

Rank The Banks

Arkansas - 2018 Q4

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Rankings Per State

Bank Listing

Company Name - City - Parent Company - Date Established - Number of Offices - Total Employees - S Corp? - Total Assets - ROAA - ROAE

Top 50 Ranking by...

Total Assets

City - Total Employees- Number of Offices - Total Deposits - Deposits/Office - Assets/Office - Deposits/Employee - Assets/Employee - **Total Assets**

Net Interest Margin

City - Total Assets - Yield on Loans - Loan Growth Rate - Cost of Funds - Deposit Growth Rate - Loans/Deposits - Yield on Investment Securities (FTE) - **Net Interest Margin**

Noninterest Income

City - Total Assets - Net Income - Service Charge on Deposits/Avg Assets - Gain on Sale of Loans/Avg. Assets - Net Servicing Fees/Avg Assets - Net Gains on OREO/Avg. Assets - Total Noninterest Income - **Noninterest Income/Avg Assets**

Total Overhead

City - Total Assets - Efficiency Ratio (FTE) - Total Employees - Number of Offices - Personnel Expense/Avg. Assets - Occupancy Expense/Avg. Assets - Other Expense/Avg. Assets - **Total Overhead/Avg Assets**

Asset Quality

City - Total Assets - Gross Loans - LLR/Gross Loans - Adj Loans 30-89PD/Gross Loans - Adj 90+ PD/Gross Loans - Adj NPLs + Adj OREO/Gross Loans - NCO/Avg Loans - **Asset Quality Composite**

ROAE

City - Total Assets - LTM Net Income - Total Employees - LTM Net Income/Employee - 2017Q4 LTM Net Income - 2016Q4 LTM Net Income - ROAA - **ROAE**

Overall

City - Total Assets - Net Interest Margin Rank - Noninterest Income Rank - Total Overhead Rank - Asset Quality Rank - ROAE Rank - **Overall Rank**

Excluded Banks & Calculation Notes

Excluded Banks:

- ▶ Excluded banks are usually special-purpose banks (such as trust banks), subsidiaries of foreign companies, or companies for which necessary data is not available as of this report
 - ▶ None

Calculation Notes:

- ▶ All data in this report is bank level and is as of or for the 12 months ending December 31, 2018 (unless noted otherwise)
- ▶ For banks that elect subchapter S status, return on average assets and return on average equity are adjusted to reflect the impact of a 25% corporate tax rate
- ▶ Asset quality index is the sum of: (Adjusted Loans 30-89 PD/Loans) + (Adjusted Loans 90 PD/Loans)+ (Adjusted NPLs/Loans) + (Adjusted OREO/Loans) + (Net Chargeoffs/Avg Loans). Adjustments are made to exclude loans for which repayment of principal is wholly or partially guaranteed by the US government
- ▶ Overall ranking is based on an unweighted average of Net Interest Margin rank, Noninterest Income rank, Total Overhead rank, Asset Quality rank and ROAE rank

Arkansas - Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
Anstaff Bank	Green Forest	First National Bancorp, Inc.	5/4/1931	12	157	Yes	638,158	0.99	10.28
Arkansas County Bank	De Witt	DeWitt First Bankshares Corporation	4/12/1912	3	46	Yes	161,072	0.97	9.43
Armor Bank	Forrest City	Big Creek Bancshares, Inc	1/1/1919	2	17	No	90,502	0.28	1.53
Arvest Bank	Fayetteville	Arvest Bank Group, Inc.	1/1/1871	294	6,165	No	18,445,594	1.04	9.64
Bank of Bearden	Bearden	Bearden Bancshares, Inc.	7/5/1945	1	8	Yes	53,159	1.07	10.40
Bank of Cave City	Cave City	Sharp BancShares, Inc.	7/2/1906	4	39	Yes	114,213	0.86	9.91
Bank of Delight	Delight		6/16/1911	3	24	Yes	124,365	1.31	9.03
Bank of England	England	MHBC Investments Limited Partnership I LLLP	8/8/1898	6	1,238	No	312,093	1.41	9.10
Bank of Gravett	Gravette	Legacy BancShares, Inc.	3/1/1898	4	35	No	129,018	0.22	1.58
Bank of Lake Village	Lake Village	Southeast Arkansas Bank Corporation	1/1/1934	2	14	No	66,142	1.18	11.04
Bank of Little Rock	Little Rock	Little Rock Bankshares, Inc.	10/21/1927	5	119	No	203,404	0.37	3.50
Bank of Prescott	Prescott	Prescott Bancshares, Inc.	8/10/1904	1	19	No	72,967	(1.67)	(11.79)
Bank of Salem	Salem	Smith Associated Banking Corporation	12/9/1908	3	37	No	134,899	1.51	13.36
Bank of Star City	Star City	Star City Bancshares, Inc.	4/7/1925	5	30	Yes	92,923	1.54	10.19
Bank OZK	Little Rock		10/1/1934	242	2,563	No	22,388,030	1.90	11.58
Bodcaw Bank	Stamps	Bodcaw Bancshares, Inc.	1/1/1903	1	19	No	94,933	0.75	7.29
Capital Bank	Little Rock	Capital Bancshares, Inc.	9/8/1997	1	9	No	161,346	0.50	6.15
Centennial Bank	Conway	Home BancShares, Inc.	5/12/1903	163	1,815	No	15,291,497	2.26	12.78
Central Bank	Little Rock		8/12/1912	3	26	No	212,230	0.72	6.60
Chambers Bank	Danville	Chambers Bancshares, Inc.	10/7/1930	19	169	Yes	822,303	1.05	8.65
Citizens Bank	Batesville	Citizens Bancshares of Batesville, Inc.	4/24/1953	20	181	No	856,029	0.91	8.80
Citizens Bank & Trust Company	Van Buren	First Bank Corp	5/1/1886	8	101	No	396,886	1.94	15.49
Commercial Bank & Trust Company	Monticello	Drew Bancshares, Inc.	11/29/1912	5	40	Yes	213,142	0.95	11.52
Community State Bank	Bradley	Allcorp, Inc.	4/10/1933	1	6	Yes	17,132	0.75	4.49
Cornerstone Bank	Eureka Springs	Eureka Bancshares, Inc.	5/4/1912	6	78	Yes	287,417	1.06	11.93
Cross County Bank	Wynne	Cross County Bancshares, Inc.	6/5/1891	9	89	No	240,671	1.43	11.06
DeWitt Bank and Trust Company	De Witt	DBT Financial Corporation	3/1/1929	2	20	Yes	94,375	1.95	10.88
Diamond Bank	Glenwood	Bainum Bancorp	12/16/1904	15	145	Yes	604,904	0.90	9.24
Eagle Bank and Trust Company	Little Rock	State Holding Company	7/1/1919	13	191	No	404,037	0.65	5.55
Farmers & Merchants Bank	Stuttgart	Farmers and Merchants Bankshares, Inc.	1/2/1945	19	251	No	1,063,088	0.97	7.59
Farmers Bank	Greenwood	Wilkinson Banking Corporation	9/25/1907	11	64	No	206,560	1.09	5.75
Farmers Bank & Trust Company	Magnolia	Magnolia Banking Corporation	9/26/1906	23	256	No	1,535,300	1.39	13.54
Farmers Bank and Trust Company	Blytheville	Farmers Bancorp, Inc.	3/16/1908	7	49	Yes	266,601	1.70	17.21
FBT Bank & Mortgage	Fordyce	FBT Bancshares, Inc.	1/6/1931	5	46	Yes	161,857	0.70	6.80
Fidelity National Bank	West Memphis	Carlson Bancshares, Inc.	11/4/1966	4	60	Yes	376,002	1.07	9.83
First Arkansas Bank and Trust	Jacksonville	First Arkansas BancShares, Inc.	11/5/1949	24	280	Yes	761,065	1.11	6.02
First Community Bank	Batesville	First Community Bancshares, Inc.	8/4/1997	21	356	No	1,471,542	1.07	12.80
First Community Bank of Eastern Arkansas	Marion	FCB Financial Services, Inc	10/13/1998	2	28	No	159,066	1.04	7.24
First Delta Bank	Marked Tree	Tyronza Bancshares, Inc.	10/17/1951	3	15	No	62,766	0.84	9.50
First Financial Bank	El Dorado	First Financial Banc Corporation	4/1/1934	11	313	Yes	1,044,399	1.92	14.56
First National Bank	Paragould	First Paragould Bankshares, Inc.	3/22/1889	21	262	No	1,625,199	1.20	11.45
First National Bank at Paris	Paris	Union Bankshares, Inc.	9/1/1891	6	49	Yes	168,235	1.55	11.06
First National Bank of Eastern Arkansas	Forrest City	Bancshares of Eastern Arkansas, Inc.	11/1/1886	14	105	Yes	416,870	1.03	10.15
First National Bank of Fort Smith	Fort Smith	First Bank Corp	3/22/1872	21	290	No	1,352,936	2.00	15.90
First National Bank of IZARD County	Calico Rock	Wyatt Bancshares, Inc.	5/1/1914	5	41	No	163,841	1.20	3.53

