

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:03 AM

TFR Industry Aggregate Report
93040 - OTS-Regulated: Oklahoma
March 2007

***** PUBLIC *****

Description		Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Number of Regulated Institutions		5	6	6
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	\$ 697,970	\$ 496,650	\$ 367,532
Cash and Non-Interest-Earning Deposits	SC110	\$ 101,214	\$ 86,389	\$ 82,874
Interest-Earning Deposits in FHLBs	SC112	\$ 4,567	\$ 13,313	\$ 21,537
Other Interest-Earning Deposits	SC118	\$ 17,063	\$ 17,232	\$ 16,291
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 17,617	\$ 2,748	\$ 54,494
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 366,108	\$ 208,842	\$ 55,785
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 12,850	\$ 12,671	\$ 12,543
State and Municipal Obligations	SC180	\$ 757	\$ 760	\$ 764
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 176,312	\$ 152,971	\$ 122,154
Accrued Interest Receivable	SC191	\$ 1,482	\$ 1,724	\$ 1,090
Mortgage-Backed Securities - Gross	SUB0072	\$ 3,232,342	\$ 3,262,106	\$ 3,272,609
Mortgage-Backed Securities - Total	SC22	\$ 3,232,342	\$ 3,262,106	\$ 3,272,609
Pass-Through - Total	SUB0073	\$ 3,181,795	\$ 3,210,882	\$ 3,221,080
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 3,179,182	\$ 3,207,893	\$ 3,217,565
Other Pass-Through	SC215	\$ 2,613	\$ 2,989	\$ 3,515
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 29,761	\$ 30,179	\$ 30,495
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 27,261	\$ 27,679	\$ 27,995
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 0	\$ 0	\$ 0
Other	SC222	\$ 2,500	\$ 2,500	\$ 2,500
Accrued Interest Receivable	SC228	\$ 20,786	\$ 21,045	\$ 21,034

Office of Thrift Supervision
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Run Date: May 22, 2007, 10:03 AM

TFR Industry Aggregate Report
93040 - OTS-Regulated: Oklahoma
March 2007

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 6,007,808	\$ 5,965,745	\$ 5,781,927
Mortgage Loans - Total	SC26	\$ 5,926,217	\$ 5,882,453	\$ 5,696,714
Construction Loans - Total	SUB0100	\$ 985,950	\$ 924,309	\$ 869,176
Residential - Total	SUB0110	\$ 500,494	\$ 495,854	\$ 470,258
1-4 Dwelling Units	SC230	\$ 97,172	\$ 86,321	\$ 79,598
Multifamily (5 or more) Dwelling Units	SC235	\$ 403,322	\$ 409,533	\$ 390,660
Nonresidential Property	SC240	\$ 485,456	\$ 428,455	\$ 398,918
Permanent Loans - Total	SUB0121	\$ 4,923,874	\$ 4,934,319	\$ 4,805,085
Residential - Total	SUB0131	\$ 2,975,506	\$ 3,021,660	\$ 3,025,585
1-4 Dwelling Units - Total	SUB0141	\$ 2,837,817	\$ 2,866,486	\$ 2,914,340
Revolving Open-End Loans	SC251	\$ 45,041	\$ 39,856	\$ 33,255
All Other - First Liens	SC254	\$ 2,404,981	\$ 2,456,905	\$ 2,515,023
All Other - Junior Liens	SC255	\$ 387,795	\$ 369,725	\$ 366,062
Multifamily (5 or more) Dwelling Units	SC256	\$ 137,689	\$ 155,174	\$ 111,245
Nonresidential Property (Except Land)	SC260	\$ 1,670,098	\$ 1,655,671	\$ 1,557,406
Land	SC265	\$ 278,270	\$ 256,988	\$ 222,094
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 66,926	\$ 184,367	\$- 608,632
Accrued Interest Receivable	SC272	\$ 79,785	\$ 84,899	\$ 88,504
Advances for Taxes and Insurance	SC275	\$ 18,199	\$ 22,218	\$ 19,162
Allowance for Loan and Lease Losses	SC283	\$ 81,591	\$ 83,292	\$ 85,213
Nonmortgage Loans - Gross	SUB0162	\$ 1,244,183	\$ 1,211,439	\$ 1,088,169
Nonmortgage Loans - Total	SC31	\$ 1,210,571	\$ 1,179,288	\$ 1,056,730
Commercial Loans - Total	SC32	\$ 1,186,549	\$ 1,151,695	\$ 1,030,564
Secured	SC300	\$ 929,615	\$ 904,639	\$ 807,724
Unsecured	SC303	\$ 256,901	\$ 247,021	\$ 222,803
Lease Receivables	SC306	\$ 33	\$ 35	\$ 37
Consumer Loans - Total	SC35	\$ 49,946	\$ 52,323	\$ 51,173
Loans on Deposits	SC310	\$ 13,881	\$ 13,949	\$ 13,519
Home Improvement Loans (Not secured by real estate)	SC316	\$ 0	\$ 0	\$ 0
Education Loans	SC320	\$ 2,606	\$ 1,799	\$ 1,233
Auto Loans	SC323	\$ 25,612	\$ 26,880	\$ 27,648
Mobile Home Loans	SC326	\$ 331	\$ 325	\$ 333
Credit Cards	SC328	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:03 AM

