

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:15 AM

TFR Industry Aggregate Report
93020 - OTS-Regulated: Kansas
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Number of Institutions	17	17	17	17	18

Schedule NS --- Optional Narrative Statement		Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	0	1
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,028,923	\$ 1,135,112	\$ 1,258,536	\$ 1,241,800	\$ 1,346,389
Cash and Non-Interest-Earning Deposits	SC110	\$ 90,388	\$ 91,484	\$ 115,375	\$ 80,846	\$ 95,275
Interest-Earning Deposits in FHLBs	SC112	\$ 69,262	\$ 108,994	\$ 170,050	\$ 133,686	\$ 135,710
Other Interest-Earning Deposits	SC118	\$ 8,758	\$ 12,773	\$ 13,040	\$ 14,549	\$ 17,589
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 14,582	\$ 19,262	\$ 2,969	\$ 11,366	\$ 8,322
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 797,802	\$ 856,972	\$ 905,916	\$ 952,770	\$ 1,030,615
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 9,605	\$ 10,897	\$ 12,600	\$ 13,489	\$ 12,556
State and Municipal Obligations	SC180	\$ 2,111	\$ 2,284	\$ 1,684	\$ 1,684	\$ 3,730
Securities Backed by Nonmortgage Loans	SC182	\$ 2,374	\$ 1,968	\$ 1,125	\$ 1,210	\$ 1,332
Other Investment Securities	SC185	\$ 24,415	\$ 23,875	\$ 23,822	\$ 24,210	\$ 27,339
Accrued Interest Receivable	SC191	\$ 9,626	\$ 6,603	\$ 11,955	\$ 7,990	\$ 13,921
Mortgage-Backed Securities - Gross	SUB0072	\$ 3,666,266	\$ 3,773,512	\$ 3,798,422	\$ 4,042,437	\$ 4,115,193
Mortgage-Backed Securities - Total	SC22	\$ 3,666,266	\$ 3,773,512	\$ 3,798,422	\$ 4,042,437	\$ 4,115,193
Pass-Through - Total	SUB0073	\$ 3,232,167	\$ 3,342,503	\$ 3,370,054	\$ 3,605,152	\$ 3,690,619
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 3,153,112	\$ 3,261,935	\$ 3,287,288	\$ 3,520,181	\$ 3,603,808
Other Pass-Through	SC215	\$ 79,055	\$ 80,568	\$ 82,766	\$ 84,971	\$ 86,811
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 419,701	\$ 416,340	\$ 413,834	\$ 421,534	\$ 408,149
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 18,025	\$ 19,338	\$ 20,658	\$ 23,102	\$ 27,341
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 69,613	\$ 73,383	\$ 79,111	\$ 100,438	\$ 115,963
Other	SC222	\$ 332,063	\$ 323,619	\$ 314,065	\$ 297,994	\$ 264,845
Accrued Interest Receivable	SC228	\$ 14,398	\$ 14,669	\$ 14,534	\$ 15,751	\$ 16,425

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:15 AM

TFR Industry Aggregate Report
93020 - OTS-Regulated: Kansas
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 7,070,272	\$ 6,876,481	\$ 6,705,263	\$ 6,418,912	\$ 6,272,744
Mortgage Loans - Total	SC26	\$ 7,053,820	\$ 6,860,817	\$ 6,689,547	\$ 6,404,308	\$ 6,258,330
Construction Loans - Total	SUB0100	\$ 337,986	\$ 304,078	\$ 292,166	\$ 262,181	\$ 224,347
Residential - Total	SUB0110	\$ 245,130	\$ 219,961	\$ 220,295	\$ 205,652	\$ 182,767
1-4 Dwelling Units	SC230	\$ 207,183	\$ 181,517	\$ 182,722	\$ 170,417	\$ 157,557
Multifamily (5 or more) Dwelling Units	SC235	\$ 37,947	\$ 38,444	\$ 37,573	\$ 35,235	\$ 25,210
Nonresidential Property	SC240	\$ 92,856	\$ 84,117	\$ 71,871	\$ 56,529	\$ 41,580
Permanent Loans - Total	SUB0121	\$ 6,703,870	\$ 6,544,355	\$ 6,386,686	\$ 6,131,449	\$ 6,023,847
Residential - Total	SUB0131	\$ 6,219,546	\$ 6,077,811	\$ 5,923,011	\$ 5,692,044	\$ 5,607,618
1-4 Dwelling Units - Total	SUB0141	\$ 6,052,110	\$ 5,914,719	\$ 5,757,471	\$ 5,541,055	\$ 5,452,373
Revolving Open-End Loans	SC251	\$ 244,086	\$ 250,779	\$ 247,704	\$ 235,974	\$ 229,510
All Other - First Liens	SC254	\$ 5,701,816	\$ 5,563,068	\$ 5,434,395	\$ 5,235,585	\$ 5,154,389
All Other - Junior Liens	SC255	\$ 106,208	\$ 100,872	\$ 75,372	\$ 69,496	\$ 68,474
Multifamily (5 or more) Dwelling Units	SC256	\$ 167,436	\$ 163,092	\$ 165,540	\$ 150,989	\$ 155,245
Nonresidential Property (Except Land)	SC260	\$ 394,420	\$ 386,701	\$ 391,525	\$ 395,950	\$ 366,836
Land	SC265	\$ 89,904	\$ 79,843	\$ 72,150	\$ 43,455	\$ 49,393
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 193,423	\$ 169,581	\$ 285,222	\$ 217,115	N/A
Accrued Interest Receivable	SC272	\$ 27,494	\$ 25,818	\$ 25,392	\$ 23,482	\$ 23,350
Advances for Taxes and Insurance	SC275	\$ 922	\$ 2,230	\$ 1,019	\$ 1,800	\$ 1,200
Allowance for Loan and Lease Losses	SC283	\$ 16,452	\$ 15,664	\$ 15,716	\$ 14,604	\$ 14,414
Nonmortgage Loans - Gross	SUB0162	\$ 227,905	\$ 230,193	\$ 234,992	\$ 230,799	\$ 220,658
Nonmortgage Loans - Total	SC31	\$ 223,239	\$ 225,443	\$ 230,323	\$ 226,289	\$ 216,237
Commercial Loans - Total	SC32	\$ 157,803	\$ 156,700	\$ 159,584	\$ 158,890	\$ 151,751
Secured	SC300	\$ 136,241	\$ 135,630	\$ 138,710	\$ 141,811	\$ 138,289
Unsecured	SC303	\$ 8,970	\$ 8,132	\$ 7,550	\$ 6,119	\$ 5,835
Lease Receivables	SC306	\$ 12,592	\$ 12,938	\$ 13,324	\$ 10,960	\$ 7,627
Consumer Loans - Total	SC35	\$ 68,711	\$ 71,890	\$ 73,812	\$ 70,438	\$ 67,643
Loans on Deposits	SC310	\$ 13,644	\$ 14,379	\$ 14,779	\$ 14,971	\$ 15,749
Home Improvement Loans (Not secured by real estate)	SC316	\$ 723	\$ 1,627	\$ 1,731	\$ 1,965	\$ 2,390
Education Loans	SC320	\$ 2,160	\$ 5,028	\$ 7,961	\$ 7,857	\$ 1,236
Auto Loans	SC323	\$ 24,620	\$ 26,197	\$ 27,160	\$ 28,629	\$ 31,245
Mobile Home Loans	SC326	\$ 14,918	\$ 10,785	\$ 6,183	\$ 975	\$ 859
Credit Cards	SC328	\$ 0	\$ 0	\$ 22	\$ 43	\$ 53

