

\$1 BILLION UP TO \$5 BILLION

Rank	Company Name	Ticker	State	Total Assets (\$millions)	Profitability				Capital Adequacy			Asset Quality				Final Score
					Core ROAA (%)	ROA Rank	Core ROAE (%)	ROE Rank	Tang Common Equity/ Tang Assets (%)	TCE Rank	NPAs/ Loans & REO (%)	NPA Rank	NCOs/ Avg Loans (%)	NCOs Rank		
1	RBB Bancorp	RBB	CA	1,691	1.84	2	12.99	15	14.09	7	0.21	13	-0.05	10	35.5	
2	Live Oak Bancshares	LOB	NC	2,758	2.11	1	15.66	4	15.71	3	0.33	23	0.21	129	84.0	
3	Lakeland Financial Corp.	LKFN	IN	4,683	1.38	13	13.63	7	9.91	46	0.32	21	-0.01	23	88.0	
4	Sterling Bancorp	SBT	MI	2,962	1.56	7	20.39	1	9.20	83	0.13	7	-0.04	14	101.5	
5	FB Financial Corp.	FBK	TN	4,728	1.58	5	12.89	16	9.72	51	0.81	76	-0.11	3	111.5	
6	Stock Yards Bancorp	SYBT	KY	3,240	1.45	9	13.42	9	10.25	43	0.41	37	0.07	86	122.5	
7	Carolina Financial Corp.	CARO	SC	3,519	1.49	8	11.86	30	9.73	49	0.53	44	0.00	35	126.5	
8	First Bancorp	FBLV	VA	1,713	1.35	15	12.48	21	10.62	35	1.11	95	-0.02	21	129.0	
9	NASB Financial	NASB	MO	2,011	1.33	16	11.56	33	11.50	19	1.73	129	-0.05	11	138.0	
10	People's Utah Bancorp	PUB	UT	2,124	1.57	6	11.55	34	10.87	32	0.42	38	0.09	95	138.5	
11	Preferred Bank	PFBC	CA	3,770	1.43	11	16.03	3	9.39	68	0.36	28	0.08	88	140.0	
12	West Bancorp.	WTBA	IA	2,114	1.28	21	14.37	6	8.42	108	0.04	2	-0.02	19	145.5	
13	Wilson Bank Holding Co.	WBHC	TN	2,317	1.20	31	10.52	58	11.37	21	0.34	24	0.03	54	149.0	
14	German American Bancorp	GABC	IN	3,144	1.30	18	11.17	41	9.99	44	0.53	45	0.04	65	158.0	
15	Hills Bancorp.	HBIA	IA	2,963	1.18	37	10.87	48	10.44	40	0.71	65	-0.05	12	163.5	
16	Farmers & Merchants Bancorp	FMCB	CA	3,075	1.13	50	11.55	35	9.72	50	0.32	20	0.02	48	169.0	
17	Oritani Financial Corp.	ORIT	NJ	4,122	1.18	34	8.74	102	13.28	9	0.41	35	-0.01	22	173.5	
18	River City Bank	RCBC	CA	2,038	1.11	53	11.87	29	9.07	90	0.01	1	-0.08	4	174.5	
19	Hingham Institution for Savings	HIFS	MA	2,285	1.22	25	14.83	5	8.15	122	0.19	11	0.00	36	175.5	
20	Southern Missouri Bancorp	SMBC	MO	1,777	1.22	24	12.69	20	9.47	65	0.94	84	0.03	55	178.5	
21	State Bank Financial Corp.	STBZ	GA	4,959	1.39	12	9.64	77	11.23	24	0.39	34	0.13	116	188.0	
22	Hamilton State Bancshares	HMBH	GA	1,787	1.18	33	9.99	67	10.59	36	0.46	41	0.06	80	196.5	
23	City Holding Co.	CHCO	WV	4,132	1.43	10	11.84	31	10.46	39	1.48	119	0.13	115	197.0	
24	Guaranty Bancorp	GBNK	CO	3,699	1.31	17	12.08	24	8.99	91	0.83	77	0.04	61	201.0	
25	Home Bancorp	HBCP	LA	2,228	1.29	19	10.70	53	9.71	52	1.70	126	0.00	37	205.5	
