

Office of Thrift Supervision
Financial Reporting System
Run Date: February 21, 2007, 3:52 PM

TFR Industry Aggregate Report
93021 - OTS-Regulated: Kentucky
December 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value
Number of Regulated Institutions		22	22	22	22	22
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	1	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	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 534,471	\$ 493,149	\$ 497,097	\$ 494,974	\$ 508,369
Cash and Non-Interest-Earning Deposits	SC110	\$ 38,333	\$ 48,101	\$ 61,514	\$ 42,871	\$ 43,173
Interest-Earning Deposits in FHLBs	SC112	\$ 27,490	\$ 29,530	\$ 28,987	\$ 35,171	\$ 25,017
Other Interest-Earning Deposits	SC118	\$ 22,879	\$ 24,095	\$ 27,253	\$ 26,124	\$ 24,589
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 15,035	\$ 9,943	\$ 11,608	\$ 17,788	\$ 22,456
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 370,141	\$ 320,180	\$ 308,308	\$ 311,024	\$ 324,902
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 8,487	\$ 7,226	\$ 7,437	\$ 8,722	\$ 9,152
State and Municipal Obligations	SC180	\$ 42,459	\$ 43,636	\$ 42,081	\$ 43,176	\$ 46,016
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 5,977	\$ 6,574	\$ 6,470	\$ 6,447	\$ 9,756
Accrued Interest Receivable	SC191	\$ 3,670	\$ 3,864	\$ 3,439	\$ 3,651	\$ 3,308
Mortgage-Backed Securities - Gross	SUB0072	\$ 160,650	\$ 170,243	\$ 170,867	\$ 164,167	\$ 169,502
Mortgage-Backed Securities - Total	SC22	\$ 160,650	\$ 170,243	\$ 170,867	\$ 164,167	\$ 169,502
Pass-Through - Total	SUB0073	\$ 142,092	\$ 150,142	\$ 150,026	\$ 146,137	\$ 150,362
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 141,604	\$ 149,611	\$ 149,489	\$ 145,482	\$ 149,690
Other Pass-Through	SC215	\$ 488	\$ 531	\$ 537	\$ 655	\$ 672
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 17,920	\$ 19,423	\$ 20,158	\$ 17,386	\$ 18,481
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 12,992	\$ 14,191	\$ 17,047	\$ 13,915	\$ 14,167
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 3,424	\$ 3,632	\$ 1,468	\$ 1,729	\$ 4,314
Other	SC222	\$ 1,504	\$ 1,600	\$ 1,643	\$ 1,742	\$ 0
Accrued Interest Receivable	SC228	\$ 638	\$ 678	\$ 683	\$ 644	\$ 659

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Schedule SC --- Consolidated Statement of Condition		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 1,751,292	\$ 1,729,950	\$ 1,687,414	\$ 1,603,885	\$ 1,567,860
Mortgage Loans - Total	SC26	\$ 1,740,624	\$ 1,719,752	\$ 1,677,664	\$ 1,594,463	\$ 1,558,763
Construction Loans - Total	SUB0100	\$ 114,464	\$ 119,966	\$ 109,444	\$ 100,801	\$ 86,437
Residential - Total	SUB0110	\$ 87,756	\$ 88,026	\$ 83,150	\$ 78,313	\$ 67,374
1-4 Dwelling Units	SC230	\$ 80,384	\$ 81,514	\$ 79,386	\$ 75,344	\$ 63,907
Multifamily (5 or more) Dwelling Units	SC235	\$ 7,372	\$ 6,512	\$ 3,764	\$ 2,969	\$ 3,467
Nonresidential Property	SC240	\$ 26,708	\$ 31,940	\$ 26,294	\$ 22,488	\$ 19,063
Permanent Loans - Total	SUB0121	\$ 1,626,876	\$ 1,600,192	\$ 1,569,225	\$ 1,495,305	\$ 1,474,245
Residential - Total	SUB0131	\$ 1,251,407	\$ 1,246,676	\$ 1,235,145	\$ 1,191,800	\$ 1,186,246
1-4 Dwelling Units - Total	SUB0141	\$ 1,192,083	\$ 1,186,867	\$ 1,176,206	\$ 1,135,121	\$ 1,135,531
Revolving Open-End Loans	SC251	\$ 89,139	\$ 89,431	\$ 92,481	\$ 74,939	\$ 73,294
All Other - First Liens	SC254	\$ 1,072,657	\$ 1,067,939	\$ 1,057,113	\$ 1,036,523	\$ 1,037,436
All Other - Junior Liens	SC255	\$ 30,287	\$ 29,497	\$ 26,612	\$ 23,659	\$ 24,801
Multifamily (5 or more) Dwelling Units	SC256	\$ 59,324	\$ 59,809	\$ 58,939	\$ 56,679	\$ 50,715
Nonresidential Property (Except Land)	SC260	\$ 321,661	\$ 303,212	\$ 283,906	\$ 258,512	\$ 243,471
Land	SC265	\$ 53,808	\$ 50,304	\$ 50,174	\$ 44,993	\$ 44,528
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 21,182	\$ 41,489	\$ 82,563	\$ 35,424	\$ 30,193
Accrued Interest Receivable	SC272	\$ 9,889	\$ 9,749	\$ 8,692	\$ 7,739	\$ 7,129
Advances for Taxes and Insurance	SC275	\$ 63	\$ 43	\$ 53	\$ 40	\$ 49
Allowance for Loan and Lease Losses	SC283	\$ 10,668	\$ 10,198	\$ 9,750	\$ 9,422	\$ 9,097
Nonmortgage Loans - Gross	SUB0162	\$ 197,922	\$ 192,456	\$ 190,578	\$ 181,987	\$ 184,103
Nonmortgage Loans - Total	SC31	\$ 193,224	\$ 187,501	\$ 185,368	\$ 176,971	\$ 179,188
Commercial Loans - Total	SC32	\$ 126,265	\$ 117,845	\$ 115,040	\$ 106,716	\$ 105,778
Secured	SC300	\$ 108,358	\$ 99,986	\$ 95,120	\$ 87,784	\$ 86,270
Unsecured	SC303	\$ 17,896	\$ 17,847	\$ 19,920	\$ 18,932	\$ 19,508
Lease Receivables	SC306	\$ 11	\$ 12	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 69,502	\$ 72,568	\$ 73,793	\$ 73,711	\$ 75,968
Loans on Deposits	SC310	\$ 14,021	\$ 13,995	\$ 14,168	\$ 13,296	\$ 13,457
Home Improvement Loans (Not secured by real estate)	SC316	\$ 160	\$ 154	\$ 136	\$ 389	\$ 342
Education Loans	SC320	\$ 51	\$ 54	\$ 140	\$ 143	\$ 124
Auto Loans	SC323	\$ 29,423	\$ 31,936	\$ 32,332	\$ 33,057	\$ 34,727
Mobile Home Loans	SC326	\$ 2,148	\$ 2,077	\$ 2,053	\$ 1,956	\$ 1,974
Credit Cards	SC328	\$ 533	\$ 538	\$ 520	\$ 470	\$ 429

