

Office of Thrift Supervision
Financial Reporting System
Run Date: February 21, 2007, 4:24 PM

TFR Industry Aggregate Report
93046 - OTS-Regulated: South Dakota
December 2006

Frozen Aggregated Data
(\$Thousands)

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Description		Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value
Number of Regulated Institutions		4	4	4	4	4
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	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 151,551	\$ 108,393	\$ 109,619	\$ 109,674	\$ 94,403
Cash and Non-Interest-Earning Deposits	SC110	\$ 39,618	\$ 30,052	\$ 43,517	\$ 33,829	\$ 37,098
Interest-Earning Deposits in FHLBs	SC112	\$ 2,789	\$ 8,284	\$ 2,913	\$ 23,794	\$ 1,555
Other Interest-Earning Deposits	SC118	\$ 3,169	\$ 3,169	\$ 4,255	\$ 4,445	\$ 6,424
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 39,140	\$ 2,960	\$ 8,300	\$ 6,300	\$ 9,200
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 33,354	\$ 33,286	\$ 27,386	\$ 22,214	\$ 22,745
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 44	\$ 42	\$ 38	\$ 40	\$ 40
State and Municipal Obligations	SC180	\$ 16,369	\$ 13,306	\$ 11,731	\$ 7,649	\$ 5,858
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 16,407	\$ 16,532	\$ 10,951	\$ 10,969	\$ 11,087
Accrued Interest Receivable	SC191	\$ 661	\$ 762	\$ 528	\$ 434	\$ 396
Mortgage-Backed Securities - Gross	SUB0072	\$ 127,381	\$ 130,238	\$ 137,342	\$ 140,335	\$ 150,783
Mortgage-Backed Securities - Total	SC22	\$ 127,381	\$ 130,238	\$ 137,342	\$ 140,334	\$ 150,783
Pass-Through - Total	SUB0073	\$ 87,734	\$ 94,720	\$ 98,031	\$ 110,208	\$ 120,632
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 87,673	\$ 94,638	\$ 97,946	\$ 110,119	\$ 120,543
Other Pass-Through	SC215	\$ 61	\$ 82	\$ 85	\$ 89	\$ 89
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 39,103	\$ 34,969	\$ 38,750	\$ 29,519	\$ 29,513
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 24,671	\$ 20,128	\$ 23,564	\$ 22,594	\$ 24,736
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 14,432	\$ 14,841	\$ 15,186	\$ 6,925	\$ 4,777
Other	SC222	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC228	\$ 544	\$ 549	\$ 561	\$ 608	\$ 638

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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	\$ 1	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 803,192	\$ 796,594	\$ 777,986	\$ 752,127	\$ 760,473
Mortgage Loans - Total	SC26	\$ 799,851	\$ 793,031	\$ 774,969	\$ 749,036	\$ 757,494
Construction Loans - Total	SUB0100	\$ 51,663	\$ 58,908	\$ 53,186	\$ 41,444	\$ 42,825
Residential - Total	SUB0110	\$ 28,541	\$ 28,818	\$ 23,073	\$ 20,202	\$ 19,279
1-4 Dwelling Units	SC230	\$ 17,728	\$ 16,243	\$ 12,300	\$ 11,337	\$ 12,563
Multifamily (5 or more) Dwelling Units	SC235	\$ 10,813	\$ 12,575	\$ 10,773	\$ 8,865	\$ 6,716
Nonresidential Property	SC240	\$ 23,122	\$ 30,090	\$ 30,113	\$ 21,242	\$ 23,546
Permanent Loans - Total	SUB0121	\$ 746,052	\$ 732,372	\$ 720,329	\$ 706,378	\$ 713,154
Residential - Total	SUB0131	\$ 308,441	\$ 309,806	\$ 310,089	\$ 301,268	\$ 311,121
1-4 Dwelling Units - Total	SUB0141	\$ 231,289	\$ 233,058	\$ 231,511	\$ 224,122	\$ 230,020
Revolving Open-End Loans	SC251	\$ 43,891	\$ 47,816	\$ 51,379	\$ 54,874	\$ 57,793
All Other - First Liens	SC254	\$ 146,497	\$ 144,333	\$ 141,640	\$ 133,034	\$ 137,505
All Other - Junior Liens	SC255	\$ 40,901	\$ 40,909	\$ 38,492	\$ 36,214	\$ 34,722
Multifamily (5 or more) Dwelling Units	SC256	\$ 77,152	\$ 76,748	\$ 78,578	\$ 77,146	\$ 81,101
Nonresidential Property (Except Land)	SC260	\$ 366,883	\$ 352,684	\$ 353,028	\$ 354,062	\$ 350,320
Land	SC265	\$ 70,728	\$ 69,882	\$ 57,212	\$ 51,048	\$ 51,713
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 6,435	\$ 17,765	\$ 25,693	\$ - 8,157	\$ 32,923
Accrued Interest Receivable	SC272	\$ 5,339	\$ 5,130	\$ 4,310	\$ 4,142	\$ 4,286
Advances for Taxes and Insurance	SC275	\$ 138	\$ 184	\$ 161	\$ 163	\$ 208
Allowance for Loan and Lease Losses	SC283	\$ 3,341	\$ 3,563	\$ 3,017	\$ 3,091	\$ 2,979
Nonmortgage Loans - Gross	SUB0162	\$ 381,981	\$ 389,113	\$ 367,337	\$ 356,167	\$ 351,354
Nonmortgage Loans - Total	SC31	\$ 368,573	\$ 376,914	\$ 356,849	\$ 346,735	\$ 342,983
Commercial Loans - Total	SC32	\$ 222,024	\$ 227,500	\$ 213,314	\$ 204,047	\$ 198,680
Secured	SC300	\$ 181,728	\$ 184,787	\$ 171,597	\$ 159,013	\$ 146,143
Unsecured	SC303	\$ 8,848	\$ 8,612	\$ 8,349	\$ 9,035	\$ 14,544
Lease Receivables	SC306	\$ 31,448	\$ 34,101	\$ 33,368	\$ 35,999	\$ 37,993
Consumer Loans - Total	SC35	\$ 154,805	\$ 156,259	\$ 149,912	\$ 148,619	\$ 148,829
Loans on Deposits	SC310	\$ 2,210	\$ 2,339	\$ 2,411	\$ 2,397	\$ 2,671
Home Improvement Loans (Not secured by real estate)	SC316	\$ 862	\$ 593	\$ 410	\$ 118	\$ 80
Education Loans	SC320	\$ 2,182	\$ 2,351	\$ 1,241	\$ 4,133	\$ 2,928
Auto Loans	SC323	\$ 109,599	\$ 111,996	\$ 112,188	\$ 112,224	\$ 116,173
Mobile Home Loans	SC326	\$ 720	\$ 798	\$ 773	\$ 817	\$ 856
Credit Cards	SC328	\$ 24,175	\$ 22,576	\$ 18,668	\$ 15,077	\$ 12,223