Arkansas - Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge	First National Capital Corporation	3/27/1919	5	60	Yes	206,545	1.15	11.17
First National Bank of North Arkansas	Berryville	First Carroll Bankshares, Inc.	2/18/1889	11	93	Yes	203,791	1.13	9.86
First National Bank of Wynne	Wynne	First National Corporation of Wynne	12/3/1915	7	80	No	335,716	1.26	10.15
First NaturalState Bank	McGehee	First National Financial Corporation	1/2/1974	2	18	No	56,194	0.64	6.09
First Security Bank	Searcy	First Security Bancorp	2/6/1932	79	842	No	5,261,829	2.04	11.14
First Service Bank	Greenbrier	First Service Bancshares, Inc.	5/7/1962	12	96	No	307,326	0.90	8.59
First State Bank	Lonoke	Lonoke Bancshares, Inc.	3/18/1935	6	53	No	268,042	(0.40)	(4.42)
First State Bank	Russellville	First State Banking Corporation	1/12/1934	5	53	No	267,517	1.38	11.86
First State Bank	Crossett	Evergreen Bancshares, Inc.	1/4/1964	2	13	No	32,838	0.70	4.46
First State Bank of DeQueen	De Queen	First State Bancshares, Inc.	11/1/1974	6	54	Yes	245,916	1.04	12.32
First State Bank of Warren	Warren	Bradley Bancshares, Inc.	1/1/1890	4	29	Yes	110,051	0.53	5.32
First Western Bank	Booneville	First Western Bancshares, Inc.	4/18/1910	10	104	No	424,675	0.71	8.44
FNBC Bank	Ash Flat	FNBC Bancorp Inc	1/1/1912	12	99	Yes	464,018	0.92	9.81
Gateway Bank	Rison	Sigma Holdings, Inc.	3/7/1932	2	13	Yes	73,256	0.51	4.46
Generations Bank	Camden	Harrell Bancshares, Inc.	10/8/1907	9	116	No	521,255	0.96	10.49
HNB Bank	Helena	Helena Bancshares, Inc.	4/1/1940	6	56	No	163,696	0.40	2.83
HomeBank of Arkansas	Portland	Peoples Home Holding, Inc	1/23/1908	5	29	No	70,727	0.13	1.12
Horatio State Bank	Horatio	Pioneer Bancshares, Inc. of Horatio, Ark	5/5/1905	2	39	No	208,873	1.69	15.14
Integrity First Bank, National Association	Mountain Home	Mountain Home Bancshares, Inc.	12/14/1963	10	125	No	525,645	1.13	10.45
Legacy National Bank	Springdale	Legacy BancShares, Inc.	3/28/2005	5	95	No	523,343	1.02	10.25
Logan County Bank	Scranton		4/4/1926	2	14	No	81,064	1.06	5.78
Malvern National Bank	Malvern	MNB Bancshares, Inc.	7/28/1934	15	132	Yes	530,615	0.43	4.55
McGehee Bank	McGehee	Southeast Financial Bankstock Corporation	12/6/1933	4	29	Yes	123,363	1.14	8.02
Merchants & Planters Bank	Newport	M&P Community Bancshares, Inc.	8/6/1946	11	75	No	264,247	0.91	8.94
Merchants & Planters Bank	Clarendon	Clarendon Holding Company	7/23/1890	1	10	No	44,977	0.69	6.58
Merchants and Farmers Bank	Dumas	M & F Financial Corporation	5/10/1909	3	35	No	139,720	0.89	9.35
Peoples Bank	Magnolia	Golden Oaks Bancshares, Inc.	6/22/1910	3	68	Yes	219,637	0.73	7.77
Peoples Bank	Sheridan	Peoples Bancorp, Inc.	9/13/2000	2	24	No	155,146	1.70	12.61
Petit Jean State Bank	Morrilton	Petit Jean Bancshares, Inc.	2/16/1999	2	29	No	183,747	1.49	11.06
Piggott State Bank	Piggott	Piggott Bankstock, Inc.	3/19/1930	3	20	Yes	84,005	0.93	10.37
Priority Bank	Fayetteville	Priority One Holding Company	7/3/1993	3	36	Yes	84,168	1.08	11.83
Relyance Bank, National Association	Pine Bluff	Jefferson Bancshares, Inc.	2/11/1965	19	186	No	825,622	1.01	8.02
River Town Bank	Dardanelle	Bank of Dardanelle Bankshares, Inc.	1/1/1934	8	49	No	132,730	0.82	6.65
RiverBank	Pocahontas		8/5/1974	2	15	No	95,391	1.91	18.66
Riverside Bank	Sparkman	Riverside Bancshares, Inc.	9/19/1916	2	15	Yes	62,570	1.79	21.13
Riverwind Bank	Augusta		2/20/1935	4	28	No	103,920	0.74	7.65
Security Bank	Stephens	Smith Associated Banking Corporation	4/1/1946	1	18	No	67,215	0.87	10.24
Signature Bank of Arkansas	Fayetteville	White River Bancshares Company	8/18/1933	5	141	No	613,362	0.84	7.47
Simmons Bank	Pine Bluff	Simmons First National Corporation	3/23/1903	204	2,639	No	16,518,217	1.56	11.54
Smackover State Bank	Smackover	Smackover Bancshares, Inc.	4/18/1928	4	35	No	186,303	0.90	7.31
Southern Bancorp Bank	Arkadelphia	Southern Bancorp, Inc.	3/1/1884	43	349	No	1,387,751	0.99	8.76
Stone Bank	Mountain View	Stone Bancshares, Inc.	4/29/1955	4	80	No	371,709	0.72	6.52
Today's Bank	Huntsville	Mathias Bancshares, Inc.	7/26/1991	11	80	Yes	238,001	0.27	3.18
Union Bank & Trust Company	Monticello	First Union Financial Corporation	11/19/1900	4	51	Yes	211,122	1.07	11.24
Union Bank of Mena	Mena	Union Bankshares, Inc.	7/25/1934	3	60	Yes	259,013	1.64	15.83

