

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2004, 9:53 AM

TFR Industry Aggregate Report
93029 - OTS-Regulated: Missouri
June 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value
Number of Institutions		31	31	31	31	31
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	1	N/A	N/A	N/A
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 633,452	\$ 595,518	\$ 643,045	\$ 662,128	\$ 702,932
Cash and Non-Interest-Earning Deposits	SC110	\$ 78,557	\$ 77,894	\$ 95,342	\$ 77,477	\$ 95,359
Interest-Earning Deposits in FHLBs	SC112	\$ 116,759	\$ 138,358	\$ 154,600	\$ 241,621	\$ 260,601
Other Interest-Earning Deposits	SC118	\$ 63,450	\$ 55,140	\$ 47,342	\$ 49,018	\$ 51,723
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 46,210	\$ 21,249	\$ 41,931	\$ 26,140	\$ 16,793
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 214,713	\$ 209,165	\$ 207,687	\$ 179,646	\$ 166,036
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 48,270	\$ 48,082	\$ 48,067	\$ 42,560	\$ 69,030
State and Municipal Obligations	SC180	\$ 54,331	\$ 32,821	\$ 32,394	\$ 30,448	\$ 29,444
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	N/A	N/A	N/A
Other Investment Securities	SC185	\$ 8,764	\$ 10,932	\$ 12,806	\$ 12,930	\$ 11,479
Accrued Interest Receivable	SC191	\$ 2,398	\$ 1,877	N/A	N/A	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 494,709	\$ 507,283	N/A	N/A	N/A
Mortgage-Backed Securities - Total	SC22	\$ 494,709	\$ 507,283	\$ 380,590	\$ 269,391	\$ 250,486
Pass-Through - Total	SUB0073	\$ 390,714	\$ 396,173	N/A	N/A	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 390,714	\$ 396,173	\$ 274,149	\$ 164,550	\$ 163,566
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 965	\$ 1,083	\$ 1,045
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 101,768	\$ 108,836	N/A	N/A	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 34,550	\$ 38,050	N/A	N/A	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 66,594	\$ 70,087	N/A	N/A	N/A
Other	SC222	\$ 624	\$ 699	N/A	N/A	N/A
Accrued Interest Receivable	SC228	\$ 2,227	\$ 2,274	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Gross	SUB0092	\$ 3,627,353	\$ 3,532,678	N/A	N/A	N/A
Mortgage Loans - Total	SC26	\$ 3,603,820	\$ 3,510,723	\$ 3,399,415	\$ 3,327,414	\$ 3,545,495
Construction Loans - Total	SUB0100	\$ 319,320	\$ 285,096	\$ 282,834	\$ 278,265	\$ 263,511
Residential - Total	SUB0110	\$ 288,802	\$ 254,904	\$ 249,116	\$ 240,468	\$ 230,378
1-4 Dwelling Units	SC230	\$ 273,436	\$ 236,889	\$ 232,034	\$ 224,686	\$ 213,263
Multifamily (5 or more) Dwelling Units	SC235	\$ 15,366	\$ 18,015	\$ 17,082	\$ 15,782	\$ 17,115
Nonresidential Property	SC240	\$ 30,518	\$ 30,192	\$ 33,718	\$ 37,797	\$ 33,133
Permanent Loans - Total	SUB0121	\$ 3,292,536	\$ 3,232,716	N/A	N/A	N/A
Residential - Total	SUB0131	\$ 2,506,810	\$ 2,453,808	N/A	N/A	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 2,287,485	\$ 2,242,142	N/A	N/A	N/A
Revolving Open-End Loans	SC251	\$ 259,018	\$ 229,737	\$ 205,611	\$ 181,646	\$ 173,943
All Other - First Liens	SC254	\$ 1,944,483	\$ 1,933,452	N/A	N/A	N/A
All Other - Junior Liens	SC255	\$ 83,984	\$ 78,953	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 219,325	\$ 211,666	\$ 204,310	\$ 197,704	\$ 198,529
Nonresidential Property (Except Land)	SC260	\$ 636,484	\$ 603,361	\$ 592,907	\$ 574,734	\$ 584,101
Land	SC265	\$ 149,242	\$ 175,547	\$ 147,744	\$ 131,728	\$ 127,520
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 94,044	N/A	N/A	N/A	N/A
Accrued Interest Receivable	SC272	\$ 15,099	\$ 14,223	\$ 14,488	\$ 15,032	\$ 14,924
Advances for Taxes and Insurance	SC275	\$ 398	\$ 643	\$ 1,162	\$ 369	\$ 465
Allowance for Loan and Lease Losses	SC283	\$ 23,533	\$ 21,955	\$ 21,051	\$ 21,011	\$ 20,126
Nonmortgage Loans - Gross	SUB0162	\$ 361,557	\$ 350,630	N/A	N/A	N/A
Nonmortgage Loans - Total	SC31	\$ 355,542	\$ 343,641	\$ 357,208	\$ 353,292	\$ 353,320
Commercial Loans - Total	SC32	\$ 253,885	\$ 235,999	\$ 229,908	\$ 216,616	\$ 208,875
Secured	SC300	\$ 201,536	\$ 181,037	\$ 174,504	\$ 160,677	\$ 154,416
Unsecured	SC303	\$ 4,636	\$ 5,681	\$ 5,846	\$ 5,689	\$ 4,878
Lease Receivables	SC306	\$ 47,713	\$ 49,281	\$ 49,558	\$ 50,250	\$ 49,581
Consumer Loans - Total	SC35	\$ 106,004	\$ 112,933	\$ 132,772	\$ 140,931	\$ 149,156
Loans on Deposits	SC310	\$ 11,540	\$ 11,368	\$ 11,988	\$ 12,894	\$ 12,887
Home Improvement Loans (Not secured by real estate)	SC316	\$ 2,037	\$ 2,410	\$ 25,281	\$ 27,386	\$ 30,642
Education Loans	SC320	\$ 1,304	\$ 5,071	\$ 4,217	\$ 3,796	\$ 4,000
Auto Loans	SC323	\$ 61,011	\$ 63,340	\$ 62,743	\$ 65,821	\$ 70,027
Mobile Home Loans	SC326	\$ 2,970	\$ 2,954	\$ 2,933	\$ 2,844	\$ 2,365
Credit Cards	SC328	\$ 2,608	\$ 2,563	\$ 5,131	\$ 7,812	\$ 8,094

