$50 BILLION AND ABOVE

BankDirector RankingBanking THE BEST U.S. BANKS

Rank	Company Name	Ticker	State	Total Assets ($MM)	Profitability: Core ROAA (%)	ROAA Rank	Core ROATCE (%)	ROATCE Rank	Capital Adequacy: Tang Common Equity /Tang Assets (%)	TCE Rank	Asset Quality: NPAs/ Loans & OREO (%)	NPA Rank	Final Score
1	Columbia Banking System	COLB	WA	66,832	1.41	3	18.39	8	8.73	9	0.17	1	21
2	East West Bancorp	EWBC	CA	80,435	1.69	1	16.87	15	10.55	1	0.37	9	26
3	SouthState Bank Corp.	SSB	FL	67,197	1.48	2	17.76	11	8.76	8	0.63	20	41
4	The Bank of New York Mellon Corp.	BK	NY	472,300	1.27	8	29.90	1	4.39	35	0.18	2	46
4	UMB Financial Corp.	UMBF	MO	73,094	1.31	6	18.91	7	7.17	23	0.39	10	46
6	Cullen/Frost Bankers	CFR	TX	53,041	1.26	11	19.18	6	7.13	25	0.33	6	48
7	Wintrust Financial Corp.	WTFC	IL	71,142	1.25	12	15.32	19	8.45	11	0.35	7	49
8	F.N.B. Corp.	FNB	PA	50,229	1.17	18	14.40	24	8.89	4	0.31	5	51
8	Regions Financial Corp.	RF	AL	158,814	1.39	4	19.74	5	7.72	18	0.74	24	51
10	Pinnacle Financial Partners	PNFP	GA	57,706	1.21	15	14.34	25	8.86	6	0.36	8	54
11	BOK Financial Corp.	BOKF	OK	52,238	1.08	21	11.74	30	9.46	3	0.26	4	58
12	M&T Bank Corp.	MTB	NY	213,510	1.32	5	15.68	18	8.69	10	0.86	26	59
13	JPMorgan Chase & Co.	JPM	NY	4,424,900	1.27	9	20.30	3	6.57	29	0.69	22	63
14	U.S. Bancorp	USB	MN	692,345	1.18	17	19.75	4	6.49	31	0.40	12	64
15	The PNC Financial Services Group	PNC	PA	573,572	1.22	13	17.20	14	7.77	16	0.71	23	66
16	Old National Bancorp	ONB	IN	72,152	1.28	7	17.88	10	7.72	17	1.08	33	67
17	Huntington Bancshares	HBAN	OH	225,106	1.13	20	17.62	12	7.06	26	0.39	11	69
18	Fifth Third Bancorp	FITB	OH	214,376	1.19	16	18.25	9	7.14	24	0.69	21	70
18	Webster Financial Corp.	WBS	CT	84,074	1.27	10	17.45	13	7.42	19	0.89	28	70
20	Northern Trust Corp.	NTRS	IL	177,133	1.14	19	15.88	16	6.41	33	0.18	3	71
21	First Horizon Corp.	FHN	TN	83,876	1.22	14	14.63	23	8.37	12	0.96	29	78
22	Truist Financial Corp.	TFC	NC	547,538	1.07	23	14.31	26	7.92	15	0.49	15	79
23	State Street Corp.	STT	MA	366,047	0.99	27	23.09	2	4.25	36	0.55	18	83
24	Capital One Financial Corp.	COF	VA	669,009	0.68	34	7.45	35	10.12	2	0.43	13	84
25	KeyCorp	KEY	OH	184,381	0.98	28	12.86	27	8.33	14	0.58	19	88
26	Zions Bancorp.	ZION	UT	88,990	0.95	30	15.69	17	6.85	27	0.52	16	90
27	First Citizens BancShares	FCNC.A	NC	229,698	1.02	26	11.24	33	8.87	5	0.96	30	94
28	Valley National Bancorp	VLY	NJ	64,133	0.95	29	11.31	32	8.85	7	0.88	27	95
29	Wells Fargo & Co.	WFC	CA	2,148,631	1.05	24	15.10	20	6.50	30	0.85	25	99
30	Western Alliance Bancorp.	WAL	AZ	92,774	1.05	25	14.87	22	7.28	22	1.02	31	100
31	Bank of America Corp.	BAC	NC	3,411,738	0.90	31	14.96	21	6.18	34	0.54	17	103
32	Popular	BPOP	PR	75,348	1.08	22	12.71	28	7.29	21	1.37	35	106
33	Citizens Financial Group	CFG	RI	226,351	0.82	32	12.26	29	7.29	20	1.06	32	113
34	Citigroup	C	NY	2,657,202	0.60	35	9.28	34	6.44	32	0.48	14	115
35	Flagstar Bank	FLG	NY	87,512	0.00	36	0.03	36	8.33	13	4.89	36	121
36	Ally Financial	ALLY	MI	196,002	0.74	33	11.48	31	6.62	28	1.15	34	126
				Median	1.16		15.50		7.57		0.57		
				Mean	1.10		15.50		7.63		0.74		

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

RankingBanking uses four metrics to assess performance. Profitability is captured by return on average tangible common equity and return on average total assets. That is a change from past years, when return on equity and return on assets were used to determine profitability. 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. Asset rankings reflect the standing of banks versus their asset class. This may differ from the standings based on the overall ranking, where banks are compared against the entire 300-bank group. Data is based on calendar year 2025 results.