TFR Industry Aggregate Report
93040 - OTS-Regulated: Oklahoma
March 2007

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 7,516	\$ 9,370	\$ 8,440
Accrued Interest Receivable	SC348	\$ 7,688	\$ 7,421	\$ 6,432
Allowance for Loan and Lease Losses	SC357	\$ 33,612	\$ 32,151	\$ 31,439
Repossessed Assets - Gross	SUB0201	\$ 700	\$ 1,047	\$ 1,195
Repossessed Assets - Total	SC40	\$ 700	\$ 1,047	\$ 1,195
Real Estate - Total	SUB0210	\$ 679	\$ 971	\$ 1,054
Construction	SC405	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 182	\$ 499	\$ 543
1-4 Dwelling Units	SC415	\$ 182	\$ 499	\$ 543
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 0
Land	SC428	\$ 0	\$ 0	\$ 0
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 497	\$ 472	\$ 511
Other Repossessed Assets	SC430	\$ 21	\$ 76	\$ 141
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	\$ 301,665	\$ 296,995	\$ 292,335
Federal Home Loan Bank Stock	SC510	\$ 301,218	\$ 296,540	\$ 291,871
Other	SC540	\$ 447	\$ 455	\$ 464
Office Premises and Equipment	SC55	\$ 127,991	\$ 122,224	\$ 116,952
Other Assets - Gross	SUB0262	\$ 361,475	\$ 388,805	\$ 267,472
Other Assets - Total	SC59	\$ 336,968	\$ 361,663	\$ 237,482
Bank-Owned Life Insurance:				
Key Person Life Insurance	SC615	\$ 109,759	\$ 108,987	\$ 0
Other	SC625	\$ 2,283	\$ 2,260	\$ 2,236
Intangible Assets:				
Servicing Assets On:				
Mortgage Loans	SC642	\$ 104,225	\$ 111,745	\$ 96,636
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 21	\$ 20	\$ 5
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 145,187	\$ 165,793	\$ 168,595
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:03 AM

TFR Industry Aggregate Report
93040 - OTS-Regulated: Oklahoma
March 2007

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 24,507	\$ 27,142	\$ 29,990
General Valuation Allowances - Total	SUB2092	\$ 139,710	\$ 142,585	\$ 146,642
Total Assets - Gross	SUB0283	\$ 11,974,134	\$ 11,745,011	\$ 11,188,191
Total Assets	SC60	\$ 11,834,424	\$ 11,602,426	\$ 11,041,549
LIABILITIES				
Deposits and Escrows - Total	SC71	\$ 5,163,843	\$ 4,766,242	\$ 4,652,803
Deposits	SC710	\$ 4,788,559	\$ 4,428,810	\$ 4,213,715
Escrows	SC712	\$ 375,284	\$ 337,432	\$ 439,088
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$ 0	\$ 0
Borrowings - Total	SC72	\$ 5,624,410	\$ 5,812,165	\$ 5,394,340
Advances from FHLBank	SC720	\$ 5,598,575	\$ 5,787,175	\$ 5,369,105
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 5,432	\$ 5,636	\$ 6,345
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	\$ 20,403	\$ 19,354	\$ 18,890
Other Liabilities - Total	SC75	\$ 140,694	\$ 145,038	\$ 155,842
Accrued Interest Payable - Deposits	SC763	\$ 37,182	\$ 29,220	\$ 24,464
Accrued Interest Payable - Other	SC766	\$ 5,097	\$ 9,079	\$ 4,415
Accrued Taxes	SC776	\$ 434	\$ 402	\$ 752
Accounts Payable	SC780	\$ 25,075	\$ 31,810	\$ 25,896
Deferred Income Taxes	SC790	\$ 1,467	\$ 1,459	\$ 1,448
Other Liabilities and Deferred Income	SC796	\$ 71,439	\$ 73,068	\$ 98,867
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 22, 2007, 10:03 AM

TFR Industry Aggregate Report
 93040 - OTS-Regulated: Oklahoma
 March 2007

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A
Total Liabilities	SC70	\$ 10,928,947	\$ 10,723,445	\$ 10,202,985
Minority Interest	SC800	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL				
Perpetual Preferred Stock:				
Stock - Total	SUB0311	\$ 82,905	\$ 78,498	\$ 78,263
Cumulative	SC812	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0
Common Stock:				
Par Value	SC820	\$ 1,001	\$ 4,001	\$ 4,001
Paid in Excess of Par	SC830	\$ 81,904	\$ 74,497	\$ 74,262
Accumulated Other Comprehensive Income - Total	SC86	\$ 49,628	\$ 53,320	\$ 52,836
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 32,403	\$ 25,509	\$ 25,300
Gains (Losses) on Cash Flow Hedges	SC865	\$ 17,225	\$ 27,811	\$ 27,536
Other	SC870	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 772,944	\$ 747,163	\$ 707,465
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0
Total Equity Capital	SC80	\$ 905,477	\$ 878,981	\$ 838,564
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 11,834,424	\$ 11,602,426	\$ 11,041,549

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:03 AM

TFR Industry Aggregate Report
93040 - OTS-Regulated: Oklahoma
March 2007

***** PUBLIC *****

Other Codes As of Mar 2007

Other Asset Codes

Code	Description
2	Accrued Federal Home Loan Bank dividends
4	Net deferred tax assets
7	Prepaid expenses
9	Advances for loans serviced for others
10	Property leased to others, net of accumul. deprec.
14	Other noninterest-bearing short-term accounts recv
20	F/V of all derivative instru. reportable as assets
26	Noninterest-bearing overdrafts of deposits-customer protection convenience
99	Other

Other Liability Codes

Code	Description
1	Dividends payable on stock
11	The liability recorded for post-retirement benefit
99	Other

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:03 AM

TFR Industry Aggregate Report
93040 - OTS-Regulated: Oklahoma
March 2007

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
QUARTERLY INCOME & EXPENSES				
Interest Income - Total	SO11	\$ 186,713	\$ 176,859	\$ 175,691
Deposits and Investment Securities	SO115	\$ 7,828	\$ 4,295	\$ 3,636
Mortgage-Backed Securities	SO125	\$ 45,324	\$ 46,244	\$ 46,798
Mortgage Loans	SO141	\$ 107,330	\$ 106,066	\$ 106,328
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 4,482	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 21,677	\$ 20,254	\$ 18,929
Commercial Loans and Leases	SO160	\$ 20,696	\$ 19,180	\$ 17,917
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 42	N/A	N/A
Consumer Loans and Leases	SO171	\$ 981	\$ 1,074	\$ 1,012
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 30	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 4,729	\$ 4,683	\$ 4,504
Federal Home Loan Bank Stock	SO181	\$ 4,713	\$ 4,667	\$ 4,488
Other	SO185	\$ 16	\$ 16	\$ 16
Interest Expense - Total	SO21	\$ 118,242	\$ 110,494	\$ 105,831
Deposits	SO215	\$ 48,456	\$ 43,304	\$ 37,065
Escrows	SO225	\$ 189	\$ 78	\$ 70
Advances from FHLBank	SO230	\$ 69,043	\$ 66,633	\$ 68,236
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 554	\$ 479	\$ 460
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 73,200	\$ 71,048	\$ 74,364
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 58	\$ 83	\$ 61
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 73,142	\$ 70,965	\$ 74,303
Noninterest Income - Total	SO42	\$ 27,274	\$ 30,720	\$ 29,140
Mortgage Loan Servicing Fees	SO410	\$ 14,743	\$ 8,514	\$ 8,310
Servicing Amortization and Valuation Adjustments	SO411	\$- 6,454	N/A	N/A

