

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:45 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Description	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Number of Institutions	5	5	5	5	5

Schedule NS --- Optional Narrative Statement		Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	1	N/A
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 768,493	\$ 548,802	\$ 383,679	\$ 398,882	\$ 453,355
Cash and Non-Interest-Earning Deposits	SC110	\$ 74,110	\$ 84,343	\$ 79,799	\$ 88,577	\$ 101,497
Interest-Earning Deposits in FHLBs	SC112	\$ 5,628	\$ 11,921	\$ 5,887	\$ 11,999	\$ 7,343
Other Interest-Earning Deposits	SC118	\$ 107,895	\$ 101,389	\$ 67,167	\$ 130,864	\$ 123,896
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 145,200	\$ 120,200	\$ 100,200	\$ 96,300	\$ 137,690
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 409,020	\$ 204,374	\$ 103,345	\$ 45,155	\$ 56,285
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 11,924	\$ 12,307	\$ 12,694	\$ 11,810	\$ 12,047
State and Municipal Obligations	SC180	\$ 591	\$ 598	\$ 590	\$ 650	\$ 654
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Other Investment Securities	SC185	\$ 13,115	\$ 13,115	\$ 13,261	\$ 13,261	\$ 13,409
Accrued Interest Receivable	SC191	\$ 1,010	\$ 555	\$ 736	\$ 266	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 2,380,030	\$ 2,573,493	\$ 2,827,635	\$ 2,899,173	N/A
Mortgage-Backed Securities - Total	SC22	\$ 2,380,030	\$ 2,573,493	\$ 2,827,635	\$ 2,899,173	\$ 2,652,621
Pass-Through - Total	SUB0073	\$ 2,320,546	\$ 2,505,240	\$ 2,770,471	\$ 2,847,200	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 2,318,283	\$ 2,502,757	\$ 2,767,787	\$ 2,844,273	\$ 2,619,206
Other Pass-Through	SC215	\$ 2,263	\$ 2,483	\$ 2,684	\$ 2,927	\$ 3,148
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 45,460	\$ 52,778	\$ 39,681	\$ 33,642	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 45,413	\$ 52,418	\$ 39,271	\$ 32,924	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 47	\$ 0	\$ 0	\$ 0	N/A
Other	SC222	\$ 0	\$ 360	\$ 410	\$ 718	N/A
Accrued Interest Receivable	SC228	\$ 14,024	\$ 15,475	\$ 17,483	\$ 18,331	N/A

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Run Date: February 16, 2005, 3:45 PM

TFR Industry Aggregate Report
93040 - OTS-Regulated: Oklahoma
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Frozen Aggregated Data
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***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Gross	SUB0092	\$ 5,807,048	\$ 5,682,676	\$ 5,565,038	\$ 5,467,057	N/A
Mortgage Loans - Total	SC26	\$ 5,717,694	\$ 5,590,495	\$ 5,466,534	\$ 5,367,818	\$ 5,450,660
Construction Loans - Total	SUB0100	\$ 402,134	\$ 396,824	\$ 365,876	\$ 364,908	\$ 303,175
Residential - Total	SUB0110	\$ 188,523	\$ 184,051	\$ 170,286	\$ 174,280	\$ 153,724
1-4 Dwelling Units	SC230	\$ 39,339	\$ 41,382	\$ 34,642	\$ 32,788	\$ 25,360
Multifamily (5 or more) Dwelling Units	SC235	\$ 149,184	\$ 142,669	\$ 135,644	\$ 141,492	\$ 128,364
Nonresidential Property	SC240	\$ 213,611	\$ 212,773	\$ 195,590	\$ 190,628	\$ 149,451
Permanent Loans - Total	SUB0121	\$ 5,238,727	\$ 5,118,452	\$ 5,063,383	\$ 4,967,786	N/A
Residential - Total	SUB0131	\$ 4,077,012	\$ 4,042,923	\$ 3,999,603	\$ 3,910,575	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 4,002,342	\$ 3,987,786	\$ 3,954,973	\$ 3,875,172	N/A
Revolving Open-End Loans	SC251	\$ 35,302	\$ 34,773	\$ 33,011	\$ 30,651	\$ 27,522
All Other - First Liens	SC254	\$ 3,650,152	\$ 3,640,819	\$ 3,610,897	\$ 3,530,304	N/A
All Other - Junior Liens	SC255	\$ 316,888	\$ 312,194	\$ 311,065	\$ 314,217	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 74,670	\$ 55,137	\$ 44,630	\$ 35,403	\$ 20,826
Nonresidential Property (Except Land)	SC260	\$ 1,101,703	\$ 1,029,008	\$ 1,027,761	\$ 1,019,657	\$ 959,757
Land	SC265	\$ 60,012	\$ 46,521	\$ 36,019	\$ 37,554	\$ 30,498
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 125,585	\$ 86,017	\$ 96,565	N/A	N/A
Accrued Interest Receivable	SC272	\$ 126,548	\$ 132,956	\$ 135,769	\$ 134,318	\$ 143,440
Advances for Taxes and Insurance	SC275	\$ 39,639	\$ 34,444	\$ 10	\$ 45	\$ 71
Allowance for Loan and Lease Losses	SC283	\$ 89,354	\$ 92,181	\$ 98,504	\$ 99,239	\$ 98,868
Nonmortgage Loans - Gross	SUB0162	\$ 519,873	\$ 461,650	\$ 409,642	\$ 343,369	N/A
Nonmortgage Loans - Total	SC31	\$ 497,274	\$ 443,264	\$ 391,520	\$ 328,229	\$ 331,570
Commercial Loans - Total	SC32	\$ 464,750	\$ 405,490	\$ 352,304	\$ 284,639	\$ 285,527
Secured	SC300	\$ 382,624	\$ 341,508	\$ 314,180	\$ 247,029	\$ 244,526
Unsecured	SC303	\$ 82,126	\$ 63,982	\$ 38,124	\$ 37,610	\$ 41,001
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 52,998	\$ 54,177	\$ 55,652	\$ 56,834	\$ 59,682
Loans on Deposits	SC310	\$ 11,210	\$ 10,302	\$ 10,263	\$ 9,456	\$ 9,453
Home Improvement Loans (Not secured by real estate)	SC316	\$ 0	\$ 0	\$ 0	\$ 0	\$ 449
Education Loans	SC320	\$ 907	\$ 923	\$ 844	\$ 1,068	\$ 1,026
Auto Loans	SC323	\$ 32,914	\$ 33,739	\$ 35,311	\$ 36,466	\$ 39,442
Mobile Home Loans	SC326	\$ 317	\$ 321	\$ 298	\$ 141	\$ 50
Credit Cards	SC328	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,560

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93040 - OTS-Regulated: Oklahoma	(\$Thousands)
Run Date: February 16, 2005, 3:45 PM	December 2004	