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Schedule SC --- Consolidated Statement of Condition		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 24,534	\$ 25,227	\$ 20,479	\$ 20,378	\$ 21,141
Accrued Interest Receivable	SC348	\$ 1,668	\$ 1,698	\$ 1,909	\$ 2,178	\$ 2,251
Allowance for Loan and Lease Losses	SC357	\$ 6,015	\$ 6,989	\$ 7,381	\$ 6,433	\$ 6,962
Reposessed Assets - Gross	SUB0201	\$ 10,989	\$ 15,108	\$ 14,596	\$ 12,743	\$ 9,183
Reposessed Assets - Total	SC40	\$ 9,622	\$ 13,520	\$ 13,381	\$ 11,640	\$ 8,196
Real Estate - Total	SUB0210	\$ 10,886	\$ 14,638	\$ 14,377	\$ 12,580	\$ 8,991
Construction	SC405	\$ 130	\$ 2,157	\$ 2,588	\$ 407	\$ 237
Residential - Total	SUB0225	\$ 7,033	\$ 6,911	\$ 5,927	\$ 6,812	\$ 5,109
1-4 Dwelling Units	SC415	\$ 7,033	\$ 6,911	\$ 5,894	\$ 6,393	\$ 5,109
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 33	\$ 419	\$ 0
Nonresidential (Except Land)	SC426	\$ 2,856	\$ 2,036	\$ 2,386	\$ 2,014	\$ 243
Land	SC428	\$ 867	\$ 3,534	\$ 3,476	\$ 3,347	\$ 3,402
Other Repossessed Assets	SC430	\$ 103	\$ 470	\$ 219	\$ 163	\$ 192
General Valuation Allowances	SC441	\$ 1,367	\$ 1,588	\$ 1,215	\$ 1,103	\$ 987
Real Estate Held for Investment	SC45	\$ 2,260	\$ 2,486	\$ 2,358	\$ 1,927	\$ 1,688
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 43,660	\$ 42,962	\$ 41,061	\$ 40,829	\$ 55,667
Federal Home Loan Bank Stock	SC510	\$ 41,213	\$ 41,786	\$ 40,092	\$ 39,771	\$ 54,644
Other	SC540	\$ 2,447	\$ 1,176	\$ 969	\$ 1,058	\$ 1,023
Office Premises and Equipment	SC55	\$ 80,986	\$ 82,146	\$ 80,319	\$ 78,611	\$ 79,683
Other Assets - Gross	SUB0262	\$ 97,811	\$ 89,217	N/A	N/A	N/A
Other Assets - Total	SC59	\$ 97,780	\$ 89,123	\$ 78,134	\$ 83,586	\$ 80,405
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 19,191	\$ 14,488	\$ 7,920	\$ 7,822	\$ 5,745
Bank-Owned Life Insurance - Other	SC625	\$ 10,886	\$ 10,056	\$ 6,414	\$ 6,340	\$ 5,500
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 18,608	\$ 18,652	\$ 19,509	\$ 19,318	\$ 18,053
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 10,343	\$ 9,307	\$ 8,918	\$ 8,939	\$ 7,877
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 38,783	\$ 36,714	\$ 42,561	\$ 48,338	\$ 54,559
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 31	\$ 94	\$ 97	\$ 118	\$ 84
General Valuation Allowances - Total	SUB2092	\$ 30,946	\$ 30,626	N/A	N/A	N/A
Total Assets - Gross	SUB0283	\$ 5,352,777	\$ 5,218,028	N/A	N/A	N/A
Total Assets	SC60	\$ 5,321,831	\$ 5,187,402	\$ 4,997,387	\$ 4,831,975	\$ 5,079,655
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 3,785,657	\$ 3,623,906	\$ 3,578,419	\$ 3,594,699	\$ 3,698,871
Deposits	SC710	\$ 3,740,710	\$ 3,585,045	\$ 3,551,080	\$ 3,540,060	\$ 3,653,384
Escrows	SC712	\$ 44,154	\$ 37,825	\$ 26,133	\$ 53,275	\$ 43,969
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 793	\$ 1,036	\$ 1,206	\$ 1,364	\$ 1,518
Borrowings - Total	SC72	\$ 918,179	\$ 944,566	\$ 827,052	\$ 644,970	\$ 789,183
Advances from FHLBank	SC720	\$ 690,338	\$ 737,469	\$ 710,408	\$ 615,077	\$ 777,578
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 224,052	\$ 201,732	\$ 114,235	\$ 26,809	\$ 7,278
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 3,789	\$ 5,365	\$ 2,409	\$ 3,084	\$ 4,327
Other Liabilities - Total	SC75	\$ 44,326	\$ 47,170	\$ 47,061	\$ 46,374	\$ 54,576
Accrued Interest Payable - Deposits	SC763	\$ 2,657	\$ 2,412	\$ 2,710	\$ 3,042	\$ 3,542
Accrued Interest Payable - Other	SC766	\$ 435	\$ 359	\$ 195	\$ 22	\$ 17
Accrued Taxes	SC776	\$ 4,652	\$ 4,965	\$ 4,923	\$ 9,070	\$ 7,086
Accounts Payable	SC780	\$ 15,895	\$ 17,049	\$ 18,395	\$ 14,249	\$ 19,738
Deferred Income Taxes	SC790	\$ 4,664	\$ 7,631	\$ 10,062	\$ 5,841	\$ 7,205
Other Liabilities and Deferred Income	SC796	\$ 16,023	\$ 14,754	\$ 10,776	\$ 14,150	\$ 16,988
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 4,748,162	\$ 4,615,642	\$ 4,452,532	\$ 4,286,043	\$ 4,542,630

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Schedule SC --- Consolidated Statement of Condition		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 12	\$ 20	N/A	N/A	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 573,660	\$ 571,740	\$ 544,853	\$ 545,932	\$ 537,024
Stock - Total	SUB0311	\$ 263,194	\$ 262,525	\$ 248,557	\$ 248,194	\$ 247,836
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 30,585	\$ 30,585	\$ 30,585	\$ 30,585	\$ 30,582
Common Stock - Paid in Excess of Par	SC830	\$ 232,609	\$ 231,940	\$ 217,972	\$ 217,609	\$ 217,254
Accumulated Other Comprehensive Income - Total	SC86	\$- 4,215	\$ 3,435	N/A	N/A	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 2,574	\$ 4,911	\$ 2,969	\$ 2,779	\$ 3,875
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	N/A	N/A	N/A
Other	SC870	\$- 1,641	\$- 1,476	N/A	N/A	N/A
Retained Earnings	SC880	\$ 318,396	\$ 309,380	\$ 299,759	\$ 300,866	\$ 289,753
Other Components of Equity Capital	SC891	\$- 3,715	\$- 3,600	N/A	N/A	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 5,321,834	\$ 5,187,402	\$ 4,997,385	\$ 4,831,975	\$ 5,079,654

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Other Codes As of Jun 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 2
3	Federal, State, or other taxes receivable	5	\$ 191
4	Net deferred tax assets	15	\$ 7,547
6	Prepaid deposit insurance premiums	8	\$ 27
7	Prepaid expenses	30	\$ 2,836
8	Deposits for utilities and other services	1	\$ 64
9	Advances for loans serviced for others	1	\$ 61
10	Property leased to others, net of accumul. deprec.	1	\$ 197
14	Other noninterest-bearing short-term accounts recv	9	\$ 15,893
20	F/V of all derivative instru. reportable as assets	1	\$ 857
22	Unapplied loan disbursements	1	\$ 5,219
99	Other	14	\$ 3,116

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	1	\$ 146
7	Deferred gains from the sale of real estate	2	\$ 37
11	The liability recorded for post-retirement benefit	7	\$ 2,456
14	Unapplied loan payments received	3	\$ 1,386
16	Recourse loan liability	1	\$ 530
17	Noninterest-bearing payables to Hold Co/Affiliates	2	\$ 1,970
99	Other	31	\$ 8,632

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Schedule SO --- Consolidated Statement of Operations		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 65,356	\$ 63,864	\$ 63,957	\$ 66,116	\$ 67,972
Deposits and Investment Securities	SO115	\$ 2,997	\$ 2,898	N/A	N/A	N/A
Mortgage-Backed Securities	SO125	\$ 4,134	\$ 3,945	N/A	N/A	N/A
Mortgage Loans	SO141	\$ 52,009	\$ 50,682	N/A	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 6,216	\$ 6,339	N/A	N/A	N/A
Commercial Loans and Leases	SO160	\$ 4,214	\$ 4,069	\$ 3,996	\$ 3,945	\$ 3,937
Consumer Loans and Leases	SO171	\$ 2,002	\$ 2,270	N/A	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 110	\$ 153	\$ 298	\$ 368	\$ 423
Federal Home Loan Bank Stock	SO181	\$ 108	\$ 151	\$ 298	\$ 368	\$ 423
Other	SO185	\$ 2	\$ 2	N/A	N/A	N/A
Interest Expense - Total	SO21	\$ 21,618	\$ 21,278	\$ 21,742	\$ 23,792	\$ 25,892
Deposits	SO215	\$ 16,201	\$ 16,138	\$ 16,988	\$ 18,216	\$ 19,698
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 4,686	\$ 4,581	\$ 4,440	\$ 5,478	\$ 6,140
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 731	\$ 559	\$ 314	\$ 98	\$ 54
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 43,848	\$ 42,739	\$ 42,513	\$ 42,692	\$ 42,503
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,587	\$ 1,298	\$ 2,002	\$ 2,133	\$ 1,634
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 42,261	\$ 41,441	\$ 40,511	\$ 40,559	\$ 40,869
Noninterest Income - Total	SO42	\$ 30,388	\$ 29,155	\$ 25,128	\$ 30,116	\$ 30,047
Mortgage Loan Serving Fees	SO410	\$ 570	\$ 321	\$ 119	\$- 1,507	\$- 2,627
Other Fees and Charges	SO420	\$ 19,043	\$ 18,015	\$ 18,772	\$ 17,839	\$ 17,123
Net Income (Loss) from Other - Total	SUB0451	\$ 9,934	\$ 9,371	\$ 5,498	\$ 15,094	\$ 14,525
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 9,666	\$ 8,750	\$ 5,172	\$ 15,121	\$ 13,608
Operations & Sale of Repossessed Assets	SO461	\$ 273	\$- 154	\$- 20	\$- 26	\$- 87
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 11	\$- 4	\$ 35	\$- 1,506	\$ 832
Sale of Securities Held-to-Maturity	SO467	\$ 6	\$ 21	\$ 0	\$ 0	\$ 151
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 64	\$ 15	\$ 0

