

Rank The Banks

Arkansas - 2018 Q3

Disclosure Statement

This material has been prepared by Banks Street Partners, LLC and its affiliate BSP Securities, LLC (collectively, "BSP") from certain publicly available data and third-party subscriptions. It is not investment research or a research recommendation, as it does not constitute substantive research or analysis. It is provided for informational purposes, intended for your use only, and does not constitute an invitation or offer to subscribe for or purchase any of the products or services mentioned. The information provided is not intended to provide a sufficient basis on which to make an investment decision. The information provided herein is as of the dates disclosed and does not constitute forward looking statements. The conclusions supported by this information is subject to change at any time without notice.

BSP may, from time to time, participate or invest in transactions with issuers of securities that participate in the markets referred to herein, perform services for or solicit business from such issuers, and/or have a position or effect transactions in the securities or derivatives thereof.

Past performance should not be taken as an indication or guarantee of future performance, and no representation or warranty, expressed or implied is made regarding future performance. The information set forth above has been obtained from or based upon sources believed by BSP to be reliable, but BSP do not represent or warrant its accuracy or completeness and is not responsible for losses or damages arising out of errors, omissions or changes in market factors. This material does not purport to contain all of the information that an interested party may desire and, in fact, provides only a limited view of a particular market.

IRS Circular 230 Disclosure: BSP and its affiliates do not provide tax advice. Accordingly, any discussion of U.S. tax matters included herein (including any attachments) is not intended or written to be used, and cannot be used, in connection with the promotion, marketing or recommendation by anyone not affiliated with BSP of any of the matters addressed herein or for the purpose of avoiding U.S. tax-related penalties.

This presentation is not to be considered a solicitation to buy or sell any securities and does not constitute a commitment by any BSP entity to underwrite, subscribe for or place any securities or to arrange credit or to provide any other services.

Banks Street Partners Professionals

Seasoned professionals with more than 190 years of combined experience and more than 500 transactions in the financial services industry

ATLANTA

Lee Burrows
Chief Executive Officer

LBurrows@BanksStreetPartners.com
(404) 848-8480

Mark Saunders
Managing Director

MSaunders@BanksStreetPartners.com
(404) 848-2686

Jeff Adams
Managing Director

JAdams@BanksStreetPartners.com
(404) 924-6382

Will Brackett
Senior Vice President

WBrackett@BanksStreetPartners.com
(404) 848-0890

Drew Taylor
Senior Associate

DTaylor@BanksStreetPartners.com
(404) 491-0112

Johnny Bond
Analyst

JBond@BanksStreetPartners.com
(404) 491-0111

Dan Eipp
Analyst

DEipp@BanksStreetPartners.com
(404) 848-2662

Asher Kenen
Analyst

AKenen@BanksStreetPartners.com
(404) 848-2665

Nicole Mansfield
Business Manager

NMansfield@BanksStreetPartners.com
(404) 848-1571

Alison Pickett
Executive Assistant

APickett@BanksStreetPartners.com
(404) 891-6823

CHARLOTTE

Gary McNorrill
President

GMcNorrill@BanksStreetPartners.com
(704) 228-0556

Andy Hitt
Managing Director

AHitt@BanksStreetPartners.com
(919) 302-8350

Matt Kennedy
Vice President

MKennedy@BanksStreetPartners.com
(704) 228-0557

Berkeley McKeown
Associate

BMcKeown@BanksStreetPartners.com
(704) 228-0562

Robby Rucho
Analyst

RRucho@BanksStreetPartners.com
(704) 228-0558

Kristen Ertz

Project Manager & Human Resources
KErtz@BanksStreetPartners.com
(704) 228-0561

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 - 2017Q3 LTM Net Income - 2016Q3 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 September 30, 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 27.5% corporate tax rate (The corporate tax rate is calculated using the average of a 35% corporate tax rate for quarters in 2017 and a 25% corporate tax rate for quarters in 2018)
- ▶ 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
- ▶ **As usual, this quarter's BSP Rank The Banks utilizes only reported numbers per call reports filed by the institutions with regulators. LTM figures for some companies in this report may include material one-time charges incurred in the fourth quarter of 2017 primarily related to the change in tax laws**

