



\$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	NPA's / Loans & OREO (%)	NPA Rank	
1	Westamerica Bancorp.	WABC	CA	6,076	2.13	4	13.71	21	12.90	5	0.02	3	33
2	Farmers & Merchants Bancorp	FMCB	CA	5,370	1.64	16	15.35	13	10.46	30	0.05	4	63
3	Commerce Bancshares	CBSH	MO	31,997	1.73	13	16.79	8	9.92	43	0.11	8	72
4	River City Bank	RCBC	CA	5,144	1.40	27	16.10	10	9.42	59	0.00	1	97
5	Central Bancompany	CBCY.B	MO	19,243	1.76	12	11.43	46	14.59	3	0.34	41	102
6	HBT Financial	HBT	IL	5,033	1.55	20	15.04	15	9.42	60	0.19	20	115
7	Bank OZK	OZK	AR	38,259	1.96	6	13.22	24	12.52	6	0.66	91	127
8	1st Source Corp.	SRCE	IN	8,932	1.55	19	12.01	38	11.61	13	0.46	60	130
8	City Holding Co.	CHCO	WV	6,459	1.90	8	16.93	7	9.06	72	0.35	43	130
10	Mercantile Bank Corp.	MBWM	MI	6,052	1.39	29	14.26	19	8.91	78	0.12	12	138
11	Republic Bancorp	RBCA.A	KY	6,847	1.47	24	10.50	60	13.96	4	0.43	56	144
12	Community Trust Bancorp	CTBI	KY	6,193	1.40	28	11.25	48	11.29	15	0.45	57	148
13	Preferred Bank	PFBC	CA	6,923	2.01	5	18.73	5	11.02	18	0.92	121	149
14	ServisFirst Bancshares	SFBS	AL	17,352	1.39	30	15.01	16	9.24	67	0.33	40	153
15	International Bancshares Corp.	IBOC	TX	15,739	2.63	1	15.61	12	16.27	1	2.24	148	162
15	S&T Bancorp	STBA	PA	9,658	1.42	25	10.20	65	10.82	24	0.36	48	162
17	Nicolet Bankshares	NIC	WI	8,797	1.50	22	11.63	41	9.26	66	0.33	38	167
18	Ameris Bancorp	ABCB	GA	26,262	1.36	34	9.85	74	10.58	29	0.28	32	169
19	Wilson Bank Holding Co.	WBHC	TN	5,359	1.16	57	12.88	27	8.87	80	0.12	10	174
20	German American Bancorp	GABC	IN	6,296	1.36	33	12.38	31	8.70	85	0.26	29	178
21	Stock Yards Bancorp	SYBT	KY	8,863	1.41	26	13.17	25	8.44	92	0.33	39	182
22	Axos Financial	AX	NV	23,709	1.93	7	19.49	3	10.12	37	1.27	140	187
22	Great Southern Bancorp	GSBC	MO	5,982	1.08	70	10.85	51	9.87	45	0.20	21	187
24	BancFirst Corp.	BANF	OK	13,554	1.70	14	14.45	18	10.67	27	1.02	131	190
24	Independent Bank Corp.	IBCP	MI	5,338	1.25	50	15.34	14	8.00	110	0.17	16	190
26	Park National Corp.	PRK	OH	9,805	1.48	23	12.25	35	11.21	16	0.88	117	191
27	United Bankshares	UBSI	WV	30,024	1.30	40	7.87	104	11.01	20	0.26	28	192
28	OFG Bancorp	OFG	PR	11,501	1.79	11	16.15	9	10.13	36	1.13	138	194
29	National Bank Holdings Corp.	NBHC	CO	9,808	1.34	36	10.53	57	10.01	40	0.47	63	196
30	Home Bancshares	HOMB	AR	22,491	1.80	10	10.60	56	11.98	7	0.93	124	197
31	First Financial Bankshares	FFIN	TX	13,979	1.68	15	14.57	17	9.46	58	0.79	109	199
32	Hancock Whitney Corp.	HWC	MS	35,082	1.35	35	11.93	39	9.47	57	0.54	74	205
33	QCR Holdings	QCRH	IL	9,026	1.31	39	12.28	33	9.55	53	0.61	84	209
34	Old Second Bancorp	OSBC	IL	5,649	1.56	18	14.08	20	10.04	39	1.26	139	216
35	Enterprise Financial Services Corp	EFSC	MO	15,596	1.30	41	10.80	52	9.05	73	0.42	53	219
36	The Bancorp	TBBK	DE	8,728	2.42	2	24.18	1	9.04	75	1.41	143	221
37	BOK Financial Corp.	BOKF	OK	49,686	1.06	74	10.05	67	9.17	68	0.17	17	226
38	FB Financial Corp.	FBK	TN	13,157	1.27	44	10.72	54	10.22	34	0.68	96	228
39	Lakeland Financial Corp.	LKFN	IN	6,678	1.34	37	13.44	23	10.17	35	1.11	136	231