26	Heritage Commerce Corp	HTBK	CA	2,843	1.17	41	11.98	26	7.88	131	0.16	8	-0.03	16	210.0	
27	Cashmere Valley Bank	CSHX	WA	1,516	1.17	40	10.09	65	11.34	22	1.18	101	0.05	67	211.0	
28	Merchants Financial Group	MFGI	MN	1,659	1.68	3	18.01	2	8.72	99	1.36	111	0.11	106	212.5	
29	Waterstone Financial	WSBF	WI	1,806	1.58	4	6.95	130	22.79	1	0.95	86	0.06	74	215.0	
30	Farmers National Banc Corp.	FMNB	OH	2,159	1.26	22	11.45	37	9.31	75	0.75	69	0.13	114	225.5	
31	Sierra Bancorp	BSRR	CA	2,340	1.12	51	10.66	56	9.64	56	1.40	115	-0.04	15	228.0	
32	Central Valley Community Bancorp	CVCY	CA	1,662	1.15	45	9.36	86	9.52	62	0.71	67	-0.08	6	229.5	
33	Unity Bancorp	UNTY	NJ	1,455	1.16	44	13.07	12	8.02	126	0.36	26	0.06	78	234.0	
34	National Commerce Corp.	NCOM	AL	2,738	1.16	43	8.11	117	10.49	37	0.18	9	0.05	71	237.0	
35	Bear State Financial	BSF	AR	2,161	1.18	36	10.57	57	9.64	55	1.17	99	0.07	81	238.0	
36	Charter Financial Corp.	CHFN	GA	1,644	1.08	60	7.78	119	10.96	30	0.62	54	-0.07	7	239.5	
36	Old Line Bancshares	OLBK	MD	2,106	1.17	42	11.84	32	8.50	104	0.38	30	0.08	93	239.5	
38	First Bancshares	FBMS	MS	1,813	0.99	86	10.26	61	11.06	29	1.47	118	-0.02	18	244.0	
39	Washington Trust Bancorp	WASH	RI	4,530	1.21	28	13.01	14	7.63	137	0.61	52	0.06	79	244.5	
40	1867 Western Financial Corp.	WFCL	CA	3,004	1.23	23	7.63	123	14.55	6	0.94	85	0.11	104	246.5	
41	CBTX	CBTX	TX	3,081	1.06	67	8.26	114	11.98	14	0.94	83	0.00	28	250.5	

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42	Nicolet Bankshares	NCBS	WI	2,932	1.35	14	10.84	49	8.41	111	0.69	64	0.08	91	251.5	
43	Metropolitan Bank Holding Corp.	MCB	NY	1,760	0.92	101	10.73	51	12.66	11	0.43	39	0.32	143	254.0	
44	Peoples Bancorp	PPBB	WA	1,666	1.00	83	9.88	71	10.86	33	0.68	62	0.06	77	256.5	
45	Farmers Capital Bank Corp.	FFKT	KY	1,674	1.04	74	9.04	95	11.55	17	2.00	135	-0.07	8	257.5	
46	Civista Bancshares	CIVB	OH	1,526	1.10	55	9.71	74	9.31	74	0.77	73	0.02	44	261.5	
47	First National Bank Alaska	FBAK	AK	3,653	1.18	38	8.50	108	13.60	8	1.72	127	0.08	89	262.0	
48	Cambridge Bancorp	CATC	MA	1,950	1.00	84	13.22	11	7.57	140	0.10	5	0.02	50	262.5	
49	Exchange Bank	EXSR	CA	2,584	1.12	52	12.69	19	7.86	133	1.42	116	-0.16	2	263.0	
50	Macatawa Bank Corp.	MCBC	MI	1,890	1.07	64	11.08	42	9.15	86	2.10	139	-0.08	5	264.0	
51	Arrow Financial Corp.	AROW	NY	2,760	1.06	66	11.88	28	8.25	119	0.38	33	0.06	76	267.5	
52	First of Long Island Corp.	FLIC	NY	3,895	0.96	95	10.72	52	9.10	88	0.07	3	0.04	63	268.0	
53	Summit Financial Group	SMMF	WV	2,134	1.19	32	12.77	18	8.26	118	3.99	150	0.02	52	269.0	