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	648,065	0.91	9.32
Arkansas County Bank	De Witt	DeWitt First Bankshares Corporation	4/12/1912	3	46	Yes	175,511	0.88	8.53
Armor Bank	Forrest City	Big Creek Bancshares, Inc.	1/1/1919	2	17	No	85,358	1.32	8.48
Arvest Bank	Fayetteville	Arvest Bank Group, Inc.	1/1/1871	294	5,830	No	18,455,491	1.17	10.99
Bank of Bearden	Bearden	Bearden Bancshares, Inc.	7/5/1945	1	8	Yes	55,876	1.02	9.97
Bank of Cave City	Cave City	Sharp BancShares, Inc.	7/2/1906	4	36	Yes	110,209	0.88	10.03
Bank of Delight	Delight		6/16/1911	3	24	Yes	122,292	1.23	8.17
Bank of England	England	MHBC Investments Limited Partnership I LLLP	8/8/1898	6	1,239	No	321,163	1.75	11.36
Bank of Gravett	Gravette	Legacy BancShares, Inc.	3/1/1898	4	36	No	129,743	0.53	3.68
Bank of Lake Village	Lake Village	Southeast Arkansas Bank Corporation	1/1/1934	2	14	No	71,808	1.13	10.72
Bank of Little Rock	Little Rock	Little Rock Bankshares, Inc.	10/21/1927	5	129	No	201,112	(0.21)	(2.04)
Bank of Prescott	Prescott	Prescott Bancshares, Inc.	8/10/1904	1	18	No	72,567	(2.28)	(15.84)
Bank of Salem	Salem	Smith Associated Banking Corporation	12/9/1908	3	38	No	134,230	1.63	14.72
Bank of Star City	Star City	Star City Bancshares, Inc.	4/7/1925	5	29	Yes	94,524	1.12	7.37
Bank OZK	Little Rock		10/1/1934	242	2,509	No	22,086,539	2.08	12.72
Bodcaw Bank	Stamps	Bodcaw Bancshares, Inc.	1/1/1903	1	19	No	84,766	0.16	1.44
Capital Bank	Little Rock	Capital Bancshares, Inc.	9/8/1997	1	10	No	158,793	(0.36)	(4.26)
Centennial Bank	Conway	Home BancShares, Inc.	5/12/1903	163	1,784	No	14,897,457	1.91	10.80
Central Bank	Little Rock		8/12/1912	3	26	No	207,999	0.02	0.20
Chambers Bank	Danville	Chambers Bancshares, Inc.	10/7/1930	19	162	Yes	814,980	0.82	6.77
Citizens Bank	Batesville	Citizens Bancshares of Batesville, Inc.	4/24/1953	19	184	No	849,138	0.96	9.10
Citizens Bank & Trust Company	Van Buren	First Bank Corp	5/1/1886	8	102	No	394,865	1.74	13.92
Commercial Bank & Trust Company	Monticello	Drew Bancshares, Inc.	11/29/1912	5	40	Yes	217,567	0.99	11.61
Community State Bank	Bradley	Allcorp, Inc.	4/10/1933	1	6	Yes	15,777	0.57	3.33
Cornerstone Bank	Eureka Springs	Eureka Bancshares, Inc.	5/4/1912	6	78	Yes	277,013	1.05	11.60
Cross County Bank	Wynne	Cross County Bancshares, Inc.	6/5/1891	9	86	No	252,363	1.33	10.45
DeWitt Bank and Trust Company	De Witt	DBT Financial Corporation	3/1/1929	2	20	Yes	99,245	1.15	6.35
Diamond Bank	Glenwood	Bainum Bancorp	12/16/1904	15	145	Yes	589,715	0.87	8.74
Eagle Bank and Trust Company	Little Rock	State Holding Company	7/1/1919	13	189	No	401,347	0.46	3.85
Farmers & Merchants Bank	Stuttgart	Farmers and Merchants Bankshares, Inc.	1/2/1945	19	243	No	1,098,479	0.91	7.02
Farmers Bank	Greenwood	Wilkinson Banking Corporation	9/25/1907	11	63	No	202,809	1.08	5.64
Farmers Bank & Trust Company	Magnolia	Magnolia Banking Corporation	9/26/1906	23	259	No	1,464,580	1.27	12.24
Farmers Bank and Trust Company	Blytheville	Farmers Bancorp, Inc.	3/16/1908	7	49	Yes	264,263	1.57	14.59
FBT Bank & Mortgage	Fordyce	FBT Bancshares, Inc.	1/6/1931	5	44	Yes	160,173	1.15	11.22
Fidelity National Bank	West Memphis	Carlson Bancshares, Inc.	11/4/1966	4	60	Yes	381,963	1.02	9.48
First Arkansas Bank and Trust	Jacksonville	First Arkansas BancShares, Inc.	11/5/1949	24	273	Yes	746,094	0.96	5.22
First Community Bank	Batesville	First Community Bancshares, Inc.	8/4/1997	21	346	No	1,425,111	0.98	11.72
First Community Bank of Eastern Arkansas	Marion	FCB Financial Services, Inc	10/13/1998	2	27	No	156,041	0.86	6.00
First Delta Bank	Marked Tree	Tyronza Bancshares, Inc.	10/17/1951	3	15	No	68,121	0.86	9.32
First Financial Bank	El Dorado	First Financial Banc Corporation	4/1/1934	11	316	Yes	1,021,455	1.98	14.78
First National Bank	Paragould	First Paragould Bankshares, Inc.	3/22/1889	21	272	No	1,631,039	1.16	10.95
First National Bank at Paris	Paris	Union Bankshares, Inc.	9/1/1891	6	49	Yes	155,416	1.46	10.50
First National Bank of Crossett	Crossett	Ashley Bancstock Company	1/1/1902	4	39	No	153,526	1.37	13.03
First National Bank of Eastern Arkansas	Forrest City	Bankshares of Eastern Arkansas, Inc.	11/1/1886	14	107	Yes	404,346	0.91	8.94
First National Bank of Fort Smith	Fort Smith	First Bank Corp	3/22/1872	21	295	No	1,305,585	1.98	15.70

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 Izard County	Calico Rock	Wyatt Bancshares, Inc.	5/1/1914	5	39	No	161,690	1.08	3.15
First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge	First National Capital Corporation	3/27/1919	5	60	Yes	205,216	1.09	10.56
First National Bank of North Arkansas	Berryville	First Carroll Bankshares, Inc.	2/18/1889	11	91	Yes	195,271	1.12	9.82
First National Bank of Wynne	Wynne	First National Corporation of Wynne	12/3/1915	7	82	No	337,111	1.07	8.90
First NaturalState Bank	McGehee	First National Financial Corporation	1/2/1974	2	18	No	58,200	0.41	3.76
First Security Bank	Searcy	First Security Bancorp	2/6/1932	79	846	No	5,277,567	2.53	13.98
First Service Bank	Greenbrier	First Service Bancshares, Inc.	5/7/1962	12	96	No	297,256	1.07	10.27
First State Bank	Lonoke	Lonoke Bancshares, Inc.	3/18/1935	6	54	No	269,689	0.37	4.05
First State Bank	Russellville	First State Banking Corporation	1/12/1934	5	53	No	257,758	1.21	10.53
First State Bank	Crossett	Evergreen Bancshares, Inc.	1/4/1964	2	13	No	34,441	1.15	7.54
First State Bank of DeQueen	De Queen	First State Bancshares, Inc.	11/1/1974	6	54	Yes	240,545	1.07	12.64
First State Bank of Warren	Warren	Bradley Bancshares, Inc.	1/1/1890	4	29	Yes	109,985	0.48	4.83
First Western Bank	Booneville	First Western Bancshares, Inc.	4/18/1910	10	105	No	419,703	0.66	7.86
FNBC Bank	Ash Flat	FNBC Bancorp Inc	1/1/1912	12	98	Yes	451,028	0.94	10.06
Gateway Bank	Rison	Sigma Holdings, Inc.	3/7/1932	2	13	Yes	71,383	0.51	4.58
Generations Bank	Camden	Harrell Bancshares, Inc.	10/8/1907	9	116	No	496,211	0.76	8.31
HNB Bank	Helena	Helena Bancshares, Inc.	4/1/1940	6	51	No	167,106	0.31	2.17
HomeBank of Arkansas	Portland	Peoples Home Holding, Inc	1/23/1908	5	33	No	70,826	(0.24)	(2.19)
Horatio State Bank	Horatio	Pioneer Bancshares, Inc. of Horatio, Ark	5/5/1905	2	38	No	201,236	1.57	14.24
Integrity First Bank, National Association	Mountain Home	Mountain Home Bancshares, Inc.	12/14/1963	10	127	No	498,570	1.06	9.77
Legacy National Bank	Springdale	Legacy BancShares, Inc.	3/28/2005	5	92	No	505,510	0.96	9.29
Logan County Bank	Scranton		4/4/1926	2	14	No	81,155	1.08	5.92
Malvern National Bank	Malvern	MNB Bancshares, Inc.	7/28/1934	15	128	Yes	532,292	0.36	3.80
McGehee Bank	McGehee	Southeast Financial Bankstock Corporation	12/6/1933	4	29	Yes	140,778	1.23	8.53
Merchants & Planters Bank	Newport	M&P Community Bancshares, Inc.	8/6/1946	11	76	No	267,441	0.83	8.15
Merchants & Planters Bank	Clarendon	Clarendon Holding Company	7/23/1890	1	10	No	44,696	0.59	5.59
Merchants and Farmers Bank	Dumas	M & F Financial Corporation	5/10/1909	3	34	No	152,403	0.81	8.46
Peoples Bank	Magnolia	Golden Oaks Bancshares, Inc.	6/22/1910	3	64	Yes	217,224	1.04	11.03
Peoples Bank	Sheridan	Peoples Bancorp, Inc.	9/13/2000	2	23	No	155,102	1.62	12.09
Petit Jean State Bank	Morrilton	Petit Jean Bancshares, Inc.	2/16/1999	2	29	No	185,981	1.31	9.97
Piggott State Bank	Piggott	Piggott Bankstock, Inc.	3/19/1930	3	19	Yes	84,835	0.90	9.72
Priority Bank	Fayetteville	Priority One Holding Company	7/3/1993	3	36	Yes	85,128	1.27	13.85
Relyance Bank, National Association	Pine Bluff	Jefferson Bancshares, Inc.	2/11/1965	19	188	No	836,625	0.95	7.70
River Town Bank	Dardanelle	Bank of Dardanelle Bankshares, Inc.	1/1/1934	8	50	No	134,227	0.08	0.63
RiverBank	Pocahontas		8/5/1974	2	15	No	88,989	1.89	18.97
Riverside Bank	Sparkman	Riverside Bancshares, Inc.	9/19/1916	2	15	Yes	62,585	1.82	21.29
Riverwind Bank	Augusta		2/20/1935	4	29	No	102,074	0.53	5.51
Security Bank	Stephens	Smith Associated Banking Corporation	4/1/1946	1	18	No	67,543	0.76	9.17
Signature Bank of Arkansas	Fayetteville	White River Bancshares Company	8/18/1933	5	139	No	627,505	0.69	6.13
Simmons Bank	Pine Bluff	Simmons First National Corporation	3/23/1903	204	2,619	No	16,258,268	1.37	10.34
Smackover State Bank	Smackover	Smackover Bancshares, Inc.	4/18/1928	4	37	No	182,958	0.97	7.84
Southern Bancorp Bank	Arkadelphia	Southern Bancorp, Inc.	3/1/1884	43	346	No	1,323,792	0.98	8.57
Stone Bank	Mountain View	Stone Bancshares, Inc.	4/29/1955	4	74	No	340,911	0.68	6.12
Today's Bank	Huntsville	Mathias Bancshares, Inc.	7/26/1991	11	82	Yes	232,770	0.25	2.87
Union Bank & Trust Company	Monticello	First Union Financial Corporation	11/19/1900	4	56	Yes	211,767	1.08	11.35

