

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2005, 12:15 PM

TFR Industry Aggregate Report
93029 - OTS-Regulated: Missouri
June 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Number of Institutions		31	31	31	31	31
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	1	1	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						
Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 512,264	\$ 510,906	\$ 530,854	\$ 543,703	\$ 633,452
Cash and Non-Interest-Earning Deposits	SC110	\$ 78,748	\$ 74,970	\$ 85,697	\$ 73,327	\$ 78,557
Interest-Earning Deposits in FHLBs	SC112	\$ 58,192	\$ 56,498	\$ 90,914	\$ 90,751	\$ 116,759
Other Interest-Earning Deposits	SC118	\$ 36,832	\$ 50,249	\$ 44,918	\$ 46,536	\$ 63,450
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 21,961	\$ 17,896	\$ 11,584	\$ 19,653	\$ 46,210
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 202,893	\$ 201,516	\$ 190,442	\$ 206,211	\$ 214,713
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 54,701	\$ 51,266	\$ 48,261	\$ 49,982	\$ 48,270
State and Municipal Obligations	SC180	\$ 51,519	\$ 49,264	\$ 50,026	\$ 49,432	\$ 54,331
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 4,830	\$ 7,182	\$ 6,578	\$ 5,687	\$ 8,764
Accrued Interest Receivable	SC191	\$ 2,588	\$ 2,065	\$ 2,434	\$ 2,124	\$ 2,398
Mortgage-Backed Securities - Gross	SUB0072	\$ 388,519	\$ 406,963	\$ 448,437	\$ 474,086	\$ 494,709
Mortgage-Backed Securities - Total	SC22	\$ 388,519	\$ 406,963	\$ 448,437	\$ 474,086	\$ 494,709
Pass-Through - Total	SUB0073	\$ 293,930	\$ 309,000	\$ 347,224	\$ 368,882	\$ 390,714
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 293,930	\$ 309,000	\$ 347,224	\$ 368,882	\$ 390,714
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 92,805	\$ 96,176	\$ 99,205	\$ 103,089	\$ 101,768
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 36,276	\$ 36,315	\$ 36,806	\$ 38,564	\$ 34,550
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 54,934	\$ 58,289	\$ 61,853	\$ 63,942	\$ 66,594
Other	SC222	\$ 1,595	\$ 1,572	\$ 546	\$ 583	\$ 624
Accrued Interest Receivable	SC228	\$ 1,784	\$ 1,787	\$ 2,008	\$ 2,115	\$ 2,227

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 4,245,723	\$ 4,095,151	\$ 3,976,065	\$ 3,820,501	\$ 3,627,353
Mortgage Loans - Total	SC26	\$ 4,217,241	\$ 4,068,211	\$ 3,949,585	\$ 3,794,992	\$ 3,603,820
Construction Loans - Total	SUB0100	\$ 469,603	\$ 439,169	\$ 402,300	\$ 365,384	\$ 319,320
Residential - Total	SUB0110	\$ 416,458	\$ 395,485	\$ 357,135	\$ 326,505	\$ 288,802
1-4 Dwelling Units	SC230	\$ 384,074	\$ 366,662	\$ 329,531	\$ 306,427	\$ 273,436
Multifamily (5 or more) Dwelling Units	SC235	\$ 32,384	\$ 28,823	\$ 27,604	\$ 20,078	\$ 15,366
Nonresidential Property	SC240	\$ 53,145	\$ 43,684	\$ 45,165	\$ 38,879	\$ 30,518
Permanent Loans - Total	SUB0121	\$ 3,757,137	\$ 3,637,417	\$ 3,555,461	\$ 3,438,400	\$ 3,292,536
Residential - Total	SUB0131	\$ 2,827,336	\$ 2,721,555	\$ 2,700,770	\$ 2,640,617	\$ 2,506,810
1-4 Dwelling Units - Total	SUB0141	\$ 2,616,884	\$ 2,508,121	\$ 2,485,594	\$ 2,421,516	\$ 2,287,485
Revolving Open-End Loans	SC251	\$ 340,260	\$ 325,485	\$ 312,872	\$ 298,163	\$ 259,018
All Other - First Liens	SC254	\$ 2,182,094	\$ 2,093,781	\$ 2,077,193	\$ 2,029,486	\$ 1,944,483
All Other - Junior Liens	SC255	\$ 94,530	\$ 88,855	\$ 95,529	\$ 93,867	\$ 83,984
Multifamily (5 or more) Dwelling Units	SC256	\$ 210,452	\$ 213,434	\$ 215,176	\$ 219,101	\$ 219,325
Nonresidential Property (Except Land)	SC260	\$ 696,575	\$ 679,965	\$ 657,623	\$ 637,317	\$ 636,484
Land	SC265	\$ 233,226	\$ 235,897	\$ 197,068	\$ 160,466	\$ 149,242
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 150,154	\$ 118,825	\$ 153,977	\$ 191,928	\$ 94,044
Accrued Interest Receivable	SC272	\$ 18,696	\$ 18,130	\$ 17,260	\$ 16,390	\$ 15,099
Advances for Taxes and Insurance	SC275	\$ 287	\$ 435	\$ 1,044	\$ 327	\$ 398
Allowance for Loan and Lease Losses	SC283	\$ 28,482	\$ 26,940	\$ 26,480	\$ 25,509	\$ 23,533
Nonmortgage Loans - Gross	SUB0162	\$ 452,300	\$ 433,235	\$ 425,985	\$ 404,001	\$ 361,557
Nonmortgage Loans - Total	SC31	\$ 445,702	\$ 427,077	\$ 420,139	\$ 398,141	\$ 355,542
Commercial Loans - Total	SC32	\$ 336,415	\$ 321,441	\$ 313,098	\$ 291,214	\$ 253,885
Secured	SC300	\$ 273,539	\$ 263,519	\$ 256,991	\$ 235,717	\$ 201,536
Unsecured	SC303	\$ 10,003	\$ 7,969	\$ 7,125	\$ 7,578	\$ 4,636
Lease Receivables	SC306	\$ 52,873	\$ 49,953	\$ 48,982	\$ 47,919	\$ 47,713
Consumer Loans - Total	SC35	\$ 113,251	\$ 109,900	\$ 110,921	\$ 110,997	\$ 106,004
Loans on Deposits	SC310	\$ 15,409	\$ 13,538	\$ 15,800	\$ 11,292	\$ 11,540
Home Improvement Loans (Not secured by real estate)	SC316	\$ 1,890	\$ 1,850	\$ 1,851	\$ 2,010	\$ 2,037
Education Loans	SC320	\$ 356	\$ 409	\$ 565	\$ 753	\$ 1,304
Auto Loans	SC323	\$ 65,660	\$ 65,519	\$ 64,641	\$ 64,679	\$ 61,011
Mobile Home Loans	SC326	\$ 4,223	\$ 3,990	\$ 3,865	\$ 3,040	\$ 2,970
Credit Cards	SC328	\$ 1,357	\$ 1,711	\$ 2,703	\$ 2,745	\$ 2,608

