

**BEST PERFORMING COMMUNITY BANKS**  
**Bank of Cleveland Ranks 5<sup>th</sup> in US Southeast Region**  
**and 48<sup>th</sup> in the Nation**

In the U.S. Southeast Region, S&P Global Market Intelligence's 2024 ranking of the Top 50 Best-Performing Community Banks under \$3 billion in assets puts Bank of Cleveland at number 5 out of 702 banks eligible. Builtwell Bank in Chattanooga, TN also ranked in the Top 50, coming in at number 24.

In the nation, S&P Global Market Intelligence's 2024 ranking of the Top 100 Best-Performing Community Banks under \$10 billion in assets puts Bank of Cleveland at number 48 out of 3,611 banks eligible. Only two other Tennessee banks earned a spot in the top 100 including Builtwell Bank of Chattanooga ranking 94<sup>th</sup>.

To compile this ranking, S&P Global Market Intelligence calculated scores for each company based on the following metrics: pretax return on average assets, net interest margin, efficiency ratio, 3 year operating revenue change, 8 quarter average deposit change, non-performing assets and loans 90 days or more past due as a percentage of total assets, net charge-offs to average loans and leases ratio and adjusted tangible common equity to tangible assets ratio.

Bank of Cleveland was established in 1987 and has consistently ranked in the top of its peer group regionally and nationally throughout the years due to its stellar performance. This year, Bank of Cleveland merged with a larger high performing community bank in its region, Builtwell Bank, headquartered in Chattanooga, Tennessee.

S&P Global Market Intelligence is a division of S&P Global, the world's foremost provider of credit ratings, benchmarks and analytics in the global capital and commodity markets, offering ESG solutions, deep data and insights on critical business factors.

For more information visit [www.bankofcleveland.com](http://www.bankofcleveland.com).



## RESEARCH &amp; ANALYSIS

## Georgia-based FNB South tops 2024 Southeast community bank ranking

Tuesday, March 18, 2025 12:02 PM ET

By Maitree Christian and Hussain Shah

Market Intelligence

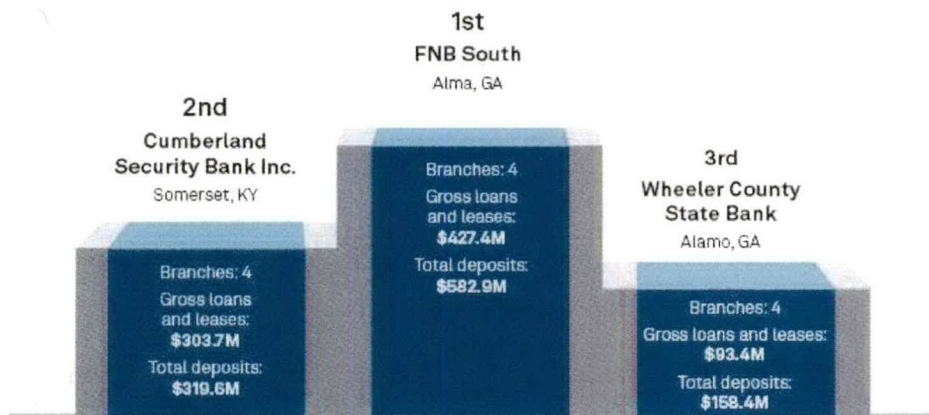
Alma, Georgia-based [FNB South](#) was S&P Global Market Intelligence's best-performing community bank of 2024 with assets below \$10 billion in the US Southeast region.

The [First Bank Shares of the South East Inc.](#) unit outperformed the top 50 median in the analysis in seven of the eight metrics and performed better in all eight metrics compared to the median for all 702 eligible banks.

With four locations across Georgia, FNB South had \$689.1 million in total assets, \$582.9 million in total deposits, and \$427.4 million in gross loans and leases at the end of 2024. The bank booked a negative 0.52% net charge-off ratio, compared to the top 50 median of 0.01% and the 0.03% median for all the 702 eligible banks.

## 3 best-performing US community banks of 2024

In the Southeast under \$10B in assets



Data compiled Feb. 25, 2025.  
Source: S&P Global Market Intelligence.  
© 2025 S&P Global.

## About this analysis

To compile this ranking, S&P Global Market Intelligence calculated scores for each company based on eight metrics: pretax return on average assets, net interest margin, efficiency ratio, 3-year average operating revenue change, 8-quarter average deposit change, nonperforming assets and loans 90 days or more past due as a percentage of total assets, net charge-offs to average loans and leases ratio and adjusted tangible common equity to tangible assets ratio weighted at 25%, 10%, 10%, 10%, 10%, 10%, 10% and 15%, respectively. Each company's standard deviation from the industry mean was calculated for every ranking metric, weighted, then combined to derive a performance score. To help normalize the data and mitigate the impact of outliers, caps and floors were applied for each metric.

Criteria for the ranking included a gross loans and leases-to-total assets ratio of at least 33% with no more than half of those loans in credit cards; a leverage ratio of at least 5%; no active severe enforcement action; a result other than "substantial noncompliance" or "needs to improve" in the bank's most recent Community Reinvestment Act exam; a yield on loans and leases and a net interest margin of no more than three times the industry medians of 6.34% and 3.34%, respectively; and no more than half of the entity's revenue coming from nontraditional banking activities. Additionally, industrial banks, nondepository trusts, companies with a bankers' bank certification, and banks with parent companies that have total assets of \$10 billion or more were omitted.

Based on the above criteria, 702 banks and thrifts were eligible for ranking.