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 (%)
Union Bank of Mena	Mena	Union Bankshares, Inc.	7/25/1934	3	61	Yes	261,880	1.54	14.89
United Bank	Springdale	United Holding Company, Inc.	1/1/1978	4	54	Yes	190,949	0.67	5.42
Warren Bank and Trust Company	Warren		12/31/1901	4	38	Yes	122,119	0.51	3.31

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	2,509	242	17,822,915	73,648	91,267	7,104	8,803	22,086,539
2	Arvest Bank	Fayetteville	5,830	294	15,830,116	53,844	62,774	2,715	3,166	18,455,491
3	Simmons Bank	Pine Bluff	2,619	204	12,304,068	60,314	79,697	4,698	6,208	16,258,268
4	Centennial Bank	Conway	1,784	163	10,726,175	65,805	91,395	6,012	8,351	14,897,457
5	First Security Bank	Searcy	846	79	4,052,985	51,304	66,805	4,791	6,238	5,277,567
6	First National Bank	Paragould	272	21	1,296,013	61,715	77,669	4,765	5,996	1,631,039
7	Farmers Bank & Trust Company	Magnolia	259	23	1,276,730	55,510	63,677	4,929	5,655	1,464,580
8	First Community Bank	Batesville	346	21	1,090,718	51,939	67,862	3,152	4,119	1,425,111
9	Southern Bancorp Bank	Arkadelphia	346	43	1,033,008	24,023	30,786	2,986	3,826	1,323,792
10	First National Bank of Fort Smith	Fort Smith	295	21	1,126,963	53,665	62,171	3,820	4,426	1,305,585
11	Farmers & Merchants Bank	Stuttgart	243	19	751,210	39,537	57,815	3,091	4,520	1,098,479
12	First Financial Bank	El Dorado	316	11	772,217	70,202	92,860	2,444	3,232	1,021,455
13	Citizens Bank	Batesville	184	19	707,277	37,225	44,691	3,844	4,615	849,138
14	Relyance Bank, National Association	Pine Bluff	188	19	687,439	36,181	44,033	3,657	4,450	836,625
15	Chambers Bank	Danville	162	19	652,459	34,340	42,894	4,028	5,031	814,980
16	First Arkansas Bank and Trust	Jacksonville	273	24	559,454	23,311	31,087	2,049	2,733	746,094
17	Anstaff Bank	Green Forest	154	12	573,415	47,785	54,005	3,723	4,208	648,065
18	Signature Bank of Arkansas	Fayetteville	139	5	521,262	104,252	125,501	3,750	4,514	627,505
19	Diamond Bank	Glenwood	145	15	511,252	34,083	39,314	3,526	4,067	589,715
20	Malvern National Bank	Malvern	128	15	444,939	29,663	35,486	3,476	4,159	532,292
21	Legacy National Bank	Springdale	92	5	439,654	87,931	101,102	4,779	5,495	505,510
22	Integrity First Bank, National Association	Mountain Home	127	10	431,655	43,166	49,857	3,399	3,926	498,570
23	Generations Bank	Camden	116	9	401,241	44,582	55,135	3,459	4,278	496,211
24	FNBC Bank	Ash Flat	98	12	338,122	28,177	37,586	3,450	4,602	451,028
25	First Western Bank	Booneville	105	10	356,384	35,638	41,970	3,394	3,997	419,703
26	First National Bank of Eastern Arkansas	Forrest City	107	14	354,751	25,339	28,882	3,315	3,779	404,346
27	Eagle Bank and Trust Company	Little Rock	189	13	308,601	23,739	30,873	1,633	2,124	401,347
28	Citizens Bank & Trust Company	Van Buren	102	8	340,867	42,608	49,358	3,342	3,871	394,865
29	Fidelity National Bank	West Memphis	60	4	331,827	82,957	95,491	5,530	6,366	381,963
30	Stone Bank	Mountain View	74	4	287,046	71,762	85,228	3,879	4,607	340,911
31	First National Bank of Wynne	Wynne	82	7	285,539	40,791	48,159	3,482	4,111	337,111
32	Bank of England	England	1,239	6	235,715	39,286	53,527	190	259	321,163
33	First Service Bank	Greenbrier	96	12	237,326	19,777	24,771	2,472	3,096	297,256
34	Cornerstone Bank	Eureka Springs	78	6	228,177	38,030	46,169	2,925	3,551	277,013
35	First State Bank	Lonoke	54	6	244,826	40,804	44,948	4,534	4,994	269,689
36	Merchants & Planters Bank	Newport	76	11	231,171	21,016	24,313	3,042	3,519	267,441
37	Farmers Bank and Trust Company	Blytheville	49	7	206,820	29,546	37,752	4,221	5,393	264,263
38	Union Bank of Mena	Mena	61	3	227,868	75,956	87,293	3,736	4,293	261,880
39	First State Bank	Russellville	53	5	220,347	44,069	51,552	4,157	4,863	257,758
40	Cross County Bank	Wynne	86	9	197,966	21,996	28,040	2,302	2,934	252,363
41	First State Bank of DeQueen	De Queen	54	6	213,219	35,537	40,091	3,949	4,455	240,545
42	Today's Bank	Huntsville	82	11	190,731	17,339	21,161	2,326	2,839	232,770
43	Commercial Bank & Trust Company	Monticello	40	5	173,283	34,657	43,513	4,332	5,439	217,567
44	Peoples Bank	Magnolia	64	3	153,144	51,048	72,408	2,393	3,394	217,224
45	Union Bank & Trust Company	Monticello	56	4	179,016	44,754	52,942	3,197	3,782	211,767
46	Central Bank	Little Rock	26	3	169,681	56,560	69,333	6,526	8,000	207,999
47	First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge	60	5	175,309	35,062	41,043	2,922	3,420	205,216
48	Farmers Bank	Greenwood	63	11	163,578	14,871	18,437	2,596	3,219	202,809
49	Horatio State Bank	Horatio	38	2	177,859	88,930	100,618	4,681	5,296	201,236
50	Bank of Little Rock	Little Rock	129	5	177,888	35,578	40,222	1,379	1,559	201,112

