

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
 93005 - OTS-Regulated: Arkansas
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Description	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Number of Regulated Institutions	6	6	6	7	7

Schedule NS --- Optional Narrative Statement		Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	1	0	1	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		Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 277,211	\$ 331,490	\$ 412,619	\$ 481,921	\$ 424,461
Cash and Non-Interest-Earning Deposits	SC110	\$ 50,466	\$ 119,836	\$ 169,319	\$ 159,916	\$ 72,503
Interest-Earning Deposits in FHLBs	SC112	\$ 4,516	\$ 8,944	\$ 19,030	\$ 47,074	\$ 161,492
Other Interest-Earning Deposits	SC118	\$ 23,852	\$ 297	\$ 2,399	\$ 396	\$ 8,513
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 500	\$ 1,714	\$ 98	\$ 9,336	\$ 2,294
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 133,817	\$ 136,861	\$ 157,889	\$ 201,109	\$ 115,690
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,089	\$ 1,080	\$ 1,066	\$ 1,106	\$ 1,144
State and Municipal Obligations	SC180	\$ 60,766	\$ 60,110	\$ 60,301	\$ 59,240	\$ 60,294
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 7	\$ 0	\$ 0	\$ 743	\$ 723
Accrued Interest Receivable	SC191	\$ 2,198	\$ 2,648	\$ 2,517	\$ 3,001	\$ 1,808
Mortgage-Backed Securities - Gross	SUB0072	\$ 219,171	\$ 231,854	\$ 226,379	\$ 236,011	\$ 199,470
Mortgage-Backed Securities - Total	SC22	\$ 219,171	\$ 231,854	\$ 226,379	\$ 236,011	\$ 199,470
Pass-Through - Total	SUB0073	\$ 176,216	\$ 183,440	\$ 180,769	\$ 187,815	\$ 173,759
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 176,216	\$ 183,440	\$ 180,769	\$ 187,815	\$ 173,759
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 42,117	\$ 47,515	\$ 44,708	\$ 47,246	\$ 24,950
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 42,049	\$ 47,446	\$ 44,639	\$ 46,284	\$ 23,887
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 68	\$ 69	\$ 69	\$ 71	\$ 73
Other	SC222	\$ 0	\$ 0	\$ 0	\$ 891	\$ 990
Accrued Interest Receivable	SC228	\$ 838	\$ 899	\$ 902	\$ 950	\$ 761

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
 93005 - OTS-Regulated: Arkansas
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SC --- Consolidated Statement of Condition		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 1,600,599	\$ 1,580,641	\$ 1,562,125	\$ 1,613,543	\$ 1,599,093
Mortgage Loans - Total	SC26	\$ 1,583,867	\$ 1,564,572	\$ 1,545,832	\$ 1,595,734	\$ 1,581,548
Construction Loans - Total	SUB0100	\$ 99,794	\$ 107,468	\$ 115,995	\$ 141,470	\$ 152,343
Residential - Total	SUB0110	\$ 59,150	\$ 66,498	\$ 83,930	\$ 111,263	\$ 124,275
1-4 Dwelling Units	SC230	\$ 46,570	\$ 54,913	\$ 69,866	\$ 94,011	\$ 108,910
Multifamily (5 or more) Dwelling Units	SC235	\$ 12,580	\$ 11,585	\$ 14,064	\$ 17,252	\$ 15,365
Nonresidential Property	SC240	\$ 40,644	\$ 40,970	\$ 32,065	\$ 30,207	\$ 28,068
Permanent Loans - Total	SUB0121	\$ 1,492,914	\$ 1,464,648	\$ 1,436,207	\$ 1,461,390	\$ 1,435,946
Residential - Total	SUB0131	\$ 868,458	\$ 850,934	\$ 827,315	\$ 836,562	\$ 813,336
1-4 Dwelling Units - Total	SUB0141	\$ 802,368	\$ 785,620	\$ 768,143	\$ 782,974	\$ 766,409
Revolving Open-End Loans	SC251	\$ 57,653	\$ 57,144	\$ 56,442	\$ 63,299	\$ 58,712
All Other - First Liens	SC254	\$ 621,300	\$ 601,947	\$ 586,207	\$ 594,840	\$ 585,452
All Other - Junior Liens	SC255	\$ 123,415	\$ 126,529	\$ 125,494	\$ 124,835	\$ 122,245
Multifamily (5 or more) Dwelling Units	SC256	\$ 66,090	\$ 65,314	\$ 59,172	\$ 53,588	\$ 46,927
Nonresidential Property (Except Land)	SC260	\$ 469,528	\$ 452,651	\$ 454,053	\$ 457,602	\$ 450,718
Land	SC265	\$ 154,928	\$ 161,063	\$ 154,839	\$ 167,226	\$ 171,892
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 20,592	\$ 19,914	\$ - 5,816	\$ 14,571	\$ 22,775
Accrued Interest Receivable	SC272	\$ 7,640	\$ 8,290	\$ 9,596	\$ 10,335	\$ 10,545
Advances for Taxes and Insurance	SC275	\$ 251	\$ 235	\$ 327	\$ 348	\$ 259
Allowance for Loan and Lease Losses	SC283	\$ 16,732	\$ 16,069	\$ 16,293	\$ 17,809	\$ 17,545
Nonmortgage Loans - Gross	SUB0162	\$ 331,554	\$ 337,277	\$ 329,409	\$ 332,252	\$ 309,220
Nonmortgage Loans - Total	SC31	\$ 325,675	\$ 331,575	\$ 324,592	\$ 327,699	\$ 304,782
Commercial Loans - Total	SC32	\$ 238,474	\$ 240,411	\$ 230,259	\$ 230,395	\$ 209,453
Secured	SC300	\$ 210,115	\$ 217,312	\$ 214,891	\$ 213,613	\$ 194,063
Unsecured	SC303	\$ 28,359	\$ 23,099	\$ 15,368	\$ 16,782	\$ 15,369
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 21
Consumer Loans - Total	SC35	\$ 90,440	\$ 94,044	\$ 95,834	\$ 98,788	\$ 96,338
Loans on Deposits	SC310	\$ 8,657	\$ 9,664	\$ 10,300	\$ 11,764	\$ 11,203
Home Improvement Loans (Not secured by real estate)	SC316	\$ 97	\$ 74	\$ 591	\$ 610	\$ 656
Education Loans	SC320	\$ 3	\$ 4	\$ 4	\$ 3	\$ 6
Auto Loans	SC323	\$ 20,784	\$ 22,004	\$ 22,937	\$ 25,107	\$ 26,397
Mobile Home Loans	SC326	\$ 805	\$ 830	\$ 858	\$ 1,113	\$ 1,365
Credit Cards	SC328	\$ 38,622	\$ 38,402	\$ 36,072	\$ 32,837	\$ 29,343

