

# Six-county market share breakdown

Ranked by share of countywide deposits as of June 30, 2019.

	RANK	INSTITUTION NAME	NO. OF BRANCHES IN COUNTY	2019 DEPOSITS (THOUSANDS)	2018 DEPOSITS (THOUSANDS)	% CHANGE IN DEPOSITS 2018-2019	2019 MARKET SHARE	2018 MARKET SHARE	% CHANGE IN MARKET SHARE 2018-2019	STATE WHERE CHARTERED
BENTON COUNTY	1	Arvest Bank	24	\$3,092,678	\$2,924,328	5.76%	56.20%	56.76%	-0.99%	AR
	2	Bank of America N.A.	2	\$310,338	\$252,911	22.71%	5.64%	4.91%	14.88%	AL
	3	Bank OZK	8	\$215,211	\$224,891	-4.30%	3.91%	4.37%	-10.41%	AR
	4	First Western Bank	5	\$204,913	\$190,734	7.43%	3.72%	3.70%	0.58%	NC
	5	Grand Savings Bank	7	\$189,445	\$166,998	13.44%	3.44%	3.24%	6.20%	AR
	6	First Security Bank	7	\$156,996	\$169,239	-7.23%	2.85%	3.29%	-13.15%	AR
	7	Generations Bank	3	\$145,805	\$125,623	16.07%	2.65%	2.44%	8.66%	OK
	8	Regions Bank	3	\$132,482	\$170,372	-22.24%	2.41%	3.31%	-27.20%	AR
	9	First National Bank of NWA	5	\$127,829	\$117,451	8.84%	2.32%	2.28%	1.89%	AR
	10	Bank of Gravette*	4	\$116,039	\$95,112	22.00%	2.11%	1.85%	14.22%	AR
	11	IberiaBank FSB	2	\$111,445	\$146,742	-24.05%	2.03%	2.85%	-28.90%	AR
	12	Simmons Bank	4	\$103,780	\$100,702	3.06%	1.89%	1.95%	-3.52%	AR
	13	Signature Bank of Arkansas	2	\$98,302	\$90,264	8.90%	1.79%	1.75%	1.96%	AR
	14	Chambers Bank	1	\$90,276	\$25,368	255.87%	1.64%	0.49%	233.16%	AR
	15	Central Bank	1	\$87,965	\$63,725	38.04%	1.60%	1.24%	29.23%	AR
	16	Centennial Bank	4	\$84,176	\$86,813	-3.04%	1.53%	1.69%	-9.23%	AR
	17	First National Bank	2	\$44,601	\$47,505	-6.11%	0.81%	0.92%	-12.10%	MO
	18	United Bank	1	\$43,333	\$34,926	24.07%	0.79%	0.68%	16.15%	AR
	19	Legacy National Bank	2	\$42,023	\$31,137	34.96%	0.76%	0.60%	26.35%	AR
	20	The Citizens Bank	1	\$25,371	\$23,710	7.01%	0.46%	0.46%	0.18%	AR
	21	Equity Bank	1	\$23,647	\$20,343	16.24%	0.43%	0.39%	8.82%	AR
	22	Great Southern Bank	1	\$19,833	\$15,952	24.33%	0.36%	0.31%	16.40%	AR
	23	BancorpSouth Bank	1	\$11,644	\$7,218	61.32%	0.21%	0.14%	51.02%	MS
	24	The Farmers & Merchants Bank**	1	\$10,307	\$7,414	39.02%	0.19%	0.14%	30.15%	AR
	25	BOKF N.A. (dba Bank of Arkansas)	1	\$8,210	\$9,021	-8.99%	0.15%	0.18%	-14.80%	AR
	26	Intrust Bank N.A.	1	\$6,362	\$3,333	90.88%	0.12%	0.06%	78.70%	KS
		<b>COUNTY TOTALS</b>	<b>94</b>	<b>\$5,503,011</b>	<b>\$5,151,832</b>	<b>6.82%</b>				
CARROLL COUNTY	1	Cornerstone Bank	4	\$212,760	\$198,650	7.10%	30.36%	29.44%	3.13%	AR
	2	Anstaff Bank N.A.	4	\$190,124	\$191,304	-0.62%	27.13%	28.36%	-4.31%	AR
	3	First National Bank of North Arkansas	6	\$119,733	\$114,166	4.88%	17.09%	16.92%	0.98%	AR