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 7,650	\$ 8,892	\$ 8,936	\$ 9,703	\$ 7,702
Accrued Interest Receivable	SC348	\$ 2,125	\$ 1,983	\$ 1,686	\$ 1,896	\$ 1,856
Allowance for Loan and Lease Losses	SC357	\$ 22,599	\$ 18,386	\$ 18,122	\$ 15,140	\$ 15,495
Repossessed Assets - Gross	SUB0201	\$ 3,920	\$ 6,198	\$ 5,667	\$ 5,153	\$ 8,985
Repossessed Assets - Total	SC40	\$ 3,739	\$ 6,017	\$ 5,486	\$ 4,964	\$ 8,794
Real Estate - Total	SUB0210	\$ 3,739	\$ 6,114	\$ 5,603	\$ 5,085	\$ 8,874
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 946	\$ 901	\$ 1,142	\$ 744	\$ 741
1-4 Dwelling Units	SC415	\$ 946	\$ 901	\$ 1,142	\$ 744	\$ 741
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 2,793	\$ 518	\$ 112	\$ 40	\$ 3,833
Land	SC428	\$ 0	\$ 4,695	\$ 4,349	\$ 4,301	\$ 4,300
Other Repossessed Assets	SC430	\$ 181	\$ 84	\$ 64	\$ 68	\$ 111
General Valuation Allowances	SC441	\$ 181	\$ 181	\$ 181	\$ 189	\$ 191
Real Estate Held for Investment	SC45	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 363,525	\$ 359,448	\$ 349,564	\$ 340,590	\$ 326,504
Federal Home Loan Bank Stock	SC510	\$ 362,996	\$ 358,911	\$ 349,027	\$ 339,964	\$ 325,952
Other	SC540	\$ 529	\$ 537	\$ 537	\$ 626	\$ 552
Office Premises and Equipment	SC55	\$ 59,528	\$ 58,671	\$ 51,640	\$ 51,706	\$ 49,490
Other Assets - Gross	SUB0262	\$ 157,178	\$ 164,509	\$ 190,213	\$ 204,059	N/A
Other Assets - Total	SC59	\$ 118,748	\$ 126,064	\$ 147,469	\$ 158,646	\$ 175,016
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Bank-Owned Life Insurance - Other	SC625	\$ 2,094	\$ 2,067	\$ 2,023	\$ 1,989	N/A
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 74,602	\$ 79,315	\$ 83,025	\$ 90,256	\$ 93,249
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 3	\$ 4	\$ 5	\$ 4	\$ 5
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 80,479	\$ 83,123	\$ 105,160	\$ 111,810	\$ 129,994
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

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:45 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------	-------------------------------------------------

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
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	\$ 38,430	\$ 38,445	\$ 42,744	\$ 45,413	\$ 48,232
General Valuation Allowances - Total	SUB2092	\$ 150,564	\$ 149,193	\$ 159,551	\$ 159,981	N/A
Total Assets - Gross	SUB0283	\$ 10,059,595	\$ 9,855,447	\$ 9,783,078	\$ 9,709,989	N/A
Total Assets	SC60	\$ 9,909,031	\$ 9,706,254	\$ 9,623,527	\$ 9,550,008	\$ 9,448,010
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 3,253,689	\$ 3,206,600	\$ 3,143,084	\$ 3,196,318	\$ 3,150,334
Deposits	SC710	\$ 2,846,911	\$ 2,662,476	\$ 2,546,557	\$ 2,612,994	\$ 2,572,798
Escrows	SC712	\$ 406,778	\$ 544,124	\$ 596,527	\$ 583,324	\$ 577,536
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Borrowings - Total	SC72	\$ 5,759,310	\$ 5,558,448	\$ 5,593,530	\$ 5,489,306	\$ 5,442,265
Advances from FHLBank	SC720	\$ 3,753,650	\$ 3,762,325	\$ 4,086,925	\$ 3,597,450	\$ 4,101,900
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 1,987,862	\$ 1,775,423	\$ 1,483,305	\$ 1,868,726	\$ 1,317,841
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 17,798	\$ 20,700	\$ 23,300	\$ 23,130	\$ 22,524
Other Liabilities - Total	SC75	\$ 156,114	\$ 233,944	\$ 147,312	\$ 189,202	\$ 195,426
Accrued Interest Payable - Deposits	SC763	\$ 8,289	\$ 8,089	\$ 7,400	\$ 7,883	\$ 7,621
Accrued Interest Payable - Other	SC766	\$ 19,968	\$ 17,131	\$ 15,550	\$ 15,775	\$ 16,243
Accrued Taxes	SC776	\$ 467	\$ 518	\$ 220	\$ 181	\$ 218
Accounts Payable	SC780	\$ 15,242	\$ 16,461	\$ 13,819	\$ 12,580	\$ 13,775
Deferred Income Taxes	SC790	\$ 1,284	\$ 1,297	\$ 1,228	\$ 1,372	\$ 1,369
Other Liabilities and Deferred Income	SC796	\$ 110,864	\$ 190,448	\$ 109,095	\$ 151,411	\$ 156,200
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 9,169,113	\$ 8,998,992	\$ 8,883,926	\$ 8,874,826	\$ 8,788,025

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:45 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------	-------------------------------------------------

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Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 0	\$ 0	\$ 0	\$ 0	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 739,918	\$ 707,262	\$ 739,601	\$ 675,182	\$ 659,985
Stock - Total	SUB0311	\$ 73,007	\$ 72,938	\$ 72,938	\$ 72,938	\$ 69,729
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	\$ 1,001	\$ 1,001	\$ 1,001	\$ 1,001	\$ 1,001
Common Stock - Paid in Excess of Par	SC830	\$ 72,006	\$ 71,937	\$ 71,937	\$ 71,937	\$ 68,728
Accumulated Other Comprehensive Income - Total	SC86	\$ 38,518	\$ 21,282	\$ 60,492	\$ 26,034	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 85,638	\$ 88,901	\$ 102,117	\$ 124,361	\$ 112,478
Gains (Losses) on Cash Flow Hedges	SC865	\$- 47,120	\$- 67,619	\$- 41,625	\$- 98,327	N/A
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Retained Earnings	SC880	\$ 628,393	\$ 613,042	\$ 606,171	\$ 576,210	\$ 555,071
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 9,909,031	\$ 9,706,254	\$ 9,623,527	\$ 9,550,008	\$ 9,448,010

Office of Thrift Supervision
 Financial Reporting System
 Run Date: February 16, 2005, 3:45 PM

TFR Industry Aggregate Report
 93040 - OTS-Regulated: Oklahoma
 December 2004

Frozen Aggregated Data
 (\$Thousands)

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Other Codes As of Dec 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 2
4	Net deferred tax assets	1	\$ 237
7	Prepaid expenses	5	\$ 6,592
9	Advances for loans serviced for others	1	\$ 63,910
10	Property leased to others, net of accumul. deprec.	1	\$ 293
14	Other noninterest-bearing short-term accounts recv	2	\$ 7,263
99	Other	2	\$ 151

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 32,000
11	The liability recorded for post-retirement benefit	2	\$ 315
20	F/V of all derivative instru. reportable as liab.	1	\$ 37,384
99	Other	4	\$ 15,813

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-------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------	-------------------------------------------------