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SC --- Consolidated Statement of Condition		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 21,472	\$ 23,066	\$ 25,072	\$ 27,354	\$ 27,368
Accrued Interest Receivable	SC348	\$ 2,640	\$ 2,822	\$ 3,316	\$ 3,069	\$ 3,429
Allowance for Loan and Lease Losses	SC357	\$ 5,879	\$ 5,702	\$ 4,817	\$ 4,553	\$ 4,438
Repossessed Assets - Gross	SUB0201	\$ 42,077	\$ 39,257	\$ 31,189	\$ 32,118	\$ 20,800
Repossessed Assets - Total	SC40	\$ 41,989	\$ 39,221	\$ 31,187	\$ 32,071	\$ 20,754
Real Estate - Total	SUB0210	\$ 41,694	\$ 39,079	\$ 31,090	\$ 31,855	\$ 20,699
Construction	SC405	\$ 10,659	\$ 10,328	\$ 9,397	\$ 8,753	\$ 13,106
Residential - Total	SUB0225	\$ 11,352	\$ 8,804	\$ 7,818	\$ 10,958	\$ 3,628
1-4 Dwelling Units	SC415	\$ 10,800	\$ 8,804	\$ 7,818	\$ 10,958	\$ 3,559
Multifamily (5 or more) Dwelling Units	SC425	\$ 552	\$ 0	\$ 0	\$ 0	\$ 69
Nonresidential (Except Land)	SC426	\$ 4,810	\$ 5,000	\$ 3,704	\$ 2,121	\$ 1,436
Land	SC428	\$ 14,873	\$ 14,947	\$ 10,171	\$ 10,023	\$ 2,529
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 383	\$ 178	\$ 99	\$ 263	\$ 101
General Valuation Allowances	SC441	\$ 88	\$ 36	\$ 2	\$ 47	\$ 46
Real Estate Held for Investment	SC45	\$ 17	\$ 17	\$ 56	\$ 57	\$ 58
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 13,599	\$ 12,793	\$ 12,789	\$ 13,715	\$ 12,885
Federal Home Loan Bank Stock	SC510	\$ 13,599	\$ 12,793	\$ 12,789	\$ 13,715	\$ 12,885
Other	SC540	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Office Premises and Equipment	SC55	\$ 97,759	\$ 98,693	\$ 100,001	\$ 107,211	\$ 94,623
Other Assets - Gross	SUB0262	\$ 176,681	\$ 177,244	\$ 175,290	\$ 179,749	\$ 181,970
Other Assets - Total	SC59	\$ 176,591	\$ 177,160	\$ 175,197	\$ 179,642	\$ 181,875
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 11,650	\$ 11,563	\$ 11,539	\$ 11,420	\$ 11,826
Other	SC625	\$ 20,609	\$ 20,412	\$ 20,210	\$ 20,012	\$ 19,821
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 241	\$ 188	\$ 67	\$ 8	\$ 9
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 135,946	\$ 136,343	\$ 136,943	\$ 140,763	\$ 139,347
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 8,235	\$ 8,738	\$ 6,531	\$ 7,546	\$ 10,967
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SC --- Consolidated Statement of Condition		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
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	\$ 90	\$ 84	\$ 93	\$ 107	\$ 95
General Valuation Allowances - Total	SUB2092	\$ 22,789	\$ 21,891	\$ 21,205	\$ 22,516	\$ 22,124
Total Assets - Gross	SUB0283	\$ 2,758,668	\$ 2,809,266	\$ 2,849,857	\$ 2,996,577	\$ 2,842,580
Total Assets	SC60	\$ 2,735,879	\$ 2,787,375	\$ 2,828,652	\$ 2,974,061	\$ 2,820,456
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 2,041,773	\$ 2,103,280	\$ 2,156,354	\$ 2,265,444	\$ 2,148,741
Deposits	SC710	\$ 2,040,149	\$ 2,101,509	\$ 2,154,794	\$ 2,264,110	\$ 2,147,242
Escrows	SC712	\$ 1,624	\$ 1,771	\$ 1,560	\$ 1,334	\$ 1,499
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Borrowings - Total	SC72	\$ 267,504	\$ 271,982	\$ 269,238	\$ 293,879	\$ 279,882
Advances from FHLBank	SC720	\$ 225,397	\$ 234,437	\$ 242,058	\$ 267,873	\$ 250,345
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 40,070	\$ 25,950	\$ 21,729	\$ 22,780	\$ 27,631
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	\$ 2,037	\$ 11,595	\$ 5,451	\$ 3,226	\$ 1,906
Other Liabilities - Total	SC75	\$ 31,496	\$ 36,263	\$ 62,883	\$ 62,845	\$ 35,499
Accrued Interest Payable - Deposits	SC763	\$ 3,212	\$ 3,991	\$ 4,685	\$ 5,451	\$ 5,580
Accrued Interest Payable - Other	SC766	\$ 684	\$ 720	\$ 800	\$ 856	\$ 874
Accrued Taxes	SC776	\$ 1,081	\$ 1,393	\$ 1,363	\$ 1,588	\$ 2,587
Accounts Payable	SC780	\$ 2,309	\$ 2,346	\$ 2,885	\$ 2,616	\$ 3,971
Deferred Income Taxes	SC790	\$ 3,981	\$ 3,951	\$ 1,658	\$ 968	\$ 3,650
Other Liabilities and Deferred Income	SC796	\$ 20,229	\$ 23,862	\$ 51,492	\$ 51,366	\$ 18,837
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

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SC --- Consolidated Statement of Condition		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	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	\$ 2,340,773	\$ 2,411,525	\$ 2,488,475	\$ 2,622,168	\$ 2,464,122
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 326,774	\$ 309,413	\$ 275,862	\$ 286,609	\$ 283,486
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 638	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 2,830	\$ 2,830	\$ 2,830	\$ 2,231	\$ 1,230
Paid in Excess of Par	SC830	\$ 323,306	\$ 306,583	\$ 273,032	\$ 284,378	\$ 282,256
Accumulated Other Comprehensive Income - Total	SC86	\$ 5,606	\$ 4,687	\$ 291	\$ - 549	\$ 4,108
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 5,606	\$ 4,687	\$ 291	\$ - 549	\$ 4,108
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 62,726	\$ 61,750	\$ 64,024	\$ 65,833	\$ 68,740
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Savings Association Equity Capital	SC80	\$ 395,106	\$ 375,850	\$ 340,177	\$ 351,893	\$ 356,334
Noncontrolling Interests in Consolidated Subsidiaries	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Equity Capital	SC84	\$ 395,106	N/A	N/A	N/A	N/A
Total Liabilities and Equity Capital	SC90	\$ 2,735,879	\$ 2,787,375	\$ 2,828,652	\$ 2,974,061	\$ 2,820,456

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
 93005 - OTS-Regulated: Arkansas
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Other Codes As of Mar 2009

Other Asset Codes

Code	Description	Count	Amount
4	Net deferred tax assets	2	\$ 3,637
6	Prepaid deposit insurance premiums	1	\$ 47
7	Prepaid expenses	6	\$ 2,242
14	Other noninterest-bearing short-term accounts recv	3	\$ 294
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 507
99	Other	4	\$ 601

Other Liability Codes

Code	Description	Count	Amount
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 1,295
10	Amounts due brokers for unsettled transactions	1	\$ 5,571
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 1,960
20	F/V of all derivative instru. reportable as liab.	1	\$ 25
99	Other	3	\$ 5,294

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 32,251	\$ 34,538	\$ 36,108	\$ 37,856	\$ 37,905
Deposits and Investment Securities	SO115	\$ 2,187	\$ 2,603	\$ 3,453	\$ 3,525	\$ 2,956
Mortgage-Backed Securities	SO125	\$ 2,817	\$ 2,907	\$ 2,907	\$ 2,986	\$ 2,456
Mortgage Loans	SO141	\$ 22,298	\$ 23,735	\$ 24,042	\$ 25,905	\$ 26,101
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 98	\$ 79	\$ 161	\$ 132	\$ 122
Nonmortgage Loans - Total	SUB0950	\$ 4,773	\$ 5,130	\$ 5,453	\$ 5,187	\$ 6,162
Commercial Loans and Leases	SO160	\$ 2,764	\$ 2,985	\$ 3,301	\$ 3,187	\$ 3,534
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 28	\$ 32	\$ 34	\$ 46	\$ 39
Consumer Loans and Leases	SO171	\$ 2,009	\$ 2,145	\$ 2,152	\$ 2,000	\$ 2,628
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 50	\$ 52	\$ 58	\$ 75	\$ 69
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 13	\$ 62	\$ 61	\$ 108	\$ 174
Federal Home Loan Bank Stock	SO181	\$ 13	\$ 62	\$ 61	\$ 108	\$ 174
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 14,068	\$ 16,290	\$ 18,094	\$ 19,771	\$ 20,651
Deposits	SO215	\$ 11,820	\$ 13,823	\$ 15,439	\$ 16,942	\$ 17,598
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 2,183	\$ 2,394	\$ 2,563	\$ 2,725	\$ 2,873
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	\$ 66	\$ 71	\$ 97	\$ 114	\$ 197
Capitalized Interest	SO271	\$ 1	\$ - 2	\$ 5	\$ 10	\$ 17
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 18,196	\$ 18,310	\$ 18,075	\$ 18,193	\$ 17,428
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 4,631	\$ 6,146	\$ 3,216	\$ 3,779	\$ 3,910
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 13,565	\$ 12,164	\$ 14,859	\$ 14,414	\$ 13,518
Noninterest Income - Total	SO42	\$ 13,995	\$ 12,934	\$ 12,392	\$ 12,840	\$ 19,805
Mortgage Loan Servicing Fees	SO410	\$ 113	\$ 96	\$ 168	\$ 116	\$ 534
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$ 105	\$ 130	\$ 152	\$ 166	\$ 202

