

Rank The Banks

Arkansas - 2019 Q2

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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 - 2018Q2 LTM Net Income - 2017Q2 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 June 30, 2019 (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	154	Yes	668,378	1.03	10.49
Arkansas County Bank	De Witt	DeWitt First Bankshares Corporation	4/12/1912	3	43	Yes	171,744	1.12	10.40
Armor Bank	Forrest City	Big Creek Bancshares, Inc.	1/1/1919	3	21	No	101,295	0.07	0.32
Arvest Bank	Fayetteville	Arvest Bank Group, Inc.	1/1/1871	292	6,180	No	19,259,475	0.87	7.75
Bank of Bearden	Bearden	Bearden Bancshares, Inc.	7/5/1945	1	8	Yes	52,930	1.18	10.60
Bank of Cave City	Cave City	Sharp BancShares, Inc.	7/2/1906	5	41	Yes	118,461	0.71	8.00
Bank of Delight	Delight		6/16/1911	3	24	Yes	133,598	1.36	9.78
Bank of England	England	MHBC Investments Limited Partnership I LLLP	8/8/1898	6	1,243	No	398,912	1.57	10.42
Bank of Gravett	Gravette	Legacy BancShares, Inc.	3/1/1898	4	34	No	134,485	0.38	2.72
Bank of Lake Village	Lake Village	Southeast Arkansas Bank Corporation	1/1/1934	2	14	No	66,070	1.65	14.30
Bank of Little Rock	Little Rock	Little Rock Bankshares, Inc.	10/21/1927	5	127	No	197,182	0.15	1.45
Bank of Prescott	Prescott	Prescott Bancshares, Inc.	8/10/1904	1	18	No	67,003	0.69	4.70
Bank of Salem	Salem	Smith Associated Banking Corporation	12/9/1908	3	39	No	139,592	1.53	13.22
Bank OZK	Little Rock		10/1/1934	246	2,678	No	22,960,731	1.83	10.86
Bodcaw Bank	Stamps	Bodcaw Bancshares, Inc.	1/1/1903	2	21	No	107,813	1.31	13.83
Centennial Bank	Conway	Home BancShares, Inc.	5/12/1903	164	1,841	No	15,274,024	2.18	12.37
Central Bank	Little Rock	Cross County Bancshares, Inc.	8/12/1912	3	23	No	221,463	0.77	7.24
Chambers Bank	Danville	Chambers Bancshares, Inc.	10/7/1930	19	189	Yes	856,145	1.04	8.67
Citizens Bank	Batesville	Citizens Bancshares of Batesville, Inc.	4/24/1953	21	199	No	894,868	0.83	8.36
Citizens Bank & Trust Company	Van Buren	First Bank Corp	5/1/1886	8	99	No	404,937	1.77	13.84
Commercial Bank & Trust Company	Monticello	Drew Bancshares, Inc.	11/29/1912	5	39	Yes	209,563	0.83	9.51
Community State Bank	Bradley		4/10/1933	1	6	Yes	21,109	0.50	3.19
Connect Bank	Star City	Star City Bancshares, Inc.	4/7/1925	5	28	Yes	97,933	1.38	9.12
Cornerstone Bank	Eureka Springs	Eureka Bancshares, Inc.	5/4/1912	6	80	Yes	318,600	1.01	11.90
Cross County Bank	Wynne	Cross County Bancshares, Inc.	6/5/1891	9	85	No	260,832	1.46	11.24
DeWitt Bank and Trust Company	De Witt	Stone Bancshares, Inc.	3/1/1929	2	18	No	88,965	2.75	15.85
Diamond Bank	Glenwood	Bainum Bancorp	12/16/1904	16	149	Yes	631,677	0.94	9.62
Eagle Bank and Trust Company	Little Rock	State Holding Company	7/1/1919	13	194	No	426,621	0.91	7.53
Encore Bank	Little Rock	Capital Bancshares, Inc.	9/8/1997	1	28	No	196,952	(0.64)	(6.64)
Farmers & Merchants Bank	Stuttgart	Farmers and Merchants Bankshares, Inc.	1/2/1945	29	377	No	1,543,313	0.93	7.56
Farmers Bank	Greenwood	Wilkinson Banking Corporation	9/25/1907	11	64	No	212,396	1.09	5.74
Farmers Bank & Trust Company	Magnolia	Magnolia Banking Corporation	9/26/1906	23	258	No	1,621,234	1.21	11.76
Farmers Bank and Trust Company	Blytheville	Farmers Bancorp, Inc.	3/16/1908	7	48	Yes	275,979	1.67	17.06
FBT Bank & Mortgage	Fordyce	FBT Bancshares, Inc.	1/6/1931	5	42	Yes	166,520	0.72	6.77
Fidelity Bank	West Memphis	Carlson Bancshares, Inc.	11/4/1966	4	62	Yes	378,768	1.17	10.13
First Arkansas Bank and Trust	Jacksonville	First Arkansas BancShares, Inc.	11/5/1949	24	281	Yes	770,218	1.22	6.38
First Community Bank	Batesville	First Community Bankshares, Inc.	8/4/1997	25	367	No	1,493,367	0.98	11.17
First Delta Bank	Marked Tree	Big Creek Bancshares, Inc.	10/17/1951	3	15	No	58,380	0.78	8.21
First Financial Bank	El Dorado	First Financial Banc Corporation	4/1/1934	10	317	Yes	1,061,465	1.85	14.39
First National Bank	Paragould	First Paragould Bankshares, Inc.	3/22/1889	21	268	No	1,626,779	1.11	10.93
First National Bank at Paris	Paris	Union Bankshares, Inc.	9/1/1891	6	51	Yes	178,321	1.48	10.50
First National Bank of Eastern Arkansas	Forrest City	Bankshares of Eastern Arkansas, Inc.	11/1/1886	14	115	Yes	400,191	1.09	10.62
First National Bank of Fort Smith	Fort Smith	First Bank Corp	3/22/1872	21	311	No	1,354,931	1.92	15.25
First National Bank of Izard County	Calico Rock	Wyatt Bancshares, Inc.	5/1/1914	5	42	No	168,099	1.19	3.50
First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge	First National Capital Corporation	3/27/1919	6	62	Yes	214,121	1.16	10.97