Arkansas – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
United Bank	Springdale	United Holding Company, Inc.	1/1/1978	4	52	Yes	194,650	0.65	5.35
Warren Bank and Trust Company	Warren		12/31/1901	4	37	Yes	122,270	0.53	3.43

Arkansas - Total Asset Ranking

Rank	Company Name	City	Total Employees	Number of Offices	Total Deposits (\$000)	Deposits (\$000)/Office	Assets (\$000)/Office	Deposits (\$000)/Employee	Assets (\$000)/Employee	Total Assets (\$000)
1	Bank OZK	Little Rock	2,563	242	17,938,415	74,126	92,513	6,999	8,735	22,388,030
2	Arvest Bank	Fayetteville	6,165	294	15,721,557	53,475	62,740	2,550	2,992	18,445,594
3	Simmons Bank	Pine Bluff	2,639	204	12,617,438	61,850	80,972	4,781	6,259	16,518,217
4	Centennial Bank	Conway	1,815	163	10,964,138	67,265	93,813	6,041	8,425	15,291,497
5	First Security Bank	Searcy	842	79	4,028,304	50,991	66,605	4,784	6,249	5,261,829
6	First National Bank	Paragould	262	21	1,304,473	62,118	77,390	4,979	6,203	1,625,199
7	Farmers Bank & Trust Company	Magnolia	256	23	1,318,043	57,306	66,752	5,149	5,997	1,535,300
8	First Community Bank	Batesville	356	21	1,162,279	55,347	70,073	3,265	4,134	1,471,542
9	Southern Bancorp Bank	Arkadelphia	349	43	1,140,295	26,518	32,273	3,267	3,976	1,387,751
10	First National Bank of Fort Smith	Fort Smith	290	21	1,173,790	55,895	64,426	4,048	4,665	1,352,936
11	Farmers & Merchants Bank	Stuttgart	251	19	773,072	40,688	55,952	3,080	4,235	1,063,088
12	First Financial Bank	El Dorado	313	11	788,908	71,719	94,945	2,520	3,337	1,044,399
13	Citizens Bank	Batesville	181	20	744,754	37,238	42,801	4,115	4,729	856,029
14	Relyance Bank, National Association	Pine Bluff	186	19	689,411	36,285	43,454	3,707	4,439	825,622
15	Chambers Bank	Danville	169	19	645,629	33,980	43,279	3,820	4,866	822,303
16	First Arkansas Bank and Trust	Jacksonville	280	24	556,016	23,167	31,711	1,986	2,718	761,065
17	Anstaff Bank	Green Forest	157	12	564,361	47,030	53,180	3,595	4,065	638,158
18	Signature Bank of Arkansas	Fayetteville	141	5	513,068	102,614	122,672	3,639	4,350	613,362
19	Diamond Bank	Glenwood	145	15	524,068	34,938	40,327	3,614	4,172	604,904
20	Malvern National Bank	Malvern	132	15	442,032	29,469	35,374	3,349	4,020	530,615
21	Integrity First Bank, National Association	Mountain Home	125	10	459,863	45,986	52,565	3,679	4,205	525,645
22	Legacy National Bank	Springdale	95	5	461,647	92,329	104,669	4,859	5,509	523,343
23	Generations Bank	Camden	116	9	419,512	46,612	57,917	3,616	4,494	521,255
24	FNBC Bank	Ash Flat	99	12	350,310	29,193	38,668	3,538	4,687	464,018
25	First Western Bank	Booneville	104	10	357,282	35,728	42,468	3,435	4,083	424,675
26	First National Bank of Eastern Arkansas	Forrest City	105	14	373,904	26,707	29,776	3,561	3,970	416,870
27	Eagle Bank and Trust Company	Little Rock	191	13	315,017	24,232	31,080	1,649	2,115	404,037
28	Citizens Bank & Trust Company	Van Buren	101	8	344,580	43,073	49,611	3,412	3,930	396,886
29	Fidelity National Bank	West Memphis	60	4	325,404	81,351	94,001	5,423	6,267	376,002
30	Stone Bank	Mountain View	80	4	304,675	76,169	92,927	3,808	4,646	371,709
31	First National Bank of Wynne	Wynne	80	7	288,602	41,229	47,959	3,608	4,196	335,716
32	Bank of England	England	1,238	6	224,367	37,395	52,016	181	252	312,093
33	First Service Bank	Greenbrier	96	12	264,066	22,006	25,611	2,751	3,201	307,326
34	Cornerstone Bank	Eureka Springs	78	6	235,399	39,233	47,903	3,018	3,685	287,417
35	First State Bank	Lonoke	53	6	244,163	40,694	44,674	4,607	5,057	268,042
36	First State Bank	Russellville	53	5	227,809	45,562	53,503	4,298	5,047	267,517
37	Farmers Bank and Trust Company	Blytheville	49	7	214,374	30,625	38,086	4,375	5,441	266,601
38	Merchants & Planters Bank	Newport	75	11	232,147	21,104	24,022	3,095	3,523	264,247
39	Union Bank of Mena	Mena	60	3	229,121	76,374	86,338	3,819	4,317	259,013
40	First State Bank of DeQueen	De Queen	54	6	218,460	36,410	40,986	4,046	4,554	245,916
41	Cross County Bank	Wynne	89	9	205,398	22,822	26,741	2,308	2,704	240,671
42	Today's Bank	Huntsville	80	11	195,497	17,772	21,636	2,444	2,975	238,001
43	Peoples Bank	Magnolia	68	3	155,409	51,803	73,212	2,285	3,230	219,637
44	Commercial Bank & Trust Company	Monticello	40	5	176,950	35,390	42,628	4,424	5,329	213,142
45	Central Bank	Little Rock	26	3	173,481	57,827	70,743	6,672	8,163	212,230
46	Union Bank & Trust Company	Monticello	51	4	181,477	45,369	52,781	3,558	4,140	211,122
47	Horatio State Bank	Horatio	39	2	185,000	92,500	104,437	4,744	5,356	208,873
48	Farmers Bank	Greenwood	64	11	166,699	15,154	18,778	2,605	3,228	206,560
49	First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge	60	5	183,898	36,780	41,309	3,065	3,442	206,545
50	First National Bank of North Arkansas	Berryville	93	11	180,043	16,368	18,526	1,936	2,191	203,791

