Alabama Bank Performances

Compiled by MEGAN BOYLE

Dollar amounts in thousands. Data for total assets, net loans and leases, and noncurrent loans and leases reflects first quarter end 2025 and first quarter end 2026. Data for noncurrent loans to loans, return on assets, and core cap ratio reflects 1st quarter/year to date 2026. Data for net income reflects year end 2025.

RANK	COMPANY / WEBSITE	LOCATION	TOTAL ASSETS 2026	TOTAL ASSETS 2025	% CHANGE 3/25-3/26	NET LOANS & LEASES 2026	NET LOANS & LEASES 2025	% CHANGE 3/25-3/26	NONCURRENT LOANS & LEASES 2026	NONCURRENT LOANS & LEASES 2025	% CHANGE 3/25-3/26	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	159,430,000	158,421,000	0.64%	96,855,000	94,462,000	2.53%	957,000	1,101,000	-13.08%	0.97%	0.60%	2,251,000	1.45%	9.58%
2	**ServisFirst Bank** servisfirstbank.com	Birmingham	18,170,078	18,635,833	-2.50%	13,784,901	12,733,183	8.26%	177,885	73,904	140.70%	1.27%	0.95%	279,423	1.86%	10.87%
3	**River Bank & Trust** riverbankandtrust.com	Prattville	3,915,224	3,632,550	7.78%	2,713,039	2,508,395	8.16%	13,591	8,485	60.18%	0.49%	0.37%	43,773	1.52%	9.14%
4	**Bank Independent** bibank.com	Sheffield	2,950,523	2,787,828	5.84%	1,815,547	1,840,705	-1.37%	11,731	6,167	90.22%	0.64%	0.42%	28,936	0.93%	9.53%
5	**CB&S Bank Inc.** cbsbank.com	Russellville	2,938,465	2,774,127	5.92%	1,629,389	1,451,444	12.26%	15,455	23,355	-33.83%	0.94%	0.56%	23,709	0.75%	10.22%
6	**Bryant Bank** bryantbank.com	Tuscaloosa	2,915,023	2,707,389	7.67%	1,346,612	1,349,968	-0.25%	1,119	1,812	-38.25%	0.08%	0.04%	46,536	1.50%	9.76%
7	**Oakworth Capital Bank** oakworth.com	Birmingham	2,041,261	1,817,074	12.34%	1,645,551	1,475,398	11.53%	12,098	9,748	24.11%	0.73%	0.67%	22,073	1.09%	9.50%
8	**Troy Bank & Trust Co.** troybankandtrust.com	Troy	1,560,774	1,528,851	2.09%	1,032,132	981,873	5.12%	12,919	9,429	37.01%	1.24%	0.85%	21,120	1.25%	12.85%
9	**United Bank** unitedbank.com	Atmore	1,452,054	1,393,915	4.17%	891,517	869,562	2.52%	16,099	13,782	16.81%	1.78%	1.15%	18,674	1.13%	15.49%
10	**SouthPoint Bank** southpoint.bank	Birmingham	1,444,006	1,792,650	-19.45%	1,100,322	1,468,580	-25.08%	47,355	47,032	0.69%	4.18%	2.64%	-9,102	-0.26%	7.53%
11	**Peoples Bank of Alabama** peoplesbankal.com	Cullman	1,431,998	1,418,494	0.95%	908,803	862,925	5.32%	4,234	1,982	113.62%	0.46%	0.30%	27,878	1.84%	11.17%
12	**First Bank of Alabama (1)** fbal.bank	Talladega	1,370,032	1,121,713	22.14%	806,940	694,202	16.24%	23,953	8,629	177.59%	2.93%	2.14%	18,698	1.44%	10.65%