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Schedule SC --- Consolidated Statement of Condition		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 23,166	\$ 23,814	\$ 24,444	\$ 24,400	\$ 24,915
Accrued Interest Receivable	SC348	\$ 2,155	\$ 2,043	\$ 1,745	\$ 1,560	\$ 2,357
Allowance for Loan and Lease Losses	SC357	\$ 4,698	\$ 4,955	\$ 5,210	\$ 5,016	\$ 4,915
Repossessed Assets - Gross	SUB0201	\$ 1,902	\$ 2,101	\$ 2,157	\$ 2,174	\$ 1,600
Repossessed Assets - Total	SC40	\$ 1,881	\$ 2,079	\$ 2,136	\$ 2,143	\$ 1,543
Real Estate - Total	SUB0210	\$ 1,464	\$ 1,627	\$ 1,682	\$ 1,688	\$ 1,049
Construction	SC405	\$ 79	\$ 79	\$ 79	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 1,231	\$ 1,342	\$ 1,397	\$ 1,479	\$ 818
1-4 Dwelling Units	SC415	\$ 1,188	\$ 1,299	\$ 1,354	\$ 1,436	\$ 775
Multifamily (5 or more) Dwelling Units	SC425	\$ 43	\$ 43	\$ 43	\$ 43	\$ 43
Nonresidential (Except Land)	SC426	\$ 141	\$ 185	\$ 185	\$ 185	\$ 185
Land	SC428	\$ 13	\$ 21	\$ 21	\$ 21	\$ 46
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 3	N/A
Other Repossessed Assets	SC430	\$ 438	\$ 474	\$ 475	\$ 486	\$ 551
General Valuation Allowances	SC441	\$ 21	\$ 22	\$ 21	\$ 31	\$ 57
Real Estate Held for Investment	SC45	\$ 47	\$ 47	\$ 57	\$ 0	\$ 522
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 28,452	\$ 28,027	\$ 27,609	\$ 26,923	\$ 26,523
Federal Home Loan Bank Stock	SC510	\$ 28,375	\$ 27,950	\$ 27,553	\$ 26,867	\$ 26,483
Other	SC540	\$ 77	\$ 77	\$ 56	\$ 56	\$ 40
Office Premises and Equipment	SC55	\$ 57,637	\$ 53,104	\$ 50,839	\$ 43,328	\$ 41,625
Other Assets - Gross	SUB0262	\$ 54,754	\$ 55,981	\$ 55,960	\$ 50,452	\$ 49,755
Other Assets - Total	SC59	\$ 54,752	\$ 55,979	\$ 55,958	\$ 50,450	\$ 49,753
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 13,509	\$ 13,384	\$ 12,917	\$ 12,800	\$ 12,682
Bank-Owned Life Insurance - Other	SC625	\$ 6,257	\$ 6,204	\$ 6,152	\$ 6,101	\$ 6,050
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 141	\$ 151	\$ 170	\$ 174	\$ 174
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 28,318	\$ 28,608	\$ 28,691	\$ 24,821	\$ 24,968
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 27	\$ 26	\$ 26	\$ 24	\$ 24
Other Assets	SC689	\$ 6,502	\$ 7,608	\$ 8,004	\$ 6,532	\$ 5,857
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 2	\$ 2	\$ 2	\$ 2	\$ 2
General Valuation Allowances - Total	SUB2092	\$ 15,389	\$ 15,177	\$ 14,983	\$ 14,471	\$ 14,071
Total Assets - Gross	SUB0283	\$ 2,787,127	\$ 2,725,058	\$ 2,682,578	\$ 2,567,890	\$ 2,549,859
Total Assets	SC60	\$ 2,771,738	\$ 2,709,881	\$ 2,667,595	\$ 2,553,419	\$ 2,535,788
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 1,973,151	\$ 1,933,446	\$ 1,922,275	\$ 1,828,069	\$ 1,827,822
Deposits	SC710	\$ 1,971,738	\$ 1,929,118	\$ 1,919,201	\$ 1,825,670	\$ 1,826,354
Escrows	SC712	\$ 1,412	\$ 4,325	\$ 3,069	\$ 2,393	\$ 1,421
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 1	\$ 3	\$ 5	\$ 6	\$ 47
Borrowings - Total	SC72	\$ 465,942	\$ 444,293	\$ 421,380	\$ 399,376	\$ 386,751
Advances from FHLBank	SC720	\$ 395,239	\$ 383,783	\$ 383,129	\$ 377,666	\$ 354,917
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 43,594	\$ 46,044	\$ 32,253	\$ 18,203	\$ 28,327
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	\$ 27,109	\$ 14,466	\$ 5,998	\$ 3,507	\$ 3,507
Other Liabilities - Total	SC75	\$ 19,559	\$ 21,159	\$ 17,362	\$ 19,036	\$ 15,940
Accrued Interest Payable - Deposits	SC763	\$ 4,434	\$ 4,710	\$ 3,780	\$ 3,159	\$ 2,877
Accrued Interest Payable - Other	SC766	\$ 768	\$ 918	\$ 847	\$ 774	\$ 704
Accrued Taxes	SC776	\$ 2,529	\$ 2,306	\$ 1,684	\$ 2,668	\$ 1,031
Accounts Payable	SC780	\$ 4,328	\$ 5,730	\$ 4,026	\$ 4,150	\$ 3,941
Deferred Income Taxes	SC790	\$ 4,914	\$ 4,583	\$ 4,270	\$ 4,284	\$ 4,549
Other Liabilities and Deferred Income	SC796	\$ 2,586	\$ 2,912	\$ 2,755	\$ 4,001	\$ 2,838
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Total Liabilities	SC70	\$ 2,458,652	\$ 2,398,898	\$ 2,361,017	\$ 2,246,481	\$ 2,230,513
Minority Interest	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 313,086	\$ 310,986	\$ 306,574	\$ 306,938	\$ 305,275
Stock - Total	SUB0311	\$ 117,413	\$ 117,150	\$ 116,731	\$ 116,611	\$ 116,296
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	\$ 5,135	\$ 5,125	\$ 5,086	\$ 5,086	\$ 5,056
Common Stock - Paid in Excess of Par	SC830	\$ 112,278	\$ 112,025	\$ 111,645	\$ 111,525	\$ 111,240
Accumulated Other Comprehensive Income - Total	SC86	\$ 607	\$ 214	\$- 3,623	\$- 2,099	\$- 899
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 686	\$ 274	\$- 3,563	\$- 2,039	\$- 839
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 79	\$- 60	\$- 60	\$- 60	\$- 60
Retained Earnings	SC880	\$ 198,235	\$ 196,982	\$ 196,840	\$ 195,813	\$ 193,277
Other Components of Equity Capital	SC891	\$- 3,169	\$- 3,360	\$- 3,374	\$- 3,387	\$- 3,399
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 2,771,738	\$ 2,709,884	\$ 2,667,591	\$ 2,553,419	\$ 2,535,788

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Other Codes As of Dec 2006

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 70
3	Federal, State, or other taxes receivable	7	\$ 404
4	Net deferred tax assets	4	\$ 736
7	Prepaid expenses	20	\$ 2,204
9	Advances for loans serviced for others	1	\$ 6
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 52
14	Other noninterest-bearing short-term accounts recv	3	\$ 137
22	Unapplied loan disbursements	1	\$ 17
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	2	\$ 638
99	Other	8	\$ 525

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	1	\$ 3
7	Deferred gains from the sale of real estate	1	\$ 39
11	The liability recorded for post-retirement benefit	7	\$ 1,433
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 2
21	Liabilities for credit losses on OBS credit exposures	1	\$ 16
99	Other	11	\$ 968

