

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 3:01 PM

TFR Industry Aggregate Report
93008 - OTS-Regulated: Colorado
March 2007

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| Description | | Mar 2007 Value | Dec 2006 Value | Sep 2006 Value |
|---|----------------|-------------------|-------------------|-------------------|
| Number of Regulated Institutions | | 11 | 11 | 11 |
| 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 | 0 | 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 | \$ 218,437 | \$ 209,615 | \$ 252,695 |
| Cash and Non-Interest-Earning Deposits | SC110 | \$ 54,741 | \$ 34,730 | \$ 31,481 |
| Interest-Earning Deposits in FHLBs | SC112 | \$ 14,180 | \$ 15,064 | \$ 44,021 |
| Other Interest-Earning Deposits | SC118 | \$ 969 | \$ 941 | \$ 1,919 |
| Fed Funds Sold/Secs Purchased Under Agreements to Resell | SC125 | \$ 19,600 | \$ 20,850 | \$ 26,930 |
| U.S. Government, Agency and Sponsored Enterprise Securities | SC130 | \$ 108,697 | \$ 117,570 | \$ 126,858 |
| Equity Securities Subject to FASB Statement No. 115 | SC140 | \$ 6,072 | \$ 5,962 | \$ 6,139 |
| State and Municipal Obligations | SC180 | \$ 7,004 | \$ 7,148 | \$ 7,447 |
| Securities Backed by Nonmortgage Loans | SC182 | \$ 0 | \$ 0 | \$ 0 |
| Other Investment Securities | SC185 | \$ 5,755 | \$ 5,827 | \$ 5,966 |
| Accrued Interest Receivable | SC191 | \$ 1,419 | \$ 1,523 | \$ 1,934 |
| Mortgage-Backed Securities - Gross | SUB0072 | \$ 754,657 | \$ 819,885 | \$ 839,013 |
| Mortgage-Backed Securities - Total | SC22 | \$ 754,657 | \$ 819,885 | \$ 839,013 |
| Pass-Through - Total | SUB0073 | \$ 311,772 | \$ 328,558 | \$ 364,375 |
| Insured/Guaranteed by U.S. Agency/Sponsored Enterprise | SC210 | \$ 50,832 | \$ 52,719 | \$ 58,098 |
| Other Pass-Through | SC215 | \$ 260,940 | \$ 275,839 | \$ 306,277 |
| Other Mortgage-Backed Securities (Excluding Bonds) - Total | SUB0074 | \$ 439,696 | \$ 487,839 | \$ 471,112 |
| Issued or Guaranteed by FNMA, FHLMC, or GNMA | SC217 | \$ 0 | \$ 430 | \$ 430 |
| Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA | SC219 | \$ 16,684 | \$ 13,786 | \$ 11,268 |
| Other | SC222 | \$ 423,012 | \$ 473,623 | \$ 459,414 |
| Accrued Interest Receivable | SC228 | \$ 3,189 | \$ 3,488 | \$ 3,526 |

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| 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 | \$ 1,936,431 | \$ 1,939,796 | \$ 1,916,501 |
| Mortgage Loans - Total | SC26 | \$ 1,925,578 | \$ 1,929,270 | \$ 1,906,434 |
| Construction Loans - Total | SUB0100 | \$ 104,692 | \$ 97,286 | \$ 83,327 |
| Residential - Total | SUB0110 | \$ 81,640 | \$ 84,863 | \$ 68,947 |
| 1-4 Dwelling Units | SC230 | \$ 79,999 | \$ 77,164 | \$ 63,515 |
| Multifamily (5 or more) Dwelling Units | SC235 | \$ 1,641 | \$ 7,699 | \$ 5,432 |
| Nonresidential Property | SC240 | \$ 23,052 | \$ 12,423 | \$ 14,380 |
| Permanent Loans - Total | SUB0121 | \$ 1,819,967 | \$ 1,830,356 | \$ 1,821,584 |
| Residential - Total | SUB0131 | \$ 1,257,098 | \$ 1,303,638 | \$ 1,340,780 |
| 1-4 Dwelling Units - Total | SUB0141 | \$ 1,195,000 | \$ 1,244,560 | \$ 1,280,595 |
| Revolving Open-End Loans | SC251 | \$ 24,048 | \$ 25,460 | \$ 22,814 |
| All Other - First Liens | SC254 | \$ 1,148,897 | \$ 1,196,114 | \$ 1,236,389 |
| All Other - Junior Liens | SC255 | \$ 22,055 | \$ 22,986 | \$ 21,392 |
| Multifamily (5 or more) Dwelling Units | SC256 | \$ 62,098 | \$ 59,078 | \$ 60,185 |
| Nonresidential Property (Except Land) | SC260 | \$ 464,555 | \$ 451,882 | \$ 419,247 |
| Land | SC265 | \$ 98,314 | \$ 74,836 | \$ 61,557 |
| Net Change in Mortgage Loan Portfolio - Stock | SUB0228 | \$- 2,983 | \$ 22,731 | \$- 17,868 |
| Accrued Interest Receivable | SC272 | \$ 10,863 | \$ 11,118 | \$ 10,594 |
| Advances for Taxes and Insurance | SC275 | \$ 909 | \$ 1,036 | \$ 996 |
| Allowance for Loan and Lease Losses | SC283 | \$ 10,853 | \$ 10,526 | \$ 10,067 |
| Nonmortgage Loans - Gross | SUB0162 | \$ 122,606 | \$ 106,985 | \$ 108,114 |
| Nonmortgage Loans - Total | SC31 | \$ 120,918 | \$ 105,334 | \$ 106,467 |
| Commercial Loans - Total | SC32 | \$ 95,216 | \$ 83,392 | \$ 84,280 |
| Secured | SC300 | \$ 83,815 | \$ 73,002 | \$ 74,856 |
| Unsecured | SC303 | \$ 6,941 | \$ 5,873 | \$ 4,861 |
| Lease Receivables | SC306 | \$ 4,460 | \$ 4,517 | \$ 4,563 |
| Consumer Loans - Total | SC35 | \$ 26,337 | \$ 22,577 | \$ 22,950 |
| Loans on Deposits | SC310 | \$ 7,464 | \$ 5,578 | \$ 5,528 |
| Home Improvement Loans (Not secured by real estate) | SC316 | \$ 791 | \$ 326 | \$ 252 |
| Education Loans | SC320 | \$ 18 | \$ 18 | \$ 18 |
| Auto Loans | SC323 | \$ 12,303 | \$ 12,024 | \$ 11,923 |
| Mobile Home Loans | SC326 | \$ 1,560 | \$ 1,623 | \$ 1,555 |
| Credit Cards | SC328 | \$ 57 | \$ 80 | \$ 229 |

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|--|----------------|------------------|------------------|------------------|
| Description | Line Item | Value | Value | Value |
| Other, Including Lease Receivables | SC330 | \$ 4,144 | \$ 2,928 | \$ 3,445 |
| Accrued Interest Receivable | SC348 | \$ 1,053 | \$ 1,016 | \$ 884 |
| Allowance for Loan and Lease Losses | SC357 | \$ 1,688 | \$ 1,651 | \$ 1,647 |
| Repossessed Assets - Gross | SUB0201 | \$ 8,604 | \$ 11,125 | \$ 9,584 |
| Repossessed Assets - Total | SC40 | \$ 8,604 | \$ 11,125 | \$ 9,584 |
| Real Estate - Total | SUB0210 | \$ 8,509 | \$ 10,955 | \$ 9,499 |
| Construction | SC405 | \$ 361 | \$ 361 | \$ 199 |
| Residential - Total | SUB0225 | \$ 3,931 | \$ 4,274 | \$ 2,695 |
| 1-4 Dwelling Units | SC415 | \$ 3,931 | \$ 4,274 | \$ 2,695 |
| Multifamily (5 or more) Dwelling Units | SC425 | \$ 0 | \$ 0 | \$ 0 |
| Nonresidential (Except Land) | SC426 | \$ 2,330 | \$ 3,976 | \$ 3,711 |
| Land | SC428 | \$ 342 | \$ 279 | \$ 227 |
| U.S. Government-Guaranteed or -Insured Real Estate Owned | SC429 | \$ 1,545 | \$ 2,065 | \$ 2,667 |
| Other Repossessed Assets | SC430 | \$ 95 | \$ 170 | \$ 85 |
| General Valuation Allowances | SC441 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate Held for Investment | SC45 | \$ 0 | \$ 0 | \$ 0 |
| Equity Investments Not Subj to FASB Statement 115 - Total | SC51 | \$ 50,833 | \$ 55,044 | \$ 54,251 |
| Federal Home Loan Bank Stock | SC510 | \$ 50,833 | \$ 55,044 | \$ 54,251 |
| Other | SC540 | \$ 0 | \$ 0 | \$ 0 |
| Office Premises and Equipment | SC55 | \$ 39,677 | \$ 37,671 | \$ 34,284 |
| Other Assets - Gross | SUB0262 | \$ 67,450 | \$ 67,959 | \$ 67,848 |
| Other Assets - Total | SC59 | \$ 66,115 | \$ 67,077 | \$ 67,028 |
| Bank-Owned Life Insurance: | | | | |
| Key Person Life Insurance | SC615 | \$ 452 | \$ 991 | \$ 427 |
| Other | SC625 | \$ 31,592 | \$ 30,750 | \$ 30,989 |
| Intangible Assets: | | | | |
| Servicing Assets On: | | | | |
| Mortgage Loans | SC642 | \$ 14,840 | \$ 15,809 | \$ 17,001 |
| Nonmortgage Loans | SC644 | \$ 63 | \$ 62 | \$ 52 |
| Goodwill & Other Intangible Assets | SC660 | \$ 134 | \$ 115 | \$ 151 |
| Interest-Only Strip Receivables & Certain Other Instruments | SC665 | \$ 0 | \$ 0 | \$ 0 |
| Other Assets | SC689 | \$ 20,369 | \$ 20,232 | \$ 19,228 |
| Other Assets Detail - Code #1 | SC691 | N/A | N/A | N/A |

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|--|----------------|---------------------|---------------------|---------------------|
| 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 | \$ 1,335 | \$ 882 | \$ 820 |
| General Valuation Allowances - Total | SUB2092 | \$ 13,876 | \$ 13,059 | \$ 12,534 |
| Total Assets - Gross | SUB0283 | \$ 3,198,695 | \$ 3,248,080 | \$ 3,282,290 |
| Total Assets | SC60 | \$ 3,184,819 | \$ 3,235,021 | \$ 3,269,756 |
| LIABILITIES | | | | |
| Deposits and Escrows - Total | SC71 | \$ 2,365,306 | \$ 2,265,346 | \$ 2,193,275 |
| Deposits | SC710 | \$ 2,165,586 | \$ 2,072,472 | \$ 1,985,196 |
| Escrows | SC712 | \$ 199,774 | \$ 192,946 | \$ 208,170 |
| Unamortized Yield Adjustments on Deposits & Escrows | SC715 | \$- 54 | \$- 72 | \$- 91 |
| Borrowings - Total | SC72 | \$ 528,986 | \$ 682,389 | \$ 791,160 |
| Advances from FHLBank | SC720 | \$ 452,098 | \$ 630,062 | \$ 762,585 |
| Fed Funds Purchased/Secs Sold Under Agreements to Repurchase | SC730 | \$ 76,188 | \$ 50,460 | \$ 25,000 |
| 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 | \$ 700 | \$ 1,867 | \$ 3,575 |
| Other Liabilities - Total | SC75 | \$ 26,234 | \$ 25,825 | \$ 28,045 |
| Accrued Interest Payable - Deposits | SC763 | \$ 797 | \$ 496 | \$ 590 |
| Accrued Interest Payable - Other | SC766 | \$ 1,163 | \$ 1,117 | \$ 1,170 |
| Accrued Taxes | SC776 | \$ 3,115 | \$ 1,046 | \$ 6,054 |
| Accounts Payable | SC780 | \$ 9,052 | \$ 10,948 | \$ 8,384 |
| Deferred Income Taxes | SC790 | \$ 1,051 | \$ 1,029 | \$ 967 |
| Other Liabilities and Deferred Income | SC796 | \$ 11,056 | \$ 11,189 | \$ 10,880 |
| 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 |

