

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
93029 - OTS-Regulated: Missouri
March 2007

***** PUBLIC *****

Description		Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Number of Regulated Institutions		30	31	31
Schedule NS --- Optional Narrative Statement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
ASSETS				
Cash, Deposits and Investment Securities - Total	SC11	\$ 652,448	\$ 663,544	\$ 567,026
Cash and Non-Interest-Earning Deposits	SC110	\$ 113,195	\$ 111,909	\$ 85,800
Interest-Earning Deposits in FHLBs	SC112	\$ 110,409	\$ 66,438	\$ 55,547
Other Interest-Earning Deposits	SC118	\$ 42,262	\$ 70,198	\$ 40,872
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 52,882	\$ 83,756	\$ 51,648
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 213,832	\$ 211,132	\$ 218,833
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 58,989	\$ 59,646	\$ 57,697
State and Municipal Obligations	SC180	\$ 54,534	\$ 53,619	\$ 53,570
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 4,075	\$ 3,918	\$ 423
Accrued Interest Receivable	SC191	\$ 2,270	\$ 2,928	\$ 2,636
Mortgage-Backed Securities - Gross	SUB0072	\$ 306,524	\$ 339,230	\$ 334,642
Mortgage-Backed Securities - Total	SC22	\$ 306,524	\$ 339,230	\$ 334,642
Pass-Through - Total	SUB0073	\$ 195,860	\$ 199,875	\$ 207,561
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 195,860	\$ 199,875	\$ 207,561
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 109,332	\$ 137,930	\$ 125,665
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 68,617	\$ 71,034	\$ 62,199
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 39,315	\$ 65,478	\$ 62,028
Other	SC222	\$ 1,400	\$ 1,418	\$ 1,438
Accrued Interest Receivable	SC228	\$ 1,332	\$ 1,425	\$ 1,416

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
93029 - OTS-Regulated: Missouri
March 2007

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 5,860,135	\$ 5,582,096	\$ 5,205,141
Mortgage Loans - Total	SC26	\$ 5,823,220	\$ 5,545,811	\$ 5,169,181
Construction Loans - Total	SUB0100	\$ 661,274	\$ 644,987	\$ 614,568
Residential - Total	SUB0110	\$ 555,062	\$ 554,950	\$ 539,560
1-4 Dwelling Units	SC230	\$ 491,725	\$ 487,516	\$ 477,724
Multifamily (5 or more) Dwelling Units	SC235	\$ 63,337	\$ 67,434	\$ 61,836
Nonresidential Property	SC240	\$ 106,212	\$ 90,037	\$ 75,008
Permanent Loans - Total	SUB0121	\$ 5,165,406	\$ 4,905,633	\$ 4,559,324
Residential - Total	SUB0131	\$ 3,935,559	\$ 3,666,246	\$ 3,367,494
1-4 Dwelling Units - Total	SUB0141	\$ 3,722,791	\$ 3,451,515	\$ 3,152,740
Revolving Open-End Loans	SC251	\$ 340,676	\$ 347,884	\$ 344,440
All Other - First Liens	SC254	\$ 3,210,741	\$ 2,930,833	\$ 2,644,783
All Other - Junior Liens	SC255	\$ 171,374	\$ 172,798	\$ 163,517
Multifamily (5 or more) Dwelling Units	SC256	\$ 212,768	\$ 214,731	\$ 214,754
Nonresidential Property (Except Land)	SC260	\$ 914,214	\$ 928,516	\$ 898,719
Land	SC265	\$ 315,633	\$ 310,871	\$ 293,111
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 294,500	\$ 376,728	\$ 195,751
Accrued Interest Receivable	SC272	\$ 33,106	\$ 30,962	\$ 31,122
Advances for Taxes and Insurance	SC275	\$ 349	\$ 514	\$ 127
Allowance for Loan and Lease Losses	SC283	\$ 36,915	\$ 36,285	\$ 35,960
Nonmortgage Loans - Gross	SUB0162	\$ 622,318	\$ 607,233	\$ 594,402
Nonmortgage Loans - Total	SC31	\$ 613,529	\$ 599,385	\$ 586,347
Commercial Loans - Total	SC32	\$ 481,709	\$ 460,624	\$ 456,863
Secured	SC300	\$ 421,544	\$ 395,168	\$ 392,689
Unsecured	SC303	\$ 9,322	\$ 16,525	\$ 16,932
Lease Receivables	SC306	\$ 50,843	\$ 48,931	\$ 47,242
Consumer Loans - Total	SC35	\$ 137,611	\$ 143,358	\$ 134,391
Loans on Deposits	SC310	\$ 16,229	\$ 15,612	\$ 15,404
Home Improvement Loans (Not secured by real estate)	SC316	\$ 8,416	\$ 7,228	\$ 6,486
Education Loans	SC320	\$ 191	\$ 284	\$ 325
Auto Loans	SC323	\$ 65,110	\$ 66,447	\$ 65,157
Mobile Home Loans	SC326	\$ 5,981	\$ 5,821	\$ 4,849
Credit Cards	SC328	\$ 1,112	\$ 1,188	\$ 1,185

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
93029 - OTS-Regulated: Missouri
March 2007

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 40,572	\$ 46,778	\$ 40,985
Accrued Interest Receivable	SC348	\$ 2,998	\$ 3,251	\$ 3,148
Allowance for Loan and Lease Losses	SC357	\$ 8,789	\$ 7,848	\$ 8,055
Repossessed Assets - Gross	SUB0201	\$ 23,281	\$ 19,774	\$ 15,730
Repossessed Assets - Total	SC40	\$ 22,850	\$ 19,436	\$ 15,411
Real Estate - Total	SUB0210	\$ 23,116	\$ 19,634	\$ 15,645
Construction	SC405	\$ 7,369	\$ 2,744	\$ 1,912
Residential - Total	SUB0225	\$ 12,285	\$ 10,037	\$ 9,201
1-4 Dwelling Units	SC415	\$ 10,650	\$ 8,241	\$ 8,455
Multifamily (5 or more) Dwelling Units	SC425	\$ 1,635	\$ 1,796	\$ 746
Nonresidential (Except Land)	SC426	\$ 3,040	\$ 6,353	\$ 3,936
Land	SC428	\$ 422	\$ 500	\$ 596
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 165	\$ 140	\$ 85
General Valuation Allowances	SC441	\$ 431	\$ 338	\$ 319
Real Estate Held for Investment	SC45	\$ 1,537	\$ 1,652	\$ 1,621
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 56,541	\$ 63,976	\$ 59,382
Federal Home Loan Bank Stock	SC510	\$ 50,630	\$ 60,791	\$ 56,007
Other	SC540	\$ 5,911	\$ 3,185	\$ 3,375
Office Premises and Equipment	SC55	\$ 117,264	\$ 111,951	\$ 107,608
Other Assets - Gross	SUB0262	\$ 168,592	\$ 156,681	\$ 142,557
Other Assets - Total	SC59	\$ 168,584	\$ 156,658	\$ 142,552
Bank-Owned Life Insurance:				
Key Person Life Insurance	SC615	\$ 34,192	\$ 33,850	\$ 33,506
Other	SC625	\$ 18,025	\$ 17,856	\$ 17,692
Intangible Assets:				
Servicing Assets On:				
Mortgage Loans	SC642	\$ 38,148	\$ 37,537	\$ 36,252
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 13,764	\$ 13,997	\$ 14,124
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 64,463	\$ 53,441	\$ 40,983
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
93029 - OTS-Regulated: Missouri
March 2007

