

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 11:23 AM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
September 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Number of Regulated Institutions	6	7	7	7	7

Schedule NS --- Optional Narrative Statement		Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	1	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 412,619	\$ 481,921	\$ 424,461	\$ 235,607	\$ 255,772
Cash and Non-Interest-Earning Deposits	SC110	\$ 169,319	\$ 159,916	\$ 72,503	\$ 56,507	\$ 49,893
Interest-Earning Deposits in FHLBs	SC112	\$ 19,030	\$ 47,074	\$ 161,492	\$ 19,826	\$ 16,677
Other Interest-Earning Deposits	SC118	\$ 2,399	\$ 396	\$ 8,513	\$ 496	\$ 1,498
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 98	\$ 9,336	\$ 2,294	\$ 1,000	\$ 2,000
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 157,889	\$ 201,109	\$ 115,690	\$ 95,534	\$ 122,896
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,066	\$ 1,106	\$ 1,144	\$ 1,155	\$ 1,184
State and Municipal Obligations	SC180	\$ 60,301	\$ 59,240	\$ 60,294	\$ 58,761	\$ 58,964
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 0	\$ 743	\$ 723	\$ 480	\$ 495
Accrued Interest Receivable	SC191	\$ 2,517	\$ 3,001	\$ 1,808	\$ 1,848	\$ 2,165
Mortgage-Backed Securities - Gross	SUB0072	\$ 226,379	\$ 236,011	\$ 199,470	\$ 181,341	\$ 165,561
Mortgage-Backed Securities - Total	SC22	\$ 226,379	\$ 236,011	\$ 199,470	\$ 181,341	\$ 165,561
Pass-Through - Total	SUB0073	\$ 180,769	\$ 187,815	\$ 173,759	\$ 160,424	\$ 145,459
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 180,769	\$ 187,815	\$ 173,759	\$ 160,424	\$ 145,459
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 44,708	\$ 47,246	\$ 24,950	\$ 20,214	\$ 19,463
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 44,639	\$ 46,284	\$ 23,887	\$ 19,629	\$ 19,374
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 69	\$ 71	\$ 73	\$ 75	\$ 77
Other	SC222	\$ 0	\$ 891	\$ 990	\$ 510	\$ 12
Accrued Interest Receivable	SC228	\$ 902	\$ 950	\$ 761	\$ 703	\$ 639

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Schedule SC --- Consolidated Statement of Condition		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 1,562,125	\$ 1,613,543	\$ 1,599,093	\$ 1,577,553	\$ 1,600,730
Mortgage Loans - Total	SC26	\$ 1,545,832	\$ 1,595,734	\$ 1,581,548	\$ 1,562,469	\$ 1,587,195
Construction Loans - Total	SUB0100	\$ 115,995	\$ 141,470	\$ 152,343	\$ 180,047	\$ 200,283
Residential - Total	SUB0110	\$ 83,930	\$ 111,263	\$ 124,275	\$ 148,975	\$ 158,987
1-4 Dwelling Units	SC230	\$ 69,866	\$ 94,011	\$ 108,910	\$ 134,792	\$ 147,902
Multifamily (5 or more) Dwelling Units	SC235	\$ 14,064	\$ 17,252	\$ 15,365	\$ 14,183	\$ 11,085
Nonresidential Property	SC240	\$ 32,065	\$ 30,207	\$ 28,068	\$ 31,072	\$ 41,296
Permanent Loans - Total	SUB0121	\$ 1,436,207	\$ 1,461,390	\$ 1,435,946	\$ 1,385,467	\$ 1,386,972
Residential - Total	SUB0131	\$ 827,315	\$ 836,562	\$ 813,336	\$ 775,663	\$ 779,793
1-4 Dwelling Units - Total	SUB0141	\$ 768,143	\$ 782,974	\$ 766,409	\$ 735,740	\$ 737,380
Revolving Open-End Loans	SC251	\$ 56,442	\$ 63,299	\$ 58,712	\$ 53,833	\$ 51,878
All Other - First Liens	SC254	\$ 586,207	\$ 594,840	\$ 585,452	\$ 561,958	\$ 567,473
All Other - Junior Liens	SC255	\$ 125,494	\$ 124,835	\$ 122,245	\$ 119,949	\$ 118,029
Multifamily (5 or more) Dwelling Units	SC256	\$ 59,172	\$ 53,588	\$ 46,927	\$ 39,923	\$ 42,413
Nonresidential Property (Except Land)	SC260	\$ 454,053	\$ 457,602	\$ 450,718	\$ 444,689	\$ 441,709
Land	SC265	\$ 154,839	\$ 167,226	\$ 171,892	\$ 165,115	\$ 165,470
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 5,816	\$ 14,571	\$ 22,775	\$- 21,741	\$- 29,442
Accrued Interest Receivable	SC272	\$ 9,596	\$ 10,335	\$ 10,545	\$ 11,796	\$ 13,220
Advances for Taxes and Insurance	SC275	\$ 327	\$ 348	\$ 259	\$ 243	\$ 255
Allowance for Loan and Lease Losses	SC283	\$ 16,293	\$ 17,809	\$ 17,545	\$ 15,084	\$ 13,535
Nonmortgage Loans - Gross	SUB0162	\$ 329,409	\$ 332,252	\$ 309,220	\$ 345,226	\$ 331,829
Nonmortgage Loans - Total	SC31	\$ 324,592	\$ 327,699	\$ 304,782	\$ 339,822	\$ 326,737
Commercial Loans - Total	SC32	\$ 230,259	\$ 230,395	\$ 209,453	\$ 213,243	\$ 201,171
Secured	SC300	\$ 214,891	\$ 213,613	\$ 194,063	\$ 196,493	\$ 187,678
Unsecured	SC303	\$ 15,368	\$ 16,782	\$ 15,369	\$ 16,221	\$ 13,469
Lease Receivables	SC306	\$ 0	\$ 0	\$ 21	\$ 529	\$ 24
Consumer Loans - Total	SC35	\$ 95,834	\$ 98,788	\$ 96,338	\$ 128,316	\$ 126,171
Loans on Deposits	SC310	\$ 10,300	\$ 11,764	\$ 11,203	\$ 11,597	\$ 12,659
Home Improvement Loans (Not secured by real estate)	SC316	\$ 591	\$ 610	\$ 656	\$ 666	\$ 717
Education Loans	SC320	\$ 4	\$ 3	\$ 6	\$ 7	\$ 6
Auto Loans	SC323	\$ 22,937	\$ 25,107	\$ 26,397	\$ 27,729	\$ 30,179
Mobile Home Loans	SC326	\$ 858	\$ 1,113	\$ 1,365	\$ 1,476	\$ 1,571
Credit Cards	SC328	\$ 36,072	\$ 32,837	\$ 29,343	\$ 59,019	\$ 53,887