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 North Arkansas	Berryville	First Carroll Bankshares, Inc.	2/18/1889	11	94	Yes	197,115	1.09	9.55
First National Bank of Wynne	Wynne	First National Corporation of Wynne	12/3/1915	7	80	No	327,127	1.48	11.47
First NaturalState Bank	McGehee	First National Financial Corporation	1/2/1974	3	19	No	59,072	0.63	6.08
First Security Bank	Searcy	First Security Bancorp	2/6/1932	82	887	No	5,512,996	1.93	10.01
First Service Bank	Greenbrier	First Service Bancshares, Inc.	5/7/1962	11	100	No	337,452	0.76	7.60
First State Bank	Lonoke	Lonoke Bancshares, Inc.	3/18/1935	6	53	No	249,845	(0.10)	(1.05)
First State Bank	Russellville	First State Banking Corporation	1/12/1934	4	53	No	289,618	1.36	12.04
First State Bank	Crossett	Evergreen Bancshares, Inc.	1/4/1964	2	14	No	32,974	0.59	3.64
First State Bank of DeQueen	De Queen	First State Bancshares, Inc.	11/1/1974	7	60	Yes	261,673	0.98	10.96
First State Bank of Warren	Warren	Bradley Bancshares, Inc.	1/1/1890	4	31	Yes	109,493	0.59	5.75
First Western Bank	Booneville	First Western Bancshares, Inc.	4/18/1910	10	106	No	447,535	0.71	8.25
FNBC Bank	Ash Flat	FNBC Bancorp Inc	1/1/1912	13	96	Yes	484,191	0.92	9.71
Gateway Bank	Rison	Sigma Holdings, Inc.	3/7/1932	2	15	Yes	77,190	0.20	1.70
Generations Bank	Rogers	Harrell Bancshares, Inc.	10/8/1907	9	113	No	534,954	1.00	10.87
HomeBank of Arkansas	Portland	Peoples Home Holding, Inc	1/23/1908	5	29	No	72,824	(0.86)	(7.60)
Horatio State Bank	Horatio	Pioneer Bancshares, Inc. of Horatio, Ark	5/5/1905	2	43	No	212,172	1.56	13.63
Legacy National Bank	Springdale	Legacy BancShares, Inc.	3/28/2005	6	91	No	531,803	0.97	10.41
Logan County Bank	Scranton		4/4/1926	2	14	No	83,036	1.05	5.49
Malvern National Bank	Malvern	MNB Bancshares, Inc.	7/28/1934	15	127	Yes	552,721	0.46	4.79
McGehee Bank	McGehee	Southeast Financial Bankstock Corporation	12/6/1933	4	29	Yes	125,907	1.09	7.70
Merchants & Planters Bank	Newport	M&P Community Bancshares, Inc.	8/6/1946	11	80	No	269,312	0.96	9.12
Merchants & Planters Bank	Clarendon	Clarendon Holding Company	7/23/1890	1	10	No	41,228	0.63	5.58
Merchants and Farmers Bank	Dumas	M & F Financial Corporation	5/10/1909	3	35	No	148,462	0.80	8.42
Partners Bank	Helena	Helena Bancshares, Inc.	4/1/1940	6	60	No	193,074	0.42	2.90
Peoples Bank	Magnolia	Golden Oaks Bancshares, Inc.	6/22/1910	3	72	Yes	201,519	0.67	7.01
Peoples Bank	Sheridan	Peoples Bancorp, Inc.	9/13/2000	2	25	No	160,931	1.78	12.74
Petit Jean State Bank	Morrilton	Petit Jean Bancshares, Inc.	2/16/1999	2	30	No	186,046	1.53	10.86
Piggott State Bank	Piggott	Piggott Bankstock, Inc.	3/19/1930	3	21	Yes	83,854	0.92	10.18
Premier Bank of Arkansas	Marion	FCB Financial Services, Inc	10/13/1998	2	30	No	157,399	1.19	8.18
Priority Bank	Fayetteville	Priority One Holding Company	7/3/1993	3	35	Yes	86,232	1.52	16.94
Relyance Bank, National Association	Pine Bluff	Jefferson Bancshares, Inc.	2/11/1965	19	183	No	845,929	1.04	8.10
River Town Bank	Dardanelle	Chambers Bancshares, Inc.	1/1/1934	8	49	No	135,233	0.97	7.75
RiverBank	Pocahontas		8/5/1974	2	15	No	102,918	1.74	16.66
Riverside Bank	Sparkman	Riverside Bancshares, Inc.	9/19/1916	2	15	Yes	61,207	1.73	20.57
Riverwind Bank	Augusta		2/20/1935	4	27	No	101,989	0.83	8.41
Security Bank	Stephens	Smith Associated Banking Corporation	4/1/1946	1	17	No	69,154	0.89	9.82
Signature Bank of Arkansas	Fayetteville	White River Bancshares Company	8/18/1933	6	138	No	655,502	0.88	7.68
Simmons Bank	Pine Bluff	Simmons First National Corporation	3/23/1903	216	2,683	No	17,910,712	1.44	9.97
Smackover State Bank	Smackover	Smackover Bancshares, Inc.	4/18/1928	4	37	No	177,967	0.85	6.81
Southern Bancorp Bank	Arkadelphia	Southern Bancorp, Inc.	3/1/1884	45	367	No	1,421,204	1.01	8.98
Stone Bank	Mountain View	Stone Bancshares, Inc.	4/29/1955	4	88	No	397,534	0.78	7.17
Today's Bank	Huntsville	Mathias Bancshares, Inc.	7/26/1991	11	76	Yes	241,377	0.48	5.62
Union Bank & Trust Company	Monticello	First Union Financial Corporation	11/19/1900	4	51	Yes	214,085	1.12	11.28
Union Bank of Mena	Mena	Union Bankshares, Inc.	7/25/1934	3	57	Yes	266,892	1.63	15.77
United Bank	Springdale	United Holding Company, Inc.	1/1/1978	4	54	Yes	194,352	0.70	5.85
Warren Bank and Trust Company	Warren		12/31/1901	4	37	Yes	127,200	0.50	3.05

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	2,678	246	18,186,215	73,928	93,336	6,791	8,574	22,960,731