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:15 AM

TFR Industry Aggregate Report
93020 - OTS-Regulated: Kansas
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 12,646	\$ 13,874	\$ 15,976	\$ 15,998	\$ 16,111
Accrued Interest Receivable	SC348	\$ 1,391	\$ 1,603	\$ 1,596	\$ 1,471	\$ 1,264
Allowance for Loan and Lease Losses	SC357	\$ 4,666	\$ 4,750	\$ 4,669	\$ 4,510	\$ 4,421
Repossessed Assets - Gross	SUB0201	\$ 7,853	\$ 8,256	\$ 9,225	\$ 9,609	\$ 10,298
Repossessed Assets - Total	SC40	\$ 7,741	\$ 8,172	\$ 9,150	\$ 9,508	\$ 10,048
Real Estate - Total	SUB0210	\$ 7,822	\$ 8,237	\$ 9,220	\$ 9,593	\$ 10,283
Construction	SC405	\$ 0	\$ 52	\$ 143	\$ 247	\$ 435
Residential - Total	SUB0225	\$ 7,704	\$ 8,182	\$ 8,729	\$ 8,983	\$ 9,482
1-4 Dwelling Units	SC415	\$ 7,704	\$ 8,182	\$ 8,729	\$ 8,877	\$ 9,482
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 106	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 0	\$ 16	\$ 16
Land	SC428	\$ 118	\$ 3	\$ 348	\$ 347	\$ 350
Other Repossessed Assets	SC430	\$ 31	\$ 19	\$ 5	\$ 16	\$ 15
General Valuation Allowances	SC441	\$ 112	\$ 84	\$ 75	\$ 101	\$ 250
Real Estate Held for Investment	SC45	\$ 5,331	\$ 5,465	\$ 5,411	\$ 5,420	\$ 5,620
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 249,780	\$ 246,893	\$ 243,581	\$ 238,274	\$ 234,074
Federal Home Loan Bank Stock	SC510	\$ 245,347	\$ 242,461	\$ 239,559	\$ 236,991	\$ 233,097
Other	SC540	\$ 4,433	\$ 4,432	\$ 4,022	\$ 1,283	\$ 977
Office Premises and Equipment	SC55	\$ 66,576	\$ 65,773	\$ 68,104	\$ 68,096	\$ 71,035
Other Assets - Gross	SUB0262	\$ 168,026	\$ 157,572	\$ 165,085	\$ 91,874	\$ 109,084
Other Assets - Total	SC59	\$ 167,667	\$ 157,347	\$ 164,884	\$ 91,647	\$ 108,835
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 539	\$ 529	\$ 527	\$ 10,529	\$ 9,432
Bank-Owned Life Insurance - Other	SC625	\$ 34,896	\$ 34,546	\$ 34,174	\$ 23,782	\$ 25,179
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 26,116	\$ 27,440	\$ 29,625	\$ 26,612	\$ 24,408
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 2,345	\$ 2,433	\$ 501	\$ 506	\$ 97
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 104,130	\$ 92,624	\$ 100,258	\$ 30,445	\$ 49,968
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	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93020 - OTS-Regulated: Kansas	(\$Thousands)
Run Date: May 25, 2005, 10:15 AM	March 2005	

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 359	\$ 225	\$ 201	\$ 227	\$ 249
General Valuation Allowances - Total	SUB2092	\$ 21,589	\$ 20,723	\$ 20,661	\$ 19,442	\$ 19,334
Total Assets - Gross	SUB0283	\$ 12,490,932	\$ 12,499,257	\$ 12,488,619	\$ 12,347,221	\$ 12,385,095
Total Assets	SC60	\$ 12,469,343	\$ 12,478,534	\$ 12,467,958	\$ 12,327,779	\$ 12,365,761
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 6,525,710	\$ 6,448,388	\$ 6,513,550	\$ 6,542,483	\$ 6,660,297
Deposits	SC710	\$ 6,433,986	\$ 6,385,567	\$ 6,408,861	\$ 6,464,428	\$ 6,572,272
Escrows	SC712	\$ 94,330	\$ 63,976	\$ 105,956	\$ 79,889	\$ 88,939
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 2,606	\$- 1,155	\$- 1,267	\$- 1,834	\$- 914
Borrowings - Total	SC72	\$ 4,703,514	\$ 4,816,971	\$ 4,767,306	\$ 4,443,237	\$ 4,340,919
Advances from FHLBank	SC720	\$ 4,435,421	\$ 4,544,857	\$ 4,497,879	\$ 4,242,681	\$ 4,229,732
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 244,425	\$ 246,981	\$ 244,362	\$ 173,885	\$ 84,178
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
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	\$ 22,668	\$ 24,133	\$ 24,065	\$ 25,671	\$ 26,009
Other Liabilities - Total	SC75	\$ 100,574	\$ 66,387	\$ 68,665	\$ 111,975	\$ 111,365
Accrued Interest Payable - Deposits	SC763	\$ 5,010	\$ 4,515	\$ 4,225	\$ 3,816	\$ 4,245
Accrued Interest Payable - Other	SC766	\$ 15,532	\$ 15,653	\$ 14,741	\$ 18,830	\$ 19,522
Accrued Taxes	SC776	\$ 4,947	\$ 3,694	\$ 5,624	\$ 2,951	\$ 2,619
Accounts Payable	SC780	\$ 9,454	\$ 11,376	\$ 9,143	\$ 5,585	\$ 6,061
Deferred Income Taxes	SC790	\$ 2,394	\$ 2,057	\$ 2,130	\$ 6,147	\$ 16,319
Other Liabilities and Deferred Income	SC796	\$ 63,237	\$ 29,092	\$ 32,802	\$ 74,646	\$ 62,599
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	\$ 11,329,798	\$ 11,331,746	\$ 11,349,521	\$ 11,097,695	\$ 11,112,581

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:15 AM

TFR Industry Aggregate Report
93020 - OTS-Regulated: Kansas
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Minority Interest	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 1,139,545	\$ 1,146,788	\$ 1,118,437	\$ 1,230,084	\$ 1,253,180
Stock - Total	SUB0311	\$ 485,350	\$ 479,551	\$ 477,621	\$ 477,692	\$ 476,189
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	\$ 15,039	\$ 14,589	\$ 14,039	\$ 13,339	\$ 12,699
Common Stock - Paid in Excess of Par	SC830	\$ 470,311	\$ 464,962	\$ 463,582	\$ 464,353	\$ 463,490
Accumulated Other Comprehensive Income - Total	SC86	\$- 7,238	\$- 473	\$- 1,197	\$- 13,507	\$ 8,055
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 7,460	\$- 546	\$- 1,202	\$- 13,650	\$ 8,227
Gains (Losses) on Cash Flow Hedges	SC865	\$ 222	\$ 73	\$ 5	\$ 143	\$- 172
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 679,926	\$ 686,440	\$ 663,367	\$ 787,708	\$ 792,117
Other Components of Equity Capital	SC891	\$- 18,493	\$- 18,730	\$- 21,354	\$- 21,809	\$- 23,181
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 12,469,343	\$ 12,478,534	\$ 12,467,958	\$ 12,327,779	\$ 12,365,761

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:15 AM

TFR Industry Aggregate Report
93020 - OTS-Regulated: Kansas
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Other Codes As of Mar 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 4
3	Federal, State, or other taxes receivable	1	\$ 19
4	Net deferred tax assets	8	\$ 69,024
5	Insured portion of real estate acquired by forecls	1	\$ 1,966
6	Prepaid deposit insurance premiums	1	\$ 1
7	Prepaid expenses	15	\$ 2,892
9	Advances for loans serviced for others	2	\$ 384
12	Amounts receivable under interest rate swap agreem	1	\$ 4,243
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 22
14	Other noninterest-bearing short-term accounts recv	6	\$ 1,063
19	Receivables fr a broker for unsettled transactions	1	\$ 15,000
22	Unapplied loan disbursements	1	\$ 167
99	Other	7	\$ 518

Other Liability Codes

Code	Description	Count	Amount
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 266
10	Amounts due brokers for unsettled transactions	1	\$ 15,000
11	The liability recorded for post-retirement benefit	8	\$ 9,134
14	Unapplied loan payments received	2	\$ 12
20	F/V of all derivative instru. reportable as liab.	2	\$ 27,613
21	Liabilities for credit losses on OBS credit exposures	1	\$ 19
99	Other	20	\$ 7,123