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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	\$ 15,057	\$ 15,606	\$ 14,221	\$ 13,853	\$ 13,898
Accrued Interest Receivable	SC348	\$ 5,152	\$ 5,354	\$ 4,111	\$ 3,501	\$ 3,845
Allowance for Loan and Lease Losses	SC357	\$ 13,408	\$ 12,199	\$ 10,488	\$ 9,432	\$ 8,371
Repossessed Assets - Gross	SUB0201	\$ 602	\$ 880	\$ 581	\$ 1,163	\$ 828
Repossessed Assets - Total	SC40	\$ 602	\$ 880	\$ 576	\$ 1,163	\$ 828
Real Estate - Total	SUB0210	\$ 205	\$ 527	\$ 131	\$ 872	\$ 688
Construction	SC405	\$ 23	\$ 33	\$ 0	\$ 483	\$ 483
Residential - Total	SUB0225	\$ 182	\$ 494	\$ 98	\$ 182	\$ 182
1-4 Dwelling Units	SC415	\$ 182	\$ 494	\$ 98	\$ 182	\$ 182
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 0	\$ 184	\$ 0
Land	SC428	\$ 0	\$ 0	\$ 33	\$ 23	\$ 23
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Other Repossessed Assets	SC430	\$ 397	\$ 353	\$ 450	\$ 291	\$ 140
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 5	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 1,210	\$ 1,210	\$ 1,362	\$ 1,210	\$ 0
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 7,742	\$ 9,565	\$ 7,912	\$ 8,831	\$ 8,998
Federal Home Loan Bank Stock	SC510	\$ 7,370	\$ 9,199	\$ 7,544	\$ 8,460	\$ 8,720
Other	SC540	\$ 372	\$ 366	\$ 368	\$ 371	\$ 278
Office Premises and Equipment	SC55	\$ 28,297	\$ 27,352	\$ 26,444	\$ 26,129	\$ 26,242
Other Assets - Gross	SUB0262	\$ 42,743	\$ 42,642	\$ 36,361	\$ 35,292	\$ 36,289
Other Assets - Total	SC59	\$ 42,743	\$ 42,642	\$ 36,361	\$ 35,292	\$ 36,289
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 2,095	\$ 2,075	\$ 2,054	\$ 2,034	\$ 2,015
Bank-Owned Life Insurance - Other	SC625	\$ 13,265	\$ 13,140	\$ 13,013	\$ 12,891	\$ 12,772
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 10,784	\$ 10,742	\$ 5,648	\$ 5,612	\$ 5,595
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 5,617	\$ 5,622	\$ 5,627	\$ 5,632	\$ 5,637
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 10,982	\$ 11,063	\$ 10,019	\$ 9,123	\$ 10,270
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 16,749	\$ 15,762	\$ 13,510	\$ 12,524	\$ 11,350
Total Assets - Gross	SUB0283	\$ 1,544,699	\$ 1,505,987	\$ 1,464,944	\$ 1,430,928	\$ 1,429,370
Total Assets	SC60	\$ 1,527,950	\$ 1,490,225	\$ 1,451,434	\$ 1,418,404	\$ 1,418,020
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 1,253,059	\$ 1,182,651	\$ 1,192,708	\$ 1,137,276	\$ 1,146,203
Deposits	SC710	\$ 1,239,356	\$ 1,164,055	\$ 1,181,673	\$ 1,124,751	\$ 1,136,177
Escrows	SC712	\$ 13,691	\$ 18,549	\$ 10,988	\$ 12,452	\$ 9,950
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 12	\$ 47	\$ 47	\$ 73	\$ 76
Borrowings - Total	SC72	\$ 111,859	\$ 152,984	\$ 113,534	\$ 139,073	\$ 131,847
Advances from FHLBank	SC720	\$ 111,859	\$ 152,984	\$ 112,933	\$ 137,347	\$ 130,362
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 0	\$ 0	\$ 600	\$ 1,726	\$ 1,485
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	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Other Liabilities - Total	SC75	\$ 17,843	\$ 17,624	\$ 13,292	\$ 12,933	\$ 14,349
Accrued Interest Payable - Deposits	SC763	\$ 6,122	\$ 5,135	\$ 4,573	\$ 4,368	\$ 4,221
Accrued Interest Payable - Other	SC766	\$ 0	\$ 0	\$ 0	\$ 23	\$ 0
Accrued Taxes	SC776	\$ 3,072	\$ 4,506	\$ 1,962	\$ 2,364	\$ 2,035
Accounts Payable	SC780	\$ 3,849	\$ 3,573	\$ 2,689	\$ 2,452	\$ 4,663
Deferred Income Taxes	SC790	\$ 77	\$ 68	\$ 66	\$ 66	\$ 66
Other Liabilities and Deferred Income	SC796	\$ 4,723	\$ 4,342	\$ 4,002	\$ 3,660	\$ 3,364
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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Description	Line Item	Value	Value	Value	Value	Value
Total Liabilities	SC70	\$ 1,382,761	\$ 1,353,259	\$ 1,319,534	\$ 1,289,282	\$ 1,292,399
Minority Interest	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 145,191	\$ 136,966	\$ 131,900	\$ 129,123	\$ 125,621
Stock - Total	SUB0311	\$ 54,350	\$ 49,066	\$ 48,903	\$ 47,845	\$ 49,380
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	\$ 5,845	\$ 5,325	\$ 5,325	\$ 5,325	\$ 5,325
Common Stock - Paid in Excess of Par	SC830	\$ 48,505	\$ 43,741	\$ 43,578	\$ 42,520	\$ 44,055
Accumulated Other Comprehensive Income - Total	SC86	\$- 1,109	\$- 1,318	\$- 2,738	\$- 2,225	\$- 1,760
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 1,109	\$- 1,320	\$- 2,738	\$- 2,225	\$- 1,760
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 2	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 91,950	\$ 89,218	\$ 85,735	\$ 83,503	\$ 80,044
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$- 2,043
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 1,527,952	\$ 1,490,225	\$ 1,451,434	\$ 1,418,405	\$ 1,418,020

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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	\$ 1
3	Federal, State, or other taxes receivable	1	\$ 5,520
4	Net deferred tax assets	1	\$ 1,712
7	Prepaid expenses	4	\$ 1,768
14	Other noninterest-bearing short-term accounts recv	2	\$ 843
99	Other	2	\$ 522

Other Liability Codes

Code	Description	Count	Amount
11	The liability recorded for post-retirement benefit	1	\$ 606
21	Liabilities for credit losses on OBS credit exposures	1	\$ 407
99	Other	5	\$ 3,096