2	Arvest Bank	Fayetteville	6,180	292	16,355,647	56,012	65,957	2,647	3,116	19,259,475
3	Simmons Bank	Pine Bluff	2,683	216	13,621,482	63,062	82,920	5,077	6,676	17,910,712
4	Centennial Bank	Conway	1,841	164	11,421,829	69,645	93,134	6,204	8,297	15,274,024
5	First Security Bank	Searcy	887	82	4,126,448	50,323	67,232	4,652	6,215	5,512,996
6	First National Bank	Paragould	268	21	1,327,021	63,191	77,466	4,952	6,070	1,626,779
7	Farmers Bank & Trust Company	Magnolia	258	23	1,393,223	60,575	70,488	5,400	6,284	1,621,234
8	Farmers & Merchants Bank	Stuttgart	377	29	1,216,004	41,931	53,218	3,225	4,094	1,543,313
9	First Community Bank	Batesville	367	25	1,152,819	46,113	59,735	3,141	4,069	1,493,367
10	Southern Bancorp Bank	Arkadelphia	367	45	1,173,138	26,070	31,582	3,197	3,872	1,421,204
11	First National Bank of Fort Smith	Fort Smith	311	21	1,169,309	55,681	64,521	3,760	4,357	1,354,931
12	First Financial Bank	El Dorado	317	10	810,062	81,006	106,147	2,555	3,348	1,061,465
13	Citizens Bank	Batesville	199	21	735,133	35,006	42,613	3,694	4,497	894,868
14	Chambers Bank	Danville	189	19	673,375	35,441	45,060	3,563	4,530	856,145
15	Relyance Bank, National Association	Pine Bluff	183	19	687,822	36,201	44,523	3,759	4,623	845,929
16	First Arkansas Bank and Trust	Jacksonville	281	24	557,584	23,233	32,092	1,984	2,741	770,218
17	Anstaff Bank	Green Forest	154	12	589,956	49,163	55,698	3,831	4,340	668,378
18	Signature Bank of Arkansas	Fayetteville	138	6	542,048	90,341	109,250	3,928	4,750	655,502
19	Diamond Bank	Gaywood	149	16	543,752	33,985	39,480	3,649	4,239	631,677
20	Malvern National Bank	Malvern	127	15	450,136	30,009	36,848	3,544	4,352	552,721
21	Generations Bank	Rogers	113	9	432,754	48,084	59,439	3,830	4,734	534,954
22	Legacy National Bank	Springdale	91	6	468,421	78,070	88,634	5,147	5,844	531,803
23	FNBC Bank	Ash Flat	96	13	375,447	28,881	37,245	3,911	5,044	484,191
24	First Western Bank	Booneville	106	10	380,214	38,021	44,754	3,587	4,222	447,535
25	Eagle Bank and Trust Company	Little Rock	194	13	310,092	23,853	32,817	1,598	2,199	426,621
26	Citizens Bank & Trust Company	Van Buren	99	8	346,484	43,311	50,617	3,500	4,031	404,937
27	First National Bank of Eastern Arkansas	Forrest City	115	14	354,971	25,355	28,585	3,087	3,480	400,191
28	Bank of England	England	1,243	6	316,603	52,767	66,485	255	321	398,912
29	Stone Bank	Mountain View	88	4	327,819	81,955	99,384	3,725	4,517	397,534
30	Fidelity Bank	West Memphis	62	4	328,666	82,167	94,692	5,301	6,109	378,768
31	First Service Bank	Greenbrier	100	11	293,331	26,666	30,677	2,933	3,375	337,452
32	First National Bank of Wynne	Wynne	80	7	276,804	39,543	46,732	3,460	4,089	327,127
33	Cornerstone Bank	Eureka Springs	80	6	264,094	44,016	53,100	3,301	3,983	318,600
34	First State Bank	Russellville	53	4	249,466	62,367	72,405	4,707	5,464	289,618
35	Farmers Bank and Trust Company	Blytheville	48	7	233,417	33,345	39,426	4,863	5,750	275,979
36	Merchants & Planters Bank	Newport	80	11	230,010	20,910	24,483	2,875	3,366	269,312
37	Union Bank of Mena	Mena	57	3	235,205	78,402	88,964	4,126	4,682	266,892
38	First State Bank of DeQueen	De Queen	60	7	228,759	32,680	37,382	3,813	4,361	261,673
39	Cross County Bank	Wynne	85	9	211,265	23,474	28,981	2,485	3,069	260,832
40	First State Bank	Lonoke	53	6	222,341	37,057	41,641	4,195	4,714	249,845
41	Today's Bank	Huntsville	76	11	201,022	18,275	21,943	2,645	3,176	241,377
42	Central Bank	Little Rock	23	3	178,212	59,404	73,821	7,748	9,629	221,463
43	First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge	62	6	188,956	31,493	35,687	3,048	3,454	214,121
44	Union Bank & Trust Company	Monticello	51	4	178,609	44,652	53,521	3,502	4,198	214,085
45	Farmers Bank	Greenwood	64	11	171,995	15,636	19,309	2,687	3,319	212,396
46	Horatio State Bank	Horatio	43	2	187,040	93,520	106,086	4,350	4,934	212,172
47	Commercial Bank & Trust Company	Monticello	39	5	177,262	35,452	41,913	4,545	5,373	209,563
48	Peoples Bank	Magnolia	72	3	137,245	45,748	67,173	1,906	2,799	201,519
49	Bank of Little Rock	Little Rock	127	5	174,313	34,863	39,436	1,373	1,553	197,182
50	First National Bank of North Arkansas	Berryville	94	11	172,874	15,716	17,920	1,839	2,097	197,115

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	197,115	6.56	2.59	0.55	1.96	93.89	2.28	5.57
2	Cross County Bank	Wynne	260,832	6.42	8.79	0.87	4.21	106.66	2.14	5.22
3	First State Bank	Crossett	32,974	6.90	(0.76)	0.41	(7.46)	79.00	2.38	5.10
4	First National Bank at Paris	Paris	178,321	5.88	12.68	0.76	15.01	94.80	1.53	4.93
