Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93040 - OTS-Regulated: Oklahoma	($Thousands)
Run Date: August 17, 2005, 10:51 AM	June 2005	

***** PUBLIC *****

Description	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Number of Institutions	6	5	5	5	5

Schedule NS --- Optional Narrative Statement Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	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	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	**SC11**	**$ 1,043,837**	**$ 1,017,575**	**$ 768,493**	**$ 548,802**	**$ 383,679**
Cash and Non-Interest-Earning Deposits	SC110	$ 85,265	$ 70,411	$ 74,110	$ 84,343	$ 79,799
Interest-Earning Deposits in FHLBs	SC112	$ 7,732	$ 19,741	$ 5,628	$ 11,921	$ 5,887
Other Interest-Earning Deposits	SC118	$ 134,578	$ 109,436	$ 107,895	$ 101,389	$ 67,167
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	$ 5,522	$ 100	$ 145,200	$ 120,200	$ 100,200
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	$ 784,036	$ 791,459	$ 409,020	$ 204,374	$ 103,345
Equity Securities Subject to FASB Statement No. 115	SC140	$ 12,019	$ 11,963	$ 11,924	$ 12,307	$ 12,694
State and Municipal Obligations	SC180	$ 532	$ 586	$ 591	$ 598	$ 590
Securities Backed by Nonmortgage Loans	SC182	$ 0	$ 0	$ 0	$ 0	$ 0
Other Investment Securities	SC185	$ 13,161	$ 13,161	$ 13,115	$ 13,115	$ 13,261
Accrued Interest Receivable	SC191	$ 992	$ 718	$ 1,010	$ 555	$ 736
Mortgage-Backed Securities - Gross	**SUB0072**	**$ 2,239,240**	**$ 2,234,693**	**$ 2,380,030**	**$ 2,573,493**	**$ 2,827,635**
Mortgage-Backed Securities - Total	**SC22**	**$ 2,239,240**	**$ 2,234,693**	**$ 2,380,030**	**$ 2,573,493**	**$ 2,827,635**
Pass-Through - Total	SUB0073	$ 2,189,533	$ 2,182,147	$ 2,320,546	$ 2,505,240	$ 2,770,471
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	$ 2,186,434	$ 2,179,994	$ 2,318,283	$ 2,502,757	$ 2,767,787
Other Pass-Through	SC215	$ 3,099	$ 2,153	$ 2,263	$ 2,483	$ 2,684
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	$ 36,179	$ 39,418	$ 45,460	$ 52,778	$ 39,681
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	$ 36,179	$ 39,418	$ 45,413	$ 52,418	$ 39,271
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	$ 0	$ 0	$ 47	$ 0	$ 0
Other	SC222	$ 0	$ 0	$ 0	$ 360	$ 410
Accrued Interest Receivable	SC228	$ 13,528	$ 13,128	$ 14,024	$ 15,475	$ 17,483

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93040 - OTS-Regulated: Oklahoma	($Thousands)
Run Date: August 17, 2005, 10:51 AM	June 2005	

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
General Valuation Allowances	SC229	$ 0	$ 0	$ 0	$ 0	$ 0
Mortgage Loans - Gross	**SUB0092**	**$ 5,909,165**	**$ 5,842,105**	**$ 5,807,048**	**$ 5,682,676**	**$ 5,565,038**
Mortgage Loans - Total	**SC26**	**$ 5,820,392**	**$ 5,747,670**	**$ 5,717,694**	**$ 5,590,495**	**$ 5,466,534**
Construction Loans - Total	SUB0100	$ 580,231	$ 486,081	$ 402,134	$ 396,824	$ 365,876
Residential - Total	SUB0110	$ 318,776	$ 208,129	$ 188,523	$ 184,051	$ 170,286
1-4 Dwelling Units	SC230	$ 47,931	$ 45,723	$ 39,339	$ 41,382	$ 34,642
Multifamily (5 or more) Dwelling Units	SC235	$ 270,845	$ 162,406	$ 149,184	$ 142,669	$ 135,644
Nonresidential Property	SC240	$ 261,455	$ 277,952	$ 213,611	$ 212,773	$ 195,590
Permanent Loans - Total	SUB0121	$ 5,193,425	$ 5,207,511	$ 5,238,727	$ 5,118,452	$ 5,063,383
Residential - Total	SUB0131	$ 3,909,971	$ 4,028,865	$ 4,077,012	$ 4,042,923	$ 3,999,603
1-4 Dwelling Units - Total	SUB0141	$ 3,859,256	$ 3,965,007	$ 4,002,342	$ 3,987,786	$ 3,954,973
Revolving Open-End Loans	SC251	$ 35,124	$ 34,241	$ 35,302	$ 34,773	$ 33,011
All Other - First Liens	SC254	$ 3,482,177	$ 3,610,826	$ 3,650,152	$ 3,640,819	$ 3,610,897
All Other - Junior Liens	SC255	$ 341,955	$ 319,940	$ 316,888	$ 312,194	$ 311,065
Multifamily (5 or more) Dwelling Units	SC256	$ 50,715	$ 63,858	$ 74,670	$ 55,137	$ 44,630
Nonresidential Property (Except Land)	SC260	$ 1,206,771	$ 1,115,500	$ 1,101,703	$ 1,029,008	$ 1,027,761
Land	SC265	$ 76,683	$ 63,146	$ 60,012	$ 46,521	$ 36,019
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	$ 80,064	$ 52,731	$ 125,585	$ 86,017	$ 96,565
Accrued Interest Receivable	SC272	$ 108,985	$ 116,318	$ 126,548	$ 132,956	$ 135,769
Advances for Taxes and Insurance	SC275	$ 26,524	$ 32,195	$ 39,639	$ 34,444	$ 10
Allowance for Loan and Lease Losses	SC283	$ 88,773	$ 94,435	$ 89,354	$ 92,181	$ 98,504
Nonmortgage Loans - Gross	**SUB0162**	**$ 570,318**	**$ 547,884**	**$ 519,873**	**$ 461,650**	**$ 409,642**
Nonmortgage Loans - Total	**SC31**	**$ 551,836**	**$ 523,689**	**$ 497,274**	**$ 443,264**	**$ 391,520**
Commercial Loans - Total	SC32	$ 516,717	$ 492,427	$ 464,750	$ 405,490	$ 352,304
Secured	SC300	$ 418,791	$ 391,861	$ 382,624	$ 341,508	$ 314,180
Unsecured	SC303	$ 97,914	$ 100,566	$ 82,126	$ 63,982	$ 38,124
Lease Receivables	SC306	$ 12	$ 0	$ 0	$ 0	$ 0
Consumer Loans - Total	SC35	$ 51,046	$ 52,865	$ 52,998	$ 54,177	$ 55,652
Loans on Deposits	SC310	$ 12,045	$ 12,133	$ 11,210	$ 10,302	$ 10,263
Home Improvement Loans (Not secured by real estate)	SC316	$ 0	$ 0	$ 0	$ 0	$ 0
Education Loans	SC320	$ 659	$ 864	$ 907	$ 923	$ 844
Auto Loans	SC323	$ 30,831	$ 32,577	$ 32,914	$ 33,739	$ 35,311
Mobile Home Loans	SC326	$ 304	$ 307	$ 317	$ 321	$ 298
Credit Cards	SC328	$ 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: August 17, 2005, 10:51 AM	June 2005	

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	$ 7,207	$ 6,984	$ 7,650	$ 8,892	$ 8,936
Accrued Interest Receivable	SC348	$ 2,555	$ 2,592	$ 2,125	$ 1,983	$ 1,686
Allowance for Loan and Lease Losses	SC357	$ 18,482	$ 24,195	$ 22,599	$ 18,386	$ 18,122
Repossessed Assets - Gross	**SUB0201**	**$ 5,777**	**$ 8,030**	**$ 3,920**	**$ 6,198**	**$ 5,667**
Repossessed Assets - Total	**SC40**	**$ 5,777**	**$ 7,849**	**$ 3,739**	**$ 6,017**	**$ 5,486**
Real Estate - Total	SUB0210	$ 5,689	$ 7,874	$ 3,739	$ 6,114	$ 5,603
Construction	SC405	$ 0	$ 0	$ 0	$ 0	$ 0
Residential - Total	SUB0225	$ 1,010	$ 956	$ 946	$ 901	$ 1,142
1-4 Dwelling Units	SC415	$ 1,010	$ 956	$ 946	$ 901	$ 1,142
Multifamily (5 or more) Dwelling Units	SC425	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential (Except Land)	SC426	$ 4,679	$ 6,918	$ 2,793	$ 518	$ 112
Land	SC428	$ 0	$ 0	$ 0	$ 4,695	$ 4,349
Other Repossessed Assets	SC430	$ 88	$ 156	$ 181	$ 84	$ 64
General Valuation Allowances	SC441	$ 0	$ 181	$ 181	$ 181	$ 181
Real Estate Held for Investment	**SC45**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Equity Investments Not Subj to FASB Statement 115 - Total	**SC51**	**$ 272,702**	**$ 261,542**	**$ 363,525**	**$ 359,448**	**$ 349,564**
Federal Home Loan Bank Stock	SC510	$ 272,198	$ 261,013	$ 362,996	$ 358,911	$ 349,027
Other	SC540	$ 504	$ 529	$ 529	$ 537	$ 537
Office Premises and Equipment	**SC55**	**$ 64,770**	**$ 62,276**	**$ 59,528**	**$ 58,671**	**$ 51,640**
Other Assets - Gross	**SUB0262**	**$ 176,242**	**$ 167,044**	**$ 157,178**	**$ 164,509**	**$ 190,213**
Other Assets - Total	**SC59**	**$ 147,149**	**$ 129,430**	**$ 118,748**	**$ 126,064**	**$ 147,469**
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	$ 0	$ 0	$ 0	$ 0	$ 0
Bank-Owned Life Insurance - Other	SC625	$ 2,142	$ 2,117	$ 2,094	$ 2,067	$ 2,023
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	$ 99,145	$ 70,107	$ 74,602	$ 79,315	$ 83,025
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	$ 0	$ 0	$ 0	$ 0	$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	$ 1	$ 2	$ 3	$ 4	$ 5
Interest-Only Strip Receivables & Certain Other Instruments	SC665	$ 0	$ 0	$ 0	$ 0	$ 0
Other Assets	SC689	$ 74,954	$ 94,818	$ 80,479	$ 83,123	$ 105,160
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	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93040 - OTS-Regulated: Oklahoma	($Thousands)
Run Date: August 17, 2005, 10:51 AM	June 2005	