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Schedule SO --- Consolidated Statement of Operations		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 40,830	\$ 39,359	\$ 36,772	\$ 35,018	\$ 33,919
Deposits and Investment Securities	SO115	\$ 5,104	\$ 4,573	\$ 4,586	\$ 4,633	\$ 4,486
Mortgage-Backed Securities	SO125	\$ 1,920	\$ 1,977	\$ 1,868	\$ 1,813	\$ 1,797
Mortgage Loans	SO141	\$ 29,741	\$ 28,813	\$ 26,667	\$ 25,220	\$ 22,593
Nonmortgage Loans - Total	SUB0950	\$ 4,065	\$ 3,996	\$ 3,651	\$ 3,352	\$ 5,043
Commercial Loans and Leases	SO160	\$ 2,601	\$ 2,552	\$ 2,280	\$ 2,004	\$ 3,514
Consumer Loans and Leases	SO171	\$ 1,464	\$ 1,444	\$ 1,371	\$ 1,348	\$ 1,529
Dividend Inc on Equity Investmnts Not Subj to FASB 115- Total	SO18	\$ 404	\$ 401	\$ 373	\$ 367	\$ 352
Federal Home Loan Bank Stock	SO181	\$ 402	\$ 386	\$ 373	\$ 367	\$ 352
Other	SO185	\$ 2	\$ 15	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 22,914	\$ 21,358	\$ 19,053	\$ 17,196	\$ 16,236
Deposits	SO215	\$ 17,515	\$ 16,189	\$ 14,448	\$ 13,081	\$ 12,441
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 4,657	\$ 4,625	\$ 4,202	\$ 3,859	\$ 3,490
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	\$ 763	\$ 550	\$ 442	\$ 305	\$ 331
Capitalized Interest	SO271	\$ 21	\$ 6	\$ 39	\$ 49	\$ 26
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 18,320	\$ 18,402	\$ 18,092	\$ 18,189	\$ 18,035
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 645	\$ 632	\$ 769	\$ 638	\$ 915
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 17,675	\$ 17,770	\$ 17,323	\$ 17,551	\$ 17,120
Noninterest Income - Total	SO42	\$ 3,769	\$ 3,825	\$ 3,437	\$ 3,033	\$ 3,988
Mortgage Loan Serving Fees	SO410	\$ 37	\$ 30	\$ 36	\$ 134	\$ 52
Other Fees and Charges	SO420	\$ 3,127	\$ 3,196	\$ 2,820	\$ 2,486	\$ 2,415
Net Income (Loss) from Other - Total	SUB0451	\$ 172	\$ 308	\$ 197	\$ 154	\$ 806
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 240	\$ 311	\$ 295	\$ 193	\$ 814
Operations & Sale of Repossessed Assets	SO461	\$- 51	\$- 3	\$- 1	\$- 39	\$- 17
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$- 130	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$- 17	\$ 0	\$ 33	\$ 0	\$ 9
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 433	\$ 291	\$ 384	\$ 259	\$ 715
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	\$ 16,911	\$ 16,187	\$ 15,155	\$ 14,543	\$ 13,983
All Personnel Compensation and Expense	SO510	\$ 8,802	\$ 8,683	\$ 8,043	\$ 7,970	\$ 7,750
Legal Expense	SO520	\$ 138	\$ 47	\$ 133	\$ 84	\$ 109
Office Occupancy and Equipment Expense	SO530	\$ 3,595	\$ 3,422	\$ 3,050	\$ 2,989	\$ 2,980
Marketing and Other Professional Services	SO540	\$ 1,089	\$ 1,246	\$ 1,175	\$ 1,060	\$ 983
Loan Servicing Fees	SO550	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1
Goodwill and Other Intangibles Expense	SO560	\$ 294	\$ 293	\$ 147	\$ 147	\$ 149
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 364	\$ 212	\$ 69	\$ 219	\$ 5
Other Noninterest Expense	SO580	\$ 2,628	\$ 2,283	\$ 2,537	\$ 2,073	\$ 2,006
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	\$ 4,533	\$ 5,408	\$ 5,605	\$ 6,041	\$ 7,125
Income Taxes - Total	SO71	\$ 1,152	\$ 1,199	\$ 1,486	\$ 1,655	\$ 1,734
Federal	SO710	\$ 1,152	\$ 1,158	\$ 1,445	\$ 1,614	\$ 1,679
State, Local & Other	SO720	\$ 0	\$ 41	\$ 41	\$ 41	\$ 55
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 3,381	\$ 4,209	\$ 4,119	\$ 4,386	\$ 5,391
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$- 74	\$ 0	\$ 33	\$ 34	\$ 0
Net Income (Loss)	SO91	\$ 3,307	\$ 4,209	\$ 4,152	\$ 4,420	\$ 5,391

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Other Codes As of Dec 2006

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	5	\$ 80
7	Net income(loss) from leased property	1	\$ 5
15	Income from corporate-owned life insurance	6	\$ 176
99	Other	11	\$ 130

Other Noninterest Expense Codes

Code	Description	Count	Amount
2	OTS assessments	4	\$ 39
6	Supervisory examination fees	2	\$ 41
7	Office supplies, printing, and postage	15	\$ 427
8	Telephone, including data lines	6	\$ 139
9	Loan origination expense	3	\$ 30
10	ATM expense	4	\$ 89
13	Misc taxes other than income & real estate	17	\$ 300
17	Charitable contributions	1	\$ 11
99	Other	13	\$ 458

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Schedule SO --- Consolidated Statement of Operations		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 151,979	\$ 111,149	\$ 71,790	\$ 35,018	\$ 126,783
YTD - Deposits and Investment Securities	Y_SO115	\$ 18,896	\$ 13,792	\$ 9,219	\$ 4,633	\$ 16,368
YTD - Mortgage-Backed Securities	Y_SO125	\$ 7,578	\$ 5,658	\$ 3,681	\$ 1,813	\$ 7,543
YTD - Mortgage Loans	Y_SO141	\$ 110,441	\$ 80,700	\$ 51,887	\$ 25,220	\$ 85,699
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 9,437	\$ 6,836	\$ 4,284	\$ 2,004	\$ 11,478
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 5,627	\$ 4,163	\$ 2,719	\$ 1,348	\$ 5,695
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 1,545	\$ 1,141	\$ 740	\$ 367	\$ 1,559
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 1,528	\$ 1,126	\$ 740	\$ 367	\$ 1,213
YTD - Other	Y_SO185	\$ 17	\$ 15	\$ 0	\$ 0	\$ 346
YTD - Interest Expense - Total	Y_SO21	\$ 80,521	\$ 57,607	\$ 36,249	\$ 17,196	\$ 56,778
YTD - Deposits	Y_SO215	\$ 61,233	\$ 43,718	\$ 27,529	\$ 13,081	\$ 43,789
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 17,343	\$ 12,686	\$ 8,061	\$ 3,859	\$ 11,882
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	\$ 2,060	\$ 1,297	\$ 747	\$ 305	\$ 1,133
YTD - Capitalized Interest	Y_SO271	\$ 115	\$ 94	\$ 88	\$ 49	\$ 26
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 73,003	\$ 54,683	\$ 36,281	\$ 18,189	\$ 71,564
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 2,684	\$ 2,039	\$ 1,407	\$ 638	\$ 3,497
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 70,319	\$ 52,644	\$ 34,874	\$ 17,551	\$ 68,067
YTD - Noninterest Income - Total	Y_SO42	\$ 14,064	\$ 10,295	\$ 6,470	\$ 3,033	\$ 16,165
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 237	\$ 200	\$ 170	\$ 134	\$ 568
YTD - Other Fees and Charges	Y_SO420	\$ 11,629	\$ 8,502	\$ 5,306	\$ 2,486	\$ 9,178
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 831	\$ 659	\$ 351	\$ 154	\$ 3,126
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 1,039	\$ 799	\$ 488	\$ 193	\$ 2,702
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 94	\$- 43	\$- 40	\$- 39	\$- 121
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	\$- 130	\$- 130	\$- 130	\$ 0	\$ 21
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SO --- Consolidated Statement of Operations		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 16	\$ 33	\$ 33	\$ 0	\$ 524
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 1,367	\$ 934	\$ 643	\$ 259	\$ 3,293
YTD - Noninterest Expense - Total	Y_SO51	\$ 62,796	\$ 45,885	\$ 29,698	\$ 14,543	\$ 55,618
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 33,498	\$ 24,696	\$ 16,013	\$ 7,970	\$ 30,591
YTD - Legal Expense	Y_SO520	\$ 402	\$ 264	\$ 217	\$ 84	\$ 407
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 13,056	\$ 9,461	\$ 6,039	\$ 2,989	\$ 11,382
YTD - Marketing and Other Professional Services	Y_SO540	\$ 4,570	\$ 3,481	\$ 2,235	\$ 1,060	\$ 4,039
YTD - Loan Servicing Fees	Y_SO550	\$ 4	\$ 3	\$ 2	\$ 1	\$ 6
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 881	\$ 587	\$ 294	\$ 147	\$ 571
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 864	\$ 500	\$ 288	\$ 219	\$ 358
YTD - Other Noninterest Expense	Y_SO580	\$ 9,521	\$ 6,893	\$ 4,610	\$ 2,073	\$ 8,264
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 21,587	\$ 17,054	\$ 11,646	\$ 6,041	\$ 28,614
YTD - Income Taxes - Total	Y_SO71	\$ 5,492	\$ 4,340	\$ 3,141	\$ 1,655	\$ 7,561
YTD - Federal	Y_SO710	\$ 5,369	\$ 4,217	\$ 3,059	\$ 1,614	\$ 7,099
YTD - State, Local, and Other	Y_SO720	\$ 123	\$ 123	\$ 82	\$ 41	\$ 462
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 16,095	\$ 12,714	\$ 8,505	\$ 4,386	\$ 21,053
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ - 7	\$ 67	\$ 67	\$ 34	\$ 565
YTD - Net Income (Loss)	Y_SO91	\$ 16,088	\$ 12,781	\$ 8,572	\$ 4,420	\$ 21,618

