

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
93032 - OTS-Regulated: Nevada  
March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

Description		Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
<b>Number of Regulated Institutions</b>		3	3	3
<b>Schedule NS --- Optional Narrative Statement</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	1
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A
<b>Schedule SC --- Consolidated Statement of Condition</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
<b>ASSETS</b>				
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 20,336,504</b>	<b>\$ 18,762,107</b>	<b>\$ 19,802,999</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 3,767,641	\$ 4,557,257	\$ 4,359,433
Interest-Earning Deposits in FHLBs	SC112	\$ 2,826	\$ 21,050	\$ 16,134
Other Interest-Earning Deposits	SC118	\$ 168,550	\$ 2,358,974	\$ 2,252,210
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 8,331,505	\$ 3,765,378	\$ 5,103,571
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 3,408,026	\$ 3,813,130	\$ 3,964,223
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 73,612	\$ 92,879	\$ 97,561
State and Municipal Obligations	SC180	\$ 1,422,201	\$ 1,334,233	\$ 1,145,211
Securities Backed by Nonmortgage Loans	SC182	\$ 1,005,449	\$ 995,568	\$ 1,289,325
Other Investment Securities	SC185	\$ 2,090,893	\$ 1,727,952	\$ 1,509,916
Accrued Interest Receivable	SC191	\$ 65,801	\$ 95,686	\$ 65,415
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 19,840,044</b>	<b>\$ 21,153,434</b>	<b>\$ 26,261,355</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 19,840,044</b>	<b>\$ 21,153,434</b>	<b>\$ 26,261,355</b>
Pass-Through - Total	SUB0073	\$ 12,790,033	\$ 15,543,988	\$ 19,918,073
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 9,496,077	\$ 10,129,141	\$ 15,758,897
Other Pass-Through	SC215	\$ 3,293,956	\$ 5,414,847	\$ 4,159,176
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 6,898,847	\$ 5,406,309	\$ 6,161,476
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 724,291	\$ 371,442	\$ 418,297
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 37,885	\$ 40,843	\$ 43,475
Other	SC222	\$ 6,136,671	\$ 4,994,024	\$ 5,699,704
Accrued Interest Receivable	SC228	\$ 151,164	\$ 203,137	\$ 181,806

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
93032 - OTS-Regulated: Nevada  
March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 233,990,054</b>	<b>\$ 259,081,731</b>	<b>\$ 256,572,408</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 232,972,037</b>	<b>\$ 258,092,670</b>	<b>\$ 255,577,420</b>
Construction Loans - Total	SUB0100	\$ 2,652,917	\$ 2,467,139	\$ 2,237,114
Residential - Total	SUB0110	\$ 2,077,201	\$ 1,994,324	\$ 1,878,155
1-4 Dwelling Units	SC230	\$ 1,255,233	\$ 1,209,288	\$ 1,163,329
Multifamily (5 or more) Dwelling Units	SC235	\$ 821,968	\$ 785,036	\$ 714,826
Nonresidential Property	SC240	\$ 575,716	\$ 472,815	\$ 358,959
Permanent Loans - Total	SUB0121	\$ 229,868,083	\$ 255,025,348	\$ 252,825,251
Residential - Total	SUB0131	\$ 222,125,510	\$ 247,519,796	\$ 246,472,843
1-4 Dwelling Units - Total	SUB0141	\$ 191,251,506	\$ 216,061,085	\$ 219,032,348
Revolving Open-End Loans	SC251	\$ 34,041,362	\$ 34,481,038	\$ 35,487,254
All Other - First Liens	SC254	\$ 141,850,634	\$ 167,229,997	\$ 171,372,113
All Other - Junior Liens	SC255	\$ 15,359,510	\$ 14,350,050	\$ 12,172,981
Multifamily (5 or more) Dwelling Units	SC256	\$ 30,874,004	\$ 31,458,711	\$ 27,440,495
Nonresidential Property (Except Land)	SC260	\$ 6,700,887	\$ 6,463,756	\$ 5,360,804
Land	SC265	\$ 1,041,686	\$ 1,041,796	\$ 991,604
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ - 24,971,487	\$ 2,430,122	\$ - 2,026,562
Accrued Interest Receivable	SC272	\$ 1,400,615	\$ 1,510,133	\$ 1,441,254
Advances for Taxes and Insurance	SC275	\$ 68,439	\$ 79,111	\$ 68,789
Allowance for Loan and Lease Losses	SC283	\$ 1,018,017	\$ 989,061	\$ 994,988
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 12,730,584</b>	<b>\$ 13,798,417</b>	<b>\$ 11,764,559</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 12,198,059</b>	<b>\$ 13,142,657</b>	<b>\$ 11,202,031</b>
Commercial Loans - Total	SC32	\$ 1,784,350	\$ 1,709,314	\$ 1,662,647
Secured	SC300	\$ 502,934	\$ 568,474	\$ 602,673
Unsecured	SC303	\$ 1,277,177	\$ 1,135,693	\$ 1,054,431
Lease Receivables	SC306	\$ 4,239	\$ 5,147	\$ 5,543
Consumer Loans - Total	SC35	\$ 10,852,481	\$ 11,989,174	\$ 10,017,305
Loans on Deposits	SC310	\$ 70,140	\$ 70,989	\$ 73,113
Home Improvement Loans (Not secured by real estate)	SC316	\$ 996	\$ 1,087	\$ 1,261
Education Loans	SC320	\$ 37,886	\$ 43,314	\$ 44,660
Auto Loans	SC323	\$ 197,907	\$ 196,395	\$ 195,698
Mobile Home Loans	SC326	\$ 11,520	\$ 12,411	\$ 14,982
Credit Cards	SC328	\$ 10,341,076	\$ 11,458,053	\$ 9,477,658

