

Rank	Company Name	Ticker	State	Total Assets (\$000)	Profitability				Capital Adequacy			Asset Quality			Final Score
					Core ROAA (%)	ROA Rank	Core ROAE (%)	ROE Rank	Tang Common Equity/ Tang Assets (%)	TCE Rank	NPA/ Loans & REO (%)	NPA Rank	NCOs/ Avg Loans (%)	NCOs Rank	
1	Sterling Bancorp	SBT	MI	3,197	2.06	1	20.79	1	10.47	39	0.35	32	-0.01	21	67.5
2	Pacific City Financial Corp.	PCB	CA	1,697	1.53	22	14.29	21	12.34	10	0.11	8	0.02	54	84.0
3	Bridgewater Bancshares	BWB	MN	1,974	1.53	23	14.02	22	11.03	27	0.05	2	0.00	32	89.0
3	FS Bancorp	FSBW	WA	1,622	1.69	10	14.76	18	10.63	34	0.33	31	-0.01	23	89.0
5	Stock Yards Bancorp	SYBT	KY	3,303	1.77	7	16.11	9	11.05	26	0.14	12	0.08	92	94.0
6	Carolina Financial Corp.	CARO	SC	3,791	1.81	6	12.49	48	11.83	13	0.65	59	-0.04	6	99.5
7	People's Utah Bancorp	PUB	UT	2,184	1.87	3	14.84	17	12.11	11	0.59	56	0.10	98	108.0
8	Merchants Bancorp	MBIN	IN	3,884	1.72	8	15.94	12	9.28	74	0.20	18	0.01	39	122.5
9	Lakeland Financial Corp.	LKFN	IN	4,875	1.69	9	16.48	7	10.61	35	0.40	33	0.13	111	123.0
10	RBB Bancorp	RBB	CA	2,974	1.85	5	12.61	46	10.47	38	0.17	15	0.04	65	129.0
11	First Bancorp	FBLV	VA	1,811	1.51	29	13.86	26	10.89	31	0.94	85	-0.01	22	139.5
12	Peoples Bancorp	PPBB	WA	1,732	1.40	40	12.86	42	11.72	15	0.50	42	0.02	48	142.0
13	City Holding Co.	CHCO	WV	4,899	1.88	2	15.75	13	10.01	46	1.49	115	0.02	49	143.0
14	CBTX	CBTX	TX	3,279	1.52	26	10.33	90	12.56	9	0.53	47	-0.03	11	154.0
15	First Choice Bancorp	FCBP	CA	1,623	1.65	13	11.76	56	10.88	32	0.16	14	0.10	97	156.5
16	Hingham Institution for Savings	HIFS	MA	2,409	1.42	36	16.15	8	8.83	99	0.09	6	0.00	28	160.0
17	Wilson Bank Holding Co.	WBHC	TN	2,544	1.37	50	11.89	52	11.46	19	0.25	23	0.05	77	171.0
18	Oritani Financial Corp.	ORIT	NJ	4,090	1.37	51	10.20	94	12.89	7	0.33	30	-0.01	20	177.0
19	Preferred Bank	PFBC	CA	4,216	1.86	4	18.50	2	9.86	53	1.35	108	0.29	134	180.0
20	Metropolitan Bank Holding Corp.	MCB	NY	2,183	1.29	62	10.06	98	11.47	18	0.08	4	-0.06	2	181.0
21	Unity Bancorp	UNTY	NJ	1,579	1.56	21	17.42	5	8.62	109	0.58	55	0.01	40	182.5
22	Great Southern Bancorp	GSBC	MO	4,676	1.39	43	12.60	47	11.20	25	0.41	34	0.13	112	188.0
23	Live Oak Bancshares	LOB	NC	3,670	1.59	18	11.51	61	12.74	8	0.88	81	0.21	125	190.0
24	1867 Western Financial Corp.	WFCL	CA	3,180	1.67	11	10.45	88	14.86	3	0.60	57	0.19	123	192.0
24	Farmers & Merchants Bancorp	FMCB	CA	3,434	1.56	20	16.02	10	8.62	108	0.56	51	0.03	57	192.0
26	West Bancorporation	WTBA	IA	2,297	1.34	55	15.95	11	8.32	117	0.11	9	-0.03	10	192.5
27	Waterstone Financial	WSBF	WI	1,915	1.64	14	7.58	130	20.84	1	0.93	83	-0.02	16	194.5
28	Revere Bank	REVB	MD	2,455	1.25	70	13.00	38	9.67	59	0.15	13	0.01	43	195.0
29	First Defiance Financial Corp.	FDEF	OH	3,182	1.52	25	12.07	51	9.63	61	1.25	104	-0.02	13	195.5
30	NASB Financial	NASB	MO	2,198	1.52	24	13.24	32	10.42	40	1.53	116	0.07	86	197.0
