

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	2022 TOTAL ASSETS % CHANGE IN ASSETS	2022 INCOME LOANS TO DEPOSITS	LOCAL OFFICES TOTAL OFFICES	TOP LOCAL EXECUTIVE CHARTERED DATE
1	Priority Bank 3401 E. Missouri Blvd., Fayetteville 72703	479-587-1122	www.prioritybank.com through website	2.06% 19.71%	\$90.64 -5.59%	\$2.38 127.27%	2 3	Trevor Lavy 1993
2	Sterling Bank 3453 N. Steele Blvd., Fayetteville 72703	479-332-7810	www.sterbank.bank through website	1.80% 15.55%	\$1,357.56 -2.15%	\$24.86 83.29%	2 14	Johnathon Welch 2004
3	First Security Bank 1219 E. Joyce Blvd., Fayetteville 72703	479-527-7000	www.fsbank.com through website	1.76% 13.22%	\$7,517.87 -8.51%	\$146.31 60.58%	21 80	Adam Rutledge 1932
4	CS Bank** 70 S. Main St., Eureka Springs 72632	479-253-8241	www.csbank.com through website	1.75% 17.92%	\$504.00 5.00%	\$10.80 94.09%	5 7	Charles T. Cross 1912
5	Central Bank 3001 S.E. J St., Bentonville 72712	479-619-2000	www.centralbankar.com through website	1.67% 20.33%	\$447.16 10.05%	\$6.77 94.36%	1 3	David Bordovsky 1912
6	Grand Savings Bank 3401 S.W. Second St., Bentonville 72712	479-715-6622	www.grandsavingsbank.com through website	1.50% 16.66%	\$848.96 10.18%	\$12.08 90.39%	10 13	Guy Cable 1981
7	First National Bank of Fort Smith# 602 Garrison Ave., Suite 7, Fort Smith 72902	479-782-2041	www.fnbf.com through website	1.47% 14.66%	\$2,203.97 16.06%	\$29.14 69.31%	17 27	Sam Sicard 1872
8	First Western Bank 401 W. Walnut St., Rogers 72756	479-675-3000	www.firstwestern.com through website	1.40% 16.54%	\$635.95 17.94%	\$8.31 95.51%	7 27	Landon Taylor 1910
9	Firstar Bank N.A. 4300 Rogers Ave., Suite 7, Fort Smith 72903	479-782-4000	www.firstar-bank.com through website	1.36% 14.28%	\$920.00 14.21%	\$11.40 91.57%	2 10	Lance Smith 1964
10	Generations Bank 3710 Southern Hills Blvd., Rogers 72758	479-986-3990	www.mygenerationsbank.com through website	1.34% 12.95%	\$812.41 15.03%	\$10.38 86.15%	6 12	Jon Harrell 1907
11	Citizens Bank & Trust Co. 3100 Alma Highway, Van Buren 72956	479-474-1201	www.cbankandtrust.com through website	1.33% 14.11%	\$530.55 -0.80%	\$7.21 52.07%	8 8	Brent Taylor 1886
12	Anstaff Bank** 100 First National Ave., Green Forest 72638	870-438-5214	www.anstaffbank.com through website	1.27% 16.81%	\$967.35 0.52%	\$15.49 78.37%	6 13	Steve Stafford 1931
13	Chambers Bank 4201 W. New Hope Road, Suite 101, Rogers 72758	479-464-7888	www.chambers.bank through website	1.26% 10.98%	\$1,272.20 6.17%	\$15.64 100.47%	7 28	Mike Donnell 1930
14	Intrust Bank N.A. 3300 Market St, Suite 130, Rogers 72758	479-286-2200	www.intrustbank.com through website	1.23% 26.25%	\$7,454.26 -6.97%	\$92.64 56.74%	1 40	Paul Wilson 1876
15	First Community Bank 5100 W. Park Ave., Suite A124, Rogers 72758	479-257-9400	www.firstcommunity.net through website	1.22% 16.12%	\$2,427.91 18.45%	\$26.83 105.41%	1 32	Natalie Bartholomew 1997
16	Armstrong Bank 8300 Phoenix Ave., Fort Smith 72903	479-484-7000	www.armstrong.bank through website	1.18% 16.31%	\$2,395.77 -3.80%	\$28.75 63.44%	3 30	Gary Andrews 1910
17	First National Bank 3701 S. Pinnacle Hills Parkway, Rogers 72758	479-631-8888	www.fsbank.net through website	1.17% 10.92%	\$2,396.44 0.92%	\$27.23 94.22%	5 23	Brian Clem 1889
18	First State Bank 3654 N. Investment Drive, Suite 110, Fayetteville 72703	479-435-9034	www.fsbmybank.com through website	1.13% 12.38%	\$481.31 3.54%	\$5.69 81.17%	1 5	Mary Ramirez 1934
19	First State Bank 2125 E. Joyce Blvd., Fayetteville 72703	479-251-8900	www.firststatebk.com through website	1.07% 11.94%	\$294.45 -1.24%	\$3.15 77.22%	1 6	David Estes 1935
20	Bank of 1889** 305-307 Public Square, Berryville 72616	870-423-6601	www.1889.bank through website	1.02% 10.82%	\$296.09 5.64%	\$3.72 72.15%	6 11	W.A. Hudspeth III 1889
21	Farmers Bank 71 W. Center St., Greenwood 72936	479-996-4171	www.gofarmersbank.com through website	0.97% 7.64%	\$273.52 2.67%	\$2.62 67.22%	10 11	Stanhope Wilkinson 1907
21	The Citizens Bank 3350 Pinnacle Hills Parkway, Rogers 72758	479-464-9797	www.thecitizensbank.net through website	0.97% 11.04%	\$1,335.23 8.41%	\$12.13 91.33%	3 17	Nathan Harris 1953
23	Legacy National Bank 4101 W. Sunset Ave., Springdale 72762	479-717-1900	www.legacyar.com through website	0.93% 10.28%	\$916.02 -1.97%	\$8.61 103.33%	10 10	Patrick Swope 2005
24	The Farmers & Merchants Bank## 1 S. Block Ave., Fayetteville 72701	479-444-4444	www.mebanking.com through website	0.79% 7.44%	\$1,713.64 -1.35%	\$13.95 71.89%	9 25	Matt Mason 1945
25	Partners Bank 3632 Johnson Mill Blvd., Suite 107, Springdale 72762	479-231-3281	www.partnersbnk.com through website	0.76% 8.41%	\$395.10 12.40%	\$2.89 97.31%	1 9	Luke Colley 1940
26	Signature Bank of Arkansas^ 3878 N. Crossover Road, Fayetteville 72703	479-684-3700	www.signature.bank through website	0.72% 7.17%	\$982.40 15.34%	\$6.57 102.71%	5 9	Gary Head 1933
27	Today's Bank** 432 Madison 650, Huntsville 72740	479-738-2147	www.todaysbank.com through website	0.68% 8.83%	\$301.15 1.39%	\$2.55 90.91%	10 11	David Scruggs 1991
28	Arvest Bank 75 N. East Ave., Fayetteville 72701	479-575-1000	www.arvest.com through website	0.53% 6.78%	\$26,437.62 -1.22%	\$143.46 70.03%	57 227	Jim Walton 1871
29	United Bank** 2600 S. Thompson St., Springdale 72764	479-756-8811	www.united-bk.com through website	0.42% 4.44%	\$273.21 5.38%	\$1.38 113.01%	5 5	Nathan Gairhan 1978
30	Encore Bank 5100 J.B. Hunt Drive, Suite 820, Rogers 72758	479-335-1800	www.bankencore.com through website	-0.08% -0.95%	\$3,545.30 117.25%	-\$1.99 96.13%	2 14	Chris Howe 1997
Totals					\$70,028.04 5.70%	\$680.94	224 730	