54	First Financial Corp.	THFF	IN	3,001	1.20	30	8.20	116	12.74	10	1.16	97	0.22	130	269.5	
55	Bryn Mawr Bank Corp.	BMTC	PA	4,450	1.29	20	11.00	44	7.61	138	0.45	40	0.10	96	270.0	
56	CoBiz Financial	COBZ	CO	3,846	1.05	71	12.33	22	8.54	102	2.08	138	-0.04	13	270.5	
57	First Farmers Financial Corp.	FFMR	IN	1,677	1.21	27	13.43	8	8.56	101	2.56	144	0.19	127	271.5	
58	Community Bank	CYHT	CA	3,747	0.90	102	9.64	76	9.37	70	0.54	47	-0.18	1	272.0	
59	Mercantile Bank Corp.	MBWM	MI	3,287	1.06	68	9.40	84	9.56	59	0.61	51	0.06	73	273.0	
60	Community Trust Bancorp	CTBI	KY	4,136	1.20	29	9.39	85	11.43	20	3.27	147	0.24	133	274.0	
60	Horizon Bancorp	HBNC	IN	3,964	1.14	49	10.19	64	8.48	105	0.60	50	0.04	62	274.0	
62	ACNB Corp.	ACNB	PA	1,595	1.09	57	11.21	40	8.38	114	0.86	80	0.02	49	275.5	
62	Alerus Financial Corp.	ALRS	ND	2,137	1.18	35	13.29	10	6.06	152	0.41	36	0.16	121	275.5	
64	First Community Bancshares	FCBC	VA	2,388	1.22	26	8.25	115	10.88	31	1.63	123	0.08	90	278.5	
65	Veritex Holdings	VBTX	TX	2,946	1.03	76	6.14	140	11.21	25	0.07	4	0.06	75	280.5	
66	Bank First National Corp.	BFNC	WI	1,753	1.11	54	12.00	25	8.28	117	1.75	130	0.02	43	282.5	
67	Franklin Financial Network	FSB	TN	3,844	0.96	94	11.41	39	7.68	135	0.22	14	-0.02	20	285.0	
67	Territorial Bancorp	TBNK	HI	2,004	0.87	111	7.11	128	11.72	16	0.37	29	0.00	31	285.0	
69	Bankwell Financial Group	BWFG	CT	1,797	0.99	90	11.02	43	8.81	97	0.64	58	0.03	53	285.5	
70	Old Second Bancorp	OSBC	IL	2,383	1.08	62	13.06	13	8.06	124	1.46	117	0.03	57	286.0	
70	Southern First Bancshares	SFST	SC	1,625	1.03	77	11.50	36	9.21	82	0.91	82	0.10	100	286.0	
72	Independent Bank Corp.	IBCP	MI	2,789	1.01	80	10.21	63	9.45	66	3.40	148	-0.06	9	287.5	
73	TrustCo Bank Corp NY	TRST	NY	4,908	0.99	88	10.77	50	9.33	72	1.08	94	0.05	69	291.5	
74	United Community Financial Corp.	UCFC	OH	2,650	1.08	63	9.67	75	10.28	42	1.64	124	0.11	102	293.0	
75	Great Southern Bancorp	GSBC	MO	4,415	1.02	78	9.99	68	10.46	38	1.06	92	0.26	135	297.5	
76	Bank of Marin Bancorp	BMRC	CA	2,468	0.98	91	8.49	109	10.71	34	1.01	88	0.01	41	298.5	
77	BankFinancial Corp.	BFIN	IL	1,626	0.77	128	6.17	139	12.14	13	0.36	27	-0.02	17	302.0	
78	Heritage Financial Corp.	HFWA	WA	4,113	1.14	48	9.06	93	9.61	57	1.20	102	0.12	108	303.0	
79	First Foundation	FFWM	CA	4,541	0.89	105	10.91	46	8.02	127	0.38	31	-0.01	24	305.5	
80	Northfield Bancorp	NFBK	NJ	3,991	0.88	109	5.38	144	15.16	4	0.78	74	-0.01	27	307.5	
81	American National Bankshares	AMNB	VA	1,816	1.00	85	8.42	111	9.24	80	0.33	22	0.02	45	309.5	