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|--|--------------|---------------------|---------------------|---------------------|
| 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 | \$ 2,920,526 | \$ 2,973,560 | \$ 3,012,480 |
| Minority Interest | SC800 | \$ 3 | \$ 3 | \$ 2 |
| EQUITY CAPITAL | | | | |
| Perpetual Preferred Stock: | | | | |
| Stock - Total | SUB0311 | \$ 83,107 | \$ 83,049 | \$ 82,999 |
| Cumulative | SC812 | \$ 0 | \$ 0 | \$ 0 |
| Noncumulative | SC814 | \$ 0 | \$ 0 | \$ 0 |
| Common Stock: | | | | |
| Par Value | SC820 | \$ 5,013 | \$ 5,013 | \$ 5,013 |
| Paid in Excess of Par | SC830 | \$ 78,094 | \$ 78,036 | \$ 77,986 |
| Accumulated Other Comprehensive Income - Total | SC86 | \$- 404 | \$- 523 | \$- 608 |
| Unrealized Gains (Losses) on Available-for-Sale Securities | SC860 | \$- 404 | \$- 523 | \$- 608 |
| Gains (Losses) on Cash Flow Hedges | SC865 | \$ 0 | \$ 0 | \$ 0 |
| Other | SC870 | \$ 0 | \$ 0 | \$ 0 |
| Retained Earnings | SC880 | \$ 181,587 | \$ 178,931 | \$ 174,882 |
| Other Components of Equity Capital | SC891 | \$ 0 | \$ 0 | \$ 0 |
| Total Equity Capital | SC80 | \$ 264,290 | \$ 261,457 | \$ 257,273 |
| Total Liabilities, Minority Interest and Equity Capital | SC90 | \$ 3,184,819 | \$ 3,235,020 | \$ 3,269,755 |

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Other Codes As of Mar 2007

Other Asset Codes

| Code | Description |
|------|--|
| 3 | Federal, State, or other taxes receivable |
| 4 | Net deferred tax assets |
| 6 | Prepaid deposit insurance premiums |
| 7 | Prepaid expenses |
| 9 | Advances for loans serviced for others |
| 13 | Noninterest-bearing accts recv from Hold Co/Affl |
| 14 | Other noninterest-bearing short-term accounts recv |
| 99 | Other |

Other Liability Codes

| Code | Description |
|------|--|
| 1 | Dividends payable on stock |
| 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 |
| 16 | Recourse loan liability |
| 99 | Other |

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| 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 | \$ 46,122 | \$ 46,173 | \$ 45,160 |
| Deposits and Investment Securities | SO115 | \$ 2,284 | \$ 2,380 | \$ 2,519 |
| Mortgage-Backed Securities | SO125 | \$ 10,250 | \$ 11,036 | \$ 10,310 |
| Mortgage Loans | SO141 | \$ 30,974 | \$ 30,438 | \$ 30,282 |
| Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans | SO142 | \$ 231 | N/A | N/A |
| Nonmortgage Loans - Total | SUB0950 | \$ 2,341 | \$ 2,319 | \$ 2,049 |
| Commercial Loans and Leases | SO160 | \$ 1,847 | \$ 1,841 | \$ 1,620 |
| Loans | SO162 | \$ 20 | N/A | N/A |
| Consumer Loans and Leases | SO171 | \$ 494 | \$ 478 | \$ 429 |
| Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans | SO172 | \$ 22 | N/A | N/A |
| Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total | SO18 | \$ 753 | \$ 787 | \$ 768 |
| Federal Home Loan Bank Stock | SO181 | \$ 753 | \$ 787 | \$ 768 |
| Other | SO185 | \$ 0 | \$ 0 | \$ 0 |
| Interest Expense - Total | SO21 | \$ 21,357 | \$ 22,249 | \$ 22,453 |
| Deposits | SO215 | \$ 13,632 | \$ 13,092 | \$ 12,586 |
| Escrows | SO225 | \$ 11 | \$ 26 | \$ 9 |
| Advances from FHLBank | SO230 | \$ 6,964 | \$ 8,744 | \$ 9,837 |
| Subordinated Debentures (Incl Mandatory Convertible Secs) | SO240 | \$ 0 | \$ 0 | \$ 0 |
| Mortgage Collateralized Securities Issued | SO250 | \$ 0 | \$ 0 | \$ 0 |
| Other Borrowed Money | SO260 | \$ 750 | \$ 466 | \$ 21 |
| Capitalized Interest | SO271 | \$ 0 | \$ 79 | \$ 0 |
| Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets | SO312 | \$ 25,518 | \$ 24,711 | \$ 23,475 |
| Net Provision for Losses on Interest-Bearing Assets | SO321 | \$ 936 | \$ 362 | \$ 300 |
| Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets | SO332 | \$ 24,582 | \$ 24,349 | \$ 23,175 |
| Noninterest Income - Total | SO42 | \$ 7,994 | \$ 7,896 | \$ 14,359 |
| Mortgage Loan Servicing Fees | SO410 | \$ 1,361 | \$ 256 | \$ - 85 |
| Servicing Amortization and Valuation Adjustments | SO411 | \$ - 985 | N/A | N/A |

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| Description | Line Item | Value | Value | Value |
| Other Fees and Charges | SO420 | \$ 1,571 | \$ 1,353 | \$ 1,711 |
| Net Income (Loss) from Other - Total | SUB0451 | \$ 5,668 | \$ 5,869 | \$ 11,468 |
| Sale of Assets Held for Sale and Avail-for-Sale Secs | SO430 | \$ 6,673 | \$ 5,473 | \$ 5,401 |
| Operations & Sale of Repossessed Assets | SO461 | \$- 156 | \$- 149 | \$- 350 |
| LOCOM Adjustments Made to Assets Held for Sale | SO465 | \$- 900 | \$ 650 | \$ 350 |
| 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 | \$ 51 | \$- 105 | \$ 6,130 |
| Trading Assets (Realized and Unrealized) | SO485 | \$ 0 | \$ 0 | \$- 63 |
| Other Noninterest Income | SO488 | \$ 379 | \$ 418 | \$ 1,265 |
| 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 | \$ 26,426 | \$ 26,039 | \$ 25,372 |
| All Personnel Compensation and Expense | SO510 | \$ 12,081 | \$ 12,497 | \$ 11,460 |
| Legal Expense | SO520 | \$ 257 | \$ 152 | \$ 206 |
| Office Occupancy and Equipment Expense | SO530 | \$ 2,556 | \$ 2,433 | \$ 2,784 |
| Marketing and Other Professional Services | SO540 | \$ 765 | \$ 767 | \$ 841 |
| Loan Servicing Fees | SO550 | \$ 625 | \$ 663 | \$ 728 |
| Goodwill and Other Intangibles Expense | SO560 | \$ 38 | \$ 53 | \$ 37 |
| Net Provision for Losses on Non-Interest-Bearing Assets | SO570 | \$ 598 | \$ 137 | \$ 55 |
| Other Noninterest Expense | SO580 | \$ 9,506 | \$ 9,337 | \$ 9,261 |
| 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 | \$ 6,150 | \$ 6,206 | \$ 12,162 |
| Income Taxes - Total | SO71 | \$ 1,899 | \$ 1,736 | \$ 4,250 |
| Federal | SO710 | \$ 1,883 | \$ 1,697 | \$ 4,185 |

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| Description | Line Item | Value | Value | Value |
| State, Local & Other | SO720 | \$ 16 | \$ 39 | \$ 65 |
| Inc/Loss Before Extraord Items/Effects of Accounting Changes | SO81 | \$ 4,251 | \$ 4,470 | \$ 7,912 |
| Extraord Items, Net of Effects (Tax & Cum Accting Changes) | SO811 | \$ 0 | \$ 0 | \$ 0 |
| Net Income (Loss) | SO91 | \$ 4,251 | \$ 4,470 | \$ 7,912 |

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Other Codes As of Mar 2007

Other Noninterest Income Codes

| Code | Description |
|------|---|
| 4 | Net income(loss) from leasing or subleasing space |
| 15 | Income from corporate-owned life insurance |
| 99 | Other |

Other Noninterest Expense Codes

| Code | Description |
|------|--|
| 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 |
| 17 | Charitable contributions |
| 99 | Other |

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| Description | Line Item | Value | Value | Value |
| YEAR TO DATE INCOME & EXPENSES | | | | |
| YTD - Interest Income - Total | Y_SO11 | \$ 46,122 | \$ 175,135 | \$ 128,962 |
| YTD - Deposits and Investment Securities | Y_SO115 | \$ 2,284 | \$ 10,708 | \$ 8,328 |
| YTD - Mortgage-Backed Securities | Y_SO125 | \$ 10,250 | \$ 36,913 | \$ 25,877 |
| YTD - Mortgage Loans | Y_SO141 | \$ 30,974 | \$ 119,157 | \$ 88,719 |
| YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans | Y_SO142 | \$ 231 | N/A | N/A |
| YTD - Nonmortgage Loans - Commercial Loans & Leases | Y_SO160 | \$ 1,847 | \$ 6,640 | \$ 4,799 |
| YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans | Y_SO162 | \$ 20 | N/A | N/A |
| YTD - Nonmortgage Loans - Consumer Loans & Leases | Y_SO171 | \$ 494 | \$ 1,717 | \$ 1,239 |
| YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans | Y_SO172 | \$ 22 | N/A | N/A |
| YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total | Y_SO18 | \$ 753 | \$ 2,917 | \$ 2,130 |
| YTD - Federal Home Loan Bank Stock | Y_SO181 | \$ 753 | \$ 2,917 | \$ 2,130 |
| YTD - Other | Y_SO185 | \$ 0 | \$ 0 | \$ 0 |
| YTD - Interest Expense - Total | Y_SO21 | \$ 21,357 | \$ 83,607 | \$ 61,358 |
| YTD - Deposits | Y_SO215 | \$ 13,632 | \$ 46,703 | \$ 33,611 |
| YTD - Escrows | Y_SO225 | \$ 11 | \$ 53 | \$ 27 |
| YTD - Advances from FHLBank | Y_SO230 | \$ 6,964 | \$ 36,436 | \$ 27,692 |
| 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 | \$ 750 | \$ 495 | \$ 29 |
| YTD - Capitalized Interest | Y_SO271 | \$ 0 | \$ 79 | \$ 0 |
| YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts | Y_SO312 | \$ 25,518 | \$ 94,444 | \$ 69,733 |
| YTD - Net Provision for Losses on Interest-Bearing Assets | Y_SO321 | \$ 936 | \$ 2,986 | \$ 2,624 |
| YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts | Y_SO332 | \$ 24,582 | \$ 91,458 | \$ 67,109 |
| YTD - Noninterest Income - Total | Y_SO42 | \$ 7,994 | \$ 39,986 | \$ 32,090 |
| YTD - Mortgage Loan Serving Fees | Y_SO410 | \$ 1,361 | \$ 716 | \$ 460 |
| YTD - Servicing Amortization and Valuation Adjustments | Y_SO411 | \$- 985 | N/A | N/A |

