

TFR Industry Aggregate Report

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:08 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2005	Frozen Aggregated Data (\$Thousands)
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Description	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Number of Regulated Institutions	6	6	6	5	5

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

Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 775,145	\$ 1,138,735	\$ 1,043,837	\$ 1,017,575	\$ 768,493
Cash and Non-Interest-Earning Deposits	SC110	\$ 103,656	\$ 94,341	\$ 85,265	\$ 70,411	\$ 74,110
Interest-Earning Deposits in FHLBs	SC112	\$ 12,975	\$ 16,947	\$ 7,732	\$ 19,741	\$ 5,628
Other Interest-Earning Deposits	SC118	\$ 11,035	\$ 22,607	\$ 134,578	\$ 109,436	\$ 107,895
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 2,552	\$ 3,684	\$ 5,522	\$ 100	\$ 145,200
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 551,861	\$ 935,894	\$ 784,036	\$ 791,459	\$ 409,020
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 12,526	\$ 12,035	\$ 12,019	\$ 11,963	\$ 11,924
State and Municipal Obligations	SC180	\$ 434	\$ 438	\$ 532	\$ 586	\$ 591
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 76,148	\$ 51,674	\$ 13,161	\$ 13,161	\$ 13,115
Accrued Interest Receivable	SC191	\$ 3,958	\$ 1,115	\$ 992	\$ 718	\$ 1,010
Mortgage-Backed Securities - Gross	SUB0072	\$ 2,444,974	\$ 2,146,393	\$ 2,239,240	\$ 2,234,693	\$ 2,380,030
Mortgage-Backed Securities - Total	SC22	\$ 2,444,974	\$ 2,146,393	\$ 2,239,240	\$ 2,234,693	\$ 2,380,030
Pass-Through - Total	SUB0073	\$ 2,396,994	\$ 2,099,145	\$ 2,189,533	\$ 2,182,147	\$ 2,320,546
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 2,391,403	\$ 2,093,501	\$ 2,186,434	\$ 2,179,994	\$ 2,318,283
Other Pass-Through	SC215	\$ 5,591	\$ 5,644	\$ 3,099	\$ 2,153	\$ 2,263
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 32,983	\$ 34,230	\$ 36,179	\$ 39,418	\$ 45,460
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 30,483	\$ 31,730	\$ 36,179	\$ 39,418	\$ 45,413
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 0	\$ 0	\$ 0	\$ 0	\$ 47
Other	SC222	\$ 2,500	\$ 2,500	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC228	\$ 14,997	\$ 13,018	\$ 13,528	\$ 13,128	\$ 14,024

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 6,101,867	\$ 5,898,800	\$ 5,909,165	\$ 5,842,105	\$ 5,807,048
Mortgage Loans - Total	SC26	\$ 6,009,211	\$ 5,809,022	\$ 5,820,392	\$ 5,747,670	\$ 5,717,694
Construction Loans - Total	SUB0100	\$ 710,276	\$ 649,665	\$ 580,231	\$ 486,081	\$ 402,134
Residential - Total	SUB0110	\$ 417,823	\$ 353,768	\$ 318,776	\$ 208,129	\$ 188,523
1-4 Dwelling Units	SC230	\$ 50,177	\$ 51,658	\$ 47,931	\$ 45,723	\$ 39,339
Multifamily (5 or more) Dwelling Units	SC235	\$ 367,646	\$ 302,110	\$ 270,845	\$ 162,406	\$ 149,184
Nonresidential Property	SC240	\$ 292,453	\$ 295,897	\$ 261,455	\$ 277,952	\$ 213,611
Permanent Loans - Total	SUB0121	\$ 5,247,822	\$ 5,116,608	\$ 5,193,425	\$ 5,207,511	\$ 5,238,727
Residential - Total	SUB0131	\$ 3,852,830	\$ 3,854,363	\$ 3,909,971	\$ 4,028,865	\$ 4,077,012
1-4 Dwelling Units - Total	SUB0141	\$ 3,794,372	\$ 3,810,534	\$ 3,859,256	\$ 3,965,007	\$ 4,002,342
Revolving Open-End Loans	SC251	\$ 32,773	\$ 33,702	\$ 35,124	\$ 34,241	\$ 35,302
All Other - First Liens	SC254	\$ 3,428,089	\$ 3,454,007	\$ 3,482,177	\$ 3,610,826	\$ 3,650,152
All Other - Junior Liens	SC255	\$ 333,510	\$ 322,825	\$ 341,955	\$ 319,940	\$ 316,888
Multifamily (5 or more) Dwelling Units	SC256	\$ 58,458	\$ 43,829	\$ 50,715	\$ 63,858	\$ 74,670
Nonresidential Property (Except Land)	SC260	\$ 1,287,950	\$ 1,171,789	\$ 1,206,771	\$ 1,115,500	\$ 1,101,703
Land	SC265	\$ 107,042	\$ 90,456	\$ 76,683	\$ 63,146	\$ 60,012
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 191,825	\$ - 7,383	\$ 80,064	\$ 52,731	\$ 125,585
Accrued Interest Receivable	SC272	\$ 113,469	\$ 108,701	\$ 108,985	\$ 116,318	\$ 126,548
Advances for Taxes and Insurance	SC275	\$ 30,300	\$ 23,826	\$ 26,524	\$ 32,195	\$ 39,639
Allowance for Loan and Lease Losses	SC283	\$ 92,656	\$ 89,778	\$ 88,773	\$ 94,435	\$ 89,354
Nonmortgage Loans - Gross	SUB0162	\$ 742,373	\$ 642,090	\$ 570,318	\$ 547,884	\$ 519,873
Nonmortgage Loans - Total	SC31	\$ 718,534	\$ 621,283	\$ 551,836	\$ 523,689	\$ 497,274
Commercial Loans - Total	SC32	\$ 688,411	\$ 587,333	\$ 516,717	\$ 492,427	\$ 464,750
Secured	SC300	\$ 536,293	\$ 468,511	\$ 418,791	\$ 391,861	\$ 382,624
Unsecured	SC303	\$ 152,091	\$ 118,794	\$ 97,914	\$ 100,566	\$ 82,126
Lease Receivables	SC306	\$ 27	\$ 28	\$ 12	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 50,092	\$ 51,435	\$ 51,046	\$ 52,865	\$ 52,998
Loans on Deposits	SC310	\$ 12,798	\$ 12,615	\$ 12,045	\$ 12,133	\$ 11,210
Home Improvement Loans (Not secured by real estate)	SC316	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	SC320	\$ 634	\$ 733	\$ 659	\$ 864	\$ 907
Auto Loans	SC323	\$ 28,594	\$ 29,985	\$ 30,831	\$ 32,577	\$ 32,914
Mobile Home Loans	SC326	\$ 325	\$ 327	\$ 304	\$ 307	\$ 317
Credit Cards	SC328	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 7,741	\$ 7,775	\$ 7,207	\$ 6,984	\$ 7,650
Accrued Interest Receivable	SC348	\$ 3,870	\$ 3,322	\$ 2,555	\$ 2,592	\$ 2,125
Allowance for Loan and Lease Losses	SC357	\$ 23,839	\$ 20,807	\$ 18,482	\$ 24,195	\$ 22,599
Reposessed Assets - Gross	SUB0201	\$ 5,124	\$ 5,337	\$ 5,777	\$ 8,030	\$ 3,920
Reposessed Assets - Total	SC40	\$ 5,124	\$ 5,337	\$ 5,777	\$ 7,849	\$ 3,739
Real Estate - Total	SUB0210	\$ 5,042	\$ 5,305	\$ 5,689	\$ 7,874	\$ 3,739
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 827	\$ 1,041	\$ 1,010	\$ 956	\$ 946
1-4 Dwelling Units	SC415	\$ 827	\$ 1,041	\$ 1,010	\$ 956	\$ 946
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 4,215	\$ 4,264	\$ 4,679	\$ 6,918	\$ 2,793
Land	SC428	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 82	\$ 32	\$ 88	\$ 156	\$ 181
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 181	\$ 181
Real Estate Held for Investment	SC45	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 280,351	\$ 276,209	\$ 272,702	\$ 261,542	\$ 363,525
Federal Home Loan Bank Stock	SC510	\$ 279,863	\$ 275,713	\$ 272,198	\$ 261,013	\$ 362,996
Other	SC540	\$ 488	\$ 496	\$ 504	\$ 529	\$ 529
Office Premises and Equipment	SC55	\$ 86,536	\$ 67,104	\$ 64,770	\$ 62,276	\$ 59,528
Other Assets - Gross	SUB0262	\$ 240,138	\$ 222,206	\$ 176,242	\$ 167,044	\$ 157,178
Other Assets - Total	SC59	\$ 205,324	\$ 194,930	\$ 147,149	\$ 129,430	\$ 118,748
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Bank-Owned Life Insurance - Other	SC625	\$ 2,162	\$ 2,167	\$ 2,142	\$ 2,117	\$ 2,094
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 112,361	\$ 121,921	\$ 99,145	\$ 70,107	\$ 74,602
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 1	\$ 2	\$ 1	\$ 2	\$ 3
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 125,614	\$ 98,116	\$ 74,954	\$ 94,818	\$ 80,479
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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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
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	\$ 34,814	\$ 27,276	\$ 29,093	\$ 37,614	\$ 38,430
General Valuation Allowances - Total	SUB2092	\$ 151,309	\$ 137,861	\$ 136,348	\$ 156,425	\$ 150,564
Total Assets - Gross	SUB0283	\$ 10,676,508	\$ 10,396,874	\$ 10,282,051	\$ 10,141,149	\$ 10,059,595
Total Assets	SC60	\$ 10,525,199	\$ 10,259,013	\$ 10,145,703	\$ 9,984,724	\$ 9,909,031
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 3,994,546	\$ 3,897,861	\$ 3,328,696	\$ 3,334,148	\$ 3,253,689
Deposits	SC710	\$ 3,559,296	\$ 3,304,907	\$ 2,911,724	\$ 2,908,506	\$ 2,846,911
Escrows	SC712	\$ 435,250	\$ 592,954	\$ 416,972	\$ 425,642	\$ 406,778
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Borrowings - Total	SC72	\$ 5,594,840	\$ 5,437,949	\$ 5,866,727	\$ 5,711,065	\$ 5,759,310
Advances from FHLBank	SC720	\$ 5,424,356	\$ 5,171,031	\$ 5,173,531	\$ 4,739,131	\$ 3,753,650
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 148,961	\$ 234,721	\$ 677,572	\$ 954,105	\$ 1,987,862
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 21,523	\$ 32,197	\$ 15,624	\$ 17,829	\$ 17,798
Other Liabilities - Total	SC75	\$ 152,257	\$ 158,942	\$ 211,253	\$ 179,441	\$ 156,114
Accrued Interest Payable - Deposits	SC763	\$ 16,768	\$ 11,697	\$ 9,317	\$ 9,332	\$ 8,289
Accrued Interest Payable - Other	SC766	\$ 4,189	\$ 6,031	\$ 18,563	\$ 14,163	\$ 19,968
Accrued Taxes	SC776	\$ 406	\$ 556	\$ 428	\$ 640	\$ 467
Accounts Payable	SC780	\$ 23,536	\$ 17,341	\$ 12,811	\$ 11,768	\$ 15,242
Deferred Income Taxes	SC790	\$ 1,489	\$ 1,475	\$ 1,457	\$ 1,223	\$ 1,284
Other Liabilities and Deferred Income	SC796	\$ 105,869	\$ 121,842	\$ 168,677	\$ 142,315	\$ 110,864
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	\$ 9,741,643	\$ 9,494,752	\$ 9,406,676	\$ 9,224,654	\$ 9,169,113

