

# \$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	NPA ex TDRs / Loans & OREO (%)	NPA Rank	Total Return (%)	TSR Rank		
1	The Bancorp	TBBK	DE	6,843	1.68	19	17.93	6	9.50	50	0.09	16	85.4	8	99	
2	QCR Holdings	QCRH	IL	6,096	1.72	16	15.87	18	9.87	36	0.06	5	42.1	49	124	
3	Hanmi Financial Corp.	HAFC	CA	6,859	1.51	41	16.32	13	9.21	57	0.09	15	114.5	5	131	
4	Bank OZK	OZK	AR	26,530	2.18	2	12.87	56	14.80	1	0.27	45	53.0	28	132	
5	Triumph Bancorp	TBK	TX	5,956	2.00	5	15.04	21	9.46	51	0.37	66	145.3	3	146	
6	HomeStreet	HMST	WA	7,204	1.59	29	16.02	16	9.53	47	0.23	36	57.7	20	148	
7	Merchants Bancorp*	MBIN	IN	11,279	2.23	1	22.12	3	6.89	137	0.01	1	72.8	13	155	
8	Preferred Bank	PFBC	CA	6,046	1.69	18	17.03	9	9.69	40	0.34	58	45.6	42	167	
9	Lakeland Financial Corp.	LKFN	IN	6,557	1.55	32	14.10	36	10.68	19	0.35	63	52.8	29	179	
10	Live Oak Bancshares	LOB	NC	8,213	1.65	23	20.79	4	8.44	83	0.35	64	84.3	9	183	
11	Sandy Spring Bancorp	SASR	MD	12,591	1.93	7	16.29	14	9.21	56	0.46	81	53.8	26	184	
12	Southside Bancshares	SBSI	TX	7,260	1.59	28	12.79	59	9.99	33	0.07	11	39.6	54	185	
13	ServisFirst Bancshares	SFBS	AL	15,449	1.55	31	19.47	5	7.37	133	0.08	12	113.2	6	187	
14	Hilltop Holdings	HTH	TX	18,689	2.08	3	15.02	22	12.17	7	0.54	97	29.5	85	214	
15	PacWest Bancorp	PACW	CA	40,443	1.75	14	16.36	12	6.54	142	0.23	37	82.1	10	215	
16	Customers Bancorp	CUBI	PA	19,575	1.86	9	28.84	1	6.26	145	0.34	60	259.6	1	216	
17	Stock Yards Bancorp	SYBT	KY	6,646	1.61	27	15.84	19	8.22	98	0.33	57	61.0	17	218	
18	Umpqua Holdings Corp.	UMPQ	OR	30,641	1.44	54	16.18	15	8.92	66	0.09	14	32.9	76	225	
19	First Financial Bankshares	FFIN	TX	13,102	1.90	8	13.35	47	11.28	11	0.63	112	42.2	48	226	
20	Luther Burbank Corp.*	LBC	CA	7,180	1.23	95	13.68	42	9.28	54	0.04	2	47.3	37	230	
21	First National of Nebraska*	FINN	NE	26,892	1.94	6	17.27	8	10.35	24	0.51	92	24.3	104	234	
22	Eagle Bancorp	EGBN	MD	11,847	1.49	44	13.55	44	10.61	21	0.43	79	44.5	47	235	
23	Byline Bancorp*	BY	IL	6,696	1.51	40	12.26	72	9.96	34	0.48	84	79.3	11	241	
24	ConnectOne Bancorp	CNOB	NJ	8,129	1.70	17	13.07	53	10.06	30	0.90	130	67.9	15	245	
25	Great Southern Bancorp	GSBC	MO	5,450	1.45	53	12.67	62	11.22	12	0.10	17	24.2	105	249	
26	Pacific Premier Bancorp	PPBI	CA	21,094	1.66	21	12.12	74	9.52	48	0.22	31	31.9	79	253	
27	Flagstar Bancorp	FBC	MI	25,483	2.08	4	23.32	2	10.15	27	0.58	107	18.2	122	262	
28	WSFS Financial Corp.	WSFS	DE	15,777	1.84	10	14.87	25	9.16	59	0.24	39	12.9	136	269	
29	Farmers & Merchants Bancorp*	FMCB	CA	5,178	1.32	79	14.65	29	8.69	73	0.04	3	28.4	89	273	
30	TowneBank	TOWN	VA	16,361	1.46	51	12.07	75	8.78	71	0.11	18	38.0	59	274	
31	Cathay General Bancorp	CATY	CA	20,887	1.54	37	12.22	73	10.09	29	0.43	76	37.8	60	275	