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| Schedule SO --- Consolidated Statement of Operations | | Mar 2007 | Dec 2006 | Sep 2006 |
|---|----------------|------------------|------------------|------------------|
| Description | Line Item | Value | Value | Value |
| YTD - Other Fees and Charges | Y_SO420 | \$ 1,571 | \$ 6,400 | \$ 5,047 |
| YTD - Net Income (Loss) from Other - Total | YTD0451 | \$ 5,668 | \$ 26,196 | \$ 20,327 |
| YTD - Sale of Assets Held for Sale and AFS Secs | Y_SO430 | \$ 6,673 | \$ 19,052 | \$ 13,579 |
| YTD - Operations & Sale of Repossessed Assets | Y_SO461 | \$- 156 | \$- 1,151 | \$- 1,002 |
| YTD - LOCOM Adjustments Made to Assets Held for Sale | Y_SO465 | \$- 900 | \$ 2,500 | \$ 1,850 |
| YTD - Sale of Securities Held-to-Maturity | Y_SO467 | \$ 0 | \$ 0 | \$ 0 |
| YTD - Sale of Loans Held for Investment | Y_SO475 | \$ 0 | \$ 0 | \$ 0 |
| YTD - Sale of Other Assets Held for Investment | Y_SO477 | \$ 51 | \$ 6,025 | \$ 6,130 |
| YTD - Trading Assets (Realized and Unrealized) | Y_SO485 | \$ 0 | \$- 230 | \$- 230 |
| YTD - Other Noninterest Income | Y_SO488 | \$ 379 | \$ 6,674 | \$ 6,256 |
| YTD - Noninterest Expense - Total | Y_SO51 | \$ 26,426 | \$ 97,463 | \$ 71,424 |
| YTD - All Personnel Compensation & Expense | Y_SO510 | \$ 12,081 | \$ 43,408 | \$ 30,911 |
| YTD - Legal Expense | Y_SO520 | \$ 257 | \$ 831 | \$ 679 |
| YTD - Office Occupancy & Equipment Expense | Y_SO530 | \$ 2,556 | \$ 10,822 | \$ 8,389 |
| YTD - Marketing and Other Professional Services | Y_SO540 | \$ 765 | \$ 3,381 | \$ 2,614 |
| YTD - Loan Servicing Fees | Y_SO550 | \$ 625 | \$ 2,975 | \$ 2,312 |
| YTD - Goodwill & Other Intangibles Expense | Y_SO560 | \$ 38 | \$ 161 | \$ 108 |
| YTD - Net Provision for Losses on Non-Interest-Bear Assets | Y_SO570 | \$ 598 | \$ 669 | \$ 532 |
| YTD - Other Noninterest Expense | Y_SO580 | \$ 9,506 | \$ 35,215 | \$ 25,878 |
| YTD - Income (Loss) Before Income Taxes | Y_SO60 | \$ 6,150 | \$ 33,981 | \$ 27,775 |
| YTD - Income Taxes - Total | Y_SO71 | \$ 1,899 | \$ 11,250 | \$ 9,514 |
| YTD - Federal | Y_SO710 | \$ 1,883 | \$ 11,071 | \$ 9,374 |
| YTD - State, Local, and Other | Y_SO720 | \$ 16 | \$ 179 | \$ 140 |
| YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg | Y_SO81 | \$ 4,251 | \$ 22,731 | \$ 18,261 |
| YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg) | Y_SO811 | \$ 0 | \$ 0 | \$ 0 |
| YTD - Net Income (Loss) | Y_SO91 | \$ 4,251 | \$ 22,731 | \$ 18,261 |

| 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 | \$ 13,060 | \$ 12,537 | \$ 12,247 |
| Net Provision for Loss | VA115 | \$ 1,541 | \$ 458 | \$ 557 |

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| Schedule VA --- Consolidated Valuation Allowances and Related Data | | Mar 2007 | Dec 2006 | Sep 2006 |
|---|----------------|------------------|------------------|------------------|
| Description | Line Item | Value | Value | Value |
| Transfers | VA125 | \$ 132 | \$ 456 | \$ 195 |
| Recoveries | VA135 | \$ 101 | \$ 81 | \$ 95 |
| Adjustments | VA145 | \$ 0 | \$ 0 | \$ 0 |
| Charge-offs | VA155 | \$ 956 | \$ 472 | \$ 557 |
| General Valuation Allowances - Ending Balance | VA165 | \$ 13,878 | \$ 13,060 | \$ 12,537 |
| Specific Valuation Allowances - Beginning Balance | VA108 | \$ 1,080 | \$ 1,806 | \$ 2,563 |
| Net Provision for Loss | VA118 | \$- 7 | \$ 41 | \$- 202 |
| Transfers | VA128 | \$- 132 | \$- 456 | \$- 195 |
| Adjustments | VA148 | \$ 0 | \$ 0 | \$ 0 |
| Charge-offs | VA158 | \$ 32 | \$ 311 | \$ 360 |
| Specific Valuation Allowances - Ending Balance | VA168 | \$ 909 | \$ 1,080 | \$ 1,806 |
| Total Valuation Allowances - Beginning Balance | VA110 | \$ 14,140 | \$ 14,343 | \$ 14,810 |
| Net Provision for Loss | VA120 | \$ 1,534 | \$ 499 | \$ 355 |
| Recoveries | VA140 | \$ 101 | \$ 81 | \$ 95 |
| Adjustments | VA150 | \$ 0 | \$ 0 | \$ 0 |
| Charge-offs | VA160 | \$ 988 | \$ 783 | \$ 917 |
| Total Valuation Allowances - Ending Balance | VA170 | \$ 14,787 | \$ 14,140 | \$ 14,343 |
| CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY | | | | |
| GVA Charge-offs - Assets - Total | SUB2026 | \$ 956 | \$ 472 | \$ 557 |
| Mortgage-Backed Securities | VA370 | \$ 0 | \$ 0 | \$ 0 |
| Mortgage Loans - Total | VA46 | \$ 485 | \$ 245 | \$ 81 |
| Construction - Total | SUB2030 | \$ 208 | \$ 116 | \$ 20 |
| 1-4 Dwelling Units | VA420 | \$ 208 | \$ 114 | \$ 0 |
| Multifamily (5 or more) Dwelling Units | VA430 | \$ 0 | \$ 0 | \$ 0 |
| Nonresidential Property | VA440 | \$ 0 | \$ 2 | \$ 20 |
| Permanent - Total | SUB2041 | \$ 277 | \$ 129 | \$ 61 |
| 1-4 Dwelling Units - Revolving Open-End Loans | VA446 | \$ 0 | \$ 0 | \$ 0 |
| 1-4 Dwelling Units - Secured by First Liens | VA456 | \$ 124 | \$ 129 | \$ 61 |
| 1-4 Dwelling Units - Secured by Junior Liens | VA466 | \$ 0 | \$ 0 | \$ 0 |
| Multifamily (5 or more) Dwelling Units | VA470 | \$ 0 | \$ 0 | \$ 0 |
| Nonresidential Property (Except Land) | VA480 | \$ 153 | \$ 0 | \$ 0 |
| Land | VA490 | \$ 0 | \$ 0 | \$ 0 |
| Nonmortgage Loans - Total | VA56 | \$ 201 | \$ 84 | \$ 183 |
| Commercial Loans | VA520 | \$ 172 | \$ 18 | \$ 173 |

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| Schedule VA --- Consolidated Valuation Allowances and Related Data | | Mar 2007 | Dec 2006 | Sep 2006 |
|--|----------------|---------------|---------------|---------------|
| Description | Line Item | Value | Value | Value |
| Consumer Loans - Total | SUB2061 | \$ 29 | \$ 66 | \$ 10 |
| Loans on Deposits | VA510 | \$ 0 | \$ 0 | \$ 0 |
| Home Improvement Loans | VA516 | \$ 0 | \$ 0 | \$ 0 |
| Education Loans | VA530 | \$ 0 | \$ 0 | \$ 0 |
| Auto Loans | VA540 | \$ 9 | \$ 66 | \$ 7 |
| Mobile Home Loans | VA550 | \$ 0 | \$ 0 | \$ 1 |
| Credit Cards | VA556 | \$ 0 | \$ 0 | \$ 1 |
| Other | VA560 | \$ 20 | \$ 0 | \$ 1 |
| Repossessed Assets - Total | VA60 | \$ 53 | \$ 19 | \$ 61 |
| Real Estate - Construction | VA605 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate - 1-4 Dwelling Units | VA613 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate - Multifamily (5 or more) Dwelling Units | VA616 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate - Nonresidential (Except Land) | VA625 | \$ 53 | \$ 18 | \$ 61 |
| Real Estate - Land | VA628 | \$ 0 | \$ 0 | \$ 0 |
| Other Repossessed Assets | VA630 | \$ 0 | \$ 1 | \$ 0 |
| Other Assets | VA930 | \$ 217 | \$ 124 | \$ 232 |
| GVA Recoveries - Assets - Total | SUB2126 | \$ 101 | \$ 81 | \$ 95 |
| Mortgage-Backed Securities | VA371 | \$ 0 | \$ 0 | \$ 0 |
| Mortgage Loans - Total | VA47 | \$ 10 | \$ 17 | \$ 33 |
| Construction - Total | SUB2130 | \$ 2 | \$ 0 | \$ 4 |
| 1-4 Dwelling Units | VA421 | \$ 2 | \$ 0 | \$ 0 |
| Multifamily (5 or more) Dwelling Units | VA431 | \$ 0 | \$ 0 | \$ 0 |
| Nonresidential Property | VA441 | \$ 0 | \$ 0 | \$ 4 |
| Permanent - Total | SUB2141 | \$ 8 | \$ 17 | \$ 29 |
| 1-4 Dwelling Units - Revolving Open-End Loans | VA447 | \$ 0 | \$ 0 | \$ 26 |
| 1-4 Dwelling Units - Secured by First Liens | VA457 | \$ 1 | \$ 2 | \$ 3 |
| 1-4 Dwelling Units - Secured by Junior Liens | VA467 | \$ 0 | \$ 0 | \$ 0 |
| Multifamily (5 or more) Dwelling Units | VA471 | \$ 0 | \$ 0 | \$ 0 |
| Nonresidential Property (Except Land) | VA481 | \$ 7 | \$ 15 | \$ 0 |
| Land | VA491 | \$ 0 | \$ 0 | \$ 0 |
| Nonmortgage Loans - Total | VA57 | \$ 35 | \$ 38 | \$ 23 |
| Commercial Loans | VA521 | \$ 33 | \$ 23 | \$ 11 |
| Consumer Loans - Total | SUB2161 | \$ 2 | \$ 15 | \$ 12 |
| Loans on Deposits | VA511 | \$ 0 | \$ 0 | \$ 0 |