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	$ 29,093	$ 37,614	$ 38,430	$ 38,445	$ 42,744
General Valuation Allowances - Total	**SUB2092**	**$ 136,348**	**$ 156,425**	**$ 150,564**	**$ 149,193**	**$ 159,551**
Total Assets - Gross	**SUB0283**	**$ 10,282,051**	**$ 10,141,149**	**$ 10,059,595**	**$ 9,855,447**	**$ 9,783,078**
Total Assets	**SC60**	**$ 10,145,703**	**$ 9,984,724**	**$ 9,909,031**	**$ 9,706,254**	**$ 9,623,527**
LIABILITIES						
Deposits and Escrows - Total	**SC71**	**$ 3,328,696**	**$ 3,334,148**	**$ 3,253,689**	**$ 3,206,600**	**$ 3,143,084**
Deposits	SC710	$ 2,911,724	$ 2,908,506	$ 2,846,911	$ 2,662,476	$ 2,546,557
Escrows	SC712	$ 416,972	$ 425,642	$ 406,778	$ 544,124	$ 596,527
Unamortized Yield Adjustments on Deposits & Escrows	SC715	$ 0	$ 0	$ 0	$ 0	$ 0
Borrowings - Total	**SC72**	**$ 5,866,727**	**$ 5,711,065**	**$ 5,759,310**	**$ 5,558,448**	**$ 5,593,530**
Advances from FHLBank	SC720	$ 5,173,531	$ 4,739,131	$ 3,753,650	$ 3,762,325	$ 4,086,925
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	$ 677,572	$ 954,105	$ 1,987,862	$ 1,775,423	$ 1,483,305
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	$ 15,624	$ 17,829	$ 17,798	$ 20,700	$ 23,300
Other Liabilities - Total	**SC75**	**$ 211,253**	**$ 179,441**	**$ 156,114**	**$ 233,944**	**$ 147,312**
Accrued Interest Payable - Deposits	SC763	$ 9,317	$ 9,332	$ 8,289	$ 8,089	$ 7,400
Accrued Interest Payable - Other	SC766	$ 18,563	$ 14,163	$ 19,968	$ 17,131	$ 15,550
Accrued Taxes	SC776	$ 428	$ 640	$ 467	$ 518	$ 220
Accounts Payable	SC780	$ 12,811	$ 11,768	$ 15,242	$ 16,461	$ 13,819
Deferred Income Taxes	SC790	$ 1,457	$ 1,223	$ 1,284	$ 1,297	$ 1,228
Other Liabilities and Deferred Income	SC796	$ 168,677	$ 142,315	$ 110,864	$ 190,448	$ 109,095
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**	**$ 9,406,676**	**$ 9,224,654**	**$ 9,169,113**	**$ 8,998,992**	**$ 8,883,926**

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93040 - OTS-Regulated: Oklahoma	($Thousands)
Run Date: August 17, 2005, 10:51 AM	June 2005	

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	**SC800**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
EQUITY CAPITAL						
Equity Capital - Total	**SC80**	**$ 739,027**	**$ 760,071**	**$ 739,918**	**$ 707,262**	**$ 739,601**
Stock - Total	SUB0311	$ 77,851	$ 72,906	$ 73,007	$ 72,938	$ 72,938
Perpetual Preferred Stock - Cumulative	SC812	$ 0	$ 0	$ 0	$ 0	$ 0
Perpetual Preferred Stock - Noncumulative	SC814	$ 0	$ 0	$ 0	$ 0	$ 0
Common Stock - Par Value	SC820	$ 4,001	$ 1,001	$ 1,001	$ 1,001	$ 1,001
Common Stock - Paid in Excess of Par	SC830	$ 73,850	$ 71,905	$ 72,006	$ 71,937	$ 71,937
Accumulated Other Comprehensive Income - Total	SC86	$ 15,328	$ 52,475	$ 38,518	$ 21,282	$ 60,492
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	$ 56,762	$ 62,373	$ 85,638	$ 88,901	$ 102,117
Gains (Losses) on Cash Flow Hedges	SC865	$- 41,434	$- 9,898	$- 47,120	$- 67,619	$- 41,625
Other	SC870	$ 0	$ 0	$ 0	$ 0	$ 0
Retained Earnings	SC880	$ 645,848	$ 634,690	$ 628,393	$ 613,042	$ 606,171
Other Components of Equity Capital	SC891	$ 0	$ 0	$ 0	$ 0	$ 0
Total Liabilities, Minority Interest and Equity Capital	**SC90**	**$ 10,145,703**	**$ 9,984,725**	**$ 9,909,031**	**$ 9,706,254**	**$ 9,623,527**

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93040 - OTS-Regulated: Oklahoma	($Thousands)
Run Date: August 17, 2005, 10:51 AM	June 2005	

***** PUBLIC *****

Other Codes As of Jun 2005

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	2	$ 197
4	Net deferred tax assets	1	$ 267
6	Prepaid deposit insurance premiums	1	$ 2
7	Prepaid expenses	5	$ 6,146
9	Advances for loans serviced for others	2	$ 43,544
10	Property leased to others, net of accumul. deprec.	1	$ 282
14	Other noninterest-bearing short-term accounts recv	1	$ 42
99	Other	3	$ 10,033

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	$ 55,000
11	The liability recorded for post-retirement benefit	2	$ 415
20	F/V of all derivative instru. reportable as liab.	1	$ 50,189
99	Other	5	$ 28,237

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93040 - OTS-Regulated: Oklahoma	($Thousands)
Run Date: August 17, 2005, 10:51 AM	June 2005	

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	**SO11**	**$ 145,627**	**$ 143,822**	**$ 150,968**	**$ 141,458**	**$ 135,763**
Deposits and Investment Securities	SO115	$ 7,238	$ 4,871	$ 14,822	$ 10,678	$ 1,667
Mortgage-Backed Securities	SO125	$ 31,572	$ 31,131	$ 32,653	$ 33,720	$ 41,636
Mortgage Loans	SO141	$ 99,252	$ 100,925	$ 97,535	$ 92,050	$ 88,352
Nonmortgage Loans - Total	SUB0950	$ 7,565	$ 6,895	$ 5,958	$ 5,010	$ 4,108
Commercial Loans and Leases	SO160	$ 6,677	$ 6,011	$ 5,039	$ 4,059	$ 3,145
Consumer Loans and Leases	SO171	$ 888	$ 884	$ 919	$ 951	$ 963
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	**SO18**	**$ 3,286**	**$ 2,924**	**$ 3,791**	**$ 3,291**	**$ 2,979**
Federal Home Loan Bank Stock	SO181	$ 3,275	$ 2,913	$ 3,780	$ 3,280	$ 2,968
Other	SO185	$ 11	$ 11	$ 11	$ 11	$ 11
Interest Expense - Total	**SO21**	**$ 70,881**	**$ 59,902**	**$ 68,705**	**$ 58,474**	**$ 43,147**
Deposits	SO215	$ 18,770	$ 17,347	$ 16,379	$ 15,356	$ 14,833
Escrows	SO225	$ 6	$ 4	$ 37	$ 83	$ 80
Advances from FHLBank	SO230	$ 46,455	$ 34,118	$ 43,236	$ 35,885	$ 23,391
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	$ 5,650	$ 8,433	$ 9,053	$ 7,150	$ 4,843
Capitalized Interest	SO271	$ 0	$ 0	$ 0	$ 0	$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	**SO312**	**$ 78,032**	**$ 86,844**	**$ 86,054**	**$ 86,275**	**$ 95,595**
Net Provision for Losses on Interest-Bearing Assets	**SO321**	**$- 11,097**	**$ 6,518**	**$ 1,861**	**$- 5,742**	**$ 2,548**
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	**SO332**	**$ 89,129**	**$ 80,326**	**$ 84,193**	**$ 92,017**	**$ 93,047**
Noninterest Income - Total	**SO42**	**$ 9,226**	**$ 57,023**	**$ 44,508**	**$ 34,575**	**$ 38,819**
Mortgage Loan Serving Fees	SO410	$ 6,113	$ 5,387	$ 5,987	$ 7,920	$ 6,116
Other Fees and Charges	SO420	$ 15,591	$ 14,656	$ 15,399	$ 15,560	$ 15,575
Net Income (Loss) from Other - Total	SUB0451	$ 5,926	$ 4,407	$ 8,628	$ 9,400	$ 12,866
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	$ 5,022	$ 5,122	$ 8,201	$ 9,550	$ 13,151
Operations & Sale of Repossessed Assets	SO461	$ 904	$- 716	$ 469	$- 112	$- 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

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93040 - OTS-Regulated: Oklahoma	($Thousands)
Run Date: August 17, 2005, 10:51 AM	June 2005	

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Sale of Other Assets Held for Investment	SO477	$ 0	$ 0	$ 0	$ 0	$ 0
Trading Assets (Realized and Unrealized)	SO485	$ 0	$ 1	$- 42	$- 38	$- 33
Other Noninterest Income	SO488	$- 18,404	$ 32,573	$ 14,494	$ 1,695	$ 4,262
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**	**$ 31,755**	**$ 37,659**	**$ 32,924**	**$ 35,032**	**$ 36,398**
All Personnel Compensation and Expense	SO510	$ 15,306	$ 14,803	$ 15,032	$ 14,640	$ 14,595
Legal Expense	SO520	$ 536	$ 516	$ 454	$ 529	$ 369
Office Occupancy and Equipment Expense	SO530	$ 6,241	$ 5,977	$ 5,765	$ 6,110	$ 5,816
Marketing and Other Professional Services	SO540	$ 2,569	$ 2,255	$ 2,011	$ 2,007	$ 1,890
Loan Servicing Fees	SO550	$ 8,363	$ 8,065	$ 7,373	$ 7,775	$ 7,403
Goodwill and Other Intangibles Expense	SO560	$ 1	$ 1	$ 1	$ 1	$ 1
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	$- 5,146	$ 2,511	$ 2,279	$ 10	$ 2,371
Other Noninterest Expense	SO580	$ 3,885	$ 3,531	$ 9	$ 3,960	$ 3,953
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**	**$ 66,600**	**$ 99,690**	**$ 95,777**	**$ 91,560**	**$ 95,468**
Income Taxes - Total	**SO71**	**$ 124**	**$ 479**	**$ 426**	**$ 487**	**$ 506**
Federal	SO710	$ 82	$ 437	$ 387	$ 440	$ 463
State, Local & Other	SO720	$ 42	$ 42	$ 39	$ 47	$ 43
Inc/Loss Before Extraord Items/Effects of Accounting Changes	**SO81**	**$ 66,476**	**$ 99,211**	**$ 95,351**	**$ 91,073**	**$ 94,962**
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	**SO811**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Net Income (Loss)	**SO91**	**$ 66,476**	**$ 99,211**	**$ 95,351**	**$ 91,073**	**$ 94,962**

