



# \$5 BILLION UP TO \$50 BILLION

Rank	Company Name	Ticker	State	Total Assets (\$MM)	Profitability				Capital Adequacy		Asset Quality		Final Score
					Core ROAA (%)	ROA Rank	Core ROAE (%)	ROE Rank	Tang Common Equity / Tang Assets (%)	TCE Rank	NPAs/ Loans & OREO (%)	NPA Rank	
1	Westamerica Bancorp.	WABC	CA	6,365	2.35	4	18.09	8	10.43	20	0.05	4	36
2	Farmers & Merchants Bancorp	FMCB	CA	5,309	1.74	12	17.69	11	10.13	28	0.02	1	52
3	Mercantile Bank Corp.	MBWM	MI	5,353	1.65	16	17.54	13	8.91	53	0.08	8	90
4	Commerce Bancshares	CBSH	MO	31,701	1.50	29	18.02	10	8.85	54	0.04	3	96
5	City Holding Co.	CHCO	WV	6,168	2.01	7	19.30	5	8.57	65	0.20	27	104
6	The Bancorp	TBBK	DE	7,706	2.61	2	25.81	1	10.46	17	0.50	88	108
7	Central Banccompany	CBCY.B	MO	19,037	1.52	26	11.44	60	12.75	3	0.18	23	112
8	Lakeland Financial Corp.	LKFN	IN	6,524	1.59	20	17.49	14	9.89	32	0.33	52	118
9	Bank OZK	OZK	AR	34,237	2.28	6	14.38	26	12.33	5	0.48	84	121
10	Community Trust Bancorp	CTBI	KY	5,770	1.39	39	11.64	56	11.16	10	0.14	17	122
11	ServisFirst Bancshares	SFBS	AL	16,130	1.42	36	15.69	22	8.85	56	0.17	21	135
12	1st Source Corp.	SRCE	IN	8,728	1.51	28	12.90	41	10.48	16	0.37	64	149
12	HBT Financial	HBT	IL	5,073	1.53	25	16.71	18	8.19	84	0.18	22	149
12	International Bancshares Corp.	IBOC	TX	15,066	2.74	1	18.63	7	14.65	1	0.92	140	149
15	Cathay General Bancorp	CATY	CA	23,082	1.55	23	13.51	34	10.38	21	0.44	74	152
16	S&T Bancorp	STBA	PA	9,552	1.57	21	11.88	53	9.88	33	0.28	46	153
17	Great Southern Bancorp	GSBC	MO	5,812	1.25	52	12.94	40	9.67	36	0.20	29	157
18	Preferred Bank	PFBC	CA	6,659	2.34	5	22.92	3	10.43	19	0.86	137	164
19	First Financial Bankshares	FFIN	TX	13,106	1.61	18	15.57	23	9.26	42	0.48	83	166
20	BancFirst Corp.	BANF	OK	12,372	1.79	11	16.21	19	10.14	26	0.68	119	175
21	German American Bancorp	GABC	IN	6,152	1.46	31	15.08	24	7.99	91	0.23	34	180
22	Republic Bancorp	RBCA.A	KY	6,595	1.45	32	10.17	79	13.28	2	0.39	68	181
23	National Bank Holdings Corp.	NBHC	CO	9,951	1.56	22	13.21	35	8.82	57	0.42	73	187
24	Heritage Commerce Corp	HTBK	CA	5,194	1.25	51	10.15	80	9.89	31	0.20	28	190
25	Axos Financial	AX	NV	21,624	1.73	13	18.07	9	8.99	49	0.70	120	191
26	Banner Corp.	BANR	WA	15,670	1.30	46	13.13	36	8.33	75	0.25	40	197
26	Hancock Whitney Corp.	HWC	MS	35,579	1.29	47	13.06	37	8.37	72	0.26	41	197
28	Home Bancshares	HOMB	AR	22,657	1.83	10	11.17	65	11.05	11	0.63	114	200
29	United Bankshares	UBSI	WV	29,926	1.32	44	8.28	114	10.24	24	0.16	19	201
30	Stock Yards Bancorp	SYBT	KY	8,170	1.43	34	13.91	31	8.09	86	0.33	55	206