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 783,556	\$ 764,261	\$ 739,027	\$ 760,071	\$ 739,918
Stock - Total	SUB0311	\$ 77,946	\$ 77,842	\$ 77,851	\$ 72,906	\$ 73,007
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	\$ 4,001	\$ 4,001	\$ 4,001	\$ 1,001	\$ 1,001
Common Stock - Paid in Excess of Par	SC830	\$ 73,945	\$ 73,841	\$ 73,850	\$ 71,905	\$ 72,006
Accumulated Other Comprehensive Income - Total	SC86	\$ 31,627	\$ 32,028	\$ 15,328	\$ 52,475	\$ 38,518
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 24,282	\$ 37,116	\$ 56,762	\$ 62,373	\$ 85,638
Gains (Losses) on Cash Flow Hedges	SC865	\$ 7,345	\$- 5,088	\$- 41,434	\$- 9,898	\$- 47,120
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 673,983	\$ 654,391	\$ 645,848	\$ 634,690	\$ 628,393
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 10,525,199	\$ 10,259,013	\$ 10,145,703	\$ 9,984,725	\$ 9,909,031

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:08 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2005	Frozen Aggregated Data (\$Thousands)
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Other Codes As of Dec 2005**Other Asset Codes**

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	2	\$ 27
4	Net deferred tax assets	1	\$ 819
7	Prepaid expenses	5	\$ 674
9	Advances for loans serviced for others	2	\$ 82,093
10	Property leased to others, net of accumul. deprec.	1	\$ 270
14	Other noninterest-bearing short-term accounts rcv	1	\$ 62
20	F/V of all derivative instru. reportable as assets	1	\$ 15,157
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 75
99	Other	2	\$ 13,753

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 41,000
10	Amounts due brokers for unsettled transactions	1	\$ 17,639
11	The liability recorded for post-retirement benefit	2	\$ 328
99	Other	4	\$ 19,381

