

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:37 AM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value
Number of Institutions		7	7	7	7	8
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	0	0	N/A	N/A
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 166,869	\$ 201,205	\$ 251,175	\$ 276,561	\$ 615,647
Cash and Non-Interest-Earning Deposits	SC110	\$ 54,343	\$ 33,291	\$ 59,806	\$ 38,744	\$ 72,443
Interest-Earning Deposits in FHLBs	SC112	\$ 15,214	\$ 32,874	\$ 53,002	\$ 63,009	\$ 220,266
Other Interest-Earning Deposits	SC118	\$ 973	\$ 848	\$ 906	\$ 754	\$ 7,916
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 485	\$ 100	\$ 100	\$ 0	\$ 0
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 54,682	\$ 64,418	\$ 68,210	\$ 97,727	\$ 185,843
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,217	\$ 1,193	\$ 1,215	\$ 1,196	\$ 1,201
State and Municipal Obligations	SC180	\$ 38,654	\$ 62,904	\$ 62,259	\$ 62,404	\$ 107,175
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	N/A	N/A
Other Investment Securities	SC185	\$ 0	\$ 4,011	\$ 4,001	\$ 10,497	\$ 16,237
Accrued Interest Receivable	SC191	\$ 1,301	\$ 1,566	\$ 1,676	N/A	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 255,112	\$ 306,849	\$ 310,073	N/A	N/A
Mortgage-Backed Securities - Total	SC22	\$ 255,112	\$ 306,849	\$ 310,073	\$ 307,412	\$ 511,205
Pass-Through - Total	SUB0073	\$ 204,476	\$ 239,705	\$ 199,721	N/A	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 204,450	\$ 239,705	\$ 199,721	\$ 195,922	\$ 325,124
Other Pass-Through	SC215	\$ 26	\$ 0	\$ 0	\$ 591	\$ 779
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 49,744	\$ 66,060	\$ 109,257	N/A	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 49,552	\$ 65,511	\$ 108,486	N/A	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 192	\$ 209	\$ 221	N/A	N/A
Other	SC222	\$ 0	\$ 340	\$ 550	N/A	N/A
Accrued Interest Receivable	SC228	\$ 892	\$ 1,084	\$ 1,095	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:37 AM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Gross	SUB0092	\$ 1,134,156	\$ 1,144,239	\$ 1,104,021	N/A	N/A
Mortgage Loans - Total	SC26	\$ 1,127,413	\$ 1,137,130	\$ 1,097,271	\$ 1,004,293	\$ 1,607,595
Construction Loans - Total	SUB0100	\$ 113,826	\$ 108,111	\$ 97,437	\$ 88,599	\$ 130,308
Residential - Total	SUB0110	\$ 97,884	\$ 86,945	\$ 75,301	\$ 69,130	\$ 87,617
1-4 Dwelling Units	SC230	\$ 84,141	\$ 76,766	\$ 64,819	\$ 59,338	\$ 71,627
Multifamily (5 or more) Dwelling Units	SC235	\$ 13,743	\$ 10,179	\$ 10,482	\$ 9,792	\$ 15,990
Nonresidential Property	SC240	\$ 15,942	\$ 21,166	\$ 22,136	\$ 19,469	\$ 42,691
Permanent Loans - Total	SUB0121	\$ 1,014,314	\$ 1,030,259	\$ 1,000,737	N/A	N/A
Residential - Total	SUB0131	\$ 627,024	\$ 639,149	\$ 641,938	N/A	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 606,424	\$ 610,981	\$ 619,526	N/A	N/A
Revolving Open-End Loans	SC251	\$ 23,101	\$ 22,092	\$ 22,749	\$ 24,561	\$ 26,269
All Other - First Liens	SC254	\$ 546,320	\$ 554,703	\$ 563,419	N/A	N/A
All Other - Junior Liens	SC255	\$ 37,003	\$ 34,186	\$ 33,358	N/A	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 20,600	\$ 28,168	\$ 22,412	\$ 22,512	\$ 73,812
Nonresidential Property (Except Land)	SC260	\$ 320,646	\$ 332,646	\$ 308,881	\$ 287,634	\$ 398,710
Land	SC265	\$ 66,644	\$ 58,464	\$ 49,918	\$ 33,432	\$ 39,468
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 10,230	\$ 40,196	N/A	N/A	N/A
Accrued Interest Receivable	SC272	\$ 5,782	\$ 5,676	\$ 5,715	\$ 5,703	\$ 10,392
Advances for Taxes and Insurance	SC275	\$ 234	\$ 193	\$ 132	\$ 107	\$ 59
Allowance for Loan and Lease Losses	SC283	\$ 6,743	\$ 7,109	\$ 6,750	\$ 6,153	\$ 12,204
Nonmortgage Loans - Gross	SUB0162	\$ 192,774	\$ 197,893	\$ 187,357	N/A	N/A
Nonmortgage Loans - Total	SC31	\$ 189,906	\$ 194,629	\$ 183,912	\$ 241,391	\$ 623,088
Commercial Loans - Total	SC32	\$ 119,802	\$ 123,705	\$ 111,424	\$ 141,865	\$ 221,941
Secured	SC300	\$ 113,725	\$ 115,117	\$ 100,795	\$ 133,739	\$ 195,739
Unsecured	SC303	\$ 6,075	\$ 8,585	\$ 10,626	\$ 8,122	\$ 15,423
Lease Receivables	SC306	\$ 2	\$ 3	\$ 3	\$ 4	\$ 10,779
Consumer Loans - Total	SC35	\$ 70,671	\$ 72,111	\$ 74,016	\$ 101,087	\$ 410,254
Loans on Deposits	SC310	\$ 11,589	\$ 12,176	\$ 12,449	\$ 12,782	\$ 21,147
Home Improvement Loans (Not secured by real estate)	SC316	\$ 308	\$ 329	\$ 275	\$ 391	\$ 77,103
Education Loans	SC320	\$ 21	\$ 4	\$ 13	\$ 24	\$ 15,905
Auto Loans	SC323	\$ 37,647	\$ 38,527	\$ 40,611	\$ 42,147	\$ 230,679
Mobile Home Loans	SC326	\$ 1,886	\$ 1,961	\$ 2,109	\$ 2,181	\$ 2,121
Credit Cards	SC328	\$ 63	\$ 68	\$ 64	\$ 1,621	\$ 3,670