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 15,177	\$ 14,983	\$ 14,468	\$ 14,068	\$ 13,780
Net Provision for Loss	VA115	\$ 1,003	\$ 837	\$ 818	\$ 734	\$ 911
Transfers	VA125	\$ 149	\$ - 109	\$ - 43	\$ 71	\$ - 41
Recoveries	VA135	\$ 133	\$ 200	\$ 109	\$ 313	\$ 92
Adjustments	VA145	\$ 0	\$ - 4	\$ 200	\$ 49	\$ 0
Charge-offs	VA155	\$ 1,073	\$ 730	\$ 569	\$ 767	\$ 674
General Valuation Allowances - Ending Balance	VA165	\$ 15,389	\$ 15,177	\$ 14,983	\$ 14,468	\$ 14,068
Specific Valuation Allowances - Beginning Balance	VA108	\$ 545	\$ 432	\$ 409	\$ 514	\$ 334
Net Provision for Loss	VA118	\$ 6	\$ 7	\$ 20	\$ 123	\$ 9

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$- 149	\$ 109	\$ 43	\$- 71	\$ 41
Adjustments	VA148	\$ 0	\$ 0	\$- 15	\$ 25	\$ 130
Charge-offs	VA158	\$ 17	\$ 3	\$ 25	\$ 182	\$ 0
Specific Valuation Allowances - Ending Balance	VA168	\$ 385	\$ 545	\$ 432	\$ 409	\$ 514
Total Valuation Allowances - Beginning Balance	VA110	\$ 15,722	\$ 15,415	\$ 14,877	\$ 14,582	\$ 14,114
Net Provision for Loss	VA120	\$ 1,009	\$ 844	\$ 838	\$ 857	\$ 920
Recoveries	VA140	\$ 133	\$ 200	\$ 109	\$ 313	\$ 92
Adjustments	VA150	\$ 0	\$- 4	\$ 185	\$ 74	\$ 130
Charge-offs	VA160	\$ 1,090	\$ 733	\$ 594	\$ 949	\$ 674
Total Valuation Allowances - Ending Balance	VA170	\$ 15,774	\$ 15,722	\$ 15,415	\$ 14,877	\$ 14,582
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 1,073	\$ 730	\$ 569	\$ 767	\$ 674
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 275	\$ 127	\$ 96	\$ 454	\$ 46
Construction - Total	SUB2030	\$ 166	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 161	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 5	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 109	\$ 127	\$ 96	\$ 454	\$ 46
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 109	\$ 54	\$ 78	\$ 451	\$ 46
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 73	\$ 18	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 395	\$ 412	\$ 392	\$ 144	\$ 583
Commercial Loans	VA520	\$ 202	\$ 79	\$ 185	\$ 37	\$ 232
Consumer Loans - Total	SUB2061	\$ 193	\$ 333	\$ 207	\$ 107	\$ 351
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 54	\$ 0	\$ 5	\$ 7
Auto Loans	VA540	\$ 79	\$ 79	\$ 84	\$ 71	\$ 285
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 2	\$ 5	\$ 0	\$ 12	\$ 33

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	VA560	\$ 112	\$ 195	\$ 123	\$ 19	\$ 26
Reposessed Assets - Total	VA60	\$ 258	\$ 30	\$ 27	\$ 106	\$ 45
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 49	\$ 20	\$ 27	\$ 106	\$ 45
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 59	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 150	\$ 10	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 145	\$ 161	\$ 54	\$ 63	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 133	\$ 200	\$ 109	\$ 313	\$ 92
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 8	\$ 131	\$ 11	\$ 200	\$ 0
Construction - Total	SUB2130	\$ 5	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 5	\$ 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	\$ 3	\$ 131	\$ 11	\$ 200	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 3	\$ 58	\$ 11	\$ 191	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0	\$ 9	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 73	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 85	\$ 30	\$ 71	\$ 69	\$ 80
Commercial Loans	VA521	\$ 31	\$ 9	\$ 2	\$ 17	\$ 4
Consumer Loans - Total	SUB2161	\$ 54	\$ 21	\$ 69	\$ 52	\$ 76
Loans on Deposits	VA511	\$ 26	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 24	\$ 19	\$ 54	\$ 45	\$ 66
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Other	VA561	\$ 4	\$ 2	\$ 14	\$ 7	\$ 10
Other Assets	VA931	\$ 40	\$ 39	\$ 27	\$ 44	\$ 12

