

### 3Q23 Bank Snapshot For Regional Banks

In millions of USD

Name	Total Assets	Return on Average Assets		Nonperforming Asset Ratio		Tier 1 Risk-Based Capital Ratio		Brokered Deposits <sup>1</sup> / Total Deposits		Commercial Real Estate Loans <sup>2</sup> / Total Loans	
		Percentile	Percentile	Percentile	Percentile	Percentile	Percentile	Percentile	Percentile		
SANTANDER BANK, NATIONAL ASSOCIATION	\$98,569	0.25%	7	1.00%	88	14.80%	76	8.38%	64	33.29%	28
CITY NATIONAL BANK	\$96,839	-7.48%	1	0.42%	43	13.72%	64	12.51%	76	25.54%	17
ZIONS BANCORPORATION, NATIONAL ASSOCIATION	\$87,269	0.79%	32	0.41%	42	10.87%	10	10.51%	71	41.73%	41
COMERICA BANK	\$85,808	1.08%	53	0.37%	39	10.19%	1	14.87%	81	35.39%	30
FIRST HORIZON BANK	\$82,238	0.78%	30	0.68%	70	11.40%	21	5.65%	54	36.67%	33
WEBSTER BANK, NATIONAL ASSOCIATION	\$73,063	1.26%	68	0.43%	44	12.51%	49	5.02%	52	42.94%	45
WESTERN ALLIANCE BANK	\$70,542	1.19%	63	1.46%	91	11.77%	28	34.90%	96	32.89%	28
VALLEY NATIONAL BANK	\$61,186	0.98%	46	0.54%	59	10.84%	9	19.80%	87	63.70%	88
SYNOVUS BANK	\$59,211	0.65%	19	0.65%	69	10.93%	12	12.24%	74	47.26%	56
BANCO POPULAR DE PUERTO RICO	\$56,889	0.78%	31	2.88%	98	17.45%	92	0.25%	19	20.45%	13
CIBC BANK USA	\$52,343	1.86%	93	0.78%	78	15.38%	81	8.87%	65	43.71%	47
UMPQUA BANK	\$51,974	1.08%	54	0.28%	28	10.48%	4	7.49%	59	52.60%	66
FROST BANK	\$48,799	1.24%	66	0.45%	45	13.46%	63	0.00%	0	46.59%	52
OLD NATIONAL BANK	\$48,759	1.28%	69	0.81%	80	11.26%	18	3.14%	45	45.62%	50
BOKF, NATIONAL ASSOCIATION	\$48,682	1.07%	52	0.72%	74	11.35%	20	2.86%	40	44.61%	48
CADENCE BANK	\$48,523	0.74%	24	0.63%	66	10.78%	7	3.16%	45	41.78%	42
PINNACLE BANK	\$47,374	1.20%	64	0.15%	11	11.21%	17	16.54%	83	49.12%	62
FIRST NATIONAL BANK OF PENNSYLVANIA	\$45,597	1.33%	72	0.39%	40	10.74%	6	2.56%	39	36.44%	33
SOUTHSTATE BANK, N.A.	\$44,976	1.14%	58	0.52%	55	12.25%	40	2.99%	42	53.17%	68
RAYMOND JAMES BANK	\$42,022	1.26%	67	0.30%	29	13.74%	67	26.58%	93	14.90%	11
ASSOCIATED BANK, NATIONAL ASSOCIATION	\$41,588	0.83%	36	0.60%	64	9.60%	0	13.20%	77	32.40%	27
UMB BANK, NATIONAL ASSOCIATION	\$41,191	0.96%	44	0.09%	3	11.08%	14	6.64%	56	38.87%	35
PROSPERITY BANK	\$39,299	1.17%	60	0.32%	31	14.92%	78	0.00%	0	41.86%	43
BARCLAYS BANK DELAWARE	\$38,405	-0.47%	2	1.41%	90	16.25%	86	29.40%	93	0.02%	3
DEUTSCHE BANK TRUST COMPANY AMERICAS	\$38,079	1.41%	80	0.33%	33	52.88%	98	1.39%	28	29.61%	23
PACIFIC WESTERN BANK	\$36,712	-0.14%	3	0.62%	65	13.72%	66	51.26%	98	53.91%	69
MIDFIRST BANK	\$36,635	1.38%	78	9.64%	99	17.27%	91	7.53%	60	27.53%	20
HANCOCK WHITNEY BANK	\$36,273	1.11%	55	0.37%	38	11.83%	31	3.79%	47	36.43%	32
TD BANK USA, NATIONAL ASSOCIATION	\$35,607	1.45%	83	2.19%	96	31.52%	96	0.75%	23	1.02%	8
BANKUNITED, NATIONAL ASSOCIATION	\$35,340	0.64%	17	1.87%	94	13.17%	60	20.76%	88	30.25%	24

Data based on regulatory filings (FFIEC Call Report) as of November 1, 2023.

<sup>1</sup>Brokered 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)".

<sup>2</sup>Commercial 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).

Banks are ranked by asset size.

