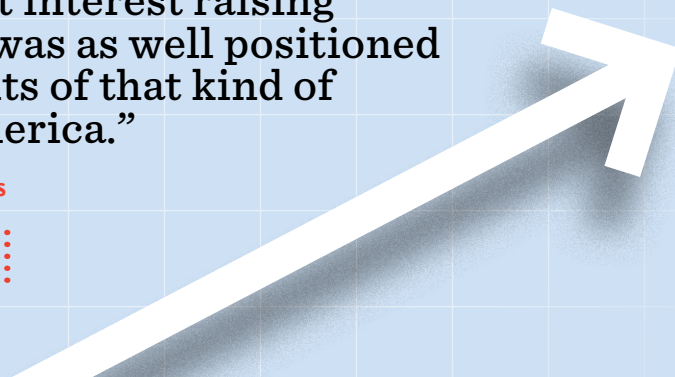


“Comerica is about the most asset sensitive of the large banks out there. The Fed was in a pretty consistent interest raising posture, and no one was as well positioned to capture the benefits of that kind of environment as Comerica.”

Scott Siefers, Sandler O’Neill + Partners



2025
BANK
PERFORMANCE
SCORE
CARD

\$5 BILLION TO \$50 BILLION

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	Western Alliance Bancorp.	WAL	AZ	23,109	2.07	2	18.22	2	10.15	29	0.46	36	0.07	50	76.0
2	Eagle Bancorp	EGBN	MD	8,389	1.92	6	14.96	12	12.11	13	0.57	54	0.05	41	78.5
3	CVB Financial Corp.	CVBF	CA	11,529	1.77	10	12.21	37	10.46	23	0.31	17	-0.04	3	80.0
4	First Financial Bankshares	FFIN	TX	7,732	2.00	3	15.56	8	11.63	14	0.72	71	0.07	52	86.5
5	Cathay General Bancorp	CATY	CA	16,785	1.73	14	13.39	24	10.63	19	0.85	84	-0.03	8	103.0
5	FB Financial Corp.	FBK	TN	5,137	1.75	12	13.47	23	10.49	22	0.77	76	0.00	16	103.0
7	East West Bancorp	EWBC	CA	41,042	1.77	11	16.50	6	9.72	41	0.39	27	0.13	72	107.5
8	BancFirst Corp.	BANF	OK	7,574	1.72	15	15.10	10	10.79	17	0.81	80	0.08	59	111.5
9	Bank OZK	OZK	AR	22,388	1.98	4	12.07	40	14.17	6	0.30	16	0.34	114	115.0
10	Commerce Bancshares	CBSH	MO	25,464	1.74	13	15.46	9	10.45	24	0.57	51	0.30	111	127.0
11	First Merchants Corp.	FRME	IN	9,885	1.66	22	11.98	41	9.97	35	0.41	29	0.02	30	127.5
12	Home BancShares	HOMB	AR	15,302	2.13	1	13.62	22	9.43	51	0.68	67	0.05	43	129.0
13	CenterState Bank Corp.	CSFL	FL	12,338	1.78	9	11.70	48	9.60	45	0.42	31	0.02	25	130.0
14	LegacyTexas Financial Group	LTXB	TX	9,051	1.55	29	13.66	20	10.32	25	0.32	18	0.52	123	144.5
15	Axos Financial	AX	CA	9,810	1.71	16	17.12	4	9.35	55	0.57	52	0.19	92	147.0
16	Glacier Bancorp	GBCI	MT	12,115	1.67	21	13.21	26	9.99	33	0.91	93	0.11	64	158.5
17	ServisFirst Bancshares	SFBS	AL	8,007	1.88	7	20.98	1	8.76	87	0.46	35	0.20	96	160.5
18	W.T.B. Financial Corp.	WTBF.B	WA	6,552	1.30	74	14.94	13	9.20	65	0.27	12	-0.03	7	161.5
19	Enterprise Financial Services Corp	EFSC	MO	5,646	1.71	17	16.11	7	8.66	90	0.40	28	0.13	74	165.0
20	First Bancorp	FBNC	NC	5,864	1.68	20	13.16	27	9.14	67	1.02	104	-0.03	6	169.0
21	International Bancshares Corp.	IBOC	TX	11,872	1.79	8	11.41	53	14.30	5	1.31	119	0.19	93	172.0
22	Independent Bank Corp.	INDB	MA	8,852	1.56	28	13.10	29	9.35	54	1.00	101	0.02	23	173.0
23	Pacific Premier Bancorp	PPBI	CA	11,487	1.49	34	9.14	102	9.95	36	0.06	1	0.01	21	183.0
24	Banner Corp.	BANR	WA	11,871	1.36	60	10.95	62	9.62	44	0.35	21	0.01	20	186.5
25	Cadence Bancorp.	CADE	TX	12,730	1.59	25	13.25	25	9.05	71	0.91	92	0.06	49	191.5