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 150,968	\$ 141,458	\$ 135,763	\$ 135,379	\$ 137,180
Deposits and Investment Securities	SO115	\$ 14,822	\$ 10,678	\$ 1,667	\$ 2,600	N/A
Mortgage-Backed Securities	SO125	\$ 32,653	\$ 33,720	\$ 41,636	\$ 40,966	N/A
Mortgage Loans	SO141	\$ 97,535	\$ 92,050	\$ 88,352	\$ 87,960	N/A
Nonmortgage Loans - Total	SUB0950	\$ 5,958	\$ 5,010	\$ 4,108	\$ 3,853	N/A
Commercial Loans and Leases	SO160	\$ 5,039	\$ 4,059	\$ 3,145	\$ 2,833	\$ 2,810
Consumer Loans and Leases	SO171	\$ 919	\$ 951	\$ 963	\$ 1,020	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 3,791	\$ 3,291	\$ 2,979	\$ 2,857	\$ 2,723
Federal Home Loan Bank Stock	SO181	\$ 3,780	\$ 3,280	\$ 2,968	\$ 2,844	\$ 2,723
Other	SO185	\$ 11	\$ 11	\$ 11	\$ 13	N/A
Interest Expense - Total	SO21	\$ 68,705	\$ 58,474	\$ 43,147	\$ 44,743	\$ 44,728
Deposits	SO215	\$ 16,379	\$ 15,356	\$ 14,833	\$ 14,671	\$ 14,741
Escrows	SO225	\$ 37	\$ 83	\$ 80	\$ 77	\$ 140
Advances from FHLBank	SO230	\$ 43,236	\$ 35,885	\$ 23,391	\$ 25,389	\$ 25,582
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	\$ 9,053	\$ 7,150	\$ 4,843	\$ 4,606	\$ 4,265
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 86,054	\$ 86,275	\$ 95,595	\$ 93,493	\$ 95,175
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,861	\$- 5,742	\$ 2,548	\$ 281	\$ 14
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 84,193	\$ 92,017	\$ 93,047	\$ 93,212	\$ 95,161
Noninterest Income - Total	SO42	\$ 44,508	\$ 34,575	\$ 38,819	\$ 40,466	\$ 44,245
Mortgage Loan Serving Fees	SO410	\$ 5,987	\$ 7,920	\$ 6,116	\$ 8,300	\$ 6,868
Other Fees and Charges	SO420	\$ 15,399	\$ 15,560	\$ 15,575	\$ 15,670	\$ 15,634
Net Income (Loss) from Other - Total	SUB0451	\$ 8,628	\$ 9,400	\$ 12,866	\$ 12,952	\$ 18,319
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 8,201	\$ 9,550	\$ 13,151	\$ 12,558	\$ 18,518
Operations & Sale of Repossessed Assets	SO461	\$ 469	\$- 112	\$- 252	\$ 394	\$- 252
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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***** PUBLIC *****

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4
Trading Assets (Realized and Unrealized)	SO485	\$- 42	\$- 38	\$- 33	\$ 0	\$ 49
Other Noninterest Income	SO488	\$ 14,494	\$ 1,695	\$ 4,262	\$ 3,544	\$ 3,424
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	\$ 32,924	\$ 35,032	\$ 36,398	\$ 39,602	\$ 45,477
All Personnel Compensation and Expense	SO510	\$ 15,032	\$ 14,640	\$ 14,595	\$ 15,088	\$ 15,849
Legal Expense	SO520	\$ 454	\$ 529	\$ 369	\$ 348	\$ 398
Office Occupancy and Equipment Expense	SO530	\$ 5,765	\$ 6,110	\$ 5,816	\$ 6,118	\$ 6,395
Marketing and Other Professional Services	SO540	\$ 2,011	\$ 2,007	\$ 1,890	\$ 1,773	\$ 2,171
Loan Servicing Fees	SO550	\$ 7,373	\$ 7,775	\$ 7,403	\$ 9,518	\$ 8,911
Goodwill and Other Intangibles Expense	SO560	\$ 1	\$ 1	\$ 1	\$ 1	\$ 2
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 2,279	\$ 10	\$ 2,371	\$ 2,236	\$ 6,499
Other Noninterest Expense	SO580	\$ 9	\$ 3,960	\$ 3,953	\$ 4,520	\$ 5,252
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	\$ 95,777	\$ 91,560	\$ 95,468	\$ 94,076	\$ 93,929
Income Taxes - Total	SO71	\$ 426	\$ 487	\$ 506	\$ 338	\$ 350
Federal	SO710	\$ 387	\$ 440	\$ 463	\$ 322	\$ 317
State, Local & Other	SO720	\$ 39	\$ 47	\$ 43	\$ 16	\$ 33
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 95,351	\$ 91,073	\$ 94,962	\$ 93,738	\$ 93,579
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 95,351	\$ 91,073	\$ 94,962	\$ 93,738	\$ 93,579

Office of Thrift Supervision
 Financial Reporting System
 Run Date: February 16, 2005, 3:45 PM

TFR Industry Aggregate Report
 93040 - OTS-Regulated: Oklahoma
 December 2004

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Dec 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
7	Net income(loss) from leased property	2	\$ 201
9	Net income from data processing lease/services	1	\$ 2,355
15	Income from corporate-owned life insurance	1	\$ 20
19	Realized/unrealized gains on derivatives	1	\$ 11,831
99	Other	4	\$ 84

Other Noninterest Expense Codes

Code	Description	Count	Amount
2	OTS assessments	1	\$ 8
7	Office supplies, printing, and postage	5	\$ 834
8	Telephone, including data lines	3	\$ 599
9	Loan origination expense	2	\$ 350
17	Charitable contributions	1	\$ 9
99	Other	3	\$ 55

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:45 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2004	Frozen Aggregated Data (\$Thousands)
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Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 563,568	\$ 412,600	\$ 271,142	\$ 135,379	\$ 569,833
YTD - Deposits and Investment Securities	Y_SO115	\$ 29,767	\$ 14,945	\$ 4,267	\$ 2,600	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 148,975	\$ 116,322	\$ 82,602	\$ 40,966	N/A
YTD - Mortgage Loans	Y_SO141	\$ 365,897	\$ 268,362	\$ 176,312	\$ 87,960	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 15,076	\$ 10,037	\$ 5,978	\$ 2,833	\$ 10,245
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 3,853	\$ 2,934	\$ 1,983	\$ 1,020	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 12,918	\$ 9,127	\$ 5,836	\$ 2,857	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 12,872	\$ 9,092	\$ 5,812	\$ 2,844	N/A
YTD - Other	Y_SO185	\$ 46	\$ 35	\$ 24	\$ 13	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 215,069	\$ 146,364	\$ 87,890	\$ 44,743	\$ 193,339
YTD - Deposits	Y_SO215	\$ 61,239	\$ 44,860	\$ 29,504	\$ 14,671	\$ 61,045
YTD - Escrows	Y_SO225	\$ 277	\$ 240	\$ 157	\$ 77	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 127,901	\$ 84,665	\$ 48,780	\$ 25,389	\$ 114,216
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	\$ 25,652	\$ 16,599	\$ 9,449	\$ 4,606	\$ 17,690
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	\$ 361,417	\$ 275,363	\$ 189,088	\$ 93,493	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$- 1,052	\$- 2,913	\$ 2,829	\$ 281	\$ 16,739
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 362,469	\$ 278,276	\$ 186,259	\$ 93,212	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 158,368	\$ 113,860	\$ 79,285	\$ 40,466	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 28,323	\$ 22,336	\$ 14,416	\$ 8,300	\$ 17,505
YTD - Other Fees and Charges	Y_SO420	\$ 62,204	\$ 46,805	\$ 31,245	\$ 15,670	\$ 63,728
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 43,846	\$ 35,218	\$ 25,818	\$ 12,952	\$ 73,369
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 43,460	\$ 35,259	\$ 25,709	\$ 12,558	\$ 73,281
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 499	\$ 30	\$ 142	\$ 394	\$- 428
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:45 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------	-------------------------------------------------------