Regional Banks: Including U.S. commercial bank, savings bank, savings and loans association having assets between \$10 billion and \$100 billion (peer group size = 122).



## 3Q23 Bank Snapshot For Community Banks

In millions of USD

Name	Total Assets	Return on Average Assets		Nonperforming Asset Ratio		Tier 1 Risk-Based Capital Ratio		Brokered Deposits <sup>1</sup> / Total Deposits		Commercial Real Estate Loans <sup>2</sup> / Total Loans	
		Percentile	Percentile	Percentile	Percentile	Percentile	Percentile	Percentile	Percentile		
COLUMBIA BANK	\$9,982	0.37%	16	0.20%	40	13.06%	36	0.00%	0	52.78%	76
PARK NATIONAL BANK, THE	\$9,960	1.63%	81	0.76%	73	10.92%	10	0.00%	0	30.05%	41
TRI COUNTIES BANK	\$9,894	1.27%	67	0.49%	61	13.19%	37	0.00%	0	65.75%	91
STIFEL BANK	\$9,853	0.84%	42	0.00%	14	14.62%	52	1.11%	64	0.16%	1
NBH BANK	\$9,830	1.55%	79	0.49%	61	10.77%	8	0.17%	59	41.54%	59
CONNECTONE BANK	\$9,672	0.94%	49	0.69%	70	12.38%	28	31.24%	99	76.37%	96
ORIGIN BANK	\$9,670	0.67%	31	0.47%	60	12.02%	23	9.30%	87	50.17%	72
AMERICAN SAVINGS BANK, F.S.B.	\$9,657	0.46%	20	0.16%	36	12.15%	25	0.00%	0	27.53%	38
S & T BANK	\$9,460	1.48%	76	0.22%	42	12.95%	34	2.42%	69	49.40%	71
WINTRUST BANK, NATIONAL ASSOCIATION	\$9,429	1.78%	85	0.30%	49	10.78%	9	8.95%	87	36.39%	50
HOMESTREET BANK	\$9,429	0.20%	11	0.65%	69	13.32%	39	14.39%	93	72.58%	95
SAFRA NATIONAL BANK OF NEW YORK	\$9,394	0.56%	25	2.59%	95	23.14%	85	52.37%	100	41.12%	58
AMERANT BANK, NATIONAL ASSOCIATION	\$9,329	1.04%	55	0.75%	73	11.46%	16	9.69%	88	53.86%	78
WOODFOREST NATIONAL BANK	\$9,260	1.68%	82	0.67%	70	10.03%	3	0.00%	0	43.86%	63
BANC OF CALIFORNIA, NATIONAL ASSOCIATION	\$9,239	1.98%	88	0.89%	77	15.41%	58	15.38%	94	53.67%	78
BYLINE BANK	\$8,933	1.45%	75	0.81%	75	11.66%	18	12.15%	91	48.59%	70
PEOPLES BANK	\$8,920	1.55%	79	0.60%	67	11.76%	20	8.61%	86	38.56%	54
INTERNATIONAL BANK OF COMMERCE	\$8,887	2.80%	95	0.68%	70	17.85%	71	0.00%	0	67.16%	92
AMARILLO NATIONAL BANK	\$8,788	-1.63%	2	1.63%	89	10.02%	3	0.06%	59	19.01%	26
FLUSHING BANK	\$8,576	0.59%	26	0.56%	65	13.49%	41	16.39%	95	77.51%	97
PREMIER BANK	\$8,531	1.16%	62	0.60%	67	11.71%	19	5.51%	79	48.89%	70
1ST SOURCE BANK	\$8,522	1.58%	80	0.29%	48	13.83%	45	8.65%	86	16.72%	22
NICOLET NATIONAL BANK	\$8,401	0.84%	42	0.50%	62	11.39%	15	6.10%	81	40.39%	57
CROSS RIVER BANK	\$8,296	-2.91%	1	13.39%	100	-	-	62.85%	100	20.44%	28
UNION BANK AND TRUST COMPANY	\$8,268	0.78%	38	0.12%	32	11.22%	13	12.39%	91	50.03%	72
PINNACLE BANK	\$8,244	0.67%	31	0.19%	39	11.76%	20	0.00%	0	53.65%	78
COMENITY BANK	\$8,227	6.21%	98	4.05%	98	20.29%	79	95.23%	100	0.00%	0
LENDINGCLUB BANK, NATIONAL ASSOCIATION	\$8,207	0.08%	8	1.02%	80	15.15%	56	11.38%	90	6.32%	7
CENTIER BANK	\$8,187	1.84%	86	0.22%	42	10.64%	7	20.11%	96	54.70%	79
LAKE FOREST BANK & TRUST COMPANY, NATIONAL ASSOCIATION	\$8,162	2.45%	93	0.34%	52	11.42%	15	14.92%	94	16.47%	22

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Banks are ranked by asset size.

Community Banks: Including U.S. commercial bank, savings bank, savings and loans association having assets below \$10 billion (peer group size = 4502).

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