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 158,512	\$ 152,482	\$ 145,627	\$ 143,822	\$ 150,968
Deposits and Investment Securities	SO115	\$ 9,429	\$ 8,524	\$ 7,238	\$ 4,871	\$ 14,822
Mortgage-Backed Securities	SO125	\$ 31,920	\$ 30,941	\$ 31,572	\$ 31,131	\$ 32,653
Mortgage Loans	SO141	\$ 106,373	\$ 103,839	\$ 99,252	\$ 100,925	\$ 97,535
Nonmortgage Loans - Total	SUB0950	\$ 10,790	\$ 9,178	\$ 7,565	\$ 6,895	\$ 5,958
Commercial Loans and Leases	SO160	\$ 9,882	\$ 8,258	\$ 6,677	\$ 6,011	\$ 5,039
Consumer Loans and Leases	SO171	\$ 908	\$ 920	\$ 888	\$ 884	\$ 919
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 3,593	\$ 3,263	\$ 3,286	\$ 2,924	\$ 3,791
Federal Home Loan Bank Stock	SO181	\$ 3,582	\$ 3,252	\$ 3,275	\$ 2,913	\$ 3,780
Other	SO185	\$ 11	\$ 11	\$ 11	\$ 11	\$ 11
Interest Expense - Total	SO21	\$ 84,671	\$ 78,038	\$ 70,881	\$ 59,902	\$ 68,705
Deposits	SO215	\$ 26,621	\$ 21,623	\$ 18,770	\$ 17,347	\$ 16,379
Escrows	SO225	\$ 13	\$ 10	\$ 6	\$ 4	\$ 37
Advances from FHLBank	SO230	\$ 56,581	\$ 51,117	\$ 46,455	\$ 34,118	\$ 43,236
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	\$ 1,456	\$ 5,288	\$ 5,650	\$ 8,433	\$ 9,053
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 77,434	\$ 77,707	\$ 78,032	\$ 86,844	\$ 86,054
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 6,617	\$ 3,809	\$- 11,097	\$ 6,518	\$ 1,861
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 70,817	\$ 73,898	\$ 89,129	\$ 80,326	\$ 84,193
Noninterest Income - Total	SO42	\$ 41,473	\$ 57,731	\$ 9,226	\$ 57,023	\$ 44,508
Mortgage Loan Serving Fees	SO410	\$ 6,703	\$ 5,850	\$ 6,113	\$ 5,387	\$ 5,987
Other Fees and Charges	SO420	\$ 16,488	\$ 16,421	\$ 15,591	\$ 14,656	\$ 15,399
Net Income (Loss) from Other - Total	SUB0451	\$ 3,568	\$ 4,638	\$ 5,926	\$ 4,407	\$ 8,628
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 3,551	\$ 4,884	\$ 5,022	\$ 5,122	\$ 8,201
Operations & Sale of Repossessed Assets	SO461	\$ 12	\$- 239	\$ 904	\$- 716	\$ 469
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 0	\$- 5	\$ 0	\$ 0	\$ 0
Trading Assets (Realized and Unrealized)	SO485	\$ 5	\$- 2	\$ 0	\$ 1	\$- 42
Other Noninterest Income	SO488	\$ 14,714	\$ 30,822	\$- 18,404	\$ 32,573	\$ 14,494
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	\$ 50,984	\$ 42,325	\$ 31,755	\$ 37,659	\$ 32,924
All Personnel Compensation and Expense	SO510	\$ 19,144	\$ 16,504	\$ 15,306	\$ 14,803	\$ 15,032
Legal Expense	SO520	\$ 658	\$ 478	\$ 536	\$ 516	\$ 454
Office Occupancy and Equipment Expense	SO530	\$ 7,006	\$ 6,421	\$ 6,241	\$ 5,977	\$ 5,765
Marketing and Other Professional Services	SO540	\$ 3,454	\$ 2,734	\$ 2,569	\$ 2,255	\$ 2,011
Loan Servicing Fees	SO550	\$ 6,249	\$ 9,417	\$ 8,363	\$ 8,065	\$ 7,373
Goodwill and Other Intangibles Expense	SO560	\$ 1	\$ 0	\$ 1	\$ 1	\$ 1
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 10,260	\$ 2,511	\$- 5,146	\$ 2,511	\$ 2,279
Other Noninterest Expense	SO580	\$ 4,212	\$ 4,260	\$ 3,885	\$ 3,531	\$ 9
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	\$ 61,306	\$ 89,304	\$ 66,600	\$ 99,690	\$ 95,777
Income Taxes - Total	SO71	\$ 429	\$ 510	\$ 124	\$ 479	\$ 426
Federal	SO710	\$ 392	\$ 442	\$ 82	\$ 437	\$ 387
State, Local & Other	SO720	\$ 37	\$ 68	\$ 42	\$ 42	\$ 39
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 60,877	\$ 88,794	\$ 66,476	\$ 99,211	\$ 95,351
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 60,877	\$ 88,794	\$ 66,476	\$ 99,211	\$ 95,351

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:08 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Other Codes As of Dec 2005**Other Noninterest Income Codes**

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	2	\$ 3
7	Net income(loss) from leased property	2	\$ 173
9	Net income from data processing lease/services	1	\$ 1,782
15	Income from corporate-owned life insurance	1	\$ 18
19	Realized/unrealized gains on derivatives	1	\$ 10,758
99	Other	4	\$ 98

Other Noninterest Expense Codes

Code	Description	Count	Amount
2	OTS assessments	3	\$ 368
7	Office supplies, printing, and postage	6	\$ 1,186
8	Telephone, including data lines	2	\$ 610
9	Loan origination expense	1	\$ 4
10	ATM expense	2	\$ 17
17	Charitable contributions	1	\$ 7
99	Other	3	\$ 64

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:08 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2005	Frozen Aggregated Data (\$Thousands)
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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 600,443	\$ 441,931	\$ 289,449	\$ 143,822	\$ 563,568
YTD - Deposits and Investment Securities	Y_SO115	\$ 30,062	\$ 20,633	\$ 12,109	\$ 4,871	\$ 29,767
YTD - Mortgage-Backed Securities	Y_SO125	\$ 125,564	\$ 93,644	\$ 62,703	\$ 31,131	\$ 148,975
YTD - Mortgage Loans	Y_SO141	\$ 410,389	\$ 304,016	\$ 200,177	\$ 100,925	\$ 365,897
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 30,828	\$ 20,946	\$ 12,688	\$ 6,011	\$ 15,076
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 3,600	\$ 2,692	\$ 1,772	\$ 884	\$ 3,853
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 13,066	\$ 9,473	\$ 6,210	\$ 2,924	\$ 12,918
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 13,022	\$ 9,440	\$ 6,188	\$ 2,913	\$ 12,872
YTD - Other	Y_SO185	\$ 44	\$ 33	\$ 22	\$ 11	\$ 46
YTD - Interest Expense - Total	Y_SO21	\$ 293,492	\$ 208,821	\$ 130,783	\$ 59,902	\$ 215,069
YTD - Deposits	Y_SO215	\$ 84,361	\$ 57,740	\$ 36,117	\$ 17,347	\$ 61,239
YTD - Escrows	Y_SO225	\$ 33	\$ 20	\$ 10	\$ 4	\$ 277
YTD - Advances from FHLBank	Y_SO230	\$ 188,271	\$ 131,690	\$ 80,573	\$ 34,118	\$ 127,901
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	\$ 20,827	\$ 19,371	\$ 14,083	\$ 8,433	\$ 25,652
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	\$ 320,017	\$ 242,583	\$ 164,876	\$ 86,844	\$ 361,417
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 5,847	\$- 770	\$- 4,579	\$ 6,518	\$- 1,052
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 314,170	\$ 243,353	\$ 169,455	\$ 80,326	\$ 362,469
YTD - Noninterest Income - Total	Y_SO42	\$ 165,453	\$ 123,980	\$ 66,249	\$ 57,023	\$ 158,368
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 24,053	\$ 17,350	\$ 11,500	\$ 5,387	\$ 28,323
YTD - Other Fees and Charges	Y_SO420	\$ 63,156	\$ 46,668	\$ 30,247	\$ 14,656	\$ 62,204
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 18,539	\$ 14,971	\$ 10,333	\$ 4,407	\$ 43,846
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 18,579	\$ 15,028	\$ 10,144	\$ 5,122	\$ 43,460
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 39	\$- 51	\$ 188	\$- 716	\$ 499
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:08 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$- 5	\$- 5	\$ 0	\$ 0	\$ 0
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 4	\$- 1	\$ 1	\$ 1	\$- 113
YTD - Other Noninterest Income	Y_SO488	\$ 59,705	\$ 44,991	\$ 14,169	\$ 32,573	\$ 23,995
YTD - Noninterest Expense - Total	Y_SO51	\$ 162,723	\$ 111,739	\$ 69,414	\$ 37,659	\$ 143,956
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 65,757	\$ 46,613	\$ 30,109	\$ 14,803	\$ 59,355
YTD - Legal Expense	Y_SO520	\$ 2,188	\$ 1,530	\$ 1,052	\$ 516	\$ 1,700
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 25,645	\$ 18,639	\$ 12,218	\$ 5,977	\$ 23,809
YTD - Marketing and Other Professional Services	Y_SO540	\$ 11,012	\$ 7,558	\$ 4,824	\$ 2,255	\$ 7,681
YTD - Loan Servicing Fees	Y_SO550	\$ 32,094	\$ 25,845	\$ 16,428	\$ 8,065	\$ 32,069
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 3	\$ 2	\$ 2	\$ 1	\$ 4
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 10,136	\$ 124	\$- 2,635	\$ 2,511	\$ 6,896
YTD - Other Noninterest Expense	Y_SO580	\$ 15,888	\$ 11,676	\$ 7,416	\$ 3,531	\$ 12,442
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 316,900	\$ 255,594	\$ 166,290	\$ 99,690	\$ 376,881
YTD - Income Taxes - Total	Y_SO71	\$ 1,542	\$ 1,113	\$ 603	\$ 479	\$ 1,757
YTD - Federal	Y_SO710	\$ 1,353	\$ 961	\$ 519	\$ 437	\$ 1,612
YTD - State, Local, and Other	Y_SO720	\$ 189	\$ 152	\$ 84	\$ 42	\$ 145
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 315,358	\$ 254,481	\$ 165,687	\$ 99,211	\$ 375,124
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 315,358	\$ 254,481	\$ 165,687	\$ 99,211	\$ 375,124

