SOUTH

Bank Director RankingBanking. THE BEST U.S. BANKS

This year, Bank Director broke out the RankingBanking list by state. The listing reflects each bank's standing within the full ranking of the 300 largest publicly traded banks and does not represent a separate, by-state analysis.

				Profitability				Capital Adequacy		Asset Quality		
Rank	Company Name	Ticker	Total Assets ($MM)	Core ROAA (%)	ROAA Rank	Core ROATCE (%)	ROATCE Rank	Tang Common Equity /Tang Assets (%)	TCE Rank	NPAs/ Loans & OREO (%)	NPA Rank	Final Score
Alabama												
70	ServisFirst Bancshares	SFBS	17,727	1.63	39	16.91	51	10.37	86	1.25	263	439
91	River Financial Corp.	RVRF	3,787	1.36	81	21.93	11	7.06	276	0.45	107	475
115	Oakworth Capital	OAKC	2,046	1.18	143	16.13	69	7.27	268	0.24	43	523
123	Regions Financial Corp.	RF	158,814	1.39	73	19.74	17	7.72	249	0.74	195	534
Arkansas												
18	Home BancShares	HOMB	22,882	2.08	9	17.75	38	13.36	11	0.75	198	256
59	Bank OZK	OZK	40,786	1.79	24	14.48	120	12.79	16	1.23	262	422
237	Simmons First National Corp.	SFNC	24,541	0.97	220	12.08	201	8.71	177	0.71	188	786
Delaware												
58	WSFS Financial Corp.	WSFS	21,314	1.44	66	17.77	36	8.71	176	0.54	137	415
134	The Bancorp	TBBK	9,352	2.54	2	28.50	3	7.37	263	1.59	283	551
Florida												
64	SouthState Bank Corp.	SSB	67,197	1.48	59	17.76	37	8.76	172	0.63	162	430
66	Capital City Bank Group	CCBG	4,386	1.30	99	12.71	176	10.79	66	0.41	92	433
111	USCB Financial Holdings	USCB	2,792	1.19	139	14.57	115	7.78	241	0.14	24	519
121	NewtekOne	NEWT	2,745	1.66	37	12.78	172	12.26	23	7.28	300	532
217	Seacoast Banking Corp. of Florida	SBCF	20,842	1.11	172	12.89	168	7.70	250	0.60	157	747
280	Amerant Bancorp	AMTB	9,777	0.66	270	7.35	266	9.40	135	2.74	295	966
282	BankUnited	BKU	35,039	0.77	261	9.26	250	8.51	195	1.40	276	982
Georgia												
7	Thomasville Bancshares	THVB	2,087	2.32	6	23.77	5	9.55	127	0.25	46	184
16	Ameris Bancorp	ABCB	27,516	1.57	47	14.87	102	11.36	42	0.29	54	245
34	MetroCity Bankshares	MCBS	4,768	1.94	14	17.03	49	9.91	107	0.63	163	333
103	Pinnacle Financial Partners	PNFP	57,706	1.21	132	14.34	128	8.86	167	0.36	74	501
179	CoastalSouth Bancshares	COSO	2,307	1.13	160	11.26	220	11.06	54	0.80	205	639
233	Colony Bankcorp	CBAN	3,735	1.02	200	13.70	145	8.20	223	0.81	208	776
Kentucky												
17	Stock Yards Bancorp	SYBT	9,536	1.57	48	18.04	32	9.32	142	0.18	32	254
22	Community Trust Bancorp	CTBI	6,684	1.52	52	13.09	162	11.94	30	0.24	42	286
24	Republic Bancorp	RBCA.A	7,042	1.85	16	12.86	170	15.15	6	0.45	108	300

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

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Louisiana												
40	Red River Bancshares	RRBI	3,351	1.33	89	12.55	183	10.86	60	0.15	25	357
135	Home Bancorp	HBCP	3,493	1.37	77	14.51	119	10.30	88	1.31	268	552
221	Business First Bancshares	BFST	8,215	1.16	150	14.21	133	8.53	192	1.41	277	752
239	Origin Bancorp	OBK	9,725	0.91	238	8.55	257	11.34	43	1.07	251	789
260	Investar Holding Corp.	ISTR	2,833	0.85	251	10.90	228	8.22	221	0.58	150	850
300	First Guaranty Bancshares	FGBI	4,078	-1.16	300	-22.62	300	4.68	297	4.28	297	1194
Maryland												
69	Capital Bancorp	CBNK	3,606	1.81	20	18.02	33	10.09	95	1.95	290	438
128	First United Corp.	FUNC	2,087	1.23	121	13.72	144	9.26	144	0.53	132	541
228	Shore Bancshares	SHBI	6,259	1.08	183	14.02	139	8.06	227	0.87	217	766
276	Eagle Bancorp	EGBN	10,497	-0.97	299	-9.59	299	10.78	68	1.48	281	947
Mississippi												
54	Hancock Whitney Corp.	HWC	35,473	1.44	67	14.85	103	10.06	99	0.51	124	393
153	Trustmark Corp.	TRMK	18,925	1.20	134	12.88	169	9.61	122	0.65	170	595
198	BankFirst Capital Corp.	BFCC	3,296	0.97	219	23.07	9	3.83	300	0.58	148	676
251	Renasant Corp.	RNST	26,751	0.99	209	11.17	223	9.26	145	0.99	242	819
North Carolina												
52	First Bancorp	FBNC	12,668	1.35	85	16.04	72	9.51	128	0.43	104	389
77	Southern BancShares (N.C.)	SBNC	5,583	1.10	173	10.30	236	12.54	20	0.13	20	449
101	HomeTrust Bancshares	HTB	4,546	1.46	60	11.90	207	12.46	21	0.78	202	490
194	Truist Financial Corp.	TFC	547,538	1.07	184	14.31	130	7.92	235	0.49	118	667
228	Bank of America Corp.	BAC	3,411,738	0.90	240	14.96	98	6.18	292	0.54	136	766
254	First Citizens BancShares	FCNC.A	229,698	1.02	201	11.24	221	8.87	166	0.96	235	823
285	Live Oak Bancshares	LOB	15,135	0.64	272	8.59	256	7.40	262	0.83	211	1001
Oklahoma												
2	Bank7 Corp.	BSVN	1,964	2.37	5	19.54	19	12.25	24	0.43	102	150
57	BancFirst Corp.	BANF	14,839	1.72	31	15.87	76	11.27	44	1.16	257	408
144	BOK Financial Corp.	BOKF	52,238	1.08	181	11.74	210	9.46	132	0.26	47	570