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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	\$ 27,901	\$ 26,646	\$ 24,538	\$ 22,940	\$ 21,266
Deposits and Investment Securities	SO115	\$ 1,172	\$ 866	\$ 962	\$ 669	\$ 595
Mortgage-Backed Securities	SO125	\$ 1,392	\$ 1,444	\$ 1,478	\$ 1,453	\$ 1,408
Mortgage Loans	SO141	\$ 14,460	\$ 14,061	\$ 13,044	\$ 12,726	\$ 12,179
Nonmortgage Loans - Total	SUB0950	\$ 10,877	\$ 10,275	\$ 9,054	\$ 8,092	\$ 7,084
Commercial Loans and Leases	SO160	\$ 4,839	\$ 4,564	\$ 4,195	\$ 3,813	\$ 3,685
Consumer Loans and Leases	SO171	\$ 6,038	\$ 5,711	\$ 4,859	\$ 4,279	\$ 3,399
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 93	\$ 102	\$ 84	\$ 61	\$ 66
Federal Home Loan Bank Stock	SO181	\$ 93	\$ 102	\$ 84	\$ 61	\$ 66
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 11,715	\$ 10,554	\$ 9,579	\$ 8,648	\$ 8,053
Deposits	SO215	\$ 10,141	\$ 8,858	\$ 8,015	\$ 7,138	\$ 6,407
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 1,574	\$ 1,692	\$ 1,559	\$ 1,499	\$ 1,634
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	\$ 0	\$ 4	\$ 5	\$ 11	\$ 12
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 16,279	\$ 16,194	\$ 15,043	\$ 14,353	\$ 13,279
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 6,399	\$ 5,486	\$ 4,491	\$ 2,838	\$ 6,488
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 9,880	\$ 10,708	\$ 10,552	\$ 11,515	\$ 6,791
Noninterest Income - Total	SO42	\$ 10,724	\$ 8,753	\$ 7,811	\$ 7,154	\$ 6,860
Mortgage Loan Serving Fees	SO410	\$ 451	\$ 360	\$ 313	\$ 179	\$ 300
Other Fees and Charges	SO420	\$ 6,987	\$ 7,876	\$ 6,907	\$ 6,187	\$ 6,038
Net Income (Loss) from Other - Total	SUB0451	\$ 2,946	\$ 113	\$ 267	\$ 332	\$ 153
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 260	\$ 196	\$ 282	\$ 216	\$ 224
Operations & Sale of Repossessed Assets	SO461	\$- 79	\$- 85	\$- 18	\$ 114	\$- 71
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 2,765	\$ 2	\$ 3	\$ 2	\$ 0
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 340	\$ 404	\$ 324	\$ 456	\$ 369
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	\$ 14,183	\$ 13,233	\$ 13,232	\$ 12,565	\$ 12,162
All Personnel Compensation and Expense	SO510	\$ 7,174	\$ 6,654	\$ 6,759	\$ 6,552	\$ 6,764
Legal Expense	SO520	\$ 68	\$ 74	\$ 138	\$ 142	\$ 104
Office Occupancy and Equipment Expense	SO530	\$ 2,205	\$ 2,169	\$ 2,183	\$ 2,090	\$ 2,121
Marketing and Other Professional Services	SO540	\$ 1,258	\$ 1,185	\$ 1,176	\$ 1,113	\$ 945
Loan Servicing Fees	SO550	\$ 34	\$ 38	\$ 62	\$ 49	\$ 53
Goodwill and Other Intangibles Expense	SO560	\$ 5	\$ 5	\$ 5	\$ 5	\$ 5
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 3,438	\$ 3,108	\$ 2,909	\$ 2,614	\$ 2,170
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	\$ 6,421	\$ 6,228	\$ 5,131	\$ 6,104	\$ 1,489
Income Taxes - Total	SO71	\$ 2,197	\$ 2,072	\$ 1,727	\$ 1,892	\$ 518
Federal	SO710	\$ 1,840	\$ 1,723	\$ 1,482	\$ 1,568	\$ 395
State, Local & Other	SO720	\$ 357	\$ 349	\$ 245	\$ 324	\$ 123
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 4,224	\$ 4,156	\$ 3,404	\$ 4,212	\$ 971
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 4,224	\$ 4,156	\$ 3,404	\$ 4,212	\$ 971

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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	1	\$ 38
6	Net income(loss)-equity invest in uncons sub org	1	\$ 17
15	Income from corporate-owned life insurance	1	\$ 136
99	Other	5	\$ 102

Other Noninterest Expense Codes

Code	Description	Count	Amount
6	Supervisory examination fees	1	\$ 3
7	Office supplies, printing, and postage	3	\$ 223
8	Telephone, including data lines	2	\$ 205
17	Charitable contributions	1	\$ 121
18	Minority Interest	1	\$ 3
99	Other	4	\$ 2,173

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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	\$ 102,025	\$ 74,124	\$ 47,478	\$ 22,940	\$ 78,668
YTD - Deposits and Investment Securities	Y_SO115	\$ 3,669	\$ 2,497	\$ 1,631	\$ 669	\$ 2,071
YTD - Mortgage-Backed Securities	Y_SO125	\$ 5,767	\$ 4,375	\$ 2,931	\$ 1,453	\$ 5,359
YTD - Mortgage Loans	Y_SO141	\$ 54,291	\$ 39,831	\$ 25,770	\$ 12,726	\$ 43,932
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 17,411	\$ 12,572	\$ 8,008	\$ 3,813	\$ 15,869
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 20,887	\$ 14,849	\$ 9,138	\$ 4,279	\$ 11,437
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 340	\$ 247	\$ 145	\$ 61	\$ 234
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 340	\$ 247	\$ 145	\$ 61	\$ 234
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 40,496	\$ 28,781	\$ 18,227	\$ 8,648	\$ 28,150
YTD - Deposits	Y_SO215	\$ 34,152	\$ 24,011	\$ 15,153	\$ 7,138	\$ 22,187
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 6,324	\$ 4,750	\$ 3,058	\$ 1,499	\$ 5,923
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	\$ 20	\$ 20	\$ 16	\$ 11	\$ 40
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 61,869	\$ 45,590	\$ 29,396	\$ 14,353	\$ 50,752
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 19,214	\$ 12,815	\$ 7,329	\$ 2,838	\$ 11,778
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 42,655	\$ 32,775	\$ 22,067	\$ 11,515	\$ 38,974
YTD - Noninterest Income - Total	Y_SO42	\$ 34,442	\$ 23,718	\$ 14,965	\$ 7,154	\$ 20,572
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,303	\$ 852	\$ 492	\$ 179	\$ 1,210
YTD - Other Fees and Charges	Y_SO420	\$ 27,957	\$ 20,970	\$ 13,094	\$ 6,187	\$ 17,402
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 3,658	\$ 712	\$ 599	\$ 332	\$ 589
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 954	\$ 694	\$ 498	\$ 216	\$ 941
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 68	\$ 11	\$ 96	\$ 114	\$- 352
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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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	\$ 2,772	\$ 7	\$ 5	\$ 2	\$ 0
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 1,524	\$ 1,184	\$ 780	\$ 456	\$ 1,371
YTD - Noninterest Expense - Total	Y_SO51	\$ 53,213	\$ 39,030	\$ 25,797	\$ 12,565	\$ 44,569
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 27,139	\$ 19,965	\$ 13,311	\$ 6,552	\$ 25,380
YTD - Legal Expense	Y_SO520	\$ 422	\$ 354	\$ 280	\$ 142	\$ 374
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 8,647	\$ 6,442	\$ 4,273	\$ 2,090	\$ 8,291
YTD - Marketing and Other Professional Services	Y_SO540	\$ 4,732	\$ 3,474	\$ 2,289	\$ 1,113	\$ 2,976
YTD - Loan Servicing Fees	Y_SO550	\$ 183	\$ 149	\$ 111	\$ 49	\$ 193
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 20	\$ 15	\$ 10	\$ 5	\$ 109
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 12,069	\$ 8,631	\$ 5,523	\$ 2,614	\$ 7,246
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 23,884	\$ 17,463	\$ 11,235	\$ 6,104	\$ 14,977
YTD - Income Taxes - Total	Y_SO71	\$ 7,888	\$ 5,691	\$ 3,619	\$ 1,892	\$ 4,746
YTD - Federal	Y_SO710	\$ 6,613	\$ 4,773	\$ 3,050	\$ 1,568	\$ 3,868
YTD - State, Local, and Other	Y_SO720	\$ 1,275	\$ 918	\$ 569	\$ 324	\$ 878
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 15,996	\$ 11,772	\$ 7,616	\$ 4,212	\$ 10,231
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 15,996	\$ 11,772	\$ 7,616	\$ 4,212	\$ 10,231