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93040 - OTS-Regulated: Oklahoma	($Thousands)
Run Date: August 17, 2005, 10:51 AM	June 2005	

***** PUBLIC *****

Other Codes As of Jun 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
7	Net income(loss) from leased property	2	$ 189
9	Net income from data processing lease/services	1	$ 2,056
11	Adjustments to prior periods	1	$ 8
15	Income from corporate-owned life insurance	1	$ 18
19	Realized/unrealized gains on derivatives	1	$- 20,646
99	Other	3	$ 39

Other Noninterest Expense Codes

Code	Description	Count	Amount
2	OTS assessments	2	$ 345
7	Office supplies, printing, and postage	6	$ 908
8	Telephone, including data lines	3	$ 350
9	Loan origination expense	1	$ 1
10	ATM expense	1	$ 11
13	Misc taxes other than income & real estate	1	$ 17
15	Foreclosure expenses	1	$ 4
99	Other	3	$ 125

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93040 - OTS-Regulated: Oklahoma	($Thousands)
Run Date: August 17, 2005, 10:51 AM	June 2005	

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	**Y_SO11**	**$ 289,449**	**$ 143,822**	**$ 563,568**	**$ 412,600**	**$ 271,142**
YTD - Deposits and Investment Securities	Y_SO115	$ 12,109	$ 4,871	$ 29,767	$ 14,945	$ 4,267
YTD - Mortgage-Backed Securities	Y_SO125	$ 62,703	$ 31,131	$ 148,975	$ 116,322	$ 82,602
YTD - Mortgage Loans	Y_SO141	$ 200,177	$ 100,925	$ 365,897	$ 268,362	$ 176,312
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	$ 12,688	$ 6,011	$ 15,076	$ 10,037	$ 5,978
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	$ 1,772	$ 884	$ 3,853	$ 2,934	$ 1,983
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	**Y_SO18**	**$ 6,210**	**$ 2,924**	**$ 12,918**	**$ 9,127**	**$ 5,836**
YTD - Federal Home Loan Bank Stock	Y_SO181	$ 6,188	$ 2,913	$ 12,872	$ 9,092	$ 5,812
YTD - Other	Y_SO185	$ 22	$ 11	$ 46	$ 35	$ 24
YTD - Interest Expense - Total	**Y_SO21**	**$ 130,783**	**$ 59,902**	**$ 215,069**	**$ 146,364**	**$ 87,890**
YTD - Deposits	Y_SO215	$ 36,117	$ 17,347	$ 61,239	$ 44,860	$ 29,504
YTD - Escrows	Y_SO225	$ 10	$ 4	$ 277	$ 240	$ 157
YTD - Advances from FHLBank	Y_SO230	$ 80,573	$ 34,118	$ 127,901	$ 84,665	$ 48,780
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	$ 14,083	$ 8,433	$ 25,652	$ 16,599	$ 9,449
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**	**$ 164,876**	**$ 86,844**	**$ 361,417**	**$ 275,363**	**$ 189,088**
YTD - Net Provision for Losses on Interest-Bearing Assets	**Y_SO321**	**$- 4,579**	**$ 6,518**	**$- 1,052**	**$- 2,913**	**$ 2,829**
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	**Y_SO332**	**$ 169,455**	**$ 80,326**	**$ 362,469**	**$ 278,276**	**$ 186,259**
YTD - Noninterest Income - Total	**Y_SO42**	**$ 66,249**	**$ 57,023**	**$ 158,368**	**$ 113,860**	**$ 79,285**
YTD - Mortgage Loan Serving Fees	Y_SO410	$ 11,500	$ 5,387	$ 28,323	$ 22,336	$ 14,416
YTD - Other Fees and Charges	Y_SO420	$ 30,247	$ 14,656	$ 62,204	$ 46,805	$ 31,245
YTD - Net Income (Loss) from Other - Total	YTD0451	$ 10,333	$ 4,407	$ 43,846	$ 35,218	$ 25,818
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	$ 10,144	$ 5,122	$ 43,460	$ 35,259	$ 25,709
YTD - Operations & Sale of Repossessed Assets	Y_SO461	$ 188	$- 716	$ 499	$ 30	$ 142
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	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93040 - OTS-Regulated: Oklahoma	($Thousands)
Run Date: August 17, 2005, 10:51 AM	June 2005	

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	$ 1	$ 1	$- 113	$- 71	$- 33
YTD - Other Noninterest Income	Y_SO488	$ 14,169	$ 32,573	$ 23,995	$ 9,501	$ 7,806
YTD - Noninterest Expense - Total	**Y_SO51**	**$ 69,414**	**$ 37,659**	**$ 143,956**	**$ 111,032**	**$ 76,000**
YTD - All Personnel Compensation & Expense	Y_SO510	$ 30,109	$ 14,803	$ 59,355	$ 44,323	$ 29,683
YTD - Legal Expense	Y_SO520	$ 1,052	$ 516	$ 1,700	$ 1,246	$ 717
YTD - Office Occupancy & Equipment Expense	Y_SO530	$ 12,218	$ 5,977	$ 23,809	$ 18,044	$ 11,934
YTD - Marketing and Other Professional Services	Y_SO540	$ 4,824	$ 2,255	$ 7,681	$ 5,670	$ 3,663
YTD - Loan Servicing Fees	Y_SO550	$ 16,428	$ 8,065	$ 32,069	$ 24,696	$ 16,921
YTD - Goodwill & Other Intangibles Expense	Y_SO560	$ 2	$ 1	$ 4	$ 3	$ 2
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	$- 2,635	$ 2,511	$ 6,896	$ 4,617	$ 4,607
YTD - Other Noninterest Expense	Y_SO580	$ 7,416	$ 3,531	$ 12,442	$ 12,433	$ 8,473
YTD - Income (Loss) Before Income Taxes	**Y_SO60**	**$ 166,290**	**$ 99,690**	**$ 376,881**	**$ 281,104**	**$ 189,544**
YTD - Income Taxes - Total	**Y_SO71**	**$ 603**	**$ 479**	**$ 1,757**	**$ 1,331**	**$ 844**
YTD - Federal	Y_SO710	$ 519	$ 437	$ 1,612	$ 1,225	$ 785
YTD - State, Local, and Other	Y_SO720	$ 84	$ 42	$ 145	$ 106	$ 59
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	**Y_SO81**	**$ 165,687**	**$ 99,211**	**$ 375,124**	**$ 279,773**	**$ 188,700**
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	**Y_SO811**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
YTD - Net Income (Loss)	**Y_SO91**	**$ 165,687**	**$ 99,211**	**$ 375,124**	**$ 279,773**	**$ 188,700**

Schedule VA --- Consolidated Valuation Allowances and Related Data Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	**VA105**	**$ 156,425**	**$ 150,564**	**$ 149,192**	**$ 159,551**	**$ 159,981**
Net Provision for Loss	VA115	$- 16,250	$ 9,027	$ 4,134	$- 5,740	$ 4,917
Transfers	VA125	$- 225	$ 140	$ 132	$- 271	$- 66
Recoveries	VA135	$ 167	$ 112	$ 2,183	$ 104	$ 88
Adjustments	VA145	$ 0	$ 0	$ 0	$ 0	$ 0
Charge-offs	VA155	$ 3,769	$ 3,418	$ 5,077	$ 4,452	$ 5,369
General Valuation Allowances - Ending Balance	**VA165**	**$ 136,348**	**$ 156,425**	**$ 150,564**	**$ 149,192**	**$ 159,551**
Specific Valuation Allowances - Beginning Balance	**VA108**	**$ 975**	**$ 1,128**	**$ 1,281**	**$ 1,062**	**$ 1,086**
Net Provision for Loss	VA118	$ 7	$ 2	$ 6	$ 8	$ 2