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	195,271	6.39	3.10	0.36	2.85	93.88	2.04	5.57
2	Cross County Bank	Wynne	252,363	6.20	5.66	0.62	0.79	112.97	2.01	5.06
3	First National Bank at Paris	Paris	155,416	5.67	11.45	0.47	3.55	102.00	1.37	4.94
4	First State Bank	Crossett	34,441	6.94	6.85	0.37	(5.22)	74.71	2.30	4.92
5	First National Bank of Crossett	Crossett	153,526	6.04	22.82	0.31	(6.53)	86.20	2.94	4.77
5	Riverside Bank	Sparkman	62,585	6.27	2.69	1.34	(1.31)	107.15	3.95	4.77
7	Bank of Salem	Salem	134,230	6.03	0.47	0.78	1.67	92.73	2.19	4.69
8	First Financial Bank	El Dorado	1,021,455	6.11	13.70	1.19	14.60	114.96	1.42	4.64
8	Bank of Star City	Star City	94,524	5.96	7.40	0.46	(0.08)	92.34	2.95	4.64
10	RiverBank	Pocahontas	88,989	6.22	(0.02)	1.27	5.07	109.26	3.27	4.61
11	Bank OZK	Little Rock	22,086,539	6.08	6.00	0.99	5.94	93.84	2.52	4.60
12	Horatio State Bank	Horatio	201,236	6.87	5.86	1.36	4.34	88.20	2.06	4.55
12	Centennial Bank	Conway	14,897,457	5.86	5.31	0.75	2.15	100.99	2.66	4.55
14	First Service Bank	Greenbrier	297,256	5.54	7.06	0.77	5.22	104.17	5.59	4.48
15	Bank of Gravett	Gravette	129,743	6.14	4.55	0.60	11.50	69.77	2.30	4.45
16	HomeBank of Arkansas	Portland	70,826	5.93	(2.35)	0.96	(11.66)	92.57	1.38	4.43
17	Community State Bank	Bradley	15,777	6.52	57.51	0.41	9.70	77.54	2.62	4.42
18	Merchants and Farmers Bank	Dumas	152,403	5.53	7.62	0.58	4.72	102.63	2.28	4.41
19	Farmers Bank	Greenwood	202,809	6.11	9.46	0.30	1.70	71.45	2.25	4.38
20	Cornerstone Bank	Eureka Springs	277,013	5.83	22.11	0.84	19.37	91.14	2.91	4.36
21	Union Bank of Mena	Mena	261,880	6.01	3.75	0.39	3.79	78.11	1.54	4.34
22	Bank of Cave City	Cave City	110,209	5.77	9.67	0.60	3.12	84.52	2.30	4.33
23	First National Bank of Izard County	Calico Rock	161,690	6.96	2.91	0.34	(1.56)	71.17	2.35	4.32
24	First Arkansas Bank and Trust	Jacksonville	746,094	5.24	4.85	0.31	1.12	86.00	3.75	4.27
24	Simmons Bank	Pine Bluff	16,258,268	5.64	88.54	0.77	65.70	96.77	2.65	4.27
24	Priority Bank	Fayetteville	85,128	6.51	1.94	1.90	28.74	126.58	NA	4.27
27	First National Bank of Fort Smith	Fort Smith	1,305,585	5.42	4.65	0.27	2.18	81.60	1.99	4.25
28	Bank of Lake Village	Lake Village	71,808	6.65	9.18	0.36	1.89	77.91	2.11	4.18
29	McGehee Bank	McGehee	140,778	5.22	(6.02)	0.37	(13.11)	118.87	1.41	4.17
30	FBI Bank & Mortgage	Fordeyce	160,173	6.43	7.83	0.63	2.17	74.50	3.04	4.16
31	Today's Bank	Huntsville	232,770	6.32	18.07	1.09	19.41	81.32	2.61	4.15
32	Chambers Bank	Danville	814,980	5.30	13.29	0.91	4.97	107.02	3.02	4.12
33	Southern Bancorp Bank	Arkadelphia	1,323,792	5.06	10.80	0.45	4.64	93.73	2.79	4.11
34	First Community Bank of Eastern Arkansas	Marion	156,041	5.41	(1.68)	0.46	2.34	90.01	2.16	4.10
35	Citizens Bank & Trust Company	Van Buren	394,865	5.71	(2.16)	0.40	2.04	69.42	2.56	4.06
36	First State Bank	Russellville	257,758	5.04	9.29	0.43	5.96	93.20	2.35	4.05
36	Farmers Bank and Trust Company	Blytheville	264,263	5.42	(43.74)	0.68	(55.07)	107.31	2.59	4.05
36	Merchants & Planters Bank	Newport	267,441	5.61	8.04	0.64	10.16	83.43	2.35	4.05
39	First Western Bank	Booneville	419,703	5.26	10.39	0.99	10.70	98.19	2.51	4.04
40	First State Bank of DeQueen	De Queen	240,545	5.99	1.57	1.28	9.45	82.24	3.04	4.03
40	First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge	205,216	5.79	(0.14)	0.51	3.64	73.65	2.04	4.03
42	Riverwind Bank	Augusta	102,074	5.41	1.33	0.63	1.88	79.48	3.09	4.00
43	Farmers & Merchants Bank	Stuttgart	1,098,479	5.26	8.87	0.49	(2.14)	99.82	2.62	3.99
44	Legacy National Bank	Springdale	505,510	4.99	12.40	0.72	15.29	95.20	1.97	3.96
45	Signature Bank of Arkansas	Fayetteville	627,505	5.21	6.70	1.02	14.55	98.20	2.13	3.95
46	Arkansas County Bank	De Witt	175,511	6.03	3.84	0.53	(2.95)	90.13	2.57	3.94
47	Peoples Bank	Magnolia	217,224	6.75	14.14	1.77	14.51	96.61	4.58	3.92
48	Security Bank	Stephens	67,543	5.87	2.71	1.42	(1.11)	93.80	1.88	3.89
49	FNBC Bank	Ash Flat	451,028	5.23	1.85	0.93	7.25	96.97	3.81	3.87
49	River Town Bank	Dardanelle	134,227	4.90	0.88	0.34	(0.20)	82.65	2.24	3.87