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
 93005 - OTS-Regulated: Arkansas
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 5,773	\$ 6,058	\$ 6,753	\$ 6,398	\$ 5,544
Net Income (Loss) from Other - Total	SUB0451	\$ 7,581	\$ 4,494	\$ 4,863	\$ 5,633	\$ 11,818
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 8,957	\$ 4,730	\$ 5,182	\$ 5,473	\$ 12,008
Other-than-Temporary Impairment Charges on Debt & Equity Securities	SO441	\$ 0	N/A	N/A	N/A	N/A
Operations & Sale of Repossessed Assets	SO461	\$- 1,267	\$- 162	\$- 378	\$- 84	\$- 234
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 109	\$ 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	\$ 0	\$- 74	\$ 59	\$ 244	\$ 44
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 423	\$ 2,156	\$ 456	\$ 527	\$ 1,707
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	\$ 26,281	\$ 25,198	\$ 26,857	\$ 25,896	\$ 24,891
All Personnel Compensation and Expense	SO510	\$ 13,075	\$ 11,610	\$ 12,857	\$ 12,487	\$ 11,988
Legal Expense	SO520	\$ 78	\$ 112	\$ 142	\$ 79	\$ 84
Office Occupancy and Equipment Expense	SO530	\$ 4,574	\$ 4,626	\$ 5,317	\$ 4,871	\$ 4,287
Marketing and Other Professional Services	SO540	\$ 1,030	\$ 1,019	\$ 1,204	\$ 1,172	\$ 1,186
Loan Servicing Fees	SO550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Other Intangibles Expense	SO560	\$ 487	\$ 617	\$ 440	\$ 467	\$ 474
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 225	\$ 824	\$ 251	\$ 184	\$ 274
Other Noninterest Expense	SO580	\$ 6,812	\$ 6,390	\$ 6,646	\$ 6,636	\$ 6,598
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

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
 93005 - OTS-Regulated: Arkansas
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Income (Loss) Before Income Taxes	SO60	\$ 1,279	\$- 100	\$ 394	\$ 1,358	\$ 8,432
Income Taxes - Total	SO71	\$- 82	\$- 1,191	\$- 847	\$ 159	\$ 1,832
Federal	SO710	\$ 196	\$- 1,195	\$- 893	\$ 206	\$ 1,964
State, Local & Other	SO720	\$- 278	\$ 4	\$ 46	\$- 47	\$- 132
Income (Loss) Before Extraordinary Items	SO81	\$ 1,361	\$ 1,091	\$ 1,241	\$ 1,199	\$ 6,600
Extraordinary Items	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss) Attributable to Savings Assoc & Noncontrolling Interests	SO88	\$ 1,361	N/A	N/A	N/A	N/A
Net Income (Loss) Attributable to Noncontrolling Interests	SO880	\$ 0	N/A	N/A	N/A	N/A
Net Income (Loss) Attributable to Savings Association	SO91	\$ 1,361	\$ 1,091	\$ 1,241	\$ 1,199	\$ 6,600

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
 93005 - OTS-Regulated: Arkansas
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Other Codes As of Mar 2009

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	3	\$ 87
15	Income from corporate-owned life insurance	2	\$ 284
99	Other	3	\$ 52

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	5	\$ 832
2	OTS assessments	1	\$ 6
7	Office supplies, printing, and postage	4	\$ 260
8	Telephone, including data lines	3	\$ 111
9	Loan origination expense	2	\$ 752
99	Other	3	\$ 2,832

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 32,251	\$ 143,081	\$ 108,543	\$ 75,761	\$ 37,905
YTD - Deposits and Investment Securities	Y_SO115	\$ 2,187	\$ 12,300	\$ 9,697	\$ 6,481	\$ 2,956
YTD - Mortgage-Backed Securities	Y_SO125	\$ 2,817	\$ 10,933	\$ 8,026	\$ 5,442	\$ 2,456
YTD - Mortgage Loans	Y_SO141	\$ 22,298	\$ 97,952	\$ 74,217	\$ 52,006	\$ 26,101
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 98	\$ 457	\$ 378	\$ 254	\$ 122
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 2,764	\$ 12,331	\$ 9,346	\$ 6,721	\$ 3,534
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 28	\$ 135	\$ 103	\$ 85	\$ 39
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 2,009	\$ 8,737	\$ 6,592	\$ 4,628	\$ 2,628
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 50	\$ 236	\$ 184	\$ 144	\$ 69
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 13	\$ 383	\$ 321	\$ 282	\$ 174
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 13	\$ 383	\$ 321	\$ 282	\$ 174
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 14,068	\$ 73,365	\$ 57,075	\$ 40,422	\$ 20,651
YTD - Deposits	Y_SO215	\$ 11,820	\$ 62,874	\$ 49,051	\$ 34,540	\$ 17,598
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 2,183	\$ 10,060	\$ 7,666	\$ 5,598	\$ 2,873
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	\$ 66	\$ 461	\$ 390	\$ 311	\$ 197
YTD - Capitalized Interest	Y_SO271	\$ 1	\$ 30	\$ 32	\$ 27	\$ 17
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 18,196	\$ 70,099	\$ 51,789	\$ 35,621	\$ 17,428
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 4,631	\$ 16,811	\$ 10,665	\$ 7,689	\$ 3,910
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 13,565	\$ 53,288	\$ 41,124	\$ 27,932	\$ 13,518
YTD - Noninterest Income - Total	Y_SO42	\$ 13,995	\$ 57,320	\$ 44,386	\$ 32,645	\$ 19,805
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 113	\$ 914	\$ 818	\$ 650	\$ 534
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ 105	\$ 650	\$ 520	\$ 368	\$ 202

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 5,773	\$ 24,262	\$ 18,204	\$ 11,942	\$ 5,544
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 7,581	\$ 26,786	\$ 22,292	\$ 17,451	\$ 11,818
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 8,957	\$ 27,393	\$ 22,663	\$ 17,481	\$ 12,008
YTD - Other-than-Temporary Impairment Charges on Debt & Equity Securities	Y_SO441	\$ 0	N/A	N/A	N/A	N/A
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 1,267	\$- 880	\$- 718	\$- 318	\$- 234
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 109	\$ 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	\$ 0	\$ 273	\$ 347	\$ 288	\$ 44
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 423	\$ 4,708	\$ 2,552	\$ 2,234	\$ 1,707
YTD - Noninterest Expense - Total	Y_SO51	\$ 26,281	\$ 101,072	\$ 75,874	\$ 50,787	\$ 24,891
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 13,075	\$ 47,970	\$ 36,360	\$ 24,475	\$ 11,988
YTD - Legal Expense	Y_SO520	\$ 78	\$ 397	\$ 285	\$ 163	\$ 84
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 4,574	\$ 18,694	\$ 14,068	\$ 9,158	\$ 4,287
YTD - Marketing and Other Professional Services	Y_SO540	\$ 1,030	\$ 4,461	\$ 3,442	\$ 2,358	\$ 1,186
YTD - Loan Servicing Fees	Y_SO550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 487	\$ 1,924	\$ 1,307	\$ 941	\$ 474
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 225	\$ 1,533	\$ 709	\$ 458	\$ 274
YTD - Other Noninterest Expense	Y_SO580	\$ 6,812	\$ 26,093	\$ 19,703	\$ 13,234	\$ 6,598
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 1,279	\$ 9,536	\$ 9,636	\$ 9,790	\$ 8,432
YTD - Income Taxes - Total	Y_SO71	\$- 82	\$- 47	\$ 1,144	\$ 1,991	\$ 1,832
YTD - Federal	Y_SO710	\$ 196	\$ 82	\$ 1,277	\$ 2,170	\$ 1,964
YTD - State, Local, and Other	Y_SO720	\$- 278	\$- 129	\$- 133	\$- 179	\$- 132
YTD - Income (Loss) Before Extraordinary Items	Y_SO81	\$ 1,361	\$ 9,583	\$ 8,492	\$ 7,799	\$ 6,600
YTD - Extraordinary Items	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss) Attrib to Savings Assoc & Noncontrolling Interests	Y_SO88	\$ 1,361	N/A	N/A	N/A	N/A
YTD - Net Income (Loss) Attributable to Noncontrolling Interests	Y_SO880	\$ 0	N/A	N/A	N/A	N/A
YTD - Net Income (Loss) Attributable to Savings Association	Y_SO91	\$ 1,361	\$ 9,583	\$ 8,492	\$ 7,799	\$ 6,600