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 113	\$- 71	\$- 33	\$ 0	\$ 512
YTD - Other Noninterest Income	Y_SO488	\$ 23,995	\$ 9,501	\$ 7,806	\$ 3,544	N/A
YTD - Noninterest Expense - Total	Y_SO51	\$ 143,956	\$ 111,032	\$ 76,000	\$ 39,602	\$ 181,576
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 59,355	\$ 44,323	\$ 29,683	\$ 15,088	\$ 62,187
YTD - Legal Expense	Y_SO520	\$ 1,700	\$ 1,246	\$ 717	\$ 348	\$ 1,598
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 23,809	\$ 18,044	\$ 11,934	\$ 6,118	\$ 24,833
YTD - Marketing and Other Professional Services	Y_SO540	\$ 7,681	\$ 5,670	\$ 3,663	\$ 1,773	\$ 7,650
YTD - Loan Servicing Fees	Y_SO550	\$ 32,069	\$ 24,696	\$ 16,921	\$ 9,518	\$ 38,092
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 4	\$ 3	\$ 2	\$ 1	\$ 7
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 6,896	\$ 4,617	\$ 4,607	\$ 2,236	\$ 15,018
YTD - Other Noninterest Expense	Y_SO580	\$ 12,442	\$ 12,433	\$ 8,473	\$ 4,520	\$ 32,191
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 376,881	\$ 281,104	\$ 189,544	\$ 94,076	\$ 356,732
YTD - Income Taxes - Total	Y_SO71	\$ 1,757	\$ 1,331	\$ 844	\$ 338	\$ 1,484
YTD - Federal	Y_SO710	\$ 1,612	\$ 1,225	\$ 785	\$ 322	\$ 1,347
YTD - State, Local, and Other	Y_SO720	\$ 145	\$ 106	\$ 59	\$ 16	\$ 137
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 375,124	\$ 279,773	\$ 188,700	\$ 93,738	\$ 355,248
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 375,124	\$ 279,773	\$ 188,700	\$ 93,738	\$ 355,248

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 149,192	\$ 159,551	\$ 159,981	\$ 162,787	\$ 163,166
Net Provision for Loss	VA115	\$ 4,134	\$- 5,740	\$ 4,917	\$ 2,517	\$ 6,513
Transfers	VA125	\$ 132	\$- 271	\$- 66	\$- 60	\$ 293
Recoveries	VA135	\$ 2,183	\$ 104	\$ 88	\$ 151	\$ 117
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 5,077	\$ 4,452	\$ 5,369	\$ 5,414	\$ 7,302
General Valuation Allowances - Ending Balance	VA165	\$ 150,564	\$ 149,192	\$ 159,551	\$ 159,981	\$ 162,787
Specific Valuation Allowances - Beginning Balance	VA108	\$ 1,281	\$ 1,062	\$ 1,086	\$ 1,099	\$ 1,521
Net Provision for Loss	VA118	\$ 6	\$ 8	\$ 2	\$ 0	\$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93040 - OTS-Regulated: Oklahoma	(\$Thousands)
Run Date: February 16, 2005, 3:45 PM	December 2004	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$- 132	\$ 271	\$ 66	\$ 60	\$- 293
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 27	\$ 60	\$ 92	\$ 74	\$ 129
Specific Valuation Allowances - Ending Balance	VA168	\$ 1,128	\$ 1,281	\$ 1,062	\$ 1,085	\$ 1,099
Total Valuation Allowances - Beginning Balance	VA110	\$ 150,473	\$ 160,613	\$ 161,067	\$ 163,886	\$ 164,687
Net Provision for Loss	VA120	\$ 4,140	\$- 5,732	\$ 4,919	\$ 2,517	\$ 6,513
Recoveries	VA140	\$ 2,183	\$ 104	\$ 88	\$ 151	\$ 117
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 5,104	\$ 4,512	\$ 5,461	\$ 5,488	\$ 7,431
Total Valuation Allowances - Ending Balance	VA170	\$ 151,692	\$ 150,473	\$ 160,613	\$ 161,066	\$ 163,886
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 5,077	\$ 4,452	\$ 5,369	\$ 5,414	N/A
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Total	VA46	\$ 513	\$ 32	\$ 84	\$ 246	\$ 498
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 513	\$ 32	\$ 84	\$ 246	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 7	\$ 0	\$ 4	\$ 0	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 31	\$ 23	\$ 5	\$ 19	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 475	\$ 9	\$ 75	\$ 227	\$ 498
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 221	\$ 119	\$ 239	\$ 110	\$ 305
Commercial Loans	VA520	\$ 53	\$ 17	\$ 148	\$ 0	\$ 102
Consumer Loans - Total	SUB2061	\$ 168	\$ 102	\$ 91	\$ 110	N/A
Loans on Deposits	VA510	\$ 2	\$ 4	\$ 1	\$ 1	\$ 3
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 154	\$ 91	\$ 89	\$ 106	\$ 189
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93040 - OTS-Regulated: Oklahoma	(\$Thousands)
Run Date: February 16, 2005, 3:45 PM	December 2004	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Other	VA560	\$ 12	\$ 7	\$ 1	\$ 3	\$ 10
Reposessed Assets - Total	VA60	\$ 8	\$ 2	\$ 176	\$ 141	\$ 1,744
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 8	\$ 2	\$ 176	\$ 141	\$ 1,744
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	\$ 4,335	\$ 4,299	\$ 4,870	\$ 4,917	\$ 4,755
GVA Recoveries - Assets - Total	SUB2126	\$ 2,183	\$ 104	\$ 88	\$ 151	N/A
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Total	VA47	\$ 27	\$ 4	\$ 4	\$ 4	\$ 1
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 27	\$ 4	\$ 4	\$ 4	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 0	\$ 0	\$ 0	\$ 0	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 27	\$ 1	\$ 4	\$ 1	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 3	\$ 0	\$ 2	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Nonmortgage Loans - Total	VA57	\$ 90	\$ 100	\$ 84	\$ 147	\$ 116
Commercial Loans	VA521	\$ 0	\$ 6	\$ 1	\$ 35	\$ 4
Consumer Loans - Total	SUB2161	\$ 90	\$ 94	\$ 83	\$ 112	N/A
Loans on Deposits	VA511	\$ 0	\$ 2	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 85	\$ 91	\$ 81	\$ 106	\$ 108

Office of Thrift Supervision
Financial Reporting System
Run Date: February 16, 2005, 3:45 PM

