

# THE LIST

## Private Banks by ROA

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

RANK	BANK ADDRESS, CITY ZIP	PHONE	WEBSITE EMAIL	ROA* ROE	2020 TOTAL ASSETS % CHANGE IN ASSETS	2020 INCOME LOANS TO DEPOSITS	LOCAL OFFICES TOTAL OFFICES	TOP LOCAL EXECUTIVE CHARTERED DATE
1	<b>Priority Bank</b> 3401 E. Missouri Blvd., Fayetteville 72703	479-667-4136	www.prioritybank.com through website	2.21% 25.04%	\$102.56 10.46%	\$2.60 128.45%	2 3	Trevor Lavy 1993
2	<b>First Security Bank</b> 1219 E. Joyce Blvd., Fayetteville 72703	479-527-7000	www.fsbank.com through website	1.91% 10.51%	\$7,233.87 24.12%	\$122.04 52.13%	20 82	Adam Rutledge 1932
3	<b>Citizens Bank &amp; Trust Co.</b> 3100 Alma Highway, Van Buren 72956	479-474-1201	www.cbkandtrust.com through website	1.57% 12.53%	\$467.39 15.67%	\$6.94 60.11%	8 8	Brent Taylor 1886
4	<b>First National Bank of Fort Smith#</b> 602 Garrison Ave., Suite 7, Fort Smith 72902	479-782-2041	www.fnbf.com through website	1.49% 14.00%	\$1,780.32 31.50%	\$24.21 76.89%	18 21	Sam Sicard 1872
5	<b>Sterling Bank</b> 1607 N. College Ave., Fayetteville 72703	479-332-7810	www.sterbank.com through website	1.43% 12.16%	\$1,339.40 7.76%	\$18.23 86.31%	1 13	Johnathon Welch 2004
6	<b>CS Bank**</b> 70 S. Main St., Eureka Springs 72632	479-253-8241	www.cs.bank through website	1.40% 17.86%	\$431.45 28.09%	\$6.62 83.23%	5 6	Charles T. Cross 1912
7	<b>Grand Savings Bank</b> 3401 S.W. Second St., Bentonville 72712	479-715-6622	www.grandsavingsbank.com through website	1.37% 15.71%	\$663.32 22.50%	\$8.09 80.04%	9 12	Guy Cable 1981
8	<b>Armstrong Bank</b> 8300 Phoenix Ave., Fort Smith 72903	479-484-7000	www.armstrong.bank through website	1.31% 12.47%	\$2,234.51 125.72%	\$23.57 60.75%	4 27	Gary Andrews 1910
9	<b>First Western Bank</b> 401 W. Walnut St., Rogers 72756	479-936-2000	www.firstwestern.com through website	1.29% 15.31%	\$499.83 8.14%	\$6.29 86.94%	7 11	Landon Taylor 1910
10	<b>Firststar Bank N.A.</b> 4300 Rogers Ave., Suite 7, Fort Smith 72903	479-782-4000	www.firststar-bank.com through website	1.23% 3.89%	\$788.58 11.02%	\$9.24 85.03%	2 9	Lance Smith 1964
11	<b>Central Bank</b> 3001 S.E. J St., Bentonville 72712	479-619-2000	www.centralbankar.com through website	1.22% 12.55%	\$320.58 30.87%	\$3.36 82.66%	1 3	David Bordovsky 1912
12	<b>Legacy National Bank</b> 4101 W. Sunset Ave., Springdale 72762	479-717-1900	www.legacyar.com through website	1.14% 12.98%	\$673.65 23.12%	\$7.00 96.88%	6 6	Patrick Swope 2005
13	<b>Anstaff Bank**</b> 100 First National Ave., Green Forest 72638	870-438-5214	www.anstaffbank.com through website	1.12% 12.23%	\$858.49 19.91%	\$10.76 76.60%	6 13	Steve Stafford 1931
14	<b>Chambers Bank</b> 4100 Corporate Center Drive, No. 100, Springdale 72762	479-582-6020	www.chambers.bank through website	1.10% 11.11%	\$1,068.78 9.99%	\$11.47 99.72%	11 31	Michael Donnell 1930
15	<b>Generations Bank</b> 3710 Southern Hills Blvd., Rogers 72758	479-986-3990	www.mygenerations.bank through website	1.09% 11.29%	\$699.33 32.59%	\$6.43 84.48%	6 10	Jon Harrell 1907
