

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Description		Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Number of Regulated Institutions		7	7	7

Schedule NS --- Optional Narrative Statement		Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Description	Line Item	Value	Value	Value
		Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	1
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Description	Line Item	Value	Value	Value
ASSETS				
Cash, Deposits and Investment Securities - Total	SC11	\$ 249,269	\$ 226,849	\$ 215,450
Cash and Non-Interest-Earning Deposits	SC110	\$ 84,620	\$ 56,482	\$ 47,378
Interest-Earning Deposits in FHLBs	SC112	\$ 30,604	\$ 26,229	\$ 24,798
Other Interest-Earning Deposits	SC118	\$ 834	\$ 1,039	\$ 958
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 2,250	\$ 600	\$ 955
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 69,302	\$ 75,857	\$ 74,361
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,190	\$ 1,202	\$ 1,197
State and Municipal Obligations	SC180	\$ 59,094	\$ 63,827	\$ 64,368
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC191	\$ 1,375	\$ 1,613	\$ 1,435
Mortgage-Backed Securities - Gross	SUB0072	\$ 146,306	\$ 154,925	\$ 162,671
Mortgage-Backed Securities - Total	SC22	\$ 146,306	\$ 154,925	\$ 162,671
Pass-Through - Total	SUB0073	\$ 125,672	\$ 133,659	\$ 140,859
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 125,672	\$ 133,659	\$ 140,859
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 20,090	\$ 20,694	\$ 21,212
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 19,986	\$ 20,584	\$ 21,092
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 87	\$ 93	\$ 100
Other	SC222	\$ 17	\$ 17	\$ 20
Accrued Interest Receivable	SC228	\$ 544	\$ 572	\$ 600

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 1,319,716	\$ 1,328,418	\$ 1,316,961
Mortgage Loans - Total	SC26	\$ 1,313,194	\$ 1,322,235	\$ 1,310,490
Construction Loans - Total	SUB0100	\$ 171,034	\$ 175,831	\$ 185,862
Residential - Total	SUB0110	\$ 129,651	\$ 141,224	\$ 154,266
1-4 Dwelling Units	SC230	\$ 117,306	\$ 130,350	\$ 144,738
Multifamily (5 or more) Dwelling Units	SC235	\$ 12,345	\$ 10,874	\$ 9,528
Nonresidential Property	SC240	\$ 41,383	\$ 34,607	\$ 31,596
Permanent Loans - Total	SUB0121	\$ 1,135,524	\$ 1,141,722	\$ 1,120,174
Residential - Total	SUB0131	\$ 676,219	\$ 680,051	\$ 666,218
1-4 Dwelling Units - Total	SUB0141	\$ 638,989	\$ 643,046	\$ 635,608
Revolving Open-End Loans	SC251	\$ 35,750	\$ 32,370	\$ 31,907
All Other - First Liens	SC254	\$ 515,441	\$ 526,194	\$ 523,480
All Other - Junior Liens	SC255	\$ 87,798	\$ 84,482	\$ 80,221
Multifamily (5 or more) Dwelling Units	SC256	\$ 37,230	\$ 37,005	\$ 30,610
Nonresidential Property (Except Land)	SC260	\$ 323,884	\$ 331,306	\$ 321,848
Land	SC265	\$ 135,421	\$ 130,365	\$ 132,108
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 10,995	\$ 11,517	\$- 27,201
Accrued Interest Receivable	SC272	\$ 12,871	\$ 10,569	\$ 10,634
Advances for Taxes and Insurance	SC275	\$ 287	\$ 296	\$ 291
Allowance for Loan and Lease Losses	SC283	\$ 6,522	\$ 6,183	\$ 6,471
Nonmortgage Loans - Gross	SUB0162	\$ 200,714	\$ 202,713	\$ 230,108
Nonmortgage Loans - Total	SC31	\$ 196,287	\$ 197,771	\$ 226,907
Commercial Loans - Total	SC32	\$ 137,455	\$ 132,682	\$ 156,544
Secured	SC300	\$ 125,474	\$ 120,803	\$ 148,130
Unsecured	SC303	\$ 11,574	\$ 10,864	\$ 8,207
Lease Receivables	SC306	\$ 407	\$ 1,015	\$ 207
Consumer Loans - Total	SC35	\$ 60,924	\$ 65,522	\$ 68,853
Loans on Deposits	SC310	\$ 10,858	\$ 13,131	\$ 13,118
Home Improvement Loans (Not secured by real estate)	SC316	\$ 158	\$ 447	\$ 424
Education Loans	SC320	\$ 7	\$ 7	\$ 7
Auto Loans	SC323	\$ 28,502	\$ 29,338	\$ 31,027
Mobile Home Loans	SC326	\$ 1,534	\$ 1,684	\$ 1,750
Credit Cards	SC328	\$ 181	\$ 188	\$ 219