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 8	\$ 23	\$ 5
General Valuation Allowances - Total	SUB2092	\$ 46,143	\$ 44,494	\$ 44,339
Total Assets - Gross	SUB0283	\$ 7,808,640	\$ 7,546,137	\$ 7,028,109
Total Assets	SC60	\$ 7,762,497	\$ 7,501,643	\$ 6,983,770
LIABILITIES				
Deposits and Escrows - Total	SC71	\$ 5,787,709	\$ 5,299,299	\$ 4,993,904
Deposits	SC710	\$ 5,718,302	\$ 5,242,683	\$ 4,917,421
Escrows	SC712	\$ 69,993	\$ 57,182	\$ 77,255
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 586	\$- 566	\$- 772
Borrowings - Total	SC72	\$ 982,859	\$ 1,197,417	\$ 1,040,439
Advances from FHLBank	SC720	\$ 912,800	\$ 1,146,432	\$ 1,014,504
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 51,969	\$ 39,685	\$ 15,016
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 18,090	\$ 11,300	\$ 10,919
Other Liabilities - Total	SC75	\$ 82,743	\$ 84,027	\$ 70,315
Accrued Interest Payable - Deposits	SC763	\$ 11,929	\$ 10,978	\$ 10,148
Accrued Interest Payable - Other	SC766	\$ 285	\$ 418	\$ 228
Accrued Taxes	SC776	\$ 17,681	\$ 13,977	\$ 13,671
Accounts Payable	SC780	\$ 17,592	\$ 15,815	\$ 15,663
Deferred Income Taxes	SC790	\$ 2,412	\$ 2,748	\$ 2,517
Other Liabilities and Deferred Income	SC796	\$ 32,844	\$ 40,091	\$ 28,088
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
 93029 - OTS-Regulated: Missouri
 March 2007

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A
Total Liabilities	SC70	\$ 6,853,311	\$ 6,580,743	\$ 6,104,658
Minority Interest	SC800	\$ 38	\$ 0	\$ 0
EQUITY CAPITAL				
Perpetual Preferred Stock:				
Stock - Total	SUB0311	\$ 529,956	\$ 536,265	\$ 505,354
Cumulative	SC812	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 15,470	\$ 15,470	\$ 9,650
Common Stock:				
Par Value	SC820	\$ 21,241	\$ 29,241	\$ 29,241
Paid in Excess of Par	SC830	\$ 493,245	\$ 491,554	\$ 466,463
Accumulated Other Comprehensive Income - Total	SC86	\$- 1,414	\$- 1,378	\$- 2,316
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 317	\$- 281	\$- 823
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 1,097	\$- 1,097	\$- 1,493
Retained Earnings	SC880	\$ 383,338	\$ 388,861	\$ 379,046
Other Components of Equity Capital	SC891	\$- 2,736	\$- 2,849	\$- 2,971
Total Equity Capital	SC80	\$ 909,144	\$ 920,899	\$ 879,113
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 7,762,493	\$ 7,501,642	\$ 6,983,771

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
93029 - OTS-Regulated: Missouri
March 2007

***** PUBLIC *****

Other Codes As of Mar 2007

Other Asset Codes

Code	Description
2	Accrued Federal Home Loan Bank dividends
3	Federal, State, or other taxes receivable
4	Net deferred tax assets
6	Prepaid deposit insurance premiums
7	Prepaid expenses
8	Deposits for utilities and other services
10	Property leased to others, net of accumul. deprec.
12	Amounts receivable under interest rate swap agreem
13	Noninterest-bearing accts recv from Hold Co/Affl
14	Other noninterest-bearing short-term accounts recv
20	F/V of all derivative instru. reportable as assets
22	Unapplied loan disbursements
26	Noninterest-bearing overdrafts of deposits-customer protection convenience
99	Other

Other Liability Codes

Code	Description
4	Nonrefundable loan fees received prior to closing
7	Deferred gains from the sale of real estate
11	The liability recorded for post-retirement benefit
14	Unapplied loan payments received
16	Recourse loan liability
17	Noninterest-bearing payables to Hold Co/Affiliates
20	F/V of all derivative instru. reportable as liab.
99	Other

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
93029 - OTS-Regulated: Missouri
March 2007

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
QUARTERLY INCOME & EXPENSES				
Interest Income - Total	SO11	\$ 124,803	\$ 117,951	\$ 107,801
Deposits and Investment Securities	SO115	\$ 8,791	\$ 5,739	\$ 5,114
Mortgage-Backed Securities	SO125	\$ 3,534	\$ 3,891	\$ 3,202
Mortgage Loans	SO141	\$ 99,757	\$ 96,380	\$ 88,582
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 796	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 11,884	\$ 11,941	\$ 10,903
Commercial Loans and Leases	SO160	\$ 9,398	\$ 9,295	\$ 8,628
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 18	N/A	N/A
Consumer Loans and Leases	SO171	\$ 2,486	\$ 2,646	\$ 2,275
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 23	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 636	\$ 605	\$ 663
Federal Home Loan Bank Stock	SO181	\$ 635	\$ 600	\$ 661
Other	SO185	\$ 1	\$ 5	\$ 2
Interest Expense - Total	SO21	\$ 66,567	\$ 62,931	\$ 54,904
Deposits	SO215	\$ 53,495	\$ 48,804	\$ 42,364
Escrows	SO225	\$ 0	\$ 0	\$- 7
Advances from FHLBank	SO230	\$ 12,254	\$ 13,595	\$ 12,223
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 819	\$ 532	\$ 324
Capitalized Interest	SO271	\$ 1	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 58,872	\$ 55,625	\$ 53,560
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 5,220	\$ 1,938	\$ 2,822
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 53,652	\$ 53,687	\$ 50,738
Noninterest Income - Total	SO42	\$ 51,709	\$ 34,870	\$ 38,710
Mortgage Loan Servicing Fees	SO410	\$ 2,195	\$ 500	\$ 323
Servicing Amortization and Valuation Adjustments	SO411	\$- 721	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
93029 - OTS-Regulated: Missouri
March 2007

