

# 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	2021 TOTAL ASSETS % CHANGE IN ASSETS	2021 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	2.81% 29.00%	\$96.01 -6.39%	\$3.45 104.05%	2 3	Trevor Lavy 1993
2	<b>Firstar Bank N.A.</b> 4300 Rogers Ave., Suite 7, Fort Smith 72903	479-782-4000	www.firstar-bank.com through website	1.93% 19.29%	\$805.47 2.17%	\$15.26 87.73%	2 8	Lance Smith 1964
3	<b>Sterling Bank</b> 3453 N. Steele Blvd., Fayetteville 72703	479-332-7810	www.sterbank.bank through website	1.81% 15.93%	\$1,387.53 3.59%	\$24.75 86.73%	1 13	Johnathon Welch 2004
4	<b>First Security Bank</b> 1219 E. Joyce Blvd., Fayetteville 72703	479-527-7000	www.fsbank.com through website	1.72% 10.61%	\$8,217.09 13.59%	\$133.30 49.02%	21 80	Adam Rutledge 1932
5	<b>CS Bank**</b> 70 S. Main St., Eureka Springs 72632	479-253-8241	www.csbank.com through website	1.59% 18.25%	\$480.02 11.26%	\$8.95 84.57%	5 7	Charles T. Cross 1912
6	<b>First National Bank of Fort Smith#</b> 602 Garrison Ave., Suite 7, Fort Smith 72902	479-782-2041	www.fnbf.com through website	1.57% 15.77%	\$1,898.97 6.66%	\$28.18 63.11%	18 21	Sam Sicard 1872
7	<b>First Western Bank</b> 401 W. Walnut St., Rogers 72756	479-675-3000	www.firstwestern.com through website	1.55% 17.29%	\$539.20 7.88%	\$7.93 93.45%	7 11	Landon Taylor 1910
8	<b>Grand Savings Bank</b> 3401 S.W. Second St., Bentonville 72712	479-715-6622	www.grandsavingsbank.com through website	1.54% 17.82%	\$770.48 16.15%	\$11.01 80.28%	9 12	Guy Cable 1981
9	<b>Chambers Bank</b> 4100 Corporate Center Drive, No. 100, Springdale 72762	479-582-6020	www.chambers.bank through website	1.42% 14.40%	\$1,198.30 12.12%	\$16.12 95.49%	7 28	Michael Donnell 1930
10	<b>Generations Bank</b> 3710 Southern Hills Blvd., Rogers 72758	479-986-3990	www.mygenerations.bank through website	1.34% 12.66%	\$706.26 0.99%	\$9.01 97.48%	5 11	Jon Harrell 1907
11	<b>Armstrong Bank</b> 8300 Phoenix Ave., Fort Smith 72903	479-484-7000	www.armstrong.bank through website	1.33% 13.56%	\$2,490.52 11.45%	\$31.56 54.63%	5 31	Gary Andrews 1910
11	<b>Citizens Bank &amp; Trust Co.</b> 3100 Alma Highway, Van Buren 72956	479-474-1201	www.cbankandtrust.com through website	1.33% 11.79%	\$534.83 14.43%	\$6.77 49.35%	8 8	Brent Taylor 1886
13	<b>Central Bank</b> 3001 S.E. J St., Bentonville 72712	479-619-2000	www.centralbankar.com through website	1.29% 15.08%	\$406.34 26.75%	\$4.62 82.03%	1 3	David Bordovsky 1912
14	<b>First National Bank</b> 3701 S. Pinnacle Hills Parkway, Rogers 72758	479-631-8888	www.fnbank.net through website	1.18% 10.78%	\$2,374.60 26.71%	\$23.88 90.41%	5 23	Brian Clem 1889
15	<b>Arvest Bank</b> 75 N. East Ave., Fayetteville 72701	479-575-1000	www.arvest.com through website	1.15% 12.04%	\$26,765.40 9.89%	\$298.34 59.51%	55 244	Jim Walton 1871
15	<b>Anstaff Bank**</b> 100 First National Ave., Green Forest 72638	870-438-5214	www.anstaffbank.com through website	1.15% 12.91%	\$962.37 12.10%	\$13.02 72.02%	6 13	Steve Stafford 1931
