DATA DISPATCH

Most US community banks posted YOY EPS gains in Q4 2025

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By Ayesha Shahbaz and Sheikh Rishad
Market Intelligence

Most US community banks with total assets between $5 billion and $10 billion booked year-over-year earnings gains in the fourth quarter of 2025.

Among the 65 banks with assets between $5 billion and $10 billion as of Dec. 31, 2025, that reported fourth-quarter 2025 results by Jan. 30, 2026, 57 posted year-over-year growth in earnings per share (EPS), according to S&P Global Market Intelligence data.

Thirty-two community banks within the $5 billion and $10 billion asset range posted quarter-over-quarter EPS gains, and 30 banks posted both year-over-year and quarter-over-quarter growth.

$7B to $10B

Among the 35 banks with assets between $7 billion and $10 billion that released fourth-quarter 2025 earnings by Jan. 30, 2026, 14 posted both quarter-over-quarter and year-over-year EPS gains.

Quarter over quarter, 15 banks in this asset range posted EPS growth, compared to 18 reporting declines and two showing no change.

Tompkins Financial Corp. posted EPS of $6.70 in the fourth quarter of 2025, marking a year-over-year gain of 389.1% and quarter-over-quarter gain of 306.1%.

The increase in Tompkins Financial's EPS and net income for the fourth-quarter 2025 and full-year 2025 included the sale of the bank's wholly-owned subsidiary, Tompkins Insurance Agencies Inc., to Arthur J. Gallagher & Co. for about $223.0 million in cash, according to the company's fourth-quarter 2025 earnings release. The transaction generated a pretax gain of $188.2 million.

NB Bancorp Inc., which completed its acquisition of Provident Bancorp Inc. on Nov. 14, 2025, recorded a quarter-over-quarter and year-over-year EPS decline to 19 cents in the fourth quarter of 2025. NB Bancorp recorded a one-time pretax merger cost of $15.7 million related to the Provident acquisition, according to the company's fourth-quarter 2025 earnings release.

Northpointe Bancshares Inc., which completed its IPO in 2025, recorded an earnings decline of 8.8% quarter over quarter and an increase of 52.9% year over year to 52 cents in the fourth quarter of 2025.

