

TOP 25 BANKS

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's/ Loans & REO (%)	NPA Rank	NCOs/ Avg Loans (%)	NCOs Rank	
1	Sterling Bancorp	SBT	MI	3,197	2.06	3	20.79	2	10.47	61	0.35	56	-0.01	33	110.5
2	FS Bancorp	FSBW	WA	1,622	1.69	31	14.76	35	10.63	52	0.33	54	-0.01	35	162.5
3	Stock Yards Bancorp	SYBT	KY	3,303	1.77	19	16.11	17	11.05	41	0.14	18	0.08	156	164.0
4	Pacific City Financial Corp.	PCB	CA	1,697	1.53	59	14.29	40	12.34	20	0.11	13	0.02	88	169.5
5	Bridgewater Bancshares	BWB	MN	1,974	1.53	60	14.02	43	11.03	42	0.05	3	0.00	49	171.0
6	Eagle Bancorp	EGBN	MD	8,389	1.92	7	14.96	31	12.11	24	0.57	115	0.05	122	180.5
7	Western Alliance Bancorp.	WAL	AZ	23,109	2.07	2	18.22	5	10.15	73	0.46	80	0.07	139	189.5
8	Carolina Financial Corp.	CAR0	SC	3,791	1.81	14	12.49	89	11.83	26	0.65	128	-0.04	11	198.5
9	CVB Financial Corp.	CVBF	CA	11,529	1.77	18	12.21	94	10.46	62	0.31	49	-0.04	7	202.0
10	First Financial Bankshares	FFIN	TX	7,732	2.00	4	15.56	24	11.63	30	0.72	143	0.07	146	202.5
11	People's Utah Bancorp	PUB	UT	2,184	1.87	10	14.84	34	12.11	23	0.59	119	0.10	167	210.0
12	Merchants Bancorp	MBIN	IN	3,884	1.72	24	15.94	21	9.28	132	0.20	27	0.01	62	221.5
13	RBB Bancorp	RBB	CA	2,974	1.85	12	12.61	87	10.47	60	0.17	23	0.04	105	223.0
14	Lakeland Financial Corp.	LKFN	IN	4,875	1.69	30	16.48	14	10.61	54	0.40	66	0.13	188	225.0
15	Cathay General Bancorp	CATY	CA	16,785	1.73	23	13.39	58	10.63	53	0.85	171	-0.03	20	229.5
16	FB Financial Corp.	FBK	TN	5,137	1.75	21	13.47	56	10.49	58	0.77	155	0.00	55	240.0
17	East West Bancorp	EWBC	CA	41,042	1.77	20	16.50	13	9.72	99	0.39	63	0.13	190	258.5
18	BancFirst Corp.	BANF	OK	7,574	1.72	25	15.10	29	10.79	50	0.81	164	0.08	157	264.5
19	Bank OZK	OZK	AR	22,388	1.98	5	12.07	98	14.17	10	0.30	48	0.34	266	270.0
20	Comerica	CMA	TX	70,818	1.81	13	16.40	15	9.78	95	0.66	131	0.10	170	273.5
21	First Bancorp	FBLV	VA	1,811	1.51	67	13.86	48	10.89	47	0.94	192	-0.01	34	275.0
22	City Holding Co.	CHCO	WV	4,899	1.88	9	15.75	22	10.01	78	1.49	259	0.02	78	277.5
23	Peoples Bancorp	PPBB	WA	1,732	1.40	97	12.86	79	11.72	28	0.50	90	0.02	75	286.5
24	First Choice Bancorp	FCBP	CA	1,623	1.65	37	11.76	110	10.88	48	0.16	21	0.10	166	288.5
25	Commerce Bancshares	CBSH	MO	25,464	1.74	22	15.46	26	10.45	63	0.57	109	0.30	260	295.5
				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.