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:15 AM

TFR Industry Aggregate Report
93020 - OTS-Regulated: Kansas
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 144,566	\$ 143,456	\$ 139,427	\$ 133,668	\$ 137,041
Deposits and Investment Securities	SO115	\$ 9,814	\$ 10,622	\$ 11,017	\$ 11,283	\$ 14,233
Mortgage-Backed Securities	SO125	\$ 34,875	\$ 34,371	\$ 33,481	\$ 32,091	\$ 32,128
Mortgage Loans	SO141	\$ 96,064	\$ 94,806	\$ 91,272	\$ 86,900	\$ 87,490
Nonmortgage Loans - Total	SUB0950	\$ 3,813	\$ 3,657	\$ 3,657	\$ 3,394	\$ 3,190
Commercial Loans and Leases	SO160	\$ 2,606	\$ 2,440	\$ 2,397	\$ 2,206	\$ 1,962
Consumer Loans and Leases	SO171	\$ 1,207	\$ 1,217	\$ 1,260	\$ 1,188	\$ 1,228
Dividend Inc on Equity Investmnts Not Subj to FASB 115- Total	SO18	\$ 2,665	\$ 2,520	\$ 2,229	\$ 2,022	\$ 2,009
Federal Home Loan Bank Stock	SO181	\$ 2,663	\$ 2,519	\$ 2,228	\$ 2,022	\$ 1,990
Other	SO185	\$ 2	\$ 1	\$ 1	\$ 0	\$ 19
Interest Expense - Total	SO21	\$ 82,699	\$ 80,173	\$ 79,873	\$ 86,525	\$ 87,701
Deposits	SO215	\$ 36,131	\$ 34,542	\$ 33,848	\$ 33,039	\$ 33,852
Escrows	SO225	\$ 5	\$ 4	\$ 6	\$ 3	\$ 4
Advances from FHLBank	SO230	\$ 44,599	\$ 43,950	\$ 44,924	\$ 52,713	\$ 53,142
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 20	\$ 20	\$ 20	\$ 20	\$ 20
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 1,944	\$ 1,657	\$ 1,075	\$ 750	\$ 683
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 64,532	\$ 65,803	\$ 61,783	\$ 49,165	\$ 51,349
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 973	\$ 228	\$ 1,276	\$ 1,560	\$ 866
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 63,559	\$ 65,575	\$ 60,507	\$ 47,605	\$ 50,483
Noninterest Income - Total	SO42	\$ 13,496	\$ 12,881	\$ 14,570	\$ 14,576	\$ 12,440
Mortgage Loan Serving Fees	SO410	\$ 754	\$ 262	\$ 285	\$ 1,736	\$ 1,203
Other Fees and Charges	SO420	\$ 8,887	\$ 9,454	\$ 8,020	\$ 6,817	\$ 6,135
Net Income (Loss) from Other - Total	SUB0451	\$ 2,013	\$ 1,415	\$ 1,617	\$ 1,422	\$ 1,287
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 1,290	\$ 1,233	\$ 1,222	\$ 1,226	\$ 1,225
Operations & Sale of Repossessed Assets	SO461	\$ 92	\$ 67	\$ 151	\$ 96	\$ 125
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 28	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:15 AM

TFR Industry Aggregate Report
93020 - OTS-Regulated: Kansas
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 568	\$ 95	\$ 112	\$ 110	\$ 39
Trading Assets (Realized and Unrealized)	SO485	\$ 91	\$ 20	\$ 132	\$ - 10	\$ - 102
Other Noninterest Income	SO488	\$ 1,842	\$ 1,750	\$ 4,648	\$ 4,601	\$ 3,815
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	\$ 38,981	\$ 38,070	\$ 272,919	\$ 37,295	\$ 39,080
All Personnel Compensation and Expense	SO510	\$ 22,012	\$ 22,299	\$ 20,983	\$ 22,043	\$ 23,962
Legal Expense	SO520	\$ 218	\$ 235	\$ 205	\$ 137	\$ 162
Office Occupancy and Equipment Expense	SO530	\$ 6,202	\$ 5,913	\$ 5,877	\$ 5,902	\$ 5,922
Marketing and Other Professional Services	SO540	\$ 3,671	\$ 2,863	\$ 3,076	\$ 2,617	\$ 2,446
Loan Servicing Fees	SO550	\$ 6	\$ 9	\$ 11	\$ 7	\$ 7
Goodwill and Other Intangibles Expense	SO560	\$ 101	\$ 102	\$ 71	\$ 76	\$ 18
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 71	\$ 103	\$ 48	\$ - 41	\$ 67
Other Noninterest Expense	SO580	\$ 6,700	\$ 6,546	\$ 242,648	\$ 6,554	\$ 6,496
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	\$ 38,074	\$ 40,386	\$ - 197,842	\$ 24,886	\$ 23,843
Income Taxes - Total	SO71	\$ 13,685	\$ 14,126	\$ - 75,940	\$ 9,142	\$ 7,644
Federal	SO710	\$ 11,997	\$ 12,364	\$ - 68,777	\$ 7,979	\$ 6,450
State, Local & Other	SO720	\$ 1,688	\$ 1,762	\$ - 7,163	\$ 1,163	\$ 1,194
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 24,389	\$ 26,260	\$ - 121,902	\$ 15,744	\$ 16,199
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 24,389	\$ 26,260	\$ - 121,902	\$ 15,744	\$ 16,199

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:15 AM

TFR Industry Aggregate Report
93020 - OTS-Regulated: Kansas
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Other Codes As of Mar 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	6	\$ 130
5	Net income(loss) from real estate held for invest	2	\$ 167
7	Net income(loss) from leased property	2	\$ 6
9	Net income from data processing lease/services	1	\$ 24
15	Income from corporate-owned life insurance	4	\$ 353
19	Realized/unrealized gains on derivatives	1	\$ 10
99	Other	14	\$ 999

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	1	\$ 21
2	OTS assessments	3	\$ 27
5	Forfeited commitment fees on FHLBank advances	1	\$ 2
6	Supervisory examination fees	4	\$ 31
7	Office supplies, printing, and postage	15	\$ 1,416
8	Telephone, including data lines	3	\$ 148
9	Loan origination expense	2	\$ 718
11	Adjustments to prior periods	1	\$- 54
17	Charitable contributions	1	\$ 10
99	Other	18	\$ 2,010

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:15 AM

TFR Industry Aggregate Report
93020 - OTS-Regulated: Kansas
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 144,566	\$ 551,989	\$ 408,533	\$ 269,106	\$ 137,041
YTD - Deposits and Investment Securities	Y_SO115	\$ 9,814	\$ 46,999	\$ 36,377	\$ 25,360	\$ 14,233
YTD - Mortgage-Backed Securities	Y_SO125	\$ 34,875	\$ 131,627	\$ 97,256	\$ 63,775	\$ 32,128
YTD - Mortgage Loans	Y_SO141	\$ 96,064	\$ 359,511	\$ 264,705	\$ 173,433	\$ 87,490
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 2,606	\$ 9,001	\$ 6,561	\$ 4,164	\$ 1,962
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 1,207	\$ 4,851	\$ 3,634	\$ 2,374	\$ 1,228
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 2,665	\$ 8,757	\$ 6,237	\$ 4,008	\$ 2,009
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 2,663	\$ 8,736	\$ 6,217	\$ 3,989	\$ 1,990
YTD - Other	Y_SO185	\$ 2	\$ 21	\$ 20	\$ 19	\$ 19
YTD - Interest Expense - Total	Y_SO21	\$ 82,699	\$ 333,266	\$ 253,093	\$ 173,220	\$ 87,701
YTD - Deposits	Y_SO215	\$ 36,131	\$ 134,966	\$ 100,424	\$ 66,576	\$ 33,852
YTD - Escrows	Y_SO225	\$ 5	\$ 17	\$ 13	\$ 7	\$ 4
YTD - Advances from FHLBank	Y_SO230	\$ 44,599	\$ 194,050	\$ 150,100	\$ 105,176	\$ 53,142
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 20	\$ 80	\$ 60	\$ 40	\$ 20
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 1,944	\$ 4,153	\$ 2,496	\$ 1,421	\$ 683
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 64,532	\$ 227,480	\$ 161,677	\$ 99,894	\$ 51,349
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 973	\$ 3,786	\$ 3,558	\$ 2,282	\$ 866
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 63,559	\$ 223,694	\$ 158,119	\$ 97,612	\$ 50,483
YTD - Noninterest Income - Total	Y_SO42	\$ 13,496	\$ 54,143	\$ 41,262	\$ 26,692	\$ 12,440
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 754	\$ 3,486	\$ 3,224	\$ 2,939	\$ 1,203
YTD - Other Fees and Charges	Y_SO420	\$ 8,887	\$ 30,151	\$ 20,697	\$ 12,677	\$ 6,135
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 2,013	\$ 5,741	\$ 4,326	\$ 2,709	\$ 1,287
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 1,290	\$ 4,906	\$ 3,673	\$ 2,451	\$ 1,225
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 92	\$ 439	\$ 372	\$ 221	\$ 125
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ - 28	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:15 AM