Earnings recap for US public banks with total assets between $7B and $10B

Listed by earnings release date and then total assets

Company (ticker)	Dec. 31, 2025, total assets ($B)	Diluted EPS ($)[1] Q4 2025	Q3 2025	Q4 2024	QOQ change[2]	YOY change[2]
Friday, 01/30/26						
Tompkins Financial Corp. (TMP)	8.67	6.70	1.65	1.37	▲	▲
Republic Bancorp Inc. (RBCAA)	7.04	1.17	1.52	0.98	▼	▲
Thursday, 01/29/26						
The Bancorp Inc. (TBBK)	9.35	1.28	1.18	1.15	▲	▲
Southside Bancshares Inc. (SBSI)	8.51	0.70	0.16	0.71	▲	▼
First Mid Bancshares Inc. (FMBH)[3]	7.97	0.99	0.94	0.80	▲	▲
Peapack-Gladstone Financial Corp. (PGC)	7.53	0.69	0.54	0.52	▲	▲
Wednesday, 01/28/26						
Capitol Federal Financial Inc. (CFFN)[4]	9.78	0.16	0.14	0.12	▲	▲
Origin Bancorp Inc. (OBK)	9.72	0.95	0.27	0.46	▲	▲
Univest Financial Corp. (UVSP)	8.44	0.79	0.89	0.65	▼	▲
Central Pacific Financial Corp. (CPF)	7.41	0.85	0.69	0.42	▲	▲
Tuesday, 01/27/26						
National Bank Holdings Corp. (NBHC)[5]	9.88	0.42	0.92	0.73	▼	▼
QCR Holdings Inc. (QCRH)	9.58	2.12	2.16	1.77	▼	▲
Stock Yards Bancorp Inc. (SYBT)[3]	9.54	1.24	1.23	1.07	▲	▲
Flushing Financial Corp. (FFIC)[6]	8.69	0.12	0.30	-1.64	▼	▲
CNB Financial Corp. (CCNE)[5]	8.40	1.10	0.22	0.66	▲	▲
Hanmi Financial Corp. (HAFC)	7.87	0.70	0.73	0.58	▼	▲
Monday, 01/26/26						
Park National Corp. (PRK)[5]	9.81	2.63	2.92	2.37	▼	▲
FirstSun Capital Bancorp (FSUN)[3]	8.49	0.88	0.82	0.58	▲	▲
German American Bancorp Inc. (GABC)[5]	8.39	0.95	0.94	0.78	▲	▲
Thursday, 01/22/26						
S&T Bancorp Inc. (STBA)	9.87	0.89	0.91	0.86	▼	▲
TriCo Bancshares (TCBK)	9.82	1.03	1.04	0.88	▼	▲
Amerant Bancorp Inc. (AMTB)	9.78	0.07	0.35	0.40	▼	▼
Byline Bancorp Inc. (BY)[5]	9.65	0.76	0.82	0.69	▼	▲
1st Source Corp. (SRCE)	9.06	1.67	1.71	1.27	▼	▲
Amalgamated Financial Corp. (AMAL)	8.87	0.88	0.88	0.79	NC	▲
Business First Bancshares Inc. (BFST)[5]	8.21	0.71	0.73	0.51	▼	▲
Burke & Herbert Financial Services Corp. (BHRB)[3]	7.92	1.98	1.97	1.30	▲	▲
Kearny Financial Corp. (KRNY)[7]	7.62	0.15	0.15	0.10	NC	▲
Preferred Bank (PFBC)	7.60	2.79	2.84	2.25	▼	▲
Pathward Financial Inc. (CASH)[4]	7.56	1.57	1.69	1.23	▼	▲
NB Bancorp Inc. (NBBK)[5]	7.01	0.19	0.43	0.40	▼	▼
Tuesday, 01/20/26						
Peoples Bancorp Inc. (PEBO)	9.65	0.89	0.83	0.76	▲	▲
Nicolet Bankshares Inc. (NIC)[3]	9.19	2.65	2.73	2.19	▼	▲
Metropolitan Bank Holding Corp. (MCB)	8.26	2.77	0.67	1.88	▲	▲
Northpointe Bancshares Inc. (NPB)[8]	7.02	0.52	0.57	0.34	▼	▲

Data compiled Feb. 2, 2026.

NC = no change.

Analysis limited to US banks trading on the Nasdaq, NYSE, or NYSEAM that announced earnings between Jan. 15, 2026, and Jan. 30, 2026, and had between $7 billion and $10 billion in total assets as of Dec. 31, 2025.

[1] Diluted EPS after extraordinary items.

[2] Calculations are based on values rounded to two decimal places.

[3] Acquirer in a pending US whole bank deal.

[4] The fourth calendar quarter of 2025 represents the company's first fiscal quarter of 2026.

[5] Completed a merger or acquisition since Jan. 1, 2025.

[6] Merger target.

[7] The fourth calendar quarter of 2025 represents the company's second fiscal quarter of 2026.

[8] Northpointe Bancshares Inc. completed its initial public offering on Feb. 13, 2025.

Companies are classified according to the Global Industry Classification Standard of S&P Global Market Intelligence.

Data based on GAAP filings.

Source: S&P Global Market Intelligence.

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$5B to $7B

Of the 30 banks with $5 billion to $7 billion in assets that reported fourth-quarter 2025 earnings by Jan. 30, 2026, 16 recorded EPS increases both from the prior quarter and from a year earlier.

Within this asset range, 17 banks reported EPS growth from the prior quarter, while 11 posted declines and two showed no change.

In the fourth quarter of 2025, Triumph Financial Inc.'s EPS increased about 19-fold from the prior quarter and about sixfold from a year earlier. During the fourth quarter, the company sold a building it purchased in 2024 and an aircraft purchased from a distressed seller during the COVID-19 pandemic, registering a cumulative gain of $14.3 million, according to the company's 8-K filing.

