

TFR Industry Aggregate Report

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:00 PM	TFR Industry Aggregate Report 93029 - OTS-Regulated: Missouri 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	31	31	31	31	31

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

Schedule SC --- Consolidated Statement of Condition		Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 622,973	\$ 568,303	\$ 512,264	\$ 510,906	\$ 530,854
Cash and Non-Interest-Earning Deposits	SC110	\$ 92,162	\$ 90,407	\$ 78,748	\$ 74,970	\$ 85,697
Interest-Earning Deposits in FHLBs	SC112	\$ 113,480	\$ 100,452	\$ 58,192	\$ 56,498	\$ 90,914
Other Interest-Earning Deposits	SC118	\$ 43,814	\$ 37,784	\$ 36,832	\$ 50,249	\$ 44,918
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 24,171	\$ 14,463	\$ 21,961	\$ 17,896	\$ 11,584
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 238,530	\$ 217,585	\$ 205,091	\$ 201,516	\$ 190,442
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 52,214	\$ 48,911	\$ 52,503	\$ 51,266	\$ 48,261
State and Municipal Obligations	SC180	\$ 54,412	\$ 54,245	\$ 51,519	\$ 49,264	\$ 50,026
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 1,270	\$ 2,254	\$ 4,830	\$ 7,182	\$ 6,578
Accrued Interest Receivable	SC191	\$ 2,920	\$ 2,202	\$ 2,588	\$ 2,065	\$ 2,434
Mortgage-Backed Securities - Gross	SUB0072	\$ 334,318	\$ 364,444	\$ 388,519	\$ 406,963	\$ 448,437
Mortgage-Backed Securities - Total	SC22	\$ 334,318	\$ 364,444	\$ 388,519	\$ 406,963	\$ 448,437
Pass-Through - Total	SUB0073	\$ 253,742	\$ 272,688	\$ 293,930	\$ 309,000	\$ 347,224
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 253,742	\$ 272,688	\$ 293,930	\$ 309,000	\$ 347,224
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 78,998	\$ 90,070	\$ 92,805	\$ 96,176	\$ 99,205
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 30,098	\$ 35,486	\$ 36,276	\$ 36,315	\$ 36,806
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 47,364	\$ 53,014	\$ 54,934	\$ 58,289	\$ 61,853
Other	SC222	\$ 1,536	\$ 1,570	\$ 1,595	\$ 1,572	\$ 546
Accrued Interest Receivable	SC228	\$ 1,578	\$ 1,686	\$ 1,784	\$ 1,787	\$ 2,008

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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	\$ 4,312,673	\$ 4,273,745	\$ 4,245,723	\$ 4,095,151	\$ 3,976,065
Mortgage Loans - Total	SC26	\$ 4,282,643	\$ 4,243,738	\$ 4,217,241	\$ 4,068,211	\$ 3,949,585
Construction Loans - Total	SUB0100	\$ 537,614	\$ 505,151	\$ 469,603	\$ 439,169	\$ 402,300
Residential - Total	SUB0110	\$ 472,742	\$ 438,720	\$ 416,458	\$ 395,485	\$ 357,135
1-4 Dwelling Units	SC230	\$ 420,861	\$ 399,820	\$ 384,074	\$ 366,662	\$ 329,531
Multifamily (5 or more) Dwelling Units	SC235	\$ 51,881	\$ 38,900	\$ 32,384	\$ 28,823	\$ 27,604
Nonresidential Property	SC240	\$ 64,872	\$ 66,431	\$ 53,145	\$ 43,684	\$ 45,165
Permanent Loans - Total	SUB0121	\$ 3,753,086	\$ 3,748,276	\$ 3,757,137	\$ 3,637,417	\$ 3,555,461
Residential - Total	SUB0131	\$ 2,705,698	\$ 2,758,747	\$ 2,827,336	\$ 2,721,555	\$ 2,700,770
1-4 Dwelling Units - Total	SUB0141	\$ 2,482,637	\$ 2,546,005	\$ 2,616,884	\$ 2,508,121	\$ 2,485,594
Revolving Open-End Loans	SC251	\$ 345,341	\$ 345,210	\$ 340,260	\$ 325,485	\$ 312,872
All Other - First Liens	SC254	\$ 2,030,034	\$ 2,105,368	\$ 2,188,217	\$ 2,093,781	\$ 2,077,193
All Other - Junior Liens	SC255	\$ 107,262	\$ 95,427	\$ 88,407	\$ 88,855	\$ 95,529
Multifamily (5 or more) Dwelling Units	SC256	\$ 223,061	\$ 212,742	\$ 210,452	\$ 213,434	\$ 215,176
Nonresidential Property (Except Land)	SC260	\$ 777,736	\$ 731,927	\$ 696,575	\$ 679,965	\$ 657,623
Land	SC265	\$ 269,652	\$ 257,602	\$ 233,226	\$ 235,897	\$ 197,068
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 37,273	\$ 26,687	\$ 150,154	\$ 118,825	\$ 153,977
Accrued Interest Receivable	SC272	\$ 21,205	\$ 20,096	\$ 18,696	\$ 18,130	\$ 17,260
Advances for Taxes and Insurance	SC275	\$ 768	\$ 222	\$ 287	\$ 435	\$ 1,044
Allowance for Loan and Lease Losses	SC283	\$ 30,030	\$ 30,007	\$ 28,482	\$ 26,940	\$ 26,480
Nonmortgage Loans - Gross	SUB0162	\$ 505,438	\$ 458,873	\$ 452,300	\$ 433,235	\$ 425,985
Nonmortgage Loans - Total	SC31	\$ 498,442	\$ 452,505	\$ 445,702	\$ 427,077	\$ 420,139
Commercial Loans - Total	SC32	\$ 378,223	\$ 334,311	\$ 336,415	\$ 321,441	\$ 313,098
Secured	SC300	\$ 320,784	\$ 287,413	\$ 273,539	\$ 263,519	\$ 256,991
Unsecured	SC303	\$ 12,287	\$ 9,978	\$ 10,003	\$ 7,969	\$ 7,125
Lease Receivables	SC306	\$ 45,152	\$ 36,920	\$ 52,873	\$ 49,953	\$ 48,982
Consumer Loans - Total	SC35	\$ 124,080	\$ 122,315	\$ 113,251	\$ 109,900	\$ 110,921
Loans on Deposits	SC310	\$ 11,688	\$ 13,451	\$ 15,409	\$ 13,538	\$ 15,800
Home Improvement Loans (Not secured by real estate)	SC316	\$ 3,116	\$ 2,581	\$ 1,890	\$ 1,850	\$ 1,851
Education Loans	SC320	\$ 286	\$ 304	\$ 356	\$ 409	\$ 565
Auto Loans	SC323	\$ 68,594	\$ 69,467	\$ 65,660	\$ 65,519	\$ 64,641
Mobile Home Loans	SC326	\$ 4,423	\$ 4,297	\$ 4,223	\$ 3,990	\$ 3,865
Credit Cards	SC328	\$ 1,208	\$ 1,217	\$ 1,357	\$ 1,711	\$ 2,703

