

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 16, 2006, 4:17 PM

TFR Industry Aggregate Report  
93005 - OTS-Regulated: Arkansas  
September 2006

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Description		Sep 2006 Value	Jun 2006 Value	Mar 2006 Value
<b>Number of Regulated Institutions</b>		7	7	7
<b>Schedule NS --- Optional Narrative Statement</b>				
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value
		Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A
<b>Schedule SC --- Consolidated Statement of Condition</b>				
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value
<b>ASSETS</b>				
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 215,450</b>	<b>\$ 196,946</b>	<b>\$ 201,940</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 47,378	\$ 44,216	\$ 38,124
Interest-Earning Deposits in FHLBs	SC112	\$ 24,798	\$ 12,192	\$ 23,756
Other Interest-Earning Deposits	SC118	\$ 958	\$ 1,051	\$ 1,053
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 955	\$ 0	\$ 1,320
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 74,361	\$ 72,228	\$ 69,903
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,197	\$ 1,156	\$ 1,174
State and Municipal Obligations	SC180	\$ 64,368	\$ 64,507	\$ 65,162
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC191	\$ 1,435	\$ 1,596	\$ 1,448
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 162,671</b>	<b>\$ 167,516</b>	<b>\$ 177,129</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 162,671</b>	<b>\$ 167,516</b>	<b>\$ 177,129</b>
Pass-Through - Total	SUB0073	\$ 140,859	\$ 145,038	\$ 153,082
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 140,859	\$ 145,038	\$ 153,082
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 21,212	\$ 21,855	\$ 23,393
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 21,092	\$ 21,728	\$ 23,257
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 100	\$ 107	\$ 116
Other	SC222	\$ 20	\$ 20	\$ 20
Accrued Interest Receivable	SC228	\$ 600	\$ 623	\$ 654

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 Financial Reporting System  
 Run Date: November 16, 2006, 4:17 PM

TFR Industry Aggregate Report  
 93005 - OTS-Regulated: Arkansas  
 September 2006

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 1,317,189</b>	<b>\$ 1,343,884</b>	<b>\$ 1,337,558</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 1,310,718</b>	<b>\$ 1,337,465</b>	<b>\$ 1,331,150</b>
Construction Loans - Total	SUB0100	\$ 185,732	\$ 210,432	\$ 207,724
Residential - Total	SUB0110	\$ 154,266	\$ 175,924	\$ 174,558
1-4 Dwelling Units	SC230	\$ 144,738	\$ 158,136	\$ 159,406
Multifamily (5 or more) Dwelling Units	SC235	\$ 9,528	\$ 17,788	\$ 15,152
Nonresidential Property	SC240	\$ 31,466	\$ 34,508	\$ 33,166
Permanent Loans - Total	SUB0121	\$ 1,120,532	\$ 1,122,805	\$ 1,120,066
Residential - Total	SUB0131	\$ 666,446	\$ 667,560	\$ 675,315
1-4 Dwelling Units - Total	SUB0141	\$ 635,608	\$ 633,227	\$ 636,331
Revolving Open-End Loans	SC251	\$ 31,907	\$ 32,683	\$ 30,193
All Other - First Liens	SC254	\$ 523,480	\$ 528,458	\$ 540,655
All Other - Junior Liens	SC255	\$ 80,221	\$ 72,086	\$ 65,483
Multifamily (5 or more) Dwelling Units	SC256	\$ 30,838	\$ 34,333	\$ 38,984
Nonresidential Property (Except Land)	SC260	\$ 321,978	\$ 323,460	\$ 318,716
Land	SC265	\$ 132,108	\$ 131,785	\$ 126,035
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 26,973	\$ 5,447	\$ 14,779
Accrued Interest Receivable	SC272	\$ 10,634	\$ 10,371	\$ 9,654
Advances for Taxes and Insurance	SC275	\$ 291	\$ 276	\$ 114
Allowance for Loan and Lease Losses	SC283	\$ 6,471	\$ 6,419	\$ 6,408
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 229,881</b>	<b>\$ 219,433</b>	<b>\$ 203,417</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 226,915</b>	<b>\$ 216,551</b>	<b>\$ 200,442</b>
Commercial Loans - Total	SC32	\$ 156,316	\$ 147,351	\$ 132,833
Secured	SC300	\$ 147,902	\$ 138,426	\$ 124,822
Unsecured	SC303	\$ 8,207	\$ 8,865	\$ 7,951
Lease Receivables	SC306	\$ 207	\$ 60	\$ 60
Consumer Loans - Total	SC35	\$ 68,853	\$ 68,144	\$ 67,272
Loans on Deposits	SC310	\$ 13,118	\$ 13,166	\$ 11,431
Home Improvement Loans (Not secured by real estate)	SC316	\$ 424	\$ 389	\$ 304
Education Loans	SC320	\$ 7	\$ 7	\$ 8
Auto Loans	SC323	\$ 31,027	\$ 31,711	\$ 33,079
Mobile Home Loans	SC326	\$ 1,750	\$ 1,871	\$ 1,818
Credit Cards	SC328	\$ 219	\$ 254	\$ 210