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 137,859	\$ 136,348	\$ 156,425	\$ 150,564	\$ 149,192
Net Provision for Loss	VA115	\$ 16,873	\$ 6,317	\$- 16,250	\$ 9,027	\$ 4,134
Transfers	VA125	\$- 708	\$- 247	\$- 225	\$ 140	\$ 132
Recoveries	VA135	\$ 123	\$ 112	\$ 167	\$ 112	\$ 2,183
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 2,838	\$ 4,671	\$ 3,769	\$ 3,418	\$ 5,077
General Valuation Allowances - Ending Balance	VA165	\$ 151,309	\$ 137,859	\$ 136,348	\$ 156,425	\$ 150,564
Specific Valuation Allowances - Beginning Balance	VA108	\$ 1,380	\$ 1,161	\$ 975	\$ 1,128	\$ 1,281
Net Provision for Loss	VA118	\$ 4	\$ 3	\$ 7	\$ 2	\$ 6

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:08 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 708	\$ 247	\$ 225	\$- 140	\$- 132
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 47	\$ 31	\$ 46	\$ 15	\$ 27
Specific Valuation Allowances - Ending Balance	VA168	\$ 2,045	\$ 1,380	\$ 1,161	\$ 975	\$ 1,128
Total Valuation Allowances - Beginning Balance	VA110	\$ 139,239	\$ 137,509	\$ 157,400	\$ 151,692	\$ 150,473
Net Provision for Loss	VA120	\$ 16,877	\$ 6,320	\$- 16,243	\$ 9,029	\$ 4,140
Recoveries	VA140	\$ 123	\$ 112	\$ 167	\$ 112	\$ 2,183
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 2,885	\$ 4,702	\$ 3,815	\$ 3,433	\$ 5,104
Total Valuation Allowances - Ending Balance	VA170	\$ 153,354	\$ 139,239	\$ 137,509	\$ 157,400	\$ 151,692
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 2,838	\$ 4,671	\$ 3,769	\$ 3,418	\$ 5,077
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 14	\$ 62	\$ 20	\$ 5	\$ 513
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 14	\$ 62	\$ 20	\$ 5	\$ 513
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 10	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 0	\$ 10	\$ 0	\$ 0	\$ 7
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 14	\$ 0	\$ 20	\$ 5	\$ 31
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 42	\$ 0	\$ 0	\$ 475
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 112	\$ 287	\$ 200	\$ 91	\$ 221
Commercial Loans	VA520	\$ 6	\$ 207	\$ 15	\$ 16	\$ 53
Consumer Loans - Total	SUB2061	\$ 106	\$ 80	\$ 185	\$ 75	\$ 168
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 3	\$ 2
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 89	\$ 75	\$ 173	\$ 57	\$ 154
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:08 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 17	\$ 5	\$ 12	\$ 15	\$ 12
Repossessed Assets - Total	VA60	\$ 0	\$ 4	\$ 28	\$ 6	\$ 8
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 4	\$ 28	\$ 6	\$ 8
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	\$ 2,712	\$ 4,318	\$ 3,521	\$ 3,316	\$ 4,335
GVA Recoveries - Assets - Total	SUB2126	\$ 123	\$ 112	\$ 167	\$ 112	\$ 2,183
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 7	\$ 21	\$ 11	\$ 4	\$ 27
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 7	\$ 21	\$ 11	\$ 4	\$ 27
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 7	\$ 21	\$ 11	\$ 4	\$ 27
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 116	\$ 91	\$ 156	\$ 108	\$ 90
Commercial Loans	VA521	\$ 73	\$ 5	\$ 42	\$ 0	\$ 0
Consumer Loans - Total	SUB2161	\$ 43	\$ 86	\$ 114	\$ 108	\$ 90
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	\$ 43	\$ 73	\$ 106	\$ 101	\$ 85

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:08 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 0	\$ 13	\$ 8	\$ 7	\$ 5
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,066
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 712	\$ 250	\$ 232	\$- 139	\$- 127
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 641	\$ 181	\$ 201	\$- 133	\$- 136
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 641	\$ 181	\$ 201	\$- 133	\$- 136
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 214	\$- 18	\$ 18	\$ 23	\$- 21
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 23	\$- 10	\$ 9	\$- 1	\$- 1
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 450	\$ 209	\$ 174	\$- 155	\$- 114
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 71	\$ 69	\$ 31	\$- 6	\$ 9
Commercial Loans	VA522	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2261	\$ 71	\$ 69	\$ 31	\$- 6	\$ 9
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 67	\$ 59	\$ 24	\$- 8	\$ 2
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 4	\$ 10	\$ 7	\$ 2	\$ 7
Repossessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:08 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 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	\$ 3,427	\$ 4,809	\$ 3,834	\$ 3,167	\$ 2,767
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 648	\$ 222	\$ 210	\$- 132	\$ 350
Construction - Total	SUB2330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 648	\$ 222	\$ 210	\$- 132	\$ 350
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 214	\$- 8	\$ 18	\$ 23	\$- 21
1-4 Dwelling Units - Secured by First Liens	VA459	\$- 23	\$ 0	\$ 9	\$- 1	\$ 6
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 457	\$ 188	\$ 183	\$- 154	\$- 110
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 0	\$ 42	\$ 0	\$ 0	\$ 475
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 67	\$ 265	\$ 75	\$- 23	\$ 140
Commercial Loans	VA525	\$- 67	\$ 202	\$- 27	\$ 16	\$ 53
Consumer Loans - Total	SUB2361	\$ 134	\$ 63	\$ 102	\$- 39	\$ 87
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 3	\$ 2
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 113	\$ 61	\$ 91	\$- 52	\$ 71
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA565	\$ 21	\$ 2	\$ 11	\$ 10	\$ 14
Repossessed Assets - Total	VA65	\$ 0	\$ 4	\$ 28	\$ 6	\$ 8
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:08 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 4	\$ 28	\$ 6	\$ 8
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	\$ 2,712	\$ 4,318	\$ 3,521	\$ 3,316	\$ 2,269
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 950	\$ 930	\$ 667	\$ 5,022	\$ 2,964
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 6,102	\$ 5,894	\$ 6,594	\$ 8,644	\$ 4,551
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 51,825	\$ 83,905	\$ 87,849	\$ 75,457	\$ 96,414
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 51,825	\$ 83,857	\$ 87,849	\$ 70,909	\$ 94,001
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 48	\$ 0	\$ 4,548	\$ 2,413
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 69,189	\$ 65,977	\$ 67,515	\$ 67,771	\$ 60,650
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 35,632	\$ 36,401	\$ 55,621	\$ 71,920	\$ 81,153
Substandard	VA965	\$ 35,255	\$ 35,856	\$ 55,094	\$ 71,400	\$ 80,558
Doubtful	VA970	\$ 377	\$ 545	\$ 527	\$ 520	\$ 595
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	N/A	N/A	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 1,601,599	\$ 1,516,958	\$ 21,701	\$ 34,053	\$ 62,900
Mortgages - Total	SUB2421	\$ 1,600,117	\$ 1,515,721	\$ 20,047	\$ 32,550	\$ 61,148
Construction and Land Loans	SUB2430	\$ 11,639	\$ 3,019	\$ 1,967	\$ 15,895	\$ 15,829