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$- 140	\$ 117	\$ 66	\$ 51	\$ 51
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$- 6	\$ 22	\$ 0	\$- 23	\$- 24
Construction - Total	SUB2230	\$ 0	\$ 4	\$ 0	\$ 0	\$ 1
1-4 Dwelling Units	VA422	\$ 0	\$ 4	\$ 0	\$ 0	\$ 1
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$- 6	\$ 18	\$ 0	\$- 23	\$- 25
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 11	\$ 18	\$ 0	\$- 23	\$- 50
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 5	\$ 0	\$ 0	\$ 0	\$ 25
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$- 155	\$ 95	\$ 66	\$- 48	\$ 75
Commercial Loans	VA522	\$- 3	\$ 0	\$ 4	\$ 0	\$ 0
Consumer Loans - Total	SUB2261	\$- 152	\$ 95	\$ 62	\$- 48	\$ 75
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	\$ 0	\$ 5	\$ 0	\$ 0	\$- 5
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$- 152	\$ 90	\$ 62	\$- 48	\$ 80
Repossessed Assets - Total	VA62	\$ 21	\$ 0	\$ 0	\$ 122	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 20	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 122	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 800	\$ 647	\$ 526	\$ 505	\$ 633
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 261	\$ 18	\$ 85	\$ 231	\$ 22
Construction - Total	SUB2330	\$ 161	\$ 4	\$ 0	\$ 0	\$ 1
1-4 Dwelling Units	VA425	\$ 156	\$ 4	\$ 0	\$ 0	\$ 1
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 5	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 100	\$ 14	\$ 85	\$ 231	\$ 21
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 95	\$ 14	\$ 67	\$ 237	\$- 4
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$ 0	\$ 0	\$- 6	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 18	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 5	\$ 0	\$ 0	\$ 0	\$ 25
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 155	\$ 477	\$ 387	\$ 27	\$ 578
Commercial Loans	VA525	\$ 168	\$ 70	\$ 187	\$ 20	\$ 228
Consumer Loans - Total	SUB2361	\$- 13	\$ 407	\$ 200	\$ 7	\$ 350
Loans on Deposits	VA515	\$- 26	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 54	\$ 0	\$ 5	\$ 7
Auto Loans	VA545	\$ 55	\$ 65	\$ 30	\$ 26	\$ 214
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 2	\$ 5	\$- 1	\$ 12	\$ 33
Other	VA565	\$- 44	\$ 283	\$ 171	\$- 36	\$ 96
Repossessed Assets - Total	VA65	\$ 279	\$ 30	\$ 27	\$ 228	\$ 45
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 69	\$ 20	\$ 27	\$ 106	\$ 45
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 59	\$ 0	\$ 0	\$ 122	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 151	\$ 10	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 105	\$ 122	\$ 27	\$ 19	\$- 12
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 1,570	\$ 3,830	\$ 2,095	\$ 1,366	\$ 612
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 7,598	\$ 7,857	\$ 5,510	\$ 4,312	\$ 4,222
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 261	\$ 234	\$ 598	\$ 1,231	\$ 402
Construction	VA951	\$ 0	\$ 0	\$ 86	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 261	\$ 161	\$ 512	\$ 1,231	\$ 402
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 73	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 20,429	\$ 20,239	\$ 20,306	\$ 20,691	\$ 15,554
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 27,114	\$ 27,118	\$ 23,783	\$ 22,352	\$ 19,320
Substandard	VA965	\$ 24,491	\$ 25,202	\$ 22,048	\$ 21,679	\$ 18,550
Doubtful	VA970	\$ 2,623	\$ 1,916	\$ 1,735	\$ 673	\$ 770
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 35,086	\$ 33,159	\$ 30,483	\$ 32,135	\$ 31,046
Mortgages - Total	SUB2421	\$ 31,467	\$ 28,493	\$ 25,484	\$ 27,483	\$ 26,951
Construction and Land Loans	SUB2430	\$ 4,015	\$ 2,345	\$ 1,455	\$ 1,553	\$ 876
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 24,283	\$ 21,382	\$ 22,812	\$ 23,326	\$ 23,882
Permanent Loans Secured by All Other Property	SUB2450	\$ 3,788	\$ 5,120	\$ 1,645	\$ 3,283	\$ 2,697
Nonmortgages - Total	SUB2461	\$ 3,619	\$ 4,666	\$ 4,999	\$ 4,652	\$ 4,095
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 30,040	\$ 27,389	\$ 24,790	\$ 26,516	\$ 24,567

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 23,501	\$ 20,507	\$ 20,642	\$ 23,130	\$ 21,210
Mortgage Loans - Total	SUB2481	\$ 21,266	\$ 17,410	\$ 18,407	\$ 19,825	\$ 18,731
Construction	PD115	\$ 2,551	\$ 314	\$ 1,027	\$ 824	\$ 234
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 478	\$ 369	\$ 947	\$ 172	\$ 986
Secured by First Liens	PD123	\$ 15,343	\$ 12,036	\$ 15,010	\$ 16,300	\$ 15,366
Secured by Junior Liens	PD124	\$ 282	\$ 449	\$ 353	\$ 279	\$ 333
Multifamily (5 or more) Dwelling Units	PD125	\$ 54	\$ 0	\$ 0	\$ 166	\$ 74
Nonresidential Property (Except Land)	PD135	\$ 1,986	\$ 3,969	\$ 723	\$ 1,626	\$ 1,416
Land	PD138	\$ 572	\$ 273	\$ 347	\$ 458	\$ 322
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 1,070	\$ 1,457	\$ 764	\$ 2,163	\$ 1,126
Consumer Loans - Total	SUB2511	\$ 1,165	\$ 1,640	\$ 1,471	\$ 1,142	\$ 1,353
Loans on Deposits	PD161	\$ 27	\$ 73	\$ 108	\$ 49	\$ 74
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 14	\$ 5	\$ 10
Auto Loans	PD167	\$ 584	\$ 623	\$ 597	\$ 459	\$ 713
Mobile Home Loans	PD169	\$ 98	\$ 72	\$ 81	\$ 5	\$ 89
Credit Cards	PD171	\$ 1	\$ 1	\$ 0	\$ 0	\$ 1
Other	PD180	\$ 455	\$ 871	\$ 671	\$ 624	\$ 466
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 87	\$ 0	\$ 86	\$ 170	\$ 88
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 0	\$ 0	\$ 0	\$ 40	\$ 51
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0	\$ 34	\$ 34
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 6,539	\$ 6,882	\$ 4,148	\$ 3,386	\$ 3,357
Mortgage Loans - Total	SUB2491	\$ 5,814	\$ 6,729	\$ 3,714	\$ 2,993	\$ 3,183
Construction	PD215	\$ 500	\$ 769	\$ 0	\$ 0	\$ 88
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD221	\$ 936	\$ 752	\$ 40	\$ 51	\$ 23
Secured by First Liens	PD223	\$ 3,434	\$ 4,643	\$ 3,453	\$ 2,525	\$ 3,001
Secured by Junior Liens	PD224	\$ 78	\$ 81	\$ 56	\$ 137	\$ 25
Multifamily (5 or more) Dwelling Units	PD225	\$ 699	\$ 287	\$ 73	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 120	\$ 150	\$ 45	\$ 280	\$ 46
Land	PD238	\$ 47	\$ 47	\$ 47	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 543	\$ 14	\$ 247	\$ 108	\$ 0
Consumer Loans - Total	SUB2521	\$ 182	\$ 139	\$ 187	\$ 285	\$ 174
Loans on Deposits	PD261	\$ 3	\$ 0	\$ 15	\$ 6	\$ 7
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 29	\$ 23	\$ 23
Auto Loans	PD267	\$ 39	\$ 24	\$ 68	\$ 66	\$ 79
Mobile Home Loans	PD269	\$ 6	\$ 0	\$ 18	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Other	PD280	\$ 134	\$ 115	\$ 57	\$ 190	\$ 64
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 71
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 5,046	\$ 5,770	\$ 5,693	\$ 5,619	\$ 6,479
Mortgage Loans - Total	SUB2501	\$ 4,387	\$ 4,354	\$ 3,363	\$ 4,665	\$ 5,037
Construction	PD315	\$ 345	\$ 908	\$ 0	\$ 50	\$ 50
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 110	\$ 429	\$ 2	\$ 27	\$ 0
Secured by First Liens	PD323	\$ 3,363	\$ 2,551	\$ 2,911	\$ 3,795	\$ 4,081
Secured by Junior Liens	PD324	\$ 259	\$ 72	\$ 40	\$ 40	\$ 67
Multifamily (5 or more) Dwelling Units	PD325	\$ 61	\$ 79	\$ 79	\$ 0	\$ 63
Nonresidential Property (Except Land)	PD335	\$ 249	\$ 281	\$ 297	\$ 532	\$ 594

