

Office of Thrift Supervision
Financial Reporting System
Run Date: November 16, 2006, 4:13 PM

TFR Industry Aggregate Report
93029 - OTS-Regulated: Missouri
September 2006

Frozen Aggregated Data
(\$Thousands)

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Description		Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
Number of Regulated Institutions		31	31	30	31	31
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 567,082	\$ 572,349	\$ 561,236	\$ 622,973	\$ 568,303
Cash and Non-Interest-Earning Deposits	SC110	\$ 85,856	\$ 90,377	\$ 84,853	\$ 92,162	\$ 90,407
Interest-Earning Deposits in FHLBs	SC112	\$ 55,547	\$ 88,864	\$ 103,076	\$ 113,480	\$ 100,452
Other Interest-Earning Deposits	SC118	\$ 40,872	\$ 40,989	\$ 31,001	\$ 43,814	\$ 37,784
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 51,648	\$ 45,902	\$ 13,139	\$ 24,171	\$ 14,463
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 218,833	\$ 197,093	\$ 220,333	\$ 238,530	\$ 217,585
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 57,697	\$ 53,985	\$ 52,949	\$ 52,214	\$ 48,911
State and Municipal Obligations	SC180	\$ 53,570	\$ 52,076	\$ 52,235	\$ 54,412	\$ 54,245
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 423	\$ 439	\$ 1,445	\$ 1,270	\$ 2,254
Accrued Interest Receivable	SC191	\$ 2,636	\$ 2,624	\$ 2,205	\$ 2,920	\$ 2,202
Mortgage-Backed Securities - Gross	SUB0072	\$ 334,642	\$ 298,675	\$ 319,088	\$ 334,318	\$ 364,444
Mortgage-Backed Securities - Total	SC22	\$ 334,642	\$ 298,675	\$ 319,088	\$ 334,318	\$ 364,444
Pass-Through - Total	SUB0073	\$ 207,561	\$ 218,775	\$ 237,430	\$ 253,742	\$ 272,688
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 207,561	\$ 218,775	\$ 237,430	\$ 253,742	\$ 272,688
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 125,665	\$ 78,458	\$ 80,142	\$ 78,998	\$ 90,070
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 62,199	\$ 33,536	\$ 33,026	\$ 30,098	\$ 35,486
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 62,028	\$ 43,450	\$ 45,618	\$ 47,364	\$ 53,014
Other	SC222	\$ 1,438	\$ 1,472	\$ 1,498	\$ 1,536	\$ 1,570
Accrued Interest Receivable	SC228	\$ 1,416	\$ 1,442	\$ 1,516	\$ 1,578	\$ 1,686

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Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 5,205,141	\$ 5,006,173	\$ 4,435,381	\$ 4,312,673	\$ 4,273,745
Mortgage Loans - Total	SC26	\$ 5,169,181	\$ 4,971,458	\$ 4,403,840	\$ 4,282,643	\$ 4,243,738
Construction Loans - Total	SUB0100	\$ 614,341	\$ 631,766	\$ 588,943	\$ 537,614	\$ 505,151
Residential - Total	SUB0110	\$ 539,560	\$ 543,748	\$ 512,131	\$ 472,742	\$ 438,720
1-4 Dwelling Units	SC230	\$ 477,724	\$ 474,459	\$ 453,369	\$ 420,861	\$ 399,820
Multifamily (5 or more) Dwelling Units	SC235	\$ 61,836	\$ 69,289	\$ 58,762	\$ 51,881	\$ 38,900
Nonresidential Property	SC240	\$ 74,781	\$ 88,018	\$ 76,812	\$ 64,872	\$ 66,431
Permanent Loans - Total	SUB0121	\$ 4,559,551	\$ 4,346,375	\$ 3,823,873	\$ 3,753,086	\$ 3,748,276
Residential - Total	SUB0131	\$ 3,367,721	\$ 3,194,652	\$ 2,721,110	\$ 2,705,698	\$ 2,758,747
1-4 Dwelling Units - Total	SUB0141	\$ 3,152,740	\$ 2,962,929	\$ 2,480,606	\$ 2,482,637	\$ 2,546,005
Revolving Open-End Loans	SC251	\$ 344,440	\$ 350,804	\$ 346,416	\$ 345,341	\$ 345,210
All Other - First Liens	SC254	\$ 2,644,783	\$ 2,470,327	\$ 2,017,433	\$ 2,030,034	\$ 2,105,368
All Other - Junior Liens	SC255	\$ 163,517	\$ 141,798	\$ 116,757	\$ 107,262	\$ 95,427
Multifamily (5 or more) Dwelling Units	SC256	\$ 214,981	\$ 231,723	\$ 240,504	\$ 223,061	\$ 212,742
Nonresidential Property (Except Land)	SC260	\$ 901,105	\$ 854,696	\$ 818,584	\$ 777,736	\$ 731,927
Land	SC265	\$ 290,725	\$ 297,027	\$ 284,179	\$ 269,652	\$ 257,602
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 195,751	\$ 565,325	\$ 153,706	\$ 37,273	\$ 26,687
Accrued Interest Receivable	SC272	\$ 31,122	\$ 27,851	\$ 22,193	\$ 21,205	\$ 20,096
Advances for Taxes and Insurance	SC275	\$ 127	\$ 181	\$ 372	\$ 768	\$ 222
Allowance for Loan and Lease Losses	SC283	\$ 35,960	\$ 34,715	\$ 31,541	\$ 30,030	\$ 30,007
Nonmortgage Loans - Gross	SUB0162	\$ 594,402	\$ 556,283	\$ 537,899	\$ 505,438	\$ 458,873
Nonmortgage Loans - Total	SC31	\$ 586,347	\$ 548,677	\$ 530,457	\$ 498,442	\$ 452,505
Commercial Loans - Total	SC32	\$ 456,863	\$ 426,699	\$ 414,411	\$ 378,223	\$ 334,311
Secured	SC300	\$ 392,689	\$ 359,028	\$ 351,732	\$ 320,784	\$ 287,413
Unsecured	SC303	\$ 16,932	\$ 14,842	\$ 12,804	\$ 12,287	\$ 9,978
Lease Receivables	SC306	\$ 47,242	\$ 52,829	\$ 49,875	\$ 45,152	\$ 36,920
Consumer Loans - Total	SC35	\$ 134,391	\$ 126,725	\$ 120,796	\$ 124,080	\$ 122,315
Loans on Deposits	SC310	\$ 15,404	\$ 12,231	\$ 11,557	\$ 11,688	\$ 13,451
Home Improvement Loans (Not secured by real estate)	SC316	\$ 6,486	\$ 4,871	\$ 3,696	\$ 3,116	\$ 2,581
Education Loans	SC320	\$ 325	\$ 193	\$ 261	\$ 286	\$ 304
Auto Loans	SC323	\$ 65,157	\$ 64,727	\$ 65,588	\$ 68,594	\$ 69,467
Mobile Home Loans	SC326	\$ 4,849	\$ 4,545	\$ 4,376	\$ 4,423	\$ 4,297
Credit Cards	SC328	\$ 1,185	\$ 614	\$ 589	\$ 1,208	\$ 1,217

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Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 40,985	\$ 39,544	\$ 34,729	\$ 34,765	\$ 30,998
Accrued Interest Receivable	SC348	\$ 3,148	\$ 2,859	\$ 2,692	\$ 3,135	\$ 2,247
Allowance for Loan and Lease Losses	SC357	\$ 8,055	\$ 7,606	\$ 7,442	\$ 6,996	\$ 6,368
Repossessed Assets - Gross	SUB0201	\$ 15,730	\$ 14,358	\$ 15,097	\$ 17,920	\$ 17,007
Repossessed Assets - Total	SC40	\$ 15,411	\$ 14,133	\$ 14,842	\$ 17,703	\$ 16,768
Real Estate - Total	SUB0210	\$ 15,645	\$ 14,212	\$ 15,036	\$ 17,842	\$ 16,930
Construction	SC405	\$ 1,912	\$ 1,191	\$ 855	\$ 1,064	\$ 222
Residential - Total	SUB0225	\$ 9,201	\$ 7,962	\$ 7,338	\$ 8,949	\$ 9,063
1-4 Dwelling Units	SC415	\$ 8,455	\$ 6,816	\$ 6,212	\$ 8,038	\$ 7,462
Multifamily (5 or more) Dwelling Units	SC425	\$ 746	\$ 1,146	\$ 1,126	\$ 911	\$ 1,601
Nonresidential (Except Land)	SC426	\$ 3,936	\$ 4,448	\$ 6,168	\$ 7,101	\$ 7,091
Land	SC428	\$ 596	\$ 611	\$ 675	\$ 728	\$ 554
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	N/A	N/A
Other Repossessed Assets	SC430	\$ 85	\$ 146	\$ 61	\$ 78	\$ 77
General Valuation Allowances	SC441	\$ 319	\$ 225	\$ 255	\$ 217	\$ 239
Real Estate Held for Investment	SC45	\$ 1,621	\$ 2,201	\$ 2,257	\$ 2,130	\$ 1,789
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 59,382	\$ 60,829	\$ 56,520	\$ 58,206	\$ 54,481
Federal Home Loan Bank Stock	SC510	\$ 56,007	\$ 57,585	\$ 53,629	\$ 55,247	\$ 51,931
Other	SC540	\$ 3,375	\$ 3,244	\$ 2,891	\$ 2,959	\$ 2,550
Office Premises and Equipment	SC55	\$ 107,608	\$ 104,816	\$ 101,231	\$ 96,508	\$ 92,452
Other Assets - Gross	SUB0262	\$ 141,600	\$ 134,773	\$ 134,679	\$ 110,456	\$ 110,036
Other Assets - Total	SC59	\$ 141,595	\$ 134,757	\$ 134,674	\$ 110,450	\$ 110,031
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 33,506	\$ 32,529	\$ 32,217	\$ 25,630	\$ 24,738
Bank-Owned Life Insurance - Other	SC625	\$ 17,692	\$ 17,531	\$ 17,359	\$ 17,195	\$ 17,038
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 36,252	\$ 30,256	\$ 30,257	\$ 21,258	\$ 20,915
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 14,117	\$ 14,000	\$ 13,966	\$ 9,263	\$ 9,389
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 40,033	\$ 40,457	\$ 40,880	\$ 37,110	\$ 37,956
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