	4	Equity Bank	2	\$109,429	\$99,139	10.38%	15.62%	14.69%	6.28%	AR
	5	Arvest Bank	2	\$68,632	\$71,400	-3.88%	9.80%	10.58%	-7.45%	AR
		<b>COUNTY TOTALS</b>	<b>18</b>	<b>\$700,678</b>	<b>\$674,659</b>	<b>3.86%</b>				
CRAWFORD COUNTY	1	Citizens' Bank & Trust Co.	8	\$346,484	\$344,323	0.63%	47.74%	47.33%	0.88%	AR
	2	Arvest Bank	3	\$100,456	\$96,443	4.16%	13.84%	13.26%	4.42%	AR
	3	Bank OZK	4	\$82,013	\$92,037	-10.89%	11.30%	12.65%	-10.67%	AR
	4	BancorpSouth Bank	2	\$58,721	\$60,512	-2.96%	8.09%	8.32%	-2.72%	MS
	5	Generations Bank	1	\$45,760	\$48,968	-6.55%	6.31%	6.73%	-6.32%	AR
	6	Today's Bank	4	\$45,230	\$38,449	17.64%	6.23%	5.28%	17.93%	AR
	7	U.S. Bank N.A.	3	\$38,454	\$37,713	1.96%	5.30%	5.18%	2.22%	OH
	8	Centennial Bank	1	\$8,627	\$9,085	-5.04%	1.19%	1.25%	-4.81%	AR
		<b>COUNTY TOTALS</b>	<b>26</b>	<b>\$725,745</b>	<b>\$727,530</b>	<b>-0.25%</b>				
MADISON COUNTY	1	Arvest Bank	2	\$103,560	\$98,427	5.22%	41.78%	41.73%	0.12%	AR
	2	Today's Bank	2	\$64,090	\$63,153	1.48%	25.86%	26.78%	-3.43%	AR
	3	Anstaff Bank N.A.	2	\$49,056	\$47,354	3.59%	19.79%	20.08%	-1.42%	AR
	4	Cornerstone Bank	1	\$19,863	\$14,918	33.15%	8.01%	6.32%	26.70%	AR
	5	First National Bank of North Arkansas	1	\$11,298	\$12,011	-5.94%	4.56%	5.09%	-10.49%	AR
		<b>COUNTY TOTALS</b>	<b>8</b>	<b>\$247,867</b>	<b>\$235,863</b>	<b>5.09%</b>				
SEBASTIAN COUNTY	1	First National Bank of Fort Smith	11	\$916,279	\$896,248	2.23%	30.41%	31.02%	-1.97%	AR
	2	Arvest Bank	9	\$681,503	\$652,275	4.48%	22.62%	22.58%	0.18%	AR
	3	BancorpSouth	6	\$497,009	\$492,341	0.95%	16.49%	17.04%	-3.20%	MS
	4	Regions Bank	5	\$206,300	\$193,365	6.69%	6.85%	6.69%	2.30%	AL
	5	Farmers Bank	10	\$166,932	\$164,474	1.49%	5.54%	5.69%	-2.68%	AR
	6	Armstrong Bank	4	\$118,751	\$110,642	7.33%	3.94%	3.83%	2.91%	AR
	7	Simmons Bank	3	\$115,237	\$110,617	4.18%	3.82%	3.83%	-0.11%	AR
	8	Chambers Bank	3	\$78,053	\$65,963	18.33%	2.59%	2.28%	13.61%	AR
	9	Bank OZK	3	\$74,884	\$79,182	-5.43%	2.49%	2.74%	-9.32%	AR
	10	First Western Bank	1	\$42,820	\$39,095	9.53%	1.42%	1.35%	5.02%	AR
	11	Centennial Bank	3	\$34,513	\$25,447	35.63%	1.15%	0.88%	30.16%	AR
	12	Firststar Bank N.A.	1	\$31,666	\$28,209	12.25%	1.05%	0.98%	7.64%	AR
	13	Today's Bank	1	\$25,200	\$22,897	10.06%	0.84%	0.79%	5.53%	OK
	14	Grand Savings Bank	1	\$17,654	\$8,496	107.79%	0.59%	0.29%	99.25%	OK
	15	First Security Bank#	1	\$6,387	NA	NA	0.21%	NA	NA	AR
		<b>COUNTY TOTALS</b>	<b>62</b>	<b>\$3,013,188</b>	<b>\$2,889,251</b>	<b>4.29%</b>				
WASHINGTON COUNTY	1	Arvest Bank	22	\$1,841,887	\$1,801,525	2.24%	34.66%	35.06%	-1.16%	AR
