</td><td>\$54,847</td><td>1.32%</td><td>81</td><td>0.96%</td><td>85</td><td>15.93%</td><td>82</td><td>3.15%</td><td>80</td><td>1.18%</td><td>75</td></t<>	CIBC BANK USA	\$54,847	1.32%	81	0.96%	85	15.93%	82	3.15%	80	1.18%	75
BOKF, NATIONAL ASSOCIATION 449,583 0.51% 29 0.82% 77 11.37% 16 3.08% 76 1.03% 66 CADENCE BANK 48,935 2.07% 93 0.92% 83 12.06% 32 2.27% 49 1.20% 77 OLD NATIONAL BANK 48,933 2.07% 93 0.92% 83 12.06% 32 2.27% 49 1.20% 77 OLD NATIONAL BANK 448,833 0.90% 55 0.88% 78 11.57% 18 2.07% 39 0.48% 23 FIRST NATIONAL BANK OF PENNSYLVANIA \$46,036 0.52% 30 0.37% 33 10.34% 1 2.06% 37 0.68% 43 SOUTHSTATE BANK, NA. \$44,887 0.98% 60 0.57% 57 12.52% 47 1.64% 23 0.80% 66 UMB BANK, NATIONAL ASSOCIATION \$43,730 668 0.62% 43 13.90% 66 2.61% 31 5.65% </td <td>UMPQUA BANK</td> <td>\$52,167</td> <td>0.78%</td> <td>44</td> <td>0.31%</td> <td>28</td> <td>10.52%</td> <td>3</td> <td>1.98%</td> <td>36</td> <td>0.53%</td> <td>28</td>	UMPQUA BANK	\$52,167	0.78%	44	0.31%	28	10.52%	3	1.98%	36	0.53%	28
CADENCE BANK48,9352.07%930.92%8312.06%322.27%491.20%77OLD NATIONAL BANK\$48,8031.20%770.84%7811.57%182.07%391.05%68PINNACLE BANK\$47,8300.90%550.28%2311.14%143.15%810.48%23FIRST NATIONAL BANK OF PENNSYLVANIA\$44,870.99%650.28%2311.14%143.15%810.48%23SOUTHSTATE BANK, N.A.\$44,870.98%600.57%5712.52%471.64%230.80%56UMB BANK, NATIONAL ASSOCIATION\$43,7300.68%400.08%411.21%152.44%550.12%3RAYMOND JAMES BANK\$41,9861.36%830.42%4313.90%662.61%610.44%15BARCLAYS BANK DELAWARE\$41,5751.33%821.57%9115.65%814.31%962.94%93ASSOCIATED BANK, NATIONAL ASSOCIATION\$40,9670.87%20.63%649.69%02.58%590.24%6PROSPERITY BANK\$43,3504.96%10.65%6513.27%603.16%821.03%65BANC OF CALIFORNIA\$38,3694.96%10.65%6513.27%603.16%821.03%67DEUTSCHE BANK\$38,3694.96%	FROST BANK	\$50,957	0.84%	50	0.41%	40	13.33%	61	1.64%	22	0.80%	55