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| 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 | \$ 2 | \$ 2 | \$ 12 |
| Mobile Home Loans | VA551 | \$ 0 | \$ 13 | \$ 0 |
| Credit Cards | VA557 | \$ 0 | \$ 0 | \$ 0 |
| Other | VA561 | \$ 0 | \$ 0 | \$ 0 |
| Other Assets | VA931 | \$ 56 | \$ 26 | \$ 39 |
| SVA Provisions and Transfers from GVA - Assets - Total | SUB2226 | \$- 139 | \$- 412 | \$- 396 |
| Deposits and Investment Securities | VA38 | \$ 0 | \$ 0 | \$ 0 |
| Mortgage-Backed Securities | VA372 | \$ 0 | \$ 0 | \$ 0 |
| Mortgage Loans - Total | VA48 | \$- 156 | \$- 459 | \$- 201 |
| Construction - Total | SUB2230 | \$- 146 | \$ 371 | \$ 131 |
| 1-4 Dwelling Units | VA422 | \$- 146 | \$ 371 | \$ 131 |
| Multifamily (5 or more) Dwelling Units | VA432 | \$ 0 | \$ 0 | \$ 0 |
| Nonresidential Property | VA442 | \$ 0 | \$ 0 | \$ 0 |
| Permanent - Total | SUB2241 | \$- 10 | \$- 830 | \$- 332 |
| 1-4 Dwelling Units - Revolving Open-End Loans | VA448 | \$ 0 | \$ 0 | \$ 16 |
| 1-4 Dwelling Units - Secured by First Liens | VA458 | \$ 0 | \$ 13 | \$ 1 |
| 1-4 Dwelling Units - Secured by Junior Liens | VA468 | \$ 0 | \$ 34 | \$ 0 |
| Multifamily (5 or more) Dwelling Units | VA472 | \$ 0 | \$ 0 | \$- 130 |
| Nonresidential Property (Except Land) | VA482 | \$- 10 | \$- 877 | \$- 212 |
| Land | VA492 | \$ 0 | \$ 0 | \$- 7 |
| Nonmortgage Loans - Total | VA58 | \$ 17 | \$ 52 | \$- 88 |
| Commercial Loans | VA522 | \$ 18 | \$ 96 | \$- 79 |
| Consumer Loans - Total | SUB2261 | \$- 1 | \$- 44 | \$- 9 |
| Loans on Deposits | VA512 | \$ 0 | \$ 0 | \$ 0 |
| Home Improvement Loans | VA518 | \$ 0 | \$ 0 | \$ 0 |
| Education Loans | VA532 | \$ 0 | \$ 0 | \$ 0 |
| Auto Loans | VA542 | \$- 2 | \$- 44 | \$ 0 |
| Mobile Home Loans | VA552 | \$ 0 | \$ 0 | \$ 0 |
| Credit Cards | VA558 | \$ 0 | \$ 0 | \$ 0 |
| Other | VA562 | \$ 1 | \$ 0 | \$- 9 |
| Reposessed Assets - Total | VA62 | \$ 16 | \$ 17 | \$ 0 |
| Real Estate - Construction | VA606 | \$ 0 | \$ 0 | \$ 0 |

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| 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 | \$ 16 | \$ 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 | \$ 17 | \$ 0 |
| 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 | \$ - 16 | \$ - 22 | \$ - 107 |
| Adjusted Net Charge-offs - Assets - Total | SUB2326 | \$ 716 | \$ - 21 | \$ 66 |
| Deposits and Investment Securities | VA39 | \$ 0 | \$ 0 | \$ 0 |
| Mortgage-Backed Securities | VA375 | \$ 0 | \$ 0 | \$ 0 |
| Mortgage Loans - Total | VA49 | \$ 319 | \$ - 231 | \$ - 153 |
| Construction - Total | SUB2330 | \$ 60 | \$ 487 | \$ 147 |
| 1-4 Dwelling Units | VA425 | \$ 60 | \$ 485 | \$ 131 |
| Multifamily (5 or more) Dwelling Units | VA435 | \$ 0 | \$ 0 | \$ 0 |
| Nonresidential Property | VA445 | \$ 0 | \$ 2 | \$ 16 |
| Permanent - Total | SUB2341 | \$ 259 | \$ - 718 | \$ - 300 |
| 1-4 Dwelling Units - Revolving Open-End Loans | VA449 | \$ 0 | \$ 0 | \$ - 10 |
| 1-4 Dwelling Units - Secured by First Liens | VA459 | \$ 123 | \$ 140 | \$ 59 |
| 1-4 Dwelling Units - Secured by Junior Liens | VA469 | \$ 0 | \$ 34 | \$ 0 |
| Multifamily (5 or more) Dwelling Units | VA475 | \$ 0 | \$ 0 | \$ - 130 |
| Nonresidential Property (Except Land) | VA485 | \$ 136 | \$ - 892 | \$ - 212 |
| Land | VA495 | \$ 0 | \$ 0 | \$ - 7 |
| Nonmortgage Loans - Total | VA59 | \$ 183 | \$ 98 | \$ 72 |
| Commercial Loans | VA525 | \$ 157 | \$ 91 | \$ 83 |
| Consumer Loans - Total | SUB2361 | \$ 26 | \$ 7 | \$ - 11 |
| Loans on Deposits | VA515 | \$ 0 | \$ 0 | \$ 0 |
| Home Improvement Loans | VA519 | \$ 0 | \$ 0 | \$ 0 |
| Education Loans | VA535 | \$ 0 | \$ 0 | \$ 0 |
| Auto Loans | VA545 | \$ 5 | \$ 20 | \$ - 5 |
| Mobile Home Loans | VA555 | \$ 0 | \$ - 13 | \$ 1 |
| Credit Cards | VA559 | \$ 0 | \$ 0 | \$ 1 |
| Other | VA565 | \$ 21 | \$ 0 | \$ - 8 |
| Reposessed Assets - Total | VA65 | \$ 69 | \$ 36 | \$ 61 |

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| 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 | \$ 0 | \$ 0 |
| Real Estate - 1-4 Dwelling Units | VA615 | \$ 16 | \$ 0 | \$ 0 |
| Real Estate - Multifamily (5 or more) Dwelling Units | VA618 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate - Nonresidential (Except Land) | VA627 | \$ 53 | \$ 18 | \$ 61 |
| Real Estate - Land | VA631 | \$ 0 | \$ 17 | \$ 0 |
| Other Repossessed Assets | VA633 | \$ 0 | \$ 1 | \$ 0 |
| 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 | \$ 145 | \$ 76 | \$ 86 |
| TROUBLED DEBT RESTRUCTURED | | | | |
| Amount this Quarter | VA940 | \$ 2,410 | \$ 3,009 | \$ 2,334 |
| Amount in Schedule SC Complying with Modified Terms | VA942 | \$ 6,604 | \$ 8,981 | \$ 9,174 |
| MORTGAGE LOANS FORECLOSED IN QUARTER | | | | |
| Mortgage Loans Foreclosed During Quarter - Total | VA95 | \$ 2,885 | \$ 3,499 | \$ 2,125 |
| Construction | VA951 | \$ 0 | \$ 780 | \$ 0 |
| Permanent - 1-4 Dwelling Units | VA952 | \$ 2,036 | \$ 2,594 | \$ 2,054 |
| Permanent - Multifamily (5 or more) Dwelling Units | VA953 | \$ 0 | \$ 0 | \$ 0 |
| Permanent - Nonresidential (Except Land) | VA954 | \$ 824 | \$ 70 | \$ 61 |
| Permanent - Land | VA955 | \$ 25 | \$ 55 | \$ 10 |
| CLASSIFICATION OF ASSETS | | | | |
| Quarter End Balance - Special Mention | VA960 | \$ 13,900 | \$ 15,582 | \$ 15,403 |
| Classified Assets - Quarter End Balance - Total | SUB2811 | \$ 34,975 | \$ 37,413 | \$ 40,979 |
| Substandard | VA965 | \$ 34,969 | \$ 36,797 | \$ 40,351 |
| Doubtful | VA970 | \$ 6 | \$ 616 | \$ 628 |
| Loss | VA975 | \$ 0 | \$ 0 | \$ 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 | \$ 47,278 | \$ 48,321 | \$ 56,571 |

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| Schedule PD --- Consolidated Past Due and Nonaccrual | | Mar 2007 | Dec 2006 | Sep 2006 |
|---|----------------|------------------|------------------|------------------|
| Description | Line Item | Value | Value | Value |
| Mortgages - Total | SUB2421 | \$ 44,364 | \$ 45,397 | \$ 52,468 |
| Construction and Land Loans | SUB2430 | \$ 4,225 | \$ 2,713 | \$ 6,815 |
| Permanent Loans Secured by 1-4 Property | SUB2441 | \$ 34,431 | \$ 36,426 | \$ 33,972 |
| Permanent Loans Secured by All Other Property | SUB2450 | \$ 9,204 | \$ 7,225 | \$ 13,496 |
| Nonmortgages - Total | SUB2461 | \$ 2,914 | \$ 2,924 | \$ 4,103 |
| PAST DUE & STILL ACCRUING | | | | |
| Past Due & Still Accruing - Total | SUB2470 | \$ 33,908 | \$ 38,112 | \$ 35,733 |
| Past Due & Still Accruing - 30-89 Days - Total | PD10 | \$ 23,539 | \$ 27,188 | \$ 26,845 |
| Mortgage Loans - Total | SUB2481 | \$ 22,213 | \$ 26,065 | \$ 25,831 |
| Construction | PD115 | \$ 526 | \$ 1,267 | \$ 1,592 |
| Permanent: | | | | |
| Residential: | | | | |
| 1-4 Dwelling Units: | | | | |
| Revolving Open-End Loans | PD121 | \$ 255 | \$ 426 | \$ 131 |
| Secured by First Liens | PD123 | \$ 17,653 | \$ 19,521 | \$ 16,749 |
| Secured by Junior Liens | PD124 | \$ 30 | \$ 53 | \$ 33 |
| Multifamily (5 or more) Dwelling Units | PD125 | \$ 0 | \$ 0 | \$ 0 |
| Nonresidential Property (Except Land) | PD135 | \$ 3,529 | \$ 3,938 | \$ 5,621 |
| Land | PD138 | \$ 220 | \$ 860 | \$ 1,705 |
| Nonmortgage Loans: | | | | |
| Commercial Loans | PD140 | \$ 772 | \$ 407 | \$ 554 |
| Consumer Loans - Total | SUB2511 | \$ 554 | \$ 716 | \$ 460 |
| Loans on Deposits | PD161 | \$ 67 | \$ 140 | \$ 79 |
| Home Improvement Loans | PD163 | \$ 0 | \$ 3 | \$ 5 |
| Education Loans | PD165 | \$ 0 | \$ 0 | \$ 0 |
| Auto Loans | PD167 | \$ 391 | \$ 434 | \$ 322 |
| Mobile Home Loans | PD169 | \$ 66 | \$ 99 | \$ 49 |
| Credit Cards | PD171 | \$ 3 | \$ 3 | \$ 2 |
| Other | PD180 | \$ 27 | \$ 37 | \$ 3 |
| Memoranda: | | | | |
| Troubled Debt Restructured Included in PD115:PD180 | PD190 | \$ 0 | \$ 58 | \$ 41 |
| Held for Sale Included in PD115:PD180 | PD192 | \$ 10,453 | \$ 12,882 | \$ 12,183 |
| Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180 | PD195 | \$ 4,273 | \$ 8,059 | \$ 8,203 |
| Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's | PD196 | \$ 2,423 | \$ 4,176 | \$ 5,588 |