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	PD338	\$ 0	\$ 34	\$ 34	\$ 221	\$ 182
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 489	\$ 755	\$ 1,757	\$ 746	\$ 1,019
Consumer Loans - Total	SUB2531	\$ 170	\$ 661	\$ 573	\$ 208	\$ 423
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 19	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 114	\$ 99	\$ 82	\$ 75	\$ 187
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 9
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 56	\$ 562	\$ 491	\$ 114	\$ 227
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 188	\$ 122	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 40,315	\$ 39,161	\$ 40,078	\$ 41,916	\$ 40,858
90% up to 100% LTV	LD110	\$ 33,857	\$ 33,167	\$ 34,266	\$ 33,541	\$ 33,741
100% and greater LTV	LD120	\$ 6,458	\$ 5,994	\$ 5,812	\$ 8,375	\$ 7,117
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 1,043	\$ 1,020	\$ 1,167	\$ 1,347	\$ 1,283
Past Due and Still Accruing - Total	SUB5240	\$ 720	\$ 902	\$ 1,077	\$ 784	\$ 764
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 720	\$ 700	\$ 1,077	\$ 714	\$ 764
90% up to 100% LTV	LD210	\$ 624	\$ 543	\$ 827	\$ 650	\$ 247
100% and greater LTV	LD220	\$ 96	\$ 157	\$ 250	\$ 64	\$ 517
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 202	\$ 0	\$ 70	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 202	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 70	\$ 0
Nonaccrual - Total	SUB5230	\$ 323	\$ 118	\$ 90	\$ 563	\$ 519
90% up to 100% LTV	LD250	\$ 73	\$ 52	\$ 90	\$ 110	\$ 519
100% and greater LTV	LD260	\$ 250	\$ 66	\$ 0	\$ 453	\$ 0

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Schedule LD --- Loan Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Net Charge-offs - Total	SUB5300	\$ 106	\$ 23	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 106	\$ 23	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 689	\$ 55	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 689	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 55	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 3,747	\$ 4,076	\$ 4,923	\$ 3,167	\$ 3,774
90% up to 100% LTV	LD430	\$ 2,004	\$ 3,071	\$ 4,482	\$ 1,852	\$ 2,466
100% and greater LTV	LD440	\$ 1,743	\$ 1,005	\$ 441	\$ 1,315	\$ 1,308
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 477	\$ 0	\$ 95
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 477	\$ 0	\$ 95
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 72,598	\$ 81,541	\$ 78,464	\$ 73,333	\$ 69,643
Mortgage Construction Loans	CC105	\$ 50,619	\$ 52,266	\$ 52,701	\$ 51,568	\$ 52,107
Other Mortgage Loans	CC115	\$ 21,979	\$ 29,275	\$ 25,763	\$ 21,765	\$ 17,536
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 6,602	\$ 6,062	\$ 5,876	\$ 5,727	\$ 7,203
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 14,286	\$ 34,282	\$ 21,818	\$ 18,799	\$ 18,608
1-4 Dwelling Units	CC280	\$ 9,942	\$ 18,058	\$ 17,817	\$ 17,096	\$ 16,195
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 140	\$ 240	\$ 255	\$ 0
All Other Real Estate	CC300	\$ 4,344	\$ 16,084	\$ 3,761	\$ 1,448	\$ 2,413
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 3,051	\$ 1,931	\$ 1,195	\$ 1,118	\$ 2,934
Commitments Outstanding to Purchase Loans	CC320	\$ 750	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 4,713	\$ 885	\$ 1,263	\$ 971	\$ 920
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 3,700	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 128,961	\$ 130,456	\$ 118,995	\$ 96,468	\$ 98,734
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 80,577	\$ 83,839	\$ 82,434	\$ 64,432	\$ 59,882
Commercial Lines	CC420	\$ 43,982	\$ 42,477	\$ 30,429	\$ 27,052	\$ 34,785

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Open-End Consumer Lines - Credit Cards	CC423	\$ 1,490	\$ 1,330	\$ 1,221	\$ 1,317	\$ 1,280
Open-End Consumer Lines - Other	CC425	\$ 2,912	\$ 2,810	\$ 4,911	\$ 3,667	\$ 2,787
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 9,493	\$ 8,379	\$ 8,210	\$ 10,333	\$ 7,614
Commercial	CC430	\$ 6,522	\$ 6,518	\$ 5,796	\$ 7,867	\$ 5,415
Standby, Not Included on CC465 or CC468	CC435	\$ 2,971	\$ 1,861	\$ 2,414	\$ 2,466	\$ 2,199
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Contingent Liabilities	CC480	\$ 20	\$ 20	\$ 20	\$ 20	\$ 20
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 388	\$ 5,870	\$ 18,990	\$ 2,502	\$ 9,423
Pass-Through Securities	CF143	\$ 388	\$ 5,870	\$ 15,326	\$ 2,003	\$ 9,423
Other Mortgage-Backed Securities	CF153	\$ 0	\$ 0	\$ 3,664	\$ 499	\$ 0
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 1,905	\$ 0	\$ 3,349	\$ 0	\$ 0
Pass-Through Securities	CF145	\$ 1,905	\$ 0	\$ 3,349	\$ 0	\$ 0
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$- 1,517	\$ 5,870	\$ 15,641	\$ 2,502	\$ 9,423
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 6,614	\$- 3,981	\$- 7,872	\$- 7,218	\$- 8,665
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 1,503	\$- 748	\$- 887	\$- 667	\$- 969
Mortgage Loans Disbursed - Total	SUB3831	\$ 172,566	\$ 195,850	\$ 211,267	\$ 160,737	\$ 176,025
Construction Loans - Total	SUB3840	\$ 46,248	\$ 40,753	\$ 49,545	\$ 43,387	\$ 38,334
1-4 Dwelling Units	CF190	\$ 29,885	\$ 31,584	\$ 36,406	\$ 31,845	\$ 24,234
Multifamily (5 or more) Dwelling Units	CF200	\$ 9,228	\$ 2,139	\$ 1,609	\$ 1,024	\$ 1,574
Nonresidential	CF210	\$ 7,135	\$ 7,030	\$ 11,530	\$ 10,518	\$ 12,526
Permanent Loans - Total	SUB3851	\$ 126,318	\$ 155,097	\$ 161,722	\$ 117,350	\$ 137,691
1-4 Dwelling Units	CF225	\$ 80,982	\$ 111,292	\$ 115,454	\$ 81,721	\$ 102,858
Multifamily (5 or more) Dwelling Units	CF245	\$ 3,051	\$ 4,489	\$ 3,462	\$ 3,550	\$ 780
Nonresidential (Except Land)	CF260	\$ 31,061	\$ 32,755	\$ 31,198	\$ 23,035	\$ 20,215