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 19,684	\$ 20,727	\$ 22,308
Accrued Interest Receivable	SC348	\$ 2,335	\$ 4,509	\$ 4,711
Allowance for Loan and Lease Losses	SC357	\$ 4,427	\$ 4,942	\$ 3,201
Reposessed Assets - Gross	SUB0201	\$ 4,274	\$ 5,375	\$ 2,559
Reposessed Assets - Total	SC40	\$ 4,238	\$ 5,331	\$ 2,542
Real Estate - Total	SUB0210	\$ 4,176	\$ 5,194	\$ 2,493
Construction	SC405	\$ 1,646	\$ 2,748	\$ 1,168
Residential - Total	SUB0225	\$ 1,808	\$ 1,825	\$ 757
1-4 Dwelling Units	SC415	\$ 1,808	\$ 1,825	\$ 757
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 112	\$ 110	\$ 54
Land	SC428	\$ 610	\$ 511	\$ 514
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	SC430	\$ 98	\$ 181	\$ 66
General Valuation Allowances	SC441	\$ 36	\$ 44	\$ 17
Real Estate Held for Investment	SC45	\$ 60	\$ 61	\$ 62
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 13,943	\$ 17,210	\$ 19,115
Federal Home Loan Bank Stock	SC510	\$ 13,943	\$ 17,210	\$ 19,115
Other	SC540	\$ 0	\$ 0	\$ 0
Office Premises and Equipment	SC55	\$ 59,241	\$ 55,035	\$ 53,987
Other Assets - Gross	SUB0262	\$ 92,116	\$ 54,967	\$ 53,803
Other Assets - Total	SC59	\$ 92,031	\$ 54,864	\$ 53,718
Bank-Owned Life Insurance:				
Key Person Life Insurance	SC615	\$ 10,032	\$ 9,886	\$ 9,760
Other	SC625	\$ 19,585	\$ 19,396	\$ 19,210
Intangible Assets:				
Servicing Assets On:				
Mortgage Loans	SC642	\$ 0	\$ 0	\$ 0
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 53,594	\$ 17,409	\$ 17,686
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 8,905	\$ 8,276	\$ 7,147
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
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
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	\$ 103	\$ 85
General Valuation Allowances - Total	SUB2092	\$ 11,070	\$ 11,272	\$ 9,774
Total Assets - Gross	SUB0283	\$ 2,085,639	\$ 2,045,553	\$ 2,054,716
Total Assets	SC60	\$ 2,074,569	\$ 2,034,281	\$ 2,044,942
LIABILITIES				
Deposits and Escrows - Total	SC71	\$ 1,588,500	\$ 1,557,414	\$ 1,513,690
Deposits	SC710	\$ 1,587,334	\$ 1,556,086	\$ 1,512,599
Escrows	SC712	\$ 1,503	\$ 1,422	\$ 1,222
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 337	\$- 94	\$- 131
Borrowings - Total	SC72	\$ 257,056	\$ 278,545	\$ 330,506
Advances from FHLBank	SC720	\$ 254,928	\$ 277,020	\$ 328,927
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 0	\$ 800	\$ 400
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 2,128	\$ 725	\$ 1,179
Other Liabilities - Total	SC75	\$ 11,096	\$ 9,888	\$ 9,979
Accrued Interest Payable - Deposits	SC763	\$ 2,859	\$ 2,761	\$ 2,160
Accrued Interest Payable - Other	SC766	\$ 923	\$ 981	\$ 1,127
Accrued Taxes	SC776	\$ 846	\$ 725	\$ 1,056
Accounts Payable	SC780	\$ 2,474	\$ 2,470	\$ 2,726
Deferred Income Taxes	SC790	\$ 410	\$ 1,198	\$ 1,070
Other Liabilities and Deferred Income	SC796	\$ 3,584	\$ 1,753	\$ 1,840
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

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A
Total Liabilities	SC70	\$ 1,856,652	\$ 1,845,847	\$ 1,854,175
Minority Interest	SC800	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL				
Perpetual Preferred Stock:				
Stock - Total	SUB0311	\$ 148,505	\$ 100,323	\$ 98,531
Cumulative	SC812	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0
Common Stock:				
Par Value	SC820	\$ 1,230	\$ 1,230	\$ 1,175
Paid in Excess of Par	SC830	\$ 147,275	\$ 99,093	\$ 97,356
Accumulated Other Comprehensive Income - Total	SC86	\$ 1,012	\$- 2,655	\$- 2,773
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 1,012	\$- 2,655	\$- 2,773
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 68,400	\$ 90,766	\$ 95,009
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0
Total Equity Capital	SC80	\$ 217,917	\$ 188,434	\$ 190,767
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 2,074,569	\$ 2,034,281	\$ 2,044,942

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Other Codes As of Mar 2007

Other Asset Codes

Code	Description
3	Federal, State, or other taxes receivable
4	Net deferred tax assets
7	Prepaid expenses
9	Advances for loans serviced for others
13	Noninterest-bearing accts recv from Hold Co/Affl
14	Other noninterest-bearing short-term accounts recv
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

