

## Top Private Companies 2026: Gulf Coast Bank tops Louisiana banks in 2025

When Guy Williams co-founded Gulf Coast Bank & Trust Co. in 1990, the bank began with \$3 million in equity. Thirty-five years later, Gulf Coast Bank has surpassed \$300 million in equity, a milestone that underscores the scale of growth for Louisiana's largest locally owned bank.

In 2025, Gulf Coast Bank reported one of the strongest financial performances in its history, posting record earnings while outlining expansion into new regional and national markets. For the full year, Gulf Coast Bank reported total assets of \$3.63 billion, a 7.69% increase from the prior year. Equity rose 16.7% to \$311 million, while annual revenue increased 6.3% from \$341 million to \$362 million. Net income reached \$40.2 million, up 536% year over year.

"Our record earnings reflect the hard work and dedication of our entire

| Banking                     | Employees |      | Revenue |        |
|-----------------------------|-----------|------|---------|--------|
|                             | 2025      | 2026 | 2024    | 2025   |
| Gulf Coast Bank & Trust Co. | 537       | 601  | \$341   | \$362  |
| First American Bank & Trust | 53        | 53   | \$60    | \$62.1 |
| Metairie Bank & Trust Co.   | 111       | 111  | \$33.1  | \$35.6 |

*Source: CityBusiness staff research. Dollar amounts are in millions unless otherwise noted. Employee numbers include local count only.*

team. Looking ahead, our expansion sets the foundation for even greater achievements as we continue to innovate and deliver superior value for our customers," said Williams, CEO.

Williams attributed the performance to expansion of specialty and national lending platforms, including purchase order finance, as well as continued investment in internally developed technology aimed at improving efficiency and scalability.

"We introduced purchase order financing to support businesses that have opportunity but not always the capital," said Williams.

"If a company lands a large contract, we evaluate the supply chain and, if everything checks out, we'll fund that purchase order so they can fulfill it and make a profit. It also allows us to support customers in new markets, including international markets."

Gulf Coast Bank was one of three locally owned private banks reporting revenue to CityBusiness that posted year-over-year gains in 2025, underscoring steady growth across the region's community banking sector.

Founded in 1990, Gulf Coast Bank employs more than 950 people nationwide and operates 22 deposit-taking branches and 46

total locations. Gulf Coast Bank provides personal and business banking, mortgage, wealth management, international banking, a full-service trust department, corporate support for 401(k) programs, and purchase order financing, among other services.

The bank also recently launched co-branded debit cards tied to local high schools — a nod to New Orleans' distinct cultural identity. "In New Orleans, where you went to high school matters. Recognizing what's unique about our communities has always helped us connect with customers in a meaningful way," Williams said.

In 2026, Gulf Coast Bank plans to expand into Panama City and Hattiesburg, with a loan production office beginning this month in Panama City and a full-service location to follow. Gulfport expansion is also expected this year. In Metairie, Gulf Coast Bank is building a new HR center on North Arnoult Road that will include podcast capabilities and a training center for employees, scheduled to open later this year.

Additionally, Gulf Coast Bank plans to grow its national lending operations by adding commercial loan officers in New York and California. Williams said the bank's growth has been rooted in diversification.

"We've built a geographically diversified platform that has enabled us to grow successfully over the years," Williams said. "We always look for good people, and when we find the right people, we open an office around where they want to be located and where our customers' needs are. We're exporting our people who know our business and our culture, and that makes a big difference when we integrate our services into a new market."

While the bank reported record performance in 2025, Williams acknowledged broader economic and geopolitical challenges that could affect the banking sector.

"One of the biggest long-term challenges we face as a country is an unsustainable federal budget deficit. At some point, there has to be a serious conversation

about balancing spending and revenue," Williams said. "If we don't address it, the risk is higher inflation, and it can become harder for families and businesses to manage their own budgets. That uncertainty affects consumer confidence and financial planning."

Williams added: "We're living in a period of significant geopolitical uncertainty. That kind of volatility can have ripple effects through global markets, ultimately impact local economies, and of course, any impact to the economy affects the banking industry."

Despite those concerns, Williams expressed optimism about Louisiana's outlook and local leadership across New Orleans and the state.

"Louisiana has started growing again, and that's encouraging. We're optimistic that New Orleans will see growth for the first time in years," Williams said. "There's good leadership in place, and there's recognition that challenges exist, but they're being addressed. That gives us confidence in the direction of our local economy."