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| 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 | \$ 1,532 | \$ 2,870 | \$ 2,109 |
| Past Due & Still Accruing - 90 Days or More - Total | PD20 | \$ 10,369 | \$ 10,924 | \$ 8,888 |
| Mortgage Loans - Total | SUB2491 | \$ 10,241 | \$ 10,677 | \$ 8,650 |
| Construction | PD215 | \$ 0 | \$ 0 | \$ 0 |
| Permanent: | | | | |
| Residential: | | | | |
| 1-4 Dwelling Units: | | | | |
| Revolving Open-End Loans | PD221 | \$ 0 | \$ 0 | \$ 0 |
| Secured by First Liens | PD223 | \$ 8,431 | \$ 9,317 | \$ 7,951 |
| Secured by Junior Liens | PD224 | \$ 0 | \$ 0 | \$ 0 |
| Multifamily (5 or more) Dwelling Units | PD225 | \$ 0 | \$ 0 | \$ 0 |
| Nonresidential Property (Except Land) | PD235 | \$ 172 | \$ 1,253 | \$ 699 |
| Land | PD238 | \$ 1,638 | \$ 107 | \$ 0 |
| Nonmortgage Loans: | | | | |
| Commercial Loans | PD240 | \$ 0 | \$ 209 | \$ 232 |
| Consumer Loans - Total | SUB2521 | \$ 128 | \$ 38 | \$ 6 |
| Loans on Deposits | PD261 | \$ 109 | \$ 11 | \$ 0 |
| Home Improvement Loans | PD263 | \$ 0 | \$ 0 | \$ 0 |
| Education Loans | PD265 | \$ 0 | \$ 0 | \$ 0 |
| Auto Loans | PD267 | \$ 18 | \$ 27 | \$ 6 |
| Mobile Home Loans | PD269 | \$ 0 | \$ 0 | \$ 0 |
| Credit Cards | PD271 | \$ 0 | \$ 0 | \$ 0 |
| Other | PD280 | \$ 1 | \$ 0 | \$ 0 |
| Memoranda: | | | | |
| Troubled Debt Restructured Included in PD215:PD280 | PD290 | \$ 0 | \$ 0 | \$ 0 |
| Held for Sale Included in PD215:PD280 | PD292 | \$ 8,262 | \$ 9,064 | \$ 7,883 |
| Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280 | PD295 | \$ 7,808 | \$ 8,678 | \$ 8,244 |
| Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's | PD296 | \$ 909 | \$ 961 | \$ 1,935 |
| Rebooked GNMA's Incl in PD295 | PD297 | \$ 6,800 | \$ 7,645 | \$ 6,157 |
| NONACCRUAL | | | | |
| Nonaccrual - Total | PD30 | \$ 13,370 | \$ 10,209 | \$ 20,838 |
| Mortgage Loans - Total | SUB2501 | \$ 11,910 | \$ 8,655 | \$ 17,987 |
| Construction | PD315 | \$ 203 | \$ 479 | \$ 3,408 |
| Permanent: | | | | |
| Residential: | | | | |
| 1-4 Dwelling Units: | | | | |

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| Schedule PD --- Consolidated Past Due and Nonaccrual | | Mar 2007 | Dec 2006 | Sep 2006 |
|---|-----------|----------|----------|----------|
| Description | Line Item | Value | Value | Value |
| Revolving Open-End Loans | PD321 | \$ 0 | \$ 20 | \$ 0 |
| Secured by First Liens | PD323 | \$ 7,961 | \$ 7,036 | \$ 8,251 |
| Secured by Junior Liens | PD324 | \$ 101 | \$ 53 | \$ 857 |
| Multifamily (5 or more) Dwelling Units | PD325 | \$ 0 | \$ 0 | \$ 0 |
| Nonresidential Property (Except Land) | PD335 | \$ 2,007 | \$ 1,067 | \$ 5,361 |
| Land | PD338 | \$ 1,638 | \$ 0 | \$ 110 |
| Nonmortgage Loans: | | | | |
| Commercial Loans | PD340 | \$ 1,340 | \$ 1,503 | \$ 2,828 |
| Consumer Loans - Total | SUB2531 | \$ 120 | \$ 51 | \$ 23 |
| Loans on Deposits | PD361 | \$ 80 | \$ 0 | \$ 0 |
| Home Improvement Loans | PD363 | \$ 0 | \$ 0 | \$ 0 |
| Education Loans | PD365 | \$ 0 | \$ 0 | \$ 0 |
| Auto Loans | PD367 | \$ 28 | \$ 44 | \$ 20 |
| Mobile Home Loans | PD369 | \$ 0 | \$ 0 | \$ 0 |
| Credit Cards | PD371 | \$ 0 | \$ 0 | \$ 0 |
| Other | PD380 | \$ 12 | \$ 7 | \$ 3 |
| Memoranda: | | | | |
| Troubled Debt Restructured Included in PD315:PD380 | PD390 | \$ 226 | \$ 436 | \$ 503 |
| Held for Sale Included in PD315:PD380 | PD392 | \$ 4,519 | \$ 4,713 | \$ 5,411 |
| Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380 | PD395 | \$ 2,780 | \$ 1,858 | \$ 3,956 |
| Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's | PD396 | \$ 2,358 | \$ 1,595 | \$ 2,822 |
| 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 | \$ 13,073 | \$ 12,131 | \$ 12,148 |
| 90% up to 100% LTV | LD110 | \$ 11,448 | \$ 10,994 | \$ 10,903 |
| 100% and greater LTV | LD120 | \$ 1,625 | \$ 1,137 | \$ 1,245 |
| Past Due and Nonaccrual Balances - Total | SUB5250 | \$ 905 | \$ 448 | \$ 1,476 |
| Past Due and Still Accruing - Total | SUB5240 | \$ 87 | \$ 117 | \$ 449 |
| Past Due and Still Accruing - 30-89 Days - Total | SUB5210 | \$ 87 | \$ 117 | \$ 449 |
| 90% up to 100% LTV | LD210 | \$ 87 | \$ 117 | \$ 449 |
| 100% and greater LTV | LD220 | \$ 0 | \$ 0 | \$ 0 |
| Past Due and Still Accruing - 90 Days or More - Total | SUB5220 | \$ 0 | \$ 0 | \$ 0 |

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| Schedule LD --- Loan Data | | Mar 2007 | Dec 2006 | Sep 2006 |
|--|----------------|-------------------|-------------------|-------------------|
| Description | Line Item | Value | Value | Value |
| 90% up to 100% LTV | LD230 | \$ 0 | \$ 0 | \$ 0 |
| 100% and greater LTV | LD240 | \$ 0 | \$ 0 | \$ 0 |
| Nonaccrual - Total | SUB5230 | \$ 818 | \$ 331 | \$ 1,027 |
| 90% up to 100% LTV | LD250 | \$ 527 | \$ 331 | \$ 1,027 |
| 100% and greater LTV | LD260 | \$ 291 | \$ 0 | \$ 0 |
| Net Charge-offs - Total | SUB5300 | \$ 29 | \$ 77 | \$ 44 |
| 90% up to 100% LTV | LD310 | \$ 29 | \$ 77 | \$ 44 |
| 100% and greater LTV | LD320 | \$ 0 | \$ 0 | \$ 0 |
| Purchases - Total | SUB5320 | \$ 1,043 | \$ 206 | \$ 443 |
| 90% up to 100% LTV | LD410 | \$ 752 | \$ 206 | \$ 443 |
| 100% and greater LTV | LD420 | \$ 291 | \$ 0 | \$ 0 |
| Originations - Total | SUB5330 | \$ 1,303 | \$ 2,667 | \$ 2,370 |
| 90% up to 100% LTV | LD430 | \$ 1,148 | \$ 2,207 | \$ 2,263 |
| 100% and greater LTV | LD440 | \$ 155 | \$ 460 | \$ 107 |
| Sales - Total | SUB5340 | \$ 748 | \$ 1,007 | \$ 0 |
| 90% up to 100% LTV | LD450 | \$ 748 | \$ 1,007 | \$ 0 |
| 100% and greater LTV | LD460 | \$ 0 | \$ 0 | \$ 0 |
| Supplemental Loan Data for All Loans | | | | |
| 1-4 Dwelling Units Construction-to-Permanent Loans | LD510 | \$ 8,618 | N/A | N/A |
| Owner-Occupied Multifamily Permanent Loans | LD520 | \$ 755 | N/A | N/A |
| Owner-Occupied Nonresidential Property (Except Land) Permanent Loans | LD530 | \$ 128,208 | N/A | N/A |
| 1-4 Dwelling Units Option ARM Loans | LD610 | \$ 37,517 | N/A | N/A |
| 1-4 Dwelling Units ARM Loans with Negative Amortization | LD620 | \$ 4,895 | N/A | N/A |
| Total Capitalized Negative Amortization | LD650 | \$ 0 | 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 | \$ 158,593 | \$ 145,590 | \$ 151,649 |
| Mortgage Construction Loans | CC105 | \$ 157,436 | \$ 144,369 | \$ 145,746 |
| Other Mortgage Loans | CC115 | \$ 1,157 | \$ 1,221 | \$ 5,903 |
| Undisbursed Balance of Nonmortgage Loans Closed | CC125 | \$ 701 | \$ 107 | \$ 23 |
| Commitments Outstanding to Originate Mortgages - Total | SUB3330 | \$ 96,425 | \$ 79,334 | \$ 31,273 |
| 1-4 Dwelling Units | CC280 | \$ 5,872 | \$ 5,084 | \$ 6,494 |