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40	TowneBank	TOWN	VA	17,247	1.02	77	8.31	98	9.69	51	0.07	6	232
41	Byline Bancorp	BY	IL	9,497	1.37	31	12.13	36	9.52	54	0.83	114	235
42	Amalgamated Financial Corp.	AMAL	NY	8,257	1.23	53	15.61	11	8.41	95	0.55	77	236
43	First BanCorp.	FBP	PR	19,293	1.61	17	19.48	4	8.44	93	0.92	123	237
44	Equity Bancshares	EQBK	KS	5,332	1.26	48	13.46	22	9.95	42	0.98	128	240
44	Prosperity Bancshares	PB	TX	39,567	1.24	51	6.70	117	10.75	25	0.36	47	240
46	Mechanics Bank	MCHB	CA	16,494	1.19	56	9.02	86	9.09	71	0.27	30	243
47	CVB Financial Corp.	CVBF	CA	15,154	1.29	43	9.67	77	9.81	48	0.55	78	246
48	Banner Corp.	BANR	WA	16,200	1.11	63	10.28	62	8.83	81	0.34	42	248
48	First National of Nebraska	FINN	NE	32,253	1.29	42	13.11	26	9.34	64	0.88	116	248
50	Stellar Bancorp	STEL	TX	10,906	1.26	46	8.58	95	9.87	46	0.46	62	249
51	Southside Bancshares	SBSI	TX	8,517	1.10	66	11.44	45	7.33	134	0.08	7	252
52	Cathay General Bancorp	CATY	CA	23,055	1.27	45	10.52	58	10.88	21	0.99	129	253
53	NB Bancorp	NBBK	MA	5,158	0.91	94	5.84	125	14.82	2	0.32	36	257
54	First Financial Bancorp.	FFBC	OH	18,570	1.52	21	11.55	43	7.83	116	0.56	79	259
54	Merchants Bancorp	MBIN	IN	18,806	1.83	9	17.20	6	8.32	97	2.03	147	259
56	Pacific Premier Bancorp	PPBI	CA	17,904	0.90	97	5.73	128	11.92	9	0.24	26	260
57	Pathward Financial	CASH	SD	7,622	2.26	3	22.40	2	6.35	144	0.81	113	262
58	Berkshire Hills Bancorp	BHLB	MA	12,273	0.85	104	9.46	79	9.40	62	0.18	18	263
59	Southern BancShares (N.C.)	SBNC	NC	5,386	0.76	112	7.73	107	10.74	26	0.18	19	264
60	First Commonwealth Financial Corp.	FCF	PA	11,585	1.26	47	10.76	53	9.12	70	0.70	101	271
60	Peoples Bancorp	PEBO	OH	9,254	1.37	32	11.56	42	8.02	109	0.63	88	271
62	Camden National Corp.	CAC	ME	5,805	0.95	87	10.62	55	7.64	122	0.12	9	273
62	First Busey Corp.	BUSE	IL	12,047	1.05	75	9.39	80	8.70	87	0.27	31	273
62	Metropolitan Bank Holding Corp.	MCB	NY	7,301	0.95	85	10.02	69	9.88	44	0.54	75	273
65	TriCo Bancshares	TCBK	CA	9,674	1.21	55	9.84	75	9.72	50	0.68	95	275
66	First Mid Bancshares	FMBH	IL	7,520	1.24	52	11.48	44	8.12	104	0.55	76	276
67	SouthState Corp.	SSB	FL	46,381	1.25	49	10.05	68	8.79	83	0.61	86	286
68	Burke & Herbert Financial Services Corp.	BHRB	VA	7,812	1.13	61	12.51	28	8.15	103	0.68	97	289
69	FirstSun Capital Bancorp	FSUN	CO	8,097	1.16	58	9.11	84	11.76	11	1.13	137	290
70	Central Pacific Financial Corp.	CPF	HI	7,472	0.88	101	12.46	30	7.21	137	0.21	23	291
71	NBT Bancorp	NBTB	NY	13,787	1.08	69	9.96	70	8.42	94	0.46	61	294
72	Hanmi Financial Corp.	HAFC	CA	7,678	0.82	105	7.89	103	9.39	63	0.23	24	295
72	TrustCo Bank Corp NY	TRST	NY	6,239	0.78	109	7.27	111	10.83	23	0.41	52	295
74	Heritage Financial Corp.	HFWA	WA	7,106	0.87	103	7.23	112	9.03	76	0.06	5	296
75	Cadence Bank	CADE	MS	47,019	1.11	64	9.92	72	8.66	89	0.53	72	297
76	Trustmark Corp.	TRMK	MS	18,152	1.01	78	10.25	63	9.13	69	0.65	89	299
77	First Hawaiian	FHB	HI	23,828	1.06	73	9.94	71	7.10	141	0.14	15	300