OLD NATIONAL BANK140,031.20%770.84%7811.57%182.07%391.05%68PINNACLE BANK\$47,8300.90%550.28%2311.14%143.15%810.48%23FIRST NATIONAL BANK OF PENNSYLVANIA\$46,0360.52%300.37%3310.34%12.06%370.68%43SOUTHSTATE BANK, NA.\$44,8870.98%600.57%5712.52%11.64%230.80%56UMB BANK, NATIONAL ASSOCIATION\$43,7300.68%400.08%41.121%152.44%550.12%3RAYMOND JAMES BANK\$41,9861.36%830.42%4313.90%662.61%610.44%15BARCLAYS BANK DELAWARE\$41,5751.33%821.57%9115.65%814.31%962.94%93ASSOCIATED BANK, NATIONAL ASSOCIATION\$40,967-0.87%20.63%649.69%02.58%590.82%57DEUTSCHE BANK TRUST COMPANY AMERICAS\$38,5571.02%620.35%3115.48%791.38%120.84%58BANC OF CALIFORNIA\$38,669-4.96%10.65%6513.27%603.16%821.03%67MIDFIRST BANK\$30,6511.19%759.59%991.75%912.52%561.63%1004.53%100	BOKF, NATIONAL ASSOCIATION	\$49,583	0.51%	29	0.82%	77	11.37%	16	3.08%	76	1.03%	66
PINNACLE BANK\$47,8300.90%550.28%2311.14%143.15%810.48%23FIRST NATIONAL BANK OF PENNSYLVANIA\$46,0360.52%300.37%3310.34%12.06%370.68%43SOUTHSTATE BANK, N.A.\$44,8870.98%600.57%5712.52%471.64%230.80%56UMB BANK, NATIONAL ASSOCIATION\$43,7300.68%400.08%411.21%152.44%550.12%3RAYMOND JAMES BANK\$41,9861.36%830.42%4313.60%662.61%610.44%15BARCLAYS BANK DELAWARE\$41,9861.36%821.57%9115.65%814.31%962.94%93ASSOCIATED BANK, NATIONAL ASSOCIATION\$40,967-0.87%20.63%649.69%02.58%590.82%57DEUTSCHE BANK TRUST COMPANY AMERICAS\$38,7551.02%620.35%3115.48%791.38%120.84%58BANC OF CALIFORNIA\$38,5571.02%620.35%3115.48%791.38%120.84%58BANC OF CALIFORNIA\$38,6511.19%759.59%991.75%912.52%561.763%100MIDFIRST BANK\$3,6,611.19%759.59%991.75%912.52%561.63%100BANC OF CALIF	CADENCE BANK	\$48,935	2.07%	93	0.92%	83	12.06%	32	2.27%	49	1.20%	77
FIRST NATIONAL BANK OF PENNSYLVANIA\$46,0360.52%300.37%3310.34%12.06%370.68%43SOUTHSTATE BANK, N.A.\$44,8870.98%600.57%5712.52%471.64%230.80%56UMB BANK, NATIONAL ASSOCIATION\$43,7300.68%400.08%411.21%152.44%550.12%3RAYMOND JAMES BANK\$41,9861.36%830.42%4313.90%662.61%610.44%15BARCLAYS BANK DELAWARE\$41,5751.33%821.57%9115.65%814.31%962.94%93ASSOCIATED BANK, NATIONAL ASSOCIATION\$40,967-0.87%20.63%649.69%02.58%590.82%57DEUTSCHE BANK TRUST COMPANY AMERICAS\$38,7571.02%620.35%3115.48%983.80%880.24%6PROSPERITY BANK\$38,5571.02%620.35%3115.48%983.80%880.24%67MIDFIRST BANK\$36,6511.19%759.59%9917.75%912.52%5617.63%100MIDFIRST BANK, NATIONAL ASSOCIATION\$36,6391.36%842.24%9630.06%945.31%1004.53%98EVERBANK, NATIONAL ASSOCIATION\$36,1530.55%322.54%9714.55%743.58%873.38%9	OLD NATIONAL BANK	\$48,803	1.20%	77	0.84%	78	11.57%	18	2.07%	39	1.05%	68
