

# \$5 BILLION UP TO \$50 BILLION



Rank	Company Name	Ticker	State	Total Assets (\$MM)	Profitability				Capital Adequacy		Asset Quality		Total Shareholder Return		Final Score
					Core ROAA (%)	ROA Rank	Core ROAE (%)	ROE Rank	Tang Common Equity/ Tang Assets (%)	TCE Rank	NPAex TDRs / Loans & OREO (%)	NPA Rank	Total Return (%)	TSR Rank	
1	Farmers & Merchants Bancorp	FMCB	CA	5,327	1.57	18	17.92	10	8.87	38	0.04	4	11.3	16	86
2	City Holding Co.	CHCO	WV	5,878	1.74	11	16.76	14	8.02	68	0.17	34	17.2	8	135
3	Great Southern Bancorp	GSBC	MO	5,681	1.43	38	13.93	36	9.21	28	0.07	11	3.1	45	158
4	Enterprise Financial Services Corp	EFSC	MO	13,054	1.56	19	13.83	39	8.43	53	0.10	21	6.0	31	163
5	Preferred Bank	PFBC	CA	6,425	2.08	3	21.31	2	9.80	18	0.54	118	6.5	28	169
6	Hanmi Financial Corp.	HAFC	CA	7,378	1.44	37	14.85	28	8.48	52	0.16	30	8.4	23	170
7	Westamerica Bancorp.	WABC	CA	6,950	1.64	14	15.14	24	7.03	100	0.02	2	5.2	35	175
8	Community Trust Bancorp	CTBI	KY	5,380	1.51	27	12.75	55	10.58	11	0.28	64	9.6	22	179
8	The Bancorp	TBBK	DE	7,903	1.85	7	20.08	4	8.76	43	0.52	112	12.1	13	179
10	Commerce Bancshares	CBSH	MO	31,876	1.40	41	16.70	15	7.32	90	0.05	7	5.6	34	187
11	ServisFirst Bancshares	SFBS	AL	14,596	1.75	9	21.25	3	8.80	40	0.11	23	(17.9)	115	190
12	Heritage Commerce Corp	HTBK	CA	5,158	1.27	64	11.31	84	9.10	31	0.02	3	13.6	11	193
13	International Bancshares Corp.	IBOC	TX	15,501	1.87	6	14.28	33	11.58	5	1.16	143	10.9	18	205
14	BancFirst Corp.	BANF	OK	12,388	1.57	17	16.25	20	8.61	45	0.68	128	27.1	4	214
14	Central Bancompany*	CBCY.B	MO	19,445	1.30	58	11.01	94	10.62	10	0.18	35	11.2	17	214
16	Cathay General Bancorp	CATY	CA	21,948	1.71	12	14.88	27	9.70	19	0.40	97	(2.1)	61	216
16	CVB Financial Corp.	CVBF	CA	16,477	1.43	39	11.66	77	7.40	87	0.05	8	24.0	5	216
16	S&T Bancorp	STBA	PA	9,111	1.49	29	11.56	78	9.23	27	0.31	70	12.6	12	216
19	OFG Bancorp	OFG	PR	9,819	1.71	13	16.57	18	9.59	22	1.53	144	6.6	27	224
20	Bank OZK	OZK	AR	27,657	2.14	2	12.09	66	13.66	2	0.27	60	(11.3)	97	227
21	Lakeland Financial Corp.	LKFN	IN	6,432	1.63	15	17.53	11	8.77	41	0.36	84	(7.0)	81	232
22	1st Source Corp.	SRCE	IN	8,339	1.48	32	12.82	54	9.45	24	0.45	105	9.8	21	236
22	Hancock Whitney Corp.	HWC	MS	35,184	1.53	24	15.71	22	7.09	96	0.18	36	(1.2)	58	236
24	NBT Bancorp	NBTB	NY	11,739	1.32	55	12.95	52	7.73	77	0.21	45	16.0	10	239
25	Alpine Banks of Colorado*	ALPI.B	CO	6,317	1.24	72	18.83	6	6.46	116	0.07	10	4.2	37	241
26	Stock Yards Bancorp	SYBT	KY	7,496	1.48	30	14.90	26	7.44	86	0.29	66	3.6	39	247
27	QCR Holdings	QCRH	IL	7,949	1.51	26	14.53	30	7.93	70	0.14	27	(11.0)	96	249
28	United Bankshares	UBSI	WV	29,489	1.31	56	8.29	132	9.46	23	0.16	31	16.0	9	251
29	Prosperity Bancshares	PB	TX	37,690	1.41	40	8.10	133	9.93	17	0.11	25	3.6	40	255