TFR Industry Aggregate Report
93040 - OTS-Regulated: Oklahoma
December 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 5	\$ 1	\$ 2	\$ 6	\$ 4
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 2,066	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$- 127	\$ 279	\$ 67	\$ 60	N/A
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Total	VA48	\$- 136	\$ 285	\$ 20	\$ 85	\$- 245
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$- 136	\$ 285	\$ 20	\$ 85	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 21	\$ 0	\$ 31	\$ 36	\$- 20
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 1	\$- 1	\$- 1	\$- 6	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$- 114	\$ 286	\$- 10	\$ 55	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 9	\$- 6	\$ 47	\$- 25	\$- 48
Commercial Loans	VA522	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2261	\$ 9	\$- 6	\$ 47	\$- 25	N/A
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	\$ 2	\$- 14	\$ 48	\$- 19	\$- 48
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 7	\$ 8	\$- 1	\$- 6	\$ 0
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93040 - OTS-Regulated: Oklahoma	(\$Thousands)
Run Date: February 16, 2005, 3:45 PM	December 2004	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 2,767	\$ 4,627	\$ 5,348	\$ 5,323	N/A
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Total	VA49	\$ 350	\$ 313	\$ 100	\$ 327	\$ 252
Construction - Total	SUB2330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 350	\$ 313	\$ 100	\$ 327	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$- 21	\$ 0	\$ 31	\$ 36	\$- 20
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 6	\$- 1	\$ 3	\$- 6	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$- 110	\$ 308	\$- 9	\$ 73	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 475	\$ 6	\$ 75	\$ 225	\$ 498
Land	VA495	\$ 0	\$ 0	\$ 0	\$- 1	\$ 0
Nonmortgage Loans - Total	VA59	\$ 140	\$ 13	\$ 202	\$- 62	\$ 141
Commercial Loans	VA525	\$ 53	\$ 11	\$ 147	\$- 35	\$ 98
Consumer Loans - Total	SUB2361	\$ 87	\$ 2	\$ 55	\$- 27	N/A
Loans on Deposits	VA515	\$ 2	\$ 2	\$ 1	\$ 1	\$ 3
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 71	\$- 14	\$ 56	\$- 19	\$ 33
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Other	VA565	\$ 14	\$ 14	\$- 2	\$- 9	\$ 6
Reposessed Assets - Total	VA65	\$ 8	\$ 2	\$ 176	\$ 141	\$ 1,744
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93040 - OTS-Regulated: Oklahoma	(\$Thousands)
Run Date: February 16, 2005, 3:45 PM	December 2004	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data			Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 8	\$ 2	\$ 176	\$ 141	\$ 1,744	
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 2,269	\$ 4,299	\$ 4,870	\$ 4,917	\$ 4,755	
TROUBLED DEBT RESTRUCTURED							
Amount this Quarter	VA940	\$ 2,964	\$ 753	\$ 1,147	\$ 477	\$ 4,406	
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 4,551	\$ 6,953	\$ 6,503	\$ 5,327	N/A	
MORTGAGE LOANS FORECLOSED IN QUARTER							
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 96,414	\$ 105,716	\$ 109,137	\$ 114,396	\$ 107,993	
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 94,001	\$ 105,238	\$ 109,065	\$ 114,396	\$ 104,212	
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 2,413	\$ 478	\$ 72	\$ 0	\$ 3,781	
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS							
Quarter End Balance - Special Mention	VA960	\$ 60,650	\$ 51,127	\$ 49,990	\$ 50,652	\$ 63,306	
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 81,153	\$ 75,867	\$ 76,221	\$ 75,231	\$ 67,511	
Substandard	VA965	\$ 80,558	\$ 75,198	\$ 75,580	\$ 74,447	\$ 66,752	
Doubtful	VA970	\$ 595	\$ 669	\$ 641	\$ 784	\$ 759	
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual			Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value	Value
DELINQUENT LOANS							
Delinquent Loans - Total	SUB2410	\$ 62,900	\$ 44,794	\$ 37,349	\$ 38,327	\$ 40,094	
Mortgages - Total	SUB2421	\$ 61,148	\$ 43,123	\$ 35,666	\$ 37,081	N/A	
Construction and Land Loans	SUB2430	\$ 15,829	\$ 11,658	\$ 3,369	\$ 762	\$ 435	
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 15,254	\$ 15,220	\$ 17,302	\$ 18,370	N/A	
Permanent Loans Secured by All Other Property	SUB2450	\$ 30,428	\$ 16,297	\$ 15,052	\$ 18,064	\$ 15,466	
Nonmortgages - Total	SUB2461	\$ 1,752	\$ 1,671	\$ 1,683	\$ 1,246	N/A	
PAST DUE & STILL ACCRUING							
Past Due & Still Accruing - Total	SUB2470	\$ 30,775	\$ 25,680	\$ 19,697	\$ 19,630	\$ 20,907	

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:45 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------	-------------------------------------------------------

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 13,410	\$ 20,077	\$ 12,369	\$ 11,488	\$ 14,694
Mortgage Loans - Total	SUB2481	\$ 12,350	\$ 19,155	\$ 11,426	\$ 11,064	N/A
Construction	PD115	\$ 1,134	\$ 11,606	\$ 3,312	\$ 647	\$ 336
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 36	\$ 24	\$ 18	\$ 0	\$ 8,369
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 6,860	\$ 6,297	\$ 7,086	\$ 6,821	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 963	\$ 780	\$ 472	\$ 494	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 181	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD135	\$ 3,044	\$ 443	\$ 347	\$ 3,034	\$ 128
Permanent - Land	PD138	\$ 313	\$ 5	\$ 10	\$ 68	\$ 53
Nonmortgage Loans - Commercial Loans	PD140	\$ 452	\$ 425	\$ 471	\$ 76	\$ 5,249
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 608	\$ 497	\$ 472	\$ 348	N/A
Loans on Deposits	PD161	\$ 19	\$ 11	\$ 85	\$ 75	\$ 42
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 0	\$ 13
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 420	\$ 383	\$ 366	\$ 267	\$ 488
Mobile Home Loans	PD169	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Other	PD180	\$ 169	\$ 103	\$ 21	\$ 6	\$ 15
Memo - Troubled Debt Restructured Included Above	PD190	\$ 0	\$ 0	\$ 40	\$ 0	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 5,189	\$ 5,153	\$ 5,850	\$ 6,058	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 17,365	\$ 5,603	\$ 7,328	\$ 8,142	\$ 6,213
Mortgage Loans - Total	SUB2491	\$ 17,365	\$ 5,453	\$ 7,328	\$ 8,142	N/A
Construction	PD215	\$ 11,606	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 6,212
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 5,352	\$ 5,453	\$ 7,328	\$ 8,142	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD235	\$ 407	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD240	\$ 0	\$ 150	\$ 0	\$ 0	\$ 1
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:45 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------	-------------------------------------------------------

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Memo - Troubled Debt Restructured Included Above	PD290	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 5,046	\$ 5,119	\$ 6,987	\$ 8,142	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 32,125	\$ 19,114	\$ 17,652	\$ 18,697	\$ 19,187
Mortgage Loans - Total	SUB2501	\$ 31,433	\$ 18,515	\$ 16,912	\$ 17,875	N/A
Construction	PD315	\$ 2,726	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 23	\$ 0	\$ 0	\$ 31	\$ 2,965
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 1,632	\$ 2,092	\$ 1,978	\$ 2,372	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 388	\$ 574	\$ 420	\$ 510	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD335	\$ 26,614	\$ 15,802	\$ 14,467	\$ 14,915	\$ 15,239
Permanent - Land	PD338	\$ 50	\$ 47	\$ 47	\$ 47	\$ 46
Nonmortgage Loans - Commercial Loans	PD340	\$ 652	\$ 507	\$ 659	\$ 727	\$ 873
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 40	\$ 92	\$ 81	\$ 95	N/A
Loans on Deposits	PD361	\$ 2	\$ 2	\$ 4	\$ 4	\$ 4
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 11	\$ 87	\$ 73	\$ 68	\$ 52
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 27	\$ 3	\$ 4	\$ 23	\$ 5
Memo - Troubled Debt Restructured Included Above	PD390	\$ 4,043	\$ 12,777	\$ 12,964	\$ 13,450	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 36	\$ 59	\$ 16	\$ 26	N/A

Schedule LD --- Loan Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
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	\$ 63,883	\$ 58,599	\$ 55,416	\$ 51,375	\$ 49,952

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:45 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------	-------------------------------------------------

***** PUBLIC *****

Schedule LD --- Loan Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 59,944	\$ 54,268	\$ 51,237	\$ 47,468	\$ 46,921
100% and greater LTV	LD120	\$ 3,939	\$ 4,331	\$ 4,179	\$ 3,907	\$ 3,031
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 74	\$ 88	\$ 49	\$ 56	\$ 52
Past Due and Still Accruing - Total	SUB5240	\$ 74	\$ 0	\$ 0	\$ 56	\$ 52
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 74	\$ 0	\$ 0	\$ 56	\$ 52
90% up to 100% LTV	LD210	\$ 74	\$ 0	\$ 0	\$ 56	\$ 52
100% and greater LTV	LD220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 0	\$ 88	\$ 49	\$ 0	\$ 0
90% up to 100% LTV	LD250	\$ 0	\$ 88	\$ 49	\$ 0	\$ 0
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Charge-offs - Total	SUB5300	\$ 0	\$ 4	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 4	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 9,455	\$ 9,429	\$ 10,386	\$ 7,461	\$ 5,108
90% up to 100% LTV	LD430	\$ 8,633	\$ 7,693	\$ 8,661	\$ 5,939	\$ 4,290
100% and greater LTV	LD440	\$ 822	\$ 1,736	\$ 1,725	\$ 1,522	\$ 818
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 426,044	\$ 399,094	\$ 374,416	\$ 488,863	\$ 449,391
Mortgage Construction Loans	CC105	\$ 339,701	\$ 342,377	\$ 320,087	\$ 382,750	\$ 350,143
Other Mortgage Loans	CC115	\$ 86,343	\$ 56,717	\$ 54,329	\$ 106,113	\$ 99,248
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 151,973	\$ 134,267	\$ 117,982	\$ 103,087	\$ 123,403
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 342,792	\$ 338,136	\$ 336,509	\$ 316,033	\$ 198,367
1-4 Dwelling Units	CC280	\$ 173,834	\$ 173,881	\$ 201,608	\$ 296,305	\$ 180,265