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:37 AM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 19,157	\$ 19,046	\$ 18,495	\$ 41,941	\$ 59,629
Accrued Interest Receivable	SC348	\$ 2,301	\$ 2,077	\$ 1,917	\$ 2,300	\$ 4,815
Allowance for Loan and Lease Losses	SC357	\$ 2,868	\$ 3,264	\$ 3,445	\$ 3,861	\$ 13,922
Repossessed Assets - Gross	SUB0201	\$ 2,730	\$ 2,623	\$ 3,015	\$ 2,946	\$ 3,565
Repossessed Assets - Total	SC40	\$ 2,657	\$ 2,492	\$ 2,846	\$ 2,827	\$ 3,471
Real Estate - Total	SUB0210	\$ 2,702	\$ 2,586	\$ 2,945	\$ 2,831	\$ 3,136
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 1,144	\$ 1,095	\$ 1,555	\$ 2,064	\$ 2,492
1-4 Dwelling Units	SC415	\$ 1,144	\$ 1,095	\$ 1,555	\$ 2,064	\$ 2,492
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 942	\$ 739	\$ 768	\$ 716	\$ 627
Land	SC428	\$ 616	\$ 752	\$ 622	\$ 51	\$ 17
Other Repossessed Assets	SC430	\$ 28	\$ 37	\$ 70	\$ 115	\$ 429
General Valuation Allowances	SC441	\$ 73	\$ 131	\$ 169	\$ 119	\$ 94
Real Estate Held for Investment	SC45	\$ 17	\$ 192	\$ 192	\$ 195	\$ 196
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 19,159	\$ 18,518	\$ 17,303	\$ 15,844	\$ 35,172
Federal Home Loan Bank Stock	SC510	\$ 19,159	\$ 18,518	\$ 17,303	\$ 15,844	\$ 35,172
Other	SC540	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Office Premises and Equipment	SC55	\$ 44,545	\$ 43,229	\$ 43,417	\$ 44,109	\$ 88,930
Other Assets - Gross	SUB0262	\$ 51,067	\$ 52,277	\$ 49,996	N/A	N/A
Other Assets - Total	SC59	\$ 51,060	\$ 52,271	\$ 49,991	\$ 49,772	\$ 231,501
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 8,949	\$ 8,893	\$ 8,837	\$ 7,420	\$ 22,608
Bank-Owned Life Insurance - Other	SC625	\$ 17,699	\$ 17,509	\$ 17,313	\$ 17,102	\$ 16,891
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 697	\$ 677	\$ 701	\$ 719	\$ 13,727
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 19,557	\$ 15,891	\$ 16,163	\$ 16,950	\$ 157,785
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 4,165	\$ 9,307	\$ 6,982	\$ 18,756	\$ 48,257
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
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

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:37 AM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 7	\$ 6	\$ 5	\$ 6	\$ 6
General Valuation Allowances - Total	SUB2092	\$ 9,691	\$ 10,510	\$ 10,369	N/A	N/A
Total Assets - Gross	SUB0283	\$ 1,866,429	\$ 1,967,025	\$ 1,966,549	N/A	N/A
Total Assets	SC60	\$ 1,856,738	\$ 1,956,515	\$ 1,956,180	\$ 1,942,404	\$ 3,716,805
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 1,344,509	\$ 1,424,510	\$ 1,466,249	\$ 1,482,873	\$ 2,712,134
Deposits	SC710	\$ 1,344,421	\$ 1,424,916	\$ 1,466,032	\$ 1,483,102	\$ 2,701,925
Escrows	SC712	\$ 1,392	\$ 1,060	\$ 1,846	\$ 1,562	\$ 12,163
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 1,304	\$- 1,466	\$- 1,629	\$- 1,791	\$- 1,954
Borrowings - Total	SC72	\$ 324,969	\$ 332,386	\$ 286,159	\$ 261,824	\$ 541,520
Advances from FHLBank	SC720	\$ 323,485	\$ 330,757	\$ 281,926	\$ 255,694	\$ 485,436
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 0	\$ 450	\$ 2,075	\$ 2,310	\$ 52,440
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 1,484	\$ 1,179	\$ 2,158	\$ 3,820	\$ 3,644
Other Liabilities - Total	SC75	\$ 10,561	\$ 10,238	\$ 9,648	\$ 8,550	\$ 28,678
Accrued Interest Payable - Deposits	SC763	\$ 743	\$ 813	\$ 858	\$ 871	\$ 2,122
Accrued Interest Payable - Other	SC766	\$ 825	\$ 971	\$ 877	\$ 849	\$ 1,900
Accrued Taxes	SC776	\$ 1,213	\$ 871	\$ 1,209	\$ 1,231	\$ 2,188
Accounts Payable	SC780	\$ 1,085	\$ 3,017	\$ 754	\$ 1,061	\$ 3,056
Deferred Income Taxes	SC790	\$ 1,439	\$ 602	\$ 2,448	\$ 1,607	\$ 5,976
Other Liabilities and Deferred Income	SC796	\$ 5,256	\$ 3,964	\$ 3,502	\$ 2,931	\$ 13,436
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
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	\$ 1,680,039	\$ 1,767,134	\$ 1,762,056	\$ 1,753,247	\$ 3,282,332

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:37 AM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 0	\$ 0	\$ 0	N/A	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 176,699	\$ 189,381	\$ 194,124	\$ 189,157	\$ 434,473
Stock - Total	SUB0311	\$ 109,735	\$ 99,412	\$ 96,877	\$ 97,348	\$ 329,443
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 1,175	\$ 1,175	\$ 1,175	\$ 1,175	\$ 1,176
Common Stock - Paid in Excess of Par	SC830	\$ 108,560	\$ 98,237	\$ 95,702	\$ 96,173	\$ 328,267
Accumulated Other Comprehensive Income - Total	SC86	\$- 597	\$- 3,907	\$ 3,886	N/A	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 597	\$- 3,907	\$ 3,886	\$ 1,573	\$ 4,016
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	N/A	N/A
Other	SC870	\$ 0	\$ 0	\$ 0	N/A	N/A
Retained Earnings	SC880	\$ 67,561	\$ 93,876	\$ 93,361	\$ 90,304	\$ 101,089
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	N/A	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 1,856,738	\$ 1,956,515	\$ 1,956,180	\$ 1,942,404	\$ 3,716,805

Office of Thrift Supervision
 Financial Reporting System
 Run Date: November 22, 2004, 11:37 AM

TFR Industry Aggregate Report
 93005 - OTS-Regulated: Arkansas
 September 2004

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Sep 2004

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	1	\$ 910
6	Prepaid deposit insurance premiums	3	\$ 68
7	Prepaid expenses	7	\$ 1,379
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 66
14	Other noninterest-bearing short-term accounts recv	2	\$ 547
20	F/V of all derivative instru. reportable as assets	1	\$ 16
99	Other	4	\$ 781

Other Liability Codes

Code	Description	Count	Amount
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 698
7	Deferred gains from the sale of real estate	2	\$ 397
10	Amounts due brokers for unsettled transactions	1	\$ 1,000
11	The liability recorded for post-retirement benefit	3	\$ 915
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 233
99	Other	3	\$ 890