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:08 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 1,583,987	\$ 1,507,218	\$ 12,834	\$ 13,091	\$ 15,254
Permanent Loans Secured by All Other Property	SUB2450	\$ 5,194	\$ 5,674	\$ 5,424	\$ 4,567	\$ 30,428
Nonmortgages - Total	SUB2461	\$ 1,482	\$ 1,237	\$ 1,654	\$ 1,503	\$ 1,752
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 1,594,204	\$ 1,508,311	\$ 12,778	\$ 29,099	\$ 30,775
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 650,249	\$ 640,603	\$ 8,680	\$ 12,912	\$ 13,410
Mortgage Loans - Total	SUB2481	\$ 649,295	\$ 639,888	\$ 7,581	\$ 11,976	\$ 12,350
Construction	PD115	\$ 10,000	\$ 1,208	\$ 59	\$ 814	\$ 1,134
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 69	\$ 5	\$ 5	\$ 28	\$ 36
Secured by First Liens	PD123	\$ 637,177	\$ 636,989	\$ 6,549	\$ 5,808	\$ 6,860
Secured by Junior Liens	PD124	\$ 1,433	\$ 702	\$ 630	\$ 1,042	\$ 963
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 16	\$ 895	\$ 223	\$ 3,366	\$ 3,044
Land	PD138	\$ 600	\$ 89	\$ 115	\$ 918	\$ 313
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 355	\$ 319	\$ 733	\$ 572	\$ 452
Consumer Loans - Total	SUB2511	\$ 599	\$ 396	\$ 366	\$ 364	\$ 608
Loans on Deposits	PD161	\$ 5	\$ 11	\$ 14	\$ 37	\$ 19
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 281	\$ 358	\$ 243	\$ 244	\$ 420
Mobile Home Loans	PD169	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 313	\$ 27	\$ 109	\$ 83	\$ 169
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 0	\$ 0	\$ 0	\$ 2	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 343	\$ 306	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 636,271	\$ 635,776	\$ 5,156	\$ 4,277	\$ 5,189
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 4,531	\$ 5,085	N/A	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 631,737	\$ 630,691	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 943,955	\$ 867,708	\$ 4,098	\$ 16,187	\$ 17,365

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:08 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	\$ 943,955	\$ 867,708	\$ 4,008	\$ 16,187	\$ 17,365
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 11,506	\$ 11,606
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 943,955	\$ 867,708	\$ 4,008	\$ 4,681	\$ 5,352
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 407
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 0	\$ 0	\$ 90	\$ 0	\$ 0
Consumer Loans - Total	SUB2521	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 68	\$ 0	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 943,829	\$ 867,536	\$ 3,880	\$ 4,405	\$ 5,046
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 4,751	\$ 3,894	N/A	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 939,078	\$ 863,642	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 7,395	\$ 8,647	\$ 8,923	\$ 4,954	\$ 32,125
Mortgage Loans - Total	SUB2501	\$ 6,867	\$ 8,125	\$ 8,458	\$ 4,387	\$ 31,433
Construction	PD315	\$ 936	\$ 1,621	\$ 1,730	\$ 2,572	\$ 2,726
Permanent:						
Residential:						
1-4 Dwelling Units:						

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:08 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 0	\$ 172	\$ 33	\$ 23	\$ 23
Secured by First Liens	PD323	\$ 1,074	\$ 1,393	\$ 1,325	\$ 1,309	\$ 1,632
Secured by Junior Liens	PD324	\$ 279	\$ 249	\$ 284	\$ 200	\$ 388
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 4,475	\$ 4,589	\$ 5,023	\$ 198	\$ 26,614
Land	PD338	\$ 103	\$ 101	\$ 63	\$ 85	\$ 50
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 440	\$ 421	\$ 420	\$ 490	\$ 652
Consumer Loans - Total	SUB2531	\$ 88	\$ 101	\$ 45	\$ 77	\$ 40
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 2	\$ 2
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 41	\$ 53	\$ 18	\$ 24	\$ 11
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 47	\$ 48	\$ 27	\$ 51	\$ 27
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 186	\$ 0	\$ 0	\$ 0	\$ 4,043
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 16	\$ 11	\$ 31	\$ 13	\$ 36
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	N/A	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	N/A	N/A	N/A

Schedule LD --- Loan Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 75,581	\$ 73,154	\$ 73,063	\$ 65,507	\$ 63,883
90% up to 100% LTV	LD110	\$ 66,132	\$ 64,250	\$ 64,413	\$ 61,850	\$ 59,944
100% and greater LTV	LD120	\$ 9,449	\$ 8,904	\$ 8,650	\$ 3,657	\$ 3,939
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 129	\$ 57	\$ 28	\$ 103	\$ 74
Past Due and Still Accruing - Total	SUB5240	\$ 129	\$ 23	\$ 18	\$ 103	\$ 74
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 129	\$ 23	\$ 18	\$ 103	\$ 74
90% up to 100% LTV	LD210	\$ 129	\$ 23	\$ 18	\$ 103	\$ 74
100% and greater LTV	LD220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:08 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule LD --- Loan Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 0	\$ 34	\$ 10	\$ 0	\$ 0
90% up to 100% LTV	LD250	\$ 0	\$ 34	\$ 10	\$ 0	\$ 0
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Charge-offs - Total	SUB5300	\$ 314	\$ 30	\$ 32	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 314	\$ 30	\$ 32	\$ 0	\$ 0
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	\$ 9,054	\$ 7,746	\$ 9,811	\$ 7,224	\$ 9,455
90% up to 100% LTV	LD430	\$ 7,414	\$ 6,297	\$ 7,793	\$ 6,178	\$ 8,633
100% and greater LTV	LD440	\$ 1,640	\$ 1,449	\$ 2,018	\$ 1,046	\$ 822
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 841,650	\$ 701,450	\$ 572,581	\$ 444,795	\$ 426,044
Mortgage Construction Loans	CC105	\$ 719,246	\$ 602,591	\$ 455,555	\$ 347,317	\$ 339,701
Other Mortgage Loans	CC115	\$ 122,404	\$ 98,859	\$ 117,026	\$ 97,478	\$ 86,343
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 166,689	\$ 142,178	\$ 182,530	\$ 173,668	\$ 151,973
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 295,672	\$ 405,460	\$ 458,024	\$ 541,815	\$ 342,792
1-4 Dwelling Units	CC280	\$ 73,128	\$ 124,368	\$ 117,967	\$ 187,312	\$ 173,834
Multifamily (5 or more) Dwelling Units	CC290	\$ 91,089	\$ 109,126	\$ 122,712	\$ 221,367	\$ 61,031
All Other Real Estate	CC300	\$ 131,455	\$ 171,966	\$ 217,345	\$ 133,136	\$ 107,927
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 78,225	\$ 32,000	\$ 24,250	\$ 21,300	\$ 33,644
Commitments Outstanding to Purchase Loans	CC320	\$ 100	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 2,163	\$ 4,052	\$ 3,621	\$ 4,877	\$ 1,391
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 19,639	\$ 15,828	\$ 12,118	\$ 131,539	\$ 3,000
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 12,000	\$ 28,000	\$ 65,000	\$ 60,500	\$ 69,000