Office of Thrift Supervision
Financial Reporting System
Run Date: February 16, 2005, 3:45 PM

TFR Industry Aggregate Report
93040 - OTS-Regulated: Oklahoma
December 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 61,031	\$ 90,475	\$ 54,800	\$ 884	\$ 918
All Other Real Estate	CC300	\$ 107,927	\$ 73,780	\$ 80,101	\$ 18,844	\$ 17,184
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 33,644	\$ 3,000	\$ 45,689	\$ 66	\$ 0
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 1,391	\$ 5,237	\$ 2,510	\$ 4,876	\$ 1,245
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 3,000	\$ 29,294	\$ 39,483	\$ 0	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 69,000	\$ 63,657	\$ 161,581	\$ 135,200	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 7,000	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Unused Lines of Credit - Total	SUB3361	\$ 181,636	\$ 187,745	\$ 170,702	\$ 158,920	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 31,511	\$ 29,498	\$ 27,511	\$ 22,832	N/A
Commercial Lines	CC420	\$ 149,273	\$ 157,378	\$ 142,383	\$ 135,323	\$ 106,641
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Open-End Consumer Lines - Other	CC425	\$ 852	\$ 869	\$ 808	\$ 765	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 58,506	\$ 48,178	\$ 35,839	\$ 41,139	\$ 38,405
Commercial	CC430	\$ 58,506	\$ 48,178	\$ 35,839	\$ 41,139	\$ 38,405
Standby, Not Included on CC465 or CC468	CC435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 74,808	\$ 45,668	\$ 19,875	\$ 21,104	\$ 16,379
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 74,808	\$ 45,668	\$ 19,875	\$ 21,104	\$ 16,379
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 249,918	\$ 375,803	\$ 512,125	\$ 699,166	N/A
Pass-Through Securities	CF143	\$ 249,918	\$ 360,745	\$ 503,106	\$ 688,039	\$ 911,196
Other Mortgage-Backed Securities	CF153	\$ 0	\$ 15,058	\$ 9,019	\$ 11,127	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 144,740	\$ 205,753	\$ 264,402	\$ 212,830	N/A
Pass-Through Securities	CF145	\$ 144,740	\$ 205,753	\$ 264,402	\$ 212,830	\$ 471,233
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 105,178	\$ 170,050	\$ 247,723	\$ 486,336	N/A

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:45 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------	-------------------------------------------------------

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 286,953	\$- 406,026	\$- 294,765	\$- 239,921	\$ 260,401
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 7,091	\$- 2,043	\$- 2,457	\$- 1,238	N/A
Mortgage Loans Disbursed - Total	SUB3831	\$ 278,410	\$ 286,754	\$ 399,998	\$ 355,243	N/A
Construction Loans - Total	SUB3840	\$ 41,454	\$ 29,358	\$ 31,036	\$ 26,279	\$ 23,982
1-4 Dwelling Units	CF190	\$ 20,942	\$ 19,614	\$ 15,893	\$ 14,986	\$ 15,200
Multifamily (5 or more) Dwelling Units	CF200	\$ 5,312	\$ 440	\$ 0	\$ 0	\$ 182
Nonresidential	CF210	\$ 15,200	\$ 9,304	\$ 15,143	\$ 11,293	\$ 8,600
Permanent Loans - Total	SUB3851	\$ 236,956	\$ 257,396	\$ 368,962	\$ 328,964	N/A
1-4 Dwelling Units	CF225	\$ 165,996	\$ 190,004	\$ 290,422	\$ 229,403	\$ 275,348
Multifamily (5 or more) Dwelling Units	CF245	\$ 225	\$ 158	\$ 12,125	\$ 15,075	\$ 558
Nonresidential (Except Land)	CF260	\$ 52,815	\$ 59,736	\$ 63,405	\$ 73,414	\$ 99,711
Land	CF270	\$ 17,920	\$ 7,498	\$ 3,010	\$ 11,072	\$ 10,924
Loans and Participations Purchased - Total	SUB3880	\$ 428,956	\$ 487,594	\$ 509,002	\$ 525,405	\$ 391,414
Secured by 1-4 Dwelling Units	CF280	\$ 300,927	\$ 384,250	\$ 407,141	\$ 406,485	\$ 274,136
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 64,290	\$ 65,721	\$ 38,463	\$ 24,228	\$ 38,633
Secured by Nonresidential	CF300	\$ 63,739	\$ 37,623	\$ 63,398	\$ 94,692	\$ 78,645
Loans and Participations Sold - Total	SUB3890	\$ 143,353	\$ 192,607	\$ 284,019	\$ 541,988	\$ 782,451
Secured by 1-4 Dwelling Units	CF310	\$ 142,866	\$ 190,458	\$ 282,587	\$ 539,019	\$ 770,065
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF330	\$ 487	\$ 2,149	\$ 1,432	\$ 2,969	\$ 12,386
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$ 285,603	\$ 294,987	\$ 224,983	\$- 16,583	\$- 391,037
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 426,450	\$ 482,516	\$ 501,973	\$ 389,349	\$ 467,076
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 12,586	\$- 12,869	\$- 26,506	\$- 22,711	\$- 14,879
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 117,637	\$ 132,461	\$ 222,247	\$ 183,457	\$ 15,055
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 124,977	\$ 86,356	\$ 96,502	\$- 73,400	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 245,017	\$ 155,526	\$ 163,059	\$ 134,001	\$ 98,910
Commercial	CF390	\$ 236,072	\$ 145,833	\$ 142,220	\$ 125,586	\$ 83,302
Consumer	CF400	\$ 8,945	\$ 9,693	\$ 20,839	\$ 8,415	\$ 15,608
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Commercial	CF395	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Consumer	CF405	\$ 0	\$ 0	\$ 0	\$ 0	N/A

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:45 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------	-------------------------------------------------------

