



\$5 BILLION UP TO \$50 BILLION

Rank	Company Name	Ticker	State	Total Assets (\$MM)	Profitability				Capital Adequacy		Asset Quality		Final Score
					Core ROAA (%)	ROAA Rank	Core ROATCE (%)	ROATCE Rank	Tang Common Equity / Tang Assets (%)	TCE Rank	NPA's/ Loans & OREO (%)	NPA Rank	
1	Commerce Bancshares	CBSH	MO	32,915	1.79	14	16.39	27	11.11	26	0.10	5	72
2	City Holding Co.	CHCO	WV	6,722	2.01	6	21.59	5	9.93	55	0.32	26	92
3	Farmers & Merchants Bancorp	FMCB	CA	5,690	1.67	21	15.31	45	11.15	25	0.02	2	93
4	Nicolet Bankshares	NIC	WI	9,185	1.74	17	19.35	9	9.89	57	0.32	27	110
4	Westamerica Bancorp.	WABC	CA	5,960	1.91	7	12.72	85	13.90	4	0.20	14	110
6	HBT Financial	HBT	IL	5,071	1.59	25	15.92	35	10.82	32	0.25	19	111
7	Ameris Bancorp	ABCB	GA	27,516	1.57	27	14.87	48	11.36	19	0.29	23	117
8	Central Bancompany	CBC	MO	20,752	2.12	4	13.97	68	16.82	2	0.43	47	121
9	Home BancShares	HOMB	AR	22,882	2.08	5	17.75	18	13.36	5	0.75	96	124
10	Stock Yards Bancorp	SYBT	KY	9,536	1.57	28	18.04	15	9.32	79	0.18	12	134
11	Community Trust Bancorp	CTBI	KY	6,684	1.52	32	13.09	80	11.94	14	0.24	16	142
12	CVB Financial Corp.	CVBF	CA	15,631	1.42	42	14.65	53	10.25	46	0.06	3	144
12	Republic Bancorp	RBCA.A	KY	7,042	1.85	8	12.86	84	15.15	3	0.45	49	144
14	First Financial Bankshares	FFIN	TX	15,446	1.76	16	17.84	16	10.60	39	0.68	81	152
15	Lakeland Financial Corp.	LKFN	IN	6,990	1.50	35	14.46	57	10.84	30	0.39	35	157
16	Preferred Bank	PFBC	CA	7,601	1.84	10	17.36	19	10.38	43	0.70	87	159
17	Axos Financial	AX	NV	28,201	1.85	9	18.15	14	9.76	64	0.64	74	161
18	Mercantile Bank Corp.	MBWM	MI	6,835	1.45	36	15.53	40	9.37	77	0.16	11	164
19	Park National Corp.	PRK	OH	9,805	1.79	13	15.85	38	12.35	10	0.84	104	165
20	German American Bancorp	GABC	IN	8,389	1.53	31	18.91	11	9.44	74	0.50	55	171
21	First BanCorp.	FBP	PR	19,133	1.81	12	19.20	10	10.08	49	0.87	106	177
21	First National Bank Alaska	FBAK	AK	5,100	1.53	30	14.12	64	11.16	24	0.51	59	177
23	United Bankshares	UBSI	WV	33,660	1.43	41	14.00	67	10.90	29	0.43	44	181
24	International Bancshares Corp.	IBOC	TX	16,576	2.52	3	15.07	46	18.22	1	1.69	138	188
25	1st Source Corp.	SRCE	IN	9,055	1.84	11	14.78	51	13.28	6	1.09	124	192
25	First Financial Corp.	THFF	IN	5,756	1.58	26	18.44	12	9.51	72	0.68	82	192
27	Hancock Whitney Corp.	HWC	MS	35,473	1.44	40	14.85	49	10.06	51	0.51	57	197
28	Orrstown Financial Services	ORRF	PA	5,542	1.67	20	20.79	6	8.90	87	0.70	85	198
29	First Bancorp	FBNC	NC	12,668	1.35	51	16.04	34	9.51	71	0.43	46	202
30	Bank OZK	OZK	AR	40,786	1.79	15	14.48	56	12.79	7	1.23	125	203
31	BancFirst Corp.	BANF	OK	14,839	1.72	19	15.87	37	11.27	21	1.38	131	208
32	Prosperity Bancshares	PB	TX	38,463	1.44	38	13.65	71	11.63	17	0.69	84	210
33	Great Southern Bancorp	GSBC	MO	5,599	1.21	75	11.43	103	11.21	22	0.18	13	213
33	WSFS Financial Corp.	WSFS	DE	21,314	1.44	39	17.77	17	8.71	95	0.54	62	213
35	ServisFirst Bancshares	SFBS	AL	17,727	1.63	22	16.91	21	10.37	45	1.25	126	214
36	River City Bank	RCBC	CA	5,802	1.25	65	13.33	76	9.45	73	0.00	1	215
37	OFG Bancorp	OFG	PR	12,466	1.73	18	16.79	24	10.47	42	1.59	136	220
37	QCR Holdings	QCRH	IL	9,575	1.41	43	14.34	60	10.24	47	0.60	70	220
39	First National of Nebraska	FINN	NE	34,923	1.63	23	16.35	28	9.56	70	0.79	100	221