13	**Metro Bank** metrobankpc.com	Pell City	1,196,808	1,137,305	5.23%	584,348	555,802	5.14%	9,761	3,829	154.92%	1.65%	0.86%	18,037	1.17%	14.43%
14	**Citizens Bank & Trust** citizensbanktrust.com	Guntersville	1,166,670	1,104,951	5.59%	604,929	596,982	1.33%	1,059	1,770	-40.17%	0.17%	0.10%	6,277	0.58%	9.25%
15	**First US Bank** firstusbank.com	Birmingham	1,165,282	1,126,636	3.43%	833,161	837,930	-0.57%	1,629	3,668	-55.59%	0.19%	0.14%	7,480	0.79%	8.85%
16	**AuburnBank** auburnbank.com	Auburn	1,026,359	996,268	3.02%	575,264	554,190	3.80%	309	599	-48.41%	0.05%	0.03%	7,464	0.88%	10.57%
17	**First Metro Bank** firstmetro.com	Muscle Shoals	1,009,751	997,571	1.22%	585,234	560,141	4.48%	586	98	497.96%	0.10%	0.06%	17,050	1.57%	12.70%
18	**West Alabama Bank & Trust** wabt.com	Reform	928,249	934,766	-0.70%	579,637	579,197	0.08%	0	5,578	-100.00%	0.40%	0.00%	10,642	1.28%	12.03%
19	**CommerceOne Bank** commerceonebank.com	Birmingham	891,744	779,786	14.36%	685,440	620,279	10.51%	0	0	n/a	0.00%	0.00%	12,657	-2.14%	9.70%
20	**First Southern State Bank** fssbank.com	Stevenson	884,209	836,527	5.70%	492,358	461,494	6.69%	140	567	-75.31%	0.03%	0.02%	10,536	1.41%	10.42%
21	**Traditions Bank** traditionsal.com	Cullman	875,139	824,652	6.12%	684,450	632,861	8.15%	5,964	3,224	84.99%	0.86%	0.72%	11,129	1.07%	10.32%
22	**Central State Bank** centralstatebank.com	Calera	778,338	686,711	13.34%	557,834	460,348	21.18%	2,017	952	111.87%	0.36%	0.29%	14,782	1.93%	10.15%
23	**MidSouth Bank** bankmidsouth.com	Dothan	746,492	712,258	4.81%	434,660	417,509	4.11%	1,299	217	498.62%	0.29%	0.18%	6,107	0.77%	9.19%
24	**First Community Bank of Central Alabama** fcbca.com	Wetumpka	697,822	661,431	5.50%	479,118	408,015	17.43%	849	1,075	-21.02%	0.17%	0.13%	14,793	2.45%	8.50%
25	**First Southern Bank** firstsouthern.com	Florence	685,065	648,002	5.72%	461,867	534,070	-13.52%	34,742	31,651	9.77%	7.38%	5.36%	97	-4.34%	8.66%
26	**CCB Community Bank** bankccb.com	Andalusia	666,653	671,800	-0.77%	508,209	496,769	2.30%	582	0	n/a	0.11%	0.09%	15,158	2.02%	10.25%
27	**The Hometown Bank of Alabama** hometownbankalabama.com	Oneonta	655,520	636,482	2.99%	396,610	379,848	4.41%	7,486	3,521	112.61%	1.87%	1.18%	7,774	0.68%	11.01%
28	**Merit Bank** meritbank.com	Huntsville	524,764	453,679	15.67%	353,448	304,269	16.16%	0	512	-100.00%	0.00%	0.00%	3,066	0.97%	10.12%
29	**EvaBank** evabank.com	Eva	489,951	468,131	4.66%	380,402	350,946	8.39%	6,956	6,581	5.70%	1.79%	1.49%	11,840	2.51%	27.59%

(1) First Bank of Alabama officially completed its $20.5 million acquisition of First Fidelity Bank's parent company, FBDC Financial Corp., on March 20, 2026.