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Schedule SC --- Consolidated Statement of Condition		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 25,072	\$ 27,354	\$ 27,368	\$ 27,822	\$ 27,152
Accrued Interest Receivable	SC348	\$ 3,316	\$ 3,069	\$ 3,429	\$ 3,667	\$ 4,487
Allowance for Loan and Lease Losses	SC357	\$ 4,817	\$ 4,553	\$ 4,438	\$ 5,404	\$ 5,092
Reposessed Assets - Gross	SUB0201	\$ 31,189	\$ 32,118	\$ 20,800	\$ 17,140	\$ 14,959
Reposessed Assets - Total	SC40	\$ 31,187	\$ 32,071	\$ 20,754	\$ 17,107	\$ 14,929
Real Estate - Total	SUB0210	\$ 31,090	\$ 31,855	\$ 20,699	\$ 16,919	\$ 14,885
Construction	SC405	\$ 9,397	\$ 8,753	\$ 13,106	\$ 10,549	\$ 10,407
Residential - Total	SUB0225	\$ 7,818	\$ 10,958	\$ 3,628	\$ 2,381	\$ 2,901
1-4 Dwelling Units	SC415	\$ 7,818	\$ 10,958	\$ 3,559	\$ 2,381	\$ 2,901
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 69	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 3,704	\$ 2,121	\$ 1,436	\$ 2,659	\$ 294
Land	SC428	\$ 10,171	\$ 10,023	\$ 2,529	\$ 1,330	\$ 1,283
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 99	\$ 263	\$ 101	\$ 221	\$ 74
General Valuation Allowances	SC441	\$ 2	\$ 47	\$ 46	\$ 33	\$ 30
Real Estate Held for Investment	SC45	\$ 56	\$ 57	\$ 58	\$ 58	\$ 59
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 12,789	\$ 13,715	\$ 12,885	\$ 15,464	\$ 15,951
Federal Home Loan Bank Stock	SC510	\$ 12,789	\$ 13,715	\$ 12,885	\$ 15,464	\$ 15,951
Other	SC540	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Office Premises and Equipment	SC55	\$ 100,001	\$ 107,211	\$ 94,623	\$ 94,675	\$ 94,231
Other Assets - Gross	SUB0262	\$ 175,290	\$ 179,749	\$ 181,970	\$ 182,603	\$ 196,322
Other Assets - Total	SC59	\$ 175,197	\$ 179,642	\$ 181,875	\$ 182,509	\$ 196,233
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 11,539	\$ 11,420	\$ 11,826	\$ 12,617	\$ 12,444
Other	SC625	\$ 20,210	\$ 20,012	\$ 19,821	\$ 20,159	\$ 19,962
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 67	\$ 8	\$ 9	\$ 0	\$ 0
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 136,943	\$ 140,763	\$ 139,347	\$ 139,868	\$ 138,174
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 6,531	\$ 7,546	\$ 10,967	\$ 9,959	\$ 25,742
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 93	\$ 107	\$ 95	\$ 94	\$ 89
General Valuation Allowances - Total	SUB2092	\$ 21,205	\$ 22,516	\$ 22,124	\$ 20,615	\$ 18,746
Total Assets - Gross	SUB0283	\$ 2,849,857	\$ 2,996,577	\$ 2,842,580	\$ 2,649,667	\$ 2,675,414
Total Assets	SC60	\$ 2,828,652	\$ 2,974,061	\$ 2,820,456	\$ 2,629,052	\$ 2,656,668
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 2,156,354	\$ 2,265,444	\$ 2,148,741	\$ 1,958,914	\$ 1,942,187
Deposits	SC710	\$ 2,154,794	\$ 2,264,110	\$ 2,147,242	\$ 1,957,424	\$ 1,941,117
Escrows	SC712	\$ 1,560	\$ 1,334	\$ 1,499	\$ 1,524	\$ 1,205
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$ 0	\$ 0	\$- 34	\$- 135
Borrowings - Total	SC72	\$ 269,238	\$ 293,879	\$ 279,882	\$ 290,232	\$ 338,395
Advances from FHLBank	SC720	\$ 242,058	\$ 267,873	\$ 250,345	\$ 262,718	\$ 305,672
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 21,729	\$ 22,780	\$ 27,631	\$ 27,278	\$ 31,317
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 5,451	\$ 3,226	\$ 1,906	\$ 236	\$ 1,406
Other Liabilities - Total	SC75	\$ 62,883	\$ 62,845	\$ 35,499	\$ 25,078	\$ 22,607
Accrued Interest Payable - Deposits	SC763	\$ 4,685	\$ 5,451	\$ 5,580	\$ 5,255	\$ 5,384
Accrued Interest Payable - Other	SC766	\$ 800	\$ 856	\$ 874	\$ 886	\$ 917
Accrued Taxes	SC776	\$ 1,363	\$ 1,588	\$ 2,587	\$ 5,308	\$ 4,485
Accounts Payable	SC780	\$ 2,885	\$ 2,616	\$ 3,971	\$ 3,419	\$ 3,092
Deferred Income Taxes	SC790	\$ 1,658	\$ 968	\$ 3,650	\$ 116	\$ 60
Other Liabilities and Deferred Income	SC796	\$ 51,492	\$ 51,366	\$ 18,837	\$ 10,094	\$ 8,669
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 2,488,475	\$ 2,622,168	\$ 2,464,122	\$ 2,274,224	\$ 2,303,189
Minority Interest	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 275,862	\$ 286,609	\$ 283,486	\$ 283,466	\$ 281,959
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 2,830	\$ 2,231	\$ 1,230	\$ 1,230	\$ 1,248
Paid in Excess of Par	SC830	\$ 273,032	\$ 284,378	\$ 282,256	\$ 282,236	\$ 280,711
Accumulated Other Comprehensive Income - Total	SC86	\$ 291	\$- 549	\$ 4,108	\$ 3,298	\$ 1,354
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 291	\$- 549	\$ 4,108	\$ 3,298	\$ 1,354
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 64,024	\$ 65,833	\$ 68,740	\$ 68,064	\$ 70,166
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Equity Capital	SC80	\$ 340,177	\$ 351,893	\$ 356,334	\$ 354,828	\$ 353,479
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 2,828,652	\$ 2,974,061	\$ 2,820,456	\$ 2,629,052	\$ 2,656,668

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Other Codes As of Sep 2008

Other Asset Codes

Code	Description	Count	Amount
4	Net deferred tax assets	1	\$ 1,161
6	Prepaid deposit insurance premiums	1	\$ 29
7	Prepaid expenses	5	\$ 1,310
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 350
14	Other noninterest-bearing short-term accounts recv	3	\$ 849
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 611
99	Other	5	\$ 507

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	1	\$ 7
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 2,389
10	Amounts due brokers for unsettled transactions	1	\$ 3,000
11	The liability recorded for post-retirement benefit	1	\$ 1,488
20	F/V of all derivative instru. reportable as liab.	1	\$ 52
99	Other	4	\$ 39,262

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Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 36,108	\$ 37,856	\$ 37,905	\$ 38,985	\$ 40,241
Deposits and Investment Securities	SO115	\$ 3,453	\$ 3,525	\$ 2,956	\$ 2,496	\$ 2,586
Mortgage-Backed Securities	SO125	\$ 2,907	\$ 2,986	\$ 2,456	\$ 2,302	\$ 2,343
Mortgage Loans	SO141	\$ 24,042	\$ 25,905	\$ 26,101	\$ 27,534	\$ 28,655
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 161	\$ 132	\$ 122	\$ 88	\$ 154
Nonmortgage Loans - Total	SUB0950	\$ 5,453	\$ 5,187	\$ 6,162	\$ 6,452	\$ 6,400
Commercial Loans and Leases	SO160	\$ 3,301	\$ 3,187	\$ 3,534	\$ 3,667	\$ 3,803
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 34	\$ 46	\$ 39	\$ 40	\$ 35
Consumer Loans and Leases	SO171	\$ 2,152	\$ 2,000	\$ 2,628	\$ 2,785	\$ 2,597
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 58	\$ 75	\$ 69	\$ 73	\$ 68
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 61	\$ 108	\$ 174	\$ 190	\$ 188
Federal Home Loan Bank Stock	SO181	\$ 61	\$ 108	\$ 174	\$ 190	\$ 188
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 18,094	\$ 19,771	\$ 20,651	\$ 21,613	\$ 22,552
Deposits	SO215	\$ 15,439	\$ 16,942	\$ 17,598	\$ 17,967	\$ 18,576
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 2,563	\$ 2,725	\$ 2,873	\$ 3,375	\$ 3,684
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 97	\$ 114	\$ 197	\$ 284	\$ 298
Capitalized Interest	SO271	\$ 5	\$ 10	\$ 17	\$ 13	\$ 6
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 18,075	\$ 18,193	\$ 17,428	\$ 17,562	\$ 17,877
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 3,216	\$ 3,779	\$ 3,910	\$ 2,506	\$ 3,693
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 14,859	\$ 14,414	\$ 13,518	\$ 15,056	\$ 14,184
Noninterest Income - Total	SO42	\$ 12,392	\$ 12,840	\$ 19,805	\$ 10,956	\$ 9,839
Mortgage Loan Servicing Fees	SO410	\$ 168	\$ 116	\$ 534	\$ 108	\$ 114
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$ 152	\$ 166	\$ 202	\$ 264	\$ 275

