



2Q24 Bank Snapshot for Regional 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
CITY NATIONAL BANK	92,245.10	0.75%	35	0.55%	58	14.94%	75	14.16%	84	25.94%	12
ZIONS BANCORPORATION, NATIONAL ASSOCIATION	87,605.79	0.89%	47	0.46%	51	11.21%	18	8.92%	74	40.75%	31
FIRST HORIZON BANK	81,935.08	1.09%	64	0.94%	79	11.73%	27	5.28%	61	37.23%	23
WESTERN ALLIANCE BANK	80,469.98	0.91%	48	1.82%	93	11.96%	33	28.99%	95	31.94%	18
COMERICA BANK	79,611.00	1.04%	59	0.46%	50	11.27%	19	12.96%	82	36.93%	23
WEBSTER BANK, NATIONAL ASSOCIATION	76,760.51	0.98%	54	0.71%	68	11.79%	29	4.20%	57	44.64%	39
EAST WEST BANK	72,334.72	1.62%	86	0.37%	43	13.06%	51	3.00%	51	40.94%	31
VALLEY NATIONAL BANK	62,050.08	0.54%	22	0.65%	64	11.15%	17	18.08%	90	63.26%	82
SYNOVUS BANK	59,480.34	-0.09%	3	0.60%	61	11.46%	22	10.65%	77	46.26%	42
BANCO POPULAR DE PUERTO RICO	58,314.00	1.00%	56	2.38%	96	16.37%	82	0.20%	32	19.56%	8
CIBC BANK USA	55,873.97	1.64%	86	1.38%	87	16.43%	82	8.41%	72	44.08%	37
OLD NATIONAL BANK	52,825.26	1.00%	56	0.97%	80	11.26%	19	4.51%	58	47.18%	45
UMPQUA BANK	52,043.21	0.97%	53	0.42%	47	10.82%	12	7.62%	69	52.09%	59
BOKF, NATIONAL ASSOCIATION	50,195.21	1.28%	72	0.58%	60	11.50%	23	4.92%	59	44.00%	37
PINNACLE BANK	49,227.16	0.53%	21	0.30%	36	11.52%	24	17.56%	90	48.50%	49
FROST BANK	48,914.62	1.19%	68	0.44%	49	13.56%	61	0.00%	0	46.66%	43
CADENCE BANK	47,984.08	1.12%	65	0.85%	75	12.34%	39	1.19%	38	41.87%	33
FIRST NATIONAL BANK OF PENNSYLVANIA	47,577.71	1.12%	65	0.35%	41	10.36%	6	3.09%	51	36.58%	23
SOUTHSTATE BANK, N.A.	45,481.20	1.22%	69	0.60%	61	12.89%	48	2.80%	49	51.53%	57
UMB BANK, NATIONAL ASSOCIATION	44,202.24	1.07%	61	0.09%	13	11.43%	21	3.39%	52	39.22%	27
ASSOCIATED BANK, NATIONAL ASSOCIATION	41,573.08	1.18%	67	0.57%	59	9.98%	2	14.60%	85	32.21%	18
RAYMOND JAMES BANK	40,812.31	1.37%	77	0.39%	45	14.18%	68	27.28%	94	15.40%	6
DEUTSCHE BANK TRUST COMPANY AMERICAS	40,591.00	1.69%	88	0.72%	69	52.76%	99	1.20%	39	27.18%	13
BARCLAYS BANK DELAWARE	40,173.00	1.27%	71	1.64%	91	16.15%	81	25.36%	93	0.02%	1
PROSPERITY BANK	39,759.39	1.15%	66	0.40%	46	15.35%	78	0.00%	0	40.10%	29
EVERBANK, NATIONAL ASSOCIATION	39,445.86	0.60%	25	1.92%	94	13.52%	60	4.09%	56	23.25%	10
MIDFIRST BANK	37,930.18	0.99%	55	9.22%	100	17.60%	87	10.60%	77	28.07%	14
BANK OZK	36,836.17	1.95%	93	0.54%	57	11.74%	28	9.55%	75	75.19%	93
BANKUNITED, NATIONAL ASSOCIATION	35,401.70	0.71%	32	1.63%	91	13.46%	59	16.45%	88	31.03%	17
HANCOCK WHITNEY BANK	35,392.44	1.32%	75	0.39%	45	12.87%	48	0.68%	35	36.40%	22

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

Banks are ranked by asset size

¹Regional Banks include U.S. commercial bank, savings bank, savings and loans association having assets between \$1 billion and \$100 billion (peer group size = 990)

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 MMDAs)"

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)



2Q24 Bank Snapshot For Community Banks¹

(Financial amounts in millions of USD)