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
93032 - OTS-Regulated: Nevada  
March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 192,956	\$ 206,925	\$ 209,933
Accrued Interest Receivable	SC348	\$ 93,753	\$ 99,929	\$ 84,607
Allowance for Loan and Lease Losses	SC357	\$ 532,525	\$ 655,760	\$ 562,528
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 616,790</b>	<b>\$ 579,139</b>	<b>\$ 533,468</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 616,790</b>	<b>\$ 579,139</b>	<b>\$ 533,468</b>
Real Estate - Total	SUB0210	\$ 616,652	\$ 579,059	\$ 533,429
Construction	SC405	\$ 390	\$ 934	\$ 1,146
Residential - Total	SUB0225	\$ 580,181	\$ 472,135	\$ 395,632
1-4 Dwelling Units	SC415	\$ 578,884	\$ 470,838	\$ 394,335
Multifamily (5 or more) Dwelling Units	SC425	\$ 1,297	\$ 1,297	\$ 1,297
Nonresidential (Except Land)	SC426	\$ 7,742	\$ 7,393	\$ 7,849
Land	SC428	\$ 0	\$ 0	\$ 0
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 28,339	\$ 98,597	\$ 128,802
Other Repossessed Assets	SC430	\$ 138	\$ 80	\$ 39
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 1,387</b>	<b>\$ 1,400</b>	<b>\$ 1,405</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 3,936,481</b>	<b>\$ 4,318,795</b>	<b>\$ 4,411,054</b>
Federal Home Loan Bank Stock	SC510	\$ 2,239,466	\$ 2,714,714	\$ 3,022,690
Other	SC540	\$ 1,697,015	\$ 1,604,081	\$ 1,388,364
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 2,951,777</b>	<b>\$ 3,047,169</b>	<b>\$ 3,102,987</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 27,023,913</b>	<b>\$ 28,101,436</b>	<b>\$ 28,264,892</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 27,023,913</b>	<b>\$ 28,101,436</b>	<b>\$ 28,264,892</b>
Bank-Owned Life Insurance:				
Key Person Life Insurance	SC615	\$ 0	\$ 0	\$ 0
Other	SC625	\$ 4,331,609	\$ 4,288,429	\$ 3,696,547
Intangible Assets:				
Servicing Assets On:				
Mortgage Loans	SC642	\$ 6,508,816	\$ 6,194,930	\$ 6,290,259
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 9,543,751	\$ 9,594,465	\$ 8,911,574
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 426,884	\$ 420,048	\$ 380,786
Other Assets	SC689	\$ 6,212,853	\$ 7,603,564	\$ 8,985,726
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
93032 - OTS-Regulated: Nevada  
March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 1,550,542</b>	<b>\$ 1,644,821</b>	<b>\$ 1,557,516</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 321,427,534</b>	<b>\$ 348,843,628</b>	<b>\$ 350,715,127</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 319,876,992</b>	<b>\$ 347,198,807</b>	<b>\$ 349,157,611</b>
<b>LIABILITIES</b>				
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 214,565,888</b>	<b>\$ 220,220,874</b>	<b>\$ 216,859,092</b>
Deposits	SC710	\$ 205,741,076	\$ 210,873,883	\$ 205,724,604
Escrows	SC712	\$ 8,845,533	\$ 9,375,771	\$ 11,171,010
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 20,721	\$- 28,780	\$- 36,522
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 65,524,044</b>	<b>\$ 85,005,808</b>	<b>\$ 91,140,907</b>
Advances from FHLBank	SC720	\$ 24,788,995	\$ 44,354,837	\$ 47,303,774
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 8,886,497	\$ 12,578,877	\$ 14,747,585
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 8,457,284	\$ 8,454,232	\$ 6,565,315
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 23,391,268	\$ 19,617,862	\$ 22,524,233
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 9,147,327</b>	<b>\$ 9,290,960</b>	<b>\$ 10,150,335</b>
Accrued Interest Payable - Deposits	SC763	\$ 778,246	\$ 739,669	\$ 631,521
Accrued Interest Payable - Other	SC766	\$ 390,413	\$ 518,044	\$ 664,871
Accrued Taxes	SC776	\$ 1,135,225	\$ 1,335,852	\$ 1,406,753
Accounts Payable	SC780	\$ 1,171,837	\$ 1,185,011	\$ 1,057,562
Deferred Income Taxes	SC790	\$ 1,932,239	\$ 1,979,381	\$ 2,687,937
Other Liabilities and Deferred Income	SC796	\$ 3,739,367	\$ 3,533,003	\$ 3,701,691
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
93032 - OTS-Regulated: Nevada  
March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 289,237,259</b>	<b>\$ 314,517,642</b>	<b>\$ 318,150,334</b>
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 2,451,191</b>	<b>\$ 2,446,529</b>	<b>\$ 1,957,140</b>
<b>EQUITY CAPITAL</b>				
<b>Perpetual Preferred Stock:</b>				
Stock - Total	SUB0311	\$ 24,372,839	\$ 24,372,774	\$ 23,135,755
Cumulative	SC812	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 179,275	\$ 179,275	\$ 179,275
<b>Common Stock:</b>				
Par Value	SC820	\$ 363	\$ 363	\$ 363
Paid in Excess of Par	SC830	\$ 24,193,201	\$ 24,193,136	\$ 22,956,117
<b>Accumulated Other Comprehensive Income - Total</b>	<b>SC86</b>	<b>\$- 91,351</b>	<b>\$- 112,416</b>	<b>\$- 162,747</b>
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 52,314	\$- 60,388	\$- 75,400
Gains (Losses) on Cash Flow Hedges	SC865	\$- 39,036	\$- 52,026	\$- 87,347
Other	SC870	\$- 1	\$- 2	\$ 0
<b>Retained Earnings</b>	<b>SC880</b>	<b>\$ 3,907,053</b>	<b>\$ 5,974,278</b>	<b>\$ 6,077,129</b>
<b>Other Components of Equity Capital</b>	<b>SC891</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Total Equity Capital</b>	<b>SC80</b>	<b>\$ 28,188,541</b>	<b>\$ 30,234,636</b>	<b>\$ 29,050,137</b>
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 319,876,991</b>	<b>\$ 347,198,807</b>	<b>\$ 349,157,611</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
93032 - OTS-Regulated: Nevada  
March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

### Other Codes As of Mar 2007

#### Other Asset Codes

Code	Description
3	Federal, State, or other taxes receivable
4	Net deferred tax assets
7	Prepaid expenses
8	Deposits for utilities and other services
14	Other noninterest-bearing short-term accounts recv
20	F/V of all derivative instru. reportable as assets
99	Other

#### Other Liability Codes

Code	Description
20	F/V of all derivative instru. reportable as liab.
99	Other

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
93032 - OTS-Regulated: Nevada  
March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>				
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 5,101,149</b>	<b>\$ 5,293,819</b>	<b>\$ 5,207,890</b>
Deposits and Investment Securities	SO115	\$ 182,383	\$ 227,832	\$ 216,507
Mortgage-Backed Securities	SO125	\$ 328,989	\$ 377,327	\$ 401,301
Mortgage Loans	SO141	\$ 4,059,527	\$ 4,254,342	\$ 4,151,044
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 56,788	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 382,375	\$ 434,318	\$ 439,038
Commercial Loans and Leases	SO160	\$ 36,793	\$ 28,559	\$ 25,410
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 127	N/A	N/A
Consumer Loans and Leases	SO171	\$ 345,582	\$ 405,759	\$ 413,628
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 90,960	N/A	N/A
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 33,589</b>	<b>\$ 37,892</b>	<b>\$ 40,590</b>
Federal Home Loan Bank Stock	SO181	\$ 33,581	\$ 37,883	\$ 40,581
Other	SO185	\$ 8	\$ 9	\$ 9
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 2,814,617</b>	<b>\$ 3,076,577</b>	<b>\$ 3,024,828</b>
Deposits	SO215	\$ 1,787,188	\$ 1,855,744	\$ 1,750,439
Escrows	SO225	\$ 1,868	\$ 2,849	\$ 3,391
Advances from FHLBank	SO230	\$ 478,854	\$ 625,314	\$ 712,249
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 120,371	\$ 103,239	\$ 96,005
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 426,336	\$ 489,431	\$ 462,744
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 2,320,121</b>	<b>\$ 2,255,134</b>	<b>\$ 2,223,652</b>
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 236,253	\$ 347,555	\$ 168,952
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 2,083,868</b>	<b>\$ 1,907,579</b>	<b>\$ 2,054,700</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 1,706,377</b>	<b>\$ 1,764,252</b>	<b>\$ 2,037,762</b>
Mortgage Loan Servicing Fees	SO410	\$ 499,366	\$ 29,378	\$- 374,458
Servicing Amortization and Valuation Adjustments	SO411	\$- 455,476	N/A	N/A