Arkansas – Net Interest Margin Ranking

Rank	Company Name	City	Total Assets (\$000)	Yield on Loans (%)	Loan Growth Rate (%)	Cost of Funds (%)	Deposit Growth Rate (%)	Loans/Deposits (%)	Yield on Investment Securities (FTE) (%)	Net Interest Margin (%)
1	First National Bank of North Arkansas	Berryville	203,791	6.45	2.44	0.42	9.02	89.78	2.26	5.58
2	Cross County Bank	Wynne	240,671	6.24	6.55	0.68	(0.02)	95.42	2.05	5.14
3	First State Bank	Crossett	32,838	6.90	12.27	0.39	(9.18)	80.74	2.34	5.01
4	First National Bank at Paris	Paris	168,235	5.76	11.52	0.55	11.17	96.25	1.41	4.99
5	Bank of Salem	Salem	134,899	6.06	2.16	0.83	(0.33)	92.62	2.22	4.69
6	Bank of Star City	Star City	92,923	6.07	8.14	0.56	(1.43)	89.03	2.93	4.68
7	Community State Bank	Bradley	17,132	6.56	52.64	0.49	14.11	78.77	2.71	4.66
8	First Financial Bank	El Dorado	1,044,399	6.14	15.89	1.30	18.02	115.98	1.65	4.63
9	Riverside Bank	Sparkman	62,570	6.23	1.58	1.44	(0.85)	109.23	3.94	4.62
10	Bank OZK	Little Rock	22,388,030	6.19	6.70	1.14	4.34	95.43	2.58	4.56
11	Horatio State Bank	Horatio	208,873	6.94	5.37	1.47	5.53	86.09	2.06	4.54
12	RiverBank	Pocahontas	95,391	6.21	8.60	1.37	6.82	105.67	2.88	4.53
13	Centennial Bank	Conway	15,291,497	5.91	7.17	0.86	5.10	100.98	2.73	4.51
14	HomeBank of Arkansas	Portland	70,727	5.97	(6.37)	1.05	(7.45)	91.58	1.42	4.46
15	First Service Bank	Greenbrier	307,326	5.62	13.56	0.91	14.33	96.92	4.19	4.45
16	Merchants and Farmers Bank	Dumas	139,720	5.61	5.93	0.70	5.37	84.75	2.30	4.39
17	Union Bank of Mena	Mena	259,013	6.06	1.60	0.44	2.77	76.53	1.72	4.38
18	First Arkansas Bank and Trust	Jacksonville	761,065	5.36	2.20	0.33	(3.26)	88.23	3.76	4.36
19	Farmers Bank	Greenwood	206,560	6.07	6.49	0.36	2.02	71.09	2.29	4.35
20	Cornerstone Bank	Eureka Springs	287,417	5.88	23.68	0.96	14.19	93.14	2.96	4.33
21	Bank of Cave City	Cave City	114,213	5.79	12.70	0.67	1.29	85.70	2.33	4.31
22	Bank of Lake Village	Lake Village	66,142	6.67	7.94	0.41	1.83	58.04	2.22	4.28
23	First National Bank of Izard County	Calico Rock	163,841	6.82	4.84	0.40	1.29	69.45	2.38	4.26
24	Simmons Bank	Pine Bluff	16,518,217	5.68	85.14	0.89	74.07	93.12	2.74	4.23
24	First National Bank of Fort Smith	Fort Smith	1,352,936	5.40	8.05	0.34	4.28	79.25	2.09	4.23
26	FBT Bank & Mortgage	Fordyce	161,857	6.47	6.16	0.69	1.41	73.38	3.15	4.21
27	Priority Bank	Fayetteville	84,168	6.59	2.25	2.01	23.70	137.51	7.14	4.20
28	Chambers Bank	Danville	822,303	5.39	10.73	1.02	2.45	110.45	3.11	4.15
29	Farmers Bank and Trust Company	Blytheville	266,601	5.52	5.94	0.86	(3.83)	95.90	2.66	4.14
29	First State Bank	Russellville	267,517	5.18	6.49	0.51	3.81	89.86	2.40	4.14
31	First Community Bank of Eastern Arkansas	Marion	159,066	5.50	7.37	0.50	5.68	78.18	2.13	4.13
32	Merchants & Planters Bank	Newport	264,247	5.70	7.03	0.71	8.28	76.06	2.43	4.12
33	McGehee Bank	McGehee	123,363	5.36	(5.00)	0.48	2.63	86.07	1.53	4.11
34	First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge	206,545	5.91	3.61	0.58	6.85	68.52	2.16	4.07
35	Riverwind Bank	Augusta	103,920	5.54	0.90	0.70	3.32	75.77	3.19	4.06
36	Southern Bancorp Bank	Arkadelphia	1,387,751	5.06	8.58	0.55	11.58	84.15	2.86	4.01
37	Citizens Bank & Trust Company	Van Buren	396,886	5.74	(2.84)	0.51	(0.44)	68.34	2.64	4.00
38	Arkansas County Bank	De Witt	161,072	6.07	0.54	0.58	(6.80)	72.94	2.64	3.99
39	First Western Bank	Booneville	424,675	5.35	7.42	1.13	7.68	99.08	2.66	3.97
40	Signature Bank of Arkansas	Fayetteville	613,362	5.25	3.24	1.05	6.26	99.72	2.22	3.96
40	Eagle Bank and Trust Company	Little Rock	404,037	5.82	12.67	0.69	3.42	73.11	3.13	3.96
42	First State Bank of DeQueen	De Queen	245,916	6.04	3.15	1.40	6.33	82.50	3.02	3.95
42	River Town Bank	Dardanelle	132,730	5.00	(0.16)	0.35	(0.54)	82.00	2.26	3.95
44	Today's Bank	Huntsville	238,001	6.14	15.85	1.22	15.02	79.26	2.67	3.92
45	First National Bank of Wynne	Wynne	335,716	5.74	4.31	0.32	(4.91)	62.83	2.29	3.90
45	Farmers & Merchants Bank	Stuttgart	1,063,088	5.24	6.75	0.59	(0.98)	91.57	2.62	3.90
47	Legacy National Bank	Springdale	523,343	5.06	6.13	0.82	25.57	91.64	2.05	3.89
48	Security Bank	Stephens	67,215	5.94	(4.91)	1.51	(5.40)	89.93	1.93	3.88
49	FNBC Bank	Ash Flat	464,018	5.25	4.97	0.96	9.49	97.89	3.86	3.87
50	Peoples Bank	Magnolia	219,637	6.77	13.25	1.88	11.92	96.17	4.56	3.86
50	Union Bank & Trust Company	Monticello	211,122	5.15	(1.08)	0.73	3.59	82.67	2.60	3.86