Name	Total Assets	Return on Average Assets		Nonperforming Asset Ratio		Tier 1 Capital Ratio		Brokered Deposits ² / Total Deposits		Commercial Real Estate Loans ³ / Total Loans	
		Percentile	Percentile	Percentile	Percentile	Percentile	Percentile	Percentile	Percentile		
PIONEER BANK & TRUST	999.34	1.21%	65	0.01%	17	16.85%	60	1.22%	67	43.08%	68
CLEAR MOUNTAIN BANK, INC.	998.70	1.22%	66	0.33%	50	-	-	0.00%	0	37.90%	60
VISION BANK	997.26	0.91%	48	1.20%	81	12.13%	19	0.00%	0	36.60%	58
UNIVERSITY BANK	996.68	1.27%	68	0.75%	69	-	-	29.91%	99	14.95%	23
UNITED BANK OF MICHIGAN	996.47	0.75%	38	0.06%	25	-	-	0.65%	65	71.98%	96
FIRST NATIONAL BANK	996.08	0.97%	52	0.20%	39	12.80%	27	0.00%	0	40.13%	64
NORTH SIDE BANK AND TRUST COMPANY, THE	995.95	0.77%	39	0.03%	22	12.10%	19	0.00%	0	42.41%	67
ACCESS BANK	995.77	0.86%	45	0.01%	19	12.16%	20	0.92%	66	57.89%	86
CENLAR FSB	990.91	-0.47%	3	3.03%	95	36.63%	93	24.53%	98	0.00%	0
GREAT MIDWEST BANK, STATE SAVINGS BANK	989.97	0.36%	18	1.55%	85	-	-	36.08%	99	18.89%	30
PRESIDENTIAL BANK, FSB	988.49	0.15%	11	0.88%	73	11.43%	12	5.67%	81	46.22%	73
FIRST CENTRAL SAVINGS BANK	985.97	0.47%	23	0.75%	69	13.35%	33	4.45%	78	37.75%	60
CORNERSTONE NATIONAL BANK & TRUST COMPANY	985.45	0.91%	48	0.15%	35	12.55%	24	0.00%	0	56.72%	85
COASTAL HERITAGE BANK	985.43	0.15%	11	1.59%	86	-	-	2.60%	72	33.01%	52
FARMERS BANK, FRANKFORT, INDIANA, INC., THE	985.41	-0.33%	4	0.32%	49	11.38%	12	0.66%	65	61.26%	89
FIRST FEDERAL BANK	985.41	1.38%	73	0.07%	27	-	-	0.00%	0	43.83%	69
OLYMPIA FEDERAL SAVINGS AND LOAN ASSOCIATION	983.76	0.08%	9	0.29%	47	-	-	3.18%	74	18.80%	30
TRUXTON TRUST COMPANY	982.92	1.84%	86	0.00%	0	14.62%	45	21.25%	97	45.17%	71
MOUNTAINONE BANK	982.49	0.94%	50	0.25%	44	16.83%	60	15.03%	94	54.62%	83
GNBANK, NATIONAL ASSOCIATION DBA GNBANK, N.A.	981.20	0.75%	38	0.37%	52	-	-	1.23%	67	19.25%	31
KIRKPATRICK BANK	980.35	1.22%	66	0.00%	0	13.78%	38	0.00%	0	78.31%	98
NEBRASKALAND BANK	980.34	0.26%	14	0.00%	0	-	-	9.83%	90	51.42%	79
DEERWOOD BANK	979.22	1.47%	76	0.17%	37	13.33%	32	0.13%	62	38.54%	61
HONESDALE NATIONAL BANK, THE	978.16	1.05%	57	0.23%	42	-	-	0.00%	0	42.97%	68
FIRST NATIONAL BANK OF MICHIGAN	978.04	0.67%	33	0.04%	23	10.30%	4	20.73%	97	78.80%	98
BANK OF LABOR	978.01	1.12%	61	0.13%	34	13.01%	29	18.55%	96	57.56%	86
BANK OF WISCONSIN DELLS	977.62	1.00%	54	0.15%	35	11.95%	18	9.63%	89	85.93%	99
NORTHSTAR BANK	977.16	0.90%	48	1.40%	84	-	-	7.81%	86	55.96%	84
BENNINGTON STATE BANK, THE	977.08	2.10%	90	0.29%	47	16.94%	61	1.22%	67	38.52%	61
TENNESSEE STATE BANK	976.18	1.20%	65	0.05%	24	12.44%	23	6.40%	84	57.70%	86

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

Banks are ranked by asset size

¹Community Banks include U.S. commercial bank, savings bank, savings and loans association having assets below \$1 billion (peer group size = 3,557)

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