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 24,356	\$ 22,883	\$ 21,496	\$ 26,478	\$ 24,534
Accrued Interest Receivable	SC348	\$ 2,634	\$ 1,894	\$ 1,966	\$ 1,790	\$ 1,668
Allowance for Loan and Lease Losses	SC357	\$ 6,598	\$ 6,158	\$ 5,846	\$ 5,860	\$ 6,015
Repossessed Assets - Gross	SUB0201	\$ 13,227	\$ 13,132	\$ 8,332	\$ 11,585	\$ 10,989
Repossessed Assets - Total	SC40	\$ 12,975	\$ 13,005	\$ 7,282	\$ 10,272	\$ 9,622
Real Estate - Total	SUB0210	\$ 13,183	\$ 13,042	\$ 8,274	\$ 11,484	\$ 10,886
Construction	SC405	\$ 0	\$ 587	\$ 130	\$ 718	\$ 130
Residential - Total	SUB0225	\$ 7,596	\$ 6,591	\$ 6,211	\$ 6,823	\$ 7,033
1-4 Dwelling Units	SC415	\$ 6,463	\$ 5,680	\$ 6,211	\$ 6,276	\$ 7,033
Multifamily (5 or more) Dwelling Units	SC425	\$ 1,133	\$ 911	\$ 0	\$ 547	\$ 0
Nonresidential (Except Land)	SC426	\$ 4,897	\$ 5,102	\$ 1,102	\$ 3,107	\$ 2,856
Land	SC428	\$ 690	\$ 762	\$ 831	\$ 836	\$ 867
Other Repossessed Assets	SC430	\$ 44	\$ 90	\$ 58	\$ 101	\$ 103
General Valuation Allowances	SC441	\$ 252	\$ 127	\$ 1,050	\$ 1,313	\$ 1,367
Real Estate Held for Investment	SC45	\$ 1,801	\$ 2,479	\$ 2,587	\$ 2,352	\$ 2,260
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 55,763	\$ 53,334	\$ 53,443	\$ 48,522	\$ 43,660
Federal Home Loan Bank Stock	SC510	\$ 53,536	\$ 51,059	\$ 51,193	\$ 46,080	\$ 41,213
Other	SC540	\$ 2,227	\$ 2,275	\$ 2,250	\$ 2,442	\$ 2,447
Office Premises and Equipment	SC55	\$ 89,783	\$ 88,025	\$ 83,439	\$ 81,274	\$ 80,986
Other Assets - Gross	SUB0262	\$ 102,218	\$ 98,035	\$ 96,558	\$ 95,691	\$ 97,813
Other Assets - Total	SC59	\$ 102,202	\$ 98,009	\$ 96,544	\$ 95,669	\$ 97,782
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 24,486	\$ 24,241	\$ 22,578	\$ 22,345	\$ 19,191
Bank-Owned Life Insurance - Other	SC625	\$ 13,534	\$ 12,920	\$ 10,746	\$ 10,639	\$ 10,886
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 20,189	\$ 18,760	\$ 18,391	\$ 18,495	\$ 18,608
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 9,589	\$ 9,940	\$ 9,872	\$ 10,159	\$ 10,343
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 34,420	\$ 32,174	\$ 34,971	\$ 34,053	\$ 38,785
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 16	\$ 26	\$ 14	\$ 22	\$ 31
General Valuation Allowances - Total	SUB2092	\$ 35,348	\$ 33,251	\$ 33,390	\$ 32,704	\$ 30,946
Total Assets - Gross	SUB0283	\$ 5,861,598	\$ 5,701,260	\$ 5,625,700	\$ 5,481,715	\$ 5,352,779
Total Assets	SC60	\$ 5,826,250	\$ 5,668,009	\$ 5,592,310	\$ 5,449,011	\$ 5,321,833
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 4,004,792	\$ 4,001,317	\$ 3,841,129	\$ 3,819,545	\$ 3,785,657
Deposits	SC710	\$ 3,958,629	\$ 3,960,155	\$ 3,811,397	\$ 3,762,699	\$ 3,740,710
Escrows	SC712	\$ 46,500	\$ 41,228	\$ 29,412	\$ 56,215	\$ 44,154
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 337	\$- 66	\$ 320	\$ 631	\$ 793
Borrowings - Total	SC72	\$ 1,139,872	\$ 1,010,331	\$ 1,098,282	\$ 996,492	\$ 918,179
Advances from FHLBank	SC720	\$ 970,645	\$ 844,317	\$ 887,179	\$ 805,030	\$ 690,338
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 163,850	\$ 161,989	\$ 209,310	\$ 189,563	\$ 224,052
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	\$ 5,377	\$ 4,025	\$ 1,793	\$ 1,899	\$ 3,789
Other Liabilities - Total	SC75	\$ 56,039	\$ 44,889	\$ 48,970	\$ 42,558	\$ 44,326
Accrued Interest Payable - Deposits	SC763	\$ 3,862	\$ 3,790	\$ 3,361	\$ 3,181	\$ 2,657
Accrued Interest Payable - Other	SC766	\$ 1,474	\$ 1,050	\$ 570	\$ 386	\$ 435
Accrued Taxes	SC776	\$ 7,341	\$ 6,728	\$ 10,890	\$ 8,934	\$ 4,652
Accounts Payable	SC780	\$ 19,922	\$ 14,721	\$ 10,994	\$ 13,156	\$ 15,895
Deferred Income Taxes	SC790	\$ 2,775	\$ 2,582	\$ 3,118	\$ 3,134	\$ 4,664
Other Liabilities and Deferred Income	SC796	\$ 20,665	\$ 16,018	\$ 20,037	\$ 13,767	\$ 16,023
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	\$ 5,200,703	\$ 5,056,537	\$ 4,988,381	\$ 4,858,595	\$ 4,748,162

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 0	\$ 0	\$ 16	\$ 13	\$ 12
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 625,549	\$ 611,471	\$ 603,914	\$ 590,404	\$ 573,660
Stock - Total	SUB0311	\$ 281,117	\$ 276,478	\$ 274,903	\$ 264,335	\$ 263,194
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 30,592	\$ 30,589	\$ 30,589	\$ 30,589	\$ 30,585
Common Stock - Paid in Excess of Par	SC830	\$ 250,525	\$ 245,889	\$ 244,314	\$ 233,746	\$ 232,609
Accumulated Other Comprehensive Income - Total	SC86	\$- 1,360	\$- 4,008	\$ 165	\$- 34	\$- 4,215
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 231	\$- 2,252	\$ 1,921	\$ 1,721	\$- 2,574
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 1,591	\$- 1,756	\$- 1,756	\$- 1,755	\$- 1,641
Retained Earnings	SC880	\$ 348,616	\$ 342,056	\$ 332,087	\$ 329,699	\$ 318,396
Other Components of Equity Capital	SC891	\$- 2,824	\$- 3,055	\$- 3,241	\$- 3,596	\$- 3,715
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 5,826,252	\$ 5,668,008	\$ 5,592,311	\$ 5,449,012	\$ 5,321,834

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Other Codes As of Jun 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	2	\$ 3
3	Federal, State, or other taxes receivable	3	\$ 166
4	Net deferred tax assets	16	\$ 14,629
6	Prepaid deposit insurance premiums	7	\$ 48
7	Prepaid expenses	25	\$ 3,659
8	Deposits for utilities and other services	1	\$ 63
9	Advances for loans serviced for others	1	\$ 77
10	Property leased to others, net of accumul. deprec.	1	\$ 189
14	Other noninterest-bearing short-term accounts recv	5	\$ 3,042
22	Unapplied loan disbursements	1	\$ 5,737
99	Other	21	\$ 3,774

Other Liability Codes

Code	Description	Count	Amount
7	Deferred gains from the sale of real estate	1	\$ 34
11	The liability recorded for post-retirement benefit	7	\$ 2,723
13	Amounts payable under interest-rate-swap agreement	1	\$ 73
14	Unapplied loan payments received	4	\$ 2,432
16	Recourse loan liability	1	\$ 494
17	Noninterest-bearing payables to Hold Co/Affiliates	2	\$ 1,655
20	F/V of all derivative instru. reportable as liab.	3	\$ 1,210
21	Liabilities for credit losses on OBS credit exposures	1	\$ 70
99	Other	25	\$ 10,458

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 77,846	\$ 73,472	\$ 71,540	\$ 68,572	\$ 65,356
Deposits and Investment Securities	SO115	\$ 3,599	\$ 3,512	\$ 3,320	\$ 3,471	\$ 2,997
Mortgage-Backed Securities	SO125	\$ 3,681	\$ 3,991	\$ 4,007	\$ 4,124	\$ 4,134
Mortgage Loans	SO141	\$ 62,708	\$ 58,454	\$ 57,021	\$ 54,542	\$ 52,009
Nonmortgage Loans - Total	SUB0950	\$ 7,858	\$ 7,515	\$ 7,192	\$ 6,435	\$ 6,216
Commercial Loans and Leases	SO160	\$ 5,890	\$ 5,597	\$ 5,211	\$ 4,395	\$ 4,214
Consumer Loans and Leases	SO171	\$ 1,968	\$ 1,918	\$ 1,981	\$ 2,040	\$ 2,002
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 292	\$ 238	\$ 211	\$ 246	\$ 110
Federal Home Loan Bank Stock	SO181	\$ 291	\$ 237	\$ 206	\$ 243	\$ 108
Other	SO185	\$ 1	\$ 1	\$ 5	\$ 3	\$ 2
Interest Expense - Total	SO21	\$ 30,020	\$ 26,864	\$ 25,039	\$ 22,994	\$ 21,618
Deposits	SO215	\$ 21,376	\$ 18,892	\$ 17,853	\$ 16,942	\$ 16,201
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 7,420	\$ 6,788	\$ 6,193	\$ 5,303	\$ 4,686
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	\$ 1,224	\$ 1,184	\$ 993	\$ 749	\$ 731
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 48,118	\$ 46,846	\$ 46,712	\$ 45,824	\$ 43,848
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 3,900	\$ 1,609	\$ 4,725	\$ 2,741	\$ 1,587
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 44,218	\$ 45,237	\$ 41,987	\$ 43,083	\$ 42,261
Noninterest Income - Total	SO42	\$ 30,327	\$ 29,629	\$ 29,635	\$ 31,237	\$ 30,388
Mortgage Loan Serving Fees	SO410	\$ 524	\$ 633	\$ 516	\$ 750	\$ 570
Other Fees and Charges	SO420	\$ 20,671	\$ 20,267	\$ 19,981	\$ 20,357	\$ 19,043
Net Income (Loss) from Other - Total	SUB0451	\$ 7,872	\$ 7,342	\$ 7,607	\$ 8,184	\$ 9,934
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 9,009	\$ 6,806	\$ 7,717	\$ 7,358	\$ 9,666
Operations & Sale of Repossessed Assets	SO461	\$- 340	\$ 138	\$- 165	\$ 254	\$ 273
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 803	\$ 159	\$- 351	\$ 379	\$- 11
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 10	\$- 6	\$ 82	\$ 6
Sale of Loans Held for Investment	SO475	\$- 3	\$ 197	\$ 29	\$ 0	\$ 0

