

1Q24 Bank Snapshot for Regional 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
CITY NATIONAL BANK	\$ 92,425	0.70%	28	0.49%	37	14.61%	73	1.83%	24	0.98%	59
ZIONS BANCORPORATION, NATIONAL ASSOCIATION	\$ 87,060	0.69%	27	0.44%	32	11.01%	8	2.35%	50	0.57%	23
FIRST HORIZON BANK	\$ 81,504	1.10%	68	0.86%	72	11.70%	22	2.17%	37	1.06%	64
COMERICA BANK	\$ 79,513	0.71%	29	0.49%	39	11.07%	9	2.41%	53	0.73%	42
WESTERN ALLIANCE BANK	\$ 76,954	0.87%	44	1.90%	93	12.04%	32	2.90%	68	2.53%	92
WEBSTER BANK, NATIONAL ASSOCIATION	\$ 76,091	1.17%	72	0.61%	56	11.78%	24	2.40%	52	0.83%	50
VALLEY NATIONAL BANK	\$ 60,990	0.67%	25	0.60%	54	10.93%	8	3.27%	81	0.72%	41
SYNOVUS BANK	\$ 59,716	0.83%	40	0.86%	73	11.09%	10	2.76%	61	0.93%	58
BANCO POPULAR DE PUERTO RICO	\$ 57,114	0.79%	36	2.55%	97	16.66%	84	1.81%	24	3.17%	96
CIBC BANK USA	\$ 55,048	1.70%	90	1.28%	88	16.23%	82	3.30%	82	1.49%	81
UMPQUA BANK	\$ 52,218	1.01%	57	0.39%	25	10.64%	3	2.22%	39	0.67%	33
BOKF, NATIONAL ASSOCIATION	\$ 49,948	0.71%	29	0.68%	61	11.43%	15	3.26%	79	0.86%	53
FROST BANK	\$ 49,568	1.09%	67	0.57%	51	13.57%	62	1.72%	18	1.05%	61
OLD NATIONAL BANK	\$ 49,245	1.05%	63	0.99%	81	11.50%	17	2.23%	39	1.14%	73
PINNACLE BANK	\$ 48,762	1.09%	66	0.35%	24	11.27%	12	3.21%	77	0.50%	17
CADENCE BANK	\$ 48,314	0.94%	51	0.99%	82	12.15%	34	2.28%	42	1.39%	78
FIRST NATIONAL BANK OF PENNSYLVANIA	\$ 45,782	1.10%	69	0.42%	31	10.43%	1	2.28%	43	0.67%	34
SOUTHSTATE BANK, N.A.	\$ 45,128	1.06%	64	0.53%	47	12.66%	49	1.79%	23	0.76%	44
UMB BANK, NATIONAL ASSOCIATION	\$ 45,066	1.07%	65	0.10%	4	11.36%	13	2.50%	55	0.15%	3
RAYMOND JAMES BANK	\$ 41,193	1.17%	71	0.48%	36	14.01%	68	2.73%	60	0.49%	16
ASSOCIATED BANK, NATIONAL ASSOCIATION	\$ 41,085	0.80%	37	0.65%	58	9.87%	0	2.63%	56	0.80%	47
BARCLAYS BANK DELAWARE	\$ 40,409	0.62%	20	1.75%	92	15.56%	78	4.50%	97	3.10%	94
DEUTSCHE BANK TRUST COMPANY AMERICAS	\$ 38,920	0.74%	34	0.19%	11	51.90%	97	3.68%	86	0.26%	3
PROSPERITY BANK	\$ 38,762	1.17%	71	0.39%	28	15.69%	79	1.46%	9	0.82%	49
EVERBANK, NATIONAL ASSOCIATION	\$ 37,923	0.59%	17	2.35%	96	14.07%	69	3.72%	88	3.16%	95
MIDFIRST BANK	\$ 36,941	0.95%	52	10.20%	99	17.86%	92	2.64%	57	17.49%	100
BANK OZK	\$ 36,030	1.99%	93	0.43%	31	11.45%	16	3.19%	76	0.27%	4
BANC OF CALIFORNIA	\$ 36,001	0.52%	14	0.84%	69	13.37%	58	2.88%	67	1.27%	75
HANCOCK WHITNEY BANK	\$ 35,230	1.25%	76	0.39%	26	12.29%	37	1.51%	11	0.72%	40
BANKUNITED, NATIONAL ASSOCIATION	\$ 35,067	0.66%	24	1.55%	90	13.41%	60	2.85%	65	2.48%	92

Data based on regulatory filings (FFIEC Call Report) as of May 1, 2024

Banks are ranked by asset size

¹Regional Banks include U.S. commercial bank, savings bank, savings and loans association having assets between \$10 billion and \$100 billion (peer group size = 120)