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Schedule SO --- Consolidated Statement of Operations		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 758	\$ 247	\$ 1,490	\$ 21
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 841	\$ 1,448	\$ 739	\$ - 1,310	\$ 1,026
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 49,880	\$ 47,211	\$ 48,262	\$ 51,030	\$ 47,012
All Personnel Compensation and Expense	SO510	\$ 27,705	\$ 28,408	\$ 25,984	\$ 30,845	\$ 29,031
Legal Expense	SO520	\$ 432	\$ 601	\$ 1,095	\$ 396	\$ 515
Office Occupancy and Equipment Expense	SO530	\$ 7,764	\$ 7,832	\$ 7,270	\$ 8,125	\$ 7,843
Marketing and Other Professional Services	SO540	\$ 7,440	\$ 4,479	\$ 5,622	\$ 4,224	\$ 3,871
Loan Servicing Fees	SO550	\$ 111	\$ 122	\$ 126	\$ 95	\$ 126
Goodwill and Other Intangibles Expense	SO560	\$ 259	\$ 232	\$ 154	\$ 66	\$ 66
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 43	\$ 17	\$ - 24	\$ 161	\$ 3
Other Noninterest Expense	SO580	\$ 6,126	\$ 5,520	\$ 8,035	\$ 7,118	\$ 5,557
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 22,769	\$ 23,385	\$ 17,377	\$ 19,645	\$ 23,904
Income Taxes - Total	SO71	\$ 8,272	\$ 8,422	\$ 6,089	\$ 7,685	\$ 9,261
Federal	SO710	\$ 6,988	\$ 7,042	\$ 5,344	\$ 6,260	\$ 7,880
State, Local & Other	SO720	\$ 1,284	\$ 1,380	\$ 745	\$ 1,425	\$ 1,381
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 14,497	\$ 14,963	\$ 11,288	\$ 11,960	\$ 14,643
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 14,497	\$ 14,963	\$ 11,288	\$ 11,960	\$ 14,643
YEAR TO DATE INCOME & EXPENSES						

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Other Codes As of Jun 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	9	\$ 33
5	Net income(loss) from real estate held for invest	2	\$ 11
6	Net income(loss)-equity invest in uncons sub org	2	\$- 20
9	Net income from data processing lease/services	2	\$ 850
15	Income from corporate-owned life insurance	5	\$ 290
99	Other	18	\$- 362

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	4	\$ 8
2	OTS assessments	11	\$ 103
3	Interest expense on income taxes	1	\$ 15
6	Supervisory examination fees	1	\$ 3
7	Office supplies, printing, and postage	25	\$ 1,050
8	Telephone, including data lines	9	\$ 515
9	Loan origination expense	11	\$ 353
10	ATM expense	1	\$ 26
13	Misc taxes other than income & real estate	1	\$ 13
17	Charitable contributions	3	\$ 51
99	Other	25	\$ 1,702

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Schedule SO --- Consolidated Statement of Operations		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Interest Income - Total	Y_SO11	\$ 129,220	\$ 63,864	\$ 266,342	\$ 202,385	\$ 136,269
YTD - Deposits and Investment Securities	Y_SO115	\$ 5,895	\$ 2,898	N/A	N/A	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 8,079	\$ 3,945	N/A	N/A	N/A
YTD - Mortgage Loans	Y_SO141	\$ 102,691	\$ 50,682	N/A	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 8,283	\$ 4,069	\$ 15,891	\$ 11,895	\$ 7,950
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 4,272	\$ 2,270	N/A	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 263	\$ 153	N/A	N/A	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 259	\$ 151	N/A	N/A	N/A
YTD - Other	Y_SO185	\$ 4	\$ 2	N/A	N/A	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 42,896	\$ 21,278	\$ 98,760	\$ 77,018	\$ 53,226
YTD - Deposits	Y_SO215	\$ 32,339	\$ 16,138	\$ 75,434	\$ 58,446	\$ 40,230
YTD - Escrows	Y_SO225	\$ 0	\$ 0	N/A	N/A	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 9,267	\$ 4,581	\$ 22,788	\$ 18,348	\$ 12,870
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 1,290	\$ 559	\$ 535	\$ 221	\$ 123
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 86,587	\$ 42,739	N/A	N/A	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 2,885	\$ 1,298	\$ 7,218	\$ 5,216	\$ 3,083
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 83,702	\$ 41,441	N/A	N/A	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 59,543	\$ 29,155	N/A	N/A	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 891	\$ 321	\$ - 5,943	\$ - 6,062	\$ - 4,555
YTD - Other Fees and Charges	Y_SO420	\$ 37,058	\$ 18,015	\$ 69,520	\$ 50,748	\$ 32,909
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 19,305	\$ 9,371	\$ 48,287	\$ 42,789	\$ 27,695
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 18,416	\$ 8,750	\$ 46,781	\$ 41,609	\$ 26,488
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 119	\$ - 154	\$ - 243	\$ - 223	\$ - 197
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ - 15	\$ - 4	\$ - 314	\$ - 349	\$ 1,157
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 27	\$ 21	\$ 279	\$ 279	\$ 279
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 79	\$ 15	\$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 758	\$ 758	\$ 1,705	\$ 1,458	\$ - 32

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Schedule SO --- Consolidated Statement of Operations		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 2,289	\$ 1,448	N/A	N/A	N/A
YTD - Noninterest Expense - Total	Y_SO51	\$ 97,091	\$ 47,211	\$ 192,092	\$ 143,830	\$ 92,800
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 56,113	\$ 28,408	\$ 114,115	\$ 88,131	\$ 57,286
YTD - Legal Expense	Y_SO520	\$ 1,033	\$ 601	\$ 2,429	\$ 1,334	\$ 938
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 15,596	\$ 7,832	\$ 31,167	\$ 23,897	\$ 15,772
YTD - Marketing and Other Professional Services	Y_SO540	\$ 11,919	\$ 4,479	\$ 17,073	\$ 11,451	\$ 7,227
YTD - Loan Servicing Fees	Y_SO550	\$ 233	\$ 122	\$ 446	\$ 320	\$ 225
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 491	\$ 232	\$ 353	\$ 199	\$ 133
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 60	\$ 17	\$ 216	\$ 240	\$ 79
YTD - Other Noninterest Expense	Y_SO580	\$ 11,646	\$ 5,520	\$ 26,293	\$ 18,258	\$ 11,140
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 46,154	\$ 23,385	\$ 82,710	\$ 65,333	\$ 45,688
YTD - Income Taxes - Total	Y_SO71	\$ 16,694	\$ 8,422	\$ 31,297	\$ 25,208	\$ 17,523
YTD - Federal	Y_SO710	\$ 14,030	\$ 7,042	\$ 26,375	\$ 21,031	\$ 14,771
YTD - State, Local, and Other	Y_SO720	\$ 2,664	\$ 1,380	\$ 4,922	\$ 4,177	\$ 2,752
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 29,460	\$ 14,963	\$ 51,413	\$ 40,125	\$ 28,165
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 29,460	\$ 14,963	\$ 51,413	\$ 40,125	\$ 28,165

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 30,627	\$ 29,757	\$ 28,684	\$ 28,182	\$ 27,378
Net Provision for Loss	VA115	\$ 1,630	\$ 1,514	\$ 1,951	\$ 2,094	\$ 1,543
Transfers	VA125	\$- 139	\$ 745	\$ 323	\$- 1,070	\$- 201
Recoveries	VA135	\$ 393	\$ 395	\$ 403	\$ 453	\$ 678
Adjustments	VA145	\$- 329	\$- 96	\$ 40	\$ 0	\$ 0
Charge-offs	VA155	\$ 1,232	\$ 1,688	\$ 1,644	\$ 975	\$ 1,216
General Valuation Allowances - Ending Balance	VA165	\$ 30,950	\$ 30,627	\$ 29,757	\$ 28,684	\$ 28,182
Specific Valuation Allowances - Beginning Balance	VA108	\$ 2,990	\$ 3,942	\$ 5,814	\$ 4,727	\$ 4,863
Net Provision for Loss	VA118	\$ 0	\$- 200	\$ 27	\$ 200	\$ 94
Transfers	VA128	\$ 139	\$- 745	\$- 323	\$ 1,070	\$ 201

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 78	\$ 7	\$ 1,576	\$ 183	\$ 431
Specific Valuation Allowances - Ending Balance	VA168	\$ 3,051	\$ 2,990	\$ 3,942	\$ 5,814	\$ 4,727
Total Valuation Allowances - Beginning Balance	VA110	\$ 33,617	\$ 33,699	\$ 34,498	\$ 32,909	\$ 32,241
Net Provision for Loss	VA120	\$ 1,630	\$ 1,314	\$ 1,978	\$ 2,294	\$ 1,637
Recoveries	VA140	\$ 393	\$ 395	\$ 403	\$ 453	\$ 678
Adjustments	VA150	\$- 329	\$- 96	\$ 40	\$ 0	\$ 0
Charge-offs	VA160	\$ 1,310	\$ 1,695	\$ 3,220	\$ 1,158	\$ 1,647
Total Valuation Allowances - Ending Balance	VA170	\$ 34,001	\$ 33,617	\$ 33,699	\$ 34,498	\$ 32,909
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 1,232	\$ 1,688	N/A	N/A	N/A
Deposits and Investment Securities	VA36	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Total	VA46	\$ 95	\$ 183	\$ 322	\$ 97	\$ 234
Construction - Total	SUB2030	\$ 18	\$ 0	\$ 32	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 18	\$ 0	\$ 32	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 77	\$ 183	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 11	\$ 20	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 45	\$ 115	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 17	\$ 36	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 15	\$ 21	\$ 60	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 42	\$ 0	\$ 52
Nonmortgage Loans - Total	VA56	\$ 959	\$ 1,178	\$ 1,208	\$ 825	\$ 941
Commercial Loans	VA520	\$ 640	\$ 857	\$ 485	\$ 345	\$ 451
Consumer Loans - Total	SUB2061	\$ 319	\$ 321	N/A	N/A	N/A
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 2	\$ 1	\$ 11	\$ 4	\$ 35
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 106	\$ 96	\$ 127	\$ 125	\$ 98
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 44	\$ 95	\$ 397	\$ 199	\$ 201