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	321,163	5,661	0.17	32.02	2.01	(0.01)	112,156	34.58
2	Bank of Little Rock	Little Rock	201,112	(438)	0.20	5.04	0.00	(0.03)	13,032	6.38
3	Priority Bank	Fayetteville	85,128	1,387	0.02	3.80	0.02	0.17	3,262	4.11
4	First Arkansas Bank and Trust	Jacksonville	746,094	10,186	0.24	0.11	0.00	0.00	24,603	3.21
5	Eagle Bank and Trust Company	Little Rock	401,347	1,801	0.15	0.00	0.00	0.01	11,279	2.89
6	Arvest Bank	Fayetteville	18,455,491	207,899	0.81	0.29	0.48	0.01	475,194	2.68
7	Stone Bank	Mountain View	340,911	1,794	0.04	2.29	0.18	0.00	6,774	2.57
8	First Financial Bank	El Dorado	1,021,455	25,749	0.19	1.04	1.04	0.04	23,936	2.53
9	FBT Bank & Mortgage	Fordyce	160,173	2,530	0.53	0.00	0.00	0.00	2,977	1.86
10	First Service Bank	Greenbrier	297,256	3,056	0.33	0.63	0.00	(0.01)	4,523	1.58
11	Farmers Bank	Greenwood	202,809	2,177	0.55	0.00	0.00	0.06	3,091	1.53
12	First National Bank of Crossett	Crossett	153,526	2,111	0.51	0.00	0.00	0.00	2,322	1.50
13	First National Bank at Paris	Paris	155,416	3,067	0.84	0.00	0.02	(0.01)	2,079	1.37
14	First National Bank of Fort Smith	Fort Smith	1,305,585	25,745	0.34	0.11	0.00	0.02	15,691	1.21
15	Merchants & Planters Bank	Newport	267,441	2,169	0.45	0.00	0.00	0.01	3,133	1.19
16	Cornerstone Bank	Eureka Springs	277,013	3,728	0.32	0.00	0.00	(0.04)	2,910	1.13
17	Simmons Bank	Pine Bluff	16,258,268	182,653	0.30	0.11	0.01	0.00	148,604	1.11
18	First State Bank	Crossett	34,441	402	0.75	0.00	0.00	0.07	383	1.10
19	Farmers Bank and Trust Company	Blytheville	264,263	5,630	0.39	0.00	0.00	(0.02)	2,847	1.09
20	First National Bank of North Arkansas	Berryville	195,271	2,951	0.39	0.00	0.00	0.02	1,999	1.05
21	Bank of Cave City	Cave City	110,209	1,326	0.26	0.00	0.00	0.00	1,076	0.98
22	Community State Bank	Bradley	15,777	120	0.62	0.00	0.00	0.00	150	0.97
23	Union Bank of Mena	Mena	261,880	5,447	0.47	0.00	0.00	0.00	2,427	0.95
24	Relyance Bank, National Association	Pine Bluff	836,625	7,495	0.37	0.00	0.00	0.00	7,360	0.94
25	First Western Bank	Booneville	419,703	2,600	0.20	0.46	0.00	(0.15)	3,637	0.92
26	Integrity First Bank, National Association	Mountain Home	498,570	5,146	0.31	0.04	0.00	0.00	4,392	0.91
27	Union Bank & Trust Company	Monticello	211,767	3,142	0.38	0.03	0.00	0.00	1,898	0.90
28	First Community Bank	Batesville	1,425,111	13,365	0.29	0.12	0.00	(0.02)	11,879	0.87
29	First National Bank	Paragould	1,631,039	15,937	0.37	0.00	0.00	0.03	11,584	0.84
30	Today's Bank	Huntsville	232,770	734	0.12	0.00	0.00	0.39	1,719	0.83
30	FNBC Bank	Ash Flat	451,028	5,735	0.40	0.03	0.01	(0.01)	3,670	0.83
32	Peoples Bank	Magnolia	217,224	2,945	0.67	0.01	0.00	(0.06)	1,586	0.77
33	First National Bank of Wynne	Wynne	337,111	3,665	0.48	0.00	0.00	(0.01)	2,553	0.75
33	Southern Bancorp Bank	Arkadelphia	1,323,792	12,291	0.44	0.02	0.00	(0.04)	9,467	0.75
33	Riverside Bank	Sparkman	62,585	1,543	0.08	0.59	0.00	0.00	463	0.75
36	Bank of Salem	Salem	134,230	2,229	0.20	0.00	0.00	0.11	1,015	0.74
37	Bank of Gravett	Gravette	129,743	614	0.32	0.00	0.00	0.01	847	0.73
38	First National Bank of Izard County	Calico Rock	161,690	1,762	0.30	0.00	0.00	0.02	1,186	0.72
39	Merchants and Farmers Bank	Dumas	152,403	1,117	0.34	0.00	0.00	0.00	973	0.71
40	River Town Bank	Dardanelle	134,227	106	0.37	0.00	0.00	0.00	948	0.70
40	Generations Bank	Camden	496,211	3,612	0.25	0.14	0.00	0.01	3,315	0.70
40	McGehee Bank	McGehee	140,778	2,061	0.15	0.00	0.00	0.00	845	0.70
40	Signature Bank of Arkansas	Fayetteville	627,505	4,202	0.13	0.16	0.00	(0.05)	4,266	0.70
44	First State Bank	Russellville	257,758	3,084	0.17	0.22	0.00	0.00	1,758	0.69
44	Centennial Bank	Conway	14,897,457	275,089	0.18	0.10	0.00	0.02	98,720	0.69
46	Bank of Lake Village	Lake Village	71,808	754	0.16	0.00	0.00	0.00	452	0.68
47	Citizens Bank & Trust Company	Van Buren	394,865	6,866	0.32	0.00	0.00	0.00	2,634	0.67
48	Citizens Bank	Batesville	849,138	7,564	0.26	0.03	0.01	(0.02)	5,136	0.65
48	Cross County Bank	Wynne	252,363	3,177	0.31	0.00	0.00	0.06	1,566	0.65
50	First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge	205,216	3,039	0.28	0.00	0.00	0.00	1,280	0.64
50	Bank of Star City	Star City	94,524	1,430	0.32	0.00	0.00	(0.02)	590	0.64