5	Bank of Salem	Salem	139,592	6.16	(0.90)	1.03	0.75	89.24	2.39	4.61
6	Connect Bank	Star City	97,933	6.13	(2.34)	0.81	8.19	84.49	2.93	4.54
7	First Arkansas Bank and Trust	Jacksonville	770,218	5.68	2.80	0.39	(6.90)	86.99	3.79	4.52
8	First Financial Bank	El Dorado	1,061,465	6.21	6.70	1.53	7.65	112.65	2.12	4.51
9	Bank OZK	Little Rock	22,960,731	6.32	4.30	1.62	1.62	96.15	2.68	4.47
10	Centennial Bank	Conway	15,274,024	6.01	1.42	0.95	5.55	96.77	2.83	4.45
11	Union Bank of Mena	Mena	266,892	6.21	0.43	0.62	2.11	75.01	2.07	4.42
12	Horatio State Bank	Horatio	212,172	7.03	10.05	1.78	6.11	90.67	2.09	4.41
13	Merchants and Farmers Bank	Dumas	148,462	5.79	6.84	0.88	11.64	88.77	2.41	4.40
13	Community State Bank	Bradley	21,109	6.32	33.13	0.62	36.40	67.94	2.71	4.40
15	Riverside Bank	Sparkman	61,207	6.25	(2.14)	1.74	(5.63)	108.39	4.02	4.35
16	First Service Bank	Greenbrier	337,452	5.78	20.23	1.26	29.40	96.30	4.43	4.32
16	RiverBank	Pocahontas	102,918	6.18	14.89	1.62	18.30	102.86	4.00	4.32
18	HomeBank of Arkansas	Portland	72,824	6.16	2.45	1.37	2.43	90.92	1.46	4.30
19	Bank of Cave City	Cave City	118,461	5.92	12.70	0.83	4.51	89.03	2.35	4.28
20	Bank of Lake Village	Lake Village	66,070	6.33	(2.89)	0.55	(3.52)	65.02	2.38	4.27
21	Premier Bank of Arkansas	Marion	157,399	5.64	18.71	0.61	(0.83)	99.68	2.16	4.26
22	Farmers Bank	Greenwood	212,396	6.06	8.18	0.51	2.62	71.75	2.33	4.25
22	First National Bank of Fort Smith	Fort Smith	1,354,931	5.49	1.51	0.41	3.77	80.09	2.27	4.25
24	FBT Bank & Mortgage	Fordyce	166,520	6.65	5.43	0.88	5.31	72.63	3.27	4.21
25	Cornerstone Bank	Eureka Springs	318,600	5.99	20.08	1.32	18.36	90.53	2.95	4.19
26	First National Bank of Izard County	Calico Rock	168,099	6.77	3.44	0.56	3.76	69.35	2.43	4.18
27	Arkansas County Bank	De Witt	171,744	6.25	2.40	0.64	1.34	82.75	2.78	4.17
28	Farmers Bank and Trust Company	Blytheville	275,979	5.68	0.41	1.09	8.81	94.34	2.77	4.15
28	Priority Bank	Fayetteville	86,232	6.74	0.77	2.20	22.73	132.29	5.41	4.15
28	River Town Bank	Dardanelle	135,233	5.26	(4.88)	0.39	(1.14)	78.53	2.27	4.15
31	Merchants & Planters Bank	Newport	269,312	5.83	2.26	0.87	7.16	81.21	2.48	4.14
32	First National Bank of Wynne	Wynne	327,127	5.89	4.08	0.31	(5.29)	70.63	2.49	4.12
33	McGehee Bank	McGehee	125,907	5.55	(6.70)	0.71	9.55	90.97	1.82	4.11
34	First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge	214,121	6.14	3.38	0.74	8.24	66.82	2.35	4.08
34	Today's Bank	Huntsville	241,377	6.58	9.84	1.44	10.56	79.30	2.81	4.08
36	Bank of Gravett	Gravette	134,485	6.53	6.80	1.05	22.00	66.89	2.25	4.07
36	Chambers Bank	Danville	856,145	5.53	1.46	1.14	2.62	103.35	3.45	4.07
38	First State Bank	Russellville	289,618	5.38	10.70	0.77	14.12	88.29	2.53	4.05
39	Signature Bank of Arkansas	Fayetteville	655,502	5.45	5.71	1.15	2.29	100.40	2.37	4.03
40	Riverwind Bank	Augusta	101,989	5.69	0.70	0.91	(0.73)	79.59	3.26	3.98
41	Security Bank	Stephens	69,154	6.15	0.20	1.72	(0.80)	91.97	2.00	3.97
42	Simmons Bank	Pine Bluff	17,910,712	5.50	15.39	0.89	11.96	96.63	2.85	3.95
43	FNBC Bank	Ash Flat	484,191	5.48	10.26	0.97	12.88	96.06	3.89	3.94
44	Eagle Bank and Trust Company	Little Rock	426,621	5.90	2.91	0.86	2.68	78.45	3.26	3.88
45	Bodcaw Bank	Stamps	107,813	6.58	79.14	1.28	24.68	78.05	2.80	3.86
46	Union Bank & Trust Company	Monticello	214,085	5.35	2.76	0.94	(1.86)	90.68	2.73	3.85
46	First Western Bank	Booneville	447,535	5.49	12.04	1.27	4.97	98.71	2.75	3.85
46	Anstaff Bank	Green Forest	668,378	5.29	8.73	0.82	6.88	84.80	3.31	3.85
46	Southern Bancorp Bank	Arkadelphia	1,421,204	5.11	10.11	0.78	19.72	86.77	2.97	3.85

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	398,912	5,383	0.17	35.30	2.20	(0.01)	129,974	37.96
2	Bank of Little Rock	Little Rock	197,182	307	0.19	5.39	0.00	(0.05)	13,311	6.66
3	Priority Bank	Fayetteville	86,232	1,719	0.02	3.85	0.02	0.16	3,505	4.15
4	Eagle Bank and Trust Company	Little Rock	426,621	3,669	0.15	0.01	0.00	(0.03)	15,069	3.74
5	First Arkansas Bank and Trust	Jacksonville	770,218	12,509	0.18	0.11	0.00	0.01	27,621	3.59
6	Arvest Bank	Fayetteville	19,259,475	163,132	0.77	0.26	0.35	0.00	547,148	2.92
7	Stone Bank	Mountain View	397,534	2,796	0.04	2.41	0.16	(0.06)	9,692	2.72
8	First Financial Bank	El Dorado	1,061,465	25,549	0.19	0.85	0.99	0.03	23,584	2.28
9	FBT Bank & Mortgage	Fordyce	166,520	1,582	0.50	0.00	0.00	0.01	2,828	1.72
10	River Town Bank	Dardanelle	135,233	1,306	0.34	0.00	0.00	(0.03)	1,935	1.44
11	Farmers Bank	Greenwood	212,396	2,242	0.52	0.00	0.00	(0.02)	2,843	1.38