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: November 16, 2006, 4:17 PM

TFR Industry Aggregate Report  
 93005 - OTS-Regulated: Arkansas  
 September 2006

\*\*\*\*\* PUBLIC \*\*\*\*\*

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Description	Line Item	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 22,308	\$ 20,746	\$ 20,422
Accrued Interest Receivable	SC348	\$ 4,712	\$ 3,938	\$ 3,312
Allowance for Loan and Lease Losses	SC357	\$ 2,966	\$ 2,882	\$ 2,975
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 2,559</b>	<b>\$ 2,574</b>	<b>\$ 2,672</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 2,542</b>	<b>\$ 2,543</b>	<b>\$ 2,632</b>
Real Estate - Total	SUB0210	\$ 2,493	\$ 2,474	\$ 2,477
Construction	SC405	\$ 1,168	\$ 185	\$ 270
Residential - Total	SUB0225	\$ 757	\$ 1,406	\$ 1,322
1-4 Dwelling Units	SC415	\$ 757	\$ 1,406	\$ 1,322
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 54	\$ 462	\$ 462
Land	SC428	\$ 514	\$ 421	\$ 423
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 66	\$ 100	\$ 195
General Valuation Allowances	SC441	\$ 17	\$ 31	\$ 40
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 62</b>	<b>\$ 62</b>	<b>\$ 17</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 19,115</b>	<b>\$ 19,814</b>	<b>\$ 21,300</b>
Federal Home Loan Bank Stock	SC510	\$ 19,115	\$ 19,814	\$ 21,300
Other	SC540	\$ 0	\$ 0	\$ 0
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 53,987</b>	<b>\$ 53,375</b>	<b>\$ 52,942</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 53,574</b>	<b>\$ 55,820</b>	<b>\$ 55,311</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 53,489</b>	<b>\$ 55,734</b>	<b>\$ 55,239</b>
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 9,760	\$ 9,698	\$ 9,598
Bank-Owned Life Insurance - Other	SC625	\$ 19,210	\$ 19,023	\$ 18,838
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 0	\$ 0	\$ 0
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 17,686	\$ 17,945	\$ 18,247
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 6,918	\$ 9,154	\$ 8,628
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: November 16, 2006, 4:17 PM

TFR Industry Aggregate Report  
 93005 - OTS-Regulated: Arkansas  
 September 2006

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 85	\$ 86	\$ 72
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 9,539</b>	<b>\$ 9,418</b>	<b>\$ 9,495</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 2,054,488</b>	<b>\$ 2,059,424</b>	<b>\$ 2,052,286</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 2,044,949</b>	<b>\$ 2,050,006</b>	<b>\$ 2,042,791</b>
<b>LIABILITIES</b>				
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 1,513,690</b>	<b>\$ 1,472,241</b>	<b>\$ 1,475,969</b>
Deposits	SC710	\$ 1,512,599	\$ 1,471,387	\$ 1,474,340
Escrows	SC712	\$ 1,222	\$ 1,021	\$ 1,959
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 131	\$- 167	\$- 330
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 330,506</b>	<b>\$ 380,581</b>	<b>\$ 370,434</b>
Advances from FHLBank	SC720	\$ 328,927	\$ 376,000	\$ 369,122
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 400	\$ 3,315	\$ 1,055
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 1,179	\$ 1,266	\$ 257
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 9,817</b>	<b>\$ 9,020</b>	<b>\$ 9,418</b>
Accrued Interest Payable - Deposits	SC763	\$ 2,160	\$ 1,688	\$ 1,634
Accrued Interest Payable - Other	SC766	\$ 1,127	\$ 1,224	\$ 1,149
Accrued Taxes	SC776	\$ 886	\$ 1,032	\$ 946
Accounts Payable	SC780	\$ 2,726	\$ 1,522	\$ 1,396
Deferred Income Taxes	SC790	\$ 1,070	\$ 1,108	\$ 1,283
Other Liabilities and Deferred Income	SC796	\$ 1,848	\$ 2,446	\$ 3,010
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A

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 Financial Reporting System  
 Run Date: November 16, 2006, 4:17 PM

TFR Industry Aggregate Report  
 93005 - OTS-Regulated: Arkansas  
 September 2006