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Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 6,753	\$ 6,398	\$ 5,544	\$ 5,932	\$ 5,791
Net Income (Loss) from Other - Total	SUB0451	\$ 4,863	\$ 5,633	\$ 11,818	\$ 4,111	\$ 3,179
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 5,182	\$ 5,473	\$ 12,008	\$ 4,361	\$ 3,426
Operations & Sale of Repossessed Assets	SO461	\$- 378	\$- 84	\$- 234	\$- 258	\$- 252
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Other Assets Held for Investment	SO477	\$ 59	\$ 244	\$ 44	\$ 8	\$ 5
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 456	\$ 527	\$ 1,707	\$ 541	\$ 480
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 26,857	\$ 25,896	\$ 24,891	\$ 21,632	\$ 21,687
All Personnel Compensation and Expense	SO510	\$ 12,857	\$ 12,487	\$ 11,988	\$ 11,393	\$ 11,733
Legal Expense	SO520	\$ 142	\$ 79	\$ 84	\$ 72	\$ 43
Office Occupancy and Equipment Expense	SO530	\$ 5,317	\$ 4,871	\$ 4,287	\$ 5,027	\$ 4,487
Marketing and Other Professional Services	SO540	\$ 1,204	\$ 1,172	\$ 1,186	\$ 1,258	\$ 1,150
Loan Servicing Fees	SO550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Other Intangibles Expense	SO560	\$ 440	\$ 467	\$ 474	\$ 306	\$ 303
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 251	\$ 184	\$ 274	\$ 220	\$ 421
Other Noninterest Expense	SO580	\$ 6,646	\$ 6,636	\$ 6,598	\$ 3,356	\$ 3,550
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 394	\$ 1,358	\$ 8,432	\$ 4,380	\$ 2,336
Income Taxes - Total	SO71	\$- 847	\$ 159	\$ 1,832	\$ 602	\$ 256

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Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Federal	SO710	\$- 893	\$ 206	\$ 1,964	\$ 647	\$ 329
State, Local & Other	SO720	\$ 46	\$- 47	\$- 132	\$- 45	\$- 73
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 1,241	\$ 1,199	\$ 6,600	\$ 3,778	\$ 2,080
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 1,241	\$ 1,199	\$ 6,600	\$ 3,778	\$ 2,080

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Other Codes As of Sep 2008

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	3	\$ 84
15	Income from corporate-owned life insurance	2	\$ 317
99	Other	3	\$ 53

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	4	\$ 500
7	Office supplies, printing, and postage	4	\$ 259
8	Telephone, including data lines	4	\$ 122
9	Loan origination expense	3	\$ 860
10	ATM expense	1	\$ 10
99	Other	2	\$ 2,197

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Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 108,543	\$ 75,761	\$ 37,905	\$ 147,998	\$ 109,013
YTD - Deposits and Investment Securities	Y_SO115	\$ 9,697	\$ 6,481	\$ 2,956	\$ 9,558	\$ 7,062
YTD - Mortgage-Backed Securities	Y_SO125	\$ 8,026	\$ 5,442	\$ 2,456	\$ 8,338	\$ 6,036
YTD - Mortgage Loans	Y_SO141	\$ 74,217	\$ 52,006	\$ 26,101	\$ 106,780	\$ 79,246
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 378	\$ 254	\$ 122	\$ 472	\$ 384
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 9,346	\$ 6,721	\$ 3,534	\$ 13,551	\$ 9,884
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 103	\$ 85	\$ 39	\$ 132	\$ 92
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 6,592	\$ 4,628	\$ 2,628	\$ 8,953	\$ 6,168
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 184	\$ 144	\$ 69	\$ 214	\$ 141
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 321	\$ 282	\$ 174	\$ 799	\$ 609
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 321	\$ 282	\$ 174	\$ 794	\$ 604
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 5	\$ 5
YTD - Interest Expense - Total	Y_SO21	\$ 57,075	\$ 40,422	\$ 20,651	\$ 81,886	\$ 60,273
YTD - Deposits	Y_SO215	\$ 49,051	\$ 34,540	\$ 17,598	\$ 67,992	\$ 50,025
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 7,666	\$ 5,598	\$ 2,873	\$ 13,021	\$ 9,646
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 390	\$ 311	\$ 197	\$ 905	\$ 621
YTD - Capitalized Interest	Y_SO271	\$ 32	\$ 27	\$ 17	\$ 32	\$ 19
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 51,789	\$ 35,621	\$ 17,428	\$ 66,911	\$ 49,349
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 10,665	\$ 7,689	\$ 3,910	\$ 9,758	\$ 7,252
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 41,124	\$ 27,932	\$ 13,518	\$ 57,153	\$ 42,097
YTD - Noninterest Income - Total	Y_SO42	\$ 44,386	\$ 32,645	\$ 19,805	\$ 36,119	\$ 25,163
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 818	\$ 650	\$ 534	\$ 389	\$ 281
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ 520	\$ 368	\$ 202	\$ 824	\$ 560

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Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 18,204	\$ 11,942	\$ 5,544	\$ 19,996	\$ 14,064
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 22,292	\$ 17,451	\$ 11,818	\$ 12,701	\$ 8,590
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 22,663	\$ 17,481	\$ 12,008	\$ 13,354	\$ 8,993
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 718	\$- 318	\$- 234	\$- 701	\$- 443
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 347	\$ 288	\$ 44	\$ 48	\$ 40
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 2,552	\$ 2,234	\$ 1,707	\$ 2,209	\$ 1,668
YTD - Noninterest Expense - Total	Y_SO51	\$ 75,874	\$ 50,787	\$ 24,891	\$ 78,322	\$ 56,690
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 36,360	\$ 24,475	\$ 11,988	\$ 42,620	\$ 31,227
YTD - Legal Expense	Y_SO520	\$ 285	\$ 163	\$ 84	\$ 241	\$ 169
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 14,068	\$ 9,158	\$ 4,287	\$ 16,375	\$ 11,348
YTD - Marketing and Other Professional Services	Y_SO540	\$ 3,442	\$ 2,358	\$ 1,186	\$ 4,269	\$ 3,011
YTD - Loan Servicing Fees	Y_SO550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 1,307	\$ 941	\$ 474	\$ 1,332	\$ 1,026
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 709	\$ 458	\$ 274	\$ 907	\$ 687
YTD - Other Noninterest Expense	Y_SO580	\$ 19,703	\$ 13,234	\$ 6,598	\$ 12,578	\$ 9,222
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 9,636	\$ 9,790	\$ 8,432	\$ 14,950	\$ 10,570
YTD - Income Taxes - Total	Y_SO71	\$ 1,144	\$ 1,991	\$ 1,832	\$ 2,234	\$ 1,632
YTD - Federal	Y_SO710	\$ 1,277	\$ 2,170	\$ 1,964	\$ 2,334	\$ 1,687
YTD - State, Local, and Other	Y_SO720	\$- 133	\$- 179	\$- 132	\$- 100	\$- 55
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 8,492	\$ 7,799	\$ 6,600	\$ 12,716	\$ 8,938
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 8,492	\$ 7,799	\$ 6,600	\$ 12,716	\$ 8,938

