

THE LIST

Private Banks by ROA

Ranked by return on assets for the year ended Dec. 31, 2008. Dollar values in millions.

RANK	ENTITY ADDRESS, CITY ZIP CODE	TELEPHONE FAX	WEB ADDRESS E-MAIL ADDRESS	ROA* ROE	2008 TOTAL ASSETS	2008 INCOME	LOCAL OFFICES TOTAL OFFICES	TOP LOCAL EXECUTIVE CHARTER DATE
					% CHANGE IN ASSETS	LOANS TO DEPOSITS RATIO		
1	Priority Bank 3401 E. Mission Blvd., Fayetteville 72703	479-587-1122 479-587-1123	www.prioritybank.com NA	2.17% 46.63%	\$52.55 12.77%	\$1.61 188.17%	1 2	Mike Sandlin 1993
2	Citizens' Bank & Trust Co. 3110 Alma Hwy., Van Buren 72957	479-474-1201 479-474-4630	www.cbankandtrust.com money@cbankandtrust.com	1.5% 14.75%	\$327.04 8.03%	\$4.79 74.03%	7 7	Keith Hefner 1886
3	First State Bank of Northwest Arkansas 300 N. College Ave., Fayetteville 72701	479-582-0700 479-521-8253	www.fsbnwa.com through Web site	1.46% 11.29%	\$70.70 -0.50%	\$1.54 113.73%	3 3	Curtis Hutchins 1991
4	Farmers Bank 71 W. Center St., Greenwood 72936	479-996-4171 479-996-6700	www.farmersbankandtrust.com NA	1.28% 6.56%	\$190.96 0.33%	\$2.47 68.96%	10 11	Stanhope Wilkinson 1907
5	Cornerstone Bank 152 E. Van Buren St., Eureka Springs 72632	479-253-2265 479-253-3004	www.bankeureka.com through Web site	1.18% 10.98%	\$122.30 11.31%	\$1.79 87.66%	4 4	Charles T. Cross 1912
6	First Security Bank 1219 E. Joyce Blvd., Fayetteville 72703	479-527-7000 479-527-7001	www.fsbank.com through Web site	1.16% 13.97%	\$2,420.55 31.82%	\$23.07 75.67%	17 64	James Taylor 1932
7	Decatur State Bank** 372 Ark. Hwy. 59 N., Decatur 72722	479-752-3281 479-752-8154	www.decaturstatebank.net vaustin@decaturstatebank.net	1.12% 9.76%	\$187.09 -2.89%	\$3.25 119.82%	3 3	Vernon Austin 1954
8	The First National Bank of Fort Smith† 602 Garrison Ave., Fort Smith 72902	479-782-2041 479-788-4602	www.fnbf.com eBanking@fnbf.com	1.05% 7.42%	\$992.56 22.35%	\$8.90 94.94%	15 16	Samuel M. Sicard 1872
9	The First National Bank in Green Forest** 100 First National Ave., Green Forest 72638	870-438-5214 870-438-5412	www.fnbgf.com info2@fnbgf.com	0.84% 8.93%	\$337.28 -3.41%	\$3.62 87%	5 8	Stephen Stafford 1931
10	Arvest Bank 75 N. East Ave., Fayetteville 72701	479-575-1000 479-575-1061	www.arvest.com info@arvest.com	0.83% 8.74%	\$10,213.77 5.16%	\$82.43 93.55%	72 234	Kevin Sabin 1871
11	Chambers Bank** †† 105 E. 9th St., Danville 72833	479-495-4680 479-495-4681	www.chambers-bank.com NA	0.7% 5.21%	\$707.18 51.08%	\$4.83 107.02%	9 20	John Chambers 1930
11	Community First Bank 200 E. Ridge Ave., Harrison 72601	870-391-8000 870-391-8084	www.communityfirstbank.com info@communityfirstbank.com	0.7% 9.3%	\$562.78 15.98%	\$3.73 106.2%	3 5	Dave Morton 1997
13	Benefit Bank** 8300 Phoenix Ave., Fort Smith 72903	479-484-7000 479-484-7007	www.benefitbank.net information@benefitbank.net	0.65% 12.63%	\$215.61 27.63%	\$1.84 123.22%	5 5	Joe Edwards 1999
14	First State Bank 2125 E. Joyce Blvd., Fayetteville 72703	479-251-8900 479-251-8902	www.firststatebk.com admin@firststatebk.com	0.59% 6.8%	\$330.46 -1.5%	\$1.96 99.9%	2 7	David Estes 1935
14	First Community Bank of Crawford County 2925 U.S. Highway 64, Ste. A, Van Buren 72956	479-471-5400 479-471-5404	www.firstcommunity-bank.com fcb@firstcommunity-bank.com	0.59% 4.88%	\$81.80 22.17%	\$0.36 87.2%	3 3	Jim Fincher 2000