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Fees and Charges	SO420	\$ 41,455	\$ 25,677	\$ 23,217
Net Income (Loss) from Other - Total	SUB0451	\$ 7,072	\$ 6,994	\$ 13,728
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 7,792	\$ 7,862	\$ 5,751
Operations & Sale of Repossessed Assets	SO461	\$- 373	\$- 48	\$ 3
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 344	\$- 100	\$- 1,034
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0
Sale of Other Assets Held for Investment	SO477	\$- 3	\$- 720	\$ 9,008
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 1,708	\$ 1,699	\$ 1,442
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 70,481	\$ 62,224	\$ 55,642
All Personnel Compensation and Expense	SO510	\$ 37,851	\$ 36,129	\$ 31,169
Legal Expense	SO520	\$ 695	\$ 768	\$ 694
Office Occupancy and Equipment Expense	SO530	\$ 13,088	\$ 9,989	\$ 9,178
Marketing and Other Professional Services	SO540	\$ 7,609	\$ 7,833	\$ 7,417
Loan Servicing Fees	SO550	\$ 383	\$ 197	\$ 231
Goodwill and Other Intangibles Expense	SO560	\$ 330	\$ 334	\$ 284
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 47	\$ 143	\$ 429
Other Noninterest Expense	SO580	\$ 10,478	\$ 6,831	\$ 6,240
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 34,880	\$ 26,333	\$ 33,806
Income Taxes - Total	SO71	\$ 12,793	\$ 9,521	\$ 9,148
Federal	SO710	\$ 10,875	\$ 8,212	\$ 7,923

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
93029 - OTS-Regulated: Missouri
March 2007

***** PUBLIC *****

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Description	Line Item	Value	Value	Value
State, Local & Other	SO720	\$ 1,918	\$ 1,309	\$ 1,225
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 22,087	\$ 16,812	\$ 24,658
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 22,087	\$ 16,812	\$ 24,658

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
93029 - OTS-Regulated: Missouri
March 2007

***** PUBLIC *****

Other Codes As of Mar 2007

Other Noninterest Income Codes

Code	Description
4	Net income(loss) from leasing or subleasing space
9	Net income from data processing lease/services
15	Income from corporate-owned life insurance
19	Realized/unrealized gains on derivatives
99	Other

Other Noninterest Expense Codes

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

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Financial Reporting System
Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
93029 - OTS-Regulated: Missouri
March 2007

***** PUBLIC *****

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Description	Line Item	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES				
YTD - Interest Income - Total	Y_SO11	\$ 124,803	\$ 414,187	\$ 296,236
YTD - Deposits and Investment Securities	Y_SO115	\$ 8,791	\$ 19,959	\$ 14,220
YTD - Mortgage-Backed Securities	Y_SO125	\$ 3,534	\$ 13,747	\$ 9,856
YTD - Mortgage Loans	Y_SO141	\$ 99,757	\$ 337,075	\$ 240,695
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 796	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 9,398	\$ 34,129	\$ 24,834
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 18	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 2,486	\$ 9,277	\$ 6,631
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 23	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 636	\$ 2,077	\$ 1,472
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 635	\$ 2,069	\$ 1,469
YTD - Other	Y_SO185	\$ 1	\$ 8	\$ 3
YTD - Interest Expense - Total	Y_SO21	\$ 66,567	\$ 207,197	\$ 144,266
YTD - Deposits	Y_SO215	\$ 53,495	\$ 157,269	\$ 108,465
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 12,254	\$ 48,237	\$ 34,642
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 819	\$ 1,704	\$ 1,172
YTD - Capitalized Interest	Y_SO271	\$ 1	\$ 13	\$ 13
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 58,872	\$ 209,067	\$ 153,442
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 5,220	\$ 11,727	\$ 9,789
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 53,652	\$ 197,340	\$ 143,653
YTD - Noninterest Income - Total	Y_SO42	\$ 51,709	\$ 135,896	\$ 101,026
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 2,195	\$ 2,034	\$ 1,534
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 721	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
93029 - OTS-Regulated: Missouri
March 2007

***** PUBLIC *****

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Description	Line Item	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 41,455	\$ 94,920	\$ 69,243
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 7,072	\$ 32,929	\$ 25,935
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 7,792	\$ 23,324	\$ 15,462
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 373	\$ 298	\$ 346
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 344	\$- 1,597	\$- 1,497
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$- 256	\$- 256
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$- 3	\$ 11,160	\$ 11,880
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 1,708	\$ 6,013	\$ 4,314
YTD - Noninterest Expense - Total	Y_SO51	\$ 70,481	\$ 226,552	\$ 164,328
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 37,851	\$ 130,451	\$ 94,322
YTD - Legal Expense	Y_SO520	\$ 695	\$ 2,421	\$ 1,653
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 13,088	\$ 36,630	\$ 26,641
YTD - Marketing and Other Professional Services	Y_SO540	\$ 7,609	\$ 28,903	\$ 21,070
YTD - Loan Servicing Fees	Y_SO550	\$ 383	\$ 580	\$ 383
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 330	\$ 1,133	\$ 799
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 47	\$ 666	\$ 523
YTD - Other Noninterest Expense	Y_SO580	\$ 10,478	\$ 25,768	\$ 18,937
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 34,880	\$ 106,684	\$ 80,351
YTD - Income Taxes - Total	Y_SO71	\$ 12,793	\$ 35,558	\$ 26,037
YTD - Federal	Y_SO710	\$ 10,875	\$ 30,749	\$ 22,537
YTD - State, Local, and Other	Y_SO720	\$ 1,918	\$ 4,809	\$ 3,500
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 22,087	\$ 71,126	\$ 54,314
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 22,087	\$ 71,126	\$ 54,314

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES				
General Valuation Allowances - Beginning Balance	VA105	\$ 44,299	\$ 44,339	\$ 42,560
Net Provision for Loss	VA115	\$ 4,929	\$ 1,985	\$ 2,396

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
 93029 - OTS-Regulated: Missouri
 March 2007

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Transfers	VA125	\$- 1,840	\$- 626	\$ 408
Recoveries	VA135	\$ 772	\$ 473	\$ 1,093
Adjustments	VA145	\$- 689	\$ 0	\$ 246
Charge-offs	VA155	\$ 1,331	\$ 1,680	\$ 2,364
General Valuation Allowances - Ending Balance	VA165	\$ 46,140	\$ 44,491	\$ 44,339
Specific Valuation Allowances - Beginning Balance	VA108	\$ 2,574	\$ 2,997	\$ 2,030
Net Provision for Loss	VA118	\$ 337	\$ 96	\$ 855
Transfers	VA128	\$ 1,840	\$ 626	\$- 408
Adjustments	VA148	\$ 0	\$- 11	\$ 1,020
Charge-offs	VA158	\$ 863	\$ 1,134	\$ 500
Specific Valuation Allowances - Ending Balance	VA168	\$ 3,888	\$ 2,574	\$ 2,997
Total Valuation Allowances - Beginning Balance	VA110	\$ 46,873	\$ 47,336	\$ 44,590
Net Provision for Loss	VA120	\$ 5,267	\$ 2,081	\$ 3,251
Recoveries	VA140	\$ 772	\$ 473	\$ 1,093
Adjustments	VA150	\$- 689	\$- 11	\$ 1,266
Charge-offs	VA160	\$ 2,194	\$ 2,814	\$ 2,864
Total Valuation Allowances - Ending Balance	VA170	\$ 50,028	\$ 47,065	\$ 47,336
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY				
GVA Charge-offs - Assets - Total	SUB2026	\$ 1,331	\$ 1,680	\$ 2,364
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 915	\$ 822	\$ 1,312
Construction - Total	SUB2030	\$ 190	\$ 9	\$ 280
1-4 Dwelling Units	VA420	\$ 184	\$ 9	\$ 241
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 6	\$ 0	\$ 39
Permanent - Total	SUB2041	\$ 725	\$ 813	\$ 1,032
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 138	\$ 22	\$ 135
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 503	\$ 463	\$ 285
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 68	\$ 81	\$ 66
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 126	\$ 114
Nonresidential Property (Except Land)	VA480	\$ 16	\$ 121	\$ 304
Land	VA490	\$ 0	\$ 0	\$ 128
Nonmortgage Loans - Total	VA56	\$ 394	\$ 655	\$ 563
Commercial Loans	VA520	\$ 234	\$ 417	\$ 351