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	\$ 15,762	\$ 13,510	\$ 12,526	\$ 11,350	\$ 7,877
Net Provision for Loss	VA115	\$ 6,399	\$ 5,486	\$ 4,491	\$ 2,763	\$ 6,465
Transfers	VA125	\$ 653	\$ 79	\$ - 348	\$ - 300	\$ 2
Recoveries	VA135	\$ 286	\$ 809	\$ 369	\$ 362	\$ 245
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 6,351	\$ 4,122	\$ 3,528	\$ 1,649	\$ 3,239
General Valuation Allowances - Ending Balance	VA165	\$ 16,749	\$ 15,762	\$ 13,510	\$ 12,526	\$ 11,350
Specific Valuation Allowances - Beginning Balance	VA108	\$ 653	\$ 732	\$ 443	\$ 68	\$ 1,804
Net Provision for Loss	VA118	\$ 1	\$ 0	\$ 0	\$ 75	\$ 23

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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	\$- 653	\$- 79	\$ 348	\$ 300	\$- 2
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 1	\$ 0	\$ 59	\$ 0	\$ 1,757
Specific Valuation Allowances - Ending Balance	VA168	\$ 0	\$ 653	\$ 732	\$ 443	\$ 68
Total Valuation Allowances - Beginning Balance	VA110	\$ 16,415	\$ 14,242	\$ 12,969	\$ 11,418	\$ 9,681
Net Provision for Loss	VA120	\$ 6,400	\$ 5,486	\$ 4,491	\$ 2,838	\$ 6,488
Recoveries	VA140	\$ 286	\$ 809	\$ 369	\$ 362	\$ 245
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 6,352	\$ 4,122	\$ 3,587	\$ 1,649	\$ 4,996
Total Valuation Allowances - Ending Balance	VA170	\$ 16,749	\$ 16,415	\$ 14,242	\$ 12,969	\$ 11,418
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 6,351	\$ 4,122	\$ 3,528	\$ 1,649	\$ 3,239
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 1,331	\$ 77	\$ 138	\$ 83	\$ 88
Construction - Total	SUB2030	\$ 1,321	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 1,321	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 10	\$ 77	\$ 138	\$ 83	\$ 88
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 45	\$ 43	\$ 50	\$ 21
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 0	\$ 1	\$ 0	\$ 1	\$ 25
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 10	\$ 31	\$ 95	\$ 32	\$ 42
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 5,020	\$ 4,045	\$ 3,390	\$ 1,566	\$ 3,151
Commercial Loans	VA520	\$ 117	\$ 214	\$ 419	\$ 74	\$ 2,061
Consumer Loans - Total	SUB2061	\$ 4,903	\$ 3,831	\$ 2,971	\$ 1,492	\$ 1,090
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 71	\$ 107	\$ 130	\$ 76	\$ 137
Mobile Home Loans	VA550	\$ 9	\$ 0	\$ 0	\$ 8	\$ 0
Credit Cards	VA556	\$ 4,753	\$ 3,666	\$ 2,790	\$ 1,336	\$ 860

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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	\$ 70	\$ 58	\$ 51	\$ 72	\$ 93
Repossessed Assets - Total	VA60	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 286	\$ 809	\$ 369	\$ 362	\$ 245
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 9	\$ 522	\$ 104	\$ 67	\$ 45
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 9	\$ 522	\$ 104	\$ 67	\$ 45
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1	\$ 9	\$ 4	\$ 8	\$ 5
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 0	\$ 3	\$ 0	\$ 1	\$ 20
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 4	\$ 5	\$ 8	\$ 5	\$ 11
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 4	\$ 505	\$ 92	\$ 53	\$ 9
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 277	\$ 287	\$ 265	\$ 295	\$ 200
Commercial Loans	VA521	\$ 0	\$ 57	\$ 127	\$ 86	\$ 44
Consumer Loans - Total	SUB2161	\$ 277	\$ 230	\$ 138	\$ 209	\$ 156
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 27	\$ 29	\$ 34	\$ 28	\$ 24
Mobile Home Loans	VA551	\$ 3	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 226	\$ 184	\$ 87	\$ 156	\$ 105
Other	VA561	\$ 21	\$ 17	\$ 17	\$ 25	\$ 27
Other Assets	VA931	\$ 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
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$- 653	\$- 79	\$ 348	\$ 375	\$ 23
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$- 653	\$- 79	\$ 432	\$ 300	\$ 0
Construction - Total	SUB2230	\$- 653	\$- 79	\$ 432	\$ 300	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$- 653	\$- 79	\$ 432	\$ 300	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 0	\$ 0	\$- 43	\$ 0	\$ 23
Commercial Loans	VA522	\$ 0	\$ 0	\$- 43	\$ 0	\$ 23
Consumer Loans - Total	SUB2261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Repossessed Assets - Total	VA62	\$ 0	\$ 0	\$- 41	\$ 75	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 60	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$- 41	\$ 15	\$ 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	\$ 5,412	\$ 3,234	\$ 3,507	\$ 1,662	\$ 3,017
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 669	\$- 524	\$ 466	\$ 316	\$ 43
Construction - Total	SUB2330	\$ 668	\$- 79	\$ 432	\$ 300	\$ 0
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 668	\$- 79	\$ 432	\$ 300	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 1	\$- 445	\$ 34	\$ 16	\$ 43
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$- 1	\$ 36	\$ 39	\$ 42	\$ 16
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 0	\$- 2	\$ 0	\$ 0	\$ 5
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 6	\$ 26	\$ 87	\$ 27	\$ 31
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 4	\$- 505	\$- 92	\$- 53	\$- 9
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 4,743	\$ 3,758	\$ 3,082	\$ 1,271	\$ 2,974
Commercial Loans	VA525	\$ 117	\$ 157	\$ 249	\$- 12	\$ 2,040
Consumer Loans - Total	SUB2361	\$ 4,626	\$ 3,601	\$ 2,833	\$ 1,283	\$ 934
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 44	\$ 78	\$ 96	\$ 48	\$ 113
Mobile Home Loans	VA555	\$ 6	\$ 0	\$ 0	\$ 8	\$ 0
Credit Cards	VA559	\$ 4,527	\$ 3,482	\$ 2,703	\$ 1,180	\$ 755
Other	VA565	\$ 49	\$ 41	\$ 34	\$ 47	\$ 66
Repossessed Assets - Total	VA65	\$ 0	\$ 0	\$- 41	\$ 75	\$ 0
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 60	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$- 41	\$ 15	\$ 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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 286	\$ 527	\$ 556	\$ 597	\$ 872
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 963	\$ 1,043	\$ 728	\$ 1,144	\$ 967
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 605	\$ 396	\$ 2	\$ 462	\$ 664
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 483
Permanent - 1-4 Dwelling Units	VA952	\$ 605	\$ 396	\$ 2	\$ 179	\$ 181
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 283	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 24,544	\$ 22,482	\$ 18,929	\$ 19,681	\$ 19,000
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 23,546	\$ 22,236	\$ 25,248	\$ 21,745	\$ 20,368
Substandard	VA965	\$ 10,434	\$ 9,410	\$ 21,287	\$ 11,267	\$ 10,892
Doubtful	VA970	\$ 13,112	\$ 12,826	\$ 3,956	\$ 10,418	\$ 9,451
Loss	VA975	\$ 0	\$ 0	\$ 5	\$ 60	\$ 25
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	\$ 29,543	\$ 30,741	\$ 21,602	\$ 18,567	\$ 25,509
Mortgages - Total	SUB2421	\$ 14,731	\$ 11,854	\$ 11,341	\$ 11,491	\$ 15,418
Construction and Land Loans	SUB2430	\$ 6,791	\$ 4,290	\$ 3,618	\$ 4,222	\$ 4,426
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 2,510	\$ 2,228	\$ 3,195	\$ 3,006	\$ 3,769
Permanent Loans Secured by All Other Property	SUB2450	\$ 8,136	\$ 5,650	\$ 4,568	\$ 4,523	\$ 7,326
Nonmortgages - Total	SUB2461	\$ 14,812	\$ 18,887	\$ 10,261	\$ 7,076	\$ 10,091
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 23,892	\$ 24,990	\$ 16,374	\$ 12,195	\$ 17,823

