

4Q23 Bank Snapshot for Regional Banks¹

In millions of USD

| Name | Total Assets | Return on Average Assets | | Nonperforming Asset Ratio | | Tier 1 Capital Ratio | | Cost of Total Funding ² | | Delinquent Loan Ratio ³ | |
|--|--------------|--------------------------|------------|---------------------------|------------|----------------------|------------|------------------------------------|------------|------------------------------------|-----|
| | | Percentile | Percentile | Percentile | Percentile | Percentile | Percentile | Percentile | Percentile | | |
| CITY NATIONAL BANK | \$93,373 | 0.05% | 8 | 0.47% | 46 | 14.15% | 69 | 1.71% | 25 | 1.03% | 65 |
| ZIONS BANCORPORATION, NATIONAL ASSOCIATION | \$87,203 | 0.57% | 34 | 0.40% | 38 | 10.91% | 9 | 2.26% | 48 | 0.54% | 29 |
| 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 |
| WEBSTER BANK, NATIONAL ASSOCIATION | \$74,876 | 1.05% | 66 | 0.41% | 41 | 12.43% | 45 | 2.25% | 47 | 0.50% | 24 |
| WESTERN ALLIANCE BANK | \$70,853 | 0.66% | 39 | 1.69% | 93 | 11.86% | 26 | 2.86% | 72 | 2.53% | 92 |
| VALLEY NATIONAL BANK | \$60,944 | 0.53% | 31 | 0.61% | 61 | 10.89% | 8 | 3.13% | 77 | 0.76% | 49 |
| SYNOVUS BANK | \$59,686 | 0.45% | 24 | 0.68% | 67 | 10.93% | 11 | 2.59% | 60 | 0.80% | 54 |
| BANCO POPULAR DE PUERTO RICO | \$56,876 | 0.54% | 31 | 2.78% | 98 | 16.90% | 88 | 1.79% | 27 | 3.37% | 95 |
| CIBC BANK USA | \$54,847 | 1.32% | 81 | 0.96% | 85 | 15.93% | 82 | 3.15% | 80 | 1.18% | 75 |
| UMPQUA BANK | \$52,167 | 0.78% | 44 | 0.31% | 28 | 10.52% | 3 | 1.98% | 36 | 0.53% | 28 |
| FROST BANK | \$50,957 | 0.84% | 50 | 0.41% | 40 | 13.33% | 61 | 1.64% | 22 | 0.80% | 55 |
| BOKF, NATIONAL ASSOCIATION | \$49,583 | 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 | \$48,803 | 1.20% | 77 | 0.84% | 78 | 11.57% | 18 | 2.07% | 39 | 1.05% | 68 |
| PINNACLE BANK | \$47,830 | 0.90% | 55 | 0.28% | 23 | 11.14% | 14 | 3.15% | 81 | 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, N.A. | \$44,887 | 0.98% | 60 | 0.57% | 57 | 12.52% | 47 | 1.64% | 23 | 0.80% | 56 |
| UMB BANK, NATIONAL ASSOCIATION | \$43,730 | 0.68% | 40 | 0.08% | 4 | 11.21% | 15 | 2.44% | 55 | 0.12% | 3 |
| RAYMOND JAMES BANK | \$41,986 | 1.36% | 83 | 0.42% | 43 | 13.90% | 66 | 2.61% | 61 | 0.44% | 15 |
| BARCLAYS BANK DELAWARE | \$41,575 | 1.33% | 82 | 1.57% | 91 | 15.65% | 81 | 4.31% | 96 | 2.94% | 93 |
| ASSOCIATED BANK, NATIONAL ASSOCIATION | \$40,967 | -0.87% | 2 | 0.63% | 64 | 9.69% | 0 | 2.58% | 59 | 0.82% | 57 |
| DEUTSCHE BANK TRUST COMPANY AMERICAS | \$38,725 | 3.07% | 98 | 0.20% | 13 | 52.26% | 98 | 3.80% | 88 | 0.24% | 6 |
| 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 |
| BANKUNITED, NATIONAL ASSOCIATION | \$35,721 | 0.34% | 18 | 1.66% | 92 | 13.09% | 56 | 2.76% | 69 | 2.70% | 93 |
| 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.

¹**Regional 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).

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

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



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 |

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