

THE LIST

Private Banks by ROA

Ranked by return on assets for the year that ended Dec. 31. Dollar figures are in millions.

RANK	BANK ADDRESS, CITY ZIP	PHONE	WEBSITE EMAIL	ROA* ROE	2018 TOTAL ASSETS % CHANGE IN ASSETS	2018 INCOME LOANS TO DEPOSITS	LOCAL OFFICES TOTAL OFFICES	TOP LOCAL EXECUTIVE CHARTERED DATE
1	First Security Bank 1219 E. Joyce Blvd., Fayetteville 72703	479-527-7000	www.fsbank.com through website	2.04% 11.11%	\$5,261.83 -1.70%	\$108.42 62.15%	20 81	Adam Rutledge 1932
2	First National Bank of Fort Smith# 602 Garrison Ave., Suite 7, Fort Smith 72902	479-782-2041	www.fnbf.com through website	2.01% 15.92%	\$1,352.94 3.53%	\$26.13 79.25%	18 21	Sam T. Sicard 1872
3	Citizens' Bank and Trust Co. 3100 Alma Highway, Van Buren 72956	479-474-1201	www.cbkandtrust.com through website	1.94% 15.52%	\$396.89 0.03%	\$768 68.34%	7 7	D. Keith Hefner 1886
4	Grand Savings Bank 3401 S.W. Second St., Bentonville 72712	479-715-6622	www.grandsavingsbank.com through website	1.73% 19.56%	\$477.59 12.35%	\$784 93.60%	9 12	Guy Cable 1981
5	Intrust Bank N.A. 3300 Market St., Suite 130, Rogers 72758	479-286-2200	www.intrustbank.com through website	1.56% 20.92%	\$5,201.34 1.64%	\$80.17 79.19%	1 45	Paul Wilson 1876
6	Firststar Bank N.A. 4300 Rogers Ave. Suite 7, Fort Smith 72903	479-782-4000	www.firststar-bank.com through website	1.48% 13.50%	\$585.36 2.21%	\$8.50 92.42%	1 7	Lance Smith 1964
7	Armstrong Bank 8300 Phoenix Ave., Fort Smith 72903	479-484-7000	www.armstrongbank.com through website	1.25% 10.11%	\$983.55 4.07%	\$11.84 82.73%	5 22	Gary Andrews 1909
8	First National Bank 3701 S. Pinnacle Hills Parkway, Rogers 72758	479-631-8888	www.fnbank.net through website	1.20% 11.45%	\$1,625.20 23.13%	\$1741 100.10%	5 20	Brian Clem 1889
9	First National Bank of North Arkansas 305-307 Public Square, Berryville 72616	870-423-6601	www.fnba.com through website	1.19% 10.44%	\$203.79 8.29%	\$2.89 89.78%	7 11	W.A. Hudspeth III 1889
10	Cornerstone Bank** 70 S. Main St., Eureka Springs 72632	479-253-8241	www.cstonebank.net through website	1.15% 12.89%	\$287.42 14.57%	\$3.78 93.14%	5 6	Charles T. Cross 1912
11	Priority Bank 3401 E. Mission Blvd., Fayetteville 72703	479-667-4136	www.prioritybank.com through website	1.14% 12.51%	\$84.17 2.65%	\$1.17 137.51%	2 3	Trevor Lavy 1993
12	Chambers Bank** 4100 Corporate Center Drive, Fayetteville 72762	479-582-6020	www.chambers-bank.com through website	1.13% 9.28%	\$822.30 7.42%	\$11.13 110.45%	10 19	Michael Donnell 1930
12	Integrity First Bank N.A.## 3210 S. Walton Blvd., Bentonville 72712	479-802-7200	www.goifb.com through website	1.13% 10.43%	\$525.65 8.64%	\$5.54 80.13%	2 10	Sonny Delgado 1963