SOUTHSTATE BANK, N.A.\$44,8870.98%600.57%5712.52%471.64%230.80%56UMB BANK, NATIONAL ASSOCIATION\$43,7300.68%400.08%411.21%152.44%550.12%3RAYMOND JAMES BANK\$41,9861.36%830.42%4313.90%662.61%610.44%15BARCLAYS BANK DELAWARE\$41,5751.33%821.57%9115.65%814.31%962.94%93ASSOCIATED BANK, NATIONAL ASSOCIATION\$40,967-0.87%20.63%649.69%02.58%590.82%57DEUTSCHE BANK TRUST COMPANY AMERICAS\$38,7253.07%980.20%1352.26%983.80%880.24%6PROSPERITY BANK\$38,5571.02%620.35%3115.48%791.38%120.84%57BANC OF CALLFORNIA\$36,6511.19%759.59%9917.75%912.52%5617.63%100MIDFIRST BANK\$36,6511.19%759.59%9917.75%912.52%5617.63%100TD BANK USA, NATIONAL ASSOCIATION\$36,3991.36%842.24%9630.06%945.31%1004.53%98EVERBANK, NATIONAL ASSOCIATION\$36,1530.55%322.54%9714.55%743.58%873.38%96 <td>PINNACLE BANK</td> <td>\$47,830</td> <td>0.90%</td> <td>55</td> <td>0.28%</td> <td>23</td> <td>11.14%</td> <td>14</td> <td>3.15%</td> <td>81</td> <td>0.48%</td> <td>23</td>	PINNACLE BANK	\$47,830	0.90%	55	0.28%	23	11.14%	14	3.15%	81	0.48%	23
UMB BANK, NATIONAL ASSOCIATION\$43,7300.68%400.08%411.21%152.44%550.12%3RAYMOND JAMES BANK\$41,9861.36%830.42%4313.90%662.61%610.44%15BARCLAYS BANK DELAWARE\$41,5751.33%821.57%9115.65%814.31%962.94%93ASSOCIATED BANK, NATIONAL ASSOCIATION\$40,967-0.87%20.63%649.69%02.58%590.82%57DEUTSCHE BANK TRUST COMPANY AMERICAS\$38,7253.07%980.20%1352.26%983.80%880.24%6PROSPERITY BANK\$38,5571.02%620.35%3115.48%791.38%120.84%58BANC OF CALIFORNIA\$38,66511.19%759.59%9917.75%912.52%5617.63%100MIDFIRST BANK\$36,6511.19%759.59%9917.75%912.52%5617.63%100TD BANK USA, NATIONAL ASSOCIATION\$36,3991.36%842.24%9630.06%945.31%1004.53%98EVERBANK, NATIONAL ASSOCIATION\$36,1530.55%322.54%9714.55%743.58%873.38%96	FIRST NATIONAL BANK OF PENNSYLVANIA	\$46,036	0.52%	30	0.37%	33	10.34%	1	2.06%	37	0.68%	43
