



2Q24 Bank Snapshot For Large Banks¹

(Financial amounts in millions of USD)

Name	Total Assets	Return on Average Assets	Percentile	Nonperforming Asset Ratio	Percentile	Tier 1 Capital Ratio	Percentile	Brokered Deposits ² / Total Deposits	Percentile	Commercial Real Estate Loans ³ / Total Loans	Percentile
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	3,510,536.00	1.93%	84	0.83%	41	16.37%	72	4.03%	28	14.27%	44
BANK OF AMERICA, NATIONAL ASSOCIATION	2,550,584.00	1.07%	50	0.77%	38	13.53%	53	5.32%	41	10.59%	38
WELLS FARGO BANK, NATIONAL ASSOCIATION	1,719,839.00	1.33%	75	1.40%	72	12.93%	38	9.34%	69	18.14%	72
CITIBANK, N.A.	1,678,936.00	0.84%	34	0.68%	25	15.55%	66	5.49%	44	7.09%	22
U.S. BANK NATIONAL ASSOCIATION	664,923.88	0.98%	41	1.11%	66	13.49%	50	5.66%	50	16.78%	63
PNC BANK, NATIONAL ASSOCIATION	552,530.49	1.10%	56	1.09%	63	11.55%	13	2.47%	19	17.91%	69
GOLDMAN SACHS BANK USA	543,888.00	1.51%	81	1.95%	94	15.81%	69	18.83%	88	8.25%	28
TRUIST BANK	511,931.00	0.75%	28	0.66%	19	13.11%	44	6.89%	66	19.69%	75
CAPITAL ONE, NATIONAL ASSOCIATION	477,304.26	0.57%	13	1.80%	91	13.53%	56	4.27%	34	14.90%	47
TD BANK, N.A.	370,332.21	0.65%	16	0.73%	31	17.70%	84	0.83%	6	17.35%	66
BANK OF NEW YORK MELLON, THE	351,806.00	1.09%	53	0.58%	16	16.51%	81	1.15%	9	16.36%	59
STATE STREET BANK AND TRUST COMPANY	321,473.00	0.97%	38	0.50%	13	15.39%	63	5.04%	38	9.89%	34
CHARLES SCHWAB BANK, SSB	273,816.00	0.20%	3	0.05%	0	39.89%	100	21.24%	94	6.09%	19
BMO BANK NATIONAL ASSOCIATION	261,999.06	0.55%	9	1.16%	69	12.42%	28	6.44%	56	22.42%	81
FIRST-CITIZENS BANK & TRUST COMPANY	219,685.00	1.31%	72	0.97%	53	13.68%	59	2.75%	22	26.41%	91
CITIZENS BANK, NATIONAL ASSOCIATION	219,634.05	0.73%	22	1.50%	78	11.68%	16	6.14%	53	23.50%	88
FIFTH THIRD BANK, NATIONAL ASSOCIATION	212,484.00	1.31%	69	0.68%	28	12.81%	34	2.27%	16	15.97%	53
MORGAN STANLEY BANK, N.A.	211,521.00	2.30%	91	0.86%	44	22.19%	91	23.61%	97	12.05%	41
MANUFACTURERS AND TRADERS TRUST COMPANY	208,377.73	1.27%	66	1.74%	88	12.16%	25	6.51%	59	32.68%	94
MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	207,569.00	1.00%	44	0.29%	9	26.91%	94	18.36%	81	5.42%	16
HUNTINGTON NATIONAL BANK, THE	195,864.17	1.06%	47	0.76%	34	11.19%	3	4.18%	31	15.72%	50
AMERICAN EXPRESS NATIONAL BANK	192,276.02	3.40%	97	0.67%	22	11.39%	9	16.53%	75	0.01%	6
KEYBANK NATIONAL ASSOCIATION	184,963.24	0.73%	25	0.91%	50	12.59%	31	3.22%	25	19.82%	78
ALLY BANK	181,969.00	1.26%	63	0.88%	47	11.81%	22	5.61%	47	4.43%	13
HSBC BANK USA, NATIONAL ASSOCIATION	159,047.71	0.71%	19	1.41%	75	17.83%	88	18.38%	84	7.72%	25
NORTHERN TRUST COMPANY, THE	156,265.26	2.45%	94	0.28%	6	12.94%	41	0.60%	0	16.23%	56
REGIONS BANK	153,039.00	1.42%	78	1.09%	59	11.35%	6	1.38%	13	22.65%	84
DISCOVER BANK	148,660.05	4.01%	100	1.72%	84	11.69%	19	17.81%	78	0.00%	0
FLAGSTAR BANK, NATIONAL ASSOCIATION	118,993.65	-1.01%	0	3.06%	100	10.84%	0	21.09%	91	60.46%	100
SYNCHRONY BANK	112,875.00	2.11%	88	2.24%	97	13.17%	47	14.34%	72	0.04%	9
USAA FEDERAL SAVINGS BANK	111,712.00	0.37%	6	1.02%	56	16.44%	78	0.79%	3	0.00%	3
UBS BANK USA	109,624.00	1.18%	59	0.08%	3	27.81%	97	29.11%	100	8.28%	31
SANTANDER BANK, NATIONAL ASSOCIATION	100,562.43	0.82%	31	1.52%	81	16.42%	75	6.63%	63	34.80%	97

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

Banks are ranked by asset size

¹Large Banks include U.S. commercial bank, savings bank, savings and loans association having assets above \$100 billion (peer group size = 33)

²Brokered 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 IMMDAs)"

³Commercial Real Estate 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)

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