



# TOP 25 BANKS

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	NPA/ Loans & OREO (%)	NPA Rank	
1	Westamerica Bancorp.	WABC	CA	6,365	2.35	4	18.09	15	10.43	38	0.05	15	72
2	Farmers & Merchants Bancorp	FMCB	CA	5,309	1.74	17	17.69	23	10.13	48	0.02	8	96
3	Macatawa Bank Corp.	MCBC	MI	2,749	1.60	28	16.42	33	10.44	36	0.00	4	101
4	Mercantile Bank Corp.	MBWM	MI	5,353	1.65	21	17.54	26	8.91	92	0.08	25	164
5	East West Bancorp	EWBC	CA	69,613	1.81	15	18.92	13	9.38	67	0.22	71	166
6	Commerce Bancshares	CBSH	MO	31,701	1.50	41	18.02	18	8.85	96	0.04	14	169
7	Cashmere Valley Bank	CSHX	WA	2,043	1.52	37	17.82	21	9.42	66	0.20	63	187
8	City Holding Co.	CHCO	WV	6,168	2.01	8	19.30	10	8.57	115	0.20	62	195
9	The Bancorp	TBBK	DE	7,706	2.61	2	25.81	1	10.46	34	0.50	180	217
10	Private Bancorp of America	PBAM	CA	2,152	2.01	9	23.88	3	8.53	118	0.27	97	227
11	ACNB Corp.	ACNB	PA	2,419	1.54	35	14.20	58	9.48	65	0.21	70	228
11	Lakeland Financial Corp.	LKFN	IN	6,524	1.59	30	17.49	27	9.89	54	0.33	117	228
13	Central Bancompany	CBCY.B	MO	19,037	1.52	38	11.44	126	12.75	10	0.18	55	229
14	River City Bank	RCBC	CA	4,932	1.35	63	15.65	42	8.47	122	0.00	5	232
15	Community Trust Bancorp	CTBI	KY	5,770	1.39	58	11.64	118	11.16	20	0.14	46	242
16	Bank OZK	OZK	AR	34,237	2.28	6	14.38	55	12.33	12	0.48	171	244
16	ServisFirst Bancshares	SFBS	AL	16,130	1.42	53	15.69	41	8.85	98	0.17	52	244
18	Five Star Bancorp	FSBC	CA	3,593	1.44	49	17.91	19	7.95	161	0.06	19	248
19	Southern States Bancshares	SSBK	AL	2,447	1.43	52	15.96	39	8.12	149	0.06	16	256
20	MainStreet Bancshares	MNSB	VA	2,035	1.38	60	12.67	92	8.89	95	0.06	18	265
21	HBT Financial	HBT	IL	5,073	1.53	36	16.71	32	8.19	145	0.18	53	266
22	Parke Bancorp	PKBK	NJ	2,024	1.82	14	12.92	86	14.03	7	0.49	174	281
23	Great Southern Bancorp	GSBC	MO	5,812	1.25	80	12.94	85	9.67	61	0.20	67	293
24	1st Source Corp.	SRCE	IN	8,728	1.51	40	12.90	88	10.48	33	0.37	134	295
24	International Bancshares Corp.	IBOC	TX	15,066	2.74	1	18.63	14	14.65	5	0.92	275	295
				Median	1.54		16.71		9.48		0.18		
				Mean	1.72		16.59		10.00		0.22		

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

RankingBanking uses four metrics to assess performance. Profitability is captured by return on equity and return on assets. Asset quality is represented by 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.