30	TrustCo Bank Corp NY	TRST	NY	6,000	1.22	76	12.56	57	9.99	16	0.41	100	17.6	7	256
31	Southside Bancshares	SBSI	TX	7,559	1.50	28	14.10	34	7.35	88	0.07	12	(10.8)	95	257
32	Ameris Bancorp	ABCB	GA	25,053	1.53	22	11.78	75	8.66	44	0.26	58	(3.8)	67	266
32	Peapack-Gladstone Financial Corp.	PGC	NJ	6,354	1.35	50	15.80	21	7.67	79	0.36	83	5.7	33	266
34	Park National Corp.	PRK	OH	9,855	1.48	31	13.77	40	9.33	25	1.13	142	6.2	30	268
35	LendingClub Corp.	LC	CA	7,980	4.74	1	28.82	1	12.65	3	0.57	122	(63.6)	142	269
36	Eagle Bancorp	EGBN	MD	11,151	1.32	54	12.15	63	10.18	15	0.09	17	(21.9)	123	272
37	TowneBank	TOWN	VA	15,845	1.22	75	10.55	103	8.94	36	0.06	9	0.7	51	274
38	TriCo Bancshares	TCBK	CA	9,931	1.38	46	12.84	53	7.55	82	0.38	88	21.6	6	275

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39	Merchants Bancorp	MBIN	IN	12,615	1.99	4	17.26	12	7.49	85	0.26	56	(22.1)	124	281	
40	Washington Federal	WAFD	WA	21,654	1.30	59	11.94	71	8.04	65	0.22	48	3.4	42	285	
41	Columbia Banking System	COLB	WA	31,849	1.20	82	14.39	31	7.75	76	0.12	26	(4.6)	73	288	
42	Heritage Financial Corp.	HFWA	WA	6,980	1.14	98	10.28	110	8.17	60	0.11	24	29.3	2	294	
43	Independent Bank Corp.	INDB	MA	19,294	1.39	43	9.47	119	10.26	14	0.39	94	6.2	29	299	
44	Banner Corp.	BANR	WA	15,833	1.21	78	13.10	49	6.95	104	0.22	46	7.2	24	301	
44	Brookline Bancorp	BRKL	MA	9,186	1.29	60	11.34	83	9.20	29	0.20	41	(9.4)	88	301	
46	W.T.B. Financial Corp.*	WTBF.B	WA	10,423	1.06	116	13.45	43	8.32	54	0.05	5	(8.8)	86	304	
47	Home Bancshares	HOMB	AR	22,884	1.51	25	10.22	113	9.66	21	0.36	82	(3.8)	66	307	
48	Axos Financial	AX	NV	18,741	1.75	10	18.04	9	8.77	42	0.64	126	(31.6)	135	322	
48	German American Bancorp	GABC	IN	6,156	1.44	35	15.40	23	6.18	127	0.34	77	(2.0)	60	322	
50	First Financial Bankshares	FFIN	TX	12,974	1.76	8	16.65	16	7.51	84	0.38	86	(31.2)	134	328	
51	First Financial Bancorp.	FFBC	OH	17,003	1.53	23	11.91	72	6.04	131	0.28	63	3.4	43	332	
51	First National Bank Alaska*	FBAK	AK	5,338	1.04	118	13.04	51	7.64	80	0.26	57	6.9	26	332	
53	Northfield Bancorp	NFBK	NJ	5,601	1.09	109	8.56	130	11.87	4	0.23	50	0.9	50	343	
54	Columbia Financial	CLBK	NJ	10,408	0.95	130	8.72	128	9.04	34	0.09	15	3.6	38	345	
55	First BanCorp.	FBP	PR	18,634	1.61	16	19.73	5	6.81	110	1.11	141	(4.7)	74	346	
56	Old Second Bancorp	OSBC	IL	5,888	1.26	66	16.45	19	6.24	124	0.86	139	29.2	3	351	
56	Pacific Premier Bancorp	PPBI	CA	21,688	1.36	49	10.52	105	8.88	37	0.21	44	(18.1)	116	351	
56	Pinnacle Financial Partners	PNFP	TN	41,970	1.39	42	10.32	108	8.53	47	0.16	29	(22.3)	125	351	
59	First Merchants Corp.	FRME	IN	17,938	1.37	48	11.97	69	7.34	89	0.41	99	1.1	48	353	
60	F&M Bank of Long Beach*	FMBL	CA	12,055	0.92	133	8.54	131	10.89	9	0.05	6	(5.5)	76	355	
