

# \$5 BILLION UP TO \$50 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	Bank of the Ozarks	OZRK	AR	21,276	1.92	2	12.06	14	13.38	5	0.24	5	0.07	44	45.5
2	Eagle Bancorp	EGBN	MD	7,479	1.61	8	12.60	10	11.45	15	0.42	18	0.06	33	58.5
3	FCB Financial Holdings	FCB	FL	10,677	1.40	12	12.43	12	10.33	26	0.34	10	0.00	16	63.0
4	BofI Holding	BOFI	CA	8,916	1.65	5	16.64	3	9.74	34	0.49	24	0.05	31	69.5
5	First Financial Bankshares	FFIN	TX	7,255	1.60	9	12.66	9	10.99	18	0.57	32	0.12	67	85.5
6	Western Alliance Bancorp.	WAL	AZ	20,329	1.65	4	15.01	6	9.63	39	0.76	61	0.01	21	90.0
7	Luther Burbank Corp.	LBC	CA	5,704	1.17	48	15.06	5	9.58	40	0.24	4	-0.01	11	100.5
8	Cathay General Bancorp	CATY	CA	15,640	1.35	16	10.26	34	10.45	25	1.05	81	-0.06	6	118.5
9	Hilltop Holdings	HTH	TX	13,366	1.34	17	9.18	62	12.42	8	0.57	33	0.06	36	121.5
10	East West Bancorp	EWBC	CA	37,150	1.39	15	13.50	8	9.14	55	0.59	39	0.08	54	124.5
11	BankUnited	BKU	FL	30,347	2.06	1	22.59	1	9.74	35	0.97	75	0.37	111	130.0
12	Hanmi Financial Corp.	HAFC	CA	5,210	1.14	52	10.30	32	10.58	22	0.51	26	0.05	32	135.0
13	CenterState Bank Corp.	CSFL	FL	7,124	1.34	18	10.39	30	9.10	59	0.70	48	-0.02	9	135.5
13	Pacific Premier Bancorp	PPBI	CA	8,025	1.34	19	9.18	61	9.42	44	0.06	1	0.02	22	135.5
15	BancFirst Corp.	BANF	OK	7,253	1.26	30	11.93	16	9.89	31	0.72	52	0.12	69	137.5
16	First Merchants Corp.	FRME	IN	9,367	1.34	20	9.86	44	9.30	47	0.59	38	0.00	17	138.5
17	Glacier Bancorp	GBCI	MT	9,706	1.44	11	11.75	18	10.58	21	1.47	113	0.17	83	148.0
17	Home BancShares	HOMB	AR	14,450	1.64	6	11.51	20	9.11	58	0.69	47	0.17	81	148.0
19	Cadence Bancorp.	CADE	TX	10,949	1.25	31	10.03	39	9.71	37	0.85	69	0.06	34	158.5
20	CVB Financial Corp.	CVBF	CA	8,271	1.08	58	8.47	79	11.61	14	0.42	17	-0.14	1	160.0
21	South State Corp.	SSB	SC	14,467	1.32	23	8.97	68	9.23	50	0.42	19	0.04	28	164.5
22	TowneBank	TOWN	VA	8,522	1.25	32	9.28	57	10.01	29	0.84	68	0.04	27	165.5
23	ServisFirst Bancshares	SFBS	AL	7,082	1.49	10	17.01	2	8.38	86	0.59	37	0.29	105	169.0
24	First Busey Corp.	BUSE	IL	7,861	1.25	33	10.64	29	8.30	90	0.64	42	-0.01	10	178.0
25	Sandy Spring Bancorp	SASR	MD	5,447	1.16	49	11.03	24	8.91	64	0.73	55	0.04	29	179.0