TFR Industry Aggregate Report
93020 - OTS-Regulated: Kansas
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 568	\$ 356	\$ 261	\$ 149	\$ 39
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 91	\$ 40	\$ 20	\$- 112	\$- 102
YTD - Other Noninterest Income	Y_SO488	\$ 1,842	\$ 14,765	\$ 13,015	\$ 8,367	\$ 3,815
YTD - Noninterest Expense - Total	Y_SO51	\$ 38,981	\$ 384,391	\$ 346,321	\$ 73,402	\$ 39,080
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 22,012	\$ 87,166	\$ 64,867	\$ 43,884	\$ 23,962
YTD - Legal Expense	Y_SO520	\$ 218	\$ 737	\$ 502	\$ 297	\$ 162
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 6,202	\$ 23,429	\$ 17,516	\$ 11,639	\$ 5,922
YTD - Marketing and Other Professional Services	Y_SO540	\$ 3,671	\$ 10,852	\$ 7,989	\$ 4,913	\$ 2,446
YTD - Loan Servicing Fees	Y_SO550	\$ 6	\$ 34	\$ 25	\$ 14	\$ 7
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 101	\$ 267	\$ 165	\$ 94	\$ 18
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 71	\$ 177	\$ 74	\$ 26	\$ 67
YTD - Other Noninterest Expense	Y_SO580	\$ 6,700	\$ 261,729	\$ 255,183	\$ 12,535	\$ 6,496
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 38,074	\$- 106,554	\$- 146,940	\$ 50,902	\$ 23,843
YTD - Income Taxes - Total	Y_SO71	\$ 13,685	\$- 43,884	\$- 58,010	\$ 17,930	\$ 7,644
YTD - Federal	Y_SO710	\$ 11,997	\$- 40,840	\$- 53,204	\$ 15,573	\$ 6,450
YTD - State, Local, and Other	Y_SO720	\$ 1,688	\$- 3,044	\$- 4,806	\$ 2,357	\$ 1,194
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 24,389	\$- 62,670	\$- 88,930	\$ 32,972	\$ 16,199
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 24,389	\$- 62,670	\$- 88,930	\$ 32,972	\$ 16,199

Schedule VA --- Consolidated Valuation Allowances and Related Data						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 20,722	\$ 20,659	\$ 19,445	\$ 18,978	\$ 18,318
Net Provision for Loss	VA115	\$ 926	\$ 267	\$ 1,503	\$ 644	\$ 842
Transfers	VA125	\$- 23	\$- 52	\$- 30	\$- 117	\$- 148
Recoveries	VA135	\$ 181	\$ 355	\$ 224	\$ 193	\$ 212
Adjustments	VA145	\$- 19	\$ 0	\$ 0	\$ 4	\$ 519
Charge-offs	VA155	\$ 197	\$ 507	\$ 483	\$ 257	\$ 413
General Valuation Allowances - Ending Balance	VA165	\$ 21,590	\$ 20,722	\$ 20,659	\$ 19,445	\$ 19,330
Specific Valuation Allowances - Beginning Balance	VA108	\$ 981	\$ 949	\$ 1,255	\$ 315	\$ 380
Net Provision for Loss	VA118	\$ 118	\$ 64	\$- 179	\$ 875	\$ 89

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:15 AM

TFR Industry Aggregate Report
93020 - OTS-Regulated: Kansas
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 23	\$ 52	\$ 30	\$ 117	\$ 148
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 58	\$ 84	\$ 157	\$ 52	\$ 247
Specific Valuation Allowances - Ending Balance	VA168	\$ 1,064	\$ 981	\$ 949	\$ 1,255	\$ 370
Total Valuation Allowances - Beginning Balance	VA110	\$ 21,703	\$ 21,608	\$ 20,700	\$ 19,293	\$ 18,698
Net Provision for Loss	VA120	\$ 1,044	\$ 331	\$ 1,324	\$ 1,519	\$ 931
Recoveries	VA140	\$ 181	\$ 355	\$ 224	\$ 193	\$ 212
Adjustments	VA150	\$- 19	\$ 0	\$ 0	\$ 4	\$ 519
Charge-offs	VA160	\$ 255	\$ 591	\$ 640	\$ 309	\$ 660
Total Valuation Allowances - Ending Balance	VA170	\$ 22,654	\$ 21,703	\$ 21,608	\$ 20,700	\$ 19,700
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 197	\$ 507	\$ 483	\$ 257	\$ 413
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 59	\$ 150	\$ 322	\$ 52	\$ 243
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0	\$ 14	\$ 0
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	\$ 14	\$ 0
Permanent - Total	SUB2041	\$ 59	\$ 150	\$ 322	\$ 38	\$ 243
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 23	\$ 0	\$ 5	\$ 10	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 30	\$ 108	\$ 111	\$ 23	\$ 200
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 6	\$ 42	\$ 0	\$ 5	\$ 30
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 203	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 3	\$ 0	\$ 13
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 115	\$ 230	\$ 128	\$ 107	\$ 97
Commercial Loans	VA520	\$ 0	\$ 1	\$ 0	\$ 13	\$ 1
Consumer Loans - Total	SUB2061	\$ 115	\$ 229	\$ 128	\$ 94	\$ 96
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 4	\$ 1	\$ 7	\$ 0	\$ 3
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 15	\$ 57	\$ 21	\$ 16	\$ 21
Mobile Home Loans	VA550	\$ 14	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:15 AM

TFR Industry Aggregate Report
93020 - OTS-Regulated: Kansas
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 0	\$ 30	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 82	\$ 141	\$ 100	\$ 78	\$ 72
Repossessed Assets - Total	VA60	\$ 0	\$ 0	\$ 0	\$ 24	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 24	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 23	\$ 127	\$ 33	\$ 74	\$ 73
GVA Recoveries - Assets - Total	SUB2126	\$ 181	\$ 355	\$ 224	\$ 193	\$ 212
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 30	\$ 128	\$ 26	\$ 21	\$ 10
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 30	\$ 128	\$ 26	\$ 21	\$ 8
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 4	\$ 13	\$ 15	\$ 2	\$ 3
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 1	\$ 2	\$ 0	\$ 1	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 8	\$ 3	\$ 2	\$ 8	\$ 1
Multifamily (5 or more) Dwelling Units	VA471	\$ 13	\$ 0	\$ 0	\$ 1	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 4	\$ 4	\$ 9	\$ 9	\$ 4
Land	VA491	\$ 0	\$ 106	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 65	\$ 77	\$ 54	\$ 49	\$ 76
Commercial Loans	VA521	\$ 7	\$ 36	\$ 6	\$ 7	\$ 1
Consumer Loans - Total	SUB2161	\$ 58	\$ 41	\$ 48	\$ 42	\$ 75
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 3	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 4	\$ 5	\$ 2	\$ 6	\$ 8

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:15 AM

TFR Industry Aggregate Report
93020 - OTS-Regulated: Kansas
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 0	\$ 1	\$ 2	\$ 3	\$ 3
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 51	\$ 35	\$ 44	\$ 33	\$ 64
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 86	\$ 150	\$ 144	\$ 123	\$ 126
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 141	\$ 115	\$- 150	\$ 989	\$ 241
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$- 73	\$ 40	\$- 201	\$ 941	\$ 28
Construction - Total	SUB2230	\$ 247	\$- 15	\$ 12	\$ 256	\$ 0
1-4 Dwelling Units	VA422	\$ 247	\$- 15	\$ 12	\$ 256	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$- 320	\$ 55	\$- 213	\$ 685	\$ 28
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 13	\$ 32	\$ 26	\$ 63	\$ 16
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 232	\$ 16	\$ 0	\$ 244	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 19	\$ 7	\$ 19	\$ 0	\$ 12
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$- 198	\$ 198	\$ 0
Nonresidential Property (Except Land)	VA482	\$- 120	\$ 0	\$- 60	\$ 180	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 207	\$ 10	\$ 48	\$ 6	\$ 87
Commercial Loans	VA522	\$ 207	\$ 0	\$ 0	\$ 0	\$ 70
Consumer Loans - Total	SUB2261	\$ 0	\$ 10	\$ 48	\$ 6	\$ 17
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$- 1	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 15	\$- 16	\$ 27	\$ 3	\$ 5
Mobile Home Loans	VA552	\$- 17	\$ 14	\$ 3	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 2	\$ 13	\$ 18	\$ 3	\$ 12
Reposessed Assets - Total	VA62	\$ 14	\$ 29	\$ 3	\$ 54	\$ 28
Real Estate - Construction	VA606	\$ 0	\$ 0	\$- 1	\$ 3	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 14	\$ 29	\$ 4	\$ 43	\$ 28
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:15 AM