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40	NBT Bancorp	NBTB	NY	15,995	1.27	64	15.36	43	8.95	86	0.39	33	226
40	Southern BancShares (N.C.)	SBNC	NC	5,583	1.10	95	10.30	114	12.54	9	0.13	8	226
42	Wilson Bank Holding Co.	WBHC	TN	5,879	1.38	44	14.81	50	9.80	62	0.62	71	227
43	Burke & Herbert Financial Services Corp.	BHRB	VA	7,921	1.63	24	18.43	13	9.79	63	1.36	128	228
43	Third Coast Bancshares	TCBX	TX	5,341	1.36	47	16.35	29	8.38	109	0.42	43	228
45	Peoples Financial Services Corp.	PFIS	PA	5,271	1.30	59	16.89	23	8.05	119	0.33	28	229
46	Byline Bancorp	BY	IL	9,653	1.45	37	14.03	65	11.20	23	0.86	105	230
47	First Mid Bancshares	FMBH	IL	7,967	1.35	50	16.06	33	9.20	82	0.56	66	231
47	Old Second Bancorp	OSBC	IL	6,903	1.51	34	14.65	54	11.02	28	0.96	115	231
47	Provident Financial Services	PFS	NJ	24,981	1.31	58	16.64	26	8.48	108	0.41	39	231
50	National Bank Holdings Corp.	NBHC	CO	9,884	1.22	73	11.98	99	10.84	31	0.36	31	234
51	TowneBank	TOWN	VA	19,687	1.22	72	13.58	74	9.11	83	0.11	7	236
52	LendingClub Corp.	LC	CA	11,568	1.29	61	10.94	110	11.84	15	0.47	52	238
53	S&T Bancorp	STBA	PA	9,871	1.35	49	12.34	91	11.46	18	0.69	83	241
54	Banner Corp.	BANR	WA	16,354	1.22	71	13.35	75	9.83	61	0.40	37	244
55	Southern Missouri Bancorp	SMBC	MO	5,094	1.37	45	14.57	55	9.91	56	0.74	93	249
56	United Community Banks	UCB	SC	28,003	1.23	70	13.60	73	9.86	59	0.44	48	250
57	Community Financial System	CBU	NY	17,303	1.35	52	23.48	4	6.50	139	0.53	61	256
58	Atlantic Union Bankshares Corp.	AUB	VA	37,586	1.23	69	16.90	22	7.85	127	0.42	42	260
58	First Financial Bancorp.	FFBC	OH	21,129	1.53	29	19.58	8	7.89	126	0.76	97	260
60	Independent Bank Corp.	IBCP	MI	5,506	1.28	62	15.55	39	8.65	97	0.56	65	263
61	Eastern Bankshares	EBC	MA	30,587	1.37	46	13.23	79	10.38	44	0.75	95	264
61	First Merchants Corp.	FRME	IN	19,025	1.24	67	14.24	61	9.38	76	0.52	60	264
63	Camden National Corp.	CAC	ME	6,975	1.11	93	16.31	30	7.41	134	0.14	10	267
64	First Hawaiian	FHB	HI	23,955	1.15	84	16.15	32	7.73	131	0.29	22	269
64	Horizon Bancorp	HBNC	IN	6,437	1.35	48	17.01	20	8.38	110	0.72	91	269
64	Peoples Bancorp	PEBO	OH	9,650	1.24	68	15.32	44	8.80	93	0.55	64	269
67	Fulton Financial Corp.	FULT	PA	32,118	1.29	60	16.31	31	8.51	104	0.64	75	270
67	Southside Bancshares	SBSI	TX	8,515	1.15	85	15.42	41	7.77	129	0.22	15	270
69	Alerus Financial Corp.	ALRS	ND	5,230	1.52	33	20.17	7	8.72	94	1.70	139	273
69	First Busey Corp.	BUSE	KS	18,105	1.13	89	11.97	100	10.05	52	0.38	32	273
71	Amalgamated Financial Corp.	AMAL	NY	8,870	1.28	63	14.70	52	8.81	92	0.58	67	274
71	Cathay General Bancorp	CATY	CA	24,230	1.31	57	12.25	92	10.68	37	0.71	88	274
73	Heritage Financial Corp.	HFWA	WA	6,967	1.10	96	12.04	98	10.09	48	0.39	34	276
73	Pathward Financial	CASH	SD	7,560	2.65	1	39.14	1	7.51	133	1.95	141	276
75	The Bancorp	TBBK	DE	9,352	2.54	2	28.50	2	7.37	136	1.59	137	277
76	Mechanics Bancorp	MCHB	CA	22,351	1.18	79	13.79	70	8.48	107	0.34	29	285
77	Heritage Commerce Corp	HTBK	CA	5,765	1.04	105	11.10	109	9.59	68	0.06	4	286