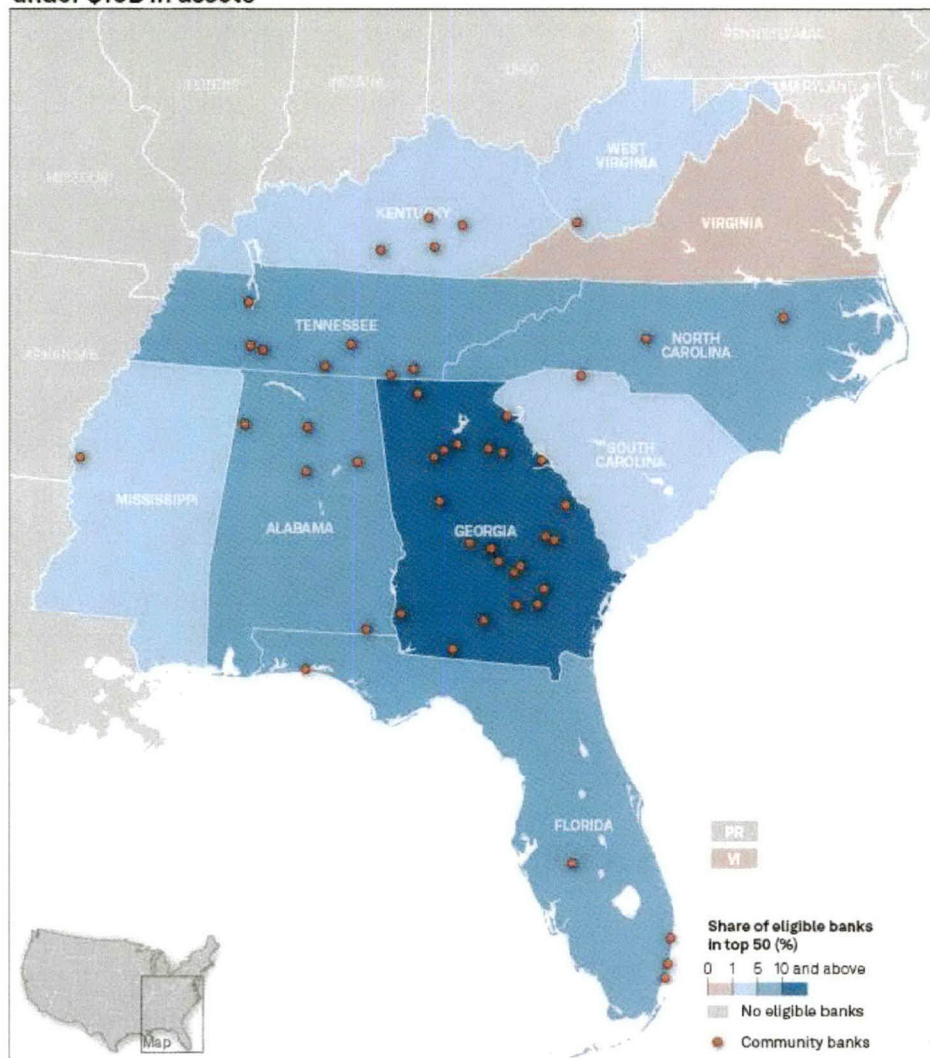
Somerset, Kentucky-based [Cumberland Security Bank Inc.](#), with \$368.3 million in total assets as of Dec. 31, 2024, took the second spot in the ranking. The [First](#)



[Commerce Bancorp Inc.](#) unit has four branches in Kentucky and had gross loans and leases of \$303.7 million and total deposits of \$319.6 million as of the end of 2024. Among the top 50 banks, Cumberland Security Bank had the fifth-highest return on average assets, at 3.56%, and the second-best efficiency ratio, at 37.21%.

Alamo, Georgia-based [Wheeler County State Bank](#), which ranked third, recorded the fifth-highest three-year average revenue change, of 26.3%, higher than the top 50 median of 14.3% and the median for all 702 eligible banks of 6.8%.

### 50 best-performing US community banks of 2024 in the Southeast under \$10B in assets



Data compiled Feb. 25, 2025.

S&P Global Market Intelligence used eight diversely weighted metrics to identify top-performing US community banks in the Southeast region under \$10 billion in total assets. The mean for each metric was identified across the data set, and standard deviations from these means were calculated for each metric for each institution and aggregated to determine a relative performance score. Scores for each metric were also capped to help normalize the data.

Map credit: Jonathan Paul Laigee.

Source: S&P Global Market Intelligence.

© 2025 S&P Global.

The net interest margins of FNB South and Cumberland Security Bank were 4.89% and 5.36%, respectively, above the top 50 median of 4.82% and significantly higher than the median for all 702 banks of 3.51%. The efficiency ratios of the top three banks were 47.30%, 37.21% and 47.32%, respectively, better than the top 50 median of 48.87% and much lower than the median for all 702 banks of 67.20%.

Georgia-based banks dominated the Southeast region in the rankings. The state had 24 banks in the top 50 in 2024, followed by seven in Tennessee, and five each in Florida and Alabama.

[The Bank of Southside Virginia Corp.](#) unit [Bank of Southside Virginia](#), which secured the [top position](#) in the 2023 rankings, did not make the top 50 in 2024.

## Best-performing US community banks of 2024 in the Southeast under \$10B in assets

Based on financials for the year ended Dec. 31, 2024

Ranking metrics (%)