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Other	VA560	\$ 167	\$ 129	\$ 188	\$ 152	\$ 156
Repossessed Assets - Total	VA60	\$ 113	\$ 321	\$ 102	\$ 10	\$ 41
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 74	\$ 87	\$ 65	\$ 7	\$ 33
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 7
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 39	\$ 234	\$ 37	\$ 3	\$ 1
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 65	\$ 6	\$ 12	\$ 43	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 393	\$ 395	N/A	N/A	N/A
Deposits and Investment Securities	VA37	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Total	VA47	\$ 180	\$ 239	\$ 191	\$ 210	\$ 424
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 1	\$ 1	\$ 320
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 1	\$ 1	\$ 320
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 180	\$ 239	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 6	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 174	\$ 235	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 3	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 1	\$ 0	\$ 0	\$ 1
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 213	\$ 156	\$ 203	\$ 243	\$ 240
Commercial Loans	VA521	\$ 45	\$ 42	\$ 13	\$ 75	\$ 71
Consumer Loans - Total	SUB2161	\$ 168	\$ 114	N/A	N/A	N/A
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 96	\$ 36	\$ 97	\$ 48	\$ 69
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA557	\$ 42	\$ 31	\$ 58	\$ 56	\$ 56
Other	VA561	\$ 30	\$ 47	\$ 35	\$ 64	\$ 41
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 9	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 140	\$- 944	N/A	N/A	N/A
Deposits and Investment Securities	VA38	\$ 0	\$- 241	N/A	N/A	N/A
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Total	VA48	\$- 20	\$ 12	\$- 287	\$ 986	\$ 296
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 130	\$ 4
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 128	\$ 2
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 2	\$ 2
Permanent - Total	SUB2241	\$- 20	\$ 12	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 10	\$- 5	\$- 24	\$ 0	\$ 2
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 29	\$- 29	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$- 1	\$- 4	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 1	\$ 2
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 60	\$ 50	\$ 13	\$ 8
Land	VA492	\$ 0	\$- 10	\$- 80	\$ 5	\$ 2
Nonmortgage Loans - Total	VA58	\$ 158	\$- 726	\$- 14	\$ 258	\$ 48
Commercial Loans	VA522	\$ 87	\$- 307	\$- 17	\$ 19	\$ 0
Consumer Loans - Total	SUB2261	\$ 71	\$- 419	N/A	N/A	N/A
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 8	\$- 328	\$ 17	\$ 192	\$- 17
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 5	\$ 14
Credit Cards	VA558	\$ 0	\$ 0	\$- 21	\$ 9	\$ 41
Other	VA562	\$ 63	\$- 91	\$ 6	\$ 33	\$ 10
Repossessed Assets - Total	VA62	\$ 2	\$ 11	\$ 35	\$ 64	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 35	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 10	\$ 0	\$ 64	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 2	\$ 1	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 979	\$ 349	N/A	N/A	N/A
Deposits and Investment Securities	VA39	\$ 0	\$- 241	N/A	N/A	N/A
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Total	VA49	\$- 105	\$- 44	\$- 156	\$ 873	\$ 106
Construction - Total	SUB2330	\$ 18	\$ 0	\$ 31	\$ 129	\$- 316
1-4 Dwelling Units	VA425	\$ 18	\$ 0	\$ 31	\$ 127	\$- 318
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 2	\$ 2
Permanent - Total	SUB2341	\$- 123	\$- 44	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 4	\$ 6	\$- 4	\$ 0	\$ 2
1-4 Dwelling Units - Secured by First Liens	VA459	\$- 158	\$- 149	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 16	\$ 29	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$- 1	\$ 0	\$ 1	\$ 1
Nonresidential Property (Except Land)	VA485	\$ 15	\$ 81	\$ 110	\$ 13	\$ 7
Land	VA495	\$ 0	\$- 10	\$- 38	\$ 5	\$ 54
Nonmortgage Loans - Total	VA59	\$ 904	\$ 296	\$ 991	\$ 840	\$ 749
Commercial Loans	VA525	\$ 682	\$ 508	\$ 455	\$ 289	\$ 380
Consumer Loans - Total	SUB2361	\$ 222	\$- 212	N/A	N/A	N/A
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 2	\$ 1	\$ 12	\$ 4	\$ 35
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 18	\$- 268	\$ 47	\$ 269	\$ 12
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 5	\$ 11
Credit Cards	VA559	\$ 2	\$ 64	\$ 318	\$ 152	\$ 186
Other	VA565	\$ 200	\$- 9	\$ 159	\$ 121	\$ 125
Reposessed Assets - Total	VA65	\$ 115	\$ 332	\$ 137	\$ 74	\$ 41
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 35	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 74	\$ 97	\$ 65	\$ 71	\$ 33
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 7

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA627	\$ 2	\$ 1	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 39	\$ 234	\$ 37	\$ 3	\$ 1
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 65	\$ 6	\$ 3	\$ 43	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 1,443	\$ 2,954	\$ 2,690	\$ 4,107	\$ 3,505
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 9,354	\$ 12,445	N/A	N/A	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 2,060	\$ 3,249	\$ 4,413	\$ 6,113	\$ 3,588
Construction	VA951	\$ 0	\$ 0	\$ 2,277	\$ 170	\$ 103
Permanent - 1-4 Dwelling Units	VA952	\$ 1,916	\$ 3,234	\$ 2,094	\$ 3,634	\$ 2,516
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 83	\$ 0	\$ 0	\$ 40	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 61	\$ 0	\$ 0	\$ 2,257	\$ 43
Permanent - Land	VA955	\$ 0	\$ 15	\$ 42	\$ 12	\$ 926
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 31,513	\$ 36,597	\$ 36,134	\$ 28,048	\$ 37,225
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 58,060	\$ 54,108	\$ 50,606	\$ 57,784	\$ 55,257
Substandard	VA965	\$ 54,573	\$ 52,211	\$ 48,811	\$ 55,480	\$ 53,182
Doubtful	VA970	\$ 3,487	\$ 1,897	\$ 1,777	\$ 2,286	\$ 2,075
Loss	VA975	\$ 0	\$ 0	\$ 18	\$ 18	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 87,995	\$ 69,524	\$ 70,862	\$ 75,797	\$ 82,993
Mortgages - Total	SUB2421	\$ 77,680	\$ 59,635	N/A	N/A	N/A
Construction and Land Loans	SUB2430	\$ 4,648	\$ 3,568	\$ 2,566	\$ 5,962	\$ 7,703
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 49,946	\$ 44,845	N/A	N/A	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 24,809	\$ 12,489	\$ 12,744	\$ 12,991	\$ 14,685
Nonmortgages - Total	SUB2461	\$ 10,315	\$ 9,889	N/A	N/A	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 58,090	\$ 48,581	\$ 52,628	\$ 55,389	\$ 62,246
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 51,366	\$ 43,939	\$ 46,056	\$ 47,386	\$ 53,257