12	First Service Bank	Greenbrier	337,452	2,327	0.30	0.46	0.00	0.05	4,158	1.36
13	First National Bank at Paris	Paris	178,321	3,261	0.80	0.00	0.02	(0.01)	2,177	1.32
13	Merchants & Planters Bank	Newport	269,312	2,536	0.46	0.04	0.00	0.04	3,476	1.32
15	First National Bank of Fort Smith	Fort Smith	1,354,931	25,354	0.33	0.11	0.00	0.01	15,483	1.17
16	Cornerstone Bank	Eureka Springs	318,600	3,899	0.31	0.00	0.00	(0.03)	3,379	1.16
17	First National Bank	Paragould	1,626,779	17,885	0.33	0.00	0.00	0.01	17,387	1.08
18	Union Bank & Trust Company	Monticello	214,085	3,134	0.41	0.05	0.00	(0.01)	2,192	1.04
19	First National Bank of North Arkansas	Berryville	197,115	2,839	0.36	0.00	0.00	0.00	1,935	0.99
20	Relyance Bank, National Association	Pine Bluff	845,929	8,640	0.39	0.00	0.00	0.00	7,912	0.96
21	First State Bank	Crossett	32,974	199	0.69	0.00	0.00	(0.10)	318	0.95
22	Union Bank of Mena	Mena	266,892	5,673	0.00	0.45	0.00	0.00	2,422	0.93
23	Connect Bank	Star City	97,933	1,750	0.31	0.00	0.00	0.00	864	0.91
23	Bank of Lake Village	Lake Village	66,070	1,106	0.14	0.00	0.00	0.00	606	0.91
23	Riverside Bank	Sparkman	61,207	1,448	0.08	0.71	0.00	0.00	567	0.91
26	Farmers Bank and Trust Company	Blytheville	275,979	5,902	0.39	0.00	0.00	(0.10)	2,357	0.89
27	FNBC Bank	Ash Flat	484,191	5,724	0.39	0.02	0.01	(0.01)	4,070	0.88
27	First Community Bank	Batesville	1,493,367	14,230	0.28	0.14	0.00	(0.01)	12,851	0.88
29	First Western Bank	Booneville	447,535	3,049	0.18	0.42	0.00	(0.06)	3,711	0.87
30	Bank of Cave City	Cave City	118,461	1,062	0.24	0.00	0.00	0.01	975	0.86
30	Simmons Bank	Pine Bluff	17,910,712	239,008	0.26	0.09	0.01	0.01	142,659	0.86
32	Today's Bank	Huntsville	241,377	1,476	0.10	0.00	0.00	0.52	1,971	0.85
33	Community State Bank	Bradley	21,109	117	0.59	0.00	0.00	0.00	147	0.83
34	Peoples Bank	Magnolia	201,519	1,903	0.68	0.00	0.00	0.02	1,756	0.82
35	First National Bank of Wynne	Wynne	327,127	4,981	0.51	0.00	0.00	(0.01)	2,608	0.77
36	Southern Bancorp Bank	Arkadelphia	1,421,204	13,732	0.40	0.02	0.00	0.00	10,320	0.76
37	Farmers & Merchants Bank	Stuttgart	1,543,313	11,136	0.23	0.00	0.00	0.00	8,086	0.67
38	First National Bank of Izard County	Calico Rock	168,099	1,972	0.29	0.00	0.00	0.00	1,092	0.66
39	Merchants and Farmers Bank	Dumas	148,462	1,132	0.31	0.00	0.00	0.00	924	0.65
39	Generations Bank	Rogers	534,954	5,141	0.24	0.14	0.00	0.00	3,340	0.65
39	Citizens Bank & Trust Company	Van Buren	404,937	7,033	0.30	0.00	0.00	0.00	2,596	0.65
39	McGehee Bank	McGehee	125,907	1,800	0.13	0.00	0.00	0.00	808	0.65
43	United Bank	Springdale	194,352	1,798	0.17	0.35	0.00	0.05	1,227	0.64
43	First State Bank of Warren	Warren	109,493	857	0.27	0.00	0.00	0.00	708	0.64
45	Peoples Bank	Sheridan	160,931	2,786	0.24	0.00	0.00	0.01	986	0.63
45	First State Bank	Russellville	289,618	3,742	0.16	0.18	0.00	0.00	1,722	0.63
45	Bank of Salem	Salem	139,592	2,102	0.21	0.00	0.00	(0.02)	867	0.63
45	Farmers Bank & Trust Company	Magnolia	1,621,234	18,434	0.24	0.08	0.00	0.00	9,690	0.63
45	Premier Bank of Arkansas	Marion	157,399	1,800	0.29	0.00	0.00	0.08	947	0.63
50	First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge	214,121	3,212	0.26	0.00	0.00	0.00	1,304	0.62

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	Centennial Bank	Conway	15,274,024	35.58	1,841	164	0.91	0.24	0.48	1.63
2	Logan County Bank	Scranton	83,036	54.16	14	2	0.97	0.33	0.37	1.66
3	Petit Jean State Bank	Morrilton	186,046	43.56	30	2	0.94	0.17	0.58	1.69
4	Bank OZK	Little Rock	22,960,731	37.90	2,678	246	0.78	0.26	0.66	1.70
5	RiverBank	Pocahontas	102,918	39.81	15	2	0.85	0.15	0.74	1.73
6	First Security Bank	Searcy	5,512,996	41.15	887	82	1.02	0.24	0.55	1.81
7	Peoples Bank	Sheridan	160,931	42.39	25	2	0.92	0.19	0.71	1.82
8	Bank of Bearden	Bearden	52,930	53.12	8	1	1.04	0.10	0.74	1.88
9	Smackover State Bank	Smackover	177,967	63.70	37	4	1.08	0.19	0.66	1.93
10	DeWitt Bank and Trust Company	De Witt	88,965	60.19	18	2	1.13	0.12	0.69	1.94
11	Bank of Delight	Delight	133,598	51.02	24	3	1.26	0.14	0.63	2.03
12	Central Bank	Little Rock	221,463	64.13	23	3	1.11	0.28	0.65	2.03
13	Horatio State Bank	Horatio	212,172	46.12	43	2	1.33	0.17	0.59	2.09
14	Fidelity Bank	West Memphis	378,768	56.50	62	4	1.32	0.17	0.62	2.11
15	Citizens Bank & Trust Company	Van Buren	404,937	48.00	99	8	1.46	0.24	0.42	2.13
16	Bodcaw Bank	Stamps	107,813	55.81	21	2	1.23	0.17	0.81	2.21
17	Encore Bank	Little Rock	196,952	106.13	28	1	1.39	0.21	0.67	2.27
18	Farmers Bank & Trust Company	Magnolia	1,621,234	55.71	258	23	1.25	0.29	0.74	2.28
