

Six-county market share breakdown

Ranked by share of countywide deposits as of June 30, 2017.

	RANK	INSTITUTION NAME	NO. OF BRANCHES IN COUNTY	2017 DEPOSITS (THOUSANDS)	2016 DEPOSITS (THOUSANDS)	% CHANGE IN DEPOSITS 2017-2016	2017 MARKET SHARE %	2016 MARKET SHARE %	% CHANGE IN MARKET SHARE 2016-15	STATE WHERE CHARTERED
BENTON COUNTY	1	Arvest Bank	24	\$3,326,933	\$2,577,738	29.06%	62.09%	58.85%	5.51%	AR
	2	Bank of America N.A.	2	\$264,454	\$146,594	80.40%	4.94%	3.35%	47.48%	AL
	3	Bank of the Ozarks	8	\$210,666	\$160,615	31.16%	3.93%	3.67%	7.22%	AR
	4	First Western Bank	5	\$154,018	\$133,329	15.52%	2.87%	3.04%	-5.56%	NC
	5	Regions Bank	3	\$150,727	\$184,885	-18.48%	2.81%	4.22%	-33.35%	AR
	6	First Security Bank	6	\$142,859	\$122,192	16.91%	2.67%	2.79%	-4.42%	AR
	7	Grand Savings Bank	6	\$138,903	\$115,989	19.76%	2.59%	2.65%	-2.10%	AR
	8	Generations Bank	2	\$119,387	\$126,854	-5.89%	2.23%	2.90%	-23.06%	OK
	9	IberiaBank FSB	3	\$118,145	\$102,587	15.17%	2.20%	2.34%	-5.85%	AR
	10	First National Bank of NWA	5	\$108,601	\$100,492	8.07%	2.03%	2.29%	-11.65%	AR
	11	Bank of Gravett	4	\$102,999	\$105,181	-2.07%	1.92%	2.40%	-19.95%	AR
	12	Simmons Bank	4	\$95,283	\$92,031	3.53%	1.78%	2.10%	-15.36%	AR
	13	Centennial Bank	4	\$69,872	\$67,461	3.57%	1.30%	1.54%	-15.33%	AR
	14	Signature Bank of Arkansas	1	\$63,137	\$52,101	21.18%	1.18%	1.19%	-0.93%	AR
	15	Central Bank*	1	\$54,429	\$71,653	-24.04%	1.02%	1.64%	-37.90%	AR
	16	Bear State Bank N.A.	2	\$50,015	\$50,210	-0.39%	0.93%	1.15%	-18.57%	AR
	17	United Bank	1	\$35,872	\$29,325	22.33%	0.67%	0.67%	0.00%	AR
	18	Chambers Bank	1	\$26,315	\$20,895	25.94%	0.49%	0.48%	2.95%	AR
	19	The Citizens Bank	1	\$26,063	\$26,267	-0.78%	0.49%	0.60%	-18.89%	AR
	20	Equity Bank**	1	\$22,939	\$26,027	-11.86%	0.43%	0.59%	-27.95%	AR
	21	First National Bank	2	\$21,697	\$15,979	35.78%	0.40%	0.36%	11.00%	MO
	22	Great Southern Bank	1	\$17,681	\$17,356	1.87%	0.33%	0.40%	-16.72%	AR
	23	Legacy National Bank	1	\$12,321	\$8,992	37.02%	0.23%	0.21%	12.01%	AR
	24	BOKF N.A. (dba Bank of Arkansas)	1	\$10,383	\$12,114	-14.29%	0.19%	0.28%	-29.93%	AR
	25	BancorpSouth Bank	1	\$8,975	\$8,199	9.46%	0.17%	0.19%	-10.51%	MS
	26	Integrity First Bank N.A.	1	\$2,927	\$3,930	-25.52%	0.05%	0.09%	-39.11%	AR
	27	Intrust Bank N.A.	1	\$2,724	\$1,419	91.97%	0.05%	0.03%	56.93%	KS
		COUNTY TOTALS	92	\$5,358,325	\$4,380,415	22.32%				
CARROLL COUNTY	1	Anstaff Bank N.A.	4	\$176,412	\$165,116	6.84%	27.88%	27.86%	0.08%	AR
	2	Cornerstone Bank	4	\$175,318	\$148,660	17.93%	27.71%	25.08%	10.48%	AR