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26	1st Source Corp.	SRCE	IN	5,887	1.11	55	8.95	69	10.94	19	0.69	45	0.06	37	184.0	
26	Washington Federal	WAFD	WA	15,584	1.20	40	9.00	67	11.12	16	2.29	120	-0.11	2	184.0	
28	Commerce Bancshares	CBSH	MO	24,833	1.18	46	11.22	23	9.84	32	0.82	65	0.31	107	187.0	
29	Renasant Corp.	RNST	MS	9,830	1.24	35	8.52	77	9.56	41	0.58	35	0.06	35	188.0	
30	Enterprise Financial Services Corp	EFSC	MO	5,289	1.33	21	12.49	11	8.14	101	0.39	15	0.26	101	191.0	
30	Hope Bancorp	HOPE	CA	14,207	1.27	29	9.06	64	10.54	23	1.12	85	0.11	65	191.0	
32	Columbia Banking System	COLB	WA	12,717	1.28	28	9.21	60	9.47	43	1.21	96	0.04	26	192.0	
32	W.T.B. Financial Corp.	WTBF.B	WA	6,246	1.01	79	10.98	27	8.50	81	0.27	7	-0.10	3	192.0	
34	Westamerica Bancorp.	WABC	CA	5,513	1.28	25	11.72	19	8.63	76	1.18	92	0.08	53	192.5	
35	International Bancshares Corp.	IBOC	TX	12,185	1.31	24	8.80	71	13.08	7	1.45	110	0.13	73	193.5	
36	Meta Financial Group	CASH	SD	5,418	1.64	7	16.11	4	5.47	123	0.13	2	0.64	118	194.0	
37	Ameris Bancorp	ABCB	GA	7,856	1.28	26	12.20	13	8.62	77	1.30	102	0.11	64	199.0	
38	Southside Bancshares	SBSI	TX	6,498	1.07	64	10.75	28	8.45	82	0.32	9	0.07	43	200.0	
39	Pinnacle Financial Partners	PNFP	TN	22,206	1.40	13	8.57	76	9.06	62	0.58	36	0.13	70	204.0	
40	Tompkins Financial Corp.	TMP	NY	6,648	1.09	57	12.03	15	7.24	114	0.52	27	0.00	18	208.5	
41	F & M Bank of Long Beach	FMBL	CA	6,992	1.03	74	7.60	99	13.72	4	0.74	57	-0.04	8	209.5	
41	First Financial Bancorp.	FFBC	OH	8,897	1.22	37	11.75	17	8.32	89	0.75	58	0.15	75	209.5	
43	Independent Bank Corp.	INDB	MA	8,082	1.17	47	10.11	36	8.96	63	1.20	94	0.06	40	213.0	
44	Community Bank System	CBU	NY	10,746	1.39	14	9.54	50	8.17	97	0.48	23	0.18	85	215.0	
45	PacWest Bancorp	PACW	CA	24,995	1.65	3	8.07	92	10.50	24	1.16	90	0.43	114	221.0	
46	BancorpSouth Bank	BXS	MS	15,299	1.05	67	9.14	63	9.31	46	0.68	43	0.08	52	223.5	
46	BOK Financial Corp.	BOKF	OK	32,272	1.05	69	10.04	38	9.50	42	1.19	93	0.09	56	223.5	
46	Seacoast Banking Corp. of Florida	SBCF	FL	5,810	1.06	66	9.68	47	9.27	49	1.11	84	0.06	39	223.5	
49	Independent Bank Group	IBTX	TX	8,684	1.19	44	8.36	80	8.37	87	0.35	11	0.01	19	226.0	
49	S&T Bancorp	STBA	PA	7,060	1.20	43	9.70	46	8.70	73	0.68	44	0.18	84	226.0	
51	First Bancorp	FBNC	NC	5,547	1.21	39	10.34	31	8.27	93	1.31	103	0.04	25	227.0	
52	United Community Banks	UCBI	GA	11,915	1.07	63	10.02	40	9.07	61	1.02	79	0.08	55	231.0	
53	Meridian Bancorp	EBSB	MA	5,299	0.92	97	7.02	107	11.82	13	0.45	22	0.00	12	234.0	
54	Banner Corp.	BANR	WA	9,763	0.99	80	7.60	100	10.61	20	0.55	30	0.06	41	235.5	
55	Prosperity Bancshares	PB	TX	22,587	1.24	36	7.36	102	9.13	56	0.36	13	0.16	80	240.5	
56	Park National Corp.	PRK	OH	7,538	1.07	62	11.00	25	9.16	54	2.06	118	0.17	82	241.0	
57	Sterling Bancorp	STL	NY	30,360	1.28	27	9.46	52	8.27	92	1.13	87	0.10	57	243.0	
58	Capitol Federal Financial	CFFN	KS	8,990	0.79	110	6.39	112	15.02	2	0.58	34	0.00	15	248.5	
59	Bank of Hawaii Corp.	BOH	HI	17,089	1.08	59	14.99	7	7.04	117	0.73	56	0.15	76	249.0	
59	First Commonwealth Financial Corp.	FCF	PA	7,309	1.10	56	9.28	56	8.78	68	0.83	66	0.13	72	249.0	
61	Lakeland Bancorp	LBAI	NJ	5,406	1.01	78	9.36	54	8.44	83	0.62	41	0.05	30	250.5	
62	Great Western Bancorp	GWB	SD	11,807	1.33	22	8.80	70	9.22	51	2.04	117	0.25	99	251.0	
62	LegacyTexas Financial Group	LTXB	TX	9,086	1.19	45	10.98	26	8.77	70	1.32	105	0.46	115	251.0	
64	Central Pacific Financial Corp.	CPF	HI	5,624	0.91	99	9.78	45	8.86	67	0.43	20	0.11	62	252.0	
65	Republic Bancorp	RBCA.A	KY	5,085	1.08	60	8.31	85	12.14	11	1.05	82	0.47	116	255.0	
66	Chemical Financial Corp.	CHFC	MI	19,281	1.24	34	8.73	72	8.28	91	0.85	70	0.07	47	255.5	