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 5	\$ 16	\$ 5	\$ 6	\$ 5
General Valuation Allowances - Total	SUB2092	\$ 44,339	\$ 42,562	\$ 39,243	\$ 37,249	\$ 36,619
Total Assets - Gross	SUB0283	\$ 7,027,208	\$ 6,750,457	\$ 6,163,388	\$ 6,060,622	\$ 5,941,130
Total Assets	SC60	\$ 6,982,869	\$ 6,707,895	\$ 6,124,145	\$ 6,023,373	\$ 5,904,511
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 4,993,904	\$ 4,727,488	\$ 4,383,121	\$ 4,211,041	\$ 4,103,430
Deposits	SC710	\$ 4,917,421	\$ 4,675,162	\$ 4,340,101	\$ 4,180,788	\$ 4,043,583
Escrows	SC712	\$ 77,255	\$ 52,749	\$ 43,645	\$ 30,769	\$ 60,282
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 772	\$- 423	\$- 625	\$- 516	\$- 435
Borrowings - Total	SC72	\$ 1,040,439	\$ 1,083,116	\$ 1,018,054	\$ 1,101,431	\$ 1,101,803
Advances from FHLBank	SC720	\$ 1,014,504	\$ 1,048,708	\$ 996,676	\$ 1,036,819	\$ 950,884
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 15,016	\$ 23,837	\$ 14,239	\$ 61,814	\$ 146,348
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	\$ 10,919	\$ 10,571	\$ 7,139	\$ 2,798	\$ 4,571
Other Liabilities - Total	SC75	\$ 69,521	\$ 62,461	\$ 56,776	\$ 54,290	\$ 58,918
Accrued Interest Payable - Deposits	SC763	\$ 10,148	\$ 9,314	\$ 8,875	\$ 6,402	\$ 5,452
Accrued Interest Payable - Other	SC766	\$ 228	\$ 135	\$ 188	\$ 847	\$ 1,842
Accrued Taxes	SC776	\$ 13,687	\$ 5,434	\$ 4,652	\$ 7,276	\$ 10,682
Accounts Payable	SC780	\$ 14,863	\$ 15,813	\$ 17,224	\$ 15,542	\$ 17,552
Deferred Income Taxes	SC790	\$ 2,517	\$ 2,326	\$ 2,287	\$ 2,659	\$ 2,417
Other Liabilities and Deferred Income	SC796	\$ 28,078	\$ 29,439	\$ 23,550	\$ 21,564	\$ 20,973
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

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Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Total Liabilities	SC70	\$ 6,103,864	\$ 5,873,065	\$ 5,457,951	\$ 5,366,762	\$ 5,264,151
Minority Interest	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 879,006	\$ 834,831	\$ 666,195	\$ 656,610	\$ 640,362
Stock - Total	SUB0311	\$ 498,288	\$ 482,327	\$ 319,304	\$ 298,436	\$ 283,223
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 9,650	\$ 9,650	\$ 9,650	\$ 9,650	\$ 0
Common Stock - Par Value	SC820	\$ 29,241	\$ 29,642	\$ 29,641	\$ 30,592	\$ 30,592
Common Stock - Paid in Excess of Par	SC830	\$ 459,397	\$ 443,035	\$ 280,013	\$ 258,194	\$ 252,631
Accumulated Other Comprehensive Income - Total	SC86	\$- 2,316	\$- 7,108	\$- 5,555	\$- 4,015	\$- 3,707
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 823	\$- 5,615	\$- 4,062	\$- 2,522	\$- 2,116
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 1,493	\$- 1,493	\$- 1,493	\$- 1,493	\$- 1,591
Retained Earnings	SC880	\$ 386,005	\$ 362,052	\$ 354,960	\$ 364,780	\$ 363,527
Other Components of Equity Capital	SC891	\$- 2,971	\$- 2,440	\$- 2,514	\$- 2,591	\$- 2,681
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 6,982,870	\$ 6,707,896	\$ 6,124,146	\$ 6,023,372	\$ 5,904,513

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Other Codes As of Sep 2006

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 4
3	Federal, State, or other taxes receivable	7	\$ 3,007
4	Net deferred tax assets	15	\$ 12,589
6	Prepaid deposit insurance premiums	8	\$ 61
7	Prepaid expenses	26	\$ 4,601
8	Deposits for utilities and other services	1	\$ 6
9	Advances for loans serviced for others	1	\$ 535
10	Property leased to others, net of accumul. deprec.	1	\$ 179
12	Amounts receivable under interest rate swap agreem	1	\$ 1,066
14	Other noninterest-bearing short-term accounts recv	6	\$ 4,709
20	F/V of all derivative instru. reportable as assets	1	\$ 892
22	Unapplied loan disbursements	1	\$ 1,717
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	2	\$ 158
99	Other	14	\$ 5,202

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 500
4	Nonrefundable loan fees received prior to closing	1	\$ 23
7	Deferred gains from the sale of real estate	2	\$ 38
8	Negative equity investments in uncons service corp	1	\$ 23
11	The liability recorded for post-retirement benefit	8	\$ 4,037
13	Amounts payable under interest-rate-swap agreement	1	\$ 50
14	Unapplied loan payments received	4	\$ 3,688
16	Recourse loan liability	1	\$ 470
17	Noninterest-bearing payables to Hold Co/Affiliates	3	\$ 6,150
20	F/V of all derivative instru. reportable as liab.	2	\$ 3,211
99	Other	24	\$ 8,765

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Schedule SO --- Consolidated Statement of Operations		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 107,801	\$ 99,940	\$ 88,495	\$ 85,877	\$ 82,152
Deposits and Investment Securities	SO115	\$ 5,114	\$ 4,683	\$ 4,423	\$ 4,686	\$ 4,010
Mortgage-Backed Securities	SO125	\$ 3,202	\$ 3,299	\$ 3,355	\$ 3,378	\$ 3,219
Mortgage Loans	SO141	\$ 88,582	\$ 81,103	\$ 71,010	\$ 68,746	\$ 66,592
Nonmortgage Loans - Total	SUB0950	\$ 10,903	\$ 10,855	\$ 9,707	\$ 9,067	\$ 8,331
Commercial Loans and Leases	SO160	\$ 8,628	\$ 8,666	\$ 7,540	\$ 6,864	\$ 6,200
Consumer Loans and Leases	SO171	\$ 2,275	\$ 2,189	\$ 2,167	\$ 2,203	\$ 2,131
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 663	\$ 469	\$ 340	\$ 485	\$ 78
Federal Home Loan Bank Stock	SO181	\$ 661	\$ 468	\$ 340	\$ 484	\$ 76
Other	SO185	\$ 2	\$ 1	\$ 0	\$ 1	\$ 2
Interest Expense - Total	SO21	\$ 54,904	\$ 47,686	\$ 41,676	\$ 38,532	\$ 35,332
Deposits	SO215	\$ 42,364	\$ 35,553	\$ 30,548	\$ 27,392	\$ 24,925
Escrows	SO225	\$- 7	\$ 3	\$ 4	\$ 1	\$ 0
Advances from FHLBank	SO230	\$ 12,223	\$ 11,807	\$ 10,612	\$ 10,111	\$ 9,013
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 18
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 324	\$ 331	\$ 517	\$ 1,030	\$ 1,377
Capitalized Interest	SO271	\$ 0	\$ 8	\$ 5	\$ 2	\$ 1
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 53,560	\$ 52,723	\$ 47,159	\$ 47,830	\$ 46,898
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 2,822	\$ 3,928	\$ 3,039	\$ 2,529	\$ 3,445
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 50,738	\$ 48,795	\$ 44,120	\$ 45,301	\$ 43,453
Noninterest Income - Total	SO42	\$ 38,710	\$ 29,823	\$ 32,493	\$ 28,542	\$ 34,626
Mortgage Loan Serving Fees	SO410	\$ 323	\$ 598	\$ 613	\$ 338	\$ 589
Other Fees and Charges	SO420	\$ 23,217	\$ 22,972	\$ 23,054	\$ 21,785	\$ 21,143
Net Income (Loss) from Other - Total	SUB0451	\$ 13,728	\$ 4,621	\$ 7,586	\$ 5,433	\$ 11,633
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 14,759	\$ 5,081	\$ 4,630	\$ 5,751	\$ 10,001
Operations & Sale of Repossessed Assets	SO461	\$ 3	\$ 262	\$ 81	\$- 117	\$ 200
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 1,034	\$- 676	\$ 213	\$- 201	\$ 515
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$- 18	\$- 238	\$ 0	\$ 16
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 844