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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	\$ 34,765	\$ 30,998	\$ 24,356	\$ 22,883	\$ 21,496
Accrued Interest Receivable	SC348	\$ 3,135	\$ 2,247	\$ 2,634	\$ 1,894	\$ 1,966
Allowance for Loan and Lease Losses	SC357	\$ 6,996	\$ 6,368	\$ 6,598	\$ 6,158	\$ 5,846
Reposessed Assets - Gross	SUB0201	\$ 17,920	\$ 17,007	\$ 13,227	\$ 13,132	\$ 8,332
Reposessed Assets - Total	SC40	\$ 17,703	\$ 16,768	\$ 12,975	\$ 13,005	\$ 7,282
Real Estate - Total	SUB0210	\$ 17,842	\$ 16,930	\$ 13,183	\$ 13,042	\$ 8,274
Construction	SC405	\$ 1,064	\$ 222	\$ 0	\$ 587	\$ 130
Residential - Total	SUB0225	\$ 8,949	\$ 9,063	\$ 7,596	\$ 6,591	\$ 6,211
1-4 Dwelling Units	SC415	\$ 8,038	\$ 7,462	\$ 6,463	\$ 5,680	\$ 6,211
Multifamily (5 or more) Dwelling Units	SC425	\$ 911	\$ 1,601	\$ 1,133	\$ 911	\$ 0
Nonresidential (Except Land)	SC426	\$ 7,101	\$ 7,091	\$ 4,897	\$ 5,102	\$ 1,102
Land	SC428	\$ 728	\$ 554	\$ 690	\$ 762	\$ 831
Other Reposessed Assets	SC430	\$ 78	\$ 77	\$ 44	\$ 90	\$ 58
General Valuation Allowances	SC441	\$ 217	\$ 239	\$ 252	\$ 127	\$ 1,050
Real Estate Held for Investment	SC45	\$ 2,130	\$ 1,789	\$ 1,801	\$ 2,479	\$ 2,587
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 58,206	\$ 54,481	\$ 55,763	\$ 53,334	\$ 53,443
Federal Home Loan Bank Stock	SC510	\$ 55,247	\$ 51,931	\$ 53,536	\$ 51,059	\$ 51,193
Other	SC540	\$ 2,959	\$ 2,550	\$ 2,227	\$ 2,275	\$ 2,250
Office Premises and Equipment	SC55	\$ 96,508	\$ 92,452	\$ 89,783	\$ 88,025	\$ 83,439
Other Assets - Gross	SUB0262	\$ 110,514	\$ 110,036	\$ 102,274	\$ 98,035	\$ 96,558
Other Assets - Total	SC59	\$ 110,508	\$ 110,031	\$ 102,258	\$ 98,009	\$ 96,544
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 25,630	\$ 24,738	\$ 24,486	\$ 24,241	\$ 22,578
Bank-Owned Life Insurance - Other	SC625	\$ 17,195	\$ 17,038	\$ 13,534	\$ 12,920	\$ 10,746
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 21,295	\$ 20,915	\$ 20,189	\$ 18,760	\$ 18,391
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 9,263	\$ 9,389	\$ 9,589	\$ 9,940	\$ 9,872
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 37,131	\$ 37,956	\$ 34,476	\$ 32,174	\$ 34,971
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	\$ 6	\$ 5	\$ 16	\$ 26	\$ 14
General Valuation Allowances - Total	SUB2092	\$ 37,249	\$ 36,619	\$ 35,348	\$ 33,251	\$ 33,390
Total Assets - Gross	SUB0283	\$ 6,060,680	\$ 5,941,130	\$ 5,861,654	\$ 5,701,260	\$ 5,625,700
Total Assets	SC60	\$ 6,023,431	\$ 5,904,511	\$ 5,826,306	\$ 5,668,009	\$ 5,592,310
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 4,211,041	\$ 4,103,430	\$ 4,004,792	\$ 4,001,317	\$ 3,841,129
Deposits	SC710	\$ 4,180,788	\$ 4,043,583	\$ 3,958,629	\$ 3,960,155	\$ 3,811,397
Escrows	SC712	\$ 30,769	\$ 60,282	\$ 46,500	\$ 41,228	\$ 29,412
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 516	\$- 435	\$- 337	\$- 66	\$ 320
Borrowings - Total	SC72	\$ 1,101,431	\$ 1,101,803	\$ 1,139,872	\$ 1,010,331	\$ 1,098,282
Advances from FHLBank	SC720	\$ 1,036,819	\$ 950,884	\$ 970,645	\$ 844,317	\$ 887,179
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 61,814	\$ 146,348	\$ 163,850	\$ 161,989	\$ 209,310
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	\$ 2,798	\$ 4,571	\$ 5,377	\$ 4,025	\$ 1,793
Other Liabilities - Total	SC75	\$ 54,299	\$ 58,918	\$ 56,189	\$ 44,889	\$ 48,970
Accrued Interest Payable - Deposits	SC763	\$ 6,402	\$ 5,452	\$ 3,862	\$ 3,790	\$ 3,361
Accrued Interest Payable - Other	SC766	\$ 847	\$ 1,842	\$ 1,474	\$ 1,050	\$ 570
Accrued Taxes	SC776	\$ 7,276	\$ 10,682	\$ 7,341	\$ 6,728	\$ 10,890
Accounts Payable	SC780	\$ 15,542	\$ 17,552	\$ 19,922	\$ 14,721	\$ 10,994
Deferred Income Taxes	SC790	\$ 2,659	\$ 2,417	\$ 2,775	\$ 2,582	\$ 3,118
Other Liabilities and Deferred Income	SC796	\$ 21,573	\$ 20,973	\$ 20,815	\$ 16,018	\$ 20,037
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	\$ 5,366,771	\$ 5,264,151	\$ 5,200,853	\$ 5,056,537	\$ 4,988,381

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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	\$ 16
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 656,659	\$ 640,362	\$ 625,455	\$ 611,471	\$ 603,914
Stock - Total	SUB0311	\$ 298,436	\$ 283,223	\$ 281,117	\$ 276,478	\$ 274,903
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 9,650	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 30,592	\$ 30,592	\$ 30,592	\$ 30,589	\$ 30,589
Common Stock - Paid in Excess of Par	SC830	\$ 258,194	\$ 252,631	\$ 250,525	\$ 245,889	\$ 244,314
Accumulated Other Comprehensive Income - Total	SC86	\$- 4,025	\$- 3,707	\$- 1,360	\$- 4,008	\$ 165
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 2,532	\$- 2,116	\$ 231	\$- 2,252	\$ 1,921
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 1,493	\$- 1,591	\$- 1,591	\$- 1,756	\$- 1,756
Retained Earnings	SC880	\$ 364,839	\$ 363,527	\$ 348,522	\$ 342,056	\$ 332,087
Other Components of Equity Capital	SC891	\$- 2,591	\$- 2,681	\$- 2,824	\$- 3,055	\$- 3,241
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 6,023,430	\$ 5,904,513	\$ 5,826,308	\$ 5,668,008	\$ 5,592,311

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Other Codes As of Dec 2005**Other Asset Codes**

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	3	\$ 4
3	Federal, State, or other taxes receivable	6	\$ 820
4	Net deferred tax assets	17	\$ 14,944
6	Prepaid deposit insurance premiums	2	\$ 23
7	Prepaid expenses	28	\$ 5,260
8	Deposits for utilities and other services	2	\$ 70
9	Advances for loans serviced for others	2	\$ 627
10	Property leased to others, net of accumul. deprec.	1	\$ 185
14	Other noninterest-bearing short-term accounts recv	6	\$ 4,432
22	Unapplied loan disbursements	1	\$ 2,938
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 17
99	Other	13	\$ 2,599

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 500
7	Deferred gains from the sale of real estate	1	\$ 25
11	The liability recorded for post-retirement benefit	7	\$ 2,041
13	Amounts payable under interest-rate-swap agreement	1	\$ 50
14	Unapplied loan payments received	2	\$ 1,724
16	Recourse loan liability	1	\$ 447
17	Noninterest-bearing payables to Hold Co/Affiliates	2	\$ 4,274
20	F/V of all derivative instru. reportable as liab.	2	\$ 2,116
99	Other	24	\$ 9,507

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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	\$ 85,877	\$ 82,152	\$ 77,846	\$ 73,472	\$ 71,540
Deposits and Investment Securities	SO115	\$ 4,686	\$ 4,010	\$ 3,599	\$ 3,512	\$ 3,320
Mortgage-Backed Securities	SO125	\$ 3,378	\$ 3,219	\$ 3,681	\$ 3,991	\$ 4,007
Mortgage Loans	SO141	\$ 68,746	\$ 66,592	\$ 62,708	\$ 58,454	\$ 57,021
Nonmortgage Loans - Total	SUB0950	\$ 9,067	\$ 8,331	\$ 7,858	\$ 7,515	\$ 7,192
Commercial Loans and Leases	SO160	\$ 6,864	\$ 6,200	\$ 5,890	\$ 5,597	\$ 5,211
Consumer Loans and Leases	SO171	\$ 2,203	\$ 2,131	\$ 1,968	\$ 1,918	\$ 1,981
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 485	\$ 78	\$ 292	\$ 238	\$ 211
Federal Home Loan Bank Stock	SO181	\$ 484	\$ 76	\$ 291	\$ 237	\$ 206
Other	SO185	\$ 1	\$ 2	\$ 1	\$ 1	\$ 5
Interest Expense - Total	SO21	\$ 38,532	\$ 35,332	\$ 30,020	\$ 26,864	\$ 25,039
Deposits	SO215	\$ 27,392	\$ 24,925	\$ 21,376	\$ 18,892	\$ 17,853
Escrows	SO225	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 10,111	\$ 9,013	\$ 7,420	\$ 6,788	\$ 6,193
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 18	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 1,030	\$ 1,377	\$ 1,224	\$ 1,184	\$ 993
Capitalized Interest	SO271	\$ 2	\$ 1	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 47,830	\$ 46,898	\$ 48,118	\$ 46,846	\$ 46,712
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 2,529	\$ 3,445	\$ 3,900	\$ 1,609	\$ 4,725
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 45,301	\$ 43,453	\$ 44,218	\$ 45,237	\$ 41,987
Noninterest Income - Total	SO42	\$ 28,600	\$ 34,626	\$ 30,327	\$ 29,629	\$ 29,635
Mortgage Loan Serving Fees	SO410	\$ 376	\$ 589	\$ 524	\$ 633	\$ 516
Other Fees and Charges	SO420	\$ 21,805	\$ 21,143	\$ 20,671	\$ 20,267	\$ 19,981
Net Income (Loss) from Other - Total	SUB0451	\$ 5,433	\$ 11,633	\$ 7,872	\$ 7,342	\$ 7,607
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 5,751	\$ 10,001	\$ 9,009	\$ 6,806	\$ 7,717
Operations & Sale of Repossessed Assets	SO461	\$- 117	\$ 200	\$- 340	\$ 138	\$- 165
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 201	\$ 515	\$- 803	\$ 159	\$- 351
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 16	\$ 0	\$ 10	\$- 6
Sale of Loans Held for Investment	SO475	\$ 0	\$ 844	\$- 3	\$ 197	\$ 29