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:37 AM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 24,132	\$ 25,670	\$ 25,532	\$ 26,199	\$ 46,400
Deposits and Investment Securities	SO115	\$ 1,300	\$ 1,669	\$ 2,040	N/A	N/A
Mortgage-Backed Securities	SO125	\$ 2,571	\$ 3,369	\$ 3,443	N/A	N/A
Mortgage Loans	SO141	\$ 17,234	\$ 17,757	\$ 17,162	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 3,027	\$ 2,875	\$ 2,887	N/A	N/A
Commercial Loans and Leases	SO160	\$ 2,054	\$ 1,762	\$ 1,713	\$ 2,269	\$ 3,249
Consumer Loans and Leases	SO171	\$ 973	\$ 1,113	\$ 1,174	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115- Total	SO18	\$ 85	\$ 66	\$ 62	\$ 81	\$ 171
Federal Home Loan Bank Stock	SO181	\$ 85	\$ 66	\$ 62	\$ 81	\$ 171
Other	SO185	\$ 0	\$ 0	\$ 0	N/A	N/A
Interest Expense - Total	SO21	\$ 8,978	\$ 9,814	\$ 9,989	\$ 10,783	\$ 19,942
Deposits	SO215	\$ 6,573	\$ 7,006	\$ 7,347	\$ 8,230	\$ 13,740
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 2,393	\$ 2,791	\$ 2,621	\$ 2,531	\$ 5,523
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	\$ 12	\$ 17	\$ 21	\$ 22	\$ 679
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 15,239	\$ 15,922	\$ 15,605	\$ 15,497	\$ 26,629
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 4,162	\$ 1,003	\$ 841	\$ 531	\$ 4,938
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 11,077	\$ 14,919	\$ 14,764	\$ 14,966	\$ 21,691
Noninterest Income - Total	SO42	\$ 4,942	\$ 5,079	\$ 4,678	\$ 4,904	\$ 19,406
Mortgage Loan Serving Fees	SO410	\$ 70	\$ 50	\$ 73	\$ 27	\$ 99
Other Fees and Charges	SO420	\$ 3,034	\$ 3,156	\$ 2,784	\$ 3,036	\$ 12,110
Net Income (Loss) from Other - Total	SUB0451	\$ 760	\$ 902	\$ 614	\$ 555	\$ 5,541
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 623	\$ 898	\$ 411	\$ 588	\$ 3,872
Operations & Sale of Repossessed Assets	SO461	\$ 43	\$ 6	\$ 24	\$- 34	\$- 259
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 4	\$ 0	\$ 0	\$- 1	\$- 5
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:37 AM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 90	\$- 2	\$ 179	\$ 2	\$ 1,933
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 1,078	\$ 971	\$ 1,207	\$ 1,286	\$ 1,656
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	\$ 12,786	\$ 13,463	\$ 13,221	\$ 13,152	\$ 34,637
All Personnel Compensation and Expense	SO510	\$ 7,152	\$ 7,456	\$ 7,465	\$ 7,470	\$ 16,191
Legal Expense	SO520	\$ 201	\$ 166	\$ 178	\$ 101	\$ 298
Office Occupancy and Equipment Expense	SO530	\$ 2,297	\$ 2,502	\$ 2,561	\$ 2,526	\$ 7,084
Marketing and Other Professional Services	SO540	\$ 754	\$ 793	\$ 678	\$ 731	\$ 1,309
Loan Servicing Fees	SO550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Other Intangibles Expense	SO560	\$ 426	\$ 420	\$ 431	\$ 429	\$ 405
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 47	\$ 119	\$ 99	\$ 41	\$ 107
Other Noninterest Expense	SO580	\$ 1,909	\$ 2,007	\$ 1,809	\$ 1,854	\$ 9,243
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 3,233	\$ 6,535	\$ 6,221	\$ 6,433	\$ 6,460
Income Taxes - Total	SO71	\$ 717	\$ 1,707	\$ 1,621	\$ 1,619	\$ 1,237
Federal	SO710	\$ 586	\$ 1,552	\$ 1,495	\$ 1,512	\$ 1,410
State, Local & Other	SO720	\$ 131	\$ 155	\$ 126	\$ 107	\$- 173
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 2,516	\$ 4,828	\$ 4,600	\$ 4,814	\$ 5,223
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 2,516	\$ 4,828	\$ 4,600	\$ 4,814	\$ 5,223

Office of Thrift Supervision
 Financial Reporting System
 Run Date: November 22, 2004, 11:37 AM

TFR Industry Aggregate Report
 93005 - OTS-Regulated: Arkansas
 September 2004

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Sep 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	1	\$ 6
5	Net income(loss) from real estate held for invest	1	\$ 7
7	Net income(loss) from leased property	1	\$ 15
15	Income from corporate-owned life insurance	2	\$ 239
99	Other	6	\$ 809

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	1	\$ 15
2	OTS assessments	1	\$ 9
7	Office supplies, printing, and postage	6	\$ 324
8	Telephone, including data lines	4	\$ 182
9	Loan origination expense	2	\$ 62
10	ATM expense	2	\$ 35
17	Charitable contributions	1	\$ 48
99	Other	4	\$ 595

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:37 AM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 75,334	\$ 51,202	\$ 25,532	\$ 105,444	\$ 145,951
YTD - Deposits and Investment Securities	Y_SO115	\$ 5,009	\$ 3,709	\$ 2,040	N/A	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 9,383	\$ 6,812	\$ 3,443	N/A	N/A
YTD - Mortgage Loans	Y_SO141	\$ 52,153	\$ 34,919	\$ 17,162	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 5,529	\$ 3,475	\$ 1,713	\$ 8,925	\$ 9,751
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 3,260	\$ 2,287	\$ 1,174	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 213	\$ 128	\$ 62	N/A	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 213	\$ 128	\$ 62	N/A	N/A
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	N/A	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 28,781	\$ 19,803	\$ 9,989	\$ 46,405	\$ 62,742
YTD - Deposits	Y_SO215	\$ 20,926	\$ 14,353	\$ 7,347	\$ 37,125	\$ 44,615
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	N/A	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 7,805	\$ 5,412	\$ 2,621	\$ 9,261	\$ 16,150
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	\$ 50	\$ 38	\$ 21	\$ 66	\$ 2,024
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 47	\$ 47
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 46,766	\$ 31,527	\$ 15,605	N/A	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 6,006	\$ 1,844	\$ 841	\$ 3,798	\$ 8,717
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 40,760	\$ 29,683	\$ 14,764	N/A	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 14,699	\$ 9,757	\$ 4,678	N/A	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 193	\$ 123	\$ 73	\$ 175	\$ - 438
YTD - Other Fees and Charges	Y_SO420	\$ 8,974	\$ 5,940	\$ 2,784	\$ 13,093	\$ 36,233
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 2,276	\$ 1,516	\$ 614	\$ 6,668	\$ 10,707
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 1,932	\$ 1,309	\$ 411	\$ 4,430	\$ 8,962
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 73	\$ 30	\$ 24	\$ - 133	\$ - 625
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 4	\$ 0	\$ 0	\$ - 6	\$ - 5
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:37 AM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 267	\$ 177	\$ 179	\$ 2,377	\$ 2,375
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 3,256	\$ 2,178	\$ 1,207	N/A	N/A
YTD - Noninterest Expense - Total	Y_SO51	\$ 39,470	\$ 26,684	\$ 13,221	\$ 53,824	\$ 94,084
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 22,073	\$ 14,921	\$ 7,465	\$ 29,941	\$ 47,156
YTD - Legal Expense	Y_SO520	\$ 545	\$ 344	\$ 178	\$ 321	\$ 650
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 7,360	\$ 5,063	\$ 2,561	\$ 10,125	\$ 19,780
YTD - Marketing and Other Professional Services	Y_SO540	\$ 2,225	\$ 1,471	\$ 678	\$ 2,851	\$ 3,749
YTD - Loan Servicing Fees	Y_SO550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 1,277	\$ 851	\$ 431	\$ 1,642	\$ 1,231
YTD - Net Provision for Losses on Non- Interest-Bear Assets	Y_SO570	\$ 265	\$ 218	\$ 99	\$ 450	\$ 409
YTD - Other Noninterest Expense	Y_SO580	\$ 5,725	\$ 3,816	\$ 1,809	\$ 8,494	\$ 21,109
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 15,989	\$ 12,756	\$ 6,221	\$ 25,672	\$ 32,243
YTD - Income Taxes - Total	Y_SO71	\$ 4,045	\$ 3,328	\$ 1,621	\$ 6,479	\$ 8,864
YTD - Federal	Y_SO710	\$ 3,633	\$ 3,047	\$ 1,495	\$ 6,036	\$ 8,355
YTD - State, Local, and Other	Y_SO720	\$ 412	\$ 281	\$ 126	\$ 443	\$ 509
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 11,944	\$ 9,428	\$ 4,600	\$ 19,193	\$ 23,379
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 11,944	\$ 9,428	\$ 4,600	\$ 19,193	\$ 23,379