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 9	\$ 32	\$ 383	\$ 111	\$ 0
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 1,260	\$ 1,387	\$ 1,531	\$ 1,946	\$ 841
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	\$ 51,215	\$ 50,287	\$ 49,151	\$ 48,217	\$ 49,880
All Personnel Compensation and Expense	SO510	\$ 29,381	\$ 29,128	\$ 29,836	\$ 27,653	\$ 27,705
Legal Expense	SO520	\$ 438	\$ 466	\$ 485	\$ 532	\$ 432
Office Occupancy and Equipment Expense	SO530	\$ 8,144	\$ 7,782	\$ 7,390	\$ 7,650	\$ 7,764
Marketing and Other Professional Services	SO540	\$ 6,447	\$ 6,014	\$ 4,906	\$ 5,630	\$ 7,440
Loan Servicing Fees	SO550	\$ 88	\$ 101	\$ 101	\$ 108	\$ 111
Goodwill and Other Intangibles Expense	SO560	\$ 300	\$ 283	\$ 264	\$ 268	\$ 259
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 10	\$ 65	\$ 43	\$ 116	\$ 43
Other Noninterest Expense	SO580	\$ 6,407	\$ 6,448	\$ 6,126	\$ 6,260	\$ 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	\$ 23,330	\$ 24,579	\$ 22,471	\$ 26,103	\$ 22,769
Income Taxes - Total	SO71	\$ 8,272	\$ 8,707	\$ 7,981	\$ 9,069	\$ 8,272
Federal	SO710	\$ 7,094	\$ 7,466	\$ 7,087	\$ 7,729	\$ 6,988
State, Local & Other	SO720	\$ 1,178	\$ 1,241	\$ 894	\$ 1,340	\$ 1,284
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 15,058	\$ 15,872	\$ 14,490	\$ 17,034	\$ 14,497
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 15,058	\$ 15,872	\$ 14,490	\$ 17,034	\$ 14,497

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Other Codes As of Jun 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	11	\$ 32
6	Net income(loss)-equity invest in uncons sub org	2	\$ 92
9	Net income from data processing lease/services	1	\$ 39
11	Adjustments to prior periods	1	\$ 80
15	Income from corporate-owned life insurance	4	\$ 339
99	Other	18	\$ 715

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	4	\$ 10
2	OTS assessments	10	\$ 66
3	Interest expense on income taxes	1	\$ 15
6	Supervisory examination fees	4	\$ 30
7	Office supplies, printing, and postage	21	\$ 1,047
8	Telephone, including data lines	8	\$ 356
9	Loan origination expense	8	\$ 419
10	ATM expense	4	\$ 213
14	Losses from fraud	1	\$ 4
17	Charitable contributions	1	\$ 7
19	Realized/unrealized losses on derivatives	1	\$ 87
99	Other	26	\$ 2,087

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 151,318	\$ 73,472	\$ 269,332	\$ 197,792	\$ 129,220
YTD - Deposits and Investment Securities	Y_SO115	\$ 7,111	\$ 3,512	\$ 12,686	\$ 9,366	\$ 5,895
YTD - Mortgage-Backed Securities	Y_SO125	\$ 7,672	\$ 3,991	\$ 16,210	\$ 12,203	\$ 8,079
YTD - Mortgage Loans	Y_SO141	\$ 121,162	\$ 58,454	\$ 214,254	\$ 157,233	\$ 102,691
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 11,487	\$ 5,597	\$ 17,889	\$ 12,678	\$ 8,283
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 3,886	\$ 1,918	\$ 8,293	\$ 6,312	\$ 4,272
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 530	\$ 238	\$ 720	\$ 509	\$ 263
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 528	\$ 237	\$ 708	\$ 502	\$ 259
YTD - Other	Y_SO185	\$ 2	\$ 1	\$ 12	\$ 7	\$ 4
YTD - Interest Expense - Total	Y_SO21	\$ 56,884	\$ 26,864	\$ 90,929	\$ 65,890	\$ 42,896
YTD - Deposits	Y_SO215	\$ 40,268	\$ 18,892	\$ 67,134	\$ 49,281	\$ 32,339
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 14,208	\$ 6,788	\$ 20,763	\$ 14,570	\$ 9,267
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	\$ 2,408	\$ 1,184	\$ 3,032	\$ 2,039	\$ 1,290
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	\$ 94,964	\$ 46,846	\$ 179,123	\$ 132,411	\$ 86,587
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 5,509	\$ 1,609	\$ 10,351	\$ 5,626	\$ 2,885
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 89,455	\$ 45,237	\$ 168,772	\$ 126,785	\$ 83,702
YTD - Noninterest Income - Total	Y_SO42	\$ 59,956	\$ 29,629	\$ 120,415	\$ 90,780	\$ 59,543
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,157	\$ 633	\$ 2,157	\$ 1,641	\$ 891
YTD - Other Fees and Charges	Y_SO420	\$ 40,938	\$ 20,267	\$ 77,396	\$ 57,415	\$ 37,058
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 15,214	\$ 7,342	\$ 35,096	\$ 27,489	\$ 19,305
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 15,815	\$ 6,806	\$ 33,491	\$ 25,774	\$ 18,416
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 202	\$ 138	\$ 208	\$ 373	\$ 119
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 644	\$ 159	\$ 13	\$ 364	\$- 15
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 10	\$ 10	\$ 103	\$ 109	\$ 27
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 194	\$ 197	\$ 29	\$ 0	\$ 0

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 41	\$ 32	\$ 1,252	\$ 869	\$ 758
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 2,647	\$ 1,387	\$ 5,766	\$ 4,235	\$ 2,289
YTD - Noninterest Expense - Total	Y_SO51	\$ 101,502	\$ 50,287	\$ 194,459	\$ 145,308	\$ 97,091
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 58,509	\$ 29,128	\$ 113,602	\$ 83,766	\$ 56,113
YTD - Legal Expense	Y_SO520	\$ 904	\$ 466	\$ 2,050	\$ 1,565	\$ 1,033
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 15,926	\$ 7,782	\$ 30,636	\$ 23,246	\$ 15,596
YTD - Marketing and Other Professional Services	Y_SO540	\$ 12,461	\$ 6,014	\$ 22,455	\$ 17,549	\$ 11,919
YTD - Loan Servicing Fees	Y_SO550	\$ 189	\$ 101	\$ 442	\$ 341	\$ 233
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 583	\$ 283	\$ 1,023	\$ 759	\$ 491
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 75	\$ 65	\$ 219	\$ 176	\$ 60
YTD - Other Noninterest Expense	Y_SO580	\$ 12,855	\$ 6,448	\$ 24,032	\$ 17,906	\$ 11,646
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 47,909	\$ 24,579	\$ 94,728	\$ 72,257	\$ 46,154
YTD - Income Taxes - Total	Y_SO71	\$ 16,979	\$ 8,707	\$ 33,744	\$ 25,763	\$ 16,694
YTD - Federal	Y_SO710	\$ 14,560	\$ 7,466	\$ 28,846	\$ 21,759	\$ 14,030
YTD - State, Local, and Other	Y_SO720	\$ 2,419	\$ 1,241	\$ 4,898	\$ 4,004	\$ 2,664
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 30,930	\$ 15,872	\$ 60,984	\$ 46,494	\$ 29,460
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 30,930	\$ 15,872	\$ 60,984	\$ 46,494	\$ 29,460