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78	Customers Bancorp	CUBI	PA	22,308	0.95	86	11.67	40	7.60	125	0.38	51	302
79	First Financial Corp.	THFF	IN	5,560	1.00	79	9.64	78	7.86	114	0.31	34	305
80	Mid Penn Bancorp	MPB	PA	5,471	0.91	95	8.61	92	9.76	49	0.51	70	306
81	First Merchants Corp.	FRME	IN	18,312	1.13	59	9.25	81	8.81	82	0.61	85	307
82	Capitol Federal Financial	CCFN	KS	9,538	0.54	132	4.99	135	10.67	28	0.14	14	309
83	Heritage Commerce Corp	HTBK	CA	5,645	0.79	108	6.20	121	9.42	61	0.21	22	312
84	Independent Bank Corp.	INDB	MA	19,374	1.02	76	6.71	116	10.86	22	0.70	100	314
84	Univest Financial Corp.	UVSP	PA	8,128	0.97	83	8.89	88	8.92	77	0.48	66	314
86	Orrstown Financial Services	ORRF	PA	5,442	1.12	62	12.12	37	7.53	129	0.62	87	315
87	United Community Banks	UCB	SC	27,720	1.09	68	8.90	87	8.90	79	0.60	82	316
88	F.N.B. Corp.	FNB	PA	48,625	1.13	60	8.63	91	8.18	102	0.47	65	318
89	TFS Financial Corp.	TFSL	OH	17,058	0.48	138	4.23	140	11.17	17	0.24	25	320
89	WSFS Financial Corp.	WSFS	DE	20,814	1.33	38	10.97	49	8.10	107	0.96	126	320
91	Atlantic Union Bankshares Corp.	AUB	VA	24,585	1.10	65	8.81	89	7.21	136	0.32	35	325
92	Northfield Bancorp	NFBK	NJ	5,666	0.48	137	3.93	142	11.80	10	0.35	45	334
93	Texas Capital Bancshares	TCBI	TX	30,732	0.74	115	6.99	114	9.98	41	0.49	67	337
94	Community Financial System	CBU	NY	16,386	1.21	54	11.43	47	5.56	147	0.66	92	340
95	Farmers & Merchants Bank of Long Beach	FMBL	CA	11,690	0.39	143	3.52	143	11.71	12	0.35	44	342
96	Business First Bancshares	BFST	LA	7,857	0.99	81	9.88	73	7.63	123	0.50	68	345
97	WesBanco	WSBC	WV	18,684	0.89	100	6.11	123	8.67	88	0.32	37	348
98	Veritex Holdings	VBTX	TX	12,768	1.00	80	8.08	101	9.47	56	0.80	112	349
99	Origin Bancorp	OBK	LA	9,679	0.95	88	8.52	96	10.29	33	1.04	133	350
100	Bank of Hawaii Corp.	BOH	HI	23,601	0.67	125	10.15	66	5.52	148	0.14	13	352
101	First Bancorp	FBNC	NC	12,148	0.92	90	7.89	102	8.11	106	0.45	58	356
102	Horizon Bancorp	HBNC	IN	7,801	0.91	93	9.69	76	7.83	115	0.53	73	357
103	Glacier Bancorp	GBCI	MT	27,903	0.73	116	6.47	119	7.92	112	0.12	11	358
103	Seacoast Banking Corp. of Florida	SBCF	FL	15,176	1.06	72	7.36	109	9.61	52	0.96	125	358
103	Shore Bancshares	SHBI	MD	6,231	0.94	89	10.51	59	7.17	139	0.51	71	358
103	WaFd	WAFD	WA	27,684	0.82	106	7.75	106	8.34	96	0.37	50	358
107	Fulton Financial Corp.	FULT	PA	32,072	1.08	71	10.89	50	7.54	128	0.80	110	359
108	Bridgewater Bancshares	BWB	MN	5,066	0.71	120	7.52	108	7.36	133	0.01	2	363
109	Renasant Corp.	RNST	MS	18,035	0.96	84	6.82	115	9.84	47	0.91	118	364
110	Farmers National Banc Corp.	FMNB	OH	5,119	0.98	82	12.26	34	4.42	150	0.70	102	368
110	Northpointe Bancshares	NPB	MI	5,224	1.09	67	12.37	32	6.83	142	0.98	127	368
110	Provident Financial Services	PFS	NJ	24,052	0.91	92	8.16	100	7.67	121	0.43	55	368
113	SmartFinancial	SMBK	TN	5,276	0.74	114	7.75	105	7.48	132	0.25	27	378
114	Associated Banc-Corp	ASB	WI	43,023	0.87	102	8.41	97	7.82	118	0.47	64	381
115	OceanFirst Financial Corp.	OCFC	NJ	13,421	0.73	118	5.82	126	8.62	91	0.37	49	384