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 21,841	\$ 22,125	\$ 20,615	\$ 18,744	\$ 16,711
Net Provision for Loss	VA115	\$ 3,467	\$ 3,957	\$ 4,184	\$ 2,726	\$ 4,114
Transfers	VA125	\$- 1,676	\$- 444	\$- 1,225	\$- 312	\$- 1,398
Recoveries	VA135	\$ 373	\$ 331	\$ 231	\$ 289	\$ 564
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 2,801	\$ 3,454	\$ 1,680	\$ 832	\$ 1,247
General Valuation Allowances - Ending Balance	VA165	\$ 21,204	\$ 22,515	\$ 22,125	\$ 20,615	\$ 18,744
Specific Valuation Allowances - Beginning Balance	VA108	\$ 2,294	\$ 3,573	\$ 2,918	\$ 2,791	\$ 2,021
Net Provision for Loss	VA118	\$ 0	\$ 6	\$ 0	\$ 0	\$ 0
Transfers	VA128	\$ 1,676	\$ 444	\$ 1,225	\$ 312	\$ 1,398
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 257	\$ 1,729	\$ 570	\$ 185	\$ 628
Specific Valuation Allowances - Ending Balance	VA168	\$ 3,713	\$ 2,294	\$ 3,573	\$ 2,918	\$ 2,791
Total Valuation Allowances - Beginning Balance	VA110	\$ 24,135	\$ 25,698	\$ 23,533	\$ 21,535	\$ 18,732
Net Provision for Loss	VA120	\$ 3,467	\$ 3,963	\$ 4,184	\$ 2,726	\$ 4,114
Recoveries	VA140	\$ 373	\$ 331	\$ 231	\$ 289	\$ 564
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 3,058	\$ 5,183	\$ 2,250	\$ 1,017	\$ 1,875
Total Valuation Allowances - Ending Balance	VA170	\$ 24,917	\$ 24,809	\$ 25,698	\$ 23,533	\$ 21,535
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 2,801	\$ 3,454	\$ 1,680	\$ 832	\$ 1,247
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 1,931	\$ 1,060	\$ 886	\$ 155	\$ 470
Construction - Total	SUB2030	\$ 284	\$ 468	\$ 306	\$ 0	\$ 63
1-4 Dwelling Units	VA420	\$ 284	\$ 468	\$ 306	\$ 0	\$ 63
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 1,647	\$ 592	\$ 580	\$ 155	\$ 407
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 0	\$ 36	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 117	\$ 140	\$ 36	\$ 4	\$ 189
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 76	\$ 29	\$ 21	\$ 36	\$ 132
Multifamily (5 or more) Dwelling Units	VA470	\$ 129	\$ 183	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 268	\$ 100	\$ 117	\$ 19	\$ 1

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 1,057	\$ 140	\$ 406	\$ 60	\$ 85
Nonmortgage Loans - Total	VA56	\$ 748	\$ 2,312	\$ 704	\$ 534	\$ 601
Commercial Loans	VA520	\$ 272	\$ 1,956	\$ 338	\$ 79	\$ 52
Consumer Loans - Total	SUB2061	\$ 476	\$ 356	\$ 366	\$ 455	\$ 549
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 55	\$ 57	\$ 46	\$ 81	\$ 104
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0
Credit Cards	VA556	\$ 117	\$ 153	\$ 237	\$ 156	\$ 301
Other	VA560	\$ 304	\$ 146	\$ 83	\$ 215	\$ 144
Repossessed Assets - Total	VA60	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 122	\$ 82	\$ 90	\$ 143	\$ 176
GVA Recoveries - Assets - Total	SUB2126	\$ 373	\$ 331	\$ 231	\$ 289	\$ 564
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 228	\$ 50	\$ 146	\$ 96	\$ 95
Construction - Total	SUB2130	\$ 213	\$ 32	\$ 2	\$ 1	\$ 64
1-4 Dwelling Units	VA421	\$ 213	\$ 32	\$ 2	\$ 1	\$ 64
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 15	\$ 18	\$ 144	\$ 95	\$ 31
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 13	\$ 8	\$ 52	\$ 39	\$ 5
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 2	\$ 7	\$ 2	\$ 0	\$ 23
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 1	\$ 90	\$ 0	\$ 3
Land	VA491	\$ 0	\$ 2	\$ 0	\$ 56	\$ 0
Nonmortgage Loans - Total	VA57	\$ 120	\$ 247	\$ 41	\$ 154	\$ 430

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 12	\$ 167	\$ 9	\$ 21	\$ 320
Consumer Loans - Total	SUB2161	\$ 108	\$ 80	\$ 32	\$ 133	\$ 110
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 18	\$ 13	\$ 7	\$ 20	\$ 26
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 17	\$ 15	\$ 16	\$ 29	\$ 9
Other	VA561	\$ 73	\$ 52	\$ 9	\$ 84	\$ 75
Other Assets	VA931	\$ 25	\$ 34	\$ 44	\$ 39	\$ 39
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 1,675	\$ 447	\$ 1,225	\$ 311	\$ 1,395
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 1,227	\$ 175	\$ 474	\$ 88	\$ 898
Construction - Total	SUB2230	\$ 0	\$ 9	\$ - 16	\$ 10	\$ 29
1-4 Dwelling Units	VA422	\$ 0	\$ 9	\$ - 16	\$ 10	\$ 29
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 1,227	\$ 166	\$ 490	\$ 78	\$ 869
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ - 39	\$ 54	\$ 15	\$ 14	\$ - 3
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 60	\$ 29	\$ 93	\$ 2	\$ - 73
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 217	\$ 51	\$ 0	\$ 25	\$ 0
Land	VA492	\$ 989	\$ 32	\$ 382	\$ 37	\$ 945
Nonmortgage Loans - Total	VA58	\$ 280	\$ 147	\$ 514	\$ 115	\$ 206
Commercial Loans	VA522	\$ 260	\$ 145	\$ 496	\$ 47	\$ 109
Consumer Loans - Total	SUB2261	\$ 20	\$ 2	\$ 18	\$ 68	\$ 97
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 15	\$ 2	\$ 2	\$ - 20	\$ 41
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ - 9	\$ 12	\$ 8
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 5	\$ 0	\$ 25	\$ 76	\$ 48
Reposessed Assets - Total	VA62	\$ 164	\$ 87	\$ 229	\$ 104	\$ 312
Real Estate - Construction	VA606	\$ 0	\$ 10	\$ 146	\$ 100	\$ 194
Real Estate - 1-4 Dwelling Units	VA614	\$ 137	\$ 76	\$ 65	\$ 4	\$ 118
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 27	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 1	\$ 18	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 4	\$ 38	\$ 8	\$ 4	\$- 21
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 4,103	\$ 3,570	\$ 2,674	\$ 854	\$ 2,078
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 2,930	\$ 1,185	\$ 1,214	\$ 147	\$ 1,273
Construction - Total	SUB2330	\$ 71	\$ 445	\$ 288	\$ 9	\$ 28
1-4 Dwelling Units	VA425	\$ 71	\$ 445	\$ 288	\$ 9	\$ 28
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 2,859	\$ 740	\$ 926	\$ 138	\$ 1,245
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 0	\$ 0	\$ 0	\$ 36	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 65	\$ 186	\$- 1	\$- 21	\$ 181
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 134	\$ 51	\$ 112	\$ 38	\$ 36
Multifamily (5 or more) Dwelling Units	VA475	\$ 129	\$ 183	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 485	\$ 150	\$ 27	\$ 44	\$- 2
Land	VA495	\$ 2,046	\$ 170	\$ 788	\$ 41	\$ 1,030
Nonmortgage Loans - Total	VA59	\$ 908	\$ 2,212	\$ 1,177	\$ 495	\$ 377
Commercial Loans	VA525	\$ 520	\$ 1,934	\$ 825	\$ 105	\$- 159
Consumer Loans - Total	SUB2361	\$ 388	\$ 278	\$ 352	\$ 390	\$ 536
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 52	\$ 46	\$ 41	\$ 41	\$ 119
Mobile Home Loans	VA555	\$ 0	\$ 0	\$- 9	\$ 15	\$ 8

