

\$1 BILLION UP TO \$5 BILLION

Rank	Company Name	Ticker	State	Total Assets (\$MM)	Profitability				Capital Adequacy			Asset Quality			Final Score
					Core ROAA (%)	ROA Rank	Core ROAE (%)	ROE Rank	Tang Common Equity/Tang Assets (%)	TCE Rank	NPA's ex TDRs/Loans & OREO (%)	NPA Rank	NCOs/Avg Loans (%)	NCOs Rank	
1	Waterstone Financial*	WSBF	WI	2,185	3.87	2	21.19	2	18.89	1	0.33	39	-0.01	9	29.0
2	FS Bancorp*	FSBW	WA	2,113	1.98	4	18.33	3	10.59	21	0.45	54	0.01	18	64.0
3	Hingham Institution for Savings*	HIFS	MA	2,857	1.65	6	16.57	5	10.25	26	0.31	33	0.01	23	65.0
4	MetroCity Bankshares*	MCBS	GA	1,897	2.17	3	16.02	7	12.46	6	0.86	93	0.01	25	75.0
5	NASB Financial*	NASB	MO	2,599	4.01	1	32.64	1	14.24	3	0.73	86	0.08	78	87.0
6	First Bancorp, Lebanon*	FBLV	VA	2,344	1.47	15	14.31	13	9.98	34	0.42	49	0.01	22	97.5
7	Alerus Financial Corp.*	ALRS	ND	3,014	1.67	5	14.90	10	9.27	58	0.24	20	0.03	44	105.0
8	Parke Bancorp*	PKBK	NJ	2,078	1.47	16	14.85	11	9.64	44	0.57	67	-0.02	3	106.0
9	1867 Western Financial Corp.*	WFCL	CA	4,331	1.57	8	9.43	69	14.46	2	0.22	16	0.03	41	107.5
10	Farmers & Merchants Bancorp*	FMCB	CA	4,550	1.44	17	14.71	12	9.01	68	0.04	7	0.02	36	118.5
11	Cashmere Valley Bank*	CSHX	WA	1,994	1.33	25	10.79	45	11.58	10	0.12	10	0.07	70	120.0
12	Exchange Bank (Santa Rosa, CA)*	EXSR	CA	3,139	1.21	37	12.25	30	9.71	43	0.22	17	0.00	15	126.0
13	Farmers National Banc Corp.*	FMNB	OH	3,071	1.59	7	14.04	17	9.94	36	0.55	66	0.07	73	129.5
14	First National Bank Alaska*	FBAK	AK	4,695	1.32	26	9.88	60	12.49	5	0.64	76	0.01	20	139.0
15	Southern Missouri Bancorp	SMBC	MO	2,623	1.43	18	13.92	19	9.52	51	0.51	61	0.04	48	142.5
16	Stock Yards Bancorp	SYBT	KY	4,609	1.40	21	14.03	18	9.28	56	0.36	43	0.05	61	147.0
17	Altabancorp*	ALTA	UT	3,366	1.49	12	12.22	31	10.27	25	0.47	58	0.14	103	148.5
18	First Western Financial*	MYFW	CO	1,974	1.52	10	17.77	4	6.70	118	0.25	22	0.00	14	150.0
19	Civista Bancshares*	CIVB	OH	2,763	1.20	39	9.83	62	9.98	35	0.25	21	-0.01	8	150.5
20	First Choice Bancorp*	FCBP	CA	2,283	1.42	19	11.00	40	9.16	63	0.34	40	0.01	29	156.5
21	Hills Bancorp.*	HBIA	IA	3,781	1.14	46	10.33	51	10.95	17	0.32	36	0.04	51	157.5
22	Bridgewater Bancshares*	BWB	MN	2,927	1.21	38	12.26	29	8.96	71	0.03	5	0.02	35	158.0
23	John Marshall Bancorp*	JMSB	VA	1,885	1.04	64	10.31	52	9.87	38	0.00	1	0.00	10	159.5
24	Northrim BanCorp*	NRIM	AK	2,122	1.35	22	12.35	28	9.76	41	0.99	97	0.03	43	161.0
25	Camden National Corp.	CAC	ME	4,899	1.26	33	12.10	32	8.99	69	0.24	19	0.02	38	162.5
26	Independent Bank Corp.*	IBCP	MI	4,204	1.50	11	16.48	6	8.56	85	0.31	32	0.11	91	163.5
27	Reliant Bancorp*	RBNC	TN	3,027	1.33	24	12.95	23	8.65	83	0.35	42	0.01	26	164.0
28	Capstar Financial Holdings*	CSTR	TN	2,987	1.19	42	10.17	54	10.00	32	0.26	23	0.05	57	168.0
29	Citizens Financial Services*	CZFS	PA	1,892	1.56	9	15.17	9	8.72	81	0.88	94	0.03	46	169.0
30	Sierra Bancorp*	BSRR	CA	3,221	1.18	43	10.49	50	9.79	39	0.35	41	0.04	47	176.0
31	Unity Bancorp*	UNTY	NJ	1,959	1.35	23	14.15	15	8.77	80	0.72	83	0.02	34	176.5
32	Mercantile Bank Corp.*	MBWM	MI	4,437	1.13	49	10.90	42	8.88	75	0.13	11	0.00	11	177.0
33	Bank First Corp.*	BFC	WI	2,718	1.41	20	13.31	20	8.80	77	0.58	68	0.04	55	178.5
34	Macatawa Bank Corp.*	MCBC	MI	2,642	1.27	32	13.19	22	9.08	65	0.21	15	0.19	112	182.5
35	The First of Long Island Corp.	FLIC	NY	4,069	1.02	66	10.69	47	10.00	33	0.04	6	0.07	71	184.5

