

\$1 BILLION UP TO \$5 BILLION

Rank	Company Name	Ticker	State	Total Assets (\$MM)	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	NPA ex TDRs / Loans & OREO (%)	NPA Rank	Total Return (%)	TSR Rank	
1	PCB Bancorp*	PCB	CA	2,150	1.96	4	16.52	10	11.90	9	0.06	14	122.7	3	40
2	Hingham Institution for Savings*	HIFS	MA	3,431	1.88	7	17.21	9	10.34	19	0.01	5	95.9	4	44
3	Southern Missouri Bancorp	SMBC	MO	2,919	1.87	8	18.06	8	9.74	29	0.20	38	74.2	12	95
4	Southern First Bancshares*	SFST	SC	2,926	1.75	12	18.65	6	9.50	38	0.19	36	76.8	9	101
5	CapStar Financial Holdings*	CSTR	TN	3,133	1.62	16	13.87	36	10.77	15	0.17	29	44.3	41	137
6	Capital Bancorp*	CBNK	MD	2,055	1.96	5	22.22	2	9.63	34	0.73	96	88.8	6	143
6	MetroCity Bankshares*	MCBS	GA	3,106	2.51	2	23.56	1	9.04	53	0.49	82	95.7	5	143
8	Parke Bancorp*	PKBK	NJ	2,136	1.93	6	18.68	5	10.86	10	0.40	73	40.9	54	148
8	Unity Bancorp*	UNTY	NJ	2,034	1.85	9	18.91	4	10.02	23	0.58	85	51.9	27	148
10	River City Bank*	RCBC	CA	3,657	1.20	52	14.40	31	8.43	69	0.00	3	67.8	14	169
11	Bridgewater Bancshares*	BWB	MN	3,478	1.43	27	14.47	29	8.91	57	0.03	8	41.6	50	171
12	South Plains Financial*	SPFI	TX	3,902	1.60	17	15.55	19	9.85	28	0.42	77	48.7	32	173
13	Spirit of Texas Bancshares*	STXB	TX	3,266	1.45	25	11.98	64	9.72	30	0.23	45	75.3	10	174
14	Cashmere Valley Bank*	CSHX	WA	2,224	1.38	34	12.43	57	10.27	20	0.04	11	39.1	57	179
15	Coastal Financial Corp.*	CCB	WA	2,636	1.14	65	15.87	15	7.64	99	0.01	4	141.0	1	184
16	John Marshall Bancorp*	JMSB	VA	2,149	1.25	45	12.98	52	9.70	31	0.00	1	39.2	56	185
16	Waterstone Financial*	WSBF	WI	2,216	3.05	1	15.49	21	19.51	1	0.38	71	23.9	91	185
18	Home Bancorp	HBCP	LA	2,938	1.77	10	14.44	30	10.08	22	0.78	98	52.0	26	186
19	First Business Financial Services*	FBIZ	WI	2,653	1.37	36	16.22	12	8.36	70	0.29	58	62.8	17	193
20	FS Bancorp*	FSBW	WA	2,286	1.73	13	15.97	14	10.58	18	0.31	61	24.8	88	194
21	First Bank*	FRBA	NJ	2,510	1.45	26	13.82	39	9.91	25	0.65	91	56.4	21	202
22	Guaranty Bancshares	GNTY	TX	3,086	1.38	33	13.96	35	8.77	61	0.15	26	41.1	52	207
23	Alerus Financial Corp.*	ALRS	ND	3,393	1.76	11	16.20	13	9.21	47	0.16	28	9.2	109	208
24	West Bancorp.*	WTBA	IA	3,500	1.52	21	20.30	3	7.44	103	0.36	69	66.5	15	211
25	Civista Bancshares*	CIVB	OH	3,012	1.41	31	12.24	59	9.33	43	0.18	34	42.5	46	213
26	American National Bankshares*	AMNB	VA	3,335	1.42	29	12.96	53	8.17	81	0.11	19	48.3	33	215
27	RBB Bancorp*	RBB	CA	4,228	1.52	22	13.00	51	9.41	40	0.66	92	74.4	11	216
28	HomeTrust Bancshares	HTBI	NC	3,503	1.15	61	10.35	83	10.81	12	0.22	43	62.4	18	217
29	Farmers National Banc Corp.	FMNB	OH	4,143	1.69	14	15.13	26	9.15	50	0.66	93	43.8	42	225
30	HBT Financial*	HBT	IL	4,314	1.48	23	15.52	20	8.89	58	0.24	50	28.0	81	232