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 100	\$ 138	\$ 221	\$ 127	\$ 292
Other	VA565	\$ 236	\$ 94	\$ 99	\$ 207	\$ 117
Reposessed Assets - Total	VA65	\$ 164	\$ 87	\$ 229	\$ 104	\$ 312
Real Estate - Construction	VA607	\$ 0	\$ 10	\$ 146	\$ 100	\$ 194
Real Estate - 1-4 Dwelling Units	VA615	\$ 137	\$ 76	\$ 65	\$ 4	\$ 118
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 27	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 1	\$ 18	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 101	\$ 86	\$ 54	\$ 108	\$ 116
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 8,933	\$ 15,150	\$ 8,969	\$ 5,639	\$ 7,304
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 33,125	\$ 31,757	\$ 20,293	\$ 17,602	\$ 15,726
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 8,177	\$ 16,294	\$ 9,547	\$ 5,267	\$ 6,784
Construction	VA951	\$ 3,638	\$ 3,858	\$ 5,675	\$ 4,481	\$ 5,944
Permanent - 1-4 Dwelling Units	VA952	\$ 533	\$ 2,513	\$ 1,318	\$ 248	\$ 550
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 1,792	\$ 195	\$ 1,237	\$ 468	\$ 69
Permanent - Land	VA955	\$ 2,214	\$ 9,728	\$ 1,317	\$ 70	\$ 221
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 73,118	\$ 71,265	\$ 57,287	\$ 48,223	\$ 44,278
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 104,077	\$ 102,885	\$ 101,079	\$ 102,444	\$ 76,341
Substandard	VA965	\$ 103,072	\$ 102,039	\$ 99,932	\$ 101,795	\$ 75,748
Doubtful	VA970	\$ 1,005	\$ 846	\$ 1,147	\$ 649	\$ 593
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 89,267	\$ 89,539	\$ 105,566	\$ 111,113	\$ 80,260
Mortgages - Total	SUB2421	\$ 83,890	\$ 82,310	\$ 98,388	\$ 106,339	\$ 75,143
Construction and Land Loans	SUB2430	\$ 37,388	\$ 36,301	\$ 52,915	\$ 46,855	\$ 32,729
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 28,589	\$ 28,403	\$ 27,758	\$ 32,575	\$ 25,453
Permanent Loans Secured by All Other Property	SUB2450	\$ 40,186	\$ 31,801	\$ 47,064	\$ 46,140	\$ 31,064
Nonmortgages - Total	SUB2461	\$ 5,377	\$ 7,229	\$ 7,178	\$ 4,774	\$ 5,117
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 39,689	\$ 38,560	\$ 39,569	\$ 40,938	\$ 42,406
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 29,368	\$ 32,062	\$ 33,296	\$ 36,506	\$ 32,189
Mortgage Loans - Total	SUB2481	\$ 26,695	\$ 28,062	\$ 30,753	\$ 34,237	\$ 29,034
Construction	PD115	\$ 2,678	\$ 8,113	\$ 6,304	\$ 5,936	\$ 4,677
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 250	\$ 376	\$ 957	\$ 532	\$ 1,092
Secured by First Liens	PD123	\$ 10,897	\$ 10,207	\$ 11,850	\$ 16,329	\$ 11,808
Secured by Junior Liens	PD124	\$ 939	\$ 826	\$ 609	\$ 1,100	\$ 627
Multifamily (5 or more) Dwelling Units	PD125	\$ 3,628	\$ 0	\$ 233	\$ 1,642	\$ 1,090
Nonresidential Property (Except Land)	PD135	\$ 3,132	\$ 6,285	\$ 2,956	\$ 7,864	\$ 6,726
Land	PD138	\$ 5,171	\$ 2,255	\$ 7,844	\$ 834	\$ 3,014
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 1,429	\$ 2,599	\$ 1,218	\$ 563	\$ 1,567
Consumer Loans - Total	SUB2511	\$ 1,244	\$ 1,401	\$ 1,325	\$ 1,706	\$ 1,588
Loans on Deposits	PD161	\$ 0	\$ 117	\$ 45	\$ 50	\$ 90
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 9	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 441	\$ 634	\$ 584	\$ 731	\$ 620
Mobile Home Loans	PD169	\$ 6	\$ 0	\$ 27	\$ 27	\$ 31
Credit Cards	PD171	\$ 252	\$ 211	\$ 223	\$ 276	\$ 314
Other	PD180	\$ 545	\$ 439	\$ 446	\$ 613	\$ 533
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 875	\$ 7	\$ 214	\$ 588	\$ 319
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 0	\$ 0	\$ 0	\$ 161	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 10,321	\$ 6,498	\$ 6,273	\$ 4,432	\$ 10,217
Mortgage Loans - Total	SUB2491	\$ 9,933	\$ 6,136	\$ 4,730	\$ 3,929	\$ 9,747
Construction	PD215	\$ 1,547	\$ 0	\$ 323	\$ 391	\$ 1,486
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 0	\$ 113	\$ 0	\$ 230	\$ 20
Secured by First Liens	PD223	\$ 2,044	\$ 2,029	\$ 1,101	\$ 2,087	\$ 2,153
Secured by Junior Liens	PD224	\$ 158	\$ 51	\$ 17	\$ 74	\$ 79
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 1,177	\$ 1,145	\$ 213	\$ 1,112	\$ 5,866
Land	PD238	\$ 5,007	\$ 2,798	\$ 3,076	\$ 35	\$ 143
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 107	\$ 132	\$ 1,278	\$ 218	\$ 168
Consumer Loans - Total	SUB2521	\$ 281	\$ 230	\$ 265	\$ 285	\$ 302
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 50	\$ 61	\$ 36	\$ 41	\$ 74
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 4	\$ 6
Credit Cards	PD271	\$ 162	\$ 122	\$ 198	\$ 209	\$ 193
Other	PD280	\$ 69	\$ 47	\$ 31	\$ 31	\$ 28
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 173	\$ 76	\$ 86	\$ 82	\$ 109
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 58	\$ 76	\$ 76	\$ 66	\$ 66
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 66	\$ 66
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 49,578	\$ 50,979	\$ 65,997	\$ 70,175	\$ 37,854
Mortgage Loans - Total	SUB2501	\$ 47,262	\$ 48,112	\$ 62,905	\$ 68,173	\$ 36,362

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 10,890	\$ 13,993	\$ 16,939	\$ 21,297	\$ 12,463
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 1,227	\$ 1,195	\$ 1,232	\$ 1,133	\$ 757
Secured by First Liens	PD323	\$ 12,371	\$ 12,618	\$ 11,159	\$ 10,309	\$ 8,286
Secured by Junior Liens	PD324	\$ 703	\$ 988	\$ 833	\$ 781	\$ 631
Multifamily (5 or more) Dwelling Units	PD325	\$ 1,156	\$ 1,460	\$ 2,079	\$ 1,087	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 8,820	\$ 8,716	\$ 12,234	\$ 15,204	\$ 3,279
Land	PD338	\$ 12,095	\$ 9,142	\$ 18,429	\$ 18,362	\$ 10,946
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 1,991	\$ 2,556	\$ 2,611	\$ 1,586	\$ 846
Consumer Loans - Total	SUB2531	\$ 325	\$ 311	\$ 481	\$ 416	\$ 646
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 132	\$ 113	\$ 164	\$ 140	\$ 256
Mobile Home Loans	PD369	\$ 6	\$ 0	\$ 19	\$ 43	\$ 13
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 187	\$ 198	\$ 298	\$ 233	\$ 377
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 763	\$ 891	\$ 1,297	\$ 667	\$ 776
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 95,245	\$ 91,013	\$ 83,037	\$ 70,983	\$ 72,650
90% up to 100% LTV	LD110	\$ 76,826	\$ 69,189	\$ 65,061	\$ 55,443	\$ 53,473
100% and greater LTV	LD120	\$ 18,419	\$ 21,824	\$ 17,976	\$ 15,540	\$ 19,177
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 3,751	\$ 3,996	\$ 3,253	\$ 2,995	\$ 848
Past Due and Still Accruing - Total	SUB5240	\$ 1,154	\$ 950	\$ 1,065	\$ 1,544	\$ 614