\$5 BILLION TO \$50 BILLION

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		
26	Washington Trust Bancorp	WASH	RI	5,011	1.50	33	16.65	5	7.62	118	0.51	43	0.03	33	194.0	
27	Community Bank System	CBU	NY	10,607	1.71	18	11.00	60	9.25	61	0.43	32	0.15	80	195.0	
28	Republic Bancorp	RBCA.A	KY	5,240	1.52	32	11.70	47	12.88	9	0.98	99	0.72	125	200.0	
29	TriCo Bancshares	TCBK	CA	6,352	1.36	58	11.82	44	9.46	50	0.87	86	0.01	18	204.0	
30	TowneBank	TOWN	VA	11,163	1.42	50	10.34	75	9.68	43	0.55	47	0.02	27	205.0	
31	PacWest Bancorp	PACW	CA	25,731	1.94	5	9.79	86	9.59	47	0.51	42	0.26	103	210.5	
32	Park National Corp.	PRK	OH	7,804	1.47	42	14.29	16	9.28	58	1.59	124	0.12	69	212.5	
32	United Community Banks	UCBI	GA	12,573	1.44	47	12.78	33	9.20	64	0.84	82	0.07	55	212.5	
34	Washington Federal	WAFD	WA	16,188	1.33	65	10.50	71	10.53	21	1.74	126	-0.08	1	220.5	
35	WSFS Financial Corp.	WSFS	DE	7,249	1.58	26	14.50	15	9.01	75	1.01	103	0.29	109	222.0	
36	South State Corp.	SSB	SC	14,676	1.48	37	9.19	101	9.56	48	0.46	37	0.05	37	223.0	
37	Independent Bank Group	IBTX	TX	9,850	1.48	38	9.50	96	9.24	62	0.21	8	0.06	47	223.5	
38	1st Source Corp.	SRCE	IN	6,294	1.35	61	11.21	57	10.92	16	0.73	72	0.29	110	225.0	
39	F&M Bank of Long Beach	FMBL	CA	7,308	1.19	89	8.62	110	14.06	7	0.44	33	-0.01	10	227.5	
40	Prosperity Bancshares	PB	TX	22,693	1.44	46	8.27	115	10.21	27	0.14	5	0.14	76	228.5	
41	Sandy Spring Bancorp	SASR	MD	8,243	1.39	55	10.78	67	9.02	73	0.56	50	0.01	19	229.5	
42	First Busey Corp.	BUSE	IL	7,702	1.40	53	11.31	55	9.37	53	0.78	77	0.13	71	235.0	
43	WesBanco	WSBC	WV	12,459	1.45	44	9.92	81	9.19	66	0.57	53	0.06	44	239.5	
44	Pinnacle Financial Partners	PNFP	TN	25,031	1.59	24	9.78	87	9.12	70	0.61	57	0.11	65	242.0	
44	Synovus Financial Corp.	SNV	GA	32,669	1.41	51	14.90	14	8.80	84	0.89	89	0.20	97	242.0	
46	Columbia Banking System	COLB	WA	13,095	1.49	35	9.62	94	9.95	37	0.93	95	0.08	60	243.5	
47	National Bank Holdings Corp.	NBHC	CO	5,677	1.24	82	10.48	73	10.21	26	0.99	100	0.02	26	244.0	
47	Renasant Corp.	RNST	MS	12,935	1.48	39	9.64	93	8.90	78	0.42	30	0.05	38	244.0	
49	Tompkins Financial Corp.	TMP	NY	6,758	1.25	79	14.18	17	7.81	116	0.56	49	0.01	17	245.0	
50	First Financial Bancorp.	FFBC	OH	13,987	1.60	23	11.55	51	8.86	80	1.00	102	0.15	81	245.5	
51	TCF Financial Corp.	TCF	MN	23,700	1.44	48	13.08	30	9.32	56	1.24	116	0.29	108	246.0	
52	Cullen/Frost Bankers	CFR	TX	32,293	1.47	41	13.89	18	8.11	109	0.53	44	0.33	113	246.5	
53	S&T Bancorp	STBA	PA	7,252	1.49	36	11.53	52	9.27	59	1.11	111	0.18	89	247.0	
54	Central Bancompany	CBCY.B	MO	13,194	1.35	62	9.29	99	13.01	8	0.70	69	0.19	94	250.5	
55	IBERIABANK Corp.	IBKC	LA	30,833	1.55	30	11.79	45	8.84	82	1.10	110	0.15	82	253.0	
56	Capitol Federal Financial	CFN	KS	9,304	0.92	115	6.78	125	14.31	4	0.20	6	0.00	13	253.5	
57	Meridian Bancorp	EBSB	MA	6,179	1.03	111	8.67	107	10.59	20	0.34	20	0.00	12	254.0	
57	Westamerica Bancorp.	WABC	CA	5,569	1.34	63	11.96	42	9.04	72	0.80	79	0.14	75	254.0	
59	Ameris Bancorp	ABCB	GA	11,444	1.57	27	13.16	28	8.22	106	0.96	97	0.18	91	255.0	
60	First Hawaiian	FHB	HI	20,696	1.42	49	11.74	46	7.76	117	0.24	9	0.14	79	256.0	
60	OceanFirst Financial Corp.	OCFC	NJ	7,516	1.32	67	9.86	84	9.55	49	0.74	73	0.05	39	256.0	
62	Brookline Bancorp	BRKL	MA	7,393	1.20	86	9.84	85	10.15	28	0.64	62	0.08	56	258.0	
63	BancorpSouth Bank	BXS	MS	18,002	1.36	59	11.23	56	8.46	98	0.66	63	0.02	28	258.5	
64	First National of Nebraska	FINN	NE	21,648	1.38	56	13.71	19	9.26	60	1.34	120	2.09	131	260.5	
64	Hanmi Financial Corp.	HAFC	CA	5,502	1.10	102	10.29	76	9.84	39	0.45	34	0.07	53	260.5	
66	Bank of Hawaii Corp.	BOH	HI	17,144	1.31	68	17.89	3	7.23	123	0.59	56	0.14	78	261.0	