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67	MB Financial	MBFI	IL	20,087	1.12	54	8.22	88	8.63	75	0.79	64	0.03	24	261.0	
68	WSFS Financial Corp.	WSFS	DE	7,000	1.22	38	11.45	22	7.88	106	1.24	100	0.22	92	262.0	
69	Central Banccompany	CBCY.B	MO	12,891	1.05	68	7.65	98	12.03	12	1.03	80	0.21	90	263.0	
70	Cullen/Frost Bankers	CFR	TX	31,748	1.20	42	11.50	21	8.02	104	1.20	95	0.27	102	265.5	
71	First Hawaiian	FHB	HI	20,549	1.15	50	9.04	66	7.86	107	0.36	12	0.14	74	266.0	
72	Trustmark Corp.	TRMK	MS	13,798	1.06	65	9.33	55	8.77	69	1.23	99	0.11	63	270.0	
73	CIT Group	CIT	NY	49,279	1.04	73	6.44	111	13.35	6	0.72	53	0.32	109	271.0	
74	Synovus Financial Corp.	SNV	GA	31,222	0.99	81	10.30	33	8.88	65	1.13	88	0.29	104	275.0	
75	United Bankshares	UBSI	WV	19,059	1.20	41	7.15	106	9.79	33	1.38	108	0.20	88	278.0	
76	HomeStreet	HMST	WA	6,742	0.75	114	7.28	104	10.05	28	0.78	63	-0.06	5	280.0	
76	OceanFirst Financial Corp.	OCFC	NJ	5,416	1.07	61	9.64	48	8.42	84	1.56	114	0.10	60	280.0	
76	Texas Capital Bancshares	TCBI	TX	25,076	0.95	90	10.17	35	8.12	102	0.52	28	0.16	78	280.0	
79	Provident Financial Services	PFS	NJ	9,845	1.04	70	7.71	97	9.33	45	1.00	77	0.10	61	281.0	
80	WesBanco	WSBC	WV	9,816	1.12	53	7.99	93	8.74	71	0.76	62	0.13	71	283.5	
81	Beneficial Bancorp	BNCL	PA	5,799	0.66	121	3.73	122	15.33	1	0.55	29	0.08	51	284.0	
82	Signature Bank	SBNY	NY	43,118	0.94	92	10.00	41	9.29	48	1.16	91	0.91	119	286.0	
83	Dime Community Bancshares	DCOM	NY	6,403	0.77	113	8.22	89	8.55	79	0.15	3	0.00	14	289.5	
84	Customers Bancorp	CUBI	PA	9,840	0.89	103	10.06	37	7.00	118	0.45	21	0.07	46	291.5	
84	UMB Financial Corp.	UMBF	MO	21,772	0.92	96	9.04	65	9.18	53	0.71	49	0.30	106	291.5	
86	Investors Bancorp	ISBC	NJ	25,129	0.74	115	5.63	115	12.14	10	0.76	60	0.07	45	292.5	
87	ConnectOne Bancorp	CNOB	NJ	5,108	1.04	72	8.69	73	8.41	85	1.93	116	0.00	13	294.5	
87	Flagstar Bancorp	FBC	MI	16,912	0.89	102	9.89	43	8.16	98	0.72	54	0.07	49	294.5	
89	Boston Private Financial Holdings	BPFH	MA	8,312	0.85	104	8.69	74	7.80	108	0.39	14	-0.07	4	295.0	
90	Wintrust Financial Corp.	WTFC	IL	27,916	0.93	94	8.64	75	8.51	80	0.72	51	0.07	48	298.5	
91	TFS Financial Corp. (MHC)	TFSL	OH	13,888	0.69	119	5.47	116	12.18	9	1.46	112	-0.04	7	303.5	
92	Umpqua Holdings Corp.	UMPQ	OR	25,741	0.94	93	5.93	114	9.18	52	0.49	25	0.22	93	318.0	
93	First National of Nebraska	FINN	NE	20,435	0.97	83	9.23	59	8.87	66	1.32	104	1.96	123	321.5	
93	Union Bankshares Corp.	UBSH	VA	9,315	0.98	82	8.35	81	8.14	100	0.60	40	0.15	77	321.5	
95	First Citizens BancShares	FCNC.A	NC	34,528	0.78	112	8.32	82	9.13	57	1.08	83	0.10	59	322.0	
96	TCF Financial Corp.	TCF	MN	23,002	0.93	95	8.08	91	9.72	36	1.38	106	0.24	97	323.5	
97	Heartland Financial USA	HTLF	IA	9,811	0.96	86	9.95	42	7.53	113	0.99	76	0.24	98	328.0	
98	Brookline Bancorp	BRKL	MA	6,780	0.81	108	6.88	108	9.94	30	0.84	67	0.25	100	329.5	
99	Simmons First National Corp.	SFNC	AR	15,056	1.15	51	8.30	86	8.08	103	1.01	78	0.28	103	330.5	
100	First Horizon National Corp.	FHN	TN	41,423	0.95	88	9.61	49	6.57	122	1.39	109	0.06	38	332.5	
101	NBT Bancorp	NBTB	NY	9,137	0.97	84	9.26	58	7.64	112	0.69	46	0.42	113	333.5	
102	First Midwest Bancorp	FMBI	IL	14,077	1.04	71	7.95	94	8.33	88	0.85	71	0.21	91	334.0	
103	Mechanics Bank	MCHB	CA	5,638	0.69	118	4.89	121	9.09	60	0.31	8	0.12	66	336.0	
104	Old National Bancorp	ONB	IN	17,518	1.03	75	8.19	90	7.65	111	1.38	107	0.03	23	341.0	
105	Fulton Financial Corp.	FULT	PA	20,037	0.92	98	8.22	87	8.71	72	1.26	101	0.12	68	341.5	
105	Northwest Bancshares	NWBI	PA	9,364	0.91	100	7.24	105	9.68	38	1.15	89	0.31	108	341.5	
107	United Financial Bancorp	UBNK	CT	7,114	0.84	105	8.49	78	8.20	96	0.88	72	0.10	58	344.0	