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| Schedule CC --- Consolidated Commitments and Contingencies | | | | |
|---|----------------|-------------------|-------------------|-------------------|
| Description | Line Item | Mar 2007 Value | Dec 2006 Value | Sep 2006 Value |
| Multifamily (5 or more) Dwelling Units | CC290 | \$ 0 | \$ 0 | \$ 0 |
| All Other Real Estate | CC300 | \$ 90,553 | \$ 74,250 | \$ 24,779 |
| Commitments Outstanding to Originate Nonmortgage Loans | CC310 | \$ 2,999 | \$ 28,697 | \$ 8,978 |
| Commitments Outstanding to Purchase Loans | CC320 | \$ 0 | \$ 0 | \$ 0 |
| Commitments Outstanding to Sell Loans | CC330 | \$ 33,475 | \$ 39,102 | \$ 37,847 |
| Commitments Outstanding to Purchase Mortgage-Backed Secs | CC335 | \$ 0 | \$ 0 | \$ 0 |
| Commitments Outstanding to Sell Mortgage-Backed Securities | CC355 | \$ 0 | \$ 0 | \$ 0 |
| Commitments Outstanding to Purchase Investment Securities | CC365 | \$ 0 | \$ 0 | \$ 0 |
| Commitments Outstanding to Sell Investment Securities | CC375 | \$ 0 | \$ 0 | \$ 0 |
| Unused Lines of Credit - Total | SUB3361 | \$ 61,027 | \$ 42,616 | \$ 54,870 |
| Revolving, Open-End Loans on 1-4 Dwelling Units | CC412 | \$ 16,166 | \$ 15,894 | \$ 15,594 |
| Commercial Lines | CC420 | \$ 43,237 | \$ 25,220 | \$ 37,638 |
| Open-End Consumer Lines - Credit Cards | CC423 | \$ 193 | \$ 246 | \$ 216 |
| Open-End Consumer Lines - Other | CC425 | \$ 1,431 | \$ 1,256 | \$ 1,422 |
| Letters of Credit (Excluding Items on CC465 & CC468) - Total | SUB3390 | \$ 2,635 | \$ 1,996 | \$ 1,917 |
| Commercial | CC430 | \$ 965 | \$ 838 | \$ 92 |
| Standby, Not Included on CC465 or CC468 | CC435 | \$ 1,670 | \$ 1,158 | \$ 1,825 |
| Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs | CC455 | \$ 36,707 | \$ 38,625 | \$ 40,435 |
| Amount of Direct Credit Substitutes on Assets in CC455 | CC465 | \$ 0 | \$ 0 | \$ 0 |
| Amount of Recourse Obligations on Assets in CC455 | CC468 | \$ 20,258 | \$ 21,538 | \$ 22,289 |
| Other Contingent Liabilities | CC480 | \$ 4,000 | \$ 3,500 | \$ 4,000 |
| Contingent Assets | CC490 | \$ 0 | \$ 0 | \$ 0 |
| Schedule CF --- Consolidated Cash Flow Information | | | | |
| Description | Line Item | Mar 2007 Value | Dec 2006 Value | Sep 2006 Value |
| Mortgage-Backed Securities: | | | | |
| Pass-Through: | | | | |
| Purchases | CF143 | \$ 2,034 | \$ 1,273 | \$ 51,753 |
| Sales | CF145 | \$ 0 | \$ 8,362 | \$ 0 |
| Other Balance Changes | CF148 | \$- 18,802 | \$- 28,679 | \$- 19,381 |
| Other Mortgage-Backed Securities: | | | | |
| Purchases | CF153 | \$ 2,979 | \$ 58,131 | \$ 54,344 |

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| Schedule CF --- Consolidated Cash Flow Information | | Mar 2007 | Dec 2006 | Sep 2006 |
|---|----------------|--------------------|--------------------|--------------------|
| Description | Line Item | Value | Value | Value |
| Sales | CF155 | \$ 25,357 | \$ 14,517 | \$ 0 |
| Other Balance Changes | CF158 | \$- 25,766 | \$- 26,942 | \$- 20,585 |
| Mortgage Loans: | | | | |
| Purchases - Total | SUB3811 | \$ 5,013 | \$ 59,404 | \$ 106,097 |
| Sales - Total | SUB3821 | \$ 25,357 | \$ 22,879 | \$ 0 |
| Net Purchases - Total | SUB3826 | \$- 20,344 | \$ 36,525 | \$ 106,097 |
| Mortgage Loans Disbursed - Total | SUB3831 | \$ 316,023 | \$ 328,853 | \$ 285,207 |
| Construction Loans - Total | SUB3840 | \$ 29,070 | \$ 41,649 | \$ 30,880 |
| 1-4 Dwelling Units | CF190 | \$ 23,180 | \$ 36,779 | \$ 27,035 |
| Multifamily (5 or more) Dwelling Units | CF200 | \$ 1,479 | \$ 2,228 | \$ 1,819 |
| Nonresidential | CF210 | \$ 4,411 | \$ 2,642 | \$ 2,026 |
| Permanent Loans - Total | SUB3851 | \$ 286,953 | \$ 287,204 | \$ 254,327 |
| 1-4 Dwelling Units | CF225 | \$ 185,941 | \$ 196,221 | \$ 200,867 |
| Home Equity and Junior Liens | CF226 | \$ 15,232 | N/A | N/A |
| Multifamily (5 or more) Dwelling Units | CF245 | \$ 7,187 | \$ 0 | \$ 1 |
| Nonresidential (Except Land) | CF260 | \$ 59,544 | \$ 70,006 | \$ 35,396 |
| Land | CF270 | \$ 34,281 | \$ 20,977 | \$ 18,063 |
| Loans and Participations Purchased, Secured By - Total: | SUB3880 | \$ 33,560 | \$ 24,740 | \$ 33,304 |
| 1-4 Dwelling Units | CF280 | \$ 23,851 | \$ 22,901 | \$ 33,304 |
| Purchased from Entities Other than Fed Insured Depository or Subsidiaries | CF281 | \$ 3,928 | N/A | N/A |
| Home Equity and Junior Liens | CF282 | \$ 204 | N/A | N/A |
| Multifamily (5 or more) Dwelling Units | CF290 | \$ 30 | \$ 0 | \$ 0 |
| Nonresidential | CF300 | \$ 9,679 | \$ 1,839 | \$ 0 |
| Loans and Participations Sold, Secured By - Total | SUB3890 | \$ 207,556 | \$ 182,458 | \$ 196,912 |
| 1-4 Dwelling Units | CF310 | \$ 186,563 | \$ 181,230 | \$ 192,652 |
| Home Equity and Junior Liens | CF311 | \$ 12,521 | N/A | N/A |
| Multifamily (5 or more) Dwelling Units | CF320 | \$ 0 | \$ 0 | \$ 0 |
| Nonresidential | CF330 | \$ 20,993 | \$ 1,228 | \$ 4,260 |
| Net Purchases (Sales) of Loans and Participations - Total | SUB3885 | \$- 173,996 | \$- 157,718 | \$- 163,608 |
| Memo - Refinancing Loans | CF361 | \$ 83,229 | \$ 75,389 | \$ 64,208 |
| Nonmortgage Loans: | | | | |
| Commercial: | | | | |
| Closed or Purchased | CF390 | \$ 41,847 | \$ 26,243 | \$ 18,131 |

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| Schedule CF --- Consolidated Cash Flow Information | | | | |
|--|----------------|-------------------|-------------------|-------------------|
| Description | Line Item | Mar 2007 Value | Dec 2006 Value | Sep 2006 Value |
| Sales | CF395 | \$ 2,475 | \$ 2,043 | \$ 164 |
| Consumer: | | | | |
| Closed or Purchased | CF400 | \$ 8,162 | \$ 4,100 | \$ 5,911 |
| Sales | CF405 | \$ 0 | \$ 0 | \$ 0 |
| Nonmortgage Loans Closed or Purchased - Total | SUB3910 | \$ 50,009 | \$ 30,343 | \$ 24,042 |
| Nonmortgage Loans - Sales - Total | SUB3915 | \$ 2,475 | \$ 2,043 | \$ 164 |
| Net Purchases (Sales) of Nonmortgage Loans - Total | SUB3919 | \$ 47,534 | \$ 28,300 | \$ 23,878 |
| Deposits: | | | | |
| Interest Credited to Deposits | CF430 | \$ 13,257 | \$ 12,911 | \$ 12,636 |
| Schedule DI --- Consolidated Deposit Information | | | | |
| Description | Line Item | Mar 2007 Value | Dec 2006 Value | Sep 2006 Value |
| Deposit Data | | | | |
| Total Broker - Originated Deposits | SUB4061 | \$ 26,462 | \$ 26,449 | \$ 25,783 |
| Fully Insured | DI100 | \$ 26,462 | \$ 26,449 | \$ 25,783 |
| Other | DI110 | \$ 0 | \$ 0 | \$ 0 |
| Deposits (Excluding Retirement Accounts) with Balances | | | | |
| \$100,000 or Less | DI120 | \$ 1,079,830 | \$ 1,087,593 | \$ 1,102,688 |
| Greater than \$100,000 | DI130 | \$ 1,227,876 | \$ 1,119,298 | \$ 1,090,676 |
| Number of Deposits (Excluding Retirement Accounts) with Balances | | | | |
| \$100,000 or Less | DI150 | 99,258 | 101,881 | 101,985 |
| Greater than \$100,000 | DI160 | 1,617 | 1,526 | 1,582 |
| Retirement Deposits with Balances | | | | |
| \$250,000 or Less | DI170 | \$ 56,723 | \$ 56,093 | N/A |
| Greater than \$250,000 | DI175 | \$ 933 | \$ 2,434 | N/A |
| Number of Retirement Deposits with Balances | | | | |
| \$250,000 or Less | DI180 | 2,824 | 2,944 | N/A |
| Greater than \$250,000 | DI185 | 3 | 462 | N/A |
| Number of Deposit Accounts - Total | SUB4062 | 103,702 | 106,813 | 103,567 |
| IRA/Keogh Accounts | DI200 | \$ 57,655 | \$ 59,624 | \$ 59,934 |
| Uninsured Deposits | DI210 | \$ 371,910 | \$ 352,795 | \$ 401,739 |
| Preferred Deposits | DI220 | \$ 53,037 | \$ 48,721 | \$ 46,950 |
| Components of Deposits and Escrows | | | | |
| Transaction Accounts (Including Demand Deposits) | DI310 | \$ 269,498 | \$ 247,380 | \$ 242,401 |
| Money Market Deposit Accounts | DI320 | \$ 887,772 | \$ 811,555 | \$ 797,844 |

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| Schedule DI --- Consolidated Deposit Information | | Mar 2007 | Dec 2006 | Sep 2006 |
|--|-----------|--------------|------------|------------|
| Description | Line Item | Value | Value | Value |
| Passbook Accounts (Including Nondemand Escrows) | DI330 | \$ 674,662 | \$ 685,425 | \$ 649,257 |
| Time Deposits | DI340 | \$ 533,429 | \$ 521,059 | \$ 503,861 |
| Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits | DI350 | \$ 161,964 | N/A | N/A |
| IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits | DI360 | \$ 9,506 | N/A | N/A |
| Non-Interest-Bearing Demand Deposits | DI610 | \$ 114,917 | \$ 104,865 | \$ 101,001 |
| Deposits Data for Deposit Insurance Premium Assessments | | | | |
| Section I (Optional) | | | | |
| Quarter-End Deposit Totals: | | | | |
| Total Deposit Liabilities Before Exclusions (Gross) | DI510 | \$ 1,678,690 | 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 | \$ 1,635,675 | N/A | N/A |
| Total Daily Average Allowable Exclusion (Including Foreign Deposits) | DI550 | \$ 0 | 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 Inclcd in SC710 | DI620 | \$ 0 | \$ 0 | \$ 25,464 |
| Deposits of Consolidated Subsidiaries: | | | | |
| Demand Deposits | DI640 | \$ 14,157 | \$ 24,992 | \$ 0 |
| Time and Savings Deposits | DI650 | \$ 0 | \$ 0 | \$ 0 |
| 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 | \$ 2 | \$ 3 | \$ 3 |
| Adjustment to Time and Savings Deposits (including escrows) | DI730 | \$ 0 | \$ 0 | \$ 0 |