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 57	\$ 9	\$ 32	\$ 383
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 986	\$ 1,261	\$ 1,260	\$ 1,387	\$ 1,531
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	\$ 51,768	\$ 53,812	\$ 51,365	\$ 50,287	\$ 49,151
All Personnel Compensation and Expense	SO510	\$ 29,146	\$ 31,033	\$ 29,381	\$ 29,128	\$ 29,836
Legal Expense	SO520	\$ 544	\$ 457	\$ 588	\$ 466	\$ 485
Office Occupancy and Equipment Expense	SO530	\$ 8,365	\$ 8,256	\$ 8,144	\$ 7,782	\$ 7,390
Marketing and Other Professional Services	SO540	\$ 6,142	\$ 6,822	\$ 6,447	\$ 6,014	\$ 4,906
Loan Servicing Fees	SO550	\$- 165	\$ 43	\$ 88	\$ 101	\$ 101
Goodwill and Other Intangibles Expense	SO560	\$ 245	\$ 281	\$ 300	\$ 283	\$ 264
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 111	\$ 32	\$ 10	\$ 65	\$ 43
Other Noninterest Expense	SO580	\$ 7,380	\$ 6,888	\$ 6,407	\$ 6,448	\$ 6,126
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	\$ 22,133	\$ 24,267	\$ 23,180	\$ 24,579	\$ 22,471
Income Taxes - Total	SO71	\$ 7,589	\$ 8,449	\$ 8,216	\$ 8,707	\$ 7,981
Federal	SO710	\$ 6,896	\$ 7,207	\$ 7,038	\$ 7,466	\$ 7,087
State, Local & Other	SO720	\$ 693	\$ 1,242	\$ 1,178	\$ 1,241	\$ 894
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 14,544	\$ 15,818	\$ 14,964	\$ 15,872	\$ 14,490
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 14,544	\$ 15,818	\$ 14,964	\$ 15,872	\$ 14,490

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

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	9	\$ 37
6	Net income(loss)-equity invest in uncons sub org	1	\$ 73
7	Net income(loss) from leased property	1	\$ 2
9	Net income from data processing lease/services	1	\$ 27
15	Income from corporate-owned life insurance	7	\$ 405
19	Realized/unrealized gains on derivatives	1	\$ 34
99	Other	19	\$ 379

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	3	\$ 6
2	OTS assessments	14	\$ 55
6	Supervisory examination fees	1	\$ 4
7	Office supplies, printing, and postage	22	\$ 1,037
8	Telephone, including data lines	8	\$ 356
9	Loan origination expense	9	\$ 692
10	ATM expense	3	\$ 183
12	Acquisition and organization costs	1	\$ 56
17	Charitable contributions	2	\$ 29
19	Realized/unrealized losses on derivatives	1	\$ 407
99	Other	24	\$ 2,223

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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	\$ 319,347	\$ 233,470	\$ 151,318	\$ 73,472	\$ 269,332
YTD - Deposits and Investment Securities	Y_SO115	\$ 15,807	\$ 11,121	\$ 7,111	\$ 3,512	\$ 12,686
YTD - Mortgage-Backed Securities	Y_SO125	\$ 14,269	\$ 10,891	\$ 7,672	\$ 3,991	\$ 16,210
YTD - Mortgage Loans	Y_SO141	\$ 256,500	\$ 187,754	\$ 121,162	\$ 58,454	\$ 214,254
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 24,551	\$ 17,687	\$ 11,487	\$ 5,597	\$ 17,889
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 8,220	\$ 6,017	\$ 3,886	\$ 1,918	\$ 8,293
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 1,093	\$ 608	\$ 530	\$ 238	\$ 720
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 1,088	\$ 604	\$ 528	\$ 237	\$ 708
YTD - Other	Y_SO185	\$ 5	\$ 4	\$ 2	\$ 1	\$ 12
YTD - Interest Expense - Total	Y_SO21	\$ 130,748	\$ 92,216	\$ 56,884	\$ 26,864	\$ 90,929
YTD - Deposits	Y_SO215	\$ 92,585	\$ 65,193	\$ 40,268	\$ 18,892	\$ 67,134
YTD - Escrows	Y_SO225	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 33,332	\$ 23,221	\$ 14,208	\$ 6,788	\$ 20,763
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 18	\$ 18	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 4,815	\$ 3,785	\$ 2,408	\$ 1,184	\$ 3,032
YTD - Capitalized Interest	Y_SO271	\$ 3	\$ 1	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 189,692	\$ 141,862	\$ 94,964	\$ 46,846	\$ 179,123
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 11,483	\$ 8,954	\$ 5,509	\$ 1,609	\$ 10,351
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 178,209	\$ 132,908	\$ 89,455	\$ 45,237	\$ 168,772
YTD - Noninterest Income - Total	Y_SO42	\$ 123,182	\$ 94,582	\$ 59,956	\$ 29,629	\$ 120,415
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 2,122	\$ 1,746	\$ 1,157	\$ 633	\$ 2,157
YTD - Other Fees and Charges	Y_SO420	\$ 83,886	\$ 62,081	\$ 40,938	\$ 20,267	\$ 77,396
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 32,280	\$ 26,847	\$ 15,214	\$ 7,342	\$ 35,096
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 31,567	\$ 25,816	\$ 15,815	\$ 6,806	\$ 33,491
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 119	\$- 2	\$- 202	\$ 138	\$ 208
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 330	\$- 129	\$- 644	\$ 159	\$ 13
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 26	\$ 26	\$ 10	\$ 10	\$ 103
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 1,038	\$ 1,038	\$ 194	\$ 197	\$ 29

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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
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 98	\$ 98	\$ 41	\$ 32	\$ 1,252
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 4,894	\$ 3,908	\$ 2,647	\$ 1,387	\$ 5,766
YTD - Noninterest Expense - Total	Y_SO51	\$ 207,232	\$ 155,464	\$ 101,652	\$ 50,287	\$ 194,459
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 118,688	\$ 89,542	\$ 58,509	\$ 29,128	\$ 113,602
YTD - Legal Expense	Y_SO520	\$ 2,055	\$ 1,511	\$ 1,054	\$ 466	\$ 2,050
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 32,547	\$ 24,182	\$ 15,926	\$ 7,782	\$ 30,636
YTD - Marketing and Other Professional Services	Y_SO540	\$ 25,425	\$ 19,283	\$ 12,461	\$ 6,014	\$ 22,455
YTD - Loan Servicing Fees	Y_SO550	\$ 67	\$ 232	\$ 189	\$ 101	\$ 442
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 1,109	\$ 864	\$ 583	\$ 283	\$ 1,023
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 218	\$ 107	\$ 75	\$ 65	\$ 219
YTD - Other Noninterest Expense	Y_SO580	\$ 27,123	\$ 19,743	\$ 12,855	\$ 6,448	\$ 24,032
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 94,159	\$ 72,026	\$ 47,759	\$ 24,579	\$ 94,728
YTD - Income Taxes - Total	Y_SO71	\$ 32,961	\$ 25,372	\$ 16,923	\$ 8,707	\$ 33,744
YTD - Federal	Y_SO710	\$ 28,607	\$ 21,711	\$ 14,504	\$ 7,466	\$ 28,846
YTD - State, Local, and Other	Y_SO720	\$ 4,354	\$ 3,661	\$ 2,419	\$ 1,241	\$ 4,898
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 61,198	\$ 46,654	\$ 30,836	\$ 15,872	\$ 60,984
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 61,198	\$ 46,654	\$ 30,836	\$ 15,872	\$ 60,984

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	\$ 36,624	\$ 35,350	\$ 33,253	\$ 33,389	\$ 32,705
Net Provision for Loss	VA115	\$ 2,527	\$ 3,187	\$ 2,786	\$ 1,646	\$ 647
Transfers	VA125	\$- 349	\$- 157	\$ 67	\$ 1,157	\$ 3,899
Recoveries	VA135	\$ 366	\$ 331	\$ 352	\$ 556	\$ 1,158
Adjustments	VA145	\$ 0	\$- 415	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 1,914	\$ 1,672	\$ 1,108	\$ 3,496	\$ 5,020
General Valuation Allowances - Ending Balance	VA165	\$ 37,254	\$ 36,624	\$ 35,350	\$ 33,252	\$ 33,389
Specific Valuation Allowances - Beginning Balance	VA108	\$ 2,371	\$ 3,066	\$ 2,033	\$ 3,244	\$ 3,457
Net Provision for Loss	VA118	\$ 113	\$ 290	\$ 1,124	\$ 28	\$ 4,121

