TERRITORIES

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.

Rank	Company Name	Ticker	Total Assets ($MM)	Profitability: Core ROAA (%)	Profitability: ROAA Rank	Profitability: Core ROATCE (%)	Profitability: ROATCE Rank	Capital Adequacy: Tang Common Equity /Tang Assets (%)	Capital Adequacy: TCE Rank	Asset Quality: NPAs/ Loans & OREO (%)	Asset Quality: NPA Rank	Final Score
Guam												
275	BankGuam Holding Co.	BKGM	3,036	0.91	235	14.37	125	6.50	285	1.84	289	934
Puerto Rico												
39	First BanCorp.	FBP	19,133	1.81	21	19.20	22	10.08	97	0.87	216	356
75	OFG Bancorp	OFG	12,466	1.73	28	16.79	55	10.47	83	1.59	282	448
270	Popular	BPOP	75,348	1.08	182	12.71	177	7.29	265	1.37	274	898

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. Data is based on calendar year 2025 results.