31	Civista Bancshares	CIVB	OH	2,139	1.42	35	11.42	65	9.98	48	0.57	52	0.02	50	199.0
31	Macatawa Bank Corp.	MCBC	MI	1,975	1.40	41	14.69	19	9.66	60	1.47	113	0.01	45	199.0
33	Heritage Commerce Corp	HTBK	CA	3,097	1.40	39	13.10	35	9.03	91	0.74	66	-0.04	5	200.5
34	River City Bank	RCBC	CA	2,206	1.14	84	12.25	49	9.46	68	0.08	3	-0.05	3	204.0
35	Farmers National Banc Corp.	FMNB	OH	2,329	1.50	30	13.52	29	9.56	64	0.71	64	0.11	102	206.0
36	Mercantile Bank Corp.	MBWM	MI	3,364	1.33	57	11.75	57	9.68	58	0.88	80	-0.07	1	212.5
37	United Community Financial Corp.	UCFC	OH	2,811	1.41	38	12.64	45	10.24	44	0.98	87	0.07	85	213.0
38	Bank of Marin Bancorp	BMRC	CA	2,521	1.31	58	10.75	83	11.29	22	0.85	77	0.00	26	214.5
39	Home Bancorp	HBCP	LA	2,154	1.57	19	11.66	60	11.40	20	1.66	120	0.15	113	215.5
40	German American Bancorp	GABC	IN	3,929	1.51	28	13.23	33	9.04	89	0.46	39	0.08	94	216.5
41	Exchange Bank	EXSR	CA	2,654	1.48	32	17.98	3	8.73	103	1.24	103	0.03	62	220.5

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41	First National Bank Alaska	FBAK	AK	3,753	1.40	42	10.51	85	13.50	6	1.68	122	0.02	53	220.5	
43	Hills Bancorp.	HBIA	IA	3,042	1.21	76	11.38	66	10.93	30	0.74	65	0.00	34	221.5	
44	Veritex Holdings	VBTX	TX	3,209	1.51	27	9.30	115	11.66	16	1.00	91	0.01	37	222.0	
45	TrustCo Bank Corp NY	TRST	NY	4,959	1.25	69	13.05	37	9.87	51	0.97	86	0.02	51	225.5	
46	Independent Bank Corp.	IBCP	MI	3,353	1.38	47	13.46	30	9.17	80	2.38	136	-0.03	9	229.5	
47	Old Second Bancorp	OSBC	IL	2,676	1.41	37	17.00	6	7.81	127	1.30	106	-0.02	14	230.0	
48	Cambridge Bancorp	CATC	MA	2,101	1.21	74	15.46	15	7.93	126	0.04	1	0.00	36	233.5	
49	First Financial Corp.	THFF	IN	3,009	1.46	33	10.22	92	13.69	5	0.83	76	0.27	132	234.0	
50	First Farmers Financial Corp.	FFMR	IN	1,749	1.66	12	17.48	4	9.08	87	1.94	131	0.28	133	235.0	
50	Nicolet Bankshares	NCBS	WI	3,097	1.48	31	11.82	54	8.83	100	0.27	26	0.05	74	235.0	
52	First of Long Island Corp.	FLIC	NY	4,241	1.16	82	12.99	39	9.15	84	0.10	7	0.04	64	240.5	
53	American National Bankshares	AMNB	VA	1,863	1.28	65	10.94	77	9.78	55	0.21	20	0.05	75	244.5	
54	Triumph Bancorp	TBK	TX	4,560	1.59	17	11.11	74	10.03	45	1.00	90	0.23	128	245.0	
55	Southern Missouri Bancorp	SMBC	MO	2,206	1.39	45	13.29	31	9.22	75	2.06	134	0.02	55	245.5	
56	First Community Bankshares	FCBC	VA	2,244	1.59	16	10.88	79	10.95	29	1.69	123	0.19	122	246.5	
57	ACNB Corp.	ACNB	PA	1,648	1.38	48	13.98	23	8.88	96	0.57	53	0.13	109	248.0	
58	Community Trust Bancorp	CTBI	KY	4,202	1.44	34	11.05	75	12.06	12	2.95	140	0.20	124	253.0	
59	Arrow Financial Corp.	AROW	NY	2,988	1.27	67	13.98	24	8.30	118	0.25	25	0.05	71	257.0	
60	Bryn Mawr Bank Corp.	BMTC	PA	4,652	1.63	15	13.10	34	8.05	122	0.67	61	0.16	116	259.5	
61	Old Line Bancshares	OLBK	MD	2,950	1.29	63	10.65	84	9.18	78	0.33	29	0.01	46	262.5	
62	Southern First Bancshares	SFST	SC	1,901	1.27	68	13.83	27	9.15	83	0.75	68	0.11	103	263.5	
