

Full List: America's Best and Worst Banks

We turned to Charlottesville, Va. financial data provider SNL Financial to gauge the health of the biggest banks. SNL supplied data regarding the asset quality, capital adequacy and profitability of the 100 largest publicly traded banks and thrifts. The eight metrics of financial health we ranked the banks on included: return on average equity; net interest margin; nonperforming loans (NPLs) as a percentage of loans; nonperforming assets as percentage of assets; reserves as a percentage of NPLs; two capital ratios (Tier 1 and risk-based); and leverage ratio.

The data is based on regulatory filings of public banks and thrifts as of Dec. 1. The banks range in size from Beneficial Mutual Bancorp with \$4.6 billion in assets to \$2.3 trillion in assets at JPMorgan Chase. SNL provides the data, but the rankings are done by Forbes.

Rank	Company	Total assets (\$bil)	Return on avg equity	NPLs/ total loans	Reserves/ NPLs*	Tier 1 ratio	Leverage ratio
1	Prosperity Bancshares	\$10	9.3%	0.1%	1030%	15.5%	7.7%
2	Bank of Hawaii	13	15.7	0.8	317	17.6	7.0
3	First Republic Bank	27	15.2	0.1	191	13.8	9.0
4	Community Bank System	7	10.7	0.5	246	13.8	8.2
5	Signature Bank	14	13.5	1.0	124	17.3	9.8
6	East West Bancorp	22	10.5	1.4	111	14.6	9.3
7	Commerce Bancshares	21	12.3	1.0	203	14.6	9.7
8	SVB Financial Group	19	11.2	0.6	210	13.4	8.0
9	First Citizens BancShares	21	11.0	1.7	104	15.5	9.8
10	Cullen/Frost Bankers	20	10.1	1.5	94	14.6	8.8
11	CVB Financial	7	10.4	2.2	128	17.6	11.2
12	Westamerica Bancorp	5	16.6	1.8	70	14.3	8.4
13	BankUnited	11	14.7	2.6	25	37.3	10.8
14	State Street	207	8.6	0.5	39	17.9	7.8
15	National Penn Bancshares	9	6.6	1.2	214	16.9	11.6
16	Central BanCo	10	9.2	1.5	134	15.0	10.3
17	First National of Nebraska	15	15.0	2.1	155	13.0	9.9
18	NBT Bancorp	5	10.9	1.1	170	12.0	9.2
19	BancFirst	5	9.5	0.9	137	13.2	8.2
20	Hancock Holding	19	5.3	0.6	172	11.9	8.3
21	CapitalSource	7	10.6	2.4	111	16.9	13.5

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22	Independent Bank	5	10.3	0.7	179	10.6	8.6
23	Citigroup	1,936	6.6	2.3	208	13.5	7.0
24	Capital One Financial	200	12.4	2.2	148	12.4	9.9
25	Bank of New York Mellon	323	8.1	1.1	81	14.0	5.1
26	FirstMerit	15	7.6	0.8	188	11.0	7.9
27	UMB Financial	12	9.2	0.5	336	11.3	6.8
28	Trustmark	10	9.1	1.6	91	14.8	10.4
29	First Financial Bancorp	6	8.9	2.9	88	18.8	10.9
30	PacWest Bancorp	6	5.8	1.8	175	14.7	10.0
31	Valley National Bancorp	14	11.3	1.2	115	10.8	8.1
32	City National	23	8.2	1.5	153	10.3	6.8
33	Umpqua Holdings	12	3.6	1.8	81	16.3	10.9
34	Columbia Banking System	5	6.4	2.5	84	20.6	12.9
35	BOK Financial	25	10.7	2.0	118	13.1	9.4
36	Huntington Bancshares	55	10.2	1.6	166	12.4	10.2
37	Capitol Federal Financial	9	4.8	0.5	49	37.9	15.1
38	Northern Trust	96	9.1	1.1	96	12.2	7.5
39	Texas Capital Banc	8	11.4	0.9	100	9.7	9.8
40	IberiaBank	12	3.6	2.0	119	15.5	10.6
41	U.S. Bancorp	330	14.5	1.8	136	10.8	9.0
42	BB&T	168	6.5	2.0	109	12.6	9.2