\*\*\*\*\* PUBLIC \*\*\*\*\*

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Description	Line Item	Value	Value	Value
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 1,854,013</b>	<b>\$ 1,861,842</b>	<b>\$ 1,855,821</b>
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>EQUITY CAPITAL</b>				
<b>Equity Capital - Total</b>	<b>SC80</b>	<b>\$ 190,936</b>	<b>\$ 188,164</b>	<b>\$ 186,970</b>
Stock - Total	SUB0311	\$ 98,531	\$ 98,353	\$ 98,135
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 1,175	\$ 1,175	\$ 1,175
Common Stock - Paid in Excess of Par	SC830	\$ 97,356	\$ 97,178	\$ 96,960
Accumulated Other Comprehensive Income - Total	SC86	\$- 2,773	\$- 4,491	\$- 3,895
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 2,773	\$- 4,491	\$- 3,895
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 95,178	\$ 94,302	\$ 92,730
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 2,044,949</b>	<b>\$ 2,050,006</b>	<b>\$ 2,042,791</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 16, 2006, 4:17 PM

TFR Industry Aggregate Report  
93005 - OTS-Regulated: Arkansas  
September 2006

\*\*\*\*\* PUBLIC \*\*\*\*\*

### Other Codes As of Sep 2006

#### Other Asset Codes

Code	Description
4	Net deferred tax assets
7	Prepaid expenses
14	Other noninterest-bearing short-term accounts recv
20	F/V of all derivative instru. reportable as assets
26	Noninterest-bearing overdrafts of deposits-customer protection convenience
99	Other

#### Other Liability Codes

Code	Description
6	Balances in U.S. Treasury tax and loan accounts
7	Deferred gains from the sale of real estate
11	The liability recorded for post-retirement benefit
14	Unapplied loan payments received
20	F/V of all derivative instru. reportable as liab.
99	Other

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 Financial Reporting System  
 Run Date: November 16, 2006, 4:17 PM

TFR Industry Aggregate Report  
 93005 - OTS-Regulated: Arkansas  
 September 2006

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>				
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 31,884</b>	<b>\$ 31,053</b>	<b>\$ 30,039</b>
Deposits and Investment Securities	SO115	\$ 1,902	\$ 1,660	\$ 1,734
Mortgage-Backed Securities	SO125	\$ 1,758	\$ 1,836	\$ 1,939
Mortgage Loans	SO141	\$ 23,481	\$ 23,311	\$ 22,902
Nonmortgage Loans - Total	SUB0950	\$ 4,743	\$ 4,246	\$ 3,464
Commercial Loans and Leases	SO160	\$ 3,299	\$ 2,960	\$ 2,364
Consumer Loans and Leases	SO171	\$ 1,444	\$ 1,286	\$ 1,100
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 244</b>	<b>\$ 244</b>	<b>\$ 231</b>
Federal Home Loan Bank Stock	SO181	\$ 244	\$ 244	\$ 231
Other	SO185	\$ 0	\$ 0	\$ 0
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 16,789</b>	<b>\$ 15,508</b>	<b>\$ 14,454</b>
Deposits	SO215	\$ 12,742	\$ 11,501	\$ 10,402
Escrows	SO225	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 4,016	\$ 3,973	\$ 4,018
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 31	\$ 34	\$ 36
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 2
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 15,339</b>	<b>\$ 15,789</b>	<b>\$ 15,816</b>
<b>Net Provision for Losses on Interest-Bearing Assets</b>	<b>SO321</b>	<b>\$ 706</b>	<b>\$ 296</b>	<b>\$ 590</b>
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 14,633</b>	<b>\$ 15,493</b>	<b>\$ 15,226</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 4,441</b>	<b>\$ 5,214</b>	<b>\$ 5,858</b>
Mortgage Loan Serving Fees	SO410	\$ 92	\$ 109	\$ 94
Other Fees and Charges	SO420	\$ 3,325	\$ 3,511	\$ 3,333
Net Income (Loss) from Other - Total	SUB0451	\$ 626	\$ 1,025	\$ 1,593
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 677	\$ 1,017	\$ 1,045
Operations & Sale of Repossessed Assets	SO461	\$- 49	\$ 12	\$ 19
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0

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 Financial Reporting System  
 Run Date: November 16, 2006, 4:17 PM

TFR Industry Aggregate Report  
 93005 - OTS-Regulated: Arkansas  
 September 2006