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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	\$ 349	\$ 157	\$- 67	\$- 1,157	\$- 3,899
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 469	\$ 1,142	\$ 24	\$ 82	\$ 435
Specific Valuation Allowances - Ending Balance	VA168	\$ 2,364	\$ 2,371	\$ 3,066	\$ 2,033	\$ 3,244
Total Valuation Allowances - Beginning Balance	VA110	\$ 38,995	\$ 38,416	\$ 35,286	\$ 36,633	\$ 36,162
Net Provision for Loss	VA120	\$ 2,640	\$ 3,477	\$ 3,910	\$ 1,674	\$ 4,768
Recoveries	VA140	\$ 366	\$ 331	\$ 352	\$ 556	\$ 1,158
Adjustments	VA150	\$ 0	\$- 415	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 2,383	\$ 2,814	\$ 1,132	\$ 3,578	\$ 5,455
Total Valuation Allowances - Ending Balance	VA170	\$ 39,618	\$ 38,995	\$ 38,416	\$ 35,285	\$ 36,633
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 1,914	\$ 1,672	\$ 1,108	\$ 3,496	\$ 5,020
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 742	\$ 252	\$ 83	\$ 1,573	\$ 231
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 742	\$ 252	\$ 83	\$ 1,573	\$ 229
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 10	\$ 0	\$ 45	\$ 0	\$ 13
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 366	\$ 122	\$ 38	\$ 179	\$ 213
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 3	\$ 0	\$ 0	\$ 100	\$ 3
Multifamily (5 or more) Dwelling Units	VA470	\$ 223	\$ 0	\$ 0	\$ 22	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 140	\$ 37	\$ 0	\$ 1,272	\$ 0
Land	VA490	\$ 0	\$ 93	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 977	\$ 876	\$ 789	\$ 1,025	\$ 4,623
Commercial Loans	VA520	\$ 515	\$ 474	\$ 467	\$ 661	\$ 4,233
Consumer Loans - Total	SUB2061	\$ 462	\$ 402	\$ 322	\$ 364	\$ 390
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 1	\$ 0	\$ 2	\$ 19
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 236	\$ 218	\$ 99	\$ 109	\$ 107
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 12	\$ 0

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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	\$ 36	\$ 47	\$ 33	\$ 65	\$ 59
Other	VA560	\$ 190	\$ 136	\$ 190	\$ 176	\$ 205
Repossessed Assets - Total	VA60	\$ 191	\$ 522	\$ 236	\$ 882	\$ 166
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 175	\$ 512	\$ 236	\$ 36	\$ 165
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 16	\$ 10	\$ 0	\$ 838	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 8	\$ 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	\$ 4	\$ 22	\$ 0	\$ 16	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 366	\$ 331	\$ 352	\$ 556	\$ 1,158
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 203	\$ 201	\$ 189	\$ 293	\$ 944
Construction - Total	SUB2130	\$ 1	\$ 1	\$ 0	\$ 0	\$ 216
1-4 Dwelling Units	VA421	\$ 1	\$ 1	\$ 0	\$ 0	\$ 216
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 202	\$ 200	\$ 189	\$ 293	\$ 728
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 163	\$ 2	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 202	\$ 197	\$ 18	\$ 285	\$ 237
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 8	\$ 0	\$ 491
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 6	\$ 0
Nonmortgage Loans - Total	VA57	\$ 162	\$ 130	\$ 163	\$ 263	\$ 213
Commercial Loans	VA521	\$ 16	\$ 21	\$ 29	\$ 16	\$ 67
Consumer Loans - Total	SUB2161	\$ 146	\$ 109	\$ 134	\$ 247	\$ 146
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 7	\$ 1	\$ 0	\$ 6	\$ 2
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 38	\$ 45	\$ 66	\$ 50	\$ 31

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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	\$ 49	\$ 24	\$ 18	\$ 25	\$ 37
Other	VA561	\$ 52	\$ 39	\$ 50	\$ 166	\$ 76
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 1	\$ 0	\$ 0	\$ 0	\$ 1
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 462	\$ 446	\$ 1,058	\$- 1,127	\$ 215
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 373	\$ 369	\$ 255	\$- 925	\$ 47
Construction - Total	SUB2230	\$ 80	\$ 55	\$ 36	\$ 50	\$ 0
1-4 Dwelling Units	VA422	\$ 82	\$- 7	\$ 11	\$ 50	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$- 2	\$ 62	\$ 25	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 293	\$ 314	\$ 219	\$- 975	\$ 47
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 5	\$ 2	\$ 28	\$ 191	\$ 29
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 213	\$ 315	\$- 90	\$ 57	\$ 18
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 14	\$ 2	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$- 5	\$ 11	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 8	\$ 0	\$ 260	\$- 1,222	\$ 0
Land	VA492	\$ 53	\$ 0	\$ 10	\$- 1	\$ 0
Nonmortgage Loans - Total	VA58	\$ 46	\$ 23	\$ 800	\$- 234	\$ 119
Commercial Loans	VA522	\$- 6	\$- 20	\$ 867	\$- 313	\$ 254
Consumer Loans - Total	SUB2261	\$ 52	\$ 43	\$- 67	\$ 79	\$- 135
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	\$ 68	\$ 59	\$- 44	\$- 8	\$- 127
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$- 16	\$- 16	\$- 23	\$ 87	\$- 8
Reposessed Assets - Total	VA62	\$ 43	\$ 54	\$ 3	\$ 32	\$ 49
Real Estate - Construction	VA606	\$ 0	\$ 31	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 43	\$ 23	\$ 3	\$ 31	\$ 48
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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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	\$ 1	\$ 1
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	\$ 2,010	\$ 1,787	\$ 1,814	\$ 1,813	\$ 4,077
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 912	\$ 420	\$ 149	\$ 355	\$- 666
Construction - Total	SUB2330	\$ 79	\$ 54	\$ 36	\$ 50	\$- 214
1-4 Dwelling Units	VA425	\$ 81	\$- 8	\$ 11	\$ 50	\$- 214
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$- 2	\$ 62	\$ 25	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 833	\$ 366	\$ 113	\$ 305	\$- 452
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 15	\$ 2	\$- 90	\$ 189	\$ 42
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 377	\$ 240	\$- 70	\$- 49	\$- 6
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 17	\$- 1	\$ 0	\$ 100	\$ 3
Multifamily (5 or more) Dwelling Units	VA475	\$ 223	\$- 5	\$ 11	\$ 22	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 148	\$ 37	\$ 252	\$ 50	\$- 491
Land	VA495	\$ 53	\$ 93	\$ 10	\$- 7	\$ 0
Nonmortgage Loans - Total	VA59	\$ 861	\$ 769	\$ 1,426	\$ 528	\$ 4,529
Commercial Loans	VA525	\$ 493	\$ 433	\$ 1,305	\$ 332	\$ 4,420
Consumer Loans - Total	SUB2361	\$ 368	\$ 336	\$ 121	\$ 196	\$ 109
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$- 7	\$ 0	\$ 0	\$- 4	\$ 17
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 266	\$ 232	\$- 11	\$ 51	\$- 51
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 12	\$ 0
Credit Cards	VA559	\$- 13	\$ 23	\$ 15	\$ 40	\$ 22
Other	VA565	\$ 122	\$ 81	\$ 117	\$ 97	\$ 121
Repossessed Assets - Total	VA65	\$ 234	\$ 576	\$ 239	\$ 914	\$ 215
Real Estate - Construction	VA607	\$ 0	\$ 31	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 218	\$ 535	\$ 239	\$ 67	\$ 213

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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	\$ 16	\$ 10	\$ 0	\$ 839	\$ 1
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 8	\$ 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	\$ 3	\$ 22	\$ 0	\$ 16	\$- 1
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 6,834	\$ 5,358	\$ 1,892	\$ 7,678	\$ 3,070
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 8,923	\$ 13,457	\$ 10,780	\$ 12,026	\$ 10,889
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 8,137	\$ 6,419	\$ 2,771	\$ 8,529	\$ 2,318
Construction	VA951	\$ 3,291	\$ 519	\$ 0	\$ 281	\$ 60
Permanent - 1-4 Dwelling Units	VA952	\$ 2,301	\$ 3,038	\$ 2,549	\$ 2,591	\$ 2,089
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 690	\$ 222	\$ 911	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 2,096	\$ 2,157	\$ 0	\$ 4,746	\$ 169
Permanent - Land	VA955	\$ 449	\$ 15	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 38,318	\$ 39,729	\$ 36,334	\$ 33,513	\$ 35,073
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 51,078	\$ 59,898	\$ 51,404	\$ 54,381	\$ 55,294
Substandard	VA965	\$ 48,939	\$ 56,901	\$ 48,706	\$ 50,572	\$ 51,369
Doubtful	VA970	\$ 2,139	\$ 2,997	\$ 2,698	\$ 3,617	\$ 3,925
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 192	\$ 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 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 87,177	\$ 77,969	\$ 72,653	\$ 70,136	\$ 89,905
Mortgages - Total	SUB2421	\$ 76,946	\$ 67,216	\$ 64,123	\$ 61,065	\$ 79,916
Construction and Land Loans	SUB2430	\$ 6,148	\$ 6,020	\$ 6,435	\$ 4,349	\$ 4,989

