

Financial Statements

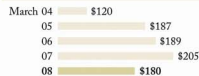
Condensed Balance Sheets	Unaudited	Audited
	July 2008	March 2008
	(000s)	(000s)
<i>Assets</i>		
Cash and Investment Securities	\$ 767,660	\$ 809,453
Loans Receivable, Net of Allowance	987,848	939,516
Other Assets	119,015	115,787
Total Assets	\$ 1,874,523	\$ 1,864,756
<i>Liabilities and Capital</i>		
Total Deposits	\$ 1,123,651	\$ 1,108,603
Borrowed Funds	608,908	627,289
Other Liabilities	21,286	19,066
Total Liabilities	1,753,845	1,754,958
Total Capital	120,678	109,798
Total Liabilities and Capital	\$ 1,874,523	\$ 1,864,756

Condensed Statements of Income	4 Months Ended	12 Months Ended
	July 2008	March 2008
	(000s)	(000s)
Interest and Dividend Income	\$ 34,598	\$ 110,491
Interest Expense	(16,562)	(70,112)
Provision for Loan Losses	(1,715)	(2,051)
Net Interest and Dividend Income	16,321	38,328
Noninterest Income	4,892	19,317
Noninterest Expense	(13,262)	(42,161)
Income Before Taxes	7,951	15,484
Income Taxes	(2,797)	(5,377)
Net Income	\$ 5,154	\$ 10,107

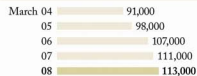
Selected Financial Data	March 2008	March 2007	March 2006	March 2005	March 2004
Total Assets (000s)	\$ 1,864,756	\$ 1,790,874	\$ 1,797,821	\$ 1,678,469	\$ 1,516,021
Net Loan Portfolio (000s)	\$ 938,000	\$ 903,734	\$ 849,669	\$ 811,522	\$ 697,993
Total Deposits (000s)	\$ 1,108,603	\$ 969,376	\$ 860,140	\$ 764,780	\$ 745,797
Net Income (000s)	\$ 10,107	\$ 11,290	\$ 11,620	\$ 13,238	\$ 10,822
Return on Average Total Capital	8.68%	9.44%	10.25%	12.47%	11.12%
Total Capital to Risk-Weighted Assets	11.65%	11.96%	11.70%	11.88%	12.90%
Core Capital Ratio	6.56%	6.63%	6.23%	6.24%	6.31%
Total Operating Income (000s)	\$ 18,188	\$ 16,781	\$ 15,949	\$ 18,700	\$ 18,035
Portfolio Loan Delinquency	1.08%	1.68%	1.05%	1.36%	2.58%
Total Oklahoma Deposits (000s)	\$ 138,663	\$ 92,355	\$ 52,928	\$ 33,368	\$ 29,300
Oklahoma Net Loan Portfolio (000s)	\$ 116,905	\$ 108,218	\$ 70,059	\$ 72,754	\$ 19,570

New Construction Loans

Dollars in Millions

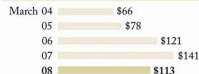


Total Customer Accounts



New Consumer Loans

Dollars in Millions



New Commercial Real Estate Loans

Dollars in Millions