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

1Q24 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
SAFRA NATIONAL BANK OF NEW YORK	\$ 10,000	1.82%	87	0.01%	16	27.82%	90	3.65%	95	0.02%	7
NBH BANK	\$ 9,929	1.31%	73	0.53%	61	11.12%	12	2.20%	61	0.52%	37
CONNECTONE BANK	\$ 9,846	0.74%	40	0.86%	74	12.43%	28	3.24%	91	0.89%	53
PARK NATIONAL BANK, THE	\$ 9,845	1.50%	80	0.95%	77	11.11%	12	1.35%	21	1.22%	63
ORIGIN BANK	\$ 9,822	0.89%	51	0.56%	64	12.08%	24	2.53%	74	0.79%	49
TRI COUNTIES BANK	\$ 9,811	1.16%	67	0.54%	62	13.59%	42	1.49%	26	0.56%	39
AMERANT BANK, NATIONAL ASSOCIATION	\$ 9,798	0.56%	29	0.72%	70	11.14%	13	3.06%	88	1.20%	63
CAPITOL FEDERAL SAVINGS BANK	\$ 9,733	0.57%	30	0.11%	30	-	-	2.45%	71	0.30%	24
WINTRUST BANK, NATIONAL ASSOCIATION	\$ 9,588	2.53%	95	0.41%	55	11.39%	15	2.65%	78	1.44%	69
S & T BANK	\$ 9,535	1.36%	75	0.44%	56	13.37%	40	2.17%	59	0.74%	46
HOMESTREET BANK	\$ 9,451	-0.12%	6	0.84%	74	12.67%	31	3.16%	90	0.90%	53
BYLINE BANK	\$ 9,397	1.44%	78	1.01%	79	12.07%	23	2.60%	76	1.42%	68
AMERICAN SAVINGS BANK, F.S.B.	\$ 9,360	0.86%	49	0.54%	62	12.70%	31	0.93%	9	0.68%	44
AMARILLO NATIONAL BANK	\$ 9,285	1.37%	75	1.46%	86	10.58%	7	3.61%	95	2.04%	80
PEOPLES BANK	\$ 9,251	1.48%	79	0.75%	71	11.94%	22	2.06%	53	1.39%	68
WOODFOREST NATIONAL BANK	\$ 9,176	1.78%	87	1.84%	90	10.06%	3	1.35%	21	2.83%	87
INTERNATIONAL BANK OF COMMERCE	\$ 9,162	2.71%	95	0.32%	49	18.82%	75	1.55%	28	0.45%	33
LENDINGCLUB BANK, NATIONAL ASSOCIATION	\$ 9,059	0.49%	25	0.85%	74	15.36%	58	4.52%	99	2.15%	81
CROSS RIVER BANK	\$ 8,907	0.11%	10	13.73%	100	-	-	4.11%	98	15.25%	100
FLUSHING BANK	\$ 8,802	0.29%	15	0.68%	68	12.46%	28	3.41%	93	0.61%	41
CENTIER BANK	\$ 8,686	1.68%	85	0.19%	38	11.17%	13	2.85%	83	0.40%	30
1ST SOURCE BANK	\$ 8,665	1.40%	76	0.37%	52	14.04%	47	2.34%	67	0.44%	33
PINNACLE BANK	\$ 8,611	0.61%	32	0.32%	49	11.76%	20	2.69%	79	0.91%	53
PREMIER BANK	\$ 8,602	0.86%	49	0.61%	66	12.57%	30	2.47%	72	0.88%	52
UNION BANK AND TRUST COMPANY	\$ 8,444	1.29%	72	0.17%	35	11.59%	18	3.52%	94	0.64%	42
NICOLET NATIONAL BANK	\$ 8,431	1.32%	73	0.44%	56	11.08%	12	2.17%	59	0.54%	38
PRINCIPAL BANK	\$ 8,385	1.33%	74	0.43%	56	18.05%	72	2.40%	69	0.83%	50
SOUTHSIDE BANK	\$ 8,350	1.13%	65	0.17%	36	14.98%	55	2.31%	65	0.32%	26
AMALGAMATED BANK	\$ 8,147	1.36%	75	0.77%	72	14.48%	51	1.35%	21	1.23%	64
STOCK YARDS BANK & TRUST COMPANY	\$ 8,114	1.32%	73	0.24%	42	11.17%	13	2.07%	54	0.45%	33

Data based on regulatory filings (FFIEC Call Report) as of May 1, 2024

Banks are ranked by asset size

¹Community Banks include U.S. commercial bank, savings bank, savings and loans association having assets below \$10 billion (peer group size = 4456)

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