30	Independent Bank Corp.	IBCP	MI	4,705	1.43	28	16.41	11	7.85	94	0.18	32	34.2	67	232
32	First Community Bankshares	FCBC	VA	3,195	1.67	15	12.23	60	9.56	37	1.01	105	60.4	19	236
33	C&F Financial Corp.*	CFFI	VA	2,265	1.38	35	15.15	25	8.19	79	0.26	53	42.3	48	240
34	First Internet Bancorp*	INBK	IN	4,211	1.11	71	13.02	49	8.88	59	0.26	52	64.8	16	247
35	Orrstown Financial Services*	ORRF	PA	2,835	1.17	58	12.89	55	8.85	60	0.32	63	57.5	20	256
36	Central Valley Community Bancorp*	CVCY	CA	2,450	1.26	42	11.56	71	8.08	84	0.09	15	42.9	45	257
37	Blue Ridge Bankshares*	BRBS	VA	2,665	1.19	53	13.76	41	9.21	46	0.71	94	55.0	24	258
38	The First Bancorp*	FNLC	ME	2,527	1.48	24	15.24	23	8.60	66	0.34	66	29.3	80	259
39	Southern BancShares*	SBNC	NC	4,591	1.17	57	11.38	72	9.61	36	0.23	44	41.6	51	260
40	Bank First Corp.*	BFC	WI	2,938	1.59	18	14.56	28	9.15	51	0.33	64	13.3	101	262

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41	First Farmers Financial Corp.*	FFMR	IN	2,439	1.55	19	15.55	18	9.63	33	1.59	116	29.7	78	264	
42	Cambridge Bancorp	CATC	MA	4,892	1.27	41	13.21	44	7.92	91	0.16	27	38.0	62	265	
42	First Western Financial*	MYFW	CO	2,527	1.14	64	13.86	38	7.50	101	0.22	39	55.1	23	265	
42	The First of Long Island Corp.	FLIC	NY	4,069	1.10	73	10.94	76	10.17	21	0.04	10	25.7	85	265	
45	NASB Financial*	NASB	MO	2,187	2.36	3	14.15	33	17.65	2	1.20	112	(1.4)	116	266	
46	LCNB Corp.*	LCNB	OH	1,904	1.16	60	8.91	100	9.66	32	0.11	18	38.8	58	268	
47	First Citizens Bancshares*	FIZN	TN	2,248	1.26	43	11.62	69	9.38	41	0.23	46	32.8	70	269	
48	Sierra Bancorp*	BSRR	CA	3,371	1.31	39	12.20	61	9.93	24	0.23	49	17.5	98	271	
48	The Community Financial Corp.*	TCFC	MD	2,327	1.25	46	13.21	46	8.48	68	0.48	81	51.0	30	271	
50	Greene County Bancorp *	GCBC	NY	2,345	1.23	48	18.10	7	6.82	114	0.34	65	46.7	38	272	
51	Peoples Financial Services Corp.*	PFIS	PA	3,369	1.12	69	10.52	79	8.36	71	0.14	25	48.2	34	278	
52	Bankwell Financial Group*	BWFG	CT	2,456	1.18	54	13.98	34	8.13	82	0.88	101	71.9	13	284	
53	LendingClub Corp.	LC	CA	4,900	0.77	108	4.55	116	14.43	3	0.28	56	129.0	2	285	
54	FVCBankcorp*	FVCB	VA	2,203	1.18	55	11.61	70	9.19	49	0.23	48	33.9	69	291	
54	Northrim BanCorp	NRIM	AK	2,725	1.55	20	15.71	16	8.19	78	1.01	106	32.4	71	291	
54	River Financial Corp.*	RVRF	AL	2,396	1.21	49	15.17	24	6.29	116	0.20	37	35.9	65	291	
57	Orange County Bancorp*	OBT	NY	2,143	1.08	78	13.49	43	8.23	76	0.35	67	51.1	29	293	
58	1867 Western Financial Corp.*	WFCL	CA	4,814	1.10	72	7.07	112	14.40	4	0.22	42	34.8	66	296	
59	American Business Bank*	AMBZ	CA	3,912	1.08	77	15.57	17	7.12	108	0.02	6	24.1	90	298	
60	Dacotah Banks*	DBIN	SD	3,393	1.14	66	10.35	82	10.75	17	0.63	87	42.3	47	299	