RAYMOND JAMES BANK\$41,9861.36%830.42%4313.90%662.61%610.44%15BARCLAYS BANK DELAWARE\$41,5751.33%821.57%9115.65%814.31%962.94%93ASSOCIATED BANK, NATIONAL ASSOCIATION\$40,967-0.87%20.63%649.69%02.58%590.82%57DEUTSCHE BANK TRUST COMPANY AMERICAS\$38,7253.07%980.20%1352.26%983.80%880.24%6PROSPERITY BANK\$38,5571.02%620.35%3115.48%791.38%120.84%58BANC OF CALIFORNIA\$38,369-4.96%10.65%6513.27%603.16%821.03%67MIDFIRST BANK\$36,6511.19%759.59%9917.75%912.52%5617.63%100TD BANK USA, NATIONAL ASSOCIATION\$36,3991.36%842.24%9630.06%945.31%1004.53%98EVERBANK, NATIONAL ASSOCIATION\$36,1530.55%322.54%9714.55%743.58%873.38%96	SOUTHSTATE BANK, N.A.	\$44,887	0.98%	60	0.57%	57	12.52%	47	1.64%	23	0.80%	56
BARCLAYS BANK DELAWARE\$41,5751.33%821.57%9115.65%814.31%962.94%93ASSOCIATED BANK, NATIONAL ASSOCIATION\$40,967-0.87%20.63%649.69%02.58%590.82%57DEUTSCHE BANK TRUST COMPANY AMERICAS\$38,7253.07%980.20%1352.26%983.80%880.24%6PROSPERITY BANK\$38,5571.02%620.35%3115.48%791.38%120.84%58BANC OF CALIFORNIA\$38,369-4.96%10.65%6513.27%603.16%821.03%67MIDFIRST BANK\$36,6511.19%759.59%9917.75%912.52%5617.63%100TD BANK USA, NATIONAL ASSOCIATION\$36,3991.36%842.24%9630.06%945.31%1004.53%98EVERBANK, NATIONAL ASSOCIATION\$36,1530.55%322.54%9714.55%743.58%873.38%96	UMB BANK, NATIONAL ASSOCIATION	\$43,730	0.68%	40	0.08%	4	11.21%	15	2.44%	55	0.12%	3
ASSOCIATED BANK, NATIONAL ASSOCIATION\$40,967-0.87%20.63%649.69%02.58%590.82%57DEUTSCHE BANK TRUST COMPANY AMERICAS\$38,7253.07%980.20%1352.26%983.80%880.24%6PROSPERITY BANK\$38,5571.02%620.35%3115.48%791.38%120.84%58BANC OF CALIFORNIA\$38,369-4.96%10.65%6513.27%603.16%821.03%67MIDFIRST BANK\$36,6511.19%759.59%9917.75%912.52%5617.63%100TD BANK USA, NATIONAL ASSOCIATION\$36,3991.36%842.24%9630.06%945.31%1004.53%98EVERBANK, NATIONAL ASSOCIATION\$36,1530.55%322.54%9714.55%743.58%873.38%96	RAYMOND JAMES BANK	\$41,986	1.36%	83	0.42%	43	13.90%	66	2.61%	61	0.44%	15
DEUTSCHE BANK TRUST COMPANY AMERICAS\$38,7253.07%980.20%1352.26%983.80%880.24%6PROSPERITY BANK\$38,5571.02%620.35%3115.48%791.38%120.84%58BANC OF CALIFORNIA\$38,369-4.96%10.65%6513.27%603.16%821.03%67MIDFIRST BANK\$36,6511.19%759.59%9917.75%912.52%5617.63%100TD BANK USA, NATIONAL ASSOCIATION\$36,3991.36%842.24%9630.06%945.31%1004.53%98EVERBANK, NATIONAL ASSOCIATION\$36,1530.55%322.54%9714.55%743.58%873.38%96	BARCLAYS BANK DELAWARE	\$41,575	1.33%	82	1.57%	91	15.65%	81	4.31%	96	2.94%	93