"Bankers [have] become contributors to the economy. We see growth coming ahead. I think there will be several years of good times ahead of us."

Li Yu,
Chairman and CEO,
Preferred Bank

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36	River City Bank*	RCBC	CA	3,322	1.07	58	12.44	27	8.11	97	0.00	2	-0.01	4	185.0
37	Red River Bancshares*	RRBI	LA	2,643	1.15	45	9.85	61	10.75	18	0.26	24	0.14	104	188.0
38	German American Bancorp	GABC	IN	4,978	1.29	29	10.28	53	10.19	28	0.70	81	0.08	79	190.0
39	South Plains Financial*	SPFI	TX	3,599	1.29	31	13.19	21	9.60	46	0.65	77	0.18	111	192.0
40	Bank of Marin Bancorp	BMRC	CA	2,912	1.04	63	8.59	85	11.27	12	0.44	53	0.00	12	192.5
41	Arrow Financial Corp.*	AROW	NY	3,689	1.19	41	12.94	24	8.50	87	0.24	18	0.05	64	193.0
42	First Farmers Financial Corp.*	FFMR	IN	2,214	1.48	14	14.13	16	9.62	45	1.71	117	0.63	122	194.5
43	Nicolet Bankshares	NCBS	WI	4,552	1.48	13	11.94	34	8.31	92	0.46	55	0.05	62	197.5
44	Southern BancShares (N.C.)*	SBNC	NC	3,836	1.01	68	9.91	57	9.57	48	0.28	26	0.02	33	202.5
45	First Citizens Bancshares*	FIZN	TN	2,039	1.10	54	9.74	64	10.04	30	0.44	52	0.05	59	203.5
46	First Financial Corp.*	THFF	IN	4,558	1.26	34	9.13	74	11.40	11	0.63	73	0.13	98	204.5
47	Cambridge Bancorp*	CATC	MA	3,949	1.09	56	10.89	43	8.91	74	0.33	37	0.02	31	207.0
48	HBT Financial*	HBT	IL	3,667	1.13	48	11.15	39	9.27	57	0.62	71	0.04	56	207.5
49	West BanCorp.*	WTBA	IA	3,186	1.19	40	15.45	8	7.02	116	0.71	82	-0.01	6	208.0