\*\*\*\*\* PUBLIC \*\*\*\*\*

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Description	Line Item	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$- 2	\$- 4	\$ 529
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 398	\$ 569	\$ 838
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 14,228</b>	<b>\$ 14,553</b>	<b>\$ 15,867</b>
All Personnel Compensation and Expense	SO510	\$ 8,000	\$ 8,360	\$ 9,299
Legal Expense	SO520	\$ 81	\$ 63	\$ 59
Office Occupancy and Equipment Expense	SO530	\$ 2,959	\$ 2,866	\$ 2,915
Marketing and Other Professional Services	SO540	\$ 888	\$ 945	\$ 1,153
Loan Servicing Fees	SO550	\$ 0	\$ 0	\$ 0
Goodwill and Other Intangibles Expense	SO560	\$ 407	\$ 438	\$ 451
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 139	\$ 137	\$ 120
Other Noninterest Expense	SO580	\$ 1,754	\$ 1,744	\$ 1,870
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$ 4,846</b>	<b>\$ 6,154</b>	<b>\$ 5,217</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 953</b>	<b>\$ 1,347</b>	<b>\$ 1,033</b>
Federal	SO710	\$ 856	\$ 1,185	\$ 910
State, Local & Other	SO720	\$ 97	\$ 162	\$ 123
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 3,893</b>	<b>\$ 4,807</b>	<b>\$ 4,184</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$ 3,893</b>	<b>\$ 4,807</b>	<b>\$ 4,184</b>



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Run Date: November 16, 2006, 4:17 PM

TFR Industry Aggregate Report  
93005 - OTS-Regulated: Arkansas  
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\*\*\*\*\* PUBLIC \*\*\*\*\*

### Other Codes As of Sep 2006

#### Other Noninterest Income Codes

Code	Description
4	Net income(loss) from leasing or subleasing space
7	Net income(loss) from leased property
15	Income from corporate-owned life insurance
99	Other

#### Other Noninterest Expense Codes

Code	Description
2	OTS assessments
7	Office supplies, printing, and postage
8	Telephone, including data lines
9	Loan origination expense
10	ATM expense
99	Other

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 Financial Reporting System  
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TFR Industry Aggregate Report  
 93005 - OTS-Regulated: Arkansas  
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Description	Line Item	Value	Value	Value
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>				
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 92,976</b>	<b>\$ 61,092</b>	<b>\$ 30,039</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 5,296	\$ 3,394	\$ 1,734
YTD - Mortgage-Backed Securities	Y_SO125	\$ 5,533	\$ 3,775	\$ 1,939
YTD - Mortgage Loans	Y_SO141	\$ 69,694	\$ 46,213	\$ 22,902
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 8,623	\$ 5,324	\$ 2,364
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 3,830	\$ 2,386	\$ 1,100
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 719</b>	<b>\$ 475</b>	<b>\$ 231</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 719	\$ 475	\$ 231
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 46,751</b>	<b>\$ 29,962</b>	<b>\$ 14,454</b>
YTD - Deposits	Y_SO215	\$ 34,645	\$ 21,903	\$ 10,402
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 12,007	\$ 7,991	\$ 4,018
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 101	\$ 70	\$ 36
YTD - Capitalized Interest	Y_SO271	\$ 2	\$ 2	\$ 2
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 46,944</b>	<b>\$ 31,605</b>	<b>\$ 15,816</b>
<b>YTD - Net Provision for Losses on Interest-Bearing Assets</b>	<b>Y_SO321</b>	<b>\$ 1,592</b>	<b>\$ 886</b>	<b>\$ 590</b>
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 45,352</b>	<b>\$ 30,719</b>	<b>\$ 15,226</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 15,513</b>	<b>\$ 11,072</b>	<b>\$ 5,858</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 295	\$ 203	\$ 94
YTD - Other Fees and Charges	Y_SO420	\$ 10,169	\$ 6,844	\$ 3,333
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 3,244	\$ 2,618	\$ 1,593
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 2,739	\$ 2,062	\$ 1,045
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 18	\$ 31	\$ 19
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: November 16, 2006, 4:17 PM

TFR Industry Aggregate Report  
 93005 - OTS-Regulated: Arkansas  
 September 2006

