

# TOP 25 BANKS

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	PCB Bancorp*	PCB	CA	2,150	1.96	10	16.52	25	11.90	17	0.06	19	122.7	8	79
2	Hingham Institution for Savings*	HIFS	MA	3,431	1.88	16	17.21	20	10.34	43	0.01	7	95.9	12	98
3	The Bancorp	TBBK	DE	6,843	1.68	35	17.93	16	9.50	88	0.09	33	85.4	16	188
4	Southern Missouri Bancorp	SMBC	MO	2,919	1.87	17	18.06	15	9.74	69	0.20	71	74.2	26	198
5	Southern First Bancshares*	SFST	SC	2,926	1.75	28	18.65	13	9.50	89	0.19	68	76.8	22	220
6	Hanmi Financial Corp.	HAFC	CA	6,859	1.51	67	16.32	28	9.21	104	0.09	31	114.5	9	239
7	QCR Holdings	QCRH	IL	6,096	1.72	31	15.87	36	9.87	63	0.06	20	42.1	114	264
8	HomeStreet	HMST	WA	7,204	1.59	51	16.02	33	9.53	85	0.23	86	57.7	46	301
9	Triumph Bancorp	TBK	TX	5,956	2.00	9	15.04	53	9.46	90	0.37	147	145.3	3	302
10	Bank OZK	OZK	AR	26,530	2.18	6	12.87	126	14.80	3	0.27	108	53.0	60	303
11	Capital One Financial Corp.	COF	VA	432,381	2.94	2	19.98	9	9.89	61	0.40	161	49.3	77	310
12	Merchants Bancorp*	MBIN	IN	11,279	2.23	5	22.12	6	6.89	267	0.01	5	72.8	28	311
13	MetroCity Bankshares*	MCBS	GA	3,106	2.51	3	23.56	2	9.04	117	0.49	186	95.7	13	321
14	CapStar Financial Holdings*	CSTR	TN	3,133	1.62	46	13.87	88	10.77	32	0.17	59	44.3	105	330
15	Parke Bancorp*	PKBK	NJ	2,136	1.93	14	18.68	12	10.86	25	0.40	159	40.9	122	332
16	ServisFirst Bancshares	SFBS	AL	15,449	1.55	54	19.47	10	7.37	246	0.08	27	113.2	10	347
17	Capital Bancorp*	CBNK	MD	2,055	1.96	11	22.22	4	9.63	77	0.73	244	88.8	14	350
18	Preferred Bank	PFBC	CA	6,046	1.69	33	17.03	22	9.69	72	0.34	132	45.6	96	355
19	Live Oak Bancshares	LOB	NC	8,213	1.65	41	20.79	7	8.44	154	0.35	143	84.3	17	362
20	Western Alliance Bancorp.	WAL	AZ	55,983	1.81	22	22.16	5	7.29	250	0.19	67	81.7	19	363
21	Unity Bancorp*	UNTY	NJ	2,034	1.85	19	18.91	11	10.02	54	0.58	217	51.9	66	367
22	Lakeland Financial Corp.	LKFN	IN	6,557	1.55	55	14.10	80	10.68	36	0.35	142	52.8	61	374
23	Sandy Spring Bancorp	SASR	MD	12,591	1.93	13	16.29	29	9.21	102	0.46	177	53.8	58	379
24	East West Bancorp	EWBC	CA	60,871	1.48	76	15.72	39	8.89	125	0.25	98	58.0	44	382
25	Southside Bancshares	SBSI	TX	7,260	1.59	49	12.79	129	9.99	56	0.07	26	39.6	128	388
				Median	1.25		12.15		8.50		0.37		36.31		
				Mean	1.28		12.29		8.77		0.49		40.24		

\*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.