Rank	Company (top-level ticker)	City, state	Total assets (\$M)	ROAA before tax and extra <sup>1</sup>	Net interest margin	Efficiency ratio	3-year avg. operating revenue change	8-quarter avg. deposit change	NPAs & loans 90+ PD/ total assets	NCOs/ avg. loans & leases	Adj. tangible common equity/ tangible assets <sup>2</sup>
1	FNB South	Alma, GA	689.1	2.69	4.89	47.30	12.6	3.4	0.11	-0.52	16.13
2	Cumberland Security Bank Inc.	Somerset, KY	368.3	3.56	5.36	37.21	12.2	2.5	0.04	0.00	15.21
3	Wheeler County State Bank	Alamo, GA	183.6	2.54	4.65	47.32	26.3	3.9	0.07	0.00	13.57
4	First National Bank of Waynesboro	Waynesboro, GA	219.7	2.98	4.96	46.88	15.3	0.8	0.09	0.13	17.38
5	Bank of Cleveland	Cleveland, TN	355.9	2.92	4.73	47.14	5.0	-1.2	0.00	-0.05	18.49
6	First National Community Bank	Chatsworth, GA	650.0	2.54	5.24	49.49	24.5	1.2	0.17	0.09	14.01
7	Durden Banking Co. Inc.	Twin City, GA	282.7	2.93	5.24	47.82	10.6	0.3	0.16	0.10	14.98
8	Peoples Bank	Clifton, TN	396.4	2.51	5.70	50.69	20.5	3.5	0.22	0.13	12.26
9	Classic City Bank	Athens, GA	229.1	2.22	4.73	43.96	58.8	0.6	0.00	0.00	11.84
10	Farmers & Merchants Bank	Salisbury, NC	894.1	3.01	5.26	49.76	17.9	-1.5	0.28	-0.01	14.83
11	Edmonton State Bank	Edmonton, KY	979.7	2.26	4.70	48.93	20.1	4.0	0.13	0.05	12.13
12	First State Bank of Blakely	Blakely, GA	661.2	2.36	5.12	48.18	17.7	1.7	0.58	0.12	17.63
13	Magnolia State Bank	Eastman, GA	195.5	2.72	5.72	55.78	16.3	-2.1	0.62	-0.23	14.36
14	Friend Bank	Slocumb, AL	204.2	3.10	4.50	48.35	11.0	1.1	0.45	-0.02	13.95
15	SunMark Community Bank	Perry, GA	390.4	2.90	5.54	49.40	10.4	-1.6	0.02	0.01	13.79
16	Douglas National Bank	Douglas, GA	354.8	3.06	4.69	44.09	9.5	5.1	0.31	0.01	7.92
17	Thomasville National Bank (THVB)	Thomasville, GA	1,891.2	2.86	3.90	41.23	13.8	2.8	0.07	0.01	10.63
18	First Piedmont FS&LA of Gaffney	Gaffney, SC	567.6	2.64	4.63	53.11	10.8	-0.4	0.52	0.00	27.90
19	First IC Bank (FIEB)	Doraville, GA	1,192.2	2.78	4.49	45.74	7.3	1.4	0.31	0.02	12.82
20	EvaBank	Cullman, AL	453.8	2.88	5.69	47.47	0.5	1.6	2.05	0.02	27.72
21	Northeast Georgia Bank	Lavonia, GA	640.1	2.59	4.56	42.99	17.7	0.0	0.08	0.03	12.15
22	Desjardins Bank NA	Hallandale Beach, FL	354.0	2.31	4.45	55.09	22.4	-0.7	0.02	0.00	16.70
23	Jefferson Bank	Greenville, MS	171.3	1.75	4.73	57.02	14.8	1.2	0.08	-0.14	21.64
24	Builtwell Bank	Chattanooga, TN	1,899.3	2.85	5.11	47.43	24.3	0.2	0.36	0.02	10.86
25	Providence Bank (PBNC)	Rocky Mount, NC	1,317.1	1.93	3.73	41.93	25.0	6.8	0.07	0.00	11.81
26	State Bank of Cochran	Cochran, GA	268.5	3.90	6.15	40.27	20.4	0.1	1.05	0.25	18.21
27	Bank of Lincoln County	Fayetteville, TN	217.9	2.28	4.75	53.98	6.0	2.2	0.00	-0.01	12.18
28	Embassy National Bank	Lawrenceville, GA	181.3	1.92	5.63	66.82	2.3	7.1	0.00	0.00	12.73
29	Paradise Bank	Boca Raton, FL	413.0	3.03	5.77	52.99	2.6	3.1	0.22	-0.04	7.46
30	Citizens Bank of Cochran	Cochran, GA	195.7	2.37	4.88	50.85	13.6	2.8	0.50	0.04	12.05
31	Citizens Bank of Swainsboro	Swainsboro, GA	388.8	2.36	5.12	54.61	15.1	2.0	0.07	0.09	11.92
32	Craft Bank	Atlanta, GA	263.4	2.30	5.23	53.82	45.3	9.7	1.88	0.00	10.65
33	Community Bank of Georgia	Baxley, GA	221.2	2.21	4.37	47.76	15.6	3.2	0.49	-0.14	10.44
34	Apex Bank	Camden, TN	1,262.6	3.67	5.52	36.32	3.3	0.6	1.66	-0.01	13.86
35	Jackson County Bank	McKee, KY	173.7	2.33	4.40	49.43	9.4	0.1	0.17	0.11	26.73
36	Pioneer Community Bank Inc.	laeger, WV	174.1	2.36	3.98	58.16	12.6	1.2	0.22	-0.04	14.16
37	Newtek Bank NA (NEWT)	Miami, FL	1,213.8	8.02	4.89	42.99	594.1	31.3	2.06	1.28	10.12
38	CommerceOne Bank	Birmingham, AL	776.5	1.96	3.56	40.42	23.2	4.7	0.00	0.05	10.47
39	Security State Bank	McRae-Helena, GA	65.4	2.05	5.99	62.93	6.8	1.1	0.00	0.04	13.88
40	PBK Bank Inc.	Stanford, KY	159.3	2.48	5.19	59.63	10.9	0.5	0.28	0.11	12.93
41	Southern States Bank (SSBK)	Anniston, AL	2,850.0	1.95	3.82	44.19	17.3	4.3	0.27	0.05	11.89
42	Farmers State Bank	Lincolnton, GA	184.7	2.36	5.55	60.40	11.9	0.0	0.06	0.04	11.98
43	Peoples Bank & Trust Co.	Manchester, TN	154.8	2.09	4.69	55.60	6.8	0.4	0.00	0.00	13.58
44	First National Bank	Hamilton, AL	356.3	2.45	4.52	49.95	18.7	-1.5	0.17	0.23	16.04
45	Crews Bank & Trust	Wauchula, FL	2,185.2	1.68	3.63	59.08	60.4	17.4	0.01	-0.04	9.61
46	Trust Bank	Lenox, GA	42.6	2.72	7.61	66.48	12.4	-2.3	0.74	-0.02	15.12
47	United Bank	Zebulon, GA	2,223.3	3.58	5.36	42.93	21.6	-1.5	0.24	0.21	11.27
48	Wayne County Bank	Waynesboro, TN	538.3	2.16	4.48	48.81	14.3	3.7	0.93	0.01	11.99
49	Commercial Bank	Crawford, GA	432.8	2.66	4.45	45.68	12.4	0.1	0.00	0.02	8.46
50	FNBT Bank	Fort Walton Beach, FL	599.7	2.35	3.91	51.93	14.3	0.2	0.00	-0.06	11.47
Top 50 median				2.52	4.82	48.87	14.3	1.2	0.17	0.01	12.88
Median for all 702 banks				1.19	3.51	67.20	6.8	1.0	0.33	0.03	9.34

