

LESS THAN \$5 BILLION

RANKING BANKING.

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	Northeast Community Bancorp	NECB	NY	2,010	2.46	2	15.62	8	15.84	3	0.28	35	48
2	West Coast Community Bancorp	SCZC	CA	2,680	1.85	4	13.75	15	10.14	27	0.03	5	51
3	First National Bank Alaska	FBAK	AK	4,998	1.22	21	13.52	17	10.34	25	0.17	19	82
4	Five Star Bancorp	FSBC	CA	4,053	1.22	19	12.60	24	9.79	33	0.05	7	83
5	MetroCity Bankshares	MCBS	GA	3,594	1.81	5	16.17	5	11.54	12	0.58	64	86
6	Bank First Corp.	BFC	WI	4,495	1.67	7	11.35	35	10.31	26	0.21	23	91
6	Unity Bancorp	UNTY	NJ	2,654	1.69	6	15.08	10	11.07	14	0.56	61	91
8	Cashmere Valley Bank	CSHX	WA	2,122	1.35	15	13.08	19	10.47	23	0.35	44	101
9	ACNB Corp.	ACNB	PA	2,395	1.41	12	11.82	29	10.72	19	0.37	47	107
10	Northeast Bank	NBN	ME	4,083	2.07	3	18.11	2	10.87	17	0.86	86	108
11	Coastal Financial Corp.	CCB	WA	4,121	1.19	23	14.58	13	10.65	21	0.56	60	117
12	Private Bancorp of America	PBAM	CA	2,425	1.58	9	17.51	3	9.14	47	0.55	59	118
13	FS Bancorp	FSBW	WA	3,029	1.49	10	15.59	9	9.25	43	0.53	57	119
13	Red River Bancshares	RRBI	LA	3,150	1.10	33	10.98	42	10.11	28	0.14	16	119
15	Southern States Bancshares	SSBK	AL	2,848	1.35	14	14.84	12	8.47	59	0.29	36	121
16	Capital City Bank Group	CCBG	FL	4,325	1.26	18	11.14	38	9.51	39	0.25	27	122
17	NewtekOne	NEWT	FL	2,060	3.23	1	19.53	1	12.80	8	6.69	114	124
18	American Business Bank	AMBZ	CA	4,040	1.10	35	13.26	18	8.78	51	0.26	29	133
19	Southern Missouri Bancorp	SMBC	MO	4,908	1.20	22	11.46	34	9.10	48	0.27	32	136
20	HomeTrust Bancshares	HTB	NC	4,595	1.31	16	11.02	41	11.22	13	0.72	77	147
20	USCB Financial Holdings	USCB	FL	2,581	0.99	44	12.13	27	8.34	62	0.14	14	147
22	First Community Bankshares	FCBC	VA	3,261	1.67	8	10.48	49	11.90	10	0.84	85	152
23	1867 Western Financial Corp.	WFCL	CA	4,487	1.01	41	6.02	93	17.30	1	0.16	18	153
24	Parke Bancorp	PKBK	NJ	2,142	1.38	13	9.37	59	13.99	6	0.71	76	154
25	Guaranty Bancshares	GNTY	TX	3,116	1.02	40	10.41	50	9.26	41	0.23	25	156
26	Peoples Bancorp	PPBB	WA	2,470	0.87	57	7.23	78	12.21	9	0.14	15	159
27	Avidbank Holdings	AVBH	CA	2,304	0.91	52	11.71	31	8.09	69	0.07	10	162
27	Capital Bancorp	CBNK	MD	3,207	1.42	11	12.66	23	9.99	30	1.14	98	162
27	First Bank	FRBA	NJ	3,780	1.18	26	11.04	40	9.56	38	0.54	58	162
30	Hills Bancorp.	HBIA	IA	4,588	1.18	25	10.89	43	10.69	20	0.72	78	166
30	John Marshall Bancorp	JMSB	VA	2,235	0.75	70	7.13	79	11.03	16	0.00	1	166
Median					1.31		12.13		10.34		0.29		
Mean					1.42		12.58		10.72		0.60		

► 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. 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 2024 results.