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
QUARTERLY INCOME & EXPENSES				
Interest Income - Total	SO11	\$ 28,479	\$ 31,958	\$ 31,884
Deposits and Investment Securities	SO115	\$ 1,931	\$ 2,029	\$ 1,902
Mortgage-Backed Securities	SO125	\$ 1,365	\$ 1,710	\$ 1,758
Mortgage Loans	SO141	\$ 21,610	\$ 24,044	\$ 23,481
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 122	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 3,414	\$ 4,175	\$ 4,743
Commercial Loans and Leases	SO160	\$ 2,327	\$ 2,868	\$ 3,299
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 11	N/A	N/A
Consumer Loans and Leases	SO171	\$ 1,087	\$ 1,307	\$ 1,444
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 26	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 201	\$ 256	\$ 244
Federal Home Loan Bank Stock	SO181	\$ 201	\$ 256	\$ 244
Other	SO185	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 15,422	\$ 17,339	\$ 16,789
Deposits	SO215	\$ 12,675	\$ 13,897	\$ 12,742
Escrows	SO225	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 2,713	\$ 3,427	\$ 4,016
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 43	\$ 30	\$ 31
Capitalized Interest	SO271	\$ 9	\$ 15	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 13,258	\$ 14,875	\$ 15,339
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 2,028	\$ 2,912	\$ 941
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 11,230	\$ 11,963	\$ 14,398
Noninterest Income - Total	SO42	\$ 3,908	\$ 4,444	\$ 4,441
Mortgage Loan Servicing Fees	SO410	\$ 58	\$ 52	\$ 92
Servicing Amortization and Valuation Adjustments	SO411	\$ 0	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Other Fees and Charges	SO420	\$ 2,839	\$ 3,406	\$ 3,325
Net Income (Loss) from Other - Total	SUB0451	\$ 341	\$ 491	\$ 626
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 414	\$ 550	\$ 677
Operations & Sale of Repossessed Assets	SO461	\$- 76	\$- 58	\$- 49
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
Sale of Other Assets Held for Investment	SO477	\$ 3	\$- 1	\$- 2
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 670	\$ 495	\$ 398
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
Noninterest Expense - Total	SO51	\$ 12,603	\$ 14,754	\$ 14,220
All Personnel Compensation and Expense	SO510	\$ 7,324	\$ 8,291	\$ 7,993
Legal Expense	SO520	\$ 62	\$ 151	\$ 81
Office Occupancy and Equipment Expense	SO530	\$ 2,619	\$ 2,989	\$ 2,959
Marketing and Other Professional Services	SO540	\$ 753	\$ 883	\$ 888
Loan Servicing Fees	SO550	\$ 0	\$ 0	\$ 0
Goodwill and Other Intangibles Expense	SO560	\$ 245	\$ 385	\$ 407
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 147	\$ 279	\$ 139
Other Noninterest Expense	SO580	\$ 1,453	\$ 1,776	\$ 1,753
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
Income (Loss) Before Income Taxes	SO60	\$ 2,535	\$ 1,653	\$ 4,619
Income Taxes - Total	SO71	\$ 13	\$ 734	\$ 895
Federal	SO710	\$ 73	\$ 666	\$ 798

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
State, Local & Other	SO720	\$- 60	\$ 68	\$ 97
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 2,522	\$ 919	\$ 3,724
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 2,522	\$ 919	\$ 3,724

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Other Codes As of Mar 2007

Other Noninterest Income Codes

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

Other Noninterest Expense Codes

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

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES				
YTD - Interest Income - Total	Y_SO11	\$ 28,479	\$ 124,934	\$ 92,976
YTD - Deposits and Investment Securities	Y_SO115	\$ 1,931	\$ 7,325	\$ 5,296
YTD - Mortgage-Backed Securities	Y_SO125	\$ 1,365	\$ 7,243	\$ 5,533
YTD - Mortgage Loans	Y_SO141	\$ 21,610	\$ 93,738	\$ 69,694
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 122	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 2,327	\$ 11,491	\$ 8,623
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 11	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 1,087	\$ 5,137	\$ 3,830
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 26	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 201	\$ 975	\$ 719
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 201	\$ 975	\$ 719
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 15,422	\$ 64,090	\$ 46,751
YTD - Deposits	Y_SO215	\$ 12,675	\$ 48,542	\$ 34,645
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 2,713	\$ 15,434	\$ 12,007
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	\$ 43	\$ 131	\$ 101
YTD - Capitalized Interest	Y_SO271	\$ 9	\$ 17	\$ 2
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 13,258	\$ 61,819	\$ 46,944
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 2,028	\$ 4,739	\$ 1,827
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 11,230	\$ 57,080	\$ 45,117
YTD - Noninterest Income - Total	Y_SO42	\$ 3,908	\$ 19,957	\$ 15,513
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 58	\$ 347	\$ 295
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ 0	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 2,839	\$ 13,575	\$ 10,169
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 341	\$ 3,735	\$ 3,244
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 414	\$ 3,289	\$ 2,739
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 76	\$- 76	\$- 18
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
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 3	\$ 522	\$ 523
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 670	\$ 2,300	\$ 1,805
YTD - Noninterest Expense - Total	Y_SO51	\$ 12,603	\$ 59,394	\$ 44,640
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 7,324	\$ 33,943	\$ 25,652
YTD - Legal Expense	Y_SO520	\$ 62	\$ 354	\$ 203
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 2,619	\$ 11,729	\$ 8,740
YTD - Marketing and Other Professional Services	Y_SO540	\$ 753	\$ 3,869	\$ 2,986
YTD - Loan Servicing Fees	Y_SO550	\$ 0	\$ 0	\$ 0
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 245	\$ 1,681	\$ 1,296
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 147	\$ 675	\$ 396
YTD - Other Noninterest Expense	Y_SO580	\$ 1,453	\$ 7,143	\$ 5,367
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 2,535	\$ 17,643	\$ 15,990
YTD - Income Taxes - Total	Y_SO71	\$ 13	\$ 4,009	\$ 3,275
YTD - Federal	Y_SO710	\$ 73	\$ 3,559	\$ 2,893
YTD - State, Local, and Other	Y_SO720	\$- 60	\$ 450	\$ 382
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 2,522	\$ 13,634	\$ 12,715
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 2,522	\$ 13,634	\$ 12,715

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES				
General Valuation Allowances - Beginning Balance	VA105	\$ 11,270	\$ 9,772	\$ 9,415
Net Provision for Loss	VA115	\$ 2,176	\$ 3,189	\$ 1,080