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30	**Peoples Independent Bank** pibonline.com	Boaz	485,550	458,063	6.00%	198,218	188,515	5.15%	539	524	2.86%	0.27%	0.12%	7,706	1.55%	9.47%
31	**Robertson Banking Co.** robertsonbanking.com	Demopolis	475,203	474,020	0.25%	305,537	309,384	-1.24%	210	349	-39.83%	0.07%	0.04%	9,181	2.13%	10.88%
32	**Cullman Savings Bank** cullmansavingsbank.com	Cullman	459,644	429,982	6.90%	372,918	358,188	4.11%	1,200	302	297.35%	0.32%	0.28%	4,215	0.63%	18.77%
33	**NobleBank & Trust** noblebank.com	Anniston	439,752	424,770	3.53%	261,128	254,800	2.48%	189	372	-49.19%	0.07%	0.04%	6,423	1.73%	11.28%
34	**First Jackson Bank Inc.** firstjacksonbank.com	Stevenson	439,627	432,613	1.62%	314,849	294,481	6.92%	195	1,476	-86.79%	0.06%	0.05%	6,793	1.94%	14.35%
35	**State Bank & Trust** statebank.net	Winfield	407,088	385,482	5.60%	265,595	202,309	31.28%	1,549	1,665	-6.97%	0.58%	0.40%	610	0.88%	9.05%
36	**Southern Independent Bank** southernindependentbank.com	Opp	402,890	376,112	7.12%	176,873	166,334	6.34%	133	609	-78.16%	0.07%	0.04%	4,108	1.21%	13.51%
37	**First Citizens Bank** fcbl.com	Luverne	401,295	373,643	7.40%	230,767	210,359	9.70%	2,921	7,160	-59.20%	1.25%	0.78%	6,013	1.83%	13.92%
38	**The Exchange Bank of Alabama** exba.com	Altoona	395,319	376,573	4.98%	202,524	192,569	5.17%	13	319	-95.92%	0.01%	0.00%	4,490	1.18%	14.97%
39	**Pinnacle Bank** pinnaclebanc.com	Jasper	386,088	359,195	7.49%	133,966	135,433	-1.08%	59	0	n/a	0.04%	0.02%	4,298	1.18%	11.37%
40	**First National Bank** fnbhamilton.com	Hamilton	372,896	364,679	2.25%	146,833	153,453	-4.31%	313	223	40.36%	0.21%	0.09%	8,513	2.19%	19.07%
41	**Premier Bank of the South** premierbankofthesouth.com	Cullman	372,084	375,168	-0.82%	226,476	206,109	9.88%	70	66	6.06%	0.03%	0.02%	981	1.00%	9.29%
42	**AmeriFirst Bank** amerifirstbank.com	Montgomery	360,613	357,497	0.87%	275,988	258,733	6.67%	318	1,716	-81.47%	0.11%	0.09%	4,119	1.17%	9.33%
43	**First State Bank of DeKalb County** fsbal.com	Fort Payne	352,899	343,821	2.64%	195,119	181,793	7.33%	1,945	3,622	-46.30%	0.98%	0.57%	7,808	2.27%	13.96%
44	**Marion Community Bank** marion-bank.com	Marion	351,134	340,361	3.17%	219,401	197,903	10.86%	2,547	3,070	-17.04%	1.14%	0.75%	-219	1.09%	9.72%
45	**FirstState Bank** firststatebank.bank	Lineville	348,344	338,135	3.02%	150,781	151,598	-0.54%	1,362	151	801.99%	0.89%	0.40%	3,542	0.78%	11.14%
46	**Phenix-Girard Bank** phenix-girard.com	Phenix City	343,760	321,186	7.03%	78,683	79,986	-1.63%	322	155	107.74%	0.40%	0.10%	2,982	0.80%	11.40%
47	**Farmers and Merchants Bank** fandm.bank	Piedmont	311,839	311,463	0.12%	144,365	142,051	1.63%	884	365	142.19%	0.60%	0.28%	2,140	0.84%	12.43%
48	**Farmers and Merchants Bank** fmlafayette.com	Lafayette	305,625	283,744	7.71%	125,198	115,130	8.74%	1,384	979	41.37%	1.09%	0.49%	3,004	1.07%	10.61%
49	**The Citizens Bank of Winfield** cbwinfield.com	Winfield	293,444	271,298	8.16%	112,764	90,408	24.73%	62	921	-93.27%	0.05%	0.02%	1,334	0.49%	17.48%
50	**HNB First Bank** hnbfirst.com	Headland	280,578	249,450	12.48%	219,481	170,427	28.78%	960	1,163	-17.45%	0.43%	0.38%	3,319	1.00%	9.23%