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 21,890	\$ 21,204	\$ 21,841	\$ 22,125	\$ 20,615
Net Provision for Loss	VA115	\$ 4,847	\$ 6,805	\$ 3,467	\$ 3,957	\$ 4,184
Transfers	VA125	\$- 2,385	\$- 1,365	\$- 1,676	\$- 444	\$- 1,225
Recoveries	VA135	\$ 306	\$ 374	\$ 373	\$ 331	\$ 231
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 1,869	\$ 5,128	\$ 2,801	\$ 3,454	\$ 1,680
General Valuation Allowances - Ending Balance	VA165	\$ 22,789	\$ 21,890	\$ 21,204	\$ 22,515	\$ 22,125
Specific Valuation Allowances - Beginning Balance	VA108	\$ 3,099	\$ 3,713	\$ 2,294	\$ 3,573	\$ 2,918
Net Provision for Loss	VA118	\$ 9	\$ 165	\$ 0	\$ 6	\$ 0
Transfers	VA128	\$ 2,385	\$ 1,365	\$ 1,676	\$ 444	\$ 1,225
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 412	\$ 2,144	\$ 257	\$ 1,729	\$ 570
Specific Valuation Allowances - Ending Balance	VA168	\$ 5,081	\$ 3,099	\$ 3,713	\$ 2,294	\$ 3,573
Total Valuation Allowances - Beginning Balance	VA110	\$ 24,989	\$ 24,917	\$ 24,135	\$ 25,698	\$ 23,533
Net Provision for Loss	VA120	\$ 4,856	\$ 6,970	\$ 3,467	\$ 3,963	\$ 4,184
Recoveries	VA140	\$ 306	\$ 374	\$ 373	\$ 331	\$ 231
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 2,281	\$ 7,272	\$ 3,058	\$ 5,183	\$ 2,250
Total Valuation Allowances - Ending Balance	VA170	\$ 27,870	\$ 24,989	\$ 24,917	\$ 24,809	\$ 25,698
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 1,869	\$ 5,128	\$ 2,801	\$ 3,454	\$ 1,680
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 1,187	\$ 618	\$ 1,931	\$ 1,060	\$ 886
Construction - Total	SUB2030	\$ 580	\$ 95	\$ 284	\$ 468	\$ 306
1-4 Dwelling Units	VA420	\$ 580	\$ 95	\$ 284	\$ 468	\$ 306
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 607	\$ 523	\$ 1,647	\$ 592	\$ 580
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 22	\$ 60	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 78	\$ 170	\$ 117	\$ 140	\$ 36
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 137	\$ 152	\$ 76	\$ 29	\$ 21
Multifamily (5 or more) Dwelling Units	VA470	\$ 160	\$ 0	\$ 129	\$ 183	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 140	\$ 61	\$ 268	\$ 100	\$ 117

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 70	\$ 80	\$ 1,057	\$ 140	\$ 406
Nonmortgage Loans - Total	VA56	\$ 589	\$ 4,324	\$ 748	\$ 2,312	\$ 704
Commercial Loans	VA520	\$ 62	\$ 3,779	\$ 272	\$ 1,956	\$ 338
Consumer Loans - Total	SUB2061	\$ 527	\$ 545	\$ 476	\$ 356	\$ 366
Loans on Deposits	VA510	\$ 2	\$ 38	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 54	\$ 85	\$ 55	\$ 57	\$ 46
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 289	\$ 151	\$ 117	\$ 153	\$ 237
Other	VA560	\$ 182	\$ 271	\$ 304	\$ 146	\$ 83
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	\$ 93	\$ 186	\$ 122	\$ 82	\$ 90
GVA Recoveries - Assets - Total	SUB2126	\$ 306	\$ 374	\$ 373	\$ 331	\$ 231
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 68	\$ 29	\$ 228	\$ 50	\$ 146
Construction - Total	SUB2130	\$ 20	\$ 6	\$ 213	\$ 32	\$ 2
1-4 Dwelling Units	VA421	\$ 20	\$ 6	\$ 213	\$ 32	\$ 2
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 48	\$ 23	\$ 15	\$ 18	\$ 144
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 28	\$ 6	\$ 13	\$ 8	\$ 52
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 5	\$ 1	\$ 2	\$ 7	\$ 2
Multifamily (5 or more) Dwelling Units	VA471	\$ 8	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 5	\$ 16	\$ 0	\$ 1	\$ 90
Land	VA491	\$ 2	\$ 0	\$ 0	\$ 2	\$ 0
Nonmortgage Loans - Total	VA57	\$ 194	\$ 308	\$ 120	\$ 247	\$ 41

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
 93005 - OTS-Regulated: Arkansas
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 60	\$ 220	\$ 12	\$ 167	\$ 9
Consumer Loans - Total	SUB2161	\$ 134	\$ 88	\$ 108	\$ 80	\$ 32
Loans on Deposits	VA511	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 6	\$ 9	\$ 18	\$ 13	\$ 7
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 11	\$ 19	\$ 17	\$ 15	\$ 16
Other	VA561	\$ 117	\$ 59	\$ 73	\$ 52	\$ 9
Other Assets	VA931	\$ 44	\$ 37	\$ 25	\$ 34	\$ 44
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 2,392	\$ 1,531	\$ 1,675	\$ 447	\$ 1,225
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 2,140	\$ 428	\$ 1,227	\$ 175	\$ 474
Construction - Total	SUB2230	\$ 156	\$ 5	\$ 0	\$ 9	\$- 16
1-4 Dwelling Units	VA422	\$ 156	\$ 5	\$ 0	\$ 9	\$- 16
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 1,984	\$ 423	\$ 1,227	\$ 166	\$ 490
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 168	\$ 141	\$- 39	\$ 54	\$ 15
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 172	\$ 29	\$ 60	\$ 29	\$ 93
Multifamily (5 or more) Dwelling Units	VA472	\$ 17	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 153	\$ 92	\$ 217	\$ 51	\$ 0
Land	VA492	\$ 1,474	\$ 161	\$ 989	\$ 32	\$ 382
Nonmortgage Loans - Total	VA58	\$ 96	\$ 418	\$ 280	\$ 147	\$ 514
Commercial Loans	VA522	\$ 68	\$ 363	\$ 260	\$ 145	\$ 496
Consumer Loans - Total	SUB2261	\$ 28	\$ 55	\$ 20	\$ 2	\$ 18
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	\$ 3	\$- 8	\$ 15	\$ 2	\$ 2
Mobile Home Loans	VA552	\$ 0	\$ 2	\$ 0	\$ 0	\$- 9
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 25	\$ 61	\$ 5	\$ 0	\$ 25
Reposessed Assets - Total	VA62	\$ 164	\$ 730	\$ 164	\$ 87	\$ 229
Real Estate - Construction	VA606	\$ 1	\$ 56	\$ 0	\$ 10	\$ 146
Real Estate - 1-4 Dwelling Units	VA614	\$ 109	\$ 20	\$ 137	\$ 76	\$ 65
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 12	\$ 167	\$ 27	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 42	\$ 487	\$ 0	\$ 1	\$ 18
Other Reposessed 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	\$- 8	\$- 45	\$ 4	\$ 38	\$ 8
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 3,955	\$ 6,285	\$ 4,103	\$ 3,570	\$ 2,674
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 3,259	\$ 1,017	\$ 2,930	\$ 1,185	\$ 1,214
Construction - Total	SUB2330	\$ 716	\$ 94	\$ 71	\$ 445	\$ 288
1-4 Dwelling Units	VA425	\$ 716	\$ 94	\$ 71	\$ 445	\$ 288
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 2,543	\$ 923	\$ 2,859	\$ 740	\$ 926
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 22	\$ 60	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 218	\$ 305	\$ 65	\$ 186	\$- 1
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 304	\$ 180	\$ 134	\$ 51	\$ 112
Multifamily (5 or more) Dwelling Units	VA475	\$ 169	\$ 0	\$ 129	\$ 183	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 288	\$ 137	\$ 485	\$ 150	\$ 27
Land	VA495	\$ 1,542	\$ 241	\$ 2,046	\$ 170	\$ 788
Nonmortgage Loans - Total	VA59	\$ 491	\$ 4,434	\$ 908	\$ 2,212	\$ 1,177
Commercial Loans	VA525	\$ 70	\$ 3,922	\$ 520	\$ 1,934	\$ 825
Consumer Loans - Total	SUB2361	\$ 421	\$ 512	\$ 388	\$ 278	\$ 352
Loans on Deposits	VA515	\$ 2	\$ 37	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 51	\$ 68	\$ 52	\$ 46	\$ 41
Mobile Home Loans	VA555	\$ 0	\$ 2	\$ 0	\$ 0	\$- 9

