

Alabama Bank Performances

Compiled by MEGAN BOYLE

Ranked by total assets in 2025. Dollar amounts in thousands. Data for total assets, net loans and leases, and noncurrent loans and leases reflects first quarter end 2024 and first quarter end 2025. Data for net income reflects year end 2024.

RANK	COMPANY / WEBSITE	LOCATION	TOTAL ASSETS 2025	TOTAL ASSETS 2024	% CHANGE 3/24-3/25	NET LOANS & LEASES 2025	NET LOANS & LEASES 2024	% CHANGE 3/24-3/25	NONCURRENT LOANS & LEASES 2025	NONCURRENT LOANS & LEASES 2024	% CHANGE 3/24-3/25	NONCURRENT LOANS TO LOANS	NONCURRENT LOANS AND LEASES TO TOTAL ASSETS	NET INCOME	RETURN ON ASSETS	CORE CAP RATIO
1	Regions Bank regions.com	Birmingham	158,421,000	153,946,000	2.91%	94,462,000	95,635,000	-1.23%	1,101,000	1,100,000	0.09%	1.15%	0.69%	2,053,000	1.44%	9.53%
2	ServisFirst Bank servisfirstbank.com	Birmingham	18,635,833	15,720,721	18.54%	12,733,183	11,732,396	8.53%	73,904	34,837	112.14%	0.57%	0.40%	229,774	1.42%	9.81%
3	River Bank & Trust riverbankandtrust.com	Prattville	3,632,550	3,368,922	7.83%	2,508,395	2,244,545	11.76%	8,485	4,425	91.75%	0.33%	0.23%	32,154	0.99%	8.63%
4	Bank Independent bibank.com	Sheffield	2,787,828	2,715,185	2.68%	1,840,705	1,787,576	2.97%	6,167	8,800	-29.92%	0.33%	0.22%	25,817	0.92%	8.61%
5	CB&S Bank Inc. cbsbank.com	Russellville	2,774,127	2,645,695	4.85%	1,451,444	1,188,502	22.12%	23,355	20,206	15.58%	1.59%	0.84%	20,771	0.77%	10.94%
6	Bryant Bank bryantbank.com	Tuscaloosa	2,707,389	2,459,926	10.06%	1,349,968	1,220,897	10.57%	1,812	1,338	35.43%	0.09%	0.07%	49,120	1.94%	9.91%
7	Oakworth Capital Bank oakworth.com	Birmingham	1,817,074	1,598,899	13.65%	1,475,398	1,265,080	16.62%	9,748	5,372	81.46%	0.65%	0.54%	17,783	1.24%	9.49%
8	SouthPoint Bank southpoint.bank	Birmingham	1,792,650	1,693,122	5.88%	1,468,580	1,540,706	-4.68%	47,032	14,020	235.46%	3.17%	2.62%	-7,930	0.50%	6.91%
9	Troy Bank & Trust Co. troybankandtrust.com	Troy	1,528,851	1,514,834	0.93%	981,873	951,358	3.21%	9,429	5,446	73.14%	0.95%	0.62%	16,394	1.21%	12.38%
10	Peoples Bank of Alabama peoplesbankal.com	Cullman	1,418,494	1,310,967	8.20%	862,925	858,686	0.49%	1,982	1,340	47.91%	0.23%	0.14%	24,541	1.86%	10.59%
11	United Bank unitedbank.com	Atmore	1,393,915	1,189,371	17.20%	869,562	759,084	14.55%	13,782	998	1280.96%	1.56%	0.99%	23,773	1.33%	14.70%
12	Metro Bank metrobankpc.com	Pell City	1,137,305	1,052,660	8.04%	555,802	509,823	9.02%	3,829	2,005	90.97%	0.68%	0.34%	16,375	1.53%	13.99%
13	First US Bank firstusbank.com	Birmingham	1,126,636	1,070,407	5.25%	837,930	812,505	3.13%	3,668	2,393	53.28%	0.43%	0.33%	9,621	0.78%	9.55%
14	First Bank of Alabama fbal.bank	Talladega	1,121,749	1,026,420	9.29%	694,238	684,475	1.43%	8,629	6,105	41.34%	1.23%	0.77%	16,358	1.60%	10.05%
15	Citizens Bank & Trust citizensbanktrust.com	Guntersville	1,104,951	1,104,751	0.02%	596,982	585,926	1.89%	1,770	1,779	-0.51%	0.29%	0.16%	4,857	0.40%	9.63%