32	Community Trust Bancorp	CTBI	KY	5,418	1.63	25	12.90	54	11.82	10	0.41	75	22.1	113	277	
33	Axos Financial	AX	NV	15,548	1.65	22	16.89	11	8.85	69	1.14	141	49.0	35	278	
34	First BanCorp.	FBP	PR	20,785	1.54	36	14.22	35	9.81	39	1.42	144	53.2	27	281	
35	Commerce Bancshares	CBSH	MO	36,689	1.49	46	14.71	28	9.01	65	0.06	7	11.4	137	283	
36	Financial Institutions	FISI	NY	5,521	1.45	52	15.92	17	7.59	126	0.30	52	46.4	39	286	
37	First Foundation	FFWM	TX	10,196	1.42	56	14.90	24	8.44	82	0.20	27	26.2	98	287	
38	OFG Bancorp	OFG	PR	9,900	1.54	34	14.75	27	9.69	42	1.83	147	45.6	41	291	
39	Home Bancshares	HOMB	AR	18,052	1.81	12	11.74	78	10.36	23	0.50	88	27.9	91	292	
39	Origin Bancorp	OBNK	LA	7,861	1.34	74	14.61	30	8.69	72	0.54	94	56.4	22	292	

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41	Pinnacle Financial Partners	PNFP	TN	38,469	1.44	55	10.09	110	8.85	68	0.17	26	49.5	34	293	
42	Washington Trust Bancorp	WASH	RI	5,851	1.41	62	15.06	20	8.57	77	0.33	56	30.9	81	296	
43	FB Financial Corp.	FBK	TN	12,598	1.65	24	14.35	34	9.51	49	0.55	98	27.5	93	298	
44	Hancock Whitney Corp.	HWC	MS	36,531	1.42	59	14.04	38	7.71	120	0.30	50	50.5	32	299	
45	City Holding Co.	CHCO	WV	6,004	1.49	45	12.66	63	9.58	45	0.21	30	21.3	117	300	
45	Park National Corp.	PRK	OH	9,560	1.57	30	14.53	33	10.05	31	1.11	139	35.6	67	300	
47	Ameris Bancorp	ABCB	GA	23,858	1.79	13	13.84	41	8.02	107	0.34	62	32.0	78	301	
48	Premier Financial Corp.	PFC	OH	7,481	1.72	15	12.78	60	9.54	46	0.88	128	39.1	55	304	
49	Camden National Corp.	CAC	ME	5,500	1.33	77	12.89	55	8.22	97	0.13	22	38.9	57	308	
49	Northfield Bancorp	NFBK	NJ	5,431	1.27	87	9.28	121	12.96	3	0.20	28	35.2	69	308	
51	Meta Financial Group	CASH	SD	7,610	1.81	11	17.70	7	6.66	139	1.02	137	63.8	16	310	
52	German American Bancorp	GABC	IN	5,609	1.62	26	13.54	45	9.87	37	0.48	85	20.3	118	311	
53	Veritex Holdings	VBTX	TX	9,757	1.54	33	11.40	84	9.10	61	0.67	117	58.5	18	313	
54	Metropolitan Bank Holding Corp.*	MCB	NY	7,116	1.05	119	14.57	31	7.70	121	0.27	43	193.7	2	316	
55	Central Pacific Financial Corp.	CPF	HI	7,419	1.14	110	14.53	32	7.52	129	0.12	21	53.8	25	317	
56	BancFirst Corp.	BANF	OK	9,406	1.53	38	14.86	26	10.87	15	0.92	131	22.8	110	320	
57	Brookline Bancorp	BRKL	MA	8,603	1.36	71	12.01	76	9.87	38	0.46	82	38.7	58	325	
57	First Commonwealth Financial Corp.	FCF	PA	9,545	1.50	43	12.81	57	8.61	75	0.72	120	51.9	30	325	
59	National Bank Holdings Corp.	NBHC	CO	7,214	1.34	75	11.11	90	10.13	28	0.38	70	37.0	63	326	
60	Lakeland Bancorp	LBAI	NJ	8,198	1.22	96	12.27	71	8.31	93	0.28	48	54.3	24	332	
60	United Community Banks	UCBI	GA	20,947	1.48	48	13.48	46	8.05	105	0.28	46	29.4	87	332	
62	Mercantile Bank Corp.*	MBWM	MI	5,258	1.24	91	13.22	50	7.79	118	0.07	10	33.7	73	342	