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78	Farmers & Merchants Bank of Long Beach	FMBL	CA	11,797	0.59	131	4.91	137	12.00	12	0.13	9	289
79	WesBanco	WSBC	WV	27,696	1.17	81	15.87	36	8.03	120	0.48	53	290
80	First Commonwealth Financial Corp.	FCF	PA	12,343	1.32	53	14.40	58	9.67	66	0.97	116	293
81	FB Financial Corp.	FBK	TN	16,300	1.32	54	13.05	81	9.84	60	0.77	99	294
82	Customers Bancorp	CUBI	PA	24,896	1.14	86	14.35	59	8.48	106	0.43	45	296
82	Stellar Bancorp	STEL	TX	10,807	1.14	87	11.52	102	10.75	35	0.62	72	296
84	Mid Penn Bancorp	MPB	PA	6,134	1.10	97	11.37	105	11.08	27	0.63	73	302
85	Trustmark Corp.	TRMK	MS	18,925	1.20	76	12.88	83	9.61	67	0.65	78	304
86	Bank of Hawaii Corp.	BOH	HI	24,176	0.89	117	15.40	42	6.14	140	0.10	6	305
86	TriCo Bancshares	TCBK	CA	9,822	1.24	66	12.56	89	10.71	36	0.96	114	305
88	Associated Banc-Corp	ASB	WI	45,203	1.12	91	14.14	63	8.29	113	0.41	40	307
89	NB Bancorp	NBBK	MA	7,006	1.19	78	8.60	124	11.78	16	0.72	90	308
90	Hanmi Financial Corp.	HAFC	CA	7,869	0.97	110	9.34	121	9.97	53	0.31	25	309
90	Independent Bank Corp.	INDB	MA	24,913	1.11	92	11.15	108	9.88	58	0.46	51	309
92	Texas Capital Bancshares	TCBI	TX	31,540	1.06	101	10.32	113	10.56	41	0.50	56	311
93	TrustCo Bank Corp NY	TRST	NY	6,441	0.97	111	8.89	123	10.65	38	0.42	41	313
94	Equity Bancshares	EQBK	KS	6,373	1.31	56	12.72	86	9.94	54	1.05	120	316
95	Central Pacific Financial Corp.	CPF	HI	7,409	1.06	102	13.63	72	8.00	122	0.27	21	317
96	FirstSun Capital Bancorp	FSUN	CO	8,485	1.21	74	10.02	117	12.58	8	1.06	121	320
96	Northfield Bancorp	NFBK	NJ	5,754	0.59	133	4.91	138	11.99	13	0.39	36	320
98	Farmers National Banc Corp.	FMNB	OH	5,246	1.20	77	24.31	3	5.94	142	0.80	101	323
98	Northpointe Bancshares	NPB	MI	7,023	1.31	55	16.76	25	7.73	130	0.92	113	323
100	TFS Financial Corp.	TFSL	OH	17,499	0.53	134	4.75	139	10.81	33	0.26	20	326
101	Financial Institutions	FISI	NY	6,274	1.18	80	13.93	69	8.87	90	0.73	92	331
102	Glacier Bancorp	GBCI	MT	31,978	0.89	118	10.80	112	8.95	85	0.25	17	332
103	Univest Financial Corp.	UVSP	PA	8,437	1.10	98	12.11	95	9.27	80	0.54	63	336
104	Hilltop Holdings	HTH	TX	15,845	0.82	123	6.69	130	12.17	11	0.66	80	344
105	SmartFinancial	SMBK	TN	5,861	0.96	112	12.59	88	7.93	123	0.29	24	347
106	Capitol Federal Financial	CFFN	KS	9,778	0.75	126	7.08	129	10.56	40	0.60	68	363
106	Tompkins Financial Corp.	TMP	NY	8,668	0.95	113	11.32	106	10.07	50	0.74	94	363
108	ConnectOne Bancorp	CNOB	NJ	14,003	0.87	121	10.14	115	8.62	100	0.40	38	374
109	Canandaigua National Corp.	CNND	NY	5,327	1.13	88	14.94	47	7.85	128	0.91	112	375
110	Seacoast Banking Corp. of Florida	SBCF	FL	20,842	1.11	94	12.89	82	7.70	132	0.60	69	377
111	CNB Financial Corp.	CCNE	PA	8,396	1.05	103	12.69	87	8.36	111	0.65	77	378
112	Business First Bancshares	BFST	LA	8,215	1.16	83	14.21	62	8.53	102	1.41	133	380
113	Beacon Financial Corporation	BBT	MA	23,220	0.99	106	11.72	101	8.62	99	0.65	76	382
114	Washington Trust Bancorp	WASH	RI	6,622	0.78	124	11.41	104	7.25	137	0.25	18	383
115	Origin Bancorp	OBK	LA	9,725	0.91	116	8.55	126	11.34	20	1.07	122	384