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
93029 - OTS-Regulated: Missouri
March 2007

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 160	\$ 238	\$ 212
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 4	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 30	\$ 65	\$ 61
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 0	\$ 2	\$ 0
Other	VA560	\$ 130	\$ 167	\$ 151
Repossessed Assets - Total	VA60	\$ 13	\$ 199	\$ 474
Real Estate - Construction	VA605	\$ 0	\$ 123	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 7	\$ 73	\$ 62
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 411
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 6	\$ 3	\$ 1
Other Assets	VA930	\$ 9	\$ 4	\$ 15
GVA Recoveries - Assets - Total	SUB2126	\$ 772	\$ 473	\$ 1,093
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 134	\$ 137	\$ 927
Construction - Total	SUB2130	\$ 54	\$ 46	\$ 0
1-4 Dwelling Units	VA421	\$ 54	\$ 46	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 80	\$ 91	\$ 927
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 3	\$ 12	\$ 2
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 14	\$ 60	\$ 80
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 1	\$ 1	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 10	\$ 842
Nonresidential Property (Except Land)	VA481	\$ 62	\$ 8	\$ 3
Land	VA491	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 638	\$ 336	\$ 166
Commercial Loans	VA521	\$ 548	\$ 218	\$ 45
Consumer Loans - Total	SUB2161	\$ 90	\$ 118	\$ 121
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
93029 - OTS-Regulated: Missouri
March 2007

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 36	\$ 48	\$ 60
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 14	\$ 21	\$ 27
Other	VA561	\$ 40	\$ 49	\$ 34
Other Assets	VA931	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 2,181	\$ 724	\$ 447
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 1,902	\$ 691	\$ 428
Construction - Total	SUB2230	\$ 886	\$ 309	\$ 46
1-4 Dwelling Units	VA422	\$ 886	\$ 260	\$ 44
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 49	\$ 2
Permanent - Total	SUB2241	\$ 1,016	\$ 382	\$ 382
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 258	\$ 26	\$- 31
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 39	\$ 327	\$ 31
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$- 51	\$ 71	\$- 55
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 37	\$- 22	\$ 45
Land	VA492	\$ 733	\$- 20	\$ 392
Nonmortgage Loans - Total	VA58	\$ 279	\$ 33	\$ 6
Commercial Loans	VA522	\$ 246	\$ 2	\$- 1
Consumer Loans - Total	SUB2261	\$ 33	\$ 31	\$ 7
Loans on Deposits	VA512	\$ 0	\$- 24	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$- 10	\$ 50	\$ 9
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 43	\$ 5	\$- 2
Repossessed Assets - Total	VA62	\$ 0	\$ 0	\$ 13
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
93029 - OTS-Regulated: Missouri
March 2007

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 13
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 2,740	\$ 1,931	\$ 1,718
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 2,683	\$ 1,376	\$ 813
Construction - Total	SUB2330	\$ 1,022	\$ 272	\$ 326
1-4 Dwelling Units	VA425	\$ 1,016	\$ 223	\$ 285
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 6	\$ 49	\$ 41
Permanent - Total	SUB2341	\$ 1,661	\$ 1,104	\$ 487
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 393	\$ 36	\$ 102
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 528	\$ 730	\$ 236
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 16	\$ 151	\$ 11
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 116	\$- 728
Nonresidential Property (Except Land)	VA485	\$- 9	\$ 91	\$ 346
Land	VA495	\$ 733	\$- 20	\$ 520
Nonmortgage Loans - Total	VA59	\$ 35	\$ 352	\$ 403
Commercial Loans	VA525	\$- 68	\$ 201	\$ 305
Consumer Loans - Total	SUB2361	\$ 103	\$ 151	\$ 98
Loans on Deposits	VA515	\$ 0	\$- 24	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 4	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$- 16	\$ 67	\$ 10
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$- 14	\$- 19	\$- 27
Other	VA565	\$ 133	\$ 123	\$ 115
Reposessed Assets - Total	VA65	\$ 13	\$ 199	\$ 487

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
93029 - OTS-Regulated: Missouri
March 2007

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - Construction	VA607	\$ 0	\$ 123	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 7	\$ 73	\$ 62
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 411
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 13
Other Repossessed Assets	VA633	\$ 6	\$ 3	\$ 1
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 9	\$ 4	\$ 15
TROUBLED DEBT RESTRUCTURED				
Amount this Quarter	VA940	\$ 8,515	\$ 10,440	\$ 5,789
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 17,325	\$ 16,283	\$ 15,974
MORTGAGE LOANS FORECLOSED IN QUARTER				
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 10,384	\$ 11,439	\$ 3,514
Construction	VA951	\$ 4,841	\$ 4,451	\$ 1,010
Permanent - 1-4 Dwelling Units	VA952	\$ 5,543	\$ 3,106	\$ 2,384
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 3,882	\$ 120
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS				
Quarter End Balance - Special Mention	VA960	\$ 56,566	\$ 48,001	\$ 53,553
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 91,047	\$ 77,583	\$ 71,969
Substandard	VA965	\$ 85,820	\$ 75,179	\$ 69,346
Doubtful	VA970	\$ 5,226	\$ 2,403	\$ 2,623
Loss	VA975	\$ 1	\$ 1	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3				
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
DELINQUENT LOANS				
Delinquent Loans - Total	SUB2410	\$ 141,183	\$ 128,193	\$ 108,464

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
93029 - OTS-Regulated: Missouri
March 2007