	3	First National Bank of North Arkansas	6	\$114,356	\$113,747	0.54%	18.07%	19.19%	-5.84%	AR
	4	Equity Bank**	2	\$94,021	\$95,836	-1.89%	14.86%	16.17%	-8.10%	AR
	5	Arvest Bank	3	\$72,570	\$69,338	4.66%	11.47%	11.70%	-1.96%	AR
		COUNTY TOTALS	19	\$632,677	\$592,697	6.75%				
CRAWFORD COUNTY	1	Citizens' Bank & Trust Co.	7	\$344,472	\$337,490	2.07%	47.90%	47.64%	0.56%	AR
	2	Arvest Bank	4	\$95,521	\$92,689	3.06%	13.28%	13.08%	1.54%	AR
	3	Bank of the Ozarks	4	\$87,884	\$86,444	1.67%	12.22%	12.20%	0.17%	AR
	4	BancorpSouth Bank	2	\$60,359	\$60,403	-0.07%	8.39%	8.53%	-1.55%	MS
	5	Generations Bank	1	\$50,641	\$48,651	4.09%	7.04%	6.87%	2.56%	AR
	6	U.S. Bank N.A.	3	\$40,494	\$43,647	-7.22%	5.63%	6.16%	-8.59%	OH
	7	Today's Bank+	3	\$31,208	\$31,116	0.30%	4.34%	4.39%	-1.18%	AR
	8	Centennial Bank	1	\$8,514	\$8,048	5.79%	1.18%	1.14%	4.23%	AR
		COUNTY TOTALS	25	\$719,093	\$708,488	1.50%				
MADISON COUNTY	1	Arvest Bank	2	\$103,766	\$109,044	-4.84%	44.70%	47.81%	-6.51%	AR
	2	Today's Bank	2	\$59,440	\$54,396	9.27%	25.60%	23.85%	7.33%	AR
	3	Anstaff Bank N.A.	2	\$44,354	\$44,822	-1.04%	19.10%	19.65%	-2.81%	AR
	4	Cornerstone Bank	1	\$13,218	\$8,956	47.59%	5.69%	3.93%	44.78%	AR
	5	First National Bank of North Arkansas	1	\$11,382	\$10,849	4.91%	4.90%	4.76%	2.94%	AR
		COUNTY TOTALS	8	\$232,160	\$228,067	1.79%				
SEBASTIAN COUNTY	1	First National Bank of Fort Smith	11	\$879,117	\$856,091	2.69%	30.67%	30.06%	2.02%	AR
	2	Arvest Bank	10	\$685,519	\$676,922	1.27%	23.92%	23.77%	0.63%	AR
	3	BancorpSouth	6	\$464,527	\$452,698	2.61%	16.21%	15.90%	1.97%	MS
	4	Regions Bank	5	\$203,950	\$228,914	-10.91%	7.12%	8.04%	-11.42%	AL
	5	Farmers Bank	10	\$159,216	\$158,900	0.20%	5.56%	5.58%	-0.35%	AR
	6	Armstrong Bank	4	\$125,585	\$124,221	1.10%	4.38%	4.36%	0.41%	AR
	7	Simmons Bank	4	\$106,196	\$111,359	-4.64%	3.71%	3.91%	-5.12%	AR
	8	Bank of the Ozarks	3	\$69,277	\$65,284	6.12%	2.42%	2.29%	5.56%	AR
	9	Chambers Bank	3	\$66,810	\$52,900	26.29%	2.33%	1.86%	25.43%	AR
	10	First Western Bank	1	\$32,052	\$41,903	-23.51%	1.12%	1.47%	-23.88%	AR
	11	Centennial Bank	3	\$26,800	\$30,716	-12.75%	0.94%	1.08%	-12.85%	AR
	12	Today's Bank+	1	\$21,316	\$24,698	-13.69%	0.74%	0.87%	-14.67%	OK
	13	Firststar Bank N.A.	1	\$17,447	\$23,198	-24.79%	0.61%	0.81%	-25.12%	AR
	14	Grand Savings Bank++	1	\$8,202	NA	NA	0.29%	NA	NA	OK
		COUNTY TOTALS	63	\$2,866,014	\$2,847,804	0.64%				
WASHINGTON COUNTY	1	Arvest Bank	24	\$1,815,420	\$1,760,220	3.14%	36.84%	37.07%	-0.63%	AR