Arkansas - Noninterest Income Ranking

Rank	Company Name	City	Total Assets (\$000)	Net Income (\$000)	Service Charges on Deposits/ Avg Assets (%)	Gain on Sale of Loans/ Avg Assets (%)	Net Servicing Fees/ Avg Assets (%)	Net Gains on OREO/ Avg Assets (%)	Total Noninterest Income (\$000)	NonInterest Income/ Avg Assets (%)
1	Bank of England	England	312,093	4,590	0.18	31.79	2.74	(0.01)	114,514	35.06
2	Bank of Little Rock	Little Rock	203,404	748	0.20	5.06	0.00	(0.05)	12,967	6.38
3	Priority Bank	Fayetteville	84,168	1,165	0.02	3.57	0.02	0.09	3,062	3.79
4	Eagle Bank and Trust Company	Little Rock	404,037	2,591	0.15	0.00	0.00	0.00	13,744	3.46
5	First Arkansas Bank and Trust	Jacksonville	761,065	11,351	0.22	0.10	0.00	0.00	25,355	3.31
6	Stone Bank	Mountain View	371,709	2,140	0.04	2.65	0.16	(0.02)	8,647	2.93
7	Arvest Bank	Fayetteville	18,445,594	188,907	0.79	0.27	0.48	0.00	508,096	2.80
8	First Financial Bank	El Dorado	1,044,399	24,957	0.19	0.83	1.03	0.04	22,701	2.33
9	FBT Bank & Mortgage	Fordyce	161,857	1,496	0.52	0.00	0.00	0.01	2,687	1.67
10	Farmers Bank	Greenwood	206,560	2,215	0.54	0.00	0.00	0.06	3,053	1.50
11	First Service Bank	Greenbrier	307,326	2,581	0.33	0.54	0.00	0.01	4,248	1.48
12	First National Bank at Paris	Paris	168,235	3,195	0.86	0.00	0.02	(0.01)	2,157	1.39
13	River Town Bank	Dardanelle	132,730	1,107	0.37	0.00	0.00	(0.03)	1,856	1.38
14	Merchants & Planters Bank	Newport	264,247	2,393	0.46	0.00	0.00	0.03	3,233	1.23
14	First National Bank of Fort Smith	Fort Smith	1,352,936	26,125	0.35	0.11	0.00	0.03	16,065	1.23
16	First State Bank	Crossett	32,838	241	0.77	0.00	0.00	0.08	398	1.15
17	Cornerstone Bank	Eureka Springs	287,417	3,776	0.32	0.00	0.00	0.01	3,056	1.14
18	Farmers Bank and Trust Company	Blytheville	266,601	5,859	0.40	0.00	0.00	(0.05)	2,736	1.06
19	First National Bank of North Arkansas	Berryville	203,791	2,894	0.39	0.00	0.00	0.01	1,973	1.02
20	Simmons Bank	Pine Bluff	16,518,217	235,547	0.28	0.10	0.01	0.00	152,142	1.01
21	Community State Bank	Bradley	17,132	158	0.61	0.00	0.00	0.00	155	0.98
21	First Western Bank	Booneville	424,675	2,905	0.19	0.47	0.00	(0.06)	4,002	0.98
23	Bank of Cave City	Cave City	114,213	1,266	0.26	0.00	0.00	(0.01)	1,068	0.97
24	Relyance Bank, National Association	Pine Bluff	825,622	8,123	0.38	0.00	0.00	0.00	7,502	0.93
24	Union Bank of Mena	Mena	259,013	5,646	0.47	0.00	0.00	0.00	2,386	0.93
26	First National Bank	Paragould	1,625,199	17,409	0.36	0.00	0.00	0.04	13,391	0.92
27	Bank of Star City	Star City	92,923	1,913	0.31	0.00	0.00	0.00	852	0.91
28	Union Bank & Trust Company	Monticello	211,122	3,024	0.39	0.03	0.00	(0.01)	1,909	0.90
28	Integrity First Bank, National Association	Mountain Home	525,645	5,541	0.32	0.02	0.00	0.00	4,404	0.90
30	First Community Bank	Batesville	1,471,542	15,012	0.29	0.12	0.00	(0.01)	12,254	0.88
31	Today's Bank	Huntsville	238,001	783	0.11	0.00	0.00	0.44	1,884	0.87
32	Peoples Bank	Magnolia	219,637	2,032	0.68	0.00	0.00	0.02	1,765	0.84
33	FNBC Bank	Ash Flat	464,018	5,523	0.41	0.03	0.01	(0.01)	3,748	0.83
34	First National Bank of Wynne	Wynne	335,716	4,286	0.49	0.00	0.00	(0.01)	2,579	0.76
35	Riverside Bank	Sparkman	62,570	1,479	0.08	0.60	0.00	0.00	464	0.75
36	Southern Bancorp Bank	Arkadelphia	1,387,751	12,760	0.43	0.02	0.00	(0.03)	9,567	0.74
37	Merchants and Farmers Bank	Dumas	139,720	1,240	0.33	0.00	0.00	0.00	989	0.71
38	First National Bank of Izard County	Calico Rock	163,841	1,972	0.31	0.00	0.00	0.00	1,142	0.70
39	McGehee Bank	McGehee	123,363	1,874	0.14	0.00	0.00	0.00	842	0.68
39	Generations Bank	Camden	521,255	4,675	0.25	0.12	0.00	0.01	3,282	0.68
41	Citizens Bank & Trust Company	Van Buren	396,886	7,678	0.31	0.00	0.00	0.00	2,633	0.67
41	First State Bank	Russellville	267,517	3,539	0.17	0.20	0.00	0.00	1,713	0.67
43	Farmers & Merchants Bank	Stuttgart	1,063,088	10,248	0.26	0.00	0.00	0.01	6,953	0.66
44	First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge	206,545	3,110	0.27	0.00	0.00	0.00	1,326	0.65
44	Centennial Bank	Conway	15,291,497	329,198	0.18	0.09	0.00	0.02	95,129	0.64
46	Citizens Bank	Batesville	856,029	7,387	0.25	0.01	0.01	(0.01)	5,199	0.64
47	Bank of Salem	Salem	134,899	2,056	0.21	0.00	0.00	(0.03)	857	0.63
47	Bank of Lake Village	Lake Village	66,142	794	0.15	0.00	0.00	0.00	425	0.63
49	Peoples Bank	Sheridan	155,146	2,638	0.24	0.00	0.00	0.00	955	0.62
50	Farmers Bank & Trust Company	Magnolia	1,535,300	20,312	0.25	0.08	0.00	(0.01)	8,845	0.61