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Mortgages - Total	SUB2421	\$ 126,798	\$ 117,109	\$ 99,231
Construction and Land Loans	SUB2430	\$ 14,779	\$ 16,264	\$ 11,371
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 96,929	\$ 86,432	\$ 69,347
Permanent Loans Secured by All Other Property	SUB2450	\$ 23,426	\$ 22,586	\$ 24,860
Nonmortgages - Total	SUB2461	\$ 14,385	\$ 11,084	\$ 9,233
PAST DUE & STILL ACCRUING				
Past Due & Still Accruing - Total	SUB2470	\$ 94,801	\$ 93,498	\$ 84,044
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 81,963	\$ 82,637	\$ 74,479
Mortgage Loans - Total	SUB2481	\$ 72,464	\$ 75,296	\$ 67,629
Construction	PD115	\$ 2,977	\$ 5,555	\$ 3,943
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD121	\$ 1,129	\$ 3,343	\$ 2,592
Secured by First Liens	PD123	\$ 53,251	\$ 51,876	\$ 44,351
Secured by Junior Liens	PD124	\$ 2,623	\$ 2,097	\$ 2,630
Multifamily (5 or more) Dwelling Units	PD125	\$ 1,136	\$ 933	\$ 3,627
Nonresidential Property (Except Land)	PD135	\$ 7,785	\$ 8,824	\$ 9,432
Land	PD138	\$ 3,563	\$ 2,668	\$ 1,054
Nonmortgage Loans:				
Commercial Loans	PD140	\$ 7,972	\$ 5,825	\$ 5,342
Consumer Loans - Total	SUB2511	\$ 1,527	\$ 1,516	\$ 1,508
Loans on Deposits	PD161	\$ 128	\$ 83	\$ 79
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 21
Education Loans	PD165	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 921	\$ 874	\$ 854
Mobile Home Loans	PD169	\$ 55	\$ 155	\$ 162
Credit Cards	PD171	\$ 9	\$ 2	\$ 21
Other	PD180	\$ 414	\$ 402	\$ 371
Memoranda:				
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 0	\$ 4	\$ 36
Held for Sale Included in PD115:PD180	PD192	\$ 128	\$ 1,057	\$ 21
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 443	\$ 1,173	\$ 1,398
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 442	\$ 517	\$ 483

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
93029 - OTS-Regulated: Missouri
March 2007

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 12,838	\$ 10,861	\$ 9,565
Mortgage Loans - Total	SUB2491	\$ 11,255	\$ 9,820	\$ 9,346
Construction	PD215	\$ 1,145	\$ 941	\$ 0
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD221	\$ 3,250	\$ 1,731	\$ 1,839
Secured by First Liens	PD223	\$ 5,004	\$ 5,226	\$ 6,830
Secured by Junior Liens	PD224	\$ 638	\$ 877	\$ 370
Multifamily (5 or more) Dwelling Units	PD225	\$ 383	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 835	\$ 1,045	\$ 153
Land	PD238	\$ 0	\$ 0	\$ 154
Nonmortgage Loans:				
Commercial Loans	PD240	\$ 1,466	\$ 1,009	\$ 188
Consumer Loans - Total	SUB2521	\$ 117	\$ 32	\$ 31
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 112	\$ 22	\$ 18
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 2	\$ 0
Other	PD280	\$ 5	\$ 8	\$ 13
Memoranda:				
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 1,017	\$ 867	\$ 610
Guaranteed Portion Incl in PD295, Excl Rebooked GNMA's	PD296	\$ 397	\$ 439	\$ 610
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0
NONACCRUAL				
Nonaccrual - Total	PD30	\$ 46,382	\$ 34,695	\$ 24,420
Mortgage Loans - Total	SUB2501	\$ 43,079	\$ 31,993	\$ 22,256
Construction	PD315	\$ 2,321	\$ 1,595	\$ 1,081
Permanent:				
Residential:				
1-4 Dwelling Units:				

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
93029 - OTS-Regulated: Missouri
March 2007

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 936	\$ 298	\$ 519
Secured by First Liens	PD323	\$ 28,863	\$ 20,153	\$ 10,050
Secured by Junior Liens	PD324	\$ 1,235	\$ 831	\$ 166
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 3,774
Nonresidential Property (Except Land)	PD335	\$ 4,951	\$ 3,611	\$ 1,527
Land	PD338	\$ 4,773	\$ 5,505	\$ 5,139
Nonmortgage Loans:				
Commercial Loans	PD340	\$ 2,493	\$ 1,984	\$ 1,525
Consumer Loans - Total	SUB2531	\$ 810	\$ 718	\$ 639
Loans on Deposits	PD361	\$ 29	\$ 0	\$ 115
Home Improvement Loans	PD363	\$ 39	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 327	\$ 335	\$ 348
Mobile Home Loans	PD369	\$ 65	\$ 55	\$ 0
Credit Cards	PD371	\$ 0	\$ 3	\$ 1
Other	PD380	\$ 350	\$ 325	\$ 175
Memoranda:				
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 3,335	\$ 3,053	\$ 4,048
Held for Sale Included in PD315:PD380	PD392	\$ 18	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 505	\$ 282	\$ 234
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 190	\$ 97	\$ 46
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE				
Balances at Quarter-end - Total	SUB5100	\$ 186,183	\$ 167,936	\$ 167,247
90% up to 100% LTV	LD110	\$ 168,420	\$ 150,006	\$ 148,230
100% and greater LTV	LD120	\$ 17,763	\$ 17,930	\$ 19,017
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 5,994	\$ 5,665	\$ 3,248
Past Due and Still Accruing - Total	SUB5240	\$ 4,623	\$ 5,087	\$ 2,247
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 3,582	\$ 3,581	\$ 1,217
90% up to 100% LTV	LD210	\$ 3,582	\$ 3,005	\$ 1,217
100% and greater LTV	LD220	\$ 0	\$ 576	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 1,041	\$ 1,506	\$ 1,030

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
93029 - OTS-Regulated: Missouri
March 2007

***** PUBLIC *****

Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
90% up to 100% LTV	LD230	\$ 1,041	\$ 1,506	\$ 1,030
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 1,371	\$ 578	\$ 1,001
90% up to 100% LTV	LD250	\$ 1,057	\$ 516	\$ 939
100% and greater LTV	LD260	\$ 314	\$ 62	\$ 62
Net Charge-offs - Total	SUB5300	\$ 33	\$ 56	\$ 50
90% up to 100% LTV	LD310	\$ 24	\$ 56	\$ 50
100% and greater LTV	LD320	\$ 9	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 66,740	\$ 1,351	\$ 1,729
90% up to 100% LTV	LD410	\$ 66,740	\$ 1,351	\$ 1,438
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 291
Originations - Total	SUB5330	\$ 54,550	\$ 49,153	\$ 63,569
90% up to 100% LTV	LD430	\$ 48,020	\$ 38,342	\$ 41,410
100% and greater LTV	LD440	\$ 6,530	\$ 10,811	\$ 22,159
Sales - Total	SUB5340	\$ 28,639	\$ 22,665	\$ 39,774
90% up to 100% LTV	LD450	\$ 25,435	\$ 18,481	\$ 26,179
100% and greater LTV	LD460	\$ 3,204	\$ 4,184	\$ 13,595
Supplemental Loan Data for All Loans				
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 19,759	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 0	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 116,862	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 39,938	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 18,353	N/A	N/A
Total Capitalized Negative Amortization	LD650	\$ 3	N/A	N/A
Schedule CC --- Consolidated Commitments and Contingencies				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 308,147	\$ 307,375	\$ 324,394
Mortgage Construction Loans	CC105	\$ 238,286	\$ 239,300	\$ 258,832
Other Mortgage Loans	CC115	\$ 69,861	\$ 68,075	\$ 65,562
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 5,190	\$ 1,417	\$ 1,263
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 347,983	\$ 230,477	\$ 226,563
1-4 Dwelling Units	CC280	\$ 240,119	\$ 124,649	\$ 155,840

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
93029 - OTS-Regulated: Missouri
March 2007

