

LESS THAN \$5 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	Northeast Community Bancorp	NECB	NY	2,064	2.19	4	12.99	58	17.04	2	0.00	1	65
2	Bank7 Corp.	BSVN	OK	1,964	2.37	2	19.54	6	12.25	14	0.43	45	67
3	Esquire Financial Holdings	ESQ	NY	2,366	2.42	1	19.29	7	12.24	15	0.49	51	74
4	Commercial Bancgroup	CBK	TN	2,291	1.73	12	17.21	15	11.96	16	0.35	33	76
5	Bank First Corp.	BFC	WI	4,506	1.73	11	17.47	13	10.49	40	0.16	16	80
6	Thomasville Bancshares	THVB	GA	2,087	2.32	3	23.77	1	9.55	55	0.25	24	83
7	West Coast Community Bancorp	WCCB	CA	2,884	2.00	6	18.76	8	11.10	26	0.55	59	99
8	ACNB Corp.	ACNB	PA	3,228	1.61	19	16.69	17	10.60	36	0.33	31	103
9	California BanCorp	BCAL	CA	4,033	1.68	14	16.29	21	11.45	22	0.51	53	110
10	Mission Bancorp	MSBC	CA	1,903	1.42	26	13.29	53	11.57	20	0.18	18	117
11	Timberland Bancorp	TSBK	WA	2,006	1.51	20	12.35	69	12.71	11	0.31	28	128
12	Northeast Bank	NBN	ME	4,947	2.06	5	17.58	11	10.83	32	0.80	82	130
13	Five Star Bancorp	FSBC	CA	4,755	1.39	27	14.58	37	9.38	59	0.08	8	131
14	Hills Bancorp.	HBIA	IA	4,648	1.50	21	13.55	50	11.75	17	0.51	52	140
15	First Community Bankshares	FCBC	VA	3,260	1.64	16	15.01	31	11.13	25	0.60	69	141
16	American Business Bank	AMBZ	CA	4,407	1.38	28	15.79	24	9.33	60	0.33	30	142
17	South Plains Financial	SPFI	TX	4,481	1.34	31	13.38	51	10.61	35	0.28	27	144
18	MetroCity Bankshares	MCBS	GA	4,768	1.94	8	17.03	16	9.91	50	0.63	71	145
18	Orange County Bancorp	OBT	NY	2,659	1.46	25	16.39	20	10.49	38	0.57	62	145
18	Red River Bancshares	RRBI	LA	3,351	1.33	33	12.55	66	10.86	31	0.15	15	145
18	Unity Bancorp	UNTY	NJ	2,967	1.99	7	16.68	18	11.59	19	1.19	101	145
22	Northrim BanCorp	NRIM	AK	3,290	1.71	13	22.47	4	8.45	83	0.48	50	150
23	First Farmers Financial Corp.	FFMR	IN	3,435	1.49	22	17.52	12	9.03	67	0.53	56	157
24	Parke Bancorp	PKBK	NJ	2,249	1.76	10	12.15	75	14.41	6	0.67	73	164
25	Cashmere Valley Bank	CSHX	WA	2,273	1.33	32	12.38	68	11.55	21	0.48	49	170
26	1867 Western Financial Corp.	WFCL	CA	4,827	1.16	51	6.44	111	18.55	1	0.08	9	172
26	Capital City Bank Group	CCBG	FL	4,386	1.30	34	12.71	63	10.79	33	0.41	42	172
28	First Ottawa Bancshares	FOTB	IL	2,036	1.46	24	23.16	2	6.49	118	0.34	32	176
29	Greene County Bancorp	GCBC	NY	3,147	1.24	38	15.53	27	8.21	94	0.19	19	178
30	Capital Bancorp	CBNK	MD	3,606	1.81	9	18.02	9	10.09	46	1.95	115	179
31	Hawthorn Bancshares	HWBK	MO	1,895	1.29	35	14.90	32	9.19	65	0.47	48	180