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 245,017	\$ 155,526	\$ 163,059	\$ 134,001	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 184,435	\$ 115,919	\$- 66,437	\$ 40,194	\$ 62,228
New Deposits Received less Deposits Withdrawn	CF420	\$ 174,389	\$ 106,483	\$- 75,016	\$ 31,641	\$ 53,688
Interest Credited to Deposits	CF430	\$ 10,046	\$ 9,436	\$ 8,579	\$ 8,553	\$ 8,540
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 777,522	\$ 670,875	\$ 616,363	\$ 655,468	N/A
Fully Insured	DI100	\$ 777,522	\$ 670,875	\$ 616,363	\$ 655,468	\$ 688,367
Other	DI110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits with Balances - \$100,000 or Less	DI120	\$ 2,189,707	\$ 2,063,048	\$ 1,993,774	\$ 2,009,174	\$ 2,032,796
Deposits with Balances - Greater than \$100,000	DI130	\$ 1,063,982	\$ 1,143,553	\$ 1,149,311	\$ 1,187,143	\$ 540,003
Number of Deposit Accounts - Total	SUB4062	225,239	218,729	211,524	202,544	N/A
Balances of \$100,000 or Less	DI150	222,108	215,602	208,577	199,735	217,188
Balances Greater than \$100,000	DI160	3,131	3,127	2,947	2,809	2,606
IRA/Keogh Accounts	DI200	\$ 127,496	\$ 126,664	\$ 121,830	\$ 117,246	\$ 115,783
Uninsured Deposits	DI210	\$ 563,051	\$ 482,988	\$ 452,147	\$ 437,532	\$ 426,905
Preferred Deposits	DI220	\$ 25,201	\$ 26,913	\$ 39,200	\$ 39,356	\$ 23,964
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 954,882	\$ 995,285	\$ 1,025,505	\$ 1,011,460	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 171,017	\$ 169,813	\$ 176,528	\$ 180,186	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 383,663	\$ 415,235	\$ 398,862	\$ 469,661	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 1,744,128	\$ 1,626,268	\$ 1,542,189	\$ 1,535,011	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 708,793	\$ 786,291	\$ 807,873	\$ 856,471	\$ 386,458
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 20,425	\$ 20,777	\$ 20,809	\$ 20,742	\$ 20,642
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:45 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------	-------------------------------------------------------

***** PUBLIC *****

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

Schedule SI --- Consolidated Supplemental Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	1,062	1,061	1,095	1,116	1,169
Assets Held in Trading Accounts	SI375	\$ 0	\$ 10,258	\$ 13,481	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 2,424,815	\$ 2,608,143	\$ 2,854,422	\$ 2,928,822	\$ 2,699,339
Assets Held for Sale	SI387	\$ 86,432	\$ 103,998	\$ 150,184	\$ 202,822	\$ 234,316
Loans Serviced for Others	SI390	\$ 163,482	\$ 160,460	\$ 154,683	\$ 152,989	\$ 132,657
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	78.11%	77.74%	79.47%	86.30%	85.61%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	78.23%	77.72%	79.98%	84.84%	84.72%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	78.38%	78.35%	78.74%	85.07%	83.90%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	0.00%	N/A
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 21,039	\$ 21,375	\$ 21,394	\$ 21,442	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 2,560	\$ 2,513	\$ 1,576	\$ 3,093	\$ 2,921
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	0	0	0	1	1
RECONCILIATION OF EQUITY CAPITAL						

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93040 - OTS-Regulated: Oklahoma	(\$Thousands)
Run Date: February 16, 2005, 3:45 PM	December 2004	

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	SI600	\$ 707,262	\$ 739,602	\$ 675,182	\$ 659,985	\$ 590,650
Net Income (Loss) (SO91)	SI610	\$ 95,351	\$ 91,073	\$ 94,962	\$ 93,738	\$ 93,579
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 80,000	\$ 84,200	\$ 65,000	\$ 72,500	\$ 53,267
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 69	\$ 0	\$ 0	\$ 3,109	N/A
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 17,236	\$ - 39,210	\$ 34,458	\$ - 9,180	N/A
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Other Adjustments	SI671	\$ - 1	\$ - 3	\$ 0	\$ 30	N/A
Ending Equity Capital (SC80)	SI680	\$ 739,917	\$ 707,262	\$ 739,602	\$ 675,182	\$ 659,985
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 1,281	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 10,624	\$ 11,020	\$ 10,300	\$ 13,035	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 953	\$ 1,583	\$ 2,183	\$ 2,257	N/A
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 67	\$ 39	\$ 74	\$ 42	\$ 45
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 12,265,413	\$ 12,213,866	\$ 9,744,722	\$ 10,022,894	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 2,994,103	\$ 2,865,403	\$ 453,366	\$ 893,740	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 8,073,764	\$ 8,165,673	\$ 8,184,471	\$ 8,083,681	N/A
Nonmortgage Loans	SI885	\$ 475,015	\$ 442,909	\$ 386,320	\$ 343,594	N/A
Deposits and Excrows	SI890	\$ 3,267,859	\$ 3,189,651	\$ 3,215,937	\$ 3,075,720	N/A
Total Borrowings	SI895	\$ 8,054,096	\$ 8,079,843	\$ 5,595,206	\$ 6,021,737	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	3	3	2	1	0
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 61	\$ 494	\$ 49	\$ 7	\$ 0
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.25	4.88	5.25	3.36	0.00
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.50	5.25	5.25	3.36	0.00

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:45 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	0	1	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	0	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	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	1	2	2	2	N/A

Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 276,097	\$ 280,771	\$ 277,238	\$ 307,768	\$ 214,629
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 229,666	\$ 234,183	\$ 229,693	\$ 259,659	\$ 161,114
Personal Trust and Agency Accounts	FS210	\$ 64,722	\$ 78,093	\$ 77,862	\$ 109,264	\$ 82,282
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 2,521	\$ 2,379	\$ 2,201	\$ 2,353	\$ 2,183
Employee Benefit - Defined Contribution	FS220	\$ 202	\$ 203	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 2,319	\$ 2,176	\$ 2,201	\$ 2,353	\$ 2,183
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 162,073	\$ 153,711	\$ 149,630	\$ 148,042	\$ 76,649
Other Fiduciary Accounts	FS270	\$ 350	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:45 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------	-------------------------------------------------------

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 19,960	\$ 19,378	\$ 19,491	\$ 20,137	\$ 24,362
Personal Trust and Agency Accounts	FS211	\$ 13,707	\$ 13,421	\$ 13,700	\$ 13,566	\$ 18,577
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 3,503	\$ 3,169	\$ 3,291	\$ 2,999	\$ 2,738
Employee Benefit - Defined Contribution	FS221	\$ 3,503	\$ 3,169	\$ 3,291	\$ 2,704	\$ 2,107
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 0	\$ 295	\$ 631
Corporate Trust and Agency Accounts	FS251	\$ 2,750	\$ 2,788	\$ 2,500	\$ 3,572	\$ 3,047
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 26,471	\$ 27,210	\$ 28,054	\$ 27,972	\$ 29,153
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	195	183	180	177	162
Personal Trust and Agency Accounts	FS212	87	89	90	87	82
Retirement-related Trust and Agency Accounts - Total	SUB6120	14	14	13	15	13
Employee Benefit - Defined Contribution	FS222	1	1	0	0	0
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	13	13	13	15	13
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	93	80	77	75	67
Other Fiduciary Accounts	FS272	1	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	94	90	89	75	83
Personal Trust and Agency Accounts	FS213	9	10	9	9	10
Retirement-related Trust and Agency Accounts - Total	SUB6130	70	66	64	50	57
Employee Benefit - Defined Contribution	FS223	70	66	64	9	6
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	0	0	0	41	51
Corporate Trust and Agency Accounts	FS253	15	14	16	16	16
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	21	22	29	23	21
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 1,080	\$ 0	\$ 0	\$ 231	\$ 767
Personal Trust and Agency Accounts	FS310	\$ 507	\$ 0	\$ 0	\$ 123	\$ 405

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:45 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------	-------------------------------------------------------