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 1,740	\$ 12,885	\$ 9,012
All Other Real Estate	CC300	\$ 106,124	\$ 92,943	\$ 61,711
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 18,838	\$ 54,589	\$ 9,904
Commitments Outstanding to Purchase Loans	CC320	\$ 225	\$ 225	\$ 381
Commitments Outstanding to Sell Loans	CC330	\$ 183,714	\$ 150,033	\$ 135,205
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 156,380	\$ 45,293	\$ 59,316
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 650	\$ 2,000	\$ 540
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 473,726	\$ 504,825	\$ 489,425
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 386,605	\$ 378,779	\$ 372,207
Commercial Lines	CC420	\$ 79,821	\$ 117,029	\$ 108,698
Open-End Consumer Lines - Credit Cards	CC423	\$ 4,332	\$ 3,954	\$ 4,044
Open-End Consumer Lines - Other	CC425	\$ 2,968	\$ 5,063	\$ 4,476
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 24,806	\$ 31,702	\$ 30,822
Commercial	CC430	\$ 5,931	\$ 6,140	\$ 6,921
Standby, Not Included on CC465 or CC468	CC435	\$ 18,875	\$ 25,562	\$ 23,901
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 695,467	\$ 622,232	\$ 280,103
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 351	\$ 351	\$ 351
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 693,317	\$ 620,350	\$ 278,213
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Mortgage-Backed Securities:				
Pass-Through:				
Purchases	CF143	\$ 7,207	\$ 2,553	\$ 5,939
Sales	CF145	\$ 915	\$ 962	\$ 3,156
Other Balance Changes	CF148	\$- 9,772	\$- 9,017	\$- 14,306
Other Mortgage-Backed Securities:				
Purchases	CF153	\$ 2,000	\$ 16,444	\$ 51,033

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
93029 - OTS-Regulated: Missouri
March 2007

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Sales	CF155	\$ 0	\$ 0	\$ 191
Other Balance Changes	CF158	\$- 2,511	\$- 3,626	\$- 4,023
Mortgage Loans:				
Purchases - Total	SUB3811	\$ 9,207	\$ 18,997	\$ 56,972
Sales - Total	SUB3821	\$ 915	\$ 962	\$ 3,347
Net Purchases - Total	SUB3826	\$ 8,292	\$ 18,035	\$ 53,625
Mortgage Loans Disbursed - Total	SUB3831	\$ 1,370,795	\$ 1,552,206	\$ 1,135,238
Construction Loans - Total	SUB3840	\$ 129,615	\$ 184,661	\$ 154,019
1-4 Dwelling Units	CF190	\$ 101,299	\$ 120,151	\$ 127,467
Multifamily (5 or more) Dwelling Units	CF200	\$ 6,741	\$ 14,974	\$ 12,396
Nonresidential	CF210	\$ 21,575	\$ 49,536	\$ 14,156
Permanent Loans - Total	SUB3851	\$ 1,241,180	\$ 1,367,545	\$ 981,219
1-4 Dwelling Units	CF225	\$ 1,137,407	\$ 1,221,172	\$ 852,420
Home Equity and Junior Liens	CF226	\$ 95,704	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 13,771	\$ 14,058	\$ 6,939
Nonresidential (Except Land)	CF260	\$ 50,880	\$ 80,137	\$ 76,062
Land	CF270	\$ 39,122	\$ 52,178	\$ 45,798
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 431,636	\$ 266,282	\$ 284,323
1-4 Dwelling Units	CF280	\$ 431,503	\$ 259,999	\$ 252,145
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 212,123	N/A	N/A
Home Equity and Junior Liens	CF282	\$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 34
Nonresidential	CF300	\$ 133	\$ 6,283	\$ 32,144
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 1,014,102	\$ 910,667	\$ 776,322
1-4 Dwelling Units	CF310	\$ 1,004,375	\$ 900,487	\$ 712,804
Home Equity and Junior Liens	CF311	\$ 29,973	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 3,531	\$ 4,354	\$ 14,649
Nonresidential	CF330	\$ 6,196	\$ 5,826	\$ 48,869
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 582,466	\$- 644,385	\$- 491,999
Memo - Refinancing Loans	CF361	\$ 194,340	\$ 206,693	\$ 128,222
Nonmortgage Loans:				
Commercial:				
Closed or Purchased	CF390	\$ 126,835	\$ 102,769	\$ 131,326

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
93029 - OTS-Regulated: Missouri
March 2007

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Sales	CF395	\$ 1,463	\$ 645	\$ 5,950
Consumer:				
Closed or Purchased	CF400	\$ 24,336	\$ 25,782	\$ 31,733
Sales	CF405	\$ 157	\$ 8	\$ 2,932
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 151,171	\$ 128,551	\$ 163,059
Nonmortgage Loans - Sales - Total	SUB3915	\$ 1,620	\$ 653	\$ 8,882
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 149,551	\$ 127,898	\$ 154,177
Deposits:				
Interest Credited to Deposits	CF430	\$ 41,238	\$ 38,210	\$ 35,324
Schedule DI --- Consolidated Deposit Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Deposit Data				
Total Broker - Originated Deposits	SUB4061	\$ 1,255,352	\$ 892,485	\$ 934,306
Fully Insured	DI100	\$ 1,153,940	\$ 817,759	\$ 814,020
Other	DI110	\$ 101,412	\$ 74,726	\$ 120,286
Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI120	\$ 3,683,473	\$ 3,192,382	\$ 3,425,563
Greater than \$100,000	DI130	\$ 1,727,350	\$ 1,799,550	\$ 1,569,113
Number of Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI150	2,471,666	724,211	446,440
Greater than \$100,000	DI160	6,062	5,966	5,852
Retirement Deposits with Balances				
\$250,000 or Less	DI170	\$ 371,726	\$ 301,058	N/A
Greater than \$250,000	DI175	\$ 5,747	\$ 6,882	N/A
Number of Retirement Deposits with Balances				
\$250,000 or Less	DI180	105,128	20,684	N/A
Greater than \$250,000	DI185	15	28	N/A
Number of Deposit Accounts - Total				
IRA/Keogh Accounts	DI200	\$ 373,432	\$ 311,393	\$ 309,714
Uninsured Deposits	DI210	\$ 621,031	\$ 775,394	\$ 619,360
Preferred Deposits	DI220	\$ 85,492	\$ 114,132	\$ 77,556
Components of Deposits and Escrows				
Transaction Accounts (Including Demand Deposits)	DI310	\$ 1,052,530	\$ 1,003,814	\$ 758,286
Money Market Deposit Accounts	DI320	\$ 1,431,773	\$ 1,201,993	\$ 1,188,432

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
 93029 - OTS-Regulated: Missouri
 March 2007