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 0	\$- 28	\$ 2,900	\$ 0	\$ 57
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 1,442	\$ 1,632	\$ 1,240	\$ 986	\$ 1,261
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	\$ 55,632	\$ 55,386	\$ 53,300	\$ 51,768	\$ 53,812
All Personnel Compensation and Expense	SO510	\$ 31,159	\$ 32,607	\$ 30,546	\$ 29,146	\$ 31,033
Legal Expense	SO520	\$ 694	\$ 496	\$ 463	\$ 544	\$ 457
Office Occupancy and Equipment Expense	SO530	\$ 9,178	\$ 8,860	\$ 8,603	\$ 8,365	\$ 8,256
Marketing and Other Professional Services	SO540	\$ 7,417	\$ 6,989	\$ 6,664	\$ 6,142	\$ 6,822
Loan Servicing Fees	SO550	\$ 231	\$ 114	\$ 38	\$- 165	\$ 43
Goodwill and Other Intangibles Expense	SO560	\$ 284	\$ 277	\$ 238	\$ 245	\$ 281
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 429	\$ 40	\$ 54	\$ 111	\$ 32
Other Noninterest Expense	SO580	\$ 6,240	\$ 6,003	\$ 6,694	\$ 7,380	\$ 6,888
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	\$ 33,816	\$ 23,232	\$ 23,313	\$ 22,075	\$ 24,267
Income Taxes - Total	SO71	\$ 9,148	\$ 8,679	\$ 8,210	\$ 7,589	\$ 8,449
Federal	SO710	\$ 7,923	\$ 7,571	\$ 7,043	\$ 6,896	\$ 7,207
State, Local & Other	SO720	\$ 1,225	\$ 1,108	\$ 1,167	\$ 693	\$ 1,242
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 24,668	\$ 14,553	\$ 15,103	\$ 14,486	\$ 15,818
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 24,668	\$ 14,553	\$ 15,103	\$ 14,486	\$ 15,818

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Other Codes As of Sep 2006

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	9	\$ 70
9	Net income from data processing lease/services	1	\$ 42
15	Income from corporate-owned life insurance	7	\$ 494
99	Other	17	\$ 792

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	5	\$ 26
2	OTS assessments	12	\$ 106
6	Supervisory examination fees	2	\$ 12
7	Office supplies, printing, and postage	24	\$ 1,018
8	Telephone, including data lines	5	\$ 317
9	Loan origination expense	12	\$ 241
10	ATM expense	2	\$ 208
99	Other	29	\$ 2,018

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Schedule SO --- Consolidated Statement of Operations		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 296,236	\$ 188,435	\$ 88,495	\$ 319,347	\$ 233,470
YTD - Deposits and Investment Securities	Y_SO115	\$ 14,220	\$ 9,106	\$ 4,423	\$ 15,807	\$ 11,121
YTD - Mortgage-Backed Securities	Y_SO125	\$ 9,856	\$ 6,654	\$ 3,355	\$ 14,269	\$ 10,891
YTD - Mortgage Loans	Y_SO141	\$ 240,695	\$ 152,113	\$ 71,010	\$ 256,500	\$ 187,754
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 24,834	\$ 16,206	\$ 7,540	\$ 24,551	\$ 17,687
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 6,631	\$ 4,356	\$ 2,167	\$ 8,220	\$ 6,017
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 1,472	\$ 809	\$ 340	\$ 1,093	\$ 608
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 1,469	\$ 808	\$ 340	\$ 1,088	\$ 604
YTD - Other	Y_SO185	\$ 3	\$ 1	\$ 0	\$ 5	\$ 4
YTD - Interest Expense - Total	Y_SO21	\$ 144,266	\$ 89,362	\$ 41,676	\$ 130,748	\$ 92,216
YTD - Deposits	Y_SO215	\$ 108,465	\$ 66,101	\$ 30,548	\$ 92,585	\$ 65,193
YTD - Escrows	Y_SO225	\$ 0	\$ 7	\$ 4	\$ 1	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 34,642	\$ 22,419	\$ 10,612	\$ 33,332	\$ 23,221
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 18	\$ 18
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 1,172	\$ 848	\$ 517	\$ 4,815	\$ 3,785
YTD - Capitalized Interest	Y_SO271	\$ 13	\$ 13	\$ 5	\$ 3	\$ 1
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 153,442	\$ 99,882	\$ 47,159	\$ 189,692	\$ 141,862
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 9,789	\$ 6,967	\$ 3,039	\$ 11,483	\$ 8,954
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 143,653	\$ 92,915	\$ 44,120	\$ 178,209	\$ 132,908
YTD - Noninterest Income - Total	Y_SO42	\$ 101,026	\$ 62,316	\$ 32,493	\$ 123,124	\$ 94,582
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,534	\$ 1,211	\$ 613	\$ 2,084	\$ 1,746
YTD - Other Fees and Charges	Y_SO420	\$ 69,243	\$ 46,026	\$ 23,054	\$ 83,866	\$ 62,081
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 25,935	\$ 12,207	\$ 7,586	\$ 32,280	\$ 26,847
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 24,470	\$ 9,711	\$ 4,630	\$ 31,567	\$ 25,816
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 346	\$ 343	\$ 81	\$- 119	\$- 2
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 1,497	\$- 463	\$ 213	\$- 330	\$- 129
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$- 256	\$- 256	\$- 238	\$ 26	\$ 26
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0	\$ 1,038	\$ 1,038

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Schedule SO --- Consolidated Statement of Operations		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 2,872	\$ 2,872	\$ 2,900	\$ 98	\$ 98
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 4,314	\$ 2,872	\$ 1,240	\$ 4,894	\$ 3,908
YTD - Noninterest Expense - Total	Y_SO51	\$ 164,318	\$ 108,686	\$ 53,300	\$ 207,232	\$ 155,464
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 94,312	\$ 63,153	\$ 30,546	\$ 118,688	\$ 89,542
YTD - Legal Expense	Y_SO520	\$ 1,653	\$ 959	\$ 463	\$ 2,055	\$ 1,511
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 26,641	\$ 17,463	\$ 8,603	\$ 32,547	\$ 24,182
YTD - Marketing and Other Professional Services	Y_SO540	\$ 21,070	\$ 13,653	\$ 6,664	\$ 25,425	\$ 19,283
YTD - Loan Servicing Fees	Y_SO550	\$ 383	\$ 152	\$ 38	\$ 67	\$ 232
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 799	\$ 515	\$ 238	\$ 1,109	\$ 864
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 523	\$ 94	\$ 54	\$ 218	\$ 107
YTD - Other Noninterest Expense	Y_SO580	\$ 18,937	\$ 12,697	\$ 6,694	\$ 27,123	\$ 19,743
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 80,361	\$ 46,545	\$ 23,313	\$ 94,101	\$ 72,026
YTD - Income Taxes - Total	Y_SO71	\$ 26,037	\$ 16,889	\$ 8,210	\$ 32,961	\$ 25,372
YTD - Federal	Y_SO710	\$ 22,537	\$ 14,614	\$ 7,043	\$ 28,607	\$ 21,711
YTD - State, Local, and Other	Y_SO720	\$ 3,500	\$ 2,275	\$ 1,167	\$ 4,354	\$ 3,661
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 54,324	\$ 29,656	\$ 15,103	\$ 61,140	\$ 46,654
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 54,324	\$ 29,656	\$ 15,103	\$ 61,140	\$ 46,654

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 42,560	\$ 39,245	\$ 36,923	\$ 36,624	\$ 35,350
Net Provision for Loss	VA115	\$ 2,396	\$ 3,706	\$ 3,066	\$ 2,527	\$ 3,187
Transfers	VA125	\$ 408	\$- 38	\$ 300	\$- 349	\$- 157
Recoveries	VA135	\$ 1,093	\$ 828	\$ 355	\$ 366	\$ 331
Adjustments	VA145	\$ 246	\$ 0	\$ 102	\$ 0	\$- 415
Charge-offs	VA155	\$ 2,364	\$ 1,181	\$ 1,501	\$ 1,914	\$ 1,672
General Valuation Allowances - Ending Balance	VA165	\$ 44,339	\$ 42,560	\$ 39,245	\$ 37,254	\$ 36,624
Specific Valuation Allowances - Beginning Balance	VA108	\$ 2,030	\$ 2,138	\$ 2,364	\$ 2,371	\$ 3,066
Net Provision for Loss	VA118	\$ 855	\$ 262	\$ 27	\$ 113	\$ 290

