

\$50 BILLION AND ABOVE

Rank	Company Name	Ticker	State	Total Assets (\$MM)	Profitability				Capital Adequacy		Asset Quality		Final Score
					Core ROAA (%)	ROA Rank	Core ROAE (%)	ROE Rank	Tang Common Equity / Tang Assets (%)	TCE Rank	NPAs/ Loans & OREO (%)	NPA Rank	
1	East West Bancorp	EWBC	CA	75,976	1.61	1	16.01	2	9.61	1	0.36	5	9
2	Columbia Banking System	COLB	WA	51,576	1.26	5	12.88	8	7.20	15	0.15	2	30
3	First Citizens BancShares	FCNC.A	NC	223,720	1.36	3	13.43	6	9.30	2	0.81	24	35
4	Northern Trust Corp.	NTRS	IL	155,508	1.09	16	13.01	7	7.21	12	0.13	1	36
5	Wintrust Financial Corp.	WTFC	IL	64,880	1.18	10	12.00	13	7.84	8	0.37	6	37
6	JPMorgan Chase & Co.	JPM	NY	4,002,814	1.35	4	16.37	1	6.82	22	0.69	18	45
7	Cullen/Frost Bankers	CFR	TX	52,520	1.20	8	15.70	3	5.89	30	0.45	10	51
7	Synovus Financial Corp.	SNV	GA	60,234	1.19	9	13.66	4	7.02	18	0.72	20	51
9	Pinnacle Financial Partners	PNFP	TN	52,589	1.10	14	8.71	29	8.57	4	0.42	8	55
9	UMB Financial Corp.	UMBF	MO	50,410	1.04	21	13.43	5	6.37	26	0.19	3	55
11	Webster Financial Corp.	WBS	CT	79,025	1.22	7	10.50	20	7.45	10	0.88	26	63
12	Truist Financial Corp.	TFC	NC	531,176	1.07	18	8.96	27	7.63	9	0.47	11	65
13	M&T Bank Corp.	MTB	NY	208,105	1.25	6	9.44	25	9.06	3	1.22	32	66
14	Regions Financial Corp.	RF	AL	157,302	1.37	2	11.99	14	6.78	23	0.97	29	68
14	The Bank of New York Mellon Corp.	BK	NY	416,064	1.11	12	11.20	18	4.42	34	0.25	4	68
16	Capital One Financial Corp.	COF	VA	490,144	1.06	19	8.51	30	8.56	5	0.63	17	71
16	First Horizon Corp.	FHN	TN	82,152	1.10	13	9.82	23	8.37	7	0.96	28	71
18	U.S. Bancorp	USB	MN	678,318	1.07	17	12.31	10	5.58	33	0.48	12	72
19	Fifth Third Bancorp	FITB	OH	212,927	1.10	15	12.02	12	6.02	29	0.70	19	75
20	Comerica	CMA	TX	79,297	0.90	26	11.31	16	7.00	19	0.61	15	76
21	Old National Bancorp	ONB	IN	53,552	1.16	11	10.06	22	7.41	11	1.25	34	78
22	State Street Corp.	STT	MA	353,240	0.99	24	12.27	11	3.99	35	0.44	9	79
23	The PNC Financial Services Group	PNC	PA	560,038	1.05	20	11.24	17	6.83	21	0.74	22	80
24	Zions Bancorp.	ZION	UT	88,775	0.87	27	12.77	9	5.71	32	0.50	14	82
25	Wells Fargo & Co.	WFC	CA	1,929,845	1.03	22	10.78	19	7.07	17	0.86	25	83
25	Western Alliance Bancorp.	WAL	AZ	80,934	0.95	25	11.62	15	7.17	16	0.94	27	83
27	Huntington Bancshares	HBAN	OH	204,230	1.03	23	10.24	21	6.09	28	0.48	13	85
28	Citigroup	C	NY	2,352,945	0.54	33	6.45	32	7.20	14	0.39	7	86
29	Valley National Bancorp	VLV	NJ	62,492	0.61	32	5.51	33	8.43	6	0.76	23	94
30	Bank of America Corp.	BAC	NC	3,261,519	0.84	29	9.36	26	6.31	27	0.62	16	98
31	KeyCorp	KEY	OH	187,168	0.72	31	8.75	28	6.99	20	0.73	21	100
32	Popular	BPOP	PR	73,045	0.85	28	9.54	24	6.62	24	1.10	30	106
33	Citizens Financial Group	CFG	RI	217,521	0.73	30	6.71	31	6.60	25	1.20	31	117
34	Flagstar Financial	FLG	NY	100,160	(0.76)	35	(10.12)	35	7.20	13	3.80	35	118
35	Ally Financial	ALLY	MI	191,836	0.38	34	5.24	34	5.73	31	1.24	33	132
Median					1.07		11.20		7.02		0.69		
Mean					0.99		10.33		7.03		0.76		

Source: **Piper Sandler & Co., S&P Global Market Intelligence, company reports and regulatory filings**

RankingBanking uses four metrics to assess performance. Profitability is captured by return on equity and return on assets. Asset quality is represented by nonperforming assets. Capital adequacy is a function of a bank's tangible common equity ratio. Banks are scored on each of the four metrics. The scores are then merged into an overall score, which determines the ranking — the lower the score, the higher the rank. Data is based on calendar year 2024 results.