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 10,509	\$ 10,370	\$ 10,141	\$ 10,272	\$ 22,937
Net Provision for Loss	VA115	\$ 4,208	\$ 1,090	\$ 940	\$ 572	\$ 5,038
Transfers	VA125	\$- 3,151	\$- 179	\$- 248	\$- 368	\$ 203
Recoveries	VA135	\$ 129	\$ 230	\$ 127	\$ 90	\$ 400
Adjustments	VA145	\$- 624	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 1,382	\$ 1,002	\$ 590	\$ 425	\$ 2,352
General Valuation Allowances - Ending Balance	VA165	\$ 9,689	\$ 10,509	\$ 10,370	\$ 10,141	\$ 26,226
Specific Valuation Allowances - Beginning Balance	VA108	\$ 607	\$ 666	\$ 787	\$ 862	\$ 915
Net Provision for Loss	VA118	\$ 1	\$ 32	\$ 0	\$ 0	\$ 7

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:37 AM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 3,151	\$ 179	\$ 248	\$ 368	\$- 203
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 197
Charge-offs	VA158	\$ 52	\$ 270	\$ 368	\$ 443	\$ 54
Specific Valuation Allowances - Ending Balance	VA168	\$ 3,707	\$ 607	\$ 667	\$ 787	\$ 862
Total Valuation Allowances - Beginning Balance	VA110	\$ 11,116	\$ 11,036	\$ 10,928	\$ 11,134	\$ 23,852
Net Provision for Loss	VA120	\$ 4,209	\$ 1,122	\$ 940	\$ 572	\$ 5,045
Recoveries	VA140	\$ 129	\$ 230	\$ 127	\$ 90	\$ 400
Adjustments	VA150	\$- 624	\$ 0	\$ 0	\$ 0	\$ 197
Charge-offs	VA160	\$ 1,434	\$ 1,272	\$ 958	\$ 868	\$ 2,406
Total Valuation Allowances - Ending Balance	VA170	\$ 13,396	\$ 11,116	\$ 11,037	\$ 10,928	\$ 27,088
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 1,382	\$ 1,002	\$ 590	N/A	N/A
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Total	VA46	\$ 846	\$ 201	\$ 105	\$ 201	\$ 677
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0	\$ 0	\$ 187
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 187
Permanent - Total	SUB2041	\$ 846	\$ 201	\$ 105	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 0	\$ 0	\$ 123
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 65	\$ 104	\$ 64	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 6	\$ 4	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 484	\$ 91	\$ 37	\$ 3	\$ 2
Land	VA490	\$ 297	\$ 0	\$ 0	\$ 131	\$ 73
Nonmortgage Loans - Total	VA56	\$ 433	\$ 702	\$ 416	\$ 224	\$ 1,675
Commercial Loans	VA520	\$ 74	\$ 310	\$ 56	\$ 20	\$ 156
Consumer Loans - Total	SUB2061	\$ 359	\$ 392	\$ 360	N/A	N/A
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 110	\$ 191	\$ 238	\$ 88	\$ 1,346
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:37 AM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 54	\$ 63
Other	VA560	\$ 249	\$ 201	\$ 122	\$ 62	\$ 107
Repossessed Assets - Total	VA60	\$ 103	\$ 99	\$ 69	\$ 0	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 59	\$ 32	\$ 33	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 14	\$ 64	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 30	\$ 0	\$ 36	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 129	\$ 230	\$ 127	N/A	N/A
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Total	VA47	\$ 2	\$ 129	\$ 4	\$ 24	\$ 9
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 13	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 13	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 2	\$ 129	\$ 4	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 1	\$ 29	\$ 4	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 100	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 127	\$ 101	\$ 123	\$ 66	\$ 391
Commercial Loans	VA521	\$ 27	\$ 20	\$ 81	\$ 9	\$ 59
Consumer Loans - Total	SUB2161	\$ 100	\$ 81	\$ 42	N/A	N/A
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 59	\$ 50	\$ 18	\$ 40	\$ 314

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:37 AM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 2	\$ 12	\$ 14
Other	VA561	\$ 41	\$ 31	\$ 22	\$ 5	\$ 4
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 3,152	\$ 207	\$ 246	N/A	N/A
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Total	VA48	\$ 1,435	\$ 181	\$ 59	\$ 184	\$- 460
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 120	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 120	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 1,435	\$ 181	\$ 59	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 835	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 57	\$ 16	\$ 26	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 3	\$ 46	\$ 6	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 540	\$ 119	\$ 27	\$- 6	\$- 417
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 1,717	\$- 6	\$ 187	\$ 183	\$ 259
Commercial Loans	VA522	\$ 1,596	\$ 11	\$ 171	\$ 98	\$ 189
Consumer Loans - Total	SUB2261	\$ 121	\$- 17	\$ 16	N/A	N/A
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	\$ 60	\$ 5	\$ 6	\$ 25	\$ 42
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 4	\$ 7
Other	VA562	\$ 61	\$- 22	\$ 10	\$ 56	\$ 21
Reposessed Assets - Total	VA62	\$ 0	\$ 32	\$ 0	\$ 1	\$ 7
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 32	\$ 0	\$ 0	\$ 4
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:37 AM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 1	\$ 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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 4,405	\$ 979	\$ 709	N/A	N/A
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Total	VA49	\$ 2,279	\$ 253	\$ 160	\$ 361	\$ 208
Construction - Total	SUB2330	\$ 0	\$ 0	\$ 0	\$ 107	\$ 187
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 0	\$ 107	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 187
Permanent - Total	SUB2341	\$ 2,279	\$ 253	\$ 160	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 835	\$ 0	\$ 0	\$ 0	\$ 118
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 121	\$ 91	\$ 86	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 3	\$ 52	\$ 10	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 1,024	\$ 110	\$ 64	\$- 3	\$- 415
Land	VA495	\$ 296	\$ 0	\$ 0	\$ 131	\$ 73
Nonmortgage Loans - Total	VA59	\$ 2,023	\$ 595	\$ 480	\$ 341	\$ 1,543
Commercial Loans	VA525	\$ 1,643	\$ 301	\$ 146	\$ 109	\$ 286
Consumer Loans - Total	SUB2361	\$ 380	\$ 294	\$ 334	N/A	N/A
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 111	\$ 146	\$ 226	\$ 73	\$ 1,074
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
Credit Cards	VA559	\$ 0	\$ 0	\$- 2	\$ 46	\$ 56
Other	VA565	\$ 269	\$ 148	\$ 110	\$ 113	\$ 124
Repossessed Assets - Total	VA65	\$ 103	\$ 131	\$ 69	\$ 1	\$ 7
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 59	\$ 64	\$ 33	\$ 0	\$ 4