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93040 - OTS-Regulated: Oklahoma	($Thousands)
Run Date: August 17, 2005, 10:51 AM	June 2005	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Transfers	VA128	$ 225	$- 140	$- 132	$ 271	$ 66
Adjustments	VA148	$ 0	$ 0	$ 0	$ 0	$ 0
Charge-offs	VA158	$ 46	$ 15	$ 27	$ 60	$ 92
Specific Valuation Allowances - Ending Balance	**VA168**	**$ 1,161**	**$ 975**	**$ 1,128**	**$ 1,281**	**$ 1,062**
Total Valuation Allowances - Beginning Balance	**VA110**	**$ 157,400**	**$ 151,692**	**$ 150,473**	**$ 160,613**	**$ 161,067**
Net Provision for Loss	VA120	$- 16,243	$ 9,029	$ 4,140	$- 5,732	$ 4,919
Recoveries	VA140	$ 167	$ 112	$ 2,183	$ 104	$ 88
Adjustments	VA150	$ 0	$ 0	$ 0	$ 0	$ 0
Charge-offs	VA160	$ 3,815	$ 3,433	$ 5,104	$ 4,512	$ 5,461
Total Valuation Allowances - Ending Balance	**VA170**	**$ 137,509**	**$ 157,400**	**$ 151,692**	**$ 150,473**	**$ 160,613**
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	**SUB2026**	**$ 3,769**	**$ 3,418**	**$ 5,077**	**$ 4,452**	**$ 5,369**
Deposits and Investment Securities	**VA36**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA370**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA46**	**$ 20**	**$ 5**	**$ 513**	**$ 32**	**$ 84**
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	$ 20	$ 5	$ 513	$ 32	$ 84
1-4 Dwelling Units - Revolving Open-End Loans	VA446	$ 0	$ 0	$ 0	$ 0	$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	$ 0	$ 0	$ 7	$ 0	$ 4
1-4 Dwelling Units - Secured by Junior Liens	VA466	$ 20	$ 5	$ 31	$ 23	$ 5
Multifamily (5 or more) Dwelling Units	VA470	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	VA480	$ 0	$ 0	$ 475	$ 9	$ 75
Land	VA490	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA56**	**$ 200**	**$ 91**	**$ 221**	**$ 119**	**$ 239**
Commercial Loans	VA520	$ 15	$ 16	$ 53	$ 17	$ 148
Consumer Loans - Total	SUB2061	$ 185	$ 75	$ 168	$ 102	$ 91
Loans on Deposits	VA510	$ 0	$ 3	$ 2	$ 4	$ 1
Home Improvement Loans	VA516	$ 0	$ 0	$ 0	$ 0	$ 0
Education Loans	VA530	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA540	$ 173	$ 57	$ 154	$ 91	$ 89
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: August 17, 2005, 10:51 AM	June 2005	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	$ 0	$ 0	$ 0	$ 0	$ 0
Other	VA560	$ 12	$ 15	$ 12	$ 7	$ 1
Repossessed Assets - Total	**VA60**	**$ 28**	**$ 6**	**$ 8**	**$ 2**	**$ 176**
Real Estate - Construction	VA605	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA613	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Nonresidential (Except Land)	VA625	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Land	VA628	$ 0	$ 0	$ 0	$ 0	$ 0
Other Repossessed Assets	VA630	$ 28	$ 6	$ 8	$ 2	$ 176
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**	**$ 3,521**	**$ 3,316**	**$ 4,335**	**$ 4,299**	**$ 4,870**
GVA Recoveries - Assets - Total	**SUB2126**	**$ 167**	**$ 112**	**$ 2,183**	**$ 104**	**$ 88**
Deposits and Investment Securities	**VA37**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA371**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA47**	**$ 11**	**$ 4**	**$ 27**	**$ 4**	**$ 4**
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	$ 11	$ 4	$ 27	$ 4	$ 4
1-4 Dwelling Units - Revolving Open-End Loans	VA447	$ 0	$ 0	$ 0	$ 0	$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	$ 0	$ 0	$ 0	$ 0	$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA467	$ 11	$ 4	$ 27	$ 1	$ 4
Multifamily (5 or more) Dwelling Units	VA471	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	VA481	$ 0	$ 0	$ 0	$ 3	$ 0
Land	VA491	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA57**	**$ 156**	**$ 108**	**$ 90**	**$ 100**	**$ 84**
Commercial Loans	VA521	$ 42	$ 0	$ 0	$ 6	$ 1
Consumer Loans - Total	SUB2161	$ 114	$ 108	$ 90	$ 94	$ 83
Loans on Deposits	VA511	$ 0	$ 0	$ 0	$ 2	$ 0
Home Improvement Loans	VA517	$ 0	$ 0	$ 0	$ 0	$ 0
Education Loans	VA531	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA541	$ 106	$ 101	$ 85	$ 91	$ 81

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93040 - OTS-Regulated: Oklahoma	($Thousands)
Run Date: August 17, 2005, 10:51 AM	June 2005	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	VA557	$ 0	$ 0	$ 0	$ 0	$ 0
Other	VA561	$ 8	$ 7	$ 5	$ 1	$ 2
Equity Investments Not Subject to FASB Statement No. 115	**VA821**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Other Assets	**VA931**	**$ 0**	**$ 0**	**$ 2,066**	**$ 0**	**$ 0**
SVA Provisions and Transfers from GVA - Assets - Total	**SUB2226**	**$ 232**	**$- 139**	**$- 127**	**$ 279**	**$ 67**
Deposits and Investment Securities	**VA38**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA372**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA48**	**$ 201**	**$- 133**	**$- 136**	**$ 285**	**$ 20**
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	$ 201	$- 133	$- 136	$ 285	$ 20
1-4 Dwelling Units - Revolving Open-End Loans	VA448	$ 18	$ 23	$- 21	$ 0	$ 31
1-4 Dwelling Units - Secured by First Liens	VA458	$ 9	$- 1	$- 1	$- 1	$- 1
1-4 Dwelling Units - Secured by Junior Liens	VA468	$ 174	$- 155	$- 114	$ 286	$- 10
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**	**$ 31**	**$- 6**	**$ 9**	**$- 6**	**$ 47**
Commercial Loans	VA522	$ 0	$ 0	$ 0	$ 0	$ 0
Consumer Loans - Total	SUB2261	$ 31	$- 6	$ 9	$- 6	$ 47
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	$ 24	$- 8	$ 2	$- 14	$ 48
Mobile Home Loans	VA552	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	VA558	$ 0	$ 0	$ 0	$ 0	$ 0
Other	VA562	$ 7	$ 2	$ 7	$ 8	$- 1
Repossessed Assets - Total	**VA62**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Real Estate - Construction	VA606	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA614	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	$ 0	$ 0	$ 0	$ 0	$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93040 - OTS-Regulated: Oklahoma	($Thousands)
Run Date: August 17, 2005, 10:51 AM	June 2005	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Real Estate - Nonresidential (Except Land)	VA626	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Land	VA629	$ 0	$ 0	$ 0	$ 0	$ 0
Other Repossessed Assets	VA632	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate Held for Investment	**VA72**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Equity Investments Not Subject to FASB Statement No. 115	**VA822**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Other Assets	**VA932**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Adjusted Net Charge-offs - Assets - Total	**SUB2326**	**$ 3,834**	**$ 3,167**	**$ 2,767**	**$ 4,627**	**$ 5,348**
Deposits and Investment Securities	**VA39**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA375**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA49**	**$ 210**	**$- 132**	**$ 350**	**$ 313**	**$ 100**
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	$ 210	$- 132	$ 350	$ 313	$ 100
1-4 Dwelling Units - Revolving Open-End Loans	VA449	$ 18	$ 23	$- 21	$ 0	$ 31
1-4 Dwelling Units - Secured by First Liens	VA459	$ 9	$- 1	$ 6	$- 1	$ 3
1-4 Dwelling Units - Secured by Junior Liens	VA469	$ 183	$- 154	$- 110	$ 308	$- 9
Multifamily (5 or more) Dwelling Units	VA475	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	VA485	$ 0	$ 0	$ 475	$ 6	$ 75
Land	VA495	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA59**	**$ 75**	**$- 23**	**$ 140**	**$ 13**	**$ 202**
Commercial Loans	VA525	$- 27	$ 16	$ 53	$ 11	$ 147
Consumer Loans - Total	SUB2361	$ 102	$- 39	$ 87	$ 2	$ 55
Loans on Deposits	VA515	$ 0	$ 3	$ 2	$ 2	$ 1
Home Improvement Loans	VA519	$ 0	$ 0	$ 0	$ 0	$ 0
Education Loans	VA535	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA545	$ 91	$- 52	$ 71	$- 14	$ 56
Mobile Home Loans	VA555	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	VA559	$ 0	$ 0	$ 0	$ 0	$ 0
Other	VA565	$ 11	$ 10	$ 14	$ 14	$- 2
Repossessed Assets - Total	**VA65**	**$ 28**	**$ 6**	**$ 8**	**$ 2**	**$ 176**
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: August 17, 2005, 10:51 AM	June 2005	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Nonresidential (Except Land)	VA627	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Land	VA631	$ 0	$ 0	$ 0	$ 0	$ 0
Other Repossessed Assets	VA633	$ 28	$ 6	$ 8	$ 2	$ 176
Real Estate Held for Investment	**VA75**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Equity Investments Not Subject to FASB Statement No. 115	**VA825**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Other Assets	**VA935**	**$ 3,521**	**$ 3,316**	**$ 2,269**	**$ 4,299**	**$ 4,870**
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	**VA940**	**$ 667**	**$ 5,022**	**$ 2,964**	**$ 753**	**$ 1,147**
Amount in Schedule SC Complying with Modified Terms	**VA942**	**$ 6,594**	**$ 8,644**	**$ 4,551**	**$ 6,953**	**$ 6,503**
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	**VA95**	**$ 87,849**	**$ 75,457**	**$ 96,414**	**$ 105,716**	**$ 109,137**
Construction	VA951	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - 1-4 Dwelling Units	VA952	$ 87,849	$ 70,909	$ 94,001	$ 105,238	$ 109,065
Permanent - Multifamily (5 or more) Dwelling Units	VA953	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Nonresidential (Except Land)	VA954	$ 0	$ 4,548	$ 2,413	$ 478	$ 72
Permanent - Land	VA955	$ 0	$ 0	$ 0	$ 0	$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	**VA960**	**$ 67,515**	**$ 67,771**	**$ 60,650**	**$ 51,127**	**$ 49,990**
Classified Assets - Quarter End Balance - Total	**SUB2811**	**$ 55,621**	**$ 71,920**	**$ 81,153**	**$ 75,867**	**$ 76,221**
Substandard	VA965	$ 55,094	$ 71,400	$ 80,558	$ 75,198	$ 75,580
Doubtful	VA970	$ 527	$ 520	$ 595	$ 669	$ 641
Loss	VA975	$ 0	$ 0	$ 0	$ 0	$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	**SUB2410**	**$ 21,701**	**$ 34,053**	**$ 62,900**	**$ 44,794**	**$ 37,349**
Mortgages - Total	SUB2421	$ 20,047	$ 32,550	$ 61,148	$ 43,123	$ 35,666
Construction and Land Loans	SUB2430	$ 1,967	$ 15,895	$ 15,829	$ 11,658	$ 3,369
Permanent Loans Secured by 1-4 Property	SUB2441	$ 12,834	$ 13,091	$ 15,254	$ 15,220	$ 17,302
Permanent Loans Secured by All Other Property	SUB2450	$ 5,424	$ 4,567	$ 30,428	$ 16,297	$ 15,052
Nonmortgages - Total	SUB2461	$ 1,654	$ 1,503	$ 1,752	$ 1,671	$ 1,683
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	**SUB2470**	**$ 12,778**	**$ 29,099**	**$ 30,775**	**$ 25,680**	**$ 19,697**

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93040 - OTS-Regulated: Oklahoma	($Thousands)
Run Date: August 17, 2005, 10:51 AM	June 2005	