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:08 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 2,000	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 426,979	\$ 303,963	\$ 258,343	\$ 218,710	\$ 181,636
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 43,847	\$ 39,869	\$ 42,302	\$ 33,472	\$ 31,511
Commercial Lines	CC420	\$ 381,632	\$ 262,908	\$ 214,973	\$ 184,274	\$ 149,273
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Open-End Consumer Lines - Other	CC425	\$ 1,500	\$ 1,186	\$ 1,068	\$ 964	\$ 852
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 119,249	\$ 89,124	\$ 64,452	\$ 60,192	\$ 58,506
Commercial	CC430	\$ 119,249	\$ 89,124	\$ 64,452	\$ 60,192	\$ 58,506
Standby, Not Included on CC465 or CC468	CC435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 100,341	\$ 26,243	\$ 77,327	\$ 97,935	\$ 74,808
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 100,341	\$ 26,243	\$ 77,327	\$ 97,935	\$ 74,808
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 555,551	\$ 208,781	\$ 313,976	\$ 213,076	\$ 249,918
Pass-Through Securities	CF143	\$ 555,551	\$ 206,281	\$ 313,976	\$ 213,076	\$ 249,918
Other Mortgage-Backed Securities	CF153	\$ 0	\$ 2,500	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 67,304	\$ 94,923	\$ 113,676	\$ 106,861	\$ 144,740
Pass-Through Securities	CF145	\$ 67,304	\$ 94,923	\$ 113,676	\$ 106,861	\$ 144,740
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 488,247	\$ 113,858	\$ 200,300	\$ 106,215	\$ 105,178
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 177,982	\$- 182,765	\$- 185,938	\$- 222,461	\$- 286,953
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 1,146	\$- 4,440	\$- 3,686	\$- 5,775	\$- 7,091
Mortgage Loans Disbursed - Total	SUB3831	\$ 373,394	\$ 295,674	\$ 342,288	\$ 353,722	\$ 278,410
Construction Loans - Total	SUB3840	\$ 61,327	\$ 61,790	\$ 66,843	\$ 120,116	\$ 41,454
1-4 Dwelling Units	CF190	\$ 24,426	\$ 26,041	\$ 19,941	\$ 25,049	\$ 20,942
Multifamily (5 or more) Dwelling Units	CF200	\$ 27,352	\$ 9,667	\$ 24,413	\$ 8,034	\$ 5,312

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:08 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonresidential	CF210	\$ 9,549	\$ 26,082	\$ 22,489	\$ 87,033	\$ 15,200
Permanent Loans - Total	SUB3851	\$ 312,067	\$ 233,884	\$ 275,445	\$ 233,606	\$ 236,956
1-4 Dwelling Units	CF225	\$ 120,697	\$ 110,237	\$ 172,346	\$ 147,756	\$ 165,996
Multifamily (5 or more) Dwelling Units	CF245	\$ 5,675	\$ 3,802	\$ 0	\$ 9,003	\$ 225
Nonresidential (Except Land)	CF260	\$ 170,800	\$ 105,285	\$ 85,319	\$ 68,437	\$ 52,815
Land	CF270	\$ 14,895	\$ 14,560	\$ 17,780	\$ 8,410	\$ 17,920
Loans and Participations Purchased - Total	SUB3880	\$ 374,020	\$ 446,855	\$ 315,995	\$ 297,158	\$ 428,956
Secured by 1-4 Dwelling Units	CF280	\$ 203,797	\$ 226,288	\$ 124,909	\$ 214,744	\$ 300,927
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 96,679	\$ 91,541	\$ 120,149	\$ 45,815	\$ 64,290
Secured by Nonresidential	CF300	\$ 73,544	\$ 129,026	\$ 70,937	\$ 36,599	\$ 63,739
Loans and Participations Sold - Total	SUB3890	\$ 81,583	\$ 109,700	\$ 139,716	\$ 136,212	\$ 143,353
Secured by 1-4 Dwelling Units	CF310	\$ 80,500	\$ 107,360	\$ 124,029	\$ 121,480	\$ 142,866
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF330	\$ 1,083	\$ 2,340	\$ 15,687	\$ 14,732	\$ 487
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$ 292,437	\$ 337,155	\$ 176,279	\$ 160,946	\$ 285,603
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 480,635	\$ 630,743	\$ 440,498	\$ 444,498	\$ 426,450
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 6,662	\$- 9,441	\$ 1,854	\$- 17,468	\$- 12,586
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 69,755	\$ 85,177	\$ 114,829	\$ 104,752	\$ 117,637
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 191,858	\$- 7,355	\$ 79,923	\$ 52,702	\$ 124,977
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 411,974	\$ 336,551	\$ 259,768	\$ 250,179	\$ 245,017
Commercial	CF390	\$ 403,501	\$ 326,506	\$ 250,462	\$ 241,036	\$ 236,072
Consumer	CF400	\$ 8,473	\$ 10,045	\$ 9,306	\$ 9,143	\$ 8,945
Nonmortgage Loans - Sales - Total	SUB3915	\$ 3,708	\$ 82,818	\$ 6,569	\$ 0	\$ 0
Commercial	CF395	\$ 3,604	\$ 82,818	\$ 6,569	\$ 0	\$ 0
Consumer	CF405	\$ 104	\$ 0	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 408,266	\$ 253,733	\$ 253,199	\$ 250,179	\$ 245,017
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 254,390	\$ 393,184	\$ 3,218	\$ 61,595	\$ 184,435
New Deposits Received less Deposits Withdrawn	CF420	\$ 240,133	\$ 380,488	\$- 8,366	\$ 50,916	\$ 174,389
Interest Credited to Deposits	CF430	\$ 14,257	\$ 12,696	\$ 11,584	\$ 10,679	\$ 10,046
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
BALANCES - END OF QUARTER						