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:37 AM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 14	\$ 64	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 30	\$ 0	\$ 36	\$ 0	\$ 3
Other Repossessed Assets	VA633	\$ 0	\$ 3	\$ 0	\$ 1	\$ 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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 1,253	\$ 2,877	\$ 1,794	\$ 1,419	\$ 3,959
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 7,159	\$ 10,373	\$ 8,667	N/A	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 1,321	\$ 813	\$ 1,539	\$ 1,176	\$ 1,797
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 666	\$ 388	\$ 679	\$ 1,035	\$ 1,331
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 480	\$ 376	\$ 271	\$ 107	\$ 466
Permanent - Land	VA955	\$ 175	\$ 49	\$ 589	\$ 34	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 26,072	\$ 24,224	\$ 23,076	\$ 25,421	\$ 24,288
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 20,557	\$ 28,273	\$ 27,222	\$ 26,568	\$ 50,140
Substandard	VA965	\$ 19,819	\$ 26,824	\$ 25,887	\$ 25,647	\$ 47,913
Doubtful	VA970	\$ 720	\$ 1,449	\$ 1,335	\$ 921	\$ 2,227
Loss	VA975	\$ 18	\$ 0	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 36,537	\$ 35,081	\$ 38,564	\$ 43,166	\$ 70,092
Mortgages - Total	SUB2421	\$ 32,418	\$ 30,001	\$ 32,617	N/A	N/A
Construction and Land Loans	SUB2430	\$ 4,514	\$ 4,096	\$ 6,623	\$ 4,029	\$ 7,116
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 16,697	\$ 17,673	\$ 15,839	N/A	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 12,411	\$ 10,411	\$ 12,114	\$ 12,598	\$ 19,145
Nonmortgages - Total	SUB2461	\$ 4,119	\$ 5,080	\$ 5,947	N/A	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 25,700	\$ 22,163	\$ 24,864	\$ 29,636	\$ 51,354

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:37 AM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 23,909	\$ 19,990	\$ 23,604	\$ 27,679	\$ 44,896
Mortgage Loans - Total	SUB2481	\$ 20,753	\$ 16,655	\$ 20,266	N/A	N/A
Construction	PD115	\$ 2,395	\$ 1,012	\$ 4,368	\$ 1,198	\$ 3,174
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 74	\$ 379	\$ 154	\$ 13,307	\$ 16,558
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 10,934	\$ 10,600	\$ 8,725	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 473	\$ 491	\$ 267	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 423	\$ 0	\$ 0	\$ 0	\$ 7,804
Permanent - Nonresidential Property (Except Land)	PD135	\$ 5,904	\$ 2,984	\$ 5,844	\$ 7,038	\$ 3,762
Permanent - Land	PD138	\$ 550	\$ 1,189	\$ 908	\$ 873	\$ 2,419
Nonmortgage Loans - Commercial Loans	PD140	\$ 2,062	\$ 2,081	\$ 2,059	\$ 3,292	\$ 3,896
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 1,094	\$ 1,254	\$ 1,279	N/A	N/A
Loans on Deposits	PD161	\$ 6	\$ 37	\$ 7	\$ 85	\$ 141
Home Improvement Loans	PD163	\$ 3	\$ 0	\$ 0	\$ 0	\$ 557
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4
Auto Loans	PD167	\$ 791	\$ 928	\$ 1,003	\$ 1,288	\$ 4,633
Mobile Home Loans	PD169	\$ 0	\$ 72	\$ 26	\$ 36	\$ 42
Credit Cards	PD171	\$ 2	\$ 0	\$ 0	\$ 0	\$ 2
Other	PD180	\$ 292	\$ 217	\$ 243	\$ 562	\$ 1,904
Memo - Troubled Debt Restructured Included Above	PD190	\$ 92	\$ 3	\$ 35	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 35	\$ 0	\$ 0	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 1,791	\$ 2,173	\$ 1,260	\$ 1,957	\$ 6,458
Mortgage Loans - Total	SUB2491	\$ 1,611	\$ 2,074	\$ 1,183	N/A	N/A
Construction	PD215	\$ 915	\$ 805	\$ 196	\$ 350	\$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 91	\$ 88	\$ 31	\$ 1,068	\$ 5,025
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 447	\$ 974	\$ 842	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 29	\$ 69	\$ 60	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD235	\$ 98	\$ 107	\$ 23	\$ 66	\$ 175
Permanent - Land	PD238	\$ 31	\$ 31	\$ 31	\$ 0	\$ 7
Nonmortgage Loans - Commercial Loans	PD240	\$ 74	\$ 0	\$ 2	\$ 316	\$ 968
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 106	\$ 99	\$ 75	N/A	N/A
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 50	\$ 27
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 6	\$ 6

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:37 AM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 92	\$ 79	\$ 58	\$ 34	\$ 52
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 14	\$ 20	\$ 17	\$ 67	\$ 198
Memo - Troubled Debt Restructured Included Above	PD290	\$ 0	\$ 67	\$ 67	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 0	\$ 0	\$ 0	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 10,837	\$ 12,918	\$ 13,700	\$ 13,530	\$ 18,738
Mortgage Loans - Total	SUB2501	\$ 10,054	\$ 11,272	\$ 11,168	N/A	N/A
Construction	PD315	\$ 0	\$ 100	\$ 100	\$ 358	\$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 50	\$ 35	\$ 85	\$ 6,022	\$ 9,098
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 4,360	\$ 4,834	\$ 5,366	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 239	\$ 203	\$ 309	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD335	\$ 4,782	\$ 5,141	\$ 4,288	\$ 3,371	\$ 3,462
Permanent - Land	PD338	\$ 623	\$ 959	\$ 1,020	\$ 1,250	\$ 1,516
Nonmortgage Loans - Commercial Loans	PD340	\$ 453	\$ 1,257	\$ 2,019	\$ 1,229	\$ 2,706
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 330	\$ 389	\$ 513	N/A	N/A
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 1	\$ 5	\$ 26
Home Improvement Loans	PD363	\$ 4	\$ 0	\$ 0	\$ 0	\$ 217
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 289	\$ 335	\$ 386	\$ 649	\$ 975
Mobile Home Loans	PD369	\$ 15	\$ 15	\$ 18	\$ 17	\$ 32
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 2	\$ 0
Other	PD380	\$ 22	\$ 39	\$ 108	\$ 627	\$ 706
Memo - Troubled Debt Restructured Included Above	PD390	\$ 0	\$ 0	\$ 1,347	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 0	\$ 14	\$ 14	N/A	N/A

