TOP 25 BANKS

					Profitability				Capital Adequacy		Asset Quality		
Rank	Company Name	Ticker	State	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
1	Commerce Bancshares	CBSH	MO	32,915	1.79	23	16.39	61	11.11	51	0.10	14	149
2	Bank7 Corp.	BSVN	OK	1,964	2.37	5	19.54	19	12.25	24	0.43	102	150
3	Esquire Financial Holdings	ESQ	NY	2,366	2.42	4	19.29	21	12.24	25	0.49	119	169
4	Commercial Bancgroup	CBK	TN	2,291	1.73	30	17.21	47	11.96	29	0.35	69	175
5	Northeast Community Bancorp	NECB	NY	2,064	2.19	7	12.99	165	17.04	3	0.00	1	176
6	Bank First Corp.	BFC	WI	4,506	1.73	29	17.47	43	10.49	82	0.16	26	180
7	Farmers & Merchants Bancorp	FMCB	CA	5,690	1.67	36	15.31	93	11.15	49	0.02	6	184
7	Thomasville Bancshares	THVB	GA	2,087	2.32	6	23.77	5	9.55	127	0.25	46	184
9	City Holding Co.	CHCO	WV	6,722	2.01	11	21.59	12	9.93	106	0.32	59	188
10	Nicolet Bankshares	NIC	WI	9,185	1.74	27	19.35	20	9.89	109	0.32	60	216
11	HBT Financial	HBT	IL	5,071	1.59	45	15.92	73	10.82	64	0.19	35	217
12	West Coast Community Bancorp	WCCB	CA	2,884	2.00	12	18.76	26	11.10	52	0.55	140	230
13	Westamerica Bancorp.	WABC	CA	5,960	1.91	15	12.72	173	13.90	10	0.20	38	236
14	ACNB Corp.	ACNB	PA	3,228	1.61	44	16.69	57	10.60	74	0.33	65	240
15	East West Bancorp	EWBC	CA	80,435	1.69	33	16.87	54	10.55	79	0.37	76	242
16	Ameris Bancorp	ABCB	GA	27,516	1.57	47	14.87	102	11.36	42	0.29	54	245
17	Stock Yards Bancorp	SYBT	KY	9,536	1.57	48	18.04	32	9.32	142	0.18	32	254
18	Home BancShares	HOMB	AR	22,882	2.08	9	17.75	38	13.36	11	0.75	198	256
19	Central Bancompany	CBC	MO	20,752	2.12	8	13.97	141	16.82	4	0.43	105	258
20	California BanCorp	BCAL	CA	4,033	1.68	34	16.29	67	11.45	40	0.51	125	266
21	CVB Financial Corp.	CVBF	CA	15,631	1.42	70	14.65	110	10.25	90	0.06	10	280
22	Community Trust Bancorp	CTBI	KY	6,684	1.52	52	13.09	162	11.94	30	0.24	42	286
23	Mission Bancorp	MSBC	CA	1,903	1.42	69	13.29	156	11.57	37	0.18	31	293
24	Republic Bancorp	RBCA.A	KY	7,042	1.85	16	12.86	170	15.15	6	0.45	108	300
25	Columbia Banking System	COLB	WA	66,832	1.41	71	18.39	29	8.73	173	0.17	29	302
				Median	1.73		16.69		11.15		0.29		
				Mean	1.82		16.68		11.70		0.29		

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.