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50	C&F Financial Corp.*	CFFI	VA	2,086	1.29	30	14.21	14	8.08	98	0.29	28	0.33	118	215.0
51	Spirit of Texas Bancshares*	STXB	TX	3,085	1.25	35	10.03	56	9.09	64	0.37	44	0.09	81	217.5
52	Citizens & Northern Corp.*	CZNC	PA	2,239	1.30	28	9.57	67	11.15	14	1.38	111	0.17	110	219.5
53	Territorial Bancorp *	TBNK	HI	2,111	0.84	90	7.12	96	11.78	9	0.31	34	0.00	17	220.5
54	Farmers & Merchants Bancorp*	FMAO	OH	1,910	1.14	47	8.40	87	10.67	20	0.72	85	0.04	53	223.0
55	STAR Financial Group*	SFIG.A	IN	2,613	0.91	84	9.21	72	10.02	31	0.49	60	0.01	28	231.0
56	RBB Bancorp*	RBB	CA	3,350	1.08	57	8.24	88	10.71	19	0.65	78	0.05	63	234.5
57	Guaranty Bancshares	GNTY	TX	2,741	1.09	55	10.74	46	8.78	79	0.70	80	0.02	32	236.0
58	Central Valley Community Bancorp*	CVCY	CA	2,004	0.91	85	7.23	95	9.75	42	0.30	30	-0.05	1	237.5
59	First Community Bankshares*	FCBC	VA	3,011	1.32	27	9.09	75	10.09	29	1.09	101	0.23	115	239.0
60	Metropolitan Bank Holding Corp.*	MCB	NY	4,331	0.95	74	11.49	37	7.53	110	0.18	14	0.01	24	240.0
60	Orrstown Financial Services*	ORRF	PA	2,751	0.98	71	11.43	38	8.15	96	0.52	63	-0.01	7	240.0
62	American National Bankshares *	AMNB	VA	3,050	1.11	53	9.32	70	8.34	90	0.17	12	0.03	45	241.5
63	PCB Bancorp*	PCB	CA	1,923	0.84	88	7.08	97	12.13	7	0.29	27	0.07	74	242.5
63	Premier Financial Bancorp*	PFBI	WV	1,946	1.24	36	9.14	73	10.98	16	1.81	118	0.28	117	242.5
65	American Business Bank*	AMBZ	CA	3,454	0.94	80	12.76	26	7.17	113	0.12	9	0.02	39	243.0
66	The First Bancorp*	FNLC	ME	2,361	1.18	44	12.06	33	8.27	93	0.51	62	0.10	89	245.5
67	Peoples Bancorp*	PPBB	WA	2,436	0.79	96	7.31	94	9.53	50	0.27	25	0.00	13	259.0
68	HarborOne Bancorp*	HONE	MA	4,484	1.05	60	6.55	105	14.11	4	0.94	96	0.10	86	260.0
69	Dacotah Banks*	DBIN	SD	3,103	1.02	67	8.68	84	11.09	15	1.28	107	0.10	88	263.5