51	**22nd State Banking Co.** 22ndstatebank.com	Mobile	271,864	328,059	-17.13%	214,327	247,037	-13.24%	11,523	5,064	127.55%	5.24%	3.51%	211	0.31%	13.03%
52	**The Citizens Bank** tcbenterprise.com	Enterprise	250,704	232,851	7.67%	169,735	161,111	5.35%	575	72	698.61%	0.34%	0.25%	2,448	0.92%	10.43%
53	**First Financial Bank** ffbalabama.com	Bessemer	245,617	241,520	1.70%	130,087	114,520	13.59%	1,820	216	742.59%	1.38%	0.75%	2,645	1.09%	10.34%
54	**The First National Bank and Trust** fnbandt.com	Atmore	243,510	228,054	6.78%	144,733	139,842	3.50%	0	1,969	-100.00%	0.00%	0.00%	828	0.54%	11.50%
55	**Liberty Bank** libertybankal.com	Geraldine	238,487	213,329	11.79%	175,278	150,381	16.56%	746	607	22.90%	0.42%	0.35%	3,370	1.62%	11.59%
56	**First Bank of Boaz** firstbankofboaz.com	Boaz	237,192	251,799	-5.80%	67,958	63,140	7.63%	25	44	-43.18%	0.04%	0.01%	2,300	0.76%	19.98%
57	**Community Spirit Bank** communityspirit.bank	Red Bay	225,114	211,940	6.22%	147,045	135,617	8.43%	60	51	17.65%	0.04%	0.03%	3,562	1.28%	9.85%
58	**BankSouth** banksouth.net	Dothan	217,918	211,470	3.05%	170,525	161,487	5.60%	37	37	0.00%	0.02%	0.02%	3,036	1.27%	19.41%
59	**Friend Bank** friendbank.net	Slocomb	217,820	209,897	3.77%	137,234	128,485	6.81%	913	699	30.62%	0.65%	0.43%	3,151	1.40%	13.67%

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60	**Union State Bank** unionstate.net	Pell City	205,400	218,298	-5.91%	89,323	77,049	15.93%	941	480	96.04%	1.04%	0.43%	1,581	0.45%	9.55%
61	**First Cahawa Bank** firstcahawba.com	Selma	199,940	201,495	-0.77%	140,685	127,006	10.77%	0	145	-100.00%	0.00%	0.00%	2,412	1.20%	10.73%
62	**Millenial Bank** millennial.bank	Leeds	199,201	176,456	12.89%	154,432	129,184	19.54%	104	2,383	-95.64%	0.07%	0.06%	1,281	0.73%	8.69%
63	**PeopleTrust Bank** peoplestrustbk.com	Hamilton	197,894	193,024	2.52%	134,056	133,827	0.17%	656	1,353	-51.52%	0.48%	0.34%	1,954	1.21%	10.92%
64	**Community Neighbor Bank** cnbal.net	Camden	192,306	169,507	13.45%	96,696	89,103	8.52%	812	1,067	-23.90%	0.83%	0.48%	2,286	1.42%	10.82%
65	**First Federal Bank, a FSB** 1stfed.com	Tuscaloosa	178,746	175,119	2.07%	148,606	143,183	3.79%	946	1,004	-5.78%	0.63%	0.54%	417	0.83%	8.19%
66	**North Alabama Bank** northalabamabank.com	Hazel Green	175,771	179,258	-1.95%	136,305	139,769	-2.48%	31	316	-90.19%	0.02%	0.02%	2,867	2.03%	11.28%
67	**The First National Bank of Hartford** fnbhartford.com	Hartford	173,931	160,862	8.12%	95,968	87,286	9.95%	1,056	1,073	-1.58%	1.09%	0.66%	2,185	1.67%	12.86%
68	**Valley State Bank** valleystate.com	Russellville	171,678	147,688	16.24%	85,538	79,811	7.18%	690	572	20.63%	0.79%	0.47%	1,768	1.36%	17.60%
69	**Citizens' Bank Inc.** citizensbankal.com	Robertsdale	158,628	155,904	1.75%	83,019	80,874	2.65%	211	163	29.45%	0.25%	0.14%	1,422	1.01%	10.73%
70	**Sweet Water State Bank** sweetwaterstbk.com	Sweet Water	154,866	141,734	9.27%	78,234	72,700	7.61%	1,107	234	373.08%	1.39%	0.78%	754	1.92%	9.48%
71	**Bank of Moundville** bankofmoundville.com	Moundville	138,502	128,133	8.09%	56,724	57,679	-1.66%	2,929	63	4549.21%	5.11%	2.29%	581	0.39%	15.71%