16	<b>United Bank**</b> 2600 S. Thompson St., Springdale 72764	479-756-8811	www.united-bk.com through website	1.03% 9.33%	\$217.02 7.33%	\$2.78 101.77%	4 4	Nathan Gairhan 1978
17	<b>Farmers Bank</b> 71 W. Center St., Greenwood 72936	479-996-4171	www.gofarmersbank.com through website	0.99% 5.67%	\$243.52 11.03%	\$2.28 67.44%	10 11	Stanhope Wilkinson 1907
18	<b>First National Bank</b> 3701 S. Pinnacle Hills Parkway, Rogers 72758	479-631-8888	www.fnbank.net through website	0.95% 8.97%	\$1,874.03 15.17%	\$16.69 94.67%	5 20	Brian Clem 1889
19	<b>First National Bank of North Arkansas</b> 305-307 Public Square, Berryville 72616	870-423-6601	www.fnbn.com through website	0.88% 8.27%	\$247.88 22.19%	\$2.41 73.38%	6 10	W.A. Hudspeth III 1889
19	<b>The Citizens Bank</b> 3350 Pinnacle Hills Parkway, Rogers 72758	479-464-9797	www.thecitizensbank.net through website	0.88% 9.60%	\$1,103.06 19.81%	\$9.05 83.66%	3 21	Nathan Harris 1953
21	<b>Intrust Bank N.A.</b> 3300 Market St., Suite 130, Rogers 72758	479-286-2200	www.intrustbank.com through website	0.84% 12.41%	\$7511.55 32.58%	\$56.81 63.59%	1 40	Paul Wilson 1876
22	<b>The Farmers &amp; Merchants Bank##</b> 1 S. Block Ave., Fayetteville 72701	479-444-4444	www.mebanking.com through website	0.83% 6.31%	\$1,682.84 12.64%	\$13.11 72.26%	9 28	Jennifer Hardin 1945
23	<b>Signature Bank of Arkansas</b> 3878 N. Crossover Road, Fayetteville 72703	479-684-3700	www.signature.bank through website	0.61% 5.63%	\$749.59 6.85%	\$4.46 99.79%	5 7	Gary Head 1933
23	<b>Partners Bank</b> 3632 Johnson Mill Blvd., Suite 107, Springdale 72762	479-231-3281	www.partnersbnk.com through website	0.61% 6.02%	\$328.84 59.30%	\$1.66 78.02%	1 8	Micah Thompson 1940
25	<b>First State Bank</b> 2125 E. Joyce Blvd., Fayetteville 72703	479-251-8900	www.firststatebk.com through website	0.60% 5.56%	\$258.13 1.81%	\$1.56 73.35%	1 6	David Estes 1935
26	<b>Today's Bank**</b> 432 Madison 1650, Huntsville 72740	479-738-2147	www.todaysbank.com through website	0.58% 6.62%	\$276.27 3.68%	\$1.91 90.84%	10 11	David Scruggs 1991
27	<b>Arvest Bank</b> 75 N. East Ave., Fayetteville 72701	479-575-1000	www.arvest.com through website	0.47% 4.60%	\$24,355.82 25.25%	\$105.56 69.60%	62 276	Jim Walton 1871
28	<b>Encore Bank</b> 5100 J.B. Hunt Drive, Suite 820, Rogers 72758	479-335-1800	www.bankencore.com through website	0.45% 4.72%	\$834.23 161.93%	\$2.48 84.74%	2 8	Chris Howe 1997
29	<b>Bank of Gravette</b> 211 S.E. Main St., Gravette 72736	479-787-5251	www.bankofgravett.net through website	0.33% 2.43%	\$136.11 1.46%	\$0.45 82.59%	3 3	Brian Glenn 1898
<b>Totals</b>				<b>\$58,980.94</b> <b>26.48%</b>	<b>\$488.02</b>	<b>228</b> <b>708</b>		

**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. Also has a branch in Bentonville. \*Acquired by Legacy National Bank of Springdale in July 2018 but continues to operate as Bank of Gravette.

