WEST

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
Alaska												
42	Northrim BanCorp	NRIM	3,290	1.71	32	22.47	10	8.45	202	0.48	115	359
43	First National Bank Alaska	FBAK	5,100	1.53	50	14.12	136	11.16	48	0.51	127	361
Arizona												
248	Western Alliance Bancorp.	WAL	92,774	1.05	193	14.87	101	7.28	266	1.02	247	807
California												
7	Farmers & Merchants Bancorp	FMCB	5,690	1.67	36	15.31	93	11.15	49	0.02	6	184
12	West Coast Community Bancorp	WCCB	2,884	2.00	12	18.76	26	11.10	52	0.55	140	230
13	Westamerica Bancorp.	WABC	5,960	1.91	15	12.72	173	13.90	10	0.20	38	236
15	East West Bancorp	EWBC	80,435	1.69	33	16.87	54	10.55	79	0.37	76	242
20	California BanCorp	BCAL	4,033	1.68	34	16.29	67	11.45	40	0.51	125	266
21	CVB Financial Corp.	CVBF	15,631	1.42	70	14.65	110	10.25	90	0.06	10	280
23	Mission Bancorp	MSBC	1,903	1.42	69	13.29	156	11.57	37	0.18	31	293
33	Preferred Bank	PFBC	7,601	1.84	18	17.36	45	10.38	84	0.70	185	332
36	Five Star Bancorp	FSBC	4,755	1.39	74	14.58	114	9.38	137	0.08	12	337
41	American Business Bank	AMBZ	4,407	1.38	75	15.79	78	9.33	141	0.33	64	358
55	River City Bank	RCBC	5,802	1.25	114	13.33	153	9.45	133	0.00	1	401
72	1867 Western Financial Corp.	WFCL	4,827	1.16	152	6.44	276	18.55	1	0.08	13	442
90	LendingClub Corp.	LC	11,568	1.29	101	10.94	227	11.84	31	0.47	113	472
95	Private Bancorp of America	PBAM	2,535	1.61	43	16.67	59	10.34	87	2.37	292	481
96	Oak Valley Bancorp	OVLY	2,023	1.22	126	12.72	174	10.13	93	0.40	90	483
107	PCB Bancorp	PCB	3,282	1.16	147	12.31	191	9.76	119	0.28	51	508
129	Cathay General Bancorp	CATY	24,230	1.31	96	12.25	193	10.68	71	0.71	186	546
131	Mechanics Bancorp	MCHB	22,351	1.18	141	13.79	143	8.48	198	0.34	66	548
136	Heritage Commerce Corp	HTBK	5,765	1.04	196	11.10	225	9.59	124	0.06	11	556
139	Community West Bancshares	CWBC	3,690	1.10	176	14.14	135	8.49	196	0.28	50	557
147	First Northern Community Bancorp	FNRN	1,911	1.16	151	11.50	213	10.89	58	0.59	154	576
148	Avidbank Holdings	AVBH	2,570	1.26	110	13.10	161	10.93	56	1.14	255	582
157	TriCo Bancshares	TCBK	9,822	1.24	115	12.56	182	10.71	70	0.96	238	605
158	Farmers & Merchants Bank of Long Beach	FMBL	11,797	0.59	275	4.91	286	12.00	27	0.13	21	609
172	Hanmi Financial Corp.	HAFC	7,869	0.97	221	9.34	246	9.97	104	0.31	56	627
173	Sierra Bancorp	BSRR	3,829	1.16	148	12.98	166	8.88	164	0.58	152	630
193	BayCom Corp	BCML	2,594	0.96	226	8.52	258	11.67	34	0.57	145	663
208	OP Bancorp	OPBK	2,650	1.01	203	11.76	209	9.49	131	0.64	166	709
235	Wells Fargo & Co.	WFC	2,148,631	1.05	191	15.10	94	6.50	284	0.85	213	782

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.