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 Financial Reporting System
 Run Date: May 22, 2007, 10:03 AM

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 93040 - OTS-Regulated: Oklahoma
 March 2007

***** PUBLIC *****

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Description	Line Item	Value	Value	Value
Other Fees and Charges	SO420	\$ 16,361	\$ 18,539	\$ 18,799
Net Income (Loss) from Other - Total	SUB0451	\$ 1,672	\$ 1,896	\$ 1,665
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 1,164	\$ 1,971	\$ 1,647
Operations & Sale of Repossessed Assets	SO461	\$ 508	\$- 78	\$ 26
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 3	\$- 8
Other Noninterest Income	SO488	\$ 952	\$ 1,771	\$ 366
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	\$ 46,909	\$ 48,263	\$ 43,027
All Personnel Compensation and Expense	SO510	\$ 26,848	\$ 27,259	\$ 26,582
Legal Expense	SO520	\$ 807	\$ 1,092	\$ 1,104
Office Occupancy and Equipment Expense	SO530	\$ 8,524	\$ 8,374	\$ 8,149
Marketing and Other Professional Services	SO540	\$ 4,998	\$ 6,063	\$ 4,072
Loan Servicing Fees	SO550	\$ 0	\$ 180	\$ 0
Goodwill and Other Intangibles Expense	SO560	\$ 2	\$ 2	\$ 1
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 4	\$ 5	\$ 2
Other Noninterest Expense	SO580	\$ 5,726	\$ 5,288	\$ 3,117
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	\$ 53,507	\$ 53,422	\$ 60,416
Income Taxes - Total	SO71	\$ 523	\$ 432	\$ 485
Federal	SO710	\$ 459	\$ 389	\$ 428

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:03 AM

TFR Industry Aggregate Report
93040 - OTS-Regulated: Oklahoma
March 2007

***** PUBLIC *****

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Description	Line Item	Value	Value	Value
State, Local & Other	SO720	\$ 64	\$ 43	\$ 57
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 52,984	\$ 52,990	\$ 59,931
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 52,984	\$ 52,990	\$ 59,931

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:03 AM

TFR Industry Aggregate Report
93040 - OTS-Regulated: Oklahoma
March 2007

***** PUBLIC *****

Other Codes As of Mar 2007

Other Noninterest Income Codes

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

Other Noninterest Expense Codes

Code	Description
2	OTS assessments
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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Financial Reporting System
Run Date: May 22, 2007, 10:03 AM

TFR Industry Aggregate Report
93040 - OTS-Regulated: Oklahoma
March 2007

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Description	Line Item	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES				
YTD - Interest Income - Total	Y_SO11	\$ 186,713	\$ 692,775	\$ 515,916
YTD - Deposits and Investment Securities	Y_SO115	\$ 7,828	\$ 17,935	\$ 13,640
YTD - Mortgage-Backed Securities	Y_SO125	\$ 45,324	\$ 164,683	\$ 118,439
YTD - Mortgage Loans	Y_SO141	\$ 107,330	\$ 442,928	\$ 336,862
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 4,482	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 20,696	\$ 63,267	\$ 44,087
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 42	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 981	\$ 3,962	\$ 2,888
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 30	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 4,729	\$ 17,307	\$ 12,624
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 4,713	\$ 17,243	\$ 12,576
YTD - Other	Y_SO185	\$ 16	\$ 64	\$ 48
YTD - Interest Expense - Total	Y_SO21	\$ 118,242	\$ 408,289	\$ 297,795
YTD - Deposits	Y_SO215	\$ 48,456	\$ 141,104	\$ 97,800
YTD - Escrows	Y_SO225	\$ 189	\$ 311	\$ 233
YTD - Advances from FHLBank	Y_SO230	\$ 69,043	\$ 263,062	\$ 196,429
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	\$ 554	\$ 3,812	\$ 3,333
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 73,200	\$ 301,793	\$ 230,745
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 58	\$ 288	\$ 205
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 73,142	\$ 301,505	\$ 230,540
YTD - Noninterest Income - Total	Y_SO42	\$ 27,274	\$ 125,822	\$ 95,102
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 14,743	\$ 31,781	\$ 23,267
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 6,454	N/A	N/A

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 Financial Reporting System
 Run Date: May 22, 2007, 10:03 AM

TFR Industry Aggregate Report
 93040 - OTS-Regulated: Oklahoma
 March 2007

***** PUBLIC *****

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YTD - Other Fees and Charges	Y_SO420	\$ 16,361	\$ 74,241	\$ 55,702
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 1,672	\$ 11,988	\$ 10,092
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 1,164	\$ 8,220	\$ 6,249
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 508	\$ 3,806	\$ 3,884
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ - 21	\$ - 21
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ - 17	\$ - 20
YTD - Other Noninterest Income	Y_SO488	\$ 952	\$ 7,812	\$ 6,041
YTD - Noninterest Expense - Total	Y_SO51	\$ 46,909	\$ 179,042	\$ 130,779
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 26,848	\$ 102,398	\$ 75,139
YTD - Legal Expense	Y_SO520	\$ 807	\$ 4,113	\$ 3,021
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 8,524	\$ 32,186	\$ 23,812
YTD - Marketing and Other Professional Services	Y_SO540	\$ 4,998	\$ 19,156	\$ 13,093
YTD - Loan Servicing Fees	Y_SO550	\$ 0	\$ 180	\$ 0
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 2	\$ 5	\$ 3
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 4	\$ 2,975	\$ 2,970
YTD - Other Noninterest Expense	Y_SO580	\$ 5,726	\$ 18,029	\$ 12,741
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 53,507	\$ 248,285	\$ 194,863
YTD - Income Taxes - Total	Y_SO71	\$ 523	\$ 1,858	\$ 1,426
YTD - Federal	Y_SO710	\$ 459	\$ 1,650	\$ 1,261
YTD - State, Local, and Other	Y_SO720	\$ 64	\$ 208	\$ 165
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 52,984	\$ 246,427	\$ 193,437
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 52,984	\$ 246,427	\$ 193,437