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
93032 - OTS-Regulated: Nevada  
March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Fees and Charges	SO420	\$ 971,484	\$ 1,046,283	\$ 989,102
Net Income (Loss) from Other - Total	SUB0451	\$ 241,777	\$ - 67,521	\$ 235,758
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 193,456	\$ 28,239	\$ 180,777
Operations & Sale of Repossessed Assets	SO461	\$ - 18,791	\$ - 14,809	\$ - 9,430
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 308	\$ 159	\$ 139
Sale of Other Assets Held for Investment	SO477	\$ 4,938	\$ 3,056	\$ 7,999
Trading Assets (Realized and Unrealized)	SO485	\$ 61,866	\$ - 84,166	\$ 56,273
Other Noninterest Income	SO488	\$ 449,226	\$ 756,112	\$ 1,187,360
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 2,384,391</b>	<b>\$ 2,544,747</b>	<b>\$ 2,771,088</b>
All Personnel Compensation and Expense	SO510	\$ 1,015,535	\$ 960,721	\$ 963,346
Legal Expense	SO520	\$ 8,611	\$ 18,077	\$ 13,743
Office Occupancy and Equipment Expense	SO530	\$ 360,829	\$ 424,845	\$ 396,190
Marketing and Other Professional Services	SO540	\$ 116,724	\$ 166,950	\$ 158,704
Loan Servicing Fees	SO550	\$ 1,438	\$ 1,286	\$ 1,142
Goodwill and Other Intangibles Expense	SO560	\$ 39,642	\$ 37,173	\$ 41,818
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 11,237	\$ 12,743	\$ 17,840
Other Noninterest Expense	SO580	\$ 830,375	\$ 922,952	\$ 1,178,305
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$ 1,405,854</b>	<b>\$ 1,127,084</b>	<b>\$ 1,321,374</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 483,722</b>	<b>\$ 387,788</b>	<b>\$ 457,637</b>
Federal	SO710	\$ 394,666	\$ 302,556	\$ 371,645



Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
93032 - OTS-Regulated: Nevada  
March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
State, Local & Other	SO720	\$ 89,056	\$ 85,232	\$ 85,992
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 922,132</b>	<b>\$ 739,296</b>	<b>\$ 863,737</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$ 922,132</b>	<b>\$ 739,296</b>	<b>\$ 863,737</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
93032 - OTS-Regulated: Nevada  
March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

### Other Codes As of Mar 2007

#### Other Noninterest Income Codes

Code	Description
4	Net income(loss) from leasing or subleasing space
15	Income from corporate-owned life insurance
19	Realized/unrealized gains on derivatives
99	Other

#### Other Noninterest Expense Codes

Code	Description
7	Office supplies, printing, and postage
9	Loan origination expense
19	Realized/unrealized losses on derivatives
99	Other

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
93032 - OTS-Regulated: Nevada  
March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>				
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 5,101,149</b>	<b>\$ 20,171,104</b>	<b>\$ 14,877,285</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 182,383	\$ 749,226	\$ 521,394
YTD - Mortgage-Backed Securities	Y_SO125	\$ 328,989	\$ 1,654,584	\$ 1,277,257
YTD - Mortgage Loans	Y_SO141	\$ 4,059,527	\$ 16,222,449	\$ 11,968,107
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 56,788	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 36,793	\$ 95,258	\$ 66,699
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 127	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 345,582	\$ 1,449,587	\$ 1,043,828
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 90,960	N/A	N/A
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 33,589</b>	<b>\$ 165,180</b>	<b>\$ 127,288</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 33,581	\$ 165,147	\$ 127,264
YTD - Other	Y_SO185	\$ 8	\$ 33	\$ 24
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 2,814,617</b>	<b>\$ 11,291,085</b>	<b>\$ 8,214,508</b>
YTD - Deposits	Y_SO215	\$ 1,787,188	\$ 6,311,818	\$ 4,456,074
YTD - Escrows	Y_SO225	\$ 1,868	\$ 11,060	\$ 8,211
YTD - Advances from FHLBank	Y_SO230	\$ 478,854	\$ 2,830,177	\$ 2,204,863
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 120,371	\$ 360,929	\$ 257,690
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 426,336	\$ 1,777,101	\$ 1,287,670
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 2,320,121</b>	<b>\$ 9,045,199</b>	<b>\$ 6,790,065</b>
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 236,253	\$ 827,830	\$ 480,275
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 2,083,868</b>	<b>\$ 8,217,369</b>	<b>\$ 6,309,790</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 1,706,377</b>	<b>\$ 8,572,659</b>	<b>\$ 6,808,407</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 499,366	\$ 412,977	\$ 383,599
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 455,476	N/A	N/A

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
93032 - OTS-Regulated: Nevada  
March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 971,484	\$ 4,434,953	\$ 3,388,670
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 241,777	\$ 575,239	\$ 642,760
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 193,456	\$ 658,294	\$ 630,055
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 18,791	\$- 38,314	\$- 23,505
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 308	\$ 373	\$ 214
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 4,938	\$ 169,544	\$ 166,488
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 61,866	\$- 214,658	\$- 130,492
YTD - Other Noninterest Income	Y_SO488	\$ 449,226	\$ 3,149,490	\$ 2,393,378
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 2,384,391</b>	<b>\$ 11,332,413</b>	<b>\$ 8,787,666</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 1,015,535	\$ 4,031,160	\$ 3,070,439
YTD - Legal Expense	Y_SO520	\$ 8,611	\$ 51,010	\$ 32,933
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 360,829	\$ 1,653,666	\$ 1,228,821
YTD - Marketing and Other Professional Services	Y_SO540	\$ 116,724	\$ 574,623	\$ 407,673
YTD - Loan Servicing Fees	Y_SO550	\$ 1,438	\$ 3,867	\$ 2,581
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 39,642	\$ 165,290	\$ 128,117
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 11,237	\$ 53,332	\$ 40,589
YTD - Other Noninterest Expense	Y_SO580	\$ 830,375	\$ 4,799,465	\$ 3,876,513
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 1,405,854</b>	<b>\$ 5,457,615</b>	<b>\$ 4,330,531</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 483,722</b>	<b>\$ 1,927,003</b>	<b>\$ 1,539,215</b>
YTD - Federal	Y_SO710	\$ 394,666	\$ 1,540,907	\$ 1,238,351
YTD - State, Local, and Other	Y_SO720	\$ 89,056	\$ 386,096	\$ 300,864
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 922,132</b>	<b>\$ 3,530,612</b>	<b>\$ 2,791,316</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 922,132</b>	<b>\$ 3,530,612</b>	<b>\$ 2,791,316</b>

  

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>RECONCILIATION: VALUATION ALLOWANCES</b>				
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 1,644,822</b>	<b>\$ 1,557,516</b>	<b>\$ 1,670,174</b>
Net Provision for Loss	VA115	\$ 236,253	\$ 347,555	\$ 168,952

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
93032 - OTS-Regulated: Nevada  
March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Transfers	VA125	\$ 0	\$ 7,339	\$- 460
Recoveries	VA135	\$ 37,959	\$ 31,365	\$ 25,671
Adjustments	VA145	\$- 4,482	\$ 30,348	\$ 0
Charge-offs	VA155	\$ 364,010	\$ 329,301	\$ 306,821
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 1,550,542</b>	<b>\$ 1,644,822</b>	<b>\$ 1,557,516</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 0</b>	<b>\$ 7,339</b>	<b>\$ 7,889</b>
Net Provision for Loss	VA118	\$ 11,237	\$ 12,743	\$ 17,840
Transfers	VA128	\$ 0	\$- 7,339	\$ 460
Adjustments	VA148	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 11,237	\$ 12,743	\$ 18,850
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 7,339</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 1,644,822</b>	<b>\$ 1,564,855</b>	<b>\$ 1,678,063</b>
Net Provision for Loss	VA120	\$ 247,490	\$ 360,298	\$ 186,792
Recoveries	VA140	\$ 37,959	\$ 31,365	\$ 25,671
Adjustments	VA150	\$- 4,482	\$ 30,348	\$ 0
Charge-offs	VA160	\$ 375,247	\$ 342,044	\$ 325,671
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 1,550,542</b>	<b>\$ 1,644,822</b>	<b>\$ 1,564,855</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>				
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 364,010</b>	<b>\$ 329,301</b>	<b>\$ 306,821</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 111,438</b>	<b>\$ 95,611</b>	<b>\$ 73,230</b>
Construction - Total	SUB2030	\$ 0	\$ 4,248	\$ 2,865
1-4 Dwelling Units	VA420	\$ 0	\$ 4,248	\$ 2,865
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 111,438	\$ 91,363	\$ 70,365
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 25,072	\$ 85	\$ 148
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 80,763	\$ 72,776	\$ 55,379
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 5,603	\$ 17,489	\$ 13,532
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 345	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 668	\$ 1,306
Land	VA490	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 252,572</b>	<b>\$ 233,690</b>	<b>\$ 233,591</b>
Commercial Loans	VA520	\$ 9,108	\$ 9,203	\$ 6,218