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	**PD10**	**$ 8,680**	**$ 12,912**	**$ 13,410**	**$ 20,077**	**$ 12,369**
Mortgage Loans - Total	SUB2481	$ 7,581	$ 11,976	$ 12,350	$ 19,155	$ 11,426
Construction	PD115	$ 59	$ 814	$ 1,134	$ 11,606	$ 3,312
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	$ 5	$ 28	$ 36	$ 24	$ 18
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	$ 6,549	$ 5,808	$ 6,860	$ 6,297	$ 7,086
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	$ 630	$ 1,042	$ 963	$ 780	$ 472
Permanent - Multifamily (5 or more) Dwelling Units	PD125	$ 0	$ 0	$ 0	$ 0	$ 181
Permanent - Nonresidential Property (Except Land)	PD135	$ 223	$ 3,366	$ 3,044	$ 443	$ 347
Permanent - Land	PD138	$ 115	$ 918	$ 313	$ 5	$ 10
Nonmortgage Loans - Commercial Loans	PD140	$ 733	$ 572	$ 452	$ 425	$ 471
Nonmortgage Loans - Consumer Loans - Total	SUB2511	$ 366	$ 364	$ 608	$ 497	$ 472
Loans on Deposits	PD161	$ 14	$ 37	$ 19	$ 11	$ 85
Home Improvement Loans	PD163	$ 0	$ 0	$ 0	$ 0	$ 0
Education Loans	PD165	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	PD167	$ 243	$ 244	$ 420	$ 383	$ 366
Mobile Home Loans	PD169	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	PD171	$ 0	$ 0	$ 0	$ 0	$ 0
Other	PD180	$ 109	$ 83	$ 169	$ 103	$ 21
Memo - Troubled Debt Restructured Included Above	PD190	$ 0	$ 2	$ 0	$ 0	$ 40
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	$ 5,156	$ 4,277	$ 5,189	$ 5,153	$ 5,850
Past Due & Still Accruing - 90 Days or More - Total	**PD20**	**$ 4,098**	**$ 16,187**	**$ 17,365**	**$ 5,603**	**$ 7,328**
Mortgage Loans - Total	SUB2491	$ 4,008	$ 16,187	$ 17,365	$ 5,453	$ 7,328
Construction	PD215	$ 0	$ 11,506	$ 11,606	$ 0	$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	$ 4,008	$ 4,681	$ 5,352	$ 5,453	$ 7,328
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Multifamily (5 or more) Dwelling Units	PD225	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Nonresidential Property (Except Land)	PD235	$ 0	$ 0	$ 407	$ 0	$ 0
Permanent - Land	PD238	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Commercial Loans	PD240	$ 90	$ 0	$ 0	$ 150	$ 0
Nonmortgage Loans - Consumer Loans - Total	SUB2521	$ 0	$ 0	$ 0	$ 0	$ 0
Loans on Deposits	PD261	$ 0	$ 0	$ 0	$ 0	$ 0
Home Improvement Loans	PD263	$ 0	$ 0	$ 0	$ 0	$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93040 - OTS-Regulated: Oklahoma	($Thousands)
Run Date: August 17, 2005, 10:51 AM	June 2005	

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	PD267	$ 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	$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	$ 3,880	$ 4,405	$ 5,046	$ 5,119	$ 6,987
NONACCRUAL						
Nonaccrual - Total	**PD30**	**$ 8,923**	**$ 4,954**	**$ 32,125**	**$ 19,114**	**$ 17,652**
Mortgage Loans - Total	SUB2501	$ 8,458	$ 4,387	$ 31,433	$ 18,515	$ 16,912
Construction	PD315	$ 1,730	$ 2,572	$ 2,726	$ 0	$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	$ 33	$ 23	$ 23	$ 0	$ 0
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	$ 1,325	$ 1,309	$ 1,632	$ 2,092	$ 1,978
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	$ 284	$ 200	$ 388	$ 574	$ 420
Permanent - Multifamily (5 or more) Dwelling Units	PD325	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Nonresidential Property (Except Land)	PD335	$ 5,023	$ 198	$ 26,614	$ 15,802	$ 14,467
Permanent - Land	PD338	$ 63	$ 85	$ 50	$ 47	$ 47
Nonmortgage Loans - Commercial Loans	PD340	$ 420	$ 490	$ 652	$ 507	$ 659
Nonmortgage Loans - Consumer Loans - Total	SUB2531	$ 45	$ 77	$ 40	$ 92	$ 81
Loans on Deposits	PD361	$ 0	$ 2	$ 2	$ 2	$ 4
Home Improvement Loans	PD363	$ 0	$ 0	$ 0	$ 0	$ 0
Education Loans	PD365	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	PD367	$ 18	$ 24	$ 11	$ 87	$ 73
Mobile Home Loans	PD369	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	PD371	$ 0	$ 0	$ 0	$ 0	$ 0
Other	PD380	$ 27	$ 51	$ 27	$ 3	$ 4
Memo - Troubled Debt Restructured Included Above	PD390	$ 0	$ 0	$ 4,043	$ 12,777	$ 12,964
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	$ 31	$ 13	$ 36	$ 59	$ 16

Schedule LD --- Loan Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	**SUB5100**	**$ 73,063**	**$ 65,507**	**$ 63,883**	**$ 58,599**	**$ 55,416**

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93040 - OTS-Regulated: Oklahoma	($Thousands)
Run Date: August 17, 2005, 10:51 AM	June 2005	

***** PUBLIC *****

Schedule LD --- Loan Data Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
90% up to 100% LTV	LD110	$ 64,413	$ 61,850	$ 59,944	$ 54,268	$ 51,237
100% and greater LTV	LD120	$ 8,650	$ 3,657	$ 3,939	$ 4,331	$ 4,179
Past Due and Nonaccrual Balances - Total	**SUB5250**	**$ 28**	**$ 103**	**$ 74**	**$ 88**	**$ 49**
Past Due and Still Accruing - Total	**SUB5240**	**$ 18**	**$ 103**	**$ 74**	**$ 0**	**$ 0**
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	$ 18	$ 103	$ 74	$ 0	$ 0
90% up to 100% LTV	LD210	$ 18	$ 103	$ 74	$ 0	$ 0
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**	**$ 10**	**$ 0**	**$ 0**	**$ 88**	**$ 49**
90% up to 100% LTV	LD250	$ 10	$ 0	$ 0	$ 88	$ 49
100% and greater LTV	LD260	$ 0	$ 0	$ 0	$ 0	$ 0
Net Charge-offs - Total	**SUB5300**	**$ 32**	**$ 0**	**$ 0**	**$ 4**	**$ 0**
90% up to 100% LTV	LD310	$ 32	$ 0	$ 0	$ 4	$ 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**	**$ 9,811**	**$ 7,224**	**$ 9,455**	**$ 9,429**	**$ 10,386**
90% up to 100% LTV	LD430	$ 7,793	$ 6,178	$ 8,633	$ 7,693	$ 8,661
100% and greater LTV	LD440	$ 2,018	$ 1,046	$ 822	$ 1,736	$ 1,725
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 Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	**SUB3380**	**$ 572,581**	**$ 444,795**	**$ 426,044**	**$ 399,094**	**$ 374,416**
Mortgage Construction Loans	CC105	$ 455,555	$ 347,317	$ 339,701	$ 342,377	$ 320,087
Other Mortgage Loans	CC115	$ 117,026	$ 97,478	$ 86,343	$ 56,717	$ 54,329
Undisbursed Balance of Nonmortgage Loans Closed	CC125	$ 182,530	$ 173,668	$ 151,973	$ 134,267	$ 117,982
Commitments Outstanding to Originate Mortgages - Total	**SUB3330**	**$ 458,024**	**$ 541,815**	**$ 342,792**	**$ 338,136**	**$ 336,509**
1-4 Dwelling Units	CC280	$ 117,967	$ 187,312	$ 173,834	$ 173,881	$ 201,608

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93040 - OTS-Regulated: Oklahoma	($Thousands)
Run Date: August 17, 2005, 10:51 AM	June 2005	

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	$ 122,712	$ 221,367	$ 61,031	$ 90,475	$ 54,800
All Other Real Estate	CC300	$ 217,345	$ 133,136	$ 107,927	$ 73,780	$ 80,101
Commitments Outstanding to Originate Nonmortgage Loans	CC310	$ 24,250	$ 21,300	$ 33,644	$ 3,000	$ 45,689
Commitments Outstanding to Purchase Loans	CC320	$ 0	$ 0	$ 0	$ 0	$ 0
Commitments Outstanding to Sell Loans	CC330	$ 3,621	$ 4,877	$ 1,391	$ 5,237	$ 2,510
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	$ 12,118	$ 131,539	$ 3,000	$ 29,294	$ 39,483
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	$ 65,000	$ 60,500	$ 69,000	$ 63,657	$ 161,581
Commitments Outstanding to Purchase Investment Securities	CC365	$ 0	$ 2,000	$ 0	$ 0	$ 0
Commitments Outstanding to Sell Investment Securities	CC375	$ 0	$ 0	$ 0	$ 0	$ 0
Unused Lines of Credit - Total	**SUB3361**	**$ 258,343**	**$ 218,710**	**$ 181,636**	**$ 187,745**	**$ 170,702**
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	$ 42,302	$ 33,472	$ 31,511	$ 29,498	$ 27,511
Commercial Lines	CC420	$ 214,973	$ 184,274	$ 149,273	$ 157,378	$ 142,383
Open-End Consumer Lines - Credit Cards	CC423	$ 0	$ 0	$ 0	$ 0	$ 0
Open-End Consumer Lines - Other	CC425	$ 1,068	$ 964	$ 852	$ 869	$ 808
Letters of Credit (Excluding Items on CC465 & CC468) - Total	**SUB3390**	**$ 64,452**	**$ 60,192**	**$ 58,506**	**$ 48,178**	**$ 35,839**
Commercial	CC430	$ 64,452	$ 60,192	$ 58,506	$ 48,178	$ 35,839
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	$ 77,327	$ 97,935	$ 74,808	$ 45,668	$ 19,875
Amount of Direct Credit Substitutes on Assets in CC455	CC465	$ 0	$ 0	$ 0	$ 0	$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	$ 77,327	$ 97,935	$ 74,808	$ 45,668	$ 19,875
Other Contingent Liabilities	CC480	$ 0	$ 0	$ 0	$ 0	$ 0
Contingent Assets	CC490	$ 0	$ 0	$ 0	$ 0	$ 0

Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	**SUB3811**	**$ 313,976**	**$ 213,076**	**$ 249,918**	**$ 375,803**	**$ 512,125**
Pass-Through Securities	CF143	$ 313,976	$ 213,076	$ 249,918	$ 360,745	$ 503,106
Other Mortgage-Backed Securities	CF153	$ 0	$ 0	$ 0	$ 15,058	$ 9,019
Mortgage-Backed Securities - Sales - Total	**SUB3821**	**$ 113,676**	**$ 106,861**	**$ 144,740**	**$ 205,753**	**$ 264,402**
Pass-Through Securities	CF145	$ 113,676	$ 106,861	$ 144,740	$ 205,753	$ 264,402
Other Mortgage-Backed Securities	CF155	$ 0	$ 0	$ 0	$ 0	$ 0
Mortgage-Backed Securities - Net Purchases - Total	**SUB3826**	**$ 200,300**	**$ 106,215**	**$ 105,178**	**$ 170,050**	**$ 247,723**