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	\$ 142,463	\$ 146,643	\$ 150,668
Net Provision for Loss	VA115	\$ 58	\$ 83	\$ 62

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 22, 2007, 10:03 AM

TFR Industry Aggregate Report
 93040 - OTS-Regulated: Oklahoma
 March 2007

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Transfers	VA125	\$- 40	\$ 93	\$- 734
Recoveries	VA135	\$ 105	\$ 142	\$ 95
Adjustments	VA145	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 2,877	\$ 4,377	\$ 3,448
General Valuation Allowances - Ending Balance	VA165	\$ 139,709	\$ 142,584	\$ 146,643
Specific Valuation Allowances - Beginning Balance	VA108	\$ 1,325	\$ 1,493	\$ 790
Net Provision for Loss	VA118	\$ 4	\$ 5	\$ 1
Transfers	VA128	\$ 40	\$- 93	\$ 734
Adjustments	VA148	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 32	\$ 80	\$ 32
Specific Valuation Allowances - Ending Balance	VA168	\$ 1,337	\$ 1,325	\$ 1,493
Total Valuation Allowances - Beginning Balance	VA110	\$ 143,788	\$ 148,136	\$ 151,458
Net Provision for Loss	VA120	\$ 62	\$ 88	\$ 63
Recoveries	VA140	\$ 105	\$ 142	\$ 95
Adjustments	VA150	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 2,909	\$ 4,457	\$ 3,480
Total Valuation Allowances - Ending Balance	VA170	\$ 141,046	\$ 143,909	\$ 148,136
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY				
GVA Charge-offs - Assets - Total	SUB2026	\$ 2,877	\$ 4,377	\$ 3,448
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 32
Mortgage Loans - Total	VA46	\$ 40	\$ 68	\$ 566
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 40	\$ 68	\$ 566
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 4	\$ 39	\$ 35
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 36	\$ 29	\$ 231
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 300
Land	VA490	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 202	\$ 1,461	\$ 67
Commercial Loans	VA520	\$ 0	\$ 1,288	\$ 34

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 22, 2007, 10:03 AM

TFR Industry Aggregate Report
 93040 - OTS-Regulated: Oklahoma
 March 2007

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 202	\$ 173	\$ 33
Loans on Deposits	VA510	\$ 3	\$ 9	\$ 12
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 48	\$ 29	\$ 18
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 151	\$ 135	\$ 3
Repossessed Assets - Total	VA60	\$ 0	\$ 0	\$ 1
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	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 1
Other Assets	VA930	\$ 2,635	\$ 2,848	\$ 2,782
GVA Recoveries - Assets - Total	SUB2126	\$ 105	\$ 142	\$ 95
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 14
Mortgage Loans - Total	VA47	\$ 12	\$ 3	\$ 20
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 12	\$ 3	\$ 20
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 10	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 2	\$ 3	\$ 20
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 93	\$ 139	\$ 61
Commercial Loans	VA521	\$ 28	\$ 99	\$ 7
Consumer Loans - Total	SUB2161	\$ 65	\$ 40	\$ 54
Loans on Deposits	VA511	\$ 1	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:03 AM

TFR Industry Aggregate Report
93040 - OTS-Regulated: Oklahoma
March 2007

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 25	\$ 17	\$ 51
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 39	\$ 23	\$ 3
Other Assets	VA931	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 44	\$- 88	\$ 736
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 64	\$- 105	\$ 629
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 64	\$- 105	\$ 629
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 191	\$- 21	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 7	\$- 1	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$- 120	\$- 83	\$ 629
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$- 20	\$ 17	\$ 107
Commercial Loans	VA522	\$- 44	\$- 2	\$ 81
Consumer Loans - Total	SUB2261	\$ 24	\$ 19	\$ 26
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 30	\$- 29	\$ 24
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0
Other	VA562	\$- 6	\$ 48	\$ 2
Repossessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:03 AM

TFR Industry Aggregate Report
93040 - OTS-Regulated: Oklahoma
March 2007

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 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	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 2,816	\$ 4,147	\$ 4,089
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 18
Mortgage Loans - Total	VA49	\$ 92	\$- 40	\$ 1,175
Construction - Total	SUB2330	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 92	\$- 40	\$ 1,175
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 191	\$- 21	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$- 13	\$ 38	\$ 35
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$- 86	\$- 57	\$ 840
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 0	\$ 0	\$ 300
Land	VA495	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 89	\$ 1,339	\$ 113
Commercial Loans	VA525	\$- 72	\$ 1,187	\$ 108
Consumer Loans - Total	SUB2361	\$ 161	\$ 152	\$ 5
Loans on Deposits	VA515	\$ 2	\$ 9	\$ 12
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 53	\$- 17	\$- 9
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 0	\$ 0	\$ 0
Other	VA565	\$ 106	\$ 160	\$ 2
Reposessed Assets - Total	VA65	\$ 0	\$ 0	\$ 1

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:03 AM

TFR Industry Aggregate Report
93040 - OTS-Regulated: Oklahoma
March 2007

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 1
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 2,635	\$ 2,848	\$ 2,782
TROUBLED DEBT RESTRUCTURED				
Amount this Quarter	VA940	\$ 541	\$ 481	\$ 877
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 1,070	\$ 1,291	\$ 1,449
MORTGAGE LOANS FORECLOSED IN QUARTER				
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 39,318	\$ 44,873	\$ 56,357
Construction	VA951	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 39,318	\$ 44,873	\$ 56,255
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 102
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS				
Quarter End Balance - Special Mention	VA960	\$ 62,522	\$ 127,463	\$ 14,704
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 13,181	\$ 13,472	\$ 14,771
Substandard	VA965	\$ 12,304	\$ 12,610	\$ 13,868
Doubtful	VA970	\$ 877	\$ 862	\$ 903
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	\$ 1,041,595	\$ 1,198,801	\$ 1,213,189