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2481	\$ 45,005	\$ 38,277	N/A	N/A	N/A
Construction	PD115	\$ 2,502	\$ 2,105	\$ 1,015	\$ 1,384	\$ 2,163
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 217	\$ 352	\$ 30,358	\$ 30,781	\$ 35,760
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 31,012	\$ 28,617	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 427	\$ 671	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 695	\$ 21	\$ 1,860	\$ 271	\$ 644
Permanent - Nonresidential Property (Except Land)	PD135	\$ 8,491	\$ 5,288	\$ 7,216	\$ 9,289	\$ 8,161
Permanent - Land	PD138	\$ 1,661	\$ 1,223	\$ 329	\$ 608	\$ 594
Nonmortgage Loans - Commercial Loans	PD140	\$ 3,470	\$ 3,864	\$ 2,641	\$ 2,325	\$ 2,617
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 2,891	\$ 1,798	N/A	N/A	N/A
Loans on Deposits	PD161	\$ 90	\$ 162	\$ 98	\$ 203	\$ 194
Home Improvement Loans	PD163	\$ 53	\$ 84	\$ 92	\$ 222	\$ 347
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 19	\$ 0
Auto Loans	PD167	\$ 1,699	\$ 1,181	\$ 1,748	\$ 1,443	\$ 2,037
Mobile Home Loans	PD169	\$ 45	\$ 4	\$ 66	\$ 32	\$ 21
Credit Cards	PD171	\$ 41	\$ 60	\$ 124	\$ 303	\$ 225
Other	PD180	\$ 963	\$ 307	\$ 509	\$ 506	\$ 494
Memo - Troubled Debt Restructured Included Above	PD190	\$ 0	\$ 26	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 0	\$ 0	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 6,724	\$ 4,642	\$ 6,572	\$ 8,003	\$ 8,989
Mortgage Loans - Total	SUB2491	\$ 6,109	\$ 3,787	N/A	N/A	N/A
Construction	PD215	\$ 145	\$ 63	\$ 423	\$ 540	\$ 2,090
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 366	\$ 146	\$ 4,808	\$ 5,447	\$ 4,346
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 4,981	\$ 2,981	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 167	\$ 185	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 48
Permanent - Nonresidential Property (Except Land)	PD235	\$ 443	\$ 368	\$ 611	\$ 598	\$ 1,114
Permanent - Land	PD238	\$ 7	\$ 44	\$ 71	\$ 3	\$ 18
Nonmortgage Loans - Commercial Loans	PD240	\$ 372	\$ 444	\$ 261	\$ 967	\$ 677
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 243	\$ 411	N/A	N/A	N/A
Loans on Deposits	PD261	\$ 36	\$ 11	\$ 8	\$ 1	\$ 9
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Auto Loans	PD267	\$ 123	\$ 314	\$ 283	\$ 293	\$ 475
Mobile Home Loans	PD269	\$ 0	\$ 20	\$ 4	\$ 22	\$ 17
Credit Cards	PD271	\$ 36	\$ 22	\$ 43	\$ 89	\$ 81
Other	PD280	\$ 48	\$ 44	\$ 60	\$ 43	\$ 114
Memo - Troubled Debt Restructured Included Above	PD290	\$ 0	\$ 0	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 0	\$ 0	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 29,905	\$ 20,943	\$ 18,234	\$ 20,408	\$ 20,747
Mortgage Loans - Total	SUB2501	\$ 26,566	\$ 17,571	N/A	N/A	N/A
Construction	PD315	\$ 278	\$ 133	\$ 536	\$ 3,030	\$ 2,510
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 323	\$ 68	\$ 11,986	\$ 12,409	\$ 11,428
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 12,240	\$ 11,562	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 213	\$ 263	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 1,358	\$ 1,359	\$ 962	\$ 1,043	\$ 1,822
Permanent - Nonresidential Property (Except Land)	PD335	\$ 12,099	\$ 4,186	\$ 1,503	\$ 782	\$ 1,956
Permanent - Land	PD338	\$ 55	\$ 0	\$ 192	\$ 397	\$ 328
Nonmortgage Loans - Commercial Loans	PD340	\$ 2,661	\$ 2,839	\$ 2,414	\$ 1,894	\$ 1,914
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 678	\$ 533	N/A	N/A	N/A
Loans on Deposits	PD361	\$ 36	\$ 24	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 31	\$ 60	\$ 35	\$ 26
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 467	\$ 427	\$ 494	\$ 529	\$ 606
Mobile Home Loans	PD369	\$ 20	\$ 8	\$ 8	\$ 0	\$ 0
Credit Cards	PD371	\$ 0	\$ 4	\$ 30	\$ 26	\$ 60
Other	PD380	\$ 155	\$ 39	\$ 49	\$ 263	\$ 97
Memo - Troubled Debt Restructured Included Above	PD390	\$ 68	\$ 64	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 51	\$ 102	N/A	N/A	N/A
Schedule LD --- Loan Data						
Description	Line Item	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 112,368	\$ 106,868	\$ 83,550	\$ 84,753	\$ 84,933
90% up to 100% LTV	LD110	\$ 102,075	\$ 97,284	\$ 76,892	\$ 74,988	\$ 70,256

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Schedule LD --- Loan Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
100% and greater LTV	LD120	\$ 10,293	\$ 9,584	\$ 6,658	\$ 9,765	\$ 14,677
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 3,313	\$ 2,881	\$ 2,307	\$ 3,095	\$ 2,090
Past Due and Still Accruing - Total	SUB5240	\$ 2,771	\$ 2,511	\$ 2,034	\$ 2,797	\$ 1,873
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 1,865	\$ 1,928	\$ 1,764	\$ 2,389	\$ 1,651
90% up to 100% LTV	LD210	\$ 1,569	\$ 1,703	\$ 1,600	\$ 2,013	\$ 1,575
100% and greater LTV	LD220	\$ 296	\$ 225	\$ 164	\$ 376	\$ 76
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 906	\$ 583	\$ 270	\$ 408	\$ 222
90% up to 100% LTV	LD230	\$ 879	\$ 481	\$ 270	\$ 408	\$ 222
100% and greater LTV	LD240	\$ 27	\$ 102	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 542	\$ 370	\$ 273	\$ 298	\$ 217
90% up to 100% LTV	LD250	\$ 308	\$ 284	\$ 159	\$ 183	\$ 127
100% and greater LTV	LD260	\$ 234	\$ 86	\$ 114	\$ 115	\$ 90
Net Charge-offs - Total	SUB5300	\$ - 11	\$ 0	\$ 23	\$ 88	\$ 45
90% up to 100% LTV	LD310	\$ - 11	\$ 0	\$ 23	\$ 88	\$ 45
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 35,527	\$ 15,628	\$ 10,967	\$ 14,705	\$ 9,364
90% up to 100% LTV	LD430	\$ 29,806	\$ 11,729	\$ 8,786	\$ 11,875	\$ 7,045
100% and greater LTV	LD440	\$ 5,721	\$ 3,899	\$ 2,181	\$ 2,830	\$ 2,319
Sales - Total	SUB5340	\$ 9,357	\$ 2,952	\$ 4,940	\$ 106	\$ 1,684
90% up to 100% LTV	LD450	\$ 7,927	\$ 2,952	\$ 4,940	\$ 0	\$ 1,136
100% and greater LTV	LD460	\$ 1,430	\$ 0	\$ 0	\$ 106	\$ 548

Schedule CC --- Consolidated Commitments and Contingencies		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 338,244	\$ 292,233	\$ 199,411	\$ 210,807	\$ 220,150
Mortgage Construction Loans	CC105	\$ 229,744	\$ 204,654	\$ 162,626	\$ 174,480	\$ 177,513
Other Mortgage Loans	CC115	\$ 108,500	\$ 87,579	\$ 36,785	\$ 36,327	\$ 42,637
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 13,806	\$ 10,735	\$ 7,403	\$ 8,674	\$ 6,927
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 291,025	\$ 333,179	\$ 186,215	\$ 226,685	\$ 447,030
1-4 Dwelling Units	CC280	\$ 240,454	\$ 272,662	\$ 158,010	\$ 190,098	\$ 405,367
Multifamily (5 or more) Dwelling Units	CC290	\$ 8,684	\$ 5,703	\$ 4,730	\$ 13,475	\$ 29,144

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Schedule CC --- Consolidated Commitments and Contingencies		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
All Other Real Estate	CC300	\$ 41,887	\$ 54,814	\$ 23,475	\$ 23,112	\$ 12,519
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 37,072	\$ 16,392	\$ 14,772	\$ 6,703	\$ 6,999
Commitments Outstanding to Purchase Loans	CC320	\$ 4,784	\$ 2,271	\$ 5,702	\$ 2,299	\$ 1,128
Commitments Outstanding to Sell Loans	CC330	\$ 173,125	\$ 208,682	\$ 116,317	\$ 145,733	\$ 326,359
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	N/A	N/A	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 80,762	\$ 139,043	N/A	N/A	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 8,115	\$ 500	N/A	N/A	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	N/A	N/A	N/A
Unused Lines of Credit - Total	SUB3361	\$ 337,772	\$ 318,001	N/A	N/A	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 275,155	\$ 256,570	N/A	N/A	N/A
Commercial Lines	CC420	\$ 54,622	\$ 53,131	\$ 56,317	\$ 47,621	\$ 35,550
Open-End Consumer Lines - Credit Cards	CC423	\$ 3,113	\$ 3,110	N/A	N/A	N/A
Open-End Consumer Lines - Other	CC425	\$ 4,882	\$ 5,190	N/A	N/A	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 15,268	\$ 13,758	\$ 14,239	\$ 9,665	\$ 4,212
Commercial	CC430	\$ 4,940	\$ 4,285	\$ 4,202	\$ 2,920	\$ 2,961
Standby, Not Included on CC465 or CC468	CC435	\$ 10,328	\$ 9,473	\$ 10,037	\$ 6,745	\$ 1,251
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 374,251	\$ 308,300	\$ 339,219	\$ 453,318	\$ 342,621
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 351	\$ 351	\$ 351	\$ 351	\$ 351
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 373,900	\$ 307,949	\$ 338,868	\$ 452,967	\$ 342,270
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 100,203	\$ 181,265	N/A	N/A	N/A
Pass-Through Securities	CF143	\$ 91,673	\$ 169,122	\$ 222,156	\$ 309,454	\$ 274,691
Other Mortgage-Backed Securities	CF153	\$ 8,530	\$ 12,143	N/A	N/A	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 60,566	\$ 34,436	N/A	N/A	N/A
Pass-Through Securities	CF145	\$ 60,566	\$ 34,436	\$ 96,458	\$ 275,058	\$ 261,075
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 39,637	\$ 146,829	N/A	N/A	N/A
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 35,267	\$- 12,296	\$ 15,349	\$ 31,805	\$ 31,359