TFR Industry Aggregate Report
93020 - OTS-Regulated: Kansas
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
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	\$ 8	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$- 7	\$ 36	\$ 0	\$- 12	\$ 98
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 157	\$ 267	\$ 109	\$ 1,053	\$ 442
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$- 44	\$ 62	\$ 95	\$ 972	\$ 261
Construction - Total	SUB2330	\$ 247	\$- 15	\$ 12	\$ 270	\$- 2
1-4 Dwelling Units	VA425	\$ 247	\$- 15	\$ 12	\$ 256	\$- 2
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 14	\$ 0
Permanent - Total	SUB2341	\$- 291	\$ 77	\$ 83	\$ 702	\$ 263
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 32	\$ 19	\$ 16	\$ 71	\$ 13
1-4 Dwelling Units - Secured by First Liens	VA459	\$- 203	\$ 122	\$ 111	\$ 266	\$ 200
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 17	\$ 46	\$ 17	\$- 3	\$ 41
Multifamily (5 or more) Dwelling Units	VA475	\$- 13	\$ 0	\$ 5	\$ 197	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 124	\$- 4	\$- 66	\$ 171	\$ 9
Land	VA495	\$ 0	\$- 106	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 257	\$ 163	\$ 122	\$ 64	\$ 108
Commercial Loans	VA525	\$ 200	\$- 35	\$- 6	\$ 6	\$ 70
Consumer Loans - Total	SUB2361	\$ 57	\$ 198	\$ 128	\$ 58	\$ 38
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 1	\$ 0	\$ 7	\$ 0	\$ 3
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 26	\$ 36	\$ 46	\$ 13	\$ 18
Mobile Home Loans	VA555	\$- 3	\$ 13	\$ 1	\$- 3	\$- 3
Credit Cards	VA559	\$ 0	\$ 30	\$ 0	\$ 0	\$ 0
Other	VA565	\$ 33	\$ 119	\$ 74	\$ 48	\$ 20
Repossessed Assets - Total	VA65	\$ 14	\$ 29	\$ 3	\$ 78	\$ 28
Real Estate - Construction	VA607	\$ 0	\$ 0	\$- 1	\$ 3	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 14	\$ 29	\$ 4	\$ 67	\$ 28

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:15 AM

TFR Industry Aggregate Report
93020 - OTS-Regulated: Kansas
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 8	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$- 70	\$ 13	\$- 111	\$- 61	\$ 45
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 3,831	\$ 6,075	\$ 4,069	\$ 5,457	\$ 3,125
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 12,969	\$ 12,829	\$ 11,515	\$ 11,831	\$ 10,520
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 4,571	\$ 4,369	\$ 4,997	\$ 5,034	\$ 4,720
Construction	VA951	\$ 160	\$ 0	\$ 345	\$ 110	\$ 77
Permanent - 1-4 Dwelling Units	VA952	\$ 4,411	\$ 4,369	\$ 4,652	\$ 4,910	\$ 4,643
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 14	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 37,323	\$ 34,311	\$ 32,699	\$ 20,150	\$ 17,379
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 46,808	\$ 39,712	\$ 45,090	\$ 45,048	\$ 41,776
Substandard	VA965	\$ 45,054	\$ 38,695	\$ 44,069	\$ 44,025	\$ 40,367
Doubtful	VA970	\$ 1,754	\$ 1,017	\$ 1,021	\$ 1,023	\$ 1,409
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 63,650	\$ 61,085	\$ 65,997	\$ 65,752	\$ 67,480
Mortgages - Total	SUB2421	\$ 56,118	\$ 55,337	\$ 62,593	\$ 62,684	\$ 64,196
Construction and Land Loans	SUB2430	\$ 2,174	\$ 1,755	\$ 4,194	\$ 2,590	\$ 4,417
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 47,628	\$ 51,079	\$ 53,821	\$ 56,848	\$ 56,021
Permanent Loans Secured by All Other Property	SUB2450	\$ 6,316	\$ 3,266	\$ 6,248	\$ 3,654	\$ 5,595
Nonmortgages - Total	SUB2461	\$ 7,532	\$ 5,748	\$ 3,404	\$ 3,068	\$ 3,284
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 49,732	\$ 46,548	\$ 46,955	\$ 43,824	\$ 44,042

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:15 AM

TFR Industry Aggregate Report
93020 - OTS-Regulated: Kansas
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 48,364	\$ 45,138	\$ 45,139	\$ 42,682	\$ 42,439
Mortgage Loans - Total	SUB2481	\$ 43,070	\$ 40,730	\$ 43,150	\$ 40,887	\$ 40,451
Construction	PD115	\$ 2,064	\$ 763	\$ 1,755	\$ 508	\$ 245
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 1,239	\$ 801	\$ 22,698	\$ 23,112	\$ 22,670
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 32,801	\$ 35,623	\$ 15,468	\$ 15,501	\$ 15,358
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 1,332	\$ 979	\$ 456	\$ 573	\$ 420
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 976	\$ 483	\$ 485	\$ 488	\$ 498
Permanent - Nonresidential Property (Except Land)	PD135	\$ 4,658	\$ 1,318	\$ 936	\$ 297	\$ 1,250
Permanent - Land	PD138	\$ 0	\$ 763	\$ 1,352	\$ 408	\$ 10
Nonmortgage Loans - Commercial Loans	PD140	\$ 4,506	\$ 3,309	\$ 879	\$ 651	\$ 902
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 788	\$ 1,099	\$ 1,110	\$ 1,144	\$ 1,086
Loans on Deposits	PD161	\$ 14	\$ 66	\$ 13	\$ 42	\$ 160
Home Improvement Loans	PD163	\$ 1	\$ 49	\$ 57	\$ 130	\$ 37
Education Loans	PD165	\$ 0	\$ 6	\$ 1	\$ 3	\$ 7
Auto Loans	PD167	\$ 401	\$ 707	\$ 594	\$ 587	\$ 628
Mobile Home Loans	PD169	\$ 113	\$ 103	\$ 105	\$ 38	\$ 0
Credit Cards	PD171	\$ 0	\$ 0	\$ 1	\$ 4	\$ 9
Other	PD180	\$ 259	\$ 168	\$ 339	\$ 340	\$ 245
Memo - Troubled Debt Restructured Included Above	PD190	\$ 0	\$ 36	\$ 61	\$ 318	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 827	\$ 728	\$ 1,855	\$ 1,658	\$ 1,148
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 1,368	\$ 1,410	\$ 1,816	\$ 1,142	\$ 1,603
Mortgage Loans - Total	SUB2491	\$ 1,227	\$ 1,404	\$ 1,586	\$ 1,108	\$ 1,548
Construction	PD215	\$ 0	\$ 0	\$ 275	\$ 0	\$ 448
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 4	\$ 0	\$ 0	\$ 7	\$ 0
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 1,150	\$ 1,285	\$ 1,236	\$ 1,025	\$ 1,023
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 46	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD235	\$ 73	\$ 73	\$ 75	\$ 76	\$ 77
Permanent - Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD240	\$ 79	\$ 0	\$ 222	\$ 16	\$ 4
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 62	\$ 6	\$ 8	\$ 18	\$ 51
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:15 AM

TFR Industry Aggregate Report
93020 - OTS-Regulated: Kansas
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 6	\$ 0	\$ 17	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 33
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 62	\$ 0	\$ 8	\$ 1	\$ 18
Memo - Troubled Debt Restructured Included Above	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 835	\$ 878	\$ 592	\$ 406	\$ 510
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 13,918	\$ 14,537	\$ 19,042	\$ 21,928	\$ 23,438
Mortgage Loans - Total	SUB2501	\$ 11,821	\$ 13,203	\$ 17,857	\$ 20,689	\$ 22,197
Construction	PD315	\$ 110	\$ 229	\$ 494	\$ 1,674	\$ 1,887
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 563	\$ 352	\$ 6,265	\$ 8,016	\$ 7,566
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 10,343	\$ 11,236	\$ 7,348	\$ 8,332	\$ 8,642
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 196	\$ 803	\$ 350	\$ 282	\$ 342
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 314	\$ 392	\$ 392	\$ 392	\$ 392
Permanent - Nonresidential Property (Except Land)	PD335	\$ 295	\$ 191	\$ 2,690	\$ 1,993	\$ 1,541
Permanent - Land	PD338	\$ 0	\$ 0	\$ 318	\$ 0	\$ 1,827
Nonmortgage Loans - Commercial Loans	PD340	\$ 1,849	\$ 1,040	\$ 1,025	\$ 1,041	\$ 1,072
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 248	\$ 294	\$ 160	\$ 198	\$ 169
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 53	\$ 53	\$ 19	\$ 25	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 143	\$ 175	\$ 123	\$ 101	\$ 80
Mobile Home Loans	PD369	\$ 0	\$ 15	\$ 0	\$ 24	\$ 25
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 2	\$ 0
Other	PD380	\$ 52	\$ 51	\$ 18	\$ 46	\$ 64
Memo - Troubled Debt Restructured Included Above	PD390	\$ 0	\$ 88	\$ 407	\$ 89	\$ 89
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 0	\$ 134	\$ 1,054	\$ 29	\$ 16
Schedule LD --- Loan Data						
Description	Line Item	Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
		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	\$ 15,518	\$ 13,931	\$ 13,705	\$ 14,110	\$ 10,360