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	Logan County Bank	Scranton	81,155	52.54	14	2	0.93	0.31	0.37	1.61
2	Petit Jean State Bank	Morrilton	185,981	43.74	29	2	0.89	0.17	0.58	1.64
3	Centennial Bank	Conway	14,897,457	34.44	1,784	163	0.91	0.25	0.47	1.64
4	Capital Bank	Little Rock	158,793	73.04	10	1	0.82	0.19	0.64	1.65
5	Bank OZK	Little Rock	22,086,539	36.25	2,509	242	0.78	0.26	0.63	1.67
6	Bank of Bearden	Bearden	55,876	52.69	8	1	0.93	0.09	0.66	1.68
7	First Security Bank	Searcy	5,277,567	39.44	846	79	0.99	0.26	0.53	1.78
8	Peoples Bank	Sheridan	155,102	45.50	23	2	0.94	0.21	0.71	1.85
9	RiverBank	Pocahontas	88,989	41.05	15	2	0.86	0.20	0.84	1.90
10	Smackover State Bank	Smackover	182,958	59.92	37	4	1.09	0.20	0.61	1.90
11	Fidelity National Bank	West Memphis	381,963	54.63	60	4	1.21	0.17	0.57	1.95
12	Horatio State Bank	Horatio	201,236	43.02	38	2	1.32	0.18	0.50	2.00
13	Citizens Bank & Trust Company	Van Buren	394,865	45.33	102	8	1.40	0.29	0.42	2.11
14	Bank of Delight	Delight	122,292	53.21	24	3	1.32	0.14	0.66	2.13
15	First National Bank	Paragould	1,631,039	50.54	272	21	1.16	0.27	0.70	2.14
16	First State Bank	Lonoke	269,689	76.86	54	6	1.29	0.34	0.56	2.20
17	Bodcaw Bank	Stamps	84,766	64.09	19	1	1.28	0.13	0.80	2.20
18	Central Bank	Little Rock	207,999	67.54	26	3	1.21	0.29	0.76	2.26
19	Armor Bank	Forrest City	85,358	69.27	17	2	1.15	0.23	0.94	2.32
20	DeWitt Bank and Trust Company	De Witt	99,245	60.47	20	2	1.51	0.16	0.68	2.34
21	Farmers Bank & Trust Company	Magnolia	1,464,580	58.21	259	23	1.30	0.31	0.74	2.36
22	First National Bank of Eastern Arkansas	Forrest City	404,346	63.76	107	14	1.48	0.45	0.51	2.45
23	First Delta Bank	Marked Tree	68,121	71.82	15	3	1.17	0.31	1.00	2.48
24	Legacy National Bank	Springdale	505,510	60.85	92	5	1.50	0.28	0.74	2.52
25	First National Bank of Fort Smith	Fort Smith	1,305,585	48.96	295	21	1.50	0.29	0.72	2.52
26	Arkansas County Bank	De Witt	175,511	63.54	46	3	1.52	0.28	0.74	2.54
27	Merchants & Planters Bank	Clarendon	44,696	79.74	10	1	1.50	0.21	0.83	2.55
28	Warren Bank and Trust Company	Warren	122,119	78.07	38	4	1.42	0.23	0.91	2.56
29	Anstaff Bank	Green Forest	648,065	62.76	154	12	1.60	0.22	0.74	2.57
30	Piggott State Bank	Piggott	84,835	64.70	19	3	1.11	0.34	1.15	2.60
31	First State Bank	Russellville	257,758	57.70	53	5	1.39	0.28	0.93	2.61
32	Commercial Bank & Trust Company	Monticello	217,567	63.13	40	5	1.45	0.26	0.90	2.61
33	Peoples Bank	Magnolia	217,224	58.17	64	3	1.58	0.21	0.83	2.61
34	First NaturalState Bank	McGehee	58,200	72.91	18	2	1.52	0.29	0.81	2.62
35	McGehee Bank	McGehee	140,778	56.54	29	4	1.67	0.52	0.43	2.62
36	First State Bank of Warren	Warren	109,985	78.78	29	4	1.47	0.55	0.61	2.63
37	Farmers Bank and Trust Company	Blytheville	264,263	53.31	49	7	1.14	0.37	1.13	2.64
38	First National Bank of Wynne	Wynne	337,111	62.13	82	7	1.53	0.26	0.86	2.65
39	Security Bank	Stephens	67,543	64.38	18	1	1.40	0.30	0.95	2.66
40	First State Bank of DeQueen	De Queen	240,545	61.99	54	6	1.63	0.41	0.62	2.66
41	Riverside Bank	Sparkman	62,585	51.63	15	2	1.41	0.36	0.90	2.67
42	Diamond Bank	Glenwood	589,715	66.58	145	15	1.52	0.43	0.73	2.68
43	Farmers & Merchants Bank	Stuttgart	1,098,479	63.40	243	19	1.62	0.31	0.79	2.71
44	First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge	205,216	63.00	60	5	1.58	0.59	0.56	2.72
45	Simmons Bank	Pine Bluff	16,258,268	55.59	2,619	204	1.52	0.33	0.89	2.74
46	Chambers Bank	Danville	814,980	67.73	162	19	1.39	0.32	1.03	2.74
47	First Community Bank	Batesville	1,425,111	61.80	346	21	1.64	0.31	0.81	2.76
48	HNB Bank	Helena	167,106	85.91	51	6	1.47	0.35	0.98	2.80
49	Malvern National Bank	Malvern	532,292	79.76	128	15	1.69	0.36	0.77	2.83
50	Integrity First Bank, National Association	Mountain Home	498,570	66.18	127	10	1.84	0.43	0.58	2.85