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| 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 | 638 | 625 | 616 |
| Assets Held in Trading Accounts | SI375 | \$ 0 | \$ 0 | \$ 0 |
| Assets Recorded on Schedule SC Under a Fair Value Option | SI376 | \$ 0 | 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 | \$ 168,503 | \$ 206,129 | \$ 199,464 |
| Assets Held for Sale | SI387 | \$ 493,889 | \$ 550,532 | \$ 574,421 |
| Loans Serviced for Others | SI390 | \$ 140,076 | \$ 143,928 | \$ 144,197 |
| Residual Interests | | | | |
| Residual Interests in the Form of Interest-Only Strips | SI402 | \$ 0 | \$ 0 | \$ 0 |
| Other Residual Interests | SI404 | \$ 77 | \$ 80 | \$ 85 |
| Qualified Thrift Lender Test | | | | |
| Actual Thrift Investment Percentage at Month-end | | | | |
| First month of Qtr | SI581 | 87.70% | 88.64% | 87.85% |
| Second month of Qtr | SI582 | 87.92% | 88.54% | 88.42% |
| Third month of Qtr | SI583 | 87.48% | 88.02% | 88.37% |
| 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 | \$ 0 | \$ 0 | \$ 0 |
| Credit extended to assn exec officers, prin shareholders & related interest | | | | |
| Aggregate amount of all extensions of credit | SI590 | \$ 16,520 | \$ 15,956 | \$ 15,500 |
| No. of exec officers.. with credit > \$500K/5% unimpaired cap | SI595 | 7 | 7 | 6 |
| Summary of Changes in Equity Capital | | | | |
| Beginning Equity Capital | SI600 | \$ 261,455 | \$ 257,272 | \$ 248,698 |
| Net Income (Loss) (SO91) | SI610 | \$ 4,251 | \$ 4,470 | \$ 7,912 |
| Dividends Declared | | | | |
| Preferred Stock | SI620 | \$ 0 | \$ 0 | \$ 0 |
| Common Stock | SI630 | \$ 1,598 | \$ 425 | \$ 200 |
| Stock Issued | SI640 | \$ 0 | \$ 0 | \$ 1 |
| Stock Retired | SI650 | \$ 0 | \$ 0 | \$ 0 |
| Capital Contributions (Where No Stock is Issued) | SI655 | \$ 58 | \$ 50 | \$ 102 |

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| Schedule SI --- Consolidated Supplemental Information | | | | |
|--|--------------|-------------------|-------------------|-------------------|
| Description | Line Item | Mar 2007 Value | Dec 2006 Value | Sep 2006 Value |
| New Basis Accounting Adjustments | SI660 | \$ 0 | \$ 0 | \$ 0 |
| Other Comprehensive Income | SI662 | \$ 119 | \$ 86 | \$ 746 |
| Prior Period Adjustments | SI668 | \$ 0 | \$ 1 | \$ 13 |
| Other Adjustments | SI671 | \$ 0 | \$ 1 | \$ 0 |
| Ending Equity Capital (SC80) | SI680 | \$ 264,285 | \$ 261,455 | \$ 257,272 |
| Transactions With Affiliations | | | | |
| Qtr Activity of Covered Transacts w/Affil Subj to Limits | SI750 | \$ 0 | \$ 0 | \$ 0 |
| Qtr Activity of Covered Transacts w/Affil Not Subj to Limits | SI760 | \$ 5,502 | \$ 9,723 | \$ 4,637 |
| Mutual Fund and Annuity Sales | | | | |
| Sell private-label/third-party mutual funds/annuities? | SI805 | 0 [Yes] | 0 [Yes] | 0 [Yes] |
| Total Assets Managed of Proprietary Mutual Funds/Annuities | SI815 | \$ 0 | \$ 0 | \$ 0 |
| Fee Inc from the Sale/Service of Mutual Funds/Annuities | SI860 | \$ 0 | \$ 0 | \$ 0 |
| Average Balance Sheet Data | | | | |
| Total Assets | SI870 | \$ 3,224,056 | \$ 3,256,633 | \$ 3,227,918 |
| Deposits & Investments Excluding Non-Interest-Earning Items | SI875 | \$ 185,289 | \$ 189,337 | \$ 199,138 |
| Mortgage Loans and Mortgage-Backed Securities | SI880 | \$ 2,731,491 | \$ 2,765,783 | \$ 2,708,266 |
| Nonmortgage Loans | SI885 | \$ 111,730 | \$ 105,684 | \$ 103,514 |
| Deposits and Excrows | SI890 | \$ 2,358,873 | \$ 2,289,993 | \$ 2,217,094 |
| Total Borrowings | SI895 | \$ 615,836 | \$ 710,711 | \$ 760,872 |
| 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 | 0 |
| Any Outstanding Futures or Options Positions? | SQ310 | 0 | 0 | 0 |
| Does Association Have Subchapter S in effect this year? | SQ320 | 0 | 0 | 0 |
| 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 | 8 | 8 | 7 |

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| 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 | 1 [Yes] | 1 [Yes] | 1 [Yes] |
| Do you exercise the fiduciary powers you have been granted? | FS120 | 0 [Yes] | 0 [Yes] | 0 [Yes] |
| Do you have any activity to report on this schedule? | FS130 | 0 [Yes] | 0 [Yes] | 0 [Yes] |
| FIDUCIARY AND RELATED ASSETS | | | | |
| Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts | SUB6150 | \$ 0 | \$ 0 | \$ 0 |
| Managed Assets (\$) - Total Fiduciary Accounts | FS20 | \$ 0 | \$ 0 | \$ 0 |
| Personal Trust and Agency Accounts | FS210 | \$ 0 | \$ 0 | \$ 0 |
| Retirement-related Trust and Agency Accounts - Total | SUB6100 | \$ 0 | \$ 0 | \$ 0 |
| Employee Benefit - Defined Contribution | FS220 | \$ 0 | \$ 0 | \$ 0 |
| Employee Benefit - Defined Benefit | FS230 | \$ 0 | \$ 0 | \$ 0 |
| Other Retirement Accounts | FS240 | \$ 0 | \$ 0 | \$ 0 |
| Corporate Trust and Agency Accounts | FS250 | \$ 0 | \$ 0 | \$ 0 |
| Investment Management Agency Accounts | FS260 | \$ 0 | \$ 0 | \$ 0 |
| Other Fiduciary Accounts | FS270 | \$ 0 | \$ 0 | \$ 0 |
| Managed Assets (\$) - Assets Excl in OTS Assess Complex | FS290 | \$ 0 | \$ 0 | \$ 0 |
| Nonmanaged Assets (\$) - Total Fiduciary Accounts | FS21 | \$ 0 | \$ 0 | \$ 0 |
| Personal Trust and Agency Accounts | FS211 | \$ 0 | \$ 0 | \$ 0 |
| Retirement-related Trust and Agency Accounts - Total | SUB6110 | \$ 0 | \$ 0 | \$ 0 |
| Employee Benefit - Defined Contribution | FS221 | \$ 0 | \$ 0 | \$ 0 |
| Employee Benefit - Defined Benefit | FS231 | \$ 0 | \$ 0 | \$ 0 |
| Other Retirement Accounts | FS241 | \$ 0 | \$ 0 | \$ 0 |
| Corporate Trust and Agency Accounts | FS251 | \$ 0 | \$ 0 | \$ 0 |
| Other Fiduciary Accounts | FS271 | \$ 0 | \$ 0 | \$ 0 |
| Nonmanaged Assets (\$) - Custody and Safekeeping Accounts | FS280 | \$ 0 | \$ 0 | \$ 0 |
| Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex | FS291 | \$ 0 | \$ 0 | \$ 0 |
| Managed Assets (#) - Total Fiduciary Accounts | FS22 | 0 | 0 | 0 |
| Personal Trust and Agency Accounts | FS212 | 0 | 0 | 0 |
| Retirement-related Trust and Agency Accounts - Total | SUB6120 | 0 | 0 | 0 |
| Employee Benefit - Defined Contribution | FS222 | 0 | 0 | 0 |

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| Schedule FS --- Fiduciary and Related Services | | Mar 2007 | Dec 2006 | Sep 2006 |
|--|--------------|-------------|-------------|-------------|
| Description | Line Item | Value | Value | Value |
| Employee Benefit - Defined Benefit | FS232 | 0 | 0 | 0 |
| Other Retirement Accounts | FS242 | 0 | 0 | 0 |
| Corporate Trust and Agency Accounts | FS252 | 0 | 0 | 0 |
| Investment Management Agency Accounts | FS262 | 0 | 0 | 0 |
| Other Fiduciary Accounts | FS272 | 0 | 0 | 0 |
| Nonmanaged Assets (#) - Total Fiduciary Accounts | FS23 | 0 | 0 | 0 |
| Personal Trust and Agency Accounts | FS213 | 0 | 0 | 0 |
| Retirement-related Trust and Agency Accounts - Total | SUB6130 | 0 | 0 | 0 |
| Employee Benefit - Defined Contribution | FS223 | 0 | 0 | 0 |
| Employee Benefit - Defined Benefit | FS233 | 0 | 0 | 0 |
| Other Retirement Accounts | FS243 | 0 | 0 | 0 |
| Corporate Trust and Agency Accounts | FS253 | 0 | 0 | 0 |
| Other Fiduciary Accounts | FS273 | 0 | 0 | 0 |
| Nonmanaged Assets (#) - Custody and Safekeeping Accounts | FS281 | 0 | 0 | 0 |
| FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE) | | | | |
| YTD - Income - Total Gross Fiduciary & Related Services | FS30 | \$ 0 | \$ 0 | \$ 0 |
| Personal Trust and Agency Accounts | FS310 | \$ 0 | \$ 0 | \$ 0 |
| Retirement-related Trust and Agency Accounts - Total | SUB6200 | \$ 0 | \$ 0 | \$ 0 |
| Employee Benefit - Defined Contribution | FS320 | \$ 0 | \$ 0 | \$ 0 |
| Employee Benefit - Defined Benefit | FS330 | \$ 0 | \$ 0 | \$ 0 |
| Other Retirement Accounts | FS340 | \$ 0 | \$ 0 | \$ 0 |
| Corporate Trust and Agency Accounts | FS350 | \$ 0 | \$ 0 | \$ 0 |
| Investment Management Agency Accounts | FS360 | \$ 0 | \$ 0 | \$ 0 |
| Other Fiduciary Accounts | FS370 | \$ 0 | \$ 0 | \$ 0 |
| Custody and Safekeeping Accounts | FS380 | \$ 0 | \$ 0 | \$ 0 |
| Other Fiduciary and Related Services | FS390 | \$ 0 | \$ 0 | \$ 0 |
| YTD - Expenses - Fiduciary and Related Services | FS391 | \$ 0 | \$ 0 | \$ 0 |
| YTD - Net Losses from Fiduciary and Related Services | FS392 | \$ 0 | \$ 0 | \$ 0 |
| YTD - Intracompany Inc Credits for Fiduciary/Related Service | FS393 | \$ 0 | \$ 0 | \$ 0 |
| YTD - Income - Net Fiduciary and Related Services Income | FS35 | \$ 0 | \$ 0 | \$ 0 |
| FIDUCIARY MEMORANDA | | | | |
| Managed Assets in Personal Trust and Agency Accounts - Total | FS40 | \$ 0 | \$ 0 | \$ 0 |