63	1st Source Corp.	SRCE	IN	8,096	1.54	35	12.51	66	10.39	22	0.77	124	26.4	96	343	
63	Columbia Financial*	CLBK	NJ	9,224	1.03	124	9.15	122	10.82	17	0.06	8	34.1	72	343	
65	CrossFirst Bankshares*	CFB	KS	5,621	1.29	82	11.28	87	11.87	9	0.77	123	45.2	43	344	
66	Banner Corp.	BANR	WA	16,805	1.35	73	13.13	52	7.93	109	0.25	41	34.3	71	346	
66	International Bancshares Corp.	IBOC	TX	16,046	1.67	20	11.20	89	12.85	4	0.58	106	16.5	127	346	
68	Equity Bancshares	EQBK	KS	5,138	1.40	64	13.94	40	8.49	81	2.06	148	57.9	19	352	
69	Enterprise Financial Services Corp	EFSC	MO	13,537	1.38	69	12.36	69	8.13	104	0.30	51	36.9	64	357	
69	Univest Financial Corp.	UVSP	PA	7,122	1.38	68	12.48	67	8.56	78	0.63	111	49.6	33	357	
71	Flushing Financial Corp.	FFIC	NY	8,046	1.00	129	12.60	65	8.22	99	0.22	35	51.3	31	359	
72	CVB Financial Corp.	CVBF	CA	15,884	1.41	61	10.50	99	9.16	58	0.09	13	13.6	132	363	
73	Westamerica BanCorp.	WABC	CA	7,461	1.23	93	11.55	81	9.60	44	0.06	9	7.4	140	367	
74	Glacier Bancorp	GBCI	MT	25,941	1.41	63	11.72	79	8.59	76	0.34	59	26.4	95	372	
75	Republic Bancorp	RBCA.A	KY	6,094	1.14	111	8.46	132	13.46	2	0.49	86	44.6	46	377	
76	Peapack-Gladstone Financial Corp.*	PGC	NJ	6,078	1.03	126	11.51	82	8.23	96	0.32	54	56.5	21	379	
76	TriCo Bancshares	TCBK	CA	8,615	1.50	42	12.68	61	9.15	60	0.65	115	24.5	101	379	
78	Central Bancompany *	CBCY.B	MO	20,284	1.29	83	10.26	103	10.75	18	0.26	42	5.4	143	389	
78	Hope Bancorp	HOPE	CA	17,889	1.19	99	10.07	111	9.30	53	0.41	74	40.4	52	389	
78	Seacoast Banking Corp. of Florida	SBCF	FL	9,681	1.46	50	11.21	88	11.10	14	0.74	122	21.6	115	389	

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81	Webster Financial Corp.	WBS	CT	34,916	1.30	81	13.28	48	7.97	108	0.51	89	36.6	65	391	
82	Silvergate Capital Corp.*	SI	CA	16,005	0.66	146	8.38	135	8.84	70	0.22	34	99.4	7	392	
83	F&M Bank of Long Beach*	FMBL	CA	11,438	1.06	118	9.67	115	10.85	16	0.23	38	23.1	107	394	
84	NBT Bancorp	NBTB	NY	12,012	1.38	67	13.15	51	8.20	102	0.41	73	23.6	106	399	
85	WesBanco	WSBC	WV	16,927	1.53	39	9.38	118	8.86	67	0.37	65	21.3	116	405	
86	First Financial Bancorp.	FFBC	OH	16,329	1.48	47	10.52	98	7.67	123	0.52	93	44.6	45	406	
86	Provident Financial Services	PFS	NJ	13,781	1.28	84	10.19	107	9.26	55	0.59	109	40.4	51	406	
88	Dime Community Bancshares	DCOM	NY	12,066	1.19	100	12.45	68	7.66	124	0.44	80	48.9	36	408	
89	Prosperity Bancshares	PB	TX	37,834	1.47	49	8.36	136	9.07	62	0.15	23	7.1	141	411	
90	United Bankshares	UBSI	WV	29,329	1.42	58	8.74	129	10.24	26	0.40	72	16.4	128	413	
91	TriState Capital Holdings	TSC	PA	13,005	0.72	143	10.23	105	4.58	148	0.06	6	73.9	12	414	
92	Eastern Bankshares*	EBC	MA	23,512	1.05	120	5.45	147	12.06	8	0.27	44	25.5	99	418	
93	First Bancorp	FBNC	NC	10,509	1.31	80	11.50	83	8.43	86	0.61	110	37.7	61	420	