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116	ConnectOne Bancorp	CNOB	NJ	9,880	0.78	110	6.19	122	9.49	55	0.69	99	386
116	Northwest Bancshares	NWBI	OH	14,408	0.90	99	8.31	99	8.65	90	0.69	98	386
118	Eastern Bankshares	EBC	MA	25,558	0.73	117	5.20	134	10.45	31	0.76	107	389
118	LendingClub Corp.	LC	CA	10,631	0.54	130	4.18	141	11.41	14	0.71	104	389
120	Canandaigua National Corp.	CNND	NY	5,059	0.90	96	12.47	29	7.27	135	1.01	130	390
120	Columbia Financial	CLBK	NJ	10,475	0.17	146	1.72	146	9.28	65	0.29	33	390
122	Hilltop Holdings	HTH	TX	16,268	0.72	119	5.29	132	11.98	8	1.03	132	391
123	Hope Bancorp	HOPE	CA	17,054	0.59	129	4.90	136	10.05	38	0.66	93	396
124	Alpine Banks of Colorado	ALPI.B	CO	6,525	0.76	111	10.23	64	7.51	130	0.67	94	399
125	MidWestOne Financial Group	MOFG	IA	6,236	0.75	113	9.03	85	7.57	126	0.58	80	404
126	Washington Trust Bancorp	WASH	RI	6,931	0.62	128	9.25	82	6.31	145	0.43	54	409
127	CNB Financial Corp.	CCNE	PA	6,192	0.92	91	9.11	83	8.28	99	1.28	141	414
127	Tompkins Financial Corp.	TMP	NY	8,109	0.90	98	10.37	61	7.73	120	1.07	135	414
129	HarborOne Bancorp	HONE	MA	5,753	0.48	136	4.80	137	9.05	74	0.60	83	430
130	Financial Institutions	FISI	NY	6,117	0.68	123	8.77	90	8.11	105	0.91	120	438
131	Brookline Bancorp	BRKL	MA	11,905	0.67	124	6.39	120	8.27	100	0.72	105	449
132	Dime Community Bancshares	DCOM	NY	14,353	0.44	140	4.70	138	7.89	113	0.45	59	450
133	Live Oak Bancshares	LOB	NC	12,943	0.70	121	8.60	93	7.49	131	0.77	108	453
134	Simmons First National Corp.	SFNC	AR	26,876	0.70	122	5.44	131	8.29	98	0.71	103	454
135	First Interstate BancSystem	FIBK	MT	29,137	0.79	107	7.29	110	7.55	127	0.80	111	455
136	BankUnited	BKU	FL	35,242	0.67	126	8.59	94	7.78	119	0.91	119	458
136	Eagle Bancorp	EGBN	MD	11,130	0.28	145	2.83	145	11.02	19	2.66	149	458
136	First Internet Bancorp	INBK	IN	5,738	0.40	142	5.80	127	6.42	143	0.36	46	458
139	Triumph Financial	TFIN	TX	5,949	0.44	139	2.87	144	10.33	32	1.99	146	461
140	Peoples Financial Services Corp.	PFIS	PA	5,092	0.54	131	5.89	124	7.20	138	0.58	81	474
141	Amerant Bancorp	AMTB	FL	9,902	0.52	134	6.52	118	8.78	84	1.62	144	480
142	Kearny Financial Corp.	KRNY	NJ	7,731	0.08	147	0.84	147	8.27	101	0.65	90	485
143	Banc of California	BANC	CA	33,543	0.53	133	5.46	130	7.99	111	0.84	115	489
143	First Foundation	FFWM	TX	12,645	0.00	148	0.06	148	7.61	124	0.51	69	489
145	W.T.B. Financial Corp.	WTBF.B	WA	10,737	0.44	141	5.28	133	8.70	86	1.04	134	494
146	Flushing Financial Corp.	FFIC	NY	9,039	0.32	144	4.25	139	7.82	117	0.75	106	506
147	Peapack-Gladstone Financial Corp.	PGC	NJ	7,011	0.50	135	5.54	129	8.03	108	1.81	145	517
148	Alerus Financial Corp.	ALRS	ND	5,262	0.62	127	7.02	113	7.13	140	1.36	142	522
149	HomeStreet	HMST	WA	8,124	(0.75)	150	(13.10)	150	4.80	149	0.92	122	571
150	Midland States Bancorp	MSBI	IL	7,529	(0.05)	149	(0.51)	149	6.14	146	2.69	150	594
Median					1.03		9.76		9.03		0.54		
Mean					1.05		9.61		9.13		0.63		

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.