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 345,414	\$ 321,136	\$ 311,508
Time Deposits	DI340	\$ 2,958,580	\$ 2,772,924	\$ 2,736,449
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 519,565	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 49,339	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 452,522	\$ 372,714	\$ 344,662
Deposits Data for Deposit Insurance Premium Assessments				
Section I (Optional)				
Quarter-End Deposit Totals:				
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 284,751	N/A	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	N/A	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	N/A	N/A
Average Daily Deposit Totals:				
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 1,076,231	N/A	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 107,177	N/A	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	N/A	N/A
Section II (If Section I Completed, This Section Not Required)				
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 174	\$ 15,090	\$ 7,635
Deposits of Consolidated Subsidiaries:				
Demand Deposits	DI640	\$ 2,838	\$ 2,657	\$ 2,759
Time and Savings Deposits	DI650	\$ 303	\$ 377	\$ 1,042
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act				
Adjustments to Demand Deposits (including escrows)	DI720	\$ 604	\$ 429	\$ 263
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
93029 - OTS-Regulated: Missouri
March 2007

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Miscellaneous				
Number of Full-time Equivalent Employees	SI370	2,376	2,290	2,223
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 147,942	N/A	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 0	N/A	N/A
Available-for-Sale Securities	SI385	\$ 515,221	\$ 547,781	\$ 544,762
Assets Held for Sale	SI387	\$ 242,441	\$ 290,817	\$ 187,965
Loans Serviced for Others	SI390	\$ 2,603,314	\$ 2,294,565	\$ 2,239,329
Residual Interests				
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 18	\$ 15	\$ 16
Qualified Thrift Lender Test				
Actual Thrift Investment Percentage at Month-end				
First month of Qtr	SI581	84.28%	84.45%	81.57%
Second month of Qtr	SI582	83.99%	84.41%	83.74%
Third month of Qtr	SI583	84.36%	84.57%	83.91%
IRS Domestic Building and Loan Test				
Percent of Assets Test	SI585	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 5,623	\$ 4,971	\$ 5,016
Credit extended to assn exec officers, prin shareholders & related interest				
Aggregate amount of all extensions of credit	SI590	\$ 23,913	\$ 17,318	\$ 17,995
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	9	8	8
Summary of Changes in Equity Capital				
Beginning Equity Capital	SI600	\$ 911,032	\$ 879,115	\$ 834,827
Net Income (Loss) (SO91)	SI610	\$ 22,087	\$ 16,812	\$ 24,658
Dividends Declared				
Preferred Stock	SI620	\$ 369	\$ 238	\$ 239
Common Stock	SI630	\$ 27,492	\$ 6,850	\$ 7,558
Stock Issued	SI640	\$ 0	\$ 5,820	\$ 13,408
Stock Retired	SI650	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 2,099	\$ 25,071	\$ 748

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
93029 - OTS-Regulated: Missouri
March 2007

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 9,001
Other Comprehensive Income	SI662	\$ 10	\$ 938	\$ 4,792
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$ 1,780	\$ 229	\$- 522
Ending Equity Capital (SC80)	SI680	\$ 909,147	\$ 920,897	\$ 879,115
Transactions With Affiliations				
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 2,654	\$ 246,689	\$ 4,890
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 241,857	\$ 9,151	\$ 6,163
Mutual Fund and Annuity Sales				
Sell private-label/third-party mutual funds/annuities?	SI805	6 [Yes]	6 [Yes]	6 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 180	\$ 171	\$ 184
Average Balance Sheet Data				
Total Assets	SI870	\$ 7,833,229	\$ 7,066,069	\$ 6,731,116
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 765,192	\$ 520,627	\$ 474,692
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 5,998,349	\$ 5,543,131	\$ 5,264,163
Nonmortgage Loans	SI885	\$ 597,674	\$ 591,445	\$ 560,674
Deposits and Excrows	SI890	\$ 5,476,208	\$ 5,013,457	\$ 4,785,735
Total Borrowings	SI895	\$ 1,037,008	\$ 1,099,198	\$ 1,023,762
Schedule SQ --- Consolidated Supplemental Questions				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	1
Any Outstanding Futures or Options Positions?	SQ310	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	1	1	1
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	20	21	20

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
93029 - OTS-Regulated: Missouri
March 2007

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
FIDUCIARY AND RELATED SERVICES				
Does your institution have fiduciary powers?	FS110	4 [Yes]	4 [Yes]	4 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	4 [Yes]	4 [Yes]	4 [Yes]
Do you have any activity to report on this schedule?	FS130	4 [Yes]	4 [Yes]	4 [Yes]
FIDUCIARY AND RELATED ASSETS				
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 13,215,339	\$ 12,714,841	\$ 11,993,624
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 7,799,078	\$ 7,656,015	\$ 7,184,443
Personal Trust and Agency Accounts	FS210	\$ 3,169,643	\$ 3,127,139	\$ 2,969,880
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 1,457,235	\$ 1,409,368	\$ 1,328,489
Employee Benefit - Defined Contribution	FS220	\$ 124,426	\$ 120,566	\$ 123,887
Employee Benefit - Defined Benefit	FS230	\$ 268,300	\$ 264,667	\$ 239,752
Other Retirement Accounts	FS240	\$ 1,064,509	\$ 1,024,135	\$ 964,850
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 1,152
Investment Management Agency Accounts	FS260	\$ 3,164,078	\$ 3,111,441	\$ 2,877,499
Other Fiduciary Accounts	FS270	\$ 8,122	\$ 8,067	\$ 7,423
Managed Assets (\$) - Assets Excl in OTS Assess Complex	FS290	\$ 9,903	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 472,063	\$ 500,012	\$ 486,844
Personal Trust and Agency Accounts	FS211	\$ 9,532	\$ 10,460	\$ 11,824
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 462,531	\$ 489,552	\$ 475,020
Employee Benefit - Defined Contribution	FS221	\$ 172,527	\$ 148,260	\$ 165,525
Employee Benefit - Defined Benefit	FS231	\$ 279,734	\$ 329,558	\$ 297,127
Other Retirement Accounts	FS241	\$ 10,270	\$ 11,734	\$ 12,368
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 4,944,198	\$ 4,558,814	\$ 4,322,337
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	10,326	10,169	9,999
Personal Trust and Agency Accounts	FS212	6,702	6,645	6,619
Retirement-related Trust and Agency Accounts - Total	SUB6120	1,232	1,195	1,144
Employee Benefit - Defined Contribution	FS222	42	42	49

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
93029 - OTS-Regulated: Missouri
March 2007

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	53	55	54
Other Retirement Accounts	FS242	1,137	1,098	1,041
Corporate Trust and Agency Accounts	FS252	0	0	1
Investment Management Agency Accounts	FS262	2,386	2,323	2,230
Other Fiduciary Accounts	FS272	6	6	5
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	87	98	104
Personal Trust and Agency Accounts	FS213	12	14	18
Retirement-related Trust and Agency Accounts - Total	SUB6130	75	84	86
Employee Benefit - Defined Contribution	FS223	30	36	41
Employee Benefit - Defined Benefit	FS233	21	22	22
Other Retirement Accounts	FS243	24	26	23
Corporate Trust and Agency Accounts	FS253	0	0	0
Other Fiduciary Accounts	FS273	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	162,041	151,394	147,246
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)				
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 18,523	\$ 61,906	\$ 45,684
Personal Trust and Agency Accounts	FS310	\$ 10,161	\$ 33,338	\$ 24,451
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 2,535	\$ 9,300	\$ 6,875
Employee Benefit - Defined Contribution	FS320	\$ 303	\$ 1,325	\$ 1,023
Employee Benefit - Defined Benefit	FS330	\$ 572	\$ 2,049	\$ 1,523
Other Retirement Accounts	FS340	\$ 1,660	\$ 5,926	\$ 4,329
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 4,265	\$ 14,993	\$ 10,847
Other Fiduciary Accounts	FS370	\$ 20	\$ 75	\$ 55
Custody and Safekeeping Accounts	FS380	\$ 753	\$ 2,505	\$ 2,036
Other Fiduciary and Related Services	FS390	\$ 789	\$ 1,695	\$ 1,420
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 10,122	\$ 0
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 117	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 18,523	\$ 51,667	\$ 45,684
FIDUCIARY MEMORANDA				
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 322,057	\$ 3,127,139	\$ 0

