



LESS THAN \$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	NPAs/Loans & OREO (%)	NPA Rank	
1	Northeast Community Bancorp	NECB	NY	2,010	2.46	2	15.62	8	15.84	3	0.28	35	48
2	West Coast Community Bancorp	WCCB	CA	2,680	1.85	4	13.75	15	10.14	27	0.03	5	51
3	First National Bank Alaska	FBAK	AK	4,998	1.22	21	13.52	17	10.34	25	0.17	19	82
4	Five Star Bancorp	FSBC	CA	4,053	1.22	19	12.60	24	9.79	33	0.05	7	83
5	MetroCity Bankshares	MCBS	GA	3,594	1.81	5	16.17	5	11.54	12	0.58	64	86
6	Bank First Corp.	BFC	WI	4,495	1.67	7	11.35	35	10.31	26	0.21	23	91
6	Unity Bancorp	UNTY	NJ	2,654	1.69	6	15.08	10	11.07	14	0.56	61	91
8	Cashmere Valley Bank	CSHX	WA	2,122	1.35	15	13.08	19	10.47	23	0.35	44	101
9	ACNB Corp.	ACNB	PA	2,395	1.41	12	11.82	29	10.72	19	0.37	47	107
10	Northeast Bank	NBN	ME	4,083	2.07	3	18.11	2	10.87	17	0.86	86	108
11	Coastal Financial Corp.	CCB	WA	4,121	1.19	23	14.58	13	10.65	21	0.56	60	117
12	Private Bancorp of America	PBAM	CA	2,425	1.58	9	17.51	3	9.14	47	0.55	59	118
13	FS Bancorp	FSBW	WA	3,029	1.49	10	15.59	9	9.25	43	0.53	57	119
13	Red River Bancshares	RRBI	LA	3,150	1.10	33	10.98	42	10.11	28	0.14	16	119
15	Southern States Bancshares	SSBK	AL	2,848	1.35	14	14.84	12	8.47	59	0.29	36	121
16	Capital City Bank Group	CCBG	FL	4,325	1.26	18	11.14	38	9.51	39	0.25	27	122
17	NewtekOne	NEWT	FL	2,060	3.23	1	19.53	1	12.80	8	6.69	114	124
18	American Business Bank	AMBZ	CA	4,040	1.10	35	13.26	18	8.78	51	0.26	29	133
19	Southern Missouri Bancorp	SMBC	MO	4,908	1.20	22	11.46	34	9.10	48	0.27	32	136
20	HomeTrust Bancshares	HTB	NC	4,595	1.31	16	11.02	41	11.22	13	0.72	77	147
20	USCB Financial Holdings	USCB	FL	2,581	0.99	44	12.13	27	8.34	62	0.14	14	147
22	First Community Bankshares	FCBC	VA	3,261	1.67	8	10.48	49	11.90	10	0.84	85	152
23	1867 Western Financial Corp.	WFCL	CA	4,487	1.01	41	6.02	93	17.30	1	0.16	18	153
24	Parke Bancorp	PKBK	NJ	2,142	1.38	13	9.37	59	13.99	6	0.71	76	154
25	Guaranty Bancshares	GNTY	TX	3,116	1.02	40	10.41	50	9.26	41	0.23	25	156
26	Peoples Bancorp	PPBB	WA	2,470	0.87	57	7.23	78	12.21	9	0.14	15	159
27	Avidbank Holdings	AVBH	CA	2,304	0.91	52	11.71	31	8.09	69	0.07	10	162
27	Capital Bancorp	CBNK	MD	3,207	1.42	11	12.66	23	9.99	30	1.14	98	162
27	First Bank	FRBA	NJ	3,780	1.18	26	11.04	40	9.56	38	0.54	58	162
30	Hills Bancorp.	HBIA	IA	4,588	1.18	25	10.89	43	10.69	20	0.72	78	166
30	John Marshall Bancorp	JMSB	VA	2,235	0.75	70	7.13	79	11.03	16	0.00	1	166
32	South Plains Financial	SPFI	TX	4,232	1.17	27	11.75	30	9.92	32	0.74	80	169
33	Orange County Bancorp	OBT	NY	2,510	1.13	28	15.79	7	7.16	92	0.35	43	170
34	Northrim BanCorp	NRIM	AK	3,042	1.31	17	14.88	11	7.16	94	0.53	56	178
35	ChoiceOne Financial Services	COFS	MI	2,723	1.03	39	12.15	26	7.49	82	0.27	33	180
35	First Farmers Financial Corp.	FFMR	IN	3,240	1.12	29	12.97	21	8.12	67	0.58	63	180
35	PCB Bancorp	PCB	CA	3,064	0.93	50	7.55	73	9.60	37	0.18	20	180
38	CoastalSouth Bancshares	COSO	GA	2,099	1.19	24	13.74	16	9.08	49	1.00	92	181
39	BayCom Corp	BCML	CA	2,665	0.94	48	7.61	72	10.78	18	0.37	46	184