60	Luther Burbank Corp.*	LBC	CA	7,975	1.09	110	12.13	65	8.52	48	0.09	18	(17.8)	114	355	
62	Cambridge Bancorp	CATC	MA	5,560	1.06	114	11.98	68	8.12	62	0.16	33	(8.5)	85	362	
62	WSFS Financial Corp.	WSFS	DE	19,915	1.39	44	11.83	73	6.34	121	0.20	40	(8.4)	84	362	
64	Bank of Hawaii Corp.	BOH	HI	23,607	1.03	121	16.87	13	4.71	142	0.09	19	(4.1)	70	365	
64	First Bancorp	FBNC	NC	10,625	1.44	36	13.87	38	6.42	118	0.44	102	(4.2)	71	365	
66	First Commonwealth Financial Corp.	FCF	PA	9,806	1.38	47	12.36	60	7.79	75	0.39	93	(10.3)	92	367	
66	United Community Banks	UCBI	GA	24,009	1.25	70	11.07	92	7.84	73	0.29	67	(3.5)	65	367	
68	Banc of California	BANC	CA	9,197	1.38	45	13.04	50	9.23	26	0.78	135	(17.7)	112	368	
69	Camden National Corp.	CAC	ME	5,672	1.14	99	13.37	45	6.37	120	0.07	13	(10.4)	93	370	
70	Amalgamated Financial Corp.*	AMAL	NY	7,843	1.12	103	16.60	17	6.30	122	0.70	129	39.8	1	372	
71	Dime Community Bancshares	DCOM	NY	13,190	1.23	73	13.14	48	6.84	109	0.32	71	(6.8)	79	380	
72	Customers Bancorp	CUBI	PA	20,896	1.27	65	18.30	8	6.04	132	0.19	39	(56.6)	140	384	
72	OceanFirst Financial Corp.	OCFC	NJ	13,104	1.17	91	9.43	120	8.02	67	0.23	51	(0.9)	55	384	
74	Mechanics Bank*	MCHB	CA	18,136	1.29	62	10.86	97	7.07	98	0.33	74	(1.2)	57	388	
75	Origin Bancorp	OBNK	LA	9,686	1.10	107	11.81	74	8.11	63	0.21	42	(13.3)	103	389	
75	Peoples Bancorp	PEBO	OH	7,207	1.55	20	13.75	41	6.70	112	0.86	138	(6.6)	78	389	

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77	First National of Nebraska*	FINN	NE	28,351	1.20	86	11.30	86	9.04	35	0.59	124	(1.9)	59	390
78	Lakeland Bancorp	LBAI	NJ	10,784	1.13	102	10.62	102	7.88	72	0.22	47	(4.1)	68	391
78	Republic Bancorp	RBCA.A	KY	5,836	1.25	69	9.05	124	14.44	1	0.38	87	(16.9)	110	391
80	CNB Financial Corp.	CCNE	PA	5,475	1.19	88	13.88	37	7.90	71	0.52	114	(7.8)	82	392
81	Hope Bancorp	HOPE	CA	19,164	1.21	77	10.88	96	8.28	56	0.34	75	(9.5)	89	393
81	Triumph Financial	TFIN	TX	5,334	1.54	21	9.87	115	11.41	7	0.47	109	(59.0)	141	393
83	Provident Financial Services	PFS	NJ	13,783	1.33	53	11.20	88	8.54	46	0.59	125	(8.1)	83	395
84	First Busey Corp.	BUSE	IL	12,337	1.14	94	11.95	70	6.51	115	0.21	43	(5.4)	75	397
85	Seacoast Banking Corp. of Florida	SBCF	FL	12,146	1.25	71	9.70	117	9.11	30	0.38	89	(10.1)	91	398
86	ConnectOne Bancorp	CNOB	NJ	9,645	1.47	33	11.21	87	9.04	33	0.55	121	(24.4)	128	402
87	First Hawaiian	FHB	HI	24,577	1.06	115	11.44	80	5.40	138	0.09	14	(0.9)	56	403
88	CrossFirst Bankshares	CFB	KS	6,601	1.14	95	10.66	100	8.82	39	0.23	49	(20.5)	121	404
89	SouthState Corp.	SSB	FL	43,919	1.23	74	10.85	98	7.25	91	0.35	79	(2.4)	63	405
90	Byline Bancorp	BY	IL	7,363	1.34	52	12.14	64	8.31	55	0.70	130	(14.7)	105	406
90	Midland States Bancorp	MSBI	IL	7,856	1.21	80	13.25	46	6.06	130	0.80	136	12.0	14	406