PROSPERITY BANK \$38,557 1.02% 62 0.35% 31 15.48% 79 1.38% 12 0.84% 58 BANC OF CALIFORNIA \$38,369 -4.96% 1 0.65% 65 13.27% 60 3.16% 82 1.03% 67 MIDFIRST BANK \$36,651 1.19% 75 9.59% 99 17.75% 91 2.52% 56 17.63% 100 TD BANK USA, NATIONAL ASSOCIATION \$36,399 1.36% 84 2.24% 96 30.06% 94 5.31% 100 4.53% 98 EVERBANK, NATIONAL ASSOCIATION \$36,153 0.55% 32 2.54% 97 14.55% 74 3.58% 87 3.38% 96	ASSOCIATED BANK, NATIONAL ASSOCIATION	\$40,967	-0.87%	2	0.63%	64	9.69%	0	2.58%	59	0.82%	57
BANC OF CALIFORNIA \$38,369 -4.96% 1 0.65% 65 13.27% 60 3.16% 82 1.03% 67 MIDFIRST BANK \$36,651 1.19% 75 9.59% 99 17.75% 91 2.52% 56 17.63% 100 TD BANK USA, NATIONAL ASSOCIATION \$36,399 1.36% 84 2.24% 96 30.06% 94 5.31% 100 4.53% 98 EVERBANK, NATIONAL ASSOCIATION \$36,153 0.55% 32 2.54% 97 14.55% 74 3.58% 87 3.38% 96	DEUTSCHE BANK TRUST COMPANY AMERICAS	\$38,725	3.07%	98	0.20%	13	52.26%	98	3.80%	88	0.24%	6
MIDFIRST BANK \$36,651 1.19% 75 9.59% 99 17.75% 91 2.52% 56 17.63% 100 TD BANK USA, NATIONAL ASSOCIATION \$36,399 1.36% 84 2.24% 96 30.06% 94 5.31% 100 4.53% 98 EVERBANK, NATIONAL ASSOCIATION \$36,153 0.55% 32 2.54% 97 14.55% 74 3.58% 87 3.38% 96	PROSPERITY BANK	\$38,557	1.02%	62	0.35%	31	15.48%	79	1.38%	12	0.84%	58
TD BANK USA, NATIONAL ASSOCIATION \$36,399 1.36% 84 2.24% 96 30.06% 94 5.31% 100 4.53% 98 EVERBANK, NATIONAL ASSOCIATION \$36,153 0.55% 32 2.54% 97 14.55% 74 3.58% 87 3.38% 96	BANC OF CALIFORNIA	\$38,369	-4.96%	1	0.65%	65	13.27%	60	3.16%	82	1.03%	67
EVERBANK, NATIONAL ASSOCIATION \$36,153 0.55% 32 2.54% 97 14.55% 74 3.58% 87 3.38% 96	MIDFIRST BANK	\$36,651	1.19%	75	9.59%	99	17.75%	91	2.52%	56	17.63%	100
	TD BANK USA, NATIONAL ASSOCIATION	\$36,399	1.36%	84	2.24%	96	30.06%	94	5.31%	100	4.53%	98
BANKUNITED, NATIONAL ASSOCIATION \$35,721 0.34% 18 1.66% 92 13.09% 56 2.76% 69 2.70% 93	EVERBANK, NATIONAL ASSOCIATION	\$36,153	0.55%	32		97	14.55%	74	3.58%	87		96
	BANKUNITED, NATIONAL ASSOCIATION	\$35,721		18		92	13.09%	56	2.76%	69		93
HANCOCK WHITNEY BANK \$35,580 0.59% 37 0.30% 27 12.03% 31 1.46% 14 0.66% 40	HANCOCK WHITNEY BANK	\$35,580	0.59%	37	0.30%	27	12.03%	31	1.46%	14	0.66%	40