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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	\$ 54,203	\$ 49,729	\$ 48,751	\$ 43,024	\$ 53,216
Permanent Loans Secured by All Other Property	SUB2450	\$ 17,684	\$ 13,012	\$ 11,451	\$ 14,271	\$ 23,054
Nonmortgages - Total	SUB2461	\$ 10,231	\$ 10,753	\$ 8,530	\$ 9,071	\$ 9,989
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 65,707	\$ 55,789	\$ 49,586	\$ 43,482	\$ 56,656
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 57,714	\$ 47,919	\$ 44,671	\$ 38,554	\$ 51,608
Mortgage Loans - Total	SUB2481	\$ 50,483	\$ 40,867	\$ 39,564	\$ 32,952	\$ 46,216
Construction	PD115	\$ 3,776	\$ 2,687	\$ 3,173	\$ 2,378	\$ 2,931
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,231	\$ 1,430	\$ 1,932	\$ 313	\$ 656
Secured by First Liens	PD123	\$ 32,392	\$ 29,608	\$ 31,248	\$ 26,921	\$ 33,635
Secured by Junior Liens	PD124	\$ 1,086	\$ 764	\$ 421	\$ 408	\$ 513
Multifamily (5 or more) Dwelling Units	PD125	\$ 7,159	\$ 2,507	\$ 131	\$ 556	\$ 877
Nonresidential Property (Except Land)	PD135	\$ 4,054	\$ 2,617	\$ 2,118	\$ 1,879	\$ 6,339
Land	PD138	\$ 785	\$ 1,254	\$ 541	\$ 497	\$ 1,265
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 5,413	\$ 4,938	\$ 3,473	\$ 3,915	\$ 3,314
Consumer Loans - Total	SUB2511	\$ 1,818	\$ 2,114	\$ 1,634	\$ 1,687	\$ 2,078
Loans on Deposits	PD161	\$ 94	\$ 258	\$ 140	\$ 122	\$ 171
Home Improvement Loans	PD163	\$ 0	\$ 22	\$ 25	\$ 0	\$ 102
Education Loans	PD165	\$ 0	\$ 14	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 1,093	\$ 1,143	\$ 963	\$ 1,122	\$ 1,289
Mobile Home Loans	PD169	\$ 76	\$ 84	\$ 132	\$ 184	\$ 51
Credit Cards	PD171	\$ 43	\$ 48	\$ 35	\$ 34	\$ 58
Other	PD180	\$ 512	\$ 545	\$ 339	\$ 225	\$ 407
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 3,667	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 73	\$ 138	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 1,464	\$ 831	\$ 874	\$ 485	\$ 572
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 175	\$ 492	N/A	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 7,993	\$ 7,870	\$ 4,915	\$ 4,928	\$ 5,048

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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	\$ 7,444	\$ 7,140	\$ 4,666	\$ 4,739	\$ 4,569
Construction	PD215	\$ 0	\$ 440	\$ 63	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 600	\$ 573	\$ 356	\$ 173	\$ 294
Secured by First Liens	PD223	\$ 6,600	\$ 5,262	\$ 4,039	\$ 4,128	\$ 4,022
Secured by Junior Liens	PD224	\$ 153	\$ 276	\$ 178	\$ 71	\$ 107
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 91	\$ 589	\$ 0	\$ 367	\$ 146
Land	PD238	\$ 0	\$ 0	\$ 30	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 453	\$ 679	\$ 63	\$ 118	\$ 261
Consumer Loans - Total	SUB2521	\$ 96	\$ 51	\$ 186	\$ 71	\$ 218
Loans on Deposits	PD261	\$ 10	\$ 0	\$ 32	\$ 0	\$ 22
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 52	\$ 30	\$ 86	\$ 18	\$ 139
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 17
Credit Cards	PD271	\$ 7	\$ 13	\$ 9	\$ 11	\$ 29
Other	PD280	\$ 27	\$ 8	\$ 59	\$ 42	\$ 11
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 13	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 1,466	\$ 0	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 697	\$ 670	\$ 973	\$ 622	\$ 1,091
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 697	\$ 663	N/A	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 21,470	\$ 22,180	\$ 23,067	\$ 26,654	\$ 33,249
Mortgage Loans - Total	SUB2501	\$ 19,019	\$ 19,209	\$ 19,893	\$ 23,374	\$ 29,131
Construction	PD315	\$ 1,283	\$ 1,348	\$ 685	\$ 1,392	\$ 715
Permanent:						
Residential:						
1-4 Dwelling Units:						

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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	\$ 542	\$ 29	\$ 132	\$ 104	\$ 163
Secured by First Liens	PD323	\$ 11,102	\$ 11,334	\$ 10,423	\$ 10,880	\$ 13,531
Secured by Junior Liens	PD324	\$ 497	\$ 453	\$ 22	\$ 26	\$ 295
Multifamily (5 or more) Dwelling Units	PD325	\$ 721	\$ 171	\$ 696	\$ 2,388	\$ 2,259
Nonresidential Property (Except Land)	PD335	\$ 4,570	\$ 5,583	\$ 5,992	\$ 8,502	\$ 12,090
Land	PD338	\$ 304	\$ 291	\$ 1,943	\$ 82	\$ 78
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 1,817	\$ 2,320	\$ 2,495	\$ 2,579	\$ 3,156
Consumer Loans - Total	SUB2531	\$ 634	\$ 651	\$ 679	\$ 701	\$ 962
Loans on Deposits	PD361	\$ 2	\$ 2	\$ 96	\$ 2	\$ 98
Home Improvement Loans	PD363	\$ 33	\$ 33	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 398	\$ 459	\$ 397	\$ 438	\$ 606
Mobile Home Loans	PD369	\$ 57	\$ 0	\$ 44	\$ 78	\$ 78
Credit Cards	PD371	\$ 3	\$ 4	\$ 0	\$ 3	\$ 2
Other	PD380	\$ 141	\$ 153	\$ 142	\$ 180	\$ 178
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 1,625	\$ 1,368	\$ 1,578	\$ 1,660	\$ 2,529
Held for Sale Included in PD315:PD380	PD392	\$ 220	\$ 6	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 651	\$ 406	\$ 0	\$ 65	\$ 3
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 233	\$ 234	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	\$ 155,834	\$ 144,612	\$ 136,847	\$ 131,184	\$ 133,819
90% up to 100% LTV	LD110	\$ 134,614	\$ 125,211	\$ 126,853	\$ 121,634	\$ 120,502
100% and greater LTV	LD120	\$ 21,220	\$ 19,401	\$ 9,994	\$ 9,550	\$ 13,317
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 6,354	\$ 3,544	\$ 4,796	\$ 3,353	\$ 2,408
Past Due and Still Accruing - Total	SUB5240	\$ 5,290	\$ 3,304	\$ 4,680	\$ 3,056	\$ 1,842
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 4,321	\$ 2,379	\$ 3,862	\$ 2,667	\$ 1,207
90% up to 100% LTV	LD210	\$ 4,026	\$ 2,300	\$ 3,562	\$ 2,646	\$ 892
100% and greater LTV	LD220	\$ 295	\$ 79	\$ 300	\$ 21	\$ 315
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 969	\$ 925	\$ 818	\$ 389	\$ 635

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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	\$ 969	\$ 925	\$ 814	\$ 349	\$ 635
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 4	\$ 40	\$ 0
Nonaccrual - Total	SUB5230	\$ 1,064	\$ 240	\$ 116	\$ 297	\$ 566
90% up to 100% LTV	LD250	\$ 665	\$ 219	\$ 95	\$ 168	\$ 399
100% and greater LTV	LD260	\$ 399	\$ 21	\$ 21	\$ 129	\$ 167
Net Charge-offs - Total	SUB5300	\$- 22	\$- 17	\$- 10	\$- 23	\$ 10
90% up to 100% LTV	LD310	\$- 22	\$- 21	\$- 10	\$- 25	\$ 10
100% and greater LTV	LD320	\$ 0	\$ 4	\$ 0	\$ 2	\$ 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	\$ 48,382	\$ 45,001	\$ 37,790	\$ 20,613	\$ 30,675
90% up to 100% LTV	LD430	\$ 36,067	\$ 35,680	\$ 33,023	\$ 16,807	\$ 25,831
100% and greater LTV	LD440	\$ 12,315	\$ 9,321	\$ 4,767	\$ 3,806	\$ 4,844
Sales - Total	SUB5340	\$ 19,107	\$ 20,225	\$ 12,253	\$ 5,540	\$ 10,433
90% up to 100% LTV	LD450	\$ 11,530	\$ 14,945	\$ 10,141	\$ 4,188	\$ 7,514
100% and greater LTV	LD460	\$ 7,577	\$ 5,280	\$ 2,112	\$ 1,352	\$ 2,919