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Schedule CF --- Consolidated Cash Flow Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 15,191	\$- 7,598	N/A	N/A	N/A
Mortgage Loans Disbursed - Total	SUB3831	\$ 1,503,614	\$ 1,058,838	N/A	N/A	N/A
Construction Loans - Total	SUB3840	\$ 159,311	\$ 123,323	\$ 119,273	\$ 126,076	\$ 103,745
1-4 Dwelling Units	CF190	\$ 133,176	\$ 110,533	\$ 109,214	\$ 114,131	\$ 94,927
Multifamily (5 or more) Dwelling Units	CF200	\$ 1,767	\$ 6,453	\$ 698	\$ 1,295	\$ 1,417
Nonresidential	CF210	\$ 24,368	\$ 6,337	\$ 9,361	\$ 10,650	\$ 7,401
Permanent Loans - Total	SUB3851	\$ 1,344,303	\$ 935,515	N/A	N/A	N/A
1-4 Dwelling Units	CF225	\$ 1,237,947	\$ 839,903	\$ 843,295	\$ 1,498,561	\$ 1,562,774
Multifamily (5 or more) Dwelling Units	CF245	\$ 11,642	\$ 15,586	\$ 20,840	\$ 18,645	\$ 21,738
Nonresidential (Except Land)	CF260	\$ 70,286	\$ 54,518	\$ 53,631	\$ 40,989	\$ 46,753
Land	CF270	\$ 24,428	\$ 25,508	\$ 45,331	\$ 21,212	\$ 16,496
Loans and Participations Purchased - Total	SUB3880	\$ 20,872	\$ 15,834	\$ 16,394	\$ 19,632	\$ 10,923
Secured by 1-4 Dwelling Units	CF280	\$ 19,051	\$ 10,093	\$ 15,540	\$ 11,503	\$ 8,891
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 44	\$ 904	\$ 304	\$ 0	\$ 50
Secured by Nonresidential	CF300	\$ 1,777	\$ 4,837	\$ 550	\$ 8,129	\$ 1,982
Loans and Participations Sold - Total	SUB3890	\$ 914,131	\$ 691,810	\$ 711,191	\$ 1,477,767	\$ 1,200,911
Secured by 1-4 Dwelling Units	CF310	\$ 906,558	\$ 690,100	\$ 692,615	\$ 1,472,894	\$ 1,196,764
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 1,789	\$ 90	\$ 4,696	\$ 711	\$ 48
Secured by Nonresidential	CF330	\$ 5,784	\$ 1,620	\$ 13,880	\$ 4,162	\$ 4,099
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 893,259	\$- 675,976	\$- 694,797	\$- 1,458,135	\$- 1,189,988
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 494,571	\$ 262,825	\$ 292,694	\$ 439,530	\$ 339,796
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 22,188	\$- 14,457	\$- 23,523	\$- 25,698	\$- 28,209
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 208,199	\$ 187,332	\$ 114,387	\$ 426,707	\$ 514,755
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 93,596	\$ 105,580	N/A	N/A	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 92,535	\$ 79,732	\$ 64,287	\$ 78,022	\$ 77,009
Commercial	CF390	\$ 69,262	\$ 47,267	\$ 41,078	\$ 41,627	\$ 41,284
Consumer	CF400	\$ 23,273	\$ 32,465	\$ 23,209	\$ 36,395	\$ 35,725
Nonmortgage Loans - Sales - Total	SUB3915	\$ 8,467	\$ 2,685	N/A	N/A	N/A
Commercial	CF395	\$ 0	\$ 0	N/A	N/A	N/A
Consumer	CF405	\$ 8,467	\$ 2,685	N/A	N/A	N/A
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 84,068	\$ 77,047	N/A	N/A	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 155,671	\$ 50,391	\$ 19,617	\$- 94,173	\$ 58,099

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Schedule CF --- Consolidated Cash Flow Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
New Deposits Received less Deposits Withdrawn	CF420	\$ 142,349	\$ 36,974	\$ 5,381	\$- 109,674	\$ 41,523
Interest Credited to Deposits	CF430	\$ 13,322	\$ 13,417	\$ 14,236	\$ 15,501	\$ 16,576
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$- 16,420	\$- 8,602	\$- 19,151	\$ 0

Schedule DI --- Consolidated Deposit Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 176,493	\$ 56,320	N/A	N/A	N/A
Fully Insured	DI100	\$ 67,174	\$ 19,041	\$ 16,909	\$ 28,589	\$ 28,628
Other	DI110	\$ 109,319	\$ 37,279	\$ 41,116	\$ 34,872	\$ 44,297
Deposits with Balances - \$100,000 or Less	DI120	\$ 2,749,909	\$ 2,683,478	\$ 2,674,518	\$ 2,719,956	\$ 2,766,604
Deposits with Balances - Greater than \$100,000	DI130	\$ 1,034,952	\$ 939,390	\$ 876,558	\$ 820,101	\$ 886,779
Number of Deposit Accounts - Total	SUB4062	328,056	328,557	N/A	N/A	N/A
Balances of \$100,000 or Less	DI150	323,485	324,096	318,299	323,326	331,672
Balances Greater than \$100,000	DI160	4,571	4,461	4,357	4,257	3,985
IRA/Keogh Accounts	DI200	\$ 304,533	\$ 303,902	\$ 309,813	\$ 313,911	\$ 314,492
Uninsured Deposits	DI210	\$ 614,330	\$ 521,764	\$ 465,310	\$ 457,659	\$ 524,831
Preferred Deposits	DI220	\$ 40,092	\$ 44,705	\$ 33,464	\$ 36,702	\$ 40,156
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 648,463	\$ 632,539	N/A	N/A	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 602,346	\$ 590,968	N/A	N/A	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 360,573	\$ 359,935	N/A	N/A	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 2,173,479	\$ 2,039,425	N/A	N/A	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 248,894	\$ 248,564	\$ 219,298	\$ 201,599	\$ 294,090
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 12,444	\$ 19,018	\$ 14,375	\$ 11,526	\$ 21,183
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 9,625	\$ 8,578	\$ 8,331	\$ 6,718	\$ 9,389
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 756	\$ 682	\$ 672	\$ 602	\$ 536
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	N/A	N/A	N/A

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Schedule DI --- Consolidated Deposit Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 16,420	\$ 0	\$ 19,151	\$ 0

Schedule SI --- Consolidated Supplemental Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	2,008	2,041	2,000	2,027	1,954
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 595,027	\$ 573,564	\$ 443,067	\$ 329,907	\$ 336,407
Assets Held for Sale	SI387	\$ 373,302	\$ 387,606	\$ 392,461	\$ 395,664	\$ 586,787
Loans Serviced for Others	SI390	\$ 1,942,116	\$ 1,991,624	\$ 1,998,789	\$ 1,796,869	\$ 1,783,943
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	82.19%	81.06%	82.81%	82.50%	82.59%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	82.02%	81.38%	81.92%	82.34%	83.11%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	82.04%	81.57%	80.99%	82.47%	82.56%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	0.00%	0.00%	N/A	N/A	N/A
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 4,879	\$ 3,317	N/A	N/A	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 15,377	\$ 12,151	\$ 16,044	\$ 12,669	\$ 11,260
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	11	2,266	6	5	5
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 571,737	\$ 544,853	\$ 545,931	\$ 537,022	\$ 522,472
Net Income (Loss) (SO91)	SI610	\$ 14,497	\$ 14,963	\$ 11,288	\$ 11,960	\$ 14,643