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93040 - OTS-Regulated: Oklahoma	($Thousands)
Run Date: August 17, 2005, 10:51 AM	June 2005	

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	$- 185,938	$- 222,461	$- 286,953	$- 406,026	$- 294,765
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	$- 3,686	$- 5,775	$- 7,091	$- 2,043	$- 2,457
Mortgage Loans Disbursed - Total	**SUB3831**	**$ 342,288**	**$ 353,722**	**$ 278,410**	**$ 286,754**	**$ 399,998**
Construction Loans - Total	SUB3840	$ 66,843	$ 120,116	$ 41,454	$ 29,358	$ 31,036
1-4 Dwelling Units	CF190	$ 19,941	$ 25,049	$ 20,942	$ 19,614	$ 15,893
Multifamily (5 or more) Dwelling Units	CF200	$ 24,413	$ 8,034	$ 5,312	$ 440	$ 0
Nonresidential	CF210	$ 22,489	$ 87,033	$ 15,200	$ 9,304	$ 15,143
Permanent Loans - Total	SUB3851	$ 275,445	$ 233,606	$ 236,956	$ 257,396	$ 368,962
1-4 Dwelling Units	CF225	$ 172,346	$ 147,756	$ 165,996	$ 190,004	$ 290,422
Multifamily (5 or more) Dwelling Units	CF245	$ 0	$ 9,003	$ 225	$ 158	$ 12,125
Nonresidential (Except Land)	CF260	$ 85,319	$ 68,437	$ 52,815	$ 59,736	$ 63,405
Land	CF270	$ 17,780	$ 8,410	$ 17,920	$ 7,498	$ 3,010
Loans and Participations Purchased - Total	**SUB3880**	**$ 315,995**	**$ 297,158**	**$ 428,956**	**$ 487,594**	**$ 509,002**
Secured by 1-4 Dwelling Units	CF280	$ 124,909	$ 214,744	$ 300,927	$ 384,250	$ 407,141
Secured by Multifamily (5 or more) Dwelling Units	CF290	$ 120,149	$ 45,815	$ 64,290	$ 65,721	$ 38,463
Secured by Nonresidential	CF300	$ 70,937	$ 36,599	$ 63,739	$ 37,623	$ 63,398
Loans and Participations Sold - Total	**SUB3890**	**$ 139,716**	**$ 136,212**	**$ 143,353**	**$ 192,607**	**$ 284,019**
Secured by 1-4 Dwelling Units	CF310	$ 124,029	$ 121,480	$ 142,866	$ 190,458	$ 282,587
Secured by Multifamily (5 or more) Dwelling Units	CF320	$ 0	$ 0	$ 0	$ 0	$ 0
Secured by Nonresidential	CF330	$ 15,687	$ 14,732	$ 487	$ 2,149	$ 1,432
Net Purchases (Sales) of Loans and Participations - Total	**SUB3885**	**$ 176,279**	**$ 160,946**	**$ 285,603**	**$ 294,987**	**$ 224,983**
Mortgage Loans - Cash Repayment of Principal	**CF340**	**$ 440,498**	**$ 444,498**	**$ 426,450**	**$ 482,516**	**$ 501,973**
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	**CF350**	**$ 1,854**	**$- 17,468**	**$- 12,586**	**$- 12,869**	**$- 26,506**
Mortgage Loans - Memo - Refinancing Loans	**CF361**	**$ 114,829**	**$ 104,752**	**$ 117,637**	**$ 132,461**	**$ 222,247**
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	**SUB3906**	**$ 79,923**	**$ 52,702**	**$ 124,977**	**$ 86,356**	**$ 96,502**
Nonmortgage Loans Closed or Purchased - Total	**SUB3910**	**$ 259,768**	**$ 250,179**	**$ 245,017**	**$ 155,526**	**$ 163,059**
Commercial	CF390	$ 250,462	$ 241,036	$ 236,072	$ 145,833	$ 142,220
Consumer	CF400	$ 9,306	$ 9,143	$ 8,945	$ 9,693	$ 20,839
Nonmortgage Loans - Sales - Total	**SUB3915**	**$ 6,569**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Commercial	CF395	$ 6,569	$ 0	$ 0	$ 0	$ 0
Consumer	CF405	$ 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: August 17, 2005, 10:51 AM	June 2005	

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Net Purchases (Sales) of Nonmortage Loans - Total	**SUB3919**	**$ 253,199**	**$ 250,179**	**$ 245,017**	**$ 155,526**	**$ 163,059**
Net Deposit Gain (Loss), Excluding Acquired Deposits	**SUB3920**	**$ 3,218**	**$ 61,595**	**$ 184,435**	**$ 115,919**	**$- 66,437**
New Deposits Received less Deposits Withdrawn	CF420	$- 8,366	$ 50,916	$ 174,389	$ 106,483	$- 75,016
Interest Credited to Deposits	CF430	$ 11,584	$ 10,679	$ 10,046	$ 9,436	$ 8,579
Deposits Acquired, Net of Dispositions in Bulk Transactions	**CF435**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**

Schedule DI --- Consolidated Deposit Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker -Originated Deposits - Total	SUB4061	$ 792,454	$ 783,208	$ 777,522	$ 670,875	$ 616,363
Fully Insured	DI100	$ 792,454	$ 783,208	$ 777,522	$ 670,875	$ 616,363
Other	DI110	$ 0	$ 0	$ 0	$ 0	$ 0
Deposits with Balances - $100,000 or Less	DI120	$ 2,236,468	$ 2,224,901	$ 2,189,707	$ 2,063,048	$ 1,993,774
Deposits with Balances - Greater than $100,000	DI130	$ 1,092,228	$ 1,109,247	$ 1,063,982	$ 1,143,553	$ 1,149,311
Number of Deposit Accounts - Total	SUB4062	220,667	210,540	225,239	218,729	211,524
Balances of $100,000 or Less	DI150	217,393	207,328	222,108	215,602	208,577
Balances Greater than $100,000	DI160	3,274	3,212	3,131	3,127	2,947
IRA/Keogh Accounts	DI200	$ 134,843	$ 130,649	$ 127,496	$ 126,664	$ 121,830
Uninsured Deposits	DI210	$ 575,134	$ 584,225	$ 563,051	$ 482,988	$ 452,147
Preferred Deposits	DI220	$ 24,448	$ 28,318	$ 25,201	$ 26,913	$ 39,200
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	$ 987,655	$ 1,004,578	$ 954,882	$ 995,285	$ 1,025,505
Deposits & Escrows - Money Market Deposit Accounts	DI320	$ 439,966	$ 166,459	$ 171,017	$ 169,813	$ 176,528
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	$ 83,259	$ 383,591	$ 383,663	$ 415,235	$ 398,862
Deposits & Escrows - Time Deposits	DI340	$ 1,817,818	$ 1,779,520	$ 1,744,128	$ 1,626,268	$ 1,542,189
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	$ 743,860	$ 756,281	$ 708,793	$ 786,291	$ 807,873
Outstd Checks Drawn Against FHLBs & FRBs Not Incld in SC710	DI620	$ 0	$ 0	$ 0	$ 0	$ 0
Deposits of Consolidated Subs - Demand Deposits	DI640	$ 19,578	$ 20,379	$ 20,425	$ 20,777	$ 20,809
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	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93040 - OTS-Regulated: Oklahoma	($Thousands)
Run Date: August 17, 2005, 10:51 AM	June 2005	

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	$ 0	$ 0	$ 0	$ 0	$ 0
Adjustments to Demand Deposits (including escrows)	DI720	$ 0	$ 0	$ 0	$ 0	$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	$ 0	$ 0	$ 0	$ 0	$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	$ 0	$ 0	$ 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		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	1,117	1,065	1,062	1,061	1,095
Assets Held in Trading Accounts	SI375	$ 0	$ 0	$ 0	$ 10,258	$ 13,481
Available-for-Sale Securities	SI385	$ 2,288,993	$ 2,282,348	$ 2,424,815	$ 2,608,143	$ 2,854,422
Assets Held for Sale	SI387	$ 46,975	$ 78,633	$ 86,432	$ 103,998	$ 150,184
Loans Serviced for Others	SI390	$ 165,945	$ 187,598	$ 163,482	$ 160,460	$ 154,683
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	77.32%	77.92%	78.11%	77.74%	79.47%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	80.04%	77.70%	78.23%	77.72%	79.98%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	67.66%	77.04%	78.38%	78.35%	78.74%
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**	**$ 20,863**	**$ 20,989**	**$ 21,039**	**$ 21,375**	**$ 21,394**
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	$ 2,522	$ 2,388	$ 2,560	$ 2,513	$ 1,576
No. of exec officers.. with credit > $500K/5% unimpaird cap	SI595	0	0	0	0	0
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: August 17, 2005, 10:51 AM	June 2005	

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	**SI600**	**$ 760,071**	**$ 739,918**	**$ 707,262**	**$ 739,602**	**$ 675,182**
Net Income (Loss) (SO91)	SI610	$ 66,476	$ 99,211	$ 95,351	$ 91,073	$ 94,962
Dividends Declared - Preferred Stock	SI620	$ 0	$ 0	$ 0	$ 0	$ 0
Dividends Declared - Common Stock	SI630	$ 55,268	$ 92,916	$ 80,000	$ 84,200	$ 65,000
Stock Issued	SI640	$ 3,000	$ 0	$ 0	$ 0	$ 0
Stock Retired	SI650	$ 0	$ 0	$ 0	$ 0	$ 0
Capital Contributions (Where No Stock is Issued)	SI655	$ 1,945	$- 101	$ 69	$ 0	$ 0
New Basis Accounting Adjustments	SI660	$ 0	$ 0	$ 0	$ 0	$ 0
Other Comprehensive Income	SI662	$- 37,147	$ 13,958	$ 17,236	$- 39,210	$ 34,458
Prior Period Adjustments	SI668	$- 52	$ 0	$ 0	$ 0	$ 0
Other Adjustments	SI671	$ 2	$ 1	$- 1	$- 3	$ 0
Ending Equity Capital (SC80)	**SI680**	**$ 739,027**	**$ 760,071**	**$ 739,917**	**$ 707,262**	**$ 739,602**
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	$ 0	$ 0	$ 0	$ 0	$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	$ 10,531	$ 11,316	$ 10,624	$ 11,020	$ 10,300
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	$ 1,532	$ 1,103	$ 953	$ 1,583	$ 2,183
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	$ 57	$ 48	$ 67	$ 39	$ 74
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	$ 10,129,558	$ 9,813,870	$ 12,265,413	$ 12,213,866	$ 9,744,722
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	$ 961,032	$ 742,974	$ 2,994,103	$ 2,865,403	$ 453,366
Mortgage Loans and Mortgage-Backed Securities	SI880	$ 7,992,086	$ 7,903,629	$ 8,073,764	$ 8,165,673	$ 8,184,471
Nonmortgage Loans	SI885	$ 561,053	$ 544,459	$ 475,015	$ 442,909	$ 386,320
Deposits and Excrows	SI890	$ 3,382,397	$ 3,300,522	$ 3,267,859	$ 3,189,651	$ 3,215,937
Total Borrowings	SI895	$ 5,820,947	$ 5,586,653	$ 8,054,096	$ 8,079,843	$ 5,595,206
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	2	2	3	3	2
Total Dollar Amount of Loans Made During Quarter	SI910	$ 237	$ 428	$ 61	$ 494	$ 49
Interest Charged on Loans Made During Quarter - Minimum	SI920	4.00	4.63	5.25	4.88	5.25
Interest Charged on Loans Made During Quarter - Maximum	SI930	5.88	4.63	6.50	5.25	5.25