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:15 AM

TFR Industry Aggregate Report
93020 - OTS-Regulated: Kansas
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 12,736	\$ 11,653	\$ 10,927	\$ 12,318	\$ 8,364
100% and greater LTV	LD120	\$ 2,782	\$ 2,278	\$ 2,778	\$ 1,792	\$ 1,996
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 58	\$ 58	\$ 0	\$ 75	\$ 75
Past Due and Still Accruing - Total	SUB5240	\$ 0	\$ 58	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 0	\$ 58	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD210	\$ 0	\$ 58	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 58	\$ 0	\$ 0	\$ 75	\$ 75
90% up to 100% LTV	LD250	\$ 58	\$ 0	\$ 0	\$ 75	\$ 75
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 292	\$ 85	\$ 979	\$ 598	\$ 175
90% up to 100% LTV	LD410	\$ 292	\$ 85	\$ 886	\$ 598	\$ 175
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 93	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 2,728	\$ 2,228	\$ 3,728	\$ 3,845	\$ 2,182
90% up to 100% LTV	LD430	\$ 1,944	\$ 1,844	\$ 2,371	\$ 3,780	\$ 1,674
100% and greater LTV	LD440	\$ 784	\$ 384	\$ 1,357	\$ 65	\$ 508
Sales - Total	SUB5340	\$ 110	\$ 213	\$ 180	\$ 445	\$ 753
90% up to 100% LTV	LD450	\$ 110	\$ 213	\$ 0	\$ 445	\$ 708
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 180	\$ 0	\$ 45

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 283,944	\$ 274,557	\$ 299,376	\$ 257,276	\$ 222,252
Mortgage Construction Loans	CC105	\$ 236,186	\$ 227,554	\$ 249,587	\$ 226,777	\$ 192,011
Other Mortgage Loans	CC115	\$ 47,758	\$ 47,003	\$ 49,789	\$ 30,499	\$ 30,241
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 4,512	\$ 2,984	\$ 3,786	\$ 3,380	\$ 2,395
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 189,063	\$ 163,169	\$ 177,475	\$ 190,025	\$ 197,604
1-4 Dwelling Units	CC280	\$ 132,409	\$ 105,466	\$ 135,506	\$ 157,187	\$ 148,218

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:15 AM

TFR Industry Aggregate Report
93020 - OTS-Regulated: Kansas
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 7,076	\$ 3,837	\$ 11,550	\$ 6,101	\$ 11,307
All Other Real Estate	CC300	\$ 49,578	\$ 53,866	\$ 30,419	\$ 26,737	\$ 38,079
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 4,611	\$ 4,642	\$ 31,147	\$ 56,589	\$ 19,451
Commitments Outstanding to Purchase Loans	CC320	\$ 99,686	\$ 120,875	\$ 149,912	\$ 394,188	\$ 90,069
Commitments Outstanding to Sell Loans	CC330	\$ 29,313	\$ 23,386	\$ 24,772	\$ 22,580	\$ 16,892
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 2,500	\$ 0	\$ 6,000	\$ 3,000	\$ 6,000
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 500
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 355,445	\$ 347,034	\$ 337,542	\$ 349,656	\$ 354,196
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 313,282	\$ 306,410	\$ 304,615	\$ 306,924	\$ 306,226
Commercial Lines	CC420	\$ 41,705	\$ 39,807	\$ 32,079	\$ 41,691	\$ 47,629
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Open-End Consumer Lines - Other	CC425	\$ 458	\$ 817	\$ 848	\$ 1,041	\$ 341
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 5,145	\$ 2,989	\$ 3,061	\$ 3,321	\$ 5,378
Commercial	CC430	\$ 100	\$ 100	\$ 1,073	\$ 100	\$ 100
Standby, Not Included on CC465 or CC468	CC435	\$ 5,045	\$ 2,889	\$ 1,988	\$ 3,221	\$ 5,278
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 121,789	\$ 120,207	\$ 99,861	\$ 73,120	\$ 23,248
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 6,127	\$ 4,762	\$ 3,726	\$ 2,131	\$ 1,756
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 75,425	\$ 76,092	\$ 57,626	\$ 35,033	\$ 21,492
Other Contingent Liabilities	CC480	\$ 12	\$ 12	\$ 12	\$ 40	\$ 40
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 131,805	\$ 279,108	\$ 97,887	\$ 463,995	\$ 696,722
Pass-Through Securities	CF143	\$ 114,381	\$ 232,537	\$ 57,362	\$ 410,250	\$ 636,853
Other Mortgage-Backed Securities	CF153	\$ 17,424	\$ 46,571	\$ 40,525	\$ 53,745	\$ 59,869
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 0	\$ 25,482	\$ 31,318	\$ 0	\$ 9,984
Pass-Through Securities	CF145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 9,684
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 25,482	\$ 31,318	\$ 0	\$ 300
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 131,805	\$ 253,626	\$ 66,569	\$ 463,995	\$ 686,738

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93020 - OTS-Regulated: Kansas	(\$Thousands)
Run Date: May 25, 2005, 10:15 AM	March 2005	

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 217,113	\$- 261,388	\$- 303,584	\$- 414,648	\$- 257,878
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 13,765	\$- 18,196	\$- 16,761	\$- 37,809	\$- 27,765
Mortgage Loans Disbursed - Total	SUB3831	\$ 384,531	\$ 457,398	\$ 513,142	\$ 530,675	\$ 382,600
Construction Loans - Total	SUB3840	\$ 66,592	\$ 89,970	\$ 87,557	\$ 98,811	\$ 58,163
1-4 Dwelling Units	CF190	\$ 51,782	\$ 61,693	\$ 65,312	\$ 78,468	\$ 47,575
Multifamily (5 or more) Dwelling Units	CF200	\$ 3,842	\$ 5,683	\$ 6,818	\$ 4,148	\$ 974
Nonresidential	CF210	\$ 10,968	\$ 22,594	\$ 15,427	\$ 16,195	\$ 9,614
Permanent Loans - Total	SUB3851	\$ 317,939	\$ 367,428	\$ 425,585	\$ 431,864	\$ 324,437
1-4 Dwelling Units	CF225	\$ 279,217	\$ 322,687	\$ 341,428	\$ 395,779	\$ 266,146
Multifamily (5 or more) Dwelling Units	CF245	\$ 1,566	\$ 5,060	\$ 12,199	\$ 5,937	\$ 3,580
Nonresidential (Except Land)	CF260	\$ 27,353	\$ 22,019	\$ 46,574	\$ 24,453	\$ 47,360
Land	CF270	\$ 9,803	\$ 17,662	\$ 25,384	\$ 5,695	\$ 7,351
Loans and Participations Purchased - Total	SUB3880	\$ 301,438	\$ 282,704	\$ 334,271	\$ 299,501	\$ 224,060
Secured by 1-4 Dwelling Units	CF280	\$ 278,033	\$ 240,831	\$ 286,763	\$ 255,377	\$ 201,039
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 5,840	\$ 12,191	\$ 18,511	\$ 12,738	\$ 6,472
Secured by Nonresidential	CF300	\$ 17,565	\$ 29,682	\$ 28,997	\$ 31,386	\$ 16,549
Loans and Participations Sold - Total	SUB3890	\$ 91,265	\$ 103,250	\$ 107,707	\$ 80,255	\$ 79,110
Secured by 1-4 Dwelling Units	CF310	\$ 80,492	\$ 95,401	\$ 91,031	\$ 77,718	\$ 58,081
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF330	\$ 10,773	\$ 7,849	\$ 16,676	\$ 2,537	\$ 21,029
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$ 210,173	\$ 179,454	\$ 226,564	\$ 219,246	\$ 144,950
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 374,190	\$ 423,710	\$ 419,867	\$ 480,975	\$ 338,225
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 28,042	\$- 43,832	\$- 34,566	\$- 53,011	\$- 25,075
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 130,968	\$ 177,708	\$ 41,765	\$ 191,548	\$ 217,268
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 192,472	\$ 169,310	\$ 285,273	\$ 215,935	\$ 164,250
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 67,064	\$ 67,227	\$ 65,682	\$ 104,816	\$ 82,740
Commercial	CF390	\$ 51,829	\$ 53,239	\$ 44,565	\$ 82,885	\$ 69,141
Consumer	CF400	\$ 15,235	\$ 13,988	\$ 21,117	\$ 21,931	\$ 13,599
Nonmortgage Loans - Sales - Total	SUB3915	\$ 708	\$ 5,344	\$ 1,760	\$ 5,322	\$ 5,089
Commercial	CF395	\$ 708	\$ 5,344	\$ 1,484	\$ 4,169	\$ 5,071
Consumer	CF405	\$ 0	\$ 0	\$ 276	\$ 1,153	\$ 18