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108	Webster Financial Corp.	WBS	CT	26,488	0.95	91	9.50	51	7.67	110	1.59	115	0.20	89	354.0	
109	Hancock Holding Co.	HBHC	MS	27,336	1.01	77	9.46	53	7.73	109	2.10	119	0.38	112	354.5	
110	Berkshire Hills Bancorp	BHLB	MA	11,571	0.96	87	7.59	101	8.15	99	0.71	50	0.19	86	355.0	
111	Flushing Financial Corp.	FFIC	NY	6,299	0.71	117	8.32	83	8.22	95	0.56	31	0.24	96	358.5	
112	OFG Bancorp	OFG	PR	6,189	0.79	109	5.23	118	11.12	17	6.11	121	1.16	121	365.0	
113	Valley National Bancorp	VLY	NJ	24,002	0.82	107	7.74	96	6.92	119	0.95	74	0.01	20	369.0	
114	New York Community Bancorp	NYCB	NY	49,124	0.72	116	5.32	117	8.26	94	0.26	6	0.16	79	369.5	
115	First BanCorp.	FBP	PR	12,261	0.54	122	3.48	123	14.71	3	11.14	123	1.33	122	370.5	
116	First Interstate BancSystem	FIBK	MT	12,213	0.95	89	8.31	84	7.97	105	1.21	97	0.23	95	374.0	
117	F.N.B. Corp.	FNB	PA	31,418	1.02	76	7.31	103	6.74	121	0.75	59	0.22	94	376.5	
118	IBERIABANK Corp.	IBKC	LA	27,904	0.97	85	6.74	110	8.61	78	1.23	98	0.32	110	377.0	
119	People's United Financial	PBCT	CT	44,453	0.90	101	6.83	109	7.20	115	0.91	73	0.07	42	382.5	
120	Popular	BPOP	PR	44,277	0.67	120	5.17	120	10.07	27	7.24	122	1.04	120	388.0	
121	Banc of California	BANC	CA	10,328	0.50	123	5.17	119	6.78	120	0.40	16	0.07	50	395.0	
122	Opus Bank	OPB	CA	7,487	0.78	111	5.95	113	8.69	74	1.13	86	0.50	117	399.5	
123	Associated Banc-Corp	ASB	WI	30,484	0.83	106	7.75	95	7.07	116	1.45	111	0.19	87	416.0	
Median					1.07		9.18		9.06		0.76		0.11			
Mean					1.11		9.40		9.32		1.04		0.18			

► 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.

*“If you exclude the one-time [employee] bonuses we gave as a result of tax reform, our expenses were flat year-over-year while we invested heavily in our digital transformation [and] in investments in our core business units. That was a strong, strong outcome for us.”*

GREG CARMICHAEL,  
CEO, FIFTH THIRD BANCORP