16	First Metro Bank firstmetro.com	Muscle Shoals	997,571	1,004,090	-0.65%	560,141	548,222	2.17%	98	298	-67.11%	0.02%	0.01%	15,726	1.55%	11.69%
17	Auburn Bank auburnbank.com	Auburn	996,268	979,011	1.76%	554,190	560,481	-1.12%	599	879	-31.85%	0.11%	0.06%	6,609	0.64%	10.52%
18	West Alabama Bank & Trust wabt.com	Reform	934,766	906,001	3.17%	579,197	527,854	9.73%	5,578	4,988	11.83%	0.95%	0.60%	8,908	1.02%	11.04%
19	First Southern State Bank fssbank.com	Stevenson	836,527	788,429	6.10%	461,494	444,553	3.81%	567	374	51.60%	0.12%	0.07%	9,018	0.98%	10.07%
20	Traditions Bank traditionsal.com	Cullman	824,652	759,844	8.53%	631,861	606,464	4.19%	3,224	2,544	26.73%	0.50%	0.39%	10,797	1.38%	9.92%
21	CommerceOne Bank commerceonebank.com	Birmingham	779,786	618,457	26.09%	620,279	503,034	23.31%	0	3,109	-100.00%	0.00%	0.00%	9,833	1.50%	10.21%
22	MidSouth Bank bankmidsouth.com	Dothan	712,258	642,893	10.79%	417,509	367,369	13.65%	217	237	-8.44%	0.05%	0.03%	5,107	0.75%	9.26%
23	Central State Bank centralstatebank.com	Calera	686,711	609,124	12.74%	460,348	385,286	19.48%	952	230	313.91%	0.20%	0.14%	10,091	2.01%	10.07%
24	CCB Community Bank bankccb.com	Andalusia	671,800	646,667	3.89%	496,769	482,665	2.92%	0	14	-100.00%	0.00%	0.00%	13,007	2.02%	9.91%
25	First Community Bank of Central Alabama fcba.com	Wetumpka	661,431	612,264	8.03%	408,015	357,252	14.21%	1,075	1,033	4.07%	0.26%	0.16%	13,284	2.07%	8.61%
26	First Southern Bank firstsouthern.com	Florence	648,002	613,010	5.71%	534,070	521,740	2.36%	31,651	1,100	2777.36%	5.85%	4.88%	7,695	0.30%	10.36%
27	The Hometown Bank of Alabama hometownbankalabama.com	Oneonta	636,482	631,348	0.81%	379,848	346,803	9.53%	3,521	3,574	-1.48%	0.92%	0.55%	7,028	1.08%	10.76%
28	Robertson Banking Co. robertsonbanking.com	Demopolis	474,020	467,756	1.34%	309,384	309,849	-0.15%	349	1,325	-73.66%	0.11%	0.07%	7,963	2.10%	10.06%
29	EvaBank evabank.com	Eva	468,131	427,385	9.53%	350,946	336,811	4.20%	6,581	5,069	29.83%	1.83%	1.41%	9,848	2.20%	27.64%
30	Peoples Independent Bank pibonline.com	Boaz	458,063	449,260	1.96%	188,515	187,062	0.78%	524	745	-29.66%	0.28%	0.11%	8,431	1.57%	9.56%

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31	Merit Bank meritbank.com	Huntsville	453,679	390,053	16.31%	304,269	253,740	19.91%	512	462	10.82%	0.17%	0.11%	1,351	0.46%	8.92%
32	First Jackson Bank Inc. firstjacksonbank.com	Stevenson	432,613	416,176	3.95%	294,481	299,521	-1.68%	1,476	380	288.42%	0.50%	0.34%	6,059	1.53%	13.38%
33	Cullman Savings Bank cullmansavingsbank.com	Cullman	429,982	419,153	2.58%	358,188	341,465	4.90%	302	495	-38.99%	0.08%	0.07%	3,694	0.85%	18.97%
34	NobleBank & Trust noblebank.com	Anniston	424,270	407,885	4.02%	254,800	252,023	1.10%	273	14,020	-98.05%	0.11%	0.06%	5,028	1.16%	10.62%
