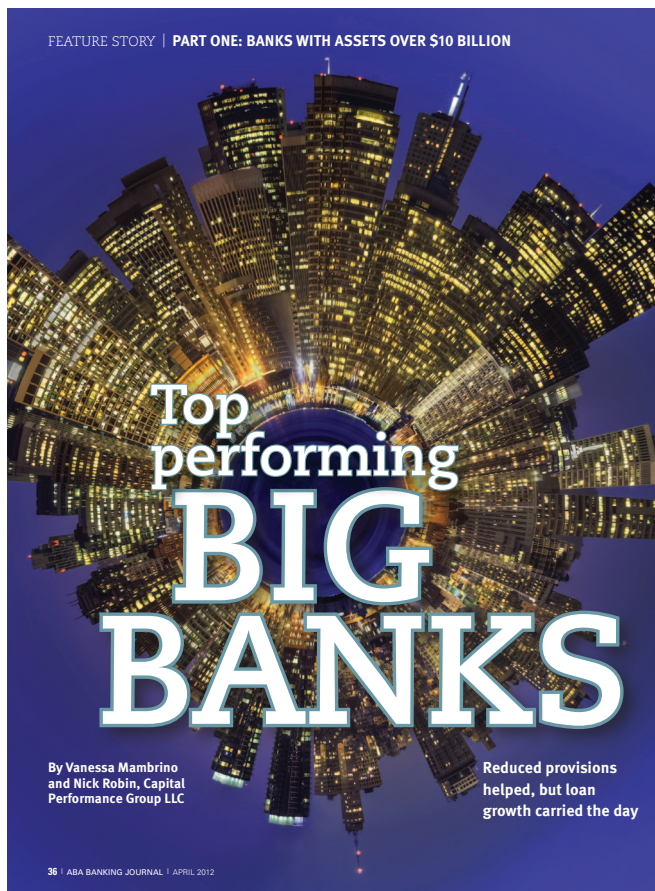


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The banking industry fully emerged in 2011 from its period of deep crisis. The continuation of trends that began in the previous year—improved credit quality, reduced provisions, low interest rates (and increased refinancing activity), and recovering capital markets—helped give many institutions needed respite to recover their footing. Healthy institutions used the year to search for innovative ways to grow their businesses, proving that survival is no longer enough to ensure top-performer status. ■

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Public banks and thrifts with total assets of \$10B+

2012 RANK	2011 RANK		Total assets (\$000)	2011 ROAE (%)	2011 ROAA (%)	Non-interest income/total revenue (%)	Capital ratio (%)	Efficiency ratio (%)	Nonperforming loans/total loans (%)
1	1	Bank of Hawaii Corp., Honolulu, Hawaii	13,846,391	15.69	1.22	32.54	17.95	58.33	1.46
2	3	U.S. Bancorp, Minneapolis, Minn.	340,122,000	14.71	1.53	46.56	13.30	52.40	4.63
3	26	First Republic Bank, San Francisco, Calif.	27,791,801	14.54	1.39	9.90	13.65	48.75	0.15
4	4	Signature Bank, New York, N.Y.	14,666,120	13.03	1.14	8.79	18.17	36.26	0.62
5	33	Huntington Bancshares, Columbus, Ohio	54,450,652	12.27	1.20	37.72	14.77	66.14	3.65
6	6	Commerce Bancshares, Kansas City, Mo.	20,649,367	12.15	1.32	37.43	16.04	57.65	1.68
7	2	First National of Nebraska, Omaha, Neb.	15,274,648	11.71	1.07	30.73	15.28	69.30	1.83
8	14	Wells Fargo & Co., San Francisco, Calif.	1,313,867,000	11.56	1.25	45.09	14.76	60.17	5.26
9	7	Capital One Financial Corp., McLean, Va.	206,019,000	11.01	1.58	20.48	14.90	56.87	2.72
10	27	East West Bancorp, Pasadena, Calif.	21,968,667	10.98	1.14	0.20	16.40	48.14	1.01

Source: Highline Financial, LLC

Additional data and rankings appear on www.abajournal.com