82	Dacotah Banks	DBIN	SD	2,407	0.99	89	8.65	104	11.10	28	1.98	134	0.02	47	311.5	

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83	Grandpoint Capital	GPNC	CA	3,194	1.00	82	8.33	113	9.26	79	0.56	49	0.00	33	315.0	
84	Univest Corp. of Pennsylvania	UVSP	PA	4,555	1.07	65	8.83	99	9.68	54	0.77	72	0.17	124	316.0	
85	First Citizens Bancshares	FIZN	TN	1,656	1.04	75	10.01	66	8.87	96	0.85	78	0.07	87	319.5	
86	MutualFirst Financial	MFSF	IN	1,589	0.92	100	9.85	72	9.35	71	0.62	55	0.10	99	320.0	
87	Triumph Bancorp	TBK	TX	3,499	1.18	39	9.85	73	9.26	78	1.67	125	0.28	138	321.5	
88	Peoples Bancorp	PEBO	OH	3,582	1.14	47	8.87	96	9.20	84	0.76	70	0.15	120	322.0	
88	Revere Bank	REVB	MD	2,099	0.96	96	10.69	54	7.61	139	0.18	10	0.03	56	322.0	
90	TriCo Bancshares	TCBK	CA	4,761	1.06	69	9.60	78	9.30	76	1.25	107	0.08	92	322.5	
91	First Defiance Financial Corp.	FDEF	OH	2,993	1.14	46	9.29	89	9.31	73	1.95	133	0.10	97	323.0	
92	Camden National Corp.	CAC	ME	4,065	1.09	59	10.67	55	7.66	136	0.73	68	0.07	85	326.5	
93	QCR Holdings	QCRH	IL	3,983	1.05	70	11.92	27	8.01	128	1.04	90	0.19	126	333.0	
94	First Mid-Illinois Bancshares	FMBH	IL	2,842	1.08	61	10.22	62	8.59	100	1.05	91	0.23	131	334.0	
95	Blue Hills Bancorp	BHBK	MA	2,669	0.63	142	4.03	150	14.60	5	0.55	48	0.00	34	338.0	
96	Canandaigua National Corp.	CNND	NY	2,662	1.01	79	12.88	17	7.22	144	0.67	60	0.30	140	340.0	
96	Century Bancorp	CNBK.A	MA	4,786	0.66	141	12.11	23	5.39	154	0.20	12	0.00	32	340.0	
98	Western New England Bancorp	WNEB	MA	2,083	0.81	118	6.77	133	11.17	26	0.90	81	0.04	59	347.0	
99	First Bancorp	FNLC	ME	1,843	1.09	58	10.93	45	8.35	115	2.78	146	0.13	113	347.5	
100	Enterprise Bancorp	EBTC	MA	2,818	0.89	104	10.50	59	8.04	125	1.16	98	-0.01	25	349.5	
101	Burke & Herbert Bank & Trust Co.	BHRB	VA	3,089	0.94	98	8.54	107	11.13	27	1.23	103	0.27	136	351.5	
102	Codorus Valley Bancorp	CVLY	PA	1,709	0.89	107	9.07	92	9.49	64	0.61	53	0.18	125	352.0	
103	Guaranty Bancshares	GNTY	TX	1,963	0.86	112	8.86	98	9.58	58	0.69	63	0.11	107	353.0	
104	Premier Financial Bancorp	PFBI	WV	1,493	1.04	73	8.59	105	9.94	45	4.47	152	0.12	109	353.5	
105	Peapack-Gladstone Financial Corp.	PGC	NJ	4,261	0.84	115	9.50	83	8.97	92	0.68	61	0.05	68	354.5	
106	Access National Corp.	ANCX	VA	2,874	1.09	56	8.06	118	8.79	98	0.32	19	0.41	147	355.0	
106	Peoples Financial Services Corp.	PFIS	PA	2,169	0.99	87	7.77	120	9.44	67	0.64	57	0.11	105	355.0	
108	Kearny Financial Corp.	KRNY	NJ	4,844	0.40	151	1.79	153	18.59	2	0.65	59	0.02	46	358.5	