	2	First Security Bank	11	\$657,318	\$600,004	9.55%	13.34%	12.64%	5.55%	AR
	3	Legacy National Bank	4	\$358,055	\$301,350	18.82%	7.27%	6.35%	14.48%	AR
	4	The Bank of Fayetteville#	8	\$309,228	\$320,750	-3.59%	6.27%	6.76%	-7.11%	AR
	5	Signature Bank of Arkansas	2	\$283,628	\$250,789	13.09%	5.76%	5.28%	8.96%	AR
	6	Bank of America N.A.	4	\$277,426	\$256,198	8.29%	5.63%	5.40%	4.33%	NC
	7	BOKF N.A. (dba Bank of Arkansas)	1	\$175,591	\$316,232	-44.47%	3.56%	6.66%	-46.50%	AR
	8	Centennial Bank	4	\$169,314	\$136,133	24.37%	3.44%	2.87%	19.83%	AR
	9	Simmons Bank	6	\$145,967	\$139,306	4.78%	2.96%	2.93%	0.95%	AR
	10	Chambers Bank	5	\$135,568	\$123,874	9.44%	2.75%	2.61%	5.44%	AR
	11	Bank of the Ozarks	5	\$126,238	\$65,896	91.57%	2.56%	1.39%	84.58%	AR
	12	United Bank	3	\$101,718	\$93,269	9.06%	2.06%	1.96%	5.08%	AR
	13	IberiaBank FSB	2	\$82,006	\$119,404	-31.32%	1.66%	2.51%	-33.83%	AR
	14	Bear State Bank N.A.	2	\$59,851	\$56,088	6.71%	1.21%	1.18%	2.81%	AL
	15	First State Bank	1	\$48,410	\$48,244	0.34%	0.98%	1.02%	-3.32%	AR
	16	Today's Bank	3	\$41,328	\$37,720	9.57%	0.84%	0.79%	5.56%	AR
	17	Regions Bank	1	\$34,734	\$57,411	-39.50%	0.70%	1.21%	-41.71%	AR
	18	First National Bank	3	\$31,598	\$21,536	46.72%	0.64%	0.45%	41.36%	AR
	19	Generations Bank	1	\$21,887	\$7,098	208.35%	0.44%	0.15%	197.09%	AR
	20	The Citizens Bank	1	\$18,241	\$10,156	79.61%	0.37%	0.21%	73.05%	AR
	21	Priority Bank	2	\$12,780	\$13,911	-8.13%	0.26%	0.29%	-11.49%	AR
	22	BancorpSouth Bank	1	\$9,693	\$6,561	47.74%	0.20%	0.14%	42.34%	MS
	23	Armstrong Bank	1	\$5,609	\$2,760	103.22%	0.11%	0.06%	95.80%	OK
	24	Integrity First Bank N.A.	1	\$2,652	\$959	176.54%	0.05%	0.02%	166.44%	AR
	25	First National Bank of NWA	1	\$2,493	\$1,670	49.28%	0.05%	0.04%	43.83%	AR
	26	Great Southern Bank	1	\$1,482	\$716	106.98%	0.03%	0.02%	99.42%	MO
		COUNTY TOTALS	98	\$4,928,235	\$4,748,255	3.79%				
		SIX-COUNTY TOTALS	305	\$14,736,504	\$13,544,824	8.80%				

Notes: *Entered the Benton County market with the acquisition of Pinnacle Bank in November 2016. **Entered the market with the acquisition of Community First Bank in July 2016. +Entered the market in September 2016 by acquiring the deposits of Allied Bank from the Arkansas State Bank Department. ++Entered the Sebastian County market with a Fort Smith branch in October 2016. #Operates as a division of Farmers & Merchants Bank of Stuttgart, which acquired BOF in August 2015.

Source: Federal Deposit Insurance Corp. summaries of deposit for June 30, 2017, and June 30, 2016.

Research by Paul Gatling