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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	\$ 16,009	\$ 21,076	\$ 12,663	\$ 8,388	\$ 12,454
Mortgage Loans - Total	SUB2481	\$ 6,592	\$ 6,037	\$ 5,755	\$ 5,810	\$ 5,963
Construction	PD115	\$ 917	\$ 77	\$ 65	\$ 209	\$ 90
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 370	\$ 215	\$ 25	\$ 86	\$ 167
Secured by First Liens	PD123	\$ 1,211	\$ 1,068	\$ 1,786	\$ 1,264	\$ 2,325
Secured by Junior Liens	PD124	\$ 79	\$ 192	\$ 98	\$ 179	\$ 137
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 349	\$ 182	\$ 250	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 3,781	\$ 3,831	\$ 3,570	\$ 3,723	\$ 3,156
Land	PD138	\$ 234	\$ 305	\$ 29	\$ 99	\$ 88
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 3,739	\$ 9,791	\$ 2,529	\$ 1,600	\$ 3,706
Consumer Loans - Total	SUB2511	\$ 5,678	\$ 5,248	\$ 4,379	\$ 978	\$ 2,785
Loans on Deposits	PD161	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 8	\$ 0	\$ 3	\$ 0
Auto Loans	PD167	\$ 1,265	\$ 1,040	\$ 1,014	\$ 914	\$ 1,383
Mobile Home Loans	PD169	\$ 0	\$ 17	\$ 43	\$ 29	\$ 50
Credit Cards	PD171	\$ 4,287	\$ 4,089	\$ 3,314	\$ 0	\$ 1,330
Other	PD180	\$ 126	\$ 94	\$ 8	\$ 32	\$ 22
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 0	\$ 0	\$ 173	\$ 0	\$ 52
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 340	\$ 0	\$ 105	\$ 0	\$ 377
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0	\$ 0	\$ 22
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 7,883	\$ 3,914	\$ 3,711	\$ 3,807	\$ 5,369
Mortgage Loans - Total	SUB2491	\$ 3,698	\$ 1,454	\$ 1,288	\$ 977	\$ 3,649
Construction	PD215	\$ 130	\$ 53	\$ 53	\$ 53	\$ 267
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	\$ 44	\$ 0	\$ 0	\$ 59	\$ 0
Secured by First Liens	PD223	\$ 105	\$ 216	\$ 430	\$ 575	\$ 220
Secured by Junior Liens	PD224	\$ 0	\$ 29	\$ 29	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 956	\$ 1,156	\$ 776	\$ 290	\$ 3,160
Land	PD238	\$ 2,463	\$ 0	\$ 0	\$ 0	\$ 2
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 2,073	\$ 814	\$ 1,248	\$ 1,941	\$ 1,260
Consumer Loans - Total	SUB2521	\$ 2,112	\$ 1,646	\$ 1,175	\$ 889	\$ 460
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 19	\$ 17	\$ 0	\$ 3
Mobile Home Loans	PD269	\$ 0	\$ 19	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 2,077	\$ 1,596	\$ 1,158	\$ 887	\$ 456
Other	PD280	\$ 33	\$ 12	\$ 0	\$ 2	\$ 1
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	\$ 70
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	\$ 5,651	\$ 5,751	\$ 5,228	\$ 6,372	\$ 7,686
Mortgage Loans - Total	SUB2501	\$ 4,441	\$ 4,363	\$ 4,298	\$ 4,704	\$ 5,806
Construction	PD315	\$ 3,038	\$ 3,846	\$ 3,460	\$ 3,700	\$ 3,966
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 109	\$ 51	\$ 142	\$ 96	\$ 113
Secured by First Liens	PD323	\$ 474	\$ 405	\$ 580	\$ 574	\$ 611
Secured by Junior Liens	PD324	\$ 118	\$ 52	\$ 105	\$ 173	\$ 196
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 693	\$ 0	\$ 0	\$ 0	\$ 907

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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	\$ 9	\$ 9	\$ 11	\$ 161	\$ 13
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 1,068	\$ 1,285	\$ 815	\$ 1,525	\$ 1,714
Consumer Loans - Total	SUB2531	\$ 142	\$ 103	\$ 115	\$ 143	\$ 166
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 136	\$ 93	\$ 107	\$ 133	\$ 134
Mobile Home Loans	PD369	\$ 6	\$ 7	\$ 8	\$ 8	\$ 27
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 0	\$ 3	\$ 0	\$ 2	\$ 5
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 159	\$ 159	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 898
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 0	\$ 6	\$ 6	\$ 49	\$ 49
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 4	\$ 4	\$ 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	\$ 26,333	\$ 27,633	\$ 29,156	\$ 28,696	\$ 29,113
90% up to 100% LTV	LD110	\$ 16,907	\$ 18,091	\$ 19,057	\$ 18,417	\$ 19,049
100% and greater LTV	LD120	\$ 9,426	\$ 9,542	\$ 10,099	\$ 10,279	\$ 10,064
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 414	\$ 250	\$ 293	\$ 246	\$ 424
Past Due and Still Accruing - Total	SUB5240	\$ 122	\$ 44	\$ 204	\$ 157	\$ 119
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 122	\$ 44	\$ 204	\$ 157	\$ 119
90% up to 100% LTV	LD210	\$ 116	\$ 8	\$ 167	\$ 113	\$ 60
100% and greater LTV	LD220	\$ 6	\$ 36	\$ 37	\$ 44	\$ 59
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 292	\$ 206	\$ 89	\$ 89	\$ 305
90% up to 100% LTV	LD250	\$ 237	\$ 206	\$ 47	\$ 47	\$ 159
100% and greater LTV	LD260	\$ 55	\$ 0	\$ 42	\$ 42	\$ 146

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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	\$ 6	\$ 74	\$ 131	\$ 70	\$ 56
90% up to 100% LTV	LD310	\$ 0	\$ 74	\$ 131	\$ 70	\$ 56
100% and greater LTV	LD320	\$ 6	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 2,716	\$ 3,073	\$ 3,217	\$ 1,810	\$ 2,853
90% up to 100% LTV	LD430	\$ 1,893	\$ 2,445	\$ 2,332	\$ 1,166	\$ 1,942
100% and greater LTV	LD440	\$ 823	\$ 628	\$ 885	\$ 644	\$ 911
Sales - Total	SUB5340	\$ 606	\$ 158	\$ 250	\$ 137	\$ 284
90% up to 100% LTV	LD450	\$ 449	\$ 158	\$ 250	\$ 137	\$ 76
100% and greater LTV	LD460	\$ 157	\$ 0	\$ 0	\$ 0	\$ 208