14	Bank of Gravett** 211 SE Main St., Gravette 72736	479-787-5251 479-787-6102	www.bankofgravett.net through Web site	0.59% -4.82%	\$176.09 -14.65%	-\$1.14 84.58%	4 4	John Meade 1898
17	Metropolitan National Bank 3701 Pinnacle Hills Pkwy., Rogers 72758	479-845-4740 479-845-4790	www.metbank.com through Web site	0.53% 6.21%	\$1,683.46 -9.8%	\$9.20 91.87%	13 55	James Stobaugh 1970
18	Liberty Bank of Arkansas 4706 S. Thompson St., Springdale 72764	479-872-7006 479-927-2001	www.mylibertybank.com through Web site	0.46% 3.96%	\$2,615.63 9.2%	\$11.49 93.58%	15 48	Howard Hamilton 1920
19	United Bank** 2600 S. Thompson St., Springdale 72765	479-756-8811 479-750-3782	www.united-bk.com info@united-bk.com	0.36% 5.26%	\$179.51 0.2%	\$1.01 144.24%	4 4	John Scott 1978
19	Delta Trust & Bank Corp. 1790 Forest Hills Blvd., Bella Vista 72715	479-876-6000 479-876-6900	www.delta-trust.com through Web site	0.36% 4.08%	\$242.81 12.32%	\$0.84 82.36%	2 9	Carroll Penick 1910
21	Pinnacle Bank 4201 W. New Hope Rd., Ste. 101, Rogers 72712	479-619-2000 479-619-2702	www.pinnaclebk.com NA	0.25% 2.23%	\$121.50 -20.13%	\$0.33 94.98%	1 1	Scott Franklin 1900
22	The Bank of Fayetteville 1 S. Block Ave., Fayetteville 72701	479-444-4444 479-443-1529	www.bof.com support@bof.com	0.23% 2.74%	\$495.62 9.47%	\$1.09 105.53%	9 9	Mary Beth Brooks 1987
23	Signature Bank of Arkansas 3878 N. Crossover Rd., Ste. 30, Fayetteville 72703	479-684-3700 479-684-3011	www.sbofa.com info@sbofa.com	0.05% 0.47%	\$650.72 21.35%	\$0.31 109.89%	6 8	Gary Head 1933
24	First National Bank of Berryville** 305-307 Public Sq., Berryville 72616	870-423-6601 870-423-2786	www.fnbberryville.com info@fnberryville.com	1.22% 8.59%	\$128.39 1.97%	\$2.37 105.33%	7 8	W.A. Hudspeth III 1889
25	Allied Bank** 311 Main St., Mulberry 72947	479-997-1154 479-997-1161	www.justbankit.com through Web site	0.97% 9.28%	\$143.45 9.54%	\$1.86 88.81%	4 9	Lex Golden 1902
26	First Western Bank 401 W. Walnut St., Rogers 72756	479-936-2000 479-936-2013	www.firstwesternbank.net through Web site	-0.48% -5.83%	\$289.04 -3.59%	-\$1.43 81.68%	5 10	John T. Hampton 1910
27	Parkway Bank 3350 Pinnacle Hills Pkwy., Rogers 72758	479-464-9797 479-464-9796	www.parkway-bank.com through Web site	-1.1% -11.45%	\$130.18 -10.94%	-\$1.59 88.33%	1 4	Brad Collier 1903
28	Legacy National Bank 4055 W. Sunset Ave., Springdale 72762	479-717-1900 479-717-1919	www.legacyar.com through Web site	-1.65% -13.13%	\$234.13 -9.74%	-\$3.96 103.95%	4 4	Don Gibson 2005
Totals					\$23,903.16	\$166.57	234 565	

Notes: ROA — return on assets. ROE — return on equity. Eligible institutions are those with operations in Northwest Arkansas' six-county area of Benton, Carroll, Washington, Madison, Sebastian and Crawford counties as of Dec. 31, 2008. Figures are bankwide. Income is before income taxes, extraordinary items and other adjustments. *Not adjusted for taxes, or subchapter "S" corporations' returns would be even higher. **"S" corporation. †Bank of Rogers collapsed its charter into FNBFS in Nov. 2008. The bank is now branded as the First National Bank of Rogers. ††Chambers Bank of North Arkansas collapsed its charter into Chambers Bancshares Inc. in late 2008.

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