19	First State Bank	Lonoke	249,845	107.39	53	6	1.43	0.27	0.62	2.32
20	First National Bank	Paragould	1,626,779	54.03	268	21	1.22	0.34	0.76	2.32
21	Simmons Bank	Pine Bluff	17,910,712	53.03	2,683	216	1.32	0.27	0.76	2.35
22	Legacy National Bank	Springdale	531,803	61.84	91	6	1.45	0.30	0.72	2.46
23	First Delta Bank	Marked Tree	58,380	70.50	15	3	1.22	0.34	0.93	2.49
24	First National Bank of Eastern Arkansas	Forrest City	400,191	61.28	115	14	1.49	0.46	0.57	2.52
25	McGehee Bank	McGehee	125,907	56.34	29	4	1.62	0.51	0.41	2.55
26	First National Bank of Wynne	Wynne	327,127	55.22	80	7	1.55	0.28	0.71	2.55
27	Arkansas County Bank	De Witt	171,744	60.79	43	3	1.56	0.26	0.75	2.56
28	First State Bank	Russellville	289,618	57.45	53	4	1.36	0.26	0.94	2.56
29	Merchants & Planters Bank	Clarendon	41,228	75.49	10	1	1.50	0.24	0.83	2.57
30	Anstaff Bank	Green Forest	668,378	61.34	154	12	1.60	0.24	0.74	2.57
31	First National Bank of Fort Smith	Fort Smith	1,354,931	50.72	311	21	1.50	0.30	0.79	2.59
32	Farmers Bank and Trust Company	Blytheville	275,979	53.68	48	7	1.09	0.34	1.18	2.60
33	Warren Bank and Trust Company	Warren	127,200	82.05	37	4	1.47	0.22	0.91	2.60
34	Diamond Bank	Glenwood	631,677	63.97	149	16	1.48	0.40	0.73	2.60
35	Commercial Bank & Trust Company	Monticello	209,563	67.01	39	5	1.47	0.25	0.89	2.60
36	Armor Bank	Forrest City	101,295	77.63	21	3	1.35	0.39	0.87	2.61
37	Southern Bancorp Bank	Arkadelphia	1,421,204	61.45	367	45	1.37	0.39	0.88	2.64
38	First State Bank of DeQueen	De Queen	261,673	63.54	60	7	1.53	0.43	0.69	2.65
39	Piggott State Bank	Piggott	83,854	63.97	21	3	1.10	0.33	1.23	2.66
40	First State Bank of Warren	Warren	109,493	77.15	31	4	1.51	0.54	0.61	2.66
41	Peoples Bank	Magnolia	201,519	59.74	72	3	1.63	0.20	0.83	2.67
42	Farmers & Merchants Bank	Stuttgart	1,543,313	65.50	377	29	1.55	0.30	0.82	2.67
43	First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge	214,121	61.38	62	6	1.63	0.57	0.47	2.67
44	Riverside Bank	Sparkman	61,207	54.29	15	2	1.42	0.34	0.91	2.68
45	Security Bank	Stephens	69,154	63.90	17	1	1.43	0.33	0.93	2.69
46	First National Bank of Izard County	Calico Rock	168,099	62.53	42	5	1.76	0.32	0.62	2.70
47	Chambers Bank	Danville	856,145	64.30	189	19	1.48	0.32	0.91	2.72
48	First Natural State Bank	McGehee	59,072	75.08	19	3	1.61	0.31	0.86	2.78
49	Premier Bank of Arkansas	Marion	157,399	59.87	30	2	1.48	0.28	1.03	2.79
50	Malvern National Bank	Malvern	552,721	77.54	127	15	1.70	0.36	0.74	2.80

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	21,109	12,376	1.33	0.00	0.00	0.00	(0.05)	(0.05)
2	Peoples Bank	Sheridan	160,931	82,306	1.50	0.05	0.00	0.07	0.08	0.20
3	First State Bank	Russellville	289,618	220,250	1.41	0.09	0.00	0.14	0.00	0.23
4	Riverside Bank	Sparkman	61,207	53,695	0.90	0.19	0.13	0.08	(0.02)	0.38
5	Encore Bank	Little Rock	196,952	110,625	1.43	0.00	0.00	0.38	0.06	0.44
6	First Security Bank	Searcy	5,512,996	2,603,048	3.15	0.16	0.00	0.26	0.08	0.51
7	Fidelity Bank	West Memphis	378,768	204,337	1.24	0.29	0.00	0.26	0.01	0.56
8	Partners Bank	Helena	193,074	101,364	1.78	0.08	0.01	0.57	0.12	0.78
9	First National Bank of Eastern Arkansas	Forrest City	400,191	234,672	1.69	0.35	0.11	0.48	0.01	0.95
10	Bank of Delight	Delight	133,598	104,598	0.90	0.55	0.00	0.37	0.04	0.96
11	McGehee Bank	McGehee	125,907	95,256	1.84	0.00	0.00	1.28	(0.28)	1.00
12	Bank OZK	Little Rock	22,960,731	17,485,205	0.61	0.09	0.00	0.59	0.35	1.03
13	Centennial Bank	Conway	15,274,024	11,053,129	0.96	0.19	0.09	0.72	0.06	1.06
14	Premier Bank of Arkansas	Marion	157,399	124,031	1.04	0.33	0.07	0.60	0.08	1.08
15	Signature Bank of Arkansas	Fayetteville	655,502	544,196	1.29	0.02	0.00	1.16	(0.09)	1.10
16	Bank of Bearden	Bearden	52,930	27,118	1.22	0.63	0.00	0.45	0.03	1.11
17	Malvern National Bank	Malvern	552,721	300,527	1.98	0.08	0.00	1.05	0.00	1.13
18	Smackover State Bank	Smackover	177,967	71,246	1.40	1.09	0.00	0.11	0.00	1.21
19	First National Bank	Paragould	1,626,779	1,311,263	1.54	0.49	0.00	0.41	0.33	1.23
20	First Western Bank	Booneville	447,535	375,306	0.97	0.06	0.00	1.15	0.03	1.25
21	First Service Bank	Greenbrier	337,452	282,481	0.95	0.23	0.00	1.02	0.03	1.29
22	Union Bank & Trust Company	Monticello	214,085	161,966	0.98	0.28	0.00	1.04	0.05	1.37
23	Reliance Bank, National Association	Pine Bluff	845,929	673,445	0.95	0.06	0.00	1.24	0.08	1.39
24	Simmons Bank	Pine Bluff	17,910,712	13,162,423	0.49	0.19	0.00	1.02	0.22	1.43
25	First National Bank of Wynne	Wynne	327,127	195,495	1.20	0.60	0.02	0.80	0.04	1.46
26	Bank of Prescott	Prescott	67,003	36,740	1.27	1.05	0.01	0.97	(0.57)	1.47