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Transfers	VA125	\$- 1,914	\$- 1,177	\$- 414
Recoveries	VA135	\$ 274	\$ 159	\$ 196
Adjustments	VA145	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 737	\$ 673	\$ 505
General Valuation Allowances - Ending Balance	VA165	\$ 11,069	\$ 11,270	\$ 9,772
Specific Valuation Allowances - Beginning Balance	VA108	\$ 2,422	\$ 1,446	\$ 1,690
Net Provision for Loss	VA118	\$- 1	\$ 2	\$ 0
Transfers	VA128	\$ 1,914	\$ 1,177	\$ 414
Adjustments	VA148	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 2,357	\$ 203	\$ 658
Specific Valuation Allowances - Ending Balance	VA168	\$ 1,978	\$ 2,422	\$ 1,446
Total Valuation Allowances - Beginning Balance	VA110	\$ 13,692	\$ 11,218	\$ 11,105
Net Provision for Loss	VA120	\$ 2,175	\$ 3,191	\$ 1,080
Recoveries	VA140	\$ 274	\$ 159	\$ 196
Adjustments	VA150	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 3,094	\$ 876	\$ 1,163
Total Valuation Allowances - Ending Balance	VA170	\$ 13,047	\$ 13,692	\$ 11,218
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY				
GVA Charge-offs - Assets - Total	SUB2026	\$ 737	\$ 673	\$ 505
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 82	\$ 77	\$ 121
Construction - Total	SUB2030	\$ 0	\$ 7	\$ 26
1-4 Dwelling Units	VA420	\$ 0	\$ 7	\$ 26
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 82	\$ 70	\$ 95
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 75	\$ 6	\$ 78
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 38	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 22	\$ 17
Land	VA490	\$ 7	\$ 4	\$ 0
Nonmortgage Loans - Total	VA56	\$ 516	\$ 389	\$ 167
Commercial Loans	VA520	\$ 315	\$ 291	\$ 62

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 201	\$ 98	\$ 105
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 68	\$ 67	\$ 57
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 133	\$ 31	\$ 48
Reposessed Assets - Total	VA60	\$ 4	\$ 51	\$ 51
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 3	\$ 51	\$ 41
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 1	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 10
Other Reposessed Assets	VA630	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 135	\$ 156	\$ 166
GVA Recoveries - Assets - Total	SUB2126	\$ 274	\$ 159	\$ 196
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 6	\$ 73	\$ 130
Construction - Total	SUB2130	\$ 1	\$ 1	\$ 2
1-4 Dwelling Units	VA421	\$ 1	\$ 1	\$ 2
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 5	\$ 72	\$ 128
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 2	\$ 70	\$ 124
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	\$ 0	\$ 0	\$ 1
Land	VA491	\$ 2	\$ 2	\$ 3
Nonmortgage Loans - Total	VA57	\$ 220	\$ 44	\$ 28
Commercial Loans	VA521	\$ 191	\$ 20	\$ 4
Consumer Loans - Total	SUB2161	\$ 29	\$ 24	\$ 24
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 10	\$ 17	\$ 19
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 19	\$ 7	\$ 5
Other Assets	VA931	\$ 48	\$ 42	\$ 38
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 1,916	\$ 1,180	\$ 415
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 2	\$ 0
Mortgage Loans - Total	VA48	\$ 1,565	\$ 371	\$ 219
Construction - Total	SUB2230	\$ 119	\$ 130	\$ 0
1-4 Dwelling Units	VA422	\$ 119	\$ 130	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 1,446	\$ 241	\$ 219
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 3	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 63	\$ 120	\$ 6
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 8	\$ 9	\$ 96
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 91	\$ 117
Land	VA492	\$ 1,378	\$ 21	\$ 0
Nonmortgage Loans - Total	VA58	\$ 277	\$ 722	\$ 180
Commercial Loans	VA522	\$ 195	\$ 642	\$ 184
Consumer Loans - Total	SUB2261	\$ 82	\$ 80	\$- 4
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 74	\$ 75	\$- 8
Mobile Home Loans	VA552	\$ 0	\$- 9	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 8	\$ 14	\$ 4
Reposessed Assets - Total	VA62	\$ 74	\$ 86	\$ 7
Real Estate - Construction	VA606	\$ 74	\$ 64	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 22	\$ 7
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
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$- 1	\$ 9
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 2,379	\$ 1,694	\$ 724
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 2	\$ 0
Mortgage Loans - Total	VA49	\$ 1,641	\$ 375	\$ 210
Construction - Total	SUB2330	\$ 118	\$ 136	\$ 24
1-4 Dwelling Units	VA425	\$ 118	\$ 136	\$ 24
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 1,523	\$ 239	\$ 186
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$- 4	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 136	\$ 56	\$- 40
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 8	\$ 47	\$ 96
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 0	\$ 113	\$ 133
Land	VA495	\$ 1,383	\$ 23	\$- 3
Nonmortgage Loans - Total	VA59	\$ 573	\$ 1,067	\$ 319
Commercial Loans	VA525	\$ 319	\$ 913	\$ 242
Consumer Loans - Total	SUB2361	\$ 254	\$ 154	\$ 77
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 132	\$ 125	\$ 30
Mobile Home Loans	VA555	\$ 0	\$- 9	\$ 0
Credit Cards	VA559	\$ 0	\$ 0	\$ 0
Other	VA565	\$ 122	\$ 38	\$ 47
Reposessed Assets - Total	VA65	\$ 78	\$ 137	\$ 58

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - Construction	VA607	\$ 74	\$ 64	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 3	\$ 73	\$ 48
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 1	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 10
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 87	\$ 113	\$ 137
TROUBLED DEBT RESTRUCTURED				
Amount this Quarter	VA940	\$ 863	\$ 3,035	\$ 2,888
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 4,899	\$ 6,170	\$ 2,514
MORTGAGE LOANS FORECLOSED IN QUARTER				
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 665	\$ 3,235	\$ 2,527
Construction	VA951	\$ 0	\$ 1,944	\$ 1,663
Permanent - 1-4 Dwelling Units	VA952	\$ 363	\$ 1,170	\$ 693
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 302	\$ 121	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 171
CLASSIFICATION OF ASSETS				
Quarter End Balance - Special Mention	VA960	\$ 35,267	\$ 31,500	\$ 31,548
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 42,479	\$ 40,546	\$ 31,009
Substandard	VA965	\$ 41,992	\$ 39,738	\$ 30,396
Doubtful	VA970	\$ 487	\$ 808	\$ 613
Loss	VA975	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3				
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
Schedule PD --- Consolidated Past Due and Nonaccrual				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
DELINQUENT LOANS				
Delinquent Loans - Total	SUB2410	\$ 52,731	\$ 47,953	\$ 48,331