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:03 AM

TFR Industry Aggregate Report
93040 - OTS-Regulated: Oklahoma
March 2007

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Mortgages - Total	SUB2421	\$ 1,039,740	\$ 1,197,572	\$ 1,211,821
Construction and Land Loans	SUB2430	\$ 1,780	\$ 10,036	\$ 0
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 1,031,098	\$ 1,184,002	\$ 1,207,298
Permanent Loans Secured by All Other Property	SUB2450	\$ 7,026	\$ 5,809	\$ 4,523
Nonmortgages - Total	SUB2461	\$ 1,855	\$ 1,229	\$ 1,368
PAST DUE & STILL ACCRUING				
Past Due & Still Accruing - Total	SUB2470	\$ 1,036,838	\$ 1,194,159	\$ 1,206,987
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 447,196	\$ 540,106	\$ 547,908
Mortgage Loans - Total	SUB2481	\$ 445,774	\$ 539,387	\$ 547,420
Construction	PD115	\$ 1,616	\$ 7,761	\$ 0
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD121	\$ 72	\$ 105	\$ 157
Secured by First Liens	PD123	\$ 439,548	\$ 527,864	\$ 546,345
Secured by Junior Liens	PD124	\$ 930	\$ 1,032	\$ 903
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 3,526	\$ 350	\$ 15
Land	PD138	\$ 82	\$ 2,275	\$ 0
Nonmortgage Loans:				
Commercial Loans	PD140	\$ 1,063	\$ 336	\$ 223
Consumer Loans - Total	SUB2511	\$ 359	\$ 383	\$ 265
Loans on Deposits	PD161	\$ 158	\$ 62	\$ 6
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 146	\$ 259	\$ 178
Mobile Home Loans	PD169	\$ 0	\$ 0	\$ 0
Credit Cards	PD171	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 55	\$ 62	\$ 81
Memoranda:				
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 350	\$ 191	\$ 289
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 437,518	\$ 525,394	\$ 544,412
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 8,178	\$ 8,235	\$ 5,530

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 22, 2007, 10:03 AM

TFR Industry Aggregate Report
 93040 - OTS-Regulated: Oklahoma
 March 2007

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 429,340	\$ 517,159	\$ 538,882
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 589,642	\$ 654,053	\$ 659,079
Mortgage Loans - Total	SUB2491	\$ 589,642	\$ 654,053	\$ 659,079
Construction	PD215	\$ 0	\$ 0	\$ 0
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD221	\$ 0	\$ 165	\$ 0
Secured by First Liens	PD223	\$ 589,642	\$ 653,888	\$ 659,079
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:				
Commercial Loans	PD240	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2521	\$ 0	\$ 0	\$ 0
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 0	\$ 0	\$ 0
Memoranda:				
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 104	\$ 154
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 588,613	\$ 653,419	\$ 658,579
Guaranteed Portion Incl in PD295, Excl Rebooked GNMA's	PD296	\$ 7,770	\$ 4,588	\$ 4,819
Rebooked GNMA's Incl in PD295	PD297	\$ 580,843	\$ 648,831	\$ 653,760
NONACCRUAL				
Nonaccrual - Total	PD30	\$ 4,757	\$ 4,642	\$ 6,202
Mortgage Loans - Total	SUB2501	\$ 4,324	\$ 4,132	\$ 5,322
Construction	PD315	\$ 0	\$ 0	\$ 0
Permanent:				
Residential:				
1-4 Dwelling Units:				

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:03 AM

TFR Industry Aggregate Report
93040 - OTS-Regulated: Oklahoma
March 2007

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 0	\$ 0	\$ 25
Secured by First Liens	PD323	\$ 739	\$ 676	\$ 619
Secured by Junior Liens	PD324	\$ 167	\$ 272	\$ 170
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 3,336	\$ 3,184	\$ 4,508
Land	PD338	\$ 82	\$ 0	\$ 0
Nonmortgage Loans:				
Commercial Loans	PD340	\$ 411	\$ 454	\$ 801
Consumer Loans - Total	SUB2531	\$ 22	\$ 56	\$ 79
Loans on Deposits	PD361	\$ 1	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 10	\$ 22	\$ 47
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 11	\$ 34	\$ 32
Memoranda:				
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 394	\$ 645	\$ 645
Held for Sale Included in PD315:PD380	PD392	\$ 70	\$ 70	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 12	\$ 13	\$ 17
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 17
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	\$ 90,662	\$ 87,653	\$ 81,796
90% up to 100% LTV	LD110	\$ 83,808	\$ 81,013	\$ 72,678
100% and greater LTV	LD120	\$ 6,854	\$ 6,640	\$ 9,118
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 443	\$ 165	\$ 176
Past Due and Still Accruing - Total	SUB5240	\$ 346	\$ 165	\$ 176
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 346	\$ 0	\$ 176
90% up to 100% LTV	LD210	\$ 346	\$ 0	\$ 176
100% and greater LTV	LD220	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 165	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:03 AM

TFR Industry Aggregate Report
93040 - OTS-Regulated: Oklahoma
March 2007

***** PUBLIC *****

Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 165	\$ 0
Nonaccrual - Total	SUB5230	\$ 97	\$ 0	\$ 0
90% up to 100% LTV	LD250	\$ 97	\$ 0	\$ 0
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 0
Net Charge-offs - Total	SUB5300	\$ 261	\$- 64	\$ 245
90% up to 100% LTV	LD310	\$ 96	\$- 64	\$ 245
100% and greater LTV	LD320	\$ 165	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 99	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 99	\$ 0
Originations - Total	SUB5330	\$ 15,329	\$ 13,584	\$ 19,205
90% up to 100% LTV	LD430	\$ 14,226	\$ 9,947	\$ 11,762
100% and greater LTV	LD440	\$ 1,103	\$ 3,637	\$ 7,443
Sales - Total	SUB5340	\$ 6,034	\$ 8,467	\$ 0
90% up to 100% LTV	LD450	\$ 5,883	\$ 5,853	\$ 0
100% and greater LTV	LD460	\$ 151	\$ 2,614	\$ 0
Supplemental Loan Data for All Loans				
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 11,917	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 24,081	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 584,424	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 0	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	\$ 1,158,415	\$ 1,112,021	\$ 1,012,800
Mortgage Construction Loans	CC105	\$ 815,686	\$ 809,683	\$ 754,663
Other Mortgage Loans	CC115	\$ 342,729	\$ 302,338	\$ 258,137
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 405,884	\$ 460,702	\$ 295,428
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 300,804	\$ 279,385	\$ 238,600
1-4 Dwelling Units	CC280	\$ 95,749	\$ 99,340	\$ 96,012