69	TGR Financial*	TGRF	FL	2,001	0.92	82	10.56	49	7.73	105	0.00	3	0.04	52	263.5
71	First Mid Bancshares	FMBH	IL	4,726	1.12	50	8.81	80	9.58	47	0.84	92	0.09	83	264.5
72	Old Second Bancorp*	OSBC	IL	3,041	0.99	70	9.80	63	9.48	53	1.21	102	0.05	60	267.0
73	Peoples Financial Services Corp.*	PFIS	PA	2,884	1.06	59	9.25	71	8.96	72	0.40	46	0.13	99	274.5
74	Home Bancorp*	HBCP	LA	2,592	1.04	65	8.21	89	10.23	27	1.00	99	0.12	93	277.0
75	ChoiceOne Financial Services*	COFS	MI	1,919	1.11	51	8.75	82	8.71	82	0.62	72	0.05	58	280.0
76	Ames National Corp.*	ATLO	IA	1,976	0.96	72	8.96	76	9.89	37	1.35	110	0.10	84	282.0
77	Shore Bancshares*	SHBI	MD	1,933	0.93	81	8.01	92	9.18	62	0.38	45	0.04	50	282.5
78	Canandaigua National Corp.*	CNND	NY	3,635	1.05	61	12.84	25	7.91	99	0.83	91	0.16	108	284.5
79	BayCom Corp*	BCML	CA	2,196	0.80	95	6.88	98	9.56	49	0.48	59	0.01	27	285.0
80	ACNB Corp.*	ACNB	PA	2,555	1.05	62	9.90	58	8.32	91	0.43	50	0.17	109	290.5
81	Business First Bancshares	BFST	LA	4,160	1.00	69	9.61	65	8.45	88	0.62	70	0.06	69	291.5
82	Summit Financial Group*	SMMF	WV	3,106	1.11	52	11.62	35	7.42	111	1.48	112	0.08	77	292.5
83	Heritage Commerce Corp	HTBK	CA	4,634	0.89	87	6.85	99	8.83	76	0.30	29	0.03	42	297.5
83	SmartFinancial*	SMBK	TN	3,305	0.94	77	8.44	86	8.41	89	0.43	51	0.03	40	297.5
85	Mid Penn Bancorp*	MPB	PA	2,999	0.94	79	10.61	48	6.43	121	0.63	75	0.01	30	300.5
86	FineMark Holdings*	FNBT	FL	2,851	0.69	104	8.92	79	7.40	112	0.07	8	0.00	16	307.0
87	CBTX	CBTX	TX	3,949	0.70	101	4.86	113	11.94	8	0.82	90	0.13	97	315.5
88	Merchants Financial Group*	MFGI	MN	2,495	0.95	76	10.96	41	7.03	115	1.22	103	0.06	68	317.5
89	HomeTrust Bancshares	HTBI	NC	3,680	0.57	109	5.14	111	10.36	23	0.53	65	0.10	85	318.0
90	First Bank*	FRBA	NJ	2,346	0.84	91	8.09	91	9.45	54	0.53	64	0.15	105	320.5