Arkansas - Total Overhead Ranking

Rank	Company Name	City	Total Assets (\$000)	Efficiency Ratio (FTE) (%)	Total Employees	Number of Offices	Personnel Expense/ Avg. Assets (%)	Occupancy Expense/ Avg. Assets (%)	Other Expense/ Avg. Assets (%)	Total Overhead/ Avg. Assets (%)
1	Capital Bank	Little Rock	161,346	70.21	9	1	0.77	0.19	0.63	1.59
2	Centennial Bank	Conway	15,291,497	34.43	1,815	163	0.90	0.24	0.48	1.62
3	Logan County Bank	Scranton	81,064	53.10	14	2	0.95	0.33	0.36	1.63
4	Petit Jean State Bank	Morrilton	183,747	43.19	29	2	0.91	0.17	0.57	1.65
5	Bank OZK	Little Rock	22,388,030	36.68	2,563	242	0.78	0.26	0.64	1.68
6	Bank of Gravett	Gravette	129,018	76.37	35	4	0.99	0.22	0.48	1.69
7	Bank of Bearden	Bearden	53,159	53.29	8	1	0.97	0.09	0.68	1.74
8	First Security Bank	Searcy	5,261,829	39.56	842	79	0.99	0.25	0.51	1.76
9	Peoples Bank	Sheridan	155,146	43.34	24	2	0.88	0.20	0.70	1.79
10	RiverBank	Pocahontas	95,391	40.95	15	2	0.88	0.18	0.80	1.85
11	Smackover State Bank	Smackover	186,303	61.50	35	4	1.10	0.20	0.64	1.94
12	Fidelity National Bank	West Memphis	376,002	56.05	60	4	1.27	0.18	0.60	2.05
13	Horatio State Bank	Horatio	208,873	44.27	39	2	1.36	0.17	0.53	2.06
14	Bank of Delight	Delight	124,365	52.88	24	3	1.33	0.14	0.64	2.11
15	Citizens Bank & Trust Company	Van Buren	396,886	45.84	101	8	1.43	0.27	0.42	2.11
16	Bodcaw Bank	Stamps	94,933	56.65	19	1	1.22	0.11	0.80	2.13
17	First State Bank	Lonoke	268,042	109.21	53	6	1.32	0.30	0.59	2.21
18	Central Bank	Little Rock	212,230	66.45	26	3	1.20	0.30	0.74	2.23
19	First National Bank	Paragould	1,625,199	52.67	262	21	1.20	0.29	0.75	2.24
20	Farmers Bank & Trust Company	Magnolia	1,535,300	54.43	256	23	1.23	0.31	0.74	2.28
21	Armor Bank	Forrest City	90,502	69.95	17	2	1.21	0.26	0.90	2.37
22	First Delta Bank	Marked Tree	62,766	69.55	15	3	1.17	0.29	0.97	2.43
23	First National Bank of Eastern Arkansas	Forrest City	416,870	62.21	105	14	1.48	0.45	0.55	2.49
24	Simmons Bank	Pine Bluff	16,518,217	51.88	2,639	204	1.44	0.30	0.75	2.49
25	Legacy National Bank	Springdale	523,343	61.70	95	5	1.49	0.29	0.73	2.51
26	McGehee Bank	McGehee	123,363	54.92	29	4	1.61	0.46	0.45	2.52
27	Arkansas County Bank	De Witt	161,072	62.21	46	3	1.52	0.26	0.73	2.52
28	Merchants & Planters Bank	Clarendon	44,977	76.26	10	1	1.51	0.23	0.80	2.54
29	First National Bank of Fort Smith	Fort Smith	1,352,936	49.81	290	21	1.49	0.29	0.79	2.56
30	Anstaff Bank	Green Forest	638,158	62.16	157	12	1.60	0.23	0.74	2.57
31	Warren Bank and Trust Company	Warren	122,270	78.51	37	4	1.44	0.23	0.92	2.59
32	First National Bank of Wynne	Wynne	335,716	58.88	80	7	1.53	0.27	0.80	2.59
33	DeWitt Bank and Trust Company	De Witt	94,375	70.23	20	2	1.51	0.16	0.92	2.60
34	Peoples Bank	Magnolia	219,637	57.68	68	3	1.57	0.20	0.83	2.60
35	Commercial Bank & Trust Company	Monticello	213,142	64.55	40	5	1.45	0.25	0.90	2.60
36	Piggott State Bank	Piggott	84,005	63.37	20	3	1.11	0.34	1.16	2.61
37	Chambers Bank	Danville	822,303	62.52	169	19	1.39	0.32	0.92	2.63
38	First State Bank of DeQueen	De Queen	245,916	62.07	54	6	1.62	0.41	0.62	2.65
39	Riverside Bank	Sparkman	62,570	52.67	15	2	1.40	0.36	0.89	2.65
40	First State Bank of Warren	Warren	110,051	78.68	29	4	1.48	0.55	0.61	2.65
41	Diamond Bank	Glenwood	604,904	65.65	145	15	1.52	0.42	0.73	2.66
42	First State Bank	Russellville	267,517	58.08	53	5	1.42	0.27	0.98	2.66
43	Farmers Bank and Trust Company	Blytheville	266,601	53.59	49	7	1.14	0.35	1.19	2.68
44	Security Bank	Stephens	67,215	65.20	18	1	1.42	0.31	0.96	2.70
45	First NaturalState Bank	McGehee	56,194	74.75	18	2	1.59	0.28	0.86	2.74
46	Farmers & Merchants Bank	Stuttgart	1,063,088	64.91	251	19	1.61	0.29	0.83	2.74
47	First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge	206,545	62.72	60	5	1.64	0.59	0.51	2.74
48	First Community Bank	Batesville	1,471,542	62.34	356	21	1.64	0.32	0.81	2.77
49	Integrity First Bank, National Association	Mountain Home	525,645	64.86	125	10	1.82	0.42	0.56	2.80
50	Malvern National Bank	Malvern	530,615	78.45	132	15	1.69	0.36	0.76	2.81