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	\$ 359,481	\$ 391,413	\$ 420,273	\$ 370,445	\$ 336,869
Mortgage Construction Loans	CC105	\$ 280,180	\$ 280,457	\$ 315,123	\$ 281,068	\$ 251,236
Other Mortgage Loans	CC115	\$ 79,301	\$ 110,956	\$ 105,150	\$ 89,377	\$ 85,633
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 8,940	\$ 3,499	\$ 4,717	\$ 13,644	\$ 16,651
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 190,496	\$ 283,168	\$ 376,128	\$ 309,846	\$ 284,339
1-4 Dwelling Units	CC280	\$ 131,189	\$ 213,155	\$ 294,750	\$ 241,745	\$ 217,126
Multifamily (5 or more) Dwelling Units	CC290	\$ 8,419	\$ 2,579	\$ 9,857	\$ 2,367	\$ 1,075
All Other Real Estate	CC300	\$ 50,888	\$ 67,434	\$ 71,521	\$ 65,734	\$ 66,138
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 15,413	\$ 17,665	\$ 27,926	\$ 15,106	\$ 21,052
Commitments Outstanding to Purchase Loans	CC320	\$ 3,566	\$ 4,152	\$ 3,313	\$ 4,266	\$ 1,694
Commitments Outstanding to Sell Loans	CC330	\$ 110,189	\$ 178,191	\$ 236,445	\$ 168,796	\$ 146,139
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 494	\$ 400
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 31,724	\$ 60,280	\$ 106,794	\$ 41,677	\$ 34,011

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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	\$ 0	\$ 500
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 20,000	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 495,142	\$ 465,193	\$ 442,126	\$ 403,769	\$ 382,882
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 357,856	\$ 344,805	\$ 330,037	\$ 312,411	\$ 297,465
Commercial Lines	CC420	\$ 125,979	\$ 107,253	\$ 96,935	\$ 76,737	\$ 72,097
Open-End Consumer Lines - Credit Cards	CC423	\$ 1,709	\$ 1,871	\$ 2,853	\$ 2,864	\$ 2,735
Open-End Consumer Lines - Other	CC425	\$ 9,598	\$ 11,264	\$ 12,301	\$ 11,757	\$ 10,585
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 27,813	\$ 12,581	\$ 12,613	\$ 12,646	\$ 11,060
Commercial	CC430	\$ 6,833	\$ 3,313	\$ 2,794	\$ 2,746	\$ 3,238
Standby, Not Included on CC465 or CC468	CC435	\$ 20,980	\$ 9,268	\$ 9,819	\$ 9,900	\$ 7,822
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 372,457	\$ 565,617	\$ 431,195	\$ 281,361	\$ 273,743
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 351	\$ 351	\$ 351	\$ 351	\$ 351
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 371,175	\$ 564,329	\$ 430,193	\$ 280,620	\$ 273,215
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	\$ 8,489	\$ 25,348	\$ 20,671	\$ 17,869	\$ 23,827
Pass-Through Securities	CF143	\$ 8,489	\$ 12,221	\$ 16,588	\$ 15,754	\$ 20,058
Other Mortgage-Backed Securities	CF153	\$ 0	\$ 13,127	\$ 4,083	\$ 2,115	\$ 3,769
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 9,586	\$ 13,811	\$ 11,036	\$ 26,353	\$ 16,433
Pass-Through Securities	CF145	\$ 5,496	\$ 6,011	\$ 11,036	\$ 25,852	\$ 16,433
Other Mortgage-Backed Securities	CF155	\$ 4,090	\$ 7,800	\$ 0	\$ 501	\$ 0
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$- 1,097	\$ 11,537	\$ 9,635	\$- 8,484	\$ 7,394
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 21,358	\$- 26,868	\$- 20,763	\$- 25,232	\$- 24,674
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 6,608	\$- 7,019	\$- 7,317	\$- 4,391	\$- 7,453
Mortgage Loans Disbursed - Total	SUB3831	\$ 1,221,642	\$ 1,532,313	\$ 1,410,612	\$ 1,064,547	\$ 1,168,917
Construction Loans - Total	SUB3840	\$ 156,305	\$ 171,032	\$ 176,987	\$ 140,248	\$ 150,025
1-4 Dwelling Units	CF190	\$ 129,385	\$ 141,824	\$ 143,779	\$ 127,118	\$ 123,266
Multifamily (5 or more) Dwelling Units	CF200	\$ 10,950	\$ 11,877	\$ 14,390	\$ 3,686	\$ 6,062

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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	\$ 15,970	\$ 17,331	\$ 18,818	\$ 9,444	\$ 20,697
Permanent Loans - Total	SUB3851	\$ 1,065,337	\$ 1,361,281	\$ 1,233,625	\$ 924,299	\$ 1,018,892
1-4 Dwelling Units	CF225	\$ 881,146	\$ 1,205,502	\$ 1,098,298	\$ 790,594	\$ 875,474
Multifamily (5 or more) Dwelling Units	CF245	\$ 28,617	\$ 20,541	\$ 12,210	\$ 8,058	\$ 19,819
Nonresidential (Except Land)	CF260	\$ 75,724	\$ 76,989	\$ 60,017	\$ 50,412	\$ 52,443
Land	CF270	\$ 79,850	\$ 58,249	\$ 63,100	\$ 75,235	\$ 71,156
Loans and Participations Purchased - Total	SUB3880	\$ 24,852	\$ 8,899	\$ 16,874	\$ 17,415	\$ 23,610
Secured by 1-4 Dwelling Units	CF280	\$ 22,561	\$ 8,322	\$ 13,619	\$ 9,256	\$ 16,980
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 335	\$ 1,213	\$ 640	\$ 2,100
Secured by Nonresidential	CF300	\$ 2,291	\$ 242	\$ 2,042	\$ 7,519	\$ 4,530
Loans and Participations Sold - Total	SUB3890	\$ 806,372	\$ 1,060,447	\$ 783,248	\$ 601,598	\$ 641,465
Secured by 1-4 Dwelling Units	CF310	\$ 792,999	\$ 1,038,964	\$ 770,645	\$ 592,438	\$ 629,899
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 5,075	\$ 9,212	\$ 5,584	\$ 613	\$ 5,050
Secured by Nonresidential	CF330	\$ 8,298	\$ 12,271	\$ 7,019	\$ 8,547	\$ 6,516
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 781,520	\$- 1,051,548	\$- 766,374	\$- 584,183	\$- 617,855
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 389,863	\$ 447,060	\$ 495,155	\$ 360,498	\$ 391,320
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 12,724	\$- 7,452	\$ 2,197	\$- 9,849	\$- 10,908
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 153,629	\$ 210,583	\$ 147,385	\$ 142,228	\$ 144,017
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 37,535	\$ 26,253	\$ 151,280	\$ 110,017	\$ 148,834
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 154,854	\$ 126,199	\$ 116,147	\$ 92,927	\$ 104,601
Commercial	CF390	\$ 130,545	\$ 96,660	\$ 92,703	\$ 72,003	\$ 86,200
Consumer	CF400	\$ 24,309	\$ 29,539	\$ 23,444	\$ 20,924	\$ 18,401
Nonmortgage Loans - Sales - Total	SUB3915	\$ 40	\$ 292	\$ 28	\$ 350	\$ 872
Commercial	CF395	\$ 0	\$ 216	\$ 0	\$ 50	\$ 57
Consumer	CF405	\$ 40	\$ 76	\$ 28	\$ 300	\$ 815
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 154,814	\$ 125,907	\$ 116,119	\$ 92,577	\$ 103,729
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 137,204	\$ 84,956	\$- 1,525	\$ 148,757	\$ 51,295
New Deposits Received less Deposits Withdrawn	CF420	\$ 115,085	\$ 65,435	\$- 19,663	\$ 132,906	\$ 36,895
Interest Credited to Deposits	CF430	\$ 22,119	\$ 19,521	\$ 18,138	\$ 15,851	\$ 14,400
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$- 2,597
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
		Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						

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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	\$ 366,994	\$ 328,769	\$ 314,176	\$ 279,321	\$ 240,274
Fully Insured	DI100	\$ 136,825	\$ 152,497	\$ 139,750	\$ 116,042	\$ 124,034
Other	DI110	\$ 230,169	\$ 176,272	\$ 174,426	\$ 163,279	\$ 116,240
Deposits with Balances - \$100,000 or Less	DI120	\$ 2,834,346	\$ 2,867,145	\$ 2,882,292	\$ 2,704,206	\$ 2,737,169
Deposits with Balances - Greater than \$100,000	DI130	\$ 1,377,211	\$ 1,236,723	\$ 1,122,837	\$ 1,297,180	\$ 1,103,635
Number of Deposit Accounts - Total	SUB4062	326,681	327,983	330,695	328,766	328,783
Balances of \$100,000 or Less	DI150	321,365	322,847	325,847	323,989	324,063
Balances Greater than \$100,000	DI160	5,316	5,136	4,848	4,777	4,720
IRA/Keogh Accounts	DI200	\$ 300,317	\$ 302,272	\$ 297,937	\$ 297,401	\$ 297,891
Uninsured Deposits	DI210	\$ 887,190	\$ 781,076	\$ 669,705	\$ 859,688	\$ 671,243
Preferred Deposits	DI220	\$ 60,349	\$ 35,981	\$ 49,465	\$ 53,780	\$ 57,553
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 741,257	\$ 692,445	\$ 694,939	\$ 677,226	\$ 673,303
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 618,279	\$ 601,824	\$ 605,838	\$ 674,854	\$ 604,815
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 309,528	\$ 344,270	\$ 344,639	\$ 346,011	\$ 340,798
Deposits & Escrows - Time Deposits	DI340	\$ 2,542,489	\$ 2,465,329	\$ 2,359,711	\$ 2,303,290	\$ 2,221,887
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 298,659	\$ 290,913	\$ 280,885	\$ 258,577	\$ 253,753
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 16,056	\$ 9,732	\$ 10,532	\$ 7,262	\$ 18,578
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 2,119	\$ 3,876	\$ 4,255	\$ 4,540	\$ 3,890
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 373	\$ 376	\$ 310	\$ 345	\$ 779
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	\$- 2	\$ 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	\$ 3,837
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3,837