S-Corp ● Yes ● No

Data compiled Feb. 25, 2025.

ROAA = return on average assets; NCO = net charge-off; NPA = nonperforming asset; PD = past due.

S&P Global Market Intelligence used eight diversely weighted metrics to identify top-performing US community banks in Southeast under \$10 billion in total assets. The mean for each metric was identified across the data set, and standard deviations from these means were calculated for each metric for each institution and aggregated to determine a relative performance score. Scores for each metric were also capped to help normalize the data.

Criteria for the ranking included a gross loans and leases-to-total assets ratio of at least 23% with no more than half of those loans in credit cards; a leverage ratio



Criteria for the ranking included a gross written and retained (or total adjusted) ratio of at least 30% with no more than 10% of those written in credit cards; a leverage ratio of at least 5%; no active severe enforcement action for the institution; a result other than "substantial noncompliance" or "needs to improve" in the bank's most recent Community Reinvestment Act exam; a yield on loans and leases and net interest margin of no more than three times the industry median of 6.34% and 3.34%, respectively; and no more than half of the entity's revenue coming from nontraditional banking activities. Additionally, industrial banks, nondepository trusts, companies with a bankers' bank certification, and banks with parent companies that have total assets of \$10 billion or more were omitted.

<sup>1</sup> Return on average assets before taxes and extraordinary item adjustments is net of dividends on preferred stock.

<sup>2</sup> Adjusted tangible common equity to tangible assets ratio is calculated as tangible common equity + unrealized gain or loss from held to maturity securities + loss reserves - nonperforming assets - loans 90 or more days delinquent but still accruing interest divided by tangible assets.

Rankings are based on regulatory filings. All ranking metrics must have been reported for a company to be included.

Source: S&P Global Market Intelligence.

© 2025 S&P Global.

[Download a refreshable template](#) containing the underlying data used in the rankings and the list of the top 50.

*This article was published by S&P Global Market Intelligence and not by S&P Global Ratings, which is a separately managed division of S&P Global.*

RESEARCH & ANALYSIS  
FNB South tops 2024 list of best-performing small community banks

Tuesday, March 18, 2025 12:00 PM ET

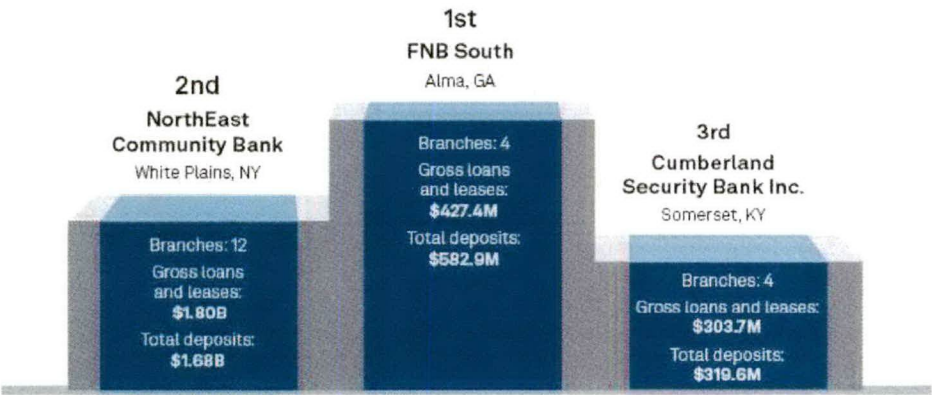
By Zuhaib Gull and Zain Tariq  
Market Intelligence

Alma, Georgia-based [FNB South](#) took the top spot on S&P Global Market Intelligence's 2024 list of best-performing US community banks with less than \$3 billion in assets.

FNB South, a subsidiary of [First Bank Shares of the South East Inc.](#), operates four branches in Georgia. It had \$689.1 million in total assets, \$427.4 million in gross loans and leases, and \$582.9 million in deposits at year-end 2024.

The bank beat the top 100 median in the ranking metrics for credit quality, capital ratio and deposit growth.

3 best-performing US community banks of 2024 under \$3B in assets



Data compiled Feb. 25, 2025.  
Source: S&P Global Market Intelligence.  
© 2025 S&P Global.

About this analysis

To compile this ranking, S&P Global Market Intelligence calculated scores for each company based on eight metrics: pretax return on average assets, net interest margin, efficiency ratio, three-year average operating revenue change, eight-quarter average deposit change, nonperforming assets and loans 90 days or more past due as a percentage of total assets, net charge-offs to average loans and leases ratio, and adjusted tangible common equity to tangible assets ratio weighted at 25%, 10%, 10%, 10%, 10%, 10%, 10% and 15%, respectively. Each company's standard deviation from the industry mean was calculated for every ranking metric, weighted, then combined to derive a performance score. To help normalize the data and mitigate the impact of outliers, caps and floors were applied for each metric.