Source: S&P Global Market Intelligence

Arkansas - Asset Quality Ranking

Rank	Company Name	City	Total Assets (\$000)	Gross Loans (\$000)	Loan Loss Reserves/ Gross Loans (%)	Adj 30-89PD/ Gross Loans (%)	Adj 90+PD/ Gross Loans (%)	Adj NPLs + Adj OREO/ Gross Loans (%)	Net Chargeoffs/ Avg Loans (%)	Asset Quality Composite (%)
1	Community State Bank	Bradley	17,132	11,312	1.40	0.05	0.00	0.00	0.12	0.17
2	First Security Bank	Searcy	5,261,829	2,503,467	3.22	0.18	0.00	0.33	(0.31)	0.20
3	First State Bank	Russellville	267,517	204,705	1.46	0.12	0.00	0.16	(0.03)	0.25
4	Peoples Bank	Sheridan	155,146	78,959	1.49	0.27	0.00	0.14	0.03	0.44
5	First National Bank of Eastern Arkansas	Forrest City	416,870	207,471	1.86	0.50	0.09	0.01	0.01	0.61
6	Riverside Bank	Sparkman	62,570	55,131	0.85	0.25	0.14	0.11	0.16	0.66
7	Piggott State Bank	Piggott	84,005	40,862	1.76	0.19	0.00	0.43	0.09	0.71
8	Bank of Bearden	Bearden	53,159	28,213	1.16	0.23	0.00	0.52	0.04	0.79
9	First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge	206,545	126,009	1.13	0.50	0.01	0.35	0.02	0.88
10	Integrity First Bank, National Association	Mountain Home	525,645	368,497	0.84	0.64	0.00	0.23	0.03	0.90
11	Bank of Delight	Delight	124,365	103,517	0.93	0.34	0.00	0.70	(0.01)	1.03
12	Bank OZK	Little Rock	22,388,030	17,117,823	0.60	0.22	0.00	0.49	0.34	1.05
13	Capital Bank	Little Rock	161,346	75,747	1.37	0.00	0.00	1.01	0.06	1.07
14	Bank of Star City	Star City	92,923	68,073	2.42	0.63	0.00	0.43	0.02	1.08
15	Centennial Bank	Conway	15,291,497	11,071,880	0.98	0.22	0.15	0.67	0.05	1.10
16	Riverwind Bank	Augusta	103,920	69,034	1.20	0.43	0.00	0.55	0.19	1.17
17	Generations Bank	Camden	521,255	414,076	0.96	0.55	0.07	0.47	0.09	1.17
18	First Delta Bank	Marked Tree	62,766	16,368	2.93	0.04	0.32	0.89	(0.05)	1.20
19	Simmons Bank	Pine Bluff	16,518,217	11,749,287	0.48	0.19	0.00	0.83	0.22	1.24
20	Relyance Bank, National Association	Pine Bluff	825,622	653,835	1.05	0.12	0.00	1.10	0.12	1.34
21	First National Bank	Paragould	1,625,199	1,305,711	1.31	0.53	0.00	0.44	0.39	1.36
22	Fidelity National Bank	West Memphis	376,002	203,423	1.34	0.41	0.00	0.98	0.01	1.40
23	Signature Bank of Arkansas	Fayetteville	613,362	511,621	1.36	0.01	0.00	1.51	(0.10)	1.42
24	First Service Bank	Greenbrier	307,326	255,932	1.03	0.09	0.05	1.28	0.04	1.46
25	Citizens Bank	Batesville	856,029	662,686	1.53	0.34	0.00	0.98	0.16	1.47
26	First National Bank of Wynne	Wynne	335,716	181,340	1.26	0.31	0.00	1.08	0.09	1.48
27	HNB Bank	Helena	163,696	64,995	2.80	0.17	0.02	1.20	0.11	1.51
28	First National Bank at Paris	Paris	168,235	139,036	1.44	1.02	0.00	0.39	0.15	1.56
29	Cross County Bank	Wynne	240,671	195,987	2.33	0.20	0.00	1.31	0.07	1.58
30	First Western Bank	Booneville	424,675	353,978	1.01	0.20	0.00	1.33	0.05	1.58
31	Gateway Bank	Rison	73,256	57,471	1.11	0.25	0.00	1.03	0.31	1.59
32	Anstaff Bank	Green Forest	638,158	487,519	1.18	1.03	0.09	0.42	0.06	1.60
33	First National Bank of Fort Smith	Fort Smith	1,352,936	930,244	1.45	0.66	0.26	0.85	(0.13)	1.64
34	First Community Bank of Eastern Arkansas	Marion	159,066	106,389	1.20	0.36	0.05	1.24	0.08	1.73
35	RiverBank	Pocahontas	95,391	81,852	1.05	0.86	0.00	0.86	0.03	1.74
36	United Bank	Springdale	194,650	160,808	1.37	0.11	0.00	1.66	0.00	1.77
37	Malvern National Bank	Malvern	530,615	306,283	1.91	0.71	0.04	1.07	(0.05)	1.78
38	Security Bank	Stephens	67,215	53,828	1.78	0.01	0.03	1.65	0.14	1.82
39	Farmers & Merchants Bank	Stuttgart	1,063,088	707,882	1.08	0.31	0.00	1.40	0.13	1.85
40	Chambers Bank	Danville	822,303	713,082	1.21	0.35	0.00	1.40	0.11	1.86
41	Smackover State Bank	Smackover	186,303	68,946	1.45	1.59	0.00	0.28	0.00	1.86
42	Petit Jean State Bank	Morrilton	183,747	89,034	2.76	0.11	0.00	1.87	0.08	2.06
43	Farmers Bank and Trust Company	Blytheville	266,601	205,584	1.85	0.81	0.00	1.15	0.10	2.06
44	McGehee Bank	McGehee	123,363	90,390	1.97	0.25	0.03	1.38	0.46	2.12
45	Legacy National Bank	Springdale	523,343	423,057	1.70	0.38	0.02	1.92	(0.19)	2.13
46	First State Bank of DeQueen	De Queen	245,916	180,239	1.77	0.65	0.09	1.19	0.24	2.16
47	Eagle Bank and Trust Company	Little Rock	404,037	230,300	1.29	0.28	0.00	2.21	0.01	2.50
48	Union Bank of Mena	Mena	259,013	175,343	1.66	1.43	0.00	1.03	0.07	2.53
49	Logan County Bank	Scranton	81,064	32,252	1.27	1.93	0.30	0.28	0.02	2.53
50	Warren Bank and Trust Company	Warren	122,270	45,604	0.52	0.73	0.00	1.86	(0.01)	2.58

Arkansas - Return on Average Equity Ranking

Rank	Company Name	City	Total Assets (\$000)	LTM Net Income (\$000)	Total Employees	LTM	2017Q4 LTM	2016Q4 LTM	ROAA (%)	ROAE (%)
						Net Income (\$000)/Employee	Net Income (\$000)	Net Income (\$000)		
1	Riverside Bank	Sparkman	62,570	1,479	15	99	1,455	1,414	1.79	21.13
2	RiverBank	Pocahontas	95,391	1,701	15	113	1,427	1,038	1.91	18.66
3	Farmers Bank and Trust Company	Blytheville	266,601	5,859	49	120	6,974	9,370	1.70	17.21
4	First National Bank of Fort Smith	Fort Smith	1,352,936	26,125	290	90	21,923	16,924	2.00	15.90
5	Union Bank of Mena	Mena	259,013	5,646	60	94	4,870	4,158	1.64	15.83
6	Citizens Bank & Trust Company	Van Buren	396,886	7,678	101	76	5,578	5,682	1.94	15.49
7	Horatio State Bank	Horatio	208,873	3,393	39	87	2,645	2,506	1.69	15.14
8	First Financial Bank	El Dorado	1,044,399	24,957	313	80	27,764	31,979	1.92	14.56
9	Farmers Bank & Trust Company	Magnolia	1,535,300	20,312	256	79	19,530	20,916	1.39	13.54
10	Bank of Salem	Salem	134,899	2,056	37	56	1,975	1,614	1.51	13.36
11	First Community Bank	Batesville	1,471,542	15,012	356	42	10,583	12,027	1.07	12.80
12	Centennial Bank	Conway	15,291,497	329,198	1,815	181	150,693	184,392	2.26	12.78
13	Peoples Bank	Sheridan	155,146	2,638	24	110	2,100	1,847	1.70	12.61
14	First State Bank of DeQueen	De Queen	245,916	3,344	54	62	3,656	3,545	1.04	12.32
15	Cornerstone Bank	Eureka Springs	287,417	3,776	78	48	2,207	2,967	1.06	11.93
16	First State Bank	Russellville	267,517	3,539	53	67	2,627	2,660	1.38	11.86
17	Priority Bank	Fayetteville	84,168	1,165	36	32	1,119	1,691	1.08	11.83
18	Bank OZK	Little Rock	22,388,030	417,106	2,563	163	421,891	286,797	1.90	11.58
19	Simmons Bank	Pine Bluff	16,518,217	235,547	2,639	89	92,291	107,823	1.56	11.54
20	Commercial Bank & Trust Company	Monticello	213,142	2,688	40	67	2,880	2,864	0.95	11.52
21	First National Bank	Paragould	1,625,199	17,409	262	66	13,244	12,556	1.20	11.45
22	Union Bank & Trust Company	Monticello	211,122	3,024	51	59	3,216	2,912	1.07	11.24
23	First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge	206,545	3,110	60	52	2,328	2,015	1.15	11.17
24	First Security Bank	Searcy	5,261,829	108,416	842	129	124,979	98,290	2.04	11.14
25	Petit Jean State Bank	Morrilton	183,747	2,785	29	96	2,031	2,079	1.49	11.06
25	Cross County Bank	Wynne	240,671	3,421	89	38	2,430	2,184	1.43	11.06
27	First National Bank at Paris	Paris	168,235	3,195	49	65	2,620	2,227	1.55	11.06
28	Bank of Lake Village	Lake Village	66,142	794	14	57	354	427	1.18	11.04
29	DeWitt Bank and Trust Company	De Witt	94,375	2,519	20	126	2,150	(761)	1.95	10.88
30	Generations Bank	Camden	521,255	4,675	116	40	2,905	2,881	0.96	10.49
31	Integrity First Bank, National Association	Mountain Home	525,645	5,541	125	44	4,086	3,887	1.13	10.45
32	Bank of Bearden	Bearden	53,159	855	8	107	675	600	1.07	10.40
33	Piggott State Bank	Piggott	84,005	1,049	20	52	931	1,047	0.93	10.37
34	Anstaff Bank	Green Forest	638,158	8,371	157	53	7,102	5,561	0.99	10.28
35	Legacy National Bank	Springdale	523,343	5,026	95	53	3,474	3,031	1.02	10.25
36	Security Bank	Stephens	67,215	600	18	33	471	502	0.87	10.24
37	Bank of Star City	Star City	92,923	1,913	30	64	1,377	1,324	1.54	10.19
38	First National Bank of Wynne	Wynne	335,716	4,286	80	54	2,759	2,900	1.26	10.15
39	First National Bank of Eastern Arkansas	Forrest City	416,870	5,506	105	52	3,972	3,467	1.03	10.15
40	Bank of Cave City	Cave City	114,213	1,266	39	32	1,774	1,329	0.86	9.91
41	First National Bank of North Arkansas	Berryville	203,791	2,894	93	31	2,679	2,016	1.13	9.86
42	Fidelity National Bank	West Memphis	376,002	5,544	60	92	5,308	4,736	1.07	9.83
43	FNBC Bank	Ash Flat	464,018	5,523	99	56	4,366	3,021	0.92	9.81
44	Arvest Bank	Fayetteville	18,445,594	188,907	6,165	31	143,182	102,356	1.04	9.64
45	First Delta Bank	Marked Tree	62,766	525	15	35	448	441	0.84	9.50
46	Arkansas County Bank	De Witt	161,072	2,172	46	47	1,789	2,186	0.97	9.43
47	Merchants and Farmers Bank	Dumas	139,720	1,240	35	35	888	974	0.89	9.35
48	Diamond Bank	Glenwood	604,904	7,041	145	49	7,247	7,271	0.90	9.24
49	Bank of England	England	312,093	4,590	1,238	4	6,267	8,775	1.41	9.10
50	Bank of Delight	Delight	124,365	2,114	24	88	1,648	1,403	1.31	9.03

