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BEST BANKS
IN AMERICA

America's Best And Worst Banks

By Kurt Badenhausen

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 JPMorgan Chase. SNL provides the data, but the rankings are done by Forbes.



SIGNATURE BANK

No. 5 Signature Bank

Headquarters: New York, N.Y.
Assets: \$13.9 billion
Price/Book value: 2.0
NPLs/Loans: 1.0%
Reserves/NPLs: 124%

America's Best Banks*

Rank*	Company	Total Assets (\$bil)	Return on avg. equity	NPL / 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

* This is only a list of the Top 10 America's Best Banks

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

Source: SNL Financial

Highlighting added for emphasis.

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