

THE LIST

Public 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	2021 TOTAL ASSETS % CHANGE IN ASSETS	2021 INCOME LOANS TO DEPOSITS	LOCAL OFFICES YEAR ENTERED MARKET	TOP LOCAL EXECUTIVE TITLE
1	Bank OZK 3567 W. New Hope Road, Rogers 72758	479-878-5540	www.ozk.com through website	2.16% 12.84%	\$26,530.43 -2.32%	\$579.00 89.52%	20 1995	Audwin Vaughan market president
2	Centennial Bank 1400 E. Joyce Blvd., Fayetteville 72703	479-684-2200	www.my100bank.com through website	1.94% 11.96%	\$18,017.66 10.08%	\$336.57 65.97%	11 2013	Scott Hancock division president, NWA
3	Regions Bank 5050 Northgate Road, Rogers 72758	479-464-1200	www.regions.com through website	1.70% 14.45%	\$162,193.00 10.73%	\$2,622.00 61.85%	8 1998	Jerry Vest city president
4	Great Southern Bank FSB 2522 S. Pinnacle Hills Parkway, Rogers 72758	479-273-0904	www.greatsouthernbank.com through website	1.49% 12.06%	\$5,455.01 -1.37%	\$82.51 87.19%	2 2003	Garrett Washington market president
5	U.S. Bank N.A. 102 Pointer Trail West, Van Buren 72956	479-471-1836	www.usbank.com through website	1.47% 15.67%	\$564,154.60 3.55%	\$8,096.62 67.51%	2 2000	Mike Richardson Arkansas region president
6	Equity Bank 198 Slack St., Pea Ridge 72751	479-451-5000	www.equitybank.com through website	1.39% 12.57%	\$5,141.07 28.11%	\$60.96 69.92%	3 2016	Tommy Richardson president, Arkansas market
7	Simmons Bank 3975 W. New Hope Road, Rogers 72758	479-246-0781	www.simmonsbank.com through website	1.29% 9.46%	\$24,685.74 10.65%	\$301.11 60.57%	11 1990	Charlie Van Ness market president, NWA
8	First Horizon Bank 706 S. Walton Blvd., Bentonville 72712	479-878-6340	www.firsthhorizon.com through website	1.28% 12.96%	\$88,758.64 5.80%	\$1,112.76 73.19%	2 2021	Jamey Vaught Northwest Arkansas market president
9	BOK Financial 3500 N. College Ave., Fayetteville 72703	479-973-2660	www.bokfinancial.com through website	1.28% 11.97%	\$50,093.39 7.76%	\$606.38 48.32%	2 1995	Jacob Hudson Arkansas president
10	Bank of America N.A. 808 S. Walton Blvd., Bentonville 72712	479-273-5586	www.bankofamerica.com through website	1.11% 11.65%	\$2,519,525.00 11.54%	\$26,310.00 45.11%	5 1999	Heather Albright president, Bank of America Arkansas
11	Cadence Bank** 701 S. 52nd St., Rogers 72758	479-271-0725	www.cadencebank.com through website	0.81% 5.74%	\$47,665.56 97.82%	\$195.16 67.24%	10 2021	Jeff Cude president, Northwest Arkansas market
Totals					\$3,512,220.10 10.44%	\$40,303.07	76	

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. **Texas-based Cadence Bank completed a merger with Mississippi-based BancorpSouth Bank in October 2021.
Source: BauerFinancial Inc. of Coral Gables, Fla., the Federal Deposit Insurance Corp., and the institutions

Research by Paul Gatling

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