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40	Pioneer Bancorp	PBFS	NY	1,980	0.97	46	6.35	89	14.80	5	0.36	45	185
41	Greene County Bancorp	GCBC	NY	2,966	0.95	47	12.73	22	7.37	88	0.26	30	187
42	Home Bancorp	HBCP	LA	3,444	1.11	32	9.83	55	9.26	40	0.57	62	189
43	Bar Harbor Bankshares	BHB	ME	4,083	1.11	31	9.91	53	8.46	60	0.40	48	192
43	Sierra Bancorp	BSRR	CA	3,614	1.12	30	11.60	32	9.18	46	0.84	84	192
45	First Business Financial Services	FBIZ	WI	3,853	1.22	20	14.44	14	7.95	74	0.91	87	195
46	First United Corp.	FUNC	MD	1,973	1.10	36	12.58	25	8.54	56	0.73	79	196
47	Penns Woods Bancorp	PWOD	PA	2,232	0.84	61	9.48	58	8.52	57	0.24	26	202
47	Waterstone Financial	WSBF	WI	2,210	0.83	62	5.43	95	15.32	4	0.34	41	202
49	OP Bancorp	OPBK	CA	2,366	0.92	51	10.69	47	8.63	54	0.46	51	203
50	River Financial Corp.	RVRF	AL	3,582	0.99	45	15.94	6	5.58	113	0.35	42	206
51	Dogwood State Bank	DSBX	NC	2,211	0.89	56	7.99	70	9.26	42	0.31	39	207
52	The First Bancorp	FNLC	ME	3,157	0.89	55	10.83	45	7.09	96	0.19	21	217
53	NASB Financial	NASB	MO	2,919	0.99	43	7.02	80	13.92	7	0.92	88	218
54	C&F Financial Corp.	CFFI	VA	2,563	0.77	68	8.70	64	7.88	76	0.16	17	225
55	Farmers & Merchants Bancorp	FMAO	OH	3,365	0.82	64	8.41	68	7.48	83	0.12	13	228
56	Third Coast Bancshares	TCBX	TX	4,942	1.05	38	10.86	44	7.63	78	0.70	74	234
57	First Community Corp.	FCCO	SC	1,958	0.74	73	10.20	52	6.66	103	0.06	9	237
58	LINKBANCORP	LNKB	PA	2,879	1.10	34	11.27	37	7.16	93	0.71	75	239
59	Chemung Financial Corp.	CHMG	NY	2,776	0.86	59	11.47	33	7.02	97	0.46	52	241
60	West Bancorp.	WTBA	IA	4,015	0.63	89	11.13	39	5.68	112	0.00	2	242
61	ESSA Bancorp	ESSA	PA	2,196	0.76	69	7.31	76	10.10	29	0.66	70	244
62	Franklin Financial Services Corp.	FRAF	PA	2,198	0.69	81	10.36	51	6.20	110	0.02	3	245
63	Isabella Bank Corp.	ISBA	MI	2,086	0.67	83	6.74	83	7.95	73	0.06	8	247
64	Arrow Financial Corp.	AROW	NY	4,306	0.79	67	8.71	63	8.77	52	0.62	67	249
64	Somerset Trust Holding Co.	SOME	PA	2,316	1.07	37	16.60	4	6.53	105	1.31	103	249
66	Fidelity D & D Bancorp	FDBC	PA	2,585	0.84	60	10.72	46	7.16	95	0.43	49	250
67	FVCBankcorp	FVCB	VA	2,199	0.70	77	6.70	84	10.40	24	0.60	66	251
68	Hingham Institution for Savings	HIFS	MA	4,458	0.28	106	2.87	105	9.69	35	0.04	6	252
69	Citizens & Northern Corp.	CZNC	PA	2,611	1.00	42	9.74	56	8.63	55	1.22	100	253
69	The First of Long Island Corp.	FLIC	NY	4,119	0.46	99	5.13	97	9.19	45	0.10	12	253
71	Dacotah Banks	DBIN	SD	4,452	0.70	78	7.50	74	9.02	50	0.48	53	255
72	Enterprise Bancorp	EBTC	MA	4,828	0.82	63	11.28	36	7.36	89	0.67	71	259
73	First Citizens Bancshares	FIZN	TN	2,506	0.73	74	9.67	57	6.37	107	0.22	24	262
74	Colony Bankcorp	CBAN	GA	3,110	0.86	58	9.91	54	7.42	86	0.59	65	263
75	Norwood Financial Corp.	NWFL	PA	2,317	0.70	79	8.42	67	8.05	71	0.45	50	267
76	BankGuam Holding Co.	BKGM	GU	2,585	0.93	49	13.00	20	7.24	90	2.94	112	271
76	Blue Foundry Bancorp	BLFY	NJ	2,061	(0.58)	115	(3.45)	114	16.11	2	0.32	40	271
78	Exchange Bank	EXSR	CA	3,300	0.69	80	8.91	62	8.51	58	0.69	73	273
79	First National Corp.	FXNC	VA	2,010	0.72	75	8.94	61	7.45	84	0.48	54	274