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 33,253	\$ 33,389	\$ 32,705	\$ 30,950	\$ 30,627
Net Provision for Loss	VA115	\$ 2,786	\$ 1,646	\$ 647	\$ 2,689	\$ 1,630
Transfers	VA125	\$ 67	\$ 1,157	\$ 3,899	\$- 341	\$- 139
Recoveries	VA135	\$ 352	\$ 556	\$ 1,158	\$ 476	\$ 393
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$- 7	\$- 329
Charge-offs	VA155	\$ 1,108	\$ 3,496	\$ 5,020	\$ 1,062	\$ 1,232
General Valuation Allowances - Ending Balance	VA165	\$ 35,350	\$ 33,252	\$ 33,389	\$ 32,705	\$ 30,950
Specific Valuation Allowances - Beginning Balance	VA108	\$ 2,033	\$ 3,244	\$ 3,457	\$ 3,051	\$ 2,990
Net Provision for Loss	VA118	\$ 1,124	\$ 28	\$ 4,121	\$ 168	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$- 67	\$- 1,157	\$- 3,899	\$ 341	\$ 139
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 24	\$ 82	\$ 435	\$ 103	\$ 78
Specific Valuation Allowances - Ending Balance	VA168	\$ 3,066	\$ 2,033	\$ 3,244	\$ 3,457	\$ 3,051
Total Valuation Allowances - Beginning Balance	VA110	\$ 35,286	\$ 36,633	\$ 36,162	\$ 34,001	\$ 33,617
Net Provision for Loss	VA120	\$ 3,910	\$ 1,674	\$ 4,768	\$ 2,857	\$ 1,630
Recoveries	VA140	\$ 352	\$ 556	\$ 1,158	\$ 476	\$ 393
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ - 7	\$- 329
Charge-offs	VA160	\$ 1,132	\$ 3,578	\$ 5,455	\$ 1,165	\$ 1,310
Total Valuation Allowances - Ending Balance	VA170	\$ 38,416	\$ 35,285	\$ 36,633	\$ 36,162	\$ 34,001
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 1,108	\$ 3,496	\$ 5,020	\$ 1,062	\$ 1,232
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 83	\$ 1,573	\$ 231	\$ 363	\$ 95
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 2	\$ 87	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 2	\$ 87	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 83	\$ 1,573	\$ 229	\$ 276	\$ 95
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 45	\$ 0	\$ 13	\$ 26	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 38	\$ 179	\$ 213	\$ 203	\$ 63
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 100	\$ 3	\$ 20	\$ 17
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 22	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 1,272	\$ 0	\$ 27	\$ 15
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 789	\$ 1,025	\$ 4,623	\$ 534	\$ 959
Commercial Loans	VA520	\$ 467	\$ 661	\$ 4,233	\$ 270	\$ 640
Consumer Loans - Total	SUB2061	\$ 322	\$ 364	\$ 390	\$ 264	\$ 319
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 2	\$ 19	\$ 0	\$ 2
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 99	\$ 109	\$ 107	\$ 39	\$ 106
Mobile Home Loans	VA550	\$ 0	\$ 12	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 33	\$ 65	\$ 59	\$ 44	\$ 44
Other	VA560	\$ 190	\$ 176	\$ 205	\$ 181	\$ 167
Reposessed Assets - Total	VA60	\$ 236	\$ 882	\$ 166	\$ 148	\$ 113
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 236	\$ 36	\$ 165	\$ 139	\$ 74
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 838	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 0	\$ 8	\$ 1	\$ 9	\$ 39
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	\$ 0	\$ 16	\$ 0	\$ 17	\$ 65
GVA Recoveries - Assets - Total	SUB2126	\$ 352	\$ 556	\$ 1,158	\$ 476	\$ 393
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 189	\$ 293	\$ 944	\$ 266	\$ 180
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 216	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 216	\$ 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	\$ 189	\$ 293	\$ 728	\$ 266	\$ 180
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 163	\$ 2	\$ 0	\$ 109	\$ 6
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 18	\$ 285	\$ 237	\$ 51	\$ 174
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0	\$ 6	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 8	\$ 0	\$ 491	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 6	\$ 0	\$ 100	\$ 0
Nonmortgage Loans - Total	VA57	\$ 163	\$ 263	\$ 213	\$ 208	\$ 213
Commercial Loans	VA521	\$ 29	\$ 16	\$ 67	\$ 60	\$ 45
Consumer Loans - Total	SUB2161	\$ 134	\$ 247	\$ 146	\$ 148	\$ 168
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 6	\$ 2	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 66	\$ 50	\$ 31	\$ 44	\$ 96

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 18	\$ 25	\$ 37	\$ 26	\$ 42
Other	VA561	\$ 50	\$ 166	\$ 76	\$ 78	\$ 30
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 1	\$ 2	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 1,058	\$- 1,127	\$ 215	\$ 508	\$ 140
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 255	\$- 925	\$ 47	\$ 319	\$- 20
Construction - Total	SUB2230	\$ 36	\$ 50	\$ 0	\$ 95	\$ 0
1-4 Dwelling Units	VA422	\$ 11	\$ 50	\$ 0	\$ 95	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 25	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 219	\$- 975	\$ 47	\$ 224	\$- 20
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 28	\$ 191	\$ 29	\$ 191	\$ 10
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 90	\$ 57	\$ 18	\$ 33	\$- 29
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$- 1
Multifamily (5 or more) Dwelling Units	VA472	\$ 11	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 260	\$- 1,222	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 10	\$- 1	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 800	\$- 234	\$ 119	\$ 39	\$ 158
Commercial Loans	VA522	\$ 867	\$- 313	\$ 254	\$- 52	\$ 87
Consumer Loans - Total	SUB2261	\$- 67	\$ 79	\$- 135	\$ 91	\$ 71
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	\$- 44	\$- 8	\$- 127	\$ 15	\$ 8
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$- 23	\$ 87	\$- 8	\$ 76	\$ 63
Reposessed Assets - Total	VA62	\$ 3	\$ 32	\$ 49	\$ 150	\$ 2
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 3	\$ 31	\$ 48	\$ 149	\$ 0
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		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 1	\$ 1	\$ 1	\$ 2
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	\$ 1,814	\$ 1,813	\$ 4,077	\$ 1,094	\$ 979
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 149	\$ 355	\$- 666	\$ 416	\$- 105
Construction - Total	SUB2330	\$ 36	\$ 50	\$- 214	\$ 182	\$ 0
1-4 Dwelling Units	VA425	\$ 11	\$ 50	\$- 214	\$ 182	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 25	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 113	\$ 305	\$- 452	\$ 234	\$- 105
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$- 90	\$ 189	\$ 42	\$ 108	\$ 4
1-4 Dwelling Units - Secured by First Liens	VA459	\$- 70	\$- 49	\$- 6	\$ 185	\$- 140
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$ 100	\$ 3	\$ 14	\$ 16
Multifamily (5 or more) Dwelling Units	VA475	\$ 11	\$ 22	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 252	\$ 50	\$- 491	\$ 27	\$ 15
Land	VA495	\$ 10	\$- 7	\$ 0	\$- 100	\$ 0
Nonmortgage Loans - Total	VA59	\$ 1,426	\$ 528	\$ 4,529	\$ 365	\$ 904
Commercial Loans	VA525	\$ 1,305	\$ 332	\$ 4,420	\$ 158	\$ 682
Consumer Loans - Total	SUB2361	\$ 121	\$ 196	\$ 109	\$ 207	\$ 222
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$- 4	\$ 17	\$ 0	\$ 2
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$- 11	\$ 51	\$- 51	\$ 10	\$ 18
Mobile Home Loans	VA555	\$ 0	\$ 12	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 15	\$ 40	\$ 22	\$ 18	\$ 2
Other	VA565	\$ 117	\$ 97	\$ 121	\$ 179	\$ 200
Reposessed Assets - Total	VA65	\$ 239	\$ 914	\$ 215	\$ 298	\$ 115
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 239	\$ 67	\$ 213	\$ 288	\$ 74

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 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	\$ 839	\$ 1	\$ 1	\$ 2
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 8	\$ 1	\$ 9	\$ 39
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	\$ 0	\$ 16	\$- 1	\$ 15	\$ 65
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 1,892	\$ 7,678	\$ 3,070	\$ 1,798	\$ 1,443
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 10,780	\$ 12,026	\$ 10,889	\$ 4,796	\$ 9,354
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 2,771	\$ 8,529	\$ 2,318	\$ 4,587	\$ 2,060
Construction	VA951	\$ 0	\$ 281	\$ 60	\$ 713	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 2,549	\$ 2,591	\$ 2,089	\$ 2,942	\$ 1,916
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 222	\$ 911	\$ 0	\$ 679	\$ 83
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 4,746	\$ 169	\$ 253	\$ 61
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 35,247	\$ 33,513	\$ 35,073	\$ 34,781	\$ 31,513
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 49,670	\$ 54,381	\$ 55,294	\$ 55,534	\$ 58,060
Substandard	VA965	\$ 46,972	\$ 50,572	\$ 51,369	\$ 51,716	\$ 54,573
Doubtful	VA970	\$ 2,698	\$ 3,617	\$ 3,925	\$ 3,818	\$ 3,487
Loss	VA975	\$ 0	\$ 192	\$ 0	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 72,653	\$ 70,136	\$ 89,905	\$ 79,618	\$ 86,444
Mortgages - Total	SUB2421	\$ 64,265	\$ 61,065	\$ 79,916	\$ 70,910	\$ 76,446
Construction and Land Loans	SUB2430	\$ 7,309	\$ 4,349	\$ 4,989	\$ 3,636	\$ 4,503
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 48,839	\$ 43,024	\$ 53,216	\$ 46,513	\$ 48,978
Permanent Loans Secured by All Other Property	SUB2450	\$ 10,631	\$ 14,271	\$ 23,054	\$ 22,379	\$ 24,688
Nonmortgages - Total	SUB2461	\$ 8,388	\$ 9,071	\$ 9,989	\$ 8,708	\$ 9,998
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 49,586	\$ 43,482	\$ 56,656	\$ 50,346	\$ 56,539