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	\$ 26,040	\$ 29,654	\$ 30,117	\$ 36,477	\$ 35,206
Mortgage Construction Loans	CC105	\$ 19,597	\$ 21,450	\$ 26,261	\$ 31,295	\$ 28,854
Other Mortgage Loans	CC115	\$ 6,443	\$ 8,204	\$ 3,856	\$ 5,182	\$ 6,352
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 437	\$ 841	\$ 888	\$ 274	\$ 250
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 11,405	\$ 20,887	\$ 32,908	\$ 34,113	\$ 28,081
1-4 Dwelling Units	CC280	\$ 8,499	\$ 20,537	\$ 28,883	\$ 28,326	\$ 19,227
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Real Estate	CC300	\$ 2,906	\$ 350	\$ 4,025	\$ 5,787	\$ 8,854
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 5,978	\$ 8,495	\$ 10,194	\$ 11,425	\$ 5,717
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 2,508	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 13,453	\$ 19,683	\$ 13,223	\$ 11,064	\$ 17,260
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 2,500	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 832	\$ 0	\$ 495	\$ 383	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 143,740	\$ 126,635	\$ 131,565	\$ 143,576	\$ 155,741
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 40,950	\$ 41,695	\$ 42,233	\$ 43,992	\$ 43,680
Commercial Lines	CC420	\$ 87,594	\$ 69,580	\$ 74,442	\$ 83,187	\$ 97,101

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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	\$ 3,581	\$ 4,834	\$ 3,781	\$ 5,377	\$ 4,300
Open-End Consumer Lines - Other	CC425	\$ 11,615	\$ 10,526	\$ 11,109	\$ 11,020	\$ 10,660
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 9,965	\$ 7,836	\$ 7,185	\$ 8,549	\$ 6,045
Commercial	CC430	\$ 3,804	\$ 3,318	\$ 2,815	\$ 3,883	\$ 897
Standby, Not Included on CC465 or CC468	CC435	\$ 6,161	\$ 4,518	\$ 4,370	\$ 4,666	\$ 5,148
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 8,158	\$ 11,148	\$ 14,358	\$ 4,432	\$ 6,644
Pass-Through Securities	CF143	\$ 0	\$ 5,723	\$ 5,575	\$ 2,066	\$ 4,156
Other Mortgage-Backed Securities	CF153	\$ 8,158	\$ 5,425	\$ 8,783	\$ 2,366	\$ 2,488
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 0	\$ 2,542	\$ 9,008	\$ 3,365	\$ 1,689
Pass-Through Securities	CF145	\$ 0	\$ 2,542	\$ 9,008	\$ 3,365	\$ 1,689
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 8,158	\$ 8,606	\$ 5,350	\$ 1,067	\$ 4,955
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 7,003	\$- 966	\$- 3,812	\$- 9,052	\$- 11,889
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 4,024	\$- 9,206	\$ 448	\$- 2,360	\$- 4,387
Mortgage Loans Disbursed - Total	SUB3831	\$ 93,915	\$ 118,731	\$ 127,866	\$ 104,475	\$ 142,603
Construction Loans - Total	SUB3840	\$ 11,677	\$ 20,332	\$ 20,938	\$ 19,976	\$ 18,237
1-4 Dwelling Units	CF190	\$ 6,759	\$ 9,059	\$ 5,876	\$ 5,291	\$ 5,991
Multifamily (5 or more) Dwelling Units	CF200	\$ 1,810	\$ 5,410	\$ 7,596	\$ 5,997	\$ 4,272
Nonresidential	CF210	\$ 3,108	\$ 5,863	\$ 7,466	\$ 8,688	\$ 7,974
Permanent Loans - Total	SUB3851	\$ 82,238	\$ 98,399	\$ 106,928	\$ 84,499	\$ 124,366
1-4 Dwelling Units	CF225	\$ 42,133	\$ 43,008	\$ 34,863	\$ 34,669	\$ 39,514
Multifamily (5 or more) Dwelling Units	CF245	\$ 3,164	\$ 6,899	\$ 7,475	\$ 3,223	\$ 8,213
Nonresidential (Except Land)	CF260	\$ 32,021	\$ 33,706	\$ 48,382	\$ 43,102	\$ 68,679

