

“We like the nature of C&I banking. We like the depository nature, the treasury management nature, the length of relationship [and] exclusivity you can have with the client.”

KENT ELLERT,
CEO, FCB FINANCIAL HOLDINGS



TOP 25 BANKS

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	NPA's/ Loans & REO (%)	NPA Rank	NCOs/ Avg Loans (%)	NCOs Rank		
1	RBB Bancorp	RBB	CA	1,691	1.84	4	12.99	23	14.09	10	0.21	18	-0.05	16	54.0	
2	Bank of the Ozarks	OZRK	AR	21,276	1.92	3	12.06	40	13.38	13	0.24	23	0.07	132	133.5	
3	Live Oak Bancshares	LOB	NC	2,758	2.11	1	15.66	8	15.71	3	0.33	35	0.21	227	143.0	
4	Lakeland Financial Corp.	LKFN	IN	4,683	1.38	29	13.63	14	9.91	77	0.32	33	-0.01	32	152.5	
5	Eagle Bancorp	EGBN	MD	7,479	1.61	11	12.60	30	11.45	34	0.42	59	0.06	108	158.5	
6	Sterling Bancorp	SBT	MI	2,962	1.56	16	20.39	2	9.20	136	0.13	11	-0.04	22	170.5	
7	FCB Financial Holdings	FCB	FL	10,677	1.40	24	12.43	34	10.33	67	0.34	37	0.00	56	171.5	
8	BoFi Holding	BOFI	CA	8,916	1.65	8	16.64	5	9.74	83	0.49	70	0.05	103	182.5	
9	FB Financial Corp.	FBK	TN	4,728	1.58	14	12.89	24	9.72	88	0.81	147	-0.11	4	201.5	
10	Stock Yards Bancorp	SYBT	KY	3,240	1.45	20	13.42	17	10.25	70	0.41	56	0.07	138	204.0	
11	Carolina Financial Corp.	CAR0	SC	3,519	1.49	18	11.86	48	9.73	85	0.53	76	0.00	48	213.0	
12	Western Alliance Bancorp.	WAL	AZ	20,329	1.65	7	15.01	10	9.63	96	0.76	136	0.01	66	214.0	
13	First Financial Bankshares	FFIN	TX	7,255	1.60	12	12.66	29	10.99	47	0.57	86	0.12	180	221.0	
14	First Bancorp	FBLV	VA	1,713	1.35	31	12.48	32	10.62	54	1.11	187	-0.02	30	225.5	
15	People's Utah Bancorp	PUB	UT	2,124	1.57	15	11.55	58	10.87	51	0.42	61	0.09	154	231.5	
16	Luther Burbank Corp.	LBC	CA	5,704	1.17	97	15.06	9	9.58	98	0.24	22	-0.01	34	232.0	
17	Preferred Bank	PFBC	CA	3,770	1.43	23	16.03	7	9.39	113	0.36	42	0.08	142	235.0	
18	NASB Financial	NASB	MO	2,011	1.33	39	11.56	57	11.50	33	1.73	263	-0.05	17	269.0	
19	Wilson Bank Holding Co.	WBHC	TN	2,317	1.20	81	10.52	95	11.37	36	0.34	36	0.03	81	270.5	
20	German American Bancorp	GABC	IN	3,144	1.30	43	11.17	70	9.99	74	0.53	77	0.04	97	274.0	
21	West Bancorp.	WTBA	IA	2,114	1.28	51	14.37	13	8.42	200	0.04	3	-0.02	27	279.0	
22	Cathay General Bancorp	CATY	CA	15,640	1.35	32	10.26	104	10.45	64	1.05	179	-0.06	15	297.0	
23	BankUnited	BKU	FL	30,347	2.06	2	22.59	1	9.74	84	0.97	169	0.37	271	307.0	
24	East West Bancorp	EWBC	CA	37,150	1.39	27	13.50	15	9.14	144	0.59	93	0.08	151	308.0	
24	Hills Bancorp.	HBIA	IA	2,963	1.18	91	10.87	83	10.44	65	0.71	120	-0.05	18	308.0	
				Median	1.05		9.36		9.09		0.83		0.08			
				Mean	1.05		9.52		9.35		1.11		0.17			

► 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. The median and average ratios are for all 300 banks.