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 523	\$ 525	\$ 529
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 1,805	\$ 1,407	\$ 838
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 44,648</b>	<b>\$ 30,420</b>	<b>\$ 15,867</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 25,659	\$ 17,659	\$ 9,299
YTD - Legal Expense	Y_SO520	\$ 203	\$ 122	\$ 59
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 8,740	\$ 5,781	\$ 2,915
YTD - Marketing and Other Professional Services	Y_SO540	\$ 2,986	\$ 2,098	\$ 1,153
YTD - Loan Servicing Fees	Y_SO550	\$ 0	\$ 0	\$ 0
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 1,296	\$ 889	\$ 451
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 396	\$ 257	\$ 120
YTD - Other Noninterest Expense	Y_SO580	\$ 5,368	\$ 3,614	\$ 1,870
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 16,217</b>	<b>\$ 11,371</b>	<b>\$ 5,217</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 3,333</b>	<b>\$ 2,380</b>	<b>\$ 1,033</b>
YTD - Federal	Y_SO710	\$ 2,951	\$ 2,095	\$ 910
YTD - State, Local, and Other	Y_SO720	\$ 382	\$ 285	\$ 123
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 12,884</b>	<b>\$ 8,991</b>	<b>\$ 4,184</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 12,884</b>	<b>\$ 8,991</b>	<b>\$ 4,184</b>

  

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
<b>RECONCILIATION: VALUATION ALLOWANCES</b>				
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 9,415</b>	<b>\$ 9,494</b>	<b>\$ 9,987</b>
Net Provision for Loss	VA115	\$ 845	\$ 432	\$ 710
Transfers	VA125	\$- 414	\$- 216	\$- 496
Recoveries	VA135	\$ 196	\$ 62	\$ 68
Adjustments	VA145	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 505	\$ 357	\$ 775
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 9,537</b>	<b>\$ 9,415</b>	<b>\$ 9,494</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 1,690</b>	<b>\$ 2,103</b>	<b>\$ 1,832</b>
Net Provision for Loss	VA118	\$ 0	\$ 1	\$ 0

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: November 16, 2006, 4:17 PM

TFR Industry Aggregate Report  
 93005 - OTS-Regulated: Arkansas  
 September 2006

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Transfers	VA128	\$ 414	\$ 216	\$ 496
Adjustments	VA148	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 658	\$ 630	\$ 225
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 1,446</b>	<b>\$ 1,690</b>	<b>\$ 2,103</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 11,105</b>	<b>\$ 11,597</b>	<b>\$ 11,819</b>
Net Provision for Loss	VA120	\$ 845	\$ 433	\$ 710
Recoveries	VA140	\$ 196	\$ 62	\$ 68
Adjustments	VA150	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 1,163	\$ 987	\$ 1,000
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 10,983</b>	<b>\$ 11,105</b>	<b>\$ 11,597</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>				
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 505</b>	<b>\$ 357</b>	<b>\$ 775</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 121</b>	<b>\$ 26</b>	<b>\$ 549</b>
Construction - Total	SUB2030	\$ 26	\$ 18	\$ 7
1-4 Dwelling Units	VA420	\$ 26	\$ 18	\$ 7
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 95	\$ 8	\$ 542
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 78	\$ 6	\$ 117
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 20
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 17	\$ 0	\$ 401
Land	VA490	\$ 0	\$ 2	\$ 4
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 167</b>	<b>\$ 158</b>	<b>\$ 66</b>
Commercial Loans	VA520	\$ 62	\$ 38	\$ 40
Consumer Loans - Total	SUB2061	\$ 105	\$ 120	\$ 26
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 57	\$ 90	\$ 19
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: November 16, 2006, 4:17 PM

TFR Industry Aggregate Report  
 93005 - OTS-Regulated: Arkansas  
 September 2006

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Other	VA560	\$ 48	\$ 30	\$ 7
<b>Reposessed Assets - Total</b>	<b>VA60</b>	<b>\$ 51</b>	<b>\$ 12</b>	<b>\$ 33</b>
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 41	\$ 12	\$ 27
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 6
Real Estate - Land	VA628	\$ 10	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 0	\$ 0	\$ 0
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 166</b>	<b>\$ 161</b>	<b>\$ 127</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 196</b>	<b>\$ 62</b>	<b>\$ 68</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 130</b>	<b>\$ 12</b>	<b>\$ 4</b>
Construction - Total	SUB2130	\$ 2	\$ 3	\$ 1
1-4 Dwelling Units	VA421	\$ 2	\$ 3	\$ 1
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 128	\$ 9	\$ 3
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 124	\$ 6	\$ 1
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 1	\$ 0	\$ 0
Land	VA491	\$ 3	\$ 3	\$ 2
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 28</b>	<b>\$ 18</b>	<b>\$ 23</b>
Commercial Loans	VA521	\$ 4	\$ 8	\$ 5
Consumer Loans - Total	SUB2161	\$ 24	\$ 10	\$ 18
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 19	\$ 7	\$ 15
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 5	\$ 3	\$ 3
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 38</b>	<b>\$ 32</b>	<b>\$ 41</b>

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: November 16, 2006, 4:17 PM

TFR Industry Aggregate Report  
 93005 - OTS-Regulated: Arkansas  
 September 2006