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$- 408	\$ 38	\$- 300	\$ 349	\$ 157
Adjustments	VA148	\$ 1,020	\$ 0	\$ 191	\$ 0	\$ 0
Charge-offs	VA158	\$ 500	\$ 408	\$ 144	\$ 469	\$ 1,142
Specific Valuation Allowances - Ending Balance	VA168	\$ 2,997	\$ 2,030	\$ 2,138	\$ 2,364	\$ 2,371
Total Valuation Allowances - Beginning Balance	VA110	\$ 44,590	\$ 41,383	\$ 39,287	\$ 38,995	\$ 38,416
Net Provision for Loss	VA120	\$ 3,251	\$ 3,968	\$ 3,093	\$ 2,640	\$ 3,477
Recoveries	VA140	\$ 1,093	\$ 828	\$ 355	\$ 366	\$ 331
Adjustments	VA150	\$ 1,266	\$ 0	\$ 293	\$ 0	\$- 415
Charge-offs	VA160	\$ 2,864	\$ 1,589	\$ 1,645	\$ 2,383	\$ 2,814
Total Valuation Allowances - Ending Balance	VA170	\$ 47,336	\$ 44,590	\$ 41,383	\$ 39,618	\$ 38,995
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 2,364	\$ 1,181	\$ 1,501	\$ 1,914	\$ 1,672
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 1,312	\$ 437	\$ 238	\$ 742	\$ 252
Construction - Total	SUB2030	\$ 280	\$ 256	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 241	\$ 6	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 250	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 39	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 1,032	\$ 181	\$ 238	\$ 742	\$ 252
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 135	\$ 0	\$ 69	\$ 10	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 285	\$ 120	\$ 129	\$ 366	\$ 122
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 66	\$ 17	\$ 33	\$ 3	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 114	\$ 0	\$ 0	\$ 223	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 304	\$ 44	\$ 0	\$ 140	\$ 37
Land	VA490	\$ 128	\$ 0	\$ 7	\$ 0	\$ 93
Nonmortgage Loans - Total	VA56	\$ 563	\$ 690	\$ 1,077	\$ 977	\$ 876
Commercial Loans	VA520	\$ 351	\$ 473	\$ 811	\$ 515	\$ 474
Consumer Loans - Total	SUB2061	\$ 212	\$ 217	\$ 266	\$ 462	\$ 402
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 61	\$ 78	\$ 117	\$ 236	\$ 218
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 0	\$ 1	\$ 6	\$ 36	\$ 47

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	VA560	\$ 151	\$ 138	\$ 143	\$ 190	\$ 136
Repossessed Assets - Total	VA60	\$ 474	\$ 51	\$ 185	\$ 191	\$ 522
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 74	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 62	\$ 51	\$ 111	\$ 175	\$ 512
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 411	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 16	\$ 10
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 15	\$ 3	\$ 1	\$ 4	\$ 22
GVA Recoveries - Assets - Total	SUB2126	\$ 1,093	\$ 828	\$ 355	\$ 366	\$ 331
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 927	\$ 327	\$ 153	\$ 203	\$ 201
Construction - Total	SUB2130	\$ 0	\$ 1	\$ 0	\$ 1	\$ 1
1-4 Dwelling Units	VA421	\$ 0	\$ 1	\$ 0	\$ 1	\$ 1
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 927	\$ 326	\$ 153	\$ 202	\$ 200
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 2	\$ 0	\$ 4	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 80	\$ 85	\$ 95	\$ 202	\$ 197
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 7	\$ 0	\$ 3
Multifamily (5 or more) Dwelling Units	VA471	\$ 842	\$ 236	\$ 47	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 3	\$ 5	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 166	\$ 501	\$ 202	\$ 162	\$ 130
Commercial Loans	VA521	\$ 45	\$ 341	\$ 14	\$ 16	\$ 21
Consumer Loans - Total	SUB2161	\$ 121	\$ 160	\$ 188	\$ 146	\$ 109
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 7	\$ 1
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 60	\$ 62	\$ 97	\$ 38	\$ 45
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 27	\$ 43	\$ 25	\$ 49	\$ 24
Other	VA561	\$ 34	\$ 55	\$ 66	\$ 52	\$ 39
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 447	\$ 299	\$- 272	\$ 462	\$ 446
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 428	\$ 284	\$ 34	\$ 373	\$ 369
Construction - Total	SUB2230	\$ 46	\$ 19	\$ 1	\$ 80	\$ 55
1-4 Dwelling Units	VA422	\$ 44	\$ 19	\$ 1	\$ 82	\$- 7
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 2	\$ 0	\$ 0	\$- 2	\$ 62
Permanent - Total	SUB2241	\$ 382	\$ 265	\$ 33	\$ 293	\$ 314
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 31	\$- 23	\$ 137	\$ 5	\$ 2
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 31	\$ 240	\$- 123	\$ 213	\$ 315
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$- 55	\$ 55	\$- 6	\$ 14	\$ 2
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$- 5
Nonresidential Property (Except Land)	VA482	\$ 45	\$- 9	\$ 25	\$ 8	\$ 0
Land	VA492	\$ 392	\$ 2	\$ 0	\$ 53	\$ 0
Nonmortgage Loans - Total	VA58	\$ 6	\$- 10	\$- 350	\$ 46	\$ 23
Commercial Loans	VA522	\$- 1	\$- 10	\$- 210	\$- 6	\$- 20
Consumer Loans - Total	SUB2261	\$ 7	\$ 0	\$- 140	\$ 52	\$ 43
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	\$ 9	\$ 2	\$- 140	\$ 68	\$ 59
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$- 2	\$- 2	\$ 0	\$- 16	\$- 16
Reposessed Assets - Total	VA62	\$ 13	\$ 25	\$ 44	\$ 43	\$ 54
Real Estate - Construction	VA606	\$ 0	\$ 32	\$ 0	\$ 0	\$ 31
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$- 7	\$ 67	\$ 43	\$ 23
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 13	\$ 0	\$- 23	\$ 0	\$ 0
Other Reposessed 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

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 1,718	\$ 652	\$ 874	\$ 2,010	\$ 1,787
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 813	\$ 394	\$ 119	\$ 912	\$ 420
Construction - Total	SUB2330	\$ 326	\$ 274	\$ 1	\$ 79	\$ 54
1-4 Dwelling Units	VA425	\$ 285	\$ 24	\$ 1	\$ 81	\$- 8
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 250	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 41	\$ 0	\$ 0	\$- 2	\$ 62
Permanent - Total	SUB2341	\$ 487	\$ 120	\$ 118	\$ 833	\$ 366
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 102	\$- 23	\$ 202	\$ 15	\$ 2
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 236	\$ 275	\$- 89	\$ 377	\$ 240
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 11	\$ 72	\$ 20	\$ 17	\$- 1
Multifamily (5 or more) Dwelling Units	VA475	\$- 728	\$- 236	\$- 47	\$ 223	\$- 5
Nonresidential Property (Except Land)	VA485	\$ 346	\$ 30	\$ 25	\$ 148	\$ 37
Land	VA495	\$ 520	\$ 2	\$ 7	\$ 53	\$ 93
Nonmortgage Loans - Total	VA59	\$ 403	\$ 179	\$ 525	\$ 861	\$ 769
Commercial Loans	VA525	\$ 305	\$ 122	\$ 587	\$ 493	\$ 433
Consumer Loans - Total	SUB2361	\$ 98	\$ 57	\$- 62	\$ 368	\$ 336
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$- 7	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 10	\$ 18	\$- 120	\$ 266	\$ 232
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$- 27	\$- 42	\$- 19	\$- 13	\$ 23
Other	VA565	\$ 115	\$ 81	\$ 77	\$ 122	\$ 81
Reposessed Assets - Total	VA65	\$ 487	\$ 76	\$ 229	\$ 234	\$ 576
Real Estate - Construction	VA607	\$ 0	\$ 32	\$ 74	\$ 0	\$ 31
Real Estate - 1-4 Dwelling Units	VA615	\$ 62	\$ 44	\$ 178	\$ 218	\$ 535
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 411	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 16	\$ 10
Real Estate - Land	VA631	\$ 13	\$ 0	\$- 23	\$ 0	\$ 0
Other Reposessed Assets	VA633	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 15	\$ 3	\$ 1	\$ 3	\$ 22
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 5,789	\$ 4,113	\$ 1,029	\$ 6,834	\$ 5,358
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 15,974	\$ 11,577	\$ 5,344	\$ 8,923	\$ 13,457
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 3,514	\$ 6,013	\$ 1,964	\$ 8,137	\$ 6,419
Construction	VA951	\$ 1,010	\$ 365	\$ 305	\$ 3,291	\$ 519
Permanent - 1-4 Dwelling Units	VA952	\$ 2,384	\$ 3,938	\$ 1,646	\$ 2,301	\$ 3,038
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 690
Permanent - Nonresidential (Except Land)	VA954	\$ 120	\$ 1,710	\$ 0	\$ 2,096	\$ 2,157
Permanent - Land	VA955	\$ 0	\$ 0	\$ 13	\$ 449	\$ 15
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 53,553	\$ 39,588	\$ 34,136	\$ 38,318	\$ 39,729
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 71,599	\$ 53,459	\$ 58,375	\$ 53,917	\$ 59,898
Substandard	VA965	\$ 69,118	\$ 50,336	\$ 53,732	\$ 51,576	\$ 56,901
Doubtful	VA970	\$ 2,481	\$ 3,123	\$ 4,562	\$ 2,341	\$ 2,997
Loss	VA975	\$ 0	\$ 0	\$ 81	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 108,522	\$ 74,089	\$ 78,591	\$ 87,177	\$ 77,969
Mortgages - Total	SUB2421	\$ 98,851	\$ 67,402	\$ 69,990	\$ 76,946	\$ 67,216
Construction and Land Loans	SUB2430	\$ 11,637	\$ 6,515	\$ 7,484	\$ 6,148	\$ 6,020
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 68,967	\$ 48,858	\$ 46,538	\$ 54,203	\$ 49,729
Permanent Loans Secured by All Other Property	SUB2450	\$ 24,594	\$ 13,055	\$ 17,348	\$ 17,684	\$ 13,012
Nonmortgages - Total	SUB2461	\$ 9,671	\$ 6,687	\$ 8,601	\$ 10,231	\$ 10,753
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 84,102	\$ 54,624	\$ 52,201	\$ 65,707	\$ 55,789