Criteria for the ranking included a gross loans and leases to total assets ratio of at least 33% with no more than half of those loans in credit cards; a leverage ratio of at least 5%; no active severe enforcement action; a result other than "substantial noncompliance" or "needs to improve" in the bank's most recent Community Reinvestment Act exam; a yield on loans and leases and a net interest margin of no more than three times the industry medians of 6.34% and 3.34%, respectively; and no more than half of the entity's revenue coming from nontraditional banking activities. Additionally, industrial banks, nondepository trusts, companies with a bankers' bank certification and banks with parent companies that have total assets of \$3 billion or more were omitted. Data for the largest subsidiary was used where consolidated data was not available for any of the periods in the analysis.

Based on the above criteria, 3,611 banks and thrifts were eligible for ranking.

FNB South's 2024 return on average assets before taxes and extraordinary item adjustments was 2.69%, well above the median of 1.08% for the 3,611 banks in the analysis. The bank's net interest margin (NIM) of 4.89% was 150 basis points over the median for the analyzed banks.

FNB South had improved its yield on total loans and leases by 88 bps year over year to 7.91%. Interest-bearing deposits represented 65.8% of the bank's total



deposits at the end of 2024. The cost of its interest-bearing deposits was up 103 bps year over year at 3.49%.

Among the top 100 performing small community banks, FNB South posted the second-best ratio of net charge-offs to average loans and leases, having reported recoveries amounting \$6.1 million and charge-offs totaling just \$3.9 million for 2024.

White Plains, New York-based [NorthEast Community Bank](#), a unit of [Northeast Community Bancorp Inc.](#), was the second-best-performing US community bank with less than \$3 billion in assets in 2024. The bank completed its mutual holding company reorganization in [2006](#) and its second-stage conversion took place in [2021](#).

NorthEast Community Bank, which operates 12 branches across New York and Massachusetts, beat the median for the top 100 performing small community banks in all metrics except the two for credit quality. It posted the eighth-highest three-year operating revenue change and eight-quarter average deposits change among the group.

The bank's NIM fell 78 bps year over year to 5.57% in 2024 but stood well above the 3.39% median for all banks in the analysis.

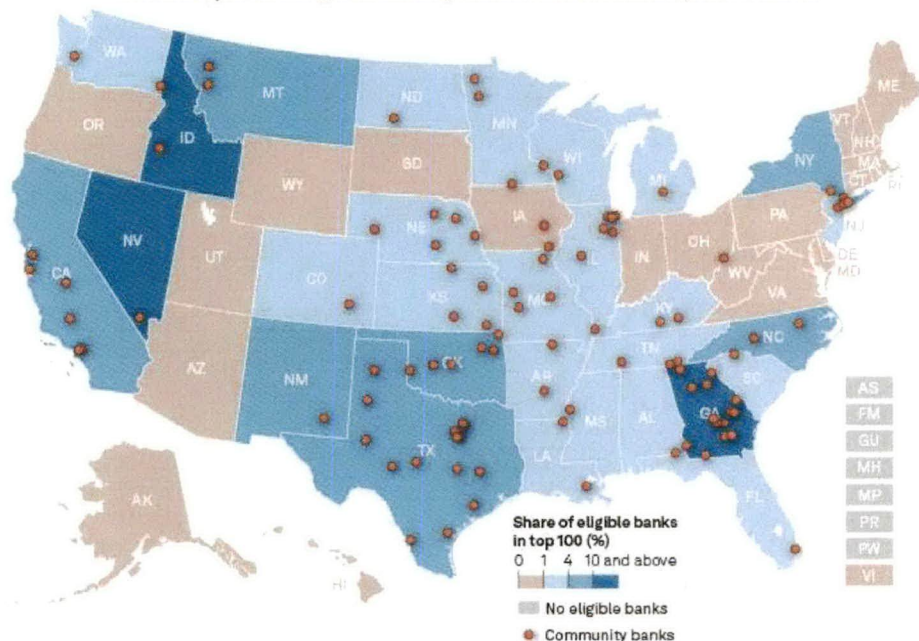
Net loans and leases accounted for almost 90% of NorthEast Community Bank's total assets at the end of 2024. The bank has significant exposure in construction and development loans, with the segment representing over 78% of the bank's total domestic loans and leases on Dec. 31, 2024.

NorthEast Community Bank exceeded regulators' 2006 guidance on commercial real estate (CRE) concentration with a CRE loans-to-risk-based capital ratio of 581.8% and 92.0% growth in CRE loans over the last 36 months. The bank also had a construction and development loans-to-risk-based capital ratio of 486.4%, the highest among the [435 banks](#) that exceeded the 2006 guidance on CRE concentration.

Somerset, Kentucky-based [Cumberland Security Bank Inc.](#) rounded out the top three, outperforming the top 100 median in six of the eight financial metrics. The bank is a subsidiary of [First Commerce Bancorp Inc.](#) and operates four offices in Kentucky.

Cumberland Security Bank was No. 32 in the [2023 ranking](#) of the best-performing US community banks with less than \$3 billion in assets. It posted a NIM of 5.36% for 2024, up 17 bps year over year and 41 bps higher than the top 100 median. As of Dec. 31, 2024, the bank had a loans-to-deposits ratio of 95.1%, and about 40.0% of the bank's total deposits consisted of noninterest-bearing deposits.

**100 best-performing community banks of 2024 under \$3B in assets**



Data compiled Feb. 25, 2025.  
S&P Global Market Intelligence used seven diversely weighted metrics to identify top-performing US community banks under \$3 billion in total assets. The mean for each metric was identified across the dataset, and standard deviations from these means were calculated for each metric for each institution and aggregated to determine a relative performance score. Scores for each metric were also capped to help normalize the data.  
Map credit: Joe Felizadio.  
Source: S&P Global Market Intelligence.  
© 2025 S&P Global.