WEST

				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
California *continued*												
239	CBB Bancorp	CBBI	2,007	0.96	224	6.90	272	13.27	13	1.47	280	789
251	Exchange Bank	EXSR	3,305	0.83	254	8.83	254	10.49	81	0.92	230	819
268	RBB Bancorp	RBB	4,208	0.70	268	6.50	275	10.87	59	1.61	284	886
270	Hope Bancorp	HOPE	18,532	0.59	276	6.28	278	9.75	120	0.89	224	898
273	Banc of California	BANC	34,797	0.75	263	9.52	245	7.90	237	0.70	184	929
277	Bank of Marin Bancorp	BMRC	3,905	0.91	236	9.62	244	8.35	212	1.27	264	956
Colorado												
86	National Bank Holdings Corp.	NBHC	9,884	1.22	127	11.98	204	10.84	62	0.36	71	464
176	FirstSun Capital Bancorp	FSUN	8,485	1.21	129	10.02	240	12.58	19	1.06	249	637
227	Alpine Banks of Colorado	ALPI.B	6,854	1.05	195	13.30	155	8.34	213	0.77	200	763
286	First Western Financial	MYFW	3,155	0.45	285	5.90	279	7.50	254	0.73	191	1009
Hawaii												
115	First Hawaiian	FHB	23,955	1.15	155	16.15	68	7.73	247	0.29	53	523
166	Central Pacific Financial Corp.	CPF	7,409	1.06	188	13.63	147	8.00	233	0.27	49	617
177	Bank of Hawaii Corp.	BOH	24,176	0.89	241	15.40	89	6.14	293	0.10	15	638
Idaho												
Idaho had no ranked banks.												
Montana												
197	Glacier Bancorp	GBCI	31,978	0.89	242	10.80	233	8.95	156	0.25	44	675
231	Eagle Bancorp Montana	EBMT	2,106	0.74	264	11.04	226	7.43	258	0.14	23	771
243	First Interstate BancSystem	FIBK	26,641	0.98	216	12.16	197	8.90	159	0.90	225	797
Nevada												
31	Axos Financial	AX	28,201	1.85	17	18.15	31	9.76	118	0.64	165	331
80	Plumas Bancorp	PLBC	2,239	1.61	42	15.73	79	10.25	91	1.01	243	455
New Mexico												
New Mexico had no ranked banks.												
Oregon												
Oregon had no ranked banks.												

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.

WEST

BankDirector. RankingBanking. THE BEST U.S. BANKS

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
Utah												
209	Zions Bancorp.	ZION	88,990	0.95	228	15.69	81	6.85	277	0.52	128	714
Washington												
25	Columbia Banking System	COLB	66,832	1.41	71	18.39	29	8.73	173	0.17	29	302
28	Timberland Bancorp	TSBK	2,006	1.51	54	12.35	187	12.71	18	0.31	58	317
62	Cashmere Valley Bank	CSHX	2,273	1.33	88	12.38	186	11.55	38	0.48	114	426
93	Banner Corp.	BANR	16,354	1.22	123	13.35	152	9.83	113	0.40	88	476
104	Peoples Bancorp	PPBB	2,464	1.00	207	8.02	260	12.77	17	0.11	18	502
136	Heritage Financial Corp.	HFWA	6,967	1.10	174	12.04	203	10.09	96	0.39	83	556
205	FS Bancorp	FSBW	3,197	1.11	169	12.10	200	9.22	146	0.69	181	696
206	Coastal Financial Corp.	CCB	4,741	1.11	168	10.80	232	10.27	89	0.81	209	698
246	W.T.B. Financial Corp.	WTBF.B	10,693	0.88	247	9.69	241	9.36	140	0.66	171	799
269	WaFd	WAFD	27,286	0.93	231	10.90	229	8.52	193	1.01	244	897
298	First Northwest Bancorp	FNWB	2,108	-0.10	297	-1.44	298	7.41	260	1.47	279	1134
Wyoming												
Wyoming had no ranked banks.												

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.