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	First State Bank	Russellville	257,758	205,366	1.43	0.12	0.00	0.16	(0.08)	0.20
2	First National Bank of Eastern Arkansas	Forrest City	404,346	233,866	1.63	0.25	0.05	0.00	0.00	0.30
3	Riverside Bank	Sparkman	62,585	54,910	0.86	0.00	0.13	0.11	0.16	0.39
4	First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge	205,216	129,114	1.17	0.34	0.00	0.26	(0.03)	0.56
5	Integrity First Bank, National Association	Mountain Home	498,570	371,049	0.83	0.39	0.00	0.22	0.03	0.65
6	Peoples Bank	Sheridan	155,102	72,486	1.52	0.47	0.00	0.17	0.05	0.69
7	First Security Bank	Searcy	5,277,567	2,458,664	3.23	0.26	0.00	0.38	0.10	0.74
8	First National Bank of Crossett	Crossett	153,526	112,205	0.59	0.38	0.00	0.50	(0.05)	0.83
9	Community State Bank	Bradley	15,777	10,103	1.51	0.70	0.00	0.00	0.17	0.87
10	Bank OZK	Little Rock	22,086,539	16,725,790	0.59	0.12	0.00	0.51	0.34	0.98
11	Bank of Delight	Delight	122,292	100,624	0.90	0.44	0.00	0.54	0.02	1.00
12	RiverBank	Pocahontas	88,989	78,229	1.03	0.19	0.00	0.82	0.03	1.04
13	Simmons Bank	Pine Bluff	16,258,268	11,906,937	0.48	0.14	0.00	0.75	0.26	1.16
14	Fidelity National Bank	West Memphis	381,963	207,330	1.33	0.13	0.00	1.04	0.00	1.17
15	Centennial Bank	Conway	14,897,457	10,832,814	1.02	0.29	0.19	0.61	0.10	1.18
16	Generations Bank	Camden	496,211	388,310	0.98	0.71	0.08	0.31	0.10	1.19
17	HNB Bank	Helena	167,106	71,240	2.55	0.38	0.13	0.68	0.12	1.31
18	Bank of Star City	Star City	94,524	69,889	2.36	0.87	0.00	0.42	0.02	1.31
19	Security Bank	Stephens	67,543	56,520	1.63	0.12	0.01	1.05	0.20	1.38
20	First National Bank	Paragould	1,631,039	1,349,945	1.28	0.35	0.03	0.65	0.36	1.39
21	First National Bank at Paris	Paris	155,416	134,368	1.49	0.84	0.00	0.45	0.11	1.40
22	Legacy National Bank	Springdale	505,510	418,566	1.66	0.23	0.00	1.41	(0.22)	1.43
23	Bank of Bearden	Bearden	55,876	27,604	1.12	0.98	0.00	0.33	0.13	1.44
24	First National Bank of Fort Smith	Fort Smith	1,305,585	919,550	1.47	0.54	0.14	0.72	0.05	1.45
25	Merchants and Farmers Bank	Dumas	152,403	118,735	1.36	0.46	0.00	0.94	0.06	1.45
26	First Service Bank	Greenbrier	297,256	247,229	1.07	0.21	0.02	1.25	0.02	1.50
27	Cross County Bank	Wynne	252,363	223,641	2.00	0.04	0.00	1.42	0.08	1.54
28	Capital Bank	Little Rock	158,793	74,003	1.42	0.00	0.00	1.49	0.05	1.55
29	Smackover State Bank	Smackover	182,958	65,461	1.53	0.99	0.00	0.54	0.02	1.55
30	Malvern National Bank	Malvern	532,292	315,904	1.86	0.64	0.00	1.03	(0.04)	1.63
31	Relyance Bank, National Association	Pine Bluff	836,625	672,177	1.00	0.45	0.05	1.21	0.10	1.82
32	Riverwind Bank	Augusta	102,074	70,813	1.12	0.49	0.00	1.14	0.20	1.83
33	First Western Bank	Booneville	419,703	349,931	0.96	0.28	0.00	1.50	0.04	1.83
34	United Bank	Springdale	190,949	159,992	1.44	0.24	0.00	1.55	0.04	1.84
35	Farmers & Merchants Bank	Stuttgart	1,098,479	749,889	0.97	0.31	0.00	1.30	0.23	1.84
36	Anstaff Bank	Green Forest	648,065	474,675	1.14	1.52	0.00	0.34	0.05	1.91
37	McGehee Bank	McGehee	140,778	110,992	0.99	0.08	0.00	1.12	0.77	1.97
38	Citizens Bank	Batesville	849,138	649,239	1.58	0.71	0.00	1.10	0.17	1.98
39	Signature Bank of Arkansas	Fayetteville	627,505	511,897	1.43	0.01	0.00	1.96	0.02	1.98
40	Piggott State Bank	Piggott	84,835	42,292	1.58	1.83	0.00	0.16	0.02	2.01
41	First National Bank of Wynne	Wynne	337,111	205,281	1.14	0.55	0.02	1.39	0.07	2.03
42	Diamond Bank	Glenwood	589,715	417,876	1.15	0.66	0.00	1.36	0.06	2.08
43	Union Bank of Mena	Mena	261,880	177,992	1.62	1.22	0.00	0.79	0.07	2.08
44	Farmers Bank and Trust Company	Blytheville	264,263	221,933	1.73	1.10	0.00	1.12	0.08	2.30
45	First Delta Bank	Marked Tree	68,121	25,483	1.85	1.63	0.19	0.62	(0.07)	2.36
46	Petit Jean State Bank	Morrilton	185,981	89,099	2.64	0.12	0.00	2.23	0.10	2.45
47	First State Bank of DeQueen	De Queen	240,545	175,357	1.86	0.93	0.00	1.53	0.02	2.48
48	Eagle Bank and Trust Company	Little Rock	401,347	234,419	1.28	0.20	0.00	2.26	0.02	2.48
49	Gateway Bank	Rison	71,383	54,216	1.16	0.44	0.00	1.56	0.51	2.51
50	Farmers Bank & Trust Company	Magnolia	1,464,580	1,135,272	1.67	0.43	0.01	1.81	0.26	2.52

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	2017Q3 LTM Net Income (\$000)			
1	Riverside Bank	Sparkman	62,585	1,543	15	103	1,255	1.82	21.29	
2	RiverBank	Pocahontas	88,989	1,659	15	111	1,146	1.89	18.97	
3	First National Bank of Fort Smith	Fort Smith	1,305,585	25,745	295	87	19,630	1.98	15.70	
4	Union Bank of Mena	Mena	261,880	5,447	61	89	4,601	1.54	14.89	
5	First Financial Bank	El Dorado	1,021,455	25,749	316	81	27,583	1.98	14.78	
6	Bank of Salem	Salem	134,230	2,229	38	59	1,644	1.63	14.72	
7	Farmers Bank and Trust Company	Blytheville	264,263	5,630	49	115	7,753	1.57	14.59	
8	Horatio State Bank	Horatio	201,236	3,107	38	82	2,736	1.57	14.24	
9	First Security Bank	Searcy	5,277,567	133,871	846	158	97,386	2.53	13.98	
10	Citizens Bank & Trust Company	Van Buren	394,865	6,866	102	67	6,047	1.74	13.92	
11	Priority Bank	Fayetteville	85,128	1,387	36	39	1,228	1.27	13.85	
12	First National Bank of Crossett	Crossett	153,526	2,111	39	54	1,565	1.37	13.03	
13	Bank OZK	Little Rock	22,086,539	448,238	2,509	179	368,430	2.08	12.72	
14	First State Bank of DeQueen	De Queen	240,545	3,563	54	66	3,593	1.07	12.64	
15	Farmers Bank & Trust Company	Magnolia	1,464,580	18,067	259	70	21,270	1.27	12.24	
16	Peoples Bank	Sheridan	155,102	2,497	23	109	2,061	1.62	12.09	
17	First Community Bank	Batesville	1,425,111	13,365	346	39	12,274	0.98	11.72	
18	Commercial Bank & Trust Company	Monticello	217,567	2,859	40	71	2,788	0.99	11.61	
19	Cornerstone Bank	Eureka Springs	277,013	3,728	78	48	2,165	2.997	11.60	
20	Bank of England	England	321,163	5,661	1,239	5	6,877	1.75	11.36	
21	Union Bank & Trust Company	Monticello	211,767	3,142	56	56	3,073	2.936	11.35	
22	FBT Bank & Mortgage	Fordyce	160,173	2,530	44	58	1,027	1.510	11.22	
23	Peoples Bank	Magnolia	217,224	2,945	64	46	2,858	2.501	11.03	
24	Arvest Bank	Fayetteville	18,455,491	207,899	5,830	36	134,231	1.17	10.99	
25	First National Bank	Paragould	1,631,039	15,937	272	59	14,368	1.16	10.95	
26	Centennial Bank	Conway	14,897,457	275,089	1,784	154	172,482	1.73143	10.80	
27	Bank of Lake Village	Lake Village	71,808	754	14	54	211	433	1.13	10.72
28	First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge	205,216	3,039	60	51	2,281	4,717	1.09	10.56
29	First State Bank	Russellville	257,758	3,084	53	58	2,840	2,576	1.21	10.53
30	First National Bank at Paris	Paris	155,416	3,067	49	63	2,410	2,323	1.46	10.50
31	Cross County Bank	Wynne	252,363	3,177	86	37	2,175	2,416	1.33	10.45
32	Simmons Bank	Pine Bluff	16,258,268	182,653	2,619	70	114,270	105,158	1.37	10.34
33	First Service Bank	Greenbrier	297,256	3,056	96	32	3,719	2,833	1.07	10.27
34	FNBC Bank	Ash Flat	451,028	5,735	98	59	3,586	3,389	0.94	10.06
35	Bank of Cave City	Cave City	110,209	1,326	36	37	1,698	1,244	0.88	10.03
36	Petit Jean State Bank	Morrilton	185,981	2,465	29	85	2,164	2,019	1.31	9.97
37	Bank of Bearden	Bearden	55,876	847	8	106	646	618	1.02	9.97
38	First National Bank of North Arkansas	Berryville	195,271	2,951	91	32	2,505	2,065	1.12	9.82
39	Integrity First Bank, National Association	Mountain Home	498,570	5,146	127	41	4,066	3,579	1.06	9.77
40	Piggott State Bank	Piggott	84,835	1,042	19	55	951	1,054	0.90	9.72
41	Fidelity National Bank	West Memphis	381,963	5,547	60	92	4,899	4,833	1.02	9.48
42	Anstaff Bank	Green Forest	648,065	7,755	154	50	6,732	5,778	0.91	9.32
43	First Delta Bank	Marked Tree	68,121	526	15	35	451	448	0.86	9.32
44	Legacy National Bank	Springdale	505,510	4,555	92	50	3,471	3,170	0.96	9.29
45	Security Bank	Stephens	67,543	526	18	29	509	503	0.76	9.17
46	Citizens Bank	Batesville	849,138	7,564	184	41	6,592	5,933	0.96	9.10
47	First National Bank of Eastern Arkansas	Forrest City	404,346	5,031	107	47	3,846	3,176	0.91	8.94
48	First National Bank of Wynne	Wynne	337,111	3,665	82	45	2,721	2,893	1.07	8.90
49	Diamond Bank	Glenwood	589,715	6,944	145	48	6,891	7,365	0.87	8.74
50	Southern Bancorp Bank	Arkadelphia	1,323,792	12,291	346	36	10,348	8,835	0.98	8.57