61	Mid Penn Bancorp*	MPB	PA	4,689	1.14	62	12.16	62	8.03	87	0.31	59	49.6	31	301	
62	FineMark Holdings*	FNBT	FL	3,377	0.78	106	8.95	99	9.03	54	0.04	9	47.4	35	303	
62	Hills BanCorp.	HBIA	IA	4,045	1.21	50	11.30	73	10.79	14	0.32	62	11.3	104	303	
64	Peoples Bancorp*	PPBB	WA	2,816	1.00	91	10.72	77	8.98	56	0.12	22	38.5	59	305	
65	Citizens & Northern Corp.*	CZNC	PA	2,328	1.33	37	10.27	84	10.81	13	1.26	113	38.1	61	308	
66	Virginia National Bankshares Corp.*	VABK	VA	1,972	1.03	85	12.13	63	7.43	104	0.10	17	44.6	40	309	
67	Arrow Financial Corp.	AROW	NY	4,028	1.26	44	13.81	40	8.70	63	0.41	76	25.0	87	310	
67	Shore Bancshares*	SHBI	MD	3,460	0.98	92	10.15	86	8.25	75	0.12	21	46.9	36	310	
69	HarborOne Bancorp*	HONE	MA	4,553	1.33	38	8.72	103	13.53	6	0.99	104	38.1	60	311	
70	Red River Bancshares*	RRBI	LA	3,225	1.13	68	11.16	75	9.20	48	0.06	13	8.5	110	314	
71	Norwood Financial Corp.*	NWFL	PA	2,069	1.25	47	12.37	58	8.61	65	0.18	31	3.3	115	316	
72	BCB Bancorp*	BCBP	NJ	2,968	1.16	59	13.16	47	8.09	83	0.64	89	45.5	39	317	
73	Farmers & Merchants Bancorp*	FMAO	OH	2,638	1.20	51	10.43	81	8.34	72	0.44	79	46.8	37	320	
74	Fidelity D & D Bancorp*	FDBC	PA	2,419	1.28	40	14.26	32	7.93	90	0.23	47	(6.2)	118	327	
75	Citizens Financial Services*	CZFS	PA	2,144	1.39	32	13.68	42	8.55	67	0.61	86	12.9	103	330	
76	First Northwest Bancorp*	FNWB	WA	1,921	0.77	109	7.18	110	9.88	26	0.10	16	31.3	73	334	
76	STAR Financial Group*	SFIG.A	IN	3,109	0.89	99	9.96	90	7.87	93	0.17	30	55.4	22	334	
78	SmartFinancial*	SMBK	TN	4,612	1.03	86	10.16	85	7.18	106	0.18	35	52.3	25	337	
79	Evans Bancorp*	EVBN	NY	2,211	1.13	67	13.86	37	7.72	97	1.11	109	51.2	28	338	
80	Summit Financial Group	SMMF	WV	3,577	1.42	30	15.31	22	7.09	110	0.81	100	27.9	82	344	
81	Enterprise Bancorp	EBTC	MA	4,448	1.02	89	13.01	50	7.68	98	0.91	102	79.7	8	347	
82	Isabella Bank Corp.*	ISBA	MI	2,032	0.95	94	8.75	101	8.20	77	0.11	20	36.1	64	356	

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83	Canandaigua National Corp.*	CNND	NY	4,160	1.14	63	14.63	27	7.46	102	0.72	95	29.4	79	366	
84	Chemung Financial Corp.*	CHMG	NY	2,418	1.06	80	12.59	56	7.91	92	0.54	84	40.6	55	367	
84	Macatawa Bank Corp.*	MCBC	MI	2,929	1.02	88	11.74	66	8.67	64	0.22	41	9.3	108	367	
84	Southern California Bancorp*	BCAL	CA	2,260	0.77	107	7.54	109	9.35	42	0.05	12	17.6	97	367	
87	Exchange Bank*	EXSR	CA	3,537	1.07	79	11.73	67	9.03	55	0.28	57	8.3	111	369	
88	Business First Bancshares*	BFST	LA	4,726	1.09	74	11.26	74	7.76	96	0.45	80	41.7	49	373	
89	Burke & Herbert Bank & Trust Co.*	BHRB	VA	3,622	1.03	84	9.37	96	10.76	16	1.50	115	34.0	68	379	
90	Western New England Bancorp*	WNEB	MA	2,538	0.94	96	10.49	80	8.27	74	0.27	55	30.2	76	381	