109	Bancorp	TBBK	DE	4,708	0.88	108	11.44	38	6.78	150	0.23	15	0.12	112	359.5	
110	STAR Financial Group	SFIGA	IN	1,935	0.89	106	8.43	110	10.40	41	1.50	120	0.09	94	364.0	
111	American Business Bank	AMBZ	CA	1,874	0.74	135	8.87	97	8.16	121	0.13	6	-0.01	26	369.0	
112	HomeTrust Bancshares	HTBI	NC	3,251	0.77	132	6.12	141	11.31	23	1.83	131	0.00	30	376.5	
113	SmartFinancial	SMBK	TN	1,721	0.77	129	6.29	137	9.28	77	0.38	32	0.00	39	378.5	
114	Southern BancShares (N.C.)	SBNC	NC	2,655	0.90	103	8.40	112	8.41	110	0.50	43	0.04	66	379.5	
115	Three Shores Bancorp.	TSHR	FL	1,733	0.80	124	10.48	60	5.65	153	0.53	46	0.00	40	380.0	
116	Bar Harbor Bankshares	BHB	ME	3,565	0.95	97	9.51	81	7.12	146	0.62	56	0.04	58	381.0	
117	First Internet Bancorp	INBK	IN	2,768	0.74	134	9.59	79	7.94	129	0.30	18	0.05	70	386.0	
118	Equity Bancshares	EQBK	KS	3,171	1.05	72	8.76	101	8.42	107	2.26	141	0.06	72	386.5	
119	BSB Bancorp	BLMT	MA	2,677	0.71	139	9.89	70	6.65	151	0.24	16	0.00	38	387.0	
120	TriState Capital Holdings	TSC	PA	4,778	0.86	113	9.93	69	6.87	149	0.24	17	0.10	98	388.5	
121	Byline Bancorp	BY	IL	3,366	0.81	122	6.25	138	11.51	18	1.02	89	0.31	142	393.5	
122	CNB Financial Corp.	CCNE	PA	2,769	0.97	92	10.90	47	7.46	142	1.28	108	0.16	122	396.0	
123	Northrim BanCorp	NRIM	AK	1,519	0.82	116	6.43	136	11.75	15	3.59	149	0.14	118	400.5	

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124	Investar Holding Corp.	ISTR	LA	1,623	0.73	136	6.69	134	9.53	61	0.71	66	0.07	84	406.0	
125	Green Bancorp	GNBC	TX	4,262	1.00	81	9.14	90	8.88	95	2.23	140	0.31	141	406.5	
126	West Suburban Bancorp	WNRP	IL	2,269	0.80	123	8.59	106	9.49	63	5.04	153	0.07	82	409.5	
127	HarborOne Bancorp (MHC)	HONE	MA	2,685	0.38	152	2.95	151	12.35	12	1.73	128	0.04	64	411.0	
128	First Connecticut Bancorp	FBNK	CT	3,055	0.71	138	7.73	121	8.92	93	0.80	75	0.02	51	415.0	
128	Midland States Bancorp	MSBI	IL	4,413	0.97	93	9.55	80	7.70	134	0.86	79	0.28	137	415.0	
130	Penns Woods Bancorp	PWOD	PA	1,474	0.88	110	8.77	100	8.22	120	1.08	93	0.07	83	418.0	
131	C&F Financial Corp.	CFFI	VA	1,509	0.93	99	9.50	82	8.42	109	1.25	105	1.70	153	419.0	
132	SI Financial Group	SIFI	CT	1,581	0.57	145	5.37	145	9.69	53	1.36	112	0.01	42	420.0	
133	Fidelity Southern Corp.	LION	GA	4,577	0.78	126	9.32	87	8.53	103	1.33	109	0.11	103	422.0	
134	Atlantic Capital Bancshares	ACBI	GA	2,891	0.60	144	5.14	147	9.91	47	0.47	42	0.23	132	425.0	
135	Republic First Bancorp	FRBK	PA	2,322	0.81	121	7.54	124	9.56	60	2.44	143	0.13	117	435.0	