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

Research by Paul Gatling

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## Public 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	2020 TOTAL ASSETS % CHANGE IN ASSETS	2020 INCOME LOANS TO DEPOSITS	LOCAL OFFICES YEAR ENTERED MARKET	TOP LOCAL EXECUTIVE TITLE
<b>1</b>	<b>Iberiabank Corp.**</b> 706 S. Walton Blvd., Bentonville 72712	479-878-6340	www.iberiabank.com through website	1.52% 14.19%	\$83,877.37 94.49%	\$927.81 82.29%	4 2007	Jamey Vaught Northwest Arkansas market president
<b>2</b>	<b>Centennial Bank</b> 1400 E. Joyce Blvd., Fayetteville 72703	479-684-2200	www.my100bank.com through website	1.49% 8.71%	\$16,366.37 8.99%	\$238.91 85.22%	11 2013	Scott Hancock division president, NWA
<b>3</b>	<b>Simmons Bank</b> 3975 W. New Hope Road, Rogers 72758	479-246-0781	www.simmonsbank.com through website	1.30% 8.92%	\$22,308.63 26.32%	\$280.31 74.58%	12 1990	Charlie Van Ness market president, NWA
<b>4</b>	<b>Great Southern Bank FSB</b> 2522 S. Pinnacle Hills Parkway, Rogers 72758	479-273-0904	www.greatsouthernbank.com through website	1.26% 9.85%	\$5,530.94 10.28%	\$67.16 93.07%	2 2003	Garrett Washington market president
<b>5</b>	<b>Bank OZK#</b> 3567 W. New Hope Road, Rogers 72758	479-878-5540	www.ozk.com through website	1.14% 7.02%	\$27,162.59 15.29%	\$291.89 88.17%	20 1995	TBD NWA regional executive
<b>6</b>	<b>BancorpSouth Bank</b> 701 S. 52nd St., Rogers 72758	479-271-0725	www.bancorpsouth.com through website	1.01% 8.32%	\$24,094.99 14.40%	\$228.05 77.40%	10 2000	Jeff Cude president, Northwest Arkansas market
<b>7</b>	<b>BOK Financial</b> 3500 N. College Ave., Fayetteville 72703	479-973-2660	www.bokfinancial.com through website	0.99% 9.21%	\$46,483.21 10.47%	\$451.21 62.66%	2 1995	Jacob Hudson Arkansas president
<b>8</b>	<b>U.S. Bank N.A.</b> 102 Pointer Trail West, Van Buren 72956	479-471-1836	www.usbank.com through website	0.94% 9.72%	\$544,774.16 12.09%	\$4,960.62 67.55%	2 2000	Mike Richardson Arkansas region president
<b>9</b>	<b>Regions Bank</b> 5050 Northgate Road, Rogers 72758	479-464-1200	www.regionsbank.com through website	0.86% 6.70%	\$146,476.00 16.58%	\$1,185.00 68.42%	8 1998	Jerry Vest city president
<b>10</b>	<b>Bank of America N.A.</b> 808 S. Walton Blvd., Bentonville 72712	479-273-5586	www.bankofamerica.com through website	0.68% 6.73%	\$2,258,832.00 21.90%	\$14,298.00 47.77%	5 1999	Heather Albright president, Bank of America Arkansas
<b>11</b>	<b>Equity Bank</b> 198 Slack St., Pea Ridge 72751	479-451-5000	www.equitybank.com through website	-1.74% -14.54%	\$4,012.78 1.68%	-\$69.64 73.79%	3 2016	Tommy Richardson president, Arkansas market
<b>Totals</b>					<b>\$3,179,919.04</b> <b>21.15%</b>	<b>\$22,859.32</b>	<b>79</b>	

**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. \*\*Louisiana-based Iberiabank Corp. merged with Tennessee-based First Horizon Bank on July 2, 2020. First Horizon Bank continues to use Iberiabank as a trade name for banking centers and offices. #Bank OZK's top leadership position in Northwest Arkansas is open.

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