	2	First Security Bank	11	\$684,869	\$672,594	1.83%	12.89%	13.09%	-1.56%	AR
	3	Legacy National Bank	4	\$426,398	\$385,863	10.51%	8.02%	7.51%	6.83%	AR
	4	Signature Bank of Arkansas	2	\$341,668	\$339,610	0.61%	6.43%	6.61%	-2.74%	AR
	5	The Bank of Fayetteville##	8	\$312,680	\$313,233	-0.18%	5.88%	6.10%	-3.50%	AR
	6	Bank of America N.A.	3	\$293,207	\$289,546	1.26%	5.52%	5.64%	-2.10%	NC
	7	Simmons Bank	5	\$212,376	\$173,869	22.15%	4.00%	3.38%	18.08%	AR
	8	Centennial Bank	4	\$202,094	\$199,888	1.10%	3.80%	3.89%	-2.26%	AR
	9	BOKF N.A. (dba Bank of Arkansas)	1	\$177,592	\$185,684	-4.36%	3.34%	3.61%	-7.54%	AR
	10	Bank OZK	5	\$146,072	\$156,371	-6.59%	2.75%	3.04%	-9.69%	AR
	11	Chambers Bank	5	\$137,340	\$145,016	-5.29%	2.58%	2.82%	-8.44%	AR
	12	United Bank	3	\$120,013	\$111,622	7.52%	2.26%	2.17%	3.94%	AR
	13	Generations Bank	1	\$68,000	\$51,583	31.83%	1.28%	1.00%	27.44%	AR
	14	Today's Bank	3	\$56,467	\$47,953	17.75%	1.06%	0.93%	13.84%	AR
	15	First National Bank	3	\$48,070	\$37,536	28.06%	0.90%	0.73%	23.80%	AR
	16	IberiaBank FSB	2	\$47,027	\$45,798	2.68%	0.88%	0.89%	-0.73%	AR
	17	First State Bank	1	\$44,180	\$56,045	-21.17%	0.83%	1.09%	-23.79%	AR
	18	The Citizens Bank	2	\$40,057	\$26,960	48.58%	0.75%	0.52%	43.64%	AR
	19	Regions Bank	1	\$37,384	\$37,291	0.25%	0.70%	0.73%	-3.09%	AR
	20	The Farmers & Merchants Bank**	1	\$17,955	\$13,899	29.18%	0.34%	0.27%	24.88%	AR
	21	Priority Bank	2	\$17,755	\$17,119	3.72%	0.33%	0.33%	0.26%	AR
	22	Armstrong Bank	1	\$15,227	\$11,117	36.97%	0.29%	0.22%	32.41%	OK
	23	First National Bank of NWA	1	\$11,087	\$7,149	55.08%	0.21%	0.14%	49.92%	AR
	24	BancorpSouth Bank	1	\$10,893	\$10,689	1.91%	0.20%	0.21%	-1.48%	MS
	25	Grand Savings Bank+	1	\$4,487	NA	NA	0.08%	NA	NA	OK
	26	Great Southern Bank	1	\$0	\$1,781	-100.0%	0.00%	0.03%	-100.0%	MO
		<b>COUNTY TOTALS</b>	<b>94</b>	<b>\$5,314,785</b>	<b>\$5,137,960</b>	<b>3.44%</b>				
		<b>SIX-COUNTY TOTALS</b>	<b>301</b>	<b>\$15,505,284</b>	<b>\$14,818,876</b>	<b>4.63%</b>				

Notes: \*Operates as a division of Legacy National Bank, which acquired Bank of Gravette in July 2018. \*\*Farmers & Merchants Bank of Stuttgart acquired Integrity First Bank N.A. in May 2019. #Opened a Fort Smith branch in the fall of 2018. ##Operates as a division of Farmers & Merchants Bank of Stuttgart, which acquired BOF in August 2015. +Opened a Fayetteville branch in the fall of 2018.

Source: Federal Deposit Insurance Corp. summaries of deposit for June 30, 2019 and June 30, 2018.

Research by Paul Gatling