35	State Bank & Trust statebank.net	Winfield	385,482	367,294	4.95%	202,309	169,652	19.25%	1,665	782	112.92%	0.81%	0.43%	1,941	0.64%	9.04%
36	The Bank of Vernon bankofvernon.bank	Vernon	378,727	335,638	12.84%	253,223	212,118	19.38%	1,962	542	261.99%	0.77%	0.52%	4,507	1.22%	17.92%
37	The Exchange Bank of Alabama exba.com	Altoona	376,573	369,009	2.05%	192,569	194,311	-0.90%	319	0	n/a	0.16%	0.08%	3,769	0.87%	14.36%
38	Southern Independent Bank southernindependentbank.com	Opp	376,112	359,190	4.71%	166,334	143,784	15.68%	609	300	103.00%	0.36%	0.16%	3,080	0.93%	14.03%
39	Premier Bank of the South premierbankofthesouth.com	Cullman	375,168	347,478	7.97%	206,109	186,328	10.62%	66	422	-84.36%	0.03%	0.02%	3,958	1.06%	9.18%
40	First Citizens Bank fcbl.com	Luverne	373,643	358,023	4.36%	210,359	209,183	0.56%	7,160	4,837	48.03%	3.35%	1.92%	4,961	1.55%	13.81%
41	First National Bank fnbhamilton.com	Hamilton	364,679	364,031	0.18%	153,453	142,357	7.79%	223	420	-46.90%	0.14%	0.06%	8,435	2.09%	18.06%
42	Pinnacle Bank pinnaclebanc.com	Jasper	359,195	338,351	6.16%	135,433	119,774	13.07%	0	0	n/a	0.00%	0.00%	4,813	1.19%	10.96%
43	AmeriFirst Bank amerifirstbank.com	Montgomery	357,497	319,527	11.88%	258,733	241,879	6.97%	1,716	521	229.37%	0.66%	0.48%	3,605	1.13%	9.56%
44	First State Bank of DeKalb County fsbal.com	Fort Payne	343,821	326,809	5.21%	181,793	167,526	8.52%	3,622	2,954	22.61%	1.97%	1.05%	7,037	2.29%	12.37%
45	Marion Community Bank marion-bank.com	Marion	340,361	316,907	7.40%	197,903	178,878	10.64%	3,070	3,641	-15.68%	1.52%	0.90%	1,927	0.67%	9.70%
46	FirstState Bank firststatebank.bank	Lineville	338,135	313,361	7.91%	151,598	144,121	5.19%	151	183	-17.49%	0.10%	0.04%	3,485	0.82%	11.01%
47	22nd State Bank 22ndstatebank.com	Mobile	328,059	256,205	28.05%	247,037	182,685	35.23%	5,064	4,385	15.48%	2.02%	1.54%	2,509	1.39%	9.37%
48	Phenix-Girard Bank phenix-girard.com	Phenix City	321,186	283,033	13.48%	79,986	76,345	4.77%	155	459	-66.23%	0.19%	0.05%	2,307	0.91%	11.63%
49	Farmers and Merchants Bank fandm.bank	Piedmont	311,463	283,029	10.05%	142,051	135,387	4.92%	365	538	-32.16%	0.25%	0.12%	2,455	0.79%	12.54%
50	Farmers and Merchants Bank fmlafayette.com	Lafayette	283,744	272,584	4.09%	115,130	105,455	9.17%	979	1,161	-15.68%	0.84%	0.35%	2,338	0.92%	11.26%
51	The Citizens Bank of Winfield cbwinfield.com	Winfield	271,298	317,056	-14.43%	90,408	80,456	12.37%	921	93	890.32%	1.01%	0.34%	-1,845	0.24%	18.34%
52	First Bank of Boaz firstbankofboaz.com	Boaz	251,799	248,255	1.43%	63,140	62,952	0.30%	44	343	-87.17%	0.07%	0.02%	2,288	0.69%	20.97%
53	HNB First Bank hnbfirst.com	Headland	249,450	230,113	8.40%	170,087	153,973	10.47%	1,163	29	3910.34%	0.68%	0.47%	3,409	1.25%	9.84%
54	First Financial Bank ffbalabama.com	Bessemer	241,520	228,628	5.64%	114,520	115,516	-0.86%	216	292	-26.03%	0.19%	0.09%	2,642	1.12%	10.48%