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 278	\$ 132	\$ 100	\$ 138	\$ 221
Other	VA565	\$ 90	\$ 273	\$ 236	\$ 94	\$ 99
Reposessed Assets - Total	VA65	\$ 164	\$ 730	\$ 164	\$ 87	\$ 229
Real Estate - Construction	VA607	\$ 1	\$ 56	\$ 0	\$ 10	\$ 146
Real Estate - 1-4 Dwelling Units	VA615	\$ 109	\$ 20	\$ 137	\$ 76	\$ 65
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 12	\$ 167	\$ 27	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 42	\$ 487	\$ 0	\$ 1	\$ 18
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	\$ 41	\$ 104	\$ 101	\$ 86	\$ 54
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 10,347	\$ 16,058	\$ 8,933	\$ 15,150	\$ 8,969
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 43,709	\$ 40,680	\$ 33,125	\$ 31,757	\$ 20,293
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 9,633	\$ 13,201	\$ 8,177	\$ 16,294	\$ 9,547
Construction	VA951	\$ 2,790	\$ 2,962	\$ 3,638	\$ 3,858	\$ 5,675
Permanent - 1-4 Dwelling Units	VA952	\$ 3,018	\$ 3,609	\$ 533	\$ 2,513	\$ 1,318
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 172	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 3,365	\$ 1,593	\$ 1,792	\$ 195	\$ 1,237
Permanent - Land	VA955	\$ 288	\$ 5,037	\$ 2,214	\$ 9,728	\$ 1,317
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 77,924	\$ 77,005	\$ 73,118	\$ 71,265	\$ 57,287
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 130,529	\$ 110,137	\$ 104,077	\$ 102,885	\$ 101,079
Substandard	VA965	\$ 130,044	\$ 109,562	\$ 103,072	\$ 102,039	\$ 99,932
Doubtful	VA970	\$ 485	\$ 574	\$ 1,005	\$ 846	\$ 1,147
Loss	VA975	\$ 0	\$ 1	\$ 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

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
 93005 - OTS-Regulated: Arkansas
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 87,310	\$ 84,923	\$ 89,267	\$ 89,539	\$ 105,566
Mortgages - Total	SUB2421	\$ 82,716	\$ 79,299	\$ 83,890	\$ 82,310	\$ 98,388
Construction and Land Loans	SUB2430	\$ 38,602	\$ 26,035	\$ 37,388	\$ 36,301	\$ 52,915
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 23,912	\$ 32,857	\$ 28,589	\$ 28,403	\$ 27,758
Permanent Loans Secured by All Other Property	SUB2450	\$ 49,534	\$ 35,567	\$ 40,186	\$ 31,801	\$ 47,064
Nonmortgages - Total	SUB2461	\$ 4,594	\$ 5,624	\$ 5,377	\$ 7,229	\$ 7,178
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 25,541	\$ 37,943	\$ 39,689	\$ 38,560	\$ 39,569
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 22,535	\$ 26,248	\$ 29,368	\$ 32,062	\$ 33,296
Mortgage Loans - Total	SUB2481	\$ 20,537	\$ 23,473	\$ 26,695	\$ 28,062	\$ 30,753
Construction	PD115	\$ 1,822	\$ 1,411	\$ 2,678	\$ 8,113	\$ 6,304
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 365	\$ 266	\$ 250	\$ 376	\$ 957
Secured by First Liens	PD123	\$ 5,410	\$ 11,138	\$ 10,897	\$ 10,207	\$ 11,850
Secured by Junior Liens	PD124	\$ 1,290	\$ 2,089	\$ 939	\$ 826	\$ 609
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 2,475	\$ 3,628	\$ 0	\$ 233
Nonresidential Property (Except Land)	PD135	\$ 10,017	\$ 3,705	\$ 3,132	\$ 6,285	\$ 2,956
Land	PD138	\$ 1,633	\$ 2,389	\$ 5,171	\$ 2,255	\$ 7,844
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 973	\$ 1,218	\$ 1,429	\$ 2,599	\$ 1,218
Consumer Loans - Total	SUB2511	\$ 1,025	\$ 1,557	\$ 1,244	\$ 1,401	\$ 1,325
Loans on Deposits	PD161	\$ 4	\$ 56	\$ 0	\$ 117	\$ 45
Home Improvement Loans	PD163	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 411	\$ 572	\$ 441	\$ 634	\$ 584
Mobile Home Loans	PD169	\$ 21	\$ 5	\$ 6	\$ 0	\$ 27
Credit Cards	PD171	\$ 247	\$ 357	\$ 252	\$ 211	\$ 223
Other	PD180	\$ 341	\$ 566	\$ 545	\$ 439	\$ 446
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 381	\$ 113	\$ 875	\$ 7	\$ 214
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
 93005 - OTS-Regulated: Arkansas
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 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	\$ 3,006	\$ 11,695	\$ 10,321	\$ 6,498	\$ 6,273
Mortgage Loans - Total	SUB2491	\$ 2,449	\$ 11,018	\$ 9,933	\$ 6,136	\$ 4,730
Construction	PD215	\$ 0	\$ 641	\$ 1,547	\$ 0	\$ 323
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 88	\$ 39	\$ 0	\$ 113	\$ 0
Secured by First Liens	PD223	\$ 1,042	\$ 3,861	\$ 2,044	\$ 2,029	\$ 1,101
Secured by Junior Liens	PD224	\$ 142	\$ 95	\$ 158	\$ 51	\$ 17
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 1,177	\$ 1,193	\$ 1,177	\$ 1,145	\$ 213
Land	PD238	\$ 0	\$ 5,189	\$ 5,007	\$ 2,798	\$ 3,076
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 137	\$ 274	\$ 107	\$ 132	\$ 1,278
Consumer Loans - Total	SUB2521	\$ 420	\$ 403	\$ 281	\$ 230	\$ 265
Loans on Deposits	PD261	\$ 17	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 7	\$ 70	\$ 50	\$ 61	\$ 36
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 377	\$ 232	\$ 162	\$ 122	\$ 198
Other	PD280	\$ 19	\$ 101	\$ 69	\$ 47	\$ 31
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 205	\$ 173	\$ 76	\$ 86
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 19	\$ 47	\$ 58	\$ 76	\$ 76
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 61,769	\$ 46,980	\$ 49,578	\$ 50,979	\$ 65,997
Mortgage Loans - Total	SUB2501	\$ 59,730	\$ 44,808	\$ 47,262	\$ 48,112	\$ 62,905

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
 93005 - OTS-Regulated: Arkansas
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 7,448	\$ 8,823	\$ 10,890	\$ 13,993	\$ 16,939
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 1,093	\$ 1,186	\$ 1,227	\$ 1,195	\$ 1,232
Secured by First Liens	PD323	\$ 12,919	\$ 13,551	\$ 12,371	\$ 12,618	\$ 11,159
Secured by Junior Liens	PD324	\$ 1,563	\$ 632	\$ 703	\$ 988	\$ 833
Multifamily (5 or more) Dwelling Units	PD325	\$ 3,618	\$ 3,960	\$ 1,156	\$ 1,460	\$ 2,079
Nonresidential Property (Except Land)	PD335	\$ 5,390	\$ 9,074	\$ 8,820	\$ 8,716	\$ 12,234
Land	PD338	\$ 27,699	\$ 7,582	\$ 12,095	\$ 9,142	\$ 18,429
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 1,658	\$ 1,874	\$ 1,991	\$ 2,556	\$ 2,611
Consumer Loans - Total	SUB2531	\$ 381	\$ 298	\$ 325	\$ 311	\$ 481
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	\$ 153	\$ 93	\$ 132	\$ 113	\$ 164
Mobile Home Loans	PD369	\$ 6	\$ 6	\$ 6	\$ 0	\$ 19
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 222	\$ 199	\$ 187	\$ 198	\$ 298
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 1,346	\$ 949	\$ 763	\$ 891	\$ 1,297
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 GNMMAs	PD396	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMMAs Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
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	\$ 97,541	\$ 99,222	\$ 95,245	\$ 91,013	\$ 83,037
90% up to 100% LTV	LD110	\$ 79,496	\$ 79,521	\$ 76,826	\$ 69,189	\$ 65,061
100% and greater LTV	LD120	\$ 18,045	\$ 19,701	\$ 18,419	\$ 21,824	\$ 17,976
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 2,575	\$ 4,277	\$ 3,751	\$ 3,996	\$ 3,253
Past Due and Still Accruing - Total	SUB5240	\$ 765	\$ 820	\$ 1,154	\$ 950	\$ 1,065