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116	Columbia Financial	CLBK	NJ	11,019	0.49	136	5.31	134	9.56	69	0.46	50	389
117	Northwest Bancshares	NWBI	OH	16,767	1.07	100	12.49	90	8.64	98	0.82	102	390
117	Shore Bancshares	SHBI	MD	6,259	1.08	99	14.02	66	8.06	118	0.87	107	390
117	Simmons First National Corp.	SFNC	AR	24,541	0.97	109	12.08	96	8.71	96	0.71	89	390
120	Alpine Banks of Colorado	ALPI.B	CO	6,854	1.05	104	13.30	77	8.34	112	0.77	98	391
120	Bridgewater Bancshares	BWB	MN	5,407	0.91	115	12.06	97	8.01	121	0.51	58	391
120	Merchants Bancorp	MBIN	IN	19,449	1.16	82	13.23	78	8.85	91	1.72	140	391
123	W.T.B. Financial Corp.	WTBF.B	WA	10,693	0.88	120	9.69	118	9.36	78	0.66	79	395
124	Enterprise Financial Services Corp	EFSC	MO	17,301	1.12	90	12.20	93	9.07	84	1.37	130	397
125	First Interstate BancSystem	FIBK	MT	26,641	0.98	108	12.16	94	8.90	88	0.90	111	401
126	OceanFirst Financial Corp.	OCFC	NJ	14,564	0.62	130	7.60	127	8.09	117	0.34	30	404
127	Renasant Corp.	RNST	MS	26,751	0.99	107	11.17	107	9.26	81	0.99	117	412
128	Dime Community Bancshares	DCOM	NY	15,342	0.82	122	10.13	116	7.91	124	0.49	54	416
129	Hope Bancorp	HOPE	CA	18,532	0.59	132	6.28	132	9.75	65	0.89	110	439
130	WaFd	WAFD	WA	27,286	0.93	114	10.90	111	8.52	103	1.01	118	446
131	Eagle Bancorp	EGBN	MD	10,497	(0.97)	142	(9.59)	142	10.78	34	1.48	135	453
132	Metropolitan Bank Holding Corp.	MCB	NY	8,256	0.89	119	9.68	119	8.89	89	1.28	127	454
133	Banc of California	BANC	CA	34,797	0.75	127	9.52	120	7.90	125	0.70	86	458
134	Amerant Bancorp	AMTB	FL	9,777	0.66	128	7.35	128	9.40	75	2.74	142	473
135	BankUnited	BKU	FL	35,039	0.77	125	9.26	122	8.51	105	1.40	132	484
135	Kearny Financial Corp.	KRNY	NJ	7,621	0.42	138	5.10	136	8.56	101	0.89	109	484
137	Live Oak Bancshares	LOB	NC	15,135	0.64	129	8.59	125	7.40	135	0.83	103	492
138	Flushing Financial Corp.	FFIC	NY	8,693	0.42	139	5.25	135	8.14	116	0.88	108	498
139	Peapack-Gladstone	PGC	NJ	7,526	0.51	135	6.35	131	8.19	115	1.09	123	504
140	Triumph Financial	TFIN	TX	6,381	0.45	137	5.40	133	8.26	114	1.37	129	513
141	First Internet Bancorp	INBK	IN	5,572	(0.08)	141	(1.35)	141	6.13	141	1.02	119	542
142	Midland States Bancorp	MSBI	IL	6,513	0.28	140	4.25	140	6.74	138	1.41	134	552
Median					1.22		13.64		9.51		0.62		
Mean					1.23		13.37		9.69		0.68		

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

RankingBanking uses four metrics to assess performance. Profitability is captured by return on average tangible common equity and return on average total assets. That is a change from past years, when return on equity and return on assets were used to determine profitability. 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. Asset rankings reflect the standing of banks versus their asset class.

This may differ from the standings based on the overall ranking, where banks are compared against the entire 300-bank group. Data is based on calendar year 2025 results.