Arkansas - Overall Ranking

Rank	Company Name	City	Total Assets (\$000)	Net Interest Margin Rank	Noninterest Income Rank	Total Overhead Rank	Asset Quality Rank	ROAE Rank	Overall Rank
1	Centennial Bank	Conway	15,291,497	13	44	2	15	12	17.2
2	Riverside Bank	Sparkman	62,570	9	35	39	6	1	18.0
3	First National Bank of Fort Smith	Fort Smith	1,352,936	24	14	29	33	4	20.8
4	Bank OZK	Little Rock	22,388,030	10	60	5	12	18	21.0
5	Simmons Bank	Pine Bluff	16,518,217	24	20	24	19	19	21.2
6	First State Bank	Russellville	267,517	29	41	42	3	16	26.2
7	Farmers Bank and Trust Company	Blytheville	266,601	29	18	43	43	3	27.2
8	First National Bank at Paris	Paris	168,235	4	12	75	28	27	29.2
8	Peoples Bank	Sheridan	155,146	71	49	9	4	13	29.2
8	Union Bank of Mena	Mena	259,013	17	24	52	48	5	29.2
8	RiverBank	Pocahontas	95,391	12	87	10	35	2	29.2
12	Bank of Star City	Star City	92,923	6	27	70	14	37	30.8
13	First Security Bank	Searcy	5,261,829	63	58	8	2	24	31.0
14	First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge	206,545	34	44	47	9	23	31.4
15	First Financial Bank	El Dorado	1,044,399	8	8	80	57	8	32.2
16	Citizens Bank & Trust Company	Van Buren	396,886	37	41	15	63	6	32.4
17	First National Bank	Paragould	1,625,199	77	26	19	21	21	32.8
18	First National Bank of Wynne	Wynne	335,716	45	34	32	26	38	35.0
19	Bank of Salem	Salem	134,899	5	47	57	58	10	35.4
20	Integrity First Bank, National Association	Mountain Home	525,645	62	28	49	10	31	36.0
21	Cross County Bank	Wynne	240,671	2	57	68	29	25	36.2
22	Horatio State Bank	Horatio	208,873	11	85	13	68	7	36.8
23	First Service Bank	Greenbrier	307,326	15	11	83	24	55	37.6
24	First National Bank of Eastern Arkansas	Forrest City	416,870	69	54	23	5	39	38.0
25	Community State Bank	Bradley	17,132	7	21	82	1	80	38.2
25	Farmers Bank & Trust Company	Magnolia	1,535,300	60	50	20	52	9	38.2
27	Cornerstone Bank	Eureka Springs	287,417	20	17	69	72	15	38.6
28	Generations Bank	Camden	521,255	56	39	54	17	30	39.2
29	First State Bank of DeQueen	De Queen	245,916	42	58	38	46	14	39.6
30	McGehee Bank	McGehee	123,363	33	39	26	44	58	40.0
31	First Community Bank	Batesville	1,471,542	60	30	48	54	11	40.6
32	Anstaff Bank	Green Forest	638,158	56	56	30	32	34	41.6
33	Piggott State Bank	Piggott	84,005	65	69	36	7	33	42.0
34	Bank of Delight	Delight	124,365	59	78	14	11	50	42.4
35	Petit Jean State Bank	Morrilton	183,747	65	77	4	42	25	42.6
36	Bank of Bearden	Bearden	53,159	78	89	7	8	32	42.8
37	Relyance Bank, National Association	Pine Bluff	825,622	53	24	62	20	57	43.2
38	First Western Bank	Booneville	424,675	39	21	73	30	56	43.8
39	Legacy National Bank	Springdale	523,343	47	69	25	45	35	44.2
39	Priority Bank	Fayetteville	84,168	27	3	89	85	17	44.2
41	First National Bank of North Arkansas	Berryville	203,791	1	19	86	77	41	44.8
42	Security Bank	Stephens	67,215	48	63	44	38	36	45.8
43	Bank of Cave City	Cave City	114,213	21	23	72	76	40	46.4
43	Fidelity National Bank	West Memphis	376,002	80	76	12	22	42	46.4
43	First Delta Bank	Marked Tree	62,766	84	63	22	18	45	46.4
46	Farmers & Merchants Bank	Stuttgart	1,063,088	45	43	46	39	61	46.8
46	Citizens Bank	Batesville	856,029	55	46	56	25	52	46.8
46	Union Bank & Trust Company	Monticello	211,122	50	28	59	75	22	46.8
49	Merchants and Farmers Bank	Dumas	139,720	16	37	71	64	47	47.0
50	Riverwind Bank	Augusta	103,920	35	60	66	16	60	47.4



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