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Mortgages - Total	SUB2421	\$ 49,110	\$ 43,523	\$ 41,519
Construction and Land Loans	SUB2430	\$ 20,798	\$ 18,922	\$ 16,971
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 23,443	\$ 19,198	\$ 19,115
Permanent Loans Secured by All Other Property	SUB2450	\$ 15,164	\$ 13,405	\$ 7,265
Nonmortgages - Total	SUB2461	\$ 3,621	\$ 4,430	\$ 6,812
PAST DUE & STILL ACCRUING				
Past Due & Still Accruing - Total	SUB2470	\$ 27,372	\$ 24,814	\$ 27,395
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 24,280	\$ 23,475	\$ 22,089
Mortgage Loans - Total	SUB2481	\$ 22,911	\$ 21,601	\$ 19,103
Construction	PD115	\$ 2,002	\$ 3,957	\$ 3,723
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD121	\$ 1,290	\$ 408	\$ 532
Secured by First Liens	PD123	\$ 11,556	\$ 10,737	\$ 10,537
Secured by Junior Liens	PD124	\$ 825	\$ 376	\$ 602
Multifamily (5 or more) Dwelling Units	PD125	\$ 1,128	\$ 0	\$ 405
Nonresidential Property (Except Land)	PD135	\$ 1,862	\$ 4,816	\$ 3,055
Land	PD138	\$ 4,248	\$ 1,307	\$ 249
Nonmortgage Loans:				
Commercial Loans	PD140	\$ 568	\$ 653	\$ 1,531
Consumer Loans - Total	SUB2511	\$ 801	\$ 1,221	\$ 1,455
Loans on Deposits	PD161	\$ 64	\$ 72	\$ 40
Home Improvement Loans	PD163	\$ 1	\$ 5	\$ 1
Education Loans	PD165	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 401	\$ 883	\$ 788
Mobile Home Loans	PD169	\$ 17	\$ 0	\$ 15
Credit Cards	PD171	\$ 1	\$ 6	\$ 12
Other	PD180	\$ 317	\$ 255	\$ 599
Memoranda:				
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 499	\$ 314	\$ 360
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 0	\$ 20	\$ 19
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 3,092	\$ 1,339	\$ 5,306
Mortgage Loans - Total	SUB2491	\$ 2,892	\$ 1,133	\$ 4,122
Construction	PD215	\$ 1,299	\$ 611	\$ 1,428
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD221	\$ 101	\$ 16	\$ 0
Secured by First Liens	PD223	\$ 1,031	\$ 378	\$ 1,273
Secured by Junior Liens	PD224	\$ 82	\$ 47	\$ 75
Multifamily (5 or more) Dwelling Units	PD225	\$ 1	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 191	\$ 81	\$ 1,067
Land	PD238	\$ 187	\$ 0	\$ 279
Nonmortgage Loans:				
Commercial Loans	PD240	\$ 95	\$ 129	\$ 1,089
Consumer Loans - Total	SUB2521	\$ 105	\$ 77	\$ 95
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 1	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 80	\$ 63	\$ 48
Mobile Home Loans	PD269	\$ 5	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 19	\$ 14	\$ 47
Memoranda:				
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 91	\$ 79	\$ 1,999
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 16
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0
NONACCRUAL				
Nonaccrual - Total	PD30	\$ 25,359	\$ 23,139	\$ 20,936
Mortgage Loans - Total	SUB2501	\$ 23,307	\$ 20,789	\$ 18,294
Construction	PD315	\$ 7,202	\$ 6,352	\$ 9,988
Permanent:				
Residential:				
1-4 Dwelling Units:				

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 707	\$ 740	\$ 565
Secured by First Liens	PD323	\$ 7,261	\$ 5,960	\$ 5,236
Secured by Junior Liens	PD324	\$ 590	\$ 536	\$ 295
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 1,687	\$ 506	\$ 906
Land	PD338	\$ 5,860	\$ 6,695	\$ 1,304
Nonmortgage Loans:				
Commercial Loans	PD340	\$ 1,742	\$ 1,936	\$ 2,183
Consumer Loans - Total	SUB2531	\$ 310	\$ 414	\$ 459
Loans on Deposits	PD361	\$ 0	\$ 5	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 177	\$ 192	\$ 238
Mobile Home Loans	PD369	\$ 21	\$ 36	\$ 12
Credit Cards	PD371	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 112	\$ 181	\$ 209
Memoranda:				
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 80	\$ 90	\$ 830
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 0	\$ 19	\$ 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		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE				
Balances at Quarter-end - Total	SUB5100	\$ 26,186	\$ 29,128	\$ 32,213
90% up to 100% LTV	LD110	\$ 19,062	\$ 20,081	\$ 21,065
100% and greater LTV	LD120	\$ 7,124	\$ 9,047	\$ 11,148
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 1,973	\$ 2,816	\$ 1,671
Past Due and Still Accruing - Total	SUB5240	\$ 1,485	\$ 1,915	\$ 928
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 756	\$ 1,887	\$ 825
90% up to 100% LTV	LD210	\$ 404	\$ 1,513	\$ 418
100% and greater LTV	LD220	\$ 352	\$ 374	\$ 407
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 729	\$ 28	\$ 103