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 22, 2007, 10:03 AM

TFR Industry Aggregate Report
 93040 - OTS-Regulated: Oklahoma
 March 2007

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 31,940	\$ 23,420	\$ 1,175
All Other Real Estate	CC300	\$ 173,115	\$ 156,625	\$ 141,413
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 66,078	\$ 17,000	\$ 12,564
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 61	\$ 1,713
Commitments Outstanding to Sell Loans	CC330	\$ 1,906	\$ 1,624	\$ 4,724
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 1,000	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 6,000
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 518,360	\$ 485,224	\$ 506,261
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 64,406	\$ 65,707	\$ 58,581
Commercial Lines	CC420	\$ 451,899	\$ 417,648	\$ 446,193
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	\$ 0
Open-End Consumer Lines - Other	CC425	\$ 2,055	\$ 1,869	\$ 1,487
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 182,985	\$ 193,645	\$ 182,414
Commercial	CC430	\$ 182,083	\$ 193,586	\$ 182,380
Standby, Not Included on CC465 or CC468	CC435	\$ 902	\$ 59	\$ 34
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 90,612	\$ 97,055	\$ 86,425
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 90,612	\$ 97,055	\$ 86,425
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Mortgage-Backed Securities:				
Pass-Through:				
Purchases	CF143	\$ 202,133	\$ 232,379	\$ 862,533
Sales	CF145	\$ 1,825	\$ 8,776	\$ 22,575
Other Balance Changes	CF148	\$- 235,248	\$- 233,690	\$- 195,311
Other Mortgage-Backed Securities:				
Purchases	CF153	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:03 AM

TFR Industry Aggregate Report
93040 - OTS-Regulated: Oklahoma
March 2007

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Sales	CF155	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 402	\$- 430	\$- 593
Mortgage Loans:				
Purchases - Total	SUB3811	\$ 202,133	\$ 232,379	\$ 862,533
Sales - Total	SUB3821	\$ 1,825	\$ 8,776	\$ 22,575
Net Purchases - Total	SUB3826	\$ 200,308	\$ 223,603	\$ 839,958
Mortgage Loans Disbursed - Total	SUB3831	\$ 476,873	\$ 457,537	\$ 455,304
Construction Loans - Total	SUB3840	\$ 87,990	\$ 87,829	\$ 103,243
1-4 Dwelling Units	CF190	\$ 36,691	\$ 33,545	\$ 27,807
Multifamily (5 or more) Dwelling Units	CF200	\$ 10,117	\$ 9,383	\$ 50,189
Nonresidential	CF210	\$ 41,182	\$ 44,901	\$ 25,247
Permanent Loans - Total	SUB3851	\$ 388,883	\$ 369,708	\$ 352,061
1-4 Dwelling Units	CF225	\$ 83,245	\$ 78,288	\$ 81,420
Home Equity and Junior Liens	CF226	\$ 51,082	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 47,538	\$ 39,229	\$ 59,652
Nonresidential (Except Land)	CF260	\$ 205,032	\$ 207,912	\$ 178,256
Land	CF270	\$ 53,068	\$ 44,279	\$ 32,733
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 415,428	\$ 395,793	\$ 295,048
1-4 Dwelling Units	CF280	\$ 174,822	\$ 204,880	\$ 127,350
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 169,116	N/A	N/A
Home Equity and Junior Liens	CF282	\$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 68,965	\$ 89,518	\$ 65,156
Nonresidential	CF300	\$ 171,641	\$ 101,395	\$ 102,542
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 143,031	\$ 156,190	\$ 839,231
1-4 Dwelling Units	CF310	\$ 137,230	\$ 153,799	\$ 837,221
Home Equity and Junior Liens	CF311	\$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 916	\$ 320	\$ 0
Nonresidential	CF330	\$ 4,885	\$ 2,071	\$ 2,010
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$ 272,397	\$ 239,603	\$- 544,183
Memo - Refinancing Loans	CF361	\$ 20,209	\$ 23,981	\$ 20,880
Nonmortgage Loans:				
Commercial:				
Closed or Purchased	CF390	\$ 559,458	\$ 714,108	\$ 476,531

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:03 AM

TFR Industry Aggregate Report
93040 - OTS-Regulated: Oklahoma
March 2007

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Sales	CF395	\$ 22,172	\$ 43,154	\$ 8,552
Consumer:				
Closed or Purchased	CF400	\$ 12,592	\$ 9,861	\$ 11,377
Sales	CF405	\$ 71	\$ 52	\$ 85
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 572,050	\$ 723,969	\$ 487,908
Nonmortgage Loans - Sales - Total	SUB3915	\$ 22,243	\$ 43,206	\$ 8,637
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 549,807	\$ 680,763	\$ 479,271
Deposits:				
Interest Credited to Deposits	CF430	\$ 22,912	\$ 21,679	\$ 19,835
Schedule DI --- Consolidated Deposit Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Deposit Data				
Total Broker - Originated Deposits	SUB4061	\$ 2,050,883	\$ 1,818,802	\$ 1,607,186
Fully Insured	DI100	\$ 2,050,883	\$ 1,818,802	\$ 1,607,186
Other	DI110	\$ 0	\$ 0	\$ 0
Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI120	\$ 3,616,413	\$ 3,354,391	\$ 3,226,720
Greater than \$100,000	DI130	\$ 1,366,062	\$ 1,237,847	\$ 1,426,082
Number of Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI150	215,166	214,445	247,418
Greater than \$100,000	DI160	4,225	4,045	4,194
Retirement Deposits with Balances				
\$250,000 or Less	DI170	\$ 172,829	\$ 166,558	N/A
Greater than \$250,000	DI175	\$ 8,539	\$ 7,446	N/A
Number of Retirement Deposits with Balances				
\$250,000 or Less	DI180	7,843	7,553	N/A
Greater than \$250,000	DI185	27	24	N/A
Number of Deposit Accounts - Total				
IRA/Keogh Accounts	DI200	\$ 181,368	\$ 174,004	\$ 168,938
Uninsured Deposits	DI210	\$ 835,463	\$ 753,680	\$ 861,795
Preferred Deposits	DI220	\$ 45,156	\$ 33,263	\$ 28,587
Components of Deposits and Escrows				
Transaction Accounts (Including Demand Deposits)	DI310	\$ 411,805	\$ 406,445	\$ 332,402
Money Market Deposit Accounts	DI320	\$ 643,271	\$ 601,446	\$ 559,323