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Schedule LD --- Loan Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 707	\$ 889	\$ 701	\$ 1,508	\$ 485
90% up to 100% LTV	LD210	\$ 554	\$ 734	\$ 506	\$ 883	\$ 485
100% and greater LTV	LD220	\$ 153	\$ 155	\$ 195	\$ 625	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 447	\$ 61	\$ 364	\$ 36	\$ 129
90% up to 100% LTV	LD230	\$ 447	\$ 30	\$ 149	\$ 36	\$ 124
100% and greater LTV	LD240	\$ 0	\$ 31	\$ 215	\$ 0	\$ 5
Nonaccrual - Total	SUB5230	\$ 2,597	\$ 3,046	\$ 2,188	\$ 1,451	\$ 234
90% up to 100% LTV	LD250	\$ 2,262	\$ 2,028	\$ 1,262	\$ 1,086	\$ 85
100% and greater LTV	LD260	\$ 335	\$ 1,018	\$ 926	\$ 365	\$ 149
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 25	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 17	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 8	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 11,161	\$ 12,537	\$ 11,596	\$ 7,000	\$ 14,203
90% up to 100% LTV	LD430	\$ 9,339	\$ 6,797	\$ 7,336	\$ 4,882	\$ 9,585
100% and greater LTV	LD440	\$ 1,822	\$ 5,740	\$ 4,260	\$ 2,118	\$ 4,618
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 283
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 283
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 12,198	\$ 17,092	\$ 20,241	\$ 22,797	\$ 21,723
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 4,134	\$ 6,476	\$ 14,062	\$ 8,811	\$ 11,457
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 218,189	\$ 230,417	\$ 246,201	\$ 93,731	\$ 80,992
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 38,808	\$ 51,459	\$ 52,201	\$ 75,417	\$ 88,137
Mortgage Construction Loans	CC105	\$ 26,802	\$ 39,451	\$ 42,675	\$ 64,535	\$ 80,975
Other Mortgage Loans	CC115	\$ 12,006	\$ 12,008	\$ 9,526	\$ 10,882	\$ 7,162
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 37	\$ 195	\$ 811	\$ 2,028	\$ 1,138
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 37,527	\$ 39,749	\$ 49,098	\$ 30,265	\$ 33,956
1-4 Dwelling Units	CC280	\$ 26,070	\$ 34,714	\$ 29,179	\$ 16,842	\$ 21,081
Multifamily (5 or more) Dwelling Units	CC290	\$ 108	\$ 25	\$ 68	\$ 2,797	\$ 622
All Other Real Estate	CC300	\$ 11,349	\$ 5,010	\$ 19,851	\$ 10,626	\$ 12,253
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 4,404	\$ 6,775	\$ 850	\$ 82	\$ 476
Commitments Outstanding to Purchase Loans	CC320	\$ 4,149	\$ 1,604	\$ 1,097	\$ 779	\$ 848
Commitments Outstanding to Sell Loans	CC330	\$ 24,897	\$ 29,258	\$ 30,052	\$ 25,606	\$ 25,990
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 3,082	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 3,000	\$ 1,195	\$ 8,632	\$ 3,190	\$ 170
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 216,859	\$ 191,360	\$ 198,732	\$ 209,770	\$ 211,276
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 32,647	\$ 34,777	\$ 33,396	\$ 32,110	\$ 32,308
Commercial Lines	CC420	\$ 71,485	\$ 48,700	\$ 63,426	\$ 45,243	\$ 48,622
Open-End Consumer Lines - Credit Cards	CC423	\$ 95,474	\$ 90,550	\$ 85,108	\$ 115,984	\$ 114,312
Open-End Consumer Lines - Other	CC425	\$ 17,253	\$ 17,333	\$ 16,802	\$ 16,433	\$ 16,034
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 7,055	\$ 3,748	\$ 2,843	\$ 2,798	\$ 3,455
Commercial	CC430	\$ 2,808	\$ 2,915	\$ 2,440	\$ 2,440	\$ 2,384
Standby, Not Included on CC465 or CC468	CC435	\$ 4,247	\$ 833	\$ 403	\$ 358	\$ 1,071
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 6,251	\$ 5,588	\$ 6,139	\$ 3,004	\$ 2,945
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 6,251	\$ 5,588	\$ 6,139	\$ 3,004	\$ 2,945
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 9,492	\$ 39,778	\$ 20,449	\$ 19,517	\$ 8,830
Sales	CF145	\$ 0	\$ 12,397	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF148	\$- 8,759	\$- 11,453	\$- 8,346	\$- 7,405	\$- 7,616
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 4,978	\$ 25,434	\$ 5,439	\$ 2,008	\$ 0
Sales	CF155	\$ 0	\$ 0	\$ 0	\$ 598	\$ 2,157
Other Balance Changes	CF158	\$- 4,400	\$- 2,565	\$- 994	\$- 810	\$- 1,087
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 14,470	\$ 65,212	\$ 25,888	\$ 21,525	\$ 8,830
Sales - Total	SUB3821	\$ 0	\$ 12,397	\$ 0	\$ 598	\$ 2,157
Net Purchases - Total	SUB3826	\$ 14,470	\$ 52,815	\$ 25,888	\$ 20,927	\$ 6,673
Mortgage Loans Disbursed - Total	SUB3831	\$ 374,191	\$ 437,326	\$ 378,110	\$ 312,551	\$ 345,882
Construction Loans - Total	SUB3840	\$ 22,422	\$ 25,534	\$ 30,050	\$ 24,581	\$ 24,943
1-4 Dwelling Units	CF190	\$ 16,154	\$ 18,955	\$ 17,811	\$ 16,931	\$ 19,512
Multifamily (5 or more) Dwelling Units	CF200	\$ 3,642	\$ 3,186	\$ 1,896	\$ 1,479	\$ 1,391
Nonresidential	CF210	\$ 2,626	\$ 3,393	\$ 10,343	\$ 6,171	\$ 4,040
Permanent Loans - Total	SUB3851	\$ 351,769	\$ 411,792	\$ 348,060	\$ 287,970	\$ 320,939
1-4 Dwelling Units	CF225	\$ 276,570	\$ 321,895	\$ 297,846	\$ 253,314	\$ 270,847
Home Equity and Junior Liens	CF226	\$ 16,462	\$ 23,219	\$ 17,371	\$ 17,949	\$ 25,597
Multifamily (5 or more) Dwelling Units	CF245	\$ 3,401	\$ 5,311	\$ 4,135	\$ 1,401	\$ 1,479
Nonresidential (Except Land)	CF260	\$ 62,979	\$ 56,533	\$ 26,101	\$ 22,491	\$ 28,418
Land	CF270	\$ 8,819	\$ 28,053	\$ 19,978	\$ 10,764	\$ 20,195
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 16,833	\$ 15,807	\$ 27,908	\$ 19,381	\$ 18,573
1-4 Dwelling Units	CF280	\$ 16,014	\$ 15,111	\$ 9,557	\$ 15,081	\$ 13,516
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	\$ 0	\$ 0	\$ 107
Multifamily (5 or more) Dwelling Units	CF290	\$ 819	\$ 696	\$ 299	\$ 730	\$ 458
Nonresidential	CF300	\$ 0	\$ 0	\$ 18,052	\$ 3,570	\$ 4,599
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 266,163	\$ 290,328	\$ 253,869	\$ 225,906	\$ 279,144
1-4 Dwelling Units	CF310	\$ 261,214	\$ 282,468	\$ 253,869	\$ 225,657	\$ 277,817
Home Equity and Junior Liens	CF311	\$ 239	\$ 1,877	\$ 1,596	\$ 2,829	\$ 2,821

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 4,949	\$ 7,860	\$ 0	\$ 249	\$ 1,327
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 249,330	\$- 274,521	\$- 225,961	\$- 206,525	\$- 260,571
Memo - Refinancing Loans	CF361	\$ 49,227	\$ 65,095	\$ 57,436	\$ 45,773	\$ 46,128
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 62,051	\$ 85,944	\$ 44,811	\$ 60,324	\$ 59,648
Sales	CF395	\$ 0	\$ 1,200	\$ 0	\$ 0	\$ 0
Consumer:						
Closed or Purchased	CF400	\$ 18,464	\$ 20,527	\$ 21,468	\$ 17,823	\$ 23,075
Sales	CF405	\$ 0	\$ 0	\$ 30,404	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 80,515	\$ 106,471	\$ 66,279	\$ 78,147	\$ 82,723
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 1,200	\$ 30,404	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 80,515	\$ 105,271	\$ 35,875	\$ 78,147	\$ 82,723
Deposits:						
Interest Credited to Deposits	CF430	\$ 13,118	\$ 14,459	\$ 15,089	\$ 15,159	\$ 15,234
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 7,522	\$ 12,872	\$ 11,638	\$ 7,533	\$ 6,140
Fully Insured	DI100	\$ 7,522	\$ 12,872	\$ 11,638	\$ 7,533	\$ 6,140
Other	DI110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 1,271,197	\$ 1,345,735	\$ 1,275,202	\$ 1,176,488	\$ 1,146,071
Greater than \$100,000	DI130	\$ 759,921	\$ 786,025	\$ 752,101	\$ 667,656	\$ 683,045
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	135,585	157,156	131,481	128,558	131,699
Greater than \$100,000	DI160	3,595	4,006	3,604	3,259	3,361
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 121,427	\$ 126,261	\$ 115,419	\$ 109,537	\$ 107,072
Greater than \$250,000	DI175	\$ 6,620	\$ 7,427	\$ 6,018	\$ 5,266	\$ 6,134
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	5,754	5,969	5,431	5,241	5,193
Greater than \$250,000	DI185	20	22	19	17	18