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43	Webster Financial	18	7.8	2.0	116	13.1	8.9
44	Citizens Republic Bancorp	10	-11.5	1.8	188	12.8	8.2
45	KeyCorp	89	9.8	1.8	125	13.5	11.9
46	WesBanco	6	7.0	1.8	93	12.5	8.7
47	Boston Private Financial	6	3.0	1.6	135	12.6	8.6
48	JPMorgan Chase	2,289	11.6	3.7	107	12.1	6.8
49	International Bancshares	12	8.8	2.1	72	22.1	12.2
50	United Bankshares	9	8.9	1.1	103	12.4	10.4
51	First Citizens Bancorp	8	7.7	3.0	51	15.1	7.9
52	Pinnacle Financial Partners	5	5.7	1.7	133	14.4	11.9
53	New York Community Banc	42	9.2	1.5	36	13.6	9.2
54	Fifth Third Bancorp	115	10.1	2.5	123	12.0	11.1
55	First Niagara Financial	31	4.8	1.3	51	11.9	7.4
56	Pacific Capital Bancorp	6	11.5	5.0	2	19.1	12.1
57	Zions Bancorp	52	2.4	2.8	111	16.1	13.5
58	TCF Financial	19	7.4	2.5	71	13.2	9.5
59	F.N.B.	10	7.6	1.8	87	11.6	9.0
60	PNC Financial Services	270	10.8	3.6	80	13.1	11.4
61	Northwest Bancshares	8	5.5	2.9	45	21.1	13.2
62	Investors Bancorp	10	8.9	1.8	73	11.7	8.2
63	Susquehanna Bancshares	14	2.4	1.8	110	12.9	10.4
64	Hudson City Bancorp	51	-5.6	2.9	31	20.3	8.8
65	Glacier Bancorp	7	1.5	4.3	90	18.9	12.0
66	Park National	7	9.6	4.6	46	14.0	9.7
67	Fulton Financial	16	7.3	2.6	86	12.4	10.1
68	Chemical Financial	5	6.8	2.5	95	11.8	8.6
69	Cathay General Bancorp	10	6.2	2.9	101	15.8	12.6
70	TFS Financial	11	0.6	1.9	55	21.0	13.9
71	Associated Banc	22	3.7	2.9	101	14.4	9.6

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72	Washington Federal	13	6.1	3.2	42	23.4	11.8
73	Provident Financial Svcs	7	5.8	2.6	61	12.9	8.7
74	MB Financial	10	1.7	3.7	60	17.5	11.6
75	Astoria Financial	17	6.3	2.8	47	14.9	8.8
76	People's United Financial	27	4.6	2.4	31	14.1	11.8
77	United Community Banks	7	-20.8	3.4	101	14.0	9.0
78	Oriental Financial Group	7	5.8	10.0	42	31.5	10.1
79	Wells Fargo	1,305	11.5	4.1	61	11.3	9.0
80	Old National Bancorp	9	5.8	3.3	41	12.2	7.9
81	First Midwest Bancorp	8	0.2	3.7	64	14.7	11.6
82	Wintrust Financial	16	5.0	1.6	74	11.9	9.6
83	Beneficial Mutual Bancorp	5	0.9	4.4	45	17.7	9.7
84	First Interstate BancSystem	7	5.6	5.3	53	14.3	9.8
85	First Horizon National	26	3.9	3.4	79	14.4	11.7
86	Popular	38	-1.8	9.0	34	15.8	10.6
87	Western Alliance Bancorp	7	2.2	2.5	87	12.0	9.8
88	M&T Bank	78	10.5	2.9	54	9.7	9.4
89	Sterling Financial	9	-1.7	4.8	67	17.1	11.2
90	Flagstar Bancorp	14	-20.9	3.7	63	16.4	9.3
91	Bank of America	2,221	-0.8	4.4	82	11.5	7.1
92	Regions Financial	130	2.5	4.3	86	12.8	9.7
93	SunTrust Banks	173	3.5	2.8	78	11.1	8.9
94	Comerica	61	6.5	2.6	73	10.7	11.4
95	First Commonwealth Finl	6	4.3	3.5	52	13.9	12.2
96	Synovus Financial	28	-8.4	4.7	63	13.0	9.9
97	BancorpSouth	13	3.3	3.4	63	11.4	8.7
98	PrivateBancorp	12	3.6	3.5	70	13.0	11.5
99	Doral Financial	8	-6.7	9.4	21	12.5	9.0
100	First Bancorp	13	-29.1	11.6	40	11.1	8.4

* NPLs: Nonperforming loans include loans 90+ days past due and nonaccrual loans.
Source: SNL Financial