90	Washington Trust Bancorp	WASH	RI	6,660	1.19	90	14.66	29	5.84	134	0.25	55	(12.5)	98	406
93	Glacier Bancorp	GBCI	MT	26,635	1.20	84	10.90	95	7.09	97	0.18	37	(10.4)	94	407
94	Stellar Bancorp	STEL	TX	10,900	1.26	67	11.16	89	7.24	93	0.55	119	3.4	41	409
94	UMB Financial Corp.	UMBF	MO	38,512	1.04	119	14.31	32	6.23	125	0.09	16	(20.0)	117	409
94	Veritex Holdings	VBTX	TX	12,154	1.46	34	11.30	85	8.48	51	0.46	106	(27.7)	133	409
97	Texas Capital Bancshares	TCBI	TX	28,415	0.54	142	5.66	141	9.69	20	0.25	54	0.1	53	410
98	Metropolitan Bank Holding Corp.*	MCB	NY	6,267	0.90	134	10.30	109	9.05	32	-	1	(44.9)	138	414
99	Pathward Financial	CASH	SD	6,659	1.96	5	18.59	7	5.14	140	0.71	131	(27.5)	132	415
100	Atlantic Union Bankshares Corp.	AUB	VA	20,461	1.20	81	9.74	116	6.43	117	0.19	38	(2.6)	64	416
100	F.N.B. Corp.	FNB	PA	43,725	1.17	92	8.97	125	7.24	92	0.39	92	11.7	15	416
100	National Bank Holdings Corp.	NBHC	CO	9,573	1.07	113	9.27	122	8.25	57	0.28	62	(2.2)	62	416
103	HarborOne Bancorp	HONE	MA	5,360	0.99	127	7.37	138	10.31	13	0.32	72	(4.1)	69	419
104	Capitol Federal Financial	CFFN	KS	9,930	0.68	139	6.92	139	10.52	12	0.11	22	(16.3)	108	420
104	WesBanco	WSBC	WV	16,932	1.19	87	8.01	134	7.22	94	0.37	85	9.9	20	420
106	MidWestOne Financial Group	MOFG	IA	6,578	1.08	111	13.41	44	6.17	128	0.40	98	1.1	49	430
107	Central Pacific Financial Corp.	CPF	HI	7,433	0.97	128	14.93	25	6.09	129	0.09	20	(24.8)	130	432
108	Sandy Spring Bancorp	SASR	MD	13,833	1.21	79	10.80	99	8.18	59	0.30	69	(24.2)	127	433
109	BOK Financial Corp.	BOKF	OK	47,791	1.13	101	11.07	91	7.63	81	0.53	116	0.6	52	441
110	Premier Financial Corp.	PFC	OH	8,455	1.35	51	11.43	81	6.78	111	0.52	113	(9.0)	87	443
111	Tompkins Financial Corp.	TMP	NY	7,671	1.12	105	13.60	42	6.89	108	0.54	117	(4.4)	72	444
112	TFS Financial Corp.	TFSL	OH	16,129	0.53	143	4.40	143	11.41	6	0.24	53	(12.9)	101	446
113	Berkshire Hills Bancorp	BHLB	MA	11,663	0.93	132	8.82	126	7.99	69	0.40	96	7.2	25	448
114	Univest Financial Corp.	UVSP	PA	7,222	1.17	93	10.55	104	8.49	50	0.53	115	(9.9)	90	452

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115	Business First Bancshares	BFST	LA	5,990	1.10	108	12.51	58	6.89	107	0.27	61	(20.2)	119	453
116	Community Bank System	CBU	NY	15,836	1.31	57	11.75	76	4.35	143	0.34	76	(13.2)	102	454
116	Horizon Bancorp	HBNC	IN	7,873	1.28	63	14.06	35	6.56	114	0.51	111	(25.3)	131	454
118	FB Financial Corp.	FBK	TN	12,848	1.12	104	10.25	112	8.50	49	0.36	81	(16.5)	109	455
119	Fulton Financial Corp.	FULT	PA	26,932	1.14	97	11.50	79	6.92	105	0.74	133	3.1	44	458
120	Cadence Bank	CADE	MS	48,653	1.20	83	12.48	59	5.41	137	0.35	78	(14.3)	104	461
121	Nicolet Bankshares	NIC	WI	8,764	1.29	61	11.40	82	6.69	113	0.65	127	(7.0)	80	463