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 44,671	\$ 38,554	\$ 51,608	\$ 44,047	\$ 51,301
Mortgage Loans - Total	SUB2481	\$ 39,564	\$ 32,952	\$ 46,216	\$ 40,177	\$ 44,940
Construction	PD115	\$ 3,173	\$ 2,378	\$ 2,931	\$ 2,000	\$ 2,502
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 1,932	\$ 313	\$ 656	\$ 292	\$ 217
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 31,336	\$ 26,921	\$ 33,635	\$ 28,740	\$ 31,012
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 421	\$ 408	\$ 513	\$ 298	\$ 427
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 131	\$ 556	\$ 877	\$ 3,874	\$ 695
Permanent - Nonresidential Property (Except Land)	PD135	\$ 2,030	\$ 1,879	\$ 6,339	\$ 3,418	\$ 8,426
Permanent - Land	PD138	\$ 541	\$ 497	\$ 1,265	\$ 1,555	\$ 1,661
Nonmortgage Loans - Commercial Loans	PD140	\$ 3,473	\$ 3,915	\$ 3,314	\$ 1,896	\$ 3,470
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 1,634	\$ 1,687	\$ 2,078	\$ 1,974	\$ 2,891
Loans on Deposits	PD161	\$ 140	\$ 122	\$ 171	\$ 66	\$ 90
Home Improvement Loans	PD163	\$ 25	\$ 0	\$ 102	\$ 74	\$ 53
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 33	\$ 0
Auto Loans	PD167	\$ 963	\$ 1,122	\$ 1,289	\$ 1,352	\$ 1,699
Mobile Home Loans	PD169	\$ 132	\$ 184	\$ 51	\$ 35	\$ 45
Credit Cards	PD171	\$ 35	\$ 34	\$ 58	\$ 77	\$ 41
Other	PD180	\$ 339	\$ 225	\$ 407	\$ 337	\$ 963
Memo - Troubled Debt Restructured Included Above	PD190	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 874	\$ 485	\$ 572	\$ 35	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 4,915	\$ 4,928	\$ 5,048	\$ 6,299	\$ 5,238
Mortgage Loans - Total	SUB2491	\$ 4,666	\$ 4,739	\$ 4,569	\$ 5,809	\$ 4,940
Construction	PD215	\$ 63	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 356	\$ 173	\$ 294	\$ 215	\$ 257
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 4,039	\$ 4,128	\$ 4,022	\$ 4,788	\$ 4,122
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 178	\$ 71	\$ 107	\$ 129	\$ 167
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD235	\$ 0	\$ 367	\$ 146	\$ 651	\$ 387
Permanent - Land	PD238	\$ 30	\$ 0	\$ 0	\$ 26	\$ 7
Nonmortgage Loans - Commercial Loans	PD240	\$ 63	\$ 118	\$ 261	\$ 397	\$ 196
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 186	\$ 71	\$ 218	\$ 93	\$ 102
Loans on Deposits	PD261	\$ 32	\$ 0	\$ 22	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 86	\$ 18	\$ 139	\$ 47	\$ 62
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 17	\$ 16	\$ 0
Credit Cards	PD271	\$ 9	\$ 11	\$ 29	\$ 21	\$ 36
Other	PD280	\$ 59	\$ 42	\$ 11	\$ 9	\$ 4
Memo - Troubled Debt Restructured Included Above	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 973	\$ 622	\$ 1,091	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 23,067	\$ 26,654	\$ 33,249	\$ 29,272	\$ 29,905
Mortgage Loans - Total	SUB2501	\$ 20,035	\$ 23,374	\$ 29,131	\$ 24,924	\$ 26,566
Construction	PD315	\$ 1,559	\$ 1,392	\$ 715	\$ 18	\$ 278
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 132	\$ 104	\$ 163	\$ 69	\$ 323
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 10,423	\$ 10,880	\$ 13,531	\$ 11,876	\$ 12,240
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 22	\$ 26	\$ 295	\$ 106	\$ 213
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 696	\$ 2,388	\$ 2,259	\$ 958	\$ 1,358
Permanent - Nonresidential Property (Except Land)	PD335	\$ 5,260	\$ 8,502	\$ 12,090	\$ 11,860	\$ 12,099
Permanent - Land	PD338	\$ 1,943	\$ 82	\$ 78	\$ 37	\$ 55
Nonmortgage Loans - Commercial Loans	PD340	\$ 2,353	\$ 2,579	\$ 3,156	\$ 3,650	\$ 2,661
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 679	\$ 701	\$ 962	\$ 698	\$ 678
Loans on Deposits	PD361	\$ 96	\$ 2	\$ 98	\$ 0	\$ 36
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 19	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 397	\$ 438	\$ 606	\$ 421	\$ 467
Mobile Home Loans	PD369	\$ 44	\$ 78	\$ 78	\$ 10	\$ 20
Credit Cards	PD371	\$ 0	\$ 3	\$ 2	\$ 12	\$ 0
Other	PD380	\$ 142	\$ 180	\$ 178	\$ 236	\$ 155
Memo - Troubled Debt Restructured Included Above	PD390	\$ 1,578	\$ 1,660	\$ 2,529	\$ 64	\$ 68
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 0	\$ 65	\$ 3	\$ 17	\$ 51
Schedule LD --- Loan Data						
Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 136,847	\$ 131,184	\$ 133,819	\$ 118,293	\$ 112,368

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Schedule LD --- Loan Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 126,853	\$ 121,634	\$ 120,502	\$ 109,929	\$ 102,075
100% and greater LTV	LD120	\$ 9,994	\$ 9,550	\$ 13,317	\$ 8,364	\$ 10,293
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 4,796	\$ 3,353	\$ 2,408	\$ 2,502	\$ 3,313
Past Due and Still Accruing - Total	SUB5240	\$ 4,680	\$ 3,056	\$ 1,842	\$ 1,974	\$ 2,771
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 3,862	\$ 2,667	\$ 1,207	\$ 1,404	\$ 1,865
90% up to 100% LTV	LD210	\$ 3,562	\$ 2,646	\$ 892	\$ 1,159	\$ 1,569
100% and greater LTV	LD220	\$ 300	\$ 21	\$ 315	\$ 245	\$ 296
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 818	\$ 389	\$ 635	\$ 570	\$ 906
90% up to 100% LTV	LD230	\$ 814	\$ 349	\$ 635	\$ 570	\$ 879
100% and greater LTV	LD240	\$ 4	\$ 40	\$ 0	\$ 0	\$ 27
Nonaccrual - Total	SUB5230	\$ 116	\$ 297	\$ 566	\$ 528	\$ 542
90% up to 100% LTV	LD250	\$ 95	\$ 168	\$ 399	\$ 461	\$ 308
100% and greater LTV	LD260	\$ 21	\$ 129	\$ 167	\$ 67	\$ 234
Net Charge-offs - Total	SUB5300	\$- 10	\$- 23	\$ 10	\$- 35	\$- 11
90% up to 100% LTV	LD310	\$- 10	\$- 25	\$ 10	\$- 35	\$- 11
100% and greater LTV	LD320	\$ 0	\$ 2	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 249	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 249	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 37,790	\$ 20,613	\$ 30,675	\$ 31,480	\$ 35,527
90% up to 100% LTV	LD430	\$ 33,023	\$ 16,807	\$ 25,831	\$ 25,408	\$ 29,806
100% and greater LTV	LD440	\$ 4,767	\$ 3,806	\$ 4,844	\$ 6,072	\$ 5,721
Sales - Total	SUB5340	\$ 12,253	\$ 5,540	\$ 10,433	\$ 10,684	\$ 9,357
90% up to 100% LTV	LD450	\$ 10,141	\$ 4,188	\$ 7,514	\$ 7,643	\$ 7,927
100% and greater LTV	LD460	\$ 2,112	\$ 1,352	\$ 2,919	\$ 3,041	\$ 1,430

Schedule CC --- Consolidated Commitments and Contingencies		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 420,273	\$ 370,445	\$ 336,869	\$ 328,203	\$ 338,244
Mortgage Construction Loans	CC105	\$ 315,123	\$ 281,068	\$ 251,236	\$ 244,486	\$ 229,744
Other Mortgage Loans	CC115	\$ 105,150	\$ 89,377	\$ 85,633	\$ 83,717	\$ 108,500
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 4,717	\$ 13,644	\$ 16,651	\$ 16,720	\$ 13,806
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 376,028	\$ 309,846	\$ 284,339	\$ 278,043	\$ 291,025
1-4 Dwelling Units	CC280	\$ 294,650	\$ 241,745	\$ 217,126	\$ 216,247	\$ 240,454