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule LD --- Loan Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 644	\$ 634	\$ 707	\$ 889	\$ 701
90% up to 100% LTV	LD210	\$ 337	\$ 355	\$ 554	\$ 734	\$ 506
100% and greater LTV	LD220	\$ 307	\$ 279	\$ 153	\$ 155	\$ 195
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 121	\$ 186	\$ 447	\$ 61	\$ 364
90% up to 100% LTV	LD230	\$ 0	\$ 186	\$ 447	\$ 30	\$ 149
100% and greater LTV	LD240	\$ 121	\$ 0	\$ 0	\$ 31	\$ 215
Nonaccrual - Total	SUB5230	\$ 1,810	\$ 3,457	\$ 2,597	\$ 3,046	\$ 2,188
90% up to 100% LTV	LD250	\$ 1,176	\$ 2,336	\$ 2,262	\$ 2,028	\$ 1,262
100% and greater LTV	LD260	\$ 634	\$ 1,121	\$ 335	\$ 1,018	\$ 926
Net Charge-offs - Total	SUB5300	\$ 15	\$ 0	\$ 0	\$ 0	\$ 25
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 17
100% and greater LTV	LD320	\$ 15	\$ 0	\$ 0	\$ 0	\$ 8
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	\$ 8,655	\$ 8,317	\$ 11,161	\$ 12,537	\$ 11,596
90% up to 100% LTV	LD430	\$ 7,339	\$ 6,907	\$ 9,339	\$ 6,797	\$ 7,336
100% and greater LTV	LD440	\$ 1,316	\$ 1,410	\$ 1,822	\$ 5,740	\$ 4,260
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 9,711	\$ 10,513	\$ 12,198	\$ 17,092	\$ 20,241
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 6,004	\$ 2,617	\$ 4,134	\$ 6,476	\$ 14,062
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 233,297	\$ 211,275	\$ 218,189	\$ 230,417	\$ 246,201
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

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
 93005 - OTS-Regulated: Arkansas
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 26,537	\$ 28,729	\$ 38,808	\$ 51,459	\$ 52,201
Mortgage Construction Loans	CC105	\$ 20,367	\$ 21,748	\$ 26,802	\$ 39,451	\$ 42,675
Other Mortgage Loans	CC115	\$ 6,170	\$ 6,981	\$ 12,006	\$ 12,008	\$ 9,526
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 4,728	\$ 7,076	\$ 37	\$ 195	\$ 811
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 151,984	\$ 38,343	\$ 37,527	\$ 39,749	\$ 49,098
1-4 Dwelling Units	CC280	\$ 143,633	\$ 24,422	\$ 26,070	\$ 34,714	\$ 29,179
Multifamily (5 or more) Dwelling Units	CC290	\$ 54	\$ 639	\$ 108	\$ 25	\$ 68
All Other Real Estate	CC300	\$ 8,297	\$ 13,282	\$ 11,349	\$ 5,010	\$ 19,851
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 4,601	\$ 28,553	\$ 4,404	\$ 6,775	\$ 850
Commitments Outstanding to Purchase Loans	CC320	\$ 267	\$ 425	\$ 4,149	\$ 1,604	\$ 1,097
Commitments Outstanding to Sell Loans	CC330	\$ 137,713	\$ 23,099	\$ 24,897	\$ 29,258	\$ 30,052
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3,082
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 5,571	\$ 8,995	\$ 3,000	\$ 1,195	\$ 8,632
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 246,305	\$ 228,677	\$ 216,859	\$ 191,360	\$ 198,732
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 31,726	\$ 32,784	\$ 32,647	\$ 34,777	\$ 33,396
Commercial Lines	CC420	\$ 87,780	\$ 80,495	\$ 71,485	\$ 48,700	\$ 63,426
Open-End Consumer Lines - Credit Cards	CC423	\$ 108,936	\$ 98,048	\$ 95,474	\$ 90,550	\$ 85,108
Open-End Consumer Lines - Other	CC425	\$ 17,863	\$ 17,350	\$ 17,253	\$ 17,333	\$ 16,802
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 6,554	\$ 6,295	\$ 7,055	\$ 3,748	\$ 2,843
Commercial	CC430	\$ 2,316	\$ 2,095	\$ 2,808	\$ 2,915	\$ 2,440
Standby, Not Included on CC465 or CC468	CC435	\$ 4,238	\$ 4,200	\$ 4,247	\$ 833	\$ 403
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 12,422	\$ 7,394	\$ 6,251	\$ 5,588	\$ 6,139
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 12,422	\$ 7,394	\$ 6,251	\$ 5,588	\$ 6,139
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
 93005 - OTS-Regulated: Arkansas
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CF --- Consolidated Cash Flow Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 2,840	\$ 5,032	\$ 9,492	\$ 39,778	\$ 20,449
Sales	CF145	\$ 0	\$ 0	\$ 0	\$ 12,397	\$ 0
Other Balance Changes	CF148	\$- 11,014	\$- 8,501	\$- 8,759	\$- 11,453	\$- 8,346
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 0	\$ 9,762	\$ 4,978	\$ 25,434	\$ 5,439
Sales	CF155	\$ 0	\$ 3,462	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 5,862	\$- 4,289	\$- 4,400	\$- 2,565	\$- 994
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 2,840	\$ 14,794	\$ 14,470	\$ 65,212	\$ 25,888
Sales - Total	SUB3821	\$ 0	\$ 3,462	\$ 0	\$ 12,397	\$ 0
Net Purchases - Total	SUB3826	\$ 2,840	\$ 11,332	\$ 14,470	\$ 52,815	\$ 25,888
Mortgage Loans Disbursed - Total	SUB3831	\$ 561,491	\$ 322,543	\$ 374,191	\$ 437,326	\$ 378,110
Construction Loans - Total						
Construction Loans - Total	SUB3840	\$ 15,910	\$ 24,184	\$ 22,422	\$ 25,534	\$ 30,050
1-4 Dwelling Units	CF190	\$ 10,364	\$ 11,477	\$ 16,154	\$ 18,955	\$ 17,811
Multifamily (5 or more) Dwelling Units	CF200	\$ 1,586	\$ 509	\$ 3,642	\$ 3,186	\$ 1,896
Nonresidential	CF210	\$ 3,960	\$ 12,198	\$ 2,626	\$ 3,393	\$ 10,343
Permanent Loans - Total						
Permanent Loans - Total	SUB3851	\$ 545,581	\$ 298,359	\$ 351,769	\$ 411,792	\$ 348,060
1-4 Dwelling Units	CF225	\$ 479,388	\$ 251,646	\$ 276,570	\$ 321,895	\$ 297,846
Home Equity and Junior Liens	CF226	\$ 9,374	\$ 10,085	\$ 16,462	\$ 23,219	\$ 17,371
Multifamily (5 or more) Dwelling Units	CF245	\$ 224	\$ 6,462	\$ 3,401	\$ 5,311	\$ 4,135
Nonresidential (Except Land)	CF260	\$ 60,129	\$ 23,570	\$ 62,979	\$ 56,533	\$ 26,101
Land	CF270	\$ 5,840	\$ 16,681	\$ 8,819	\$ 28,053	\$ 19,978
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 10,774	\$ 23,870	\$ 16,833	\$ 15,807	\$ 27,908
1-4 Dwelling Units	CF280	\$ 10,389	\$ 20,956	\$ 16,014	\$ 15,111	\$ 9,557
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Equity and Junior Liens	CF282	\$ 0	\$ 418	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	CF290	\$ 385	\$ 581	\$ 819	\$ 696	\$ 299
Nonresidential	CF300	\$ 0	\$ 2,333	\$ 0	\$ 0	\$ 18,052
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 433,704	\$ 206,918	\$ 266,163	\$ 290,328	\$ 253,869
1-4 Dwelling Units	CF310	\$ 433,704	\$ 206,918	\$ 261,214	\$ 282,468	\$ 253,869
Home Equity and Junior Liens	CF311	\$ 428	\$ 506	\$ 239	\$ 1,877	\$ 1,596

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
 93005 - OTS-Regulated: Arkansas
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CF --- Consolidated Cash Flow Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 0	\$ 0	\$ 4,949	\$ 7,860	\$ 0
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 422,930	\$- 183,048	\$- 249,330	\$- 274,521	\$- 225,961
Memo - Refinancing Loans	CF361	\$ 49,495	\$ 49,999	\$ 49,227	\$ 65,095	\$ 57,436
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 63,946	\$ 71,044	\$ 62,051	\$ 85,944	\$ 44,811
Sales	CF395	\$ 0	\$ 0	\$ 0	\$ 1,200	\$ 0
Consumer:						
Closed or Purchased	CF400	\$ 12,678	\$ 11,105	\$ 18,464	\$ 20,527	\$ 21,468
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 30,404
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 76,624	\$ 82,149	\$ 80,515	\$ 106,471	\$ 66,279
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 0	\$ 1,200	\$ 30,404
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 76,624	\$ 82,149	\$ 80,515	\$ 105,271	\$ 35,875
Deposits:						
Interest Credited to Deposits	CF430	\$ 10,160	\$ 12,125	\$ 13,118	\$ 14,459	\$ 15,089