14	Anstaff Bank** 100 First National Ave., Green Forest 72638	870-438-5214	www.anstaffbank.com through website	1.10% 11.38%	\$638.16 5.28%	\$8.37 86.38%	6 12	Steve Stafford 1931
15	Farmers Bank 71 W. Center St., Greenwood 72936	479-996-4171	www.gofarmersbank.com through website	1.09% 5.72%	\$206.56 1.80%	\$2.22 71.10%	10 11	Stanhope Wilkinson 1907
16	Arvest Bank 75 N. East Ave., Fayetteville 72701	479-575-1000	www.arvest.com through website	1.04% 9.64%	\$18,445.59 10.09%	\$188.91 79.41%	63 298	Jim Walton 1871
17	Legacy National Bank 4101 W. Sunset Ave, Springdale 72762	479-717-1900	www.legacyar.com through website	1.02% 10.28%	\$523.34 14.25%	\$5.03 91.64%	6 6	Patrick Swope 2005
18	The Farmers and Merchants Bank^ 1 S. Block Ave., Fayetteville 72701	479-444-4444	www.mebanking.com through website	0.97% 7.57%	\$1,063.09 5.51%	\$10.25 91.57%	8 19	Blake Holzhauser 1945
19	Generations Bank 3710 Southern Hills Blvd., Suite 100, Rogers 72758	479-986-3990	www.mygenerations.bank through website	0.96% 10.49%	\$521.26 12.06%	\$4.68 98.70%	5 10	Jon Harrell 1907
20	The Citizens Bank 3350 Pinnacle Hills Parkway, Rogers 72758	479-464-9797	www.thecitizensbank.net through website	0.91% 8.83%	\$856.03 10.53%	\$7.39 88.98%	3 20	Doug Lynch 1953
21	Signature Bank of Arkansas 3878 N. Crossover Road, Fayetteville 72703	479-684-3700	www.sbofa.com through website	0.84% 7.46%	\$613.36 3.59%	\$5.18 99.72%	5 6	Gary Head 1933
22	Central Bank 3001 S.E. J St., Bentonville 72712	479-619-2000	www.centralbankar.com through website	0.72% 6.59%	\$212.23 11.90%	\$1.44 86.83%	1 3	David Bordovsky 1912
23	First Western Bank 401 W. Walnut St., Rogers 72756	479-936-2000	www.fwbk.com through website	0.71% 8.46%	\$424.68 11.85%	\$2.91 99.08%	6 10	Landon Taylor 1910
24	United Bank** 2600 S. Thompson St., Springdale 72764	479-756-8811	www.united-bk.com through website	0.69% 5.63%	\$194.65 5.11%	\$1.64 102.88%	4 4	Nathan Gairhan 1978
25	Today's Bank** 432 Madison 1650, Huntsville 72740	479-738-2147	www.todaysbank.com through website	0.32% 3.71%	\$238.00 16.29%	\$0.78 79.26%	10 11	Larry Olson 1991
26	Bank of Gravett***^ 211 S.E. Main St. Gravette 72736	479-787-5251	www.bankofgravett.net through website	0.22% 1.58%	\$128.75 12.82%	\$0.27 65.08%	4 4	Brian Glenn 1898
27	First State Bank 2125 E. Joyce Blvd., Fayetteville 72703	479-251-8900	www.firststatebk.com through website	-0.40% -4.43%	\$268.04 -3.45%	(\$1.10) 54.21%	1 6	David Estes 1935
Totals					\$42,141.75 6.90%	\$530.43	224 684	