31	Enterprise Financial Services Corp	EFSC	MO	14,519	1.44	33	12.27	46	8.96	52	0.45	76	207
32	CVB Financial Corp.	CVBF	CA	16,021	1.37	40	11.18	64	8.51	68	0.24	36	208
32	First Commonwealth Financial Corp.	FCF	PA	11,459	1.52	27	13.71	33	8.38	71	0.45	77	208
32	Pacific Premier Bancorp	PPBI	CA	19,027	1.17	64	8.54	106	10.72	14	0.19	24	208
35	OFG Bancorp	OFG	PR	11,344	1.85	9	16.95	17	9.68	35	1.24	148	209
36	Stellar Bancorp	STEL	TX	10,647	1.55	24	11.44	59	9.04	48	0.49	86	217
37	First National Bank Alaska	FBAK	AK	5,731	1.07	77	14.07	28	8.11	85	0.20	30	220
37	FirstSun Capital Bancorp	FSUN	CO	7,880	1.43	35	12.97	39	9.94	30	0.65	116	220



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37	QCR Holdings	QCRH	IL	8,539	1.41	37	13.99	30	8.75	61	0.52	92	220
40	Independent Bank Corp.	IBCP	MI	5,264	1.17	65	16.20	20	7.15	119	0.14	18	222
40	Southside Bancshares	SBSI	TX	8,285	1.26	50	13.03	38	7.04	124	0.09	10	222
42	CrossFirst Bankshares	CFB	KS	7,381	1.08	75	11.72	55	9.10	46	0.30	48	224
43	Customers Bancorp	CUBI	PA	21,316	1.21	57	17.44	15	7.02	126	0.21	31	229
44	Old Second Bancorp	OSBC	IL	5,723	1.69	14	18.95	6	8.53	67	1.80	149	236
45	Ameris Bancorp	ABCB	GA	25,204	1.15	66	8.83	101	9.63	37	0.23	33	237
46	TowneBank	TOWN	VA	16,835	1.02	89	8.57	105	9.31	40	0.07	6	240
47	First Busey Corp.	BUSE	IL	12,283	1.11	73	11.30	61	7.68	102	0.09	11	247
47	Hanmi Financial Corp.	HAFC	CA	7,570	1.04	85	10.29	78	9.12	45	0.25	39	247
49	Independent Bank Corp.	INDB	MA	19,347	1.26	49	8.44	109	10.31	23	0.38	67	248
50	Merchants Bancorp	MBIN	IN	16,953	1.86	8	17.66	12	7.00	129	0.55	100	249
51	Park National Corp.	PRK	OH	9,836	1.35	41	12.22	49	10.14	27	0.82	133	250
52	Peoples Bancorp	PEBO	OH	9,157	1.66	15	14.69	25	7.35	114	0.53	97	251
53	Byline Bancorp	BY	IL	8,882	1.48	30	13.80	32	8.96	51	0.91	139	252
53	TrustCo Bank Corp NY	TRST	NY	6,168	1.01	90	9.83	85	10.45	18	0.36	59	252
55	First Merchants Corp.	FRME	IN	18,406	1.31	45	11.23	62	8.40	69	0.47	80	256
56	Heritage Financial Corp.	HFVA	WA	7,175	1.00	93	8.75	103	8.77	60	0.03	2	258
57	Pathward Financial	CASH	SD	7,927	2.38	3	25.67	2	5.27	147	0.63	110	262
58	TriCo Bancshares	TCBK	CA	9,910	1.24	53	11.11	68	8.80	58	0.50	87	266
58	UMB Financial Corp.	UMBF	MO	44,012	1.01	91	14.02	29	6.45	141	0.06	5	266
60	First BanCorp.	FBP	PR	18,910	1.64	17	22.29	4	7.67	103	1.03	143	267
60	Prosperity Bancshares	PB	TX	38,548	1.17	62	6.57	129	10.31	22	0.33	54	267
62	Pinnacle Financial Partners	PNFP	TN	47,960	1.17	63	9.27	97	8.56	66	0.26	42	268
63	F.N.B. Corp.	FNB	PA	46,158	1.33	42	10.13	81	7.79	99	0.34	56	278