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
93032 - OTS-Regulated: Nevada  
March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 243,464	\$ 224,487	\$ 227,373
Loans on Deposits	VA510	\$ 48	\$ 44	\$ 14
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 43	\$ 308	\$ 208
Mobile Home Loans	VA550	\$ 0	\$ 2	\$ 1,246
Credit Cards	VA556	\$ 240,521	\$ 221,575	\$ 223,954
Other	VA560	\$ 2,852	\$ 2,558	\$ 1,951
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 37,959</b>	<b>\$ 31,365</b>	<b>\$ 25,671</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 14,169</b>	<b>\$ 6,328</b>	<b>\$ 3,573</b>
Construction - Total	SUB2130	\$ 160	\$ 0	\$ 42
1-4 Dwelling Units	VA421	\$ 160	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 42
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 14,009	\$ 6,328	\$ 3,531
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 2,873	\$ 5	\$ 24
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 8,878	\$ 4,426	\$ 832
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 641	\$ 1,704	\$ 2,481
Multifamily (5 or more) Dwelling Units	VA471	\$ 680	\$ 125	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 937	\$ 68	\$ 194
Land	VA491	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 23,790</b>	<b>\$ 25,037</b>	<b>\$ 22,098</b>
Commercial Loans	VA521	\$ 1,775	\$ 3,262	\$ 2,791
Consumer Loans - Total	SUB2161	\$ 22,015	\$ 21,775	\$ 19,307
Loans on Deposits	VA511	\$ 27	\$ 3	\$ 41

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
 93032 - OTS-Regulated: Nevada  
 March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 953	\$ 286	\$ 260
Mobile Home Loans	VA551	\$ 2,565	\$ 2,037	\$ 2,560
Credit Cards	VA557	\$ 16,406	\$ 18,779	\$ 15,884
Other	VA561	\$ 2,064	\$ 670	\$ 562
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 11,237</b>	<b>\$ 5,404</b>	<b>\$ 18,300</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 0</b>	<b>\$- 6,902</b>	<b>\$ 875</b>
Construction - Total	SUB2230	\$ 0	\$ 0	\$- 131
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$- 131
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 0	\$- 6,902	\$ 1,006
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$- 1,633	\$ 507
Nonresidential Property (Except Land)	VA482	\$ 0	\$- 5,269	\$ 499
Land	VA492	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 0</b>	<b>\$- 437</b>	<b>\$- 415</b>
Commercial Loans	VA522	\$ 0	\$- 437	\$- 415
Consumer Loans - Total	SUB2261	\$ 0	\$ 0	\$ 0
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 0	\$ 0	\$ 0
<b>Repossessed Assets - Total</b>	<b>VA62</b>	<b>\$ 11,237</b>	<b>\$ 12,743</b>	<b>\$ 17,840</b>
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
93032 - OTS-Regulated: Nevada  
March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 11,237	\$ 12,743	\$ 17,610
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 230
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 337,288</b>	<b>\$ 303,340</b>	<b>\$ 299,450</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 97,269</b>	<b>\$ 82,381</b>	<b>\$ 70,532</b>
Construction - Total	SUB2330	\$- 160	\$ 4,248	\$ 2,692
1-4 Dwelling Units	VA425	\$- 160	\$ 4,248	\$ 2,865
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$- 173
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 97,429	\$ 78,133	\$ 67,840
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 22,199	\$ 80	\$ 124
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 71,885	\$ 68,350	\$ 54,547
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 4,962	\$ 15,785	\$ 11,051
Multifamily (5 or more) Dwelling Units	VA475	\$- 680	\$- 1,413	\$ 507
Nonresidential Property (Except Land)	VA485	\$- 937	\$- 4,669	\$ 1,611
Land	VA495	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 228,782</b>	<b>\$ 208,216</b>	<b>\$ 211,078</b>
Commercial Loans	VA525	\$ 7,333	\$ 5,504	\$ 3,012
Consumer Loans - Total	SUB2361	\$ 221,449	\$ 202,712	\$ 208,066
Loans on Deposits	VA515	\$ 21	\$ 41	\$- 27
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$- 910	\$ 22	\$- 52
Mobile Home Loans	VA555	\$- 2,565	\$- 2,035	\$- 1,314
Credit Cards	VA559	\$ 224,115	\$ 202,796	\$ 208,070
Other	VA565	\$ 788	\$ 1,888	\$ 1,389
<b>Reposessed Assets - Total</b>	<b>VA65</b>	<b>\$ 11,237</b>	<b>\$ 12,743</b>	<b>\$ 17,840</b>



Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
93032 - OTS-Regulated: Nevada  
March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 11,237	\$ 12,743	\$ 17,610
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 230
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>TROUBLED DEBT RESTRUCTURED</b>				
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 372,562</b>	<b>\$ 248,318</b>	<b>\$ 244,424</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 758,423</b>	<b>\$ 567,333</b>	<b>\$ 484,867</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>				
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 309,984</b>	<b>\$ 239,874</b>	<b>\$ 242,934</b>
Construction	VA951	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 309,931	\$ 238,400	\$ 240,292
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 1,297
Permanent - Nonresidential (Except Land)	VA954	\$ 53	\$ 1,474	\$ 1,345
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0
<b>CLASSIFICATION OF ASSETS</b>				
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 1,566,665</b>	<b>\$ 2,064,002</b>	<b>\$ 1,305,142</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 4,797,327</b>	<b>\$ 3,634,695</b>	<b>\$ 3,846,912</b>
Substandard	VA965	\$ 4,790,919	\$ 3,629,447	\$ 3,841,471
Doubtful	VA970	\$ 6,408	\$ 5,248	\$ 5,441
Loss	VA975	\$ 0	\$ 0	\$ 0
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>				
Outstanding Balanced (Contractual)	VA980	\$ 89,924	\$ 66,271	\$ 62,344
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 69,370	\$ 54,566	\$ 52,069
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0
<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Mar 2007</b>	<b>Dec 2006</b>	<b>Sep 2006</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>DELINQUENT LOANS</b>				
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 5,713,283</b>	<b>\$ 5,615,153</b>	<b>\$ 5,003,434</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
93032 - OTS-Regulated: Nevada  
March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Mortgages - Total	SUB2421	\$ 5,340,364	\$ 5,219,302	\$ 4,588,673
Construction and Land Loans	SUB2430	\$ 113,396	\$ 107,152	\$ 63,725
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 5,109,741	\$ 4,997,219	\$ 4,415,697
Permanent Loans Secured by All Other Property	SUB2450	\$ 144,297	\$ 140,329	\$ 132,531
Nonmortgages - Total	SUB2461	\$ 372,919	\$ 395,851	\$ 414,761
<b>PAST DUE &amp; STILL ACCRUING</b>				
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 2,838,747</b>	<b>\$ 3,124,802</b>	<b>\$ 2,888,259</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 2,585,475</b>	<b>\$ 2,857,337</b>	<b>\$ 2,327,349</b>
Mortgage Loans - Total	SUB2481	\$ 2,396,876	\$ 2,633,115	\$ 2,115,785
Construction	PD115	\$ 58,847	\$ 66,779	\$ 25,282
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD121	\$ 264,475	\$ 298,180	\$ 244,207
Secured by First Liens	PD123	\$ 1,901,855	\$ 2,082,813	\$ 1,717,841
Secured by Junior Liens	PD124	\$ 128,779	\$ 128,003	\$ 68,488
Multifamily (5 or more) Dwelling Units	PD125	\$ 35,923	\$ 42,027	\$ 43,818
Nonresidential Property (Except Land)	PD135	\$ 2,904	\$ 7,379	\$ 12,391
Land	PD138	\$ 4,093	\$ 7,934	\$ 3,758
Nonmortgage Loans:				
Commercial Loans	PD140	\$ 27,972	\$ 27,263	\$ 18,824
Consumer Loans - Total	SUB2511	\$ 160,627	\$ 196,959	\$ 192,740
Loans on Deposits	PD161	\$ 1,255	\$ 2,280	\$ 1,216
Home Improvement Loans	PD163	\$ 52	\$ 52	\$ 46
Education Loans	PD165	\$ 11	\$ 48	\$ 1
Auto Loans	PD167	\$ 1,329	\$ 1,718	\$ 1,384
Mobile Home Loans	PD169	\$ 1,027	\$ 1,273	\$ 1,702
Credit Cards	PD171	\$ 154,241	\$ 188,585	\$ 185,604
Other	PD180	\$ 2,712	\$ 3,003	\$ 2,787
Memoranda:				
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 33,748	\$ 10,824	\$ 10,359
Held for Sale Included in PD115:PD180	PD192	\$ 335,218	\$ 389,212	\$ 259,996
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 35,172	\$ 50,014	\$ 110,607
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 24,263	\$ 36,350	\$ 47,282

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
 93032 - OTS-Regulated: Nevada  
 March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 5,835	\$ 8,144	\$ 58,462
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 253,272</b>	<b>\$ 267,465</b>	<b>\$ 560,910</b>
Mortgage Loans - Total	SUB2491	\$ 122,567	\$ 140,500	\$ 402,326
Construction	PD215	\$ 0	\$ 0	\$ 0
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD221	\$ 7,509	\$ 3,303	\$ 2,216
Secured by First Liens	PD223	\$ 114,830	\$ 137,140	\$ 400,062
Secured by Junior Liens	PD224	\$ 228	\$ 57	\$ 48
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:				
Commercial Loans	PD240	\$ 1,001	\$ 932	\$ 1,099
Consumer Loans - Total	SUB2521	\$ 129,704	\$ 126,033	\$ 157,485
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 5
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 64	\$ 7	\$ 4
Auto Loans	PD267	\$ 1	\$ 1	\$ 0
Mobile Home Loans	PD269	\$ 140	\$ 165	\$ 140
Credit Cards	PD271	\$ 128,337	\$ 124,817	\$ 156,484
Other	PD280	\$ 1,162	\$ 1,043	\$ 852
Memoranda:				
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 52,195	\$ 160	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 39,935	\$ 52,956	\$ 403,539
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 113,827	\$ 133,934	\$ 397,354
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 92,239	\$ 97,066	\$ 83,722
Rebooked GNMA's Incl in PD295	PD297	\$ 21,588	\$ 36,868	\$ 313,291
<b>NONACCRUAL</b>				
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 2,874,536</b>	<b>\$ 2,490,351</b>	<b>\$ 2,115,175</b>
Mortgage Loans - Total	SUB2501	\$ 2,820,921	\$ 2,445,687	\$ 2,070,562
Construction	PD315	\$ 27,479	\$ 14,975	\$ 15,163
Permanent:				
Residential:				
1-4 Dwelling Units:				

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
93032 - OTS-Regulated: Nevada  
March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 247,676	\$ 195,770	\$ 136,054
Secured by First Liens	PD323	\$ 2,363,096	\$ 2,093,432	\$ 1,812,000
Secured by Junior Liens	PD324	\$ 81,293	\$ 58,521	\$ 34,781
Multifamily (5 or more) Dwelling Units	PD325	\$ 57,128	\$ 42,258	\$ 29,733
Nonresidential Property (Except Land)	PD335	\$ 21,272	\$ 23,267	\$ 23,309
Land	PD338	\$ 22,977	\$ 17,464	\$ 19,522
Nonmortgage Loans:				
Commercial Loans	PD340	\$ 51,611	\$ 42,200	\$ 42,714
Consumer Loans - Total	SUB2531	\$ 2,004	\$ 2,464	\$ 1,899
Loans on Deposits	PD361	\$ 44	\$ 22	\$ 87
Home Improvement Loans	PD363	\$ 9	\$ 3	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 573	\$ 549	\$ 511
Mobile Home Loans	PD369	\$ 279	\$ 493	\$ 223
Credit Cards	PD371	\$ 0	\$ 0	\$ 3
Other	PD380	\$ 1,099	\$ 1,397	\$ 1,075
Memoranda:				
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 57,599	\$ 36,017	\$ 17,482
Held for Sale Included in PD315:PD380	PD392	\$ 201,167	\$ 192,234	\$ 128,778
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 24,378	\$ 26,088	\$ 27,266
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>				
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 9,939,204</b>	<b>\$ 10,079,554</b>	<b>\$ 11,013,689</b>
90% up to 100% LTV	LD110	\$ 7,208,176	\$ 7,315,853	\$ 6,842,719
100% and greater LTV	LD120	\$ 2,731,028	\$ 2,763,701	\$ 4,170,970
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 795,307</b>	<b>\$ 601,806</b>	<b>\$ 437,254</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 207,731</b>	<b>\$ 222,775</b>	<b>\$ 145,021</b>
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 206,526	\$ 222,716	\$ 145,021
90% up to 100% LTV	LD210	\$ 148,987	\$ 169,934	\$ 103,860
100% and greater LTV	LD220	\$ 57,539	\$ 52,782	\$ 41,161
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 1,205	\$ 59	\$ 0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
93032 - OTS-Regulated: Nevada  
March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
90% up to 100% LTV	LD230	\$ 907	\$ 59	\$ 0
100% and greater LTV	LD240	\$ 298	\$ 0	\$ 0
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 587,576</b>	<b>\$ 379,031</b>	<b>\$ 292,233</b>
90% up to 100% LTV	LD250	\$ 232,809	\$ 165,155	\$ 129,629
100% and greater LTV	LD260	\$ 354,767	\$ 213,876	\$ 162,604
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 1,439</b>	<b>\$ 1,020</b>	<b>\$ 684</b>
90% up to 100% LTV	LD310	\$ 1,217	\$ 880	\$ 528
100% and greater LTV	LD320	\$ 222	\$ 140	\$ 156
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 160,518</b>	<b>\$ 172,328</b>	<b>\$ 560,194</b>
90% up to 100% LTV	LD410	\$ 160,518	\$ 128,240	\$ 481,196
100% and greater LTV	LD420	\$ 0	\$ 44,088	\$ 78,998
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 1,633,570</b>	<b>\$ 1,925,910</b>	<b>\$ 1,394,161</b>
90% up to 100% LTV	LD430	\$ 941,678	\$ 963,932	\$ 677,785
100% and greater LTV	LD440	\$ 691,892	\$ 961,978	\$ 716,376
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 282,630</b>	<b>\$ 979,638</b>	<b>\$ 655,027</b>
90% up to 100% LTV	LD450	\$ 276,973	\$ 922,773	\$ 646,257
100% and greater LTV	LD460	\$ 5,657	\$ 56,865	\$ 8,770
<b>Supplemental Loan Data for All Loans</b>				
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 1,132,517	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 0	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 509,581	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 59,218,869	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 48,218,926	N/A	N/A
Total Capitalized Negative Amortization	LD650	\$ 1,272,510	N/A	N/A
<b>Schedule CC --- Consolidated Commitments and Contingencies</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total</b>	<b>SUB3380</b>	<b>\$ 2,626,450</b>	<b>\$ 2,099,546</b>	<b>\$ 2,058,751</b>
Mortgage Construction Loans	CC105	\$ 2,464,911	\$ 1,944,935	\$ 2,042,513
Other Mortgage Loans	CC115	\$ 161,539	\$ 154,611	\$ 16,238
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 196,477	\$ 225,762	\$ 43
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 51,057,297</b>	<b>\$ 44,284,899</b>	<b>\$ 45,815,785</b>
1-4 Dwelling Units	CC280	\$ 50,239,368	\$ 43,552,717	\$ 45,144,170