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
90% up to 100% LTV	LD230	\$ 724	\$ 28	\$ 103
100% and greater LTV	LD240	\$ 5	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 488	\$ 901	\$ 743
90% up to 100% LTV	LD250	\$ 450	\$ 611	\$ 582
100% and greater LTV	LD260	\$ 38	\$ 290	\$ 161
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 3,674	\$ 1,719	\$ 3,812
90% up to 100% LTV	LD430	\$ 2,519	\$ 1,123	\$ 2,619
100% and greater LTV	LD440	\$ 1,155	\$ 596	\$ 1,193
Sales - Total	SUB5340	\$ 328	\$ 0	\$ 0
90% up to 100% LTV	LD450	\$ 328	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0
Supplemental Loan Data for All Loans				
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 19,453	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 788	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 49,568	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 0	N/A	N/A
Total Capitalized Negative Amortization	LD650	\$ 0	N/A	N/A
Schedule CC --- Consolidated Commitments and Contingencies				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 61,812	\$ 60,034	\$ 71,759
Mortgage Construction Loans	CC105	\$ 58,251	\$ 56,548	\$ 63,660
Other Mortgage Loans	CC115	\$ 3,561	\$ 3,486	\$ 8,099
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 1,149	\$ 1,103	\$ 125
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 32,511	\$ 25,850	\$ 31,558
1-4 Dwelling Units	CC280	\$ 21,292	\$ 13,057	\$ 20,832

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 580	\$ 0	\$ 0
All Other Real Estate	CC300	\$ 10,639	\$ 12,793	\$ 10,726
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 2,224	\$ 932	\$ 736
Commitments Outstanding to Purchase Loans	CC320	\$ 10,000	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 15,294	\$ 14,319	\$ 16,639
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	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 88,306	\$ 87,985	\$ 82,776
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 22,936	\$ 19,612	\$ 18,370
Commercial Lines	CC420	\$ 47,613	\$ 50,188	\$ 42,865
Open-End Consumer Lines - Credit Cards	CC423	\$ 845	\$ 805	\$ 804
Open-End Consumer Lines - Other	CC425	\$ 16,912	\$ 17,380	\$ 20,737
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 6,221	\$ 6,363	\$ 7,006
Commercial	CC430	\$ 1,438	\$ 1,554	\$ 1,500
Standby, Not Included on CC465 or CC468	CC435	\$ 4,783	\$ 4,809	\$ 5,506
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 4,237	\$ 3,971	\$ 3,532
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 4,237	\$ 3,971	\$ 3,532
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Mortgage-Backed Securities:				
Pass-Through:				
Purchases	CF143	\$ 0	\$ 0	\$ 1,978
Sales	CF145	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF148	\$- 5,776	\$- 7,237	\$- 8,348
Other Mortgage-Backed Securities:				
Purchases	CF153	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Sales	CF155	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 207	\$- 578	\$- 783
Mortgage Loans:				
Purchases - Total	SUB3811	\$ 0	\$ 0	\$ 1,978
Sales - Total	SUB3821	\$ 0	\$ 0	\$ 0
Net Purchases - Total	SUB3826	\$ 0	\$ 0	\$ 1,978
Mortgage Loans Disbursed - Total	SUB3831	\$ 128,702	\$ 157,278	\$ 182,452
Construction Loans - Total	SUB3840	\$ 25,944	\$ 36,053	\$ 48,313
1-4 Dwelling Units	CF190	\$ 20,982	\$ 27,946	\$ 42,388
Multifamily (5 or more) Dwelling Units	CF200	\$ 508	\$ 1,068	\$ 279
Nonresidential	CF210	\$ 4,454	\$ 7,039	\$ 5,646
Permanent Loans - Total	SUB3851	\$ 102,758	\$ 121,225	\$ 134,139
1-4 Dwelling Units	CF225	\$ 71,623	\$ 85,939	\$ 102,999
Home Equity and Junior Liens	CF226	\$ 13,504	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 1,442	\$ 6,810	\$ 1,468
Nonresidential (Except Land)	CF260	\$ 16,705	\$ 21,324	\$ 18,044
Land	CF270	\$ 12,988	\$ 7,152	\$ 11,628
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 2,523	\$ 22,618	\$ 3,556
1-4 Dwelling Units	CF280	\$ 0	\$ 13,368	\$ 3,549
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	N/A	N/A
Home Equity and Junior Liens	CF282	\$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0
Nonresidential	CF300	\$ 2,523	\$ 9,250	\$ 7
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 46,796	\$ 49,334	\$ 59,178
1-4 Dwelling Units	CF310	\$ 45,060	\$ 49,334	\$ 58,401
Home Equity and Junior Liens	CF311	\$ 657	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 1,736	\$ 0	\$ 777
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 44,273	\$- 26,716	\$- 55,622
Memo - Refinancing Loans	CF361	\$ 41,050	\$ 35,210	\$ 31,727
Nonmortgage Loans:				
Commercial:				
Closed or Purchased	CF390	\$ 44,432	\$ 38,854	\$ 44,705

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Sales	CF395	\$ 0	\$ 0	\$ 763
Consumer:				
Closed or Purchased	CF400	\$ 9,410	\$ 11,112	\$ 13,768
Sales	CF405	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 53,842	\$ 49,966	\$ 58,473
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 763
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 53,842	\$ 49,966	\$ 57,710
Deposits:				
Interest Credited to Deposits	CF430	\$ 12,570	\$ 10,881	\$ 10,462