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Schedule CC --- Consolidated Commitments and Contingencies		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 9,857	\$ 2,367	\$ 1,075	\$ 10,548	\$ 8,684
All Other Real Estate	CC300	\$ 71,521	\$ 65,734	\$ 66,138	\$ 51,248	\$ 41,887
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 27,926	\$ 15,106	\$ 21,052	\$ 17,292	\$ 37,072
Commitments Outstanding to Purchase Loans	CC320	\$ 3,313	\$ 4,266	\$ 1,694	\$ 2,008	\$ 4,784
Commitments Outstanding to Sell Loans	CC330	\$ 236,445	\$ 168,796	\$ 146,139	\$ 151,341	\$ 173,125
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 494	\$ 400	\$ 3,200	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 106,794	\$ 41,677	\$ 34,011	\$ 101,069	\$ 80,762
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 500	\$ 805	\$ 8,115
Commitments Outstanding to Sell Investment Securities	CC375	\$ 20,000	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 442,126	\$ 403,769	\$ 382,882	\$ 370,587	\$ 337,772
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 330,037	\$ 312,411	\$ 297,465	\$ 291,110	\$ 275,155
Commercial Lines	CC420	\$ 96,935	\$ 76,737	\$ 72,097	\$ 68,121	\$ 54,622
Open-End Consumer Lines - Credit Cards	CC423	\$ 2,853	\$ 2,864	\$ 2,735	\$ 2,881	\$ 3,113
Open-End Consumer Lines - Other	CC425	\$ 12,301	\$ 11,757	\$ 10,585	\$ 8,475	\$ 4,882
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 12,613	\$ 12,646	\$ 11,060	\$ 17,089	\$ 15,268
Commercial	CC430	\$ 2,794	\$ 2,746	\$ 3,238	\$ 6,034	\$ 4,940
Standby, Not Included on CC465 or CC468	CC435	\$ 9,819	\$ 9,900	\$ 7,822	\$ 11,055	\$ 10,328
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 431,195	\$ 281,361	\$ 273,743	\$ 378,404	\$ 464,476
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 351	\$ 351	\$ 351	\$ 351	\$ 351
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 430,193	\$ 280,620	\$ 273,215	\$ 377,965	\$ 464,125
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 20,671	\$ 17,869	\$ 23,827	\$ 36,651	\$ 100,203
Pass-Through Securities	CF143	\$ 16,588	\$ 15,754	\$ 20,058	\$ 26,415	\$ 91,673
Other Mortgage-Backed Securities	CF153	\$ 4,083	\$ 2,115	\$ 3,769	\$ 10,236	\$ 8,530
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 11,036	\$ 26,353	\$ 16,433	\$ 24,693	\$ 60,566
Pass-Through Securities	CF145	\$ 11,036	\$ 25,852	\$ 16,433	\$ 24,693	\$ 60,566
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 501	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 9,635	\$- 8,484	\$ 7,394	\$ 11,958	\$ 39,637

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Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 20,763	\$- 25,232	\$- 24,674	\$- 24,060	\$- 35,267
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 7,317	\$- 4,391	\$- 7,453	\$- 8,858	\$- 15,191
Mortgage Loans Disbursed - Total	SUB3831	\$ 1,410,612	\$ 1,064,547	\$ 1,168,917	\$ 1,318,930	\$ 1,503,614
Construction Loans - Total	SUB3840	\$ 176,987	\$ 140,248	\$ 150,025	\$ 184,576	\$ 159,311
1-4 Dwelling Units	CF190	\$ 143,779	\$ 127,118	\$ 123,266	\$ 145,862	\$ 133,176
Multifamily (5 or more) Dwelling Units	CF200	\$ 14,390	\$ 3,686	\$ 6,062	\$ 5,126	\$ 1,767
Nonresidential	CF210	\$ 18,818	\$ 9,444	\$ 20,697	\$ 33,588	\$ 24,368
Permanent Loans - Total	SUB3851	\$ 1,233,625	\$ 924,299	\$ 1,018,892	\$ 1,134,354	\$ 1,344,303
1-4 Dwelling Units	CF225	\$ 1,098,298	\$ 790,594	\$ 875,474	\$ 1,040,561	\$ 1,237,947
Multifamily (5 or more) Dwelling Units	CF245	\$ 12,210	\$ 8,058	\$ 19,819	\$ 15,998	\$ 11,642
Nonresidential (Except Land)	CF260	\$ 60,017	\$ 50,412	\$ 52,443	\$ 47,948	\$ 70,286
Land	CF270	\$ 63,100	\$ 75,235	\$ 71,156	\$ 29,847	\$ 24,428
Loans and Participations Purchased - Total	SUB3880	\$ 16,874	\$ 17,415	\$ 23,610	\$ 16,267	\$ 20,872
Secured by 1-4 Dwelling Units	CF280	\$ 13,619	\$ 9,256	\$ 16,980	\$ 10,777	\$ 19,051
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 1,213	\$ 640	\$ 2,100	\$ 4,061	\$ 44
Secured by Nonresidential	CF300	\$ 2,042	\$ 7,519	\$ 4,530	\$ 1,429	\$ 1,777
Loans and Participations Sold - Total	SUB3890	\$ 783,248	\$ 601,598	\$ 641,465	\$ 737,960	\$ 914,131
Secured by 1-4 Dwelling Units	CF310	\$ 770,645	\$ 592,438	\$ 629,899	\$ 726,242	\$ 906,558
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 5,584	\$ 613	\$ 5,050	\$ 4,182	\$ 1,789
Secured by Nonresidential	CF330	\$ 7,019	\$ 8,547	\$ 6,516	\$ 7,536	\$ 5,784
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 766,374	\$- 584,183	\$- 617,855	\$- 721,693	\$- 893,259
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 495,155	\$ 360,498	\$ 391,320	\$ 400,863	\$ 494,571
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 2,197	\$- 9,849	\$- 10,908	\$- 5,662	\$- 22,188
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 147,385	\$ 142,228	\$ 144,017	\$ 110,068	\$ 208,199
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 151,280	\$ 110,017	\$ 148,834	\$ 190,712	\$ 93,596
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 116,147	\$ 92,927	\$ 104,601	\$ 110,904	\$ 92,535
Commercial	CF390	\$ 92,703	\$ 72,003	\$ 86,200	\$ 82,426	\$ 69,262
Consumer	CF400	\$ 23,444	\$ 20,924	\$ 18,401	\$ 28,478	\$ 23,273
Nonmortgage Loans - Sales - Total	SUB3915	\$ 28	\$ 350	\$ 872	\$ 2,306	\$ 8,467
Commercial	CF395	\$ 0	\$ 50	\$ 57	\$ 0	\$ 0
Consumer	CF405	\$ 28	\$ 300	\$ 815	\$ 2,306	\$ 8,467

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Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 116,119	\$ 92,577	\$ 103,729	\$ 108,598	\$ 84,068
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ - 1,525	\$ 148,757	\$ 51,295	\$ 22,698	\$ 155,671
New Deposits Received less Deposits Withdrawn	CF420	\$ - 19,663	\$ 132,906	\$ 36,895	\$ 9,056	\$ 142,349
Interest Credited to Deposits	CF430	\$ 18,138	\$ 15,851	\$ 14,400	\$ 13,642	\$ 13,322
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ - 2,597	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 314,176	\$ 279,321	\$ 240,274	\$ 155,807	\$ 177,979
Fully Insured	DI100	\$ 139,750	\$ 116,042	\$ 124,034	\$ 73,182	\$ 68,660
Other	DI110	\$ 174,426	\$ 163,279	\$ 116,240	\$ 82,625	\$ 109,319
Deposits with Balances - \$100,000 or Less	DI120	\$ 2,882,292	\$ 2,704,206	\$ 2,737,169	\$ 2,726,039	\$ 2,749,909
Deposits with Balances - Greater than \$100,000	DI130	\$ 1,122,837	\$ 1,297,180	\$ 1,103,635	\$ 1,092,870	\$ 1,034,952
Number of Deposit Accounts - Total	SUB4062	330,695	328,766	328,783	326,537	328,056
Balances of \$100,000 or Less	DI150	325,847	323,989	324,063	321,832	323,485
Balances Greater than \$100,000	DI160	4,848	4,777	4,720	4,705	4,571
IRA/Keogh Accounts	DI200	\$ 297,937	\$ 297,401	\$ 297,891	\$ 303,367	\$ 304,533
Uninsured Deposits	DI210	\$ 669,705	\$ 859,688	\$ 671,243	\$ 634,113	\$ 614,330
Preferred Deposits	DI220	\$ 49,465	\$ 53,780	\$ 57,553	\$ 33,708	\$ 40,092
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 694,939	\$ 677,226	\$ 673,303	\$ 651,419	\$ 648,463
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 605,838	\$ 674,854	\$ 604,815	\$ 629,942	\$ 602,346
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 344,639	\$ 346,011	\$ 340,798	\$ 362,000	\$ 360,573
Deposits & Escrows - Time Deposits	DI340	\$ 2,359,711	\$ 2,303,290	\$ 2,221,887	\$ 2,175,551	\$ 2,173,479
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 280,885	\$ 258,577	\$ 253,753	\$ 250,211	\$ 248,894
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 10,532	\$ 7,262	\$ 18,578	\$ 6,764	\$ 12,444
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 4,255	\$ 4,540	\$ 3,890	\$ 3,888	\$ 9,625
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 310	\$ 345	\$ 779	\$ 743	\$ 756
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
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	\$ 3,837	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 3,837	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	2,088	2,026	1,985	1,990	2,008
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 525,232	\$ 510,236	\$ 534,443	\$ 581,749	\$ 595,027
Assets Held for Sale	SI387	\$ 521,951	\$ 464,830	\$ 456,628	\$ 209,051	\$ 373,302
Loans Serviced for Others	SI390	\$ 2,055,939	\$ 1,950,044	\$ 1,944,589	\$ 1,913,291	\$ 1,942,116
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	82.49%	81.94%	81.28%	81.21%	82.19%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	82.48%	81.91%	81.66%	81.86%	82.02%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	82.91%	81.93%	81.14%	81.55%	82.04%
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	\$ 5,243	\$ 5,205	\$ 4,772	\$ 4,906	\$ 4,879
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 13,205	\$ 15,177	\$ 14,427	\$ 13,744	\$ 15,377
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	7	10	14	9	11
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	SI600	\$ 611,472	\$ 603,909	\$ 590,402	\$ 573,656	\$ 571,737
Net Income (Loss) (SO91)	SI610	\$ 15,058	\$ 15,872	\$ 14,490	\$ 17,034	\$ 14,497
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 8,505	\$ 3,035	\$ 12,166	\$ 5,730	\$ 5,733
Stock Issued	SI640	\$ 72	\$ 0	\$ 0	\$ 84	\$ 25
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 4,554	\$ 1,555	\$ 10,564	\$ 60	\$ 30
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 2,650	\$- 4,170	\$ 199	\$ 4,181	\$- 7,649
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ 0	\$- 7
Other Adjustments	SI671	\$ 245	\$- 2,659	\$ 420	\$ 1,117	\$ 756
Ending Equity Capital (SC80)	SI680	\$ 625,546	\$ 611,472	\$ 603,909	\$ 590,402	\$ 573,656
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 1,750	\$ 1,065	\$ 500	\$ 0	\$ 740
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 4,723	\$ 5,013	\$ 363	\$ 3,923	\$ 5,946
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	4 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 18,276	\$ 18,276
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 246	\$ 212	\$ 179	\$ 268	\$ 361
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 5,709,352	\$ 5,578,592	\$ 5,532,955	\$ 5,390,174	\$ 5,309,656
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 431,669	\$ 443,630	\$ 463,122	\$ 532,203	\$ 512,080
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 4,532,077	\$ 4,394,329	\$ 4,350,391	\$ 4,172,620	\$ 4,062,526
Nonmortgage Loans	SI885	\$ 441,627	\$ 429,898	\$ 411,209	\$ 384,724	\$ 357,338
Deposits and Excrows	SI890	\$ 3,965,319	\$ 3,855,748	\$ 3,821,482	\$ 3,783,943	\$ 3,685,352
Total Borrowings	SI895	\$ 1,065,834	\$ 1,054,359	\$ 1,036,593	\$ 974,428	\$ 984,516
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	6	10	8	6	15
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 511	\$ 578	\$ 1,080	\$ 275	\$ 2,208
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.56	5.90	5.83	6.03	4.93
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.62	7.50	6.58	6.53	6.36