55	The Citizens Bank tcbenterprise.com	Enterprise	232,851	247,405	-5.88%	161,111	167,339	-3.72%	72	326	-77.91%	0.04%	0.03%	1,866	0.70%	10.14%
56	The First National Bank and Trust fnbandt.com	Atmore	228,054	214,196	6.47%	139,842	132,386	5.63%	1,969	0	n/a	1.39%	0.86%	1,776	0.40%	12.10%
57	Union State Bank unionstate.net	Pell City	218,298	210,018	3.94%	77,049	73,473	4.87%	480	277	73.29%	0.61%	0.22%	-179	0.10%	8.47%
58	Liberty Bank libertybankal.com	Geraldine	213,329	201,643	5.80%	150,381	128,000	17.49%	607	465	30.54%	0.40%	0.28%	2,677	1.55%	11.96%
59	Community Spirit Bank communityspirit.bank	Red Bay	211,940	198,452	6.80%	135,617	121,970	11.19%	51	22	131.82%	0.04%	0.02%	2,848	2.29%	9.56%
60	BankSouth banksouth.net	Dothan	211,470	206,141	2.59%	161,487	163,943	-1.50%	37	37	0.00%	0.02%	0.02%	2,629	1.20%	19.30%

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61	Friend Bank friendbank.net	Slocomb	209,897	194,022	8.18%	128,485	119,491	7.53%	699	630	10.95%	0.53%	0.33%	5,890	1.51%	13.78%
62	First Cahawba Bank firstcahawba.com	Selma	201,495	180,416	11.68%	127,006	119,277	6.48%	145	37	291.89%	0.11%	0.07%	1,762	1.17%	10.02%
63	PeoplesTrust Bank peoplestrustbk.com	Hamilton	193,024	183,060	5.44%	133,827	126,327	5.94%	1,353	420	222.14%	1.00%	0.70%	2,014	1.21%	10.31%
64	North Alabama Bank northalabamabank.com	Hazel Green	179,258	175,651	2.05%	139,769	134,876	3.63%	316	0	n/a	0.22%	0.18%	2,443	1.33%	9.92%
65	Millennial Bank millennial.bank	Leeds	176,456	162,414	8.65%	129,184	120,991	6.77%	2,383	403	491.32%	1.83%	1.35%	1,026	0.56%	8.68%
66	First Federal Bank, a FSB 1stfed.com	Tuscaloosa	175,119	176,877	-0.99%	143,183	144,436	-0.87%	1,004	613	63.78%	0.69%	0.57%	-743	0.02%	7.88%
67	Community Neighbor Bank cnbal.net	Camden	169,507	157,862	7.38%	89,103	86,941	2.49%	1,067	1,228	-13.11%	1.18%	0.63%	1,813	1.27%	11.31%
68	The First National Bank of Hartford fnbhartford.com	Hartford	160,862	145,133	10.84%	87,286	82,549	5.74%	1,073	507	111.64%	1.22%	0.67%	1,490	1.17%	12.77%
69	First Fidelity Bank bankffb.com	Fort Payne	157,688	150,537	4.75%	75,098	72,773	3.19%	221	472	-53.18%	0.29%	0.14%	1,394	1.02%	10.72%
70	Citizens' Bank Inc. citizensbankal.com	Robertsdale	155,904	155,455	0.29%	80,874	77,370	4.53%	163	137	18.98%	0.20%	0.10%	745	0.75%	10.35%
71	Valley State Bank valleystate.com	Russellville	147,688	146,776	0.62%	79,811	77,974	2.36%	572	308	85.71%	0.70%	0.39%	1,762	1.03%	18.62%
72	Sweet Water State Bank sweetwaterstbk.com	Sweet Water	141,734	125,319	13.10%	72,700	70,684	2.85%	234	1,008	-76.79%	0.32%	0.17%	2,493	2.11%	9.92%
73	First State Bank of the South Inc. firststatebanksouth.com	Sulligent	133,683	127,161	5.13%	58,610	60,661	-3.38%	380	519	-26.78%	0.64%	0.28%	1,071	0.93%	15.99%
74	The Southern Bank Co. sobanco.com	Gadsden	128,214	107,444	19.33%	58,804	53,218	10.50%	2,268	126	1700.00%	3.75%	1.77%	1,316	0.75%	14.58%