Georgia and Texas each had 15 banks in the list of 100 best-performing small community banks in 2024. California, Oklahoma and Illinois had six banks each in the ranking.

[First State Bank of Odem](#) was the highest ranking among the Texas banks, taking the No. 6 spot in the top 100 list. The bank ranked second in the 2023 ranking of the best-performing US community banks with less than \$3 billion in assets.

# 100 best-performing US community banks of 2024 under \$3B in assets

Based on financials for the year ended Dec. 31, 2024

Rank	Company (top-level ticker)	City, state	Ranking metrics (%)								
			Total assets (\$M)	ROAA before tax and extra <sup>1</sup>	Net interest margin	Efficiency ratio	3-year average operating revenue change	8-quarter average deposit change	NPAs & loans 90+ PD/ total assets	NCOs/ average loans & leases	Adj. tangible common equity/ tangible assets <sup>2</sup>
1	FNB South	Alma, GA	689.1	2.69	4.89	47.30	12.6	3.4	0.11	-0.52	16.13
2	NorthEast Community Bank (NECB) <sup>3</sup>	White Plains, NY	1,993.1	3.46	5.57	35.16	33.3	5.0	0.26	0.08	14.54
3	Cumberland Security Bank Inc.	Somerset, KY	368.3	3.56	5.36	37.21	12.2	2.5	0.04	0.00	15.21
4	Wheeler County State Bank	Alamo, GA	183.6	2.54	4.65	47.32	26.3	3.9	0.07	0.00	13.57
5	American Interstate Bank	Elkhorn, NE	114.5	4.33	6.09	29.16	23.7	0.0	0.00	0.00	20.37
6	First State Bank of Odem	Odem, TX	201.0	3.30	5.91	46.26	20.3	-0.1	0.00	-0.10	17.39
7	Grandview Bank	Grandview, TX	658.0	3.33	4.58	35.16	34.0	4.1	0.01	0.02	9.85
8	First National Bank of Eldorado	Eldorado, TX	96.6	3.16	6.20	48.01	13.3	2.6	0.64	0.00	16.50
9	Security State Bank	Centralia, WA	625.3	3.12	5.24	43.18	28.0	-1.3	0.02	0.01	17.00
10	One World Bank	Dallas, TX	256.2	2.17	5.43	57.84	19.7	9.8	0.22	-0.02	15.65
11	Nebraska State Bank	Oshkosh, NE	70.0	4.81	5.69	32.43	3.9	0.5	0.00	0.00	18.39
12	Grant County State Bank	Carson, ND	44.8	3.20	5.90	44.85	25.9	-0.2	0.00	-0.02	14.49
13	First Bank	Erick, OK	101.8	4.87	6.94	36.28	14.1	-0.3	0.01	-0.01	15.55
14	First National Bank of Bangor	Bangor, WI	356.0	3.55	4.33	19.15	11.0	1.3	0.09	0.00	27.10
15	First Bank of Owasso	Owasso, OK	559.8	4.02	5.83	36.12	15.2	-0.6	0.02	0.04	16.87
16	Legends Bank	Linn, MO	545.8	2.95	4.94	41.72	14.9	1.0	0.42	0.09	18.03
17	Esquire Bank NA (ESQ)	Jericho, NY	1,872.4	3.80	6.06	44.68	24.4	3.7	0.58	0.03	11.03
18	First National Bank of Waynesboro	Waynesboro, GA	219.7	2.98	4.96	46.88	15.3	0.8	0.09	0.13	17.38
19	First National Community Bank	Chatsworth, GA	650.0	2.54	5.24	49.49	24.5	1.2	0.17	0.09	14.01
20	Commercial National Bank of Brady	Brady, TX	322.7	2.72	5.59	51.51	29.8	3.8	0.00	0.00	8.39
21	Community National Bank	Midland, TX	2,401.7	2.91	5.16	45.57	29.4	1.8	0.30	0.00	11.05
22	Capitol National Bank	Lansing, MI	194.9	2.63	5.59	51.33	7.1	0.9	0.12	0.05	16.45
23	Eagle Bank	Polson, MT	152.2	3.24	4.51	37.33	20.0	2.8	0.07	0.02	11.21
24	Bank of Hydro	Hydro, OK	205.9	3.01	5.44	47.00	13.6	4.8	0.07	0.01	9.67
25	Peoples Bank	Clifton, TN	396.4	2.51	5.70	50.69	20.5	3.5	0.22	0.13	12.26
26	Bank of Salem	Salem, AR	247.4	2.26	5.34	58.56	13.7	4.4	0.11	-0.01	13.27
27	Citizens Bank of Edina	Edina, MO	102.7	3.41	5.06	32.53	16.2	1.9	0.57	0.00	12.86
28	Bank of Montana	Missoula, MT	253.3	7.03	5.14	30.01	61.7	-0.6	0.00	0.00	11.03
29	All Capital Bank	Locust Grove, OK	104.6	2.34	5.31	48.73	25.5	11.5	0.08	0.17	11.33
30	Twin River Bank	Lewiston, ID	160.9	3.34	5.94	43.23	19.4	0.8	0.09	0.00	12.17
31	Texas Community Bank	Laredo, TX	2,088.1	3.13	4.73	37.87	27.0	-1.1	0.01	0.04	14.24
32	Community Bank of Easton	Easton, IL	40.4	3.36	4.72	28.14	6.4	-0.9	0.00	0.00	26.37
33	Buckholts State Bank	Buckholts, TX	122.6	2.68	4.46	41.87	21.1	0.5	0.37	0.00	14.74
34	FFB Bank (FFBB)	Fresno, CA	1,504.1	3.37	5.26	49.28	28.6	2.2	0.72	0.13	13.56
35	First State Bank of Blakely	Blakely, GA	661.2	2.36	5.12	48.18	17.7	1.7	0.58	0.12	17.63
36	Citizens Bank	Amarillo, TX	256.2	2.83	5.18	41.92	16.4	1.8	0.04	0.00	10.55
37	Edmonton State Bank	Edmonton, KY	979.7	2.26	4.70	48.93	20.1	4.0	0.13	0.05	12.13
38	Peoples State Bank	Cherryvale, KS	20.3	3.52	6.50	47.32	7.2	2.4	1.60	-0.06	22.01
39	Chambers State Bank	Chambers, NE	83.0	2.37	4.91	52.71	6.1	2.0	0.50	0.00	23.64
40	State Central Bank	Bonaparte, IA	52.4	4.43	7.15	55.86	38.4	0.3	3.02	-0.99	13.91
41	Titan Bank NA	Dallas, TX	480.6	3.58	4.60	30.18	21.6	1.3	0.30	0.04	12.46
42	Amerasia Bank	Flushing, NY	962.1	2.65	4.49	39.97	8.6	2.3	0.67	0.01	14.22
43	St. Clair County State Bank	Osceola, MO	212.7	2.55	4.11	45.52	16.4	1.9	0.21	-0.02	13.40
44	Citizens State Bank	Anton, TX	78.3	1.70	5.38	65.60	72.0	2.6	0.07	0.01	16.44
45	BankFirst	Norfolk, NE	1,128.6	2.66	4.09	37.92	15.9	2.5	1.46	-0.19	13.90
46	New Century Bank	Belleville, KS	68.3	3.08	7.33	60.92	1.8	3.4	0.53	0.00	14.48
47	First National Bank of Burleson	Burleson, TX	261.7	3.29	4.96	33.95	26.4	0.5	0.00	0.03	10.45
48	Bank of Cleveland	Cleveland, TN	355.9	2.92	4.73	47.14	5.0	-1.2	0.00	-0.05	18.49
49	First National Bank of Brookfield	Brookfield, IL	358.1	2.36	4.22	42.94	10.4	1.2	0.00	-0.06	14.28