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80	Princeton Bancorp	BPRN	NJ	2,340	0.80	66	6.77	82	10.51	22	1.49	105	275
81	LCNB Corp.	LCNB	OH	2,307	0.71	76	6.80	81	7.00	98	0.26	31	286
82	Western New England Bancorp	WNEB	MA	2,653	0.42	100	4.62	100	8.41	61	0.26	28	289
83	ENB Financial Corp	ENBP	PA	2,220	0.75	71	12.11	28	5.90	111	0.83	83	293
84	Merchants Financial Group	MFGI	MN	2,782	0.67	82	6.21	91	8.74	53	0.62	68	294
85	FineMark Holdings	FNBT	FL	4,115	0.15	109	1.87	109	7.90	75	0.02	4	297
86	Community West Bancshares	CWBC	CA	3,522	0.59	92	6.08	92	7.51	80	0.28	34	298
87	California BanCorp.	BCAL	CA	4,032	0.66	85	5.41	96	9.69	34	0.95	90	305
87	Eagle Bancorp Montana	EBMT	MT	2,103	0.53	94	6.68	85	6.57	104	0.21	22	305
89	CF Bankshares	CFBK	OH	2,066	0.67	84	8.29	69	8.03	72	0.77	81	306
90	Southern First Bancshares	SFST	SC	4,088	0.38	101	4.84	99	8.08	70	0.30	38	308
91	Citizens Financial Services	CZFS	PA	3,026	0.90	53	8.62	65	7.21	91	1.22	101	310
92	RBB Bancorp	RBB	CA	3,992	0.64	88	4.89	98	11.05	15	2.64	111	312
93	Lake Ridge Bancorp	LRBI	WI	3,127	0.66	87	7.77	71	6.79	102	0.51	55	315
94	First Savings Financial Group	FSFG	IN	2,389	0.66	86	9.32	60	6.97	99	0.68	72	317
95	Investar Holding Corp.	ISTR	LA	2,723	0.61	90	7.26	77	7.44	85	0.66	69	321
96	Evans Bancorp	EVBN	NY	2,187	0.60	91	7.39	75	8.29	63	1.12	96	325
97	Meridian Corp.	MRBK	PA	2,386	0.74	72	10.58	48	6.92	100	2.20	109	329
98	Civista Bancshares	CIVB	OH	4,098	0.81	65	8.50	66	6.50	106	1.00	94	331
99	Blue Ridge Bankshares	BRBS	VA	2,737	(0.17)	113	(1.79)	113	11.85	11	1.08	95	332
100	Bank of Marin Bancorp	BMRC	CA	3,701	0.49	97	4.27	101	9.93	31	1.63	106	335
101	Marquette National Corp.	MNAT	IL	2,208	(0.02)	111	(0.32)	111	6.36	108	0.09	11	341
102	BankFirst Capital Corp.	BFCC	MS	2,801	0.90	54	6.51	86	4.58	115	0.92	89	344
102	Hanover Bancorp	HNVR	NY	2,312	0.55	93	6.47	88	7.51	81	0.82	82	344
104	Ponce Financial Group	PDLB	NY	3,040	0.37	102	2.16	108	9.23	44	0.99	91	345
105	Primis Financial Corp.	FRST	VA	3,699	(0.16)	112	(1.57)	112	7.39	87	0.29	37	348
106	MVB Financial Corp.	MVBF	WV	3,129	0.25	107	2.78	106	9.65	36	1.30	102	351
107	Carter Bankshares	CARE	VA	4,659	0.52	95	6.48	87	8.25	64	7.17	115	361
108	Ames National Corp.	ATLO	IA	2,133	0.50	96	6.26	90	7.60	79	1.12	97	362
108	BCB Bancorp	BCBP	NJ	3,599	0.49	98	5.72	94	8.18	66	1.48	104	362
110	MainStreet Bancshares	MNSB	VA	2,228	0.31	103	2.97	104	8.11	68	1.18	99	374
111	Bankwell Financial Group	BWFG	CT	3,268	0.31	104	3.65	102	8.19	65	2.27	110	381
112	First Western Financial	MYFW	CO	2,919	0.30	105	3.50	103	7.64	77	1.96	108	393
113	Finward Bancorp	FNWD	IN	2,061	0.16	108	2.25	107	6.24	109	1.00	93	417
114	First Northwest Bancorp	FNWB	WA	2,232	(0.51)	114	(6.91)	115	6.85	101	1.80	107	437
115	First Guaranty Bancshares	FGBI	LA	3,973	0.07	110	0.98	110	5.21	114	3.90	113	447
Median					0.86		9.48		8.51		0.54		
Mean					0.89		9.04		8.95		0.77		

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

RankingBanking uses four 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. 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 2024 results.