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 415</b>	<b>\$ 215</b>	<b>\$ 493</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 219</b>	<b>\$ 203</b>	<b>\$ 357</b>
Construction - Total	SUB2230	\$ 0	\$ 140	\$ 41
1-4 Dwelling Units	VA422	\$ 0	\$ 140	\$ 41
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 219	\$ 63	\$ 316
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 6	\$ 0	\$ - 36
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 96	\$ 70	\$ 68
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 117	\$ - 7	\$ 307
Land	VA492	\$ 0	\$ 0	\$ - 23
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 180</b>	<b>\$ 22</b>	<b>\$ 146</b>
Commercial Loans	VA522	\$ 184	\$ - 2	\$ 106
Consumer Loans - Total	SUB2261	\$ - 4	\$ 24	\$ 40
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ - 8	\$ 14	\$ 18
Mobile Home Loans	VA552	\$ 0	\$ 3	\$ 6
Credit Cards	VA558	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 4	\$ 7	\$ 16
<b>Repossessed Assets - Total</b>	<b>VA62</b>	<b>\$ 7</b>	<b>\$ 0</b>	<b>\$ 0</b>
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 7	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: November 16, 2006, 4:17 PM

TFR Industry Aggregate Report  
 93005 - OTS-Regulated: Arkansas  
 September 2006

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 9</b>	<b>\$- 10</b>	<b>\$- 10</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 724</b>	<b>\$ 510</b>	<b>\$ 1,200</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 210</b>	<b>\$ 217</b>	<b>\$ 902</b>
Construction - Total	SUB2330	\$ 24	\$ 155	\$ 47
1-4 Dwelling Units	VA425	\$ 24	\$ 155	\$ 47
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 186	\$ 62	\$ 855
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$- 40	\$ 0	\$ 80
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 96	\$ 70	\$ 88
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 133	\$- 7	\$ 708
Land	VA495	\$- 3	\$- 1	\$- 21
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 319</b>	<b>\$ 162</b>	<b>\$ 189</b>
Commercial Loans	VA525	\$ 242	\$ 28	\$ 141
Consumer Loans - Total	SUB2361	\$ 77	\$ 134	\$ 48
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 30	\$ 97	\$ 22
Mobile Home Loans	VA555	\$ 0	\$ 3	\$ 6
Credit Cards	VA559	\$ 0	\$ 0	\$ 0
Other	VA565	\$ 47	\$ 34	\$ 20
<b>Repossessed Assets - Total</b>	<b>VA65</b>	<b>\$ 58</b>	<b>\$ 12</b>	<b>\$ 33</b>
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 48	\$ 12	\$ 27
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 6
Real Estate - Land	VA631	\$ 10	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: November 16, 2006, 4:17 PM

TFR Industry Aggregate Report  
 93005 - OTS-Regulated: Arkansas  
 September 2006

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 137	\$ 119	\$ 76
<b>TROUBLED DEBT RESTRUCTURED</b>				
Amount this Quarter	VA940	\$ 2,888	\$ 1,562	\$ 1,069
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 2,514	\$ 7,118	\$ 10,322
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>				
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 2,527	\$ 1,354	\$ 997
Construction	VA951	\$ 1,663	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 693	\$ 539	\$ 912
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 815	\$ 0
Permanent - Land	VA955	\$ 171	\$ 0	\$ 85
<b>CLASSIFICATION OF ASSETS</b>				
Quarter End Balance - Special Mention	VA960	\$ 32,404	\$ 21,197	\$ 21,902
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 30,154	\$ 26,502	\$ 29,362
Substandard	VA965	\$ 29,541	\$ 26,017	\$ 28,871
Doubtful	VA970	\$ 613	\$ 485	\$ 491
Loss	VA975	\$ 0	\$ 0	\$ 0
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>				
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0
<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>				
Description	Line Item	Sep 2006	Jun 2006	Mar 2006
		Value	Value	Value
<b>DELINQUENT LOANS</b>				
Delinquent Loans - Total	SUB2410	\$ 48,331	\$ 42,410	\$ 34,545
Mortgages - Total	SUB2421	\$ 41,519	\$ 35,187	\$ 30,124
Construction and Land Loans	SUB2430	\$ 16,971	\$ 9,933	\$ 8,212
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 19,115	\$ 19,097	\$ 17,070
Permanent Loans Secured by All Other Property	SUB2450	\$ 7,265	\$ 8,351	\$ 7,608
Nonmortgages - Total	SUB2461	\$ 6,812	\$ 7,223	\$ 4,421
<b>PAST DUE &amp; STILL ACCRUING</b>				
Past Due & Still Accruing - Total	SUB2470	\$ 27,395	\$ 30,182	\$ 24,008



Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: November 16, 2006, 4:17 PM

TFR Industry Aggregate Report  
 93005 - OTS-Regulated: Arkansas  
 September 2006

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 22,089</b>	<b>\$ 27,483</b>	<b>\$ 21,283</b>
Mortgage Loans - Total	SUB2481	\$ 19,103	\$ 21,416	\$ 17,985
Construction	PD115	\$ 3,723	\$ 5,375	\$ 3,210
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD121	\$ 532	\$ 570	\$ 419
Secured by First Liens	PD123	\$ 10,537	\$ 11,996	\$ 9,052
Secured by Junior Liens	PD124	\$ 602	\$ 299	\$ 739
Multifamily (5 or more) Dwelling Units	PD125	\$ 405	\$ 0	\$ 152
Nonresidential Property (Except Land)	PD135	\$ 3,055	\$ 2,020	\$ 2,202
Land	PD138	\$ 249	\$ 1,156	\$ 2,211
Nonmortgage Loans:				
Commercial Loans	PD140	\$ 1,531	\$ 4,872	\$ 2,021
Consumer Loans - Total	SUB2511	\$ 1,455	\$ 1,195	\$ 1,277
Loans on Deposits	PD161	\$ 40	\$ 20	\$ 30
Home Improvement Loans	PD163	\$ 1	\$ 0	\$ 1
Education Loans	PD165	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 788	\$ 631	\$ 799
Mobile Home Loans	PD169	\$ 15	\$ 16	\$ 26
Credit Cards	PD171	\$ 12	\$ 17	\$ 5
Other	PD180	\$ 599	\$ 511	\$ 416
Memoranda:				
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 360	\$ 2,990	\$ 70
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 19	\$ 0	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 5,306</b>	<b>\$ 2,699</b>	<b>\$ 2,725</b>
Mortgage Loans - Total	SUB2491	\$ 4,122	\$ 2,479	\$ 2,554
Construction	PD215	\$ 1,428	\$ 128	\$ 610
Permanent:				
Residential:				
1-4 Dwelling Units:				

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: November 16, 2006, 4:17 PM

TFR Industry Aggregate Report  
 93005 - OTS-Regulated: Arkansas  
 September 2006

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 1,273	\$ 477	\$ 451
Secured by Junior Liens	PD224	\$ 75	\$ 122	\$ 203
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 1,067	\$ 1,344	\$ 1,290
Land	PD238	\$ 279	\$ 408	\$ 0
Nonmortgage Loans:				
Commercial Loans	PD240	\$ 1,089	\$ 158	\$ 138
Consumer Loans - Total	SUB2521	\$ 95	\$ 62	\$ 33
Loans on Deposits	PD261	\$ 0	\$ 5	\$ 5
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 48	\$ 28	\$ 27
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 47	\$ 29	\$ 1
Memoranda:				
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 1,999	\$ 87	\$ 74
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 16	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0
<b>NONACCRUAL</b>				
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 20,936</b>	<b>\$ 12,228</b>	<b>\$ 10,537</b>
Mortgage Loans - Total	SUB2501	\$ 18,294	\$ 11,292	\$ 9,585
Construction	PD315	\$ 9,988	\$ 2,236	\$ 1,626
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD321	\$ 565	\$ 414	\$ 451
Secured by First Liens	PD323	\$ 5,236	\$ 4,905	\$ 5,429
Secured by Junior Liens	PD324	\$ 295	\$ 314	\$ 326
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 906	\$ 2,793	\$ 1,198

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 16, 2006, 4:17 PM

TFR Industry Aggregate Report  
93005 - OTS-Regulated: Arkansas  
September 2006

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Land	PD338	\$ 1,304	\$ 630	\$ 555
Nonmortgage Loans:				
Commercial Loans	PD340	\$ 2,183	\$ 510	\$ 505
Consumer Loans - Total	SUB2531	\$ 459	\$ 426	\$ 447
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 238	\$ 328	\$ 338
Mobile Home Loans	PD369	\$ 12	\$ 15	\$ 43
Credit Cards	PD371	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 209	\$ 83	\$ 66
Memoranda:				
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 830	\$ 71	\$ 15
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>				
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 32,213</b>	<b>\$ 35,659</b>	<b>\$ 32,799</b>
90% up to 100% LTV	LD110	\$ 21,065	\$ 24,343	\$ 23,540
100% and greater LTV	LD120	\$ 11,148	\$ 11,316	\$ 9,259
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 1,671</b>	<b>\$ 1,976</b>	<b>\$ 1,619</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 928</b>	<b>\$ 1,069</b>	<b>\$ 365</b>
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 825	\$ 1,041	\$ 337
90% up to 100% LTV	LD210	\$ 418	\$ 963	\$ 337
100% and greater LTV	LD220	\$ 407	\$ 78	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 103	\$ 28	\$ 28
90% up to 100% LTV	LD230	\$ 103	\$ 28	\$ 28
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 743</b>	<b>\$ 907</b>	<b>\$ 1,254</b>
90% up to 100% LTV	LD250	\$ 582	\$ 745	\$ 1,179
100% and greater LTV	LD260	\$ 161	\$ 162	\$ 75