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
93032 - OTS-Regulated: Nevada  
March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 708,395	\$ 473,170	\$ 499,072
All Other Real Estate	CC300	\$ 109,534	\$ 259,012	\$ 172,543
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 4,206	\$ 3,958	\$ 6,626
Commitments Outstanding to Purchase Loans	CC320	\$ 2,658,286	\$ 2,025,154	\$ 2,169,238
Commitments Outstanding to Sell Loans	CC330	\$ 121,082	\$ 6,314,061	\$ 118,497
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 64,502,933	\$ 55,162,721	\$ 41,049,702
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 49,668,759	\$ 42,149,950	\$ 32,208,752
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 105,549,892</b>	<b>\$ 99,761,749</b>	<b>\$ 97,274,838</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 54,268,613	\$ 52,339,057	\$ 51,585,016
Commercial Lines	CC420	\$ 4,835,198	\$ 4,645,302	\$ 4,408,176
Open-End Consumer Lines - Credit Cards	CC423	\$ 45,585,192	\$ 41,933,492	\$ 40,447,112
Open-End Consumer Lines - Other	CC425	\$ 860,889	\$ 843,898	\$ 834,534
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 329,577</b>	<b>\$ 501,488</b>	<b>\$ 533,489</b>
Commercial	CC430	\$ 289	\$ 143,373	\$ 155,205
Standby, Not Included on CC465 or CC468	CC435	\$ 329,288	\$ 358,115	\$ 378,284
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 78,093,586	\$ 66,938,493	\$ 62,183,516
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 44,364	\$ 44,467	\$ 44,984
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 11,168,150	\$ 11,008,971	\$ 10,715,047
Other Contingent Liabilities	CC480	\$ 132,169	\$ 42,000	\$ 49,000
Contingent Assets	CC490	\$ 0	\$ 0	\$ 2,625
<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Mar 2007</b>	<b>Dec 2006</b>	<b>Sep 2006</b>
Description	Line Item	Value	Value	Value
<b>Mortgage-Backed Securities:</b>				
Pass-Through:				
Purchases	CF143	\$ 35,283,680	\$ 31,733,193	\$ 32,397,600
Sales	CF145	\$ 37,722,721	\$ 35,907,817	\$ 33,378,833
Other Balance Changes	CF148	\$- 315,274	\$- 523,401	\$- 171,411
Other Mortgage-Backed Securities:				
Purchases	CF153	\$ 42,509,369	\$ 32,163,286	\$ 44,198,987

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
93032 - OTS-Regulated: Nevada  
March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CF --- Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Sales	CF155	\$ 40,650,130	\$ 32,603,556	\$ 44,034,158
Other Balance Changes	CF158	\$- 366,670	\$- 317,695	\$- 122,458
<b>Mortgage Loans:</b>				
<b>Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 77,793,049</b>	<b>\$ 63,896,479</b>	<b>\$ 76,596,587</b>
<b>Sales - Total</b>	<b>SUB3821</b>	<b>\$ 78,372,851</b>	<b>\$ 68,511,373</b>	<b>\$ 77,412,991</b>
<b>Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$- 579,802</b>	<b>\$- 4,614,894</b>	<b>\$- 816,404</b>
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 29,077,725</b>	<b>\$ 35,017,556</b>	<b>\$ 37,473,991</b>
Construction Loans - Total	SUB3840	\$ 512,285	\$ 515,845	\$ 464,672
1-4 Dwelling Units	CF190	\$ 347,510	\$ 372,120	\$ 355,320
Multifamily (5 or more) Dwelling Units	CF200	\$ 60,246	\$ 57,426	\$ 60,302
Nonresidential	CF210	\$ 104,529	\$ 86,299	\$ 49,050
Permanent Loans - Total	SUB3851	\$ 28,565,440	\$ 34,501,711	\$ 37,009,319
1-4 Dwelling Units	CF225	\$ 24,882,642	\$ 30,327,028	\$ 33,832,596
Home Equity and Junior Liens	CF226	\$ 845,036	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 2,600,511	\$ 2,977,445	\$ 2,186,362
Nonresidential (Except Land)	CF260	\$ 1,059,446	\$ 1,182,114	\$ 983,233
Land	CF270	\$ 22,841	\$ 15,124	\$ 7,128
<b>Loans and Participations Purchased, Secured By - Total:</b>	<b>SUB3880</b>	<b>\$ 6,228,982</b>	<b>\$ 6,904,468</b>	<b>\$ 12,486,726</b>
1-4 Dwelling Units	CF280	\$ 6,146,697	\$ 6,904,468	\$ 12,486,726
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 4,617,479	N/A	N/A
Home Equity and Junior Liens	CF282	\$ 681,856	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 61,946	\$ 0	\$ 0
Nonresidential	CF300	\$ 20,339	\$ 0	\$ 0
<b>Loans and Participations Sold, Secured By - Total</b>	<b>SUB3890</b>	<b>\$ 45,993,874</b>	<b>\$ 26,956,216</b>	<b>\$ 31,073,870</b>
1-4 Dwelling Units	CF310	\$ 45,352,718	\$ 26,869,664	\$ 30,917,176
Home Equity and Junior Liens	CF311	\$ 203,578	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 641,156	\$ 86,552	\$ 125,592
Nonresidential	CF330	\$ 0	\$ 0	\$ 31,102
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 39,764,892</b>	<b>\$- 20,051,748</b>	<b>\$- 18,587,144</b>
<b>Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 22,944,894</b>	<b>\$ 24,414,703</b>	<b>\$ 21,650,665</b>
<b>Nonmortgage Loans:</b>				
Commercial:				
Closed or Purchased	CF390	\$ 305,864	\$ 301,582	\$ 261,349