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Schedule SQ --- Consolidated Supplemental Questions		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 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	1	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
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	2	3	1
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	16	13	13	13	13

Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	28 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	28 [Yes]
Do you have any farm or agriculture loans?	SB100	13 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	13 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	3 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	4 [Yes]
Number of Loans on SC260	SB200	44	N/A	N/A	N/A	69
Number of Loans on SC300, SC303, and SC306	SB210	364	N/A	N/A	N/A	453
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	467	N/A	N/A	N/A	459
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 19,987	N/A	N/A	N/A	\$ 20,754
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	331	N/A	N/A	N/A	297
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 44,575	N/A	N/A	N/A	\$ 40,145
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	415	N/A	N/A	N/A	285
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 193,049	N/A	N/A	N/A	\$ 134,650
Nonfarm Comml Lns Orig at \$100,000 or Less - Number	SB400	4,843	N/A	N/A	N/A	5,300
Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 96,499	N/A	N/A	N/A	\$ 83,087
Nonfarm Comml Lns Orig at \$100-250,000 - Number	SB420	245	N/A	N/A	N/A	167
Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 33,137	N/A	N/A	N/A	\$ 22,154
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Number	SB440	253	N/A	N/A	N/A	186

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Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Outst Bal	SB450	\$ 105,074	N/A	N/A	N/A	\$ 82,251
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	174	N/A	N/A	N/A	194
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 6,719	N/A	N/A	N/A	\$ 7,240
Farm Mortgages Orig at \$100-250,000 - Number	SB520	83	N/A	N/A	N/A	82
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 11,133	N/A	N/A	N/A	\$ 10,845
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	15	N/A	N/A	N/A	17
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 5,934	N/A	N/A	N/A	\$ 5,879
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	384	N/A	N/A	N/A	370
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 6,966	N/A	N/A	N/A	\$ 6,675
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	21	N/A	N/A	N/A	9
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 2,752	N/A	N/A	N/A	\$ 723
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	4	N/A	N/A	N/A	4
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 997	N/A	N/A	N/A	\$ 1,080

Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 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	\$ 9,707,142	\$ 9,678,197	\$ 9,812,039	\$ 9,239,167	\$ 9,186,324
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 6,130,849	\$ 6,081,064	\$ 6,150,964	\$ 5,763,547	\$ 5,616,666
Personal Trust and Agency Accounts	FS210	\$ 3,244,127	\$ 3,184,297	\$ 3,250,101	\$ 3,043,340	\$ 2,915,513
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 1,101,258	\$ 1,057,702	\$ 1,043,622	\$ 968,424	\$ 964,059
Employee Benefit - Defined Contribution	FS220	\$ 125,954	\$ 126,384	\$ 126,586	\$ 122,255	\$ 123,474
Employee Benefit - Defined Benefit	FS230	\$ 208,635	\$ 199,422	\$ 200,531	\$ 188,071	\$ 181,827
Other Retirement Accounts	FS240	\$ 766,669	\$ 731,896	\$ 716,505	\$ 658,098	\$ 658,758
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 1,778,414	\$ 1,831,962	\$ 1,849,933	\$ 1,744,826	\$ 1,730,141
Other Fiduciary Accounts	FS270	\$ 7,050	\$ 7,103	\$ 7,308	\$ 6,957	\$ 6,953
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 2,428,570	\$ 2,446,838	\$ 2,472,077	\$ 2,298,791	\$ 2,426,628
Personal Trust and Agency Accounts	FS211	\$ 2,048,211	\$ 2,048,392	\$ 2,057,858	\$ 1,944,574	\$ 2,180,437
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 380,359	\$ 398,446	\$ 414,219	\$ 354,217	\$ 246,191
Employee Benefit - Defined Contribution	FS221	\$ 104,613	\$ 105,958	\$ 113,462	\$ 105,952	\$ 110,970
Employee Benefit - Defined Benefit	FS231	\$ 268,740	\$ 285,791	\$ 293,489	\$ 240,804	\$ 127,400
Other Retirement Accounts	FS241	\$ 7,006	\$ 6,697	\$ 7,268	\$ 7,461	\$ 7,821
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	\$ 1,147,723	\$ 1,150,295	\$ 1,188,998	\$ 1,176,829	\$ 1,143,030
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	9,220	9,093	9,079	8,913	8,736
Personal Trust and Agency Accounts	FS212	6,350	6,283	6,267	6,144	6,033
Retirement-related Trust and Agency Accounts - Total	SUB6120	1,008	982	965	947	928
Employee Benefit - Defined Contribution	FS222	53	56	56	57	62
Employee Benefit - Defined Benefit	FS232	47	47	47	50	48
Other Retirement Accounts	FS242	908	879	862	840	818
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	1,857	1,823	1,842	1,817	1,769
Other Fiduciary Accounts	FS272	5	5	5	5	6
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	205	207	207	214	222
Personal Trust and Agency Accounts	FS213	118	118	116	119	126
Retirement-related Trust and Agency Accounts - Total	SUB6130	87	89	91	95	96
Employee Benefit - Defined Contribution	FS223	45	51	52	55	58
Employee Benefit - Defined Benefit	FS233	25	21	21	22	18
Other Retirement Accounts	FS243	17	17	18	18	20
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	262	253	273	260	265
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 26,644	\$ 13,371	\$ 46,496	\$ 34,181	\$ 22,456
Personal Trust and Agency Accounts	FS310	\$ 14,002	\$ 7,049	\$ 25,731	\$ 18,822	\$ 12,246
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 4,069	\$ 2,046	\$ 6,278	\$ 4,606	\$ 2,985
Employee Benefit - Defined Contribution	FS320	\$ 805	\$ 397	\$ 517	\$ 389	\$ 240