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:08 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Total Broker - Originated Deposits - Total	SUB4061	\$ 1,235,408	\$ 1,111,775	\$ 792,454	\$ 783,208	\$ 777,522
Fully Insured	DI100	\$ 1,235,408	\$ 1,111,775	\$ 792,454	\$ 783,208	\$ 777,522
Other	DI110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits with Balances - \$100,000 or Less	DI120	\$ 2,765,509	\$ 2,601,488	\$ 2,236,468	\$ 2,224,901	\$ 2,189,707
Deposits with Balances - Greater than \$100,000	DI130	\$ 1,229,037	\$ 1,296,372	\$ 1,092,228	\$ 1,109,247	\$ 1,063,982
Number of Deposit Accounts - Total	SUB4062	242,182	230,654	220,667	210,540	225,239
Balances of \$100,000 or Less	DI150	238,569	227,247	217,393	207,328	222,108
Balances Greater than \$100,000	DI160	3,613	3,407	3,274	3,212	3,131
IRA/Keogh Accounts	DI200	\$ 143,009	\$ 139,107	\$ 134,843	\$ 130,649	\$ 127,496
Uninsured Deposits	DI210	\$ 713,516	\$ 614,304	\$ 575,134	\$ 584,225	\$ 563,051
Preferred Deposits	DI220	\$ 24,987	\$ 23,424	\$ 24,448	\$ 28,318	\$ 25,201
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 427,996	\$ 315,506	\$ 987,655	\$ 1,004,578	\$ 954,882
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 446,210	\$ 432,994	\$ 439,966	\$ 166,459	\$ 171,017
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 792,929	\$ 934,122	\$ 83,259	\$ 383,591	\$ 383,663
Deposits & Escrows - Time Deposits	DI340	\$ 2,406,546	\$ 2,215,238	\$ 1,817,818	\$ 1,779,520	\$ 1,744,128
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 826,989	\$ 932,151	\$ 743,860	\$ 756,281	\$ 708,793
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 20,140	\$ 19,600	\$ 19,578	\$ 20,379	\$ 20,425
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0
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

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:08 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule SI --- Consolidated Supplemental Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	1,192	1,152	1,117	1,065	1,062
Assets Held in Trading Accounts	SI375	\$ 658	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 2,553,910	\$ 2,232,571	\$ 2,288,993	\$ 2,282,348	\$ 2,424,815
Assets Held for Sale	SI387	\$ 27,312	\$ 33,077	\$ 46,975	\$ 78,633	\$ 86,432
Loans Serviced for Others	SI390	\$ 13,105,421	\$ 167,079	\$ 165,945	\$ 187,598	\$ 163,482
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	78.01%	72.50%	77.32%	77.92%	78.11%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	76.72%	75.78%	80.04%	77.70%	78.23%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	76.97%	77.31%	67.66%	77.04%	78.38%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 25,367	\$ 25,368	\$ 20,863	\$ 20,989	\$ 21,039
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 2,211	\$ 2,242	\$ 2,522	\$ 2,388	\$ 2,560
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	0	0	0	0	0
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 764,261	\$ 739,027	\$ 760,071	\$ 739,918	\$ 707,262
Net Income (Loss) (SO91)	SI610	\$ 60,877	\$ 88,794	\$ 66,476	\$ 99,211	\$ 95,351
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 41,289	\$ 80,253	\$ 55,268	\$ 92,916	\$ 80,000
Stock Issued	SI640	\$ 0	\$ 0	\$ 3,000	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 104	\$- 9	\$ 1,945	\$- 101	\$ 69
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 401	\$ 16,699	\$- 37,147	\$ 13,958	\$ 17,236

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:08 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ - 52	\$ 0	\$ 0
Other Adjustments	SI671	\$ 4	\$ 3	\$ 2	\$ 1	\$ - 1
Ending Equity Capital (SC80)	SI680	\$ 783,556	\$ 764,261	\$ 739,027	\$ 760,071	\$ 739,917
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 8,895	\$ 12,133	\$ 10,531	\$ 11,316	\$ 10,624
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 1,229	\$ 1,139	\$ 1,532	\$ 1,103	\$ 953
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 42	\$ 39	\$ 57	\$ 48	\$ 67
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 10,445,764	\$ 10,291,844	\$ 10,129,558	\$ 9,813,870	\$ 12,265,413
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 919,483	\$ 964,961	\$ 961,032	\$ 742,974	\$ 2,994,103
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 8,124,553	\$ 8,025,900	\$ 7,992,086	\$ 7,903,629	\$ 8,073,764
Nonmortgage Loans	SI885	\$ 668,551	\$ 604,844	\$ 561,053	\$ 544,459	\$ 475,015
Deposits and Excrows	SI890	\$ 4,089,826	\$ 3,638,172	\$ 3,382,397	\$ 3,300,522	\$ 3,267,859
Total Borrowings	SI895	\$ 5,422,350	\$ 5,696,568	\$ 5,820,947	\$ 5,586,653	\$ 8,054,096
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	3	0	2	2	3
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 61	\$ 0	\$ 237	\$ 428	\$ 61
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.13	0.00	4.00	4.63	5.25
Interest Charged on Loans Made During Quarter - Maximum	SI930	5.88	0.00	5.88	4.63	6.50

Schedule SQ --- Consolidated Supplemental Questions		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	0	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

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:08 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	2	2	2	1	1
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	3	3	2	1	1

Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 286,938	\$ 280,455	\$ 283,188	\$ 291,480	\$ 276,097
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 229,287	\$ 222,810	\$ 225,931	\$ 231,083	\$ 229,666
Personal Trust and Agency Accounts	FS210	\$ 63,838	\$ 68,777	\$ 69,385	\$ 66,964	\$ 64,722
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 2,623	\$ 2,571	\$ 2,492	\$ 2,474	\$ 2,521
Employee Benefit - Defined Contribution	FS220	\$ 200	\$ 201	\$ 201	\$ 201	\$ 202
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 2,423	\$ 2,370	\$ 2,291	\$ 2,273	\$ 2,319
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 162,596	\$ 151,439	\$ 153,991	\$ 161,550	\$ 162,073
Other Fiduciary Accounts	FS270	\$ 230	\$ 23	\$ 63	\$ 95	\$ 350
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 32,485	\$ 32,597	\$ 31,625	\$ 34,680	\$ 19,960
Personal Trust and Agency Accounts	FS211	\$ 13,287	\$ 13,370	\$ 13,314	\$ 13,598	\$ 13,707
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 7,313	\$ 7,099	\$ 6,444	\$ 3,738	\$ 3,503
Employee Benefit - Defined Contribution	FS221	\$ 7,313	\$ 7,099	\$ 6,444	\$ 3,738	\$ 3,503

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:08 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 11,885	\$ 12,128	\$ 11,867	\$ 17,344	\$ 2,750
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 25,166	\$ 25,048	\$ 25,632	\$ 25,717	\$ 26,471
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	210	207	210	207	195
Personal Trust and Agency Accounts	FS212	95	93	98	95	87
Retirement-related Trust and Agency Accounts - Total	SUB6120	15	14	14	14	14
Employee Benefit - Defined Contribution	FS222	1	1	1	1	1
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	14	13	13	13	13
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	99	99	97	97	93
Other Fiduciary Accounts	FS272	1	1	1	1	1
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	97	98	103	104	94
Personal Trust and Agency Accounts	FS213	10	10	11	11	9
Retirement-related Trust and Agency Accounts - Total	SUB6130	76	77	75	75	70
Employee Benefit - Defined Contribution	FS223	76	77	75	75	70
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	0	0	0	0	0
Corporate Trust and Agency Accounts	FS253	11	11	17	18	15
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	24	22	20	20	21
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 1,235	\$ 0	\$ 616	\$ 310	\$ 1,080
Personal Trust and Agency Accounts	FS310	\$ 496	\$ 0	\$ 247	\$ 125	\$ 507
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 66	\$ 0	\$ 31	\$ 6	\$ 25
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 66	\$ 0	\$ 31	\$ 6	\$ 25
Corporate Trust and Agency Accounts	FS350	\$ 19	\$ 0	\$ 13	\$ 6	\$ 19
Investment Management Agency Accounts	FS360	\$ 566	\$ 0	\$ 282	\$ 151	\$ 454