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
93032 - OTS-Regulated: Nevada  
March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule CF --- Consolidated Cash Flow Information</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Sales	CF395	\$ 0	\$ 0	\$ 26,353
Consumer:				
Closed or Purchased	CF400	\$ 5,421,914	\$ 8,621,065	\$ 8,165,879
Sales	CF405	\$ 2,154,530	\$ 1,405,763	\$ 2,513,825
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 5,727,778</b>	<b>\$ 8,922,647</b>	<b>\$ 8,427,228</b>
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 2,154,530</b>	<b>\$ 1,405,763</b>	<b>\$ 2,540,178</b>
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 3,573,248</b>	<b>\$ 7,516,884</b>	<b>\$ 5,887,050</b>
<b>Deposits:</b>				
Interest Credited to Deposits	CF430	\$ 1,027,922	\$ 966,648	\$ 1,001,327
<b>Schedule DI --- Consolidated Deposit Information</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
<b>Deposit Data</b>				
Total Broker - Originated Deposits	SUB4061	\$ 37,056,938	\$ 45,471,608	\$ 41,630,682
Fully Insured	DI100	\$ 19,634,425	\$ 22,969,087	\$ 22,630,886
Other	DI110	\$ 17,422,513	\$ 22,502,521	\$ 18,999,796
Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI120	\$ 113,604,730	\$ 113,765,398	\$ 119,910,219
Greater than \$100,000	DI130	\$ 94,168,190	\$ 99,705,635	\$ 96,985,396
Number of Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI150	19,822,897	19,323,994	19,369,070
Greater than \$100,000	DI160	267,863	269,489	274,350
Retirement Deposits with Balances				
\$250,000 or Less	DI170	\$ 5,141,515	\$ 5,195,385	N/A
Greater than \$250,000	DI175	\$ 1,672,174	\$ 1,583,238	N/A
Number of Retirement Deposits with Balances				
\$250,000 or Less	DI180	276,387	279,338	N/A
Greater than \$250,000	DI185	810	795	N/A
Number of Deposit Accounts - Total				
IRA/Keogh Accounts	DI200	\$ 5,389,405	\$ 5,434,573	\$ 5,560,117
Uninsured Deposits	DI210	\$ 68,849,102	\$ 73,665,597	\$ 69,565,407
Preferred Deposits	DI220	\$ 3,142,271	\$ 3,253,322	\$ 2,940,280
Components of Deposits and Escrows				
Transaction Accounts (Including Demand Deposits)	DI310	\$ 6,024,988	\$ 5,343,721	\$ 4,810,046
Money Market Deposit Accounts	DI320	\$ 81,809,309	\$ 81,836,268	\$ 84,046,233



Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
 93032 - OTS-Regulated: Nevada  
 March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule DI --- Consolidated Deposit Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 39,010,013	\$ 37,000,871	\$ 35,170,950
Time Deposits	DI340	\$ 87,742,298	\$ 96,068,794	\$ 92,868,387
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 35,446,084	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 969,969	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 4,693,847	\$ 4,172,992	\$ 3,585,091
<b>Deposits Data for Deposit Insurance Premium Assessments</b>				
<b>Section I (Optional)</b>				
<b>Quarter-End Deposit Totals:</b>				
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 0	N/A	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	N/A	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	N/A	N/A
<b>Average Daily Deposit Totals:</b>				
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 0	N/A	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	N/A	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	N/A	N/A
<b>Section II (If Section I Completed, This Section Not Required)</b>				
Outstd Checks Drawn Against FHLBs & FRBs Not Inclcd in SC710	DI620	\$ 0	\$ 0	\$ 0
Deposits of Consolidated Subsidiaries:				
Demand Deposits	DI640	\$ 854,407	\$ 1,975,321	\$ 465,126
Time and Savings Deposits	DI650	\$ 26,507,554	\$ 9,841,453	\$ 9,526,490
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act				
Adjustments to Demand Deposits (including escrows)	DI720	\$ 6,291	\$ 10,604	\$ 5,514
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
93032 - OTS-Regulated: Nevada  
March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SI --- Consolidated Supplemental Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>Miscellaneous</b>				
Number of Full-time Equivalent Employees	SI370	47,094	47,208	48,832
Assets Held in Trading Accounts	SI375	\$ 5,146,605	\$ 4,290,307	\$ 5,390,520
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 6,943,420	N/A	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 378,106	N/A	N/A
Available-for-Sale Securities	SI385	\$ 22,851,137	\$ 24,993,807	\$ 29,027,798
Assets Held for Sale	SI387	\$ 27,043,022	\$ 45,167,428	\$ 23,850,543
Loans Serviced for Others	SI390	\$ 471,442,840	\$ 532,324,149	\$ 579,978,928
<b>Residual Interests</b>				
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 439,126	\$ 431,699	\$ 392,375
Other Residual Interests	SI404	\$ 1,898,467	\$ 1,886,480	\$ 2,243,318
<b>Qualified Thrift Lender Test</b>				
Actual Thrift Investment Percentage at Month-end				
First month of Qtr	SI581	92.37%	93.14%	93.38%
Second month of Qtr	SI582	92.43%	93.35%	92.75%
Third month of Qtr	SI583	93.07%	94.78%	93.17%
<b>IRS Domestic Building and Loan Test</b>				
Percent of Assets Test	SI585	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 1,649,828</b>	<b>\$ 1,646,629</b>	<b>\$ 1,426,647</b>
<b>Credit extended to assn exec officers, prin shareholders &amp; related interest</b>				
Aggregate amount of all extensions of credit	SI590	\$ 2,081	\$ 1,795	\$ 1,668
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	25	25	25
<b>Summary of Changes in Equity Capital</b>				
Beginning Equity Capital	SI600	\$ 30,234,636	\$ 29,050,136	\$ 28,574,909
Net Income (Loss) (SO91)	SI610	\$ 922,132	\$ 739,296	\$ 863,737
Dividends Declared				
Preferred Stock	SI620	\$ 4,175	\$ 4,175	\$ 4,175
Common Stock	SI630	\$ 3,000,000	\$ 800,000	\$ 800,000
Stock Issued	SI640	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 65	\$ 1,237,019	\$ 4,995

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
93032 - OTS-Regulated: Nevada  
March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule SI --- Consolidated Supplemental Information</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 21,064	\$ 50,331	\$ 418,642
Prior Period Adjustments	SI668	\$ 14,818	\$ 0	\$ - 7,972
Other Adjustments	SI671	\$ 1	\$ - 37,971	\$ 0
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 28,188,541</b>	<b>\$ 30,234,636</b>	<b>\$ 29,050,136</b>
<b>Transactions With Affiliations</b>				
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 3,791	\$ 17,061	\$ 17,272
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 59,260	\$ 136,587	\$ 26,054
<b>Mutual Fund and Annuity Sales</b>				
Sell private-label/third-party mutual funds/annuities?	SI805	1 [Yes]	1 [Yes]	1 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 40,769	\$ 40,231	\$ 39,192
<b>Average Balance Sheet Data</b>				
Total Assets	SI870	\$ 332,463,641	\$ 353,888,876	\$ 353,196,678
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 14,245,251	\$ 15,744,807	\$ 13,797,065
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 264,080,978	\$ 281,770,642	\$ 281,904,955
Nonmortgage Loans	SI885	\$ 13,545,639	\$ 12,658,831	\$ 11,926,289
Deposits and Excrows	SI890	\$ 215,636,695	\$ 219,194,844	\$ 215,546,924
Total Borrowings	SI895	\$ 75,354,421	\$ 90,005,305	\$ 95,032,970
<b>Schedule SQ --- Consolidated Supplemental Questions</b>				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	1	1	1
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	3	3	3

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
93032 - OTS-Regulated: Nevada  
March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>FIDUCIARY AND RELATED SERVICES</b>				
Does your institution have fiduciary powers?	FS110	1 [Yes]	1 [Yes]	1 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	0 [Yes]	0 [Yes]	0 [Yes]
Do you have any activity to report on this schedule?	FS130	0 [Yes]	0 [Yes]	0 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>				
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (\$) - Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS210	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) - Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS211	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (#) - Total Fiduciary Accounts</b>	<b>FS22</b>	<b>0</b>	<b>0</b>	<b>0</b>
Personal Trust and Agency Accounts	FS212	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0
Employee Benefit - Defined Contribution	FS222	0	0	0