Notes: ROA – return on assets. ROE – return on equity. Eligible institutions are those with operations in Northwest Arkansas' coverage area of Benton, Carroll, Crawford, Madison, Sebastian and Washington counties. Report generated March 10, and figures are bankwide. Income is before income taxes, extraordinary items and other adjustments. *Not adjusted for taxes. **"S" corporation. #Includes the bank's Northwest Arkansas division, First National Bank of NWA. ##Announced in January it was being acquired by Farmers & Merchants Bankshares Inc. of Stuttgart, the holding company for Farmers & Merchants Bank. The acquisition is pending. ^Stuttgart-based lender acquired The Bank of Fayetteville in November 2015. BOF, however, has kept its name on its eight Northwest Arkansas branches – five in Fayetteville and one each in Farmington, Prairie Grove and West Fork – and is doing business as a division of F&M Bank. ^^ Acquired by Legacy National Bank of Springdale in July 2018 but continues to operate as Bank of Gravett.

Source: BauerFinancial Inc. of Coral Gables, Fla.; the Federal Deposit Insurance Corp.; and the institutions

Research by Paul Gatling

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RANK	BANK* ADDRESS, CITY ZIP	PHONE	WEBSITE EMAIL	ROA ROE	2018 TOTAL ASSETS % CHANGE IN ASSETS	2018 INCOME LOANS TO DEPOSITS	LOCAL OFFICES YEAR ENTERED MARKET	TOP LOCAL EXECUTIVE TITLE
1	Centennial Bank 1400 E. Joyce Blvd., Fayetteville 72703	479-684-2200	www.my100bank.com through website	2.26% 12.78%	\$15,291.50 5.89%	\$329.20 100.98%	11 2013	Scott Hancock division president, NWA
2	Bank OZK 3567 W. New Hope Road, Rogers 72758	479-878-5540	www.ozk.com through website	1.90% 11.56%	\$22,388.03 5.23%	\$417.11 95.43%	20 1995	Ross Mallioux president, NWA
3	Bank of America N.A. 808 S. Walton Blvd., Bentonville 72712	479-273-5586	www.bankofamerica.com through website	1.65% 14.17%	\$1,782,639.00 1.77%	\$7815.00 63.86%	5 1999	Larry Manry president, NWA market
4	Great Southern Bank 2522 S. Pinnacle Hills Parkway, Suite 210, Rogers 72758	479-273-0904	www.greatsouthernbank.com through website	1.60% 13.12%	\$4,679.14 5.93%	\$18.72 105.02%	2 2003	Blake Will regional managing director
5	U.S. Bank N.A. 510 Webster St., Van Buren 72956	479-474-6801	www.usbank.com through website	1.58% 15.29%	\$459,476.60 0.77%	\$7182.98 79.93%	3 2000	Mike Richardson Arkansas region president
6	Simmons Bank 3975 W. New Hope Road, Rogers 72758	479-246-0781	www.simmonsbank.com through website	1.56% 11.82%	\$16,518.22 76.08%	\$235.55 93.12%	14 1990	Greg Martin community president, NWA
7	Regions Bank 5050 Northgate Road, Rogers 72758	479-464-1200	www.regionsbank.com through website	1.41% 10.93%	\$124,716.58 1.12%	\$451.11 85.65%	9 1998	Jerry Vest city president
8	Bank of Arkansas** 3500 N. College Ave., Fayetteville 72703	479-973-2660	www.bankofarkansas.com through website	1.34% 13.82%	\$34,104.02 5.85%	\$102.73 84.04%	2 1995	Jett Cato president, CEO
9	BancorpSouth Bank 701 S. 52nd St., Rogers 72758	479-271-0725	www.bancorpsouth.com through website	1.30% 10.88%	\$18,008.42 17.63%	\$221.31 94.01%	10 2000	Jeff Cude president, Northwest Arkansas market
10	Iberiabank Corp. 706 S. Walton Blvd., Bentonville 72712	479-878-6340	www.iberiabank.com through website	1.27% 13.56%	\$30,730.79 10.44%	\$375.03 93.89%	4 2007	Chris Howe Northwest Arkansas market president
11	Equity Bank 198 Slack St., Pea Ridge 72751	479-451-5000	www.equitybank.com through website	1.11% 9.35%	\$4,058.21 27.92%	\$40.18 82.13%	3 2016	Tommy Richardson president, Arkansas market
Totals					\$2,512,610.50 2.82%	\$17,188.91	83	

Notes: ROA – return on assets. ROE – return on equity. Eligible institutions are those with operations in Northwest Arkansas' coverage area of Benton, Carroll, Crawford, Madison, Sebastian and Washington counties. *Includes bankwide financial figures and local office and contact information. **A division of Tulsa-based BOK Financial.

Source: BauerFinancial Inc. of Coral Gables, Fla.; the Federal Deposit Insurance Corp.; and the institutions