

## LESS THAN \$5 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	Macatawa Bank Corp.	MCBC	MI	2,749	1.60	8	16.42	10	10.44	18	0.00	4	40
2	Cashmere Valley Bank	CSHX	WA	2,043	1.52	10	17.82	8	9.42	29	0.20	34	81
3	River City Bank	RCBC	CA	4,932	1.35	18	15.65	15	8.47	51	0.00	5	89
4	ACNB Corp.	ACNB	PA	2,419	1.54	9	14.20	24	9.48	28	0.21	36	97
5	Five Star Bancorp	FSBC	CA	3,593	1.44	12	17.91	6	7.95	65	0.06	15	98
5	Southern States Bancshares	SSBK	AL	2,447	1.43	13	15.96	13	8.12	60	0.06	12	98
7	Private Bancorp of America	PBAM	CA	2,152	2.01	1	23.88	1	8.53	50	0.27	49	101
8	MainStreet Bancshares	MNSB	VA	2,035	1.38	16	12.67	34	8.89	40	0.06	14	104
9	Parke Bancorp	PKBK	NJ	2,024	1.82	3	12.92	32	14.03	6	0.49	76	117
9	Red River Bancshares	RRBI	LA	3,129	1.16	32	12.52	39	9.67	26	0.10	20	117
11	Wilson Bank Holding Co.	WBHC	TN	4,846	1.10	43	12.64	36	8.77	41	0.00	1	121
12	Codorus Valley Bancorp.	CVLY	PA	2,195	1.19	28	13.99	26	8.99	35	0.23	38	127
13	MetroCity Bankshares	MCBS	GA	3,503	1.50	11	14.09	25	10.71	17	0.51	79	132
13	Unity Bancorp	UNTY	NJ	2,579	1.64	5	16.21	12	10.06	21	0.70	94	132
15	Northeast Bank	NBN	ME	2,969	1.88	2	18.03	5	11.00	13	1.18	113	133
15	Peoples Bancorp	PPBB	WA	2,412	1.05	45	9.54	67	11.64	8	0.06	13	133
17	Capital Bancorp	CBNK	MD	2,226	1.64	6	14.92	19	11.45	9	0.84	102	136
18	Coastal Financial Corp.	CCB	WA	3,753	1.28	19	16.40	11	7.86	68	0.24	40	138
19	Bank First Corp.	BFC	WI	4,222	1.35	17	9.66	66	10.39	19	0.25	41	143
20	South Plains Financial	SPFI	TX	4,205	1.08	44	11.69	45	9.21	31	0.14	27	147
21	First Farmers Financial Corp.	FFMR	IN	3,006	1.64	7	18.97	4	8.28	55	0.62	88	154
22	FS Bancorp	FSBW	WA	2,973	1.40	15	15.63	16	8.25	57	0.45	72	160
23	Capital City Bank Group	CCBG	FL	4,304	1.20	27	11.95	44	8.26	56	0.23	37	164
23	CoastalSouth Bancshares	COSO	SC	2,029	1.25	22	17.84	7	7.45	81	0.29	54	164
25	First Community Bankshares	FCBC	VA	3,269	1.65	4	11.21	52	11.07	11	0.76	99	166
26	American Business Bank	AMBZ	CA	3,903	1.13	39	15.92	14	8.04	61	0.30	55	169
26	OP Bancorp	OPBK	CA	2,148	1.13	41	13.05	30	8.95	37	0.34	61	169
28	Community West Bancshares	CWBC	CA	2,433	1.11	42	14.82	20	6.44	107	0.00	1	170
29	1867 Western Financial Corp.	WFCL	CA	4,561	1.16	31	8.09	89	14.70	4	0.27	47	171
30	Avidbank Holdings	AVBH	CA	2,231	1.00	50	14.47	23	7.41	83	0.08	17	173
30	Summit Financial Group	SMMF	WV	4,634	1.41	14	15.52	17	7.69	73	0.43	69	173
32	Home Bancorp	HBCP	LA	3,320	1.28	20	12.01	42	8.69	45	0.40	67	174
32	Southern Missouri Bancorp	SMBC	MO	4,644	1.15	34	11.40	49	8.63	46	0.26	45	174
34	HomeTrust Bancshares	HTBI	NC	4,673	1.24	23	11.28	51	9.87	23	0.50	78	175
35	PCB Bancorp	PCB	CA	2,790	1.20	26	9.02	76	10.01	22	0.28	53	177
36	Orange County Bancorp	OBT	NY	2,485	1.22	24	20.09	2	6.41	109	0.25	44	179
37	John Marshall Bancorp	JMSB	VA	2,243	0.80	77	8.37	83	10.25	20	0.00	1	181
38	Bar Harbor Bankshares	BHB	ME	3,971	1.15	35	10.98	54	8.00	63	0.18	32	184
39	The First Bancorp	FNLC	ME	2,947	1.03	47	12.60	37	7.28	85	0.10	21	190

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40	First Financial Corp.	THFF	IN	4,851	1.26	21	12.43	40	9.15	32	0.75	98	191