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
 93032 - OTS-Regulated: Nevada  
 March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	0	0	0
Other Retirement Accounts	FS242	0	0	0
Corporate Trust and Agency Accounts	FS252	0	0	0
Investment Management Agency Accounts	FS262	0	0	0
Other Fiduciary Accounts	FS272	0	0	0
<b>Nonmanaged Assets (#) - Total Fiduciary Accounts</b>	<b>FS23</b>	<b>0</b>	<b>0</b>	<b>0</b>
Personal Trust and Agency Accounts	FS213	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	0	0
Employee Benefit - Defined Contribution	FS223	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0
Other Retirement Accounts	FS243	0	0	0
Corporate Trust and Agency Accounts	FS253	0	0	0
Other Fiduciary Accounts	FS273	0	0	0
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>				
<b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>	<b>FS30</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS310	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>FIDUCIARY MEMORANDA</b>				
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
 93032 - OTS-Regulated: Nevada  
 March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 0
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 0	\$ 0	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 0
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>0</b>	<b>0</b>
Corporate and Municipal Trusteeships	FS510	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>0</b>	<b>0</b>	<b>0</b>
Domestic Equity	FS610	0	0	0
International/Global Equity	FS620	0	0	0
Stock/Bond Blend	FS630	0	0	0
Taxable Bond	FS640	0	0	0
Municipal Bond	FS650	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0
Specialty/Other	FS670	0	0	0
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>				

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
 93032 - OTS-Regulated: Nevada  
 March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>Managed Accts - Total Fid Settlements/Surcharges/Otr Losses</b>	<b>FS70</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0

  

Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>				
Equity Capital (SC80)	CCR100	\$ 28,188,541	\$ 30,234,636	\$ 29,050,137
Equity Capital Deductions - Total	SUB1631	\$ 10,193,948	\$ 10,170,249	\$ 9,491,340
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 442,542	\$ 431,868	\$ 420,153
Goodwill and Certain Other Intangible Assets	CCR115	\$ 9,302,883	\$ 9,311,751	\$ 8,639,981
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 448,523	\$ 426,630	\$ 431,206
Other	CCR134	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 2,911,192	\$ 2,955,887	\$ 2,537,087
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 91,516	\$ 112,574	\$ 162,888
Intangible Assets	CCR185	\$ 373,484	\$ 396,784	\$ 417,059
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 2,446,191	\$ 2,446,529	\$ 1,957,140
Other	CCR195	\$ 1	\$ 0	\$ 0
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 20,905,785</b>	<b>\$ 23,020,274</b>	<b>\$ 22,095,884</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
93032 - OTS-Regulated: Nevada  
March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CCR --- Consolidated Capital Requirement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 319,876,992</b>	<b>\$ 347,198,807</b>	<b>\$ 349,157,611</b>
Asset Deductions - Total	SUB1651	\$ 10,566,447	\$ 10,573,258	\$ 9,897,396
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 336,920	\$ 321,442	\$ 317,152
Goodwill and Certain Other Intangible Assets	CCR265	\$ 9,540,551	\$ 9,591,118	\$ 8,908,020
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 688,976	\$ 660,698	\$ 672,224
Other	CCR275	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 463,823	\$ 502,148	\$ 545,516
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 80,792	\$ 93,575	\$ 115,638
Intangible Assets	CCR285	\$ 383,031	\$ 408,573	\$ 429,878
Other	CCR290	\$ 0	\$ 0	\$ 0
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 309,774,368</b>	<b>\$ 337,127,697</b>	<b>\$ 339,805,731</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 12,390,975</b>	<b>\$ 13,485,107</b>	<b>\$ 13,592,230</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>				
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 20,905,785</b>	<b>\$ 23,020,274</b>	<b>\$ 22,095,884</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 1,638
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 8,205,168	\$ 8,235,652	\$ 6,309,834
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 1,577,670	\$ 1,672,280	\$ 1,582,047
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 9,782,838</b>	<b>\$ 9,907,932</b>	<b>\$ 7,893,519</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 9,782,838</b>	<b>\$ 9,907,932</b>	<b>\$ 7,893,519</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 24,647	\$ 24,666	\$ 24,755
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 1,713,623	\$ 1,708,419	\$ 1,796,531
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 28,950,353</b>	<b>\$ 31,195,121</b>	<b>\$ 28,168,117</b>
0% R/W Category - Cash	CCR400	\$ 994,376	\$ 1,167,692	\$ 1,151,192
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 767,327	\$ 650,075	\$ 661,085
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 158,425	\$ 129,460	\$ 213,878
0% R/W Category - Assets Total	CCR420	\$ 1,920,128	\$ 1,947,227	\$ 2,026,155
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>



Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
93032 - OTS-Regulated: Nevada  
March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 15,726,932	\$ 17,426,622	\$ 22,947,625
20% R/W Category - Claims on FHLBs	CCR435	\$ 2,256,231	\$ 2,753,857	\$ 3,052,671
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 763,650	\$ 774,556	\$ 710,160
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 3,354,478	\$ 6,400,009	\$ 5,294,423
20% R/W Category - Other	CCR450	\$ 12,138,343	\$ 7,865,301	\$ 10,683,933
20% R/W Category - Assets Total	CCR455	\$ 34,239,634	\$ 35,220,345	\$ 42,688,812
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 6,847,926</b>	<b>\$ 7,044,069</b>	<b>\$ 8,537,763</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 135,519,619	\$ 162,913,611	\$ 166,560,383
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 4,923,720	\$ 3,991,279	\$ 7,440,828
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,783,213	\$ 1,690,550	\$ 1,315,051
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 462,613	\$ 353,302	\$ 220,675
50% R/W Category - Other	CCR480	\$ 14,588,721	\$ 14,750,069	\$ 14,393,932
50% R/W Category - Assets Total	CCR485	\$ 157,277,886	\$ 183,698,811	\$ 189,930,869
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 78,638,944</b>	<b>\$ 91,849,407</b>	<b>\$ 94,965,435</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 915,875	\$ 782,358	\$ 1,784,971
100% R/W Category - All Other Assets	CCR506	\$ 155,207,413	\$ 156,255,121	\$ 143,366,735
100% R/W Category - Assets Total	CCR510	\$ 156,123,288	\$ 157,037,479	\$ 145,151,706
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 156,123,288</b>	<b>\$ 157,037,479</b>	<b>\$ 145,151,706</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 349,560,936</b>	<b>\$ 377,903,862</b>	<b>\$ 379,797,542</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 241,610,158</b>	<b>\$ 255,930,954</b>	<b>\$ 248,654,903</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 0	\$ 0	\$ 54
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 241,610,158</b>	<b>\$ 255,930,954</b>	<b>\$ 248,654,849</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 19,328,812</b>	<b>\$ 20,474,477</b>	<b>\$ 19,892,388</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>				
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>6.75%</b>	<b>6.83%</b>	<b>6.50%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>11.98%</b>	<b>12.19%</b>	<b>11.33%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>7.94%</b>	<b>8.33%</b>	<b>8.16%</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: May 21, 2007, 4:54 PM

TFR Industry Aggregate Report  
93032 - OTS-Regulated: Nevada  
March 2007

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>6.64%</b>	<b>6.72%</b>	<b>6.39%</b>

\*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 se that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the par same aggregate group. This exclusion prevents double-counting of subsidiaries' data.