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93040 - OTS-Regulated: Oklahoma	($Thousands)
Run Date: August 17, 2005, 10:51 AM	June 2005	

***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	2	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	2	1	1	2	2

Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	5 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	5 [Yes]
Do you have any farm or agriculture loans?	SB100	4 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	4 [Yes]
Are all your commercial loans $100,000 or less?	SB110	0 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	0 [Yes]
Number of Loans on SC260	SB200	0	N/A	N/A	N/A	0
Number of Loans on SC300, SC303, and SC306	SB210	0	N/A	N/A	N/A	0
Nonfarm Mtges Orig. at $100,000 or less - Number	SB300	349	N/A	N/A	N/A	359
Nonfarm Mtges Orig. at $100,000 or less - Outstd Bal	SB310	$ 12,837	N/A	N/A	N/A	$ 13,595
Nonfarm Mortg Orig. at $100-250,000 - Number	SB320	205	N/A	N/A	N/A	208
Nonfarm Mortg Orig. at $100-250,000 - Outstd Bal	SB330	$ 26,757	N/A	N/A	N/A	$ 27,050
Nonfarm Mortg Orig. at $250,000 - $1 million - Number	SB340	207	N/A	N/A	N/A	176
Nonfarm Mortg Orig. at $250,000 - $1 mill. - Outstd Bal	SB350	$ 82,810	N/A	N/A	N/A	$ 71,199
Nonfarm Comml Lns Orig at $100,000 or Less - Number	SB400	613	N/A	N/A	N/A	679
Nonfarm Comml Lns Orig at $100,000 or Less - Outstd Bal	SB410	$ 11,508	N/A	N/A	N/A	$ 13,211
Nonfarm Comml Lns Orig at $100-250,000 - Number	SB420	119	N/A	N/A	N/A	105
Nonfarm Comml Lns Orig at $100-250,000 - Outstd Bal	SB430	$ 10,350	N/A	N/A	N/A	$ 9,601
Nonfarm Comml Lns Orig at $250,000 - $1 mill. - Number	SB440	123	N/A	N/A	N/A	109

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93040 - OTS-Regulated: Oklahoma	($Thousands)
Run Date: August 17, 2005, 10:51 AM	June 2005	

***** PUBLIC *****

Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonfarm Comml Lns Orig at $250,000 - $1 mill. - Outst Bal	SB450	$ 31,160	N/A	N/A	N/A	$ 26,725
Farm Mortgages Orig at $100,000 or Less - Number	SB500	24	N/A	N/A	N/A	16
Farm Mortgages Orig at $100,000 or Less - Outstd Bal	SB510	$ 1,035	N/A	N/A	N/A	$ 804
Farm Mortgages Orig at $100-250,000 - Number	SB520	4	N/A	N/A	N/A	7
Farm Mortgages Orig at $100-250,000 - Outstd Bal	SB530	$ 563	N/A	N/A	N/A	$ 719
Farm Mortgages Orig at $250,000 - $500,000 - Number	SB540	0	N/A	N/A	N/A	0
Farm Mortgages Orig at $250,000 - $500,000 - Outstd Bal	SB550	$ 0	N/A	N/A	N/A	$ 0
Farm Nonmtge Loans Orig at $100,000 or Less - Number	SB600	104	N/A	N/A	N/A	114
Farm Nonmtge Loans Orig at $100,000 or Less - Bal.	SB610	$ 1,461	N/A	N/A	N/A	$ 1,476
Farm Nonmtge Loans Orig at $100-250,000 - Number	SB620	10	N/A	N/A	N/A	8
Farm Nonmtge Loans Orig at $100-250,000 - Outstd Bal	SB630	$ 846	N/A	N/A	N/A	$ 744
Farm Nonmtge Loans Orig at $250,000 - $500,000 - No.	SB640	7	N/A	N/A	N/A	5
Farm Nonmtge Loans Orig at $250,000 - $500,000 - Bal.	SB650	$ 1,732	N/A	N/A	N/A	$ 1,500

Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	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 ($) - Fiduciary, Custody & Safekeeping Accounts	**SUB6150**	**$ 283,188**	**$ 291,480**	**$ 276,097**	**$ 280,771**	**$ 277,238**
Managed Assets ($) -Total Fiduciary Accounts	**FS20**	**$ 225,931**	**$ 231,083**	**$ 229,666**	**$ 234,183**	**$ 229,693**
Personal Trust and Agency Accounts	FS210	$ 69,385	$ 66,964	$ 64,722	$ 78,093	$ 77,862
Retirement-related Trust and Agency Accounts - Total	SUB6100	$ 2,492	$ 2,474	$ 2,521	$ 2,379	$ 2,201
Employee Benefit - Defined Contribution	FS220	$ 201	$ 201	$ 202	$ 203	$ 0
Employee Benefit - Defined Benefit	FS230	$ 0	$ 0	$ 0	$ 0	$ 0
Other Retirement Accounts	FS240	$ 2,291	$ 2,273	$ 2,319	$ 2,176	$ 2,201
Corporate Trust and Agency Accounts	FS250	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS260	$ 153,991	$ 161,550	$ 162,073	$ 153,711	$ 149,630
Other Fiduciary Accounts	FS270	$ 63	$ 95	$ 350	$ 0	$ 0
Managed Assets ($) - Assets Excl in OTS Assess Complex Comp	**FS290**	**$ 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: August 17, 2005, 10:51 AM	**June 2005**	

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets ($) - Total Fiduciary Accounts	**FS21**	**$ 31,625**	**$ 34,680**	**$ 19,960**	**$ 19,378**	**$ 19,491**
Personal Trust and Agency Accounts	FS211	$ 13,314	$ 13,598	$ 13,707	$ 13,421	$ 13,700
Retirement-related Trust and Agency Accounts - Total	SUB6110	$ 6,444	$ 3,738	$ 3,503	$ 3,169	$ 3,291
Employee Benefit - Defined Contribution	FS221	$ 6,444	$ 3,738	$ 3,503	$ 3,169	$ 3,291
Employee Benefit - Defined Benefit	FS231	$ 0	$ 0	$ 0	$ 0	$ 0
Other Retirement Accounts	FS241	$ 0	$ 0	$ 0	$ 0	$ 0
Corporate Trust and Agency Accounts	FS251	$ 11,867	$ 17,344	$ 2,750	$ 2,788	$ 2,500
Other Fiduciary Accounts	FS271	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmanaged Assets ($) - Custody and Safekeeping Accounts	**FS280**	**$ 25,632**	**$ 25,717**	**$ 26,471**	**$ 27,210**	**$ 28,054**
Nonmanaged Assets ($) - Assets Ex in OTS Assess Complex Comp	**FS291**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Managed Assets (#) - Total Fiduciary Accounts	**FS22**	**210**	**207**	**195**	**183**	**180**
Personal Trust and Agency Accounts	FS212	98	95	87	89	90
Retirement-related Trust and Agency Accounts - Total	SUB6120	14	14	14	14	13
Employee Benefit - Defined Contribution	FS222	1	1	1	1	0
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	13	13	13	13	13
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	97	97	93	80	77
Other Fiduciary Accounts	FS272	1	1	1	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	**FS23**	**103**	**104**	**94**	**90**	**89**
Personal Trust and Agency Accounts	FS213	11	11	9	10	9
Retirement-related Trust and Agency Accounts - Total	SUB6130	75	75	70	66	64
Employee Benefit - Defined Contribution	FS223	75	75	70	66	64
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	0	0	0	0	0
Corporate Trust and Agency Accounts	FS253	17	18	15	14	16
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	**FS281**	**20**	**20**	**21**	**22**	**29**
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	**FS30**	**$ 616**	**$ 310**	**$ 1,080**	**$ 0**	**$ 0**
Personal Trust and Agency Accounts	FS310	$ 247	$ 125	$ 507	$ 0	$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6200	$ 31	$ 6	$ 25	$ 0	$ 0
Employee Benefit - Defined Contribution	FS320	$ 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: August 17, 2005, 10:51 AM	June 2005	