94	Horizon Bancorp	HBNC	IN	7,375	1.38	65	12.65	64	7.61	125	0.55	99	35.4	68	421	
95	Atlantic Union Bankshares Corp.	AUB	VA	20,065	1.42	57	10.44	100	8.20	101	0.25	40	16.5	126	424	
95	Bank of Hawaii Corp.	BOH	HI	22,785	1.14	109	17.00	10	6.17	146	0.15	24	12.9	135	424	
97	Berkshire Hills Bancorp	BHLB	MA	11,555	0.71	144	7.39	143	10.00	32	0.54	96	69.2	14	429	
98	Alpine Banks of Colorado*	ALPI.B	CO	6,219	1.03	125	14.93	23	6.46	143	0.11	20	19.0	121	432	
99	First Merchants Corp.	FRME	IN	15,453	1.37	70	10.92	92	9.01	64	0.47	83	15.0	130	439	
100	Amerant Bancorp*	AMTB	FL	7,638	0.83	140	7.94	141	10.67	20	1.01	136	127.7	4	441	
101	Mechanics Bank*	MCHB	CA	19,423	1.19	101	9.15	123	7.86	110	0.39	71	46.5	38	443	
102	Independent Bank Corp.	INDB	MA	20,423	1.04	121	8.13	138	10.31	25	0.20	29	14.3	131	444	
103	BankUnited	BKU	FL	35,815	1.23	92	14.08	37	8.28	95	0.68	118	24.4	103	445	
103	Midland States Bancorp	MSBI	IL	7,444	1.28	85	13.67	43	6.58	140	0.95	133	45.2	44	445	
105	SouthState Corp.	SSB	FL	41,960	1.41	60	11.91	77	7.69	122	0.33	55	13.5	133	447	
106	First Busey Corp.	BUSE	IL	12,860	1.20	98	10.77	94	7.54	128	0.28	47	30.8	82	449	
107	First Financial Corp.	THFF	IN	5,175	1.17	105	9.44	116	9.61	43	0.38	68	19.5	120	452	
107	Heritage Commerce Corp	HTBK	CA	5,499	0.96	135	8.47	131	7.82	117	0.11	19	41.1	50	452	
109	First National Bank Alaska*	FBAK	AK	5,581	1.12	113	10.23	104	9.94	35	0.83	127	33.7	74	453	
110	MidWestOne Financial Group	MOFG	IA	6,025	1.27	86	13.97	39	7.49	132	0.98	134	36.2	66	457	
111	Allegiance Bancshares	ABTX	TX	7,105	1.32	78	11.04	91	8.42	87	0.57	103	25.2	100	459	
112	Capitol Federal Financial	CFFN	KS	9,609	0.81	142	6.22	146	12.54	5	0.16	25	(2.0)	147	465	
113	First Hawaiian	FHB	HI	24,992	1.14	108	10.31	102	6.92	136	0.06	4	20.3	119	469	
113	UMB Financial Corp.	UMBF	MO	42,693	0.99	131	11.33	85	6.96	135	0.54	95	56.0	23	469	
115	Tompkins Financial Corp.	TMP	NY	7,820	1.16	106	12.80	58	8.19	103	0.51	90	21.7	114	471	
116	Simmons First National Corp.	SFNC	AR	24,725	1.18	104	9.05	126	8.51	80	0.63	113	40.3	53	476	
117	Columbia Banking System	COLB	WA	20,945	1.19	103	9.14	124	8.62	74	0.22	32	(6.1)	148	481	
117	Valley National Bancorp	VLY	NY	43,446	1.16	107	10.10	109	8.03	106	0.72	119	45.8	40	481	
119	Heritage Financial Corp.	HFWA	WA	7,432	1.38	66	11.70	80	8.40	89	0.59	108	7.9	139	482	

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120	TrustCo Bank Corp NY*	TRST	NY	6,197	1.01	128	10.61	96	9.69	41	0.43	77	3.9	144	486	
121	First Mid Bancshares	FMBH	IL	5,987	1.12	114	10.42	101	8.43	85	0.58	105	29.8	84	489	
121	Independent Bank Group	IBTX	TX	18,733	1.27	88	9.29	119	8.53	79	0.43	78	17.5	125	489	
