

## 4Q23 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	\$ 3,395,126	1.02%	81	0.77%	44	16.16%	75	2.11%	25	1.22%	31
BANK OF AMERICA, NATIONAL ASSOCIATION	\$ 2,540,116	0.73%	59	0.71%	31	13.45%	56	1.79%	9	1.08%	25
WELLS FARGO BANK, NATIONAL ASSOCIATION	\$ 1,733,244	0.92%	72	1.36%	75	12.49%	44	1.94%	16	1.94%	69
CITIBANK, N.A.	\$ 1,684,710	-0.13%	9	0.82%	47	15.17%	66	3.58%	78	1.39%	47
U.S. BANK NATIONAL ASSOCIATION	\$ 650,659	0.59%	47	1.11%	69	13.15%	50	2.42%	47	1.63%	59
PNC BANK, NATIONAL ASSOCIATION	\$ 557,463	0.68%	56	1.01%	59	11.30%	16	2.02%	19	1.30%	41
TRUIST BANK	\$ 527,530	-3.62%	0	0.67%	25	11.66%	28	2.20%	28	1.24%	38
GOLDMAN SACHS BANK USA	\$ 521,102	0.83%	66	1.88%	94	14.12%	63	5.66%	100	2.20%	78
CAPITAL ONE, NATIONAL ASSOCIATION	\$ 475,629	0.68%	53	1.77%	91	13.05%	47	3.48%	75	4.41%	97
TD BANK, N.A.	\$ 367,175	0.42%	38	0.62%	16	17.78%	88	2.03%	22	1.23%	34
BANK OF NEW YORK MELLON, THE	\$ 332,529	0.45%	44	0.68%	28	17.64%	81	5.43%	97	1.74%	66
CHARLES SCHWAB BANK, SSB	\$ 304,549	0.02%	16	0.04%	0	37.92%	100	1.93%	13	0.16%	3
STATE STREET BANK AND TRUST COMPANY	\$ 293,238	0.36%	31	0.19%	9	15.41%	69	3.11%	63	0.19%	6
BMO BANK NATIONAL ASSOCIATION	\$ 265,658	0.26%	22	0.98%	53	11.93%	31	2.34%	34	1.40%	50
CITIZENS BANK, NATIONAL ASSOCIATION	\$ 221,750	0.36%	34	1.35%	72	11.28%	13	2.38%	44	2.12%	75
FIFTH THIRD BANK, NATIONAL ASSOCIATION	\$ 213,768	1.14%	88	0.73%	34	12.42%	41	2.33%	31	1.08%	22
FIRST-CITIZENS BANK & TRUST COMPANY	\$ 213,618	0.97%	75	0.86%	50	13.99%	59	2.38%	41	1.43%	56
MORGAN STANLEY BANK, N.A.	\$ 209,006	1.90%	97	0.76%	41	21.67%	91	3.27%	66	0.88%	19
MANUFACTURERS AND TRADERS TRUST COMPANY	\$ 207,771	0.98%	78	1.98%	97	11.53%	22	1.78%	6	3.23%	88
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	\$ 203,313	0.74%	63	0.20%	13	25.82%	94	2.92%	59	0.28%	9
HUNTINGTON NATIONAL BANK, THE	\$ 188,731	0.63%	50	0.73%	38	11.47%	19	2.36%	38	1.22%	28
ALLY BANK	\$ 186,114	0.44%	41	0.99%	56	11.24%	9	4.11%	81	3.70%	94
KEYBANK NATIONAL ASSOCIATION	\$ 185,890	0.34%	28	0.63%	19	11.94%	34	2.49%	50	0.81%	16
AMERICAN EXPRESS NATIONAL BANK	\$ 180,421	3.81%	100	0.67%	22	11.59%	25	4.39%	88	1.32%	44
HSBC BANK USA, NATIONAL ASSOCIATION	\$ 165,172	-0.12%	13	1.43%	78	17.71%	84	3.44%	69	2.36%	84
REGIONS BANK	\$ 151,314	1.14%	84	1.04%	63	11.22%	6	1.46%	3	1.41%	53
NORTHERN TRUST COMPANY, THE	\$ 150,252	0.33%	25	0.18%	6	12.18%	38	5.27%	94	0.40%	13
DISCOVER BANK	\$ 149,353	0.92%	69	1.76%	88	10.75%	3	4.28%	84	3.55%	91
FLAGSTAR BANK, NATIONAL ASSOCIATION	\$ 116,257	-0.82%	6	1.45%	81	10.57%	0	2.77%	56	1.96%	72
UBS BANK USA	\$ 114,334	1.19%	91	0.04%	3	28.14%	97	3.46%	72	0.07%	0
USAA FEDERAL SAVINGS BANK	\$ 110,371	-1.10%	3	1.05%	66	16.65%	78	1.03%	0	1.64%	63
SYNCHRONY BANK	\$ 109,577	1.29%	94	2.34%	100	13.17%	53	4.58%	91	4.86%	100
SANTANDER BANK, NATIONAL ASSOCIATION	\$ 100,488	0.19%	19	1.46%	84	15.96%	72	2.55%	53	2.26%	81

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

Banks are ranked by asset size.

<sup>1</sup>Large Banks include U.S. commercial banks, savings banks, and savings and loans associations 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.

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