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 16, 2006, 4:17 PM

TFR Industry Aggregate Report  
93005 - OTS-Regulated: Arkansas  
September 2006

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule LD --- Loan Data		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 3,812</b>	<b>\$ 6,173</b>	<b>\$ 4,100</b>
90% up to 100% LTV	LD430	\$ 2,619	\$ 2,616	\$ 2,337
100% and greater LTV	LD440	\$ 1,193	\$ 3,557	\$ 1,763
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 0</b>	<b>\$ 325</b>	<b>\$ 374</b>
90% up to 100% LTV	LD450	\$ 0	\$ 325	\$ 292
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 82

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>	<b>SUB3380</b>	<b>\$ 71,759</b>	<b>\$ 88,983</b>	<b>\$ 91,395</b>
Mortgage Construction Loans	CC105	\$ 63,660	\$ 80,935	\$ 82,818
Other Mortgage Loans	CC115	\$ 8,099	\$ 8,048	\$ 8,577
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 125	\$ 418	\$ 3,490
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 31,558</b>	<b>\$ 35,843</b>	<b>\$ 40,110</b>
1-4 Dwelling Units	CC280	\$ 20,832	\$ 22,260	\$ 22,293
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 0	\$ 0
All Other Real Estate	CC300	\$ 10,726	\$ 13,583	\$ 17,817
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 736	\$ 124	\$ 2,420
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 14,128	\$ 13,147	\$ 11,026
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 1,000	\$ 1,000
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 82,776</b>	<b>\$ 92,208</b>	<b>\$ 91,234</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 18,370	\$ 18,199	\$ 16,936
Commercial Lines	CC420	\$ 42,865	\$ 53,172	\$ 58,810

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: November 16, 2006, 4:17 PM

TFR Industry Aggregate Report  
 93005 - OTS-Regulated: Arkansas  
 September 2006

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Open-End Consumer Lines - Credit Cards	CC423	\$ 804	\$ 870	\$ 965
Open-End Consumer Lines - Other	CC425	\$ 20,737	\$ 19,967	\$ 14,523
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 7,006</b>	<b>\$ 6,574</b>	<b>\$ 2,917</b>
Commercial	CC430	\$ 1,500	\$ 1,423	\$ 827
Standby, Not Included on CC465 or CC468	CC435	\$ 5,506	\$ 5,151	\$ 2,090
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 3,532	\$ 13,563	\$ 24,345
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 3,532	\$ 13,563	\$ 24,345
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0

  

Schedule CF --- Consolidated Cash Flow Information		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
<b>Mortgage-Backed Securities - Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 1,978</b>	<b>\$ 746</b>	<b>\$ 0</b>
Pass-Through Securities	CF143	\$ 1,978	\$ 746	\$ 0
Other Mortgage-Backed Securities	CF153	\$ 0	\$ 0	\$ 0
<b>Mortgage-Backed Securities - Sales - Total</b>	<b>SUB3821</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Pass-Through Securities	CF145	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 0	\$ 0
<b>Mortgage-Backed Securities - Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 1,978</b>	<b>\$ 746</b>	<b>\$ 0</b>
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 8,348	\$- 8,012	\$- 7,581
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 783	\$- 1,473	\$- 1,058
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 182,452</b>	<b>\$ 221,289</b>	<b>\$ 204,473</b>
Construction Loans - Total	SUB3840	\$ 48,313	\$ 55,052	\$ 57,936
1-4 Dwelling Units	CF190	\$ 42,388	\$ 43,758	\$ 43,972
Multifamily (5 or more) Dwelling Units	CF200	\$ 279	\$ 2,658	\$ 574
Nonresidential	CF210	\$ 5,646	\$ 8,636	\$ 13,390
Permanent Loans - Total	SUB3851	\$ 134,139	\$ 166,237	\$ 146,537
1-4 Dwelling Units	CF225	\$ 102,999	\$ 120,203	\$ 105,901
Multifamily (5 or more) Dwelling Units	CF245	\$ 1,468	\$ 7,387	\$ 7,572
Nonresidential (Except Land)	CF260	\$ 18,044	\$ 21,076	\$ 15,595