75	Bank of Moundville bankofmoundville.com	Moundville	128,133	123,493	3.76%	57,679	49,909	15.57%	63	19	231.58%	0.11%	0.05%	698	0.39%	17.18%
76	The Citizens Bank n/a	Greensboro	124,771	114,761	8.72%	37,736	37,755	-0.05%	646	379	70.45%	1.69%	0.52%	1,183	0.99%	12.19%
77	Merchants & Farmers Bank of Greene County mfbusa.com	Eutaw	123,248	114,493	7.65%	71,329	69,409	2.77%	2,741	1,248	119.63%	3.79%	2.22%	1,482	1.14%	11.69%
78	The Samson Banking Co. Inc. samsonbanking.com	Samson	118,947	110,488	7.66%	41,609	39,755	4.66%	22	62	-64.52%	0.05%	0.02%	2,091	1.69%	14.63%
79	Brantley Bank and Trust Co. brantleybank.com	Brantley	118,854	107,401	10.66%	72,686	65,865	10.36%	2,221	522	325.48%	3.02%	1.87%	503	0.23%	10.54%
80	The Commercial Bank of Ozark cbozark.com	Ozark	112,267	113,756	-1.31%	50,830	56,774	-10.47%	738	760	-2.89%	1.44%	0.66%	684	1.08%	8.85%
81	Peoples Bank of Greensboro peoplesbankofgreensboro.com	Greensboro	108,316	109,436	-1.02%	48,038	45,664	5.20%	462	482	-4.15%	0.95%	0.43%	1,026	0.47%	9.31%
82	First Community Bank of Cullman fbcullman.com	Cullman	98,963	105,957	-6.60%	76,301	81,668	-6.57%	0	1	-100.00%	0.00%	0.00%	674	-0.24%	13.21%
83	Peoples Exchange Bank peb.bank	Monroeville	97,134	96,072	1.11%	54,499	55,414	-1.65%	1,539	940	63.72%	2.79%	1.58%	392	0.46%	12.88%
84	Bank of Walker County bankofwalkercounty.bank	Jasper	95,547	94,709	0.88%	71,101	69,494	2.31%	22	28	-21.43%	0.03%	0.02%	1,117	1.31%	10.21%
85	The Farmers & Merchants Bank fmbal.com	Waterloo	93,718	103,193	-9.18%	5,333	4,678	14.00%	14	94	-85.11%	0.25%	0.01%	-2,398	0.39%	17.37%
86	Local Bank mylocal.bank	Tuscaloosa	84,907	57,885	46.68%	65,249	40,220	62.23%	81	244	-66.80%	0.12%	0.10%	-1,058	-0.88%	17.26%
87	Nova Bank nova.bank	Huntsville	80,898	27,290	196.44%	39,917	3,923	917.51%	0	0	n/a	0.00%	0.00%	-1,292	-1.86%	36.44%
88	Bank of Evergreen thebankofevergreen.com	Evergreen	75,979	74,790	1.59%	30,429	26,307	15.67%	56	173	-67.63%	0.18%	0.07%	368	0.67%	13.62%
89	Bank47 bank47.com	Union Springs	71,276	62,146	14.69%	29,688	16,465	80.31%	474	514	-7.78%	1.55%	0.67%	-2,121	-4.27%	17.07%

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90	Commonwealth National Bank ecommonwealthbank.com	Mobile	67,245	66,814	0.65%	24,762	23,504	5.35%	477	461	3.47%	1.88%	0.71%	34	-0.23%	15.40%
91	Dozier Bank dozierbank.com	Dozier	54,559	54,101	0.85%	21,966	21,447	2.42%	160	40	300.00%	0.72%	0.29%	492	0.75%	25.54%
92	Bank of Brewton bankofbrewton.com	Brewton	46,635	46,925	-0.62%	17,184	18,564	-7.43%	161	24	570.83%	0.92%	0.35%	-680	0.43%	22.04%
93	First Progressive Bank n/a	Brewton	32,459	33,512	-3.14%	10,789	10,603	1.75%	57	82	-30.49%	0.52%	0.18%	151	-0.18%	26.92%
94	Alamerica Bank alamericabank.com	Birmingham	18,839	18,197	3.53%	10,175	9,813	3.69%	399	263	51.71%	3.86%	2.12%	-951	2.32%	14.13%

Source: Federal Deposit Insurance Corp.