41	C&F Financial Corp.	CFFI	VA	2,438	0.97	53	11.46	48	7.89	67	0.11	24	192
42	Southern California Bancorp	BCAL	CA	2,360	1.17	30	9.88	61	10.73	16	0.66	91	198
43	Bridgewater Bancshares	BWB	MN	4,612	0.89	62	9.76	64	7.73	71	0.02	8	205
43	Merchants Financial Group	MFGI	MN	2,600	1.03	48	10.37	57	8.89	38	0.35	62	205
43	USCB Financial Holdings	USCB	FL	2,339	0.82	75	9.79	63	8.21	58	0.03	9	205
46	Fidelity D & D Bancorp	FDBC	PA	2,503	0.98	51	13.72	27	6.79	98	0.20	33	209
47	BayCom Corp	BCML	CA	2,552	1.15	36	9.37	73	10.76	15	0.63	89	213
48	Orrstown Financial Services	ORRF	PA	3,064	1.21	25	14.97	18	8.02	62	1.11	110	215
49	FVCBankcorp	FVCB	VA	2,191	0.73	88	7.86	93	9.60	27	0.09	18	226
49	Guaranty Bancshares	GNTY	TX	3,185	0.87	67	9.54	68	8.56	49	0.25	42	226
51	Greene County Bancorp	GCBC	NY	2,737	1.01	49	14.69	21	7.14	90	0.41	68	228
52	Southern BancShares (N.C.)	SBNC	NC	4,988	0.75	87	10.13	59	8.70	44	0.24	39	229
53	Isabella Bank Corp.	ISBA	MI	2,059	0.89	64	9.50	71	7.66	74	0.10	22	231
54	Sierra Bancorp	BSRR	CA	3,730	0.90	60	10.81	55	8.36	54	0.38	63	232
54	The First of Long Island Corp.	FLIC	NY	4,236	0.68	92	7.84	94	8.97	36	0.03	10	232
56	First Business Financial Services	FBIZ	WI	3,508	1.15	33	13.52	29	7.61	75	0.73	96	233
56	River Financial Corp,	RVRF	AL	3,235	0.89	63	17.55	9	5.27	118	0.25	43	233
58	NB Bancorp	NBBK	MA	4,533	0.75	86	7.39	95	16.70	2	0.28	52	235
58	Penns Woods Bancorp	PWOD	PA	2,205	0.78	82	9.52	70	7.99	64	0.10	19	235
60	Bankwell Financial Group	BWFG	CT	3,215	1.13	40	14.55	22	8.19	59	1.81	115	236
61	CF Bankshares	CFBK	OH	2,059	0.88	65	11.46	47	7.55	77	0.27	48	237
62	Northrim BanCorp	NRIM	AK	2,807	0.94	56	11.14	53	7.76	70	0.32	59	238
63	Somerset Trust Holding Co.	SOME	PA	2,199	1.13	38	19.95	3	6.48	105	0.67	93	239
64	ChoiceOne Financial Services	COFS	MI	2,577	0.89	61	12.58	38	5.32	117	0.13	25	241
65	Burke & Herbert Financial Services Corp.	BHRB	VA	3,618	0.70	90	8.75	79	8.70	43	0.18	31	243
65	Civista Bancshares	CIVB	OH	3,861	1.19	29	12.64	35	6.44	108	0.44	71	243
67	NASB Financial	NASB	MO	2,752	1.14	37	8.05	90	14.19	5	1.17	112	244
68	Canandaigua National Corp.	CNND	NY	4,884	0.92	58	13.67	28	6.94	95	0.39	65	246
68	Exchange Bank	EXSR	CA	3,369	0.78	83	12.15	41	7.58	76	0.26	46	246
70	Dacotah Banks	DBIN	SD	4,167	0.69	91	7.15	99	9.07	34	0.16	29	253
70	First Citizens Bancshares	FIZN	TN	2,391	0.79	79	11.52	46	6.68	102	0.13	26	253
72	Citizens & Northern Corp.	CZNC	PA	2,516	1.04	46	10.31	58	8.43	52	0.85	103	259
72	MVB Financial Corp.	MVBF	WV	3,314	0.79	80	9.72	65	8.60	48	0.39	66	259
74	Hills Bancorp.	HBIA	IA	4,342	0.91	59	8.58	81	10.78	14	0.90	107	261
74	Hingham Institution for Savings	HIFS	MA	4,484	0.34	108	3.58	109	9.09	33	0.04	11	261
76	Enterprise Bancorp	EBTC	MA	4,466	0.82	73	12.01	43	7.25	86	0.32	60	262
77	RBB Bancorp	RBB	CA	4,026	0.98	52	7.88	91	11.02	12	1.04	108	263
78	West Bancorp.	WTBA	IA	3,826	0.65	95	11.32	50	5.88	112	0.01	7	264
79	Peoples Financial Services Corp.	PFIS	PA	3,742	0.78	81	8.76	78	7.53	78	0.14	28	265
80	Alerus Financial Corp.	ALRS	ND	3,908	0.87	69	9.24	75	7.94	66	0.31	56	266
81	Territorial Bancorp	TBNK	HI	2,237	0.23	113	1.99	114	11.23	10	0.17	30	267