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 22, 2007, 10:03 AM

TFR Industry Aggregate Report
 93040 - OTS-Regulated: Oklahoma
 March 2007

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 712,605	\$ 622,875	\$ 890,971
Time Deposits	DI340	\$ 3,433,392	\$ 3,171,124	\$ 2,923,620
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 514,015	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 54,350	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 737,130	\$ 674,972	\$ 870,387
Deposits Data for Deposit Insurance Premium Assessments				
Section I (Optional)				
Quarter-End Deposit Totals:				
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 4,976,282	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	\$ 4,813,793	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	\$ 0
Deposits of Consolidated Subsidiaries:				
Demand Deposits	DI640	\$ 0	\$ 20,544	\$ 25,983
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	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:03 AM

TFR Industry Aggregate Report
93040 - OTS-Regulated: Oklahoma
March 2007

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Miscellaneous				
Number of Full-time Equivalent Employees	SI370	1,698	1,650	1,206
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	\$ 3,444,082	\$ 3,452,352	\$ 3,427,998
Assets Held for Sale	SI387	\$ 36,650	\$ 19,987	\$ 18,887
Loans Serviced for Others	SI390	\$ 12,053,415	\$ 11,201,925	\$ 11,618,238
Residual Interests				
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test				
Actual Thrift Investment Percentage at Month-end				
First month of Qtr	SI581	79.91%	78.87%	80.57%
Second month of Qtr	SI582	80.59%	77.99%	78.79%
Third month of Qtr	SI583	81.04%	77.52%	77.62%
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	\$ 25,367	\$ 25,367	\$ 25,367
Credit extended to assn exec officers, prin shareholders & related interest				
Aggregate amount of all extensions of credit	SI590	\$ 2,092	\$ 2,748	\$ 3,195
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	0	1	1
Summary of Changes in Equity Capital				
Beginning Equity Capital	SI600	\$ 874,318	\$ 838,564	\$ 852,346
Net Income (Loss) (SO91)	SI610	\$ 52,984	\$ 52,990	\$ 59,931
Dividends Declared				
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 28,000	\$ 13,302	\$ 51,341
Stock Issued	SI640	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 9,892	\$ 235	\$ 34

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:03 AM

TFR Industry Aggregate Report
93040 - OTS-Regulated: Oklahoma
March 2007

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 3,692	\$ 484	\$- 22,407
Prior Period Adjustments	SI668	\$- 30	\$ 0	\$ 0
Other Adjustments	SI671	\$ 5	\$ 11	\$ 1
Ending Equity Capital (SC80)	SI680	\$ 905,477	\$ 878,982	\$ 838,564
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	\$ 1,714	\$ 1,724	\$ 1,634
Mutual Fund and Annuity Sales				
Sell private-label/third-party mutual funds/annuities?	SI805	1 [Yes]	1 [Yes]	1 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 18	\$ 40	\$ 36
Average Balance Sheet Data				
Total Assets	SI870	\$ 11,725,887	\$ 11,194,781	\$ 10,998,206
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 532,347	\$ 264,270	\$ 224,561
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 9,059,095	\$ 8,999,788	\$ 8,912,792
Nonmortgage Loans	SI885	\$ 1,224,319	\$ 1,128,830	\$ 1,062,789
Deposits and Excrows	SI890	\$ 5,068,513	\$ 4,798,811	\$ 4,445,219
Total Borrowings	SI895	\$ 5,610,690	\$ 5,382,007	\$ 5,550,913
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	1	2	2
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	3	3	3

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:03 AM

TFR Industry Aggregate Report
93040 - OTS-Regulated: Oklahoma
March 2007

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
FIDUCIARY AND RELATED SERVICES				
Does your institution have fiduciary powers?	FS110	2 [Yes]	2 [Yes]	2 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	2 [Yes]	2 [Yes]	2 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]
FIDUCIARY AND RELATED ASSETS				
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 552,970	\$ 550,534	\$ 553,980
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 358,426	\$ 363,331	\$ 373,292
Personal Trust and Agency Accounts	FS210	\$ 91,311	\$ 88,776	\$ 109,685
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 2,917	\$ 2,880	\$ 2,728
Employee Benefit - Defined Contribution	FS220	\$ 197	\$ 198	\$ 198
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 2,720	\$ 2,682	\$ 2,530
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 264,126	\$ 271,287	\$ 260,820
Other Fiduciary Accounts	FS270	\$ 72	\$ 388	\$ 59
Managed Assets (\$) - Assets Excl in OTS Assess Complex	FS290	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 40,664	\$ 39,604	\$ 34,616
Personal Trust and Agency Accounts	FS211	\$ 14,159	\$ 14,069	\$ 13,831
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 16,250	\$ 15,772	\$ 10,961
Employee Benefit - Defined Contribution	FS221	\$ 16,250	\$ 15,772	\$ 10,961
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 10,255	\$ 9,763	\$ 9,824
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 153,880	\$ 147,599	\$ 146,072
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	247	235	231
Personal Trust and Agency Accounts	FS212	107	100	99
Retirement-related Trust and Agency Accounts - Total	SUB6120	15	15	15
Employee Benefit - Defined Contribution	FS222	1	1	1

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 22, 2007, 10:03 AM

TFR Industry Aggregate Report
 93040 - OTS-Regulated: Oklahoma
 March 2007

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	0	0	0
Other Retirement Accounts	FS242	14	14	14
Corporate Trust and Agency Accounts	FS252	0	0	0
Investment Management Agency Accounts	FS262	124	119	116
Other Fiduciary Accounts	FS272	1	1	1
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	117	112	82
Personal Trust and Agency Accounts	FS213	11	11	10
Retirement-related Trust and Agency Accounts - Total	SUB6130	97	91	62
Employee Benefit - Defined Contribution	FS223	97	91	62
Employee Benefit - Defined Benefit	FS233	0	0	0
Other Retirement Accounts	FS243	0	0	0
Corporate Trust and Agency Accounts	FS253	9	10	10
Other Fiduciary Accounts	FS273	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	32	29	29
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)				
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 414	\$ 1,448	\$ 1,073
Personal Trust and Agency Accounts	FS310	\$ 145	\$ 561	\$ 429
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 29	\$ 85	\$ 62
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 29	\$ 85	\$ 62
Corporate Trust and Agency Accounts	FS350	\$ 2	\$ 18	\$ 16
Investment Management Agency Accounts	FS360	\$ 216	\$ 664	\$ 483
Other Fiduciary Accounts	FS370	\$ 1	\$ 3	\$ 2
Custody and Safekeeping Accounts	FS380	\$ 13	\$ 69	\$ 53
Other Fiduciary and Related Services	FS390	\$ 8	\$ 48	\$ 28
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 1,400	\$ 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	\$ 414	\$ 48	\$ 1,073
FIDUCIARY MEMORANDA				
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 88,776	\$ 0

