

\$50 BILLION AND ABOVE

Rank	Company Name	Ticker	State	Total Assets (SMM)	Profitability				Capital Adequacy			Asset Quality		Total Shareholder Return		Final Score
					Core ROAA (%)	ROA Rank	Core ROAE (%)	ROE Rank	Tang Common Equity/ Tang Assets (%)	TCE Rank	NPAex TDRs/ Loans & OREO (%)	NPA Rank	Total Return (%)	TSR Rank		
1	Western Alliance Bancorp.	WAL	AZ	55,983	1.81	2	22.16	1	7.29	11	0.19	6	81.7	2	22	
2	East West Bancorp	EWBC	CA	60,871	1.48	6	15.72	5	8.89	2	0.25	8	58.0	7	28	
3	Capital One Financial Corp.	COF	VA	432,381	2.94	1	19.98	2	9.89	1	0.40	15	49.3	12	31	
4	Synovus Financial Corp.	SNV	GA	57,317	1.39	9	14.76	8	7.51	7	0.37	13	52.2	9	46	
5	Fifth Third Bancorp	FITB	OH	211,116	1.30	12	11.77	17	7.47	8	0.44	16	62.4	4	57	
6	Comerica	CMA	TX	94,616	1.27	14	14.35	10	7.30	10	0.54	24	61.5	5	63	
6	KeyCorp	KEY	OH	186,346	1.48	5	14.94	7	6.92	18	0.47	17	45.9	16	63	
8	Ally Financial	ALLY	MI	182,114	1.64	4	17.74	3	7.59	6	1.27	31	36.0	23	67	
9	BOK Financial Corp.	BOKF	OK	50,249	1.21	20	11.38	21	8.61	3	0.71	27	57.6	8	79	
9	Regions Financial Corp.	RF	AL	162,938	1.66	3	14.06	12	6.77	21	0.53	23	39.4	20	79	
9	U.S. Bancorp	USB	MN	573,284	1.44	8	14.71	9	6.67	23	0.27	9	24.3	30	79	
12	Popular	BPOP	PR	75,098	1.26	15	15.51	6	7.01	15	2.15	32	49.0	14	82	
12	Signature Bank	SBNY	NY	118,445	0.95	28	12.97	15	6.02	27	0.34	11	141.5	1	82	
14	Wintrust Financial Corp.	WTFC	IL	50,142	1.01	23	10.98	24	6.88	19	0.20	7	51.1	10	83	
15	First Horizon Corp.	FHN	TN	89,092	1.37	10	14.13	11	6.73	22	0.51	21	32.6	24	88	
16	Zions Bancorp., NA	ZION	UT	93,200	1.22	19	13.55	13	6.52	25	0.53	22	49.1	13	92	
17	Citizens Financial Group	CFG	RI	188,409	1.29	13	10.39	29	7.85	4	0.55	25	36.9	22	93	
17	First Citizens BancShares	FCNC.A	NC	58,308	0.96	26	11.80	16	6.96	16	0.48	18	44.8	17	93	
19	SVB Financial Group	SIVB	CA	211,478	0.82	32	10.84	27	5.71	28	0.13	4	74.9	3	94	
20	Cullen/Frost Bankers	CFR	TX	50,878	0.95	29	10.00	30	7.24	12	0.35	12	48.2	15	98	
21	New York Community Bancorp	NYCB	NY	59,527	1.07	21	8.87	31	7.21	13	0.09	2	22.6	32	99	
22	JPMorgan Chase & Co.	JPM	NY	3,743,567	1.31	11	17.12	4	5.64	30	0.77	28	27.7	27	100	
23	The PNC Financial Services Group	PNC	PA	557,191	1.22	18	11.76	18	7.20	14	0.86	30	38.2	21	101	
24	Northern Trust Corp.	NTRS	IL	183,890	0.99	24	13.23	14	5.64	29	0.31	10	31.6	25	102	
24	Truist Financial Corp.	TFC	NC	541,241	1.44	7	10.91	26	6.47	26	0.38	14	26.1	29	102	
26	Bank of America Corp.	BAC	NC	3,169,495	1.06	22	11.70	19	5.62	31	0.50	20	49.6	11	103	
26	First Republic Bank	FRC	CA	181,087	0.89	30	10.77	28	6.66	24	0.10	3	41.2	18	103	
28	M&T Bank Corp.	MTB	NY	155,107	1.24	16	11.21	22	7.68	5	2.19	33	24.3	31	107	
29	Wells Fargo & Co.	WFC	CA	1,948,068	0.79	33	8.06	33	7.37	9	0.80	29	61.1	6	110	
30	State Street Corp.	STT	MA	314,624	0.95	27	10.92	25	5.23	32	0.00	1	31.1	26	111	
31	Citigroup	C	NY	2,291,413	0.99	25	11.48	20	6.95	17	0.50	19	1.0	33	114	
31	Huntington Bancshares	HBAN	OH	174,064	1.24	17	11.09	23	6.84	20	0.60	26	27.0	28	114	
33	The Bank of New York Mellon Corp.	BK	NY	444,438	0.84	31	8.53	32	4.17	33	0.18	5	40.5	19	120	
				Median	1.24		11.77		6.95		0.47		44.83			
				Mean	1.26		12.95		6.92		0.54		46.02			

*Had not adopted CECL as of Dec. 31, 2021

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

RankingBanking uses five 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. Total shareholder return ranks performance by including price appreciation and dividends. Banks are scored on each of the five 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 2021 results.