Schedule DI --- Consolidated Deposit Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Deposit Data				
Total Broker - Originated Deposits	SUB4061	\$ 6,622	\$ 7,852	\$ 7,873
Fully Insured	DI100	\$ 6,622	\$ 7,852	\$ 7,873
Other	DI110	\$ 0	\$ 0	\$ 0
Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI120	\$ 974,270	\$ 955,188	\$ 1,032,587
Greater than \$100,000	DI130	\$ 513,028	\$ 502,411	\$ 481,233
Number of Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI150	119,203	117,707	121,565
Greater than \$100,000	DI160	2,399	2,256	2,295
Retirement Deposits with Balances				
\$250,000 or Less	DI170	\$ 96,246	\$ 92,202	N/A
Greater than \$250,000	DI175	\$ 5,289	\$ 7,707	N/A
Number of Retirement Deposits with Balances				
\$250,000 or Less	DI180	4,308	4,564	N/A
Greater than \$250,000	DI185	13	118	N/A
Number of Deposit Accounts - Total	SUB4062	125,923	124,645	123,860
IRA/Keogh Accounts	DI200	\$ 101,535	\$ 99,907	\$ 100,247
Uninsured Deposits	DI210	\$ 224,566	\$ 243,307	\$ 222,185
Preferred Deposits	DI220	\$ 94,815	\$ 91,062	\$ 76,820
Components of Deposits and Escrows				
Transaction Accounts (Including Demand Deposits)	DI310	\$ 288,428	\$ 179,271	\$ 212,101
Money Market Deposit Accounts	DI320	\$ 219,230	\$ 319,176	\$ 266,702

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 70,255	\$ 61,632	\$ 78,431
Time Deposits	DI340	\$ 1,010,924	\$ 997,427	\$ 956,582
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 179,258	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 12,574	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 107,855	\$ 115,759	\$ 106,458
Deposits Data for Deposit Insurance Premium Assessments				
Section I (Optional)				
Quarter-End Deposit Totals:				
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 118,629	N/A	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 1,320	N/A	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	N/A	N/A
Average Daily Deposit Totals:				
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 112,544	N/A	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 1,147	N/A	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	N/A	N/A
Section II (If Section I Completed, This Section Not Required)				
Outstd Checks Drawn Against FHLBs & FRBs Not Incl'd in SC710	DI620	\$ 657	\$ 369	\$ 180
Deposits of Consolidated Subsidiaries:				
Demand Deposits	DI640	\$ 2,031	\$ 997	\$ 1,555
Time and Savings Deposits	DI650	\$ 340	\$ 379	\$ 484
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act				
Adjustments to Demand Deposits (including escrows)	DI720	\$ 2,292	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Miscellaneous				
Number of Full-time Equivalent Employees	SI370	648	654	676
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 0	N/A	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 0	N/A	N/A
Available-for-Sale Securities	SI385	\$ 170,808	\$ 102,750	\$ 105,818
Assets Held for Sale	SI387	\$ 16,788	\$ 14,743	\$ 16,723
Loans Serviced for Others	SI390	\$ 92,768	\$ 85,136	\$ 102,016
Residual Interests				
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test				
Actual Thrift Investment Percentage at Month-end				
First month of Qtr	SI581	83.90%	85.03%	81.93%
Second month of Qtr	SI582	83.25%	85.39%	81.55%
Third month of Qtr	SI583	84.10%	84.18%	81.36%
IRS Domestic Building and Loan Test				
Percent of Assets Test	SI585	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 701	\$ 701	\$ 701
Credit extended to assn exec officers, prin shareholders & related interest				
Aggregate amount of all extensions of credit	SI590	\$ 9,618	\$ 24,429	\$ 27,384
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	5	8	9
Summary of Changes in Equity Capital				
Beginning Equity Capital	SI600	\$ 188,434	\$ 190,767	\$ 188,164
Net Income (Loss) (SO91)	SI610	\$ 2,522	\$ 919	\$ 3,724
Dividends Declared				
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 3,622	\$ 5,161	\$ 3,017
Stock Issued	SI640	\$ 200	\$ 455	\$ 175
Stock Retired	SI650	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 26,270	\$ 1,315	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 3,666	\$ 117	\$ 1,718
Prior Period Adjustments	SI668	\$ 6	\$ 0	\$ 0
Other Adjustments	SI671	\$ 440	\$ 22	\$ 3
Ending Equity Capital (SC80)	SI680	\$ 217,916	\$ 188,434	\$ 190,767
Transactions With Affiliations				
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 78	\$ 82	\$ 76
Mutual Fund and Annuity Sales				
Sell private-label/third-party mutual funds/annuities?	SI805	1 [Yes]	1 [Yes]	1 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 127	\$ 34	\$ 74
Average Balance Sheet Data				
Total Assets	SI870	\$ 2,041,163	\$ 2,030,360	\$ 2,054,316
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 164,326	\$ 177,059	\$ 175,030
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 1,456,046	\$ 1,462,367	\$ 1,477,971
Nonmortgage Loans	SI885	\$ 197,219	\$ 205,331	\$ 221,629
Deposits and Excrows	SI890	\$ 1,559,367	\$ 1,528,228	\$ 1,496,120
Total Borrowings	SI895	\$ 264,693	\$ 299,507	\$ 356,725

Schedule SQ --- Consolidated Supplemental Questions				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	1	1	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	4	4	4
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	6	6	6