Schedule DI --- Consolidated Deposit Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 48,578	\$ 25,707	\$ 7,522	\$ 12,872	\$ 11,638
Fully Insured	DI100	\$ 48,578	\$ 25,707	\$ 7,522	\$ 12,872	\$ 11,638
Other	DI110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 1,190,843	\$ 1,221,355	\$ 1,260,379	\$ 1,345,735	\$ 1,275,202
Greater than \$100,000	DI130	\$ 729,683	\$ 759,433	\$ 772,493	\$ 786,025	\$ 752,101
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	128,256	130,300	135,465	157,156	131,481
Greater than \$100,000	DI160	3,653	3,746	3,715	4,006	3,604
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 118,598	\$ 120,356	\$ 121,281	\$ 126,261	\$ 115,419
Greater than \$250,000	DI175	\$ 5,861	\$ 6,128	\$ 6,886	\$ 7,427	\$ 6,018
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	5,651	5,685	5,753	5,969	5,431
Greater than \$250,000	DI185	17	18	21	22	19

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
 93005 - OTS-Regulated: Arkansas
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule DI --- Consolidated Deposit Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	137,577	139,749	144,954	167,153	140,535
IRA/Keogh Accounts	DI200	\$ 124,086	\$ 126,073	\$ 127,734	\$ 133,689	\$ 121,438
Uninsured Deposits	DI210	\$ 349,409	\$ 409,942	\$ 459,255	\$ 143,748	\$ 258,328
Preferred Deposits	DI220	\$ 148,671	\$ 153,296	\$ 137,109	\$ 140,433	\$ 145,713
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 186,258	\$ 184,407	\$ 188,082	\$ 218,683	\$ 197,741
Money Market Deposit Accounts	DI320	\$ 353,967	\$ 321,040	\$ 331,744	\$ 351,638	\$ 279,049
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 358,022	\$ 388,732	\$ 410,422	\$ 375,254	\$ 391,312
Time Deposits	DI340	\$ 1,143,526	\$ 1,209,102	\$ 1,226,106	\$ 1,319,872	\$ 1,280,638
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 463,456	\$ 476,665	\$ 483,440	\$ 538,110	\$ 519,678
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 33,468	\$ 34,552	\$ 35,782	\$ 36,888	\$ 32,115
Non-Interest-Bearing Demand Deposits	DI610	\$ 103,815	\$ 101,346	\$ 114,875	\$ 111,591	\$ 96,036
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 2,044,909	\$ 2,107,271	\$ 2,161,039	\$ 2,271,269	\$ 2,156,439
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	\$ 0	\$ 0	\$ 1,193	\$ 421
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	\$ 1,201,390	\$ 1,296,313	\$ 1,332,740	\$ 1,390,388	\$ 1,506,094
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 252	\$ 1,451	\$ 1,687	\$ 15
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposit Data for Thrifts Participating in the Transaction Account Guarantee Program Component of the FDIC's Temporary Liquidity Guarantee Program:						
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 47,209	\$ 77,148	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 76	\$ 93	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SI --- Consolidated Supplemental Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	875	877	895	873	816
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 Liabilities Carried at Fair Value Through Earnings	SI377	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 245,779	\$ 255,600	\$ 276,373	\$ 332,292	\$ 217,421
Assets Held for Sale	SI387	\$ 90,073	\$ 64,664	\$ 57,571	\$ 76,042	\$ 80,230
Loans Serviced for Others	SI390	\$ 143,531	\$ 138,314	\$ 128,208	\$ 123,547	\$ 145,263
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	82.54%	81.43%	82.85%	84.01%	82.34%
Second month of Qtr	SI582	84.29%	84.39%	82.96%	84.11%	82.75%
Third month of Qtr	SI583	83.96%	84.51%	82.71%	83.27%	81.97%
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	\$ 1	\$ 1	\$ 876
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 12,427	\$ 12,499	\$ 11,524	\$ 13,828	\$ 13,564
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	9	9	7	8	9
Summary of Changes in Savings Association Equity Capital						
Savings Assoc Equity Capital, Beginning Balance	SI600	\$ 375,850	\$ 340,177	\$ 337,197	\$ 356,334	\$ 354,828
Net Income (Loss) Attributable to Savings Association (SO91)	SI610	\$ 1,361	\$ 1,091	\$ 1,241	\$ 1,199	\$ 6,600
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 388	\$ 964	\$ 709	\$ 4,106	\$ 5,924
Stock Issued	SI640	\$ 838	\$ 1,680	\$ 600	\$ 3,100	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
 93005 - OTS-Regulated: Arkansas
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SI --- Consolidated Supplemental Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Capital Contributions (Where No Stock is Issued)	SI655	\$ 16,523	\$ 30,166	\$ 1,211	\$ 23	\$ 22
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 921	\$ 4,396	\$ 630	\$ - 4,658	\$ 810
Prior Period Adjustments	SI668	\$ 0	\$ - 698	\$ 6	\$ 0	\$ 0
Other Adjustments	SI671	\$ 0	\$ 0	\$ 1	\$ 0	\$ - 2
Total Savings Association Equity Capital, Ending Balance (SC80)	SI680	\$ 395,105	\$ 375,848	\$ 340,177	\$ 351,892	\$ 356,334
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 59	\$ 59	\$ 60	\$ 60	\$ 73
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/Servicing of Mutual Funds/Annuities	SI860	\$ 69	\$ 89	\$ 94	\$ 157	\$ 163
Average Balance Sheet Data						
Total Assets	SI870	\$ 2,742,665	\$ 2,764,834	\$ 2,867,515	\$ 2,877,347	\$ 2,700,065
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 208,509	\$ 267,683	\$ 358,509	\$ 326,586	\$ 271,853
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 1,825,595	\$ 1,776,255	\$ 1,775,785	\$ 1,828,440	\$ 1,763,613
Nonmortgage Loans	SI885	\$ 328,832	\$ 332,708	\$ 313,870	\$ 292,817	\$ 305,147
Deposits and Excrows	SI890	\$ 2,044,690	\$ 2,109,894	\$ 2,184,058	\$ 2,202,425	\$ 2,029,317
Total Borrowings	SI895	\$ 285,064	\$ 271,123	\$ 271,701	\$ 286,129	\$ 283,064

Schedule SQ --- Consolidated Supplemental Questions		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
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	1	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	3	3	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

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
 93005 - OTS-Regulated: Arkansas
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SQ --- Consolidated Supplemental Questions		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
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	5	5	6	6

Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
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]
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	\$ 100,698	\$ 110,070	\$ 101,114	\$ 106,647	\$ 106,200
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 70,555	\$ 71,250	\$ 67,945	\$ 72,986	\$ 69,470
Personal Trust and Agency Accounts	FS210	\$ 63,140	\$ 63,683	\$ 58,893	\$ 63,118	\$ 59,115
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 3,224	\$ 3,457	\$ 3,533	\$ 4,137	\$ 4,191
Employee Benefit - Defined Contribution	FS220	\$ 3,224	\$ 3,457	\$ 3,533	\$ 4,137	\$ 4,191
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	\$ 4,074	\$ 3,993	\$ 4,390	\$ 4,607	\$ 5,162
Other Fiduciary Accounts	FS270	\$ 117	\$ 117	\$ 1,129	\$ 1,124	\$ 1,002
Managed Assets (\$) - Assets Excl in OTS Assess Complex	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 10,906	\$ 11,015	\$ 13,456	\$ 14,565	\$ 14,270
Personal Trust and Agency Accounts	FS211	\$ 9,211	\$ 9,067	\$ 9,894	\$ 9,245	\$ 7,500
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 817	\$ 1,063	\$ 1,259	\$ 1,479	\$ 1,673
Employee Benefit - Defined Contribution	FS221	\$ 817	\$ 1,063	\$ 1,259	\$ 1,479	\$ 1,673
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	\$ 878	\$ 885	\$ 2,303	\$ 3,841	\$ 5,097
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 19,237	\$ 27,805	\$ 19,713	\$ 19,096	\$ 22,460
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (#) -Total Fiduciary Accounts	FS22	213	220	220	185	203
Personal Trust and Agency Accounts	FS212	191	197	196	152	171
Retirement-related Trust and Agency Accounts - Total	SUB6120	7	7	7	15	15
Employee Benefit - Defined Contribution	FS222	7	7	7	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	14	14	15	16	16
Other Fiduciary Accounts	FS272	1	2	2	2	1
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	29	29	39	42	43
Personal Trust and Agency Accounts	FS213	16	16	16	15	14
Retirement-related Trust and Agency Accounts - Total	SUB6130	6	6	7	7	7
Employee Benefit - Defined Contribution	FS223	6	6	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	7	7	16	20	22
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	61	63	62	61	62
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 228	\$ 753	\$ 574	\$ 386	\$ 195
Personal Trust and Agency Accounts	FS310	\$ 185	\$ 534	\$ 410	\$ 267	\$ 141
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 9	\$ 46	\$ 35	\$ 29	\$ 12
Employee Benefit - Defined Contribution	FS320	\$ 9	\$ 46	\$ 35	\$ 29	\$ 12
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	\$ 7	\$ 43	\$ 34	\$ 24	\$ 12
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 19	\$ 85	\$ 60	\$ 41	\$ 17
Other Fiduciary and Related Services	FS390	\$ 8	\$ 45	\$ 35	\$ 25	\$ 13
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