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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	2,108	2,087	2,088	2,026	1,985
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 517,884	\$ 524,629	\$ 525,232	\$ 510,236	\$ 534,443
Assets Held for Sale	SI387	\$ 152,670	\$ 252,453	\$ 521,951	\$ 464,830	\$ 456,628
Loans Serviced for Others	SI390	\$ 2,041,051	\$ 2,025,242	\$ 2,055,939	\$ 1,950,044	\$ 1,944,589
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	82.55%	82.75%	82.49%	81.94%	81.28%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	82.29%	83.09%	82.48%	81.91%	81.66%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	81.98%	83.77%	82.91%	81.93%	81.14%
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	\$ 5,660	\$ 5,305	\$ 5,243	\$ 5,205	\$ 4,772
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 14,348	\$ 14,058	\$ 13,205	\$ 15,177	\$ 14,427
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	7	7	7	10	14
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 640,356	\$ 625,452	\$ 611,472	\$ 603,909	\$ 590,402
Net Income (Loss) (SO91)	SI610	\$ 14,544	\$ 15,818	\$ 14,964	\$ 15,872	\$ 14,490
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 13,232	\$ 815	\$ 8,505	\$ 3,035	\$ 12,166
Stock Issued	SI640	\$ 9,650	\$ 0	\$ 72	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 5,565	\$ 1,559	\$ 4,554	\$ 1,555	\$ 10,564
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ - 315	\$ - 2,348	\$ 2,649	\$ - 4,170	\$ 199

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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	\$ 607	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$ 87	\$ 83	\$ 245	\$- 2,659	\$ 420
Ending Equity Capital (SC80)	SI680	\$ 656,655	\$ 640,356	\$ 625,451	\$ 611,472	\$ 603,909
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 1,225	\$ 925	\$ 1,750	\$ 1,065	\$ 500
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 7,127	\$ 4,674	\$ 4,723	\$ 5,013	\$ 363
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	6 [Yes]	6 [Yes]	6 [Yes]	5 [Yes]	5 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 193	\$ 248	\$ 259	\$ 212	\$ 179
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 5,930,232	\$ 5,890,423	\$ 5,709,352	\$ 5,578,592	\$ 5,532,955
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 488,691	\$ 455,433	\$ 431,669	\$ 443,630	\$ 463,122
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 4,608,631	\$ 4,672,536	\$ 4,532,077	\$ 4,394,329	\$ 4,350,391
Nonmortgage Loans	SI885	\$ 483,179	\$ 455,377	\$ 441,627	\$ 429,898	\$ 411,209
Deposits and Excrows	SI890	\$ 4,138,694	\$ 4,058,171	\$ 3,965,319	\$ 3,855,748	\$ 3,821,482
Total Borrowings	SI895	\$ 1,073,759	\$ 1,130,932	\$ 1,065,834	\$ 1,054,359	\$ 1,036,593
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	7	8	6	10	8
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 537	\$ 1,306	\$ 511	\$ 578	\$ 1,080
Interest Charged on Loans Made During Quarter - Minimum	SI920	7.27	5.58	5.56	5.90	5.83
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.26	6.04	6.62	7.50	6.58

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	1
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

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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	1	0	1	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	1	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	18	16	16	13	13

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	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	\$ 10,779,683	\$ 10,008,576	\$ 9,707,142	\$ 9,678,197	\$ 9,812,039
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 6,448,597	\$ 6,309,665	\$ 6,130,849	\$ 6,081,064	\$ 6,150,964
Personal Trust and Agency Accounts	FS210	\$ 3,346,009	\$ 3,295,590	\$ 3,244,127	\$ 3,184,297	\$ 3,250,101
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 1,185,531	\$ 1,153,488	\$ 1,101,258	\$ 1,057,702	\$ 1,043,622
Employee Benefit - Defined Contribution	FS220	\$ 126,040	\$ 127,120	\$ 125,954	\$ 126,384	\$ 126,586
Employee Benefit - Defined Benefit	FS230	\$ 214,704	\$ 214,012	\$ 208,635	\$ 199,422	\$ 200,531
Other Retirement Accounts	FS240	\$ 844,787	\$ 812,356	\$ 766,669	\$ 731,896	\$ 716,505
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 1,909,783	\$ 1,853,401	\$ 1,778,414	\$ 1,831,962	\$ 1,849,933
Other Fiduciary Accounts	FS270	\$ 7,274	\$ 7,186	\$ 7,050	\$ 7,103	\$ 7,308
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 2,602,080	\$ 2,554,261	\$ 2,428,570	\$ 2,446,838	\$ 2,472,077
Personal Trust and Agency Accounts	FS211	\$ 2,131,734	\$ 2,114,122	\$ 2,048,211	\$ 2,048,392	\$ 2,057,858
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 470,346	\$ 440,139	\$ 380,359	\$ 398,446	\$ 414,219
Employee Benefit - Defined Contribution	FS221	\$ 110,390	\$ 109,536	\$ 104,613	\$ 105,958	\$ 113,462

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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	\$ 347,746	\$ 318,652	\$ 268,740	\$ 285,791	\$ 293,489
Other Retirement Accounts	FS241	\$ 12,210	\$ 11,951	\$ 7,006	\$ 6,697	\$ 7,268
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	\$ 1,729,006	\$ 1,144,650	\$ 1,147,723	\$ 1,150,295	\$ 1,188,998
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	9,513	9,336	9,220	9,093	9,079
Personal Trust and Agency Accounts	FS212	6,500	6,403	6,350	6,283	6,267
Retirement-related Trust and Agency Accounts - Total	SUB6120	1,090	1,041	1,008	982	965
Employee Benefit - Defined Contribution	FS222	53	52	53	56	56
Employee Benefit - Defined Benefit	FS232	53	49	47	47	47
Other Retirement Accounts	FS242	984	940	908	879	862
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	1,918	1,887	1,857	1,823	1,842
Other Fiduciary Accounts	FS272	5	5	5	5	5
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	211	206	205	207	207
Personal Trust and Agency Accounts	FS213	122	115	118	118	116
Retirement-related Trust and Agency Accounts - Total	SUB6130	89	91	87	89	91
Employee Benefit - Defined Contribution	FS223	45	48	45	51	52
Employee Benefit - Defined Benefit	FS233	25	25	25	21	21
Other Retirement Accounts	FS243	19	18	17	17	18
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	261	264	262	253	273
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 55,699	\$ 39,838	\$ 26,644	\$ 13,371	\$ 46,496
Personal Trust and Agency Accounts	FS310	\$ 28,450	\$ 21,094	\$ 14,002	\$ 7,049	\$ 25,731
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 8,395	\$ 6,224	\$ 4,069	\$ 2,046	\$ 6,278
Employee Benefit - Defined Contribution	FS320	\$ 1,582	\$ 1,195	\$ 805	\$ 397	\$ 517
Employee Benefit - Defined Benefit	FS330	\$ 1,898	\$ 1,420	\$ 916	\$ 470	\$ 1,637
Other Retirement Accounts	FS340	\$ 4,915	\$ 3,609	\$ 2,348	\$ 1,179	\$ 4,124
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 12,455	\$ 9,140	\$ 6,015	\$ 2,997	\$ 10,533

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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	\$ 72	\$ 55	\$ 37	\$ 19	\$ 77
Custody and Safekeeping Accounts	FS380	\$ 4,560	\$ 1,795	\$ 1,208	\$ 586	\$ 2,296
Other Fiduciary and Related Services	FS390	\$ 1,767	\$ 1,530	\$ 1,313	\$ 674	\$ 1,581
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 43,934	\$ 0	\$ 0	\$ 4,467	\$ 40,864
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 135	\$ 0	\$ 0	\$ 0	\$ 75
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 11,630	\$ 39,838	\$ 26,644	\$ 8,904	\$ 5,557
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 3,346,008	\$ 1,796,915	\$ 1,781,190	\$ 1,794,137	\$ 3,250,101
Non-Interest-Bearing Deposits	FS410	\$ 2,248	\$ 553	\$ 382	\$ 410	\$ 1,586
Interest-Bearing Deposits	FS415	\$ 15,194	\$ 771	\$ 1,112	\$ 1,815	\$ 8,356
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 95,385	\$ 46,338	\$ 45,320	\$ 43,474	\$ 96,207
State, County and Municipal Obligations	FS425	\$ 292,276	\$ 186,037	\$ 188,569	\$ 193,145	\$ 323,665
Money Market Mutual Funds	FS430	\$ 258,440	\$ 158,192	\$ 169,422	\$ 171,157	\$ 261,205
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 194,510	\$ 110,248	\$ 108,760	\$ 106,973	\$ 181,868
Common and Preferred Stock	FS445	\$ 2,272,994	\$ 1,233,559	\$ 1,208,853	\$ 1,217,633	\$ 2,212,121
Real Estate Mortgages	FS450	\$ 53	\$ 57	\$ 30	\$ 33	\$ 35
Real Estate	FS455	\$ 96,365	\$ 55,360	\$ 54,338	\$ 53,954	\$ 71,295
Miscellaneous Assets	FS460	\$ 118,543	\$ 5,800	\$ 4,404	\$ 5,543	\$ 93,763
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	11	11	11
Domestic Equity	FS610	5	5	5	5	5
International/Global Equity	FS620	1	1	1	1	1
Stock/Bond Blend	FS630	1	1	1	1	1
Taxable Bond	FS640	2	2	2	2	2
Municipal Bond	FS650	0	0	0	0	0