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| Schedule FS --- Fiduciary and Related Services | | Mar 2007 | Dec 2006 | Sep 2006 |
|--|----------------|-------------|-------------|-------------|
| Description | Line Item | Value | Value | Value |
| Non-Interest-Bearing Deposits | FS410 | \$ 0 | \$ 0 | \$ 0 |
| Interest-Bearing Deposits | FS415 | \$ 0 | \$ 0 | \$ 0 |
| U.S. Treasury and U.S. Government Agency Obligations | FS420 | \$ 0 | \$ 0 | \$ 0 |
| State, County and Municipal Obligations | FS425 | \$ 0 | \$ 0 | \$ 0 |
| Money Market Mutual Funds | FS430 | \$ 0 | \$ 0 | \$ 0 |
| Other Short-term Obligations | FS435 | \$ 0 | \$ 0 | \$ 0 |
| Other Notes and Bonds | FS440 | \$ 0 | \$ 0 | \$ 0 |
| Common and Preferred Stock | FS445 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate Mortgages | FS450 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate | FS455 | \$ 0 | \$ 0 | \$ 0 |
| Miscellaneous Assets | FS460 | \$ 0 | \$ 0 | \$ 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 | 0 | 0 |
| Domestic Equity | FS610 | 0 | 0 | 0 |
| International/Global Equity | FS620 | 0 | 0 | 0 |
| Stock/Bond Blend | FS630 | 0 | 0 | 0 |
| Taxable Bond | FS640 | 0 | 0 | 0 |
| Municipal Bond | FS650 | 0 | 0 | 0 |
| Short-Term Investments/Money Market | FS660 | 0 | 0 | 0 |
| Specialty/Other | FS670 | 0 | 0 | 0 |
| Market Value - Total Collective Investment Funds | FS65 | \$ 0 | \$ 0 | \$ 0 |
| Domestic Equity | FS615 | \$ 0 | \$ 0 | \$ 0 |
| International/Global Equity | FS625 | \$ 0 | \$ 0 | \$ 0 |
| Stock/Bond Blend | FS635 | \$ 0 | \$ 0 | \$ 0 |
| Taxable Bond | FS645 | \$ 0 | \$ 0 | \$ 0 |
| Municipal Bond | FS655 | \$ 0 | \$ 0 | \$ 0 |
| Short-Term Investments/Money Market | FS665 | \$ 0 | \$ 0 | \$ 0 |
| Specialty/Other | FS675 | \$ 0 | \$ 0 | \$ 0 |
| FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD) | | | | |

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| 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 | \$ 0 | \$ 0 |
| Personal Trust and Agency Accounts | FS710 | \$ 0 | \$ 0 | \$ 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 | \$ 0 | \$ 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 | \$ 0 | \$ 0 |
| Personal Trust and Agency Accounts | FS712 | \$ 0 | \$ 0 | \$ 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 | \$ 264,290 | \$ 261,457 | \$ 257,273 |
| Equity Capital Deductions - Total | SUB1631 | \$ 918 | \$ 1,014 | \$ 1,140 |
| Investments in and Advances to "Nonincludable" Subsidiaries | CCR105 | \$ 0 | \$ 0 | \$ 0 |
| Goodwill and Certain Other Intangible Assets | CCR115 | \$ 20 | \$ 26 | \$ 32 |
| Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets | CCR133 | \$ 898 | \$ 988 | \$ 1,108 |
| Other | CCR134 | \$ 0 | \$ 0 | \$ 0 |
| Equity Capital Additions -Total | SUB1641 | \$ 323 | \$ 412 | \$ 480 |
| Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes | CCR180 | \$ 323 | \$ 412 | \$ 480 |
| Intangible Assets | CCR185 | \$ 0 | \$ 0 | \$ 0 |
| Minority Int in Includable Consol Subs Incl REIT Pref Stk | CCR190 | \$ 0 | \$ 0 | \$ 0 |
| Other | CCR195 | \$ 0 | \$ 0 | \$ 0 |
| Tier 1 (Core) Capital | CCR20 | \$ 263,695 | \$ 260,855 | \$ 256,613 |

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| Schedule CCR --- Consolidated Capital Requirement | | | | |
|---|---------------|---------------------|---------------------|---------------------|
| Description | Line Item | Mar 2007 Value | Dec 2006 Value | Sep 2006 Value |
| Total Assets (SC60) | CCR205 | \$ 3,184,819 | \$ 3,235,021 | \$ 3,269,756 |
| Asset Deductions - Total | SUB1651 | \$ 918 | \$ 1,014 | \$ 1,140 |
| Assets of "Nonincludable" Subsidiaries | CCR260 | \$ 0 | \$ 0 | \$ 0 |
| Goodwill and Certain Other Intangible Assets | CCR265 | \$ 20 | \$ 26 | \$ 32 |
| Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets | CCR270 | \$ 898 | \$ 988 | \$ 1,108 |
| Other | CCR275 | \$ 0 | \$ 0 | \$ 0 |
| Asset Additions - Total | SUB1661 | \$ 528 | \$ 669 | \$ 754 |
| Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes | CCR280 | \$ 528 | \$ 669 | \$ 754 |
| Intangible Assets | CCR285 | \$ 0 | \$ 0 | \$ 0 |
| Other | CCR290 | \$ 0 | \$ 0 | \$ 0 |
| Adjusted Total Assets | CCR25 | \$ 3,184,429 | \$ 3,234,676 | \$ 3,269,370 |
| Tier 1 (Core) Capital Requirement (CCR25*4%) | CCR27 | \$ 125,588 | \$ 127,595 | \$ 128,192 |
| TOTAL RISK-BASED CAPITAL REQUIREMENT | | | | |
| Tier 1 (Core) Capital | CCR30 | \$ 263,695 | \$ 260,855 | \$ 256,613 |
| Tier 2 Capital - Unrealized Gains on AFS Equity Securities | CCR302 | \$ 0 | \$ 0 | \$ 0 |
| 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 | \$ 10,380 | \$ 11,577 | \$ 10,058 |
| Tier 2 Capital - Other | CCR355 | \$ 0 | \$ 0 | \$ 0 |
| Tier 2 (Supplementary) Capital | CCR33 | \$ 10,380 | \$ 11,577 | \$ 10,058 |
| Allowable Tier 2 (Supplementary) Capital | CCR35 | \$ 10,380 | \$ 11,577 | \$ 10,058 |
| Equity Investments & Other Assets Required to be Deducted | CCR370 | \$ 25 | \$ 25 | \$ 25 |
| Deduction for Low-Level Recourse and Residual Interests | CCR375 | \$ 1,601 | \$ 1,013 | \$ 1,308 |
| Total Risk-Based Capital | CCR39 | \$ 272,449 | \$ 271,394 | \$ 265,338 |
| 0% R/W Category - Cash | CCR400 | \$ 8,093 | \$ 11,151 | \$ 10,712 |
| 0% R/W Category - Securities Backed by U.S. Government | CCR405 | \$ 252,372 | \$ 264,391 | \$ 276,517 |
| 0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets | CCR409 | \$ 0 | \$ 0 | \$ 0 |
| 0% R/W Category - Other | CCR415 | \$ 31,148 | \$ 12,424 | \$ 14,696 |
| 0% R/W Category - Assets Total | CCR420 | \$ 291,613 | \$ 287,966 | \$ 301,925 |
| 0% Risk-Weight Total for R/B Capital (CCR420 x 0%) | CCR40 | \$ 0 | \$ 0 | \$ 0 |

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| 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 | \$ 739,850 | \$ 805,820 | \$ 826,419 |
| 20% R/W Category - Claims on FHLBs | CCR435 | \$ 94,595 | \$ 91,214 | \$ 118,624 |
| 20% R/W Category - General Obligations of State/Local Govts | CCR440 | \$ 6,857 | \$ 6,989 | \$ 7,099 |
| 20% R/W Category - Claims on Domestic Depository Inst | CCR445 | \$ 16,322 | \$ 22,040 | \$ 26,996 |
| 20% R/W Category - Other | CCR450 | \$ 58,137 | \$ 59,809 | \$ 69,622 |
| 20% R/W Category - Assets Total | CCR455 | \$ 915,761 | \$ 985,872 | \$ 1,048,760 |
| 20% Risk-Weight Total for R/B Capital (CCR455x20%) | CCR45 | \$ 183,150 | \$ 197,174 | \$ 209,751 |
| 50% R/W Category - Qualifying Single-Fam Residential Mtges | CCR460 | \$ 1,171,344 | \$ 1,221,748 | \$ 1,261,661 |
| 50% R/W Category - Qualifying Multifamily Residential Mtges | CCR465 | \$ 1,077 | \$ 1,088 | \$ 1,100 |
| 50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W | CCR470 | \$ 3,875 | \$ 3,929 | \$ 3,658 |
| 50% R/W Category - State & Local Revenue Bonds | CCR475 | \$ 218 | \$ 216 | \$ 218 |
| 50% R/W Category - Other | CCR480 | \$ 9,391 | \$ 4,618 | \$ 2,971 |
| 50% R/W Category - Assets Total | CCR485 | \$ 1,185,905 | \$ 1,231,599 | \$ 1,269,608 |
| 50% Risk-Weight Total for R/B Capital (CCR485 x 50%) | CCR50 | \$ 592,955 | \$ 615,802 | \$ 634,807 |
| 100% R/W Category - Secs at 100% w/Ratings-Based Approach | CCR501 | \$ 0 | \$ 0 | \$ 91,526 |
| 100% R/W Category - All Other Assets | CCR506 | \$ 905,864 | \$ 823,736 | \$ 651,913 |
| 100% R/W Category - Assets Total | CCR510 | \$ 905,864 | \$ 823,736 | \$ 743,439 |
| 100% Risk-Weight Total for R/B Capital (CCR510x100%) | CCR55 | \$ 905,864 | \$ 823,736 | \$ 743,439 |
| 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 | \$ 3,299,143 | \$ 3,329,173 | \$ 3,363,732 |
| Subtotal Risk-Weighted Assets | CCR75 | \$ 1,681,968 | \$ 1,636,710 | \$ 1,587,995 |
| Excess Allowances for Loan and Lease Losses | CCR530 | \$ 18 | \$ 7 | \$ 5 |
| Total Risk-Weighted Assets | CCR78 | \$ 1,681,950 | \$ 1,636,703 | \$ 1,587,990 |
| Total Risk-Based Capital Requirement (CCR78 x 8%) | CCR80 | \$ 134,556 | \$ 130,936 | \$ 127,038 |
| CAPITAL & PROMPT CORRECTIVE ACTION RATIOS | | | | |
| Tier 1 (Core) Capital Ratio | CCR810 | 8.28% | 8.06% | 7.85% |
| Total Risk-Based Capital Ratio | CCR820 | 16.20% | 16.58% | 16.71% |
| Tier 1 Risk-Based Capital Ratio | CCR830 | 15.58% | 15.88% | 16.08% |

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| Schedule CCR --- Consolidated Capital Requirement | | Mar 2007 | Dec 2006 | Sep 2006 |
|---|---------------|--------------|--------------|--------------|
| Description | Line Item | Value | Value | Value |
| Tangible Equity Ratio | CCR840 | 8.28% | 8.06% | 7.85% |

*Note

Some OTS-regulated thrifts file a consolidated Thrift Financial Report (TFR) that includes data for a subsidiary thrift, which also files its own TFR 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.