63	The First Bancshares	FBMS	MS	7,999	1.24	54	10.94	70	7.94	92	0.37	62	278
65	Eastern Bankshares	EBC	MA	21,133	0.99	95	8.40	111	11.71	7	0.38	66	279
65	Nicolet Bankshares	NIC	WI	8,469	1.22	56	10.48	75	7.88	95	0.33	53	279
67	First Financial Bancorp.	FFBC	OH	17,533	1.59	19	12.72	43	7.30	116	0.60	109	287
68	Business First Bancshares	BFST	LA	6,585	1.17	61	12.36	45	7.28	117	0.37	65	288
69	Metropolitan Bank Holding Corp.	MCB	NY	7,068	1.19	60	12.44	44	9.20	44	0.92	141	289
69	NBT Bancorp	NBTB	NY	13,309	1.13	71	11.13	67	7.93	93	0.35	58	289
71	BOK Financial Corp.	BOKF	OK	49,825	1.20	58	11.79	54	8.29	77	0.58	105	294
72	FB Financial Corp.	FBK	TN	12,604	1.07	78	9.86	84	9.74	34	0.55	101	297
73	Bank of Hawaii Corp.	BOH	HI	23,733	0.81	116	14.26	27	5.09	148	0.08	9	300
73	WSFS Financial Corp.	WSFS	DE	20,595	1.39	38	12.23	48	7.55	107	0.59	107	300
75	WaFd	WAFD	WA	22,640	1.04	83	9.56	90	8.24	80	0.31	50	303
76	First Mid Bancshares	FMBH	IL	7,587	1.11	72	11.59	57	7.31	115	0.36	61	305

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77	Camden National Corp.	CAC	ME	5,715	0.91	105	11.14	66	7.11	122	0.13	15	308
78	Northfield Bancorp	NFBK	NJ	5,598	0.68	130	5.47	136	11.85	6	0.24	37	309
79	SouthState Corp.	SSB	FL	44,902	1.22	55	10.35	77	8.21	82	0.53	96	310
80	Capitol Federal Financial	CFFN	KS	9,576	0.46	140	4.54	140	10.70	15	0.13	16	311
81	Berkshire Hills Bancorp	BHLB	MA	12,431	0.83	114	9.93	83	8.00	90	0.19	25	312
82	Atlantic Union Bankshares Corp.	AUB	VA	21,166	1.13	70	9.54	91	7.15	120	0.24	35	316
82	Origin Bancorp	OBK	LA	9,723	0.92	102	9.20	98	9.31	41	0.44	75	316
84	Farmers National Banc Corp.	FMNB	OH	5,078	1.15	69	16.19	21	4.38	149	0.46	78	317
85	Central Pacific Financial Corp.	CPF	HI	7,643	0.78	120	12.27	47	6.57	138	0.13	13	318
86	First Hawaiian	FHB	HI	24,926	1.00	92	10.54	74	6.23	142	0.13	14	322
87	Amalgamated Financial Corp.	AMAL	NY	7,972	1.15	67	17.08	16	7.16	118	0.78	125	326
88	TFS Financial Corp.	TFSL	OH	17,054	0.45	142	3.88	143	10.90	13	0.23	32	330
89	Community Bank System	CBU	NY	15,556	1.27	48	12.15	50	5.46	146	0.51	90	334
89	Mechanics Bank	MCHB	CA	17,506	1.15	68	9.78	86	8.07	87	0.52	93	334
91	Veritex Holdings	VBTX	TX	12,394	1.19	59	9.76	87	9.08	47	0.96	142	335
92	Glacier Bancorp	GBCI	MT	27,743	0.86	110	8.06	118	7.49	108	0.13	12	348
93	Fulton Financial Corp.	FULT	PA	27,572	1.08	74	11.19	63	7.43	112	0.57	104	353
93	Premier Financial Corp.	PFC	OH	8,626	1.04	84	9.62	89	8.03	89	0.52	91	353
93	Texas Capital Bancshares	TCBI	TX	28,356	0.68	129	6.52	130	10.22	25	0.40	69	353