50	Heritage Bank	Wood River, NE	580.1	2.95	3.93	34.79	19.6	-1.5	0.04	0.00	20.08
51	First National Bank and Trust Co. of Miami	Miami, OK	202.0	3.43	6.03	42.68	28.0	-0.9	0.14	0.02	12.20
52	Durden Banking Co. Inc.	Twin City, GA	282.7	2.93	5.24	47.82	10.6	0.3	0.16	0.10	14.98
53	First State Bank of Bedias	Bedias, TX	201.1	2.82	4.94	45.54	19.1	-0.9	0.27	0.15	17.98
54	First Credit Bank	Los Angeles, CA	534.3	6.21	7.56	13.01	18.0	-2.1	0.38	0.10	44.89
55	Classic City Bank	Athens, GA	229.1	2.22	4.73	43.96	58.8	0.6	0.00	0.00	11.84
56	Northwest Bank	Boise, ID	1,438.1	2.30	4.71	48.75	19.5	2.0	0.65	-0.07	13.78
57	Garden Plain State Bank	Wichita, KS	151.3	2.46	3.86	43.70	15.3	0.2	0.00	-0.03	15.10
58	Farmers Trust & Savings Bank	Williamsburg, IA	186.9	2.47	4.37	45.90	8.6	0.4	0.36	0.00	20.85
59	First Federal Savings of Middletown	Middletown, NY	179.9	2.01	5.14	50.81	25.0	0.4	0.41	0.00	35.98
60	First National Bank USA	Boutte, LA	207.5	3.04	4.77	47.54	20.3	-0.8	0.06	0.01	14.02
61	Settlers Bank	Marietta, OH	132.3	2.31	4.61	50.52	17.2	-0.9	0.00	-0.03	17.03
62	Santa Cruz County Bank (SCZC)	Santa Cruz, CA	2,680.3	2.18	5.07	47.90	14.5	6.5	0.41	0.00	11.34
63	Citizens Bank of Charleston	Charleston, MO	185.8	2.54	4.60	47.65	16.7	0.2	0.49	0.11	18.43
64	Cowboy Bank of Texas	Maypearl, TX	108.1	3.34	5.42	42.89	3.3	-1.8	0.13	0.01	16.33
65	Bank7 Corp. (BSVN)	Oklahoma City, OK	1,739.8	3.50	5.12	38.06	21.1	0.8	0.43	0.13	12.38
66	Community Bank	Topeka, KS	175.9	2.85	4.54	40.77	7.1	1.5	0.00	0.00	12.03
67	Colorado Bank and Trust Co. of La Junta	La Junta, CO	242.8	2.07	5.61	63.47	31.7	3.4	0.03	0.14	13.24
68	Frost State Bank	Frost, MN	52.7	2.70	4.60	34.80	8.5	-0.2	1.14	-0.10	16.57
69	NewFirst National Bank	El Campo, TX	925.1	3.49	5.38	37.57	5.5	0.5	0.21	-0.01	12.25
70	Farmers & Merchants Bank	Salisbury, NC	894.1	3.01	5.26	49.76	17.9	-1.5	0.28	-0.01	14.83
71	Bank of Alma	Alma, WI	316.9	4.04	4.67	15.07	6.6	0.0	0.89	0.00	48.60
72	California Pacific Bank	Hayward, CA	82.4	5.05	7.40	34.41	21.8	-0.3	7.17	0.00	47.04
73	GBank (GBFH)	Las Vegas, NV	1,118.6	2.81	4.89	52.01	19.8	7.1	1.27	0.02	11.84
74	Currency Bank	Oak Grove, LA	199.5	1.37	4.02	51.17	64.5	5.9	0.14	0.00	16.49
75	Desjardins Bank NA	Hallandale Beach, FL	354.0	2.31	4.45	55.09	22.4	-0.7	0.02	0.00	16.70
76	Grundy Bank	Morris, IL	348.6	3.01	4.83	45.95	12.7	0.4	0.15	0.03	13.15
77	Friend Bank	Stocomb, AL	204.2	3.10	4.50	48.35	11.0	1.1	0.45	-0.02	13.95
78	Burling Bank	Chicago, IL	214.0	2.31	4.54	49.74	11.4	3.1	0.46	0.00	13.38
79	American Plus Bank NA	Arcadia, CA	767.0	2.35	3.53	34.70	1.5	2.1	0.36	0.00	17.78
80	Ultima Bank Minnesota	Winger, MN	291.2	2.34	5.10	53.04	6.4	4.3	0.27	0.02	10.87
81	Thomasville National Bank (THVB)	Thomasville, GA	1,891.2	2.86	3.90	41.23	13.8	2.8	0.07	0.01	10.63
82	Grand Ridge National Bank	Wheaton, IL	383.0	2.12	5.26	60.14	5.2	2.9	0.01	0.00	14.19
83	State Bank of Cochran	Cochran, GA	268.5	3.90	6.15	40.27	20.4	0.1	1.05	0.25	18.21
84	Magnolia State Bank	Eastman, GA	195.5	2.72	5.72	55.78	16.3	-2.1	0.62	-0.23	14.36
85	Marshall County State Bank	Newfolden, MN	41.7	1.91	3.32	44.48	40.1	0.6	0.00	-0.02	16.88
86	First Piedmont FS&LA of Gaffney	Gaffney, SC	567.6	2.64	4.63	53.11	10.8	-0.4	0.52	0.00	27.90
87	Municipal Trust and Savings Bank	Bourbonnais, IL	350.5	2.46	4.12	41.44	8.9	-0.5	0.00	0.00	15.01
88	Peoples Bank	Sheridan, AR	265.2	2.18	4.11	47.75	13.7	3.3	0.02	0.02	12.70
89	Northeast Georgia Bank	Lavonia, GA	640.1	2.59	4.56	42.99	17.7	0.0	0.08	0.03	12.15
90	Mission Bank (MSBC)	Bakersfield, CA	1,854.5	2.37	4.30	45.51	16.4	2.6	0.06	0.03	11.16
91	Providence Bank (PBNC)	Rocky Mount, NC	1,317.1	1.93	3.73	41.93	25.0	6.8	0.07	0.00	11.81
92	F & C Bank	Holden, MO	417.6	2.38	4.91	50.33	11.1	2.9	0.24	0.00	10.84
93	Crown Bank	Elizabeth, NJ	632.2	3.10	4.63	41.21	-0.8	1.7	8.51	-0.13	15.96
94	Builtwell Bank	Chattanooga, TN	1,899.3	2.85	5.11	47.43	24.3	0.2	0.36	0.02	10.86
95	Jefferson Bank	Greenville, MS	171.3	1.75	4.73	57.02	14.8	1.2	0.08	-0.14	21.64
96	Citizens Bank of Cochran	Cochran, GA	195.7	2.37	4.88	50.85	13.6	2.8	0.50	0.04	12.05
97	Western Bank Artesia New Mexico	Artesia, NM	369.4	3.22	5.09	34.55	24.6	1.4	0.00	0.04	7.00
98	First IC Bank (FIEB)	Doraville, GA	1,192.2	2.78	4.49	45.74	7.3	1.4	0.31	0.02	12.82
99	Douglas National Bank	Douglas, GA	354.8	3.06	4.69	44.09	9.5	5.1	0.31	0.01	7.92
100	Citizens Bank of Swainsboro	Swainsboro, GA	388.8	2.36	5.12	54.61	15.1	2.0	0.07	0.09	11.92
Top 100 median				2.84	4.95	45.56	16.4	1.3	0.14	0.00	14.23
Median for all 3,611 banks				1.08	3.39	68.36	4.5	0.6	0.33	0.02	9.45

