

THE LIST

Public Banks by ROA

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

RANK	BANK* ADDRESS, CITY ZIP CODE	PHONE FAX	WEB ADDRESS E-MAIL CONTACT	ROA ROE	% CHANGE IN ASSETS	TOTAL ASSETS LOAN TO DEPOSITS RATIO	2008 NET INCOME OFFICES IN MARKET YEAR ENTERED MARKET	EXECUTIVE TITLE
1	U.S. Bank NA 510 Webster St., Van Buren 72956	479-474-6801 479-474-4589	www.usbank.com NA	1.38% 15.74%	\$261,775.59 12.46%	\$3,356.10 104.92%	4 WND	Stephanie Riffle district manager, western
2	Bank of the Ozarks** 1010 S.E. Walton Blvd., Bentonville 72712	479-845-4335 479-845-4339	www.bankoftheozarks.com through Web site	1.26% 13.90%	\$3,228.90 19.54%	\$38.00 84.48%	10 1995	Shannon White president of northwest division
3	BancorpSouth Bank† 1222 Rogers Ave., Fort Smith 72901	479-785-4700 479-785-4282	www.bancorpsouthonline.com through Web site	1.13% 11.73%	\$13,192.32 9.52%	\$148.86 91.75%	12 2000	Jim Patridge Fort Smith president
4	Simmons First Bank†† 4200 Rogers Ave., Fort Smith 72903	479-785-4331 479-785-1998	www.simmonsfirst.com through Web site	1.11% 12.80%	\$1,424.00 8.54%	\$15.51 83.78%	5 1990	Larry Bates western region chairman
5	Bank of Arkansas NA 3500 N. College Ave., Fayetteville 72702	479-973-2660 479-973-2675	www.bankofarkansas.com through Web site	0.71% 7.30%	\$285.26 8.34%	\$2.04 197.83%	2 1995	Jeff Dunn president, CEO
6	Bank of America NA# 703 W. Dickson St., Fayetteville 72701	479-872-4000 479-872-4355	www.bankofamerica.com NA	0.41% 4.45%	\$1,471,631.04 9.75%	\$11,631.22 73.45%	8 1904	Wilson Moore statewide president
7	First Federal Bank 1401 Ark. Hwys 62 & 65 N., Harrison 72601	870-741-7641 870-365-8398	www.ffbh.com info@ffbh.com	0.33% 3.86%	\$795.14 0.41%	\$2.86 91.73%	11 1973	Larry J. Brandt president, CEO
8	Simmons First Bank of Northwest Arkansas†† 3975 W. New Hope Rd., Rogers 72758	479-246-0781 479-246-9354	www.simmonsfirst.com through Web site	-0.16% -1.79%	\$286.77 -0.11%	-\$0.48 83.69%	10 1990	Tom Spillyards president of northwest division
9	Regions Bank## 5050 Northgate Rd., Rogers 72758	479-464-1200 479-464-1282	www.regions.com through Web site	-3.96% -28.31%	\$142,084.00 3.67%	-\$5,519.85 101.02%	12 1998	Jerry Vest president, CEO
Totals						\$1,894,703.02	\$9,674.26	74

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. *Includes bankwide financial figures and local office and contact information. **Based in Little Rock. †Based in Tupelo, Miss. ††Operated by Simmons First National Corp. of Pine Bluff. #Based in Charlotte, N.C. The bank claims First National Bank of Fayetteville's 1904 charter as it's date of entrance into the market. ##Based in Birmingham, Ala.

Sources: BauerFinancial Inc. of Coral Gables, Fla., Arkansas Bankers Association directory, Federal Deposit Insurance Corp. and the banks

Research by Worth Sparkman