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Schedule SI --- Consolidated Supplemental Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 2,000	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 5,733	\$ 1,855	\$ 10,965	\$ 722	\$ 432
Stock Issued	SI640	\$ 25	\$ 0	\$ 0	\$ 3	\$ 3
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 30	\$ 10,762	N/A	N/A	N/A
New Basis Accounting Adjustments	SI660	\$ 0	\$ 828	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 7,120	\$ 882	N/A	N/A	N/A
Prior Period Adjustments	SI668	\$- 7	\$ 0	N/A	N/A	N/A
Other Adjustments	SI671	\$ 227	\$ 1,304	N/A	N/A	N/A
Ending Equity Capital (SC80)	SI680	\$ 573,656	\$ 571,737	\$ 544,854	\$ 545,931	\$ 537,022
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 740	\$ 0	N/A	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 5,946	\$ 6,799	N/A	N/A	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	4 [Yes]	3 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 18,276	\$ 17,519	N/A	N/A	N/A
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 361	\$ 249	\$ 235	\$ 243	\$ 222
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 5,309,656	\$ 5,074,895	N/A	N/A	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 512,080	\$ 546,902	N/A	N/A	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 4,062,526	\$ 3,844,253	N/A	N/A	N/A
Nonmortgage Loans	SI885	\$ 357,338	\$ 374,642	N/A	N/A	N/A
Deposits and Excrows	SI890	\$ 3,685,352	\$ 3,547,707	N/A	N/A	N/A
Total Borrowings	SI895	\$ 984,516	\$ 896,285	N/A	N/A	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	15	11	5	13	24
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 2,208	\$ 2,085	\$ 1,291	\$ 710	\$ 3,624
Interest Charged on Loans Made During Quarter - Minimum	SI920	4.93	5.03	5.88	4.70	4.95
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.36	7.24	6.63	125,005.00	5.75

Schedule SQ --- Consolidated Supplemental Questions		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes

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Schedule SQ --- Consolidated Supplemental Questions		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	1	0
Change in Control of Association?	SQ130	0	0	2	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	1	1	1	0	2
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	1	1	0	0	0
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	13	12	N/A	N/A	N/A

Schedule SB --- Consolidated Small Business Loans		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	28 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Do you have any farm or agriculture loans?	SB100	13 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	12 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	4 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	5 [Yes]
Number of Loans on SC260	SB200	69	N/A	N/A	N/A	123
Number of Loans on SC300, SC303, and SC306	SB210	453	N/A	N/A	N/A	440
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	459	N/A	N/A	N/A	504
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 20,754	N/A	N/A	N/A	\$ 21,183
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	297	N/A	N/A	N/A	301
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 40,145	N/A	N/A	N/A	\$ 40,568
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	285	N/A	N/A	N/A	314
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 134,650	N/A	N/A	N/A	\$ 147,181
Nonfarm Comml Lns Orig at \$100,000 or Less - Number	SB400	5,300	N/A	N/A	N/A	4,666
Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 83,087	N/A	N/A	N/A	\$ 73,823
Nonfarm Comml Lns Orig at \$100-250,000 - Number	SB420	167	N/A	N/A	N/A	128
Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 22,154	N/A	N/A	N/A	\$ 15,157
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Number	SB440	186	N/A	N/A	N/A	137

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Schedule SB --- Consolidated Small Business Loans		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Outst Bal	SB450	\$ 82,251	N/A	N/A	N/A	\$ 47,948
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	194	N/A	N/A	N/A	209
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 7,240	N/A	N/A	N/A	\$ 7,818
Farm Mortgages Orig at \$100-250,000 - Number	SB520	82	N/A	N/A	N/A	70
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 10,845	N/A	N/A	N/A	\$ 9,590
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	17	N/A	N/A	N/A	15
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 5,879	N/A	N/A	N/A	\$ 5,559
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	370	N/A	N/A	N/A	379
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 6,675	N/A	N/A	N/A	\$ 6,280
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	9	N/A	N/A	N/A	6
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 723	N/A	N/A	N/A	\$ 796
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	4	N/A	N/A	N/A	1
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 1,080	N/A	N/A	N/A	\$ 260

Schedule FS --- Fiduciary and Related Services		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Do you have any activity to report on this schedule?	FS130	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 9,186,324	\$ 9,707,941	\$ 9,288,549	\$ 8,517,791	\$ 8,712,781
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 5,616,666	\$ 5,548,698	\$ 5,246,054	\$ 4,765,643	\$ 5,113,526
Personal Trust and Agency Accounts	FS210	\$ 2,915,513	\$ 2,888,205	\$ 2,751,358	\$ 2,553,739	\$ 2,534,635
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 964,059	\$ 976,545	\$ 887,695	\$ 792,309	\$ 712,630
Employee Benefit - Defined Contribution	FS220	\$ 123,474	\$ 129,233	\$ 125,847	\$ 119,439	\$ 88,246
Employee Benefit - Defined Benefit	FS230	\$ 181,827	\$ 193,709	\$ 165,526	\$ 143,017	\$ 134,011
Other Retirement Accounts	FS240	\$ 658,758	\$ 653,603	\$ 596,322	\$ 529,853	\$ 490,373
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 1,730,141	\$ 1,676,776	\$ 1,600,014	\$ 1,413,003	\$ 1,859,698
Other Fiduciary Accounts	FS270	\$ 6,953	\$ 7,172	\$ 6,987	\$ 6,592	\$ 6,563
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 2,426,628	\$ 3,109,225	\$ 3,031,742	\$ 2,825,710	\$ 2,706,372
Personal Trust and Agency Accounts	FS211	\$ 2,180,437	\$ 2,842,047	\$ 2,772,319	\$ 2,566,995	\$ 2,481,648
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 246,191	\$ 267,178	\$ 259,423	\$ 258,715	\$ 224,724
Employee Benefit - Defined Contribution	FS221	\$ 110,970	\$ 115,442	\$ 113,646	\$ 122,148	\$ 136,184
Employee Benefit - Defined Benefit	FS231	\$ 127,400	\$ 143,931	\$ 137,414	\$ 127,247	\$ 79,337
Other Retirement Accounts	FS241	\$ 7,821	\$ 7,805	\$ 8,363	\$ 9,320	\$ 9,203
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 1,143,030	\$ 1,050,018	\$ 1,010,753	\$ 926,438	\$ 892,883
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	8,736	8,565	8,395	8,143	7,979
Personal Trust and Agency Accounts	FS212	6,033	5,939	5,836	5,717	5,705
Retirement-related Trust and Agency Accounts - Total	SUB6120	928	909	871	828	792
Employee Benefit - Defined Contribution	FS222	62	62	63	63	60
Employee Benefit - Defined Benefit	FS232	48	45	41	39	40
Other Retirement Accounts	FS242	818	802	767	726	692
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	1,769	1,711	1,682	1,592	1,476
Other Fiduciary Accounts	FS272	6	6	6	6	6
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	222	254	245	245	250
Personal Trust and Agency Accounts	FS213	126	145	139	134	134
Retirement-related Trust and Agency Accounts - Total	SUB6130	96	109	106	111	116
Employee Benefit - Defined Contribution	FS223	58	64	66	66	71
Employee Benefit - Defined Benefit	FS233	18	23	18	21	21
Other Retirement Accounts	FS243	20	22	22	24	24
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	265	257	261	250	261
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 22,456	\$ 11,017	\$ 38,353	\$ 27,501	\$ 17,821
Personal Trust and Agency Accounts	FS310	\$ 12,246	\$ 5,912	\$ 21,949	\$ 16,179	\$ 10,406
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 2,985	\$ 1,451	\$ 4,908	\$ 3,531	\$ 2,256
Employee Benefit - Defined Contribution	FS320	\$ 240	\$ 111	\$ 602	\$ 459	\$ 311

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Schedule FS --- Fiduciary and Related Services		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS330	\$ 778	\$ 373	\$ 1,238	\$ 869	\$ 541
Other Retirement Accounts	FS340	\$ 1,967	\$ 967	\$ 3,068	\$ 2,203	\$ 1,404
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 4,902	\$ 2,365	\$ 8,106	\$ 5,804	\$ 3,736
Other Fiduciary Accounts	FS370	\$ 40	\$ 22	\$ 65	\$ 47	\$ 30
Custody and Safekeeping Accounts	FS380	\$ 1,182	\$ 620	\$ 2,072	\$ 1,526	\$ 1,001
Other Fiduciary and Related Services	FS390	\$ 1,101	\$ 647	\$ 1,253	\$ 414	\$ 392
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 0	\$ 29,040	\$ 0	\$ 0
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 75	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 22,456	\$ 11,017	\$ 9,238	\$ 27,501	\$ 17,821
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 1,683,670	\$ 1,673,704	\$ 2,751,358	\$ 1,496,312	\$ 1,534,221
Non-Interest-Bearing Deposits	FS410	\$ 510	\$ 1,790	\$ 658	\$ 890	\$ 581
Interest-Bearing Deposits	FS415	\$ 1,843	\$ 1,327	\$ 7,354	\$ 1,440	\$ 1,374
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 32,010	\$ 30,592	\$ 84,402	\$ 28,418	\$ 29,940
State, County and Municipal Obligations	FS425	\$ 196,710	\$ 202,262	\$ 305,270	\$ 195,118	\$ 235,313
Money Market Mutual Funds	FS430	\$ 150,638	\$ 157,800	\$ 225,926	\$ 138,344	\$ 152,920
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 107,327	\$ 108,077	\$ 169,363	\$ 99,688	\$ 100,112
Common and Preferred Stock	FS445	\$ 1,151,216	\$ 1,129,675	\$ 1,834,693	\$ 993,994	\$ 973,102
Real Estate Mortgages	FS450	\$ 40	\$ 42	\$ 147	\$ 61	\$ 194
Real Estate	FS455	\$ 36,219	\$ 27,549	\$ 65,145	\$ 31,956	\$ 34,322
Miscellaneous Assets	FS460	\$ 7,157	\$ 14,590	\$ 58,400	\$ 6,403	\$ 6,363
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	11	11	240,583	10	10
Domestic Equity	FS610	5	5	147,225	5	5