S-Corp ● Yes ● No

Data compiled Feb. 25, 2025.

ROAA = return on average assets; NPA = nonperforming asset; PD = past due; NCO = net charge-off.

S&P Global Market Intelligence used eight diversely weighted metrics to identify top-performing US community banks under \$3 billion in total assets. The mean for each metric was identified across the data set, and standard deviations from these means were calculated for each metric for each institution and aggregated to determine a relative performance score. Scores for each metric were also capped to help normalize the data.

Criteria for the ranking included a gross loans and leases-to-total assets ratio of at least 33% with no more than half of those loans in credit cards; a leverage ratio of at least 5%; no active severe enforcement action for the institution; a result other than "substantial noncompliance" or "needs to improve" in the bank's most recent Community Reinvestment Act exam; yield on loans and leases and net interest margin of no more than three times the industry median of 6.34% and 3.34%, respectively; and no more than half of the entity's revenue coming from nontraditional banking activities. Additionally, industrial banks, nondepository trusts, companies with a bankers' bank certification, and banks with parent companies that have total assets of \$3 billion or more were omitted.

<sup>1</sup> Return on average assets before taxes and extraordinary item adjustments is net of dividends on preferred stock.

<sup>2</sup> Adjusted tangible common equity to tangible assets ratio is calculated as tangible common equity + unrealized gain or loss from held to maturity securities + loss reserves - nonperforming assets - loans 90 or more days delinquent but still accruing interest divided by tangible assets.

<sup>3</sup> NorthEast Community Bank parent Northeast Community Bancorp Inc. disclosed a \$1.0 million charge-off on a commercial and industrial loan for the fourth quarter of 2024, according to an amended Form 8-K filed March 11. The bank's financial data was adjusted to reflect the charge-off.

Rankings are based on regulatory filings. All ranking metrics must have been reported for company to be included.

Data for the largest subsidiary was used where consolidated data was not available for any of the periods in the analysis.

Source: S&P Global Market Intelligence.

© 2025 S&P Global.

[Download a refreshable template](#) containing the underlying data used in the rankings and the list of the top 100.

*This article was published by S&P Global Market Intelligence and not by S&P Global Ratings, which is a separately managed division of S&P Global.*