17	<b>Partners Bank</b> 3632 Johnson Mill Blvd., Suite 107, Springdale 72762	479-231-3281	www.partnersbnk.com through website	1.11% 12.79%	\$351.51 6.90%	\$3.83 90.62%	1 8	Luke Colley 1940
18	<b>Legacy National Bank</b> 4101 W. Sunset Ave., Springdale 72762	479-717-1900	www.legacyar.com through website	1.10% 13.86%	\$934.46 38.72%	\$9.22 83.93%	9 9	Patrick Swope 2005
19	<b>United Bank**</b> 2600 S. Thompson St., Springdale 72764	479-756-8811	www.united-bk.com through website	1.09% 10.77%	\$259.25 19.46%	\$3.26 96.08%	4 4	Nathan Gairhan 1978
20	<b>First State Bank</b> 3732 N. Investment Drive, Suite 4, Fayetteville 72703	479-332-4114	www.fsbybank.com through website	1.06% 11.78%	\$464.85 21.32%	\$4.71 72.17%	1 4	Christie Turner 1934
21	<b>Farmers Bank</b> 71 W. Center St., Greenwood 72936	479-996-4171	www.gofarmersbank.com through website	0.96% 6.04%	\$266.41 9.40%	\$2.48 62.21%	10 11	Stanhope Wilkinson 1907
21	<b>Signature Bank of Arkansas</b> 3878 N. Crossover Road, Fayetteville 72703	479-684-3700	www.signature.bank through website	0.96% 9.09%	\$851.71 13.62%	\$7.70 95.71%	4 8	Gary Head 1933
23	<b>First State Bank</b> 2125 E. Joyce Blvd., Fayetteville 72703	479-251-8900	www.firststatebk.com through website	0.95% 9.07%	\$298.16 15.50%	\$2.66 65.61%	1 6	David Estes 1935
24	<b>The Citizens Bank</b> 3350 Pinnacle Hills Parkway, Rogers 72758	479-464-9797	www.thecitizensbank.net through website	0.94% 9.94%	\$1,231.64 11.66%	\$10.93 83.22%	3 21	Nathan Harris 1953
25	<b>Intrust Bank N.A.</b> 3300 Market St., Suite 130, Rogers 72758	479-286-2200	www.intrustbank.com through website	0.91% 13.27%	\$8,012.84 6.67%	\$67.58 48.86%	1 40	Paul Wilson 1876
26	<b>First National Bank of North Arkansas</b> 305-307 Public Square, Berryville 72616	870-423-6601	www.fnbn.com through website	0.84% 9.11%	\$280.28 13.07%	\$2.78 72.61%	6 10	W.A. Hudspeth III 1889
27	<b>The Farmers &amp; Merchants Bank##</b> 1 S. Block Ave., Fayetteville 72701	479-444-4444	www.mebanking.com through website	0.77% 6.46%	\$1,737.08 3.22%	\$13.44 67.68%	8 20	Jennifer Hardin 1945
28	<b>Today's Bank**</b> 432 Madison 1650, Huntsville 72740	479-738-2147	www.todaysbank.com through website	0.74% 8.24%	\$297.01 7.51%	\$2.63 89.94%	10 11	David Scruggs 1991
29	<b>Encore Bank</b> 5100 J.B. Hunt Drive, Suite 820, Rogers 72758	479-335-1800	www.bankencore.com through website	0.06% 0.65%	\$1,631.91 95.62%	\$0.69 88.06%	2 11	Chris Howe 1997
<b>Totals</b>					<b>\$66,250.49</b> <b>12.32%</b>	<b>\$768.04</b>	<b>217</b> <b>679</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 seven Washington County branches – four 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. ^Russellville bank is building its first brick-and-mortar branch in Fayetteville. It's expected to open in 2022.

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

Research by Paul Gatling