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93020 - OTS-Regulated: Kansas	(\$Thousands)
Run Date: May 25, 2005, 10:15 AM	March 2005	

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 66,356	\$ 61,883	\$ 63,922	\$ 99,494	\$ 77,651
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 48,420	\$- 23,294	\$- 55,570	\$- 23,806	\$ 104,862
New Deposits Received less Deposits Withdrawn	CF420	\$ 17,138	\$- 53,136	\$- 84,607	\$- 53,023	\$ 75,738
Interest Credited to Deposits	CF430	\$ 31,282	\$ 29,842	\$ 29,037	\$ 29,217	\$ 29,124
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 28,117

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 212,340	\$ 178,276	\$ 185,092	\$ 184,738	\$ 189,250
Fully Insured	DI100	\$ 190,477	\$ 146,429	\$ 147,021	\$ 142,266	\$ 145,051
Other	DI110	\$ 21,863	\$ 31,847	\$ 38,071	\$ 42,472	\$ 44,199
Deposits with Balances - \$100,000 or Less	DI120	\$ 4,932,780	\$ 4,890,905	\$ 4,957,715	\$ 5,006,741	\$ 5,141,489
Deposits with Balances - Greater than \$100,000	DI130	\$ 1,595,536	\$ 1,558,638	\$ 1,557,102	\$ 1,537,575	\$ 1,519,721
Number of Deposit Accounts - Total	SUB4062	548,057	551,384	555,529	565,456	580,302
Balances of \$100,000 or Less	DI150	540,756	544,097	548,197	558,156	573,043
Balances Greater than \$100,000	DI160	7,301	7,287	7,332	7,300	7,259
IRA/Keogh Accounts	DI200	\$ 800,755	\$ 801,046	\$ 818,968	\$ 820,525	\$ 829,801
Uninsured Deposits	DI210	\$ 893,440	\$ 856,515	\$ 846,458	\$ 832,060	\$ 830,244
Preferred Deposits	DI220	\$ 300,513	\$ 286,812	\$ 254,435	\$ 229,565	\$ 226,803
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 860,373	\$ 805,632	\$ 811,007	\$ 799,144	\$ 816,219
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 1,349,584	\$ 1,332,065	\$ 1,361,525	\$ 1,381,622	\$ 1,444,862
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 345,411	\$ 333,646	\$ 344,971	\$ 346,773	\$ 360,293
Deposits & Escrows - Time Deposits	DI340	\$ 3,972,944	\$ 3,978,203	\$ 3,997,315	\$ 4,016,780	\$ 4,039,836
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 267,562	\$ 218,016	\$ 241,956	\$ 224,509	\$ 233,699
Outstd Checks Drawn Against FHLBs & FRBs Not Incl'd in SC710	DI620	\$ 93	\$ 116	\$ 164	\$ 95	\$ 429
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 3,470	\$ 15,398	\$ 14,862	\$ 15,007	\$ 14,512
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 197	\$ 186	\$ 216	\$ 204	\$ 226
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:15 AM

TFR Industry Aggregate Report
93020 - OTS-Regulated: Kansas
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 10	\$ 10
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	\$ 28,117
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 28,117
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule SI --- Consolidated Supplemental Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	1,596	1,589	1,590	1,591	1,603
Assets Held in Trading Accounts	SI375	\$ 0	\$ 20	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 1,663,899	\$ 1,761,158	\$ 1,870,962	\$ 2,048,762	\$ 2,326,400
Assets Held for Sale	SI387	\$ 21,828	\$ 22,397	\$ 10,784	\$ 24,376	\$ 14,591
Loans Serviced for Others	SI390	\$ 3,141,784	\$ 3,290,294	\$ 3,099,244	\$ 3,108,837	\$ 3,051,959
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	87.04%	88.01%	80.21%	86.46%	87.16%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	88.61%	87.23%	82.05%	87.51%	85.74%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	87.77%	88.03%	81.15%	80.74%	85.56%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	70.90%	73.97%	73.35%	75.10%	78.21%
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 1,253	\$ 1,152	\$ 1,078	\$ 1,074	\$ 1,662
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 16,108	\$ 16,080	\$ 13,517	\$ 13,466	\$ 13,152
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	15	30	21	19	15
RECONCILIATION OF EQUITY CAPITAL						

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:15 AM

TFR Industry Aggregate Report
93020 - OTS-Regulated: Kansas
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Beginning Equity Capital	SI600	\$ 1,146,786	\$ 1,118,436	\$ 1,230,085	\$ 1,239,625	\$ 1,223,223
Net Income (Loss) (SO91)	SI610	\$ 24,389	\$ 26,260	\$- 121,902	\$ 15,744	\$ 16,199
Dividends Declared - Preferred Stock	SI620	\$ 225	\$ 0	\$ 0	\$ 233	\$ 0
Dividends Declared - Common Stock	SI630	\$ 30,543	\$ 3,188	\$ 2,441	\$ 12,468	\$ 7,532
Stock Issued	SI640	\$ 450	\$ 550	\$ 700	\$ 650	\$ 400
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 5,349	\$ 1,380	\$- 771	\$ 3,000	\$ 28
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5,068
Other Comprehensive Income	SI662	\$- 6,764	\$ 725	\$ 12,310	\$- 21,246	\$ 8,838
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ 2	\$ 0
Other Adjustments	SI671	\$ 105	\$ 2,624	\$ 455	\$ 5,011	\$ 6,954
Ending Equity Capital (SC80)	SI680	\$ 1,139,547	\$ 1,146,787	\$ 1,118,436	\$ 1,230,085	\$ 1,253,178
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 234	\$ 45	\$- 276	\$ 100	\$ 734
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 1,351	\$ 1,327	\$ 1,320	\$ 1,082	\$ 6,184
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	3 [Yes]	3 [Yes]	3 [Yes]	2 [Yes]	3 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 135	\$ 170	\$ 1,354	\$ 223	\$ 240
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 12,500,991	\$ 12,520,674	\$ 12,446,690	\$ 12,282,201	\$ 12,247,691
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 979,268	\$ 1,038,614	\$ 1,156,879	\$ 1,183,867	\$ 1,404,117
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 10,664,620	\$ 10,624,435	\$ 10,455,465	\$ 10,330,299	\$ 7,283,582
Nonmortgage Loans	SI885	\$ 229,337	\$ 231,761	\$ 233,784	\$ 226,393	\$ 224,235
Deposits and Excrows	SI890	\$ 6,368,998	\$ 6,358,409	\$ 6,407,991	\$ 6,442,504	\$ 6,480,166
Total Borrowings	SI895	\$ 4,763,135	\$ 4,801,110	\$ 4,707,072	\$ 4,384,774	\$ 4,320,396
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	8	4	3	3	8
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 1,615	\$ 343	\$ 111	\$ 194	\$ 1,425
Interest Charged on Loans Made During Quarter - Minimum	SI920	4.90	4.74	5.87	5.83	4.69
Interest Charged on Loans Made During Quarter - Maximum	SI930	5.30	4.79	5.87	5.83	4.75

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:15 AM

TFR Industry Aggregate Report
93020 - OTS-Regulated: Kansas
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
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	1
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	1
Change in Control of Association?	SQ130	0	0	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	1
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	0	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	2	2	2	2	2
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	7	7	6	7	7

Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you have any activity to report on this schedule?	FS130	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 2,577,463	\$ 2,231,147	\$ 2,119,678	\$ 1,851,215	\$ 1,730,043
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: May 25, 2005, 10:15 AM

TFR Industry Aggregate Report
93020 - OTS-Regulated: Kansas
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 155	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 144,732	\$ 125,101	\$ 100,369	\$ 88,007	\$ 81,261
Personal Trust and Agency Accounts	FS211	\$ 74,578	\$ 60,349	\$ 40,744	\$ 30,757	\$ 27,876
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 70,154	\$ 64,752	\$ 59,625	\$ 57,250	\$ 53,385
Employee Benefit - Defined Contribution	FS221	\$ 5,097	\$ 5,013	\$ 4,886	\$ 4,816	\$ 809
Employee Benefit - Defined Benefit	FS231	\$ 54,958	\$ 49,447	\$ 45,412	\$ 45,048	\$ 45,317
Other Retirement Accounts	FS241	\$ 10,099	\$ 10,292	\$ 9,327	\$ 7,386	\$ 7,259
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	\$ 2,432,731	\$ 2,106,046	\$ 2,019,309	\$ 1,763,208	\$ 1,648,782
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	213	195	160	123	107
Personal Trust and Agency Accounts	FS213	154	140	115	88	80
Retirement-related Trust and Agency Accounts - Total	SUB6130	59	55	45	35	27
Employee Benefit - Defined Contribution	FS223	8	8	7	7	2
Employee Benefit - Defined Benefit	FS233	18	12	12	11	10
Other Retirement Accounts	FS243	33	35	26	17	15
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	6,448	5,640	5,421	4,702	3,924
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 635	\$ 2,218	\$ 0	\$ 1,020	\$ 478
Personal Trust and Agency Accounts	FS310	\$ 63	\$ 155	\$ 0	\$ 54	\$ 38