136	National Bank Holdings Corp.	NBHC	CO	4,843	0.78	127	6.67	135	9.85	48	1.25	106	0.36	145	435.5	
137	Financial Institutions	FISI	NY	4,105	0.81	119	9.05	94	7.17	145	0.35	25	0.38	146	443.5	
138	Orrstown Financial Services	ORRF	PA	1,559	0.70	140	7.39	125	9.22	81	1.18	100	0.10	101	446.5	
139	Allegiance Bancshares	ABTX	TX	2,860	0.80	125	7.21	126	9.38	69	1.38	113	0.36	144	448.5	
140	First Business Financial Services	FBIZ	WI	1,794	0.82	117	8.72	103	8.89	94	1.85	132	0.57	151	455.5	
141	BCB Bancorp	BCBP	NJ	1,943	0.72	137	9.11	91	8.40	113	2.02	136	0.12	110	464.0	
142	Isabella Bank Corp.	ISBA	MI	1,813	0.76	133	6.93	131	8.29	116	2.43	142	0.00	29	465.5	
143	Southern National Bancorp of Virginia	SONA	VA	2,614	0.86	114	6.88	132	8.47	106	1.00	87	0.51	149	470.0	
144	First Guaranty Bancshares	FGBI	LA	1,750	0.77	130	9.29	88	7.87	132	1.39	114	0.54	150	482.0	
145	Bridge Bancorp	BDGE	NY	4,430	0.81	120	7.68	122	7.39	143	0.76	71	0.29	139	490.0	
146	MidWestOne Financial Group	MOFG	IA	3,212	0.77	131	7.10	129	8.41	112	1.12	96	0.51	148	494.0	
147	ESSA Bancorp	ESSA	PA	1,822	0.45	149	4.37	148	9.08	89	1.24	104	0.25	134	505.0	
148	Entegra Financial Corp.	ENFC	NC	1,581	0.43	150	4.31	149	7.93	130	1.61	122	0.04	60	520.0	
149	MVB Financial Corp.	MVBF	WV	1,534	0.55	146	5.47	142	8.13	123	1.33	110	0.12	111	521.5	
150	Chemung Financial Corp.	CHMG	NY	1,708	0.63	143	7.17	127	7.48	141	1.60	121	0.17	123	533.0	
151	Carter Bank & Trust	CARE	VA	4,112	0.25	153	2.44	152	9.19	85	13.69	154	1.58	152	543.0	
152	MidSouth Bancorp	MSL	LA	1,881	0.02	154	0.16	154	9.12	87	4.40	151	2.20	154	547.5	
153	Marquette National Corp.	MNAT	IL	1,581	0.47	148	5.39	143	7.04	148	2.05	137	0.19	128	571.5	
154	Capital City Bank Group	CCBG	FL	2,899	0.53	147	5.27	146	7.09	147	2.60	145	0.14	119	572.0	
				Median	1.03		9.62		9.27		0.84		0.06			
				Mean	1.01		9.61		9.59		1.16		0.12			

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

*Data includes only banks and thrifts as defined by S&P Global Market Intelligence that have reported 2017 earnings as of April 10, 2018. Capital adequacy and asset quality figures are as of calendar year-end 2017. Profitability figures are for the calendar year ending in 2017 and are based on core income as defined by S&P Global Market Intelligence where available. Asset quality figures are as of calendar year-end 2017. Nonperforming assets and average loans in the NCO calculation are net of guaranteed loans. The NPA calculation includes accruing TDRs if disclosure is available through company filings.