63	First Bank	FRBA	NJ	1,711	1.11	93	9.91	104	10.47	37	0.51	44	0.00	29	270.5	
64	Camden National Corp.	CAC	ME	4,297	1.29	64	12.98	40	8.02	125	0.48	40	0.01	44	271.0	
65	Horizon Bancorp	HBNC	IN	4,247	1.36	53	11.72	58	8.79	101	0.55	50	0.05	73	273.5	
66	Burke & Herbert Bank & Trust Co.	BHRB	VA	3,007	1.13	88	10.02	100	11.50	17	1.39	111	0.00	35	278.0	
66	Premier Financial Bancorp	PFBI	WV	1,690	1.38	46	11.17	73	10.01	47	3.25	141	0.06	83	278.0	
68	Peoples Bancorp	PEBO	OH	3,991	1.39	44	11.01	76	9.41	69	0.75	67	0.15	115	280.0	
69	Southern National Bancorp of Virginia	SONA	VA	2,701	1.31	59	10.47	87	9.18	79	0.42	36	0.06	81	283.5	
70	Alerus Financial Corp.	ALRS	ND	2,179	1.38	49	15.68	14	6.89	143	0.42	37	0.18	121	285.0	



“We’re very flat—we pride ourselves on that. We have an excellent efficiency ratio, and that’s part of the reason.”

Tom Lopp, president, Sterling Bancorp



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71	Southern BancShares (N.C.)	SBNC	NC	2,684	1.27	66	11.44	64	9.12	85	0.57	54	0.07	88	286.0	
72	Amalgamated Bank	AMAL	NY	4,678	1.14	86	12.78	43	8.97	93	1.82	130	-0.05	4	289.0	
72	Territorial Bancorp	TBNK	HI	2,069	0.94	117	8.14	128	11.36	21	0.20	16	0.00	30	289.0	
74	Bank First National Corp.	BFC	WI	1,793	1.35	54	14.52	20	8.85	97	1.67	121	0.16	119	291.0	
75	Codorus Valley Bancorp	CVLY	PA	1,807	1.12	90	11.48	62	9.76	56	1.73	125	0.02	47	294.0	
76	Summit Financial Group	SMMF	WV	2,201	1.36	52	13.88	25	8.92	95	3.67	143	0.11	104	295.5	
77	Franklin Financial Network	FSB	TN	4,249	1.00	106	12.08	50	8.36	116	0.21	22	0.00	31	298.5	
78	First Citizens Bancshares	FIZN	TN	1,704	1.08	96	10.49	86	9.06	88	0.50	43	-0.01	17	300.0	
79	CapStar Financial Holdings	CSTR	TN	1,964	1.16	81	10.12	96	10.39	41	0.30	28	0.37	139	301.5	
80	BankFinancial Corp.	BFIN	IL	1,585	0.83	127	6.63	135	11.80	14	0.21	19	0.00	33	302.0	
81	Origin Bancorp	OBNK	LA	4,822	1.18	80	10.27	91	10.79	33	1.00	89	0.13	110	303.5	
81	Sierra Bancorp	BSRR	CA	2,523	1.24	71	11.46	63	9.61	62	0.99	88	0.22	127	303.5	
83	Allegiance Bancshares	ABTX	TX	4,655	1.23	72	10.05	99	10.29	43	1.27	105	0.06	80	306.5	
84	First Mid-Illinois Bancshares	FMBH	IL	3,840	1.33	56	11.32	68	9.15	82	1.22	101	0.11	105	309.0	
84	PCSB Financial Corp.	PCSB	NY	1,557	0.63	140	3.20	144	18.20	2	0.44	38	-0.04	8	309.0	
86	Canandaigua National Corp.	CNND	NY	2,862	1.20	77	15.14	16	7.63	134	0.42	35	0.32	135	312.0	
87	LCNB Corp.	LCNB	OH	1,637	1.19	79	9.47	112	9.87	52	1.14	98	0.03	58	321.0	
88	First Bancshares	FBMS	MS	3,004	1.30	60	11.28	70	8.66	105	2.03	133	0.01	41	322.0	
89	Northfield Bancorp	NFBK	NJ	4,408	0.96	112	6.21	137	14.35	4	0.79	72	0.04	67	322.5	
90	Byline Bancorp	BY	IL	4,943	1.29	61	9.77	107	9.88	50	0.80	74	0.35	138	324.0	
91	Atlantic Capital Bancshares	ACBI	GA	2,955	1.02	103	9.01	117	10.34	42	0.80	73	0.02	52	324.5	