\$5 BILLION TO \$50 BILLION

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		
67	Hope Bancorp	HOPE	CA	15,306	1.31	69	10.13	78	9.60	46	0.93	94	0.06	46	263.0	
68	BOK Financial Corp.	BOKF	OK	38,021	1.33	64	12.47	35	8.82	83	0.80	78	0.18	86	264.0	
68	First Commonwealth Financial Corp.	FCF	PA	7,828	1.38	57	11.03	59	9.13	68	0.63	61	0.23	99	264.0	
70	Central Pacific Financial Corp.	CPF	HI	5,807	1.04	109	12.15	39	8.47	97	0.28	13	0.02	31	267.0	
71	First Interstate BancSystem	FIBK	MT	13,300	1.40	52	11.56	50	8.59	93	0.87	87	0.10	63	270.0	
72	Sterling Bancorp	STL	NY	31,383	1.55	31	10.94	63	8.60	91	1.06	107	0.14	77	277.0	
73	Meta Financial Group	CASH	SD	6,183	1.70	19	15.06	11	6.84	127	1.22	114	1.11	128	278.0	
73	Seacoast Banking Corp. of Florida	SBCF	FL	6,748	1.31	71	10.68	69	9.72	42	1.09	109	0.16	83	278.0	
75	Heritage Financial Corp.	HFWA	WA	5,317	1.31	70	9.50	97	9.87	38	1.05	105	0.06	48	281.5	
76	Columbia Financial (MHC)	CLBK	NJ	6,692	0.79	123	6.32	126	14.45	3	0.38	25	0.05	42	285.5	
76	Flagstar Bancorp	FBC	MI	18,531	1.13	98	13.64	21	7.52	120	0.62	59	0.03	34	285.5	
78	Signature Bank	SBNY	NY	47,365	1.12	99	12.15	38	9.21	63	0.58	55	0.37	117	286.0	
78	TriState Capital Holdings	TSC	PA	6,036	1.08	106	12.70	34	6.25	130	0.11	3	0.02	29	286.0	
80	Texas Capital Bancshares	TCBI	TX	28,258	1.20	87	12.78	32	8.26	102	0.33	19	0.35	116	288.5	
81	Chemical Financial Corp.	CHFC	MI	21,498	1.46	43	10.79	66	8.23	104	0.89	91	0.09	62	289.5	
81	Lakeland Bancorp	LBAI	NJ	5,806	1.17	91	10.83	64	8.57	94	0.50	41	0.05	40	289.5	
83	Century Bancorp	CNBK.A	MA	5,164	0.74	124	12.96	31	5.77	131	0.27	11	-0.04	4	293.5	
84	Kearny Financial Corp.	KRNY	NJ	6,702	0.64	128	3.35	131	14.90	2	0.55	48	0.02	24	297.0	
85	Simmons First National Corp.	SFNC	AR	16,543	1.45	45	10.56	70	8.39	99	0.75	74	0.21	98	300.0	
86	Union Bankshares Corp.	UBSH	VA	13,766	1.32	66	9.37	98	8.84	81	0.54	46	0.12	68	302.0	
