

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	2019 TOTAL ASSETS % CHANGE IN ASSETS	2019 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	1.91% 9.45%	\$5,828.22 10.76%	\$103.94 59.63%	21 83	Adam Rutledge 1932
2	Priority Bank 3401 E. Missouri Blvd., Fayetteville 72703	479-667-4136	www.prioritybank.com through website	1.88% 20.73%	\$92.84 10.31%	\$2.02 142.72%	2 3	Trevor Lavy 1993
3	First National Bank of Fort Smith# 602 Garrison Ave., Suite 7, Fort Smith 72902	479-782-2041	www.fnbf.com through website	1.86% 14.80%	\$1,353.87 0.07%	\$24.95 85.11%	18 21	Sam T. Sicard 1872
4	Grand Savings Bank 3401 S.W. Second St., Bentonville 72712	479-715-6622	www.grandsavingsbank.com through website	1.76% 19.02%	\$541.46 13.37%	\$8.89 84.60%	9 12	Guy Cable 1981
5	Citizens' Bank and Trust Co. 3100 Alma Highway, Van Buren 72956	479-474-1201	www.cbkandtrust.com through website	1.75% 13.36%	\$404.07 1.81%	\$701 72.09%	7 7	D. Keith Hefner 1886
6	Intrust Bank N.A. 3300 Market St., Suite 130, Rogers 72758	479-286-2200	www.intrustbank.com through website	1.39% 18.12%	\$5,665.39 8.92%	\$73.86 75.93%	1 48	Paul Wilson 1876
7	Armstrong Bank 8300 Phoenix Ave., Fort Smith 72903	479-484-7000	www.armstrongbank.com through website	1.38% 12.04%	\$989.91 0.64%	\$13.95 84.66%	5 21	Gary Andrews 1909
8	Cornerstone Bank** 70 S. Main St., Eureka Springs 72632	479-253-8241	www.cstonebank.net through website	1.28% 15.79%	\$336.84 17.19%	\$5.04 93.48%	5 6	Charles T. Cross 1912
9	Firststar Bank N.A. 4300 Rogers Ave., Suite 7, Fort Smith 72903	479-782-4000	www.firststar-bank.com through website	1.25% 12.09%	\$713.46 21.90%	\$8.54 88.84%	2 9	Lance Smith 1964
10	First National Bank 3701 S. Pinnacle Hills Parkway, Rogers 72758	479-631-8888	www.fnbank.net through website	1.22% 11.66%	\$1,627.12 0.12%	\$20.05 94.71%	5 20	Brian Clem 1889
11	Legacy National Bank 4101 W. Sunset Ave., Springdale 72762	479-717-1900	www.legacyar.com through website	1.17% 12.43%	\$547.15 4.55%	\$6.25 94.39%	6 6	Patrick Swope 2005
12	First National Bank of North Arkansas 305-307 Public Square, Berryville 72616	870-423-6601	www.fnbn.com through website	1.11% 9.76%	\$202.87 -0.45%	\$2.78 89.87%	6 10	W.A. Hudspeth III 1889
12	Anstaff Bank** 100 First National Ave., Green Forest 72638	870-438-5214	www.anstaffbank.com through website	1.11% 11.23%	\$715.94 12.19%	\$9.01 84.53%	6 13	Steve Stafford 1931
14	Generations Bank 3710 Southern Hills Blvd., Rogers 72758	479-986-3990	www.mygenerationsbank.com through website	1.06% 11.34%	\$527.43 1.19%	\$5.63 98.99%	5 10	Jon Harrell 1907
15	The Farmers and Merchants Bank## 1 S. Block Ave., Fayetteville 72701	479-444-4444	www.mebanking.com through website	0.96% 7.53%	\$1,493.99 40.53%	\$13.55 85.30%	9 2	Blake Holzhauser 1945
16	Signature Bank of Arkansas 3878 N. Crossover Road, Fayetteville 72703	479-684-3700	www.sbofa.com through website	0.89% 7.68%	\$701.54 14.38%	\$5.74 100.19%	5 7	Gary Head 1933
17	Arvest Bank 75 N. East Ave., Fayetteville 72701	479-575-1000	www.arvest.com through website	0.87% 7.59%	\$19,446.41 5.43%	\$166.76 80.37%	63 278	Jim Walton 1871
17	First State Bank 2125 E. Joyce Blvd., Fayetteville 72703	479-251-8900	www.firststatebk.com through website	0.87% 8.56%	\$253.55 -5.41%	\$2.23 64.21%	1 6	David Estes 1935
19	United Bank** 2600 S. Thompson St., Springdale 72764	479-756-8811	www.united-bk.com through website	0.86% 7.11%	\$202.20 3.88%	\$2.09 102.27%	4 4	Nathan Gairhan 1978
19	Today's Bank** 432 Madison 1650, Huntsville 72740	479-738-2147	www.todaysbank.com through website	0.86% 9.50%	\$266.47 11.96%	\$2.51 78.40%	10 11	Larry Olson 1991
21	Central Bank 3001 S.E. J St., Bentonville 72712	479-619-2000	www.centralbankar.com through website	0.85% 7.87%	\$244.96 15.42%	\$1.89 90.96%	1 3	David Bordovsky 1912
21	The Citizens Bank 3350 Pinnacle Hills Parkway, Rogers 72758	479-464-9797	www.thecitizensbank.net through website	0.85% 8.69%	\$920.64 7.55%	\$7.52 97.72%	3 21	Doug Lynch 1953
23	First Western Bank 401 W. Walnut St., Rogers 72756	479-936-2000	www.fwbk.com through website	0.80% 9.25%	\$462.20 8.84%	\$3.54 95.37%	7 11	Landon Taylor 1910
24	Chambers Bank** 4100 Corporate Center Drive, No. 100, Springdale 72762	479-582-6020	www.chambers.bank through website	0.74% 6.61%	\$971.74 18.17%	\$7.98 101.77%	10 29	Michael Donnell 1930
25	Farmers Bank 71 W. Center St., Greenwood 72936	479-996-4171	www.gofarmersbank.com through website	0.63% 3.31%	\$219.32 6.18%	\$1.32 71.49%	10 11	Stanhope Wilkinson 1907
26	Bank of Gravette^ 211 S.E. Main St., Gravette 72736	479-787-5251	www.bankofgravett.net through website	0.39% 2.89%	\$134.16 4.20%	\$0.52 65.67%	4 4	Brian Glenn 1898
27	Encore Bank^^ 5100 J.B. Hunt Drive, Suite 820, Rogers 72758	479-335-1800	www.bankencore.com through website	-2.38% -15.72%	\$318.49 97.40%	-\$5.09 119.78%	1 3	Chris Howe 1997
Totals					\$45,182.22 7.21%	\$502.48	226 685	

