

\$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	NPA ex TDRs/Loans & OREO (%)	NPA Rank	NCOs/Avg Loans (%)	NCOs Rank	
1	East West Bancorp	EWBC	CA	52,157	1.16	1	11.17	3	9.28	2	0.61	13	0.17	8	16.5
2	SVB Financial Group	SIVB	CA	115,511	1.07	3	12.14	1	6.66	25	0.23	5	0.20	10	36.5
3	State Street Corp.	STT	MA	314,706	1.02	4	10.96	4	4.66	29	0.00	1	0.15	7	41.0
4	Northern Trust Corp.	NTRS	IL	170,004	0.93	7	11.32	2	5.90	28	0.39	7	0.01	3	42.0
5	Truist Financial Corp.	TFC	NC	509,228	1.15	2	8.44	12	7.33	16	0.45	10	0.36	16	43.0
6	Signature Bank	SBNY	NY	73,888	0.88	11	10.80	5	6.89	22	0.31	6	0.06	5	43.5
7	First Republic Bank	FRC	CA	142,502	0.82	14	9.92	7	7.01	20	0.16	4	0.00	2	44.0
8	The Bank of New York Mellon Corp.	BK	NY	469,633	0.90	8	8.53	11	4.62	30	0.16	3	-0.01	1	51.0
9	M&T Bank Corp.	MTB	NY	142,601	0.98	5	8.32	13	7.49	15	1.92	29	0.26	13	54.0
10	U.S. Bancorp	USB	MN	553,905	0.97	6	9.75	8	6.73	24	0.42	9	0.57	24	54.5
11	First Horizon Corp.	FHN	TN	84,209	0.88	10	8.61	10	6.89	21	0.69	16	0.25	12	55.0
12	KeyCorp	KEY	OH	170,336	0.86	12	7.94	14	7.90	8	0.91	23	0.42	20	55.5
13	Synovus Financial Corp.	SNV	GA	54,394	0.75	18	7.76	15	7.65	13	0.46	11	0.24	11	57.0
14	New York Community Bancorp	NYCB	NY	56,306	0.80	17	6.46	21	7.26	17	0.11	2	0.04	4	58.0
15	Zions Bancorp., N.A.	ZION	UT	81,479	0.73	19	7.32	16	7.83	11	0.69	17	0.20	9	59.0
16	People's United Financial	PBCT	CT	63,092	0.83	13	6.47	20	7.49	14	0.78	19	0.11	6	59.5
16	Popular	BPOP	PR	65,926	0.81	16	8.91	9	8.14	6	2.79	30	0.66	27	59.5
18	JPMorgan Chase & Co.	JPM	NY	3,384,757	0.89	9	10.63	6	5.97	27	1.08	26	0.52	21	65.5
19	Regions Financial Corp.	RF	AL	147,389	0.82	15	6.49	19	7.84	10	0.89	22	0.58	25	67.5
20	Capital One Financial Corp.	COF	VA	421,602	0.72	21	5.12	27	9.98	1	0.41	8	2.05	30	68.0
21	Fifth Third Bancorp	FITB	OH	204,680	0.67	22	5.77	24	8.29	5	0.74	18	0.41	18	69.0
22	Comerica	CMA	TX	88,129	0.58	25	6.13	23	8.02	7	0.68	15	0.37	17	71.0
23	Huntington Bancshares	HBAN	OH	123,038	0.73	20	6.98	17	7.11	19	0.68	14	0.56	23	74.5
24	PNC Financial Services Group	PNC	PA	466,679	0.55	26	4.75	28	8.99	3	0.96	24	0.33	14	76.0
25	Ally Financial	ALLY	MI	182,165	0.54	27	6.84	18	7.87	9	1.44	27	0.63	26	80.5
26	Citizens Financial Group	CFG	RI	183,349	0.65	23	5.18	25	7.72	12	0.82	20	0.54	22	81.0
27	Bank of America Corp.	BAC	NC	2,819,627	0.61	24	6.15	22	6.45	26	0.59	12	0.41	19	87.5
28	CIT Group*	CIT	NY	58,107	(0.25)	30	(2.45)	30	8.73	4	1.62	28	1.17	29	92.5
29	Wells Fargo & Co.	WFC	CA	1,955,163	0.17	29	1.77	29	7.13	18	0.96	25	0.34	15	96.0
30	Citigroup	C	NY	2,260,090	0.45	28	5.13	26	6.87	23	0.84	21	1.09	28	101.5
				Median	0.81		7.54		7.41		0.68		0.35		
				Mean	0.76		7.44		7.36		0.76		0.42		

* Banks that have not adopted CECL

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

Data includes only bank and thrifts as defined by S&P Global Market Intelligence that have reported 2020 earnings as of April 26, 2021. Capital adequacy and asset quality figures are as of calendar year-end 2020.

Profitability figures are for the calendar year ending in 2020 and are based on core income as defined by S&P Global Market Intelligence where available. Asset quality figures are as of calendar year-end 2020.

Nonperforming assets and average loans in the NCO calculation are net of guaranteed loans. NPA calculation excludes accruing TDRs if disclosure is available through company filings.