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:15 AM

TFR Industry Aggregate Report
93020 - OTS-Regulated: Kansas
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 24	\$ 75	\$ 0	\$ 30	\$ 19
Employee Benefit - Defined Contribution	FS320	\$ 1	\$ 2	\$ 0	\$ 1	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 18	\$ 52	\$ 0	\$ 25	\$ 18
Other Retirement Accounts	FS340	\$ 5	\$ 21	\$ 0	\$ 4	\$ 1
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	\$ 548	\$ 1,988	\$ 0	\$ 936	\$ 421
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 3,656	\$ 0	\$ 0	\$ 886
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	\$ 635	\$- 1,438	\$ 0	\$ 1,020	\$- 408
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: May 25, 2005, 10:15 AM

TFR Industry Aggregate Report
93020 - OTS-Regulated: Kansas
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
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: May 25, 2005, 10:15 AM

TFR Industry Aggregate Report
93020 - OTS-Regulated: Kansas
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 1,139,545	\$ 1,146,788	\$ 1,118,437	\$ 1,230,084	\$ 1,253,180
Equity Capital Deductions - Total	SUB1631	\$ 10,075	\$ 9,849	\$ 8,047	\$ 8,077	\$ 8,287
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 7,555	\$ 7,326	\$ 7,170	\$ 7,103	\$ 7,702
Goodwill and Certain Other Intangible Assets	CCR115	\$ 2,123	\$ 2,157	\$ 480	\$ 492	\$ 82
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 397	\$ 366	\$ 397	\$ 482	\$ 503
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 7,466	\$ 711	\$ 1,451	\$ 13,791	\$ - 8,063
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 7,221	\$ 466	\$ 1,185	\$ 13,492	\$ - 8,063
Qualifying Intangible Assets	CCR185	\$ 245	\$ 245	\$ 266	\$ 299	\$ 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	\$ 1,136,936	\$ 1,137,650	\$ 1,111,841	\$ 1,235,798	\$ 1,236,830
Total Assets (SC60)	CCR205	\$ 12,469,343	\$ 12,478,534	\$ 12,467,958	\$ 12,327,779	\$ 12,365,761
Asset Deductions - Total	SUB1651	\$ 7,713	\$ 7,702	\$ 6,088	\$ 6,271	\$ 6,537
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 5,193	\$ 5,179	\$ 5,211	\$ 5,297	\$ 5,952
Goodwill and Certain Other Intangible Assets	CCR265	\$ 2,123	\$ 2,157	\$ 480	\$ 492	\$ 82
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 397	\$ 366	\$ 397	\$ 482	\$ 503
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 9,673	\$ 497	\$ 1,957	\$ 19,768	\$ - 12,563
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 9,428	\$ 252	\$ 1,691	\$ 19,469	\$ - 12,563
Qualifying Intangible Assets	CCR285	\$ 245	\$ 245	\$ 266	\$ 299	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 12,471,303	\$ 12,471,329	\$ 12,463,827	\$ 12,341,276	\$ 12,346,661
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 498,569	\$ 498,113	\$ 497,789	\$ 492,884	\$ 493,041
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 1,136,936	\$ 1,137,650	\$ 1,111,841	\$ 1,235,798	\$ 1,236,830
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 804	\$ 948	\$ 862	\$ 801	\$ 831
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 600	\$ 600	\$ 600	\$ 600	\$ 800

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:15 AM

TFR Industry Aggregate Report
93020 - OTS-Regulated: Kansas
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
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	\$ 20,995	\$ 20,265	\$ 20,191	\$ 18,887	\$ 18,649
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 22,399	\$ 21,813	\$ 21,653	\$ 20,288	\$ 20,280
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 22,399	\$ 21,813	\$ 21,653	\$ 20,288	\$ 20,280
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 4,315	\$ 4,316	\$ 3,901	\$ 1,158	\$ 964
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 897	\$ 804	\$ 746	\$ 716	\$ 0
Total Risk-Based Capital	CCR39	\$ 1,154,123	\$ 1,154,343	\$ 1,128,847	\$ 1,254,212	\$ 1,256,146
0% R/W Category - Cash	CCR400	\$ 27,291	\$ 29,622	\$ 27,340	\$ 23,793	\$ 27,813
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 438,618	\$ 446,417	\$ 439,916	\$ 446,673	\$ 394,659
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 1,198	\$ 1,294
0% R/W Category - Other	CCR415	\$ 34,278	\$ 26,559	\$ 58,467	\$ 24,206	\$ 33,765
0% R/W Category - Assets Total	CCR420	\$ 500,187	\$ 502,598	\$ 525,723	\$ 495,870	\$ 457,531
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	\$ 3,177,437	\$ 3,275,662	\$ 3,299,188	\$ 3,531,663	\$ 3,670,186
20% R/W Category - Claims on FHLBs	CCR435	\$ 578,082	\$ 684,999	\$ 744,043	\$ 644,899	\$ 692,395
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 1,708	\$ 1,695	\$ 1,709	\$ 1,696	\$ 3,649
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 47,483	\$ 62,575	\$ 40,026	\$ 50,649	\$ 53,927
20% R/W Category - Other	CCR450	\$ 608,943	\$ 615,920	\$ 672,556	\$ 823,914	\$ 807,342
20% R/W Category - Assets Total	CCR455	\$ 4,413,653	\$ 4,640,851	\$ 4,757,522	\$ 5,052,821	\$ 5,227,499
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 882,731	\$ 928,170	\$ 951,504	\$ 1,010,566	\$ 1,045,501
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 6,112,325	\$ 5,902,782	\$ 5,770,628	\$ 5,774,767	\$ 5,324,357
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 47,716	\$ 47,767	\$ 47,172	\$ 44,741	\$ 50,605
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 99,109	\$ 97,800	\$ 107,161	\$ 115,211	\$ 99,647
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - Other	CCR480	\$ 2,231	\$ 2,921	\$ 1,601	\$ 2,226	\$ 1,219
50% R/W Category - Assets Total	CCR485	\$ 6,261,381	\$ 6,051,270	\$ 5,926,562	\$ 5,936,945	\$ 5,475,828
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 3,130,695	\$ 3,025,639	\$ 2,963,284	\$ 2,968,476	\$ 2,737,920

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:15 AM

TFR Industry Aggregate Report
93020 - OTS-Regulated: Kansas
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% R/W Category - All Other Assets	CCR506	\$ 1,617,977	\$ 1,648,991	\$ 1,630,389	\$ 1,466,378	\$ 1,455,692
100% R/W Category - Assets Total	CCR510	\$ 1,617,977	\$ 1,648,991	\$ 1,630,389	\$ 1,466,378	\$ 1,455,692
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 1,617,977	\$ 1,648,991	\$ 1,630,389	\$ 1,466,378	\$ 1,455,692
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 239	\$ 191	\$ 155	\$ 84	\$ 64
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 2,988	\$ 2,388	\$ 1,938	\$ 1,050	\$ 800
Assets to Risk-Weight	CCR64	\$ 12,793,437	\$ 12,843,901	\$ 12,840,351	\$ 12,952,098	\$ 12,616,614
Subtotal Risk-Weighted Assets	CCR75	\$ 5,634,386	\$ 5,605,186	\$ 5,547,113	\$ 5,446,464	\$ 5,239,909
Excess Allowances for Loan and Lease Losses	CCR530	\$ 143	\$ 150	\$ 193	\$ 228	\$ 186
Total Risk-Weighted Assets	CCR78	\$ 5,634,243	\$ 5,605,036	\$ 5,546,920	\$ 5,446,236	\$ 5,239,723
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 450,740	\$ 448,403	\$ 443,753	\$ 435,699	\$ 419,177
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	9.12%	9.12%	8.92%	10.01%	10.02%
Total Risk-Based Capital Ratio	CCR820	20.48%	20.59%	20.35%	23.03%	23.97%
Tier 1 Risk-Based Capital Ratio	CCR830	20.16%	20.28%	20.03%	22.68%	23.60%
Tangible Equity Ratio	CCR840	9.11%	9.12%	8.92%	10.01%	10.02%

*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.