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
FIDUCIARY AND RELATED SERVICES				
Does your institution have fiduciary powers?	FS110	1 [Yes]	1 [Yes]	1 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	0 [Yes]	0 [Yes]	0 [Yes]
Do you have any activity to report on this schedule?	FS130	0 [Yes]	0 [Yes]	0 [Yes]
FIDUCIARY AND RELATED ASSETS				
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS210	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex	FS290	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS211	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	0	0	0
Personal Trust and Agency Accounts	FS212	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0
Employee Benefit - Defined Contribution	FS222	0	0	0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	0	0	0
Other Retirement Accounts	FS242	0	0	0
Corporate Trust and Agency Accounts	FS252	0	0	0
Investment Management Agency Accounts	FS262	0	0	0
Other Fiduciary Accounts	FS272	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	0	0	0
Personal Trust and Agency Accounts	FS213	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	0	0
Employee Benefit - Defined Contribution	FS223	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0
Other Retirement Accounts	FS243	0	0	0
Corporate Trust and Agency Accounts	FS253	0	0	0
Other Fiduciary Accounts	FS273	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	0	0	0
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)				
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS310	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 0	\$ 0
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 0	\$ 0	\$ 0
FIDUCIARY MEMORANDA				
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 0
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 0	\$ 0	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0
Domestic Equity	FS610	0	0	0
International/Global Equity	FS620	0	0	0
Stock/Bond Blend	FS630	0	0	0
Taxable Bond	FS640	0	0	0
Municipal Bond	FS650	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0
Specialty/Other	FS670	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)				

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT				
Equity Capital (SC80)	CCR100	\$ 217,917	\$ 188,434	\$ 190,767
Equity Capital Deductions - Total	SUB1631	\$ 56,749	\$ 20,620	\$ 20,826
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 1,236	\$ 1,233	\$ 1,230
Goodwill and Certain Other Intangible Assets	CCR115	\$ 53,594	\$ 17,409	\$ 17,686
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 0	\$ 0	\$ 0
Other	CCR134	\$ 1,919	\$ 1,978	\$ 1,910
Equity Capital Additions -Total	SUB1641	\$- 1,012	\$ 2,654	\$ 2,773
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 1,012	\$ 2,654	\$ 2,773
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 160,156	\$ 170,468	\$ 172,714

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Total Assets (SC60)	CCR205	\$ 2,074,569	\$ 2,034,281	\$ 2,044,942
Asset Deductions - Total	SUB1651	\$ 56,766	\$ 20,637	\$ 20,843
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 1,253	\$ 1,250	\$ 1,247
Goodwill and Certain Other Intangible Assets	CCR265	\$ 53,594	\$ 17,409	\$ 17,686
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 0	\$ 0	\$ 0
Other	CCR275	\$ 1,919	\$ 1,978	\$ 1,910
Asset Additions - Total	SUB1661	\$- 1,504	\$ 3,793	\$ 3,944
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 1,504	\$ 3,793	\$ 3,944
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 2,016,299	\$ 2,017,437	\$ 2,028,043
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 80,661	\$ 80,705	\$ 81,134
TOTAL RISK-BASED CAPITAL REQUIREMENT				
Tier 1 (Core) Capital	CCR30	\$ 160,156	\$ 170,468	\$ 172,714
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 49	\$ 57	\$ 55
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 10,765	\$ 10,751	\$ 9,139
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 10,814	\$ 10,808	\$ 9,194
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 10,814	\$ 10,808	\$ 9,194
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 17	\$ 17	\$ 17
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 170,953	\$ 181,259	\$ 181,891
0% R/W Category - Cash	CCR400	\$ 11,204	\$ 11,608	\$ 10,162
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 16,973	\$ 28,036	\$ 28,262
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 50,211	\$ 12,010	\$ 9,023
0% R/W Category - Assets Total	CCR420	\$ 78,388	\$ 51,654	\$ 47,447
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 137,944	\$ 151,124	\$ 158,557
20% R/W Category - Claims on FHLBs	CCR435	\$ 93,886	\$ 87,929	\$ 88,867
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 24,593	\$ 28,673	\$ 28,399
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 24,244	\$ 34,617	\$ 30,338
20% R/W Category - Other	CCR450	\$ 31,757	\$ 30,960	\$ 29,070
20% R/W Category - Assets Total	CCR455	\$ 312,424	\$ 333,303	\$ 335,231
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 62,484	\$ 66,661	\$ 67,047
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 539,085	\$ 551,130	\$ 562,139
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 25,729	\$ 23,410	\$ 20,354
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 17	\$ 17	\$ 20
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 35,148	\$ 35,755	\$ 36,584
50% R/W Category - Other	CCR480	\$ 2,570	\$ 0	\$ 0
50% R/W Category - Assets Total	CCR485	\$ 602,549	\$ 610,312	\$ 619,097
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 301,277	\$ 305,158	\$ 309,549
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 98,256	\$ 95,697	\$ 96,630
100% R/W Category - All Other Assets	CCR506	\$ 975,556	\$ 976,274	\$ 982,941
100% R/W Category - Assets Total	CCR510	\$ 1,073,812	\$ 1,071,971	\$ 1,079,571
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 1,073,812	\$ 1,071,971	\$ 1,079,571
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 2,067,173	\$ 2,067,240	\$ 2,081,346
Subtotal Risk-Weighted Assets	CCR75	\$ 1,437,572	\$ 1,443,788	\$ 1,456,167
Excess Allowances for Loan and Lease Losses	CCR530	\$ 132	\$ 159	\$ 186
Total Risk-Weighted Assets	CCR78	\$ 1,437,440	\$ 1,443,629	\$ 1,455,981
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 114,995	\$ 115,490	\$ 116,477
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS				
Tier 1 (Core) Capital Ratio	CCR810	7.94%	8.45%	8.52%
Total Risk-Based Capital Ratio	CCR820	11.89%	12.56%	12.49%
Tier 1 Risk-Based Capital Ratio	CCR830	11.14%	11.81%	11.86%

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 2:52 PM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2007

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Tangible Equity Ratio	CCR840	7.94%	8.45%	8.52%

*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 se that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the par same aggregate group. This exclusion prevents double-counting of subsidiaries' data.