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 74,517	\$ 47,782	\$ 45,822	\$ 57,714	\$ 47,919
Mortgage Loans - Total	SUB2481	\$ 67,629	\$ 44,262	\$ 40,220	\$ 50,483	\$ 40,867
Construction	PD115	\$ 3,943	\$ 3,585	\$ 3,199	\$ 3,776	\$ 2,687
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 2,592	\$ 806	\$ 924	\$ 1,231	\$ 1,430
Secured by First Liens	PD123	\$ 44,351	\$ 31,734	\$ 25,893	\$ 32,392	\$ 29,608
Secured by Junior Liens	PD124	\$ 2,630	\$ 502	\$ 693	\$ 1,086	\$ 764
Multifamily (5 or more) Dwelling Units	PD125	\$ 3,627	\$ 766	\$ 4,452	\$ 7,159	\$ 2,507
Nonresidential Property (Except Land)	PD135	\$ 9,432	\$ 6,208	\$ 3,817	\$ 4,054	\$ 2,617
Land	PD138	\$ 1,054	\$ 661	\$ 1,242	\$ 785	\$ 1,254
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 5,342	\$ 1,843	\$ 4,073	\$ 5,413	\$ 4,938
Consumer Loans - Total	SUB2511	\$ 1,546	\$ 1,677	\$ 1,529	\$ 1,818	\$ 2,114
Loans on Deposits	PD161	\$ 79	\$ 241	\$ 42	\$ 94	\$ 258
Home Improvement Loans	PD163	\$ 21	\$ 0	\$ 12	\$ 0	\$ 22
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 14
Auto Loans	PD167	\$ 854	\$ 826	\$ 951	\$ 1,093	\$ 1,143
Mobile Home Loans	PD169	\$ 162	\$ 114	\$ 100	\$ 76	\$ 84
Credit Cards	PD171	\$ 21	\$ 2	\$ 4	\$ 43	\$ 48
Other	PD180	\$ 409	\$ 494	\$ 420	\$ 512	\$ 545
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 36	\$ 39	\$ 0	\$ 3,667	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 21	\$ 0	\$ 2	\$ 73	\$ 138
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 1,398	\$ 282	\$ 274	\$ 1,464	\$ 831
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 483	\$ 282	\$ 274	\$ 175	\$ 492
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 9,585	\$ 6,842	\$ 6,379	\$ 7,993	\$ 7,870
Mortgage Loans - Total	SUB2491	\$ 8,966	\$ 6,057	\$ 5,869	\$ 7,444	\$ 7,140
Construction	PD215	\$ 0	\$ 157	\$ 290	\$ 0	\$ 440
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD221	\$ 1,456	\$ 997	\$ 818	\$ 600	\$ 573
Secured by First Liens	PD223	\$ 6,833	\$ 4,346	\$ 4,144	\$ 6,600	\$ 5,262
Secured by Junior Liens	PD224	\$ 370	\$ 286	\$ 243	\$ 153	\$ 276
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 153	\$ 58	\$ 374	\$ 91	\$ 589
Land	PD238	\$ 154	\$ 213	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 571	\$ 589	\$ 323	\$ 453	\$ 679
Consumer Loans - Total	SUB2521	\$ 48	\$ 196	\$ 187	\$ 96	\$ 51
Loans on Deposits	PD261	\$ 0	\$ 2	\$ 0	\$ 10	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 18	\$ 31	\$ 13	\$ 52	\$ 30
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 5	\$ 0	\$ 7	\$ 13
Other	PD280	\$ 30	\$ 158	\$ 174	\$ 27	\$ 8
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 13
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 1,466	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 610	\$ 713	\$ 731	\$ 697	\$ 670
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 610	\$ 713	\$ 731	\$ 697	\$ 663
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 24,420	\$ 19,465	\$ 26,390	\$ 21,470	\$ 22,180
Mortgage Loans - Total	SUB2501	\$ 22,256	\$ 17,083	\$ 23,901	\$ 19,019	\$ 19,209
Construction	PD315	\$ 1,347	\$ 1,747	\$ 2,615	\$ 1,283	\$ 1,348
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 519	\$ 345	\$ 1,200	\$ 542	\$ 29
Secured by First Liens	PD323	\$ 10,050	\$ 9,537	\$ 12,313	\$ 11,102	\$ 11,334
Secured by Junior Liens	PD324	\$ 166	\$ 305	\$ 310	\$ 497	\$ 453
Multifamily (5 or more) Dwelling Units	PD325	\$ 3,774	\$ 3,405	\$ 0	\$ 721	\$ 171
Nonresidential Property (Except Land)	PD335	\$ 1,261	\$ 1,592	\$ 7,325	\$ 4,570	\$ 5,583

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	PD338	\$ 5,139	\$ 152	\$ 138	\$ 304	\$ 291
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 1,525	\$ 1,739	\$ 1,953	\$ 1,817	\$ 2,320
Consumer Loans - Total	SUB2531	\$ 639	\$ 643	\$ 536	\$ 634	\$ 651
Loans on Deposits	PD361	\$ 115	\$ 0	\$ 0	\$ 2	\$ 2
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 33	\$ 33	\$ 33
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 348	\$ 437	\$ 361	\$ 398	\$ 459
Mobile Home Loans	PD369	\$ 0	\$ 54	\$ 44	\$ 57	\$ 0
Credit Cards	PD371	\$ 1	\$ 5	\$ 7	\$ 3	\$ 4
Other	PD380	\$ 175	\$ 147	\$ 91	\$ 141	\$ 153
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 4,048	\$ 4,168	\$ 1,176	\$ 1,625	\$ 1,368
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 14	\$ 14	\$ 220	\$ 6
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 234	\$ 512	\$ 749	\$ 651	\$ 406
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 46	\$ 172	\$ 233	\$ 233	\$ 234
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
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	\$ 167,247	\$ 156,266	\$ 149,889	\$ 155,834	\$ 144,612
90% up to 100% LTV	LD110	\$ 148,230	\$ 136,799	\$ 133,577	\$ 134,614	\$ 125,211
100% and greater LTV	LD120	\$ 19,017	\$ 19,467	\$ 16,312	\$ 21,220	\$ 19,401
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 3,248	\$ 3,681	\$ 2,324	\$ 6,354	\$ 3,544
Past Due and Still Accruing - Total	SUB5240	\$ 2,247	\$ 2,110	\$ 1,429	\$ 5,290	\$ 3,304
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 1,217	\$ 1,294	\$ 826	\$ 4,321	\$ 2,379
90% up to 100% LTV	LD210	\$ 1,217	\$ 1,216	\$ 826	\$ 4,026	\$ 2,300
100% and greater LTV	LD220	\$ 0	\$ 78	\$ 0	\$ 295	\$ 79
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 1,030	\$ 816	\$ 603	\$ 969	\$ 925
90% up to 100% LTV	LD230	\$ 1,030	\$ 816	\$ 603	\$ 969	\$ 925
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 1,001	\$ 1,571	\$ 895	\$ 1,064	\$ 240
90% up to 100% LTV	LD250	\$ 939	\$ 1,415	\$ 705	\$ 665	\$ 219
100% and greater LTV	LD260	\$ 62	\$ 156	\$ 190	\$ 399	\$ 21

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Schedule LD --- Loan Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Net Charge-offs - Total	SUB5300	\$ 50	\$- 65	\$- 2	\$- 22	\$- 17
90% up to 100% LTV	LD310	\$ 50	\$- 65	\$- 2	\$- 22	\$- 21
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4
Purchases - Total	SUB5320	\$ 1,729	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 1,438	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 291	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 63,569	\$ 74,959	\$ 46,521	\$ 48,382	\$ 45,001
90% up to 100% LTV	LD430	\$ 41,410	\$ 48,830	\$ 31,942	\$ 36,067	\$ 35,680
100% and greater LTV	LD440	\$ 22,159	\$ 26,129	\$ 14,579	\$ 12,315	\$ 9,321
Sales - Total	SUB5340	\$ 39,774	\$ 41,443	\$ 26,538	\$ 19,107	\$ 20,225
90% up to 100% LTV	LD450	\$ 26,179	\$ 29,922	\$ 19,421	\$ 11,530	\$ 14,945
100% and greater LTV	LD460	\$ 13,595	\$ 11,521	\$ 7,117	\$ 7,577	\$ 5,280