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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	\$ 4,920	\$ 14,786	\$ 16,208	\$ 3,505	\$ 7,960
Loans and Participations Purchased - Total	SUB3880	\$ 12,805	\$ 8,189	\$ 4,026	\$ 2,098	\$ 780
Secured by 1-4 Dwelling Units	CF280	\$ 0	\$ 0	\$ 0	\$ 1,924	\$ 0
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 1,979	\$ 31	\$ 0	\$ 780
Secured by Nonresidential	CF300	\$ 12,805	\$ 6,210	\$ 3,995	\$ 174	\$ 0
Loans and Participations Sold - Total	SUB3890	\$ 27,042	\$ 18,861	\$ 31,686	\$ 31,458	\$ 30,543
Secured by 1-4 Dwelling Units	CF310	\$ 22,300	\$ 18,547	\$ 17,310	\$ 16,587	\$ 26,003
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 344	\$ 0	\$ 4,998	\$ 3,330	\$ 1,983
Secured by Nonresidential	CF330	\$ 4,398	\$ 314	\$ 9,378	\$ 11,541	\$ 2,557
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 14,237	\$- 10,672	\$- 27,660	\$- 29,360	\$- 29,763
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 66,419	\$ 87,736	\$ 72,998	\$ 84,720	\$ 80,338
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 6,938	\$- 2,776	\$- 1,523	\$ 2,230	\$ 446
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 12,160	\$ 8,868	\$ 17,473	\$ 8,927	\$ 10,482
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 6,321	\$ 17,547	\$ 25,685	\$- 7,375	\$ 32,948
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 75,749	\$ 73,302	\$ 76,928	\$ 75,517	\$ 74,831
Commercial	CF390	\$ 54,650	\$ 51,418	\$ 52,138	\$ 55,769	\$ 56,101
Consumer	CF400	\$ 21,099	\$ 21,884	\$ 24,790	\$ 19,748	\$ 18,730
Nonmortgage Loans - Sales - Total	SUB3915	\$ 1,562	\$ 70	\$ 3,156	\$ 521	\$ 251
Commercial	CF395	\$ 517	\$ 0	\$ 0	\$ 0	\$ 0
Consumer	CF405	\$ 1,045	\$ 70	\$ 3,156	\$ 521	\$ 251
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 74,187	\$ 73,232	\$ 73,772	\$ 74,996	\$ 74,580
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 75,301	\$- 17,618	\$ 56,922	\$- 3,797	\$ 62,248
New Deposits Received less Deposits Withdrawn	CF420	\$ 65,468	\$- 26,092	\$ 49,219	\$- 10,557	\$ 56,152
Interest Credited to Deposits	CF430	\$ 9,833	\$ 8,474	\$ 7,703	\$ 6,760	\$ 6,096
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$- 7,629	\$ 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	\$ 95,531	\$ 51,220	\$ 51,243	\$ 26,529	\$ 31,394
Fully Insured	DI100	\$ 95,531	\$ 51,220	\$ 51,243	\$ 26,529	\$ 31,394
Other	DI110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 617,249	\$ 660,955	\$ 656,192	\$ 647,875	\$ 645,820
Greater than \$100,000	DI130	\$ 554,489	\$ 521,649	\$ 536,469	\$ 489,327	\$ 500,307
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	89,249	91,388	91,678	93,082	91,997
Greater than \$100,000	DI160	1,893	1,811	1,651	1,739	1,629
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 78,576	N/A	N/A	N/A	N/A
Greater than \$250,000	DI175	\$ 2,732	N/A	N/A	N/A	N/A
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	7,328	N/A	N/A	N/A	N/A
Greater than \$250,000	DI185	47	N/A	N/A	N/A	N/A
Number of Deposit Accounts - Total	SUB4062	98,517	93,199	93,329	94,821	93,626
IRA/Keogh Accounts	DI200	\$ 82,698	\$ 82,912	\$ 81,493	\$ 80,940	\$ 83,051
Uninsured Deposits	DI210	\$ 372,016	\$ 342,213	\$ 373,374	\$ 316,665	\$ 338,228
Preferred Deposits	DI220	\$ 23,993	\$ 100,895	\$ 161,987	\$ 114,289	\$ 127,990
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 244,906	\$ 224,455	\$ 264,884	\$ 226,952	\$ 251,085
Money Market Deposit Accounts	DI320	\$ 319,411	\$ 302,279	\$ 304,490	\$ 302,197	\$ 308,426
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 105,556	\$ 115,567	\$ 118,000	\$ 117,107	\$ 116,169
Time Deposits	DI340	\$ 583,172	\$ 540,304	\$ 505,287	\$ 490,946	\$ 470,445
Deposits and Escrow Data for Deposit Insurance Premium Assessments						
Non-Interest-Bearing Demand Deposits	DI610	\$ 155,583	\$ 160,204	\$ 158,815	\$ 150,161	\$ 159,597
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits of Consolidated Subsidiaries						
Demand Deposits	DI640	\$ 488	\$ 1,374	\$ 887	\$ 806	\$ 784
Time and Savings Deposits	DI650	\$ 2,550	\$ 2,549	\$ 2,546	\$ 2,545	\$ 2,543
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	\$ 0	\$ 0	\$ 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	490	485	489	499	500
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 177,729	\$ 174,658	\$ 166,253	\$ 161,351	\$ 167,778
Assets Held for Sale	SI387	\$ 8,711	\$ 9,311	\$ 7,623	\$ 10,453	\$ 13,800
Loans Serviced for Others	SI390	\$ 985,506	\$ 947,242	\$ 594,366	\$ 590,966	\$ 575,273
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	79.19%	78.50%	78.34%	78.81%	78.23%
Second month of Qtr	SI582	77.99%	79.15%	77.93%	77.47%	78.90%
Third month of Qtr	SI583	78.65%	79.28%	77.14%	77.18%	78.36%
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	\$ 23,011	\$ 25,665	\$ 27,548	\$ 29,550	\$ 30,138
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 9,602	\$ 9,320	\$ 8,805	\$ 8,829	\$ 8,826
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	3	3	3	3	3
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 136,966	\$ 131,900	\$ 129,123	\$ 125,620	\$ 126,514
Net Income (Loss) (SO91)	SI610	\$ 4,224	\$ 4,156	\$ 3,404	\$ 4,212	\$ 971
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 1,492	\$ 673	\$ 1,172	\$ 751	\$ 1,428
Stock Issued	SI640	\$ 520	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 4,764	\$ 163	\$ 1,058	\$- 1,535	\$ 61
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 209	\$ 1,420	\$- 513	\$- 465	\$- 635
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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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	\$ 0	\$ 0	\$ 0	\$ 2,042	\$ 137
Ending Equity Capital (SC80)	SI680	\$ 145,191	\$ 136,966	\$ 131,900	\$ 129,123	\$ 125,620
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	\$ 902	\$ 32	\$ 420	\$ 1,597	\$ 194
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 6,945	\$ 7,345	\$ 7,290	\$ 6,695	\$ 6,125
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 69	\$ 72	\$ 189	\$ 99	\$ 83
Average Balance Sheet Data						
Total Assets	SI870	\$ 1,508,909	\$ 1,470,039	\$ 1,431,742	\$ 1,408,720	\$ 1,402,545
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 84,624	\$ 59,840	\$ 74,018	\$ 62,221	\$ 54,566
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 915,537	\$ 917,182	\$ 893,154	\$ 892,015	\$ 882,300
Nonmortgage Loans	SI885	\$ 392,293	\$ 385,987	\$ 365,732	\$ 356,532	\$ 357,052
Deposits and Excrows	SI890	\$ 1,160,899	\$ 1,110,808	\$ 1,091,936	\$ 1,076,261	\$ 1,052,886
Total Borrowings	SI895	\$ 132,358	\$ 149,123	\$ 137,116	\$ 136,414	\$ 151,860

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	0	0	0
Change in Control of Association?	SQ130	0	0	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	1	1	1	1	1
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A

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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
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	3	3	3	3	2

Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 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	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you have any activity to report on this schedule?	FS130	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 122,621	\$ 116,396	\$ 114,561	\$ 110,452	\$ 106,517
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 78,756	\$ 75,230	\$ 73,908	\$ 73,878	\$ 70,493
Personal Trust and Agency Accounts	FS210	\$ 24,632	\$ 24,030	\$ 23,464	\$ 22,214	\$ 20,270
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 19,343	\$ 17,591	\$ 17,252	\$ 17,779	\$ 16,987
Employee Benefit - Defined Contribution	FS220	\$ 1,744	\$ 1,626	\$ 1,411	\$ 1,344	\$ 1,260
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 17,599	\$ 15,965	\$ 15,841	\$ 16,435	\$ 15,727
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 34,781	\$ 33,609	\$ 33,192	\$ 33,885	\$ 33,236
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 42,615	\$ 40,109	\$ 39,763	\$ 36,052	\$ 35,379
Personal Trust and Agency Accounts	FS211	\$ 5,350	\$ 5,271	\$ 5,163	\$ 5,625	\$ 5,846
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 30,987	\$ 28,641	\$ 28,391	\$ 28,802	\$ 27,691
Employee Benefit - Defined Contribution	FS221	\$ 20,510	\$ 19,115	\$ 18,827	\$ 19,082	\$ 18,227
Employee Benefit - Defined Benefit	FS231	\$ 6,029	\$ 5,210	\$ 5,178	\$ 5,323	\$ 5,240
Other Retirement Accounts	FS241	\$ 4,448	\$ 4,316	\$ 4,386	\$ 4,397	\$ 4,224
Corporate Trust and Agency Accounts	FS251	\$ 6,278	\$ 6,197	\$ 6,209	\$ 1,625	\$ 1,842
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 1,250	\$ 1,057	\$ 890	\$ 522	\$ 645
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	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	358	349	335	323	329
Personal Trust and Agency Accounts	FS212	64	62	61	58	64
Retirement-related Trust and Agency Accounts - Total	SUB6120	151	144	139	136	141
Employee Benefit - Defined Contribution	FS222	8	8	6	6	6
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	143	136	133	130	135
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	143	143	135	129	124
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	72	69	69	65	72
Personal Trust and Agency Accounts	FS213	26	25	24	24	29
Retirement-related Trust and Agency Accounts - Total	SUB6130	44	42	43	40	42
Employee Benefit - Defined Contribution	FS223	14	13	13	13	12
Employee Benefit - Defined Benefit	FS233	3	3	3	1	1
Other Retirement Accounts	FS243	27	26	27	26	29
Corporate Trust and Agency Accounts	FS253	2	2	2	1	1
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	53	47	37	36	38
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 901	\$ 0	\$ 0	\$ 196	\$ 688
Personal Trust and Agency Accounts	FS310	\$ 213	\$ 0	\$ 0	\$ 50	\$ 185
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 359	\$ 0	\$ 0	\$ 67	\$ 230
Employee Benefit - Defined Contribution	FS320	\$ 128	\$ 0	\$ 0	\$ 24	\$ 69
Employee Benefit - Defined Benefit	FS330	\$ 14	\$ 0	\$ 0	\$ 2	\$ 9
Other Retirement Accounts	FS340	\$ 217	\$ 0	\$ 0	\$ 41	\$ 152
Corporate Trust and Agency Accounts	FS350	\$ 22	\$ 0	\$ 0	\$ 2	\$ 6
Investment Management Agency Accounts	FS360	\$ 298	\$ 0	\$ 0	\$ 75	\$ 261
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 9	\$ 0	\$ 0	\$ 2	\$ 6
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 822	\$ 0	\$ 0	\$ 0	\$ 555
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	\$ 79	\$ 0	\$ 0	\$ 196	\$ 133
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 24,632	\$ 0	\$ 0	\$ 22,213	\$ 20,270
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 5	\$ 6
Interest-Bearing Deposits	FS415	\$ 4,982	\$ 0	\$ 0	\$ 5,282	\$ 5,276
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 1,232	\$ 0	\$ 0	\$ 877	\$ 651
State, County and Municipal Obligations	FS425	\$ 2,347	\$ 0	\$ 0	\$ 2,467	\$ 2,517
Money Market Mutual Funds	FS430	\$ 2,877	\$ 0	\$ 0	\$ 1,989	\$ 1,882
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 357	\$ 0	\$ 0	\$ 443	\$ 507
Common and Preferred Stock	FS445	\$ 8,163	\$ 0	\$ 0	\$ 7,349	\$ 6,956
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 4,238	\$ 0	\$ 0	\$ 3,365	\$ 2,071
Miscellaneous Assets	FS460	\$ 436	\$ 0	\$ 0	\$ 436	\$ 404
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	1	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	1	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 507	\$ 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	\$ 507	\$ 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/Othr 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/Othr 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	\$ 145,191	\$ 136,966	\$ 131,900	\$ 129,123	\$ 125,621
Equity Capital Deductions - Total	SUB1631	\$ 5,617	\$ 5,622	\$ 5,627	\$ 5,632	\$ 5,637
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 5,617	\$ 5,622	\$ 5,627	\$ 5,632	\$ 5,637
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 1,109	\$ 1,320	\$ 2,741	\$ 2,227	\$ 1,763
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 1,109	\$ 1,320	\$ 2,741	\$ 2,227	\$ 1,763