Schedule LD --- Loan Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
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	\$ 21,164	\$ 22,839	\$ 23,424	\$ 24,842	\$ 30,323

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:37 AM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 15,141	\$ 14,922	\$ 14,312	\$ 13,675	\$ 16,317
100% and greater LTV	LD120	\$ 6,023	\$ 7,917	\$ 9,112	\$ 11,167	\$ 14,006
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 1,415	\$ 984	\$ 554	\$ 1,278	\$ 832
Past Due and Still Accruing - Total	SUB5240	\$ 880	\$ 748	\$ 382	\$ 1,056	\$ 708
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 751	\$ 389	\$ 314	\$ 842	\$ 561
90% up to 100% LTV	LD210	\$ 502	\$ 160	\$ 195	\$ 496	\$ 322
100% and greater LTV	LD220	\$ 249	\$ 229	\$ 119	\$ 346	\$ 239
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 129	\$ 359	\$ 68	\$ 214	\$ 147
90% up to 100% LTV	LD230	\$ 68	\$ 204	\$ 68	\$ 67	\$ 0
100% and greater LTV	LD240	\$ 61	\$ 155	\$ 0	\$ 147	\$ 147
Nonaccrual - Total	SUB5230	\$ 535	\$ 236	\$ 172	\$ 222	\$ 124
90% up to 100% LTV	LD250	\$ 300	\$ 188	\$ 114	\$ 67	\$ 67
100% and greater LTV	LD260	\$ 235	\$ 48	\$ 58	\$ 155	\$ 57
Net Charge-offs - Total	SUB5300	\$ 12	\$ 47	\$ 0	\$ 0	\$ 45
90% up to 100% LTV	LD310	\$ 0	\$ 5	\$ 0	\$ 0	\$ 3
100% and greater LTV	LD320	\$ 12	\$ 42	\$ 0	\$ 0	\$ 42
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	\$ 3,836	\$ 4,241	\$ 1,759	\$ 1,973	\$ 3,688
90% up to 100% LTV	LD430	\$ 3,313	\$ 3,044	\$ 1,212	\$ 961	\$ 2,046
100% and greater LTV	LD440	\$ 523	\$ 1,197	\$ 547	\$ 1,012	\$ 1,642
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
Schedule CC --- Consolidated Commitments and Contingencies						
Description	Line Item	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 88,840	\$ 85,723	\$ 72,273	\$ 60,260	\$ 79,557
Mortgage Construction Loans	CC105	\$ 81,053	\$ 76,289	\$ 66,871	\$ 56,766	\$ 76,495
Other Mortgage Loans	CC115	\$ 7,787	\$ 9,434	\$ 5,402	\$ 3,494	\$ 3,062
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 705	\$ 678	\$ 448	\$ 263	\$ 1,435
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 49,152	\$ 42,067	\$ 41,612	\$ 29,869	\$ 44,928
1-4 Dwelling Units	CC280	\$ 22,951	\$ 26,225	\$ 27,577	\$ 18,180	\$ 35,353

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:37 AM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 120	\$ 360	\$ 0	\$ 0	\$ 0
All Other Real Estate	CC300	\$ 26,081	\$ 15,482	\$ 14,035	\$ 11,689	\$ 9,575
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,071	\$ 686	\$ 1,749	\$ 870	\$ 1,046
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 5,000	\$ 0	\$ 3,913	\$ 3,913
Commitments Outstanding to Sell Loans	CC330	\$ 9,729	\$ 10,827	\$ 11,938	\$ 10,337	\$ 26,211
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	N/A	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	N/A	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 1,000	\$ 425	\$ 0	N/A	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	N/A	N/A
Unused Lines of Credit - Total	SUB3361	\$ 57,410	\$ 69,342	\$ 77,443	N/A	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 12,830	\$ 13,204	\$ 14,351	N/A	N/A
Commercial Lines	CC420	\$ 30,863	\$ 43,885	\$ 48,436	\$ 43,965	\$ 56,296
Open-End Consumer Lines - Credit Cards	CC423	\$ 437	\$ 67	\$ 194	N/A	N/A
Open-End Consumer Lines - Other	CC425	\$ 13,280	\$ 12,186	\$ 14,462	N/A	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 3,638	\$ 4,478	\$ 4,017	\$ 4,292	\$ 3,550
Commercial	CC430	\$ 630	\$ 638	\$ 557	\$ 827	\$ 934
Standby, Not Included on CC465 or CC468	CC435	\$ 3,008	\$ 3,840	\$ 3,460	\$ 3,465	\$ 2,616
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 45,680	\$ 87,138	\$ 13,010	\$ 12,710	\$ 27,914
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 47	\$ 47	\$ 47
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 45,680	\$ 87,138	\$ 12,963	\$ 12,663	\$ 27,867
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5,584
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 149	\$ 71,204	\$ 20,904	N/A	N/A
Pass-Through Securities	CF143	\$ 149	\$ 71,204	\$ 10,403	\$ 11,897	\$ 93,269
Other Mortgage-Backed Securities	CF153	\$ 0	\$ 0	\$ 10,501	N/A	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 37,900	\$ 33,754	\$ 0	N/A	N/A
Pass-Through Securities	CF145	\$ 27,397	\$ 12,544	\$ 0	\$ 1,343	\$ 0
Other Mortgage-Backed Securities	CF155	\$ 10,503	\$ 21,210	\$ 0	N/A	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$- 37,751	\$ 37,450	\$ 20,904	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:37 AM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 11,089	\$- 14,370	\$- 7,804	\$ 11,327	\$ 39,653
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 7,078	\$- 22,869	\$- 12,468	N/A	N/A
Mortgage Loans Disbursed - Total	SUB3831	\$ 227,052	\$ 296,264	\$ 186,462	N/A	N/A
Construction Loans - Total	SUB3840	\$ 48,206	\$ 59,806	\$ 40,238	\$ 43,555	\$ 49,809
1-4 Dwelling Units	CF190	\$ 39,392	\$ 45,087	\$ 31,423	\$ 32,051	\$ 41,555
Multifamily (5 or more) Dwelling Units	CF200	\$ 3,860	\$ 3,453	\$ 1,657	\$ 1,696	\$ 2,808
Nonresidential	CF210	\$ 4,954	\$ 11,266	\$ 7,158	\$ 9,808	\$ 5,446
Permanent Loans - Total	SUB3851	\$ 178,846	\$ 236,458	\$ 146,224	N/A	N/A
1-4 Dwelling Units	CF225	\$ 125,293	\$ 186,147	\$ 106,826	\$ 83,225	\$ 232,420
Multifamily (5 or more) Dwelling Units	CF245	\$ 887	\$ 6,044	\$ 4,297	\$ 2,477	\$ 8,061
Nonresidential (Except Land)	CF260	\$ 36,507	\$ 36,255	\$ 29,081	\$ 45,266	\$ 37,778
Land	CF270	\$ 16,159	\$ 8,012	\$ 6,020	\$ 6,106	\$ 4,738
Loans and Participations Purchased - Total	SUB3880	\$ 242	\$ 6,345	\$ 7,147	\$ 2,446	\$ 3,381
Secured by 1-4 Dwelling Units	CF280	\$ 0	\$ 3,800	\$ 6,983	\$ 1,884	\$ 0
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 98	\$ 471	\$ 3,151
Secured by Nonresidential	CF300	\$ 242	\$ 2,545	\$ 66	\$ 91	\$ 230
Loans and Participations Sold - Total	SUB3890	\$ 117,014	\$ 129,732	\$ 44,034	\$ 54,931	\$ 152,996
Secured by 1-4 Dwelling Units	CF310	\$ 94,803	\$ 128,742	\$ 44,034	\$ 53,228	\$ 150,542
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 2,417	\$ 0	\$ 0	\$ 503	\$ 954
Secured by Nonresidential	CF330	\$ 19,794	\$ 990	\$ 0	\$ 1,200	\$ 1,500
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 116,772	\$- 123,387	\$- 36,887	\$- 52,485	\$- 149,615
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 98,462	\$ 115,766	\$ 80,320	\$ 86,269	\$ 196,851
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 22,041	\$- 16,790	\$ 24,842	\$- 6,620	\$- 11,500
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 26,003	\$ 26,806	\$ 21,923	\$ 28,156	\$ 58,081
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$- 10,223	\$ 40,321	\$ 94,097	N/A	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 47,862	\$ 54,046	\$ 43,866	\$ 54,548	\$ 135,634
Commercial	CF390	\$ 34,314	\$ 39,609	\$ 30,776	\$ 33,412	\$ 62,115
Consumer	CF400	\$ 13,548	\$ 14,437	\$ 13,090	\$ 21,136	\$ 73,519
Nonmortgage Loans - Sales - Total	SUB3915	\$ 5,463	\$ 0	\$ 0	N/A	N/A
Commercial	CF395	\$ 3,414	\$ 0	\$ 0	N/A	N/A
Consumer	CF405	\$ 2,049	\$ 0	\$ 0	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:37 AM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 42,399	\$ 54,046	\$ 43,866	N/A	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$- 4,833	\$- 41,117	\$- 6,604	\$- 21,813	\$- 114,976
New Deposits Received less Deposits Withdrawn	CF420	\$- 9,670	\$- 45,880	\$- 11,562	\$- 27,293	\$- 125,558
Interest Credited to Deposits	CF430	\$ 4,837	\$ 4,763	\$ 4,958	\$ 5,480	\$ 10,582
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$- 75,661	\$ 0	\$- 10,466	\$ 0	\$- 36,124