32	Plumas Bancorp	PLBC	NV	2,239	1.61	17	15.73	25	10.25	44	1.01	96	182
33	Waterstone Financial	WSBF	WI	2,260	1.19	44	7.68	102	15.44	3	0.36	36	185
34	Norwood Financial Corp.	NWFL	PA	2,425	1.21	42	14.55	39	8.88	69	0.38	38	188
35	Oak Valley Bancorp	OVLY	CA	2,023	1.22	41	12.72	62	10.13	45	0.40	41	189
36	HomeTrust Bancshares	HTB	NC	4,546	1.46	23	11.90	78	12.46	12	0.78	79	192
37	Private Bancorp of America	PBAM	CA	2,535	1.61	18	16.67	19	10.34	41	2.37	116	194
37	River Financial Corp.	RVRF	AL	3,787	1.36	30	21.93	5	7.06	113	0.45	46	194
39	USCB Financial Holdings	USCB	FL	2,792	1.19	45	14.57	38	7.78	98	0.14	14	195
40	Peoples Bancorp	PPBB	WA	2,464	1.00	76	8.02	100	12.77	10	0.11	11	197
41	PCB Bancorp	PCB	CA	3,282	1.16	48	12.31	72	9.76	53	0.28	26	199

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42	LCNB Corp.	LCNB	OH	2,241	1.07	63	14.60	36	8.24	92	0.11	10	201
42	Oakworth Capital	OAKC	AL	2,046	1.18	46	16.13	22	7.27	110	0.24	23	201
44	First United Corp.	FUNC	MD	2,087	1.23	39	13.72	48	9.26	61	0.53	55	203
45	Fidelity D & D Bancorp	FDBC	PA	2,748	1.09	61	14.72	35	8.01	97	0.12	12	205
46	Civista Bancshares	CIVB	OH	4,336	1.23	40	16.06	23	9.60	54	0.94	91	208
47	Community West Bancshares	CWBC	CA	3,690	1.10	59	14.14	46	8.49	81	0.28	25	211
47	NewtekOne	NEWT	FL	2,745	1.66	15	12.78	61	12.26	13	7.28	122	211
49	John Marshall Bancorp	JMSB	VA	2,333	0.92	89	8.14	99	11.39	23	0.00	1	212
50	Avidbank Holdings	AVBH	CA	2,570	1.26	36	13.10	56	10.93	28	1.14	98	218
50	Home Bancorp	HBCP	LA	3,493	1.37	29	14.51	41	10.30	42	1.31	106	218
52	Bar Harbor Bankshares	BHB	ME	4,684	1.17	47	14.23	45	8.27	91	0.38	39	222
53	First Community Corp.	FCCO	SC	2,058	0.99	77	14.38	42	7.47	104	0.03	5	228
53	First Northern Community Bancorp	FNRN	CA	1,911	1.16	50	11.50	81	10.89	29	0.59	68	228
55	Arrow Financial Corp.	AROW	NY	4,446	1.04	67	11.79	79	9.20	64	0.19	20	230
56	Chemung Financial Corp.	CHMG	NY	2,710	1.03	69	13.19	55	8.66	73	0.36	35	232
57	First Bank	FRBA	NJ	3,958	1.15	52	12.20	74	10.04	47	0.56	60	233
58	Kish Bancorp	KISB	PA	1,974	0.99	80	15.07	30	6.12	120	0.03	6	236
59	Lyons Bancorp	LYBC	NY	2,069	1.05	66	17.27	14	6.62	116	0.43	44	240
60	CoastalSouth Bancshares	COSO	GA	2,307	1.13	54	11.26	82	11.06	27	0.80	81	244
60	Lake Ridge Bancorp	LRBI	WI	3,271	1.05	65	12.32	71	9.03	68	0.40	40	244
62	Sierra Bancorp	BSRR	CA	3,829	1.16	49	12.98	59	8.88	71	0.58	67	246