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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	\$ 140,683	\$ 132,664	\$ 129,014	\$ 125,718	\$ 121,747
Total Assets (SC60)	CCR205	\$ 1,527,950	\$ 1,490,225	\$ 1,451,434	\$ 1,418,404	\$ 1,418,020
Asset Deductions - Total	SUB1651	\$ 5,617	\$ 5,622	\$ 5,627	\$ 5,632	\$ 5,637
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 5,617	\$ 5,622	\$ 5,627	\$ 5,632	\$ 5,637
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 1,792	\$ 2,113	\$ 4,334	\$ 3,535	\$ 2,774
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 1,792	\$ 2,113	\$ 4,334	\$ 3,535	\$ 2,774
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 1,524,125	\$ 1,486,716	\$ 1,450,141	\$ 1,416,307	\$ 1,415,157
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 60,961	\$ 59,469	\$ 58,005	\$ 56,651	\$ 56,608
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 140,683	\$ 132,664	\$ 129,014	\$ 125,718	\$ 121,747
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 11,014	\$ 10,755	\$ 10,510	\$ 10,186	\$ 9,934
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 11,014	\$ 10,755	\$ 10,510	\$ 10,186	\$ 9,934
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 11,014	\$ 10,755	\$ 10,510	\$ 10,186	\$ 9,934
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	\$ 151,697	\$ 143,419	\$ 139,524	\$ 135,904	\$ 131,681
0% R/W Category - Cash	CCR400	\$ 7,592	\$ 6,907	\$ 6,927	\$ 6,566	\$ 7,520
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 47,013	\$ 51,283	\$ 55,112	\$ 62,348	\$ 68,061
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	\$ 1,723	\$ 1,026	\$ 749	\$ 463	\$ 2,409
0% R/W Category - Assets Total	CCR420	\$ 56,328	\$ 59,216	\$ 62,788	\$ 69,377	\$ 77,990
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	\$ 89,941	\$ 88,727	\$ 90,574	\$ 85,263	\$ 91,510
20% R/W Category - Claims on FHLBs	CCR435	\$ 51,450	\$ 33,808	\$ 21,029	\$ 41,980	\$ 19,640
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 13,111	\$ 9,996	\$ 8,703	\$ 4,137	\$ 2,873
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 44,896	\$ 28,294	\$ 46,327	\$ 36,683	\$ 42,135
20% R/W Category - Other	CCR450	\$ 28,027	\$ 32,096	\$ 28,167	\$ 25,368	\$ 29,711
20% R/W Category - Assets Total	CCR455	\$ 227,425	\$ 192,921	\$ 194,800	\$ 193,431	\$ 185,869
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 45,485	\$ 38,583	\$ 38,961	\$ 38,687	\$ 37,174
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 144,570	\$ 140,219	\$ 133,901	\$ 124,898	\$ 127,565
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 31,095	\$ 30,060	\$ 34,903	\$ 25,699	\$ 27,159
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 61	\$ 4	\$ 85	\$ 88	\$ 89
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 3,111	\$ 2,285	\$ 2,994	\$ 2,753	\$ 2,748
50% R/W Category - Other	CCR480	\$ 16,481	\$ 11,192	\$ 11,183	\$ 11,158	\$ 11,144
50% R/W Category - Assets Total	CCR485	\$ 195,318	\$ 183,760	\$ 183,066	\$ 164,596	\$ 168,705
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 97,660	\$ 91,880	\$ 91,533	\$ 82,299	\$ 84,353
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 38	\$ 44	\$ 48	\$ 55	\$ 68
100% R/W Category - All Other Assets	CCR506	\$ 1,099,884	\$ 1,101,323	\$ 1,059,865	\$ 1,037,570	\$ 1,023,627
100% R/W Category - Assets Total	CCR510	\$ 1,099,922	\$ 1,101,367	\$ 1,059,913	\$ 1,037,625	\$ 1,023,695
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 1,099,922	\$ 1,101,367	\$ 1,059,913	\$ 1,037,625	\$ 1,023,695
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	\$ 1,578,993	\$ 1,537,264	\$ 1,500,567	\$ 1,465,029	\$ 1,456,259
Subtotal Risk-Weighted Assets	CCR75	\$ 1,243,066	\$ 1,231,830	\$ 1,190,407	\$ 1,158,610	\$ 1,145,222
Excess Allowances for Loan and Lease Losses	CCR530	\$ 5,735	\$ 5,007	\$ 2,995	\$ 2,338	\$ 1,416
Total Risk-Weighted Assets	CCR78	\$ 1,237,331	\$ 1,226,823	\$ 1,187,412	\$ 1,156,272	\$ 1,143,806
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 98,986	\$ 98,146	\$ 94,993	\$ 92,502	\$ 91,505
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	9.23%	8.92%	8.90%	8.88%	8.60%
Total Risk-Based Capital Ratio	CCR820	12.26%	11.69%	11.75%	11.75%	11.51%
Tier 1 Risk-Based Capital Ratio	CCR830	11.37%	10.81%	10.87%	10.87%	10.64%
Tangible Equity Ratio	CCR840	9.23%	8.92%	8.90%	8.88%	8.60%

*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.