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 324,394	\$ 418,378	\$ 411,118	\$ 359,481	\$ 391,413
Mortgage Construction Loans	CC105	\$ 258,832	\$ 322,839	\$ 326,417	\$ 280,180	\$ 280,457
Other Mortgage Loans	CC115	\$ 65,562	\$ 95,539	\$ 84,701	\$ 79,301	\$ 110,956
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 1,263	\$ 4,287	\$ 3,858	\$ 8,940	\$ 3,499
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 226,563	\$ 227,332	\$ 234,393	\$ 190,496	\$ 283,168
1-4 Dwelling Units	CC280	\$ 155,840	\$ 167,647	\$ 187,855	\$ 131,189	\$ 213,155
Multifamily (5 or more) Dwelling Units	CC290	\$ 9,012	\$ 7,966	\$ 8,402	\$ 8,419	\$ 2,579
All Other Real Estate	CC300	\$ 61,711	\$ 51,719	\$ 38,136	\$ 50,888	\$ 67,434
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 9,904	\$ 14,484	\$ 14,631	\$ 15,413	\$ 17,665
Commitments Outstanding to Purchase Loans	CC320	\$ 381	\$ 210	\$ 3,469	\$ 3,566	\$ 4,152
Commitments Outstanding to Sell Loans	CC330	\$ 135,205	\$ 179,636	\$ 151,413	\$ 110,189	\$ 178,191
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 1,200	\$ 23,500	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 59,316	\$ 66,521	\$ 37,969	\$ 31,724	\$ 60,280
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 540	\$ 150	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 49,711	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 489,425	\$ 525,775	\$ 512,389	\$ 495,142	\$ 465,193
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 372,207	\$ 379,024	\$ 368,773	\$ 357,856	\$ 344,805
Commercial Lines	CC420	\$ 108,698	\$ 134,668	\$ 130,455	\$ 125,979	\$ 107,253

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Open-End Consumer Lines - Credit Cards	CC423	\$ 4,044	\$ 1,242	\$ 1,247	\$ 1,709	\$ 1,871
Open-End Consumer Lines - Other	CC425	\$ 4,476	\$ 10,841	\$ 11,914	\$ 9,598	\$ 11,264
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 30,822	\$ 29,640	\$ 29,102	\$ 27,813	\$ 12,581
Commercial	CC430	\$ 6,921	\$ 6,733	\$ 6,924	\$ 6,833	\$ 3,313
Standby, Not Included on CC465 or CC468	CC435	\$ 23,901	\$ 22,907	\$ 22,178	\$ 20,980	\$ 9,268
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 280,103	\$ 275,087	\$ 264,436	\$ 372,457	\$ 565,617
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 351	\$ 351	\$ 351	\$ 351	\$ 351
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 278,213	\$ 273,770	\$ 263,161	\$ 371,175	\$ 564,329
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 56,972	\$ 5,984	\$ 6,110	\$ 8,489	\$ 25,348
Pass-Through Securities	CF143	\$ 5,939	\$ 2,039	\$ 1,593	\$ 8,489	\$ 12,221
Other Mortgage-Backed Securities	CF153	\$ 51,033	\$ 3,945	\$ 4,517	\$ 0	\$ 13,127
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 3,347	\$ 3,409	\$ 729	\$ 9,586	\$ 13,811
Pass-Through Securities	CF145	\$ 3,156	\$ 3,195	\$ 506	\$ 5,496	\$ 6,011
Other Mortgage-Backed Securities	CF155	\$ 191	\$ 214	\$ 223	\$ 4,090	\$ 7,800
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 53,625	\$ 2,575	\$ 5,381	\$- 1,097	\$ 11,537
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 14,306	\$- 17,184	\$- 17,251	\$- 21,358	\$- 26,868
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 4,023	\$- 5,198	\$- 2,858	\$- 6,608	\$- 7,019
Mortgage Loans Disbursed - Total	SUB3831	\$ 1,135,238	\$ 1,256,503	\$ 1,059,053	\$ 1,221,642	\$ 1,532,313
Construction Loans - Total	SUB3840	\$ 154,019	\$ 181,906	\$ 162,995	\$ 156,305	\$ 171,032
1-4 Dwelling Units	CF190	\$ 127,467	\$ 139,552	\$ 135,474	\$ 129,385	\$ 141,824
Multifamily (5 or more) Dwelling Units	CF200	\$ 12,396	\$ 17,469	\$ 10,515	\$ 10,950	\$ 11,877
Nonresidential	CF210	\$ 14,156	\$ 24,885	\$ 17,006	\$ 15,970	\$ 17,331
Permanent Loans - Total	SUB3851	\$ 981,219	\$ 1,074,597	\$ 896,058	\$ 1,065,337	\$ 1,361,281
1-4 Dwelling Units	CF225	\$ 852,420	\$ 909,323	\$ 735,936	\$ 881,146	\$ 1,205,502
Multifamily (5 or more) Dwelling Units	CF245	\$ 6,939	\$ 14,165	\$ 22,401	\$ 28,617	\$ 20,541
Nonresidential (Except Land)	CF260	\$ 76,062	\$ 83,349	\$ 76,505	\$ 75,724	\$ 76,989

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Schedule CF --- Consolidated Cash Flow Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	CF270	\$ 45,798	\$ 67,760	\$ 61,216	\$ 79,850	\$ 58,249
Loans and Participations Purchased - Total	SUB3880	\$ 284,323	\$ 468,954	\$ 32,909	\$ 24,852	\$ 8,899
Secured by 1-4 Dwelling Units	CF280	\$ 252,145	\$ 467,432	\$ 30,465	\$ 22,561	\$ 8,322
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 34	\$ 865	\$ 542	\$ 0	\$ 335
Secured by Nonresidential	CF300	\$ 32,144	\$ 657	\$ 1,902	\$ 2,291	\$ 242
Loans and Participations Sold - Total	SUB3890	\$ 776,322	\$ 657,547	\$ 578,915	\$ 806,372	\$ 1,060,447
Secured by 1-4 Dwelling Units	CF310	\$ 712,804	\$ 653,283	\$ 568,538	\$ 792,999	\$ 1,038,964
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 14,649	\$ 759	\$ 1,195	\$ 5,075	\$ 9,212
Secured by Nonresidential	CF330	\$ 48,869	\$ 3,505	\$ 9,182	\$ 8,298	\$ 12,271
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 491,999	\$- 188,593	\$- 546,006	\$- 781,520	\$- 1,051,548
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 448,864	\$ 490,708	\$ 380,919	\$ 389,863	\$ 447,060
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 163	\$- 11,908	\$- 9,719	\$- 12,724	\$- 7,452
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 128,354	\$ 142,478	\$ 141,148	\$ 153,629	\$ 210,583
Mortgage Loans - Net Change in Mtg Loan Portfolio - Flow	SUB3906	\$ 194,538	\$ 565,294	\$ 122,409	\$ 37,535	\$ 26,253
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 163,059	\$ 137,928	\$ 143,966	\$ 154,854	\$ 126,199
Commercial	CF390	\$ 131,326	\$ 112,923	\$ 126,934	\$ 130,545	\$ 96,660
Consumer	CF400	\$ 31,733	\$ 25,005	\$ 17,032	\$ 24,309	\$ 29,539
Nonmortgage Loans - Sales - Total	SUB3915	\$ 8,882	\$ 67	\$ 26	\$ 40	\$ 292
Commercial	CF395	\$ 5,950	\$ 0	\$ 0	\$ 0	\$ 216
Consumer	CF405	\$ 2,932	\$ 67	\$ 26	\$ 40	\$ 76
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 154,177	\$ 137,861	\$ 143,940	\$ 154,814	\$ 125,907
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 272,493	\$ 335,060	\$ 192,142	\$ 137,204	\$ 84,956
New Deposits Received less Deposits Withdrawn	CF420	\$ 237,169	\$ 304,686	\$ 167,128	\$ 115,085	\$ 65,435
Interest Credited to Deposits	CF430	\$ 35,324	\$ 30,374	\$ 25,014	\$ 22,119	\$ 19,521
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$- 30,232	\$ 0	\$- 32,828	\$ 0	\$ 0
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 934,306	\$ 770,644	\$ 495,942	\$ 366,994	\$ 328,769
Fully Insured	DI100	\$ 814,020	\$ 634,732	\$ 216,452	\$ 136,825	\$ 152,497
Other	DI110	\$ 120,286	\$ 135,912	\$ 279,490	\$ 230,169	\$ 176,272
Deposits with Balances - \$100,000 or Less	DI120	\$ 3,425,563	\$ 3,203,412	\$ 2,937,861	\$ 2,834,346	\$ 2,867,145