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Schedule DI --- Consolidated Deposit Information		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	144,954	167,153	140,535	137,075	140,271
IRA/Keogh Accounts	DI200	\$ 127,734	\$ 133,689	\$ 121,438	\$ 114,801	\$ 113,206
Uninsured Deposits	DI210	\$ 459,255	\$ 143,748	\$ 258,328	\$ 229,284	\$ 235,070
Preferred Deposits	DI220	\$ 137,109	\$ 140,433	\$ 145,713	\$ 127,335	\$ 122,989
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 188,082	\$ 218,683	\$ 197,741	\$ 185,108	\$ 186,067
Money Market Deposit Accounts	DI320	\$ 331,744	\$ 351,638	\$ 279,049	\$ 203,774	\$ 206,635
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 410,422	\$ 375,254	\$ 391,312	\$ 399,545	\$ 400,739
Time Deposits	DI340	\$ 1,226,106	\$ 1,319,872	\$ 1,280,638	\$ 1,170,519	\$ 1,148,880
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 483,440	\$ 538,110	\$ 519,678	\$ 456,866	\$ 440,079
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 35,782	\$ 36,888	\$ 32,115	\$ 29,089	\$ 28,898
Non-Interest-Bearing Demand Deposits	DI610	\$ 114,875	\$ 111,591	\$ 96,036	\$ 159,891	\$ 163,183
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 2,161,506	\$ 2,271,269	\$ 2,156,439	\$ 121,651	\$ 123,296
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	\$ 1,193	\$ 421	\$ 0	\$ 0
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 1,332,740	\$ 1,390,388	\$ 1,506,094	\$ 123,261	\$ 121,544
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 1,451	\$ 1,687	\$ 15	\$ 0	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	895	873	816	890	899
Financial Assets Held for Trading Purposes	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Liabilites Carried at Fair Value Through Earnings	SI377	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SI --- Consolidated Supplemental Information		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Available-for-Sale Securities	SI385	\$ 276,373	\$ 332,292	\$ 217,421	\$ 201,594	\$ 222,880
Assets Held for Sale	SI387	\$ 57,571	\$ 76,042	\$ 80,230	\$ 64,107	\$ 66,808
Loans Serviced for Others	SI390	\$ 128,208	\$ 123,547	\$ 145,263	\$ 110,432	\$ 106,787
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	82.85%	84.01%	82.34%	83.44%	82.20%
Second month of Qtr	SI582	82.96%	84.11%	82.75%	83.12%	82.31%
Third month of Qtr	SI583	82.71%	83.27%	81.97%	83.24%	82.42%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 1	\$ 1	\$ 876	\$ 876	\$ 876
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 11,524	\$ 13,828	\$ 13,564	\$ 18,477	\$ 17,454
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	7	8	9	10	9
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 337,197	\$ 356,334	\$ 354,828	\$ 353,477	\$ 350,653
Net Income (Loss) (SO91)	SI610	\$ 1,241	\$ 1,199	\$ 6,600	\$ 3,778	\$ 2,080
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 709	\$ 4,106	\$ 5,924	\$ 6,455	\$ 2,816
Stock Issued	SI640	\$ 600	\$ 3,100	\$ 0	\$ 1,546	\$ 100
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 1,211	\$ 23	\$ 22	\$- 39	\$ 1,351
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 573	\$ 0
Other Comprehensive Income	SI662	\$ 630	\$- 4,658	\$ 810	\$ 1,945	\$ 2,101
Prior Period Adjustments	SI668	\$ 6	\$ 0	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$ 1	\$ 0	\$- 2	\$ 3	\$ 8
Ending Equity Capital (SC80)	SI680	\$ 340,177	\$ 351,892	\$ 356,334	\$ 354,828	\$ 353,477
Transactions With Affiliations						

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Schedule SI --- Consolidated Supplemental Information		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 200	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 60	\$ 60	\$ 73	\$ 83	\$ 82
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 94	\$ 157	\$ 163	\$ 178	\$ 231
Average Balance Sheet Data						
Total Assets	SI870	\$ 2,867,515	\$ 2,877,347	\$ 2,700,065	\$ 2,639,300	\$ 2,667,645
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 358,509	\$ 326,586	\$ 271,853	\$ 192,890	\$ 210,652
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 1,775,785	\$ 1,828,440	\$ 1,763,613	\$ 1,744,026	\$ 1,759,437
Nonmortgage Loans	SI885	\$ 313,870	\$ 292,817	\$ 305,147	\$ 331,274	\$ 310,509
Deposits and Excrows	SI890	\$ 2,184,058	\$ 2,202,425	\$ 2,029,317	\$ 1,936,752	\$ 1,961,236
Total Borrowings	SI895	\$ 271,701	\$ 286,129	\$ 283,064	\$ 321,516	\$ 326,576

Schedule SQ --- Consolidated Supplemental Questions		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	3	4	4	4	4
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	5	6	6	6	6

Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]

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Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Do you have any activity to report on this schedule?	FS130	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 101,114	\$ 106,647	\$ 106,200	\$ 108,117	\$ 103,767
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 67,945	\$ 72,986	\$ 69,470	\$ 70,196	\$ 69,200
Personal Trust and Agency Accounts	FS210	\$ 58,893	\$ 63,118	\$ 59,115	\$ 59,564	\$ 59,361
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 3,533	\$ 4,137	\$ 4,191	\$ 4,307	\$ 4,182
Employee Benefit - Defined Contribution	FS220	\$ 3,533	\$ 4,137	\$ 4,191	\$ 4,307	\$ 4,182
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 4,390	\$ 4,607	\$ 5,162	\$ 5,325	\$ 5,657
Other Fiduciary Accounts	FS270	\$ 1,129	\$ 1,124	\$ 1,002	\$ 1,000	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 13,456	\$ 14,565	\$ 14,270	\$ 14,161	\$ 13,635
Personal Trust and Agency Accounts	FS211	\$ 9,894	\$ 9,245	\$ 7,500	\$ 7,837	\$ 11,985
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 1,259	\$ 1,479	\$ 1,673	\$ 1,688	\$ 1,650
Employee Benefit - Defined Contribution	FS221	\$ 1,259	\$ 1,479	\$ 1,673	\$ 1,688	\$ 1,650
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 2,303	\$ 3,841	\$ 5,097	\$ 4,636	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 19,713	\$ 19,096	\$ 22,460	\$ 23,760	\$ 20,932
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	220	185	203	203	205
Personal Trust and Agency Accounts	FS212	196	152	171	170	173
Retirement-related Trust and Agency Accounts - Total	SUB6120	7	15	15	15	15
Employee Benefit - Defined Contribution	FS222	7	15	15	15	15
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	0	0	0	0	0
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	15	16	16	17	17

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Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS272	2	2	1	1	0
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	39	42	43	43	42
Personal Trust and Agency Accounts	FS213	16	15	14	14	35
Retirement-related Trust and Agency Accounts - Total	SUB6130	7	7	7	7	7
Employee Benefit - Defined Contribution	FS223	7	7	7	7	7
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	0	0	0	0	0
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	16	20	22	22	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	62	61	62	65	64
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 574	\$ 386	\$ 195	\$ 785	\$ 597
Personal Trust and Agency Accounts	FS310	\$ 410	\$ 267	\$ 141	\$ 559	\$ 428
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 35	\$ 29	\$ 12	\$ 46	\$ 52
Employee Benefit - Defined Contribution	FS320	\$ 35	\$ 29	\$ 12	\$ 46	\$ 52
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 34	\$ 24	\$ 12	\$ 44	\$ 31
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 60	\$ 41	\$ 17	\$ 75	\$ 42
Other Fiduciary and Related Services	FS390	\$ 35	\$ 25	\$ 13	\$ 61	\$ 44
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 574	\$ 386	\$ 195	\$ 785	\$ 597
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 58,893	\$ 63,118	\$ 59,115	\$ 59,564	\$ 59,361
Non-Interest-Bearing Deposits	FS410	\$- 7	\$ 0	\$ 97	\$ 87	\$ 4
Interest-Bearing Deposits	FS415	\$ 0	\$ 100	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 8,264	\$ 9,536	\$ 9,750	\$ 12,544	\$ 13,659
State, County and Municipal Obligations	FS425	\$ 5,911	\$ 6,947	\$ 7,068	\$ 7,162	\$ 7,320