27	Piggott State Bank	Piggott	83,854	44,375	1.52	0.89	0.20	0.16	0.22	1.47
28	Generations Bank	Rogers	534,954	419,199	1.00	0.83	0.06	0.60	0.03	1.52
29	First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge	214,121	126,256	1.16	1.05	0.00	0.41	0.08	1.54
30	Anstaff Bank	Green Forest	668,378	500,305	1.17	0.99	0.03	0.49	0.05	1.56
31	Today's Bank	Huntsville	241,377	159,407	0.77	0.27	0.00	1.24	0.06	1.57
32	Riverwind Bank	Augusta	101,989	70,148	1.25	0.73	0.00	0.75	0.10	1.59
33	Citizens Bank	Batesville	894,868	704,341	1.53	0.47	0.07	0.95	0.10	1.59
34	Cross County Bank	Wynne	260,832	225,326	2.02	0.16	0.04	1.21	0.18	1.60
35	Farmers & Merchants Bank	Stuttgart	1,543,313	1,091,951	0.76	0.41	0.00	1.12	0.08	1.61
36	Gateway Bank	Rison	77,190	62,828	1.20	0.57	0.00	0.73	0.35	1.65
37	First National Bank at Paris	Paris	178,321	144,837	1.45	1.21	0.00	0.32	0.14	1.68
38	First State Bank of DeQueen	De Queen	261,673	193,297	1.61	0.44	0.00	0.91	0.35	1.70
39	Bodcaw Bank	Stamps	107,813	72,562	0.84	0.81	0.07	0.79	0.04	1.71
40	Bank of England	England	398,912	322,849	1.01	0.28	0.00	1.45	0.02	1.76
41	United Bank	Springdale	194,352	152,132	1.45	0.29	0.00	1.54	(0.03)	1.80
42	Farmers Bank & Trust Company	Magnolia	1,621,234	1,259,501	1.53	0.32	0.04	1.28	0.21	1.85
43	First National Bank of Fort Smith	Fort Smith	1,354,931	936,523	1.41	0.81	0.17	0.81	0.13	1.92
44	First State Bank of Warren	Warren	109,493	41,264	1.25	0.96	0.00	1.04	0.02	2.03
45	First Delta Bank	Marked Tree	58,380	17,609	2.38	0.12	0.99	0.69	0.27	2.07
46	Cornerstone Bank	Eureka Springs	318,600	239,085	1.21	0.83	0.00	1.10	0.14	2.07
47	Bank of Gravett	Gravette	134,485	77,623	0.66	0.01	0.00	2.09	(0.02)	2.08
48	Security Bank	Stephens	69,154	56,444	1.71	0.37	0.01	1.53	0.20	2.12
49	Farmers Bank and Trust Company	Blytheville	275,979	220,209	1.64	0.77	0.00	1.18	0.18	2.13
50	Eagle Bank and Trust Company	Little Rock	426,621	243,270	1.22	0.34	0.01	1.79	0.01	2.15

Arkansas - Return on Average Equity Ranking

Rank	Company Name	City	Total Assets (\$000)	LTM Net Income (\$000)	Total Employees	LTM		ROAA (%)	ROAE (%)
						Net Income (\$000)/Employee	2017Q2 LTM Net Income (\$000)		
1	Riverside Bank	Sparkman	61,207	1,448	15	97	1,554	1.73	20.57
2	Farmers Bank and Trust Company	Blytheville	275,979	5,902	48	123	5,612	1.67	17.06
3	Priority Bank	Fayetteville	86,232	1,719	35	49	1,161	1.52	16.94
4	RiverBank	Pocahontas	102,918	1,644	15	110	1,686	1.74	16.66
5	DeWitt Bank and Trust Company	De Witt	88,965	2,639	18	147	1,570	2.75	15.85
6	Union Bank of Mena	Mena	266,892	5,673	57	100	5,206	1.63	15.77
7	First National Bank of Fort Smith	Fort Smith	1,354,931	25,354	311	82	24,546	1.92	15.25
8	First Financial Bank	El Dorado	1,061,465	25,549	317	81	26,446	1.85	14.39
9	Bank of Lake Village	Lake Village	66,070	1,106	14	79	424	1.65	14.30
10	Citizens Bank & Trust Company	Van Buren	404,937	7,033	99	71	6,549	1.77	13.84
11	Bodcaw Bank	Stamps	107,813	1,225	21	58	121	1.31	13.83
12	Horatio State Bank	Horatio	212,172	3,238	43	75	3,020	1.56	13.63
13	Bank of Salem	Salem	139,592	2,102	39	54	2,142	1.53	13.22
14	Peoples Bank	Sheridan	160,931	2,786	25	111	2,392	1.78	12.74
15	Centennial Bank	Conway	15,274,024	326,494	1,841	177	207,917	2.18	12.37
16	First State Bank	Russellville	289,618	3,742	53	71	2,931	1.36	12.04
17	Cornerstone Bank	Eureka Springs	318,600	3,899	80	49	3,294	1.01	11.90
18	Farmers Bank & Trust Company	Magnolia	1,621,234	18,434	258	71	20,547	1.21	11.76
19	First National Bank of Wynne	Wynne	327,127	4,981	80	62	3,343	1.48	11.47
20	Union Bank & Trust Company	Monticello	214,085	3,134	51	61	3,247	1.12	11.28
21	Cross County Bank	Wynne	260,832	3,579	85	42	2,786	1.46	11.24
22	First Community Bank	Batesville	1,493,367	14,230	367	39	12,523	1.09	11.17
23	First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge	214,121	3,212	62	52	2,455	1.16	10.97
24	First State Bank of DeQueen	De Queen	261,673	3,240	60	54	3,642	0.98	10.96
25	First National Bank	Paragould	1,626,779	17,885	268	67	15,611	1.11	10.93
26	Generations Bank	Rogers	534,954	5,141	113	45	3,302	1.00	10.87
27	Petit Jean State Bank	Morrilton	186,046	2,840	30	95	2,308	1.53	10.86
27	Bank OZK	Little Rock	22,960,731	410,420	2,678	153	470,066	1.83	10.86
29	First National Bank of Eastern Arkansas	Forrest City	400,191	5,842	115	51	4,663	1.09	10.62
30	Bank of Bearden	Bearden	52,930	877	8	110	759	1.18	10.60
31	First National Bank at Paris	Paris	178,321	3,261	51	64	2,969	1.48	10.50
32	Anstaff Bank	Green Forest	668,378	8,875	154	58	7,758	1.03	10.49