96	CNB Financial Corp.	CCNE	PA	5,753	1.05	82	10.70	73	8.22	81	0.71	121	357
96	Seacoast Banking Corp. of Florida	SBCF	FL	14,580	1.08	76	7.79	120	9.32	39	0.72	122	357
98	First Bancorp	FBNC	NC	12,115	1.02	87	9.53	92	7.45	109	0.41	70	358
99	Equity Bancshares	EQBK	KS	5,035	1.02	86	12.08	51	7.87	96	0.79	126	359
99	Hope Bancorp	HOPE	CA	19,132	0.72	127	6.92	126	8.85	55	0.33	51	359
101	Columbia Financial	CLBK	NJ	10,646	0.49	139	4.64	139	8.73	62	0.16	20	360
101	OceanFirst Financial Corp.	OCFC	NJ	13,538	0.83	113	6.86	127	8.37	73	0.29	47	360
101	Provident Financial Services	PFS	NJ	14,211	0.99	96	8.36	112	8.97	50	0.56	102	360
104	United Community Banks	UCBI	GA	27,297	1.02	88	8.49	108	8.28	78	0.51	89	363
105	Old National Bancorp	ONB	IN	49,090	1.32	43	12.07	52	6.85	133	0.86	136	364
106	Mid Penn Bancorp	MPB	PA	5,291	0.90	107	8.53	107	7.93	94	0.34	57	365
107	Univest Financial Corp.	UVSP	PA	7,781	0.97	98	9.09	99	8.70	63	0.60	108	368
107	WesBanco	WSBC	WV	17,712	0.98	97	6.81	128	7.58	105	0.24	38	368
109	Lakeland Bancorp	LBAI	NJ	11,139	0.80	117	7.66	122	8.20	83	0.31	49	371
110	ConnectOne Bancorp	CNOB	NJ	9,856	0.93	101	7.51	124	9.25	43	0.63	113	381
110	Farmers & Merchants Bank of Long Beach	FMBL	CA	12,036	0.57	136	5.28	137	11.23	9	0.55	99	381
112	Cambridge Bancorp	CATC	MA	5,418	0.74	126	7.72	121	8.67	64	0.41	72	383
113	HarborOne Bancorp	HONE	MA	5,668	0.45	141	4.15	142	9.33	38	0.37	63	384
114	Dime Community Bancshares	DCOM	NY	13,636	0.78	119	8.76	102	7.04	125	0.27	43	389

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115	Alpine Banks of Colorado	ALPI.B	CO	6,420	0.85	111	12.76	42	7.01	127	0.63	112	392
115	Eagle Bancorp	EGBN	MD	11,665	0.85	112	8.17	116	10.12	29	0.84	135	392
115	Sandy Spring Bancorp	SASR	MD	14,028	0.95	100	8.70	104	8.77	59	0.80	129	392
118	Triumph Financial	TFIN	TX	5,347	0.92	104	5.84	134	11.04	12	1.12	146	396
119	Northwest Bancshares	NWBI	OH	14,419	1.00	94	9.46	93	8.30	76	0.83	134	397
120	Brookline Bancorp	BRKL	MA	11,382	0.76	122	7.34	125	8.39	70	0.47	82	399
120	Live Oak Bancshares	LOB	NC	11,271	0.74	125	9.32	95	7.79	100	0.47	79	399
122	Cadence Bank	CADE	MS	48,935	0.89	108	9.63	88	7.43	111	0.53	95	402
123	Renasant Corp.	RNST	MS	17,361	1.05	80	8.17	115	7.87	97	0.63	111	403
124	Hilltop Holdings	HTH	TX	16,467	0.66	131	5.18	138	11.41	8	0.81	131	408
125	Heartland Financial USA	HTLF	CO	19,412	1.05	81	11.51	58	6.53	140	0.81	130	409
126	LendingClub Corp.	LC	CA	8,827	0.40	144	2.83	146	12.53	4	0.80	128	422