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	62,585	5	33	41	3	1	16.6
2	First National Bank of Fort Smith	Fort Smith	1,305,585	27	14	25	24	3	18.6
3	Centennial Bank	Conway	14,897,457	12	44	3	15	26	20.0
4	Bank OZK	Little Rock	22,086,539	11	62	5	10	13	20.2
5	First National Bank of Crossett	Crossett	153,526	5	12	77	8	12	22.8
6	RiverBank	Pocahontas	88,989	10	85	9	12	2	23.6
7	Simmons Bank	Pine Bluff	16,258,268	24	17	45	13	32	26.2
8	First National Bank at Paris	Paris	155,416	3	13	74	21	30	28.2
8	First State Bank	Russellville	257,758	36	44	31	1	29	28.2
10	Farmers Bank and Trust Company	Blytheville	264,263	36	19	37	44	7	28.6
10	Union Bank of Mena	Mena	261,880	21	23	52	43	4	28.6
12	First Security Bank	Searcy	5,277,567	63	62	7	7	9	29.6
13	Citizens Bank & Trust Company	Van Buren	394,865	35	47	13	51	10	31.2
14	Peoples Bank	Sheridan	155,102	75	53	8	6	16	31.6
15	First National Bank	Paragould	1,631,039	74	29	15	20	25	32.6
16	First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge	205,216	40	50	44	4	28	33.2
17	First Service Bank	Greenbrier	297,256	14	10	86	26	33	33.8
18	First Financial Bank	El Dorado	1,021,455	8	8	80	72	5	34.6
18	Cross County Bank	Wynne	252,363	2	48	65	27	31	34.6
20	Bank of Salem	Salem	134,230	7	36	60	68	6	35.4
21	Integrity First Bank, National Association	Mountain Home	498,570	66	26	50	5	39	37.2
22	Horatio State Bank	Horatio	201,236	12	88	12	67	8	37.4
23	McGehee Bank	McGehee	140,778	29	40	35	37	51	38.4
24	Cornerstone Bank	Eureka Springs	277,013	20	16	70	77	19	40.4
25	Merchants and Farmers Bank	Dumas	152,403	18	39	69	25	54	41.0
25	Legacy National Bank	Springdale	505,510	44	71	24	22	44	41.0
27	First State Bank of DeQueen	De Queen	240,545	40	66	40	47	14	41.4
27	First National Bank of Eastern Arkansas	Forrest City	404,346	79	57	22	2	47	41.4
29	FBT Bank & Mortgage	Fordyce	160,173	30	9	78	70	22	41.8
30	Bank of Star City	Star City	94,524	8	50	73	18	62	42.2
31	First Community Bank	Batesville	1,425,111	61	28	47	59	17	42.4
31	Community State Bank	Bradley	15,777	17	22	82	9	82	42.4
33	Farmers Bank & Trust Company	Magnolia	1,464,580	56	73	21	50	15	43.0
34	First National Bank of North Arkansas	Berryville	195,271	1	20	88	69	38	43.2
34	Priority Bank	Fayetteville	85,128	24	3	91	87	11	43.2
36	First National Bank of Wynne	Wynne	337,111	57	33	38	41	48	43.4
36	Bank of Lake Village	Lake Village	71,808	28	46	64	52	27	43.4
36	Peoples Bank	Magnolia	217,224	47	32	33	82	23	43.4
39	Security Bank	Stephens	67,543	48	68	39	19	45	43.8
40	Bank of Cave City	Cave City	110,209	22	21	68	74	35	44.0
41	Generations Bank	Camden	496,211	57	40	54	16	55	44.4
42	Anstaff Bank	Green Forest	648,065	59	58	29	36	42	44.8
43	Bank of Delight	Delight	122,292	64	80	14	11	56	45.0
44	Fidelity National Bank	West Memphis	381,963	82	78	11	14	41	45.2
45	Relyance Bank, National Association	Pine Bluff	836,625	54	24	58	31	60	45.4
46	First Western Bank	Booneville	419,703	39	25	75	33	58	46.0
47	Union Bank & Trust Company	Monticello	211,767	51	27	55	78	21	46.4
48	Petit Jean State Bank	Morrilton	185,981	73	76	2	46	36	46.6
48	Bank of Bearden	Bearden	55,876	77	90	6	23	37	46.6
48	Arvest Bank	Fayetteville	18,455,491	62	6	87	54	24	46.6



**3290 Northside Parkway NW, Suite 800
Atlanta, GA 30327
(404) 848-1571**

**500 East Morehead Street, Suite 250
Charlotte, NC 28202
(704) 228-0556**