



TOP 25 BANKS

					Profitability				Capital Adequacy		Asset Quality		Final Score
Rank	Company Name	Ticker	State	Total Assets (\$MM)	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	6,076	2.13	6	13.71	40	12.90	12	0.02	7	65
2	Northeast Community Bancorp	NECB	NY	2,010	2.46	3	15.62	21	15.84	4	0.28	71	99
3	Farmers & Merchants Bancorp	FMCB	CA	5,370	1.64	24	15.35	25	10.46	53	0.05	10	112
4	West Coast Community Bancorp	WCCB	CA	2,680	1.85	12	13.75	38	10.14	62	0.03	8	120
5	Commerce Bancshares	CBSH	MO	31,997	1.73	18	16.79	11	9.92	75	0.11	20	124
6	River City Bank	RCBC	CA	5,144	1.40	40	16.10	16	9.42	99	0.00	1	156
7	HBT Financial	HBT	IL	5,033	1.55	30	15.04	28	9.42	100	0.19	43	201
8	Central Bancompany	CBCY.B	MO	19,243	1.76	17	11.43	95	14.59	8	0.34	86	206
9	MetroCity Bankshares	MCBS	GA	3,594	1.81	14	16.17	14	11.54	25	0.58	159	212
10	First National Bank Alaska	FBAK	AK	4,998	1.22	81	13.52	42	10.34	56	0.17	37	216
11	Bank First Corp.	BFC	WI	4,495	1.67	22	11.35	97	10.31	58	0.21	49	226
12	East West Bancorp	EWBC	CA	75,976	1.61	25	16.01	17	9.61	88	0.36	98	228
13	Five Star Bancorp	FSBC	CA	4,053	1.22	78	12.60	60	9.79	81	0.05	11	230
14	City Holding Co.	CHCO	WV	6,459	1.90	11	16.93	10	9.06	123	0.35	88	232
14	Unity Bancorp	UNTY	NJ	2,654	1.69	20	15.08	27	11.07	31	0.56	154	232
16	Mercantile Bank Corp.	MBWM	MI	6,052	1.39	42	14.26	36	8.91	131	0.12	25	234
17	Bank OZK	OZK	AR	38,259	1.96	9	13.22	48	12.52	14	0.66	177	248
18	Cashmere Valley Bank	CSHX	WA	2,122	1.35	54	13.08	51	10.47	52	0.35	92	249
19	1st Source Corp.	SRCE	IN	8,932	1.55	29	12.01	78	11.61	24	0.46	120	251
20	ACNB Corp.	ACNB	PA	2,395	1.41	38	11.82	82	10.72	45	0.37	103	268
20	ServisFirst Bancshares	SFBS	AL	17,352	1.39	43	15.01	29	9.24	112	0.33	84	268
22	Northeast Bank	NBN	ME	4,083	2.07	7	18.11	7	10.87	38	0.86	225	277
23	Preferred Bank	PFBC	CA	6,923	2.01	8	18.73	6	11.02	34	0.92	234	282
24	Community Trust Bancorp	CTBI	KY	6,193	1.40	41	11.25	101	11.29	27	0.45	115	284
25	Republic Bancorp	RBCA.A	KY	6,847	1.47	35	10.50	127	13.96	10	0.43	113	285
Median					1.64		14.26		10.47		0.34		
Mean					1.67		14.30		11.00		0.33		

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.