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:08 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS370	\$ 3	\$ 0	\$ 1	\$ 1	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 56	\$ 0	\$ 26	\$ 13	\$ 47
Other Fiduciary and Related Services	FS390	\$ 29	\$ 0	\$ 16	\$ 8	\$ 28
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 1,410	\$ 0	\$ 0	\$ 0	\$ 1,259
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$- 175	\$ 0	\$ 616	\$ 310	\$- 179
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 63,838	\$ 0	\$ 0	\$ 0	\$ 64,722
Non-Interest-Bearing Deposits	FS410	\$ 23	\$ 0	\$ 0	\$ 0	\$ 3
Interest-Bearing Deposits	FS415	\$ 929	\$ 0	\$ 0	\$ 0	\$ 1,127
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 8,807	\$ 0	\$ 0	\$ 0	\$ 5,044
State, County and Municipal Obligations	FS425	\$ 2,723	\$ 0	\$ 0	\$ 0	\$ 2,046
Money Market Mutual Funds	FS430	\$ 2,114	\$ 0	\$ 0	\$ 0	\$ 3,150
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,113
Other Notes and Bonds	FS440	\$ 3,658	\$ 0	\$ 0	\$ 0	\$ 3,889
Common and Preferred Stock	FS445	\$ 12,532	\$ 0	\$ 0	\$ 0	\$ 19,173
Real Estate Mortgages	FS450	\$ 760	\$ 0	\$ 0	\$ 0	\$ 19
Real Estate	FS455	\$ 7,155	\$ 0	\$ 0	\$ 0	\$ 6,075
Miscellaneous Assets	FS460	\$ 25,137	\$ 0	\$ 0	\$ 0	\$ 23,083
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	11	0	0	0	15
Corporate and Municipal Trusteeships	FS510	7	0	0	0	5
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	4	0	0	0	10
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 26,870	\$ 0	\$ 0	\$ 0	\$ 16,430
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:08 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
		Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 783,556	\$ 764,261	\$ 739,027	\$ 760,071	\$ 739,918
Equity Capital Deductions - Total	SUB1631	\$ 1,521	\$ 1,582	\$ 1,570	\$ 133	\$ 17
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:08 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Goodwill and Certain Other Intangible Assets	CCR115	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 132	\$ 159	\$ 156	\$ 133	\$ 17
Other	CCR134	\$ 1,389	\$ 1,423	\$ 1,414	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$- 31,627	\$- 32,027	\$- 15,328	\$- 52,475	\$- 38,517
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 31,627	\$- 32,027	\$- 15,328	\$- 52,475	\$- 38,517
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 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	\$ 750,408	\$ 730,652	\$ 722,129	\$ 707,463	\$ 701,384
Total Assets (SC60)	CCR205	\$ 10,525,199	\$ 10,259,013	\$ 10,145,703	\$ 9,984,724	\$ 9,909,031
Asset Deductions - Total	SUB1651	\$ 1,521	\$ 1,582	\$ 1,570	\$ 133	\$ 17
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 132	\$ 159	\$ 156	\$ 133	\$ 17
Other	CCR275	\$ 1,389	\$ 1,423	\$ 1,414	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 31,461	\$- 36,976	\$- 56,646	\$- 62,268	\$- 85,561
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 31,461	\$- 36,976	\$- 56,646	\$- 62,268	\$- 85,561
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 10,492,217	\$ 10,220,455	\$ 10,087,487	\$ 9,922,323	\$ 9,823,453
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 419,649	\$ 408,818	\$ 403,498	\$ 396,884	\$ 392,938
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 750,408	\$ 730,652	\$ 722,129	\$ 707,463	\$ 701,384
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 75,952	\$ 68,950	\$ 67,540	\$ 63,390	\$ 60,200
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 75,952	\$ 68,950	\$ 67,540	\$ 63,390	\$ 60,200
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 75,952	\$ 68,950	\$ 67,540	\$ 63,390	\$ 60,200

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:08 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 826,360	\$ 799,602	\$ 789,669	\$ 770,853	\$ 761,584
0% R/W Category - Cash	CCR400	\$ 22,218	\$ 20,084	\$ 20,419	\$ 18,579	\$ 18,314
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 6,733	\$ 5,440	\$ 5,006	\$ 3,856	\$ 4,137
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 6,126	\$ 5,487	\$ 14,149	\$ 4,851	\$ 4,675
0% R/W Category - Assets Total	CCR420	\$ 35,077	\$ 31,011	\$ 39,574	\$ 27,286	\$ 27,126
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	\$ 2,435,608	\$ 2,119,169	\$ 2,191,971	\$ 2,179,054	\$ 2,302,080
20% R/W Category - Claims on FHLBs	CCR435	\$ 807,076	\$ 1,191,553	\$ 1,026,361	\$ 1,033,797	\$ 738,136
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 255	\$ 256	\$ 347	\$ 397	\$ 400
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 56,051	\$ 63,785	\$ 44,924	\$ 43,918	\$ 189,458
20% R/W Category - Other	CCR450	\$ 3,402,013	\$ 3,419,305	\$ 3,457,732	\$ 3,592,280	\$ 3,639,000
20% R/W Category - Assets Total	CCR455	\$ 6,701,003	\$ 6,794,068	\$ 6,721,335	\$ 6,849,446	\$ 6,869,074
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 1,340,201	\$ 1,358,814	\$ 1,344,266	\$ 1,369,889	\$ 1,373,815
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 223,107	\$ 226,626	\$ 216,939	\$ 214,725	\$ 214,255
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 3,956	\$ 3,838	\$ 5,609	\$ 7,228	\$ 8,409
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,754	\$ 1,868	\$ 2,006	\$ 2,134	\$ 2,237
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - Other	CCR480	\$ 127,853	\$ 53,411	\$ 104,586	\$ 128,780	\$ 101,601
50% R/W Category - Assets Total	CCR485	\$ 356,670	\$ 285,743	\$ 329,140	\$ 352,867	\$ 326,502
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 178,336	\$ 142,874	\$ 164,571	\$ 176,435	\$ 163,252
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 78,392	\$ 72,190	\$ 12,494	\$ 12,371	\$ 12,442
100% R/W Category - All Other Assets	CCR506	\$ 4,522,624	\$ 3,992,332	\$ 3,928,666	\$ 3,566,279	\$ 3,323,019
100% R/W Category - Assets Total	CCR510	\$ 4,601,016	\$ 4,064,522	\$ 3,941,160	\$ 3,578,650	\$ 3,335,461
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 4,601,016	\$ 4,064,522	\$ 3,941,160	\$ 3,578,650	\$ 3,335,461
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:08 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2005	Frozen Aggregated Data (\$Thousands)
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Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 11,693,766	\$ 11,175,344	\$ 11,031,209	\$ 10,808,249	\$ 10,558,163
Subtotal Risk-Weighted Assets	CCR75	\$ 6,119,552	\$ 5,566,208	\$ 5,449,996	\$ 5,124,973	\$ 4,872,528
Excess Allowances for Loan and Lease Losses	CCR530	\$ 40,543	\$ 41,634	\$ 39,715	\$ 55,240	\$ 51,753
Total Risk-Weighted Assets	CCR78	\$ 6,079,009	\$ 5,524,574	\$ 5,410,281	\$ 5,069,733	\$ 4,820,775
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 486,319	\$ 441,967	\$ 432,823	\$ 405,578	\$ 385,662
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.15%	7.15%	7.16%	7.13%	7.14%
Total Risk-Based Capital Ratio	CCR820	13.59%	14.47%	14.60%	15.21%	15.80%
Tier 1 Risk-Based Capital Ratio	CCR830	12.34%	13.23%	13.35%	13.95%	14.55%
Tangible Equity Ratio	CCR840	7.15%	7.15%	7.16%	7.13%	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 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.

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