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Schedule CF --- Consolidated Cash Flow Information		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	CF270	\$ 11,224	\$ 6,561	\$ 11,608	\$ 9,044	\$ 13,838
Loans and Participations Purchased - Total	SUB3880	\$ 8,897	\$ 6,842	\$ 38,123	\$ 4,275	\$ 5,849
Secured by 1-4 Dwelling Units	CF280	\$ 5,656	\$ 3,137	\$ 35,169	\$ 2,569	\$ 2,533
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 1,038	\$ 2,152	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF300	\$ 2,203	\$ 1,553	\$ 2,954	\$ 1,706	\$ 3,316
Loans and Participations Sold - Total	SUB3890	\$ 11,144	\$ 27,707	\$ 22,379	\$ 19,010	\$ 25,414
Secured by 1-4 Dwelling Units	CF310	\$ 10,230	\$ 25,212	\$ 21,064	\$ 17,171	\$ 18,175
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 167	\$ 178	\$ 700	\$ 223	\$ 253
Secured by Nonresidential	CF330	\$ 747	\$ 2,317	\$ 615	\$ 1,616	\$ 6,986
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$ - 2,247	\$ - 20,865	\$ 15,744	\$ - 14,735	\$ - 19,565
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 152,357	\$ 132,897	\$ 141,664	\$ 108,997	\$ 123,622
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 2,888	\$ - 2,660	\$ - 2,633	\$ - 361	\$ - 2,315
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 15,714	\$ 15,955	\$ 11,366	\$ 14,996	\$ 22,513
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 20,850	\$ 39,428	\$ 82,714	\$ 36,644	\$ 30,523
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 45,544	\$ 40,701	\$ 43,090	\$ 60,981	\$ 52,384
Commercial	CF390	\$ 34,001	\$ 25,831	\$ 29,660	\$ 48,385	\$ 39,945
Consumer	CF400	\$ 11,543	\$ 14,870	\$ 13,430	\$ 12,596	\$ 12,439
Nonmortgage Loans - Sales - Total	SUB3915	\$ 8,053	\$ 4,637	\$ 2,832	\$ 7,191	\$ 4,740
Commercial	CF395	\$ 7,703	\$ 4,319	\$ 2,832	\$ 7,189	\$ 4,722
Consumer	CF405	\$ 350	\$ 318	\$ 0	\$ 2	\$ 18
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 37,491	\$ 36,064	\$ 40,258	\$ 53,790	\$ 47,644
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 42,621	\$ 9,918	\$ 28,120	\$ - 683	\$ 26,122
New Deposits Received less Deposits Withdrawn	CF420	\$ 30,086	\$ - 1,689	\$ 17,926	\$ - 10,072	\$ 19,603
Interest Credited to Deposits	CF430	\$ 12,535	\$ 11,607	\$ 10,194	\$ 9,389	\$ 6,519
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 65,410	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 54,811	\$ 47,526	\$ 21,974	\$ 19,866	\$ 19,444
Fully Insured	DI100	\$ 33,989	\$ 46,639	\$ 21,090	\$ 18,167	\$ 17,445
Other	DI110	\$ 20,822	\$ 887	\$ 884	\$ 1,699	\$ 1,999
Deposits (Excluding Retirement Accounts) with Balances						

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Schedule DI --- Consolidated Deposit Information		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
\$100,000 or Less	DI120	\$ 1,174,123	\$ 1,266,075	\$ 1,288,897	\$ 1,223,183	\$ 1,202,293
Greater than \$100,000	DI130	\$ 669,943	\$ 667,370	\$ 633,369	\$ 604,873	\$ 625,481
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	162,283	142,859	143,654	134,197	130,483
Greater than \$100,000	DI160	2,853	2,957	2,930	2,779	2,731
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 117,479	N/A	N/A	N/A	N/A
Greater than \$250,000	DI175	\$ 11,602	N/A	N/A	N/A	N/A
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	9,666	N/A	N/A	N/A	N/A
Greater than \$250,000	DI185	837	N/A	N/A	N/A	N/A
Number of Deposit Accounts - Total	SUB4062	175,639	145,816	146,584	136,976	133,214
IRA/Keogh Accounts	DI200	\$ 135,539	\$ 132,580	\$ 129,817	\$ 127,111	\$ 128,193
Uninsured Deposits	DI210	\$ 486,837	\$ 437,934	\$ 432,784	\$ 441,785	\$ 409,034
Preferred Deposits	DI220	\$ 151,221	\$ 169,934	\$ 159,364	\$ 42,040	\$ 200,423
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 245,479	\$ 237,352	\$ 267,001	\$ 341,601	\$ 235,158
Money Market Deposit Accounts	DI320	\$ 293,638	\$ 285,927	\$ 230,250	\$ 121,902	\$ 230,828
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 148,206	\$ 154,358	\$ 220,487	\$ 222,939	\$ 249,729
Time Deposits	DI340	\$ 1,285,829	\$ 1,255,807	\$ 1,204,526	\$ 1,141,620	\$ 1,112,060
Deposits and Escrow Data for Deposit Insurance Premium Assessments						
Non-Interest-Bearing Demand Deposits	DI610	\$ 165,238	\$ 162,270	\$ 164,508	\$ 139,833	\$ 143,320
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 434	\$ 728	\$ 577	\$ 967	\$ 755
Deposits of Consolidated Subsidiaries						
Demand Deposits	DI640	\$ 19	\$ 41	\$ 173	\$ 252	\$ 300
Time and Savings Deposits	DI650	\$ 656	\$ 599	\$ 562	\$ 560	\$ 567
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act						
Adjustments to Demand Deposits (including escrows)	DI720	\$ 28	\$ 39	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SI --- Consolidated Supplemental Information		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	640	625	626	572	562
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 64
Available-for-Sale Securities	SI385	\$ 320,175	\$ 283,038	\$ 266,284	\$ 290,900	\$ 313,175
Assets Held for Sale	SI387	\$ 4,849	\$ 6,494	\$ 6,804	\$ 6,659	\$ 1,345
Loans Serviced for Others	SI390	\$ 91,120	\$ 85,044	\$ 85,422	\$ 84,195	\$ 83,075
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 at Month-end						
First month of Qtr	SI581	87.93%	88.49%	88.06%	88.20%	88.13%
Second month of Qtr	SI582	87.74%	88.47%	88.11%	87.55%	87.58%
Third month of Qtr	SI583	88.00%	88.35%	88.43%	88.23%	88.38%
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	\$ 136	\$ 135	\$ 121	\$ 130	\$ 143
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 22,145	\$ 24,906	\$ 25,905	\$ 26,077	\$ 24,765
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	25	24	25	24	22
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 310,980	\$ 306,568	\$ 306,936	\$ 305,273	\$ 304,134
Net Income (Loss) (SO91)	SI610	\$ 3,307	\$ 4,209	\$ 4,152	\$ 4,420	\$ 5,391
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 1,922	\$ 4,082	\$ 3,127	\$ 1,624	\$ 3,164
Stock Issued	SI640	\$ 234	\$ 390	\$ 0	\$ 409	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 29	\$ 29	\$ 119	\$ 29	\$ 136
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 392	\$ 3,837	\$- 1,525	\$- 1,202	\$- 1,117
Prior Period Adjustments	SI668	\$- 91	\$ 0	\$ 0	\$ 4	\$- 18

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value
Other Adjustments	SI671	\$ 154	\$ 29	\$ 13	\$- 373	\$- 89
Ending Equity Capital (SC80)	SI680	\$ 313,083	\$ 310,980	\$ 306,568	\$ 306,936	\$ 305,273
Transactions With Affiliations						
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	\$ 2,014	\$ 2,019	\$ 21	\$ 19	\$ 19
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	3 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 5,631	\$ 4,036	\$ 4,373	\$ 3,964	\$ 2,755
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 66	\$ 38	\$ 21	\$ 34	\$ 20
Average Balance Sheet Data						
Total Assets	SI870	\$ 2,737,324	\$ 2,665,745	\$ 2,571,000	\$ 2,540,816	\$ 2,503,731
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 455,466	\$ 438,725	\$ 444,852	\$ 462,663	\$ 468,217
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 1,835,810	\$ 1,817,700	\$ 1,784,198	\$ 1,736,609	\$ 1,697,197
Nonmortgage Loans	SI885	\$ 190,916	\$ 184,266	\$ 185,906	\$ 178,861	\$ 178,486
Deposits and Excrows	SI890	\$ 1,935,218	\$ 1,891,292	\$ 1,824,329	\$ 1,805,776	\$ 1,791,937
Total Borrowings	SI895	\$ 419,154	\$ 408,638	\$ 396,241	\$ 389,540	\$ 368,705