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 22, 2007, 10:03 AM

TFR Industry Aggregate Report
 93040 - OTS-Regulated: Oklahoma
 March 2007

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 9	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 909	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 6,296	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 8,750	\$ 0
Money Market Mutual Funds	FS430	\$ 0	\$ 4,190	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 2,898	\$ 0
Common and Preferred Stock	FS445	\$ 0	\$ 21,072	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 0	\$ 8,827	\$ 0
Miscellaneous Assets	FS460	\$ 0	\$ 35,825	\$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	8	0
Corporate and Municipal Trusteeships	FS510	0	5	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	3	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 24,535	\$ 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)				

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 22, 2007, 10:03 AM

TFR Industry Aggregate Report
 93040 - OTS-Regulated: Oklahoma
 March 2007

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Managed Accts - Total Fid Settlements/Surcharges/Othr 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	\$ 905,477	\$ 878,981	\$ 838,564
Equity Capital Deductions - Total	SUB1631	\$ 198	\$ 1,474	\$ 1,514
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 0	\$ 0	\$ 0
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 198	\$ 172	\$ 194
Other	CCR134	\$ 0	\$ 1,302	\$ 1,320
Equity Capital Additions -Total	SUB1641	\$- 49,627	\$- 53,319	\$- 52,836
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 49,627	\$- 53,319	\$- 52,836
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	\$ 855,652	\$ 824,188	\$ 784,214

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:03 AM

TFR Industry Aggregate Report
93040 - OTS-Regulated: Oklahoma
March 2007

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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	\$ 11,834,424	\$ 11,602,426	\$ 11,041,549
Asset Deductions - Total	SUB1651	\$ 198	\$ 1,474	\$ 1,514
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 0	\$ 0	\$ 0
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 198	\$ 172	\$ 194
Other	CCR275	\$ 0	\$ 1,302	\$ 1,320
Asset Additions - Total	SUB1661	\$ - 49,493	\$ - 53,165	\$ - 52,667
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ - 49,493	\$ - 53,165	\$ - 52,667
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 11,784,733	\$ 11,547,787	\$ 10,987,368
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 471,398	\$ 461,911	\$ 439,494
TOTAL RISK-BASED CAPITAL REQUIREMENT				
Tier 1 (Core) Capital	CCR30	\$ 855,652	\$ 824,188	\$ 784,214
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	\$ 92,992	\$ 97,118	\$ 89,230
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 92,992	\$ 97,118	\$ 89,230
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 92,992	\$ 97,118	\$ 89,230
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 948,644	\$ 921,306	\$ 873,444
0% R/W Category - Cash	CCR400	\$ 22,724	\$ 24,775	\$ 22,208
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 3,649	\$ 4,203	\$ 4,549
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 1,222	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 52,429	\$ 38,071	\$ 28,098
0% R/W Category - Assets Total	CCR420	\$ 80,024	\$ 67,049	\$ 54,855
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:03 AM

TFR Industry Aggregate Report
93040 - OTS-Regulated: Oklahoma
March 2007

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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	\$ 3,249,189	\$ 3,262,535	\$ 3,275,934
20% R/W Category - Claims on FHLBs	CCR435	\$ 612,258	\$ 479,118	\$ 329,957
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 607	\$ 604	\$ 600
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 24,390	\$ 11,793	\$ 75,985
20% R/W Category - Other	CCR450	\$ 2,381,627	\$ 2,360,889	\$ 2,430,408
20% R/W Category - Assets Total	CCR455	\$ 6,268,071	\$ 6,114,939	\$ 6,112,884
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 1,253,615	\$ 1,222,987	\$ 1,222,577
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 398,349	\$ 264,681	\$ 271,728
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 20,932	\$ 12,174	\$ 12,394
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 970	\$ 1,035	\$ 1,070
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 0	\$ 0	\$ 0
50% R/W Category - Other	CCR480	\$ 122,159	\$ 110,381	\$ 102,538
50% R/W Category - Assets Total	CCR485	\$ 542,410	\$ 388,271	\$ 387,730
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 271,205	\$ 194,137	\$ 193,867
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 177,558	\$ 155,553	\$ 124,179
100% R/W Category - All Other Assets	CCR506	\$ 5,808,837	\$ 6,267,676	\$ 5,668,628
100% R/W Category - Assets Total	CCR510	\$ 5,986,395	\$ 6,423,229	\$ 5,792,807
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 5,986,395	\$ 6,423,229	\$ 5,792,807
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	\$ 12,876,900	\$ 12,993,488	\$ 12,348,276
Subtotal Risk-Weighted Assets	CCR75	\$ 7,511,215	\$ 7,840,353	\$ 7,209,248
Excess Allowances for Loan and Lease Losses	CCR530	\$ 22,211	\$ 18,325	\$ 27,422
Total Risk-Weighted Assets	CCR78	\$ 7,489,004	\$ 7,822,028	\$ 7,181,826
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 599,121	\$ 625,763	\$ 574,546
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS				
Tier 1 (Core) Capital Ratio	CCR810	7.26%	7.14%	7.14%
Total Risk-Based Capital Ratio	CCR820	12.67%	11.78%	12.16%
Tier 1 Risk-Based Capital Ratio	CCR830	11.43%	10.54%	10.92%

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Run Date: May 22, 2007, 10:03 AM

TFR Industry Aggregate Report
93040 - OTS-Regulated: Oklahoma
March 2007

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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	7.26%	7.14%	7.14%

*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.