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
 93029 - OTS-Regulated: Missouri
 March 2007

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 731	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 22,591	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 1,205	\$ 107,273	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 313,351	\$ 0
Money Market Mutual Funds	FS430	\$ 3,855	\$ 415,779	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 186,786	\$ 0
Common and Preferred Stock	FS445	\$ 143,372	\$ 1,850,328	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 115	\$ 0
Real Estate	FS455	\$ 837	\$ 99,806	\$ 0
Miscellaneous Assets	FS460	\$ 172,788	\$ 130,379	\$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	18	0
Domestic Equity	FS610	0	6	0
International/Global Equity	FS620	0	2	0
Stock/Bond Blend	FS630	0	1	0
Taxable Bond	FS640	0	2	0
Municipal Bond	FS650	0	0	0
Short-Term Investments/Money Market	FS660	0	7	0
Specialty/Other	FS670	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 272,389	\$ 0
Domestic Equity	FS615	\$ 0	\$ 135,544	\$ 0
International/Global Equity	FS625	\$ 0	\$ 25,080	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 950	\$ 0
Taxable Bond	FS645	\$ 0	\$ 86,499	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 24,316	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)				

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
93029 - OTS-Regulated: Missouri
March 2007

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 0	\$ 121	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 117	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 4	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 4	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 4	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0
Schedule CCR --- Consolidated Capital Requirement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
TIER 1 (CORE) CAPITAL REQUIREMENT				
Equity Capital (SC80)	CCR100	\$ 909,144	\$ 920,899	\$ 879,113
Equity Capital Deductions - Total	SUB1631	\$ 21,219	\$ 21,353	\$ 21,254
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 1,953	\$ 1,916	\$ 2,184
Goodwill and Certain Other Intangible Assets	CCR115	\$ 13,001	\$ 13,177	\$ 13,286
Disallowed Servicing/Deferd Tax/Resid Interests/Otr Assets	CCR133	\$ 6,265	\$ 6,260	\$ 5,784
Other	CCR134	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 452	\$ - 784	\$ - 55
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ - 683	\$ - 784	\$ - 55
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 38	\$ 0	\$ 0
Other	CCR195	\$ 1,097	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 888,377	\$ 898,762	\$ 857,804

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
 93029 - OTS-Regulated: Missouri
 March 2007

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 7,762,497	\$ 7,501,643	\$ 6,983,770
Asset Deductions - Total	SUB1651	\$ 22,967	\$ 22,297	\$ 21,298
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 3,690	\$ 2,853	\$ 2,221
Goodwill and Certain Other Intangible Assets	CCR265	\$ 13,012	\$ 13,184	\$ 13,293
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 6,265	\$ 6,260	\$ 5,784
Other	CCR275	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 1,040	\$- 1,317	\$- 57
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 1,040	\$- 1,317	\$- 57
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 7,738,490	\$ 7,478,029	\$ 6,962,415
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 309,139	\$ 298,440	\$ 277,853
TOTAL RISK-BASED CAPITAL REQUIREMENT				
Tier 1 (Core) Capital	CCR30	\$ 888,377	\$ 898,762	\$ 857,804
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,384	\$ 1,958	\$ 1,909
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 43,374	\$ 41,321	\$ 41,073
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 44,758	\$ 43,279	\$ 42,982
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 44,758	\$ 43,279	\$ 42,982
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 85	\$ 258	\$ 197
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 18	\$ 15	\$ 16
Total Risk-Based Capital	CCR39	\$ 933,032	\$ 941,768	\$ 900,573
0% R/W Category - Cash	CCR400	\$ 64,927	\$ 53,219	\$ 36,988
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 55,178	\$ 39,912	\$ 39,189
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 12,331	\$ 12,280	\$ 19,022
0% R/W Category - Assets Total	CCR420	\$ 132,436	\$ 105,411	\$ 95,199
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
93029 - OTS-Regulated: Missouri
March 2007

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 278,520	\$ 311,487	\$ 305,628
20% R/W Category - Claims on FHLBs	CCR435	\$ 263,245	\$ 272,547	\$ 208,514
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 44,602	\$ 43,628	\$ 43,540
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 121,331	\$ 153,259	\$ 109,658
20% R/W Category - Other	CCR450	\$ 185,996	\$ 190,925	\$ 203,442
20% R/W Category - Assets Total	CCR455	\$ 893,694	\$ 971,846	\$ 870,782
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 178,740	\$ 194,369	\$ 174,157
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 3,205,169	\$ 2,909,669	\$ 2,693,331
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 47,636	\$ 59,338	\$ 67,849
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,096	\$ 1,094	\$ 1,096
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 8,272	\$ 8,065	\$ 8,304
50% R/W Category - Other	CCR480	\$ 287	\$ 257	\$ 347
50% R/W Category - Assets Total	CCR485	\$ 3,262,460	\$ 2,978,423	\$ 2,770,927
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 1,631,238	\$ 1,489,218	\$ 1,385,471
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 1,189,633	\$ 139,852	\$ 151,406
100% R/W Category - All Other Assets	CCR506	\$ 2,485,491	\$ 3,507,668	\$ 3,334,976
100% R/W Category - Assets Total	CCR510	\$ 3,675,124	\$ 3,647,520	\$ 3,486,382
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 3,675,124	\$ 3,647,520	\$ 3,486,382
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 7,963,714	\$ 7,703,200	\$ 7,223,290
Subtotal Risk-Weighted Assets	CCR75	\$ 5,485,093	\$ 5,331,104	\$ 5,046,001
Excess Allowances for Loan and Lease Losses	CCR530	\$ 1,527	\$ 2,030	\$ 2,187
Total Risk-Weighted Assets	CCR78	\$ 5,483,566	\$ 5,329,074	\$ 5,043,814
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 438,685	\$ 426,326	\$ 403,505
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS				
Tier 1 (Core) Capital Ratio	CCR810	11.48%	12.02%	12.32%
Total Risk-Based Capital Ratio	CCR820	17.02%	17.67%	17.86%
Tier 1 Risk-Based Capital Ratio	CCR830	16.20%	16.86%	17.01%

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:51 PM

TFR Industry Aggregate Report
93029 - OTS-Regulated: Missouri
March 2007

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Tangible Equity Ratio	CCR840	11.48%	12.02%	12.32%

*Note

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