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 25	\$ 0	\$ 0	\$ 14	\$ 28
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 25	\$ 0	\$ 0	\$ 14	\$ 28
Corporate Trust and Agency Accounts	FS350	\$ 19	\$ 0	\$ 0	\$ 4	\$ 19
Investment Management Agency Accounts	FS360	\$ 454	\$ 0	\$ 0	\$ 70	\$ 232
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 47	\$ 0	\$ 0	\$ 14	\$ 53
Other Fiduciary and Related Services	FS390	\$ 28	\$ 0	\$ 0	\$ 6	\$ 30
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 1,259	\$ 0	\$ 0	\$ 0	\$ 1,246
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$- 179	\$ 0	\$ 0	\$ 231	\$- 479
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 64,722	\$ 0	\$ 0	\$ 0	\$ 82,282
Non-Interest-Bearing Deposits	FS410	\$ 3	\$ 0	\$ 0	\$ 0	\$- 1
Interest-Bearing Deposits	FS415	\$ 1,127	\$ 0	\$ 0	\$ 0	\$ 2,525
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 5,044	\$ 0	\$ 0	\$ 0	\$ 3,942
State, County and Municipal Obligations	FS425	\$ 2,046	\$ 0	\$ 0	\$ 0	\$ 3,159
Money Market Mutual Funds	FS430	\$ 3,150	\$ 0	\$ 0	\$ 0	\$ 2,928
Other Short-term Obligations	FS435	\$ 1,113	\$ 0	\$ 0	\$ 0	\$ 740
Other Notes and Bonds	FS440	\$ 3,889	\$ 0	\$ 0	\$ 0	\$ 3,003
Common and Preferred Stock	FS445	\$ 19,173	\$ 0	\$ 0	\$ 0	\$ 9,757
Real Estate Mortgages	FS450	\$ 19	\$ 0	\$ 0	\$ 0	\$ 9
Real Estate	FS455	\$ 6,075	\$ 0	\$ 0	\$ 0	\$ 4,171
Miscellaneous Assets	FS460	\$ 23,083	\$ 0	\$ 0	\$ 0	\$ 52,049
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	15	0	0	0	16
Corporate and Municipal Trusteeships	FS510	5	0	0	0	5
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	10	0	0	0	11
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 16,430	\$ 0	\$ 0	\$ 0	\$ 17,405

Office of Thrift Supervision
Financial Reporting System
Run Date: February 16, 2005, 3:45 PM

TFR Industry Aggregate Report
93040 - OTS-Regulated: Oklahoma
December 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:45 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------	-------------------------------------------------------

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 739,918	\$ 707,262	\$ 739,601	\$ 675,182	\$ 659,985
Equity Capital Deductions - Total	SUB1631	\$ 17	\$ 18	\$ 19	\$ 21	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 17	\$ 18	\$ 19	\$ 21	\$ 23
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$- 38,517	\$- 21,281	\$- 60,492	\$- 26,033	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 38,517	\$- 21,281	\$- 60,492	\$- 26,033	\$- 35,184
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	\$ 701,384	\$ 685,963	\$ 679,090	\$ 649,128	\$ 624,778
Total Assets (SC60)	CCR205	\$ 9,909,031	\$ 9,706,254	\$ 9,623,527	\$ 9,550,008	\$ 9,448,010
Asset Deductions - Total	SUB1651	\$ 17	\$ 18	\$ 19	\$ 21	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 17	\$ 18	\$ 19	\$ 21	\$ 23
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Asset Additions - Total	SUB1661	\$- 85,561	\$- 88,844	\$- 101,979	\$- 124,361	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 85,561	\$- 88,844	\$- 101,979	\$- 124,361	\$- 112,184
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Adjusted Total Assets	CCR25	\$ 9,823,453	\$ 9,617,392	\$ 9,521,529	\$ 9,425,626	\$ 9,335,803
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 392,938	\$ 384,696	\$ 380,861	\$ 377,025	\$ 373,433
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 701,384	\$ 685,963	\$ 679,090	\$ 649,128	\$ 624,778
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93040 - OTS-Regulated: Oklahoma	(\$Thousands)
Run Date: February 16, 2005, 3:45 PM	December 2004	

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 60,200	\$ 57,088	\$ 54,712	\$ 53,328	\$ 52,407
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 60,200	\$ 57,088	\$ 54,712	\$ 53,328	\$ 52,407
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 60,200	\$ 57,088	\$ 54,712	\$ 53,328	\$ 52,407
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 761,584	\$ 743,051	\$ 733,802	\$ 702,456	\$ 677,185
0% R/W Category - Cash	CCR400	\$ 18,314	\$ 18,856	\$ 21,594	\$ 16,469	\$ 8,894
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 4,137	\$ 14,851	\$ 41,507	\$ 30,301	\$ 31,477
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 4,675	\$ 5,341	\$ 10,246	\$ 3,359	\$ 1
0% R/W Category - Assets Total	CCR420	\$ 27,126	\$ 39,048	\$ 73,347	\$ 50,129	\$ 40,372
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 2,302,080	\$ 2,480,258	\$ 2,694,229	\$ 2,755,623	\$ 2,520,077
20% R/W Category - Claims on FHLBs	CCR435	\$ 738,136	\$ 532,511	\$ 416,517	\$ 364,937	\$ 349,683
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 400	\$ 403	\$ 392	\$ 449	\$ 450
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 189,458	\$ 172,127	\$ 147,168	\$ 155,270	\$ 219,900
20% R/W Category - Other	CCR450	\$ 3,639,000	\$ 3,631,470	\$ 3,579,138	\$ 3,494,492	\$ 3,738,276
20% R/W Category - Assets Total	CCR455	\$ 6,869,074	\$ 6,816,769	\$ 6,837,444	\$ 6,770,771	\$ 6,828,386
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 1,373,815	\$ 1,363,353	\$ 1,367,488	\$ 1,354,154	\$ 1,365,678
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 214,255	\$ 217,402	\$ 223,823	\$ 216,111	\$ 215,411
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 8,409	\$ 3,047	\$ 3,082	\$ 3,119	\$ 3,157
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 2,237	\$ 2,456	\$ 2,654	\$ 2,886	\$ 3,113
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - Other	CCR480	\$ 101,601	\$ 63,495	\$ 33,706	\$ 39,509	\$ 27,729
50% R/W Category - Assets Total	CCR485	\$ 326,502	\$ 286,400	\$ 263,265	\$ 261,625	\$ 249,410
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 163,252	\$ 143,201	\$ 131,633	\$ 130,814	\$ 124,705

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:45 PM	TFR Industry Aggregate Report 93040 - OTS-Regulated: Oklahoma December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------	-------------------------------------------------------

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 12,442	\$ 12,367	\$ 12,616	\$ 12,622	N/A
100% R/W Category - All Other Assets	CCR506	\$ 3,323,019	\$ 3,102,053	\$ 2,918,953	\$ 2,817,706	N/A
100% R/W Category - Assets Total	CCR510	\$ 3,335,461	\$ 3,114,420	\$ 2,931,569	\$ 2,830,328	\$ 2,739,751
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 3,335,461	\$ 3,114,420	\$ 2,931,569	\$ 2,830,328	\$ 2,739,751
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	\$ 10,558,163	\$ 10,256,637	\$ 10,105,625	\$ 9,912,853	\$ 9,857,919
Subtotal Risk-Weighted Assets	CCR75	\$ 4,872,528	\$ 4,620,973	\$ 4,430,689	\$ 4,315,295	\$ 4,230,133
Excess Allowances for Loan and Lease Losses	CCR530	\$ 51,753	\$ 53,479	\$ 61,913	\$ 61,051	\$ 61,956
Total Risk-Weighted Assets	CCR78	\$ 4,820,775	\$ 4,567,494	\$ 4,368,776	\$ 4,254,244	\$ 4,168,177
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 385,662	\$ 365,399	\$ 349,503	\$ 340,339	\$ 333,454
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.14%	7.13%	7.13%	6.89%	6.69%
Total Risk-Based Capital Ratio	CCR820	15.80%	16.27%	16.80%	16.51%	16.25%
Tier 1 Risk-Based Capital Ratio	CCR830	14.55%	15.02%	15.54%	15.26%	14.99%
Tangible Equity Ratio	CCR840	7.14%	7.13%	7.13%	6.89%	6.69%

***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.