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 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	1	0	0
Change in Control of Association?	SQ130	0	1	1	1	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	1	0	0	0	2
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3	3	3
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

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Schedule SQ --- Consolidated Supplemental Questions		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
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	6	5	6	6	6

Schedule FS --- Fiduciary and Related Services		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Do you have any activity to report on this schedule?	FS130	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS210	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS211	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (#) - Total Fiduciary Accounts	FS22	0	0	0	0	0
Personal Trust and Agency Accounts	FS212	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0	0	0
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	0	0	0	0	0
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	0	0	0	0	0
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	0	0	0	0	0
Personal Trust and Agency Accounts	FS213	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	0	0	0	0
Employee Benefit - Defined Contribution	FS223	0	0	0	0	0
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	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	0	0	0	0	0
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 0	\$ 0	\$ 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

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Schedule FS --- Fiduciary and Related Services		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
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		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 313,086	\$ 310,986	\$ 306,574	\$ 306,938	\$ 305,275
Equity Capital Deductions - Total	SUB1631	\$ 28,320	\$ 28,610	\$ 28,694	\$ 24,823	\$ 25,510
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 28,318	\$ 28,608	\$ 28,692	\$ 24,821	\$ 24,986
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 2	\$ 2	\$ 2	\$ 2	\$ 2
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 522
Equity Capital Additions -Total	SUB1641	\$- 506	\$- 185	\$ 3,619	\$ 2,077	\$ 869
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 506	\$- 185	\$ 3,619	\$ 2,077	\$ 869

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Schedule CCR --- Consolidated Capital Requirement		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
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	\$ 284,260	\$ 282,191	\$ 281,499	\$ 284,192	\$ 280,634
Total Assets (SC60)	CCR205	\$ 2,771,738	\$ 2,709,881	\$ 2,667,595	\$ 2,553,419	\$ 2,535,788
Asset Deductions - Total	SUB1651	\$ 28,320	\$ 28,610	\$ 28,694	\$ 24,823	\$ 24,970
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 28,318	\$ 28,608	\$ 28,692	\$ 24,821	\$ 24,968
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 2	\$ 2	\$ 2	\$ 2	\$ 2
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 1,363	\$- 907	\$ 3,570	\$ 1,749	\$ 393
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 1,363	\$- 907	\$ 3,570	\$ 1,749	\$ 393
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 2,742,055	\$ 2,680,364	\$ 2,642,471	\$ 2,530,345	\$ 2,511,211
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 109,688	\$ 107,215	\$ 105,698	\$ 101,198	\$ 100,487
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 284,260	\$ 282,191	\$ 281,499	\$ 284,192	\$ 280,634
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,011	\$ 962	\$ 1,063	\$ 1,230	\$ 932
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 14,663	\$ 14,432	\$ 14,071	\$ 13,522	\$ 13,446
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 15,674	\$ 15,394	\$ 15,134	\$ 14,752	\$ 14,378
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 15,674	\$ 15,394	\$ 15,134	\$ 14,752	\$ 14,378
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	\$ 299,934	\$ 297,585	\$ 296,633	\$ 298,944	\$ 295,012
0% R/W Category - Cash	CCR400	\$ 15,462	\$ 13,533	\$ 12,771	\$ 15,711	\$ 14,429
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 34,539	\$ 26,153	\$ 20,917	\$ 24,827	\$ 33,340
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
0% R/W Category - Other	CCR415	\$ 1,457	\$ 1,347	\$ 976	\$ 2,407	\$ 3,019
0% R/W Category - Assets Total	CCR420	\$ 51,458	\$ 41,033	\$ 34,664	\$ 42,945	\$ 50,788
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	\$ 149,342	\$ 158,412	\$ 156,996	\$ 151,977	\$ 156,763
20% R/W Category - Claims on FHLBs	CCR435	\$ 228,472	\$ 198,473	\$ 199,393	\$ 202,768	\$ 209,234
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 6,595	\$ 6,981	\$ 6,989	\$ 6,988	\$ 6,652
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 52,331	\$ 60,713	\$ 79,161	\$ 55,933	\$ 60,365
20% R/W Category - Other	CCR450	\$ 211,354	\$ 199,573	\$ 189,654	\$ 195,769	\$ 180,256
20% R/W Category - Assets Total	CCR455	\$ 648,094	\$ 624,152	\$ 632,193	\$ 613,435	\$ 613,270
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 129,619	\$ 124,828	\$ 126,439	\$ 122,687	\$ 122,655
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,093,915	\$ 1,089,826	\$ 1,072,002	\$ 1,060,440	\$ 1,056,107
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 19,541	\$ 18,870	\$ 19,658	\$ 18,419	\$ 18,497
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,534	\$ 1,706	\$ 1,698	\$ 1,974	\$ 1,783
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 36,028	\$ 36,712	\$ 35,722	\$ 36,515	\$ 39,928
50% R/W Category - Other	CCR480	\$ 322	\$ 558	\$ 295	\$ 592	\$ 1,644
50% R/W Category - Assets Total	CCR485	\$ 1,151,340	\$ 1,147,672	\$ 1,129,375	\$ 1,117,940	\$ 1,117,959
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 575,677	\$ 573,842	\$ 564,695	\$ 558,976	\$ 558,986
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 83,959	\$ 101,719	\$ 83,940	\$ 36,452	\$ 53,350
100% R/W Category - All Other Assets	CCR506	\$ 866,686	\$ 828,490	\$ 820,810	\$ 764,968	\$ 721,018
100% R/W Category - Assets Total	CCR510	\$ 950,645	\$ 930,209	\$ 904,750	\$ 801,420	\$ 774,368
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 950,645	\$ 930,209	\$ 904,750	\$ 801,420	\$ 774,368
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	\$ 2,801,537	\$ 2,743,066	\$ 2,700,982	\$ 2,575,740	\$ 2,556,385
Subtotal Risk-Weighted Assets	CCR75	\$ 1,655,933	\$ 1,628,877	\$ 1,595,878	\$ 1,483,079	\$ 1,456,003
Excess Allowances for Loan and Lease Losses	CCR530	\$ 361	\$ 438	\$ 613	\$ 485	\$ 328
Total Risk-Weighted Assets	CCR78	\$ 1,655,572	\$ 1,628,439	\$ 1,595,265	\$ 1,482,594	\$ 1,455,675
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 131,690	\$ 130,275	\$ 127,617	\$ 118,608	\$ 116,453
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						

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Schedule CCR --- Consolidated Capital Requirement		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Tier 1 (Core) Capital Ratio	CCR810	10.37%	10.53%	10.65%	11.23%	11.18%
Total Risk-Based Capital Ratio	CCR820	18.12%	18.27%	18.59%	20.16%	20.27%
Tier 1 Risk-Based Capital Ratio	CCR830	17.17%	17.33%	17.65%	19.17%	19.28%
Tangible Equity Ratio	CCR840	10.37%	10.53%	10.65%	11.23%	11.18%

*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.