Alerus Financial Corp. recorded an EPS of negative $1.27 in the fourth quarter of 2025. According to Alerus Financial's earnings release, in the fourth quarter of 2025, it sold $360.1 million of available-for-sale securities as part of a strategic balance sheet repositioning. The sale resulted in a one-time pretax net loss of $68.4 million.

Earnings recap for US public banks with total assets between $5B and $7B

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Friday, 01/30/26						
Peoples Financial Services Corp. (PFIS)	5.27	1.19	1.51	0.61	▼	▲
Thursday, 01/29/26						
Financial Institutions Inc. (FISI)	6.27	0.96	0.99	-5.07	▼	▲
First Internet Bancorp (INBK)	5.57	0.60	-4.76	0.83	▲	▼
Wednesday, 01/28/26						
Washington Trust Bancorp Inc. (WASH)	6.62	0.83	0.56	-3.46	▲	▲
Shore Bancshares Inc. (SHBI)	6.26	0.48	0.43	0.40	▲	▲
Farmers National Banc Corp. (FMNB)[3]	5.25	0.39	0.33	0.38	▲	▲
Alerus Financial Corp. (ALRS)	5.23	-1.27	0.65	0.00	▼	▼
Tuesday, 01/27/26						
Camden National Corp. (CAC)[4]	6.97	1.33	1.25	1.00	▲	▲
Orrstown Financial Services Inc. (ORRF)	5.54	1.11	1.13	0.71	▼	▲
Bridgewater Bancshares Inc. (BWB)	5.41	0.43	0.38	0.26	▲	▲
Monday, 01/26/26						
Lakeland Financial Corp. (LKFN)	6.99	1.16	1.03	0.94	▲	▲
Triumph Financial Inc. (TFIN)	6.38	0.77	0.04	0.13	▲	▲
HBT Financial Inc. (HBT)[3]	5.07	0.60	0.63	0.64	▼	▼
Thursday, 01/22/26						
Heritage Financial Corp. (HFWA)[4]	6.97	0.65	0.55	0.34	▲	▲
Midland States Bancorp Inc. (MSBI)	6.51	-0.24	0.24	-1.49	▼	▲
Heritage Commerce Corp (HTBK)[5]	5.76	0.25	0.24	0.17	▲	▲
Independent Bank Corp. (IBCP)	5.51	0.89	0.84	0.87	▲	▲
Wednesday, 01/21/26						
Old Second Bancorp Inc. (OSBC)[4]	6.90	0.54	0.18	0.42	▲	▲
City Holding Co. (CHCO)	6.72	2.18	2.41	1.94	▼	▲
Community Trust Bancorp Inc. (CTBI)	6.68	1.51	1.32	1.25	▲	▲
TrustCo Bank Corp NY (TRST)	6.44	0.85	0.86	0.59	▼	▲
Horizon Bancorp Inc. (HBNC)	6.44	0.53	-4.69	-0.25	▲	▲
Equity Bancshares Inc. (EQBK)[4]	6.37	1.15	-1.55	1.04	▲	▲
Mid Penn Bancorp Inc. (MPB)[3,4]	6.13	0.83	0.79	0.72	▲	▲
Great Southern Bancorp Inc. (GSBC)	5.60	1.45	1.56	1.27	▼	▲
Third Coast Bancshares Inc. (TCBX)[4]	5.34	1.02	1.03	0.79	▼	▲
Southern Missouri Bancorp Inc. (SMBC)[6]	5.09	1.62	1.38	1.30	▲	▲
Tuesday, 01/20/26						
Mercantile Bank Corp. (MBWM)[4]	6.84	1.40	1.46	1.22	▼	▲
SmartFinancial Inc. (SMBK)	5.86	0.81	0.81	0.57	NC	▲
Thursday, 01/15/26						
Westamerica Bancorp. (WABC)	5.96	1.12	1.12	1.19	NC	▼

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