63	West Bancorp.	WTBA	IA	4,142	0.89	94	14.77	34	6.42	119	0.00	1	248
64	C&F Financial Corp.	CFFI	VA	2,768	0.99	78	12.23	73	8.59	77	0.21	21	249
65	Farmers & Merchants Bancorp	FMAO	OH	3,434	1.03	68	13.25	54	8.39	86	0.41	43	251
65	First Business Financial Services	FBIZ	WI	4,082	1.25	37	15.47	29	8.56	80	1.29	105	251
67	Pioneer Bancorp	PBFS	NY	2,151	1.02	71	7.12	104	14.57	4	0.67	74	253
68	ChoiceOne Financial Services	COFS	MI	4,411	1.12	56	17.67	10	7.16	111	0.75	78	255
68	The First Bancorp	FNLC	ME	3,166	1.08	62	14.51	40	8.05	96	0.54	57	255
70	Merchants Financial Group	MFGI	MN	2,900	1.15	53	12.64	64	9.50	56	0.88	85	258
70	South Atlantic Bancshares	SABK	SC	1,920	0.88	95	14.03	47	6.75	115	0.00	1	258
72	Bankwell Financial Group	BWFG	CT	3,360	1.09	60	12.47	67	8.88	70	0.58	63	260
72	First National Corp.	FXNC	VA	2,038	0.98	81	12.57	65	8.41	85	0.32	29	260
74	FVCBankcorp	FVCB	VA	2,292	0.99	79	9.28	94	10.78	34	0.52	54	261
75	Citizens Financial Services	CZFS	PA	3,065	1.21	43	14.78	33	8.42	84	1.23	102	262
76	BayCom Corp	BCML	CA	2,594	0.96	86	8.52	98	11.67	18	0.57	61	263
77	FS Bancorp	FSBW	WA	3,197	1.11	58	12.10	76	9.22	62	0.69	75	271
78	BankFirst Capital Corp.	BFCC	MS	3,296	0.97	83	23.07	3	3.83	122	0.58	64	272
78	Coastal Financial Corp.	CCB	WA	4,741	1.11	57	10.80	88	10.27	43	0.81	84	272
80	ENB Financial Corp	ENBP	PA	2,258	1.01	73	15.70	26	7.13	112	0.61	70	281
80	OP Bancorp	OPBK	CA	2,650	1.01	72	11.76	80	9.49	57	0.64	72	281
82	North Dallas Bank & Trust Co.	NODB	TX	1,870	0.46	111	4.95	114	9.81	52	0.05	7	284
83	NASB Financial	NASB	MO	2,967	0.98	82	6.96	107	14.54	5	0.96	93	287
84	Isabella Bank Corp.	ISBA	MI	2,209	0.91	93	11.19	83	8.47	82	0.36	34	292

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85	Franklin Financial Services Corp.	FRAF	PA	2,239	0.94	87	14.34	44	7.45	105	0.54	58	294
86	Citizens & Northern Corp.	CZNC	PA	3,132	1.13	55	12.93	60	8.73	72	1.36	108	295
87	Colony Bankcorp	CBAN	GA	3,735	1.02	70	13.70	49	8.20	95	0.81	83	297
88	Somerset Trust Holding Co.	SOME	PA	2,440	1.06	64	15.51	28	7.73	100	1.38	109	301
88	Tri City Bankshares Corp.	TRCY	WI	2,005	0.85	100	9.63	91	9.22	63	0.46	47	301
90	Eagle Bancorp Montana	EBMT	MT	2,106	0.74	105	11.04	84	7.43	107	0.14	13	309
91	CBB Bancorp	CBBI	CA	2,007	0.96	84	6.90	108	13.27	7	1.47	111	310
92	Princeton Bancorp	BPRN	NJ	2,285	0.86	98	7.95	101	11.18	24	0.91	88	311
93	Western New England Bancorp	WNEB	MA	2,736	0.57	110	6.77	109	8.60	76	0.24	22	317