92	SmartFinancial	SMBK	TN	2,274	1.11	91	8.96	118	9.29	72	0.30	27	0.03	63	326.0	
93	HomeTrust Bancshares	HTBI	NC	3,413	0.94	116	7.68	129	11.29	23	1.20	100	-0.01	18	327.0	
94	Reliant Bancorp	RBNC	TN	1,724	1.03	100	8.35	125	9.36	70	0.55	48	-0.01	19	328.5	
95	Three Shores Bancorp.	TSHR	FL	1,883	0.96	113	12.93	41	6.12	145	0.09	5	0.02	56	329.5	
96	The Bancorp	TBBK	DE	4,438	0.95	115	11.37	67	9.09	86	0.25	24	0.10	101	330.5	
97	Enterprise Bancorp	EBTC	MA	2,964	1.08	94	13.10	36	8.44	113	1.31	107	0.06	78	335.5	
98	Dacotah Banks	DBIN	SD	2,577	1.15	83	9.95	103	11.22	24	2.06	135	0.16	118	336.5	
99	Guaranty Bancshares	GNTY	TX	2,267	1.02	102	9.55	111	9.31	71	0.51	45	0.03	61	337.0	
100	Peoples Financial Services Corp.	PFIS	PA	2,289	1.13	89	9.27	116	9.58	63	0.50	41	0.10	100	338.5	
101	Bridge Bancorp	BDGE	NY	4,701	1.20	78	11.89	53	7.51	138	0.61	58	0.07	84	340.0	
102	Peapack-Gladstone Financial Corp.	PGC	NJ	4,618	1.00	107	10.00	101	9.52	66	0.76	70	0.04	66	342.0	
103	Business First Bancshares	BFST	LA	2,095	0.99	108	8.25	127	9.95	49	1.08	95	-0.01	24	343.5	
104	First Bancorp	FNLC	ME	1,945	1.23	73	12.68	44	8.44	112	2.61	138	0.08	93	344.5	
105	First Guaranty Bancshares	FGBI	LA	1,817	0.93	120	11.30	69	7.79	129	0.55	49	-0.02	15	350.0	
106	American Business Bank	AMBZ	CA	2,157	0.83	128	10.87	81	7.65	132	0.12	10	0.00	25	358.5	
107	MutualFirst Financial	MFSF	IN	2,049	1.06	97	11.19	72	8.72	104	0.88	79	0.09	95	360.0	
108	Merchants Financial Group	MFIG	MN	1,756	1.13	87	11.22	71	8.92	94	1.98	132	0.08	91	363.5	
109	STAR Financial Group	SFIG.A	IN	2,017	1.02	101	9.70	108	10.99	28	1.40	112	0.47	143	364.5	
110	CNB Financial Corp.	CCNE	PA	3,222	1.14	85	13.73	28	7.02	142	1.03	92	0.26	131	366.5	
111	FineMark Holdings	FNBT	FL	1,860	0.86	126	10.21	93	8.53	111	0.20	17	0.03	60	368.5	

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112	SB One Bancorp	SBBX	NJ	1,796	1.05	99	9.99	102	8.83	98	1.74	128	0.00	27	376.5	
113	Orrstown Financial Services	ORRF	PA	1,934	0.86	124	9.87	106	8.18	121	0.51	46	-0.04	7	377.5	
113	Western New England Bancorp	WNEB	MA	2,119	0.79	131	6.84	134	10.50	36	0.94	84	0.04	69	377.5	
115	QCR Holdings	QCRH	IL	4,950	1.08	95	11.71	59	7.78	130	0.69	62	0.21	126	378.0	
116	Fidelity Southern Corp.	LION	GA	4,734	0.96	114	10.87	80	9.04	90	1.23	102	0.10	99	384.5	
117	Univest Financial Corp.	UVSP	PA	4,984	1.11	92	8.60	122	9.29	73	0.70	63	0.33	136	386.5	
118	Equity Bancshares	EQBK	KS	4,062	1.21	75	10.35	89	7.71	131	1.53	117	0.04	70	388.5	
119	Chemung Financial Corp.	CHMG	NY	1,755	1.06	98	11.82	55	8.19	120	1.04	93	0.41	140	389.5	
120	Investar Holding Corp.	ISTR	LA	1,786	0.93	119	8.88	120	9.20	76	0.77	71	0.08	90	395.5	
121	Entegra Financial Corp.	ENFC	NC	1,636	0.96	111	10.08	97	8.41	114	1.38	110	0.01	42	398.0	
122	Financial Institutions	FISI	NY	4,312	1.01	105	10.90	78	7.15	141	0.21	21	0.33	137	403.0	