33	Bank of England	England	398,912	5,383	1,243	4	5,512	1.57	10.42
34	Legacy National Bank	Springdale	531,803	5,089	91	56	4,329	0.97	10.41
35	Arkansas County Bank	De Witt	171,744	2,483	43	58	1,976	1.12	10.40
36	Piggott State Bank	Piggott	83,854	1,043	21	50	1,015	0.92	10.18
37	Fidelity Bank	West Memphis	378,768	5,991	62	97	5,446	1.17	10.13
38	First Security Bank	Searcy	5,512,996	102,588	887	116	131,367	1.93	10.01
39	Simmons Bank	Pine Bluff	17,910,712	239,008	2,683	89	155,797	1.44	9.97
40	Security Bank	Stephens	69,154	607	17	36	508	0.89	9.82
41	Bank of Delight	Delight	133,598	2,325	24	97	1,893	1.36	9.78
42	FNBC Bank	Ash Flat	484,191	5,724	96	60	5,315	0.92	9.71
43	Diamond Bank	Glenwood	631,677	7,613	149	51	6,920	0.94	9.62
44	First National Bank of North Arkansas	Berryville	197,115	2,839	94	30	2,820	1.09	9.55
45	Commercial Bank & Trust Company	Monticello	209,563	2,325	39	60	2,912	0.83	9.51
46	Connect Bank	Star City	97,933	1,750	28	63	1,455	1.38	9.12
47	Merchants & Planters Bank	Newport	269,312	2,536	80	32	2,120	0.96	9.12
48	Southern Bancorp Bank	Arkadelphia	1,421,204	13,732	367	37	12,015	1.01	8.98
49	Chambers Bank	Danville	856,145	11,470	189	61	9,480	1.04	8.67
50	Merchants and Farmers Bank	Dumas	148,462	1,132	35	32	1,064	0.80	8.42

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	Riverside Bank	Sparkman	61,207	15	23	44	4	1	17.4
2	Centennial Bank	Conway	15,274,024	10	53	1	13	15	18.4
3	First National Bank of Fort Smith	Fort Smith	1,354,931	22	15	31	43	7	23.6
3	Bank OZK	Little Rock	22,960,731	9	66	4	12	27	23.6
5	Peoples Bank	Sheridan	160,931	53	45	7	2	14	24.2
6	First State Bank	Russellville	289,618	38	45	28	3	16	26.0
7	Farmers Bank and Trust Company	Blytheville	275,979	28	26	32	49	2	27.4
7	First National Bank of Wynne	Wynne	327,127	32	35	26	25	19	27.4
9	Simmons Bank	Pine Bluff	17,910,712	42	30	21	24	39	31.2
10	First National Bank	Paragould	1,626,779	76	17	20	19	25	31.4
10	Union Bank of Mena	Mena	266,892	11	22	54	64	6	31.4
10	RiverBank	Pocahontas	102,918	16	81	5	51	4	31.4
13	First National Bank at Paris	Paris	178,321	4	13	73	37	31	31.6
14	Union Bank & Trust Company	Monticello	214,085	46	18	56	22	20	32.4
15	First Financial Bank	El Dorado	1,061,465	8	8	79	65	8	33.6
15	McGehee Bank	McGehee	125,907	33	39	25	11	60	33.6
17	Cornerstone Bank	Eureka Springs	318,600	25	16	67	46	17	34.2
18	Bank of Lake Village	Lake Village	66,070	20	23	63	59	9	34.8
19	Bank of Salem	Salem	139,592	5	45	53	60	13	35.2
20	First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge	214,121	34	50	43	29	23	35.8
21	First Security Bank	Searcy	5,512,996	69	61	6	6	38	36.0
22	Cross County Bank	Wynne	260,832	2	59	66	34	21	36.4
22	Citizens Bank & Trust Company	Van Buren	404,937	50	39	15	68	10	36.4
24	First National Bank of Eastern Arkansas	Forrest City	400,191	64	57	24	9	29	36.6
25	Premier Bank of Arkansas	Marion	157,399	21	45	49	14	55	36.8
26	Farmers Bank & Trust Company	Magnolia	1,621,234	71	45	18	42	18	38.8
26	First Service Bank	Greenbrier	337,452	16	12	83	21	62	38.8
26	Horatio State Bank	Horatio	212,172	12	81	13	76	12	38.8
29	Anstaff Bank	Green Forest	668,378	46	57	30	30	32	39.0
30	Bodcaw Bank	Stamps	107,813	45	86	16	39	11	39.4
31	Bank of Delight	Delight	133,598	58	79	11	10	41	39.8
32	Priority Bank	Fayetteville	86,232	28	3	88	78	3	40.0
33	Community State Bank	Bradley	21,109	13	33	74	1	82	40.6
34	Generations Bank	Rogers	534,954	62	39	51	28	26	41.2
34	Fidelity Bank	West Memphis	378,768	79	69	14	7	37	41.2
36	Connect Bank	Star City	97,933	6	23	70	63	46	41.6
37	Bank of Bearden	Bearden	52,930	67	88	8	16	30	41.8
38	First State Bank of DeQueen	De Queen	261,673	50	60	38	38	24	42.0
39	Relyance Bank, National Association	Pine Bluff	845,929	57	20	57	23	56	42.6
40	First Western Bank	Booneville	447,535	46	29	69	20	53	43.4
41	Petit Jean State Bank	Morrilton	186,046	58	77	3	55	27	44.0
41	DeWitt Bank and Trust Company	De Witt	88,965	88	55	10	62	5	44.0
43	First National Bank of North Arkansas	Berryville	197,115	1	19	85	77	44	45.2
44	Southern Bancorp Bank	Arkadelphia	1,421,204	46	36	37	61	48	45.6
45	Bank of England	England	398,912	64	1	91	40	33	45.8
46	Piggott State Bank	Piggott	83,854	63	70	39	27	36	47.0
46	Farmers & Merchants Bank	Stuttgart	1,543,313	58	37	42	35	63	47.0
48	First Community Bank	Batesville	1,493,367	70	27	52	67	22	47.6
48	Security Bank	Stephens	69,154	41	64	45	48	40	47.6
50	FNBC Bank	Ash Flat	484,191	43	27	59	69	42	48.0



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