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Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS330	\$ 916	\$ 470	\$ 1,637	\$ 1,192	\$ 778
Other Retirement Accounts	FS340	\$ 2,348	\$ 1,179	\$ 4,124	\$ 3,025	\$ 1,967
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 6,015	\$ 2,997	\$ 10,533	\$ 7,599	\$ 4,902
Other Fiduciary Accounts	FS370	\$ 37	\$ 19	\$ 77	\$ 58	\$ 40
Custody and Safekeeping Accounts	FS380	\$ 1,208	\$ 586	\$ 2,296	\$ 1,731	\$ 1,182
Other Fiduciary and Related Services	FS390	\$ 1,313	\$ 674	\$ 1,581	\$ 1,365	\$ 1,101
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 4,467	\$ 40,864	\$ 0	\$ 0
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 75	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 26,644	\$ 8,904	\$ 5,557	\$ 34,181	\$ 22,456
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 1,781,190	\$ 1,794,137	\$ 3,250,101	\$ 1,700,697	\$ 1,683,670
Non-Interest-Bearing Deposits	FS410	\$ 382	\$ 410	\$ 1,586	\$ 1,339	\$ 510
Interest-Bearing Deposits	FS415	\$ 1,112	\$ 1,815	\$ 8,356	\$ 1,942	\$ 1,843
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 45,320	\$ 43,474	\$ 96,207	\$ 40,614	\$ 32,010
State, County and Municipal Obligations	FS425	\$ 188,569	\$ 193,145	\$ 323,665	\$ 196,628	\$ 196,710
Money Market Mutual Funds	FS430	\$ 169,422	\$ 171,157	\$ 261,205	\$ 148,770	\$ 150,638
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 108,760	\$ 106,973	\$ 181,868	\$ 103,907	\$ 107,327
Common and Preferred Stock	FS445	\$ 1,208,853	\$ 1,217,633	\$ 2,212,121	\$ 1,164,164	\$ 1,151,216
Real Estate Mortgages	FS450	\$ 30	\$ 33	\$ 35	\$ 37	\$ 40
Real Estate	FS455	\$ 54,338	\$ 53,954	\$ 71,295	\$ 37,305	\$ 36,219
Miscellaneous Assets	FS460	\$ 4,404	\$ 5,543	\$ 93,763	\$ 5,991	\$ 7,157
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

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Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
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
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	\$ 278,039	\$ 270,416	\$ 272,982	\$ 256,847	\$ 257,359
Domestic Equity	FS615	\$ 153,514	\$ 150,203	\$ 155,652	\$ 143,187	\$ 147,087
International/Global Equity	FS625	\$ 21,803	\$ 21,979	\$ 22,752	\$ 20,276	\$ 20,311
Stock/Bond Blend	FS635	\$ 824	\$ 853	\$ 869	\$ 810	\$ 836
Taxable Bond	FS645	\$ 89,242	\$ 85,404	\$ 77,891	\$ 77,132	\$ 73,532
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 12,656	\$ 11,977	\$ 15,818	\$ 15,442	\$ 15,593
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 0	\$ 0	\$ 71	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 48	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 7	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 16	\$ 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	\$ 5	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 4	\$ 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	\$ 1	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 1	\$ 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	\$ 1	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
TIER 1 (CORE) CAPITAL REQUIREMENT						

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Capital (SC80)	CCR100	\$ 625,549	\$ 611,471	\$ 603,914	\$ 590,404	\$ 573,660
Equity Capital Deductions - Total	SUB1631	\$ 14,262	\$ 13,732	\$ 14,960	\$ 16,187	\$ 17,506
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 1,267	\$ 1,267	\$ 1,270	\$ 1,277	\$ 1,303
Goodwill and Certain Other Intangible Assets	CCR115	\$ 8,736	\$ 9,068	\$ 9,218	\$ 9,491	\$ 10,115
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 4,259	\$ 3,397	\$ 4,472	\$ 5,419	\$ 6,088
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$- 547	\$ 1,821	\$- 2,138	\$- 2,001	\$ 2,702
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 547	\$ 1,821	\$- 2,138	\$- 2,001	\$ 2,157
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 545
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	\$ 610,740	\$ 599,560	\$ 586,816	\$ 572,216	\$ 558,856
Total Assets (SC60)	CCR205	\$ 5,826,250	\$ 5,668,009	\$ 5,592,310	\$ 5,449,011	\$ 5,321,833
Asset Deductions - Total	SUB1651	\$ 14,639	\$ 13,771	\$ 15,003	\$ 16,257	\$ 17,568
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 1,623	\$ 1,280	\$ 1,282	\$ 1,311	\$ 1,339
Goodwill and Certain Other Intangible Assets	CCR265	\$ 8,757	\$ 9,094	\$ 9,249	\$ 9,527	\$ 10,141
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 4,259	\$ 3,397	\$ 4,472	\$ 5,419	\$ 6,088
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 1,038	\$ 2,526	\$- 3,239	\$- 2,925	\$ 3,726
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 1,038	\$ 2,526	\$- 3,239	\$- 2,925	\$ 3,181
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 545
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 5,810,573	\$ 5,656,764	\$ 5,574,068	\$ 5,429,829	\$ 5,307,991
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 231,802	\$ 225,623	\$ 222,442	\$ 216,626	\$ 211,734
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 610,740	\$ 599,560	\$ 586,816	\$ 572,216	\$ 558,856
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,719	\$ 1,613	\$ 1,992	\$ 1,515	\$ 1,458
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 33,368	\$ 31,714	\$ 30,840	\$ 29,942	\$ 28,412
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 35,087	\$ 33,327	\$ 32,832	\$ 31,457	\$ 29,870
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 35,087	\$ 33,327	\$ 32,832	\$ 31,457	\$ 29,870
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 122	\$ 191	\$ 43	\$ 78	\$ 27
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 7	\$ 4	\$ 2	\$ 1	\$ 0
Total Risk-Based Capital	CCR39	\$ 645,698	\$ 632,692	\$ 619,603	\$ 603,594	\$ 588,699
0% R/W Category - Cash	CCR400	\$ 40,560	\$ 35,664	\$ 37,583	\$ 36,397	\$ 32,692
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 50,348	\$ 50,558	\$ 57,229	\$ 60,784	\$ 58,029
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 5,111	\$ 0
0% R/W Category - Other	CCR415	\$ 9,387	\$ 5,896	\$ 26,169	\$ 18,810	\$ 8,498
0% R/W Category - Assets Total	CCR420	\$ 100,295	\$ 92,118	\$ 120,981	\$ 121,102	\$ 99,219
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	\$ 346,316	\$ 365,267	\$ 400,062	\$ 420,532	\$ 448,858
20% R/W Category - Claims on FHLBs	CCR435	\$ 211,398	\$ 207,846	\$ 232,250	\$ 231,309	\$ 257,544
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 40,050	\$ 38,176	\$ 38,822	\$ 37,939	\$ 45,741
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 86,541	\$ 99,134	\$ 92,997	\$ 96,102	\$ 148,732
20% R/W Category - Other	CCR450	\$ 174,517	\$ 167,614	\$ 156,921	\$ 168,865	\$ 182,297
20% R/W Category - Assets Total	CCR455	\$ 858,822	\$ 878,037	\$ 921,052	\$ 954,747	\$ 1,083,172
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 171,764	\$ 175,608	\$ 184,210	\$ 190,949	\$ 216,636
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 2,143,884	\$ 2,067,072	\$ 2,056,707	\$ 2,063,378	\$ 1,858,760
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 45,107	\$ 41,309	\$ 39,575	\$ 36,923	\$ 86,909
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,054	\$ 4,631	\$ 0	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 8,951	\$ 5,634	\$ 9,494	\$ 9,258	\$ 8,407
50% R/W Category - Other	CCR480	\$ 3,181	\$ 3,672	\$ 2,486	\$ 2,387	\$ 1,381
50% R/W Category - Assets Total	CCR485	\$ 2,202,177	\$ 2,122,318	\$ 2,108,262	\$ 2,111,946	\$ 1,955,457
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 1,101,095	\$ 1,061,168	\$ 1,054,139	\$ 1,055,981	\$ 977,736
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 480,238	\$ 217,889	\$ 238,794	\$ 1,008,057	\$ 953,096

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - All Other Assets	CCR506	\$ 2,359,353	\$ 2,510,204	\$ 2,358,787	\$ 1,406,028	\$ 1,353,122
100% R/W Category - Assets Total	CCR510	\$ 2,839,591	\$ 2,728,093	\$ 2,597,581	\$ 2,414,085	\$ 2,306,218
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 2,839,591	\$ 2,728,093	\$ 2,597,581	\$ 2,414,085	\$ 2,306,218
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 6,000,885	\$ 5,820,566	\$ 5,747,876	\$ 5,601,880	\$ 5,444,066
Subtotal Risk-Weighted Assets	CCR75	\$ 4,112,445	\$ 3,964,860	\$ 3,835,925	\$ 3,661,010	\$ 3,500,584
Excess Allowances for Loan and Lease Losses	CCR530	\$ 1,712	\$ 1,385	\$ 1,485	\$ 1,428	\$ 1,136
Total Risk-Weighted Assets	CCR78	\$ 4,110,733	\$ 3,963,475	\$ 3,834,440	\$ 3,659,582	\$ 3,499,448
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 328,859	\$ 317,079	\$ 306,755	\$ 292,766	\$ 279,955
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	10.51%	10.60%	10.53%	10.54%	10.53%
Total Risk-Based Capital Ratio	CCR820	15.71%	15.96%	16.16%	16.49%	16.82%
Tier 1 Risk-Based Capital Ratio	CCR830	14.86%	15.13%	15.30%	15.64%	15.97%
Tangible Equity Ratio	CCR840	10.51%	10.60%	10.53%	10.54%	10.52%

***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.