Data based on regulatory filings (FFIEC Call Report) as of January 31, 2024.

Banks are ranked by asset size.

¹Regional Banks include U.S. commercial banks, savings banks, and savings and loans associations having assets between \$10 billion and \$100 billion (peer group size = 122).

²Cost of Total Funding is defined as interest expense from deposits and other borrowings relative to average total funds.

³Delinquent Loan Ratio is defined as total loans and leases past due and non-accrual relative to total loans and leases.

KBRA Financial Intelligence is a division of KBRA Analytics

4Q23 Bank Snapshot for Community Banks¹ In millions of USD

Name	Total Assets	Return on Average Assets	Percentile	Nonperforming Asset Ratio	Percentile	Tier 1 Capital Ratio	Percentile	Cost of Total Funding ²	Percentile	Delinquent Loan Ratio ³	Percentile
NBH BANK	\$9,915	1.41%	78	0.50%	63	10.86%	10	2.03%	62	0.53%	42
TRI COUNTIES BANK	\$9,907	1.09%	63	0.54%	65	13.41%	41	1.29%	25	0.57%	44
CONNECTONE BANK	\$9,848	0.84%	48	0.63%	69	12.31%	27	3.13%	92	0.93%	59
PARK NATIONAL BANK, THE	\$9,799	1.11%	65	0.82%	76	10.95%	11	1.28%	24	1.12%	65
AMERANT BANK, NATIONAL ASSOCIATION	\$9,704	-0.62%	5	0.75%	74	10.70%	8	2.94%	90	1.05%	63
AMERICAN SAVINGS BANK, F.S.B.	\$9,673	0.13%	14	0.47%	61	12.27%	26	0.93%	12	0.70%	50
ORIGIN BANK	\$9,657	0.57%	32	0.45%	60	11.95%	23	2.36%	75	0.58%	44
CAPITOL FEDERAL SAVINGS BANK	\$9,588	0.10%	13	0.14%	34	15.93%	62	2.40%	77	0.37%	32
S & T BANK	\$9,546	1.60%	84	0.30%	50	13.18%	38	2.00%	60	0.50%	40
WINTRUST BANK, NATIONAL ASSOCIATION	\$9,541	1.41%	78	0.44%	59	10.76%	9	2.50%	80	1.22%	67
HOMESTREET BANK	\$9,378	-0.03%	10	0.71%	73	12.79%	33	2.92%	89	0.79%	53
AMARILLO NATIONAL BANK	\$9,165	2.01%	91	1.79%	91	10.37%	6	3.61%	97	3.05%	91
PEOPLES BANK	\$9,141	1.60%	84	0.57%	67	11.85%	22	1.86%	53	1.44%	73
WOODFOREST NATIONAL BANK	\$9,081	0.48%	28	1.09%	83	9.84%	2	1.26%	23	1.93%	81
INTERNATIONAL BANK OF COMMERCE	\$8,979	2.93%	96	0.77%	74	18.57%	74	1.44%	31	0.91%	58
BYLINE BANK	\$8,870	1.45%	79	0.97%	81	11.86%	22	2.42%	77	1.49%	74
1ST SOURCE BANK	\$8,726	1.41%	78	0.38%	56	13.95%	47	2.19%	68	0.64%	47
CROSS RIVER BANK	\$8,726	0.84%	48	13.81%	100	-	-	3.85%	98	16.23%	100
CENTIER BANK	\$8,718	1.85%	89	0.20%	40	10.64%	8	2.75%	86	0.42%	36
COMENITY BANK	\$8,681	4.25%	98	4.09%	98	19.72%	78	5.44%	100	7.77%	99
LENDINGCLUB BANK, NATIONAL ASSOCIATION	\$8,611	0.32%	20	0.90%	79	15.77%	61	4.20%	99	2.41%	86
PREMIER BANK	\$8,603	0.95%	55	0.54%	65	12.38%	28	2.27%	72	0.84%	55
FLUSHING BANK	\$8,536	0.30%	20	0.67%	71	12.22%	26	3.18%	92	0.61%	46
NICOLET NATIONAL BANK	\$8,453	1.45%	80	0.52%	64	10.73%	9	1.98%	59	0.57%	44
UNION BANK AND TRUST COMPANY	\$8,356	1.60%	84	0.17%	37	11.43%	16	3.40%	95	0.39%	34
SOUTHSIDE BANK	\$8,279	0.96%	56	0.28%	48	14.88%	55	2.09%	64	0.44%	37
LUTHER BURBANK SAVINGS	\$8,229	-0.21%	8	0.23%	44	21.45%	82	4.05%	98	0.46%	38
PRINCIPAL BANK	\$8,208	0.31%	20	0.35%	54	18.03%	72	2.21%	69	0.55%	43
PINNACLE BANK	\$8,202	0.51%	29	0.19%	39	11.59%	19	2.60%	83	0.64%	47
STOCK YARDS BANK & TRUST COMPANY	\$8,166	1.24%	71	0.33%	52	11.07%	12	1.85%	52	0.50%	40

Data based on regulatory filings (FFIEC Call Report) as of January 31, 2024.

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¹Community Banks include U.S. commercial banks, savings banks, and savings and loans associations having assets below \$10 billion (peer group size = 4,464).

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KBRA FINANCIAL INTELLIGENCE

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