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Schedule DI --- Consolidated Deposit Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Deposits with Balances - Greater than \$100,000	DI130	\$ 1,569,113	\$ 1,524,494	\$ 1,445,885	\$ 1,377,211	\$ 1,236,723
Number of Deposit Accounts - Total	SUB4062	452,292	376,314	326,726	326,681	327,983
Balances of \$100,000 or Less	DI150	446,440	370,679	321,437	321,365	322,847
Balances Greater than \$100,000	DI160	5,852	5,635	5,289	5,316	5,136
IRA/Keogh Accounts	DI200	\$ 309,714	\$ 314,228	\$ 306,812	\$ 300,317	\$ 302,272
Uninsured Deposits	DI210	\$ 619,360	\$ 666,793	\$ 642,905	\$ 887,190	\$ 781,076
Preferred Deposits	DI220	\$ 77,556	\$ 70,592	\$ 64,470	\$ 60,349	\$ 35,981
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 758,286	\$ 736,544	\$ 733,776	\$ 741,257	\$ 692,445
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 1,188,432	\$ 925,733	\$ 615,329	\$ 618,279	\$ 601,824
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 311,508	\$ 323,864	\$ 316,064	\$ 309,528	\$ 344,270
Deposits & Escrows - Time Deposits	DI340	\$ 2,736,449	\$ 2,741,765	\$ 2,718,574	\$ 2,542,489	\$ 2,465,329
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 336,618	\$ 314,908	\$ 291,273	\$ 298,659	\$ 290,913
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 7,635	\$ 8,019	\$ 12,335	\$ 16,056	\$ 9,732
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 2,759	\$ 3,048	\$ 2,651	\$ 2,119	\$ 3,876
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 1,042	\$ 375	\$ 375	\$ 373	\$ 376
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 263	\$ 0	\$ 0	\$ - 2	\$ 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						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
MISCELLANEOUS DATA						

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Schedule SI --- Consolidated Supplemental Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Number of Full-time Equivalent Employees	SI370	2,223	2,111	2,087	2,108	2,087
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 544,762	\$ 473,973	\$ 506,708	\$ 517,884	\$ 524,629
Assets Held for Sale	SI387	\$ 187,965	\$ 194,227	\$ 168,308	\$ 152,670	\$ 252,453
Loans Serviced for Others	SI390	\$ 2,239,329	\$ 2,247,466	\$ 2,068,000	\$ 2,041,051	\$ 2,025,242
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 16	\$ 0	\$ 0	\$ 0	\$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	81.57%	83.02%	82.18%	82.55%	82.75%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	83.74%	83.88%	82.55%	82.29%	83.09%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	83.91%	83.98%	83.57%	81.98%	83.77%
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	\$ 5,016	\$ 5,852	\$ 5,704	\$ 5,660	\$ 5,305
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 17,921	\$ 15,195	\$ 13,065	\$ 14,348	\$ 14,058
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	8	8	6	7	7
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 834,827	\$ 666,191	\$ 652,142	\$ 640,356	\$ 625,452
Net Income (Loss) (SO91)	SI610	\$ 24,668	\$ 14,553	\$ 15,103	\$ 14,486	\$ 15,818
Dividends Declared - Preferred Stock	SI620	\$ 239	\$ 226	\$ 224	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 7,558	\$ 7,003	\$ 4,151	\$ 13,232	\$ 815
Stock Issued	SI640	\$ 13,408	\$ 1	\$ 0	\$ 9,650	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 748	\$ 163,032	\$ 194	\$ 5,565	\$ 1,559
New Basis Accounting Adjustments	SI660	\$ 8,884	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 4,791	\$- 1,552	\$- 1,574	\$- 305	\$- 2,348
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 4,600	\$ 0	\$ 607
Other Adjustments	SI671	\$- 522	\$- 169	\$ 101	\$ 87	\$ 83
Ending Equity Capital (SC80)	SI680	\$ 879,007	\$ 834,827	\$ 666,191	\$ 656,607	\$ 640,356
TRANSACTIONS WITH AFFILIATES						

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Schedule SI --- Consolidated Supplemental Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 4,890	\$ 4,311	\$ 2,812	\$ 1,225	\$ 925
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 6,163	\$ 6,426	\$ 4,890	\$ 7,127	\$ 4,674
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	5 [Yes]	5 [Yes]	5 [Yes]	6 [Yes]	6 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 37	\$ 222	\$ 224	\$ 193	\$ 248
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 6,731,099	\$ 6,443,462	\$ 6,042,325	\$ 5,930,222	\$ 5,890,423
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 474,692	\$ 473,428	\$ 494,027	\$ 488,691	\$ 455,433
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 5,264,163	\$ 5,059,026	\$ 4,659,570	\$ 4,608,631	\$ 4,672,536
Nonmortgage Loans	SI885	\$ 560,674	\$ 542,120	\$ 516,681	\$ 483,179	\$ 455,377
Deposits and Excrows	SI890	\$ 4,785,735	\$ 4,528,398	\$ 4,281,129	\$ 4,138,694	\$ 4,058,171
Total Borrowings	SI895	\$ 1,023,762	\$ 1,049,085	\$ 1,020,508	\$ 1,073,759	\$ 1,130,932
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	10	5	6	7	8
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 3,498	\$ 600	\$ 168	\$ 537	\$ 1,306
Interest Charged on Loans Made During Quarter - Minimum	SI920	7.56	7.00	6.25	7.27	5.58
Interest Charged on Loans Made During Quarter - Maximum	SI930	8.42	7.13	7.13	7.26	6.04

Schedule SQ --- Consolidated Supplemental Questions		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	1	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	1	0	1	0	0
Change in Control of Association?	SQ130	1	1	1	0	0
Merger Accounted for under the Purchase Method?	SQ160	1	0	1	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	1	1	0	0	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

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Schedule SQ --- Consolidated Supplemental Questions		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
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	20	19	18	19	16

Schedule FS --- Fiduciary and Related Services		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	4 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	4 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Do you have any activity to report on this schedule?	FS130	4 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 11,993,624	\$ 11,354,667	\$ 11,434,145	\$ 10,779,683	\$ 10,008,576
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 7,189,273	\$ 6,854,735	\$ 6,818,328	\$ 6,448,597	\$ 6,309,665
Personal Trust and Agency Accounts	FS210	\$ 3,651,621	\$ 3,487,875	\$ 3,519,777	\$ 3,346,009	\$ 3,295,590
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 1,333,320	\$ 1,265,566	\$ 1,249,136	\$ 1,185,531	\$ 1,153,488
Employee Benefit - Defined Contribution	FS220	\$ 123,887	\$ 119,831	\$ 127,737	\$ 126,040	\$ 127,120
Employee Benefit - Defined Benefit	FS230	\$ 244,483	\$ 239,111	\$ 231,623	\$ 214,704	\$ 214,012
Other Retirement Accounts	FS240	\$ 964,950	\$ 906,624	\$ 889,776	\$ 844,787	\$ 812,356
Corporate Trust and Agency Accounts	FS250	\$ 1,152	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 2,195,757	\$ 2,094,091	\$ 2,042,072	\$ 1,909,783	\$ 1,853,401
Other Fiduciary Accounts	FS270	\$ 7,423	\$ 7,203	\$ 7,343	\$ 7,274	\$ 7,186
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 10,083	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 2,638,197	\$ 2,589,552	\$ 2,703,783	\$ 2,602,080	\$ 2,554,261
Personal Trust and Agency Accounts	FS211	\$ 2,179,136	\$ 2,144,103	\$ 2,229,613	\$ 2,131,734	\$ 2,114,122
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 459,061	\$ 445,449	\$ 474,170	\$ 470,346	\$ 440,139
Employee Benefit - Defined Contribution	FS221	\$ 79,286	\$ 80,107	\$ 97,699	\$ 110,390	\$ 109,536
Employee Benefit - Defined Benefit	FS231	\$ 370,736	\$ 357,003	\$ 369,022	\$ 347,746	\$ 318,652
Other Retirement Accounts	FS241	\$ 9,039	\$ 8,339	\$ 7,449	\$ 12,210	\$ 11,951
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 2,166,154	\$ 1,910,380	\$ 1,912,034	\$ 1,729,006	\$ 1,144,650
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 13,427	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	10,037	9,841	9,707	9,513	9,336
Personal Trust and Agency Accounts	FS212	6,816	6,708	6,614	6,500	6,403
Retirement-related Trust and Agency Accounts - Total	SUB6120	1,160	1,129	1,125	1,090	1,041
Employee Benefit - Defined Contribution	FS222	48	47	51	53	52
Employee Benefit - Defined Benefit	FS232	55	56	56	53	49
Other Retirement Accounts	FS242	1,057	1,026	1,018	984	940
Corporate Trust and Agency Accounts	FS252	1	0	0	0	0
Investment Management Agency Accounts	FS262	2,055	1,999	1,963	1,918	1,887
Other Fiduciary Accounts	FS272	5	5	5	5	5
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	213	215	214	211	206
Personal Trust and Agency Accounts	FS213	135	133	128	122	115
Retirement-related Trust and Agency Accounts - Total	SUB6130	78	82	86	89	91
Employee Benefit - Defined Contribution	FS223	35	37	43	45	48
Employee Benefit - Defined Benefit	FS233	24	26	25	25	25
Other Retirement Accounts	FS243	19	19	18	19	18
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	147,098	140,544	130,705	122,980	264
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 45,684	\$ 30,642	\$ 15,653	\$ 55,678	\$ 39,838
Personal Trust and Agency Accounts	FS310	\$ 24,451	\$ 16,264	\$ 8,475	\$ 28,429	\$ 21,094
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 6,875	\$ 4,579	\$ 2,278	\$ 8,395	\$ 6,224
Employee Benefit - Defined Contribution	FS320	\$ 1,023	\$ 714	\$ 373	\$ 1,582	\$ 1,195
Employee Benefit - Defined Benefit	FS330	\$ 1,523	\$ 1,022	\$ 491	\$ 1,898	\$ 1,420
Other Retirement Accounts	FS340	\$ 4,329	\$ 2,843	\$ 1,414	\$ 4,915	\$ 3,609
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 10,847	\$ 7,081	\$ 3,481	\$ 12,455	\$ 9,140
Other Fiduciary Accounts	FS370	\$ 55	\$ 36	\$ 18	\$ 72	\$ 55
Custody and Safekeeping Accounts	FS380	\$ 2,036	\$ 1,362	\$ 638	\$ 4,560	\$ 1,795
Other Fiduciary and Related Services	FS390	\$ 1,420	\$ 1,320	\$ 763	\$ 1,767	\$ 1,530
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 0	\$ 0	\$ 43,934	\$ 0

