

# 1Q24 Bank Snapshot For Large Banks<sup>1</sup>

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 <sup>2</sup>	Percentile	Delinquent Loan Ratio <sup>3</sup>	Percentile
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	\$ 3,503,360	1.37%	84	0.83%	47	16.02%	78	2.21%	22	1.29%	34
BANK OF AMERICA, NATIONAL ASSOCIATION	\$ 2,550,363	1.01%	53	0.78%	38	13.50%	56	1.87%	6	1.14%	25
WELLS FARGO BANK, NATIONAL ASSOCIATION	\$ 1,743,283	1.25%	81	1.37%	72	12.67%	44	2.10%	16	1.88%	72
CITIBANK, N.A.	\$ 1,698,856	0.79%	31	0.79%	41	15.57%	69	3.63%	78	1.30%	38
U.S. BANK NATIONAL ASSOCIATION	\$ 669,426	0.87%	41	1.15%	66	13.21%	50	2.55%	44	1.56%	56
PNC BANK, NATIONAL ASSOCIATION	\$ 561,950	1.03%	59	1.07%	56	11.47%	19	2.50%	41	1.34%	44
GOLDMAN SACHS BANK USA	\$ 549,188	1.67%	94	2.05%	97	15.08%	63	5.77%	100	2.37%	84
TRUIST BANK	\$ 526,714	0.91%	44	0.68%	19	11.74%	28	2.32%	25	1.19%	28
CAPITAL ONE, NATIONAL ASSOCIATION	\$ 478,877	1.16%	75	1.84%	91	13.37%	53	3.61%	75	4.16%	97
TD BANK, N.A.	\$ 369,860	0.04%	6	0.71%	22	17.53%	84	2.16%	19	1.33%	41
BANK OF NEW YORK MELLON, THE	\$ 357,477	0.80%	34	0.65%	16	15.66%	72	5.70%	97	1.82%	66
STATE STREET BANK AND TRUST COMPANY	\$ 333,667	0.72%	22	0.27%	9	15.19%	66	3.38%	66	0.30%	6
CHARLES SCHWAB BANK, SSB	\$ 286,704	0.22%	9	0.04%	0	39.31%	100	1.88%	9	0.14%	0
BMO BANK NATIONAL ASSOCIATION	\$ 264,643	1.02%	56	1.19%	69	12.33%	38	2.47%	34	1.59%	59
CITIZENS BANK, NATIONAL ASSOCIATION	\$ 220,152	0.61%	16	1.45%	75	11.44%	16	2.42%	31	2.25%	78
FIRST-CITIZENS BANK & TRUST COMPANY	\$ 217,724	1.38%	88	0.95%	53	13.93%	59	2.55%	47	1.43%	50
MANUFACTURERS AND TRADERS TRUST COMPANY	\$ 214,668	1.04%	63	2.01%	94	11.66%	25	1.89%	13	3.02%	88
FIFTH THIRD BANK, NATIONAL ASSOCIATION	\$ 213,681	1.12%	72	0.77%	34	12.65%	41	2.40%	28	1.10%	22
MORGAN STANLEY BANK, N.A.	\$ 212,723	2.36%	97	0.81%	44	22.46%	91	3.22%	59	0.78%	16
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	\$ 202,824	0.99%	47	0.29%	13	26.38%	94	3.04%	56	0.35%	9
HUNTINGTON NATIONAL BANK, THE	\$ 192,859	1.00%	50	0.75%	31	11.25%	13	2.50%	38	1.21%	31
AMERICAN EXPRESS NATIONAL BANK	\$ 189,503	3.37%	100	0.72%	25	11.23%	9	4.43%	88	1.34%	47
KEYBANK NATIONAL ASSOCIATION	\$ 185,233	0.59%	13	0.73%	28	12.26%	34	2.62%	50	0.94%	19
ALLY BANK	\$ 182,369	0.76%	28	0.91%	50	11.53%	22	4.24%	81	3.33%	91
HSBC BANK USA, NATIONAL ASSOCIATION	\$ 163,070	0.81%	38	1.47%	78	17.95%	88	3.44%	69	1.86%	69
NORTHERN TRUST COMPANY, THE	\$ 155,573	0.62%	19	0.14%	6	11.88%	31	5.51%	94	0.68%	13
REGIONS BANK	\$ 153,946	1.07%	66	1.14%	63	11.20%	6	1.56%	3	1.48%	53
DISCOVER BANK	\$ 150,307	1.11%	69	1.81%	88	10.63%	0	4.41%	84	3.49%	94
USAA FEDERAL SAVINGS BANK	\$ 114,029	-0.16%	3	1.08%	59	16.37%	81	1.06%	0	1.61%	63
SYNCHRONY BANK	\$ 113,551	1.60%	91	2.47%	100	12.95%	47	4.82%	91	4.84%	100
FLAGSTAR BANK, NATIONAL ASSOCIATION	\$ 112,840	-1.05%	0	1.69%	84	11.08%	3	3.36%	63	2.10%	75
UBS BANK USA	\$ 110,525	1.23%	78	0.07%	3	27.44%	97	3.56%	72	0.15%	3
SANTANDER BANK, NATIONAL ASSOCIATION	\$ 102,184	0.73%	25	1.48%	81	16.00%	75	2.72%	53	2.29%	81

Data based on regulatory filings (FFIEC Call Report) as of May 5, 2024

Banks are ranked by asset size

<sup>1</sup>Large Banks include U.S. commercial bank, savings bank, savings and loans association having assets greater than \$100 billion (peer group size = 33)

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

<sup>3</sup>Delinquent Loan Ratio is defined as total loans and leases past due and non-accrual relative to total loans and leases

© Copyright 2024, KBRA Analytics, LLC and/or its affiliates and licensors (together, "KBRA"). All rights reserved. All information contained herein is proprietary to KBRA and is protected by copyright and other intellectual property law, and none of such information may be copied or otherwise reproduced, further transmitted, redistributed, repackaged or resold, in whole or in part, by any person, without KBRA's prior express written consent. Information, including any ratings, is licensed by KBRA under these conditions. Misappropriation or misuse of KBRA information may cause serious damage to KBRA for which money damages may not constitute a sufficient remedy; KBRA shall have the right to obtain an injunction or other equitable relief in addition to any other remedies. The statements contained herein are based solely upon the opinions of KBRA and the data and information available to the authors at the time of publication. All information contained herein is obtained by KBRA from sources believed by it to be accurate and reliable; however, all information, including any ratings, is provided "AS IS". No warranty, express or implied, as to the accuracy, timeliness, completeness, merchantability, or fitness for any particular purpose of any rating or other opinion or information is given or made by KBRA. Under no circumstances shall KBRA have any liability resulting from the use of any such information, including without limitation, for any indirect, special, consequential, incidental or compensatory damages whatsoever (including without limitation, loss of profits, revenue or goodwill), even if KBRA is advised of the possibility of such damages. The credit ratings, if any, and analysis constituting part of the information contained herein are, and must be construed solely as, statements of opinion and not statements of fact or recommendations to purchase, sell or hold any securities. KBRA receives compensation for its rating activities from issuers, insurers, guarantors and/or underwriters of debt securities for assigning ratings and from subscribers to its website. Please read KBRA's full disclaimers and terms of use at [www.kbra.com](http://www.kbra.com).