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS330	$ 0	$ 0	$ 0	$ 0	$ 0
Other Retirement Accounts	FS340	$ 31	$ 6	$ 25	$ 0	$ 0
Corporate Trust and Agency Accounts	FS350	$ 13	$ 6	$ 19	$ 0	$ 0
Investment Management Agency Accounts	FS360	$ 282	$ 151	$ 454	$ 0	$ 0
Other Fiduciary Accounts	FS370	$ 1	$ 1	$ 0	$ 0	$ 0
Custody and Safekeeping Accounts	FS380	$ 26	$ 13	$ 47	$ 0	$ 0
Other Fiduciary and Related Services	FS390	$ 16	$ 8	$ 28	$ 0	$ 0
YTD - Expenses - Fiduciary and Related Services	**FS391**	**$ 0**	**$ 0**	**$ 1,259**	**$ 0**	**$ 0**
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**	**$ 616**	**$ 310**	**$- 179**	**$ 0**	**$ 0**
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	**FS40**	**$ 0**	**$ 0**	**$ 64,722**	**$ 0**	**$ 0**
Non-Interest-Bearing Deposits	FS410	$ 0	$ 0	$ 3	$ 0	$ 0
Interest-Bearing Deposits	FS415	$ 0	$ 0	$ 1,127	$ 0	$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	$ 0	$ 0	$ 5,044	$ 0	$ 0
State, County and Municipal Obligations	FS425	$ 0	$ 0	$ 2,046	$ 0	$ 0
Money Market Mutual Funds	FS430	$ 0	$ 0	$ 3,150	$ 0	$ 0
Other Short-term Obligations	FS435	$ 0	$ 0	$ 1,113	$ 0	$ 0
Other Notes and Bonds	FS440	$ 0	$ 0	$ 3,889	$ 0	$ 0
Common and Prefered Stock	FS445	$ 0	$ 0	$ 19,173	$ 0	$ 0
Real Estate Mortgages	FS450	$ 0	$ 0	$ 19	$ 0	$ 0
Real Estate	FS455	$ 0	$ 0	$ 6,075	$ 0	$ 0
Miscellaneous Assets	FS460	$ 0	$ 0	$ 23,083	$ 0	$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	**SUB6300**	**0**	**0**	**15**	**0**	**0**
Corporate and Municipal Trusteeships	FS510	0	0	5	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agncy	FS520	0	0	10	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	**FS515**	**$ 0**	**$ 0**	**$ 16,430**	**$ 0**	**$ 0**
Number of Funds - Total Collective Investment Funds	**FS60**	**0**	**0**	**0**	**0**	**0**
Domestic Equity	FS610	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: August 17, 2005, 10:51 AM	June 2005	

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
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/Othr Losses	**FS70**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Personal Trust and Agency Accounts	FS710	$ 0	$ 0	$ 0	$ 0	$ 0
Retirement-Related Trust and Agency Accounts	FS720	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS730	$ 0	$ 0	$ 0	$ 0	$ 0
Other Fiduciary Accounts and Related Services	FS740	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	**FS71**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Personal Trust and Agency Accounts	FS711	$ 0	$ 0	$ 0	$ 0	$ 0
Retirement-Related Trust and Agency Accounts	FS721	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS731	$ 0	$ 0	$ 0	$ 0	$ 0
Other Fiduciary Accounts and Related Services	FS741	$ 0	$ 0	$ 0	$ 0	$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	**FS72**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Personal Trust and Agency Accounts	FS712	$ 0	$ 0	$ 0	$ 0	$ 0
Retirement-Related Trust and Agency Accounts	FS722	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS732	$ 0	$ 0	$ 0	$ 0	$ 0
Other Fiduciary Accounts and Related Services	FS742	$ 0	$ 0	$ 0	$ 0	$ 0

Schedule CCR --- Consolidated Capital Requirement Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
TIER 1 (CORE) CAPITAL REQUIREMENT						

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93040 - OTS-Regulated: Oklahoma	($Thousands)
Run Date: August 17, 2005, 10:51 AM	June 2005	

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Capital (SC80)	CCR100	$ 739,027	$ 760,071	$ 739,918	$ 707,262	$ 739,601
Equity Capital Deductions - Total	SUB1631	$ 1,570	$ 133	$ 17	$ 18	$ 19
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	$ 156	$ 133	$ 17	$ 18	$ 19
Other	CCR134	$ 1,414	$ 0	$ 0	$ 0	$ 0
Equity Capital Additions -Total	SUB1641	$- 15,328	$- 52,475	$- 38,517	$- 21,281	$- 60,492
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	$- 15,328	$- 52,475	$- 38,517	$- 21,281	$- 60,492
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**	**$ 722,129**	**$ 707,463**	**$ 701,384**	**$ 685,963**	**$ 679,090**
Total Assets (SC60)	**CCR205**	**$ 10,145,703**	**$ 9,984,724**	**$ 9,909,031**	**$ 9,706,254**	**$ 9,623,527**
Asset Deductions - Total	SUB1651	$ 1,570	$ 133	$ 17	$ 18	$ 19
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	$ 156	$ 133	$ 17	$ 18	$ 19
Other	CCR275	$ 1,414	$ 0	$ 0	$ 0	$ 0
Asset Additions - Total	SUB1661	$- 56,646	$- 62,268	$- 85,561	$- 88,844	$- 101,979
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	$- 56,646	$- 62,268	$- 85,561	$- 88,844	$- 101,979
Qualifying Intangible Assets	CCR285	$ 0	$ 0	$ 0	$ 0	$ 0
Other	CCR290	$ 0	$ 0	$ 0	$ 0	$ 0
Adjusted Total Assets	**CCR25**	**$ 10,087,487**	**$ 9,922,323**	**$ 9,823,453**	**$ 9,617,392**	**$ 9,521,529**
Tier 1 (Core) Capital Requirement (CCR25*4%)	**CCR27**	**$ 403,498**	**$ 396,884**	**$ 392,938**	**$ 384,696**	**$ 380,861**
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	**CCR30**	**$ 722,129**	**$ 707,463**	**$ 701,384**	**$ 685,963**	**$ 679,090**
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	$ 0	$ 0	$ 0	$ 0	$ 0
Tier 2 Capital - Qualfying Sub Debt & Redeem Preferred Stock	CCR310	$ 0	$ 0	$ 0	$ 0	$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	$ 0	$ 0	$ 0	$ 0	$ 0

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Run Date: August 17, 2005, 10:51 AM	June 2005	

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	$ 67,540	$ 63,390	$ 60,200	$ 57,088	$ 54,712
Tier 2 Capital - Other	CCR355	$ 0	$ 0	$ 0	$ 0	$ 0
Tier 2 (Supplementary) Capital	**CCR33**	**$ 67,540**	**$ 63,390**	**$ 60,200**	**$ 57,088**	**$ 54,712**
Allowable Tier 2 (Supplementary) Capital	**CCR35**	**$ 67,540**	**$ 63,390**	**$ 60,200**	**$ 57,088**	**$ 54,712**
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**	**$ 789,669**	**$ 770,853**	**$ 761,584**	**$ 743,051**	**$ 733,802**
0% R/W Category - Cash	CCR400	$ 20,419	$ 18,579	$ 18,314	$ 18,856	$ 21,594
0% R/W Category - Securities Backed by U.S. Government	CCR405	$ 5,006	$ 3,856	$ 4,137	$ 14,851	$ 41,507
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	$ 0	$ 0	$ 0	$ 0	$ 0
0% R/W Category - Other	CCR415	$ 14,149	$ 4,851	$ 4,675	$ 5,341	$ 10,246
0% R/W Category - Assets Total	CCR420	$ 39,574	$ 27,286	$ 27,126	$ 39,048	$ 73,347
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	$ 2,191,971	$ 2,179,054	$ 2,302,080	$ 2,480,258	$ 2,694,229
20% R/W Category - Claims on FHLBs	CCR435	$ 1,026,361	$ 1,033,797	$ 738,136	$ 532,511	$ 416,517
20% R/W Category - General Obligations of State/Local Govts	CCR440	$ 347	$ 397	$ 400	$ 403	$ 392
20% R/W Category - Claims on Domestic Depository Inst	CCR445	$ 44,924	$ 43,918	$ 189,458	$ 172,127	$ 147,168
20% R/W Category - Other	CCR450	$ 3,457,732	$ 3,592,280	$ 3,639,000	$ 3,631,470	$ 3,579,138
20% R/W Category - Assets Total	CCR455	$ 6,721,335	$ 6,849,446	$ 6,869,074	$ 6,816,769	$ 6,837,444
20% Risk-Weight Total for R/B Capital (CCR455x20%)	**CCR45**	**$ 1,344,266**	**$ 1,369,889**	**$ 1,373,815**	**$ 1,363,353**	**$ 1,367,488**
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	$ 216,939	$ 214,725	$ 214,255	$ 217,402	$ 223,823
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	$ 5,609	$ 7,228	$ 8,409	$ 3,047	$ 3,082
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	$ 2,006	$ 2,134	$ 2,237	$ 2,456	$ 2,654
50% R/W Category - State & Local Revenue Bonds	CCR475	$ 0	$ 0	$ 0	$ 0	$ 0
50% R/W Category - Other	CCR480	$ 104,586	$ 128,780	$ 101,601	$ 63,495	$ 33,706
50% R/W Category - Assets Total	CCR485	$ 329,140	$ 352,867	$ 326,502	$ 286,400	$ 263,265
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	**CCR50**	**$ 164,571**	**$ 176,435**	**$ 163,252**	**$ 143,201**	**$ 131,633**
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	$ 12,494	$ 12,371	$ 12,442	$ 12,367	$ 12,616

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Run Date: August 17, 2005, 10:51 AM	June 2005	

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - All Other Assets	CCR506	$ 3,928,666	$ 3,566,279	$ 3,323,019	$ 3,102,053	$ 2,918,953
100% R/W Category - Assets Total	CCR510	$ 3,941,160	$ 3,578,650	$ 3,335,461	$ 3,114,420	$ 2,931,569
100% Risk-Weight Total for R/B Capital (CCR510x100%)	**CCR55**	**$ 3,941,160**	**$ 3,578,650**	**$ 3,335,461**	**$ 3,114,420**	**$ 2,931,569**
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**	**$ 11,031,209**	**$ 10,808,249**	**$ 10,558,163**	**$ 10,256,637**	**$ 10,105,625**
Subtotal Risk-Weighted Assets	**CCR75**	**$ 5,449,996**	**$ 5,124,973**	**$ 4,872,528**	**$ 4,620,973**	**$ 4,430,689**
Excess Allowances for Loan and Lease Losses	CCR530	$ 39,715	$ 55,240	$ 51,753	$ 53,479	$ 61,913
Total Risk-Weighted Assets	**CCR78**	**$ 5,410,281**	**$ 5,069,733**	**$ 4,820,775**	**$ 4,567,494**	**$ 4,368,776**
Total Risk-Based Capital Requirement (CCR78 x 8%)	**CCR80**	**$ 432,823**	**$ 405,578**	**$ 385,662**	**$ 365,399**	**$ 349,503**
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	**CCR810**	**7.16%**	**7.13%**	**7.14%**	**7.13%**	**7.13%**
Total Risk-Based Capital Ratio	**CCR820**	**14.60%**	**15.21%**	**15.80%**	**16.27%**	**16.80%**
Tier 1 Risk-Based Capital Ratio	**CCR830**	**13.35%**	**13.95%**	**14.55%**	**15.02%**	**15.54%**
Tangible Equity Ratio	**CCR840**	**7.16%**	**7.13%**	**7.14%**	**7.13%**	**7.13%**

*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.