91	Carter Bankshares	CARE	VA	4,134	0.68	112	7.09	111	9.86	27	0.65	90	43.6	43	383	
92	Oak Valley Bancorp*	OVLY	CA	1,964	0.94	97	11.98	65	7.09	109	0.00	1	6.5	113	385	
93	MVB Financial Corp.*	MVBF	WV	2,792	0.42	118	4.34	118	9.62	35	1.08	108	85.5	7	386	
94	ACNB Corp.*	ACNB	PA	2,787	1.05	82	10.70	78	8.18	80	0.37	70	29.7	77	387	
95	California BanCorp*	CALB	CA	2,015	0.68	114	9.32	97	7.12	107	0.02	7	36.4	63	388	
95	Territorial Bancorp*	TBNK	HI	2,131	0.75	110	6.32	113	12.03	7	0.25	51	9.8	107	388	
97	BayCom Corp*	BCML	CA	2,351	0.95	93	8.62	104	9.42	39	0.36	68	23.7	92	396	
98	Bar Harbor Bankshares	BHB	ME	3,709	1.04	83	9.40	95	8.32	73	0.40	74	32.4	72	397	
98	Tri City Bankshares Corp.*	TRCY	WI	2,057	0.78	102	8.09	105	9.31	44	0.31	60	25.3	86	397	
100	Professional Holding Corp.*	PFHD	FL	2,664	0.88	100	9.81	91	7.80	95	0.12	23	24.2	89	398	
101	Ames National Corp.*	ATLO	IA	2,137	1.17	56	11.65	68	9.09	52	1.11	110	6.4	114	400	
102	Bank of Marin Bancorp	BMRC	CA	4,314	1.11	70	9.96	89	8.76	62	0.41	75	11.3	105	401	
102	PCSB Financial Corp.*	PCSB	NY	1,888	0.78	105	5.27	115	14.27	5	0.50	83	20.9	93	401	
104	CBTX	CBTX	TX	4,486	1.03	87	7.58	108	10.85	11	0.79	99	15.8	99	404	
105	Primis Financial Corp.	FRST	VA	3,407	0.94	95	7.86	106	9.25	45	0.63	88	27.6	83	417	
106	Colony Bancorp*	CBAN	GA	2,692	1.08	76	12.92	54	5.98	118	0.42	78	19.5	96	422	
107	First Guaranty Bancshares*	FGBI	LA	2,878	1.01	90	13.21	45	6.04	117	0.75	97	30.4	75	424	
108	First Farmers and Merchants Corp.*	FFMH	TN	1,973	0.78	103	9.29	98	7.61	100	0.13	24	13.4	100	425	
109	Avidbank Holdings*	AVBH	CA	2,162	0.68	113	8.74	102	6.34	115	0.27	54	43.4	44	428	
110	ChoiceOne Financial Services*	COFS	MI	2,367	1.05	81	10.09	87	6.85	113	0.18	33	(10.9)	119	433	
111	Merchants Financial Group*	MFGI	MN	2,823	1.09	75	13.11	48	6.95	112	1.02	107	19.7	95	437	
112	Capital City Bank Group	CCBG	FL	4,264	0.90	98	10.05	88	6.95	111	0.22	40	10.0	106	443	
113	Sterling Bancorp*	SBT	MI	2,877	0.44	117	4.52	117	11.94	8	3.88	119	26.7	84	445	
114	Penns Woods Bancorp*	PWOD	PA	1,941	0.83	101	9.48	93	8.04	85	0.39	72	(4.4)	117	468	
115	Marquette National Corp.*	MNAT	IL	2,094	0.53	116	5.58	114	7.29	105	0.99	103	40.9	53	491	
116	Codorus Valley Bancorp*	CVLY	PA	2,419	0.68	111	7.83	107	7.99	88	2.18	118	30.5	74	498	
117	First Northern Community Bancorp*	FNRN	CA	1,899	0.78	104	9.41	94	7.95	89	1.17	111	6.6	112	510	
118	BankGuam Holding Co.*	BKGM	GU	2,792	0.59	115	9.56	92	5.06	119	1.33	114	19.8	94	534	
119	Investar Holding Corp.*	ISTR	LA	2,513	0.23	119	2.36	119	8.04	86	1.71	117	13.0	102	543	
				Median	1.16		12.23		8.85		0.31		38.12			
				Mean	1.22		12.20		9.09		0.47		39.59			

*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.