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
 93005 - OTS-Regulated: Arkansas
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 228	\$ 753	\$ 574	\$ 386	\$ 195
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 63,140	\$ 63,683	\$ 58,893	\$ 63,118	\$ 59,115
Non-Interest-Bearing Deposits	FS410	\$- 18	\$ 0	\$- 7	\$ 0	\$ 97
Interest-Bearing Deposits	FS415	\$ 175	\$ 0	\$ 0	\$ 100	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 5,678	\$ 6,206	\$ 8,264	\$ 9,536	\$ 9,750
State, County and Municipal Obligations	FS425	\$ 9,437	\$ 6,783	\$ 5,911	\$ 6,947	\$ 7,068
Money Market Mutual Funds	FS430	\$ 6,224	\$ 8,557	\$ 9,045	\$ 7,700	\$ 8,069
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 13,360	\$ 9,341	\$ 7,455	\$ 7,746	\$ 5,665
Common and Preferred Stock	FS445	\$ 18,579	\$ 25,165	\$ 20,812	\$ 23,882	\$ 23,680
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 4,675	\$ 2,659	\$ 2,532	\$ 2,321	\$ 1,917
Miscellaneous Assets	FS460	\$ 5,030	\$ 4,972	\$ 4,881	\$ 4,886	\$ 2,869
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

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
 93005 - OTS-Regulated: Arkansas
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
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
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		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Total Equity Capital (SC84)	CCR100	\$ 395,106	\$ 375,850	\$ 340,177	\$ 351,893	\$ 356,334
Equity Capital Deductions - Total	SUB1631	\$ 137,786	\$ 137,497	\$ 137,538	\$ 144,064	\$ 142,580
Investments in, Adv to, and Noncontrolling Interests in Nonincludable Subs	CCR105	\$ 883	\$ 888	\$ 857	\$ 1,160	\$ 1,160
Goodwill and Certain Other Intangible Assets	CCR115	\$ 135,428	\$ 135,825	\$ 136,614	\$ 140,763	\$ 139,347
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 837	\$ 784	\$ 67	\$ 8	\$ 9
Other	CCR134	\$ 638	\$ 0	\$ 0	\$ 2,133	\$ 2,064
Equity Capital Additions -Total	SUB1641	\$- 5,607	\$- 4,686	\$- 291	\$ 549	\$- 4,108
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 5,607	\$- 4,686	\$- 291	\$ 549	\$- 4,108

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 251,713	\$ 233,667	\$ 202,348	\$ 208,378	\$ 209,646
Total Assets (SC60)	CCR205	\$ 2,735,879	\$ 2,787,375	\$ 2,828,652	\$ 2,974,061	\$ 2,820,456
Asset Deductions - Total	SUB1651	\$ 137,165	\$ 137,514	\$ 137,555	\$ 144,081	\$ 142,597
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 900	\$ 905	\$ 874	\$ 1,177	\$ 1,177
Goodwill and Certain Other Intangible Assets	CCR265	\$ 135,428	\$ 135,825	\$ 136,614	\$ 140,763	\$ 139,347
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 837	\$ 784	\$ 67	\$ 8	\$ 9
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 2,133	\$ 2,064
Asset Additions - Total	SUB1661	\$- 8,637	\$- 7,221	\$- 455	\$ 743	\$- 6,134
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 8,637	\$- 7,221	\$- 455	\$ 743	\$- 6,134
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 2,590,077	\$ 2,642,640	\$ 2,690,642	\$ 2,830,723	\$ 2,671,725
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 103,611	\$ 105,706	\$ 107,625	\$ 113,228	\$ 106,876
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 251,713	\$ 233,667	\$ 202,348	\$ 208,378	\$ 209,646
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 1	\$ 1	\$ 21
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	\$ 20,619	\$ 19,292	\$ 18,537	\$ 19,395	\$ 18,388
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 20,619	\$ 19,292	\$ 18,538	\$ 19,396	\$ 18,409
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 20,619	\$ 19,292	\$ 18,538	\$ 19,396	\$ 18,409
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 17	\$ 17	\$ 17	\$ 17	\$ 17
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 305	\$ 378	\$ 404	\$ 283	\$ 229
Total Risk-Based Capital	CCR39	\$ 272,010	\$ 252,564	\$ 220,465	\$ 227,474	\$ 227,809
0% R/W Category - Cash	CCR400	\$ 15,698	\$ 20,551	\$ 15,593	\$ 18,053	\$ 16,100
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 25,003	\$ 29,341	\$ 33,023	\$ 36,736	\$ 11,200
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
0% R/W Category - Other	CCR415	\$ 22,239	\$ 73,176	\$ 125,266	\$ 104,094	\$ 26,697
0% R/W Category - Assets Total	CCR420	\$ 62,940	\$ 123,068	\$ 173,882	\$ 158,883	\$ 53,997
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	\$ 184,993	\$ 194,765	\$ 192,204	\$ 198,547	\$ 181,060
20% R/W Category - Claims on FHLBs	CCR435	\$ 147,022	\$ 157,083	\$ 170,163	\$ 218,099	\$ 278,463
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 27,147	\$ 28,050	\$ 26,812	\$ 26,787	\$ 24,806
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 36,387	\$ 28,045	\$ 30,759	\$ 47,441	\$ 40,764
20% R/W Category - Other	CCR450	\$ 30,438	\$ 21,553	\$ 42,071	\$ 65,109	\$ 36,699
20% R/W Category - Assets Total	CCR455	\$ 425,987	\$ 429,496	\$ 462,009	\$ 555,983	\$ 561,792
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 85,198	\$ 85,899	\$ 92,402	\$ 111,197	\$ 112,358
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 592,235	\$ 561,201	\$ 542,362	\$ 569,199	\$ 577,377
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 41,986	\$ 40,248	\$ 38,022	\$ 36,593	\$ 30,544
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 0	\$ 0	\$ 942	\$ 1,006
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 35,232	\$ 33,565	\$ 34,829	\$ 33,454	\$ 36,634
50% R/W Category - Other	CCR480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - Assets Total	CCR485	\$ 669,453	\$ 635,014	\$ 615,213	\$ 640,188	\$ 645,561
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 334,728	\$ 317,509	\$ 307,608	\$ 320,096	\$ 322,782
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 538,529	\$ 155,050	\$ 140,478	\$ 128,859	\$ 113,139
100% R/W Category - All Other Assets	CCR506	\$ 953,686	\$ 1,351,169	\$ 1,348,611	\$ 1,390,755	\$ 1,345,461
100% R/W Category - Assets Total	CCR510	\$ 1,492,215	\$ 1,506,219	\$ 1,489,089	\$ 1,519,614	\$ 1,458,600
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 1,492,215	\$ 1,506,219	\$ 1,489,089	\$ 1,519,614	\$ 1,458,600
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	\$ 2,650,595	\$ 2,693,797	\$ 2,740,193	\$ 2,874,668	\$ 2,719,950
Subtotal Risk-Weighted Assets	CCR75	\$ 1,912,140	\$ 1,909,626	\$ 1,889,098	\$ 1,950,906	\$ 1,893,740
Excess Allowances for Loan and Lease Losses	CCR530	\$ 148	\$ 151	\$ 139	\$ 67	\$ 136
Total Risk-Weighted Assets	CCR78	\$ 1,911,992	\$ 1,909,475	\$ 1,888,959	\$ 1,950,839	\$ 1,893,604
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 152,959	\$ 152,758	\$ 151,116	\$ 154,930	\$ 151,488

CAPITAL & PROMPT CORRECTIVE ACTION RATIOS

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:23 AM

Industry Aggregate Report
 93005 - OTS-Regulated: Arkansas
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Tier 1 (Core) Capital Ratio	CCR810	9.72%	8.84%	7.52%	7.36%	7.85%
Total Risk-Based Capital Ratio	CCR820	14.23%	13.23%	11.67%	11.66%	12.03%
Tier 1 Risk-Based Capital Ratio	CCR830	13.15%	12.22%	10.69%	10.67%	11.06%
Tangible Equity Ratio	CCR840	9.72%	8.84%	7.52%	7.36%	7.85%

*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.