123	Community Bank System	CBU	NY	15,553	1.36	72	9.76	114	8.42	88	0.57	104	22.3	112	490	
124	CNB Financial Corp.	CCNE	PA	5,329	1.13	112	13.27	49	6.45	144	0.55	100	28.0	90	495	
125	Heartland Financial USA	HTLF	IA	19,275	1.23	94	10.65	95	7.83	115	0.57	102	27.9	92	498	
126	OceanFirst Financial Corp.	OCFC	NJ	11,740	1.03	127	7.93	142	8.40	90	0.22	33	23.0	108	500	
127	S&T Bancorp	STBA	PA	9,489	1.19	102	9.41	117	9.07	63	1.13	140	31.7	80	502	
128	TFS Financial Corp.	TFSL	OH	14,133	0.50	147	4.19	148	12.35	6	0.34	61	7.1	142	504	
129	Kearny Financial Corp.	KRNY	NJ	7,186	1.04	122	7.23	145	11.20	13	1.50	145	29.5	86	511	
130	Banc of California	BANC	CA	9,394	0.91	138	8.39	134	9.35	52	0.72	121	35.1	70	515	
131	Washington Federal	WAFD	WA	19,973	0.99	130	8.76	128	7.83	116	0.37	67	33.4	75	516	
132	Nicolet Bankshares	NCBS	WI	7,695	1.34	76	11.33	86	7.51	131	1.21	142	29.2	88	523	
133	Peoples Bancorp	PEBO	OH	7,064	1.26	90	10.87	93	8.21	100	0.98	135	22.8	109	527	
134	The First Bancshares	FBMS	MS	6,077	1.21	97	10.11	108	8.32	92	1.03	138	26.9	94	529	
135	F.N.B. Corp.	FNB	PA	39,513	1.08	117	8.30	137	7.36	134	0.38	69	32.8	77	534	
136	Associated Banc-Corp	ASB	WI	35,104	1.03	123	8.72	130	7.86	111	0.66	116	37.3	62	542	
137	First Interstate BancSystem	FIBK	MT	19,672	1.11	115	10.60	97	6.83	138	0.29	49	3.5	145	544	
138	Fulton Financial Corp.	FULT	PA	25,796	0.95	136	9.29	120	7.85	114	0.79	125	39.0	56	551	
139	Old National Bancorp	ONB	IN	24,454	1.26	89	10.02	112	8.30	94	0.80	126	12.9	134	555	
140	Texas Capital Bancshares	TCBI	TX	34,732	0.69	145	8.39	133	8.33	91	0.32	53	1.3	146	568	
141	Renasant Corp.	RNST	MS	16,810	1.11	116	7.96	140	7.85	113	0.50	87	15.2	129	585	
142	W.T.B. Financial Corp.*	WTBF.B	WA	11,090	0.97	134	12.34	70	7.51	130	0.92	132	18.0	123	589	
143	Trustmark Corp.	TRMK	MS	17,596	0.92	137	8.91	127	7.86	112	0.64	114	22.4	111	601	
144	Amalgamated Financial Corp.*	AMAL	NY	7,078	0.84	139	9.96	113	7.74	119	0.88	129	24.4	102	602	
145	Republic First Bancorp*	FRBK	PA	5,627	0.50	148	7.98	139	4.81	147	0.51	91	30.5	83	608	
146	Northwest Bancshares	NWBI	OH	14,502	0.99	132	9.09	125	8.43	84	1.59	146	17.8	124	611	
147	Old Second Bancorp	OSBC	IL	6,212	0.97	133	10.19	106	6.54	141	1.28	143	26.2	97	620	
148	Cadence Bank	CADE	MS	47,670	0.82	141	7.37	144	7.54	127	0.57	101	11.4	138	651	
				Median	1.34		12.10		8.61		0.41		33.56			
				Mean	1.34		12.21		8.93		0.49		39.46			

\*Had not adopted CECL as of Dec. 31, 2021

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

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. Capital adequacy is a function of a bank's tangible common equity ratio. Total shareholder return ranks performance by including 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 2021 results.