Schedule DI --- Consolidated Deposit Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 1,312	\$ 0	\$ 0	N/A	N/A
Fully Insured	DI100	\$ 1,312	\$ 0	\$ 0	\$ 0	\$ 0
Other	DI110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits with Balances - \$100,000 or Less	DI120	\$ 937,465	\$ 1,007,646	\$ 1,031,305	\$ 1,043,859	\$ 2,026,996
Deposits with Balances - Greater than \$100,000	DI130	\$ 408,349	\$ 418,331	\$ 436,573	\$ 439,243	\$ 674,930
Number of Deposit Accounts - Total	SUB4062	114,135	121,344	121,746	N/A	N/A
Balances of \$100,000 or Less	DI150	112,111	119,292	119,685	120,940	479,296
Balances Greater than \$100,000	DI160	2,024	2,052	2,061	2,048	3,249
IRA/Keogh Accounts	DI200	\$ 101,709	\$ 113,082	\$ 114,842	\$ 115,750	\$ 181,203
Uninsured Deposits	DI210	\$ 171,016	\$ 182,076	\$ 188,146	\$ 197,733	\$ 413,458
Preferred Deposits	DI220	\$ 48,091	\$ 31,653	\$ 36,254	\$ 54,397	\$ 73,958
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 376,288	\$ 409,029	\$ 421,782	N/A	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 149,757	\$ 159,647	\$ 165,290	N/A	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 93,858	\$ 102,802	\$ 99,872	N/A	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 725,908	\$ 754,500	\$ 780,935	N/A	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 102,720	\$ 108,482	\$ 109,111	\$ 100,968	\$ 197,169
Outstd Checks Drawn Against FHLBs & FRBs Not Inclcd in SC710	DI620	\$ 162	\$ 437	\$ 1,555	\$ 326	\$ 183
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 855	\$ 455	\$ 2,484	\$ 2,438	\$ 120,705
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 728	\$ 773	\$ 591	\$ 590	\$ 1,154
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:37 AM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	N/A	N/A
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 10,466	\$ 0	\$ 36,124
Schedule SI --- Consolidated Supplemental Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	671	631	647	653	1,487
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 194,327	\$ 362,480	\$ 373,365	\$ 401,665	\$ 742,736
Assets Held for Sale	SI387	\$ 26,560	\$ 14,517	\$ 15,420	\$ 12,461	\$ 21,476
Loans Serviced for Others	SI390	\$ 149,706	\$ 147,707	\$ 135,734	\$ 145,011	\$ 911,561
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 - First month of Qtr	SI581	77.26%	81.78%	78.30%	79.27%	78.03%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	80.41%	78.73%	79.35%	79.15%	79.03%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	79.62%	78.24%	79.84%	78.96%	79.54%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	N/A	N/A
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	N/A [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 601	\$ 501	\$ 501	N/A	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 19,798	\$ 19,371	\$ 17,020	\$ 16,370	\$ 18,804
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	9	9	8	8	9
RECONCILIATION OF EQUITY CAPITAL						

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:37 AM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	SI600	\$ 189,381	\$ 194,124	\$ 188,449	\$ 185,623	\$ 376,592
Net Income (Loss) (SO91)	SI610	\$ 2,516	\$ 4,828	\$ 4,600	\$ 4,814	\$ 5,223
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 19,995	\$ 4,367	\$ 1,545	\$ 1,093	\$ 7,576
Stock Issued	SI640	\$ 29,379	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 25,378	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 0	\$ 2,543	\$ 132	N/A	N/A
New Basis Accounting Adjustments	SI660	\$- 2,238	\$ 0	\$ 0	\$ 0	\$ 69,606
Other Comprehensive Income	SI662	\$ 2,988	\$- 7,793	\$ 702	N/A	N/A
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	N/A	N/A
Other Adjustments	SI671	\$ 47	\$ 46	\$ 1,786	N/A	N/A
Ending Equity Capital (SC80)	SI680	\$ 176,700	\$ 189,381	\$ 194,124	\$ 189,157	\$ 434,473
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 163	\$ 39	\$ 2,242	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 75	\$ 74	\$ 74	N/A	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	2 [Yes]	2 [Yes]	N/A [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	N/A	N/A
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 40	\$ 52	\$ 43	\$ 53	\$ 364
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 1,920,955	\$ 1,956,747	\$ 1,950,353	N/A	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 149,175	\$ 176,449	\$ 224,310	N/A	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 1,418,550	\$ 1,425,533	\$ 1,366,070	N/A	N/A
Nonmortgage Loans	SI885	\$ 191,936	\$ 188,576	\$ 188,438	N/A	N/A
Deposits and Excrows	SI890	\$ 1,393,777	\$ 1,449,935	\$ 1,472,623	N/A	N/A
Total Borrowings	SI895	\$ 333,384	\$ 309,242	\$ 276,803	N/A	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	10	4	9	10	11
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 900	\$ 1,188	\$ 1,640	\$ 5,181	\$ 782
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.15	5.25	5.83	5.46	5.33
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.29	5.50	7.17	6.00	6.63