Notes: Notes: ROA – return on assets. ROE – return on equity. Eligible institutions are those with full-service operations in Northwest Arkansas' coverage area of Benton, Carroll, Crawford, Madison, Sebastian and Washington counties. Report generated March 12 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. ##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 Gravette. ^^Litte Rock-based Encore Bank rebranded from The Capital Bank in March 2019. The company opened an office in Northwest Arkansas in April 2020.

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	2019 TOTAL ASSETS % CHANGE IN ASSETS	2019 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	2.10% 11.68%	\$15,015.80 -1.80%	\$315.43 95.44%	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	1.85% 10.71%	\$23,559.40 5.23%	\$425.91 94.90%	20 1995	Ross Mallioux president, NWA
3	Great Southern Bank FSB 2522 S. Pinnacle Hills Parkway, Suite 210, Rogers 72758	479-273-0904	www.greatsouthernbank.com through website	1.64% 12.84%	\$5,014.99 7.18%	\$79.69 103.40%	2 2003	Garrett Washington market manager
4	Simmons Bank 3975 W. New Hope Road, Rogers 72758	479-246-0781	www.simmonsbank.com through website	1.51% 9.90%	\$17,659.32 6.91%	\$258.90 97.09%	12 1990	Charlie Van Ness market president, NWA
5	Bank of America N.A. 808 S. Walton Blvd., Bentonville 72712	479-273-5586	www.bankofamerica.com through website	1.48% 12.69%	\$1,852,983.00 3.94%	\$26,756.00 64.72%	5 1999	Larry Manry president, NWA market
5	U.S. Bank N.A. 510 Webster St., Van Buren 72956	479-474-6801	www.usbank.com through website	1.48% 14.34%	\$486,004.22 5.77%	\$6,975.70 79.52%	3 2000	Mike Richardson Arkansas region president
7	Regions Bank 5050 Northgate Road, Rogers 72758	479-464-1200	www.regionsbank.com through website	1.41% 11.00%	\$125,641.00 0.74%	\$1,785.00 82.87%	9 1998	Jerry Vest city president
8	Iberiabank Corp. 706 S. Walton Blvd., Bentonville 72712	479-878-6340	www.iberiabank.com through website	1.24% 9.46%	\$31,614.91 2.87%	\$389.64 94.87%	4 2007	Jamey Vaught Northwest Arkansas market president
9	BOK Financial** 3500 N. College Ave., Fayetteville 72703	479-973-2660	www.bokfinancial.com through website	1.23% 11.36%	\$42,074.06 23.36%	\$506.79 77.63%	2 1995	Jacob Hudson Arkansas president
10	BancorpSouth Bank 701 S. 52nd St., Rogers 72758	479-271-0725	www.bancorpsouth.com through website	1.22% 9.81%	\$21,061.18 16.95%	\$234.26 87.17%	10 2000	Jeff Cude president, Northwest Arkansas market
11	Equity Bank 198 Slack St., Pea Ridge 72751	479-451-5000	www.equitybank.com through website	0.71% 6.12%	\$3,946.12 -2.76%	\$28.97 83.15%	3 2016	Tommy Richardson president, Arkansas market
Totals					\$2,624,574.00 4.45%	\$37,756.29	81	

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. **Rebranded in 4Q 2019. Formerly Bank of Arkansas, a division of Tulsa, Okla.-based BOK Financial.

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