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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	2	2	2	2	2
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 261,614	\$ 281,537	\$ 278,039	\$ 270,416	\$ 272,982
Domestic Equity	FS615	\$ 143,683	\$ 155,814	\$ 153,514	\$ 150,203	\$ 155,652
International/Global Equity	FS625	\$ 22,567	\$ 23,490	\$ 21,803	\$ 21,979	\$ 22,752
Stock/Bond Blend	FS635	\$ 841	\$ 862	\$ 824	\$ 853	\$ 869
Taxable Bond	FS645	\$ 80,585	\$ 87,873	\$ 89,242	\$ 85,404	\$ 77,891
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 13,938	\$ 13,498	\$ 12,656	\$ 11,977	\$ 15,818
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 166	\$ 0	\$ 0	\$ 0	\$ 71
Personal Trust and Agency Accounts	FS710	\$ 77	\$ 0	\$ 0	\$ 0	\$ 48
Retirement-Related Trust and Agency Accounts	FS720	\$ 39	\$ 0	\$ 0	\$ 0	\$ 7
Investment Management Agency Accounts	FS730	\$ 38	\$ 0	\$ 0	\$ 0	\$ 16
Other Fiduciary Accounts and Related Services	FS740	\$ 12	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 2	\$ 0	\$ 0	\$ 0	\$ 5
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4
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	\$ 2	\$ 0	\$ 0	\$ 0	\$ 1
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 33	\$ 0	\$ 0	\$ 0	\$ 1
Personal Trust and Agency Accounts	FS712	\$ 21	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 5	\$ 0	\$ 0	\$ 0	\$ 1
Other Fiduciary Accounts and Related Services	FS742	\$ 7	\$ 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	\$ 656,659	\$ 640,362	\$ 625,455	\$ 611,471	\$ 603,914
Equity Capital Deductions - Total	SUB1631	\$ 13,475	\$ 15,763	\$ 14,912	\$ 13,732	\$ 14,960
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 2,260	\$ 2,528	\$ 1,917	\$ 1,267	\$ 1,270

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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
Goodwill and Certain Other Intangible Assets	CCR115	\$ 8,507	\$ 8,582	\$ 8,736	\$ 9,068	\$ 9,218
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 2,708	\$ 4,653	\$ 4,259	\$ 3,397	\$ 4,472
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 1,803	\$ 1,308	\$- 547	\$ 1,821	\$- 2,138
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 1,803	\$ 1,308	\$- 547	\$ 1,821	\$- 2,138
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	\$ 644,987	\$ 625,907	\$ 609,996	\$ 599,560	\$ 586,816
Total Assets (SC60)	CCR205	\$ 6,023,431	\$ 5,904,511	\$ 5,826,306	\$ 5,668,009	\$ 5,592,310
Asset Deductions - Total	SUB1651	\$ 13,496	\$ 15,794	\$ 14,947	\$ 13,771	\$ 15,003
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 2,267	\$ 2,541	\$ 1,931	\$ 1,280	\$ 1,282
Goodwill and Certain Other Intangible Assets	CCR265	\$ 8,521	\$ 8,600	\$ 8,757	\$ 9,094	\$ 9,249
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 2,708	\$ 4,653	\$ 4,259	\$ 3,397	\$ 4,472
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 2,330	\$ 1,639	\$- 1,038	\$ 2,526	\$- 3,239
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 2,330	\$ 1,639	\$- 1,038	\$ 2,526	\$- 3,239
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 6,012,265	\$ 5,890,356	\$ 5,810,321	\$ 5,656,764	\$ 5,574,068
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 239,848	\$ 235,006	\$ 231,781	\$ 225,623	\$ 222,442
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 644,987	\$ 625,907	\$ 609,996	\$ 599,560	\$ 586,816
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,725	\$ 1,301	\$ 1,719	\$ 1,613	\$ 1,992
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	\$ 34,746	\$ 34,182	\$ 33,368	\$ 31,714	\$ 30,840
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 36,471	\$ 35,483	\$ 35,087	\$ 33,327	\$ 32,832
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 36,471	\$ 35,483	\$ 35,087	\$ 33,327	\$ 32,832

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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
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 238	\$ 219	\$ 122	\$ 191	\$ 43
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 9	\$ 9	\$ 7	\$ 4	\$ 2
Total Risk-Based Capital	CCR39	\$ 681,211	\$ 661,162	\$ 644,954	\$ 632,692	\$ 619,603
0% R/W Category - Cash	CCR400	\$ 43,770	\$ 38,763	\$ 40,560	\$ 35,664	\$ 37,583
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 48,976	\$ 51,945	\$ 50,348	\$ 50,558	\$ 57,229
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 13,078	\$ 10,687	\$ 9,387	\$ 5,896	\$ 26,169
0% R/W Category - Assets Total	CCR420	\$ 105,824	\$ 101,395	\$ 100,295	\$ 92,118	\$ 120,981
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	\$ 301,871	\$ 325,514	\$ 346,316	\$ 365,267	\$ 400,062
20% R/W Category - Claims on FHLBs	CCR435	\$ 283,747	\$ 254,548	\$ 211,398	\$ 207,846	\$ 232,250
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 43,572	\$ 42,899	\$ 40,050	\$ 38,176	\$ 38,822
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 88,082	\$ 88,793	\$ 86,541	\$ 99,134	\$ 92,997
20% R/W Category - Other	CCR450	\$ 192,442	\$ 183,664	\$ 174,517	\$ 167,614	\$ 156,921
20% R/W Category - Assets Total	CCR455	\$ 909,714	\$ 895,418	\$ 858,822	\$ 878,037	\$ 921,052
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 181,940	\$ 179,086	\$ 171,764	\$ 175,608	\$ 184,210
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 2,003,775	\$ 2,124,284	\$ 2,138,906	\$ 2,067,072	\$ 2,056,707
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 60,590	\$ 44,102	\$ 45,107	\$ 41,309	\$ 39,575
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,108	\$ 1,108	\$ 1,054	\$ 4,631	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 8,423	\$ 8,332	\$ 8,951	\$ 5,634	\$ 9,494
50% R/W Category - Other	CCR480	\$ 3,079	\$ 3,201	\$ 3,181	\$ 3,672	\$ 2,486
50% R/W Category - Assets Total	CCR485	\$ 2,076,975	\$ 2,181,027	\$ 2,197,199	\$ 2,122,318	\$ 2,108,262
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 1,038,495	\$ 1,090,520	\$ 1,098,606	\$ 1,061,168	\$ 1,054,139
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 221,599	\$ 225,565	\$ 480,238	\$ 217,889	\$ 238,794
100% R/W Category - All Other Assets	CCR506	\$ 2,862,780	\$ 2,755,359	\$ 2,354,364	\$ 2,510,204	\$ 2,358,787
100% R/W Category - Assets Total	CCR510	\$ 3,084,379	\$ 2,980,924	\$ 2,834,602	\$ 2,728,093	\$ 2,597,581
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 3,084,379	\$ 2,980,924	\$ 2,834,602	\$ 2,728,093	\$ 2,597,581
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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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	\$ 6,176,892	\$ 6,158,764	\$ 5,990,918	\$ 5,820,566	\$ 5,747,876
Subtotal Risk-Weighted Assets	CCR75	\$ 4,304,811	\$ 4,250,522	\$ 4,104,967	\$ 3,964,860	\$ 3,835,925
Excess Allowances for Loan and Lease Losses	CCR530	\$ 2,080	\$ 2,042	\$ 1,712	\$ 1,385	\$ 1,485
Total Risk-Weighted Assets	CCR78	\$ 4,302,731	\$ 4,248,480	\$ 4,103,255	\$ 3,963,475	\$ 3,834,440
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 344,215	\$ 339,874	\$ 328,260	\$ 317,079	\$ 306,755
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	10.73%	10.63%	10.50%	10.60%	10.53%
Total Risk-Based Capital Ratio	CCR820	15.83%	15.56%	15.72%	15.96%	16.16%
Tier 1 Risk-Based Capital Ratio	CCR830	14.99%	14.73%	14.87%	15.13%	15.30%
Tangible Equity Ratio	CCR840	10.73%	10.63%	10.50%	10.60%	10.53%

*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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