



Great Southern is just a conservatively run company. If they see loan growth opportunities they'll take advantage of them, but if they don't then they'll step back.

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2020
BANK
PERFORMANCE
SCORE
CARD

TOP 25 BANKS

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 ex TDRs/Loans & OREO (%)	NPA Rank	NCOs/Avg Loans (%)	NCOs Rank	
1	Preferred Bank	PFBC	CA	4,628	1.82	15	17.46	9	10.14	110	0.06	13	-0.01	19	150.0
2	MetroCity Bankshares	MCBS	GA	1,632	2.87	1	24.24	1	12.84	18	1.01	259	-0.02	17	158.0
3	Stock Yards Bancorp	SYBT	KY	3,724	1.93	9	17.35	10	10.55	78	0.42	126	-0.01	18	169.0
4	Macatawa Bank Corp.	MCBC	MI	2,069	1.59	42	15.67	19	10.51	81	0.21	50	-0.06	5	169.5
5	Lakeland Financial Corp.	LKFN	IN	4,947	1.75	21	15.34	20	12.00	29	0.47	141	0.03	74	177.5
6	People's Utah Bancorp	PUB	UT	2,406	1.94	8	14.26	29	12.77	20	0.47	144	0.05	111	184.5
7	NASB Financial	NASB	MO	2,516	2.04	5	19.54	3	10.63	77	0.62	197	-0.06	3	185.0
8	First Financial Bankshares	FFIN	TX	8,262	2.11	4	14.58	25	13.02	16	0.61	192	0.04	96	189.0
9	CVB Financial Corp.	CVBF	CA	11,282	1.88	12	10.97	122	12.17	25	0.13	30	0.00	32	190.0
10	Western Alliance Bancorp.	WAL	AZ	26,822	1.96	7	17.13	11	10.25	99	0.33	88	0.02	67	194.5
11	Parke Bancorp	PKBK	NJ	1,681	1.91	10	17.75	8	10.53	79	0.71	217	0.00	29	220.0
12	Bridgewater Bancshares	BWB	MN	2,269	1.47	78	13.40	43	10.65	73	0.02	4	0.01	54	223.0
13	Cathay General Bancorp	CATY	CA	18,094	1.59	46	12.45	71	10.82	64	0.34	94	-0.05	6	231.0
14	Farmers & Merchants Bancorp	FMCB	CA	3,722	1.63	33	16.59	12	9.54	153	0.03	7	0.02	65	234.0
15	Glacier Bancorp	GBCI	MT	13,684	1.78	17	12.99	53	10.95	59	0.35	101	0.08	134	246.5
16	Exchange Bank	EXSR	CA	2,673	1.45	84	14.98	22	10.13	111	0.17	40	0.00	25	249.5
17	City Holding Co.	CHCO	WV	5,019	1.81	16	14.09	34	10.98	58	0.45	135	0.09	149	250.0
18	Great Southern Bancorp	GSBC	MO	5,015	1.53	61	12.96	55	11.88	32	0.19	46	0.10	164	253.0
19	Bank OZK	OZK	AR	23,556	1.90	11	10.88	129	15.15	6	0.24	59	0.11	179	265.0
20	Commerce Bancshares	CBSH	MO	26,066	1.62	35	13.28	46	10.99	57	0.07	16	0.35	269	280.5
21	Nicolet Bankshares	NCBS	WI	3,577	1.76	19	13.01	50	10.27	96	0.59	180	0.02	61	285.5
22	Cashmere Valley Bank	CSHX	WA	1,651	1.47	77	11.41	102	11.95	30	0.08	17	0.08	143	289.0
23	First Bancorp	FBLV	VA	1,949	1.49	71	13.61	40	11.01	55	0.62	196	0.01	53	290.5
24	FS Bancorp	FSBW	WA	1,713	1.50	66	12.96	54	11.29	47	0.23	54	0.15	195	291.5
25	Home BancShares	HOMB	AR	15,032	1.96	6	12.22	77	10.80	65	0.53	161	0.07	130	293.5
				Median	1.78		14.09		10.95		0.34		0.02		
				Mean	1.79		14.76		11.27		0.36		0.04		

► 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 2019 earnings as of May 6, 2020. Capital adequacy and asset quality figures are as of calendar year-end 2019. Profitability figures are for the calendar year ending in 2019 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 2019. 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.