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South Carolina												
98	United Community Banks	UCB	28,003	1.23	120	13.60	148	9.86	111	0.44	106	485
154	First Community Corp.	FCCO	2,058	0.99	210	14.38	124	7.47	255	0.03	7	596
191	South Atlantic Bancshares	SABK	1,920	0.88	245	14.03	137	6.75	279	0.00	1	662
247	Southern First Bancshares	SFST	4,403	0.73	266	8.84	253	8.37	208	0.37	77	804
Tennessee												
4	Commercial Bancgroup	CBK	2,291	1.73	30	17.21	47	11.96	29	0.35	69	175
81	Wilson Bank Holding Co.	WBHC	5,879	1.38	76	14.81	104	9.80	116	0.62	160	456
143	FB Financial Corp.	FBK	16,300	1.32	92	13.05	164	9.84	112	0.77	201	569
202	First Horizon Corp.	FHN	83,876	1.22	128	14.63	112	8.37	209	0.96	234	683
204	SmartFinancial	SMBK	5,861	0.96	223	12.59	180	7.93	234	0.29	55	692
Texas												
26	First Financial Bankshares	FFIN	15,446	1.76	25	17.84	35	10.60	75	0.68	175	310
45	South Plains Financial	SPFI	4,481	1.34	87	13.38	151	10.61	73	0.28	52	363
49	International Bancshares Corp.	IBOC	16,576	2.52	3	15.07	95	18.22	2	1.69	285	385
61	Prosperity Bancshares	PB	38,463	1.44	65	13.65	146	11.63	35	0.69	179	425
75	Third Coast Bancshares	TCBX	5,341	1.36	80	16.35	64	8.38	206	0.42	98	448
89	Cullen/Frost Bankers	CFR	53,041	1.26	111	19.18	23	7.13	274	0.33	63	471
117	Southside Bancshares	SBSI	8,515	1.15	156	15.42	88	7.77	243	0.22	40	527
155	Stellar Bancorp	STEL	10,807	1.14	159	11.52	212	10.75	69	0.62	161	601
167	Texas Capital Bancshares	TCBI	31,540	1.06	187	10.32	235	10.56	78	0.50	122	622
203	North Dallas Bank & Trust Co.	NODB	1,870	0.46	282	4.95	285	9.81	115	0.05	9	691
212	Hilltop Holdings	HTH	15,845	0.82	257	6.69	274	12.17	26	0.66	172	729
293	Triumph Financial	TFIN	6,381	0.45	284	5.40	281	8.26	219	1.37	272	1056
Virginia												
37	First Community Bankshares	FCBC	3,260	1.64	38	15.01	97	11.13	50	0.60	156	341
72	TowneBank	TOWN	19,687	1.22	124	13.58	149	9.11	152	0.11	17	442
81	Burke & Herbert Financial Services Corp.	BHRB	7,921	1.63	41	18.43	28	9.79	117	1.36	270	456
106	Atlantic Union Bankshares Corp.	AUB	37,586	1.23	119	16.90	52	7.85	239	0.42	97	507
123	John Marshall Bancorp	JMSB	2,333	0.92	233	8.14	259	11.39	41	0.00	1	534
174	C&F Financial Corp.	CFFI	2,768	0.99	211	12.23	194	8.59	187	0.21	39	631
186	FVCBankcorp	FVCB	2,292	0.99	212	9.28	248	10.78	67	0.52	129	656
189	First National Corp.	FXNC	2,038	0.98	215	12.57	181	8.41	204	0.32	61	661
211	Capital One Financial Corp.	COF	669,009	0.68	269	7.45	265	10.12	94	0.43	99	727

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Virginia *continued*												
249	Eagle Financial Services	EFSI	1,889	0.92	232	10.45	234	10.00	103	0.98	241	810
261	Blue Ridge Bankshares	BRBS	2,433	0.44	286	3.43	292	13.21	14	1.18	259	851
281	MainStreet Bancshares	MNSB	2,213	0.78	260	8.98	251	8.65	181	1.78	288	980
288	Carter Bankshares	CARE	4,852	0.65	271	7.64	263	8.61	185	6.29	299	1018
294	Primis Financial Corp.	FRST	4,047	0.26	293	3.57	291	8.33	215	2.38	293	1092
Washington, D.C.												
Washington, D.C., had no ranked banks.												
West Virginia												
9	City Holding Co.	CHCO	6,722	2.01	11	21.59	12	9.93	106	0.32	59	188
46	United Bankshares	UBSI	33,660	1.43	68	14.00	140	10.90	57	0.43	100	365
142	WesBanco	WSBC	27,696	1.17	146	15.87	75	8.03	230	0.48	116	567
279	MVB Financial Corp.	MVBF	3,309	-0.13	298	-1.34	296	10.04	102	1.33	269	965

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