122	PacWest Bancorp	PACW	CA	41,229	1.25	68	13.16	47	5.13	141	0.33	73	(47.6)	139	468
123	Hilltop Holdings	HTH	TX	16,259	0.67	140	5.23	142	11.00	8	0.35	80	(12.9)	100	470
124	First Mid Bancshares	FMBH	IL	6,744	1.20	85	12.27	62	7.05	99	0.42	101	(23.2)	126	473
125	Associated Banc-Corp	ASB	WI	39,406	1.01	123	9.31	121	6.97	103	0.44	103	6.0	32	482
125	First Foundation	FFWM	TX	13,014	1.02	122	10.64	101	7.13	95	0.15	28	(41.1)	136	482
127	Northwest Bancshares	NWBI	OH	14,113	0.99	126	9.26	123	8.03	66	0.75	134	4.6	36	485
128	Financial Institutions	FISI	NY	5,797	1.00	124	12.68	56	5.50	136	0.24	52	(20.0)	118	486
129	Eastern Bankshares	EBC	MA	22,647	0.95	131	7.61	136	8.24	58	0.28	65	(12.7)	99	489
130	Heartland Financial USA	HTLF	CO	20,244	1.14	100	12.05	67	5.21	139	0.47	108	(5.7)	77	491
131	Flushing Financial Corp.	FFIC	NY	8,423	1.00	125	12.32	61	7.82	74	0.73	132	(16.9)	111	503
132	Independent Bank Group	IBTX	TX	18,258	1.19	89	8.78	127	7.72	78	0.44	104	(14.9)	106	504
133	First Interstate BancSystem	FIBK	MT	32,288	1.05	117	10.25	111	5.95	133	0.40	95	(0.8)	54	510
134	Renasant Corp.	RNST	MS	16,988	1.03	120	7.88	135	7.00	101	0.50	110	1.7	47	513
135	Trustmark Corp.	TRMK	MS	18,015	0.87	135	9.51	118	6.27	123	0.55	120	10.7	19	515
136	The First Bancshares	FBMS	MS	6,462	1.11	106	11.09	90	6.91	106	0.46	107	(15.2)	107	516
137	Old National Bancorp	ONB	IN	46,763	1.14	96	10.17	114	6.21	126	0.80	137	2.5	46	519
138	BankUnited	BKU	FL	37,027	0.82	136	11.01	93	6.38	119	0.27	59	(17.7)	113	520
139	Amerant Bancorp	AMTB	FL	9,128	0.96	129	10.47	106	7.53	83	0.39	91	(21.4)	122	531
140	HomeStreet	HMST	WA	9,365	0.76	138	10.34	107	5.70	135	0.16	32	(44.9)	137	549
141	Live Oak Bancshares	LOB	NC	9,855	0.67	141	7.43	137	8.10	64	0.29	68	(65.3)	143	553
142	Simmons First National Corp.	SFNC	AR	27,461	1.07	112	8.70	129	7.00	102	0.38	90	(24.6)	129	562
143	Kearny Financial Corp.	KRNY	NJ	8,289	0.77	137	6.42	140	8.16	61	1.04	140	(20.4)	120	598
144	Silvergate Capital Corp.*	SI	CA	11,356	(0.50)	144	(5.48)	144	3.61	144	0.58	123	(88.3)	144	699
				Median	1.23		11.87		7.86		0.33		(4.5)		
				Mean	1.28		12.23		7.97		0.36		(7.0)		

\*Had not adopted CECL as of Dec. 31, 2022

Source: Piper Sandler & Co., using S&P Global Market Intelligence data

RankingBanking uses five metrics to assess performance. Profitability is captured by return on equity and return on assets. Asset quality is represented by nonperforming assets as a percentage of loans and other real estate owned. Capital adequacy is based on a bank's tangible common equity ratio. Total shareholder return includes stock price appreciation and dividends. Banks are scored on each of the five 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 2022 results.