72	**Merchants & Farmers Bank of Greene County, Alabama** mfbusa.com	Eutaw	136,483	123,248	10.74%	81,057	71,329	13.64%	3,708	2,741	35.28%	4.51%	3.01%	1,342	0.98%	11.79%
73	**The Citizens Bank** DND	Greensboro	129,788	124,771	4.02%	38,574	37,736	2.22%	616	646	-4.64%	1.58%	0.49%	1,235	1.10%	11.94%
74	**First State Bank of the South** firststatebanksouth.com	Sulligent	129,427	133,683	-3.18%	60,555	58,610	3.32%	319	380	-16.05%	0.52%	0.24%	1,380	1.08%	16.33%
75	**The Southern Bank Co.** sobanco.com	Gadsden	128,192	128,214	-0.02%	56,367	58,804	-4.14%	1,820	2,268	-19.75%	3.15%	1.42%	936	1.13%	14.96%
76	**Brantley Bank and Trust Co.** brantleybank.com	Brantley	122,309	118,854	2.91%	75,005	72,686	3.19%	1,832	2,221	-17.51%	2.42%	1.54%	707	0.72%	10.48%
77	**The Samson Banking Co. Inc.** samsonbanking.com	Samson	121,359	118,947	2.03%	39,382	41,609	-5.35%	0	22	-100.00%	0.00%	0.00%	2,154	1.52%	15.08%
78	**The Commercial Bank of Ozark** cbozark.com	Ozark	117,900	112,267	5.02%	51,910	50,830	2.12%	658	738	-10.84%	1.25%	0.59%	709	0.42%	9.00%
79	**Peoples Bank of Greensboro** peoplesbankofgreensboro.com	Greensboro	112,895	108,316	4.23%	48,697	48,038	1.37%	496	462	7.36%	1.01%	0.46%	785	0.85%	8.77%
80	**Local Bank** mylocal.bank	Tuscaloosa	105,437	84,907	24.18%	85,286	65,249	30.71%	1,233	81	1422.22%	1.43%	1.45%	-80	-2.19%	15.72%
81	**The Farmers & Merchants Bank** fmbal.com	Waterloo	98,772	93,718	5.39%	4,753	5,333	-10.88%	194	14	1285.71%	3.93%	0.21%	156	0.65%	17.18%
82	**Peoples Exchange Bank** peb.bank	Monroeville	97,694	97,134	0.58%	52,289	54,499	-4.06%	825	1,539	-46.39%	1.55%	0.85%	712	0.82%	12.86%
83	**Bank of Walker County** bankofwalkercounty.bank	Jasper	95,134	95,547	-0.43%	72,290	71,701	0.82%	17	22	-22.73%	0.02%	0.02%	1,312	1.33%	11.18%
84	**Bank47** bank-47.com	Huntsville	87,960	71,276	23.41%	50,148	29,688	68.92%	420	474	-11.39%	0.81%	0.59%	-4,194	-5.52%	13.50%
85	**Nova Bank** nova.bank	Huntsville	87,339	80,846	8.03%	67,035	39,917	67.94%	369	0	n/a	0.54%	0.46%	-418	0.49%	27.83%
86	**Bank of Evergreen** thebankofevergreen.com	Evergreen	76,245	75,979	0.35%	30,426	30,429	-0.01%	187	56	233.93%	0.60%	0.25%	562	0.53%	14.12%
87	**Commonwealth National Bank** ecommonwealthbank.com	Mobile	72,687	67,245	8.09%	26,130	24,762	5.52%	1,333	477	179.45%	5.00%	1.98%	87	-0.76%	14.84%
88	**Dozier Bank** dozierbank.com	Dozier	55,656	54,559	2.01%	21,583	21,966	-1.74%	235	160	46.88%	1.08%	0.43%	548	1.10%	26.66%

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89	**Bank of Brewton** bankofbrewton.com	Brewton	50,745	46,635	8.81%	13,940	17,184	-18.88%	0	161	-100.00%	0.00%	0.00%	215	0.99%	20.30%
90	**Solutions Plus Bank (2)** solutionsplusbank.com	Albertville	34,143	n/a	n/a	3,051	n/a	n/a	0	n/a	n/a	0.00%	n/a	-2,543	-6.02%	73.78%
91	**First Progressive Bank** DND	Brewton	32,665	32,459	0.63%	10,322	10,789	-4.33%	6	57	-89.47%	0.06%	0.02%	116	-0.26%	27.34%
92	**BHM Bank** bhm.bank	Birmingham	17,723	18,839	-5.92%	9,418	10,175	-7.44%	1,008	399	152.63%	10.55%	5.35%	-393	-5.96%	13.66%

(2) Solutions Plus Bank was established on Dec. 4, 2025. Data for first quarter 2025 is not available. *Source: Federal Deposit Insurance Corp.*