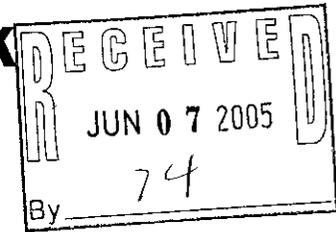




**SIMMONS FIRST BANK  
OF HOT SPRINGS**

HOT SPRINGS, ARKANSAS / MEMBER FDIC



June 1, 2005

Mr. Robert E. Feldman  
Executive Secretary  
Attention: Comments Federal Deposit Insurance Corporation  
550 17<sup>th</sup> Street, NW  
Washington, DC 20429

Dear Mr. Feldman:

Thank you for the opportunity to comment regarding the Interagency Proposal on the Classification of Commercial Credit Exposure seeking to do away with our current system of "special mention, substandard and doubtful" classifications.

I am not in agreement with this proposal. Let me explain why:

- The proposed system will be more complex and more burdensome on the smaller institutions.
- The regulators and the bankers have developed a common vocabulary and understanding of terminology. I see no reason to change our vocabulary and confuse everyone involved.
- I question whether there is a big enough problem with the rating disparities to require a completely new rating system.
- Should the proposal apply to all banks or should there be a threshold for large banks verses small banks?

Mr. Feldman, thank you for the opportunity to voice my concern and I sincerely hope this new proposal is not made into policy.

Sincerely,

Ronnie Twyford  
EVP, Retail Services and Operations