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Schedule FS --- Fiduciary and Related Services		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 135	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 45,684	\$ 30,642	\$ 15,653	\$ 11,609	\$ 39,838
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 0	\$ 1,846,191	\$ 3,346,008	\$ 1,796,915
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 248	\$ 2,248	\$ 553
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 1,286	\$ 15,194	\$ 771
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 43,797	\$ 95,385	\$ 46,338
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 201,967	\$ 292,276	\$ 186,037
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 159,916	\$ 258,440	\$ 158,192
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 0	\$ 103,876	\$ 194,510	\$ 110,248
Common and Preferred Stock	FS445	\$ 0	\$ 0	\$ 1,273,603	\$ 2,272,994	\$ 1,233,559
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 121	\$ 53	\$ 57
Real Estate	FS455	\$ 0	\$ 0	\$ 57,939	\$ 96,365	\$ 55,360
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 3,438	\$ 118,543	\$ 5,800
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	0	0	15	11	11
Domestic Equity	FS610	0	0	5	5	5
International/Global Equity	FS620	0	0	1	1	1
Stock/Bond Blend	FS630	0	0	1	1	1
Taxable Bond	FS640	0	0	2	2	2
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	6	2	2
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 262,982	\$ 261,614	\$ 281,537
Domestic Equity	FS615	\$ 0	\$ 0	\$ 145,942	\$ 143,683	\$ 155,814

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Schedule FS --- Fiduciary and Related Services		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS625	\$ 0	\$ 0	\$ 22,969	\$ 22,567	\$ 23,490
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 909	\$ 841	\$ 862
Taxable Bond	FS645	\$ 0	\$ 0	\$ 79,785	\$ 80,585	\$ 87,873
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 13,377	\$ 13,938	\$ 13,498
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 166	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 77	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 39	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 38	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 12	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 2	\$ 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	\$ 2	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 33	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 21	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 5	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 7	\$ 0
Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 879,006	\$ 834,831	\$ 666,195	\$ 656,610	\$ 640,362
Equity Capital Deductions - Total	SUB1631	\$ 21,247	\$ 21,387	\$ 21,136	\$ 13,472	\$ 15,763
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 2,184	\$ 2,182	\$ 2,136	\$ 2,260	\$ 2,528
Goodwill and Certain Other Intangible Assets	CCR115	\$ 13,279	\$ 13,323	\$ 13,273	\$ 8,507	\$ 8,582
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 5,784	\$ 5,882	\$ 5,727	\$ 2,705	\$ 4,653

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Schedule CCR --- Consolidated Capital Requirement		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$- 55	\$ 4,276	\$ 2,904	\$ 1,793	\$ 1,308
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 55	\$ 4,276	\$ 2,904	\$ 1,793	\$ 1,308
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	\$ 857,704	\$ 817,720	\$ 647,963	\$ 644,931	\$ 625,907
Total Assets (SC60)	CCR205	\$ 6,982,869	\$ 6,707,895	\$ 6,124,145	\$ 6,023,373	\$ 5,904,511
Asset Deductions - Total	SUB1651	\$ 21,291	\$ 21,402	\$ 21,157	\$ 13,493	\$ 15,794
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 2,221	\$ 2,189	\$ 2,146	\$ 2,267	\$ 2,541
Goodwill and Certain Other Intangible Assets	CCR265	\$ 13,286	\$ 13,331	\$ 13,284	\$ 8,521	\$ 8,600
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 5,784	\$ 5,882	\$ 5,727	\$ 2,705	\$ 4,653
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 57	\$ 6,160	\$ 4,096	\$ 2,330	\$ 1,639
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 57	\$ 6,160	\$ 4,096	\$ 2,330	\$ 1,639
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 6,961,521	\$ 6,692,653	\$ 6,107,084	\$ 6,012,210	\$ 5,890,356
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 277,909	\$ 267,321	\$ 243,630	\$ 239,845	\$ 235,006
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 857,704	\$ 817,720	\$ 647,963	\$ 644,931	\$ 625,907
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,909	\$ 1,312	\$ 1,544	\$ 1,725	\$ 1,301
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 41,073	\$ 39,773	\$ 36,620	\$ 34,746	\$ 34,182
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 42,982	\$ 41,085	\$ 38,164	\$ 36,471	\$ 35,483
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 42,982	\$ 41,085	\$ 38,164	\$ 36,471	\$ 35,483
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 197	\$ 248	\$ 207	\$ 238	\$ 219
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 16	\$ 10	\$ 9	\$ 9	\$ 9
Total Risk-Based Capital	CCR39	\$ 900,473	\$ 858,547	\$ 685,911	\$ 681,155	\$ 661,162

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Schedule CCR --- Consolidated Capital Requirement		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
0% R/W Category - Cash	CCR400	\$ 36,988	\$ 44,001	\$ 40,130	\$ 43,770	\$ 38,763
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 39,189	\$ 33,795	\$ 32,437	\$ 48,976	\$ 51,945
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 19,022	\$ 6,672	\$ 9,663	\$ 13,078	\$ 10,687
0% R/W Category - Assets Total	CCR420	\$ 95,199	\$ 84,468	\$ 82,230	\$ 105,824	\$ 101,395
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	\$ 305,628	\$ 270,138	\$ 291,374	\$ 301,871	\$ 325,514
20% R/W Category - Claims on FHLBs	CCR435	\$ 208,514	\$ 240,327	\$ 264,395	\$ 283,747	\$ 254,548
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 43,540	\$ 42,420	\$ 42,081	\$ 43,572	\$ 42,899
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 109,713	\$ 114,712	\$ 75,387	\$ 88,082	\$ 88,793
20% R/W Category - Other	CCR450	\$ 203,442	\$ 196,921	\$ 190,045	\$ 192,442	\$ 183,664
20% R/W Category - Assets Total	CCR455	\$ 870,837	\$ 864,518	\$ 863,282	\$ 909,714	\$ 895,418
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 174,168	\$ 172,903	\$ 172,657	\$ 181,940	\$ 179,086
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 2,693,643	\$ 2,523,060	\$ 1,997,088	\$ 2,003,775	\$ 2,124,284
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 67,849	\$ 68,206	\$ 71,810	\$ 60,590	\$ 44,102
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,096	\$ 1,096	\$ 1,108	\$ 1,108	\$ 1,108
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 8,304	\$ 8,205	\$ 8,368	\$ 8,423	\$ 8,332
50% R/W Category - Other	CCR480	\$ 347	\$ 261	\$ 306	\$ 3,079	\$ 3,201
50% R/W Category - Assets Total	CCR485	\$ 2,771,239	\$ 2,600,828	\$ 2,078,680	\$ 2,076,975	\$ 2,181,027
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 1,385,627	\$ 1,300,421	\$ 1,039,346	\$ 1,038,495	\$ 1,090,520
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 151,406	\$ 220,020	\$ 219,393	\$ 221,541	\$ 225,565
100% R/W Category - All Other Assets	CCR506	\$ 3,334,026	\$ 3,182,370	\$ 3,034,866	\$ 2,862,780	\$ 2,755,359
100% R/W Category - Assets Total	CCR510	\$ 3,485,432	\$ 3,402,390	\$ 3,254,259	\$ 3,084,321	\$ 2,980,924
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 3,485,432	\$ 3,402,390	\$ 3,254,259	\$ 3,084,321	\$ 2,980,924
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	\$ 7,222,707	\$ 6,952,204	\$ 6,278,451	\$ 6,176,834	\$ 6,158,764
Subtotal Risk-Weighted Assets	CCR75	\$ 5,045,218	\$ 4,875,708	\$ 4,466,257	\$ 4,304,753	\$ 4,250,522

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Schedule CCR --- Consolidated Capital Requirement		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Excess Allowances for Loan and Lease Losses	CCR530	\$ 2,187	\$ 1,837	\$ 1,991	\$ 2,081	\$ 2,042
Total Risk-Weighted Assets	CCR78	\$ 5,043,031	\$ 4,873,871	\$ 4,464,266	\$ 4,302,672	\$ 4,248,480
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 403,443	\$ 389,909	\$ 357,140	\$ 344,210	\$ 339,874
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	12.32%	12.22%	10.61%	10.73%	10.63%
Total Risk-Based Capital Ratio	CCR820	17.86%	17.62%	15.36%	15.83%	15.56%
Tier 1 Risk-Based Capital Ratio	CCR830	17.01%	16.78%	14.51%	14.99%	14.73%
Tangible Equity Ratio	CCR840	12.32%	12.22%	10.61%	10.73%	10.63%

*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.