94	LINKBANCORP	LNKB	PA	3,071	1.00	75	13.31	52	7.75	99	0.94	92	318
95	Eagle Financial Services	EFSI	VA	1,889	0.92	88	10.45	89	10.00	49	0.98	95	321
96	Dacotah Banks	DBIN	SD	4,846	1.01	74	10.86	86	9.38	58	1.29	104	322
97	Southern First Bancshares	SFST	SC	4,403	0.73	106	8.84	96	8.37	87	0.37	37	326
98	Exchange Bank	EXSR	CA	3,305	0.83	102	8.83	97	10.49	39	0.92	89	327
99	Hingham Institution for Savings	HIFS	MA	4,543	0.71	107	7.00	105	10.56	37	0.79	80	329
100	Avidia Bancorp	AVBC	MA	2,837	0.28	117	3.01	118	12.99	9	0.88	86	330
101	CF Bankshares	CFBK	OH	2,117	0.85	101	10.14	90	8.59	78	0.58	66	335
101	Oconomowoc Bancshares	OCNB	WI	2,722	0.96	85	11.97	77	8.56	79	0.96	94	335
103	Ponce Financial Group	PDLB	NY	3,224	0.88	96	9.32	93	9.82	51	1.02	97	337
104	Blue Ridge Bankshares	BRBS	VA	2,433	0.44	114	3.43	117	13.21	8	1.18	100	339
105	Ames National Corp.	ATLO	IA	2,134	0.92	90	10.83	87	9.18	66	1.18	99	342
105	Investar Holding Corp.	ISTR	LA	2,833	0.85	99	10.90	85	8.22	93	0.58	65	342
107	QNB Corp.	QNBC	PA	1,906	0.79	103	13.06	57	6.80	114	0.70	76	350
108	Marquette National Corp.	MNAT	IL	2,225	0.29	116	4.27	115	7.27	109	0.16	17	357
109	RBB Bancorp	RBB	CA	4,208	0.70	108	6.50	110	10.87	30	1.61	112	360
110	BankGuam Holding Co.	BKGM	GU	3,036	0.91	91	14.37	43	6.50	117	1.84	114	365
111	Bank of Marin Bancorp	BMRC	CA	3,905	0.91	92	9.62	92	8.35	89	1.27	103	376
112	MainStreet Bancshares	MNSB	VA	2,213	0.78	104	8.98	95	8.65	74	1.78	113	386
113	Meridian Corp.	MRBK	PA	2,562	0.86	97	12.35	70	7.53	102	2.76	119	388
114	MVB Financial Corp.	MVBF	WV	3,309	(0.13)	121	(1.34)	120	10.04	48	1.33	107	396
115	First Western Financial	MYFW	CO	3,155	0.45	113	5.90	112	7.50	103	0.73	77	405
116	Finward Bancorp	FNWD	IN	2,021	0.46	112	6.97	106	7.56	101	0.90	87	406
117	Carter Bankshares	CARE	VA	4,852	0.65	109	7.64	103	8.61	75	6.29	121	408
118	Hanover Bancorp	HNVR	NY	2,383	0.44	115	5.66	113	7.44	106	0.93	90	424
119	Primis Financial Corp.	FRST	VA	4,047	0.26	118	3.57	116	8.33	90	2.38	117	441
120	BCB Bancorp	BCBP	NJ	3,279	(0.01)	119	(0.13)	119	8.36	88	2.50	118	444
121	First Northwest Bancorp	FNWB	WA	2,108	(0.10)	120	(1.44)	121	7.41	108	1.47	110	459
122	First Guaranty Bancshares	FGBI	LA	4,078	(1.16)	122	(22.62)	122	4.68	121	4.28	120	485
Median					1.08		12.75		9.24		0.57		
Mean					1.11		12.15		9.63		0.81		

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.