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 20 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, 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. ^Includes Banco Si, full-service bilingual branch in Rogers.

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

Research by Paul Gatling

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RANK	BANK* ADDRESS, CITY ZIP	PHONE	WEBSITE EMAIL	ROA ROE	2022 TOTAL ASSETS % CHANGE IN ASSETS	2022 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]540	www.ozk.com through website	2.13% 12.07%	\$27,656.57 4.24%	\$564.14 96.65%	20 1995	Audwin Vaughan market president
2	Regions Bank 5050 Northgate Road, Rogers 72758	479[464]200	www.regions.com through website	1.50% 14.83%	\$154,203.00 [9.92%	\$2,381.00 71.67%	8 1998	Jaclyn Henderson market executive, NWA
3	Great Southern Bank 2522 S. Pinnacle Hills Parkway, Rogers 72758	479[273]0904	www.greatsouthernbank.com through website	1.48% 13.08%	\$5,684.00 4.19%	\$82.18 95.58%	2 2003	Garrett Washington market president
4	Centennial Bank 1400 E. Joyce Blvd., Fayetteville 72703	479[684]2200	www.my100bank.com through website	1.46% 10.29%	\$22,808.17 26.59%	\$331.40 78.75%	11 2013	Scott Hancock division president
5	Equity Bank 198 Slack St., Pea Ridge 72751	479[451]5000	www.equitybank.com through website	1.30% 12.82%	\$4,976.74 [3.19%	\$65.36 76.71%	3 2016	Justin Harris president, Ozark Mountain region
6	First Horizon Bank 706 S. Walton Blvd., Bentonville 72712	479[878]6340	www.firsthorizon.com through website	1.20% 12.25%	\$78,672.07 [1.36%	\$1,008.26 89.47%	2 2021	Jamey Vaught NWA market president
7	U.S. Bank N.A. 102 Pointer Trail West, Van Buren 72956	479[471]836	www.usbank.com through website	1.15% 14.72%	\$585,135.60 3.71%	\$6,661.98 71.20%	2 2000	Mike Richardson Arkansas market president
8	BOK Financial 3500 N. College Ave., Fayetteville 72703	479[973]2660	www.bokfinancial.com through website	1.13% 11.73%	\$47,596.19 [9.98%	\$525.33 64.32%	2 1995	Chris Schaechtel Arkansas president
9	Bank of America N.A. 808 S. Walton Blvd., Bentonville 72712	479[273]5586	www.bankofamerica.com through website	1.11% 11.91%	\$2,418,508.00 [9.00%	\$27,414.00 50.42%	4 1999	Heather Albright president, Arkansas market
10	Simmons Bank 3975 W. New Hope Road, Rogers 72758	479[246]0781	www.simmonsbank.com through website	1.08% 8.64%	\$27,409.76 11.03%	\$290.29 71.20%	11 1990	Charlie Van Ness division president
11	Chase Bank 608 W. Dickson St., Fayetteville 72701	479[332]6900	www.chase.com through website	1.03% 11.45%	\$3,201,942.00 [3.17%	\$38,055.00 41.92%	1 2023	Rick Delgado branch manager
12	Cadence Bank 701 S. 52nd St., Rogers 72758	479[271]0725	www.cadencebank.com through website	0.97% 10.16%	\$48,668.07 2.10%	\$463.23 77.23%	10 2021	Jeff Cude president, NWA market
Totals					\$6,623,260.17 [2.87%	\$77,842.17	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.

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