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Schedule FS --- Fiduciary and Related Services		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS620	1	1	20,309	1	1
Stock/Bond Blend	FS630	1	1	882	1	1
Taxable Bond	FS640	2	2	69,029	2	2
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	2	2	3,138	1	1
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 257,359	\$ 279,461	\$ 11	\$ 227,954	\$ 210,612
Domestic Equity	FS615	\$ 147,087	\$ 160,675	\$ 5	\$ 135,116	\$ 125,874
International/Global Equity	FS625	\$ 20,311	\$ 21,680	\$ 1	\$ 18,636	\$ 16,815
Stock/Bond Blend	FS635	\$ 836	\$ 834	\$ 1	\$ 867	\$ 917
Taxable Bond	FS645	\$ 73,532	\$ 78,095	\$ 2	\$ 68,480	\$ 62,368
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 15,593	\$ 18,177	\$ 2	\$ 4,855	\$ 4,638
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 0	\$ 0	\$ 59	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 36	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 15	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 8	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 19	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 19	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 3	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 2	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						

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Schedule CCR --- Consolidated Capital Requirement		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Equity Capital (SC80)	CCR100	\$ 573,660	\$ 571,740	\$ 544,853	\$ 545,932	\$ 537,024
Equity Capital Deductions - Total	SUB1631	\$ 17,506	\$ 14,857	N/A	N/A	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 1,303	\$ 1,308	\$ 1,316	\$ 1,334	\$ 1,329
Goodwill and Certain Other Intangible Assets	CCR115	\$ 10,115	\$ 9,079	\$ 8,854	\$ 8,886	\$ 7,877
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 6,088	\$ 4,470	\$ 4,650	\$ 3,512	\$ 4,872
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 2,702	\$- 4,439	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 2,157	\$- 5,006	\$- 3,134	\$- 3,260	\$- 4,527
Qualifying Intangible Assets	CCR185	\$ 545	\$ 567	\$ 589	\$ 611	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 558,856	\$ 552,444	\$ 527,488	\$ 529,551	\$ 518,419
Total Assets (SC60)	CCR205	\$ 5,321,831	\$ 5,187,402	\$ 4,997,387	\$ 4,831,975	\$ 5,079,655
Asset Deductions - Total	SUB1651	\$ 17,568	\$ 14,919	N/A	N/A	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 1,339	\$ 1,340	\$ 1,347	\$ 1,363	\$ 1,367
Goodwill and Certain Other Intangible Assets	CCR265	\$ 10,141	\$ 9,109	\$ 8,888	\$ 8,886	\$ 7,877
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 6,088	\$ 4,470	\$ 4,650	\$ 3,512	\$ 4,872
Other	CCR275	\$ 0	\$ 0	N/A	N/A	N/A
Asset Additions - Total	SUB1661	\$ 3,726	\$- 2,016	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 3,181	\$- 2,583	\$- 4,647	\$- 4,774	\$- 6,500
Qualifying Intangible Assets	CCR285	\$ 545	\$ 567	\$ 589	\$ 611	\$ 0
Other	CCR290	\$ 0	\$ 0	N/A	N/A	N/A
Adjusted Total Assets	CCR25	\$ 5,307,989	\$ 5,170,467	\$ 4,978,444	\$ 4,814,051	\$ 5,059,039
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 211,733	\$ 206,292	\$ 198,505	\$ 191,963	\$ 201,740
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 558,856	\$ 552,444	\$ 527,488	\$ 529,551	\$ 518,419
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,458	\$ 1,363	\$ 1,340	\$ 1,256	\$ 1,218
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 28,412	\$ 27,757	\$ 26,236	\$ 25,593	\$ 25,151
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 29,870	\$ 29,120	\$ 27,576	\$ 26,849	\$ 26,369
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 29,870	\$ 29,120	\$ 27,576	\$ 26,849	\$ 26,369
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 27	\$ 260	\$ 578	\$ 28	\$ 28
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 588,699	\$ 581,304	\$ 554,486	\$ 556,372	\$ 544,760
0% R/W Category - Cash	CCR400	\$ 32,692	\$ 34,945	\$ 62,473	\$ 52,859	\$ 62,862
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 58,029	\$ 53,040	\$ 80,856	\$ 81,941	\$ 78,518
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 8,498	\$ 20,716	\$ 16,723	\$ 9,655	\$ 15,214
0% R/W Category - Assets Total	CCR420	\$ 99,219	\$ 108,701	\$ 160,052	\$ 144,455	\$ 156,594
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 448,858	\$ 455,794	\$ 339,954	\$ 233,126	\$ 212,227
20% R/W Category - Claims on FHLBs	CCR435	\$ 257,544	\$ 252,156	\$ 288,047	\$ 336,029	\$ 362,194
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 45,741	\$ 23,301	\$ 23,883	\$ 22,672	\$ 20,007
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 148,732	\$ 102,048	\$ 101,741	\$ 88,217	\$ 87,406
20% R/W Category - Other	CCR450	\$ 179,888	\$ 174,206	\$ 145,755	\$ 149,580	\$ 188,679
20% R/W Category - Assets Total	CCR455	\$ 1,080,763	\$ 1,007,505	\$ 899,380	\$ 829,624	\$ 870,513
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 216,154	\$ 201,499	\$ 179,878	\$ 165,924	\$ 174,104
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,835,829	\$ 1,869,973	\$ 1,847,730	\$ 1,926,386	\$ 2,122,416
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 86,909	\$ 25,732	\$ 33,093	\$ 26,087	\$ 21,073
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 4,814	\$ 6	\$ 7	\$ 6
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 8,407	\$ 8,116	\$ 7,330	\$ 6,545	\$ 8,014
50% R/W Category - Other	CCR480	\$ 1,381	\$ 29,919	\$ 1,720	\$ 1,939	\$ 1,949
50% R/W Category - Assets Total	CCR485	\$ 1,932,526	\$ 1,938,554	\$ 1,889,879	\$ 1,960,964	\$ 2,153,458
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 966,270	\$ 969,285	\$ 944,939	\$ 980,481	\$ 1,076,729
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 953,096	\$ 973,232	N/A	N/A	N/A

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Schedule CCR --- Consolidated Capital Requirement		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - All Other Assets	CCR506	\$ 1,353,122	\$ 1,251,933	N/A	N/A	N/A
100% R/W Category - Assets Total	CCR510	\$ 2,306,218	\$ 2,225,165	\$ 2,135,648	\$ 2,061,728	\$ 2,015,844
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 2,306,218	\$ 2,225,165	\$ 2,135,648	\$ 2,061,728	\$ 2,015,844
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 5,418,726	\$ 5,279,925	\$ 5,084,959	\$ 4,996,771	\$ 5,196,409
Subtotal Risk-Weighted Assets	CCR75	\$ 3,488,636	\$ 3,395,945	\$ 3,260,466	\$ 3,208,133	\$ 3,266,676
Excess Allowances for Loan and Lease Losses	CCR530	\$ 1,136	\$ 1,187	\$ 2,005	\$ 1,872	\$ 1,961
Total Risk-Weighted Assets	CCR78	\$ 3,487,500	\$ 3,394,758	\$ 3,258,461	\$ 3,206,261	\$ 3,264,715
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 279,000	\$ 271,583	\$ 260,676	\$ 256,501	\$ 261,176
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	10.53%	10.68%	10.60%	11.00%	10.25%
Total Risk-Based Capital Ratio	CCR820	16.88%	17.12%	17.02%	17.35%	16.69%
Tier 1 Risk-Based Capital Ratio	CCR830	16.02%	16.27%	16.19%	16.52%	15.88%
Tangible Equity Ratio	CCR840	10.52%	10.67%	10.58%	10.99%	10.25%

***Note**

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