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91	Howard Bancorp*	HBMD	MD	2,538	0.58	108	4.72	114	10.29	24	1.00	98	0.04	54	322.0
92	Professional Holding Corp.*	PFHD	FL	2,057	0.61	106	5.96	106	9.33	55	0.63	74	0.02	37	322.5
93	Burke & Herbert Bank & Trust Co.*	BHRB	VA	3,433	0.78	98	6.80	100	11.21	13	1.51	113	0.22	114	324.5
93	Southern First Bancshares*	SFST	SC	2,483	0.69	103	7.67	93	9.20	61	0.42	48	0.10	87	324.5
95	Bar Harbor Bankshares*	BHB	ME	3,726	0.94	78	8.70	83	7.90	100	0.47	57	0.07	75	327.0
96	First Internet Bancorp*	INBK	IN	4,246	0.69	102	9.43	68	7.66	107	0.33	38	0.06	67	329.5
96	Isabella Bank Corp.*	ISBA	MI	1,957	0.53	111	4.62	115	8.92	73	0.47	56	-0.01	5	329.5
98	Chemung Financial Corp.*	CHMG	NY	2,279	0.96	73	10.10	55	7.87	102	0.66	79	0.47	121	330.0
98	Enterprise Bancorp*	EBTC	MA	4,014	0.82	92	9.89	59	8.20	94	1.24	105	0.05	65	330.0
100	Atlantic Capital Bancshares*	ACBI	GA	3,616	0.76	99	6.68	102	8.79	78	0.17	13	0.11	92	331.5
101	CNB Financial Corp.	CCNE	PA	4,729	0.95	75	11.55	36	6.70	119	0.92	95	0.21	113	334.0
102	Evans Bancorp*	EVBN	NY	2,044	0.81	93	9.60	66	7.58	109	1.66	115	0.01	21	336.0
103	Primis Financial Corp.*	FRST	VA	3,089	0.68	105	5.26	109	9.49	52	0.59	69	0.07	72	336.5
104	Western New England Bancorp*	WNEB	MA	2,366	0.51	112	5.13	112	8.99	70	0.41	47	0.04	49	342.0
105	Capital City Bank Group	CCBG	FL	3,798	0.92	83	8.94	78	6.25	122	0.31	35	0.12	94	347.5
106	Financial Institutions	FISI	NY	4,912	0.84	89	8.75	81	7.80	103	0.30	31	0.40	120	348.5
107	The Community Financial Corp.*	TCFC	MD	2,026	0.78	97	8.09	90	9.22	60	1.32	108	0.14	102	352.0
108	Level One Bancorp*	LEVL	MI	2,443	0.90	86	10.85	44	6.24	123	1.06	100	0.13	100	353.0
109	Peoples Bancorp	PEBO	OH	4,761	0.81	94	6.68	101	8.60	84	0.76	87	0.05	66	355.5
110	Investar Holding Corp.*	ISTR	LA	2,321	0.59	107	5.60	107	9.22	59	0.76	88	0.08	80	357.0
111	BCB Bancorp*	BCBP	NJ	2,821	0.55	110	6.67	103	7.74	104	0.72	84	-0.02	2	360.0
112	Carter Bankshares*	CARE	VA	4,179	-0.02	122	-0.16	122	10.53	22	1.59	114	0.09	82	364.0
113	MVB Financial Corp.*	MVBF	WV	2,331	0.15	121	1.42	121	9.77	40	1.33	109	0.14	101	387.0
114	First Business Financial Services*	FBIZ	WI	2,568	0.73	100	8.95	77	7.62	108	1.24	104	0.39	119	396.5
115	Bankwell Financial Group*	BWFG	CT	2,254	0.43	115	5.16	110	7.73	106	2.06	119	0.01	19	400.0
116	California BanCorp*	CALB	CA	1,906	0.33	119	4.18	118	6.77	117	0.02	4	0.15	106	409.0
117	Equity Bancshares*	EQBK	KS	4,013	0.24	120	2.03	120	9.05	66	2.08	120	0.10	90	411.0
118	Codorus Valley Bancorp*	CVLY	PA	2,162	0.41	117	4.32	117	9.05	67	2.45	122	0.92	123	423.5
119	First Guaranty Bancshares*	FGBI	LA	2,473	0.41	116	5.41	108	6.51	120	0.77	89	0.08	76	426.5
120	West Suburban Bancorp*	WNRP	IL	2,753	0.37	118	4.05	119	8.53	86	2.31	121	0.12	95	431.0
121	Marquette National Corp.*	MNAT	IL	1,921	0.43	114	4.49	116	7.88	101	1.66	116	0.12	96	437.0
122	BankGuam Holding Co.*	BKGM	GU	2,352	0.50	113	6.58	104	7.08	114	1.27	106	0.25	116	442.0
123	Sterling Bancorp*	SBT	MI	3,914	-0.36	123	-3.91	123	8.17	95	4.19	123	0.15	107	456.0
				Median	1.05		9.83		9.18		0.51		0.05		
				Mean	1.07		9.95		9.34		0.68		0.09		

* Banks that have not adopted CECL

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

Data includes only bank and thrifts as defined by S&P Global Market Intelligence that have reported 2020 earnings as of April 26, 2021. Capital adequacy and asset quality figures are as of calendar year-end 2020.

Profitability figures are for the calendar year ending in 2020 and are based on core income as defined by S&P Global Market Intelligence where available. Asset quality figures are as of calendar year-end 2020.

Nonperforming assets and average loans in the NCO calculation are net of guaranteed loans. NPA calculation excludes accruing TDRs if disclosure is available through company filings.