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Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Money Market Mutual Funds	FS430	\$ 9,045	\$ 7,700	\$ 8,069	\$ 6,696	\$ 5,384
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 7,455	\$ 7,746	\$ 5,665	\$ 3,251	\$ 2,547
Common and Preferred Stock	FS445	\$ 20,812	\$ 23,882	\$ 23,680	\$ 24,601	\$ 25,314
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 2,532	\$ 2,321	\$ 1,917	\$ 2,322	\$ 2,322
Miscellaneous Assets	FS460	\$ 4,881	\$ 4,886	\$ 2,869	\$ 2,901	\$ 2,811
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 340,177	\$ 351,893	\$ 356,334	\$ 354,828	\$ 353,479
Equity Capital Deductions - Total	SUB1631	\$ 137,538	\$ 144,064	\$ 142,580	\$ 143,153	\$ 141,391
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 857	\$ 1,160	\$ 1,160	\$ 1,161	\$ 1,162
Goodwill and Certain Other Intangible Assets	CCR115	\$ 136,614	\$ 140,763	\$ 139,347	\$ 139,868	\$ 138,174
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 67	\$ 8	\$ 9	\$ 0	\$ 0
Other	CCR134	\$ 0	\$ 2,133	\$ 2,064	\$ 2,124	\$ 2,055
Equity Capital Additions -Total	SUB1641	\$- 291	\$ 549	\$- 4,108	\$- 3,299	\$- 1,354
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 291	\$ 549	\$- 4,108	\$- 3,299	\$- 1,354
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 202,348	\$ 208,378	\$ 209,646	\$ 208,376	\$ 210,734
Total Assets (SC60)	CCR205	\$ 2,828,652	\$ 2,974,061	\$ 2,820,456	\$ 2,629,052	\$ 2,656,668
Asset Deductions - Total	SUB1651	\$ 137,380	\$ 144,081	\$ 142,597	\$ 143,170	\$ 141,408
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 874	\$ 1,177	\$ 1,177	\$ 1,178	\$ 1,179
Goodwill and Certain Other Intangible Assets	CCR265	\$ 136,439	\$ 140,763	\$ 139,347	\$ 139,868	\$ 138,174

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Schedule CCR --- Consolidated Capital Requirement		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 67	\$ 8	\$ 9	\$ 0	\$ 0
Other	CCR275	\$ 0	\$ 2,133	\$ 2,064	\$ 2,124	\$ 2,055
Asset Additions - Total	SUB1661	\$- 455	\$ 743	\$- 6,134	\$- 4,993	\$- 2,048
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 455	\$ 743	\$- 6,134	\$- 4,993	\$- 2,048
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 2,690,817	\$ 2,830,723	\$ 2,671,725	\$ 2,480,889	\$ 2,513,212
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 107,625	\$ 113,228	\$ 106,876	\$ 99,235	\$ 100,528
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 202,348	\$ 208,378	\$ 209,646	\$ 208,376	\$ 210,734
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1	\$ 1	\$ 21	\$ 28	\$ 49
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 18,537	\$ 19,395	\$ 18,388	\$ 17,616	\$ 17,770
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 18,538	\$ 19,396	\$ 18,409	\$ 17,644	\$ 17,819
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 18,538	\$ 19,396	\$ 18,409	\$ 17,644	\$ 17,819
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 17	\$ 17	\$ 17	\$ 17	\$ 17
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 404	\$ 283	\$ 229	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 220,465	\$ 227,474	\$ 227,809	\$ 226,003	\$ 228,536
0% R/W Category - Cash	CCR400	\$ 15,593	\$ 18,053	\$ 16,100	\$ 16,940	\$ 14,929
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 33,023	\$ 36,736	\$ 11,200	\$ 11,608	\$ 24,179
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 125,266	\$ 104,094	\$ 26,697	\$ 8,047	\$ 6,903
0% R/W Category - Assets Total	CCR420	\$ 173,882	\$ 158,883	\$ 53,997	\$ 36,595	\$ 46,011
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 192,204	\$ 198,547	\$ 181,060	\$ 164,513	\$ 151,587
20% R/W Category - Claims on FHLBs	CCR435	\$ 170,163	\$ 218,099	\$ 278,463	\$ 118,775	\$ 102,284
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 26,812	\$ 26,787	\$ 24,806	\$ 24,856	\$ 24,616

Office of Thrift Supervision
Financial Reporting System
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TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
September 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 30,759	\$ 47,441	\$ 40,764	\$ 32,924	\$ 31,559
20% R/W Category - Other	CCR450	\$ 42,071	\$ 65,109	\$ 36,699	\$ 38,169	\$ 60,326
20% R/W Category - Assets Total	CCR455	\$ 462,009	\$ 555,983	\$ 561,792	\$ 379,237	\$ 370,372
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 92,402	\$ 111,197	\$ 112,358	\$ 75,848	\$ 74,074
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 542,362	\$ 569,199	\$ 577,377	\$ 565,305	\$ 601,714
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 38,022	\$ 36,593	\$ 30,544	\$ 28,510	\$ 27,641
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 942	\$ 1,006	\$ 509	\$ 14
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 34,829	\$ 33,454	\$ 36,634	\$ 34,592	\$ 35,095
50% R/W Category - Other	CCR480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - Assets Total	CCR485	\$ 615,213	\$ 640,188	\$ 645,561	\$ 628,916	\$ 664,464
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 307,608	\$ 320,096	\$ 322,782	\$ 314,459	\$ 332,234
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 140,478	\$ 128,859	\$ 113,139	\$ 112,179	\$ 500
100% R/W Category - All Other Assets	CCR506	\$ 1,348,611	\$ 1,390,755	\$ 1,345,461	\$ 1,361,151	\$ 1,468,165
100% R/W Category - Assets Total	CCR510	\$ 1,489,089	\$ 1,519,614	\$ 1,458,600	\$ 1,473,330	\$ 1,468,665
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 1,489,089	\$ 1,519,614	\$ 1,458,600	\$ 1,473,330	\$ 1,468,665
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 2,740,193	\$ 2,874,668	\$ 2,719,950	\$ 2,518,078	\$ 2,549,512
Subtotal Risk-Weighted Assets	CCR75	\$ 1,889,098	\$ 1,950,906	\$ 1,893,740	\$ 1,863,636	\$ 1,874,972
Excess Allowances for Loan and Lease Losses	CCR530	\$ 139	\$ 67	\$ 136	\$ 146	\$ 126
Total Risk-Weighted Assets	CCR78	\$ 1,888,959	\$ 1,950,839	\$ 1,893,604	\$ 1,863,490	\$ 1,874,846
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 151,116	\$ 154,930	\$ 151,488	\$ 149,076	\$ 149,988
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.52%	7.36%	7.85%	8.40%	8.39%
Total Risk-Based Capital Ratio	CCR820	11.67%	11.66%	12.03%	12.13%	12.19%
Tier 1 Risk-Based Capital Ratio	CCR830	10.69%	10.67%	11.06%	11.18%	11.24%
Tangible Equity Ratio	CCR840	7.52%	7.36%	7.85%	8.40%	8.39%

*Note

Some OTS-regulated thrifts file a consolidated Thrift Financial Report (TFR) that includes data for a subsidiary thrift, which also files its own TFR separately. Subsidiary thrifts are those that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the parent thrift and its subsidiary are in the same aggregate group. This exclusion prevents double-counting of subsidiaries' data.