87	First Citizens BancShares	FCNC.A	NC	35,409	1.12	100	11.39	54	9.12	69	0.94	96	0.11	66	304.0	
87	Investors Bancorp	ISBC	NJ	26,229	0.90	116	7.43	123	11.16	15	0.67	65	0.03	35	304.0	
89	United Bankshares	UBSI	WV	19,250	1.39	54	8.03	117	9.79	40	1.06	106	0.16	84	306.0	
90	Great Western Bancorp	GWB	SD	12,574	1.47	40	9.78	88	9.01	74	1.79	128	0.18	87	309.5	
91	HomeStreet	HMST	WA	7,042	0.59	130	5.56	127	10.14	30	0.49	39	-0.01	9	311.0	
92	Southside Bancshares	SBSI	TX	6,123	1.30	73	10.80	65	8.68	89	1.29	118	0.07	51	311.5	
93	Hilltop Holdings	HTH	TX	13,684	1.07	107	7.51	122	12.13	12	0.75	75	0.12	67	312.0	
94	Old National Bancorp	ONB	IN	19,728	1.30	72	10.23	77	8.47	96	1.45	123	0.02	22	317.5	
95	Wintrust Financial Corp.	WTFC	IL	31,245	1.17	92	10.97	61	8.23	103	0.68	66	0.09	61	319.5	
96	Provident Financial Services	PFS	NJ	9,726	1.21	84	8.92	104	10.11	31	0.87	85	0.39	120	321.5	
97	NBT Bancorp	NBTB	NY	9,556	1.24	80	11.88	43	7.85	114	0.62	58	0.38	119	325.5	
98	Umpqua Holdings Corp.	UMPQ	OR	26,940	1.29	75	8.43	111	8.92	77	0.37	23	0.26	104	326.5	
99	Webster Financial Corp.	WBS	CT	27,610	1.28	76	12.46	36	8.05	111	1.62	125	0.16	85	328.0	
100	OFG Bancorp	OFG	PR	6,583	1.27	77	8.43	112	12.60	10	5.90	129	1.15	130	328.5	
101	First BanCorp.	FBP	PR	12,244	1.24	81	7.96	118	16.14	1	10.47	131	1.09	127	329.0	
102	Boston Private Financial Holdings	BPFH	MA	8,495	0.86	119	9.57	95	8.12	108	0.27	10	-0.04	5	329.5	
103	TFS Financial Corporation (MHC)	TFSL	OH	14,239	0.61	129	4.85	129	12.19	11	1.42	122	-0.05	2	331.0	
104	Flushing Financial Corp.	FFIC	NY	6,834	0.83	121	10.07	79	7.82	115	0.37	24	0.00	14	334.0	
105	Northwest Bancshares	NWBI	PA	9,608	1.15	94	8.94	103	10.03	32	1.16	112	0.28	107	338.5	
106	Dime Community Bancshares	DCOM	NY	6,321	0.81	122	8.40	113	8.72	88	0.12	4	0.03	32	341.0	
107	CIT Group	CIT	NY	48,537	1.10	104	7.95	120	10.74	18	0.88	88	0.32	112	342.0	