127	Associated Banc-Corp	ASB	WI	41,016	0.91	106	8.97	100	7.11	121	0.55	98	425
128	Peapack-Gladstone Financial Corp.	PGC	NJ	6,477	0.81	115	9.31	96	8.33	74	1.13	147	432
129	BankUnited	BKU	FL	35,762	0.59	135	8.43	110	7.01	128	0.36	60	433
129	First Internet Bancorp	INBK	IN	5,168	0.22	146	3.03	145	6.81	135	0.07	7	433
131	Independent Bank Group	IBTX	TX	19,035	0.76	124	5.97	133	7.55	106	0.41	71	434
131	Midland States Bancorp	MSBI	IL	7,867	1.06	79	10.89	72	6.55	139	1.09	144	434
131	Trustmark Corp.	TRMK	MS	18,722	0.92	103	10.97	69	6.95	130	0.81	132	434
134	Tompkins Financial Corp.	TMP	NY	7,820	0.86	109	10.36	76	7.44	110	1.11	145	440
135	Financial Institutions	FISI	NY	6,161	0.77	121	10.90	71	6.00	143	0.59	106	441
136	Simmons First National Corp.	SFNC	AR	27,346	0.79	118	6.51	131	7.69	101	0.53	94	444
137	First Interstate BancSystem	FIBK	MT	30,671	0.95	99	9.35	94	6.85	134	0.67	118	445
138	First National of Nebraska	FINN	NE	31,286	0.76	123	8.32	113	8.05	88	0.75	124	448
139	W.T.B. Financial Corp.	WTBF.B	WA	11,446	0.52	138	6.35	132	7.84	98	0.47	81	449
140	First Foundation	FFWM	TX	13,327	(0.22)	148	(2.78)	148	6.91	131	0.20	26	453
140	Shore Bancshares	SHBI	MD	6,011	0.53	137	5.55	135	6.78	136	0.28	45	453
142	Horizon Bancorp	HBNC	IN	7,940	0.71	128	7.96	119	7.08	123	0.48	85	455
143	Banc of California	BANC	CA	38,534	(0.28)	149	(3.76)	149	6.62	137	0.27	44	479
144	Washington Trust Bancorp	WASH	RI	7,203	0.65	132	10.02	82	5.68	144	0.80	127	485
145	Amerant Bancorp	AMTB	FL	9,716	0.59	134	7.57	123	7.35	113	0.67	117	487
146	Kearny Financial Corp.	KRNY	NJ	7,898	0.41	143	3.87	144	8.26	79	0.86	138	504
147	Flushing Financial Corp.	FFIC	NY	8,537	0.33	145	4.21	141	7.64	104	0.65	115	505
147	MidWestOne Financial Group	MOFG	IA	6,428	0.63	133	8.10	117	6.90	132	0.72	123	505
149	HomeStreet	HMST	WA	9,392	0.08	147	1.31	147	5.64	145	0.57	103	542
				Median	1.08		10.48		8.33		0.44		
				Mean	1.13		10.87		8.55		0.47		

Source: Piper Sandler & Co., S&P Global Market Intelligence, company reports and regulatory filing

Ranking Banking uses four metrics to assess performance. Profitability is captured by return on equity and return on assets. Asset quality is represented by the nonperforming assets, which for some banks could include restructured loans. Capital adequacy is a function of a bank's tangible common equity ratio. Banks are scored on each of the four metrics. The scores are then merged into an overall score, which determines the ranking — the lower the score, the higher the rank. Data is based on calendar year 2023 results.