123	Bankwell Financial Group	BWFG	CT	1,874	0.94	118	10.14	95	9.16	81	1.11	96	0.44	141	412.5	
124	First Internet Bancorp	INBK	IN	3,542	0.72	134	8.45	124	8.03	124	0.14	11	0.04	68	421.5	
125	Mid Penn Bancorp	MPB	PA	2,078	0.88	123	8.33	126	7.63	133	0.76	69	-0.02	12	422.5	
126	Penns Woods Bancorp	PWOD	PA	1,685	0.97	110	10.79	82	7.52	136	1.58	119	0.06	79	427.0	
126	West Suburban Bancorp	WNRP	IL	2,252	0.81	130	8.56	123	9.79	54	3.83	144	0.09	96	427.0	
128	MidWestOne Financial Group	MOFG	IA	3,291	1.02	104	9.59	110	8.78	102	1.07	94	0.26	130	428.0	
129	Bar Harbor Bankshares	BHB	ME	3,608	0.97	109	9.60	109	7.51	137	0.89	82	0.05	72	432.0	
130	SI Financial Group	SIFI	CT	1,650	0.65	138	6.08	139	9.54	65	1.48	114	0.06	82	440.0	
131	ESSA Bancorp	ESSA	PA	1,863	0.63	139	6.39	136	9.18	77	0.87	78	0.11	107	444.5	
131	Howard Bancorp	HBMD	MD	2,267	0.82	129	6.15	138	9.73	57	1.74	127	0.15	114	444.5	
133	Community Financial Corp.	TCFC	MD	1,689	0.92	121	9.91	105	8.41	115	2.51	137	0.07	89	454.0	
134	Pioneer Bancshares	PONB	TX	1,559	0.58	141	5.95	140	9.00	92	0.66	60	0.16	117	461.5	
135	BCB Bancorp	BCBP	NJ	2,675	0.74	133	9.33	114	6.55	144	1.35	109	0.01	38	464.5	
135	MVB Financial Corp.	MVBF	WV	1,751	0.69	135	7.04	133	8.66	106	0.82	75	0.11	106	464.5	
137	First Business Financial Services	FBIZ	WI	1,966	0.86	125	9.43	113	8.63	107	1.72	124	0.24	129	471.5	
138	Isabella Bank Corp.	ISBA	MI	1,837	0.78	132	7.31	131	8.22	119	2.75	139	0.03	59	481.0	
139	Carter Bank & Trust	CARE	VA	4,040	0.48	143	4.48	141	9.48	67	5.20	145	0.47	142	494.5	
140	Capital City Bank Group	CCBG	FL	2,959	0.90	122	8.68	121	7.58	135	1.75	129	0.12	108	496.5	
141	HarborOne Bancorp (MHC)	HONE	MA	3,653	0.53	142	4.42	142	7.81	128	1.20	99	0.07	87	505.0	
142	Marquette National Corp.	MNAT	IL	1,569	0.66	137	7.14	132	7.42	139	1.74	126	0.05	76	509.0	
143	BankGuam Holding Co.	BKGM.F	GU	1,892	0.67	136	8.91	119	7.28	140	1.14	97	0.51	144	515.5	
144	Republic First Bancorp	FRBK	PA	2,753	0.34	144	3.72	143	8.58	110	1.56	118	0.17	120	516.0	
145	MidSouth Bancorp	MSL	LA	1,743	-0.55	145	-4.02	145	8.03	123	3.44	142	2.47	145	556.5	
				Median	1.23		11.17		9.29		0.80		0.05			
				Mean	1.20		11.19		9.69		1.00		0.10			

► Source: Sandler O'Neill + Partners, S&P Global Market Intelligence, company reports and regulatory filings

*Data includes only bank and thrifts as defined by S&P Global Market Intelligence which have reported 2018 earnings as of April 2, 2019. Capital adequacy and asset quality figures are as of calendar year-end 2018. Profitability figures are for the calendar year ending in 2018 and are based on core income as defined by S&P Global Market Intelligence where available. Nonperforming assets and average loans in the NCO calculation are net of guaranteed loans. NPA calculation includes accruing TDRs if disclosure is available through company filings.