\$5 BILLION TO \$50 BILLION

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	NPAs/ Loans & REO (%)	NPA Rank	NCOs/ Avg Loans (%)	NCOs Rank		
108	BankUnited	BKU	FL	32,164	1.04	108	10.49	72	8.86	79	0.67	64	0.28	106	344.0	
109	First Foundation	FFWM	CA	5,840	0.89	117	10.02	80	8.01	113	0.28	14	0.08	58	346.0	
110	Trustmark Corp.	TRMK	MS	13,286	1.14	95	9.69	91	9.31	57	1.18	113	0.19	95	347.0	
111	Popular	BPOP	PR	47,605	1.14	96	9.77	89	9.99	34	7.41	130	1.12	129	348.5	
112	First Midwest Bancorp	FMBI	IL	15,506	1.27	78	9.75	90	8.59	92	0.62	60	0.38	118	349.0	
113	Luther Burbank Corp.	LBC	CA	6,937	0.70	126	7.96	119	8.33	101	0.11	2	-0.01	11	352.5	
114	Hancock Whitney Corp.	HWC	MS	28,236	1.23	83	11.65	49	8.02	112	1.76	127	0.27	105	360.0	
115	Midland States Bancorp	MSBI	IL	5,638	1.16	93	11.16	58	7.43	121	1.08	108	0.12	70	361.0	
116	Heartland Financial USA	HTLF	IA	11,408	1.17	90	10.73	68	8.06	110	0.89	90	0.25	101	363.5	
117	ConnectOne Bancorp	CNOB	NJ	5,462	1.19	88	10.45	74	8.77	86	1.39	121	0.41	121	369.0	
117	Customers Bancorp	CUBI	PA	9,833	0.87	118	9.65	92	7.36	122	0.47	38	0.04	36	369.0	
119	Mercantil Bank Holding Corp.	AMTB	FL	8,124	0.67	127	7.53	121	8.96	76	0.29	15	0.18	88	375.5	
120	UMB Financial Corp.	UMBF	MO	23,351	0.93	114	8.90	105	8.78	85	0.38	26	0.58	124	379.0	
121	First Horizon National Corp.	FHN	TN	40,832	1.14	97	9.92	82	7.15	124	1.28	117	0.06	45	384.0	
122	Berkshire Hills Bancorp	BHLB	MA	12,212	1.10	103	8.40	114	8.22	105	0.50	40	0.18	90	387.0	
123	Associated Banc-Corp	ASB	WI	33,648	1.11	101	9.92	83	7.03	126	0.84	83	0.13	73	388.0	
124	Opus Bank	OPB	CA	7,181	0.73	125	5.10	128	9.41	52	0.54	45	0.79	126	390.5	
125	Valley National Bancorp	VLY	NJ	31,863	0.94	113	8.63	108	6.52	128	0.70	70	0.00	15	391.5	
126	Mechanics Bank	MCHB	CA	6,032	0.97	112	7.04	124	8.39	100	0.21	7	0.43	122	400.5	
127	United Financial Bancorp	UBNK	CT	7,357	0.86	120	8.77	106	8.15	107	0.82	81	0.08	57	402.0	
128	F.N.B. Corp.	FNB	PA	33,102	1.20	85	8.62	109	7.05	125	0.69	68	0.26	102	404.0	
129	People's United Financial	PBCT	CT	47,877	1.10	105	8.21	116	7.61	119	0.96	98	0.07	54	416.0	
130	Fulton Financial Corp.	FULT	PA	20,682	1.03	110	9.23	100	8.52	95	1.23	115	0.34	115	420.0	
131	Banc of California	BANC	CA	10,630	0.42	131	4.33	130	6.32	129	0.36	22	0.24	100	451.0	
				Median	1.32		10.79		9.19		0.68		0.11			
				Mean	1.32		11.01		9.43		0.89		0.18			

► Source: Sandler O'Neill, 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.



“We have very few competitors, which allows us to have either pricing stability, or price at a premium to the existing market.”

Ken Vecchione, CEO, Western Alliance Bancorp.