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:37 AM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	1	0	0	0	1
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
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	1
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	4	3	3	3	3
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	3	3	4	N/A	N/A

Schedule FS --- Fiduciary and Related Services		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
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	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Do you have any activity to report on this schedule?	FS130	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS210	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:37 AM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS211	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	0	0	0	0	0
Personal Trust and Agency Accounts	FS212	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0	0	0
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0
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	0	0	0	0	0
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	0	0	0	0	0
Personal Trust and Agency Accounts	FS213	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	0	0	0	0
Employee Benefit - Defined Contribution	FS223	0	0	0	0	0
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	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	0	0	0	0	0
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:37 AM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:37 AM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:37 AM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 176,699	\$ 189,381	\$ 194,124	\$ 189,157	\$ 434,473
Equity Capital Deductions - Total	SUB1631	\$ 23,104	\$ 18,954	\$ 20,246	N/A	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 2,850	\$ 2,386	\$ 3,382	\$ 3,220	\$ 3,035
Goodwill and Certain Other Intangible Assets	CCR115	\$ 19,557	\$ 15,891	\$ 16,163	\$ 16,950	\$ 157,785
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 697	\$ 677	\$ 701	\$ 719	\$ 2,023
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 597	\$ 3,907	\$ - 3,889	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 597	\$ 3,907	\$ - 3,889	\$ - 1,575	\$ - 4,019
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 154,192	\$ 174,334	\$ 169,989	\$ 166,693	\$ 267,611
Total Assets (SC60)	CCR205	\$ 1,856,738	\$ 1,956,515	\$ 1,956,180	\$ 1,942,404	\$ 3,716,805
Asset Deductions - Total	SUB1651	\$ 23,123	\$ 19,147	\$ 20,440	N/A	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 2,869	\$ 2,579	\$ 3,576	\$ 3,414	\$ 3,228
Goodwill and Certain Other Intangible Assets	CCR265	\$ 19,557	\$ 15,891	\$ 16,163	\$ 16,950	\$ 157,785
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 697	\$ 677	\$ 701	\$ 719	\$ 2,023
Other	CCR275	\$ 0	\$ 0	\$ 0	N/A	N/A
Asset Additions - Total	SUB1661	\$ 502	\$ 5,982	\$ - 6,046	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 502	\$ 5,982	\$ - 6,046	\$ - 2,516	\$ - 6,440
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	N/A	N/A
Adjusted Total Assets	CCR25	\$ 1,834,117	\$ 1,943,350	\$ 1,929,694	\$ 1,918,805	\$ 3,547,329
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 73,382	\$ 77,718	\$ 77,187	\$ 76,847	\$ 141,900
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 154,192	\$ 174,334	\$ 169,989	\$ 166,693	\$ 267,611
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 54	\$ 53	\$ 49	\$ 0	\$ 0
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:37 AM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 9,046	\$ 9,660	\$ 9,329	\$ 9,199	\$ 22,211
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 125	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 9,100	\$ 9,713	\$ 9,503	\$ 9,199	\$ 22,211
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 9,100	\$ 9,713	\$ 9,503	\$ 9,199	\$ 22,211
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 17	\$ 192	\$ 192	\$ 192	\$ 192
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 163,275	\$ 183,855	\$ 179,300	\$ 175,700	\$ 289,630
0% R/W Category - Cash	CCR400	\$ 9,818	\$ 11,624	\$ 11,426	\$ 10,865	\$ 25,870
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 18,988	\$ 29,592	\$ 45,284	\$ 53,022	\$ 54,663
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 24,615	\$ 1,623	\$ 25,363	\$ 2,073	\$ 24,337
0% R/W Category - Assets Total	CCR420	\$ 53,421	\$ 42,839	\$ 82,073	\$ 65,960	\$ 104,870
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	\$ 236,963	\$ 283,411	\$ 265,633	\$ 258,035	\$ 405,362
20% R/W Category - Claims on FHLBs	CCR435	\$ 85,056	\$ 110,295	\$ 126,008	\$ 160,777	\$ 343,511
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 8,398	\$ 31,732	\$ 32,635	\$ 33,469	\$ 68,270
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 21,171	\$ 20,741	\$ 23,976	\$ 26,551	\$ 30,331
20% R/W Category - Other	CCR450	\$ 20,449	\$ 24,553	\$ 24,714	\$ 30,725	\$ 155,371
20% R/W Category - Assets Total	CCR455	\$ 372,037	\$ 470,732	\$ 472,966	\$ 509,557	\$ 1,002,845
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 74,407	\$ 94,147	\$ 94,594	\$ 101,910	\$ 200,570
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 620,565	\$ 678,878	\$ 617,829	\$ 569,843	\$ 957,673
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 13,520	\$ 20,764	\$ 14,975	\$ 17,232	\$ 17,664
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 55,804
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 30,549	\$ 31,750	\$ 28,990	\$ 28,205	\$ 39,260
50% R/W Category - Other	CCR480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - Assets Total	CCR485	\$ 664,634	\$ 731,392	\$ 661,794	\$ 615,280	\$ 1,070,401
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 332,319	\$ 365,697	\$ 330,899	\$ 307,641	\$ 535,199

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:37 AM

TFR Industry Aggregate Report
93005 - OTS-Regulated: Arkansas
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 360,107	\$ 287,077	\$ 72,103	N/A	N/A
100% R/W Category - All Other Assets	CCR506	\$ 468,899	\$ 544,137	\$ 709,231	N/A	N/A
100% R/W Category - Assets Total	CCR510	\$ 829,006	\$ 831,214	\$ 781,334	\$ 791,526	\$ 1,453,756
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 829,006	\$ 831,214	\$ 781,334	\$ 791,526	\$ 1,453,756
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 665
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 8,313
Assets to Risk-Weight	CCR64	\$ 1,919,098	\$ 2,076,177	\$ 1,998,167	\$ 1,982,323	\$ 3,632,537
Subtotal Risk-Weighted Assets	CCR75	\$ 1,235,731	\$ 1,291,057	\$ 1,206,825	\$ 1,201,077	\$ 2,197,840
Excess Allowances for Loan and Lease Losses	CCR530	\$ 562	\$ 712	\$ 741	\$ 815	\$ 3,868
Total Risk-Weighted Assets	CCR78	\$ 1,235,169	\$ 1,290,345	\$ 1,206,084	\$ 1,200,262	\$ 2,193,972
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 98,812	\$ 103,228	\$ 96,487	\$ 96,022	\$ 175,517
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.41%	8.97%	8.81%	8.69%	7.54%
Total Risk-Based Capital Ratio	CCR820	13.22%	14.25%	14.87%	14.64%	13.20%
Tier 1 Risk-Based Capital Ratio	CCR830	12.48%	13.51%	14.09%	13.89%	12.20%
Tangible Equity Ratio	CCR840	8.41%	8.97%	8.81%	8.69%	7.54%

*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.